

# 2010 Excensus Change Report – City of Anoka, MN

## ULI MN/Regional Council of Mayors – Opportunity Cities

July 1, 2010

### Summary:

This report spans a recent and critical period of demographic and economic changes. The initial years (May, 2004 through April, 2006) show an expanding housing market with increasing housing availability and demographic gains in all age categories. The second phase, from May, 2006 through April, 2008, shows a reversal in the region's housing market with dramatically reduced resident turnover. In the final year, May of 2008 through April of 2009, there are initial signs of some housing market recovery for some demographic segments. These economic swings have affected cities and household age groups in different ways.

Overall, the City of Anoka has a diversity of housing options that are occupied by households of all ages. The city has experienced interesting changes in household characteristics related to the age of the household and the types of housing they are living in and moving to and from. The following are key observations in the household trends that provide a basis for Anoka's policy discussions are part of the Opportunity City Program.

- **Household Growth:** Between 2004 and 2009, the city experienced limited growth in the total percentage of households ages 55 and over. This is a segment that has grown nationally at a rate of 25 percent..
- **Turnover.** There is lower than average turnover in Anoka. Two-thirds of all households remained in their home between 2004 and 2009 with the metro area average being closer to 50%. This was significantly higher for older households 55-74 at 80% and 90% for those over 75. This is evidence of aging-in-place. This is even more evident for those in ownership housing with an average of only 4% turnover compared to 14% for rental housing over the 5 year period. Turnover slowed down in the last two years with a low of 3% in single family detached housing and a high of 11% in rental apartments.
- **Mix.** In 2009, there was an owner-to-renter ratio of 60/40% and a mix of single family to multi-family of 57/43%. The percent of single family detached homes that are rented is 11 percent with the largest age group being those 35 and under in rental single family detached homes (at 18%). The majority (51%) of young households (under age 35) are in rental apartments. This is similar to Richfield with 40% of their young households in rental apartment. Thirty-eight percent of these young households are homeowners.
- **Value of Housing.** Sixty percent of the single family detached homes are valued at less than \$200,000 of which 18 percent are occupied by households under 35. Homes valued at \$300,00 or more account for 5 percent of all housing in the City. Households age 55 or older occupy 65 percent of these higher value "move-up" homes. There was an increase in households age 75+ that were in lower valued home less than \$200,000.
- **Retention.** Overall, 24% of those who moved within the 7-county area from a dwelling unit in Anoka found another home or apartment in the city between 2004 and 2009. The largest percentage of retention is seen in rental housing at 26% which increases significantly for those over the age of 75.

**Change Report Findings:**

While there is choice in style, location, and affordability, availability is the key issue. There are some options for young renters and starter homes but as they move up the housing ladder, there are few options. However, with opportunities to develop vacant land, the city is in a good position to provide housing choices that meet the future needs of the young millennials, growing families and older residents that want to stay in the community while also moving out of their single family home.

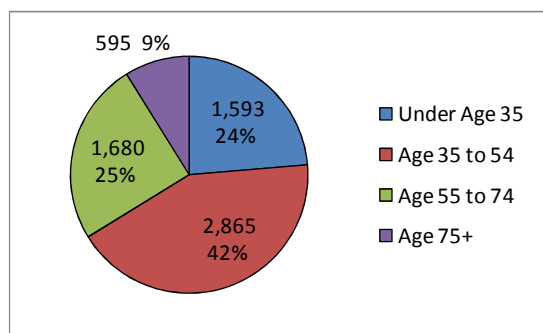
Some of these changes are being driven by long term population aging patterns while others are very much a function of local economic and housing market conditions. This report uses detailed, household-level tracking data to show how the City’s household base has changed during the period May of 2004 through April of 2009. This information was developed by Excensus LLC using data shared for research purposes by state and local governmental units. Definitions and a description of the methodology used in developing this data set are provided at the end of this report.

**City of Anoka Demographic and Housing Profiles (2004 to 2009)**

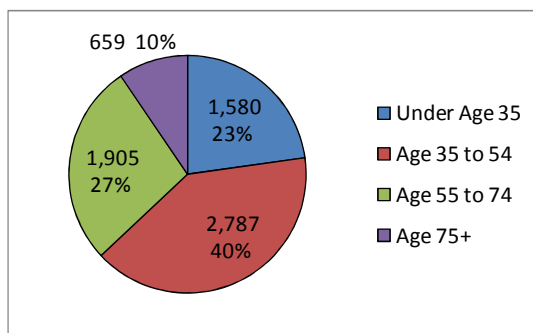
**A. Trends in Householder Ages 2004 to 2009**

In 2009, there were 6,931 occupied housing units in the City of Anoka. Forty percent of these households had a householder between the ages of 35 and 54 and another 27 percent were between 55 and 74 years of age.

