

VERMONT

An Economic-Demographic Profiles Series

CENTRAL VERMONT

Lamoille County
Orange County
Washington County



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Central Vermont: Lamoille, Orange and Washington Counties

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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	248,765
1998 (Thousands)	591	49	270,299
2025 (Projected; Thousands)	678	50	335,050
1997 Under Age 18 (Percent)	24.7	38	26.0
1997 Age 65 and Over, (Percent)	12.3	32	12.7
1996 Residing in a metro area, (Percent)	27.7	49	79.8
Vital Statistics and Health			
Births to teenage mothers, percent of total, 1996	8.9	45	12.9
Infant deaths per 1,000 live births, 1995	6.0	44	7.6
Motor-vehicle deaths per 100 mil. vehicle miles, 1996	1.4	35	1.8
Doctors per 100,000 resident population, 1996	277	7	239
Education			
Enrollment rate, public elem/sec schools, 1995 % 1/	95.9	5	91.6
Teachers' average salary, 1996 \$ 2/	37,200	20	38,562
Full-time college enrollment, 1996 % of total	68.9	7	57.4
Law Enforcement			
Violent crime rate per 100,000 people, 1996	121	48	634
Federal and State prisoners per 10,000 people, 1996	19.1	45	44.5
Income and Poverty			
Personal income per capita, 1990 (Constant 1992 \$)	19,073	24	20,652
Personal income per capita, 1997 (Constant 1992 \$)	20,764	30	22,713
Median Household Income, 1990 (Constant 1996 \$)	37,332	16	35,945
Median Household Income, 1996 (Constant 1996 \$)	32,358	36	35,492
Percent of Population below Poverty Level, 1990	10.9	35	13.5
Percent of Population below Poverty Level, 1996	12.6	19	13.7
State Governments			
General revenue per capita, 1990 \$	2,545	11	2,086
General revenue per capita, 1996 \$	3,325	13	2,910
Miscellaneous			
Energy consumption per capita, 1995 (Million BTU's)	256	41	344
Home Ownership Rate, 1997 (Percent)	69.1	21	65.7
Retail sales per household, 1996 \$	25,153	29	24,992

- 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, 1998.

SUMMARY OF COUNTY CHARACTERISTICS IN CENTRAL VERMONT

<u>CHARACTERISTICS</u>	<u>COUNTY</u>	<u>% OF STATE</u>
LAMOILLE		
Population (1997)	21,940	4%
Employment (1997)	9,943	4%
Per Capita Income (1997)	22,092	96%
Annual Wage (1997)	19,559	77%
Area (Square Miles)	476	5%
ORANGE		
Population (1997)	26,940	5%
Employment (1997)	7,502	3%
Per Capita Income (1997)	19,168	83%
Annual Wage (1997)	21,394	84%
Area (Square Miles)	692	7%
WASHINGTON		
Population (1997)	56,750	10%
Employment (1997)	28,979	11%
Per Capita Income (1997)	23,318	101%
Annual Wage (1997)	24,807	97%
Area (Square Miles)	714	7%

CENTRAL VERMONT:

LAMOILLE COUNTY ORANGE COUNTY WASHINGTON COUNTY

INTRODUCTION

Central Vermont is comprised of three counties; Lamoille, Washington and Orange. Vermont's unique rural setting can surely be found within Central Vermont's territory. Rolling pastures and peaceful villages in Washington and Orange Counties complement the breath taking scenery of Lamoille County's mountainous region. The winding paved and unpaved roads that flow throughout the small historical villages and farms of Central Vermont are dotted with an assortment of farmers' markets, tours, Vermont made products, monuments, and recreational sites. Through interstate 89 and 91, travel to some of Vermont's rapidly growing economic centers such as Chittenden and Windsor Counties, is only a short distance away. In addition, through the interstate system, Central Vermont is connected to several major metropolitan locations such as New York, Boston and Montreal.

Lamoille County, which is partly taken up by a section of mountains known as the Green Mountains, is heavily dependent on its recreation industry. Stowe and Smugglers Notch, which provide a large amount of support to Lamoille County's economy, are both working towards expanding their facilities to meet the growing requests for all season resorts.

An increase in service related jobs from 1996 to 1997 may be due to this effort. In addition, the unemployment rate for Lamoille County has dropped from 1996 to 1997. Lamoille County has the fastest growing population in Central Vermont.

Orange County, home of the historical homestead of Justin Smith Morrill is unique in its own right and an important contributor to Central Vermont economy. Finding an assortment of farms, farm stands, tours and recreational sites along Orange County's winding roads is a common occurrence and contributes to the region's rural atmosphere and economic stand. Over the last year, the service industry contributed the highest percentage of support to Orange County. Furthermore, a higher percentage of Orange County's employment comes from its covered agriculture and manufacturing industries, than the other two Central Vermont counties.

Complemented with the distinction of housing Vermont's State Capital and home to Vermont's granite industry, Washington County's individualism is reflected throughout its region. Washington County's largest employment sector is its service industry, yet continues to receive a large amount of economic support from state government. Sugarbush and Mad River Glen ski resorts, located in the southern tip

of Washington County, are very influential to Mad River Valley's service industry. Washington County is also home to Ben and Jerry's Ice Cream and Cabot Creamery; they provide significant economic support to Central Vermont with an assortment of Vermont specialty foods and products. Washington County continues to be the largest supporter to Central Vermont's economy.

I. POPULATION

The population in Central Vermont, as a whole, for 1997 indicates very little change from 1996. Central Vermont continues to house within its boundary approximately 18 percent of Vermont's total resident population. The majority of Central Vermont's population continues to reside in Washington County, which accounted for about 10 percent of the states total population. Based on percentage of change from 1996 to 1997, Lamoille County had the largest population growth in Central Vermont.

Almost 43 percent of the total statewide population increase from 1996 to 1997 was due to Lamoille County. One of the largest contributors to Lamoille County's population increase is the "teenage group", ages 15-19, which grew at a rate of 4 percent from last year. Vermont's distribution of population remains approximately the same as last year, maintaining about one half of the population between the ages of 20 to 54. Lamoille County's distribution of population reflects a slightly higher percentage of persons under 65 compared to Vermont (see table 5). The largest community in Lamoille County is in Morristown, which makes up approxi-mately 24 percent of

Lamoille County's total population (see table 2). In line with prior projections, Lamoille County is leading the state in population growth.

Orange County has experienced a small decline in population over last year. However, Orange County's distribution of population by age groups is very similar to Vermont's statewide distribution. Over half of the population in Orange County falls within the age group 20-54 (see table 6). The largest community found within Orange County is in Randolph, which makes up approximately 18 percent of Orange County's total population (see table 3). Orange County is experiencing a lag in population growth this year, but optimistically will regain its growth within the next few years.

The largest populated region in Central Vermont falls within Washington County. Washington County experienced the same total percent of change in population from 1996 to 1997 as Vermont statewide. The distribution of population for Washington County by age group is very similar to Vermont's statewide structure. Over half of the population in Washington County comes from the 20-54 age group (see table 7). The largest populated area in Washington County falls within the cities of Barre and Montpelier, and accounts for approximately 32 percent of Washington County's population (see table 4).

II. ECONOMIC TRENDS

Central Vermont in 1997 experienced economic growth throughout its three Counties; Washington, Lamoille and Orange. Employment in Central Vermont increased an estimated 10 percent from

1990 to 1997 ranking higher than the statewide 9 percent. Of the three counties, Lamoille County had the highest employment growth from 1990 to 1997. Lamoille County captured an estimated 22 percent increase, which ranked it way above the other two counties and the statewide average.

The statewide unemployment rate for 1997 decreased approximately six tenths of a percentage point from 1996. Central Vermont also experienced an overall decrease in unemployment in 1997. Out of all three counties in Central Vermont, Lamoille County received the largest decrease in unemployment, down 1.4 percentage points in 1997.

Central Vermont's service industry jobs, in 1997, increased in all three of its counties. The statewide service industry accounted for approximately 29 percent of Vermont's total jobs. Orange County's service industry accounted for approximately 26 percent of its total jobs, which ranked well below the state average but higher than its 1996 estimate. Washington County's service industry accounted for approximately 27 percent of its total jobs, up from its 1996 estimates, but below the statewide average. Lamoille County's service industry accounted for approximate 40 percent of its total jobs, ranking it well above the state average and higher than its 1996 estimate. Lamoille County surpassed Central Vermont's other two counties in service industry growth.

Statewide, the manufacturing industry makes up approximately 17 percent of Vermont's total jobs. Central Vermont's manufacturing industry accounts for 11.4 percent of the total jobs in the region, ranking it well below the statewide average.

Both Orange County and Washington County lost manufacturing jobs in 1997. However, Lamoille County experienced a significant growth of 9 percent in manufacturing jobs (see table 10).

Several different industries support employment in Central Vermont. National Life Insurance Company (finance, insurance real estate industry) for example, located in Montpelier, supports Central Vermont with a notable amount of employment. Likewise, state government (government ownership industry) based in the heart of Montpelier City, and can be found in several locations throughout Vermont, also supports Central Vermont with a noteworthy amount of employment. Several other Central Vermont industries, for example, ski resorts, Cabot Creamery, Ben & Jerry's Ice Cream, etc., provides the region with employment.

Central Vermont, in 1997, contained within its boundaries approximately 16 percent of all agricultural farm acreage in the state of Vermont, and generated approximately 12 percent of dairy product sales. Comparing all three counties in Central Vermont, Orange County dominates the agriculture sector (see chart 4). Orange County by far had the largest concentration of farm acreage, approximately 8 percent of the statewide total, and accounted for approximately 5 percent of dairy product sales. In addition, Orange County maintained the highest number of hired farm workers in Central Vermont, approximately 7 percent of the statewide total, and was the only county in the region to experience growth in covered agriculture, forestry & fishing industry jobs (see table 11).

Central Vermont represents a larger percentage of the forestry sector than the

agricultural sector. In 1997, approximately 27 percent of Vermont's hardwood harvest and 28 percent of its softwood harvest came from Central Vermont. Lamoille County, second highest in 1996 for their statewide average hardwood harvest, stepped down to Orange County in 1997 who took over as the leader in Central Vermont and second statewide. Orange County's softwood harvest also took over the lead in Central Vermont in 1997, and became second statewide.

III. INCOME AND WAGE

The use of employment and wage data, by the "unemployment insurance program" (UI), is one indicator that helps analyze the quality of work within a region. Employment and wage data covers hourly workers, salaried workers and persons paid on a commission basis and who may be working full-time, part-time, or overtime. The mix of these factors can influence the annual average employment and wage figure. In 1997, Washington County had an average yearly wage of \$24,807, for jobs covered under the UI, ranking first in Central Vermont and third statewide (see table 1 and 4). Lamoille County's average yearly wage of \$19,559 was the lowest in Central Vermont and second lowest statewide. Orange County's average yearly wage was \$21,394 (see table 2 and 3).

Per capita income, published by the Bureau of Economic Analysis, is another indicator that helps measure the economy within a region. Per capita income includes wage and non-wage earnings such as investment income, transfer payments and proprietor's income. Washington County's per capita income of \$23,318 exceeded the statewide average of \$23,017 in 1997, which ranked

fifth highest of all the Vermont counties. Lamoille and Orange County did not exceed the state per capita average, but both experienced an increase in per capita income from 1996 to 1997 (see table 1). Vermont's estimated median adjusted income for 1997 was \$23,562 (see table 2-4). Median adjusted income is also an indicator used to examine the economic strength of its region. The tax department calculates and distributes median adjusted income data based on income tax returns. Several towns in Central Vermont exceeded the statewide median adjusted income. Orange County had three towns that exceeded the estimate, Lamoille County had seven, and Washington County had eleven.

Aid to Needy Families with Children ANFC estimates decreased statewide as well as regionally, in 1997. Statewide aid decreased from 4.2 percent of the population in 1996 to 3.8 percent in 1997. Central Vermont showed a decrease in all three of its regions, about one half of one percentage point (see tables 2-4). In addition, the number of food stamps recipients statewide decreased from 9.4 percent in 1996 to 8.6 percent in 1997. The percentage of population living below poverty level, from the U.S. Bureau of Census (Small Area Income & Poverty Estimates Program), for the state was approximately 11 percent in 1995. Lamoille and Orange County's had a slightly higher percentage than the state, and Washington County had a slightly lower percentage (see table 1).

IV. HOUSING

Housing units in Central Vermont grew at approximately the same rate as the state,

approximately 0.5 percent from 1996 to 1997. Comparing all three Central Vermont counties, Lamoille County had the largest estimated growth of 1.2 percent from 1996 to 1997. Housing in Washington County increased but only slightly above the statewide average. Orange County, however, experienced a small decline in housing by approximately 0.3 percent.

Vacation housing as a percentage of the total in 1997 was larger in Lamoille County than either of the other two Central Vermont counties. Lamoille County's estimate of 20.9 percent was way above the statewide estimate of 16.3 percent. Washington County vacation housing in 1997 was considerably less than the state average. However, Orange County's vacation housing remained about the same as the prior year (see table 22).

The largest number of housing units by town in Central Vermont in 1997, including year round and vacation units, was in Stowe, Montpelier City and Barre City. The largest number of year round housing units, excluding vacation housing, in Central Vermont was in Barre City, Barre Town and Montpelier City. The largest amount of Vacation housing, excluding year round was in Warren and Stowe.

