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# **A Profile of Demographics**

Selected Geographies:

**Belmont town, Belknap Co, NH**

Benchmark Geographies:

**New Hampshire**

Produced by

**Economic Profile System**

**EPS**

July 14, 2017

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## About the Economic Profile System (EPS)

EPS is a free, easy-to-use software application that produces detailed socioeconomic reports of counties, states, and regions, including custom aggregations.

EPS uses published statistics from federal data sources, including Bureau of Economic Analysis and Bureau of the Census, U.S. Department of Commerce; and Bureau of Labor Statistics, U.S. Department of Labor.

The Bureau of Land Management and Forest Service have made significant financial and intellectual contributions to the operation and content of EPS.

See [headwaterseconomics.org/EPS](http://headwaterseconomics.org/EPS) for more information about the other tools and capabilities of EPS.

For technical questions, contact Patty Gude at [eps@headwaterseconomics.org](mailto:eps@headwaterseconomics.org), or 406-599-7425.



**Headwaters Economics** is an independent, nonprofit research group. Our mission is to improve community development and land management decisions in the West.



[www.blm.gov](http://www.blm.gov)

**The Bureau of Land Management**, an agency within the U.S. Department of the Interior, administers 249.8 million acres of America's public lands, located primarily in 12 Western States. It is the mission of the Bureau of Land Management to sustain the health, diversity, and productivity of the public lands for the use and enjoyment of present and future generations.



[www.fs.fed.us](http://www.fs.fed.us)

**The Forest Service**, an agency of the U.S. Department of Agriculture, administers national forests and grasslands encompassing 193 million acres. The Forest Service's mission is to achieve quality land management under the "sustainable multiple-use management concept" to meet the diverse needs of people while protecting the resource. Significant intellectual, conceptual, and content contributions were provided by the following individuals: Dr. Pat Reed, Dr. Jessica Montag, Doug Smith, M.S., Fred Clark, M.S., Dr. Susan A. Winter, and Dr. Ashley Goldhor-Wilcock.

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## Note to Users:

Because ACS is based on a survey, it is subject to error. The Census Bureau reports the accuracy of the data by providing margins of error (MOE) for every data point. In this report, we alert the user to the data accuracy using color-coded text in the tables: BLACK indicates a coefficient of variation (CV) < 12%; ORANGE (preceded with one dot) indicates between 12 and 40%; and RED BOLD (preceded with two dots) indicates a CV > 40%.

This is one of fourteen reports that can be created and downloaded from EPS Web. You may want to run another EPS report for either a different geography or topic. Topics include land use, demographics, specific industry sectors, the role of non-labor income, the wildland-urban interface, the role of amenities in economic development, and payments to county governments from federal lands. Throughout the reports, references to online resources are indicated in parentheses. These resources are provided as hyperlinks on each report's final page. The EPS reports are downloadable as Excel, PDF, and Word documents. For further information and to download reports, go to:

[headwaterseconomics.org/eps](http://headwaterseconomics.org/eps)

**How has population changed?**

This page describes the total population and change in total population.

Note: with the exception of some 2000 Decennial Census data used on pages 1-3, all other data used in this report are from the American Community Survey (ACS) of the Census Bureau. Red, orange, and black text indicate different data quality thresholds – please read the Methods section in the Study Guide text.

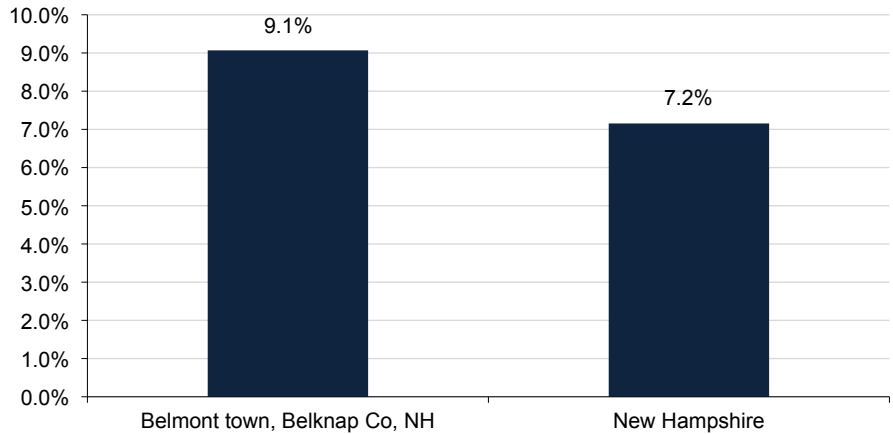
**Population, 2000-2015\***

	Belmont town, Belknap Co, NH	New Hampshire
Population (2015*)	7,325	1,324,201
Population (2000)	6,716	1,235,786
Population Change (2000-2015*)	609	88,415
Population Percent Change (2000-2015*)	9.1%	7.2%

\* The data in this table are calculated by ACS using annual surveys conducted during 2011-2015 and are representative of average characteristics during this period.

Percent Change in Population, 2000-2015\*

- From 2000 to the 2011-2015 period, Belmont town, Belknap Co, NH had the smallest estimated absolute change in population (609).
- From 2000 to the 2011-2015 period, Belmont town, Belknap Co, NH had the largest estimated relative change in population (9.1%), and New Hampshire had the smallest (7.2%).



## Study Guide and Supplemental Information

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### How has population changed?

#### What do we measure on this page?

This page describes the total population and change in total population.

Note: with the exception of some 2000 Decennial Census data used on pages 1-3, all other data used in this report are from the American Community Survey (ACS) of the Census Bureau. Red, orange, and black text indicate different data quality thresholds – please read the Methods section below.

#### Why is this important?

This report covers a range of characteristics including gender, race, age, employment status, income levels, education, and housing. It is the only EPS report that can be run for geographic areas other than the U.S., states, and counties. These include cities, towns, and census designated places, American Indian, Alaska native, and native Hawaii areas, congressional districts, and county subdivisions.

In addition to its usefulness for social research, the information throughout this report is valuable for public land managers and others in identifying whether the selected geographies contain minorities and people who are economically and/or socially disadvantaged. This is important because Executive Order 12898, February 11, 1994 states that "...each federal agency shall make achieving environmental justice part of its mission by identifying and addressing, as appropriate, disproportionately high and adverse human health or environmental effects of its programs, policies, and activities on minority populations and low-income populations..." (see Additional Resources on Page 2 of this report for more references).

While the data in this report does not constitute an analysis of environmental justice per se, it serves to identify whether minorities and/or economically/socially disadvantaged people live in an area. The assessment of whether environmental justice pertains to an area or management action requires consideration of the presence and distribution of minority individuals, minority populations, and low income populations and whether they are or would be disproportionately subject to high and adverse human health effects (such as bodily impairment, infirmity, illness, or any other negative health effects from cumulative or multiple adverse exposures to environmental hazards), and disproportionately high and adverse environmental effects (such as impacts on the natural environment that significantly or adversely affect minority, low income, or native populations).

#### Methods

The majority of data in this report comes from the Census Bureau's American Community Survey (ACS). The ACS is a nation-wide survey conducted every year by the Census Bureau that provides current demographic, social, economic, and housing information about communities every year—information that until recently was only available once a decade. The ACS is not the same as the decennial census, which is conducted every ten years (the ACS has replaced the detailed, Census 2000 long-form questionnaire).

For populations of 65,000 or more, ACS provides estimates based on 1 year of sampling. For populations of 20,000 or more, ACS provides estimates based on 3 years of sampling. For all other geographies, estimates based on 5 years of sampling are provided. Data used in this report are 5-year ACS estimates. More than the 1 or 3-year estimates, the 5-year estimates are consistently available for small geographies, such as towns. We show 5-year estimates for all geographies since data obtained using the same survey technique is ideal for cross-geography comparisons. The disadvantage is that multiyear estimates cannot be used to describe any particular year in the period, only what the average value is over the full period. For brevity, table and figure titles show the latest year of the 5-year period. Footnotes are provided to clarify that the data represent average characteristics over a 5-year period.

ACS is based on a survey, and is subject to error. The Census Bureau reports the accuracy of the data by providing margins of error. In this report, we alert the user to the data accuracy using color-coded text and symbols in the tables: **BLACK** indicates a coefficient of variation < 12%; **ORANGE** (preceded with one dot) indicates between 12 and 40%; and **RED BOLD** (preceded with two dots) indicates a coefficient of variation > 40%. Less populated areas tend to have lower accuracy. If data have consistently low accuracy throughout a report, we suggest running another demographics report at a larger geographic scale. A listing of all coefficients of variation by data point can be found by scrolling down to the tables provided below the border of the page in the Excel workbook.

#### Additional Resources

An indispensable publication on environmental justice: Council on Environmental Quality. 1997. Environmental Justice: Guidance under the National Environmental Policy Act. Washington, D.C. Available at: [epa.gov/compliance/ej/resources/policy/ej\\_guidance\\_nepa\\_ceq1297.pdf](http://epa.gov/compliance/ej/resources/policy/ej_guidance_nepa_ceq1297.pdf) (1). For a description of the Census Bureau's ACS survey methodology and data accuracy used by the Census Bureau, see: [census.gov/acs/www/methodology/methodology\\_main/](http://census.gov/acs/www/methodology/methodology_main/) (2). [census.gov/acs/www/Downloads/data\\_documentation/Accuracy/MultiyearACSAccuracyofData2009.pdf](http://census.gov/acs/www/Downloads/data_documentation/Accuracy/MultiyearACSAccuracyofData2009.pdf) (3).

#### Data Sources

U.S. Department of Commerce. 2016. Census Bureau, American Community Survey Office, Washington, D.C.; U.S. Department of Commerce. 2000. Census Bureau, Systems Support Division, Washington, D.C.

What is the age and gender distribution of the population?

This page describes population distribution by age and gender, and the change in median age.

**Median Age:** The age which divides the population into two numerically equal groups; i.e, half the people are younger than this age and half are older.

Age & Gender Distribution, 2015\*

	Belmont town, Belknap Co, NH	New Hampshire
<b>Total Population</b>	7,325	1,324,201
Under 5 years	280	65,592
5 to 9 years	387	74,255
10 to 14 years	489	80,046
15 to 19 years	566	91,704
20 to 24 years	467	87,459
25 to 29 years	342	77,043
30 to 34 years	303	74,386
35 to 39 years	462	75,609
40 to 44 years	617	87,465
45 to 49 years	514	101,982
50 to 54 years	630	112,670
55 to 59 years	521	103,708
60 to 64 years	633	90,318
65 to 69 years	422	68,095
70 to 74 years	379	48,207
75 to 79 years	111	33,853
80 to 84 years	120	25,582
85 years and over	82	26,227
Total Female	3,869	670,717
Total Male	3,456	653,484

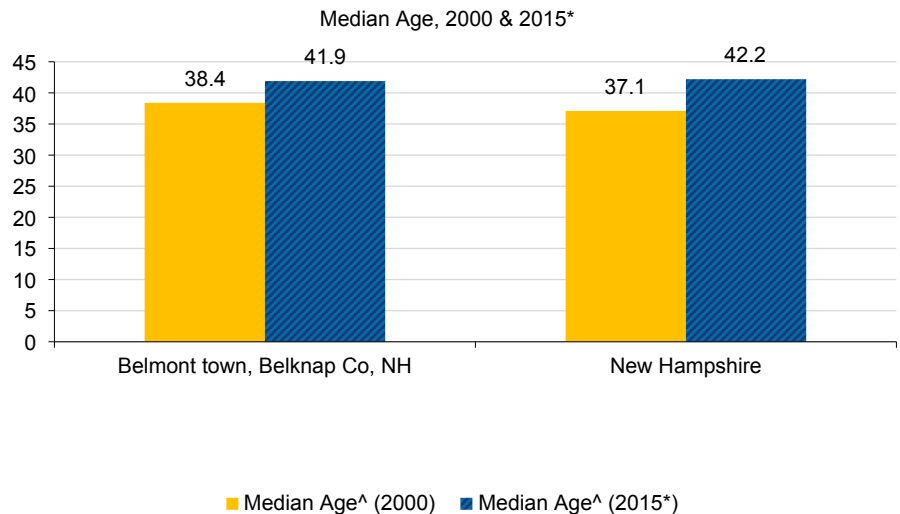
Change in Median Age, 2000-2015\*

Median Age^ (2015*)	41.9	42.2
Median Age^ (2000)	38.4	37.1
Median Age % Change	9.1%	13.7%

^ Median age is not available for metro/non-metro or regional aggregations.

\* The data in this table are calculated by ACS using annual surveys conducted during 2011-2015 and are representative of average characteristics during this period.

- From 2000 to the 2011-2015 period, the median age estimate increased the most in New Hampshire (37.1 to 42.2, a 13.7% increase) and increased the least in Belmont town, Belknap Co, NH (38.4 to 41.9, a 9.1% increase).



## Study Guide and Supplemental Information

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### What is the age and gender distribution of the population?

#### What do we measure on this page?

This page describes population distribution by age and gender, and the change in median age.

Median Age: The age which divides the population into two numerically equal groups; i.e., half the people are younger than this age and half are older.

#### Why is it important?

Different geographies can have different age distributions. For example, in counties with a large number of retirees, the age distribution may be skewed towards categories 65 years and older. In counties with universities, the age distribution will be skewed toward the age group 18-29. In many counties, the largest segment of the population is in the Baby Boomer generation (people born between 1946 and 1964).

The change in median age is one indicator of whether the population has gotten older or younger.

#### Methods

Data in this report are based on the American Community Survey (ACS) of the Census Bureau. Data used in this report are 5-year estimates for all geographies. The latest year of the 5-year estimate is indicated in tables and figures (for example, 2009\* may be listed as the year, but this is a 5-year estimate based on data collected from 2005 through 2009).

Data accuracy is indicated as follows: **BLACK** indicates a coefficient of variation < 12%; **ORANGE** (preceded with one dot) indicates between 12 and 40%; and **RED BOLD** (preceded with two dots) indicates a coefficient of variation > 40%. If data have consistently low accuracy throughout a report, we suggest running another demographics report at a larger geographic scale.

#### Additional Resources

The U.S. Environmental Protection Agency defines environmental justice as "the fair treatment and meaningful involvement of all people regardless of race, color, national origin, or income with respect to the development, implementation, and enforcement of environmental laws, regulations, and policies." Environmental Protection Agency environmental justice resources are available at: [epa.gov/compliance/ej](http://epa.gov/compliance/ej) (4).

An indispensable publication on environmental justice: Council on Environmental Quality. 1997. Environmental Justice: Guidance under the National Environmental Policy Act. Washington, D.C. Available at: [epa.gov/compliance/ej/resources/policy/ej\\_guidance\\_nepa\\_ceq1297.pdf](http://epa.gov/compliance/ej/resources/policy/ej_guidance_nepa_ceq1297.pdf) (1).

The nonprofit organization The State of the USA is developing a national indicator system using consistent measures of well-being. Their resources are available at: [stateoftheusa.org](http://stateoftheusa.org) (5).

A useful resource on rural population change is the U.S. Department of Agriculture's Economic Research Service's Briefing Room on "Rural Population and Migration" available at: [ers.usda.gov/topics/rural-economy-population/population-migration.aspx](http://ers.usda.gov/topics/rural-economy-population/population-migration.aspx) (6).

William H. Frey's website provides links to publications, issues, media stories, data tools and resources on migration, population redistribution, and demography of both rural and urban populations in the U.S.: [frey-demographer.org](http://frey-demographer.org) (7).

The U.S. Department of Health and Human Services' Administration on Aging has a host of resources on older Americans at: [aoa.gov/aoaroot/aging\\_statistics/index.aspx](http://aoa.gov/aoaroot/aging_statistics/index.aspx) (8).

