

3. DEMOGRAPHICS AND GROWTH TRENDS

3.1 POPULATION OVERVIEW

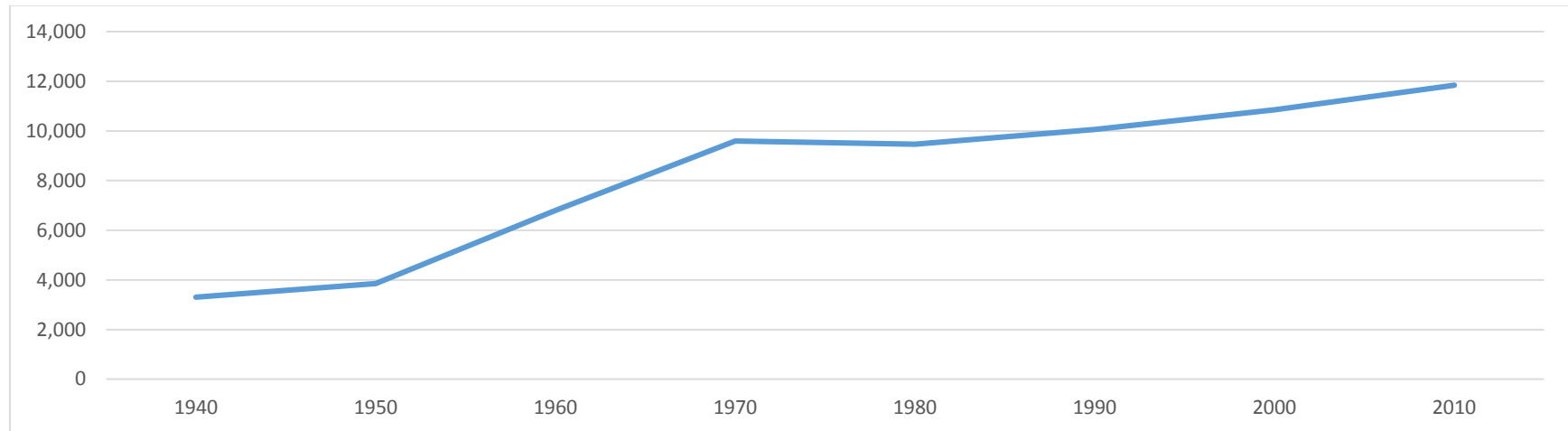
As the suburbs of New York City expanded rapidly during the post-World War II years, North Castle's population nearly tripled. The number of residents increased from 3,306 to 9,591 between 1940 and 1970, with a gain of 76% from 1950 to 1960. As shown in Chart 1, the Town's growth stalled during the 1970s – as experienced throughout the region – but began growing again after 1980, although not at the same pace as in the highest-growth period.

Regional suburban growth largely subsided over the last 30 years; however, compared with similar communities in Westchester County, the Town's growth remains relatively strong. As shown in Table 1 below, the population of North Castle has increased by 25.1%, or from 9,467 in 1980 to 11,841 in 2010. North Castle's growth during this period was more than double that of Westchester County (+9.5%). While

some other municipalities in the county saw moderating growth during the 2000s, North Castle's growth was greater during the last decade than the previous two decades. Nonetheless, as discussed later in this chapter, the Town's population growth rate is unlikely to reach the level of the mid-20th century. Development restrictions linked to the presence of the New York City watershed lands, as well as zoning designed to protect low-density suburban character, have served to limit growth in North Castle and its neighbors. These factors are not likely to change.

The Town's 2010 population density was just 0.71 residents per acre (see Table 2). In all of Westchester County, only Bedford, Lewisboro, North Salem and Pound Ridge were less dense than North Castle. These surrounding communities, as well as Mount Pleasant, were all similarly low in density with less than two persons per acre.

Chart 1: North Castle Population Growth, 1940-2010



Source: U.S. Census Bureau; North Castle 1996 Comprehensive Plan Update

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Table 1: Total Population by Municipality & Westchester County, 1980-2010

Municipality	Bedford	Greenwich, CT	Harrison	Mount Pleasant	New Castle	North Castle	Pound Ridge	White Plains	Westchester County
1980	15,137	59,578	23,046	23,760	15,425	9,467	4,009	46,999	866,599
1990	16,906	58,441	23,308	25,242	16,648	10,061	4,550	48,718	874,866
2000	18,133	61,101	24,154	26,151	17,491	10,849	4,726	53,077	923,459
2010	17,335	61,171	27,472	26,176	17,569	11,841	5,104	56,853	949,113
1980-1990	+11.7%	-1.9%	+1.1%	+6.2%	+7.9%	+6.3%	+13.5%	+3.7%	1.0%
1990-2000	+7.3%	+4.6%	+3.6%	+3.6%	+5.1%	+7.8%	+3.9%	+8.9%	5.6%
2000-2010	-4.4%	+0.1%	+13.7%	+0.1%	+0.4%	+9.1%	+8.0%	+7.1%	2.8%
1980-2010	+14.5%	+2.7%	+19.2%	+10.2%	+13.9%	+25.1%	+27.3%	+21.0%	9.5%

Source: U.S. Census Bureau, Decennial Censuses, 1980-2010.

