

Customer and Housing Unit Characteristics
in the
Fitchburg Gas and Electric Service Territory

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The analysis and conclusions presented in this publication are exclusively the responsibility of the author and do not necessarily represent the opinions and conclusions of the Unitil Corporation or of Fitchburg Gas and Electric Company.

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1 Introduction

The objective of the analysis presented below is to consider certain demographic data for the Fitchburg Gas and Electric (FGE) service territory for purposes of planning FGE energy efficiency and usage reduction programs. The FGE service territory consists of the following six communities in Massachusetts: (1) Fitchburg; (2) Lunenburg; (2) Ashby; (4) Townsend; (5) Gardner; and (6) Westminster. In the analysis below, the FGE service territory is treated as a single territory. Where possible, however, data is presented not simply for the aggregated six communities, but for each of the six individual communities as well.

Information presented below is derived primarily from the U.S. Census Bureau's American Community Survey (ACS). The 2010 "five-year" data for FGE's territory is considered.¹ Use of the five-year data presents both advantages and disadvantages.

- The biggest advantage of the five-year 2010 data is its availability for all individual communities in the FGE service territory; not each individual community is sufficiently large to result in reported data for the shorter time frames. Moreover, the five-year data is considered to be somewhat more robust than data for the shorter periods of time.

¹ The ACS also provides data on a three-year basis and on a one-year basis. The 2010 "five-year data" is for the period 2006 through 2010. The three-year data would be for the years 2008 through 2010. One-year data is exclusively for the year 2010.

- The biggest disadvantage of using the five-year data is that the information is a melding of data over a multi-year period. To the extent that major changes have occurred in the service territory in the five years 2006 through 2010, the five-year data may not entirely reflect the most recent year. The most recent year contributes to, but is not the exclusive basis for, the reported data.

All data from the American Community Survey (ACS) is generated and reported by the U.S. Census Bureau and is considered to be authoritative.² All table references listed as sources are to ACS tables published by the U.S. Census Bureau (ACS 2010, 5-year data).³

The discussion that follows is presented in three parts:

- Chapter 2 compares certain economic characteristics of the FGE service territory to other geographic areas. The comparative data is limited to factors that provide insights into the relative economic conditions of the FGE service territory. The extent to which people rely upon work and employment for income, the level of income (irrespective of source), and the reliance on specified sources of income are all considered. Comparisons of the FGE service territory are made to the Commonwealth of Massachusetts as a whole as well as to all counties within the Commonwealth. Where possible, data for the FGE service territory is aggregated for purposes of these comparisons.⁴
- Chapter 3 compares the characteristics of building structures in the FGE service territory to other geographic areas. After considering information for the universe of occupied housing units as a whole, this section separately considers housing units disaggregated by tenure (owner/renter status). As in Chapter 2, comparisons of the six FGE communities are made to the Commonwealth as a whole as well as to each individual county within the Commonwealth.
- Chapter 4 presents information on certain “hard-to-reach” populations. Nine separate demographic characteristics for individuals and households are examined, including length of residence, marital status, post-graduate education, English as a first language; the presence of children, age of the head of household (and more generally, the presence of aging household members), the receipt of Food Stamps,⁵ tenure (owner/renter status),

² While some calculations are made in the discussions below, no independent data gathering was performed.

³ ACES data can be accessed as follows: <http://factfinder2.census.gov/faces/nav/jsf/pages/index.xhtml>

⁴ When data presents averages (means and medians), this aggregation is not possible. In these instances, the data for each individual community is compared to the data for the Commonwealth and each county.

⁵ The “Food Stamp” program has recently been legislatively renamed as the Supplemental Nutrition Assistance Program (SNAP). Because of its public familiarity as “Food Stamps,” the “old” nomenclature is used herein. The Food Stamp program is used as a surrogate for the receipt of federal fuel assistance (the Low-Income Home Energy Assistance Program, LIHEAP). The match is reasonable but not perfect. In Massachusetts, the Food Stamp

and household income. Two different aspects of “tenure” are considered. On the one hand, differences between owners and renters appear in the nature of the housing units they occupy. On the other hand, differences between owners and renters appear in the extent of housing costs they incur. These two different perspectives are separately examined.

A final chapter presents “findings” and “conclusions.” Since the purpose of this analysis, however, is simply to present a report of the factual characteristics of the FGE service territory, no “recommendations” are included. The task of considering the significance of the factual findings and conclusions contained herein, as well as the task of considering how the information presented below is to be used in the process of planning the Company’s energy efficiency and usage reduction programs, remains exclusively with Unitil and Fitchburg Gas and Electric.

program has a lower income-eligibility than LIHEAP. Moreover, the enrollment in Food Stamps from among eligible customers is generally recognized to be greater than LIHEAP.

2 Comparative Economic Conditions in the Fitchburg Gas & Electric Service Territory

In this section, an overview is given of the economic conditions facing the service territory of Fitchburg Gas and Electric Company's (FGE's) six communities. The economic conditions of the FGE territory are compared to the conditions existing at two relative levels: (1) relative to county data throughout the Commonwealth; and (2) relative to the Commonwealth as a whole. Three different aspects of "economic conditions" are examined: (1) work and employment; (2) the level of income; and (3) the source of income.

In the tables that follow in this section and the following section, the following abbreviations are used for the following geographic areas:

Geographic area	Labels used in Tables	Geographic Area	Labels used in Tables
FGE service territory	FGE	Hampden County	HMN
Massachusetts	MA	Hampshire County	HSR
Barnstable County	BRN	Middlesex County	MSX
Berkshire County	BKR	Nantucket County	NTK
Bristol County	BTL	Norfolk County	NFK
Dukes County	DKS	Plymouth County	PLY
Essex County	ESX	Suffolk County	SFK
Franklin County	FKN	Worcester County	WRC

2.1 Work/Employment

The comparative economic conditions facing the FGE service territory is considered from two perspectives below. First, there is a series of tables presenting data on the availability of work within the various geographic areas. Second, there is a series of tables on the hours and earnings within the various regions.

Table 1 presents data on the number of “workers” in each household (by household size). The FGE service territory has one of the highest penetrations of households with “no workers.”⁶ FGE sees 30% of its households (8,034 of 27,100) with no workers. This is higher than the Commonwealth as a whole (641,650 of 2,512,522, 26%) as well as higher than each county except Barnstable (34%), Berkshire (32%) and Hampshire (33%). Counties such as Middlesex (22%), Norfolk (23%) and Plymouth (23%) have low penetrations of “no worker” households, while other counties have penetrations in the mid- to high-20% range.

In contrast, the FGE service territory has a relatively low percentage of households with only “1 worker” (8,918 of 27,100, 33%). The Commonwealth as a whole has 36% of its households with 1-worker, while every other county, with the exception of Nantucket (27%), has a higher percentage.

It is not merely the presence of no-worker (and 1-worker) households that is significant, however; it is also the distribution of no-worker (and 1-worker) households. The FGE service territory has one of the highest percentage of no-worker households in the state (16%) falling in its 3- and 4-person households; the Commonwealth as a whole has only 12% of its no-worker households in the larger household sizes, while only Hampshire County (17%) reaches the same level (Suffolk sees 15% of its no-worker households among its 3- and 4-person households). Only Plymouth County (38%) has a substantially higher proportion of 1-worker households falling within its population of 3- and 4-person households.

⁶ Remember, “no workers” may, but does not necessarily, imply “unemployed.” Households with no workers may include the retired, the disabled, or persons (for whatever reason) not in the labor force.

Table 1. HOUSEHOLD SIZE BY NUMBER OF WORKERS IN HOUSEHOLD

	FGE	MA	BRN	BKR	BTL	DKS	ESX	FKN	HMN	HSR	MSX	NTK	NFK	PLY	SFK	WRC
Total:	27,100	2,512,552	98,164	55,623	210,789	5,530	282,913	30,447	177,725	58,612	572,847	3,623	255,180	178,983	283,954	298,162
No workers	8,034	641,650	33,666	17,590	58,557	1,453	73,593	8,083	57,928	15,101	124,439	857	58,858	41,771	76,969	72,785
1 worker	8,918	915,193	33,148	20,221	73,146	2,093	101,080	10,915	61,228	20,330	214,620	991	95,022	62,228	113,501	106,670
2 workers	8,102	759,429	25,733	14,810	61,412	1,795	85,703	9,610	46,909	18,674	186,314	1,623	80,038	58,580	72,549	95,679
3+ workers	2,046	196,280	5,617	3,002	17,674	189	22,537	1,839	11,660	4,507	47,474	152	21,262	16,404	20,935	23,028
1-person HH:	7,433	727,048	30,425	19,304	56,975	1,533	80,880	8,604	53,306	18,299	160,582	956	70,762	42,547	104,299	78,576
No workers	4,554	361,206	16,264	10,707	31,204	771	42,569	4,316	30,817	8,997	71,454	467	34,088	22,884	47,328	39,340
1 worker	2,879	365,842	14,161	8,597	25,771	762	38,311	4,288	22,489	9,302	89,128	489	36,674	19,663	56,971	39,236
2-person HH:	8,848	807,743	39,766	19,502	67,762	2,303	86,946	11,553	56,286	19,937	183,853	1,231	79,470	56,426	86,990	95,718
No workers	2,225	205,667	15,668	5,620	19,961	571	22,743	2,889	17,328	4,641	39,493	301	19,510	14,483	18,396	24,063
1 worker	2,941	262,846	11,095	6,886	22,899	718	28,290	3,735	18,438	6,167	59,236	271	26,241	18,971	28,396	31,503

Table 1. HOUSEHOLD SIZE BY NUMBER OF WORKERS IN HOUSEHOLD

2 workers	3,682	339,230	13,003	6,996	24,902	1,014	35,913	4,929	20,520	9,129	85,124	659	33,719	22,972	40,198	40,152
3-person HH:	4,505	403,832	12,533	7,827	36,971	931	45,530	4,791	28,277	8,677	94,407	597	40,971	29,602	43,442	49,276
No workers	791	40,937	1,075	767	4,539	102	4,527	675	4,985	827	7,448	26	2,763	2,277	5,885	5,041
1 worker	1,374	126,447	3,769	2,364	11,438	390	14,549	1,407	9,103	2,436	28,389	102	13,243	9,454	14,567	15,236
2 workers	1,783	170,119	5,570	3,480	15,315	345	19,297	2,034	10,343	3,807	41,701	397	17,993	13,447	15,409	20,981
3 workers	557	66,329	2,119	1,216	5,679	94	7,157	675	3,846	1,607	16,869	72	6,972	4,424	7,581	8,018
4+ -person HH:	6,314	573,929	15,440	8,990	49,081	763	69,557	5,499	39,856	11,699	134,005	839	63,977	50,408	49,223	74,592
No workers	464	33,840	659	496	2,853	9	3,754	203	4,798	636	6,044	63	2,497	2,127	5,360	4,341
1 worker	1,724	160,058	4,123	2,374	13,038	223	19,930	1,485	11,198	2,425	37,867	129	18,864	14,140	13,567	20,695
2 workers	2,637	250,080	7,160	4,334	21,195	436	30,493	2,647	16,046	5,738	59,489	567	28,326	22,161	16,942	34,546
3+ workers	1,489	129,951	3,498	1,786	11,995	95	15,380	1,164	7,814	2,900	30,605	80	14,290	11,980	13,354	15,010

SOURCE: Table B8202.

Looking not simply at the number of workers, but at individual incomes in the FGE service territory presents a mixed picture of the economic conditions within the utility's territory. Table 2 shows a wide variation in the median earnings⁷ within the FGE service territory.⁸ While the two larger communities (Fitchburg and Gardner) both have lower earnings for the "total" population (men and women combined) than the Commonwealth as a whole (Fitchburg: \$25,750; Gardner: \$29,995; Massachusetts: \$35,703), Ashby and Westminster are nearly equal to the Commonwealth median, while Lunenburg and Townsend are somewhat higher than the median earnings for the total population

The same pattern exists when limited to males with earnings. The two larger FGE communities (Fitchburg and Gardner) have lower earnings than the Commonwealth as a whole, while the other four communities have higher. Indeed, the Fitchburg median earnings for males is lower than the median earnings for males in each county, while the Gardner earnings for males is lower than virtually every county (with the exception of Berkshire, Dukes, Hampshire, Suffolk).

Women in the FGE service territory do not fare as well as men. No median earnings level for females in an FGE community reaches the median level for the Commonwealth as a whole (\$29,872). The highest median earnings level for women in the FGE service territory (\$28,750 in Lunenburg) is still four percent (4%) lower than the Commonwealth median. The earnings of women in Fitchburg and Gardner are substantially below the Commonwealth median (25% and 15% respectively).

Table 3 shows that when residents in the FGE service territory work full-time, they often do as well or better than full-time workers statewide, except in the larger communities. The incomes for full-time workers (men) in Fitchburg and Gardner, as well as in Townsend, are roughly 15% to 18% lower than the income for full-time workers (men) statewide. The income for full-time workers (women) in Fitchburg, Gardner, Lunenburg and Townsend all fall below the statewide average.

Factoring other than full-time work into the analysis does not change the outcome. The median income for all workers (male) falls below the statewide median in Fitchburg, Gardner and Townsend. The median income for all workers (female) falls below the statewide median in each FGE community except Westminster (\$25,041 vs. \$24,118 statewide).

⁷ "Earnings" are driven by, but not exclusively limited to, "wages." Earnings also include net income from self-employment.

⁸ Throughout this analysis, two "points of central tendency" are used. On the one hand, there is the "median." The median is the middle of a group of data, that point where half of the data is greater than and half of the data is less than. On the other hand, there is the mean (or average). The average is the sum of the data divided by the number of data points. If, for example, five workers have an aggregate income of \$150,000, their average income is \$30,000. If those five workers have incomes of \$12,000, \$13,000, \$15,000, \$50,000, \$60,000, the median is \$15,000, since half of the data points are below \$15,000 and the other half are above \$15,000.

Table 2. MEDIAN EARNINGS IN THE PAST 12 MONTHS (IN 2010 INFLATION-ADJUSTED DOLLARS) BY SEX FOR THE POPULATION 16 YEARS AND OVER WITH EARNINGS IN THE PAST 12 MONTHS															
	MA	BRN	BKR	BTL	DKS	ESX	FKN	HMN	HSR	MSX	NTK	NFK	PLY	SFK	WRC
Total	\$35,703	\$32,711	\$27,845	\$31,826	\$31,262	\$36,395	\$30,622	\$30,775	\$24,558	\$40,704	\$39,624	\$43,089	\$37,155	\$31,143	\$35,937
Male	\$42,993	\$39,917	\$33,415	\$40,404	\$34,290	\$44,899	\$36,496	\$36,860	\$31,854	\$49,220	\$45,944	\$52,972	\$46,432	\$33,904	\$44,491
Female	\$29,827	\$27,119	\$22,987	\$25,421	\$26,504	\$29,489	\$25,365	\$25,727	\$18,635	\$33,345	\$33,019	\$35,720	\$30,241	\$28,337	\$28,972
	Ashby		Westminster		Fitchburg		Gardner		Lunenburg		Townsend				
Total	\$36,771		\$36,140		\$25,750		\$29,995		\$42,411		\$44,348				
Male	\$47,500		\$43,974		\$29,797		\$34,497		\$70,294		\$50,072				
Female	\$25,120		\$27,208		\$22,199		\$25,485		\$28,750		\$14,858				
SOURCE: Table B20002.															

Table 3. MEDIAN INCOME IN THE PAST 12 MONTHS (IN 2010 INFLATION-ADJUSTED DOLLARS) BY SEX BY WORK EXPERIENCE IN THE PAST 12 MONTHS FOR THE POPULATION 15 YEARS AND OVER WITH INCOME

	MA	BRN	BKR	BTL	DKS	ESX	FKN	HMN	HSR	MSX	NTK	NFK	PLY	SFK	WRC
Total	\$31,032	\$30,974	\$25,059	\$26,509	\$29,314	\$31,151	\$27,276	\$24,160	\$23,280	\$36,000	\$36,977	\$38,148	\$33,029	\$26,234	\$30,902
Male --															
Total	\$39,906	\$39,954	\$31,884	\$35,158	\$34,189	\$41,114	\$34,616	\$31,663	\$31,491	\$45,145	\$42,116	\$49,481	\$43,404	\$30,640	\$40,526
Worked full-time, year-round in the past 12 months	\$59,304	\$55,287	\$49,733	\$52,968	\$44,558	\$60,324	\$46,537	\$51,233	\$54,025	\$66,578	\$64,847	\$71,058	\$61,647	\$50,314	\$58,829
Female --															
Total	\$24,118	\$24,141	\$20,181	\$20,483	\$24,144	\$23,664	\$20,963	\$19,201	\$17,959	\$28,330	\$31,978	\$29,866	\$25,624	\$22,296	\$23,538
Worked full-time, year-round in the past 12 months	\$45,991	\$43,594	\$36,746	\$40,682	\$43,859	\$45,645	\$39,087	\$38,833	\$44,925	\$51,883	\$50,885	\$53,361	\$45,219	\$44,945	\$43,484
	Ashby		Westminster		Fitchburg		Gardner		Lunenburg		Townsend				
Total	\$33,083		\$33,170		\$21,491		\$25,312		\$32,561		\$27,246				
Male --															
Total	\$47,788		\$41,008		\$25,935		\$30,659		\$54,712		\$49,280				
Worked full-time, year-round in the past 12 months	\$61,523		\$61,210		\$48,676		\$50,163		\$80,769		\$50,757				
Female --															
Total	\$21,581		\$25,041		\$18,106		\$20,247		\$20,849		\$18,088				
Worked full-time, year-round in the past 12 months	\$47,269		\$46,037		\$39,509		\$36,045		\$38,993		\$37,500				

SOURCE: Table B19326.

Part of the explanation for the difference in income is not simply in the number of people finding work, but also the *amount* of work that is available on a worker-by-worker basis in the FGE service territory. Table 4 presents data on the “mean usual hours worked” in the past twelve months.⁹ Of men aged 16 to 64 years old who worked, the number of weekly hours they worked were lower than the statewide average in those FGE communities with lower incomes and earnings. While statewide, men worked an average (mean) of 41 hours per week, men in Fitchburg, Gardner and Townsend worked fewer than 40 hours. The same holds true for women workers. Women in Ashby, Fitchburg, Gardner and Lunenburg all had fewer hours of work available to them than did women statewide.

Table 4. MEAN USUAL HOURS WORKED IN THE PAST 12 MONTHS FOR WORKERS 16 TO 64 YEARS															
	MA	BRN	BKR	BTL	DKS	ESX	FKN	HMN	HSR	MSX	NTK	NFK	PLY	SFK	WRC
Total	38	38.3	36.5	37.5	38.6	37.8	37.3	37.6	34.2	38.5	39.7	38.8	37.8	37.9	38.1
Male	41	41.7	39.4	40.6	40.8	41.1	40	40.5	37.6	41.6	42.2	42.2	41.3	40	41.3
Female	34.8	34.8	33.6	34.4	36.1	34.5	34.5	34.6	31.1	35.3	36.6	35.3	34.3	35.8	34.7
	Ashby		Westminster		Fitchburg		Gardner		Lunenburg		Townsend				
Total	36.6		38.7		35.9		36.9		38.8		38.4				
Male	41.7		41.2		38.2		39.1		44.7		39.9				
Female	31		35.8		33.5		34.2		33.1		36.6				
SOURCE: Table B23020.															

The availability of work in a geographic area is not measured simply by the number of hours per week that a person devotes to work, but also the number of weeks per year in which a worker can find full-time work. For these purposes, “full-time work” is defined as work at 35 or more hours per week. Table 5 presents the data for the FGE service territory. For the FGE service territory as a whole, roughly three-quarters (78%) (12,265 of 15,703) persons reporting that they “usually” worked 35 or more hours per week in fact had such full-time employment in 48 or more weeks of the year. In contrast, 82% of the women who reported that they usually worked

⁹ It is important to note the populations to which the various tables refer. Populations sometimes differ by age. Table 4 is limited to persons who worked.

35 or more hours per week (9,516 of 11,579) in fact had full-time work in 48 or more weeks per year.

These numbers must be discounted by the proportion of persons who reported that they worked full-time hours (i.e., 35+ hours per week). Only 78% of men in the FGE service territory as a whole (15,703 of 20,013) who worked reported that they worked full-time. Only 62% of the women in the FGE service territory (11,579 of 18,683) who worked reported that they worked full-time.

A small, yet significant portion of workers who reported “usually” working full-time had such full-time work for only a small portion of the year. For the FGE service territory as a whole, nearly 10% of the men who reported usually working full-time had work in 35 or more hours a week (1,562 of 15,703) for 26 weeks or less. Seven percent (7%) of women who reported usually working full-time had work in 35 or more hours per week (851 of 11,579) for 26 weeks or less.

Table 5. SEX BY WORK STATUS IN THE PAST 12 MONTHS BY USUAL HOURS WORKED PER WEEK IN THE PAST 12 MONTHS BY WEEKS WORKED IN THE PAST 12 MONTHS FOR THE POPULATION 16 TO 64 YEARS (FGE Service Territory)

	Ashby	Westminster	Fitchburg	Gardner	Lunenburg	Townsend	FGE
Total:	2,013	4,912	27,762	13,588	910	551	49,736
Male:	992	2,446	13,760	7,510	406	286	25,400
Worked in the past 12 months:	916	2,181	10,681	5,672	315	248	20,013
Usually worked 35 or more hours per week:	792	1,795	8,045	4,559	303	209	15,703
50 to 52 weeks	600	1,466	5,921	3,375	277	191	11,830
48 and 49 weeks	50	31	170	184	0	0	435
40 to 47 weeks	30	125	621	273	15	0	1,064
27 to 39 weeks	50	27	400	317	0	18	812
14 to 26 weeks	28	48	561	242	0	0	879
1 to 13 weeks	34	98	372	168	11	0	683
Did not work in the past 12 months	76	265	3,079	1,838	91	38	5,387
Female:	1,021	2,466	14,002	6,078	504	265	24,336
Worked in the past 12 months:	814	1,976	10,469	4,898	324	202	18,683
Usually worked 35 or more hours per week:	399	1,301	6,434	3,085	210	150	11,579
50 to 52 weeks	340	1,018	4,981	2,457	181	124	9,101
48 and 49 weeks	10	71	206	128	0	0	415
40 to 47 weeks	31	103	354	161	14	0	663
27 to 39 weeks	13	14	295	205	15	7	549
14 to 26 weeks	5	79	398	42	0	7	531
1 to 13 weeks	0	16	200	92	0	12	320
Did not work in the past 12 months	207	490	3,533	1,180	180	63	5,653

SOURCE: Table B23022.

