

POPULATION AND HOUSING ANALYSIS

TOWN OF CAROGA

Fulton County Planning Department  
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## SUMMARY AND IMPLICATIONS

A summary of the major conclusions derived from the population data are:

- A historically rapid population growth trend has occurred in Caroga since 1920. Fulton County's population has increased at a substantially slower pace during this same time period.
- The "attractiveness factors" for new residents include the availability of numerous recreation lakes, the proximity of the Gloversville-Johnstown employment areas and substantial open space.
- A definite trend, since 1950, of increased numbers of 5 to 24 year old residents has occurred. This age group represents individuals of school age and entering the job market for the first time.
- The 1960-1970 population growth in Caroga results primarily from in-migration. Of the total population increase, only 23 resulted from the natural gain of births over deaths, whereas, 231 (or 10 times the natural gain) resulted from new residents settling in Caroga. Relative to other Fulton County municipalities, Caroga is significantly more dependent upon new residents for increased populations.
- The proportion of under 5 year olds and the 45 to 54 year olds exceeds the averages for Fulton County and New York State.
- The increasing household size in Caroga differs from the household size decreases experienced in both New York State and Fulton County. This fact is related to the increases in younger age groups, the lower median age in 1970 and the in-migration of the 34 to 44 year old age group.
- The historically rapid population growth of Caroga is anticipated to continue its upward trend. Data from the 1975 Land Use Study and from school enrollment records indicate that the 1980 population estimate for the entire town of 1,185 is a reasonable projection to anticipate.
- 80% of Caroga's housing units are used only seasonally. The rate of conversions to permanent dwellings is a major uncertainty in the town's future.

• The average daily capacity in summer of the 1,426 seasonal dwellings is estimated at 5,700. An additional 810 visitors are estimated as day visitors and campsite/motel users. The retail economy is dependent upon this seasonal demand.

On the basis of the aforementioned conclusions, the following planning implications are listed:

1. The rapid population increases of Caroga makes long-term planning for public facilities, services and land use patterns an important public action.
2. High in-migration rates indicate a community strength for attracting new residents. Further identification of these "attractiveness resources" is needed, as well as, measures to protect any resources which may be ruined by haphazard and/or uncontrolled development.
3. School enrollments will be affected by the decline in 0-4 year olds, and the number of persons per household. An in-depth analysis of the school systems capacity and alternative futures is needed.
4. The periodic monitoring of available population data is vital to the planning process. Data sources to be utilized include vital statistics (births and deaths), utility connections and school enrollments. The 1980 census results, when available, should be compared with the 1950, 1960, and 1970 census data analyzed in this report.
5. The continued fair and comprehensive enforcement of the existing Town Mobile Home Ordinance is increasingly important as this housing type grows in popularity.
6. The periodic monitoring of conversions of seasonal units will provide sufficient warning concerning any major change-over in the future.