Vermont's overall property tax rate showed a small increase of 9 cents from 1997 to 1998. Central Vermont's three counties also exhibited minimal changes in property tax rates in 1998. The largest property tax rate in Lamoille County was in the town of Wolcott. Conversely, Stowe had the lowest property tax rate in Lamoille County (see table 2). Orange County's highest property tax rate came from the town of Randolph. The lowest property tax rate in Orange County was in the town of Topsham (see

table 3). Washington County generated its highest tax rate from Barre City, and its lowest tax rate from the town of Warren (see table 4).

V. EDUCATION

Act 60's implementation resulted in a state support "block spending" per equalized pupils (PEP) of \$5,010 for the 1998-1999 school year. Central Vermont's, Lamoille County spent an average of \$5,963 PEP through the 1998-1999 school year. Orange County spent an average of \$6031 PEP, and Washington County spent an average of \$6,243 PEP. All three of Central Vermont counties spend above the "block spending".

The statewide "average daily membership" (ADM) for the 1998-1999 school year was 105,364 students. Central Vermont made up approximately 19 percent of this number. Washington County's 4,673 ADM enrollment for the 1998-1999 school year was more than Lamoille and Orange Counties ADM combined. Statewide enrollment decreased from last year by 51 students. The statewide elementary ADM for the 1998-1999 school year decreased by 833 students, which was offset by the increase in enrollment in the secondary level of 885 students. Central Vermont seemed to follow the same trend of reduction in enrollment as the statewide estimate, where the majority of reduction was made up by the elementary sector.

Vermont's statewide average drop out rate was estimated at 5 percent, for the last 3 years. The majority of Central Vermont's high schools averaged below the 5 percent statewide estimate. Out of the 16 high schools located in Central Vermont only 3

exceeded the statewide average drop out rate, Lamoille High School, Union-32 High School, and Oxbow High School. The lowest drop out rate in Central Vermont was Stowe High School with a low 0.7 percent.

The average statewide SAT scores for fiscal year 1998 were verbal 508 and math 504. The two highest SAT scores in Central Vermont, both in Washington County, were Cabot High School verbal 570 math 586 and Union-32 High School verbal 561 and math 552. Of all the 16 high schools located in Central Vermont 10 of them scored higher than the statewide verbal SAT's, and 8 of them ranked higher than the statewide math SAT's.

The statewide percent of high school students that plan to go on to college was 59 percent in fiscal year 1998. Of all 16 high schools located in Central Vermont, 9 of them exceeded the states average of students that plan to go on to college. Out of these 9 schools, 4 of them exceeded a 70 percent interest in continuing on to college. The 4 high schools are Cabot High School, Montpelier High School, Twinfield High School, and Stowe High School.

There are several post secondary schools in Central Vermont as well as vocational technical centers. The post secondary schools are Norwich University, Johnson State College, Goddard College, Vermont Technical College, and Woodbury College. In addition, vocational technical centers can be found throughout the region and the state.

Table 1

Demographic - Economic Comparison of Vermont Counties									
County	Pop. 1997 1/	% of State	Labor Force 1997 2/	Covered Emplmnt 1997 3/	Unemp Rate 1997 2/	Avg Yrly Wage 1997 3/	Per Cap Income 1997 4/	% Below Poverty Level 1995 5/	
Vermont	588,978	100.0%	327,000	274,355	4.0%	\$ 25,506	\$ 23,017	11.2%	
Addison	34,957	5.9%	19,050	12,079	4.0%	\$ 23,874	\$ 20,216	11.8%	
Bennington	35,754	6.1%	19,700	17,532	4.3%	\$ 23,139	\$ 24,720	12.7%	
Caledonia	28,667	4.9%	15,250	10,654	5.4%	\$ 21,230	\$ 19,043	15.2%	
Chittenden	141,975	24.1%	86,400	86,363	2.6%	\$ 29,840	\$ 26,840	8.1%	
Essex	6,205	1.1%	2,850	1,651	6.9%	\$ 24,480	\$ 14,466	15.4%	
Franklin	43,420	7.4%	23,000	12,819	4.1%	\$ 23,826	\$ 18,730	12.2%	
Grand Isle	6,061	1.0%	3,250	897	6.0%	\$ 17,519	\$ 23,204	9.7%	
Lamoille	21,940	3.7%	11,850	9,943	5.5%	\$ 19,559	\$ 22,092	12.4%	
Orange	26,940	4.6%	15,550	7,502	3.2%	\$ 21,394	\$ 19,168	11.7%	
Orleans	25,685	4.4%	12,350	8,472	8.0%	\$ 20,748	\$ 18,014	17.1%	
Rutland	62,527	10.6%	32,750	28,430	4.7%	\$ 23,774	\$ 22,336	12.0%	
Washington	56,750	9.6%	31,150	28,979	4.8%	\$ 24,807	\$ 23,318	10.0%	
Windham	43,127	7.3%	22,900	23,350	3.8%	\$ 24,961	\$ 23,586	11.7%	
Windsor	54,970	9.3%	31,050	22,653	3.1%	\$ 23,873	\$ 24,910	10.9%	
Change in Key Demographic - Economic Comparison of Vermont Counties									
	Population			Covered Employment			Per Capita Income		
	1990 /5	Change 90-97	% Chng 90-97	1990 3/	Chng 90-97	%Chng 90-97	1990	Chng 90-97	%Chng 90-97
Vermont	562,758	26,220	4.7%	251,658	22,697	9.0%	\$ 17,677	\$ 5,340	30.2%
Addison	32,953	2,004	6.1%	11,178	901	8.1%	\$ 15,739	\$ 4,477	28.4%
Bennington	35,845	(91)	-0.3%	15,764	1,768	11.2%	\$ 18,638	\$ 6,082	32.6%
Caledonia	27,846	821	2.9%	9,688	966	10.0%	\$ 14,756	\$ 4,287	29.1%
Chittenden	131,761	10,214	7.8%	77,548	8,815	11.4%	\$ 20,546	\$ 6,294	30.6%
Essex	6,405	(200)	-3.1%	1,523	128	8.4%	\$ 11,779	\$ 2,687	22.8%
Franklin	39,980	3,440	8.6%	11,279	1,540	13.7%	\$ 15,184	\$ 3,546	23.4%
Grand Isle	5,318	743	14.0%	674	223	33.1%	\$ 18,418	\$ 4,786	26.0%
Lamoille	19,735	2,205	11.2%	8,131	1,812	22.3%	\$ 16,915	\$ 5,177	30.6%
Orange	26,149	791	3.0%	6,860	642	9.4%	\$ 14,922	\$ 4,246	28.5%
Orleans	24,053	1,632	6.8%	8,173	299	3.7%	\$ 13,957	\$ 4,057	29.1%
Rutland	62,142	385	0.6%	27,047	1,383	5.1%	\$ 16,635	\$ 5,701	34.3%
Washington	54,928	1,822	3.3%	27,202	1,777	6.5%	\$ 18,061	\$ 5,257	29.1%
Windham	41,588	1,539	3.7%	21,781	1,569	7.2%	\$ 18,255	\$ 5,331	29.2%
Windsor	54,055	915	1.7%	20,812	1,841	8.8%	\$ 18,859	\$ 6,051	32.1%
Sources: 1/ Vermont Department of Health 2/ Vermont Department of Employment & Training, Populations Claims Method, Labor Force Estimates, Benchmark, March 1998. Data not comparable prior to 1990. 3/ Vermont Department of Employment & Training; UI Covered Employment data. 4/ U.S. Department of Commerce, Bureau of Economic Analysis 5/ U.S. Bureau of the Census, Small Area Income & Poverty Estimates Program									

Demographic - Economic Comparison of Vermont Counties

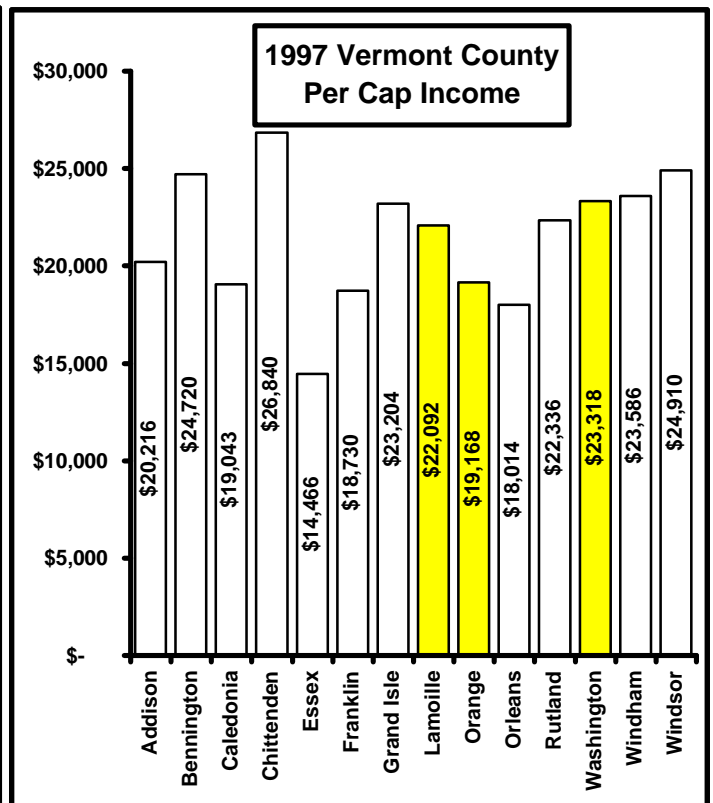
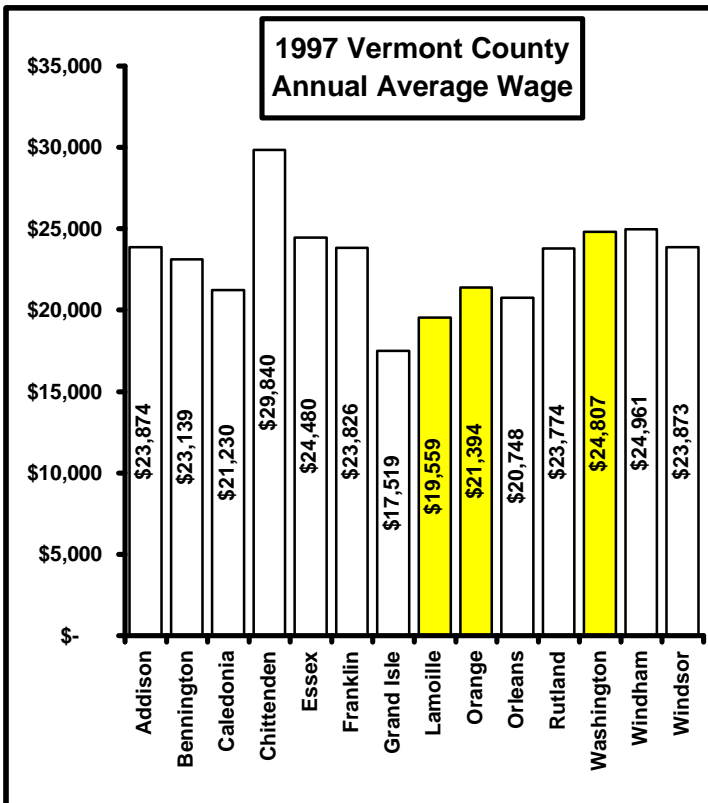
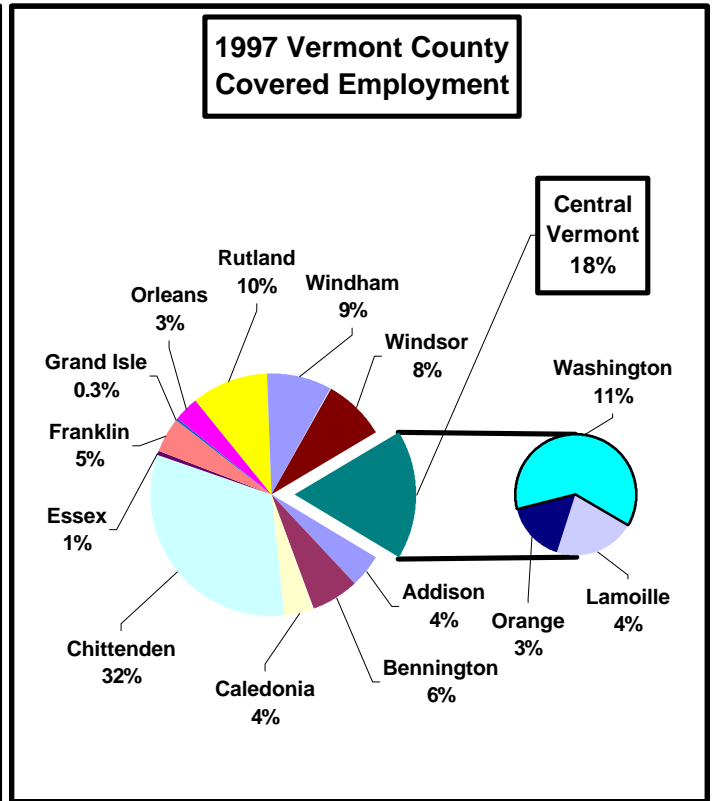
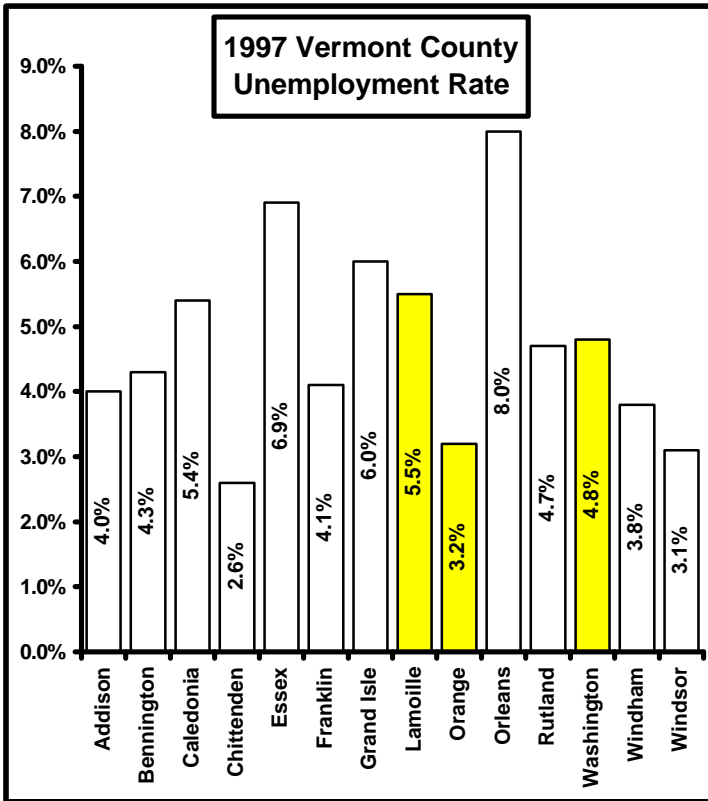


