

CHAPTER I

POPULATION CHARACTERISTICS

INTRODUCTION

The analysis of changes in a community's population is one of the most fundamental aspects of the comprehensive planning process. Significant changes in population affect community land-use patterns, the economic base, transportation, the housing demand, municipal facilities, educational systems, and the fiscal capacity of a town to provide municipal services. Shifts in the composition of the town's population, such as age, sizes of households, number of children, economic status, and seasonal populations, can directly impact educational and municipal infrastructure and services. Only by identifying emerging trends in demographic characteristics of the population can a community effectively plan to meet the needs of its residents in the future.

In the past twenty years, and especially from 1983 to present, the Town of Waterboro has witnessed profound changes in population growth. This chapter examines five aspects of this population change. First, historical population changes in Waterboro are summarized and population estimates for 1989 are established. Secondly, migration patterns impacting the Town's growth are identified. Next, selected characteristics, such as age, sex, and education distributions, are analyzed. Waterboro contains a sizable seasonal population, and hence the growth in this demographic group is identified. The concluding section of this chapter focuses upon projecting future population growth in the Town based upon historical trends and recent economic factors, not only in Waterboro, but within the context of York County.

Like much of Southern Maine, Waterboro has witnessed rapid growth and profound demographic change in the past decade, and particularly in the period from 1985 to present. Unfortunately, the 1980 U. S. Census remains the most accurate and comprehensive profile of Waterboro's population. The 1990 Census will not be available until after this Comprehensive Plan is produced. Therefore, much of the statistical information employed in this chapter is derived from the 1980 U. S. Census, with interim data estimates provided by the Southern Maine Regional Planning Commission and the State Planning Office. Waterboro Building Permit records and SAD #57 school enrollment figures were tapped to supplement missing information regarding recent trends and to project future growth. Historical population information was derived from the Bureau of Census and historical accounts compiled by James Carll and Willis Lord.

HISTORICAL TRENDS

Waterboro was first settled at the Old Corner in 1768 by families from Berwick, Scarborough and Somersworth, New Hampshire seeking arable and timber lands. Additional families in-migrated during the succeeding two decades, increasing the Town's population to 120 in 1787. Villages were established at Ossipee Mills, South Waterboro, Waterboro Center and East Waterboro as the Town grew rapidly in the following 60 years. Although agriculture played an important role in the development of the Town, it was the vast timber resources that fueled both the in-migration and economy of the community. Numerous saw mills provided lumber to the turning mills in Limerick and surrounding industrial centers, while associated finishing shops sprang up in Waterboro.

Table I-1

WATERBORO HISTORICAL POPULATION TRENDS

<u>YEAR</u>	<u>POPULATION</u>
1768	Town Settled
1784	184* (118**)
1855	1989
1860	1825
1870	1548
1880	1482
1890	1357
1900	1167
1910	997
1920	942
1930	914
1940	947
1950	1070
1960	1059
1970	1208
1980	2943
1989	4,798**

