

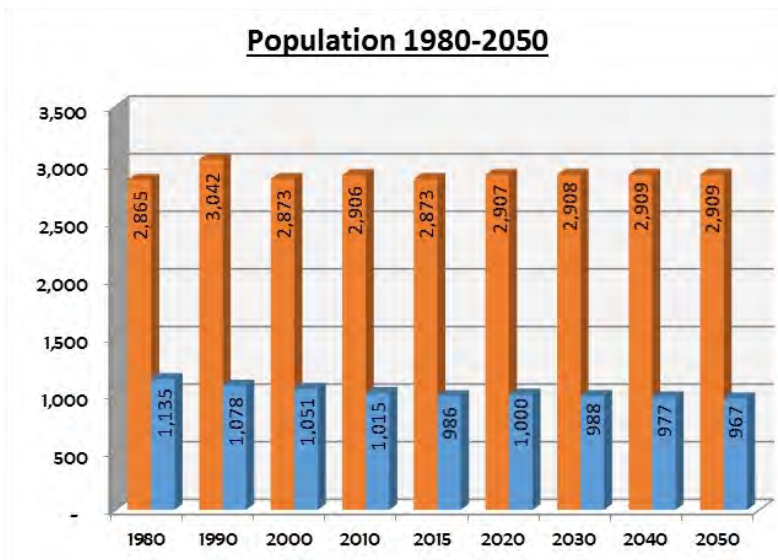
CASTILE COMMUNITY PROFILE

- Demographic & Socio-Economic Analysis
- Community Assets (Physical & Natural Features)

DEMOGRAPHIC & SOCIO-ECONOMIC ANALYSIS

Population

As of the 2015 Census estimates, the Town of Castile (orange) is home to approximately 2,865 people, in line with its population from a decade earlier. While the population peaked in the 1990's, it has remained relatively stable over the past 30 years and will likely remain at that level in the near future. In the Village of Castile (blue), the population has been slowly declining since 1980 with a current estimated population of 986 people. Although the number of Village residents is going down it has remained at a consistent rate of between 3-4% or around 30 people. This loss could be attributed to various issues including moving (upgrade/downgrade) out of the Village and death of the head of household or other member of the family.