Table 2: Population Density by Municipality & Westchester County, 2010

	Acres	Population per Acre	2010 Population	2010 Density Ranking
Bedford	25,280	0.69	17,335	40
Greenwich, CT	30,478	2.01	61,171	N/A
Harrison	11,136	2.17	27,472	31
Mount Pleasant	15,424	1.75	26,931	34
New Castle	14,784	1.19	17,569	37
North Castle	16,768	0.71	11,841	39
Pound Ridge	14,848	0.32	5,104	43
White Plains	6,336	8.38	56,853	10
Westchester County	286,720	3.31	949,113	N/A

Source: U.S. Census Bureau, 2010 Decennial Census.

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In addition to making comparisons with neighboring municipalities and Westchester County as a whole, this chapter looks at socioeconomic conditions across North Castle's three hamlet areas of Armonk, North White Plains and the Eastern District (Banksville). Residents' opinions of the hamlet boundaries may vary based on a range of factors including zip code, school districts or historic patterns of development. This Comprehensive Plan, following the practice of the Town's Planning Department, has used the 2010 U.S. Decennial Census Tract boundaries, shown in Map 1, as follows:

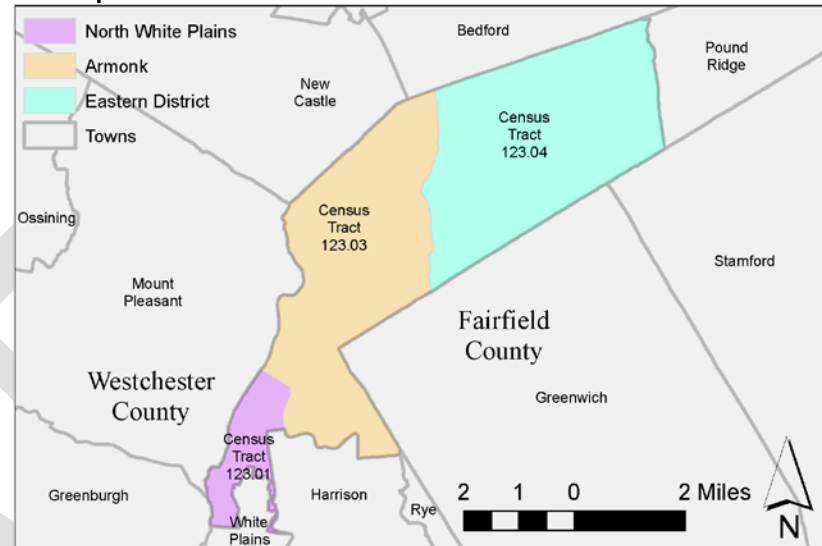
- Hamlet of Armonk: Census Tract 123.03
- Hamlet of North White Plains: Census Tract 123.01
- Hamlet of Eastern District (Banksville): Census Tract 123.04

3.1.1 AGE GROUPS

North Castle residents tend to be somewhat older than those in neighboring communities. Chart 2, below, illustrates median age (half are older, half are younger) of area residents in 2000 and 2010. The median age has increased, reflecting national trends of an aging population and lower fertility rates.

Although the Town is an older community overall in the context of Westchester County, it has a sizeable population under age 18 (29.4%) compared with the County (23.2%). The youth population is concentrated primarily in Armonk and North White Plains, where about one in three residents is a minor (see Chart 3). North Castle's somewhat smaller young adult (18-34) population and slightly larger share of middle-age population (35-64) are driving the Town's older median age. Within North White Plains, for example, the share of the young adult population is just 7.4%, compared with 20.1% in the County. The

Map 1: Hamlets & Census Tract Boundaries of North Castle



Source: U.S. Census Bureau, 2010 Census Tract Boundaries & Esri

lack of younger residents in North Castle may reflect the high cost of living, low number of local jobs and lack of cultural and entertainment amenities typically enjoyed by young adults.

Table 3 shows the population age groups over time for North Castle and the County. The table further illustrates how the Town has maintained an older population as a whole, despite a growing number of children. While the number of children under 18 grew by 9.2%, or 296 persons, from 2000 to 2010, the population aged 50 or older added 1,012 residents, or 31.4%. For the County, that age group increased by 49,412 residents, or 17.8%, far less substantial than the aging seen in the Town.

Looking at changes among the working and non-working age population in North Castle, the last decade saw a population gain of 4.5% among working-age residents 18-64 and a 16% gain for all other residents under age 18 and 65 years or older.

