

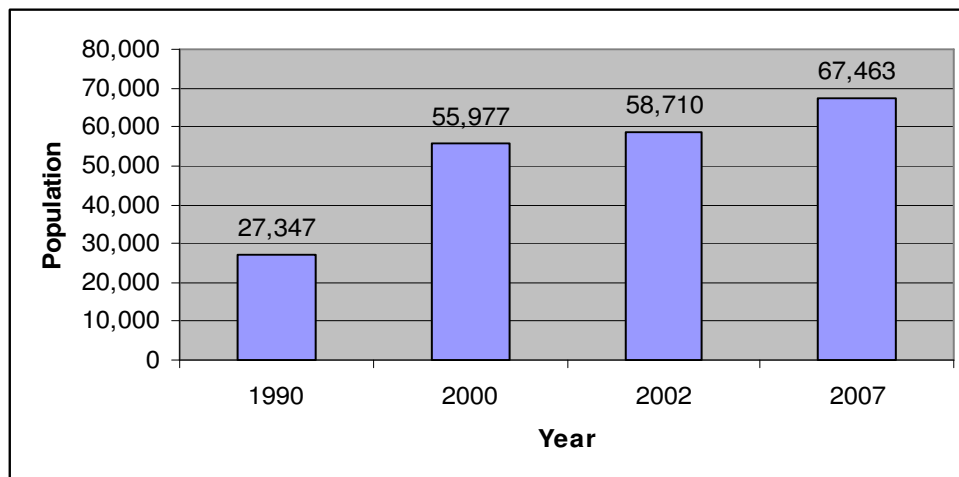
CHAPTER V-C POPULATION

The City of Concord is a rapidly growing city in one of the most robust growth regions in the United States. The North Carolina portion of the Charlotte-Gastonia-Rock Hill Metropolitan Statistical Area (MSA), which includes Cabarrus County, grew 35% faster than the state of North Carolina from 1990 to 2000. North Carolina grew by 21.4% from 1990 to 2000 – the 12th highest growth rate in the nation.

As North Carolina's 14th largest county in population, Cabarrus County experienced the 10th largest rate of growth during the last decade at nearly 33%. Growth in Concord is an important component of population growth county-wide. The City's population represents nearly half (43%) of the total population of Cabarrus County. With a population of 55,977 (US Census 2000), the City of Concord is the 14th largest municipality in the State. The City experienced a staggering growth rate of nearly 105% between 1990 and 2000. Concord more than doubled in size by annexing nearly 30 square miles during recent years. This represented the 4th largest annexed area in the State and accounted for 67% of the population growth.

These growth trends are expected to continue in Concord as Mecklenburg County becomes built-out in the coming decades. In fact, Concord will have a growing share of the overall population of the region by 2020. Concord is projected to grow by 21% from 2000 to 2007. Anticipated future annexations, coupled with continued growth in new housing, could boost these initial projections considerably higher. Figure V-C-1 depicts population trends for the City of Concord from 1990 to 2007 projected.

**Figure V-C-1
Population Trends, 1990-2007
City of Concord**



*Note: 1990 & 2000 figures from 2000 Census, 2002 is a Concord estimate and 2007 is a projection.
(Sources: U.S. Census Bureau, City of Concord, 2000 and Claritas, 2002.)*

Residential building permit data collected by Cabarrus County from 1999 to 2002 supports the population trends in recent years. As shown in Table V-C-1, more than 2,500 permits were issued for new single-family construction from 1999 to 2002. Nearly 4,200 new housing units were permitted during that time period, including single-family attached and multi-family construction in addition to single-family detached construction. At 2.61 person per household (US Census 2000), housing for nearly 11,000 new residents was constructed during that 4-year period.

**Table V-C-1
New Residential Building Permits, 1999-2002
City of Concord**

Permit Type	# Buildings	# Housing Units	Estimated Value
1999			
Single Family Detached	758	758	\$69,653,323.00
Single Family Attached	24	32	\$2,346,000.00
Multi-Family	89	1,222	\$42,320,165.00
1999 Total	871	2,012	\$114,319,488.00
2000			
Single Family Detached	599	599	\$56,515,886.00
Single Family Attached	36	42	\$2,371,462.00
Multi-Family	16	157	\$6,774,200.00
2000 Total	651	798	\$65,661,548.00
2001			
Single Family Detached	647	647	\$61,171,584.28
Single Family Attached	23	30	\$2,148,000.00
Multi-Family	16	128	\$5,844,880.00
2001 Total	686	805	\$69,164,464.28
2002			
Single Family Detached	537	537	\$50,605,005.00
Single Family Attached	2	30	\$2,222,000.00
Multi-Family	7	9	487000
2002 Total	546	576	\$53,314,005.00

Note: Mobile Homes were excluded from this table due to inconsistent data and low numbers
(Source: Cabarrus County Office of Public Safety Services, Jan. 2003)

