

# Town of Westerlo Existing Conditions 1990-2020



# Capital District Regional Planning Commission

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*Cover Picture Courtesy The Town of Westerlo*

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# About the Capital District Regional Planning Commission

## Our Mission

The Capital District Regional Planning Commission (CDRPC) is a regional planning and resource center serving Albany, Rensselaer, Saratoga, and Schenectady counties. CDRPC provides an objective analysis of data, trends, opportunities, and challenges relevant to the Region's economic development and planning communities. CDRPC serves the best interests of the public and private sectors by promoting intergovernmental cooperation; communicating, collaborating, and facilitating regional initiatives; and sharing information and fostering dialogues on solutions to regional challenges.

## Our History

CDRPC was established as a regional planning board in 1967 by a cooperative agreement among the counties of Albany, Rensselaer, Saratoga, and Schenectady. Its original purpose was to perform and support comprehensive planning work, including surveys, planning services, technical services, and the formulation of plans and policies to promote sound and coordinated development of the entire Region. Over time, the mission of the Planning Commission evolved in response to changes in the Region's needs, funding sources, organizational structure, and information technology. While continuing to provide a wide variety of comprehensive planning services, CDRPC has also assumed the functions of Data and Information Center, Economic Development District, Foreign-Trade Zone Administrator, Clean Energy Communities Program Coordinator, and Water Quality Manager.

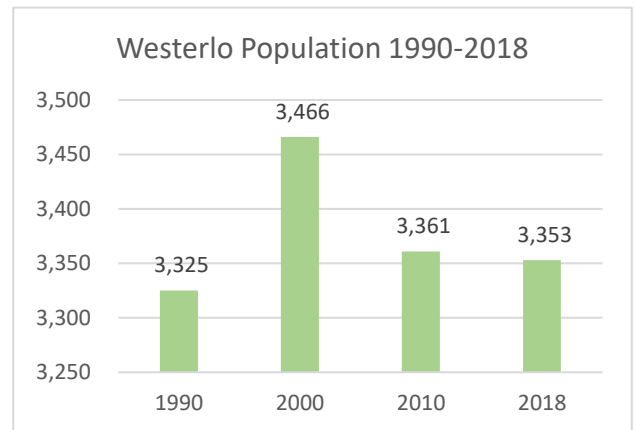


## Executive Summary

As part of the 2020 Technical Assistance program, CDRPC has undertaken an Existing Conditions Analysis for the Town of Westerlo in Albany County, New York. For the analysis, CDRPC has compiled census data to show current demographic conditions in the Town, as well as how Westerlo has changed since 1990. Data in the report is broken down into demographic data and housing data. Demographic data refers to data about the people that live in an area. Housing data refers to the number and type of housing unit within the Town.

As of 2018, the Town of Westerlo has a population of approximately 3,353 people. The population has grown overall since 1990 and has been stable between 2000-2010 and 2010-2018. In 1990, Westerlo had a population of 3,325. Between 1990 and 2000, the population grew by 4.24% to 3,466. After 2000 however, Westerlo's population has remained around 2010 levels through 2018. The majority of Westerlo's population is older, concentrated between 49 and 64 years old. The most populous age group for both males and females is the 55 to 59 age group.

Unlike population change, housing change has seen consistent growth since 1990. Starting in 1990, Westerlo had 1,436 housing units, which would increase to approximately 1,736 by 2018. The largest period of growth was between 2010 and 2018 when housing units increased by 8.5% from 1,600 to 1,736 units. More than 75% of all housing units in Westerlo are single-family detached units. Typically, single-family detached units are geared towards families and couples who own their homes and do not encourage renting.



SOURCE: ACS 2018 5-YEAR ESTIMATES, DECENNIAL CENSUS (1990, 2000, 2010)

## About Census Data

CDRPC uses census data from various surveys to inform the region of trends and changes. For this existing condition analysis, CDRPC mainly used the Decennial Census and American Community Survey data. Decennial Census data is the most reliable public data source available, providing exact counts of the population and housing units. The American Community Survey (ACS) provides yearly estimates that help inform on trends but come with a margin of error. ACS 5-year estimates are based on data collected over 60 months and are available for geographic areas of all sizes down to the Census Tract and Block Group level. It is important to keep in mind that the data does not represent an exact count, but an estimate. This data comes with a margin of error (MOE) that provides a range that the actual totals are likely within. Simply put, the MOE is a measure of the possible variation of an estimate around the population value. Margins of error allow data users to be certain that at a given level of confidence, the estimate and the actual population values differ by no more than the value of the MOE.

For example, a hypothetical Block Group has a median income of 37,284 and an MOE of 20,922. The upper bound of the confidence interval is the estimate plus the MOE, that is, 37,284 plus 20,922 or 58,206 and the lower bound is the estimate minus the MOE, or 16,362. Since the Census Bureau uses a 90% confidence level as its standard, we can conclude at a 90% confidence level that the true estimate for the population lies somewhere between the high and low values<sup>4</sup>. Census data is the most reliable and most used data source for demographic and housing data.

## Introduction – Comprehensive Plan Update Context

Founded in 1815, Westerlo is a Hilltown amongst in the Helderberg Mountains in Albany County. The Town's rural character and access to its natural resources contribute to the quality of life of Town residents. The Comprehensive Planning process helps a community confirm what they value and develop strategies to balance growth with the need to protect and preserve natural, cultural, and historic resources.

Data is at the heart of any planning process and is the crucial first step to any successful plan. As Westerlo prepares to update its Comprehensive Plan, CDRPC has compiled important indicators for the Town and provided data visualizations to help make the data more easily understandable. The data presented in this analysis can be used at the discretion of the Town of Westerlo to inform future planning efforts and inform the Comprehensive Plan Update.

## Regional Overview

The Capital Region has grown over the past 20 years, but the rate of growth over the past eight years has been at a slower rate than the growth seen in the previous two decades. Starting in 1990, the region had a population of 777,783 people across Albany, Rensselaer, Schenectady, and Saratoga counties. The total population would grow by 2.12% over the next decade, reaching 794,293 in 2000. The rate of growth would increase over the next decade, with the population increasing by 5.5% to 837,967 people by 2010. The rate of growth has since slowed. With an approximate population of 849,117 according to the most recent estimates, population growth has only increased by 1.33% over the past eight years.

## Population Change and Characteristics

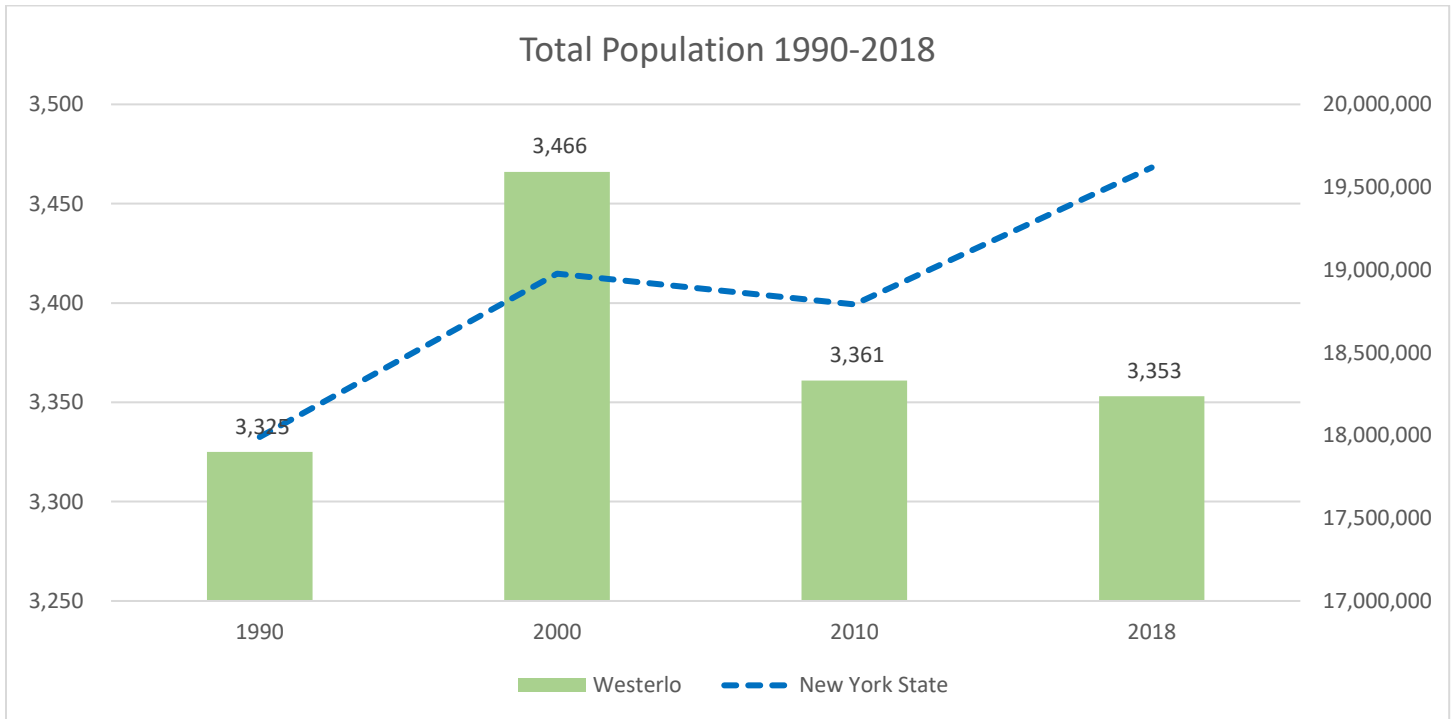
Demographic data is data that helps us understand a population. The total population shows us a town's overall size. The overall size does not tell the whole story. Demographic data provides insight into the gender, race, educational attainment and helps us understand an area's population. Having a comprehensive understanding of the Town's population allows planners to better anticipate and prepare for services. The following section will provide data and visualizations of the demographic makeup of the Town of Westerlo's population.

