

## 2.0 POPULATION AND HOUSING

A review of population and housing characteristics of the residential development in Lewisboro provides additional insight to the findings of the physical land use survey. A demographic study provides an overview of the type of people who have chosen to live in Lewisboro as they can be identified by age, household relationship, income and employment. By comparing 1980 Census findings with those of earlier censuses, trends are revealed, understood and related to planning the Town's future. Similarly, a study of housing characteristics translates the steady residential growth of the Town into a better understanding of the housing market, housing needs and current trends.

The information summarized in this section is discussed at greater length and with more detail in "Base Study 5: Demography", February 1983 and "Planning Analysis 1: Residential Development," July 1982. The information was gathered by the United States Department of Commerce Bureau of the Census.

### 2.1 Population Growth

The population of Lewisboro has increased in each decennial U.S. Census since 1920. The past 65 years mark a second period of growth in the Town. The first period saw the population peak at 1,885 in 1860. A period of decline followed continuing until 1920. The information in Table 5, "Population 1920 to 1980," shows that in terms of percentage, the 1950s had the greatest growth rate, 77%, although the most explosive period was the 1960s with a numerical increase of 2,445 persons. The 1970s increase of 2,260 brought the Town population in 1980 to 8,871.

Table 5  
Town of Lewisboro  
POPULATION 1920 to 1980

<u>Year</u>	<u>Population</u>	<u>Population Increase by Decade</u>	
		<u>Number</u>	<u>Percentage</u>
1920	1,069	-	-
1930	1,427	358	33.5
1940	1,929	502	35.2
1950	2,352	423	21.9
1960	4,165	1,813	77.1
1970	6,610	2,445	58.7
1980	8,871	2,261	34.2

Lewisboro's growth rate of 34% between 1970 and 1980 was the second highest of all municipalities in Westchester County; the neighboring Town of Somers led the County with a 39% growth rate. Table 6, "Population Growth," shows how these

two communities stand out as exceptions to a general regional trend of slower growth than that experienced in previous decades.

Table 6  
POPULATION GROWTH  
LEWISBORO AND SURROUNDING MUNICIPALITIES  
1970 to 1980

	<u>Population</u>		<u>Population Change</u>	
	<u>1970</u>	<u>1980</u>	<u>Number</u>	<u>Percentage</u>
Lewisboro	6,610	8,871	2,261	34.2
Pound Ridge	3,792	4,009	217	5.7
Somers	9,402	13,133	3,731	39.7
North Salem	3,828	4,569	741	19.4
Ridgefield	18,188	20,120	1,932	10.6
Wilton	13,572	15,351	1,779	13.1
New Canaan	17,451	17,931	480	2.7
Westchester County	894,406	866,599	-27,807	- 3.1
Fairfield County	792,814	807,143	14,329	1.8

A different perspective of population change results when a Town's population is related to the town area. Table 7, "Population Density," shows the change in population density between 1940 and 1980 for Lewisboro and 4 adjacent communities. Lewisboro falls into a middle density range with Somers and Ridgefield having greater densities and Pound Ridge and North Salem significantly lower densities. The 1980 Lewisboro population density is over four times the 1940 level.

Table 7  
POPULATION DENSITY  
LEWISBORO AND SURROUNDING MUNICIPALITIES  
1940 to 1980

	<u>Total Area</u> <u>(Square Miles)</u>	<u>Persons Per Square Mile</u>				
		<u>1940</u>	<u>1950</u>	<u>1960</u>	<u>1970</u>	<u>1980</u>
Lewisboro	28.9	67	81	144	229	307
Pound Ridge	23.3	35	53	110	163	172
Somers	32.0	75	99	171	294	410
North Salem	23.2	51	70	101	165	197
Ridgefield	34.8	112	125	235	523	578
Westchester County	450.1	1,247	1,390	1,797	1,980	1,925

## 2.2 Age Characteristics

A review of the age characteristics of Lewisboro's population as identified by the 1980 Census indicates that the much discussed national trend of an aging population is also a local trend. Although the Town population grew by 2,261 persons between 1970 and 1980, the number of children under the age of 10 actually declined from 1,430 to 1,208. At the same time, there occurred an increase of almost 1,000 persons in the age 35 to 54 range, almost half of the total population increase. The percentage shares held by 13 age groups in 1970 and 1980 are presented graphically in Figure 1.

