Doubled Up Households in Colorado

DRCOG – Metro Vision Idea Exchange Webinar
13 August 2019
Outline

1. What Drove This Inquiry
2. Doubling Up: Part 1 Findings
3. Doubling Up: What’s Coming for Part 2
1. What Drove This Inquiry
Everyone Should Care About Housing Affordability

FOREGONE SPENDING TO THE COLORADO ECONOMY

Additional dollars spent (annually) on housing that could otherwise go to...

$2 Billion

Source: Analyst calculation from 2012-2016 American Community Survey Estimates and 2015/2016 Consumer Expenditure Survey data
Data Strongly Suggest Excess Demand for Housing

Residential Permits and Housing Surplus/Deficit
(Assumes 100% Realization Rate of All Permits)

Source: Analyst calculation from Colorado State Demographer Data and Census Bureau permits.
And Remember that $2 Billion in Foregone Spending?

It remained constant even as the number of cost burdened households DECLINED

Cost burdened households
In 2006: 533K
In 2017: 496K

Source: Analyst calculation from 2006 and 2017 American Community Survey Estimates
2. Doubling Up: Part 1 Findings
Why Do People Decide to “Double-Up”?

- Newly formed adult households – the classic roommate
- Some cultures it is the norm – multiple generations
- Care for an elderly family member
- Extended economic pressures – all generations
- Costs beyond housing – child care

Source: Analysts’ calculation from 2006 and 2017 American Community Survey Public Use Microdata Sample (IPUMS), U.S. Census Bureau. Note: All figures are rounded.
How We Defined Doubled Up Households

**Doubled-up family households:** A nuclear family, plus any other related family members not included in non-doubled up households. This can include family members, such as children of legal age who could otherwise form their own unique household, siblings or parents of the head of household, or other familial relations.

**Doubled-up non-family households:** Any other legal age person who does not have a familial relationship with the head of household, where the head of household is the Census survey respondent. The predominant doubled-up non-family household is one containing roommates.

Source: Analysts’ calculation from 2006 and 2017 American Community Survey Public Use Microdata Sample (IPUMS), U.S. Census Bureau. Note: All figures are rounded.
Colorado's Doubled-Up Households in 2017

Family vs. Non-Family Households: Doubled-up family households are more than twice as common as doubled-up non-family ones.

~405K FAMILY
~155K NON-FAMILY

Source: Analysts’ calculation from 2006 and 2017 American Community Survey Public Use Microdata Sample (IPUMS), U.S. Census Bureau. Note: All figures are rounded.
Who They Are

2017

Owners vs. Renters:
60% of doubled-up households are in owner-occupied units.

~220K
Renters

~340K
Owners

Source: Analysts’ calculation from 2006 and 2017 American Community Survey Public Use Microdata Sample (PUMS), U.S. Census Bureau. Note: All figures are rounded.
Who They Are

2017

Young vs. Old: Doubled-up households contain between 20% and 25% of very young children and the aging in Colorado.

THOSE LIVING IN A DOUBLED-UP HOUSEHOLD

1 in 5 CHILDREN UNDER 6
1 in 4 CHILDREN UNDER 18
1 in 5 SENIORS OVER 65

Source: Analysts’ calculation from 2006 and 2017 American Community Survey Public Use Microdata Sample (IPUMS), U.S. Census Bureau. Note: All figures are rounded.
Who They Are

2017

Married vs. Single Parents: Three-fourths of doubled-up households with children under 5 are headed by a single parent.

HOUSEHOLDS WITH CHILDREN UNDER AGE 5

- ~17K MARRIED
- ~50K SINGLE PARENT

Source: Analysts’ calculation from 2006 and 2017 American Community Survey Public Use Microdata Sample (IPUMS), U.S. Census Bureau. Note: All figures are rounded.
The number of doubled-up households increased by 34%, as compared to 16% for all household growth.

1 in 5
Doubled up in 2006

1 in 4
Doubled up in 2017

~415K
2006 doubled-up households

~560K
2017 doubled-up households

Source: Analysts’ calculation from 2006 and 2017 American Community Survey Public Use Microdata Sample (IPUMS), U.S. Census Bureau. Note: All figures are rounded.
Changes in Doubled-Up Households: 2006 - 2017

HOUSEHOLD TYPE AND SIZE

- **30%** Family Doubled-Up Household Growth
- **41%** Non-Family Doubled-Up Household Growth

Source: Analysts’ calculation from 2006 and 2017 American Community Survey Public Use Microdata Sample (IPUMS), U.S. Census Bureau. Note: All figures are rounded.
Almost 90% of the growth in children under 18 were in doubled-up households.

Source: Analysts’ calculation from 2006 and 2017 American Community Survey Public Use Microdata Sample (IPUMS), U.S. Census Bureau. Note: All figures are rounded.
Doubled Up Households Increasingly in Older Generations

Source: Analysts’ calculation from 2006 and 2017 American Community Survey Public Use Microdata Sample (IPUMS), U.S. Census Bureau. Note: All figures are rounded.
Household Economic Drivers

ONE ADULT ONE INFANT HOUSEHOLD

Source: The Self-Sufficiency Standard for Colorado 2018

H+T+C 56%
Housing 29%
Transportation 6%
Child Care 27%

$4,665/month
Where in the State is Doubling Up More Prevalent?

Source: Analysts’ calculation from 2006 and 2017 American Community Survey Public Use Microdata Sample (IPUMS), U.S. Census Bureau. Note: All figures are rounded.
A Regional View

Source: Analysts’ calculation from 2006 and 2017 American Community Survey Public Use Microdata Sample (IPUMS), U.S. Census Bureau. Note: All figures are rounded.

**LEGEND**

Doubled-up households share of all households.

- 7% - 9%
- 10% - 13%
- 14% - 17%
- 18% - 21%
3. What’s Coming for Part 2
Everyone Should Care About Housing Affordability

Health Impacts

Education Impacts

Economic Impacts

Fiscal Impacts
1. **Income** – Are doubled-up households experiencing more economic stress?

2. **Affordability** – How many doubled-up households could afford the median priced house if separated?

3. **Jobs** – How does doubling-up relate to the Self-Sufficiency Standard and the occupations in Colorado that support stable housing?
4. **Demand** – To what extent is doubling-up masking true housing demand, and what are the implications such choices have on factors such as housing policy and resource allocations?

5. **Policy** – How does doubling-up impact housing policy, including HUD income limits, the relationship between occupations and salaries that have been “artificially qualified” for housing support, and the competition this creates for housing support among Colorado’s lowest income residents?
Thank You

Questions?
The Full Report is Available at https://www.shiftresearchlab.org

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