



# TRENDS REPORT

MERCERSBURG AREA

# INTRODUCTION

The Comprehensive Plan focuses on the Mercersburg Area, which includes Mercersburg Borough, Montgomery Township and Peters Township in Franklin County. Only a short distance from the Mason-Dixon Line, this area offers historic charm, small town feel, with rural living in the Townships. This trends report offers insight on the community, providing context and the background that will help inform the recommendations and development of the plan.

## WHAT IS THE PURPOSE OF A TRENDS REPORT?

It is important to understand the conditions of the community today and how it evolved over time. This report explores the Mercersburg Area through eight (8) lenses:



Demographics – Who lives in the Area? How has the population changed over time? How do we plan for the future?



Housing & Affordability – Are there enough places to live in the Area? Is the Area affordable? Is the Area economically attractive to newcomers?



Economy & Development – What are the top industries in the Area? Where are residents employed? What are the areas for growth in the Area?



Land Use – How does the Area balance residential, commercial, and industrial districts? Is there a need to properly plan for future land use?



Transportation – How do residents of the Mercersburg Area travel/commute? What are the current conditions?



Parks & Recreation – Does the Area have enough green space? How is that space used?



Public Facilities & Amenities – Who are the service providers for the Area? Are the needs of residents met? Are providers prepared for projected growth?



Natural and Cultural Features – What are the characteristics of the Area? Are there any features that require preservation?



# DEMOGRAPHICS

The Mercersburg Area has seen an increase in population since 2000, with the Area seeing a 9% increase in population from 2000 to 2020 according to the Decennial Census. Montgomery Township had the greatest population increase from 2000 to 2020 at 16%. Peters Township also increased, but at a slower rate of 5%. During this time period, the Census data shows that the Borough decreased in population by about 2%.

Population				% Change
Municipality	2000	2010	2020	2000 - 2020
Mercersburg Borough	1,540	1,561	1,507	-2%
Montgomery Township	4,948	6,116	5,740	16%
Peters Township	4,251	4,430	4,462	5%
Total	10,739	12,107	11,709	9%

*Decennial Census*

Another U.S. Census Bureau data source that is often utilized is the American Community Survey. This data source has slightly different population numbers for the Area but does not have 2000 data. According to the ACS, the Borough saw the largest change in population in the Area from 2010 to 2020 at 8%. During this time period Montgomery Township's population increased by 5% while Peters Township's population saw an increase in population of less than 1%.

Population			% Change
Municipality	2010	2020	2010 - 2020
Mercersburg Borough	1,549	1,673	8%
Montgomery Township	5,938	6,229	5%
Peters Township	4,412	4,430	0%
Total	11,899	12,332	4%

*ACS Data*

Given the discrepancy between the two data sources, and the population in 2020, the change in population from 2020 to 2040 is different between the two data sources. Utilizing the Decennial Census Data the Borough is projected to see a slight decline of 2% from 2020 to 2040, while the Townships are both projected to grow, with Montgomery Township seeing a 51% increase in population, and Peters Township seeing an 11% increase. This would be a total of a 29% increase in the Area from 2020 to 2040.

Population Projections		Projection	% Change
Municipality	2020	2040	2020-2040
Mercersburg Borough	1,507	1,473	-2%
Montgomery Township	5,740	8,694	51%
Peters Township	4,462	4,945	11%
Total	11,709	15,112	29%

*Decennial Census*

Conversely, the projected growth according to the ACS data is less from 2020 to 2040. According to the ACS data and population projections, the Borough's population is projected to decrease by 10%, with Montgomery Township and Peters Township increasing by 25% and 8%, respectively. This would mean the area is projected to grow by 14% from 2020 to 2040 according to the ACS and population projections.

Population Projections		Projection		% Change
Municipality	2020	2040	2020-2040	
Mercersburg Borough	1,673	1,473	-10%	
Montgomery Township	6,229	8,694	25%	
Peters Township	4,430	4,945	8%	
<b>Total</b>	<b>12,332</b>	<b>15,112</b>	<b>14%</b>	

ACS Data

For the remainder of the report American Community Survey Data was utilized as there are more data points within the data source than the Decennial Census.

In 2020 the largest age group in the Mercersburg Area was residents aged 45 to 64 years, at 28%. The second highest age group in the Area is residents aged 25 to 44 years.