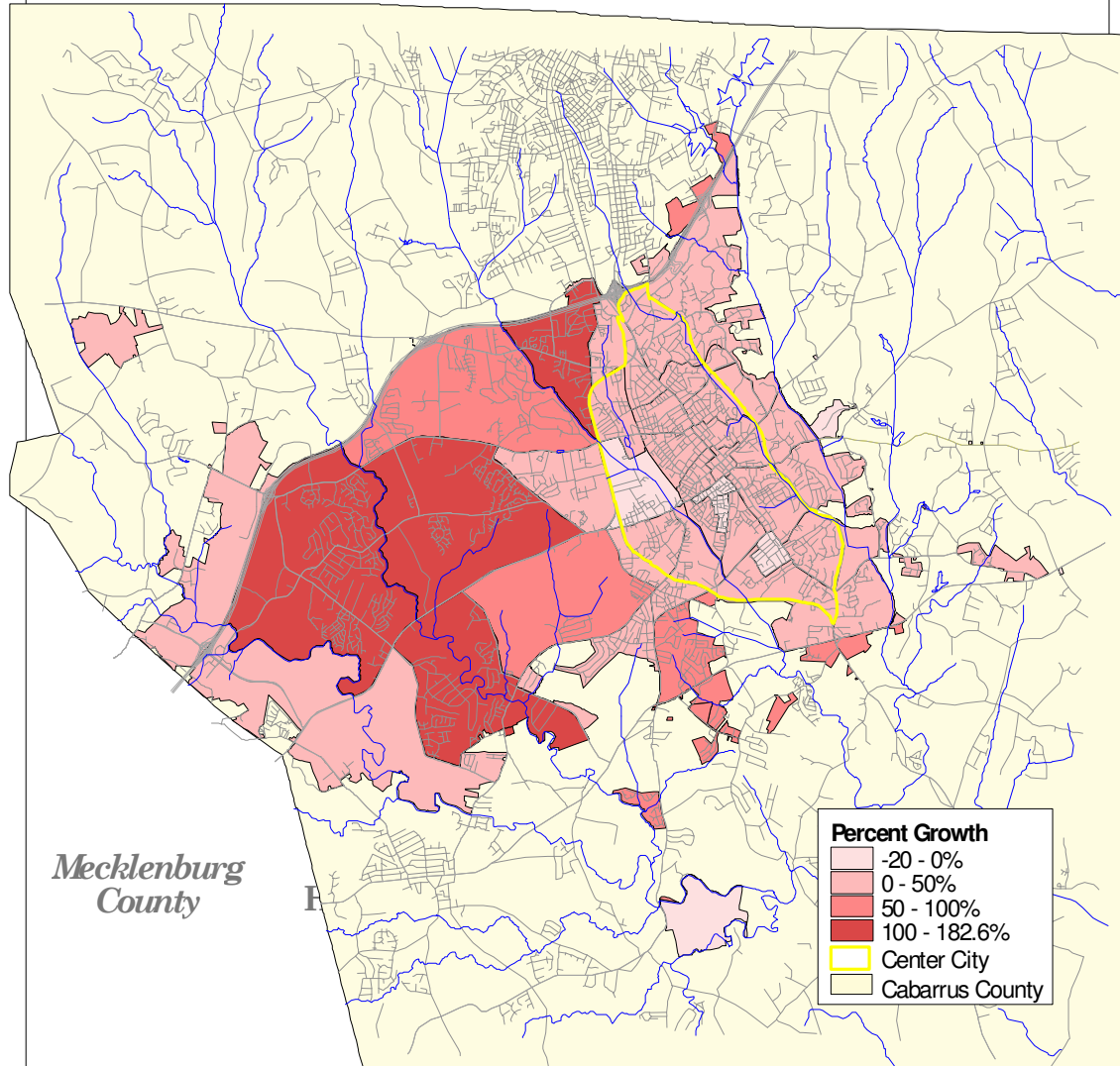
Population growth within the City of Concord varied widely from 1990 to 2000, with several areas in the Center City actually losing population. Areas to the west gained more than 100% in population during this same time. Figure V-C-2 illustrates that the growth areas in the past decade were primarily in the western half of the City, while areas in the Center City and to the east either grew at a much slower rate or did not grow at all. Areas of highest growth during the 1990s included the area to the south of Concord Parkway South (US 29) and bounded by Pitts School Road to the west and Roberta Church Road and Stough Road to the east; the area

between Poplar Tent Road and Concord Parkway South (US 29) and bounded by the Rocky River to the west and Rock Hill Church Road to the east; the area west of I-85 in the northern tip of the City; and the area between Irish Buffalo Creek and Central Drive NW up to I-85. These high growth areas were characterized by prolific residential subdivision development during this time period, based on building permit data from 1990 to 1999.

The area to the south of Concord Parkway South (US 29) and bounded by Pitts School Road to the west and Roberta Church Road and Stough Road to the east (Census Block Group 42601) experienced a staggering 183% growth from 1990 to 2000, primarily attributable to the addition of 8 subdivisions in this area within the decade. The development of fifteen subdivisions in the areas to the north and south of Weddington Road resulted in a growth of 136% to the west of Coddle Creek (Census Block Group 42604) and more than 144% to the east of the Creek (Census Block Group 42503). Figure V-C-3 includes census tract and block group numbers and boundaries. Appendix D, provides tabular population data by Census block group.