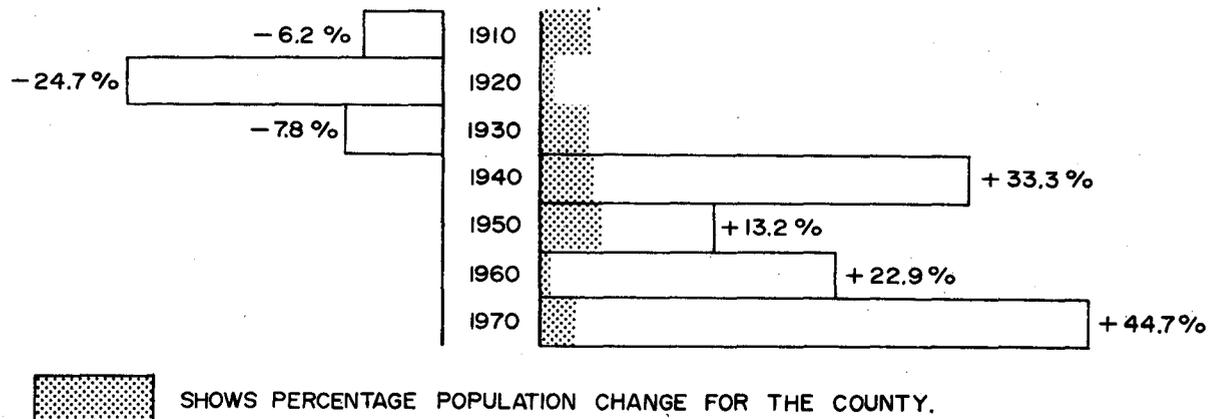
# HISTORICAL POPULATION TRENDS

## 1910 to 1970 Percentage Growth

Census statistics for Fulton County reveal a slow and even pace of growth from 1900 to the present. Growth rates for the Town of Caroga, on the other hand, reveal two opposing trends. Between 1900 and 1930, Caroga's population steadily declined reflecting the national trends of urbanization and industrialization effectively drawing people from the rural areas. From 1940 to present, the town has experienced rapid growth in permanent population, ranging to as high as a 45% increase in a 10 year period. Figure 1 illustrates the percent of county and town population changes for each census from 1910 to 1970:

Figure 1

### PERCENTAGE POPULATION CHANGES



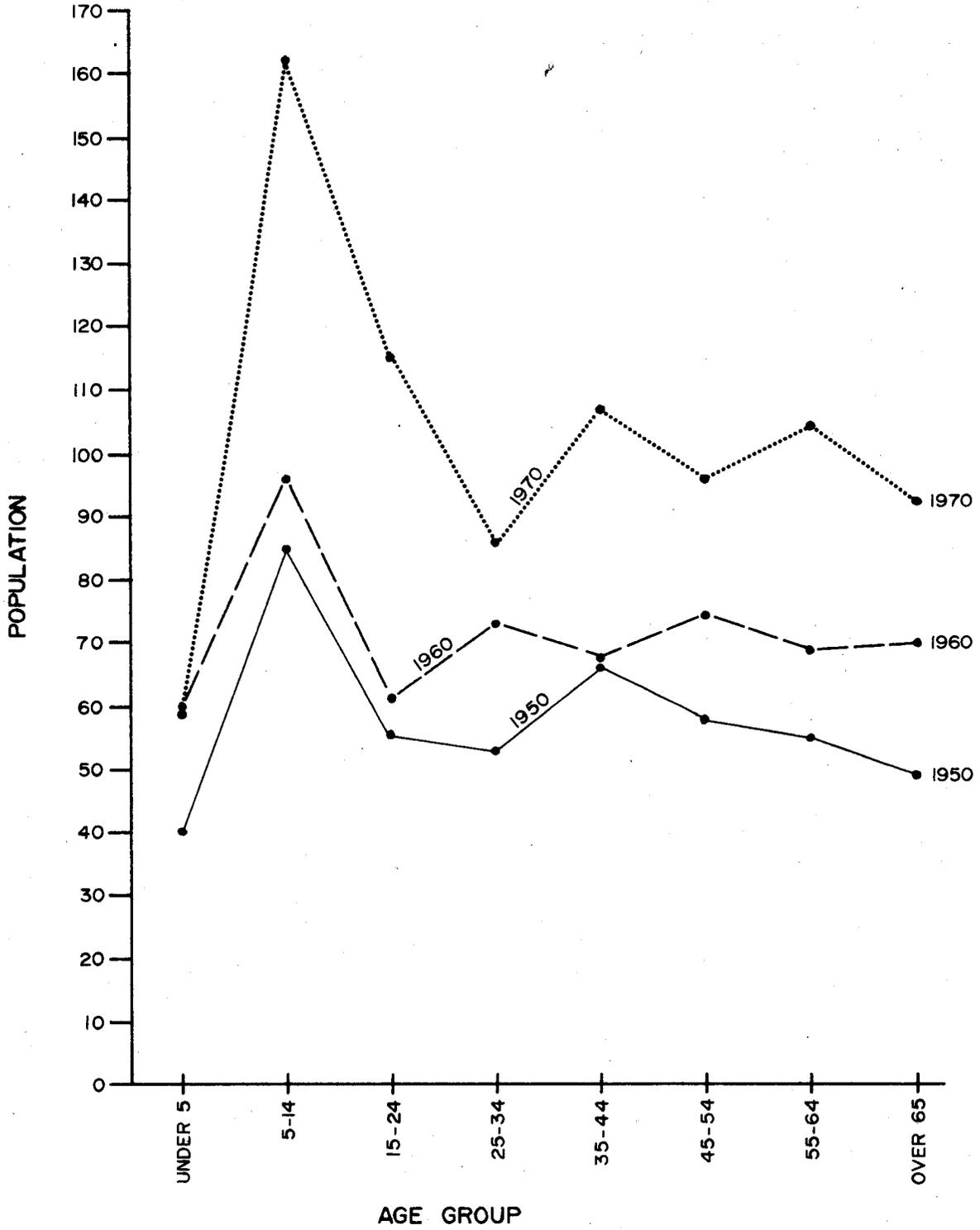
The successive population increases, since 1940, ranging from 13 to 44 percent reflect two important factors: first, the development of demands for second-homes along the miles of shoreline of the town, which created a large housing stock and the demand for a service and tourist industry; second, the suburbanization process during the 1950's and 1960's contributed to the increases in the year-round population of Caroga through new housing and the conversion of seasonal units to year-round usage.

