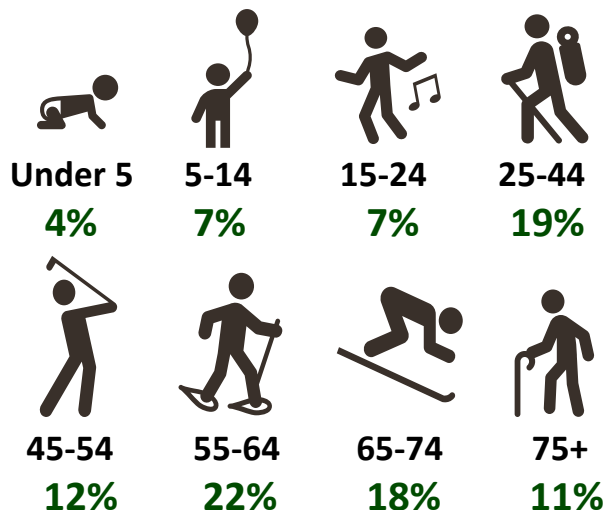


TOWN OF CAROGA

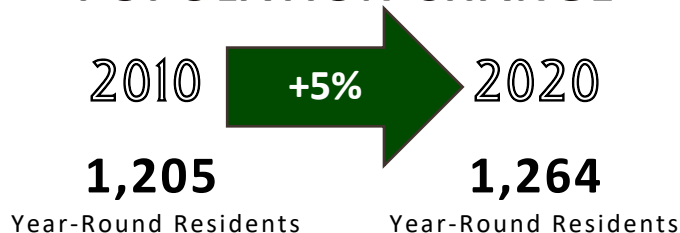
Fulton County, New York

COMMUNITY PROFILE

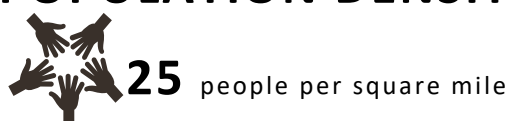
POPULATION BY AGE



POPULATION CHANGE



POPULATION DENSITY



Median Age 2020: 55

Median Age 2010: 47

EDUCATION



No Degree: 15%

High School Degree: 52%

Associate Degree: 17%

Bachelor's Degree or Higher: 16%

NUMBER OF HOUSEHOLDS



MEDIAN HOUSEHOLD INCOME



ANNUAL HOUSEHOLD INCOME

Percentage of households

Under \$10,000	2.5%
\$10,000-\$14,999	4.7%
\$15,000-\$24,999	15.0%
\$25,000-\$34,999	11.5%
\$35,000-\$49,999	8.2%
\$50,000-\$74,999	20.4%
\$75,000-\$99,999	9.7%
\$100,000-\$149,999	19.3%
\$150,000-\$199,999	6%
\$200,000+	2.7%

7%

Percentage of Caroga Residents

Below the Poverty Line

Summary of Demographic Statistics

Data Sources: 2010 and 2020 population numbers and median age are from the decennial Census, and all other figures are from the 5-year 2022 ACS average centered on the year 2020.

Demographic Profile

Populations and People

Caroga had a 2020 year-round population of 1,264, with a 5% increase during the decade since 2010.

Table 1 shows a century of population fluctuations. In addition to seasonal migrations, the year-round census population has varied. In the early 20th century, strong population gains followed declines, with a similar milder pattern in the early 21st century. Notably, Caroga grew 25% or more in 1940, 1970, and 1980. Growth slowed between 1980 and 2020, and population grew by 7% during this period. Despite fluctuations and slow growth, the core year-round community has been reasonably stable during the past half century.

Table 1. Caroga Population			
Year	Population	Change	%Change
1910	441	—	—
1920	332	-109	-33%
1930	306	-26	-8%
1940	408	+102	+25%
1950	462	+54	+12%
1960	568	+106	+19%
1970	822	+254	+31%
1980	1,177	+355	+30%
1990	1,337	+160	+12%
2000	1,407	+70	+5%
2010	1,205	-202	-17%
2020	1,264	+59	+5%
Decade Average		+75	+11%
1980 to 2020		+87	+7%

During the decade from 2010 to 2020, Caroga's general stability and modest growth compare favorably within Fulton County, New York. In fact, Caroga's 4.9% year-round population growth was the strongest in the county (see Table 2).

