



A Demographic Profile

Selected Geographies:

Belmont, NH

Belknap County, NH

Comparison Geographies:

Belknap County, [1]

Produced by
Headwaters Economics'

Economic Profile System (EPS)

<https://headwaterseconomics.org/eps>

June 1, 2023

Demographics

Belmont, NH

About the Economic Profile System (EPS)

EPS is a free web tool created by Headwaters Economics to build customized socioeconomic reports of U.S. counties, states, and regions. Reports can be easily created to compare or aggregate different areas. EPS uses published statistics from federal data sources, including the U.S. Census Bureau, Bureau of Economic Analysis, and Bureau of Labor Statistics.

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

See <https://headwaterseconomics.org/eps> for more information about the capabilities of EPS. For technical questions, contact Patty Hernandez Gude at eps@headwaterseconomics.org or telephone 406-599-7425.



headwaterseconomics.org

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



www.blm.gov

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



www.fs.fed.us

The Forest Service, an agency of the U.S. Department of Agriculture, administers national forests and grasslands encompassing 193 million acres. The Forest Service's mission is to sustain the health, diversity, and productivity of the nation's forests and grasslands to meet the needs of present and future generations.

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Note to Users:

This is one of 14 reports that can be created and downloaded from EPS. Topics include land use, demographics, specific industry sectors, the role of non-labor income, the wildland-urban interface, the role of amenities in economic development, and payments to county governments from federal lands. The EPS reports are downloadable as Excel or PDF documents. See <https://headwaterseconomics.org/eps>.

Demographics

Belmont, NH

Population

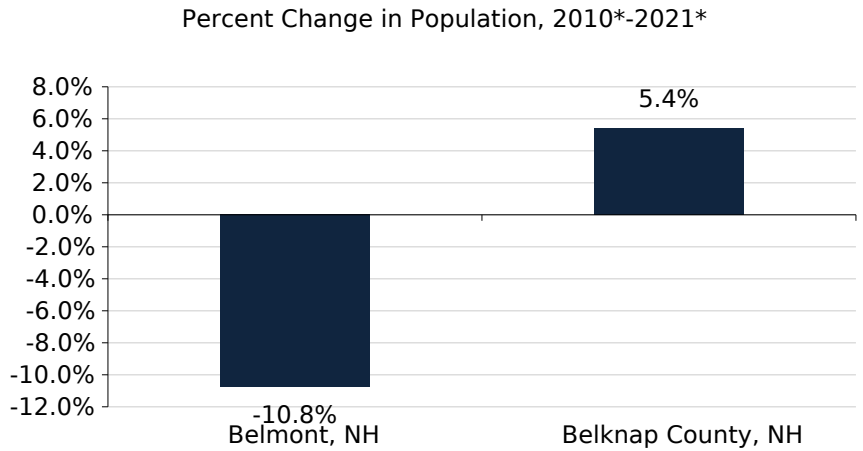
	Belmont, NH	Belknap County, NH
Population (2021*)	1,177	63,395
Population (2010*)	1,319	60,142
Population Change (2010*-2021*)	-142	3,253
Population Pct. Change (2010*-2021*)	-10.8%	5.4%

High Reliability: Data with coefficients of variation (CVs) < 12% are in black to indicate that the sampling error is relatively small.

Medium Reliability: Data with CVs between 12 & 40% are in orange to indicate that the values should be interpreted with caution.

Low Reliability: Data with CVs > 40% are displayed in red to indicate that the estimate is considered very unreliable.

- From 2010* to 2021*, Belmont, NH had the smallest estimated absolute change in population (-142).
- From 2010* to 2021*, Belknap County, NH had the largest estimated relative change in population (5.4%), and Belmont, NH had the smallest (-10.8%).



* ACS 5-year estimates used. 2021 represents average characteristics from 2017-2021; 2010 represents 2006-2010.

Data Sources: U.S. Department of Commerce. 2022. Census Bureau, American Community Survey Office, Washington, D.C.

Demographics

Belmont, NH

Population

What do we measure on this page?

This page describes the total population and change in total population.^{1, 2}

Data in this report comes from the U.S. Census Bureau's American Community Survey (ACS).³ The ACS is conducted nationwide every year by the U.S. Census Bureau to collect demographic, social, economic, and housing information. For more information about ACS data and accuracy, see the Methods section at the end of this report.

Why is it important?

Population growth is generally an indication of a healthy economy. No growth or long-term decline generally occur when an area is struggling.

Growth can benefit the general population of a place, especially by providing economic opportunities, but it can also stress communities and lead to income stratification. When considering the benefits of growth, it is important to distinguish between standard of living (such as earnings per job and per capita income) and quality of life (such as leisure time, crime rate, and sense of well-being).

The size of a population and economy (metropolitan, micropolitan, or rural) can have an important bearing on economic activities as well as opportunities and challenges for area businesses.

CHANGES IN BOUNDARIES: Data describing change over time can be misleading when geographic boundaries have changed. The Census provides documentation about changes in boundaries at this site: www.census.gov/geo/reference/boundary-changes.html

Demographics

Belmont, NH

Age and Gender

	Belmont, NH	Belknap County, NH
Total Population, 2021*	1,177	63,395
Under 5 years	44	2,720
5 to 9 years	99	2,759
10 to 14 years	125	3,947
15 to 19 years	52	3,465
20 to 24 years	51	3,082
25 to 29 years	56	3,360
30 to 34 years	20	3,344
35 to 39 years	44	3,605
40 to 44 years	147	3,520
45 to 49 years	60	3,901
50 to 54 years	72	4,492
55 to 59 years	74	5,629
60 to 64 years	67	5,591
65 to 69 years	42	4,453
70 to 74 years	49	4,256
75 to 79 years	152	2,267
80 to 84 years	13	1,220
85 years and over	10	1,784
Total Female	738	32,163
Total Male	439	31,232

Change in Median Age, 2010*-2021*

Median Age^ (2021*)	42.6	47.5
Median Age^ (2010*)	35.0	43.6
Median Age % Change	21.7%	8.9%

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

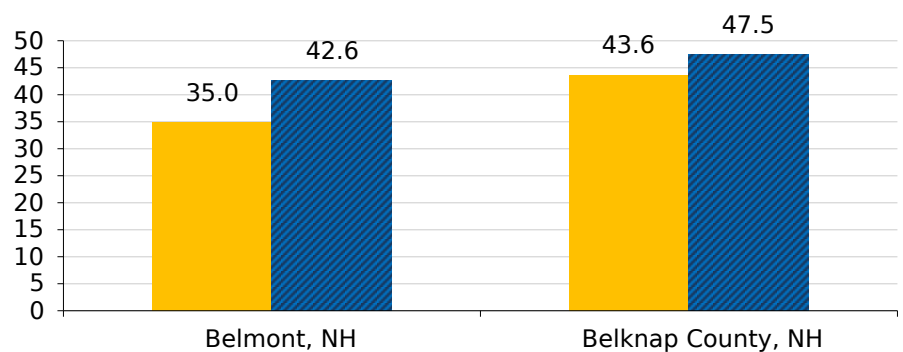
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Median Age, 2010* & 2021*

- From 2010* to 2021*, the median age estimate increased the most in Belmont, NH (35.0 to 42.6, a 21.7% increase) and increased the least in Belknap County, NH (43.6 to 47.5, a 8.9% increase).



■ Median Age^ (2010*) ■ Median Age^ (2021*)

* ACS 5-year estimates used. 2021 represents average characteristics from 2017-2021; 2010 represents 2006-2010.

Data Sources: U.S. Department of Commerce. 2022. Census Bureau, American Community Survey Office, Washington, D.C.

Demographics

Belmont, NH

Age and Gender

What do we measure on this page?

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

Median Age: The age that divides the population into two numerically equal groups (half the people are younger than this age and half are older).

Why is it important?

Different locations have different age distributions. For example, in counties with a large number of retirees, the age distribution may be skewed toward categories 65 years and older.⁴ In counties with universities, the age distribution will be skewed toward 18- to 29-year-olds. In many counties, the largest segment of the population is the Baby Boomer generation (people born between 1946 and 1964).

The change in median age is one indicator of whether the population has gotten older or younger.⁵

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Demographics

Belmont, NH

Age and Gender

	2010*	2021*
Total Population, 2010*-2021*	1,319	1,177
Under 18	356	320
18-34	304	127
35-44	171	191
45-64	271	273
65 and over	217	266

Percent of Total

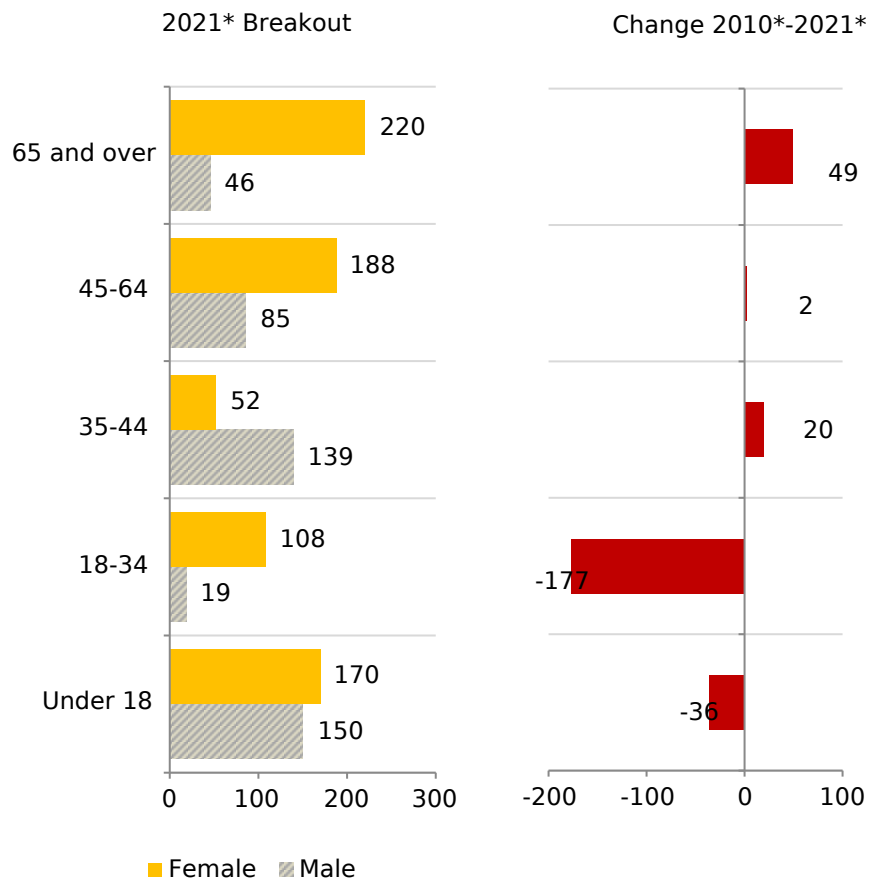
	2010*	2021*
Under 18	27.0%	27.2%
18-34	23.0%	10.8%
35-44	13.0%	16.2%
45-64	20.5%	23.2%
65 and over	16.5%	22.6%

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- In 2021*, the age category with the highest estimate for number of women was 65 and over (220), and the age category with the highest estimate for number of men was Under 18 (150).
- From 2010* to 2021*, the age category with the largest estimated increase was 65 and over (49), and the age category with the largest estimated decrease was 18-34 (-177).



