

# Village of Castleton Demographic, Housing and Economic Analysis



## **Capital District Regional Planning Commission**

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July 2022

*Cover Picture: Martin Daley*

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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.

## 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. 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>1</sup>. Census data is the most reliable and most used data source for demographic and housing data.

## 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.

## Comparison to Peer Communities

At the request of the Comprehensive Plan Committee, CDRPC prepared this report with comparison data from selected peer communities, the towns of Germantown, New Baltimore, Athens, and the Villages of Valatie and Tivoli. Comparative analysis has been performed for residential building permit issuance, educational attainment, affordability of housing and demographic data.

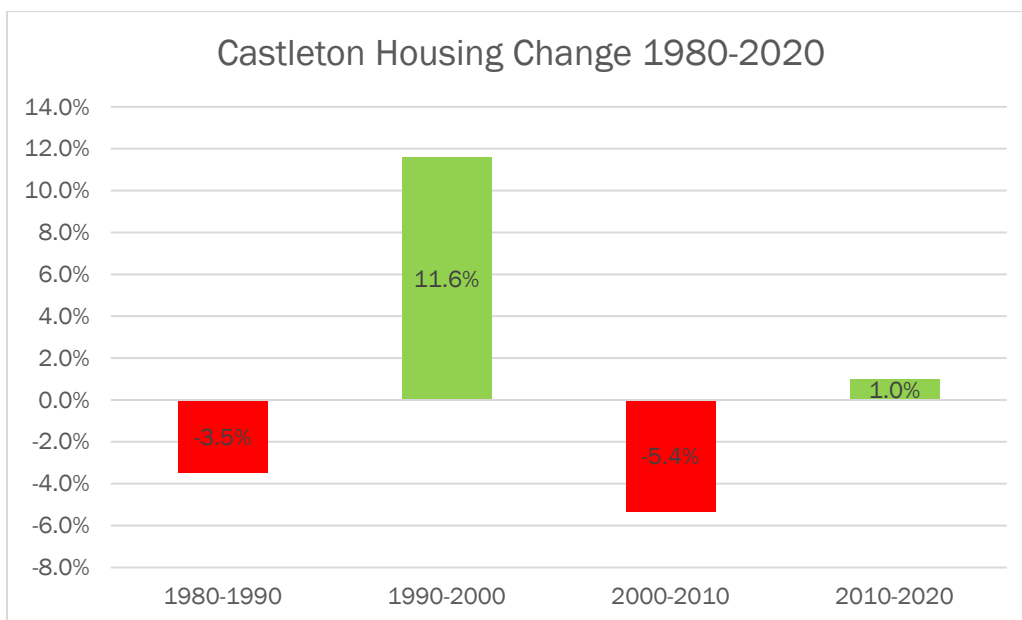
## Housing Growth and Characteristics

Housing and its proximity to employment has an impact on transportation and the availability of services such as public transit. Communities with a higher share of owner-occupied single-family detached housing units typically have a higher number of children and families than peer communities with lower shares. Traditionally, multi-family housing attracts younger professional and empty nesters. The affordability and diversity of a community's housing can correlate with greater levels of diversity in age, racial and ethnic characteristics, or disability status. These demographics influence municipal services and the variety of businesses that locate in the community.

CDRPC's housing characteristics data comes from the Decennial Census which provide an exact count of housing units within any given municipality. Comparing decades of Decennial Census housing data provides growth trends data.

Between 1980 and 2020, housing units have remained relatively stable. Housing units decreased by 3.5% between 1980-1990 but increased by 11.6% between 1990-2000. The rate of housing growth then decreased between 2000-2010, declining by 5.4%. Between 2010-2020, housing units rebounded, increasing by 1.0%.

Castleton's rate of housing development has remained relatively stable, as is common with small villages. Unlike in Towns or Cities, Villages tend to experience lower rates of housing development. Between 1990 and 2020, Castleton experienced the second lowest growth in residential building permits among peer communities with 73 total permits issued. Of these permits, 26 were for single-family units and 47 were for multi-family units.



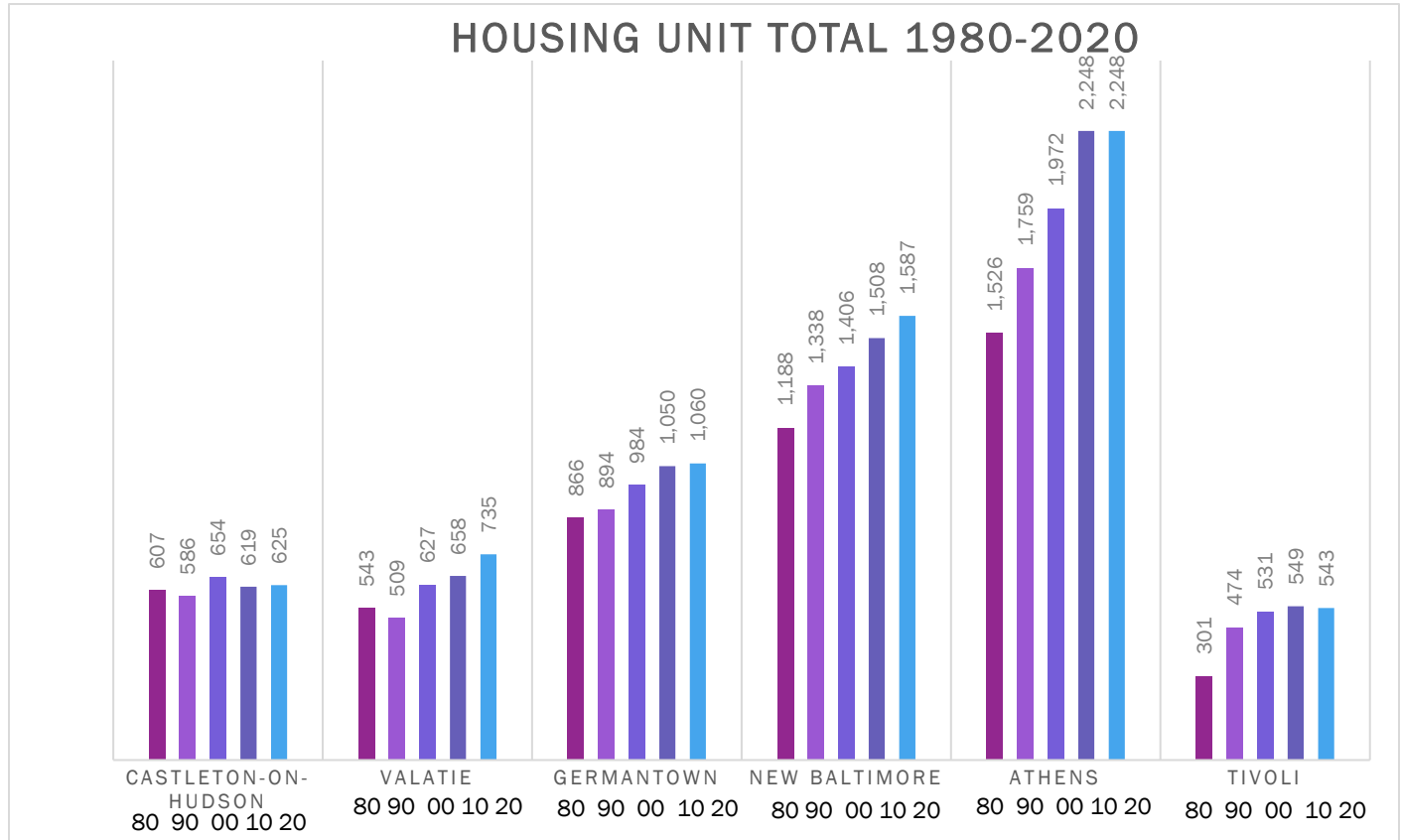
Source: Decennial Census 1980-2020

## Change in Total Residential Housing Units Over Time

As of the 2020 Census, the village has 625 housing units, a net increase of 18 units over the past 40 years. Between 1980 and 1990, Castleton saw a decrease in the number of housing units, dropping from 607 units to 586, a 3.5% decrease. The Village added 68 units between 1990 and 2000, an 11.6% increase. Between 2000 and 2010, the Village lost 35 units, a 5.4% decrease. Between 2010 and 2020, 6 housing units were added for a total of 625, a 1% increase. Castleton's housing units have fluctuation over the past 40 years but ultimately has remained stable between 1980 and 2020 (*Note: the 625 total housing unit data comes from the 2020 Decennial Census redistricting data, while the 614 total housing unit total is from the 2019 5-year ACS*).

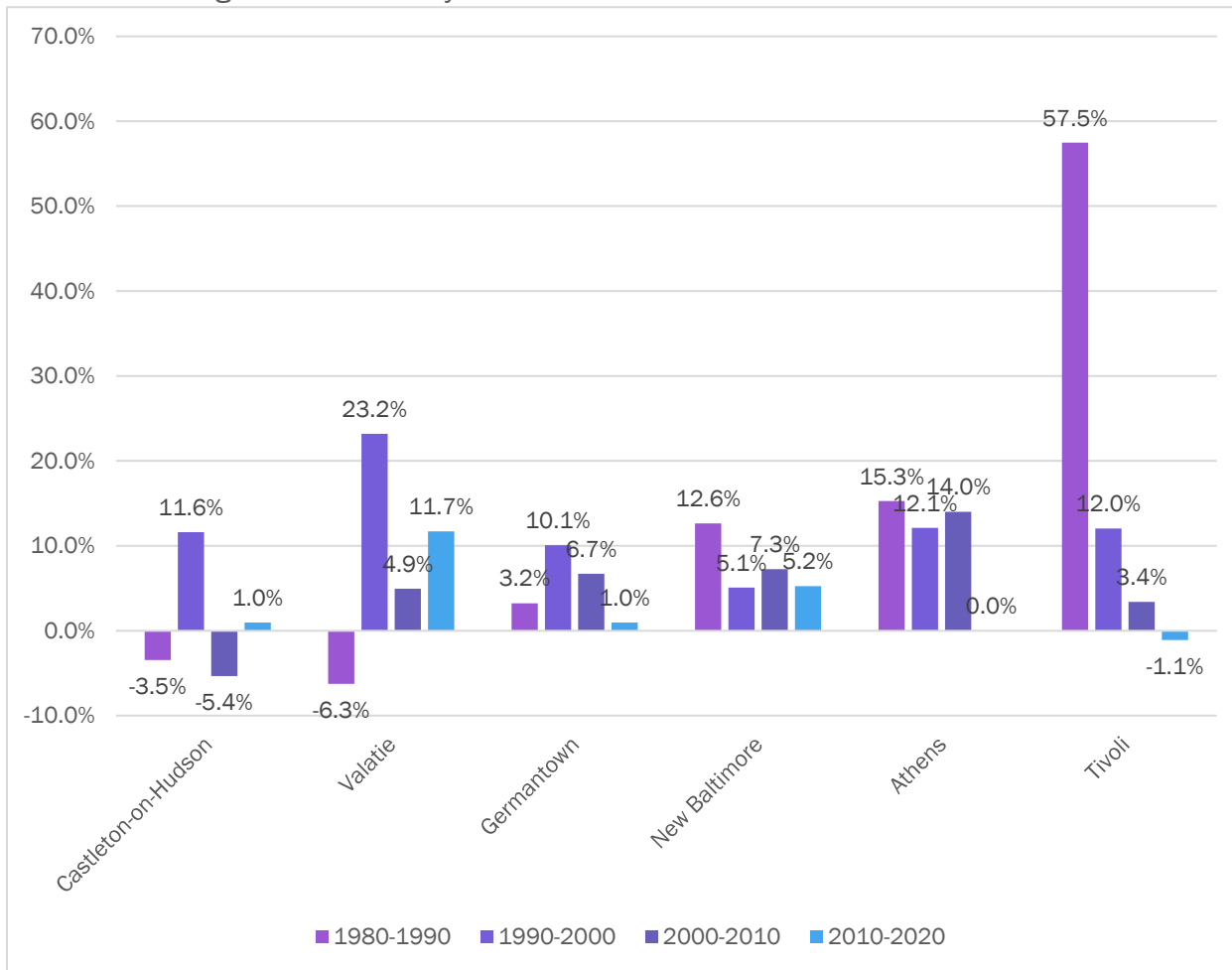
The Census defines a housing unit as a house, an apartment, a mobile home, a group of rooms, or a single room that is occupied (or if vacant, is intended for occupancy) as separate living quarters. Separate living quarters are those in which the occupants live and eat separately from any other persons in the building, and which have direct access from the outside of the building or through a common hall. The Census considers a new housing unit as the number of new housing units in each stage of construction: authorized by building permits; authorized, but not started; started; under construction; and completed. Data are also available on the number of new single-family houses sold and for sale and on physical and financial characteristics of new housing.