Table 6. SEX BY WORK STATUS IN THE PAST 12 MONTHS BY USUAL HOURS WORKED PER WEEK IN THE PAST 12 MONTHS BY WEEKS WORKED IN THE PAST 12 MONTHS FOR THE POPULATION 16 TO 64 YEARS (Massachusetts and Individual Counties)															
	MA	BRN	BKR	BTL	DKS	ESX	FKN	HMN	HSR	MSX	NTK	NFK	PLY	SFK	WRC
Total:	4,348,314	131,666	84,914	361,933	10,850	481,954	48,574	300,972	114,584	1,006,914	7,042	434,100	319,381	519,410	526,020
Male:	2,129,953	63,919	41,622	177,969	5,451	234,236	24,131	146,345	53,628	496,349	3,794	210,083	156,607	253,038	262,781
Worked in the past 12 months:	1,801,070	55,452	34,165	149,096	4,653	197,916	20,612	114,109	46,487	432,819	3,442	181,357	132,690	207,849	220,423
Usually worked 35+ hours per week:	1,497,767	45,746	27,113	123,708	3,752	166,162	16,668	93,909	33,833	365,638	3,060	155,460	111,047	164,892	186,779
50 to 52 weeks	1,197,391	35,153	21,000	98,156	2,890	136,069	13,331	72,989	25,098	294,885	2,058	127,887	90,964	124,808	152,103
48 and 49 weeks	43,468	1,331	639	3,382	72	4,572	418	2,461	892	11,492	268	4,530	3,065	5,525	4,821
14 to 26 weeks	56,022	1,940	996	5,085	30	4,581	542	4,529	1,997	11,156	206	4,776	4,031	8,931	7,222
1 to 13 weeks	59,969	1,913	1,534	4,500	226	5,421	726	4,862	2,831	14,290	35	5,361	3,342	8,225	6,703
Did not work in the past 12 months	328,883	8,467	7,457	28,873	798	36,320	3,519	32,236	7,141	63,530	352	28,726	23,917	45,189	42,358
Female:	2,218,361	67,747	43,292	183,964	5,399	247,718	24,443	154,627	60,956	510,565	3,248	224,017	162,774	266,372	263,239
Worked in the past 12 months:	1,742,729	53,127	34,380	144,424	4,299	193,665	19,880	112,968	51,733	406,487	2,752	179,197	128,457	206,707	204,653
Usually worked 35+ hours per week:	1,124,378	32,806	20,384	90,804	3,002	123,282	12,415	72,428	27,953	268,427	1,881	118,961	80,279	140,887	130,869
50 to 52 weeks	891,008	26,382	16,198	73,014	2,198	99,438	9,901	57,515	19,776	212,146	1,303	95,811	64,755	106,735	105,836
48 and 49 weeks	32,761	952	515	2,467	55	3,606	307	1,868	717	8,407	29	3,500	2,096	4,838	3,404
14 to 26 weeks	40,073	1,351	857	2,987	216	3,297	473	2,365	1,610	9,364	83	3,538	2,414	6,843	4,675
1 to 13 weeks	44,944	1,082	799	3,383	102	4,207	496	2,920	2,275	10,530	86	4,795	2,964	7,130	4,175
Did not work in the past 12 months	475,632	14,620	8,912	39,540	1,100	54,053	4,563	41,659	9,223	104,078	496	44,820	34,317	59,665	58,586
SOURCE: Table 23022.															

Table 6 above presents the comparable data for the Commonwealth as a whole along with each individual county. For the Commonwealth as a whole, 83% of men and 79% of women who reported that they worked also reported that they worked full-time. The proportion of those male workers reporting working full-time for 48 or more hours per week was higher for the Commonwealth as a whole (82%), than for the FGE service territory (78%), while the proportion of women was precisely the same (82% for both).

Similarly, a somewhat lower proportion of male workers statewide reported working full-time for a limited number of weeks (26 or fewer) (8%) than in the FGE service territory (10%), while the women were again about the same (8% statewide vs. 7% in FGE service territory).

Table 7 documents the significance of the employment data presented above. According to this Table, the FGE service territory has a poverty rate of 13%, compared to the 10% poverty rate for the Commonwealth as a whole. The “poverty rate” is the proportion of individuals with income at or below 100% of the Federal Poverty Level. Only Hampshire County (15%) and Suffolk County (19%) have a poverty rate higher than the FGE service territory. In contrast, many counties have poverty rates less than half that of the FGE service territory (Barnstable, Nantucket, Plymouth: all at 7%; Norfolk: 6%). Other counties (Dukes, Essex, Middlesex, Worcester) all have poverty rates of roughly two-thirds that of the FGE service territory.

It is not merely the poverty rate that is important to see in Table 7, however, it is also the relationship between the poverty rate and the employment status for both men and women. Men who worked full-time/full-year in the FGE service territory make up a smaller percentage of the total number of men who live with income below the Poverty Level (3%) than in the Commonwealth as a whole (6%) and any other county except Hampshire (3%).¹⁰ Given the disproportionate prevalence of part-time and part-year work identified above, it is possible to conclude that this lack of full-time/full-year work contributes to the lower economic condition in the FGE service territory.

In contrast, women in the FGE service territory frequently have full-time/full-year work and still do not earn sufficient money to pull themselves above the Poverty Level. The proportion of women with full-time/full-year employment who live below the Poverty Level in the FGE service territory (6%) is higher than for the Commonwealth as a whole (4%) as well as for every other county except Essex (6%).

These two observations are not inconsistent one with the other. The lower incomes earned by women with full-time employment are documented in Table 3 above.

¹⁰ Nantucket County had zero men who worked full-time and yet still had income at or below the Poverty Level and is thus excluded from this statement.

Table 7. POVERTY STATUS IN THE PAST 12 MONTHS OF INDIVIDUALS BY SEX BY WORK EXPERIENCE

	FGE	MA	BRN	BKR	BTL	DKS	ESX	FKN	HMN	HSR	MSX	NTK	NFK	PLY	SFK	WRC
Total:	55,107	5,016,918	180,936	104,218	424,788	13,348	571,940	58,354	351,832	111,453	1,149,286	8,140	511,432	372,484	557,489	601,218
Income below poverty level:	7,277	494,062	11,961	10,985	43,211	1,259	52,830	6,239	51,290	12,929	86,252	590	31,785	24,791	106,496	53,444
Male:	3,106	199,787	4,724	4,642	16,926	424	20,547	2,576	20,531	5,865	35,066	217	12,359	9,831	45,614	20,465
Worked full time, year-round	99	11,455	336	348	912	70	1,261	237	810	181	2,437	0	893	766	2,157	1,047
Worked part-time or part-year	1,137	74,286	1,568	1,695	5,403	133	6,363	1,292	5,574	3,412	14,138	158	4,355	3,399	20,111	6,685
Did not work	1,870	114,046	2,820	2,599	10,611	221	12,923	1,047	14,147	2,272	18,491	59	7,111	5,666	23,346	12,733
Female:	4,171	294,275	7,237	6,343	26,285	835	32,283	3,663	30,759	7,064	51,186	373	19,426	14,960	60,882	32,979
Worked full time, year-round	250	11,761	168	331	1,200	15	2,095	172	1,244	192	2,228	0	463	693	1,773	1,187
Worked part-time or part-year	1,166	99,684	2,421	2,460	7,916	405	9,803	1,574	7,852	3,701	17,656	177	6,900	4,765	24,104	9,950
Did not work	2,755	182,830	4,648	3,552	17,169	415	20,385	1,917	21,663	3,171	31,302	196	12,063	9,502	35,005	21,842
Income at or above poverty level:	47,830	4,522,856	168,975	93,233	381,577	12,089	519,110	52,115	300,542	98,524	1,063,034	7,550	479,647	347,693	450,993	547,774
SOURCE: Table B17004.																

The importance of work in helping individuals generate income that exceeds the Poverty Level is clearly demonstrated in Table 7. Six-of-ten men, and two-thirds of the women, who have income at or below the Poverty Level in the FGE service territory “did not work” in the past twelve months.

2.2 Level of Income

This part of the analysis considers the level of income (in dollars) rather than the source of income. The level of income is first examined in terms of per capita (i.e., per-person) income. The discussion then turns to an examination of median income taking into account various factors.

Per capita income in each FGE community is lower than the per capita income for the Commonwealth as a whole (\$33,966) (Table 8). Ashby (\$32,259) and Lunenburg (\$32,122) come the closest to matching the per capita income for Massachusetts. There is some variation amongst the various FGE communities, however. As discussed above, the communities of Fitchburg, Gardner and Townsend have a noticeably lower level of economic achievement than the remainder of the FGE service territory. The per capita income in these three communities range from a low of \$22,972 (Fitchburg) to a high of \$24,972 (Gardner). Only Hampshire County has a per capita income that is as low as these three communities (\$24,718). All three of these communities have a per capita income considerably lower than the Commonwealth as a whole (\$33,966).

It is sometimes the case that per capita incomes differ merely because household size differs in varying geographic areas. That, however, is not the case in the FGE service territory. While it is not the case throughout the FGE service territory, Table 9 below shows that, particularly in the three communities discussed immediately above (Fitchburg, Gardner, Townsend), incomes are below the statewide average. Fitchburg and Gardner show a median income below the statewide median for all household sizes except households with seven or more members. Townsend shows a median income below the statewide median for all household sizes.¹¹ Moreover, as household sizes get bigger, the median income by household size in Fitchburg falls further behind even Gardner.

The low median incomes in the FGE service territory are evidenced as well by a comparison to the median income by household size for the individual Massachusetts counties. Only Hampshire and Suffolk counties have median incomes that are reasonably consistent with the median incomes of Fitchburg and Gardner (compare Fitchburg and Gardner median incomes for three-, four-, five- and six-person households, for example, to the corresponding incomes in Hampshire and Suffolk counties).

¹¹ Townsend does not report data for households with six or more members.

Not surprisingly, Table 10 shows the same relationship when considering median income by age rather than by household size. Nearly across-the-board (householders age 25 and younger in Gardner being the exception), the median income by the age of the householder is lower in Fitchburg, Gardner and Townsend than in the Commonwealth as a whole, or for individual counties.

Finally, the data below considers the relative income in the FGE service territory disaggregating the population by income quintiles. An income quintile is that band of income within which one-fifth of the total population falls. For example, if the “lowest quintile” has a top income of \$20,000, that means that one-fifth of the population has income at or below \$20,000. If the “second” income quintile has a top income of \$27,000, that means that one-fifth of the population has an income of more than \$20,000 but at or below \$27,000.

Table 11 presents the mean (average) income¹² by income quintile for each FGE community, for the Commonwealth as a whole as well as for each county. The “lowest quintile” includes the one-fifth poorest households. The “highest quintile” includes the one-fifth wealthiest households. The importance of Table 11 lies with how it shows that the entire grid of income distribution in the FGE service territory has been slanted downward when compared to the Commonwealth as a whole and to the individual counties. In virtually every cell for Fitchburg, Gardner and Townsend, the mean (average) income for the particular quintile is lower than the mean income in the same quintile for the Commonwealth as a whole. While the mean income for the lowest quintile is \$8,919 in Fitchburg and \$10,468 in Gardner, the mean income for the lowest quintile for Massachusetts is \$12,951. As with other data, only Hampshire and Suffolk Counties (\$9,845 and \$7,805 respectively) have mean incomes this low for the lowest quintiles.

It is not merely the “low income” where this is evident. While the mean income for the “third quintile” is \$64,787 for the Commonwealth as a whole, the mean income for the third quintile in Fitchburg, Gardner and Townsend is \$47,682, \$47,777 and \$50,740 respectively. Even in the highest income quintile, while the mean income for Massachusetts is \$214,128, the mean income for the highest income quintile in Fitchburg, Gardner and Townsend was \$150,940, \$144,110 and \$98,356 respectively.

It seems clear, based on the data and discussion above, that the FGE service territory has a substantively lower level of economic condition than the Commonwealth as a whole as well as most individual counties.

¹² Note the change from median to mean in this Table.

Table 8. Per Capita Income in the Past 12 Months (in 2010 inflation-adjusted dollars)															
	MA	BRN	BKR	BTL	DKS	ESX	FKN	HMN	HSR	MSX	NTK	NFK	PLY	SFK	WRC
Per capita income	\$33,966	\$35,246	\$28,300	\$27,736	\$33,390	\$33,828	\$27,544	\$24,718	\$28,367	\$40,139	\$53,410	\$42,371	\$33,333	\$30,720	\$30,557
	Ashby		Westminster		Fitchburg		Gardner		Lunenburg		Townsend				
Per capita income	\$32,259		\$30,576		\$22,972		\$24,321		\$32,122		\$24,701				
SOURCE: Table B19301.															

Table 9. MEDIAN HOUSEHOLD INCOME IN THE PAST 12 MONTHS (IN 2010 INFLATION-ADJUSTED DOLLARS) BY HOUSEHOLD SIZE

Household Size	MA	BRN	BKR	BTL	DKS	ESX	FKN	HMN	HSR	MSX	NTK	NFK	PLY	SFK	WRC
Total:	\$64,509	\$60,317	\$48,907	\$54,955	\$62,407	\$64,153	\$52,002	\$47,724	\$59,505	\$77,377	\$83,347	\$81,027	\$73,131	\$50,597	\$64,152
1-person	\$30,831	\$31,748	\$25,213	\$22,918	\$32,604	\$29,023	\$25,869	\$22,693	\$31,000	\$37,943	\$37,917	\$37,730	\$31,951	\$30,576	\$28,188
2-person	\$70,146	\$69,549	\$58,432	\$56,671	\$75,177	\$70,394	\$58,429	\$56,015	\$67,736	\$82,320	\$114,750	\$81,504	\$72,717	\$63,095	\$67,102
3-person	\$84,325	\$80,183	\$67,050	\$73,259	\$70,947	\$83,429	\$70,651	\$62,871	\$82,321	\$99,849	\$83,903	\$105,376	\$91,206	\$64,307	\$83,684
4-person	\$98,457	\$86,797	\$79,875	\$90,706	\$111,389	\$100,957	\$78,681	\$74,228	\$89,736	\$116,612	\$82,124	\$122,706	\$100,535	\$66,394	\$94,284
5-person	\$101,097	\$91,767	\$78,050	\$96,460	\$101,979	\$97,922	\$81,979	\$73,297	\$90,592	\$117,920	\$117,697	\$127,462	\$106,072	\$70,577	\$97,576
6-person	\$100,713	\$98,659	\$65,709	\$91,447	\$133,152	\$101,498	\$85,227	\$61,834	\$95,417	\$111,800	\$138,661	\$133,954	\$109,768	\$79,136	\$95,744
7+-persons	\$98,929	\$116,111	\$73,869	\$103,203	-	\$109,917	\$60,761	\$59,681	\$110,521	\$115,200	-	\$150,385	\$109,940	\$82,545	\$82,712

Household Size	Ashby	Westminster	Fitchburg	Gardner	Lunenburg	Townsend
Total:	\$80,143	\$79,073	\$47,019	\$48,333	\$70,938	\$51,358
1-person	\$16,023	\$41,625	\$19,707	\$18,602	\$36,406	\$25,341
2-person	\$79,737	\$79,130	\$57,699	\$54,422	\$70,972	\$61,750
3-person	\$106,964	\$98,519	\$63,036	\$63,355	\$71,953	\$72,102
4-person	\$83,365	\$104,625	\$68,419	\$71,859	\$121,071	\$75,375
5-person	\$107,667	\$91,833	\$51,771	\$76,544	-	\$77,500
6-person	\$73,684	\$109,453	\$65,792	\$85,552	\$87,321	-
7+ persons	-	-	\$102,625	\$159,083	-	-

SOURCE: Table B19019.

Table 10. MEDIAN HOUSEHOLD INCOME IN THE PAST 12 MONTHS (IN 2010 INFLATION-ADJUSTED DOLLARS) BY AGE OF HOUSEHOLDER.

Householder Age	MA	BRN	BKR	BTL	DKS	ESX	FKN	HMN	HSR	MSX	NTK	NFK	PLY	SFK	WRC
Total:	\$64,509	\$60,317	\$48,907	\$54,955	\$62,407	\$64,153	\$52,002	\$47,724	\$59,505	\$77,377	\$83,347	\$81,027	\$73,131	\$50,597	\$64,152
Under 25 years	\$30,830	\$44,215	\$23,859	\$30,646	\$47,634	\$34,110	\$16,131	\$23,337	\$22,246	\$39,276	\$20,625	\$38,693	\$37,859	\$23,900	\$30,919
25 to 44 years	\$72,850	\$65,314	\$53,211	\$65,139	\$75,909	\$71,391	\$52,594	\$51,333	\$65,567	\$85,503	\$92,917	\$91,708	\$82,938	\$61,727	\$71,302
45 to 64 years	\$80,150	\$74,103	\$61,948	\$69,422	\$75,631	\$80,879	\$66,139	\$63,145	\$77,173	\$94,036	\$86,375	\$100,233	\$85,238	\$59,442	\$80,011
65 years and over	\$34,873	\$43,793	\$32,588	\$27,057	\$39,432	\$34,354	\$33,894	\$28,390	\$37,949	\$41,002	\$31,205	\$40,676	\$39,378	\$24,452	\$31,762

Householder Age	Ashby	Westminster	Fitchburg	Gardner	Lunenburg	Townsend
Total:	\$80,143	\$79,073	\$47,019	\$48,333	\$70,938	\$51,358
Under 25 years	-	-	\$26,071	\$31,184	-	-
25 to 44 years	\$72,262	\$103,125	\$57,512	\$60,830	\$129,732	\$51,467
45 to 64 years	\$92,344	\$85,306	\$60,087	\$61,098	\$80,250	\$61,179
65 years and over	\$29,028	\$34,276	\$27,201	\$24,646	\$34,712	\$17,232

SOURCE: Table B19049.

Table 11. MEAN HOUSEHOLD INCOME OF QUINTILES

	MA	BRN	BKR	BTL	DKS	ESX	FKN	HMN	HSR	MSX	NTK	NFK	PLY	SFK	WRC
Lowest Quintile	\$12,951	\$15,266	\$11,173	\$11,705	\$15,485	\$12,676	\$12,747	\$9,845	\$12,852	\$16,473	\$18,907	\$17,427	\$17,129	\$7,805	\$13,756
Second Quintile	\$37,231	\$37,632	\$28,591	\$31,401	\$39,326	\$36,586	\$32,322	\$26,186	\$35,346	\$46,279	\$53,278	\$48,675	\$45,279	\$25,923	\$37,633
Third Quintile	\$64,787	\$60,149	\$48,898	\$55,483	\$64,423	\$64,480	\$52,439	\$47,875	\$59,889	\$77,669	\$84,534	\$81,123	\$73,393	\$50,622	\$64,367
Fourth Quintile	\$100,390	\$90,087	\$75,084	\$86,865	\$94,800	\$101,616	\$77,766	\$76,313	\$90,702	\$117,954	\$126,279	\$122,447	\$106,964	\$84,208	\$97,186
Highest Quintile	\$214,128	\$189,573	\$160,984	\$164,995	\$216,238	\$214,879	\$142,525	\$151,112	\$173,566	\$252,917	\$406,054	\$274,764	\$208,576	\$197,144	\$185,339
	Ashby		Westminster		Fitchburg		Gardner		Lunenburg			Townsend			
Lowest Quintile	\$16,705		\$25,421		\$8,919		\$10,648		N/A			\$14,602			
Second Quintile	\$53,931		\$53,644		\$25,014		\$26,956					\$28,831			
Third Quintile	\$78,716		\$78,391		\$47,682		\$47,777					\$50,740			
Fourth Quintile	\$107,257		\$110,022		\$73,493		\$72,835					\$64,337			
Highest Quintile	\$206,753		\$165,293		\$150,940		\$144,110					\$98,356			
Table B19081.															

2.3 Source of Income

In this section of the analysis, we move from a discussion of the level of income to a discussion of the source of income. The sources presented in Table 12 below were selected because of the insights they provide into the economic condition of the geographic areas considered. Four “sources” are examined:¹³ (1) earnings; (2) wage or salary income; (3) public assistance; and (4) public assistance or Food Stamps.

The FGE service territory has a lower percentage of households with income derived from “earnings” than the Commonwealth as a whole. While 76% of households in the FGE service territory derive income from earnings, 80% of the households in the Commonwealth do. While the proportion of FGE households deriving income from earnings is one of the lowest rates in the Commonwealth, it is not the lowest. However, only three counties (Barnstable: 72%, Berkshire: 74%, Hampden: 73%) have lower proportions of households with earnings.

In this respect, “earnings should not be confused with “wage or salary income.” While the FGE service territory has a lower proportion of households with wage or salary income (74%) than the Commonwealth has (77%), five counties have a percentage of households with wage or salary income lower than the FGE area (Barnstable: 66%; Berkshire: 70%; Dukes: 66%; Hampden: 71%; Nantucket: 72%). In this regard, the absence of wage or salary income should not be confused with “low-income” status. The absence of wage or salary income may be driven, in part, by the presence of a larger retirement population.

The FGE service territory does have one of the highest proportions of households deriving income from “public assistance.” The 4% public assistance rate for the FGE area compares to 3% for the Commonwealth as a whole. Only four counties (Berkshire, Bristol, Hampden, Suffolk) have a percentage of households deriving income from public assistance equal to or higher than the proportion in the FGE service area.

Finally, the proportion of households in the FGE service territory deriving income from either public assistance or Food Stamps (or both) is considerably higher than for the Commonwealth in total. The 14% rate for FGE is half again higher than the 9% rate statewide. Only Hampden County (18%) and Suffolk County (15%) have a higher proportion of households with income from public assistance and/or Food Stamps.

¹³ These sources do not exhaust the universe of income sources reported by the Census Bureau. The excluded sources include, but are not limited to, social security, retirement income, investment returns, and SSI.

In sum, the lower level of households receiving income from earnings and/or wage and salary, when coupled with the higher proportion of households deriving income from public assistance and/or Food Stamps, would indicate that FGE serves a geographic territory that has a lower level of economic well-being than the Commonwealth as a whole as well as most individual components (i.e., counties) within the Commonwealth.

Table 12. SELECTED INCOME SOURCES IN THE PAST 12 MONTHS FOR HOUSEHOLDS

	FGE	MA	BRN	BKR	BTL	DKS	ESX	FKN	HMN	HSR	MSX	NTK	NFK	PLY	SFK	WRC
Total:	27,100	2,512,552	98,164	55,623	210,789	5,530	282,913	30,447	177,725	58,612	572,847	3,623	255,180	178,983	283,954	298,162
With Earnings																
Yes	20,549	2,003,967	70,384	41,254	164,125	4,406	223,230	24,365	130,027	47,266	475,885	2,917	208,045	146,052	225,860	240,151
% Yes	76%	80%	72%	74%	78%	80%	79%	80%	73%	81%	83%	81%	82%	82%	80%	81%
With Wage or Salary Income																
Yes	19,946	1,933,011	64,686	39,132	159,454	3,629	214,170	22,913	126,145	45,384	459,092	2,616	201,308	141,020	219,858	233,604
% Yes	74%	77%	66%	70%	76%	66%	76%	75%	71%	77%	80%	72%	79%	79%	77%	78%
With Public Assistance Income																
Yes	1,158	68,839	1,853	1,952	7,602	22	7,494	790	8,525	1,083	10,527	0	4,036	3,831	12,201	8,923
% Yes	4%	3%	2%	4%	4%	0%	3%	3%	5%	2%	2%	0%	2%	2%	4%	3%
With Public Assistance Income or Food Stamps																
Yes	3,691	234,179	5,430	6,609	25,424	203	27,756	3,116	32,384	4,174	33,110	107	12,510	12,514	42,497	28,345
% Yes	14%	3%	2%	4%	4%	0%	3%	3%	5%	2%	2%	0%	2%	2%	4%	3%
SOURCES: Table B19051, Table B19052, Table B19057, Table B19058.																

