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## Who's Home? – A Look at Households and Housing in Oregon

*Risa Proehl*

*Population Research Center*

September 2011

Where we live and who we live with have a huge influence on our everyday lives. Do we live alone or share a home with family or friends? Do we own or rent? How affordable is our housing when compared to our income and how is the value of our house changing? All of these issues shape how we live our lives.

Similarly, housing and households influence the character of neighborhoods and communities. The share of households with children and seniors, the share of households that rent or own, the size of households, and the cost and supply of housing can affect community resources, demographics and livability.

Every ten years, we get a snapshot of the nation's households from the decennial census. In between census years, we get an update of that picture plus additional information from the American Community Survey. This article explores changes in the size, structure and financial condition of Oregon's households, from 2000 to 2010, using data from the U.S. Census Bureau's 2000 and 2010 decennial censuses and the 2005-2009 American Community Survey.

Households are occupied housing units. The type of people who occupy them is changing slowly over time. The composition of households is descriptive of the population in general and is indicative of the dynamics of an area's demographic and socioeconomic characteristics.

### Household Type and Average Size

In Oregon and in the United States, the share of households with children has been declining. Conversely, the share of households that are non-family households, including those where the householder lives alone, has been increasing. Contributing to the rising share of one-person households is the increasing share of senior citizens, especially women, who outlive their spouses.

According to the U.S. 2010 Census, roughly two-thirds of all households in Oregon were family households (households with spouses, children, or other relatives). More than a quarter of all households were composed of persons living alone, and the rest were composed of either group-living situations or non-family households (e.g., roommates, boarders). From 2000 to 2010, the percentage of households with people living alone increased by about a percentage point, while there was a decrease among family households and households with children. Counties with student populations or migrant workers generally have the highest percentages of non-family households. As college enrollments have been rising, so has the student resident population living in roommate situations; this is also true of agricultural workers.

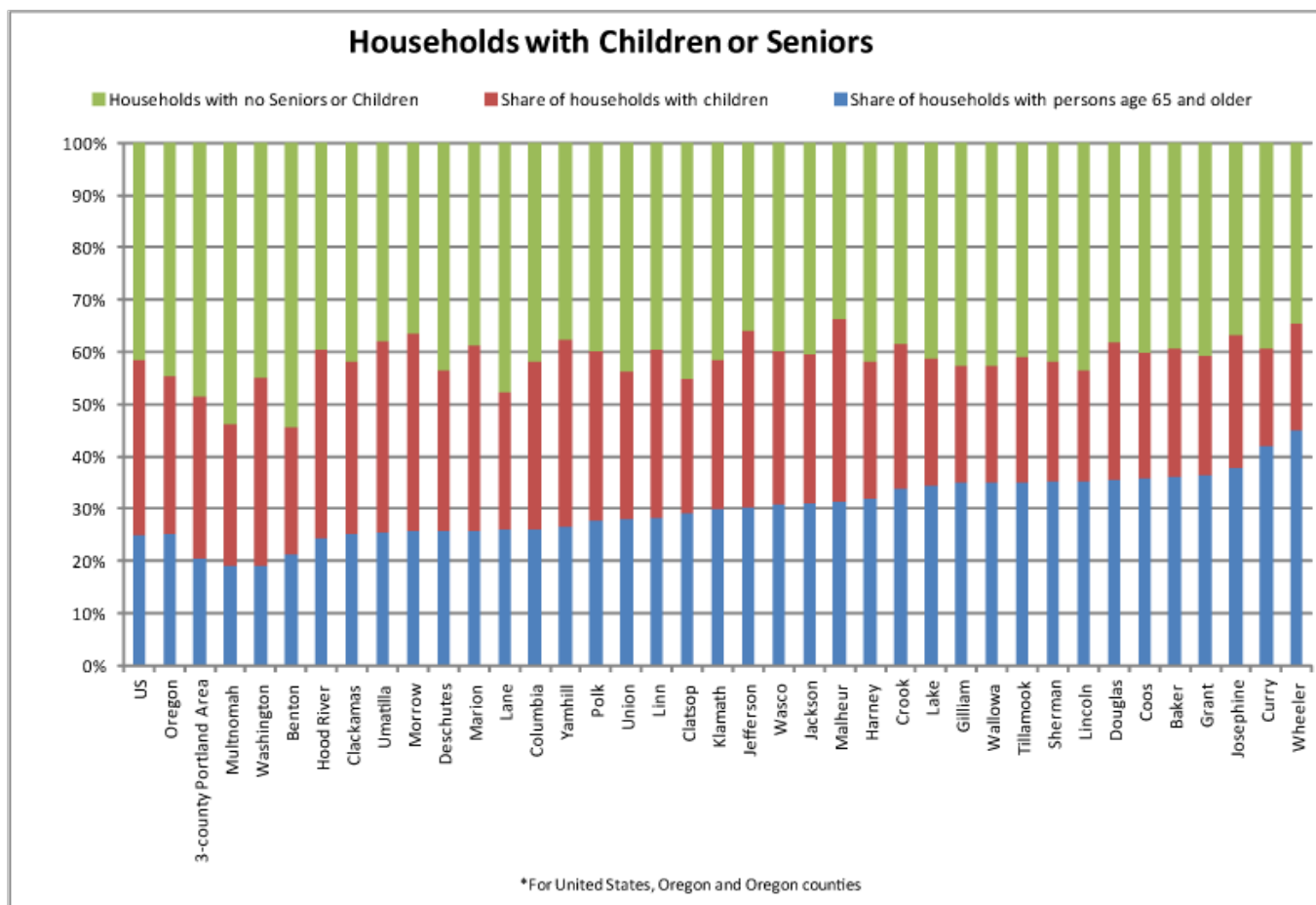
Statewide, about a third of households have children, and almost a third of family households with children were headed by single parents. More than two-thirds of these single-parent households were headed by single-mothers; however, nationally and in Oregon, the share that was headed by single-fathers increased, although slightly, from 2000 to 2010.