* ACS 5-year estimates used. 2021 represents average characteristics from 2017-2021; 2010 represents 2006-2010.

Data Sources: U.S. Department of Commerce. 2022. Census Bureau, American Community Survey Office, Washington, D.C.

Demographics

Belmont, NH

Age and Gender

What do we measure on this page?

This page describes the change in age and gender distribution over time, and the change in age distribution, with five age-group categories.⁶

Why is it important?

Understanding the age distribution can help highlight whether policy changes and management actions might affect some age groups more than others. It also may highlight the need to understand the different needs, values, and attitudes of different age groups. If an area has a large retired population or soon-to-be-retired population, for example, the needs and interests of the public may differ than an area with a large number of minors or young adults.

For many locations, a significant development is the aging of the population, and in particular the retirement of the “Baby Boomer” generation (those born between 1946 and 1964).^{7, 8, 9} As this generation continues to enter retirement age, their mobility, spending patterns, and consumer demands (for health care and housing, for example) can affect how communities develop economically.^{10, 11, 12}

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Demographics

Belmont, NH

Race

	Belmont, NH	Belknap County, NH
Total Population, 2021*	1,177	63,395
White alone	1,176	60,417
Black or African American alone	0	381
American Indian alone	0	194
Asian alone	0	769
Native Hawaii & Other Pacific Is. alone	0	4
Some other race alone	0	339
Two or more races	1	1,291

Percent of Total

White alone	99.9%	95.3%
Black or African American alone	0.0%	0.6%
American Indian alone	0.0%	0.3%
Asian alone	0.0%	1.2%
Native Hawaii & Other Pacific Is. alone	0.0%	0.0%
Some other race alone	0.0%	0.5%
Two or more races	0.1%	2.0%

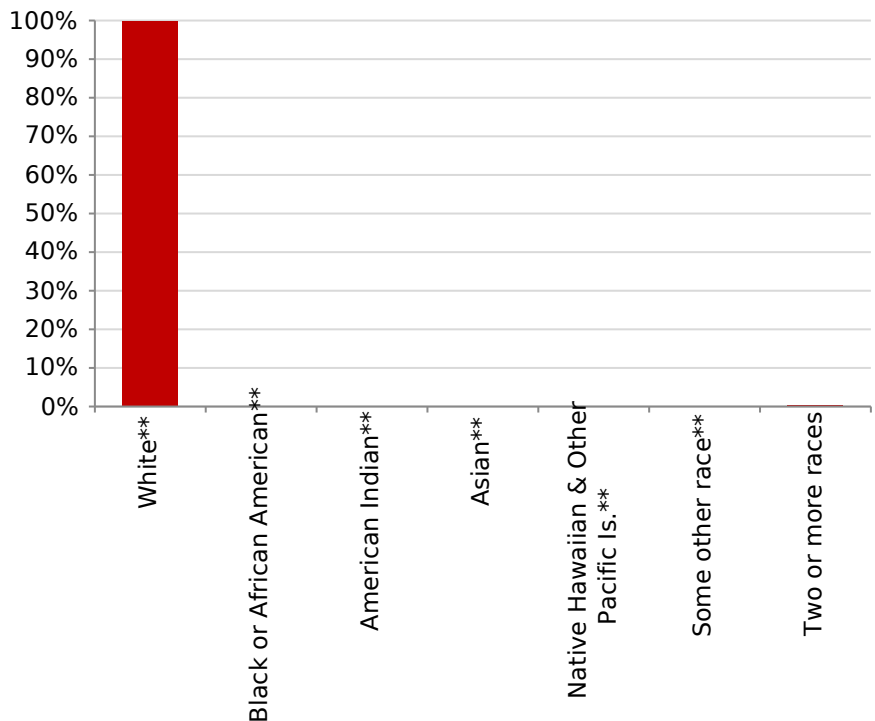
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Population by Race, Percent of Total, Belmont, NH, 2021*

- In the 2017-2021 period, the racial category with the highest estimated percent of the population in the Belmont, NH was white alone (99.9%), and the racial category the lowest estimated percent of the population was black or african american alone (0.0%).



* ACS 5-year estimates used. 2021 represents average characteristics from 2017-2021.

** Percentages are by an individual race alone unless otherwise noted

Data Sources: U.S. Department of Commerce, 2022. Census Bureau, American Community Survey Office, Washington, D.C.

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Demographics

Belmont, NH

Race

What do we measure on this page?

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

Race: Race is a self-identification data item in which respondents choose the race or races with which they most closely identify. In 1997 the U.S. Office of Management and Budget (OMB) revised the standards for how the federal government collects and presents data on race and ethnicity.¹³

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

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

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

Race categories include both racial and national-origin groups. The concept of race is separate from the concept of Hispanic origin, which is discussed elsewhere in this report.¹⁴ Percentages for the various race categories add to 100 percent and should not be combined with the percent Hispanic.

Why is it important?

The United States hit a tipping point in 2015 in its racial and ethnic make-up: more toddlers under the age of five are now minorities than non-Hispanic whites.¹⁵ The racial composition of a place can indicate different needs, values, and attitudes sometimes held by different racial groups.

Federal agencies use information on race and ethnicity to implement a number of programs and to promote and enforce equal opportunities, such as in employment or housing, under the Civil Rights Act.

According to the U.S. Census Bureau, many federal programs are put into effect based on Census race data (i.e., promoting equal employment opportunities; assessing racial disparities in health and environmental risks).¹⁶

It is important to consider whether proposed policies and management actions could have disproportionately high and adverse effects on minority populations. This consideration, broadly referred to as "environmental justice," is a requirement of Executive Order 12898.¹⁷ The Social Science Research Council hosts a useful resource on the health and welfare of racial and ethnic groups.¹⁸

Demographics

Belmont, NH

Ethnicity

	Belmont, NH	Belknap County, NH
Total Population, 2021*	1,177	63,395
Hispanic or Latino (of any race)	0	1,199
Not Hispanic or Latino	1,177	62,196
White alone	1,176	59,698
Black or African American alone	0	362
American Indian alone	0	171
Asian alone	0	769
Native Hawaii & Oth.Pacific Is. alone	0	4
Some other race	0	118
Two or more races	1	1,074

Percent of Total

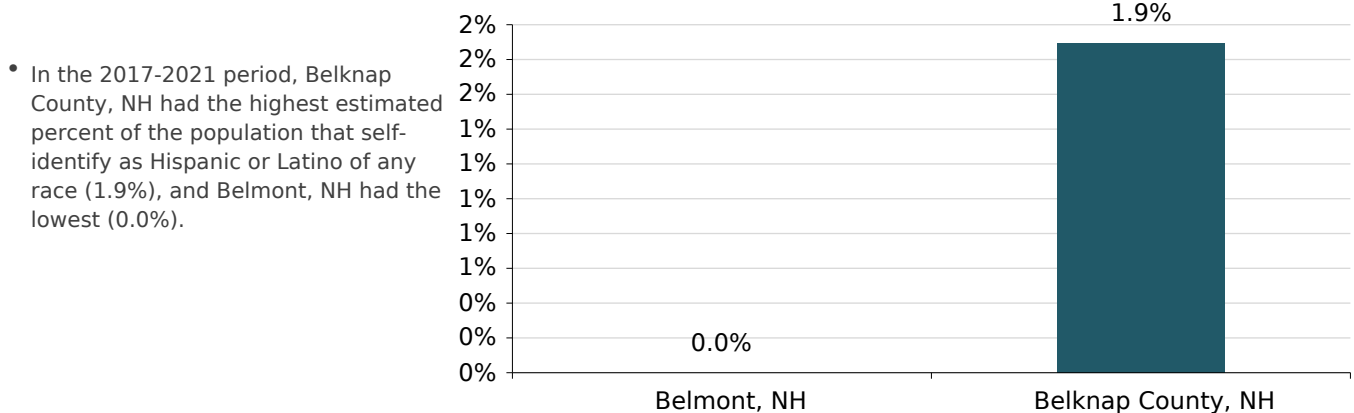
Hispanic or Latino (of any race)	0.0%	1.9%
Not Hispanic or Latino	100.0%	98.1%
White alone	99.9%	94.2%
Black or African American alone	0.0%	0.6%
American Indian alone	0.0%	0.3%
Asian alone	0.0%	1.2%
Native Hawaii & Oth.Pacific Is. alone	0.0%	0.0%
Some other race	0.0%	0.2%
Two or more races	0.1%	1.7%

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Hispanic Population, Percent of Total, Belmont, NH, 2021*



- In the 2017-2021 period, Belknap County, NH had the highest estimated percent of the population that self-identify as Hispanic or Latino of any race (1.9%), and Belmont, NH had the lowest (0.0%).

* ACS 5-year estimates used. 2021 represents average characteristics from 2017-2021.

Data Sources: U.S. Department of Commerce. 2022. Census Bureau, American Community Survey Office, Washington, D.C.

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Demographics

Belmont, NH

Ethnicity

What do we measure on this page?

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

Ethnicity: There are two minimum categories for ethnicity: Hispanic or Latino, and Not Hispanic or Latino. The federal government considers race and Hispanic origin to be two separate and distinct concepts. Hispanics and Latinos may be of any race.^{13, 19}

Hispanic or Latino Origin: People who identify with the terms "Hispanic" or "Latino" are those who classify themselves in one of the specific Hispanic or Latino categories listed on the U.S. Census Bureau questionnaire (Mexican, Puerto Rican, or Cuban, as well as those who indicate that they are "other Spanish, Hispanic, or Latino"). Origin can be viewed as the heritage, nationality group, lineage, or country of birth of the person or the person's parents or ancestors before their arrival in the United States. People who identify their origin as Spanish, Hispanic, or Latino may be of any race.¹⁴

Why is it important?