Table 2. Fulton County Population Changes				
Municipality	2010	2020	Change	%Change
City of Gloversville	15,665	15,131	-534	-3.40%
City of Johnstown	8,743	8,204	-539	-6.16%
City Total	24,408	23,335	-1,073	-4.40%
Town of Bleeker	573	533	+12	+2.25%
Town of Broadalbin	5,260	5,145	-115	-2.19%
Town of Caroga	1,205	1,264	+59	+4.90%
Town of Ephratah	1,682	1,677	-5	-2.90%
Town of Johnstown	7,098	6,867	-231	-3.25%
Town of Mayfield	6,495	6,146	-349	-5.37%
Town of Northampton	2,670	2,472	-198	-7.41%
Town of Oppenheim	1,924	1,751	-173	-8.99%
Town of Perth	3,646	3,584	-62	-1.70%
Town of Stratford	610	538	-75	-11.8%
Town Total	31,123	29,989	-1,134	-3.64%
Village of Broadalbin	1,327	1,384	+57	+4.29%
Village of Mayfield	832	780	-52	-6.25%
Village of Northville	1,099	993	+106	-9.64%
Village Total	3,258	3,157	-101	-3.10%
Fulton County Total	55,531	53,324	-2,207	-3.97%

Over time, Caroga’s community has grown older, with recent increases in population median age. In the 2020 U.S. Census, Caroga’s median age was 55.4 years (see Table 3). During the decade from 2010 to 2020, median age increased 8.5 years (18.1%), with a greater increase of 25.4 years (84.7%) in the half century since 1970. Likewise, across Fulton County, the 2020 median age was 47.5, with a 3-year increase since 2010 (5.7%) and a 16-year increase since 1970 (59.3%).

Table 3. Fulton County Median Age Changes

Municipality	1970	1980	1990	2000	2010	2020	2020- 2010 Change	2020- 2010 %Change	2020- 1970 Change	2020- 1970 %Change
City of Gloversville	35.7	34.1	34.9	37.5	37.1	39.4	2.3	6.2%	3.7	10.4%
City of Johnstown	33.9	33.4	35.8	39.4	40.3	42.8	2.5	6.2%	8.9	26.3%
City Total	34.8	33.8	35.4	38.5	38.7	41.1	2.4	6.2%	6.3	18.1%
Town of Bleeker	46.8	33.4	37.3	45.6	51.7	56.4	4.7	9.1%	9.6	20.5%
Town of Broadalbin	33.0	32.3	35.5	38.0	41.4	44.9	3.5	8.5%	11.9	36.1%
Town of Caroga	30.0	32.3	35.4	42.2	46.9	55.4	8.5	18.1%	25.4	84.7%
Town of Ephratah	27.7	29.2	32.3	37.1	44.2	46.0	1.8	4.1%	18.3	66.1%
Town of Johnstown	32.3	32.7	37.5	40.4	44.7	48.3	3.6	8.1%	16.0	49.5%
Town of Mayfield	29.6	31.3	34.6	39.3	44.7	48.3	3.6	8.1%	18.7	63.2%
Town of Northampton	29.9	32.5	37.5	41.8	45.9	50.5	4.6	10.0%	20.6	68.9%
Town of Oppenheim	29.5	29.2	31.8	38.1	41.5	46.7	5.2	12.5%	17.2	58.3%
Town of Perth	38.5	30.9	33.1	36.5	43.1	45.4	2.3	5.3%	6.9	17.9%
Town of Stratford	27.0	26.8	31.9	40.6	46.2	54.8	8.6	18.6%	27.8	103.0%
Town Total	30.0	31.8	35.0	39.9	44.7	48.3	3.6	8.1%	17.8	59.3%
Fulton County Total	31.2	32.3	35.2	39.4	44.5	47.5	+3.0	+5.7%	16.3	52.2%

Caroga’s 2020 high median age of 55.4 years is comparable to Adirondack Park towns with a 2020 median age of 50.0 years (see <https://adkreports.org>). In addition, Fulton County’s median age of 47.5 years compares to other low-density Northeast counties with a median age of 48.6 years. These demographics show rural communities with fewer young people and families and more people in later life stages. This contrasts with state-wide and national populations. In 2020, New York’s median age was 38.9 years, and the U.S. median age was 38.7 years.

This is important, because communities with a younger median age—with more children and working families—likely have different strengths, needs, and opportunities than communities with a higher median age—with more people in late life and retirement.

To explore and clarify Caroga’s increasing median age during the past 50 years, the population can be grouped and graphed by specific age groups (see Table 4 plus Figures 1 and 2 on the next page).

