

## **APPENDIX A: POPULATION AND DEMOGRAPHICS**

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Population changes play a significant role in a community's development. Over the last three decades, while most Maine cities were losing population, Saco's population has grown steadily. At the same time, the City's demographics have changed. This section looks at how Saco's population has grown over the past century, and how it is likely to change in the coming decade.

### **A. YEAR-ROUND POPULATION**

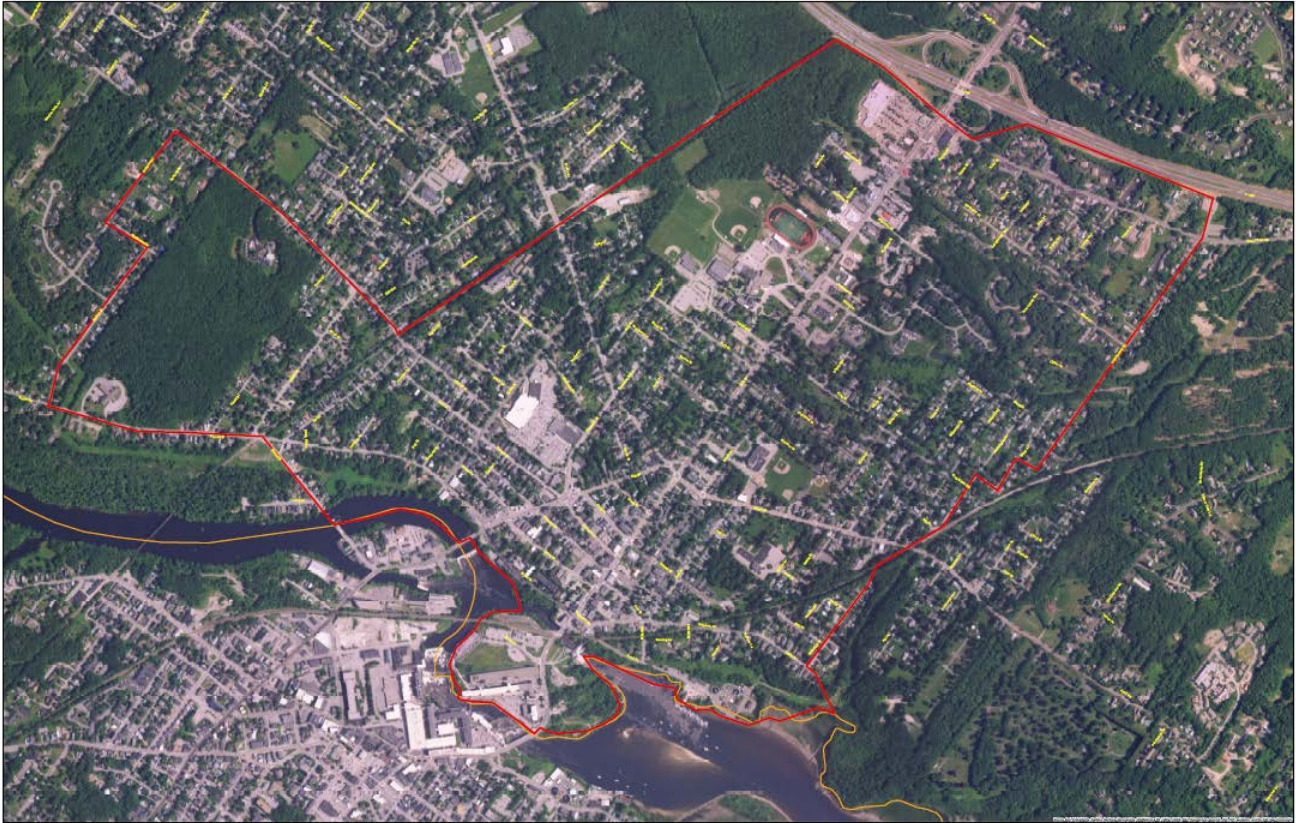
Saco lies in the center of southern coastal Maine, one of the fastest growing and most economically robust regions in the state. Historically, Saco and its sister city, Biddeford served as the economic and population center of this part of York County. This role was based largely on the mills located in the two communities. Until World War II, the Saco-Biddeford region consisted of these two urban communities and the surrounding rural and seasonal resort communities.

Over the past several decades, Saco and the larger region have changed. Rural and seasonal towns have become suburban bedroom communities for Saco, Biddeford, and Greater Portland. From an economic standpoint, Saco has become more closely aligned with Greater Portland. This has reduced the City's role as an independent economic center, and as a result, in 2000 Saco, Biddeford and several surrounding towns were added to the Portland metropolitan area by the U.S. Office of Management and Budget.

This section looks at how Saco's population has grown over the past century, with a focus on how things have changed in the last two decades. It profiles the demographic characteristics of Saco's population and describes how those characteristics have changed in recent years.

This section is also part of a targeted update to the Comprehensive Plan that was completed in 2017. For this update an area surrounding and including the downtown was identified as an area of special interest and is referred to as the Downtown Focus Area. See Map 1. After the Comprehensive Plan update process had begun, the Downtown Focus Area was modified to include an area between Stockman Avenue and I-95. This means that the area bounded by Route 1/Main Street, Stockman Avenue and I-95 is not represented in the data shown for the Downtown Focus Area in this Appendix.

**Map 1: Downtown Focus Area**



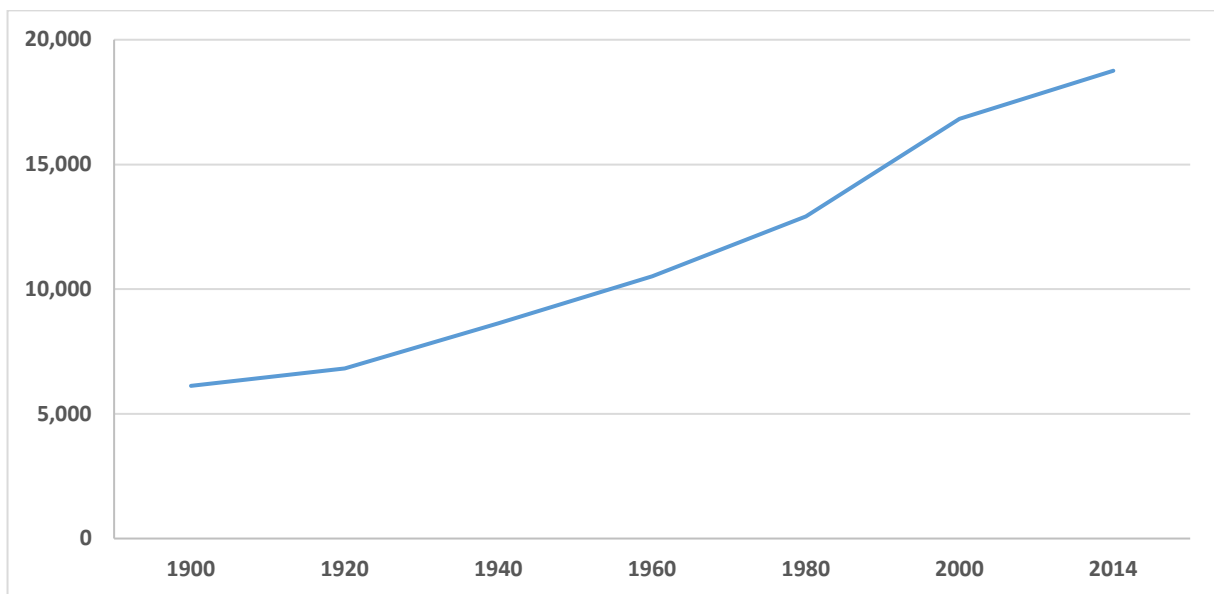
The Downtown Focus Area extends from I-95 to the north, along Cumberland Avenue, Wood Avenue, along the railroad tracks down to Wakefield Avenue, then along the Saco River's shoreline, including Saco Island. From Saco Island, it continues along the shore, then up along Market Street to Lincoln Street, along Skyline Drive, Applewood Drive and Hubbard Street, then along Bradley Street to the Eastern Trail and back up to I-95.