Table 2

Demographic - Economic Comparison of Lamoille County Towns

	Population 1997 1/	% Share County	Annual Average		% Population		Effective Property Tax Rate 1998 4/	Average Residential Value 1998 4/	Median Adjusted Income 1997 5/
			Employmt 1997 2/	Wage 1997 2/	ANFC 1997 3/	Food Stamps 1997 3/			
Vermont	588,978	NA	274,355	\$25,506	3.8%	8.6%	\$ 1.94	NA	\$23,562
Lamoille County	21,940	100.0%	9,943	\$19,559	3.5%	7.9%	\$ 1.68	NA	NA
Belvidere	253	1.2%	D	D	2.7%	10.0%	\$ 1.78	\$ 59,696	\$22,906
Cambridge	3,079	14.0%	1,160	\$19,105	2.2%	4.9%	\$ 1.72	\$109,177	\$24,263
Eden	1,004	4.6%	77	\$15,326	4.9%	13.1%	\$ 1.89	\$ 74,846	\$18,668
Elmore	715	3.3%	81	\$13,507	1.1%	3.3%	\$ 1.63	\$118,972	\$27,492
Hyde Park	2,471	11.3%	526	\$22,434	3.8%	8.1%	\$ 1.90	\$ 88,880	\$20,974
Johnson	3,188	14.5%	923	\$20,756	4.7%	9.9%	\$ 1.90	\$ 80,443	\$18,511
Morristown	5,227	23.8%	3,344	\$20,625	4.4%	10.9%	\$ 1.95	\$ 94,142	\$19,079
Stowe	3,953	18.0%	3,597	\$18,441	1.5%	3.0%	\$ 1.45	\$194,610	\$23,915
Waterville	661	3.0%	49	\$16,741	2.8%	7.6%	\$ 1.64	\$ 82,614	\$23,020
Wolcott	1,389	6.3%	174	\$15,604	5.8%	10.8%	\$ 2.24	\$ 63,929	\$19,045

Sources: 1/ Vermont Department of Health, Population & Housing Estimates 1997
 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, 1997 Vermont Tax Statistics, Median Adjusted Gross Income by School District

D denotes data which cannot be disclosed.

NA denotes data is not applicable.

Table 3

Demographic - Economic Comparison of Orange County Towns

	Population 1997 1/	% Share County	Annual Average		% Population		Effective Property Tax Rate 1998 4/	Average Residential Value 1998 4/	Median Adjusted Income 1997 5/
			Employmt 1997 2/	Wage 1997 2/	ANFC 1997 3/	Food Stamps 1997 3/			
Vermont	588,978	NA	274,355	\$25,506	3.8%	8.6%	\$ 1.94	NA	\$23,562
Orange County	26,940	100.0%	7,502	\$21,394	3.7%	9.0%	\$ 2.04	NA	NA
Bradford	2,610	9.7%	1,399	\$20,609	7.2%	14.1%	\$ 2.08	\$ 89,141	\$21,782
Braintree	1,296	4.8%	74	\$16,629	2.6%	6.9%	\$ 2.07	\$ 78,088	\$23,430
Brookfield	1,149	4.3%	86	\$25,571	2.3%	5.7%	\$ 1.88	\$ 98,864	\$25,976
Chelsea	1,183	4.4%	335	\$22,430	4.6%	12.0%	\$ 1.59	\$ 79,493	\$19,205
Corinth	1,345	5.0%	153	\$19,200	3.6%	12.1%	\$ 1.87	\$ 85,266	\$20,595
Fairlee	893	3.3%	538	\$16,425	4.2%	12.8%	\$ 2.00	\$119,395	\$22,072
Newbury	2,027	7.5%	606	\$18,528	4.0%	10.3%	\$ 2.11	\$ 95,748	\$21,335
Orange	1,012	3.8%	45	\$15,643	2.4%	4.4%	\$ 2.03	\$ 71,974	\$27,236
Randolph	4,780	17.7%	2,755	\$23,262	4.3%	10.6%	\$ 2.12	\$ 86,617	\$20,690
Strafford	877	3.3%	101	\$19,664	1.0%	3.6%	\$ 1.84	\$112,436	\$28,402
Thetford	2,549	9.5%	576	\$21,572	1.6%	4.0%	\$ 2.18	\$109,724	\$29,980
Topsham	1,014	3.8%	55	\$20,592	2.9%	8.3%	\$ 1.91	\$ 66,966	\$20,570
Tunbridge	1,082	4.0%	151	\$21,388	3.3%	9.0%	\$ 1.87	\$ 72,504	\$22,441
Vershire	631	2.3%	84	\$18,017	4.3%	8.6%	\$ 2.95	\$ 64,401	\$25,154
Washington	949	3.5%	78	\$18,912	3.7%	8.8%	\$ 2.14	\$ 79,431	\$23,414
West Fairlee	615	2.3%	34	\$17,708	2.4%	3.2%	\$ 1.77	\$ 85,092	\$24,087
Williamstown	2,928	10.9%	433	\$24,450	3.3%	8.3%	\$ 1.92	\$ 80,747	\$25,074

Sources: 1/ Vermont Department of Health, Population & Housing Estimates 1997
 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, 1997 Vermont Tax Statistics, Median Adjusted Gross Income by School District

D denotes data which cannot be disclosed.

NA denotes data is not applicable.

Table 4

Demographic - Economic Comparison of Washington County Towns

	Population 1997 1/	% Share County	Annual Average		% Population		Effective Property Tax Rate 1998 4/	Average Residential Value 1998 4/	Median Adjusted Income 1997 5/
			Employmt 1997 2/	Wage 1997 2/	ANFC 1997 3/	Food Stamps 1997 3/			
Vermont	588,978	NA	274,355	\$25,506	3.8%	8.6%	\$ 1.94	NA	\$23,562
Washington County	56,750	100.0%	28,979	\$24,807	3.6%	8.2%	\$ 2.14	NA	NA
Barre City	9,538	16.8%	4,627	\$22,549	8.1%	18.6%	\$ 2.77	\$ 77,920	\$19,248
Barre Town	7,528	13.3%	1,944	\$25,463	2.4%	5.0%	\$ 2.16	\$ 95,257	\$27,077
Berlin	2,656	4.7%	4,394	\$23,501	1.1%	3.0%	\$ 1.81	\$104,690	\$25,369
Cabot	1,081	1.9%	355	\$24,622	1.8%	5.6%	\$ 2.41	\$ 72,631	\$21,701
Calais	1,557	2.7%	99	\$18,098	1.9%	3.8%	\$ 2.13	\$ 96,877	\$24,496
Duxbury	1,054	1.9%	184	\$27,873	0.6%	2.5%	\$ 2.34	\$ 88,369	\$28,843
East Montpelier	2,259	4.0%	533	\$24,406	1.7%	3.8%	\$ 2.06	\$111,258	\$27,217
Fayston	1,070	1.9%	137	\$21,180	0.4%	0.9%	\$ 1.63	\$127,212	\$30,666
Marshfield	1,569	2.8%	195	\$20,940	1.9%	6.6%	\$ 2.07	\$ 68,124	\$22,966
Middlesex	1,552	2.7%	225	\$25,530	0.8%	3.0%	\$ 1.87	\$ 85,359	\$31,020
Montpelier City	8,411	14.8%	8,527	\$27,942	4.4%	9.4%	\$ 2.71	\$107,916	\$23,613
Moretown	1,511	2.7%	193	\$27,981	0.8%	3.7%	\$ 1.94	\$104,951	\$27,003
Northfield	5,756	10.1%	1,674	\$21,575	3.1%	6.6%	\$ 2.26	\$ 85,186	\$23,897
Plainfield	1,349	2.4%	352	\$20,981	6.2%	12.6%	\$ 2.36	\$ 78,496	\$21,202
Roxbury	625	1.1%	46	\$21,525	4.3%	9.5%	\$ 2.16	\$ 66,968	\$22,838
Waitsfield	1,525	2.7%	1,158	\$21,445	3.1%	6.8%	\$ 1.91	\$131,014	\$24,872
Warren	1,299	2.3%	800	\$16,973	1.2%	3.5%	\$ 1.48	\$141,559	\$21,914
Waterbury	4,668	8.2%	3,382	\$26,727	2.6%	6.0%	\$ 1.76	\$121,624	\$27,229
Woodbury	814	1.4%	74	\$18,100	2.0%	5.3%	\$ 2.17	\$ 80,021	\$25,937
Worcester	928	1.6%	81	\$26,123	4.6%	8.7%	\$ 2.49	\$ 73,929	\$22,747

Sources: 1/ Vermont Department of Health, Population & Housing Estimates 1997
 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, 1997 Vermont Tax Statistics, Median Adjusted Gross Income by School District

D denotes data which cannot be disclosed.

NA denotes data is not applicable.

Demographic - Economic Comparison of Central VT Counties

Chart 2

1997 Economic Comparison of Vermont & Lamoille County

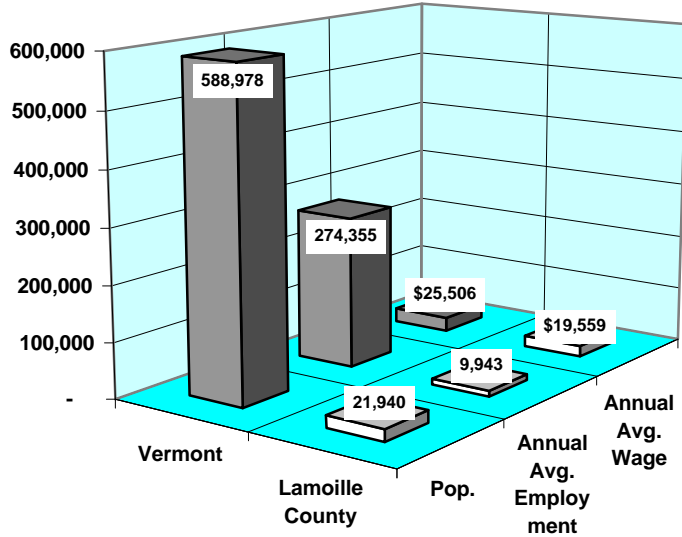


Chart 3

1997 Economic Comparison of Vermont & Orange County

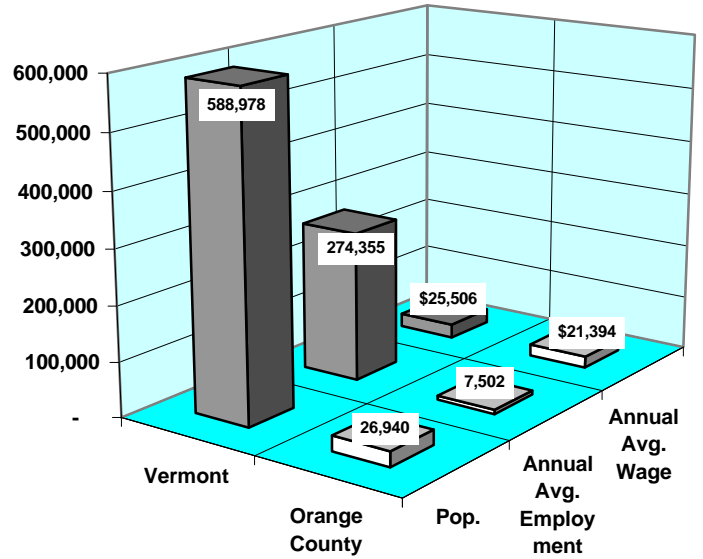


Chart 4

1997 Economic Comparison of Vermont & Washington County

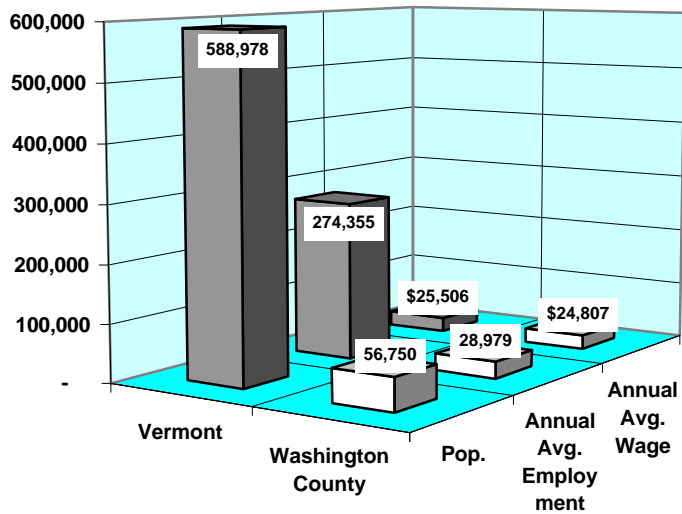


Table 5

Lamoille County: Population Changes - - 1990 - 1997

Age :	1990	1996 1/	1997 1/	Change 90-96	Change 96-97	% Change 90-96	% Change 96-97	Age Distribution	
								1990	1997
0-4 Years	1,504	1,332	1,329	(172)	(3)	-11.4%	-0.2%	7.6%	6.1%
5-14	2,847	3,335	3,334	488	(1)	17.1%	0.0%	14.4%	15.2%
15-19	1,584	1,608	1,675	24	67	1.5%	4.2%	8.0%	7.6%
20-34	5,027	4,770	4,658	(257)	(112)	-5.1%	-2.3%	25.5%	21.2%
35-54	5,168	6,777	6,902	1,609	125	31.1%	1.8%	26.2%	31.5%
55-64	1,446	1,572	1,609	126	37	8.7%	2.4%	7.3%	7.3%
65+	2,159	2,408	2,433	249	25	11.5%	1.0%	10.9%	11.1%
Total	19,735	21,802	21,940	2,067	138	10.5%	0.6%	100.0%	100.0%
Median Age (1990)	32.1								
Vermont	562,758	588,654	588,978	25,896	324	4.6%	0.1%		
% State	3.5%	3.7%	3.7%	8.0%	42.6%	N/A	N/A		