Oregon counties with the smallest shares of households with children are counties that are popular destinations for retirees and are not necessarily attracting many young families (Figure 1). Thus, the population is aging in place.

The share of households with residents age 65 or older increased slightly faster in Oregon compared with the United States as a whole. From 2000 to 2010, Multnomah and Hood River counties were the only counties in Oregon without an increase in the share of households with persons age 65 or older. This is likely due to a higher rate of young adults moving to Portland for creative and employment opportunities and to Hood River County for recreational and outdoor amenities.

Alternatively, the counties with the largest share of households with one or more persons age 65 or older in 2010 were: Wheeler, Curry, Josephine, Grant, Baker, Coos, Douglas, Lincoln, Sherman, Tillamook, Wallowa, Gilliam, Lake, Crook, Harney, Malheur, Jackson, Wasco, Jefferson and Klamath; all had 30 percent or more households with seniors. Some of these counties are popular destinations for retirees (Curry, Josephine, Coos, Lincoln, Tillamook, Jackson), and others have aging populations.

Figure 1



Source: US Census Bureau

The average number of persons per household (PPH) changes along with shifts in household type. A smaller share of family households and a larger share of one-person households lead to smaller average household sizes.

Generally in Oregon, as in the United States, the PPH has been declining over the past few decades. Typically, the PPH changes slowly over time; it also depends on characteristics of the population and how those characteristics change over time. The PPH is largely influenced by the age structure of the population (e.g., a large number of children implies larger household sizes), and to cultural practices (e.g. fertility levels and the propensity for extended families to live together). The economy affects the PPH to a lesser extent and on more of a temporary basis (e.g., promotes the opportunity to live alone or the need to double-up).

