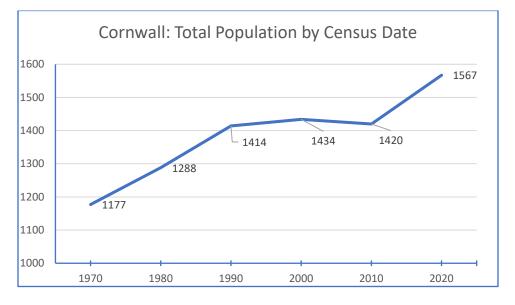
## **Table of Contents**

	rag
Cornwall Population Changes Over Time	2-3
Changes in Median Age Over Time	4
CCS Enrollment Over Time	5
What People Do for a Living and What They Earn	6
Selected Economic Characteristics	7
2020 Housing Costs in Cornwall	8
Ancestry of Cornwall Citizens	9
Cornwall's Population By Age Over Time	10
The Vagaries of Data from a Small Town and How Many of Us Live Alone	11
Why Use Data?	12

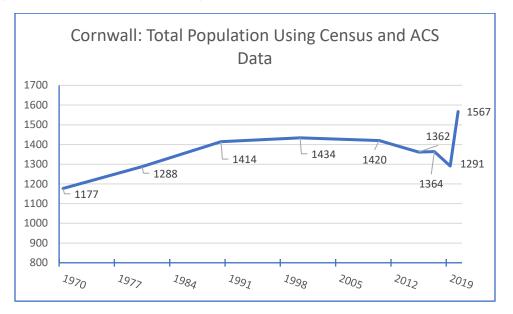
#### Page

## **Cornwall Population Changes Over Time**

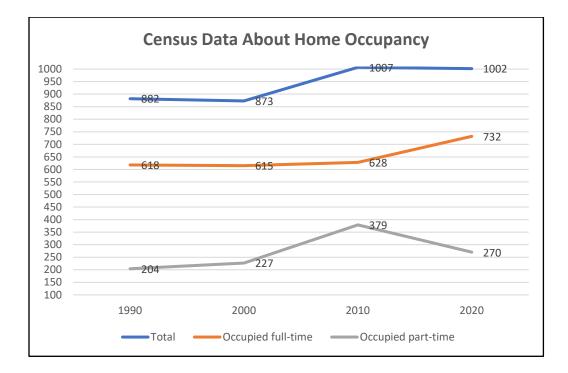
As of this date (October 2022) there are only 2 data sets from the 2020 Census available for Cornwall, Total Population and Home Occupancy.



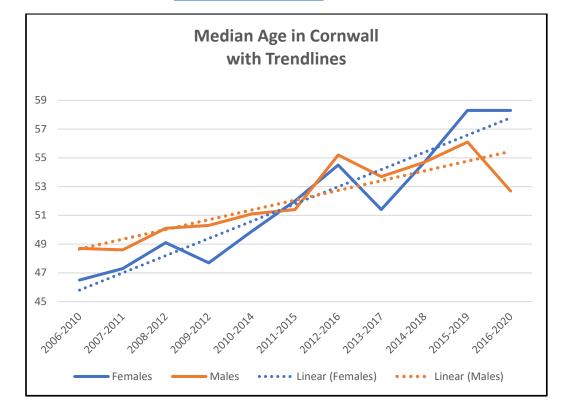
A more nuanced view of recent population changes related to the pandemic uses data from the ACS (American Community Survey) data sets as well as the census:



The Census data about home occupancy define "occupied" as those with year-around residents and all others as "unoccupied". This data suggests that somewhere around 108 homes went from part-time to full-time use during the pandemic. How many "part-timers" returned to their other homes recently remains unknown. Don't get too hung up about absolute numbers. In small communities such as ours, there are wide margins of error for all data.



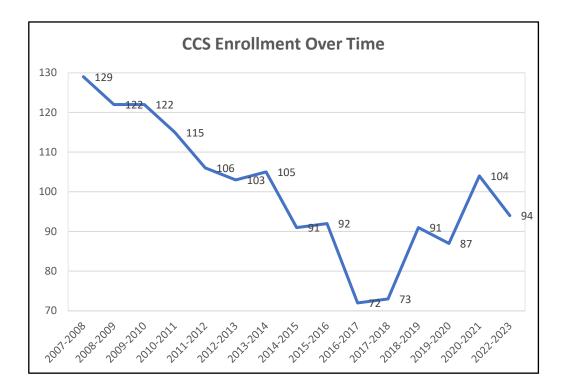
## Changes in Median Age Over Time



Source: CT Data Collaborative <a href="http://www.ctdata.org">http://www.ctdata.org</a>