## 1. Long-Term Population Change 1900-2014

Saco's population has grown steadily since the 1930s (see Figure A.1). Between 1930 and 1950, it increased by 20% each decade, from 7,233 in 1930 to 10,324 in 1950. Growth slowed in the 1950's, then resumed during the 1960's and 1970's. By 1980, Saco's population had grown to 12,921; nearly double what it was in the early 1900s.

Population growth in Saco shows few signs of slowing down. Between 1980 and 2000, the City's population grew by 30%, to 16,822. The 2010 Census showed Saco's population increasing to 18,482 residents, adding about 1,660 residents since the 2000 Census. The 2014 Census estimates indicate a steady increase to approximately 18,757 residents.

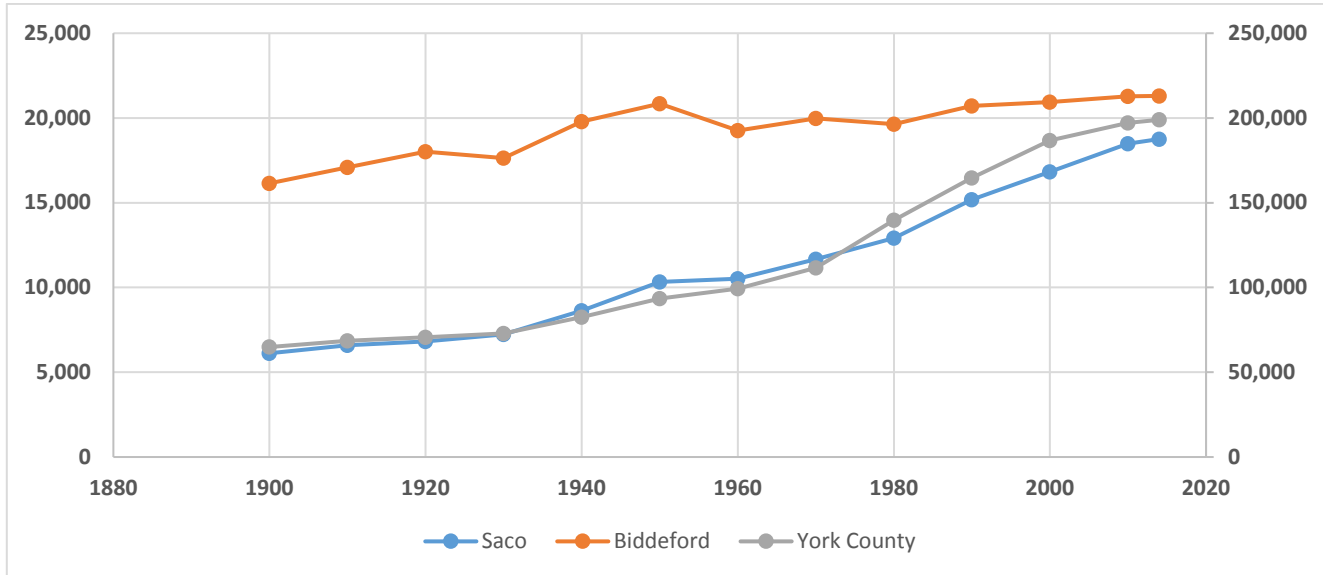
**Figure A.1: POPULATION 1900-2015**



Source: U.S. Census Bureau, 2014

Despite being geographical neighbors and sister cities, Saco's and Biddeford's historical population changes have followed different patterns. Prior to World War II, both communities experienced relatively steady growth. Since 1950, however, the pattern in the two communities has diverged (see Figure A.2). While Saco's population has grown rapidly since 1970, growth in Biddeford's population remained slow.

**Figure A.2: SACO, BIDDEFORD AND YORK COUNTY  
POPULATION CHANGE 1900-2014**



Source: U.S. Census Bureau, 2014

Population growth in Saco generally mirrored that in York County until 1960 (see Figure A.2). Between 1950 and 1980, the City’s rate of growth was slightly slower than the county’s, reflecting a general trend toward suburban development. As households moved out of urban centers to more rural communities, Saco’s population as a percentage of York County’s total population declined, from 10.6% in 1960 to 9.3% in 1980 to 9.0% in 2000. Based on 2014 Census estimates, that percentage has held steady over the last fourteen years, and Saco’s population remains at 9.0% of the overall county’s. This stabilization may reflect recent changes in housing choices, as gas prices, cost of living factors, and housing preferences reduce the number of households moving outside the urban core.

**2. Population Change 1980-2014**

From 1980 to 1990, both York County and Saco populations grew by more than 17%. The City and the County continued to grow in the 1990s, but at a slower rate. Saco’s population increased 10.8% during this time, while the County’s population increased 13.5% (see Table A.1, following page). As Saco grew from 15,181 to 16,822, a gain of 1,641 people, Biddeford’s population remained flat, increasing by just 282 residents. Between 2000 and 2010 population growth in Saco continued at a slightly slower pace, increasing by about ten percent.

York County's growth slowed to a bit over 5% while Biddeford's growth rate remained slower than those of Saco or the County, as its population only increased by 1.6% from 2000-2010. Estimates for the period 2010-2014 show Saco continuing to grow modestly.

Another important aspect for the 2017 Comprehensive Plan update to examine is the population and growth rate of the Downtown Focus Area (DFA). In 2000, the DFA's estimated population was about 32% of Saco's total population. That percentage dipped to about 29% in 2010. However, between 2000 and 2014, the DFA's population grew markedly more than that of Saco's as a whole – 9.9% compared to 1.5%

#### Population Changes, 2000 - 2014

	2000 Population	2010 Population	% Change 2000-2010	2014 Population	% Change 2010 - 2014
Saco	16,822	18,482	9.9%	18,757	1.5%
Saco, Downtown Focus Area	5,393	5,429	0.7%	5,967	9.9%
Biddeford	20,942	21,277	1.6%	21,303	0.1%
Portland-South Portland Metropolitan Area LMA	487,568	514,098	5.4%	518,387	0.8%
York County	186,742	197,131	5.6%	198,934	0.9%

Source: U.S. Census Bureau, 2014 & ESRI Community Analyst, 2014

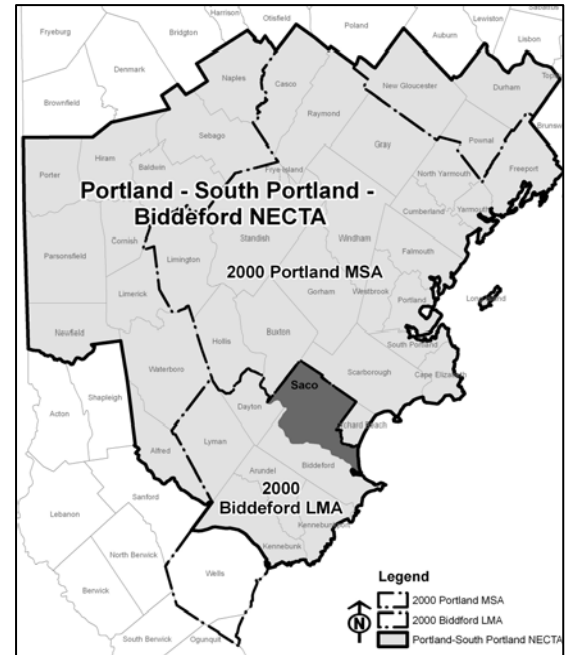
In 2000, Saco and Biddeford were incorporated into the Portland-South-Portland-Biddeford Metropolitan New England City and Town Area (NECTA)<sup>1</sup> (see Figure A.3). The new census area replaces both the Biddeford LMA and the Portland MSA. The change reflects increased economic and demographic ties in the region. In 2007, Saco was 5% of the total Portland-South-Portland-Biddeford NECTA population.