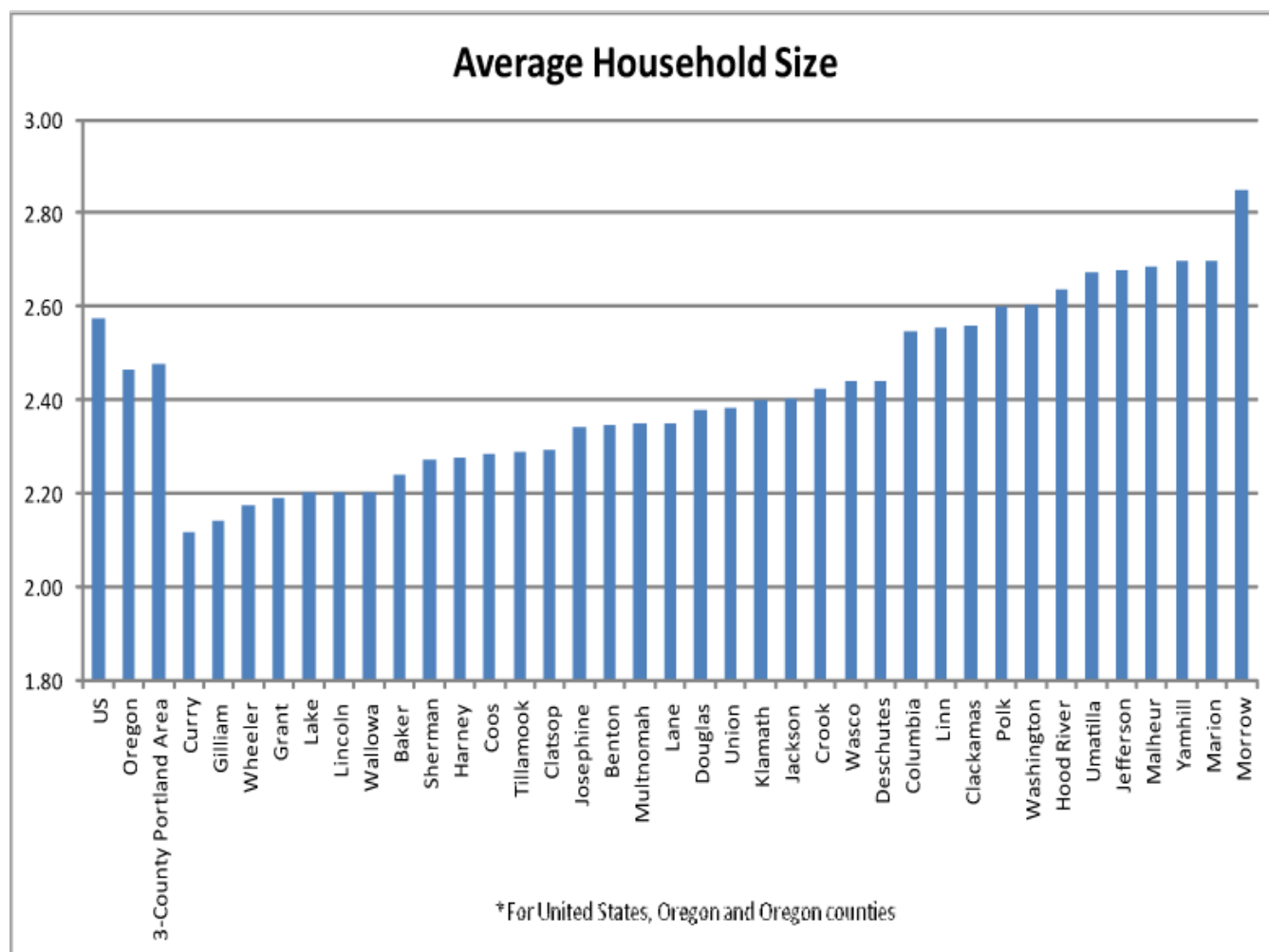
Overall, in the United States, declining fertility rates of the white non-Hispanic majority population contributed to the decline in PPH in recent decades. However, during the 2000s, declining fertility and PPH started to become offset by the changing ethnic make-up of the population. Consequently, the pace at which PPH had been shrinking has decelerated.

