



Speculator, New York.

Current market data.

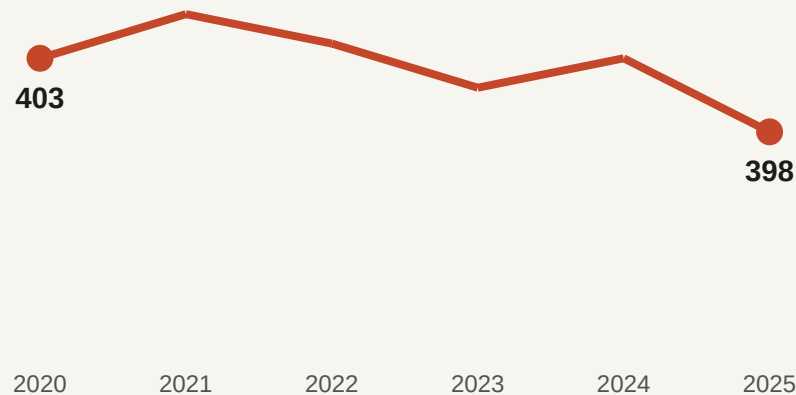
10 cards. Every number sourced and dated. Data as of Oct 30, 2026.

POPULATION

Down 1.2% since 2020.

398

people, the 545th-largest of New York's cities and towns.



THE WORKDAY

9 in 10 jobs here go to
people who live somewhere
else.

85.0%

of 187 jobs located in Speculator are filled by in-commuters.



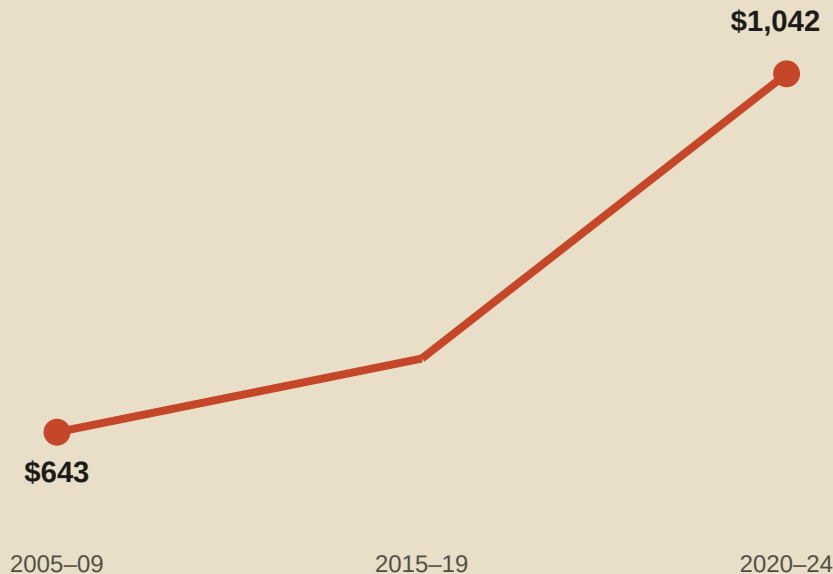
Each dot is 1% of jobs. Filled: held by in-commuters.

RENT

Median rent is up 62%
since the 2005–2009
survey, before inflation.

\$1,042

a month. New York's median is \$1,621.





THE SEAM

Cross one tract line and median rent jumps \$159.

A \$159 gap between neighbors, the sharpest rent edge between adjacent tracts in Hamilton County.

TRACT 9503

\$825

TRACT 9505

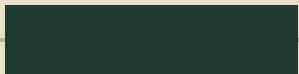
\$984



ROOM TO BUILD

The median rent is above what local wages can carry.

\$361–\$542



\$1,042 median

is the monthly rent range local workforce wages support.

BUILDING

Most of the housing here is older than 2000.

15

homes permitted, 2022–2025

13%

of those were in multifamily
buildings

85%

of all homes were built before 2000



UNITS NEEDED

Closing the gap would add 0–0.4% to the 537 homes here.

0–2

is the estimated number of missing housing units, from the lowest to the highest of three estimates.



HOME VALUE

A median home costs 41%
less than New York's.

\$250,000

median home value in Speculator.

Speculator



\$250,000

New York



\$423,800

U.S.



\$332,700



THAT WAS SPECULATOR'S 2026

Every number came from a public source, with its date.

New Census data usually lands in December. The next Edition follows it.

See this Edition at [**almanacdata.ai/e/ny/speculator/**](https://almanacdata.ai/e/ny/speculator/)

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