## Population Change 1990-2018

Overall, the Town of Westerlo's population has remained stable since 1990. Throughout the 2000s and 2010s, the total population saw slight declines. In 1990, the Town had a population of 3,325. This grew by 4.24% or 121 to 3,466 people by 2000. Some of this growth was lost in the following decade with a decline to 3,361 by 2010. The population has remained stable through 2018 with an approximate population of 3,353 with a margin of error of +/- 18.

Between 1990 and 2000, Westerlo's 4.24% population growth was greater than Albany County's (.61%) and on pace with New York State's (5.48%). Westerlo and New York State both saw decreases between 2000 and 2010, while Albany County saw a 3.27% growth. Between 2010 and 2018, both Albany County and New York State saw growth, while Westerlo remained stable.

Chart 1: Total Population 1990-2018



SOURCE: AMERICAN COMMUNITY SURVEY 2018 5-YEAR ESTIMATES, DECENNIAL CENSUS (1990, 2000, 2010)

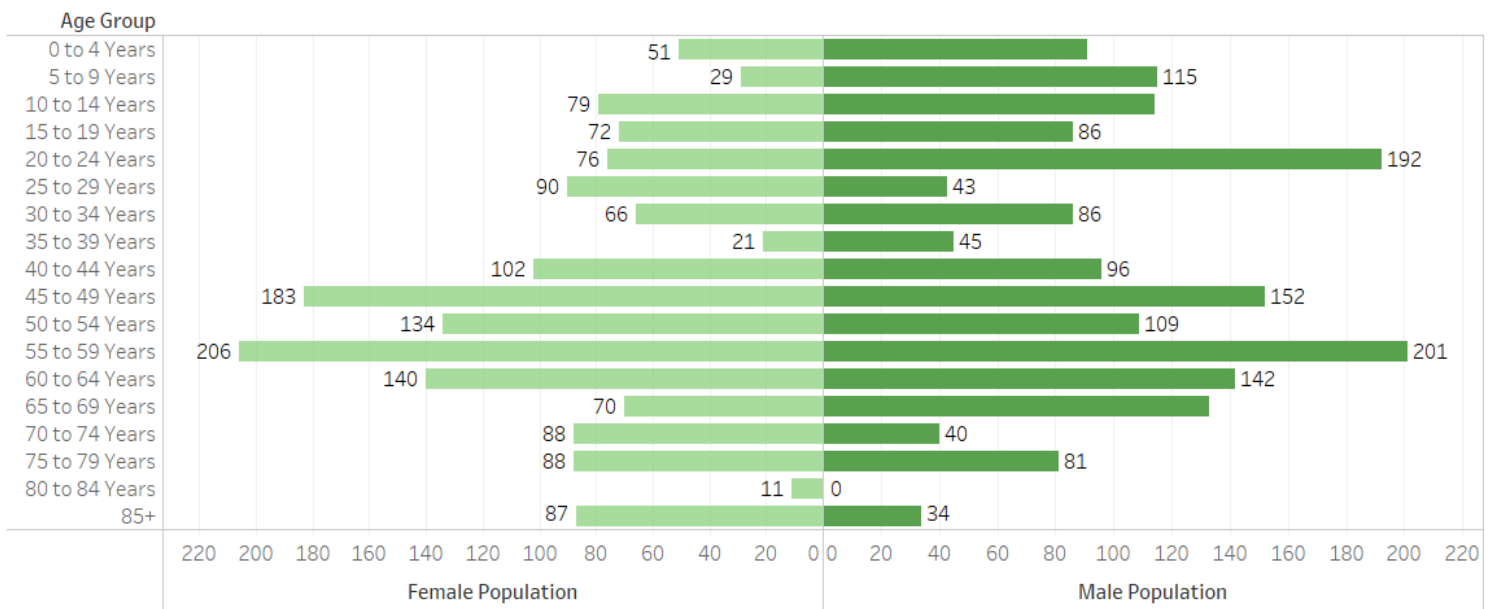
## Gender and Age

Of the estimated 3,353 Westerlo residents, there are approximately 1,760 males and 1,593 females. Breaking down these two populations into age groups helps us to visualize and evaluate where the majority of the population is concentrated. In Westerlo, the highest concentration of the population is between 40 and 64 years, making the community largely older. For men and women, the largest age group is the 55 to 59-year-old age group with 206 females and 201 for males. Interestingly, the next largest age group is the male 20 to 24 group of 192, significantly larger than its female counterpart. The next largest groups are in the 45 to 49, 50 to 54 and 60 to 64 for both males and females.

This high concentration of residents age between 40 to 64 suggests that Westerlo has a large share of older families and parents who kids who have finished high school and even college. This is reinforced by the large 20 to 24-year-old female age group.

Chart 2: Age and Gender Pyramid

Westerlo Age and Gender Pyramid



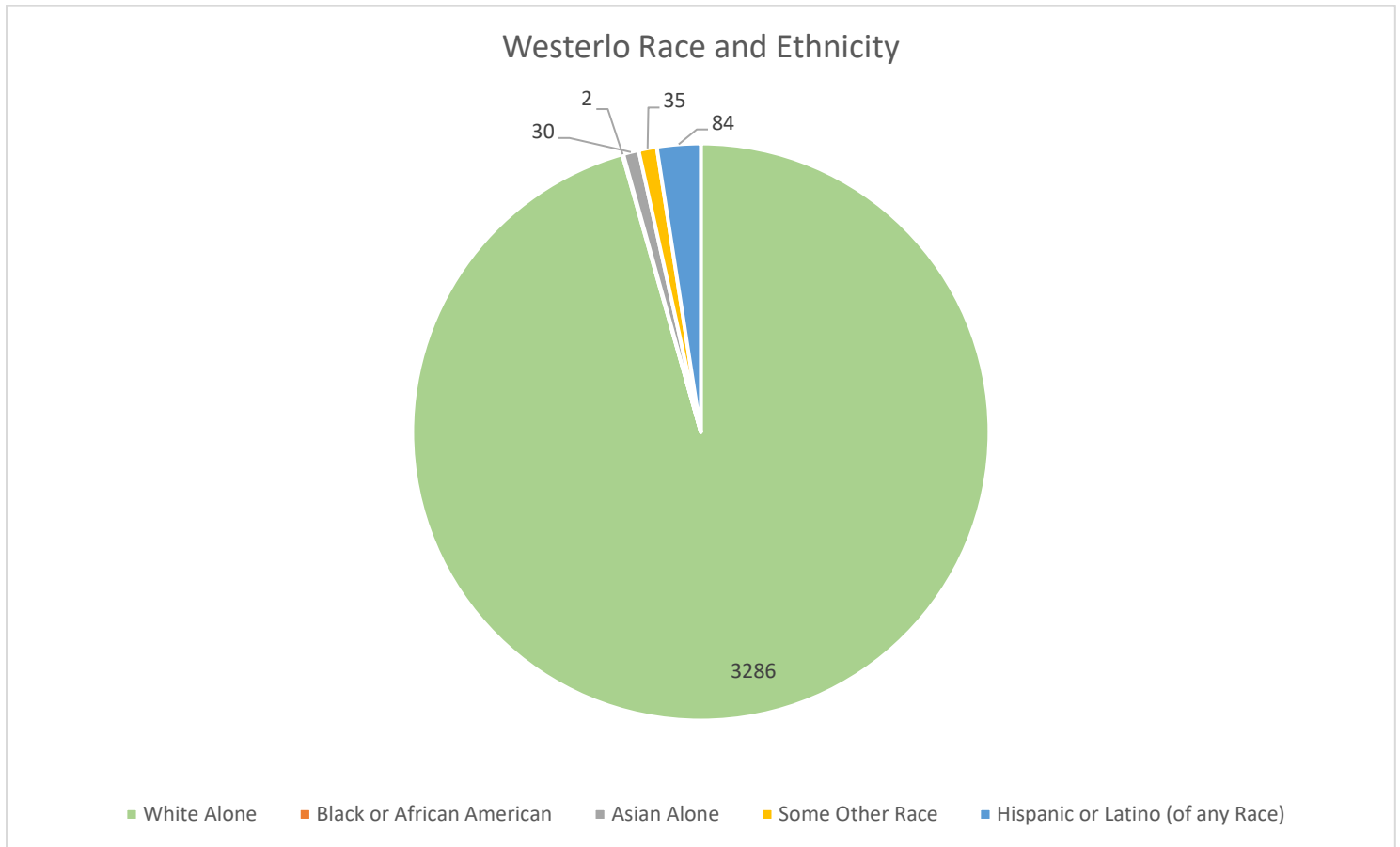
SOURCE: AMERICAN COMMUNITY SURVEY 2018 5-YEAR ESTIMATES