Age Structure	2010		2020		% Change
	#	%	#	%	2010 - 2020
Under 5 Years	660	6%	811	7%	23%
5 to 14 Years	1,615	14%	1,515	12%	-6%
15 to 24 Years	1,259	11%	1,687	14%	34%
25 to 44 Years	3,158	26%	2,784	23%	-12%
45 to 64 Years	3,592	30%	3,416	28%	-5%
65 and older	1,660	14%	2,119	17%	28%
<b>Total Population</b>	<b>11,944</b>	<b>100%</b>	<b>12,332</b>	<b>100%</b>	<b>3%</b>

The following table shows the breakdown of the population by age groups in each municipality within the Mercersburg Area.

Age Structure 2020	Mercersburg Borough		Montgomery Township		Peters Township	
	#	%	#	%	#	%
Under 5 Years	68	4%	519	8%	224	5%
5 to 14 Years	102	6%	1,031	17%	382	9%
15 to 24 Years	180	11%	670	11%	837	19%
25 to 44 Years	354	21%	1,327	21%	1,103	25%
45 to 64 Years	620	37%	1,771	28%	1,025	23%
65 and older	349	21%	911	15%	859	19%
<b>Total</b>	<b>1,673</b>	<b>100%</b>	<b>6,229</b>	<b>100%</b>	<b>4,430</b>	<b>100%</b>



One thing to consider is the number of youth and seniors in the Area. Montgomery Township has the largest percentage of youth under the age of 18, while having the smallest percentage of residents over the age of 65. Conversely, Mercersburg Borough has the largest percentage of residents over the age of 65, with the smallest percentage of residents under the age of 18. Peters Township has nearly the same percentage of residents under the age of 18 and over the age of 65.

Age Range	Under 18 Years		65 Years and Older	
	#	%	#	%
Municipality				
Mercersburg Borough	226	14%	349	21%
Montgomery Township	1,878	30%	911	15%
Peters Township	798	18%	859	19%
Total Population	2,902	24%	2,119	17%

Since 2010 the Area has maintained nearly the same percentage of residents under the age of 18 and over the age of 65, however there has been a slight increase in the percentage of residents over the age of 65.

Youth & Seniors	2010 Census		2020 Census	
	Persons	%	Persons	%
Under 18 Years	2,802	24%	2,902	24%
65 Years and Older	1,660	14%	2,119	17%
Total	4,462	38%	5,021	41%

Median Age	2010	2020
Municipality	Years	Years
Mercersburg Borough	38.4	50
Montgomery Township	42	39.4
Peters Township	41.6	38.7

The Mercersburg Area's residents are predominantly white (96%), with 2% of residents identifying as African American. One percent of residents identify as Asian, and 1% identify as two or more races.

Population by Race	White		Black or African American		Asian		Two or More Races	
	#	%	#	%	#	%	#	%
Municipality								
Mercersburg Borough	1,471	80%	145	8%	185	10%	39	2%
Montgomery Township	6,129	98%	82	1%	-	0%	18	0%
Peters Township	4,349	98%	30	1%	-	0%	51	1%
Total Population	11,949	96%	257	2%	185	1%	108	1%

The race of Mercersburg Area residents remained largely the same from 2010 to 2020.

Population by Race 2010 to 2020	2010		2020	
	#	%	#	%
White	11,622	97%	11,949	96%
Black or African American	185	2%	257	2%
American Indian & Alaskan Native	0	0%	0	0%
Asian	24	0%	185	1%
Native Hawaiian or Pacific Islander	0	0%	0	0%
Some Other Race	20	0%	0	0%
Two or More Races	93	1%	108	1%
Total Population	11,944	100%	12,499	100%

The Mercersburg Area is also predominantly non-Hispanic or Latino, with only 5% of residents in Mercersburg Borough, and 3% of residents in Peters Township identifying as Hispanic or Latino. Overall, this makes up about 2% of the Mercersburg Area population. This is a small increase since 2010, when only 1% of residents in the Area identified as Hispanic or Latino.

Population by Ethnicity 2020	Hispanic or Latino		Not Hispanic or Latino	
Municipality	#	%	#	%
Mercersburg Borough	86	5%	1,587	95%
Montgomery Township	0	0%	6,229	100%
Peters Township	150	3%	4,280	97%
Total Population	236	2%	12,096	98%



The Area generally has an even split between those that identify as male and those that identify as female. This remained similar from 2010 to 2020, changing slightly over the ten-year period.