Table 8, "Summary Age Composition," shows the population changes for four major age groups over a 20-year period. The youngest age group has shown a major decline in its share of the total population while the middle age range has increased and the oldest segment has maintained a relatively stable share. Compared to Westchester County as a whole, Lewisboro retains a higher percentage of young people in its population and a much lower percentage of persons over the age of 55.

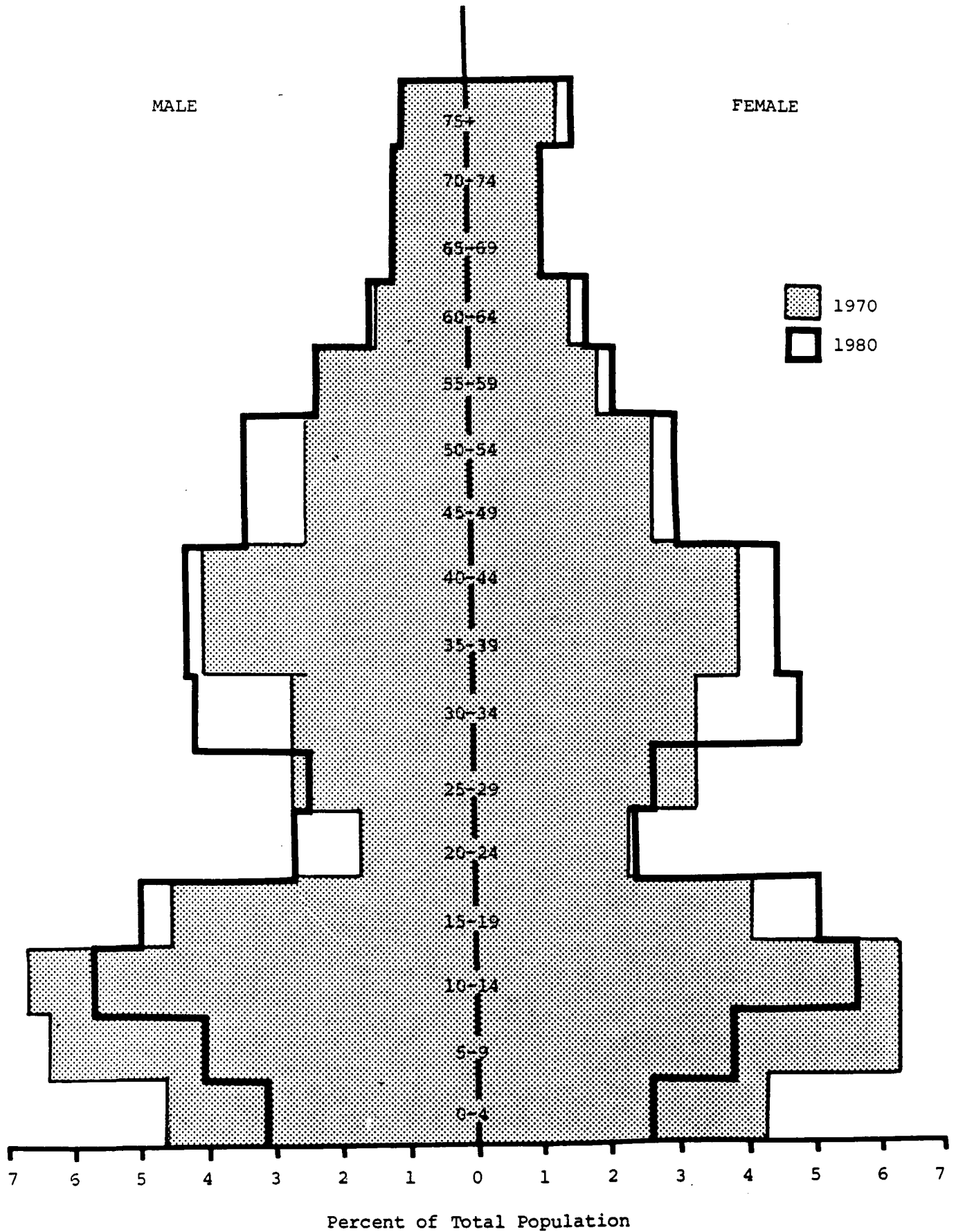
Table 8  
Town of Lewisboro  
SUMMARY AGE COMPOSITION OF POPULATION  
1960 to 1980  
(by percentage of total population)

