

SECTION II.D.—DOUGLAS COUNTY

Demographic and Economic Profile

This section provides a demographic and economic overview of Douglas County. Information is presented on historical and current population, as well as the overall composition of households residing in the County, as described by household size, composition, race and ethnicity, income distribution, length of residency, and educational attainment. Additional information is presented on Douglas County’s target groups, which include low income and impoverished households, the elderly, and the homeless. This chapter also provides a synopsis on the County’s overall economy and concludes with population and employment forecasts to set the context for determining future housing needs.

Reviewing a county’s demographics and economic base as part of a housing study is important because:

- Demographics can influence housing choices and needs. Single people are more likely to reside in urban cores. Families are more likely to reside in surrounding suburbs.
- As households age, their likelihood of becoming disabled increases. Seniors, particularly those over the age of 75 years, may need accessibility improvements to their homes. They might also seek out more dense living arrangements (e.g., condos or patio homes) or assisted living facilities.
- Income levels determine what households can afford to pay in rent or mortgage costs, and, in many cases, geographically where households can live.
- The types of jobs available in communities and their wage rates, relative to housing costs, determine if residents can live and work in the same community.

In addition, the data and information contained in this report is a required component of the Colorado Division of Housing’s (DOH) template for housing needs assessments and for the U.S. Department of Housing and Urban Development’s (HUD) Consolidated Plan regulations. Douglas County received funding from DOH to conduct this housing needs assessment. The County also receives annual funding from HUD for housing and community development activities.

Summary

Douglas County has grown from a relatively small presence in the Denver metro area in 1980 to a major provider of housing and a growing contributor in regional employment. The County’s strongest growth in numbers and rate took place between 1990 and 2000. Growth during the current decade has also been strong, but less than half the rate as in 1990 to 2000.

A substantial portion of the growth in the current decade was absorbed by unincorporated Douglas County and Castle Rock, which added over 75,000 residents among the two areas. Overall, Castle Rock contains 16 percent of all residents in Douglas County. The unincorporated portion of the County houses the majority—65 percent of residents—which also includes the Highlands Ranch community.

Douglas County boasts a growing population of family households, who, based on their past movements within the County, may be likely to remain in Douglas County. Families are attracted to the County because of the reputation of schools, relatively new housing stock, and excellent amenities, such as recreation centers, and proximity to open space.

The Denver Regional Council of Governments (DRCOG) predicts that the fastest growing areas in the County will be around Parker, Castle Rock, and parts of Highlands Ranch. Employment growth is expected to be more concentrated than population growth, congregating around major transportation arteries like I-25 and E-470.

Douglas County will be a more important presence in employment in the seven-county regional, as it is expected to absorb 13 percent of employment growth between now and 2035. Today, Douglas is home to seven percent of the region's employment.

Historical Growth in Douglas County

Douglas County is currently Colorado's 8th most populace County, with a July 2007 population estimate of 275,121 residents. The counties in Colorado with the largest populations are Denver (596,582), El Paso (587,590), Arapahoe (551,733) and Jefferson (538,323) Counties.^{1 2} Douglas County estimates its population to be 286,622 as of January 1, 2008.

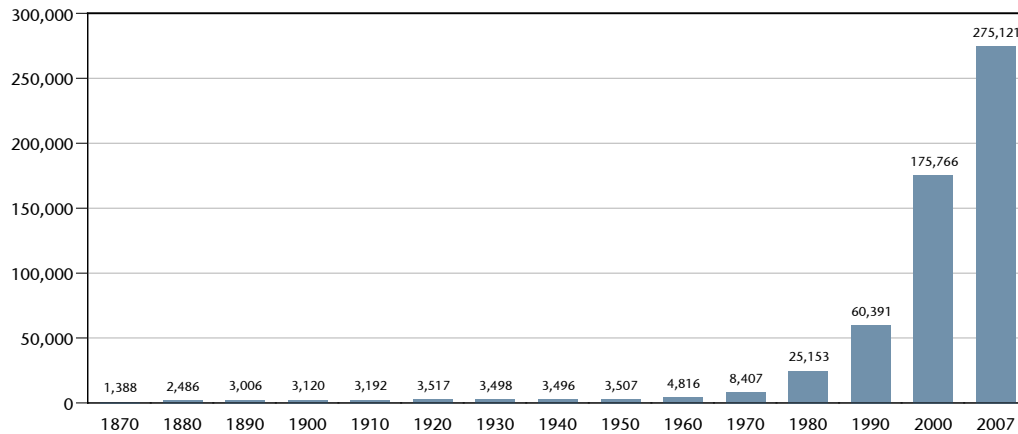
Douglas County was created in 1861, and originally stretched from the Rockies to the State of Kansas border. There are five incorporated municipalities within the boundaries of Douglas County: Castle Pines North, Castle Rock, Larkspur, Lone Tree, and Parker. Exhibits II.D-1 and II.D-2 display Douglas County's growth trends since 1870, following its inception in 1861.

The County was a relatively quiet place until the 1970s, when its rapid growth began. The County saw its population almost triple in the 1970s and strong growth continued into the 1980s and 1990s. The largest population increase Douglas County experienced was in the 1990s, when the County added over 115,000 new residents. In the current decade, the growth rate is less than half of that experienced between 1990 and 2000, but still the strongest in the Denver metro area. Even if the strong growth experienced between 2000 and 2007 continues until the end of this decade, it will still be slower than the growth that took place in Douglas County in the 1990s.

¹ Population estimates are for 2007, from the Colorado State Demography Office.