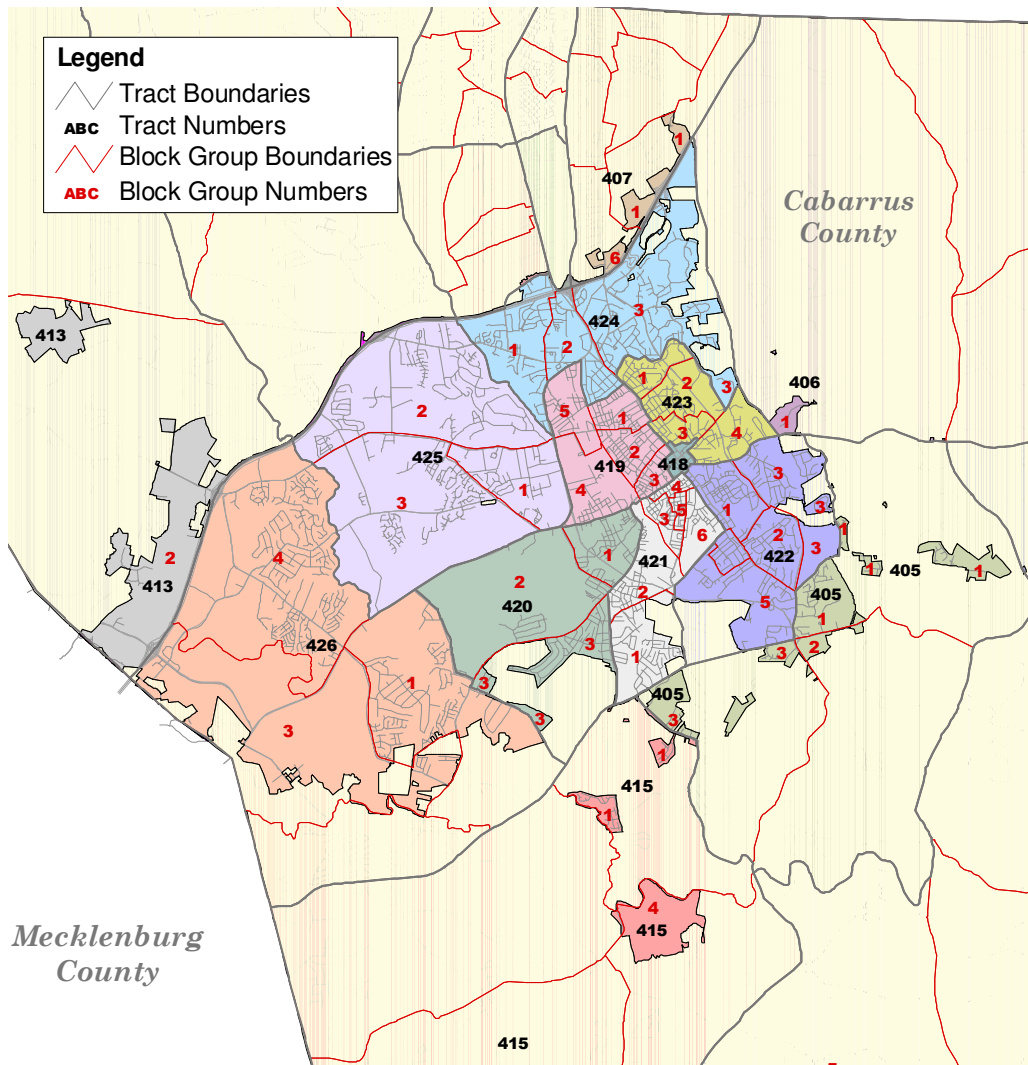
The growth trends of the 1990s are projected to continue well into the first decade of the 21st century. The Weddington Road area, bordered by I-85 to the north, Concord Parkway South (US 29) to the south, Rocky River Road to the west, and Coddle Creek to the east (Census Block Group 426004), is projected to grow by nearly 45% from 2000 to 2007. The area south of Concord Parkway South (US 29), bordered on the west by Pitts School Road and Roberta Church Road, and by Stough Road on the east is projected to grow by more than 42% during this time period. Small areas within the City to the west of I-85 in the northern tip of the City (Census Block Group 407001) and off of Davidson Highway (NC 73) at the easternmost edge of town (Census Block Group 406001) are projected to double in size between 2000 and 2007. Figure V-C-4 illustrates the projected growth in population within census block groups during this time period.