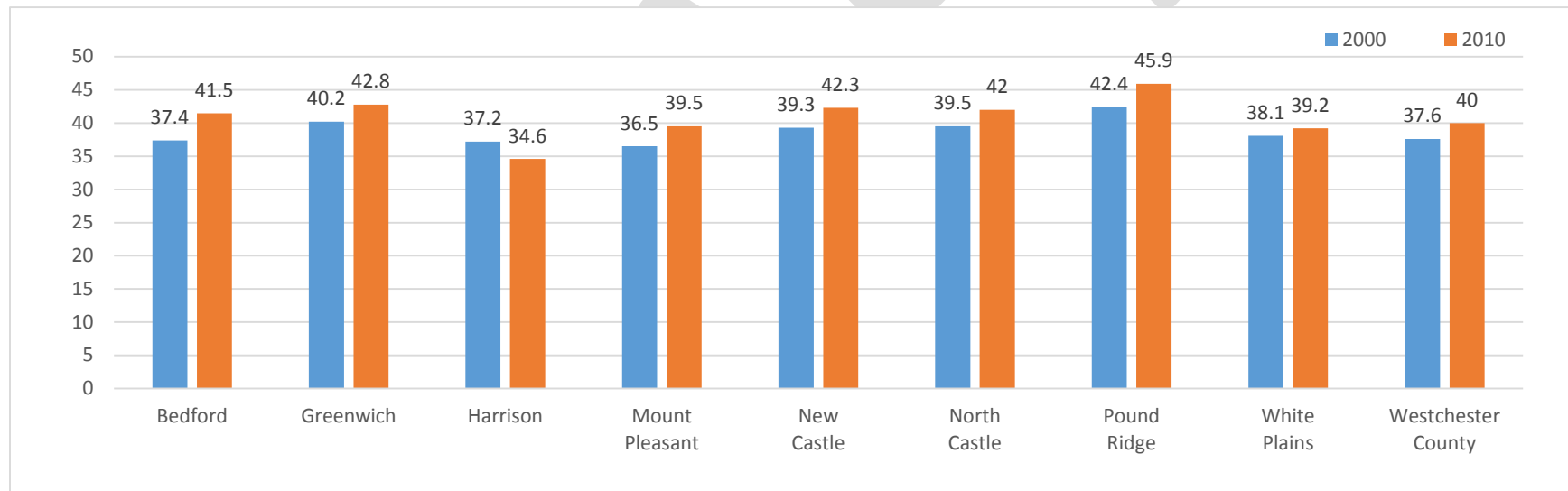
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Such unbalanced population growth could expand the tax burden on working-age residents, as senior and youth populations typically demand higher levels of public services.

North Castle's declining share of young adults is related to the Town's housing supply, which is dominated by single-family homes in an increasingly expensive housing market. This residential make up has successfully attracted families with young children, but the lack of small apartments ensures that

young adults raised in North Castle must either live with their parents before starting families of their own or move elsewhere. In addition, housing stock diversity could also help local employers retain a competitive workforce. As older householders are expected to age in place, greater municipal resources may need to be invested to provide senior-friendly recreational activities and improve accessibility such as pedestrian friendly street systems and paratransit services.

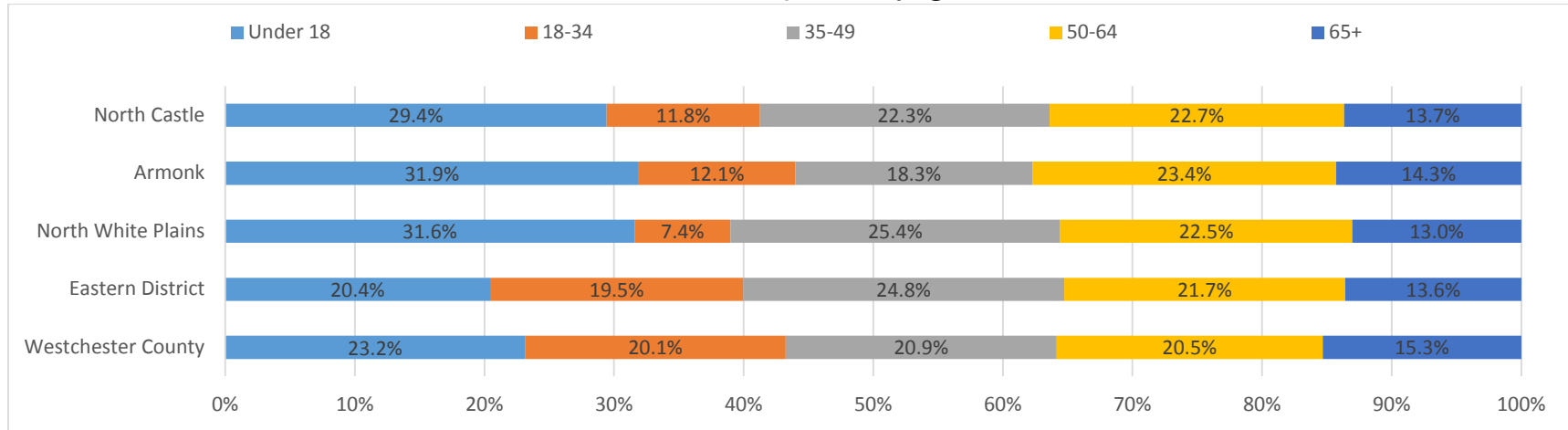
Chart 2: Median Age of North Castle and Other Area Residents, 2000 and 2010



Source: U.S. Census Bureau, 2010-2010 Decennial Censuses.

