

VERMONT

An Economic-Demographic Profiles Series

SOUTHERN VERMONT

Bennington County
Rutland County
Windham County
Windsor County



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Southern Vermont: Bennington, Rutland, Windham and Windsor 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 SOUTHERN VERMONT

<u>CHARACTERISTICS</u>	<u>COUNTY</u>	<u>% OF STATE</u>
BENNINGTON		
Population (1997)	35,754	6%
Employment (1997)	17,532	6%
Per Capita Income (1997)	24,720	107%
Annual Wage (1997)	23,139	91%
Area (Square Miles)	673	7%
RUTLAND		
Population (1997)	62,527	11%
Employment (1997)	28,430	10%
Per Capita Income (1997)	22,336	97%
Annual Wage (1997)	23,774	93%
Area (Square Miles)	939	10%
WINDHAM		
Population (1997)	43,127	7%
Employment (1997)	23,350	9%
Per Capita Income (1997)	23,586	102%
Annual Wage (1997)	24,961	98%
Area (Square Miles)	796	8%
WINDSOR		
Population (1997)	54,970	9%
Employment (1997)	22,653	8%
Per Capita Income (1997)	24,910	108%
Annual Wage (1997)	23,873	94%
Area (Square Miles)	967	10%

SOUTHERN VERMONT:

**BENNINGTON COUNTY
RUTLAND COUNTY
WINDHAM COUNTY
WINDSOR COUNTY**

INTRODUCTION

Four counties comprise the region known as southern Vermont: Bennington, Rutland, Windham and Windsor, and encompass about one-third of Vermont's total land area. The region is bordered by New York, Massachusetts and New Hampshire, and is home to one-third of Vermont's population. True to the nature of Vermont as a whole, population is clustered in a few towns separated by forest and farmland. The Green Mountain Range runs north/south through the center of the region and over seventy percent of the Green Mountain National Forest lies within southern Vermont's boundaries.

Access to the region is primarily by Interstate 91 on the east and US Route 7 on the west. Route 4 runs west to east, from Fair Haven to White River Junction, and passes through Rutland, Killington, and Woodstock. Route 9, the main east/west southern highway, is also known as the Molly Stark Trail and was the first Vermont "turnpike". Connecting Brattleboro and Bennington, it was the first serviceable pass over the Green Mountains. According to legend,

Molly Stark mustered a group of men and boys and led the group over the mountains on the 46-mile trail to her husband, General Stark, where they proceeded to fight and win the Battle of Bennington. The Bennington Battle Monument is a tall shaft 306 feet high and is inscribed with the General's famous utterance on the day of the battle: "There are the Redcoats and they are ours, or this night Molly Stark sleeps a widow."

Because of its accessibility and rich natural resources, as well as the urban centers and the cultural activities they provide, the region has a strong tourist economy. The Green Mountains provide opportunities for alpine and nordic skiing, snowboarding, camping, and hiking. Both the Long and Appalachian Trails pass through the region.

The rivers, ponds, and streams within the region provide many opportunities for fishing and boating. The Castleton area, in Rutland County, is sometimes called the Lakes Region. Lake Bomoseen, located there, is the third largest lake in Vermont, six miles long and covering over 2300 acres. The Otter Creek, Connecticut, White and

Battenkill Rivers are known as choice fishing spots. The Connecticut River, which forms the eastern border of the area, provides both a habitat for numerous game fish and valuable hydroelectric power. Until European settlement, native tribes gathered at the Great Falls and Gorge of the river (at Bellows Falls) to harvest shad and Atlantic salmon migrating up the river to spawn. In the 1790s, the river was dammed in order to build a canal, which opened the river to commercial traffic, but destroyed the fish habitat. In 1982, a fish ladder was completed to reintroduce the salmon and shad to the upper Connecticut. Other fish ladders may be found at Vernon and Wilder.

Southern Vermont continues to prosper economically, with the per capita income of three of the four counties ranking in the top four for the state. Consequently, the region is critical to Vermont's economy as a whole, and its tax base in particular. Almost half of the state's property transfer taxes were generated in the four counties. The region's residents also earned relatively good wages. Unemployment has remained low throughout the region, and although job growth has not kept up with the state's, it has continued. Due to the wide variety of recreational and cultural attractions in the area, services and trade provide approximately half of the jobs found in the region.

Southern Vermont has a variety of educational opportunities. Both private and state colleges are

located here, in addition to several specialized training programs. Twenty-four public high schools provide the area's residents with education. There are also many private and parochial schools in the region. The Austine School for the Deaf is located in Brattleboro, and both Killington and Stratton have private ski academies.

Accessibility to urban areas, the abundant natural resources, and a stable economy all combine to make the southern Vermont region a popular place to live or vacation.

I. POPULATION

In 1997, over 196,000 people lived in the four counties of Southern Vermont, representing one-third of Vermont's total population. Rutland County is the second most populated county in the state (Chittenden ranks first), and Windsor, Windham and Bennington follow closely at fourth, sixth and seventh, respectively. The region experienced rapid growth during the 1980s, however, that growth is now waning. The area only reflects a 1.1 percent growth rate for the period from 1990 to 1997, compared to the statewide rate of 4.7 percent. (See Table 1). Bennington County has actually lost population during this time period, reporting a negative growth rate. Windham remains the fastest growing in the region, but with a rate below 4 percent. Both Windsor and Rutland Counties' rates continue to diminish.

Almost 30 percent of the population of Southern Vermont live in four major population centers: Bennington, Rutland City, Brattleboro and Hartford, which is consistent with the rural nature of the state. Rutland City remains the second largest town in Vermont-only Burlington's population is higher, and four other towns are among the ten largest in the state: Bennington, Brattleboro, Hartford (which includes White River Junction) and Springfield. Over half of the remaining towns have populations of less than 1,000 people. (Tables 2-5).

Age distribution among the counties is fairly consistent. The largest age group in each county is that which encompasses those aged 35-54. Two related age groups show significant declines in population during the 1990s: the 20-34 year olds and the infant population (0-4 years). Southern Vermont has a slightly higher percentage of older residents than the statewide average, perhaps indicating more retirement opportunities and/or a milder climate. Females continue to slightly outnumber males in each county.

Racially, the region is mostly white. However, the 1997 estimates show that racial and ethnic minority populations are growing at a much faster rate than the overall population. The non-white growth rate in the region ranges from a low of 22 percent in Bennington County, which reports an overall growth rate of -0.3, to 43 percent in Windham

County, which has an overall growth rate of 3.7 percent. (See Tables 6-9).

This rapid growth is attributable to Blacks and Asians, the American Indian/Eskimo population is declining. The total Hispanic population (Hispanic is an ethnic designation, separate from race) also shows a dramatic rise of almost 33 percent across the region.

The crime rates in both Bennington and Windham Counties are significantly higher than the statewide average (see Table 10). In fact, Bennington has the second highest conviction rate in the state and Windham the third. Please note that convictions are reported in the county in which they are prosecuted, not the residency of persons convicted. The vast majority of these are misdemeanors, however; Vermont continues to maintain its status as one of the safest states in the country.

II. ECONOMIC TRENDS

Similar to land mass and population, the labor force of southern Vermont is about one-third of the state's. The highest concentrations of jobs are found within two industry groups: services and trade. These two groups provide about half of the jobs in the region. Although jobs in manufacturing are declining in two of the four counties, they still represent 17 percent of total employment, which is consistent with statewide industry distribution.

Regional employment remained healthy with unemployment falling by almost 10 percent in 1997. As the economy continued to improve, jobs increased in southern Vermont, albeit at a slower rate than the 9 percent statewide figure (1990-97). The four counties showed an increase of almost 8 percent during that time period.

Bennington County's employment rose by over 11 percent over the seven year period, however, growth was slower during 1997 (0.3 percent). The service group showed a dramatic decrease in jobs-most of which appear to be in the volatile 'temp' services sector. Manufacturing and construction both reported moderate increases, however durable goods manufacturing continued to decrease. Both the financial sector and hotels and resorts appear to be recovering from losses in jobs over the previous six years. (See Table 11).

Although Rutland County's job growth during most of the 1990s was sluggish, close to 500 jobs were added to the economy in 1997. Almost 300 of these appeared in durable goods manufacturing; however, non-durables continued to decline. Gains in retail trade, and services-other, helped to offset job losses in the health sector. The average annual unemployment rate in Rutland County was above the state's rate of 4.0 percent, but indicated improving economic health

with a drop from 5.2 in 1996 to 4.7 in 1997.

Despite the fact that Windham County reported an overall job loss in 1997, the unemployment rate for the county was below the statewide average at 3.8, and employment increased at slightly over 7 percent for the seven year period (1990-97). Significant job loss occurred in construction--over 160 jobs were eliminated in 1997, continuing the downward trend in that industry, which has decreased by over 20 percent in the last seven years. The statewide decline in construction jobs was 10.9 percent for the same period. Job declines also appeared in both nondurable goods manufacturing and wholesale trade.

Of the four southern counties, Windsor had the lowest annual unemployment rate. At 3.1 percent, it was almost a percentage point below the statewide average. Job growth in the county approaches the state's for the time period 1990-97 at 8.9 percent, and for the year 1997, jobs grew at a rate of 2.8 percent, much higher than the rates of the other three counties. Only wholesale trade and government showed decreases in employment during the year, and services remains strong, growing by more than 400 jobs. Although both finance, insurance and real estate, and construction reported gains in employment during 1997, these industry groups have been suffering significant losses over the seven years since 1990. Employment in

both these groups remains below what it was in 1990. (See Table 14).

The service industry provides almost 30 percent of the jobs for Southern Vermont. Major employers in the industry include the Rutland Regional Medical Center, Southwestern Vermont Medical Center, Veterans Administration Hospital, and the Stratton Corporation, Mt. Snow, Killington and Okemo resort areas. The largest manufacturing firms include Eveready Battery Company, General Electric Company Bryant Grinder Corp., Mack Molding Company and Torrington.

The three largest employment centers in the region are Rutland City, Bennington, and Brattleboro. Hartford, which includes White River Junction, and Springfield are the main employment centers in Windsor County. Manchester, which boasts a plethora of factory outlets, provides jobs for more than 4,000 (the town's total population is only 3,767). Sherburne, the town in which Killington Ski Area is located, has over 2,000 jobs compared to 787 residents.

Generally, agriculture is not as important to the economy of Southern Vermont as to the rest of the state. Roughly 24 percent of Vermont's farm acreage is in the region, most of it in Rutland County. (See Table 15) The four counties only produce 16 percent of the state's total agricultural product, however. Only 14 percent of the total agricultural sales in the region

came from dairy products. Rutland County has the most land devoted to agricultural pursuits in the area, and ranks fifth in the state for value of agricultural products sold.

In 1997, more hardwood was harvested in Rutland County than in any other Vermont county. The region as a whole, was responsible for almost 40 percent of the state's hardwood for that year. Softwood was less important to the region's economy, however, it still produced over one quarter of the state's total. Eighty-two of the state's 182 sawmills are located in southern Vermont. (See Table 16)

Southern Vermont is extremely important to the state's tax revenues. Windsor County contributes over 10 percent of the state's personal income tax--second only to Chittenden; Rutland County is second to Chittenden for the amount of sales and use taxes, and also for rooms and meals taxes. Almost half of the state's property transfer taxes were generated in the four counties of southern Vermont (Chittenden County was responsible for roughly one quarter of the state total).

III. INCOME AND WAGES

Per capita income for residents of Southern Vermont is relatively high. Per capita income is a measure of the financial strength of the residents of the county. It includes non-wage earnings such as investment income, transfer payments and rental income in

addition to earned wages. Windsor County ranks second in the state, after Chittenden, Bennington County is third, and Windham is fourth. Rutland, with a per capita income of \$22,336 is seventh. (See Table 1). Interestingly enough, between 1990 and 1997, Rutland County had the largest increase in per capita income in the state, 34.3 percent. Bennington followed with an increase of 32.6 percent, and Windsor County's increase was the third largest in the state at 32.1 percent. All three counties reported increases larger than the state's.

Median Adjusted Income reflects the middle income of the tax returns filed by town. (See Tables 2-5). Most towns in the region report a median gross income of between \$20 and \$25 thousand dollars for 1997. Landgrove, in Bennington County, has the highest median gross income in the region at \$46,011. There is no town in Bennington County with a median income of less than \$20,000. Elsewhere in the region, there are ten towns which fall below that range, with Athens, a town of only 327 people in Windham County reporting the lowest median income of \$17,882.

Statewide, the average annual wage was \$25,506 for 1997. Average wage is based on the wages paid for jobs in an area rather than the residence of the workers. The effect of Chittenden County with an average annual wage of almost \$30,000 results in no other county reporting wages at the state's level. (Chittenden County is the state's

largest employment center.) Windham and Windsor counties rank second and fifth in the state, however, with wages reported at \$24,961 and \$23,873 respectively. The town of Vernon in Windham County is home to Vermont Yankee Nuclear Power Facility, and has average wages of almost \$40,000. These high wages reflect the technical, high-skilled jobs required by the plant. Hartford, in Windsor County, reports average annual wages of almost \$30,000 due in part to an abundance of federal jobs in White River Junction. Both a large Veterans Hospital and the US Postal Service contribute to the more than 1300 federal positions in the area. Rutland and Bennington follow, ranking seventh and eighth in the state, reporting annual average wages at \$23,774 and \$23,139.

One measure of poverty is percentage of the population receiving ANFC (Aid to Needy Families with Children). The average for Vermont is 3.8 percent. Two counties in Southern Vermont fall below that range: Windsor reports 3.6 percent of its population receiving aid, and Windham reports only 3.4 percent. Bennington County reports 4.3 percent receiving ANFC and Rutland a slightly larger figure of 4.4 percent. Both Windsor and Windham counties also reported low percentages for food stamp recipients, with Windsor County reporting a lower rate than the state's and Windham tying the state's 8.6 percent. The small town of Athens (pop. 327) appears to be the most needy in the region, with

almost 18 percent of its population receiving food stamps. The US Census Bureau reported that in 1995, over one-tenth of Vermont's residents lived below the poverty level. Three of the southern Vermont counties had poverty rates above the state's; only Windsor's rate was below the 11.9 percent statewide figure. However, given the rise in per capita income since 1990, those statistics may have improved in the past three years.

IV. HOUSING

Of the ninety-two towns that make up the southern Vermont region, almost 20 percent of them are made up of predominately vacation homes. Each of the four counties has a higher percentage of vacation homes than the statewide average of 16.3 percent. In fact, over half of Vermont's vacation homes can be found in Southern Vermont. Windham County is almost one-third vacation homes. The ski areas of the region have attracted much of the seasonal ownership found here. The town of Stratton has less than 10 percent of its total housing units owned by year round residents. Dover, where Mt. Snow is located, reports over 80 percent vacation homes, as do Sherburne (Killington) and Winhall (Bromley, Stratton).