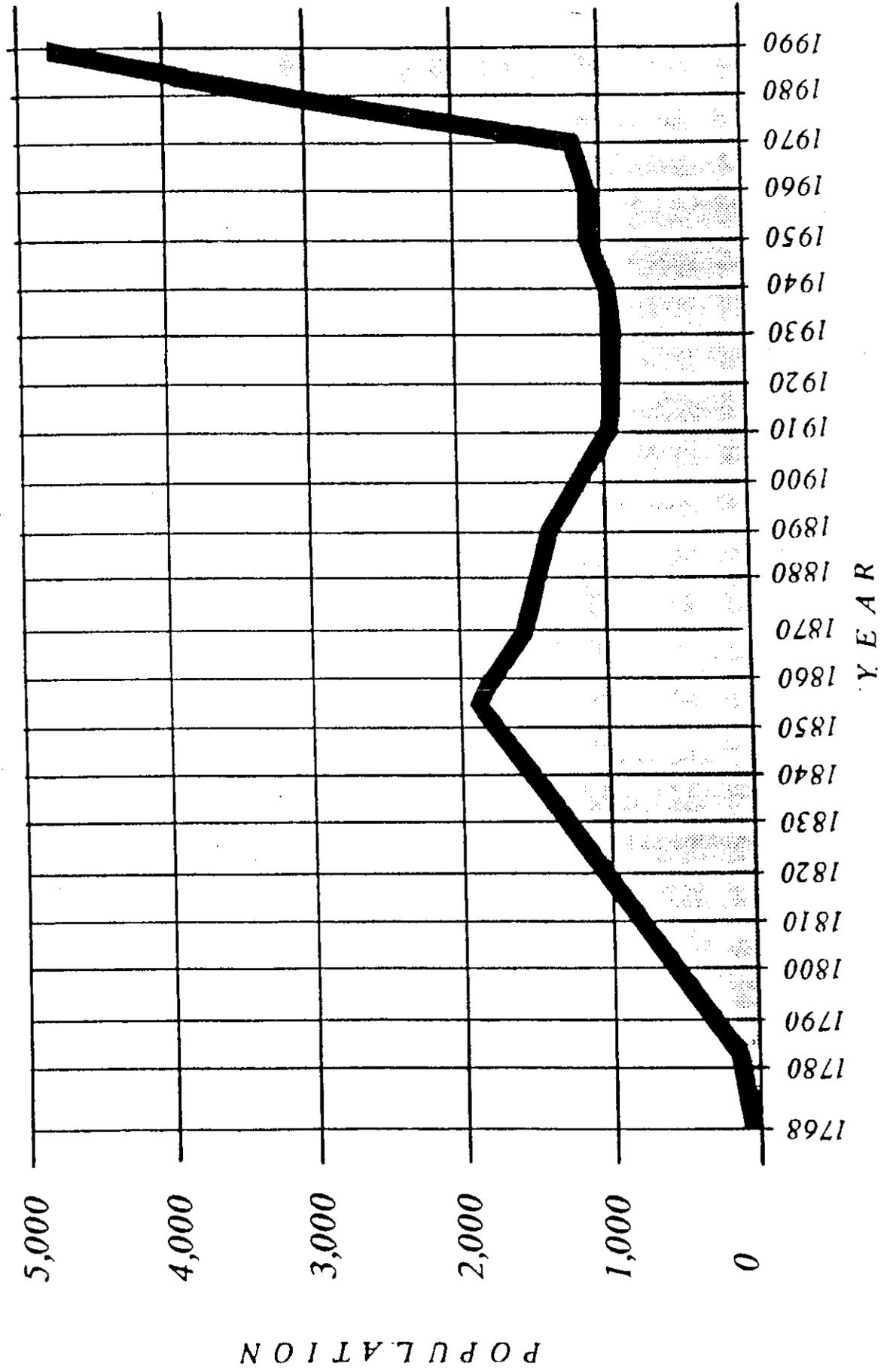
SOURCE: U. S. Census

History of Waterboro, compiled in 1987 by Willis Lord

* History of Waterboro, compiled in 1976 by James Carll

** Population estimate established by Sebago Technics, Inc., 1989

Figure I-1



WATERBORO POPULATION GROWTH 1769 - 1990

By 1855, the Town's population had swelled to 1,989. However, in the aftermath of the Civil War, Waterboro's economy and population reversed. The Town's few attempts at diversifying its industry failed. Hamstrung by limited agricultural resources and lured by better opportunities in the urban centers, Waterboro's young people migrated out of Town. For the next 90 years, Waterboro's population progressively declined. In 1930, the U. S. Census reported that only 914 people resided in the Town. In the aftermath of World War II, the population began to gradually rise by natural increase and limited in-migration. From 1950 to 1970, the Town grew only 13%. As transportation links to the Saco/Biddeford and Sanford job centers improved and the southern Maine economy revitalized, Waterboro's population suddenly exploded. By the early 1970's, the population figures finally exceeded the Town's historical peak (1855) and then proceeded to more than double the population by 1980.

Although limited business/industrial development in Town contributed, the impetus for the growth phenomenon was Waterboro's emergence as a bedroom community for commuters working in the expanding Portland, Kittery, Sanford and Saco/Biddeford job centers.

The recession of the early 1980's temporarily checked the population surge of the 1970's until 1984 when Waterboro experienced the same economic and housing boom that swept all of southern Maine. As of 1989, the population in Town has expanded 63% from 1980. Although the Southern Maine Regional Planning Commission sets Waterboro's annual growth rate at 7.3%, the more revealing fact is that the Town population has nearly quadrupled since 1970.