3 Comparative Building Characteristics in the Fitchburg Gas & Electric Service Territory

In this section, an overview is given of the building stock present in the service territory of Fitchburg Gas and Electric Company's (FGE's) six communities. The discussion of "building stock" presented below considers two aspects of buildings.

- On the one hand, there is a description of the physical aspects of the building stock (e.g., number of rooms and bedrooms, age, type of structure).
- On the other hand, there is a description of the building stock taking into consideration the nature of the occupant. The discussion below will disaggregate the building stock characteristics by tenure status (renter/owner).

After first presenting an overview of the characteristics of residential buildings in the FGE service territory, the discussion that follows compares the FGE service territory to similar buildings characteristics in the Commonwealth as a whole and in each individual Massachusetts county.

3.1 The FGE Service Territory

The residential building stock in the FGE service territory shows sharp differences between the larger and the smaller communities. In the larger communities, residential buildings tend to be relatively older, with smaller housing units, than in the smaller communities. The larger communities also tend to have relatively more multi-family housing, implying rental housing,

though FGE as a whole does not have a large population of multi-family structures in absolute terms.

3.1.1 Physical Characteristics of the FGE Building Stock.

Most of FGE’s service territory has an “occupied” building stock.¹⁴ As shown in Table 13, the FGE service territory as a whole has an occupancy rate of roughly 90% (27,100 occupied units of 30,439 total). There is some minor variation within the service territory, but the variation is not substantial (from a policy perspective). The occupancy rate of Ashby and Westminster push up to 94% and 95%, while the occupancy rate of Fitchburg pushes down to 87%. Overall, however, the geographic area served by FGE is relatively homogenous with respect to its occupancy status.

	Ashby	Westminster	Fitchburg	Gardner	Lunenburg	Townsend	FGE
Total:	1,093	2,666	16,894	8,720	634	432	30,439
Occupied	1,032	2,529	14,615	7,978	565	381	27,100
Vacant	61	137	2,279	742	69	51	3,339

SOURCE: Table B25002.

The larger communities served by FGE tend to have smaller housing units as measured by both the number of rooms and the number of bedrooms. Table 14 shows that Townsend has the smallest housing units (median number of rooms: 4.9), followed closely by Fitchburg (5.2) and Gardner. The housing units in Ashby (6.5 rooms), Westminster (6.1 rooms) and Lunenburg (6.5 rooms) are somewhat larger.

	Ashby	Westminster	Fitchburg	Gardner	Lunenburg	Townsend
Total:	6.5	6.1	5.2	5.2	6.5	4.9

SOURCE: Table B25018.

The primary reason that Fitchburg, Gardner and Townsend have a smaller median number of rooms is the higher proportion of three and four-room homes. Table 15 sets forth the data. Fitchburg and Gardner both have 29% of their total housing units with three or four-rooms, while Townsend has 39% of its stock that small. Similarly, Fitchburg and Gardner have 54% and 49% respectively of housing units with three to five rooms, and Townsend has 50%, compared to the penetration of units that small between 22% and 34% for Ashby and Lunenburg (with Westminster in between).

¹⁴ In this respect, “building stock” refers to *residential* buildings.

The proportion of housing units by the number of rooms begins to change at the six-room size, with the larger communities having fewer larger homes and the other communities having more. Fitchburg, Gardner and Townsend have 29%, 30% and 32% of their housing units with six or seven rooms, compared to 44%, 38% and 51% in Ashby, Westminster and Lunenburg respectively. Fitchburg, Gardner and Townsend have 13%, 15% and 11% of their housing units with eight or more rooms respectively, while Ashby, Westminster and Lunenburg have 31%, 26% and 22% of their units that large respectively.

Table 15. Number of Rooms							
	Ashby	Westminster	Fitchburg	Gardner	Lunenburg	Townsend	FGE
Total:	1,093	2,666	16,894	8,720	634	432	30,439
1 room	8	0	285	158	0	14	465
2 rooms	24	47	445	385	0	14	915
3 rooms	27	60	1,419	1,034	27	26	2,593
4 rooms	112	353	3,507	1,517	64	143	5,696
5 rooms	104	503	4,166	1,695	79	49	6,596
6 rooms	277	590	3,074	1,693	145	106	5,885
7 rooms	200	412	1,835	951	177	33	3,608
8 rooms	185	309	1,034	544	43	0	2,115
9+ rooms	156	392	1,129	743	99	47	2,566
SOURCE: Table B25017.							

Data on the number of bedrooms per unit reflects these findings. Table 16 shows that while Fitchburg, Gardner and Townsend have proportionately more one- and two-bedroom units, Ashby, Westminster and Lunenburg have considerably more units with three or more bedrooms.

	Ashby	Westminster	Fitchburg	Gardner	Lunenburg	Townsend	FGE
Total:	1,093	2,666	16,894	8,720	634	432	30,439
No bedroom	8	0	297	182	0	14	501
1 bedroom	97	179	2,335	1,645	27	123	4,406
2 bedrooms	192	564	5,897	2,579	117	111	9,460
3 bedrooms	498	1,251	5,950	3,233	267	124	11,323
4 bedrooms	265	519	1,823	657	166	35	3,465
5+ bedrooms	33	153	592	424	57	25	1,284

SOURCE: Table B25041.

The housing stock in the FGE service territory primarily consists of single and two-family homes. According to the data in Table 17, more than half of all housing unit (55%) are one-family attached (5%) or detached (50%) homes. An additional 27% of housing units are either two-family homes or housing units with three to four units (split evenly between two-unit [14%] and 3-4 unit [13%] structures). FGE serves virtually no mobile homes (<1%); roughly one-in-twelve (8%) homes occur in large multi-family structures (20 or more units).

	Ashby	Westminster	Fitchburg	Gardner	Lunenburg	Townsend	FGE
Total:	1,093	2,666	16,894	8,720	634	432	30,439
1, detached	1,033	2,251	6,936	4,087	589	215	15,111
1, attached	4	29	1,102	301	45	18	1,499
2	32	150	2,840	1,112	0	0	4,134
3 or 4	0	132	2,623	1,074	0	0	3,829
5 to 9	0	57	1,442	549	0	101	2,149
10 to 19	0	0	664	490	0	0	1,154
20 to 49	0	47	311	423	0	54	835
50 or more	0	0	893	566	0	44	1,503
Mobile home	24	0	83	118	0	0	225

SOURCE: Table B25024.

FGE serves a relatively old housing stock. In the two largest communities, the median age of the housing stock is 65 years or older. The median age in Fitchburg is 1939 or earlier, while the median age in Gardner is 1945. Lunenburg and Townsend have somewhat (but very modestly) “newer” housing stock, with the median year built being 1955 in each instance. Ashby and Westminster have substantially newer housing stock (with the median year in which structures were built being in the 1970s). Table 18 sets forth the data.

Table 18. Median Year Structure Built						
	Ashby	Westminster	Fitchburg	Gardner	Lunenburg	Townsend
Total:	1974	1971	1939-	1945	1955	1955
SOURCE: Table B25018.						

In contrast to these median figures, Table 19 presents a distribution of the years in which housing stock was constructed. Very few housing units in the FGE service territory are “new” units, with only six percent (6%) newly constructed since 2000 and only 12% constructed since 1990 (i.e., last 20 years). In contrast, more than half of all housing stock in the service territory was built before 1949, and nearly two-thirds (63%) was built before 1959. Gardner and Townsend have a somewhat lower penetration of very recent (i.e., after 2000) construction, while Fitchburg, Gardner and Townsend have, by far, the highest proportion of very old housing stock (built in 1939 or earlier). Fitchburg, Gardner and Townsend all have 40% or more of their housing stock built before 1939, with Fitchburg reaching 50%.

Table 19. Year Structure Built							
	Ashby	Westminster	Fitchburg	Gardner	Lunenburg	Townsend	FGE
Total:	1,093	2,666	16,894	8,720	634	432	30,439
Built 2005 or later	30	48	592	29	18	16	733
Built 2000 to 2004	102	209	561	281	41	0	1,194
Built 1990 to 1999	236	323	723	398	30	0	1,710
Built 1980 to 1989	102	265	1,280	1,071	58	30	2,806
Built 1970 to 1979	121	559	983	877	29	127	2,696
Built 1960 to 1969	49	186	1,188	646	72	11	2,152
Built 1950 to 1959	122	330	1,687	660	140	69	3,008
Built 1940 to 1949	76	263	1,413	877	63	0	2,692
Built 1939 or earlier	255	483	8,467	3,881	183	179	13,448
SOURCE: Table B25034.							

3.1.2 Building Stock by Tenure.

Rental housing in the FGE service territory differs in all almost aspects from homeownership housing. Table 20 shows that rental housing tends to be smaller, generally substantially smaller, with the median number of rooms for all communities (except Lunenburg) having fewer median rooms.

Table 20. Median Number of Rooms by Tenure						
	Ashby	Westminster	Fitchburg	Gardner	Lunenburg	Townsend
Total	6.4	6.1	5.3	5.4	6.7	5.1
Owner-occupied	6.5	6.4	6.1	6.2	6.6	5.9
Renter-occupied	5.5	4.2	4.4	4.0	7.1	4.6

SOURCE: Table B25021.

The distribution of rooms in Table 21 shows the detail underlying these median figures. While fewer than two percent (2%) of owner-occupied housing units in the FGE service territory have three or fewer rooms, nearly 30% of the rental housing units do. While 42% of owner-occupied housing units have seven or more rooms, only nine percent (9%) of the renter-occupied housing units do.

The differences occur at the “top” and “bottom” of sizes (as measured by the number of rooms). A roughly equal proportion of owner-occupied units have from four to six rooms (63%) as do renter-occupied housing units (57%).

	Ashby	Westminster	Fitchburg	Gardner	Lunenburg	Townsend	FGE
Total:	1,032	2,529	14,615	7,978	565	381	27,100
Owner occupied:	999	2,221	8,338	4,596	515	175	16,844
1 room	8	0	0	11	0	0	19
2 rooms	24	17	0	0	0	0	41
3 rooms	23	17	91	55	0	0	186
4 rooms	86	154	877	445	13	60	1,635
5 rooms	101	432	1,752	810	79	14	3,188
6 rooms	257	564	2,279	1,430	145	37	4,712
7 rooms	200	394	1,437	732	150	33	2,946
8 rooms	185	294	896	508	43	0	1,926
9+ rooms	115	349	1,006	605	85	31	2,191
Renter occupied:	33	308	6,277	3,382	50	206	10,256
1 room	0	0	241	108	0	14	363
2 rooms	0	30	284	348	0	14	676
3 rooms	4	43	1,016	817	0	26	1,906
4 rooms	9	120	1,869	870	9	46	2,923
5 rooms	3	71	1,746	698	0	35	2,553
6 rooms	17	26	650	201	0	55	949
7 rooms	0	18	330	166	27	0	541
8 rooms	0	0	56	36	0	0	92
9+ rooms	0	0	85	138	14	16	253

SOURCE: Table B25020.

Table 22 shows that the distribution of the number of bedrooms is consistent with the number of rooms in this regard. Far more owner-occupied housing units have a larger number of bedrooms, and far fewer owner-occupied units have a smaller number of bedrooms. For the FGE service territory as a whole, while 23% of owner-occupied units had four (4) or more bedrooms, only seven percent (7%) of renter-occupied units did. While 27% of owner-occupied units had one

(1) or two (2) bedrooms, 68% of renter-occupied units did. While 50% of owner-occupied units had three (3) bedrooms, only 21% of renter-occupied units did.

Table 22. Number of Bedrooms by Tenure							
	Ashby	Westminster	Fitchburg	Gardner	Lunenburg	Townsend	FGE
Total:	1,032	2,529	14,615	7,978	565	381	27,100
Owner occupied:	999	2,221	8,338	4,596	515	175	16,844
No bedroom	8	0	0	11	0	0	19
1 bedroom	89	138	134	119	0	0	480
2 bedrooms	165	315	2,389	1,088	66	76	4,099
3 bedrooms	480	1,146	4,028	2,501	254	66	8,475
4 bedrooms	224	469	1,276	523	138	24	2,654
5+ bedrooms	33	153	511	354	57	9	1,117
Renter occupied:	33	308	6,277	3,382	50	206	10,256
No bedroom	0	0	253	132	0	14	399
1 bedroom	4	41	1,630	1,316	0	86	3,077
2 bedrooms	14	170	2,475	1,203	9	35	3,906
3 bedrooms	15	90	1,427	580	13	44	2,169
4 bedrooms	0	7	424	81	28	11	551
5+ bedrooms	0	0	68	70	0	16	154
SOURCE: Table B25042.							

Not surprisingly, more than 90% of 1-family detached housing units in the FGE service territory represented homeowner units. Nearly 80% of 1-family attached homes are homeowner units. In contrast, the multi-family housing units are overwhelmingly rental units: 93% of 5 to 9 unit buildings are rental; 99% of 10 to 19 unit buildings are rental; and 97% of buildings with more than 50 units are rental.

As Table 23 indicates, overall, 93% of units in buildings with five (5) or more units in the FGE service territory are renter-occupied; 83% of units in buildings that are either one-family (attached and detached) or two-family are owner-occupied.

	Ashby	Westminster	Fitchburg	Gardner	Lunenburg	Townsend	FGE
Total:	1,032	2,529	14,615	7,978	565	381	27,100
Owner-occupied:	999	2,221	8,338	4,596	515	175	16,844
1, detached	962	2,047	6,048	3,574	497	129	13,257
1, attached	4	29	751	194	18	7	1,003
2	9	58	982	463	0	0	1,512
3 or 4	0	70	343	194	0	0	607
5 to 9	0	0	75	39	0	11	125
10 to 19	0	0	0	10	0	0	10
20 to 49	0	17	80	23	0	28	148
50 or more	0	0	24	14	0	0	38
Mobile home	24	0	35	85	0	0	144
Renter-occupied:	33	308	6,277	3,382	50	206	10,256
1, detached	10	110	535	263	50	35	1,003
1, attached	0	0	190	64	0	11	265
2	23	49	1,376	555	0	0	2,003
3 or 4	0	62	1,712	672	0	0	2,446
5 to 9	0	57	933	510	0	90	1,590
10 to 19	0	0	517	468	0	0	985
20 to 49	0	30	211	313	0	26	580
50 or more	0	0	784	513	0	44	1,341
Mobile home	0	0	19	24	0	0	43
SOURCE: Table B25032.							

These percentages can be somewhat misleading for the FGE service territory, given the small number of multi-family units that exist in the area. Of the 27,100 occupied housing units in the FGE service territory, only 2,107 (8%) are in buildings with 20 or more units; only 3,102 (11%) of all units are in buildings with 10 or more units. In contrast, 15,528 of the 27,100 occupied housing units represent single-family homes (attached and detached), while 19,043 (70%)

represent either 1-family or 2-family homes. Overall, 16,844 (62%) of the 27,100 housing units in the FGE service territory represent owner-occupied housing.

Renter-occupied units in the FGE service territory tend to be substantially older than owner-occupied units are. Table 24 presents the median year in which housing units were built for each of FGE’s communities. In three of FGE’s communities (Ashby, Fitchburg, Lunenburg), the median construction date for rental housing units was in 1939 or earlier. In five of the six FGE communities, the median year in which a rental unit was built was significantly earlier than the median year in which an owner-occupied unit was. Only in Gardner were the dates reasonably close, with a median construction date of 1943 for renter-occupied units and a median construction date of 1949 for owner-occupied units.

	Ashby	Westminster	Fitchburg	Gardner	Lunenburg	Townsend
Total:	1973	1971	1944	1946	1956	1959
Owner-occupied	1974	1972	1951	1949	1956	1954
Renter-occupied	1939 or before	1958	1939 or before	1943	1939 or before	1972

SOURCE: Table B25037.

Virtually no rental units of any size or type have been constructed in the FGE service territory in recent years. According to the data in Table 25, 10,256 rental units exist in the FGE service territory, only 102 of which have been built since 2000, and only 349 (3%) of which have been built since 1990. In contrast, 16,844 owner-occupied units exist in the FGE service territory, of which 1,706 (10%) have been built since 2000 and 3,959 (24%) have been built since 1990. In contrast, 44% (7,462) of the 16,844 homeowner units were built before 1949, while 62% (6,329) of the 10,256 renter-occupied units in the FGE service territory were built before 1949.

	Ashby	Westminster	Fitchburg	Gardner	Lunenburg	Townsend	FGE
Total:	1,032	2,529	14,615	7,978	565	381	27,100
Owner occupied:	999	2,221	8,338	4,596	515	175	16,844
Built 2005 or later	30	48	552	29	18	16	693
Built 2000 to 2004	102	209	468	220	14	0	1,013
Built 1990 to 1999	195	225	478	325	30	0	1,253
Built 1980 to 1989	102	239	629	633	44	0	1,647
Built 1970 to 1979	121	492	279	359	29	41	1,321
Built 1960 to 1969	45	168	747	337	72	11	1,380
Built 1950 to 1959	100	297	1,158	346	140	34	2,075
Built 1940 to 1949	76	207	611	358	54	0	1,306
Built 1939 or earlier	228	336	3,416	1,989	114	73	6,156
Renter occupied:	33	308	6,277	3,382	50	206	10,256
Built 2005 or later	0	0	40	0	0	0	40
Built 2000 to 2004	0	0	45	17	0	0	62
Built 1990 to 1999	0	55	119	73	0	0	247
Built 1980 to 1989	0	11	559	387	14	30	1,001
Built 1970 to 1979	0	67	657	386	0	86	1,196
Built 1960 to 1969	0	18	335	255	0	0	608
Built 1950 to 1959	9	12	456	261	0	35	773
Built 1940 to 1949	0	56	620	445	9	0	1,130
Built 1939 or earlier	24	89	3,446	1,558	27	55	5,199

SOURCE: Table B25036.

3.2 The Comparative State and County Data.

The Commonwealth of Massachusetts, along with the individual counties in the Commonwealth, exhibit noticeably different building characteristics than are exhibited in the FGE service territory. Data on the Commonwealth and all counties is presented below, with comparisons and contrasts drawn in the text. As with the FGE discussion, the building stock characteristics are

broken-down into two different genres of information. On the one hand, the discussion considers the physical attributes of residential buildings. On the other hand, the discussion examines building stock by tenure (i.e. owner/renter status).

3.2.1 Physical Characteristics of the Comparative Building Stock.

The FGE service territory tends to have somewhat smaller housing units than those present in the Commonwealth as a whole and in the individual counties. Table 26 presents data on the median number of rooms per dwelling for the Commonwealth and counties. The Commonwealth has a median housing unit size of 5.5 rooms. While this is smaller than Ashby, Westminster and Lunenburg, the median statewide size is moderately larger than the larger FGE communities (Fitchburg and Gardner) as well as Townsend. Indeed, as the Table shows, no county in the Commonwealth other than Suffolk (median rooms of 4.4) has a median housing unit size as small or smaller than the larger communities in the FGE service territory. Hampden County is closest (5.3 rooms vs. 5.2 in Fitchburg and Gardner), followed by Bristol (5.5) and Hampshire (5.5).

One reason for the smaller median housing unit sizes in the larger FGE communities, as with the comparison between FGE communities, is that Fitchburg and Gardner tend to have a substantively larger percentage of 3- and 4-room homes. As shown in Table 27, that is a larger percentage than both the Commonwealth as a whole (25%) and each county other than Suffolk (39%). Even when one expands the definition of a “small” home to a five-room home, the percentage in the FGE service territory remains higher. While Fitchburg and Gardner have 54% and 49% of their homes with three to five rooms respectively, the Commonwealth as a whole has only 44%. Again, only Suffolk County (60%) has a higher percentage of smaller homes as measured by the number of rooms.

This data on the number of rooms is confirmed by data on the number of bedrooms as well. Table 28 shows that, in contrast to proportion of units with 1- and 2-bedrooms in the FGE service territory (49% and 48% in Fitchburg and Gardner respectively), only 43% of units in the Commonwealth as a whole have that few of bedrooms. As with the size of housing as measured by rooms, only Suffolk County (59% of 1- and 2-bedroom homes) has a higher proportion of smaller housing units.

Table 26. Median Number of Rooms for Commonwealth and Counties															
	MA	BRN	BKR	BTL	DKS	ESX	FKN	HMN	HSR	MSX	NTK	NFK	PLY	SFK	WRC
Median number of rooms	5.5	5.7	5.7	5.5	5.6	5.6	5.6	5.3	5.5	5.7	6.3	6	6	4.4	5.7
SOURCE: Table 25018.															

Table 27. Number of Rooms for Commonwealth and Counties

	MA	BRN	BKR	BTL	DKS	ESX	FKN	HMN	HSR	MSX	NTK	NFK	PLY	SFK	WRC
Total:	2,786,077	158,838	68,364	229,272	16,809	304,902	33,536	191,663	62,264	607,199	11,326	268,057	198,046	311,894	323,907
1 room	52,971	2,062	943	2,742	662	4,897	463	2,886	763	11,168	165	5,057	1,466	16,578	3,119
2 rooms	93,585	3,757	1,618	6,668	653	8,867	1,025	5,818	1,940	21,508	390	7,662	3,674	21,651	8,354
3 rooms	275,978	8,449	6,008	19,169	930	30,896	2,840	16,089	6,031	61,581	508	26,534	12,557	57,515	26,871
4 rooms	434,335	23,263	9,713	35,763	2,009	48,489	5,262	33,353	9,594	89,160	1,084	37,003	26,238	65,410	47,994
5 rooms	516,099	33,323	13,446	50,307	3,631	54,412	6,225	44,733	12,504	97,837	1,319	36,129	35,841	64,518	61,874
6 rooms	502,264	37,548	14,884	45,473	3,740	53,906	6,747	38,158	11,593	98,337	2,765	43,110	38,691	42,394	64,918
7 rooms	346,870	23,731	8,372	28,962	2,652	38,206	4,869	22,698	8,499	78,159	1,815	37,273	29,907	17,461	44,266
8 rooms	257,135	13,373	6,054	19,408	1,545	29,316	2,797	14,402	5,365	63,863	1,653	33,656	23,936	10,959	30,808
9+ rooms	306,840	13,332	7,326	20,780	987	35,913	3,308	13,526	5,975	85,586	1,627	41,633	25,736	15,408	35,703
% 3 or 4	25%	20%	23%	24%	17%	26%	24%	26%	25%	25%	14%	24%	20%	39%	23%
% 3 - 5	44%	41%	43%	46%	39%	44%	43%	49%	45%	41%	26%	37%	38%	60%	42%

SOURCE: Table 25017.