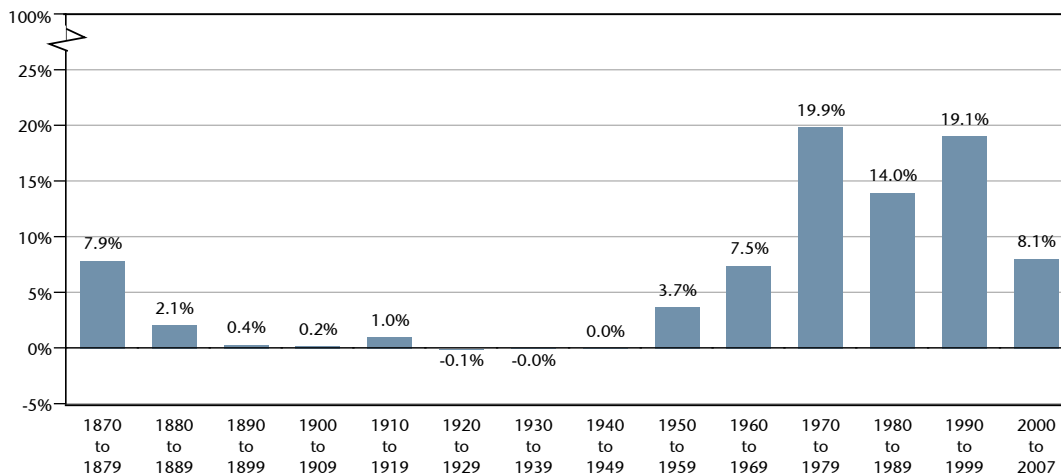
² U.S. Census Bureau's July 1, 2007 Douglas County population was estimated at 272,117, which was slightly lower than DOLA's July 1, 2007 estimate.

**Exhibit II.D-1.
Historical Population Growth, Douglas County, 1870 to 2007**



Source: Colorado Department of Local Affairs.

**Exhibit II.D-2
Average Annual Growth, Douglas County, 1870 to 2007**



Source: Colorado Department of Local Affairs.

There are two reasons counties gain or lose population:

1. New residents are born and current residents pass away. The net effect is called “net increase.” Usually, births exceed deaths, but not always. In Douglas County, births have historically exceeded deaths, most recently by a record 3,500 people.
2. New residents move into an area and existing residents move out. The net effect is called “net migration.” When net migration is negative, this means more residents left Douglas County than moved in. When net migration is positive, more moved in than left.

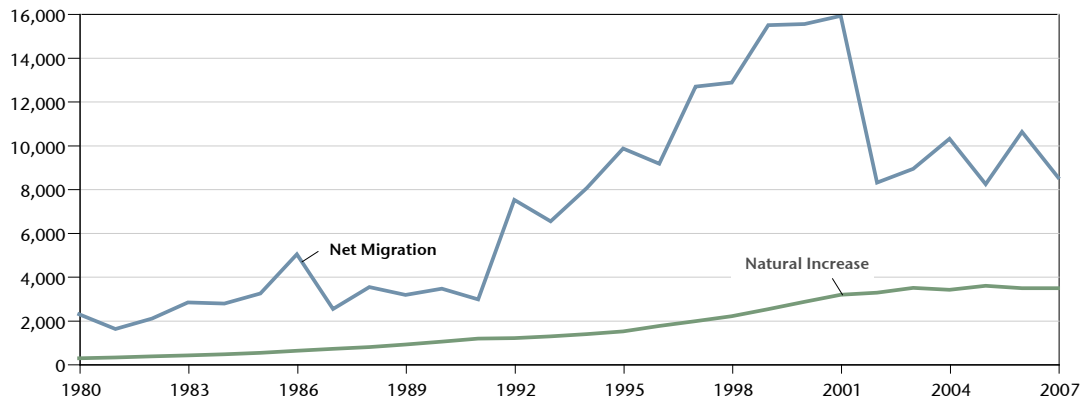
During the 1990s, migration was the primary driver of the County’s population growth and this continues to be true during the 2000s. In the last five years, Douglas County has added an annual average of 3,500 residents through natural increase and over 9,300 through net migration, for an overall average of slightly over 12,750 residents. Exhibits II.D-3 and II.D-4 display the components of population change in the County since 1980.

**Exhibit II.D-3.
Components of
Population Change,
Douglas County,
1980 to 2007**

Source:
Colorado Department of Local Affairs

Year	Births	Deaths	Natural Increase	Net Migration	Total Change
1980	355	93	262	2,264	2,526
1981	381	88	293	1,595	1,888
1982	440	95	345	2,067	2,412
1983	510	119	391	2,806	3,197
1984	574	130	444	2,759	3,203
1985	635	128	507	3,214	3,721
1986	726	126	600	5,006	5,606
1987	813	128	685	2,505	3,190
1988	922	152	770	3,513	4,283
1989	1,060	167	893	3,144	4,037
1990	1,169	153	1,016	3,434	4,450
1991	1,311	159	1,152	2,951	4,103
1992	1,369	190	1,179	7,494	8,673
1993	1,483	222	1,261	6,510	7,771
1994	1,617	262	1,355	8,039	9,394
1995	1,719	239	1,480	9,833	11,313
1996	1,981	251	1,730	9,144	10,874
1997	2,281	329	1,952	12,666	14,618
1998	2,525	350	2,175	12,848	15,023
1999	2,897	399	2,498	15,471	17,969
2000	3,281	438	2,843	15,524	18,367
2001	3,648	490	3,158	15,891	19,049
2002	3,765	505	3,260	8,277	11,537
2003	3,999	534	3,465	8,904	12,369
2004	3,967	585	3,382	10,290	13,672
2005	4,159	589	3,570	8,207	11,777
2006	4,112	654	3,458	10,599	14,057
2007	4,201	744	3,457	8,513	11,970

**Exhibit II.D-4.
Components of Population Change, Douglas County, 1980 to 2007**



Source: Colorado Department of Local Affairs.

Growth by city. The individual communities have contributed in different magnitudes to the growth experienced in Douglas County. The largest contributors to the County’s overall growth since 2000 were the unincorporated portion of the County, which added 51,611 new residents; Castle Rock, which added 23,675 new residents; and Parker, which added 19,400. Lone Tree’s growth accounted for an additional 4,620 new residents and Larkspur added 35 new residents.

Overall, unincorporated portions of the County and Larkspur experienced slower annual growth than the County as a whole. Castle Rock (16.7 percent), Lone Tree (13.5 percent) and Parker (11.8 percent) have all experienced higher annual growth than Douglas County as a whole (8.1 percent) since 2000.

Exhibit II.D-5 displays municipal population data from the Colorado Department of Local Affairs (DOLA), by total municipality population and by the portion of the municipality’s population within Douglas County, as the borders of Littleton extend beyond Douglas County.