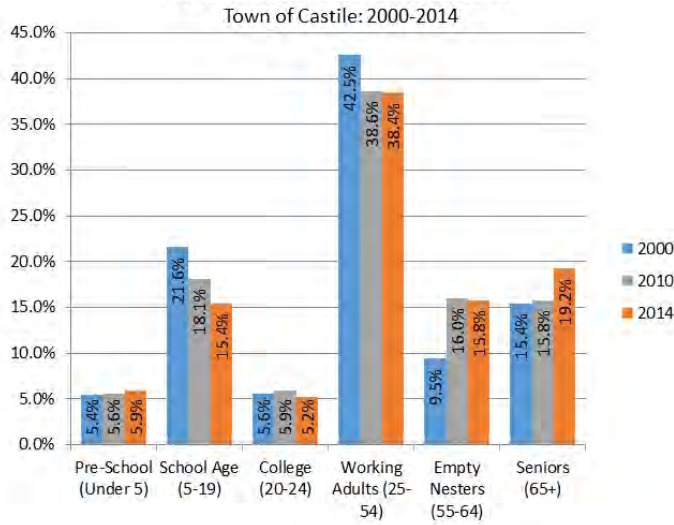


Age Distribution

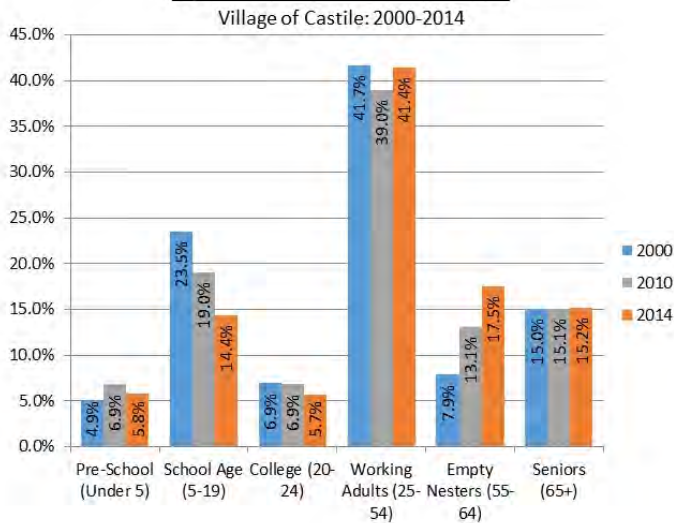
The general trend throughout the United States is that our population is aging, evidenced by an overall rising median age and share of individuals entering their senior years (65+). This demographic change has the potential to impact a number of social issues, such as community service delivery, transportation needs (public and private), healthcare access, income and finances, and employment. The Town and Village of Castile is also experiencing an aging of its population with a median age in 2000 of 39 and 37.5 increasing to 43.7 and 43.4 in 2014, respectively.

The two tables on the opposite page provide a snapshot of the Town and Village's population changes over the past decade by age cohort. The 25 to 54 year olds, typically young professionals and working families, remain the largest age group within both communities at nearly 40%. The school-age and young adult generations (0 to 24 years), or those generally looked upon to continue to sustain the population in the future, make up between 20-30% of the

Age Breakdown Comparison



Age Breakdown Comparison



total population. The remaining 30-40% includes those 55 years of age or older. The 55+ age group is often classified as retired or soon-to-be retired individuals and seniors.

A review of the population age group trends indicate that overall there are less youths (under 25) and more older adults (55 and older) since 2000. While the Pre-School and College cohorts have remained somewhat stable, the decrease in the School Age cohort is the most noticeable. This could be attributed to families deciding to not have children or moving. Seeking ways to retain or attract more families with kids may provide some age stabilization in the future.

Also highlighted in the age breakdown is the increase in Empty Nesters (55-64), especially in the Village where it has doubled since 2000. The Senior population has remained relatively stable with only a 4% increase in the Town in the past four years.

So what do these trends indicate? In general there may be a potential need for an increase in community services, social activities, mobility and transportation options, healthcare services, and a more attractive employment and housing environment. By identifying and addressing these issues, the Town and Village can better serve it's growing senior population while

	Town	Village	County
OCCUPANCY			
Occupied	70.4%	92.2%	87.0%
Vacant	29.6%	7.8%	13.0%
TENURE			
Owner Occupied	83.4%	67.5%	74.9%
Renter Occupied	16.6%	32.5%	25.1%

attracting young professionals and families to sustain its future.

Housing

Reflecting the rural nature of the community, a majority of the housing is owner-occupied with

the Town being higher than the County overall. In the Village, however, only two-thirds of the homes are owner-occupied with a slightly higher renter population compared to the Town and County. The higher renter rate here could be attributed to a number of factors including young professionals moving to the area and seniors downsizing, both seeking more affordable housing while adapting to changes in their lifestyle. When looking at vacancy rates, though, the Town was much higher than both the Village and County at almost 30%.

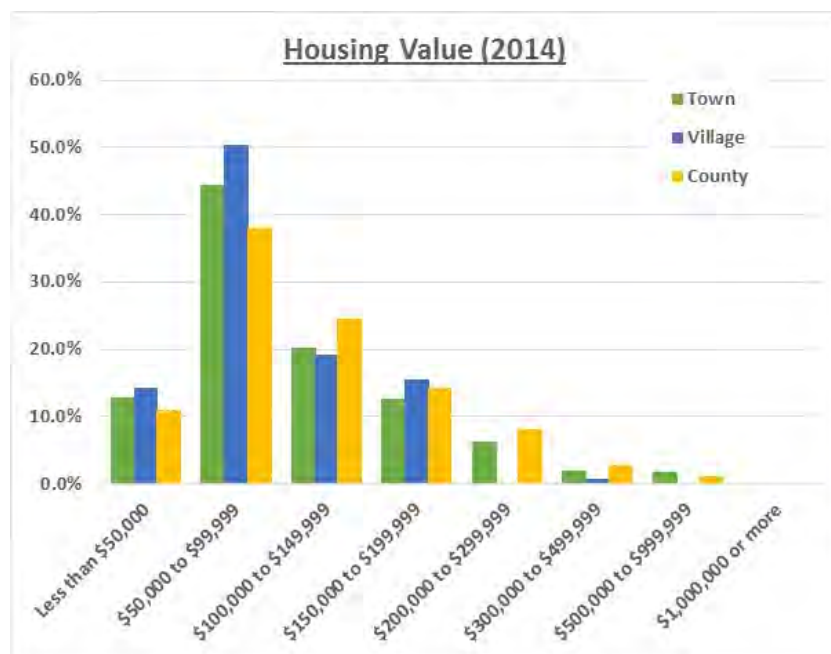
In terms of the age of housing stock, both the Town and Village have older buildings with more than 40% more than seven decades old. This same trend is shared in the County as well. Homes built in the past 10 years make up less than one percent of the total homes and the remaining housing stock almost evenly spread among each decade from 1940 to 2000.