**Figure V-C-2
City of Concord Population Change 1990-2000
By Block Group**



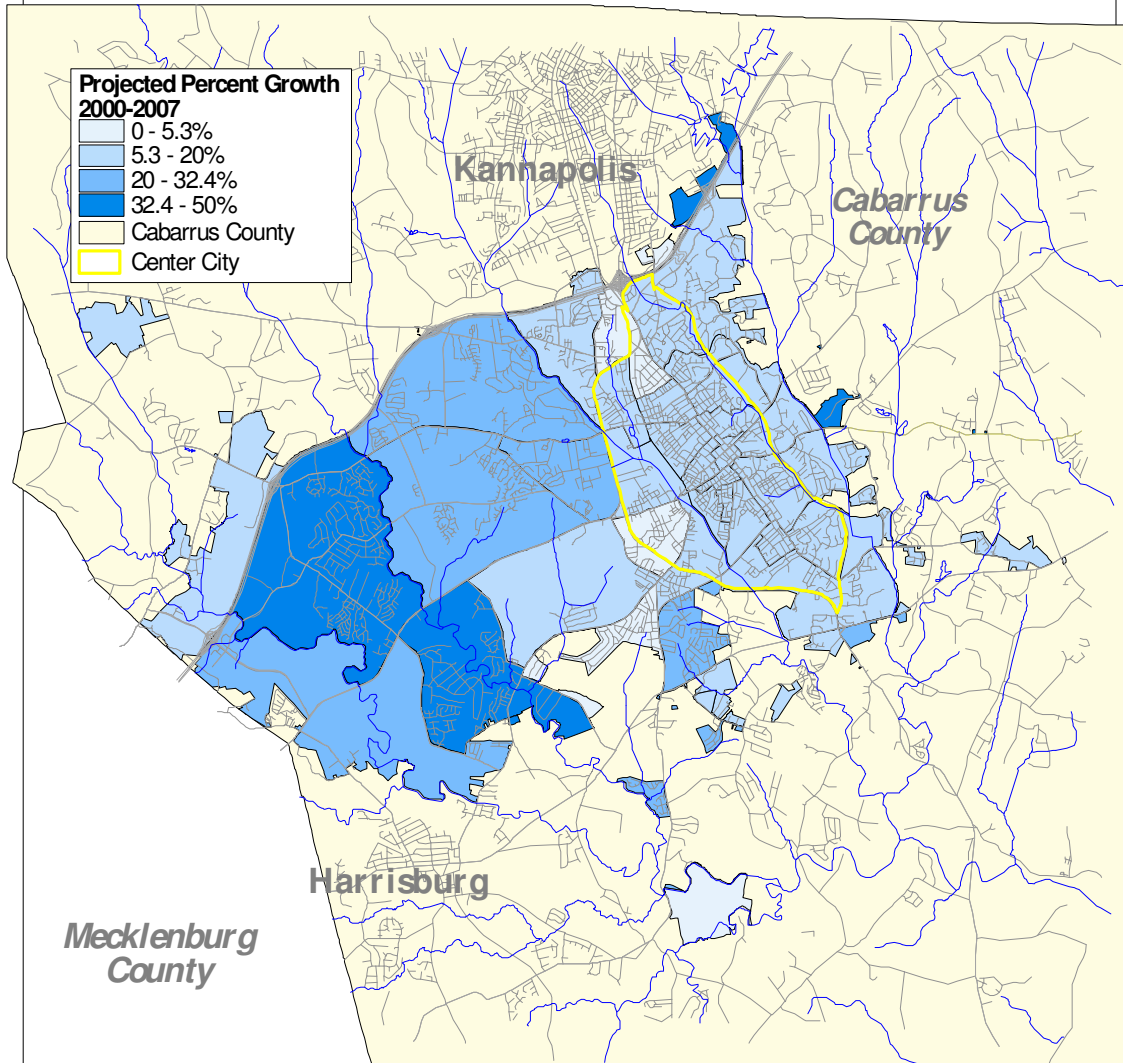
Source: Claritas, Inc., Sept. 2002

Figure V-C-3
City of Concord 2000 Census Tracts and Block Groups



Source: Census Bureau, 2000

**Figure V-C-4
City of Concord Projected Population Growth 2000-2007
By Block Group**



Source: Claritas, Inc., Sept. 2002

Information about the composition of the population of a community is critical to the planning process. Data relating to age, race, gender, educational attainment, income and household characteristics is critical when making determinations such as where new services or facilities including parks, schools, emergency services and senior centers should be located.

1. Age and Gender

The large number of post-World War II baby-boomers, coupled with increased life expectancy, has resulted in an increasingly aging population nationwide. The Concord population mirrors this trend, but to a much lesser degree than Cabarrus County and the State. As with the County and State, the largest age group in Concord is the 20-to-44 year olds. However, the portion of the City's population in this age group is slightly higher at nearly 40% than that of Cabarrus County and North Carolina, both at 38%. The percentage of City residents aged 45-to-64 years is slightly lower at just over 20% than that of the County at 22.5% and the State at 22%. In addition, the percentage of older persons in the City aged 65-to-84 years is slightly lower at 9.7%, as compared to the County at 10.7% and the State at 10.3%. Within the younger age groups, Concord seems to have experienced a slight "baby boom" of its own, resulting in a higher percentage of children under 5 years old than that of the County or the State. The median age for Concord residents is 33.6 years, younger than that of the County at 35.4 years and the State at 35.3 years. Table V-C-2 provides age comparison data for Concord, Cabarrus County and North Carolina.

**Table V-C-2
Age Distribution, 2000
North Carolina, City of Concord and Cabarrus County**

	North Carolina		Cabarrus County		Concord	
	Number	Percent	Number	Percent	Number	Percent
Total Population	8,049,313	100.00%	131,063	100.00%	55,977	100.00%
Under 5 yrs.	539,509	6.70%	9,283	7.10%	4,399	7.90%
5 to 19 yrs.	1,653,851	20.55%	27,513	21.00%	11,661	20.80%
20 to 44 yrs.	3,078,043	38.24%	50,104	38.20%	22,383	39.90%
45 to 64 yrs.	1,808,862	22.47%	28,999	22.10%	1,323	20.20%
65 to 84 yrs.	863,587	10.73%	13,468	10.30%	5,404	9.70%
85+ yrs.	105,461	1.31%	1,696	1.30%	807	1.40%
Total 18+ yrs.	6,085,266	75.60%	97,281	74.20%	41,308	73.80%
Total 65+ yrs.	969,048	12.04%	15,164	11.60%	6,211	11.10%
Median Age	35.3 yrs	---	35.4 yrs	---	33.6 yrs	---

(Source: U.S. Census Bureau, 2000 Census)

Age distribution varies widely within the City. As illustrated in Figure V-C-5, residents in Census Tract 422 at the southern end of the Center City area and Tract 413 in the western area of Concord north of I-85 have the highest median ages at 38.7 and 37.8 years, respectively. Areas with the youngest median ages are Tracts 419 (30.3 years) and 421 (31.2 years), both primarily

located in the eastern half of the Center City area. Median age in the census tracts in the geographic center of the City (Tracts 420 and 425) is just below 35 years.