Despite the region's popularity as a resort destination, housing growth in the four counties has not kept up with the state's growth. (See Tables 18-21). Of the four, Windsor has the highest growth rate at over 5

percent, and Bennington the lowest at less than 2 percent for the period 1990-1997. For the most recent year, Rutland actually showed a loss in housing units and Windham reported no change. Two towns show substantial growth during the decade--Grafton, in Windham County and Reading, located in Windsor County. For both towns, however, that growth occurred mostly in seasonal housing.

Average Residential Value (Tables 2-5) varies greatly throughout the region. In Bennington County, the town of Dorset reports the highest residential value at almost \$200,000. The town of Searsburg (also in Bennington County) with only 103 residents, has the lowest average housing cost in the region at \$45,468. None of the other three counties shows much disparity in residential value, however Windsor, in which the towns of Norwich and Woodstock are located shows housing costs ranging from the low of \$75,820 in Springfield and climbing to a high of \$194,314 in Norwich. In Rutland County, the town of Sherburne where Killington is located, has the highest average value at \$151,955 and Mt. Tabor the lowest at \$67,330. Windham County has the least variation in average residential value, with a spread of \$56,000. In Athens, the average price for a home is \$70,211 and in Dover that figure is \$126,217.

The property tax rates for the region range from a low of 52 cents per \$100 of assessed value in Stratton to the high of \$2.99 in Proctor,

Vermont. The state average is \$1.94. Both Windsor and Rutland have higher rates than the state--each reports an average rate of \$1.98. Windham County's average is slightly less at \$1.91 and Bennington has the lowest overall property tax rate of \$1.72. (See Tables 2-5).

V. EDUCATION

Consistent with the population figures, the student population of Southern Vermont represents over one-third of the state's elementary and high school student body. Mt. Anthony, in Bennington County is the largest high school in the region with over 1200 students, the smallest high school is Rochester in Windsor with 94. Of the four counties, only Rutland reported school spending per equalized pupil (PEP) below the statewide average of \$6,223. The town of Winhall in Bennington County had the highest educational cost PEP at over twelve thousand dollars; Readsboro, also in Bennington County reported the lowest in the region at just under five thousand. Dorset, Pittsfield, Sherburne, Dover and Stratton all spent over nine thousand dollars per equalized student.

The three-year averaged dropout rates varied greatly throughout the region. Vermont's average is 5 percent. Whitingham and Bellows Mount Saint Joseph Academy (grades 7-12).

Falls, both located in Windham County, reported dropout rates of 8 percent or higher. Proctor High School had the lowest rate in the region at 1.8 percent. The seven school districts represented in Rutland County, which has the most students in the region, all had dropout rates below the statewide average.

Vermont's average SAT scores fall close to the national averages, with Verbal scores slightly higher than the national and Math a bit lower. Regionally, Proctor High School reported the highest overall scores (571-Verbal, 547-Math), however has a relatively low proportion of college-bound seniors (31 percent, compared to the statewide average of 59 percent). Black River sends the largest proportion of their students onto college and boasts relatively high SAT scores, however the school also has a higher than average dropout rate.

The area has many private/independent and parochial schools. In Putney alone there are three private schools: The Putney School, Grammar School, Inc., and Greenwood School which combined, serve over 300 students. The Austine School for the Deaf is located in Brattleboro. Two ski academies are located in the area: the Stratton School and Killington Mountain School. Over 200 students in the Rutland area attend Many public and private post-secondary institutions are located in the area. Landmark College in Putney, is one of very few post-

secondary schools in the country to serve exclusively learning disabled students. Bennington College, the College of St. Joseph, Marlboro College, Green Mountain College, Southern Vermont College and the School for International Training are all located in southern Vermont. Community College of Vermont has several locations in the region, Castleton College is located there, as is the Vermont Law School, the Vermont Police Academy, and the Vermont School for Nannies. Each county has at least one vocational-technical center, and three of the area hospitals offer training programs.

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

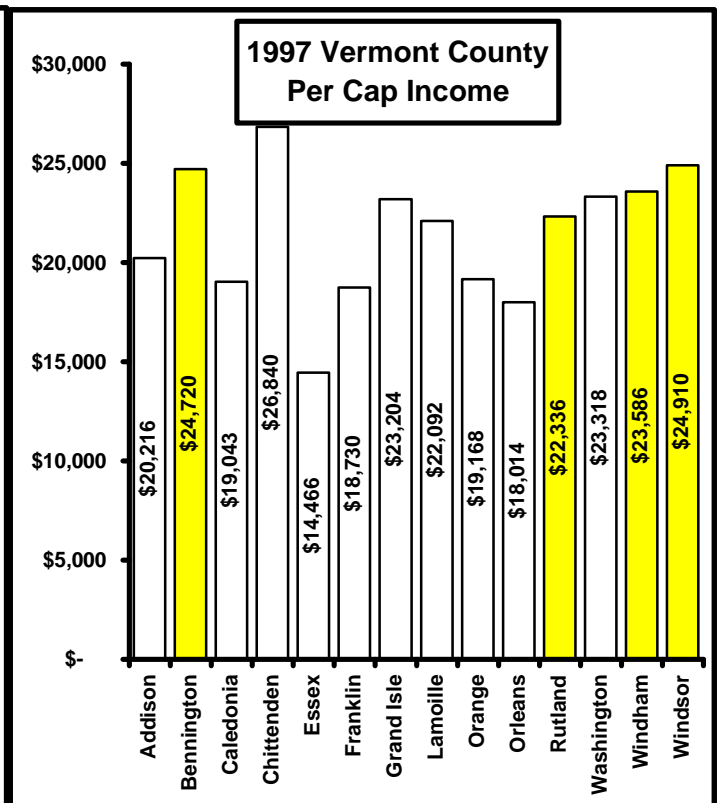
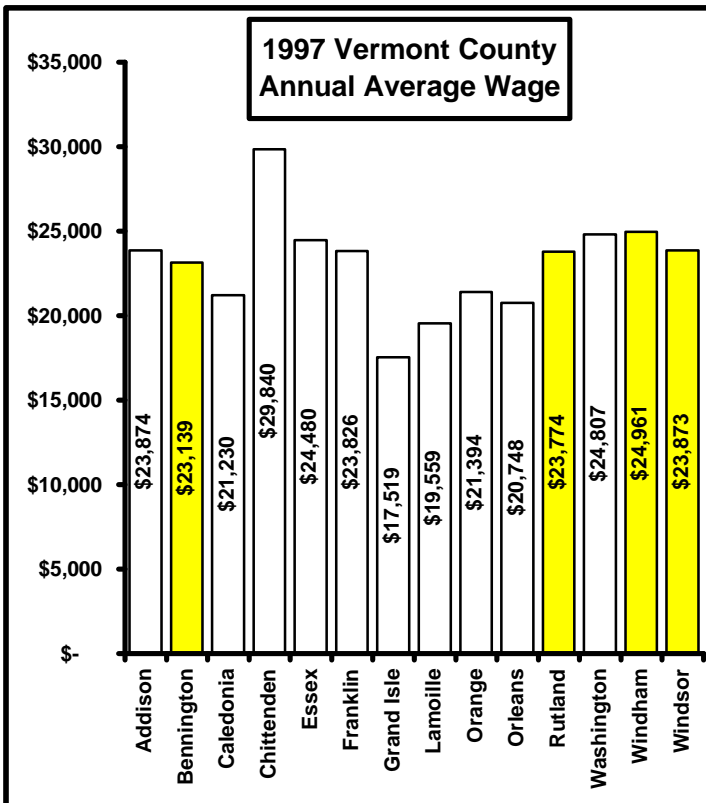
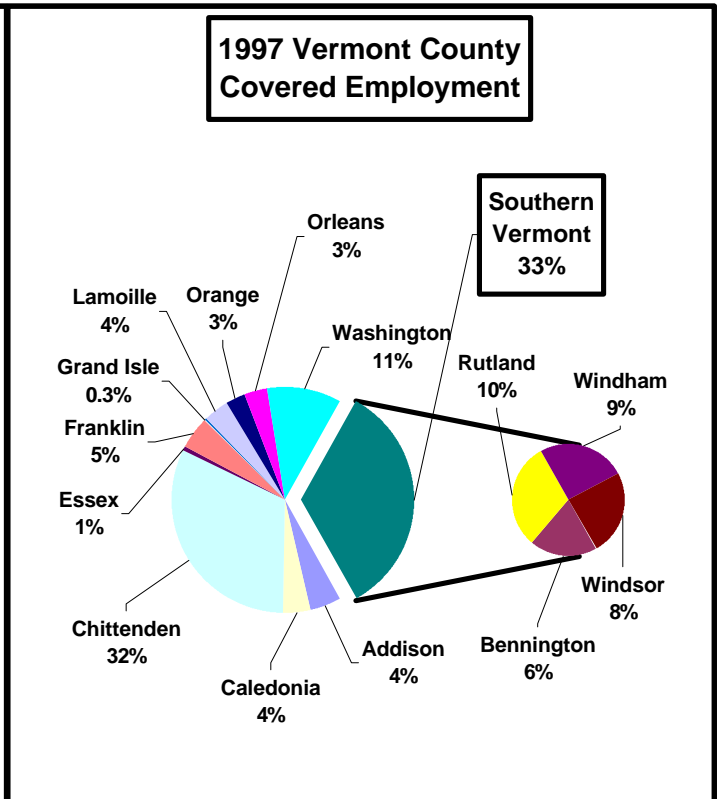
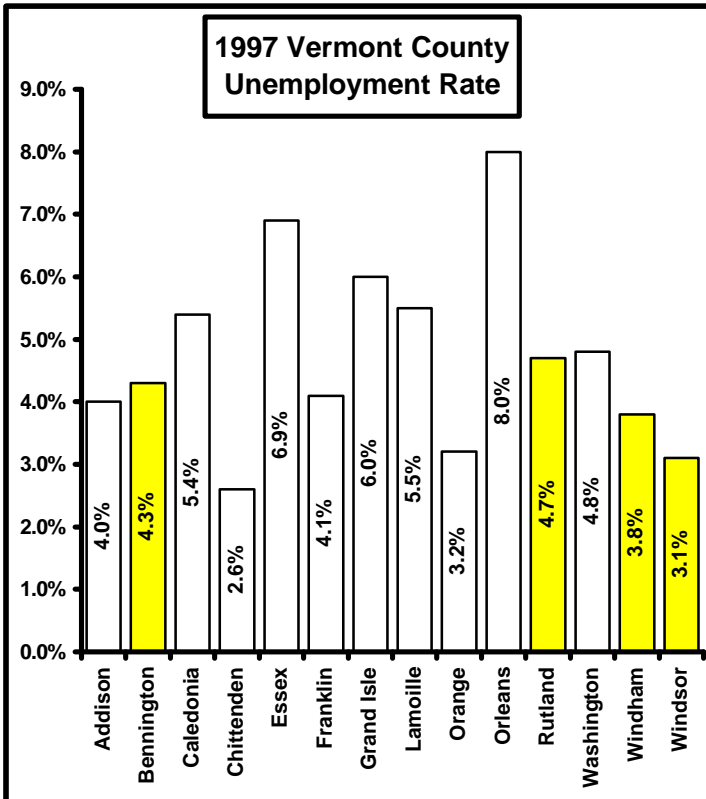


Table 2

Demographic - Economic Comparison of Bennington 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
Bennington County	35,754	100.0%	17,532	\$23,139	4.3%	8.9%	\$ 1.72	NA	NA
Arlington	2,252	6.3%	924	\$27,017	4.1%	8.9%	\$ 1.88	\$116,195	\$21,729
Bennington	15,999	44.7%	10,052	\$23,764	6.7%	12.9%	\$ 2.15	\$ 98,194	\$20,548
Dorset	2,038	5.7%	574	\$22,351	0.4%	1.6%	\$ 1.58	\$197,694	\$27,755
Glastenbury	8	0.0%	D	D	D	D	\$ 0.61	D	D
Landgrove	161	0.5%	47	\$21,615	D	D	\$ 1.07	\$171,707	\$46,011
Manchester	3,767	10.5%	4,210	\$20,979	2.5%	6.1%	\$ 1.64	\$184,289	\$23,912
Peru	362	1.0%	209	\$15,729	3.9%	7.3%	\$ 1.13	\$126,820	\$22,870
Pownal	3,346	9.4%	260	\$21,140	4.2%	9.9%	\$ 1.84	\$ 83,626	\$22,325
Readsboro	773	2.2%	68	\$17,317	4.6%	11.5%	\$ 2.15	\$ 66,562	\$23,726
Rupert	697	1.9%	67	\$17,727	0.4%	3.2%	\$ 1.81	\$103,660	\$23,514
Sandgate	320	0.9%	D	D	D	D	\$ 2.06	\$ 75,834	\$22,245
Searsburg	103	0.3%	34	\$24,267	6.1%	15.8%	\$ 1.53	\$ 45,468	\$26,369
Shaftsbury	3,390	9.5%	542	\$26,638	1.3%	3.3%	\$ 1.81	\$107,662	\$26,276
Stamford	785	2.2%	173	\$30,603	0.6%	2.6%	\$ 1.76	\$ 88,251	\$30,904
Sunderland	886	2.5%	65	\$28,212	1.0%	3.1%	\$ 1.91	\$105,664	\$27,599
Winhall	504	1.4%	262	\$21,056	D	D	\$ 0.94	\$157,879	\$23,666
Woodford	363	1.0%	42	\$13,502	3.4%	5.0%	\$ 1.21	\$ 74,500	\$21,047