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Chart 3: Distribution of Population by Age, 2011-2015



Source: U.S. Census Bureau, American Community Survey, 2011-2015 5-year Estimate.

Table 3: North Castle and Westchester County, Population by Age Cohort, 2000 to 2015

	North Castle					Westchester County				
	Count			Change		Count			Change	
	2000	2010	2011-15	2000-2010	2010-2015	2000	2010	2011-15	2000-2010	2010-2015
Total	10,849	11,841	12,141	9.1%	2.5%	923,459	949,113	967,315	2.8%	1.9%
Under 17	3,224	3,520	3,574	9.2%	1.5%	230,797	228,000	224,115	-1.2%	-1.7%
18-34	1,406	1,349	1,436	-4.1%	6.4%	189,987	185,000	194,174	-2.6%	5.0%
35-49	2,995	2,736	2,713	-8.6%	-0.8%	225,199	209,225	202,333	-7.1%	-3.3%
50-64	2,063	2,671	2,759	29.5%	3.3%	148,512	187,766	198,458	26.4%	5.7%
65 or older	1,161	1,565	1,659	34.8%	6.0%	128,964	139,122	148,235	7.9%	6.6%

Source: U.S. Census Bureau, 2000-2010 Decennial Censuses & American Community Survey, 2011-2015 5-Year Estimate.

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3.1.2 RACE/ETHNICITY

As shown in Table 4, North Castle and its hamlets remain a majority white, non-Hispanic community with marginal gains in racial and ethnic diversity. While in 2000 there was an equal share of Asian/Other and Hispanic Town residents (both 4.1%), by 2010 the share of Hispanic residents had climbed to 7.1% of the population, as the Asian/Other population grew to 5.2% of the total. Much of the gain in the Hispanic population was concentrated in North White Plains, which increased its share of Hispanic people from 8.5% to 22%, a 320-person gain over the 10-year period. North White Plains also added the largest number of Asian/Other residents (+89 persons) with a smaller gain in Armonk (+55 persons). The size in all race-ethnicity categories increased except for the Black population, which lost three residents in the Town.

Compared with the County, North Castle has slightly smaller population shares of Asian/Other residents and those that identify with two or more racial groups. While the County's White non-Hispanic population share declined to nearly one in two residents, the Town's White non-Hispanic population remains the predominant race-ethnicity group. The Town doubled its resident Hispanic population in the last decade from 449 to 906 persons, while the County's Hispanic population grew by 43.6%. The Asian/Other population rose by 39.8% in the Town, nearly double the County's gain (+24.1%).

Table 4: Population by Mutually Exclusive Race-Ethnicity, 2000 to 2010

Total Population	<i>North Castle</i>		<i>Armonk</i>		<i>North White Plains</i>		<i>Eastern District</i>		<i>Westchester County</i>	
	2000	2010	2000	2010	2000	2010	2000	2010	2000	2010
Total	10,849	11,841	4,092	4,777	1,846	2,168	4,911	4,896	923,459	949,113
White	9,682	9,994	3,627	4,221	1,533	1,396	4,522	4,377	591,776	544,563
Black	182	179	83	32	62	101	37	46	125,227	126,585
Asian/Other	442	618	184	239	63	152	195	227	45,326	56,239
2 or More Races	94	144	41	51	31	42	22	51	17,006	14,694
Hispanic/Latino	449	906	157	234	157	477	135	195	144,124	207,032
Percent of Population	<i>North Castle</i>		<i>Armonk</i>		<i>North White Plains</i>		<i>Eastern District</i>		<i>Westchester County</i>	
	2000	2010	2000	2010	2000	2010	2000	2010	2000	2010
White	89.2%	84.4%	88.6%	88.4%	83.0%	64.4%	92.1%	89.4%	64.1%	57.4%
Black	1.7%	1.5%	2.0%	0.7%	3.4%	4.7%	0.8%	0.9%	13.6%	13.3%
Asian/Other	4.1%	5.2%	4.5%	5.0%	3.4%	7.0%	4.0%	4.6%	4.9%	5.9%
2 or More Races	0.9%	1.2%	1.0%	1.1%	1.7%	1.9%	0.4%	1.0%	1.8%	1.5%
Hispanic/Latino	4.1%	7.7%	3.8%	4.9%	8.5%	22.0%	2.7%	4.0%	15.6%	21.8%

Source: US Census Bureau, 2000-2010 Decennial Censuses.