Hispanics are one of the fastest growing segments of the U.S. population. The U.S. Census Bureau reported that 17.3 percent of the population in the U.S. self-identified as being Hispanic in 2016. The Census Bureau predicts that 28.6 percent of the population in the U.S. will be Hispanic by 2060.²⁰ The ethnic composition of a place can indicate different needs, values, and attitudes sometimes held by different ethnic groups.

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

Demographics

Belmont, NH

Tribal

	Belmont, NH	Belknap County, NH
Total Population, 2021*	1,177	63,395
Total Native American, 2021*	0	194
American Indian Tribes	0	65
Alaska Native Tribes	0	0
Non-Specified Tribes	0	116

Percent of Total

Total Native American	0.0%	0.3%
American Indian Tribes	0.0%	0.1%
Alaska Native Tribes	0.0%	0.0%
Non-Specified Tribes	0.0%	0.2%

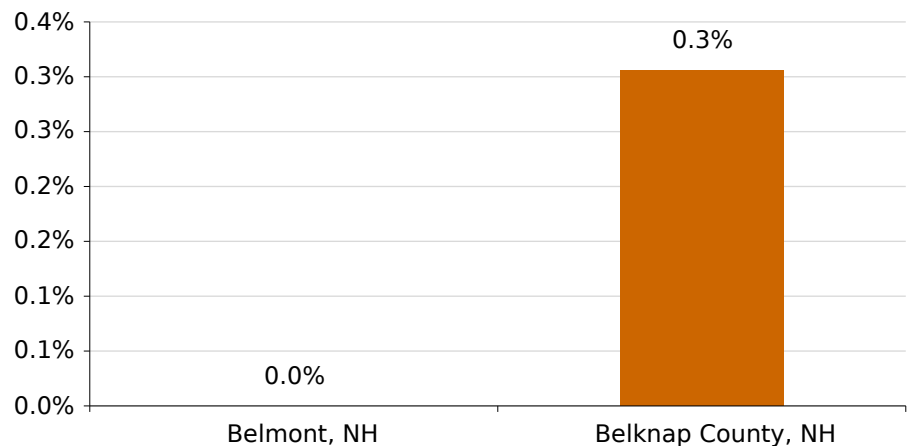
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Native American Population, Percent of Total, Belmont, NH, 202

- In the 2017-2021 period, Belknap County, NH had the highest estimated percent of the population that self-identified as American Indian and Alaska Native (0.3%) and Belmont, NH had the lowest (0.0%).



* ACS 5-year estimates used. 2021 represents average characteristics from 2017-2021.

Data Sources: U.S. Department of Commerce. 2022. Census Bureau, American Community Survey Office, Washington, D.C.

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Demographics

Belmont, NH

Tribal

What do we measure on this page?

This page describes, in general terms, the number of people who self-identify as American Indian and Alaska Native alone or in combination with one or more other races.²¹

American Indian: This category shows self-identification among people of American Indian descent. Census data are available for 36 tribes or Selected American Indian categories: Apache, Arapaho, Blackfeet, Cherokee, Cheyenne, Chickasaw, Chippewa, Choctaw, Colville, Comanche, Cree, Creek, Crow, Delaware, Hopi, Houma, Iroquois, Kiowa, Lumbee, Menominee, Navajo, Osage, Ottawa, Paiute, Pima, Potawatomi, Pueblo, Puget Sound Salish, Seminole, Shoshone, Sioux, Tohono O'Odham, Ute, Yakama, Yaqui, Yuman, and "All other tribes." In this report, people who self-identified as members of the Delaware, Houma, Menominee, and Ottawa tribes are included in the "All other tribes" category, along with all other federally recognized tribes not separately listed.²²

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

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

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

Why is it important?

The American Indian and Alaska Native identity of a place can indicate different needs, values, and attitudes sometimes held by different groups.

Many tribal people have unique historical and current ties to the land,^{23, 24} and some tribes have unique legal rights to certain activities, such as hunting, fishing, and plant-gathering. Policies and management actions may have disproportionately high and adverse effects on tribes and it is helpful to know whether native peoples live in a particular area.^{25, 26}

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Demographics

Belmont, NH

Tribal

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Total Native American	0	194
American Indian Tribes; Specified	0	65
Apache	0	0
Arapaho	0	0
Blackfeet	0	24
Cherokee	0	0
Cheyenne	0	0
Chickasaw	0	0
Chippewa	0	0
Choctaw	0	0
Colville	0	0
Comanche	0	0
Cree	0	0
Creek	0	0
Crow	0	0
Hopi	0	0
Iroquois	0	0
Kiowa	0	0
Lumbee	0	0
Navajo	0	0
Osage	0	0
Paiute	0	0
Pima	0	0
Potawatomi	0	0
Pueblo	0	0
Puget Sound Salish	0	0
Seminole	0	0
Shoshone	0	0
Sioux	0	0
Tohono O'Odham	0	0
Ute	0	0
Yakama	0	0
Yaqui	0	0
Yuman	0	0
All other tribes	0	41
American Indian; Not Specified	0	0
Alaska Native Tribes; Specified	0	0
Alaska Athabaskan	0	0
Aleut	0	0
Inupiat	0	0
Tlingit-Haida	0	0
Tsimshian	0	0
Yupik	0	0
Alaska Native; Not Specified	0	116
American Indian or Alaska Native; Not Specified	0	116
International Indian Tribe	0	0

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Demographics

Belmont, NH

Occupations and Industries

	Belmont, NH	Belknap County, NH
Civilian employees > 16 years, 2021*	592	32,380
Management, professional, & related	203	11,890
Service	191	5,679
Sales and office	53	7,860
Farming, fishing, and forestry	0	104
Construction, extract, maint, & repair	1	1,992
Production, transportation	124	3,680

Percent of Total

Management, professional, & related	34.3%	36.7%
Service	32.3%	17.5%
Sales and office	9.0%	24.3%
Farming, fishing, and forestry	0.0%	0.3%
Construction, extract, maint, & repair	0.2%	6.2%
Production, transportation	20.9%	11.4%

	Belmont, NH	Belknap County, NH
Civilian employees > 16 years, 2021*	592	32,380
Ag, forestry, fishing & hunting, mining	0	203
Construction	26	3,034
Manufacturing	20	3,335
Wholesale trade	0	700
Retail trade	110	4,457
Transport, warehousing, and utilities	0	898
Information	0	526
Finance and ins, and real estate	30	2,023
Prof, mgmt, admin, & waste mgmt	103	3,230
Edu, health care, & social assistance	159	7,761
Arts, entertain, rec, accomod, & food	93	3,327
Other services, except public admin	20	1,647
Public administration	31	1,239

Percent of Total

Ag, forestry, fishing & hunting, mining	0.0%	0.6%
Construction	4.4%	9.4%
Manufacturing	3.4%	10.3%
Wholesale trade	0.0%	2.2%
Retail trade	18.6%	13.8%
Transport, warehousing, and utilities	0.0%	2.8%
Information	0.0%	1.6%
Finance and ins, and real estate	5.1%	6.2%
Prof, mgmt, admin, & waste mgmt	17.4%	10.0%
Edu, health care, & social assistance	26.9%	24.0%
Arts, entertain, rec, accomod, & food	15.7%	10.3%
Other services, except public admin	3.4%	5.1%
Public administration	5.2%	3.8%

High Reliability: Data with coefficients of variation (CVs) < 12% are in black to indicate that the sampling error is relatively small.

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Low Reliability: Data with CVs > 40% are displayed in red to indicate that the estimate is considered very unreliable.

* ACS 5-year estimates used. 2021 represents average characteristics from 2017-2021.

Data Sources: U.S. Department of Commerce. 2022. Census Bureau, American Community Survey Office, Washington, D.C.

Demographics

Belmont, NH

Occupations and Industries

What do we measure on this page?

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

Employment by Occupation: Refers to the Standard Occupational Classification (SOC) system in which workers are classified into occupations with similar job duties, skills, education, and/or training, regardless of industry.^{27, 28}

Employment by Industry: Refers to employment by industry, listed according to the North American Industry Classification System (NAICS). For a more detailed analysis of long-term employment and personal income earned by industry, run an EPS Measures report. See <https://headwaterseconomics.org/eps>.

Why is it important?

Employment statistics are usually reported by industry. This is a useful way to show the relative diversity of the economy and the degree of dependence on certain sectors. Employment by occupation offers additional information that describes what people do for a living and the type of work they do, regardless of the industry. For example, management and professional occupations generally offer higher wages and require formal education, and these occupations could exist in any number of industries. Managers could be working for a software firm, a mine, or a construction company. Occupation information describes what people do, while employment by industry describes where people work.²⁹

CHANGES IN BOUNDARIES: Data describing change over time can be misleading when geographic boundaries have changed. The Census provides documentation about changes in boundaries at this site: www.census.gov/geo/reference/boundary-changes.html

Demographics

Belmont, NH

Labor

	Belmont, NH	Belknap County, NH
Population 16 to 64, 2021*	643	39,342
WEEKS WORKED PER YEAR:		
Worked 50 to 52 weeks	410	24,082
Worked 27 to 49 weeks	78	4,849
Worked 1 to 26 weeks	73	3,169
Did not work	82	7,242
HOURS WORKED PER WEEK:		
Worked 35 or more hours per week	403	24,360
Worked 15 to 34 hours per week	57	6,140
Worked 1 to 14 hours per week	101	1,600
Did not work	82	7,242
Mean usual hours worked for workers	34.1	38.8

Percent of Total

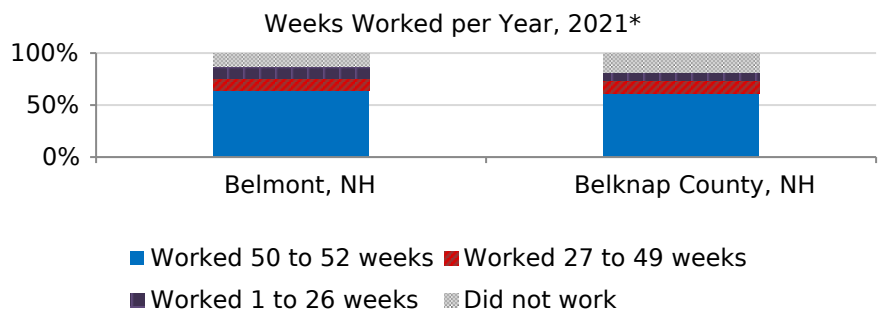
WEEKS WORKED PER YEAR:		
Worked 50 to 52 weeks	63.8%	61.2%
Worked 27 to 49 weeks	12.1%	12.3%
Worked 1 to 26 weeks	11.4%	8.1%
Did not work	12.8%	18.4%
HOURS WORKED PER WEEK:		
Worked 35 or more hours per week	62.7%	61.9%
Worked 15 to 34 hours per week	8.9%	15.6%
Worked 1 to 14 hours per week	15.7%	4.1%
Did not work	12.8%	18.4%

