




THE COLOR OF HOUSING

*How a Growing Population of
People of Color in  will
Impact Housing Preferences
in Your City. And How to
Better Plan for It.*

Steve Spillette &
Kirby Snideman, AICP

Friday Oct. 9th – 1.0 CM





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OUTLINE

- U.S. Demographic Trends
- Texas Demographic Trends
- Homeownership Trends
- Housing and neighborhood preferences
- Role of Planners



A multi-language mural hangs at Hightower High School in Missouri City, one of Houston's most diverse suburbs.

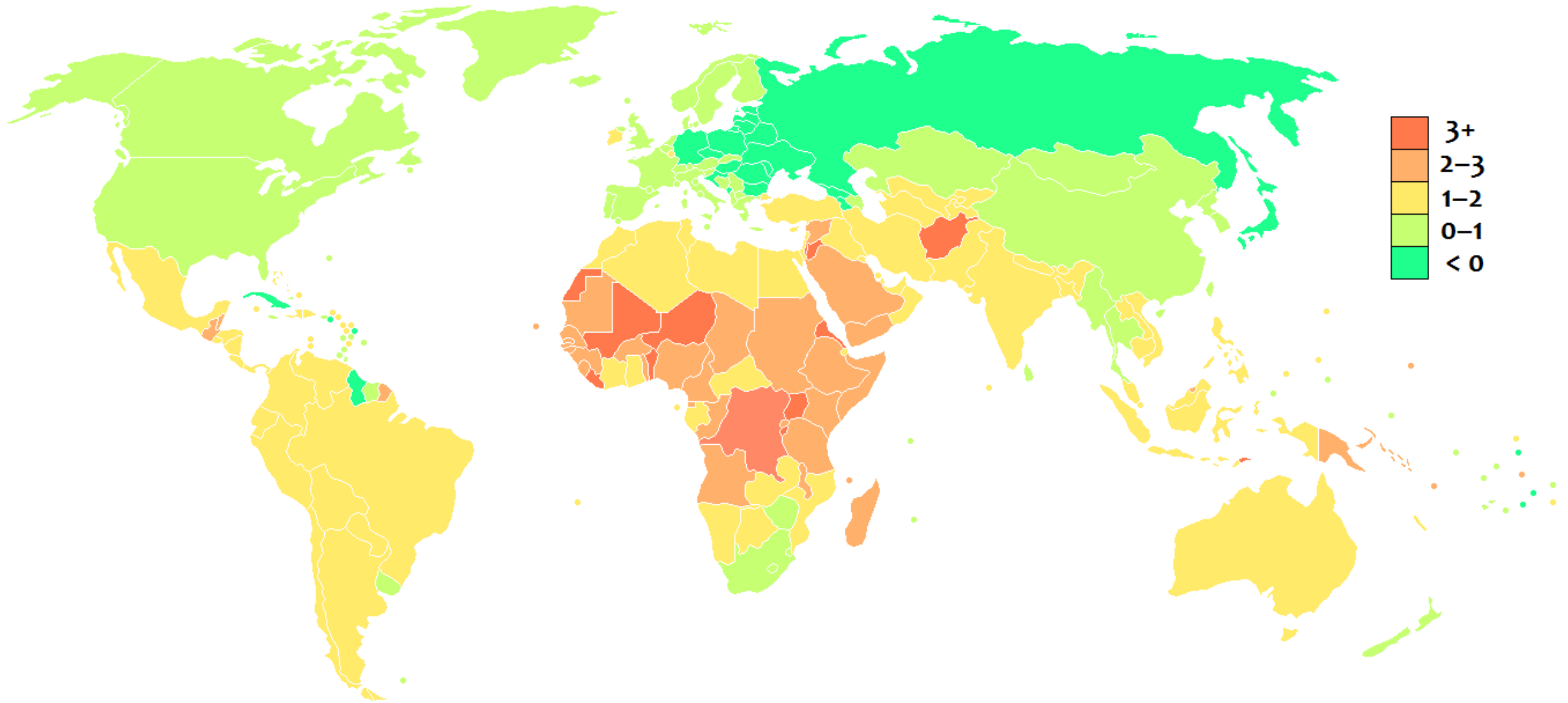
U.S. DEMOGRAPHIC TRENDS



POP QUIZ QUESTION:

- What is the current growth rate of the United States?

WORLD POPULATION GROWTH



Recent Population Growth Rate Estimates

Source: United Nations

THE RULE OF 70

Number of
Years to
Double

=

70

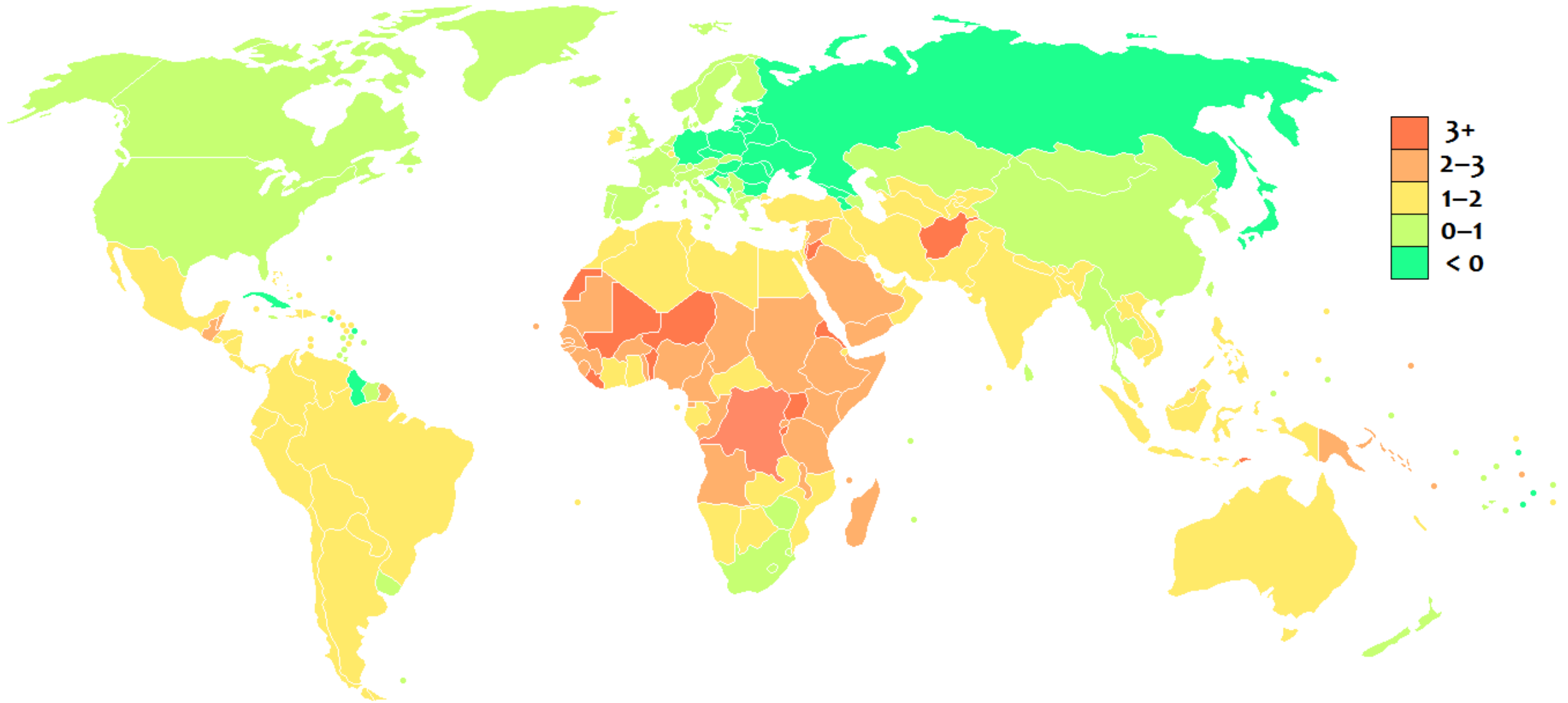
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Annual
Percentage
Growth Rate

THE RULE OF 70

- 0.7% growth rate = double in 100 years
- 1% growth rate = double in 70 years
- 2% growth rate = double in 35 years
- 4% growth rate = double in 17.5 years

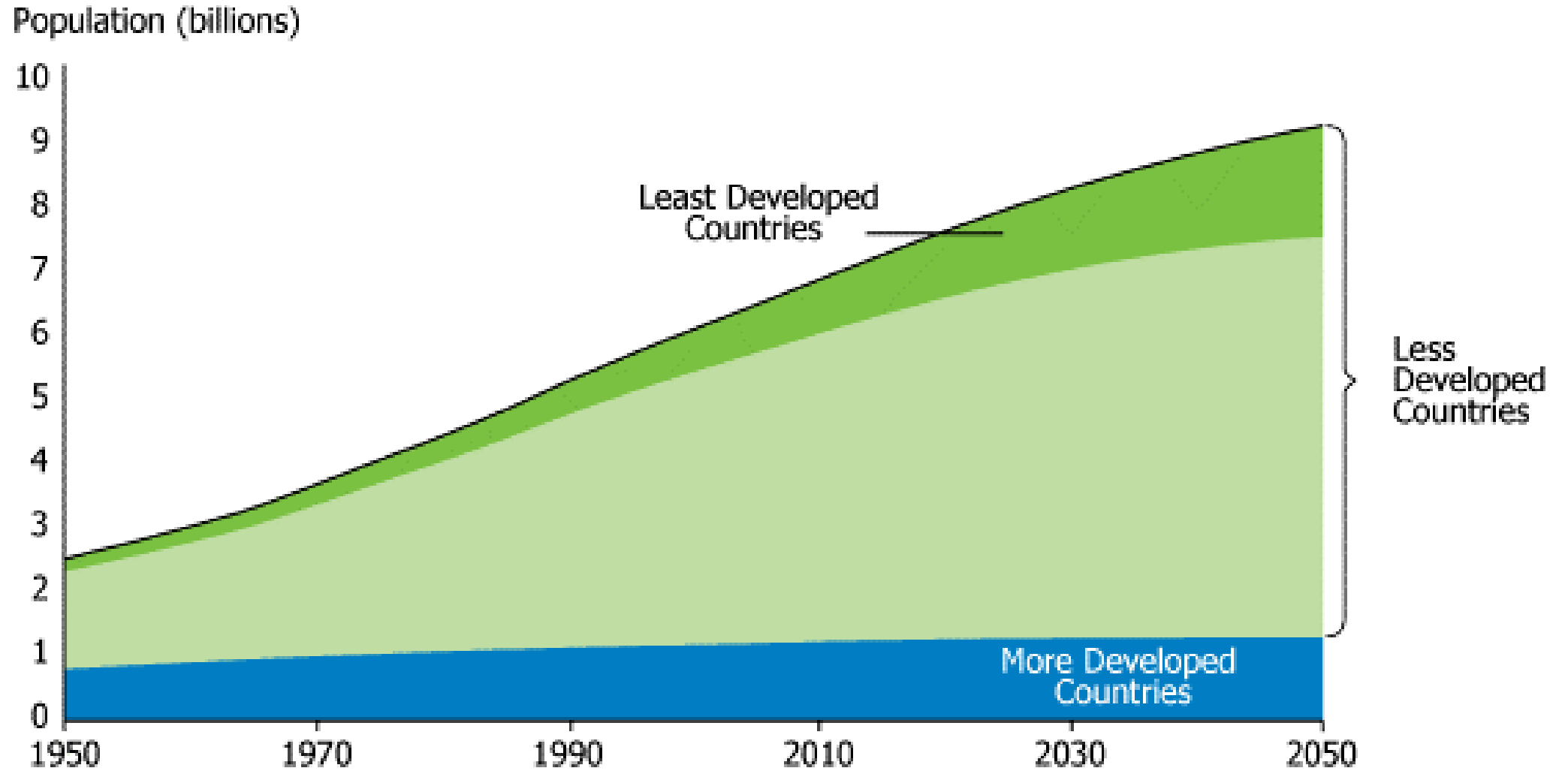
POPULATION GROWTH



Recent Population Growth Rate Estimates

Source: United Nations

WORLD POPULATION GROWTH

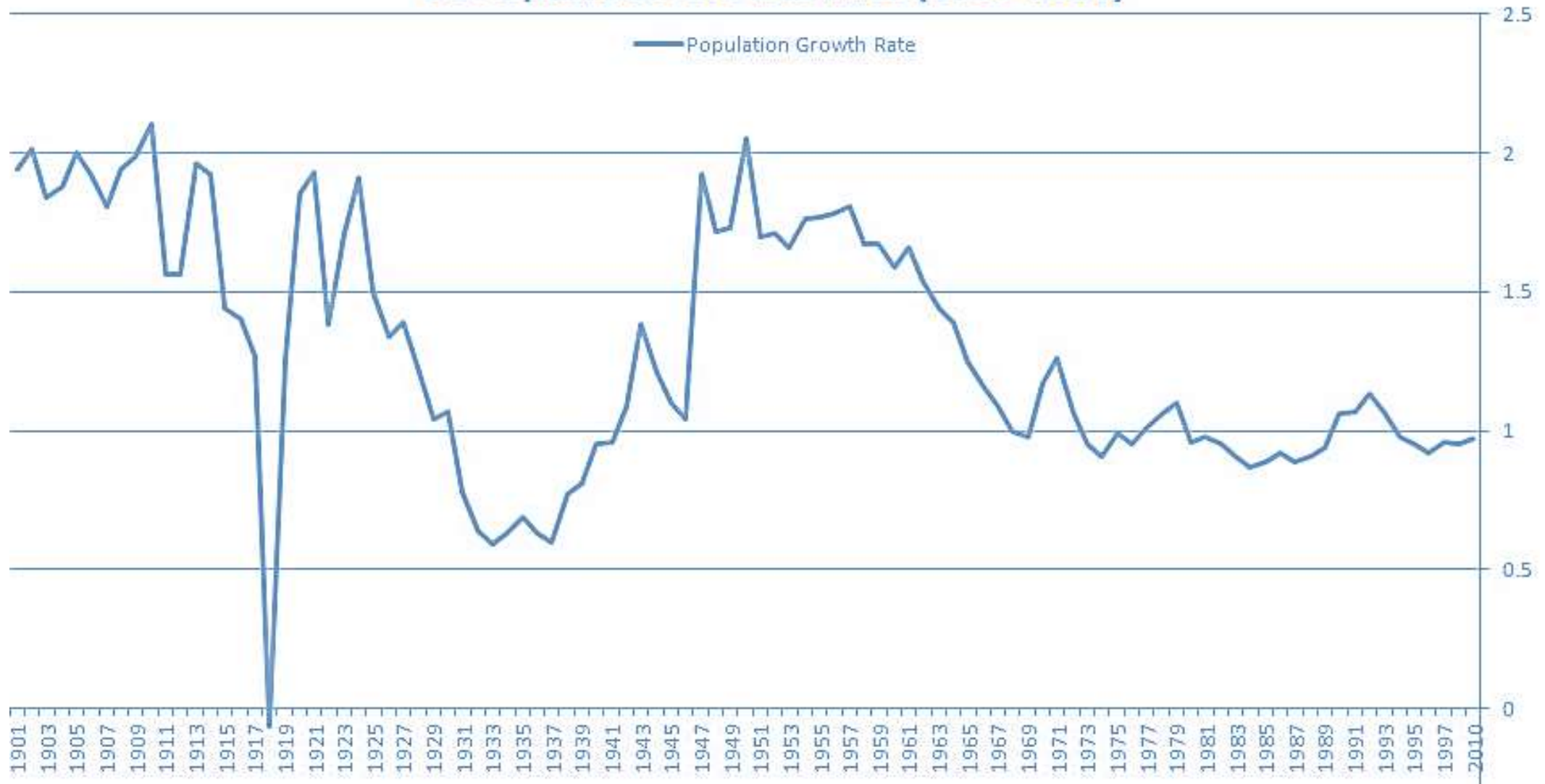


Historic and Projected World Population Growth, 1950 to 2050

Source: United Nations

U.S. POPULATION GROWTH RATE

US Population Growth Rate (1900-2010)



Source: US Census, Population Estimates Program

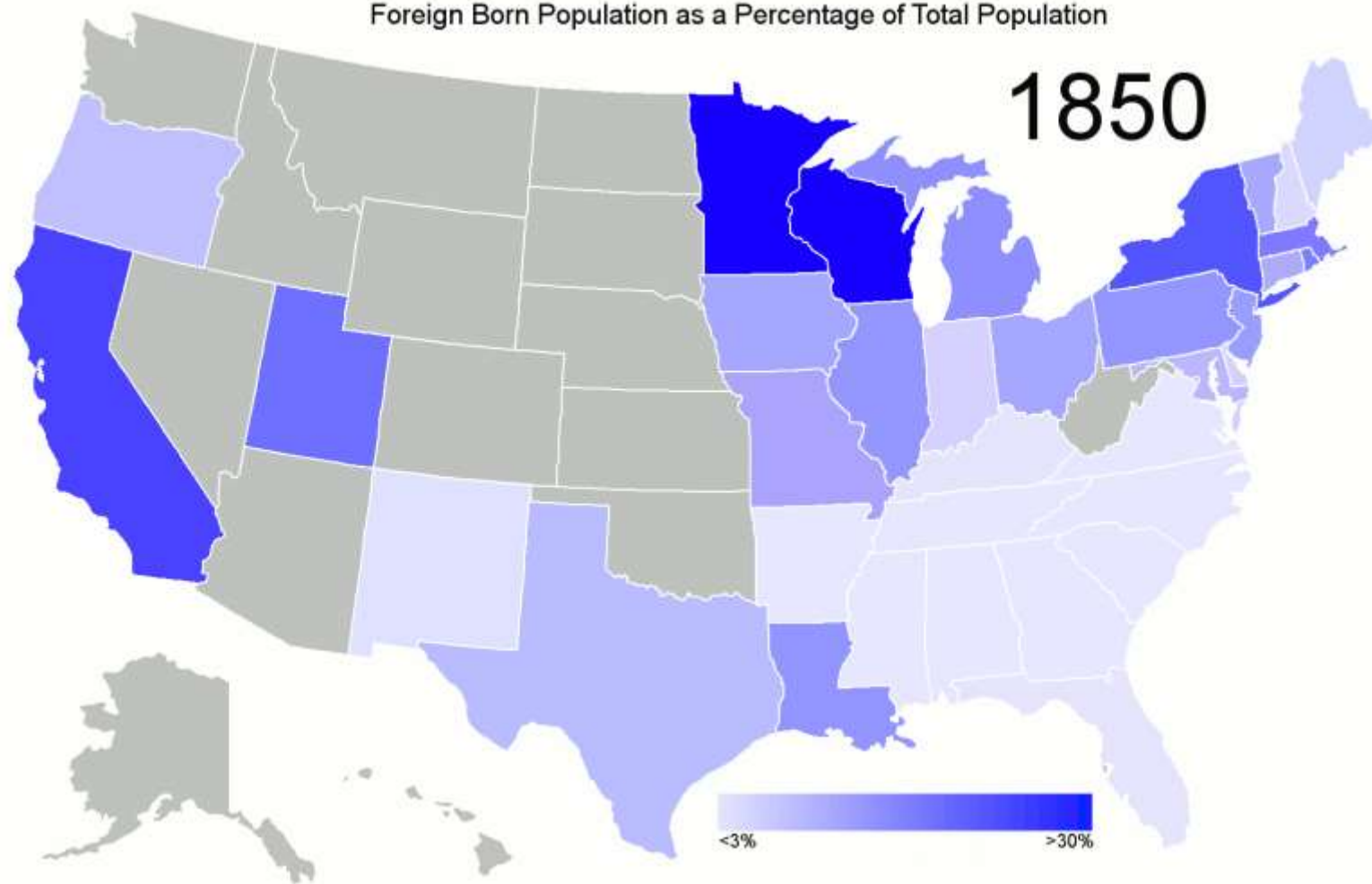
POPULATION GROWTH

Current Age	U.S. population when you were born	% change in population since you were born
25	248,709,873	28%
35	226,542,199	41%
45	203,302,031	57%
55	179,323,798	78%
65	151,325,798	111%
75	132,164,569	141%
85	123,202,624	159%
95	106,021,537	201%