*City of Anoka Householder Ages (May, 2004)*

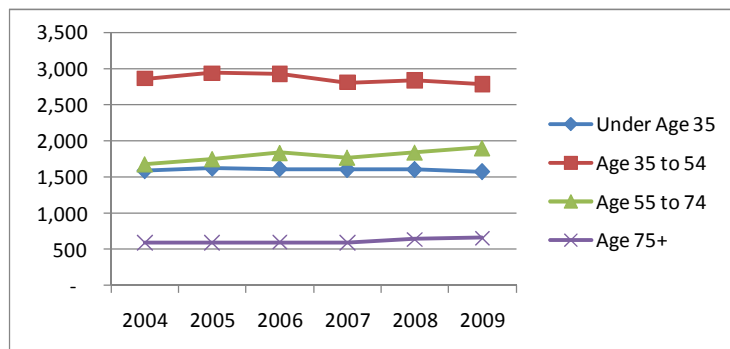


*Householder Ages (May, 2009)*



Overall, the distribution of Anoka’s householders by age has remained relatively stable over the period from 2004 to 2009. Households under age 35 have remained remarkably constant over the period. There were some increases in households age 35 to 54 during the initial growth years (2004 to 2006) but most of this increase was lost in later years. With the exception of a short decline in the period from 2006 to 2007, households age 55 to 74 have grown steadily over the period. Much of this growth can be attributed to resident aging.

*City of Anoka Households by Age (2004 to 2009)*

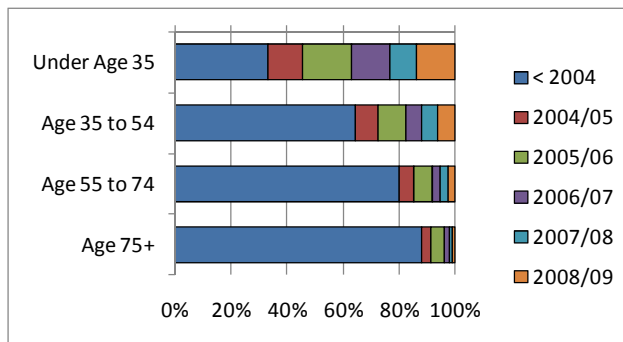


**B. Household Aging**

There is a cost to an aging household base. Local commercial areas, built on an expectation of young families or workers, may become less viable in the face of an aging community. Community services may have to retool to meet the changing needs of an aging community. And, as workers age, employers may feel the need to relocate in order to find the workforce they need. For local workers, commuting distances to work may increase.

The primary cause of community aging is “aging in place.” Households that would normally move to accommodate a growing family or meet the needs of a changing lifestyle choose instead to remain in their homes. Without turnover, housing availability is reduced and there are fewer opportunities to attract and retain a mix of younger households. Two-thirds of Anoka’s households remained at their existing home through the period 2004 to 2009. Household ages 55 and older are much more likely to have remained in place during this period.

*City of Anoka Households – Year Moved to Current Address*



*Net # of Householders that Aged into (+) or Aged out of (-) an Age Category by Year*

	Under Age 35	Age 35 to 54	Age 55 to 74	Age 75+
2004/2005	(122)	(10)	75	57
2005/2006	(125)	(6)	82	49
2006/2007	(125)	18	40	67
2007/2008	(105)	(20)	68	57
2008/2009	(86)	(44)	71	59

Source: Excensus LLC

The impact of aging in place can be mitigated through new housing construction or by leveraging turnover so that as existing households move out they are replaced with younger aged households. The City of Anoka currently needs 86 new households (under age 35) each year just to maintain their existing base. Conversely, 59 householders age 75 or older would need to move out of the City and be replaced by younger households each year for this age segment to keep from growing. This aging impact in Anoka is relatively small compared to other metro cities with less diverse and less affordable housing than found in Anoka.

**C. The Demographics of Homeownership – 2004 to 2009**

Anoka has a mix of owner and renter occupied housing with this housing distributed evenly across all householder age groups. Overall, 57 percent of the City’s households live in owner-occupied housing. Only a third of the City’s 2,997 rental housing units are in the hands of households under the age of 35. This is a very low percentage when compared to other metro area communities and points up the broad appeal of the City’s housing stock.

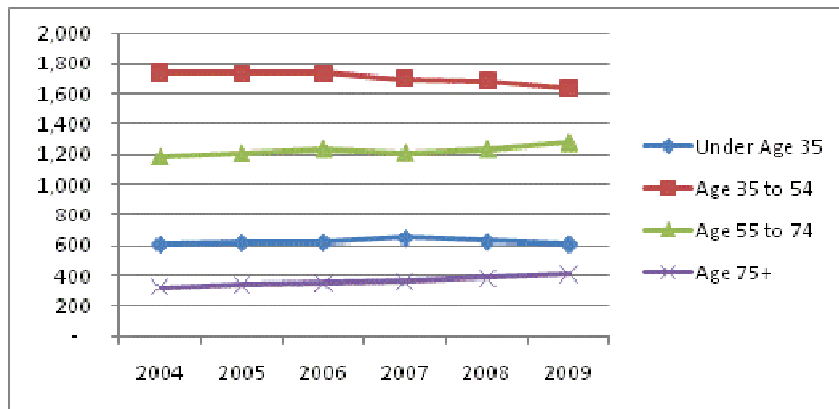
*Anoka Homeowners and Renters – Percent by Householder Age Group (2009)*

Householder Age	All HHs	Owners	Pct. Owners	Renters	Pct. Renters
Under Age 35	1,580	608	38.5%	972	61.5%
Age 35 to 54	2,787	1,638	58.8%	1,149	41.2%
Age 55 to 74	1,905	1,278	67.1%	627	32.9%
Age 75+	659	410	62.2%	249	37.8%
Occupied Housing Units	6,931	3,934	56.8%	2,997	43.2%