**Exhibit II.D-5.
Population Growth by Municipality, Douglas County, 2000 to 2007**

	Total Municipal Population				Municipal Population within Douglas County			
	2000	2007	Growth	Average Annual Percent Change	2000	2007	Growth	Average Annual Percent Change
Castle Rock	20,224	43,899	23,675	16.7%	20,224	43,899	23,675	16.7%
Larkspur	234	269	35	2.1%	234	269	35	2.1%
Littleton	40,340	40,477	137	0.0%	63	64	1	0.2%
Lone Tree	4,873	9,493	4,620	13.5%	4,873	9,493	4,620	13.5%
Parker	23,558	42,971	19,413	11.8%	23,558	42,971	19,413	11.8%
Unincorp. Area	126,814	178,425	51,611	5.8%	126,814	178,425	51,611	5.8%

Note: Highlands Ranch is an unincorporated community. As such, it is officially titled "unincorporated Douglas County." The 2006 American Community Survey reported a population of 92,924 for Highlands Ranch.

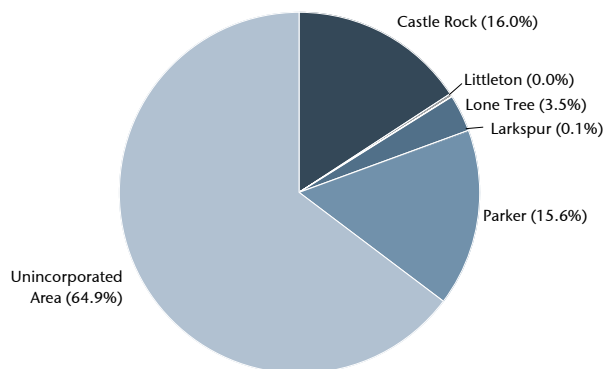
Source: Colorado Department of Local Affairs.

Exhibit II.D-6 shows the overall share of Douglas County’s population among the municipalities. Although the unincorporated area’s recent growth has been modest relative to Castle Rock, Lone Tree and Parker, the unincorporated area contains most of the County’s population overall.

**Exhibit II.D-6.
Population by Municipality,
Douglas County, 2007**

Note: Highlands Ranch is an unincorporated community. As such, it is officially titled "unincorporated Douglas County." The 2006 American Community Survey reported a population of 92,924 for Highlands Ranch.

Source: Colorado Department of Local Affairs.



Who Lives in Douglas County?

This portion of the study helps define the composition of the population that resides in Douglas County. DOLA and DRCOG forecasts predict that Douglas County will continue to absorb much of the region's future growth. As a result, an understanding of the characteristics of both existing and new residents is crucial to determine the types of residents that have been and may be attracted to Douglas County.

Number of households. DOLA estimated that 92,325 households resided in Douglas County in 2006. The American Community Survey (ACS) estimated a slightly lower number (92,065) for 2006 and DRCOG estimated a higher number of households (96,906) for January 2007.³

Movement within the County. Exhibit II.D-7 shows where Douglas County residents resided in 1995, compared to 2000, and in 2005, compared to where they lived in 2006. Between 1995 and 2000, most households moved to Douglas County from another Colorado County or from out of State. Between 2005 and 2006, most Douglas County Residents stayed put.

Exhibit II.D-7. Douglas County Residency in 1995 to 2000 and 2005 to 2006

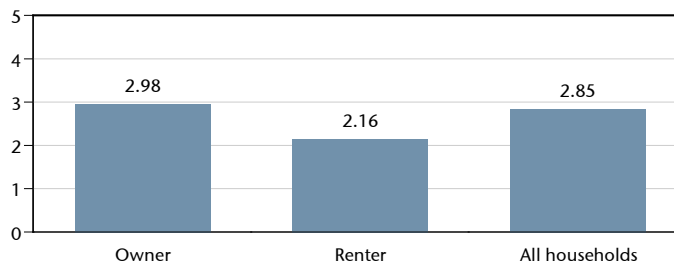
Source:
U.S. Census Bureau's 2000 Census and
2006 American Community Survey.

Moved from:	1995 to 2000		2005 to 2006	
	Number	Percent	Number	Percent
Same house	54,531	34%	208,077	80%
Different house in Douglas County	18,560	12%	17,900	7%
Different county in Colorado	42,848	27%	18,479	7%
Different state	38,984	25%	14,262	5%
Abroad	3,850	2%	1,111	0%
Total	158,773	100%	259,829	100%

Average household size. According to the 2006 ACS, an average of 2.85 people lived in each housing unit in Douglas County. Households that owned their Douglas County residence had a household size of 2.98; renters had a smaller household size of 2.16, as shown in Exhibit II.D-8. The relatively noticeable difference in household size between owners and renters suggests that many renters may live alone or as couples/roommates, without children.

Exhibit II.D-8. Average Household Size by Tenure, Douglas County, 2006

Source:
U.S. Census Bureau's 2006 American
Community Survey.



Household composition. According to the Census, 45 percent of Douglas County households had children in 2006. Most children lived with two parents who were married. Six percent of Douglas County households were made up of single-parent households with children. This is a lower percentage when compared to the entire State. Ten percent of Colorado households contained single-parents with children in 2006.

³ Vastly differing methodologies of each data producing entity have led to differing household estimates. As the estimates move further away from the 2000 Census, they become even more different.

As shown in Exhibit II.D-9, the slight majority of households in Douglas County did not have children (55 percent). Most of these households were married couples.

Age. Like many other communities across the United States, Douglas County will be faced with an aging Baby Boomer population. But the effect of aging Baby Boomers on Douglas County will be

**Exhibit II.D-9.
Household Type, Douglas County, 2006**

Note:
Households with children includes one or more persons under 18 years.

Source:
U.S. Census Bureau's 2006 American Community Survey.

Household Type	Number	Percent
Households with children	41,763	45%
Married-couple family	36,128	39%
Female-headed households	3,740	4%
Male-headed households	1,895	2%
Households without Children	50,302	55%
Married-couple family	29,123	32%
Female-headed households	11,484	12%
Male-headed households	9,695	11%
Total Households	92,065	100%

smaller than in other counties, since Douglas' senior population is relatively small.