The U.S. Census Bureau's Population Estimates Program publishes age data estimates for the U.S., states, counties, and metropolitan areas. This information is available at: <http://www.census.gov/popest/> (9).

For information on county-level health ranking, see: [countyhealthrankings.org/](http://countyhealthrankings.org/) (10).

#### Data Sources

U.S. Department of Commerce. 2016. Census Bureau, American Community Survey Office, Washington, D.C.; U.S. Department of Commerce. 2000. Census Bureau, Systems Support Division, Washington, D.C.

What is the age and gender distribution of the population?

This page describes the change in age and gender distribution over time, and the change in age distribution, with age categories separated into five age groups.

Age & Gender Distribution and Change, 2000-2015\*

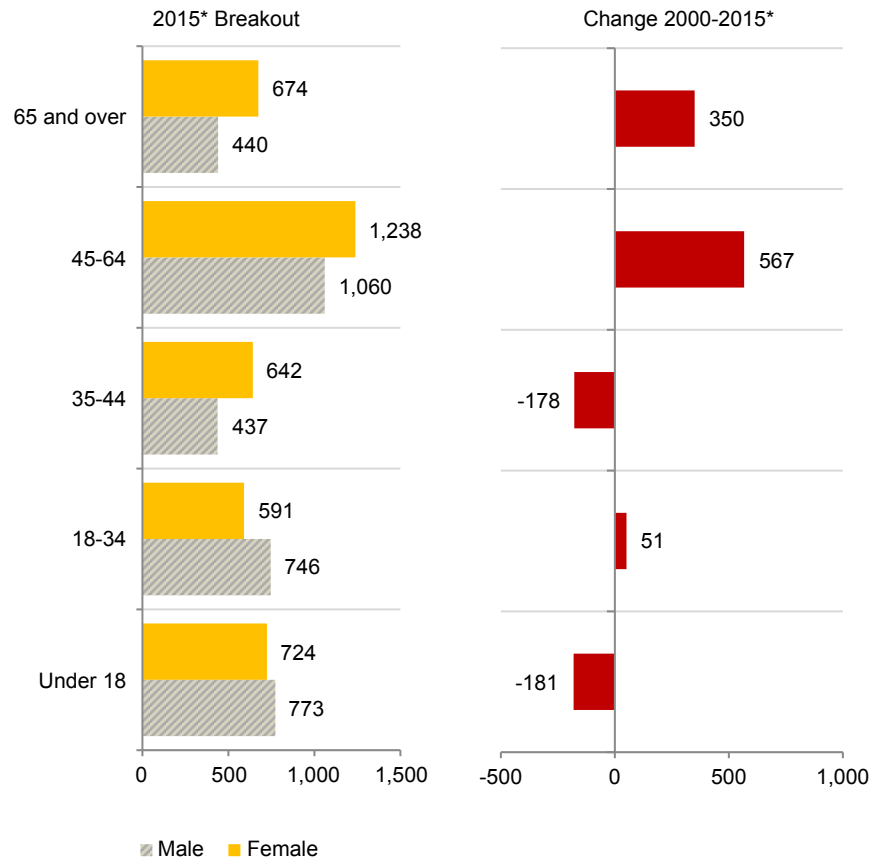
	2000	2015*
<b>Total Population</b>	6,716	7,325
Under 18	1,678	1,497
18-34	1,286	1,337
35-44	1,257	1,079
45-64	1,731	2,298
65 and over	764	1,114

Percent of Total

	2000	2015*
Under 18	25.0%	20.4%
18-34	19.1%	18.3%
35-44	18.7%	14.7%
45-64	25.8%	31.4%
65 and over	11.4%	15.2%

\* The data in this table are calculated by ACS using annual surveys conducted during 2011-2015 and are representative of average characteristics during this period.

- In the 2011-2015 period, the age category with the highest estimate for number of women was 45-64 (1,238), and the age category with the highest estimate for number of men was 45-64 (1,060).
- From 2000 to the 2011-2015 period, the age category with the largest estimated increase was 45-64 (567), and the age category with the largest estimated decrease was Under 18 (-181).





## Study Guide and Supplemental Information

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### What is the age and gender distribution of the population?

#### What do we measure on this page?

This page describes the change in age and gender distribution over time, and the change in age distribution, with age categories separated into five age groups.

#### Why is it important?

For public land managers, understanding the age distribution can help highlight whether management actions might affect some age groups more than others. It also may highlight the need to understand the different needs, values, and attitudes of different age groups. If a geography has a large retired population, or soon-to-be-retired population, for example, the needs and interests of the public may place different demands on public land managers than a geography with a large number of minors or young adults.

For many geographies, a significant development is the aging of the population, and in particular the retirement of the “Baby Boomer” generation (those born between 1946 and 1964). As this generation enters retirement age, their mobility, spending patterns, and consumer demands (for health care and housing, for example) can affect how communities develop economically. An aging population can also affect changing demands on land use (e.g., recreation).

#### Methods

Data accuracy is indicated as follows: **BLACK** indicates a coefficient of variation < 12%; **ORANGE** (preceded with one dot) indicates between 12 and 40%; and **RED BOLD** (preceded with two dots) indicates a coefficient of variation > 40%. If data have consistently low accuracy throughout a report, we suggest running another demographics report at a larger geographic scale.

#### Additional Resources

The non-profit Population Reference Bureau offers a helpful video on population pyramids at: [prb.org/Journalists/Webcasts/2009/distilleddemographics1.aspx](http://prb.org/Journalists/Webcasts/2009/distilleddemographics1.aspx) (11).

For a discussion on the implications of rising age trends, see: Peterson, Peter, G. 1999. *Gray Dawn: How the Coming Age Wave Will Transform America—and the World*. Random House. New York, New York. 280 p.

The Census maintains a useful web site with data, articles, and PowerPoint presentations on the characteristics of different age groups: [census.gov/population/age/](http://census.gov/population/age/) (12).

The Next Four Decades: Older Population in the United States: 2010 to 2050. May 2010. Census Bureau. [census.gov/prod/2010pubs/p25-1138.pdf](http://census.gov/prod/2010pubs/p25-1138.pdf) (13).

Cromartie, J. and P. Nelson. 2009. *Baby Boom Migration and Its Impact on Rural America*. Economic Research Service, Report Number 29. Washington, DC. [ers.usda.gov/publications/err-economic-research-report/err79.aspx](http://ers.usda.gov/publications/err-economic-research-report/err79.aspx) (14).

Frey, W.H. 2006. *America's Regional Demographics in the '00 Decade: The Role of Seniors, Boomers and New Minorities*. The Brookings Institution, Washington, D.C.

Frey, W. H. 2007. *Mapping the Growth of Older America: Seniors and Boomers in the Early 21st Century*. Brookings Census 2000 Series. Washington, D.C.: Brookings Institution Metropolitan Policy Program.

Jacobsen, L. A., and Mather, M. 2010. "U.S. Social and Economic Trends Since 2000." *Population Bulletin* 65(1): 1-16. Washington D.C.: Population Reference Bureau.

U.S. Census Bureau. 2005. "State Interim Population Projections by Age and Sex: 2004-2030." [census.gov/population/www/projections/projectionsagesex.html](http://census.gov/population/www/projections/projectionsagesex.html) (15). Retrieved September 1, 2010.

#### Data Sources

U.S. Department of Commerce. 2016. Census Bureau, American Community Survey Office, Washington, D.C.; U.S. Department of Commerce. 2000. Census Bureau, Systems Support Division, Washington, D.C.

How do people self-identify (race)?

This page describes the number of people who self-identify as belonging to a particular race.

Race: Race is a self-identification data item in which Census respondents choose the race or races with which they most closely identify. The Office of Management and Budget revised the standards in 1997 for how the Federal government collects and presents data on race and ethnicity.

Population by Race, 2015\*

	Belmont town, Belknap Co, NH	New Hampshire
<b>Total Population</b>	7,325	1,324,201
White alone	7,068	1,241,313
Black or African American alone	0	17,439
American Indian alone	0	2,238
Asian alone	28	31,364
Native Hawaiian & Other Pacific Is. alone	0	228
Some other race alone	82	7,273
Two or more races	147	24,346

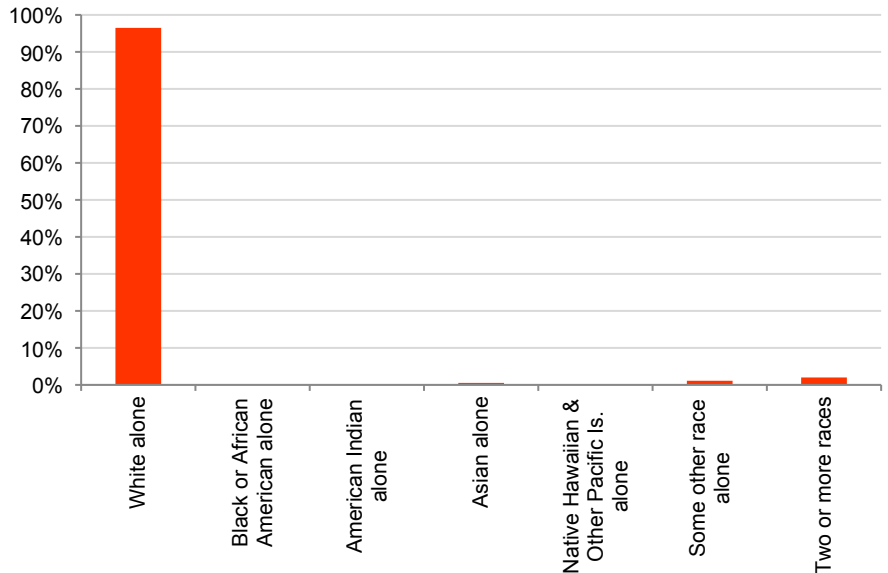
Percent of Total

White alone	96.5%	93.7%
Black or African American alone	0.0%	1.3%
American Indian alone	0.0%	0.2%
Asian alone	0.4%	2.4%
Native Hawaiian & Other Pacific Is. alone	0.0%	0.0%
Some other race alone	1.1%	0.5%
Two or more races	2.0%	1.8%

\* The data in this table are calculated by ACS using annual surveys conducted during 2011-2015 and are representative of average characteristics during this period.

- In the 2011-2015 period, the racial category with the highest estimated percent of the population in the Belmont town, Belknap Co, NH was white alone (96.5%), and the racial category the lowest estimated percent of the population was black or african american alone (0.0%).

Population by Race, Percent of Total, Belmont town, Belknap Co, NH, 2015\*



## Study Guide and Supplemental Information

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### How do people self-identify (race)?

#### What do we measure on this page?

This page describes the number of people who self-identify as belonging to a particular race.

Race: Race is a self-identification data item in which Census respondents choose the race or races with which they most closely identify. The Office of Management and Budget (OMB) revised the standards in 1997 for how the Federal government collects and presents data on race and ethnicity.

Race Alone Categories: This includes the minimum five race categories required by the OMB, plus the 'some other race alone' included by the Census Bureau, with the approval of the OMB. The categories are: White alone, Black or African-American alone, American Indian or Alaska Native alone, Asian alone, Native Hawaiian or other Pacific Islander alone, and Some other race alone.

Some Other Race: This includes all other responses not included in the "White," "Black or African American," "American Indian and Alaska Native," "Asian" and "Native Hawaiian or Other Pacific Islander" race categories described above. Respondents providing write-in entries such as multiracial, mixed, interracial, or a Hispanic/Latino group (for example, Mexican, Puerto Rican, or Cuban) in the "Some other race" write-in space are included in this category.

Two or More Races: People may have chosen to provide two or more races either by checking two or more race response check boxes, by providing multiple write-in responses, or by some combination of check boxes and write-in responses.

#### Why is it important?

Federal agencies make use of information on race and ethnicity for implementing a number of programs, while also using this information to promote and enforce equal opportunities, such as in employment or housing, under the Civil Rights Act.

According to the Census Bureau, "Many federal programs are put into effect based on the race data obtained from the decennial census (i.e., promoting equal employment opportunities; assessing racial disparities in health and environmental risks)." In addition, "Data on ethnic groups are important for putting into effect a number of federal statutes (i.e., enforcing bilingual election rules under the Voting Rights Act; monitoring and enforcing equal employment opportunities under the Civil Rights Act). Data on Ethnic Groups are also needed by local governments to run programs and meet legislative requirements (i.e., identifying segments of the population who may not be receiving medical services under the Public Health Act; evaluating whether financial institutions are meeting the credit needs of minority populations under the Community Reinvestment Act)."

For public land managers, one of the important considerations of proposed management actions is whether the action could have disproportionately high and adverse effects on minority populations. This consideration, broadly referred to as "Environmental Justice", is a requirement of Executive Order 12898. The data on this page show which minority populations are represented, but does not analyze whether there is a potential environmental justice issue.

#### Methods

Race categories include both racial and national-origin groups. The concept of race is separate from the concept of Hispanic origin, which is discussed elsewhere in this report. Percentages for the various race categories add to 100 percent, and should not be combined with the percent Hispanic.

Data accuracy is indicated as follows: **BLACK** indicates a coefficient of variation < 12%; **ORANGE** (preceded with one dot) indicates between 12 and 40%; and **RED BOLD** (preceded with two dots) indicates a coefficient of variation > 40%. If data have consistently low accuracy throughout a report, we suggest running another demographics report at a larger geographic scale.

#### Additional Resources

For information on revised Federal Office of Management and Budget standards for the classification of Federal data on race and ethnicity (1997), see: [whitehouse.gov/omb/fedreg\\_1997standards](http://whitehouse.gov/omb/fedreg_1997standards) (16).

For a primer on how the Census 2000 handles race and Hispanic origin, see the U.S. Census Bureau's publication "Overview of Race and Hispanic Origin," available at: [census.gov/prod/2001pubs/c2kbr01-1.pdf](http://census.gov/prod/2001pubs/c2kbr01-1.pdf) (17).

Additional race and ethnicity data from the U.S. Census Bureau can be found at: [factfinder2.census.gov/faces/nav/jsf/pages/index.xhtml](http://factfinder2.census.gov/faces/nav/jsf/pages/index.xhtml) (18).

The American Human Development Project has created a useful resource on the health and welfare of racial and ethnic groups. It is called A Century Apart: New Measures of Well-Being for U.S. Racial and Ethnic Groups and is available at: [measureofamerica.org/acenturyapart](http://measureofamerica.org/acenturyapart) (19).

#### Data Sources

U.S. Department of Commerce. 2016. Census Bureau, American Community Survey Office, Washington, D.C.

How do people self-identify (ethnicity)?

This page describes the number of people who self-identify as Hispanic. The information also is presented according to race. The term "Hispanic" refers to a cultural identification, and Hispanics can be of any race.

Hispanic or Latino Origin: People who identify with the terms "Hispanic" or "Latino" are those who classify themselves in one of the specific Hispanic or Latino categories listed on the Census questionnaire "Mexican," "Puerto Rican," or "Cuban" as well as those who indicate that they are "other Spanish, Hispanic, or Latino." Origin can be viewed as the heritage, nationality group, lineage, or country of birth of the person or the person's parents or ancestors before their arrival in the United States. People who identify their origin as Spanish, Hispanic, or Latino may be of any race.