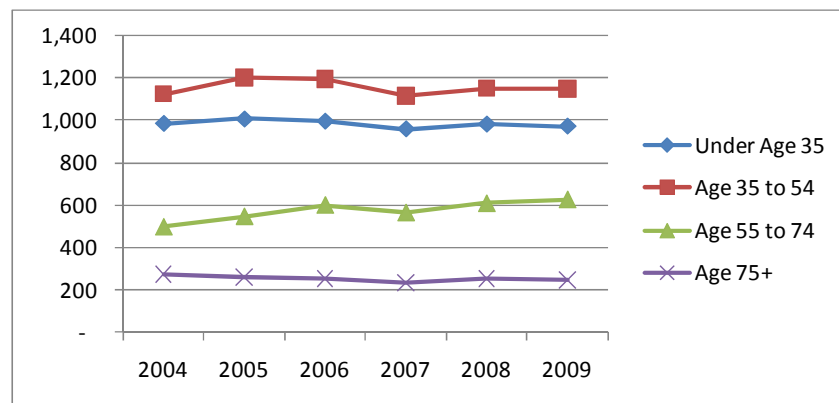
*Source: Excensus LLC*

Anoka’s housing market has been relatively balanced across all household age categories. With the housing downturn beginning in 2006, the number of homeowners age 35 to 54 dropped well below their 2004 levels. Similar drops were seen in rental housing but much of these numbers seem to be coming back in recent years. Households ages 55 to 54 have seen growing numbers in both owned and rental housing from 2004 to 2009. Again, aging in place is likely a key factor in this growth.

*Homeowners by Householder Age (2004 to 2009)*



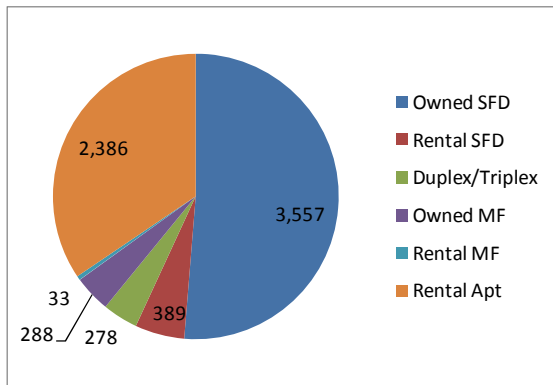
*Renters by Householder Age (2004 to 2009)*



**D. Housing Usage and Home Tax Values – 2004 to 2009**

Owner-occupied single family detaching housing and rental apartments dominate housing usage across all household age groups. Each of the four householder age groups shows a significant share of both owner-occupied single family housing and rental apartments. Currently, 362 households age 75 or more are living in single family housing. This is 10 percent of the city’s single family detached housing and indicates some likelihood that a good share of this housing may turnover with an upswing in the housing market.

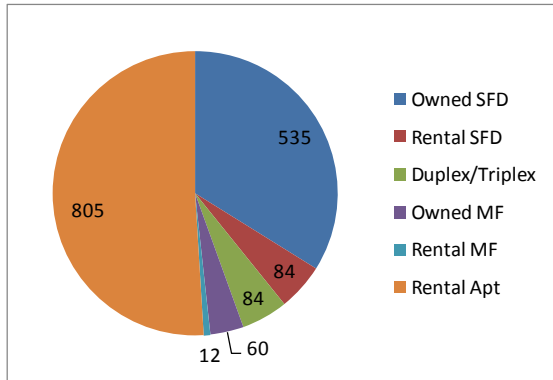
*Households by Housing and Ownership Type (2009)*



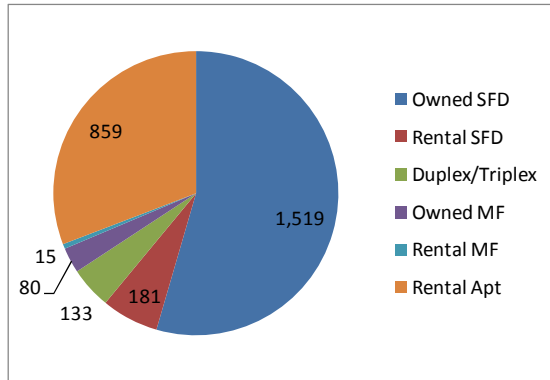
**All Households**

Housing Type	Occupied Dwellings	Percent of Total
Owned SFD	3,557	51.3%
Rental SFD	389	5.6%
Duplex/Triplex	278	4.0%
Owned MF	288	4.2%
Rental MF	33	0.5%
Rental Apt	2,386	34.4%
<b>All Occupied Units</b>	<b>6,931</b>	<b>100.0%</b>