Table 28. BEDROOMS FOR COMMONWEALTH AND COUNTIES															
No. Bedrooms	MA	BRN	BKR	BTL	DKS	ESX	FKN	HMN	HSR	MSX	NTK	NFK	PLY	SFK	WRC
Total:	2,786,077	158,838	68,364	229,272	16,809	304,902	33,536	191,663	62,264	607,199	11,326	268,057	198,046	311,894	323,907
0 bedroom	59,047	2,145	1,006	3,157	699	5,388	520	3,414	954	12,415	192	5,448	1,547	18,732	3,430
1 bedroom	398,267	11,356	9,399	27,538	1,366	44,628	4,154	24,020	8,475	90,849	905	37,196	19,190	79,889	39,302
2 bedrooms	785,955	43,987	17,733	65,299	3,371	87,134	9,751	56,430	16,719	171,110	1,756	66,133	50,600	105,504	90,428
3 bedrooms	976,133	67,364	26,861	94,576	6,444	105,555	12,491	74,281	24,505	192,661	4,077	88,113	80,133	72,920	126,152
4 bedrooms	440,008	26,579	9,933	30,868	3,590	48,681	5,080	26,209	9,331	107,259	2,943	54,870	37,770	24,228	52,667
5+ bedrooms	126,667	7,407	3,432	7,834	1,339	13,516	1,540	7,309	2,280	32,905	1,453	16,297	8,806	10,621	11,928
SOURCE: Table 25041.															

The FGE service territory has roughly the same proportion of one-family homes as the Commonwealth as a whole. According to Table 29, while 55% of the homes FGE serves are one-family, 57% of the homes in the Commonwealth are. The same proportion of homes are one-family attached (5%), while somewhat more are one-family detached (53%).¹⁵ There is, however, a wide disparity in the percentage of single-family homes extent in the various individual counties. On the high end are counties such as Barnstable (86%), Dukes (92%), Nantucket (91%) and Plymouth (75%). On the low end is Suffolk (19%). In contrast, counties such as Bristol (57%), Essex (57%), Hampden (55%) and Middlesex (55%) are virtually identical to FGE's service territory. Berkshire (67%), Franklin (69%), Hampshire (65%) and Norfolk (63%) counties all have higher proportions of single family homes than FGE does.

A higher proportion of homes in the FGE service territory occur in larger multi-family structures than is true for the Commonwealth as a whole. As Table 29 shows, while 10% of all housing units in the Commonwealth occur in structures with 20 or more units, this statewide figure is largely driven by the 22% of housing units in large structures in Suffolk County. In contrast, nine of the individual counties in Massachusetts have fewer housing units in large multi-family structures; the counties of Essex (10%) and Hampden (8%) are roughly the same as the FGE service territory, while the counties of Middlesex (12%) and Norfolk (13%) have somewhat more units in large multi-family structures.

One of the most striking differences between the FGE service territory and the Commonwealth as a whole involves the age of the housing stock. FGE tends to have a noticeably older housing stock than the Commonwealth and most of its individual counties. Table 30 shows that the Commonwealth as a whole exhibits a median year of construction of 1957. While that is older than the median construction dates in Ashby and Westminster (1974 and 1971), and virtually the same as Lunenburg (1955) and Townsend (1955), it is considerably more recent than the median dates for Fitchburg (1939 or earlier) and Gardner (1945). Only Suffolk County (1939 or earlier) has a median construction date as old as Fitchburg and Gardner. Two counties have median construction dates in the 1970s (Barnstable and Dukes), while two other counties have median dates in the 1960s (Hampshire and Plymouth). The remaining counties, however, all have median construction dates in the 1950s, still ten or more years more recent than the housing in Fitchburg and Gardner.

¹⁵ Percentages do not always add up to the same total due to rounding.

Table 29. UNITS IN STRUCTURE FOR COMMONWEALTH AND COUNTIES

No. of Units	MA	BRN	BKR	BTL	DKS	ESX	FKN	HMN	HSR	MSX	NTK	NFK	PLY	SFK	WRC
Total:	2,786,077	158,838	68,364	229,272	16,809	304,902	33,536	191,663	62,264	607,199	11,326	268,057	198,046	311,894	323,907
1, detached	1,462,965	132,240	43,873	120,765	15,205	153,905	22,242	106,221	37,800	297,686	10,106	155,458	140,468	42,387	184,609
1, attached	136,049	4,795	1,876	9,032	336	18,428	879	7,935	2,480	35,826	219	12,464	7,130	17,301	17,348
2	294,989	4,660	6,827	22,597	328	36,424	3,377	22,985	6,177	83,514	512	20,957	11,479	47,473	27,679
3 or 4	304,273	5,114	6,465	36,252	173	34,582	2,433	15,852	4,812	53,640	221	15,876	12,587	76,550	39,716
5 to 9	170,708	4,954	2,859	17,694	145	17,145	1,674	14,142	4,189	31,843	86	15,198	7,539	34,509	18,731
10 to 19	118,665	2,390	1,912	7,251	0	12,843	688	5,941	2,467	28,671	35	12,097	5,635	25,968	12,767
20 to 49	113,221	2,100	1,050	4,830	98	13,983	624	6,296	1,915	30,750	85	13,335	3,527	26,366	8,262
50 or more	161,071	1,695	1,852	7,725	0	15,683	515	9,624	1,297	43,158	20	21,544	4,684	40,930	12,344
Mobile home	23,657	866	1,650	3,116	524	1,883	1,091	2,590	1,118	2,025	27	1,089	4,997	281	2,400
% 1 family	57%	86%	67%	57%	92%	57%	69%	60%	65%	55%	91%	63%	75%	19%	62%
% 20+ units	10%	2%	4%	5%	1%	10%	3%	8%	5%	12%	1%	13%	4%	22%	6%
SOURCE: Table 25024.															

Table 30. MEDIAN YEAR STRUCTURE BUILT FOR COMMONWEALTH AND COUNTIES

MA	BRN	BKR	BTL	DKS	ESX	FKN	HMN	HSR	MSX	NTK	NFK	PLY	SFK	WRC
1957	1974	1952	1958	1978	1955	1956	1955	1964	1955	1982	1959	1966	1939-	1959
SOURCCE: Table 20035.														

Year Built	MA	BRN	BKR	BTL	DKS	ESX	FKN	HMN	HSR	MSX	NTK	NFK	PLY	SFK	WRC
Total:	2,786,077	158,838	68,364	229,272	16,809	304,902	33,536	191,663	62,264	607,199	11,326	268,057	198,046	311,894	323,907
2005 or later	55,903	1,813	765	4,130	129	5,639	466	2,623	1,171	13,089	319	6,033	4,943	7,125	7,658
2000 to 2004	112,908	8,233	1,996	9,833	745	12,357	722	4,479	2,515	22,524	1,001	9,793	11,935	9,487	17,288
1990 to 1999	206,407	16,716	3,410	20,237	3,029	21,299	2,143	10,482	6,092	40,709	2,413	19,899	18,196	11,296	30,486
1980 to 1989	304,619	34,088	6,866	25,510	4,070	32,400	4,997	16,728	8,150	58,647	2,507	28,981	23,314	18,703	39,658
1970 to 1979	327,885	33,499	7,270	28,989	2,558	30,391	4,428	23,166	9,812	62,826	1,650	32,537	31,560	23,658	35,541
1960 to 1969	291,161	20,738	6,865	22,042	989	32,231	2,778	22,658	5,998	68,113	689	32,048	24,644	24,299	27,069
1950 to 1959	318,820	16,831	8,792	21,415	673	33,754	2,958	32,137	7,096	75,139	523	38,218	22,363	23,210	35,711
1940 to 1949	170,165	6,845	5,435	14,104	707	16,606	1,940	16,416	3,060	36,267	153	20,271	10,032	18,570	19,759
Built 1939 or earlier	998,209	20,075	26,965	83,012	3,909	120,225	13,104	62,974	18,370	229,885	2,071	80,277	51,059	175,546	110,737
% 2000 – 2005	6%	6%	4%	6%	5%	6%	4%	4%	6%	6%	12%	6%	9%	5%	8%
% 1990 – 2005	13%	17%	9%	15%	23%	13%	10%	9%	16%	13%	33%	13%	18%	9%	17%
% 1949 or earlier	42%	17%	47%	42%	27%	45%	45%	41%	34%	44%	20%	38%	31%	62%	40%
% 1939 or earlier	36%	13%	39%	36%	23%	39%	39%	33%	30%	38%	18%	30%	26%	56%	34%

SOURCE: Table 25034

The earlier median construction date in the FGE service territory is not because there are proportionately fewer “newer” housing units. Compared to the six percent (6%) of FGE housing units built since 2000 and 12% built since 1990, the Commonwealth has 6% built since 2000 and 13% built since 1990. Instead, the FGE service territory has a proportionately larger number of very old housing units. While Fitchburg, Gardner and Townsend all have 40% or more of their housing units built before 1939, with Fitchburg reaching 50%, Table 31 shows that the Commonwealth as a whole has only 36% of its housing unit that old. Only Suffolk County has a proportionately greater number of very old housing units.

3.2.2 Characteristics of the Comparative Building Stock by Tenure.

As with the FGE service territory, rental housing in the Commonwealth as a whole differs in almost all aspects from homeownership housing. Table 32 shows that the Commonwealth, as well as for each county, reflects the same difference in size between homeownership housing and rental housing. As with FGE’s service territory, the median number of rooms in owner-occupied is between six and seven, while the median number of rooms in renter-occupied housing tends to be between four and five. No evident difference appears between the FGE service territory and the Commonwealth (or individual counties) in this respect.

The same proportion of 1-family homes attached homes is owner-occupied in the Commonwealth as in the FGE service territory. Table 33 shows that while more than 90% of single-family detached housing units in the FGE service territory are owner-occupied, 93% are in the Commonwealth as a whole. The proportion changes for one-family attached homes, however. While nearly 80% of 1-family attached homes are owner-occupied in the FGE service territory, fewer than 70% are in the Commonwealth as a whole. Across-the-board, with the exception of Plymouth County, the penetration of owner-occupied units among 1-family attached units is lower --generally substantially lower-- in the individual counties.

In contrast, Table 33 shows that proportionately more of the larger multi-family housing structures are renter-occupied in the FGE service territory. In the FGE service territory, 93% of housing units in structures with five (5) or more units are renter occupied, compared to 82% in the Commonwealth as a whole. Overall, the Table shows that:

- Compared to the 93% rental rate in 5 to 9 unit buildings in the FGE service territory, 83% of those buildings are renter-occupied statewide;
- Compared to the 99% rental rate of 10 to 19 unit buildings in the FGE service territory, 81% are renter-occupied statewide;
- Compared to the 97% rental rate of buildings with more than 50 units in the FGE service territory, 83% are renter-occupied statewide.

Table 32. MEDIAN NUMBER OF ROOMS BY TENURE FOR COMMONWEALTH AND COUNTIES															
	MA	BRN	BKR	BTL	DKS	ESX	FKN	HMN	HSR	MSX	NTK	NFK	PLY	SFK	WRC
Total:	5.6	5.9	5.7	5.6	5.7	5.7	5.7	5.4	5.6	5.8	5.9	6.1	6.1	4.5	5.8
Owner occupied	6.5	6.2	6.3	6.3	6.0	6.5	6.3	6.1	6.2	6.9	6.4	6.9	6.6	5.7	6.5
Renter occupied	4.1	4.2	4.2	4.3	4.1	4.0	4.1	4.2	4.0	4.0	4.3	3.9	4.1	3.9	4.2
SOURCE: Table 25021															

Table 33. UNITS IN STRUCTURE BY TENURE FOR COMMONWEALTH AND COUNTIES

	MA	BRN	BKR	BTL	DKS	ESX	FKN	HMN	HSR	MSX	NTK	NFK	PLY	SFK	WRC
Total:	2,512,552	98,164	55,623	210,789	5,530	282,913	30,447	177,725	58,612	572,847	3,623	255,180	178,983	283,954	298,162
Owner:	1,608,474	78,880	38,332	135,015	4,485	185,135	21,311	112,045	39,833	366,303	2,657	179,764	139,396	103,662	201,656
1, detached	1,243,662	71,793	32,815	108,609	4,289	138,457	18,647	94,799	33,560	272,282	2,417	143,546	120,038	36,244	166,166
1, attached	85,800	2,576	813	5,359	28	12,822	575	4,121	1,705	22,662	96	8,702	5,511	8,613	12,217
2	108,524	870	2,079	8,496	122	13,924	1,129	6,414	1,995	32,590	95	8,146	3,602	19,341	9,721
3 or 4	59,516	1,324	642	6,384	12	7,223	229	2,113	465	11,493	49	3,600	2,211	17,157	6,614
5 to 9	25,464	936	160	1,479	0	3,265	41	1,278	511	5,046	0	3,665	1,133	6,192	1,758
10 to 19	20,165	337	265	918	0	2,368	30	423	284	6,049	0	2,768	1,547	3,779	1,397
20 to 49	22,650	516	73	729	0	3,026	0	397	323	6,981	0	3,342	671	5,330	1,262
50 or more	25,174	228	111	572	0	2,713	3	497	181	7,663	0	5,082	521	6,873	730
Mobile home	17,265	286	1,374	2,459	34	1,311	644	1,990	809	1,480	0	900	4,162	39	1,777
Renter	904,078	19,284	17,291	75,774	1,045	97,778	9,136	65,680	18,779	206,544	966	75,416	39,587	180,292	96,506
1, detached	87,297	8,973	2,412	7,207	619	8,574	1,704	7,162	2,633	16,562	647	7,457	8,214	4,724	10,409
1, attached	40,990	966	632	3,100	86	4,504	282	3,541	628	11,106	30	3,337	1,014	7,638	4,126
2	153,658	2,284	3,697	11,574	109	17,847	1,999	13,275	3,582	43,813	144	11,426	6,074	23,741	14,093
3 or 4	206,734	2,073	4,383	24,729	109	23,213	1,975	11,768	3,938	38,320	66	10,941	8,521	50,181	26,517
5 to 9	125,031	2,127	2,221	13,646	55	11,971	1,484	11,110	3,306	23,506	0	10,127	5,773	25,157	14,548
10 to 19	86,037	706	1,448	5,190	0	9,546	531	4,845	2,033	20,195	18	8,257	3,539	19,903	9,826
20 to 49	79,702	913	848	3,531	67	9,568	538	5,096	1,461	20,957	26	9,130	2,621	18,820	6,126
50 or more	121,904	1,160	1,495	6,398	0	12,210	512	8,469	1,085	31,805	20	14,670	3,651	29,929	10,500
Mobile home	2,500	72	155	399	0	345	111	350	104	251	0	45	180	164	324

SOURCE: Table 25032

Overall, roughly the same proportion of housing units statewide represent ownership units (64% for the Commonwealth; 62% in the FGE service territory). Only the distribution differs.

The relative age of housing units in the FGE service territory and in the Commonwealth as a whole presents a distinctly mixed message. Throughout the Commonwealth, as with the FGE service territory, rental housing tends to be much older housing than is owner-occupied housing. While the median year in which renter-occupied was constructed is 1949 for the Commonwealth, the median year in which owner-occupied housing was constructed is 1960. In virtually every county, with the exception of Norfolk (renter-occupied median construction date is 1964 compared to median construction date of 1957 for owner-occupied housing), and Suffolk (both owner-occupied and renter-occupied units have median construction date of 1939 or earlier), rental housing units are older than owner-occupied units.

Relatively speaking, however, owner-occupied units throughout the Commonwealth are noticeably more recently-constructed housing than owner-occupied units in the FGE service territory. The Commonwealth median date is more recent than Fitchburg, Gardner, Lunenburg and Townsend, but not Ashby and Westminster. Each individual county, with the exception of Berkshire (with a median owner-occupied construction date of 1954), evidences more recent construction than the FGE communities. Suffolk County, too, with its median construction dates for both owner- and renter-occupied units of 1939 or before, differs from the FGE communities.

Even though proportionately more rental housing units have been built statewide in recent years than in the FGE service territory, the proportion is nonetheless still small. While three percent (3%) of the renter-occupied units in the FGE service territory have been built since 1990, 10% of the renter-occupied units statewide have been built since 1990. Only five percent (5%) of all rental housing units statewide have been constructed since 2000. In contrast, 50% of rental units statewide were built before 1949 compared to 36% of owner-occupied units were. The FGE pre-1949 figures were 62% (renter) and 44% (owner) respectively.

MEDIAN YEAR STRUCTURE BUILT BY TENURE FOR COMMONWEALTH AND COUNTIES															
	MA	BRN	BKR	BTL	DKS	ESX	FKN	HMN	HSR	MSX	NTK	NFK	PLY	SFK	WRC
Total:	1957	1977	1952	1960	1981	1955	1957	1956	1965	1955	1987	1959	1968	1939-	1961
Owner occupied	1960	1978	1954	1967	1981	1958	1962	1957	1968	1957	1988	1957	1970	1939-	1967
Renter occupied	1949	1972	1943	1941	1978	1946	1946	1951	1960	1950	1985	1964	1960	1939-	1945
SOURCE: Table 25037.															

Table 34. TENURE BY YEAR STRUCTURE BUILT FOR COMMONWEALTH AND COUNTIES

Year Built	MA	BRN	BKR	BTL	DKS	ESX	FKN	HMN	HSR	MSX	NTK	NFK	PLY	SFK	WRC
Total:	2,512,552	98,164	55,623	210,789	5,530	282,913	30,447	177,725	58,612	572,847	3,623	255,180	178,983	283,954	298,162
Owner:	1,608,474	78,880	38,332	135,015	4,485	185,135	21,311	112,045	39,833	366,303	2,657	179,764	139,396	103,662	201,656
2005 or later	32,158	1,390	534	3,078	31	3,004	398	1,680	748	6,310	174	3,180	3,734	1,929	5,968
2000 to 2004	73,257	4,886	1,231	7,628	163	7,280	630	3,335	1,829	13,180	353	6,025	8,971	3,130	14,616
1990 to 1999	149,898	10,982	2,227	16,150	931	15,907	1,807	8,059	4,384	29,309	705	15,183	16,137	3,203	24,914
1980 to 1989	195,892	19,282	3,738	17,860	1,249	22,909	3,707	10,288	5,771	37,932	535	18,946	18,199	6,281	29,195
1970 to 1979	172,741	17,204	3,552	18,387	751	16,771	2,741	11,858	6,233	32,686	253	16,431	21,903	3,435	20,536
1960 to 1969	181,314	8,733	4,269	14,774	258	21,523	1,696	14,355	3,947	45,529	135	22,308	17,950	7,536	18,301
1950 to 1959	219,635	6,516	5,887	14,396	230	24,450	1,698	24,274	5,565	55,753	125	30,162	16,470	8,057	26,052
1940 to 1949	96,858	2,299	3,254	7,350	152	10,059	1,261	10,103	1,930	22,274	9	14,391	6,496	5,430	11,850
1939 or earlier	486,721	7,588	13,640	35,392	720	63,232	7,373	28,093	9,426	123,330	368	53,138	29,536	64,661	50,224
Renter:	904,078	19,284	17,291	75,774	1,045	97,778	9,136	65,680	18,779	206,544	966	75,416	39,587	180,292	96,506
2005 or later	21,078	252	181	823	49	2,234	59	929	341	6,269	109	2,597	1,112	4,669	1,454
2000 to 2004	26,256	923	305	1,721	22	3,949	60	807	532	6,468	62	2,731	1,635	5,279	1,762
1990 to 1999	40,638	1,113	473	3,171	121	4,504	254	2,107	1,523	9,725	179	3,970	1,466	7,459	4,573
1980 to 1989	79,186	3,303	1,257	6,217	301	8,244	982	5,748	2,119	18,013	255	8,874	3,827	11,086	8,960
1970 to 1979	122,494	5,208	2,127	8,867	150	11,477	1,320	10,019	3,114	26,450	131	14,274	7,640	18,729	12,988
1960 to 1969	83,455	2,303	1,450	6,218	41	8,959	718	7,020	1,825	19,731	47	8,584	3,967	15,086	7,506
1950 to 1959	74,813	2,106	1,741	5,813	98	7,410	963	6,646	1,342	17,127	17	6,782	3,490	13,616	7,662
1940 to 1949	58,362	915	1,564	5,824	61	5,688	551	5,040	815	12,468	31	5,327	2,097	11,807	6,174
1939 or earlier	397,796	3,161	8,193	37,120	202	45,313	4,229	27,364	7,168	90,293	135	22,277	14,353	92,561	45,427
SOURCE: Table 25036.															

4 “Hard to Reach” Populations in the Fitchburg Gas & Electric Service Territory

This section of the analysis presents data on hard-to-reach populations. The specific hard-to-reach populations that are examined below were first identified by FGE. The data that follows is intended to help identify the size of the populations and to explore specific characteristics that inhere in each population. In addition to the data presented below, more extensive information on tenure and household income has also been presented above.

4.1 Hard to Reach Populations: Length of Residence

“Length of residence”¹⁶ can be measured from two different perspectives: (1) from the perspective of the household; and (2) from the perspective of the housing unit. Each of these perspectives is considered below.

4.1.1 Perspective of the Housing Unit

Housing units in the FGE service territory have generally been occupied for between 10 and 15 years by the current occupants. Data on the median year in which occupants moved into occupied housing units is presented for the six FGE communities below (aggregate data for the service territory as a whole is not available). The median year in which the householder moved into the housing unit ranges from 1995 (Ashby) through 2003 (Townsend).

¹⁶ “Length of residence” is also sometimes referred to as “household mobility,” the frequency with which a household moves or the incidence of mobility within a population.

	Ashby	Westminster	Fitchburg	Gardner	Lunenburg	Townsend
Total	1995	1996	2002	2001	1996	2003
Owner	1995	1995	1997	1995	1995	1995
Renter	2005+	2001	2005+	2005+	1999	2005+

SOURCE: Table B25039.

Homeowners have a longer tenure than do tenants. In each of FGE’s six communities, owners exhibited a median move-in date earlier than tenants. The closest median move-in dates were in Lunenburg (Owner: 1995; Renter: 1999). In four of the six communities, the median renter move-in date occurred in the most recent period reported.¹⁷ The data supports the generally-held observation that tenants tend to be more mobile than are homeowners.

Table 36 provides somewhat more detail. Note that for the FGE service territory as a whole, while 37% of homeowners moved into their units in 1989 or before, only 8% of renters had. In contrast, while 18% of homeowners had moved into their homes in 2005 or later, 56% of renters had. While percentages could be calculated for individual communities, those calculations are not presented in this analysis.

	Ashby	Westminster	Fitchburg	Gardner	Lunenburg	Townsend	FGE #	FGE %
Total:	1,032	2,529	14,615	7,978	565	381	27,100	---
Owner occupied:	999	2,221	8,338	4,596	515	175	16,844	100%
Moved in 2005 or later	137	382	1,733	743	58	16	3,069	18%
Moved in 2000 to 2004	203	495	1,816	1,032	156	39	3,741	22%
Moved in 1990 to 1999	331	462	1,852	987	86	61	3,779	22%
Moved in 1980 to 1989	156	444	1,144	643	80	12	2,479	15%
Moved in 1970 to 1979	109	212	717	441	34	6	1,519	9%
Moved in 1969 or earlier	63	226	1,076	750	101	41	2,257	13%
Renter occupied:	33	308	6,277	3,382	50	206	10,256	100%
Moved in 2005 or later	19	109	3,696	1,838	0	130	5,792	56%

¹⁷ Remember, the 5-year 2010 data is for the five-year period 2006 – 2010. It is thus not possible to distinguish between, for example, a median move-in date of 2008 and a median move-in data of 2006.