<sup>1</sup> A Metropolitan New England City and Town Area or NECTA is a geographic and statistical entity defined by the U.S. Office of Management and Budget, for use in describing aspects of the New England of the United States. A Metropolitan NECTA is a region that includes an urban core with a population of at least 50,000 and surrounding communities that have a high degree of social and economic integration as measured by commuting and employment patterns.

**Figure A.3: CHANGES TO THE CENSUS**

In 2015, the U.S. Office of Management and Budget, adjusted the Metropolitan Statistical Areas (MSA) across the U.S. and recalibrated the census data back to 1990 to use the newly redefined MSAs.

The State of Maine uses the Portland-South Portland Metropolitan Area as a labor market area for data collection purposes. The Portland – South Portland Metropolitan Area is roughly similar to the Portland-South Portland – Biddeford NECTA. The differences are that the NECTA includes westernmost York County towns and Sagadahoc County (11 towns) that the Metropolitan Area does not. According to 2014 estimates, Saco is about 4% of the Portland-South Portland Metropolitan Area Labor Market Area.



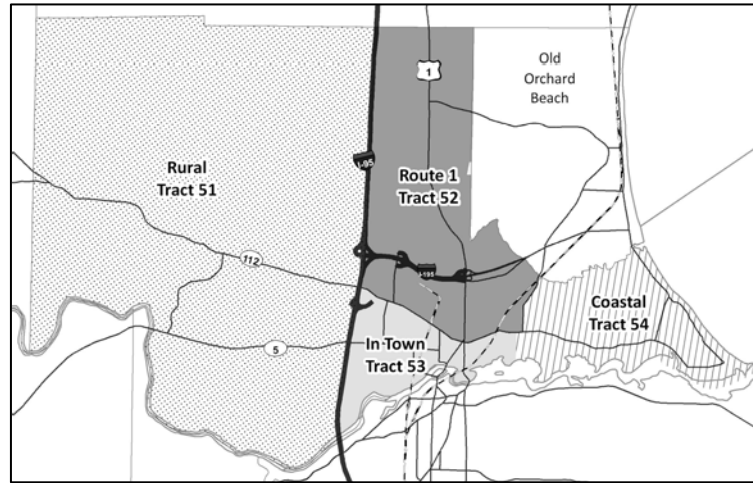
**3. Where Did Saco Grow?**

Saco is divided into four census tracts (see Figure A.4). Tract 51 is the predominantly rural area west of the Turnpike. Tract 52 is the Route 1 corridor, running east of the Turnpike and north of North Street. Tract 53 includes Saco’s downtown core, running north of the river, south of North Street, east of the Turnpike and west of the railroad right-of-way. Tract 54 includes the residential areas leading out to and including the coastal neighborhoods and Camp Ellis.

During the 1980's, most of Saco’s population growth occurred in the rural area west of the Turnpike (41.5%) and in the intown area (38.6%). There was only modest growth in the Route One area (16.3%) and limited growth in the coastal tract (3.5%). This growth pattern resulted in a shift in the demand for public services, as a growing share of the population moved west of the Maine Turnpike where services were limited.

**Figure A.4: MAP OF SACO CENSUS TRACTS**

In the 1990's, Saco's rural area continued to see substantial growth, with more than 56% of the City's population increase occurring there (Table A.2) The intown and coastal areas saw the most significant changes in population growth during this time. While growth slowed substantially in the intown area (only 9.5% of the total increase), the coastal population had 19.4% of the total increase, making it the second largest growth area. Growth along Route One was modest, at 14% of the total.



During the interval, 2000-2014, Saco continued to see population growth in the rural (52%) and coastal areas (21%). However, another trend is visible – in-town neighborhood populations have become the second fastest growth area in Saco, showing a growth rate of 49% (See Table A.2.1, next page). The DFA's growth rate, as would be expected, is also increasing.

**Table A.2: POPULATION INCREASE BY CENSUS TRACT 1990-2000**

	Total Saco Population	CT 51 (Rural)		CT 52 (Route 1)		CT 53 (In town)		CT 54 (Coastal)	
		Pop.	% of total	Pop.	% of total	Pop.	% of total	Pop.	% of total
1990	15,181	3,106	20.5%	4,198	27.7%	5,910	38.9%	1,967	13.0%
2000	16,822	4,033	24.0%	4,427	26.3%	6,067	36.1%	2,286	13.6%
<b>90-00 Change</b>	<b>1,641</b>	<b>927</b>	<b>56.5%</b>	<b>229</b>	<b>14.0%</b>	<b>157</b>	<b>9.6%</b>	<b>319</b>	<b>19.4%</b>

Year	Total Saco Population	Saco Downtown Focus Area		CT 51 (Rural)		CT 52 (Route 1)		CT 53 (In-town)		CT 54 (Coastal)	
		Pop.	% of Total	Pop.	% of Total	Pop.	% of Total	Pop.	% of Total	Pop.	% of Total
<b>2000</b>	16,822	5,393	32.1%	4,033	24.0%	4,427	26.3%	6,067	36.1%	2,286	13.6%
<b>2010</b>	18,482	5,429	29.4%	5,058	27.4%	4,557	24.7%	6,338	34.3%	2,529	13.7%
<b>2014</b>	18,757	5,967	31.8%	5,035	26.8%	4,007	21.4%	7,017	37.4%	2,698	14.4%
<b>2000 - 2014 Change</b>	<b>1,935</b>	<b>574</b>	<b>29.7%</b>	<b>1,002</b>	<b>51.8%</b>	<b>-420</b>	<b>-21.7%</b>	<b>950</b>	<b>49.1%</b>	<b>412</b>	<b>21.3%</b>

Source: U.S. Census Bureau, 2014 & ESRI Community Analyst, 2014

Table A.3 shows the change in year-round housing units from 1980-2000. The rural area west of the turnpike accommodated the largest growth in population and accounted for the largest increase in housing units (65.4%), with a boom in single-family subdivision development. The Route One corridor lost housing units. This may be due in part to an increase in commercial and industrial development in the area and a decline in its desirability for residential development. The intown and coastal areas saw modest growth in the 1990s, adding 88 units and 126 units respectively.

	Housing Units	CT 51 (Rural)		CT 52 (Route 1)		CT 53 (Intown)		CT 54 (Coastal)	
		# of units	% of total	# of units	% of total	# of units	% of total	# of units	% of total
1980	4,868	725	14.9%	1,440	29.6%	1,905	39.1%	798	16.4%
1990	6,826	1,059	15.5%	1,954	28.6%	2,650	38.8%	1,163	17.0%
2000	7,424	1,450	19.5%	1,947	26.2%	2,738	36.9%	1,289	17.4%
90-00 Change	598	391	65.4%	(7)	-1.2%	88	14.7%	126	21.1%
<b>% Change in Units within Tract 90 -00</b>		<b>36.9%</b>		<b>-0.4%</b>		<b>3.3%</b>		<b>10.8%</b>	

Source: U.S. Census



Between 2000 and 2014, the in-town area surged and edged out the rural area for the largest increase in housing units, coming in at nearly 40% (472 units) as compared to the rural area's nearly 38% (459 units). The Route One corridor had a small amount of housing built and the coastal area saw modest growth. There isn't earlier data to compare for the DFA but it is interesting to note that 2014 estimates show that the DFA represents about 35% of the City's housing.