Nationally, the average household size barely decreased from 2000 to 2010 (from 2.59 to 2.58). Because of a larger white non-Hispanic population, Oregon's PPH dropped from 2.51 in 2000 to 2.47 in 2010. Still, the drop was not as great during the previous decade. Additionally, the PPH didn't change much in the Portland three-county metropolitan area during the decade. The decline that had been occurring previously was likely offset by the increasing share of Hispanic population, particularly in Washington and Multnomah counties. PPH for the three-county Portland area was about the same as for Oregon in 2010.

All counties in Oregon, except Marion and Umatilla, experienced a decline in PPH, however slight (Figure 2). The counties that experienced the greatest decline were those with aging populations where the share of seniors is increasing, or those where fertility rates were lower, or were declining at a faster pace, than other Oregon counties.

The counties with the smallest PPH in 2010 were: Curry, Gilliam, Wheeler, Grant, Lake, Lincoln and Wallowa. These counties have relatively large retirement communities or aging populations.

Figure 2



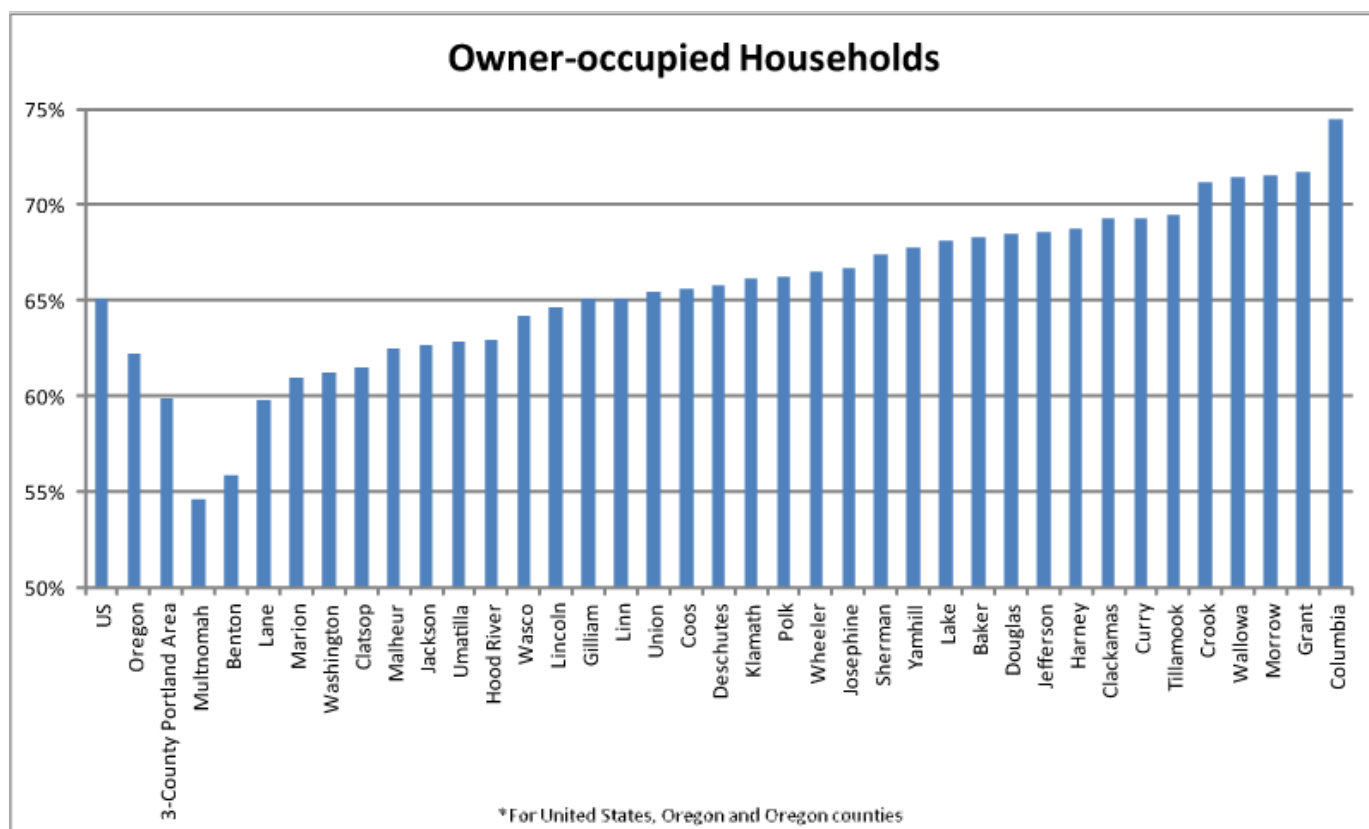
Source: US Census Bureau

Most families reside in single-family housing units, which means single-family units generally have a higher household size than multi-family units. And since most multi-family units are occupied by persons who rent rather than own their home, renter-occupied households typically have a lower household size than owner-occupied households.