A nationwide exodus from the city to out-lying areas occurred in the 1950 to 1970 period. The factors influencing this exodus were: an increasing population; the increased importance of automobile transportation; old, overcrowded and decayed city conditions; and the attractiveness of rural living.

Figure 2

# TOWN OF CAROGA AGE GROUP CHANGES

1950 — 1960 — 1970



Almost 5000 fewer persons reside in the Cities of Johnstown and Gloversville in 1970 than did in 1950. The flight from these cities have contributed to the increased population growth in the Town of Caroga. Many seasonal residents of Caroga were once permanent city residents prior to converting their summer homes into year-round residences.

The major recreational lakes of Caroga, the availability of open land and easy access to the employment centers of Fulton County are partial explanations for the towns high rates of growth. The exodus of urban populations from Gloversville and Johnstown have had a significant impact on Caroga's increased population.

### 1950 to 1970 Age Group Changes

The fastest growth rates in Caroga's recent history have occurred during the 1930's (33.3%) and the 1960's (44.7%). A detailed review of changes in the age composition (figure 2) indicate distinctive patterns emerging between 1950, 1960 and 1970.

Steady population gains, throughout the age spectrum, are indicative of the town's even growth pattern. The only age group to suffer a decline was the 0-4 year olds revealing the recent effects of a declining birth rate. The implications of this age group decline includes the anticipation of smaller school enrollments and smaller family sizes.

Table 1 lists the increases for each age group for the 1950's and 1960's:

TABLE 1  
POPULATION CHANGES BY AGE GROUPS

Ages	1950's	1960's	Combined Increases
0- 5	20	- 1	19
5-14	11	66	77
15-24	5	54	59
25-34	20	13	33
35-44	1	40	41
45-54	16	22	38
55-64	13	36	49
65+	<u>20</u>	<u>23</u>	<u>43</u>
TOTALS	106	253	359

The 1950's revealed an in-migration of the oldest age group (65+ years) and the young family-formation age group (25-34 years). The 0-5 age group increase resulted from the influx of young families with children and the births into families already residing in Caroga.

The 1960 age group increases reflect the impacts of the baby boom following World War II. The largest increases occurred in the 5 to 24 year old age brackets, born within the 1946 to 1965 time period. These age groups totalled 119 new residents, which was a greater population increase than made by all the combined age groups during the 1950's.

The increase of 40 persons in the 35 to 44 age group is significant. This group increased by only 1 in the 1950's and by 40 during the 1960's, indicating the attractiveness of Caroga to this group in more recent years. This age group tends to represent families with elementary school children and workers fairly well established within their fields of employment.

## 1960 to 1970 Natural and Migration Effects

A change in population occurs as a result of: natural change, the difference between births and deaths; and migration change, the net effect of movements into and out of town. The combination of natural change and migration changes equals the total population change.

According to Department of Health records, the births exceeded deaths by a ratio of 1.25 births per death between 1960 and 1970.

TABLE 2  
NATURAL POPULATION CHANGES

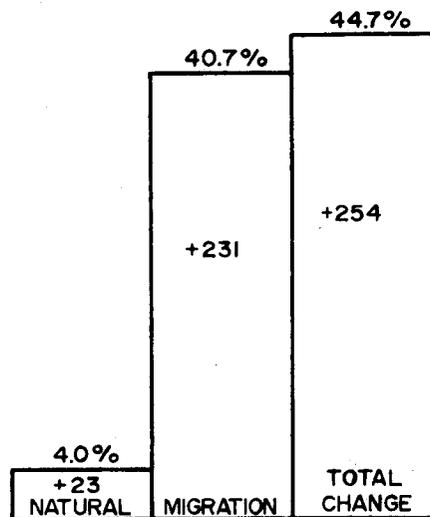
<u>Year</u>	<u>Recorded Live Births*</u>	<u>Recorded Deaths*</u>	<u>Net Difference</u>
1960	16	5	+10
1961	4	6	- 2
1962	19	8	+11
1963	13	8	+ 5
1964	18	9	+ 9
1965	11	13	- 2
1966	6	10	- 4
1967	5	8	- 3
1968	5	4	+ 1
1969	6	8	- 2
1970	<u>10</u>	<u>11</u>	<u>- 1</u>
Total	113	90	+22
1971-73+			

\*New York State Department of Health, Office of Biostatistics, 120 New Scotland Avenue, Albany, New York 12208.