Source: US Census

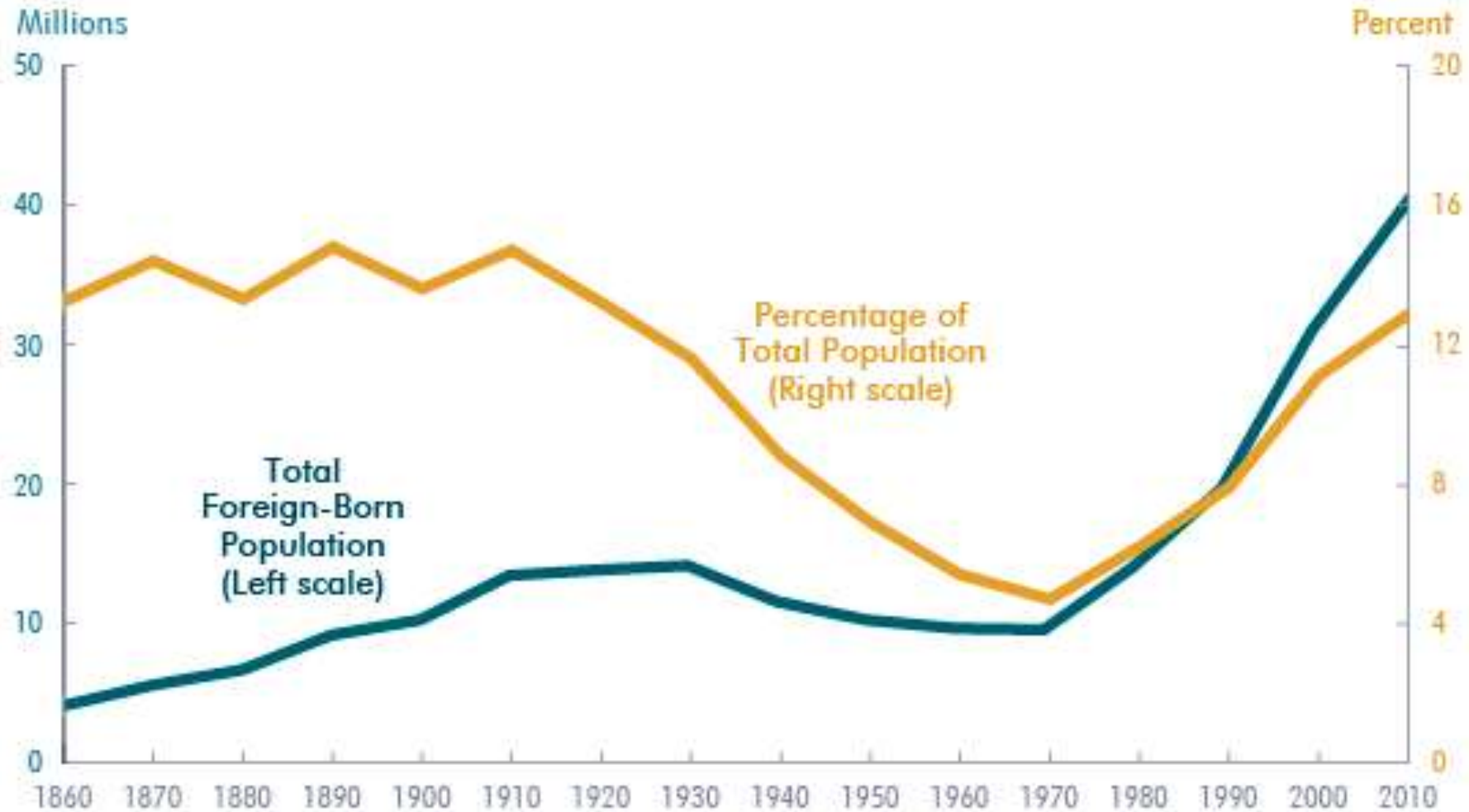
FOREIGN BORN

Foreign Born Population as a Percentage of Total Population



Foreign Born Population in the United States, 1850-2010
Source: US Census

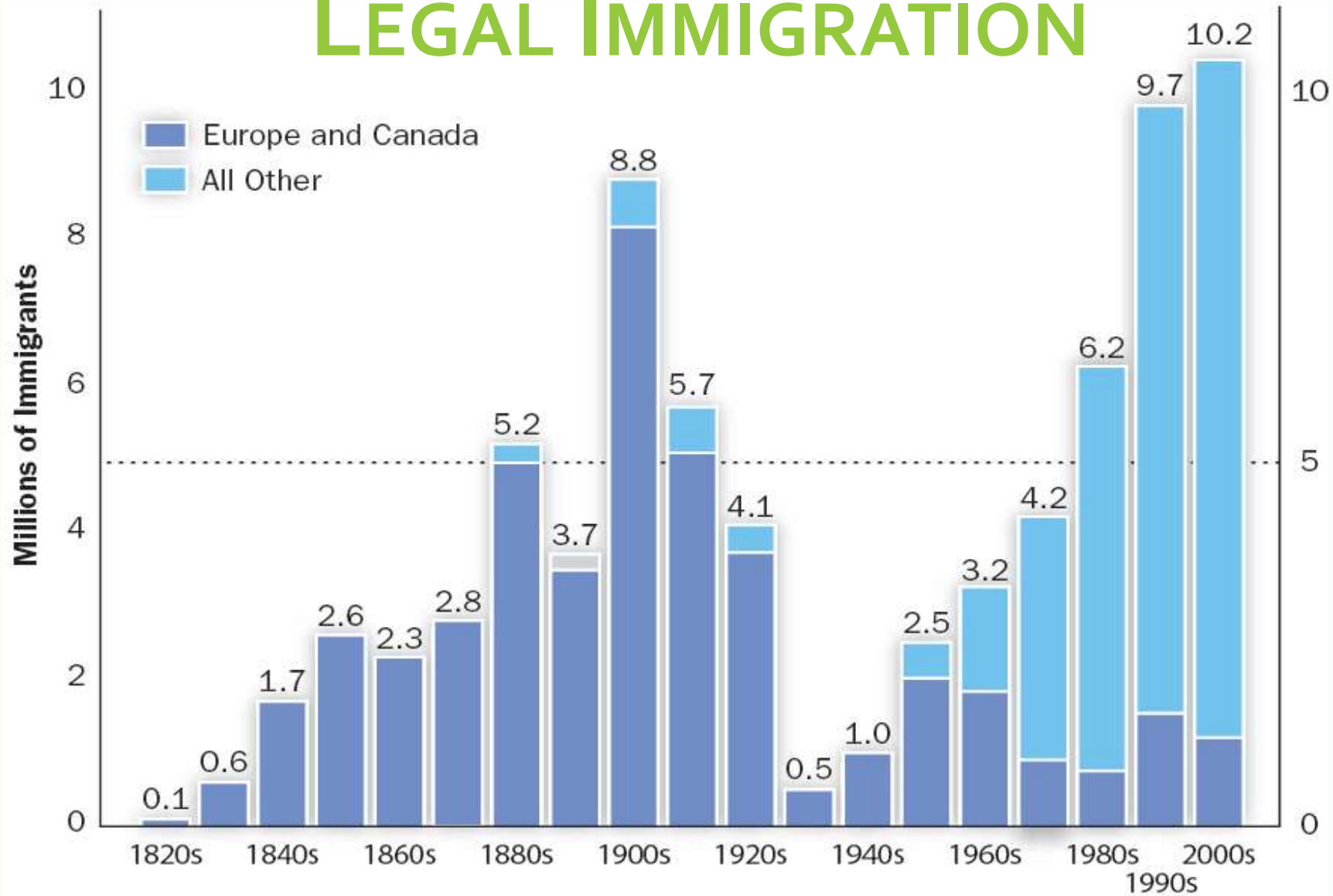
FOREIGN BORN



Foreign Born Population in the United States, 1860-2010

Source: US Census

LEGAL IMMIGRATION



Legal Immigration to the United States, 1820-2010

Source: Office of Immigration Statistics

U.S. total: **11,200,000**

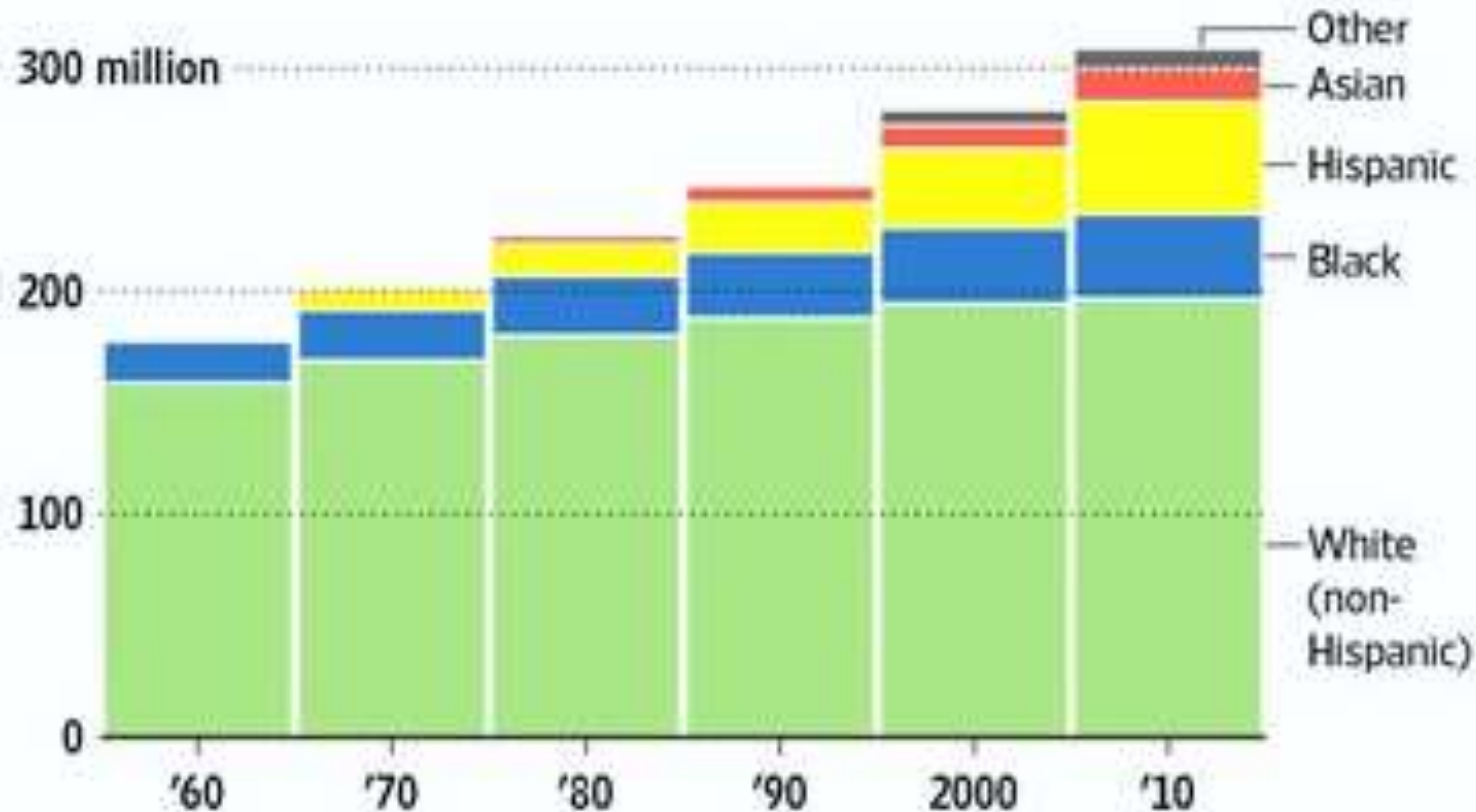
- 750,000 or more
- 170,000 to 725,000
- 75,000 to 160,000
- 25,000 to 70,000
- <25,000

State	Unauthorized Immigrant Population (2012)
California	2,450,000
Texas	1,650,000
Florida	925,000
New York	1,700,000
Illinois	475,000
Arizona	300,000
Georgia	400,000
Virginia	275,000
North Carolina	350,000
Washington	230,000
Michigan	120,000
Indiana	95,000
Ohio	85,000
Wisconsin	85,000
Minnesota	95,000
Colorado	180,000
Idaho	50,000
Montana	<5,000
Wyoming	<5,000
Nebraska	<5,000
Kansas	55,000
Oklahoma	75,000
Missouri	65,000
Arkansas	60,000
Alabama	65,000
South Carolina	95,000
North Dakota	<5,000
South Dakota	<5,000
Alaska	15,000
Hawaii	35,000 HI
Delaware	20,000 DE
Maryland	250,000 MD
District of Columbia	20,000 DC
Connecticut	130,000 CT
Rhode Island	35,000 RI
Massachusetts	150,000
New Jersey	525,000 NJ
New Hampshire	<5,000
Maine	<5,000

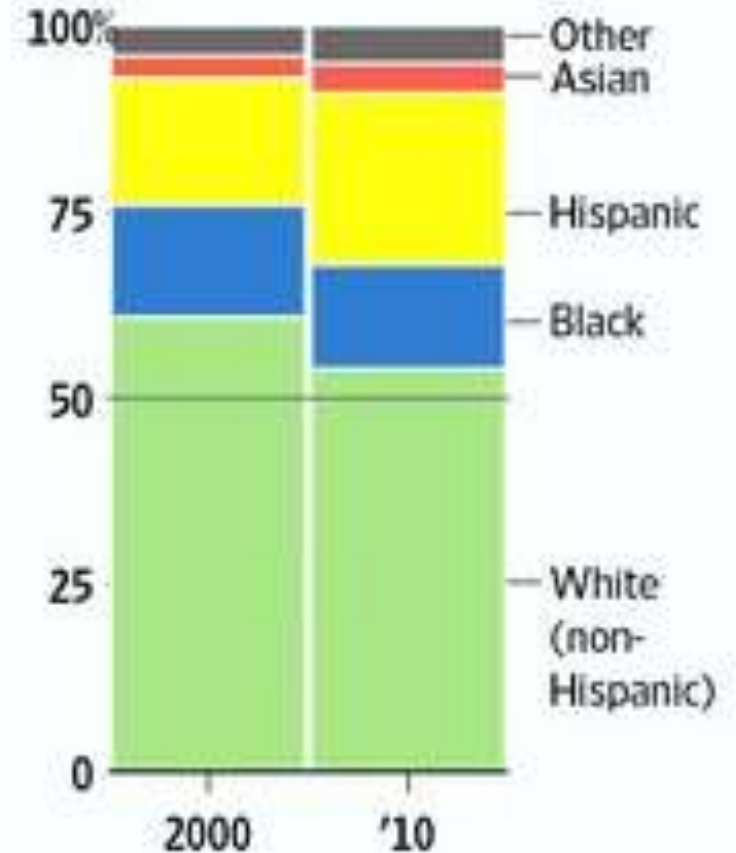
Source: Pew Research Center

TOTAL POPULATION BY RACE/ETHNICITY

Total U.S. population by race/Hispanic origin

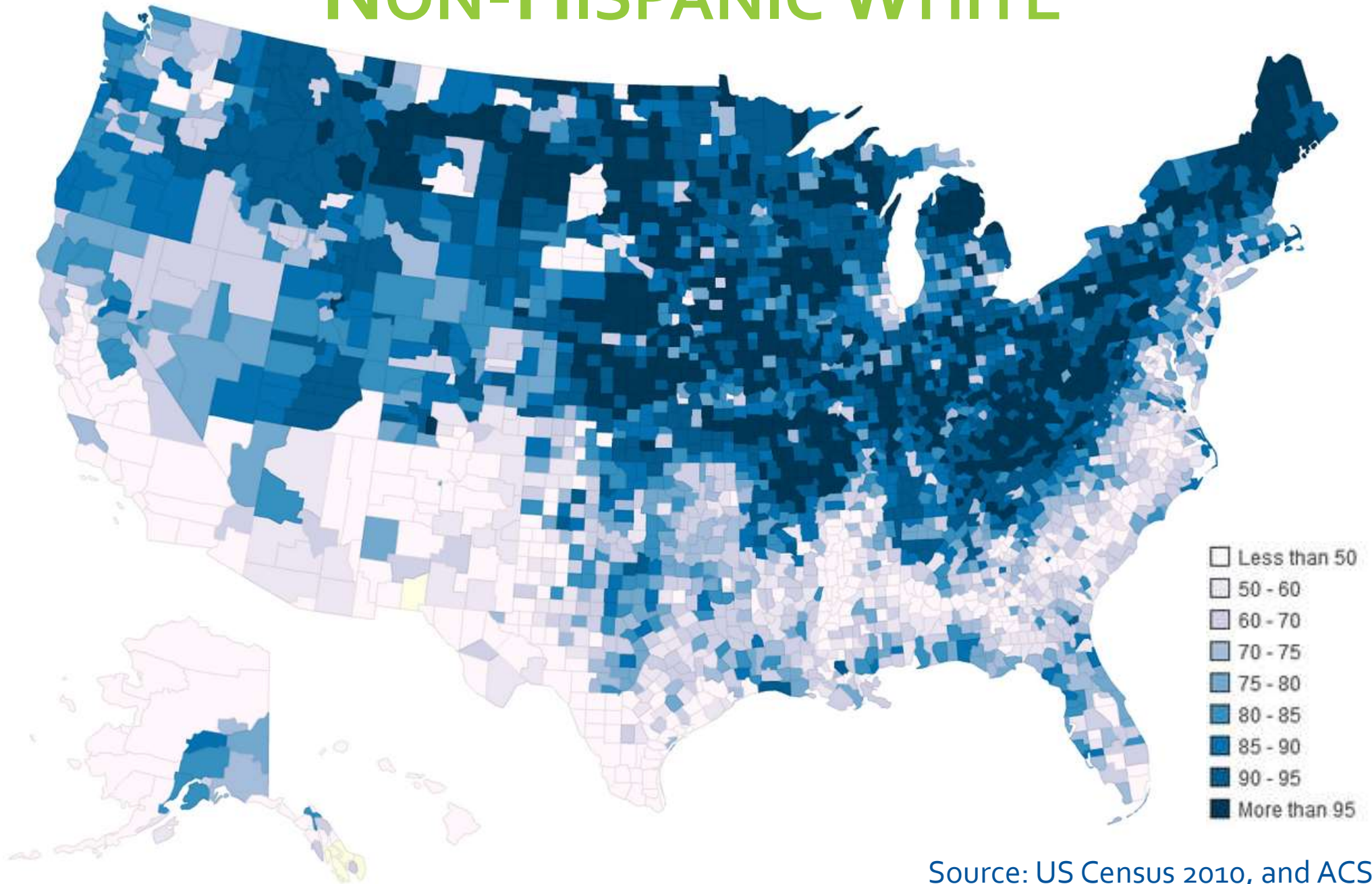


Pct. among those under 18



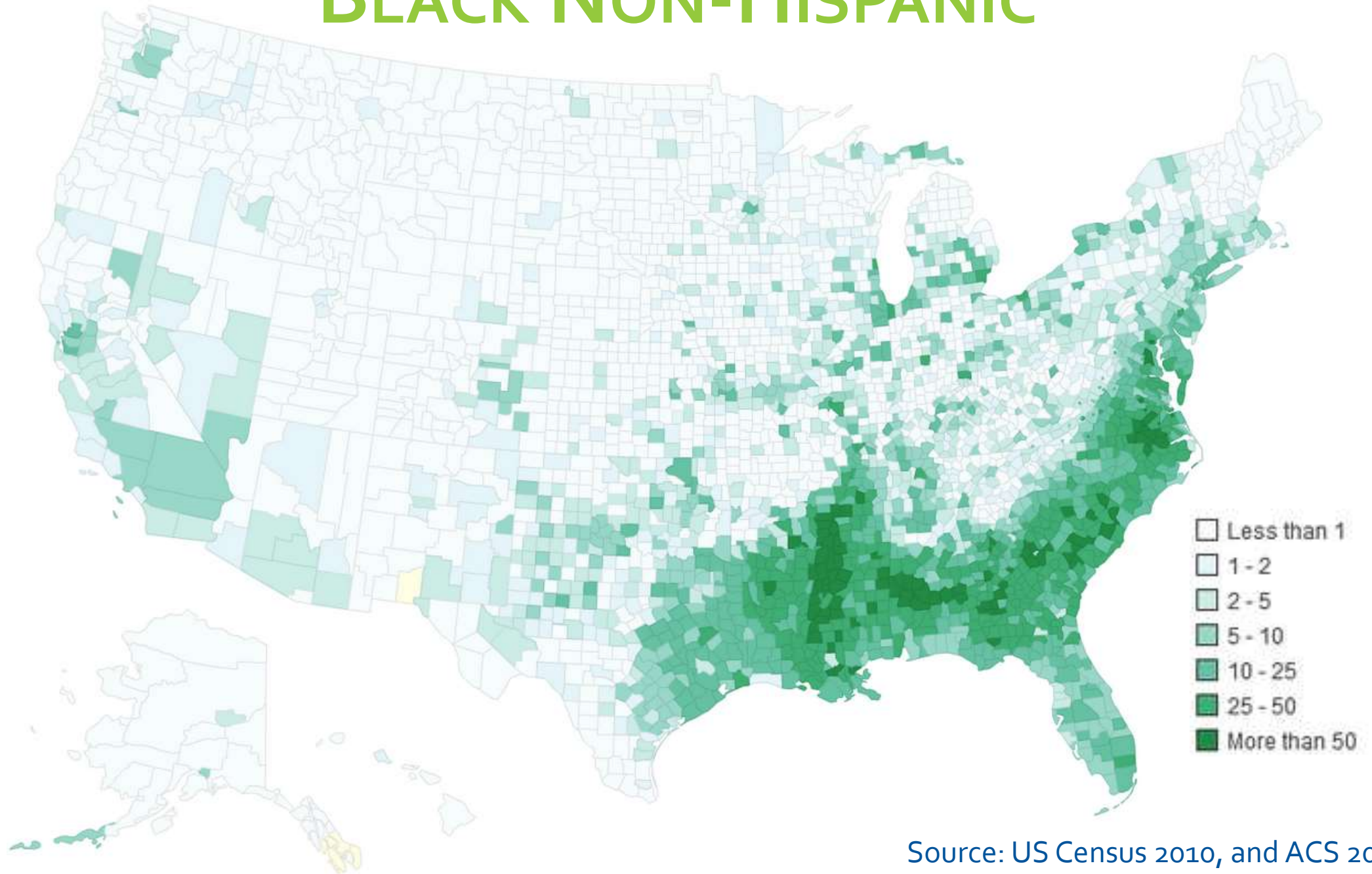
Source: US Census, 2010

NON-HISPANIC WHITE



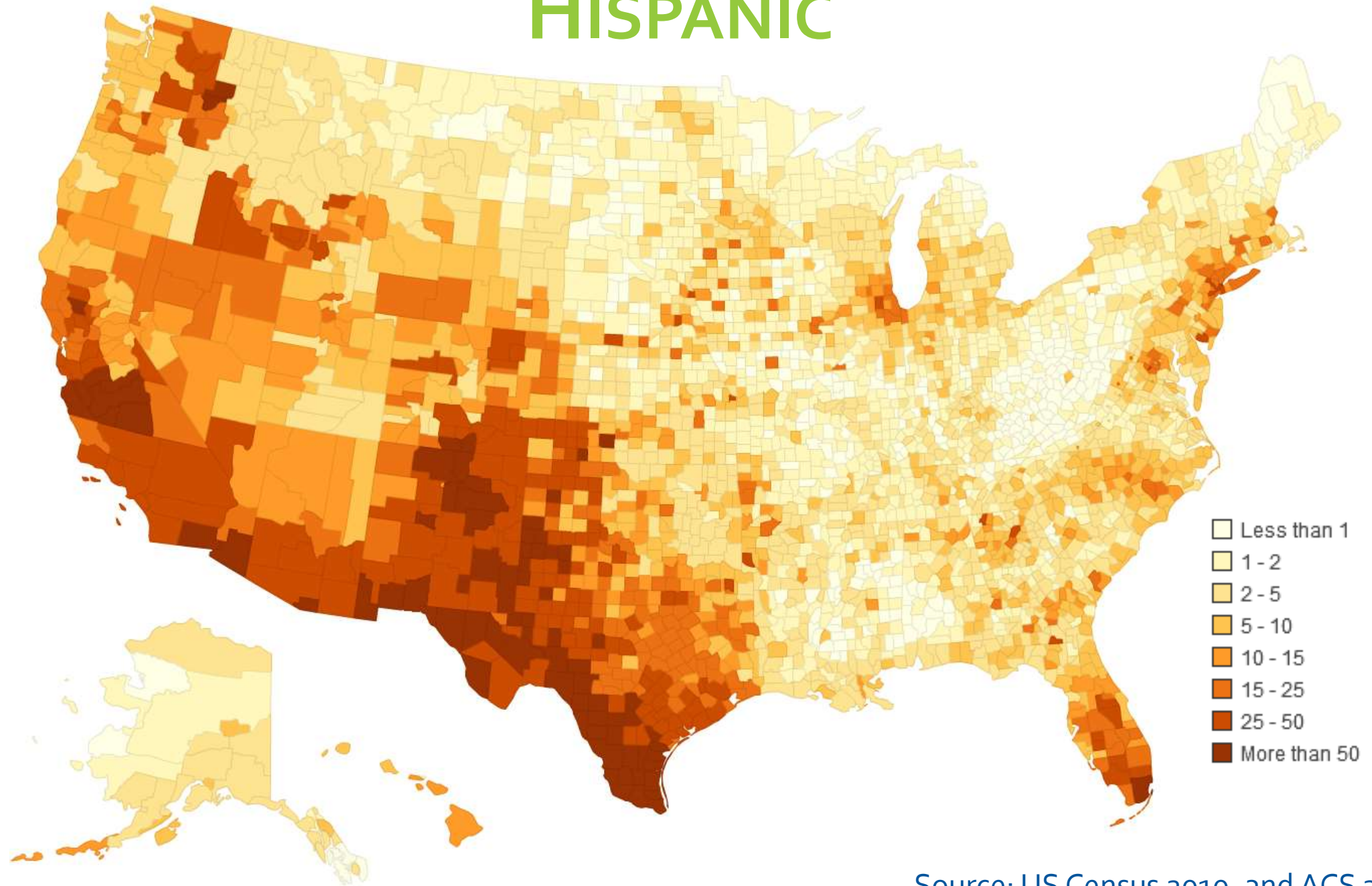
Source: US Census 2010, and ACS 2009-2013

BLACK NON-HISPANIC



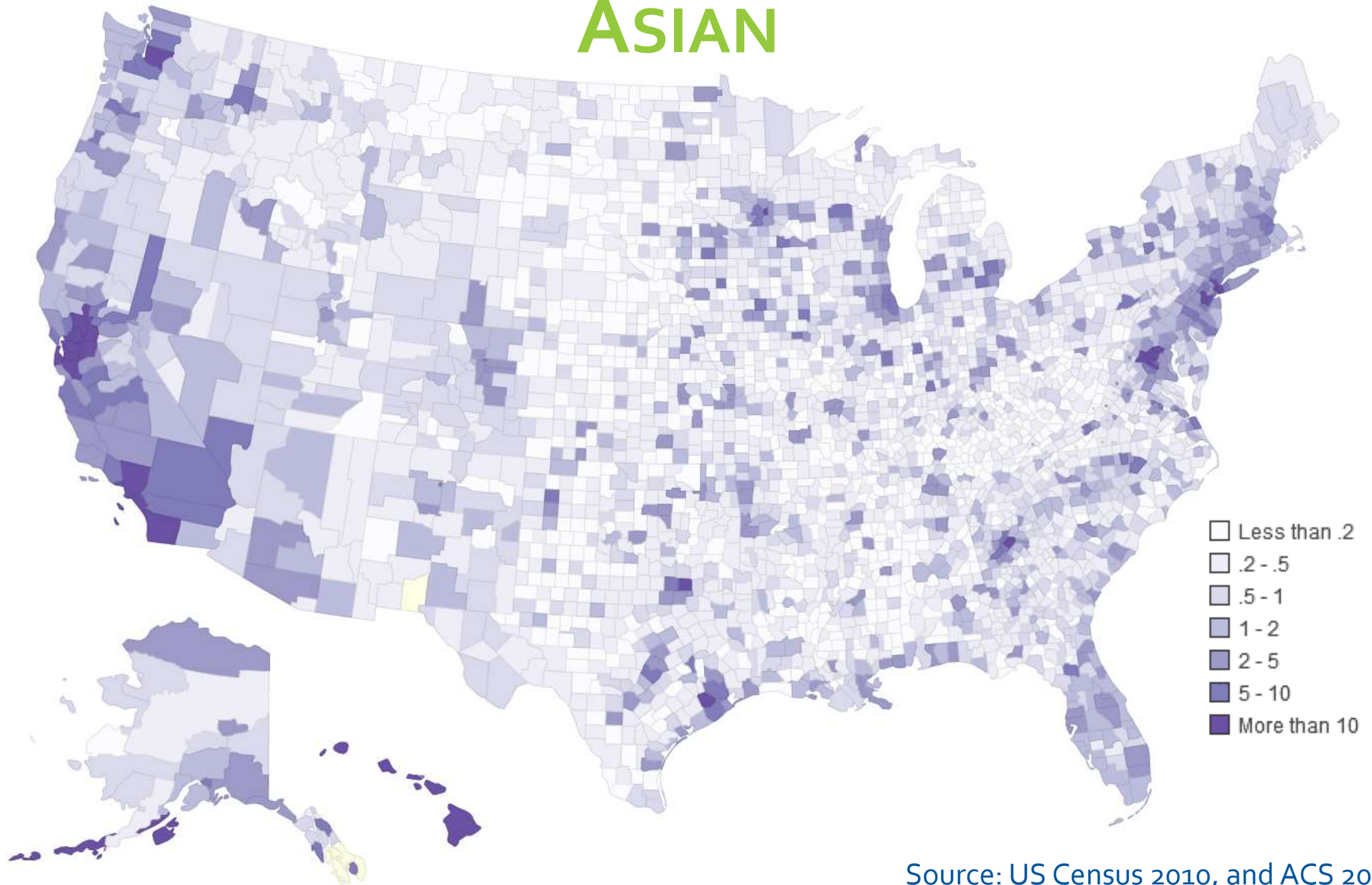
Source: US Census 2010, and ACS 2009-2013