## Housing Tenure

In general, most households are occupied by homeowners rather than renters. In 2010, 62 percent of Oregon households were owner-occupied, which is slightly lower than the national percentage (Figure 3). In all but one of Oregon's counties, the percentage of owner-occupied households declined from 2000 to 2010; Washington County's share of owner-occupied households was about the same in 2010 as it was in 2000. Counties with the largest share of owner-occupied households were: Columbia, Grant, Wallowa and Crook. Ownership in these counties ranged from 70-75 percent, which means their share of renter-occupied households was lower than the state average of 38 percent.

Figure 3



Source: US Census Bureau

Usually, the highest share of renter households is in more urbanized counties and especially where there is a large college student population. Rental housing must be extensive enough to accommodate the demand from persons who require temporary living situations. Still, in these areas, renter-occupied households consistently represent less than the majority of households.

The disparity between the share of owners and the share of renters was the least in Multnomah County, followed by Benton and Lane counties. According to the Census 2010, the share of owner-occupied households was 55 percent while the share of renter-occupied households was 45 percent in Multnomah County.

## Housing Affordability

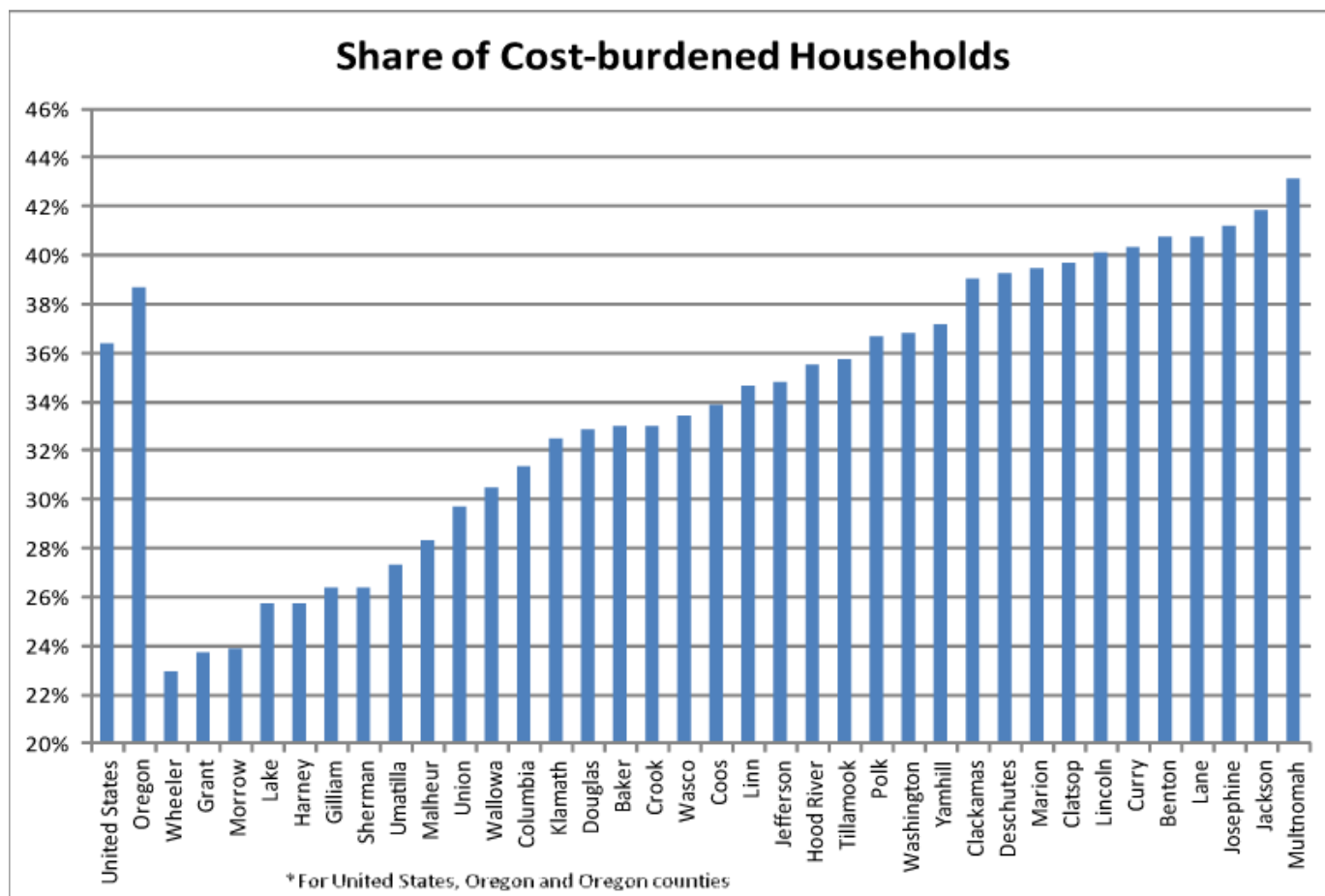
Another difference between renters and owners is housing affordability. Many renters are renting because they cannot afford to purchase their own home. However, this does not necessarily mean that renters can afford their housing expenses.