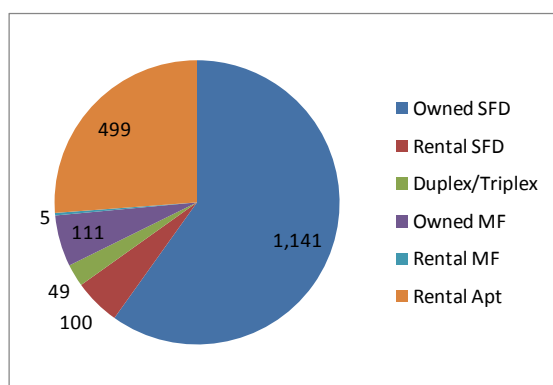
*Households Under Age 35*



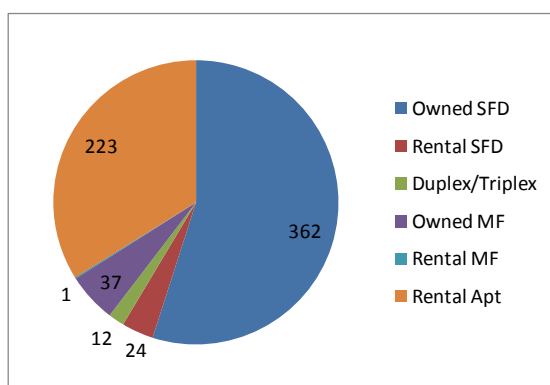
*Households Age 35 to 54*



*Households Ages 55 to 74*



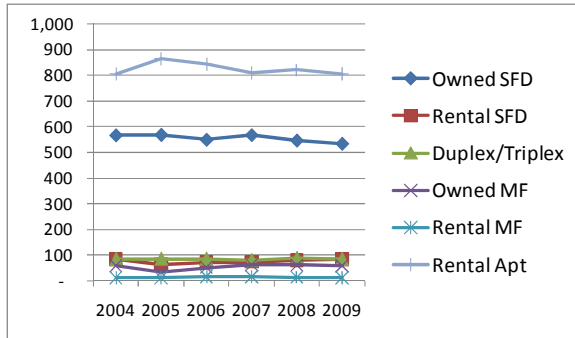
*Households Ages 75+*



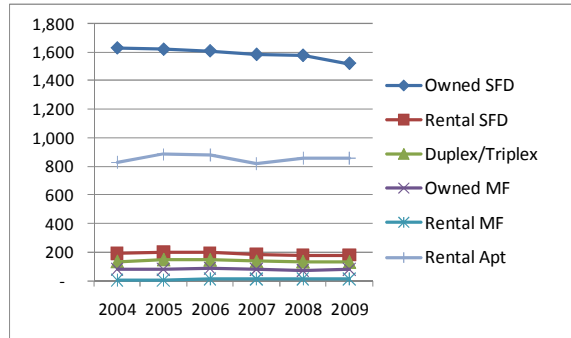
These tables show the changes in housing usage since 2004. The most significant changes are occurring in single family housing with an increasing proportion owned by households ages 55 or older.

Housing Usage by Householder Age (2004 to 2009)

Households Under Age 35

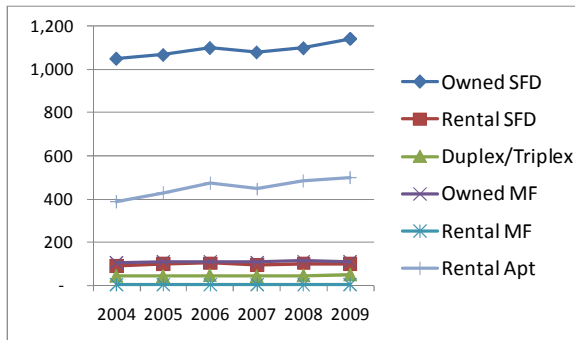


Households Age 35 to 54

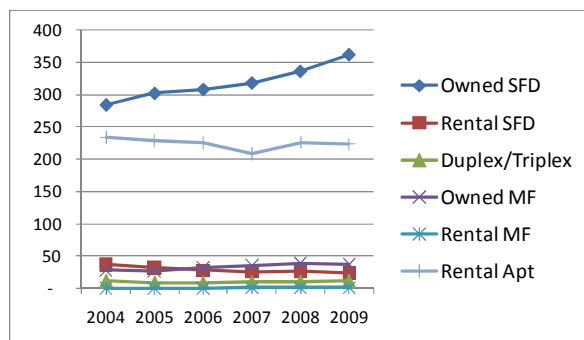


Housing Usage by Householder Age (2004 to 2009)

Households Age 55 to 74



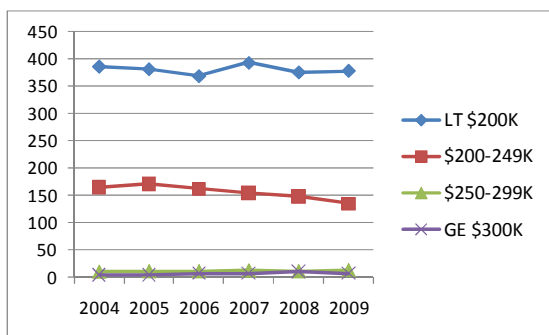
Households Ages 75+



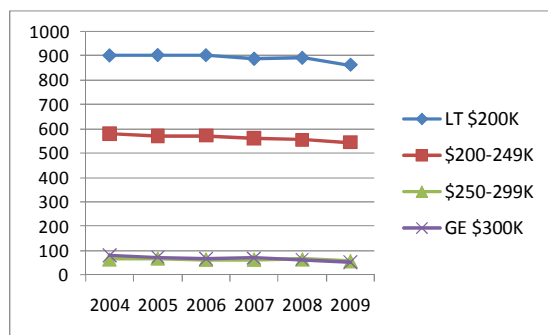
The drop-off in single family homeownership among households under age 55 was seen primarily in lower priced single family homes – those with 2009 tax values under \$250,000. Household age 55 and older saw extended growth in all price ranges.