Gender:	1990	1996 1/	1997 1/	Change 90-96	Change 96-97	% Change 90-96	% Change 96-97		
								1990	1997
Male	9,856	10,949	11,028	1,093	79	11.1%	0.7%		
Female	9,879	10,853	10,912	974	59	9.9%	0.5%		
Total	19,735	21,802	21,940	2,067	138	10.5%	0.6%		

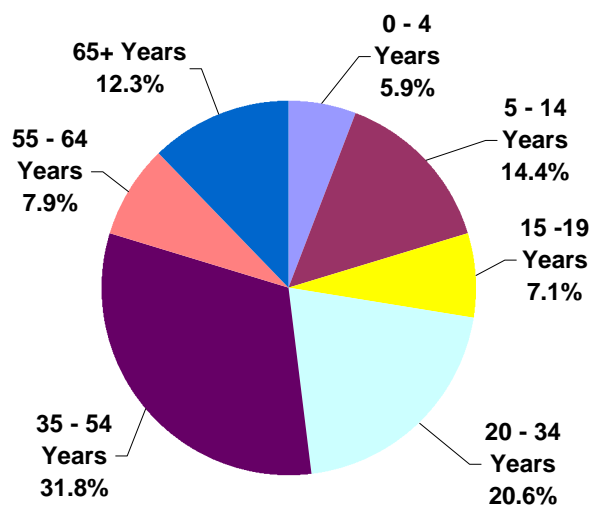
Race:	1990		1997	
	1990 Est	% of Total	1997 Est	% of Total
White	19,588	99.3%	21,217	99.0%
Black	28	0.1%	58	0.3%
American Indian/ Eskimo/Aleut	48	0.2%	57	0.3%
Asian & Pacific Islander	71	0.4%	110	0.5%
Total	19,735	100.0%	21,442	100.0%

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

1/ Vermont Department of Health Estimates

NA Not Available

Vermont Population by Age Groups 1997



Lamoille County Population by Age Groups 1997

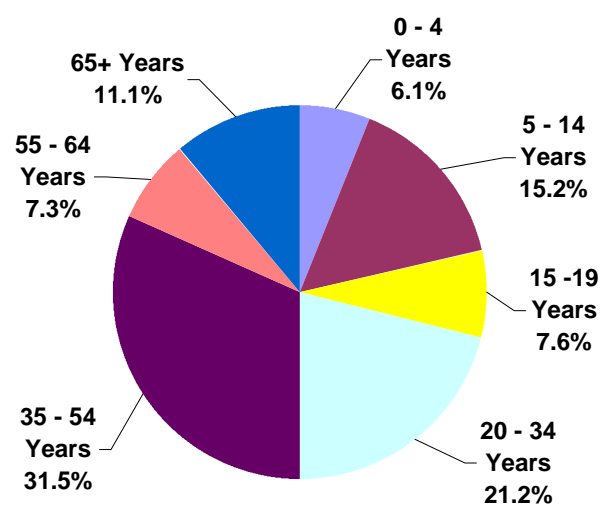


Table 6

Orange County: Population Changes -- 1990 - 1997

Age :	1990	1996 1/	1997 1/	Change		% Change		Age Distribution	
				90-96	96-97	90-96	96-97	1990	1997
0-4 Years	2,066	1,673	1,622	(393)	(51)	-19.0%	-3.0%	7.9%	6.0%
5-14	4,093	4,324	4,323	231	(1)	5.6%	0.0%	15.7%	16.0%
15-19	1,968	2,053	2,037	85	(16)	4.3%	-0.8%	7.5%	7.6%
20-34	5,866	5,172	4,994	(694)	(178)	-11.8%	-3.4%	22.4%	18.5%
35-54	6,939	8,413	8,463	1,474	50	21.2%	0.6%	26.5%	31.4%
55-64	2,164	2,172	2,193	8	21	0.4%	1.0%	8.3%	8.1%
65+	3,053	3,226	3,308	173	82	5.7%	2.5%	11.7%	12.3%
Total	26,149	27,033	26,940	884	(93)	3.4%	-0.3%	100.0%	100.0%
Median Age (1990)		33.2							
Vermont	562,758	588,654	588,978	25,896	324	4.6%	0.1%		
% State	4.6%	4.6%	4.6%	3.4%	-28.7%	N/A	N/A		

Gender:	1990	1996 1/	1997 1/	Change		% Change	
				90-96	96-97	90-96	96-97
Male	13,115	13,593	13,521	478	(72)	3.6%	-0.5%
Female	13,034	13,440	13,419	406	(21)	3.1%	-0.2%
Total	26,149	27,033	26,940	884	(93)	3.4%	-0.3%

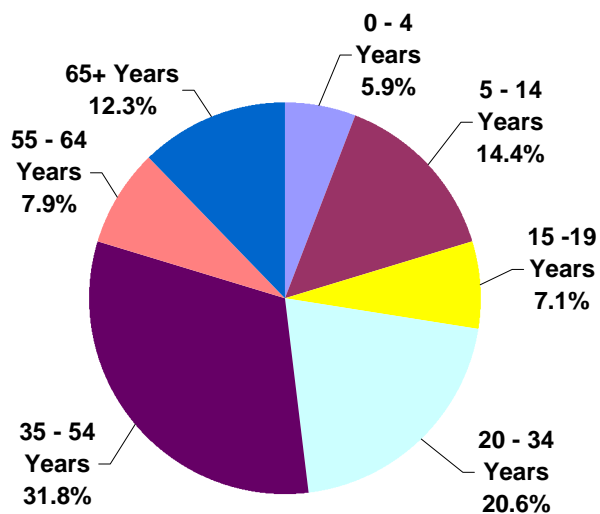
Race:	1990		1997	
	1990 Est	% of Total	1997 Est	% of Total
White	25,963	99.3%	27,549	99.1%
Black	46	0.2%	82	0.3%
American Indian/ Eskimo/Aleut	68	0.3%	64	0.2%
Asian & Pacific Islander	72	0.3%	103	0.4%
Total	26,149	100.0%	27,798	100.0%

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

1/ Vermont Department of Health Estimates

NA Not Available

Vermont Population by Age Groups 1997



Orange County Population by Age Groups 1997

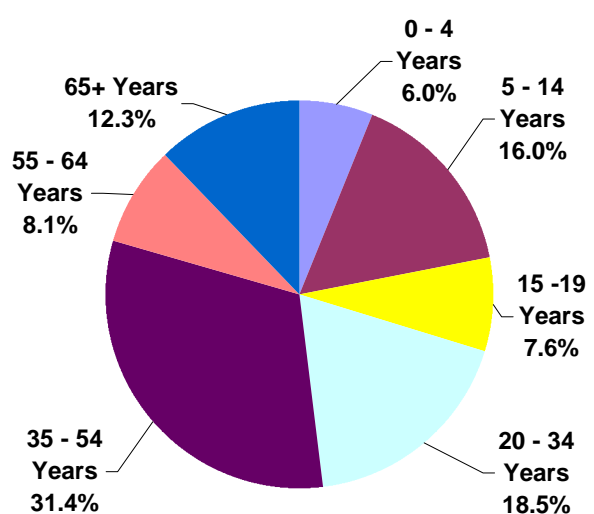


Table 7

Washington County: Population Changes - - 1990 - 1997

Age :	1990	1996 1/	1997 1/	Change 90-96	Change 96-97	% Change 90-96	% Change 96-97	Age Distribution	
								1990	1997
0-4 Years	3,980	3,344	3,216	(636)	(128)	-16.0%	-3.8%	7.2%	5.7%
5-14	7,865	8,077	8,015	212	(62)	2.7%	-0.8%	14.3%	14.1%
15-19	3,802	3,786	3,871	(16)	85	-0.4%	2.2%	6.9%	6.8%
20-34	12,641	11,123	10,830	(1,518)	(293)	-12.0%	-2.6%	23.0%	19.1%
35-54	15,264	18,539	18,817	3,275	278	21.5%	1.5%	27.8%	33.2%
55-64	4,521	4,554	4,645	33	91	0.7%	2.0%	8.2%	8.2%
65+	6,855	7,298	7,356	443	58	6.5%	0.8%	12.5%	13.0%
Total	54,928	56,721	56,750	1,793	29	3.3%	0.1%	100.0%	100.0%
Median Age (1990)	34.2								
Vermont	562,758	588,654	588,978	25,896	324	4.6%	0.1%		
% State	9.8%	9.6%	9.6%	6.9%	9.0%	N/A	N/A		

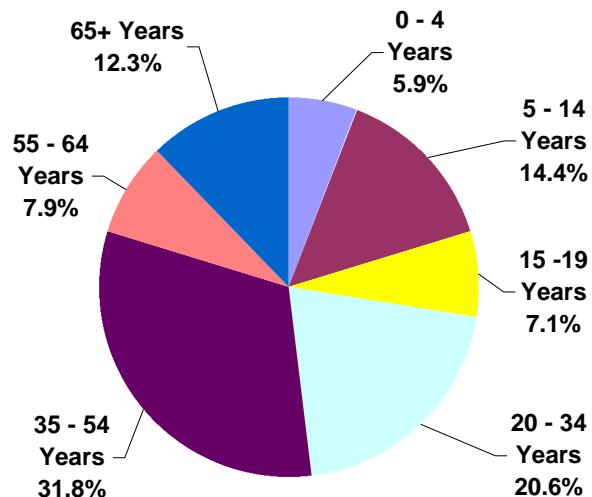
Gender:	1990	1996 1/	1997 1/	Change 90-96	Change 96-97	% Change 90-96	% Change 96-97		
Male	26,905	27,936	27,964	1,031	28	3.8%	0.1%		
Female	28,023	28,785	28,786	762	1	2.7%	0.0%		
Total	54,928	56,721	56,750	1,793	29	3.3%	0.1%		

Race:	1990		1997	
	1990 Est	% of Total	1997 Est	% of Total
White	54,407	99.1%	55,824	98.8%
Black	178	0.3%	231	0.4%
American Indian/ Eskimo/Aleut	106	0.2%	87	0.2%
Asian & Pacific Islander	237	0.4%	336	0.6%
Total	54,928	100.0%	56,478	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 1997



Washington County Population by Age Groups 1997

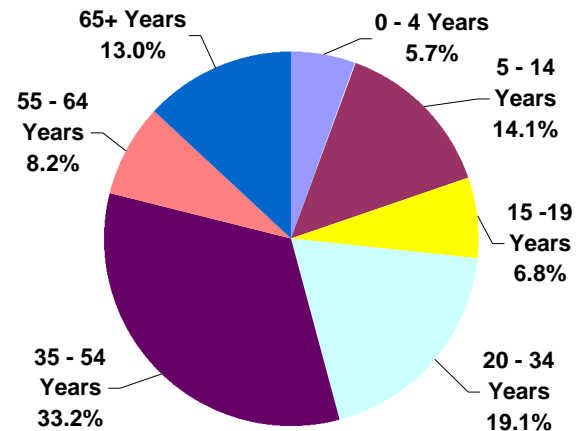


Table 8

Felony and Misdemeanor Convictions for Vermont Counties (FY98)

County	Felony 1/	Misdemeanor 1/	Total 1/	Population Over Age 14 1997 2/	Convictions Per 100 Residents
Addison County	74	420	494	27,762	1.8
Bennington County	259	893	1,152	28,492	4.0
Caledonia County	160	795	955	22,631	4.2
Chittenden County	820	2,466	3,286	115,023	2.9
Essex County	20	72	92	4,851	1.9
Franklin County	194	814	1,008	33,076	3.0
Grand Isle County	17	67	84	4,764	1.8
Lamoille County	138	521	659	17,277	3.8
Orange County	66	257	323	20,995	1.5
Orleans County	127	514	641	20,532	3.1
Rutland County	236	962	1,198	50,386	2.4
Washington County	183	913	1,096	45,519	2.4
Windham County	230	1,116	1,346	34,641	3.9
Windsor County	163	868	1,031	43,726	2.4
Total	2,687	10,678	13,365	469,675	2.8

