**Cornwall By The Numbers (Draft)**

By Anna Timell

**Purpose**

Cornwall lost its emeritus demographer, David Grossman, in the fall of 2017. He had contributed an important section to the Town Plan published in 2010 describing trends in population, income, economic base and property values. Since it is always helpful to any planner to be aware of the demographic and economic trends in his or her town, I am striving here to provide an update. It needs to be known that I am not a specialist in demography or statistics, but my profession as a physician has taught me how to find and evaluate data so that it can tell its story.

**Data Sources**

Do we residents of Cornwall really know our town? It is surprisingly difficult to find accurate data about even as small a town as ours. In fact, our very smallness makes it that much more difficult. The U.S. Census occurs every ten years and the actual data is very slow to emerge on the bureau web-site. Unfortunately for Connecticut towns, our new town plans are always required during an interval between censuses, making it literally impossible to have the most up-to-date information. In addition, the known two percent of people who refuse to answer the census questions on privacy grounds makes a bigger difference in a small town such as ours. That small percentage of non-respondents can make the difference between a population that appears to be distressingly shrinking or one that is refreshingly growing.

The last census was 8 years ago. Since then the U.S. Census Bureau has sent out annual detailed questionnaires to about 2.5% of the population. These surveys are known as the American Community Surveys and started replacing the long-form census questionnaire in 2005. Their data is always plagued by a small sample size and a wide margin of error, which is especially important in small towns. For example, the most recent American Community Survey (ACS) from 2017 gives Cornwall a population of 1364 but this apparent precision is misleading given that the “truth” lies somewhere between 1213 and 1515, statistically speaking. This is referred to as “the margin of error”. All data listed below for 2017 is from the most recent American Community Survey, which is labelled as the 2013-2017 survey.

Our town planners and selectmen are also provided with data profiles by CERC, the CT Economic Resource Center. This is a public-private partnership between the Department of Economic and Community Development and a group of utility companies. How they arrive at their town profiles is not made clear, but it would appear that they are using census and ACS data.

**What the Numbers Show**

**Our People**

After 20 years of steady population growth from 1970 to 1990, the number of people in town stabilized over the next two decades and began to drop around 2010, the date of the last census.

|  |  |  |
| --- | --- | --- |
| **Population by Age Group by Date of Census** |   |   |
|  | 1990 | 2000 | 2010 | 2017 | % Change since Last Town Plan |
| **Total** | 1414 | 1434 | 1420 | 1364 | -4% |   |
| **Children under 5** | 95 | 69 | 45 | 26 | -42% |   |
| **Youth 5-19** | 222 | 295 | 258 | 292 | +13% |   |
| **Young Workers 20-44** | 491 | 403 | 272 | 220 | -19% |   |
| **Older Workers 45-64** | 357 | 415 | 548 | 482 | -12% |   |
| **Seniors 65+** | 249 | 252 | 297 | 344 | +16% |   |

However, what changed the most during those 20 years was the age distribution, with a loss of children under five and young workers and an increase in older folks. The median age in Cornwall increased from 43.5 in 2000 to 53.3 in 2017. Alyssa Norwood of Connecticut’s Legislative Commission on Aging reported in 2015 that **by** **2025** **Cornwall was predicted to have a higher percentage of seniors than any other town in the state!** It is clear from looking at this table that Cornwall needs to do everything it can to hang on to its youth. To this end, the Planning and Zoning Commission has added a new sub-committee to work on the next Town Plan. This subcommittee is dedicated to delivering strategies for attracting and retaining the young people who will be providing goods services for all us older folks in the near future!

**What About “Weekenders”?**

One of the problems with the data we do have is the absence of information about our part-time residents, whose census information is gathered in the towns where they spend most of their time, ie. not Cornwall. Mr. Grossman had an indirect way of estimating this population by looking at information about what percentage of total housing units are occupied year-round and which are designated as “vacant”, ie. not occupied year-round. He then backed into an estimate of population size by using the average household size, which in Cornwall is currently 2.32 persons. Here is a table showing those numbers

|  |
| --- |
| **Housing Units by Date of Census and Derived Data** |
|   | **1990** | **2000** | **2010** | **2017** |
| **Total** | 882 | 873 | 1007 | 1028 |
| **Occupied full-time** | 618 | 615 | 628 | 569 |
| **Vacant** | 204 | 227 | 379 | 459 |
| **Median Household Size** | 2 | 2.33 | 2.26 | 2.32 |
| **Estimated Weekenders** | 408 | 529 | 856 | 1065 |
| **Combined pop.** | 1822 | 1963 | 2276 | 2429 |
| **Weekenders As % of Combined Pop.** | 22 | 27 | 38 | 44 |

Cornwall’s part-time residents are clearly a growing part of this town, though we know very little about them compared to our full-timers and may be hard put to include them in our planning process.