Gender	2010		2020		% Change 2010 to 2020
	#	%	#	%	
Male	6,079	51%	6,199	50%	2%
Female	5,865	49%	6,133	50%	5%

Gender	Male		Female	
Municipality	#	%	#	%
Mercersburg Borough	763	46%	910	54%
Montgomery Township	3,356	54%	2,873	46%
Peters Township	2,080	47%	2,350	53%
Total Population	6,199	50%	6,133	50%

## HOUSING INFORMATION

Between 2010 and 2020, the Area's housing stock increased from 4,974 to 5,232 dwelling units, a 6% increase. The bulk of all housing units in the Area (79%) is comprised of single detached homes. During this same period the number of multi-family units increased by 14% from 305 units to 348 units, comprising 7% of the dwelling unit stock in 2020. Similarly mobile homes, trailers and other housing types increase by 6%, to comprise 11% of the dwelling unit stock in 2020. Although single attached units accounted for only 4% of all units in 2020, they were the only housing type to see a decrease from 2010 to 2020, from 265 to 214 units.

Housing Types	2010		2020		% Change
	#	%	#	%	2010 - 2020
Single Family Detached	3,858	78%	4,120	79%	7%
Single Family Attached	265	5%	214	4%	-19%
Multi Family (2 or more units)	305	6%	348	7%	14%
Mobile Home/ Trailers/Other	519	10%	550	11%	6%
Total Occupied Housing Units	4,947	100%	5,232	100%	6%

Housing Unit Occupancy	2020				
	Total	Occupied	%	Vacant	%
	5,232	4,605	88%	627	12%

Although the Area's housing stock has increased, 12% remain vacant.

Within the Area there are 3,652 units that are owner occupied, with the remaining 935 occupied units being rented units. Of the owner-occupied units, the majority of homes (34%) are within the \$200,000 to \$299,999 price range as of 2020. From 2010 to 2020 the median cost of housing units in the Area has increased by 11%, from \$172,333 to \$191,133.

Housing Unit Cost 2020	#	%
Less than \$50,000	89	2%
\$50,000 to \$99,999	376	10%
\$100,000 to \$149,999	683	19%
\$150,000 to \$199,999	755	21%
\$200,000 to \$299,999	1,238	34%
\$300,000 to \$499,999	361	10%
\$500,000 to \$999,999	65	2%
\$1,000,000 or more	85	>1%
Total Owner-Occupied Units	3,652	100%

## INCOME INFORMATION

The area has a range of median incomes, with both Townships' median household income over the median of Franklin County and the State, while the Borough's median household income is below that of the State and County. Montgomery Township has the highest median household income at \$80,515, followed by Peters Township at \$75,581, and the Borough at \$51,333.

Median Household Income (2020)	
Mercersburg Borough	\$51,333
Montgomery Township	\$80,515
Peters Township	\$75,581
Franklin County	\$71,808
Pennsylvania	\$64,994
United States	\$69,717

While the Borough's median household income become far less than that of the Township's, the Townships' median household income have both significantly increased from 2010 to 2020. During this time the median household income of Montgomery Township residents increased by 35%, with Peters Township's median household income increasing by 43%. Mercersburg Borough's median household income only increased by 9%.

Median Household Income			
Income Levels	2010	2020	% Change
Mercersburg Borough	\$47,266	\$51,333	9%
Montgomery Township	\$59,731	\$80,515	35%
Peters Township	\$52,703	\$75,581	43%

In contrast, when looking at the median per capita income of the area, Montgomery Township has the lowest increase in per capita income median income at 23% from 2010 to 2020. During the same period of time Mercersburg Borough's per capita median income increased by 37%, and Peters Township increased by 67%.

Median Per Capita Income			
Income Levels	2010	2020	% Change
Mercersburg Borough	\$23,076	\$31,636	37%
Montgomery Township	\$27,793	\$34,131	23%
Peters Township	\$24,434	\$40,390	65%

Overall, the area as a whole saw increases in all median income levels greater than that of the State.

## EDUCATIONAL ATTAINMENT

Related to income is education attainment, as there is often a correlation between education level and one's income. Within the Mercersburg Area 86% of residents have a high school diploma or higher, with 17% obtaining a bachelor's degree or higher. Peters Township has the highest percentage of residents with a high school diploma or higher, while Mercersburg Borough has the highest percentage of residents with a bachelor's degree or higher. Since 2010 both the percentage of those obtaining a high school diploma or higher and those obtaining a bachelor's degree or higher have increased, by 5% and 17% respectively. The following is a breakdown of educational attainment in the Area.