Year	Total Housing Units	Saco Downtown Focus Area		CT 51 (Rural)		CT 52 (Route 1)		CT 53 (In-town)		CT 54 (Coastal)	
		# of units	% of Total	# of units	% of Total	# of units	% of Total	# of units	% of Total	# of units	% of Total
<b>2000</b>	7,424	-	-	1,450	19.5%	1,947	26.2%	2,738	36.9%	1,289	17.4%
<b>2010</b>	8,508	2,811	33.0%	1,841	21.6%	2,141	25.2%	3,076	36.2%	1,450	17.0%
<b>2014</b>	8,640	2,998	34.7%	1,909	22.1%	2,030	23.5%	3,210	37.2%	1,491	17.3%
<b>2000 - 2014 Change</b>	<b>1,216</b>	-	-	<b>459</b>	<b>37.7%</b>	<b>83</b>	<b>6.8%</b>	<b>472</b>	<b>38.8%</b>	<b>202</b>	<b>16.6%</b>
<b>% Change in Units within Census Tracts between 2000 - 2014</b>		-		<b>31.7%</b>		<b>4.3%</b>		<b>17.2%</b>		<b>15.7%</b>	

Source: U.S. Census Bureau, 2014 & ESRI Community Analyst, 2014

Saco's residential growth pattern reflects larger regional development trends. The rural area saw the largest increase overall during the 1980-2014 time span, due to increased suburbanization and the City's burgeoning role as a regional bedroom community. New unit growth in the in town area was low (3.3%) during the 1980-2000 time frame, reflecting the limited amount of land available for development and a general population shift away from the urban center. However, in the next fourteen years, another trend emerged and new unit growth grew as properties were redeveloped and demand for in-town living increased. Modest growth in the coastal area is due in part to year-round and seasonal single family subdivision developments attracted by proximity to the ocean.

An examination of residential subdivision activity since 2000 offers insight into Saco's population growth by area. A study of the locations of new development activity in Saco showed that most housing growth in the city since 2000 occurred in its growth areas east of the Maine Turnpike. About 79% of housing added between 1999 and 2009 was located east of the turnpike, and the majority (57%) was in Tracts 53 and 54, the intown and coastal sections of Saco.

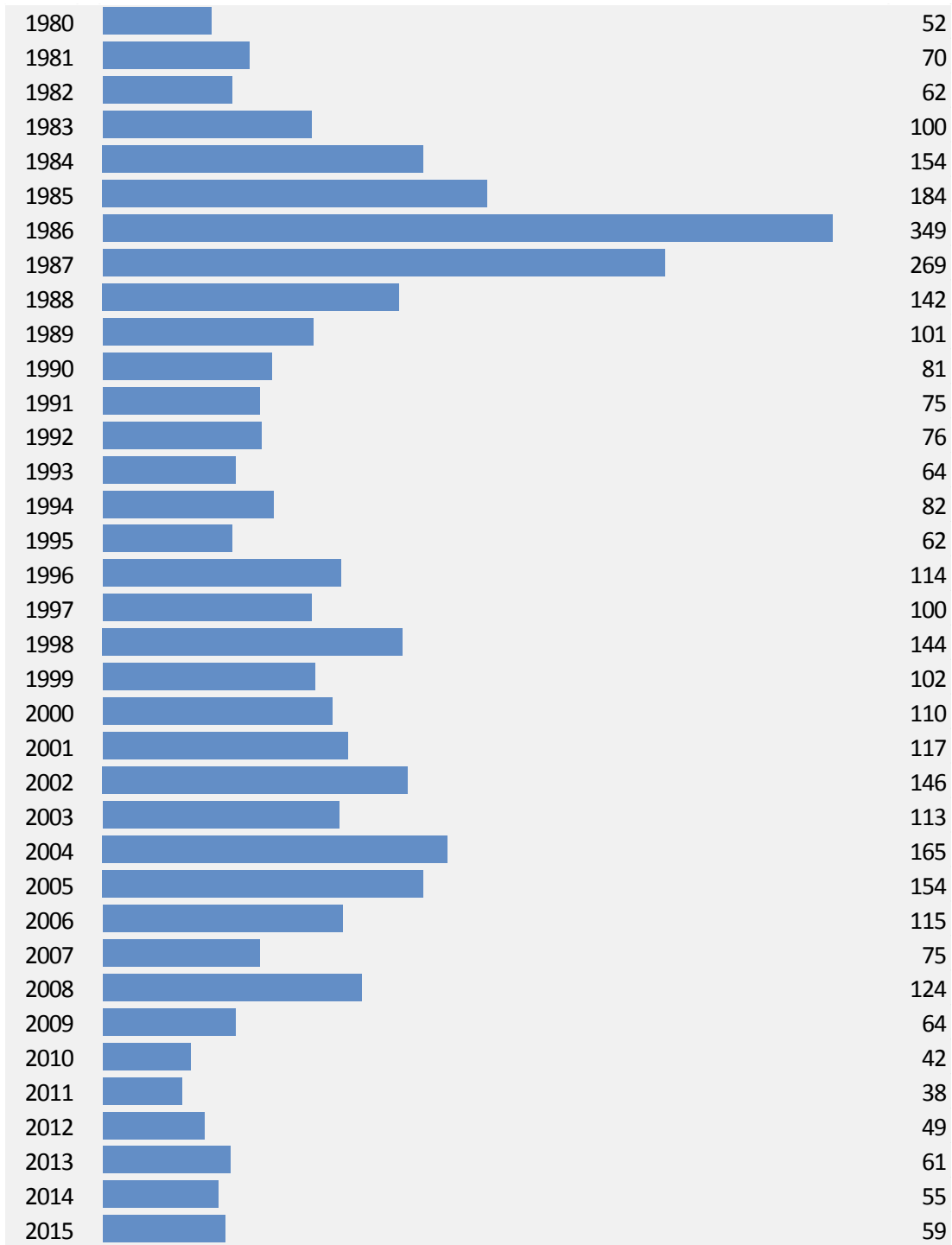
Between 2010 and 2015, 40% of the housing was added in Tracts 51 and 54, the rural and coastal sections of Saco, followed by an additional 24% in the Tract 52 (Route 1). There was a drop-off in the number of housing units added in Tract 53 (Intown) as compared to the 1999-2009 period. A project that was approved by the City in 2016 will provide up to 80 additional units to Tract 53 once built.

	Housing Units	CT 51 (Rural)		CT 52 (Route 1)		CT 53 (Intown)		CT 54 (Coastal)	
		# of units	% of total	# of units	% of total	# of units	% of total	# of units	% of total
Units Built, 1999-2009	995	212	21.3%	214	21.5%	310	31.2%	259	26.0%
Units Built 2010-2015	335	133	39.7%	81	24.2%	25	7.5%	96	28.6%

Source: City of Saco

A boom in economic development in Southern Maine from the mid-1990s through the mid-2000s resulted in increases in Saco's residential development. In the decade between 1996 and 2006, the City saw on average 125 new building permits a year, peaking in 2004 at 165 permits issued. The number of permits dropped to 75 in 2007, rebounded to 124 in 2008 and fell off sharply to just 64 in 2009, then dropped again to a low of just 38 building permits in 2011 (Figure A.5). As the recession eased, permits edged upward a little over the next several years but have not achieved the numbers seen prior to the 2008 spike.

**Figure A.5: NUMBER OF BUILDING PERMITS ISSUED IN SACO 1980-2015**



#### **4. Population Projections 2000-2020**

The Maine State Planning Office (SPO) projects that Saco's population will increase to 22,798 residents by 2020, an increase of almost 6,000 residents from 2000. However, Planning Decisions estimates that the City's population growth will be slower due to a slowdown in housing growth and a continued decrease in median household size.

Planning Decisions calculates a slower rate of population growth using the state's modest projections for housing unit growth and the current rate of decline in the number of persons per household. The number of housing units in Saco is projected to grow steadily over the next 10 years (state estimates project 55 additional units per year); if household size continues to decline at the historical rate of .008 a person per year (as it did from 1990 to 2007), Saco's population will grow to roughly 20,190 in 2020.

#### **5. Population Assumptions 2009-2019**

If the number of Saco housing units continues to increase at the same pace as between 2000 and 2009 (an average of 118 units per year), the City will have approximately 7,984 housing units and 20,984 people by 2019, assuming the same .008 decline in average household size. If the economy continues to grow slowly, and the number of new housing units built annually drops to 55 units on average, Saco's projected population in 2017 drops to about 19,497. This lower number of housing units is projected by the state and is similar to the development rate during the recessionary years of the early 1990's.