Chart 1: Total Number of Housing Units by Decade for Castleton and Peer Towns 1980-2020



Source: U.S. Decennial Census 1980-2020

Chart 2: Housing Growth Rates by Decade for Castleton and Peer Communities 1980-2020



Source: U.S. Decennial Census 1980-2020

## Residential Growth: Type and Geography

Building permits are issued to approve the construction of new homes in a community after developments receive approvals from Planning and/or Village Boards. Building permits are categorized as single-family and multi-family permits. Single-family permits refer to buildings that have one housing unit in them, such as a traditional single family home in a suburban development but it may also be an attached townhouse that may be found in a denser, urban area. Multi-family permits refer to buildings that have more than one housing unit, such as a duplex or even a large apartment complex with multiple buildings. After most homes and apartments are constructed, the majority receive a Certificate of Occupancy, and tax parcel data is updated afterward by the host County. This data can be used to illustrate the rate and location of residential growth over time.

Despite a spike in permit activity during 1990, permit issuance in the Village has remained consistent over the past 40 years.

Data tracked by CDRPC refers to the number of units approved for a building permit. For example, if the single-family permits number 100 issuances, 100 single-family homes were approved to be constructed that year. If the 5+ unit category issuances equal 100, that means that 100 units were approved to be built in any number of buildings that have five or more housing units in them, such as an apartment building.

It is important to note that building permit issuance does not necessarily mean that all of the units were constructed or receive certificates of occupancy. The Census Bureau's Building Permit Survey is based on municipal response.

Thus, if a municipality does not report the number of building permits issued in a given year, the survey could have inaccurate information. Based on Castleton's building activity over the past 30 years and the number of residential units built compared to building permits issued, the data for Castleton appears to be accurate.

The following sections of this report highlight growth trends for and development of single-family and multi-family residential development.

Between 1990 and 2020, the Village of Castleton issued 73 total permits. Of this total, 35.6%, 26 permits, were for single-family housing units and 64.4%, 47 permits, were issued for multi-family units.

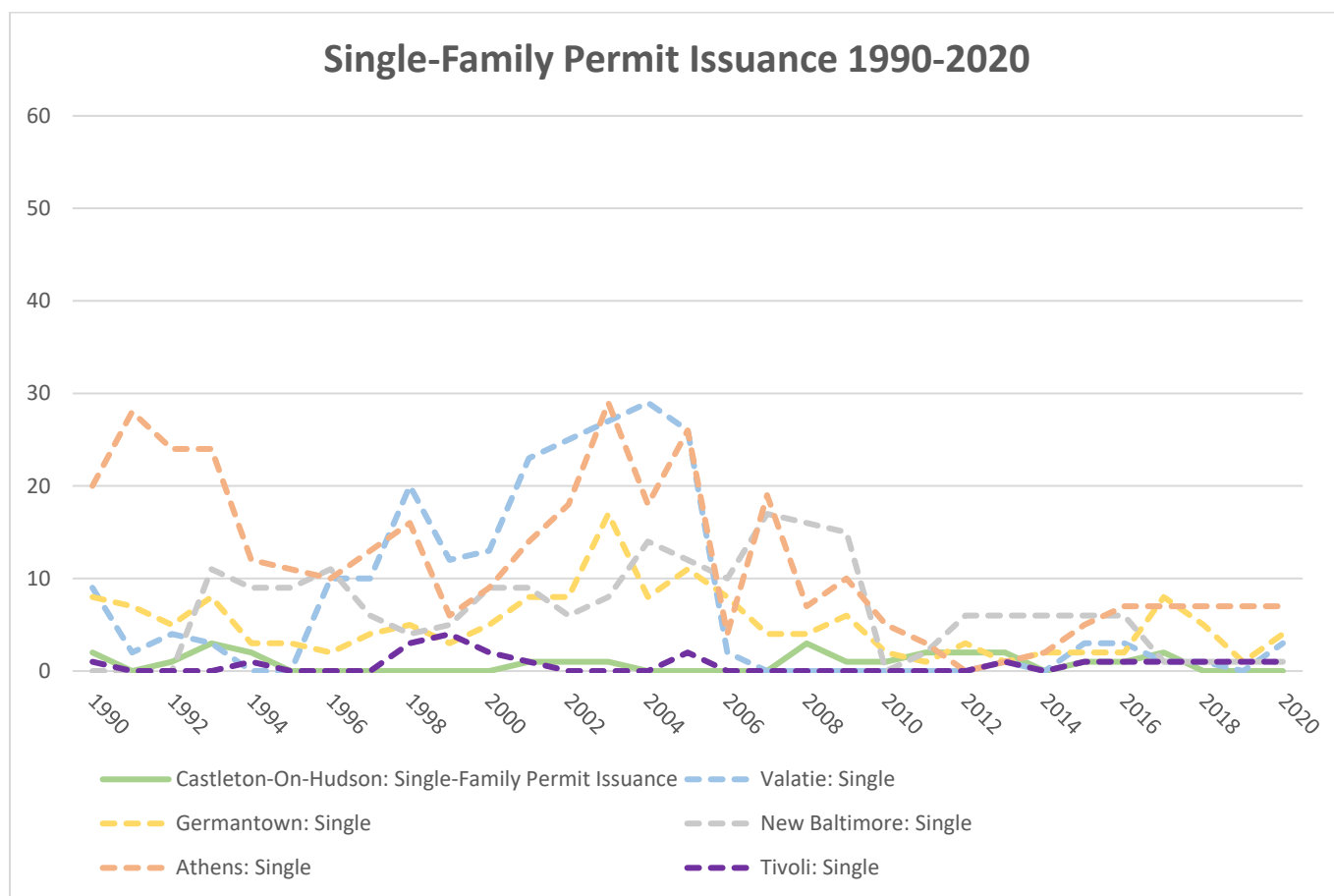
In 1990 a large multi-family building containing 41 housing units was issued a permit – the largest spike in multifamily permit activity of the past 30 years. Excluding the 41-unit development, only 6 multi-family permits have been issued since 1990. It is not atypical for small villages to have limited multifamily permit volume.

## Single-Family Development

While permit issuance has been limited, single-family homes have been the most popular residential development type in Castleton for much of the past 30 years. Permit issuance activity has remained stable, at between 1 and 3 permits issued per year with some stretches of time in which no permits were issued. In the past 30 years the village has issued 26 total single-family permits.

The following charts compares permit issuances between Castleton and its peer communities.

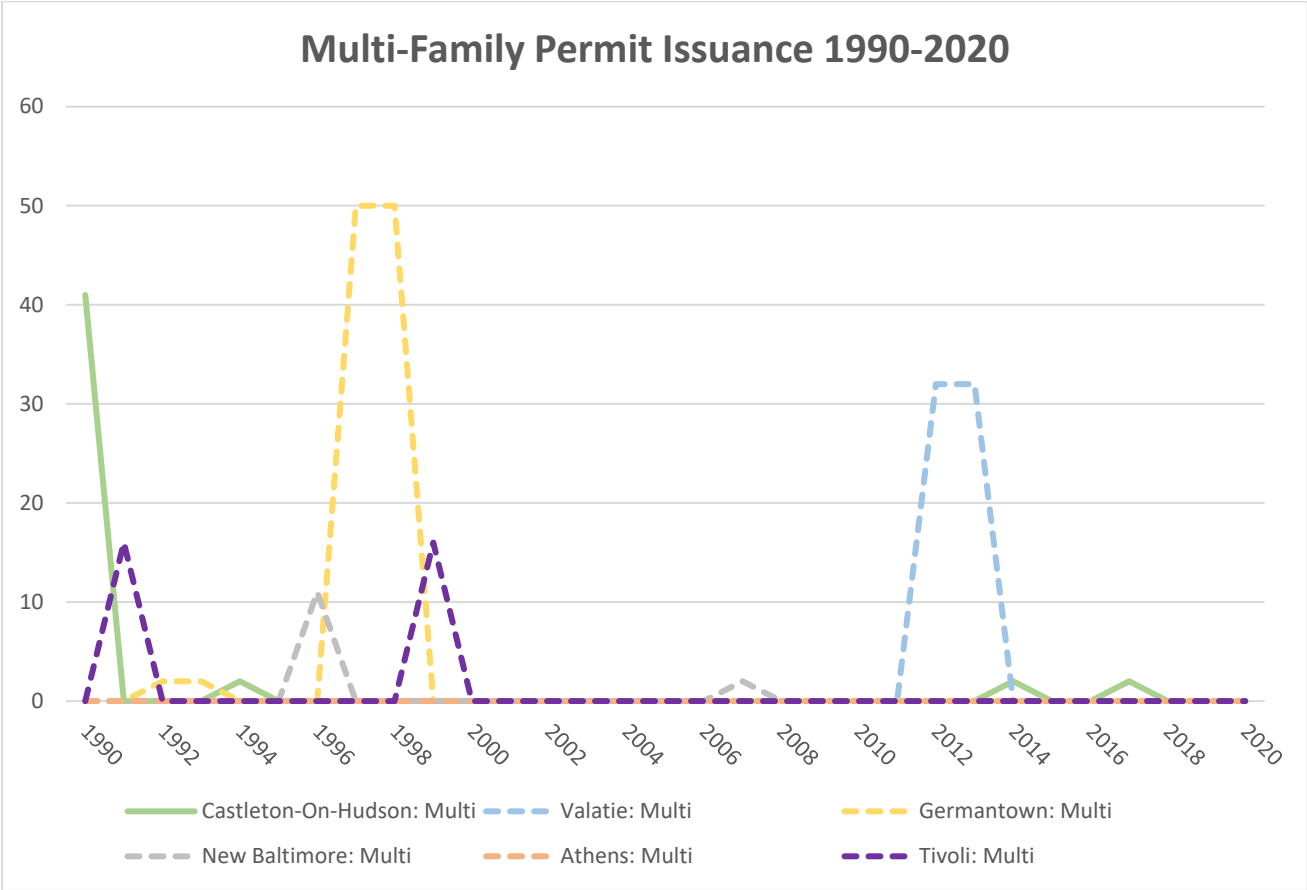
Chart 4: Single-Family Permit Issuance for Castleton and Peer Towns



Source: U.S. Census Bureau Building Permit Survey

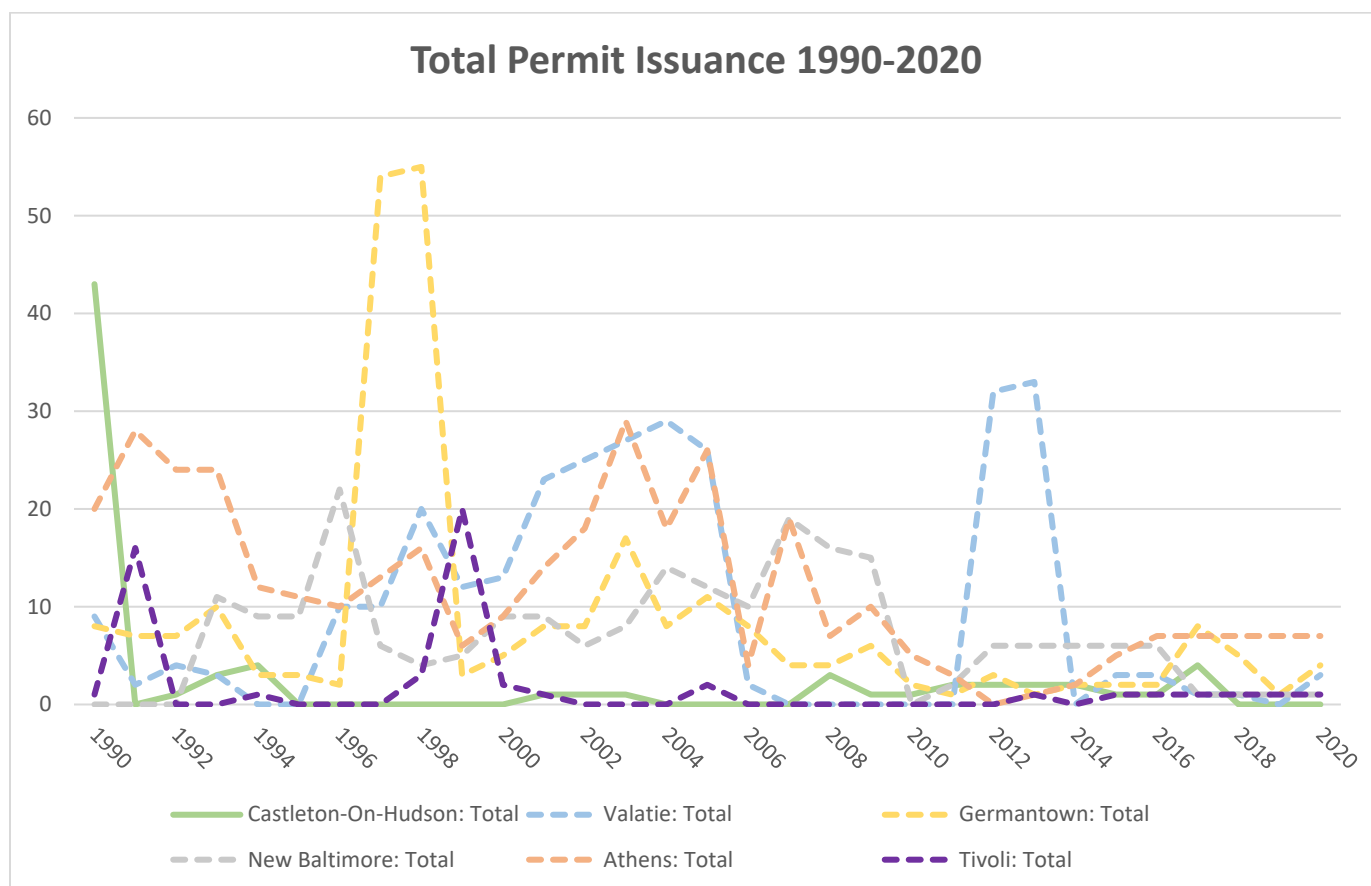
Similar to single-family issuance, Castleton was also amongst the lowest multi-family permit issuers among the peer communities. Besides a spike in 1991, Castleton issued very few multi-family permits since 1990. However, this trend was common amongst the peer communities. Many communities had a brief period of spiked multi-family issuance and then a return to no permits issued at all. Germantown and Valatie both saw two-year periods where there was a spike in multi-family permit issuance and then a return to normal. Tivoli and New Baltimore both had short one-year spikes of increased permit issuance.