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3.1.3 PLACE OF BIRTH

Trends in resident place of birth are illustrated in Chart 4. Following Pound Ridge (9.1%), the percentage of North Castle residents that are foreign-born (11.5%) is the second lowest among all surrounding municipalities and less than half the share of such residents in Westchester County (25.3%). North Castle's foreign-born population remained largely unchanged from 2000 to the five-year average period of 2011-2015 with an estimated gain of 13 residents, from 1,383 to 1,396, while the share of such residents has fallen from 12.7% to 11.5% of the total population. Almost seven in 10 (67.6%) of North Castle's foreign-born population are naturalized U.S. citizens.

3.1.4 EDUCATIONAL ATTAINMENT

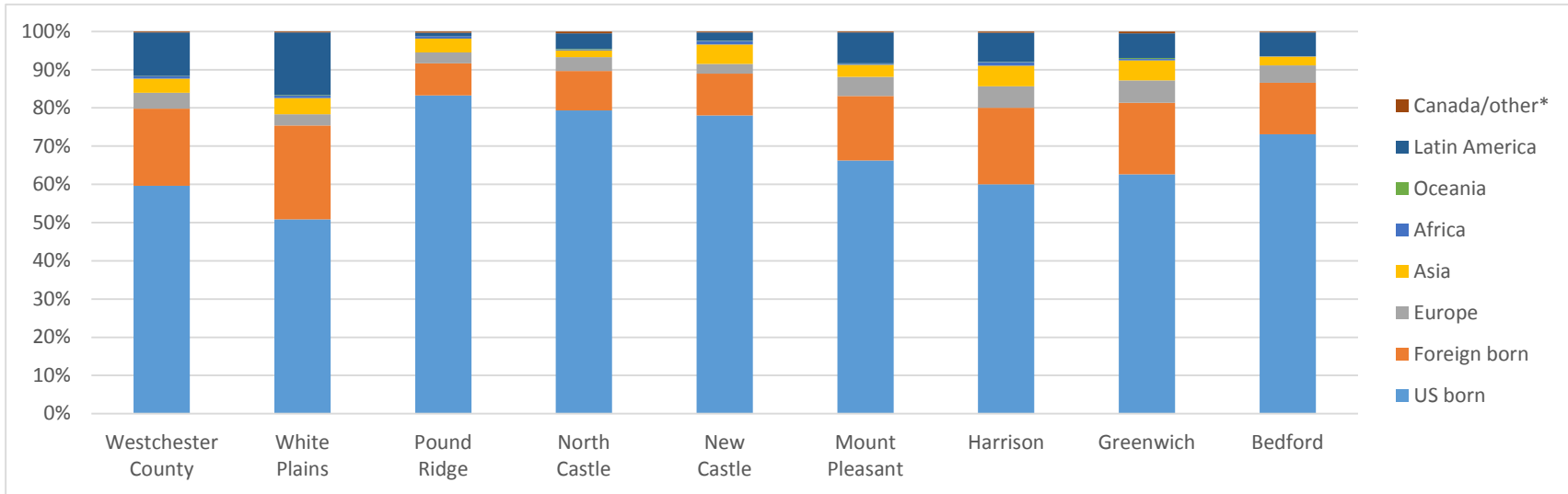
With more than two-thirds of residents aged 25 or older (69.3%) having attained a Bachelor's degree or higher level of education, North Castle is considered a very highly educated community (see Chart 5 below). The Town has a higher share of residents with a Bachelor's degree than most surrounding communities, although higher shares are present in New Castle (84%) and Pound Ridge (73.3%). North Castle's educational attainment is far higher than the County as a whole, where just under half of residents have earned a Bachelor's degree. Nearly all (96.5%) North Castle residents aged 25 or older have earned a high school degree or equivalent, and 36.5% of residents have earned a Master's degree or higher level professional or academic degree.

Communities with a large percentage of married couple households typically also have high levels of educational attainment. Married couple households provide both financial

and family security, enabling individuals to pursue advanced degrees without risking loss of income. In addition to family structure, the Town's share of middle-aged residents (35-64) could be a contributing factor to high levels of educational attainment, especially doctoral and legal degrees, are generally obtained after age 30. Furthermore, North Castle is home to several large offices that employ a sizeable number of highly skilled information technology and financial service workers. IBM (850 workers) and Swiss Re Life and Health (176 workers), further contribute to high educational attainment in North Castle, as workers generally prefer to live within close proximity to their workplace. A high share of highly educated residents reflects the population's strong demand for social, cultural or intellectual stimulation. Further municipal investment should be focused on supporting or attracting educational and community facilities, arts groups, music or performing arts spaces or independent movie theaters.