Table 4. Town of Caroga Population by Age

Age Group (Years)	1970	1980	1990	2000	2010	2020	2020-2010 Change	2020-2010 %Change	2020-1970 Change	2020-1970 %Change
0-4	63	78	77	67	51	50	-1	-2.0%	-13	-20.6%
5-14	153	215	212	183	138	90	-48	-34.8%	-63	-41.2%
15-24	116	187	161	142	130	92	-38	-29.2%	-24	-20.7%
25-34	113	174	207	121	98	109	+11	+11.2%	-4	-3.5%
35-44	92	123	214	260	134	128	-6	-4.5%	+36	+39.1%
45-54	97	133	161	234	256	150	-106	-41.4%	+53	+54.6%
55-64	81	143	147	166	203	274	+71	+35.0%	+193	+238.3%
65-74	72	80	100	155	127	233	+106	+83.5%	+161	+223.6%
75-99	35	44	58	79	68	138	+70	+102.9%	+103	+294.3%
Total	822	1177	1337	1407	1205	1265	+59	4.9%	+442	53.8%

Town of Caroga Population by Age

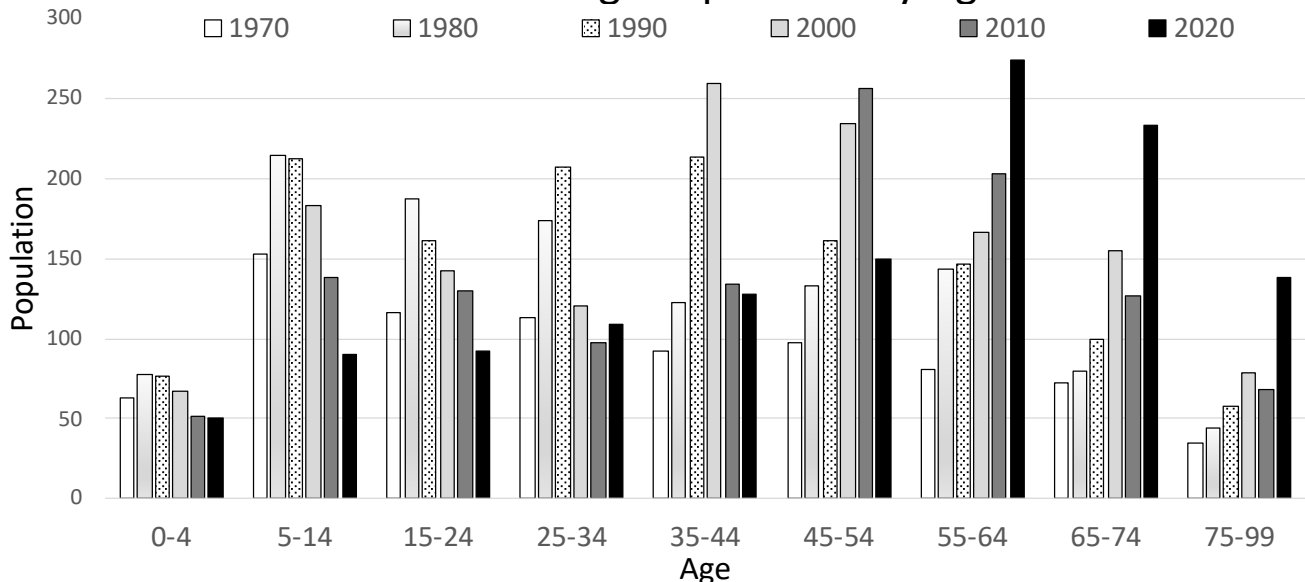
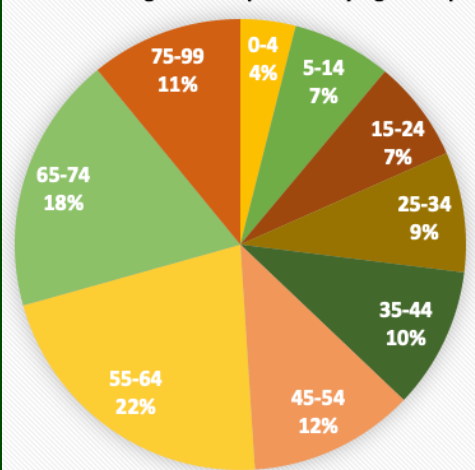


Table 4 and the figures here show that during decades of increasing median age, Caroga's population had both fewer youngsters and more seniors. This points to falling birth rates, fewer school-aged children, and fewer college-aged young adults in recent decades. At the same time, senior populations grew significantly. In 2020, seniors age 55+ were 51% of the population. In senior groups, numbers and figures show Caroga's notable in-migration of retirement-aged adults.

