

Housing Needs in Georgia: How Many and Who?

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Empirical assessments of the housing needs of lower income people are requested at three points in the Georgia Department of Community Affairs (DCA) Minimum Standards and Procedures for Local Comprehensive Planning. In the Inventory of Existing Conditions, the presence or absence of complete plumbing and/or kitchen facilities is a part of Chapter 110-12-1-.04 (12) (c)(i)(I)B. The Inventory of Existing Conditions also asks Intermediate and Advanced Planning Level jurisdictions to measure the extent to which owner and renter households who are cost burdened (defined as paying more than 30% of their income for housing) and severely cost burdened (defined as paying more than 50% of their income for housing).

The Assessment of Current and Future Needs Chapter 110-12-1-.04 (12) (c)(ii)(II)D adds overcrowded households (defined as more than 1.01 persons per habitable room) to the earlier specifications of housing needs for Intermediate and Advanced jurisdictions.

In order to assist DCA and local jurisdictions in the State, a team from the City and Regional Planning Program at Georgia Tech compiled data on each of the indices of housing needs for DCA's Plan Builder system. In addition, the team estimated the extent of overlap between each of the three indices and nine specific socio-economic characteristics of households with one or more housing needs: 1) Their household income; 2) Whether or not income was derived from public assistance or social security; 3) The labor force participation and employment status of persons 16 and older in the household; 4) The occupation of all persons 16 years old and older in the household; 5) The type of household (married couple, families, male householder families, female householder families, and different types of non-family male or female householder households); 6) The age of the householder; 7) The number of persons in the household; 8) Race; and 9) The type of unit in which they reside.

Table 1 identifies the households with each of the four types of housing needs by tenure. There are a total of 326,888 owners and 345,889 renters with housing needs in the state. These figures do not include any households with greater than 80% of their regional median household income. The argument behind limiting the incomes of those identified as having housing needs is that households with higher incomes have more of a choice whether or not they are cost burdened, overcrowded or live in units lacking facilities. Conversely, households with lower incomes do not have a choice and are compelled to live in deficient housing situations.

Table 1

Housing Needs by Tenure in Georgia, 2000

Housing Needs	Tenure			
	Owner		Renter	
	Number	Percent	Number	Percent
Cost Burdened	312,942	95.7	316,318	91.5
Severely Cost Burdened	97,466	29.8	158,922	45.9
Overcrowded	22,644	6.9	71,078	20.5
Lacking Facilities	10,937	3.3	15,500	4.5
Total Needs	326,888	100.0	345,889	100.0

Note: Individual housing needs include both single incidence (i.e. cost burdened alone) and multiple incidence (i.e. cost burdened and one or more other needs) situations. Total needs eliminate double counting and therefore include all households with one or more housing problems.

The total number of households with housing needs has been compiled to eliminate overlaps between the different types of housing needs in order to avoid double counting. To further illustrate this point, the sum of cost burdened owners (312,942 households), overcrowded owners (22,644 households) and owners lacking kitchen and/or bathroom facilities (10,937 households) equals 346,523. This figure is greater than the total number of owner households with housing needs because some households have more than one type of housing need. The total number of owners with housing needs (i.e., without double counting) is 326,888.

The first lesson to be drawn from this data is that the numbers are very large. Six hundred seventy two thousand seven hundred seventy seven households in Georgia live below state and national standards for adequate housing. Addressing these needs will require substantial focused resources for an extended period of time.

Second, the prevalent form of housing need is cost burdened for both owners and renters. Over 600,000 Georgia households pay over 30% of their income for housing. Of these households, 97,466 owners and 158,922 renters pay over one-half of their incomes for housing. Almost all of these households have insufficient remaining income for other necessities such as food and clothing.

There are 93,722 overcrowded households in Georgia, 71,078 renters and 22,644 owners. The standard against which crowding is measured is one person per habitable room. Living rooms are habitable rooms; bathrooms and kitchens are not.

Housing units lacking complete kitchens or complete bathrooms still house over 25,000 households. Fifty years ago, these figures were far higher, in part because rural and farm housing without modern facilities were a larger portion of the stock. The persistent presence of this type of housing need is no longer solely an attribute of rural areas but is also a reflection of substandard units (often subdivided) in urban areas.

Table 2 describes the incomes of households with housing needs. The most striking feature of these figures is their small size. Owners have a median income of \$25,029 and the renters' median income is \$14,996. Seventy one thousand seven hundred thirty eight owner households and 115,356 renter households had incomes less than \$10,000 in 2000.