Housing affordability is measured by the level of cost-burden. A household is considered cost-burdened if 30 percent or more of the household income is spent on housing costs.

According to the 2005-09 ACS, more than a third of households in Oregon were cost-burdened, which is slightly higher than the national figure. Additionally, the share of households, both nationally and in Oregon, that was cost-burdened increased from 2000 to the 2005-09 period by several percentage points (Figure 4). The counties in Oregon that tend to bear the highest share of cost-burdened households were in the most urbanized areas. Oregon counties with the highest shares of cost-burdened households reported in the 2005-09 ACS are: Multnomah, Jackson, Josephine, Lane, Benton, Curry, Lincoln, Clatsop, Marion and Deschutes. Here, approximately 40 percent of the households were reported to be paying 30 percent or more on housing costs. Multnomah County was highest in percent and number: More than 122,000 households were estimated to be paying 30 percent or more of their income on housing costs.

The counties consistently reported in 2000 and in the 2005-09 ACS to have the smallest percentage of cost-burdened households were: Wheeler, Grant, Morrow, Lake, Harney, Gilliam and Sherman.

Figure 4



Source: US Census Bureau

Typically, a larger share of renters than owners is cost-burdened. This is likely due a larger share of lower-income households being renters than owners. Both nationally and in Oregon, about half of renter-occupied households were

cost-burdened. Slightly less than one-third of owner-occupied households were cost-burdened, according to the 2005-09 ACS data.

In all Oregon counties, a greater percentage of renters than owners was paying 30 percent or more of their income on housing. Four of the five Oregon counties with the highest percentage of renter cost-burden were counties with public universities: Multnomah, Lane, Benton and Jackson. The most disparity between renters and owners paying 30 percent or more on housing was in Baker, Gilliam, Wheeler and Benton counties. Home to Oregon State University, Benton County has a large percentage of student population, and the fact that most students don't work full-time could explain this difference.