Single Family Homeownership by tax value (in 2009) and Householder Age

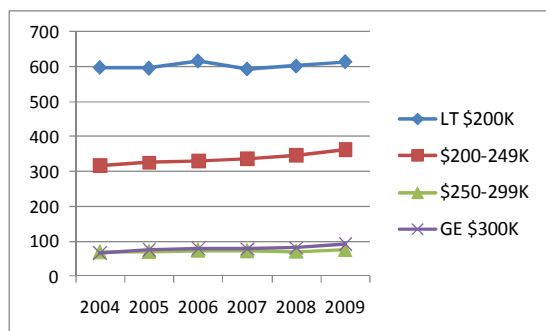
Households Under Age 35



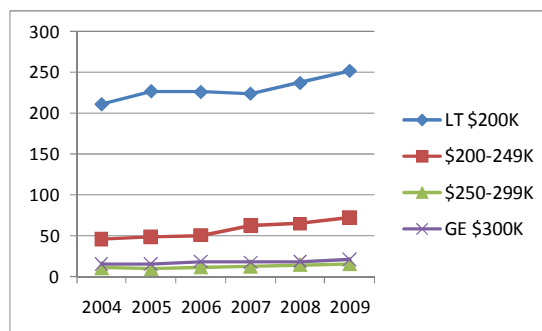
Households Age 35 to 54



Households Age 55 to 74



Households Ages 75+



**E. Housing Usage and New Birth Families – 2004 to 2009**

The number of new births in the Metro Area tends to remain relatively stable year to year. Between 2004 and 2009, the number of birth households in the City of Anoka increased although within this period the patterns have fluctuated. There was a steady increase in rental apartment usage by families with new-born children. Over the period, 29 percent of the city’s new birth occurred in rental housing. This trend towards more families with young children living in rental apartments is region wide and raises concerns about the viability of the city’s older apartments in meeting this need.

Housing Usage by City of Anoka New Birth Households (2004 to 2009)

NewHousType	2004	2005	2006	2007	2008	2009	Total	Pct. Of Total
Owned SFD	97	105	89	109	109	86	595	57.5%
Rental SFD	9	12	16	12	7	11	67	6.5%
Duplex/Triplex	6	4	7	9	6	9	41	4.0%
Owned MF	3	3	4	4	6	9	29	2.8%
Rental MF	-	1	1	1	-	1	4	0.4%
Rental Apt	36	45	57	56	50	54	298	28.8%
All Housing Units	151	170	174	191	178	170	1,034	100.0%

Sources : MN Dept of Health, Public Birth Records; Excensus LLC

**F. Housing Turnover and Retention – 2004 to 2009**

Household turnover is a measure of mobility and an important indicator of housing availability. Turnover is defined as the percentage of all households that moved from their home in a given year. Between May, 2008 and May, 2009, six percent of the City’s households moved. The turnover rate differed dramatically depending on the type of housing – ranging from under three percent for moves from owner-occupied single family housing to more than 11 percent for moves from rental multifamily properties. The three percent turnover for owner-occupied single family households is low and shows the limited availability of owner-occupied housing in the City.

Housing Turnover Trends in the City of Anoka – May 2008 through April 2009

Housing Types	Percent of All HHs that Moved				
	2004/05	2005/06	2006/07	2007/08	2008/09
Owned SFD	5.1%	5.6%	3.5%	2.7%	2.8%
Rental SFD	11.8%	13.4%	11.8%	5.5%	10.5%
Duplex/Triplex	15.9%	17.5%	13.6%	8.2%	6.8%
Owned MF	6.8%	8.0%	3.9%	2.5%	4.2%
Rental MF	30.0%	36.4%	9.4%	3.2%	9.1%
Rental Apt	20.9%	21.7%	15.4%	10.6%	11.3%
All Occupied Units	11.4%	12.3%	8.5%	5.8%	6.4%

Source: Excensus LLC

Turnover rates, particularly for owned single family detached homes, have been falling steadily from 2004 to 2009. Similar patterns, although not as consistent, can be seen with duplexes/triplexes, owned multi-family housing, and rental apartments. As single family turnover has decreased, rental apartments and multi-family properties have been taking on a more significant role providing a foothold for new households wishing to find a home in the city, providing transitional housing, and supporting a broader range of households types and needs. The earlier data on new birth households supports this need.

Of the 3,055 households that moved during this five year period, 50 percent (1,521 households) were tracked to a new home location in the 7-county metro area. A quarter of these were moves that originated and ended in the City of Anoka.

Turnover and Retention – All City of Anoka Household Moves (May, 2004 to May, 2009)

Housing Types	All HH Ages 5-year Base	Moved 2004-09	Turnover Rate	Relocated in		Anoka (City) Retention
				7-Co. Area	Anoka (City)	
Owned SFD	17,748	700	3.9%	352	63	17.9%
Rental SFD	1,958	208	10.6%	92	24	26.1%
Duplex/Triplex	1,388	173	12.5%	87	29	33.3%
Owned MF	1,342	66	4.9%	29	7	24.1%
Rental MF	138	21	15.2%	10	2	20.0%
Rental Apt	11,786	1,887	16.0%	951	244	25.7%
All Occupied Units	34,360	3,055	8.9%	1,521	369	24.3%

Source: Excensus LLC

The next table shows turnover of households under age 35 from 2004 to 2009. This group had nearly twice the level of turnover both in term of all housing types (15.8 percent) and for owned occupied housing (7.1 percent).