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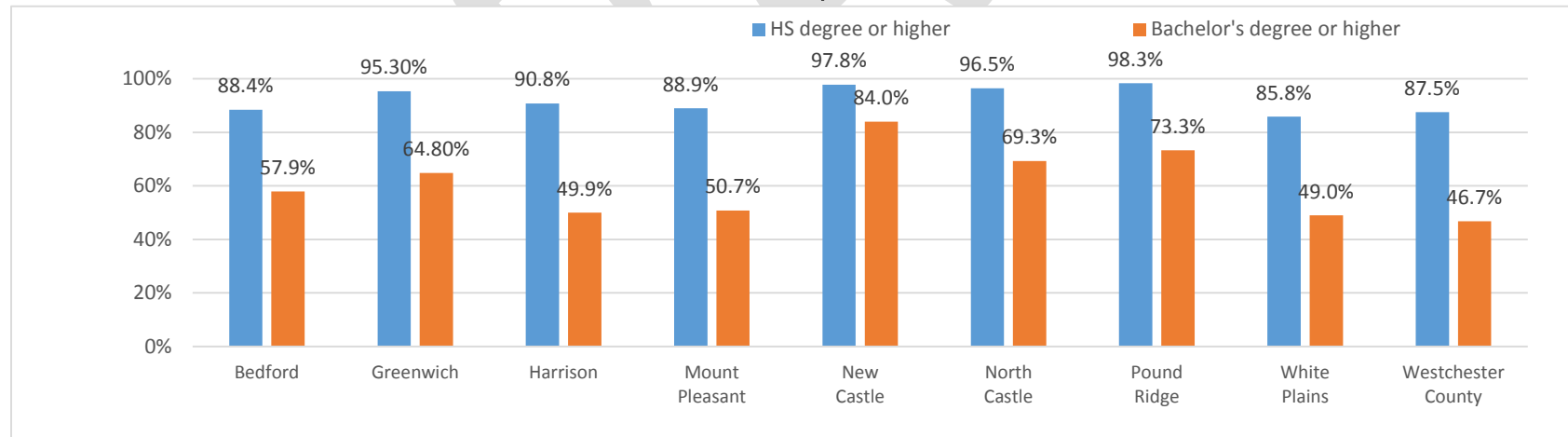
Chart 4: Share of Total Population by Place of Birth, 2011 to 2015



Note: (*) Includes Canada, Greenland, Bermuda, and St. Pierre and Miquelon.

Source: U.S. Census Bureau, American Community Survey 2011-2015 5-Year Estimate.

Chart 5: Educational Attainment for the Adult Population 25 Years and Older, 2011 to 2015



Source: U.S. Census Bureau, American Community Survey 2011-2015 5-Year Estimate

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3.2 HOUSEHOLD INCOME

Median household income is often a reflection of educational attainment, and that appears to be the case throughout North Castle and much of Westchester County. Table 5, below, compares median household income in North Castle, Westchester County and surrounding municipalities in the years 1999 (2000 Census) and 2015. The amounts have been adjusted for inflation to 2015 dollars to allow a more accurate look at the actual financial status.

As shown in the table, the Town saw an increase in median income in constant dollars, in contrast to many of its neighbors, which experienced decreases. Median household income grew by 3.1% after inflation in North Castle, while it dropped by 6.9% in the County and more than 10% in Bedford, Mount Pleasant,

New Castle and Pound Ridge. The stability of incomes in North Castle may reflect in part the sharp growth in residents aged 50-64 with already high incomes, and the loss of young and middle-aged adults 18-49 with generally lower earnings potential than their older peers.

3.2.1 HOUSEHOLD TYPE

From 2000 to the five-year period of 2011-2015, North Castle added 313 households, increasing from 3,583 to 3,896 (+8.7%). Household growth was relatively weaker in the County, with a gain of 1.4%. The Town's growth was primarily the result of the addition of married-couple families (+248 households) and to a lesser extent single-parent household growth (+52 households). Both households with and without children grew at relatively similar rates (+8.3% and +9.1%, respectively).

Table 5: Median Household Income, 1999 to 2015 (Adjusted to 2015\$)

Area	1999 (2015\$)		2015		Change 1999-2015	
					Number	Percent
Bedford	\$	141,868	\$	127,644	\$ (14,224)	-10.0%
Greenwich	\$	140,497	\$	128,153	\$ (12,344)	-8.8%
Harrison	\$	114,481	\$	104,469	\$ (10,012)	-8.7%
Mount Pleasant	\$	114,955	\$	102,142	\$ (12,813)	-11.1%
New Castle	\$	226,431	\$	199,426	\$ (27,005)	-11.9%
North Castle	\$	167,054	\$	172,167	\$ 5,113	+3.1%
Pound Ridge	\$	217,239	\$	176,591	\$ (40,648)	-18.7%
White Plains	\$	83,013	\$	80,442	\$ (2,571)	-3.1%
Westchester County	\$	90,155	\$	83,958	\$ (6,197)	-6.9%

Source: U.S. Census Bureau, 2000 SF 3 & American Community Survey 2011-2015 5-Year Estimate.

