

3 DEMOGRAPHICS

The Town of Carmel has experienced significant population growth in the last several decades to become the most populous municipality within Putnam County.

3.1 Population

In 1930, the Town was similar in population size to Philipstown and Southeast with 3,434 people. The growth of all towns in the 1940's and 1950's, with the exception of Brewster, continued the increasing settlement of the County. The most significant change occurred between the years 1960 and 1970 where the population grew from 9,113 to 21,639, representing a staggering 137% increase. Population for the beginning of each decade since 1930 and up to 1990, and for 1996, is depicted below (see Table 3.1).

TABLE 3.1

Putnam County Population Change, 1930 to 1996

Town*	1930	1940	1950	1960	1970	1980	1990	1996 Est.
Carmel	3,434	4,195	5,458	9,113	21,639	27,948	28,816	31,027
Kent	770	1,546	2,146	3,924	8,106	12,433	13,183	14,594
Patterson	1,196	1,328	2,075	2,853	4,124	7,247	8,679	9,473
Philipstown	3,982	4,246	4,332	5,918	7,717	9,155	9,242	10,018
Putnam Valley	859	1,187	1,908	3,070	5,209	8,994	9,094	9,489
Southeast	3,505	4,053	4,388	6,844	9,901	11,416	14,927	16,382
Putnam County	13,746	16,555	20,307	31,722	56,696	77,193	83,941	90,983

Source: Putnam County Planning Department, U.S. Bureau of the Census.

**Villages of Brewster, Cold Spring and Nelsonville are included in overall town figures.*

Through the 1980's and into the present decade, growth rates have been much less dramatic: 3.1% from 1980 to 1990 and 7.7% from 1990 to 1996. This is comparatively lower than the growth rate for the County during the same time periods: 8.7% and 8.4%. Population change for the County and towns are shown in Table 3.2, below.

**Table 3.2
Putnam County Population Change (Percent), 1930 to 1996**

Town*	'30 to '40	'40 to '50	'50 to '60	'60 to '70	'70 to '80	'80 to '90	'90 to '96
Carmel	22.2	30.1	67.0	137.5	29.2	3.1	7.7
Kent	100.8	38.8	82.9	106.6	53.4	6.0	10.7
Patterson	11.0	56.3	37.5	44.5	75.7	19.8	9.1
Philipstown	6.6	2.0	36.6	30.4	18.6	1.0	8.4
Putnam Valley	38.2	60.7	60.9	69.7	72.7	1.1	4.3
Southeast	15.6	8.3	56.0	44.7	15.3	30.8	9.7
Putnam County	20.4	22.7	56.2	78.7	36.2	8.7	8.4

Source: U.S. Bureau of the Census

*Villages of Brewster, Cold Spring and Nelsonville are included in overall town figures.

In 1990, nearly 98 percent of Town residents were white persons, with about one percent Asian and nearly one percent Black. These ratios are similar to the County's overall ethnic makeup with about 97 percent white. Ethnic makeup of the Town and County are depicted below in Table 3.3.

**Table 3.3
Town of Carmel Population by Ethnic Group, 1990**

	White	Black	Native	Asian	Other	Total
Carmel	28,189	205	33	270	119	28,816
% of Total	97.82	0.71	0.11	0.94	0.41	100.0
Putnam County	81,686	694	103	919	539	83,941
% of Total	97.31	0.83	0.12	1.09	0.64	100

Source: U.S. Bureau of the Census

In 1990, the median income, representing the mid-point value, of all households in Carmel was \$58,204, with a slightly higher average income at \$64,750. These figures are higher than the median or average household income levels within the County: \$53,634 and \$61,042, respectively.

As reflected in Table 3.4, very few households in the Town or the County are within a low income level of \$14,999 or less. Just over four percent of the households in Carmel are within this income range. In aggregate numbers, 325 households earn less than \$15,000 in Carmel and 976 are within this range for all of the County. Proportionately, the 325 households represent approximately 33 percent of the 976 households throughout the County, which is again proportional to Carmel retaining 35 percent of the total number of households in the County. Middle income earning households in the \$35,000 to \$100,000 range represent nearly 70 percent of all households in the Town.

