City of Snohomish Housing Element

Supplementary Data

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Contents

Executive Summary

This report is prepared for the City of Snohomish as a foundational data element to the City's Housing and Land Use elements, as well as the City's Racially Disparate Impacts Analysis.

Major findings from this report are:

- The declining rate of new units coming online, with 2010-2019 representing the second lowest decade of production in the last 8 decades (after the 1940s).
    - Ownership housing construction has increased overall (with increasing middle housing (2-6 units) and above types appearing recently);
    - Rental construction declined significantly between 1980-1999 and 2000-2019, however what was built was of a higher density, typically 5+ units per structure.
- Senior households, renters in particular.
    - Most older households (by age) are renters instead of owners;
    - The second largest, by count and percentage, age cohort of cost burdened renters in Snohomish are seniors aged 65 and older;
    - That of 1-person households over 75 years of age, 68% are renters;
    - That of 75-year-old households, only 1-person households rent; and
    - There are approximately 71 65+ year old renter households without a car.

Additional findings are that:

- Snohomish has a very low rate of home ownership for below high-school level education relative to Snohomish County.
- Snohomish, by age group, is majority renter. Only large cohorts of owners in two age groups (aged 45-54 and 65-74), make the City majority owner.
- While the median figure for Snohomish's rent as a portion of income is 26.7%, (below the 30% guideline for cost burden), and below the County's 30.4%, it is notable that of the City's 257 below $50,000/year income households, all but 7 of them pay more than 50% of their monthly income to rent. Below this annual household income figure, Snohomish is an extremely difficult place to rent.
- Female-alone householders, with and without children, are predominantly renters, while only male-alone householders without children are primarily renters.
    - Notably, female-alone householders with their own children rent 87% of the time, while 43% of male-alone householders with children rent. However, there are a total 303 female-alone, with own children, households, to 87 total male-alone.
- The City has a mismatch between the number of 1, 2, and 3-person households, and units with an approximate match of bedrooms. Example: There are 1,353 1-person households, but only 521 1-bedroom housing units in the City (490 of which are rentals).
- 16% of the City's population rents 1-unit detached or attached housing.
- The City's workforce is increasingly commuting to work in the City from further away.
- Finally, over 50% of owners moved into Snohomish in 2011 or later, while 50% of renters have moved in later than 2015. Snohomish's population is relatively new to the City, and in fact one of the newest, by this measure, cities in the County.

Baseline Data

Population

City Population

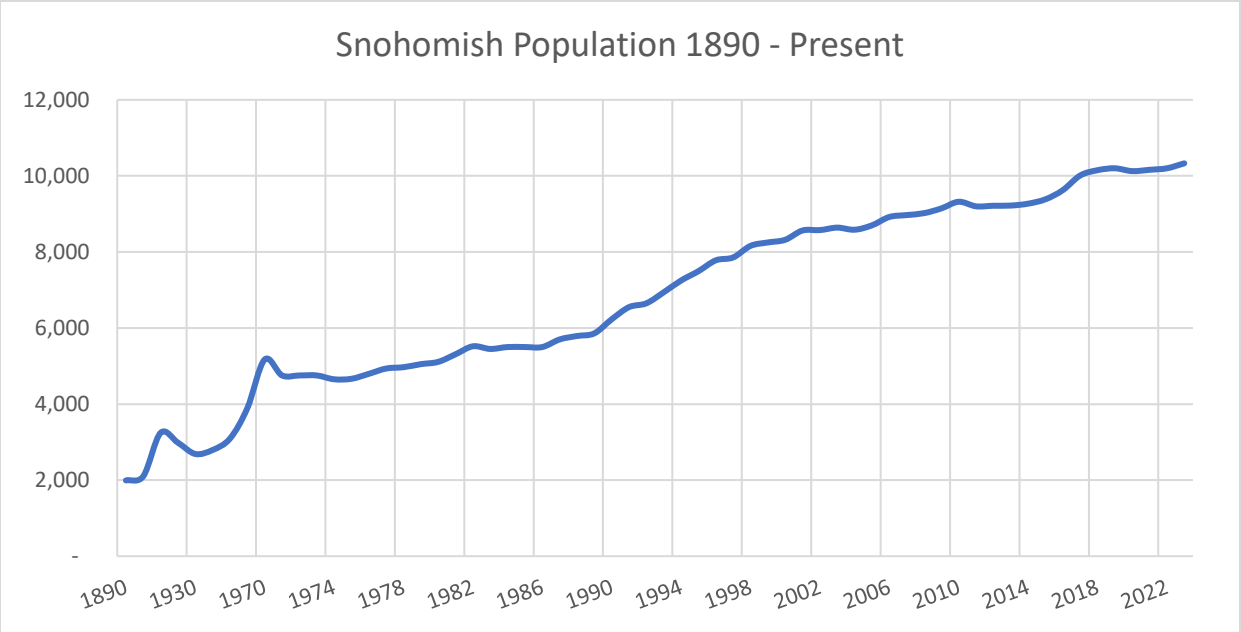


Figure 1 - Snohomish Population Over Time, WA Office of Financial Management

The City of Snohomish's population has steadily increased since 1990, before which the population was increasingly at a relatively slower pace. The 1990s were the period of most intense growth for the City's population, after which population growth slowed, but remained higher than pre-1990 growth patterns. As always, it is important to consider regional, State, national, and world events in the context of even simple population data.

For example, the rapid growth between 1930 and 1970 (spaced out at decade intervals), reflects regional growth in response to World War 2, and a time where explicit and implicit racism and discrimination still gripped the country. The relatively slow growth of the 1970s is in the backdrop of the Boeing Bust, where while population growth (through in-migration from other states) lagged, affordability was never more needed. Not coincidentally, this economic downturn is what prompted the creation of the Housing Authority of Snohomish County (HASCO), whose work includes explicit directives to address and undo structural racism, and who the City of Snohomish has an interlocal agreement with to make HASCO the City's housing authority.

In the 1990s, Microsoft is founded in King County, and the region's future as a sleepy aerospace hub, still vibrant, made space for the region *also* being a tech hub in the mid-2000s when Amazon was also founded in King County. Simultaneously in 1990, the Washington State Growth Management Act (GMA) was passed into law and strongly curtailed urban sprawl with the goal of environmental protection. On the other hand, the GMA did not provide similarly strong language around urban density, setting up the present day's acute housing scarcity, amplifying trends of home price rising faster than incomes that span the country.

Housing Stock & Sale/Rent Price

Housing Units (B25001) – 4,472

Tenure (B5003) – 2,287 Owners (55%), 1,903 Renters (45%)

Housing Price & Rent 2000-2023

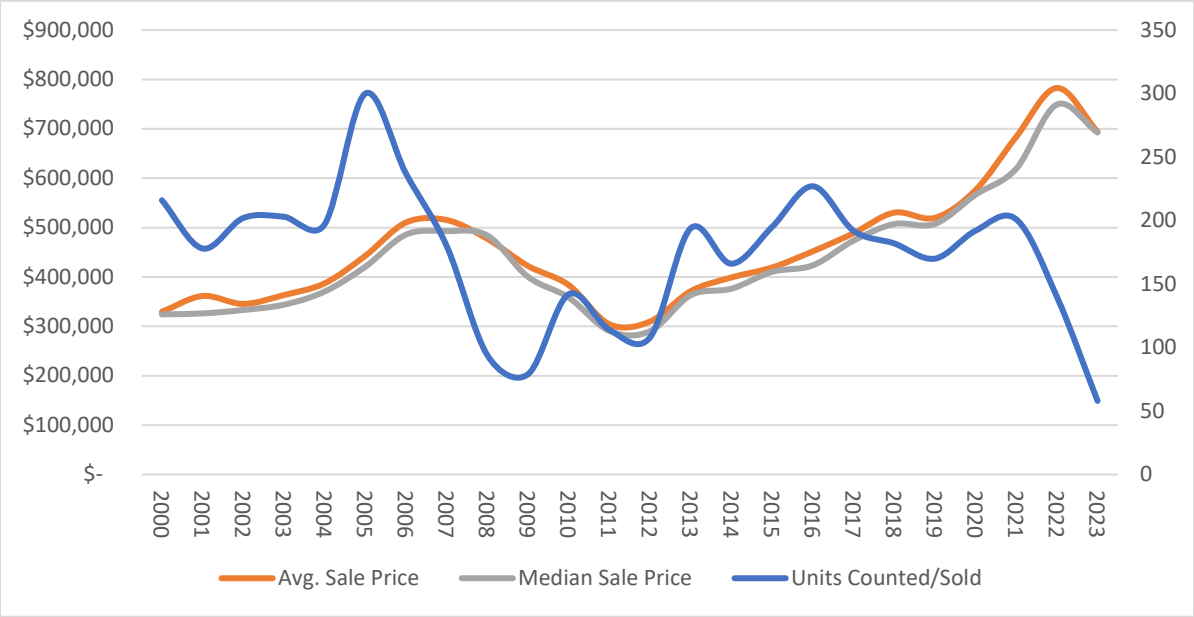
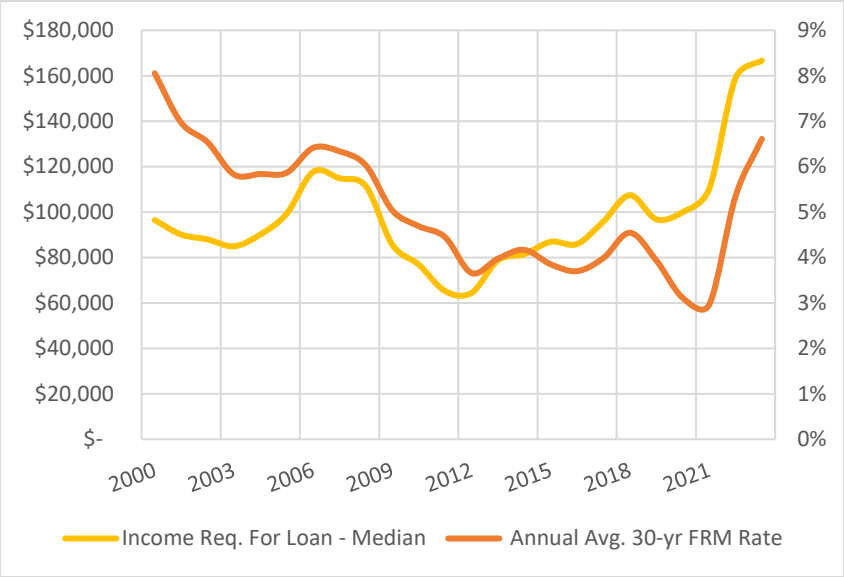


Figure 2 - Snohomish Ownership Housing (Single Family, Townhome, Condominium), Sale Price (Avg., Median), and Sales Count, 2000-October 31, 2023, Snohomish County Assessor's Office, Analysis by AHA Staff

The City of Snohomish's housing stock (single family homes, townhomes, and condominiums), adjusted for inflation, is selling for almost $400,000 more than it did in the year 2000. Meanwhile the number of homes selling is at or below the rate of sales in the pre-Recession era (2000-2005). While 2013 to 2021 is close to the average rate of sales seen pre-Recession, 2022 shows a significant decline in home sales in the City. 2023 data represents January 1, 2023, to approximately November 2023. While not complete, this data suggests the decline seen in 2022 is continuing.

Part of the explanation for this decline in sales is seen in Figure 3, where the required income to obtain bank financing for a loan on this housing product (from Figure 2), is used in addition to loan assumptions, including annualized interest rates, is shown. What is seen here is how that while prices have risen steadily, the required income for housing is deeply affected by interest rates. Interest rates rose so sharply that, even while home prices declined somewhat to reflect the financial headwinds experienced by buyers, the required income has nevertheless continued to rise in 2023 as interest rates have remained high. This observation is the starting point to explaining why home sales are down in the City of Snohomish. Namely, are current owners interested in selling? If not, whether due to being unable to obtain a similarly low interest rate they bought at, unavailability of appropriate housing for

them in a place they desire, or other issues, an examination of why home*owners* are not selling, is the way to explore one of the many difficulties likely buyers have in entering the market.



Examinations of housing data for discrete housing types in Snohomish are provided in Table 1, below, and show inflation adjusted prices in 2000 and allow comparison to current data in the City in 2023.

Figure 3 - Snohomish Required Income to Purchase Median Home (Fig. 2) by Year, Annualized National 30-Year FRM Rate, Freddie Mac

2020 to 2023 Sale Price Detail

All Home Sales	2000	2023
Med SP	$324,314	$692,500
PITI	$2,654	$4,584
Req Inc	$96,499	$166,691
# Sold	216	140
Yrs Old	10	26
	#Change	%Change
Med SP	368,186	113.53%
PITI	1,930	72.74%
Req Inc	70,192	72.74%
# Sold	-76	-35.19%
Yrs Old		16

Single Family	2000	2023
Med SP	$325,752	$732,000
PITI	$2,667	$4,834
Req Inc	$96,984	$175,767
# Sold	203	115
Yrs Old	14	34
	#Change	%Change
Med SP	406,248	124.71%
PITI	2,167	81.23%
Req Inc	78,783	81.23%
# Sold	-88	-43.35%
Yrs Old		20

Figure 4- Snohomish City Home Sales, All Homes (left), Single Family Homes Only (right), 2000 to 2023. Analysis by AHA staff, data from Snohomish County Assessor's Office

Condominium	2000	2023	Townhome	2000	2022*
Med SP	$205,057	$445,000	Med SP	$292,342	$572,755
PITI	$1,647	$2,996	PITI	$2,354	$3,326
Req Inc	$59,880	$108,941	Req Inc	$85,589	$120,932
# Sold	10	24	# Sold	3	1
Yrs Old	4	14	Yrs Old	5	25
	#Change	%Change		#Change	%Change
Med SP	239,943	117.01%	Med SP	280,413	95.92%
PITI	1,349	81.93%	PITI	972	41.29%
Req Inc	49,060	81.93%	Req Inc	35,343	41.29%
# Sold	14	140.00%	# Sold	-2	-66.67%
Yrs Old		10	Yrs Old		20

Figure 5 Snohomish City Condominium (left) and Townhome (right) Sales, 2000 to 2023, and 2000 to 2022, respectively. Analysis by AHA staff, data from Snohomish County Assessor's Office

Current Rent:

$2,091/month advertised; Typically, 4 units are advertising at any one time (majority 1BR), with an average square footage of 876 feet, for $2.43/square foot. Data comes from thrice monthly surveys conducted data from Jan 2, 2023, to January 2, 2024. Unfortunately, rent for the Snohomish City housing market specifically is not available further back than August 2022. Prior to that, sub-regional data is available, but includes the Monroe, Lake Stevens, and Marysville/Arlington markets.

City Demographics

Race of Householder (B25006)

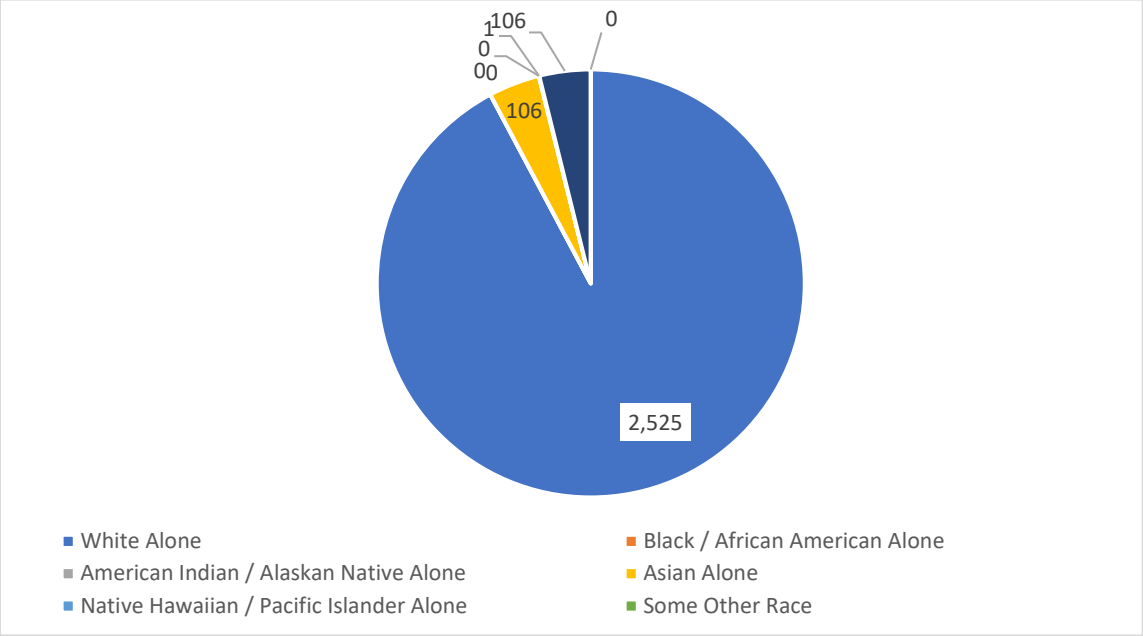


Figure 6 – Snohomish City Race of Householder, ACS B25006

Figure 6 shows Snohomish's predominant White majority in householders. On the following pages, Figure 8 and Figure 9 shows how the City's population has changed, by age, by race, by gender, between the 2012 to 2016 American Communities Survey, to the 2017 to 2021 Survey. These figures show that the population of Snohomish has changed largely due to an influx of women of all ages, while men have mostly declined across all age groups when compared to the 2012-2016 American Communities Survey. This by itself is interesting, however when removing the White population to make it easier to view minority populations, a new story emerges. That is, while the trend of women of all age groups are driving diversity changes, men are still the larger, more diverse population. Numbers of non-White men, however, have not changed since the 2012-2016 ACS. Whether this is due to sampling error (noting that the surveyed population is small), or a more static community of male diversity, is currently unknown. Nevertheless, Snohomish is diversifying due to women of different races (female Hawaiian Native / Pacific Islanders notably appearing for the first time in 2017-2016), while most of the diversity currently is from the City's long-term male population.

The City's diversity, interestingly, is largely from Some Other or Two Other Race categories, instead of more "traditional" Black, Asian, Native American/Alaskan Native or Hawaiian Native/Pacific Islander populations (Table 1). This fact is worth considering when discussing a variety of topics dealing with racially disparate impacts, both in this report and after its conclusion. For example, as the City works to ground truth this information in the community, explore the reasons and places people of different races and backgrounds came to the City, and ways to prevent displacement through erosion of diverse cultural spaces, will be calibrated by the fact that much of the City's diversity is from an aggregation of yet more diverse peoples and cultures. Furthermore, most of the City's racial diversity comes from middle aged age groups, again primarily women. This is an important element to recognize, as the impacts of diversity or exclusion will be felt, or overcome, by different age groups in different ways.

Finally, Figure 10, showing the population through the lens of Hispanic/Latino ethnicity, shows no change in either female or male populations from the 2012-2016 survey. This appears to not be due to sampling error as the White, Non-Hispanic/Latino identifying population also has not changed in this part of the survey result for either sex.

Population by Age by Sex by Race, 2012-2016 and 2017-2021

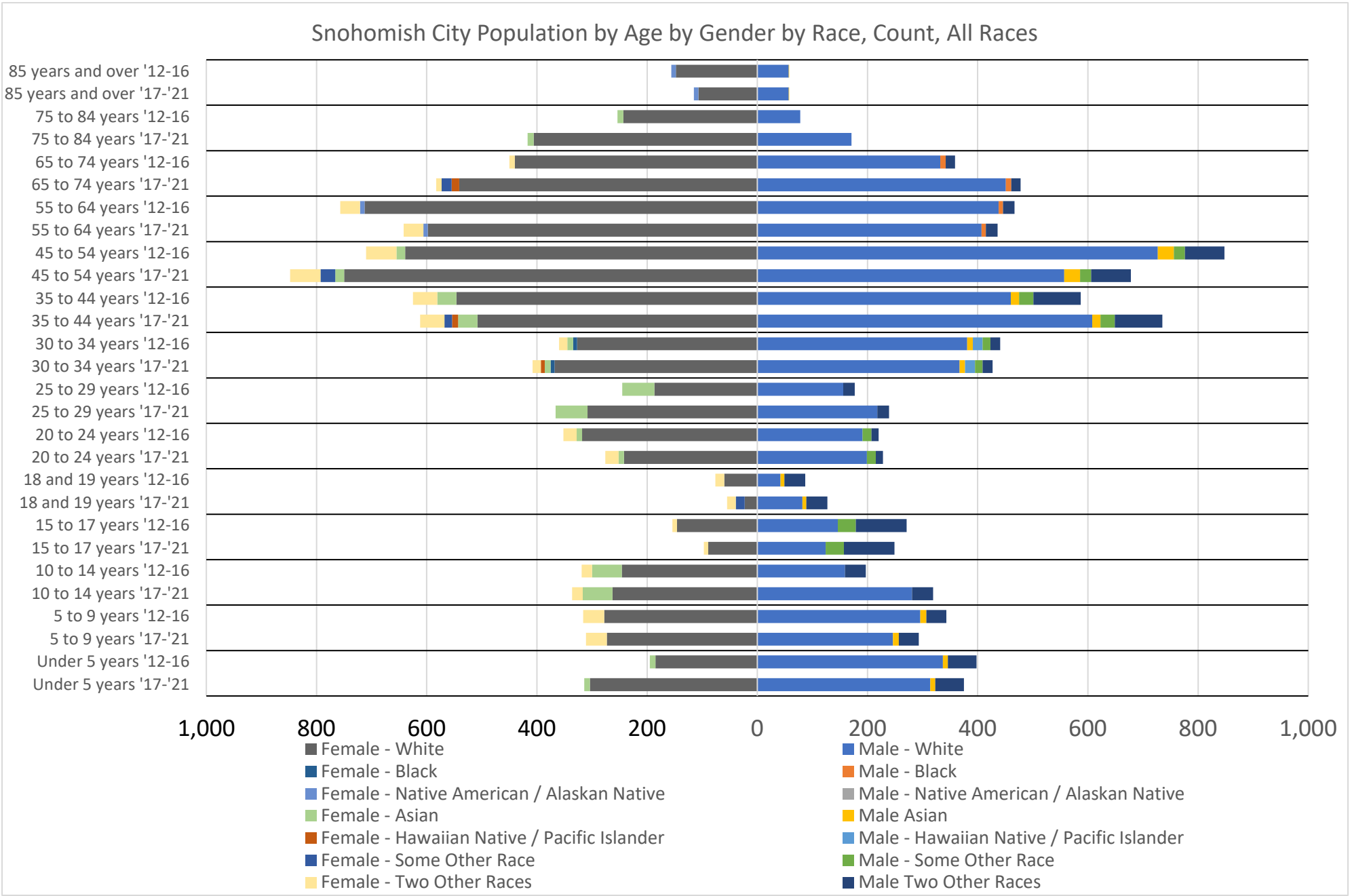


Figure 7 - Snohomish City Population by Age by Gender by Race Comparison, 2012-2016 and 2017-2021, ACS B01001A-I

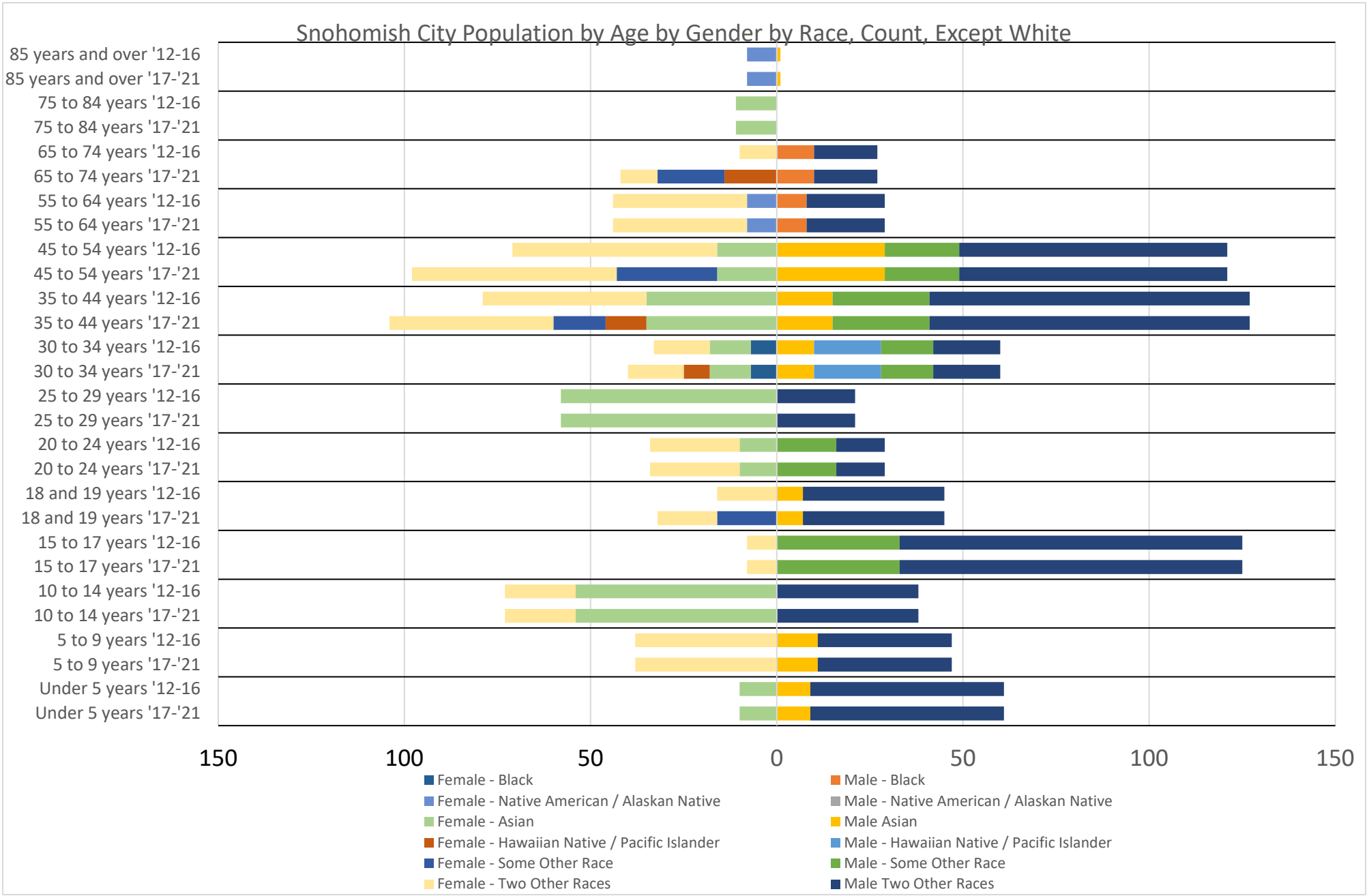


Figure 8 - Snohomish City Population by Age by Gender by Race Comparison, 2012-2016 and 2017-2021, excluding White population, ACS B01001A-I

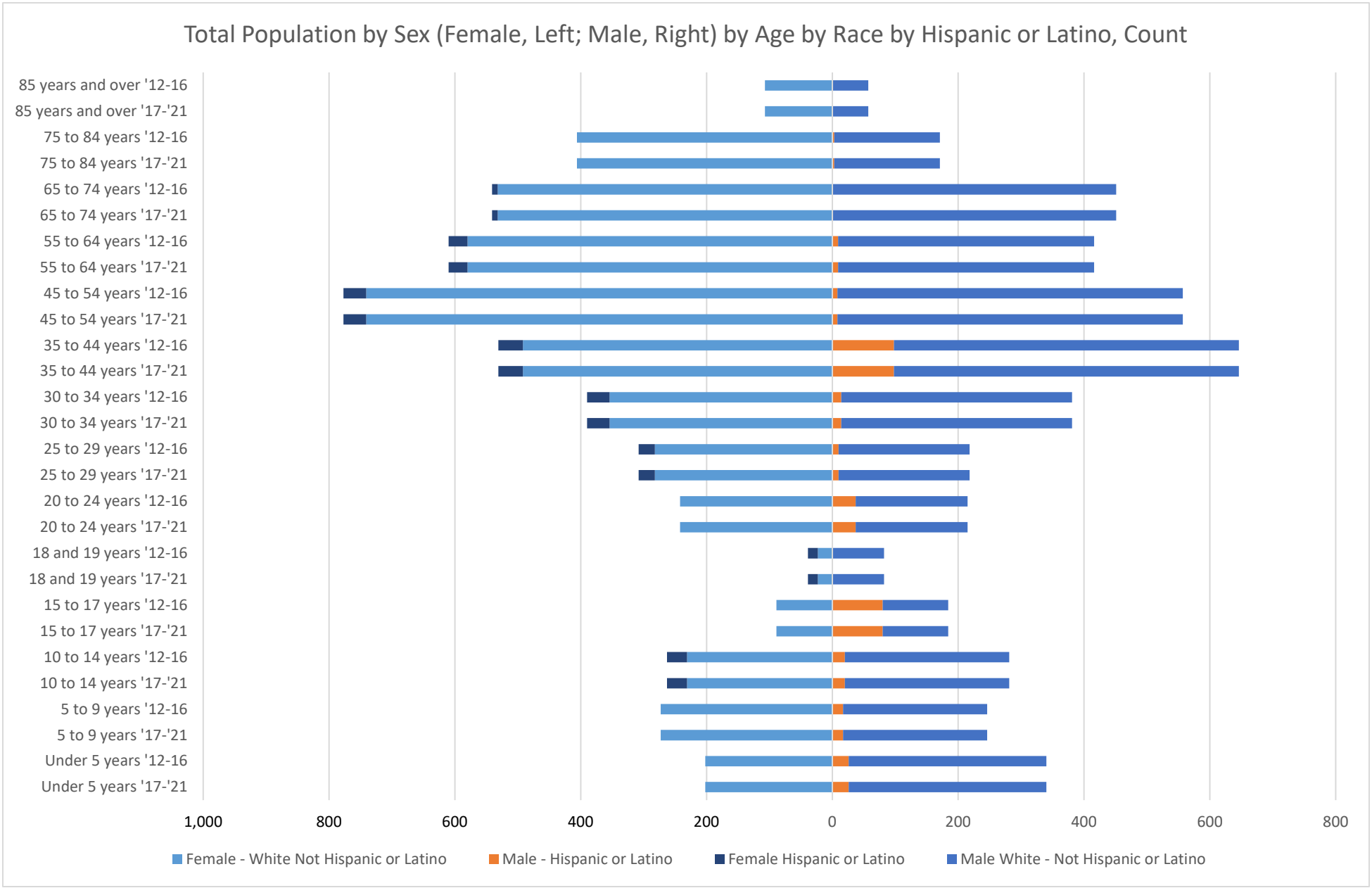


Figure 9 - Snohomish City Population by Age by Sex by Ethnicity (White, Not Hispanic/Latino; Hispanic/Latino), ACS B01001H, I

Baseline Data (Cont.)

Table 1 – Snohomish City Tenure by Race (ACS B25003 A through I)

	# Owners	# Renters	Owners % of Total Pop	Renters % of Total Pop.	Owners % of Category	Renters % of Category
White	2,134	1,695	50.93%	40.45%	56%	44%
Black/African American	15	0	0.36%	0.00%	100%	0%
Native American / Alaskan Native	8	0	0.19%	0.00%	100%	0%
Asian	35	19	0.84%	0.45%	65%	35%
Hawaiian Native / Pacific Islander	0	21	0.00%	0.50%	0%	100%
Some Other Race	12	32	0.29%	0.76%	27%	73%
Two or More Races	83	136	1.98%	3.25%	38%	62%
White, Not Hispanic / Latino	2,123	1,612	54.3%	41.23%	57%	43%
Hispanic/Latino	62	113	1.59%	2.89%	35%	65%

Table 2 – Snohomish City Median Age by Sex (ACS Table B01002 A through I)

	Total	White	Black	NA/AN	Asian	HN /PI	Some Other	Two+ Other		White, Not H/L	Hispanic /Latino
Total	39.8	41.9	64.7	N/A	26.9	34	35.9	26.5		42.7	30.4
Male	36.5	37.7	N/A	N/A	42.3	34	35.9	18.9		39	20.9
Female	44	45.5	N/A	N/A	26.6	36.8	45.3	37.9		45.7	36.1

Table 3 – Snohomish City Top 20 Places of Birth for Foreign-Born Population, ACS B05006

Mexico	94	Japan	11
Philippines	49	Micronesia	11
Germany	33	France	10
China	33	United Kingdom, excluding England and Scotland	9
China, excluding Hong Kong and Taiwan	33	Vietnam	9
India	23	Honduras	8
Laos	20	Australia	7
Switzerland	16	England	6
Democratic Republic of Congo (Zaire)	16	Russia	6
Brazil	13	Scotland	4

Table 4 - Snohomish City Population by Race by Tenure, ACS B25003A-I

	White	Black	Native American / Alaskan Native	Asian	Hawaiian Native / Pacific Islander	Some Other Race	Two Other Races		White, Not Hispanic /Latino	Hispanic /Latino
Owner Occupied	2134	15	8	35	0	12	83		2123	62
Renter Occupied	1695	0	0	19	21	32	136		1612	113
Of Total	50.93%	0.36%	0.19%	0.84%	0.00%	0.29%	1.98%		54.30%	1.59%
	40.45%	0.00%	0.00%	0.45%	0.50%	0.76%	3.25%		41.23%	2.89%
Of Category	56%	100%	100%	65%	0%	27%	38%		57%	35%
	44%	0%	0%	35%	100%	73%	62%		43%	65%

Table 5 - Snohomish City Tenure by Unit Density, ACS B25032

	1-Unit Detached	1-Unit Attached	2-50 Units	50+ Units
Owner Occupied	2,026	80	124	10
Renter Occupied	538	107	1,215	34

Table 6 - Snohomish City Household Size, ACS B25010

- Owner: 2.42
- Renter: 2.26
- Average: 2.35

Table 7 - Snohomish City Units in Structure, ACS B25024

1, detached	2,755
1, attached	187
2 Units	115
3 or 4	424
5 to 9	276
10 to 19	384
20 to 49	170
50 or more	44
Mobile home	117
Boat, RV, van, etc.	0

Snohomish Housing Stock, Construction, Tenure Information

Units Built by Age (B25034/035)

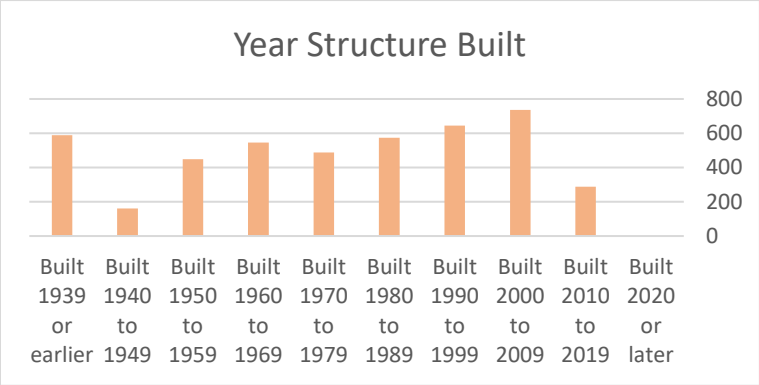


Figure 10 - Snohomish City, Count of Structures Built by Year, ACS B25034

In Figure 11, we see that Snohomish's highest production decade of any kind of housing was 2000 to 2009. This is a decade later than Snohomish County's peak construction decade, 1990 to 1999. However, unlike the County, where pre-1939 construction ranks 8th out of 10 by count, in Snohomish the third largest cohort of housing stock by year built is pre-1939 construction. This reaffirms that Snohomish is one of the, if not the, oldest cities by structure age in the County. It should be remembered that pre-1939 construction only records units *still in service today.* At the time of the 1939 census, the unit count was likely much higher than it is now, as many homes from that era have been redeveloped such that they are counted as new in a different decade.

In both the City and County's case, however, there is a dramatic decline in new unit construction in 2010 to 2019. In the case of Snohomish this decline is to less than half the previous decade's peak. This point alone is enough to begin explaining the regional housing crisis as being driven, in part, by the underproduction of housing. As this survey covers 2017 to 2021 it is too early to use Census data to tell what 2020 or later construction figures are, for more current information, the City should rely on its planning department to provide up to date figures.

Per ACS Table B25035, the median year that Snohomish's housing stock was built is 1989. Removing the pre-1939 cohort of housing would likely move the median age of the city's structures up considerably, into the 1990s at least.

Units Built by Tenure (B25036/037)

Looking at the current tenure of units by when they were built reveals that Snohomish City has had three decades of building more (still operational) rental units than those for ownership: the 1950s, 1970s, and 1990s. The

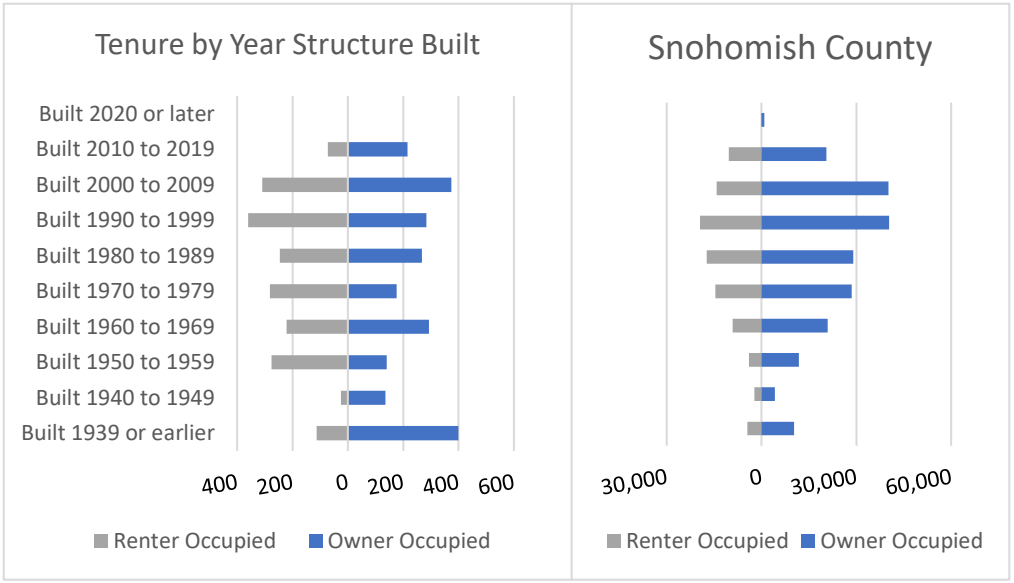


Figure 11 - Snohomish City (left) and Snohomish County (right), age of structure by tenure, ACS B25036

1960s, 1980s, and early 2000s were so close as to easily be within margins of error for the Census survey. Only three decades, pre-1939, the 1940s, and 2010s were clearly the majority years for ownership construction. This invites an analysis of the City's evolution during the last century, major events by decade that would drive or stop development in one direction or another, and County and regional growth trends/resident preferences in that time, and what conditions exist now or can be cultivated to accomplish the City's planning goals (Snohomish County does not show the same trends, instead being dominated by ownership construction by an increasingly wide margin after 1940).

Tenure by Year Structure Built by Units in Structure (B25127)

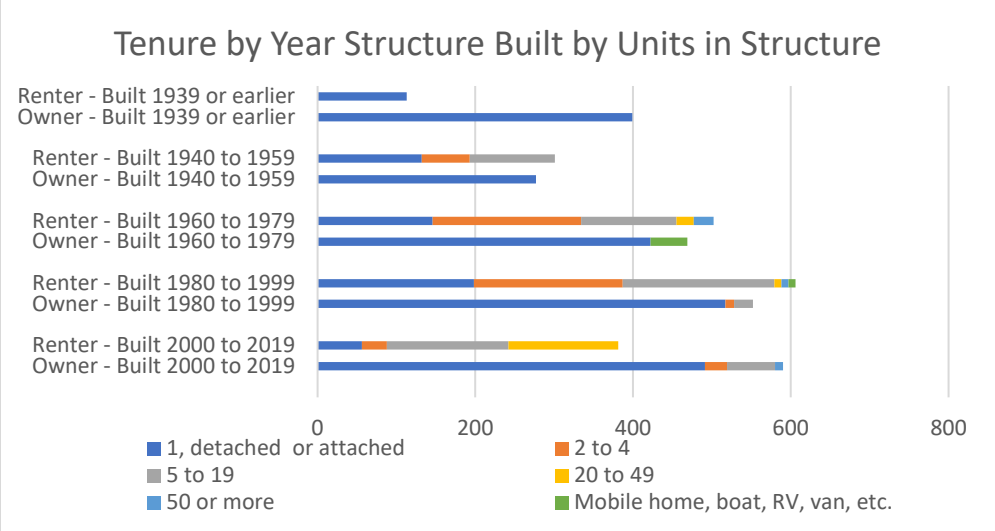


Figure 12 - Snohomish City Tenure by Year Structure Built by Units in Structure, US Census Bureau ACS, B25127 NOTE: Built 2020 or Later is omitted from this table as no data is present for Snohomish City

Trends in tenure by year structure built can be further analyzed by the unit density of the construction, and whether the units are to rent or to own, shown in Figure 13. Pre-1939 construction is entirely 1-unit detached housing, though some of that older housing stock is rental. In the 1940s and onward, rental housing becomes over 50% rental, and a mix of 1-unit detached, 2-to-4-unit, and 5-to-19-unit structures. Only in 2000 to 2019 did 20-to-49-unit structures make a meaningful appearance, though in that same period, rental construction fell to its lowest level since 1940 to 1959. To summarize: while Snohomish is building increasing density in rental, the overall rate of units is decreasing, which will contribute to a tight rental market (discussed later).

On the ownership side, the City does see middle housing emerge in its ownership stock in 1980-1999, but in a small capacity. This expands in 2000 to 2019, almost carrying ownership housing to its highest level of construction on record, while 1-unit detached ownership housing declines slightly from the previous two decades. In 1960 to 1979 mobile homes appear as an ownership opportunity and a handful for rent in the next two decades, but no more are built in subsequent year.

In conclusion, Snohomish's growth patterns appeared to be diversifying between 1960 and 1999 in rental housing, while ownership housing diversified its unit density much later, and still in a small portion relative to rental housing, especially considering Snohomish's overall majority of ownership housing construction over the decades. Given other data showing rising rents and home sale prices, the City would be advised to seek increased numbers of rental units coming online, in a mix of 2-to-4, 5-to-19 and a few 20-to-49-unit structures and encouraging a diversity of ownership opportunities to from 2-to-4 units and 5-to-19-unit densities.