Hispanic Population, 2015\*

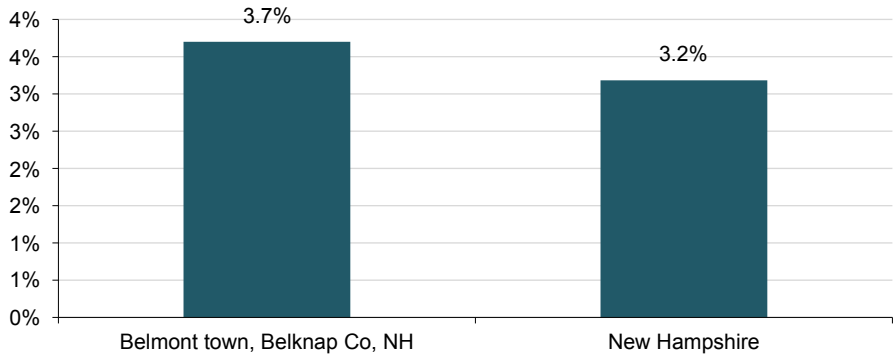
	Belmont town, Belknap Co, NH	New Hampshire
<b>Total Population</b>	7,325	1,324,201
<b>Hispanic or Latino (of any race)</b>	271	42,141
<b>Not Hispanic or Latino</b>	7,054	1,282,060
White alone	6,879	1,210,369
Black or African American alone	0	15,485
American Indian alone	0	1,912
Asian alone	28	31,130
Native Hawaiian & Oth.Pacific Is. alone	0	228
Some other race	0	1,642
Two or more races	147	21,294

Percent of Total

<b>Hispanic or Latino (of any race)</b>	3.7%	3.2%
<b>Not Hispanic or Latino</b>	96.3%	96.8%
White alone	93.9%	91.4%
Black or African American alone	0.0%	1.2%
American Indian alone	0.0%	0.1%
Asian alone	0.4%	2.4%
Native Hawaiian & Oth.Pacific Is. alone	0.0%	0.0%
Some other race	0.0%	0.1%
Two or more races	2.0%	1.6%

\* The data in this table are calculated by ACS using annual surveys conducted during 2011-2015 and are representative of average characteristics during this period.

Hispanic Population, Percent of Total, Belmont town, Belknap Co, NH, 2015\*



- In the 2011-2015 period, Belmont town, Belknap Co, NH had the highest estimated percent of the population that self-identify as Hispanic or Latino of any race (3.7%), and New Hampshire had the lowest (3.2%).

## Study Guide and Supplemental Information

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### How do people self-identify (ethnicity)?

#### What do we measure on this page?

This page describes the number of people who self-identify as Hispanic. The information also is presented according to race. The term “Hispanic” refers to a cultural identification, and Hispanics can be of any race.

Ethnicity: There are two minimum categories for ethnicity: Hispanic or Latino, and Not Hispanic or Latino. The federal government considers race and Hispanic origin to be two separate and distinct concepts. Hispanics and Latinos may be of any race.

Hispanic or Latino Origin: People who identify with the terms "Hispanic" or "Latino" are those who classify themselves in one of the specific Hispanic or Latino categories listed on the Census questionnaire "Mexican," "Puerto Rican," or "Cuban" as well as those who indicate that they are "other Spanish, Hispanic, or Latino." Origin can be viewed as the heritage, nationality group, lineage, or country of birth of the person or the person's parents or ancestors before their arrival in the United States. People who identify their origin as Spanish, Hispanic, or Latino may be of any race.

#### Why is it important?

Hispanics are one of the fastest growing segments of the U.S. population. The Census Bureau reported that 15 percent of the population in the U.S. self-identified as being Hispanic in 2010. The Census Bureau predicts that 24.4 percent of the population in the U.S. will be Hispanic by 2050. Between 2000 and 2010, Hispanics accounted for over one-half of the nation's population growth.

Different groups of people may value and use public lands in different ways. Understanding the various values, beliefs, and attitudes of the Hispanic community in an area can be an important consideration for public land managers working to meet the needs of the public or evaluating potentially adverse impacts on a population.

According to the Census Bureau: “Many federal programs are put into effect based on the race data obtained from the decennial census (i.e., promoting equal employment opportunities; assessing racial disparities in health and environmental risks)” and “Data on ethnic groups are important for putting into effect a number of federal statutes (i.e., enforcing bilingual election rules under the Voting Rights Act; monitoring and enforcing equal employment opportunities under the Civil Rights Act). Data on Ethnic Groups are also needed by local governments to run programs and meet legislative requirements (i.e., identifying segments of the population who may not be receiving medical services under the Public Health Act; evaluating whether financial institutions are meeting the credit needs of minority populations under the Community Reinvestment Act).”

#### Methods

Data accuracy is indicated as follows: **BLACK** indicates a coefficient of variation < 12%; **ORANGE** (preceded with one dot) indicates between 12 and 40%; and **RED BOLD** (preceded with two dots) indicates a coefficient of variation > 40%. If data have consistently low accuracy throughout a report, we suggest running another demographics report at a larger geographic scale.

#### Additional Resources

For information on revised Federal Office of Management and Budget standards for the classification of Federal data on race and ethnicity (1997), see: [whitehouse.gov/omb/fedreg\\_1997standards](http://whitehouse.gov/omb/fedreg_1997standards) (16).

For a primer on how the Census 2000 handles race and Hispanic origin, see the U.S. Census Bureau publication “Overview of Race and Hispanic Origin,” available at: [census.gov/prod/2001pubs/c2kbr01-1.pdf](http://census.gov/prod/2001pubs/c2kbr01-1.pdf) (17).

Additional race and ethnicity data from the U.S. Census Bureau can be found at: [factfinder2.census.gov/faces/nav/jsf/pages/index.xhtml](http://factfinder2.census.gov/faces/nav/jsf/pages/index.xhtml) (18).

Additional information on the U.S. Hispanic population from the U.S. Census Bureau is available at: [census.gov/newsroom/cspan/hispanic/2012.06.22\\_cspan\\_hispanics.pdf](http://census.gov/newsroom/cspan/hispanic/2012.06.22_cspan_hispanics.pdf) (20).

For an analysis of Latinos and Hispanics and federal land management in the Columbia River Basin, as well as a literature review on the subject, see: [icbemp.gov/science/hansisrichard\\_10pg.pdf](http://icbemp.gov/science/hansisrichard_10pg.pdf) (21).

#### Data Sources

U.S. Department of Commerce. 2016. Census Bureau, American Community Survey Office, Washington, D.C.

**How do people self-identify (Tribal)?**

This page describes, in general terms, the number of people who self-identify as American Indian and Alaska Native alone or in combination with one or more other races.

American Indian: This category shows self-identification among people of American Indian descent. Many American Indians are members of a principal tribe or group empowered to negotiate and make decisions on behalf of the individual members. Census data are available for 34 tribes or Selected American Indian categories: Apache, Blackfeet, Cherokee, Cheyenne, Chickasaw, Chippewa, Choctaw, Colville, Comanche, Cree, Creek, Crow, Delaware, Houma, Iroquois, Kiowa, Lumbee, Menominee, Navajo, Osage, Ottawa, Paiute, Pima, Potawatomi, Pueblo, Puget Sound Salish, Seminole, Shoshone, Sioux, Tohono O’Odam, Ute, Yakama, Yaqui, Yuman, and All other.

Alaska Native: This category shows self-identification among people of Alaska Native descent. Census data are available for five detailed Alaska Native race and ethnic categories: Alaska Athabaskan, Aleut, Eskimo, Tlingit-Haida, and All other tribes.

Non-Specified Tribes: This category shows self-identification among people of American Indian or Alaska Native decent that does not fall within a major tribal affiliation.

**American Indian & Alaska Native Population, 2015\***

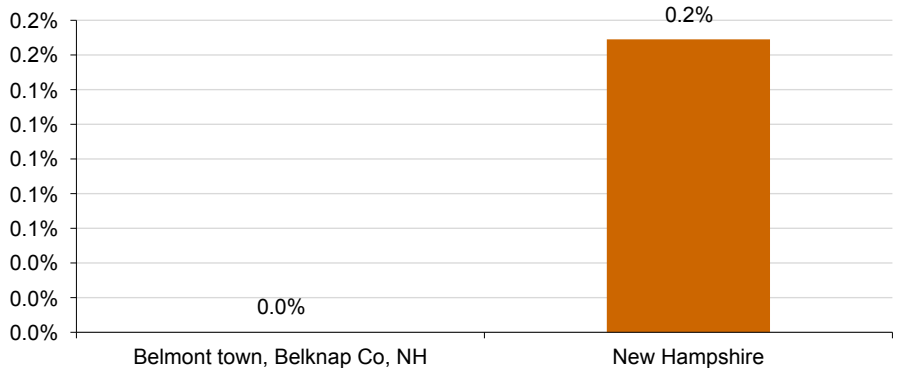
	Belmont town, Belknap Co, NH	New Hampshire
<b>Total Population</b>	7,325	1,324,201
<b>Total Native American</b>	0	2,238
American Indian Tribes	0	1,512
Alaska Native Tribes	0	5
Non-Specified Tribes	0	607

**Percent of Total**

<b>Total Native American</b>	0.0%	0.2%
American Indian Tribes	0.0%	0.1%
Alaska Native Tribes	0.0%	0.0%
Non-Specified Tribes	0.0%	0.0%

\* The data in this table are calculated by ACS using annual surveys conducted during 2011-2015 and are representative of average characteristics during this period.

Native American Population, Percent of Total, Belmont town, Belknap Co, NH, 2015\*



- In the 2011-2015 period, New Hampshire had the highest estimated percent of the population that self-identified as American Indian and Alaska Native (0.2%) and Belmont town, Belknap Co, NH had the lowest (0.0%).

## Study Guide and Supplemental Information

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### How do people self-identify (Tribal)?

#### What do we measure on this page?

This page describes, in general terms, the number of people who self-identify as American Indian and Alaska Native alone or in combination with one or more other races.

American Indian: This category shows self-identification among people of American Indian descent. Many American Indians are members of a principal tribe or group empowered to negotiate and make decisions on behalf of the individual members. Census data are available for 36 tribes or Selected American Indian categories: Apache, Arapaho, Blackfeet, Cherokee, Cheyenne, Chickasaw, Chippewa, Choctaw, Colville, Comanche, Cree, Creek, Crow, Delaware, Hopi, Houma, Iroquois, Kiowa, Lumbee, Menominee, Navajo, Osage, Ottawa, Paiute, Pima, Potawatomi, Pueblo, Puget Sound Salish, Seminole, Shoshone, Sioux, Tohono O'Odham, Ute, Yakama, Yaqui, Yuman, and "All other tribes". In this report, people who self-identified as members of the Delaware, Houma, Menominee, and Ottawa tribes are included in the "All other tribes" category.

Alaska Native: This category shows self-identification among people of Alaska Native descent. Census data are available for seven detailed Alaska Native race and ethnic categories: Alaska Athabaskan, Aleut, Inupiat, Tlingit-Haida, Tsimshian, Yupik, and All other tribes.

Non-Specified Tribes: This category includes respondents who checked the "American Indian or Alaska Native" response category on the Census questionnaire or wrote in the generic term "American Indian" or "Alaska Native," or tribal entries not elsewhere classified.

International Indian Tribes: This category shows people who self-identified as Canadian and French American Indian, Central American Indian, Mexican American Indian, South American Indian, or Spanish American Indian.

#### Why is it important?

Different groups of people may value and use public lands in different ways. Understanding the various values, beliefs, and attitudes of American Indian and Alaska Native tribes is an important consideration for public land managers where these populations reside and have a historical and/or current tie to the land. Some management actions may have disproportionately high and adverse effects on tribes and it is helpful to know

#### Methods

Data accuracy is indicated as follows: **BLACK** indicates a coefficient of variation < 12%; **ORANGE** (preceded with one dot) indicates between 12 and 40%; and **RED BOLD** (preceded with two dots) indicates a coefficient of variation > 40%. If data have consistently low accuracy throughout a report, we suggest running another demographics report at a larger geographic scale.

#### Additional Resources

An indispensable publication on environmental justice: Council on Environmental Quality. 1997. Environmental Justice: Guidance under the National Environmental Policy Act. Washington, D.C. Available at: [epa.gov/compliance/ej/resources/policy/ej\\_guidance\\_nepa\\_ceq1297.pdf](http://epa.gov/compliance/ej/resources/policy/ej_guidance_nepa_ceq1297.pdf) (1).

The U.S. Department of Interior's Indian Affairs oversees the Bureau of Indian Affairs and Bureau of Indian Education. Indian Affairs resources and contacts are available at: [bia.gov/index.htm](http://bia.gov/index.htm) (22).

The American Indian Heritage Foundation hosts an American Indian Resource Directory with a list of all American Indian tribes, including Federally recognized tribes, and the Native Wire news service. These and other resources are available at: [indians.org/index.html](http://indians.org/index.html) (23).

#### Data Sources

U.S. Department of Commerce. 2016. Census Bureau, American Community Survey Office, Washington, D.C.

How do people self-identify (Tribal)?

This page describes the number of people who self-identify as American Indian and Alaska Native alone or in combination with one or more other races.

American Indian & Alaska Native Population, 2015\*

	Belmont town, Belknap Co, NH	New Hampshire
<b>Total Population</b>	7,325	1,324,201
<b>Total Native American</b>	0	2,238
<b>American Indian Tribes; Specified</b>	0	1,512
Apache	0	39
Arapaho	0	0
Blackfeet	0	399
Cherokee	0	179
Cheyenne	0	0
Chickasaw	0	1
Chippewa	0	34
Choctaw	0	16
Colville	0	0
Comanche	0	0
Cree	0	0
Creek	0	0
Crow	0	4
Hopi	0	0
Iroquois	0	81
Kiowa	0	0
Lumbee	0	0
Navajo	0	14
Osage	0	0
Paiute	0	0
Pima	0	0
Potawatomi	0	17
Pueblo	0	0
Puget Sound Salish	0	6
Seminole	0	0
Shoshone	0	0
Sioux	0	27
Tohono O'Odham	0	0
Ute	0	0
Yakama	0	0
Yaqui	0	0
Yuman	0	0
All other tribes	0	511
<b>American Indian; Not Specified</b>	0	114
<b>Alaska Native Tribes; Specified</b>	0	5
Alaska Athabaskan	0	0
Aleut	0	0
Inupiat	0	5
Tlingit-Haida	0	0
Tsimshian	0	0
Yupik	0	0
<b>Alaska Native; Not Specified</b>	0	0
<b>American Indian or Alaska Native; Not Specified</b>	0	607
<b>International Indian Tribe</b>	0	184

\* The data in this table are calculated by ACS using annual surveys conducted during 2011-2015 and are representative of average characteristics during this period.



## Study Guide and Supplemental Information

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### How do people self-identify (Tribal)?

#### What do we measure on this page?

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American Indian: This category shows self-identification among people of American Indian descent. Many American Indians are members of a principal tribe or group empowered to negotiate and make decisions on behalf of the individual members. Census data are available for 36 tribes or Selected American Indian categories: Apache, Arapaho, Blackfeet, Cherokee, Cheyenne, Chickasaw, Chippewa, Choctaw, Colville, Comanche, Cree, Creek, Crow, Delaware, Hopi, Houma, Iroquois, Kiowa, Lumbee, Menominee, Navajo, Osage, Ottawa, Paiute, Pima, Potawatomi, Pueblo, Puget Sound Salish, Seminole, Shoshone, Sioux, Tohono O'Odham, Ute, Yakama, Yaqui, Yuman, and "All other tribes". In this report, people who self-identified as members of the Delaware, Houma, Menominee, and Ottawa tribes are included in the "All other tribes" category.

Alaska Native: This category shows self-identification among people of Alaska Native descent. Census data are available for seven detailed Alaska Native race and ethnic categories: Alaska Athabaskan, Aleut, Inupiat, Tlingit-Haida, Tsimshian, Yupik, and All other tribes.