Chart 5: Multi-Family Permit Issuance for Castleton and Peer Towns



Source: U.S. Census Building Permit Survey

Chart 6: Total Permit Issuance for Castleton and Peer Towns

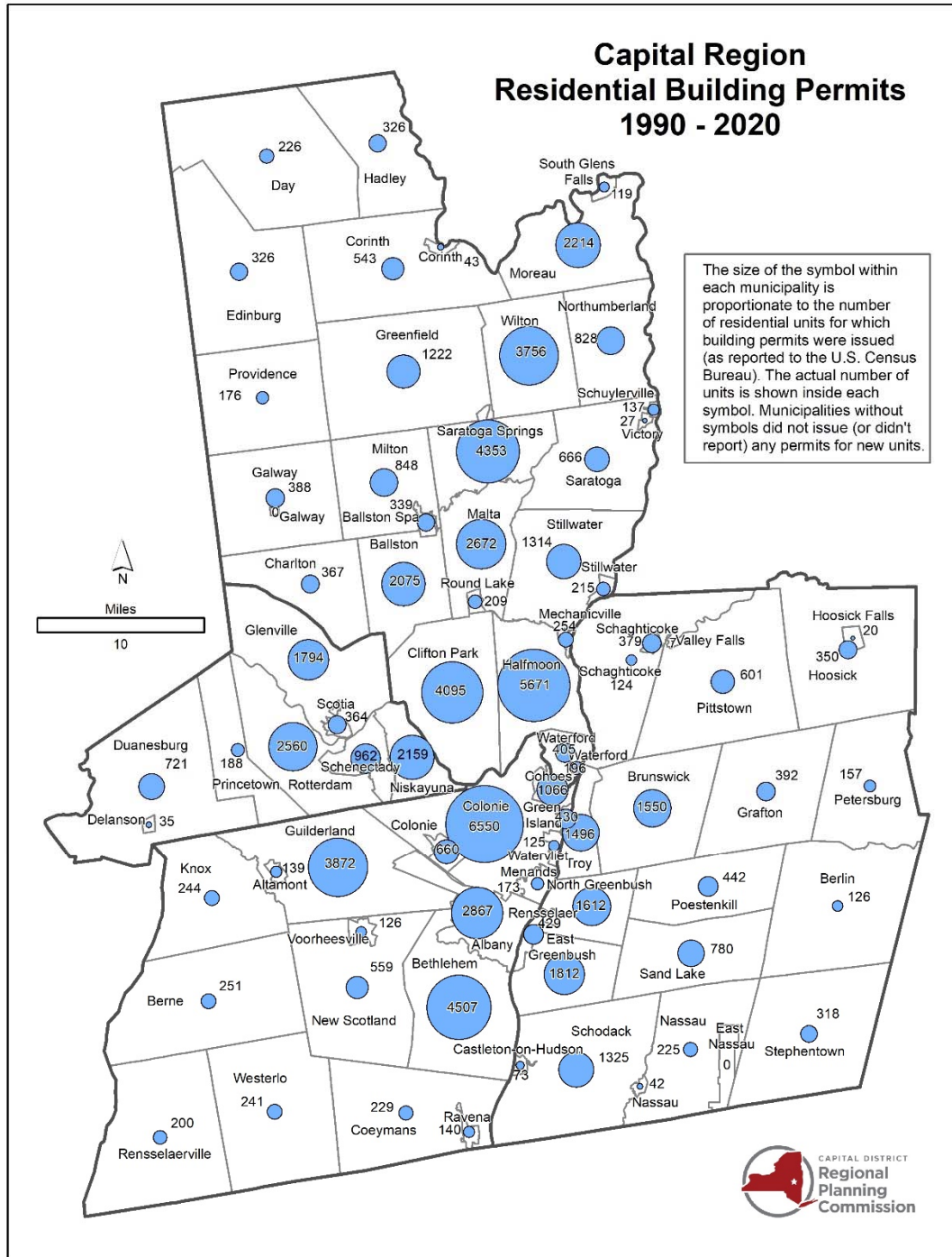


Source: U.S. Census Building Permit Survey

CDRPC publishes annual analyses of municipal building permit issuances for single, multi-family, and total permit issuance within the four-county Capital Region. Reports for [2017](#), [2018](#), and [2020](#) can be accessed online. Single-year permit issuance for every municipality in the region [between 2008 and 2020 is also available](#).

The following map provides an overview of the entire Capital Region's building permit issuance from 1990 through 2020. Since 1990, the town of Colonie has issued the most permits, 6,550. Halfmoon issued the second most permits with 5,671 and Bethlehem is third with 4,507 permits issued. Building permit issuance occurred most heavily along the NYS I87 Thruway corridor.

Map 1: Capital Region Residential Building Permits 1990-2020

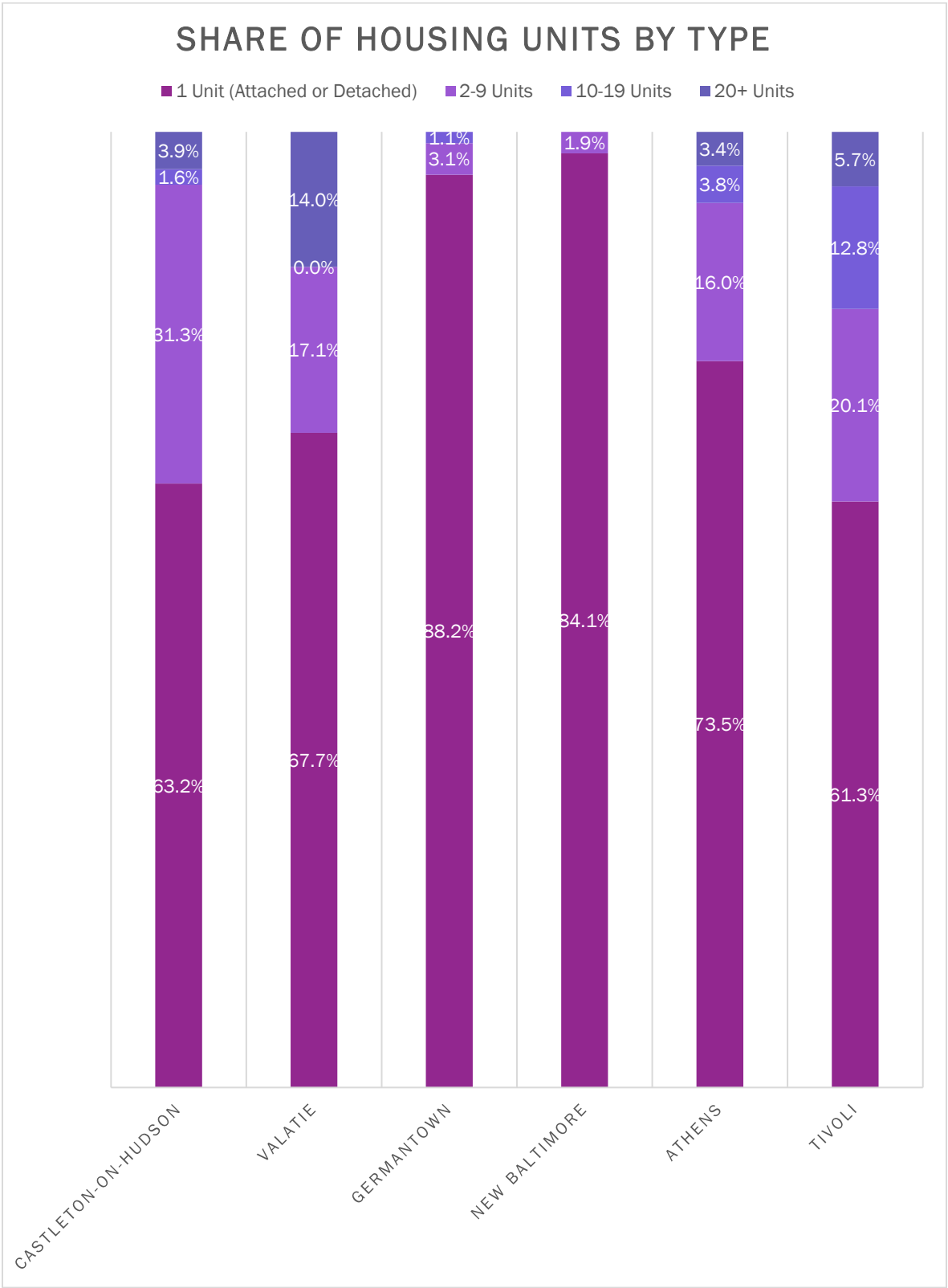


## Housing Types

Housing units are classified by the number of residential units within a single building. A building can be a standalone home designed for one family or a building that contains multiple housing units. The number of residential units a building can hold can vary greatly, from just two units to more than twenty. A breakdown of the number of housing units in structures can provide a better understanding of how housing is distributed throughout

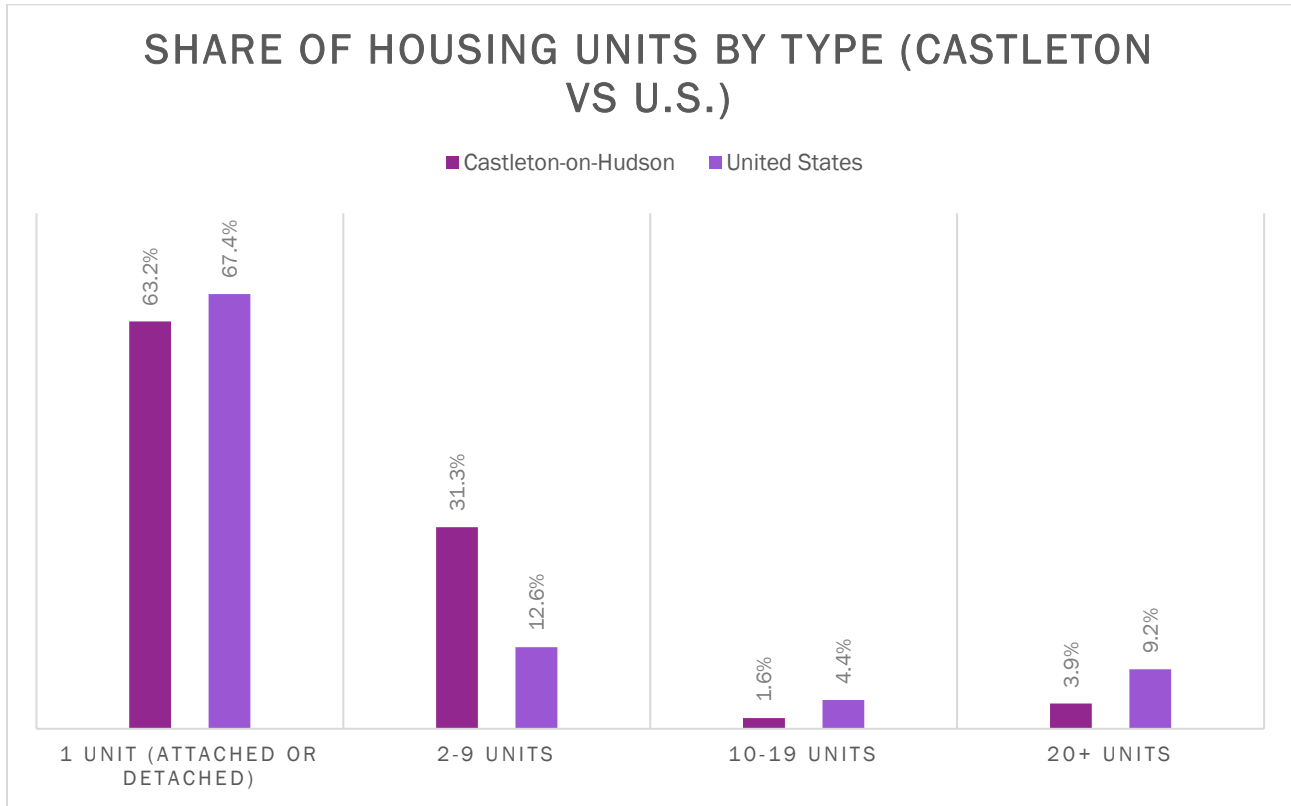
the community, how the housing fits within the local economy, and what kinds of infrastructure and services are needed to accommodate the housing types in each area. It can also help the Village anticipate traffic patterns and where new businesses may seek to locate.