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/ Vermont Court Administrator's Office
2/ Vermont Department of Health

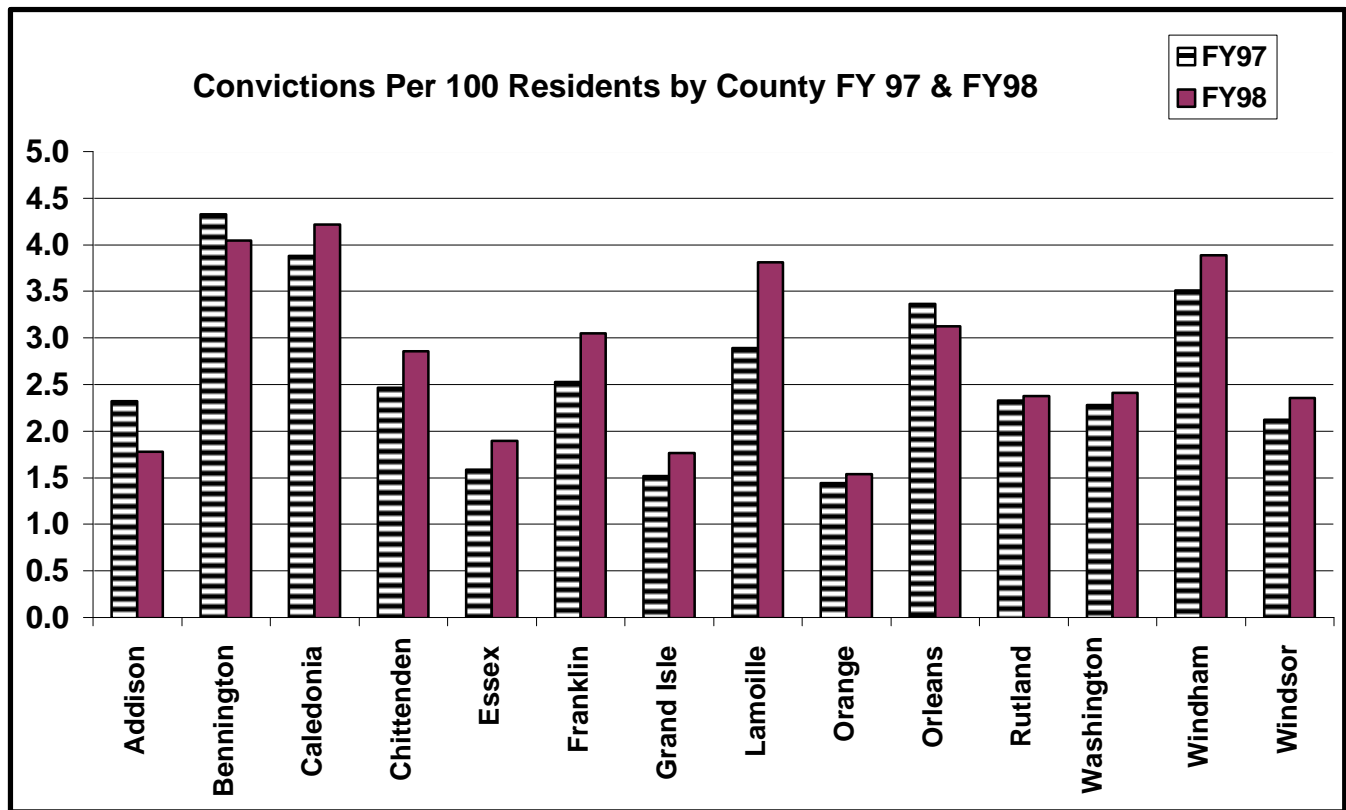


Table 9

Lamoille County: Employment by Residence

Resident Labor Force	1996		1997		Change 96-97	% Change 96-97
	1996	% State	1997	% State		
Labor Force	11,550	3.6%	11,850	3.6%	300	2.6%
Unemployment Rate (%)	800	5.4%	650	5.4%	(150)	-18.8%
Employment	10,750	3.5%	11,200	3.5%	450	4.2%

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

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

Lamoille County: Employment by Industry

Industry	Covered Emp. 1990		Covered Emp. 1996		Covered Emp. 1997		Change 90-96	Change 96-97	% Change 90-97
	Emp.	% Total	Emp.	% Total	Emp.	% Total			
Private ownership	6,920	85.1%	8,101	85.2%	8,459	85.1%	1,181	358	22.2%
Agriculture, Forestry & Fishing	105	1.3%	124	1.3%	123	1.2%	18	(1)	16.6%
Mining & Quarrying	D	D	12	0.1%	11	0.1%	D	(1)	D
Contract Construction	655	8.1%	611	6.4%	647	6.5%	(43)	36	-1.2%
Manufacturing	594	7.3%	776	8.2%	846	8.5%	182	70	42.5%
Durable Goods	355	4.4%	429	4.5%	466	4.7%	74	37	31.4%
Nondurable Goods	239	2.9%	347	3.7%	380	3.8%	108	33	58.9%
Transportation & Utilities	207	2.5%	218	2.3%	220	2.2%	12	2	6.6%
Trade	1,932	23.8%	2,339	24.6%	2,406	24.2%	407	68	24.6%
Wholesale	169	2.1%	143	1.5%	149	1.5%	(26)	5	-12.2%
Retail	1,763	21.7%	2,196	23.1%	2,258	22.7%	433	62	28.1%
Finance, Insurance & Real Est.	289	3.6%	284	3.0%	277	2.8%	(6)	(6)	-4.2%
Services	3,132	38.5%	3,738	39.3%	3,929	39.5%	606	191	25.5%
Hotel & Resorts	1,776	21.8%	1,867	19.7%	1,913	19.2%	92	45	7.7%
Health	582	7.2%	832	8.8%	856	8.6%	250	24	47.2%
Other	774	9.5%	1,039	10.9%	1,160	11.7%	264	121	49.8%
Government ownership	1,211	14.9%	1,405	14.8%	1,485	14.9%	194	80	22.6%
Total for Lamoille County	8,131	100.0%	9,506	100.0%	9,943	100.0%	1,375	438	22.3%

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

NA Not Applicable

D denotes data which cannot be disclosed.

Table 10

Orange County: Employment by Residence

Resident Labor Force	1996		1997		Change 96-97	% Change 96-97
	1996	% State	1997	% State		
Labor Force	15,150	4.7%	15,550	4.7%	400	2.6%
Unemployment Rate (%)	550 3.5%	3.7% NA	500 3.2%	3.7% NA	0 (0.3)	-9.1% NA
Employment	14,650	4.7%	15,050	4.7%	400	2.7%

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

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

Orange County: Employment by Industry

Industry	Covered Emp. 1990		Covered Emp. 1996		Covered Emp. 1997		Change 90-96	Change 96-97	% Change 90-97
	Emp.	% Total	Emp.	% Total	Emp.	% Total			
Private ownership	5,403	78.8%	5,809	77.9%	5,843	77.9%	405	34	8.1%
Agriculture, Forestry & Fishing	56	0.8%	129	1.7%	155	2.1%	74	25	178.5%
Mining & Quarrying	D	D	11	0.2%	10	0.1%	D	(1)	D
Contract Construction	501	7.3%	359	4.8%	414	5.5%	(143)	55	-17.4%
Manufacturing	1,276	18.6%	1,279	17.1%	1,195	15.9%	3	(84)	-6.3%
Durable Goods	889	13.0%	895	12.0%	857	11.4%	6	(38)	-3.6%
Nondurable Goods	387	5.6%	384	5.2%	338	4.5%	(3)	(46)	-12.5%
Transportation & Utilities	219	3.2%	240	3.2%	233	3.1%	21	(8)	6.0%
Trade	1,522	22.2%	1,665	22.3%	1,665	22.2%	143	0	9.4%
Wholesale	267	3.9%	433	5.8%	443	5.9%	166	10	66.0%
Retail	1,255	18.3%	1,232	16.5%	1,222	16.3%	(24)	(10)	-2.7%
Finance, Insurance & Real Est.	259	3.8%	229	3.1%	231	3.1%	(30)	3	-10.6%
Services	1,553	22.6%	1,897	25.4%	1,941	25.9%	344	43	25.0%
Hotel & Resorts	245	3.6%	224	3.0%	271	3.6%	(22)	48	10.6%
Health	506	7.4%	701	9.4%	669	8.9%	195	(31)	32.2%
Other	802	11.7%	973	13.0%	1,000	13.3%	171	27	24.7%
Government ownership	1,457	21.2%	1,650	22.1%	1,659	22.1%	194	8	13.9%
Total for Orange County	6,860	100.0%	7,459	100.0%	7,502	100.0%	599	43	9.4%

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

NA Not Applicable

D denotes data which cannot be disclosed.

Table 11

Washington County: Employment by Residence

Resident Labor Force	1996		1997		Change 96-97	% Change 96-97
	1996	% State	1997	% State		
Labor Force	30,850	9.5%	31,150	9.5%	300	1.0%
Unemployment Rate (%)	1,600	10.8%	1,500	10.8%	(100)	-6.3%
Employment	29,250	9.5%	29,650	9.5%	400	1.4%

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

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

Washington County: Employment by Industry

Industry	Covered Emp. 1990		Covered Emp. 1996		Covered Emp. 1997		Change 90-96	Change 96-97	% Change 90-97
	Emp.	% Total	Emp.	% Total	Emp.	% Total			
Private ownership	20,644	75.9%	22,093	77.1%	22,372	77.2%	1,450	279	8.4%
Agriculture, Forestry & Fishing	100	0.4%	145	0.5%	153	0.5%	45	8	52.7%
Mining & Quarrying	177	0.7%	128	0.4%	136	0.5%	(50)	9	-23.2%
Contract Construction	1,282	4.7%	1,138	4.0%	1,127	3.9%	(143)	(11)	-12.0%
Manufacturing	3,279	12.1%	3,342	11.7%	3,258	11.2%	63	(85)	-0.7%
Durable Goods	1,873	6.9%	1,694	5.9%	1,626	5.6%	(179)	(68)	-13.2%
Nondurable Goods	1,406	5.2%	1,648	5.8%	1,632	5.6%	242	(16)	16.0%
Transportation & Utilities	707	2.6%	986	3.4%	998	3.5%	279	12	41.3%
Trade	5,868	21.6%	6,391	22.3%	6,558	22.6%	523	167	11.8%
Wholesale	1,071	3.9%	1,144	4.0%	1,193	4.1%	73	49	11.4%
Retail	4,797	17.6%	5,247	18.3%	5,365	18.5%	449	118	11.8%
Finance, Insurance & Real Est.	2,623	9.6%	2,471	8.6%	2,477	8.6%	(152)	6	-5.6%
Services	6,608	24.3%	7,493	26.1%	7,665	26.5%	885	172	16.0%
Hotel & Resorts	455	1.7%	376	1.3%	353	1.2%	(79)	(23)	-22.4%
Health	2,049	7.5%	2,479	8.6%	2,524	8.7%	429	46	23.2%
Other	4,104	15.1%	4,638	16.2%	4,788	16.5%	535	149	16.7%
Government ownership	6,558	24.1%	6,581	23.0%	6,608	22.8%	23	27	0.8%
Total for Washington County	27,202	100.0%	28,674	100.0%	28,979	100.0%	1,472	305	6.5%

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

NA Not Applicable

D denotes data which cannot be disclosed.