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As illustrated in Chart 5, below, households in North Castle are predominantly in the form of married-couple families, accounting for three in four households (74.9%) over the 2011-2015 five-year period. This share was substantially greater than in Westchester County, where just over half of households (52%) are married couples. Each hamlet area roughly reflects the Town's household make up. The Eastern District has a larger share of non-families without children (17.9%), but is still significantly smaller than the County's share (30.3%). North White Plains has the highest percentage of married couples with children (45%). This is offset by smaller percentages of single-parents with children (1.4%) and non-families without children (13%) than any other hamlet or North Castle as a whole.

North Castle remains a highly attractive community for married-couple households with young children due to several factors, including its high-ranking school district, proximity to high-quality jobs and a housing supply dominated by single-family owner-occupied homes highly preferred by householders with children. Perhaps as a result of limited housing options for smaller families, there is a low share of single-parent households with children in North Castle reflecting a pattern of out-migration following separation or divorce.

3.2.2 HOUSEHOLD SIZE

Many factors, including householder age, household type, housing unit type, income and cultural norms, contribute to a community's average household size. As shown in Chart 6, North Castle and New Castle have equally the highest household size in the region. They have similar demographic characteristics, including older residents and higher income and educational attainment, compared with neighboring areas.

3.3 FUTURE RESIDENTIAL GROWTH

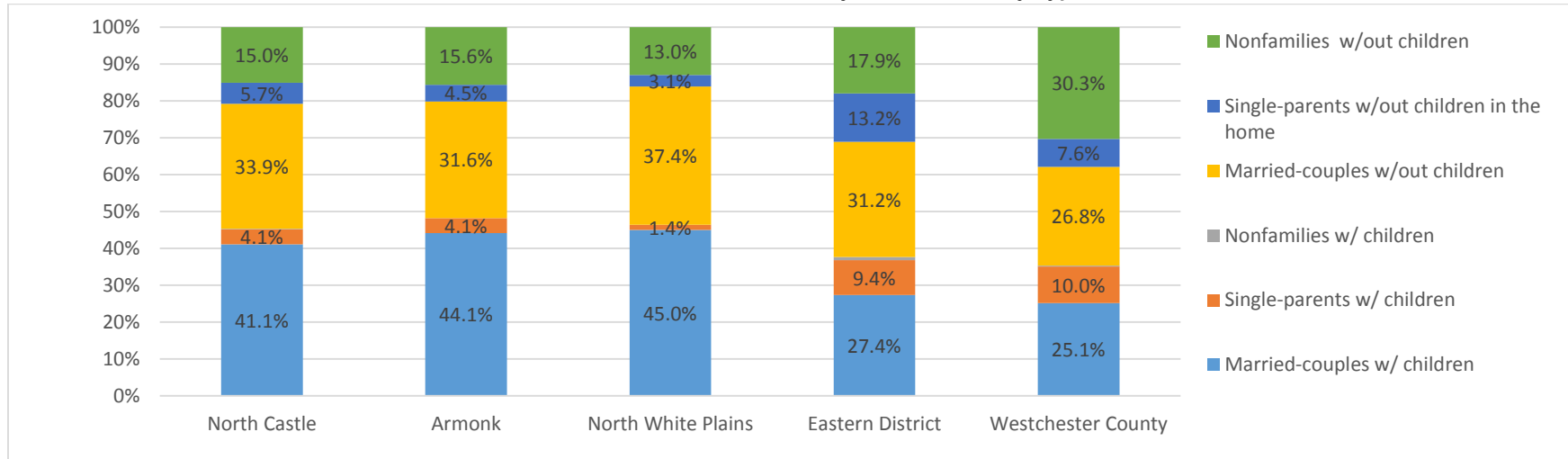
North Castle's population has grown over the past decade, but that growth is projected to slow in the coming decades. According to the New York Metropolitan Transportation Council (NYMTC) 2050 population forecasts, and the availability of developable land, the Town's population is expected to grow at an annual rate of 0.55%, somewhat less than the annual growth rate of the past decade (0.88%), but nearly equal to the rate expected in Westchester County (0.57%).

In 2012, the Westchester County Department of Planning prepared a build-out analysis, a tool used to determine the maximum amount and type of development that could occur under existing zoning conditions. The analysis found that current zoning in North Castle allows for development of only 644 additional dwelling units, with a resulting population gain of 1,787 residents if all such units were developed. The analysis suggests that current zoning will serve to meet 67.6% of future household demand. A build-out analysis is a theoretical saturation point that assumes that all undeveloped or underutilized land is developed to its maximum potential under the zoning. Such a maximum development scenario may take many years to reach, if ever.