Population in Occupied Units by Tenure by *Units in Structure* (B25033)

- 1-unit de/attached: 54% population in owner occupied, 19% population in renter occupied
- 2-4 units: 1% owner, 9% renter
- 5+ units: 1% owner, 16% renter
- Other: 1% Owner

There is little owner-occupancy outside of 1-unit detached/attached housing. Rental 1-unit structures are, surprisingly, perhaps the largest renter category and bears investigation by the City. Still, most renters (25% of total population) are in some form of multifamily structure, with 9% in 2-4 units, and 16% of renters in 5+ unit structures. 1% of the City's population is in mobile or manufactured homes.

Units in Structure by Race (B25032A-I)

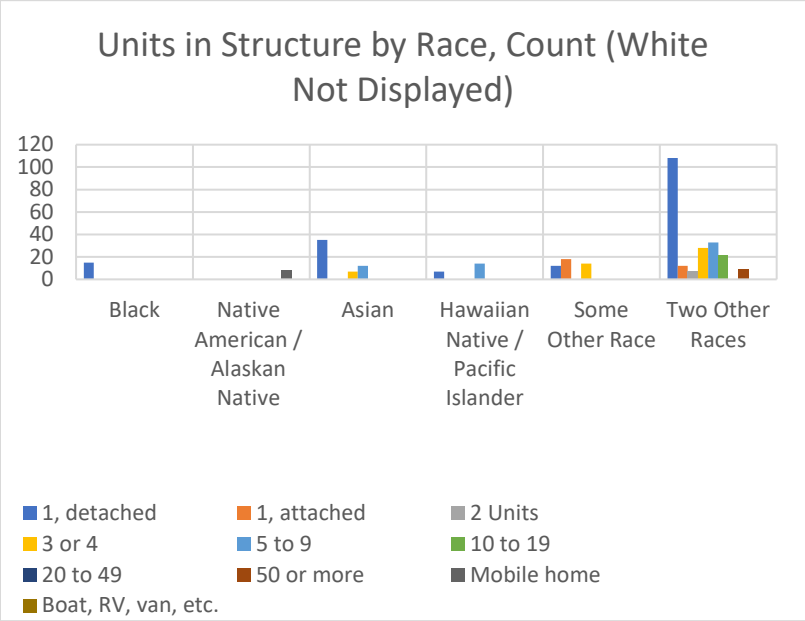


Figure 13 - Units in Structure by Race, White Not Displayed, ACS B25032B-G

Examining race by units in structure shows that, as a percentage of each racial group surveyed by the Census Bureau, the City's "Other Race" categories (Some Other and Two Other) live in the City's denser housing units. This is not to say that White households do not. Approximately 30% of White households live in a housing unit that is not 1-unit detached, and as a count, more White households live in every unit density category, but this is largely a virtue of White households being the large majority in the City.

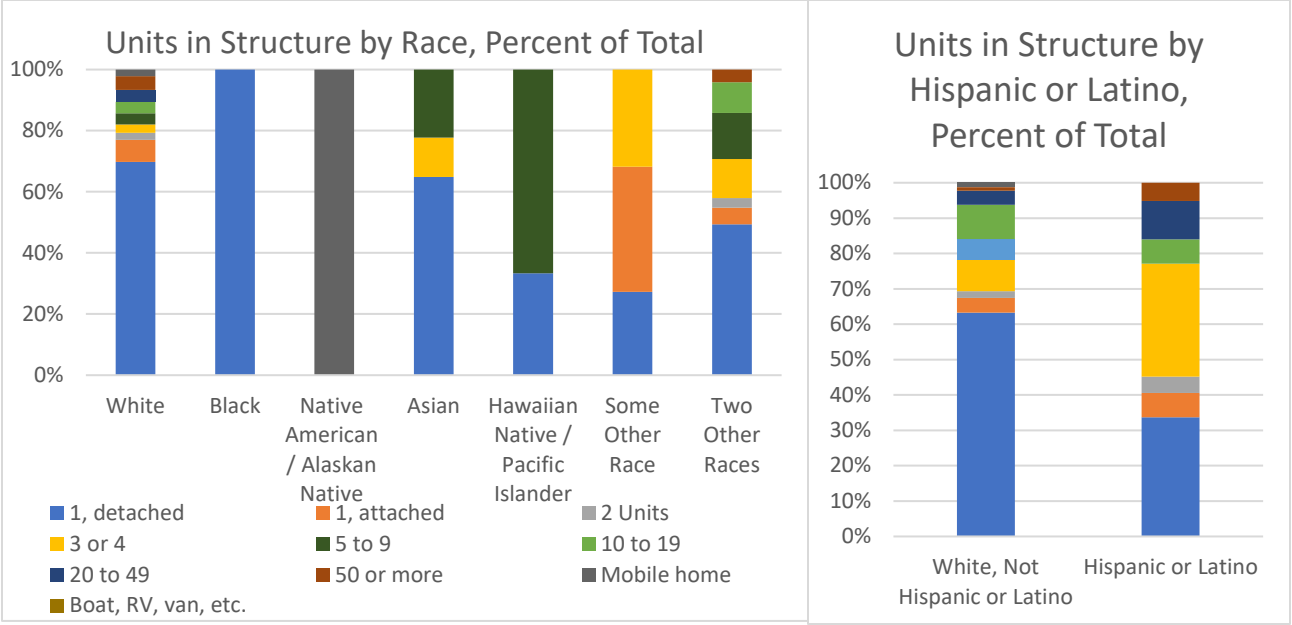


Figure 14 - Units in Structure by Race (top), Hispanic/Latino (right), Percent of Total, White Included, ACS B25032A-I

Two Other Race households also predominantly live in 1-unit detached housing, but by a smaller margin. Some Other Race, Hawaiian Native / Pacific Islander, and Native American / Alaskan Native, and Hispanic / Latino identifying people are the groups that predominantly live in non-1-unit detached housing. In the case of the former three groups, with such a small sample size, the City should consider this information as interesting but not conclusive until it can be confirmed through community outreach efforts.

Hispanic / Latino households, however, have a large enough sample to say with confidence that most of this population do not live in 1-unit detached housing (34%). This is still the largest single category, followed by 3-4 units (32%), and 20-49 units (11%).

Tenure by Race (B25003A-I)

Figure 15 illustrates that Some Other and Two Other races, as well as Hispanic/Latino households, live in a variety of denser housing configurations and at a higher rate than White households. Combining this with data from and Figure 17 and Figure 18, which show housing tenure (renter/owner) by race, and Snohomish's housing stock by tenure by density, it is seen that most households in denser dwelling circumstances will be in rental housing, simply by virtue of what is available in the City.[1]

While there are still more White households in, for example, 5-to-9-unit structures (228 households) compared to Two Other Race households (33), living in 5-to-9-unit structures nevertheless occurs more often for Two Other Race Households, and shown in Figure 18, a majority of these units (over 80%), are rentals. In Figure 17, we see that Two Other race households currently do live in higher density rental housing. The question to examine is if this is an intentional choice, or the best available option to these households, compared to a relatively larger selection of housing options available to White households.

[1] For a discussion of 1-unit detached/attached, see the Census explanation here, Page 8, "*Number of Housing Units in Structure*").

Tenure by Units in Structure (B25032)

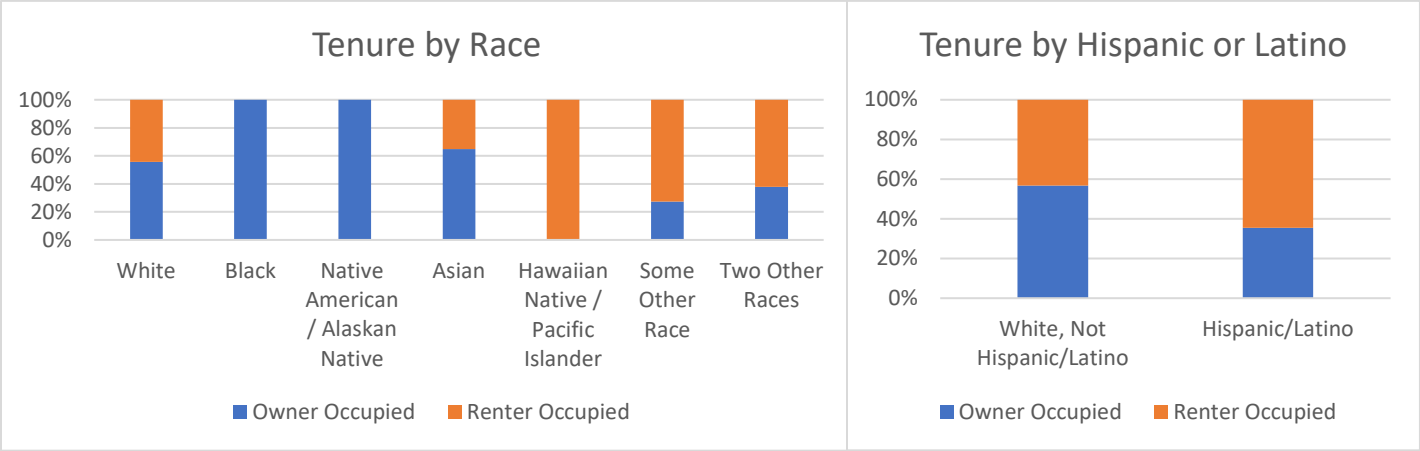


Figure 15 - Snohomish City, Tenure by Race, B25003A-I

Table B25003A-I (Duplicated from Baseline Data)

	White	Black	Native American / Alaskan Native	Asian	Hawaiian Native / Pacific Islander	Some Other Race	Two Other Races		White, Not Hispanic /Latino	Hispanic /Latino
Owner Occupied	2134	15	8	35	0	12	83		2123	62
Renter Occupied	1695	0	0	19	21	32	136		1612	113
Of Total	50.93%	0.36%	0.19%	0.84%	0.00%	0.29%	1.98%		54.30%	1.59%
	40.45%	0.00%	0.00%	0.45%	0.50%	0.76%	3.25%		41.23%	2.89%
Of Category	56%	100%	100%	65%	0%	27%	38%		57%	35%
	44%	0%	0%	35%	100%	73%	62%		43%	65%

Tenure by Units in Structure (B25032)

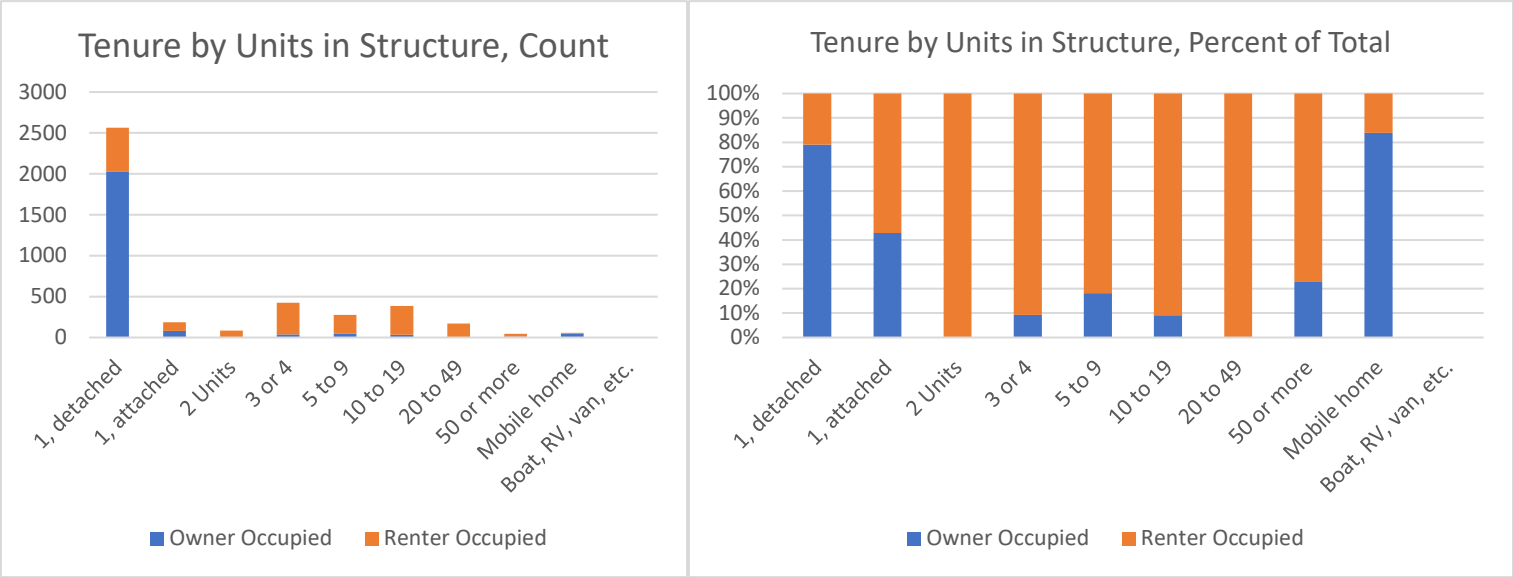


Figure 16 - Snohomish Tenure by Units in Structure, Count (left) Percentage of Category (right), ACS B25032

Tenure by Vehicles Available (B25044)

The City of Snohomish is predominantly 1- and 2-vehicle owners, across both rental and ownership tenure. Renters are by a large majority 1-vehicle households, while owners are majority 2-vehicle households. 3- and 4-vehicle households are majority owner, while 5+ vehicles are split between owners and renters. Recalling the number of 1-unit detached homes that are also rentals may help explain the number of 5+ car renter households.

Aggregate Vehicles & Rooms by Tenure (B25046)

62% of Snohomish's total 7,842 vehicles (associated with a residence, so not including commercial or industrial vehicles) are from ownership housing, while the remaining 38% are from renter households. Reviewing Table 9, showing that owner housing represents 65% of rooms while renters account for 35%, shows that renters, relative to a count of rooms, own slightly more vehicles than owners. Another perspective to use when examining aggregate vehicle ownership is land area usage. If it is possible for the City to identify renter and owner parcels with accuracy (particularly around 1-unit detached rental structures), this could show further detail around vehicle ownership and tenure, and its relation to demands on transit infrastructure and greenhouse gas emissions.

Table 8 - Aggregate Vehicles Available by Housing Tenure, ACS B25046

Aggregate Vehicles	7,842	100%
Owner occupied	4,839	62%
Renter occupied	3,003	38%

Aggregate Rooms	22,700	100%
Owner occupied	14,698	65%
Renter occupied	8,002	35%

Table 9 - Snohomish City Aggregate Rooms by Tenure, ACS B25022

Households by Tenure by Income (B25118)

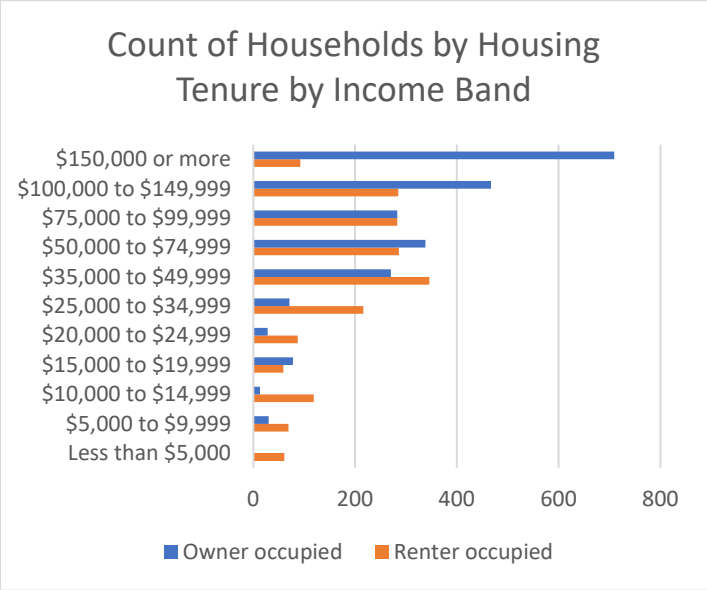


Figure 18- Snohomish City Count of Households by Housing Tenure by Income Band, US Census Bureau B25118

Figure 20 shows two things: first, below $35,000/year household income, very few households, either renter or owner, are in Snohomish. Second, that below $50,000/year household income, most households are renters.

This invites investigation of where Snohomish's lower income rentals are (remembering that many rentals are 1-unit detached homes), and why there is such a precipitous decline in units providing housing for a substantial number of lower-income households. Additionally, how below $25,000/year income households came to own their own home (and if they are burdened by property taxes) is another point. These households may be seniors who have limited or no income, but retirement earnings (not counted income). Finally, how many of the below $35,000/year households are likely housed through some form of housing subsidy, instead of naturally occurring affordable housing.

Bedrooms & Rooms by Tenure (B25042, B25020)[2]

A mismatch between household size and bedrooms (and rooms) is observed in Snohomish in Figure 21 and Figure 22. In aggregate, Snohomish has approximately 588 3+ person renter households (Figure 24), but only 540 3+ bedroom rental units. This may lead to instances of overcrowding at higher household sizes. At the level of 1- and 2-bedroom homes, Snohomish has considerably more 1- and 2-person households than units of the same size. This is particularly acute in 1-bedroom ownership opportunities (not necessarily 1-unit detached structures), of which only 31 are for ownership, while the remaining 490 are rentals. In any case, Snohomish has 1,353 households with one person in them. In the case of ownership, some number may be living in

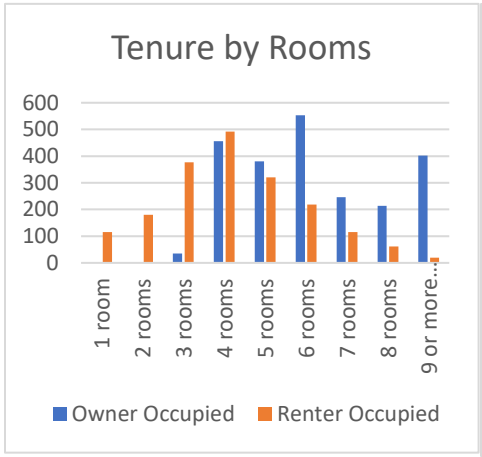


Figure 19 - Snohomish City, Tenure by Rooms, US Census Bureau B25020

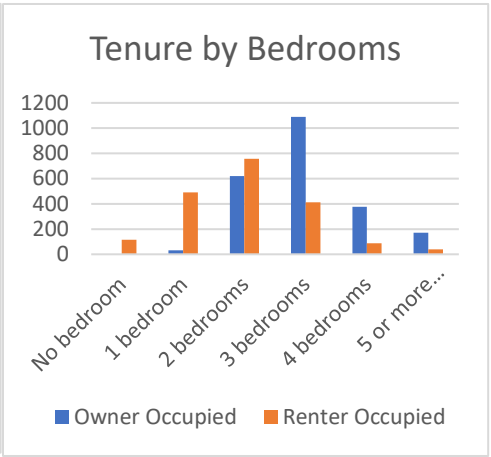


Figure 20 - Snohomish City, Tenure by Bedrooms, US Census Bureau B25042

[2] Snohomish's ownership housing stock tends to have 4-6 rooms, with 6 rooms being the largest category, and typically 3 of those rooms will be bedrooms while rental options are smaller, at 4 rooms total, two of which are bedrooms.

circumstances where they have more rooms, bedrooms particularly, than are desired, but with few options to downsize to in the City.

1- and 2-person households in Snohomish, both renter and owner, number about 2,800, while there are only 637 homes, to rent or own, with 1 or 2 bedrooms. Clearly a mismatch exists and is being resolved by homeowners and renters, with both perhaps buying or staying in more house than they need – an inefficient use of scarce resources. In the case of renters, being over-housed will mean that as rents rise and incomes (overall) fall behind, these renters will be some of the first to feel displacement pressure unless they are able to downsize.

Occupants per Room (B25014)

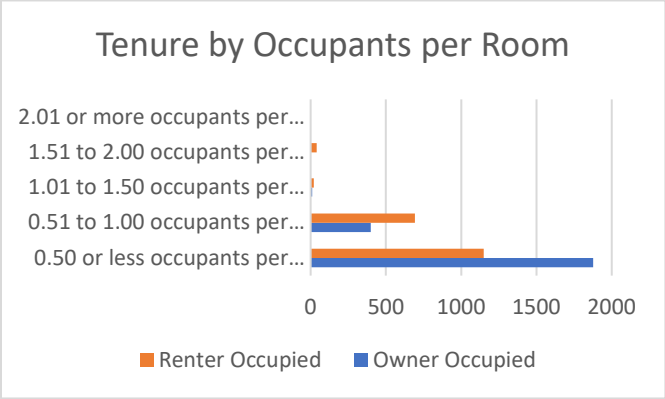


Figure 21 - Snohomish City, Tenure by Occupants per Room, US Census Bureau, ACS B25014

Despite the above, Snohomish does not yet have an across-the-board problem with overcrowding. Overcrowding, in this case, is defined as moderate at between 1.01 and 1.5 people per room (not bedroom) in the home, with severe being 1.51 or higher. Below 1 person per room considered adequate. There are personal values judgments to make about this form of measure, but this report will work with the standards as they are set. (Read the Census discussion of Overcrowding here.)

Figure 23Figure 24, shows Snohomish households, by an overwhelming majority, are not overcrowded, and only 1.7% (72) of total are overcrowded, with 31 moderately, and 41 severely overcrowded. Still, there is variance that the City may find notable within these small figures.

Occupants per Room by Race (B25014 A through I)

Examining overcrowding by race shows that by count, most overcrowded households are White, while by a percentage of the total households by race, 12 of 54 Asian households experience some level of overcrowding (22%). There is no reported overcrowding in Snohomish's Hispanic or Latino households.

Table 10- City of Snohomish Occupants per Room by Race, US Census Bureau ACS B25014 A-I

	White	Black / African American	Native American / Alaskan Native	Asian	Hawaiian Native / Pacific Islander	Some Other Race	Two Other Races
1.00 or less occupants per room	3,769	15	8	42	21	44	219
1.01 or more occupants per room	60	0	0	12	0	0	0

Tenure by Household Size (B25009)

Snohomish has what can be described as a typical renter/owner household size profile, with most single people in apartments, and a majority of 2+ person households live in ownership housing. It is probably insignificant that a small majority of 5 and 7+ person households live in rental housing. However, it may be an interesting area of exploration for the City, where a 7+ person household can rent in the City (bearing in mind with such a tiny sample, this may be nothing more than sampling error). It seems likely that these households are occupying some of the larger, 1-unit detached rental options available.

Snohomish does not perfectly follow County trends in this data, as 1-person households are still more often in ownership housing than rental housing in the County, though this is likely aging seniors driving that population. Revisiting this comparison in future years may show Snohomish as a lead indicator of where the County will go, and to see what cities contrast with Snohomish on this data point or provide other opportunities for analysis and planning.

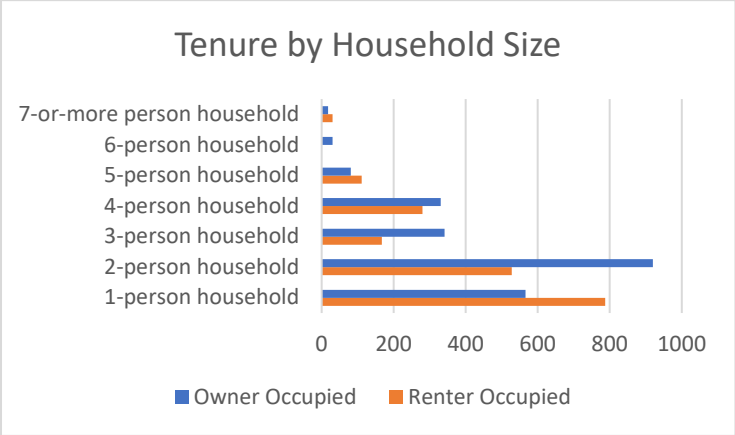


Figure 22 - Snohomish City Tenure by Household Size US Census Bureau ACS B25009

Occupants per Room by Age of Householder (B25015)

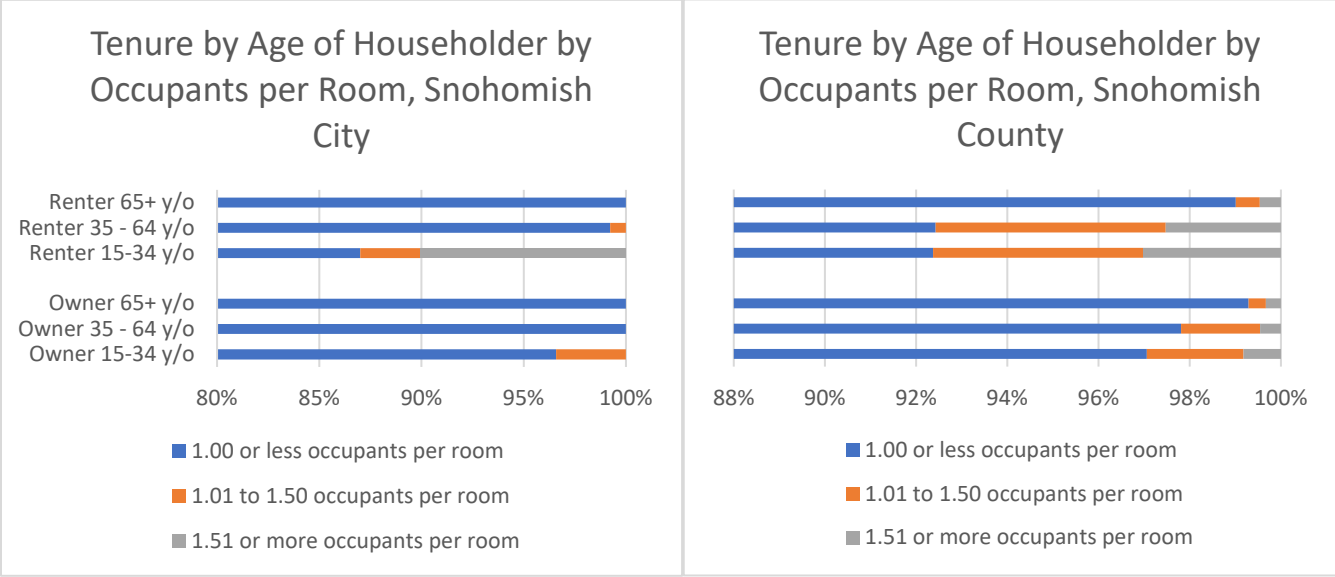


Figure 23 - Snohomish City (Left), Snohomish County (Right), Overcrowding by Age by Tenure, US Census Bureau ACS, B25015

This approach to overcrowding shows that Snohomish's 41 severely overcrowded households are all between the ages of 15 and 34 years old, and renters. While it is only 10% of the city's 408 15- to 34-year-old renters, it is notable that all severely overcrowded households are in this group. There is a

more equal distribution for moderately overcrowded households in other age groups and owners as well as renters in Snohomish County.

This also contrasts with Snohomish County where no age group has over 8% of its members in moderate or severely overcrowded circumstances. For 15- to 34-year-old renters specifically, only approximately 3% are severely overcrowded. In the case of Snohomish this may simply be random happenstance, but something the City would be advised to check back on regularly, or investigate through other, more timely means than the American Communities Survey.

In conclusion on the topic of overcrowding, Snohomish does not appear to have an overall problem with overcrowding. This is not to say overcrowding is an issue to be ignored, and every individual circumstance should be addressed to the extent possible by the City, County, community, and others. It is however notable that the City has such a concentration of overcrowded renters in one age group. As will be discussed in the Gross Rent as a Percentage of Income (GRAPI) section, this does not appear to corelate with a higher incidence of cost burden among younger households, so as the City seeks to understand or if desired address this issue, decoupling overcrowding from being a 1:1 match with incidence of cost burden should be held in mind.

Tenure by Household Size by Units in Structure (B25124)

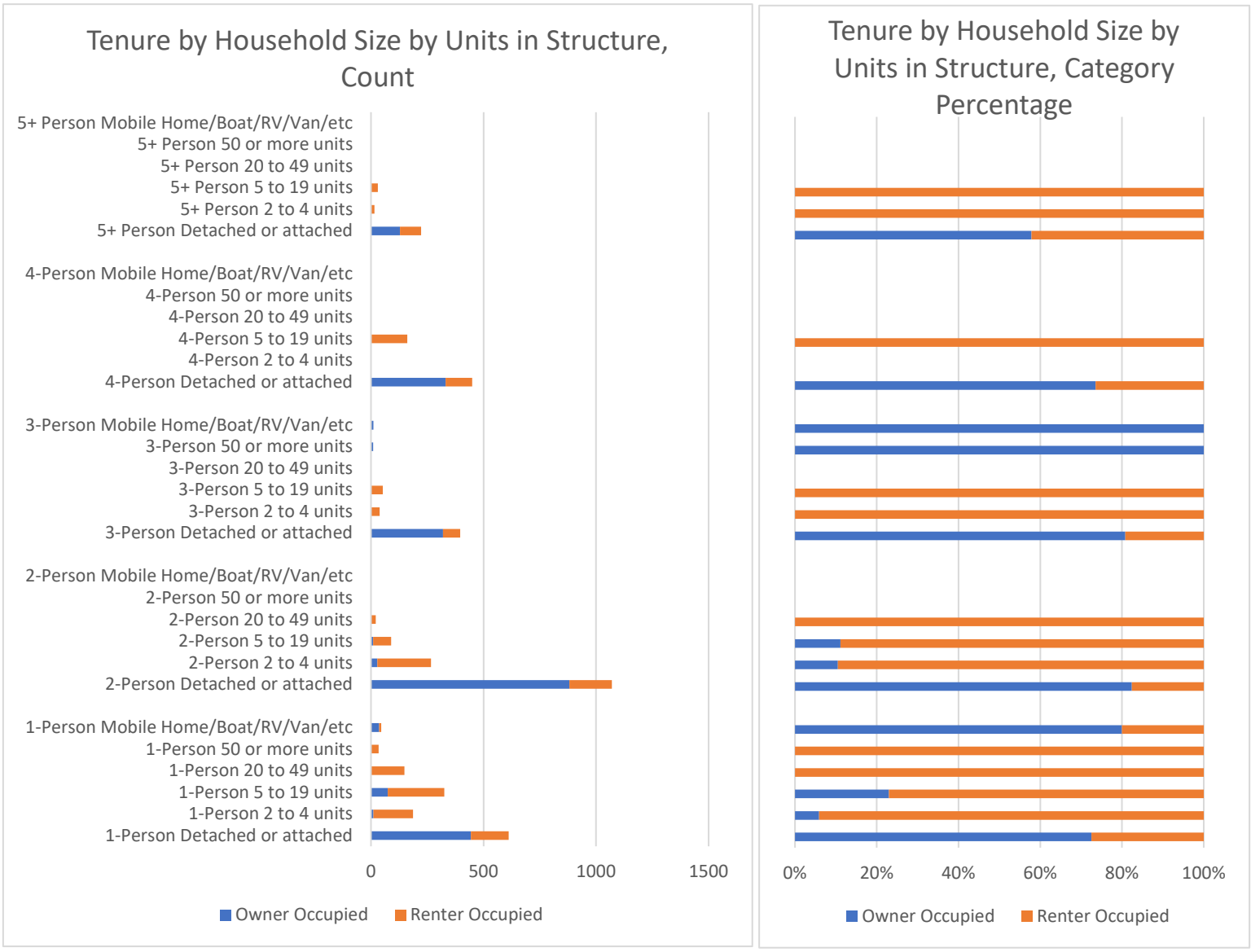


Figure 24 - Snohomish City, tenure by Household Size by Units in Structure, Count (left) and Percent of Category Total (right), ACS B25124

Figure 26's data looks at the size of households by the density of housing they live in and shows that, as expected, a vast majority of Snohomish's households live in 1-unit detached or attached housing. It confirms the Pacific Northwest, if not American, cultural norm, that denser housing types, particularly beyond 5 units, are almost entirely rental housing. It is interesting to note that there are 75 1-person households and 10 2-person households living in 5-to-19-unit density ownership housing. Where these units are is unknown, but it is curious why only 1- and 2-person households own these units, and not 3 or above. Discovering where these units are and ground truthing this data, and seeing what is learned, may be an interesting opportunity for further study.

Heating Fuel (B25117):

Snohomish households are primarily heated by electricity and utility gas service. Utility gas is used much more by ownership housing than rental households (again, many 1-unit detached rentals exist and may be represented here), while electric heat is used at a slightly lower rate in ownership housing, while a significant majority of rental housing receives heat from electricity. Interestingly, a small number of rental households report not using any fuel to heat the home. If this is true, one wonders how these households remain in the unit during the colder winter months. These units could be RVs, cars, or vans, but if this data is not sampling error, it bears investigation. Finally, somehow, 30 ownership units use oil or kerosene, while 7 rental units report using coal or coke to heat the home. Again, with many old homes in Snohomish this may make sense, but for City greenhouse gas reduction programs this may be a minor area of focus. Similarly, no homes in Snohomish report using solar energy for heating. However, this is not common in Snohomish County, either, and may not reflect more recent activity to increase renewable energy usage for heating and other means that occurred in 2021 and onward.

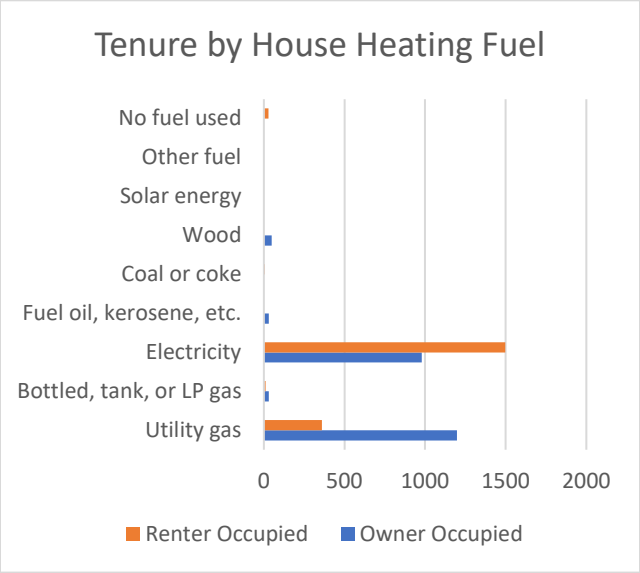


Figure 25- Snohomish City Tenure by House Heating Fuel, US Census Bureau ACS B25117

Age / Family Type(s)

Household Size by Age by Tenure (B25116)

1-person households in Snohomish rent more than 2+-person households in every age group except in 1-person 65- to 74-year-olds who, in that age category, own 72% of the time. This is an even higher rate than 2-person 65- to 74-year-old households, at 68% of the age category. This trend is in contrast (except for 1-person 15–56-year-olds) to the County, where even 1-person households above 55 are more likely to be owners. Snohomish, notably, has a high ratio of renters 75+ year old and single, with 247 renters to 115 owners, or 58% renters.

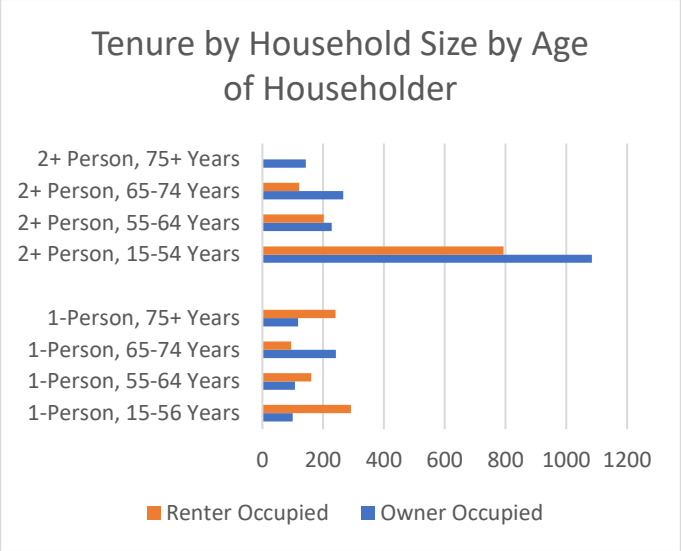


Figure 26 - Snohomish Household Size by Age by Tenure, ACS B25116

2-person households have higher rates of ownership in all categories (except 65 to 74), and 100% of 75+ year old 2-person households own their homes. While that alone is only an estimated 143 households, senior care in Snohomish may be a focus area, particularly for these seniors who are aging in place. It may also be the case that these seniors seek to downsize but are unable to, and the City could investigate to prove or disprove that possibility, and then act accordingly.[3]

Median Age by Sex (B01002A-I)

Table 11 – Snohomish City Median Age by Sex, B01002A-I

	Total	White	Black	NA/AN	Asian	HN /PI	Some Other	Two+ Other		White, Not H/L	Hispanic /Latino
Total	39.8	41.9	64.7	N/A	26.9	34	35.9	26.5		42.7	30.4
Male	36.5	37.7	N/A	N/A	42.3	34	35.9	18.9		39	20.9
Female	44	45.5	N/A	N/A	26.6	36.8	45.3	37.9		45.7	36.1

Household Type by Race/Ethnicity (B11001A-I)

Through the lens of household type (married, living alone, family without spouse by gender), most of the City's diversity is represented in married-couple families. The only notable exception is Female Householders with no spouse (but who may have family in the household). All household types are majority White, both by percentage and count.

[3] Note the discussion of

Figure 29 is given as a supplement to Figure 8, Figure 9, and Figure 10, which combined show that women of racially diverse backgrounds (particularly Some Other, Two Other Races), are older than their male counterparts. Only Asian men are older than Asian women in the City. For Black and Native American/Alaskan Native men and women, the survey size is too small to provide results.

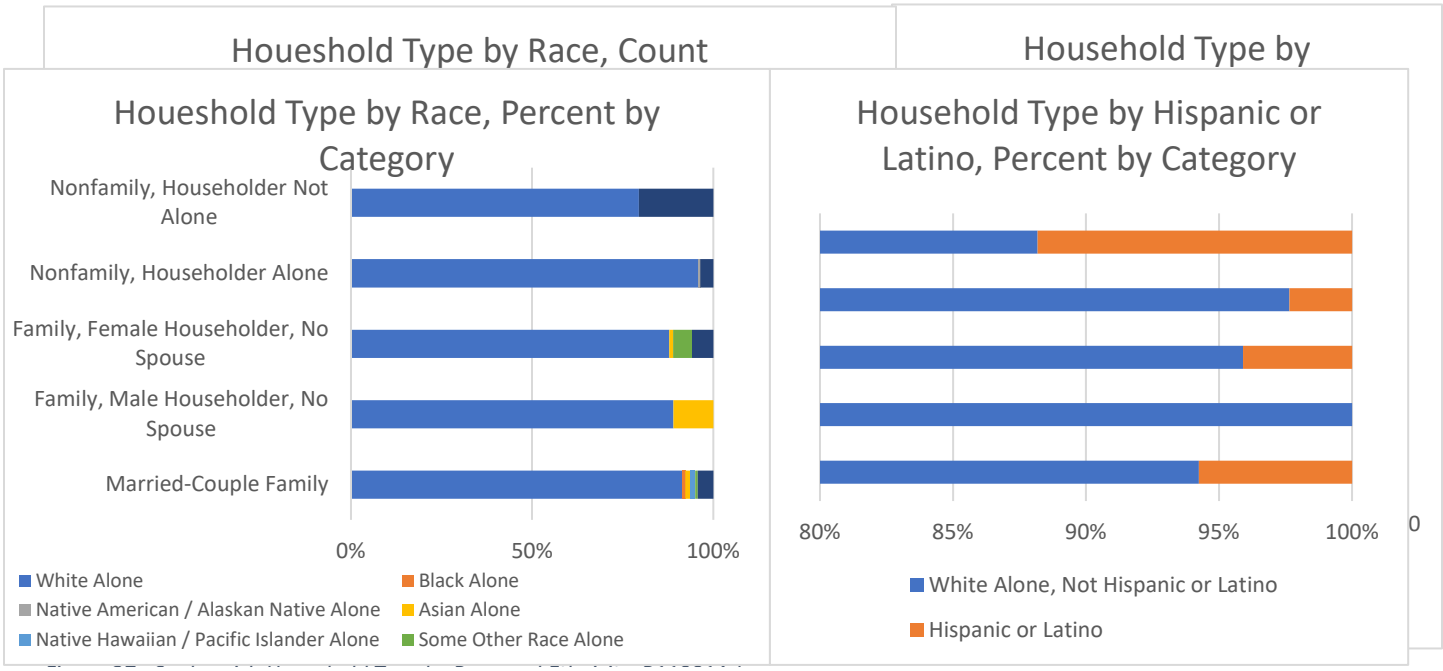


Figure 28 - Snohomish Household Type by Race and Ethnicity, Percentage, B11001A-I

Tenure by Household Type by Age (B25011)

Figure 31 shows two findings. First, couple-households, regardless of age, are a clear majority homeowners instead of renters, even in the 15- to 34-year-old cohort.

Second, female householders 35- to 64-years old with no spouse are a considerable majority renters instead of owners, in contrast to other single female householder age cohorts, and all male householder/no spouse age cohorts. This is another focus area for the city to understand the service and long-term implications of: single women 35-to-64-years old, their impact on and needs from, the city in planning and other capacities.

Another finding may be non-families living alone. Non-family living alone, with the householder being 65+ years old, is a surprisingly large number, exceeding 65+ year old couples. The 35- to 64-year-old age group is similarly large, and majority renter by over half, while couples in that age range are the largest owner cohort in the City. Based on the Census definition of a Nonfamily Household, this point bears further analysis. The definition of non-family could include unmarried couples (of either sex), or those living with non-relatives.

Household Tenure by Age (B25007)

The City of Snohomish is primarily composed of middle-aged householders, between the ages of 30 and 64, with its largest senior age cohort between the ages of 65 and 74, with a slightly larger number of women than men (Figure 8). This is reiterated in Figure 32, which examines the age of householders by their tenure in rental or ownership housing.