	Town	Village	County
Built 2010 or later	0.6%	0.9%	0.5%
Built 2000 to 2009	5.5%	0.9%	6.3%
Built 1990 to 1999	8.1%	3.0%	10.2%
Built 1980 to 1989	8.4%	8.2%	8.7%
Built 1970 to 1979	7.8%	8.2%	11.9%
Built 1960 to 1969	6.7%	11.7%	6.4%
Built 1950 to 1959	9.1%	7.1%	6.8%
Built 1940 to 1949	7.2%	7.6%	4.2%
Built 1939 or earlier	46.6%	52.4%	45.0%

What do these housing trends imply? With a high renter population in the Village and an overall older building stock, greater emphasis on code enforcement, property maintenance, and general health and safety issues will be the primary focus. The quaint, older housing styles are what can draw new homeowners to the area, provided they are well maintained. A program for building code inspections or otherwise some method for ensuring homes are safe could be implemented by the Town/Village in select locations.

Median housing values for owner-occupied homes are around \$90,000 in the Town and Village, while slightly higher at \$101,000 in the County.

Although there is no single standard definition of housing affordability, the U.S. Department of Housing and Urban Development defines a household as “cost burdened” when 30% or more of their gross income is dedicated to housing



costs. According to the most recent American Community Survey (2014), 16% of Town’s and 11% of the Village’s households are considered housing cost burdened, compared to 23% for Wyoming County. This would indicate that both communities have a relatively higher rate of housing affordability compared to that of the overall County.

Household Income (2010)		
	Town	Village
Under \$25,000	23.7%	27.4%
\$25,000 to \$49,999	25.9%	31.1%
\$50,000 to \$74,999	21.1%	21.7%
\$75,000 to \$99,999	13.2%	11.9%
\$100,00 or more	16.1%	7.8%

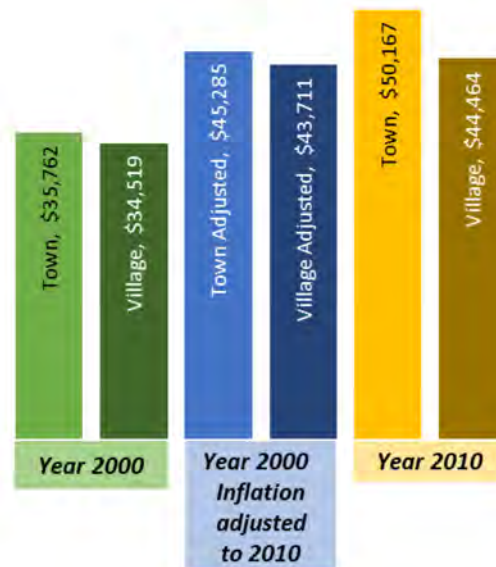
Household Income (2000)		
	Town	Village
Under \$25,000	33.6%	37.3%
\$25,000 to \$49,999	35.1%	32.8%
\$50,000 to \$74,999	19.7%	17.8%
\$75,000 to \$99,999	6.8%	6.3%
\$100,00 or more	4.8%	5.8%

Income

Household income is an important component of the community profile as it provides an indication of community wealth. Between 2000 and 2010, the income distribution shifted slightly higher in the Town with a doubling of those earning more than \$75,000, which is higher than the median income of \$50,167. Meanwhile, in the Village those earning under \$25,000 increased by 10 percent and the \$75,000-\$99,999 range doubled to almost 12 percent. The majority of the Town and Village population still remains in the low- to middle-income range (\$25,000 to \$49,999), although a growth in affluent households seems to be the trend in the past decade.

