ZIP 12164, Speculator, New York.

Current market data.

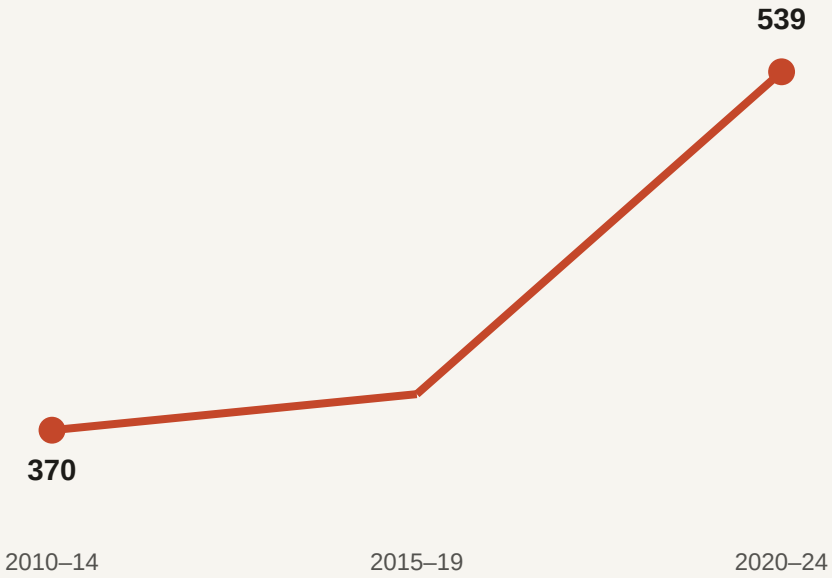
8 cards. Every number sourced and dated. Data as of Oct 30, 2026.

POPULATION

539 people call ZIP 12164 home.

539

people.



Source: Census ACS 5-year, 2020-2024

RENT

Median rent is up 44% since the 2015–2019 survey, before inflation.

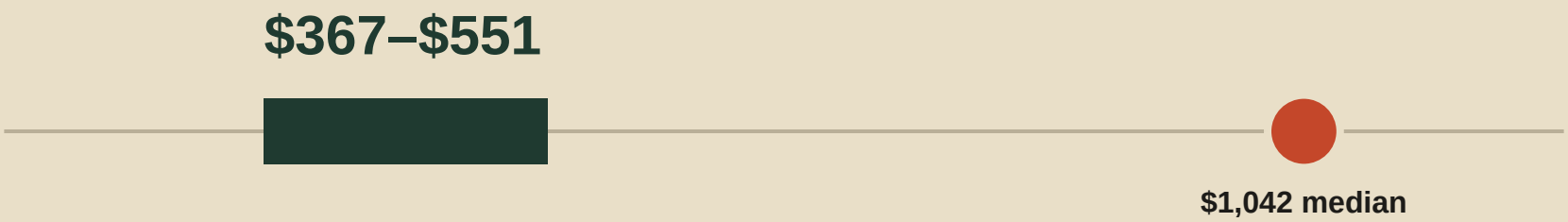
$1,042

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

Source: Census ACS 5-year, 2020-2024

ROOM TO BUILD

The median rent is above what local wages can carry.



is the monthly rent range local workforce wages support.

Source: Computed by the Almanac, 2023; Census ACS 5-year, 2020-2024

BUILDING

Most of the housing here is older than 2000.

88%

of all homes were built before 2000

Source: Census ACS 5-year, 2020-2024

UNITS NEEDED

Closing the gap would add 0–0.3% to the 792 homes here.

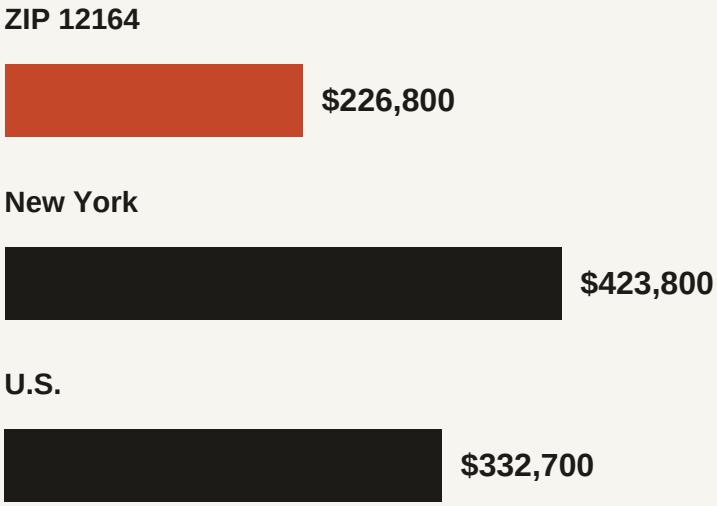
0–2

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

Source: Computed by the Almanac, 2023

HOME VALUE

A median home costs 46% less than New York's.



$226,800

median home value in ZIP 12164.

Source: Census ACS 5-year, 2020-2024

THAT WAS ZIP 12164'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/zip/12164/**