HISPANIC



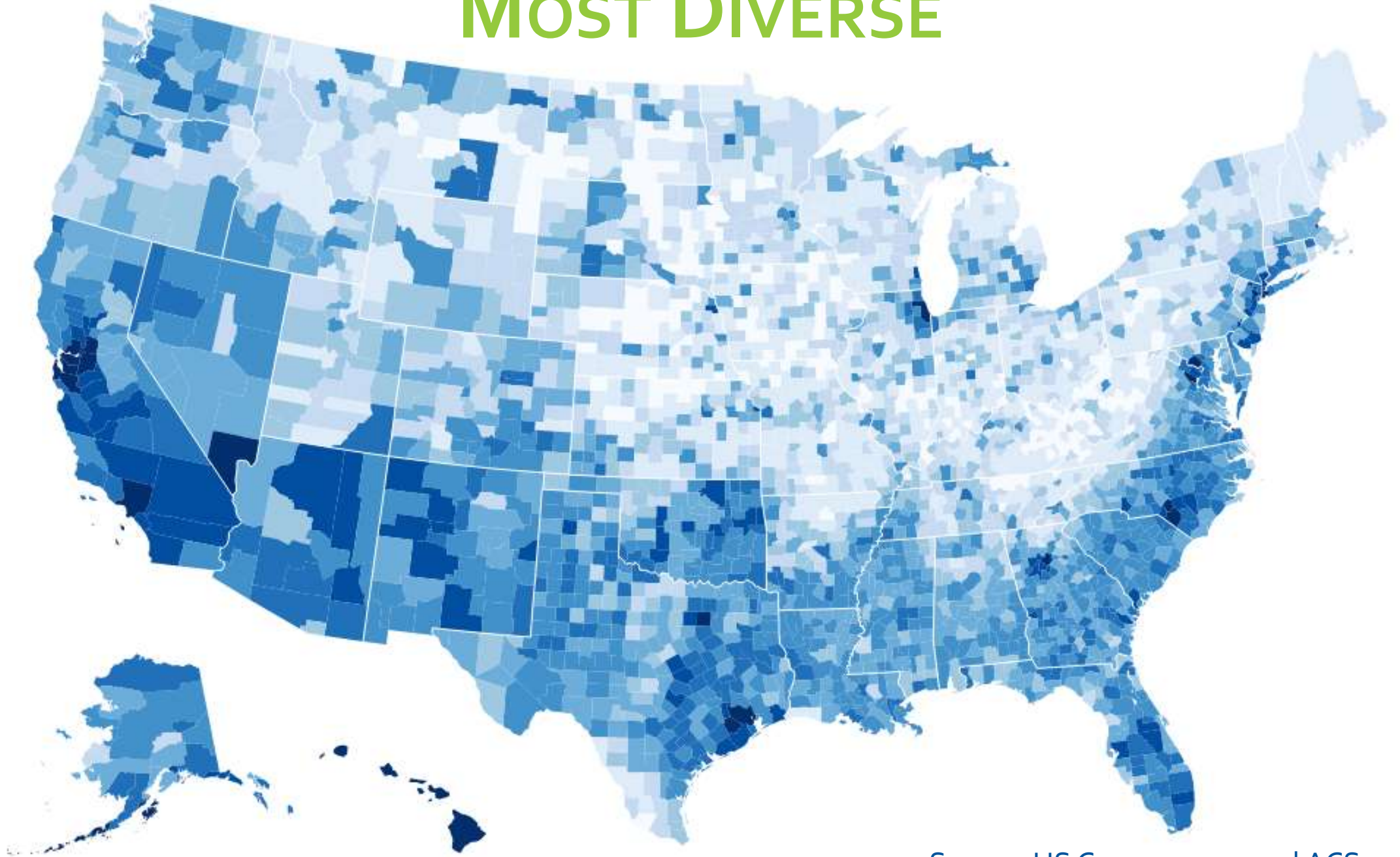
Source: US Census 2010, and ACS 2009-2013

ASIAN



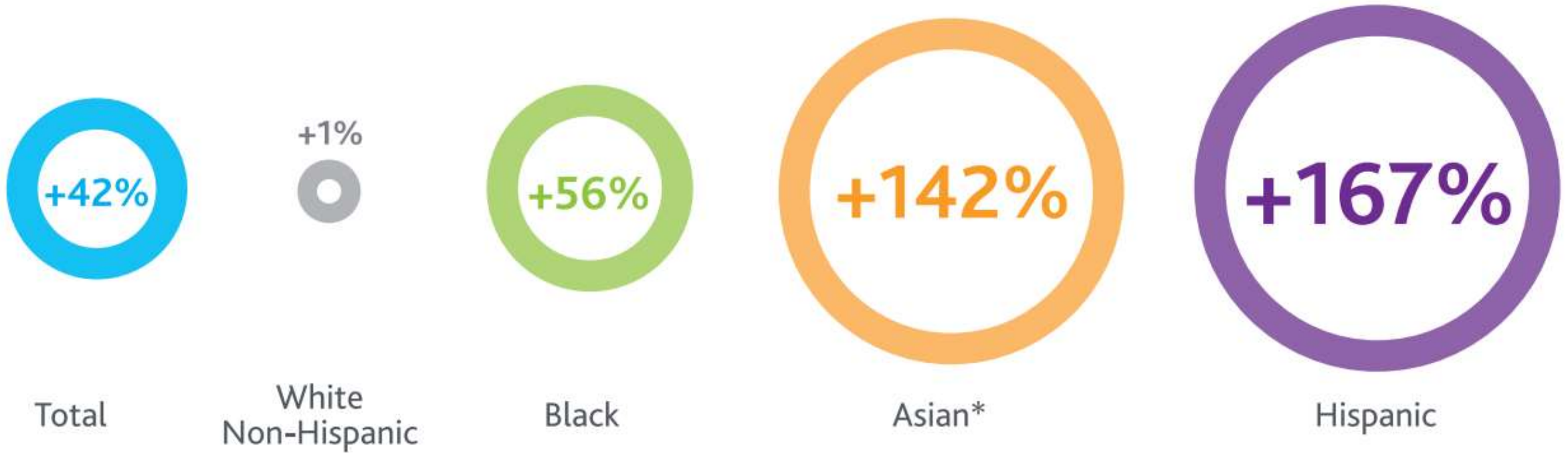
Source: US Census 2010, and ACS 2009-2013

MOST DIVERSE



Source: US Census 2010, and ACS 2009-2013

POPULATION GROWTH 2010 TO 2050



Source: US Census Population Projections

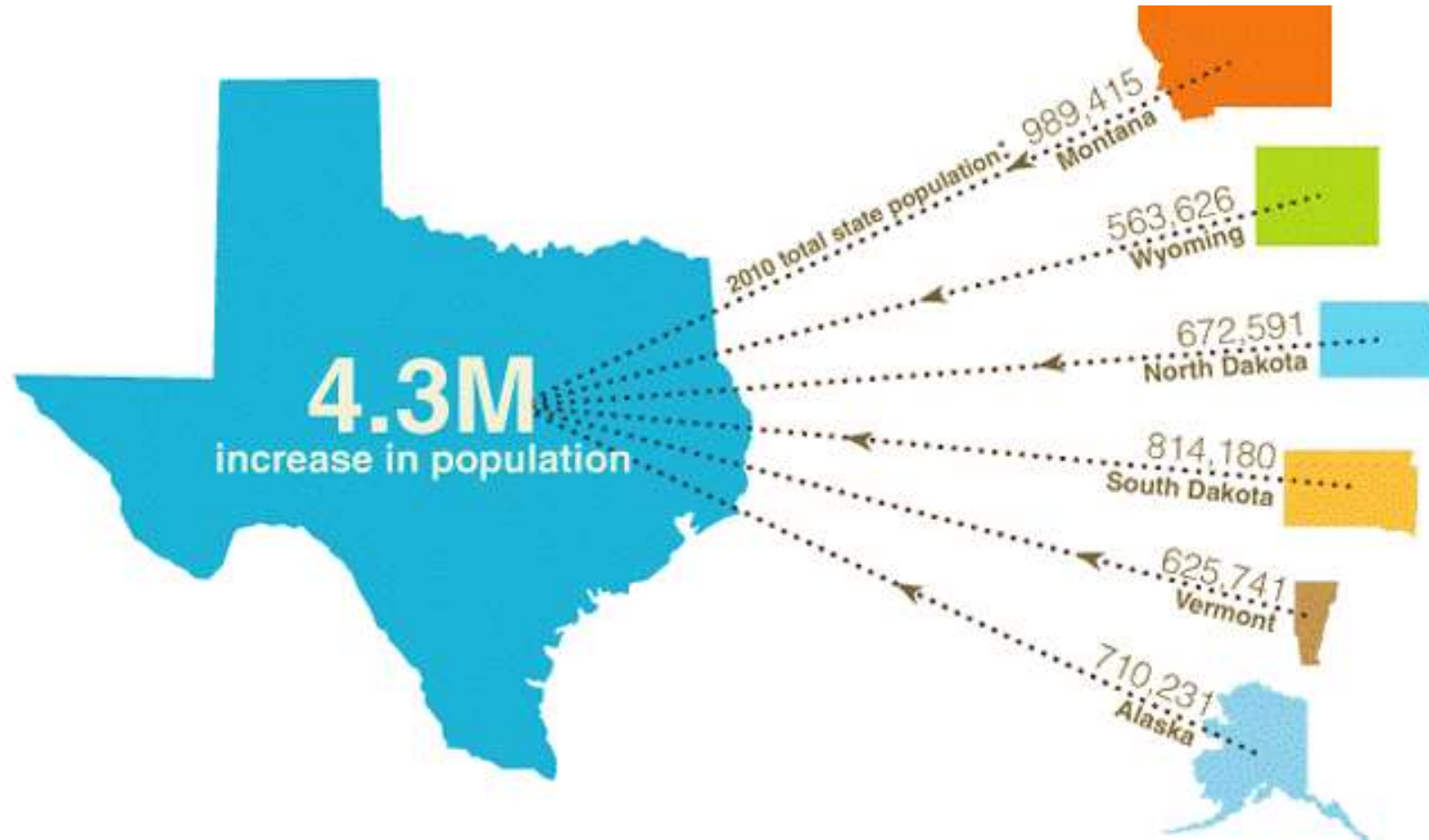
TEXAS DEMOGRAPHIC TRENDS



POP QUIZ QUESTION:

- How much population was added in Texas from 2000 to 2010?

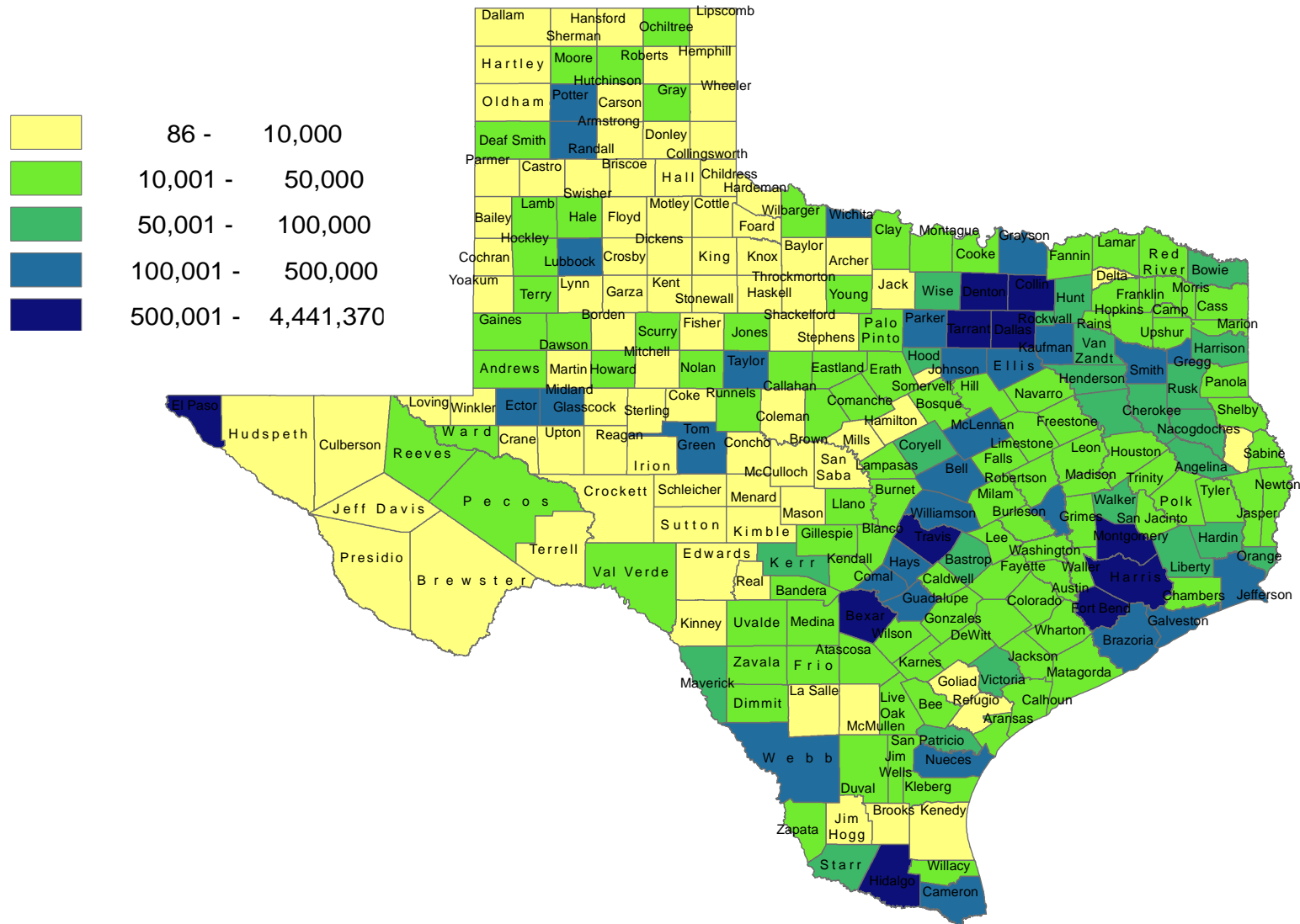
TEXAS POPULATION GROWTH



Texas added 4.3 million people from 2000 to 2010.

Source: US Census

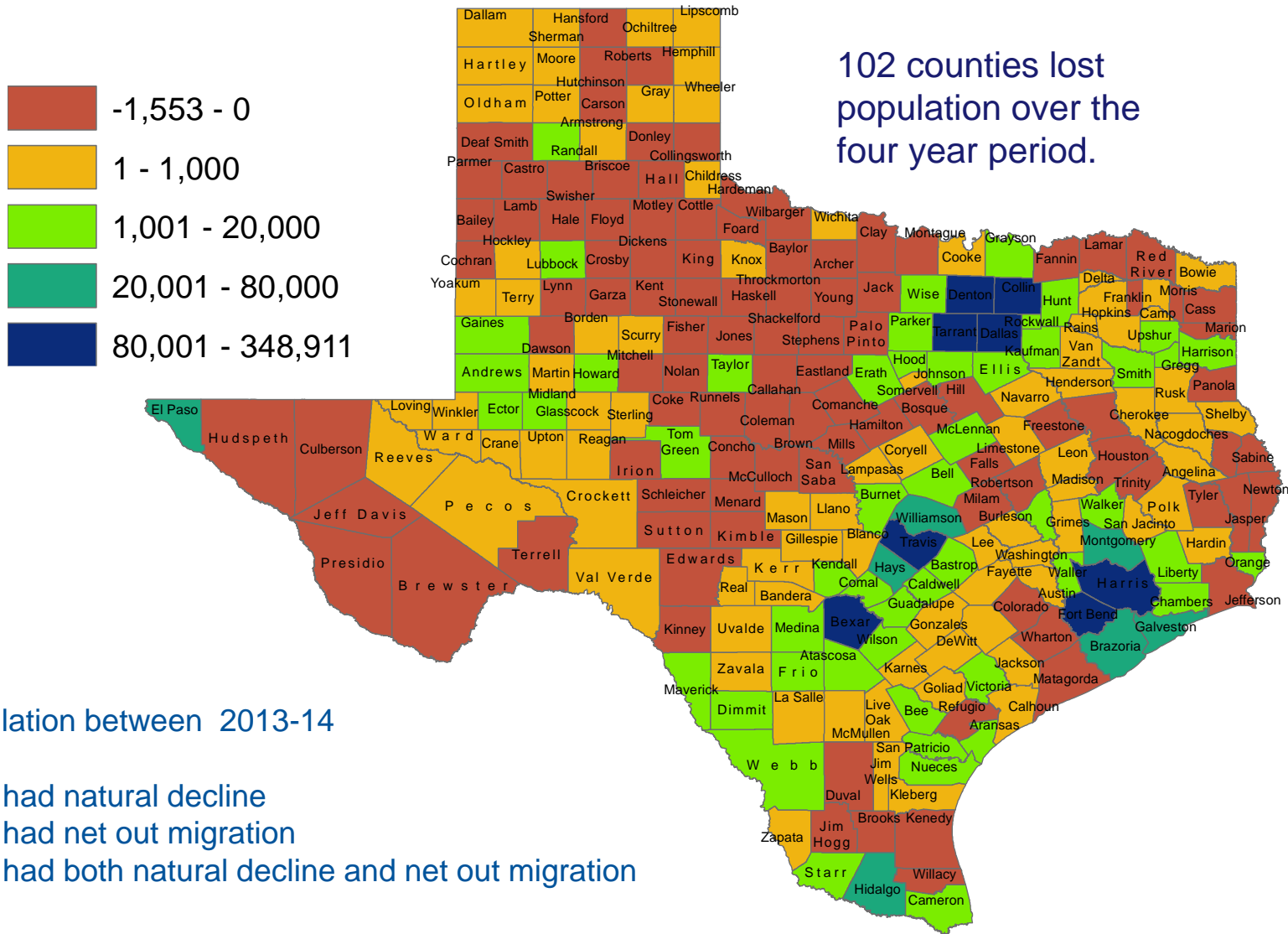
TEXAS POPULATION GROWTH



Total Estimated Population by County, Texas, 2014

Source: Texas State Demographer

TEXAS POPULATION GROWTH



95 counties lost population between 2013-14

Of these:

36 (38%) had natural decline

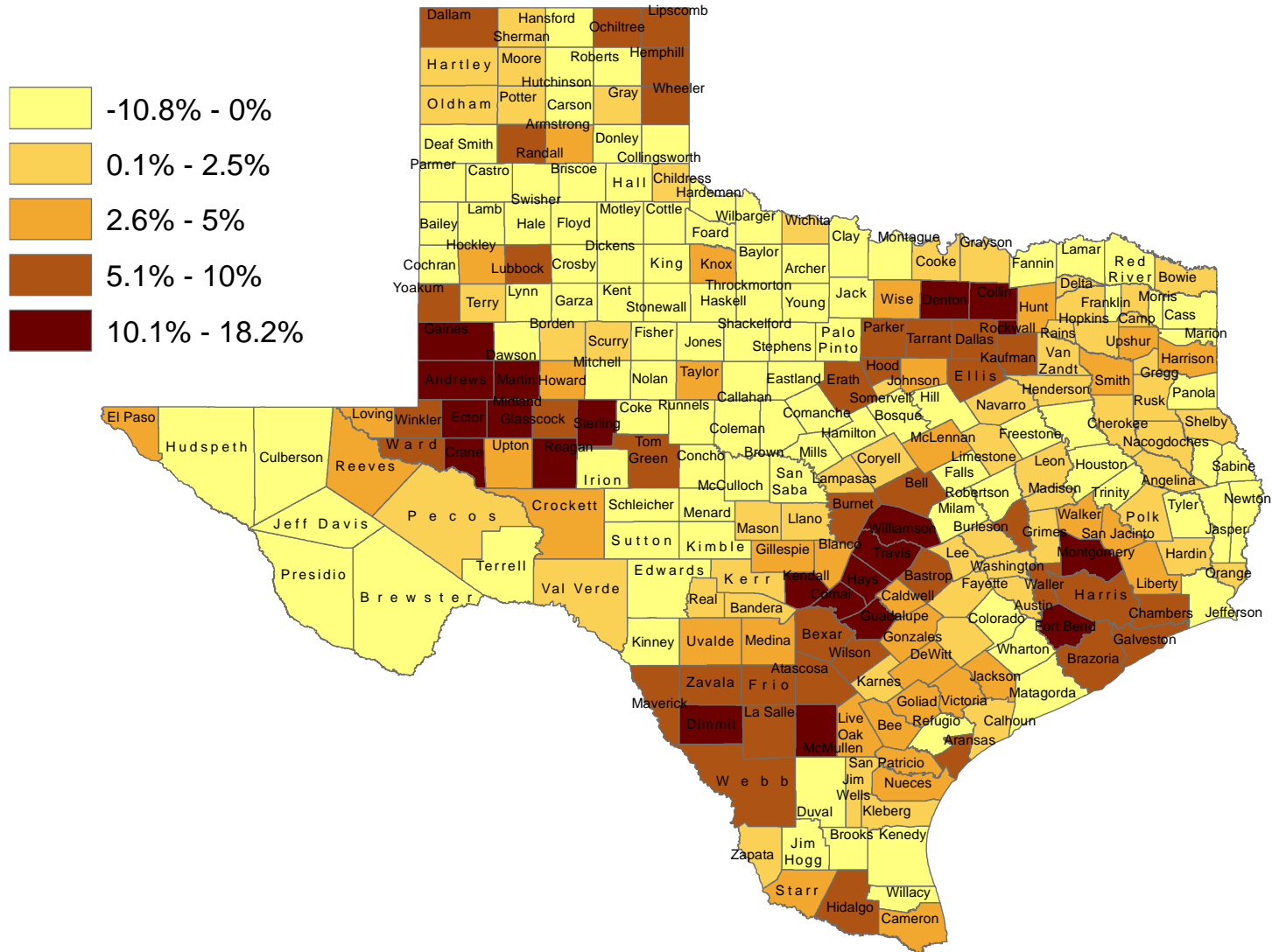
89 (94%) had net out migration

30 (32%) had both natural decline and net out migration

Estimated Population Change, Texas Counties, 2010 to 2014

Source: Texas State Demographer

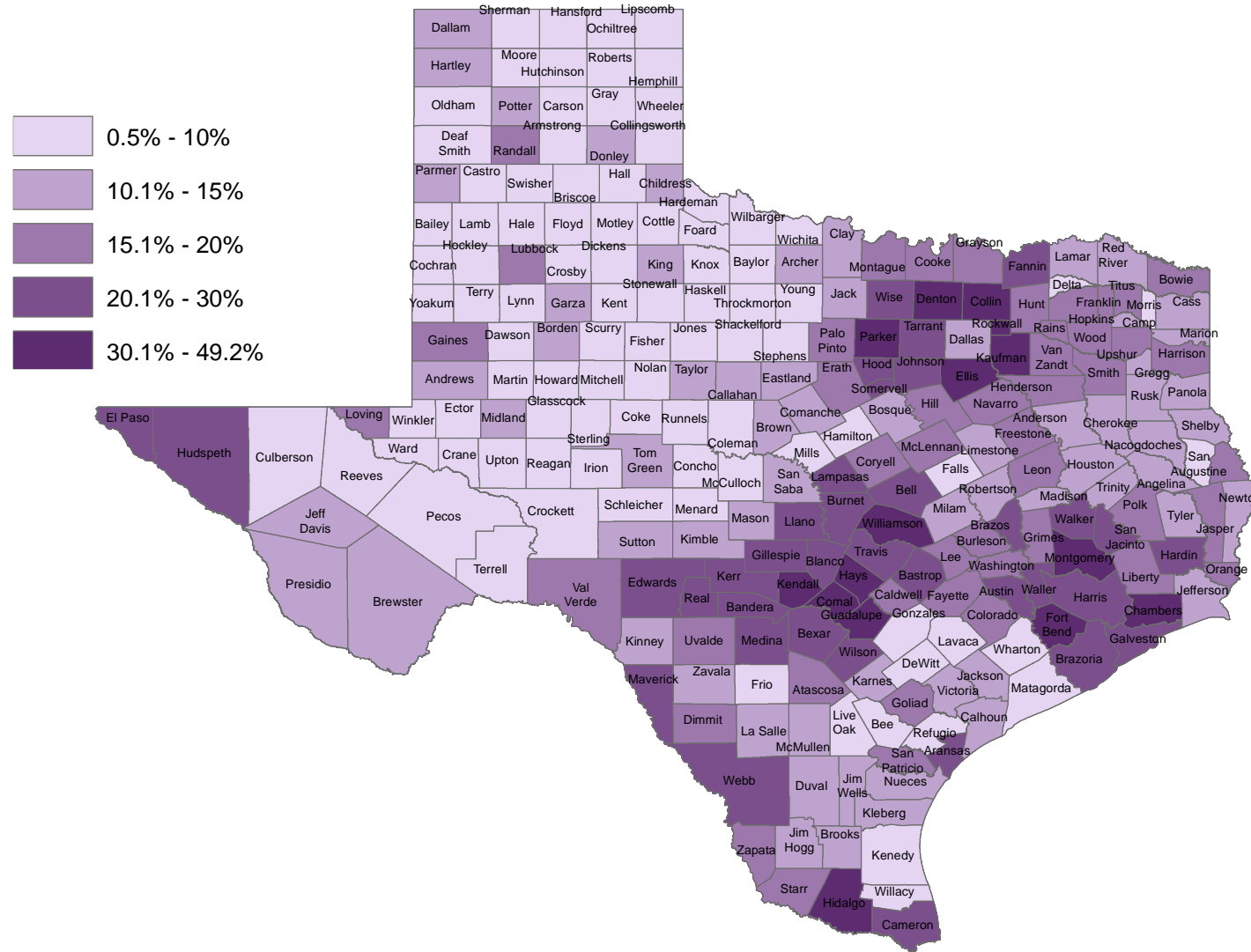
TEXAS POPULATION GROWTH



Estimated Percent Change of the Total Population by County, Texas, 2010 to 2014

Source: Texas State Demographer

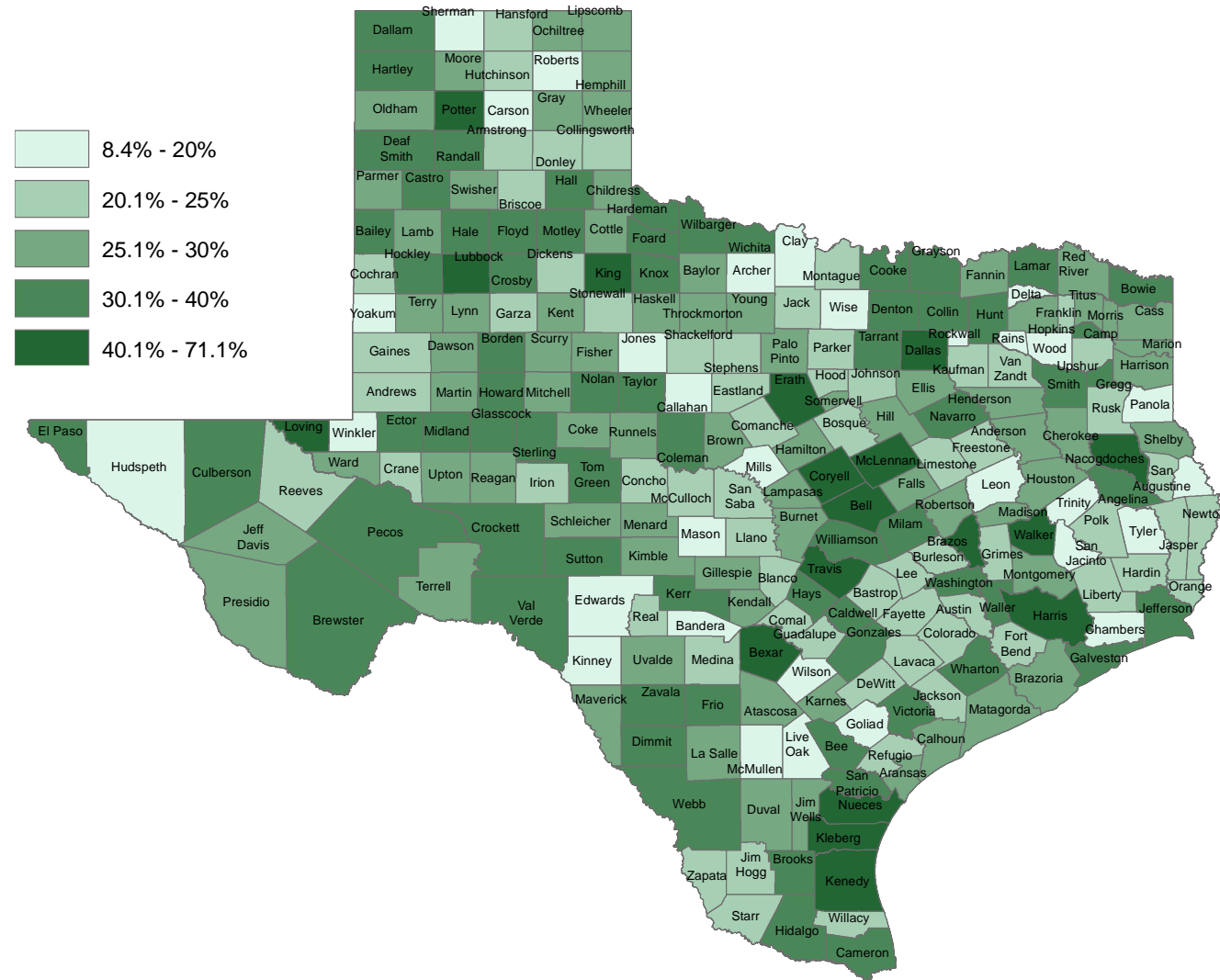
TEXAS POPULATION GROWTH



Percent of Housing Units Built After 2000, as of 2013

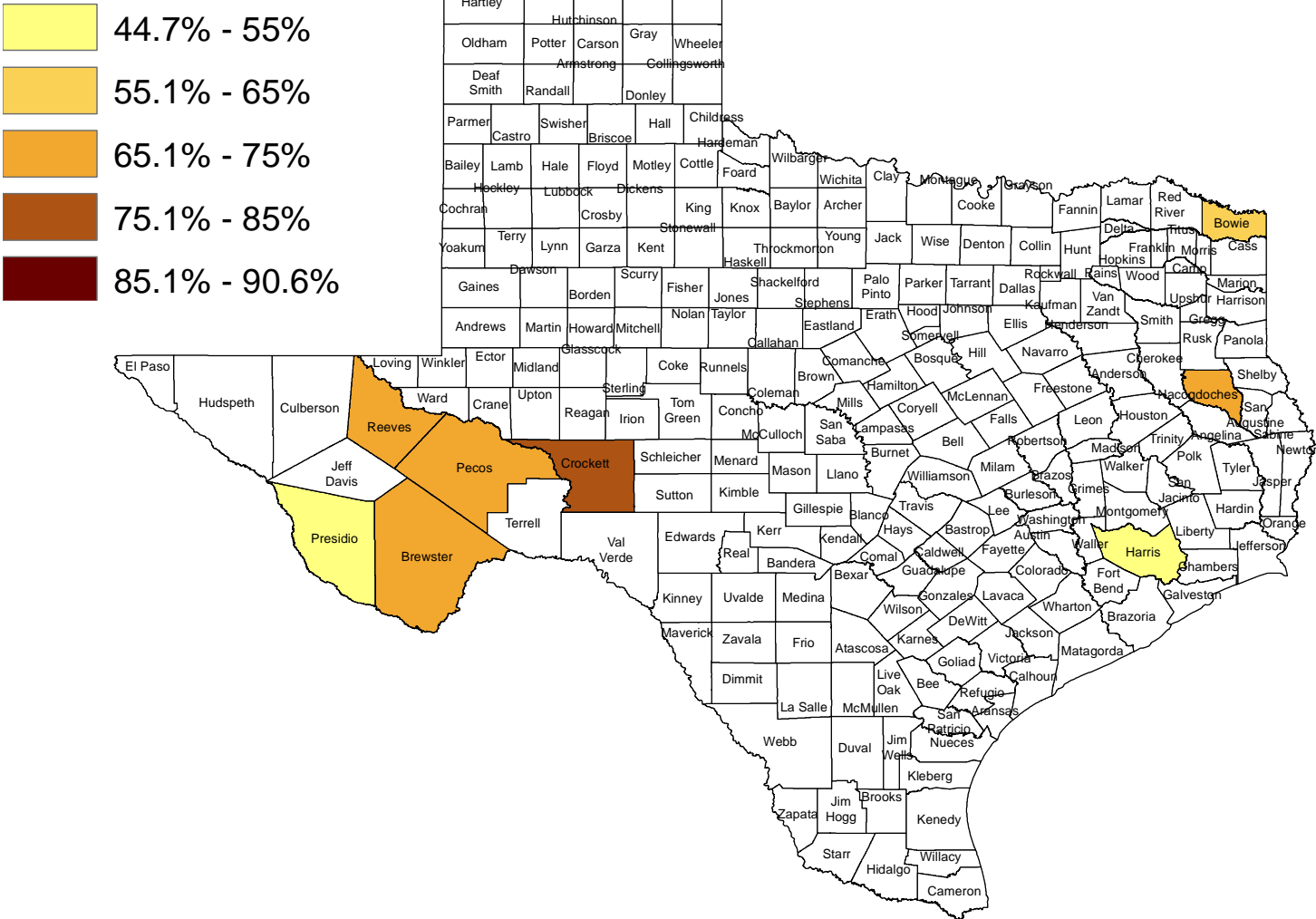
Source: Texas State Demographer, American Community Survey, 2009-2013 5 Year Sample

TEXAS POPULATION GROWTH



Percent of Total Occupied Housing Units that are Renter Occupied, 2013
Source: Texas State Demographer, American Community Survey, 2009-2013 5 Year Sample

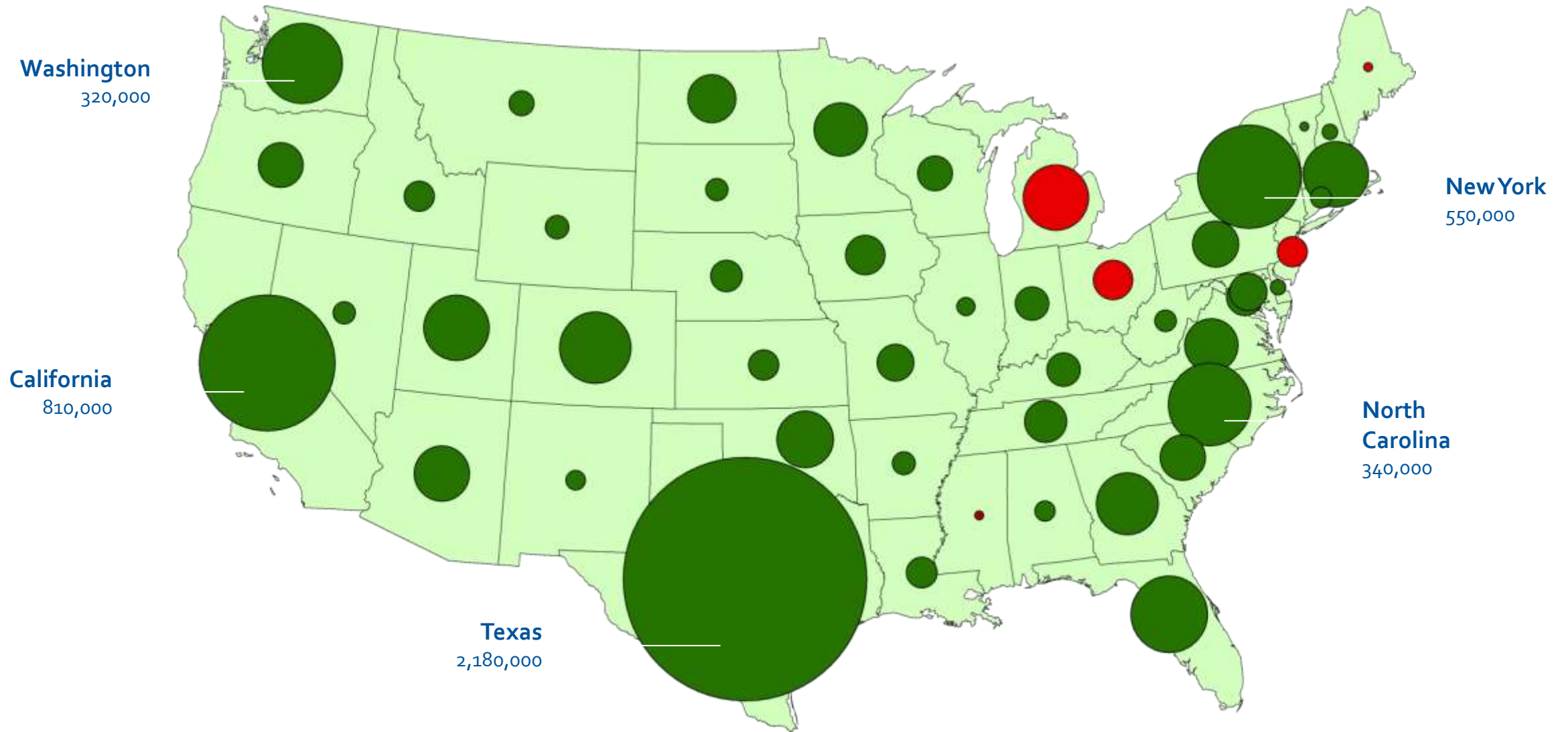
BORN IN TEXAS



Percent of the Population that was born in Texas, Texas Counties, 2013

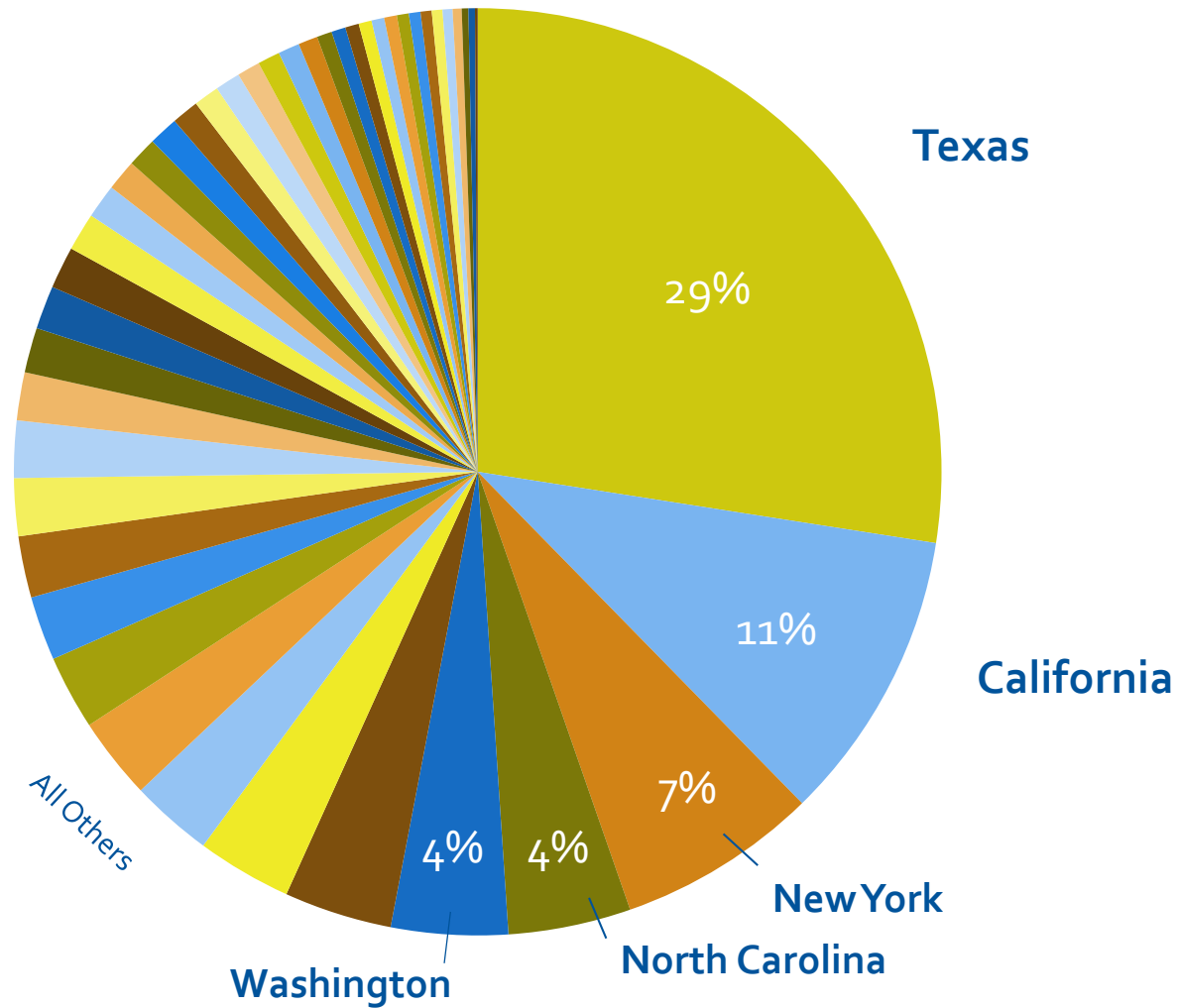
Source: Texas State Demographer, U.S. Census Bureau, American Community Survey, 2009-2013 5 Year Sample

NATIONAL JOB GROWTH



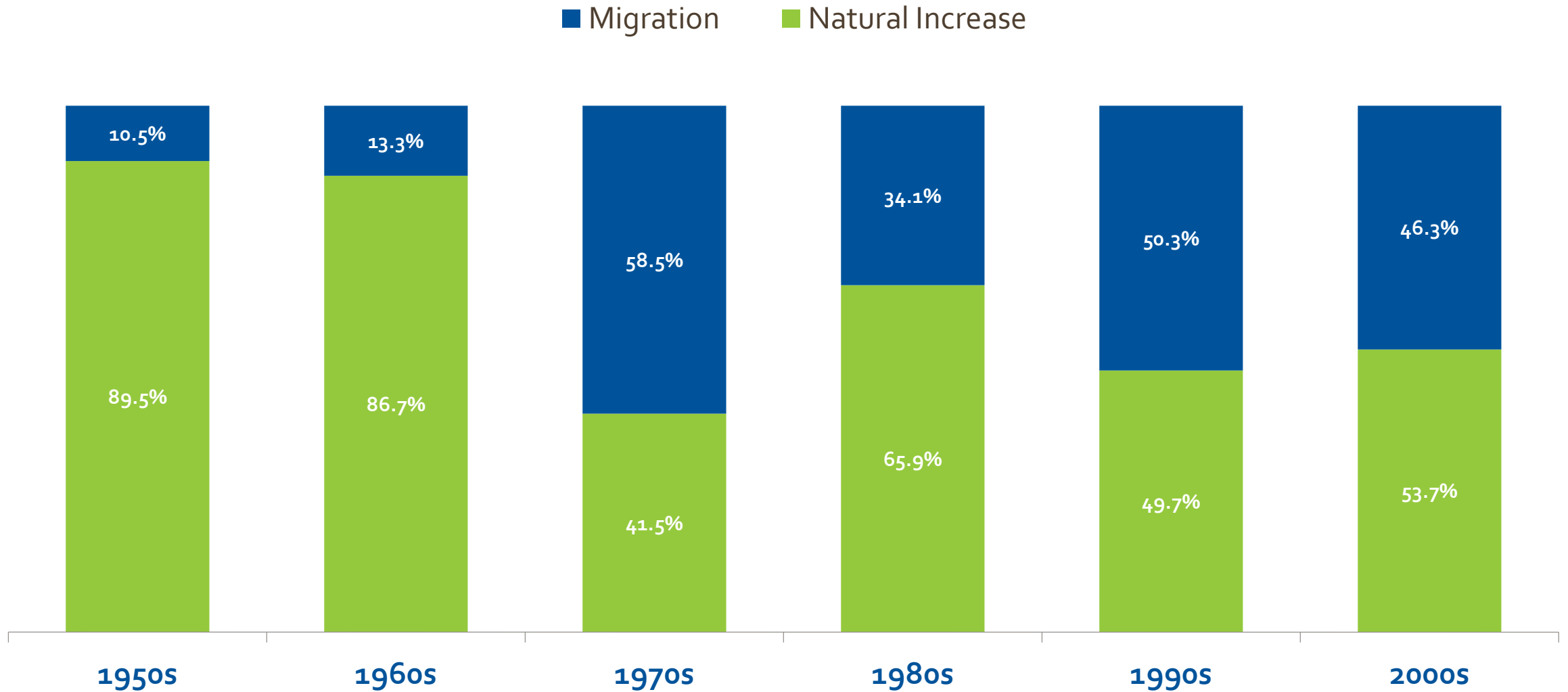
Job Growth in the United States, 2004 to 2014
Source: Texas State Demographer, US Census

NATIONAL JOB GROWTH



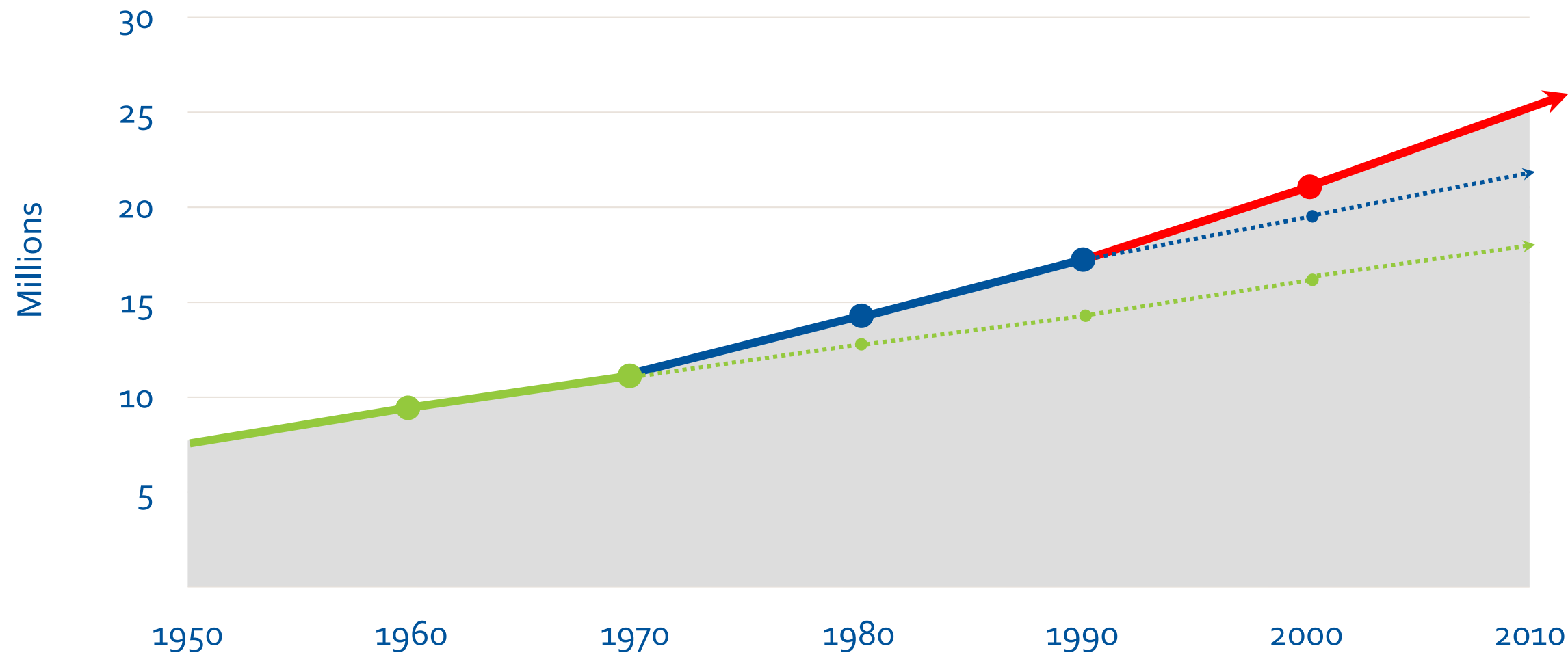
Job Growth in the United States, 2004 to 2014
Source: Texas State Demographer, US Census