Moved in 2000 to 2004	0	51	1,106	610	22	62	1,851	18%
Moved in 1990 to 1999	9	148	972	545	28	0	1702	17%
Moved in 1980 to 1989	0	0	211	219	0	14	444	4%
Moved in 1970 to 1979	0	0	192	156	0	0	348	3%
Moved in 1969 or earlier	5	0	100	14	0	0	119	1%

SOURCE: Table B25038

4.1.2 Perspective of the Occupant

Examining mobility from the perspective of the occupant does not examine the total length of time that each individual has lived in a home. Rather, the data considers the extent to which a person has changed residences within the past twelve months. Or to put it more accurately, the data examines the extent to which a person remained in the same housing units he or she lived in twelve months ago. If, in other words, there are 100 persons in a community, and 85 remained in the same housing unit, 15 have changed housing units within the previous 12 months.

In addition to the data presented above, data that is available, but not presented in this memo, includes geographic mobility by age range (Table B07001),¹⁸ by marital status (Table B07008),¹⁹ and by educational attainment (Table B07009).²⁰ These detailed data tables are not discussed below.

Table 37 below shows that in the FGE service territory, lower income households are moderately more mobile than higher income households on a one-year basis. Within the population as a whole, 85% of households lived in the same home that they lived in one year prior (50,597 vs. 59,760). The income make-up of this number, however, is not homogenous:

- Households with no income, with income of \$1 to \$9,999, with income of \$10,000 to \$14,999 and with income of \$25,000 to \$34,999 all had 81% to 82% of the population living in the same home as one year prior (18% to 19% mobility).²¹
- In contrast, households with income of \$35,000 to \$49,999 had a higher rate of living in the same home than the population average (88%), while households with income of more than \$50,000 reported between 90% and 91% living in the same home.

¹⁸ The data considers pre-school (1-4), school age (5-17) and late teens (18-19). The ranges then progress in five-year increments through 74 with a top-end range of 75+.

¹⁹ The categories include never married; now married, except separated; divorced; separated; and widowed.

²⁰ The categories include less than high school graduate; high school graduate; some college (or associate's degree); bachelor's degree; and graduate or professional degree.

²¹ The sub-population of households at \$15,000 to \$24,999 reported 85% living in the same home.

Overall, households in Townsend seem to be somewhat more mobile than the FGE service territory as a whole (with only 725 of the households living in the same housing unit as one year prior). Fitchburg, Gardner and Lunenburg have higher mobility rates than do Ashby and Westminster.

Table 37. Whether Household Lived in Same House Prior Year by Income

	Ashby	Westminster	Fitchburg	Gardner	Lunenburg	Townsend	FGE #	FGE %
Total:	2,347	5,916	32,819	16,865	1,154	659	59,760	100%
No income	189	566	3,766	2,041	86	26	6,674	11.2%
With income:	2,158	5,350	29,053	14,824	1,068	633	53,086	---
\$1 to \$9,999 or less	443	1,019	8,413	2,820	226	59	12,980	21.7%
\$10,000 to \$14,999	182	387	3,078	1,905	113	100	5,765	9.6%
\$15,000 to \$24,999	263	827	4,462	2,593	152	100	8,397	14.1%
\$25,000 to \$34,999	214	524	3,555	2,311	83	75	6,762	11.3%
\$35,000 to \$49,999	335	851	3,900	2,195	157	124	7,562	12.7%
\$50,000 to \$64,999	248	555	2,840	1,479	89	142	5,353	9.0%
\$65,000 to \$74,999	150	316	965	623	86	16	2,156	3.6%
\$75,000 or more	323	871	1,840	898	162	17	4,111	6.9%
Same house 1 year ago:	2,219	5,524	27,674	13,736	972	472	50,597	100%
No income	165	528	3,072	1,577	72	26	5,440	10.8%
With income:	2,054	4,996	24,602	12,159	900	446	45,157	---
\$1 to \$9,999 or less	393	947	6,868	2,291	136	48	10,683	21.1%
\$10,000 to \$14,999	182	379	2,544	1,462	113	51	4,731	9.4%
\$15,000 to \$24,999	253	757	3,795	2,100	143	66	7,114	14.1%
\$25,000 to \$34,999	189	501	3,070	1,644	69	31	5,504	10.9%
\$35,000 to \$49,999	320	827	3,278	1,959	116	124	6,624	13.1%
\$50,000 to \$64,999	248	491	2,606	1,326	75	93	4,839	9.6%
\$65,000 to \$74,999	146	304	853	558	86	16	1,963	3.9%
\$75,000 or more	323	790	1,588	819	162	17	3,699	7.3%

SOURCE: Table B07010.

The association between mobility and lower income status is even more evident if one considers income as a percent of Federal Poverty Level rather than simply the gross dollars of income. Table 38 presents the data. Again, 85% of the total population reported living in the same home as one year prior. However, only 78% of households with income below Poverty Level, and 79% of households living with income between 100% and 150% of Poverty Level live in the same home. This indicates that between 21% and 22% of these low income households moved within the past year. In contrast, only 13% of households with income exceeding 150% of Poverty Level moved (87% reporting that they lived in the same home as one year prior).

	Ashby	West-minster	Fitchburg	Gardner	Lunenburg	Townsend	FGE
Total	2,918	6,984	36,891	18,662	1,435	733	67,623
Below 100% FPL	123	317	7,111	2,081	179	53	9,864
100 – 149% FPL	147	252	2,818	1,491	68	57	4,833
At or above 150% FPL	2,648	6,415	26,962	15,090	1,188	623	52,926
Same House 1 Year Ago	2,760	6,565	31,441	15,170	1,209	546	57,691
Below 100% FPL	73	317	5,559	1,629	89	18	7,685
100 – 149% FPL	147	252	2,295	1,062	24	29	3,809
At or above 150% FPL	2,540	5,996	23,587	12,479	1,096	499	46,197
Percent of total in same house	95%	94%	85%	81%	84%	74%	85%
Below 100% FPL	59%	100%	78%	78%	50%	34%	78%
100 – 149% FPL	100%	100%	81%	71%	35%	51%	79%
At or above 150% FPL	96%	93%	87%	83%	92%	80%	87%

SOURCE: Table B07012.

Given what we know from discussions above regarding the relationship of income and tenure, it thus comes as no surprise that tenure and mobility are positively associated with each other. Table 39 documents that while 93% of homeowners remained in the same home as they lived in one year prior, only 71% of tenants lived in the same home. Ashby and Townsend had extreme levels of renter mobility (more than 70% not living in the same home), while Fitchburg and Gardner had renter mobility rates of 25% to 35%.

In contrast to these renter mobility rates, all FGE communities except Lunenburg reported that more than 90% of their homeowners lived in the same housing unit as they lived in one year prior.

	Ashby	West-minster	Fitchburg	Gardner	Lunenburg	Townsend	FGE
Total:	2,954	7,130	36,667	18,587	1,435	818	67,591
Owner-occupied	2,853	6,361	21,741	12,335	1,275	454	45,019
Renter-occupied.	101	769	14,926	6,252	160	364	22,572
Same house 1 year ago:	2,760	6,668	31,310	15,303	1,209	546	57,796
Owner-occupied	2,737	5,960	20,270	11,382	1,049	448	41,846
Renter-occupied	23	708	11,040	3,921	160	98	15,950
Percent in same house	93%	94%	85%	82%	84%	67%	86%
Owner-occupied	96%	94%	93%	92%	82%	99%	93%
Renter-occupied	23%	92%	74%	63%	100%	27%	71%

SOURCE: Table B07013.

4.2 Hard to Reach Populations: Marital Status

Two primary ways exist to examine the “marital status” of area residents. On the one hand, one can directly measure whether a person is “unmarried” or “married.” Some care must be taken in this analysis. The term “married” can apply either to a married couple family or to a person who is married but living alone (due to separation but not divorce). The term “unmarried” can apply to someone who has *never* been married, to someone who has been married but is now divorced, or to someone who has been married, but whose spouse has died. Many of these nuances of “marital” status are noted below. Moreover, when considering the impact of “marital status” on the ability (or inability) to perform effective outreach for utility-sponsored energy efficiency programs, it would seem to be more important to focus on households (or “occupied housing units”) than on individuals.

Notwithstanding this last observation, the simplest way to examine “marital status” is simply to look at the present status of individuals in the FGE service territory. The Census provides data on the marital status of individuals. The data for the population age 15 and older is presented in Table 40.

As can be seen in Table 40, nearly half of the men in the FGE service territory (14,011 of 29,641, 47%) are “now married,” while roughly four of ten (11,699, 39%) have never been married. The remaining 13% are either divorced (10%) or widowed (3%). Women have roughly comparable data. Roughly half of the women in the FGE service territory (14,231 of 30,119,

47%) are “now married,” with 30% (8,912 of 30,119) having never been married. The remaining 23% are either widowed (10%) or divorced (13%).²²

Table 40. SEX BY MARITAL STATUS FOR POPULATION 15 AND OVER							
	Ashby	West-minster	Fitchburg	Gardner	Lunenburg	Townsend	FGE
Total:	2,347	5,916	32,819	16,865	1,154	659	59,760
Male:	1,116	2,863	16,003	8,819	532	308	29,641
Never married	280	899	7,042	3,277	99	102	11,699
Now married:	725	1,646	6,998	4,190	341	111	14,011
Married, spouse present	725	1,611	6,478	3,763	341	98	13,016
Married, spouse absent:	0	35	520	427	0	13	995
Separated	0	9	340	205	0	13	567
Other	0	26	180	222	0	0	428
Widowed	13	84	468	314	33	0	912
Divorced	98	234	1,495	1,038	59	95	3,019
Female:	1,231	3,053	16,816	8,046	622	351	30,119
Never married	257	742	5,670	2,002	121	120	8,912
Now married:	742	1,700	7,309	3,982	382	116	14,231
Married, spouse present	730	1,607	6,398	3,738	339	105	12,917
Married, spouse absent:	12	93	911	244	43	11	1,314
Separated	8	65	502	179	0	11	765
Other	4	28	409	65	43	0	549
Widowed	92	229	1,652	982	87	19	3,061
Divorced	140	382	2,185	1,080	32	96	3,915
SOURCE: Table B12001.							

Perhaps a more conceptually accurate way to think of “marital status” is to consider “households” rather than individuals. Information on marital status can best be considered

²² Another set of data that will be made available, but which is not presented and discussed in this memo, involves sex by age by marital status (Table B12002). The age ranges begin with two teen-age ranges (15-17, 18-19). The ages are then presented in 5-year brackets, with the top-coded bracket being 85 years and over.

within the context of “family types.”²³ In the discussion below, after presenting the basic data on family types, the discussion then considers family types by tenure and by age (both young and old). The initial data is set forth in Table 41. Nearly two-thirds (65%) of households in the FGE service territory live in “family” households.²⁴ The bulk of these family households are comprised of married-couple families (47% of total). “Other” families (18%) include a male with no wife present (5%) or a female with no husband present (13%).

Fewer households represent family households in Fitchburg, Gardner and Townsend, as compared to the other FGE communities, while at the same time fewer family households represent married-couple families in these three towns.

The remaining 35% of households in the FGE service territory do not live in “families.” These may be groups of unrelated individuals living together or may be single-person households.

	Ashby	West-minster	Fitchbrg	Gardner	Lnenbrg	Twnsnd	FGE
Total:	1,032	2,529	14,615	7,978	565	381	27,100
Family households:	783	1,811	9,707	4,733	408	128	17,570
Percent	76%	72%	66%	59%	72%	34%	65%
Married-couple family	717	1,582	6,246	3,664	341	90	12,640
Percent	69%	63%	43%	46%	60%	24%	47%
Other family:	66	229	3,461	1,069	67	38	4,930
Percent	6%	9%	24%	13%	12%	10%	18%
Male householder, no wife present	18	49	1,004	256	0	0	1,327
Percent	2%	2%	7%	3%	0%	0%	5%
Female householder, no husband present	48	180	2,457	813	67	38	3,603
Percent	5%	7%	17%	10%	12%	10%	13%
Nonfamily households:	249	718	4,908	3,245	157	253	
Percent	24%	28%	34%	41%	28%	66%	35%

SOURCE: Table B11001.

²³ By definition, a “family” is a group of people related by blood or marriage. In contrast, a “household” is a group of people operating as a single economic unit irrespective of whether they are related by blood or marriage. A “family” must have at least two people (because of the required “relationship”). In contrast, there can be one-person “households” (since a “group” can consist of only one person).

²⁴ As discussed above, a “family” is a group of people related by blood or marriage. For there to be a “group” that is “related,” there must be more than one person. There cannot, in other words, be a 1-person “family” even though there can be a 1-person “household.”

The household type has implications for tenure in the FGE service territory. According to Table 42:

- Married-couple families are more likely to be homeowners (59%) than either non-families consisting of a male with no wife present (49% homeowner) or a female with no husband present (42%).
- Non-family households, which may include both single persons and groups of unrelated individuals, are roughly as likely to be homeowners (46%) as are non-family households not consisting of married couples (49% and 42% of males with no wife and females with no husband respectively).

Table 42. Household Type by Tenure

	Ashby	West-minster	Fitchburg	Gardner	Lunenbrg	Townsnd	FGE
Total:	1,032	2,529	14,615	7,978	565	381	27,100
Family households:	783	1,811	9,707	4,733	408	128	17,570
Married-couple family:	717	1,582	6,246	3,664	341	90	12,640
Owner-occupied	713	1,387	4,845	3,006	300	90	10,341
Owner percent	91%	77%	50%	64%	74%	70%	59%
Renter-occupied	4	195	1,401	658	41	0	2,299
Other family:	66	229	3,461	1,069	67	38	4,930
Male householder--no wife::	18	49	1,004	256	0	0	1,327
Owner-occupied	18	28	419	179	0	0	644
Owner percent	100%	57%	42%	70%	---	---	49%
Renter-occupied	0	21	585	77	0	0	683
Female householder--no husband:	48	180	2,457	813	67	38	3,603
Owner-occupied	45	167	919	291	67	27	1516
Owner percent	94%	93%	37%	36%	100%	71%	42%
Renter-occupied	3	13	1,538	522	0	11	2,087
Nonfamily households:	249	718	4,908	3,245	157	253	9,530
Owner-occupied	223	639	2,155	1,120	148	58	4,343
Owner percent	90%	89%	44%	35%	94%	23%	46%
Renter-occupied	26	79	2,753	2,125	9	195	5,187

SOURCE: Table B11012.

The data is presented relative to homeownership above, recognizing that renter (tenant) status is simply the flipside of homeownership. When, in other words, 59% of married-couple families are reported as homeowners, by necessity, 41% of married-couple families are renters.

Being a “family” household does not necessarily connote a householder living with his or her own children (Table 43). Indeed, for the FGE service territory as a whole, fewer than half (44%) of married-couple families live with their own children (under age 18). The same holds true for a male householder with no wife (46% live with their own children age 18 or younger). Only family households consisting of women with no husband present report having a majority with their own children (56%). In short, however, living as a “married-couple family” is not synonymous as living in a family with children.

	Ashby	West-minster	Fitchbrg	Gardner	Lnenbrg	Townsnd	FGE
Total:	783	1,811	9,707	4,733	408	128	17,570
Married-couple family:	717	1,582	6,246	3,664	341	90	12,640
With own children under 18 years:	363	774	2,737	1,547	128	35	5,584
Percent with own children <18	51%	49%	44%	42%	38%	39%	44%
Other family:	66	229	3,461	1,069	67	38	4,930
Male householder--no wife:	18	49	1,004	256	0	0	1,327
With own children under 18 years:	0	13	409	190	0	0	612
Percent with own children <18	0%	27%	41%	74%	---	---	46%
Female householder--no husband:	48	180	2,457	813	67	38	3,603
With own children under 18 years:	15	89	1,361	502	43	6	2,016
Percent with own children <18	31%	49%	55%	62%	64%	16%	56%
SOURCE: Table B11003.							

In contrast to the presence of children under age 18 is the presence of persons age 60 and older. Table 44 presents the data. More than four-of-ten (43%) households that live with one or more persons age 60 and older live in married-couple families (3,948 of 9,155).

The marital status of this group of households with persons age 60 and older is to be contrasted with those households who do *not* live in married-couple families. An additional 12% of households with persons age 60 or older live in family-households, but not married-couple

families (3% males with no wife present; 9% females with no husband present). The remaining 45% of households with persons age 60 or older live in non-family households.

Table 44. Household Type by Presence of Persons Age 60 and Over							
	Ashby	West-minster	Fitchbrg	Gardner	Lnenbrg	Twnsnd	FGE
Total:	1,032	2,529	14,615	7,978	565	381	27,100
Households with 1+ people 60+ years:	302	877	4,580	3,004	269	123	9,155
Family households:	212	573	2,571	1,491	112	43	5,002
Married-couple family	181	488	1,861	1,279	103	36	3,948
Percent of total	60%	56%	41%	43%	38%	29%	43%
Other family:	31	85	710	212	9	7	1054
Male householder, no wife present	9	36	179	49	0	0	273
Percent of total	3%	4%	4%	2%	0%	0%	3%
Female householder, no husband present	22	49	531	163	9	7	781
Percent of total	7%	6%	12%	5%	3%	6%	9%
Nonfamily households	90	304	2,009	1,513	157	80	4,153
Percent of total	30%	35%	44%	50%	58%	65%	45%
SOURCE: Table B11006.							

4.3 Hard to Reach Populations: Post-Graduate Education

Educational attainment is most important for consideration here as it is associated with income status. The data on the relationship between educational attainment and poverty level in the FGE service territory is set forth in Table 45. This Table begins with the number of “heads of household” (17,570), of which 1,922 (11%) have income below the Federal Poverty Level. Of those 1,922 heads of household with income below Poverty:

- Roughly one-fifth (19%) have less than a high-school education;
- Roughly four-in-ten (37%) have a high school degree, but no college education;
- Roughly one-third (34%) have some college education (including an Associate’s degree), but not a college degree; and
- One-in-ten (10%) have a college degree or higher.

Forty percent of heads of household in the FGE service territory with less than a high school education and income below the Poverty Level live in married-couple families, while 36% of heads of household with a high school diploma (but no college) do. In addition, 43% of heads of household in the FGE service territory with less than a high school education and income below the Poverty Level live in a family with a female head of household with no husband present, while 48% of such heads of household with a high school diploma (but no college) do.

Table 45. Education Status of Head of Household by Federal Poverty Level Status

	Ashby	West-minster	Fitchbrg	Gardner	Lnenbrg	Twnsnd	FGE #
Total:	783	1,811	9,707	4,733	408	128	17,570
Income in the past 12 months below FPL	7	33	1,415	424	43	0	1,922
Married-couple family:	7	0	478	152	0	0	637
Less than high school graduate	0	0	109	38	0	0	147
High school graduate (includes equivalency)	7	0	189	60	0	0	256
Some college, associate's degree	0	0	147	34	0	0	181
Bachelor's degree or higher	0	0	33	20	0	0	53
Other families:	0	33	937	272	43	0	1285
Male householder, no wife present:	0	11	221	30	0	0	262
Less than high school graduate	0	0	63	0	0	0	63
High school graduate (includes equivalency)	0	0	86	30	0	0	116
Some college, associate's degree	0	11	72	0	0	0	83
Bachelor's degree or higher	0	0	0	0	0	0	0
Female householder, no husband present:	0	22	716	242	43	0	1023
Less than high school graduate	0	0	119	37	0	0	156
High school graduate (includes equivalency)	0	22	266	57	0	0	345
Some college, associate's degree	0	0	243	102	43	0	388
Bachelor's degree or higher	0	0	88	46	0	0	134
Income in the past 12 months at or above FPL:	776	1,778	8,292	4,309	365	128	15,648
SOURCE: Table B17018.							

The relationship between educational attainment and Poverty Level is not gender-neutral in the FGE service territory. Overall, as Table 46 documents, disproportionately more women than men (irrespective of head of household status) live with income below the Federal Poverty Level in the FGE service territory. This is true, also, irrespective of educational status: while men with less than a high school education comprise 10% of the population below Poverty, women with less than a high school education comprise 16% of this population. While men with a high school diploma comprise 18% of the below Poverty population, women with a high school diploma comprise 23%. While men with some college (but no degree) comprise 6% of the below Poverty population, women with some college (but no degree) comprise 15%. While men with a college degree or higher comprise 5% of the below Poverty population, women with a college degree or higher comprise 7%.

Table 46. Educational Attainment of Sex of Individual and Federal Poverty Level Status							
	Ashby	West-minster	Fitchburg	Gardner	Llenburg	Twinsburg	FGE #
Total:	2,046	4,970	24,418	13,304	1,028	633	46,399
Income in the past 12 months below FPL:	98	209	3,836	1,296	133	53	5,625
Male:	47	49	1,462	583	45	6	2,192
Less than high school graduate	12	0	387	140	0	0	539
High school graduate (includes equivalency)	20	29	642	290	45	6	1032
Some college, associate's degree	0	11	277	67	0	0	355
Bachelor's degree or higher	15	9	156	86	0	0	266
Female:	51	160	2,374	713	88	47	3,433
Less than high school graduate	7	0	607	274	0	12	900
High school graduate (includes equivalency)	37	83	888	222	45	35	1310
Some college, associate's degree	7	77	590	116	43	0	833
Bachelor's degree or higher	0	0	289	101	0	0	390
Income in the past 12 months at or above poverty level:	1,948	4,761	20,582	12,008	895	580	40,774
SOURCE: Table B17003.							

Two other tables provide insights into educational attainment and Poverty status. These include a table setting forth, for adults age 18 and older, sex by age by educational attainment.²⁵ Included also is a table setting forth, for adults age 25 and older, sex by educational attainment (without delineating by age).²⁶

4.4 Hard to Reach Populations: English as a First Language

Accessing public programs such as those offered by a public utility almost assuredly depends on the ability of the service provider to communicate with the potentially eligible population. In geographic areas where substantial penetrations exist of households where English is not the first language, the task of making programs accessible becomes even more difficult.

Two tables are presented below regarding the use of English in the home as a first language. Table 47 considers whether English is spoken at all, or “very well” by a household member old enough to possibly comprehend program materials; and Table 48 considers the association between Poverty status and the primary language in a home.

Table 47 documents that somewhat over four percent (1,144 or 4.2%) of the total number of households in the FGE service territory have no-one over 14 in the household who either speak English only or who speak English “very well.” Most of these households that do not have a proficiency in English instead use Spanish as their primary language (654 or 57%). In addition, 295 households (26% of those without English proficiency) speak another Indo-European language, 174 (15% of the non-English proficient households) speak an Asian or Pacific Island language, and the remaining 21 (2% of the non-English proficient households) speak some other language.