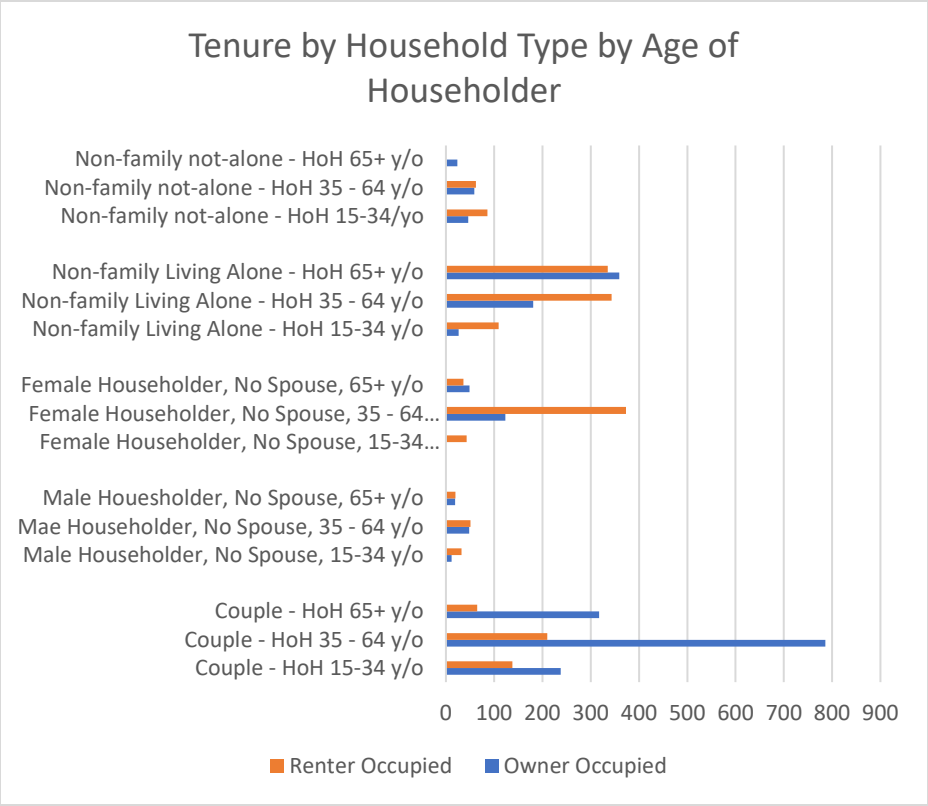


Figure 29 - Snohomish City Tenure by Household Type by Age of Householder, US Census Bureau B25011

Two major concentrations by age groups emerge: the 45- to 54-year-old and 65- to 74-year-old cohorts. Combining their rental and ownership tenures together, in comparison to other age cohorts, these two are the clear outliers in an otherwise mostly equal distribution of households by age of householder. It is notable, too, that these are the two predominant ownership cohorts by count, as well as on a percentage basis, where over 60% of both are in owner-occupied housing instead of renter. These two large cohorts are joined by the 55- to 59-year-olds, one of the smallest in the City, and the 85 years and over, which is also among the smallest, in also being majority owner. These four age cohorts aside (two of notable size, two incidental), every other age cohort of City residents is majority renter. Sometimes the margins are slim (for example 25- to 34-year-olds), but it is nevertheless notable that Snohomish's owner majority is largely due to only two age cohorts. No city, nor the County as a whole, demonstrates this pattern of renting but-for two or three major categories. Some cities (like Everett and Lynnwood) are a majority renter due to younger renting households. As City and County households age, owning remains primary, both in large and small populations, except in Snohomish.

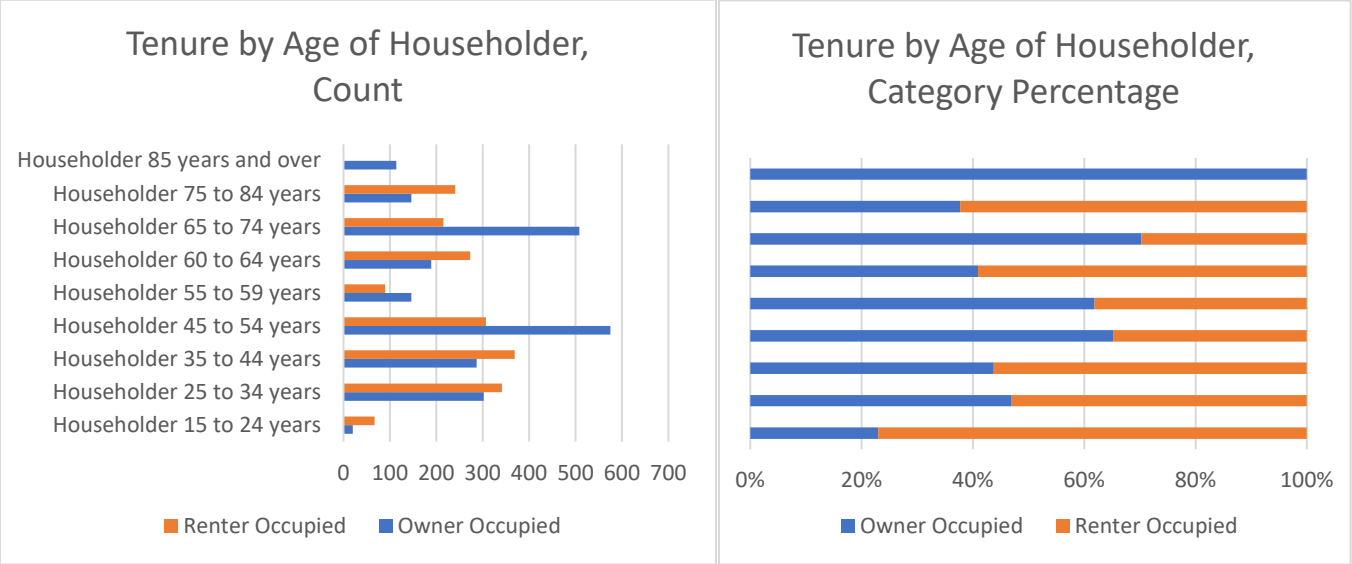


Figure 30 - Snohomish City, Tenure by Age of Householder, Count and Category Percentage, US Census Bureau ACS B25007

Taking Snohomish alone, this dynamic is notable as 35-to-44-year-olds today, during the Recession, were in their twenties or thirties – their early homebuying years. Today, they are in their prime homebuying range (perhaps on the later end of that range). And yet, for Snohomish residents, they are renters by a large margin. This margin *does not exist* in Snohomish County or its cities, except for Everett, Lynnwood, and Mountlake Terrace.

In the case of 75- to 84-year-olds, it is advised the City to investigate this age group's needs and physical location in the City. While aging in place can be a challenge regardless of tenure, a senior household on a fixed income without significant retirement savings (discussed in "Earnings"), these senior households may be more exposed to becoming cost burdened or displaced as rents rise faster than their retirement, Social Security, or other fixed income streams.

Housing Tenure by Family Type / Presence of Children (B25012)

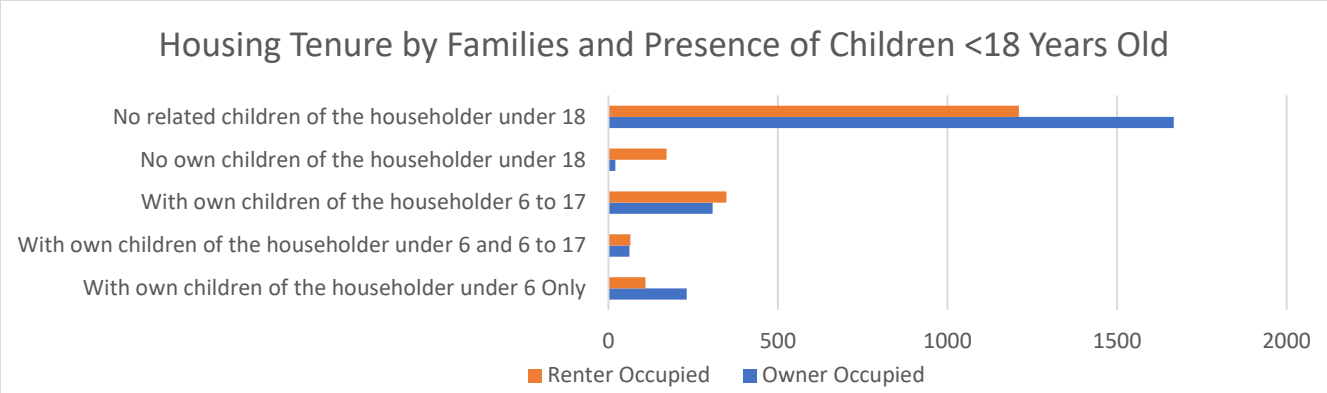


Figure 31 - Snohomish Housing Tenure by Families and Presence of Children <18 Years Old, B25012

Three categories of Snohomish households with children see most of the households as renters. While the categories of households with children 6 to 17 and children under 6, as well as households with only children 6 to 17 years old are only slightly more renter than owner, the category of "No own children of the householder under 18" has a large preponderance of renter to owner households. This category refers to households without their own biologically related children, but for whom there may be related children (such as by marriage) present. This is a notable contrast to Snohomish County, where even stepparent households are still over 70% owner, to Snohomish's 10% stepparent owner households. Without casting judgments on families that have separated through divorce, it is a fact that the Adverse Childhood Experiences (ACEs) scoring sheet does include a question for family divorce, and another for serious, negative interactions with stepparents. Both are indicators of potential childhood trauma. Adding to this the familial stress of cost burden, something children in the household are not immune to, it is reasonable to anticipate lessened attainment, by a variety of metrics, for children in these renting stepparent households.

Tenure by Household Type by Presence and Age of Own Children (B25115)

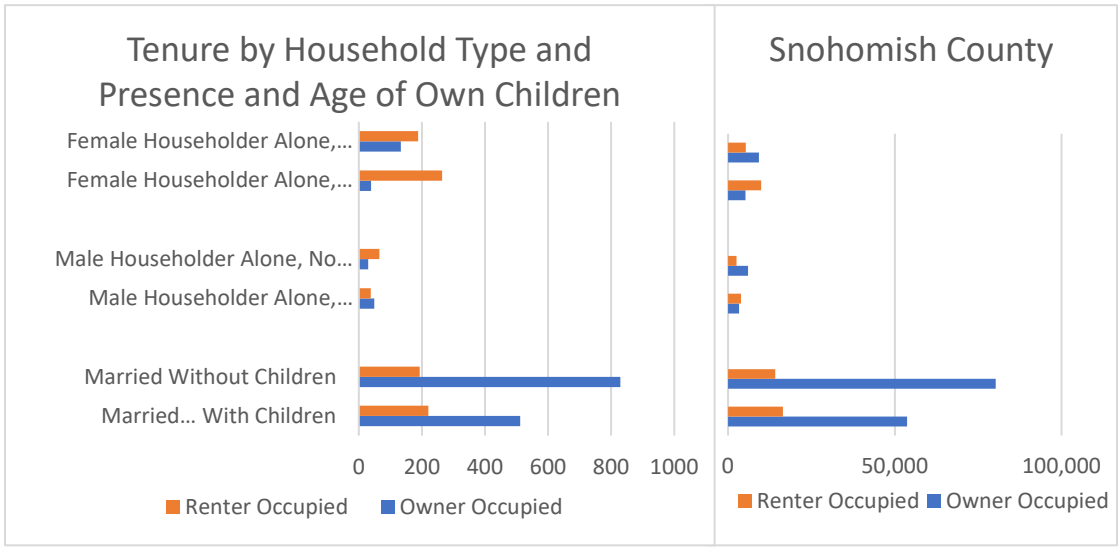


Figure 32 - Snohomish City (left) and Snohomish County (right) Count of Households by Type, by Tenure, by Presence and Age of Own Children, ACS B25115

The previous section can be analyzed in greater detail by adding the lens of family type (Female/Male householders with no spouse, and with/without children, as well as married couples). Two findings from

this data suggest that the City analyze further opportunities to support single mother households with children.

The first finding is that female householders with no spouse and with their own children, unsurprisingly are more numerous than men. However, only 13% of these women householders own the home, while the rest rent. In contrast, 56% of men with no spouse and their own children own the home, with the remainder renting. This suggests that when family separation happens, women usually keep the children, but more often leave the home. Alternatively, it may be that for some reason, Snohomish is attractive for these female householders to locate in, post-separation – whether due to employment, school quality, or other factors. In any case, supports for women-householders with children who rent should be investigated by the City as a potential service focus area.

The second finding is that the count of men alone households, regardless of children and tenure, is surprisingly low. While women/no spouse households, with and without children and both renter/owner total 624 (15%) of all households, men/no-spouse households total only 182 (4%). This contrasts with the County's 9.8% of households being female no-spouse, and 5% male no-spouse. Perhaps instead this should be restated to say that the ratio of woman-alone households in Snohomish is surprisingly high. The dynamic becomes more pronounced in ownership only, regardless of children, where 4% of Snohomish households are women no-spouse, to 1.9% are men no-spouse, while Snohomish County is closer together at 4.8% for women and 3% for men. Why does Snohomish have an unusually high number of women-alone households? A sub-point is that when there are no children present, women/no-spouse households own the home at a higher rate than men (41% to 32%), and there are more of them by count. Inferences can be made as to why this is (perhaps women living longer than men), but the reason is not clear at this time.

Marital Status by Race (B12002A-I)

Focusing on Some Other Race individuals in Figure 35, it is notable that for women, there are no (estimated) married individuals from this group. Instead, all Two Other Race women are all never married, separated, or divorced. Similarly with Some Other Race men, most of them are never married.

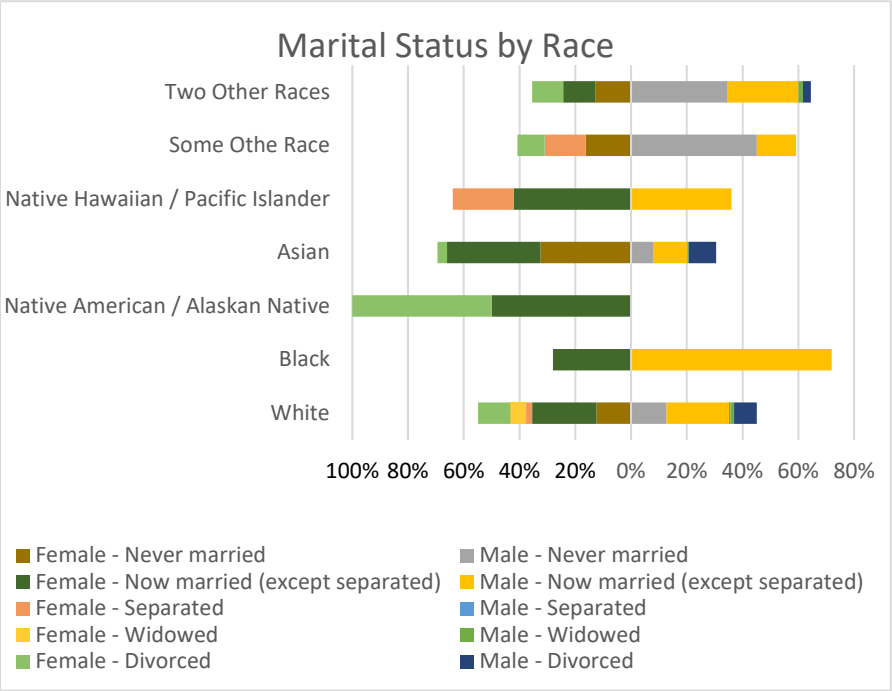
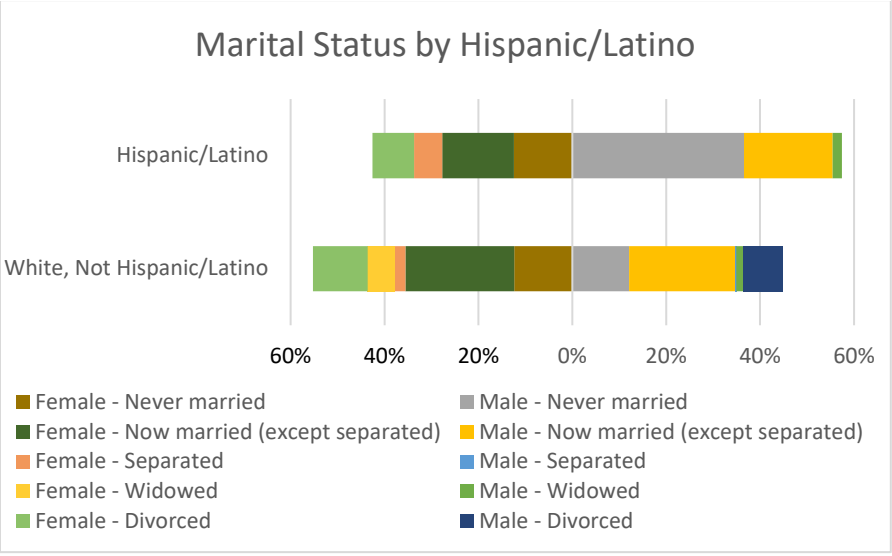


Figure 33 - Snohomish City Marital Status by Race (top), Hispanic/Latino (bottom), ACS B12002A-I



Against the backdrop of the City's total population of some other race individuals, this helps explain the comparatively low income, and again focus the City's efforts in understanding the needs, and displacement pressures, that these individuals, mostly middle aged or older adults, are experiencing. As with senior renters, discussed in Figure 32, this population, while small (186 individuals), bears further focus of the City's outreach and anti-displacement efforts.

It is critical to remind readers at this point that the vast majority of Some Other Race individuals in Snohomish are native-born in Washington, and America generally (See Figure 90). Inferences or stigmatization based on cultural stereotypes must not be made. Instead, this data supports the *question* for the City to investigate in future Comprehensive Plan and Racially Disparate Impact monitoring and updates, "What can the City do to support these people and households, and prevent their displacement from their home in, and their opportunity contribute to the culture and vitality of, the City of Snohomish."

As the City moves towards the 5-year update of the Comprehensive Plan, including this analysis of racially disparate impacts, one focus area should therefore be individuals described as Some Other Race.

Are their living circumstances by choice, or "just what I could afford"? Are they at imminent risk of displacement if rent resumes rapid year-on-year increases? While the City has, with no action, become marginally more diverse in the last 10-20 years, that may be just as easily undone lacking intentional action, as demonstrated above.

Tenure by Age by Year Structure Built (B25126):

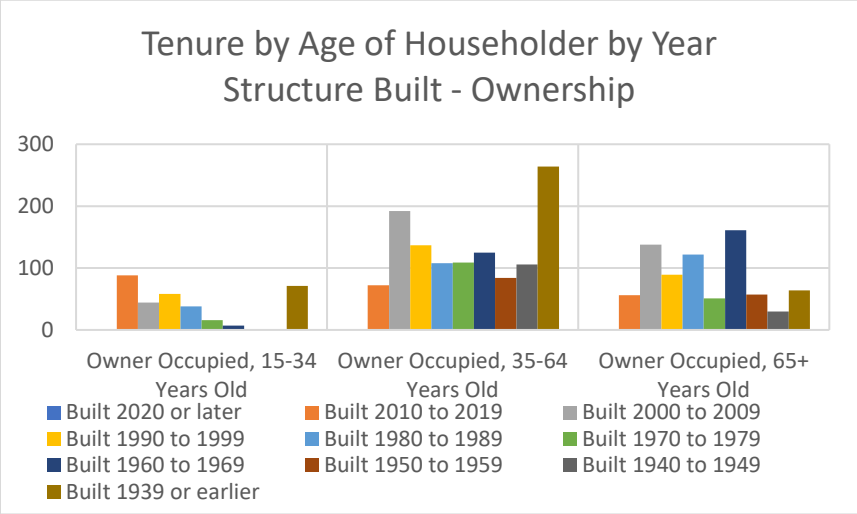


Figure 34 - Snohomish City Owners, Tenure by Age of Householder by Year Structure Built, US Census Bureau B25126

This data asks, "Regardless of when people came, when was the structure they currently live in built?" It shows interesting patterns in different age groups, not reflected in other city or County-wide data, both for renters and owners.

First, owners. Owner occupancy tells a story of generational preference and the City's housing age. 35–to–64-year-olds predominantly own pre-1939 housing, which suggests that they either inherited the units or bought them preferentially, since 65+ year olds would have had first choice due to their age. This preference for older homes is clear, when noting that the median year Snohomish homeowners moved in is 2011 (US Census Bureau Table B25026).

The post-2011 cohort of buyers is clearly represented in the 35-to-64-year-old owner of a home built 2000 to 2009, and one can expect many of these home buyers bought at that time and have not since moved. It is interesting, however, that by count, 2010-2019 purchases for 35- to 64-year-olds is somewhat lower than 15- to 34-year-olds, given the (likely) buying power disparity. This 15- to 34-year-old age group has a clear preference for newer housing stock, and understanding why (simply its age, or particulars of its architecture, design, amenities, location) could be a useful element to City discussions with the builder community around middle housing.

Finally, it is interesting that 15- to 34-year-olds, by count and percentage, own more pre-1939 era homes than the City's 65+ year old cohort. Are these relatively more affordable homes due to wear and tear? What else could be driving that buying behavior? It is unclear at this time. Similarly, 65+ year olds represent the highest ownership number of 1960's era homes. Are these the 151 65+ year old owners who have lived in Snohomish since before 1989? Or is there a preference by this age group for this era of homes?

Of Snohomish City renters, 15–34-year-olds mostly occupy end-of-the-century rental housing, primarily built in 1990-1999, with the 1980s and 1970s coming in a close 3rd and 2nd, respectively. What is

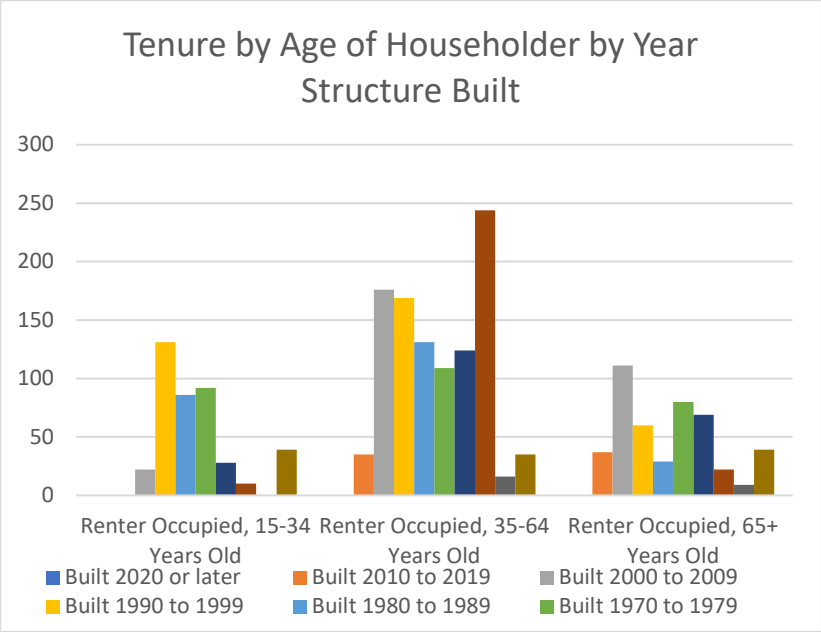


Figure 35 - Snohomish City Renters, Tenure by Age of Householder by Year Structure Built, US Census Bureau B25126

interesting is the contrast between that group, almost entirely renting in this age-range of structure, to 35–64-year-olds, who rent a majority of 1950-1959 era rental units. It raises an interesting question, given that this age-range *should* be able to financially out-compete younger generations (and do, in 2000-2019 age structures) – why is it they appear to actively seek in this age-range of structure, or what is it that drives them to this in such great numbers? 65-year-olds, who would perhaps also prefer that type of housing, rent it second-to-last out of all categories.

An analysis of rental units might be interesting here, to see what commonalities there are in units built in the 1950s. For example, could this 1950-1959 era housing be the City's detached rental housing? In any case, young renters seem to be outcompeted for premium units, those most recently built in 2000-2009, by 35–64-year-olds and 65+ year olds both. In contrast to 15- to 34-year-old owners who have bought many pre-1939 era homes, renters do not have this preference, and the number of renters is about equal (by count) across all age groups.

Mortgage Status by Age of Householder (B25027):

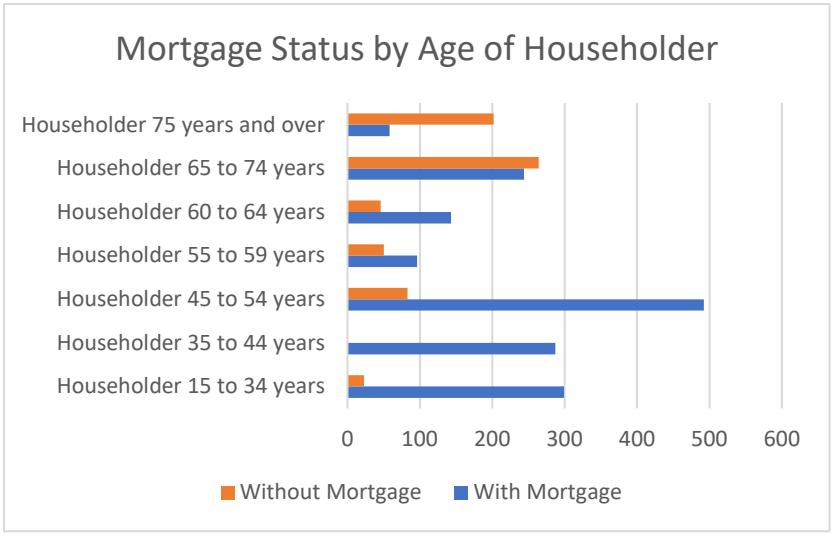


Figure 36 - Snohomish City Mortgage Status by Age of Householder, US Census Bureau ACS 5-year B25027

A vast majority of Snohomish households own their homes and pay a mortgage (70.8%), while the remainder do not pay a mortgage. Of those 668 households that do not pay a mortgage on their home, 468 (68%) of them are over the age of 65, with the remainder comprised almost entirely of 45- to 64-year-olds. The small number of owners not paying a mortgage in the 15- to 34-year-old range is curious, potentially sampling error, younger households inheriting the home from their parents, or explained other ways.

This is a slight contrast with Snohomish County, where only the 75+ year old age group majority owns without paying a mortgage. All other categories, largely in decreasing order along with age, are the majority mortgage-payer. Spot checking other cities, this County trend is predominant, with only the 75+ age group consistently being majority non-mortgage paying.

Income & Geographic Mobility

This section analyzes Snohomish in the context of individual and household income. It also blends in supplementary data like geographic mobility and place of birth, which will heavily influence an individual's or household's ability to locate in the City. Similarly, a household and individuals' race, unfortunately, has some bearing on their income, which further indicates the ability to locate within the City. It also may influence who has *left* the City, which is also analyzed in this section.

Place of Birth by Individual Income (B06011)

The City of Snohomish exhibits interesting dynamics when viewing the population through the lens of individual income and place born. This data appears to be the inverse of educational attainment (Figure 96), where at lower educational attainment levels, Snohomish residents are more likely to be born out of state. When viewing place of birth by income, Snohomish residents with extremely low to no income are largely born in-state. As income progresses, the ratio of in-state vs. out-of-state born residents declines in favor of out-of-state, until at $25,000 to $39,999/year of individual income, born in-state becomes the majority again, and then declines again by income band, though never below 50% like seen in <$25,000/year income bands. This is notable as it stands in contrast to Snohomish County, which has only incidental variance in place of birth by individual income, regardless of income band.

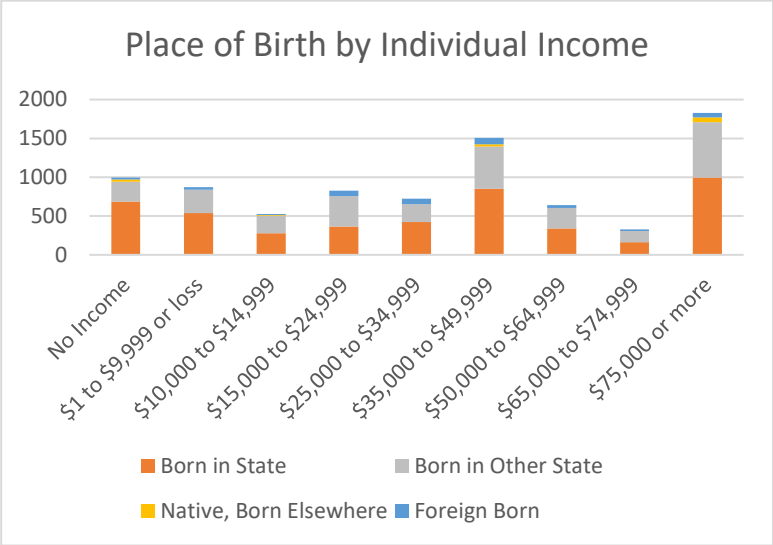
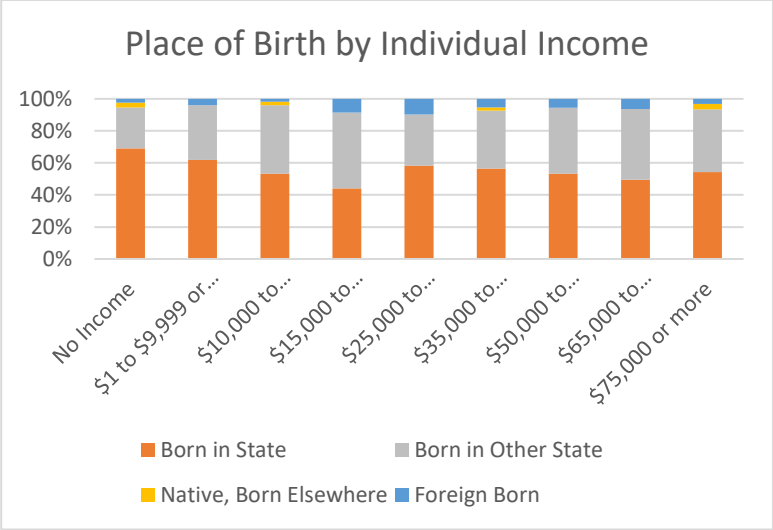


Figure 37 - Snohomish City, Median Age by Place of Birth, Count (top), Percentage (bottom), ACS B06011



This comes into clearer focus when viewing the data as a category percentage (Figure 39, bottom), where over half of Snohomish's $15,000 to $24,999/year individuals are either born in another state or foreign born. Again, this contrasts with Snohomish County (Figure 40) where there does not appear to be a notable variance between any income category.

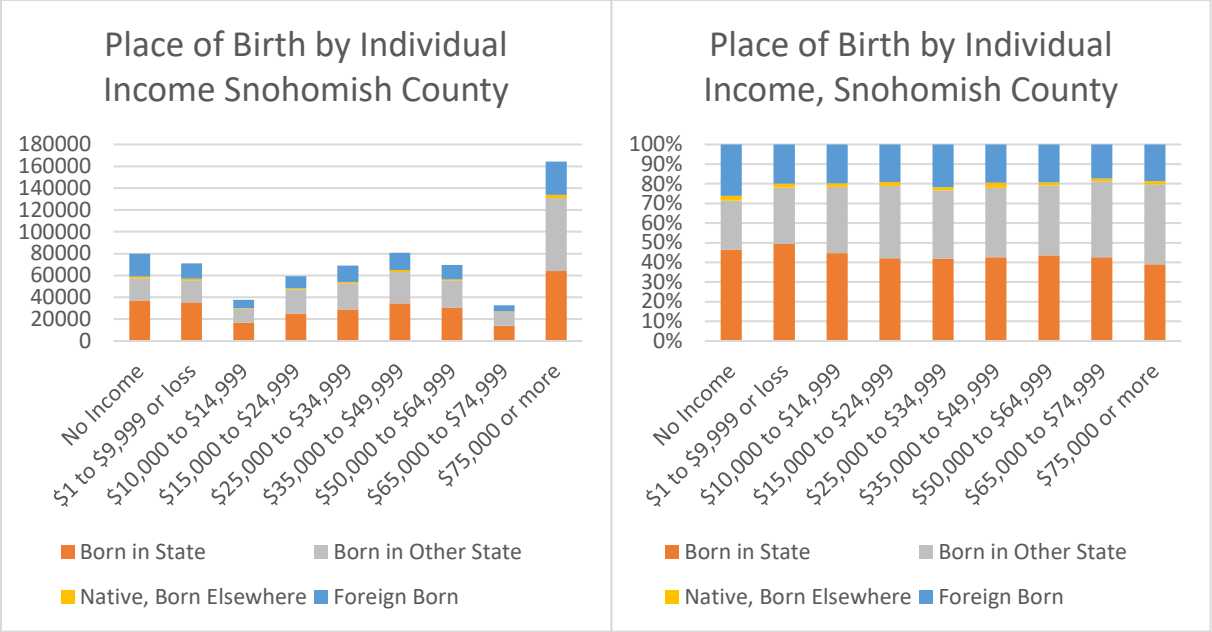


Figure 38 - Snohomish County Individual Income by Place Born, Count (top), Percentage (bottom), ACS B06011

Median Income by Place of Birth (B06011)

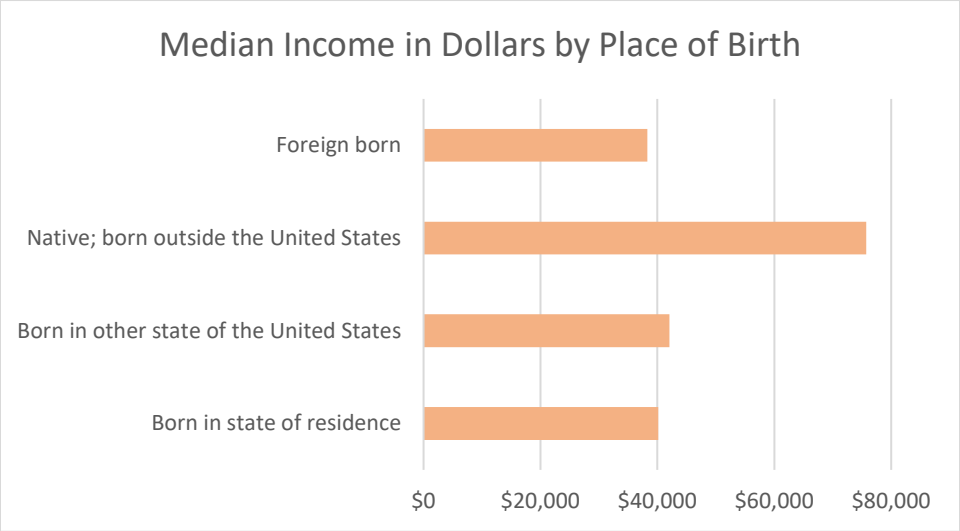


Figure 39 - Snohomish City, Median Individual Income by Place of Birth, ACS B06011

It is an interesting note that the median individual income of native, but born outside the United States, individuals is considerably higher than that of all other groups, which are all approximately $40,000/year. While this population is small, it is still a notable standout in individual earnings.

When viewing median per capita (or individual) income by race in Snohomish, the City is comparable to Snohomish County in that Some Other Race is often the lowest median *individual* income. However, it is notable that this group in Snohomish, small that it may be that it be relative to others, is considerably lower than the County's individual income for this demographic. It may be noted that the individual Asian income is lower than the County average as well, reviewing figure (Figure 9), it is seen the City has a high number of young Asian children, and given how per capita income is calculated (see Census methodology here), this explains the lowered per capita income for that group. Some Other Race, however, is largely represented by middle aged or older men and women, and so the mechanisms of

lower individual earnings there may warrant further investigation. Notably, Some Other Race women were largely absent from the City before the 2017-2021 ACS and may be of yet greater interest to the City to investigate with the community.

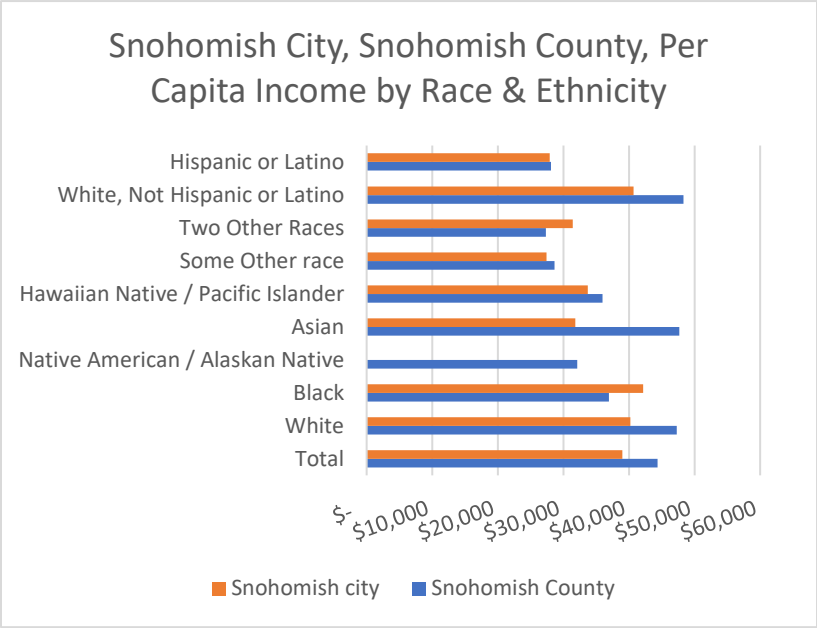


Figure 40 - Snohomish City, Snohomish County Per Capita Income in Last Year By Race, ACS B19301A-H

Household Income by Race
(B19001A-I)

When reviewing data that covers *household* (no longer individual, or per capita) income by race, note that in Figure 43's the Y-axis, the measure changes from increasing by increments of $5000, to increasing by increments of $10,000 at $50,000/year, by $15,000 at over $60,0000/year, and again by $25,000 at over $75,000 per year, and so on. Thus, this measure hides (unintentionally) the story at play here: that 54% of Two Other Race households in Snohomish make less than $75,000/year (summarized in Table 12). This is supplemented by visualizing the data as a percent of total, as done in Figure 44. This shows how some smaller population groups (Asian, Some Other Race), have clear upper- and lower-income groups. This is not in itself a problem, as in a small population an even income distribution would not be expected. However, the City may wish to keep this fact in mind when engaging with the community and look for indications these separations are not random happenstance, but instead the result of other factors that may be putting some households at a disadvantage.

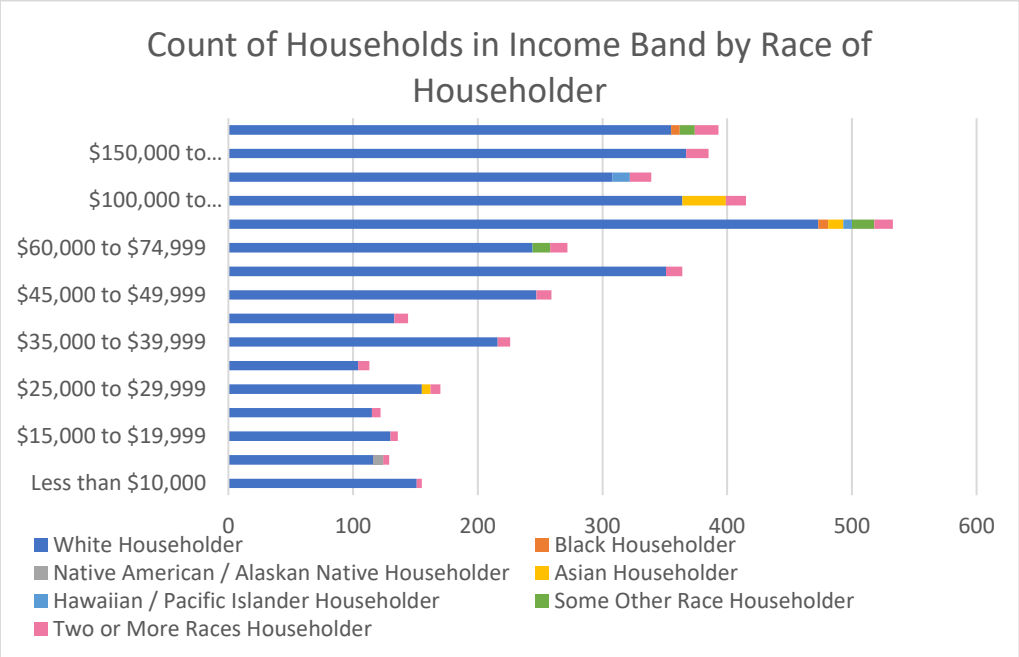


Figure 41 - Snohomish City, Households by Income Band by Race of Householder, ACS B19001A-H

Table 12 - Household Income by Race, ACS B19001A-I

	White	Black	Native American / Alaskan Native	Asian	Hawaiian / Pacific Islander	Some Other Race	Two or More Races		White, Not Hispanic or Latino	Hispanic or Latino
Below 200k	91%	53%	100%	100%	100%	73%	88%		90%	86%
% Below $75k	51%	0%	100%	13%	0%	32%	37%		52%	32%
% Below $60k	45%	0%	100%	13%	0%	0%	30%		45%	24%
% Below $50k	36%	0%	100%	13%	0%	0%	30%		36%	16%
% Below $40k	26%	0%	100%	13%	0%	0%	24%		26%	11%
% Below $30k	17%	0%	100%	13%	0%	0%	21%		18%	11%

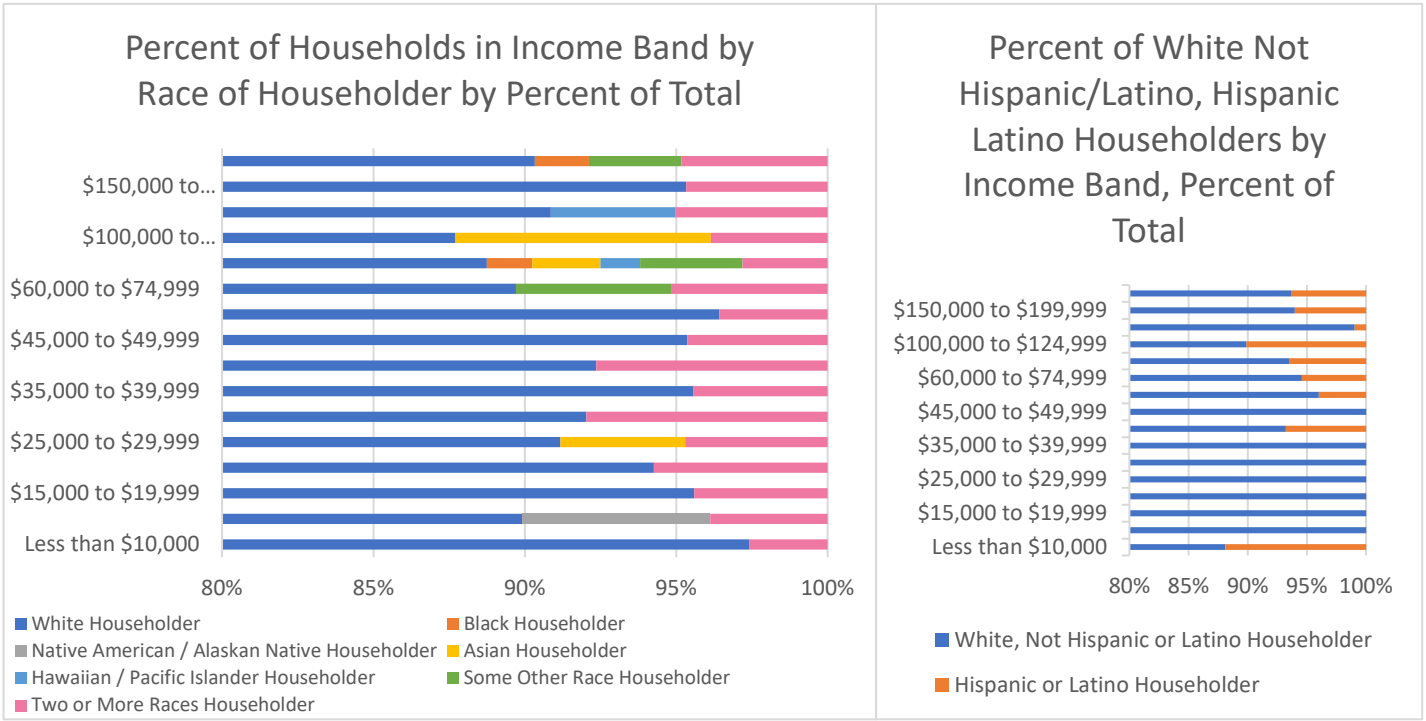


Figure 42 - Snohomish City, Households by Income by Race of Householder, Percentage, ACS B19001A-I

<u>Age of Householder by Income by Race</u> (B19037A-I)

This data allows a detailed look at *households* by age by income by race. It is perfectly acceptable to review it without considering age, but that does provide an extra level of nuance to both potential needs and displacement concerns. Most of the data sets are so small as to be self-explanatory and are presented for the interested reader's consideration in light of previously discussed data.