**Diversity**

One occasionally hears that lack of diversity is a problem for Cornwall. The good news is that diversity is ever so slowly increasing. We were 98.9% Caucasian in 2000 and are 95.1% Caucasian in 2017. In the 2013-2017 American Community Survey there were an estimated 181 foreign born people living in Cornwall or about 13% of our population. These residents listed a total of 23 different ancestral countries, with 80 listing European countries, 65 listing Latin American countries and 22 Asian.

**Veterans**

The American Community Survey for 2012-2016 gives us 107 veterans. Their service sites are listed as follows:

* World War II 21
* Korean War 9
* Vietnam War 30
* Gulf War 1990-2001 12
* Gulf War 2001-present 16

**Employment**

In 2000 there were 800 people in Cornwall’s labor force. By 2017 this had dropped to 730. Some information about where people work is shown by the following tables:

|  |  |  |  |
| --- | --- | --- | --- |
| **Where People Work 2000** |   | **Where People Work 2017** |   |
|   | *Works at Home* | *Self-employed* |   | *Works at home* | *Self-employed* |
| **State of CT** | 1.9% | 4.1% | **State of CT** | 4.8% | 6.4% |
| **Litchfield Cnty** | 4.0% | 9.0% | **Litchfield Cnty** | 5.3% | 8.6% |
| **Cornwall** | 12.0% | 26.0% | **Cornwall** | 16.2% | 26.0% |

It is clear that Cornwall is a unique place to work and our Town Plan for 2020 should include mechanisms for making it easier for people to work from home.

**Income**

Something important has changed about the income levels in Cornwall beyond the fact that they have gone up and we continue to exceed both the median and the mean income levels for the state-as-a-whole. This has to do with the changes in means relative to medians.

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Income 2000** |   |   | **Income 2017** |   |
|   | Median | Mean |   |   | Median | Mean |
| **State of CT** | 53,935 | 28,766 |   | **State of CT** | 73,781 | 105,998 |
| **Litchfield Cnty** | 56,273 | 28,408 |   | **Litchfield Cnty** | 76,438 | 98,961 |
| **Cornwall** | 54,886 | 42,484 |   | **Cornwall** | 76,563 | 113,802 |

I’m going to digress a bit to show you visually what these numbers mean. In a “normal distribution” of income, as below, the median and the mean are identical. There are equal numbers of people with low and high incomes, so the mid-point of the incomes if they were all in a line (the “median”) is the same as the average (the “mean”).



In 2000, the mean was consistently below the median in all settings. This meant that there were a lot more people with very low incomes than very high and this pulled the average down.



In 2017 the mean is now higher than the median in all settings. This means that there are a lot more people with very high incomes, pulling the average higher.

 

The gap between the mean and the median is more pronounced in Cornwall compared with Litchfield County or the State of Connecticut as a whole. What this signifies is that the gap between the people with high incomes and low incomes is wider in Cornwall, even though on-the-whole we have higher incomes than other groups. Here is another table showing poverty indicators:

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Poverty Indicators 2000** |   |   | **Poverty Indicators 2017** |   |   |
|   | *Unemployment*  | *Cash assistance* | *Family poverty*  |   | *Unemployment*  |  *Cash assistance* | *Family poverty*  |
| **State of CT** | 3.5% | 3.7% | 5.6% | **State of CT** | 7.2% | 3.7% | 7.0% |
| **Litchfield**  | 2.7% | 2.2% | 2.7% | **Litchfield**  | 6.0% | 2.1% | 4.0% |
| **Cornwall** | 1.5% | 1.0% | 1.0% | **Cornwall** | 4.5% | 1.6% | 2.8% |

Just looking at these numbers by themselves might tell the soothing story that Cornwall doesn’t have as much employment and poverty as Litchfield County or the State of Connecticut. However, Cornwall’s unemployment rate, which used to be 43% of the state rate, is now almost 62.5% of the state rate. Our poverty rate used to be a mere 18% of the state rate, now it is 40% of the state rate. During the past 17 years the state poverty rate went up 25%, the Litchfield County poverty rate went up 48%, and the Cornwall poverty rate went up 180%. What this means is that the gap between the rich and poor in Cornwall widened at both the top **and** the bottom faster than in Litchfield County or the State of Connecticut. This will likely be the biggest challenge to the planners formulating our next Town Plan of Conservation and Development.