Educational Attainment		
Population 25 years and over	#	%
Less than 9th grade	197	2%
9th to 12th grade, no diploma	965	12%
High school graduate (includes equivalency)	3,715	45%
Some college, no degree	1,250	15%
Associate's degree	761	9%
Bachelor's degree	990	12%
Graduate or professional degree	441	5%
Total	8,319	100%

## EMPLOYMENT INFORMATION

The Area has diverse occupation types and is not overly dominated by a single occupation type. The majority of the Area's residents' occupations are within the management, business, science and arts category (35%), followed by production, transportation and material moving occupations (21%), and sales and office occupations (20%). The least common occupation type in the Area is natural resources, construction and maintenance occupations (9%), which is the occupation type that had the largest percent change decrease (-31%).

Industries represented by the occupations that Area residents hold are also diverse. The largest industries that Area residents work in include education, health care and social assistance (26%), Manufacturing (18%), and retail trade (13%). Each remaining industry category encompasses less than 10% of the workforce jobs of Area residents.

Labor Force by Industry	2010		2020		% Change
	#	%	#	%	2010 to 2020
Agriculture, forestry, fishing and hunting, and mining	408	7%	351	6%	-14%
Construction	625	10%	350	6%	-44%
Manufacturing	1,203	19%	1,135	18%	-6%
Wholesale trade	107	2%	282	4%	164%
Retail trade	662	11%	805	13%	22%
Transportation and warehousing, and utilities	214	3%	350	6%	64%
Information	88	1%	32	1%	-64%
Finance and insurance, and real estate and rental and leasing	287	5%	315	5%	10%
Professional, scientific, and management, and administrative and waste management services	385	6%	278	4%	-28%
Educational services, and health care and social assistance	1,251	20%	1,646	26%	32%
Arts, entertainment, and recreation, and accommodation and food services	320	5%	301	5%	-6%
Other services, except public administration	366	6%	127	2%	-65%
Public administration	273	4%	322	5%	18%

Persons 16 years and over

# LAND USE, CULTURAL & NATURAL RESOURCES

When looking at the Area, one can see the value that is placed on natural resources. The largest land cover in the Area is cropland and pasture which makes up 52% of the total land, followed by forest which is a total of 40% of the Area's land use coverage. The following table depicts the land use cover of the Area.

Land Use Coverage	Mercersburg Borough	Montgomery Township	Peters Township	Total Acres	Percentage
Cropland & Pasture	92.8	22,575.0	18,424.1	41,091.9	52%
Forest	176.0	16,874.5	14,674.8	31,725.3	40%
Developed	322.0	3,281.2	2,204.4	5,807.7	7%
Water	0.3	366.9	470.6	837.9	1%
Total	591.1	43,097.7	35,773.9	79,462.7	100%

The area has rich cultural and natural resources including State Game Lands, a State Forest, and a State Park, but there is much more beyond these features. Within the Townships there are over 65 properties permanently preserved by Agricultural Easements and total over 9,000 acres.

The Area has 15 historic sites and a historic district in Mercersburg Borough. These sites are important to the character and culture of a community and provide unique opportunities for the Area. The following is a list of the historical sites and the historic district.

## Mercersburg Borough

- Lane House
- Mercersburg Academy
- Mercersburg Historic District (Main and Seminary Streets)

## Peters Township

- Church Hill Farm
- Widow Donaldson Place
- Findlay Farm
- McCoy-Shoemaker Farm
- White House Inn



## Montgomery Township

- Angle Farm
- Hays Bridge Historic District
- Irwinton Historic District
- Robert Kennedy Memorial Presbyterian Church
- Mansfield
- Millmont Farm
- Rock Hill Farm
- Col. John Work House



# TRANSPORTATION

The Mercersburg Area is located along the Pennsylvania and Maryland border (Montgomery Township) and is transected by Route 30 (Peters Township), with I-70 located a short distance from the Area in Maryland. Other important corridors include Routes 16/Buchanan Trail West, 416/Mercersburg Road and 75/Fort Loudon Road.