Turnover and Retention – Moves by Households under Age 35 (May, 2004 to May, 2009)

Housing Types	HHs <35	Moved 2004-09	Turnover Rate	Relocated in		Anoka (City) Retention
	5-year Base			7-Co. Area	Anoka (City)	
Owned SFD	2,801	200	7.1%	115	12	10.4%
Rental SFD	359	66	18.4%	39	6	15.4%
Duplex/Triplex	415	67	16.1%	31	6	19.4%
Owned MF	232	18	7.8%	7	1	14.3%
Rental MF	67	12	17.9%	5	-	0.0%
Rental Apt	4,180	908	21.7%	512	117	22.9%
All Occupied Units	8,054	1,271	15.8%	709	142	20.0%

Source: Excensus LLC

Turnover and Retention – Moves by Households Age 35 to 54 (May, 2004 to May, 2009)

Housing Types	HHs 35-54	Moved 2004-09	Turnover Rate	Relocated in		Anoka (City) Retention
	5-year Base			7-Co. Area	Anoka (City)	
Owned SFD	8,006	305	3.8%	172	32	18.6%
Rental SFD	958	89	9.3%	38	12	31.6%
Duplex/Triplex	704	84	11.9%	44	18	40.9%
Owned MF	400	24	6.0%	11	3	27.3%
Rental MF	49	7	14.3%	3	1	33.3%
Rental Apt	4,266	614	14.4%	304	81	26.6%
All Occupied Units	14,383	1,123	7.8%	572	147	25.7%

Source: Excensus LLC

Housing turnover rates decrease with the age of householder while retention levels increase. Turnover among households in the two groups ages 55 or older are six percent overall and three percent for single family homeowners. In addition, 28 percent of households age 55 to 74 and more than half of households ages 75 or more that moved within the metro area chose a new residence within the city. This means that there were very few available housing units for younger incoming households.

Turnover and Retention – Moves by Households Age 55 to 74 (May, 2004 to May, 2009)

Housing Types	HHs 55-74	Moved 2004-09	Turnover Rate	Relocated in		Anoka (City) Retention
	5-year Base			7-Co. Area	Anoka (City)	
Owned SFD	5,393	152	2.8%	57	16	28.1%
Rental SFD	491	37	7.5%	13	4	30.8%
Duplex/Triplex	218	17	7.8%	9	3	33.3%
Owned MF	549	18	3.3%	9	2	22.2%
Rental MF	20	2	10.0%	2	1	50.0%
Rental Apt	2,217	231	10.4%	106	30	28.3%
All Occupied Units	8,888	457	5.1%	196	56	28.6%

Source: Excensus LLC

Turnover and Retention – Moves by Households Age 75 or more (May, 2004 to May, 2009)

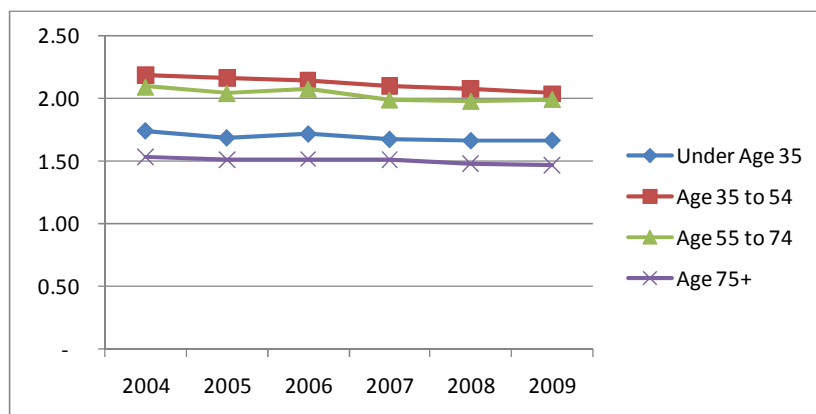
Housing Types	HHs 75+ 5-year Base	Moved 2004-09	Turnover Rate	Relocated in		Anoka (City) Retention
				7-Co. Area	Anoka (City)	
Owned SFD	1,548	43	2.8%	8	3	37.5%
Rental SFD	150	16	10.7%	2	2	100.0%
Duplex/Triplex	51	5	9.8%	3	2	66.7%
Owned MF	161	6	3.7%	2	1	50.0%
Rental MF	2	-	0.0%	-	-	0.0%
Rental Apt	1,123	134	11.9%	29	16	55.2%
All Occupied Units	3,035	204	6.7%	44	24	54.5%

Source: Excensus LLC

**G. Shifts in Household Size – Splits and Merges**

Over this period, the number of adults (ages 18 or older) per household slowly decreased in the City. There is no indication that the city’s residents have been adding roommates in response to the recent economic downturn.