While median age within the City is expected to gradually rise as baby boomers get older, current age distribution trends are projected to continue well into the next decade. Median age in Tract 422 in the southern portion of the Center City area is expected to be 40.6 years by 2007, while the median age of residents in Tract 413 north of I-85 is projected to be 39.3 years. Median age in Tract 419 in the northwestern portion of the Center City area will rise very slightly to 30.4 years, and median age for Tract 421 located in southwestern Center City and beyond to NC 49 will be 31.5 years. It is estimated that the median age will rise in Tracts 425 and 420 located in the geographic center of the City to 35.5 and 35.7, respectively. Median age citywide is expected to rise slightly to 34.6 years by 2007. Table V-C-3 provides median age data and projections for the census tracts within Concord for the years 2000, 2002 and 2007.

**Table V-C-3
Median Age by Census Tract, 2000, 2002 and 2007
City of Concord**

Year	Census Tract														Totals
	405	407	411	413	415	418	419	420	421	422	423	424	425	426	
2000	34.0	36.2	35.2	37.8	36.4	36.6	30.3	34.9	31.2	38.7	33.8	33.8	34.8	34.0	33.6
2002	34.2	36.7	35.5	38.2	36.8	36.8	30.2	35.2	31.4	39.4	34.1	33.9	35.0	34.2	34.1
2007	34.7	37.5	36.2	39.3	37.6	37.4	30.4	35.7	31.5	40.6	34.3	34.2	35.5	34.6	34.6

Note: 2000 figures are from the Census, 2002 and 2007 are estimates. (Source: Claritas, September 2002)

In terms of gender, percentages are nearly equal with females comprising 51% of the population and males comprising 49%. This changes significantly in the older age groups, where nearly 63% of persons 65 years and older are female and only 37% are male. Earlier mortality rates and World War II casualties among older men are the leading causes of the disparity between males and females in the age 65 and older category. Table V-C-4 includes a gender profile of Concord residents.

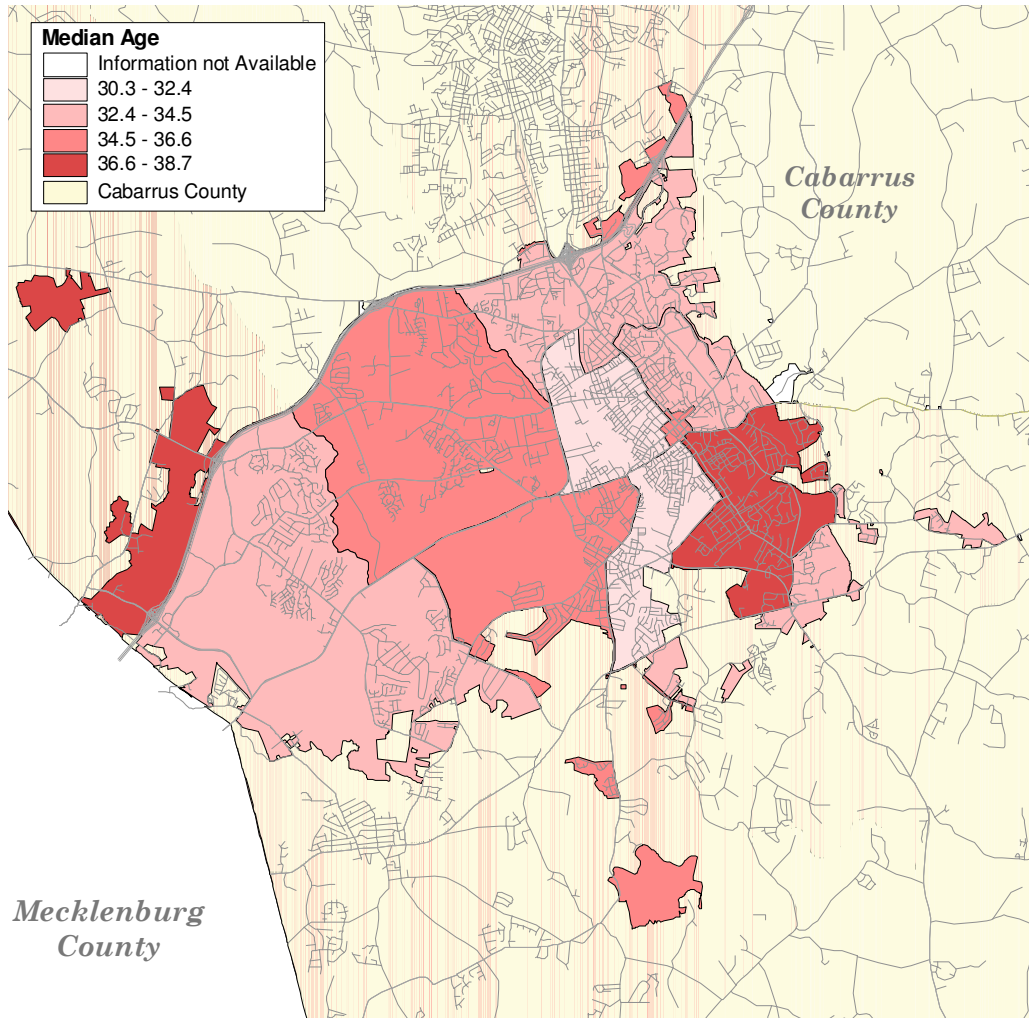
**Table V-C-4
Gender Distribution, 2000
North Carolina, City of Concord and Cabarrus County**