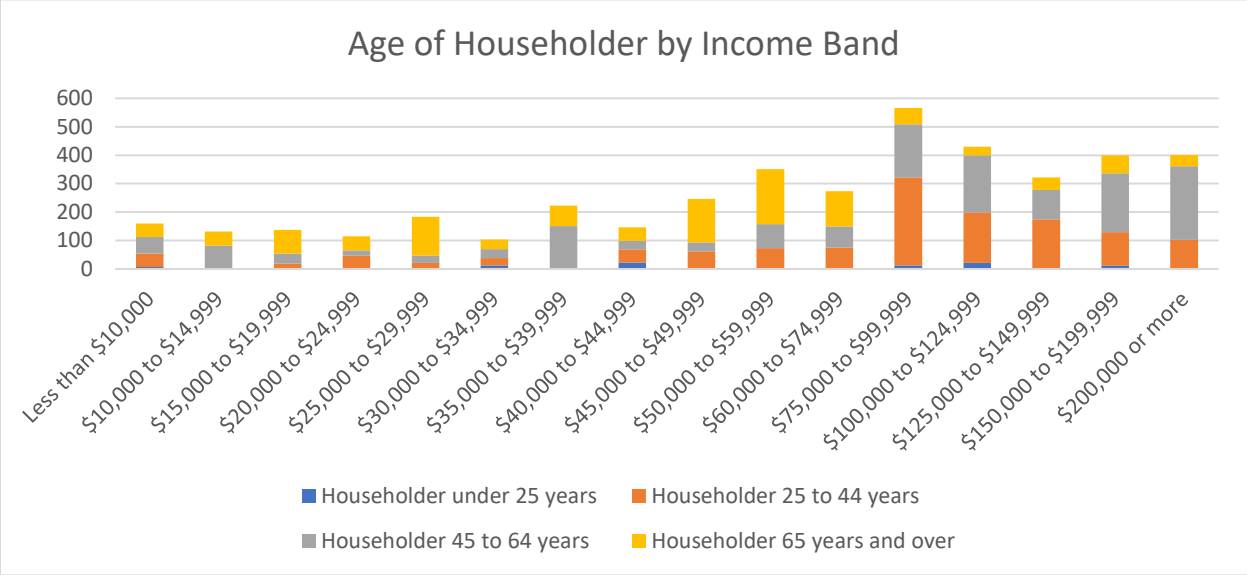


Figure 44 - Snohomish City, Age of Householders by Income Band, B19037

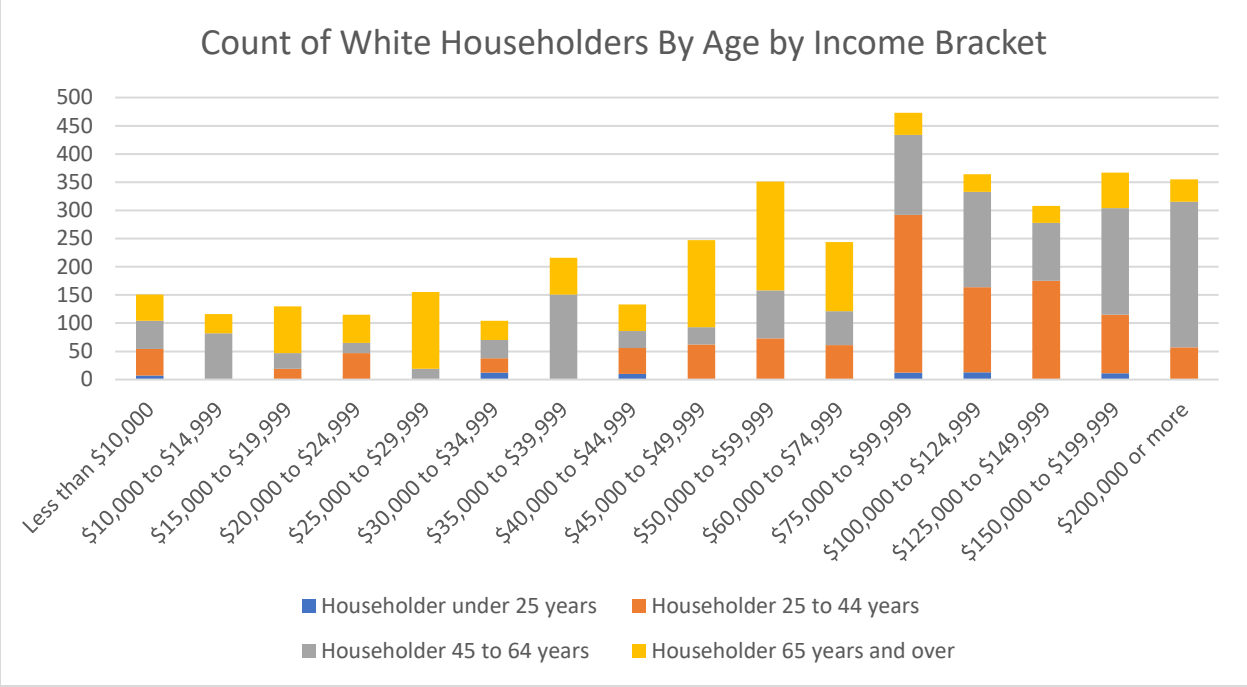


Figure 43 - Snohomish City, Age of White Householders by Income Band, B19037A

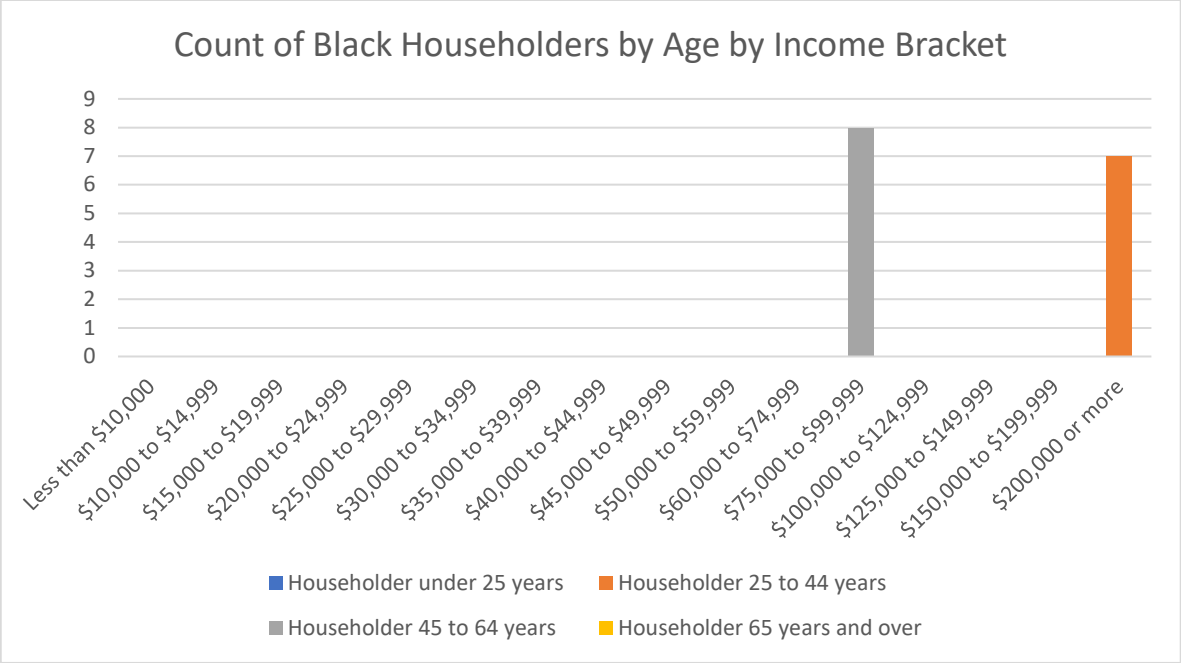


Figure 45 - Snohomish City, Age of Black Householders by Income Band, B19037B

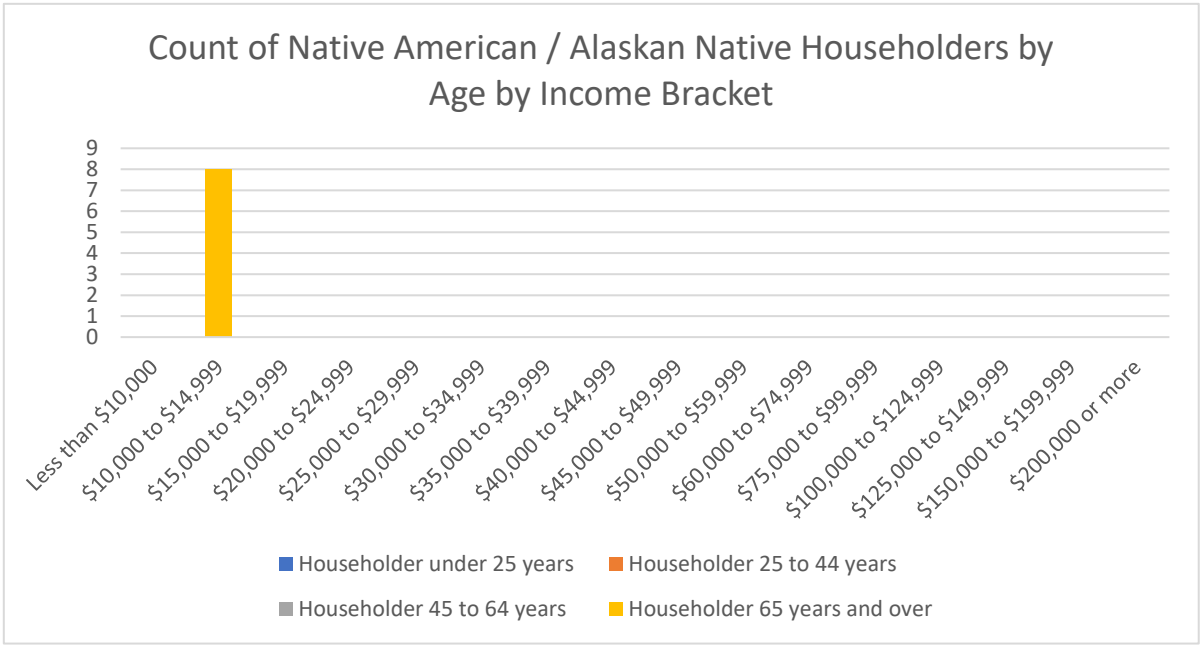


Figure 46 - Snohomish City, Age of Native American / Alaskan Native Householders by Income Band, B19037C

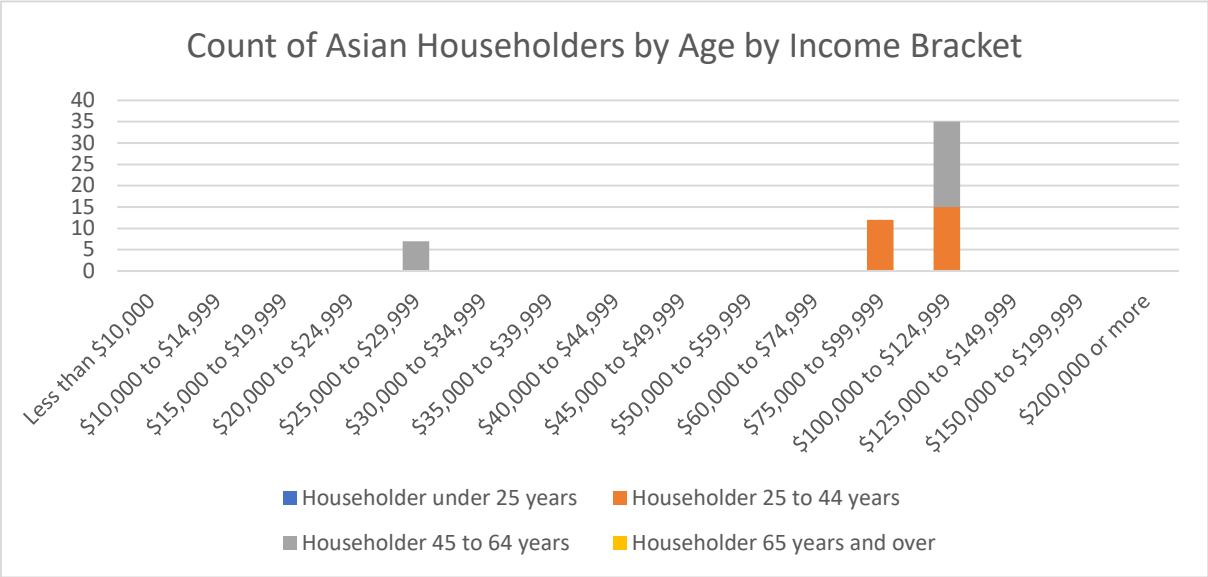


Figure 47 - Snohomish City, Age of Asian Householders by Income Band, B19037D

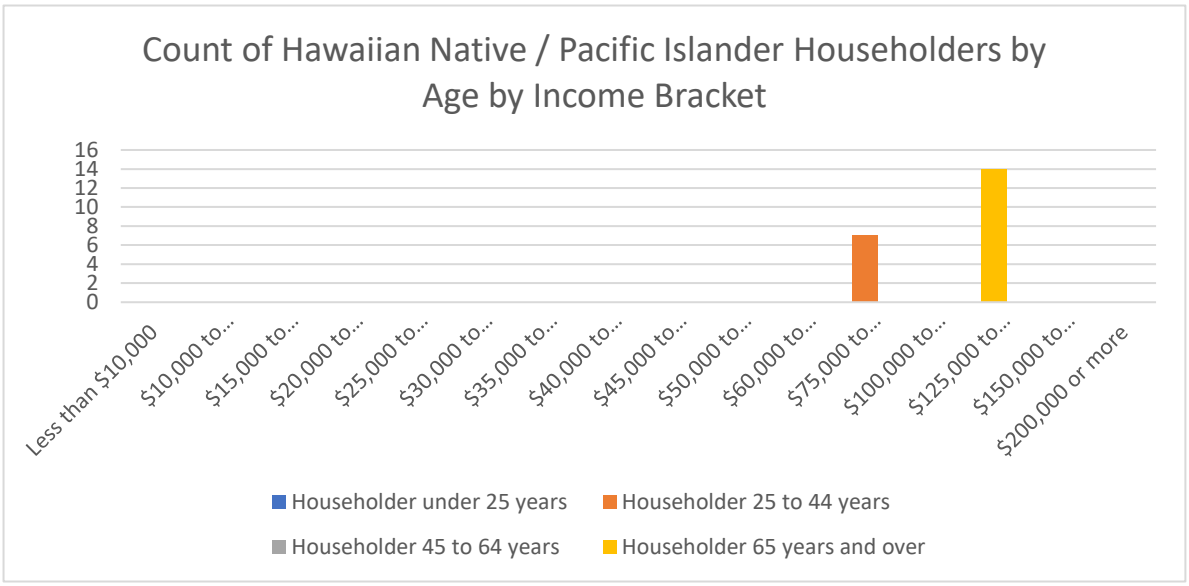


Figure 48 - Snohomish City, Age of Hawaiian Native / Pacific Islander Householders by Income Band, B19037E

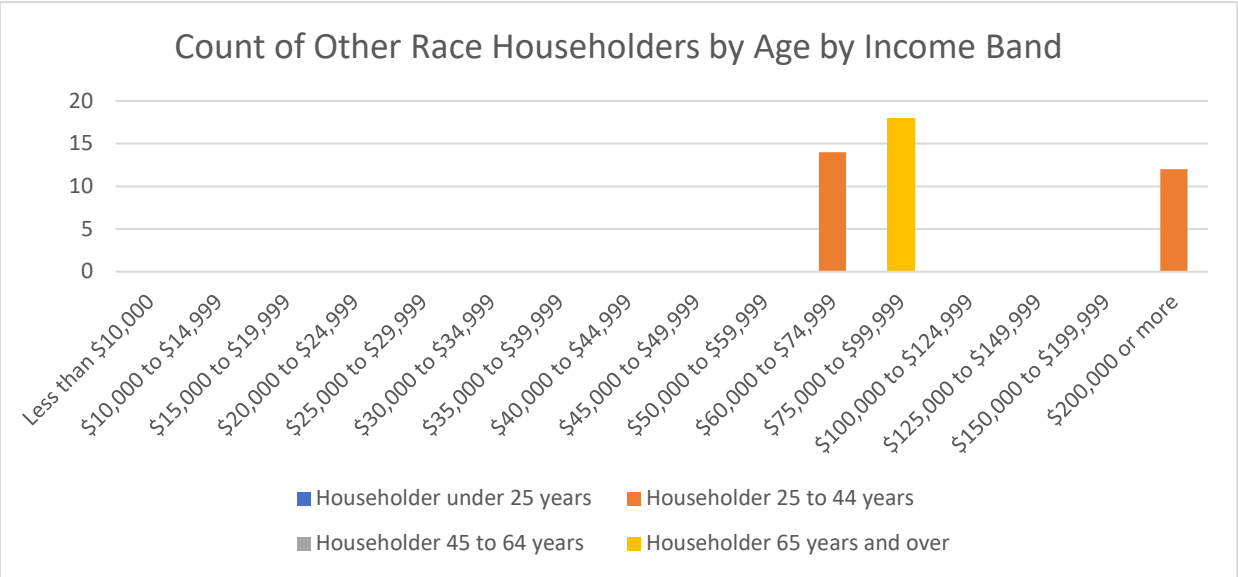


Figure 49 - Snohomish City, Age of Some Other Race Householders by Income Band, B19037F

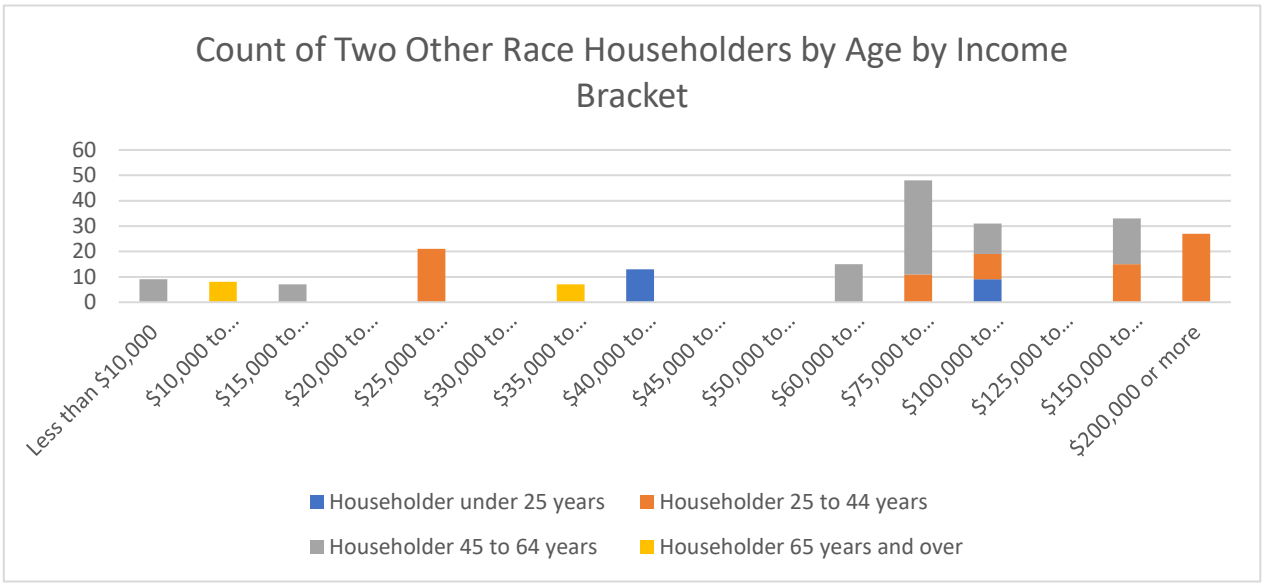


Figure 50 - Snohomish City, Age of Two or More Other Race Householders by Income Band, B19037G

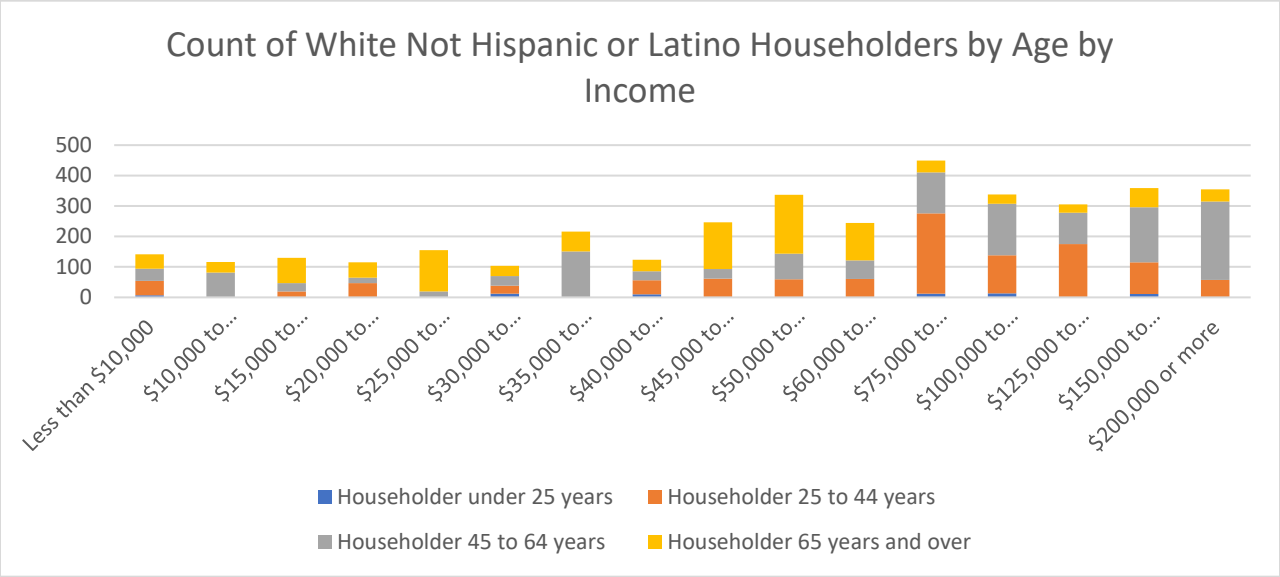


Figure 51 - Snohomish City, Age of White, not Hispanic/Latino Householders by Income Band, B19037H

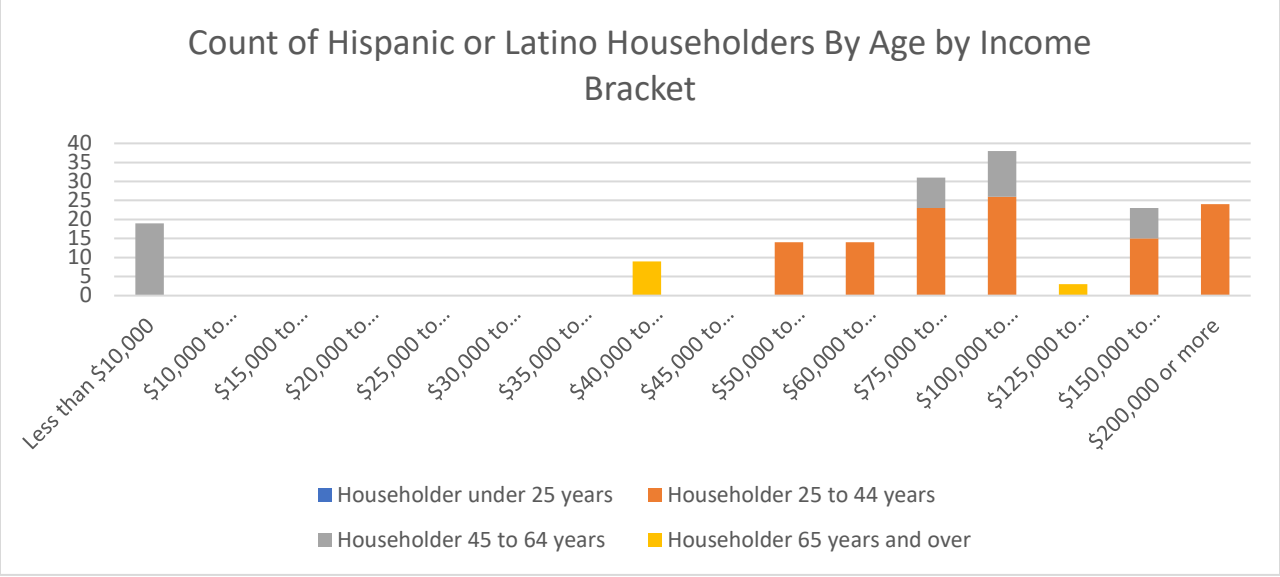


Figure 52 - Snohomish City, Age of Hispanic/Latino Householders by Income Band, B19037I

Median Nonfamily Household Income by Race (B19202A-I)

This information is unfortunately not applicable to Snohomish as the sample sizes of non-families for surveyed racial groups are not large enough to provide an accurate survey. Nevertheless, Snohomish County is provided below for context.

Table 13 - Snohomish City, Snohomish County, Median Non-family Household Income by Race, ACS B19202A-I

	Snohomish City	Snohomish County
Total	$44,611	$57,377
White	$45,455	$56,532
Black	$-	$59,849
Native American / Alaskan Native	$-	$56,250
Asian	$-	$60,504
Hawaiian Native / Pacific Islander	$-	$84,145
Some Other Race	$-	$65,606
Two Other Races	$-	$56,804
White, Not Hispanic or Latino	$44,667	$56,791
Hispanic or Latino	$-	$56,120

Aggregate Income By Race (B19313A-I)

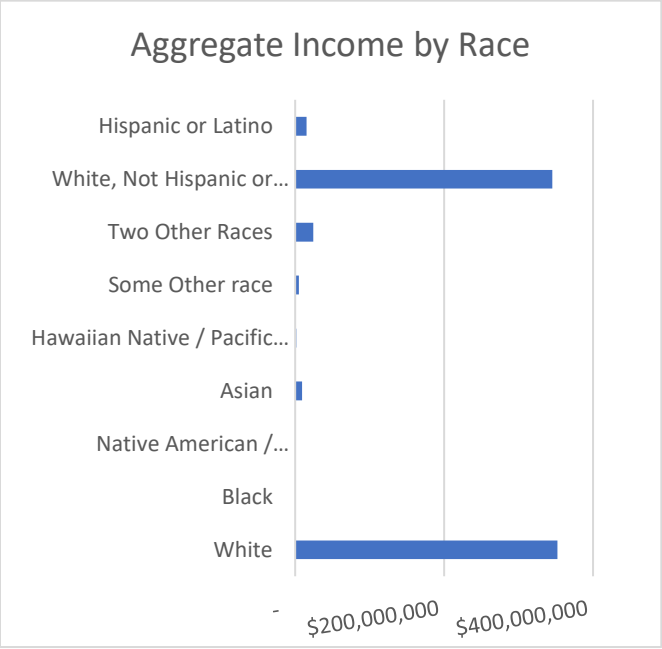


Figure 53 - Snohomish City, Aggregate Income by Race (B19313A-H)

This data shows the aggregate (sum total) income of individuals and households by race in the City of Snohomish. It is another way of looking at the intersection of income and count of people/households by race. While Two Other Races is the 2nd highest aggregate income group, due to the relatively higher count of households and people to divide it amongst, it leads to data described in Figure 43 and others showing over 50% of these households being unable to afford current rents.

Individual Income in the Last Year by Place Left For (former residents) (B07410)

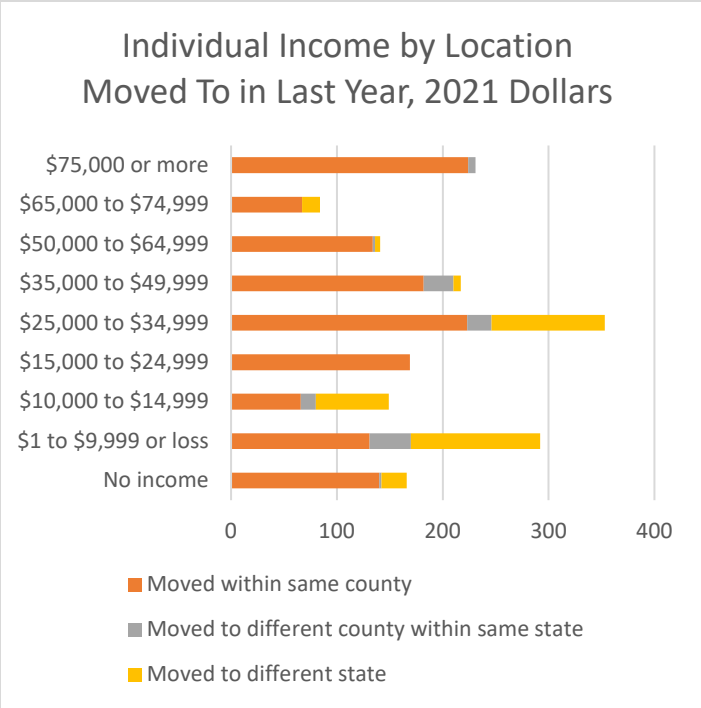
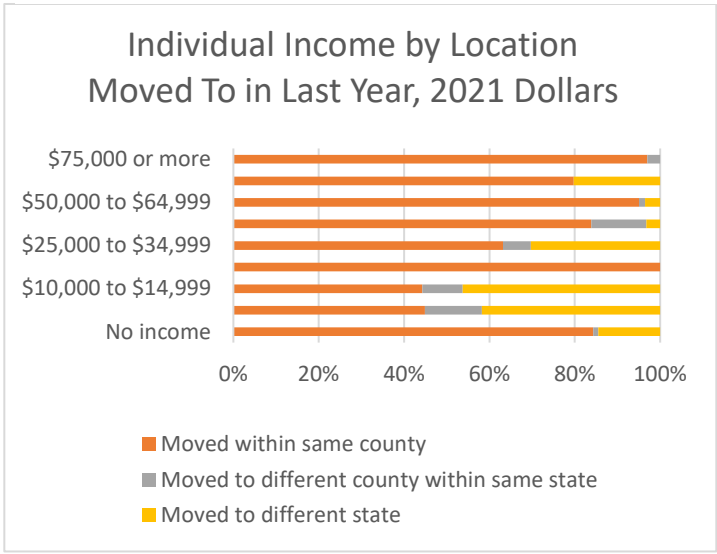


Figure 54 - Snohomish City, Individual Income in the Last year by Place Left For, Count (top), Bottom (bottom), ACS B07410



Reviewing where former Snohomish residents have departed the City for, as a count, shows significant in-county moves across all income groups. Those who moved to a different county are a small portion of all groups, and on a percentage basis considerably smaller than Snohomish County (Figure 57). It may simply be a point of interest, not policy, that as a percentage of each income group, the likelihood that a person leaves the state entirely as their income declines is quite apparent.

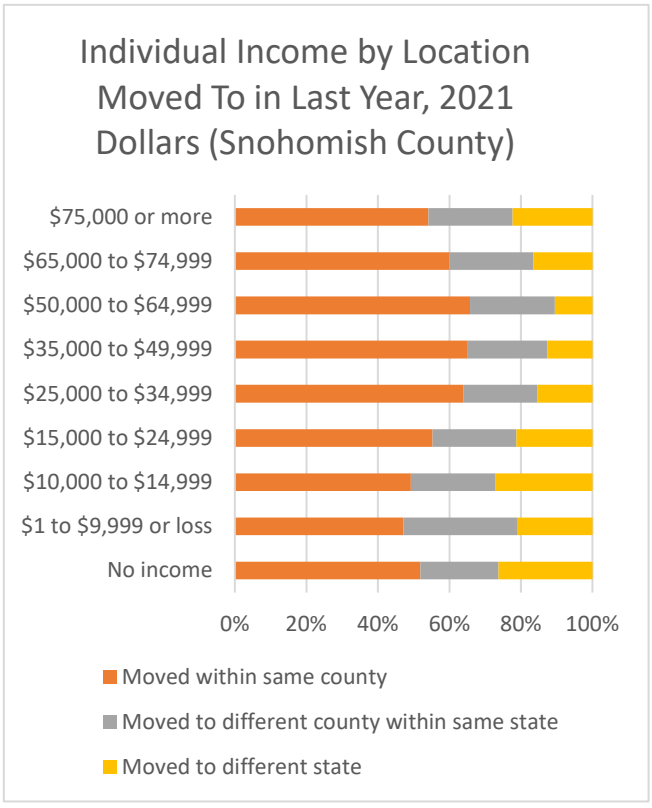


Figure 55 - Snohomish County, Individual Income by Location Moved to in Last Year, ACS B07410

Place Left For By Age (former resident) (B07401)

This analysis, examining the age of people that were Snohomish residents one year ago, shows Snohomish again as an exception to County and other municipality trends. That said, across all age groups, across all jurisdictions, no age group has majority left their jurisdiction, instead living in the same house they did one year ago. Therefore, this analysis is only of those who did leave, and where they went.

This puts an exclamation point on the previous analysis in Figure 56, of departure destination by income. One could surmise that the high rate of moves by the <17-year-old age group is moving with their parents in-county, who are in their 20s and mid-30s.

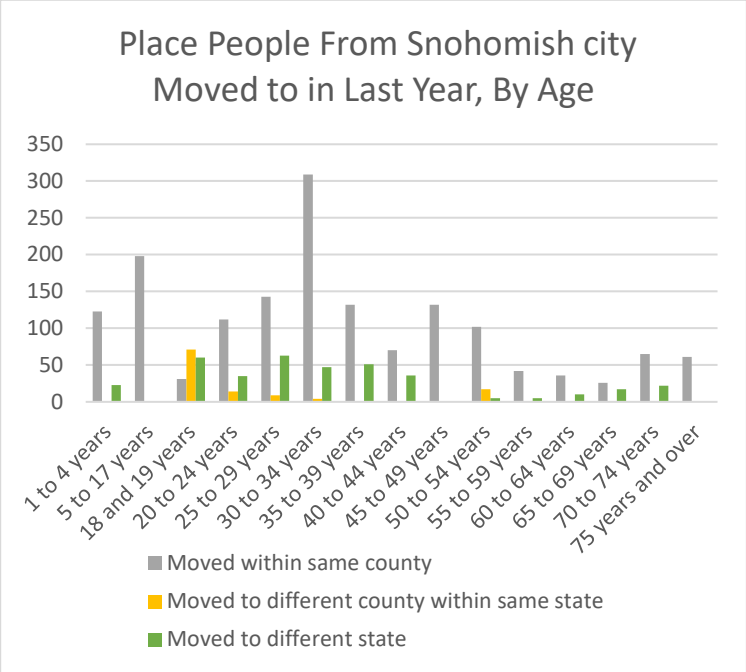


Figure 56 - Snohomish City, Place People Moved to By Age in Last Year, ACS B07401

Figure 58 shows what might be considered a point of interest, where high numbers of 18- to 39-year-olds, formerly living in Snohomish, have left the State. These figures, here viewed as a count, are considerably higher than the older age group.

First, the 18- to 19-year-old demographic shows a very high rate of leaving for other counties in the State. This is likely high school graduates departing for the universities and colleges in King and Whatcom, or other, counties. The similarly high rate of departures for other states in this age group likely has a similar explanation.

This leaves the open question: Why are working-age young people leaving Snohomish, and when they do so, if it isn't to elsewhere in the County, leaving the State? Notably, this is not a trend observed in Snohomish County's, Everett's, Lynnwood's, Granite Falls,' Stanwood's, or most other cities' overall departure behavior. The only exception is Lake Stevens, where the middle-aged adult age group tends to predominantly move within the county or leave the state. While younger adults are still more likely to leave the state than older ones, intra-state moves remain second to intra-county moves. Snohomish and Lake Stevens are unique in that their young to middle-aged adult population is likely to leave the state when they do move.

There is no conclusive evidence that housing costs are driving this, however the City would be well advised to consider this possibility in community outreach and attempt to disprove it in favor of other explanations.

Marital Status by Place Left For (former resident) (B07408)

Individuals who never married show a higher rate of mobility than those who have separated or widowed, while divorced individuals move to other rates at the same rate as married couples.

As has been mentioned, this data does not *directly* inform racially disparate impacts, but does set the groundwork for investigation of the issue of displacement of current Snohomish residents. If Snohomish residents divorce, there is, across all races, an over 20% chance of departure of the state. This raises the

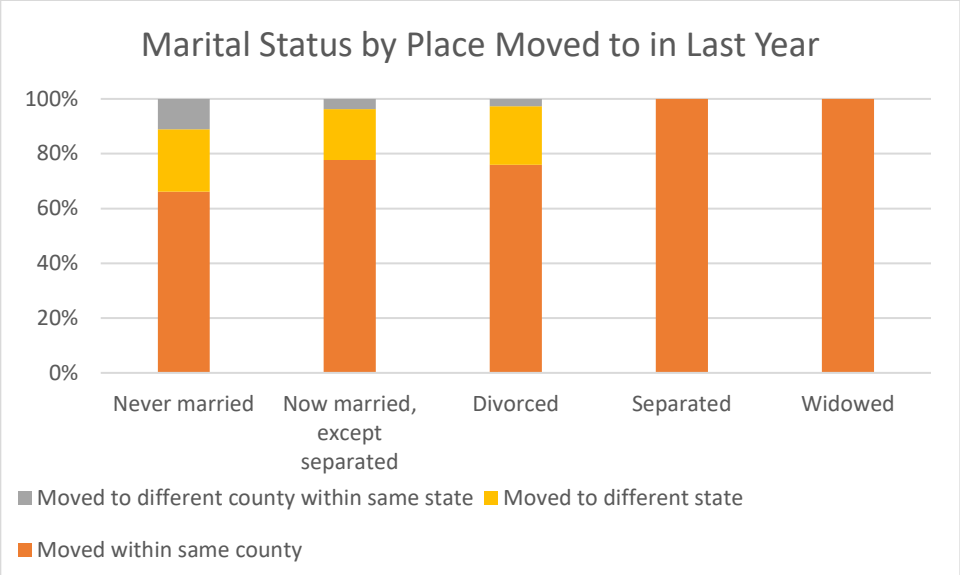


Figure 57 - Snohomish City, Marital Status by Place Moved to in Last Year, ACS B07408

question: are there varying levels of displacement severity? Does that even matter? This is a matter for consideration by the City leadership. This report chooses not to try and answer that subjective issue, and instead invites the City to continue monitoring the issue through community outreach and engagement, as appropriate for GMA compliance and good governance. One suggestion is to consider, in community outreach, asking older Snohomish respondents if their adult children have moved, and if so, where, and why, to seek to explore this data.

Of final note, through both the lenses of marital status and age, is the risk of young people of diverse backgrounds, covered in Figure 9, the City does have a growing population of non-White young people. As they come of age, data makes clear that, if these young people do move out of their parents' home, they are unusually likely to leave Washington State entirely.

<u>Educational Attainment by Place Left For (former resident)</u> (B07409)

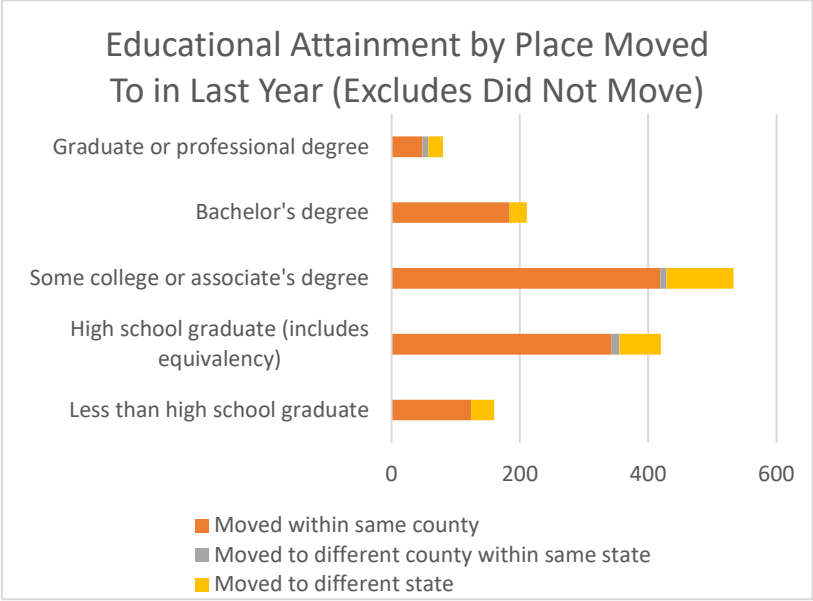


Figure 58 - Snohomish City, Educational Attainment by Place Moved to in Last Year (Excluding Did Not Move), ACS B07409

City residents that move moved, when viewed through educational attainment (Figure 60), shows mostly similar trends across all destination types. The one exception is residents with a graduate degree who, when they do move, tend to move to a different Washington State county. On the other hand, residents with a less than high school education do not move to other Washington State counties, instead staying in-county or departing the state.