TEXAS MIGRATION VS. NATURAL INCREASE



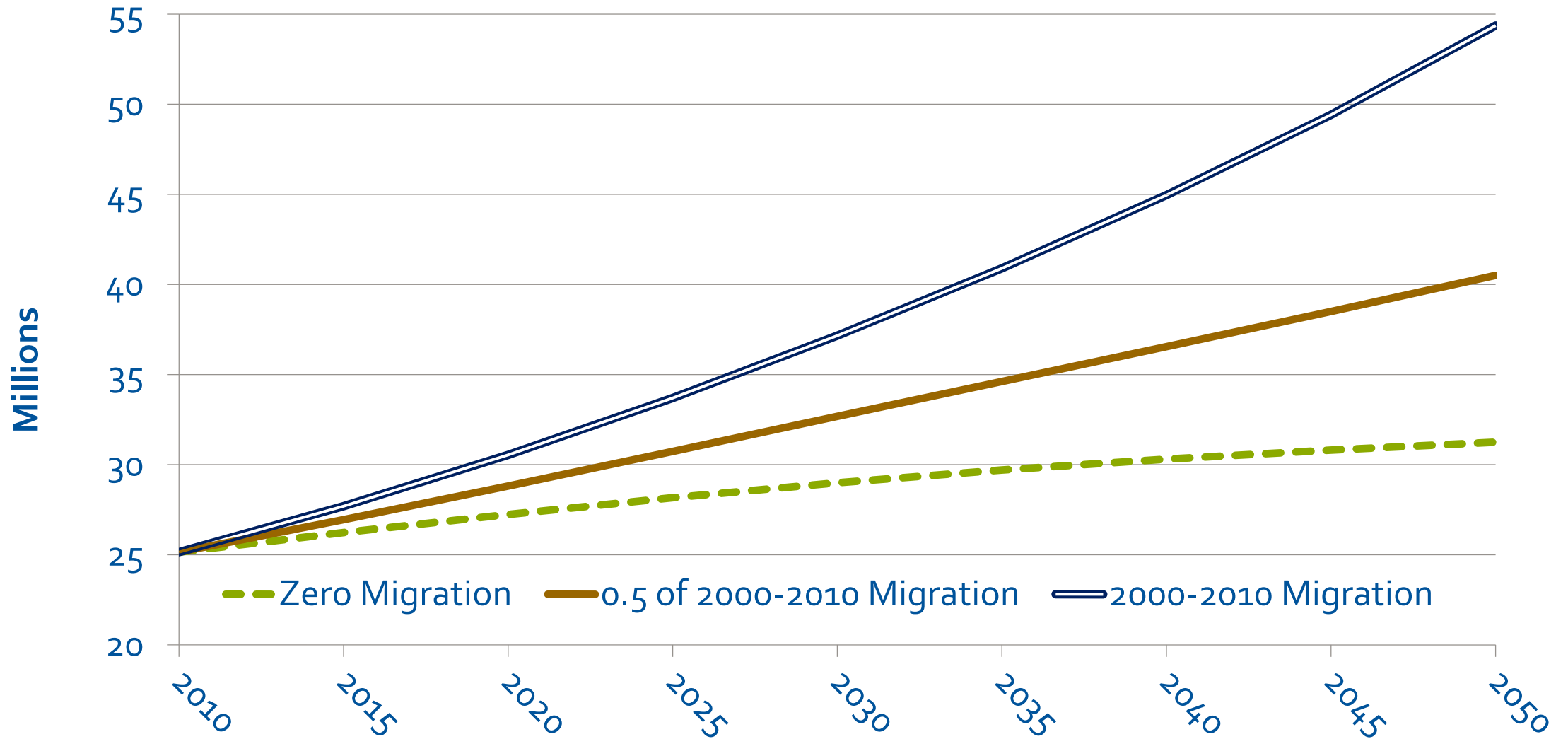
Job Growth in the United States, 2004 to 2014
Source: Texas Office of the Texas State Demographer, US Census

HISTORIC TEXAS POPULATION GROWTH



Population Growth, Texas, 1950-2010
Source: US Census, Texas State Demographer

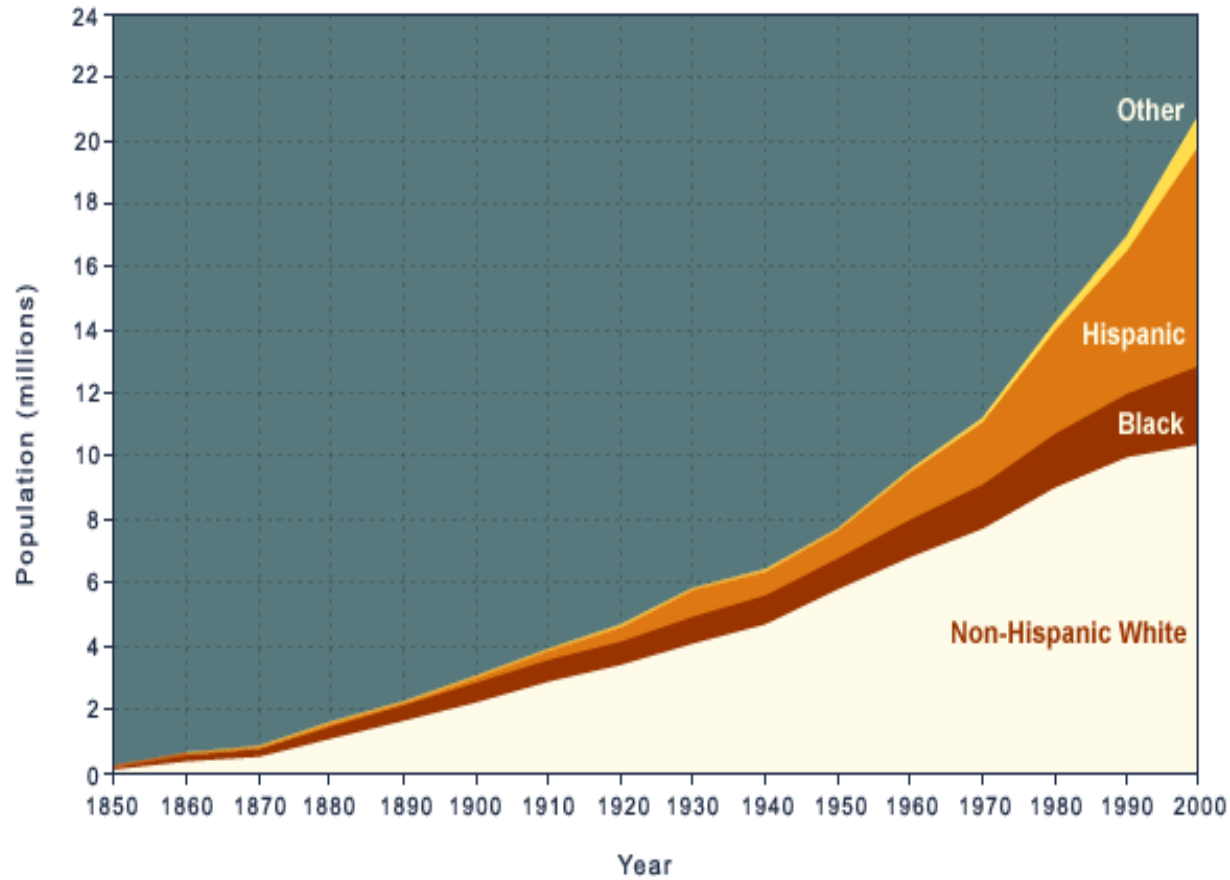
TEXAS POPULATION



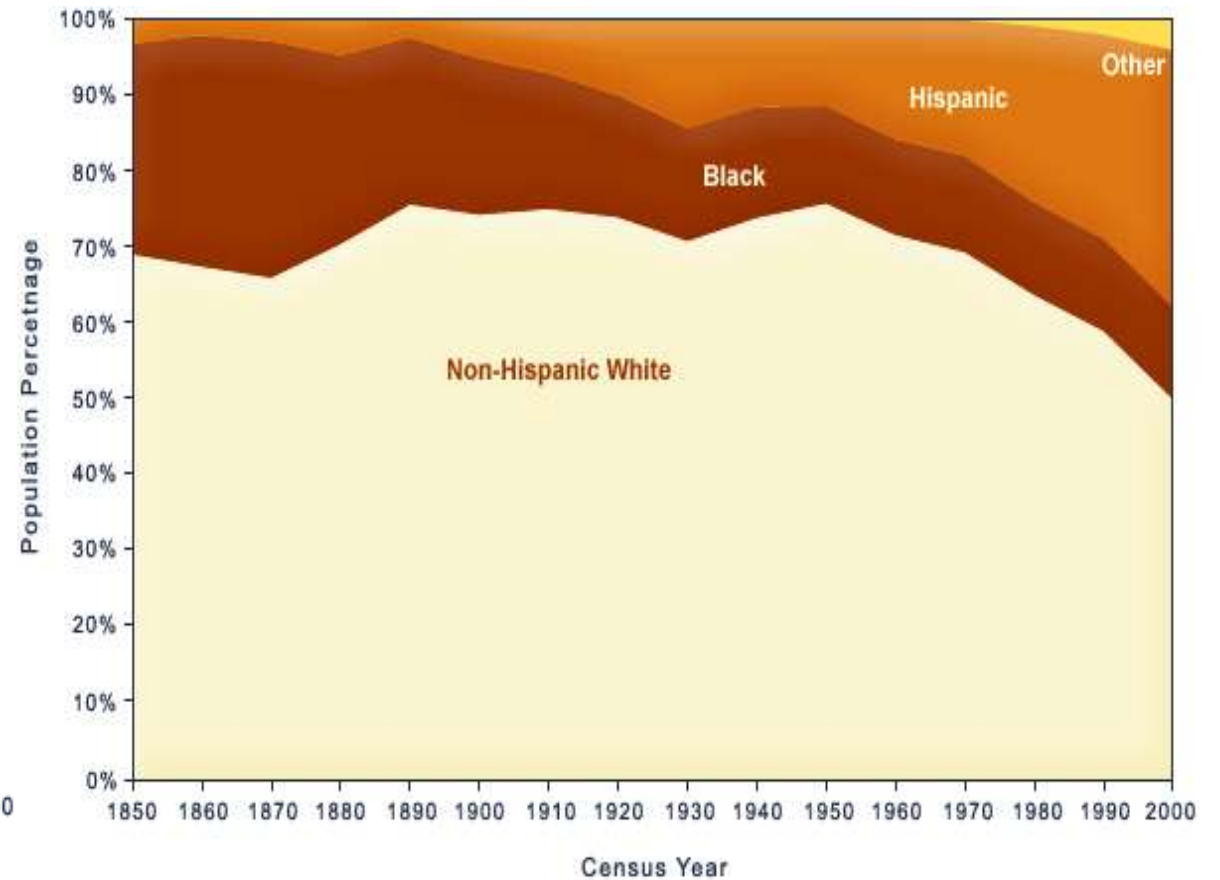
Source: Texas State Data Center 2014 Population Projections

TEXAS POPULATION BY RACE / ETHNICITY

Growth in Population



Percent of Total Population



Source: US Census, 2000

0% - 2.5%

2.6% - 5%

5.1% - 10%

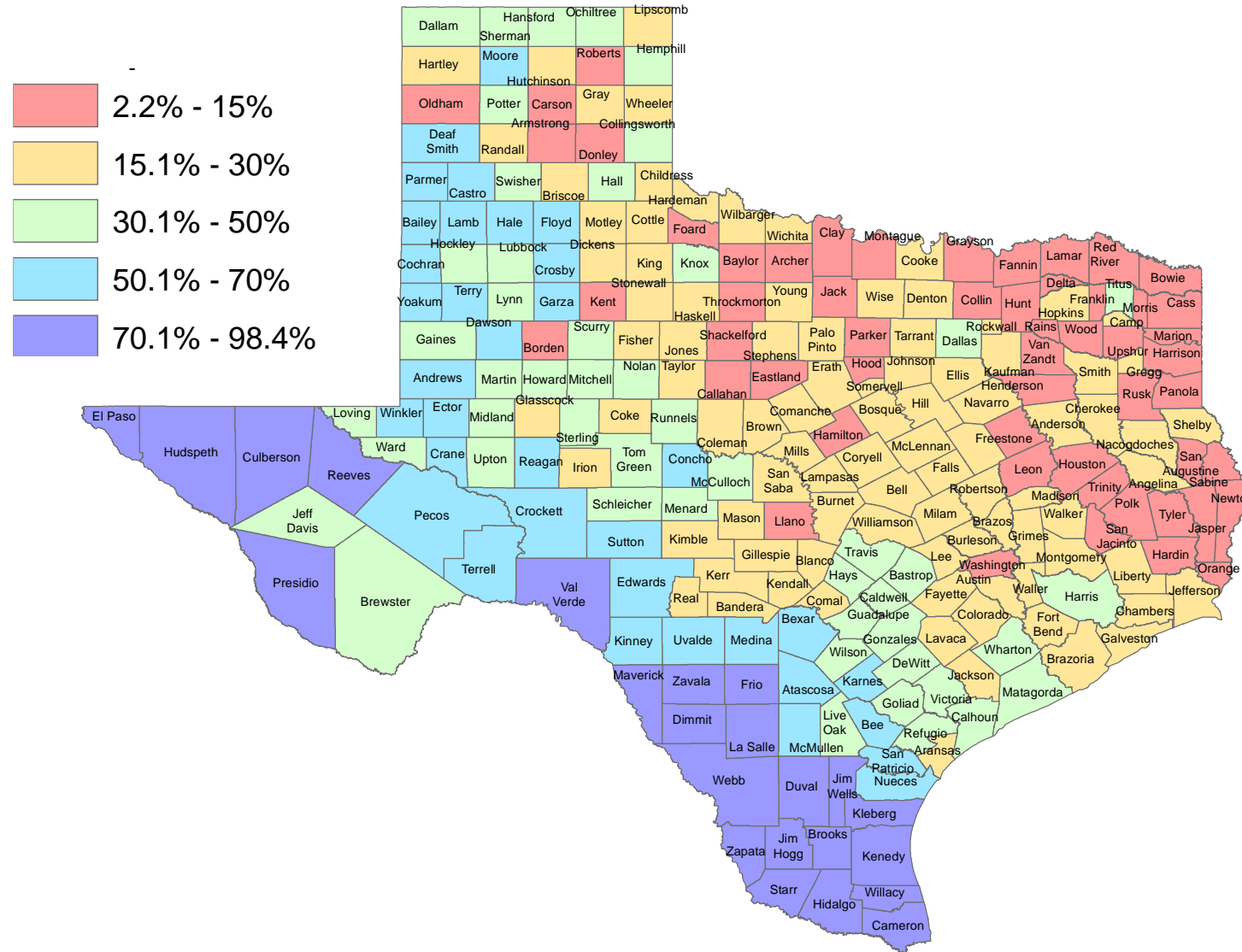
10.1% - 15%

15.1% - 33.3%

Percent of the Population that is Non-Hispanic Black, Texas Counties, 2013

Source: Texas State Demographer, U.S. Census Bureau, American Community Survey, 2009-2013 5 Year Sample

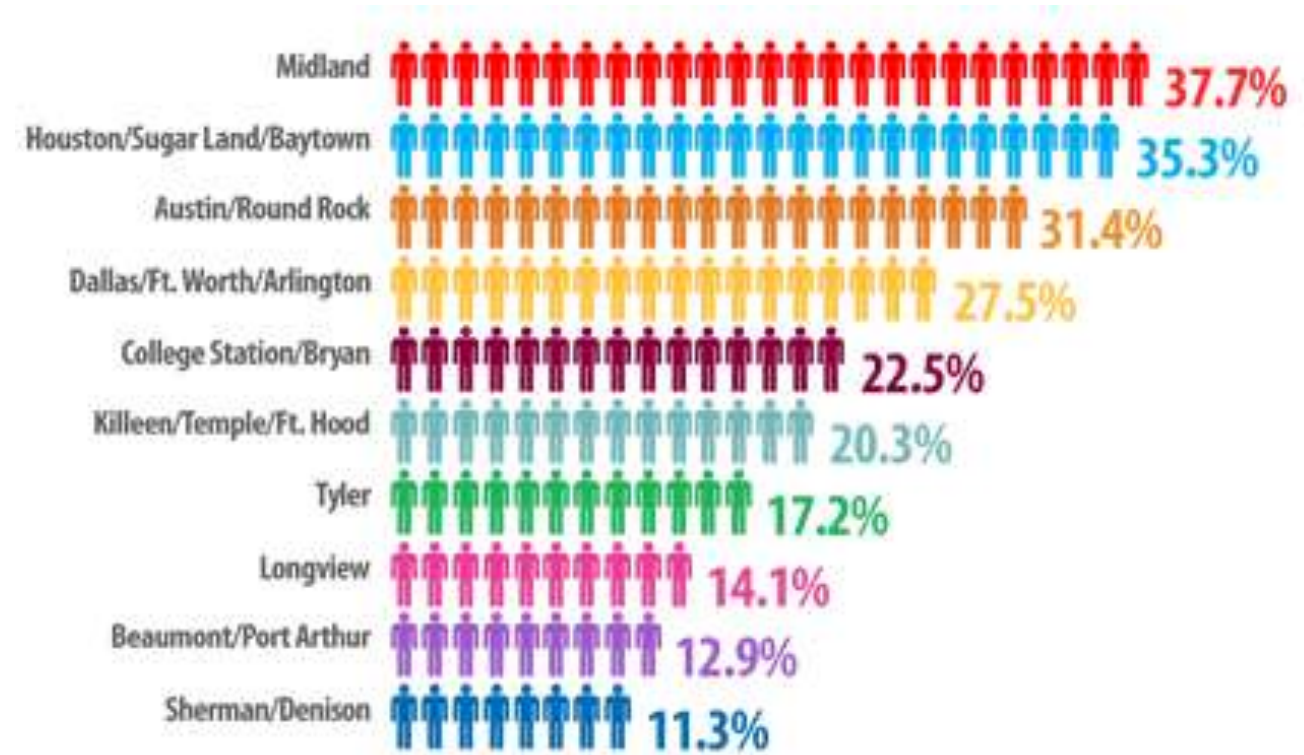
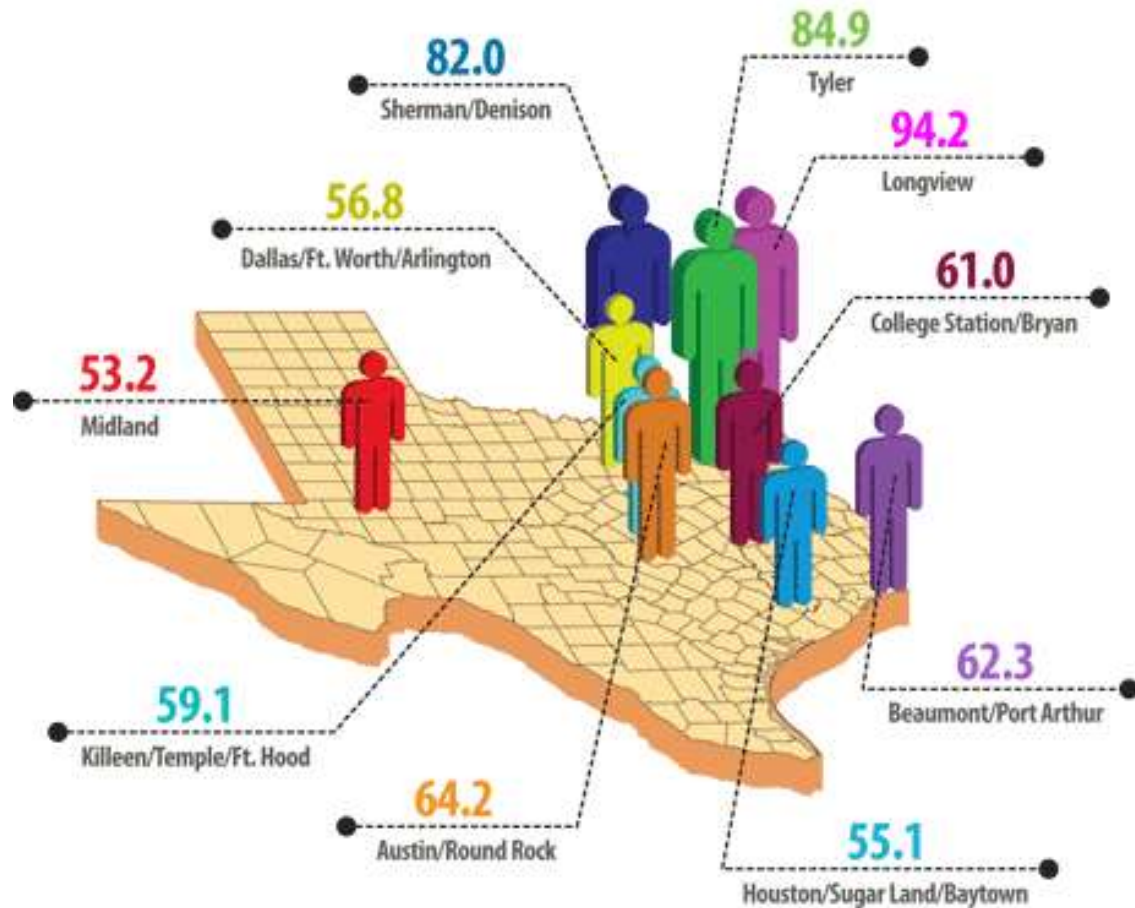
HISPANIC POPULATION



Percent of the Population that is of Hispanic Descent, Texas Counties, 2013

Source: Texas State Demographer, U.S. Census Bureau, American Community Survey, 2009-2013 5 Year Sample