CURRENT POPULATION LEVELS

As previously discussed, an accurate count of Waterboro residents in 1989 will not be available until release of the 1990 U.S. Census. In the absence of this vital data, the Maine Department of Human Services, the Southern Maine Regional Planning Commission and Sebago Technics, Inc. have developed statistical estimates of the Town's year-round population as of fall 1989. Results of these population projections are exhibited in Table I-2.

Table I-2

YEAR-ROUND POPULATION - 1989 TOWN OF WATERBORO

State Estimate (D.H.S.)	SMRPC Estimate	STI Estimate
4000	4,670	4,798

SOURCE: Department of Human Services, 1989.
Southern Maine Regional Planning Commission, 1989
Sebago Technics, Inc., 1989

There is a significant disparity between the 1989 population estimates produced by the State and those generated by Southern Maine Regional Planning Commission. This difference can be attributed to statistical methodology. State estimates are generated based on trends in age group growth and are generally regarded as being conservative. Both the STI and the SMRPC figures are based upon household sizes and building permits issued since 1980. However, the STI estimates account for recent housing construction and modified household sizes based on 1988 trends, and therefore represent the most recent information available.

NATURAL INCREASE & MIGRATION

Population change is determined by two principal factors - natural increase and migration. Natural increase refers to the excess of births over the number of deaths in a given period, while migration accounts for the number of people who have moved in and out of the Town.

Table I-3 clearly demonstrates that Waterboro's growth over the past twenty years can be attributed primarily to the in-migration of people into the Town. For the periods 1970-1979 and 1980-1989, natural increase accounted for only 13% of the total population growth. Just as significantly, Table I-3 shows that Waterboro's recent growth boom (1985-1989) is not an aberration, but a part of a growth pattern that has been occurring for the past two decades. In fact, from 1969-1979, Waterboro's population increased 144%, while rising 63% from 1980 to today. In historical terms, the Town's rate of in-migration in the 1980's is actually decreasing from rates in the 1970's.

Regardless of the in-migration rates, Waterboro can be defined as a Town of newcomers.

Table I-3
NATURAL INCREASE & MIGRATION
TOWN OF WATERBORO 1960 -1989

Year	Natural			Migration	Population
	Births	Deaths	Increase		
1960-1969	205	244	39	---	1208
1970-1979	397	180	217	+1518	2943
1980	40	15	25		
1981	38	13	25		
1982	48	13	35		
1983	50	17	33		
1984	47	23	24		
1985	39	20	19		
1986	46	26	20		
1987	56	25	31		
1988	60	32	28		
1989	72	19	53		
1980-1989	481	197	284	+1879	4798

SOURCE: U. S. Census, 1980;
Town of Waterboro Vital Statistics, 1980-1989.

HOUSEHOLD SIZES

Over the past decade, nationwide trends indicate that the average size of the American household has been decreasing significantly. Fueled by rising divorce rates, single parenting practices, a decline in the birth rate, and couples waiting longer to marry, the American nuclear family is shrinking.

With the dramatic growth spurt of the past several years, it is difficult to determine whether household sizes in Waterboro are paralleling national and regional trends. As illustrated in Table I-4, the average Waterboro household size rose by 5% to 3.15 persons during the 1970's, while the York County mean household size decreased by 10% during the same period. This rising trend is further corroborated by data in Table I-9 (next section) which indicates an increase in the proportional single and married households with children in Waterboro between 1970 and 1979.

Table I-4

MEAN HOUSEHOLD SIZES: 1969, 1979, 1988 WATERBORO & YORK COUNTY

	1970 Mean	1980 Mean	Estimated 1988 Mean
Waterboro	3.01	3.15	2.96*
York County	3.12	2.81	2.64**
State of Maine	2.94	2.75	--

Table I-5

COMPARISON OF MEAN HOUSEHOLD SIZE WATERBORO & SELECTED YORK COUNTY COMMUNITIES 1980

Town	Population	Mean Household Size
Waterboro	2,943	3.15
Lyman	2,507	3.31
Limington	2,203	3.20
Lebanon	23407	3.18
Hollis	2,892	3.15
Shapleigh	1,370	2.73
Newfield	644	2.69
Alfred	1,890	2.86
Sanford	18,020	2.70
Kennebunk	6,621	2.60

SOURCE: U. S. Census 1980, Southern Maine Regional
Planning Commission

Table I-6

**WATERBORO & SAD #57
SCHOOL ENROLLMENTS
1980 - 1989**

	SAD #57 K-6	Waterboro K-6	Waterboro K-6 %	SAD #57 K-12	Waterboro K-12	Waterboro K-12 %
1980	1443	499	35	2547	817	32
1981	1485	477	32	2635	836	32
1982	1466	465	32	2681	842	31.4
1983	1436	477	33	2696	849	31.4
1984	1482	466	31	2726	824	30.2
1985	1476	473	32	2797	867	31
1986	1509	453	30	2841	858	30
1987	1541	446	29	2867	876	31
1988	1612	465	29	2910	894	31
1989	1695	521	31	2992	950	32

* Estimates projected by Sebago Technics, Inc., 1989.

