


Tri-County CAP, Inc. -- Needs Assessment Updated April, 2009

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INTRODUCTION

Tri-County CAP, Inc., located in northern New Hampshire, is one of about 1000 private, non-profit organizations established under the Economic Opportunity Act of 1964 in response to America's War on Poverty. TCCAP provides assistance to more than 24,000 individuals living primarily in the counties of Coös, Grafton, and Carroll who are elderly, have disabilities, and/or have low incomes. Services provided

<p>Most Tri-County CAP programs operate in the Northern three counties of New Hampshire, Carroll, Coös and Grafton.</p> <p>Granite State Guardianship Services and our Alcohol and Other Drug Programs serve NH residents statewide.</p>	
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include energy and fuel assistance, programs for youth and the elderly, housing options, alcohol and drug rehabilitation, oral health services, transportation, economic and community development, guardianship, family support, child care, services around domestic violence and sexual assault, and other crisis relief services, administered through more than 50 programs involving nearly 300 employees and over 1,000 volunteers. TCCAP is governed by a board of directors, and has an annual budget of \$16 million dollars. Funding for TCCAP's programming and administration is provided by Federal, State, County and local governments, augmented by private support from foundations, individuals and local United Ways.

PROFILE

Population

Tri-County CAP, Inc., one of six New Hampshire Community Action Programs, faces unique challenges in its goal to provide appropriate, quality services to its clients, due in part to the fact that although they comprise less than 13% of the State's population they reside in a geographical area covering 50% of the State's land, and including approximately 80 towns. The chart below summarizes US Census data for the Tri-County area population.

	Area in Square Miles	Population (2007 est.)	Pop. per Square Mile	Median Household Income (2007)	Percent of Population				
					Below Poverty Level (2007)	Under Age 18 (2007)	Over Age 65 (2007)	Over Age 25 With	
								No High School Diploma (2000)	Bachelor Degree (2000)
Carroll	934	47,380	51	\$ 49,111	9.5	19.5	18.2	11.8	26.5
Coös	1,800	32,772	18	\$ 40,857	11.7	19.3	18.7	23.1	11.9
Grafton	1,713	85,514	50	\$ 51,857	7.7	19.0	15.1	12.3	32.7
NH State	8,968	1,315,828	147	\$ 62,048	7.3	22.7	12.6	12.6	28.7

According to the latest available (2007) US Census population estimate, 32,772 persons reside in Coös County, an area of 1,800 square miles. Carroll County, with 47,380 residents, is about half the size of Coös, 934 square miles. Grafton County is the largest and most populous of the three Counties, with its 85,514 residents occupying 1,713 square miles. The combined tri-county population is 165,666 people in 63,972 households.

The seven-year population trends between the 2000 Census and the 2007 Census estimate were markedly different in the three counties. Over that period Carroll County saw an increase in its population of 8.5%, while Grafton County experienced a 4.6% increase. Coös County saw a 1.0% decrease for the same period, continuing a downward trend that has been documented since the 1990 census and before. The NH 7-year statewide rate showed a 6.5% increase.

The population of the three counties differs in other ways from the state averages. While overall 7.3 percent of New Hampshire's residents live below the poverty level, the rate in Carroll County is 9.5%, in Grafton it is 7.7%, and in Coös it is a full 11.7%. (2007 figures)

Our residents are more elderly as well. The state average for citizens over 65 is 12.6%. Grafton County is somewhat higher with 15.1%, while Carroll's over-65 population rate is 18.2%, and Coös' is 18.7%. (2007 figures)

The percentage of New Hampshire residents over age 25 without a high school diploma is 12.6%, closely matched by Carroll (11.8) and Grafton (12.3) Counties. In Coös County, however, almost 1 in 4 (23.1%) residents over age 25 do not have a diploma. Coös residents are also less likely to have a Bachelor degree (11.9% of them over age 25 do) than other New Hampshire residents (28.7%). Carroll (26.5%) and Grafton (32.7%) are near or above the NH average. (2000 figures)

Housing

Three out of four persons in the region live in very rural areas, in a total of 102,342 housing units. Of those units, more than half are occupied full time, 70% by the owner. According to 2000 Census statistics, the median value of owner-occupied housing units for this region varied from \$70,500 in Coös County to \$109,500 in Grafton County and \$119,900 in Carroll County, all well below the State median value of \$133,300.

Specific housing unit values are very different from County to County. A full 82% of Coös County housing units are valued less than \$99,999, compared to 43.4% in Grafton County and 36.5% in Carroll. On the other end of the spectrum, 20.7% of Carroll County housing units and 15.2% of Grafton County units are valued at \$200,000 or more, a marked difference from the 1.7% of Coös County units similarly valued. (2000 Census statistics)

The following chart summarizes the percentage of households by County with monthly owner costs at various percentages of household income (HHI) in 1999.

	< 20% of HHI	20% - 29%	30% - 34%	35% or greater
Carroll County	51%	23%	7%	19%
Coös County	58%	23%	6%	13%
Grafton County	55%	25%	6%	14%

The 2000 Census also enumerated 17,346 rental units in the tri-county area. Carroll County, with 3,894 units, had a median gross rent of \$552/month; Grafton County had 9,552 units and a median gross rent of \$560/month, while Coös County had 3,900 units and a median gross rent of \$399.