	North Carolina		Cabarrus County		Concord	
	Number	Percent	Number	Percent	Number	Percent
Total Population	8,049,313	100.00%	131,063	100.00%	55,977	100.00%
Male	3,942,695	48.98%	64,541	49.20%	27,345	48.90%
Female	4,106,618	51.02%	66,522	50.80%	28,632	51.10%
Male 65+ yrs. (% of total 65+)	389,011	40.14%	6,085	40.10%	2,321	37.40%
Female 65+ yrs. (% of total 65+)	580,037	59.86%	9,079	59.90%	3,890	62.60%

(Source: U.S. Census Bureau, 2000 Census)

The effect of the age and gender composition of City residents on local land use planning is significant. An aging population requires a host of special services such as healthcare, specialized housing, and transportation. These individuals need to have services convenient to their place of residence. The fact that the majority of residents' aged 65 and over is female supports the need for specialized services geared to their needs. Families with young children need access to affordable housing and services such as childcare and recreation, while young adults are looking for housing options and proximity to entertainment and work.

Figure V-C-5
City of Concord Median Age by Census Tract, 2000



Source: Claritas, Sept. 2002

2. Racial Composition

Concord's racial composition is very similar to that of Cabarrus County and North Carolina. Caucasians total nearly 79% of the Concord population, while African-Americans comprise more than 15% of City residents. This is a variation from the County as a whole, where Caucasians comprise more than 83% of the population and 12% of residents are African-Americans. Concord's racial composition is similar to the State average, with a population that is more than 72% Caucasian and nearly 26% African-American. The City of Concord has a much higher percentage of Hispanic citizens, at nearly 8%, than either Cabarrus County (5.1%) or North Carolina (4.7%). This is a significant increase from 1990, when Hispanics represented less than 1% of the population of the City. While the City's Caucasian population has remained relatively consistent over the years, the percentage of the City's population that is African-American has actually decreased – from 21.6% in 1980 to 12.2% in 1990 and then to only 15.1% in 2000. The continuing influx of newcomers to the Concord area is likely to impact racial and ethnic diversity within the City in coming years. Table V-C-5 compares racial composition at the City, County and State levels and Table V-C-6 provides racial composition data for the City from 1980 to 2000.

Table V-C-5
Racial Composition, 2000
North Carolina, City of Concord and Cabarrus County

	North Carolina		Cabarrus County		Concord	
	Total	Percent	Total	Percent	Total	Percent
Total Population	8,049,313	100%	131,063	100%	55,977	100%
White	5,804,656	72.11%	109,127	83.30%	44,128	78.80%
African-American	1,737,545	21.59%	15,961	12.20%	8,450	15.10%
Native American	99,551	1.24%	443	0.30%	168	0.30%
Asian	113,689	1.41%	1,190	0.90%	684	1.20%
Hispanic	378,963	4.71%	6,620	5.10%	4,369	7.80%

Note: Population numbers may add to more than the total because individuals may report more than one race. (Source: U.S. Census Bureau, 2000 Census)

Table V-C-6
Racial Composition from 1980 to 2000, City of Concord

Category	1980		1990		2000	
	Number	Percent	Number	Percent	Number	Percent
Total Population	16,942	100.0%	27,347	100.0%	55,977	100.0%
White	13,053	77.0%	21,453	78.5%	44,128	78.8%
African American	3,817	22.5%	5,607	20.5%	8,450	15.1%
Native American	24	0.1%	86	0.3%	168	0.3%
Asian	32	0.2%	176	0.6%	684	1.2%
Hispanic	83	0.5%	105	0.4%	4,369	7.8%

(Source: U.S. Census Bureau, 2000 Census)

3. Household and Family Characteristics

Households include all persons who occupy a housing unit, including both related and unrelated persons. There are 20,962 households in Concord, with an average household size of 2.61 persons. The number of persons per household has increased since 1990, when the average household size was 2.44 persons. While some households may consist of only one person, more than 71% of households in Concord consist of a family – two or more persons living in the same household who are related by birth, marriage, or adoption. There are 14,979 families in Concord, with an average family size of 3.08 persons. This is an increase in family size from 1990, when the average number of persons per family was 2.97. Nearly 56% of Concord households consist of a married couple, and more than 35% include children younger than 18 years of age. Nearly 12% of households are headed by a single female, 25% headed by a person living alone, and 8% are non-family households that include a person age 65 or older. Table V-C-7 provides data on household type for Concord and Cabarrus County.

**Table V-C-7. Household Type, 2000
City of Concord and Cabarrus County**

Households (HH) by Type	Cabarrus County		Concord	
	Number	% of HH	Number	% of HH
Total Households	49,519	---	20,962	---
Family Households (Families) - Total	36,526	73.8%	14,979	71.5%
With Own Children Under 18 yrs.	17,258	34.9%	7,370	35.2%
Married Couple Family	29,310	59.2%	11,680	55.7%
Female Householder, No Husband	5,216	10.5%	2,403	11.5%
Non-Family Households - Total	12,993	26.2%	5,983	28.5%
Householder Living Alone	10,800	21.8%	4,939	25.4%
65 Years and Over	3,950	8.0%	1,669	8.0%
Average Household Size (persons)	2.60	---	2.61	---
Average Family Size (persons)	3.03	---	3.08	---

(Source: US Census Bureau, 2000 Census)

While nearly 98% of Concord’s population lives in households, a small percentage live in group quarters. As shown in Table V-C-8, 1.4% are living in a facility such as a nursing home.