** Estimates projected by Department of Human Services, 1989.

SOURCE: State DHS, Southern Maine Regional Planning Commission,
U. S. Census 1980, Town of Waterboro Building Records,
SAD #57 School Enrollment Records

However, SAD #57 figures from 1980 to 1989 and Town building records reveal that school enrollments have not kept pace with new housing construction. As Table I-5 indicates, while Waterboro school enrollments have increased 16.3%, the rate of housing growth from 1980 to 1989 has increased by 73.6%.

Table I-7

**COMPARISON OF GROWTH RATES
WATERBORO SCHOOL ENROLLMENTS
and YEAR-ROUND HOUSING CONSTRUCTION**

Period	Total SAD #57	Total Waterboro	SAD #57 K-6	Waterboro K-6	Housing Growth Rate
1980-1989	17.5%	16.3%	17.5%	4.4%	73.6%
1987-1989	4.3%	8.4%	10.0%	16.8%	24.1%

SOURCE: Waterboro Building Permits 1979-1989
SAD #57 Enrollment Records 1980-1989

Assuming that school-age children are a primary determinant in affecting household size, it would appear that households in-migrating to Waterboro are having fewer children on the average. This assumption is further supported by the data in Table I-8.

Table I-8

**RATIO OF SCHOOL-AGE CHILDREN
PER YEAR-ROUND HOUSEHOLD
TOWN OF WATERBORO, 1980 & 1989**

Year	# Waterboro School Children	# Year-Round Housing Units	# Children Per Household
1980	870	975*	0.89
1989	950	1621**	0.59

* 1979 U. S. Census and 1979 Building Permits

** 1988 Building Permits - assume a 1 year lag time for occupancy.

SOURCE: Town of Waterboro Building Permits, 1979-1989
SAD #57 School Enrollment Records, 1979-1989

The data above shows a dramatic 33% decrease in the ratio of school-age children per year-round household in Waterboro between 1980 and 1989. Although Table I-8 may not account for pre-schoolers, children attending private schools, college students, or other non-school dependents, it does indicate that Waterboro household sizes have been diminishing over the past decade.

Therefore, in estimating 1988 figures, it may be assumed that household sizes in Waterboro have been diminishing at a 6% rate proportional to that of York County from 1980 to 1988. As such, the average size of a Waterboro household is estimated at 2.96 people.

It is important to note in Table I-6 that in the last two years, school enrollments, particularly in the elementary (K-6) ages, have shot up a dramatic 16.8%. This recent increase coincides with a dramatic increase in the number of homes being constructed in the Lake Arrowhead District. As discussed in Chapter 4 (Housing), the pace of year-round housing construction in Lake Arrowhead has exploded to the point where 107 or 84% of all 1989 housing starts in Waterboro occurred in Lake Arrowhead. Due to relatively inexpensive land prices, Lake Arrowhead is very attractive for first and second-time home buyers. Current evidence suggests that most of these buyers are young families or married couples intending to start families who will eventually "step up" in the housing market when their households and income grow. As such, Lake Arrowhead will probably continue to attract 3+ person households and, as the project approaches build-out, may have a substantial affect on increasing average household sizes on a Town-wide basis.

At this point, it is premature to factor this affect into average household sizes established for 1988.

HOUSEHOLD COMPOSITION

Due to the lack of recent data, it is only possible to develop a demographic profile of the household compositions in Waterboro based on 1970 and 1980 U. S. Census data. Recent in-migration and the region-wide decline of household sizes may be changing the face of the typical Waterboro household; however, a clear view of this change will not be available until after the 1990 Census.