Age Group	Lewisboro			Westchester County	
	1960	1970	1980	1970	1980
0-14	32	35	25	26	19
15-24	10	12	15	15	17
25-54	39	39	45	37	40
55 and Over	19	14	15	22	24
	100%	100%	100%	100%	100%

The population data outline the parameters of future population age characteristics regardless of the level of growth in Lewisboro. For example, by 1990 the 514 children who were under the age of 5 in 1980 will be aged 10 to 14. They will comprise a group almost 50% smaller than the 1,008 children aged 10 to 14 in 1980. If present household composition characteristics continue, the Town would have to experience an increase of well over 400 households by 1990 just to maintain this age group at the 1980 level. At the other end of the age spectrum, Lewisboro may be on the threshold of a quickly expanding senior citizen age group both in total numbers and percentage of the total population. Unless the middle aged residents of the Town elect to move elsewhere when they retire, the number of persons over the age of 65 could easily double by 1990. These two evolving trends will

Figure 1

AGE-SEX DISTRIBUTION OF LEWISBORO'S POPULATION  
1970 and 1980



have major impacts on the Katonah-Lewisboro School District and on the type and range of public services desired or required by the Town's residents.

### 2.3 Social Characteristics

The 1980 Census detailed various social characteristics of the Lewisboro population. The findings which relate to community planning include:

- o 11% of all persons over the age of 4 were described as having lived in a different state in 1975. Of all Westchester County towns, only Pound Ridge at 12% had a higher percentage of new-to-New York State residents than Lewisboro.
- o Lewisboro residents have a high level of education. Over 87% of the 5,307 persons age 25 and over have a high school education. Among all Westchester towns, only three (Scarsdale, New Castle and Pound Ridge) have a higher percent of high school graduates. The Westchester County average is 75%.
- o Over 45% of the Town's adults have had four or more years of college compared to a County average of 28%.
- o The share of the population consisting of married couples has declined from 81% to 75% of all persons 18 years of age and older. The percentage share held by divorced persons has more than doubled to 1980's 4%. There was also a sizable increase between 1970 and 1980 in the share of the population classified as single, 11% to 15%.
- o Non-family households and other family (for example one parent) households have increased from 10% to 13% and from 6% to 8% respectively. This change is occurring even though 90% of Lewisboro's housing stock is of traditional single-family design.
- o The median family income in Lewisboro for the year 1979 was \$34,832. This figure is 28% higher than the 1979 median family income for all of Westchester County (\$27,280). The 1969 median family income for Lewisboro was 19% higher than the County median indicating an increasing disparity between the Town and the County averages. Of the other 18 towns in Westchester County, only four have higher median family incomes - Scarsdale, Pound Ridge, New Castle and North Castle.

- o While the Town and County recorded approximately the same percentage of households in the \$20-35,000 income range (30%), 46% of all Lewisboro households had an income over \$35,000 compared to the 28% of all County households. Approximately 20% of all Westchester County households had an annual income under \$10,000; the 183 households in Lewisboro with similar incomes represented 7% of the Town total.
- o Of the 6,050 persons age 18 years and older who lived in Lewisboro in 1980, 4,410 or 73% identified themselves in the 1980 Census as being part of the labor force.
- o Of Lewisboro residents who worked in 1980, 39.5% were female and 60.5% were male.
- o Women entering or re-entering the labor force may be largely responsible for the great increase in the size of the Lewisboro employment pool. Since the 1970 Census, the local work force increased by 82%. This was more than twice the 34% increase in population. Between 1960 and 1970 the work force increased by 58% while the population increased by 59%.
- o The two-worker family became typical of Lewisboro households by 1980. Of 2,391 families in Lewisboro, 1,424 or 60% had two or more workers in 1979; 814 or 34% had only one worker; and 153 or 6% had no worker.
- o Of the 4,206 Lewisboro residents working in 1979, 15% worked for the government, 10% were described as self-employed while 0.5% fell into a category of unpaid family worker. The overwhelming majority of the labor force, 74%, consisted of private wage or salary employees. Approximately 60% of the Town's workers were employed in managerial, professional, sales and technical occupations.