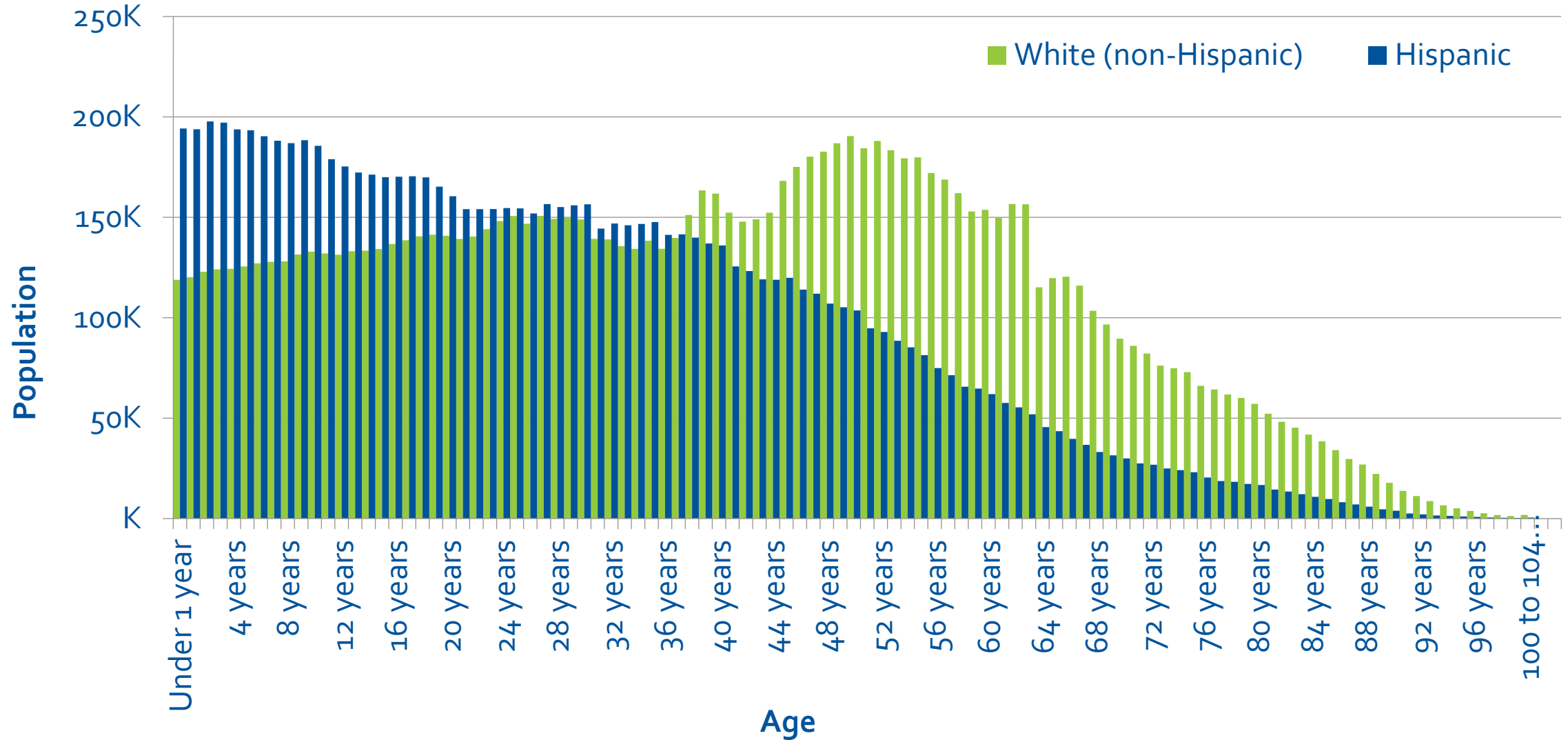
HISPANIC POPULATION IN TEXAS



Percent Increase of Hispanic Population between 2000-2010

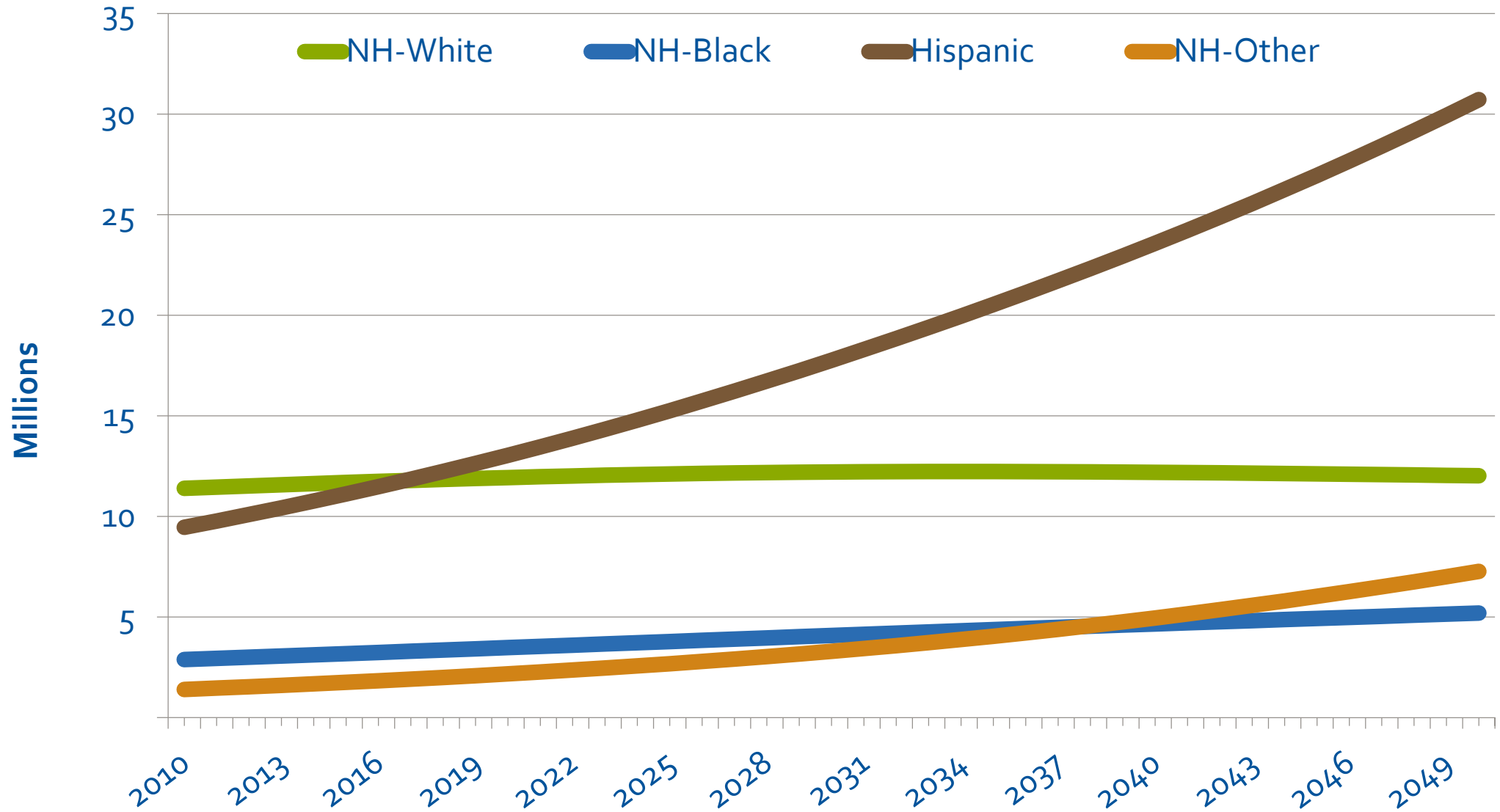
Source: US Census, Hobby Center for the Study of Texas at Rice University

TEXAS POPULATION BY AGE GROUP



Source: US Census 2010

TEXAS POPULATION GROWTH TO 2050



Source: Texas State Data Center 2012 Population Projections , 2000-2010 Migration Scenario

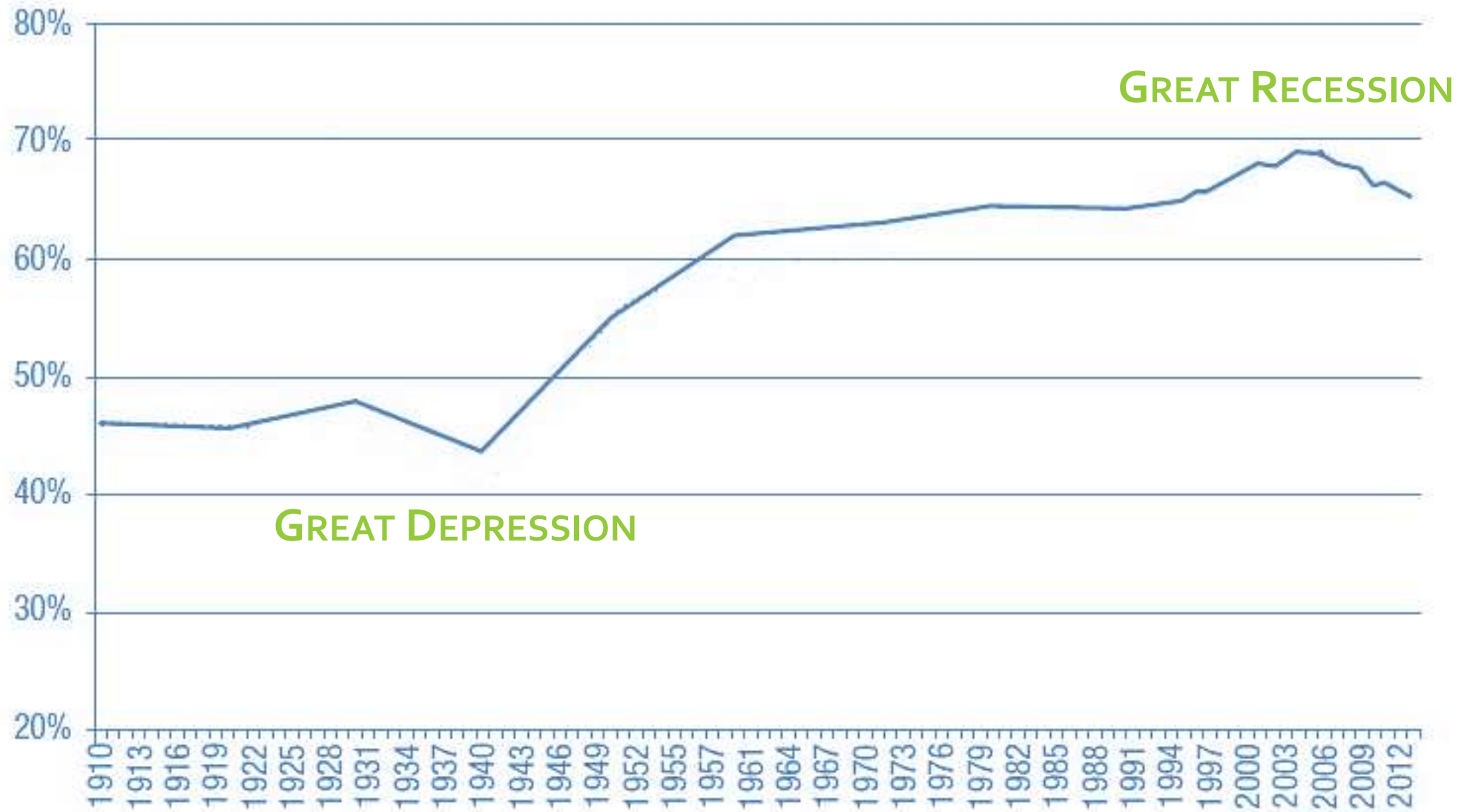
HOME OWNERSHIP TRENDS



POP QUIZ QUESTION:

- What is the current rate of home ownership?

HOME OWNERSHIP



Home Ownership Rates 1910-2012

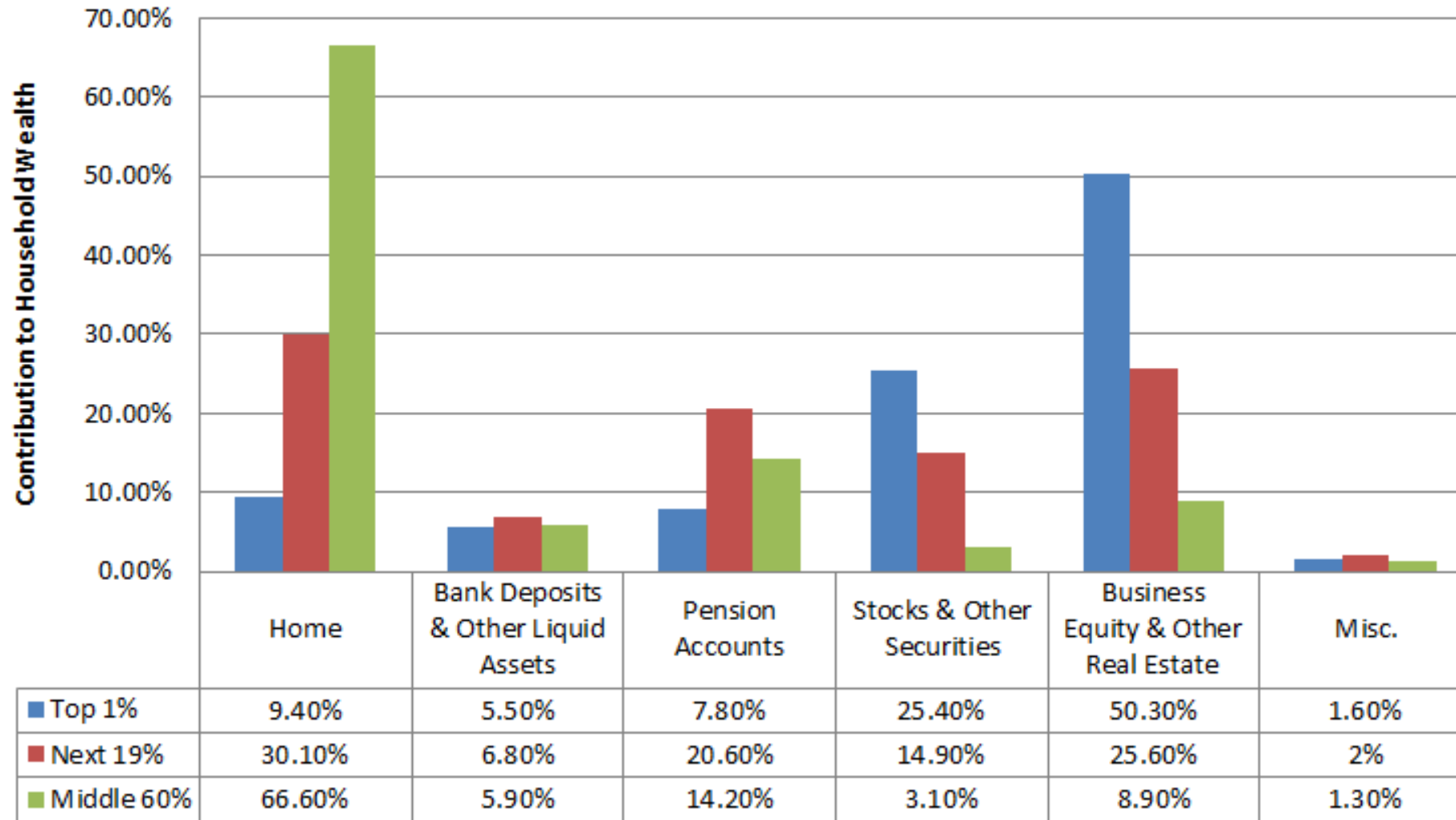
Source: US Census

BENEFITS OF HOME OWNERSHIP

- Increased Economic Well-Being
 - Housing security, build wealth, stabilize housing costs
- More Stable Neighborhoods
 - Less turnover, fewer vacant or abandoned properties, higher neighborhood quality, increased home maintenance
- Improved Child Outcomes
 - Improved reading and math scores, graduation rates
- Greater Social Capital
 - Political involvement, community involvement, knowing neighbors

Source: Engelhardt 2009; Haurin et al. 2002; Galster et al. 2007; McCarthy et al. 2001

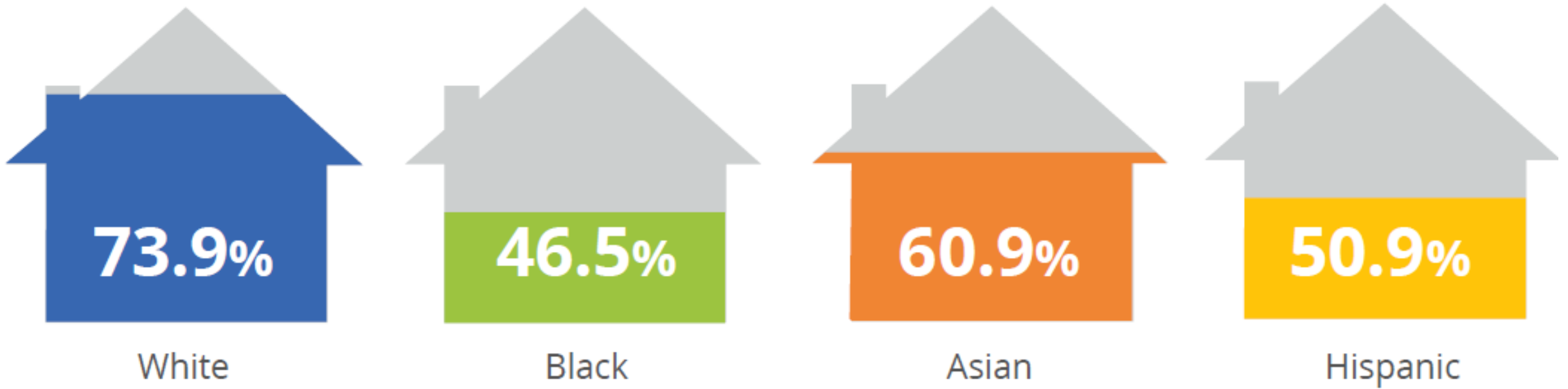
WEALTH BY INCOME GROUP



Wealth by Income Classification

Source: "The Asset Price Meltdown and the Wealth of the Middle Class" Edward Wolff, New York University

HOME OWNERSHIP BY RACE / ETHNICITY

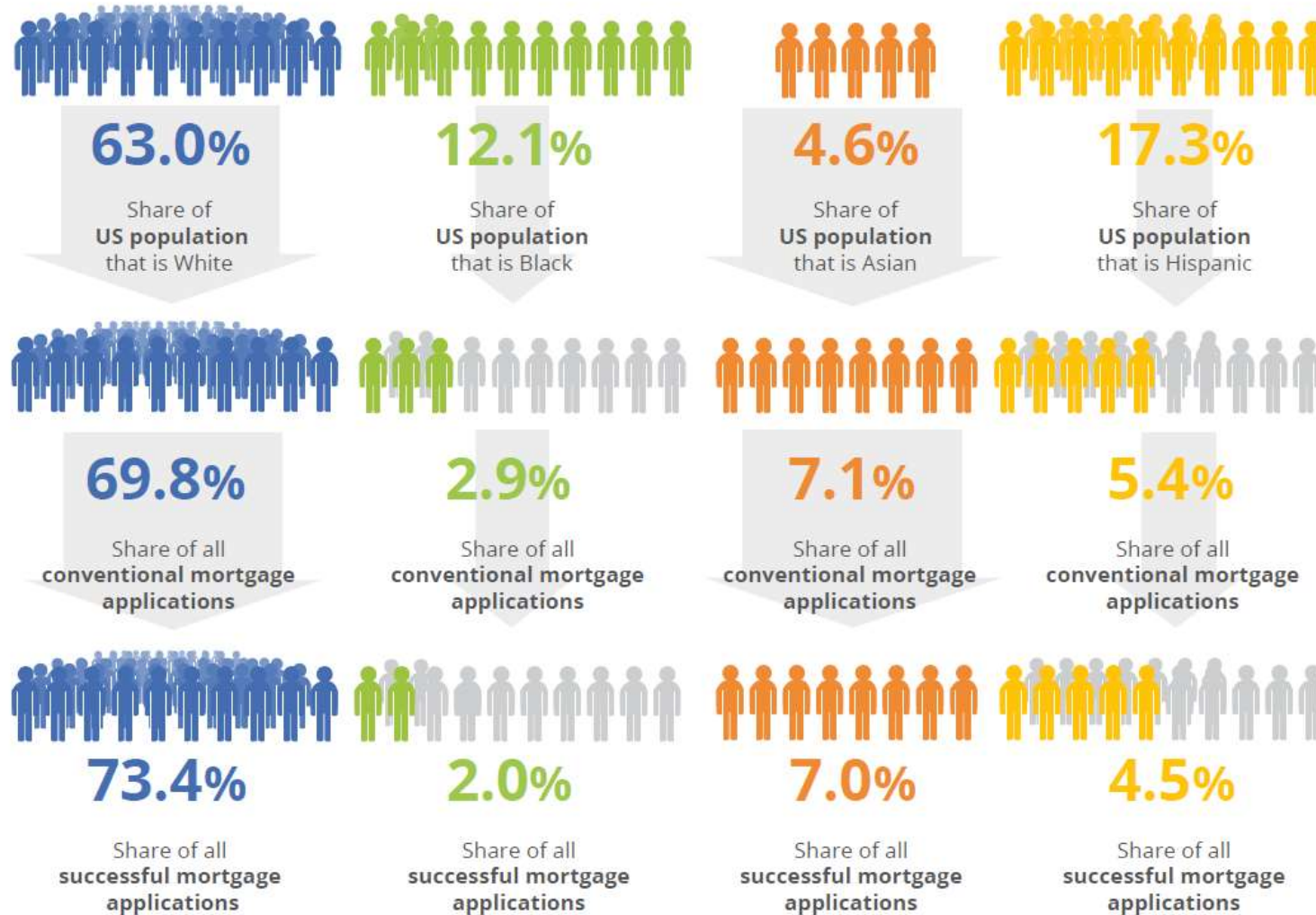


Home Ownership Rates
Source: American Community Survey, 2015

WHY THE GAPS IN HOME OWNERSHIP

- Income, Wealth & Credit Constraints
- Household Formation
- Location Preferences
- Information Constraints
 - Lack of information about process
- Supply Side Constraints
 - Access to lending institutions
 - Access to affordable housing
 - Discrimination

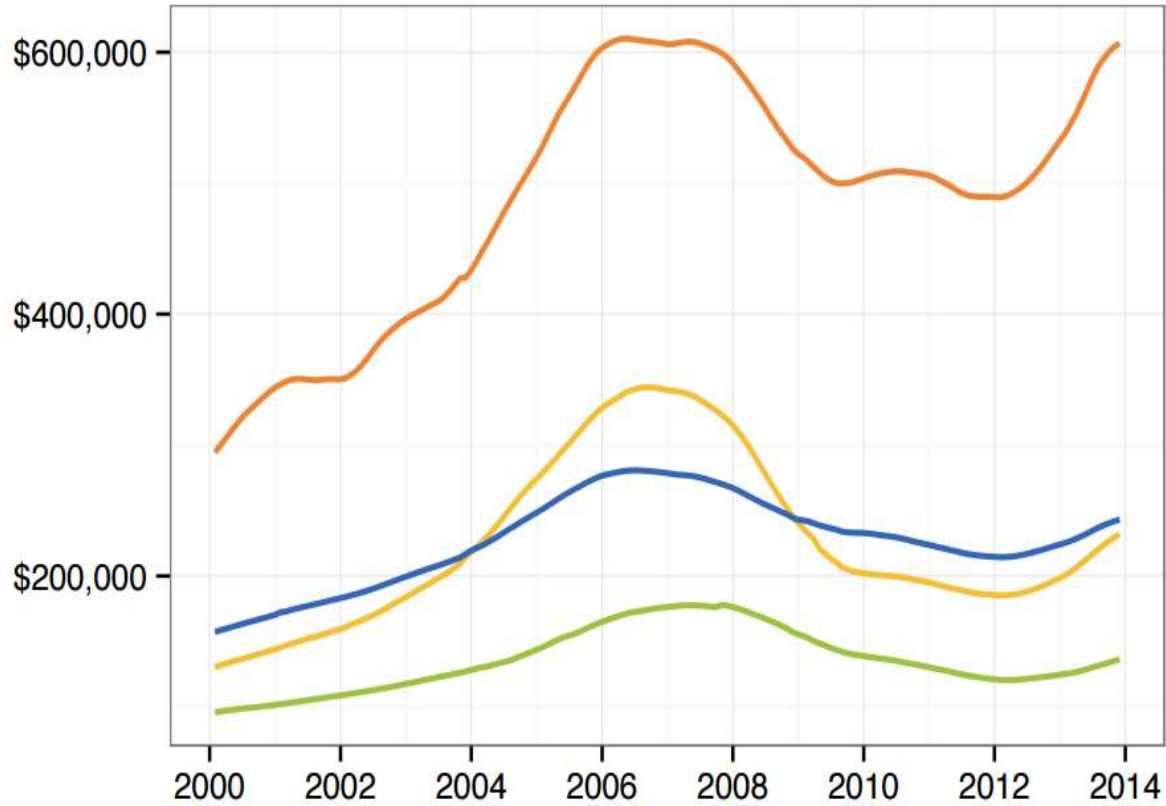
MORTGAGE APPLICATIONS



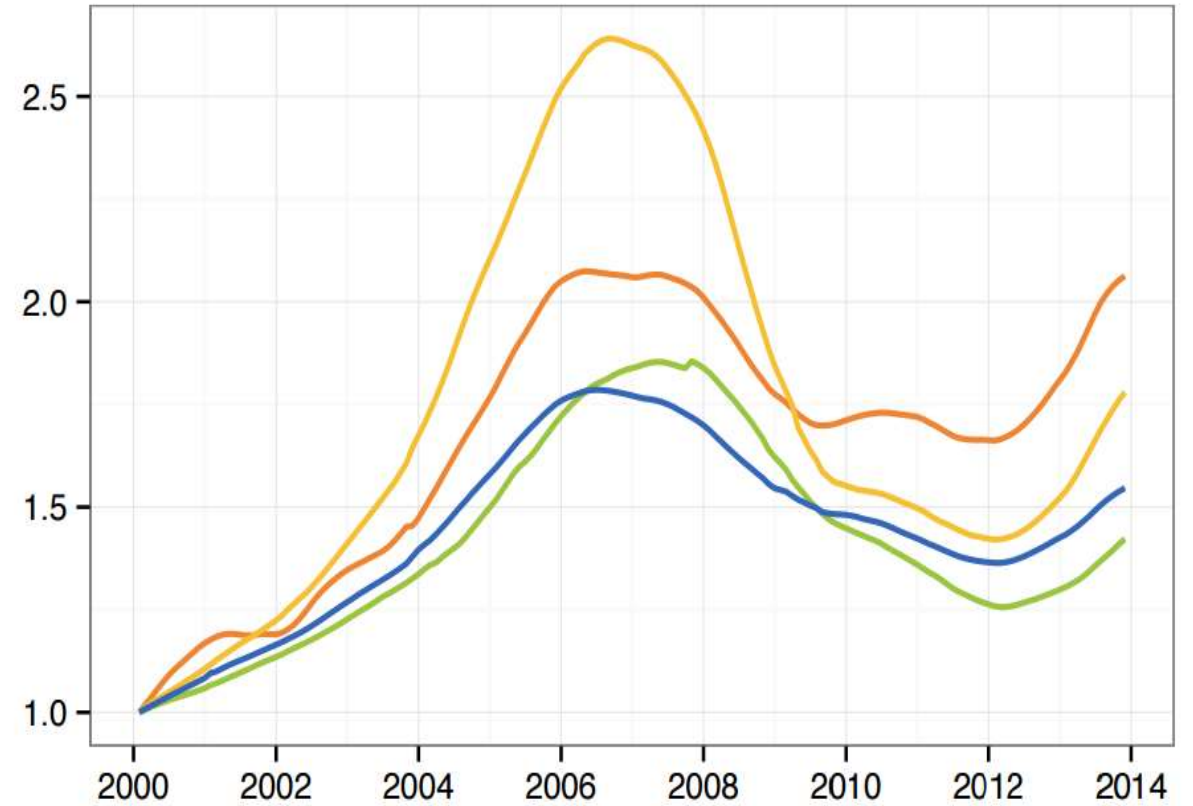
Racial Composition of the Conventional Mortgage Application Process 2012
Source: Zillow, FFIEC Home Mortgage Disclosure Act Data