Household Type	1970		1980		% Change 1970-1980
	#	%	#	%	
Total Households	401	100%	934	100%	+133%
Married/with Children*	140	35%	435	47%	+211%
Single Parent	10	2.5%	63	7%	+530%
Total Households with Children	150	37.4%	498	53%	+232%
Married with/without Children	294	73%	703	75%	+139%
Elderly (1 person)	41	10%	50	5%	+ 22%
Elderly (2+ persons)	15	4%	122	13%	+713%
Single Parent Households	76	19%	126	13%	+ 66%
Non-Family Households	0	0%	17	2%	---

SOURCE: 1980 U.S. Census

Trends emerging from Table I-9 may be summarized as follows:

- The number of total Waterboro households from 1970 to 1980 has more than doubled, reflecting the substantial in-migration of population into the Town over the past 20 years.
- The proportion of households with children has increased in relation to the total number of households in Waterboro.

- The number and proportion of single-parent households in 1980 have exploded from 1970 levels, reflecting a regional and nationwide trend that is expected to increase into the 1990's.
- The proportion of married households (either with or without children) has remained relatively constant.
- The proportion of single-person elderly households (65+) has diminished by 5%.
- Two person elderly (65+) households have dramatically increased, both in number and proportion to the total household count in Waterboro. This trend foreshadows the rapid explosion of elderly citizens that is anticipated to occur as the World War II and post-war generations age over the next twenty years.
- Single person households have substantially increased from 1970 to 1980, while the emergence of non-related person households reflects changing attitudes towards living arrangements.

As discussed in the previous section, the average household size is estimated to have decreased during the 1980's and projected to continue to diminish, or remain stable at 1988 levels, well into the 1990's. Such changes should dramatically alter household compositions in the Town.

AGE DISTRIBUTION

Changing trends in the age composition of a community can have dramatic implications on future planning. Various population groups require different housing types, business, shopping opportunities, and municipal services. The rapid rise in elementary school-age children over the past two years in Waterboro (Table I-6) can have serious implications on SAD #57 facilities if the trend continues. Similarly, increases in the elderly population foreshadow a rising demand for services that are responsive to elderly needs.

In comparison with other communities in York County and the State, Waterboro can be characterized as a Town with a relatively younger population. Table I-10 shows that Waterboro has a median population age lower than both the County and the State.

Table I-10

MEDIAN AGES: WATERBORO & YORK COUNTY

	<u>1970</u>	<u>1980</u>
Waterboro	33.0	27.2
York County	28.7	30.9
State of Maine	28.6	30.4

SOURCE: U.S. Census, 1980, SMRPC

As Table I-11 reveals, in comparison to other surrounding communities, Waterboro remains a young community. It is significant to note that those Towns with median ages equivalent to Waterboro (Limington, Lyman and Hollis) are similarly located in the primary transportation corridors servicing the region's principal job markets. This suggests that these Towns, like Waterboro, are serving as bedroom communities for younger commuter families.

Table I-11

**COMPARISON OF WATERBORO MEDIAN AGES
TO SURROUNDING COMMUNITIES**

<u>Town</u>	<u>1980 Median Age</u>
Waterboro	27.2
Shapleigh	32.7
Hollis	27.6
Limington	26.6
Lyman	28.4
Alfred	30.4
Newfield	31.9
Sanford	30.3
Biddeford/Saco	31.4

Table I-12 reveals the detailed age and sex distribution in Waterboro for the years 1970 and 1980. Mirroring the overall growth of population in the Town, all age groups experienced increases. Note, however, that the largest growth occurred in the number of children and in the 25-34 year age groups, which far exceeds the proportional rate of growth for the Town. This data, in conjunction with increasing school enrollments and a household size above County averages, supports the observation that more younger couples consider Waterboro to be attractive for raising families. Also note that the older population groups in Town may not represent a substantial group in 1980, but as the year 2000 approaches, the large 25-34 year group will be approaching retirement age. It may, therefore, be assumed that in the later half of the 1990's, Waterboro will need to provide more housing and services to accommodate elderly demands.