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 Rutland 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
Rutland County	62,527	100.0%	28,430	\$23,774	4.4%	10.0%	\$ 1.98	NA	NA
Benson	847	1.4%	78	\$19,264	4.7%	11.0%	\$ 1.72	\$ 68,150	\$19,906
Brandon	4,075	6.5%	1,908	\$22,892	4.7%	11.0%	\$ 2.31	\$ 82,886	\$20,776
Castleton	4,282	6.8%	1,096	\$19,790	3.7%	8.0%	\$ 1.58	\$103,334	\$22,217
Chittenden	1,113	1.8%	157	\$18,127	1.1%	3.6%	\$ 2.00	\$112,438	\$26,809
Clarendon	2,885	4.6%	930	\$24,920	3.0%	8.0%	\$ 1.68	\$100,576	\$21,706
Danby	1,205	1.9%	232	\$22,947	4.5%	13.7%	\$ 2.17	\$ 84,799	\$21,608
Fair Haven	2,875	4.6%	922	\$18,724	8.4%	16.3%	\$ 2.32	\$ 75,776	\$19,095
Hubbardton	622	1.0%	D	D	0.9%	2.0%	\$ 2.06	\$ 85,592	\$23,640
Ira	460	0.7%	D	D	D	1.1%	\$ 1.63	\$ 91,657	\$30,726
Mendon	1,139	1.8%	359	\$14,778	1.1%	2.0%	\$ 1.74	\$138,257	\$27,805
Middletown Springs	724	1.2%	51	\$18,631	5.0%	8.6%	\$ 2.67	\$ 91,581	\$22,181
Mount Holly	1,105	1.8%	129	\$20,573	3.9%	9.9%	\$ 1.82	\$ 89,650	\$21,915
Mount Tabor	222	0.4%	D	D	D	D	\$ 2.65	\$ 67,330	\$24,706
Pawlet	1,334	2.1%	324	\$19,568	3.5%	10.1%	\$ 1.61	\$ 95,806	\$19,619
Pittsfield	383	0.6%	188	\$29,964	2.3%	4.1%	\$ 1.56	\$100,668	\$24,107
Pittsford	2,962	4.7%	703	\$25,211	2.5%	6.0%	\$ 2.09	\$105,028	\$23,298
Poultney	3,463	5.5%	947	\$20,465	3.3%	8.8%	\$ 1.86	\$ 87,539	\$21,516
Proctor	1,907	3.0%	350	\$36,391	3.3%	6.2%	\$ 2.99	\$ 85,091	\$24,793
Rutland City	18,107	29.0%	13,037	\$25,266	6.9%	15.1%	\$ 2.74	\$ 85,976	\$19,337
Rutland Town	3,976	6.4%	3,612	\$27,152	1.0%	1.8%	\$ 1.82	\$131,391	\$26,104
Sherburne	787	1.3%	2,168	\$18,176	1.0%	1.8%	\$ 1.03	\$151,955	\$21,723
Shrewsbury	1,137	1.8%	160	\$19,269	1.4%	3.9%	\$ 1.97	\$ 96,121	\$28,403
Sudbury	511	0.8%	51	\$23,708	1.5%	4.0%	\$ 1.67	\$ 96,567	\$24,340
Tinmouth	471	0.8%	D	D	D	1.5%	\$ 2.08	\$ 87,100	\$20,823
Wallingford	2,201	3.5%	346	\$18,793	3.1%	7.9%	\$ 1.75	\$ 94,175	\$24,091
Wells	957	1.5%	89	\$17,384	2.9%	9.9%	\$ 1.70	\$ 89,354	\$23,304
West Haven	273	0.4%	D	D	D	3.5%	\$ 1.78	\$ 83,530	\$24,451
West Rutland	2,504	4.0%	530	\$18,535	6.0%	12.5%	\$ 2.28	\$ 81,600	\$20,848

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 Windham 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
Windham County	43,127	100.0%	23,350	\$24,961	3.4%	8.6%	\$ 1.91	NA	NA
Athens	327	0.8%	D	D	7.5%	17.8%	\$ 1.88	\$ 70,211	\$17,882
Brattleboro	12,393	28.7%	12,628	\$27,194	4.8%	11.9%	\$ 2.48	\$107,072	\$21,705
Brookline	421	1.0%	54	\$11,330	3.0%	5.0%	\$ 1.85	\$ 95,792	\$24,566
Dover	997	2.3%	1,192	\$16,943	3.3%	9.8%	\$ 1.35	\$126,217	\$20,141
Dummerston	1,844	4.3%	229	\$22,575	1.0%	2.6%	\$ 1.93	\$118,788	\$29,313
Grafton	601	1.4%	200	\$24,752	2.0%	3.2%	\$ 2.42	\$115,603	\$22,693
Guilford	1,965	4.6%	173	\$19,866	1.1%	3.4%	\$ 2.11	\$ 99,165	\$28,097
Halifax	617	1.4%	45	\$14,342	3.0%	9.2%	\$ 2.14	\$ 71,184	\$24,071
Jamaica	752	1.7%	126	\$18,755	1.8%	7.8%	\$ 1.58	\$106,462	\$22,500
Londonderry	1,539	3.6%	562	\$18,992	1.6%	5.6%	\$ 1.61	\$114,763	\$20,845
Marlboro	1,080	2.5%	275	\$17,412	0.5%	1.6%	\$ 1.93	\$125,304	\$26,262
Newfane	1,580	3.7%	268	\$18,464	2.7%	5.5%	\$ 2.47	\$106,623	\$25,508
Putney	2,720	6.3%	1,063	\$21,715	3.5%	7.7%	\$ 2.21	\$108,196	\$23,899
Rockingham	5,813	13.5%	2,522	\$22,834	5.2%	12.0%	\$ 2.29	\$ 92,976	\$20,776
Somerset	2	0.0%	D	D	D	D	\$ 0.63	D	D
Stratton	150	0.3%	737	\$20,082	D	1.5%	\$ 0.52	\$121,415	\$22,060
Townshend	1,039	2.4%	507	\$23,886	3.1%	9.3%	\$ 2.20	\$117,332	\$21,037
Vernon	1,954	4.5%	859	\$39,930	1.9%	4.6%	\$ 0.85	\$117,063	\$28,528
Wardsboro	689	1.6%	98	\$15,647	2.8%	8.5%	\$ 2.22	\$ 74,803	\$19,347
Westminster	3,177	7.4%	631	\$23,328	3.0%	7.1%	\$ 2.30	\$ 87,882	\$24,218
Whitingham	1,229	2.8%	227	\$24,611	1.7%	6.9%	\$ 1.68	\$ 86,319	\$25,391
Wilmington	1,984	4.6%	913	\$18,943	2.7%	7.9%	\$ 2.03	\$ 95,193	\$19,846
Windham	254	0.6%	D	D	2.4%	5.0%	\$ 2.20	\$ 78,718	\$20,538

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.
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 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 5

Demographic - Economic Comparison of Windsor 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
Windsor County	54,970	100.0%	22,653	\$23,873	3.6%	7.6%	\$ 1.98	NA	NA
Andover	380	0.7%	37	\$37,037	D	2.4%	\$ 1.69	\$109,165	\$23,433
Baltimore	194	0.4%	D	D	D	2.2%	\$ 2.06	\$ 84,461	\$26,053
Barnard	848	1.5%	135	\$21,246	1.0%	1.5%	\$ 1.86	\$132,225	\$22,915
Bethel	1,889	3.4%	933	\$25,652	3.9%	11.2%	\$ 2.37	\$ 79,046	\$22,885
Bridgewater	888	1.6%	378	\$19,275	4.4%	8.0%	\$ 1.77	\$ 88,020	\$20,466
Cavendish	1,279	2.3%	508	\$20,470	3.5%	7.8%	\$ 2.05	\$ 78,612	\$19,711
Chester	2,817	5.1%	992	\$21,122	3.7%	7.9%	\$ 2.16	\$ 97,275	\$21,120
Hartford	9,567	17.4%	5,522	\$27,470	4.3%	9.8%	\$ 2.07	\$ 93,389	\$25,462
Hartland	3,117	5.7%	383	\$23,160	1.1%	2.9%	\$ 2.01	\$113,367	\$27,712
Ludlow	2,513	4.6%	1,614	\$18,507	2.3%	6.7%	\$ 1.32	\$118,423	\$21,567
Norwich	3,278	6.0%	753	\$25,090	0.6%	2.1%	\$ 2.37	\$194,314	\$35,822
Plymouth	456	0.8%	194	\$21,437	0.8%	2.7%	\$ 0.96	\$109,752	\$24,611
Pomfret	902	1.6%	141	\$20,808	0.4%	1.0%	\$ 1.89	\$121,203	\$30,557
Reading	662	1.2%	60	\$14,641	3.5%	5.6%	\$ 2.03	\$106,127	\$19,529
Rochester	1,177	2.1%	409	\$20,972	4.4%	9.0%	\$ 2.48	\$ 77,138	\$19,403
Royalton	2,347	4.3%	880	\$25,786	4.5%	10.5%	\$ 1.52	\$ 94,193	\$20,370
Sharon	1,169	2.1%	180	\$21,555	2.4%	4.7%	\$ 2.18	\$ 92,592	\$24,526
Springfield	9,288	16.9%	4,854	\$25,308	6.0%	11.7%	\$ 2.66	\$ 75,820	\$22,157
Stockbridge	684	1.2%	104	\$25,898	1.3%	2.2%	\$ 1.96	\$ 89,011	\$22,932
Weathersfield	2,702	4.9%	370	\$21,359	1.7%	3.9%	\$ 2.00	\$ 88,390	\$25,850
Weston	501	0.9%	203	\$15,821	0.4%	3.2%	\$ 1.64	\$133,235	\$22,901
West Windsor	958	1.7%	284	\$20,439	D	D	\$ 1.80	\$130,849	\$29,731
Windsor	3,956	7.2%	1,481	\$22,153	7.4%	12.5%	\$ 2.45	\$ 77,294	\$21,432
Woodstock	3,398	6.2%	2,233	\$20,702	1.0%	3.4%	\$ 1.81	\$190,300	\$27,833

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 Southern VT Counties

Chart 2

1997 Economic Comparison of Vermont & Bennington County

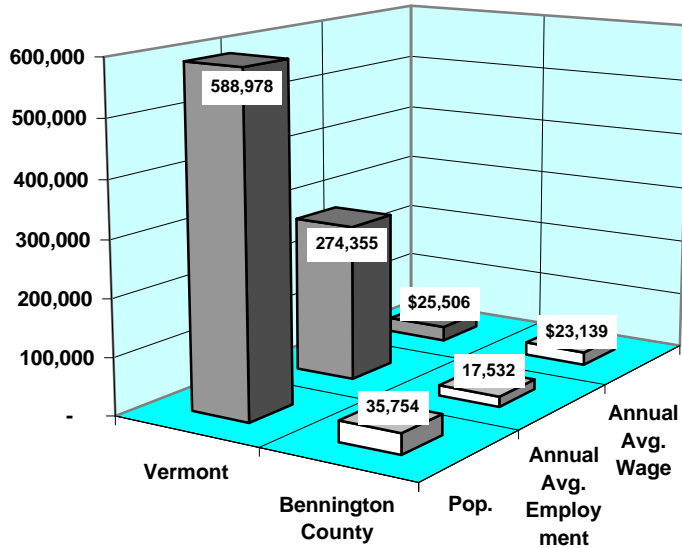


Chart 3

1997 Economic Comparison of Vermont & Rutland County

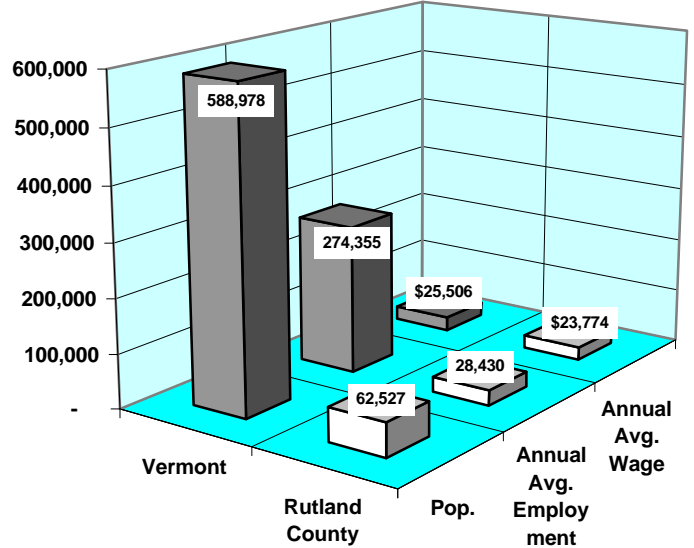


Chart 4

1997 Economic Comparison of Vermont & Windham County

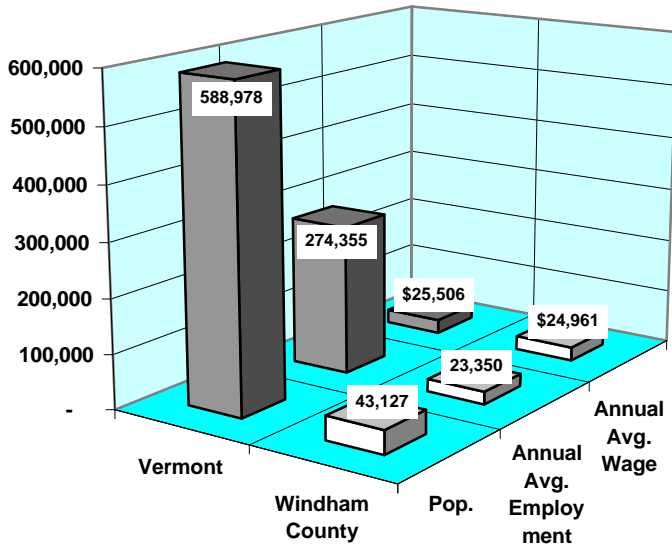


Chart 5

1997 Economic Comparison of Vermont & Windsor County

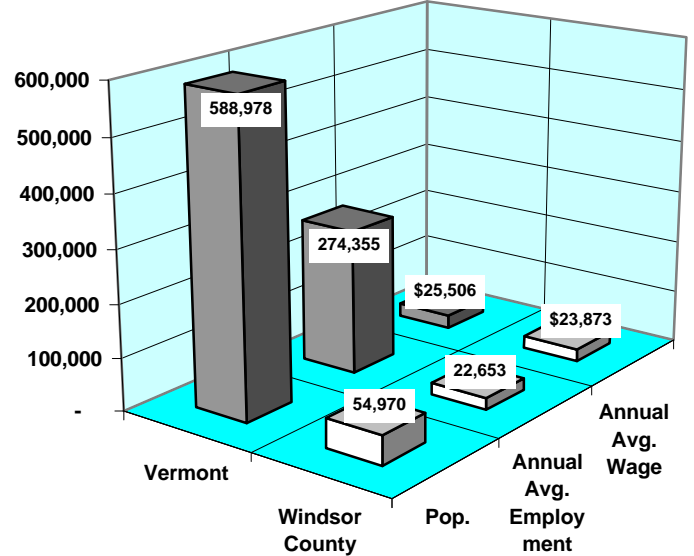


Table 6

Bennington 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	2,676	2,153	2,076	(523)	(77)	-19.5%	-3.6%	7.5%	5.8%
5-14	4,977	5,243	5,186	266	(57)	5.3%	-1.1%	13.9%	14.5%
15-19	2,449	2,426	2,510	(23)	84	-0.9%	3.5%	6.8%	7.0%
20-34	7,953	6,748	6,481	(1,205)	(267)	-15.2%	-4.0%	22.2%	18.1%
35-54	9,157	10,782	10,809	1,625	27	17.7%	0.3%	25.5%	30.2%
55-64	3,320	3,203	3,214	(117)	11	-3.5%	0.3%	9.3%	9.0%
65+	5,313	5,371	5,478	58	107	1.1%	2.0%	14.8%	15.3%
Total	35,845	35,926	35,754	81	(172)	0.2%	-0.5%	100.0%	100.0%
Median Age (1990)	34.9								
Vermont	562,758	588,654	588,978	25,896	324	4.6%	0.1%		
% State	6.4%	6.1%	6.1%	0.3%	-53.1%	N/A	N/A		

Gender:	1990	1996 1/	1997 1/	Change 90-96	Change 96-97	% Change 90-96	% Change 96-97
Male	17,336	17,488	17,404	152	(84)	0.9%	-0.5%
Female	18,509	18,438	18,350	(71)	(88)	-0.4%	-0.5%
Total	35,845	35,926	35,754	81	(172)	0.2%	-0.5%