HOME PRICES AND THE RECENT RECESSION

Average Home Value



Indexed to 2000

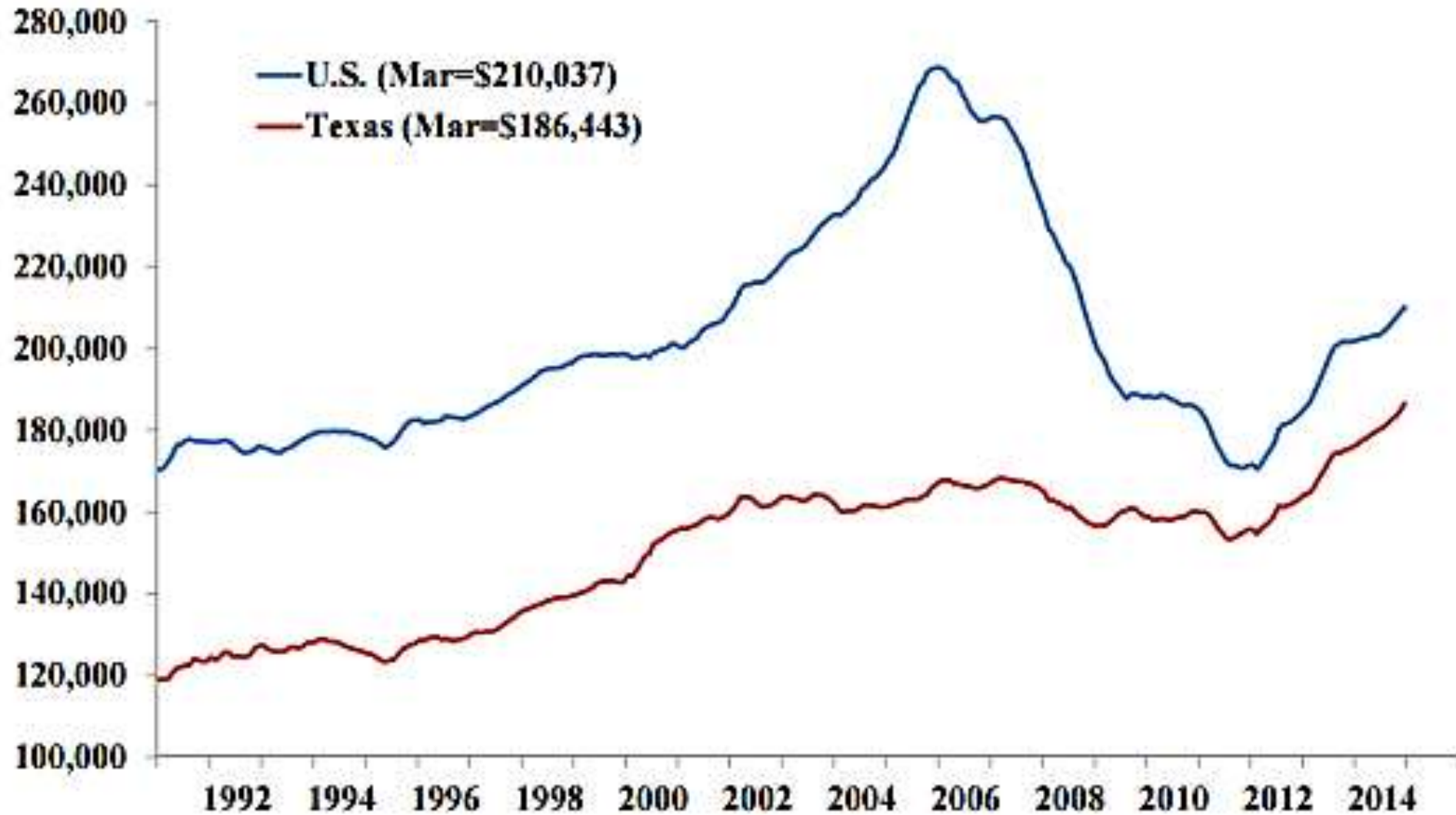


White Black Asian Hispanic

Home Values within Racial or Ethnic Communities, 2000 to 2014

Source: Zillow, ACS

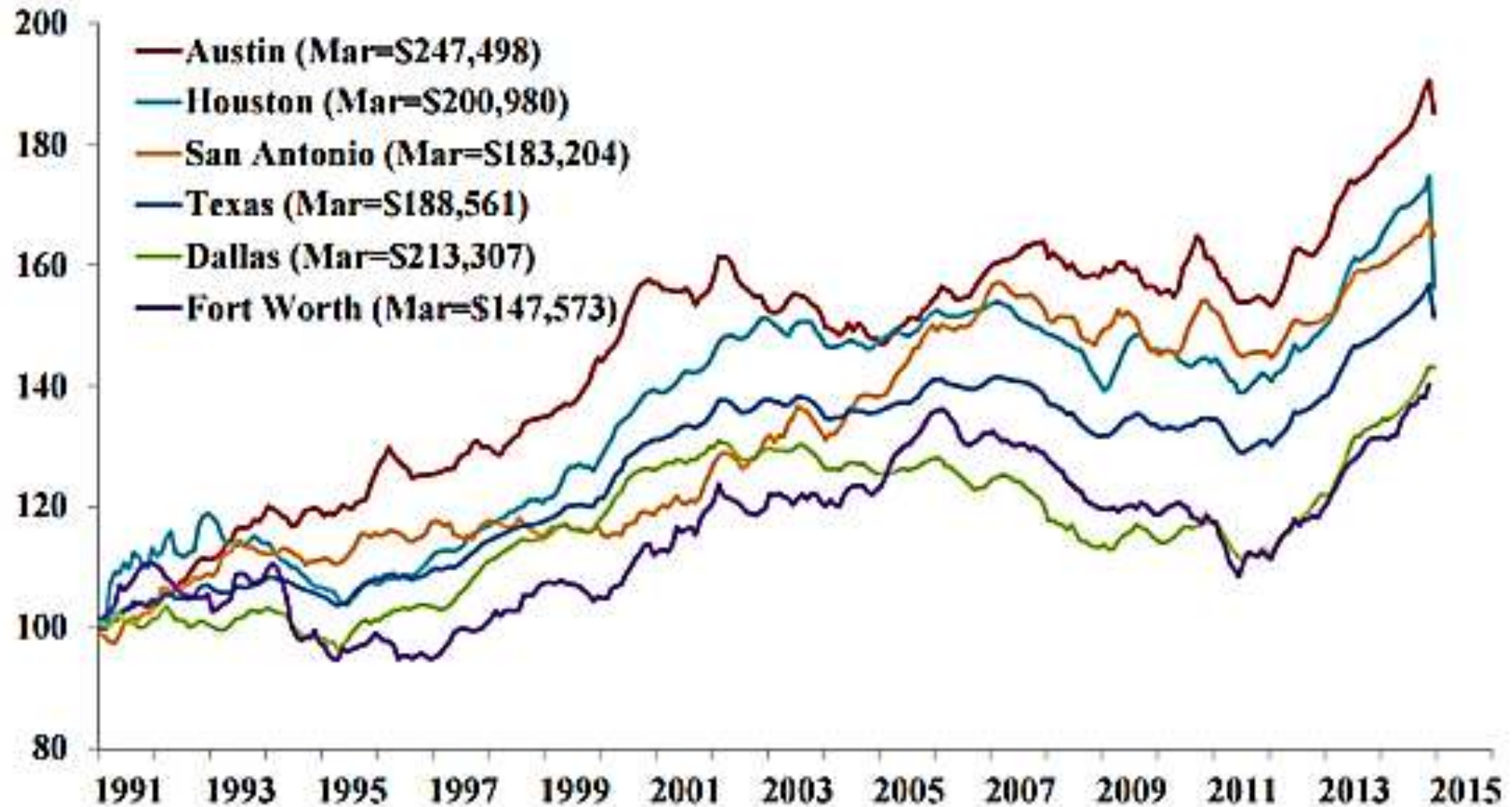
TEXAS HOUSING MARKET



Median House Prices in Texas and the U.S., 1990 to 2014

Source: Federal Reserve Bank of Dallas

MEDIAN HOME PRICES IN MAJOR TEXAS CITIES



Real Median House Price Changes in Major Texas Cities, 1991 to 2015 (1991 = 100)

Source: Federal Reserve Bank of Dallas

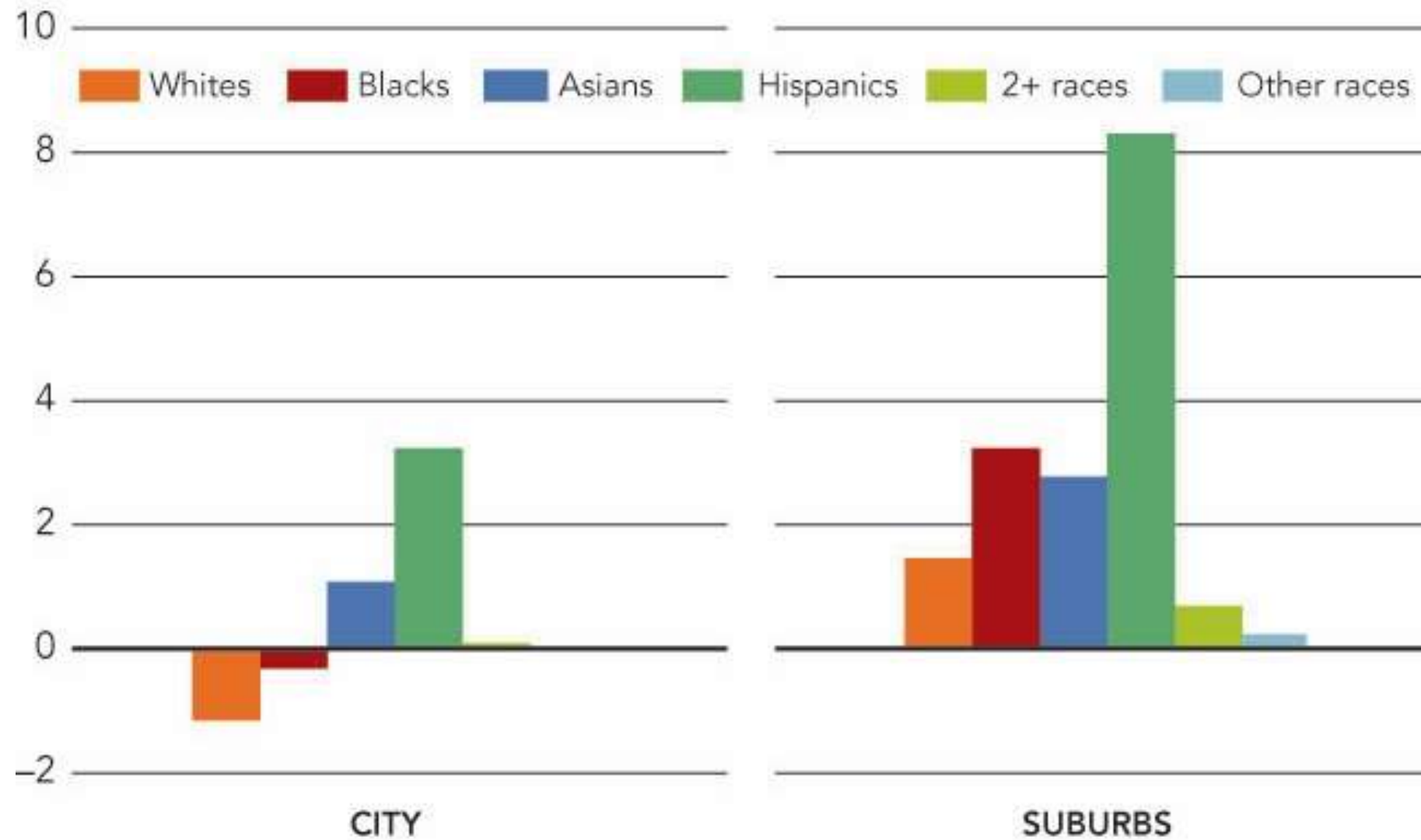
HOUSING AND NEIGHBORHOOD PREFERENCES



POP QUIZ QUESTION:

- What major racial/ethnic group has contributed the most to growth in the Suburbs in the recent past?

GROWTH FROM 2000 TO 2010



Contributions to City and Suburb Population Change, 100 Largest Metro Areas, 2000-2010

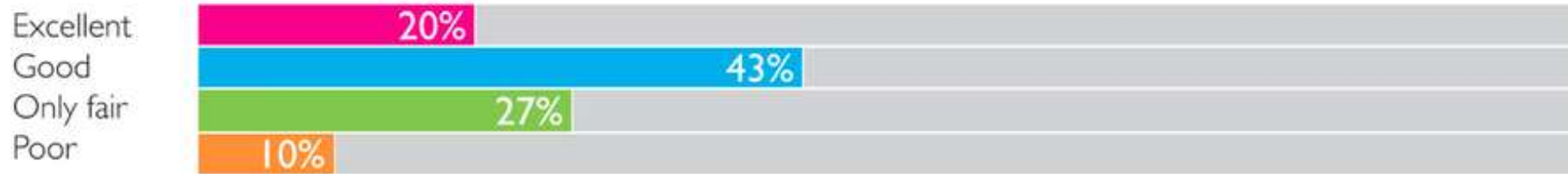
Source: U.S. Census 2000 & 2010

COMMUNITY RATING

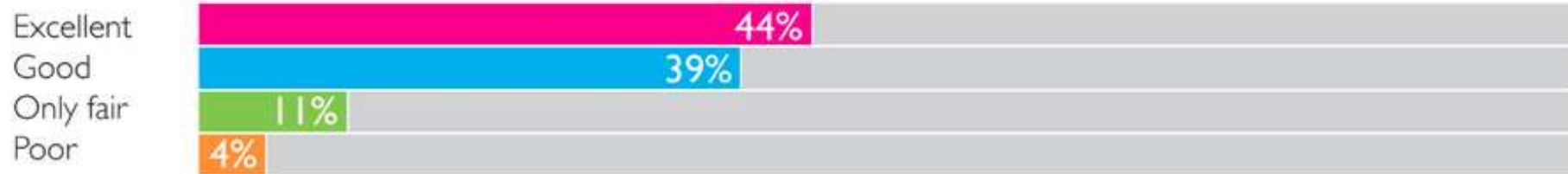
URBAN WHITES



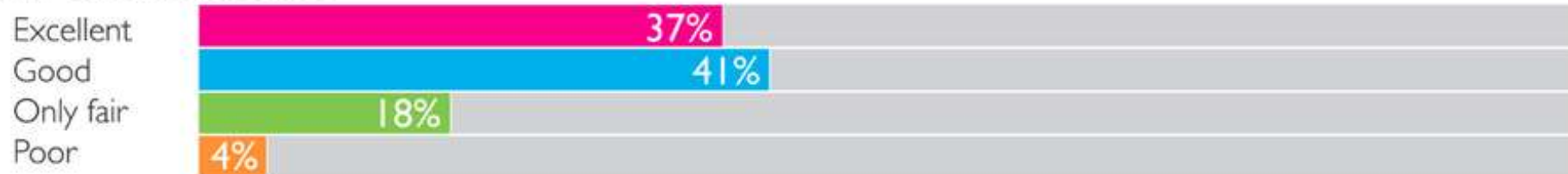
URBAN MINORITIES



NON-URBAN WHITES



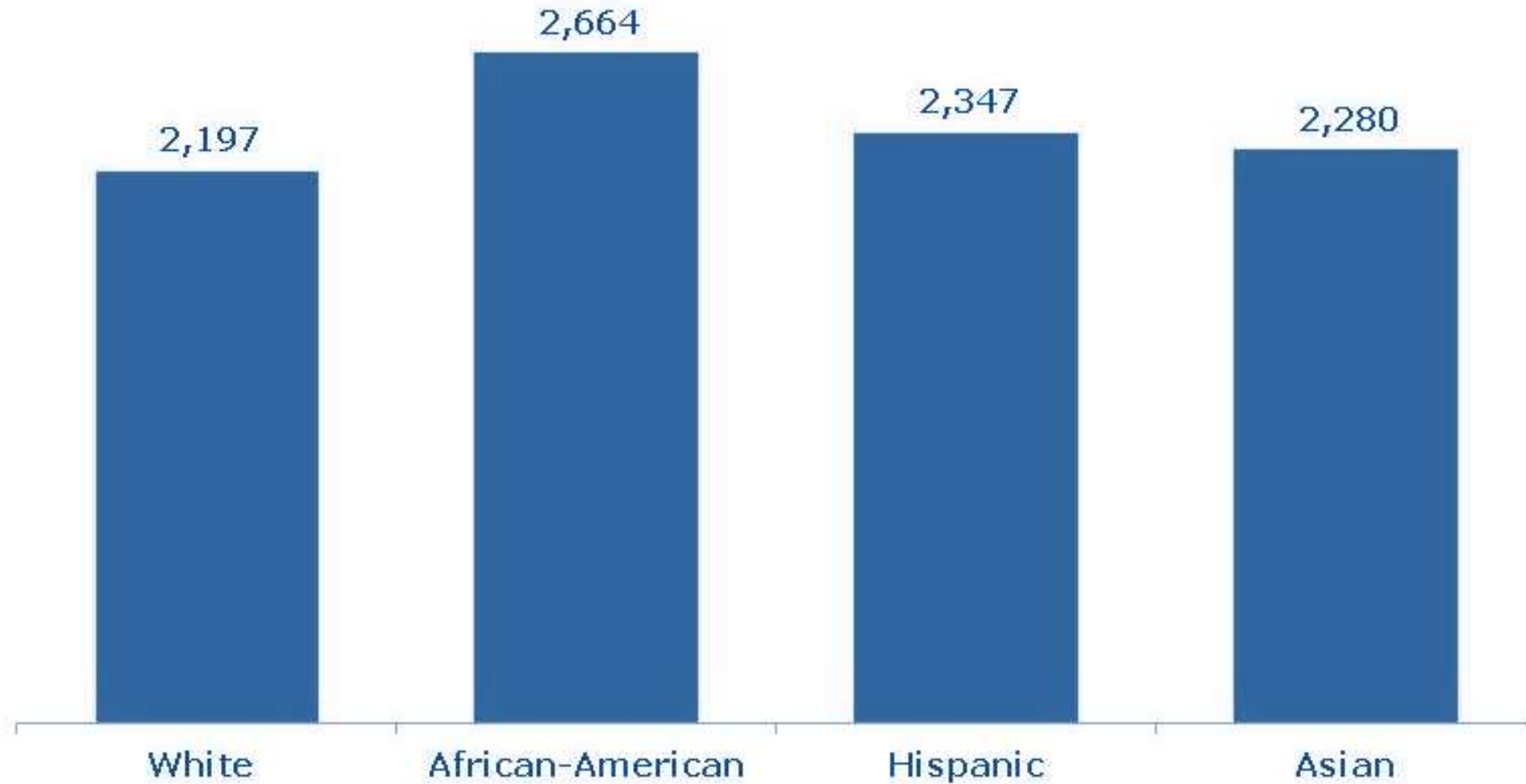
NON-URBAN MINORITIES



How would you rate your community as a place to live?

Source: Atlantic Media/Siemens State of the City, Poll of 1,656 U.S. Adults

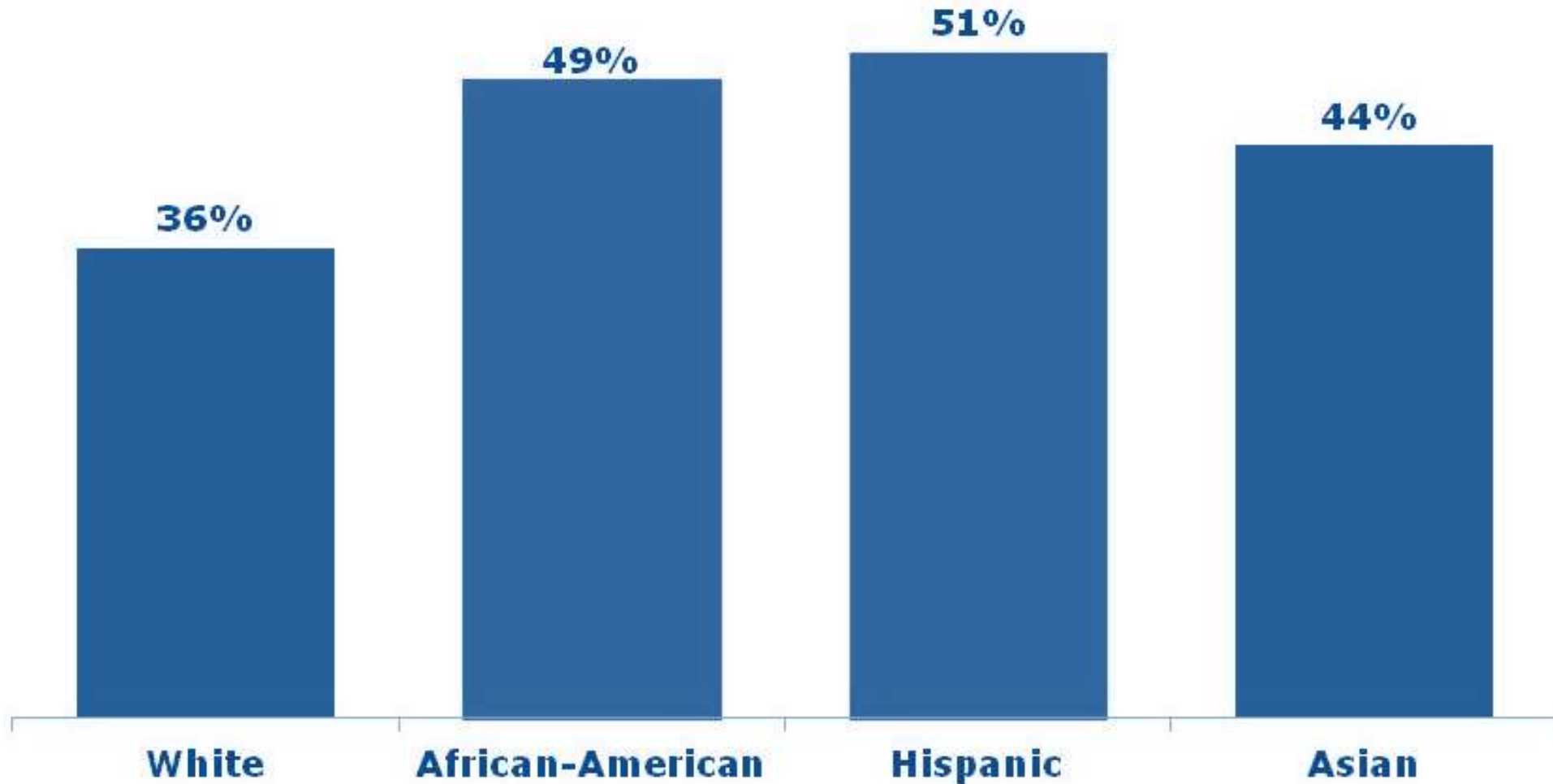
HOME SIZE PREFERENCE



Home Size Desired

Source: National Home Builders Association, 2014

BEDROOM NUMBER PREFERENCE



Percent of Respondents Who Want 4+ Bedrooms
Source: National Home Builders Association, 2014