Non-Specified Tribes: This category includes respondents who checked the "American Indian or Alaska Native" response category on the Census questionnaire or wrote in the generic term "American Indian" or "Alaska Native," or tribal entries not elsewhere classified.

International Indian Tribes: This category shows people who self-identified as Canadian and French American Indian, Central American Indian, Mexican American Indian, South American Indian, or Spanish American Indian.

#### Why is it important?

Different groups of people may value and use public lands in different ways. Understanding the various values, beliefs, and attitudes of American Indian and Alaska Native tribes is an important consideration for public land managers where these populations reside and have a historical and/or current tie to the land. Some management actions may have disproportionately high and adverse effects on tribes and it is helpful to know if native peoples live in a particular geography.

#### Methods

Data accuracy is indicated as follows: **BLACK** indicates a coefficient of variation < 12%; **ORANGE** (preceded with one dot) indicates between 12 and 40%; and **RED BOLD** (preceded with two dots) indicates a coefficient of variation > 40%. If data have consistently low accuracy throughout a report, we suggest running another demographics report at a larger geographic scale.

#### Additional Resources

The U.S. Forest Service Office of Tribal Relations, formed in 2004, is a useful source of information and policies related to agency-tribal relations. See: [fs.fed.us/spf/tribalrelations/index.shtml](https://fs.fed.us/spf/tribalrelations/index.shtml) (24).

#### Data Sources

U.S. Department of Commerce. 2016. Census Bureau, American Community Survey Office, Washington, D.C.

## Belmont town, Belknap Co, NH

### What occupations and industries are present?

This page describes what people do for work in terms of the type of work (occupation) and where they work (by industry).

#### Employment by Occupation, 2015\*

	Belmont town, Belknap Co, NH	New Hampshire
<b>Civilian employed population &gt; 16 years</b>	3,913	698,810
Management, professional, & related	1,276	278,333
Service	609	110,105
Sales and office	963	169,158
Farming, fishing, and forestry	48	2,690
Construction, extraction, maint., & repair	295	36,743
Production, transportation, & material moving	636	78,080

#### Percent of Total

Management, professional, & related	32.6%	39.8%
Service	15.6%	15.8%
Sales and office	24.6%	24.2%
Farming, fishing, and forestry	1.2%	0.4%
Construction, extraction, maint., & repair	7.5%	5.3%
Production, transportation, & material moving	16.3%	11.2%

\* The data in this table are calculated by ACS using annual surveys conducted during 2011-2015 and are representative of average characteristics during this period.

#### Employment by Industry, 2015\*

	Belmont town, Belknap Co, NH	New Hampshire
<b>Civilian employed population &gt; 16 years</b>	3,913	698,810
Ag, forestry, fishing & hunting, mining	0	6,044
Construction	457	49,173
Manufacturing	659	89,019
Wholesale trade	160	21,073
Retail trade	575	85,767
Transportation, warehousing, and utilities	86	27,483
Information	83	15,060
Finance and insurance, and real estate	73	44,372
Prof, scientific, mgmt, admin, & waste mgmt	285	72,977
Education, health care, & social assistance	963	171,502
Arts, entertain., rec., accomodation, & food	84	59,548
Other services, except public administration	171	29,781
Public administration	317	27,011

#### Percent of Total

Ag, forestry, fishing & hunting, mining	0.0%	0.9%
Construction	11.7%	7.0%
Manufacturing	16.8%	12.7%
Wholesale trade	4.1%	3.0%
Retail trade	14.7%	12.3%
Transportation, warehousing, and utilities	2.2%	3.9%
Information	2.1%	2.2%
Finance and insurance, and real estate	1.9%	6.3%
Prof, scientific, mgmt, admin, & waste mgmt	7.3%	10.4%
Education, health care, & social assistance	24.6%	24.5%
Arts, entertain., rec., accomodation, & food	2.1%	8.5%
Other services, except public administration	4.4%	4.3%
Public administration	8.1%	3.9%

## Study Guide and Supplemental Information

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### What occupations and industries are present?

#### What do we measure on this page?

This page describes what people do for work in terms of the type of work (occupation) and where they work (by industry).

Employment by Occupation: Refers to the Standard Occupational Classification (SOC) system, where workers are classified into occupations with similar job duties, skills, education, and/or training, regardless of industry.

Employment by Industry: Refers to the employment by industry, listed according to the North American Industry Classification System (NAICS).

#### Why is it Important?

Employment statistics are usually reported by industry (as with other reports in EPS). This is a useful way to show the relative diversity of the economy and the degree of dependence on certain sectors. Employment by occupation offers additional information that describes what people do for a living and the type of work they do, regardless of the industry. For example, management and professional occupations are generally of higher wage and require formal education, and these occupations could exist in any number of industries (for example, managers could be working for a software firm, a mine, or a construction company). Occupation information describes what people do, while employment by industry describes where people work.

#### Methods

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#### Additional Resources

The Census Bureau provides a definition of SOCS: [census.gov/hhes/www/ioindex/overview.html](https://www.census.gov/hhes/www/ioindex/overview.html) (25).

Occupations are also defined by U.S. Bureau of Labor Statistics: [bls.gov/soc/](https://www.bls.gov/soc/) (26).

The Bureau of Labor Statistics provides an analysis of the prospects for different types of jobs, including training and education needed, earnings, working conditions, and what workers do on the job: [bls.gov/oco/](https://www.bls.gov/oco/) (27).

#### Data Sources

U.S. Department of Commerce. 2016. Census Bureau, American Community Survey Office, Washington, D.C.

## Belmont town, Belknap Co, NH

### What are the characteristics of labor participation?

This page describes workers by weeks worked per year and usual hours works per week.

### Labor Participation Characteristics, 2015\*

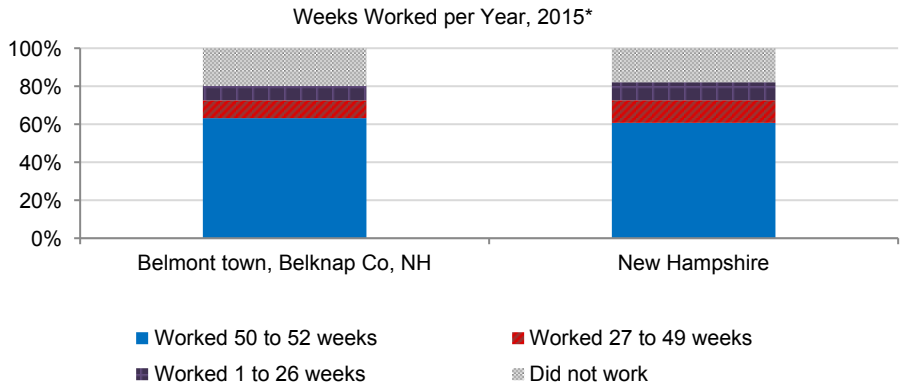
	Belmont town, Belknap Co, NH	New Hampshire
Population 16 to 64	4,953	885,548
<b>WEEKS WORKED PER YEAR:</b>		
Worked 50 to 52 weeks	3,130	537,612
Worked 27 to 49 weeks	463	105,289
Worked 1 to 26 weeks	378	84,187
Did not work	982	158,460
<b>HOURS WORKED PER WEEK:</b>		
Worked 35 or more hours per week	3,100	543,145
Worked 15 to 34 hours per week	719	143,265
Worked 1 to 14 hours per week	152	40,678
Did not work	982	158,460
Mean usual hours worked for workers	39.5	38.2

### Percent of Total

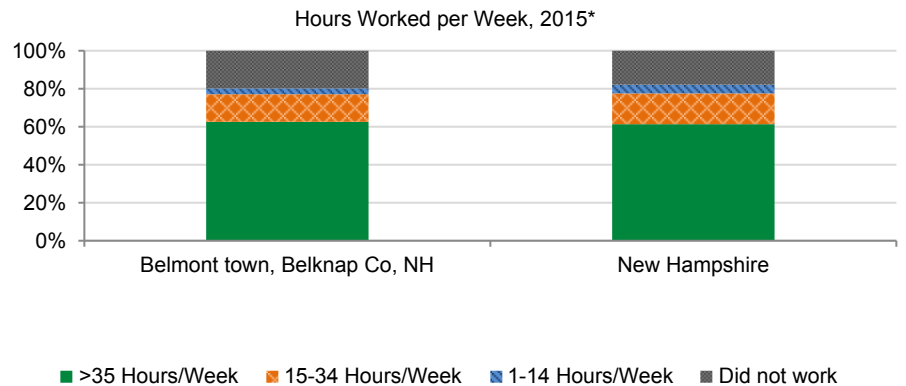
<b>WEEKS WORKED PER YEAR:</b>		
Worked 50 to 52 weeks	63.2%	60.7%
Worked 27 to 49 weeks	9.3%	11.9%
Worked 1 to 26 weeks	7.6%	9.5%
Did not work	19.8%	17.9%
<b>HOURS WORKED PER WEEK:</b>		
Worked 35 or more hours per week	62.6%	61.3%
Worked 15 to 34 hours per week	14.5%	16.2%
Worked 1 to 14 hours per week	3.1%	4.6%
Did not work	19.8%	17.9%

\* The data in this table are calculated by ACS using annual surveys conducted during 2011-2015 and are representative of average characteristics during this period.

- In the 2011-2015 period, Belmont town, Belknap Co, NH had the highest estimated percent of people that worked 50 to 52 weeks per year (63.2%), and New Hampshire had the lowest (60.7%).



- In the 2011-2015 period, Belmont town, Belknap Co, NH had the highest estimated percent of people that worked 35 or more hours per week (62.6%), and New Hampshire had the lowest (61.3%).



## Study Guide and Supplemental Information

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### What are the characteristics of labor participation?

#### What do we measure on this page?

This page describes workers by hours worked per week and by weeks worked per year.

Note: Weeks worked per year and hours worked per week are irrespective of each other. For example, regardless of whether an individual worked 10 or 40 hours per week, if they worked 50 weeks per year, they will be recorded as having "worked 50 to 52 weeks per year".

#### Why is it important?

Often, if too few hours are worked per week or weeks worked per year, the local economy may suffer from underemployment of labor and human capital, translating to lower real incomes and a lower standard of living. For example, labor incomes in agriculture and other seasonal sources of employment have consistently been among the lowest of the industrial classes as reported by the U.S. Census.

However, shorter work weeks and fewer weeks worked per year can be indicative of worker preference. Part-time jobs (those that average less than 35 hours/week) are often ideal for students, people who are responsible for taking care of their dependents, and the elderly who wish to remain active in the workplace but do not want to work a full schedule. Advances in computer technologies have also enabled workers to telecommute and work shorter and more flexible hours. And, in some cases, young adults seek out seasonal, tourism, or recreation related employment by choice. Since the 1960s, during periods of economic stability, the vast majority of part-time workers have been voluntary. For example, in 2006, only about one in seven part-time workers were involuntary (individuals wanting full-time jobs but working less than 35 hours/week).

To understand the degree to which the data on this page are related to underemployment and economic hardship versus worker preference, data on age and income distribution should be examined.

Most employment statistics count full time, part time, and seasonal employment as the same, a single job. In places where a relatively large percent of the employment base is either part time or seasonally employed this may explain falling wages or rates of employment that outpace population change (see the Socioeconomic Measures report for changes in wages, employment, and population over time).

#### Methods

Data accuracy is indicated as follows: **BLACK** indicates a coefficient of variation < 12%; **ORANGE** (preceded with one dot) indicates between 12 and 40%; and **RED BOLD** (preceded with two dots) indicates a coefficient of variation > 40%. If data have consistently low accuracy throughout a report, we suggest running another demographics report at a larger geographic scale.

#### Additional Resources

Maynard, D. C. & Feldman, D. C. (Eds.) 2011. Underemployment: Psychological, economic and social challenges. New York: Springer.

A. Levenson. 2006. Trends in Jobs and Wages in the U.S. Economy. CEO Publication G 06-12 (501). Available at: [ceo.usc.edu/pdf/G0612501.pdf](http://ceo.usc.edu/pdf/G0612501.pdf) (28).

For historical fluctuations of involuntary part-time employment, see: [bls.gov/opub/ils/pdf/opbils71.pdf](http://bls.gov/opub/ils/pdf/opbils71.pdf) (29).

For information on unemployment, run the EPS-HDT Measures, Summary, or Tourism reports.

#### Data Sources

U.S. Department of Commerce. 2016. Census Bureau, American Community Survey Office, Washington, D.C.

What are commuting patterns?

This page describes workers who do not work from home by place of work and by travel time to work.

Commuting Characteristics, 2015\*

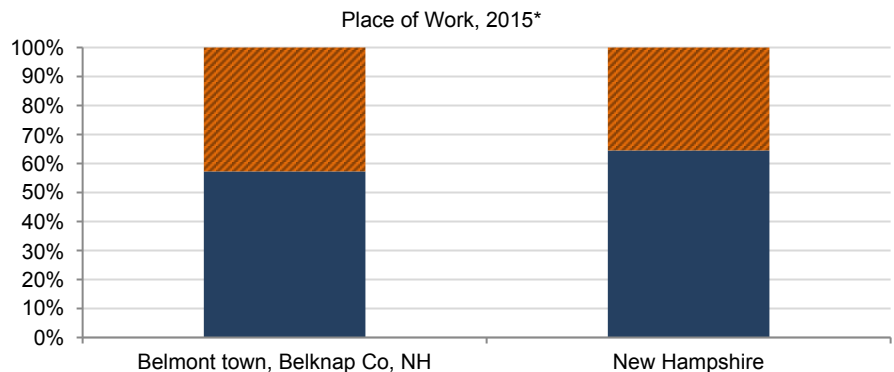
	Belmont town, Belknap Co, NH	New Hampshire
<b>Workers 16 years and over</b>	3,901	682,019
<b>PLACE OF WORK:</b>		
Worked in county of residence	2,234	439,873
Worked outside county of residence	1,667	242,146
<b>TRAVEL TIME TO WORK:</b>		
Less than 10 minutes	337	95,145
10 to 14 minutes	465	89,545
15 to 19 minutes	988	86,760
20 to 24 minutes	394	85,203
25 to 29 minutes	226	42,398
30 to 34 minutes	664	78,221
35 to 39 minutes	107	20,318
40 to 44 minutes	90	27,927
45 to 59 minutes	368	53,681
60 or more minutes	127	61,760
Mean travel time to work (minutes)	24.2	25.3

Percent of Total

<b>PLACE OF WORK:</b>		
Worked in county of residence	57.3%	64.5%
Worked outside county of residence	42.7%	35.5%
<b>TRAVEL TIME TO WORK:</b>		
Less than 10 minutes	8.6%	14.0%
10 to 14 minutes	11.9%	13.1%
15 to 19 minutes	25.3%	12.7%
20 to 24 minutes	10.1%	12.5%
25 to 29 minutes	5.8%	6.2%
30 to 34 minutes	17.0%	11.5%
35 to 39 minutes	2.7%	3.0%
40 to 44 minutes	2.3%	4.1%
45 to 59 minutes	9.4%	7.9%
60 or more minutes	3.3%	9.1%

\* The data in this table are calculated by ACS using annual surveys conducted during 2011-2015 and are representative of average characteristics during this period.

- In the 2011-2015 period, Belmont town, Belknap Co, NH had the highest estimated percent of people that worked outside the county of residence (42.7%), and New Hampshire had the lowest (35.5%).



■ Worked in county of residence ■ Worked outside county of residence

## Study Guide and Supplemental Information

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### What are commuting patterns?

#### What do we measure on this page?

This page describes workers who do not work from home by place of work and by travel time to work.

Place of Work: The values reported under "place of work" describe the number of workers that live in the selected geographic area who worked either in or outside the county they live in. If the selected geography is not a county, the workers may or may not work within the selected geography. For example, for the city of Phoenix, the data reported for "Worked in county of residence" describes the number of city of Phoenix residents that worked in Maricopa County (but not necessarily within the city of Phoenix).

