

# Population and Demographics

## Overview

There are many sources that population and demographic numbers for Maine towns, and figures vary slightly depending upon the source. What is clear is that Kennebunk is home to a variety of demographic groups, including younger families with or without school-age children; seniors, who live alone or with a spouse/partner; and out-of-staters who own homes in Kennebunk and use them seasonally. The town is host to a predominantly White population. It is also clear that, like many southern Maine towns, Kennebunk is growing faster than the state of Maine as a whole.

According to 2020 census numbers, released in April 2021, Kennebunk has 11,536 Kennebunk residents, and is currently adding new residents at a rate of 1.24% annually. This number is slightly lower than the 11,820 population number the State projected Kennebunk would reach in 2021. The town population has grown by about 10% since the 2010 census.

The 2020 census counted Maine’s population at 1,362,359, an increase of 33,998 (2.6%) over 2010. Overall statewide growth is projected to be 0.4% between 2021-2026, with an additional 0.4% between 2017-2026, for a ten year total of just 0.8%. This is far slower projected growth than observed between 2010-2020.

In Kennebunk, there are 9,537 adults, and 3,529 of them are seniors – 37% of residents. The median age of residents is 51.9 (in comparison to 45 overall in Maine). While the 2020 census has not yet provided a figure for the total number of households in Kennebunk, other sources indicate it is just under 5000, with an increase of about 40 from the year prior. Average household size is 2.25, with 28% of households having a single occupant, the majority of them over age 65. The trend to more single occupant households reflects changing marriage and divorce norms, increased longevity, and the availability of elderly congregate housing that provide resources designed to allow seniors to stay in their own homes as long as possible (*see Housing chapter for more detail*).

## Population Trends and Implications

The State of Maine forecasts population growth using cohort methodology, which examines patterns of in-migration, out-migration and birth and death rates. Previous population numbers for Kennebunk, and most recent Maine data from 2017, as a means of comparison to current and future:

- 2000 10,476
- 2010 10,798
- 2017 11,684
- 2021 11,820
- 2026 12,300
- 2031 12,764
- 2036 13,140

This represents projected percentage increases of 4.2% for the 2021-2026 period, 3.6% for the 2026-2031 period, and 2.9% for the 2031-2036, which mirrors York County but far exceeds projected growth for the state as a whole.

As cautioned in State guidance, these numbers are fluid and can change as a result of many factors, including unforeseen economic circumstances such as the effects of the Covid-19 pandemic. Factors that influence the decision to stay in or move to a community are numerous, and are driven by both financial and quality-of-life considerations: real estate market (supply and demand that impacts price and number of available homes), the

type of new development taking place (single family homes versus multi-family versus age-restricted), local real estate tax rate, State tax rates (including those that impact senior pensions and Social Security), school system quality, availability of medical care, proximity to family, and the number and type of jobs that are available within commuting distance.

Population growth generally results in economic growth. However, periods of fast population growth can result in undesirable changes to a region: housing becomes unaffordable and unavailable, schools exceed capacity, roads experience congestion, and transportation becomes problematic. It may be difficult for businesses to find adequate staff, and health care services struggle.

## Demographic Influences on Town Decision-Making

### The Senior Population in Kennebunk

As noted above, the 2020 census identified 37% of Kennebunk residents as “seniors.” This percentage is significantly higher than the state as a whole, which, according to the census, showed 21% of Mainers as being over 65. Vermont and New Hampshire, the two New England states most like Maine demographically, ranked just behind. Nationally, Baby Boomers are 22.6% of the population.

The Baby Boom population bulge – 76 million babies born 1946-1964 - has influenced the national economy for many years, and will continue to do so. This generation was born into a period of relative national prosperity that saw gains in wages, business starts and the rise of consumerism, with access to many new “must have” products, a trend that has endured. Due to improvements in medical science, this cohort is expected to live 10-25 years longer than the generation that preceded it. Men currently age 65 can expect to live another 18.2 years; women another 20.8 years.



*Residents attend a 2018 performance by the Portland Symphony at the Waterhouse Center*

Maine, in general, is an attractive place for retirees due to the availability of outdoor recreational activities, as well as social activities such as book clubs, classic car clubs, church activities, easy in-state travel and sightseeing, volunteer opportunities, and the availability of paid work. Kennebunk is considered an “age-friendly community” due to the wealth of paid and volunteer opportunities, recreational assets, walkable neighborhoods with sidewalks and safe street crossings, and age-restricted housing that serves changing medical needs (from independent living to assisted living to memory care). While some Kennebunk residents have the financial resources to become “snowbirds,” decamping to places such as Florida for several months each winter, others must “age in place,” and in Kennebunk, there are many resources to enable this desire. *(See the Housing chapter for more discussion on housing and related services dedicated to seniors; also see Public Services and Facilities, Recreation and Transportation chapters for discussion of other senior-directed services.)*

There is much variability in seniors’ financial security. While anyone who worked long enough to build up minimum work credits can begin collecting Social Security benefits beginning at age 62 (at a reduced rate, as “average” benefits are based on retirement at age 66, with additional incentives to postpone collection until age 70), some seniors’ intent to continue working until 66 can be affected by health conditions as well as employer changes and age discrimination that makes finding new employment at a good salary after age 60 difficult. These factors may force a Social Security sign-up at an earlier age than desired. The Social Security

Administration (SSA) reports that as of June 2021, the average monthly Social Security benefit was \$1555. Some seniors do have pensions, 401(k) plans, IRAs, or personal savings, all at varying amounts, but the percentage of seniors who rely solely on Social Security for income is a figure open to debate, by investment firms and even at the SSA.