Table 2

Household Income for Households with One or
More Housing Needs by Tenure in Georgia, 2000

Household Income	Owner		Renter	
	Number	Percent	Number	Percent
Less than \$5,000	25,191	7.7	45,418	13.1
\$5,000 to 9,999	46,547	14.2	69,938	20.2
\$10,000 to 14,999	41,146	12.6	57,692	16.7
\$15,000 to 19,999	7,838	11.6	52,513	15.2
\$20,000 to 24,999	42,430	13.0	43,833	12.7
\$25,000 to 34,999	84,750	25.9	51,243	14.8
\$35,000 to 49,999	48,986	15.0	25,252	7.3
\$50,000 to 75,000	0	---	0	---
Total	326,888	100.0	345,889	100.0
Median	\$25,029		\$14,996	

Because incomes were capped at 80% of the regional median, the only observations in the \$35,000 to 49,999 category are in the Atlanta region, where both incomes and housing prices and rents are substantially higher than in the rest of the state.

Table 3 examines that portion of the population with housing needs who derive their incomes from social security or public assistance. Social security income refers only to those who receive social security retirement income, and public assistance refers to those who receive Temporary Assistance for Needy Families (TANF), a rapidly diminishing segment of the society. One hundred thirty nine thousand six hundred ninety six households with housing needs received social security income in 2000. These figures constitute 18.4% of the owners with housing needs and 23.0% of the renters with needs. Stated another way, slightly less than one-fifth of the owners and one-fourth of the renters with housing needs have social security as an income source.

Table 3

Social Security and Public Assistance Income
for Householders with One or More Housing Needs by Tenure in Georgia, 2000

Income Source	Owner	Renter	Total
Social Security Income	60,128	79,568	139,696
Public Assistance Income	10,839	23,040	33,879

Public assistance incomes support 3.3% of the owners (10,839 households) and 6.7% (23,040 households) of renters with housing needs.

Table 4 examines the employment status of persons 16 years old and older in households with housing needs. Because the unit of measurement is persons 16 years old and older, these figures are not the same as the number of households with housing needs. The important fact contained in this data is that over 90% of the people in the labor force are employed. The second important lesson in this data is that employment is not sufficient to prevent most of the households with housing needs from having housing needs.

Table 4

Employment Status of Persons 16 years Old and Older in Households With One or More Housing needs by Tenure in Georgia, 2000

Status	Owner		Renter	
	Number	Percent	Number	Percent
In Labor Force	186,463	100.0	416,764	100.0
Employed	173,100	92.9	382,688	91.8
Unemployed	10,696	5.7	29,195	7.0
Armed Forces	2,667	1.4	4,881	1.2
Not in Labor force	86,493	----	235,725	---

Taken together, Tables 3 and 4 clearly document that most households with housing needs have a working household member and do not rely on public assistance.

Table 5 examines the occupations of persons 16 years old and older in households with housing needs. All occupations save farming, fishing and forestry have substantial numbers of households with housing needs. Nearly one-third of both the owners (33.0%) and the renters (31.9%) work in what is usually the most prestigious and well paid category of management, professional and related fields. But, we know from having analyzed the incomes of these households that they are not paid exceptional salaries. Sales and office work absorb the energies of over one-quarter of the people in this category. Production, transportation and materials moving engage slightly less than one-sixth of the owners (15.1%) and one-seventh the renters (14.2%).

Table 5

Occupation for Persons Living in Households with One or More Housing Needs (Age 16 and Over) in Georgia, 2000

Occupation	Owner		Renter	
	Number	Percent	Number	Percent
Management, Professional & Related Services	57,053	33.0	121,944	31.9
Sales and Office	24,312	14.0	58,256	15.2
Farming, Fishing & Forestry	47,088	27.2	108,028	28.2
Construction, Extraction & Maintenance	1,093	0.6	1,767	0.5
Production, Transportation & Materials Moving	17,480	10.1	38,301	10.0
Total	26,074	15.1	54,392	14.2
	173,100	100.0	382,688	100.0

Table 6 examines the composition of the households with housing needs. The two tenure groups have quite different characteristics. Owners with housing needs are composed of a substantial majority of married couple families (60.6% / 197,995 households). One-quarter of the owner households have female householders (25.1% / 981,993 households). One-half of these households (41,778 households, 12.8% of the total) are family households with a female householder, i.e., a mother and one or more children. Four thousand two hundred fifteen are women who live with a non-relative and 40,215 are women living alone.

Table 6

Household Type for Households with One or More Housing Needs by Tenure in Georgia, 2000

Household Type	Owner		Renter	
	Number	Percent	Number	Percent
Family				
Married Couple	197,995	60.6	94,758	27.4
Male Householder, No Wife	11,670	3.6	20,204	5.8
Female Householder, No Husband	41,778	12.7	85,350	24.7
Non-Family				
Male Householder				
Living Alone	24,448	7.5	48,154	13.9
Not Living Alone	6,720	2.1	21,991	6.4
Female Householder				
Living Alone	40,215	12.3	58,549	16.9
Not Living Alone	4,062	1.2	16,883	4.9
Total	326,888	100.0	345,889	100.0

One-quarter of the renter households are married couple families (94,758 / 27.4%), the largest type of renter households with housing needs. Another one-quarter of the renters are family households with a female householder (85,350 / 24.7%), that is, a mother and one or more children. The next largest group of renter households is women living alone at just over one-eighth of the renters with housing needs (58,549 / 16.9%). Men living alone constitute one-sixth (48,154 / 13.9%) of the renters with housing needs.