Town of Caroga 2020 Population by Age Group



Income Trends

Economically, Caroga shares many basic needs with other municipalities in Fulton County, and demographic numbers can be considered in that context. In 2020, Caroga was not identified as a disadvantaged community by New York State, while neighboring Census tracts (with shared zip codes) in Johnstown and Gloversville both were identified as such.

Caroga's economic performance can be understood in relation to neighboring cities as well as the county, state, and nation using standard measures from the US Census. Specifically, median household income (MHI) is one of the best measures of regional economic performance. Household income is the combined gross income of all members of a household, and median household income is the median of all households in an area.

In 2020, the United States MHI was \$72,146, and the New York State MHI was \$80,323. Since 1970, growth in median household income has been modest, with MHI gains of about 10% over a half century across both the US and NYS relative to their respective inflation-adjusted MHIs in 1970 (US \$65,895; NYS \$73,183; see <https://adkreports.org>).

As shown in Table 5, Caroga's 2020 MHI was \$53,452. Given that this is 66.5% of the NYS MHI of \$80,323, Caroga's 2020 MHI not only lagged but also documented economic need, as does the 2020 MHI of \$60,557 for Fulton County. Previously, Caroga's 1970 inflation-adjusted MHI of \$68,083 was better aligned with NYS (\$73,183) and the US (\$65,895).

Table 5. Caroga and Fulton County Median Household Income and Per Capita Income

	1970	1980	1990	2000	2010	2020	2020- 2010 Change	2020- 2010 %Change	2020- 1970 Change	2020- 1970 %Change
Town of Caroga										
MHI	\$9,976	\$13,699	\$25,852	\$34,911	\$50,000	\$53,452				
MHI (CPI-U adj)•	\$68,083	\$45,423	\$52,347	\$53,353	\$56,906	\$49,046	-\$7,860	-13.8%	-\$19,037	-28.0%
Per Capita	\$3,294	\$5,371	\$10,657	\$18,048	\$25,087	\$31,599				
Per Capita (CPI-U adj)•	\$22,480	\$17,809	\$21,579	\$27,582	\$28,552	\$28,994	+\$442	+1.5%	+\$6514	+29.0%
Poverty	1.5%	14.7%	10.9%	9.0%	13.1%	6.8%	-6.3%		+5.3%	
Fulton County										
MHI	\$8,652	\$13,898	\$23,862	\$33,663	\$45,333	\$60,557				
MHI (CPI-U adj)•	\$59,047	\$46,083	\$48,318	\$51,446	\$51,594	\$55,565	+\$3,971	+7.7%	-\$3,482	-5.9%
Per Capita	\$2,990	\$5,973	\$11,330	\$16,844	\$23,527	\$33,282				
Per Capita (CPI-U adj)•	\$20,406	\$19,805	\$22,942	\$25,742	\$26,776	\$30,538	+\$3,762	+14.0%	+\$10,132	+49.7%
Poverty	8.1%	11.8%	13.0%	12.5%	16.5%	13.9%	-2.6%		+5.8%	

- MHI (CPI-U adj) numbers reported here are U.S. Census CPI-adjusted dollar figures adjusted for inflation using the U.S. Bureau of Labor Statistics CPI-U Consumer Price Index and expressed in 2020 dollars. CPI-U adjusted incomes offer more meaningful income comparisons over time than raw income numbers that are not adjusted for inflation (see <https://adkreports.org>).

Longitudinally, Table 5 MHIs document Caroga’s economic need. Further, Caroga’s 2020 MHI now lags mildly behind recent modest gains reported at the county level in the past decade. In addition, Table 5 above and Table 6 below show that Caroga’s 2020 MHI of \$53,452 was lower than neighboring Johnstown’s 2020 MHI of \$59,809 but higher than neighboring Gloversville’s 2020 MHI of \$47,205. Further, inflation-adjusted longitudinal data from 1970 to 2020 show that Caroga’s MHI decline of -28% was more extreme than Gloversville’s loss of -24.5%. Decline in Johnstown was milder, given the 2020 MHI gains. These results offer perspective for Caroga, given close economic connections with other municipalities in Fulton County and the region for employment and income opportunity.