Central VT Counties: Employment by Industry

Chart 9

**Lamoille County
1997 Employment by Industry**

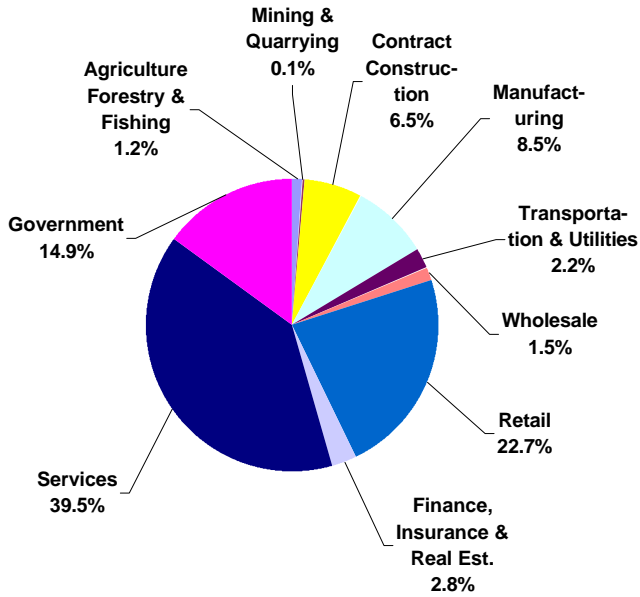


Chart 10

**Orange County
1997 Employment by Industry**

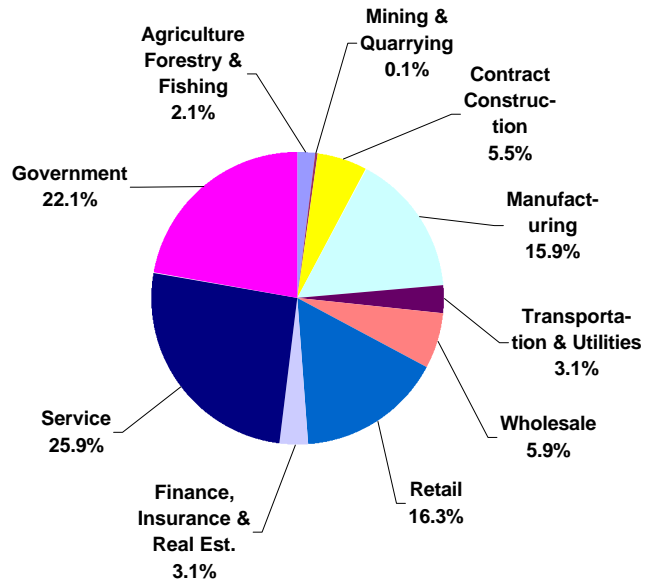


Chart 11

**Washington County
1997 Employment by Industry**

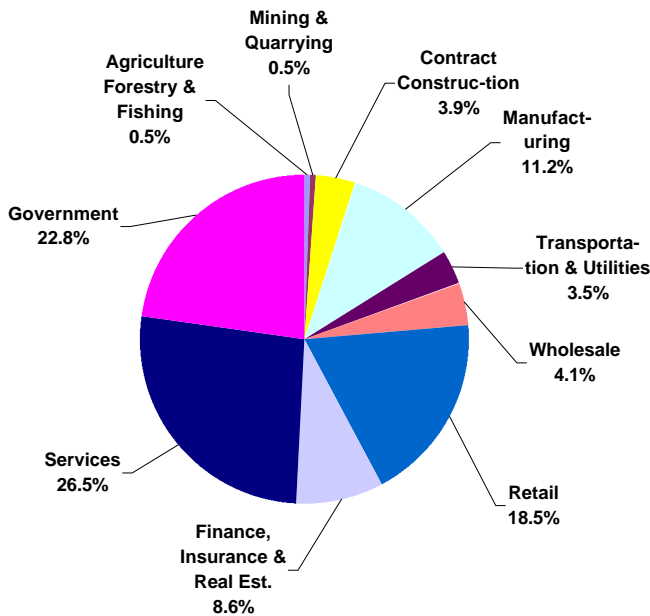


Table 12

Agricultural Comparison of Vermont Counties (1997)

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

Sources: 1997 Census of Agriculture, U.S. Department of Commerce, Bureau of the Census.

1/ Data is based on a sample of farms.

Agricultural Comparison of Vermont Counties (1997)

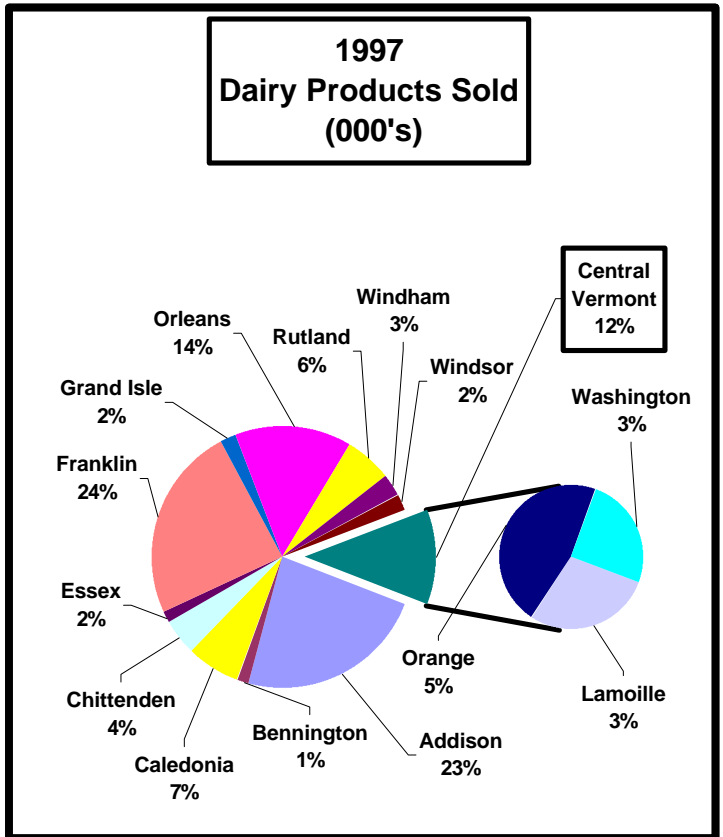
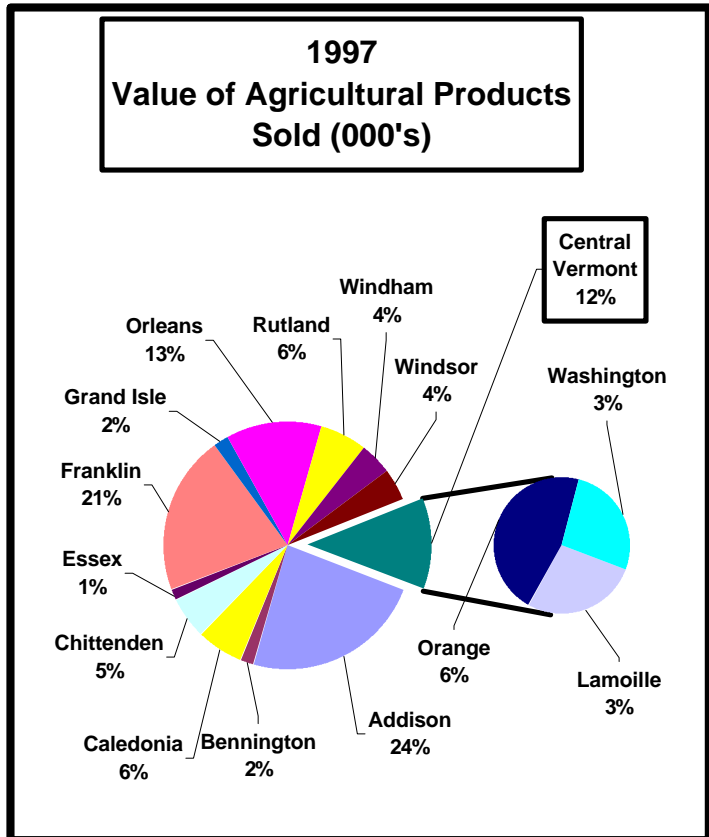
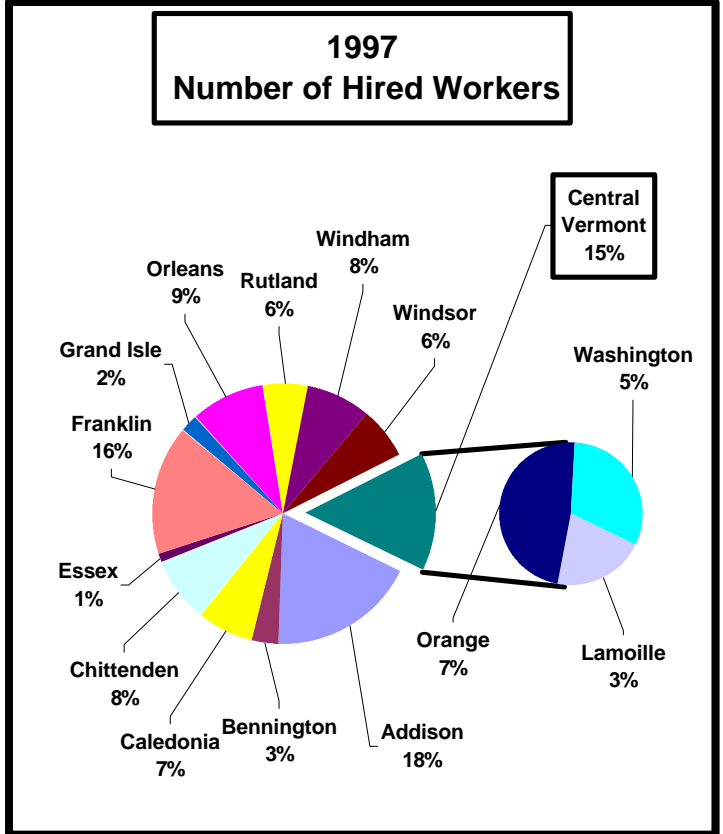
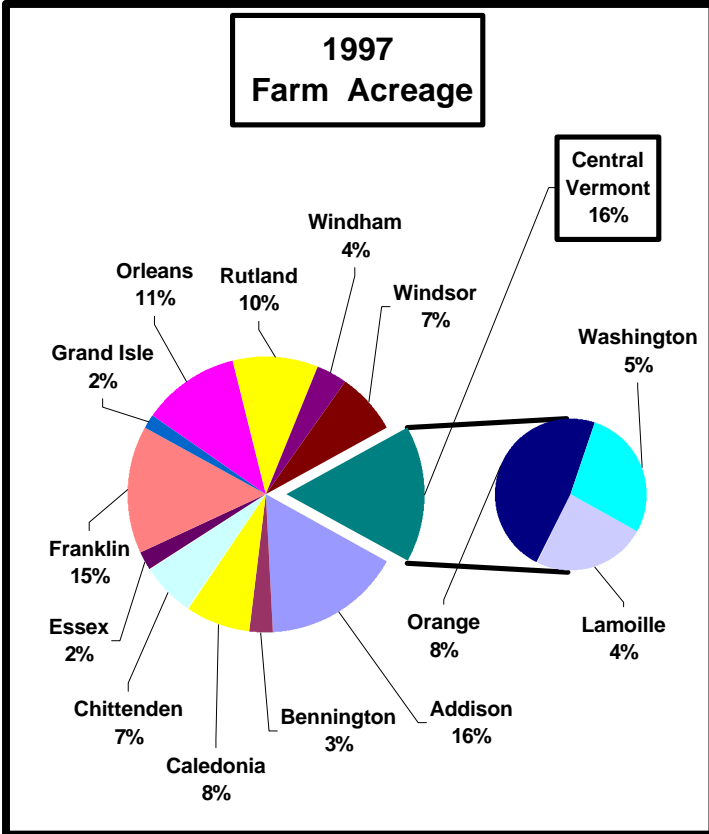


Table 13

Forest Industry Comparison of Vermont Counties

County	1996 Harvest				1997 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	108,478	100.0%	185,370	100.0%	131,595	100.0%	161,885	100.0%	182
Addison	9,609	8.9%	4,125	2.2%	9,264	7.0%	3,016	1.9%	11
Bennington	6,265	5.8%	1,728	0.9%	9,903	7.5%	3,897	2.4%	8
Caledonia	5,680	5.2%	42,212	22.8%	6,760	5.1%	24,311	15.0%	16
Chittenden	2,801	2.6%	3,679	2.0%	2,535	1.9%	4,023	2.5%	8
Essex	6,974	6.4%	21,884	11.8%	7,944	6.0%	15,994	9.9%	5
Franklin/G I	6,800	6.3%	4,301	2.3%	6,221	4.7%	8,540	5.3%	5
Lamoille	12,043	11.1%	11,088	6.0%	10,839	8.2%	11,648	7.2%	10
Orange	6,772	6.2%	13,371	7.2%	15,917	12.1%	22,635	14.0%	10
Orleans	3,725	3.4%	25,060	13.5%	13,940	10.6%	18,659	11.5%	20
Rutland	17,692	16.3%	9,752	5.3%	17,337	13.2%	11,177	6.9%	19
Washington	10,812	10.0%	19,742	10.7%	9,317	7.1%	10,497	6.5%	15
Windham	10,304	9.5%	15,669	8.5%	9,835	7.5%	16,136	10.0%	25
Windsor	9,001	8.3%	12,759	6.9%	11,783	9.0%	11,352	7.0%	30

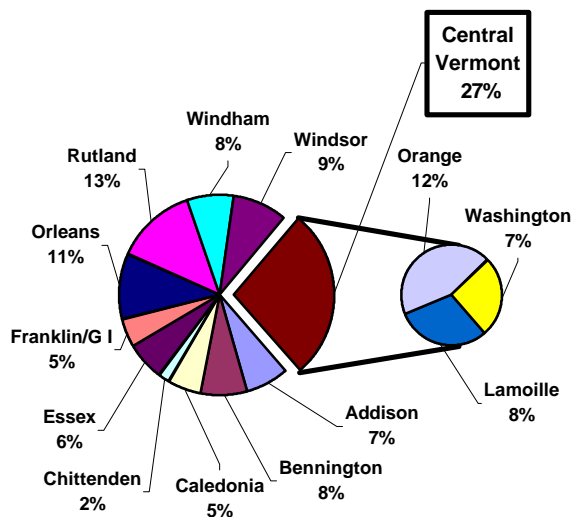
1/ Harvest volumes do not include firewood volumes.

2/ Includes both domant and active.

Franklin and Grand isle Counties are combined in harvest reporting.