## Race and Ethnicity

Race and ethnicity data helps to show the diversity of an area. In the case of Westerlo, the Town's population is largely white and non-Hispanic. Of the estimated 3,353 residents, approximately 3,286 are white with a margin of error of +/-71. Town residents who identify as Hispanic or Latino, Asian Alone, and Black or African American fall within the given margins of error, making it difficult to provide an accurate estimate of those populations.

Chart 3: Race and Ethnicity

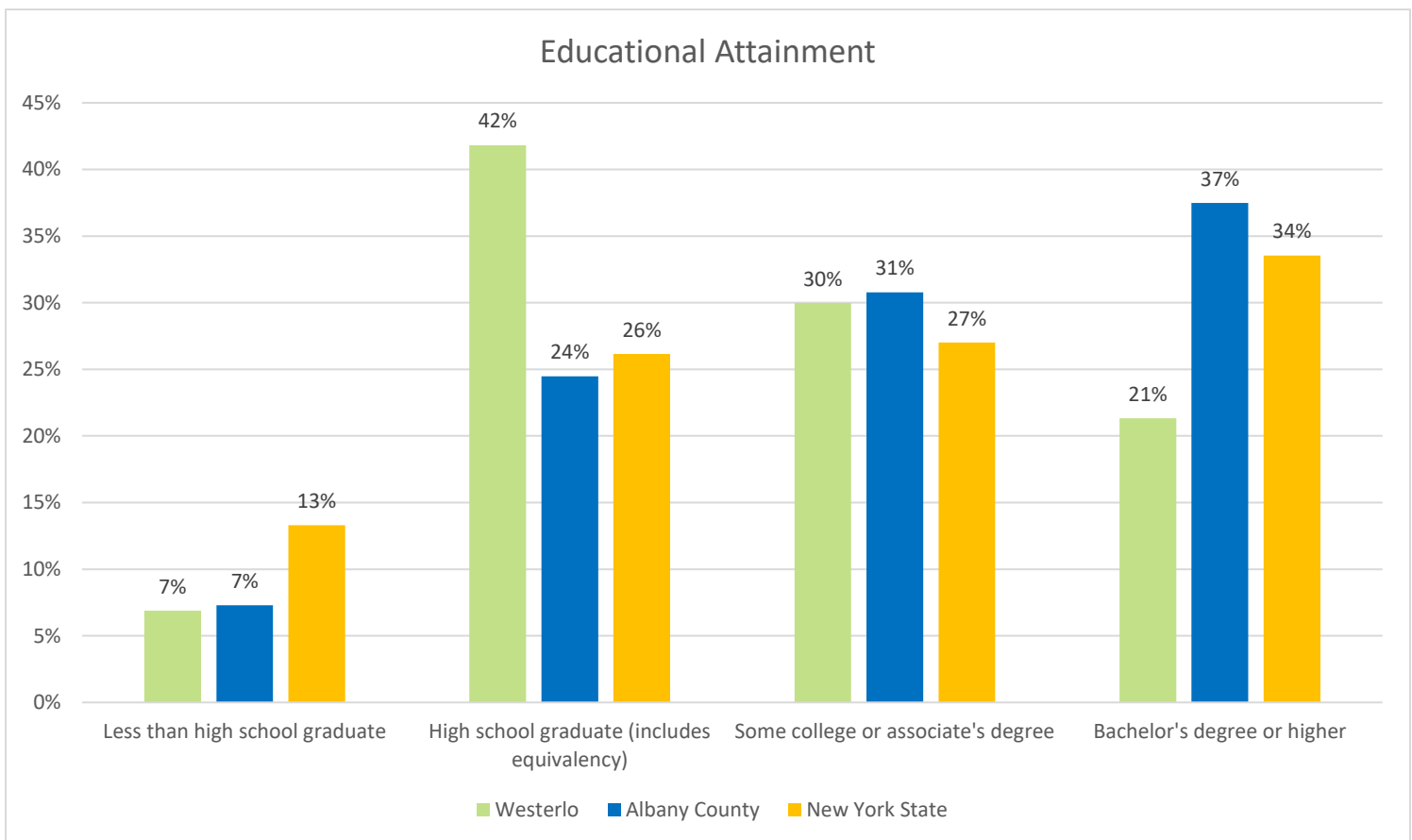


SOURCE: AMERICAN COMMUNITY SURVEY 2018 5-YEAR ESTIMATES

## Educational Attainment

Educational attainment shows how far residents have pursued their education and can often be an indicator of future earnings and employment rates. Westerlo has approximately 7% of its residents who have less than a high school equivalency, which is in line with Albany County's 7% and better than New York State's 13%. Westerlo has a much higher share of its population that have pursued education as far as finishing high school or earning a GED equivalency. Forty-two percent of Westerlo's population has up to a high school equivalency, while Albany County and New York State have 24% and 26% respectively. Westerlo was in line with Albany County and New York State with the share of residents who earned an associate's degree or some college, with Westerlo at 30% and Albany County and New York State with 31% and 27% respectively. Lastly, 21% of Westerlo's population has a bachelor's degree or higher. Albany County and New York State have higher shares of bachelor's with 37% for Albany County and 34% for New York State.