+Net differences are: 1971-loss of 6; 1972-loss of 2; 1973-gain of 2.

The net difference between births and deaths during the 1960's indicates a natural increase of 23 persons. Between 1960 and 1970, the census recorded a total population increase of 254 persons. The net in-migration to the Town of Caroga is calculated by subtracting the natural population increase from the total population increase revealed in the census. Thus, the total in-migration to the Town of Caroga was 231 persons, which is ten times greater than the natural population gain of 23. Figure 3 illustrates the number and percent of Caroga's population growth resulting from both natural gains and migration gains.

Figure 3  
**MIGRATION AND NATURAL  
 POPULATION CHANGE**



In terms of percentage of population change, the Town of Caroga experienced a larger percent in-migration than any other Fulton County municipality. In absolute numbers, four other Fulton County towns had a greater number of in-migrating residents.

Birth to death ratios average 1.26 for Fulton County. Caroga's ratio is 1.25 which not only ranks lower than the county average, but also lower than the ratio for all other towns, except for Stratford (.98). The natural population gain of 23, during the 1960's was fewer than for all other towns, except Bleecker and Stratford.

## **CHARACTERISTICS OF POPULATION**

### **Age - Sex Composition**

Changes in the sex and age distribution of the population are reviewed in order to indicate future planning implications affecting demands for schools, social services, highways and recreation facilities.

A population pyramid (figure 4) displays the percentages of males and females for several age groups. Town-wide, females represent 49% (403) of the population, whereas, males represent a slightly larger 51% (418).

One of the two age groups in the Town of Caroga which exceeds both the state and county proportions for males and females is the 35 to 44 age group. This group tends to represent families with school age children and workers at, or near, the middle in their fields of employment. Substantial declines in this age group occurred in the Cities of Johnstown (-1.9%) and Gloversville (-.9%) between 1960 and 1970, partially explaining the growth in this group in Caroga. The 55-64 age group also exceeds the state and county proportions. This group generally represents families without young children and workers nearing their retirement age. A substantial proportion of this group may have converted seasonal units to year-round use during the 1960's.

Only the 45 to 54 age group has a smaller proportion of males and females than recorded for the state or county. The low proportion for this group may be explained by the population exodus from the town prior to 1930.

The median age for Caroga has declined from 34.2 years in 1960 to 33.7 years in 1970, reflecting the substantial increases in the 5 to 24 year old age groups.

### Persons Per Household

The average size of households decreased, between 1960 and 1970, in seven out of ten Fulton County towns and in the Cities of Johnstown and Gloversville. Only Broadalbin, Caroga and Northampton increased in household size. This higher figure is related to the continued increase in Caroga's 5-24 year old age groups, where in most other municipalities this age group has not increased as drastically.