#### Why is it important?

High rates of out-commuting are more common in non-metro areas, and in parts of the U.S. where communities are closer together.

Economic development is sometimes affected by commuting in unanticipated ways: strategies aimed at increasing jobs in a community will not necessarily mean jobs for residents. Conversely, creating job opportunities for residents does not always require bringing jobs into that community.

High out-commuting rates can also separate tax revenues from demands for services, complicating fiscal planning for local governments. "Bedroom communities," those with high levels of out-commuting, may struggle to provide social services, housing, and water and sewer facilities without an adequate source of revenue. Higher levels and longer distance of commuting likely indicate a housing-job imbalance. This can result from unaffordable housing prices or other residential constraints.

#### Methods

Data accuracy is indicated as follows: **BLACK** indicates a coefficient of variation < 12%; **ORANGE** (preceded with one dot) indicates between 12 and 40%; and **RED BOLD** (preceded with two dots) indicates a coefficient of variation > 40%. If data have consistently low accuracy throughout a report, we suggest running another demographics report at a larger geographic scale.

#### Additional Resources

Aldrich, L., Beale, B. and K. Kasse. 1997. Commuting and the Economic Functions of Small Towns and Places. Rural Development Perspectives 12(3). [ers.usda.gov/Publications/RDP/RDP697/RDP697e.pdf](https://ers.usda.gov/Publications/RDP/RDP697/RDP697e.pdf) (30).

#### Data Sources

U.S. Department of Commerce. 2016. Census Bureau, American Community Survey Office, Washington, D.C.

How is income distributed?

This page describes the distribution of household income.

Household Income Distribution, 2015\*

	Belmont town, Belknap Co, NH	New Hampshire
Per Capita Income (2015 \$s)	\$27,113	\$34,362
Median Household Income^ (2015 \$s)	\$65,150	\$66,779
<b>Total Households</b>	<b>2,839</b>	<b>520,251</b>
Less than \$10,000	179	21,873
\$10,000 to \$14,999	127	20,790
\$15,000 to \$24,999	266	43,625
\$25,000 to \$34,999	190	43,948
\$35,000 to \$49,999	264	63,425
\$50,000 to \$74,999	613	94,967
\$75,000 to \$99,999	527	74,640
\$100,000 to \$149,999	484	88,903
\$150,000 to \$199,999	134	36,420
\$200,000 or more	55	31,660
<b>Gini Coefficient^</b>	<b>0.37</b>	<b>0.44</b>

Percent of Total

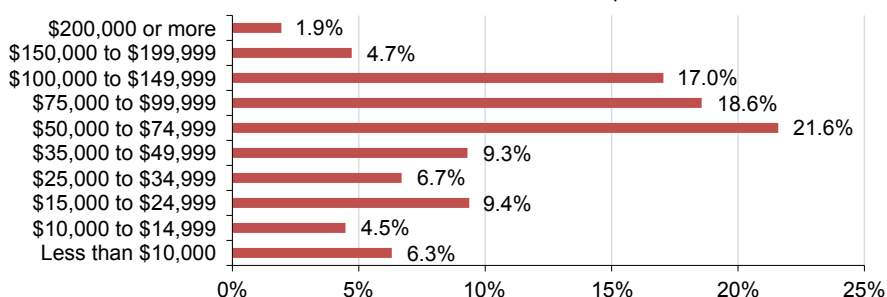
Less than \$10,000	6.3%	4.2%
\$10,000 to \$14,999	4.5%	4.0%
\$15,000 to \$24,999	9.4%	8.4%
\$25,000 to \$34,999	6.7%	8.4%
\$35,000 to \$49,999	9.3%	12.2%
\$50,000 to \$74,999	21.6%	18.3%
\$75,000 to \$99,999	18.6%	14.3%
\$100,000 to \$149,999	17.0%	17.1%
\$150,000 to \$199,999	4.7%	7.0%
\$200,000 or more	1.9%	6.1%

^ Median Household Income and Gini Coefficient are not available for metro/non-metro or regional aggregations.

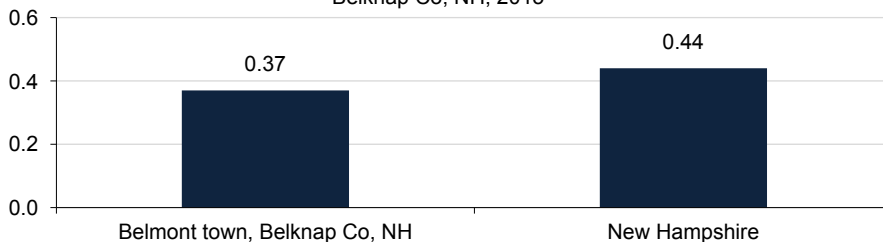
\* The data in this table are calculated by ACS using annual surveys conducted during 2011-2015 and are representative of average characteristics during this period.

- In the 2011-2015 period, the income category in the Belmont town, Belknap Co, NH with the most households was \$50,000 to \$74,999 (21.6% of households). The income category with the fewest households was \$200,000 or more (1.9% of households).
- In the 2011-2015 period, the bottom 40% of households in the Belmont town, Belknap Co, NH accumulated approximately 11.7% of total income, and the top 20% of households accumulated approximately 52.3% of total income.
- In the 2011-2015 period, Belmont town, Belknap Co, NH had the most equal income distribution between high and low income households (Gini coef. of 0.37) and New Hampshire had the least equal income distribution (Gini coef. of 0.44).

Household Income Distribution, Belmont town, Belknap Co, NH, 2015\*



Gini Coefficient (where 1 represents complete inequality), Belmont town, Belknap Co, NH, 2015\*





## Study Guide and Supplemental Information

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### How is income distributed?

#### What do we measure on this page?

This page describes the distribution of household income.

Per Capita Income: Total personal income divided by total population of an area.

household: A household includes all the people who occupy a housing unit as their usual place of residence.

Gini Coefficient: A summary value of the inequality of income distribution. A value of 0 represents perfect equality and a value of 1 represents perfect inequality. The lower the Gini coefficient, the more equal the income distribution.

#### Why is it important?

For public land managers, one of the important considerations of proposed management actions is whether low income populations could experience disproportionately high and adverse effects as a result of those actions. Understanding income differences within and between geographies helps to highlight areas where the population or a sub-population may be experiencing economic hardship.

The distribution of income is related to important aspects of economic well-being. Large numbers of households in the lower end of income distribution indicates economic hardship. A bulge in the middle can be interpreted as the size of the middle class. A figure that shows a proportionally large number of households at both extremes indicates a geography characterized by "haves" and "have-nots."

Income distribution has always been a central concern of economic theory and economic policy. Classical economists were mainly concerned with the distribution of income between the main factors of production, land, labor, and capital. Modern economists have also addressed this issue, but have been more concerned with the distribution of income across individuals and households.

According to the Census Bureau, "Researchers believe that changes in the labor market and... household composition affected the long-run increase in income inequality. The wage distribution has become considerably more unequal with workers at the top experiencing real wage gains and those at the bottom real wage losses... At the same time, long-run changes in society's living arrangements have taken place also tending to exacerbate household income differences. For example, divorces, marital separations, births out of wedlock, and the increasing age at first marriage have led to a shift away from married-couple households to single-parent families and nonfamily households. Since non-married-couple households tend to have lower income and less equally distributed income than other types of households... changes in household composition have been associated with growing income inequality."

#### Methods

While the Census Bureau does not have an official definition of the "middle class," it does derive several measures related to the distribution of income and income inequality. Two standard measures of income equality are the Lorenz Curve and the Gini Coefficient. Mean values for each cohort were used to calculate total income, in the case of the top income cohort, income was assumed to be \$250,000, a value which tends to yield lower than actual values for income disparity. For details on how to calculate, see Additional Resources below.

Data accuracy is indicated as follows: **BLACK** indicates a coefficient of variation < 12%; **ORANGE** (preceded with one dot) indicates between 12 and 40%; and **RED BOLD** (preceded with two dots) indicates a coefficient of variation > 40%. If data have consistently low accuracy throughout a report, we suggest running another demographics report at a larger geographic scale.

#### Additional Resources

The U.S. Department of Agriculture's Economic Research Service published a useful article on metro and non-metro income levels and inequality. McLaughlin, Diane K. "Income Inequality in America." 2002. Rural America. Vol. 17(2). It is available at: [ers.usda.gov/publications/ruralamerica/ra172/ra172c.pdf](https://ers.usda.gov/publications/ruralamerica/ra172/ra172c.pdf) (31).

For useful remarks and scholarly references on the level and distribution of economic well-being, see Federal Reserve System Chairman Ben S. Bernanke's speech on February 6, 2007, available at: [federalreserve.gov/newsevents/speech/Bernanke20070206a.htm](https://www.federalreserve.gov/newsevents/speech/Bernanke20070206a.htm) (32).

For a helpful definition and description of the Lorenz Curve and Gini Coefficient see: [econdlink.org/lessons/index.php?lid=885&type=educator](https://econdlink.org/lessons/index.php?lid=885&type=educator) (33).

For source material on how the Gini Coefficient and Lorenz Curve were computed see: <https://docs.google.com/Doc?docid=0AXe2E1Mm09WIZGhzazhxaDRfMjUzZ25nMjdkZzY&hl=en> (34).

#### Data Sources

U.S. Department of Commerce. 2016. Census Bureau, American Community Survey Office, Washington, D.C.

What are poverty levels?

This page describes the number of individuals and families living below the poverty line.

Poverty: Following the Office of Management and Budget's Directive 14, the Census Bureau uses a set of income thresholds that vary by family size and composition to detect who is poor. If the total income for a family or an unrelated individual falls below the relevant poverty threshold, then the family or an unrelated individual is classified as being "below the poverty level."

Poverty, 2015\*

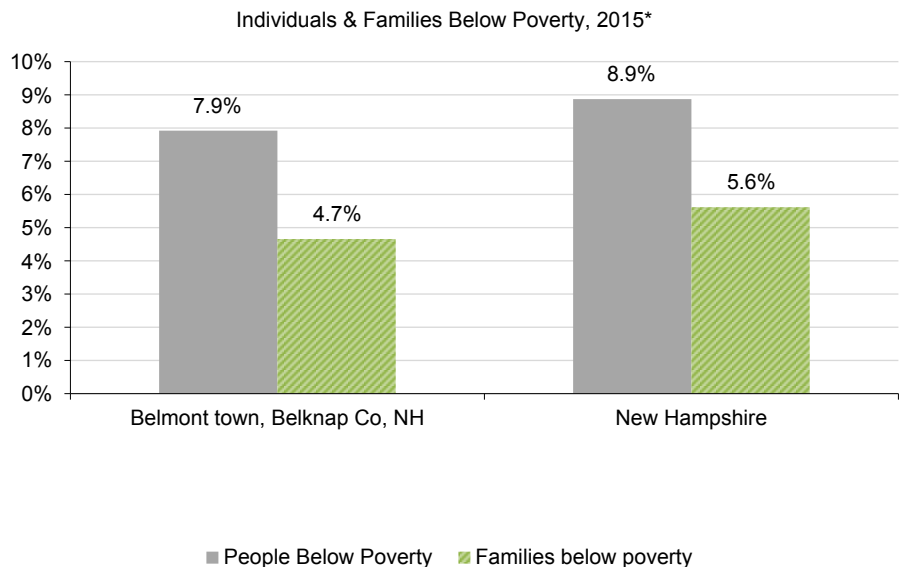
	Belmont town, Belknap Co, NH	New Hampshire
People	7,234	1,283,292
Families	2,147	347,378
People Below Poverty	573	113,840
Families below poverty	\$100	19,509

Percent of Total

People Below Poverty	7.9%	8.9%
Families below poverty	4.7%	5.6%

\* The data in this table are calculated by ACS using annual surveys conducted during 2011-2015 and are representative of average characteristics during this period.

- In the 2011-2015 period, New Hampshire had the highest estimated percent of individuals living below poverty (8.9%), and Belmont town, Belknap Co, NH had the lowest (7.9%).
- In the 2011-2015 period, New Hampshire had the highest estimated percent of families living below poverty (5.6%), and Belmont town, Belknap Co, NH had the lowest (4.7%).



Poverty Rate by Age & Family Type~, 2015\*

	Belmont town, Belknap Co, NH	New Hampshire
<b>People</b>	7.9%	8.9%
Under 18 years	10.5%	11.9%
65 years and older	5.4%	5.9%
<b>Families</b>	4.7%	5.6%
Families with related children < 18 years	8.2%	9.9%
Married couple families	1.2%	2.4%
with children < 18 years	0.0%	3.4%
Female householder, no husband present	16.7%	21.6%
with children < 18 years	35.5%	30.4%

~Poverty rate by age and family type is calculated by dividing the number of people by demographic in poverty by the total population of that demographic.

## Study Guide and Supplemental Information

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### What are poverty levels?

#### What do we measure on this page?

This page describes the number of individuals and families living below the poverty line.

Family: A group of two or more people who reside together and who are related by birth, marriage, or adoption.

Poverty: Following the Office of Management and Budget's Directive 14, the Census Bureau uses a set of income thresholds that vary by family size and composition to detect who is poor. If the total income for a family or an unrelated individual falls below the relevant poverty threshold, then the family or an unrelated individual is classified as being "below the poverty level."

#### Why is it important?

Poverty is an important indicator of economic well-being. For public land managers, understanding the extent of poverty is important for several reasons. First, people with limited income may have different needs, values, and attitudes as they relate to public lands. Second, proposed activities on public lands may need to be analyzed in the context of whether people who are economically disadvantaged could experience disproportionately high and adverse effects.

Poverty rates are often reported in aggregate, which can hide important differences. The bottom table shows poverty for various types of individuals and families. This is important because aggregate poverty rates (for example, families below poverty) may hide some important information (for example, the poverty rate for single mothers with children).

#### Methods

Data accuracy is indicated as follows: **BLACK** indicates a coefficient of variation < 12%; **ORANGE** (preceded with one dot) indicates between 12 and 40%; and **RED BOLD** (preceded with two dots) indicates a coefficient of variation > 40%. If data have consistently low accuracy throughout a report, we suggest running another demographics report at a larger geographic scale.

#### Additional Resources

For more information on rural poverty, see U.S. Department of Agriculture, Economic Research Service, Briefing Room, "Rural Income, Poverty, and Welfare: High Poverty Counties" available at: [ers.usda.gov/topics/rural-economy-population/rural-poverty-well-being.aspx](http://ers.usda.gov/topics/rural-economy-population/rural-poverty-well-being.aspx) (35).

The University of Michigan's National Poverty Center has a range of resources on poverty in the United States. See: [www.npc.umich.edu/poverty](http://www.npc.umich.edu/poverty) (36).

The U.S. Environmental Protection Agency defines environmental justice as "the fair treatment and meaningful involvement of all people regardless of race, color, national origin, or income with respect to the development, implementation, and enforcement of environmental laws, regulations, and policies." Environmental Protection Agency environmental justice resources are available at: [epa.gov/compliance/ej](http://epa.gov/compliance/ej) (4).

#### Data Sources

U.S. Department of Commerce. 2016. Census Bureau, American Community Survey Office, Washington, D.C.

What are poverty levels?

This page describes the number of people living in poverty by race and ethnicity. It also shows the share of all people living in poverty by race and ethnicity, and the share of each race and ethnicity living in poverty.

Race: Race is a self-identification data item in which Census respondents choose the race or races with which they most closely identify.