As shown in Exhibit II.D-10, the County's youth, young adults and middle age adults all currently outnumber the County's senior population: For example, there are 85,909 children in the County in 2007 (making up 31 percent of people in the County), compared with 37,517 seniors (five percent). In the future, the senior population will experience strong growth relative to other age cohorts; however, it will remain a small portion of the County's population overall.

Exhibits II.D-10 and II.D-11 show growth in total population by age groups and by the percentage of population, respectively.

**Exhibit II.D-10.
Age of Residents, Douglas County,
2002, 2007, 2012, and 2020**

Source:
Colorado Department of Local Affairs.

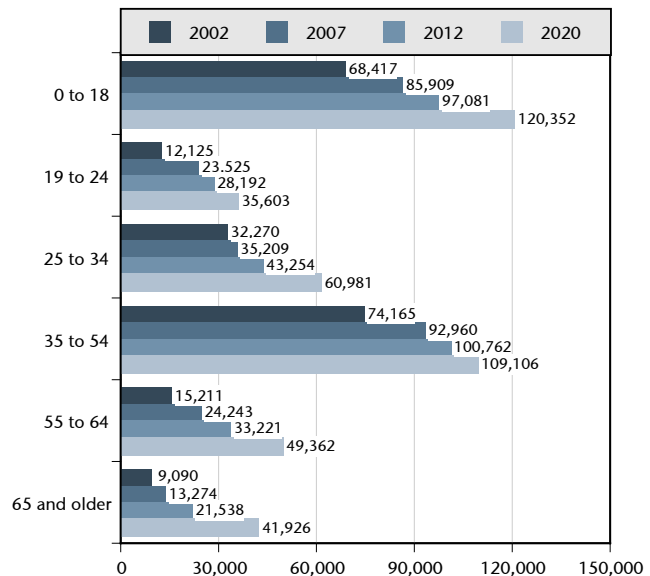
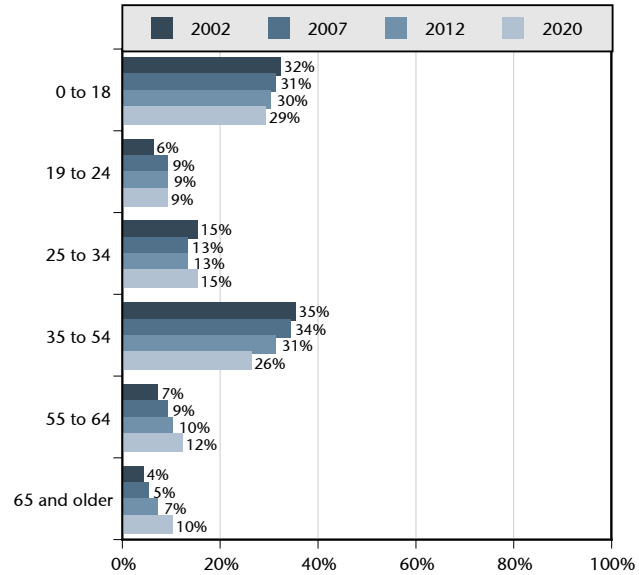


Exhibit II.D-11.
Percentage of Residents in Douglas
County by Age Category, 2002, 2007,
2012, and 2020

Source:
 Colorado Department of Local Affairs.



Race and ethnicity. Data on race and ethnicity require a bit of an introduction about how the U.S. Census Bureau collects and analyzes the data. In its surveys, the Census asks two different questions about race and ethnicity: the first question asks respondents to identify their race; the second asks whether or not respondents are of Hispanic/Latino origin. The Census Bureau does not classify Hispanic/Latino as a race, but rather as an identification of origin and ethnicity. If a respondent reported Hispanic/Latino ethnicity but did not mark a specific race category, they are classified in the “Some Other Race” category. Persons of Hispanic/Latino descent most commonly report their race as White or Some Other Race.

Overall, most residents of Douglas County identify themselves as White (91 percent). The second most common race at four percent is Asian. Since 2000, the overall racial composition has changed little, as new residents have primarily been White.

Seven percent of the County’s residents are Hispanic/Latino. Douglas County has experienced substantial growth in Hispanic/Latino residents, even though Hispanics remain a relatively low proportion of all residents. According to the U.S. Census estimates, 9,254 residents that consider themselves of Hispanic or Latino ethnicity moved into Douglas County between 2000 and 2006, doubling the County’s Hispanic population.

Exhibit II.D-12 presents race and ethnicity data for 2006 for Douglas County as a whole.

Exhibit II.D-12.
Race and Ethnicity of
Population, Douglas
County, 2006

Source:
 U.S. Census Bureau’s 2006 American
 Community Survey.

	Number	Percent
Total Population	263,621	100%
American Indian and Alaska Native Alone	1,223	0%
Asian Alone	9,975	4%
Black or African American Alone	3,367	1%
Native Hawaiian and Other Pacific Islander Alone	0	0%
White Alone	238,675	91%
Some Other Race Alone	5,295	2%
Two or More Races	5,086	2%
Hispanic or Latino	17,692	7%

All jurisdictions in Douglas County have similar distributions of racial minorities. The racial and ethnic distributions of Douglas County and jurisdictions within the County are shown in Exhibit II.D-13.

**Exhibit II.D-13.
Race and Ethnicity, Douglas County and Selected Municipalities, 2007**

	Total Population	American Indian and Alaska Native	Asian	Black or African American	Native Hawaiian & Other Pacific Islander	White	Some Other Race	Two or More Races	Hispanic or Latino
Douglas County	268,363	0%	4%	1%	0%	90%	2%	3%	7%
Castle Rock	38,824	1%	2%	1%	0%	91%	3%	3%	8%
Highlands Ranch	89,125	0%	7%	2%	0%	86%	2%	3%	8%
Larkspur	294	1%	0%	0%	0%	97%	0%	2%	2%
Lone Tree	4,867	0%	5%	2%	0%	88%	2%	2%	6%
North Castle Pines	10,190	0%	2%	1%	0%	94%	1%	2%	4%
Parker	39,763	0%	3%	2%	0%	89%	2%	3%	8%

Source: Claritas, 2007 estimates.