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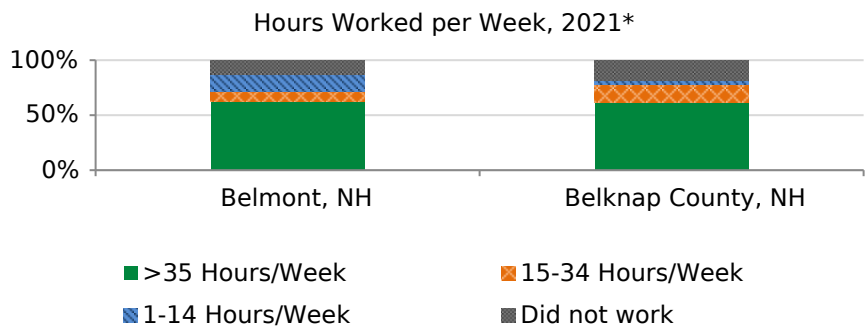
Medium Reliability: Data with CVs between 12 & 40% are in orange to indicate that the values should be interpreted with caution.

Low Reliability: Data with CVs > 40% are displayed in red to indicate that the estimate is considered very unreliable.

- In the 2017-2021 period, Belmont, NH had the highest estimated percent of people that worked 50 to 52 weeks per year (63.8%), and Belknap County, NH had the lowest (61.2%).



- In the 2017-2021 period, Belmont, NH had the highest estimated percent of people that worked 35 or more hours per week (62.7%), and Belknap County, NH had the lowest (61.9%).



* ACS 5-year estimates used. 2021 represents average characteristics from 2017-2021.

Data Sources: U.S. Department of Commerce. 2022. Census Bureau, American Community Survey Office, Washington, D.C.

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Demographics

Belmont, NH

Labor

What do we measure on this page?

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

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

Labor force participation should be not confused with the unemployment rate, which is a measure of the people who are jobless and looking for work. To see long-term trends of unemployment, run an EPS Measures report. See <https://headwaterseconomics.org/eps>.

Why is it important?

Fewer hours worked per week or weeks worked per year may indicate that the local economy is suffering from underemployment which results in lower real incomes and a lower standard of living.³⁰ For example, labor incomes in agriculture and other seasonal employment are consistently among the lowest incomes in industrial classes as reported by the U.S. Census.

However, shorter work weeks and fewer weeks worked per year also can be indicative of worker preference. Part-time jobs (those that average fewer than 35 hours/week) are often ideal for students, people who are responsible for taking care of their dependents, and the elderly who wish to remain active in the workplace but do not want to work a full schedule. Advances in computer technologies enable workers to telecommute and work shorter and more flexible hours. And, in some cases, young adults seek out seasonal-, tourism-, or recreation-related employment by choice.

The Bureau of Labor Statistics offers data tables on workers by category.³¹ For example, in 2006, before the Great Recession, 3.9 million people in the county were employed part-time for economic reasons (slack work or business conditions or could only find a part-time job). By 2008, toward the end of the recession, this number had risen to 7.3 million people.³²

Data on age and income distribution should be examined to better understand the degree to which the data on this page are related to under-employment and economic hardship versus worker preference.

Most employment statistics count full-time, part-time, and seasonal employment as the same—that is, a single job. In places where a relatively large percent of the employment base is either part-time or seasonally employed, this may explain falling wages or rates of employment that outpace population change.

For more information about changes in wages, employment, and population over time, create an EPS Socioeconomic Measures report. See <https://headwaterseconomics.org/eps>.

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Demographics

Belmont, NH

Commuting

	Belmont, NH	Belknap County, NH
Workers 16 years and over, 2021*	540	31,796
PLACE OF WORK:		
Worked in county of residence	376	20,418
Worked outside county of residence	164	11,378
TRAVEL TIME TO WORK:		
Less than 10 minutes	13	5,862
10 to 14 minutes	77	4,487
15 to 19 minutes	168	3,475
20 to 24 minutes	48	2,795
25 to 29 minutes	0	1,302
30 to 34 minutes	83	3,365
35 to 39 minutes	0	1,048
40 to 44 minutes	10	1,498
45 to 59 minutes	50	2,695
60 or more minutes	50	2,728
Mean travel time to work (minutes)	23	23.9

Percent of Total

PLACE OF WORK:		
Worked in county of residence	69.6%	64.2%
Worked outside county of residence	30.4%	35.8%
TRAVEL TIME TO WORK:		
Less than 10 minutes	2.4%	18.4%
10 to 14 minutes	14.3%	14.1%
15 to 19 minutes	31.1%	10.9%
20 to 24 minutes	8.9%	8.8%
25 to 29 minutes	0.0%	4.1%
30 to 34 minutes	15.4%	10.6%
35 to 39 minutes	0.0%	3.3%
40 to 44 minutes	1.9%	4.7%
45 to 59 minutes	9.3%	8.5%
60 or more minutes	9.3%	8.6%

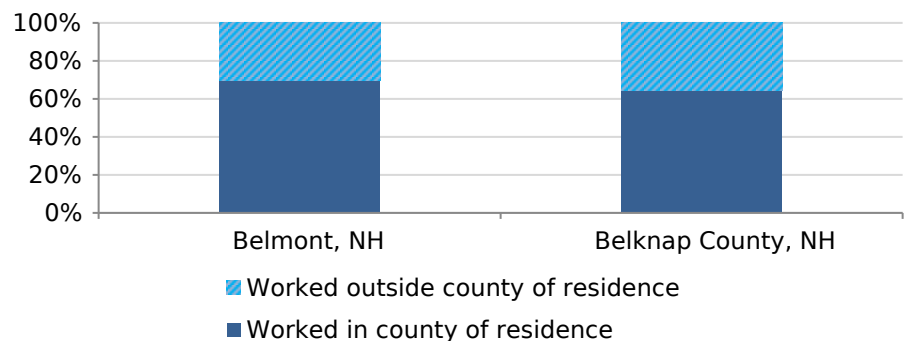
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Place of Work, 2021*

- In the 2017-2021 period, Belknap County, NH had the highest estimated percent of people that worked outside the county of residence (35.8%), and Belmont, NH had the lowest (30.4%).



* ACS 5-year estimates used. 2021 represents average characteristics from 2017-2021.

Data Sources: U.S. Department of Commerce, 2022. Census Bureau, American Community Survey Office, Washington, D.C.

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Demographics

Belmont, NH

Commuting

What do we measure on this page?

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

Why is it important?

The longest commute times tend to occur in larger metro areas or in counties surrounding metro areas. However, fast-growing micropolitan communities or some rural areas, such as resort communities, where the cost of living has gone up, are also experiencing large commute times.³³

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

High out-commuting rates can also separate tax revenues from demands for services, which complicates fiscal planning for local governments. "Bedroom communities"—those with high levels of out-commuting—may struggle to provide social services, housing, and water and sewer facilities without an adequate source of business tax revenue. Higher levels and longer distance of commuting likely indicate a housing-job imbalance. This can result from unaffordable housing prices or other residential constraints.³⁴

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Demographics

Belmont, NH

Income

	Belmont, NH	Belknap County, NH
Per Capita Income (2021 \$s)	\$31,672	\$39,639
Median Household Income^ (2021 \$s)	\$0	\$75,035
Total Households, 2021*	525	25,571
Less than \$10,000	20	932
\$10,000 to \$14,999	20	820
\$15,000 to \$24,999	25	1,823
\$25,000 to \$34,999	135	2,092
\$35,000 to \$49,999	97	2,903
\$50,000 to \$74,999	94	4,212
\$75,000 to \$99,999	59	3,433
\$100,000 to \$149,999	47	5,456
\$150,000 to \$199,999	0	2,200
\$200,000 or more	28	1,700
Gini Coefficient^	0.50	0.43

Percent of Total

Less than \$10,000	3.8%	3.6%
\$10,000 to \$14,999	3.8%	3.2%
\$15,000 to \$24,999	4.8%	7.1%
\$25,000 to \$34,999	25.7%	8.2%
\$35,000 to \$49,999	18.5%	11.4%
\$50,000 to \$74,999	17.9%	16.5%
\$75,000 to \$99,999	11.2%	13.4%
\$100,000 to \$149,999	9.0%	21.3%
\$150,000 to \$199,999	0.0%	8.6%
\$200,000 or more	5.3%	6.6%

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

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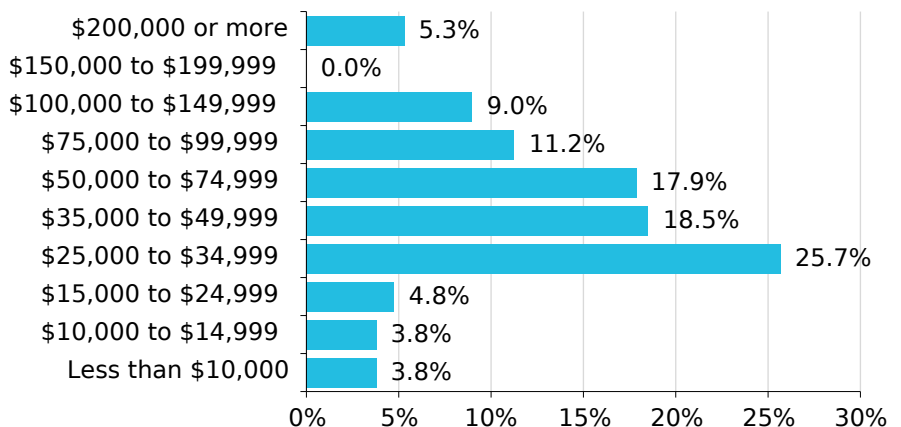
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- In the 2017-2021 period, the income category in the Belmont, NH with the most households was \$25,000 to \$34,999 (25.7% of households). The income category with the fewest households was \$150,000 to \$199,999 (0.0% of households).