Source: Vermont Department of Forest, Parks & Recreation

1997 County Hardwood Harvest



1997 County Softwood Harvest

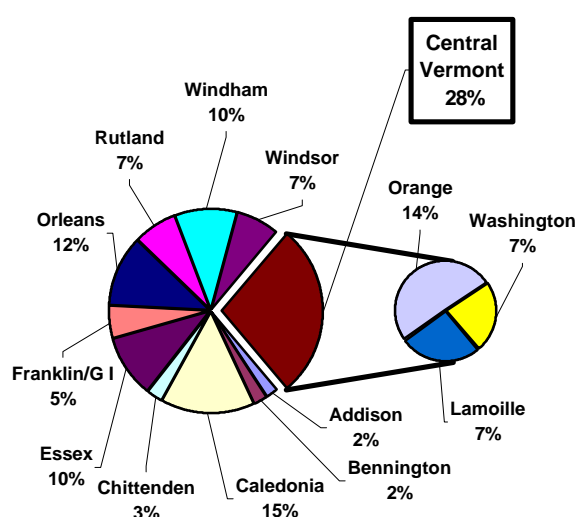


Table 14

1998 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	\$317,541,022	100.0%	\$168,327,807	100.0%	\$70,801,515	100.0%	\$18,022,090	100.0%
Addison	\$ 16,799,968	5.3%	\$ 5,875,427	3.5%	\$ 2,604,783	3.7%	\$ 610,523	3.4%
Bennington	\$ 20,948,353	6.6%	\$ 14,299,911	8.5%	\$ 6,486,139	9.2%	\$ 1,430,084	7.9%
Caledonia	\$ 9,927,087	3.1%	\$ 5,962,389	3.5%	\$ 1,797,204	2.5%	\$ 784,826	4.4%
Chittenden	\$105,338,448	33.2%	\$ 61,366,632	36.5%	\$18,213,373	25.7%	\$ 4,227,265	23.5%
Essex	\$ 1,552,953	0.5%	\$ 329,885	0.2%	\$ 192,450	0.3%	\$ 131,691	0.7%
Franklin	\$ 16,367,185	5.2%	\$ 7,345,786	4.4%	\$ 2,281,684	3.2%	\$ 589,341	3.3%
Grand Isle	\$ 3,293,835	1.0%	\$ 464,062	0.3%	\$ 351,542	0.5%	\$ 227,669	1.3%
Lamoille	\$ 14,777,231	4.7%	\$ 6,579,810	3.9%	\$ 6,177,565	8.7%	\$ 992,136	5.5%
Orange	\$ 10,957,761	3.5%	\$ 2,960,930	1.8%	\$ 1,302,409	1.8%	\$ 413,534	2.3%
Orleans	\$ 7,463,393	2.4%	\$ 4,685,783	2.8%	\$ 1,435,117	2.0%	\$ 459,446	2.5%
Rutland	\$ 27,751,458	8.7%	\$ 22,990,536	13.7%	\$ 8,510,795	12.0%	\$ 1,575,616	8.7%
Washington	\$ 28,641,182	9.0%	\$ 13,644,193	8.1%	\$ 6,230,424	8.8%	\$ 990,521	5.5%
Windham	\$ 21,229,873	6.7%	\$ 11,164,116	6.6%	\$ 6,906,401	9.8%	\$ 2,806,895	15.6%
Windsor	\$ 32,492,295	10.2%	\$ 10,658,348	6.3%	\$ 8,311,630	11.7%	\$ 2,782,543	15.4%

1/ Fiscal Year 98 (July 1997 - June 1998)

Source: Vermont Department of Taxes

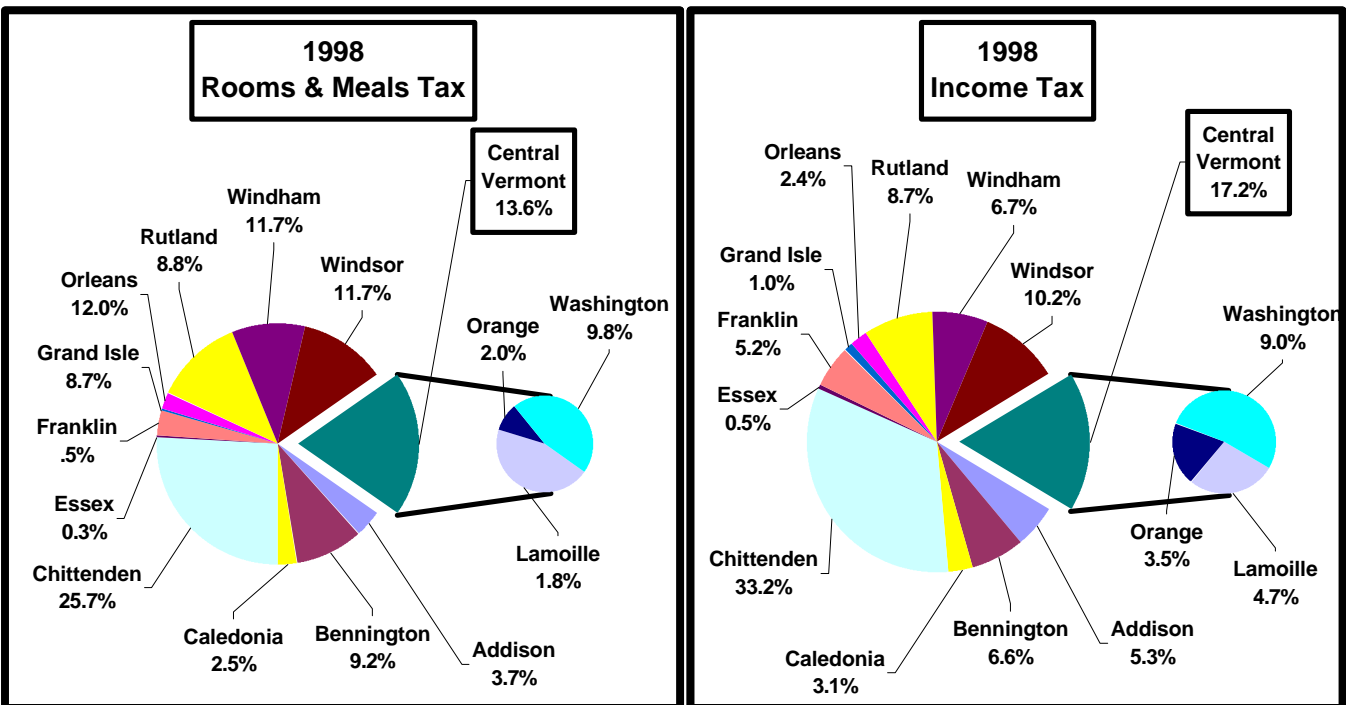


Table 15

	Total Housing Units			1997 Housing Units				
	1990	1996	1997	% Chng	% Chng	Yr. Rd.	Vacation	Vacation
				90-97	96-97			% of Tot.
Vermont	270,978	285,434	286,906	5.9%	0.5%	240,076	46,830	16.3%
Lamoille County	10,114	11,104	11,234	11.1%	1.2%	8,886	2,348	20.9%
Belvidere	156	156	184	17.9%	17.9%	106	78	42.4%
Cambridge	1,240	1,686	1,703	37.3%	1.0%	1,220	483	28.4%
Eden	466	538	556	19.3%	3.3%	358	198	35.6%
Elmore	399	436	439	10.0%	0.7%	289	150	34.2%
Hyde Park	978	981	992	1.4%	1.1%	945	47	4.7%
Johnson	1,119	1,156	1,159	3.6%	0.3%	1,104	55	4.7%
Morristown	2,101	2,253	2,266	7.9%	0.6%	2,172	94	4.1%
Stowe	2,830	3,045	3,055	8.0%	0.3%	1,930	1,125	36.8%
Waterville	222	251	274	23.4%	9.2%	247	27	9.9%
Wolcott	603	602	606	0.5%	0.7%	515	91	15.0%

Source: Vermont Department of Health, Population & Housing Estimates

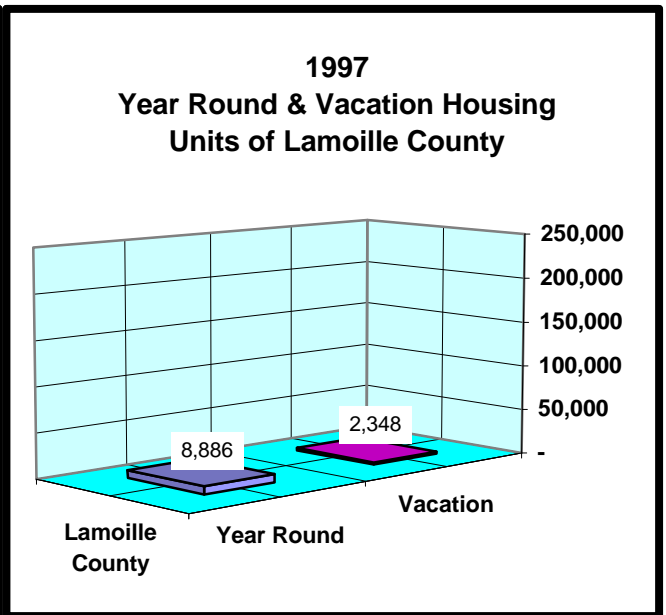
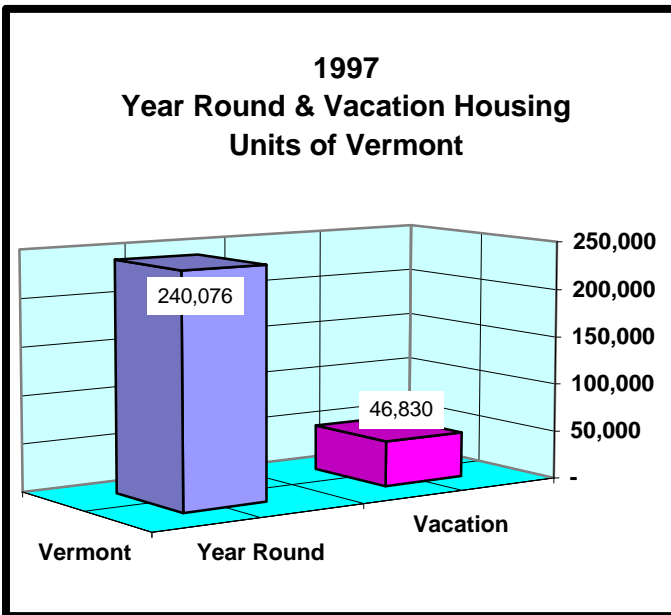


Table 16

	Total Housing Units			1997 Housing Units				
	1990	1996	1997	% Chng	% Chng	Yr. Rd.	Vacation	Vacation
				90-97	96-97			% of Tot.
Vermont	270,978	285,434	286,906	5.9%	0.5%	240,076	46,830	16.3%
Orange County	12,296	12,896	12,862	4.6%	-0.3%	10,752	2,110	16.4%
Bradford	1,086	1,100	1,100	1.3%	0.0%	1,015	85	7.7%
Braintree	568	573	588	3.5%	2.6%	501	87	14.8%
Brookfield	593	651	648	9.3%	-0.5%	478	170	26.2%
Chelsea	612	645	641	4.7%	-0.6%	496	145	22.6%
Corinith	613	684	691	12.7%	1.0%	498	193	27.9%
Fairlee	539	520	526	-2.4%	1.2%	404	122	23.2%
Newbury	1,125	1,159	1,163	3.4%	0.3%	871	292	25.1%
Orange	359	395	410	14.2%	3.8%	373	37	9.0%
Randolph	1,830	1,876	1,891	3.3%	0.8%	1,798	93	4.9%
Strafford	494	489	489	-1.0%	0.0%	366	123	25.2%
Thetford	1,107	1,168	1,174	6.1%	0.5%	1,060	114	9.7%
Topsham	504	557	557	10.5%	0.0%	388	169	30.3%
Tunbridge	644	651	633	-1.7%	-2.8%	458	175	27.6%
Vershire	306	335	335	9.5%	0.0%	252	83	24.8%
Washington	450	481	469	4.2%	-2.5%	359	110	23.5%
West Fairlee	355	328	328	-7.6%	0.0%	255	73	22.3%
Williamstown	1,111	1,284	1,219	9.7%	-5.1%	1,180	39	3.2%

Source: Vermont Department of Health, Population & Housing Estimates

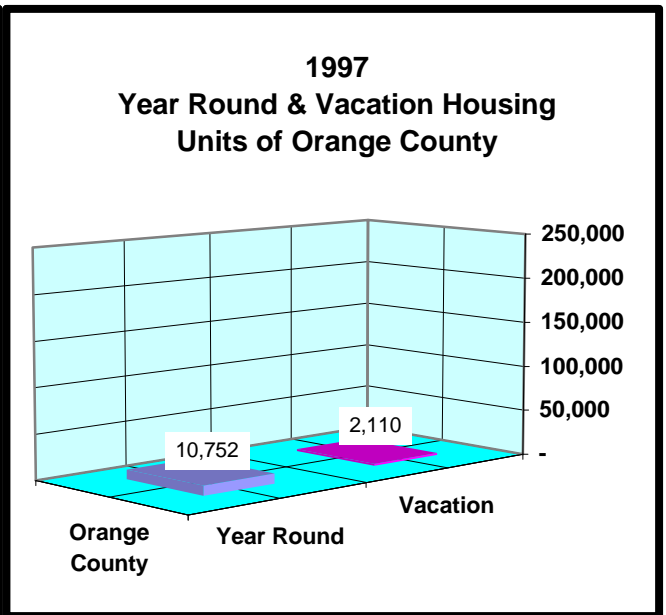
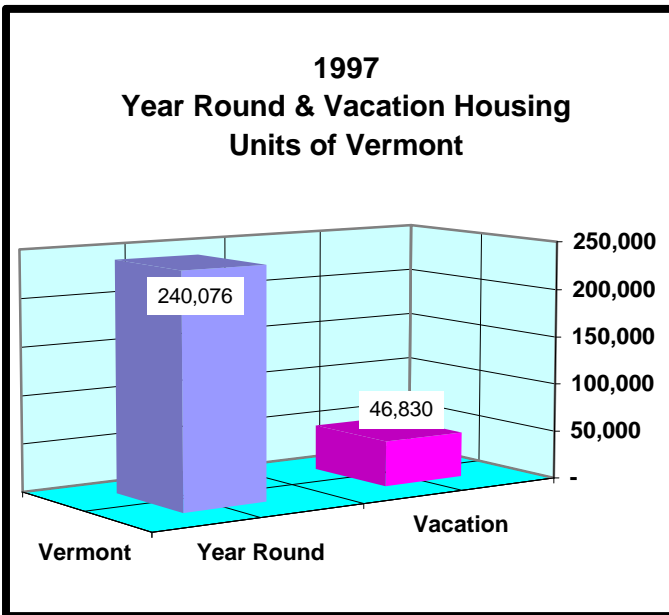