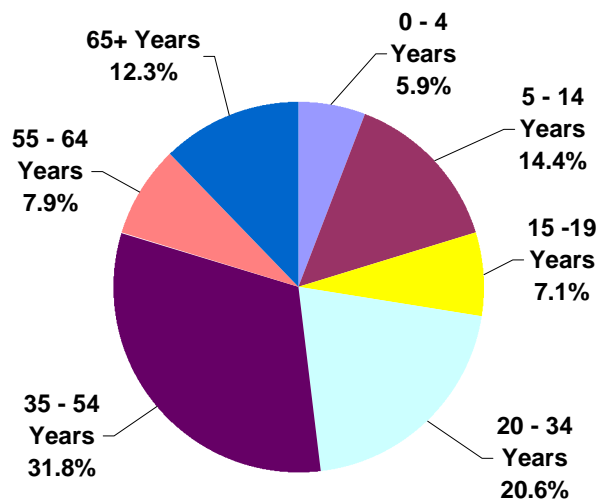
Race:	1990		1997	
	1990 Est	% of Total	1997 Est	% of Total
White	35,489	99.0%	35,518	98.8%
Black	117	0.3%	143	0.4%
American Indian/ Eskimo/Aleut	54	0.2%	39	0.1%
Asian & Pacific Islander	185	0.5%	255	0.7%
Total	35,845	100.0%	35,955	100.0%

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

1/ Vermont Department of Health Estimates

NA Not Available

Vermont Population by Age Groups 1997



Bennington County Population by Age Groups 1997

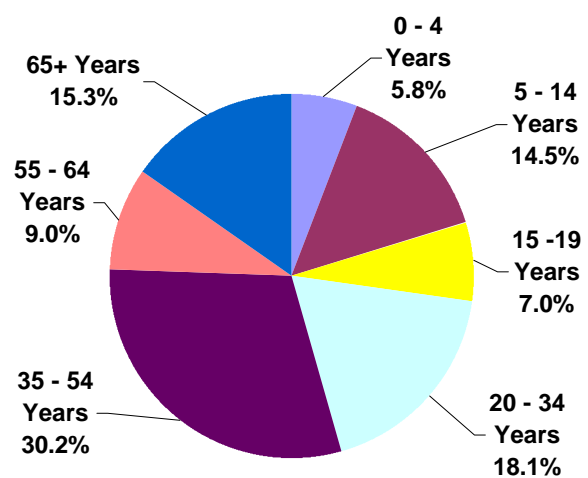


Table 7

Rutland County: Population Changes - - 1990 - 1997

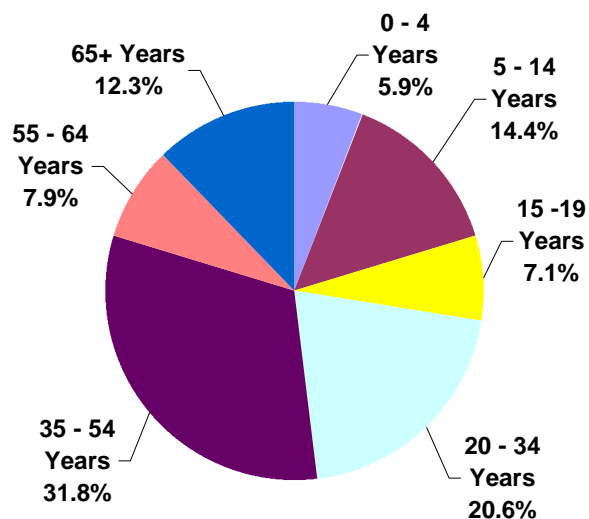
Age :	1990	1996 1/	1997 1/	Change	Change	% Change	% Change	Age Distribution	
				90-96	96-97	90-96	96-97	1990	1997
0-4 Years	4,407	3,490	3,456	(917)	(34)	-20.8%	-1.0%	7.1%	5.5%
5-14	8,267	8,847	8,685	580	(162)	7.0%	-1.8%	13.3%	13.9%
15-19	4,489	4,064	4,174	(425)	110	-9.5%	2.7%	7.2%	6.7%
20-34	14,674	12,425	12,119	(2,249)	(306)	-15.3%	-2.5%	23.6%	19.4%
35-54	16,389	19,216	19,538	2,827	322	17.2%	1.7%	26.4%	31.2%
55-64	5,387	5,207	5,315	(180)	108	-3.3%	2.1%	8.7%	8.5%
65+	8,529	9,153	9,240	624	87	7.3%	1.0%	13.7%	14.8%
Total	62,142	62,402	62,527	260	125	0.4%	0.2%	100.0%	100.0%
Median Age (1990)	34.3								
Vermont	562,758	588,654	588,978	25,896	324	4.6%	0.1%		
% State	11.0%	10.6%	10.6%	1.0%	38.6%	N/A	N/A		
Gender:	1990	1996 1/	1997 1/	Change	Change	% Change	% Change		
				90-96	96-97	90-96	96-97		
Male	30,109	30,459	30,510	350	51	1.2%	0.2%		
Female	32,033	31,943	32,017	(90)	74	-0.3%	0.2%		
Total	62,142	62,402	62,527	260	125	0.4%	0.2%		
Race:	1990			1997					
	1990 Est	% of Total		1997 Est	% of Total				
White	61,705	99.3%		62,146	99.1%				
Black	153	0.2%		216	0.3%				
American Indian/ Eskimo/Aleut	70	0.1%		60	0.1%				
Asian & Pacific Islander	214	0.3%		287	0.5%				
Total	62,142	100.0%		62,709	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



Rutland County Population by Age Groups 1997

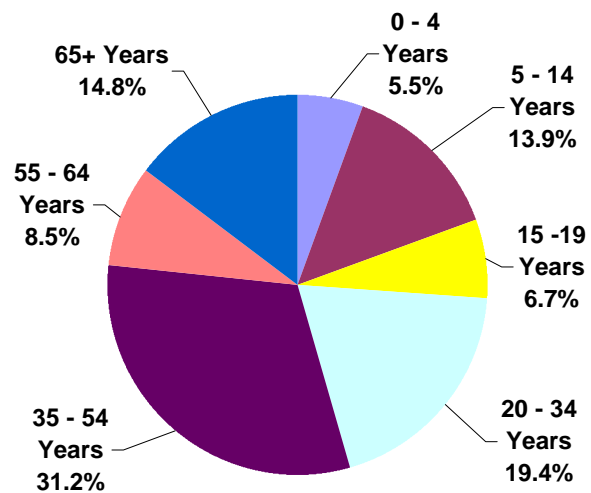


Table 8

Windham County: Population Changes - - 1990 - 1997

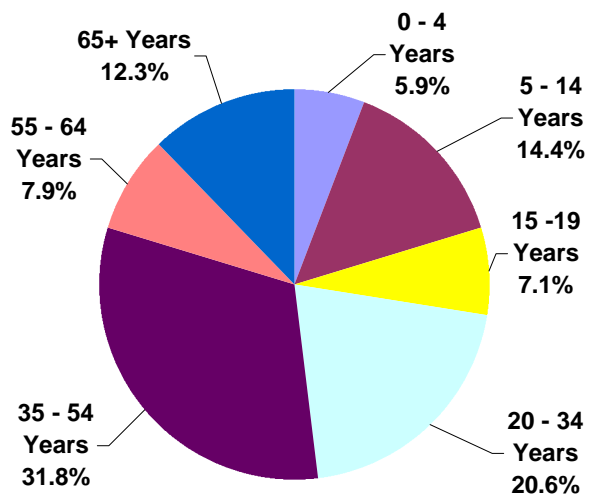
Age :	1990	1996 1/	1997 1/	Change 90-96	Change 96-97	% Change 90-96	% Change 96-97	Age Distribution	
								1990	1997
0-4 Years	3,098	2,594	2,577	(504)	(17)	-16.3%	-0.7%	7.4%	6.0%
5-14	5,993	6,117	5,909	124	(208)	2.1%	-3.4%	14.4%	13.7%
15-19	2,581	2,572	2,610	(9)	38	-0.3%	1.5%	6.2%	6.1%
20-34	9,548	8,482	8,328	(1,066)	(154)	-11.2%	-1.8%	23.0%	19.3%
35-54	11,565	14,093	14,388	2,528	295	21.9%	2.1%	27.8%	33.4%
55-64	3,414	3,448	3,538	34	90	1.0%	2.6%	8.2%	8.2%
65+	5,389	5,667	5,777	278	110	5.2%	1.9%	13.0%	13.4%
Total	41,588	42,973	43,127	1,385	154	3.3%	0.4%	100.0%	100.0%
Median Age (1990)	34.6								
Vermont	562,758	588,654	588,978	25,896	324	4.6%	0.1%		
% State	7.4%	7.3%	7.3%	5.3%	47.5%	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	20,316	21,182	21,250	866	68	4.3%	0.3%		
Female	21,272	21,791	21,877	519	86	2.4%	0.4%		
Total	41,588	42,973	43,127	1,385	154	3.3%	0.4%		

Race:	1990		1997	
	1990 Est	% of Total	1997 Est	% of Total
White	41,093	98.8%	42,131	98.3%
Black	160	0.4%	247	0.6%
American Indian/ Eskimo/Aleut	74	0.2%	71	0.2%
Asian & Pacific Islander	261	0.6%	394	0.9%
Total	41,588	100.0%	42,843	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**



**Windham County Population
by Age Groups 1997**

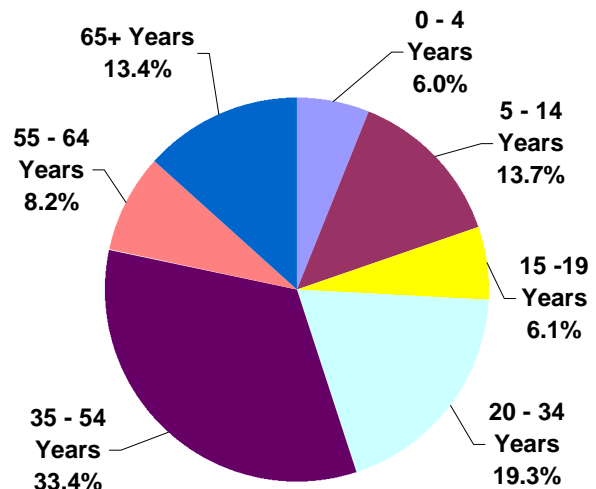


Table 9

Windsor 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	3,846	3,042	2,921	(804)	(121)	-20.9%	-4.0%	7.1%	5.3%
5-14	7,553	8,405	8,323	852	(82)	11.3%	-1.0%	14.0%	15.1%
15-19	3,148	3,393	3,435	245	42	7.8%	1.2%	5.8%	6.2%
20-34	11,605	9,741	9,514	(1,864)	(227)	-16.1%	-2.3%	21.5%	17.3%
35-54	15,099	17,437	17,732	2,338	295	15.5%	1.7%	27.9%	32.3%
55-64	4,906	4,663	4,755	(243)	92	-5.0%	2.0%	9.1%	8.7%
65+	7,898	8,327	8,290	429	(37)	5.4%	-0.4%	14.6%	15.1%
Total	54,055	55,008	54,970	953	(38)	1.8%	-0.1%	100.0%	100.0%
Median Age (1990)	35.9								
Vermont	562,758	588,654	588,978	25,896	324	4.6%	0.1%		
% State	9.6%	9.3%	9.3%	3.7%	-11.7%	N/A	N/A		

Gender:	1990	1996 1/	1997 1/	Change 90-96	Change 96-97	% Change 90-96	% Change 96-97
Male	26,474	27,094	27,083	620	(11)	2.3%	0.0%
Female	27,581	27,914	27,887	333	(27)	1.2%	-0.1%
Total	54,055	55,008	54,970	953	(38)	1.8%	-0.1%

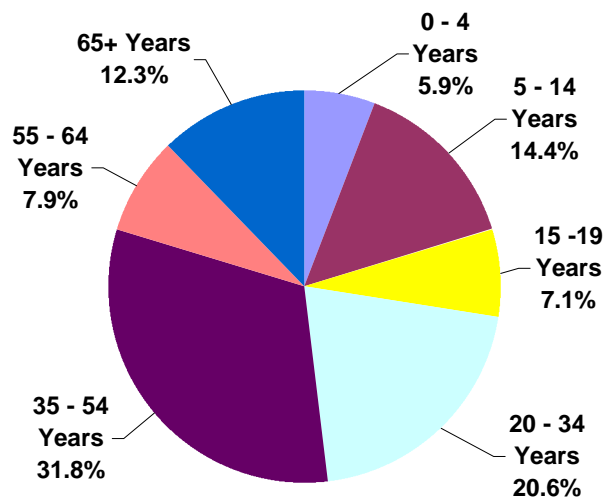
Race:	1990		1997	
	Est	% of Total	Est	% of Total
White	53,511	99.0%	54,438	98.7%
Black	136	0.3%	212	0.4%
American Indian/ Eskimo/Aleut	128	0.2%	90	0.2%
Asian & Pacific Islander	280	0.5%	410	0.7%
Total	54,055	100.0%	55,150	100.0%