One final note on less than high school educated Snohomish

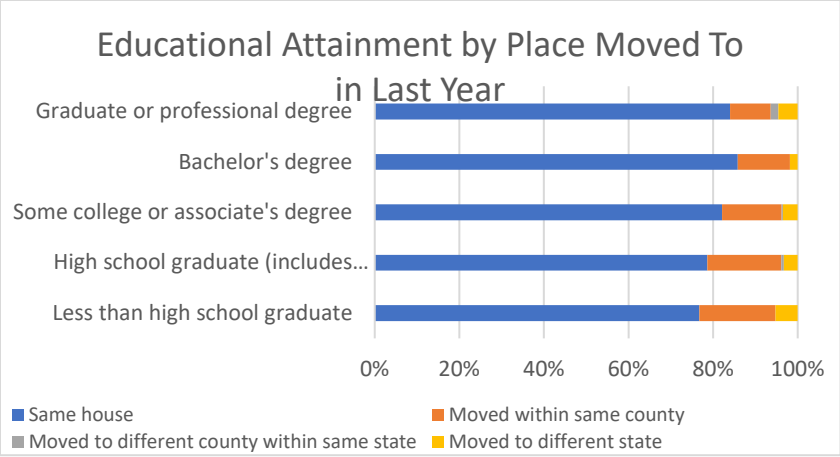


Figure 59 - Snohomish City, Educational Attainment by Place Moved to in Last Year, Percentage, (Includes Did Not Move), ACS B07409

residents is that, when adding in the "Lived in Same House 1 Year Ago" category, it is observed that as a *ratio* of those departing for different destinations, this educational attainment cohort is overrepresented in City departures. While most less than high school educated residents do not move, of all people that move, through the lens of educational attainment, those with a less than high school education are overrepresented in the "Departed Snohomish" cohort. And again, on the reverse side, the same is true for those with a graduate degree, when examining intra-State moves.

Again, while not a direct indication of *racially* disparate impacts, it adds context to past and current displacement trends that are also informed by race and disparate impacts.

Population in Housing by Tenure by Year Moved in (B25026/039)

Overall, Snohomish's population (not households, in this section) has moved in relatively recently, with median move in dates of 2011 (owners) and 2015 (renters). This is brought up in the context of the City deciding how to prioritize resources and policy based appropriately serving the most people in the community. It is easy to imagine Snohomish, given its long history, considerably older housing stock, and older population, is similarly made up of long-term residents. Figure 86 shows this assumption to be untrue, with over 90% of the City's population moving in after the year 2000, 69% of the population as recent as 2010 or later. That said, the City does have some very long-term owners as well as renters, with 357 owners having lived in the City since 1989, and 52 renters having rented their current unit since the 1990s.

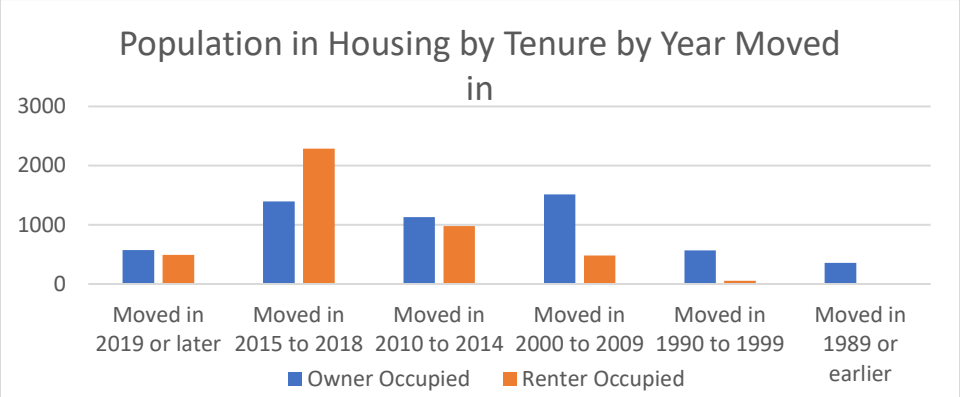


Figure 60- Snohomish City Population in Housing by Tenure by Year Moved in, US Census Bureau ACS, B25026

Tenure by Age of Householder by Year Moved In (B25128)

Figure 87 supplements the above, showing that 40% of current renter households moved in to 1-unit (attached or detached) home in 2015 or later. Interestingly, the 2010-2014 renter cohort was much more likely to move into denser housing (the largest number of 20-49-unit structure move-ins occur in this cohort) compared to 2015 or later, of whom 400 moved into SFR, while only an estimated 80 from 2010-2014 moved into SFRs and remain there (compared to 120 from 2000 to 2009 who remain in rental SFRs).

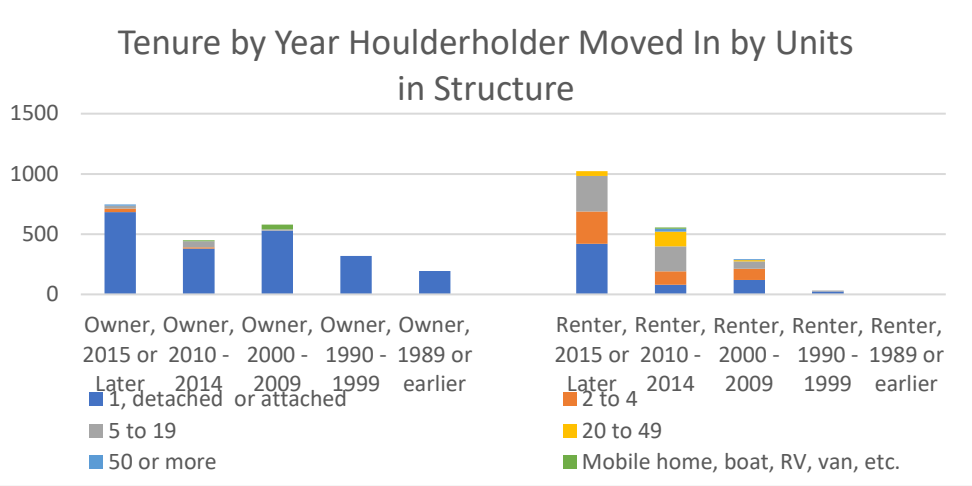


Figure 61 - Snohomish City, Tenure by Age of Householder by Year Moved in, ACS B25128

Again, this emphasizes the why behind the City's very recent median age for move-ins and breaks down the idea that renters live somewhere else that can be separate from the "real" or rest of, the City, or otherwise are anything but fully, meaningfully, contributing members of the community.

Interestingly, a small but still notable blip of move-ins to ownership housing in 2010-2014 that is 5-19 units in the structure. With Snohomish's size, it may be possible to investigate if this is a specific property coming online, as a way of ground truthing these survey results.

Tenure by Age of Householder by Year Moved In (B25128)

Figure 88 shows that by count, 2015 to 2018 were the banner years for renters 35-to-64 years old to move into Snohomish, with 2010 to 2014 being a close second (411 and 336, respectively). Ownership for that same age group, meanwhile, plummets in the wake of the Recession (2010 onward), while at the same time younger households, 15-to-34 years old, begin to emerge as renters and by count, as a notable cohort of buyers in 2015 to 2018.

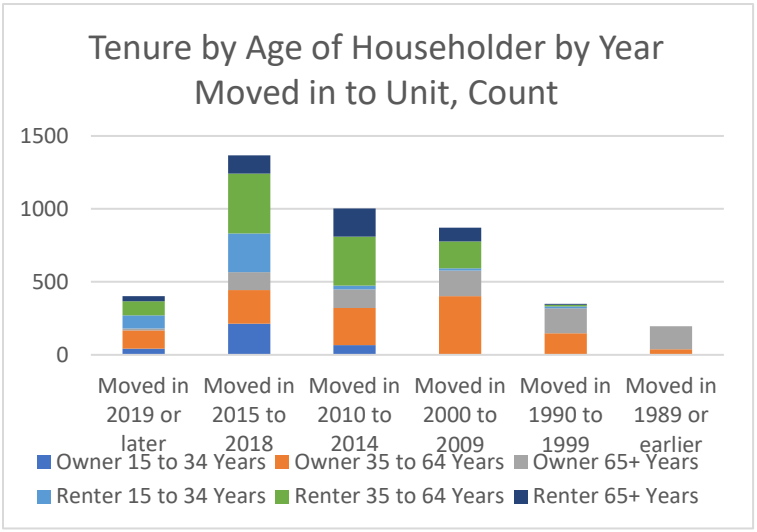


Figure 62- Snohomish City Tenure by Age of Householder by Year Moved into Current Unit, US Census Bureau ACS B25128

Why did so many 35-to-64-year-old renters move in in the wake of the Recession? Why have both new owners and renters declined so dramatically since 2019?

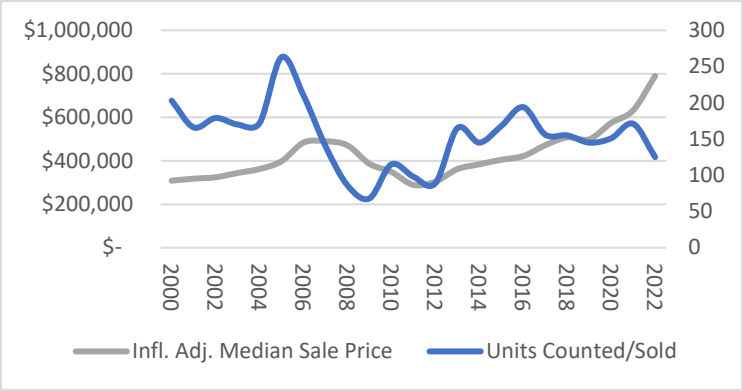


Figure 63 - Snohomish City Inflation Adjusted Median Sale Price and Annual Sale Count of Single-Family Detached Homes, AHA Analysis of County Assessor Data

We can infer that in the wake of the Recession, current 35-to-64-year-old households were severely financially impacted and found their buying power lessened. Combined with high required incomes (inflation adjusted, approximately $78,000/year to $95,600/year required, 2013 and 2017 respectively).[4] In addition to a general slowdown in buying (Figure 89), renting which was comparatively affordable was the only option to stay in the City. As the Recession subsided but incomes lagged, home prices recovered in Snohomish much faster than the income recovery of these likely homebuyers, leaving households who planned to temporarily rent unable to upgrade from a rental unit. Exacerbating this was the limited variety of housing types in Snohomish, and the region, which might have provided ownership opportunities at a lower price point to more likely buyer households. Many of these 35- to 64-year-old renters will struggle now to make the jump to home ownership, and faced with rising rents relative to their incomes, can be expected to face increasing displacement pressure.

[4] Alliance for Housing Affordable, City of Snohomish Report 2, Single Family Home Sales Price, 2000 to 2022.

<u>Population Change by Citizenship Status by Sex</u> (B05003A-I) / **<u>Population by Race by Place of Birth</u>** (B06004 A through I)

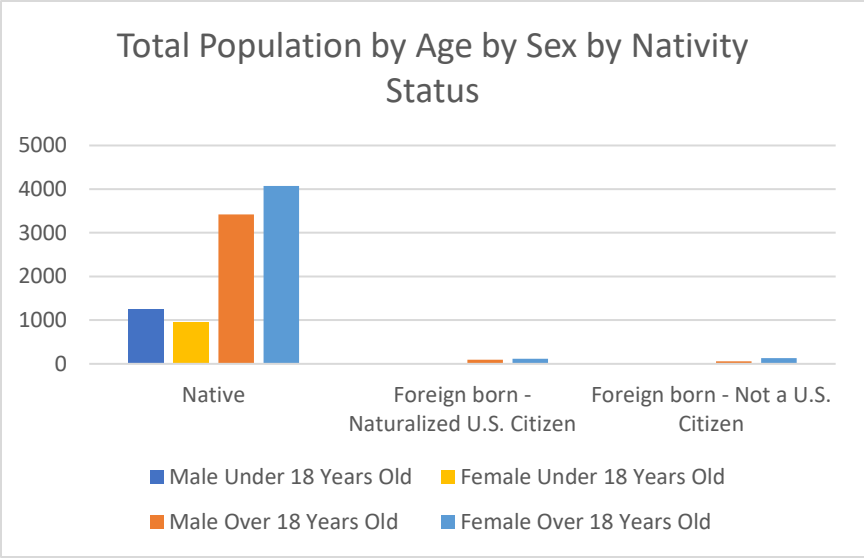


Figure 64 Snohomish Total Population by Race by Age by Sex by Place of Birth, B05003

In the discussion of race, it is inevitable that place and/or nation of origin enters the discussion. Figure 90,Figure 91 and Figure 92 show that, by and large, Snohomish's population is American Born. Furthermore, Figure 93 shows that most were born in Washington State, with a few exceptions. By national/international birth, most of the population is again American-born or naturalized. The only exception is over-18-year-old Asian individuals (both male and female), who are mostly foreign born, but

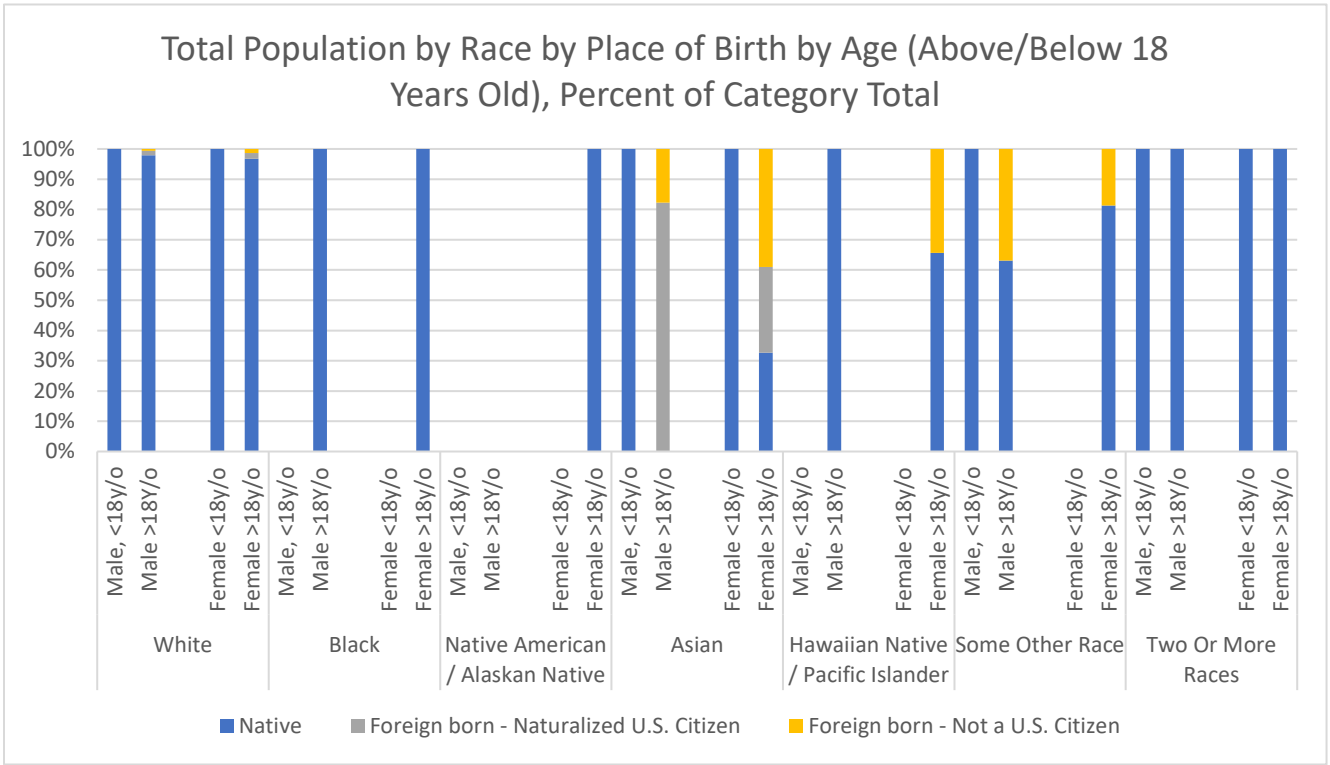


Figure 65 - Total Population by Age by Sex by Nativity Status, B05003A-G

also mostly naturalized U.S. citizens. This story is repeated for individuals of Hispanic or Latino origin, in Figure 92.

When viewing place of birth by race and focusing on place of birth within the United States, as in Figure 94, it is seen that beyond being American born, many residents, above 50% White, and approximately

50% of other races, were born in Washington State. The remainder, except for Asian individuals, were born in another State, as discussed earlier. The one notable exception is Hawaiian Native / Pacific Islander individuals, 100% of whom were not born in Washington, though many were born in the United States.

When considering ways in which people are excluded by price, this information will help in determining what areas to review as being excluded from Snohomish. The caveat, of course, is that past behavior is not always an indicator of future action, certainly not as the city works to undo displacement and exclusion by race.

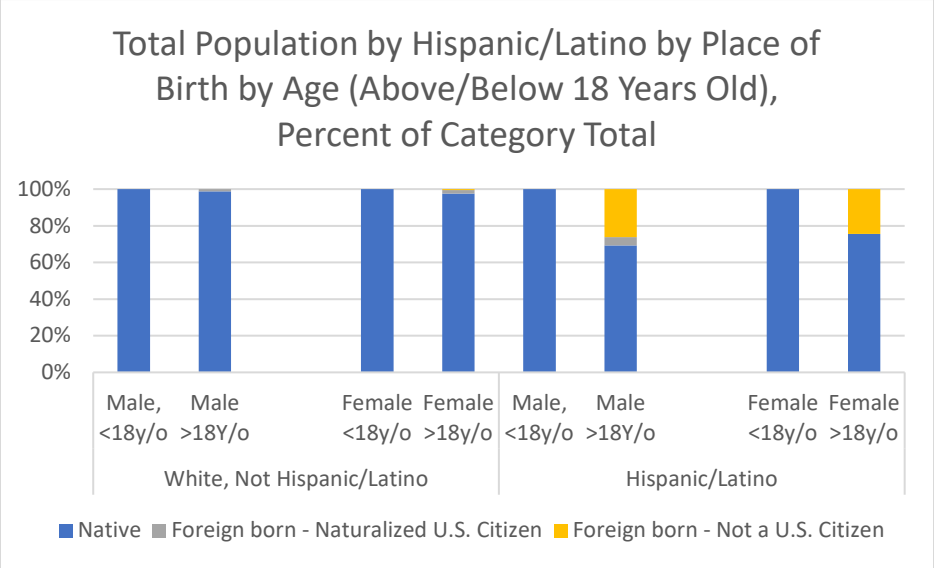


Figure 66 - Snohomish Total Population by Ethnicity by Age by Sex by Place of Birth, B05003 G-I

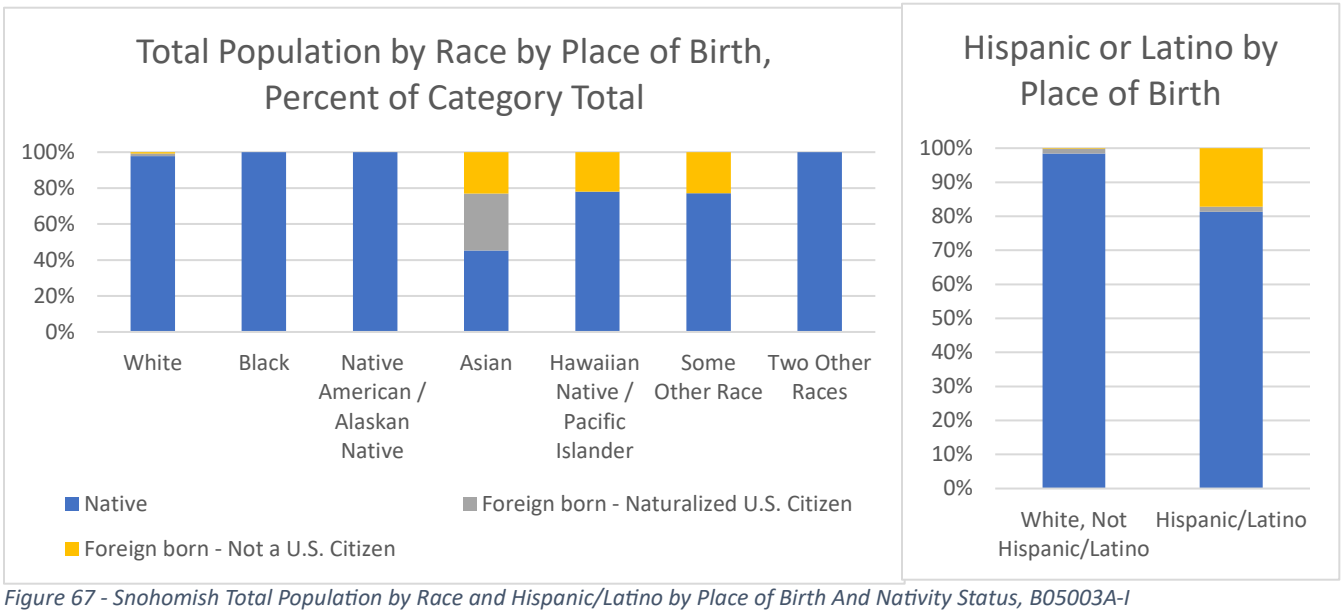


Figure 67 - Snohomish Total Population by Race and Hispanic/Latino by Place of Birth And Nativity Status, B05003A-I

Total Population by Race by Place of Birth, Percent of Category Total (B06004A-I)

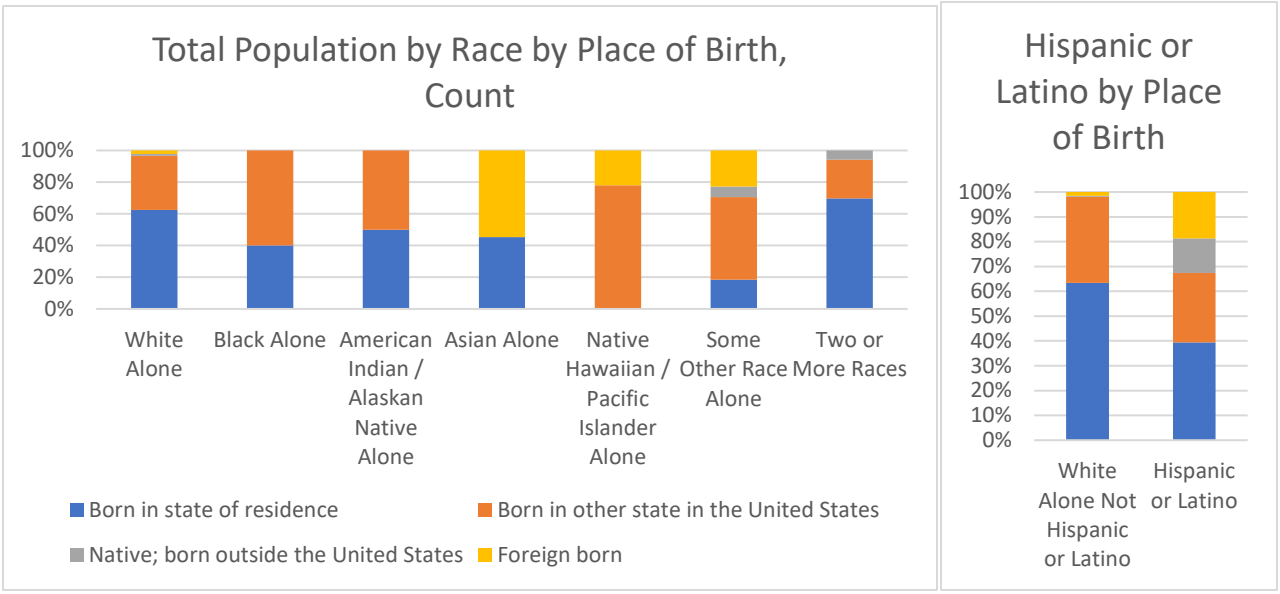


Figure 68 - Snohomish Total Population by Race and Hispanic/Latino by Place of Birth, B05006A-I

Race by Place Lived 1 Year Ago (B07004 A-I)

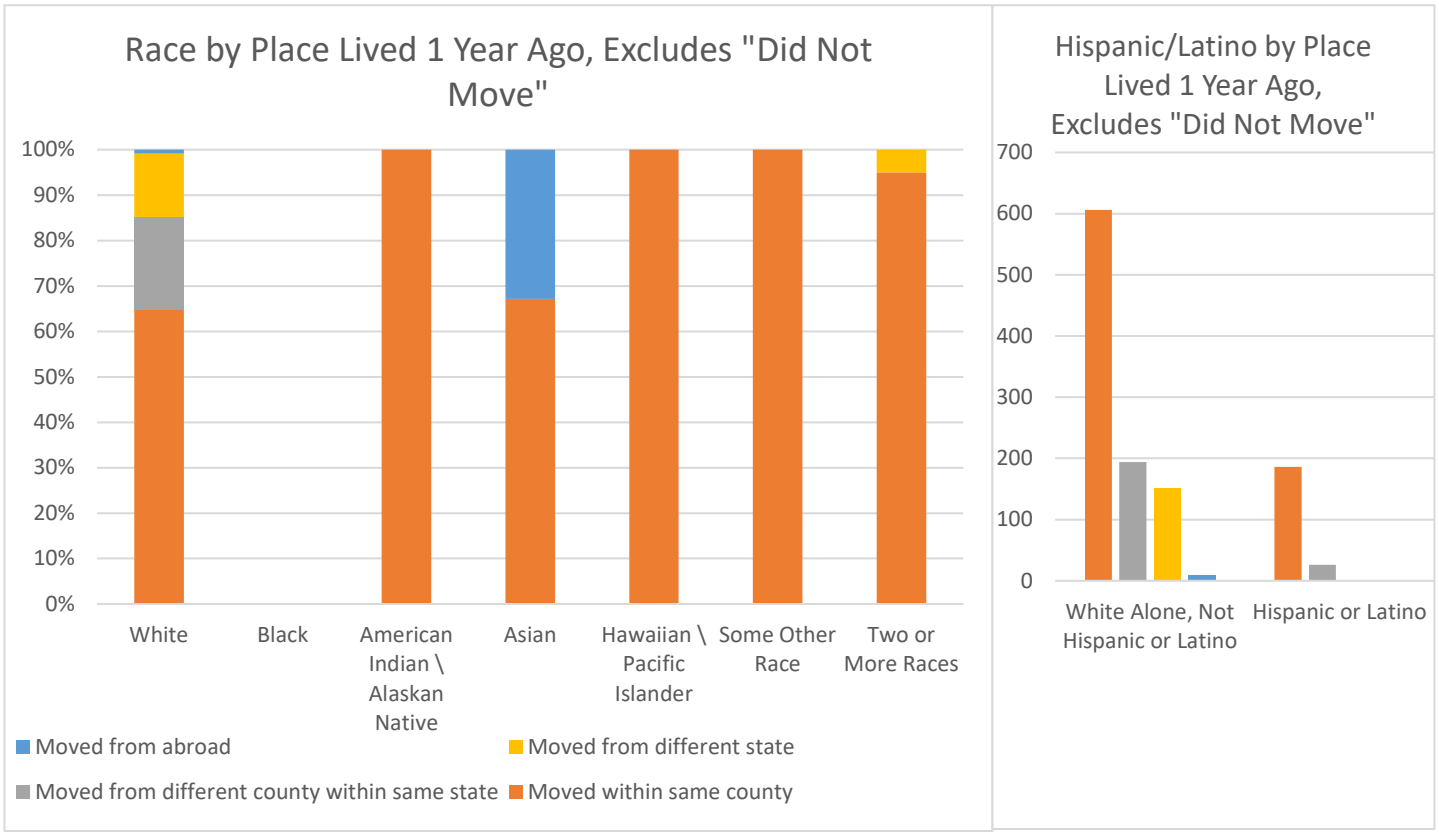
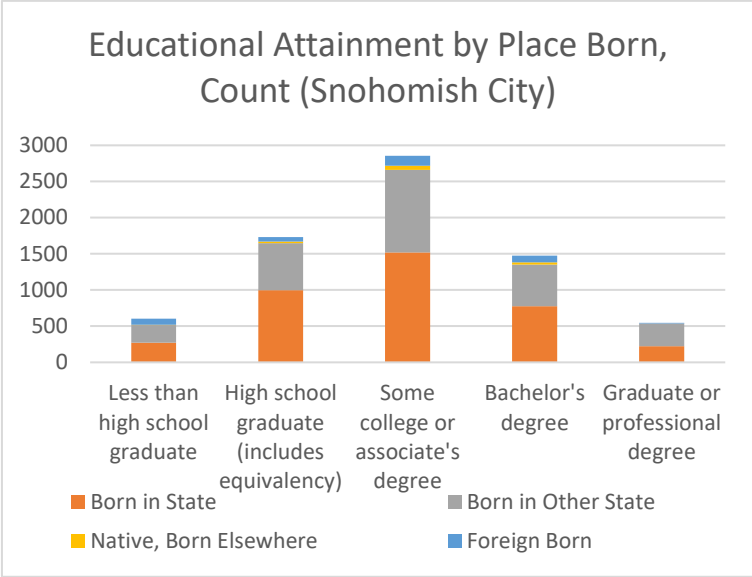


Figure 69 - Snohomish Race by Place Lived 1 Year Ago, Excluding "Did Not Move", B07004A-I)

Across all races that have moved to Snohomish since being surveyed by for the ACS (recognizing again that the survey occurred over 5 years), came from within Snohomish County. For White households only, some have also moved from another Washington State county, or other U.S. state. Reviewing the figures as a percentage of the total for each race, only recently immigrated Asian households have a notable non-U.S. place of origin in the last year. However, this is approximately 30% of the total, or 27 households out of 70 total. (198 Asian households lived in Snohomish last year and are not displayed in this graph as they are part of "Did Not Move.")

Hispanic/Latino households that did move, again "Did Not Move" are excluded from this graph, came from within Snohomish County, or somewhere else in Washington State. Again, when considering both displacement and exclusion of peoples, this information should be kept in mind. The caveat is that these are households who overcame any exclusion and successfully moved to Snohomish anyway. The unknown, and unknowable, is households that may have desired to live in Snohomish and been unsuccessful. An examination of exclusion will focus on Snohomish County and Washington State places, but will also attempt to consider exclusion in likely places that new Snohomish County (and perhaps Snohomish City) residents originated from.

Educational Attainment by Place Born (B06009)



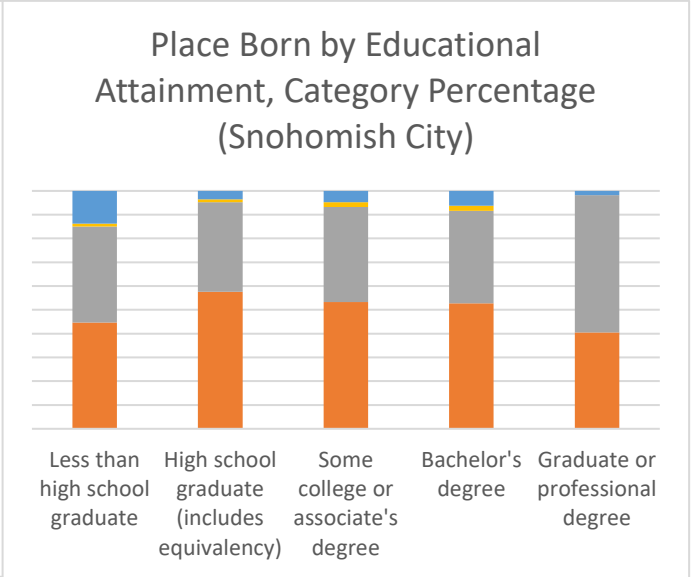
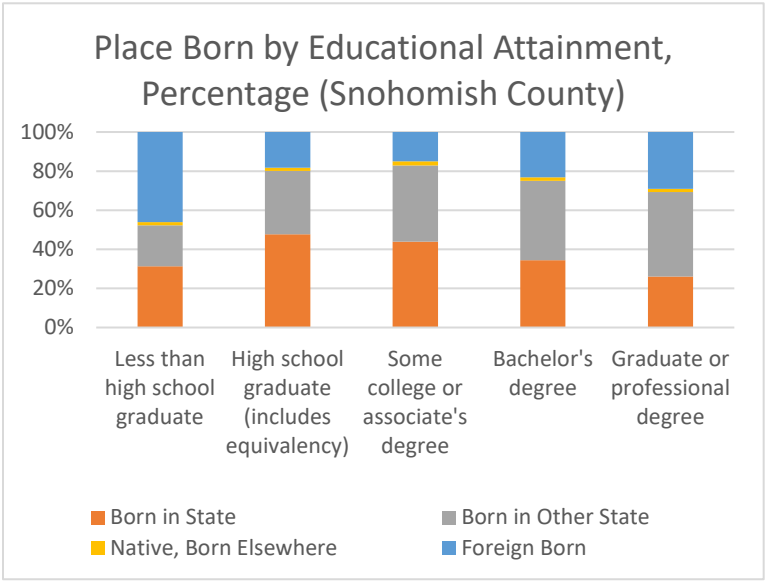


Figure 70 – Snohomish City, Educational Attainment by Place Born, Count (top), Percentage (right), Snohomish County Percentage (bottom), B06009



The educational attainment and place born of current Snohomish residents shows that most of the population was born in-state and received some college or an associate's degree. When counted, the foreign-born population still majority has an associate's degree or more (239 individuals at/above an AA, vs 144 below).

A notable observation of this data is how less than high school and graduate or professional degrees holding individuals have >50% of their population coming from out of state (less than high school aided in part by foreign born and native/born elsewhere). This seems to indicate that in the educational 'middle,' between a high school diploma and bachelor's degree, people mostly stay in-state. This slight bell curve is similar to Snohomish County, with more of Snohomish's population coming from in-state in all categories.

Place of Birth by Marital Status (B06008)

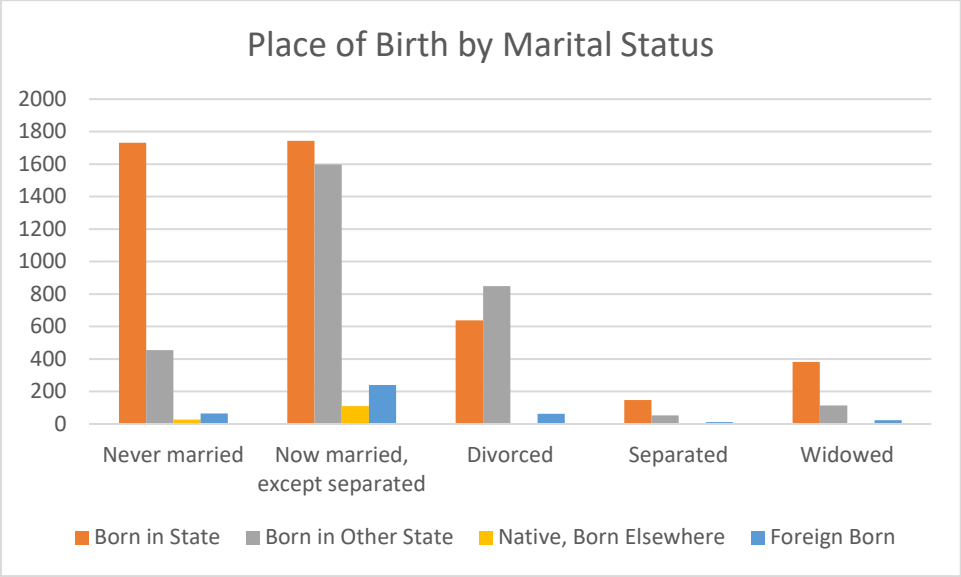
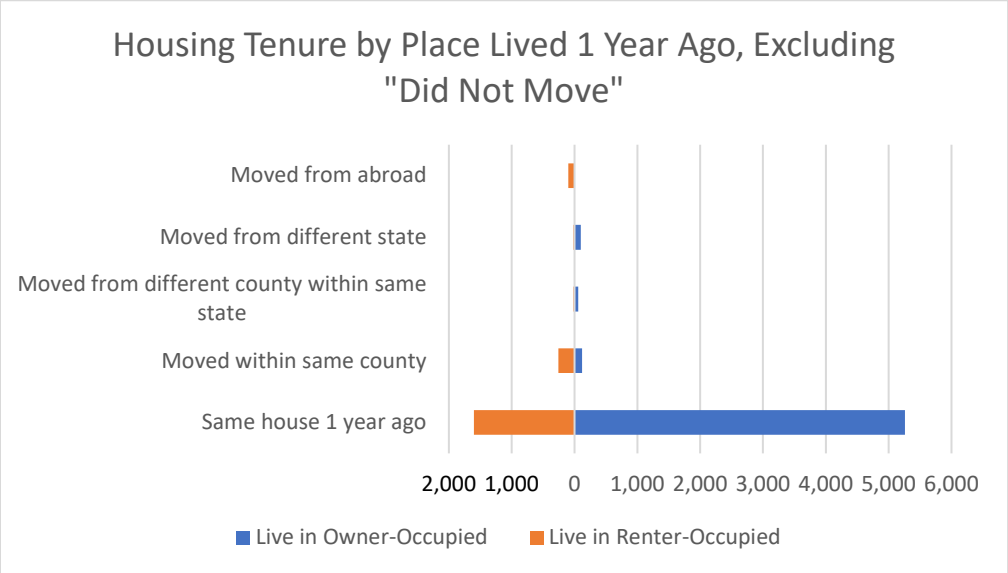


Figure 71 - Snohomish Place of Birth by Marital Status, B06008

As is typical with this data, through the lens of place of birth and marital status, most people originated in Washington State. It is notable, however, that Born In Other State / Divorced individuals exceeds Born in State / Divorced individuals. This is unusual in Snohomish County, and most other cities except Bothell, Edmonds, Lynnwood, and Gold Bar.

The inference that can be made from this data is one of two things: Either moving to Snohomish with or for a married partner from out of state is particularly difficult, perhaps due to the financial burden of housing, or Snohomish attracts divorced individuals to live in the City for unknown reasons. Figure 34 clarifies that many of these divorced individuals are female householders living with their own children. With the data available, it cannot be determined why this situation is present in the City and bears further investigation at community outreach events and listening sessions.

Housing tenure by Place Lived 1 year Ago (B07013)



Snohomish has a higher portion of renters moving in than owners, particularly intra-County movies. The fact that renters are the majority of inter-county and inter-state moves stands in contrast to another recently studied city, Stanwood, where ownership is the majority for these two groups.

Snohomish Exclusion Through Price by Race – Snohomish County Cities, Washington State Counties, and Top 20 National Counties Where Movers to Snohomish County Originated From

As discussed earlier, the City of Snohomish has work to do in analyzing disparate impacts on current residents of diverse backgrounds, analyzing its workforce, and more. But disparate impacts are not just applied to current residents, they are also applied to current and future hopeful residents that might have wished to live in the City but found prices too high for their income. Again, this is exclusion through price, something that may not be an explicitly intended consequence of current land use and zoning policy, but one that is happening as a result, nonetheless.

This analysis of exclusion is first done on Snohomish County cities (with the potential to be expanded to Census Tracts/Block Groups, and/or CDPs), then the top twenty counties where Snohomish County movers originated from. Many of these are Washington State counties, but some are from other states. The US Census Bureau maintains a tool called the Census Flow Mapper – another way of saying migration patterns between counties. Who left for where, who came from where, in a 5-year range. This data, like HUD CHAS data, is for 2016 to 2020 at present.

Notes on Data:

This data is an analysis of the total population of the subject city or county, a vast majority of whom were not seeking to move – not to Snohomish, Snohomish County, Washington State, or anywhere else. However, these are places from which *some* of the County's population has come from, in the case of counties. It is entirely possible that, for example, no households from Santa Clara County, CA, sought to live in Snohomish between 2016 to 2020. This analysis is therefore purely a hypothetical "what if" analysis – what *if* the average household of a given race from the subject Place sought to live in Snohomish. What were their odds of being able to afford the cost of living? This also assumes that no household would accept being cost burdened at or above 30% of household income – an unknowable matter of personal and financial choice for every household.

To conduct this analysis, homeownership is the most accessible data point, as real records for the Census survey period (2016-2020) exist for Snohomish. The required income for a home purchase (Single Family, Townhome, or Condo), on average between 2016 and 2020 was $85,419/year (2020 dollars).[5] For single family home sales only, this figure changes to $89,946/year required (but is not displayed in the following analysis).

Rental data is considerably more difficult. Census estimates for asking rent in the 2017-2021 ACS put asking rent at approximately $880/mo. (2020 dollars), or $35,579/year.[6] Dupre & Scott Rental Advisors (since closed, in December 2017), estimated the Marysville/Monroe rental market, which includes

[5] Assumes a 10% down payment, 30-year fixed rate loan, 33% debt to income ratio, no other household debts (student loans, car payments, etc.), real annual interest rates reported by Freddie Mac, $1:$1000 of real assessed value for home insurance, and real property tax rate for the year on the assessed value of reported home sales. Sale records do not include estate sales or parcel assemblages that included a sale, to remove noise from the data. Data reports only "Qualifying" sales, or the typical sale of a property.

[6] 31 units at $300-349, 60 units at 650-650, 31 units at 800-899, 35 units at $1500-$1999 creates an average rent of $889.46/mo., which translates to $35,579/yr.

Snohomish, to be at $1,231/mo. (2020 dollars) for just 2016 and 2017. This Dupre & Scott survey was for strictly rental properties, not including single family homes and other rental products.

This report chooses to follow the Dupre and Scott data, as that is more reflective of currently observed rental rates in the City of Snohomish, of approximately $2068/year across all unit types for 2023. Part of the justification for this is that the Census Bureau does not make clear if it screens out income restricted properties with artificially lowered (by public dollar subsidies) rental rates.