Chart 7: Residential Structures by Share of Units for Castleton and Peer Communities



Single-family units are the predominant housing unit across the country. The national average municipal share of single-family units is 67.4%. Similarly, Castleton and its peer communities are dominated by single-family housing unit type. Of the 614 housing units in Castleton, approximately 63.2% are single-family units.

Chart 8: Number of Housing Units in Structure for Castleton and United States

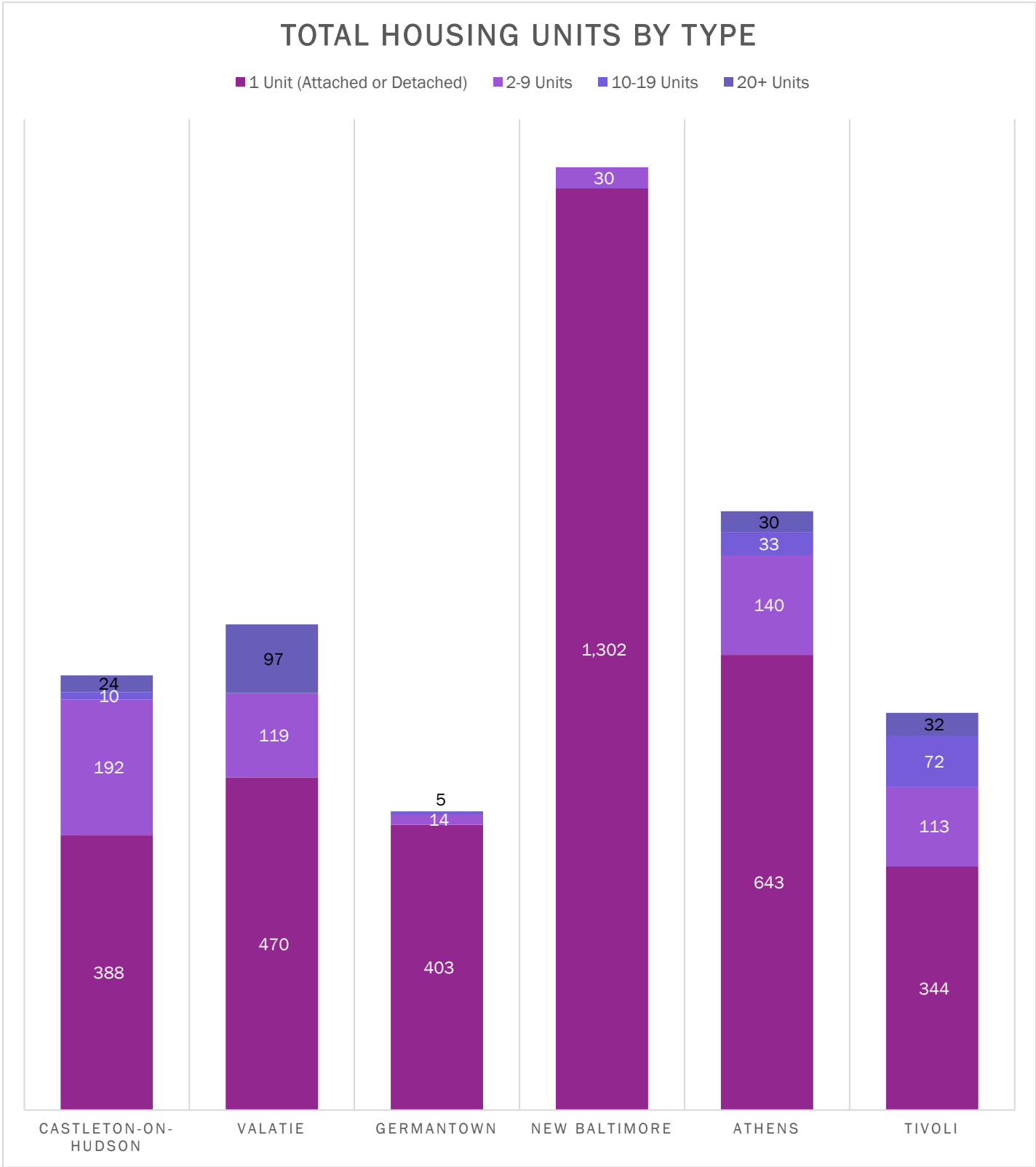


Source: U.S. Census Bureau 5-Year ACS 2019-2015

Single-family residential units are typically divided into two categories; attached and detached. Attached units are single-family homes that have at least one wall in common with an adjoining unit.

Castleton, like its peer communities, is predominately made up of detached housing units. Of the 614 occupied housing units in Castleton, approximately 60.1% of these units are detached single-family units and 3.1% are attached.

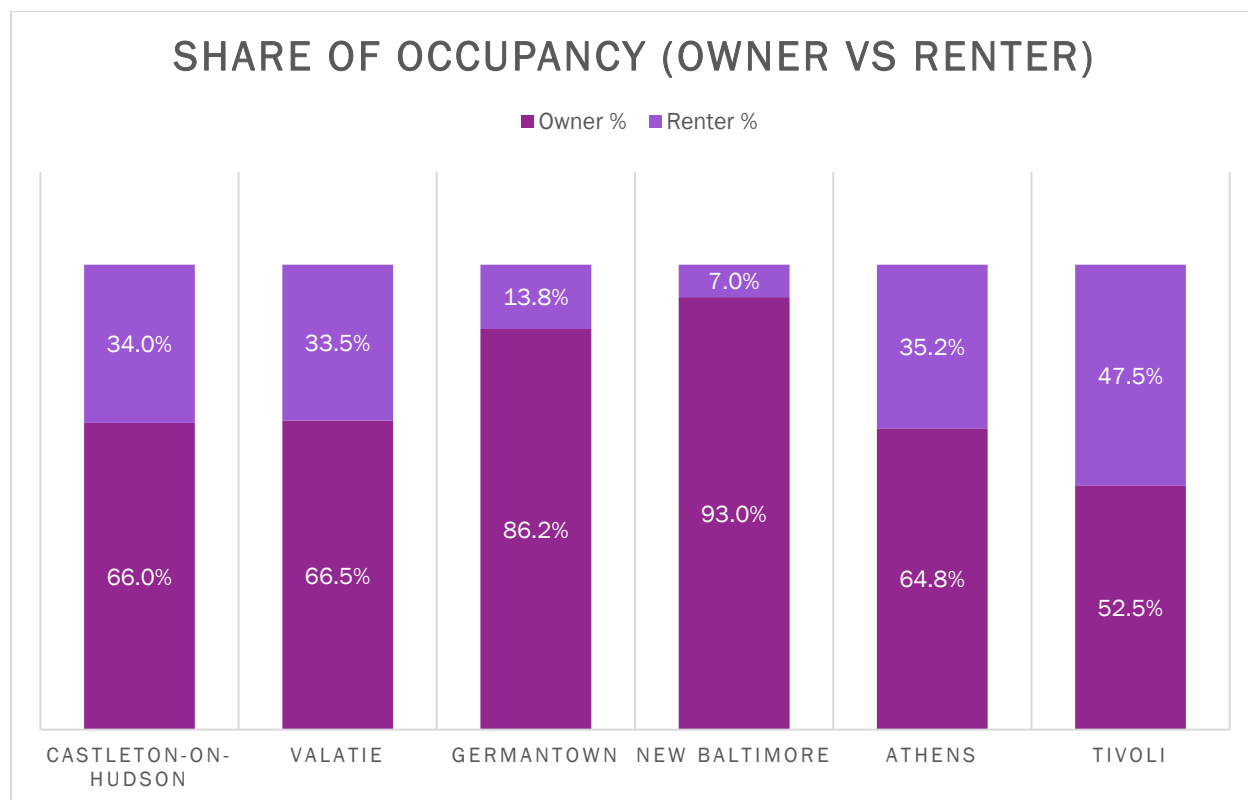
Chart 9: Attached vs. Detached Units for Castleton and Peer Towns



## Occupancy

Residents living in housing units are classified as either owners or renters. Housing units can also be classified as vacant for seasonal use. These units are owned but are not occupied for the entire year. These units can be used as vacation homes or be used as a primary residence that is left vacant while the owners live elsewhere for months at a time.

Chart 10: Occupancy in Castleton and Peer Communities



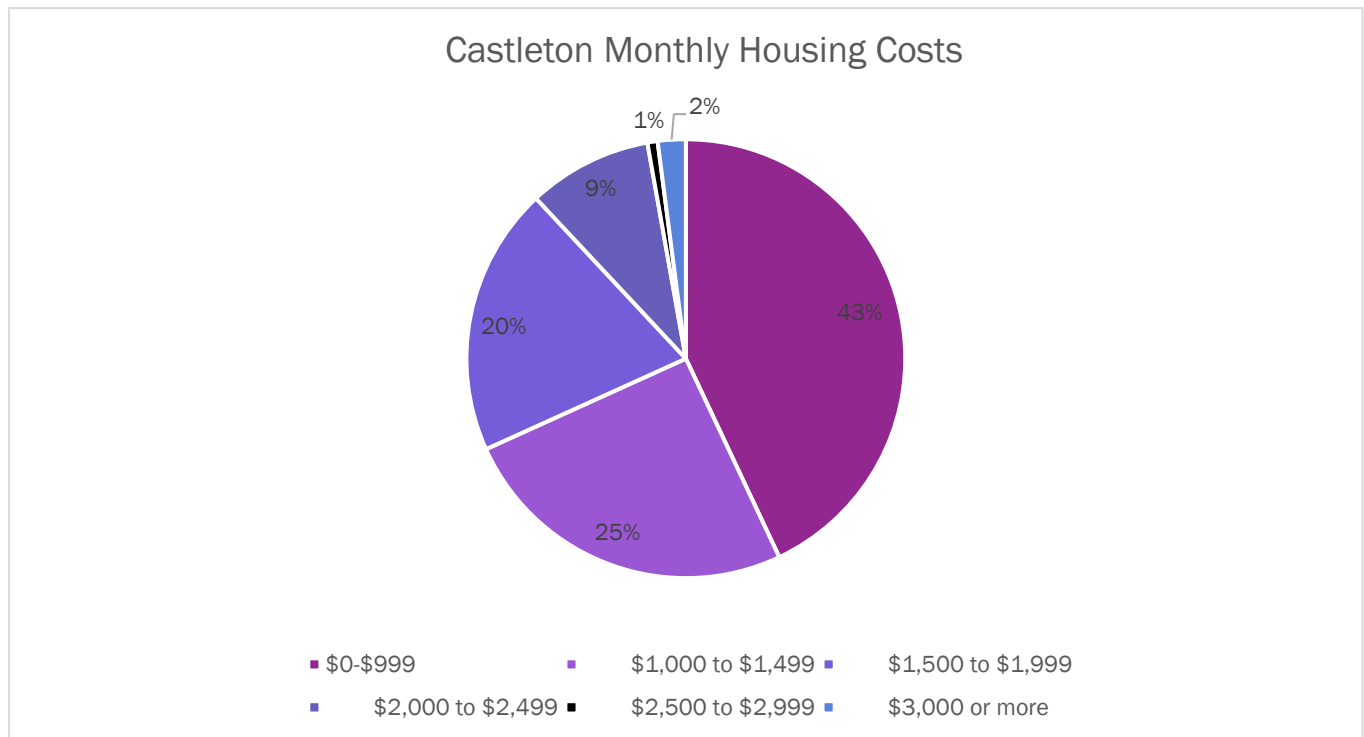
Source: U.S. Census Bureau 5-Year ACS 2019-2015

## Housing Affordability

The United States Department of Housing and Urban Development established the benchmark that housing costs should not exceed 30 percent of the adjusted income of a family whose annual income equals 65 percent of the median income for the area, or thus it is unaffordable. Castleton's median household income is \$75,972, highest of its comparison communities and higher than the national average. Castleton's largest share of residents fall between the \$100,000 to \$149,000 income category, and thus the average income is higher. Other than Tivoli, Castleton-on-Hudson has the highest share of residents with bachelors and graduate degrees. This could explain the higher than national average income in the village. The median amount that people in Castleton pay for monthly housing costs is \$1,146. At the median income level, most residents of Castleton can afford their housing without financial strain.

The majority of Castleton residents, 45%, pay between \$1,000 to \$1,999 in monthly housing costs.