- In the 2017-2021 period, the bottom 40% of households in the Belmont, NH accumulated approximately 12.6% of total income, and the top 20% of households accumulated approximately 62.7% of total income.

Household Income Distribution, Belmont, NH, 2021*



* ACS 5-year estimates used. 2021 represents average characteristics from 2017-2021.

Data Sources: U.S. Department of Commerce. 2022. Census Bureau, American Community Survey Office, Washington, D.C.

Demographics

Belmont, NH

Income

What do we measure on this page?

This page describes per capita income and the distribution of household income.

Per Capita Income: Total personal income divided by total population of an area.⁵⁰

Household: All the people who occupy a housing unit as their usual place of residence.

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

The per capita income shown on this page is from the U.S. Census Bureau. The U.S. Census Bureau and Bureau of Economic Analysis (BEA) define income differently and derive the estimates using different techniques.⁵¹

Why is it important?

One important consideration of proposed policies and management actions is whether low-income populations could experience disproportionately adverse effects as a result. Analyzing income differences within and between locations helps to highlight areas where the population or a sub-population may be experiencing economic hardship.

The distribution of income is related to important aspects of economic well-being. Large numbers of households in the lower end of income distribution indicate economic hardship. A bulge in the middle can be interpreted as the size of the middle class. A figure that shows a proportionally large number of households at both extremes indicates a location characterized by "haves" and "have-nots."³⁵

Income distribution has always been a central concern of economic theory and economic policy. Classical economists were mainly concerned with the distribution of income among the main factors of production: land, labor, and capital. Modern economists have also addressed this issue but have been more concerned with the distribution of income across individuals and households.³⁶

According to the Census Bureau, "Researchers believe that changes in the labor market and... household composition affected the long-run increase in income inequality. The wage distribution has become considerably more unequal with workers at the top experiencing real wage gains and those at the bottom real wage losses.... At the same time, long-run changes in society's living arrangements have taken place also tending to exacerbate household income differences. For example, divorces, marital separations, births out of wedlock, and the increasing age at first marriage have led to a shift away from married-couple households to single-parent families and nonfamily households. Since non-married-couple households tend to have lower income and less equally distributed income than other types of households... changes in household composition have been associated with growing income inequality."³⁷

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Demographics

Belmont, NH

Poverty Prevalence

	Belmont, NH	Belknap County, NH
People, 2021*	1,177	62,642
Families, 2021*	289	17,097
People Below Poverty	\$87	5,019
Families below poverty	\$20	992

Percent of Total

People Below Poverty	7.4%	8.0%
Families below poverty	6.9%	5.8%

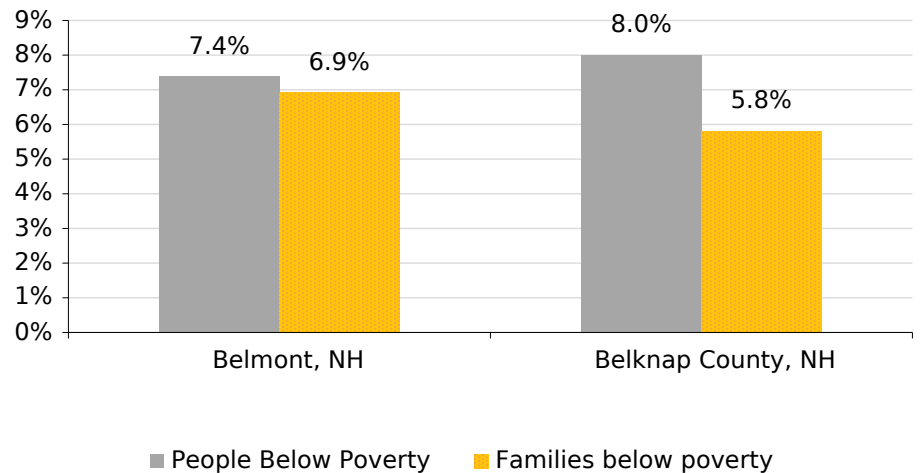
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Individuals & Families Below Poverty, 2021*

- In the 2017-2021 period, Belknap County, NH had the highest estimated percent of individuals living below poverty (8.0%), and Belmont, NH had the lowest (7.4%).
- In the 2017-2021 period, Belmont, NH had the highest estimated percent of families living below poverty (6.9%), and Belknap County, NH had the lowest (5.8%).



Poverty Rate by Age & Family Type~

	Belmont, NH	Belknap County, NH
People, 2021*	7.4%	8.0%
Under 18 years	7.2%	11.0%
65 years and older	0.0%	6.3%
Families, 2021*	6.9%	5.8%
Families with related children < 18 years	19.0%	9.6%
Married couple families	0.0%	2.9%
with children < 18 years	0.0%	2.0%
Female householder, no husband present	43.5%	20.1%
with children < 18 years	43.5%	28.2%

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

* ACS 5-year estimates used. 2021 represents average characteristics from 2017-2021.

Data Sources: U.S. Department of Commerce, 2022. Census Bureau, American Community Survey Office, Washington, D.C.

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Demographics

Belmont, NH

Poverty Prevalence

What do we measure on this page?

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

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

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

Why is it important?

Poverty is an important indicator of economic well-being. Understanding the extent of poverty is important for several reasons. For example, people with limited income may have different needs and values. Also, proposed policies and activities may need to be analyzed in the context of whether people who are economically disadvantaged could experience disproportionately adverse effects.

Poverty rates are often reported in aggregate, which can hide important differences. The bottom table shows poverty for various types of individuals and families. This is important because aggregate poverty rates (for example, families below poverty) may hide some important information (for example, the poverty rate for single mothers with children).^{38, 39}

Demographics

Belmont, NH

Poverty by Race and Ethnicity

	Belmont, NH	Belknap County, NH
Total Population in Poverty, 2021*	87	5,019
White alone	87	4,823
Black or African American alone	0	51
American Indian alone	0	0
Asian alone	0	28
Native Hawaii & Other Pacific Is. alone	0	0
Some other race	0	63
Two or more races	0	54
All Ethnicities in Poverty, 2021*		
Hispanic or Latino (of any race)	0	190
Not Hispanic or Latino (of any race)	87	4,704

Percent of Total[^]

White alone	100.0%	96.1%
Black or African American alone	0.0%	1.0%
American Indian alone	0.0%	0.0%
Asian alone	0.0%	0.6%
Native Hawaii & Other Pacific Is. alone	0.0%	0.0%
Some other race	0.0%	1.3%
Two or more races	0.0%	1.1%
Hispanic or Latino (of any race)	0.0%	3.8%
Not Hispanic or Latino (of any race)	100.0%	93.7%

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

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Percent of People by Race and Ethnicity Who Are Below Poverty[~], 2021*

	Belmont, NH	Belknap County, NH
White alone	7.4%	8.1%
Black or African American alone	na	15.0%
American Indian alone	na	0.0%
Asian alone	na	3.6%
Native Hawaiian & Oceanic alone	na	0.0%
Some other race alone	na	18.7%
Two or more races alone	0.0%	4.3%
Hispanic or Latino alone	na	16.0%
Non-Hispanic/Latino alone	7.4%	8.0%

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

* ACS 5-year estimates used. 2021 represents average characteristics from 2017-2021.

Data Sources: U.S. Department of Commerce. 2022. Census Bureau, American Community Survey Office, Washington, D.C.

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Demographics

Belmont, NH

Poverty by Race and Ethnicity

What do we measure on this page?

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

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

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

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

Poverty: Following the Office of Management and Budget's Directive¹⁴, the Census Bureau uses a set of income thresholds that vary by family size and composition to detect who is poor. If the total income for a family or an unrelated individual falls below the relevant poverty threshold, then the family or an unrelated individual is classified as being "below the poverty level."

Poverty thresholds are updated every year by the U.S. Census Bureau to reflect changes in the Consumer Price Index. The poverty thresholds are the same for all parts of the country. They are not adjusted for regional, state or local variations in the cost of living.⁴⁰

Why is it important?

Understanding levels of poverty for different races and ethnicities can be important. People with limited income and from different races and ethnicities may have different needs and values. Proposed policies and activities may need to be analyzed in the context of whether minorities and people who are economically disadvantaged could be disproportionately impacted.^{41, 42}

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Demographics

Belmont, NH

Household Earnings

	Belmont, NH	Belknap County, NH
Total households, 2021*	525	25,571
Labor earnings	331	19,190
Social Security (SS)	247	10,391
Retirement income	185	7,176
Supplemental Security Income (SSI)	39	1,692
Cash public assistance income	37	786
SNAP (previously Food Stamps)	77	1,739

Percent of Total ^

	Belmont, NH	Belknap County, NH
Labor earnings	63.0%	75.0%
Social Security (SS)	47.0%	40.6%
Retirement income	35.2%	28.1%
Supplemental Security Income (SSI)	7.4%	6.6%
Cash public assistance income	7.0%	3.1%
SNAP (previously Food Stamps)	14.7%	6.8%

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

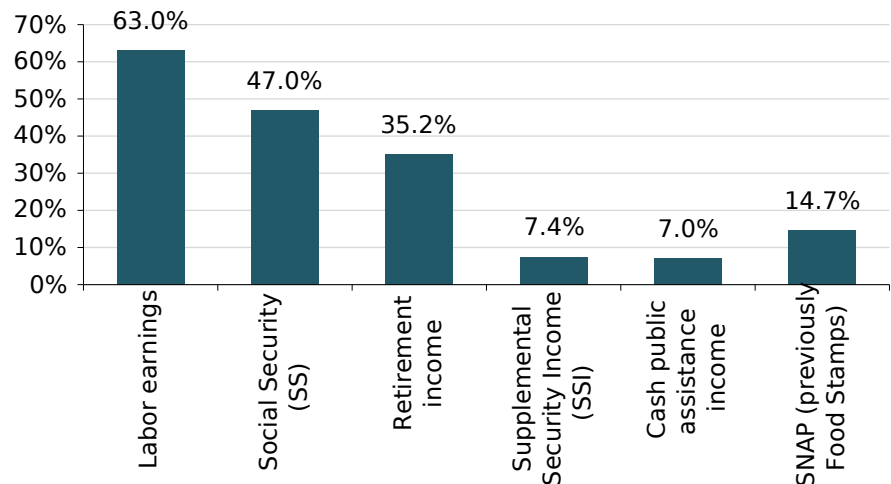
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Low Reliability: Data with CVs > 40% are displayed in red to indicate that the estimate is considered very unreliable.