Table 6. Johnstown and Gloversville Median Household Income and Per Capita Income

	1970	1980	1990	2000	2010	2020	2020- 2010 Change	2020- 2010 %Change	2020- 1970 Change	2020- 1970 %Change
City of Johnstown										
MHI	\$8,813	\$14,030	\$23,382	\$32,603	\$40,661	\$59,809				
MHI (CPI-U adj)•	\$60,145	\$46,521	\$47,346	\$49,826	\$46,277	\$54,879	+\$8,602	+18.6%	-\$5,266	-8.8%
Per Capita	\$3,163	\$6,539	\$11,959	\$17,324	\$23,986	\$34,187				
Per Capita (CPI-U adj)•	\$21,586	\$21,682	\$24,216	\$26,476	\$27,299	\$31,369	+\$4,070	+14.9%	+\$9,783	+45.3%
Poverty	6.5%	11.3%	13.3%	13.2%	13.6%	8.8%	-4.8%		+2.3%	
City of Gloversville										
MHI	\$8,407	\$12,138	\$20,580	\$26,755	\$35,718	\$47,205				
MHI (CPI-U adj)•	\$57,375	\$40,247	\$41,672	\$40,889	\$40,651	\$43,314	+\$2,663	+6.6%	-\$14,061	-24.5%
Per Capita	\$3,035	\$6,224	\$10,810	\$15,207	\$18,181	\$25,627				
Per Capita (CPI-U adj)•	\$20,713	\$20,638	\$21,889	\$23,240	\$20,692	\$23,514	+\$2,822	+13.6%	+\$2,801	+13.5%
Poverty	7.8%	14.6%	17.2%	19.3%	25.6%	20.7%	-4.9%		+12.9%	

Table 7. 2020 Caroga Household and Family Income Ranges

Range	Households (486)	%	Families (336)	%
Less than \$10,000	12	2.5%	0	0%
\$10,000-\$14,999	23	4.7%	15	4.5%
\$15,000-\$24,999	73	15.0%	8	2.4%
\$25,000-\$34,999	56	11.5%	54	16.1%
\$35,000-\$49,999	40	8.2%	32	9.5%
\$50,000-\$74,999	99	20.4%	88	26.2%
\$75,000-\$99,999	47	9.7%	34	10.1%
\$100,000-\$149,999	94	19.3%	63	18.8%
\$150,000-\$199,999	29	6%	29	8.6%
>\$200,000	13	2.7%	13	3.9%

Table 7 summarizes Caroga’s 2020 household and family income ranges and percentages.

Housing Trends

In 2020, the Town of Caroga had 1,616 household housing units. As shown in Table 8, the total housing unit numbers have been relatively flat over the course of 50 years. At the same time, shifts showed fewer seasonal and more year-round and occupied housing. This pattern suggests that Caroga's housing development is marked by redevelopment, especially with renovation or replacement of seasonal residences for year-round use.

Table 8. Housing Trends

	1970	1980	1990	2000	2010	2020	2020-2010 Change	2020-2010 %Change	2020-1970 Change	2020-1970 %Change
Housing Units	1,538	1,713	1,797	1,794	1,708	1,616	-92	-5.4%	+78	+5.1%
Owner-Occupied	245	356	434	533	471	506	+35	+7.4%	+261	+106.5%
Renter-Occupied	19	46	59	55	55	57	+2	+3.6%	+38	200.0%
Year-Round	287	461	518	588	526	563	+37	+7.0%	+276	96.2%
Seasonal	1,251	1,252	1,279	1,130	1,114	979	-135	-12.1%	-272	-21.7%
Vacancy Rate	1.5%	3.4%	3.6%	4.2%	3.9%	2.8%	-1.1%		+1.3%	

Table 9 summarizes Fulton County seasonal housing trends. Historically and currently, Caroga has had more seasonal housing units than any other municipality in the County.

Table 9. Trends in Number of Seasonal Units in Fulton County Municipalities

Municipality	1980	1990	2000	2010	2020	2020-2010Change	2020-2010 %Change
City of Gloversville	3	16	31	48			
City of Johnstown	4	11	12	26			
City Total	7	27	43	74			
Town of Bleeker	138	156	170	232			
Town of Broadalbin	482	513	531	479			
Town of Caroga	1,252	1,279	1,130	1,114	979		
Town of Ephratah	60	39	46	54			
Town of Johnstown	132	116	158	190			
Town of Mayfield	667	563	478	614			
Town of Northampton	558	708	716	761			
Town of Oppenheim	48	86	91	100			
Town of Perth	3	17	19	9			
Town of Stratford	320	267	249	280			
Town Total	3,660	3,744	3,588	3,833			
Fulton County Total	3,667	3,771	3,631	3,907			

ADDITIONAL INFO AND DATA CAN BE ADDED ABOVE AND BELOW WHEN AVAILABLE.