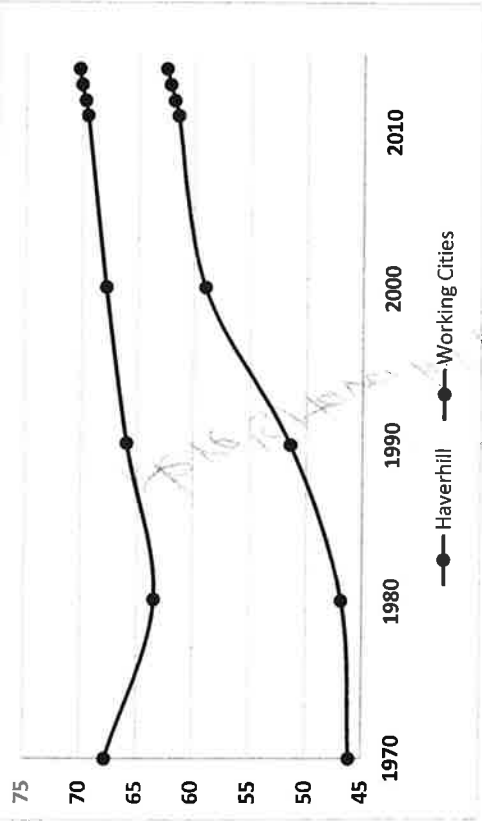




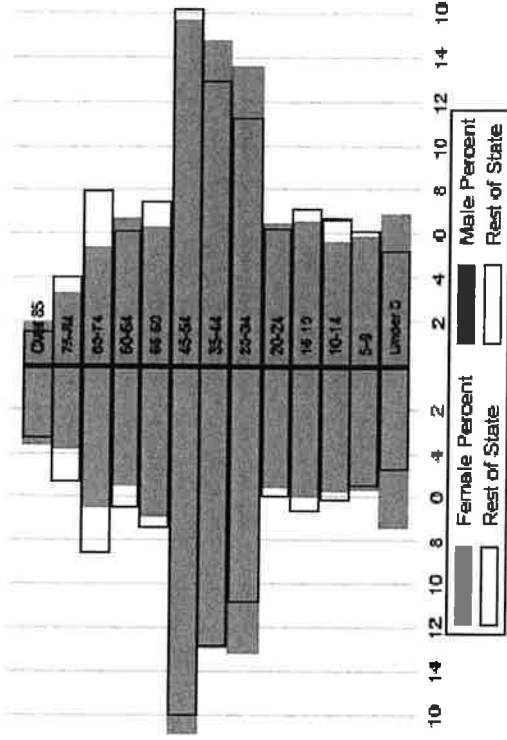
Haverhill

The Population

City Population 1970 to 2014



Population Distribution by Age Group



Population Distribution by Race and Ethnicity

Subgroups of the population as a percent of the total	2000	2013	Working Cities 2013	State 2013
White	89.7	84.1	66.1	89.0
Black	2.4	2.7	13.8	2.8
Asian	1.4	1.2	6.8	4.8
Foreign-born	6.9	9.9	22.2	12.1
Hispanic	8.8	14.5	19.7	4.3
Origin as percent of Hispanic				
Central America	3.7	6.9	16.9	20.3
Dominican Republic	22.8	31.5	18.9	17.9
Mexico	6.6	6.4	6.1	11.4
Puerto Rico	43.3	40.3	42.0	33.6

