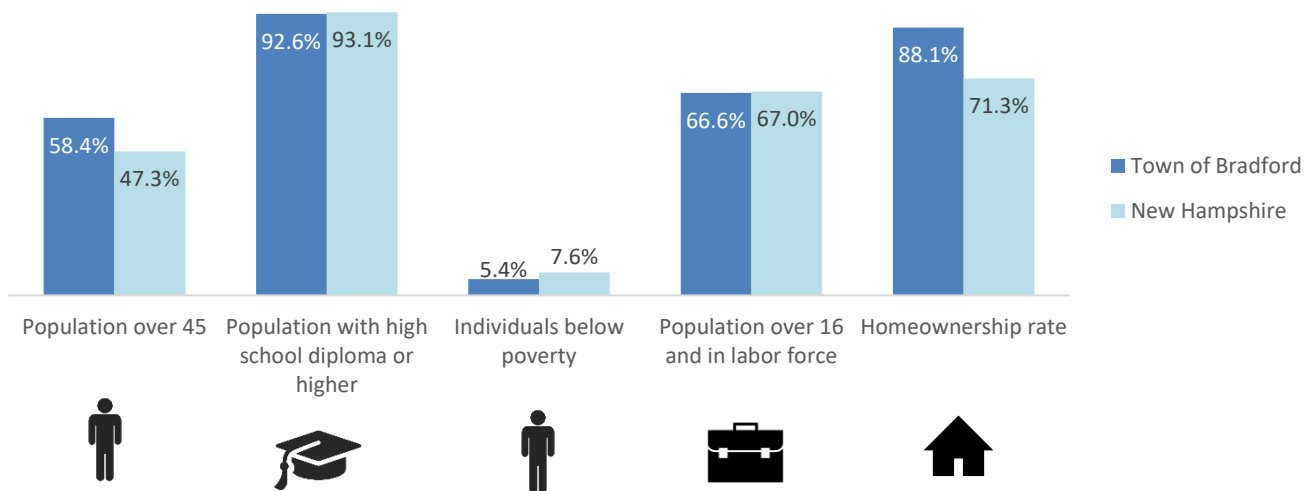


BRADFORD TODAY

Understanding your community is best accomplished by taking a step back to assess or inventory what we know is happening – what the demographic trends and patterns of development are and what residents perceive as positive influences or challenges going forward. By analyzing data in combination with the public outreach efforts such as the survey and visioning session, the story of Bradford today emerges and sets the framework for identifying what needs to be addressed now and in the future. There are two main parts to telling the story: where we are today and where we want to be going forward. Once we have an understanding of the present, including data and trend analysis and what we heard from the public outreach efforts, we can look to the future with an understanding of our vision and what we want to accomplish.

KEY COMPARISON AND OVERVIEW



Source: American Community Survey 2014-2018

Building the data profile for Bradford required the use of data from a variety of sources. Census 2010 and American Community Survey (ACS) are the main sources of data for much of the demographic information. Census data is collected every ten years by the US Census Bureau, gathering official counts of population at a variety of geographic levels. The Census now only asks ten questions and a new data source, ACS, supplements Census data by asking questions used to measure social and economic characteristics of the population. The ACS is an ongoing survey that gathers trends from a smaller population sample annually, producing estimates on data originally only available in the decennial census. Smaller geographical areas are collected in three- or five- year samples, with ACS 2014-2018 being the most recent data available. When available, statewide data from the Office of Strategic Initiatives (OSI) was used for the estimated 2018 population, population projections, and building permit information. Data collected through Bradford’s Community Survey is also shown throughout the plan, representing the views of residents. Survey results tallied 163 responses, focusing on a wide range of topics from local infrastructure to rural character.

POPULATION

RECENT TRENDS

NEW HAMPSHIRE

New Hampshire experienced a jump in growth during the 1950s, 1960s, and 1970s, increasing the number of residents in the state by 50%. By the end of the 1980s and beyond, New Hampshire's growth had slowed down considerably. Population estimates for 2018 show New Hampshire only increasing 40,009 residents since 2010, approximately half compared to the 80,000 residents gained between 2000 and 2010. Projected populations continue to show a slower rate of growth into 2030. It should be noted that the further out the projections go, the less reliable they may be. The 2020 Census will be initiated in April of 2020 and the general population count will be available at the end of that calendar year. This will then give the projections a new base year and they will be updated in a few years after the 2020 Census.

MERRIMACK COUNTY

Merrimack County's population trends follow a similar pattern as the state's growth. Beginning in the 1990s, smaller increases in percent growth was experienced, most recently only gaining 3,736 residents between 2010 and the 2018 population estimates. Projected populations also show a slower rate of growth into 2030, similar to statewide trends.