Table 7 examines the age of householders. Most, nearly three-quarters (74.9%) of the owners and over two-thirds of the renters are between 25 and 59 years of age. Nearly one-quarter of the owners are 60 or older, but only one-eighth of the renters are 60 or over. Very few of the owners are 24 and under, but 15.9% of the renters are.

Table 7

Age of Householder in Households with One or More Housing Needs by Tenure in Georgia, 2000

Age of Households	Owner		Renter	
	Number	Percent	Number	Percent
24 and under	6,589	2.0	54,926	15.9
25 – 59	244,713	74.9	243,164	70.3
60 and over	5,586	23.1	47,799	13.8
Total	326,888	100.0	345,889	100.0

Table 8 assesses household size for households with housing problems. The most numerous group of owners are two person households at 28.4% of the total owners. Single renters constitute the largest group of renters at 105,750 households and 30.6% of renters. Owner households have between 18.9% and 19.7% of their numbers in one, three and four person households. Renters are more likely to be in two person households (24.6%) than they are in either three or four person households (16.4% and 13.8%, respectively). One-seventh of the owners (14.0%) and a slightly greater proportion of renters (14.6%) are in households of five or more persons.

Table 8

Household Size for Households with One or More Housing Needs by Tenure in Georgia, 2000

Household Size	Owner		Renter	
	Number	Percent	Number	Percent
1 Person	61,794	18.9	105,750	30.4
2	92,961	28.4	85,197	24.5
3	64,273	19.7	56,589	16.4
4	62,309	19.0	47,881	13.9
5	28,304	8.7	26,640	7.8
6	10,775	3.3	13,106	3.8
More than 6	6,472	2.0	10,726	3.2
Total	326,888	100.0	345,889	100.0
Average	2.88		2.67	

The 2000 Census subdivided race into more categories than previous censuses did, and it also recognized that Hispanic people can be of different races. Consequently, Table 9 examines race in a more disaggregated form than most of us are accustomed to seeing. An overwhelming majority of the households with housing problems in Georgia are non-Hispanic (over 95% in both cases). Within their category, whites constitute approximately twice as many households with housing problems as do Black households. Specifically, those ratios are 2.18 for owners and 1.84 for renters.

Table 9
Race of Householders in Households with One or More
Housing Needs by Tenure in Georgia, 2000

Race	Owner		Renter	
	Number	Percent	Number	Percent
Non-Hispanic	314,534	96.2	331,011	95.7
White	208,104	63.7	205,974	59.6
Black	95,565	29.2	111,834	32.3
American Indian / Alaskan Native	881	0.2	662	0.2
Asian	5,853	1.8	8,019	2.3
Pacific Islander	11	0.0	55	0.0
Other	4,120	1.3	4,467	1.3
Hispanic	12,354	3.8	14,878	4.3
White	6,459	2.0	7,483	2.2
Black	151	0.0	580	0.2
American Indian / Alaskan Native	14	0.0	52	0.0
Asian	3	0.0	30	0.0
Pacific Islander	0	0.0	0	0.0
Other	5,727	1.8	6,733	1.9
Total	326,888	100.0	345,889	100.0

Table 10 analyzes the type of housing units that households with housing problems live in. There are two significant differences between this data and most census tabulations. The census tabulates cost burdens for all households except single unit attached homes and manufactured homes. Because townhouses/single unit attached homes are a small but significant proportion of Georgia's urban housing stock and because manufactured homes are a significant proportion of both the urban and rural housing stock, this analysis includes both types of housing. An overwhelming majority of owners with housing needs live in single units (81.8% in detached and 2.7% in attached). One-seventh of the owners with housing needs live in manufactured homes (13.8%). One quarter of the renters (27.9%) live in single-family detached structures. The next most prevalent group of renters live in five to nine unit apartment buildings.

Table 10

Type of Housing Units Occupied by Households with One or More Housing Needs in Georgia,
2000

Unit Type	Tenure			
	Owner		Renter	
	Number	Percent	Number	Percent
Single unit detached	267,468	81.8	96,604	27.9
Single unit attached	8,883	2.7	12,776	3.7
Duplex	1,084	0.3	24,695	7.1
3 or 4 units	1,382	0.4	39,730	11.5
5 to 9 units	1,195	0.4	55,276	16.0
10 to 19 units	583	0.2	41,568	12.0
20 to 49 units	367	0.1	19,135	5.5
50 or more	717	0.2	29,994	8.7
Manufactured home	45,158	13.9	25,978	7.6
Boat, RV, van, etc.	51	---	133	---
Total	326,888	100.0	345,889	100.0