Viewed from another perspective, of the 2,598 households that use Spanish as their household language, 25% (654) have no-one over 14 who speaks English only or who speaks English “very well.” Of the 295 households that use an Indo-European language as their household language, 14% either have no-one over age 14 who speaks English only or who speaks English very well. Of the 174 households that use an Asian or Pacific Island language as their household language, 35% either have no-one over age 14 who speaks English only or who speaks English very well.

²⁵ Table B15001 (population 18 and over). The age ranges include: 18-24, 25-34, 35-44, 45-64 and a top-coded range of 65 and over. The educational attainment ranges included less than 9th grade, 9th through 12th grade, high school graduate or GED, some college but no degree, Associate’s degree, Bachelor’s degree, and graduate or professional degree.

²⁶ Table B15002 (population 25 and over). The “educational attainment” is much more finely delineated in this table: no schooling, nursery to 4th grade, 5th and 6th grade, 9th grade, 10th grade, 11th grade, 12th grade (no diploma), high school diploma (or GED), some college (less than one year), some college (1 or more years, no degree), Associate’s degree, Bachelor’s degree, Master’s degree, professional degree, Doctorate degree.

Table 47. Household Language by Whether No-One Age 14 or Older Speaks English Only or Speaks Another Language and Speaks English “Very Well”							
	Ashby	West-minster	Fitchbrg	Gardner	Lnenbrg	Twnsnd	FGE #
Total:	1,032	2,529	14,615	7,978	565	381	27,100
English only	923	2,229	10,910	6,742	410	319	21,533
Spanish:	34	83	2,157	280	0	44	2,598
No one 14 and over speaks English only or speaks English "very well"	0	0	576	78	0	0	654
Other Indo-European languages:	47	196	1,002	788	89	18	2,140
No one 14 and over speaks English only or speaks English "very well"	6	15	150	124	0	0	295
Asian and Pacific Island languages:	8	0	358	84	52	0	502
No one 14 and over speaks English only or speaks English "very well"	0	0	142	32	0	0	174
Other languages:	20	21	188	84	14	0	327
No one 14 and over speaks English only or speaks English "very well"	0	0	21	0	0	0	21
SOURCE: Table B16002.							

Table 48 indicates that non-English proficient individuals tend to be over-represented in the population of households living below the Federal Poverty Level. Nearly 9,100 persons in the FGE service territory live with income below Poverty. More than three-quarters of that population (6,918 or 76%) are age 18 or older. Of those below-Poverty adults, nearly 20% (1,361 of 6,918) speak Spanish at home; five percent (5%) (336 of 6,918) speak another Indo-European language; and four percent (4%) (277 of 6,918) speak an Asian or Pacific Island language at home.

Table 48. Poverty Status in Last 12 Months by Age by Language Spoken at Home for the Population 18 Years and Over							
	Ashby	West-minster	Fitchbrg	Gardner	Lnenbrg	Twnsnd	FGE #
Total:	2,807	6,810	35,143	17,649	1,421	694	64,524
Income in the past 12 months below poverty:	123	317	6,525	1,879	179	53	9,076
18 years and over:	123	239	4,859	1,511	133	53	6,918
Speak only English	118	226	3,092	1,352	90	53	4,931
Speak Spanish	0	0	1,351	10	0	0	1,361
Speak other Indo-European languages	5	0	222	109	0	0	336
Speak Asian and Pacific Island languages	0	0	194	40	43	0	277
Speak other languages	0	13	0	0	0	0	13
Income in the past 12 months at or above poverty:	2,684	6,493	28,618	15,770	1,242	641	55,448
SOURCE: Table B16009.							

4.5 Hard to Reach Populations: Presence of Kids.

The presence of children in a household is important from several different perspectives. First, the mere *number* of children is important. Table 49 below presents that count of children. This Table extends the analysis somewhat by considering not merely whether there are “any” children, but the number of children by the *age* of the children.²⁷ Second, we then turn to a distribution of children by family type.

There are 16,376 children under the age of 18 in the FGE service territory.²⁸ Table 49 indicates that 27% of these children –the numbers here are limited to the children in households-- are pre-school age (4,348 of 16,322). Moreover, 17% of these children are very young, age three (3) or below (2,773 of 16,322). This population of “very young” children is often considered to be a particularly vulnerable population. Roughly three-quarters of the children in the FGE service territory (11,974 or 73%) are school-age (age 5 through 17).

²⁷ While many people are most interested in simply two disaggregations of children (pre-school: i.e., under 6; and school-age: i.e., 6 – 17), this Table presents the full disaggregation by age as provided by the Census. Some people are interested not only in the pre-school group as a whole, but in the VERY young (i.e., under age 3) in particular.

²⁸ Of these 16,376 children, 16,322 live in “households.” The remaining children would live in “group quarters,” which, by definition, are not considered “households” by the Census.

Table 49. Population Under 18 Years of Age							
	Ashby	West-minster	Fitchbrg	Gardner	Lnenbrg	Twnsnd	FGE #
Total:	785	1,794	8,992	4,250	389	166	16,376
In households:	785	1,794	8,938	4,250	389	166	16,322
Under 3 years	106	151	1,469	902	71	74	2,773
3 and 4 years	61	118	929	451	0	16	1,575
5 years	24	27	471	222	0	41	785
6 to 8 years	124	299	1,389	725	30	19	2,586
9 to 11 years	164	351	1,484	652	83	9	2,743
12 to 14 years	161	363	1,599	569	154	7	2,853
15 to 17 years	145	485	1,597	729	51	0	3,007
In group quarters	0	0	54	0	0	0	54
SOURCE: Table B09001.							

Table 50 changes the population somewhat; rather than considering “all” children, it considers families (not households) with their “own” children by age and family type. A married couple family with their own children may pose substantively different challenges and opportunities than would a single parent (male or female) living with their own children.

The overwhelming majority of children in the FGE service territory (14,519 of 16,376 or 89%) live in families (where they are related by blood or marriage to other family members). Table 50 reports further that nearly three-fourths of these children (10,396 of 14,519, or 72%) live in married-couple families. Nearly 70% of pre-school children (under 5 years old), as well as 70% of very young children (younger than 3 years old), live in married-couple families.

A not-insignificant minority of pre-school children live in single-parent households, with two percent (2%) living in families with a male household with no wife present and six percent (6%) living in families with a female householder with no husband present. In both types of families not involving married-couples, roughly 30% of the total number of children are pre-school age (30% living male householders with no wife; 29% living with female householders with no husband).

Table 50. Own Children Under 18 Years by Family Type and Age							
	Ashby	West-minster	Fitchbrg	Gardner	Lnenbrg	Twnsnd	FGE #
Total:	719	1,563	7,913	3,889	361	74	14,519
In married-couple families:	693	1,328	5,230	2,769	315	61	10,396
Under 3 years	67	127	838	539	58	17	1646
3 and 4 years	49	89	539	284	0	16	977
5 years	16	27	235	195	0	0	473
6 to 11 years	261	325	1,873	892	98	28	3,477
12 to 17 years	300	760	1,745	859	159	0	3,823
In other families:	26	235	2,683	1,120	46	13	4,123
Male householder, no wife present:	0	13	490	347	0	0	850
Under 3 years	0	13	111	17	0	0	141
3 and 4 years	0	0	56	61	0	0	117
5 years	0	0	39	0	0	0	39
6 to 11 years	0	0	66	148	0	0	214
12 to 17 years	0	0	218	121	0	0	339
Female householder, no husband present:	26	222	2,193	773	46	13	3,273
Under 3 years	2	0	344	225	0	6	577
3 and 4 years	0	11	249	106	0	0	366
5 years	8	0	93	14	0	0	115
6 to 11 years	14	149	575	195	0	0	933
12 to 17 years	2	62	932	233	46	7	1282
SOURCE: Table B09002.							

Finally, Table 51 introduces the factor of income (or, rather, Poverty Level).²⁹ Eleven percent (11%) of all families in the FGE service territory live with income at or below the Federal Poverty Level (1,922 of 17,570). Of these families, 85% have children (1,626 of 1,922). Of the

²⁹ Poverty Level, of course, presents income taking into account household size. A 4-person household with a \$20,000 annual income is considered to be “poorer” than a 2-person household with an annual income of \$20,000.

families with children, 27% live in married-couple families (438 of 1,626), 13% live in families with male householders with no wife present (215 of 1,626), and 60% live in families with female householders with no husband present (973 of 1,626).

Roughly three-quarters of the families with children living with income below the Poverty Level have either one or two children (1,210 or 1,626 or 74%).

Table 51. Poverty Status in the Past 12 Months of Families by Household Type by Number of Related Children Under 18 Years							
	Ashby	West-minster	Fitchbrg	Gardner	Lnenbrg	Twnsnd	FGE #
Total:	783	1,811	9,707	4,733	408	128	17,570
Income in the past 12 months below FPL:	7	33	1,415	424	43	0	1,922
Married-couple family:	7	0	478	152	0	0	637
No child	7	0	128	64	0	0	199
1 or 2 children	0	0	180	88	0	0	268
3 or 4 children	0	0	170	0	0	0	170
5 or more children	0	0	0	0	0	0	0
Other families:	0	33	937	272	43	0	1285
Male householder, no wife present:	0	11	221	30	0	0	262
No child	0	0	47	0	0	0	47
1 or 2 children	0	11	174	30	0	0	215
3 or 4 children	0	0	0	0	0	0	0
5 or more children	0	0	0	0	0	0	0
Female householder, no husband present:	0	22	716	242	43	0	1023
No child	0	0	42	8	0	0	50
1 or 2 children	0	0	507	177	43	0	727
3 or 4 children	0	22	145	57	0	0	224
5 or more children	0	0	22	0	0	0	22
Income in the past 12 months at or above FPL:	776	1,778	8,292	4,309	365	128	15,648
SOURCE: Table B17012.							

4.6 Hard to Reach Populations: Age of Head of Household

Nearly one-quarter of all households in the FGE service territory have at least one person age 65 or older in the household (6,694 of 27,100). These households with older persons are divided roughly equally between one-person households (3,133 or 47%) and households with two or more persons (3,561). In turn, nearly all of the households with two or more people were “family” households (related by blood or marriage) (3,445 of 3,561 or 97%). The data is set forth in Table 52.

	Ashby	West-minster	Fitchbrg	Gardner	Lnenbrg	Twnsnd	FGE #
Total:	1,032	2,529	14,615	7,978	565	381	27,100
Households with 1+ people 65 years and over:	219	623	3,350	2,231	175	96	6,694
1-person household	70	214	1,505	1,202	73	69	3,133
2-or-more-person household:	149	409	1,845	1,029	102	27	3,561
Family households	149	397	1,808	984	91	16	3,445
Nonfamily households	0	12	37	45	11	11	116
Households with no people 65 years and over:	813	1,906	11,265	5,747	390	285	20,406
SOURCE: Table B11007.							

Of all households in the FGE service territory, 15% live with income below the Federal Poverty Level (3,972 of 27,100). According to Table 53, 20% of these Poverty level households have householders age 65 or older (791 of 3,972). The Poverty rate for these older householders does not substantively differ from the 22% of households with income at or above Poverty Level who have householders age 65 or older (5,165 of 23,128).

Table 53. Poverty Status in the Past 12 Months by Household Type by Age of Householder

	Ashby	West-minster	Fitchbrg	Gardner	Lnenbrg	Twnsnd	FGE #
Total:	1,032	2,529	14,615	7,978	565	381	27,100
Income in the past 12 months below poverty:	60	131	2,709	937	88	47	3,972
Family households:	7	33	1,415	424	43	0	1,922
Married-couple family:	7	0	478	152	0	0	637
Householder 65 years and over	0	0	59	44	0	0	103
Other family:	0	33	937	272	43	0	1285
Male householder, no wife present:	0	11	221	30	0	0	262
Householder 65 years and over	0	11	0	0	0	0	11
Female householder, no husband present:	0	22	716	242	43	0	1023
Householder 65 years and over	0	0	7	0	0	0	7
Nonfamily households:	53	98	1,294	513	45	47	2,050
Male householder:	25	38	446	183	45	0	737
Householder 65 years and over	0	15	39	67	0	0	121
Female householder:	28	60	848	330	0	47	1313
Householder 65 years and over	21	42	323	163	0	0	549
Income in the past 12 months at or above poverty level:	972	2,398	11,906	7,041	477	334	23,128
Family households:	776	1,778	8,292	4,309	365	128	15,648
Married-couple family:	710	1,582	5,768	3,512	341	90	12,003
Householder 65 years and over	98	287	1,008	598	82	9	2,082
Other family:	66	196	2,524	797	24	38	3,645
Male householder, no wife present:	18	38	783	226	0	0	1065
Householder 65 years and over	9	8	112	49	0	0	178
Female householder, no husband present:	48	158	1,741	571	24	38	2,580
Householder 65 years and over	7	4	252	93	0	0	356
Nonfamily households:	196	620	3,614	2,732	112	206	7,480
Male householder:	99	288	1,757	1,152	62	73	3,431
Householder 65 years and over	9	46	482	252	34	0	823
Female householder:	97	332	1,857	1,580	50	133	4,049
Householder 65 years and over	40	123	690	765	39	69	1726

SOURCE: Table B17017.

The vast majority of households with householders age 65 or older living with income below Poverty are female-headed households. Nearly 70% (549 of 791 or 69%) of the below-Poverty households have female heads of households with no husband present. In contrast, only 13% of the below-Poverty households with a head of household age 65 or older live in married-couple families (103 of 791).

This distribution of age differs sharply from the above-Poverty households with the head of household age 65 or older. In contrast, 40% of above-Poverty households with the head of household age 65 or older live in married-couple families. Only 33% of such above-Poverty households with householders age 65 are characterized by female heads of households with no husband present (1,726 of 5,165).

4.7 Hard to Reach Populations: Food Stamps³⁰ as Surrogate for Energy Assistance.

This section seeks to provide insights into the population of low-income households that would be eligible for federal fuel assistance (the Low-Income Home Energy Assistance Program, or LIHEAP) in the FGE service territory. The Census does not collect direct data on the receipt of energy assistance. The discussion below, therefore, uses the Food Stamp program as a LIHEAP surrogate. While the Food Stamp program is an imperfect surrogate—the income eligibility between the two programs moderately differs and the Food Stamp program is more fully enrolled than LIHEAP is—the Food Stamp program is the closest possible surrogate available. Table 54 presents the data.

As can be seen in Table 54, the median income for Food Stamp recipients is considerably below the median income in the non-Food Stamp population. In the two largest FGE communities the median income is between roughly \$12,000 (Gardner) and \$13,300 (Fitchburg) per year. The median income, of course, represents the central point of income for all receiving Food Stamps. In Fitchburg, in other words, half of all Food Stamp recipients have income below \$13,283 with half having income above that income. In Gardner, half of all Food Stamp recipients have income above \$11,933, with the other half having income below that level.

	Ashby	West-minster	Fitchbrg	Gardner	Lnenbrg	Twnsnd
Total:	\$80,143	\$79,073	\$47,019	\$48,333	\$70,938	\$51,358
Household received Food Stamps/SNAP in the past 12 months	\$2,500-	\$34,231	\$13,283	\$11,933	-	\$26,222
Household did not receive Food Stamps/SNAP in the past 12 months	\$80,571	\$83,517	\$56,259	\$54,344	\$71,307	\$52,328

SOURCE: Table B22008.

³⁰ The Food Stamp program is now known as the Supplemental Nutrition Assistance Program (SNAP). For ease of reference, this analysis continues to refer to it as “Food Stamps.”

Approximately one of every eight households in the FGE service territory receives Food Stamps. Table 55 shows that 3,328 of the 27,100 (11.9%) households received Food Stamps. Not quite half (1,556 of 3,328 or 48%) of the FGE Food Stamp households have children in the household. About one-sixth (492 of 3,328 or 15%) of all Food Stamp recipients live in married-couple families, while nearly 40% (1,216 of 3,328 or 38%) represent female headed households with no husband present. A nearly equal number of Food Stamp recipient households live in families (of all types) (1,218 of 3,328 or 38%).

Table 55. RECEIPT OF FOOD STAMPS/SNAP IN THE PAST 12 MONTHS BY PRESENCE OF CHILDREN UNDER 18 YEARS BY HOUSEHOLD TYPE FOR HOUSEHOLDS							
	Ashby	West-minster	Fitchbrg	Gardner	Lnenbrg	Twnsnd	FGE #
Total:	1,032	2,529	14,615	7,978	565	381	27,100
Household received Food Stamps/SNAP in the past 12 months:	12	112	2,169	955	13	67	3,328
With children under 18 years:	12	57	1,063	367	13	44	1,556
Married-couple family	0	18	251	61	13	0	343
Other family:	0	39	812	269	0	0	1120
Male householder, no wife present	0	0	153	21	0	0	174
Female householder, no husband present	0	39	659	248	0	0	946
Nonfamily households	12	0	0	37	0	44	93
No children under 18 years:	0	55	1,106	588	0	23	1,772
Married-couple family	0	0	88	61	0	0	149
Other family:	0	13	304	80	0	11	408
Male householder, no wife present	0	0	138	0	0	0	138
Female householder, no husband present	0	13	166	80	0	11	270
Nonfamily households	0	42	714	447	0	12	1215
Household did not receive Food Stamps/SNAP in the past 12 months:	1,020	2,417	12,446	7,023	552	314	23,772
SOURCE: Table B22002.							

In contrast to Food Stamp recipients households with children, about one-quarter of all Food Stamp recipients in the FGE service territory (742 of 3,328 or 23%) had at least one person age 60 or older in their household. Table 56 shows that both FGE communities with a substantial

Food Stamp population exhibited a Food Stamp recipient penetration of households with older persons roughly equal to the percentage in the service territory as a whole (Fitchburg: 21%; Gardner: 28%).

Table 56.RECEIPT OF FOOD STAMPS/SNAP IN THE PAST 12 MONTHS BY PRESENCE OF PEOPLE 60 YEARS AND OVER FOR HOUSEHOLDS							
	Ashby	West-minster	Fitchbrg	Gardner	Lnenbrg	Twnsnd	FGE #
Total:	1,032	2,529	14,615	7,978	565	381	27,100
Household received Food Stamps/SNAP in the past 12 months:	12	112	2,169	955	13	67	3,328
At least one person in household 60 years or over	0	11	461	270	0	0	742
No people in household 60 years or over	12	101	1,708	685	13	67	2,586
Household did not receive Food Stamps/SNAP in the past 12 months:	1,020	2,417	12,446	7,023	552	314	23,772
SOURCE: Table B22001.							

The overwhelming majority of Food Stamp recipient households had no or few workers in the household. Table 57 shows that 1,066 Food Stamp recipient households (35%) had zero workers in the household, while 1,393 (45%) had one worker. Only five percent (5%) of Food Stamp recipient households received the assistance even while having three or more workers in the household.

Table 57. RECEIPT OF FOOD STAMPS/SNAP IN THE PAST 12 MONTHS BY FAMILY TYPE BY NUMBER OF WORKERS IN FAMILY IN THE PAST 12 MONTHS

	Ashby	West-minster	Fitchbrg	Gardner	Lnenbrg	Twnsnd	FGE #
Total:	783	1,811	9,707	9,707	408	128	22,544
Household received Food Stamps/SNAP in the past 12 months:	0	70	1,455	1,455	13	11	3,004
Married-couple family:	0	18	339	339	13	0	709
No workers	0	0	61	61	0	0	122
1 worker	0	0	162	162	0	0	324
2 workers:	0	18	69	69	13	0	169
3 or more workers:	0	0	47	47	0	0	94
Other family:	0	52	1,116	1,116	0	11	2,295
Male householder, no wife present:	0	0	291	291	0	0	582
No workers	0	0	176	176	0	0	352
1 worker	0	0	104	104	0	0	208
2 workers	0	0	11	11	0	0	22
3 or more workers	0	0	0	0	0	0	0
Female householder, no husband present:	0	52	825	825	0	11	1713
No workers	0	0	296	296	0	0	592
1 worker	0	52	399	399	0	11	861
2 workers	0	0	109	109	0	0	218
3 or more workers	0	0	21	21	0	0	42
Household did not receive Food Stamps/SNAP in the past 12 months:	783	1,741	8,252	8,252	395	117	19,540

SOURCE: Table B22007.

4.8 Hard to Reach Populations: Tenure

This section of the review of FGE’s service territory considers different aspects of “tenure” (i.e., owner/renter status) in the various communities. The review of tenure examines two different aspects of owner/renter status. First, the discussion focuses on the dominion interest each

household has in its housing unit. Second, the discussion turns to a discussion of certain economic and financial characteristics of owners and renters.

4.8.1 Tenure: Housing Units

A substantial proportion of the housing units in the FGE service territory are inhabited by tenants. Table 58 shows that 38% of all occupied housing units are tenant-occupied. Fitchburg, Gardner and Townsend all have reasonably high rates of tenant occupancy (42% to 54%), with Ashby, Westminster and Lunenburg having little rental housing.

Table 58. Housing Units by Tenure							
	Ashby	West-minster	Fitchbrg	Gardner	Lnenbrg	Twnsnd	FGE #
Total:	1,032	2,529	14,615	7,978	565	381	27,100
Owner occupied	999	2,221	8,338	4,596	515	175	16,844
Renter occupied	33	308	6,277	3,382	50	206	10,256

SOURCE: Table B25003.

Renter income throughout the FGE service territory is substantially less than homeowner income. While an aggregate median income is not available for the service territory as a whole, Table 59 indicates that with the exception of Westminster and Lunenburg, the median household income of tenants in the FGE service territory is generally less than half that of median homeowner income. Renter income in Fitchburg is only 35% that of homeowner income, while renter income in Gardner is only 39% of homeowner. No ready reason exists for the outlier median renter incomes in Ashby (on the low end) and Lunenburg (on the high end), other than that there are only 80 renter households in those two communities combined.

Table 59. MEDIAN HOUSEHOLD INCOME THE PAST 12 MONTHS (IN 2010 INFLATION-ADJUSTED DOLLARS) BY TENURE						
	Ashby	West-minster	Fitchbrg	Gardner	Lnenbrg	Twnsnd
Total:	\$80,143	\$79,073	\$47,019	\$48,333	\$70,938	\$51,358
Owner occupied (dollars)	\$81,321	\$86,214	\$67,591	\$68,532	\$70,767	\$65,536
Renter occupied (dollars)	\$7,250	\$62,875	\$23,340	\$26,771	\$127,768	\$35,781

SOURCE: Table B25119.

When one looks at the distribution of incomes (rather than simply at the median income) by tenure status, it is clear how homeowner income is skewed toward the upper end, while renter income tends to cluster at the lower end. Table 60 shows that 68% of homeowner incomes (11,450 of 16,844) are at \$50,000 or more, while only 25% of renter incomes (2,590 of 10,256) are. The Table shows further that 41% of renter incomes in the FGE service territory (4,219 of 10,256) are less than \$20,000, while only nine percent (9%) of homeowner incomes are (1,597 of 16,844). Similarly, while 60% of renter incomes are less than \$35,000 per year (6,185 of 10,256), only 21% of homeowner incomes are (3,621 of 16,844).