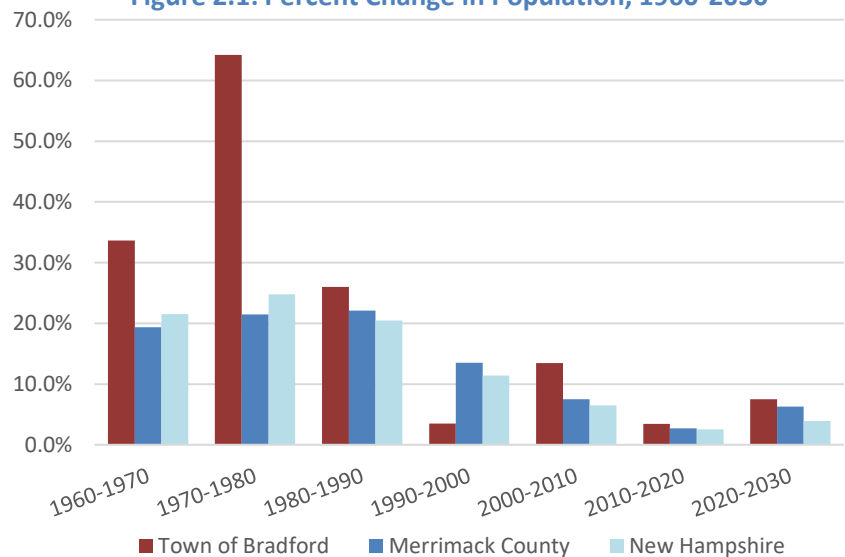
TOWN OF BRADFORD

Bradford experienced substantial growth through the 1960s, 1970s, and 1980s before experiencing a decrease in growth beginning in the 1990s. Bradford gained nearly 900 new residents between 1960 and 1990, and gained only 280 residents between 1990 and the 2018 estimated population. Bradford's highest period of growth was during the 1970s when the population nearly doubled. Population projections show a slower rate of growth similar to the state and county patterns. Again, these projections should be reexamined once updated.

Table 2.1: Historic and Projected Population Trends

Year	Town of Bradford		Merrimack County		New Hampshire	
	Population	% Change	Population	% Change	Population	% Change
1960	508	-	67,785	-	606,921	-
1970	679	33.7%	80,925	19.4%	737,681	21.5%
1980	1,115	64.2%	98,302	21.5%	920,610	24.8%
1990	1,405	26.0%	120,005	22.1%	1,109,252	20.5%
2000	1,454	3.5%	136,225	13.5%	1,235,786	11.4%
2010	1,650	13.5%	146,445	7.5%	1,316,256	6.5%
2018	1,685	2.1%	150,181	2.6%	1,356,265	3.0%
2020	1,707	2.1%	150,434	0.2%	1,349,908	-0.5%
2025	1,773	3.9%	154,459	2.7%	1,374,702	1.8%
2030	1,735	3.5%	159,899	3.5%	1,402,878	2.0%

Figure 2.1: Percent Change in Population, 1960-2030



Source: U.S. Census Bureau; 2018 Population Estimates and Population Projections from the NH Office of Strategic Initiatives

DEMOGRAPHIC DETAILS

NATURAL INCREASE

Natural Increase, the difference of births and deaths per year, naturally fluctuates over time. Statewide, natural increase has been declining due to a steady rise in deaths. Bradford has seen an inconsistent pattern of natural increase throughout the previous decade, with negative natural increase occurring in 2010, 2012, 2015, 2017, and 2018.

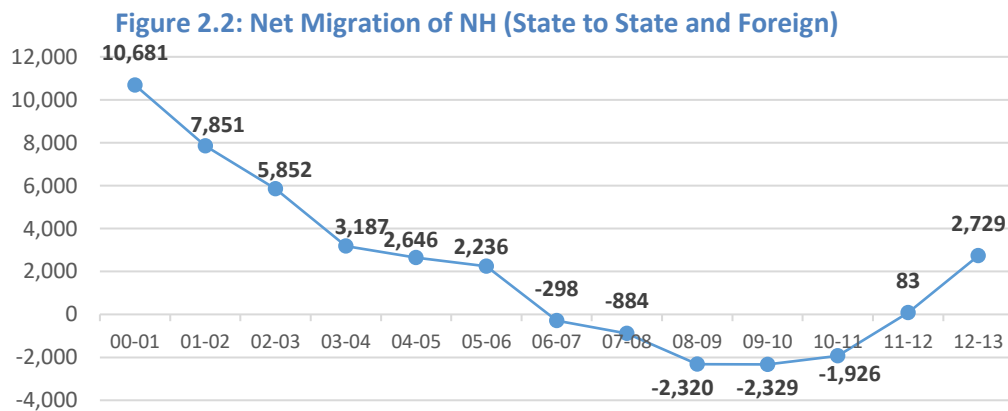
Table 2.2: Bradford's Natural Increase 2008-2017

Vital Statistic	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
Births	16	11	14	5	13	9	8	13	5	8
Deaths	8	18	8	14	8	6	10	11	12	11
Natural Increase	8	-7	6	-9	5	3	-2	2	-7	-3

Source: Bradford Annual Reports

MIGRATION

Migration, the difference of people moving in and out of an area, has historically accounted for the large increases in statewide population during the 1970s and 1980s. Many moved from Massachusetts, which added to the attainment level of education in the workforce, stimulated the economy, and provided employment opportunities. As shown in Figure 2.2, after five straight years of NH experiencing a negative net out migration, the last two years of data shows a positive trend, but still not back to the gains in the early 2000s.