**Housing**

David Grossman did not include much specific data about the state of Cornwall’s housing stock in his report for the 2000-2010 Town Plan. He did look extensively at fluctuating house prices, which I have not done, and also commented on the high proportion of Cornwall folks paying more than 35% of their monthly income for mortgage or rental payments. Things have gone downhill since his report.

1. **Cornwall’s housing stock is aged.** Here is a chart comparing Cornwall with Litchfield County as things stand according to the 2013-2017 American Community Survey. I have aggregated the data to differentiate between very old houses and houses built after the State of CT adopted a State Building Code for the first time, which was in 1971.

|  |  |  |
| --- | --- | --- |
|   | **Cornwall** | **Litchfield County** |
|   | **2013-2017** | **2013-2017** |   |
| **When Built** |   |   |   |
| Before 1939 | 38.70% | 24.70% |   |
| 1940-1970 | 20.8% | 29% |   |
| After 1970 | 40.70% | 46.20% |   |

Very old homes are expensive to heat and maintain. It is also clear that we are not building new housing stock as fast as the rest of Litchfield County.

1. **In Cornwall small is not beautiful.** Our homes have a higher median number of rooms than Litchfield County as a whole (6.5 versus 6.0, as of 2017). Our median is skewed by the number of houses with over 9 rooms (21% in 2017 versus 12.8% in Litchfield County as a whole).
2. **Cornwall’s housing stock lacks diversity.** Here is information from the 2012-2016 American Community Survey.

|  |  |  |
| --- | --- | --- |
|   | **Cornwall** | **Litchfield County** |
| **Types of Housing** |   |   |
| single, detached | 92.1% | 74.0% |
| single, attached | 1.3% | 3.8% |
| 2 units | 1.3% | 7.4% |
| 3-4 units | 2.2% | 5.6% |
| 5-9 units | 0.3% | 3.9% |

1. **Cornwall’s Housing is Not Affordable.** Popular wisdom suggests that people should not spend more than 30% of their monthly income on housing. For the 2000-2010 Town Plan, Mr. Grossman noted alarm at the percentage of people who reported spending more than 35% of their monthly incomes on either mortgages or rents. At the time this was 20% of respondents. By the 2013-2017 American Community Survey, this number had grown to 35% for people with mortgages and 43.7% for renters. Even paying off your mortgage is apparently not a guarantee that you can afford your monthly housing costs. 20% of Cornwall respondents without a mortgage report paying over 35% of their monthly income towards housing costs. Similar data for Litchfield County as a whole is all lower.

Here is what has happened to owner-reported house values over times:

|  |  |  |
| --- | --- | --- |
| **Median House Value** | **Cornwall** | **Litchfield County** |
| 2000 Census | $197,700  | $156,600  |
| 2006-2010 | $453,100  | $285,800  |
| 2013-2017 | $439,600  | $250,100  |

Also, the distribution of house values between 2000 and 2017 remains skewed to the right, meaning there have always been more relatively expensive houses in Cornwall than relatively inexpensive. The red bar indicates the range within which the median house value is found.

**Conclusion:** It would be easy to feel discouraged by the way Cornwall has been changing and the challenges it will face in the future. But we who live in and love Cornwall can do much to change what might appear to be a sad destiny. David Grossman’s key recommendation in 2010 was to “make housing affordable” and I believe that must remain as a major focus area. The Cornwall Town Plan of Conservation and Development for 2020-2030 will also need to address how to enhance opportunities for businesses to establish themselves here, bringing with them much needed local employment and earning potential. As mentioned earlier, we need to attract and retain young people to increase the work force that can provide needed services for our aging population. Besides developing goals and strategies for the new Town Plan, Cornwall citizens will have to continue to step up as they always have, volunteering for committees and Boards to implement the changes we so desperately need.