**Table V-C-8
Relationships within Households, City of Concord and Cabarrus County**

	Cabarrus County		Concord	
	Number	Percent	Number	Percent
Total Population	131,063	100.0%	55,977	100.0%
In Households	128,894	98.3%	54,631	97.6%
In Group Quarters	2,169	1.7%	1,347	2.4%
Institutionalized Population	1,400	1.1%	756	1.4%
Non-institutionalized Population	769	0.6%	590	1.1%

(Source: U.S. Census Bureau, 2000 Census)

Because such a high percentage of Concord citizens live within households, it is possible to use population projections based on previous trends and current persons per household to estimate the number of future households. With a projected addition of 11,486 persons to the population of Concord by 2007, it is estimated that the City will grow by 4,400 households during that time. Since each of those 4,400 additional households will need housing of all types and in many price ranges, it is important to adequately provide for future housing needs in the future land use plan.

4. Educational Attainment

Educational attainment is a key indicator of future economic earnings potential. The availability of a well-trained and skilled workforce directly impacts the ability of local officials to recruit quality economic investment in the community and offer higher wage, higher tech employment opportunities to residents. The percentage of Concord residents aged 18 and older that are high school graduates is more than 79%, slightly higher than the Cabarrus County and North Carolina percentages of 78%. Eight percent of Concord residents over 18 years have less than a ninth grade education, slightly higher than persons in the same group of County residents at 7.6% and State residents at 7.8%. Nearly 23% of City residents over 18 years have obtained a bachelors or graduate degree, similar to the 22.5% of State residents and higher than the 19% of County residents with bachelors or graduate degrees. (Table V-C-9) Close proximity to Barber-Scotia College and University of North Carolina – Charlotte (UNCC), as well as other institutions of higher education in the Charlotte region, will continue to make the pursuit of postsecondary education attractive and accessible to Concord residents.

Table V-C-9
Educational Attainment, 2000
City of Concord and Cabarrus County

	Cabarrus County		Concord	
	Number	Percent	Number	Percent
Population 25 years and over	86,732	100.0%	35,506	100.0%
Less than 9 th Grade	6,579	7.6%	2,979	8.2%
9 th to 12 th Grade, No Diploma	12,312	14.2%	4,614	12.6%
High School Graduate (includes equivalency)	26,101	30.1%	9,696	26.6%
Some College, No Degree	18,978	21.9%	8,221	22.5%
Associate Degree	6,188	7.1%	2,660	7.3%
Bachelor's Degree	12,503	14.4%	6,168	16.9%
Graduate or Professional Degree	4,071	4.7%	2,168	5.9%
Percent High School Graduate or Better	---	78.2%	---	79.2%
Percent Bachelor's Degree or Better	---	19.1%	---	22.8%

(Source: US Census Bureau, 2000 Census)

Cabarrus County ranks very well in the State in most measures of K-12 academic success. According to the North Carolina Child Advocate Institute's *NC Data on Kids*, Cabarrus County ranks 13th out of the 100 North Carolina counties in retention for students in grades 9-12, with a retention rate of 69.1% in the 1997-1998 school year. The County ranks 9th in the State in

average Scholastic Aptitude Test (SAT) scores with an average score of 1,024. Seventy-five percent of 7th grade students in the County have writing skills that are at or above their grade level, ranking 38th in the State for the 1999-2000 academic year. Nearly 71% of Cabarrus County 4th graders tested proficient in reading and math in 1999-2000, resulting in a ranking of 44th statewide. These accomplishments were made with a relatively low per pupil expenditure of only \$5,270 – the 3rd lowest in the State for the 1998-1999 school year. Although detailed educational achievement information is not available for Concord residents, it is logical to assume that these trends and scores apply to young City residents as well.

5. Income

Income is a measure of financial prosperity in a community. Comparisons can be made with the region and the State to determine if the income measures of a community are in line with those of its neighbors. Household incomes in the City of Concord are higher than household incomes in the County and the State. Median household income in Concord is \$49,094 – more than \$2,900 higher than the County and more than \$9,900 higher than the State. Median family income is nearly the same for the City and the County, with the County slightly higher by less than \$400. Median family income for Concord is more than \$7,000 higher than that of the State. Per capita income on the local, county and state levels is very similar, with Concord per capita income only \$402 higher than Cabarrus County and \$1,216 more than North Carolina.

Twelve percent of households in Concord make less than \$15,000 a year. Nearly 54% of Concord households have incomes of less than \$50,000, and 24% of households make between \$50,000 and \$74,999 a year. Household income in 9.3% of City households ranges from \$75,000 to \$99,999. Nearly 13% of Concord households make more than \$100,000 a year, with nearly 2% of household incomes at \$200,000 or more. This is higher than the County, with 11.2% of households making more than \$100,000 and only 1.3% with incomes of more than \$200,000. Only 9.4% of households statewide make more than \$100,000 a year, and 1.8% have incomes of more than \$200,000. Table V-C-10 contains income data for Concord, Cabarrus County, and North Carolina.