Recent Demographic Behavior

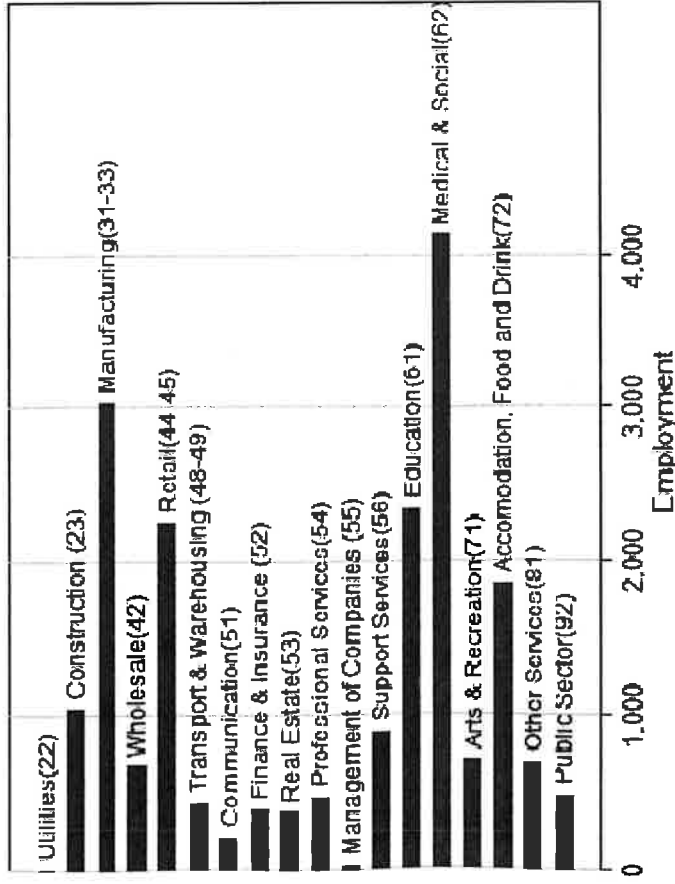
Indicator	Haverhill	Working Cities	State
Birth Rate (per 1,000 females 15-44)	65.5	62.5	52.8
Low birthweight (<2.5 kg. % of births)	10.3	8.1	7.7
Births to teen mothers (15-19 years)†	5.0	6.1	3.8
Birth rate of teen mothers‡	22.3	22.3	12.0
Infant mortality (per 1,000 live births)	4.8	4.9	4.4
Mortality rate (per 100,000 residents)	822	853.0	800.0

†As percent of all births

‡Per 1,000 females aged 15-19 years

The Local Economy

Employment by Major Sectors: 2014 (2-digit NAICS)



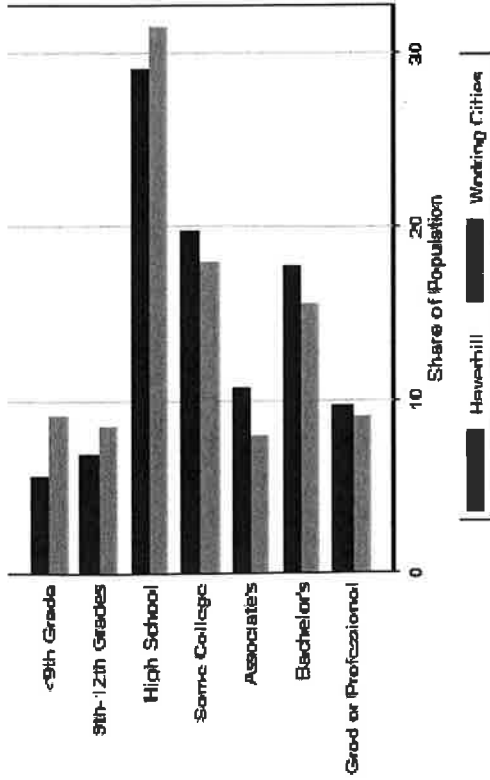
The Five Largest Industries: 2012
(4-digit NAICS industries)

Description	NAICS	Employment
Skilled Nursing Facilities	6231	1000-2499
Restaurants	7225	1000-2499
Specialty Hospitals	6223	500-999
Amusement and Recreation	7139	500-999
Grocery Stores	4451	500-999

The Five Largest Employers

Name	Activity	Sales (\$ mm.)	Employees
Donut Management, Inc.	Doughnuts	101.19	1,600
City of Haverhill	Government	NA	1,200
Haverhill Public Schools	Public school	18.32	983
Northern Essex Community College	Higher education	38.31	900
Golden Fleece Manufacturing Group, LI Sportswear		104.83	900

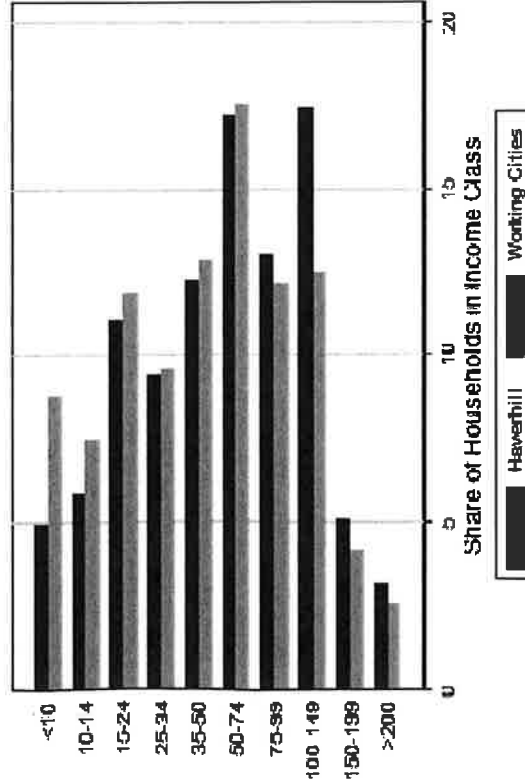
Educational Attainment of the Population Aged 25 and Older