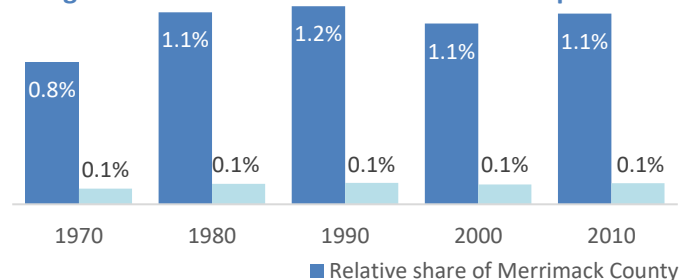


Source: *What is New Hampshire? An Overview of issues shaping the Granite State's Future.*
Published by the New Hampshire Center for Public Policy Studies, September 2015.

RELATIVE SHARE OF POPULATION

Bradford's relative share of Merrimack County has grown since 1970, with a most recent relative share of 1.1% in 2010. Though a decrease occurred in 2000 to 1.1%, the relative share was still higher than what was experienced previous to 1980. Bradford's relative share of New Hampshire's population has remained consistent between 1970 and 2010 at 0.1%.

Figure 2.3: Bradford's Relative Share of Population



Source: U.S. Census Bureau

BRADFORD AND SURROUNDING COMMUNITIES

PAST AND PROJECTED POPULATIONS

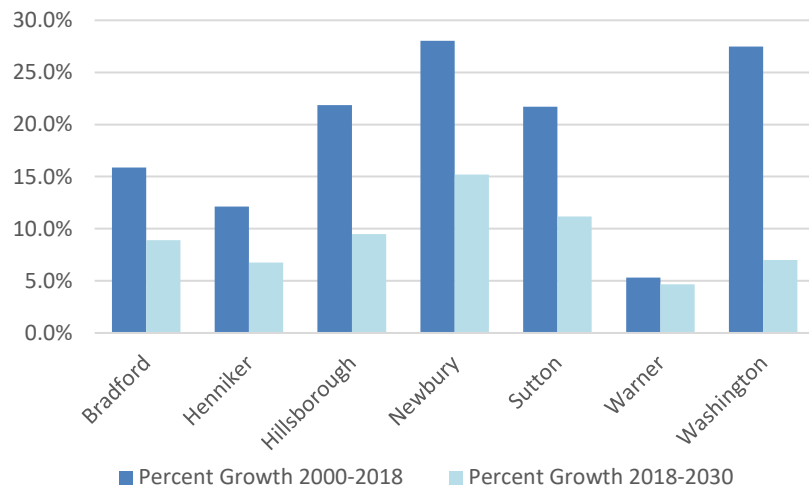
Compared to its neighbors, Bradford has had one of the smallest overall increases in population between 2000 and 2018. As shown in Table 2.3, this increase is 231 residents. This increase is also one of the lowest percent changes in population of the abutting communities between 2000 and 2018, with 15.9% (Figure 2.4). Bradford’s growth over this eighteen year period is most similar to Sutton and Henniker, which experienced a percent change in population of 21.7% and 12.1% between 2000 and 2018, with 335 and 537 new residents, respectively.

Examining the population projections shown in Table 2.3, Bradford is expected to gain 150 new residents in a twelve year period (2018-2030), which is in the middle of the range of the abutting communities, at 8.9%. Of the surrounding communities, Newbury is projected to have the highest percentage of growth between 2018 and 2030 with 15.2%, and also saw the largest percent increase in the previous seventeen years with 28.0%. As previously noted, these population projections are less reliable the further out they go. Updated population projections should be consulted when available.

Table 2.3: Past and Projected Populations for Bradford and Abutting Communities

Community	2000	2010	2018	2020	2030
Bradford	1,454	4,836	1,685	1,707	1,835
Henniker	4,433	4,836	4,970	4,976	5,305
Hillsborough	4,928	6,011	6,005	6,186	6,574
Newbury	1,702	2,072	2,179	2,272	2,510
Sutton	1,544	1,837	1,879	1,923	2,089
Warner	2,760	2,833	2,907	2,892	3,043
Washington	895	1,123	1,159	1,159	1,221

Figure 2.4: Percent Change in Population, 2000-2030



Source: U.S. Census Bureau; 2018 Population Estimates and Population Projections from the NH Office of Strategic Initiatives

WHAT THE COMMUNITY SURVEY SAID...

“How long have you lived in Bradford?”

40.5%
Less than 6 years.

13.5%
6-10 years.

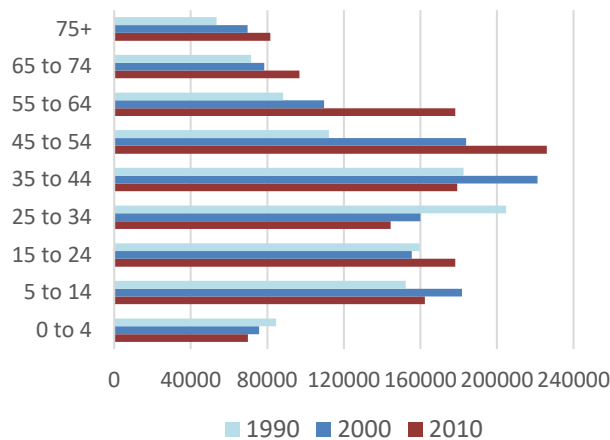
18.9%
11-20 years.