### **Housing Value and Vacancy**

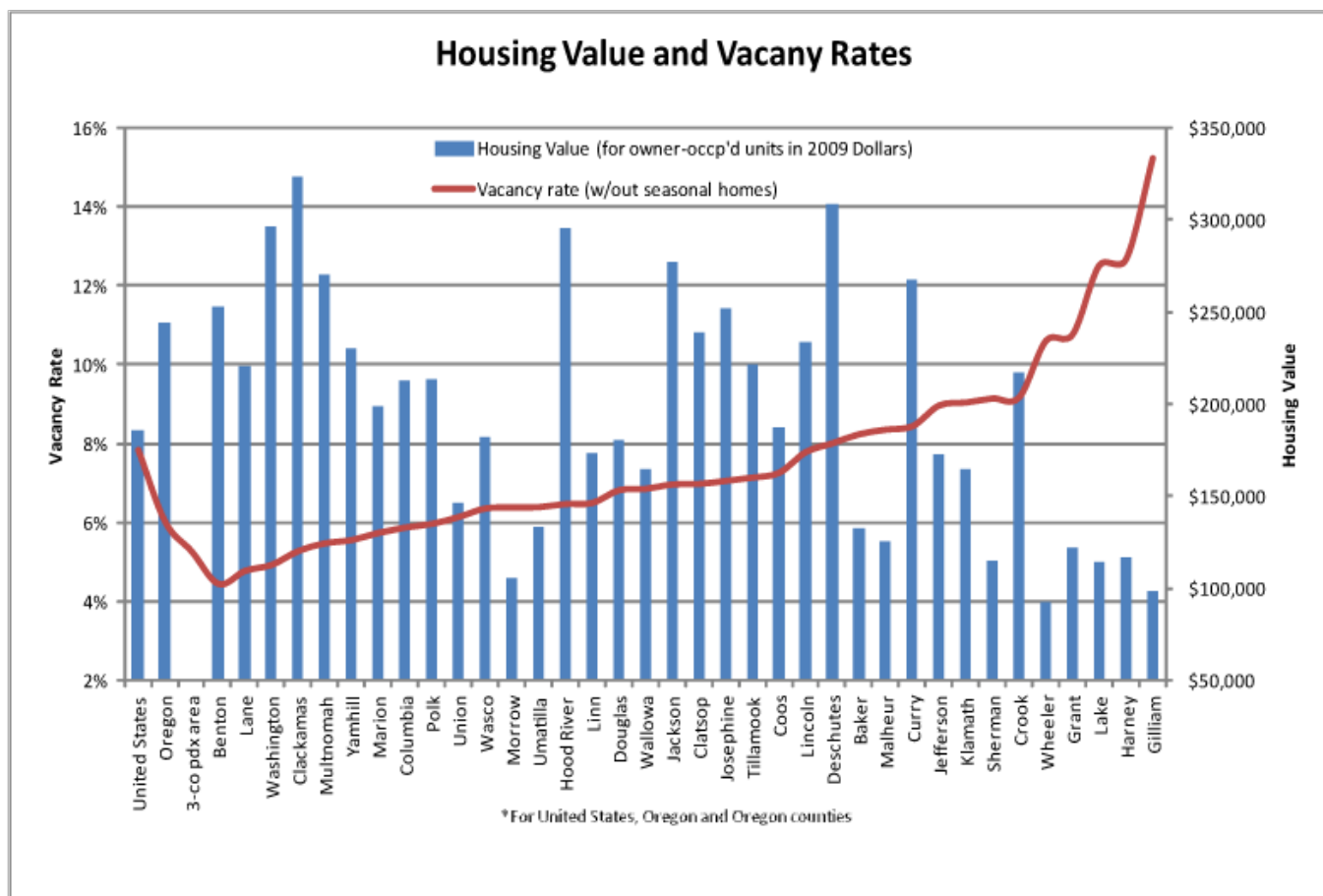
Housing costs, coupled with income, contribute to cost-burden and housing affordability. Thus, a high share of cost-burdened households does not necessarily indicate expensive housing. However, in Oregon, the median housing value was approximately 32 percent higher than the national average of \$185,400.

According to the 2005-09 ACS, the median housing value for owner-occupied housing units in Oregon was about \$244,200. Median housing values in about half of Oregon counties were between \$200,000 and \$300,000. Counties in Oregon with the highest median housing value were: Clackamas, Deschutes and Washington. The median housing value in these counties was about \$300,000 or more.