Future household size, whether the national economy will continue to contract or begin to expand, and Saco's future role in the state economy are unknown. For the purposes of this plan, it is reasonable to project that Saco's population will be between 19,500 and 22,000 in 2019, with 21,000 used as the basis for planning.

From 2000-2007, net migration boomed, making up 94% of Saco's population increase. The City's population grew by an estimated 1,382 in the nine years between 2000 and 2009, an 8% increase since 2000. This is due in part to the economic upturn experienced in the middle part of the decade, and an increase in new housing development throughout Southern Maine. Data for the years since 2007 was not available. According to ESRI estimates (a data services provider), Saco's population is expected to grow by about 6% a year during 2016-2021, for a total of 19,722 people in 2021.

## **B. SEASONAL POPULATION**

Saco has a small seasonal population. According to the U.S. Census, in 2000 there were 366 housing units categorized as seasonal, recreational or for occasional use (based on April 1<sup>st</sup> occupancy). This is up only a fraction from a decade before (351 seasonal homes in 1990). The 2010 Census shows the number of seasonal housing increased to 431 which is a large increase compared to the decade before. The majority (approximately two-thirds) of these units are located in the coastal area (Census Tract 54). It is likely that many of the 431 housing units are either occupied by retired people (who travel to warmer climates during the winter months and return to Maine during the more temperate seasons) or are used as summer beach homes. Assuming that the typical profile of this population is a retired couple, the average household size would be two or fewer, resulting in a seasonal population of about 862 people.

## **C. HOUSING GROWTH**

The rate of household growth in Saco continues to be faster than the rate of population growth, but the overall pace of household growth has slowed. Between 1980 and 1990, Saco gained 1,422 year-round households (from 4,556 in 1980 to 5,978 in 1990), a 31.2% increase. Between 1990 and 2000, Saco household gains were moderate, with 823 additional households, an increase of 13.8%. Growth continued in the early 2000s. An estimated 853 households were added between 2000 and 2007, an increase of 12.5%. Population growth during this period was only 10.5% (see Table A.5).

A decline in the average size of a Saco household is the major reason for the difference between the rate of population growth and the rate of household growth. During the 1980's, the average household size dropped from 2.79 to 2.52 persons. Since then, it has dropped further, to 2.44 in 2000 (see Table A.5) and then to 2.38.

Estimates for 2008 by the Maine State Housing Authority placed Saco's household size at 2.37, a .008 decline from 2000. This decrease was likely the result of a tendency toward single-person and small households among the "Baby-Boom Generation," the increased longevity and independence of seniors who live on their own, and an overall trend toward smaller families. Estimates for 2014 show Saco's household size at 2.37, with only a tiny drop since the 2010 Census.

Since 2000, the number of Saco households has continued to increase at a rate of about 1% a year. Census data from 2010 shows 7,623 households in Saco. 2014 ESRI estimates 7,794 households in Saco, an increase of 171 households or a bit over 9%. This trend is expected to continue, though at a slower pace than in previous decades. Based on state projections, housing units could increase by an average of 55 units a year for the next decade. This increase, along with continued declines in household size, will result in a continued rise in the number of households in Saco.

**Table A.5: Changes in the Number of Households & Household Size, 2000 - 2014**

	Average Household Size			Household % Increase		Population % Increase	
	2000	2010	2014	2000 - 2010	2010 - 2014	2000 - 2010	2010 - 2014
<b>Saco</b>	2.44	2.38	2.37	12.10%	2.20%	9.90%	1.50%
<b>Saco, Downtown Focus Area</b>	2.16	2.08	-	5.25%	7.19	0.70%	9.90%
<b>Biddeford</b>	2.32	2.30	2.31	-0.44%	1.37%	1.60%	0.10%
<b>Portland-South Portland Metropolitan Area LMA</b>	2.42	2.35	2.37	8.52%	0.31%	5.40%	0.80%
<b>York County</b>	2.47	2.40	2.40	8.64%	0.72%	5.60%	0.90%

Source: U.S. Census Bureau, 2014 & ESRI Community Analyst, 2014

**Table A.6: Changes in the Number of Households, 2000 - 2014**

	# of Households 2000	Average Annual % Change 2000 - 2010	# of Households 2010	Average Annual % Change 2010 - 2014	# of Households 2014
<b>Saco</b>	6,801	1.21%	7,623	0.22%	7,794
<b>Saco, Downtown Focus Area</b>	2,456	0.53%	2,585	0.07%	2,771
<b>Biddeford</b>	8,636	-0.04%	8,598	0.16%	8,716
<b>Portland-South Portland Metropolitan Area LMA</b>	196,669	0.85%	213,436	0.54%	214,107
<b>York County</b>	74,563	0.86%	81,009	0.56%	81,593

Source: U.S. Census Bureau, 2014 & ESRI Community Analyst, 2014

## **D. COMPONENTS OF POPULATION CHANGE**

Saco's population changes are the result of births, deaths, and migration into and out of the community. Since 1970, more people have moved into Saco than have moved out. This is a reflection of the community's desirability as a place to live, the availability of housing, the revitalization of the City's economic base, and its accessibility to Portland, Boston, ocean and mountains.

Between 1980 and 1990, the decade in which Saco experienced its highest rate of growth since the 1940's, the City's population grew by 2,260. Natural increase (births minus deaths) accounted for 33.5% of the increase, and net migration for 66.5%.

From 1990 to 2000, the pace of growth slowed. Saco's population grew by 1,641, and the source of growth shifted slightly. Net migration and natural growth reached almost a balance: net migration accounted for 45.8% of the growth, while natural growth was 54.2%. This was due in part to a mixed economic market. Saco emerged from a recession in the late 1990s, but did not see as steep of a rise in the number of building permits issued as during the 1980s economic recovery (see Table A.7). Similarly, Saco emerged from the recession in the late-2000s, but has not yet seen the level of new building permits experienced in the early 2000s.

From 2000-2007, net migration boomed, making up 94% of Saco's population increase. The City's population grew by 1,660 in the ten years between 2000 and 2010, a 9% increase since 2000. This is due in part to the economic upturn experienced in the middle part of the decade, and an increase in new housing development throughout Southern Maine.

According to ESRI (using ESRI's Community Analyst which is a data service) estimates, Saco's population is expected to grow by about 6% a year during 2016-2021, for a total of 19,722 people in 2021. Additional detailed data on births, deaths and net migration for Saco beyond 2000 was not available.

Table A.7: 1970 -2007 SACO COMPONENTS OF POPULATION CHANGE		
		% of population change
<b>1970 Population</b>	<b>11,678</b>	
Births	1,710	
Deaths	-1,220	
Natural Increase	490	39.4%
Net Migration 70 -79	753	60.6%
<b>1980 Population</b>	<b>12,921</b>	
Births	1,996	
Deaths	-1,240	
Natural Increase	756	33.5%
Net Migration 80 -89	1,504	66.5%
<b>1990 Population</b>	<b>15,181</b>	
Births	2,185	
Deaths	-1,296	
Natural Increase	889	54.2%
Net Migration 90 -99	752	45.8%
<b>2000 Population</b>	<b>16,822</b>	
Births 2000 - 07	1,526	
Deaths 2000 - 07	-1,451	
Natural Increase	75	5.3%
Net Migration 00 -07	1,337	94.7%
<b>2007 Population</b>	<b>18,234</b>	

Sources: Maine Department of Health and Human Services, U.S. Census, Planning Decisions, Inc.