27.0%
Over 20 years.

AN AGING POPULATION

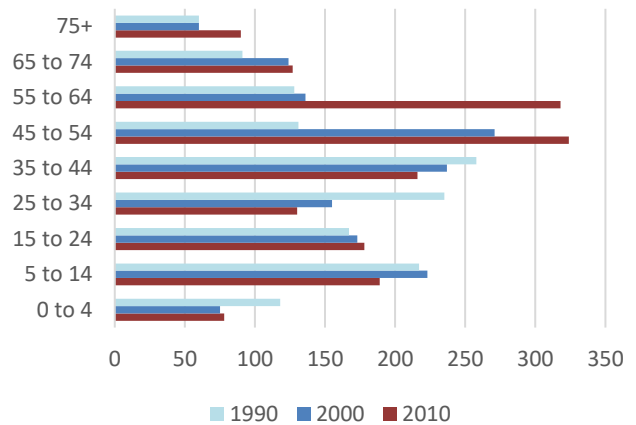
New Hampshire’s population is growing older, and Bradford is no exception. In the past decade, the number of residents forty-five and over has seen a dramatic increase, compared to the modest changes in the younger population. New Hampshire, along with much of the U.S., experienced a large increase in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

Figure 2.5: New Hampshire’s Population by Age



Source: U.S. Census Bureau

Figure 2.6: Bradford’s Population by Age



Source: U.S. Census Bureau

CHALLENGES DUE TO CHANGING DEMOGRAPHICS

Day-to-day living for an aging population is becoming more of a concern as many retirees are remaining in rural areas to be close to family or to enjoy the scenic and recreation amenities available in Central New Hampshire. Recreational, housing and transportation needs change as the population ages. Providing accessible year-round outdoor and indoor recreation opportunities to older residents as they age in place is important, especially as the pattern of retiring to the South fades.¹ The demand for smaller houses for downsizing families will continue to increase as the average household size continues to decrease statewide. As the population ages, transportation for everyday needs could be problematic without a public option.

THE WORKFORCE

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

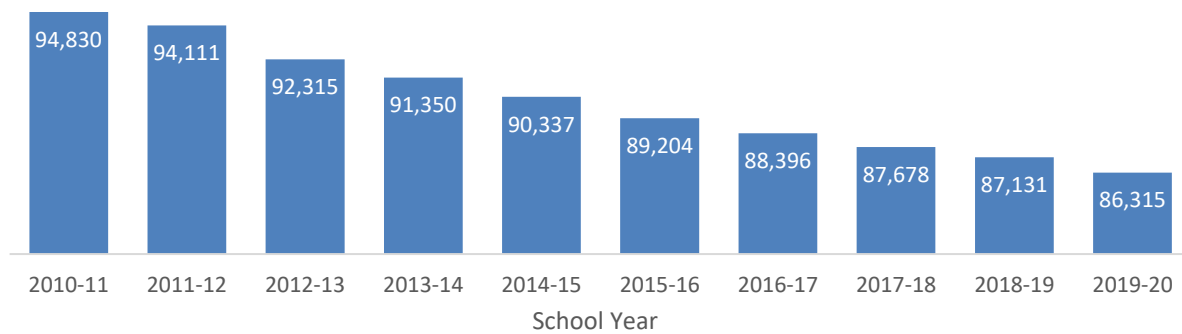
¹ *New Hampshire Demographic Trends in the Twenty-First Century*, written by Kenneth M. Johnson. Published by the Carsey Institute at the University of New Hampshire, 2012.

SCHOOL ENROLLMENT

ENROLLMENT TRENDS

In addition to a growing senior population, the trends also show a decrease in elementary school aged children. Statewide, elementary school enrollments have decreased nine percent since the 2010-2011 school year, with an enrollment decrease of 8,515 students. This trend is expected to continue, especially as the percent change in population growth slows and the percent of population above sixty-five rises. This statewide decrease can be seen in Figure 2.7.

Figure 2.7: State Elementary School Past Enrollment

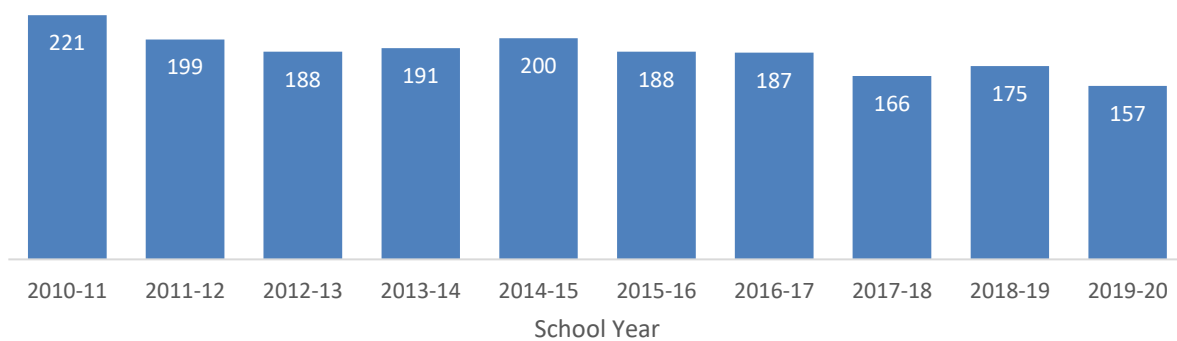


Source: NH Department of Education

KEARSARGE REGIONAL ELEMENTARY SCHOOL AT BRADFORD

Kearsarge Regional Elementary School at Bradford has experienced a decrease in elementary school enrollment, following the statewide trend. Enrollment experienced a 29.0% percent decrease between the fall of 2010 and 2019, with an overall decrease in enrollment of 64 students. However, there has not been a consistent decrease every year, as the 2013-2014, 2014-2015, and 2018-2019 school years experienced slight increases in enrollment when compared to the previous school year.