Table V-C-10
Income Distribution, 1999
City of Concord, Cabarrus County and North Carolina

Household Income	North Carolina		Cabarrus County		Concord	
	Number	Percent	Number	Percent	Number	Percent
Total Households	3,133,282	100.0%	49,584	100.0%	20,917	100.0%
less than \$10,000	328,770	10.5%	3,292	6.6%	1,456	7.0%
\$10,000 - \$14,999	201,123	6.4%	2,572	5.2%	1,036	5.0%
\$15,000 - \$24,999	431,701	13.8%	5,857	11.8%	2,555	12.2%
\$25,000 - \$34,999	435,975	13.9%	6,318	12.7%	2,570	12.3%
\$35,000 - \$49,999	553,041	17.7%	8,734	17.6%	3,628	17.3%
\$50,000 - \$74,999	608,777	19.4%	11,783	23.8%	5,033	24.1%
\$75,000 - \$99,999	279,020	8.9%	5,363	10.8%	1,938	9.3%
\$100,000 - \$149,999	188,621	6.0%	4,089	8.2%	1,868	8.9%
\$150,000 - \$199,999	50,650	1.6%	909	1.8%	434	2.1%
\$200,000 or more	55,604	1.8%	667	1.3%	399	1.9%
Median Household Income	39,184	---	46,140	---	49,094	---
Median Family Income	46,335	---	53,692	---	53,571	---
Per Capita Income	20,307	---	21,121	---	21,523	---

(Source: US Census Bureau, 2000 Census)

Only 8.2% of Concord residents live in poverty, slightly higher than the County average of 7.1%, but significantly lower than the State at 12.3%. Nearly 13% of Concord residents over the age of 65 live in poverty, notably higher than the County at only 9.6%, but very similar to the State at 13.2%. Nearly 6% of families in Concord live in poverty, while 8.6% of families with related children under age 18 are below poverty level. Single parents head one-fourth of Concord families. Families in poverty with a female head of household comprise 18.6% of total families and nearly 23% when related children under age 18 are present. Nearly one-fourth of Concord families are single parents and children living in poverty and a significant percentage of older residents live in poverty. Table V-C-10 contains poverty information for Concord, Cabarrus County, and North Carolina.

Table V-C-10
Poverty Status in 1999, City of Concord, Cabarrus County and North Carolina

Persons Below Poverty Level	North Carolina		Cabarrus County		Concord	
	Number	Percent	Number	Percent	Number	Percent
Families	196,423	9.0%	1,771	4.8%	875	5.8%
With related children under 18	146,753	13.3%	1,389	7.4%	693	8.6%
Families – female householder, no husband present	104,265	27.4%	812	15.4%	444	18.6%
With related children under 18	90,584	34.3%	727	21.3%	380	22.9%
Individuals	958,667	12.3%	9,108	7.1%	4,463	8.2%
18 years and older	647,614	11.0%	6,215	6.5%	2,963	7.4%
65 years and older	122,248	13.2%	1,394	9.6%	740	12.7%

(Source: US Census Bureau, 2000 Census)

6. Summary

The City of Concord has experienced phenomenal growth, both in population and land area, in recent years. This growth is expected to continue, with a projected population growth of 21% (11,486 persons) by 2007. An average household size of 2.61 translates into an additional 4,400 households – and a need for as many additional housing units – in the Concord area by 2007. Population growth from 1990 to 2000 was focused primarily in the western area of the City and attributed to residential subdivision development. Future growth is expected to continue in this area, particularly in the Weddington Road area and the area south of Concord Parkway South (US 29), bounded by Pitts School Road and Roberta Church Road.

Mirroring national trends, Concord's population is gradually aging as the youngest of the baby boomers enter middle age. With females comprising a higher percentage of persons 65 years and older, it will become increasingly important that the needs of older citizens, especially older women, be addressed. Providing this segment of the population with access to housing and transportation options and health care will be a critical need in coming years.

The City's population also includes a significant percentage of young families with children who require access to affordable housing options, daycare, health care and recreation. Young adults without families also comprise a significant portion of the population. These residents generally look for a variety of housing options along with easy access to work and entertainment.

Concord's population is becoming increasingly diverse. The City's Hispanic population grew from 83 persons in 1990 to 4,369 in 2000 and now represents nearly 8% of the total population of the City. Similarly, the Asian population grew from only 32 people in 1990 to 684 in 2000. African-Americans comprise more than 15% of the population. As the population of Concord continues to diversify, plans should be made to meet the housing, employment and transportation needs of these population groups.

Concord residents are well-educated, with 79% having a high school diploma and 23% hold a bachelors or graduate degree. This well-trained workforce makes Concord an attractive environment for continued economic development. Quality K-12 schools and an abundance of higher education opportunities within close proximity, including a community college providing workforce development training, contribute to Concord's attraction as a viable location for new business and industry.

Only 8.2% of Concord residents live in poverty. Both household and per capita incomes are above the US average, indicating some degree of financial prosperity in the community. However, economic prosperity is not spread across the entire population. One-fourth of those who live in poverty are families with young children and a significant percentage of those in poverty are also aged 65 and older. Additionally, the recent layoffs in the textile industry, which was a major employer in the region, have likely impacted the financial resources of many families. Income is perhaps the greatest indicator of a need to provide a range of housing options within the City in terms of price, type and location. The availability of quality, affordable

housing is critical to young families and elderly citizens who are struggling to pay bills and provide for themselves.

Concord is home to a growing and diverse mix of residents in terms of age, income, ethnicity, family structure and interests. In order to adequately serve the needs of all Concord citizens, it is important to provide a wide range of options in the key areas of housing, transportation, recreation, and employment. The future land use plan for the City must reflect the needs of a population that is rapidly growing in number and significantly changing in composition.