Trends in Adults (age 65+) per Household (May, 2004 to May, 2009)



**H. Housing Choices – Housing Type Before and After the Move**

Choices in housing are important to Anoka residents. Between May, 2004 and May, 2009 a total of 1,829 households moved into Anoka from a home somewhere in the 7-county metro area. Of the 478 households that moved into an owner-occupied single family home, 64 percent came from a prior single family home. Twenty-one percent moved to an owned-single family home from an apartment and thirteen percent came from a condo/townhome or duplex/triplex. Similarly, of the 1,035 households entering an apartment in the city, half had previously been living in a single family home. Note that some of these moves could reflect children moving from a family home into an apartment of their own.

*All Households Moving Into a Home in the City of Anoka (May, 2008 to May, 2009)*

Anoka Housing	Anoka HHs ('04-09)		Distribution of Prior Housing Types for Move-in Households				
	Move-Ins	Percent	Single Family	Duplex/Triplex	Condo/TH	Mobile Home	Apartment
Owned SFD	478	26.1%	63.8%	7.1%	5.6%	2.1%	21.3%
Rental SFD	126	6.9%	55.6%	8.7%	1.6%	3.2%	31.0%
Duplex/Triplex	103	5.6%	54.4%	10.7%	3.9%	3.9%	27.2%
Owned MF	67	3.7%	61.2%	4.5%	1.5%	1.5%	31.3%
Rental MF	20	1.1%	50.0%	10.0%	0.0%	0.0%	40.0%
Rental Apt	1,035	56.6%	51.1%	4.6%	1.5%	2.9%	39.8%
Grand Total	1,829	100.0%	55.3%	6.0%	2.7%	2.7%	33.4%

Source: Excensus LLC

In looking at residents that moved from a home in Anoka, nearly 80 percent of the city’s homeowners moved to another single family home and forty-four percent of those leaving an apartment moved to a single family home. The proportion moving to apartments and condo/townhomes increases with householder age. Overall, more than half of all moves ended in a single family home.

*Households Moving from a Home in the City of Anoka (2004 to 2009)*

Anoka Housing	Anoka HHs ('04-09)		Distribution of Destination Housing Types for Move-out Households				
	Move-Outs	Percent	Single Family	Duplex/Triplex	Condo/TH	Mobile Home	Apartment
Owned SFD	348	23.2%	79.0%	2.0%	4.9%	2.3%	11.8%
Rental SFD	91	6.1%	72.5%	3.3%	4.4%	0.0%	19.8%
Duplex/Triplex	86	5.7%	55.8%	8.1%	2.3%	3.5%	30.2%
Owned MF	28	1.9%	42.9%	14.3%	10.7%	3.6%	28.6%
Rental MF	10	0.7%	60.0%	0.0%	0.0%	0.0%	40.0%
Rental Apt	940	62.5%	44.8%	5.4%	4.6%	2.6%	42.7%
Grand Total	1,503	100.0%	55.1%	4.8%	4.6%	2.4%	33.1%

Source: Excensus LLC

**I. Household Migration – Anoka’s Resident Origins and Destinations**

Between 2004 and 2009, nearly half (43%) of all moves to the City of Anoka from within the 7-county area came from five neighboring cities in Anoka County. Twenty-one percent of the household that chose a single family home in Anoka were previous residents of the city. For households leaving the city, a third were able to find another home in Anoka. For single family homeowners, only 22 percent found another home in the single family home in the city.

*Top Origination Cities for Moves to Homes in the City of Anoka (May, 2004 to May, 2009)*

Anoka Housing	Metro Move-Ins	Top Origination Cities for Moves into Anoka (7-County Metro Area - 2004-2009)								
		Anoka	Coon Rapids	Ramsey	Blaine	Andover	Minneapolis	Champlin	Brooklyn Park	Fridley
Owned SFD	478	21.1%	14.9%	5.9%	6.3%	5.6%	6.1%	4.6%	3.3%	2.5%
Rental SFD	126	23.8%	16.7%	7.9%	9.5%	7.9%	6.3%	1.6%	4.0%	3.2%
Duplex/Triplex	103	18.4%	21.4%	12.6%	2.9%	5.8%	5.8%	2.9%	1.0%	1.0%
Owned MF	67	17.9%	29.9%	4.5%	6.0%	6.0%	3.0%	1.5%	6.0%	1.5%
Rental MF	20	20.0%	25.0%	5.0%	5.0%	15.0%	10.0%	0.0%	10.0%	0.0%
Rental Apt	1,035	30.7%	19.6%	8.2%	8.1%	7.1%	3.4%	4.0%	3.0%	3.1%
Grand Total	1,829	26.5%	18.7%	7.7%	7.3%	6.7%	4.5%	3.8%	3.2%	2.7%

Source: Excensus LLC

Top Destination Cities for Moves from Homes in the City of Anoka (May, 2004 to May, 2009)

Anoka Housing	Metro Move-Outs	Top Destination Cities for Moves out of Anoka (7-County Metro Area - 2004-2009)								
		Anoka	Coon Rapids	Ramsey	Andover	Blaine	Minneapolis	Champlin	Brooklyn Park	Fridley
Owned SFD	348	22.1%	15.2%	16.7%	11.8%	4.6%	3.2%	3.2%	2.6%	2.0%
Rental SFD	91	30.8%	14.3%	16.5%	13.2%	6.6%	4.4%	3.3%	1.1%	7.7%
Duplex/Triplex	86	43.0%	19.8%	9.3%	15.1%	9.3%	3.5%	2.3%	3.5%	2.3%
Owned MF	28	32.1%	28.6%	10.7%	7.1%	0.0%	7.1%	3.6%	14.3%	3.6%
Rental MF	10	30.0%	30.0%	10.0%	10.0%	20.0%	10.0%	20.0%	10.0%	0.0%
Rental Apt	940	36.3%	25.7%	11.2%	6.5%	7.3%	5.2%	5.1%	2.4%	3.1%
Grand Total	1,503	32.9%	22.4%	12.6%	8.6%	6.7%	4.7%	4.5%	2.7%	3.1%

Source: Excensus LLC

This table shows those households that moved from a residence in Anoka to a single family home in the 7-county metro area. Sixty percent of these moves were four cities – Anoka, Coon Rapids, Ramsey and Andover. Anoka was able to capture 16 percent of these moves.