Insert Transportation Map

The Area has about 219 miles of roadway, with the majority of the roadway miles (57%) being owned by the local municipality, and about 43% owned by the State. The Borough and Montgomery Township both have a majority of their roadway miles being locally owned, while Peters Township's roadway network is predominantly owned by the State.

Roadway Ownership	Municipality Owned Roadway Miles		State Owned Roadway Miles		Total Roadway Miles
	Milage	% of Roadway	Milage	% of Roadway	
Mercersburg Borough	5.6	67%	2.7	33%	8.3
Montgomery Township	80.1	70%	35.0	30%	115.1
Peters Township	38.2	40%	56.9	60%	95.2
Total	124.0	57%	94.7	43%	218.6

The majority of the roadways see less than 2,000 vehicles per day; however Route 30, Route 75, Route 16 and Route 416 see above 2,000 vehicles per day. The section of roadway that has the greatest volume of daily vehicle trips is the point where Routes 416, 16 and 75 converge in Mercersburg Borough which can see upwards of 10,000 vehicles daily.



Travel in the Area is largely dependent upon the use of a private vehicle, which is why car ownership in the Area is high. This is due in part to the rural nature of the Area, which is common when looking at comparable communities.

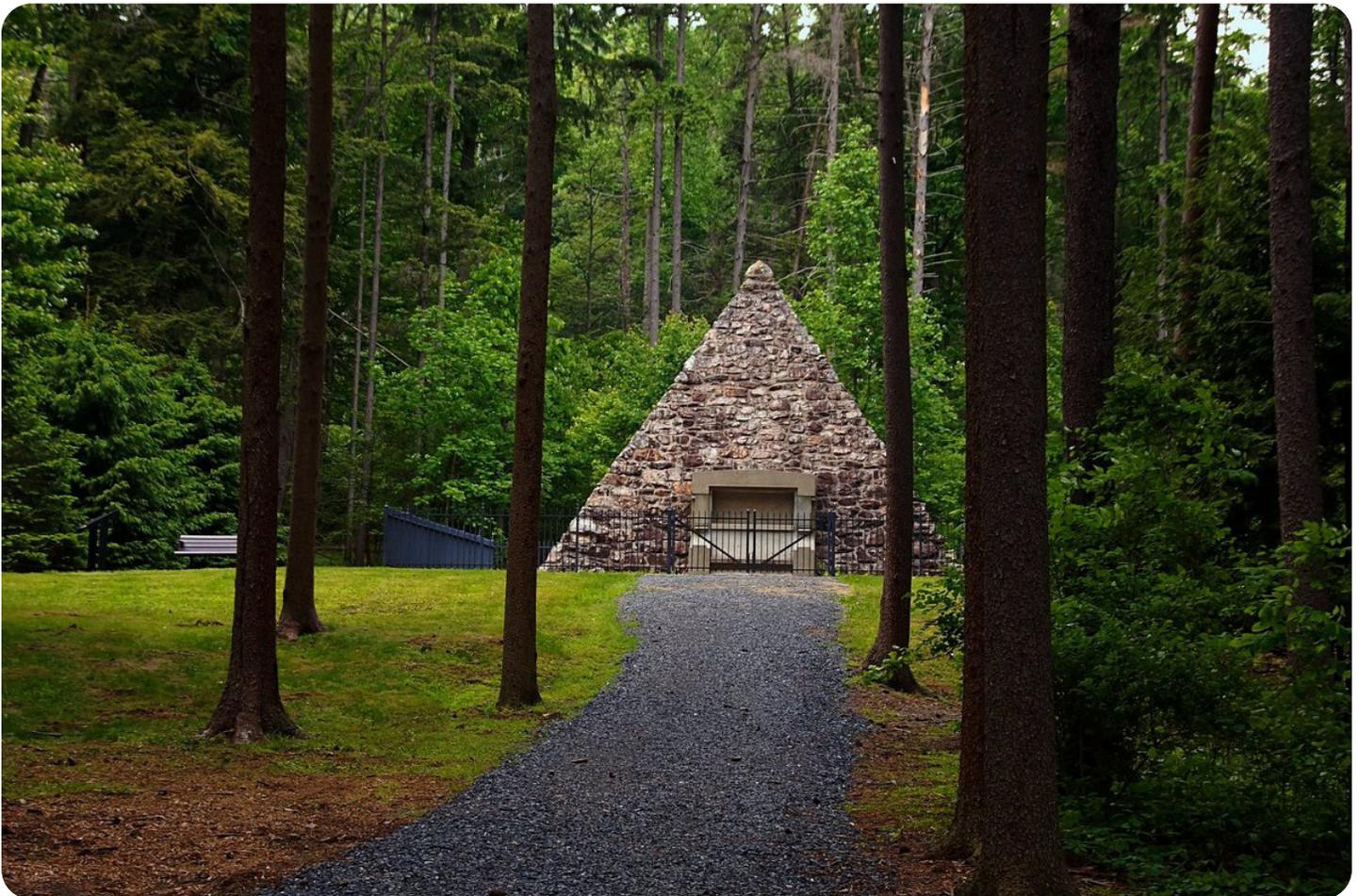
Vehicles Available	Mercersburg Borough		Montgomery Township		Peters Township	
No vehicles available	49	6%	31	1%	38	2%
1 vehicle available	351	46%	303	14%	321	19%
2 vehicles available	270	35%	764	36%	370	21%
3 or more vehicles available	106	14%	1,010	48%	992	58%