Table I-12

AGE and SEX DISTRIBUTION
WATERBORO, 1970 AND 1980

Age Group	MALE			FEMALE			TOTAL			% Change
	1970	1980	+ Change	1970	1980	+ Change	1970	1980	+ Change	
0- 4	52	143	91	51	135	84	103	278	175	170%
5- 9	63	182	119	47	158	111	110	340	230	209%
10-14	52	155	103	45	153	108	97	308	211	218%
15-19	48	127	79	59	109	50	107	236	129	121%
20-24	44	81	37	39	111	72	83	192	109	131%
25-34	68	286	218	58	310	252	126	596	470	373%
35-44	53	175	122	63	151	88	116	326	210	144%
45-54	87	103	16	82	106	24	169	209	40	24%
55-64	54	112	58	82	105	23	136	217	81	60%
65-74	51	69	18	51	84	33	102	153	51	50%
75+	28	36	8	31	52	21	59	88	29	49%

SOURCE: U. S. Census, 1980; Sebago Technics, Inc., 1989

Table I-13 consolidates the age subdivisions into four groups: pre-school, school-age, working age, and elderly/retired. Note that the proportion of working-age adults has not changed much between 1970 and 1980, while the proportion of elderly has diminished. However, school children and pre-schoolers continue to rise.

Table I-13
AGE DISTRIBUTION BY GROUP
WATERBORO, 1970 and 1980

AGE GROUP	No.	1970		1980	
		No.	%	No.	%
Pre-School (0- 4)	103		8.5%	278	9.4%
School-Age (5-19)	314		26.0%	884	30.1%
Working Age (20-64)	630		52.2%	1540	52.3%
Elderly & Retired (65+)	161		13.3%	241	8.2%
Total	1208		100.0%	2943	100.0%

SOURCE: U.S. Census, 1970 and 1980.

An update on the age/population distribution from 1980 to 1989 will not be available until 1993. However, if the demographic data from the Community Attitudes Survey reflects age distributions in the Town at present, it would appear that the largest single age group in Town consists of adults between 35 and 44. Adults ranging between 25 and 34, and the 45 to 54 age group, coming in second. A myriad of survey factors could be responsible for the age distribution recorded. Yet, if the survey is representative, it appears that the average age of a Waterboro resident has risen from 1980.

INCOME

Median family income and per capita income levels provide a measurement of the economic well-being of Waterboro's households. According to figures from the Department of Housing and Urban Development, Waterboro's median household income for 1989 was higher than that for both non-metropolitan York County and the State, and only slightly less than the median income for the metropolitan Portland area.

Table I-14

MEDIAN FAMILY INCOME LEVELS 1989

	<u>Waterboro</u>	<u>Non-Metro York County</u>	<u>Portland Metro Area</u>
Median Family Income	\$34,070	\$32,600	\$35,200

SOURCE: H.U.D., 1988, 1989

Whereas the range of household income in Waterboro kept pace with regional levels, the actual disposable income per capita has lagged behind local and regional levels. In fact, Waterboro's per capita income ranked in the bottom quarter of York County communities in 1985.

Table I-15

COMPARISON OF PER CAPITA INCOME LEVELS 1979 & 1985

<u>Municipality</u>	<u>1979 Per Capita Income</u>	<u>1985 Per Capita Income</u>	<u>% Growth</u>
Waterboro	\$5,272	\$8,616	63%
Hollis	5,766	9,014	56%
Limerick	5,683	8,993	58%
Alfred	5,715	8,970	57%
Lyman	5,413	8,728	61%
Newfield	5,571	8,329	50%
Sanford	5,416	8,310	53%
Limington	4,780	7,549	58%
York County	6,210	9,889	59%
State of Maine			

SOURCE: U. S. Census as compiled by SMRPC, 1988

H.U.D. data for York County indicates that per capita income levels decrease the further inland a community is from the affluent coastal towns. Table I-15 shows per capita income levels for towns in proximity to Waterboro. Although Waterboro has income levels lower than many of its neighbors - particularly those closer to the Portland and Saco/Biddeford job markets, the Town's rate of income growth is one of the highest in 1985. It is important to note that Waterboro's housing boom was just beginning to gain momentum in 1985. Therefore, it is likely that per capita income levels have grown substantially in the last five (5) years. It would appear that, as Waterboro is becoming attractive as a "bedroom community" for regional job markets, the Town's per capita income has and will increase.

The number of households in Waterboro at or below poverty levels is revealed in Table I-16. As of 1979, 9.5% of all the households in Waterboro were recorded below poverty status. This figure is basically comparable with averages for the State.