Figure 2.8: Kearsarge Regional Elementary School at Bradford Past School Enrollment



Source: NH Department of Education

EDUCATION ATTAINMENT, INCOME, AND POVERTY LEVEL

EDUCATION ATTAINMENT

Approximately 92.6% of residents in Bradford have a high school diploma or higher post-secondary education. Nationally, New Hampshire is well known for having a high percentage of educated residents. Though many New Hampshire natives choose to stay in state, a large percent of the state’s education attainment is gained through migrants moving to New Hampshire.

Table 2.4: Education Attainment for Bradford and Surrounding Communities

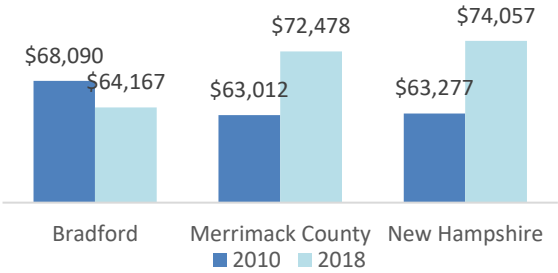
Community	Population Aged 25+	Less than 9th Grade	9th to 12th (no diploma)	HS Diploma or GED	Some College (no degree)	Associate’s Degree	Bachelor’s Degree	Graduate Degree
Bradford	1,225	1.0%	6.4%	26.6%	16.1%	9.3%	25.1%	15.4%
Henniker	3,099	0.9%	2.6%	15.7%	18.4%	12.8%	27.2%	22.4%
Hillsborough	4,106	0.8%	7.8%	31.3%	19.8%	13.0%	21.3%	6.0%
Newbury	1,523	0.4%	2.8%	16.6%	17.5%	7.1%	33.3%	22.3%
Sutton	1,472	0.0%	2.4%	20.7%	14.7%	14.2%	26.3%	21.7%
Warner	2,034	2.1%	5.2%	23.5%	20.6%	14.7%	18.4%	15.4%
Washington	962	0.6%	2.0%	30.5%	29.3%	15.0%	13.8%	8.8%

Source: American Community Survey 2014-2018

MEDIAN HOUSEHOLD INCOME

In addition to contributing to New Hampshire’s education attainment, individuals and families moving into the state contribute to maintaining a productive economy with good jobs and competitive salaries. However, those moving into New Hampshire have decreased significantly over the past decade, decreasing the overall income for residents. As shown in Figure 2.9, the most recent median household income reported for Bradford was \$64,167, a decrease since 2010. Bradford’s 2018 median household income is less than both Merrimack County and New Hampshire, as also seen in the figure.

Figure 2.9: Median Household Income and Percent Change Since 2000

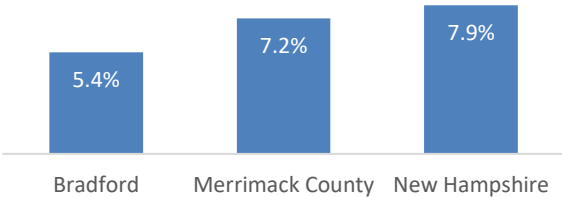


Source: American Community Survey 2006-2010 & 2014-2018

POVERTY

Statewide, poverty levels are highest predominantly in the North Country and along the border of Maine. This is most likely caused by lower education and income levels in these areas. Bradford’s percent below poverty is much lower than that of Merrimack County and New Hampshire, with 5.4% (Figure 2.10).

Figure 2.10: Percent below poverty



Source: American Community Survey 2014-2018

EMPLOYMENT

LABOR FORCE

According to the New Hampshire Economic & Labor Market Bureau, the number of people in the New Hampshire civilian labor force has increased between 2010 and 2018 by 3.2%, with an overall increase of over 23,495 residents. However, the number of people in the civilian labor force has not increased consistently every year, as a decrease occurred between 2010 and 2011 and 2013 and 2014. Unlike the state trends, Bradford has seen a decrease in the number of people in its civilian labor force. Between 2010 and 2018 Bradford lost 0.4% of its civilian labor force, decreasing by less than ten people. This loss of labor force began to occur in 2011, decreasing each year through 2013, increasing in 2014, and then decreasing again in 2015 and 2016. The labor force then increased in 2017 and 2018, though it was still less than that experienced in 2010.