# PARKS & RECREATION

Each municipality in the Area has one locally owned park that range in size, with additional public recreation lands with the State Forest and State Game Lands. The following is a summary of the recreational lands in the Area.

- Mercersburg Lions Club Park - 5.7 Acres
- Upton Community Park - 8.4 Acres
- Montgomery Township Park - 72 Acres
- State Game Lands 124 - 1,422 Acres (not all acres are within the Area)
- Buchanan's Birthplace State Park - 17 Acres
- Buchanan State Forest - 16,602 Acres (not all acres are within the Area)
- State Game Lands 235 - 6,271 Acres (not all acres are within the Area)
- Whitetail Golf Resort - 179 Acres

In addition to the parks in the Area, is the Tuscarora Trail, which borders Peters Township and in Warren Township which borders Montgomery Township. This Trail is 76 miles long and connects to the Appalachian Trail in Perry County extending to the Pennsylvania and Maryland border.



# PUBLIC FACILITIES & AMENITIES

## Utilities

The following is a brief summary of the utility service providers in the area. Utilities will be discussed in further detail within the Community Facilities chapter of this plan.

### Public Sewer

Public sewer service in the Area is offered by various authorities, depending on the location of ones property. The following are the sewer authorities in the Mercersburg Area.

- Guest Farm Village Sewer Authority
- Peters Township Sanitary Authority
- Peters Creek Sanitary Authority

Beyond this a number of residents have on lot sewer, which are not connected to public sewer services.

### Public Water

For residents that utilize and are connected to public water, their service providers may include:

- Bear Valley Water Authority
- Pennsylvania-American Water

### Gas

For residents that utilize natural gas, their service providers may include:

- Columbia Gas of PA
- Peoples Natural Gas

### Electric

Electric in the Area is provided by West Penn Power.

### Emergency Services

MMP&W Volunteer Fire and Ambulance Company is a volunteer fire and ambulance company that provides fire and ambulance service to Mercersburg Borough, Montgomery Township, Peters Township and Warren Township.

The Borough is serviced by the Mercersburg Police Department, while Montgomery and Peters Townships are serviced by the State Police. The closest State Police Barracks are located in Chambersburg Borough and McConnellsburg Borough.

### Schools

Mercersburg Borough, Montgomery Township and Peters Township are a part of the Tuscarora School District, along with St. Thomas Township and Warren Township.

In addition, Mercersburg Academy is located within the Area. The Mercersburg Academy is a highly competitive private college-preparatory boarding and day high school. The school generally enrolls just under 450 students with students from around the United States and world.



# FINDINGS SUMMARY

The Mercersburg Area is similar to many other regions in Pennsylvania, with two very rural townships and a small, historic borough as its core. The following is a summary of some of the most significant findings that characterize the Area:

- Over the last two decades, the Area has experienced a steady but slow growth rate, averaging less than 1% growth in population annually. This trend is projected to continue.
- The existing land use of both townships is overwhelmingly rural, with 90% of the land use in both townships being agriculture and forest.
- The housing stock in the Area is predominantly single-family detached and mobile/modular homes.
- The residents of Mercersburg Borough have a significantly lower median housing income than the two townships and the rest of Franklin County. The median age of residents in the Borough is increasing, and, according to U.S. Census projections, the overall population is expected to decrease over the next 20 years.