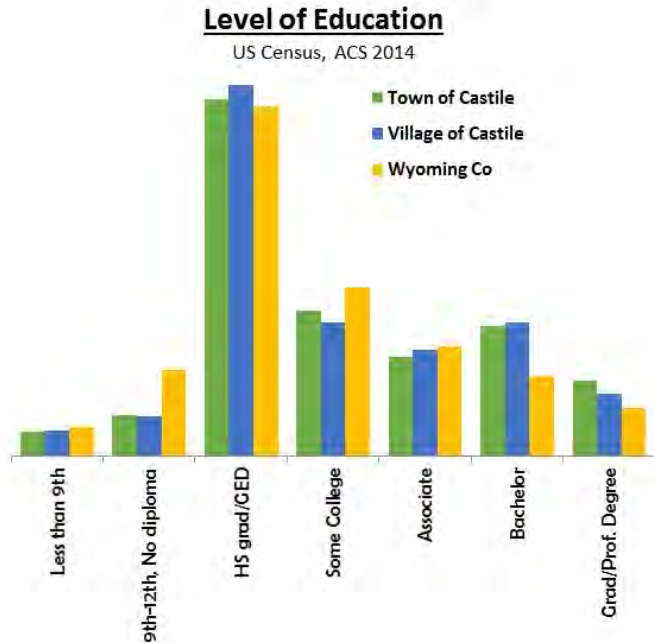
How much do we make?

Household Income



Education

A well-educated community provides a window into the quality of schools as well as income levels and general employment industries of a community. The chart at right shows the level of educational attainment for the residents of the Town, Village, and County overall in 2014. Today, the largest group still consists of individuals that received a high school diploma or equivalent. This is consistent with the rural nature and history of the community. However, almost half of the population have attended and received some level of



post-secondary education, taking into account those who may not have received a degree, and over a third went on to earn an advanced degree (Associates, Bachelors, and Graduate/Professional). When compared to the County overall, both the Town and Village have a more educated workforce (individuals age 16+), which is a favorable characteristic for employers or companies looking to relocate/expand operations.

Occupations / Industry

In both the Town and Village, the highest number of workers are in the education, health, and social services sector, which is common among most municipalities throughout the County. Reflecting the rural nature of the Town and the extent of agricultural lands found throughout, agriculture, forestry, hunting/fishing, and mining is the second highest industry with over 180 workers. Further supporting the blue-collar nature of the Town, manufacturing and construction

	Town of Castile	Village of Castile
Ag, Forestry, Hunt/Fish, Mining	180	32
Construction	145	35
Manufacturing	178	67
Wholesale Trade	42	19
Retail Trade	121	28
Transp/Warehouse, Utilities	43	10
Information	7	3
Finance/Ins, Real Estate	20	7
Prof, Scientific, Mgmt, Admin, Waste	141	39
Education, Health, Social Service	298	104
Arts, Entertain, Rec, Accomodation/Food Serv	85	72
Other Services	59	36
Public Admin	60	34

round out the next largest occupational sectors. Arts/recreation/entertainment and accommodations/food services and manufacturing make up the remaining top three industries in the Village. These figures indicate a variety of employers found in the area that help to support the overall community and are further supported by the average commute times for workers as shown in the table below. Over 25 percent of workers drive 10 minutes or less to their places of employment, which is approximately the time it takes to get from the Village of Castile to the Village of Perry in Castile. Other locations within a 10 minutes drive include the Village of Pike and Village of Silver Springs.

	Town of Castile	Village of Castile
Less than 10 minutes	29.6%	25.5%
10 to 14 minutes	11.5%	15.2%
15 to 19 minutes	15.8%	20.8%
20 to 24 minutes	6.2%	8.9%
25 to 29 minutes	4.8%	0.9%
30 to 34 minutes	9.2%	10.3%
35 to 44 minutes	6.2%	6.7%
45 to 59 minutes	5.5%	6.3%
60 or more minutes	11.2%	5.4%