Chart 11: Monthly Housing Costs for Castleton



Source: U.S. Census Bureau 5-Year ACS 2019-2015

Chart 12: Monthly Housing Costs for Castleton and Peer Communities

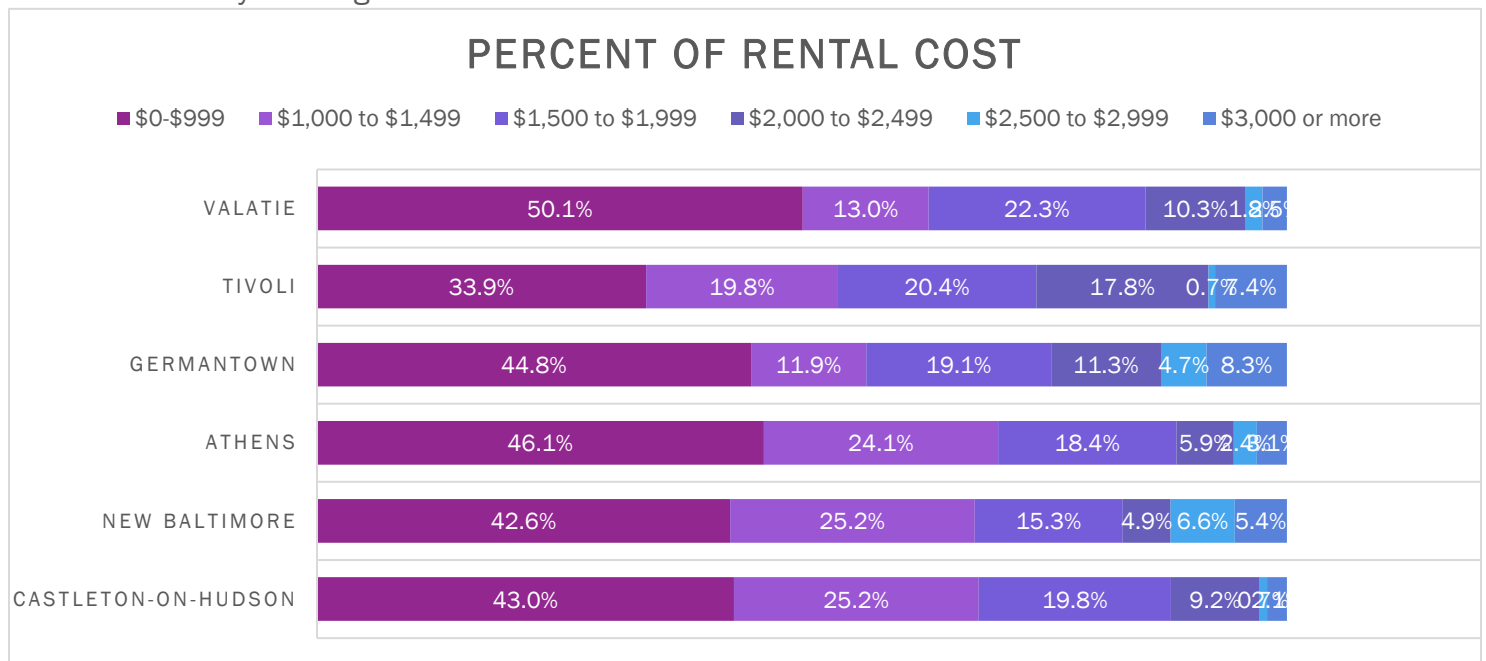


Table 1: Rental Costs

<b>Rent Cost</b>	<b>Castleton-on-Hudson</b>	<b>New Baltimore</b>	<b>Athens</b>	<b>Germantown</b>	<b>Tivoli</b>	<b>Valatie</b>
\$0-\$999	43.0%	42.6%	46.1%	44.8%	33.9%	50.1%
\$1,000 to \$1,499	25.2%	25.2%	24.1%	11.9%	19.8%	13.0%
\$1,500 to \$1,999	19.8%	15.3%	18.4%	19.1%	20.4%	22.3%
\$2,000 to \$2,499	9.2%	4.9%	5.9%	11.3%	17.8%	10.3%
\$2,500 to \$2,999	0.7%	6.6%	2.4%	4.7%	0.7%	1.8%
\$3,000 or more	2.1%	5.4%	3.1%	8.3%	7.4%	2.5%

## Housing Takeaways

Castleton's housing growth between 1980-2020 was more subdued than its peer communities. Castleton has a higher percentage of renters than its peer communities and limited opportunities for single-family development growth. Due to the Village's proximity to major employment, and its capacity for growth in the multi-family housing sector, the Village may want to consider land use regulation changes that will increase density in the village center along Route 9J. The major land use change here would be to amend the zoning code to allow for increased density within the village. The village could accomplish this by encouraging implementing senior housing, incorporating affordable housing or accessory dwelling units. From the last amended zoning map, 2001, only one indicator of residential land is shown. Changing from a general residential definition to an R-1 for single family and R-2 for multi-family has potential to spur development in Castleton.

## Economic Overview

A diversified industrial and commercial economy is more likely to be resilient in the face of economic downturns that may negatively impact one or a small segment of industrial or commercial operations.

CDRPC conducted an analysis of the Village's industrial and commercial sectors by collecting data on, labor force participation, employment rates, occupations, and commuting habits of Castleton's residents. This data can help shape planning and infrastructure investments throughout the Village.

## Industrial Analysis

Castleton may be a small village, however its proximity to larger municipalities does provide residents with a variety of employment sectors to which they may commute.

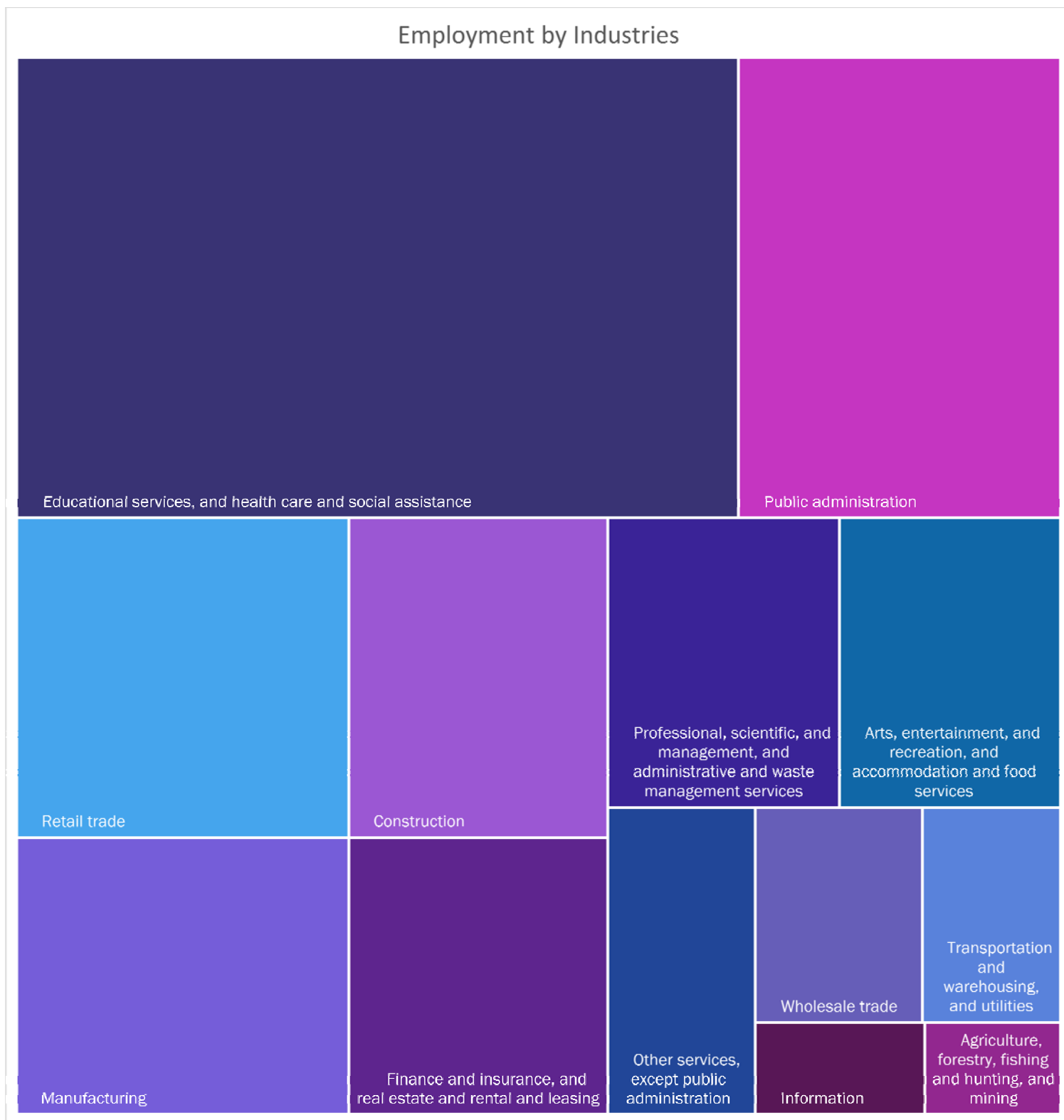


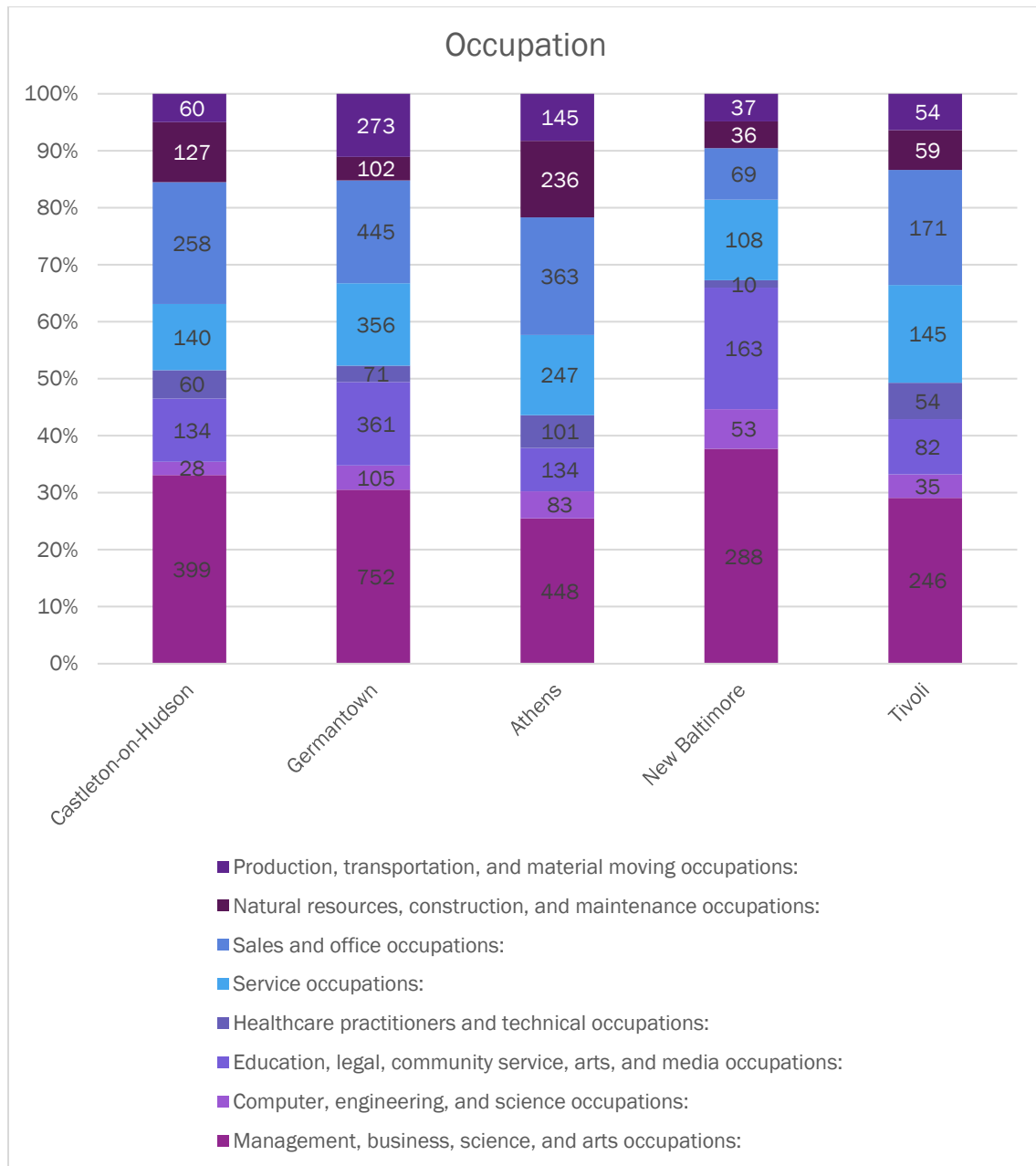
Chart 13: Employment by Industry Source: U.S. Census Bureau Economic Census

Of the approximately 707 residents in Castleton over the age of 16, a majority, 213, are employed in the education, health care, and social services sectors. The Public Administration sector employs 95 residents. The Retail Trade rounds out the largest employment sectors with 68 residents employed.

## Occupation

Occupation data can provide insight to income, transportation choices, and opportunities for workforce development or career development programs. The following chart summarizes occupation data beyond municipal borders of the village.