Chart 4: Educational Attainment



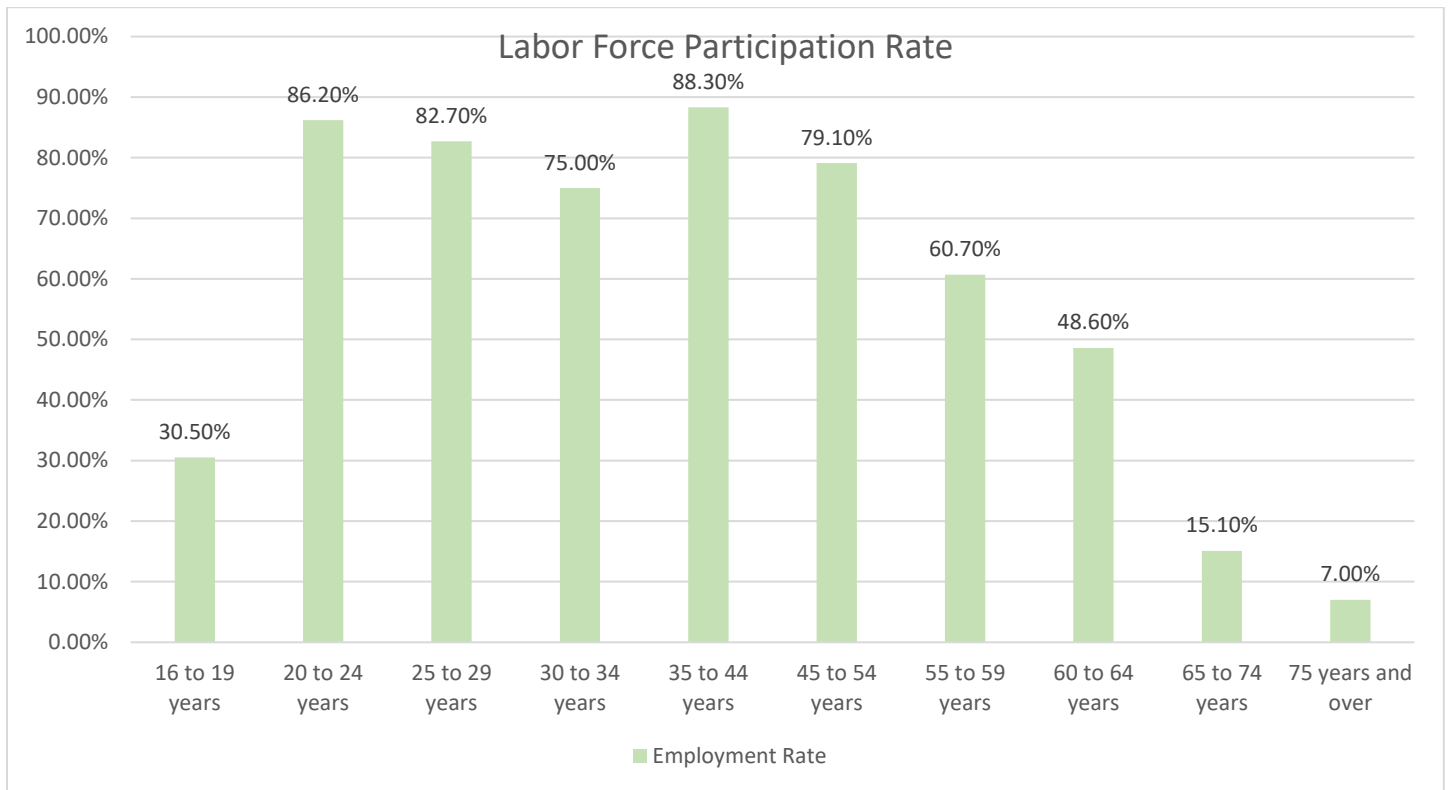
SOURCE: AMERICAN COMMUNITY SURVEY 2018 5-YEAR ESTIMATES

## Labor Force Participation

Employment is one of the most important economic indicators for a population. Higher levels of employment typically correlate with homeownership rates. Displayed below, employment is broken down by the labor force participation rate of each age group. The labor force participation rate is the percent of total persons 16 and over who are in the labor force and who are not in institutions such as prison, mental hospitals, and nursing homes. It is measured by dividing the total number of people who are participating in the labor market (16 years and over) by the total population 16 years of age and over. The labor force includes both those who are employed and unemployed but looking for a job.

Overall, the 35 to 44 age group has the highest percentage of participation at 88.30%, followed closely by the 20 to 24 age group with 86.2%. The highest concentration is between the ages of 20 to 54 years old. These are the main age groups typically in the workforce so this trend is reflective of stable employment figures. This data represents employment estimates from before COVID-19 began to affect the United States.

Chart 5: Labor Force Participation Rate



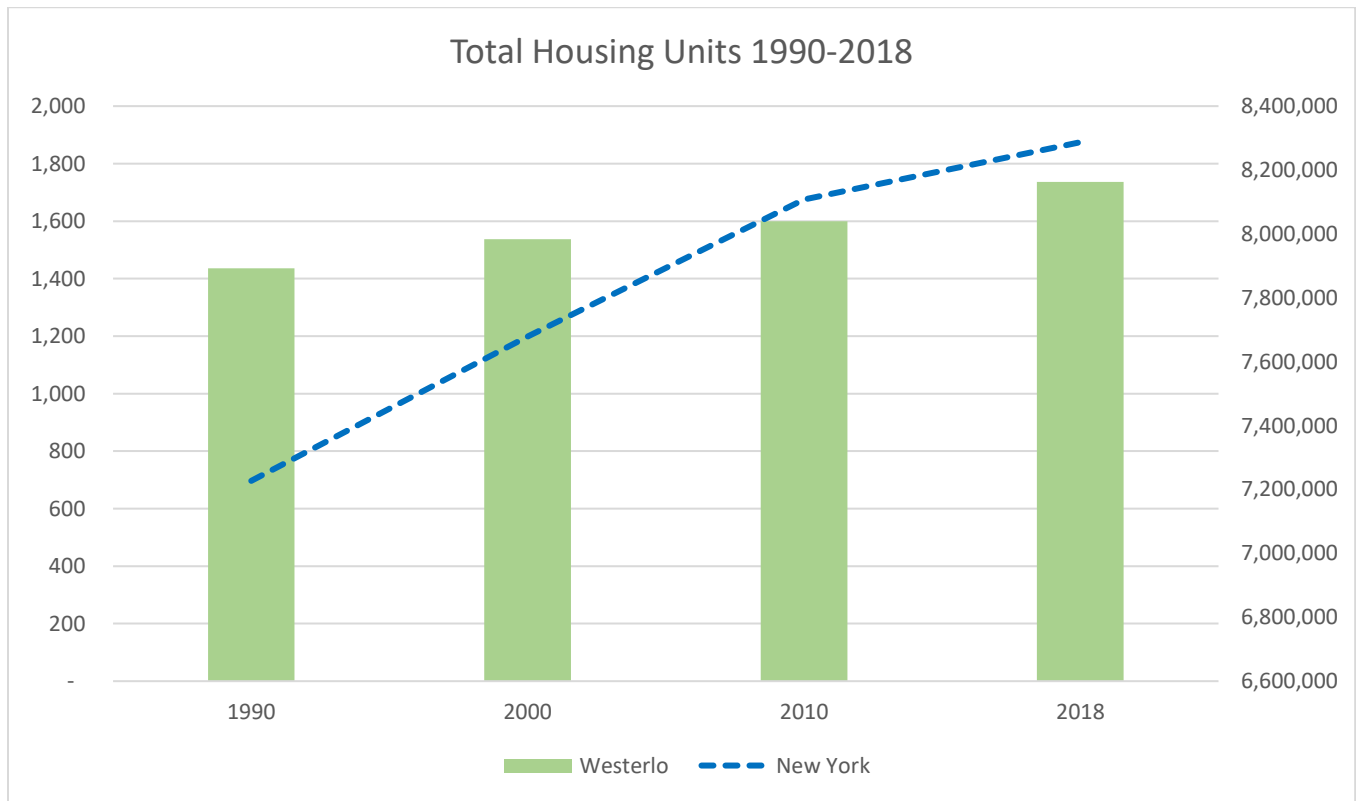
SOURCE: AMERICAN COMMUNITY SURVEY 2018 5-YEAR ESTIMATES

## Housing Change and Characteristics

Along with understanding the intricacies of a population, understanding residential housing characteristics helps to show how the Town has developed over the past 30 years. While Westerlo's population has remained stable, the number of housing units has increased since 1990. In 1990, the Town had 1,436 total housing units. By 2000, the number of units grew by 7.03% to 1,537 units. The rate of growth slowed over the next decade, growing by 4.10% to 1,600 total units but has seen a much faster rate of growth into 2018, with approximately 1,736 total units, with a margin of error of 139, in the Town, an 8.50% increase overall between 2010 and 2018.

The rate of housing growth in Westerlo has been greater than the rate of growth in both Albany County and New York State. Between 1990 and 2000, Albany County and New York State increased by 4.49% and 6.26% and over the next decade increased by 5.98% and 5.58% respectively. While still experiencing growth, both Albany County and New York State saw a slower rate of growth through 2018, with a 2.24% increase for Albany County and a 2.21% increase in New York State overall.