Ethnicity: There are two minimum categories for ethnicity: Hispanic or Latino and Not Hispanic or Latino. The federal government considers race and Hispanic origin to be two separate and distinct concepts. Hispanics and Latinos may be of any race.

Poverty by Race and Ethnicity^, 2015\*

	Belmont town, Belknap Co, NH	New Hampshire
<b>Total Population (all races) in Poverty</b>	573	113,840
White alone	533	102,400
Black or African American alone	0	2,902
American Indian alone	0	388
Asian alone	0	3,043
Native Hawaiian & Oth.Pacific Is. alone	0	36
Some other race	0	1,569
Two or more races	40	3,502
<b>All Ethnicities in Poverty</b>		
Hispanic or Latino (of any race)	0	8,306
Not Hispanic or Latino (of any race)	533	96,648

Percent of Total\*\*

White alone	93.0%	90.0%
Black or African American alone	0.0%	2.5%
American Indian alone	0.0%	0.3%
Asian alone	0.0%	2.7%
Native Hawaiian & Oth.Pacific Is. alone	0.0%	0.0%
Some other race	0.0%	1.4%
Two or more races	7.0%	3.1%
Hispanic or Latino (of any race)	0.0%	7.3%
Not Hispanic or Latino (of any race)	93.0%	84.9%

^ Percent of total population in poverty by race and ethnicity is calculated by dividing the number of people in poverty in each racial or ethnic category by the total population.

\* The data in this table are calculated by ACS using annual surveys conducted during 2011-2015 and are representative of average characteristics during this period.

\*\* Total equals all individuals in poverty.

Percent of People by Race and Ethnicity Who Are Below Poverty~ , 2015\*

	Belmont town, Belknap Co, NH	New Hampshire
White alone	7.6%	8.5%
Black or African American alone	na	18.4%
American Indian alone	na	17.9%
Asian alone	0.0%	10.1%
Native Hawaiian & Oceanic alone	na	17.1%
Some other race alone	0.0%	22.7%
Two or more races alone	27.2%	15.3%
Hispanic or Latino alone	0.0%	20.5%
Non-Hispanic/Latino alone	7.9%	8.2%

~Poverty prevalence by race and ethnicity is calculated by dividing the number of people by race in poverty by the total population of that race.

## Study Guide and Supplemental Information

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### What are poverty levels?

#### What do we measure on this page?

This page describes the number of people living in poverty by race and ethnicity. It also shows the share of all people living in poverty by race and ethnicity, and the share of each race and ethnicity living in poverty.

Race: Race is a self-identification data item in which Census respondents choose the race or races with which they most closely identify.

Ethnicity: There are two minimum categories for ethnicity: Hispanic or Latino, and Not Hispanic or Latino. The federal government considers race and Hispanic origin to be two separate and distinct concepts. Hispanics and Latinos may be of any race.

Poverty: Following the Office of Management and Budget's Directive 14, the Census Bureau uses a set of income thresholds that vary by family size and composition to detect who is poor. If the total income for a family or an unrelated individual falls below the relevant poverty threshold, then the family or an unrelated individual is classified as being "below the poverty level."

#### Why is it important?

For public land managers, understanding whether different races and ethnicities are affected by poverty can be important. People with limited income and from different races and ethnicities may have different needs, values, and attitudes as they relate to public lands. In addition, proposed activities on public lands may need to be analyzed in the context of whether minorities and people who are economically disadvantaged could experience disproportionately high and adverse effects.

#### Methods

The Census Bureau uses the federal government's official poverty definition. According to the Census: "Families and persons are classified as below poverty if their total family income or unrelated individual income was less than the poverty threshold specified for the applicable family size, age of householder, and number of related children under 18 present" (see below for poverty level thresholds).

The poverty thresholds are updated every year by the Census Bureau to reflect changes in the Consumer Price Index. The poverty thresholds are the same for all parts of the country. They are not adjusted for regional, state or local variations in the cost of living. The specific thresholds used for tabulation of income for particular years are shown at: [census.gov/hhes/www/poverty/data/threshld/index.html](https://www.census.gov/hhes/www/poverty/data/threshld/index.html) (37).

Race categories include both racial and national-origin groups. The concept of race is separate from the concept of Hispanic origin. Percentages for the various race categories add to 100 percent, and should not be combined with the percent Hispanic.

Data accuracy is indicated as follows: **BLACK** indicates a coefficient of variation < 12%; **ORANGE** (preceded with one dot) indicates between 12 and 40%; and **RED BOLD** (preceded with two dots) indicates a coefficient of variation > 40%. If data have consistently low accuracy throughout a report, we suggest running another demographics report at a larger geographic scale.

#### Additional Resources

The University of Michigan's National Poverty Center hosts a body of research on race and ethnicity as they relate to poverty. See: [npc.umich.edu/research/ethnicity](https://npc.umich.edu/research/ethnicity) (38).

The U.S. Census Bureau briefing on "Poverty Areas" shows that Blacks and Hispanics are disproportionately affected by poverty. "Four times as many Blacks and three times as many Hispanics lived in poverty areas than lived outside them." For more information, see: [census.gov/population/socdemo/statbriefs/povarea.html](https://www.census.gov/population/socdemo/statbriefs/povarea.html) (39).

#### Data Sources

U.S. Department of Commerce. 2016. Census Bureau, American Community Survey Office, Washington, D.C.

What are the components of household earnings?

This page describes household earnings by income source and mean household earnings by source.

Number of Households Receiving Earnings, by Source, 2015\*

	Belmont town, Belknap Co, NH	New Hampshire
Total households:	2,839	520,251
Labor earnings	2,303	418,103
Social Security (SS)	969	161,652
Retirement income	432	95,091
Supplemental Security Income (SSI)	57	24,059
Cash public assistance income	156	14,632
Food Stamp/SNAP	174	41,847

Percent of Total^

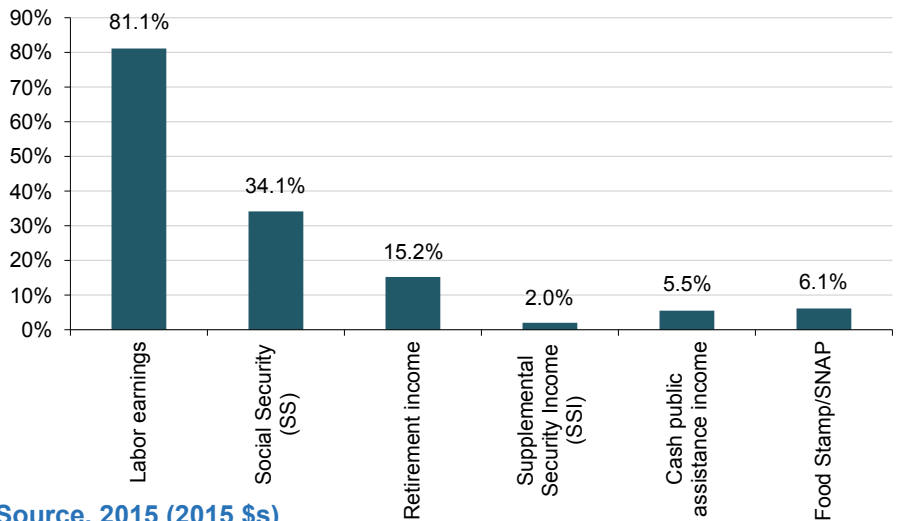
Labor earnings	81.1%	80.4%
Social Security (SS)	34.1%	31.1%
Retirement income	15.2%	18.3%
Supplemental Security Income (SSI)	2.0%	4.6%
Cash public assistance income	5.5%	2.8%
Food Stamp/SNAP	6.1%	8.0%

^ Total may add to more than 100% due to households receiving more than 1 source of income.

\* The data in this table are calculated by ACS using annual surveys conducted during 2011-2015 and are representative of average characteristics during this period.

Percent of Households Receiving Earnings, by Source, 2015\*

- In the 2011-2015 period, the highest estimated percent of public assistance in the Belmont town, Belknap Co, NH was in the form of Social Security (SS) (34.1%), and the lowest was in the form of Supplemental Security Income (SSI) (2.0%).



Mean Annual Household Earnings by Source, 2015 (2015 \$s)

	Belmont town, Belknap Co, NH	New Hampshire
Mean earnings	\$70,647	\$86,276
Mean Social Security income	\$18,347	\$18,719
Mean retirement income	\$29,291	\$23,729
Mean Supplemental Security Income	\$11,507	\$10,087
Mean cash public assistance income	\$3,650	\$3,010

## Study Guide and Supplemental Information

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### What are the components of household earnings?

#### What do we measure on this page?

This page describes household earnings by source.

Labor Earnings: Refers to households that receive wage or salary income and net income from self-employment.

Social Security: Refers to households that receive income that includes Social Security pensions and survivor benefits, permanent disability insurance payments made by the Social Security Administration before deductions for medical insurance, and railroad retirement insurance. It does not include Medicare reimbursement.

Retirement income: Consists of families that receive income from: 1) retirement pensions and survivor benefits from a former employer; labor union; or federal, state, or local government; and the U.S. military; 2) disability income from companies or unions; federal, state, or local government; and the U.S. military; 3) periodic receipts from annuities and insurance; and 4) regular income from IRA and Keogh plans. It does not include Social Security income.

Supplemental Security Income (SSI): Refers to households that receive assistance by the Social Security Administration that guarantees a minimum level of income for needy aged, blind, or disabled individuals.

Cash Public Assistance Income: Are households that receive public assistance that includes general assistance and Temporary Assistance to Needy Families (TANF). It does not include separate payments received for hospital or other medical care (vendor payments) or Supplemental Security Income (SSI) or noncash benefits such as Food Stamps.

Food Stamps/SNAP: Refers to households that receive coupons or cards that can be used to purchase food. This program was recently renamed the Supplemental Nutrition Assistance Program (SNAP). ACS does not report mean dollar amounts for this item.

### Methods

Data accuracy is indicated as follows: **BLACK** indicates a coefficient of variation < 12%; **ORANGE** (preceded with one dot) indicates between 12 and 40%; and **RED BOLD** (preceded with two dots) indicates a coefficient of variation > 40%. If data have consistently low accuracy throughout a report, we suggest running another demographics report at a larger geographic scale.

### Why is this important?

Earnings are not the only source of income, and for many families and communities a significant portion of income can be in the form of additional sources, such as retirement and Social Security. While some payments may be an indication of an aging population or an influx of retirees (retirement payments), other measures (for example, SSI or Food Stamps) are an indication of economic hardship.

### Additional Resources

For a glossary of terms used in ACS, see:  
[census.gov/acs/www/Downloads/data\\_documentation/SubjectDefinitions/2009\\_ACSSubjectDefinitions.pdf](https://www.census.gov/acs/www/Downloads/data_documentation/SubjectDefinitions/2009_ACSSubjectDefinitions.pdf) (40).

### Data Sources

U.S. Department of Commerce. 2016. Census Bureau, American Community Survey Office, Washington, D.C.

What are education and enrollment levels?

This page describes educational attainment and school enrollment.

Educational Attainment, 2015\*

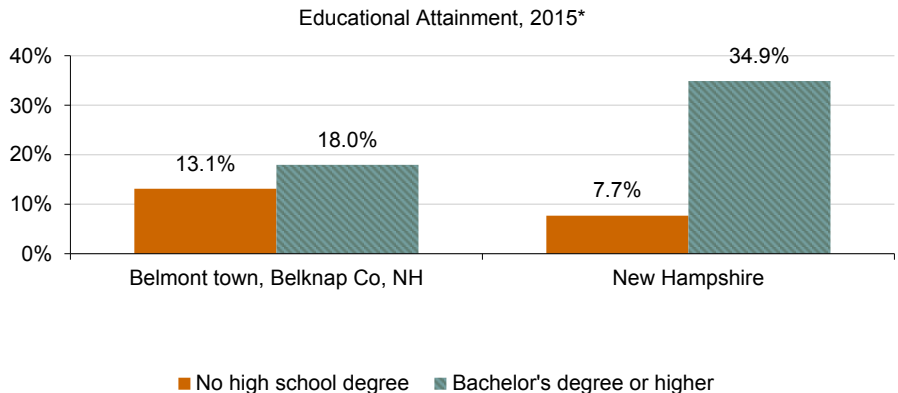
	Belmont town, Belknap Co, NH	New Hampshire
<b>Total Population 25 yrs or older</b>	5,136	925,145
No high school degree	674	71,059
High school graduate	4,462	854,086
Associates degree	537	88,681
Bachelor's degree or higher	922	322,746
Bachelor's degree	663	202,048
Graduate or professional	259	120,698

Percent of Total

No high school degree	13.1%	7.7%
High school graduate	86.9%	92.3%
Associates degree	10.5%	9.6%
Bachelor's degree or higher	18.0%	34.9%
Bachelor's degree	12.9%	21.8%
Graduate or professional	5.0%	13.0%

\* The data in this table are calculated by ACS using annual surveys conducted during 2011-2015 and are representative of average characteristics during this period.

- In the 2011-2015 period, New Hampshire had the highest estimated percent of people over the age of 25 with a bachelor's degree or higher (34.9%), and Belmont town, Belknap Co, NH had the lowest (18.0%).
- In the 2011-2015 period, Belmont town, Belknap Co, NH had the highest estimated percent of people over the age of 25 with no high school degree (13.1%), and New Hampshire had the lowest (7.7%).



School Enrollment, 2015\*

	Belmont town, Belknap Co, NH	New Hampshire
<b>Total Population over 3 years old:</b>	7,125	1,287,008
Enrolled in school:	1,660	321,106
Enrolled in nursery school, preschool	29	18,504
Enrolled in kindergarten	109	14,838
Enrolled in grade 1 to grade 4	268	59,540
Enrolled in grade 5 to grade 8	395	63,837
Enrolled in grade 9 to grade 12	396	69,539
Enrolled in college, undergraduate years	447	76,869
Graduate or professional school	16	17,979
Not enrolled in school	5,465	965,902

Percent of Total

Enrolled in school:	23.3%	24.9%
Enrolled in nursery school, preschool	0.4%	1.4%
Enrolled in kindergarten	1.5%	1.2%
Enrolled in grade 1 to grade 4	3.8%	4.6%
Enrolled in grade 5 to grade 8	5.5%	5.0%
Enrolled in grade 9 to grade 12	5.6%	5.4%
Enrolled in college, undergraduate years	6.3%	6.0%
Graduate or professional school	0.2%	1.4%
Not enrolled in school	76.7%	75.1%



## Study Guide and Supplemental Information

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### What are education and enrollment levels?

#### What do we measure on this page?

This page describes levels of educational attainment.

Educational Attainment: This refers to the level of education completed by people 25 years and over in terms of the highest degree or the highest level of schooling completed.

School Enrollment: The ACS defines people as enrolled in school if when the survey was conducted they were attending a public or private school or college at any time during the three months prior to the time of interview. People enrolled in vocational, technical, or business school such as post-secondary vocational, trade, hospital school, and on job training were not reported as enrolled in school.

#### Why is it important?

Education is one of the most important indicators of the potential for economic success, and lack of education is closely linked to poverty. Studies show that geographies with a higher than average educated workforce grow faster, have higher incomes, and suffer less during economic downturns than other geographies. See "Additional Resources" below for more information.

For public land managers, understanding the differences in education levels can highlight whether certain people in geographic areas might experience disproportionately high and adverse effects of particular management actions. It also can help to identify how communication and outreach efforts could be tailored to different audiences.

School enrollment is an important indicator of the number of dependents in a community that are not of working age, access to education, and potential for future growth. Some government agencies also use this information for funding allocations.