Chart 14: Occupations – Castleton and Peer Communities



Source: U.S. Census Bureau 5-Year ACS 2015-2019

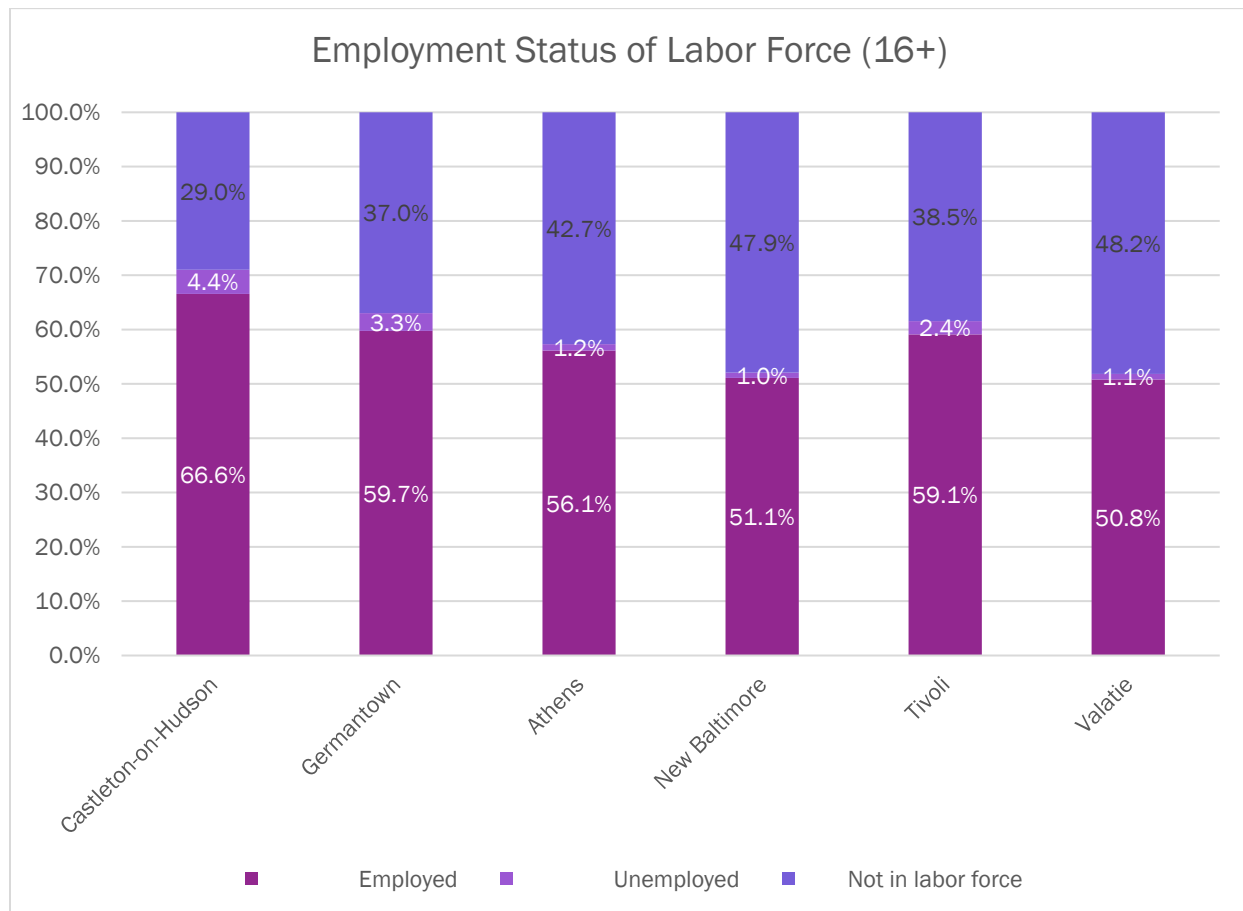
Per occupational strata, management, business, science, and arts represent the vast majority of occupations of Village residents with 47% (334) of residents. These occupations typically correlate with higher median income. Nationally, the percent of occupations in the workforce is 38%. In New York state these occupations make up 43% of the workforce. Castleton's second most common occupations were in the sales and office sectors.

## Employment

Employment is a key marker for the economic health a municipality. Higher levels of employment typically mean residents have more money to spend in the local economy.

Compared to its peer communities, Castleton has the highest share of its residents that are 16 or older in the labor force, 71%. Castleton also has the highest rate of employed residents at nearly 67%. However, Castleton has the highest share unemployment. Castleton had the smallest percentage of population not in the labor force, as compared to its peer communities. This data may indicate the village has fewer retirees than its peers.

Chart 15: Employment – Castleton and Peer Communities



Source: U.S. Census Bureau 5-Year ACS 2015-2019

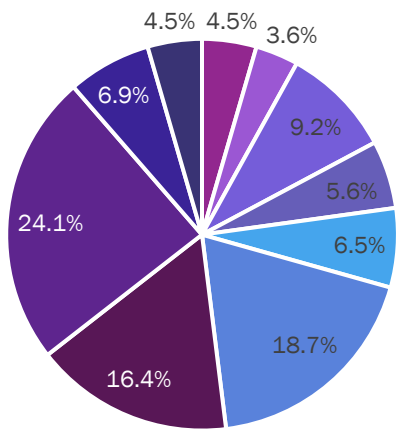
## Household Income

Household Income data shows the range of incomes within the Village. Income data is very important in the planning process as it can affect housing, transportation, and more.

Castleton has a broad distribution of incomes. The largest share within the \$100,000 to \$149,999 category at nearly 25% of all households. Nearly 50% of residents have a household income between \$75,000 and \$199,999.

Chart 16: Household Income

Household Income Within the Village



- Less than \$10,000
- \$10,000 to \$14,999
- \$15,000 to \$24,999
- \$25,000 to \$34,999
- \$35,000 to \$49,999
- \$50,000 to \$74,999
- \$75,000 to \$99,999
- \$100,000 to \$149,999
- \$150,000 to \$199,999
- \$200,000 or more

## Demographic Composition and Change

Demography examines population by size, composition or structure, spatial distribution, characteristics, and changes over time. Demographic data often provides the backbone to comprehensive planning discussions for topics such as housing, education, health care services, infrastructure, and economic development projects. Characteristics such as age, gender, racial and ethnic background, occupation, educational attainment, marital status, and living conditions provide a foundational to plan for future community needs like housing, transportation, shopping, recreation, raising families, and community activities.

### Population Totals

Exact population counts are taken every ten years through the Decennial Census. The Census Bureau recently undertook the 2020 Decennial Census. While the full data has not been released as of the date of the publication of this report, certain population statistics for States, Counties, and Municipalities have been released. Compared to its peer communities, Castleton was the only community that had a positive change between 2010 and 2020, increasing by 4 residents or 0.3%. The Town of Athens saw the greatest population loss of the peer communities, with a decrease of 182 residents. New Baltimore and Tivoli followed in terms of total population loss. However, in terms of the highest percent change, Tivoli lost residents at a rate of 9.5%.

At the request of the Village, we examined population changes in the Schodack Central School District, which includes Castleton. Unlike Castleton, the school district population has decreased. Between 2000 and 2020, district population decreased from 6,500 to 6,163 residents. This represents a 5.2% or 337 resident decrease.

Table 2: Population Change Comparison

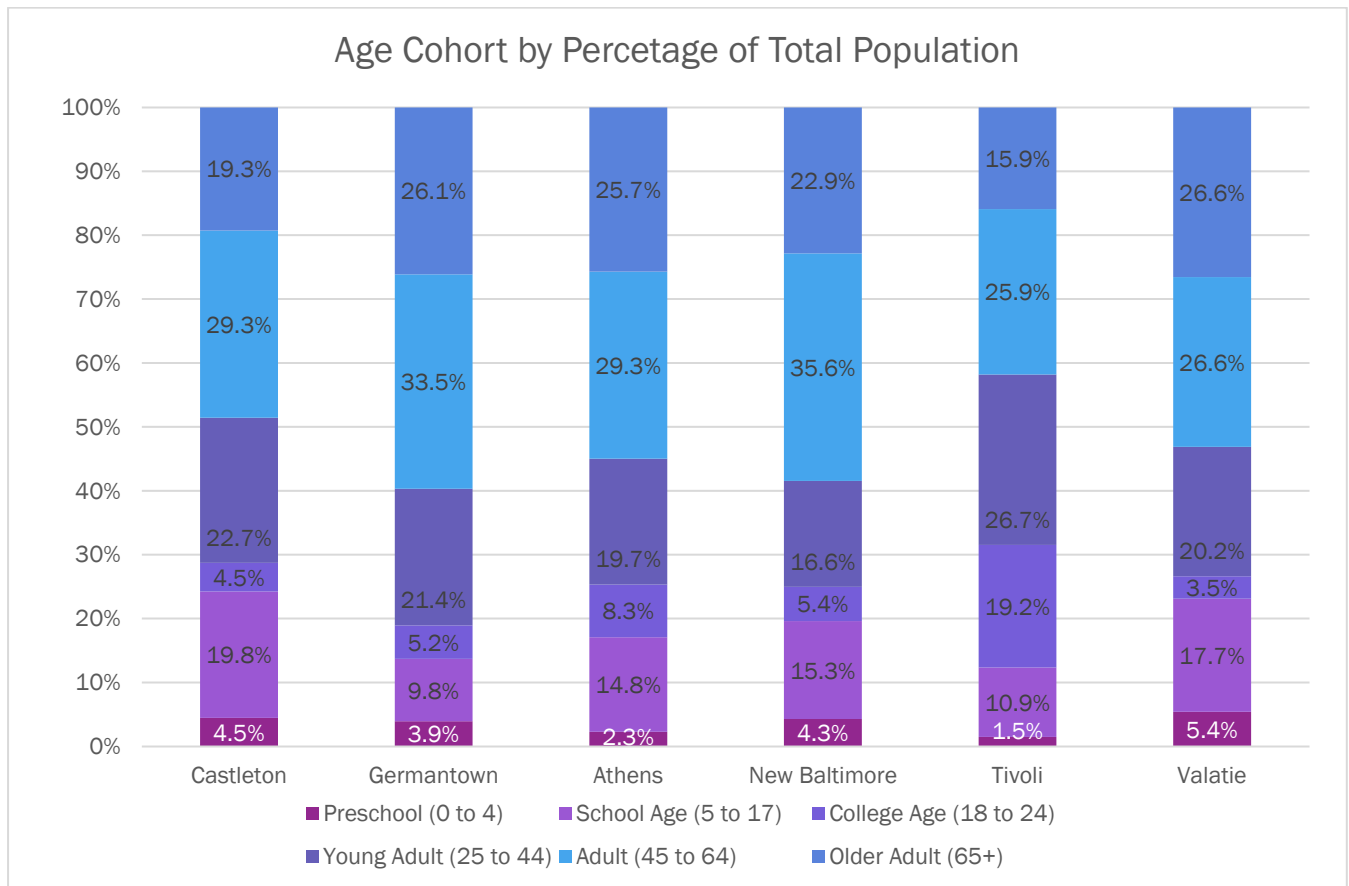
Community	2010	2020	2010-2020 % Change	Total Change
Castleton-on-Hudson	1473	1477	0.3%	4
Valatie	1819	1785	-1.9%	-34
Germantown	1954	1936	-0.9%	-18
New Baltimore	3370	3226	-4.3%	-144
Athens	4098	3916	-4.4%	-182
Tivoli	1118	1012	-9.5%	-106