Chart 6: Housing Unit Change 1990-2018



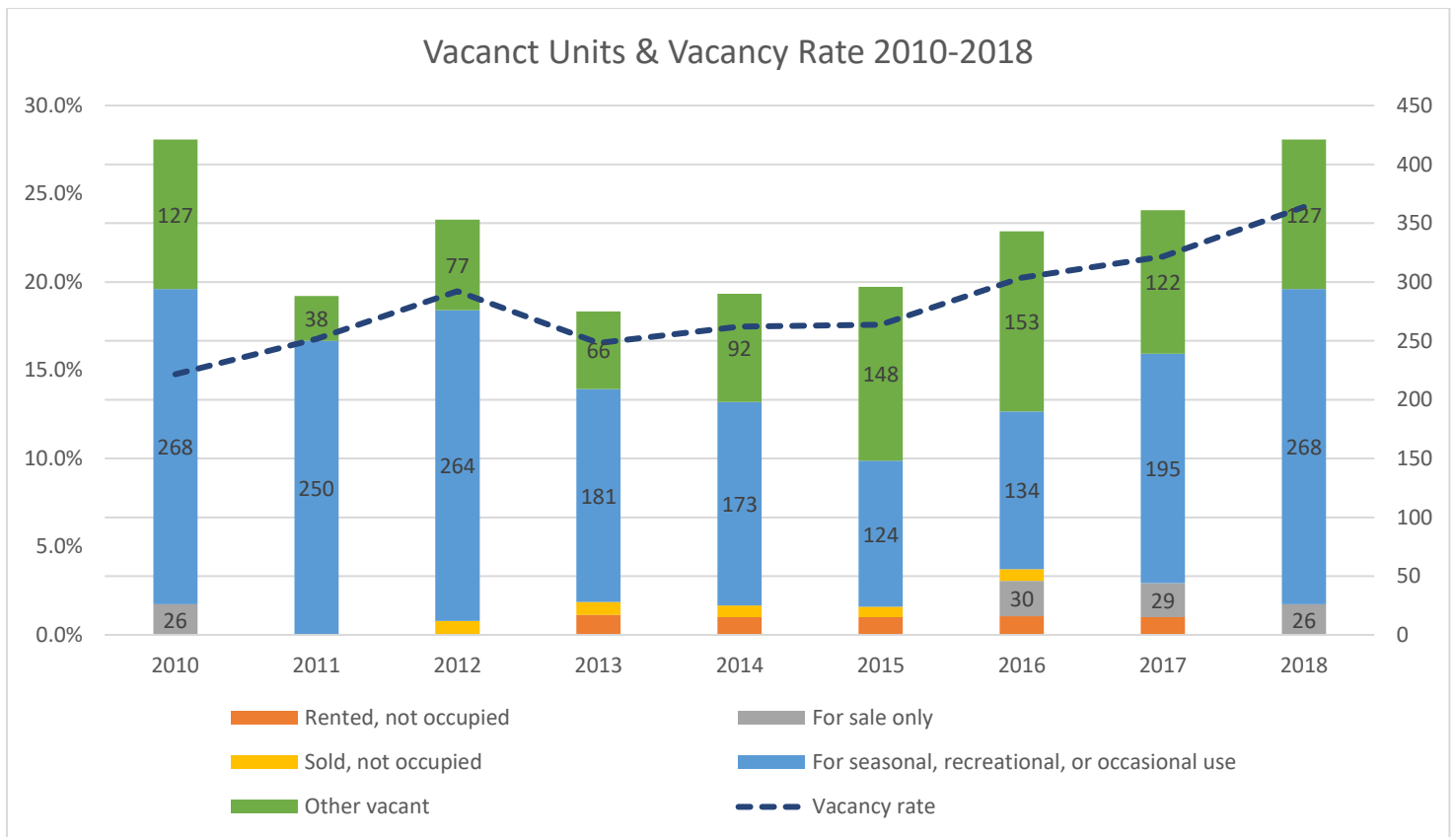
SOURCE: AMERICAN COMMUNITY SURVEY 2018 5-YEAR ESTIMATES, DECENNIAL CENSUS (1990, 2000, 2010)

## Vacancy Rate

Since 2010, the rate of vacant homes in Westerlo has increased. The rate, approximately 14.8% in 2010, saw fluctuations around 17% in the first half of the decade but has since increased past 20% in 2016, 2017, and 2018. In 2018, the vacancy rate reached 24.3%, almost a fourth of the housing units in the district. This overall vacancy rate increase was also in line with the rate in Albany County between 2010 and 2018. Starting at approximately 9.1% in 2010, Albany County had a vacancy rate of approximately 10.5% in 2018.

Of the approximate 1,736 housing units in Westerlo, an estimated 421 are vacant. However, 268 of those vacant units were unoccupied because they were seasonal, recreational, or occasional use units. Second home ownership in the Town declined during the mid-2010s but has since increased. There were approximately more than 200 seasonal or recreational homes in Westerlo in 2010, 2011, and 2012. That number would drop below 200 through 2017 but rose back to approximately 268 in 2018.

Chart 7: Vacant Units & Vacancy Rate



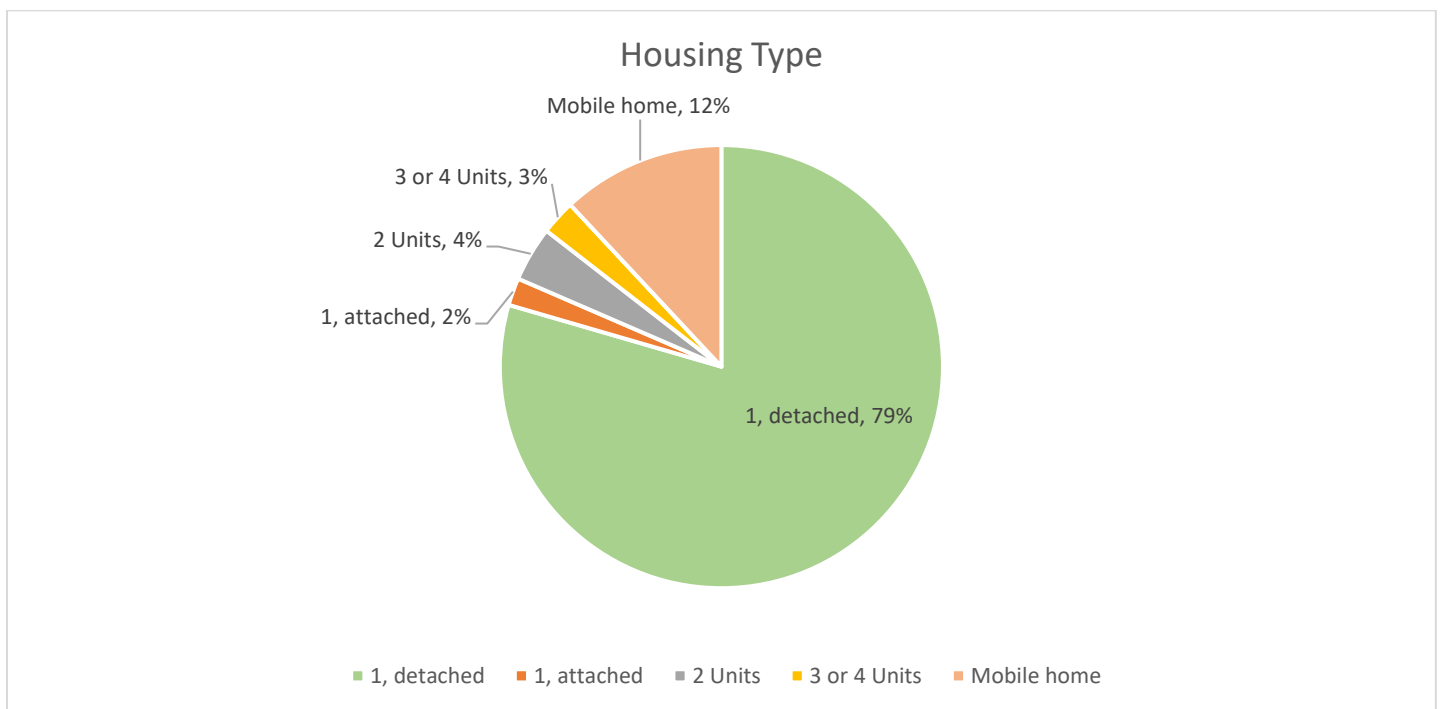
SOURCE: AMERICAN COMMUNITY SURVEY 2010-2018 5-YEAR ESTIMATES

## Housing

The number of units within a residential housing structure can also inform on how an area has been changing and developing. Units in structure refer to the number of separate housing units within the same building. For example, a 'single-family, detached' home is a standalone home that is unconnected to any other residential units. These are the typical homes found in the suburbs and more rural areas. A single-unit, attached home is similar to a townhouse that shares at least one wall with another housing unit. A 2-unit structure is a single building with two separate housing units in it, such as a duplex apartment would have.