#### 2.4 Housing Growth

During the ten year period 1970 to 1980, 808 new housing units were established in the Town of Lewisboro increasing the housing stock by 37%. As shown on Table 9, "Housing Units by Decade," the rate of housing growth in Lewisboro was greater than that of any adjacent community with the exception of the Town of Somers. Table 9 also shows that Lewisboro has experienced a fairly steady growth in percentage terms since 1940 averaging a 33% increase in each 10 year period between Census counts. While this average increase is approximately the same as that which has occurred in Bedford and North Salem, the trend is greater growth in Lewisboro in

Table 9  
HOUSING UNITS BY DECADE 1940 - 1980  
Lewisboro and Adjacent Towns

	<u>1940</u>	<u>1950</u>	<u>% Change 1940-1950</u>	<u>1960</u>	<u>% Change 1950-1960</u>	<u>1970</u>	<u>% Change 1960-1970</u>	<u>1980</u>	<u>% Change 1970-1980</u>	<u>% Change 1940-1980</u>
Lewisboro	966	1,240	28	1,729	39	2,198	27	3,006	37	211
Pound Ridge	337	535	59	908	70	1,186	31	1,447	22	329
Bedford	1,788	3,011	68	3,529	17	4,485	27	5,717	27	220
Somers	1,180	1,434	22	2,243	56	2,947	31	4,517	53	283
North Salem	569	864	52	1,114	29	1,372	23	1,662	21	192
Ridgefield						5,341		6,949	30	
New Canaan						5,396		6,365	18	

more recent years. As of 1980, the relative size relationship between the seven towns in terms of total number of dwelling units has not changed significantly since 1940.

Between January 1980 and October 1984, building permits were issued by the Town of Lewisboro for 477 new housing units. These included 293 single-family homes (61%) and 184 units in multi-family residential developments (39%). These figures indicate a continuation of the approximate 3% annual increase in the number of housing units.

## 2.5 Housing Characteristics

Data tabulations of 1980 U.S. Census information reported in "Planning Analysis 1: Residential Development" identified trends in the Lewisboro housing situation. In brief these included:

- o The percentage of total housing units occupied year-round continues to increase. This trend indicates that the summer lake communities are no longer generally unoccupied during the winter months. It also reflects a tight housing market and economic conditions.
- o Substandard and overcrowded housing are not significant problems in Lewisboro.
- o The percentage of total housing units which are rented declined between 1970 and 1980 indicating a reduction in the range of housing opportunities available within the Town.
- o The size of the average new single-family home constructed in Lewisboro increased during the 1970 to 1980 period.
- o The average number of persons per household has declined sharply between 1970 and 1980 from 3.6 to 3.2; concurrently there was an absolute decline in the number of large families and an increase in the number of two-family households.
- o The appearance of two seemingly contradictory trends, an increase in physical house size and a decrease in persons per household, indicated that new Lewisboro housing is likely being purchased by high income households which have the finances to afford a large home on a large tract of land.
- o Twenty-four percent of all housing units in Lewisboro as of April 1980 were constructed before 1940. Only three towns in Westchester County have a smaller percentage of old housing - Yorktown (14%), Somers (19%) and Pound Ridge (22%).



## 2.6 Potential Residential Growth

Information on the amount of undeveloped land gathered in the 1981 Land Use Survey, updated to October 1984, in combination with an estimated average lot size for future residential building lots has been used to derive an estimate of potential residential growth in Lewisboro. Adding this figure to existing development resulted in a projection of the Town's ultimate residential development - under the present Zoning Ordinance and Zoning Map - in terms of number of housing units and population. (In the "Residential Development" chapter of the Plan text, a different projection is made based on the land use and density recommendations of the Plan.)

Table 4, "Total Area by Zoning District," includes a calculation of the amount of undeveloped land in each of the Town's zoning districts. Use of each zoning district's minimum lot size requirements to estimate development potential would not take into consideration the loss of potential building lots due to road construction, design constraints and environmental limitations. For this analysis, the calculation of gross lot size was based on a review of recent subdivision experience, outlined in detail in "Planning Analysis 1: Residential Development". The result is a "development efficiency factor".