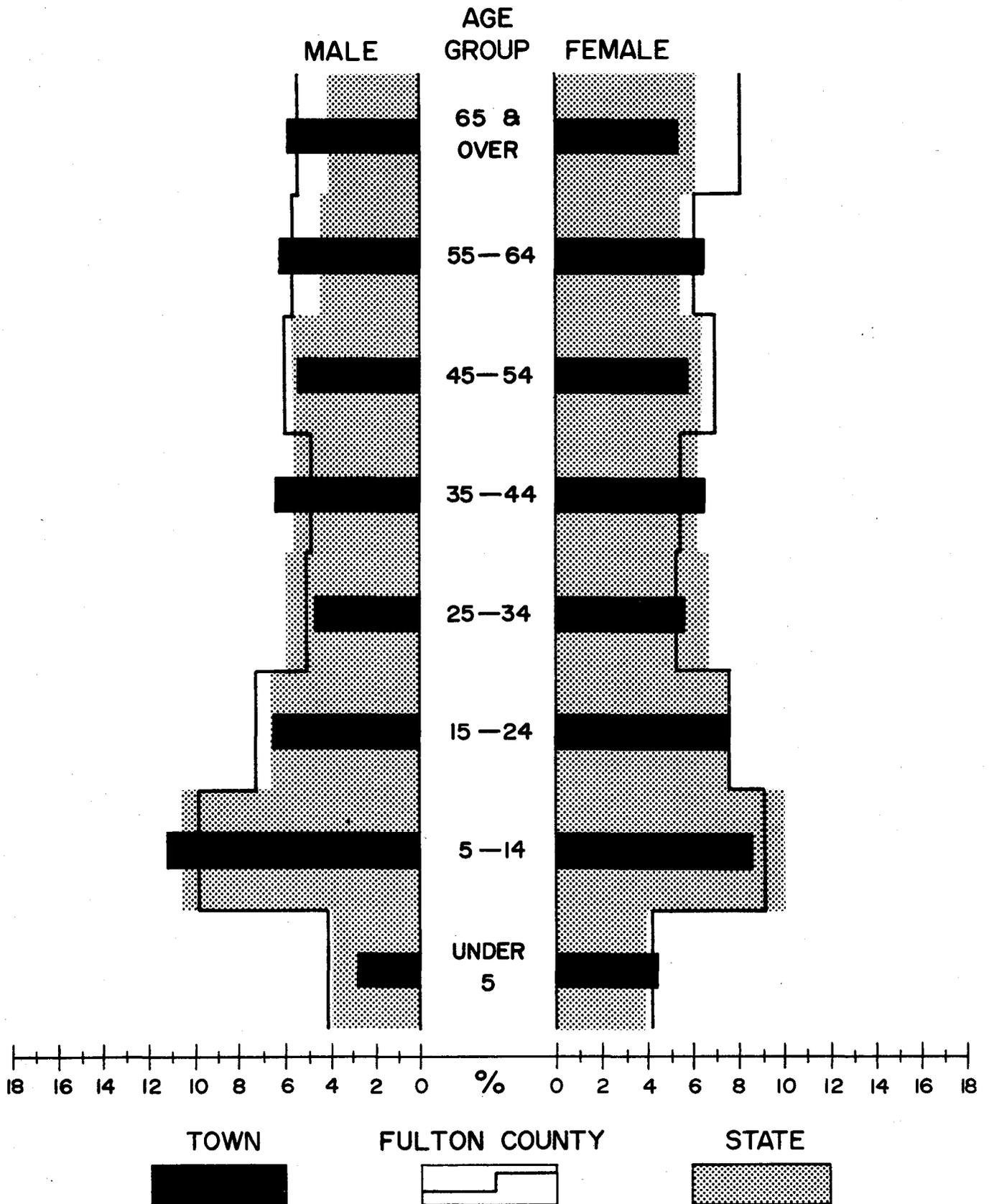
A comparative listing of the persons per household for the state, county and town follows:

TABLE 3  
POPULATION PER HOUSEHOLD

	<u>1960</u>	<u>1970</u>
New York State	3.11	3.0
Fulton County	3.04	3.0
Caroga	3.07	3.1

Figure 4

# TOWN OF CAROGA AGE-SEX COMPOSITION, 1970



While New York State and Fulton County have decreased in household size, Caroga has increased. This increase relates to the increases in the two already largest age groups (5-14 and 15-24).

## *POPULATION FORECASTS*

The population of the Town of Caroga has steadily increased since 1930, as mentioned above. On the basis of anticipated development trends, it would appear reasonable that the long-term upward trend in population will continue.

Favorable influences for the continued population expansion include:

- The conversion of seasonal units to year-round use.
- The relative availability of large tracts of rural land.
- The good highway accessibility to employment centers.
- The continued out-migration from area cities.

Figure 5 illustrates the actual population expansion for the town from 1900 to 1970. Two separate projections to 1980, 1990 and 2000 forecast fairly rapid rates of growth for Caroga.