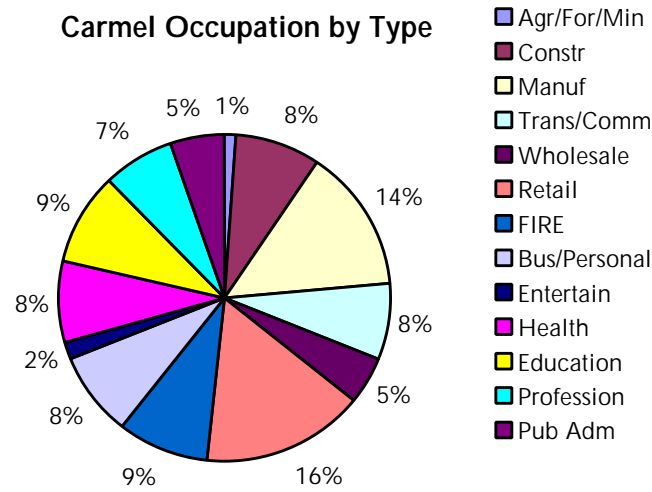
Table 3.4
Household Income by Range, 1990

	Town of Carmel		Putnam County	
	Households	% of Total	Households	% of Total
Less than \$5,000	81	1.0	216	1.0
\$5,000 to \$9,999	94	1.2	328	1.5
\$10,000 to \$14,999	150	1.9	432	1.9
\$15,000 to \$24,999	293	3.7	1097	4.9
\$25,000 to \$34,999	633	8.1	2076	9.2
\$35,000 to 49,999	1407	17.9	4400	19.5
\$50,000 to \$74,999	2497	31.8	7051	31.2
\$75,000 to \$99,999	1450	18.5	3850	17.0
\$100,000 to \$149,999	914	11.6	2396	10.6
\$150,000 and over	340	4.3	767	3.4
Total Households	7859	100.0	22613	100.0

Source: U.S. Bureau of the Census

The relatively high household income within the Town can be attributed to the high employment rate and type of employment. The County as a whole enjoyed a 3.3 percent unemployment rate in 1990 and 2.6 percent in 1998. A significant proportion of manufacturing, business, finance and education occupations appear to contribute to the above average household income levels. These four general occupation categories make up approximately 40 percent of the employment types in the Town. Health, transportation and communications, and general professionals have a significant number of employees, 24 percent. As Figure 3.5 depicts, it would appear that there is no one type of occupation that dominates the employees in the Town. Retail occupations have a significant portion of the workforce and, with generally lower incomes levels in the occupation type, may serve to moderate-income levels.

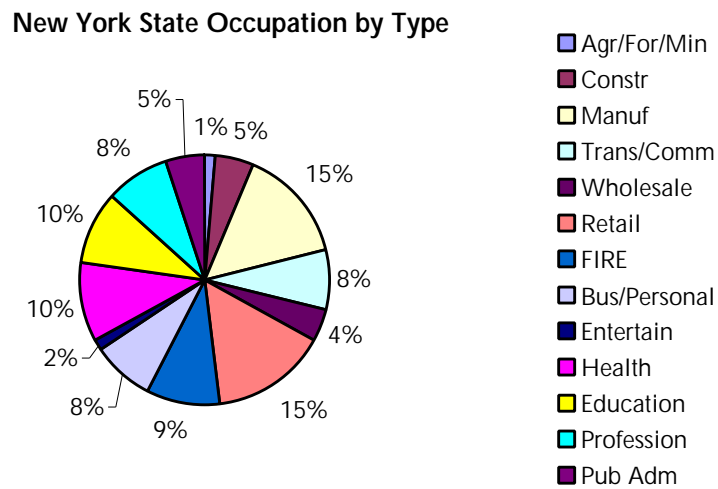
Figure 3.5



Source: 1990 Census

Comparatively, the workforce in the Town is similar to that of the State as a whole (see Figure 3.6). While the Town has 14% of its workforce employed in manufacturing, 15% of the State is employed in the same field. Likewise 16% of the Town are retail workers which is closely matched to the State's 15%. The pie chart also reflects the Town's workforce patterns where there is no disproportionate occupation type.