Table 10, "Potential Residential Growth," applies the development efficiency factors to the undeveloped land available in each residential district. The calculation shows that if all undeveloped land is developed for residential purposes, 4,022 new housing units could be constructed.

It should be emphasized that this projection is not based upon an actual property-by-property hypothetical subdivision layout that considers detailed development constraints. Such constraints are only considered inasmuch as they have been dealt with in the recent subdivisions which were studied. In addition, although undeveloped land is available in the smaller minimum lot size districts (less than one acre), the potential level of new construction cannot occur unless improvements were made to the water or sanitary sewer services in these districts. Actual construction on all undeveloped land would likely result in fewer building lots than the number derived here.

The results of combining the development potential numbers of Table 10 with the findings of existing residential development are shown on Table 11, "Ultimate Residential Development Potential". They show that, under 1984 zoning, approximately 7,500 housing units could be established in Lewisboro. The 1984 existing housing stock represents 46% of the projected ultimate zoning capacity of the Town. Table 11 also shows that the mix of type of housing units would not significantly change from the present mix.

Table 10  
Town of Lewisboro  
POTENTIAL NEW RESIDENTIAL UNDER PRESENT ZONING  
October 1984

<u>Zoning District</u>	<u>Undeveloped Acreage</u>	<u>Development Efficiency Factor (gross acres per housing unit)</u>	<u>Potential Housing Units</u>	<u>Potential Additional Population</u>
R-4A	1,735	4.5	385 single-family	1,232
R-2A	4,885	2.5	1,954 single-family	6,252
R-1A	776	1.4	554 single-family	1,772
R-1/2A	215	.6	358 single-family	1,145
R-1/4A	28	.3	93 single-family	297
R-7.5	42	.2	210 single-family	672
R-2F-10	1	.125	8 two-family	25
R-2F-7.5	1	.1	10 two-family	32
R-MF	86	*	<u>450</u> multi-family	945
			3,554 single-family	
			18 two-family	
			<u>450</u> multi-family	
Totals:	7,769 acres		4,022 housing units	12,372 persons

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\*Estimate based on approved or proposed site development plans.

Source: See text.

Table 11  
Town of Lewisboro  
ULTIMATE RESIDENTIAL DEVELOPMENT POTENTIAL UNDER PRESENT ZONING  
October 1984

<u>Housing Unit Type</u>	<u>Existing Housing October 1984</u>		<u>Number of Potential Housing Units</u>	<u>Ultimate Development Potential</u>	
	<u>Number of Units</u>	<u>Percentage of Total Units</u>		<u>Number of Units</u>	<u>Percentage of Total Units</u>
Single-Family	3,057	87.4%	3,554	6,611	87.9%
Two-Family	50	1.4%	18	68	.9%
Multi-Family	385	11.0%	450	835	11.1%
Mixed Use Structure	<u>7</u>	<u>.2%</u>	<u>0</u>	<u>7</u>	<u>.1%</u>
Total:	3,499	100.0%	4,022	7,521	100.0%

<u>Number of Persons</u>	<u>Existing Population October 1984</u>	<u>Potential Additional Population</u>	<u>Ultimate Population Potential</u>
	10,228	12,372	22,600

A projection of the total population of Lewisboro at ultimate development under present zoning can be obtained by utilizing the housing unit projection. Because of the low number of multi-family units in the 1980 Census, the 3.2 persons per household Census figure is assumed to represent the average persons per household in single-family residences. Based on actual experience at Oakridge and the findings of studies on multi-family housing, a figure of 2.1 persons per household is assumed for multi-family residences. Applying these two averages to the differences between the housing unit figures for the 1980 Census and the Town's ultimate residential development potential under 1984 zoning yields a total potential population at ultimate development under 1984 zoning of approximately 22,600.

Based on the zoning in place in 1970, the 1973 Town Plan projected an ultimate potential population for Lewisboro of 24,000 persons. This population would reside in the 7,000 housing units found to be the ultimate development potential under the 1970 zoning of the Town. The 1984 projections for 1,400 less residents and 520 more housing units than the 1970 projections reflects the influence of two factors - the changes in the Town Zoning Ordinance permitting multi-family housing and the decline in the mean number of persons per household.