Assuming the Dupre and Scott-estimated rent did not increase between 2017 and 2020 (which is highly unlikely), the required annual rent in Snohomish for the 5-year survey period of 2016-2020 would be $49,240/year, or $50,000 after rounding. With this figure as the line for rental affordability in Snohomish, this report presents the following information about exclusion of residents in Snohomish County cities and the top originating counties for new Snohomish County residents from 2016 to 2020.

Snohomish County Cities

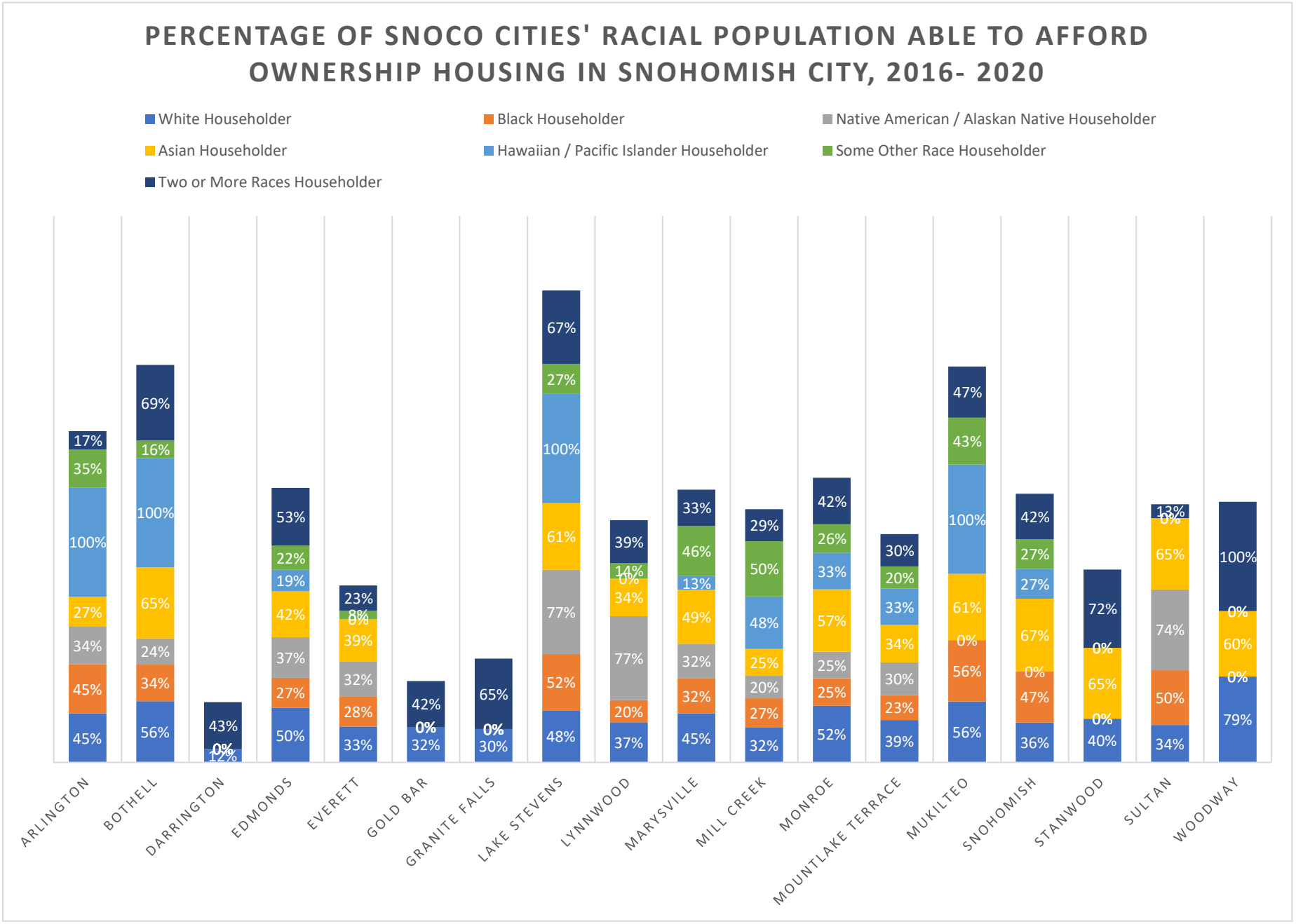


Figure 72 - Percentage of Snohomish County cities' population, by Race, Which Could Likely Afford Home Ownership in Snohomish City Between 2016 and 2020, ACS B19001A-G, AHA Staff Analysis

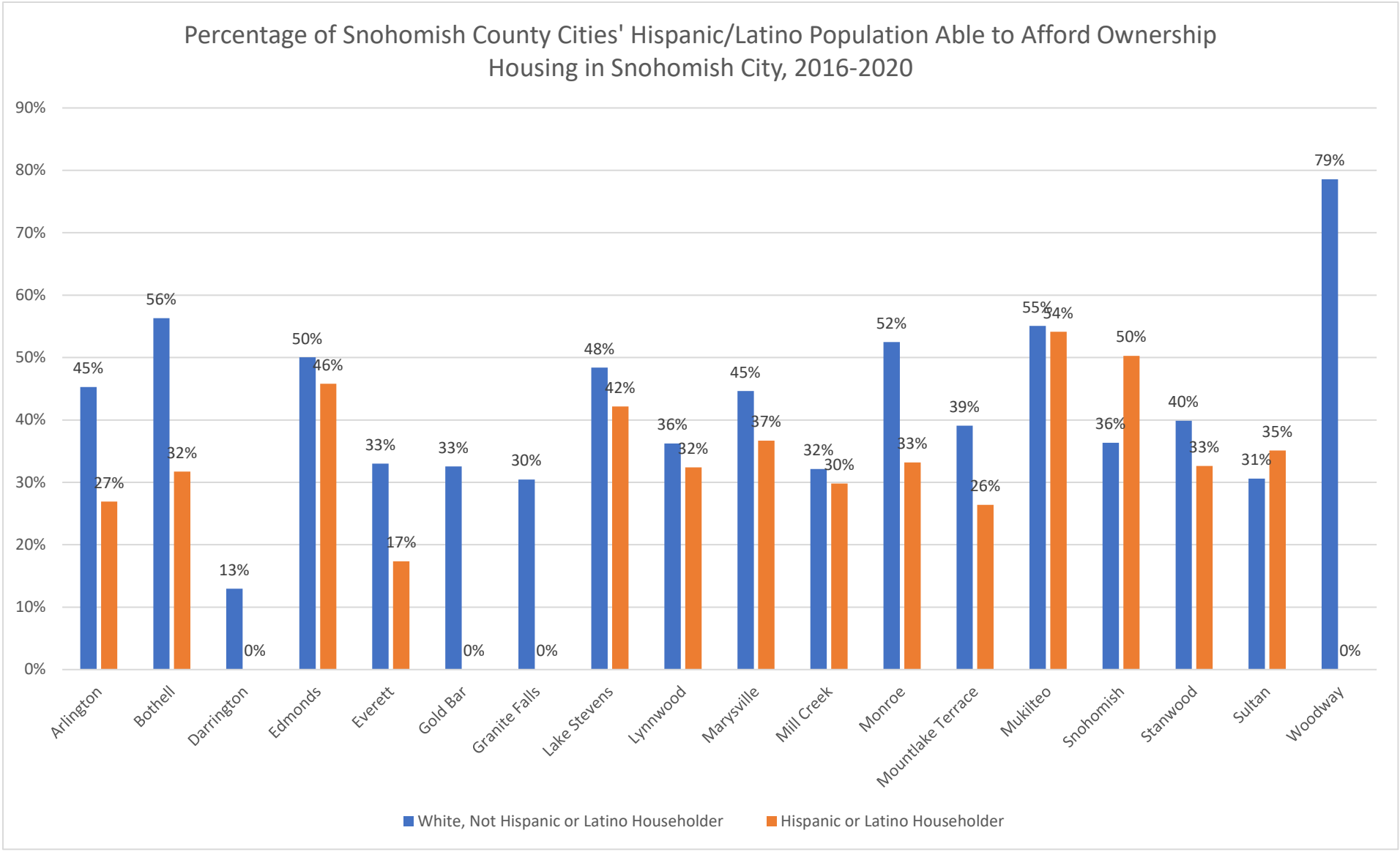


Figure 73 - Percentage of Snohomish County Cities' Population, by Hispanic/Latino, Which Could Likely Have Afforded Home Ownership in Snohomish City between 2016 and 2020, ACS B19001H, I, AHA Staff Analysis

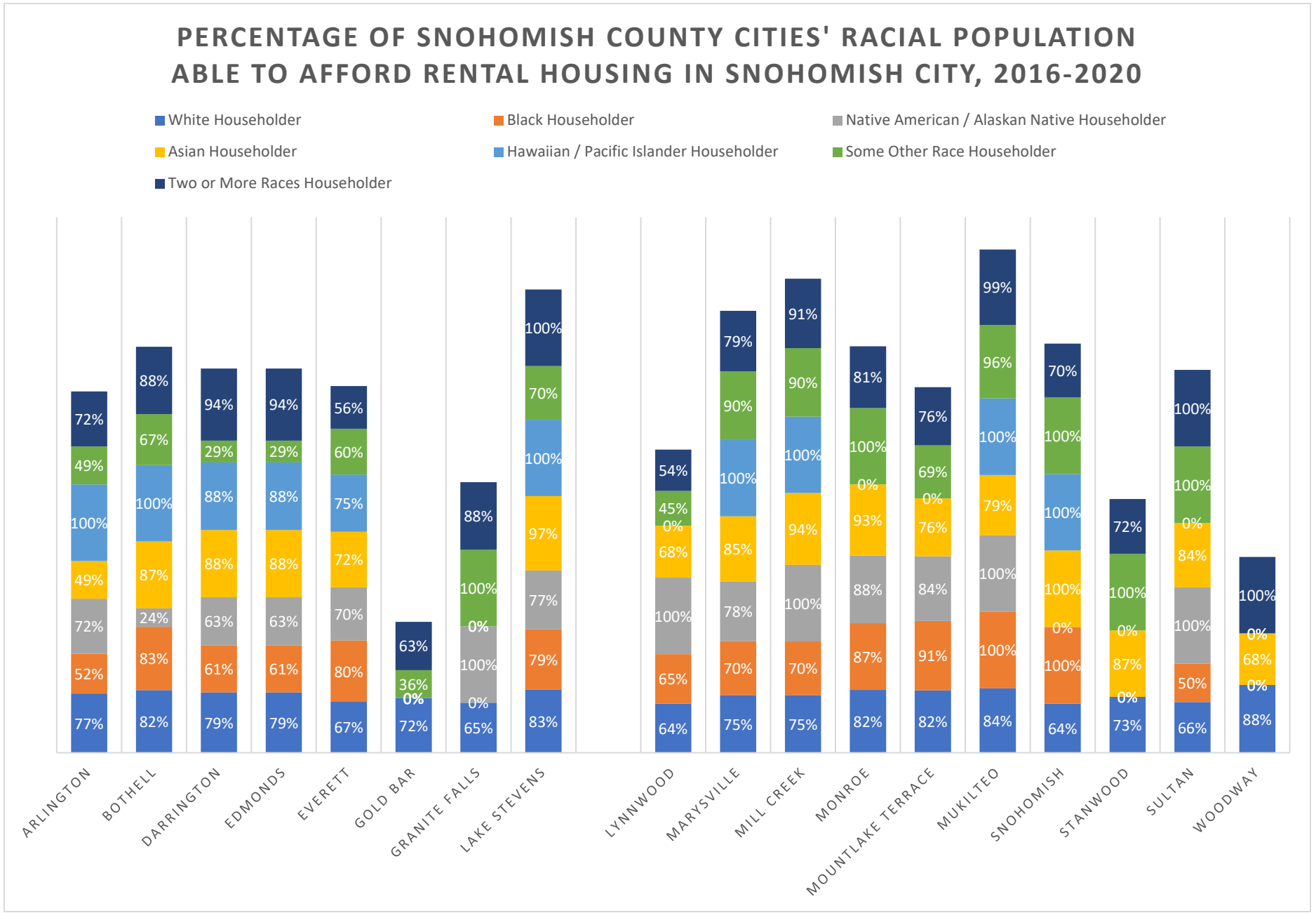


Figure 74 - Percentage of Snohomish County Cities' Population, by Race, Which Could Likely Have Afforded Rent in Snohomish City, 2016 to 2020, ACS B19001A-G, AHA Staff Analysis

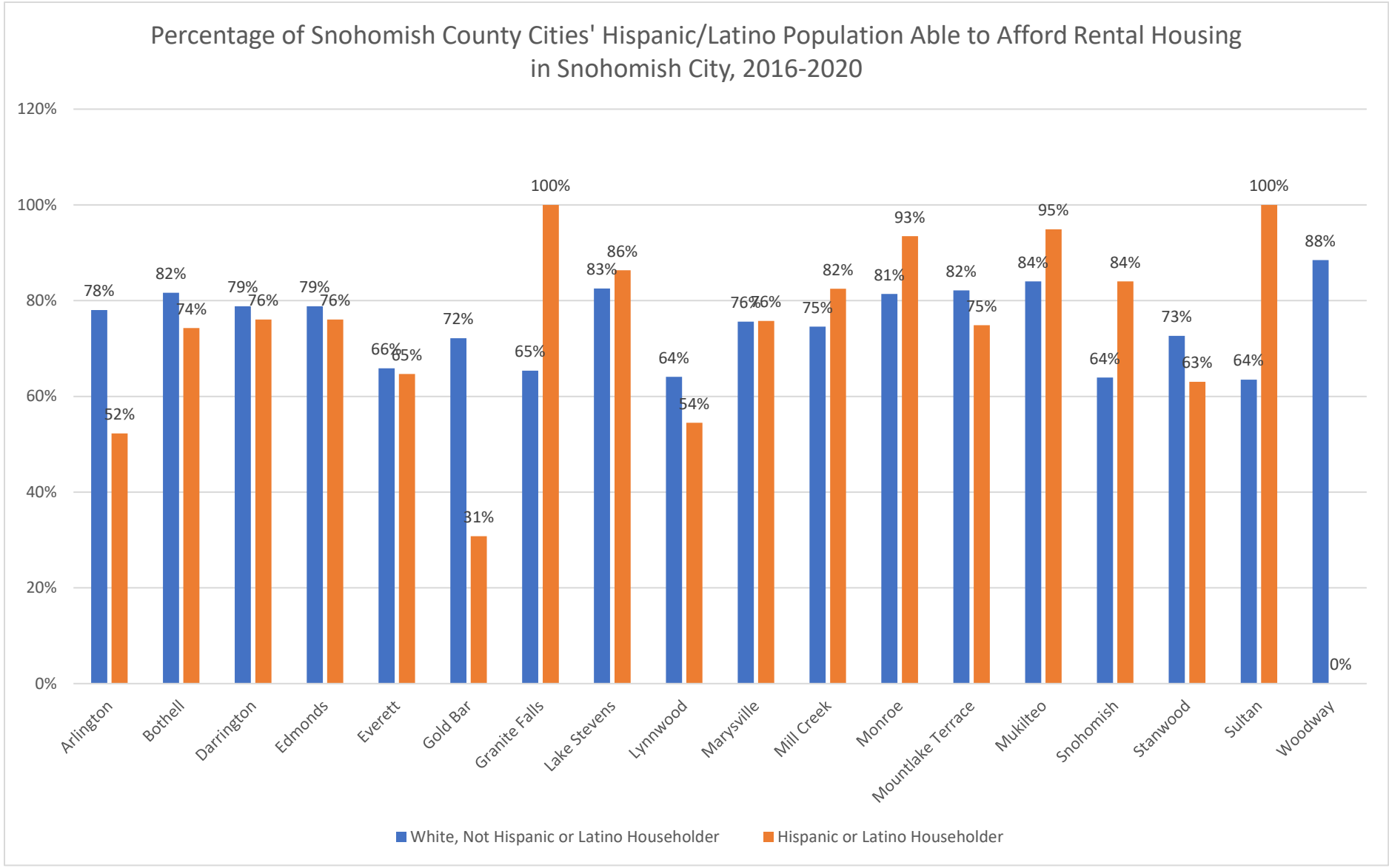


Figure 75 - Percentage of Snohomish County Cities' Population, by Hispanic/Latino, Which Could Likely Have Afforded Rent in Snohomish City between 2016 - 2020, ACS B19001H, I & AHA Staff Analysis

Top 20 U.S. Counties

In this analysis of the top 20 U.S. counties from which new Snohomish County residents came from in 2016-2020, two findings stand out. First is that non-Washington State counties' populations are generally more able to afford housing in the City of Snohomish than Washington State counties' populations of the same race. In some cases, this extends to greater financial power relative to White households from Washington State families. For example, 50% of Orange County Two Other Race households were able to buy or rent, while no more than 38% of White households from Clark and Pierce counties were able to buy or rent. Only Tarrant County, TX, and Salt Lake County, UT, are slightly less able to buy in Snohomish than Clark, Island, King, Kitsap, Pierce County residents. Otherwise, out-of-state residents were by and large more able to afford housing prices in the City of Snohomish. It is notable here that a vast majority of new Snohomish County residents originate from King County, for understandable reasons.

What is true across both in- and out-of-state counties, however, is that White households almost universally have greater buying power than *any* other racial group. The only occasional exception is Asian households, who in some counties have more ability to buy than any other, White included. Conclusion: Generally speaking, White households were (and surely still are), excluded from renting or owning in the City of Snohomish in 2016-2020, but other races were *more* excluded. This is particularly apparent in Black households, where in Pierce County, for example, an estimated 38% of White households would be able to afford homeownership in Snohomish, while only 22% of Black households would be able to. This pattern is repeated in Some Other Race households, and to a lesser degree Two Other Race households. This may be part of the explanation why Two Other Race households appear more commonly in the City of Snohomish than others, though it does not explain the relatively larger number of lower income Two Other Race households.

Finally, these trends are largely repeated for Hispanic and Latino households in out-of-state counties and in-state counties in roughly similar ways to the previous analysis.

Top 20 Source Counties for Migration to Snohomish County

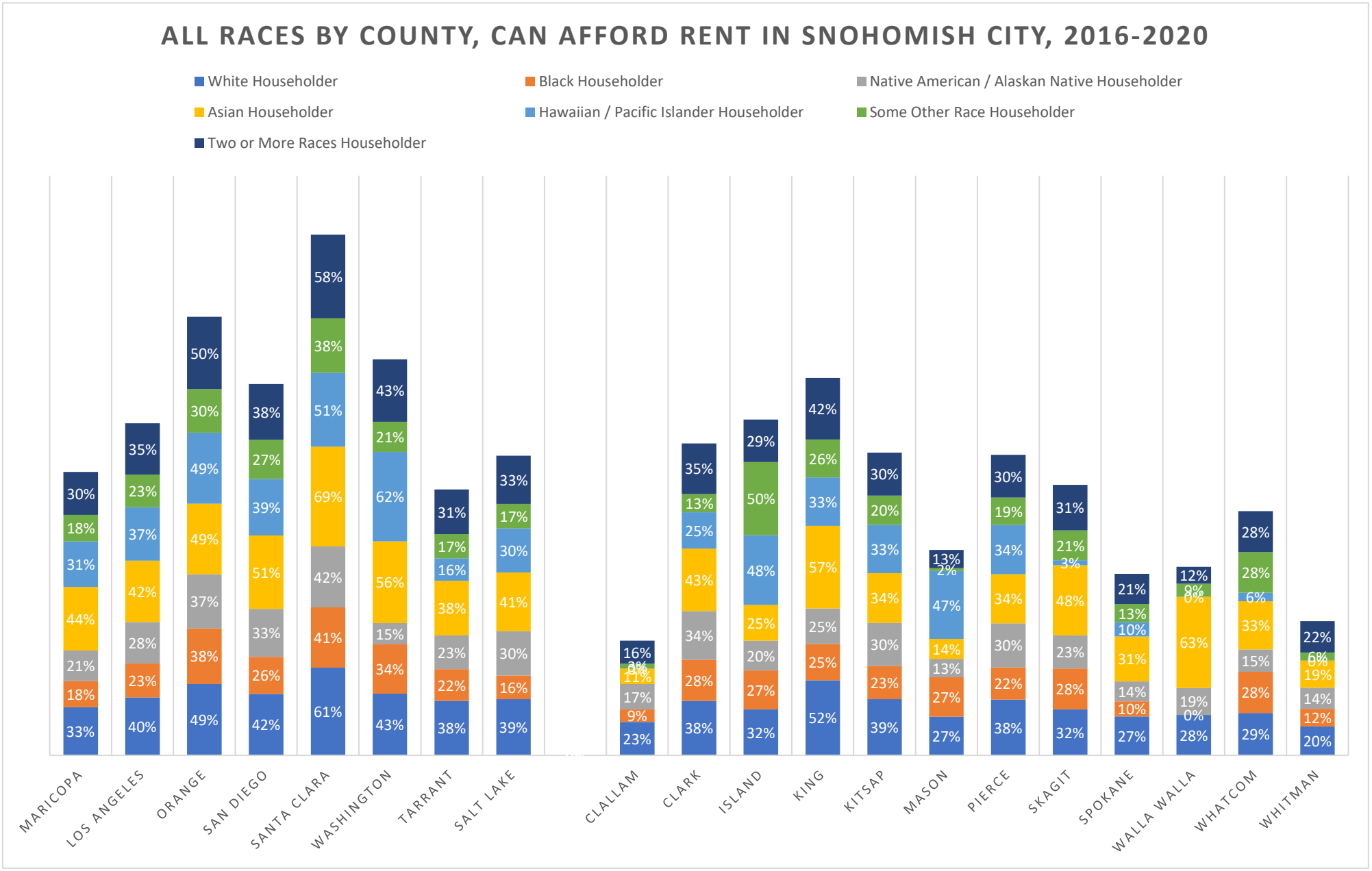


Figure 76 - Percentage of Top-20 Source Counties for In-Migration to Snohomish County Population, by Race, Which Could Likely Have Afforded Home Ownership in Snohomish City, 2016-2020, ACS B19001A-G, AHA Staff Analysis

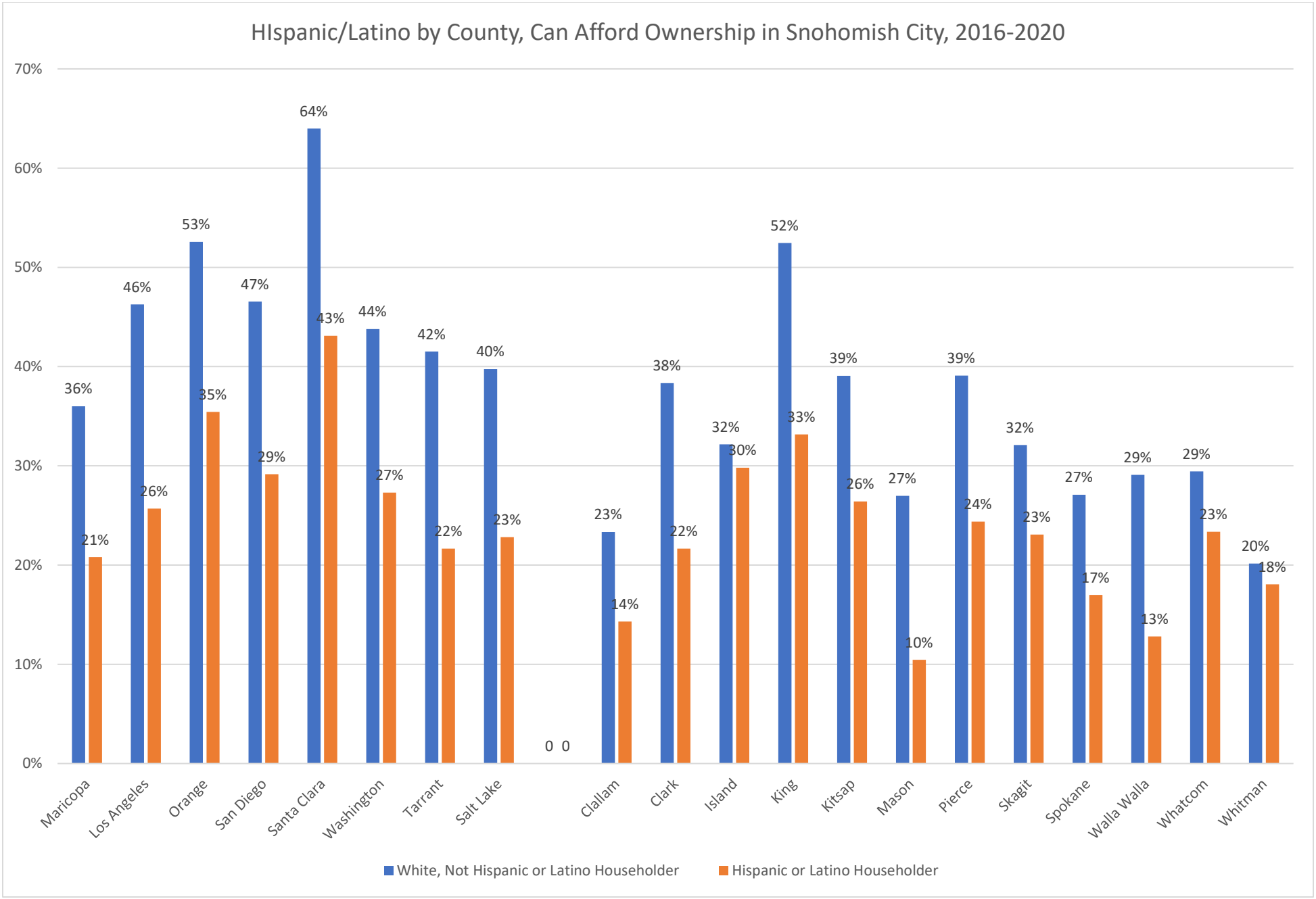


Figure 77 - Percentage of Top-20 Source Counties for In-Migration to Snohomish County Population, by Hispanic/Latino, Which Could Likely Have Afforded Home Ownership in Snohomish City, 2016-2020, ACS B19001H, I, AHA Staff Analysis

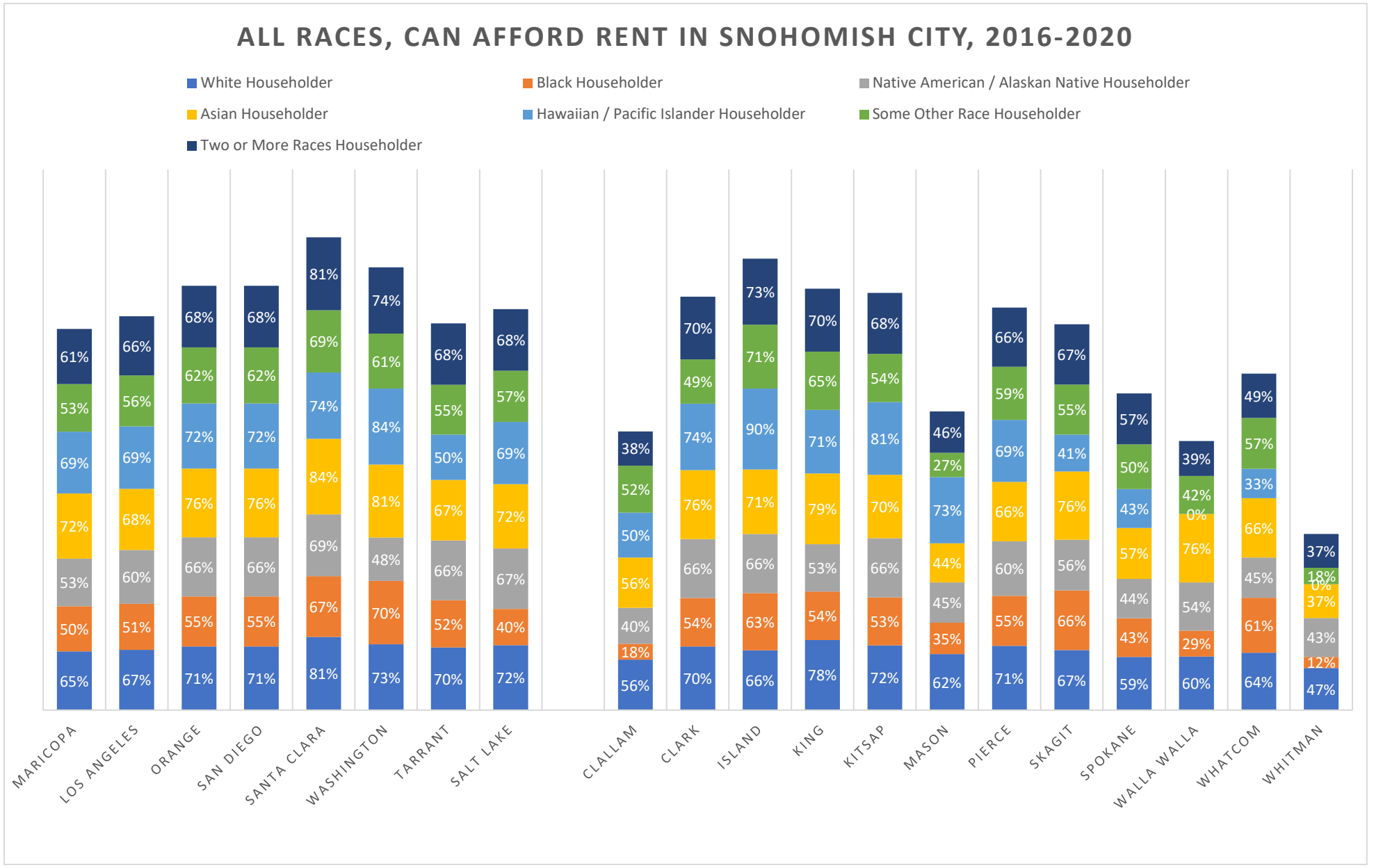


Figure 78 - Percentage of Top-20 Source Counties for In-Migration to Snohomish County Population, by Race, Which Could Likely Have Afforded Rent in Snohomish City, 2016-2020, ACS B19001A-G, AHA Staff Analysis

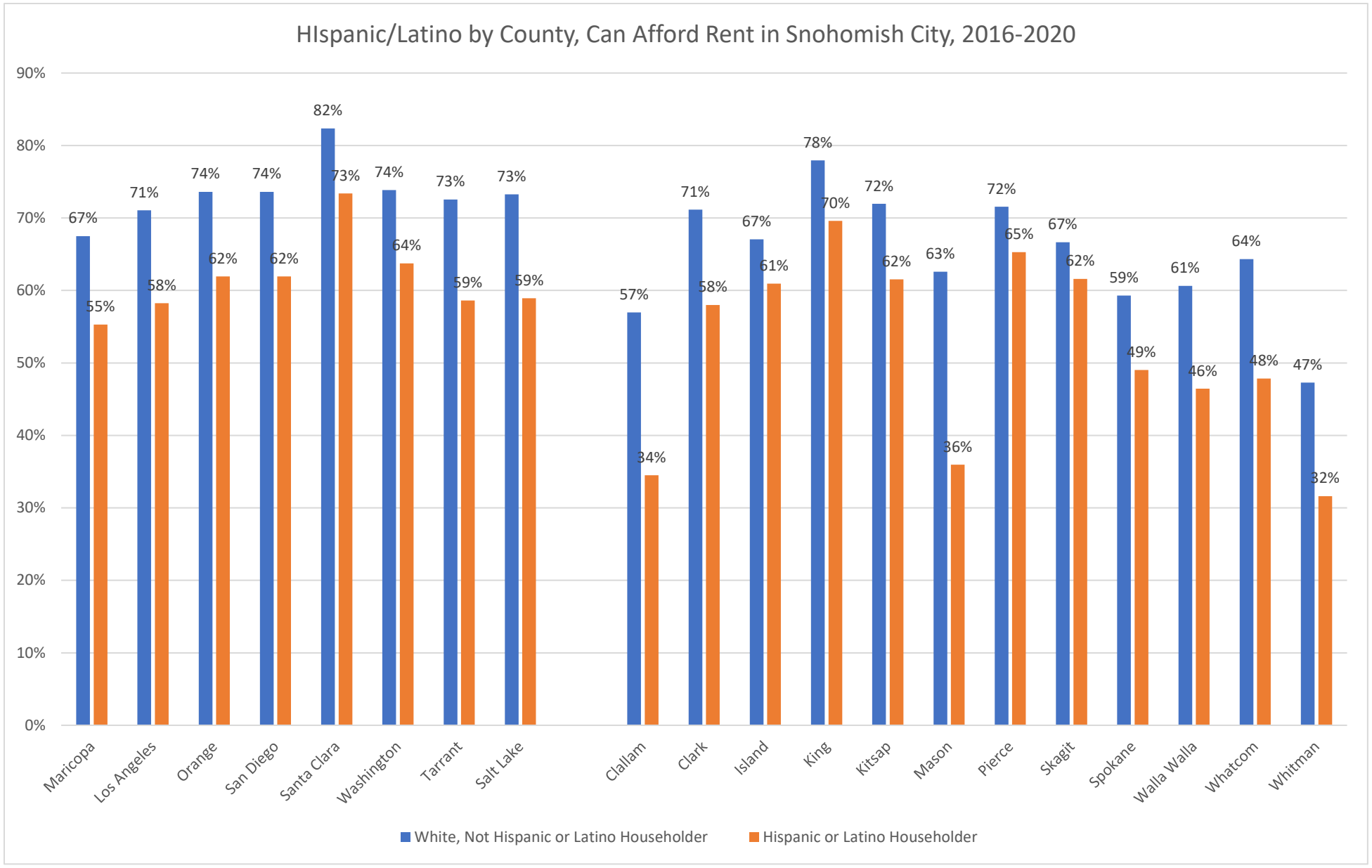


Figure 79 - Percentage of Top-20 Source Counties for In-Migration to Snohomish County Population, by Hispanic/Latino, Which Could Likely Have Afforded Rent in Snohomish City, 2016-2020, ACS B19001A-G, AHA Staff Analysis

Housing Problems

This section covers the broad definition of "housing problems." In this case, it uses the HUD definition, which includes housing cost burden[7], incomplete kitchen or plumbing facilities, or is overcrowded. This section focuses on cost burden as the main housing problem at play in Snohomish and analyzes the issue further with available Census data.

Gross Rent as a Percentage of Income (GRAPI) B25070:

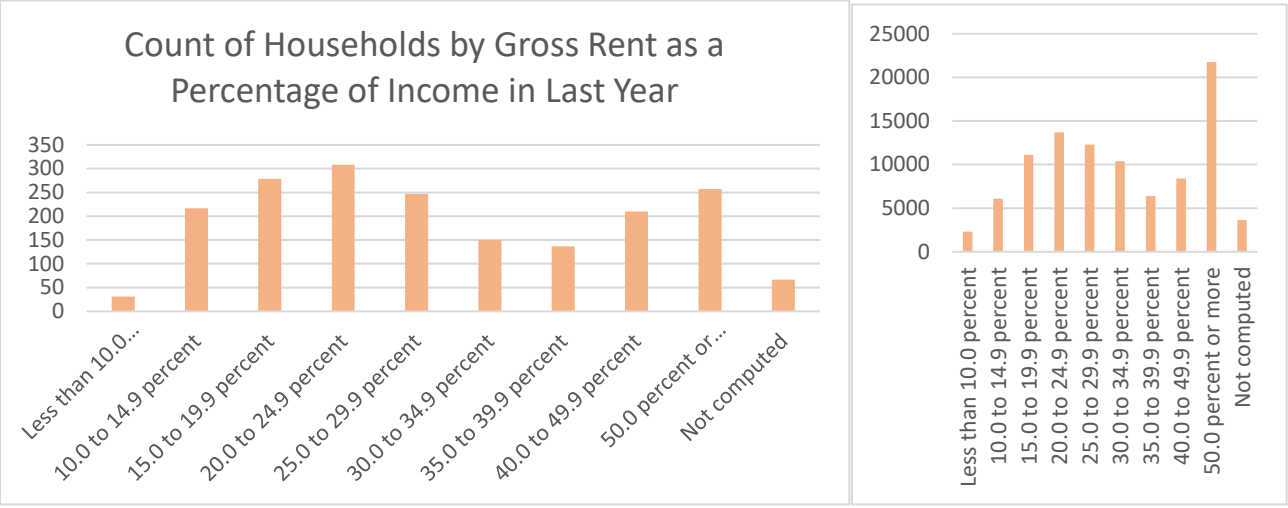


Figure 80 - Snohomish City, Snohomish County (insert) Gross Rent as a Percentage of Income in Last Year - US Census Bureau, B25070

57% of Snohomish renters are not cost burdened. On the other hand, of cost burdened renters, 11% are severely cost burdened at 40-49.9%, while another 14% are cost burdened at 50%. A total of 25% of Snohomish's renters are considered "severely cost burdened" by federal standards. In other words, an estimated 467 of Snohomish's household's income largely taken up by rent every month. At this level, it can be expected that all but a few of these households are making significant choices about basic essential needs (food, clothing, transportation, medical care, utilities, vehicle upkeep, etc.). The data shows two general groups of renters: Those who rent affordably (below 30% GRAPI), and those who do not, which the latter category being skewed towards those of increasingly severe cost burden. Snohomish's renters are not a majority cost burdened, but those who tend to be severely so. This creates sharply separated classes of renter, instead of a smooth gradient, in the City. The City contrasts with Snohomish County, where 50%+ cost burdened renters are by far the largest category by cost burden.

Cost burden at any level in the City of Snohomish accounts for 43% of all renter households. AHA advises against further comparison against neighboring jurisdictions, as that invites the line of reasoning that the City, having fewer cost burdened renters, or less severe percentages, and so needs to be less

[7] Discussed in more detail in a HUD publication, here: https://www.huduser.gov/portal/pdredge/pdr_edge_featd_article_092214.html

focused on the issue. Instead, it is suggested that the City compare itself to years past, to examine whether the rate of cost burden has increased, and how, in the City's history.

The City's median GRAPI is 26.7%, meaning that half of the City's population is below being officially cost burdened. Snohomish County's median figure is 30.4%. Again, though, these values can deceive the reader into thinking the problem is not serious. As noted with the County in Figure 62, the largest category of renters by cost burden, by far, is those severely so at 50% or higher.

Conclusion: For some reason, there are few rental housing options in Snohomish, or Snohomish County, meaning there is little space for renters in the moderate cost burden band. One possible explanation for Snohomish County is that the rate of conversion of Class B or C properties into Class A properties through renovation, and then raising rents to match, has been rampant and eroded the County's rental stock that would meet this population's needs. Whether the same is true in Snohomish City bears further investigation. That said, both the City and County data represent the opposite of what would be considered desirable: most renters not being cost burdened, with only a relative handful experiencing moderate to severe levels of cost burden, enough for different renter assistance programs, like Housing Choice Vouchers, job training, and so on, to be effective.

Gross Rent as a Percentage of Income (GRAPI) by Age (B25072):

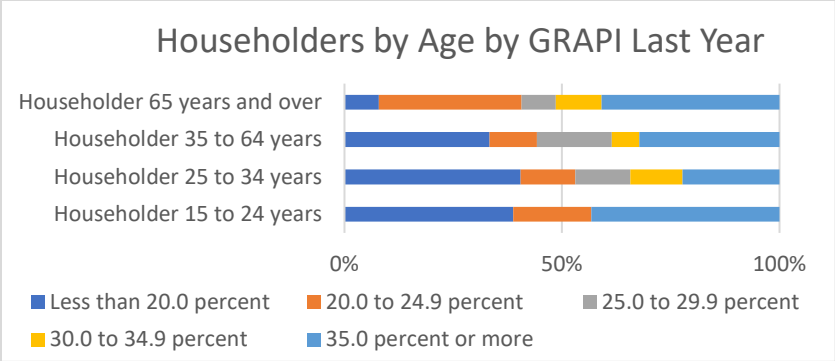


Figure 81 – Snohomish City Householders by Age by GRAPI in Last Year, Percent, ACS B25072

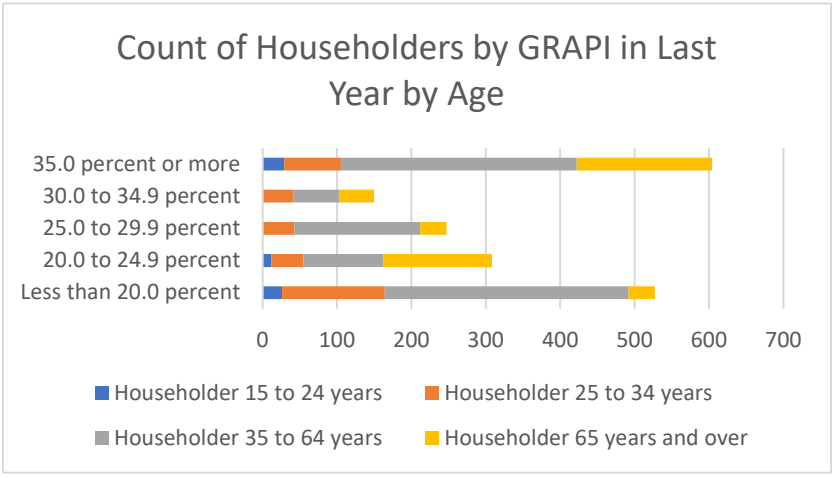


Figure 82 - Snohomish City GRAPI in Last Year by Age, Count, ACS B25072

This data shows interesting findings about how cost burden is distributed in the City by age. Most notably, senior, and young renter households experience cost burden at the highest rate (approximately 40% of both age cohorts), while renters between 25- and 34-years old experience the least (18% of this cohort). (Figure 63, Figure 63)

However, these three cohorts are combined just under half of all of Snohomish's renter households. Just over 50% of the City's renters are between the ages of 35 and 64, and by rate of cost burden, are divided into two major groups: those above 35% cost burden, and those below 20%. The reinforces observations from B25070 that there are two distinct classes of renters in Snohomish. In between, there are a few 35- to 64-year-olds between 20 and 34.9% cost

burden, but compared to the highest and lowest categories, these are relatively small portions of this age cohort. This trend of clear separation between those renting affordably and those struggling, is observed in other age cohorts as well. Again, it is clearly visible in Figure 64 that 25- to 35-year-old households are less likely to be struggling in the City. Conversely, senior households have almost no representation in <20% cost burden in Figure 64, indicating very few 65+ year old households are renting comfortably in the City. Combined with previous sections identifying senior renters as a likely policy focus area due to a high relative rate of renting, and some households with no vehicle access, this section brings that need into clearer focus.