WANTED HOUSE FEATURES

Rank	White	African-American	Hispanic	Asian
1	Laundry room	Laundry room	Laundry room	Energy-Star rated appliances
2	Energy-Star rated appliances	Exterior lighting	Energy-Star rated appliances	Living room
3	Exhaust fan	Energy-Star rated appliances	Exterior lighting	Exterior lighting
4	Linen closet in bathroom	Energy-Star rating for whole home	Patio	Energy-Star rating for whole home
5	Energy-Star rating for whole home	Both shower stall & tub in master bath	Ceiling fan	Laundry room
6	Exterior lighting	Living room	Dining room	Energy-Star rated Windows
7	Ceiling fan	Energy-Star rated Windows	Energy-Star rating for whole home	Double sink
8	Energy-Star rated Windows	Dining room	Living room	Exhaust fan
9	Garage storage	Linen closet in bathroom	Table space for eating in kitchen	Patio
10	Insulation higher than code/	Patio/	Both shower stall & tub in master bath	Dining room/
	Walk-in pantry/table space for eating in kitchen	Double sink/table space for eating in kitchen		Walk-in pantry/linen closet in bathroom /water efficient features

Top Ten Most Wanted Features

Source: National Home Builders Association, 2014

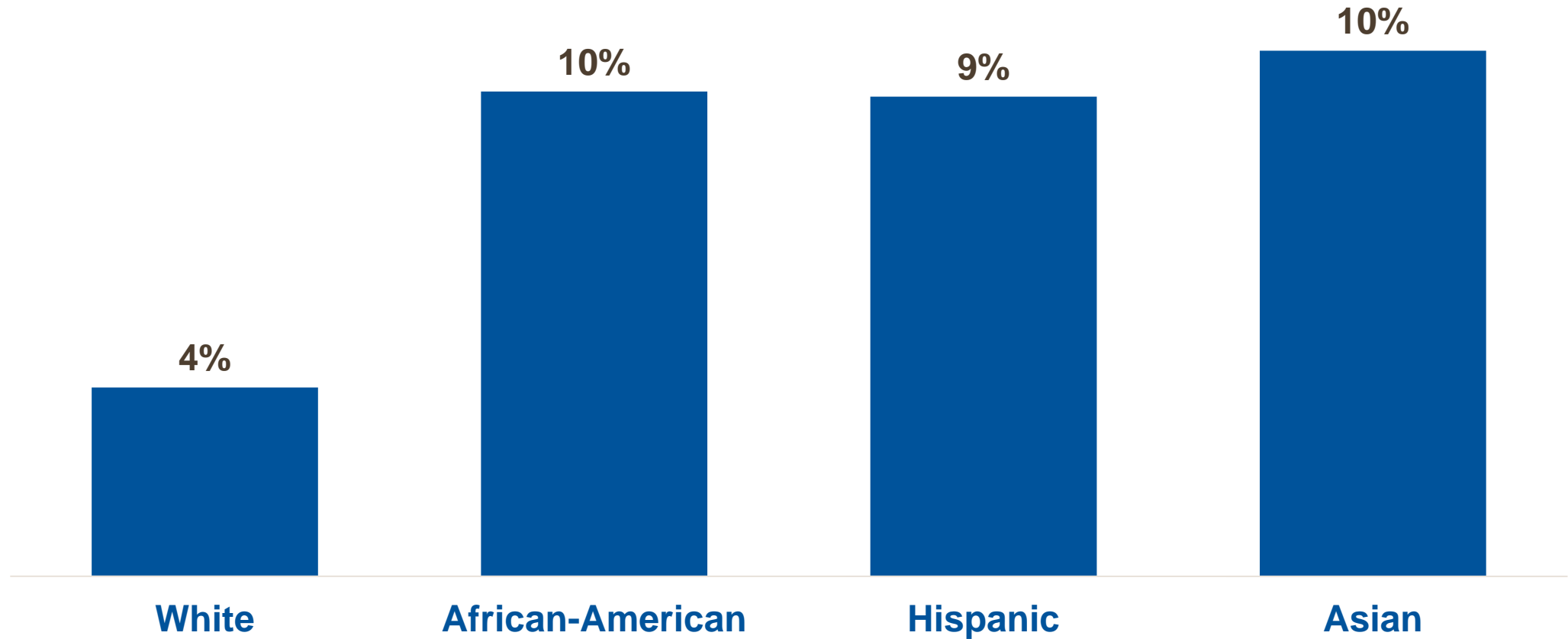
UNWANTED HOUSE FEATURES

Rank	White	African-American	Hispanic	Asian
1	Elevator	Elevator	Elevator	Elevator
2	Golf course community	Golf course community	Golf course community	Golf course community
3	High density community	Only a shower stall in master bath	High density community	Only a shower stall in master bath
4	Only a shower stall in master bath	High density community	Gated community (\$100-\$200 fee)	Wet bar
5	Gated community (\$100-\$200 fee)	Mudroom	Only a shower stall in master bath	Wine cooler
6	Mixed use community	Gated community (\$100-\$200 fee)	Wet bar	Gated community (\$100-\$200 fee)
7	Two story family room	Wine cooler	Mixed use community	High density community
8	Wine cooler	Outdoor kitchen	Two story family room	Laminate countertop
9	Laminate countertop	Wet bar	Laminate countertop	Two story entry foyer
10	Wet bar	Outdoor fireplace	Wine cooler	Two story family room/Mixed use community

Top Ten Most UNwanted Features

Source: National Home Builders Association, 2014

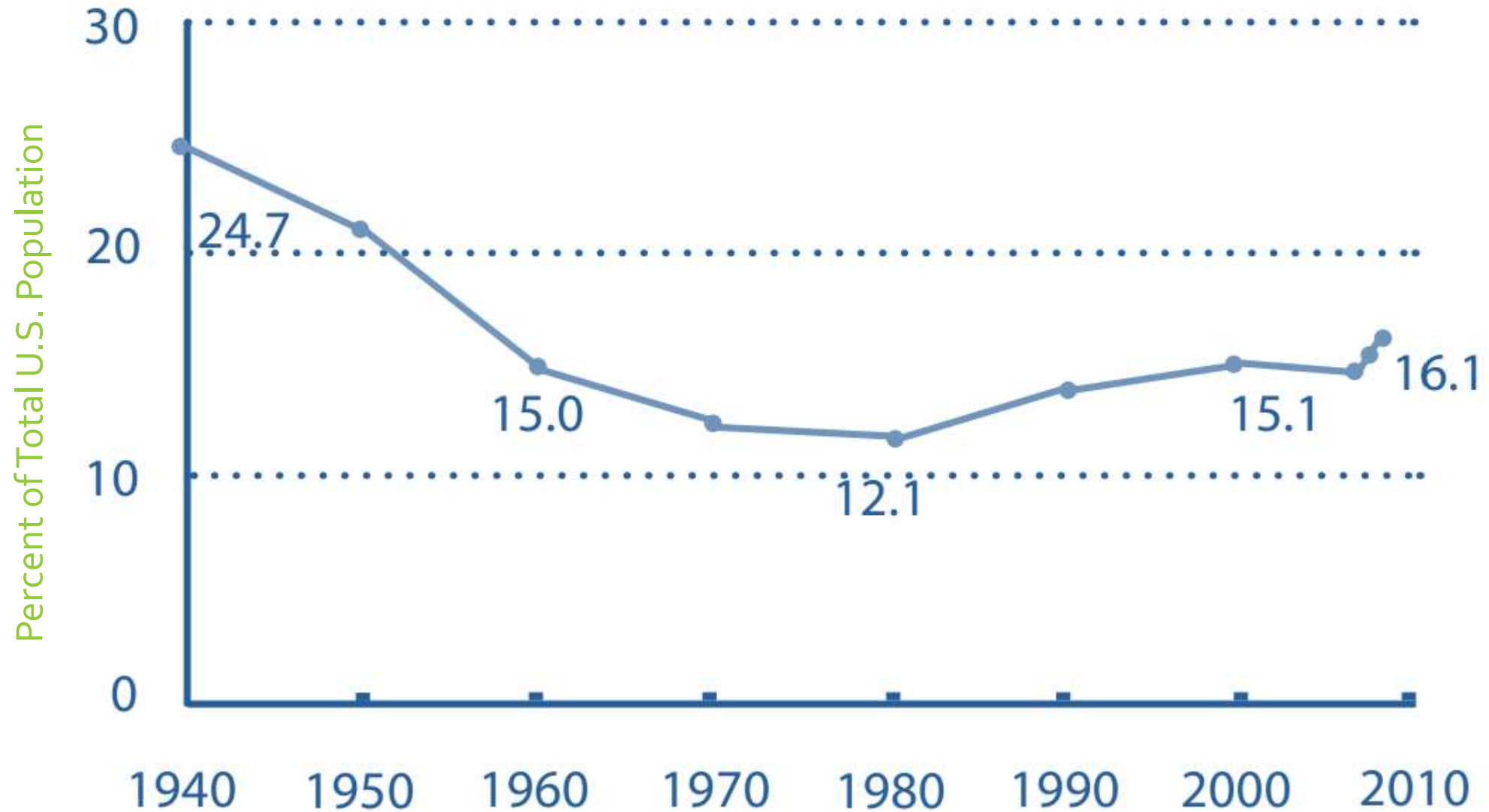
MULTIGENERATIONAL HOUSING



Percent of Multigenerational Family Households by Race

Source: American Community Survey 2009-2011

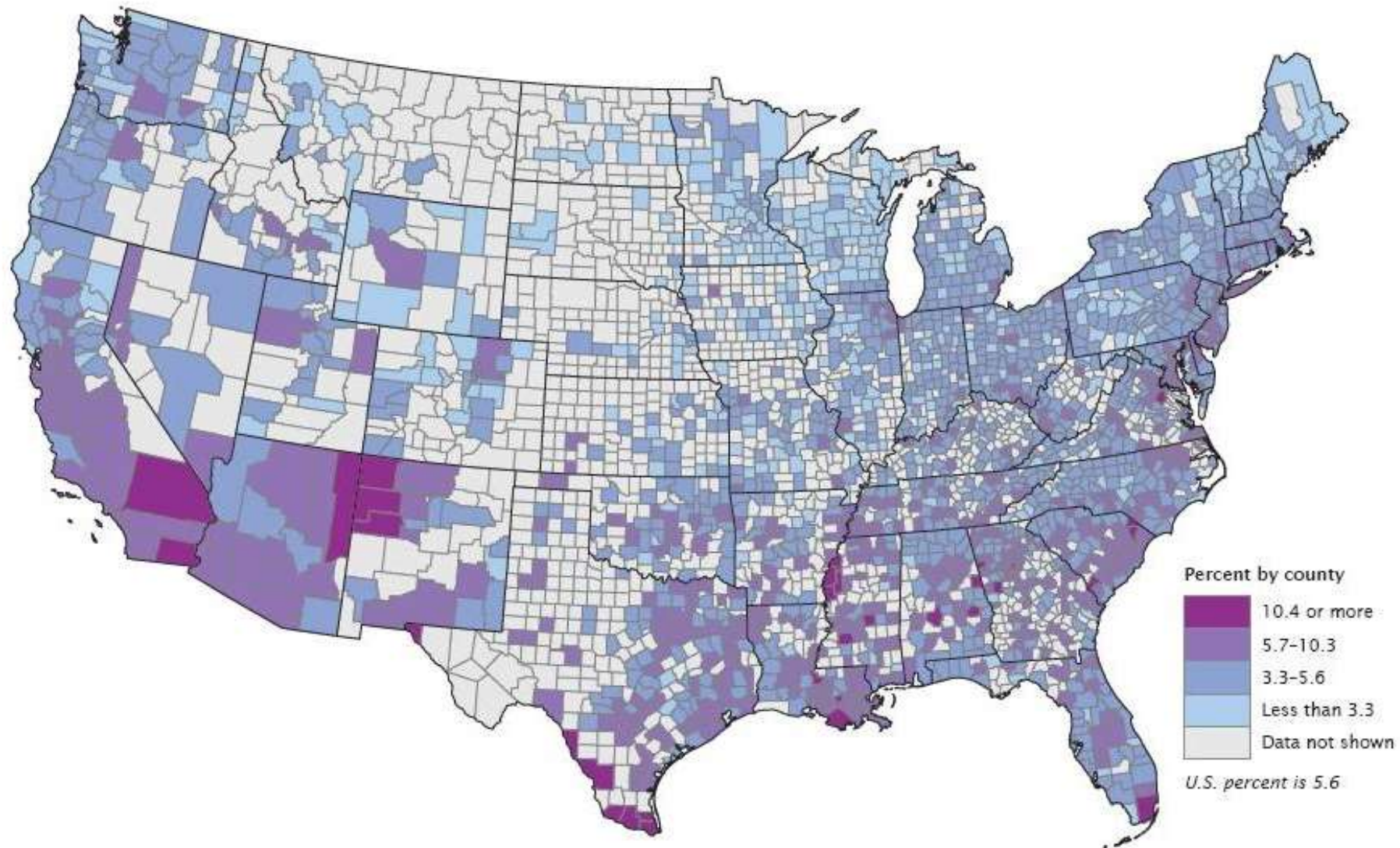
MULTIGENERATIONAL HOUSING



Percent of Total U.S. population living in multigenerational family households, 1940–2008

Source: Pew Research, US Census 1940–2000, and 2006–2008 ACS

MULTIGENERATIONAL HOUSING



Multigenerational Households as a Percentage of Family Households, 2013

Source: US Census, ACS 2009-2013

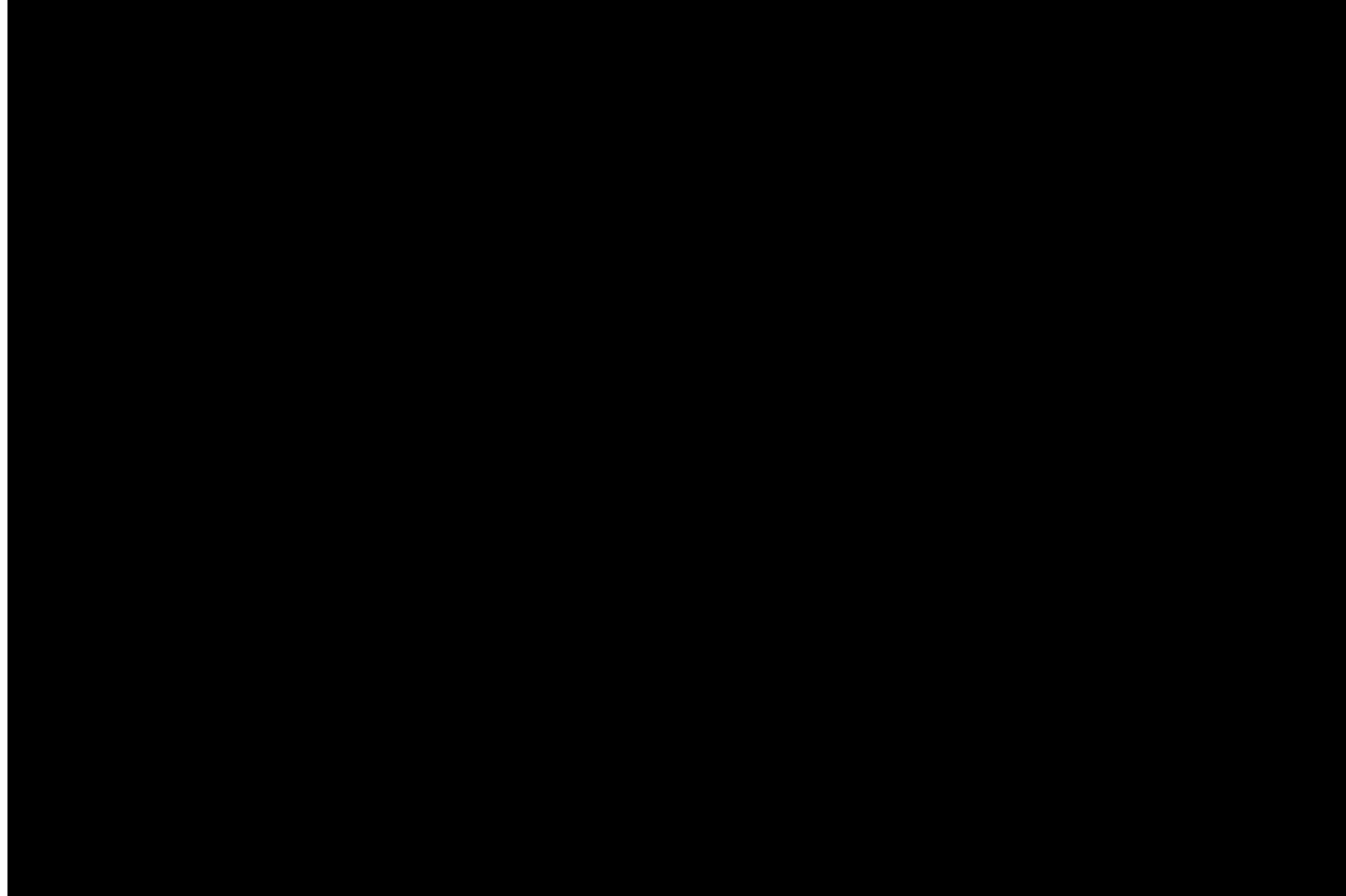
MULTIGENERATIONAL HOUSING



Multigenerational Households as a Share of State Totals, 2013

Source: US Census, ACS 2009-2013

MULTIGENERATIONAL HOUSING



National Homebuilder with Multigenerational Housing Product in the \$250k to \$350k Range

Lennar's NextGen - The Home Within A Home

NEIGHBORHOOD AMENITIES

- In order to provide a more specific vision for community, researchers asked respondents to think about their "ideal" community and identify features that are important to them. Six features emerged as the highest priority:
 - Locally owned businesses nearby
 - Ability to age in place
 - Sidewalks
 - Energy-efficient homes
 - Transit
 - Neighborhood parks

RECREATIONAL AMENITIES

- Generally outdoor recreation preferences are similar across all race / ethnicity groups
 - Amenities that are not well maintained or are perceived as unsafe will not be used
- Minority preference for sports / activities that require less organization & investment to participate:
 - ↑ Soccer Facilities, Basketball Facilities, Callisthenic Facilities
 - ↓ Baseball / Softball Facilities, Golf Facilities ,Tennis Facilities
- Preference for closer, smaller parks vs. large sport complexes that require vehicle transportation
- Seek more participation in creation of recreational amenities



ROLE OF PLANNERS



PLANNERS

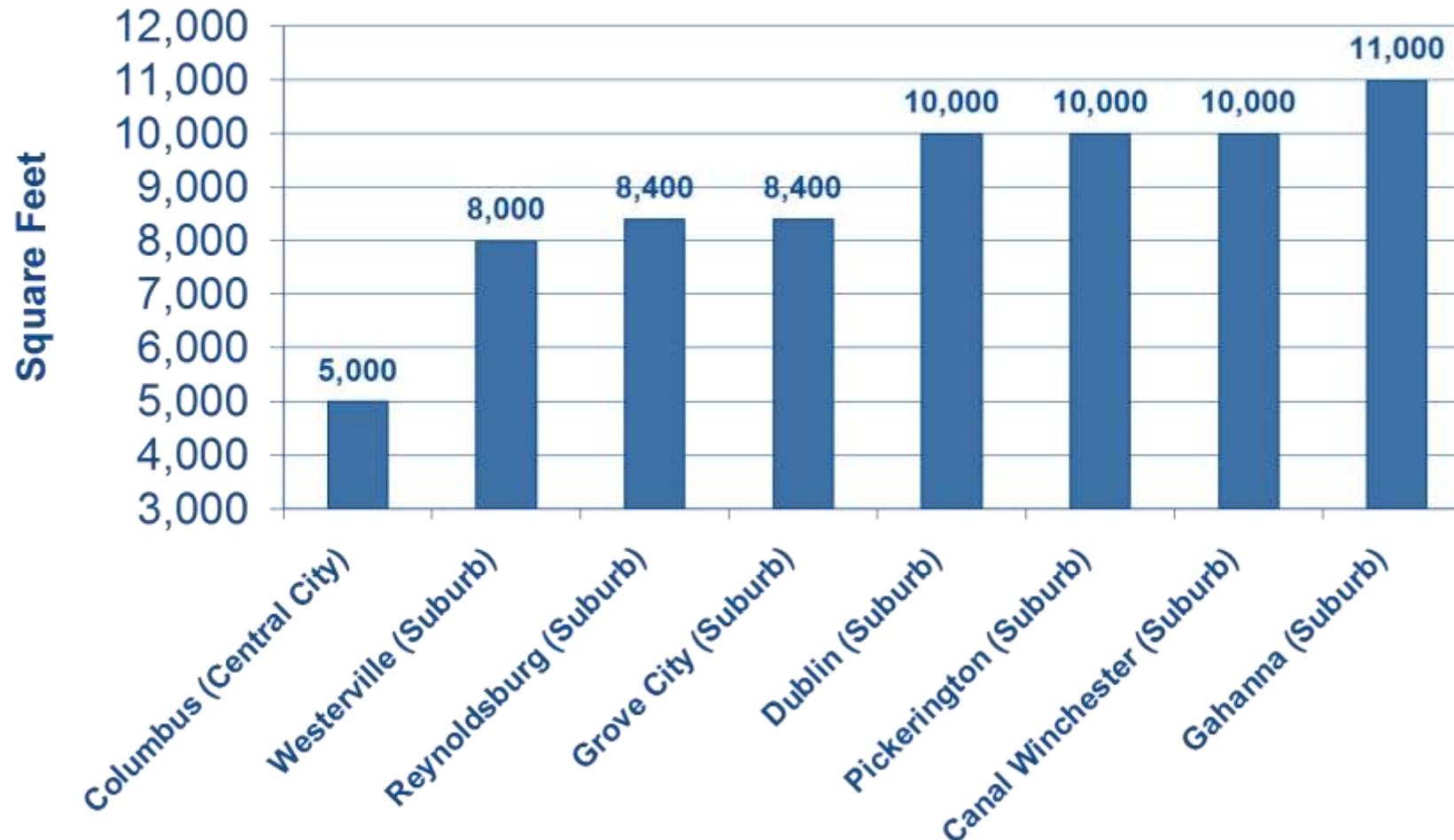
- Why should we worry about changing demographics?
 - The planning profession is not as diverse as the population it serves
 - Often the best outcomes in planning occur when planners promote local values and preferences
 - We need to be better in tune with the values and preferences of the communities we serve

CHALLENGES TO EQUITABLE PLANNING

- Zoning laws prevent affordable housing in many suburbs
- Housing policies concentrate subsidized housing
- Municipalities often subsidize the relocation of businesses out of the city
- Transportation spending favors highways, metropolitan expansion and urban sprawl
- Court decisions prevent metropolitan school desegregation
- School funding is tied to property taxes

EXAMPLE: ZONING IN COLUMBUS, OHIO

Minimum Lot Size for Single Family Home



Source: Columbus Metropolitan Housing Authority

EXAMPLE: JOB SPRAWL

Jobs have moved away from the labor pool in many metropolitan areas, making connecting job-seekers with jobs a challenge which is compounded by poor public transportation

- In 2010, an estimate 40% of all suburban jobs cannot be reached by public transportation
- Public investment disproportionately favors highways over public transportation

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Source: Office of Transportation Policy Studies, USDOT

BENEFITS & OPPORTUNITIES

- Diversity stimulates local economic growth – NEW IDEAS
- Diversity improves access to jobs
- Diversity produces culturally vibrant communities
- Diverse schools enrich the lives of all students and prepare them to thrive in a growing multicultural world
- As planners we can make an impact: housing policy, transportation policy, mixed use and mixed densities, community events / initiatives

EXAMPLE: PUBLIC MARKETS

- Public Markets:
 - Bring people of different ethnic groups and incomes together
 - Make inviting and safe public spaces
 - Reinvigorate low- and moderate-income neighborhoods
 - Support small-scale economic activity;
 - Provide fresh, high-quality produce to inner-city residents
 - Protect open space and preserve farming around cities





IN CONCLUSION...



QUESTIONS FOR YOU:

- How is a growing population of people of color impacting your community?
- What challenges and opportunities do you see, now and into the future?