In recent years, the Town has seen its senior and older workforce population (aged 50-64) increase in number, while the young adult population (ages 18-34) and prime labor force age population (35-49) has declined. The high cost of housing and inadequate supply of varied housing types for rent or sale will likely make it difficult for people to age in place while young households will decrease in number.

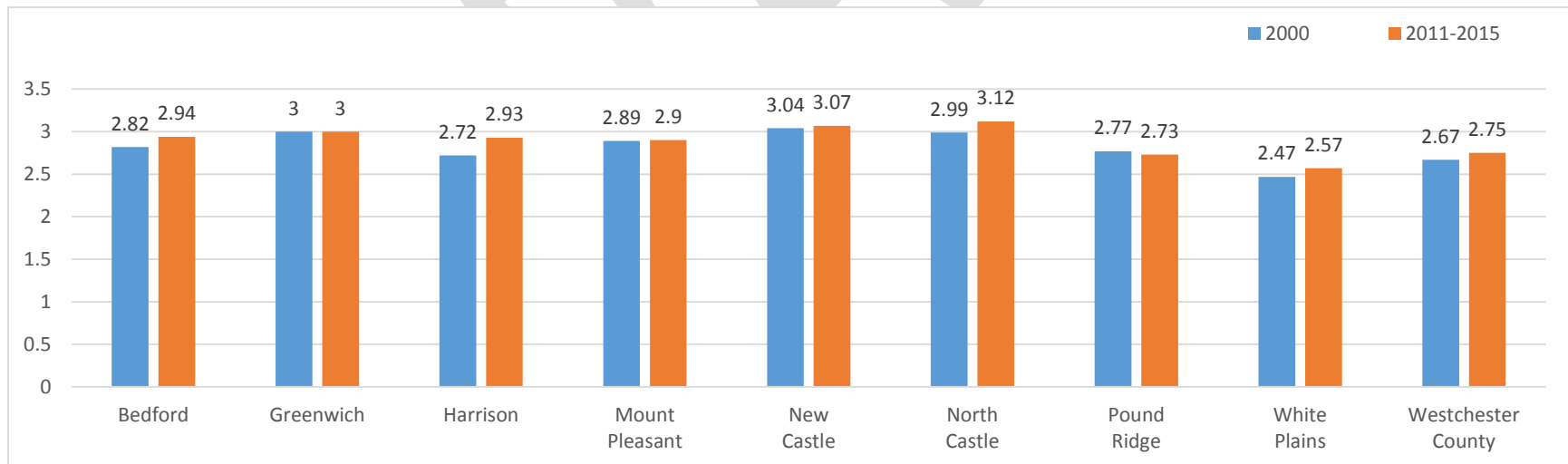
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Chart 5: North Castle and Westchester County, Households by Type, 2011-2015



Source: U.S. Census Bureau, 2000 Decennial Census & American Community Survey 2011-2015 5-Year Estimate.

Chart 6: North Castle and Westchester County, Average Household Size, 2000 to 2015



Source: U.S. Census Bureau, American Community Survey, 2011-2015 5-Year Estimate.

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Opportunities exist to attract young Millennials, many of whom will start families over the next decade. Recent trends suggest that both Millennials and Baby Boomers in early retirement years have shown strong housing preferences for transportation accessibility, cultural and entertainment attractions and affordable housing (see Chapter 6). Development of multi-family residential projects, particularly in areas of the Town that have good highway and transit access, could meet North Castle's future housing demand while preserving the historic character of its neighborhoods.

Several large residential projects have been proposed for North Castle in recent years, including: The Vue at 1700 Old Orchard Street (200 units, proposed), Brynwood Golf and Country Club at 568 Bedford Road (73 units, approved) and Armonk Commons at 156 Bedford Road (36 units, proposed). These projects, if approved, could serve to meet demand for a greater range of housing types; however, any future development must carefully assess potential impacts on the environment and nearby residential neighborhoods.

3.4 CONCLUSION

North Castle households are considered to be resource-rich, with socioeconomic characteristics indicating a high level of prosperity. The Town has higher income, educational attainment levels and a greater share of homeowners living in single-family homes than surrounding areas. North Castle's affluence may be attributed to several factors, including the

percentage of the population that is married, a large concentration of older householders, and a majority of non-Hispanic White householders, all demographic groups most likely to obtain a high level of material well-being according to the U.S. Census Bureau.¹ Due to factors of supply and demand, a community's level of affluence is directly related to housing values. As household incomes rise, home prices typically accelerate, resulting in a higher tax base and the ability of the local municipal government to provide higher levels of service. However, such growth in home prices may lead to concerns about the relative affordability of housing. To help ensure opportunities for the young and the elderly to stay within the community and an adequate supply of labor at all wage levels to meet local employer demand, a diversity of housing options at various prices may be desired.

¹ Julie Siebens, "Extended Measures of Well-Being: Living Conditions in the United States: 2011", U.S. Census Bureau, Household Economic Studies, September 2013.