Percent of Households Receiving Earnings, by Source, 2021*

- In the 2017-2021 period, the highest estimated percent of public assistance in the Belmont, NH was in the form of Social Security (SS) (47.0%), and the lowest was in the form of Cash public assistance income (7.0%).



Mean Annual Household Earnings by Source

	Belmont, NH	Belknap County, NH
Mean earnings, 2021 (2021 \$s)	\$92,348	\$92,811
Mean Social Security income	\$20,650	\$22,437
Mean retirement income	\$6,507	\$27,498
Mean Supplemental Security Income	\$0	\$10,431
Mean cash public assistance income	\$0	\$3,377

* ACS 5-year estimates used. 2021 represents average characteristics from 2017-2021.

Data Sources: U.S. Department of Commerce. 2022. Census Bureau, American Community Survey Office, Washington, D.C.

Demographics

Belmont, NH

Household Earnings

What do we measure on this page?

This page describes household earnings by source.

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

Social Security: Households that receive income that includes Social Security pensions and survivor benefits, permanent disability insurance payments made by the Social Security Administration before deductions for medical insurance, and Railroad Retirement insurance. It does not include Medicare reimbursement.

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

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

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

Supplemental Nutrition Assistance Program (SNAP): Households that receive coupons or cards that can be used to purchase food. Prior to 2008, this program was referred to as Food Stamps. The U.S. Census Bureau's American Community Survey (ACS) does not report mean dollar amounts for this item.

Why is it important?

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

Additional information on "non-labor" sources of income are available by running an EPS Non-labor report: See <https://headwaterseconomics.org/eps>.

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Demographics

Belmont, NH

Education

	Belmont, NH	Belknap County, NH
Total Population 25 yrs or older, 2021*	806	47,422
No high school degree	226	3,059
High school graduate	580	44,363
Associates degree	91	5,791
Bachelor's degree or higher	75	14,799
Graduate or professional	45	6,157

Percent of Total

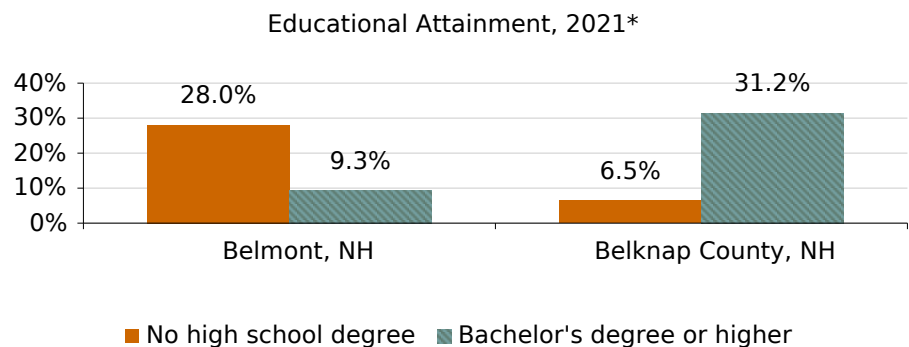
No high school degree	28.0%	6.5%
High school graduate	72.0%	93.5%
Associates degree	11.3%	12.2%
Bachelor's degree or higher	9.3%	31.2%
Graduate or professional	5.6%	13.0%

High Reliability: Data with coefficients of variation (CVs) < 12% are in black to indicate that the sampling error is relatively small.

Medium Reliability: Data with CVs between 12 & 40% are in orange to indicate that the values should be interpreted with caution.

Low Reliability: Data with CVs > 40% are displayed in red to indicate that the estimate is considered very unreliable.

- In the 2017-2021 period, Belknap County, NH had the highest percent of people over age 25 with a bachelor's degree or higher (31.2%), and Belmont, NH had the lowest (9.3%).
- In the 2017-2021 period, Belmont, NH had the highest percent of people over age 25 with no high school degree (28.0%), and Belknap County, NH had the lowest (6.5%).



	Belmont, NH	Belknap County, NH
Total Population over 3 years old, 2021*	1,151	61,724
Enrolled in school:	308	12,090
Enrolled in nursery school, preschool	18	531
Enrolled in kindergarten	22	499
Enrolled in grade 1 to grade 4	46	2,577
Enrolled in grade 5 to grade 8	125	2,834
Enrolled in grade 9 to grade 12	52	3,320
Enrolled in college	45	2,329
Not enrolled in school	843	49,634

Percent of Total

Enrolled in school:	26.8%	19.6%
Enrolled in nursery school, preschool	1.6%	0.9%
Enrolled in kindergarten	1.9%	0.8%
Enrolled in grade 1 to grade 4	4.0%	4.2%
Enrolled in grade 5 to grade 8	10.9%	4.6%
Enrolled in grade 9 to grade 12	4.5%	5.4%
Enrolled in college	3.9%	3.8%
Not enrolled in school	73.2%	80.4%

* ACS 5-year estimates used. 2021 represents average characteristics from 2017-2021.

Data Sources: U.S. Department of Commerce. 2022. Census Bureau, American Community Survey Office, Washington, D.C.

Demographics

Belmont, NH

Education

What do we measure on this page?

This page describes levels of educational attainment.

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

School Enrollment: The U.S. Census Bureau's American Community Survey (ACS) defines people as enrolled in school if they were attending a public or private school or college at any time during the three months prior to taking the survey. People enrolled in vocational, technical, or business school such as post-secondary vocational, trade, hospital school, and on-the-job training were not reported as enrolled in school.

Why is it important?

Education is one of the most important indicators of the potential for economic success, and lack of education is closely linked to poverty. Studies show that areas with a higher-than-average-educated workforce grow faster, have higher incomes, and suffer less during economic downturns than other areas.^{43, 44} In 2017, the Bureau of Labor Statistics reported that the higher the rate of educational achievement, the lower the unemployment rate and the higher the wages.⁴⁵

Understanding differences in education levels can highlight whether certain people might be disproportionately impacted by policies, plans, and management actions, and can inform communication and outreach efforts.

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

CHANGES IN BOUNDARIES: Data describing change over time can be misleading when geographic boundaries have changed. The Census provides documentation about changes in boundaries at this site: www.census.gov/geo/reference/boundary-changes.html

Demographics

Belmont, NH

Language

	Belmont, NH	Belknap County, NH
Population 5 yrs or older, 2021*	1,133	60,675
Speak only English	1,132	58,644
Speak a language other than English	1	2,031
Spanish or Spanish Creole	0	423
Other Indo-European languages	1	1,215
Asian and Pacific Island languages	0	301
Other languages	0	92
Speak English less than "very well"	0	351

Percent of Total

Speak only English	99.9%	96.7%
Speak a language other than English	0.1%	3.3%
Spanish or Spanish Creole	0.0%	0.7%
Other Indo-European languages	0.1%	2.0%
Asian and Pacific Island languages	0.0%	0.5%
Other languages	0.0%	0.2%
Speak English less than "very well"	0.0%	0.6%

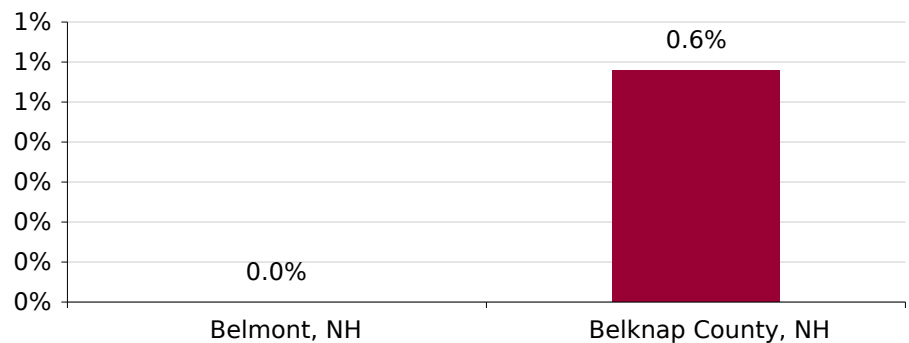
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Percent of Population that 'Speaks English Less Than Very Well', 2021*

- In the 2017-2021 period, Belknap County, NH had the highest estimated percent of people that spoke English less than 'very well' (0.6%), and Belmont, NH had the lowest (0.0%).



* ACS 5-year estimates used. 2021 represents average characteristics from 2017-2021.

Data Sources: U.S. Department of Commerce. 2022. Census Bureau, American Community Survey Office, Washington, D.C.

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Demographics

Belmont, NH

Language

What do we measure on this page?

This page measures the primary language people speak at home.

Language Spoken at Home: The language used by respondents five years and older at home, either "English only" or a non-English language which is used in addition to English or in place of English.⁴⁶

Why is it important?

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

Demographics

Belmont, NH

Housing Characteristics

	Belmont, NH	Belknap County, NH
Total Housing Units, 2021*	565	38,267
Occupied	525	25,571
Vacant	40	12,696
For rent	0	180
Rented, not occupied	0	69
For sale only	40	229
Sold, not occupied	0	0
Seasonal, recreational, occasional	0	11,352
For migrant workers	0	45
Other vacant	0	821
Year Built		
Built 2010 or later	27	1,912
Built 2000 to 2009	23	5,281
Built 1990 to 1999	123	3,728
Built 1980 to 1989	55	6,675
Built 1970 to 1979	145	5,784
Built 1940 to 1969	95	8,063
Median year structure built [^]	1976	1977

Percent of Total

Occupancy		
Occupied	92.9%	66.8%
Vacant	7.1%	33.2%
For rent	0.0%	0.5%
Rented, not occupied	0.0%	0.2%
For sale only	7.1%	0.6%
Sold, not occupied	0.0%	0.0%
Seasonal, recreational, occasional	0.0%	29.7%
For migrant workers	0.0%	0.1%
Other vacant	0.0%	2.1%
Year Built		
Built 2010 or later	4.8%	5.0%
Built 2000 to 2009	4.1%	13.8%
Built 1990 to 1999	21.8%	9.7%
Built 1980 to 1989	9.7%	17.4%
Built 1970 to 1979	25.7%	15.1%
Built 1940 to 1969	16.8%	21.1%

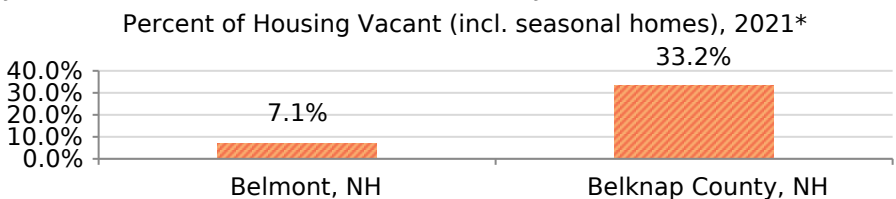
[^] Median year structure built is not available for metro/non-metro or regional aggregations.