Single-family detached structures account for 79% of all housing units within the Town. There are far fewer single-family, attached units in the Town, with only approximately 2% of all units. Single-family, the next highest share of housing units is mobile homes at 12%. Two unit and 3 or 4-unit buildings made up 4% and 3% of homes in the Town respectively.

Chart 8: Units in Structure



SOURCE: AMERICAN COMMUNITY SURVEY 2018 5-YEAR ESTIMATES

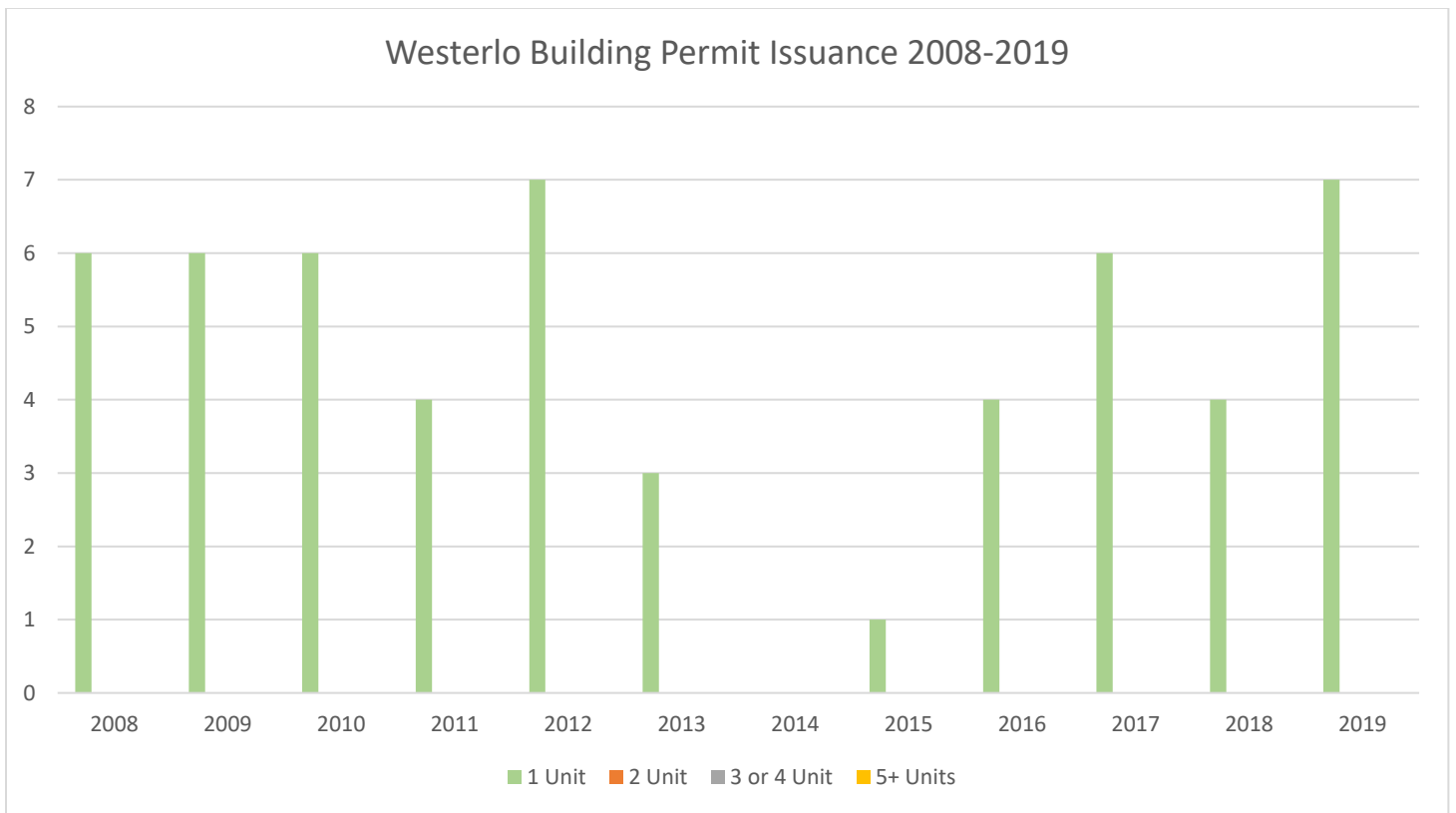
## Residential Building Permit Issuance

Residential building permits help to anticipate the potential and actual development of an area. A building permit represents a proposed project by a developer or property owner that has been reviewed and approved by the Town Code Enforcement Officer. While it could represent a housing unit that was constructed in the same year the permit was issued, typically approved projects are not immediately constructed. Some projects can be approved and take years to finish. However, the permits represent the Town’s willingness to accommodate new residential construction and can help define a trend. Building permits can also show developers’ interest in an area, as building permits can only be issued when a developer or property owner applies for them. It is important to note that this data is based on the Census Bureau’s Building Permit Survey, which relies on municipalities to report building permit issuance every month or annually. Data provided reflect what was reported to the census.

Since 2008, all of the permits issued and reported by the Town have been for single-family, detached units. Between 2008 and 2010, the Town consistently issued 6 single-family, detached permits each year. Issuance fluctuated over the next three years, dropping down to only 4 permits issued in 2011 and increased to 7 in 2012. Between 2016 and 2018, the Town saw consistent building permit issuance, and most recently, the Town issued 7 permits in 2019.

Westerlo’s permit issuance trends show that over the past ten years, the Town has not trended toward multi-unit permits, which typically attract renters. This could be attributed to infrastructure challenges with developing multi-family units or developers not viewing Westerlo as a market for renters.

Chart 9: Residential Building Permit Issuance



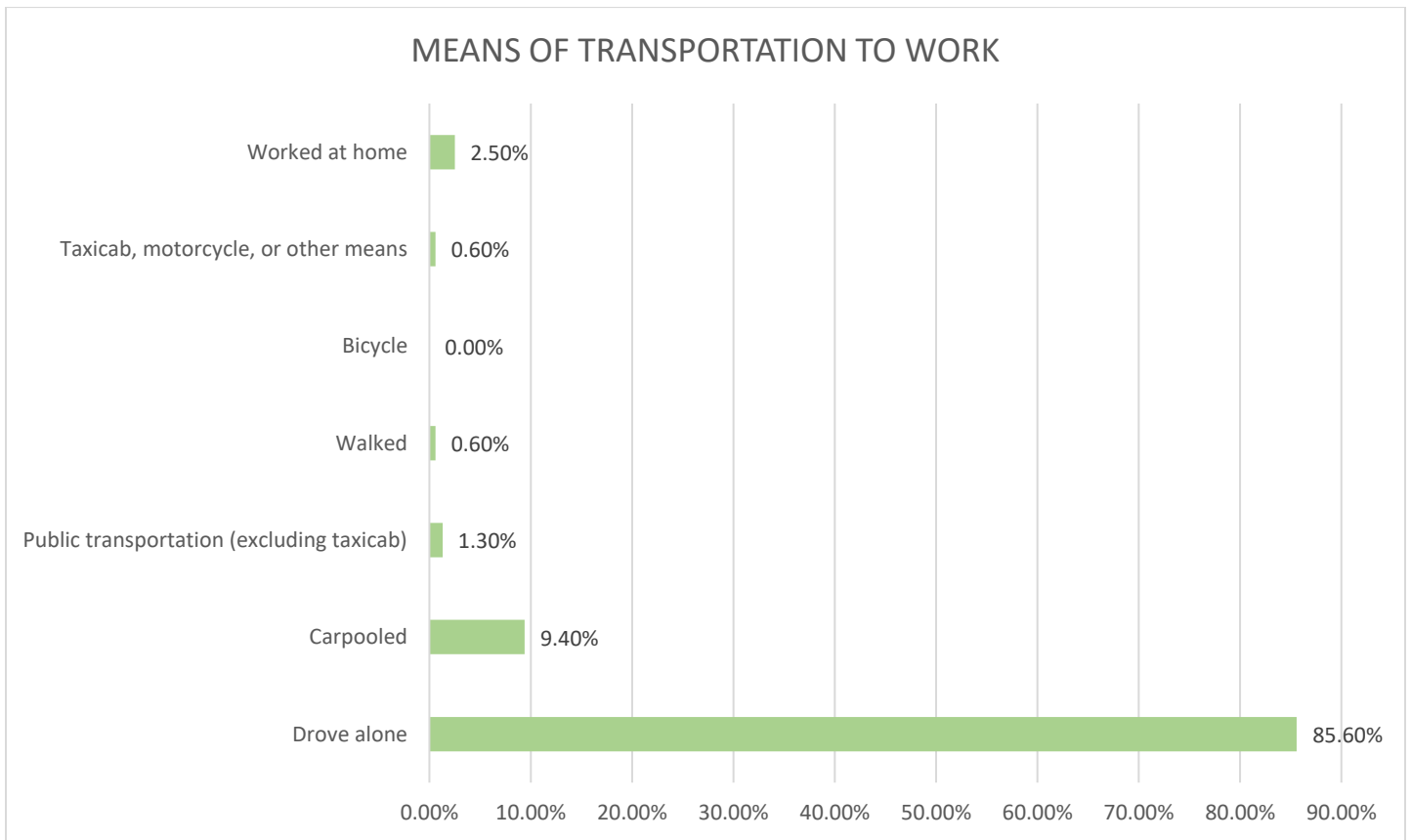
SOURCE: U.S. CENSUS BUILDING PERMIT SURVEY 2008-2019 [HTTPS://WWW.CENSUS.GOV/CONSTRUCTION/BPS](https://www.census.gov/construction/bps)