Income. The U.S. Census estimates and reports both *family* median and *household* median income. Median household income is usually lower than median family income, since household income includes single-person households and unrelated persons living together (e.g., students), where median family income does not. That is, the median family income category has a larger proportion of two-earner households, who usually have higher earnings than one-person households do.

In 2006, the median *family* income for Douglas County was \$100,953. This means that in 2006, exactly half of Douglas County’s families earned less than \$100,953 and exactly half earned more. The median *household* income in 2006 was \$92,125. In 2006, half of Douglas County’s households earned less than \$92,125; half earned more. Overall, five percent of Douglas County households earn less than \$25,000; 13 percent earn between \$25,000 and \$50,000; and 38 percent of households in Douglas County earn between \$50,000 and \$100,000. Exhibit II.D-14 presents the U.S. Census’ 2006 overall household income distribution for Douglas County households.

**Exhibit II.D-14.
Household Income as a
Percent of Total
Households, Douglas
County, 2006**

Source:
U.S. Census Bureau’s 2006 American
Community Survey.

	Households	Percent
Less than \$25,000	4,653	5%
\$25,000 to \$49,999	11,901	13%
\$50,000 to \$74,999	16,184	18%
\$75,000 to \$99,999	17,971	20%
\$100,000 to \$149,999	21,977	24%
\$150,000 or more	19,379	21%
Total	92,065	100%

Exhibit II.D-15 presents median *household* income by race and ethnicity for Douglas County. Although the median incomes vary by race and ethnicity, they are all very high overall.

**Exhibit II.D-15.
Median Household Income by Race
and Ethnicity, Douglas County, 2006**

Source:
U.S. Census Bureau's 2006 American Community Survey.

	Median Household Income
American Indian and Alaska Native Alone	\$ 171,111
Asian Alone	\$ 82,487
Black or African American Alone	\$ 107,295
Native Hawaiian and Other Pacific Islander Alone	-
White Alone	\$ 92,127
Some Other Race Alone	\$ 125,854
Two or More Races	\$ 78,937
Hispanic or Latino	\$ 81,796
Not Hispanic or Latino	\$ 93,350

Area Median Income, or AMI, is used by the U.S. Department of Housing and Urban Development's (HUD) state and local policy makers to qualify households for housing programs. AMI is the same for all counties located within the Denver metropolitan statistical area (MSA). The 2008 HUD AMI for the Denver-Aurora MSA is \$71,800 for a family of four.

HUD breaks the AMI into categories and uses these breaks as the basis of its "low" and "moderate" income definitions. Specifically,

- Households earning 30 percent of the AMI and less are "extremely" low income;
- Households earning between 31 and 50 percent of the AMI are "very" low income;
- Households earning 51 to 80 percent of the AMI are "low" income; and
- Households earning 100 percent of the AMI are "moderate" income.

In 2006, just three percent of Douglas County households earned less than \$20,000 per year (approximately 30 percent of the AMI), which defines them as "extremely" low income. Most Douglas County households fall above 100 percent of AMI, which means the household earns above \$71,800 annually. Exhibit II.D-16 shows the income distribution of Douglas County households by AMI range. Exhibit II.D-17 provides the income distribution by tenure (renter/owner). As shown in Exhibit II.D-17, renters have a much lower income profile than owners, with 56 percent earning less than \$57,440 (compared to 17 percent of owners). However, compared to other Denver area counties, Douglas County's renters have high incomes.

**Exhibit II.D-16.
Income Distribution
of Households,
Douglas County,
2006**

Source:
U.S. Department of Housing and
Urban Development, U.S. Census
Bureau's 2006 American Community
Survey and BBC Research &
Consulting.

	Income Limit	Number of Households	Percent of Households
2008 HUD Median Family Income: \$71,800			
0 to 29% MFI			
Less than \$10,000	less than \$21,540	3,600	4%
\$10,000 to \$14,999		1,279	1%
\$15,000 to \$19,999		796	1%
30% to 49% MFI			
\$20,000 to \$24,999	\$21,540 to \$35,899	5,431	6%
\$25,000 to \$29,999		1,522	2%
\$30,000 to \$34,999		999	1%
\$35,000 to \$39,999		2,899	3%
50% to 79% MFI			
\$40,000 to \$44,999	\$35,900 to \$57,439	12,339	13%
\$45,000 to \$49,999		2,422	3%
\$50,000 to \$59,999		3,388	4%
		2,193	2%
		5,431	6%
81% to 99% MFI			
\$60,000 to \$74,999	\$57,440 to \$71,799	9,296	10%
		10,753	12%
100% MFI and over			
\$75,000 to \$99,999	\$71,800 or more	61,398	67%
\$100,000 to \$124,999		17,971	20%
\$125,000 to \$149,999		14,554	16%
\$150,000 to \$199,999		7,423	8%
\$200,000 or more		10,552	11%
		8,827	10%
Total		92,065	100%