#### Methods

Data accuracy is indicated as follows: **BLACK** indicates a coefficient of variation < 12%; **ORANGE** (preceded with one dot) indicates between 12 and 40%; and **RED BOLD** (preceded with two dots) indicates a coefficient of variation > 40%. If data have consistently low accuracy throughout a report, we suggest running another demographics report at a larger geographic scale.

#### Additional Resources

For information on the relationship between level of education, earnings, year-round employment, and unemployment rates, see:

The Bureau of Labor Statistics' web resource: [bls.gov/emp/ep\\_chart\\_001.htm](https://bls.gov/emp/ep_chart_001.htm) (41).

U.S. Census Bureau's 2002 publication "The Big Payoff: Educational Attainment and Synthetic Estimates of Work-Life Earnings," available at: [census.gov/prod/2002pubs/p23-210.pdf](https://census.gov/prod/2002pubs/p23-210.pdf) (42).

Card, David (1999). "The Causal Effect of Education on Earnings" in Orley Ashenfelter and David Card, eds., *Handbook of Labor Economics*, vol. 3A. New York: Elsevier, pp. 1801-63.

#### Data Sources

U.S. Department of Commerce. 2016. Census Bureau, American Community Survey Office, Washington, D.C.

What languages are spoken?

This page measures the primary language people speak at home.

Language Spoken at Home: The language currently used by respondents five years and over at home, either "English only" or a non-English language which is used in addition to English or in place of English.

Language Spoken at Home, 2015\*

	Belmont town, Belknap Co, NH	New Hampshire
Population 5 yrs or older	7,045	1,258,609
Speak only English	6,888	1,159,579
Speak a language other than English	<b>157</b>	99,030
Spanish or Spanish Creole	<b>19</b>	26,293
Other Indo-European languages	<b>110</b>	48,782
Asian and Pacific Island languages	<b>28</b>	17,916
Other languages	<b>0</b>	6,039
Speak English less than "very well"	<b>0</b>	29,719

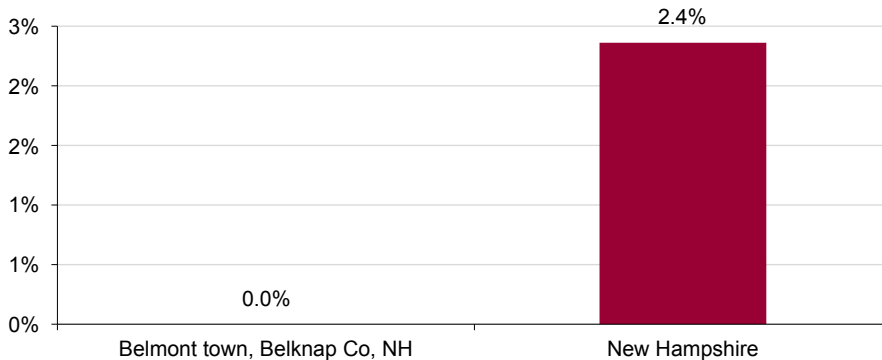
Percent of Total

Speak only English	97.8%	92.1%
Speak a language other than English	<b>2.2%</b>	7.9%
Spanish or Spanish Creole	<b>0.3%</b>	2.1%
Other Indo-European languages	<b>1.6%</b>	3.9%
Asian and Pacific Island languages	<b>0.4%</b>	1.4%
Other languages	<b>0.0%</b>	<b>0.5%</b>
Speak English less than "very well"	<b>0.0%</b>	2.4%

\* The data in this table are calculated by ACS using annual surveys conducted during 2011-2015 and are representative of average characteristics during this period.

Percent of Population that 'Speaks English Less Than Very Well', 2015\*

- In the 2011-2015 period, New Hampshire had the highest estimated percent of people that spoke English less than 'very well' (2.4%), and Belmont town, Belknap Co, NH had the lowest (0.0%).



## Study Guide and Supplemental Information

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### What languages are spoken?

#### What do we measure on this page?

This page measures the primary language people speak at home.

Language Spoken at Home: The language currently used by respondents five years and over at home, either "English only" or a non-English language which is used in addition to English or in place of English.

#### Why is it important?

If a significant portion of the population is classified as speaking English "less than very well", public outreach, meetings, plans, and implementation may need to be conducted in multiple languages. Public land managers should be prepared to use interpreters of languages other than English to communicate effectively with diverse publics.

#### Methods

Data accuracy is indicated as follows: **BLACK** indicates a coefficient of variation < 12%; **ORANGE** (preceded with one dot) indicates between 12 and 40%; and **RED BOLD** (preceded with two dots) indicates a coefficient of variation > 40%. If data have consistently low accuracy throughout a report, we suggest running another demographics report at a larger geographic scale.

#### Additional Resources

The Modern Language Association has developed an online mapping tool that shows languages spoken for most geographies in the United States. This tool is available at: [mla.org/map\\_single](http://mla.org/map_single) (43).

#### Data Sources

U.S. Department of Commerce. 2016. Census Bureau, American Community Survey Office, Washington, D.C.

What are the main housing characteristics?

This page describes whether housing is occupied or vacant, for rent or seasonally occupied, and the year built.

Housing Characteristics, 2015\*

	Belmont town, Belknap Co, NH	New Hampshire
<b>Total Housing Units</b>	3,545	618,950
Occupied	2,839	520,251
Vacant	706	98,699
For rent	39	7,383
Rented, not occupied	0	2,100
For sale only	134	5,237
Sold, not occupied	38	1,717
Seasonal, recreational, occasional use	495	66,103
For migrant workers	0	149
Other vacant	0	16,010
<b>Year Built</b>		
Built 2005 or later	0	465
Built 2000 to 2004	37	6,391
Built 1990 to 1999	493	75,108
Built 1980 to 1989	486	67,638
Built 1970 to 1979	1,097	125,677
Built 1960 to 1969	400	92,534
Built 1959 or earlier	639	121,447
<b>Median year structure built<sup>^</sup></b>	1983	1976

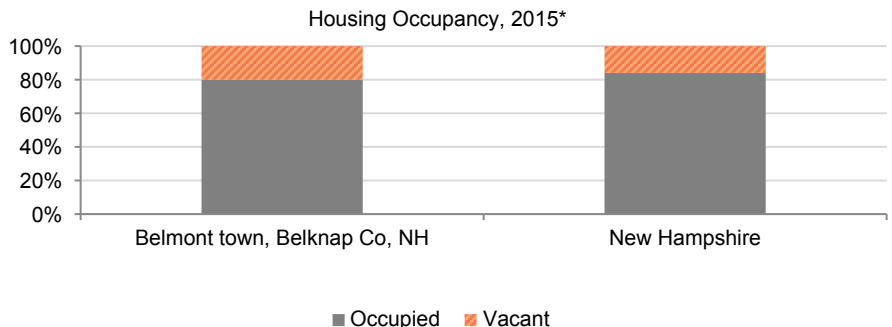
Percent of Total

	Belmont town, Belknap Co, NH	New Hampshire
<b>Occupancy</b>		
Occupied	80.1%	84.1%
Vacant	19.9%	15.9%
For rent	1.1%	1.2%
Rented, not occupied	0.0%	0.3%
For sale only	3.8%	0.8%
Sold, not occupied	1.1%	0.3%
Seasonal, recreational, occasional use	14.0%	10.7%
For migrant workers	0.0%	0.0%
Other vacant	0.0%	2.6%
<b>Year Built</b>		
Built 2005 or later	0.0%	0.1%
Built 2000 to 2004	1.0%	1.0%
Built 1990 to 1999	13.9%	12.1%
Built 1980 to 1989	13.7%	10.9%
Built 1970 to 1979	30.9%	20.3%
Built 1960 to 1969	11.3%	15.0%
Built 1959 or earlier	18.0%	19.6%

<sup>^</sup> Median year structure built is not available for metro/non-metro or regional aggregations.

\* The data in this table are calculated by ACS using annual surveys conducted during 2011-2015 and are representative of average characteristics during this period.

- In the 2011-2015 period, Belmont town, Belknap Co, NH had the highest estimated percent of the vacant housing (19.9%), and New Hampshire had the lowest (15.9%).



## Study Guide and Supplemental Information

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### What are the main housing characteristics?

#### What do we measure on this page?

This page describes whether housing is occupied or vacant, for rent or seasonally occupied, and the year built.

Rent: The number of homes for rent was defined as occupied housing units that were for rent, vacant housing units that were for rent, and vacant units rented but not occupied at the time of interview.

For Seasonal, Recreational, or Occasional Use: Refers to vacant units used or intended for use only in certain seasons or for weekends or other occasional use throughout the year.

For Migrant Workers: refers to housing units intended for occupancy by migratory workers employed in farm work during the crop season.

#### Why is it important?

Vacancy status is an indicator of the housing market and provides information on the stability and quality of housing for certain areas. The data is used to assess the demand for housing, to identify housing turnover within areas, and to better understand the population within the housing market over time. These data also serve to aid in the development of housing programs to meet the needs of persons at different economic levels.

Seasonal or recreational homes (i.e., "second homes") are often an indicator of the desirability of a place for recreation and tourism. This could also be used as an indicator of recreational and scenic amenities, which can be one of the economic contributions of public lands.

While the late 1990s and early 2000s were a period of rapid home development throughout the country, there have been other periods when housing grew at a fast rate (the late 1970s, for example, in some parts of the country). Understanding the relative growth rates of housing is relevant for public lands managers in the context of the wildland-urban interface, and as an indicator of overall economic growth. The year the home was built also provides information on the age of the housing stock, which can be used to forecast future demand of services, such as energy consumption and fire protection.

Housing that is classified as available for migrant workers can be used as an indicator of a certain type of economic activity, in particular crop agriculture.

#### Methods

Data accuracy is indicated as follows: **BLACK** indicates a coefficient of variation < 12%; **ORANGE** (preceded with one dot) indicates between 12 and 40%; and **RED BOLD** (preceded with two dots) indicates a coefficient of variation > 40%. If data have consistently low accuracy throughout a report, we suggest running another demographics report at a larger geographic scale.

#### Additional Resources

For a glossary of terms used in ACS, see: [census.gov/acs/www/Downloads/data\\_documentation/SubjectDefinitions/2009\\_ACSSubjectDefinitions.pdf \(40\)](https://www.census.gov/acs/www/Downloads/data_documentation/SubjectDefinitions/2009_ACSSubjectDefinitions.pdf).

#### Data Sources

U.S. Department of Commerce. 2016. Census Bureau, American Community Survey Office, Washington, D.C.

How affordable is housing?

This page describes whether housing is affordable for homeowners and renters.

Housing Costs as a Percent of Household Income, 2015\*

	Belmont town, Belknap Co, NH	New Hampshire
<b>Owner-occupied housing w/ a mortgage</b>	1,292	251,384
Monthly cost <15% of household income	139	39,698
Monthly cost >30% of household income	307	87,059
<b>Specified renter-occupied units</b>	479	151,076
Gross rent <15% of household income	0	14,871
Gross rent >30% of household income	83	69,386
<b>Median monthly mortgage cost<sup>^</sup></b>	\$1,611	\$1,870
<b>Median gross rent<sup>^</sup></b>	\$964	\$1,000

Percent of Total

Monthly cost <15% of household income	10.8%	15.8%
Monthly cost >30% of household income	23.8%	34.6%
Gross rent <15% of household income	0.0%	9.8%
Gross rent >30% of household income	17.3%	45.9%

<sup>^</sup> Median monthly mortgage cost and median gross rent are not available for metro/non-metro or regional aggregations.

\* The data in this table are calculated by ACS using annual surveys conducted during 2011-2015 and are representative of average characteristics during this period.

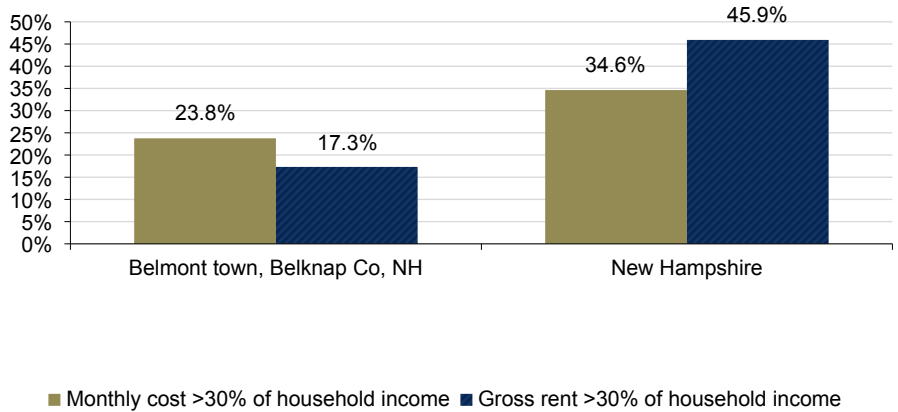
- In the 2011-2015 period, New Hampshire had the highest estimated percent of owner-occupied households where greater than 30% of household income was spent on mortgage costs (34.6%), and Belmont town, Belknap Co, NH had the lowest (23.8%).

- In the 2011-2015 period, New Hampshire had the highest estimated percent of renter-occupied households where greater than 30% of household income was spent on gross rent (45.9%), and Belmont town, Belknap Co, NH had the lowest (17.3%).

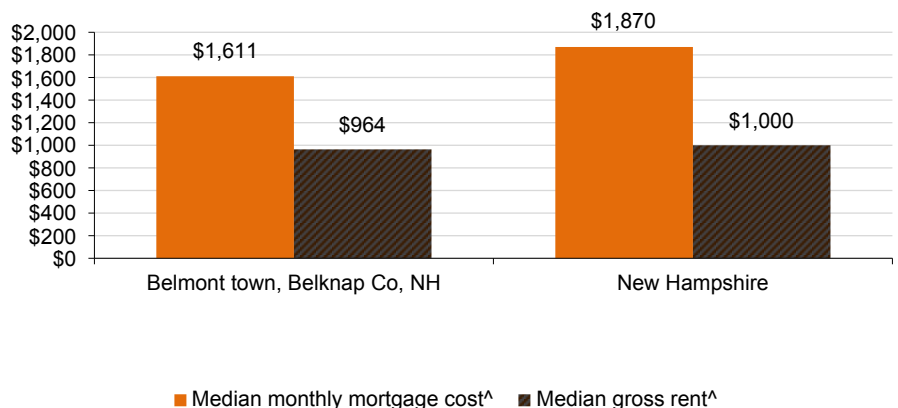
- In the 2011-2015 period, New Hampshire had the highest estimated monthly mortgage costs for owner-occupied homes (\$1,870), and Belmont town, Belknap Co, NH had the lowest (\$1,611).

- In the 2011-2015 period, New Hampshire had the highest estimated monthly gross rent for renter-occupied homes (\$1,000), and Belmont town, Belknap Co, NH had the lowest (\$964).

Housing Costs as a Percent of Household Income, 2015\*



Median Monthly Mortgage Costs and Gross Rent, 2015\*



## Study Guide and Supplemental Information

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### How affordable is housing?

#### What do we measure on this page?

This page describes whether housing is affordable for homeowners and renters.

Owner-Occupied Housing Unit: A housing unit is owner-occupied if the owner or co-owner lives in the unit even if it is mortgaged or not fully paid for.

Renter-Occupied Housing Unit: All occupied units which are not owner-occupied, whether they are rented for cash rent or occupied without payment of cash rent, are classified as renter-occupied.

Household: A household includes all the people who occupy a housing unit as their usual place of residence.

Monthly Costs (owner-occupied): The sum of payment for mortgages, real estate taxes, various insurances, utilities, fuels, mobile home costs, and condominium fees.

Gross Rent: The amount of the contract rent plus the estimated average monthly cost of utilities (electricity, gas, and water and sewer) and fuels (oil, coal, kerosene, wood, etc.) if these are paid for by the renter (or paid for the renter by someone else).