Table 60. TENURE BY HOUSEHOLD INCOME IN THE PAST 12 MONTHS
(IN 2010 INFLATION-ADJUSTED DOLLARS)

	Ashby	West-minster	Fitchbrg	Gardner	Lnenbrg	Twnsnd	FGE #
Total:	1,032	2,529	14,615	7,978	565	381	27,100
Owner occupied:	999	2,221	8,338	4,596	515	175	16,844
Less than \$5,000	12	0	138	79	0	0	229
\$5,000 to \$9,999	26	45	146	81	0	0	298
\$10,000 to \$14,999	26	43	157	144	43	0	413
\$15,000 to \$19,999	41	40	318	185	57	16	657
\$20,000 to \$24,999	17	83	375	163	24	0	662
\$25,000 to \$34,999	73	162	666	392	49	20	1362
\$35,000 to \$49,999	37	188	1,060	439	40	9	1,773
\$50,000 to \$74,999	224	444	1,776	1,104	75	66	3,689
\$75,000 to \$99,999	208	284	1,546	911	63	47	3,059
\$100,000 to \$149,999	207	678	1,654	790	83	9	3,421
\$150,000 or more	128	254	502	308	81	8	1281
Renter occupied:	33	308	6,277	3,382	50	206	10,256
Less than \$5,000	12	15	606	168	0	0	801
\$5,000 to \$9,999	10	0	752	270	0	12	1044
\$10,000 to \$14,999	0	0	712	508	9	14	1243
\$15,000 to \$19,999	0	0	719	384	0	28	1131
\$20,000 to \$24,999	0	15	479	276	0	0	770

\$25,000 to \$34,999	0	16	706	430	0	44	1196
\$35,000 to \$49,999	4	86	806	556	13	16	1481
\$50,000 to \$74,999	7	73	978	583	0	81	1722
\$75,000 to \$99,999	0	64	279	118	0	0	461
\$100,000 to \$149,999	0	39	166	76	28	11	320
\$150,000 or more	0	0	74	13	0	0	87
SOURCE: Table B25118.							

Renter housing in the FGE service territory is occupied by moderately smaller household sizes than is homeowner housing. Table 61 shows that 40% of renter housing is occupied by one-person households (4,173 of 10,256), but only 20% of owner-occupied housing is (3,260 of 16,844). While 66% of renter housing is occupied by either one- or two-person households (6,794 of 10,256), only 56% of owner-occupied housing is (9,487 of 16,844). In contrast, while 27% of homeowner housing is occupied by households with four or more persons (4,493 of 16,844), only 18% of renter housing is (1,821 of 10,256).

	Ashby	West-minster	Fitchbrg	Gardner	Lnenbrg	Twnsnd	FGE #
Total:	1,032	2,529	14,615	7,978	565	381	27,100
Owner occupied:	999	2,221	8,338	4,596	515	175	16,844
1-person household	130	417	1,756	852	78	27	3,260
2-person household	370	650	3,154	1,708	267	78	6,227
3-person household	159	467	1,438	717	53	30	2,864
4-person household	212	318	1,264	875	78	28	2,775
5-person household	92	301	490	283	0	12	1178
6-person household	36	49	125	122	26	0	358
7-or-more person household	0	19	111	39	13	0	182
Renter occupied:	33	308	6,277	3,382	50	206	10,256
1-person household	14	67	2,261	1,706	9	116	4,173
2-person household	0	86	1,585	901	14	35	2,621
3-person household	0	77	1,067	453	0	44	1,641
4-person household	7	53	649	215	14	11	949
5-person household	12	25	592	64	13	0	706
6-person household	0	0	116	43	0	0	159
7-or-more person household	0	0	7	0	0	0	7
SOURCE: Table B25009.							

Homeowner housing tends to be occupied by somewhat older householders as well. Table 62 shows that while 68% of owner-occupied housing is occupied by a householder age 45 or older

(11,526 of 16,844), only 51% of renter-occupied housing is (5,235 of 10,256). While 45% of homeowner housing is occupied by householders age 55 or older (7,629 of 16,844), only 33% of renter housing is (3,347 of 10,256) is.

The age differential dissipates at the higher ages, however. While 13% of homeowner housing is occupied by a householder age 75 or older, 11% of renter housing is.

Table 62. Tenure by Age of Householder

	Ashby	West-minster	Fitchbrg	Gardner	Lnenbrg	Twnsnd	FGE #
Total:	1,032	2,529	14,615	7,978	565	381	27,100
Owner occupied:	999	2,221	8,338	4,596	515	175	16,844
Householder 15 to 24 years	0	18	81	27	0	8	134
Householder 25 to 34 years	73	222	984	615	0	16	1910
Householder 35 to 44 years	213	308	1,811	867	39	36	3,274
Householder 45 to 54 years	302	648	1,794	968	134	51	3,897
Householder 55 to 59 years	149	293	982	525	139	17	2105
Householder 60 to 64 years	83	237	722	442	71	27	1582
Householder 65 to 74 years	73	281	1,010	411	53	0	1,828
Householder 75 to 84 years	81	105	687	493	45	20	1431
Householder 85 years and over	25	109	267	248	34	0	683
Renter occupied:	33	308	6,277	3,382	50	206	10,256
Householder 15 to 24 years	0	0	603	381	0	0	984
Householder 25 to 34 years	7	43	1,460	577	0	44	2,131
Householder 35 to 44 years	17	53	1,240	536	14	46	1,906
Householder 45 to 54 years	0	125	1,191	501	13	58	1,888
Householder 55 to 59 years	4	22	459	242	0	0	727
Householder 60 to 64 years	0	24	316	266	0	0	606
Householder 65 to 74 years	0	11	527	319	14	16	887
Householder 75 to 84 years	5	15	324	325	0	28	697
Householder 85 years and over	0	15	157	235	9	14	430
SOURCE: Table B25007.							

4.8.2 Tenure: Housing Costs and Income

One difference between households in the FGE service territory presented by tenure involves the housing cost burdens imposed on the household.³¹ Housing costs burdens are reported as a function of costs as a percentage of income. Renter burdens are calculated using “gross rent.” Gross rent includes not only the “contract rent” (i.e., that rent paid to the property owner), but also all utility costs (other than telephone).³² Homeowner costs are calculated using “selected monthly owner costs” (SMOC). SMOC includes the sum of payments for mortgages, real estate taxes, various insurances, utilities, fuels, mobile home costs, and condominium fees.

4.8.2.1 Tenure: Housing Costs and Income: Renter Costs.

Tenants in the FGE service territory pay at or near the affordable percentage of income for gross rent. As a general rule, housing costs are deemed to be “affordable” if they do not exceed 30% of income. Table 63 shows that only in Ashby does the median monthly gross rent substantially exceed the 30% affordability threshold.³³ Fitchburg tenants pay more for rent than is affordable at the median, while Gardner and Townsend approach but do not exceed the affordability threshold.

	Ashby	West-minster	Fitchbrg	Gardner	Lnenbrg	Twnsnd
Median gross rent as pct of household income	50.0%+	19.8%	34.2%	28.2%	---	26.6%

SOURCE: Table B25071.

Table 64 disaggregates the gross rent into more detail than is presented simply by looking at the median. This allows for a greater inquiry into the cost burdens facing tenants in the FGE service territory. When doing housing cost analysis, persons who pay in excess of 30% of income for shelter costs are generally referred to as “cost-burdened.” Persons who pay in excess of 50% of income for shelter costs are referred to as “severely cost-burdened.”

Table 64 shows that nearly one-quarter (2,448 of 10,100, or 24%) tenant households in the FGE service territory are “severely cost burdened.” Virtually all of those severely cost-burdened tenants (99%) live in the communities of Fitchburg and Gardner. Only 32 such tenants are spread over the remaining four FGE communities.

³¹ An additional Table providing valuable information includes data on tenure by housing costs as a percentage of income by household income. (Table B25106). It divides housing burdens into the following ranges: less than 20%; 20-29%; and 30% or more. Income is divided into less than \$20,000; \$20,000 to \$34,999; \$35,000 to \$49,999; \$50,000 to \$74,999; and \$75,000 or more. Information is also presented on zero income (or negative income) households.

³² Costs for services such as internet access and cable television are not considered to be “utility” costs. The cost of “utilities” does include fuels (such as fuel oil, propane and the like).

³³ Gross rent as a percentage of income is top-coded at 50%.

A virtually identical number of tenants are “cost-burdened” without being “severely cost-burdened” (i.e., gross rent as a percentage of income equals or exceeds 30% but does not equal or exceed 50% of income). A total of 2,456 tenants in the FGE service territory fall into this cost-burdened category (again with 99% of those tenants living in Fitchburg and Gardner).

Table 64. GROSS RENT AS A PERCENTAGE OF HOUSEHOLD INCOME IN THE PAST 12 MONTHS.

	Ashby	West-minster	Fitchbrg	Gardner	Lnenbrg	Twnsnd	FGE #
Total:	33	308	6,277	3,382	50	50	10,100
Less than 10.0 percent	0	0	135	180	0	0	315
10.0 to 14.9 percent	4	40	379	221	0	0	644
15.0 to 19.9 percent	0	119	584	319	0	0	1022
20.0 to 24.9 percent	3	68	648	425	0	0	1144
25.0 to 29.9 percent	4	42	558	717	13	13	1347
30.0 to 34.9 percent	0	24	702	354	0	0	1080
35.0 to 39.9 percent	0	0	506	145	0	0	651
40.0 to 49.9 percent	0	0	563	162	0	0	725
50.0 percent or more	17	15	1,721	695	0	0	2,448
Not computed	5	0	481	164	37	37	724

SOURCE: Table B25070.

With the exception of the very young, the incidence of high rental cost burdens does not appear to vary substantially based on the age of the household head. Table 65 shows that while 51% of tenants with the householder aged 15 – 24 have gross rent burdens equal or exceeding 35%, the percentage of householders in the remaining age brackets with higher rental cost burdens range cluster in the range of 30% to 40%. Tenants with a householder aged 25 to 34 have rental burdens exceeding 35% in 39% of the cases (841 of 2,131); tenants with a householder aged 35 to 64 have rental burdens exceeding 35% in 37% of the cases (1,875 of 5,127); and tenants with a householder aged 65 or older have rental burdens exceeding 35% in 34% of the cases (675 of 2,014).

Table 65. AGE OF HOUSEHOLDER BY GROSS RENT AS A PERCENTAGE OF HOUSEHOLD INCOME IN THE PAST 12 MONTHS.

	Ashby	West-minster	Fitchbrg	Gardner	Lnenbrg	Twnsnd	FGE #
Total:	33	308	6,277	3,382	50	206	10,256
Householder 15 to 24 years:	0	0	603	381	0	0	984
Less than 20.0 percent	0	0	29	108	0	0	137
20.0 to 24.9 percent	0	0	0	42	0	0	42
25.0 to 29.9 percent	0	0	49	63	0	0	112
30.0 to 34.9 percent	0	0	67	91	0	0	158
35.0 percent or more	0	0	426	77	0	0	503
Not computed	0	0	32	0	0	0	32
Householder 25 to 34 years:	7	43	1,460	577	0	44	2,131
Less than 20.0 percent	0	43	346	172	0	0	561
20.0 to 24.9 percent	3	0	216	81	0	0	300
25.0 to 29.9 percent	4	0	69	86	0	0	159
30.0 to 34.9 percent	0	0	92	78	0	0	170
35.0 percent or more	0	0	659	138	0	44	841
Not computed	0	0	78	22	0	0	100
Householder 35 to 64 years:	21	224	3,206	1,545	27	104	5,127
Less than 20.0 percent	4	116	598	282	0	57	1057
20.0 to 24.9 percent	0	68	319	289	0	0	676
25.0 to 29.9 percent	0	16	286	347	13	35	697
30.0 to 34.9 percent	0	24	418	71	0	0	513
35.0 percent or more	17	0	1,337	509	0	12	1,875
Not computed	0	0	248	47	14	0	309
Householder 65 years and over:	5	41	1,008	879	23	58	2,014
Less than 20.0 percent	0	0	125	158	0	0	283
20.0 to 24.9 percent	0	0	113	13	0	30	156
25.0 to 29.9 percent	0	26	154	221	0	14	415
30.0 to 34.9 percent	0	0	125	114	0	0	239
35.0 percent or more	0	15	368	278	0	14	675
Not computed	5	0	123	95	23	0	246

SOURCE: Table B25072.

Similarly, as shown in Table 65, while nearly two-thirds of tenants with very young householders have gross rent burdens at or exceeding 30% (661 of 984 or 67%), roughly half of

all other age ranges face rent burdens at this level (age 25-34: 47%; age 35-64: 47%; age 65+: 45%).

Not surprisingly, the highly cost-burdened tenants are concentrated in the lowest income ranges. Table 66 presents the data:

- 62% of tenants with income less than \$10,000 have shelter cost burdens equal to or exceeding 35% of income;
- 66% of tenants with income between \$10,000 and \$20,000 have shelter cost burdens equal to or exceeding 35% of income;
- 40% of tenants with income between \$20,000 and \$35,000 have shelter cost burdens equal to or exceeding 35% of income;
- 14% of tenants with income between \$35,000 and \$50,000 have shelter cost burdens equal to or exceeding 35% of income;
- 4% of tenants with income between \$50,000 and \$75,000 have shelter cost burdens equal to or exceeding 35% of income;
- 0% of tenants with income exceeding \$75,000 have shelter cost burdens equal to or exceeding 35% of income.

Not only are the proportion of lower-income tenants with higher rent burdens higher, but the absolute numbers are higher as well. While there are 4,219 tenants with income less than \$25,000, there are only 868 tenants with income exceeding \$75,000 in the FGE service territory.

Table 66. HOUSEHOLD INCOME BY GROSS RENT AS A PERCENTAGE OF HOUSEHOLD INCOME IN THE PAST 12 MONTHS							
	Ashby	West-minster	Fitchbrg	Gardner	Lnenbrg	Twnsnd	FGE #
Total: /a/	33	308	6,277	3,382	50	206	10,256
Less than \$10,000:	22	15	1,358	438	0	12	1,845
Less than 20.0 percent	0	0	0	17	0	0	17
30.0 to 34.9 percent	0	0	161	45	0	0	206
35.0 percent or more	17	15	833	260	0	12	1137
\$10,000 to \$19,999:	0	0	1,431	892	9	42	2,374
Less than 20.0 percent	0	0	94	45	0	0	139
30.0 to 34.9 percent	0	0	95	49	0	0	144

Table 66. HOUSEHOLD INCOME BY GROSS RENT AS A PERCENTAGE OF HOUSEHOLD INCOME IN THE PAST 12 MONTHS							
35.0 percent or more	0	0	1,065	480	0	14	1,559
\$20,000 to \$34,999:	0	31	1,185	706	0	44	1,966
Less than 20.0 percent	0	0	111	47	0	0	158
30.0 to 34.9 percent	0	0	252	145	0	0	397
35.0 percent or more	0	0	648	226	0	44	918
\$35,000 to \$49,999:	4	86	806	556	13	16	1481
Less than 20.0 percent	0	64	83	150	0	0	297
30.0 to 34.9 percent	0	11	110	73	0	0	194
35.0 percent or more	0	0	169	36	0	0	205
\$50,000 to \$74,999:	7	73	978	583	0	81	1722
Less than 20.0 percent	4	0	367	275	0	46	692
30.0 to 34.9 percent	0	13	84	42	0	0	139
35.0 percent or more	0	0	75	0	0	0	75
\$75,000 to \$99,999:	0	64	279	118	0	0	461
Less than 20.0 percent	0	56	234	97	0	0	387
30.0 to 34.9 percent	0	0	0	0	0	0	0
35.0 percent or more	0	0	0	0	0	0	0
\$100,000 or more:	0	39	240	89	28	11	407
Less than 20.0 percent	0	39	209	89	0	11	348
30.0 to 34.9 percent	0	0	0	0	0	0	0
35.0 percent or more	0	0	0	0	0	0	0

SOURCE: Table B25074.

4.8.2.2 Tenure: Housing Costs and Income: Owner Costs.

Considering the housing cost burdens for homeowner housing involves an additional step not present in the consideration of rental cost burdens. Given that “mortgage” costs are such a large portion of overall homeownership costs, it is necessary to distinguish between the owner costs of

households with mortgages and the households without mortgages. Table 67 shows the difference in the FGE service territory. While homeowners without mortgages have owner costs less than 20% in every FGE community, homeowner costs for households with mortgages are ten percent (or more) higher. In Lunenburg and Townsend, households with mortgages have a 20% higher shelter cost burdens (Lunenburg: 37.1% vs. 17.2%; Townsend: 37.1% vs. 17.2%).

Table 67. MEDIAN SELECTED MONTHLY OWNER COSTS AS A PERCENTAGE OF HOUSEHOLD INCOME IN THE PAST 12 MONTHS						
	Ashby	West-minster	Fitchbrg	Gardner	Lnenbrg	Twnsnd
Total:	24.5%	22.9%	25.1%	23.0%	29.4%	29.4%
Housing units with a mortgage	27.4%	25.1%	27.6%	26.3%	37.1%	37.1%
Housing units without a mortgage	14.5%	14.5%	16.9%	15.8%	17.2%	17.2%
SOURCE: Table B25092.						

Fewer homeowners than tenants face severe cost burdens with their housing costs in the FGE service territory. Table 68 shows that only 18% of households with mortgages (2,185 of 12,388) face severe cost burdens (i.e., cost burdens equal to or exceeding 50%). Only eight percent (8%) of households without mortgages (335 of 4,456) face severe cost burdens.

Similarly, only one-quarter of households with mortgages (3,131 of 12,388 or 25%) and only 12% of households without mortgages (557 of 4,456) face shelter cost burdens of between 30% and 50%.

Table 68. MORTGAGE STATUS BY SELECTED MONTHLY OWNER COSTS AS A PERCENTAGE OF HOUSEHOLD INCOME IN THE PAST 12 MONTHS

	Ashby	West-minster	Fitchbrg	Gardner	Lnenbrg	Twnsnd	FGE #
Total:	999	2,221	8,338	4,596	515	175	16,844
Housing units with a mortgage:	731	1,673	6,361	3,135	340	148	12,388
Less than 10.0 percent	74	59	170	166	0	8	477
10.0 to 14.9 percent	67	196	539	290	32	0	1124
15.0 to 19.9 percent	44	263	826	497	42	18	1690
20.0 to 24.9 percent	144	315	1,207	503	13	17	2,199
25.0 to 29.9 percent	76	199	841	373	30	20	1539
30.0 to 34.9 percent	84	198	509	350	29	41	1211
35.0 to 39.9 percent	53	90	461	210	58	7	879
40.0 to 49.9 percent	83	113	627	184	22	12	1041
50.0 percent or more	106	240	1,164	536	114	25	2,185
Not computed	0	0	17	26	0	0	43
Housing units without a mortgage:	268	548	1,977	1,461	175	27	4,456
Less than 10.0 percent	73	179	500	384	67	9	1212
10.0 to 14.9 percent	68	105	344	304	9	0	830
15.0 to 19.9 percent	17	71	341	235	26	0	690
20.0 to 24.9 percent	29	93	205	161	22	18	528
25.0 to 29.9 percent	11	0	142	92	23	0	268
30.0 to 34.9 percent	0	17	76	75	0	0	168
35.0 to 39.9 percent	17	21	49	83	0	0	170
40.0 to 49.9 percent	9	11	105	66	28	0	219
50.0 percent or more	44	51	187	53	0	0	335
Not computed	0	0	28	8	0	0	36

SOURCE: Table B25091.

The substantial difference in shelter cost burdens facing different age groups that existed in rental housing does not appear to the same extent with homeownership housing. Table 69 presents the data. While roughly half (47%) of homeowners age less than 25 years old have ownership costs of 35% or more,³⁴ the proportion of cost-burdened households in the three other age groups cluster around 30% (age 25 - 34: 34%; age 35 - 64: 27%; age 65+: 29%). Not only does the proportion of cost-burdened households decrease as the age ranges increase, but also the

³⁴ Note, however, the small number of households (134) falling into the ownership category.

number of households falling into the homeowner category increases (age 25 – 34: 1,910 homeowners; age 35 – 64: 10,858 homeowners; age 65+: 3,942 homeowners).

Table 69. AGE OF HOUSEHOLDER BY SELECTED MONTHLY OWNER COSTS AS A PERCENTAGE OF HOUSEHOLD INCOME IN THE PAST 12 MONTHS

	Ashby	West-minster	Fitchbrg	Gardner	Lnenbrg	Twnsnd	FGE #
Total:	999	2,221	8,338	4,596	515	175	16,844
Householder 15 to 24 years:	0	18	81	27	0	8	134
Less than 20.0 percent	0	0	13	0	0	8	21
30.0 to 34.9 percent	0	0	0	0	0	0	0
35.0 percent or more	0	18	37	8	0	0	63
Householder 25 to 34 years:	73	222	984	615	0	16	1910
Less than 20.0 percent	13	92	182	168	0	0	455
30.0 to 34.9 percent	6	20	80	117	0	7	230
35.0 percent or more	34	39	369	212	0	0	654
Householder 35 to 64 years:	747	1,486	5,309	2,802	383	131	10,858
Less than 20.0 percent	267	567	1,735	1,227	129	27	3,952
30.0 to 34.9 percent	74	178	403	243	22	23	943
35.0 percent or more	217	373	1,552	594	202	44	2,982
Householder 65 years and over:	179	495	1,964	1,152	132	20	3,942
Less than 20.0 percent	63	214	790	481	47	0	1595
30.0 to 34.9 percent	4	17	102	65	7	11	206
35.0 percent or more	61	96	635	318	20	0	1130

SOURCE: Table B25093.

Virtually all low-income households that are homeowners with mortgages are cost-burdened by their monthly owner costs. Table 70 shows that 97% of homeowners with mortgages who have incomes less than \$20,000 have cost burdens equal to or exceeding 30% of income. The proportions fall, but remain high when incomes increase to between \$20,000 and \$35,000 (88% are cost-burdened) and to between \$35,000 and \$50,000 (82% are cost-burdened). Even with income between \$50,000 and \$75,000, more than half (54%) of homeowners are cost-burdened.

Only when homeowner incomes increase to more than \$75,000 does the proportion of cost-burdened households in the FGE service territory significantly decrease (to 18%).

The proportions do not substantively change for homeowners without a mortgage at the lowest income level. Homeowners without a mortgage who have income of below \$20,000 are cost-burdened 82% of the time. The absence of a mortgage in the FGE service territory, however, causes the incidence of high cost-burdens to quickly drop-off. Only 21% of homeowners with income between \$20,000 and \$35,000 are cost-burdened without a mortgage. The proportion drops sharply (to 3% cost-burdened) for homeowners without mortgages and incomes between \$35,000 and \$50,000, to 2% for homeowners without mortgages and incomes between \$50,000 and \$75,000, and to 0% for homeowners without a mortgage and income exceeding \$75,000.