**Exhibit II.D-17.
Household Income Distribution by Tenure, Douglas County, 2006**

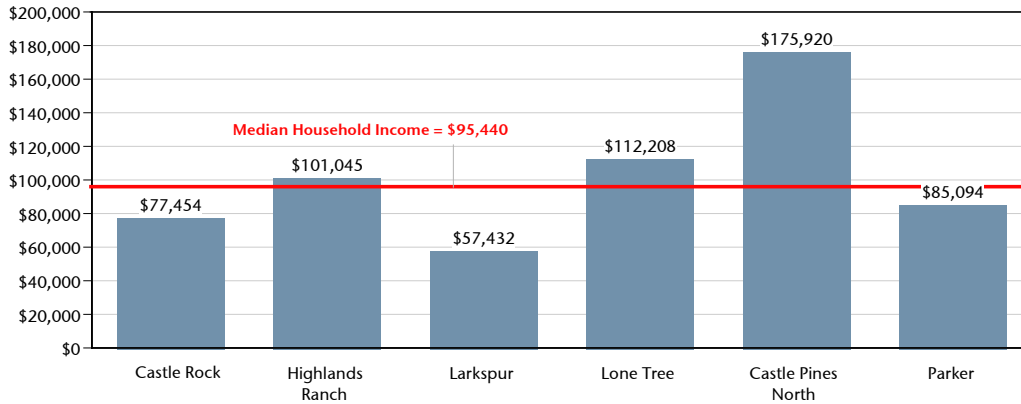
HUD Area Median Income = \$71,800		Owner		Renter		Total	
		Households	Percent	Households	Percent	Households	Percent
0 to 29% AMI	less than \$21,540	1,795	2%	1,804	12%	3,600	4%
30% to 49% AMI	\$21,540 to \$35,899	2,772	4%	2,660	18%	5,431	6%
50% to 79% AMI	\$35,900 to \$57,439	8,540	11%	3,800	25%	12,339	13%
81% to 99% AMI	\$57,440 to \$71,799	7,420	10%	1,876	13%	9,296	10%
100% to 119% AMI	\$71,800 to \$86,159	8,570	11%	1,523	10%	10,094	11%
120% AMI and over	\$86,160 or more	<u>48,061</u>	<u>62%</u>	<u>3,244</u>	<u>22%</u>	<u>51,304</u>	<u>56%</u>
Total		77,159	100%	14,906	100%	92,065	100%

Source: U.S. Census Bureau's 2006 American Community Survey.

Because the 2006 ACS does not provide data for cities under 65,000 residents, the commercial data provider Claritas was used to gain an understanding of the median household income for the municipalities within Douglas County. Data is presented for the entire municipality, as opposed to just the Douglas County portion of each community.

ACS and Claritas utilize different methodologies for calculating income, thereby generating different results. For example, the 2006 Census shows the median household income in Douglas County to be \$92,125; whereas, Claritas reported a household median income in Douglas County of \$95,440. However, on a municipal level, the Claritas data are useful to gauge where Douglas County municipal income levels fall relative to the County overall. Castle Pines North is the highest income city; Larkspur is the lowest.

**Exhibit II.D-18.
Median Household Income by Municipality, Douglas County, 2007**



Note: The median household income for Castle Pines North was calculated by taking the median of the median household income of the block groups within Castle Pines North.

Source: Claritas, 2007 estimates.

Education. In 2006, 29 percent of Douglas County’s residents were enrolled in school. As shown in Exhibit II.D-19, the number of children enrolled in Grades one through 12 is fairly stable, suggesting that once a student enrolls in a Douglas County elementary school, they stay within Douglas County school districts until they have completed high school.

**Exhibit II.D-19.
School Enrollment
by Level of School,
Douglas County,
2006**

Note:
Total population are persons ages three years and over.

Source:
U.S. Census Bureau’s 2006 American Community Survey.

	Population	Percent of Population	Percent of School Enrollment
Nursery school, preschool	7,261	3%	10%
Kindergarten	4,591	2%	6%
Elementary school (grades 1-4)	17,372	7%	24%
Middle School (grades 5-8)	14,813	6%	20%
High school (grades 9-12)	16,486	7%	22%
College or graduate school	13,290	5%	18%
Enrolled in school	73,813	29%	100%
Not enrolled in school	177,900	71%	

Exhibit II.D-20 shows the highest level of educational attainment that Douglas County residents over the age of 25 have reached. Ninety-seven percent of Douglas County residents are high school graduates and 53 percent of residents have obtained a college degree or higher.

Educational attainment is important because it can influence the types of businesses that locate within a County/City. For example, high-tech employers will seek out highly educated communities. Educational attainment can also influence housing choices to the extent that residents want to live near other residents with similar educational levels.

**Exhibit II.D-20.
Educational Attainment for the
Population over the age of 25,
Douglas County, 2006**

Source:
U.S. Census Bureau's 2006 American Community Survey.

	Population	Percent
No schooling completed	420	0%
Nursery to 8th grade	1,221	1%
9th to 12th grade, no diploma	2,812	2%
High school graduate (includes equivalency)	25,713	15%
Some college, no degree	35,007	21%
Associate's degree	14,543	9%
Bachelor's degree	61,896	37%
Graduate or professional degree	<u>27,336</u>	<u>16%</u>
Population 25 years and over	168,948	100%

Douglas County had the highest percentage of high school graduates and residents who have graduated from college compared with surrounding counties.

Higher educational attainment often translates into higher paying jobs and higher household incomes. In the case of Douglas County, this seems to be true. According to the 2000 Census, Lone Tree (65 percent) and Highlands Ranch (59 percent) both had the highest percent of residents with bachelor's degrees or higher. Larkspur had the lowest percentage of residents with a college degree (eight percent).

Target Populations in Douglas County

This section highlights portions of Douglas County's population that may require special services or additional assistance to basic amenities, such as housing. Highlighted in this section are impoverished and low income households, the elderly, disabled, and homeless individuals.

Living in poverty. The poverty threshold is established at the Federal level and is updated annually. It is adjusted for household size but not by geographic area, except for Alaska and Hawaii.⁴ In 2006, the poverty threshold for a family of four was about \$20,000 in annual wages. Currently, in 2008, the poverty threshold is \$21,200.

In 2006, just two percent of the population in Douglas County, or about 4,867 people, lived below the poverty threshold. Exhibit II.D-21 shows the percentage of Douglas County's population living in poverty by age cohort. Of the persons living below poverty level over one-third were children.

⁴ Therefore, the poverty threshold in Manhattan, New York is the same as in Minot, North Dakota.

**Exhibit II.D-21.
Population Living Below
Poverty Level
by Age, Douglas County,
2006**

Source:
U.S. Census Bureau's 2006 American
Community Survey.

	Population	Percent
Under 5 years	386	8%
5 to 17 years	1,272	26%
18 to 24 years	654	13%
25 to 34 years	848	17%
35 to 44 years	806	17%
45 to 54 years	559	11%
55 to 64 years	113	2%
65 to 74 years	33	1%
75 years and over	196	4%
Total population below Poverty level	4,867	100%
Percent of population below poverty level	2%	

Exhibit II.D-22 shows the number of persons living below the poverty level and the corresponding percent of each age cohort that is below poverty for 1990, 2000 and 2006. Poverty rates have declined since 1989, although they were quite low to begin with. The poverty rate is highest for Douglas's seniors aged 75 years and over, but just slightly so: four percent live in poverty, or an equivalent of 196 persons.