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Low Reliability: Data with CVs > 40% are displayed in red to indicate that the estimate is considered very unreliable.

- In the 2017-2021 period, Belknap County, NH had the highest estimated percent of the vacant housing (33.2%), and Belmont, NH had the lowest (7.1%).



* ACS 5-year estimates used. 2021 represents average characteristics from 2017-2021.

Data Sources: U.S. Department of Commerce. 2022. Census Bureau, American Community Survey Office, Washington, D.C.

Demographics

Belmont, NH

Housing Characteristics

What do we measure on this page?

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

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

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

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

Why is it important?

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

Seasonal or recreational homes (i.e., “second homes”) are often an indicator of the desirability of a place for recreation and tourism. This could also be used as an indicator of recreational and scenic amenities, which can be a source of economic growth.

While the late 1990s and early 2000s were a period of rapid home development throughout the country, there have been other periods when housing grew at a fast rate (the late 1970s, for example, in many parts of the country). The relative growth rate of housing is an indicator of overall economic growth but may indicate challenges such as the need to prepare for risk of wildfire, flooding, and other natural disasters. The year the home was built also provides information on the age of the housing stock, which can be used to forecast future demand of services such as energy consumption and fire protection.

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

Demographics

Belmont, NH

Housing Affordability

	Belmont, NH	Belknap County, NH
Owner-occupied mortgaged homes, 2021*	201	12,318
Cost >30% of household income	26	3,790
Specified renter-occupied units, 2021*	104	5,699
Rent >30% of household income	35	2,403
Median monthly mortgage cost [^] , 2021*	\$1,315	\$1,777
Median gross rent [^] , 2021*	\$885	\$1,088

Percent of Total

Cost >30% of household income	12.9%	30.8%
Rent >30% of household income	33.7%	42.2%

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

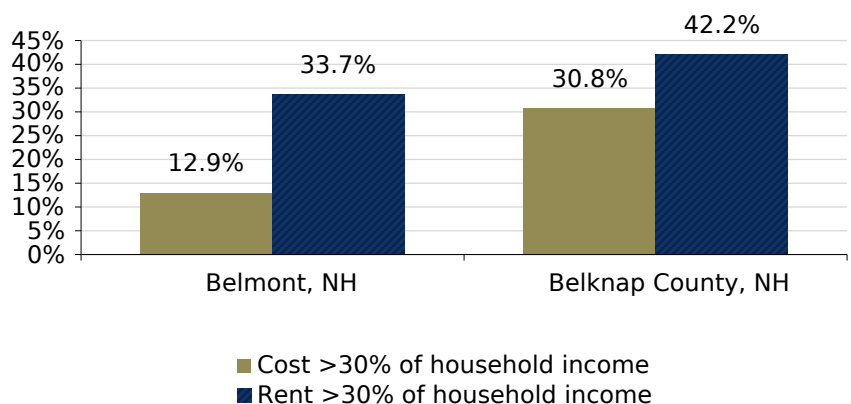
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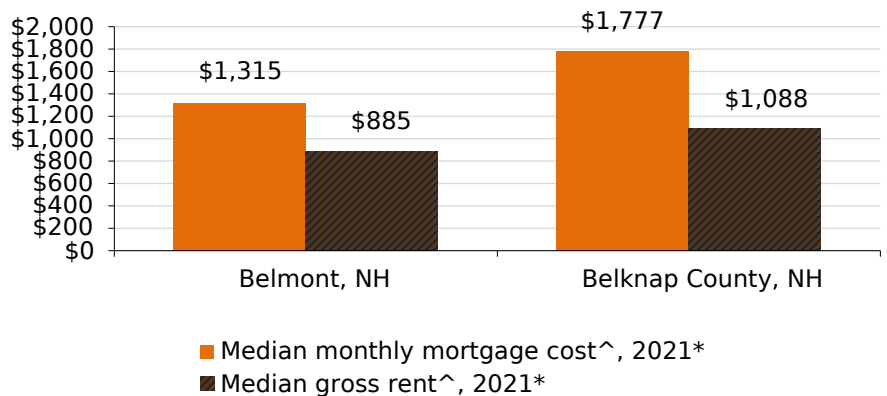
- In the 2017-2021 period, Belknap County, NH had the highest percent of owner-occupied households where > 30% of household income was spent on mortgage costs (30.8%), and Belmont, NH had the lowest (12.9%).
- In the 2017-2021 period, Belknap County, NH had the highest percent of renter-occupied households where > 30% of household income was spent on gross rent (42.2%), and Belmont, NH had the lowest (33.7%).

Housing Costs as a Percent of Household Income, 2021*



- In the 2017-2021 period, Belknap County, NH had the highest estimated monthly mortgage costs for owner-occupied homes (\$1,777), and Belmont, NH had the lowest (\$1,315).
- In the 2017-2021 period, Belknap County, NH had the highest estimated monthly gross rent for renter-occupied homes (\$1,088), and Belmont, NH had the lowest (\$885).

Median Monthly Mortgage Costs and Gross Rent, 2021*



* ACS 5-year estimates used. 2021 represents average characteristics from 2017-2021.

Data Sources: U.S. Department of Commerce. 2022. Census Bureau, American Community Survey Office, Washington, D.C.

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Demographics

Belmont, NH

Housing Affordability

What do we measure on this page?

This page describes whether housing is affordable for homeowners and renters.⁴⁷

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

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

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

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

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

The lowest ownership costs and gross rent share of household income reported in the U.S. Census Bureau's American Community Survey is 15 percent. Many government agencies define as excessive (or unaffordable) housing costs that exceed 30 percent of monthly household income.

Why is it important?

An important indicator of economic hardship is whether housing is affordable.⁴⁸ This page measures housing affordability in terms of the share of household income that is devoted to a mortgage and related costs (for homeowners) and rent and related costs (for renters). An income share devoted to housing that is below 15 percent is a good proxy for highly affordable, while the income share devoted to housing that is above 30 percent is a good proxy for unaffordable.

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Demographics

Belmont, NH

Comparisons

Indicators		Belmont, NH	Belknap County, NH	Percent difference Belmont, NH vs. Belknap County, NH
Demographics	Population Growth (% change, 2010*-2021*)	-10.8%	5.4%	
	Median Age (2021*)	42.6	47.5	
	Percent Population White Alone (2021*)	99.9%	95.3%	
	Percent Population Hispanic or Latino (2021*)	0.0%	1.9%	
	Percent Population American Indian or Alaska Native (2021*)	0.0%	0.3%	
	Percent of Population 'Baby Boomers' (2021*)	21.7%	31.8%	
Income	Median Household Income (2021*)	\$0	\$75,035	
	Per Capita Income (2021*)	\$31,672	\$39,639	
	Percent Individuals Below Poverty (2021*)	7.4%	8.0%	
	Percent Families Below Poverty (2021*)	6.9%	5.8%	
	Percent of Households with Retirement and Social Security Income (2021*)	82.3%	68.7%	
	Percent of Households with Public Assistance Income (2021*)	29.1%	16.5%	
Structure	Percent Population 25 Years or Older without High School Degree (2021*)	28.0%	6.5%	
	Percent Population 25 Years or Older with Bachelor's Degree or Higher (2021*)	9.3%	31.2%	
	Percent Population That Speak English Less Than 'Very Well' (2021*)	0.0%	0.6%	
	Percent of Houses that are Seasonal Homes (2021*)	0.0%	29.7%	
	Owner-Occupied Homes where > 30% of Household Income Spent on Mortgage (2021*)	12.9%	30.8%	
	Renter-Occupied Homes where > 30% of Household Income Spent on Rent (2021*)	33.7%	42.2%	

-70% -60% -50% -40% -30% -20% -10% 0% 10% 20%

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* ACS 5-year estimates used. 2021 represents average characteristics from 2017-2021; 2010 represents 2006-2010.

Data Sources: U.S. Department of Commerce. 2022. Census Bureau, American Community Survey Office, Washington, D.C.

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Demographics

Belmont, NH

Comparisons

What do we measure on this page?

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

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

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

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

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

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

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

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

Why is it important?

This page shows a quick comparison of indicators covered in this report and shows how the region is different from the selected comparison area. If no custom comparison area was selected, EPS defaults to comparing against the U.S.

The chart offers an at-a-glance view of whether groups of indicators are atypical compared to the comparison area. For example, this page may show that a selected area has an older population, relatively unaffordable housing, and language barriers. In combination, these indicators can help community leaders, local government staff, policy makers and others improve outreach strategies and consider whether the impacts of projects and policies could have disproportionate impacts on certain segments of the population.

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Demographics

Belmont, NH

Data Sources & Methods

EPS uses national statistics from public government sources. All data used in EPS can be readily verified with the original sources:

- **American Community Survey**
U.S. Census Bureau, U.S. Department of Commerce
<https://www.census.gov/programs-surveys/acs/>
<https://www.census.gov/acs/www/data/data-tables-and-tools/index.php>
Contacts:
<https://www.census.gov/about/contact-us.html>

EPS core approaches: EPS is designed to focus on long-term trends across a range of important measures. Trend analysis provides a more comprehensive view of changes than spot data for select years. We encourage users to focus on major trends rather than absolute numbers. EPS displays detailed industry-level data to show changes in the composition of the economy over time and the mix of industries at points in time. EPS employs cross-sectional benchmarking—comparing smaller areas such as counties to larger regions, states, and the nation—to give a sense of relative performance. EPS allows users to aggregate data for multiple locations to allow for more sophisticated cross-sectional comparisons.

About the American Community Survey (ACS): All data used in this report is based on the U.S. Census Bureau's American Community Survey (ACS), a nationwide survey conducted annually by the U.S. Census Bureau that provides current demographic, social, economic, and housing information about communities. The ACS is not the same as the Decennial U.S. Census, which is conducted every 10 years.

Estimates based on five years of sampling are available for all areas, whereas estimate based on annual and three-year sampling are only available for areas with larger population sizes. Data used in this report are five-year ACS estimates which are consistently available for locations with small populations such as towns. Five-year estimates are displayed for all locations because data obtained using the same survey technique is ideal for comparisons. The disadvantage is that multi-year estimates cannot be used to describe any particular year in the period, only the average value over the full period.