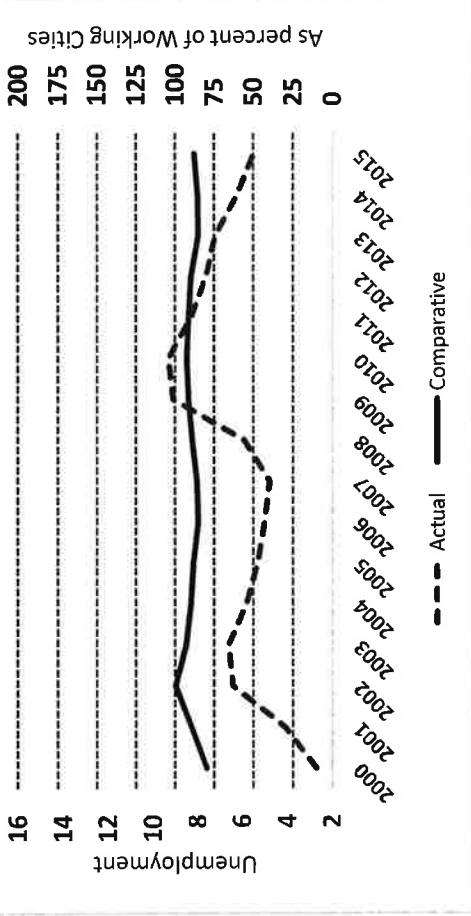
Key Indicators of Income and Commuting

Indicator	Haverhill	Working Cities
Median Family Income (\$)	57,474	49,777
Families below Poverty Line (%)	10.3	14.6
Children < 18 below Poverty Line (%)	16.8	26.2
Families with Food Assistance (%)	15.1	21.2
Mean Travel Time to Work (Mins.)	28.6	26.4
Commute with Public Transit (%)	3.3	8.8

Distribution of Households by Income Class (in \$1,000)



Unemployment Rate: 2000-2015

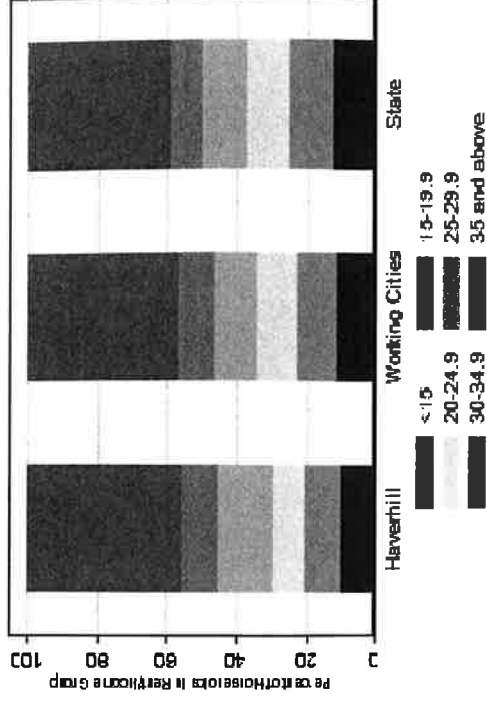


Housing

Housing Market Indicators in 2013

Indicator	Haverhill	Working Cities	State
Share owner-occupied	0.61	0.48	0.62
Median Home Value	249,500	249,265	325,800
Average Rent for Studio	631	745	746
Average Rent for One-Bedroom	636	789	765
Average Rent for Two-Bedroom	886	1093	926
Average Rent for Three-Bedroom	1148	1168	863
Average Size of Owner-Occupied Households	2.35	2.39	2.25
Average Size of Tenant Households	2.66	2.69	2.70