Table I-16

POVERTY STATUS BY AGE OF
HOUSEHOLDER
WATERBORO, MAINE
1979

GROUP	POVERTY LEVEL STATUS			% Below Poverty Status
	125%+	100%-124%	Below 100%	
Families				
Householder Age 15-64	614	29	54	8%
Householder 65+ Yrs.	96	2	2	2%
Non-Family Households				
Householder Age 15-64	70	2	12	14%
Householder 65+ Yrs.	24	12	21	37%
Total	804	45	89	9.5%
Total Households = 938				
State of Maine	---	--	--	10.2%

SOURCE: U. S. Census, 1980

Table I-17 shows that almost 2/3 of the population in Waterboro have incomes twice the poverty level as of 1979, while 7% of the townspeople are below 75% of poverty level.

Table I-17

**PERCENT OF PERSONS BY POVERTY STATUS
WATERBORO
1979**

<u>Income in 1979</u>	<u>Waterboro</u>
Below 75% of Poverty Level	7.0%
75% - 124% of Poverty Level	8.3%
125% - 149% of Poverty Level	6.5%
150% - 199 % of Poverty Level	17.3%
200%+ of Poverty Level	61.0%

SOURCE: U. S. Census, 1980

SEASONAL POPULATIONS

Located in the heart of York County's Lakes District, Waterboro supports a substantial seasonal population, swelling the Town population during the summer by roughly 2,480 people (1985 estimates). Almost all of this population is housed in seasonal cottages and an increasing number of year round homes located primarily around Little Ossipee Pond, Lake Arrowhead, Middle Branch Pond, Lake Sherburne, Lone Pond and Northwest Pond. Seasonal dwellings constitute approximately 25% of the total housing stock in Waterboro as of 1985. Since U. S. Census data accounts for only permanent residents, a demographic profile of seasonal residents is unavailable. However, Town records indicate that a large proportion of this summertime population emanates from Massachusetts and New Hampshire.

Table I-18 compares seasonal population in Waterboro with those of neighboring communities in the Lakes District.

Table I-18

**COMPARISON OF SEASONAL POPULATIONS
WATERBORO & SURROUNDING COMMUNITIES
1985**

<u>Town</u>	<u>Seasonal Dwellings</u>	<u>Hotel/Bed- Breakfast</u>	<u>Campground Spaces</u>	<u>Camp Populations</u>	<u>Est. Seasonal Population</u>
Waterboro	619	4	80	41	2,480
Shapleigh	960	13	0	0	3,390
Newfield	426	4	0	0	1,500
Lyman	307	0	160	0	1,600
Limerick	298	0	0	0	1,040
Alfred	129	6	94	120	890
Limington	168	0	0	0	590
Hollis	49	10	0	0	200
York County	12,051	8,658	7,003	486	87,670

SOURCE: SMRPC, 1988

POPULATION PROJECTIONS

Over the past ten years, Waterboro has consolidated its position as an emerging bedroom community for the Greater Portland, Saco/Biddeford, Sanford and Kittery/Portsmouth job markets. As housing prices escalate and business development continues to push into the suburban communities around these job centers, Waterboro's attractiveness to the growing commuter populations will increase. However, in 1989 Waterboro stands at the juncture of rapidly changing natural, regional and local forces that could have a significant impact on how the Town grows into the year 2000. Some of these factors include the following:

- The recent downturn in national defense spending could have a significant effect on regional defense-related jobs.
- The recent slump in the southern Maine and New England housing market that could escalate into a long-term trend.
- The approval or pending approval of approximately seven (7) million square feet of new office/business space in the suburban ring around Portland that will be within commuting range of Waterboro.
- The emergence of the Lake Arrowhead development as one of the few large-scale affordable housing developments in southern Maine.
- Bloodied by the recent housing bust, local lending institutions may pull back on residential mortgage credit.

Most of these factors are recent developments. Hence, it is difficult to predict how these and future factors will impact growth rates in Waterboro over the next decade. However, future population projections are critical to the development of the Town Comprehensive Plan. Therefore, three alternative scenarios have been formulated to estimate future population growth in Waterboro to the year 2000.

A. Scenario 1

Housing growth often occurs in a cyclical pattern of boom and bust. Examination of Town building records confirms that, in the last decade, housing slumped during the recessionary period of the early 1980's, only to increase dramatically from 1985 to the present. As of 1989, it appears that Waterboro and southern Maine are in a potentially long-term housing slow-down. As such, the 1990's growth market may parallel conditions in the past decade.