#### Why is it important?

An important indicator of economic hardship is whether housing is affordable. This page measures housing affordability in terms of the share of household income that is devoted to mortgage and related costs (for homeowners) and rent and related costs (for renters). The income share devoted to housing that is below 15 percent is a good proxy for highly affordable, while the income share devoted to housing that is above 30 percent is a good proxy for unaffordable.

#### Methods

The lowest ownership costs and gross rent share of household income reported in ACS is 15 percent. Many government agencies define as excessive (or unaffordable) housing costs that exceed 30 percent of monthly household income.

Data accuracy is indicated as follows: **BLACK** indicates a coefficient of variation < 12%; **ORANGE** (preceded with one dot) indicates between 12 and 40%; and **RED BOLD** (preceded with two dots) indicates a coefficient of variation > 40%. If data have consistently low accuracy throughout a report, we suggest running another demographics report at a larger geographic scale.

#### Additional Resources

The U.S. Census Bureau's American Housing Survey has additional information on housing and housing affordability. See: [census.gov/hhes/www/housing/ahs/ahs.html](https://www.census.gov/hhes/www/housing/ahs/ahs.html) (44).

For housing prices, for-profit online real-estate services may have more recent price information. See, for example, [zillow.com](https://www.zillow.com) (45).

For current calculations on housing affordability, see the National Association of Realtors' Housing Affordability Index, available at: [realtor.org/research/research/housinginx](https://www.nar.realtor.org/research/research/housinginx) (46).

#### Data Sources

U.S. Department of Commerce. 2016. Census Bureau, American Community Survey Office, Washington, D.C.

**How do demographic, income, and social characteristics in the region compare to the U.S.?**

This page compares key demographic, income, and social indicators from the region to the United States.

Indicators	Belmont town, Belknap Co, NH	New Hampshire	Belmont town, Belknap Co, NH vs. New Hampshire
<b>Demographics</b>	Population Growth (% change, 2000-2015*)	9.1%	7.2%
	Median Age (2015*)	41.9	42.2
	Percent Population White Alone (2015*)	96.5%	93.7%
	Percent Population Hispanic or Latino (2015*)	3.7%	3.2%
	Percent Population American Indian or Alaska Native (2015*)	0.0%	0.2%
	Percent of Population 'Baby Boomers' (2015*)	30.1%	28.3%
<b>Income</b>	Median Household Income (2015*)	\$65,150	\$66,779
	Per Capita Income (2015*)	\$27,113	\$34,362
	Percent Individuals Below Poverty (2015*)	7.9%	8.9%
	Percent Families Below Poverty (2015*)	4.7%	5.6%
	Percent of Households with Retirement and Social Security Income (2015*)	49.3%	49.3%
	Percent of Households with Public Assistance Income (2015*)	13.6%	15.5%
<b>Structure</b>	Percent Population 25 Years or Older without High School Degree (2015*)	13.1%	7.7%
	Percent Population 25 Years or Older with Bachelor's Degree or Higher (2015*)	18.0%	34.9%
	Percent Population That Speak English Less Than 'Very Well' (2015*)	0.0%	2.4%
	Percent of Houses that are Seasonal Homes (2015*)	14.0%	10.7%
	Owner-Occupied Homes where Greater than 30% of Household Income Spent on Mortgage (2015*)	23.8%	34.6%
	Renter-Occupied Homes where Greater than 30% of Household Income Spent on Gross Rent (2015*)	17.3%	45.9%

\* The data in this table are calculated by ACS using annual surveys conducted during 2011-2015 and are representative of average characteristics during this period.



## Study Guide and Supplemental Information

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### How do demographic, income, and social characteristics in the region compare to the U.S.?

#### What do we measure on this page?

This page compares key demographic, income, and social indicators from the region to the United States.

The term "benchmark" in this report should not be construed as having the same meaning as in the National Forest Management Act.

Race: Race is a self-identification data item in which Census respondents choose the race or races with which they most closely identify. The Office of Management and Budget revised the standards in 1997 for how the Federal government collects and presents data on race and ethnicity.

Poverty: Following the Office of Management and Budget's Directive 14, the Census Bureau uses a set of income thresholds that vary by family size and composition to detect who is poor. If the total income for a family or an unrelated individual falls below the relevant poverty threshold, then the family or an unrelated individual is classified as being "below the poverty level."

Baby Boomers: Baby boomers are defined as having been born between 1946-1964. The reported percent of population that are "baby boomers" has some associated error since ACS generally reports age classes in 5-year increments (55 to 59 years, 60 to 64 years, etc.).

Social Security: Refers to households who receive income that includes Social Security pensions and survivor benefits, permanent disability insurance payments made by the Social Security Administration before deductions for medical insurance, and railroad retirement insurance. It does not include Medicare reimbursement.

Retirement Income: Consists of families that receive income from: (1) retirement pensions and survivor benefits from a former employer; labor union; or federal, state, or local government; and the U.S. military; (2) disability income from companies or unions; federal, state, or local government; and the U.S. military; (3) periodic receipts from annuities and insurance; and (4) regular income from IRA and Keogh plans. It does not include Social Security income.

#### Why is it important?

This page shows a quick comparison of a number of indicators covered in this report to highlight where the region is different from the U.S.

It also offers an at-a-glance view of whether groups of indicators are atypical compared to the U.S. For example, this page may show that a geography has an older population, relatively unaffordable housing, and difficulties communicating in English. In combination, these indicators can help public land managers identify groups of people and aspects of hardship that can aid with outreach and consideration of whether the impacts of land management actions could have disproportionately high and adverse impacts on disadvantaged people or places.

#### Methods

The ratio of the selected region to the U.S. is a percentage calculated by dividing the figure from the region by the figure from the U.S.

Data accuracy is indicated as follows: **BLACK** indicates a coefficient of variation < 12%; **ORANGE** (preceded with one dot) indicates between 12 and 40%; and **RED BOLD** (preceded with two dots) indicates a coefficient of variation > 40%. If data have consistently low accuracy throughout a report, we suggest running another demographics report at a larger geographic scale.

Median Age, Median Household Income and Per Capita Income are not calculated for multi-geography regions due to data availability.

#### Data Sources

U.S. Department of Commerce. 2016. Census Bureau, American Community Survey Office, Washington, D.C.

## Data Sources

EPS uses published statistics from government sources that are available to the public and cover the entire country. All data used in EPS can be readily verified by going to the original source. The contact information for databases used in this profile is:

- **2000 Decennial U.S. Census**

Census Bureau, U.S. Department of Commerce.

<http://www.census.gov>

Tel. 303-969-7750

- **American Community Survey**

Census Bureau, U.S. Department of Commerce.

<http://www.census.gov>

Tel. 303-969-7750

The on-line ACS data retrieval tool is available at:

<http://www.census.gov/acs/www/>

## Methods

### EPS core approaches

EPS is designed to focus on long-term trends across a range of important measures. Trend analysis provides a more comprehensive view of changes than spot data for select years. We encourage users to focus on major trends rather than absolute numbers.

EPS displays detailed industry-level data to show changes in the composition of the economy over time and the mix of industries at points in time.

EPS employs cross-sectional benchmarking, comparing smaller geographies such as counties to larger regions, states, and the nation, to give a sense of relative performance.

EPS allows users to aggregate data for multiple geographies, such as multi-Regions, to accommodate a flexible range of user-defined areas of interest and to allow for more sophisticated cross-sectional comparisons.

### About the American Community Survey (ACS)

With the exception of some 2000 Decennial Census data used on pages 1-3, all other data used in this report is based on the American Community Survey (ACS) of the Census Bureau.

The ACS is a nation-wide survey conducted every year by the Census Bureau that provides current demographic, social, economic, and housing information about communities every year—information that until recently was only available once a decade. The ACS is not the same as the decennial census, which is conducted every ten years (the ACS has replaced the detailed, Census 2000 long-form questionnaire).

Data used in this report are 5-year ACS estimates. More than the 1 or 3-year estimates, the 5-year estimates are consistently available for small geographies, such as towns. We show 5-year estimates for all geographies since data obtained using the same survey technique is ideal for cross-geography comparisons. The disadvantage is that multiyear estimates cannot be used to describe any particular year in the period, only what the average value is over the full period.

Because ACS is based on a survey, it is subject to error. The Census Bureau reports the accuracy of the data by providing margins of error for every data point. In this report, we alert the user to the data accuracy using color-coded text in the tables: **BLACK** indicates a coefficient of variation < 12%; **ORANGE** (preceded with one dot) indicates between 12 and 40%; and **RED BOLD** (preceded with two dots) indicates a coefficient of variation > 40%.

The coefficient of variation is a measure of relative error in the estimate, and is calculated directly from the margin of error as the ratio of the standard error to the estimate itself. To get the standard error, the margin of error is divided by 1.645 (for a 90 percent confidence interval). The coefficient of variation is expressed as a percentage. For example, if you have an estimate of 60 +/- 20, the coefficient of variation for the estimate is 20.3 percent. This estimate should be used with caution, since the sampling error represents more than 20 percent of the estimate.

# Links to Additional Resources

## For more information about EPS see:

[headwaterseconomics.org/eps](http://headwaterseconomics.org/eps)

## Web pages listed under Additional Resources include:

Throughout this report, references to on-line resources are indicated with italicized numbers in parentheses. These resources are provided as hyperlinks here.

- 1 [www.epa.gov/compliance/ej/resources/policy/ej\\_guidance\\_nepa\\_ceq1297.pdf](http://www.epa.gov/compliance/ej/resources/policy/ej_guidance_nepa_ceq1297.pdf)
- 2 [www.census.gov/acs/www/methodology/methodology\\_main/](http://www.census.gov/acs/www/methodology/methodology_main/)
- 3 [www.census.gov/acs/www/Downloads/data\\_documentation/Accuracy/MultiyearACSAccuracyofData2009.pdf](http://www.census.gov/acs/www/Downloads/data_documentation/Accuracy/MultiyearACSAccuracyofData2009.pdf)
- 4 [www.epa.gov/compliance/ej](http://www.epa.gov/compliance/ej)
- 5 [www.stateoftheusa.org](http://www.stateoftheusa.org)
- 6 [www.ers.usda.gov/topics/rural-economy-population/population-migration.aspx](http://www.ers.usda.gov/topics/rural-economy-population/population-migration.aspx)
- 7 [www.frey-demographer.org](http://www.frey-demographer.org)
- 8 [www.aoa.gov/aoaroot/aging\\_statistics/index.aspx](http://www.aoa.gov/aoaroot/aging_statistics/index.aspx)
- 9 [www.census.gov/popest/](http://www.census.gov/popest/)
- 10 [www.countyhealthrankings.org/](http://www.countyhealthrankings.org/)
- 11 [www.prb.org/Journalists/Webcasts/2009/distilledemographics1.aspx](http://www.prb.org/Journalists/Webcasts/2009/distilledemographics1.aspx)
- 12 [www.census.gov/population/age/](http://www.census.gov/population/age/)
- 13 [www.census.gov/prod/2010pubs/p25-1138.pdf](http://www.census.gov/prod/2010pubs/p25-1138.pdf)
- 14 [www.ers.usda.gov/publications/err-economic-research-report/err79.aspx](http://www.ers.usda.gov/publications/err-economic-research-report/err79.aspx)
- 15 [www.census.gov/population/www/projections/projectionsagesex.html](http://www.census.gov/population/www/projections/projectionsagesex.html)
- 16 [www.whitehouse.gov/omb/fedreg\\_1997standards](http://www.whitehouse.gov/omb/fedreg_1997standards)
- 17 [www.census.gov/prod/2001pubs/c2kbr01-1.pdf](http://www.census.gov/prod/2001pubs/c2kbr01-1.pdf)
- 18 <http://factfinder2.census.gov/faces/nav/jsf/pages/index.xhtml>
- 19 [www.measureofamerica.org/acenturyapart](http://www.measureofamerica.org/acenturyapart)
- 20 [www.census.gov/newsroom/cspan/hispanic/2012.06.22\\_cspan\\_hispanics.pdf](http://www.census.gov/newsroom/cspan/hispanic/2012.06.22_cspan_hispanics.pdf)
- 21 [www.icbemp.gov/science/hansisrichard\\_10pg.pdf](http://www.icbemp.gov/science/hansisrichard_10pg.pdf)
- 22 [www.bia.gov/index.htm](http://www.bia.gov/index.htm)
- 23 [www.indians.org/index.html](http://www.indians.org/index.html)
- 24 [www.fs.fed.us/spf/tribalrelations/index.shtml](http://www.fs.fed.us/spf/tribalrelations/index.shtml)
- 25 [www.census.gov/hhes/www/ioindex/overview.html](http://www.census.gov/hhes/www/ioindex/overview.html)
- 26 [www.bls.gov/soc/](http://www.bls.gov/soc/)
- 27 [www.bls.gov/oco/](http://www.bls.gov/oco/)
- 28 [www.ceo.usc.edu/pdf/G0612501.pdf](http://www.ceo.usc.edu/pdf/G0612501.pdf)
- 29 [www.bls.gov/opub/iils/pdf/opbils71.pdf](http://www.bls.gov/opub/iils/pdf/opbils71.pdf)
- 30 [www.ers.usda.gov/Publications/RDP/RDP697/RDP697e.pdf](http://www.ers.usda.gov/Publications/RDP/RDP697/RDP697e.pdf)
- 31 [www.ers.usda.gov/publications/ruralamerica/ra172/ra172c.pdf](http://www.ers.usda.gov/publications/ruralamerica/ra172/ra172c.pdf)
- 32 [www.federalreserve.gov/newsevents/speech/Bernanke20070206a.htm](http://www.federalreserve.gov/newsevents/speech/Bernanke20070206a.htm)
- 33 [www.econedlink.org/lessons/index.php?lid=885&type=educator](http://www.econedlink.org/lessons/index.php?lid=885&type=educator)
- 34 <https://docs.google.com/Doc?docid=0AXe2E1Mm09WIZGhzazhxaDRfMjUzZ25nMjdkZzY&hl=en>
- 35 [www.ers.usda.gov/topics/rural-economy-population/rural-poverty-well-being.aspx](http://www.ers.usda.gov/topics/rural-economy-population/rural-poverty-well-being.aspx)
- 36 [www.npc.umich.edu/poverty](http://www.npc.umich.edu/poverty)
- 37 [www.census.gov/hhes/www/poverty/data/threshld/index.html](http://www.census.gov/hhes/www/poverty/data/threshld/index.html)
- 38 [www.npc.umich.edu/research/ethnicity](http://www.npc.umich.edu/research/ethnicity)
- 39 [www.census.gov/population/socdemo/statbriefs/povarea.html](http://www.census.gov/population/socdemo/statbriefs/povarea.html)
- 40 [www.census.gov/acs/www/Downloads/data\\_documentation/SubjectDefinitions/2009\\_ACSSubjectDefinitions.pdf](http://www.census.gov/acs/www/Downloads/data_documentation/SubjectDefinitions/2009_ACSSubjectDefinitions.pdf)
- 41 [www.bls.gov/emp/ep\\_chart\\_001.htm](http://www.bls.gov/emp/ep_chart_001.htm)
- 42 [www.census.gov/prod/2002pubs/p23-210.pdf](http://www.census.gov/prod/2002pubs/p23-210.pdf)
- 43 [www.mla.org/map\\_single](http://www.mla.org/map_single)
- 44 [www.census.gov/hhes/www/housing/ahs/ahs.html](http://www.census.gov/hhes/www/housing/ahs/ahs.html)
- 45 [www.zillow.com](http://www.zillow.com)
- 46 [www.realtor.org/research/research/housinginx](http://www.realtor.org/research/research/housinginx)