As rents rise in Snohomish, it will be expected that all below cost-burdened cohorts shrink, while cost burdened cohorts increase, absent an influx of higher income renters (and displacement of lower income ones). Particular attention should be paid to 65+ year old households and compared against departures from the city by age in table B07401.

Households by GRAPI by Income in Last Year, (B25074):

Unsurprisingly, this data shows that lower income households are much more likely, if not certain to be, cost burdened renters in Snohomish. The break point appears to be around $35,000 to $49,999/year in household income. This category is represented in most cost burden groups, (a surprisingly high number in <20% cost burden), but categories above $35k-$49k/year are not cost burdened (with some in 25% to 29.9% range), while households below this figure are increasingly cost burdened, with only 10% of <$10,000/year households not extremely cost burdened at 50% or more, and largely the same story for $10,000 to $19,999/year households. As a metaphor, $35,000 to $49,000 is the fulcrum for a see-saw, on either side of which a household is more or less likely to experience cost burden.

One can expect these lower income households that are not cost burdened receive some form of housing subsidy (like a Housing Choice Voucher) or live in one of Snohomish's income restricted units. Gathering data from the two housing authorities and local housing providers on their voucher and unit numbers in Snohomish would be expected to closely correspond to data in table B25074, show in Figure 65.

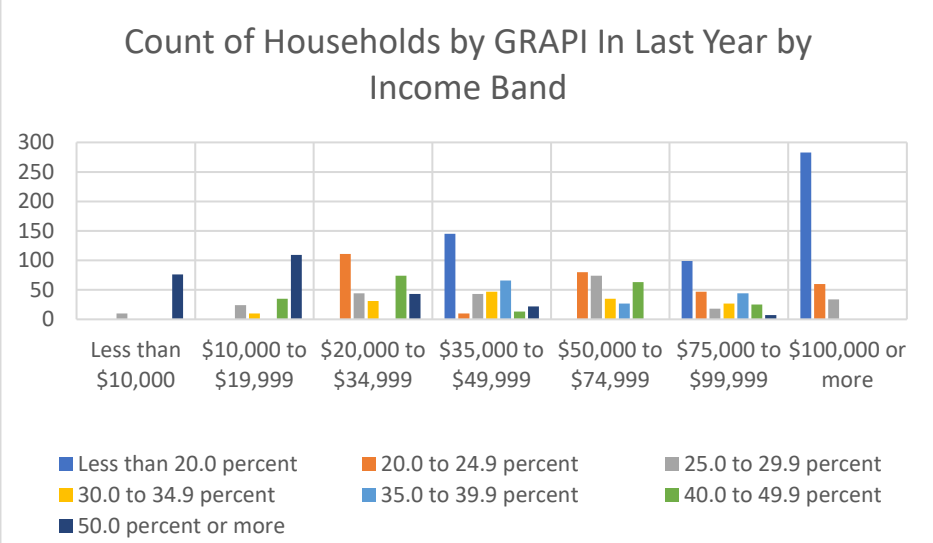


Figure 83 - Households by GRAPI in Last Year by Income Band, US Census Bureau ACS B25074

<u>Cost as a Percent of Income by Tenure</u> (B25106):

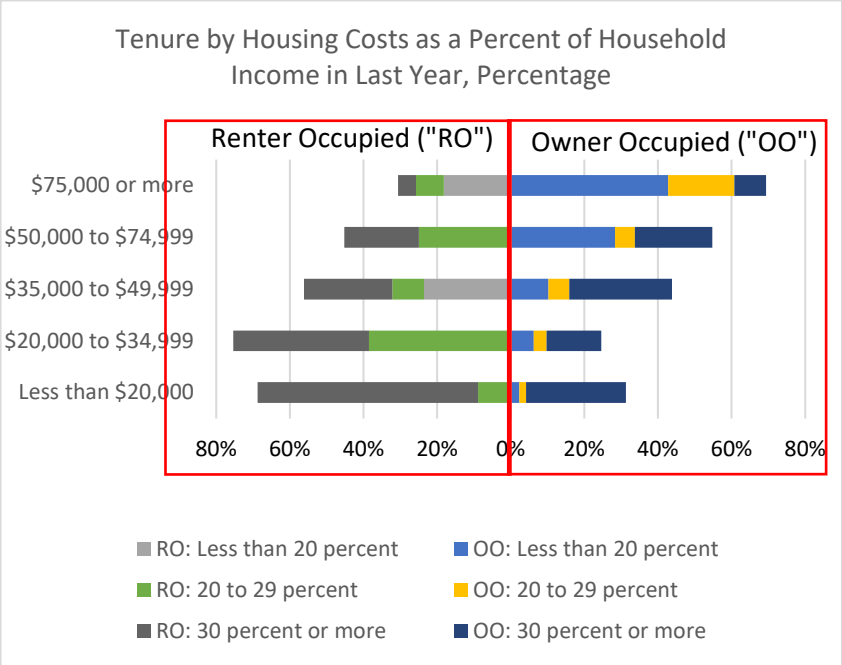


Figure 84- Snohomish City Housing Cost as Percent of Household by Income in Last Year by Income by Tenure, US Census Bureau ACS B25106

This table presents Snohomish renters and owners together, by income, and demonstrates how at lower income levels cost burden is increasingly severe, and households are predominantly renter. The inverse is true as household income rises. This data compliments that shown in B25074 and Figure 65, by showing the full picture of tenure for incomes between $20,000 and $34,999 and $35,000 to $49,999.

HUD CHAS Data Tables

Rental Affordability (HUD-CHAS Table 8)

HUD-CHAS Table 8 data (Figure 67) shows rental and ownership units by the AMI and cost burden of the tenant/owner, respectively, by completeness of kitchen and plumbing facilities. (Has Complete or Lacks Complete, respectively, on the Y-Axis.) While cost burden data is available more currently for owners and renters (see Housing Element Figures 24 through 28), kitchen and plumbing facilities are not combined as in those figures, instead being separated out in Table B25047/B25048. In that analysis, as shown in Table 8, 14 of the City's 4,472 housing units, or 0.33%, lack complete facilities. In Figure (TABLE 8), it is seen that the units are occupied by >100% AMI households, and *likely* not a point of concern for the City.

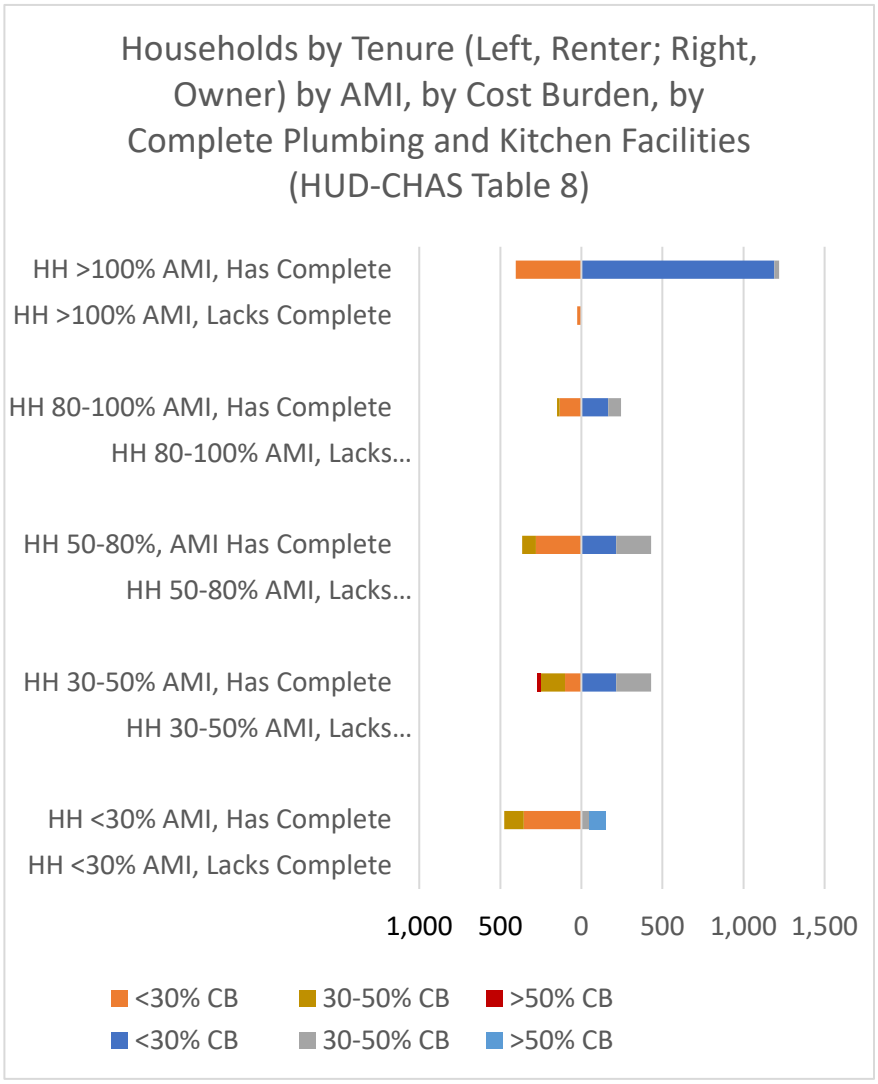


Figure 85 - Snohomish City, Households by Tenure by AMI by Plumbing and Kitchen Facilities, HUD-CHAS Table 8

Table 15C shows "RHUD." RHUD is not clearly defined – either in values it draws from, or other calculations applied, or the area it applies to. Nevertheless, it is an estimate of a given unit's room (not bedroom) and price, that unit's price in the average (again, unsure of the geographic area this is calculated on), to which the current tenant's AMI is applied. In this way, Table 15C seeks to answer the question "Where do renter households live – are they in housing priced appropriately for them?" In the case of Snohomish, this data shows that most <30% AMI households are in <30% RHUD (<30% of the rental market) priced units. It is also unclear if this subtracts out or accounts for households living in income restricted housing, as is the case for over 220 units in the City of Snohomish.

This table shows approximately what one would expect from lower income households seeking the most affordable housing available to them, in an environment where even a 30% RHUD valued unit is likely to

leave them cost burdened unless it is income restricted. What is likely more telling is the households in RHUD 30-50% units, where a significant portion of <30% AMI households reside, and likely experience much higher cost burden (unless there is the presence of a Housing Choice Voucher to offset the rent).

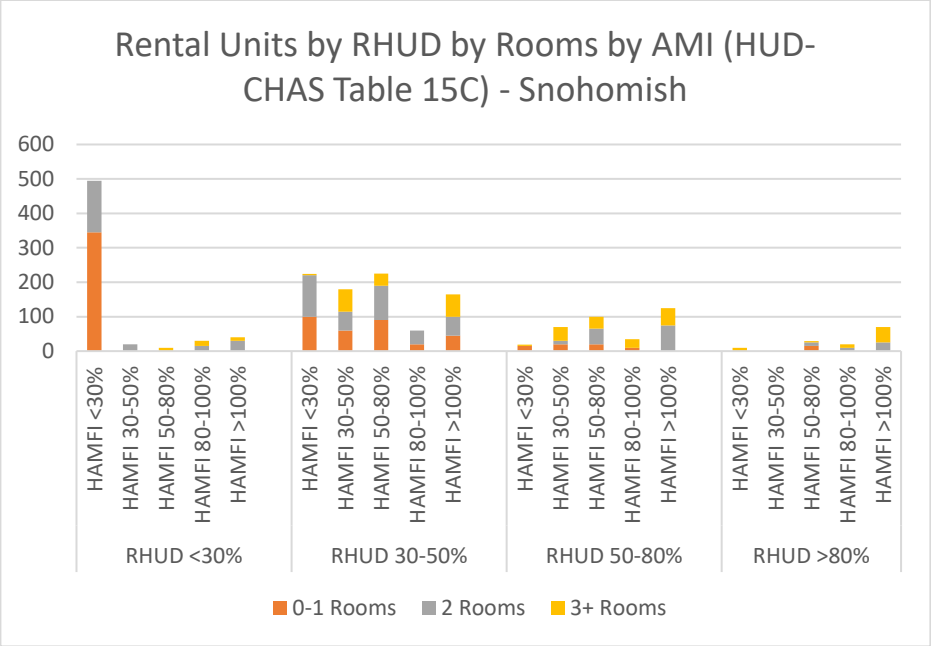


Figure 86 - Snohomish City Rental Units by RHUD by Rooms by AMI, HUD-CHAS Table 15C

<u>Ownership Units by VHUD by Rooms by AMI and Mortgage Status</u> (HUD-CHAS Tables 15A & B)

HUD CHAS Tables 15A and 15B, combined in Figure 69, show the VHUD, or value of the home to own, as a percentage and against the owner's AMI, and through the lens of housing units with and without a mortgage. This data is aggregated in Figure (15A/B) and shows that of homes at or below 50% of the market value, all homes are owned without a mortgage. Furthermore, Snohomish has a very small cohort of 0–1-bedroom housing ownership units, and all of them are owned without a mortgage and in the <50% VHUD category.

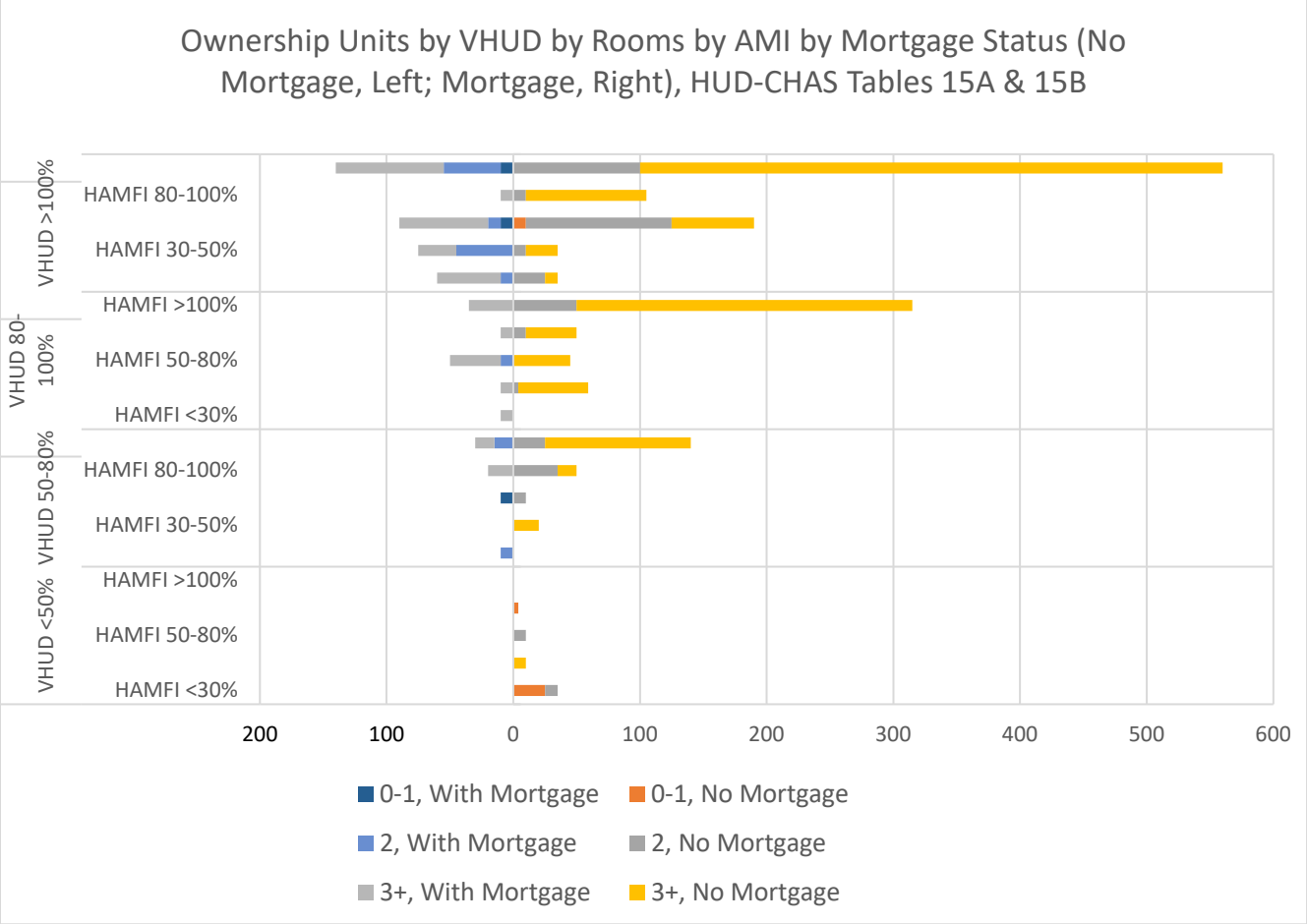


Figure 87 - Snohomish City Ownership Units by VHUD by Rooms by AMI by Mortgage Status, HUD-CHAS Tables 15A & 15B

Also not surprisingly, most mortgaged home ownership is owned by >80% AMI households. As many homes are purchased with a 30-year home loan, ownership of these relatively higher value units may represent pre- or post-Recession purchases, before home prices began regaining their value in 2015/16.

It is interesting to note the number of <50% AMI households that own homes with a mortgage and would be an interesting point of community outreach to explore the methods that allowed those households to buy and see if they are replicable to the broader community. Some of these units are likely denser than 1-unit detached housing, either the 131 units built in the last 40 years, or some of the 80 1-unit attached *ownership* opportunities reported in ACS Table B25032 (Housing Element Executive Summary, Tenure by Unit Density, P3/33). Still, with over 700 units owned by <80% AMI households, this

does not fully explain how these homes came to be owned. Exploring this further may reveal interesting findings.

5-year change in renter households by income and rental units by affordability (HUD-CHAS Table 14B)

Between 2016 and 2020, HUD estimated in Table 14B (Figure 70) that 30 3-bedroom, 35 2-bedroom, 30 0-1-bedroom rental units were renting at any given time. It is not a mistake in the chart that all the units fall into the same RHUD category. In larger survey areas, each RHUD range is filled with a variety of unit types (EX: Everett). Regardless, whether it is Snohomish or Everett, all rental housing units are reported **to have complete plumbing and kitchen facilities.**

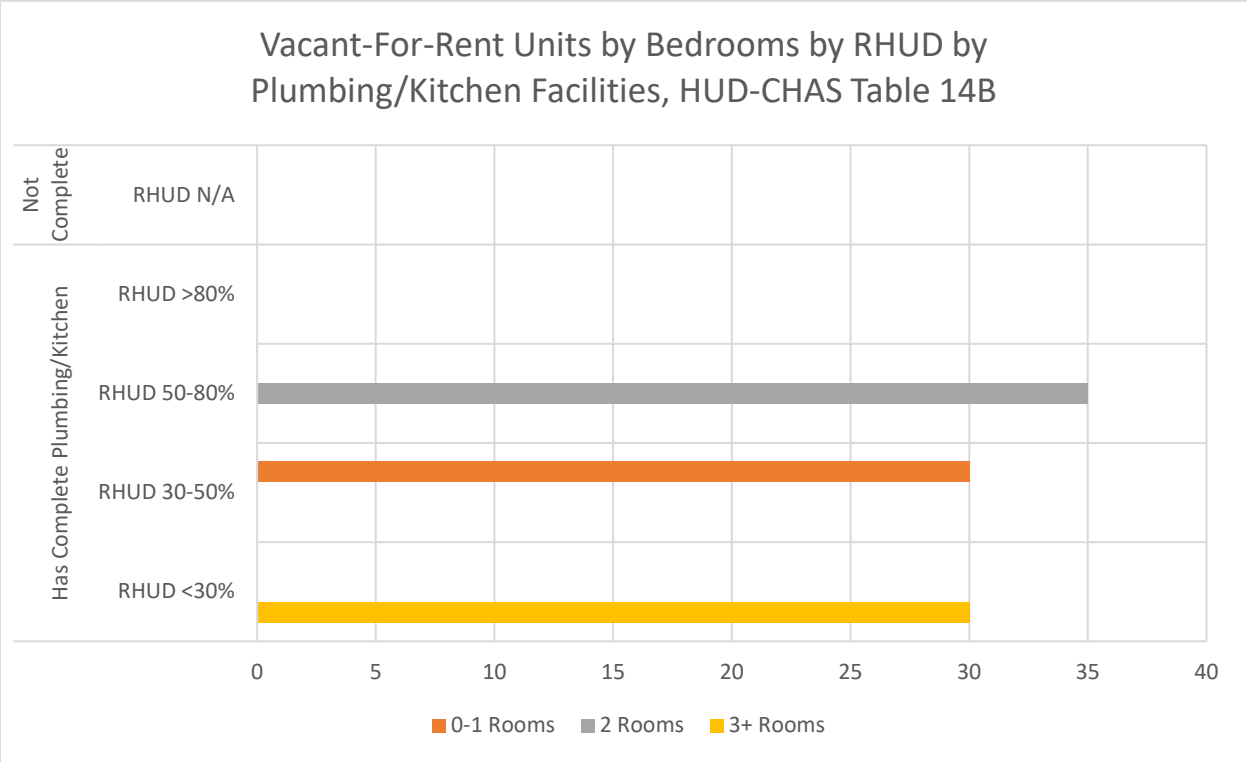


Figure 88 - Snohomish City Vacant-For-Rent Units by Bedrooms by RHUD by Plumbing/Kitchen Facilities, HUD-CHAS Table 14B

Households by Income (AMI) By Race / Households by Race by Housing Problems (HUD-CAS Table 1)

HUD Analyzes AMI by race and housing problems in Table 1, shown in Figure (Figure 71). Given that White households are such a large majority, for ease of readability, the same data without White households is presented as well. In this chart, it is seen that in 2016-2020, most housing problems (overcrowding, severe overcrowding, incomplete facilities, or cost burden) were experienced by Hispanic and Asian households, while still a majority of each population experienced no housing problems either as owners or renters. The only exception is <30% AMI households, where more of both Hispanic and Asian households experienced 1 or more housing problems than did not, more than likely cost burden, considering Figure 67's finding of no <100% AMI households with incomplete facilities.

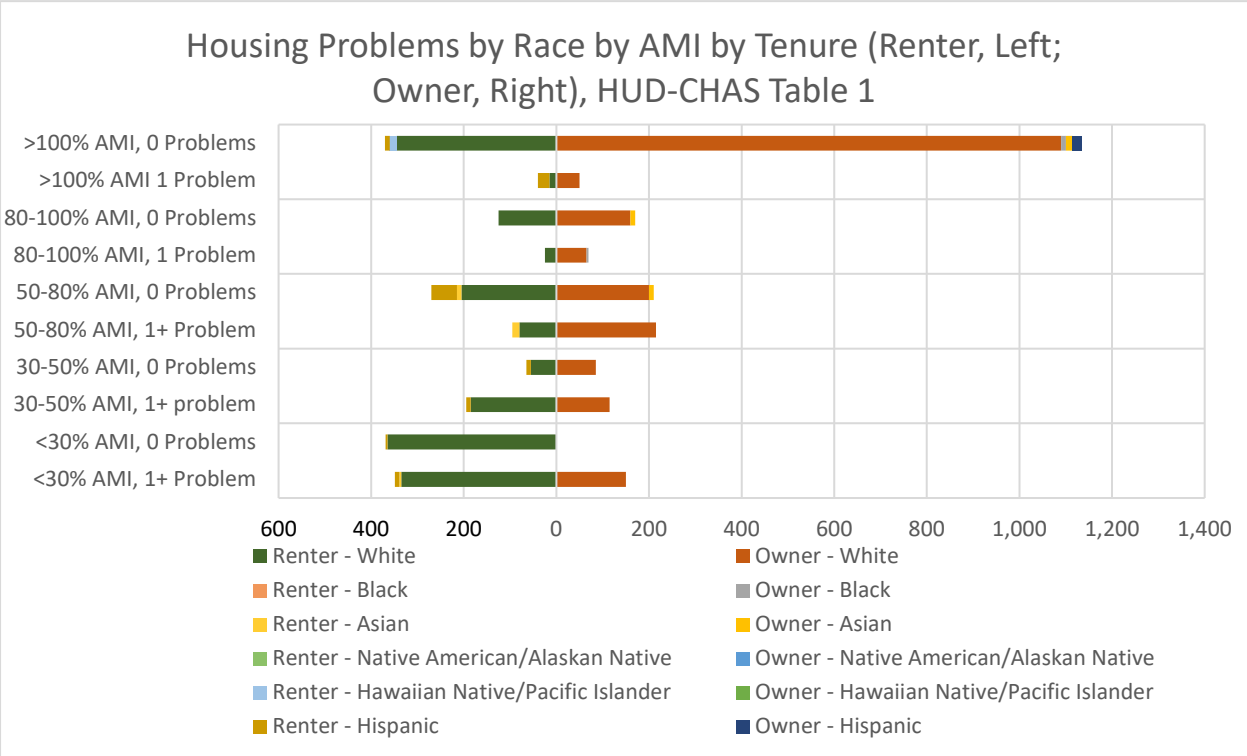
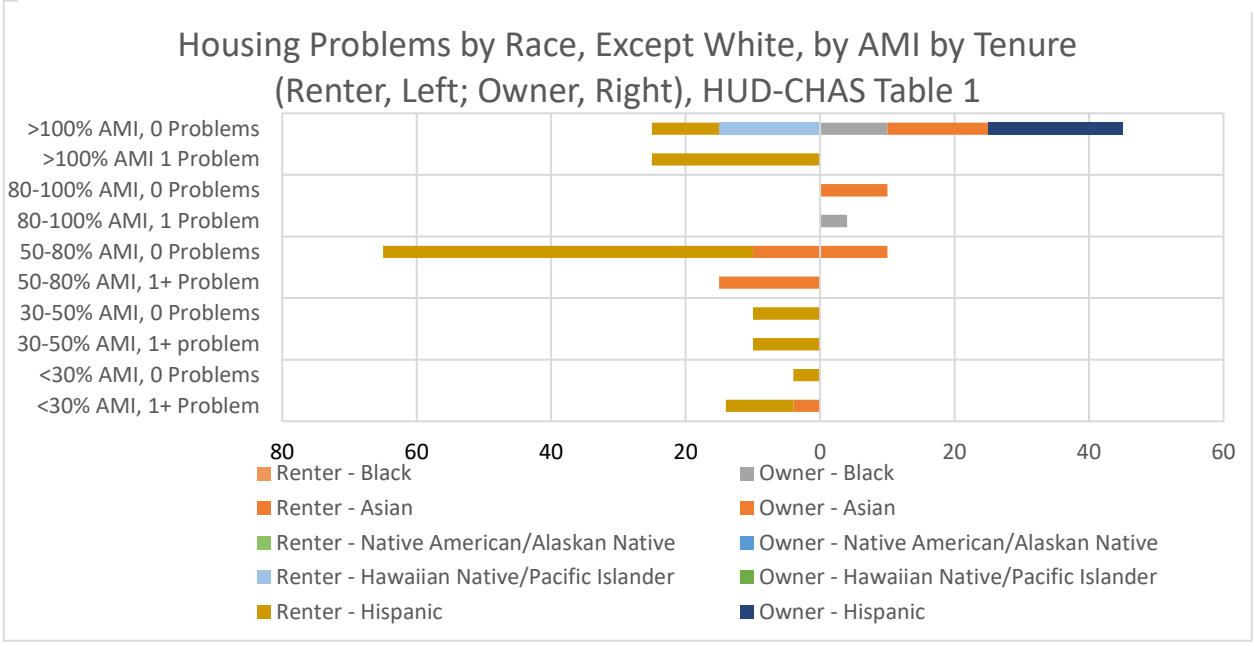


Figure 89 - Snohomish City Housing Problems by Race (All Races, Top, White Not Displayed, Bottom) by AMI by Tenure, HUD-CHAS Table 1



Tenure by Race (HUD-CHAS Table 9)

Cost burden by race by renter/owner is discussed in HUD CHAS Table 9 (Figure 72). Like in Figure 67, the preponderance of White households makes other survey groups difficult to read. When removing White households for readability, HUD reports that there are no >50% cost burdened non-White owners or renters. This data contrasts sharply with Figure 67 and more current ACS findings. Taking this data at face value would suggest Snohomish his middling levels of cost burden in its minority renter and owner households, again not supported by other data. Further investigation, both in community and through outreach to HUD, is appropriate.

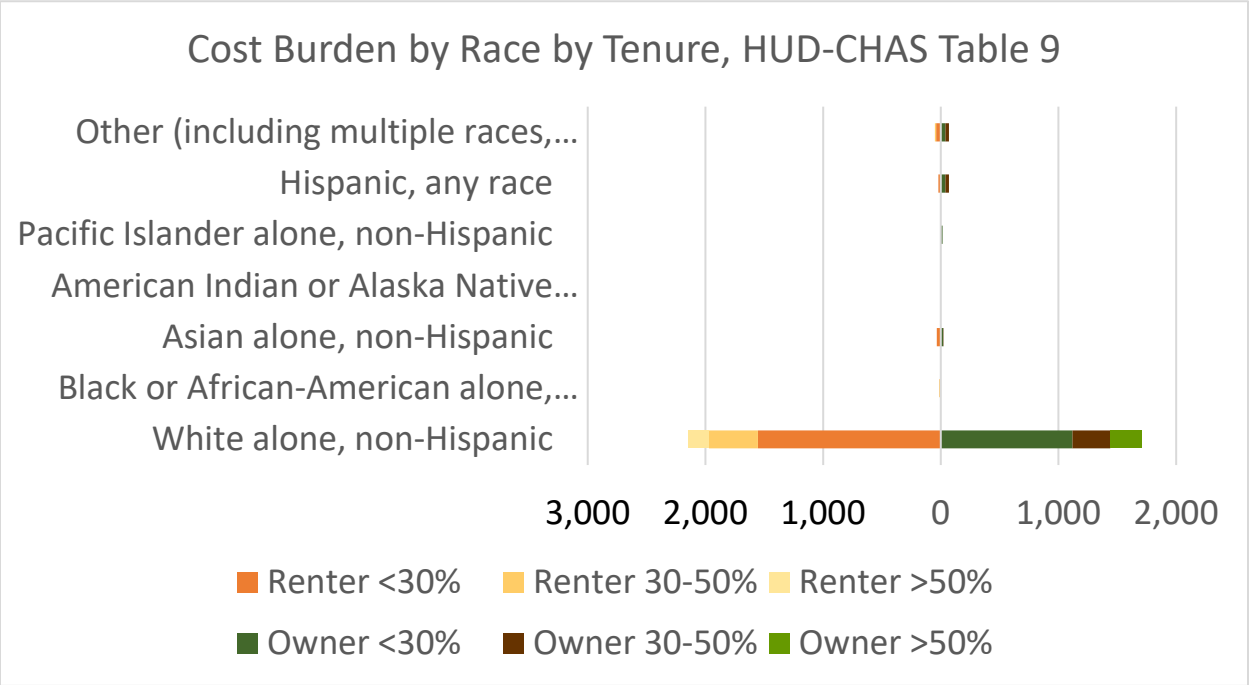
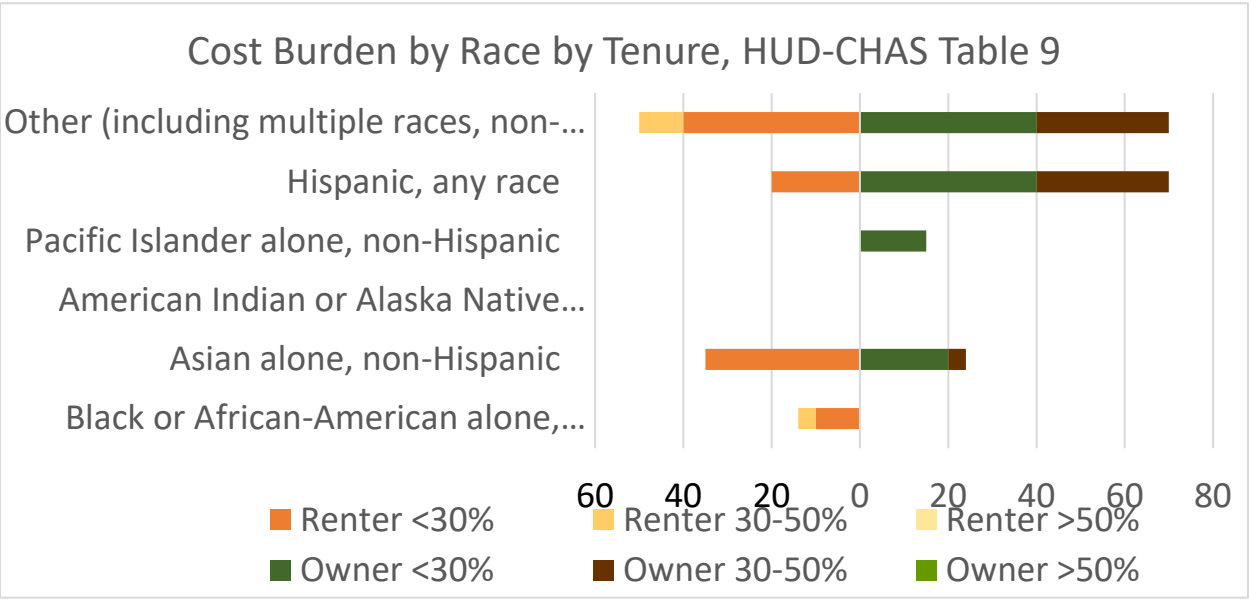


Figure 90 - Cost Burden by Race by Tenure, All Races (Top), White Not Displayed (Bottom), HUD-CHAS Table 9



Poverty/Welfare Status

Data from ACS tables B17001A-I unfortunately has such a small sample size for the City of Snohomish that only White individuals represent a large enough group to report data on. However, Figure 73 shows this poverty information for Snohomish across all races. Subtracting out White households, an available data set, from Figure 73's data allows us to see non-White households' age by poverty status, if not the specific race of those households. This is done below, in Figure 75.

Of note is that Snohomish's male population that experiences federally defined poverty is older, all above 45 years of age at least, while women are mostly experiencing poverty below the age of 44, with a cohort at the 75 years and over range.

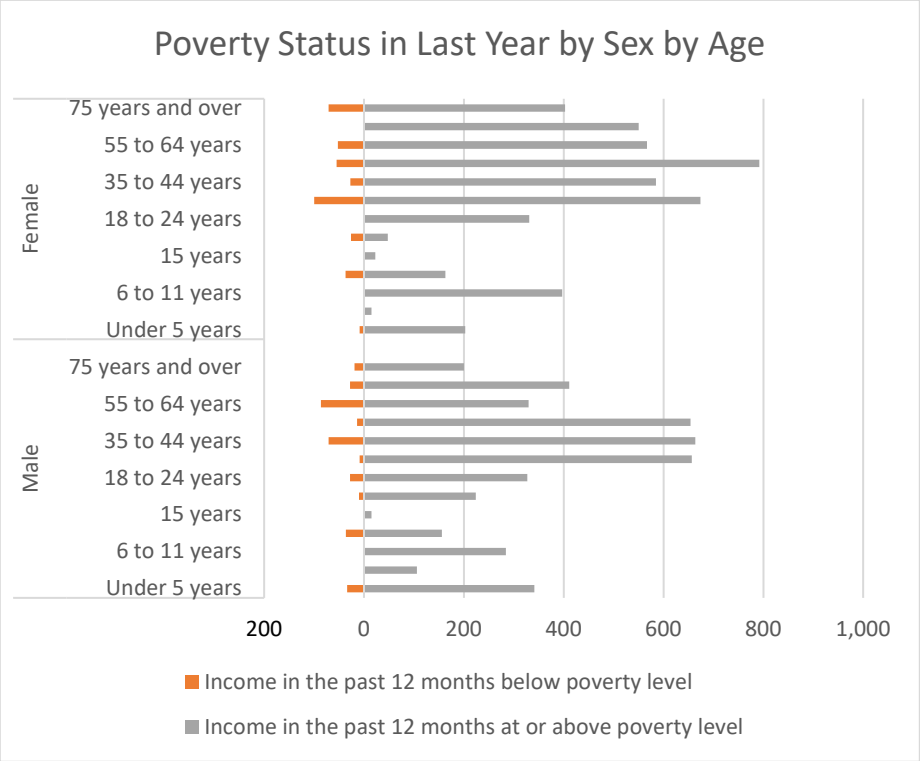


Figure 91 - Snohomish City, Poverty Status in Last Year by Sex by Age, ACS B17001

The City of Snohomish in 2022 had an estimated 207 housing units, plus units owned by the Snohomish Affordable Housing Group (see discussion in PSRC Income Restricted Housing Database for detail). It is possible that these individuals experiencing poverty are in income restricted housing. However, with 712 individuals in total, across all races, experiencing poverty, it is likely that these income restricted units are not sufficient to meet even that need.

It would be difficult to seriously advise the City to prioritize one racial group over another in investigating poverty, housing cost burden, and displacement risk in this context. Instead, it is advised that the City investigate the housing circumstances of all impoverished individuals and households in the City but recognize that if no non-White individuals or households are found, that the survey likely missed those individuals, and work remains to be done to find them.

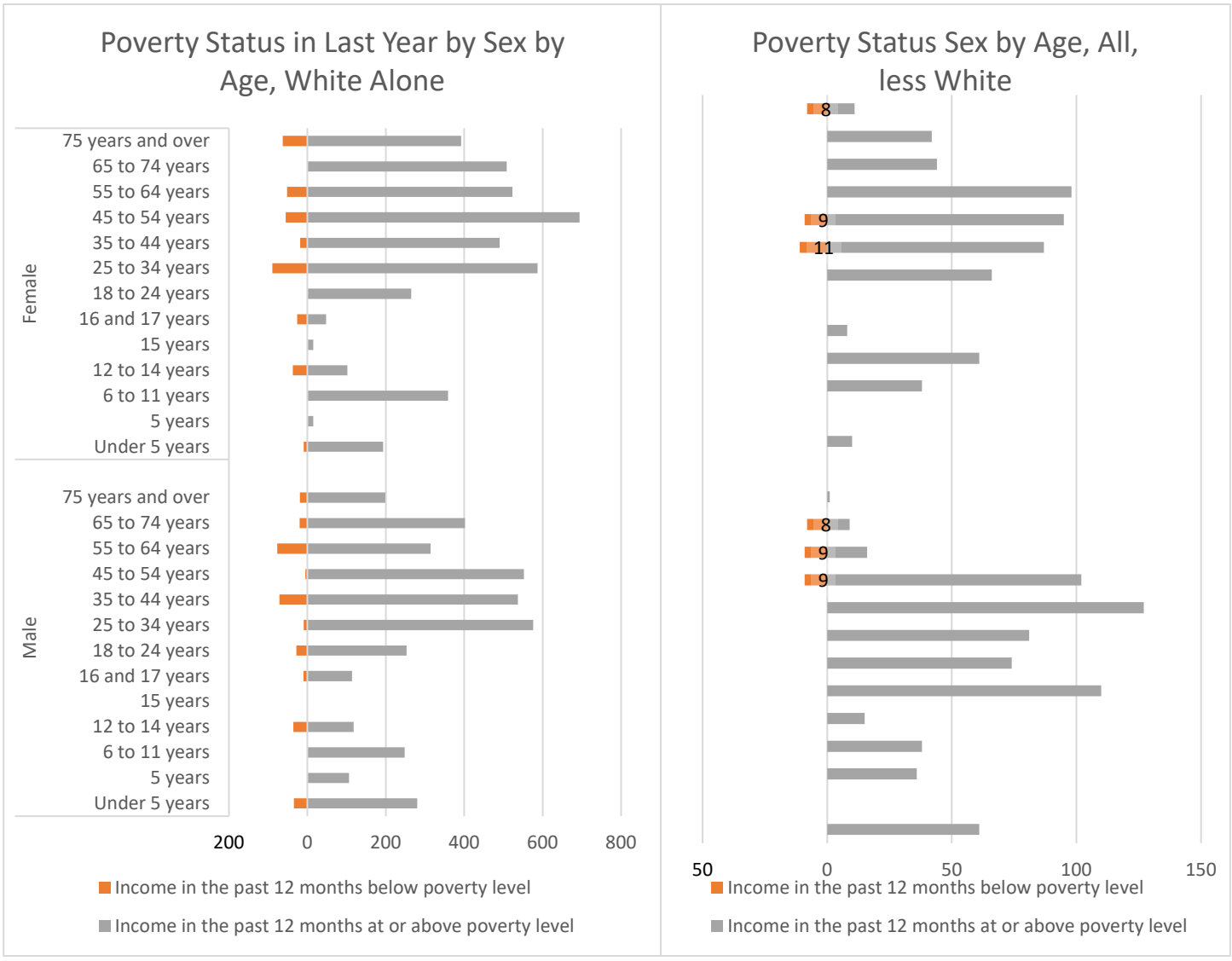


Figure 93 - Snohomish City Poverty Status in Last Year by Sex by Age, White Alone (left), All Other Races (Right), ACS B17001A-I, AHA Analysis

<u>Receipt of Food Stamps/SNAP in Last Year by Race</u> (B22005A-I)

Reviewing receipt of food stamps/SNAP in the last year is one way of accessing households that are likely to be struggling with housing. If a household qualifies for SNAP, generally described as being at or below 130% of the federal poverty line, (read Washington State guidelines from DSHS here). Again, this means the household likely cost burdened and at increased risk of displacement.

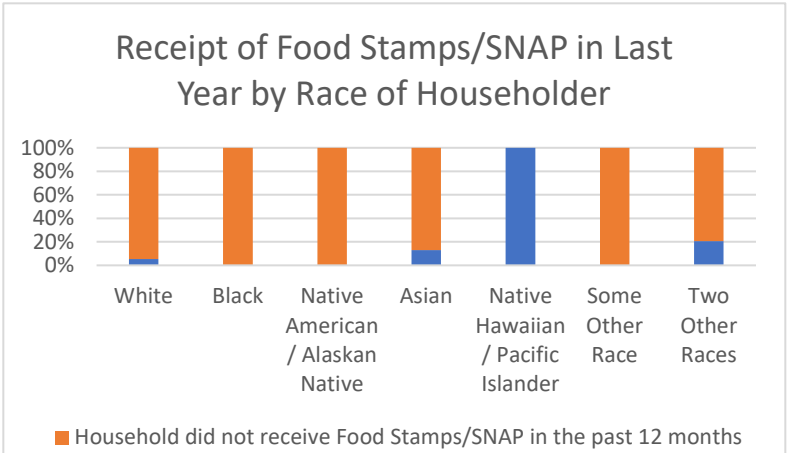


Figure 92 - Snohomish City, Receipt of Food Stamps/SNAP in Last Year by Race, ACS B22005A-H

This data follows, but does not perfectly replicate, data in Figure 44 through Figure 54, that examined income by age by race. While Two Other Race and Asian households about match receipt of SNAP by income, Native Hawaiian / Pacific Islander may be surprising given the (relatively) higher income shown in Figure 50. Recall that SNAP benefits and many other federal programs are based on household size, so it is possible that these represent larger households that qualify even at relatively higher incomes (see the DSHS guidance, linked above).