**Exhibit II.D-22.
Population Living Below Poverty Level by Age, Douglas County, 1990, 2000 and 2006**

	1989		1999		2006	
	Below Poverty	Percent of Age Cohort	Below Poverty	Percent of Age Cohort	Below Poverty	Percent of Age Cohort
Under 5 years	213	4%	338	2%	386	2%
5 to 17 years	510	4%	797	2%	1,272	2%
18 to 64 years	1,049	3%	2,315	2%	2,980	2%
65 to 74 years	86	5%	128	3%	33	0%
75 years and over	37	6%	128	5%	196	4%
Population below Poverty level	1,895	3%	3,706	2%	4,867	2%

Source: U.S. Census Bureau, 1990 Census, 2000 Census, and 2006 American Community Survey.

Exhibit II.D-23 shows the poverty data by age in a bar graph.

**Exhibit II.D-23.
Percent of Population
Living Below Poverty
Level for Each Age
Cohort, Douglas County,
1990, 2000 and 2006**

Source:
U.S. Census Bureau, 1990 Census, 2000
Census and 2006 American Community
Survey.

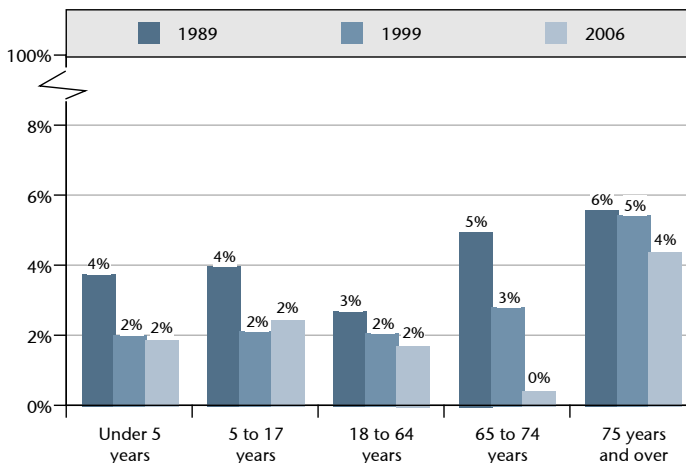


Exhibit II.D-24 shows poverty rates by family type. Poverty rates remain low for all types of households. Married couple households without children have the lowest poverty rate.

**Exhibit II.D-24.
Households Living
Below Poverty Level
by Household Type,
Douglas County, 2006**

	Households	Percent of Type
Family household	1,098	2%
With children	810	2%
Without children	288	1%
Nonfamily household	602	3%
Male householder	204	2%
Female householder	398	4%
Total households below poverty	1,700	2%

Source:
U.S. Census Bureau's 2006 American
Community Survey.

Characteristics of low income households. Approximately three percent of Douglas County households earned less than \$20,000 per year (approximately 28 percent of the AMI), which defines them as “extremely” low income⁵. Households with a head of household under 25 years had the largest proportion of their households earning less than \$20,000. These households are often in school or are starting out in the workforce and thus have lower incomes.

**Exhibit II.D-25.
Households with Incomes Less than \$60,000 by Age, Douglas County, 2006**

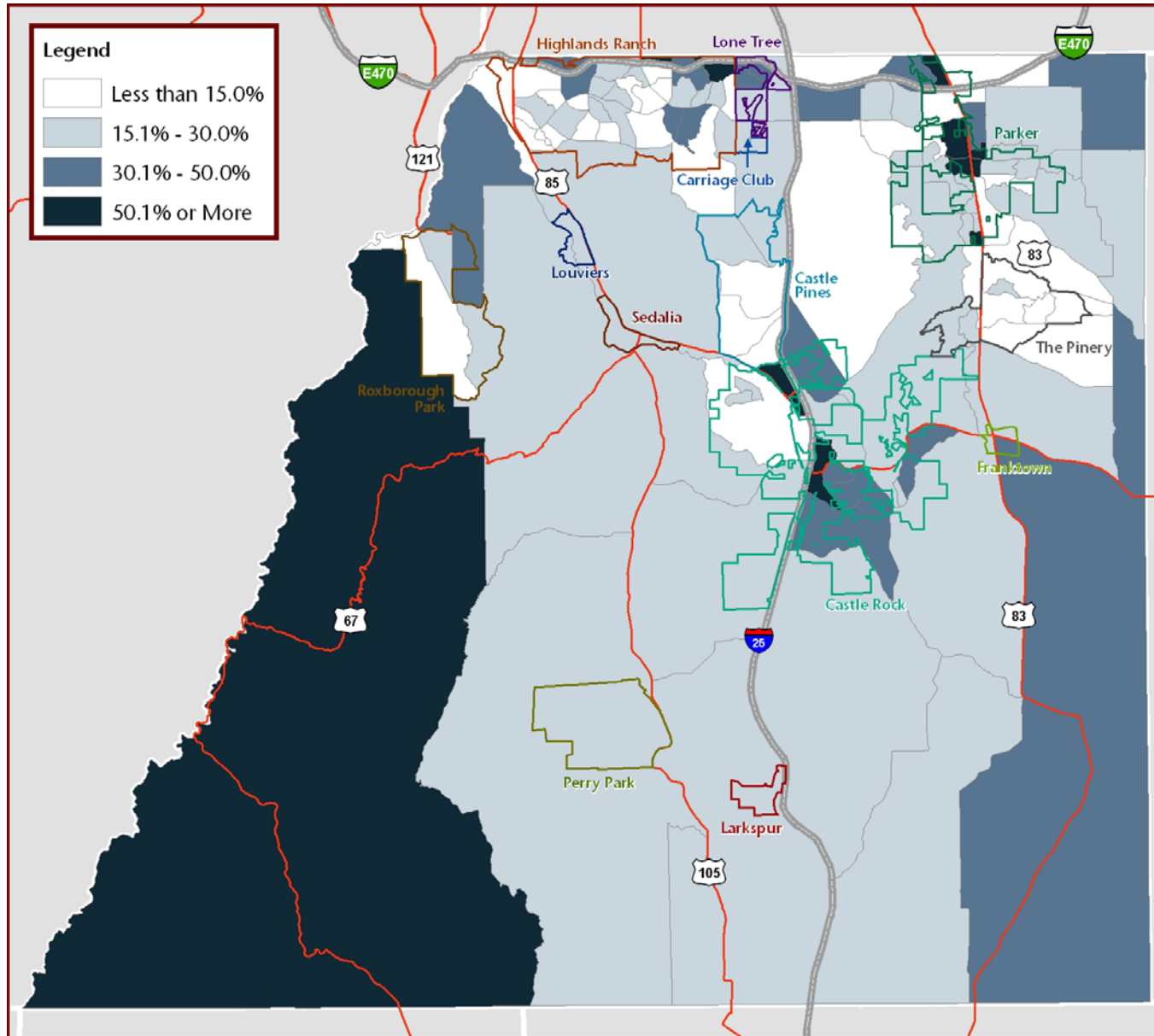
	Extremely Low Income		Very Low Income		Low Income		<\$60,000
	Household Earning <\$20,000	Percent of Age Cohort	Households Earning \$20,000 to \$34,999	Percent of Age Cohort	Households Earning \$35,000 to \$59,999	Percent of Age Cohort	Percent of Age Cohort
Under 25 years	594	13%	940	21%	1565	35%	70%
25 to 44 years	1,177	3%	1,650	4%	5,657	13%	19%
45 to 64 years	725	2%	1,510	4%	4,243	12%	18%
65 years and over	635	9%	1,320	18%	1,969	27%	54%
Total	3,131	3%	5,420	6%	13,434	15%	24%