Counties with the lowest housing values were east of the Cascades; here, the median housing value was \$200,000 or lower. Wheeler, Gilliam, Morrow, Lake, Sherman, and Harney counties were most affordable, with values closer to \$100,000.

Housing value is affected by the economy, but more so by the demand for housing. The counties with the lowest values are also the counties with the highest vacancy rates (Figure 5). Again, the ACS data show that most of these counties are east of the Cascades.

Figure 5



Source: US Census Bureau

A housing unit is considered to be vacant if it is not anyone's usual place of residence. Statewide, about 9 percent of housing units were vacant in 2010 (the national vacancy rate was 11 percent). This percentage, however, includes seasonal housing (e.g., vacation homes); when these units are excluded, the Oregon rate is less than 8 percent. This shows that not all vacancy rates reflect a surplus of housing. The share of housing units that is seasonal in Oregon and the United States was reported to be around 3.5 percent. Nationally, the share of seasonal units declined by 3 percentage points from 2000 to 2010. However, the share increased in Oregon by 4 percentage points. The counties in Oregon with the largest share of housing stock in 2010 that is seasonal were: Tillamook, Lincoln and Clatsop on the coast; Wallowa to the east, in the Wallowa Mountains; and centrally located Wheeler, surrounded by the John Day Fossil Beds.

Nationwide, an increase in housing vacancy from 2000 to 2010 was commonplace. Vacancy rates increased in all Oregon counties but one during the same time period. Benton County was the only Oregon county where the vacancy rate actually decreased during the decade, but by a just a fraction of a percent.

Oregon counties where vacancy rates increased the most in the 2000s were Tillamook, Crook, Wheeler, Lincoln and Hood River. Each county's vacancy rate increased by at least 5 percentage points during the decade. Although the highest vacancy rates were in Tillamook, Lincoln, Wheeler and Clatsop counties, when seasonal housing is factored out, Wheeler is the only county that remains amongst the counties with the rates above 10 percent. The other counties with the highest vacancy rates were Gilliam, Harney, Lake and Grant counties.

Generally in Oregon, regardless of seasonal housing, vacancy rates were lowest in counties along the Interstate 5 and the Interstate 84 corridors. The lowest vacancy rates in Oregon reported by Census 2010 were in the Willamette Valley counties (Benton Washington, Multnomah, Clackamas, Yamhill, Marion, Polk and Lane), Columbia County, Union County, and in the Columbia River area counties of Wasco, Morrow, Umatilla and Hood River.



In conclusion, some of Oregon's more rural counties, east of the Cascades, tend to have a higher percentage of single-family residences and a greater supply of affordable housing. Conversely, and perhaps not surprising, the most expensive housing in the state is generally in the state's most-populated counties, and those along the Interstate 5 corridor.

Additionally, over the past decade homeownership in Oregon generally has decreased. This condition is affected by the economy and could turn around as the economy improves over the next several years. Household composition, however, which is not so affected by the economy, is prone to certain trends that are expected to continue over the near future: The share of households with seniors is increasing; the share of children's households is declining; and, the average household size is stabilizing.

#### FOOTNOTES:

1 Housing units were living quarters for 97.7 percent of Oregon's population according to Census 2010; the remaining population, or 2.3 percent (86,600 persons), resided in group quarters facilities (group living situations such as prisons, nursing homes, and student dormitories). Depending on the living situation, the homeless population are included as living in special housing units (classified by the Census Bureau as 'Other' housing units, such as tents or vans) or in group quarters facilities such as emergency shelters. The share of population residing in group quarters generally hasn't changed much throughout recent decades, but it could increase as the share of elderly is on the rise and the demand for nursing homes may become more prominent. Nationally, about 2.6 percent of the population resides in group quarters.

2 Single-family residences can be separate, stand-alone structures or can be attached as long as the separating wall reaches from the ground to the roof. Multi-family residences exist in structures that hold multiple dwelling units such as duplexes, apartments, townhouses, and some condos.

*Editing assistance from IMS/PRC Director Sheila Martin, PRC Assistant Director Jason Jurjevich, and graduate research assistants Michael Burnham and Ryan Dann.*

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