Table 2.5: Historic Civilian Labor Force in Bradford and Statewide

	2010	2011	2012	2013	2014	2015	2016	2017	2018
Bradford	963	952	943	939	949	945	955	953	959
New Hampshire	738,257	736,302	741,097	741,285	743,320	745,461	751,315	754,465	761,752

Source: NH Economic & Labor Market Bureau

OCCUPATION AND EMPLOYERS

NH Economic & Labor Market data indicates that 97.2% of Bradford’s civilian labor force is employed. Though many residents travel outside of Bradford for work, many small, local businesses are present in Bradford. While Table 2.6 is not a complete list, major employers employ a number of individuals, including many that are Bradford residents.

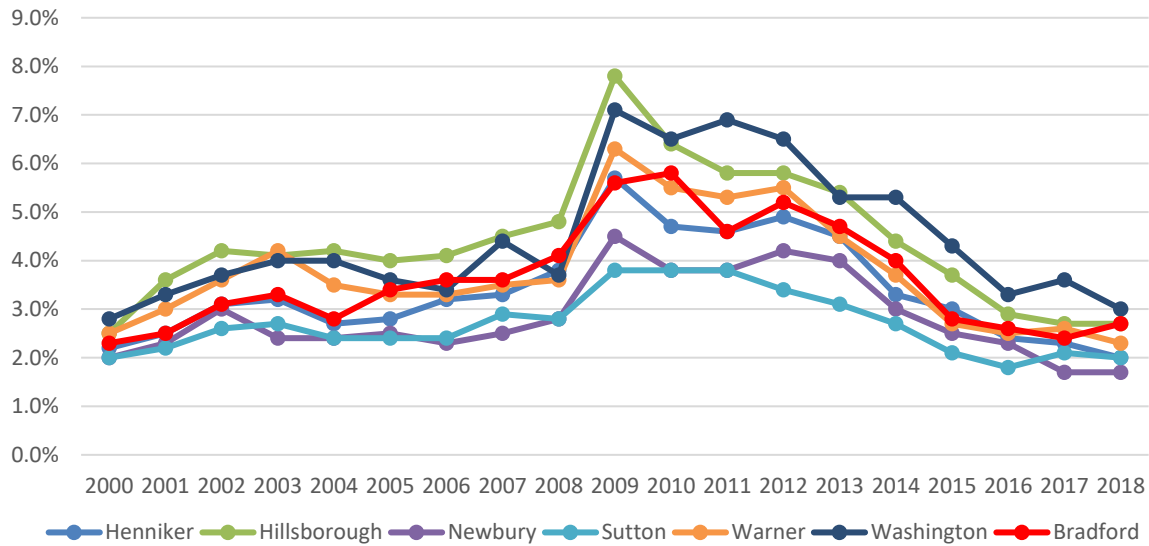
Table 2.6: Major Employers in the Town of Bradford

Employer	Location
Bradford Fire Department	West Main Street
Appleseed Restaurant	High Street
Lumber Barn	Route 114
Bradford Pizza Chef Inc	East Main Street
Kearsarge Regional Elementary School at Bradford	Old Warner Road
Naughton & Sons Recycling LLC	Jones Road
Colonial Woodworking Inc	West Main Street
NFI Bradford	Route 103
Childrens’ Creative Learning	West Main Street

UNEMPLOYMENT RATE

Compared to its neighbors, Bradford had one of the highest unemployment rates in 2018 at 2.7%. In 2017, Bradford had its lowest unemployment rate since 2000, at 2.4%. Bradford's highest unemployment rate occurred in 2010 with 5.8%.

Figure 2.11: Unemployment Rates of Bradford and Abutting Communities

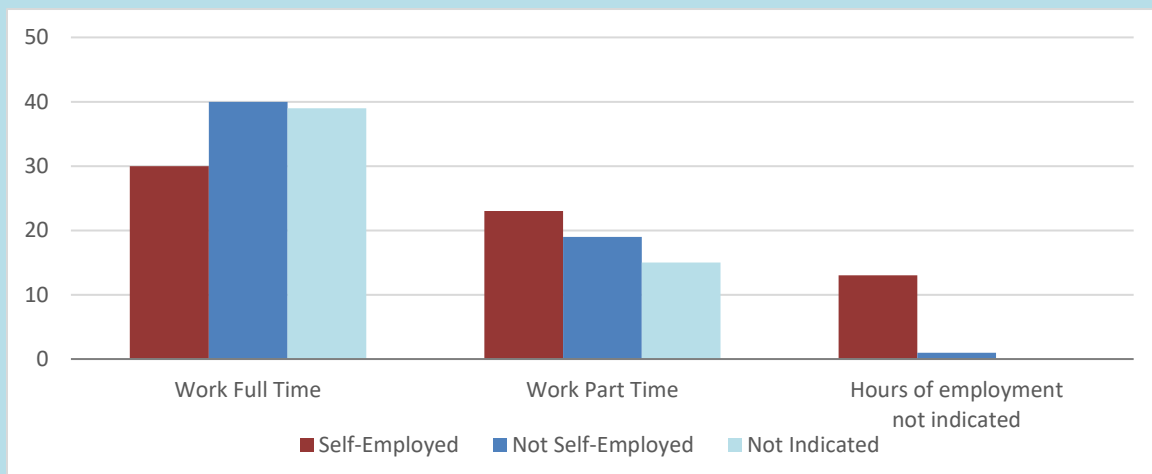


Source: NH Economic & Labor Market Bureau

WHAT THE COMMUNITY SURVEY SAID...