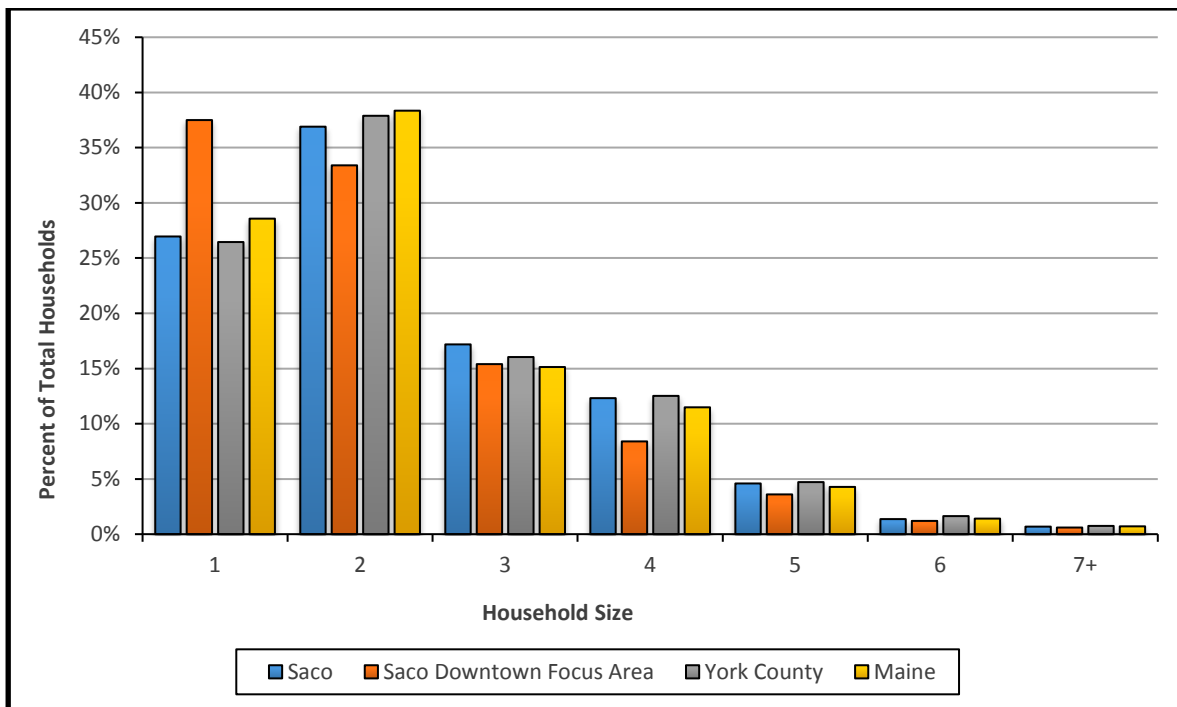


### E. HOUSEHOLD COMPOSITION

The composition of Saco households is changing. Family size continues to decline, and more people are living alone. The 1990 Census found that 58% of households in Saco consisted of only one or two people; the percentage rose to 61% in 2000. This was also the pattern for York County and the State of Maine as a whole.

The 2010 Census shows this pattern continuing with nearly 64% of Saco households consisting of one or two people, and similar numbers for York County and the State of Maine (see Figure A.6 below). Looking at the DFA, the number of one or two-person households increases even more, to nearly 71%. This may be, in part, a reflection of the interest that both young adults and older adults have in living in more pedestrian-friendly neighborhoods that are closer to downtown businesses and services.

**Figure A.6: 2010 HOUSEHOLD SIZE AS REPRESENTED BY PERCENTAGE OF TOTAL HOUSEHOLDS**



Source: U.S. Census Bureau, 2010 & ESRI Community Analyst, 2010

Families remain the most common household unit in Saco. In 2000, 53.3% of Saco households were married couples, in 2014, the Census estimates that 48% of Saco households were married couples. Children under the age of 18 were present in 33.1% of Saco households in 2000 but that number has dropped to 25.5% in 2014 according to Census Bureau estimates. Non-family households accounted for 30.3% of households in 2000 but dipped to 26.5% in 2014. Single parent households comprised 7% of households in 2000 and rose to 9.7% in 2014.

On average, Saco's households are becoming older. In 2007, just 37% of Saco's heads of household were younger than 45 years of age and the 2010 Census shows a small drop again, to just 35.8%. The shift is attributable to the aging of the Baby Boom Generation. The change is most evident among households age 55 to 64. The DFA's households tend to be younger, with 42% under 45 years of age.(see Table A.8).

**Table A.8: Ages of Household Head in Saco, 2000 - 2010**

		Under 25	25 - 34	35 - 44	45 - 54	55 - 64	65 - 74	75+
<b>Saco</b>	2000	4.2%	17.8%	24.2%	20.0%	12.1%	11.0%	10.6%
	2010	3.8%	12.5%	19.5%	23.5%	19.3%	10.2%	11.2%
<b>Saco Downtown Focus Area</b>	2000	-	-	-	-	-	-	-
	2010	6.2%	16.9%	18.9%	20.2%	16.0%	9.4%	12.3%

Source: U.S. Census Bureau, 2010 & ESRI Community Analyst, 2010

## F. EDUCATIONAL ATTAINMENT

The level of education among Saco adults in 2000 was higher than in the City of Biddeford and in York County, but lower than in the Portland Metropolitan Statistical Area (see Table A.9). Data from 2014 finds that Saco's level of education for adults had dropped slightly below York County but was still above that of the City of Biddeford (see Table A.9.1). Data from 2000, shows that a substantial percentage of people in Saco, Biddeford, and York County (13%-22%) did not complete high school. Data from 2014, shows that the number of people who did not complete high school has dropped, now ranging between 8%-10.7%. The percentage of people obtaining some level of education beyond high school is slightly higher in Saco than in the City of Biddeford and nearly the same as York County for both 2000 and 2014.

In 2000, 32.1% of Saco adults had associate degrees or higher, compared to 24.2% in Biddeford and 31.1% in York County. In 2014, that percentage increased to 39.2% of Saco adults with associate degrees or higher, compared to 32.1% in Biddeford and 37.9% for York County. The Portland Metropolitan Statistical Area (used for 2000) and the Portland-South Portland Labor Market Area (used for 2014) had significantly higher levels of education: 42.1% of adults have associate degrees or higher and 90% of adults graduated from high school in 2000 and in 2014, showing 44.3% of adults obtaining associate degrees or higher and 93% having completed high school. .

Using 2016 data, the DFA shows a higher number of people who have not completed high school and lower numbers of people having attained at least an associate's degree when compared to the City of Saco.

POP AGE 25 +	Less than H.S. Diploma	H.S. Diploma	Some College	Associate Degree	Bachelors Degree	Graduate or Professional Degree
<b>Saco</b>	<b>13.1%</b>	<b>33.7%</b>	<b>21.1%</b>	<b>8.8%</b>	<b>15.6%</b>	<b>7.6%</b>
Biddeford	22.0%	36.8%	17.0%	7.6%	11.2%	5.5%
Portland MSA	9.8%	28.5%	19.6%	8.5%	21.6%	11.9%
York County	13.5%	35.0%	20.4%	8.2%	15.6%	7.3%

Source: U.S. Census

Population, Age 25+	Less than H.S. Diploma	H.S. Diploma	Some College	Associate's Degree	Bachelor's Degree	Graduate / Professional Degree
<b>Saco</b>	<b>8.7%</b>	<b>32.1%</b>	<b>18.8%</b>	<b>9.3%</b>	<b>20.8%</b>	<b>9.1%</b>
Saco, Downtown Focus Area (Est. 2016 Data)	13.0%	36.2%	17.3%	9.8%	16.5%	7.2%
Biddeford	10.7%	36.7%	19.9%	9.9%	16.3%	5.9%
Portland-South Portland Metropolitan Area LMA	6.9%	27.7%	19.7%	9.4%	23.4%	11.5%
York County	8.0%	32.4%	20.5%	10.0%	19.2%	8.7%

Source: U.S. Census Bureau, 2014 & ESRI Community Analyst, 2016

**Table A.10:Saco - Highest Level of Education Completed, 2000 - 2010,  
Ages 25+**

	<b>2000</b>	<b>2010</b>
< H.S. Diploma	13.1%	9.0%
H.S. Diploma	33.7%	32.5%
Some College	21.1%	19.8%
Associate's Degree	8.8%	10.2%
Bachelor's Degree	15.6%	17.9%
Graduate / Professional Degree	7.6%	10.7%

Source: U.S. Census Bureau, 2010

The level of education of among Saco adults continues to increase (see Table A.10). Census Bureau data shows that in 1980, 67% of Saco adults had completed high school. In 1990, this had risen to 80.6% and by 2000, 87%. Between 1990 and 2000, the percentage of adults with some college education increased from 46% to almost 53%. This trend continued in 2010, with over 58% of Saco's adults completing some college. A higher level of education attainment can influence citizen expectations for municipal services, especially education.