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

1/ Vermont Department of Health Estimates

NA Not Available

Vermont Population by Age Groups 1997



Windsor County Population by Age Groups 1997

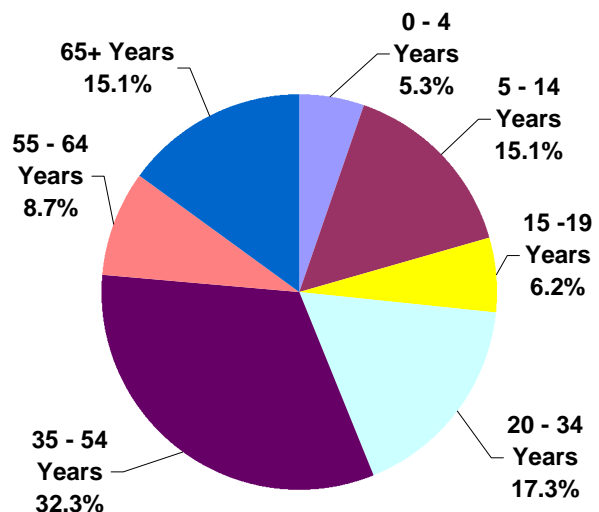


Table 10

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

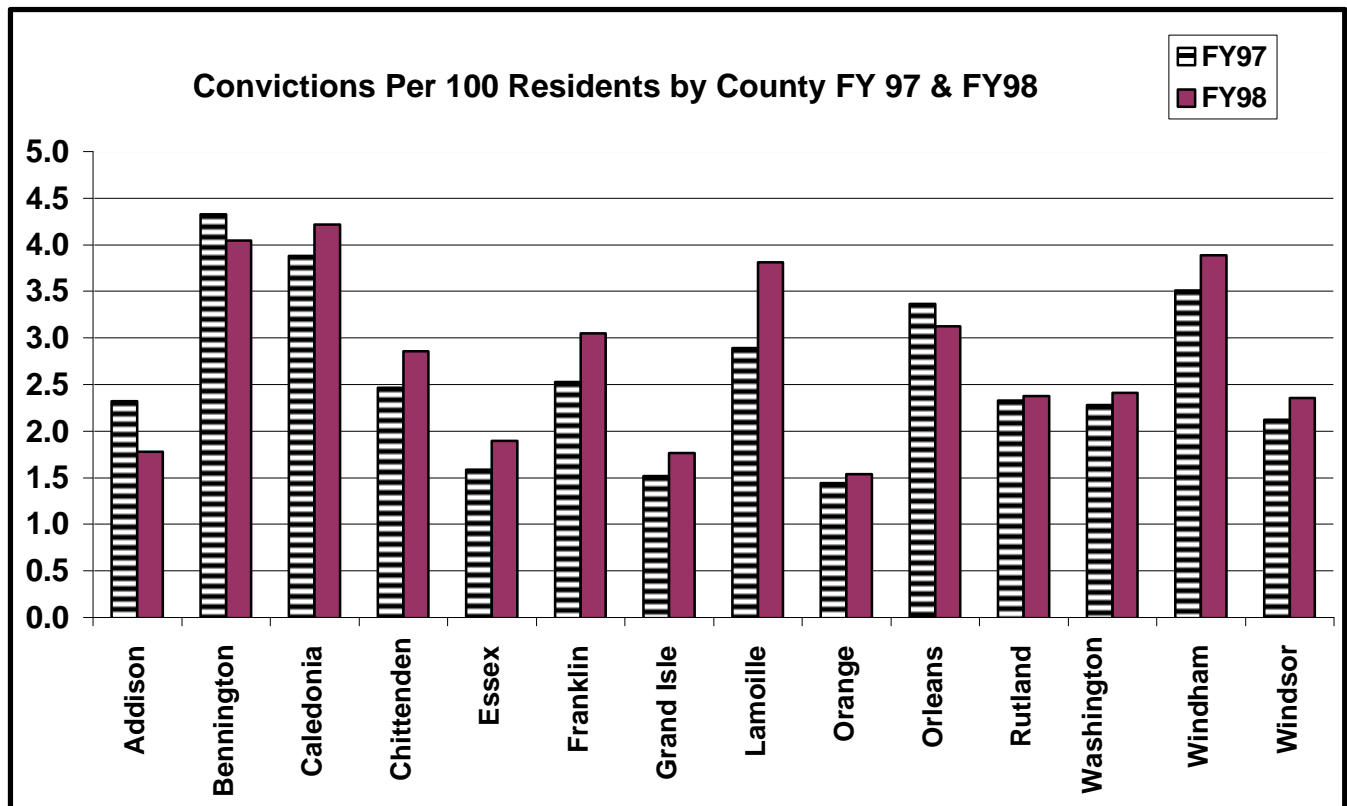


Table 11

Bennington County: Employment by Residence

Resident Labor Force	1996		1997		Change 96-97	% Change 96-97
	1996	% State	1997	% State		
Labor Force	19,800	6.1%	19,700	6.1%	(100)	-0.5%
Unemployment	950	6.4%	850	6.4%	(100)	-10.5%
Rate (%)	4.8%	NA	4.3%	NA	(0.5)	NA
Employment	18,850	6.1%	18,850	6.1%	-	0.0%

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

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

Bennington 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	14,089	89.4%	15,569	89.1%	15,620	89.1%	1,480	51	10.9%
Agriculture, Forestry & Fishing	171	1.1%	220	1.3%	225	1.3%	49	5	31.2%
Mining & Quarrying	D	D	D	D	D	D	D	D	D
Contract Construction	788	5.0%	555	3.2%	612	3.5%	(233)	57	-22.3%
Manufacturing	3,608	22.9%	3,370	19.3%	3,424	19.5%	(238)	54	-5.1%
Durable Goods	2,521	16.0%	2,100	12.0%	2,081	11.9%	(421)	(19)	-17.5%
Nondurable Goods	1,087	6.9%	1,270	7.3%	1,342	7.7%	183	73	23.6%
Transportation & Utilities	331	2.1%	417	2.4%	427	2.4%	86	11	29.0%
Trade	4,240	26.9%	4,909	28.1%	4,940	28.2%	670	31	16.5%
Wholesale	261	1.7%	467	2.7%	456	2.6%	206	(11)	74.9%
Retail	3,979	25.2%	4,443	25.4%	4,485	25.6%	464	42	12.7%
Finance, Insurance & Real Est.	613	3.9%	532	3.1%	584	3.3%	(81)	52	-4.7%
Services	4,334	27.5%	5,562	31.8%	5,406	30.8%	1,229	(156)	24.8%
Hotel & Resorts	792	5.0%	743	4.3%	779	4.4%	(50)	36	-1.7%
Health	1,410	8.9%	2,024	11.6%	2,003	11.4%	614	(20)	42.1%
Other	2,132	13.5%	2,796	16.0%	2,624	15.0%	665	(172)	23.1%
Government ownership	1,675	10.6%	1,898	10.9%	1,911	10.9%	224	13	14.1%
Total for Bennington County	15,764	100.0%	17,467	100.0%	17,532	100.0%	1,703	64	11.2%

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

NA Not Applicable

D denotes data which cannot be disclosed.

Table 12

Rutland County: Employment by Residence

Resident Labor Force	1996		1997		Change 96-97	% Change 96-97
	1996	% State	1997	% State		
Labor Force	32,450	10.0%	32,750	10.0%	300	0.9%
Unemployment Rate (%)	1,700	11.5%	1,550	11.5%	(150)	-8.8%
Employment	5.2%	NA	4.7%	NA	(0.5)	NA
	30,750	10.0%	31,200	10.0%	450	1.5%

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

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

Rutland 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	23,314	86.2%	23,718	84.8%	24,132	84.9%	404	414	3.5%
Agriculture, Forestry & Fishing	195	0.7%	229	0.8%	247	0.9%	34	18	26.6%
Mining & Quarrying	181	0.7%	206	0.7%	200	0.7%	25	(6)	10.6%
Contract Construction	1,486	5.5%	1,160	4.2%	1,198	4.2%	(326)	38	-19.4%
Manufacturing	5,324	19.7%	4,722	16.9%	4,863	17.1%	(602)	141	-8.7%
Durable Goods	4,096	15.1%	3,611	12.9%	3,898	13.7%	(485)	287	-4.8%
Nondurable Goods	1,228	4.5%	1,111	4.0%	965	3.4%	(117)	(146)	-21.4%
Transportation & Utilities	1,456	5.4%	1,368	4.9%	1,374	4.8%	(88)	6	-5.6%
Trade	6,265	23.2%	7,179	25.7%	7,374	25.9%	915	194	17.7%
Wholesale	1,131	4.2%	1,067	3.8%	1,093	3.9%	(64)	26	-3.3%
Retail	5,134	19.0%	6,112	21.9%	6,281	22.1%	978	168	22.3%
Finance, Insurance & Real Est.	1,306	4.8%	972	3.5%	920	3.2%	(334)	(52)	-29.6%
Services	7,102	26.3%	7,883	28.2%	7,957	28.0%	781	74	12.0%
Hotel & Resorts	1,753	6.5%	1,770	6.3%	1,795	6.3%	17	25	2.4%
Health	2,500	9.2%	3,016	10.8%	2,880	10.1%	516	(136)	15.2%
Other	2,849	10.5%	3,097	11.1%	3,282	11.5%	249	185	15.2%
Government ownership	3,733	13.8%	4,252	15.2%	4,299	15.1%	519	47	15.1%
Total for Rutland County	27,047	100.0%	27,970	100.0%	28,430	100.0%	923	460	5.1%

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

NA Not Applicable

D denotes data which cannot be disclosed.

Table 13

Windham County: Employment by Residence

Resident Labor Force	1996		1997		Change 96-97	% Change 96-97
	1996	% State	1997	% State		
Labor Force	23,550	7.3%	22,900	7.3%	0	-2.8%
Unemployment Rate (%)	950	6.4%	850	6.4%	0	-10.5%
Employment	4.1%	NA	3.8%	NA	(0.3)	NA
	22,600	7.3%	22,050	7.3%	0	-2.4%

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

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

Windham 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	19,537	89.7%	20,925	89.0%	20,775	89.0%	1,388	(150)	6.3%
Agriculture, Forestry & Fishing	438	2.0%	482	2.1%	494	2.1%	44	12	12.8%
Mining & Quarrying	D	D	D	D	D	D	D	D	D
Contract Construction	1,262	5.8%	1,151	4.9%	987	4.2%	(112)	(163)	-21.8%
Manufacturing	3,471	15.9%	3,617	15.4%	3,593	15.4%	146	(25)	3.5%
Durable Goods	1,821	8.4%	1,782	7.6%	1,872	8.0%	(40)	91	2.8%
Nondurable Goods	1,650	7.6%	1,836	7.8%	1,720	7.4%	186	(115)	4.3%
Transportation & Utilities	1,345	6.2%	1,407	6.0%	1,372	5.9%	62	(34)	2.1%
Trade	5,473	25.1%	6,144	26.1%	6,085	26.1%	671	(59)	11.2%
Wholesale	1,603	7.4%	2,049	8.7%	1,931	8.3%	446	(118)	20.4%
Retail	3,870	17.8%	4,095	17.4%	4,155	17.8%	226	59	7.4%
Finance, Insurance & Real Est.	1,068	4.9%	1,005	4.3%	1,071	4.6%	(63)	66	0.2%
Services	6,479	29.7%	7,117	30.3%	7,171	30.7%	639	54	10.7%
Hotel & Resorts	1,721	7.9%	1,643	7.0%	1,655	7.1%	(77)	12	-3.8%
Health	1,977	9.1%	2,206	9.4%	2,159	9.3%	229	(47)	9.2%
Other	2,781	12.8%	3,268	13.9%	3,357	14.4%	487	89	20.7%
Government ownership	2,244	10.3%	2,576	11.0%	2,575	11.0%	332	(2)	14.7%
Total for Windham County	21,781	100.0%	23,501	100.0%	23,350	100.0%	1,720	(152)	7.2%

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

NA Not Applicable

D denotes data which cannot be disclosed.

Table 14

Windsor County: Employment by Residence

Resident Labor Force	1996		1997		Change 96-97	% Change 96-97
	1996	% State	1997	% State		
Labor Force	30,050	9.3%	31,050	9.3%	1,000	3.3%
Unemployment Rate (%)	1,050 3.6%	7.1% NA	950 3.1%	7.1% NA	(100) (0.5)	-9.5% NA
Employment	29,000	9.4%	30,100	9.4%	1,100	3.8%

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

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

Windsor 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	16,625	79.9%	17,571	79.8%	18,206	80.4%	947	635	9.5%
Agriculture, Forestry & Fishing	177	0.9%	252	1.2%	281	1.2%	76	28	58.7%
Mining & Quarrying	25	0.1%	D	D	D	D	D	D	D
Contract Construction	1,432	6.9%	1,124	5.1%	1,180	5.2%	(308)	56	-17.6%
Manufacturing	3,473	16.7%	3,556	16.1%	3,648	16.1%	83	91	5.0%
Durable Goods	2,295	11.0%	2,174	9.9%	2,239	9.9%	(121)	65	-2.4%
Nondurable Goods	1,179	5.7%	1,383	6.3%	1,409	6.2%	204	26	19.5%
Transportation & Utilities	731	3.5%	863	3.9%	890	3.9%	131	28	21.8%
Trade	4,699	22.6%	4,869	22.1%	4,909	21.7%	170	39	4.5%
Wholesale	711	3.4%	731	3.3%	655	2.9%	21	(76)	-7.8%
Retail	3,989	19.2%	4,138	18.8%	4,253	18.8%	150	115	6.6%
Finance, Insurance & Real Est.	753	3.6%	616	2.8%	624	2.8%	(137)	8	-17.1%
Services	5,334	25.6%	6,193	28.1%	6,575	29.0%	859	382	23.3%
Hotel & Resorts	1,405	6.8%	1,432	6.5%	1,539	6.8%	27	107	9.5%
Health	1,436	6.9%	1,702	7.7%	1,819	8.0%	266	118	26.7%
Other	2,493	12.0%	3,059	13.9%	3,217	14.2%	566	158	29.0%
Government ownership	4,187	20.1%	4,456	20.2%	4,446	19.6%	269	(10)	6.2%
Total for Windsor County	20,812	100.0%	22,028	100.0%	22,653	100.0%	1,216	625	8.9%

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

NA Not Applicable

D denotes data which cannot be disclosed.