The following chart summarizes the percentage of households by County with gross rent costs at various percentages of household income (HHI) in 1999.

	< 20% of HHI	20% - 29%	30% - 34%	35% or greater	Not computed
Carroll County	34%	23.2%	7.8%	25%	10%
Coös County	35.6%	25.5%	7.7%	25.1%	6.2%
Grafton County	33.3%	26.9%	7.6%	24.6%	7.5%

Education

More than 41,000 tri-county area residents three years or older are currently enrolled in schools and colleges. The ultimate educational attainment of these individuals, however, varies from County to County, with marked contrasts between Coös County and its neighbors to the south. The following chart provides a summary.

	Currently enrolled students	% of Population over 25 with		
		No High School Diploma	Bachelor's degree	Professional or Graduate degree
Carroll County	9,809	11.8%	26.5%	9.4%
Coös County	7,435	23.1%	11.9%	3.8%
Grafton County	24,139	12.3%	32.7%	14.2%
State of NH	332,888	12.6%	28.7%	10.0%

Employment

The region has 127,750 persons 16 years or older, with 83,341 (65%) of them in the civilian work force. While the percentage of males in the work force has remained about the same since 1980, the percentage of females has increased, and females now make up 48% of workers. Among families with children under 6, both parents are employed in 65% of Carroll County families, 69.2% of Grafton County families, and 70.5% of Coös County families.

The following chart shows the percentage of each County's workforce in various classes of labor, compared to the State of New Hampshire overall.

	Private workers	Government workers	Self-employed workers
Carroll County	72.7%	12.5%	14.4%
Coös County	76.4%	16.3%	7.1%
Grafton County	76.7%	13.8%	9.3%
State of NH	79.4%	12.8%	7.6%

More tri-county workers are employed in education, health and social services than in any other segment of the work force. The following chart provides a summary of the percentage of workers in the year 2000 in each County's major industries, as compared with the state of New Hampshire.

	Educational, health and social services	Retail trade	Arts, entertainment, recreation, accommodation and food services	Manufacturing	Construction
Carroll County	19.0%	16.0%	14.7%	8.5%	11.0%
Coös County	20.5%	14.5%	9.9%	21.8%	5.9%
Grafton County	30.3%	12.8%	10.4%	12.7%	6.7%
State of NH	20.0%	13.7%	6.9%	18.1%	6.8%

Income

Almost three-quarters of the towns in this region are classified as "poorest" or "poorer" as defined by four economic measures: per capita income, median family income, percent of children in poverty, and percent of population below 185% of poverty. Only 6% of the towns in this region are classified as "wealthiest" or "wealthier."

In 1999, the median household income for the region ranged from \$33,593 in Coös County to \$39,990 in Carroll County and \$41,962 in Grafton County, all well below the NH median income of \$49,467. About 40% of the households in the Tri-County area have incomes of \$35,000 or less as compared to only about 29% of New Hampshire households in general. On the upper end of the income scale, while almost 11% of New Hampshire households earn \$75,000 or more, only 6% of the Tri-County households earn at least that much.

As with household incomes, families in this region earn less on average than New Hampshire families in general. In 1999 the median family income for this region ranged from a low of \$40,654 in Coös County to \$46,922 in Carroll County and \$50,424 in Grafton County, again

marking a significant departure from the New Hampshire figure of \$57,575. And while only 23.3% of all New Hampshire families' incomes are below \$35,000 per year, 26.4% of Grafton County families earn less than that amount, as do 33.5% of Carroll County families and fully 40.3% of Coös County families.

Per capita income figures for the tri-county area show similar variations from the state per capita income of \$23,844. While Grafton County comes closest with \$22,227 per capita income, Carroll County residents have a per capita income of \$21,931, and Coös County only \$17,218.

There is also a marked discrepancy between male and female incomes for full-time, year-round workers. This chart shows the 1999 median earning amounts by gender of the worker.

	Male workers	Female workers
Carroll County	31,811	23,922
Coös County	32,152	21,088
Grafton County	31,878	25,286
State of NH	39,689	27,488

In light of the above figures, it is no surprise that tri-county families experience higher rates of poverty than state averages as well. The following chart shows the differences (1999 data).

	% Families in poverty	Families with related children...	
		Under 18 years old	Under 5 years old
Carroll County	5.5%	8.9%	12.1%
Coös County	6.8%	10.6%	15.8%
Grafton County	5.1%	7.7%	10.4%
State of NH	4.3%	6.5%	8.9%

In the subset of families with a female householder, and no husband present, the poverty rates are even more troublesome, as seen in this chart (1999 data).

	% Families in poverty	Families with related children...	
		Under 18 years old	Under 5 years old
Carroll County	17.9%	25.0%	45.4%
Coös County	25.4%	35.0%	57.8%
Grafton County	18.8%	25.0%	34.8%
State of NH	17.6%	23.5%	41.0%