Some Kennebunk seniors may have moved to town after selling a home in a more affluent community, which provided a nest egg. Others may be long-term Kennebunk residents anxiously watching their real estate tax bills. At the time of retirement – whether planned-for or not – all seniors face an accounting of their expected monthly income versus the cost of living. They are also, generally, experiencing more acute and chronic health concerns, which require more doctor visits, medications, surgery and physical therapy. Due to Kennebunk’s high percentage of seniors, and a recent spate of primary care physician retirements in town, the availability of experienced medical practitioners is currently stretched in the area.

In Kennebunk, for those whose health is good, there are many opportunities for both full- and part-time employment in the tourism industry, although these positions may pay far less than a new retiree earned in a previous career. The Chamber of Commerce hosts an annual Job Fair each spring to facilitate a match-up of skills and open positions, and provides an online forum for member businesses to post openings.

For seniors who do not need to seek a paid position, there are many volunteer opportunities available, and both the Town and local non-profits depend heavily upon the expertise and experience of senior volunteers. The Town’s 20+ volunteer committees – everything from “binding” committees such as the Planning Board to neighborhood groups such as the Lower Village Committee – are heavily staffed by seniors. Seniors are responsible for such varied functions as river and ocean water testing for Maine Healthy Beaches; staffing Habitat for Humanity’s retail “Restore;” helping to guide visitors during special events such as Christmas Prelude; and providing help for the Community Outreach Services food pantry.

### **Kennebunk’s Working Population and Birth Rates**

Maine’s working-age population (20-64 years) is projected to decrease 6% from 2016 to 2026, but this includes the aging-out of Boomers. The young working-age population (20-39 years) is projected to increase 2% from 2016-2026. Millennials, who are largely the children of Baby Boomers and were born between 1982 and 2000 (according to the U.S. Census Bureau’s definition), make up 26.0% of the national population, but only 22.4% in Maine. In Kennebunk, there are currently a total of 2,454 residents in the 25-64 prime working age group. Fewer than 40 have less than a high school education, 454 are high school graduates only, 574 have some college, and 1,386 have at least a bachelor’s degree.

In addition, Maine’s birth rate is lower than the U.S. birth rate and has been for decades. Earlier this decade, the number of deaths in Maine exceeded the number of births. This trend will likely continue. Given this reality, the only way to increase Maine’s population is through migration, both domestic and international. Growth rates for York County and Kennebunk exceed that of Maine as a whole and seems to be due to in-migration from states in the Northeast section of the country. In-migration from other states and countries will not only continue to add residents, but it should lessen the percentage of Mainer’s who are White, which now stands at 96%. In Kennebunk, the percentage of White residents was 96.9% in 2010, 96.0% in 2017, and 97.11% in 2020.

Kennebunk has a higher proportion of citizens with a bachelor’s degree than the State and the County, who are employed in a higher proportion of white collar (74.4%) versus blue collar (12.3%) jobs than the state and York County. Incomes are higher than in York County, or Maine as a whole. (Note: as Baby Boomers retire, their income drops proportionately.)

Median Income			
Year	Kennebunk	York County	Maine
2020	\$84,586	\$75,612	\$63,340
2019	\$71,181	\$66,209	\$59,575
2018	\$77,303	\$68,558	\$56,987

### Population Seasonality

Kennebunk has a high seasonal population due to its traditional role as a summer coastal vacation spot. The summer population is estimated to increase by 50% when seasonal homes, hotels, motels, and B&Bs are taken into consideration. This is not as extreme as some neighboring towns; Kennebunkport’s population triples in the summer and Wells’ population almost quadruples. The percentage of seasonal housing versus full-time housing is currently around 13.8%. Another observable trend in recent years is the number of homes, especially near the oceanfront, that are used exclusively as short-term seasonal rentals, marketed through Airbnb or other websites. The presence of a seasonal population fuels businesses, creates employment opportunities, does not add students to the school system and puts less demand on public safety and public services since seasonal residents do not require services twelve months of the year. The downside is that it pushes housing costs up, reduces the availability of full-time rental and ownership opportunities, and causes seasonal traffic congestion. Seasonal residents are also much less invested in community decision-making and volunteerism.

#### **Population and Demographic Sources:**

<https://data.census.gov/cedsci/table?q=Kennebunk,%20Maine%2004043&tid=ACST5Y2019.S0801>

<https://worldpopulationreview.com/us-cities/kennebunk-me-population>

[https://www.maine.gov/dacf/municipalplanning/comp\\_plans/planning\\_data.shtml](https://www.maine.gov/dacf/municipalplanning/comp_plans/planning_data.shtml)

### Covid-19 Impacts

Anecdotally, the Covid-19 pandemic that began to affect the country in March 2020 has thus far resulted in a small but noticeable influx of new residents to the Kennebunk area. These are people who sometimes made quick decisions to relocate to places they deemed “safe” due to Maine’s comparatively lower rates of infection, and were permitted by their employers to work remotely. It is too early to tell whether these recent arrivals stay permanently, or whether they return to their previous homes once they deem it’s safe to do so.

Conversely, according to *New York Times* data, for the first 8 months of the pandemic (March-October 2020), there were 7% more deaths than “normal” in Maine.

### Conclusion

It is expected that Kennebunk’s population will continue to increase at a higher pace than the State as a whole in the next ten years, although many factors could influence the actual rate. As the effects of the Covid-19 pandemic begin to fade, pent-up demand by visitors to spend time near the beach will result in more demand for seasonal accommodations, with some of those visitors ultimately deciding to move to town permanently due to the school system’s good reputation, and cost of real estate relative to other New England and Northeast Region states. Managing growth appropriately will be key to maintaining the Town’s “small town look and feel.” (See further discussion in *Housing and Public Facilities & Services for potential impacts upon housing, schools and services.*)