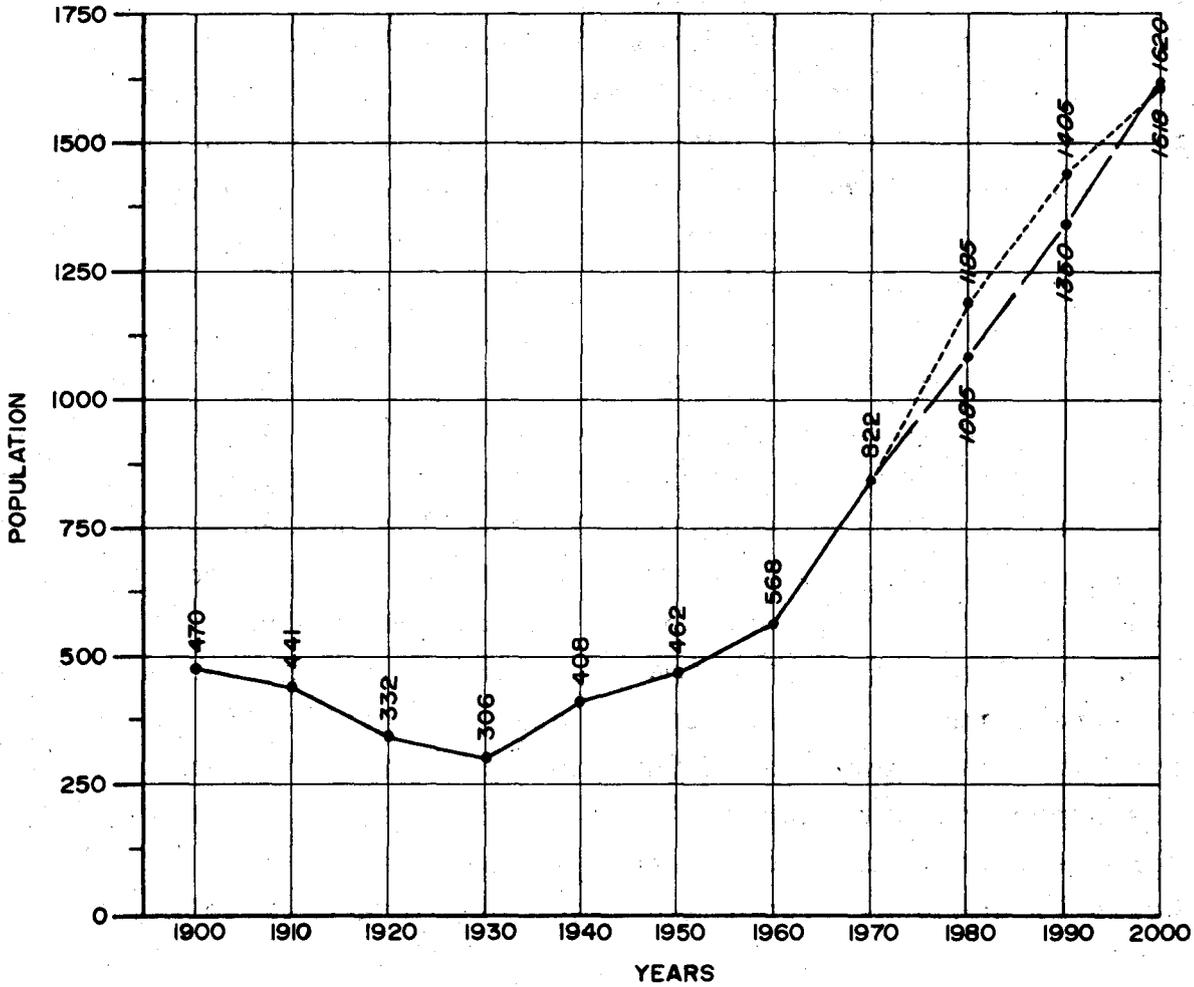
Unforeseen developments, such as a severe energy crisis, a major new employer in the area, a public sewer and water system or a substantial change in living habits could change these estimates. However, in view of the nearness of 1980, it appears that the estimates to this data will probably hold true. The 1975 Existing Land Use Study\* estimated a total dwelling unit increase of 83 (seasonal and year-round) over the number reported in the 1970 Census.

If the trends toward more persons per household is combined with the conversion of seasonal units to year-round usage and the construction of a portion of new dwelling units for permanent residents, it is likely that the forecasted population increase of between 131 and 181 persons by 1980 is reasonable.

\*Existing Land Use, 1975, Town of Caroga, Fulton County Planning Department, January 14, 1976,

Figure 5

### POPULATION TRENDS 1900 - 2000



- Calculated projection based upon Office of Planning Services Minor Civil Division share of the Economic Development Board's 1974 County estimate.
- - -●- - - Projection by O'Brien & Gere, Fulton-Montgomery Comprehensive Solid Waste Study.