## **CCS Enrollment Over Time**

**Source:** CT Data Collaborative <u>http://www.ctdata.org</u> 2022-2023 data from school secretary



## What People Do for a Living in Cornwall And What They Earn

**Source:** Census Bureau, ACS: American Community Survey ,2016-2000 (Table ID DP03)

Occupation	Percent of Employed in Occupation	Margin of Error
Education, healthcare, social services	20.4%	+/- 5.0%
Professional, scientific, management	20.3%	+/- 5.4%
Construction	13.9%	+/- 9.1 %
Finance, insurance, real estate	12.0%	+/- 6.7%
Arts, entertainment, hospitality	6.4%	+/- 3.6%
Manufacturing	6.1%	+/- 2.6%
Agriculture, forestry	3.0%	+/- 2.5%
Public Administration	3.0%	+/- 1.4%
Information Services	2.3%	+/-1.5%

Sample size: 740

Median Household Income: \$90,197 (sample size: 408 families)

#### Mean Household Income: \$149,023

**Note:** when Mean Household Incomes are higher than Median Household Incomes, it means there are a lot more people with very high incomes than people with lower incomes.

**Who Might Qualify for Affordable Housing?** 98 families or 24% of families included in the survey earn less than 80% of the Median Household Income, meaning that depending on family size, they might qualify for Affordable Housing.

## **Selected Economic Characteristics**

Source: Census Bureau, ACS: American Community Survey, 2013-2017 and 2016-2020 (Table ID DPO3)

#### Income and Assistance

Survey Years And No. of Households	Median Household Income	Mean Household Income	% of Families Living in Poverty	% of Individuals Living in Poverty	% with Food Stamps	% with Cash Assistance
2013-2017 569	\$76,563	\$113,802	2.8%	5.7%	8.6%	1.6%
2016-2020 623	\$90,197	\$149,023	5.4%	9.3%	5%	0.6%

**Notes:** "Living in Poverty": The ACS uses annual inflation adjusted Federal Poverty Levels. "Household income" for each table is in 2017 and 2020 inflation- adjusted dollars.

#### Access to Health Insurance

Survey Years	% With No Health Insurance	% with Public Coverage
2013-2017	3.6%	49.9%
2016-2020	8%	42.1%

**Conclusion:** Between the 2013-2017 and 2016-2020 surveys the gap between the median and mean household incomes rose from 33% of the mean income to 39%, meaning the proportion of very wealthy people in Cornwall rose. At the same time, the percent of families and individuals living in poverty also rose, while the availability of or access to assistance, and health insurance fell.

## Cost of Housing in Cornwall in 2020

**Source:** Census Bureau, ACS: American Community Survey, 2000Financial Characteristics (Table ID S2503)

Data was available for 623 homes occupied full time (or 85% of the estimated count of 732 homes with full-time occupancy per the 2020 Census)

	No.	Margin of Error
Owner Occupied	507	+/- 84
Renter Occupied	116	+/-35

**People who are "Housing Cost Burdened"** per HUD (Dept. of Housing and Urban Develoment) pay 30% or more of their monthly income for housing. Here are the costburdened household numbers for Cornwall.

	Number	Percent
Owner Occupied	172 out of 507	34%
Renter Occupied	58 out of 90	64%

Note: 26 renters report themselves as "no cash rent".

# Ancestry of Cornwall Citizens

## Total: 1344

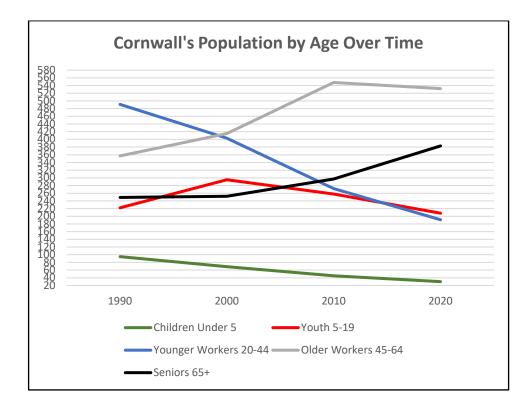
**Source:** Census Bureau, ACS: 2020 American Community Survey (Table ID DP5Y)

American	23
Arab	4
Czech	47
Danish	26
Dutch	17
English	207
French (except Basque)	28
French-Canadian	15
German	268
Greek	6
Hungarian	24
Irish	234
Italian	148
Lithouanian	3
Norwegian	7
Polish	66
Portugese	3
Russian	72
Scotch-Irish	34
Scottish	71
Slovak	3
Subsaharan African	0
Swedish	24
Swiss	42
Ukrainian	0
Welsh	11
West Indian	5