Figure 3.6



Source: 1990 Census

3.2 Age

In the 1980 to 1990 time period, the average age of the Town has risen by 3.6 years to 33.5. While the Town has aged slightly, the 1990 population remained relatively young, with only 2,227 people over the age of sixty-five. The Town is largely representative of a suburban community with many households in their "family building" years. This is evident from the increase in children from infancy to four years of age, and the bulk of the population, 40 percent, in the 30 to 54 years of age range, in 1990. This age group represents the baby-boom generation born after World War II.

Table 3.7
Town of Carmel
Population Characteristics 1980 to 1990

Age	1980			1990			Absolute Change	Percent Change
	Male	Female	Total	Male	Female	Total		
0-4	984	958	1,942	1,079	994	2,073	131	6.7
5-14	2,906	2,620	5,526	2,088	1,960	4,048	-1,478	-26.7
15-17	1,065	974	2,039	716	647	1,363	-676	-33.2
18-19	503	468	971	444	363	807	-164	-16.9
20-21	368	360	728	419	383	802	74	10.1
22-24	516	508	1,024	625	617	1,242	218	21.3
24-29	819	974	1,793	1,140	1,141	2,281	488	27.2
30-34	1,160	1,271	2,431	1,229	1,273	2,502	71	2.9
35-34	2,193	2,304	4,497	2,491	2,542	5,033	536	11.9
45-54	1,618	1,438	3,056	1,961	2,015	3,976	920	30.1
55-59	506	497	1,003	730	659	1,389	386	38.5
60-64	360	408	768	538	513	1,051	283	36.8
65-74	561	778	1,339	575	680	1,255	-84	-6.3
75-84	256	413	669	287	499	786	117	17.5
85+	54	108	162	53	133	186	24	14.8
Total	13,869	14,079	27,948	14,397	14,419	28,816	868	3.1
Median			29.9			33.5		

Source: U.S. Census 1990, Putnam County Division of Planning and Development.

3.3 Population Projection

The Town had a 1990 population of 28,816; the estimated 1996 population was 31,027. Population estimates from the U.S. Bureau of the Census have been used for Carmel for the 1991 to 1996 years and for Putnam County from 1991 to 1998, since actual population counts were not available. In the 1990 to 1996 period, Carmel's population grew by 7.4 percent for an average annual rate of 1.2 percent. Putnam County in the 1990 to 1998 time period grew by 10.7 percent, averaging 1.8 percent annually.

Table 3.8
Population Change, 1990 to 1998

	1990	Est. '91	Est. '92	Est. '93	Est. '94	Est. '95	Est. '96	Est. '97	Est. '98	Average % Change
Carmel	28,816	29,168	29,541	30,012	30,380	30,750	31,027	n/a	N/a	
% Change		1.2	1.3	1.6	1.2	1.2	0.9	n/a	N/a	1.2
Putnam Co.	83,941	85,505	86,882	88,047	89,063	90,138	90,983	92,382	93,358	
% Change		1.9	1.6	1.3	1.2	1.2	0.9	1.5	1.1	1.8

Source: Putnam County Planning Department, U.S. Bureau of Census, 1999.

Table 3.8 depicts an average growth rate of approximately 1.2% in Carmel for the 1990 to 1996 time period. This growth rate has been used to project the current estimated year 2000 population of 32,000. The Town will have the ability to verify this estimate when the New York Metropolitan Transportation Council (NYMTC) publishes its population estimates at the end of 2000. U.S. Census data should be available in 2001.

From the current year, a projection to the year 2010 has been made assuming a slightly lower growth average; approximately 0.8% annually. This growth rate is based on three assumptions; (1) the recommendations of this plan to "upzone" remaining undeveloped land will be implemented, (2) NYC DEP regulations will continue to regulate development, and (3) remaining vacant land will have greater environmental constraints leading to reduced development opportunities. As a result of these assumptions, this plan projects a 2010 population for Carmel of approximately 35,000 and a 7.5 percent overall growth rate.

The increase of approximately 2,500 people would, on average, allow for an increase of 250 people per year. Using the 1990 average household size of 3.08 people per household (Source: 1990 U.S. Census), this could translate into approximately 80 households per year. Building permits for single family homes in 1999 were reported at 149. The population assumptions would see a slowing of this activity to rates more consistent with the early 1990's (see Table 4.5).