Data Accuracy: ACS is based on a survey and is subject to error. The U.S. Census Bureau reports the accuracy of the data by providing margins of error. In this report, we alert the user to the data accuracy using color-coded text and symbols in the tables: **BLACK** indicates a coefficient of variation <12%; **ORANGE** (preceded with one dot) indicates between 12 and 40%; and **RED BOLD** (preceded with two dots) indicates a coefficient of variation >40%. The coefficient of variation is a measure of relative error in the estimate and is calculated directly from the margin of error as the ratio of the standard error to the estimate itself. Less populated areas tend to have lower accuracy. If data have consistently low accuracy throughout a report, we suggest running another demographics report at a larger geographic scale.

Endnotes

- 1 - A useful resource on rural population change is the U.S. Department of Agriculture's Economic Research Service web page: <https://www.ers.usda.gov/topics/rural-economy-population/population-migration/>.
- 2 - William H. Frey's website provides links to publications, issues, media stories, data tools and resources on migration, population redistribution, and demography of both rural and urban populations in the U.S.: frey-demographer.org.
- 3 - For a description of the U.S. Census Bureau's ACS methodology and data accuracy, see <https://www.census.gov/programs-surveys/acs/methodology.html>.
- 4 - The U.S. Department of Health and Human Services' Administration on Aging has a host of resources about older Americans at <https://aoa.acl.gov/>.
- 5 - The U.S. Census Bureau publishes age data estimates for the U.S., states, counties, and metropolitan areas. See <https://www.census.gov/topics/population/age-and-sex.html>.
- 6 - The non-profit Population Reference Bureau offers a helpful video on population pyramids at <http://www.prb.org/Multimedia/Video/2009/distilleddemographics1.aspx>.
- 7 - Grayson KV and Victoria VA. 2010. The Next Four Decades: Older Population in the United States: 2010 to 2050. U.S. Census Bureau. <https://www.census.gov/prod/2010pubs/p25-1138.pdf>.
- 8 - Jacobsen LA and Mather M. 2010. U.S. Social and Economic Trends Since 2000. Population Bulletin 65(1):1-16. Washington DC: Population Reference Bureau.
- 9 - Cromartie J and Nelson P. 2009. Baby Boom Migration and Its Impact on Rural America. USDA-ERS Report No. 79. Washington, DC: USDA Economic Research Service. <https://permanent.access.gpo.gov/lps125026/ERR79.pdf>.
- 10 - The U.S. Census Bureau has many resources that describe the trends in aging in the U.S. and its implications. See for example: An Aging Nation: The Older Population in the United States <https://www.census.gov/prod/2014pubs/p25-1140.pdf>; and The Graying of America: More Adults Than Kids by 2035 <https://www.census.gov/library/stories/2018/03/graying-america.html?eml=gd>.
- 11 - Frey WH. 2006. America's Regional Demographics in the '00 Decade: The Role of Seniors, Boomers and New Minorities. Washington, DC: The Brookings Institution. <https://www.brookings.edu/research/americas-regional-demographics-in-the-00s-decade-the-role-of-seniors-boomers-and-new-minorities/>
- 12 - Frey WH. 2007. Mapping the Growth of Older America. Washington, DC: Brookings Institution. <https://www.brookings.edu/research/mapping-the-growth-of-older-america/>.

Endnotes

- 13 - OMB. 1997. Revisions to the Standards for the Classification of Federal Data on Race and Ethnicity. Federal Register 62(210):58782-58790. <https://www.gpo.gov/fdsys/pkg/FR-1997-10-30/pdf/97-28653.pdf>.
- 14 - For a primer on how the Census 2010 handles race and Hispanic origin, see: Humes KR, Jones NA, and Ramirez RR. 2011. Overview of Race and Hispanic Origin. U.S. Census Bureau. <https://www.census.gov/prod/cen2010/briefs/c2010br-02.pdf>.
- 15 - <https://www.census.gov/newsroom/press-releases/2017/school-enrollment.html>
- 16 - <https://data.census.gov/cedsci/all?q=ethnic%20groups>
- 17 - <https://www.archives.gov/files/federal-register/executive-orders/pdf/12898.pdf>
- 18 - A Century Apart: New Measures of Well-Being for U.S. Racial and Ethnic Groups is available at <http://www.measureofamerica.org/acenturyapart/>.
- 19 - Additional U.S. Census Bureau information on the Hispanic population (Who's Hispanic in America?) is available at https://www.census.gov/newsroom/cspan/hispanic/2012.06.22_cspan_hispanics.pdf.
- 20 - U.S. Census Bureau. Facts for Features: Hispanic Heritage Month 2016 <https://census.gov/newsroom/facts-for-features/2016/cb16-ff16.html>.
- 21 - See U.S. Census Bureau Tribal Affairs at <https://www.census.gov/aian/>.
- 22 - The U.S. Department of Interior's Indian Affairs oversees the Bureau of Indian Affairs and Bureau of Indian Education. Indian Affairs resources and contacts are available at <https://bia.gov/index.htm>.
- 23 - The U.S. Forest Service Office of Tribal Relations, formed in 2004, is a useful source of information and policies related to agency-tribal relations. See <https://www.fs.fed.us/spf/tribalrelations/index.shtml>.
- 24 - In 2016 the Bureau of Land Management published a Tribal Relations Manual and Handbook. See <https://www.blm.gov/programs/cultural-heritage-and-paleontology/tribal-consultation>.
- 25 - The American Indian Heritage Foundation hosts an American Indian Resource Directory with a list of all American Indian tribes, including Federally recognized tribes. This and other resources are available at <http://www.indians.org/index.html>.
- 26 - For an indispensable publication on environmental justice, see: Council on Environmental Quality. 1997. Environmental Justice: Guidance under the National Environmental Policy Act. Washington, DC: CEQ. https://www.epa.gov/sites/production/files/2015-02/documents/ej_guidance_nepa_ceq1297.pdf.

Endnotes

- 27 - The Census Bureau provides industry and occupation code lists and definitions: <https://www.census.gov/topics/employment/industry-occupation/guidance/code-lists.html>.
- 28 - Occupations are also defined by U.S. Bureau of Labor Statistics: <https://www.bls.gov/soc/>.
- 29 - The Bureau of Labor Statistics provides The Occupational Outlook Handbook, which is an analysis of the prospects for different types of jobs, including training and education needed, earnings, working conditions, and what workers do on the job: <https://www.bls.gov/ooh/>.
- 30 - Maynard DC and Feldman DC. (Eds.) 2011. Underemployment: Psychological, economic and social challenges. New York, NY: Springer.
- 31 - Labor Force Statistics from Current Population Survey. Bureau of Labor Statistics. <https://www.bls.gov/cps/lfcharacteristics.htm>.
- 32 - Involuntary Part-Time Work on the Rise. Bureau of Labor Statistics. <https://www.bls.gov/cps/lfcharacteristics.htm>.
- 33 - <https://www.census.gov/newsroom/press-releases/2017/acs-5yr.html>
- 34 - Aldrich L, Beale C, and Kasse K. 1997. Commuting and the Economic Functions of Small Towns and Places. Rural Development Perspectives 12(3):26-31. <https://naldc.nal.usda.gov/download/34577/PDF>.
- 35 - For useful remarks and scholarly references on the level and distribution of economic well-being, see Federal Reserve System Chairman Ben S. Bernanke's speech on February 6, 2007: <https://www.federalreserve.gov/newsevents/speech/Bernanke20070206a.htm>.
- 36 - For an analysis of trends in the distribution of wealth in the U.S., see Saez E and Zucman G. 2016. Wealth inequality in the United States since 1913: Evidence from capitalized income tax data. The Quarterly Journal of Economics 131(2):519-578.
- 37 - Income Inequality. U.S. Census Bureau. 2010. <https://www.census.gov/topics/income-poverty/income-inequality/about/middle-class.html>.
- 38 - The University of Michigan's National Poverty Center has a range of resources on poverty in the United States at <http://www.npc.umich.edu/poverty/>.
- 39 - For more information on rural poverty, see USDA Economic Research Service Briefing Room, Rural Income, Poverty, and Welfare: High Poverty Counties at <https://www.ers.usda.gov/topics/rural-economy-population/rural-poverty-well-being/>.
- 40 - The specific thresholds used for tabulation of income for particular years are shown at <https://www.census.gov/data/tables/time-series/demo/income-poverty/historical-poverty-thresholds.html>.

Endnotes

- 41 - The University of Michigan's National Poverty Center hosts a body of research on race and ethnicity as they relate to poverty. See <http://npc.umich.edu/research/ethnicity/>.
- 42 - The U.S. Census Bureau briefing on "Poverty Areas" shows that Blacks and Hispanics are disproportionately affected by poverty. "Four times as many Blacks and three times as many Hispanics lived in poverty areas than lived outside them." For more information, see https://www.census.gov/prod/1/statbrief/sb95_13.pdf.
- 43 - The Bureau of Labor Statistics shows a tight relationship between employment projections and educational attainment. See <https://www.bls.gov/emp/documentation/education-training-system.htm>.
- 44 - Card D. 1999. The Causal Effect of Education on Earnings in Ashenfelter O and Card D, eds., Handbook of Labor Economics, Vol. 3A. New York: Elsevier. Pp. 1801-63.
- 45 - Employment Projections. 2017. Bureau of Labor Statistics. <https://www.bls.gov/emp/chart-unemployment-earnings-education.htm>.
- 46 - The Modern Language Association has developed an online mapping tool that shows languages spoken for most areas of the United States. See https://apps.mla.org/map_main.
- 47 - The U.S. Census Bureau's American Housing Survey has additional information on housing and housing affordability. See <https://www.census.gov/programs-surveys/ahs/>.
- 48 - For current calculations on housing affordability, see the National Association of Realtors' Housing Affordability Index, available at <https://www.nar.realtor/topics/housing-affordability-index>.
- 49 - Federal Register 59(32). See <https://www.gpo.gov/fdsys/pkg/FR-1994-02-16/html/94-3685.htm>.
- 50 - For a description of the U.S. Census Bureau's ACS definition of per capita income, see <https://www.census.gov/quickfacts/fact/note/US/INC910216>.
- 51 - For an explanation of the discrepancies between the Census Bureau and the Bureau of Economic Analysis, see <http://www.incontext.indiana.edu/2003/jan-feb03/details.asp>.