Top Destination Cities for Anoka Household Moves to a Single Family Dwelling

Anoka Housing	Metro Move-Outs	Top Destinations for Anoka Moves-outs to SF Housing (7-County Metro Area - 2004-2009)								
		Anoka	Coon Rapids	Ramsey	Andover	Blaine	Minneapolis	Champlin	Brooklyn Park	Fridley
Owned SFD	315	18.7%	10.2%	17.8%	11.4%	4.1%	1.6%	2.5%	2.2%	1.3%
Rental SFD	79	19.0%	8.9%	19.0%	13.9%	7.6%	2.5%	3.8%	1.3%	2.5%
Duplex/Triplex	72	26.4%	12.5%	11.1%	11.1%	2.8%	1.4%	2.8%	1.4%	1.4%
Owned MF	20	5.0%	15.0%	15.0%	10.0%	0.0%	0.0%	5.0%	15.0%	0.0%
Rental MF	8	12.5%	25.0%	12.5%	12.5%	0.0%	0.0%	12.5%	12.5%	0.0%
Rental Apt	569	13.5%	21.4%	15.8%	9.1%	5.8%	2.8%	3.7%	1.9%	1.6%
Grand Total	1,063	16.2%	16.5%	16.3%	10.3%	5.1%	2.3%	3.4%	2.3%	1.5%

Source: Excensus LLC

## **Data Description and Definition of Terms**

The information presented in this report is based on household-level profiles and tracking data developed and maintained by Excensus LLC. All rights to this information remain the property of Excensus LLC.

### **Data Sources**

The demographic profiles have been created by Excensus from administrative data sets shared for research and planning purposes by Federal, State, and local government sources. Principal data sets include the US Postal Service resident file, the Minnesota Department of Public Safety driver's license and vehicle registration files, the Minnesota Department of Health Live Birth data, County foreclosure data, and the MetroGIS parcel and property ownership files. All private and confidential information on individuals and households is protected by non-disclosure agreements, usage licenses, and/or Minnesota privacy statutes and may not be released by Excensus.

### **Methodology**

All charts and tables used in this report refer to actual household counts. The 7-County metro area data set consists of more than 1 million households and their occupied housing units. Each household record is linked to its individual property parcel using GIS. This helps provide address verification and permits household and housing attributes to be mapped and linked by means of a relational database. This is a longitudinal data set. All householders and other adults in these households are assigned a unique identifier which permits the tracking of householders as they move from location to location within the 7-county metro area.

### **Definitions of Terms**

**Household** – For purposes of this analysis, a household is equivalent to an “occupied housing unit.” Note that households may be created or lost as members of a single household relocate to separate dwellings or where separate households come together into a single housing unit. This differs from the definition used by the Census Bureau which permits multiple households (unrelated individuals or families) to occupy a single housing unit.

**Householder** – This is the oldest adult living in an occupied housing unit. Note that the householder may change from year to year as the members of the household change. In the Excensus system, the householder in each dwelling is updated annually.

**Turnover** – The base consists of household moves from an existing home. A move is indicated when the household is no longer residing at a particular address. The turnover rate is the percent of all households that moved and is computed as an average annual rate.

**Retention** – Moves where the householder relocates in the same geographic area (i.e., county for purposes of this report). The retention rate is the proportion of all moves that are retained in the same geographic area.

**Move-up Housing** – Typically a larger, more expensive home that a homeowner buys in response to an expanding household or increasing income.

**Aging in Place** – Household members that remain in their current home rather than moving. Household members age during that period. A community that is aging-in-place may appear to be unchanged, but the needs of the residents change due to aging.

**Housing Choices** – These are the housing options (type, style, price and location) available to a household looking for new owned or rental housing. This analysis shows “choice” based on actual market behavior – that is, what different groups of households are buying or renting.

Single Family Housing – Generally, this is a dwelling with a separate, private entrance. A single family detached (SFD) home is a dwelling that is not attached to another dwelling unit. A single family attached (SFA) home is a dwelling that is physically attached to at least one other dwelling unit. Examples of single family attached homes include townhomes, duplexes, triplexes and quad homes. Mobile homes are also considered single family attached dwellings for purposes of this research.

Multi-Family Housing – Generally, this is a group of attached dwelling units with a common entrance. Examples of a multi-family home would include most condominiums and apartments.

Lifecycle Segments – These are groupings of householders by age that are representative of different stages in the life of a household – “forming households” (under age 35), “growing households” (ages 35 to 54), “mature households” (ages 55 to 74), and “aging households” (ages 75+). This typology is useful for describing underlying household needs and housing requirements.