Housing Affordability



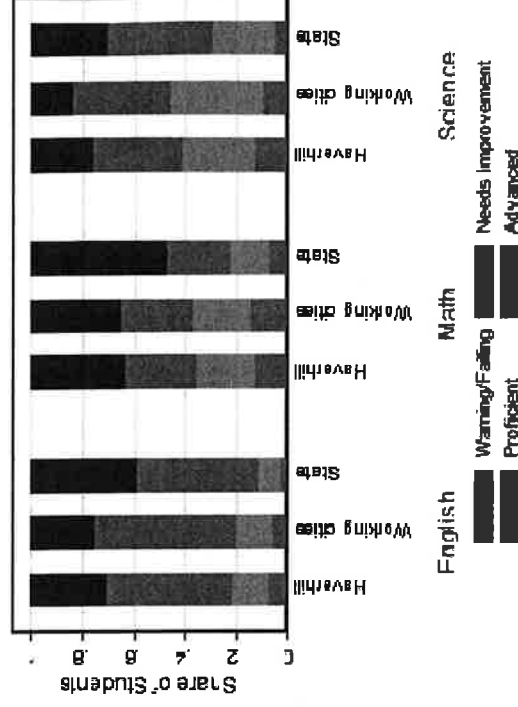
Education

Indicators for 2014

Indicator	Haverhill	Working Cities	State
Average class size	17.9	18.4	18.1
Percent Proficient or Advanced (English 10th)	78.0	80.0	90.0
Percent Proficient or Advanced (Math 10th)	64.0	62.8	79.0
Student Growth Percentile English (10th)	39.5	44.3	51.0
Student Growth Percentile Math (10th)	42.0	43.5	50.0
Graduates attending college or university†	74.0	69.6	76.6
Male Dropout Rate	17.5	12.2	6.7
Female Dropout Rate	8.9	8.1	4.4
English Language Learners Dropout Rate	20.8	17.3	14.9
Low Income Dropout Rate	19.1	12.2	10.2

†Percent of 2013 class

10th Grade MCAS Scores in 2014



Mortality and Health

	Haverhill	Working Cities	State
Lung Cancer Deaths (per 100,000 people) †	55.8	61.0	54.1
Cardiovascular Disease Deaths (per 100,000) †	277.3	258.2	237.4
Opioid Overdose Deaths (per 100,000)‡	38.4	25.6	13.0
HIV/Aids Prevalence Rate (per 100,000 people) 2010†	179.9	325.3	282.3
Admissions to DPH Substance Abuse Programs (per 100,000 people) ‡	1834	2208	1568
Hospital Discharges for Asthma (per 100,000) 2009	213.3	212.3	162.0
Percent overweight or obese children in grade 10 ‡	37.5	37.9	32.3
Percent of population on some form of non-private insurance 2013	26.9	36.6	17.2

†2010

‡2014

Civic Engagement

Voting Behavior in 2014

Indicator	Haverhill	Working Cities	State
Registered voters as percent of population aged 18 and above	87.8	74.7	76.0
Voters in 2014 election as percent of registered voters	44.7	43.1	72.7
Voters in 2014 election as percent of population aged 18 and above	39.2	32.2	55.2

Not-for-Profit Sector

Indicator (in \$ per capita)	Haverhill	Working Cities	State
Assets of Education, Finance, and Medical Non-Profits	1,236	12,076	27,527
Assets of Other Non-Profits	5,767	6,354	18,501
Revenue of Education, Finance, and Medical Non-Profits	515	6,612	10,472
Revenue of Other Non-Profits	1,863	21,857	10,589

Major Nonprofits in Education, Finance and Health Services (in \$millions)

Name	Revenues	Assets	Area
Hudson Valley Care Centers Inc	13.15	24.28	Healthcare
Penacook Place Inc	11.92	5.77	Healthcare
Northpoint Bible College	5.74	18.07	Education
Lafayette Rehabilitation and Skilled Nursing Facility Inc	5.41	11.35	Healthcare
HTM Credit Union	0.62	17.58	Financial
Haverhill Fire Department Credit Union Inc	0.59	17.13	Financial
Foundation for Medical Device Careers Inc	0.08	0.04	Healthcare
Whittier Health Network Charitable Foundation Inc	0.04	0.04	Healthcare

Other Nonprofits (in \$millions)

Name	Revenues	Assets	Area
Neville Communities Home Inc	17.83	15.56	Human Services
Fairhaven Healthcare Center Inc	14.63	31.37	Medical
Community Action Inc	13.75	4.58	Community Improvement
Society for the Preservation of New England Antiquities Inc	13.69	147.81	Arts & Culture
Career Resources Corp	6.52	3.64	Employment
Emmaus Inc	6.26	9.34	Housing
Team Coordinating Agency Inc	4.69	0.54	Mental Health
Veterans Northeast Outreach Center Inc	2.96	3.35	Public Benefit
Bethany Homes Inc	2.94	8.48	Housing
Boy Scouts of America	2.34	6.53	Youth Development
Irenicon Inc	1.46	1.48	Human Services
Bethany Community Services Inc	1.32	2.65	Housing
Trustees of the Haverhill Public Library	1.26	11.72	Public Benefit

Nonprofits with a strong associative component