Scenario 1 assumes that the future housing market in Waterboro does, in fact, mirror the 1980's and the Town undergoes a 73% housing growth rate by the year 2000. Consequently, in ten years an estimated 1,193 new year-round dwellings will have been constructed, for a total town population of 8,329.

B. Scenario 2

Lake Arrowhead is emerging as one of the few large-scale project that offers affordable housing to the southern Maine region within commuting range of the major job centers. The discovery of Lake Arrowhead by first-time home buyers began earnestly in 1986 and has increased 296% to 1989 in which 107 building permits were issued, accounting for 85% of the total number of permits issued for the Town this year. It is estimated that 1,021 buildable lots remain undeveloped, giving the project a ten-year life span if 100 units are constructed per year. During 1989, housing starts elsewhere in the Town grew only at a 2.5% rate - the average rate between 1982 to 1989.

Scenario 2 assumes that 1989 levels continue throughout the 1990's. Lake Arrowhead construction adds 107 units per year until the year 2000 when demand for the remaining lots slips to half. Growth rates elsewhere in Waterboro continue at a 2.5% rate. By the year 2000, a total of 1,414 new units are constructed, resulting in a population of 9,407.

C. Scenario 3

Scenario 3 makes the assumption that the regional slowdown in the housing market continues throughout the 1990's, affecting all housing areas in Waterboro, including Lake Arrowhead. This current regional slowdown is too recent to determine any substantive trends. However, if we assume that housing grows at approximately half of 1980-1989 rates, then housing starts will increase 3.5% per year. Over a 10-year period, approximately 779 new units will be constructed and the Town population will rise to 7,104.

Table I-18 compares the results of the three population projection scenarios.

Table I-19

**POPULATION PROJECTIONS - YEAR 2000
BASED ON HOUSING GROWTH PATTERNS
WATERBORO, MAINE**

Scenario	Additional Units	Total Units	Increased Population	Projected Population	Projected Growth
Existing (1980-1990)	684	1621	2025	4798	63.5%
Scenario 1	1193	2814	3531	8329	73.5%
Scenario 2	1557	3178	4185	9407	96.0%
Scenario 3	779	2400	2306	7104	48.0%
State Estimates for 1997	--	--	--	4600	--

SOURCE: Sebago Technics, Inc., 1989

All three scenarios are based on the assumption that the 1989 average household size estimate of 296 remains constant. Obviously, changing market conditions, migration patterns, interest rates, shrinking household sizes, and local/State regulatory constraints can dramatically alter any and all of the three population projections. However, given Waterboro's location in the regional job market and the abundance of relatively inexpensive housing, there is no doubt that the Town will continue to grow into more of a bedroom community. The population projections provide the foundation for planning land use patterns and services that will meet the needs of the future townspeople.

CONCLUSIONS

Analysis of the available historic information and future projections reveal the following vital planning data and trends:

- Since the 1960's, Waterboro has been growing rapidly, principally by in-migration of households rather than by natural increase.

- Waterboro's 1980 household size is one of the highest in York County and has historically increased, while County averages decrease. It is estimated that Waterboro households have shrunk during the 1980's but remain well above County and State averages. The implications are that larger households will continue to demand appropriate housing in the 1990's.
- Waterboro has attracted more households with children in the past twenty years, even though the number of children per household may be declining. School enrollments have grown, but at a rate considerably below population growth.
- Although the Town does not have an overly large elderly population (as of 1980), within the next ten years the ranks of citizens over 65 will swell, resulting in an increased demand for elderly services and appropriate housing.
- Paralleling national trends, single-parent households have increased in Waterboro, foreshadowing an increase in the demand for appropriate day care and housing facilities for the 1990's.
- Waterboro has a younger median age than that of York County and the State as of 1980. The most substantial population increase has occurred in the baby boom generation (ages 25-34) and school age children. The implication is that younger families are moving into the Town. capita income levels in Waterboro were among the lowest in York County as of 1985.

As such, a lesser number of Waterboro households are employed in high paying jobs compared to other communities in York County.

- Seasonal housing in Waterboro increases the Town's population during the summer by approximately 2,480 people. Due to current saturation levels around the Town's water resources, it is anticipated that seasonal housing will marginally increase during the 1990's.
- Fueled primarily by affordable housing available in Lake Arrowhead, housing starts in Waterboro will continue to either rise, or at the least grow at 1989 levels. This factor will result in a population increase of between 48% and 96% by the year 2000.