Southern VT Counties: Employment by Industry

Chart 11

**Bennington County
1997 Employment by Industry**

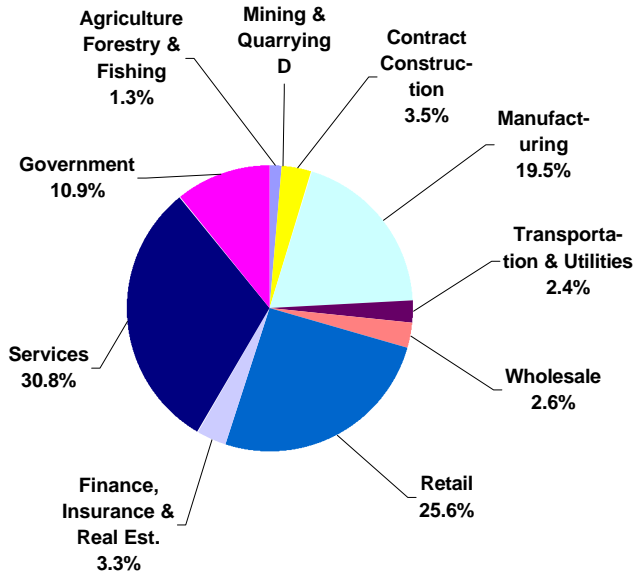


Chart 12

**Rutland County
1997 Employment by Industry**

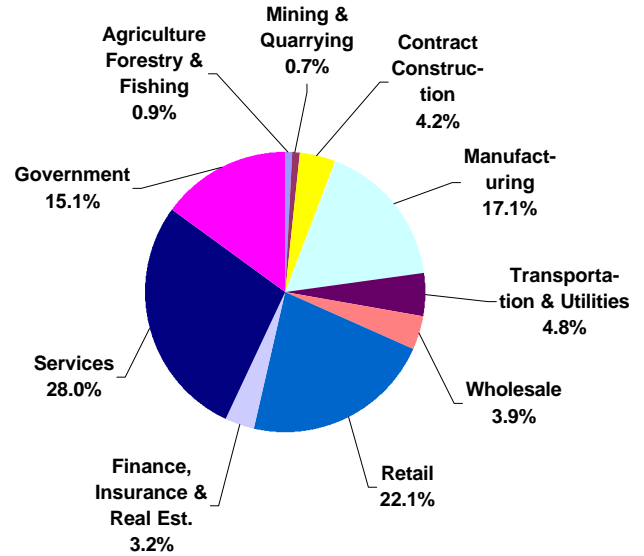


Chart 13

**Windham County
1997 Employment by Industry**

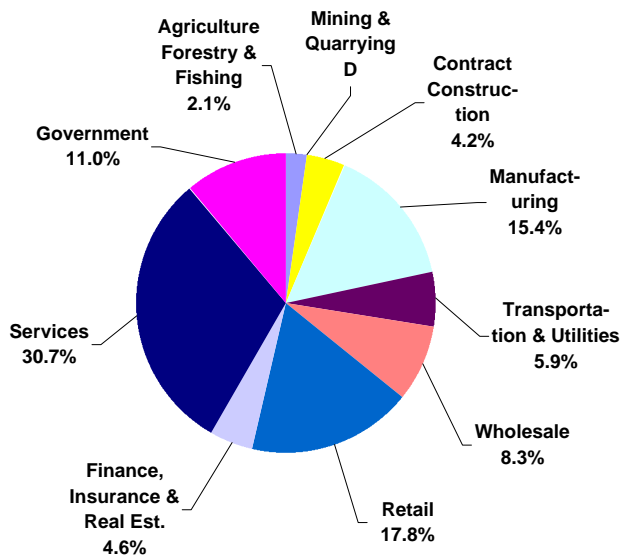


Chart 14

**Windsor County
1997 Employment by Industry**

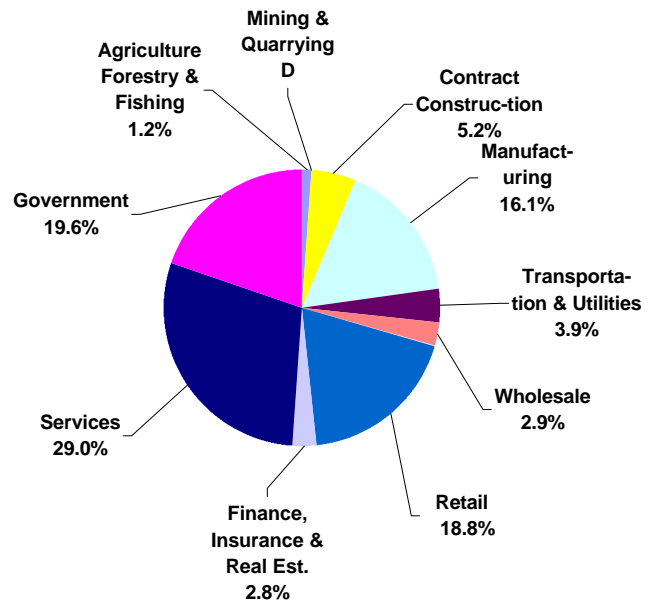


Table 15

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.

1/ Data is based on a sample of farms.

Agricultural Comparison of Vermont Counties (1997)

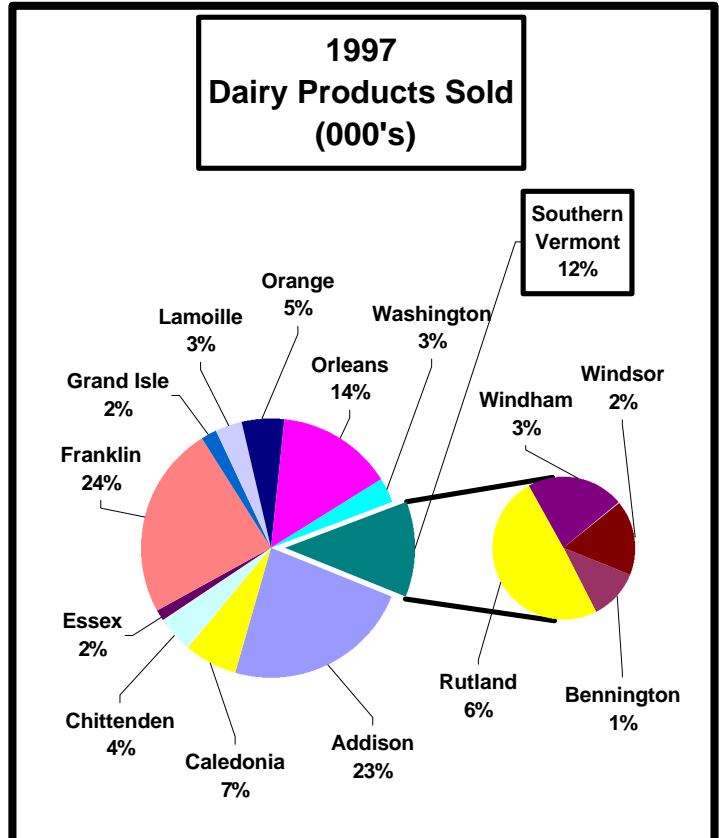
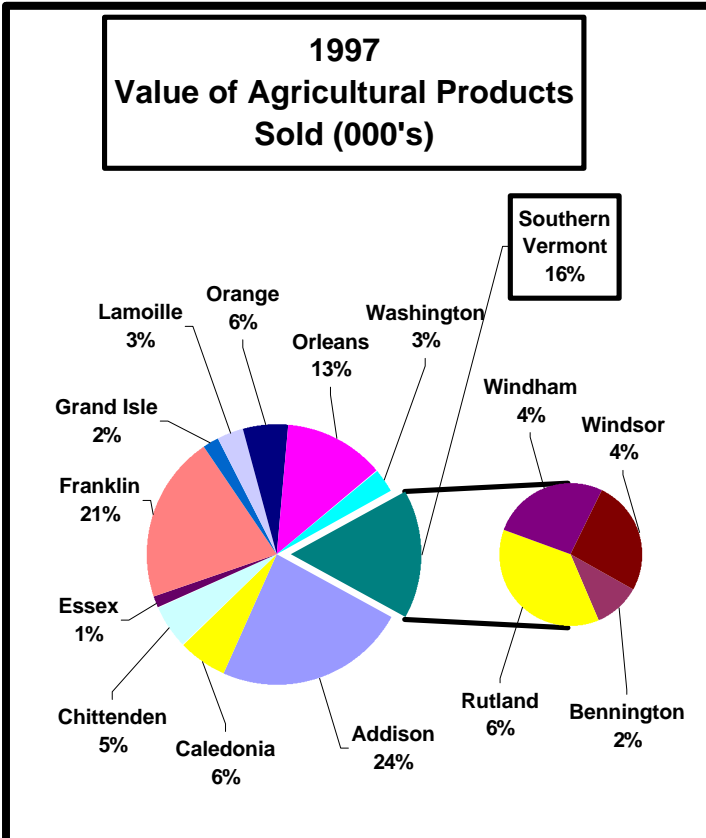
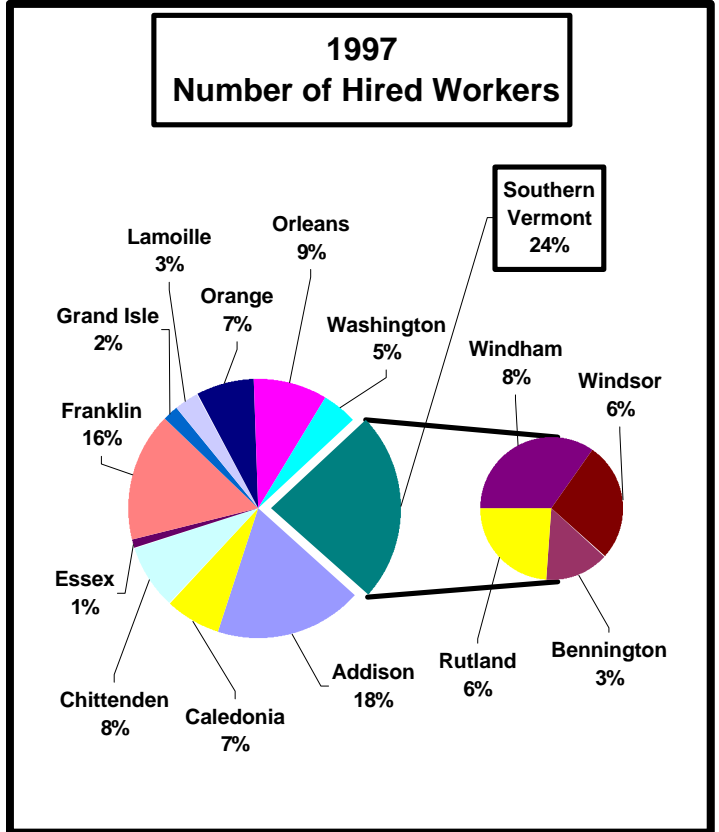
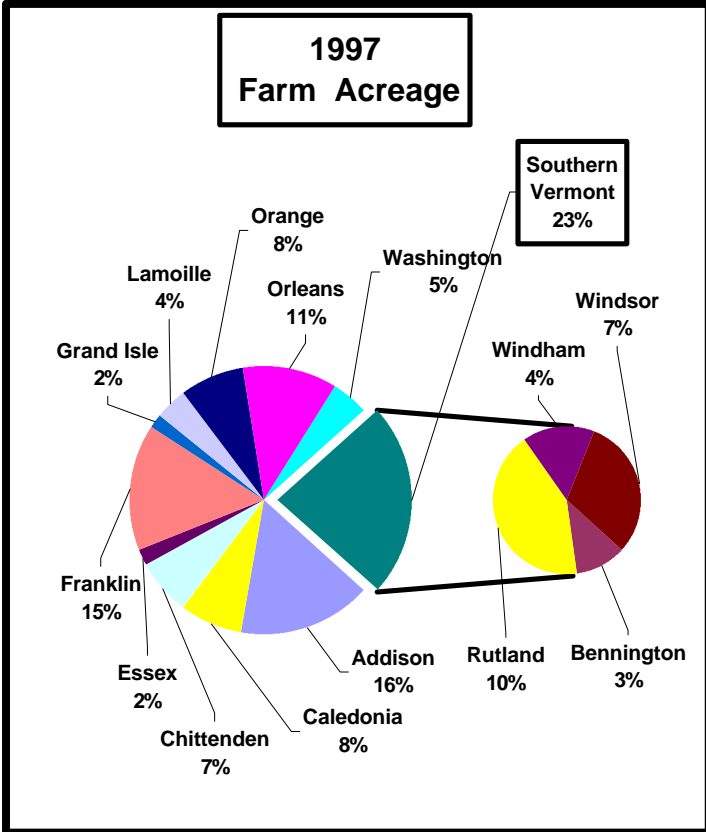


Table 16

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

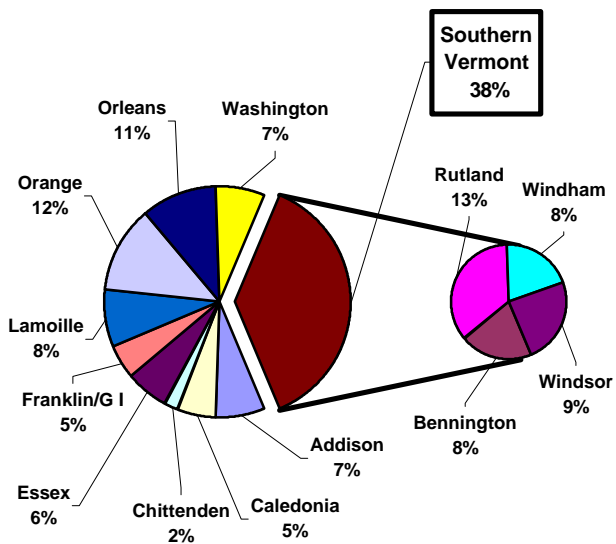
1/ Harvest volumes do not include firewood volumes.

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**

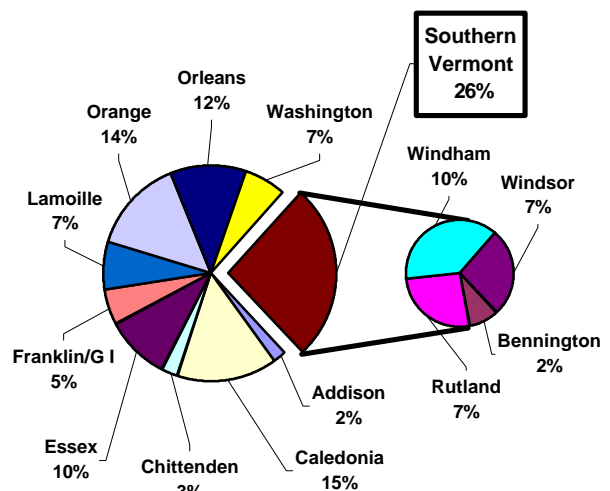


Table 17

1998 Tax Revenues for Vermont Counties

County	Personal Income Tax		Sales & Use Tax		Rooms & Meals Tax		Property Transfer Tax	
	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