Question 42 of the Bradford Community Survey asked participants to indicate work characteristics for all employed persons in their household. Characteristics indicated include full time and part time employment and if the resident is self-employed.

“Please indicate the following work characteristics for all employed persons (16 years old and older) in your household.”



Graph created by CNHRPC

COMMUTING PATTERNS

PLACE OF WORK

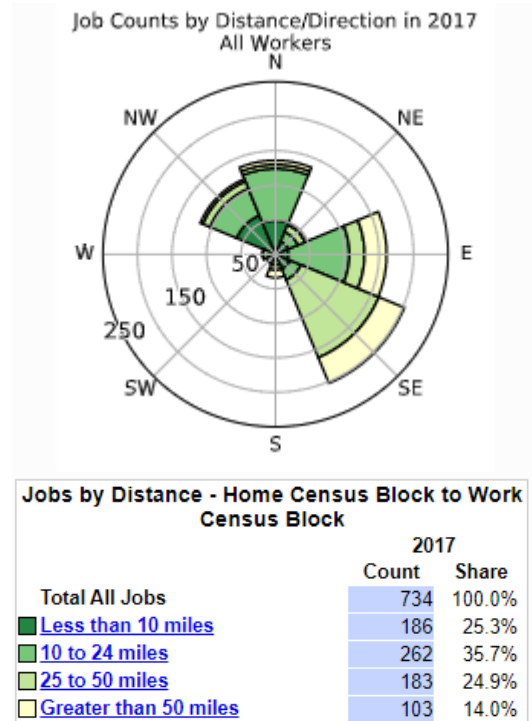
As shown in Figure 2.12, residents of Bradford work in various locations across the state. The majority of residents work in the southeasterly, easterly, and northern direction of Bradford, with data indicating a high proportion of residents employed in New London, Newbury, and Concord.

Figure 2.12 shows that residents commute a variety of distances to work, with 25.3% commuting less than 10 miles, 35.7% commuting 10 to 24 miles, 24.9% commuting 25 to 50 miles, and 14.0% commuting greater than 50 miles. Additionally, American Community Survey 2014-2018 data indicated that residents had a mean travel time to work of 30.3 minutes, which is higher than New Hampshire’s mean travel time of 27.3 minutes.

WHERE DO PEOPLE LIVE WHO WORK IN BRADFORD?

Of those who work in Bradford, data from the Census Bureau’s OnTheMap application indicates that only 5.3% live in Bradford. The remaining 94.7% of employees live outside of Bradford, with many commuting in from nearby communities, including Newbury, Sutton, Newport and New London.

Figure 2.12: Place of Work

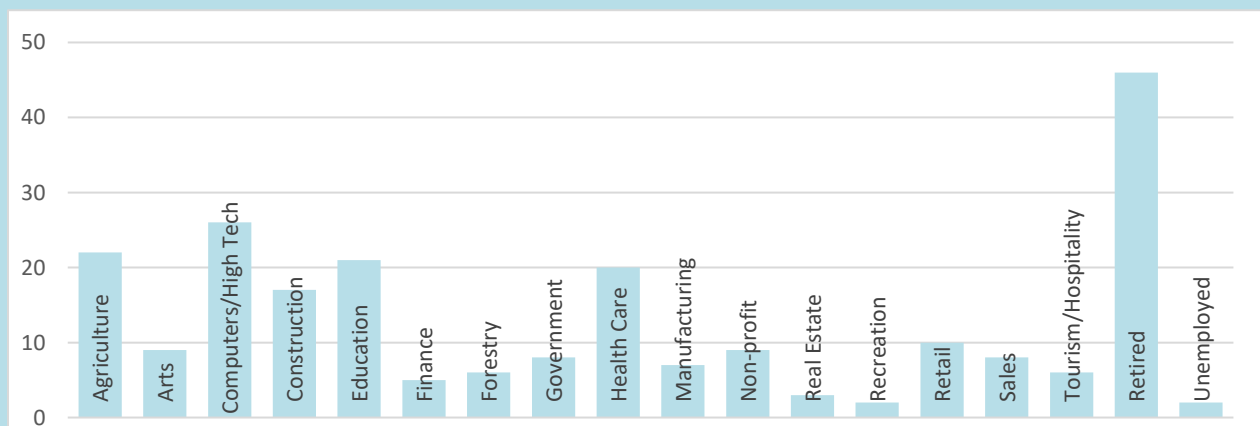


Source: U.S. Census Bureau, Center for Economic Studies, OnTheMap Application

WHAT THE COMMUNITY SURVEY SAID...

Question 43 of the Bradford Community Survey asked participants to indicate what professions members of their household (16 years and older) are employed in. Most common answers included retired (46 people), Computers/High Tech (26 people) and Agriculture (22 people).

“Please indicate the number of people in your household (16 years old or older) that are employed in the following professions:”



Graph created by CNHRPC

HOUSING

A PLACE TO CALL HOME

AVERAGE HOUSEHOLD SIZE

The need for housing statewide and throughout Central New Hampshire can be attributed to modest population growth and decreasing household size (see the Housing Chapter for more information). Statewide, the average household size decreased 2.8% from 2000 to 2010, dropping from 2.53 to 2.46 persons per household. The average household size in Bradford has been decreasing as well, dropping 3.5% from 2.56 in 2000 to 2.47 in 2010.