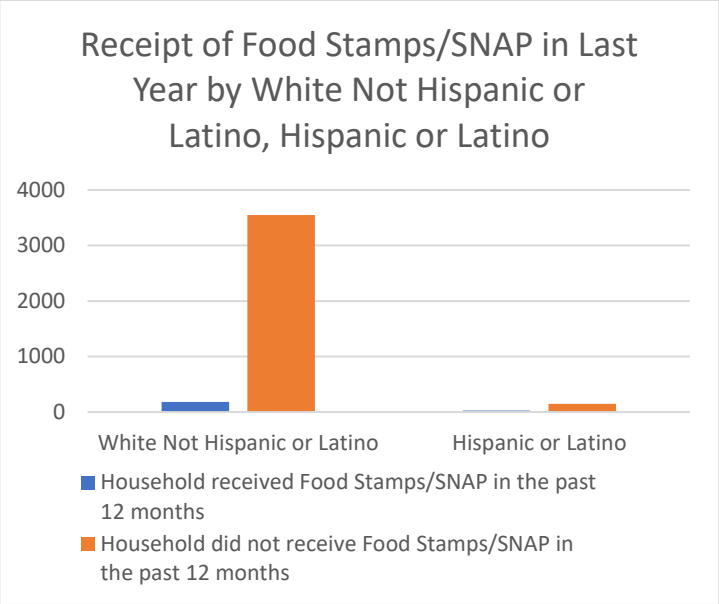


Figure 94 - Snohomish City, Receipt of Food Stamps/SNAP in Last Year by Hispanic/Latino, B22005H, I

On the other side, the only estimated Native American / Alaskan Native households in Snohomish make extremely little and have a head of household that is over 65 years of age. Why these households have received no SNAP benefits is an open question, but one that the City may wish to seek an answer to through public outreach or directing local service providers to seek to investigate and support if needed. It is possible in both Native Hawaiian / Pacific Islander and Native American / Alaskan Native that this is sampling error. Nevertheless, through the lens of displacement risk, it is advisable that this is taken as truth until proven otherwise.

Poverty Status by Place of Birth (B07012)

For completeness' sake, poverty status by place of birth is analyzed in Figure (WHATEVZ), both as a count and a percentage of each population's location of birth. However, given that, at time of writing, the Federal Poverty Level for a family of 4 is $30,000 in the United States, this measure likely has little, if any,

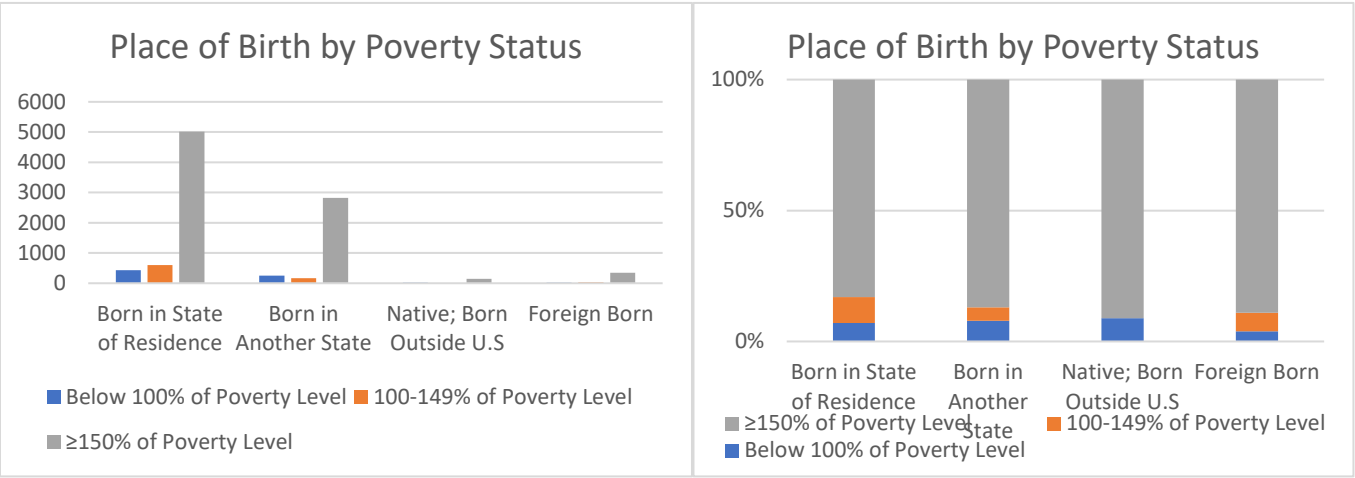


Figure 95 - Snohomish City, Place of Birth by Poverty Status, B07012

bearing in the Puget Sound region, including Snohomish. This is borne out by the data, showing approximately equal relative rates of poverty regardless of place of birth.

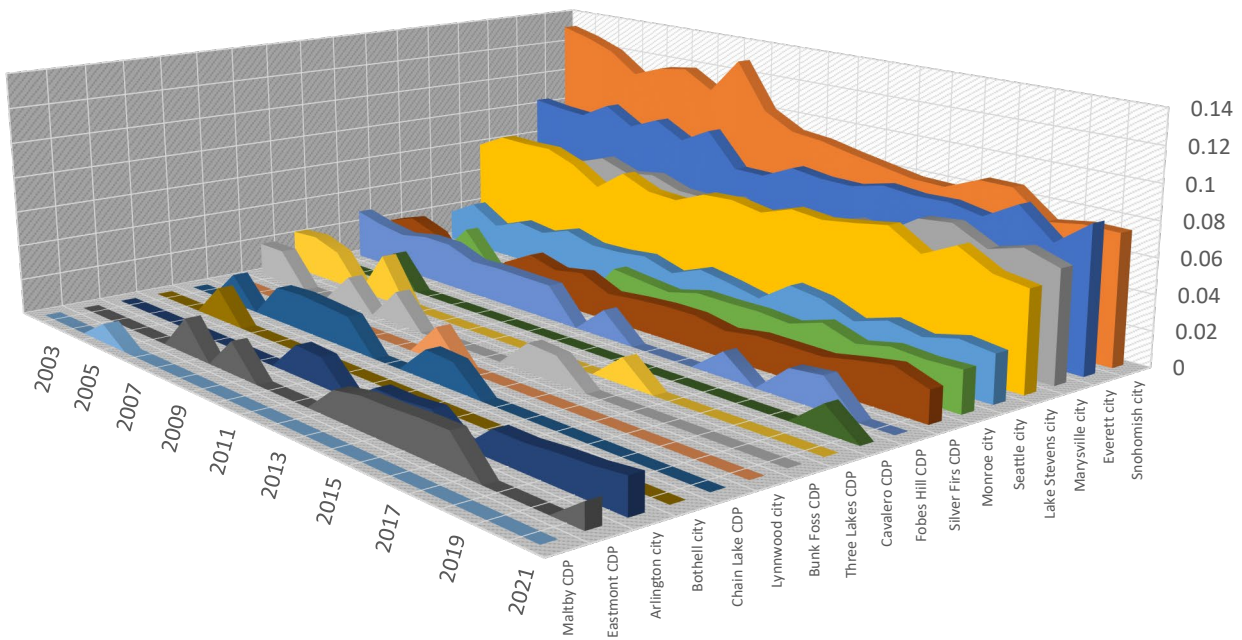
Workforce / Transportation

Where Snohomish Workers Lived, 2002-2021

The City of Snohomish's workforce has become increasingly diverse in a variety of ways since data began being tracked in 2002. First is place lived, which shows two major findings.

The first finding is that the *count* of workers who live and work in the City has fallen by almost 100, during the same period as the City's total workforce increased from 3,108 to 4,261. This has led to a percentage change of Snohomish workers who live and work in the City falling from 13% to 7.4%.

The second finding is through the lens of *percentage* of workers, where, as shown in Figure 78, the top 10 places that workers come from by percentage has remained largely unchanged *except for* the City of Snohomish itself. The City of Seattle's contribution to the Snohomish workforce has risen since 2002 but is on the decline and will remain a point of interest going forward. Not graphed, as it represents over 60% of the City's workforce and dwarfs each top 10 individual places, is "All Other Places", which includes Stanwood and Bainbridge Island to the Hazel Dell CDP in Clark County. Instead of the City's workforce migrating to major metro areas like Everett or Marysville (or a less 'major metro' but bedroom community like Lake Stevens), the City's workforce has dispersed further afield.



	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
Maltby CDP				1.1%																
Eastmont CDP						2.0%		1.8%				1.5%	1.8%	1.9%	2.0%	2.0%				1.4%
Arlington city									1.7%	1.6%		1.1%	1.1%	1.3%		1.5%	1.5%	1.7%	1.7%	1.9%
Bothell city				1.9%																
Chain Lake CDP			1.7%		1.9%	2.1%	2.0%	1.8%			1.6%	1.5%								
Lynnwood city										1.9%										
Bunk Foss CDP	1.9%	1.9%			1.7%		1.9%					1.6%	1.5%							
Three Lakes CDP	2.3%	2.4%	1.9%		2.6%									1.5%						
Cavalero CDP				1.9%															1.5%	
Fobes Hill CDP	2.9%	2.5%	2.3%	2.6%	2.6%	2.0%	2.0%	2.0%	2.0%		1.6%				1.4%		1.7%	1.9%		
Silver Firs CDP	2.0%	2.5%	2.0%			1.6%	2.5%	2.0%	2.3%	1.6%	1.8%	1.9%	1.9%	1.5%	1.8%	1.8%	1.8%	2.2%	2.5%	1.8%
Monroe city			1.8%						2.2%	2.0%	1.8%	2.2%	2.2%	2.2%	2.0%	2.6%	2.0%	2.4%	2.3%	2.3%
Seattle city	1.8%	2.7%	1.7%	2.4%	2.2%	2.7%	2.3%	2.3%	2.5%	2.0%	2.7%	2.4%	2.0%	3.2%	3.0%	2.3%	2.8%	2.5%	2.9%	2.7%
Lake Stevens city	6.0%	6.8%	6.8%	6.8%	6.2%	5.2%	6.4%	5.7%	5.6%	6.3%	6.4%	6.1%	6.7%	6.6%	6.8%	7.2%	6.0%	7.0%	5.9%	5.7%
Marysville city	6.0%	5.4%	5.3%	5.7%	6.3%	5.7%	6.0%	5.4%	5.4%	5.7%	5.0%	5.0%	5.6%	6.2%	5.9%	7.2%	7.3%	6.4%	6.9%	6.3%
Everett city	8.4%	8.2%	8.1%	9.0%	8.0%	8.8%	7.9%	8.8%	6.8%	6.8%	7.7%	7.4%	7.4%	7.8%	7.6%	7.7%	7.3%	8.4%	6.8%	8.3%
Snohomish city	13.1%	12.7%	12.1%	10.8%	11.5%	11.8%	10.8%	12.9%	10.1%	9.2%	9.0%	8.6%	8.2%	7.9%	7.8%	8.6%	8.6%	7.1%	7.4%	7.4%

Figure 96 - Snohomish City, Top 10 Places Workers Lived, by Year, 2000 - 2021, LEHD OnTheMap

Snohomish Workers by Race & Ethnicity, 2002-2021

This analysis reviews the City's workforce by race, and clearly shows a diversifying workforce, with the largest growth in the Two Other Race and Asian categories, increasing from 1.9% and 3.8% of the City's workforce respectively in 2009 when this data was first tracked, to 3.9% and 5.8% in 2021. Reviewing

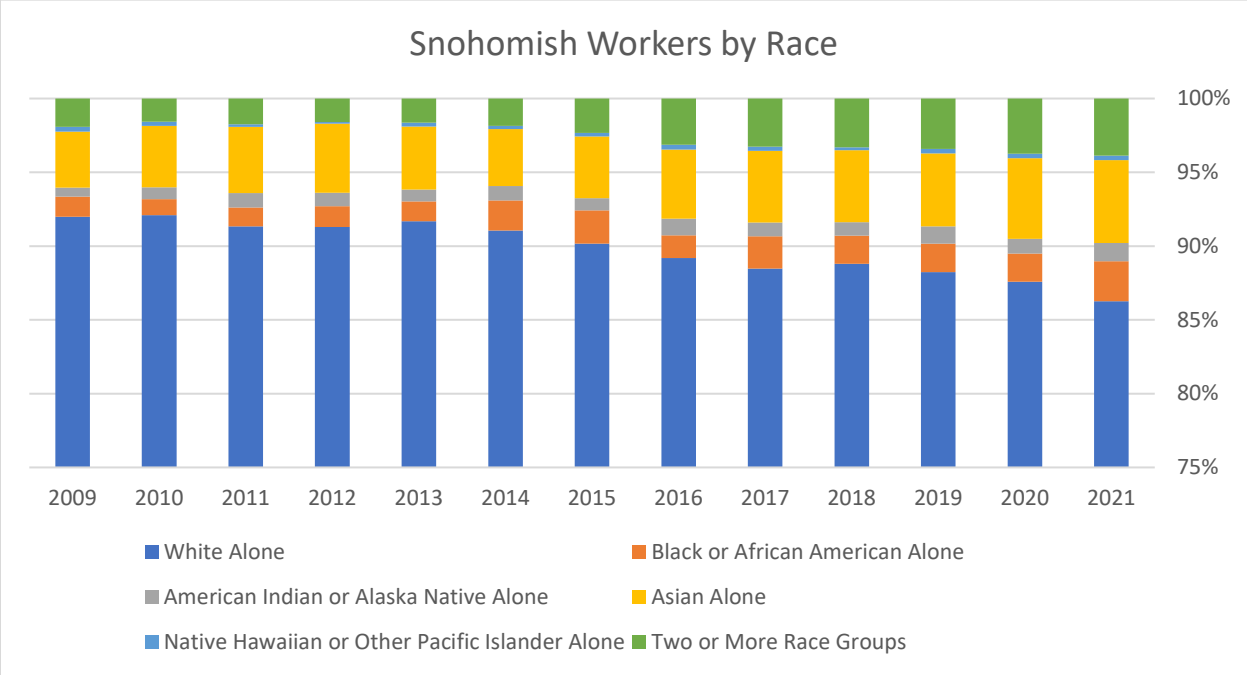


Figure 97 - Snohomish City, Workforce by Race (Top), by Hispanic/Latino (Bottom), 2009 to 2021, LEHD OnTheMap

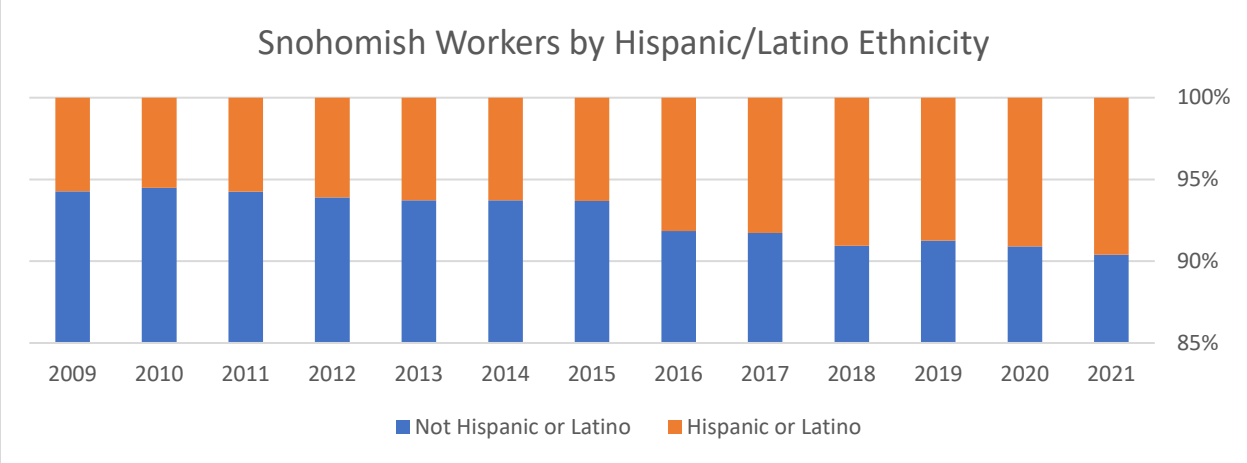


Figure (Race by Age by Gender), and its underlying data, between the 2017 to 2021 and 2011 to 2016 ACS surveys, the City's Two Other Race and Asian populations (both male and female, of working age (over 15 years of age)), increased insignificantly. The City's diversifying workforce, therefore, cannot be explained by its diversifying population. This illustrates the City benefiting from regional diversity, while affording it little opportunity to live in the City. Again, this opens the door to discussing *exclusion*, instead of displacement risk of current households. Hispanic individuals are also an increasingly large part of the City's workforce, but not commensurately represented in the City's population. The count of

Hispanic / Latino workers has increased from 182 of 2,997 in 2009 (6%), to 409 of 3,852 (10.6%) just 12 years later in 2021.

As stated before, in this environment of high costs, exclusion is best accessed and discussed through financial power to compete for scarce housing. The LEHD OnTheMap tool has a helpful start to that question, through change in worker wages by age from 2002 to present.

Snohomish Workers by Income 2002-2021

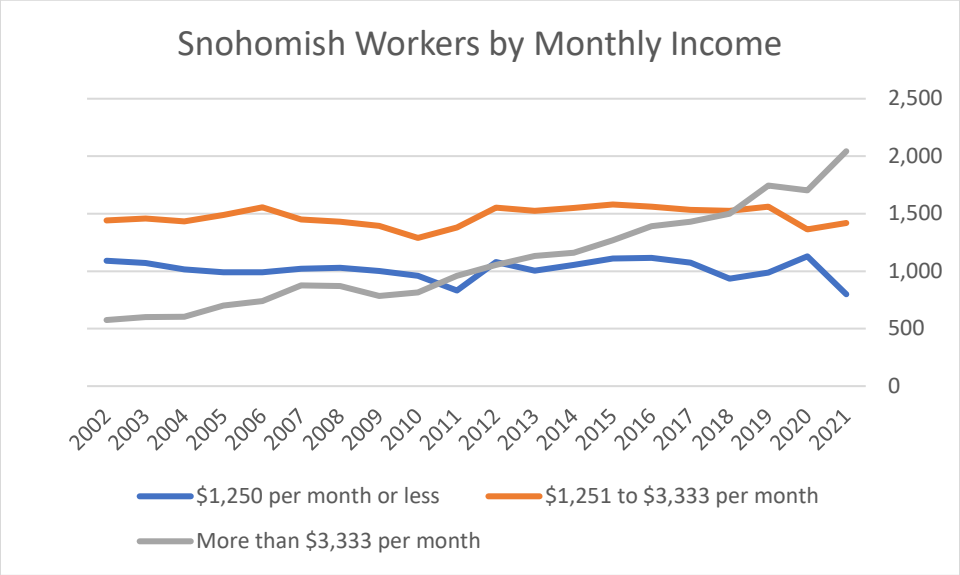


Figure 98 - Snohomish City Workforce by Monthly Income, LEHD OnTheMap

Here we see that Snohomish's workforce has experienced a steady increase in better paid workers. However, this can be inferred to represent much of the workforce's growth from 3,108 to 4,261 between 2002 and 2021, as the rate of $1,250/mo. or less and $1,251 to $3,333/mo. workers stayed largely static *until* 2020 and 2021. At that point, the workforce declined significantly. This is likely due to the COVID-19 pandemic's impact on the service industry. Does this drop in lower-paid workers represent job re-training or increased opportunity for that workforce, or simply layoffs? That is a question for community outreach. There is also the question of what races, if any, were most typically working the jobs that were laid off.

On the other hand, reviewing increasing >$3,333/mo. jobs, it is tempting to assume that the growing diversity in the City's workforce has been from the steady increase of those jobs.

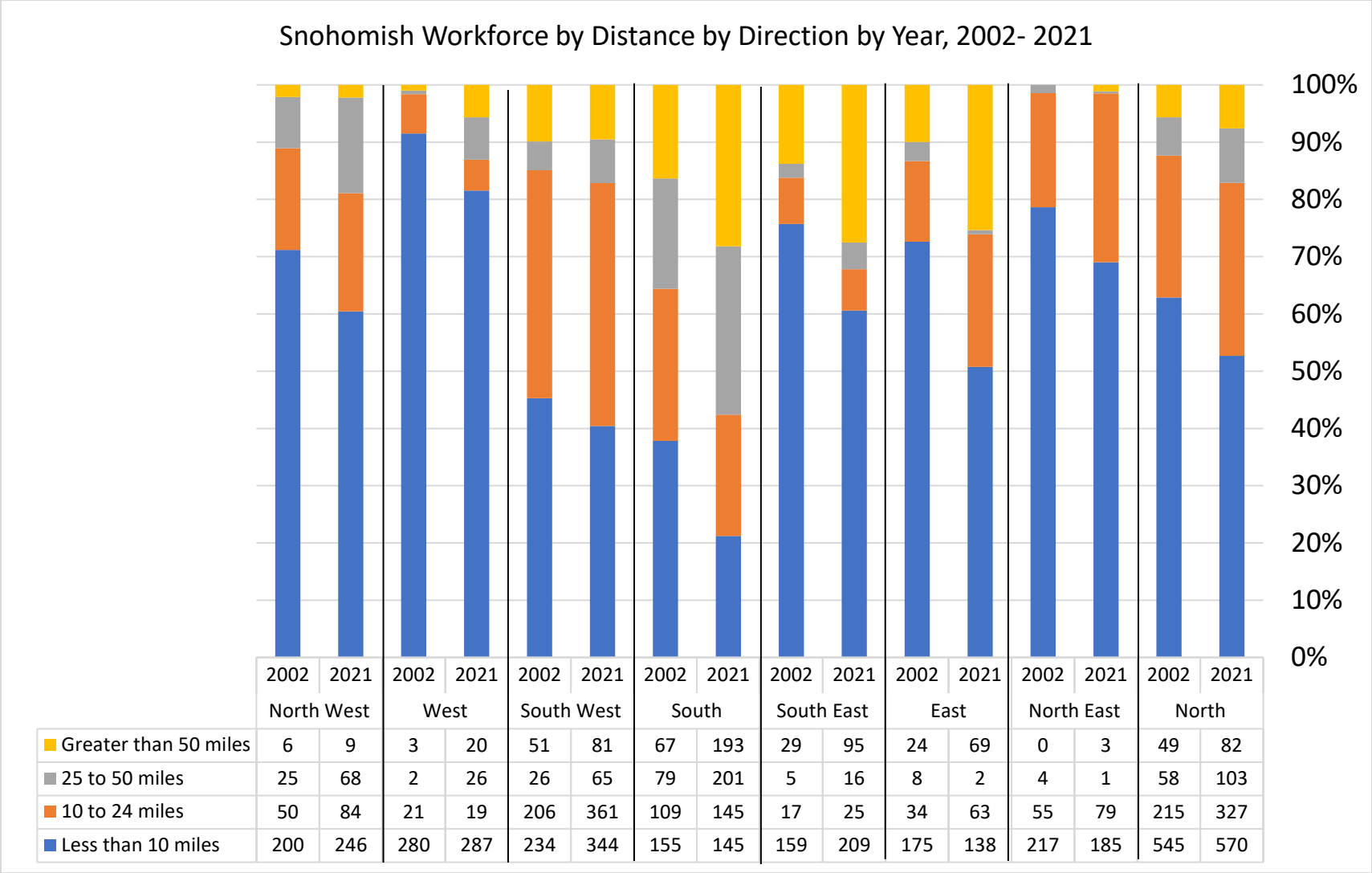
Snohomish Worker Distance/Direction To Work, 2002-2021

The City's workforce has, as shown, increased since 2002. Figure 80 examines the workforce through the lens of what direction (as on a compass, with Snohomish at the center) workers are commuting from, and how many miles they travel, can be informative both for equity regarding the City's workforce, and for transportation planning. With that said, since a growing majority of the workforce lives outside the City limits, the City's ability to singly control transportation planning for the workforce is increasingly limited.

Not surprisingly, major segments of Snohomish's workforce have come from the north and south, following the geography of Interstate 5. These two directions provide insightful commentary into the changing nature of Snohomish's workforce.

First, no matter whether the count of workers is increasing or decreasing, as a percentage of each direction's total, <10-mile trips have decreased from 2002 to 2021. Second, what trip distance (<10 miles, 10-24-, 25-50, and >50-miles) increased the most is more variable by direction, with 10–24-mile trips increasing most from the north, and 25-50 and >50-mile trips increasing the most from the South. It is notable that in every case where the worker count from a direction increased (that is, north, east, southeast, south, southwest, and northwest), >25-mile trips more than doubled from 2002 to 2021.

In conclusion, the City's workforce is living further away from where they work, which has implications for racial equity and disparate impacts, as well as the environment and regional transit infrastructure. This also opens up further opportunities for the City, when engaging with local businesses, to ask more incisive questions about the workforce that will assist in understanding these trends in the present day.



	2002	2021	2002	2021	2002	2021	2002	2021	2002	2021	2002	2021	2002	2021	2002	2021
	North West		West		South West		South		South East		East		North East		North	
Greater than 50 miles	6	9	3	20	51	81	67	193	29	95	24	69	0	3	49	82
25 to 50 miles	25	68	2	26	26	65	79	201	5	16	8	2	4	1	58	103
10 to 24 miles	50	84	21	19	206	361	109	145	17	25	34	63	55	79	215	327
Less than 10 miles	200	246	280	287	234	344	155	145	159	209	175	138	217	185	545	570

Figure 99 - Snohomish City, Workforce by Distance/Direction, 2002 vs 2021, LEHD OnTheMap

Snohomish City Workforce by Age 2002-2021

Reviewing the City's workforce by age is not expressly required by the Racially Disparate Impacts analysis, but nevertheless shows an interesting growth in the City's workforce by age, when viewed as a *percentage of total workforce*, instead of a count of workers by age. Through this lens, the workforce's older population, aged 55 and above, has increased by almost 10% from 2002, while the younger workforce has declined slightly, and the middle-aged workforce, 30 to 54, has declined significantly, though recovered some since 2018.

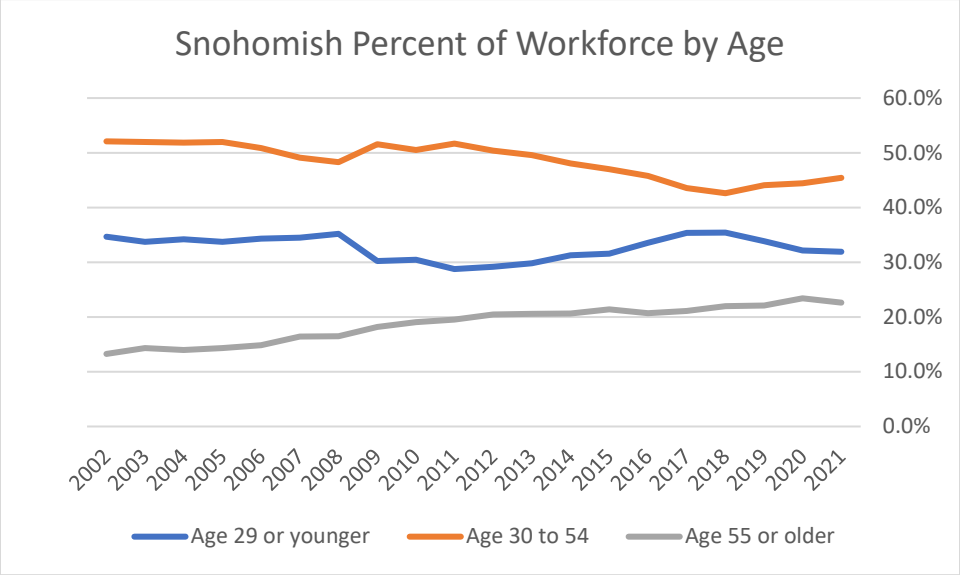


Figure 100 - Snohomish City, Workforce by Age, 2002-2021, LEHD OnTheMap

Major Employment Sector Change Over Time, 2002-2021

Snohomish's workforce sectors have changed over time, with major growth by count of workers in the retail trade, construction, professional/scientific/technical services, and accommodation and food services sectors have all seen increases in employment of over 200, On the other hand, the healthcare/social assistance sector has seen a decline of over 200 since 2002.

Major job sectors with over 100 employees in 2021 are displayed in Figure 83, showing the count of the top sectors (construction, retail trade, healthcare/social assistance, accommodation and food service) are given a count of workers employed by year. The manufacturing sector, in orange, reflects the economic headwinds of the 2008 Recession and the post-Recession recovery in Snohomish. Observing this sector, as one that tends to create middle class jobs and wages, will be one to watch and investigate as more COVID-19-impacted data is released. Similarly, a closer examination of the City's retail trade and accommodation and food services sectors will be warranted, both as they *tend* to produce lower/middle class wages in front-line staff and will also show the impacts of the pandemic.

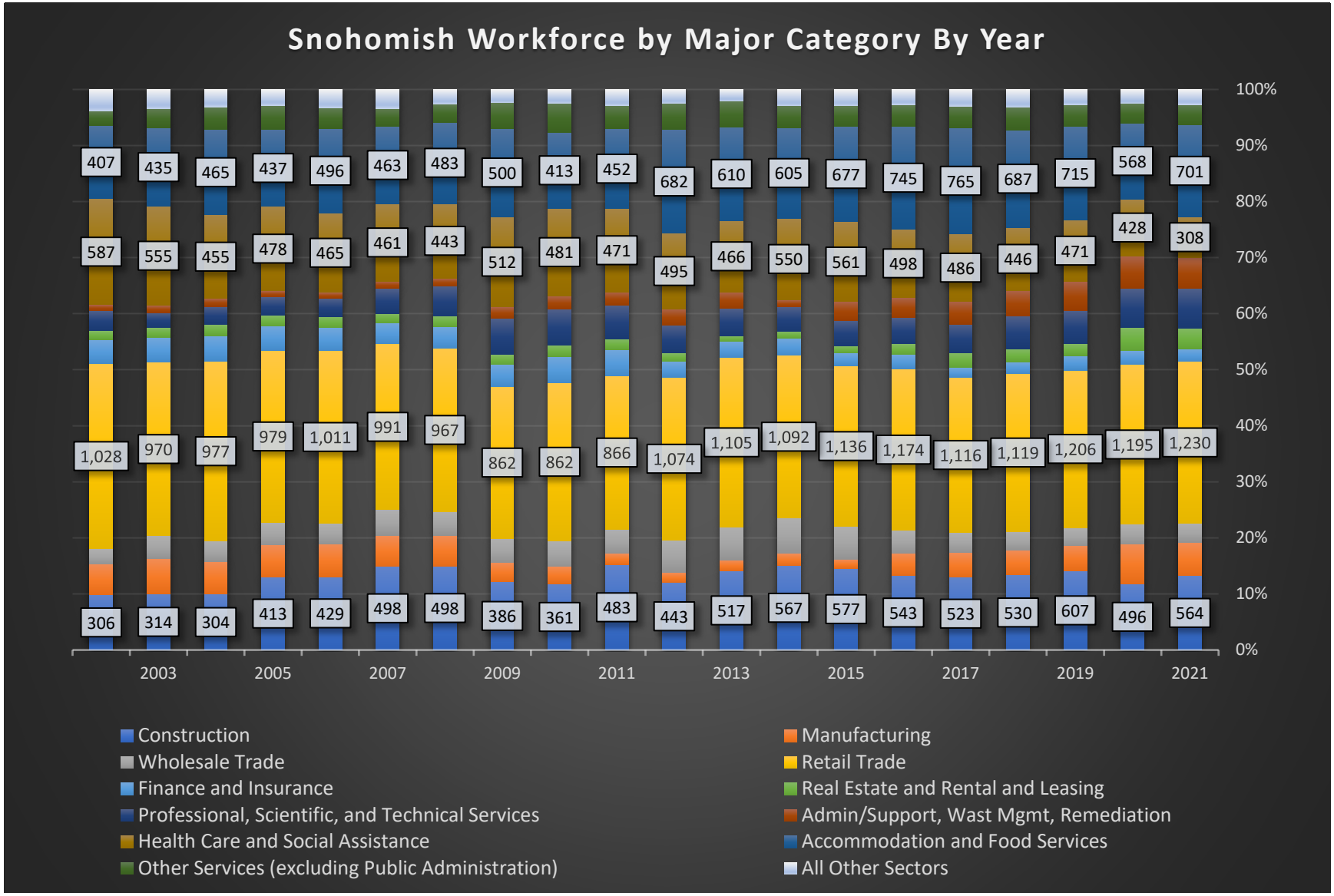


Figure 101 - Snohomish City, Major Employment Sectors by Year, 2002 - 2021, LEHD OnTheMap

Means of Transportation to Work by Race B08103 & B08105 A-I

This data is skewed heavily by the overarching American preference for transit by single occupancy vehicle (SOV), in this data represented as "Car, truck, or van – drove alone." Across all racial groups of Snohomish residents (workforce to be analyzed later), SOV usage is preeminent. The only groups that approach being an exception are Black and Some Other Race, which work from home, and carpool or use public transit, respectively. When removing SOV usage from the analysis, it becomes easier to see that of non-SOV using races, White households tend to have the most variety in transit modes, with about 50% of the population working from home (recognizing this data does include the COVID-19 pandemic, introducing confounding variables).

Two Other Races that do not use a SOV to get to work presents an interesting finding, that an estimated 39 of the total 95 non-SOV using households in this category walk, or 41%. Recognizing that Snohomish, geographically, is isolated from other employment opportunities, it stands to reason that these Two Other Race residents who walk to work also work in the City and allows analysis of the Two Other Race working population, their income, and employment sectors – both through ACS and LEHD OnTheMap analyses, and community outreach.

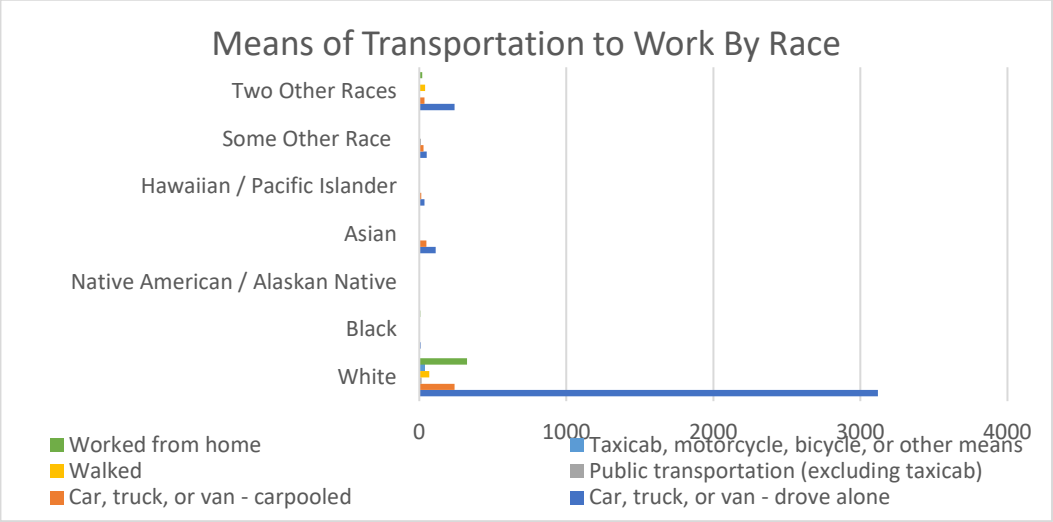
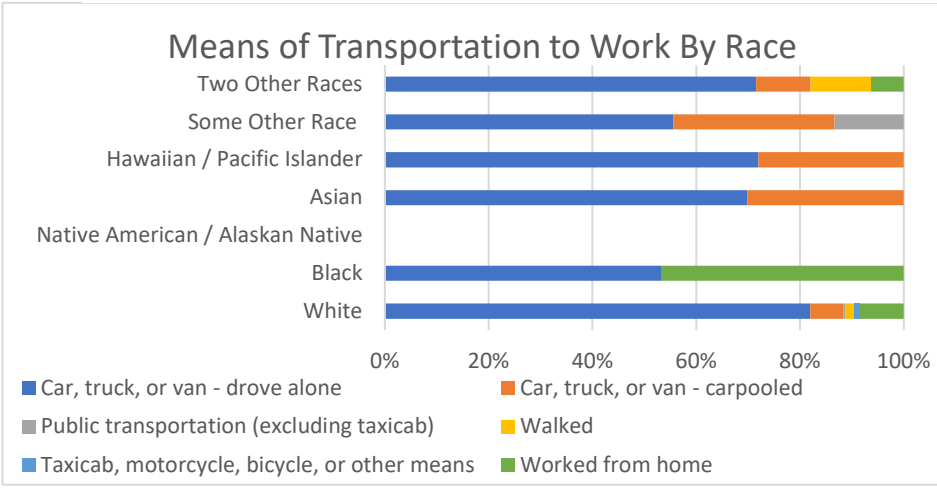
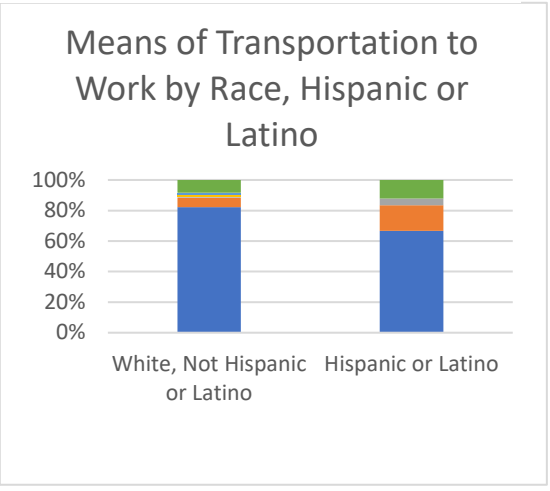


Figure 102 - Snohomish City, Workforce Mode of Transportation to Workplace by Race Count (top), Percentage (Bottom), and Ethnicity (Percentage, Bottom Right), ACS B08105A-I





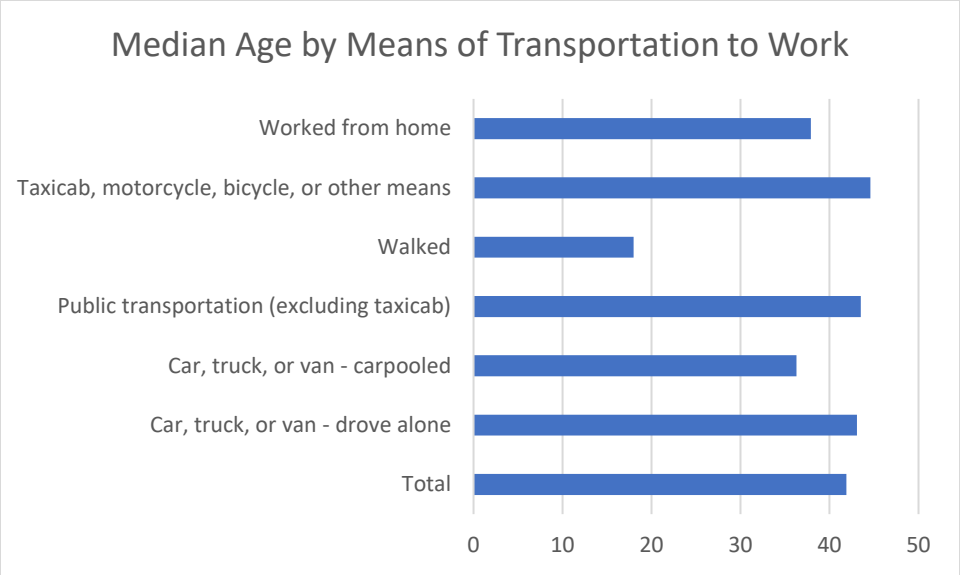


Figure 103 - Snohomish City, Median Age by Means of Transportation to Work, ACS B08103

Data in Figure 85 is a supplement to earlier information that the City may find useful in understanding the commuting dynamics of the *resident* population (in contrast to the *workforce* that works in the City). It may be interesting, for example, to see that the median age of residents who walk to work is 18 years old. This contrasts with Snohomish County's median age for walking to work, which is 36.7 years old. In the City's case, one possible explanation for this difference is young people that live in the City and are able to walk to work. As the population that is included in this survey is all workers aged 16 and up, this would include part-time high school students.

Miscellaneous Supporting Information

Tenure by Vehicles Available by Age of Householder (B25045)

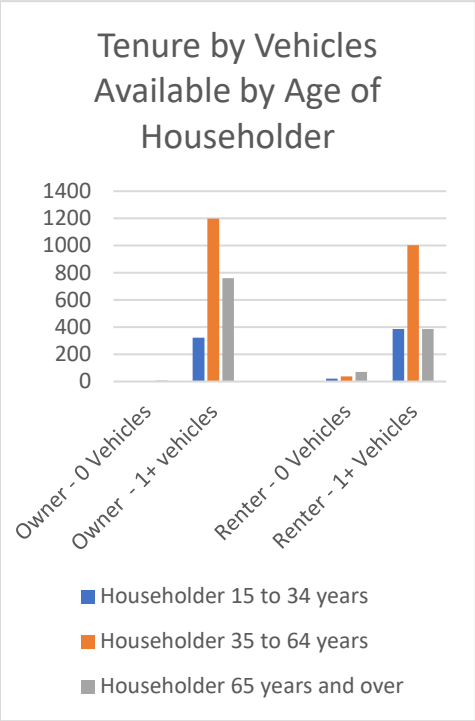


Figure 104 - Snohomish City Tenure by Vehicles Available by Age of Householder, US Census Bureau B25045

This report defers to transportation experts to discuss Snohomish's detailed transportation circumstances and needs. However, from a layperson's perspective that Snohomish has limited multimodal transit options, and due to its size also has only basic medical services available in the City, there appears to be a necessity for car ownership (to say nothing of other life needs). Therefore, the count of 65+ year old renters who have no vehicle available (relative to younger renter households), paired with 50% of 65+ year old renter households being cost burdened (discussed in GRAPI by Age, Figure 64), puts an exclamation point on concern about senior renter households and meeting their medical and mental wellness needs.