Table 17

	Total Housing Units			1997 Housing Units				
	1990	1996	1997	% Chng	% Chng	Yr. Rd.	Vacation	Vacation
				90-97	96-97			% of Tot.
Vermont	270,978	285,434	286,906	5.9%	0.5%	240,076	46,830	16.3%
Washington County	25,659	27,386	27,576	7.5%	0.7%	24,115	3,461	12.6%
Barre City	4,331	4,392	4,376	1.0%	-0.4%	4,376	-	0.0%
Barre Town	2,779	2,933	2,967	6.8%	1.2%	2,966	1	0.0%
Berlin	1,022	1,055	1,104	8.0%	4.6%	1,078	26	2.4%
Cabot	546	589	592	8.4%	0.5%	453	139	23.5%
Calais	700	722	728	4.0%	0.8%	624	104	14.3%
Duxbury	480	555	555	15.6%	0.0%	464	91	16.4%
East Montpelier	890	946	946	6.3%	0.0%	935	11	1.2%
Fayston	869	1,039	1,039	19.6%	0.0%	504	535	51.5%
Marshfield	581	681	684	17.7%	0.4%	639	45	6.6%
Middlesex	615	632	658	7.0%	4.1%	609	49	7.4%
Montpelier City	3,786	4,154	4,182	10.5%	0.7%	4,182	-	0.0%
Moretown	639	733	733	14.7%	0.0%	646	87	11.9%
Northfield	1,877	1,907	1,916	2.1%	0.5%	1,847	69	3.6%
Plainfield	513	529	532	3.7%	0.6%	519	13	2.4%
Roxbury	340	351	382	12.4%	8.8%	257	125	32.7%
Waitsfield	836	910	910	8.9%	0.0%	714	196	21.5%
Warren	1,949	2,194	2,194	12.6%	0.0%	653	1,541	70.2%
Waterbury	1,956	2,064	2,065	5.6%	0.0%	1,984	81	3.9%
Woodbury	588	641	645	9.7%	0.6%	330	315	48.8%
Worcester	362	359	368	1.7%	2.5%	335	33	9.0%

Source: Vermont Department of Health, Population & Housing Estimates

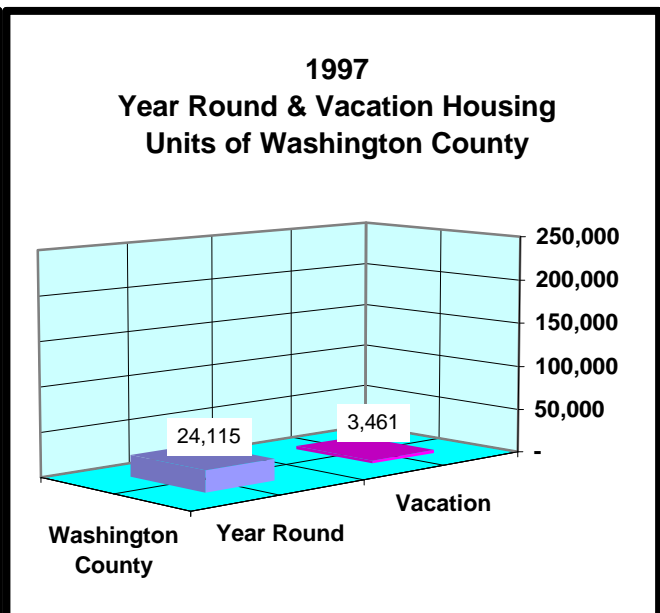
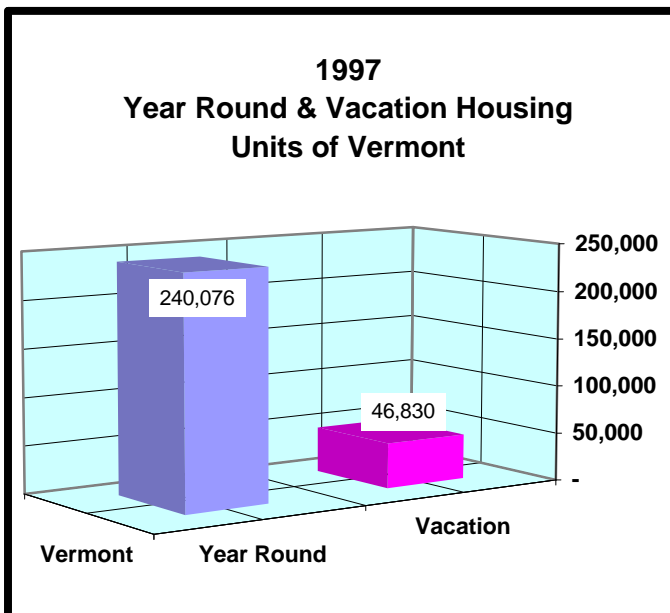


Table 18

Education Comparison: Lamoille County Towns & Schools						
Fiscal Year 1999 (July 1, 1998 to June 30, 1999)	Average Daily Membership 1/			School Spending PEP 2/	Above Block Spending PEP 2/	\$ Raised From Local Education Tax
	Elementary Count	Secondary Count	Total			
Vermont	57,189	48,176	105,364	\$ 6,223	\$ 1,209	\$116,100,919
Lamoille County	2,295	1,759	4,054	\$ 5,963	\$ 953	\$ 4,156,202
Belvidere	36	33	69	\$ 5,300	\$ 290	\$ 14,124
Cambridge	375	238	613	\$ 5,936	\$ 926	\$ 541,790
Eden	154	113	267	\$ 5,006	\$ -	\$ -
Elmore	96	74	171	\$ 5,010	\$ -	\$ -
Hyde Park	267	196	463	\$ 5,219	\$ 209	\$ 62,709
Johnson	280	199	480	\$ 5,863	\$ 853	\$ 199,973
Morristown	487	404	892	\$ 5,257	\$ 247	\$ 191,486
Stowe	358	306	664	\$ 8,591	\$ 3,581	\$ 3,012,321
Waterville	98	57	155	\$ 5,006	\$ -	\$ -
Wolcott	143	138	281	\$ 5,887	\$ 877	\$ 133,799

Lamoille County High Schools (FY98)	Enrollment Grades 9-12	Drop Rate (3Yr. Ave.)	Student Teacher Ratio	SAT Verbal (mean)	SAT Math (mean)	College Bound
National Average		NA	NA	505	512	NA
Vermont	30,745	5.0%	13.8	508	504	59%
Peoples Academy	363	4.4%	14.8	480	469	54%
Stowe	216	0.7%	10.7	533	517	74%
Lamoille	536	5.8%	11.7	521	525	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 \$5010 per equalized pupil in SY98-99.

Districts spending above \$5010 were considered "above block".

NA Not Available

Sources: Vermont Department of Education.

Table 19

Education Comparison: Orange County Towns & Schools						
Fiscal Year 1999 (July 1, 1998 to June 30, 1999)	Average Daily Membership 1/			School Spending PEP 2/	Above Block Spending PEP 2/	\$ Raised From Local Education Tax
	Elementary Count	Secondary Count	Total			
Vermont	57,189	48,176	105,364	\$ 6,223	\$ 1,209	\$116,100,919
Orange County	2,820	2,587	5,407	\$ 6,031	\$ 1,021	\$ 4,505,602
Bradford ID	297	264	561	\$ 5,880	\$ 870	\$ 353,605
Braintree	127	111	238	\$ 6,063	\$ 1,053	\$ 174,381
Brookfield	111	132	244	\$ 6,454	\$ 1,444	\$ 301,900
Chelsea	108	112	220	\$ 5,175	\$ 165	\$ 31,743
Corinth	158	159	318	\$ 5,605	\$ 595	\$ 116,291
Fairlee	93	97	190	\$ 6,779	\$ 1,769	\$ 347,047
Newbury	170	143	313	\$ 6,328	\$ 1,318	\$ 394,653
Orange	104	105	209	\$ 6,268	\$ 1,258	\$ 160,762
Randolph	439	422	860	\$ 5,979	\$ 969	\$ 634,854
Strafford	109	112	221	\$ 6,100	\$ 1,090	\$ 244,627
Thetford	278	220	498	\$ 6,767	\$ 1,757	\$ 817,597
Topsham	118	88	205	\$ 5,605	\$ 595	\$ 79,157
Tunbridge	126	112	238	\$ 5,068	\$ 58	\$ 12,252
Vershire	75	62	137	\$ 7,075	\$ 2,065	\$ 226,640
Washington	86	107	193	\$ 6,108	\$ 1,098	\$ 159,079
Wells River	46	32	79	\$ 5,146	\$ 136	\$ 7,964
West Fairlee	59	51	109	\$ 6,510	\$ 1,500	\$ 139,584
Williamstown	317	259	576	\$ 5,822	\$ 812	\$ 303,466

Orange County High Schools (FY98)	Enrollment Grades 9-12	Drop Rate (3Yr. Ave.)	Student Teacher Ratio	SAT Verbal (mean)	SAT Math (mean)	College Bound
National Average		NA	NA	505	512	NA
Vermont	30,745	5.0%	13.8	508	504	59%
Chelsea	161	4.7%	12.1	481	435	36%
Williamstown	188	5.0%	13.5	514	485	45%
Blue Mountain	138	4.3%	12.4	442	445	NA
Oxbow	412	5.3%	11.4	502	474	53%
Randolph	426	3.0%	15.1	525	495	53%
Thetford Academy	244	1.9%	12.6	510	508	67%

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 \$5010 per equalized pupil in SY98-99.

Districts spending above \$5010 were considered "above block".

NA Not Available

Sources: Vermont Department of Education.

Table 20

Education Comparison: Washington County Towns & Schools						
Fiscal Year 1999 (July 1, 1998 to June 30, 1999)	Average Daily Membership 1/			School Spending PEP 2/	Above Block Spending PEP 2/	\$ Raised From Local Education Tax
	Elementary Count	Secondary Count	Total			
Vermont	57,189	48,176	105,364	\$ 6,223	\$ 1,209	\$116,100,919
Washington County	5,331	4,673	10,004	\$ 6,243	\$ 1,233	\$ 10,387,967
Barre City	759	640	1,399	\$ 5,597	\$ 587	\$ 464,383
Barre Town	803	721	1,524	\$ 5,652	\$ 642	\$ 664,265
Berlin	278	257	534	\$ 6,348	\$ 1,338	\$ 700,491
Cabot	130	131	261	\$ 7,075	\$ 2,065	\$ 453,908
Calais	141	157	298	\$ 6,839	\$ 1,829	\$ 460,731
Duxbury	122	84	206	\$ 7,228	\$ 2,218	\$ 418,027
East Montpelier	231	217	448	\$ 6,596	\$ 1,586	\$ 578,070
Fayston	100	77	177	\$ 7,120	\$ 2,110	\$ 405,015
Marshfield	184	128	312	\$ 5,904	\$ 894	\$ 168,980
Middlesex	165	159	324	\$ 6,851	\$ 1,841	\$ 446,582
Montpelier City	577	635	1,212	\$ 6,804	\$ 1,794	\$ 2,086,336
Moretown	176	147	323	\$ 7,370	\$ 2,360	\$ 604,014
Northfield	432	412	844	\$ 5,785	\$ 775	\$ 351,614
Plainfield	141	121	262	\$ 5,750	\$ 740	\$ 118,662
Roxbury	50	73	123	\$ 5,565	\$ 555	\$ 53,517
Waitsfield	176	104	280	\$ 6,872	\$ 1,862	\$ 509,391
Warren	177	114	290	\$ 7,319	\$ 2,309	\$ 801,696
Waterbury	518	354	872	\$ 5,788	\$ 778	\$ 564,454
Woodbury	73	73	146	\$ 7,284	\$ 2,274	\$ 342,103
Worcester	98	71	169	\$ 6,711	\$ 1,701	\$ 195,728

Washington County High Schools (FY98)	Enrollment Grades 9-12	Drop Rate (3Yr. Ave.)	Student Teacher Ratio	SAT Verbal (mean)	SAT Math (mean)	College Bound
National Average		NA	NA	505	512	NA
Vermont	30,745	5.0%	13.8	508	504	59%
Cabot School	99	2.0%	11.0	570	586	70%
Montpelier	437	2.9%	11.7	537	536	75%
Northfield	305	2.5%	13.5	473	483	52%
Harwood	550	2.8%	12.6	514	510	57%
Spaulding	1,003	2.6%	11.6	495	490	45%
Twinfield	165	3.8%	14.7	538	537	75%
U-32	578	5.7%	12.9	561	552	59%

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

2/ PEP = Per Equalized Pupil. The State Support (block) grant was \$5010 per equalized pupil in SY98-99.

Districts spending above \$5010 were considered "above block".

NA Not Available

Sources: Vermont Department of Education.

Education Comparison: Vermont Counties & Central Vermont Schools