POPULATION DENSITY

Bradford's persons per square mile increased over the past four decades, similar to all of its abutting communities.

BUILDING PERMITS

Table 2.9 shows the total number and type of residential building permits issued in Bradford between 2010 and 2018. Over this period, all permits issued were for single family units, with the exception of one manufactured housing permit in 2014. It should be noted that values in this table represent the net change of dwelling units and take into account any demolition permits as a negative value.

Table 2.7: Bradford's Average Household Size

Year	NH	Bradford
2000	2.53	2.56
2010	2.46	2.47

Source: U.S. Census Bureau

Table 2.8: Persons Per Square Mile

Community	1980	1990	2000	2010
Bradford	31.7	39.9	41.3	46.9
Henniker	73.6	94.1	100.5	109.7
Hillsborough	78.6	102.9	112.8	137.6
Newbury	26.8	37.6	47.5	57.9
Sutton	25.6	34.2	36.2	43.1
Warner	35.6	40.8	50.0	51.3
Washington	9.0	13.8	19.7	24.7

Source: CNHRPC Calculations

Table 2.9: Residential Building Permits

Year	Single Family	Multi Family	Manufactured Housing	Total
2010	4	0	0	4
2011	1	0	0	1
2012	5	0	0	5
2013	4	0	0	4
2014	2	0	1	3
2015	5	0	0	5
2016	2	0	0	2
2017	2	0	0	2
2018	3	0	0	3

Source: NH Office of Strategic Initiatives

HOUSING NEEDS OF THE AGING POPULATION

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

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

TOWN TAX RATES

A review of Bradford’s total tax rates per \$1000 of valuation (Table 2.10) between 2010 and 2019 show that the rate increased from \$20.58 in 2010 to \$27.91 in 2019. This period represents an overall increase of 35.6% and yearly increases occurred in 2011, 2014, 2015, 2018, and in 2019.

Compared to total tax rates reported for years previous to 2010, the total tax rate is higher than what was seen between 2005 and 2009, but comparable to values seen in the early 2000s. The municipal, county, local and school rates for Bradford also saw various fluctuations in their values in the years presented.

Compared to its surrounding communities, Bradford has the lowest net valuation, with a total equalized valuation of \$214,719,855 in 2018 (Table 2.11). Bradford’s tax rate of \$26.95 is lower than four of its abutting communities. Newbury the lowest at \$15.50. Bradford’s full value tax rate of \$24.98 is also lower than two of the surrounding communities, behind Henniker and Hillsborough.

Table 2.10: Bradford’s Tax Rates, 2010-2019

Year	Municipal Rate per \$1000	County Rate per \$1000	Local Education Rate per \$1000	State Education Rate per \$1000	Total Rate per \$1000
2010	\$6.46	\$2.84	\$8.91	\$2.37	\$20.58
2011	\$7.27	\$2.74	\$10.38	\$2.51	\$22.90
2012	\$7.38	\$2.81	\$10.12	\$2.38	\$22.69
2013	\$6.67	\$2.87	\$10.47	\$2.41	\$22.42
2014	\$6.67	\$2.87	\$11.27	\$2.46	\$23.27
2015	\$8.52	\$2.96	\$12.81	\$2.67	\$26.96
2016	\$8.52	\$2.80	\$12.65	\$2.43	\$26.40
2017	\$9.21	\$2.98	\$11.95	\$2.26	\$26.40
2018	\$9.22	\$3.06	\$12.37	\$2.30	\$26.95
2019	\$9.20	\$2.83	\$13.53	\$2.35	\$27.91

Source: NH Department of Revenue Administration

Table 2.11: Equalized Tax rates of Bradford and Abutting Communities, 2018

Community	Total Equalized Valuation including utilities & railroad	Tax Rate per \$1000	2018 EQ Ratio	Full Value Tax Rate
Bradford	\$214,719,855	\$26.95	91.9	\$24.98
Henniker	\$479,820,416	\$33.69	84.2	\$28.21
Hillsborough	\$544,949,872	\$29.50	93.1	\$28.14
Newbury	\$843,201,051	\$15.50	88.1	\$13.63
Sutton	\$307,035,472	\$28.04	84.3	\$23.56
Warner	\$335,936,087	\$28.62	84.4	\$24.26
Washington	\$246,117,115	\$19.53	97.4	\$19.11

Source: NH Department of Revenue Administration

WHAT IS EQUALIZATION?

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

SUMMARY

Like many New Hampshire communities, Bradford has experienced demographic trends that reflect both positive and negative characteristics. As new residential and commercial development is proposed, the Planning Board will have to consider what impact the development will have on demographics, job opportunities, and taxes. It will also be important to remain cognizant of how it compares to neighboring towns, keeping in mind that regional changes could impact the make-up and economics of Bradford.

While Bradford does not have a strong internal commercial economy, it is part of an economically healthy region. The fact that the population is well educated with a high level of income gives the community a great deal of resources. In addition, taxes remain reasonable and unemployment is low, giving the town economic strength. While growth may be inevitable, the town can attempt to ensure that it is balanced and paced, and consistent with the current rural, scenic, and historical character that residents value.