## **G. AGE DISTRIBUTION**

The composition of Saco's population by age is changing. Saco's elderly population is growing, especially those in the 65+ category (see Table A.11). In 1990, there were 2,011 people 65 years old or older in Saco. By 2000, that population had 2,342 people, a 16.5% increase and in 2010, 2,587 people were 65 years old or older, which is a 9% increase. During those same time periods, Saco's population as a whole increased by 10.8% from 1990-2000 and by a bit over 9% from 2000-2010 (see Table A.11.1). Population estimates for 2016 show that 16.4% of Saco residents are 65 years of age or older. The DFA seems to have a smaller percentage of residents 65 years or older than the City, at about 13.8% of the population.

By contrast, 2010 data shows that the DFA seems to have a higher percentage of residents aged 15-44 years old than Saco as whole, with nearly 43% in this age range living there as compared to nearly 38% in Saco itself. Population estimates for 2016 show a slight dip to 42.5% for the DFA and a dip for Saco as a whole to 36.6% for 15-44 year olds.

At the time of the 2011 Comprehensive Plan update, members of the Baby Boom Generation were in their mid-40's to early 60's, and many were beginning to reach retirement age. This group comprised 22.3% of Saco's population in 2000, 29.5% in 2010 and rose to an estimated 30.8% in 2016. The DFA shows about 26.6% of the population living there in 2010 were of the Baby Boom Generation and estimates show that percentage remains much the same in 2016. As the Baby Boom Generation ages, it will increase pressure on community health care and emergency response services, and influence land use and housing patterns. Baby boomers are nearing the end of their child rearing years, and as their children leave home, some may prefer to move to a smaller house, perhaps closer to town, with the associated amenities and services.

	1990		2000	
Total Population	15,181		16,822	
	#	%	#	%
Under 5 years	1,050	6.9%	1,059	6.3%
5 to 9 years	1,014	6.7%	1,184	7.0%
10 to 14 years	995	6.6%	1,247	7.4%
15 to 19 years	980	6.5%	990	5.9%
20 to 24 years	1,098	7.2%	857	5.1%
25 to 29 years	1,407	9.3%	2,413	14.3%
30 to 44 years	3,869	25.5%	2,991	17.8%
45 to 54 years	1,428	9.4%	2,352	14.0%
55 to 59 years	680	4.5%	804	4.8%
60 to 64 years	649	4.3%	583	3.5%
65 to 74 years	1,151	7.6%	1,198	7.1%
75 to 84 years	679	4.5%	830	4.9%
85 years and over	181	1.2%	314	1.9%

Source: U.S. Census, State of Maine

	Saco		Saco Downtown Focus Area	
	2010	2016 Est.	2010	2016 Est.
Total Population	18,482	19,119	5,429	5,426
< 5 Years	5.9	4.7%	5.6%	5.4%
5 - 9 Years	5.8	5.3%	5.5%	5.2%
10 - 14 Years	6.7	6.0%	5.7%	5.3%
15 - 24 Years	12.0%	12.0%	13.2%	13.3%
25 - 34 Years	11.0%	11.6%	15.1%	15.5%
35 - 44 Years	14.7%	13.0%	14.5%	13.7%
45 - 54 Years	17.1%	15.7%	15.1%	14.0%
55 - 64 Years	12.4%	15.1%	11.5%	12.7%
65 - 74 Years	6.8%	8.8%	6.2%	8.1%
75 - 84 Years	5.1%	4.9%	4.6%	3.9%
85+ Years	2.4%	2.7%	3.0%	3.0%
18 + Years	78.1%	79.8%	79.7%	80.8%

ESRI Community Analyst, 2016

Saco's school age population (ages 5-19) increased during the 1990's. In 2000, there were 3,421 school age residents, a 16.5% increase over the 1990 total of 2,989. According to 2014 Census data, the number of school-age children (ages 5-17) in Saco was 2,831 children, which is down from the numbers shown in the 2010 Census, 3,225 children, in this age group in Saco.

Historical enrollment information for schools in Saco shows that K-8 school enrollment has reached a peak and has begun to decline. In school year 1997-98 there were 1,974 K-8 students enrolled in Saco schools. Though this number increased through the first part of the decade, it has begun to decline. By the 2009-2010 school year, there were just 1,965 K-8 students in Saco's schools. Enrollment projections by Planning Decisions done in 2011 indicate a continued decline in enrollment over the coming decade, with a total loss of 115 students between school year 2007-08 and 2017-18. This is similar to forecasts for communities throughout Maine, as household and family sizes continue to decline and the population ages.

## H. OCCUPATIONAL CHARACTERISTICS

In 2000, Saco had a slightly higher percentage of white collar professional, managerial workers than York County as a whole but in 2014, the percentage was the same as the County's. Saco ranked behind the Portland Metropolitan Statistical Area/Portland – South Portland Labor Market Area in its percentage of people employed in white collar occupations in both 2000 and 2014 (see Table A.12).

A community's education level is reflected in the employment of its population. Saco has a high percentage of skilled, well-paid workers. The high percentage of Saco people employed in service and sales likely reflects the trend toward a more service oriented workforce overall, as well as an increase in sales related jobs in the area (see the Local Economy Chapter of this inventory for more details).

	Saco 9,026 workers		Biddeford LMA 30,056 workers		Portland MSA 130,313 workers		York County 95,016 workers	
	#of workers	%of total	#of workers	%of total	#of workers	%of total	#of workers	%of total
Managerial	2,830	31.4	3873	12.9	49,864	38.26	29,435	30.98
Service	1,364	15.1	9211	30.6	18,158	13.93	13,664	14.38
Sales	2,692	29.8	8809	29.3	37,503	28.78	24,906	26.21
Farming	77	0.9	236	0.8	620	0.48	639	0.67
Construction	842	9.3	1115	3.7	9,277	7.12	10,486	11.04
Production	1,221	13.5	6812	22.7	14,891	11.43	15,886	16.72

Source: U.S. Census; Maine Department of Labor

	Saco: 10,010 workers		Portland-South Portland MSA 270,681 workers		York County 101,926 workers	
	# of Workers	% of Total	# of Workers	% of Total	# of Workers	% of Total
Managerial / Business	3,489	34.2%	107,454	39.7%	34,847	34.2%
Service	2,210	21.7%	47,320	17.5%	18,683	18.3%
Sales	2,597	25.5%	65,243	24.1%	25,036	24.6%
Natural Resources / Construction / Maintenance	855	8.4%	23,600	8.7%	10,356	10.2%
Production / Transportation	1,040	10.2%	27,064	10.0%	13,004	12.8%

Source: U.S. Census Bureau, 2010

More detailed 2016 data obtained for the DFA tends to generally reflect what was seen for the entire City. Service workers are the majority, involving over half of all workers, followed by those employed in the retail trade (over 16% ) and manufacturing (over 10%).

Table A.12.2: Occupational Profile of Employed Persons, 16+ Years Old  
Saco Downtown Focus Area, 2016 Est.

	# of Workers	% of Total
Agriculture / Mining	9	0.3%
Construction	158	5.3%
Manufacturing	313	10.5%
Wholesale Trade	15	0.5%
Retail Trade	480	16.1%
Transportation / Utilities	89	3.0%
Information	45	1.5%
Finance / Insurance / Real Estate	197	6.6%
Service	1,511	50.7%
Public Administration	158	5.3%
Total Workers, 16+	2,980	100%

ESRI Community Analyst, 2016

## I. HOUSEHOLD INCOME

From an income perspective, Saco was a solidly middle class community in 1999. Household income can be represented several ways. Median household income divides households into two equal parts, the first half earning more than the median household income and the second half earning less. Average household income is calculated as total aggregate income divided by the number of households. Average household income is typically higher than median household income because households with very high incomes pull the average up. Median household income is therefore often a better indication of the prosperity of a community's residents.