Source: U.S. 2010 & 2020 Decennial Census

### Population Age Distribution

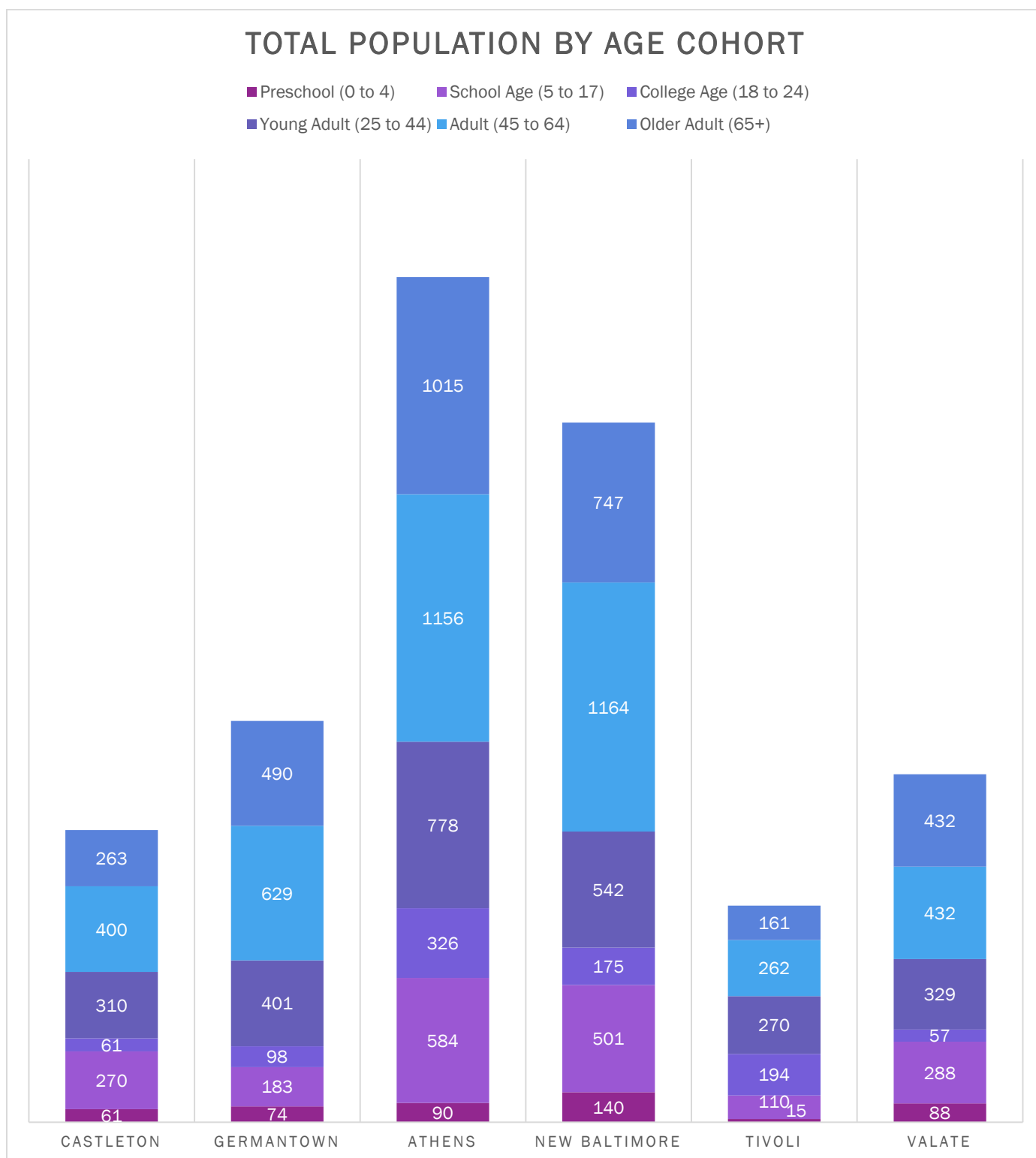
Categorizing populations into age cohorts helps to better understand the different types of services communities need. Age cohorts combine similar age years with similarities into one group to better allow for analysis and comparison. For example, a higher percentage of residents under the age of 15 may imply the need for emphasis on schools, primary health care services, and recreational needs. In contrast, a higher percentage of a population that is 65+ may require easier access to health care facilities and specialized transportation modes and facilities. While the Decennial Census typically provides age cohort data, the Census Bureau has yet to release data with detail to that level so we will utilize ACS data for until Decennial data is available.

Chart 17: Age Cohorts – Castleton and Peer Communities



Source: U.S. Census Bureau 5-Year ACS 2015-2019

Chart 18: Age Cohorts – Total Population by Age



Source: U.S. Census Bureau 5-Year ACS 2015-2019

According to ACS estimates, Castleton's population saw its highest concentrations in the Young Adult and Adult categories. Castleton saw the highest concentration in the Adult category at approximately 29.3% of its population. This category generally saw the highest concentration for the other peer communities. Castleton also saw high a

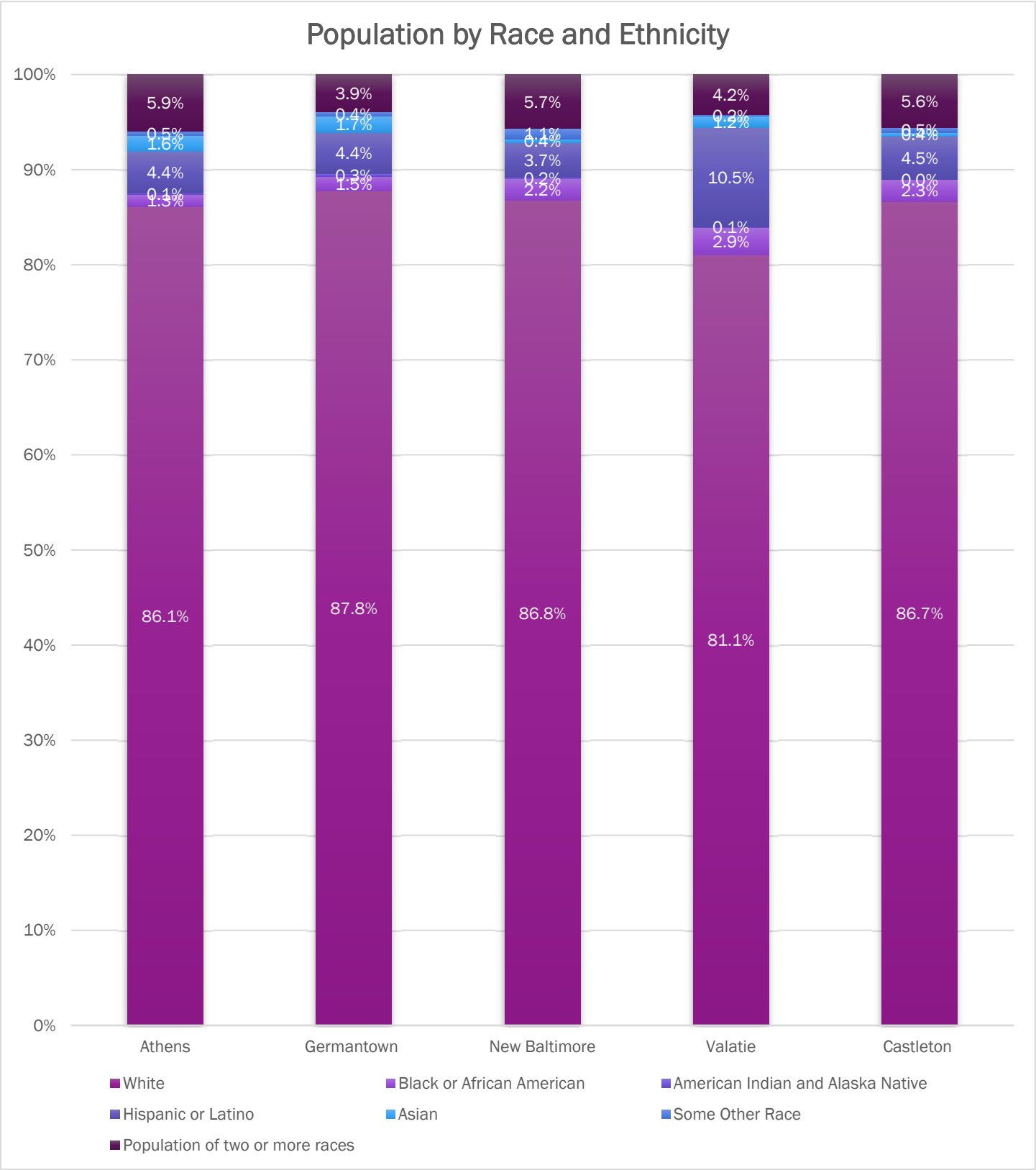
concentration in the Young Adult category at approximately 22.7%. The School Age and Older Adult categories both saw a similar concentration of the population at approximately 19.8% and 19.3% respectively.

## Population by Race and Ethnicity

Understanding Castleton's racial makeup provides valuable information for addressing the varying planning-related needs of different sociocultural and socioeconomic groups within the community. It is also important for expanding choice, opportunity, health, and access for all persons and promoting racial and economic integration. This type of data is also used to identify environmental justice communities that are vulnerable to impacts of land use decisions that may have significant environmental impacts. Individuals filling out the Decennial Census and the American Community Survey can report themselves as any race with which they identify and can also report multiple races.

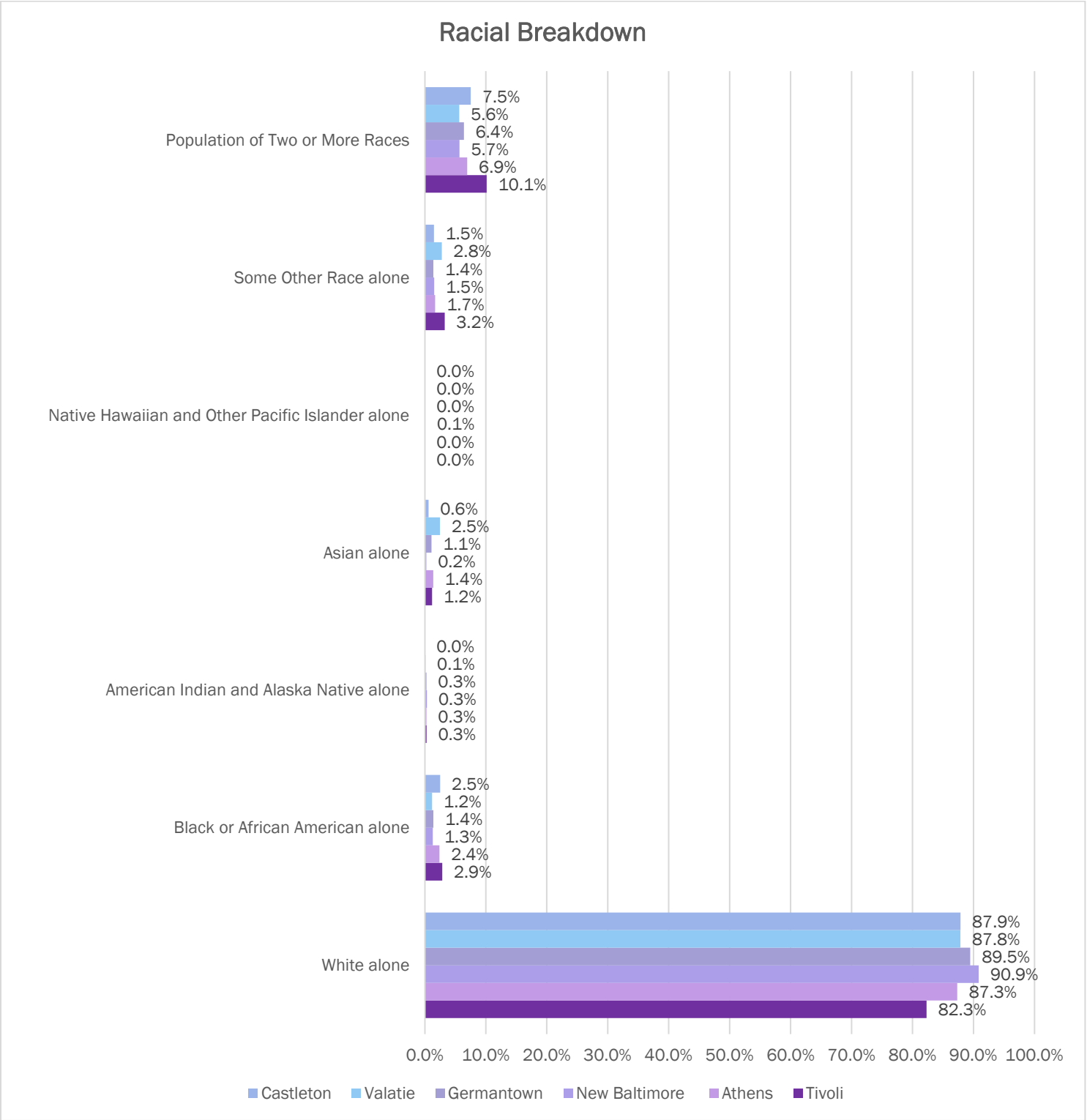
The 2020 Decennial Census saw many more people identifying as races other than White, or Two or More Races than had been in previous censuses. White Alone populations saw a significant decrease across the region while other races or people identifying as multiple races saw increases. It is likely that many people who classified themselves as White Alone in the past changed their classifications to reflect other races they have in combination with White.

Chart 19: Population by Race and Ethnicity – Castleton and Peer Communities



Castleton and its peer communities are largely populated by residents who identify as White alone. Castleton had the third highest share of residents identifying as White alone at 87.9% behind New Baltimore and Germantown. Castleton saw the second highest concentration of its population in the Two or More Races category at 7.5%. Of all the peer communities, Castleton had the second highest share of its population identify as Black or African American alone at 2.5%. This trailed only Tivoli at 2.9%.