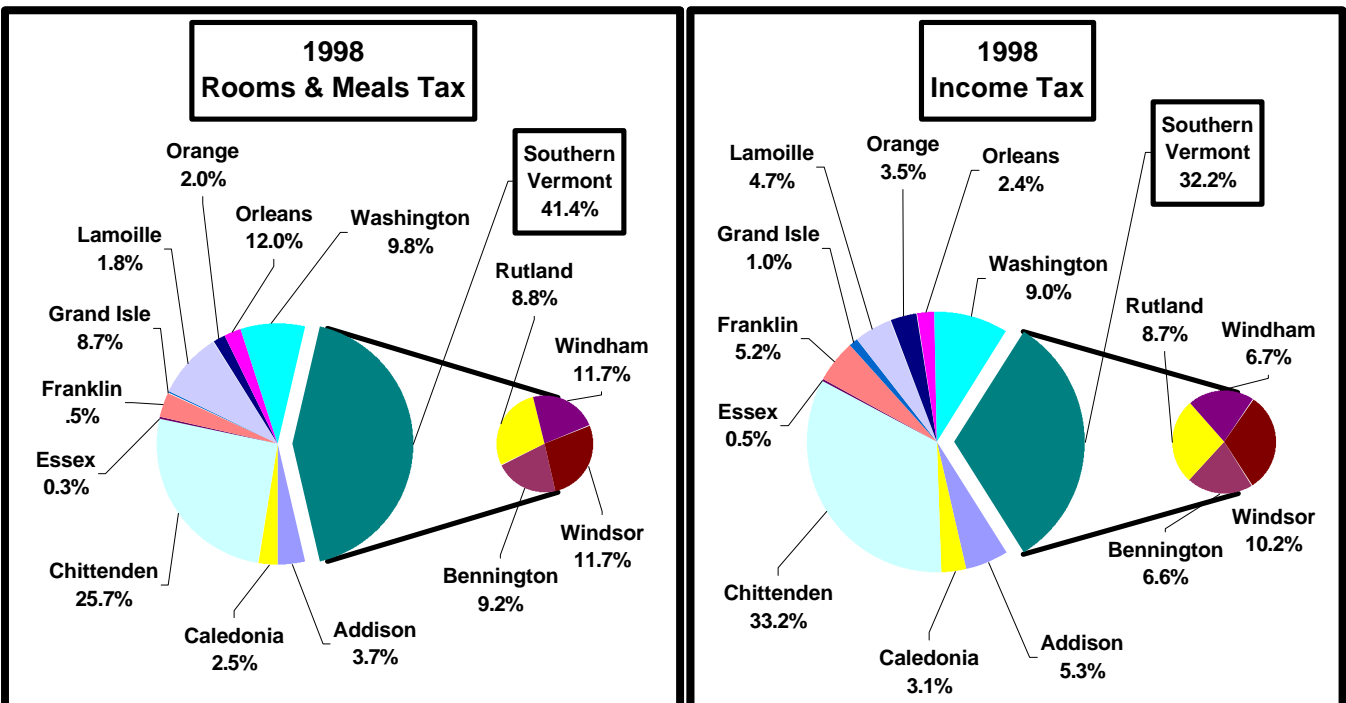


Table 18

	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%
Bennington County	18,431	18,656	18,720	1.6%	0.3%	14,847	3,873	20.7%
Arlington	1,174	1,162	1,169	-0.4%	0.6%	949	220	18.8%
Bennington	6,350	6,340	6,340	-0.2%	0.0%	6,315	25	0.4%
Dorset	1,201	1,361	1,352	12.6%	-0.7%	980	372	27.5%
Glastenbury	10	10	10	0.0%	0.0%	5	5	50.0%
Landgrove	143	153	153	7.0%	0.0%	70	83	54.2%
Manchester	2,203	2,236	2,251	2.2%	0.7%	1,801	450	20.0%
Peru	631	665	664	5.2%	-0.2%	182	482	72.6%
Pownal	1,457	1,411	1,437	-1.4%	1.8%	1,352	85	5.9%
Readsboro	495	504	504	1.8%	0.0%	345	159	31.5%
Rupert	446	472	472	5.8%	0.0%	303	169	35.8%
Sandgate	262	262	225	-14.1%	-14.1%	150	75	33.3%
Searsburg	102	105	105	2.9%	0.0%	54	51	48.6%
Shaftsbury	1,417	1,433	1,455	2.7%	1.5%	1,360	95	6.5%
Stamford	372	384	388	4.3%	1.0%	301	87	22.4%
Sunderland	509	459	468	-8.1%	2.0%	354	114	24.4%
Winhall	1,340	1,380	1,402	4.6%	1.6%	174	1,228	87.6%
Woodford	319	319	325	1.9%	1.9%	152	173	53.2%

Source: Vermont Department of Health, Population & Housing Estimates

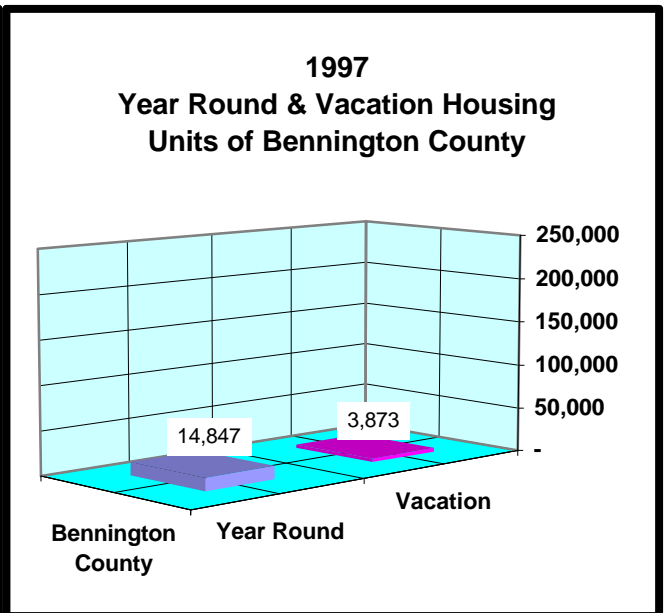
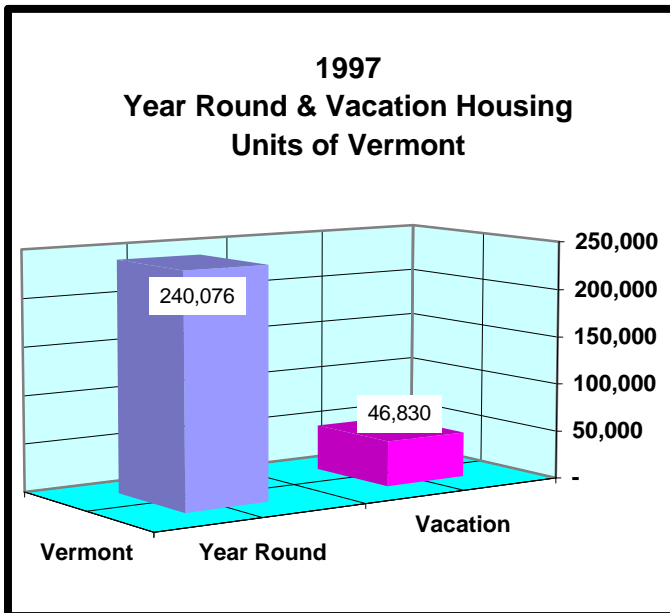


Table 19

	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%
Rutland County	30,886	31,801	31,767	2.9%	-0.1%	26,134	5,633	17.7%
Benson	490	470	470	-4.1%	0.0%	336	134	28.5%
Brandon	1,656	1,815	1,776	7.2%	-2.1%	1,745	31	1.7%
Castleton	2,026	2,099	2,099	3.6%	0.0%	1,507	592	28.2%
Chittenden	552	573	573	3.8%	0.0%	447	126	22.0%
Clarendon	1,162	1,220	1,220	5.0%	0.0%	1,190	30	2.5%
Danby	625	626	626	0.2%	0.0%	507	119	19.0%
Fair Haven	1,198	1,222	1,223	2.1%	0.1%	1,216	7	0.6%
Hubbardton	553	547	544	-1.6%	-0.5%	251	293	53.9%
Ira	184	189	197	7.1%	4.2%	173	24	12.2%
Mendon	598	592	585	-2.2%	-1.2%	482	103	17.6%
Middletown Springs	354	355	368	4.0%	3.7%	289	79	21.5%
Mount Holly	814	814	858	5.4%	5.4%	475	383	44.6%
Mount Tabor	119	113	117	-1.7%	3.5%	104	13	11.1%
Pawlet	684	719	719	5.1%	0.0%	611	108	15.0%
Pittsfield	367	370	371	1.1%	0.3%	181	190	51.2%
Pittsford	1,303	1,393	1,337	2.6%	-4.0%	1,266	71	5.3%
Poultney	1,591	1,622	1,626	2.2%	0.2%	1,293	333	20.5%
Proctor	812	778	778	-4.2%	0.0%	774	4	0.5%
Rutland City	8,035	7,948	7,924	-1.4%	-0.3%	7,889	35	0.4%
Rutland Town	1,486	1,651	1,666	12.1%	0.9%	1,663	3	0.2%
Sherburne	2,279	2,565	2,575	13.0%	0.4%	419	2,156	83.7%
Shrewsbury	501	549	549	9.6%	0.0%	450	99	18.0%
Sudbury	326	331	331	1.5%	0.0%	213	118	35.6%
Tinmouth	320	293	285	-10.9%	-2.7%	179	106	37.2%
Wallingford	957	1,004	1,002	4.7%	-0.2%	882	120	12.0%
Wells	753	773	773	2.7%	0.0%	440	333	43.1%
West Haven	117	120	120	2.6%	0.0%	107	13	10.8%
West Rutland	1,024	1,050	1,055	3.0%	0.5%	1,045	10	0.9%

Source: Vermont Department of Health, Population & Housing Estimates

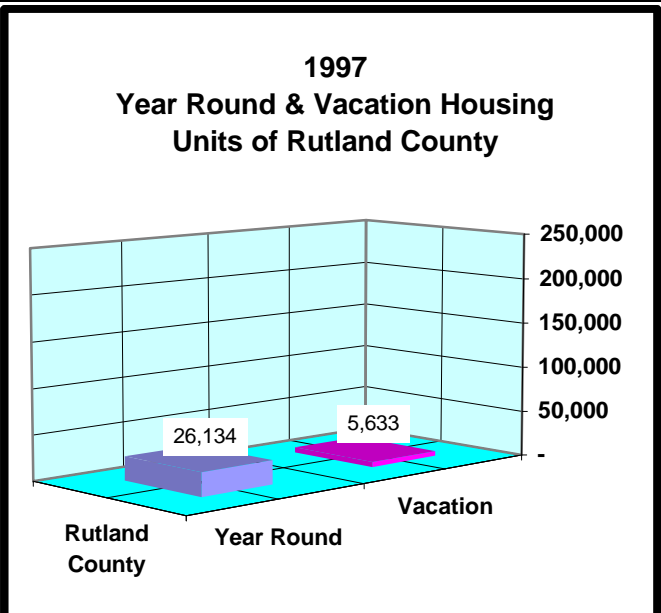
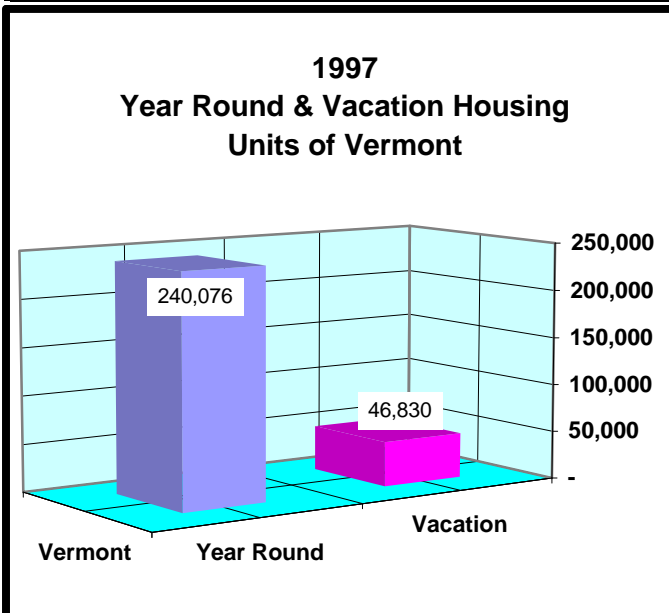


Table 20

	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%
Windham County	25,844	26,844	26,849	3.9%	0.0%	18,533	8,316	31.0%
Athens	187	191	189	1.1%	-1.0%	137	52	27.5%
Brattleboro	5,551	5,641	5,644	1.7%	0.1%	5,592	52	0.9%
Brookline	265	256	256	-3.4%	0.0%	173	83	32.4%
Dover	2,438	2,475	2,471	1.4%	-0.2%	390	2,081	84.2%
Dummerston	875	917	922	5.4%	0.5%	820	102	11.1%
Grafton	404	503	503	24.5%	0.0%	383	120	23.9%
Guilford	873	875	876	0.3%	0.1%	789	87	9.9%
Halifax	460	473	473	2.8%	0.0%	249	224	47.4%
Jamaica	918	985	985	7.3%	0.0%	403	582	59.1%
Londonderry	1,277	1,248	1,248	-2.3%	0.0%	659	589	47.2%
Marlboro	467	460	460	-1.5%	0.0%	343	117	25.4%
Newfane	1,035	1,045	1,045	1.0%	0.0%	661	384	36.7%
Putney	1,027	1,087	1,087	5.8%	0.0%	1,019	68	6.3%
Rockingham	2,487	2,765	2,767	11.3%	0.1%	2,669	98	3.5%
Somerset	22	3	3	-86.4%	0.0%	1	2	66.7%
Stratton	895	916	916	2.3%	0.0%	82	834	91.0%
Townshend	758	838	838	10.6%	0.0%	434	404	48.2%
Vernon	663	715	719	8.4%	0.6%	713	6	0.8%
Wardsboro	719	718	723	0.6%	0.7%	318	405	56.0%
Westminster	1,297	1,359	1,351	4.2%	-0.6%	1,221	130	9.6%
Whitingham	638	668	668	4.7%	0.0%	394	274	41.0%
Wilmington	2,227	2,336	2,345	5.3%	0.4%	948	1,397	59.6%
Windham	361	370	360	-0.3%	-2.7%	135	225	62.5%

Source: Vermont Department of Health, Population & Housing Estimates

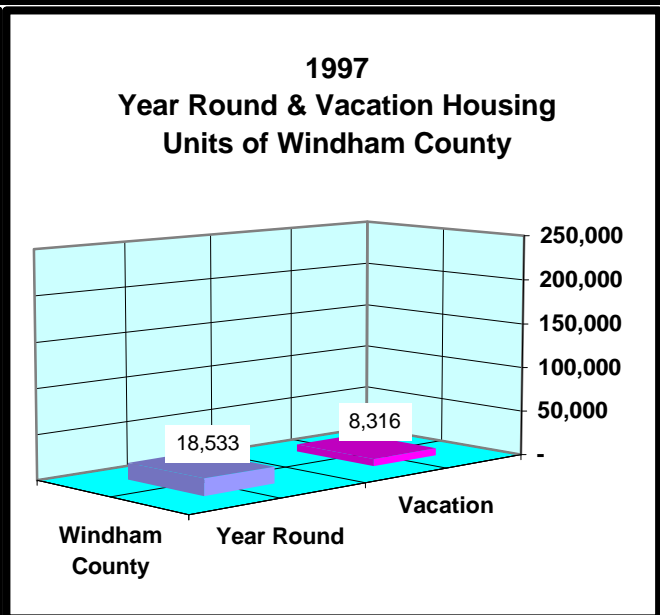
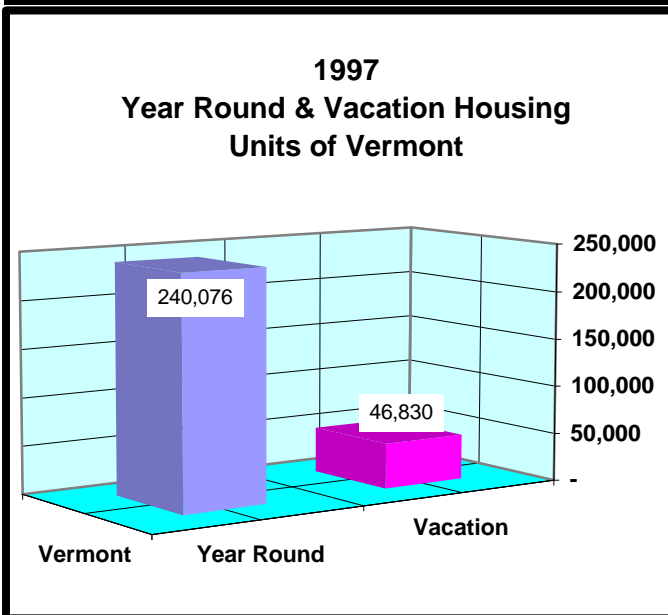