## **Cornwall Population By Age Over Time**

Sources: US Census Bureau, ACS: American Community Survey 2016-2020 (Table ID So101)

Population by Age Group by Date of Census							
					% Change Since	% Change Since	
	1990	2000	2010	2020	2010	1990	
Total	1414	1434	1420	1344	-5.4	-5	
Children under 5	95	69	45	30	-33.3	-68.40	
Youth 5-19	222	295	258	208	-19.4	-6.3	
Young Workers 20-44	491	403	272	191	-29.8	-0.6	
Older Workers 45-64	357	415	548	532	-2.9	0.5	
Seniors 65+	249	252	297	383	+29.0	+53.8	



## Vagaries of Data from a Small Town and How Many of Us Live Alone?

The US Census for 2020 has released Table H1 containing the information that Cornwall now has 1002 total "housing units" of which 732 are occupied full-time by a population numbering 1567. Further details have not yet been released. The American Community Survey, on the other hand, says that for the 5-year data collection period 2016-2020, Cornwall had an "estimated" 1035 housing units occupied by 1344 people who lived full-time in 623 housing units. So, the individual numbers in the ACS are not fully to be relied upon but the trends are probably accurate.

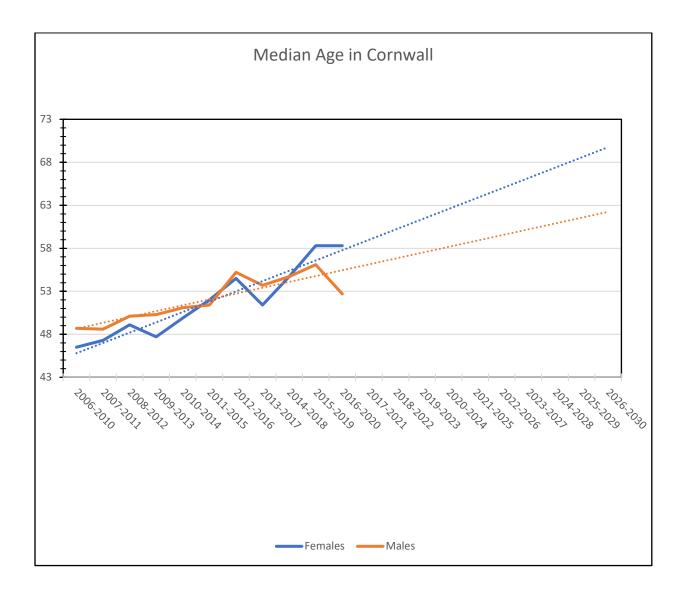
Here is a table arriving at the current population of weekenders in town using calculations developed by David Grossman in which the average number of occupants of a household are assumed to be the same for full and part-timers. The table only uses US Census data. The numbers show that our sense of ourselves as having had a population bump in full-timers due to the pandemic is accurate.

	1990	2000	2010	2020
Total Population	1414	1434	1420	1537
Total Housing Units	882	873	1007	1002
Occupied full-time	618	615	628	743
Occupied part-time	204	227	379	259
Median Household Size	2	2.33	2.26	2.07
Estimated Weekenders	408	529	856	536
As Percent of Combined				
Population	22	27	38	26

There is a trend toward a small median household size, which makes sense when you consider the downward trends in the size of our younger populations. The ACS (American Community Survey) for 2016-2020 estimates that there are 61 males living alone in town and 107 females, which is a little over one in every 5 households. 15 households include parents or in-laws, 40 include grand-children, and 9 include other non-relatives.

### Why Use Data?

The whole point about collecting data about the past and present is to be able to make some projections or predictions about the future that are more reliable than guessing. Changes in population over time often are linear, which allows trendlines to easily be added. There is a mathematical formula for doing this which we learned in algebra in high school. Fortunately, Excel does the calculations for us. The trend lines are the dotted lines. What the graph below tells me is that based on the ten years up to the last Town Plan's creation in 2020, the next Town Plan is going to have to deal with a population of women whose median age is around 69 and a population of males whose median age is around 62. Don't forget that the median is the exact middle of all the ages found in town, meaning there are just as many higher numbers one side of it as there are lower numbers on the other. We are going to be a town of elders.



This graph shows the same news from a different angle. The census data going back 30 years make the trendlines even more reliable. By the time of the next Town Plan we are likely to have only a handful of children under 5 in town, though the number of "youth" will be fairly stable as the current population of youngsters grows up. Again, the town will largely be made up of people over 45. We will be hard pressed to find all the energetic young workers we are going to need to keep us going. While the Planning and Zoning Commission has a planning function for the town, I believe the future can only be changed if every single organization and individual in town works toward making it easier for younger families to move here.