Chart 20: Racial Breakdown

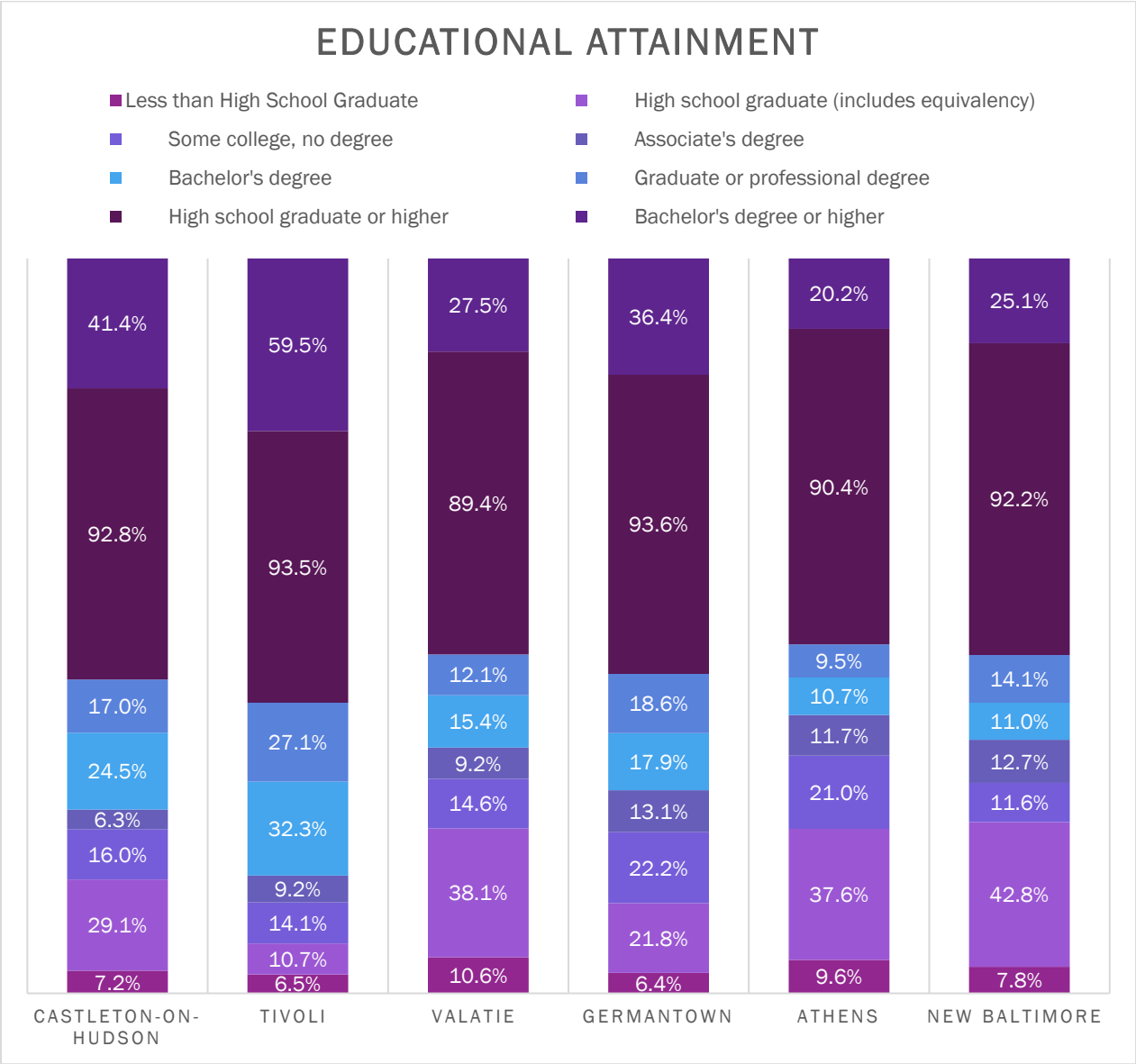


Educational Attainment

Educational attainment refers to the highest level of education a person has achieved. Educational attainment can help determine the abilities of the workforce and help identify potential needs for educational or workforce programs. Educational attainment, in this case, is taken for members of the population that are 25 or older.

The largest share of Castleton’s residents has completed High School or equivalency as the furthest level of education they have reached. The second and third highest categories for Castleton is the bachelor’s degree and Graduate or Professional Degree categories. Having a concentration of residents with higher levels of education is a good sign for higher incomes and families. Both Tivoli and Castleton both saw higher shares of their residents with bachelor’s and Graduate degrees than the other peer communities.

Chart 21: Educational Attainment (Age 25+)



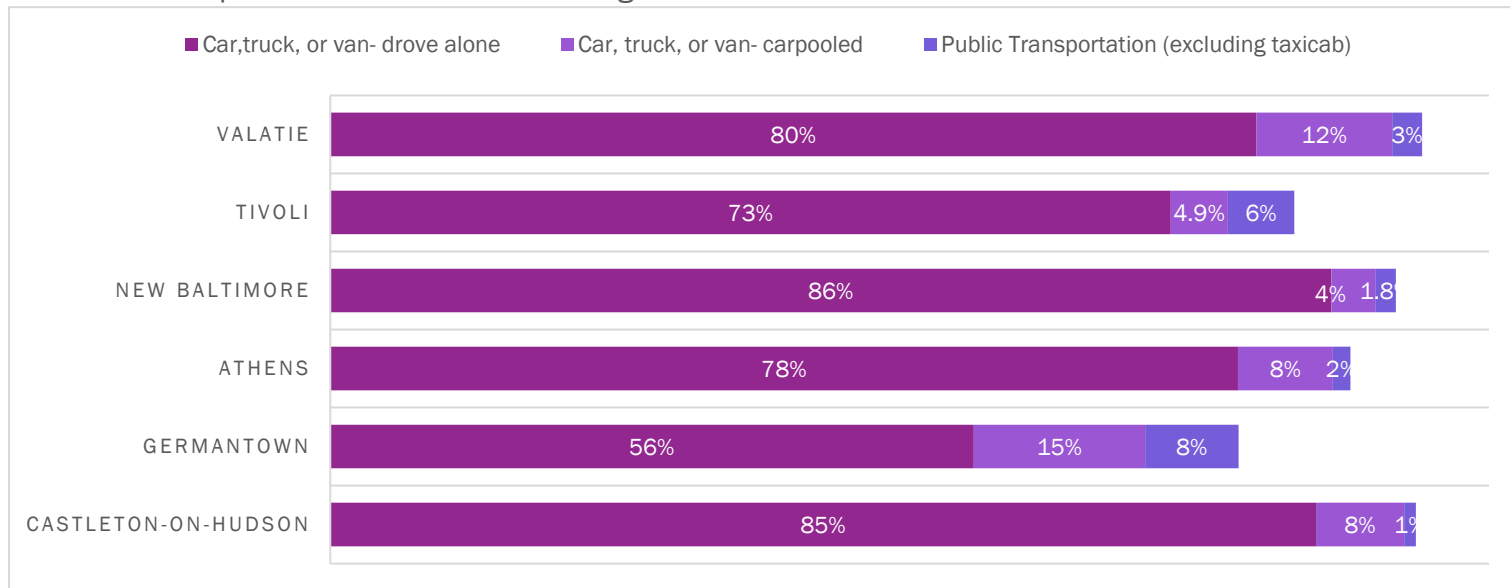
Source: U.S. Census Bureau 5-Year ACS 2015-2019

Transportation

The Capital District Transportation Committee has the majority of transportation analysis in their technical memo. The table below illustrates mode of transportation for commuting to work. Castleton has a higher percentage of its population relying on single-occupancy vehicle travel than most of its peer communities. The village lacks access to Capital District Transit Authority busses – which may be due to a lack of market for consistent ridership. It may also be due to a disparate development pattern that does not directly support transit access. With an increased emphasis on dense development along the villages’ main corridor, it may be possible to encourage transit access

for both communities and workers in the village commuting in. The travel data summarized below is pre-2020 and before significant shifts in commuting patterns that took place nationwide as a response to the pandemic. Working from home may rise in popularity due to COVID restrictions and increased remote work options.

Chart 22: Transportation Mode for Commuting to Work- Castleton and Peer Communities



Source: U.S. Census Bureau 5-Year ACS 2015-2019

## Inflow Outflow

An inflow outflow analysis shows where people work in comparison to where they live. Our analysis below illustrates the number of people living and working in Castleton, those that commute in and those that commute out.

In 2019, there were 741 employed individuals living in Castleton. Of this population 703 residents, 94.9%, were employed outside of Castleton but lived in the Village. There were 38 residents, 5.1%, that live and work in Castleton.

There were 207 residents employed in Castleton but live outside of the Village. Peer communities have similar inflow/outflow.

Source: U.S. Census Bureau On the Map 2019

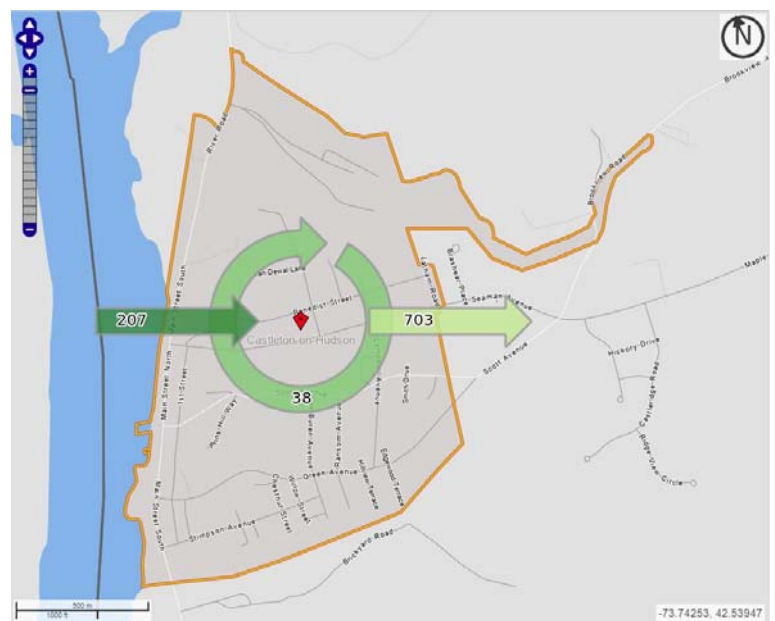
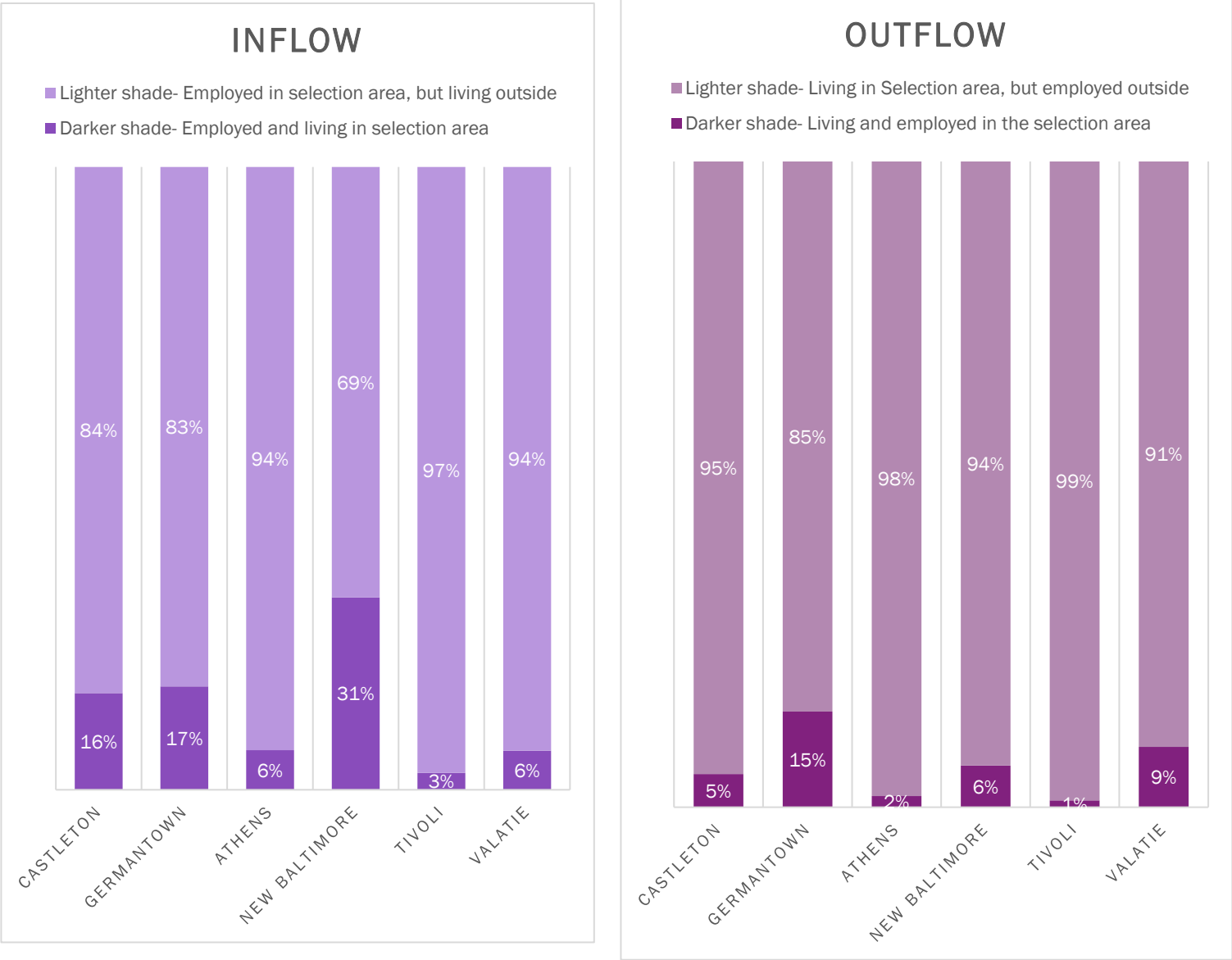


Chart 23: Inflow/Outflow for Castleton and Peer Towns



Source: U.S. Census Bureau On the Map 2019