Table 21

	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%
Windsor County	30,089	31,622	31,778	5.6%	0.5%	24,969	6,809	21.4%
Andover	308	311	311	1.0%	0.0%	175	136	43.7%
Baltimore	91	98	98	7.7%	0.0%	88	10	10.2%
Barnard	605	626	614	1.5%	-1.9%	347	267	43.5%
Bethel	908	926	926	2.0%	0.0%	785	141	15.2%
Bridgewater	592	591	592	0.0%	0.2%	400	192	32.4%
Cavendish	771	796	802	4.0%	0.8%	577	225	28.1%
Chester	1,566	1,587	1,587	1.3%	0.0%	1,282	305	19.2%
Hartford	5,026	5,183	5,272	4.9%	1.7%	4,367	905	17.2%
Hartland	1,287	1,353	1,353	5.1%	0.0%	1,272	81	6.0%
Ludlow	2,998	3,397	3,397	13.3%	0.0%	1,620	1,777	52.3%
Norwich	1,357	1,456	1,456	7.3%	0.0%	1,394	62	4.3%
Plymouth	812	799	799	-1.6%	0.0%	224	575	72.0%
Pomfret	478	516	521	9.0%	1.0%	383	138	26.5%
Reading	410	510	520	26.8%	2.0%	313	207	39.8%
Rochester	737	770	770	4.5%	0.0%	533	237	30.8%
Royalton	1,159	1,110	1,159	0.0%	4.4%	1,066	93	8.0%
Sharon	571	574	556	-2.6%	-3.1%	480	76	13.7%
Springfield	4,227	4,176	4,175	-1.2%	0.0%	4,096	79	1.9%
Stockbridge	504	559	559	10.9%	0.0%	319	240	42.9%
Weathersfield	1,250	1,317	1,332	6.6%	1.1%	1,190	142	10.7%
Weston	447	483	487	8.9%	0.8%	228	259	53.2%
West Windsor	730	827	830	13.7%	0.4%	441	389	46.9%
Windsor	1,630	1,775	1,775	8.9%	0.0%	1,754	21	1.2%
Woodstock	1,625	1,882	1,887	16.1%	0.3%	1,635	252	13.4%

Source: Vermont Department of Health, Population & Housing Estimates

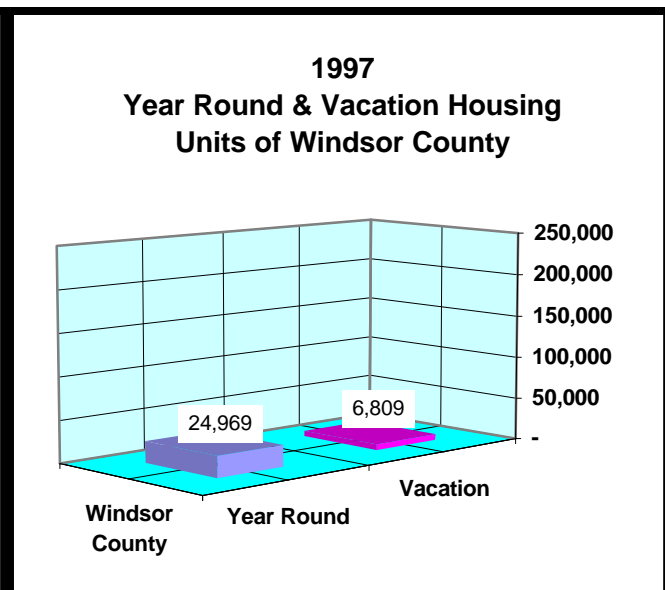
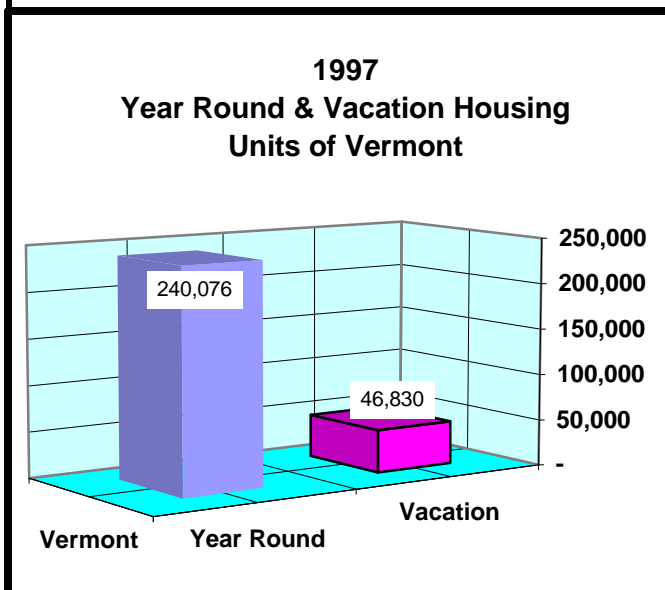


Table 22

Education Comparison: Bennington 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
Bennington County	3,454	3,048	6,502	\$ 6,271	\$ 1,265	\$ 8,891,191
Arlington	251	229	480	\$ 6,422	\$ 1,412	\$ 652,881
Bennington ID	1,287	1,187	2,473	\$ 5,588	\$ 578	\$ 1,066,413
Dorset	192	172	364	\$ 9,312	\$ 4,302	\$ 1,787,741
Landgrove	17	13	30	\$ 7,463	\$ 2,453	\$ 111,290
Manchester	418	336	754	\$ 8,062	\$ 3,052	\$ 2,529,504
North Bennington ID	185	134	319	\$ 6,237	\$ 1,227	\$ 282,128
Peru	41	31	72	\$ 7,383	\$ 2,373	\$ 290,118
Pownal	334	293	626	\$ 5,467	\$ 457	\$ 189,301
Readsboro	81	82	163	\$ 4,867	\$ -	\$ -
Rupert	55	57	112	\$ 5,236	\$ 226	\$ 27,453
Sandgate	30	35	65	\$ 6,248	\$ 1,238	\$ 82,759
Searsburg	11	7	18	\$ 7,046	\$ 2,036	\$ 54,935
Shaftsbury	309	259	569	\$ 5,741	\$ 731	\$ 372,412
Stamford	74	65	139	\$ 5,057	\$ 47	\$ 5,958
Sunderland	80	73	153	\$ 6,693	\$ 1,683	\$ 262,122
Winhall	46	46	92	\$12,421	\$ 7,411	\$ 1,176,019
Woodford	44	29	74	\$ 5,012	\$ 2	\$ 157

Bennington 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%
Arlington	196	4.2%	12.4	521	522	65%
Burr & Burton	430	2.4%	9.6	527	508	66%
Mt. Anthony	1,230	6.7%	15.2	493	487	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 23

Education Comparison: Rutland County Towns & Schools						
Fiscal Year 1999 (July 1, 1998 to June 30, 1999)	Average Daily Membership 1/			School	Above Block	\$ Raised
	Elementary Count	Secondary Count	Total	Spending PEP 2/	Spending PEP 2/	From Local Education Tax
Vermont	57,189	48,176	105,364	\$ 6,223	\$ 1,209	\$116,100,919
Rutland County	5,856	4,928	10,784	\$ 6,012	\$ 1,002	\$ 9,572,078
Benson	107	79	186	\$ 5,722	\$ 712	\$ 88,926
Brandon	428	378	806	\$ 6,077	\$ 1,067	\$ 544,230
Castleton	351	329	680	\$ 5,298	\$ 288	\$ 155,523
Chittenden	119	133	251	\$ 6,648	\$ 1,638	\$ 411,990
Clarendon	310	247	557	\$ 5,569	\$ 559	\$ 185,971
Danby	155	102	257	\$ 6,043	\$ 1,033	\$ 254,246
Fair Haven	311	289	600	\$ 5,537	\$ 527	\$ 155,411
Hubbardton	79	53	132	\$ 6,087	\$ 1,077	\$ 138,540
Ira	47	41	88	\$ 6,231	\$ 1,221	\$ 82,776
Mendon	104	81	185	\$ 5,831	\$ 821	\$ 154,777
Middletown Springs	68	71	139	\$ 7,900	\$ 2,890	\$ 387,590
Mount Holly	134	93	226	\$ 6,739	\$ 1,729	\$ 406,244
Mount Tabor	23	12	35	\$ 7,203	\$ 2,193	\$ 69,385
Pawlet	136	110	245	\$ 6,585	\$ 1,575	\$ 376,848
Pittsfield	37	18	55	\$ 9,515	\$ 4,504	\$ 285,910
Pittsford	316	248	564	\$ 6,321	\$ 1,311	\$ 696,768
Poultney	328	266	594	\$ 5,805	\$ 795	\$ 368,303
Proctor	176	167	343	\$ 7,479	\$ 2,469	\$ 580,141
Rutland City	1,354	1,121	2,475	\$ 5,538	\$ 528	\$ 984,864
Rutland Town	370	285	655	\$ 6,720	\$ 1,710	\$ 1,065,794
Sherburne	99	66	165	\$ 9,091	\$ 4,081	\$ 1,051,063
Shrewsbury	128	88	216	\$ 6,053	\$ 1,043	\$ 220,304
Sudbury	44	39	83	\$ 6,056	\$ 1,046	\$ 91,907
Tinmouth	51	59	110	\$ 6,028	\$ 1,018	\$ 106,222
Wallingford	210	233	442	\$ 5,911	\$ 901	\$ 301,580
Wells	113	89	202	\$ 5,837	\$ 827	\$ 161,521
West Haven	21	34	54	\$ 5,271	\$ 261	\$ 12,863
West Rutland	239	197	436	\$ 5,850	\$ 840	\$ 232,381

Rutland 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%
Poultney	257	2.8%	14.3	480	476	62%
Proctor	154	1.8%	11.6	571	547	31%
Rutland	948	2.4%	11.1	528	500	59%
West Rutland	132	4.7%	13.0	488	508	35%
Fair Haven	608	3.4%	14.9	492	493	48%
Mill River	511	3.9%	14.4	511	519	58%
Otter Valley	528	4.7%	12.9	502	513	47%

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 24

Education Comparison: Windham 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
Windham County	3,880	3,523	7,404	\$ 6,867	\$ 1,782	\$ 13,918,136
Athens	28	20	48	\$ 6,265	\$ 1,255	\$ 62,283
Brattleboro	940	886	1,826	\$ 6,482	\$ 1,472	\$ 2,719,572
Brookline	48	43	91	\$ 6,464	\$ 1,454	\$ 127,792
Dover	105	103	208	\$ 9,770	\$ 4,760	\$ 1,736,686
Dummerston	147	153	300	\$ 7,410	\$ 2,400	\$ 707,962
Grafton	47	44	91	\$ 8,397	\$ 3,387	\$ 352,497
Guilford	194	200	394	\$ 6,492	\$ 1,482	\$ 484,780
Halifax	50	63	113	\$ 6,865	\$ 1,855	\$ 221,789
Jamaica	91	50	141	\$ 7,238	\$ 2,228	\$ 334,840
Londonderry	163	140	302	\$ 6,544	\$ 1,534	\$ 504,112
Marlboro	73	84	157	\$ 6,951	\$ 1,941	\$ 315,482
Newfane	132	138	270	\$ 8,064	\$ 3,054	\$ 847,770
Putney	184	163	347	\$ 6,623	\$ 1,613	\$ 557,932
Rockingham	563	491	1,054	\$ 6,633	\$ 1,623	\$ 1,535,163
Stratton	14	14	28	\$10,866	\$ 5,856	\$ 299,799
Townshend	85	88	172	\$ 8,566	\$ 3,556	\$ 624,579
Vernon	220	195	414	\$ 6,424	\$ -	\$ -
Wardsboro	70	57	127	\$ 6,666	\$ 1,656	\$ 224,556
Westminster	328	271	599	\$ 6,510	\$ 1,500	\$ 692,768
Whitingham	136	100	236	\$ 6,777	\$ 1,767	\$ 482,881
Wilmington	233	202	435	\$ 6,962	\$ 1,952	\$ 895,159
Windham	29	20	49	\$ 8,129	\$ 3,119	\$ 189,734

Windham County High Schools (YF98)	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%
Whitingham	117	8.0%	12.7	483	472	29%
Wilmington	184	2.8%	13.3	534	525	70%
Bellows Falls	467	8.5%	14.1	498	487	40%
Brattleboro	1,036	6.7%	11.6	514	496	48%
Leland & Gray	270	3.9%	10.8	498	532	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.

Table 25

Education Comparison: Windsor 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
Windsor County	5,450	4,775	10,226	\$ 6,458	\$ 1,448	\$ 13,940,181
Andover	27	31	58	\$ 5,257	\$ 247	\$ 16,050
Baltimore	17	15	32	\$ 6,662	\$ 1,652	\$ 41,232
Barnard	83	83	167	\$ 7,313	\$ 2,303	\$ 427,569
Bethel	196	178	374	\$ 6,735	\$ 1,725	\$ 481,400
Bridgewater	83	65	148	\$ 6,564	\$ 1,554	\$ 244,751
Cavendish	106	93	199	\$ 6,567	\$ 1,557	\$ 315,534
Chester	271	316	587	\$ 6,073	\$ 1,063	\$ 577,583
Hartford	996	791	1,787	\$ 5,843	\$ 833	\$ 1,317,593
Hartland	358	256	614	\$ 6,586	\$ 1,576	\$ 874,938
Ludlow	211	178	388	\$ 7,317	\$ 2,307	\$ 1,237,368
Norwich	428	381	809	\$ 7,747	\$ 2,737	\$ 2,193,222
Plymouth	37	27	64	\$ 7,298	\$ 2,288	\$ 220,005
Pomfret	88	87	175	\$ 6,972	\$ 1,962	\$ 346,060
Reading	72	50	122	\$ 6,948	\$ 1,938	\$ 237,429
Rochester	118	90	208	\$ 8,279	\$ 3,269	\$ 676,234
Royalton	267	213	480	\$ 5,090	\$ 80	\$ 27,374
Sharon	135	120	255	\$ 6,693	\$ 1,683	\$ 321,633
Springfield	875	853	1,727	\$ 5,934	\$ 924	\$ 1,053,353
Stockbridge	46	55	101	\$ 6,430	\$ 1,420	\$ 151,005
Weathersfield	227	179	406	\$ 6,030	\$ 1,020	\$ 408,552
West Windsor	52	47	99	\$ 7,573	\$ 2,563	\$ 438,381
Weston	80	86	166	\$ 7,336	\$ 2,326	\$ 262,265
Windsor	405	283	688	\$ 6,330	\$ 1,320	\$ 459,805
Woodstock	273	297	570	\$ 7,589	\$ 2,579	\$ 1,610,845

Windsor 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%
Whitcomb	128	2.2%	13.5	514	503	47%
Hartford	705	5.3%	16.2	489	487	61%
Rochester	94	4.6%	13.7	494	516	NA
South Royalton	192	2.3%	14.2	509	493	63%
Springfield	607	5.7%	12.1	497	482	59%
Windsor	298	5.2%	14.8	467	472	37%
Black River	171	6.0%	12.9	522	544	83%
Green Mountain	291	3.8%	12.4	489	493	54%
Woodstock	491	3.3%	11.4	524	519	64%

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 & Southern Vermont Schools