## Means of Transportation to Work & Vehicles Available

In Westerlo, approximately 85.6% of residents drive alone to work with a margin of error of 5.1%. This is typical of homeowners who live in single-family, detached units. In addition to those who drove alone, 9.4% of residents carpooled in another person's car with a margin of error of 4.9%. Together, 95% of residents travel to work by driving in a car. This represents the vast majority of the Town's preference towards driving to work in cars. Approximately less than 5% of residents utilize public transportation, a taxicab or motorcycle, or work from home and do not need to travel at all for work.

According to Census data, every household in Westerlo has at least one car available. This reinforces the high concentration of individuals who drive to work. Some households may only have one car but two or more people who work, so this could explain carpooling and why some people use other means of transportation. It is common for rural areas to have a higher concentration of vehicle ownership and usage as public transportation is less frequently available, if it is at all, in rural areas. It is important to remember that Census data for 2018 are estimates, so there may be households in Westerlo that have no vehicles available, but it would be a small percentage of households.

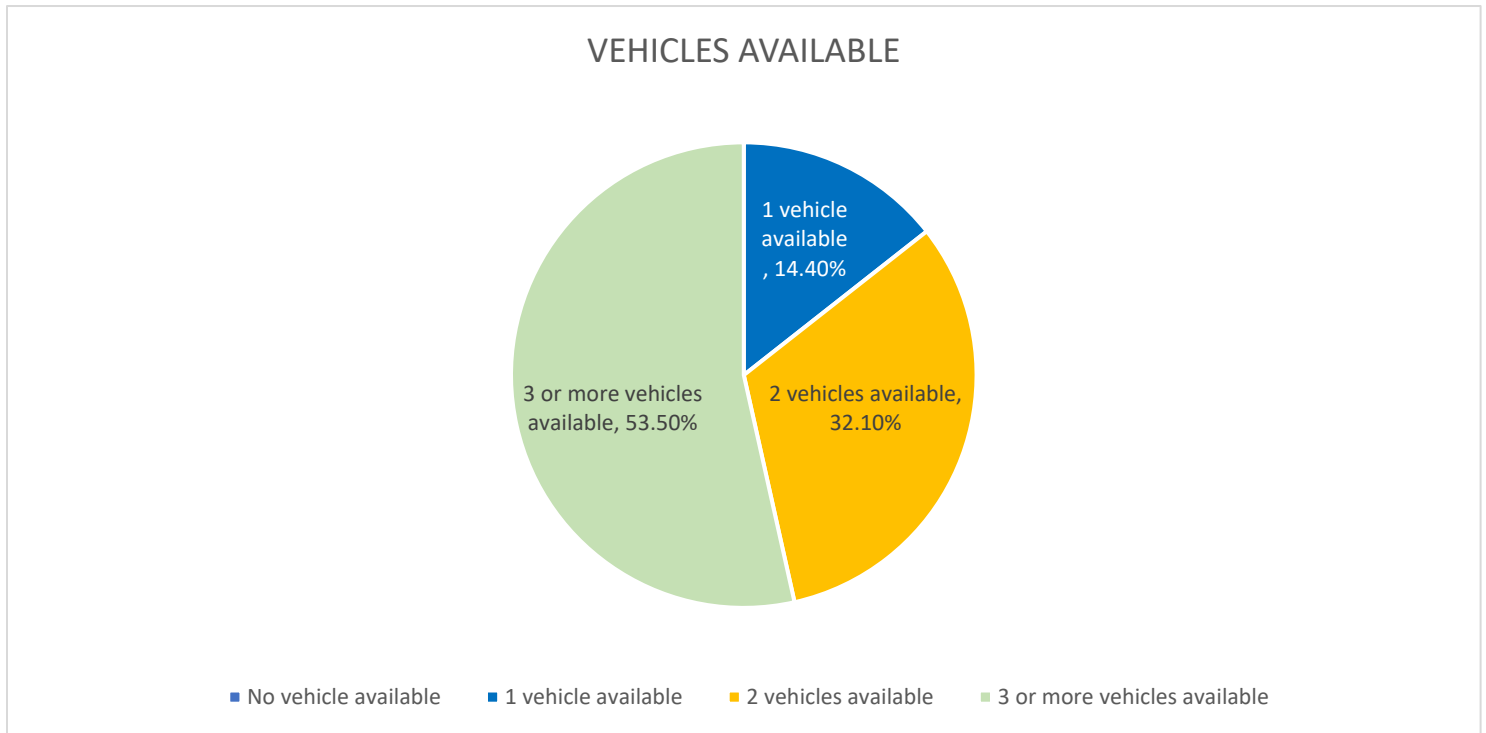
Chart 10: Means of Transportation to Work



SOURCE: AMERICAN COMMUNITY SURVEY 2018 5-YEAR ESTIMATES



Chart 11: Vehicles Available

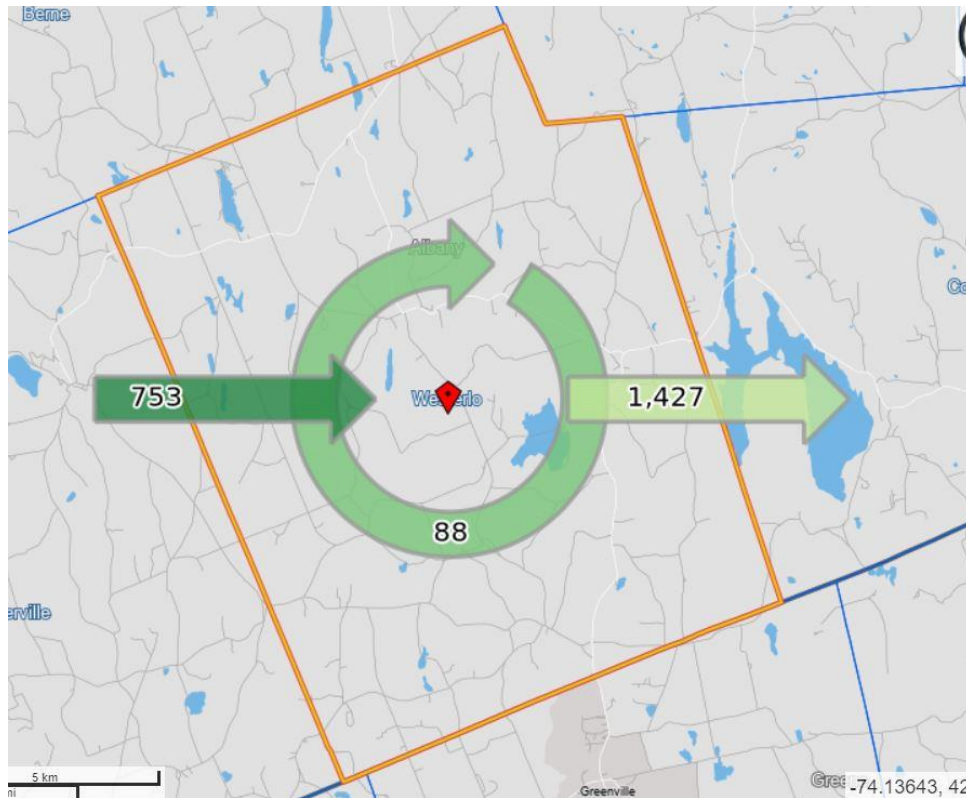


SOURCE: AMERICAN COMMUNITY SURVEY 2018 5-YEAR ESTIMATES

## Inflow / Outflow

While there is a high share of Westerlo's population that is employed, the majority of this population does not work in Westerlo. Using a Census Bureau tool, OnTheMap, we can breakdown where residents of Westerlo participating in the workforce work with recent 2017 estimates. In the Town, 88 people live and work in Westerlo, 753 people who live outside but work in the Town, and 1,427 people who live in Westerlo but work outside of it. While there are employment opportunities in the Town, there are fewer opportunities in the Town compared to elsewhere in the region.