## HOUSING CONDITIONS

An examination of the quality and quantity of housing in Caroga is basic to a comprehensive planning perspective. Numerous factors affect the supply and condition of local housing, such as, the current supply and demand situation, availability of financing, suitability of vacant land, public utilities and other factors. Census statistics and data from the Caroga Land Use Study (1975) provide the basis for this housing analysis.

The 1970 Census revealed that there were 1,538 housing units in the Town of Caroga, of which only 264 units were classified as occupied year-round. The census further reveals that 86.8% of all units are single family structures and that 10.8% are mobile homes. The housing units occupied by their owner make up 85.4% of all occupied year-round units in the town.

The 1975 Land Use Report tabulated a total of 1,786 housing units, of which only 360 (20%) are utilized on a year-round basis. Mobile homes grew to a total of 273, almost 15% of all the town's housing supply. The Land Use Report concluded that 82% of all new dwelling units in Caroga, between 1970 and 1975, were mobile homes.

Seasonal dwelling units accounted for 82.6%\* of all units in 1969. This percentage figure decreased to 79% as reported in the 1975 Land Use Study, for a total of 1,426 seasonal dwellings. The percentage of seasonal units has declined because of the unavailability of vacant shoreline lots. Most new development in Caroga will be of the non-shoreline type and utilized by the increasing number of permanent residents. The conversion of seasonal units to permanent residences is also a contributing factor to the slight decline in the proportion of dwelling units utilized on a seasonal basis. It is expected that increased numbers of seasonal units will be converted to permanent units in the future. The rate and extent of this conversion process is unknown, creating a major planning uncertainty in the town.

It is estimated that the average occupancy of seasonal units accounts for a summer population increase of 5,704 (1,426 units times 4 persons each). Other than seasonal residents, the average seasonal population increase also includes the following: (a) Campground (Girl Scout Camp and New York State Public Campsite), (b) day visitors or transients

\*A Seasonal Residence Inventory by Towns and Minor Civil Divisions for the Twelve County Adirondack Park Region, Technical Assistance Center SUNY-Plattsburgh, October, 1972.

(Amusement Parks, Restaurants, hiking, Public Golf Course), and (c) tourists using overnight accommodations (motel units). A summary of the average summer occupancy for each type of seasonal use follows:

TABLE 4  
AVERAGE SUMMER SEASONAL POPULATION

	<u>Estimated Ave. Use</u>
Seasonal Residents	5,700
Campsites and Motels	310
Day Visitors	<u>500</u>
Total Average Seasonal Use	6,510

The importance of the sizeable seasonal-use population of Caroga is significant primarily to the retail economy. The real property tax contributions of the seasonal property owners of Caroga is also important, considering that their demand for services is generally for two months per year.

The major future uncertainty of the 1,426 seasonal dwellings in Caroga is their potential for conversion to year-round use. Significant increases in the conversion of seasonal use property to year-round use will affect the local economy and place greater demands on existing town services.

The quality of housing in Caroga appears to be generally lower than that for New York State and for County-wide statistics. Criteria which is indicative of housing quality includes: percentage of homes with all plumbing facilities, the percentage with central heating (or built-in electrical units), and the extent of overcrowding (% of homes with more than one person per room). Table 5 summarizes these housing quality factors for occupied units:

TABLE 5  
COMPARISON OF HOUSING CHARACTERISTICS, 1970

	<u>Caroga</u>	<u>Fulton Co.</u>	<u>NYS</u>
% of persons in households with 1.01 or more persons	6.4	3.3	14.8
% of housing units in 1-unit structures	86.8	62.7	40.4
% of housing units as mobile homes	10.8	3.5	1.3
Incomplete plumbing	11.5	8.0	3.2
Lacking central heat	26.4	10.7	6.2

The median value of owner-occupied homes was \$10,800 according to the 1970 Census, which was somewhat below the Fulton County median value of \$12,000. Housing quality problems may also be partially explained by the fact the 31% of the occupied units in Caroga were built prior to 1939.

Although near 80% of the dwellings in Caroga are utilized only a small portion of the year, housing shortages appear to exist within the inexpensive year-round dwelling market as well as within the rental market. The rapid increase in the number of mobile homes reflects the lack of affordable conventional dwellings in Caroga. The young family-forming age group tend toward choosing a mobile home as a "first home."