Among Saco, Biddeford, the Portland Metropolitan Statistical Area, and York County (Table A.13), Saco had the highest median household income in 1999. However, this has changed over time and in 2014, Saco's median household income was less than the Portland - South Portland Labor Market Area and the County. Saco's relatively low average income indicates that Saco household incomes cluster around the median. In 1989, Saco had the smallest percentage of households with incomes less than \$10,000 a year, and the second smallest percentage of households earning in excess of \$75,000 (just above Biddeford).

In 1999 and in 2014, Saco's percentage of households with incomes less than \$10,000 a year was slightly higher than that of York County. In 1999 and in 2014, Saco's percentage of households with incomes less than \$10,000 was nearly identical to the percentage in the Portland MSA and the Portland – South Portland Labor Market Area. The percentage of Saco households earning in excess of \$75,000 remained the second smallest in 1999 and was smaller than both the Portland-South Portland Labor Market Area and York County in 2014 (35.1% compared to 38% and 26.4% respectively).

	Saco	Biddeford	Portland MSA	York County
Median Household Income	\$45,105	\$34,976	\$44,707	\$43,630
Average Household Income	\$50,092	\$43,153	\$58,253	\$52,821
under \$10,000	532	1,150	7,403	5,817
10,000-19,999	931	1,284	11,420	8,657
\$20,000-24,999	443	663	6,331	5,029
\$25,000-29,000	440	681	5,973	5,039
\$30,000-34,999	329	532	6,504	4,608
\$35,000-49,999	1,105	1,442	17,680	13,508
\$50,000-74,999	1,782	1,633	21,929	17,398
\$75,000 or more	1,211	1,231	22,486	14,471

Source: U.S. Census

Table A.13.1: Household Income, 2014

	Saco	Portland - South Portland LMA	York County
Median Household Income	\$52,611	\$58,000	\$56,701
Average Household Income	\$67,980	\$76,149	\$71,453
under \$10,000	5.8%	5.6%	5.0%
\$10,000 - \$14,999	3.5%	5.2%	5.0%
\$15,000 - \$24,999	10.5%	9.3%	10.0%
\$25,000 - \$34,999	10.3%	9.9%	1.7%
\$35,000 - \$49,999	16.7%	13.2%	13.3%
\$50,000 - \$74,999	18.1%	18.9%	19.6%
\$75,000 - \$99,999	15.3%	14.2%	15.2%
\$100,000 - \$149,999	12.4%	14.2%	13.3%
\$150,000 - \$199,999	4.1%	5.0%	4.4%
\$200,000 +	3.3%	4.6%	3.5%

Source: U.S. Census Bureau, 2014

Estimate income in the DFA tends to be lower than in the City of Saco as a whole. Nearly 16% of households earn less than \$15,000 as compared to 9.3% of the entire City. About 33% of households in the DFA earn \$75,000 or more compared to the City's 35.1%. This may stem from the DFA tending to have more people in the 25-44 year old range than the City so some DFA residents have not yet reached peak earning years.

Table A.13.2.: Household Income, 2016 Est.

	Saco Downtown Focus Area
Median Household Income	\$41,512
Average Household Income	\$52,478
Under \$15,000	15.8%
\$15,000 - \$24,999	12.6%
\$25,000 - \$34,999	11.8%
\$35,000 - \$49,999	18.7%
\$50,000 - \$74,999	17.4%
\$75,000 - \$99,999	12.8%
\$100,000 - \$149,999	9.3%
\$150,000 - \$199,999	0.8%
\$200,000 +	0.8%

ESRI Community Analyst, 2016

Income estimates for Saco households show gains in prosperity between 1999 and 2007 and again between 2000 and 2014 – although it is clear that 2007’s estimates did not factor in the recession that was beginning to unfold. Just over half of all households earn \$50,000 per year or more, and fewer households earn less than \$20,000 per year. The median household income increased by an estimated 17.8%, to \$53,148 in 2007 and by an estimated 8.5% between 2000 and 2014 (see Table A.14 and A.14.1). These numbers reflect the City’s higher education rates and white collar employment levels, as well as stronger economic ties to the Greater Portland area and Saco’s increased role as a regional “bedroom” community.

	1999	2007 (estimated)
Median Household Income	\$45,105	\$53,148
Average Household Income	\$50,092	\$61,170
under \$10,000	7.9%	6.7%
10,000-19,999	13.7%	10.9%
\$20,000-24,999	6.5%	5.5%
\$25,000-29,000	6.5%	5.3%
\$30,000-34,999	4.9%	5.5%
\$35,000-49,999	16.3%	13.2%
\$50,000-74,999	26.3%	23.8%
\$75,000 or more	17.9%	29.1%

Source: U.S. Census; Claritas, Inc.

	2000	2014
Median Household Income	\$45,105	\$52,611
Average Household Income	\$50,092	\$67,980
Under \$10,000	7.9%	5.8%
\$10,000 - \$14,999	7.4%	3.5%
\$15,000 - \$24,999	12.9%	10.5%
\$25,000 - \$34,999	11.4%	10.3%
\$35,000 - \$49,999	16.3%	16.7%
\$50,000 - \$74,999	26.3%	18.1%
\$75,000 - \$99,999	10.1%	15.3%
\$100,000 - \$149,999	5.8%	12.4%
\$150,000 - \$199,999	1.2%	4.1%
\$200,000 +	0.9%	3.3%

Source: U.S. Census Bureau, 2014

## J. ISSUES AND IMPLICATIONS

Changes in Saco's population, where residents choose to live and work, and what services they are likely to need or desire are important to the City's future. As Saco's population has increased, the City's role in the economic region has changed, as evidenced by Saco's incorporation into the Portland NECTA. Housing trends show a preference for locations that allow easy commuting, and Saco is more and more a bedroom community for Portland. However, the City still retains a strong commercial center. These dual roles need to be kept in mind as Saco looks to the future.

The issues and implications this review of Saco's population suggests include:

- As the economy continues to grow, Saco may see a resurgence of growth at a rate closer to what was experienced prior to the 2008-2012 recession. Even taking a conservative approach based on permitting since 2008, Saco will likely add at least 300 more housing units by 2020. It may well be more. Where, how and what form that development occurs is a key issue for the community.
- Saco has grown and become more attractive for both rural, in-town and seashore living, leading to rapid growth in housing prices (with a pause during the recession) for much of the past decade. Fostering housing within a range of prices is an important challenge for the City.
- As Saco's role as a commuting suburb has increased, the area west of the Turnpike has faced increasing residential development pressure because of its access to the regional road network. Maintaining the rural areas of the City will become more difficult and providing City services to these new neighborhoods more expensive.
- As more people are commuting to the Portland area than are working in Saco, Greater Portland has begun to replace Saco as the commuting population's center for commerce and entertainment. Attracting these households into Downtown Saco will be important for the vitality of the City.

- School enrollment projections predict a slow annual decline. Existing school capacity should be adequate to meet demand. However, if the decline becomes more pronounced, pressure to reevaluate and possibly consolidate school services may grow. As the state and the community grapple with the implications of school consolidation, the City will need to continue to evaluate the best ways to provide educational services for the community.
- Smaller household sizes coupled with a growing population have created more demand for housing and for different types of housing. The number of younger households with children is decreasing. Maintaining a balanced population and providing the housing that each population type desires will be important to fostering a diverse population and a vital community.
- Saco's population is aging. The oldest members of the Baby Boom generation have reached retirement age with more joining them each year. Over the next decade this may create demand for additional retirement housing options with smaller units. In the twenty-year timeframe this will translate into a demand for additional elderly housing and eldercare facilities and increase the demands on certain of the City's services. Addressing these changes will be an important issue for the City over time.