Chart 12: Inflow / Outflow Map



SOURCE: ONTHEMAP (2017 ACS ESTIMATES) [HTTPS://ONTHEMAP.CES.CENSUS.GOV/](https://onthemap.ces.census.gov/)

## Conclusion

The Town of Westerlo is a small rural Hilltown that has maintained its rural character and has remained stable over the past 30 years. Population growth saw a jump between 1990 and 2000 has remained stable through 2010 and 2018. The Town has a population that is growing older and may have many “empty-nester” households whose children have moved out or are older. In 2010, the approximate share of residents age 19 and under was 28.3%. However, this share was only 19% in 2018. Over half of Westerlo’s residents have at least some college or an associate’s degree and have high levels of employment amongst 20–54-year-olds.

Unlike population growth, housing units have continued to grow since 1990. Westerlo’s housing units are dominated by single-family units, mainly single-family detached units. These units typically suggest homeownership by families with children. There is not a large rental market in the Town as there are not many existing multi-unit housing units and no building permits have been issued for multi-family permits since 2008. However, there is a decent share of seasonal or recreational homes in the Town with a recent resurgence in the number of these homes in 2018.

## Citations

1. Berkley, Jennifer. April 19, 2017. "Using American Community Survey Estimates and Margin of Error Webinar". [https://www.census.gov/content/dam/Census/programs-surveys/acs/guidance/training-presentations/20170419\\_MOE\\_Transcript.pdf](https://www.census.gov/content/dam/Census/programs-surveys/acs/guidance/training-presentations/20170419_MOE_Transcript.pdf)

## Appendices

### Appendix 1: Total Population (Chart 1)

	Population 1990 - 2018				Percent Change		
	1990	2000	2010	2018	1990-2000	2000-2010	2010-2018
Westerlo	3,325	3,466	3,361	3,353	4.24%	-3.03%	-0.24%
Albany County	292,793	294,565	304,204	307,426	0.61%	3.27%	1.06%
New York State	17,990,778	18,976,457	18,792,424	19,618,453	5.48%	-0.97%	4.40%

## Appendix 2: Sex and Age (Chart 2)

Age Group	Female Population	Male Population
0 to 4 Years	51	91
5 to 9 Years	29	115
10 to 14 Years	79	114
15 to 19 Years	72	86
20 to 24 Years	76	192
25 to 29 Years	90	43
30 to 34 Years	66	86
35 to 39 Years	21	45
40 to 44 Years	102	96
45 to 49 Years	183	152
50 to 54 Years	134	109
55 to 59 Years	206	201
60 to 64 Years	140	142
65 to 69 Years	70	133
70 to 74 Years	88	40
75 to 79 Years	88	81
80 to 84 Years	11	0
85+	87	34

### Appendix 3: Race and Ethnicity (Chart 3)

	Total Pop (2018)	White Alone	Black or African American	American Indian and Alaska Native	Asian Alone	Native Hawaiian and Other Pacific Islander	Some Other Race	Two or More Races	Hispanic or Latino (of any Race)
Westerlo	3353	3286	2	0	30	0	35	0	84

### Appendix 4: Educational Attainment (Chart 4)

	Age Group	Population	Less than high school graduate	High school graduate (includes equivalency )	Some college or associate's degree	Bachelor's degree or higher
Westerlo	18 and Over	2786	192	1165	835	594
Percent			7%	42%	30%	21%
Albany County	18 and Over	250030	18216	61190	76920	93704
Percent			7%	24%	31%	37%
New York State	18 and Over	15476820	2058349	4048349	4179503	5190619
Percent			13%	26%	27%	34%

Appendix 5: Employment (Chart 5)

	Estimate	Labor Force Participation	Employment Rate	Unemployment Rate
Total	2,821	58.60%	57.90%	1.30%
16 to 19 years	105	30.50%	30.50%	0.00%
20 to 24 years	268	86.20%	86.20%	0.00%
25 to 29 years	133	82.70%	82.70%	0.00%
30 to 34 years	152	82.90%	75.00%	9.50%
35 to 44 years	264	91.70%	88.30%	3.70%
45 to 54 years	578	79.10%	79.10%	0.00%
55 to 59 years	407	60.70%	60.70%	0.00%
60 to 64 years	282	48.60%	48.60%	0.00%
65 to 74 years	331	15.10%	15.10%	0.00%
75 years and over	301	7.00%	7.00%	0.00%

### Appendix 6: Total Housing Units (Chart 6)

	Housing Units 1990 - 2018				Percent Change		
	1990	2000	2010	2018	1990-2000	2000-2010	2010-2018
Westerlo	1,436	1,537	1,600	1,736	7.03%	4.10%	8.50%
Albany County	124,391	129,972	137,739	140,830	4.49%	5.98%	2.24%
New York	7,227,059	7,679,307	8,108,103	8,287,087	6.26%	5.58%	2.21%

### Appendix 7: Vacancy Rate & Vacant Units (Chart 7)

Year	Total	MOE	Occupied	MOE	Vacant	MOE	Vacancy rate	For rent	Rented, nc	For sale or	Sold, not o	For season	For migrar	Other vaca
2018	1736	139	1315	90	421	121	24.3%	0	0	26	0	268	0	127
2017	1684	126	1323	105	361	106	21.4%	0	15	29	0	195	0	122
2016	1694	133	1351	100	343	97	20.2%	0	16	30	10	134	0	153
2015	1684	119	1388	102	296	95	17.6%	0	15	0	9	124	0	148
2014	1659	123	1369	74	290	106	17.5%	0	15	0	10	173	0	92
2013	1662	113	1387	82	275	92	16.5%	0	17	0	11	181	0	66
2012	1812	134	1459	121	353	115	19.5%	0	0	0	12	264	0	77
2011	1717	148	1429	115	288	105	16.8%	0	0	0	0	250	0	38
2010	1564	144	1333	103	231	102	14.8%	0	0	26	0	268	0	127

### Appendix 8: Units in Structure (Chart 8)

Geographic Area Name	Estimate!!Total	1, detached	1, attached	2 Units	3 or 4 Units	5 to 9 Units	10 to 19 Units	20 to 49 Units	50 or more Units	Mobile home	Boat, RV, van, etc.
Westerlo town, Albany County, New York	1736	1377	22	46	44	0	0	0	40	207	0



Appendix 9: Building Permit Issuance (Chart 9)

Year	1 Unit	2 Unit	3 or 4 Unit	5+ Units
2008	6	0	0	0
2009	6	0	0	0
2010	6	0	0	0
2011	4	0	0	0
2012	7	0	0	0
2013	3	0	0	0
2014	0	0		
2015	1	0	0	0
2016	4	0	0	0
2017	6	0	0	0
2018	4	0	0	0
2019	7	0	0	0

Appendix 10: Means of Transportation to Work (Chart 10)

Drove alone	85.60%
Carpooled	9.40%
Public transportation (excluding taxicab)	1.30%
Walked	0.60%
Bicycle	0.00%
Taxicab, motorcycle, or other means	0.60%
Worked at home	2.50%

### Appendix 11: Vehicles Available (Chart 11)

VEHICLES AVAILABLE	
Workers 16 years and over in households	1,609
No vehicle available	0.00%
1 vehicle available	14.40%
2 vehicles available	32.10%
3 or more vehicles available	53.50%

### Appendix 12: Inflow / Outflow

	Count	Share
Employed in the Selection Area	841	100.00%
Employed in the Selection Area but Living Outside	753	89.50%
Employed and Living in the Selection Area	88	10.50%
Living in the Selection Area	1,515	100.00%
Living in the Selection Area but Employed Outside	1,427	94.20%
Living and Employed in the Selection Area	88	5.80%