Table 70. MORTGAGE STATUS BY MONTHLY HOUSING COSTS AS A PERCENTAGE OF HOUSEHOLD INCOME IN THE PAST 12 MONTHS

	Ashby	West-minster	Fitchbrg	Gardner	Lnenbrg	Twnsnd	FGE #
Total:	999	2,221	8,338	4,596	515	175	16,844
With a mortgage:	731	1,673	6,361	3,135	340	148	12,388
Less than \$20,000:	35	38	355	233	88	16	765
Less than 20 percent	0	0	0	0	0	0	0
20 to 29 percent	0	0	14	10	0	0	24
30 percent or more	35	38	341	223	88	16	741
\$20,000 to \$34,999:	44	110	600	166	28	11	959
Less than 20 percent	0	0	0	0	0	0	0
20 to 29 percent	0	11	90	0	13	0	114
30 percent or more	44	99	510	166	15	11	845
\$35,000 to \$49,999:	31	160	749	261	22	0	1223
Less than 20 percent	0	0	41	0	0	0	41
20 to 29 percent	0	55	76	42	0	0	173
30 percent or more	31	105	632	219	22	0	1009
\$50,000 to \$74,999:	185	365	1,421	826	37	66	2,900
Less than 20 percent	16	9	143	92	0	12	272
20 to 29 percent	48	92	640	251	0	26	1057
30 percent or more	121	264	638	483	37	28	1571
\$75,000 or more:	436	1,000	3,219	1,623	165	55	6,498
Less than 20 percent	169	509	1,351	861	74	14	2,978
20 to 29 percent	172	356	1,228	573	30	11	2,370
30 percent or more	95	135	640	189	61	30	1150

Zero or negative income	0	0	17	26	0	0	43
Not mortgaged:	268	548	1,977	1,461	175	27	4,456
Less than \$20,000:	70	90	359	222	12	0	753
Less than 20 percent	0	0	12	8	0	0	20
20 to 29 percent	7	0	46	47	0	0	100
30 percent or more	63	90	301	167	12	0	633
\$20,000 to \$34,999:	46	135	441	389	45	9	1065
Less than 20 percent	6	32	107	104	13	0	262
20 to 29 percent	33	93	226	185	32	9	578
30 percent or more	7	10	108	100	0	0	225
\$35,000 to \$49,999:	6	28	311	178	18	9	550
Less than 20 percent	6	28	254	147	5	0	440
20 to 29 percent	0	0	49	21	13	9	92
30 percent or more	0	0	8	10	0	0	18
\$50,000 to \$74,999:	39	79	355	278	38	0	789
Less than 20 percent	39	79	329	278	22	0	747
20 to 29 percent	0	0	26	0	0	0	26
30 percent or more	0	0	0	0	16	0	16
\$75,000 or more:	107	216	483	386	62	9	1263
Less than 20 percent	107	216	483	386	62	9	1263
20 to 29 percent	0	0	0	0	0	0	0
30 percent or more	0	0	0	0	0	0	0
Zero or negative income	0	0	28	8	0	0	36

SOURCE: Table B25101.

4.9 Hard to Reach Populations: Household Income

FGE has a widely divergent income distribution throughout its service territory. Table 71 presents data on median income for each of FGE’s six communities. Total median income, as well as median income disaggregated by household size is shown.

Fitchburg, Gardner and Townsend have substantially lower incomes than do other FGE communities. While the median income for Ashby, Westminster and Lunenburg all exceed \$70,000 for the population as a whole, the median incomes for Fitchburg and Gardner are less than \$50,000, with Westminster having a median income just in excess of \$50,000.

The pattern holds generally true for all household sizes (up to the largest, 6-persons or more, where the sample sizes become small).

Table 71. MEDIAN HOUSEHOLD INCOME IN THE PAST 12 MONTHS (IN 2010 INFLATION-ADJUSTED DOLLARS) BY HOUSEHOLD SIZE						
	Ashby	West-minster	Fitchbrg	Gardner	Lnenbrg	Twnsnd
Total:	\$80,143	\$79,073	\$47,019	\$48,333	\$70,938	\$51,358
1-person households	\$16,023	\$41,625	\$19,707	\$18,602	\$36,406	\$25,341
2-person households	\$79,737	\$79,130	\$57,699	\$54,422	\$70,972	\$61,750
3-person households	\$106,964	\$98,519	\$63,036	\$63,355	\$71,953	\$27,102
4-person households	\$83,365	\$104,625	\$68,419	\$71,859	\$121,071	\$75,375
5-person households	\$107,667	\$91,833	\$51,771	\$76,544	-	\$77,500
6-person households	\$73,684	\$109,453	\$65,792	\$85,552	\$87,321	-
7-or-more-person households	-	-	\$102,625	\$159,083	-	-
SOURCE: Table B19019.						

It might appear that the lower median incomes in Fitchburg, Gardner and Townsend can be attributed to lower wages and earnings. Table 72 presents median income for the six FGE communities by age. While the median income in the working-age population (25 – 64) diverges sharply for the three communities with lower overall median incomes, the difference between the communities, while remaining, substantially narrows for the population of households age 65 and older. With the exception of Townsend, the dollar difference in median incomes for persons aged 65 and older is less than \$10,000 between the FGE communities, a sharp reduction from the \$25,000 to \$30,000 difference in the working-age population.

	Ashby	West-minster	Fitchbrg	Gardner	Lnenbrg	Twnsnd
Total:	\$80,143	\$79,073	\$47,019	\$48,333	\$70,938	\$51,358
Householder under 25 years	-	-	\$26,071	\$31,184	-	-
Householder 25 to 44 years	\$72,262	\$103,125	\$57,512	\$60,830	\$129,732	\$51,467
Householder 45 to 64 years	\$92,344	\$85,306	\$60,087	\$61,098	\$80,250	\$61,179
Householder 65 years and over	\$29,028	\$34,276	\$27,201	\$24,646	\$34,712	\$17,232

SOURCE: Table B19049.

The dollar difference in income appears in all ranges of income throughout the FGE service territory. Table 73 shows the median income by quintile for all six communities. The “quintiles” divide the population of each community into fifths. The “lowest quintile,” in other words, is the fifth of the population with the lowest incomes. The “highest quintile” is the fifth of the population with the highest incomes.

The income disparity throughout the FGE service territory is not simply in the lowest (or two lowest) income quintiles. The entire range of incomes in Fitchburg, Gardner and Townsend is shifted downward. The median income in each quintile for these three communities is lower than the median income in the corresponding quintile in the other three communities. In addition, while Townsend appears to reflect Fitchburg and Gardner in the lower quintiles, Townsend appears to fall further behind in the upper income quintiles.

	Ashby	West-minster	Fitchbrg	Gardner	Lnenbrg	Twnsnd
Lowest Quintile	\$16,705	\$25,421	\$8,919	\$10,648	N/A	\$14,602
Second Quintile	\$53,931	\$53,644	\$25,014	\$26,956		\$28,831
Third Quintile	\$78,716	\$78,391	\$47,682	\$47,777		\$50,740
Fourth Quintile	\$107,257	\$110,022	\$73,493	\$72,835		\$64,337
Highest Quintile	\$206,753	\$165,293	\$150,940	\$144,110		\$98,356
Top 5 Percent	\$363,033	\$215,368	\$272,223	\$243,915		\$133,689

SOURCE: Table B19081.

The contribution that Fitchburg and Gardner make to the low-income population in the FGE service territory is unquestionable. According to Table 74, 2,240 of the 2,372 households with income less than \$10,000 in the FGE service territory as a whole live in Fitchburg and Gardner. Similarly, 1,521 of the 1,656 households with incomes between \$10,000 and \$15,000 (92%) live in Fitchburg and Gardner; 2,899 of the 3,220 households with income between \$15,000 and \$30,000 (90%) live in Fitchburg and Gardner. In contrast, only 83% of the total population in the FGE service territory lives in these two communities.

Table 74. HOUSEHOLD INCOME IN THE PAST 12 MONTHS (IN 2010 INFLATION-ADJUSTED DOLLARS)							
	Ashby	West-minster	Fitchbrg	Gardner	Lnenbrg	Twnsnd	FGE #
Total	1,032	2,529	14,615	7,978	565	381	27,100
Less than \$10,000	60	60	1,642	598	0	12	2,372
\$10,000 to \$14,999	26	43	869	652	52	14	1656
\$15,000 to \$19,999	41	40	1,037	569	57	44	1,788
\$20,000 to \$24,999	17	98	854	439	24	0	1432
\$25,000 to \$29,999	52	43	821	316	27	64	1323
\$30,000 to \$34,999	21	135	551	506	22	0	1235
\$35,000 to \$39,999	10	49	594	476	21	16	1166
\$40,000 to \$44,999	10	63	656	261	5	0	995
\$45,000 to \$49,999	21	162	616	258	27	9	1093
\$50,000 to \$59,999	83	229	1,019	657	13	78	2,079
\$60,000 to \$74,999	148	288	1,735	1,030	62	69	3,332
\$75,000 to \$99,999	208	348	1,825	1,029	63	47	3,520
\$100,000 to \$124,999	104	441	1,304	489	28	20	2,386
\$125,000 to \$149,999	103	276	516	377	83	0	1355
\$150,000 to \$199,999	98	166	364	156	36	8	828
\$200,000 or more	30	88	212	165	45	0	540
SOURCE: Table B19001.							

The disproportionate number of households at lower income levels in Fitchburg, Gardner and Townsend can be seen in Table 66. This table converts the absolute numbers above into percentages for the six lowest income ranges. At each level of income, the three communities of Fitchburg, Gardner and Townsend have a higher proportion of households. The difference in income distribution is particularly evident when comparing Ashby and Westminster to the rest of the FGE service territory.

Table 75. PROPORTION OF HOUSEHOLDS BY INCOME IN THE PAST 12 MONTHS (IN 2010 INFLATION-ADJUSTED DOLLARS)							
Cumulative Income Ranges	Ashby	West- minster	Fitchbrg	Gardner	Lnenbrg	Twnsnd	FGE #
Income less than \$10,000	6%	2%	11%	7%	0%	3%	9%
Income less than \$15,000	8%	4%	17%	16%	9%	7%	15%
Income less than \$20,000	12%	6%	24%	23%	19%	18%	21%
Income less than \$25,000	14%	10%	30%	28%	24%	18%	27%
Income less than \$30,000	19%	11%	36%	32%	28%	35%	32%
Income less than \$30,000	21%	17%	40%	39%	32%	35%	36%
Based on Table 74.							

The same observations hold when household income is viewed in terms of a percentage of Federal Poverty Level rather than in absolute dollars. Poverty Level presents income taking into account household size. A three-person household with an income of \$10,000, in other words, is considered to be “poorer” than a two-person household with an income of \$10,000. Table 76 shows that the highest proportion of households in the lowest Poverty brackets fall within Fitchburg and Gardner. Roughly one-in-eleven (9%) of Fitchburg residents live with incomes less than 50% of Poverty Level, while one-in-sixteen (6%) Gardner residents do. The percentage of households with incomes that low in the remaining communities fall in the 1% to 2% range.

When focusing on Poverty Level (as opposed to absolute dollars of income), Fitchburg appears to be a poorer community even than Gardner. Nearly one-in-five (19%) Fitchburg households live with income below 100% of Poverty (compared to 11% for Gardner), while more than one-in-four live with income below 150% of Poverty in Fitchburg (compared to 19% in Gardner).

The disproportionate contribution of Fitchburg and Gardner is again evident when low-income status is viewed from the perspective of the Federal Poverty Level. While Fitchburg and Gardner comprise 835 of the total population of the FGE service territory, they comprise:

- 95% of the total population below 50% of Poverty Level;
- 93% of the total population below 100% of Poverty Level;
- 92% of the total population below 150% of Poverty Level; and
- 91% of the total population below 200% of Poverty Level.

A comparison of the low-income status of persons within the FGE service territory to the low-income status of the Commonwealth as a whole, as well as to individual Massachusetts counties, was presented above.

Table 76. RATIO OF INCOME TO POVERTY LEVEL IN THE PAST 12 MONTHS							
	Ashby	West-minster	Fitchbrg	Gardner	Lnenbrg	Twnsnd	FGE #
Total	2,951	7,079	37,541	19,002	1,492	740	68,805
Under .50	79	141	3,364	1,089	0	6	4,679
.50 to .74	22	106	1,415	445	179	12	2,179
.75 to .99	22	70	2,498	632	0	35	3,257
1.00 to 1.24	57	13	1,409	804	68	14	2,365
1.25 to 1.49	90	239	1,452	687	0	43	2,511
1.50 to 1.74	18	171	1,853	610	104	14	2,770
1.75 to 1.84	0	55	694	408	12	17	1186
1.85 to 1.99	52	177	1,125	275	0	0	1,629
2.00 to 2.99	557	1,504	6,863	4,354	159	187	13,624
3.00 to 3.99	591	892	4,793	3,202	129	150	9,757
4.00 to 4.99	406	753	4,139	2,560	155	199	8,212
5.00 and over	1,039	2,958	7,936	3,936	686	63	16,618
SOURCE: Table B17024.							

Despite the significant information available from the Census Bureau on income and Poverty Level, it is not possible to determine the number of households with income at or below 60% of the State Median Income (SMI). The Census Bureau does not report data on percentiles of median income. Nor does the Census report income data by household size.

5 Findings and Conclusions

This Chapter sets forth both the Findings supported by the discussion above. Each Finding, in turn, is supported by a brief, not comprehensive, a listing of some of the most salient facts presented in the narrative of the discussion supporting the Finding.

5.1 Economic Well-being

Finding #1: The Fitchburg Gas and Electric (FGE) service territory has a lower economic well-being than the Commonwealth of Massachusetts as a whole and most individual counties. When compared to the Commonwealth and to individual counties, we find that:

- The FGE service territory has a high penetration of “no worker” families.
- The FGE service territory has a high penetration of no-worker and 1-worker families in large households.
- The larger communities in the FGE service territory has a lower dollar level of “earnings” for both males and females.
- Full-time workers in the FGE service territory, both men and women, have lower earnings.
- The amount of work available in the FGE service territory, both in terms of hours-per-week and in terms of weeks of full-time work, is lower.

- The Poverty rate (percentage of persons with income at or below the Federal Poverty Level) is higher in the FGE service territory.

Finding #2: The Fitchburg Gas and Electric (FGE) service territory has a lower income population than the Commonwealth of Massachusetts as a whole and most individual counties. When compared to the Commonwealth and to individual counties, we find that:

- The per capita income is lower in the FGE service territory.
- Median income is lower at all household sizes (except the largest: 7+) in the FGE service territory.
- Median income in the FGE service territory is lower at all age levels.
- Median income within each income quintile in the FGE service territory is lower.³⁵

Finding #3: The Fitchburg Gas and Electric (FGE) service territory has a population who derives their source of income less from earnings and more from public assistance than the Commonwealth of Massachusetts as a whole and most individual counties. When compared to the Commonwealth and to individual counties, we find that:

- A lower percentage of households in the FGE service territory derive their income from “earnings.”
- The FGE service territory has one of the highest proportions of households with public assistance income.
- The proportion of households receiving either public assistance or “Food Stamps” in the FGE service territory is half again higher than the proportion do so in the Commonwealth as a whole.

5.2 Housing Stock

Finding #1: The Fitchburg Gas and Electric (FGE) service territory tends to have relatively old and smaller housing stock, particularly in its larger communities. We find that:

- The FGE service territory tends to have smaller housing stock as measured both by the number of rooms and the number of bedrooms.

³⁵ As explained in the text of the report, an “income quintile” disaggregates the population into one-fifths by level of income. For example, the “lowest” quintile is the one-fifth of households with the lowest incomes. The “highest” income quintile is the fifth of households with the highest incomes. The others fall in between.

- The larger communities in the FGE service territory in particular have a larger proportion of small housing units as measured by the number of rooms and by the number of bedrooms.
- The housing stock in the FGE service territory tends primarily to be 1-family and 2-family units.
- The FGE service territory tends to have relatively old housing stock. There are few new homes (e.g., constructed in the past five to ten years) and many very old homes (e.g., constructed 60 or more years ago).

Finding #2: Rental properties in the Fitchburg Gas and Electric (FGE) service territory demonstrate substantially different characteristics than homeowner properties do. We find that:

- Rental properties in the FGE service territory tend to be smaller, generally substantially smaller, than owner-occupied housing units.
- Nearly all 1-family homes in the FGE service territory are owner-occupied, while nearly all multi-family housing units are renter-occupied. There are, however, few multi-family units in absolute numbers.
- Renter-occupied units in the FGE service territory are substantially older than owner-occupied units. There are virtually no new rental units in the FGE service territory.

Finding #3: The Fitchburg Gas and Electric (FGE) service territory has a smaller and older housing stock than the Commonwealth as a whole. When compared to the Commonwealth and to individual counties, we find that:

- The housing stock in the FGE service territory tends to be smaller, both in terms of number of rooms and number of bedrooms.
- The housing stock in the larger communities in the FGE service territory has a disproportionately higher percentage of fewer rooms and fewer bedrooms. This occurs even though the percentage of 1-family housing units is roughly equivalent.
- One of the most striking differences between the FGE service territory and the Commonwealth as a whole is the age of the housing stock. FGE has noticeably older housing units in terms of median year of construction. This difference occurs not because of a difference in the proportion of “new” housing units, but rather because of a difference in very old housing units.

- Owner-occupied units in the FGE service territory are notable older than the Commonwealth as a whole. This occurs despite the fact that the percentage of owner-occupied units is about the same.

5.3 “Hard-to-Reach” Populations

Finding #1: The Fitchburg Gas and Electric (FGE) service territory has housing units that tend to be occupied for between 10 and 15 years. Housing occupancy, or stated conversely, housing mobility, is related both to income and to tenure. We find that:

- Homeowners in the FGE service territory tend to have longer occupancy than do tenants. Stated conversely, tenants have a substantially greater mobility than do homeowners in the FGE service territory.
- Low-income households (measured in dollars of annual income) are moderately more likely than higher income households to have changed housing units within the immediately preceding year.
- Higher mobility rates are even more evident when income-status is considered in terms of annual income as a percentage of the Federal Poverty Level than when it is considered simply in dollars-per-year.

Finding #2: The Fitchburg Gas and Electric (FGE) service territory tends to have roughly half of its population living in married families. Half of men are “now married” with roughly 40% “never married.” Half of women are “now married” with 30% “never-married.” We find that:

- Nearly two-thirds of households in the FGE service territory live in “family” households, with about half of those living in “married couple” families. Other “family” households include men (with children) with no wife present and women (with children) with no husband present.
- Proportionately fewer households in Fitchburg, Gardner and Townsend live in family households; fewer family households in these three communities represent married-couple families.
- “Married couple” families does not imply families with children. Fewer than half of married-couple families live with their own children. More than 40% of families with persons age 60 or older live in married couple families.

Finding #3: Persons living with lower educational attainment of substantially lesser economic achievement in the Fitchburg Gas and Electric (FGE) service territory. We find that:

- Of heads of household with income below Poverty Level, 10% have college degrees or higher. One-fifth have less than a high school education, while 40% have a high school degree and some college (but no college degree).
- 40% of heads of household with less than high school education and incomes below the Federal Poverty Level live in married couple families. Roughly the same proportion of heads of household with a high school degree (but no college) and incomes below the Poverty Level live in married couple families.
- Disproportionately more women than men live with income below Federal Poverty Level irrespective of their level of educational attainment.

Finding #4: A small but not insignificant percentage of households in the Fitchburg Gas and Electric (FGE) service territory (4.2%) have no-one over the age of 14 who speaks English or no-one over the age of 14 who speaks English “very well.” We find that:

- Spanish is the language most often used in households with limited English proficiency, with other Indo-European and Asian/Pacific Island languages following.
- Non-English proficient households tend to be over-represented in the population of households with income below the Federal Poverty Level.

Finding #5: A substantial population of children (16,376) live in the Fitchburg Gas and Electric (FGE) service territory. We find that:

- More than one-quarter of these children are pre-school age (younger than 5 years old), with the other three-quarters school age (5 to 17).
- Roughly one-fifth are “very young” (less than three years old), an age commonly viewed as presenting a particularly “vulnerable” population to unaffordable home energy needs.
- The overwhelming majority of children in the FGE service territory (89%) live in family households, with nearly three-quarters of these children living in married-couple families. Nearly 70% of both pre-school age children and “very young” children in the FGE service territory live in married-couple families.
- Eleven percent (11%) of all families in the FGE service territory live with income below the Federal Poverty Level. Of these families, 85% have children.
- Of families with income below Poverty and children, roughly one-quarter live in married couple families, while 60% live in families with a female householders with no husband present.

Finding #6: The Fitchburg Gas and Electric (FGE) service territory has a substantial aging population, but that population is not particularly over-represented in the low-income population. Roughly one-quarter of households have at least one person age 65 or older in the FGE service territory. We find that:

- The proportion of households with at least one person age 65 or older is split roughly equally between households with one-person and households with two or more persons.
- While 20% of the households with income below Poverty Level have householders age 65 or older, 22% of the households with income at or above Poverty Level do.
- Nearly 70% of the below-Poverty households with householders age 65 or older have female heads of household with no husband present. In contrast, only 33% of above-Poverty households with householders age 65 or older do.

Finding #7: Households receiving Food Stamps in the Fitchburg Gas and Electric (FGE) service territory tend to have income between one-quarter and one-half as high as the no-Food Stamp recipient households. We find that:

- Roughly one-in-eight households receive Food Stamps in the FGE service territory.
- Not quite half of the Food Stamp households have children.
- One-sixth of the Food Stamp recipient households live in married-couple families, while 40% live in female-headed households with no husband present.
- About one-quarter of the Food Stamp recipient households have at least one person age 60 or older.
- About one-quarter of the Food Stamp recipient households had no (0) workers in the household, while nearly one-half had only one (1) worker.

Finding #8: The Fitchburg Gas and Electric (FGE) service territory has a high penetration of renters. Renters are substantially lower income with higher housing costs as a percentage of income. More renters than homeowners are either “cost-burdened” or “severely cost-burdened.”³⁶ We find that:

- With some exceptions, median renter income is less than half of median homeowner income in the FGE service territory.

³⁶ As noted in the text of the report, “cost-burdened” households are those with housing costs more than 30% of income but less than 50% of income. “Severely cost-burdened” households are those with housing costs at or above 50% of income.

- Fitchburg, Gardner and Townsend all have particularly high proportions of renters within their occupied housing stock.
- Homeowner incomes tend to cluster above \$50,000, while renter incomes tend to cluster below \$20,000.
- Renter housing tends to have smaller household sizes, while homeowner housing tends to have older occupants.
- Renters tend to more likely be “cost-burdened” than homeowners. One-quarter of tenants are “severely cost-burdened,” with nearly 99% of those severely-cost-burdened tenants living in Fitchburg or Gardner. Fewer homeowners than renters face severe housing cost burdens; very few homeowners with no mortgages face severe cost burdens.
- Not surprisingly, the highest cost burdens for tenants occur for those households with the lower dollars of annual income. Unlike homeowners generally, low-income homeowners are cost-burdened irrespective of whether they do or do not have mortgages.
- The incidence of high cost burdens for tenants does not vary based on the age of the head of household.