Source: U.S. Census Bureau's 2006 American Community Survey.

Exhibit II.D-26 displays where households with household incomes less than \$60,000—roughly households at the 80 percent AMI mark—reside in Douglas County by Census Tract. Areas of Parker, Highlands Ranch, Castle Rock, and the eastern part of the County had the highest percentage of households with a household income less than \$60,000.

⁵ “Very” low income households earn less than 50 percent of the AMI; “low” income households earn less than 80 percent.

Exhibit II.D-26.
Percent of Households Earning Less Than \$60,000 (Low Income Households) by Census Tract, Douglas County, 2007

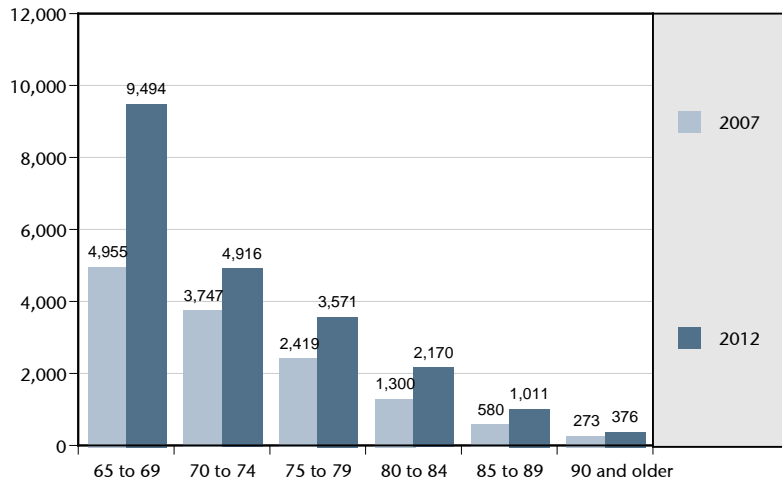


Source: Claritas, 2007 estimates.

Seniors. As discussed earlier in this chapter, the number of senior citizens is expected to grow in coming years, although it will be slightly behind the national trends. DOLA predicts that by 2012, there will be over 4,500 additional Douglas County residents between 65 and 69, and 3,700 more residents 70 and older, for total increase of about 8,200. Exhibit II.D-27 shows the number of seniors by age in 2007 and 2012. Seniors over the age of 75 are more likely to become disabled and frail, and are more likely than younger seniors to need special services.

**Exhibit II.D-27.
Seniors by Age,
Douglas County,
2007 and 2012**

Source:
Colorado Department of Local Affairs.



Persons with disabilities. In 2006, 17,338 people residing in Douglas County—or seven percent of the County’s population—had some type of disability. As shown in Exhibit II.D-28, disabilities are most common for the County’s older residents—24 percent of 65 to 74 year olds and 43 percent of residents 75 and older living in the County have some type of disability.

**Exhibit II.D-28.
Disability Status by Age,
Douglas County, 2006**

Source:
U.S. Census Bureau’s 2006 American Community Survey.

	Persons with a Disability	Percent within Age Range
5 to 15 years	1,624	3%
16 to 20 years	1,561	11%
21 to 64 years	10,326	6%
65 to 74 years	1,912	24%
75 years and over	1,915	43%
Total population 5 years and over	17,338	7%

As the senior population in the U.S. grows, so will the number and the percentage of persons with disabilities. In 2006, 3,827 (31 percent) of residents age 65 and over reported a disability. If the proportion of senior citizens with a disability stays constant between now and 2012, the number of senior citizens with a disability could grow to over 6,570 by 2012.

Persons who are homeless. The Metro Denver Homeless Initiative (MDHI) conducts annual point-in-time counts and surveys of the homeless population in the metropolitan area. Douglas County participates and supports the efforts of the MDHI.

In 2007, an estimated 10,604 people were homeless across the seven-county metropolitan area during one night in January. This number is comprised of 8,482 individuals on which survey data was received plus an additional estimate of 1,305 unsheltered individuals and 817 relatives not identified by survey respondents. Asked where they spent the night, 47 of the 8,482 respondents, or 0.6 percent, reported Douglas County. Of the homeless households, 63 percent were headed by females. Forty-five percent responded that their household included children.

These numbers should be interpreted with caution, as the homeless data from the MDHI is *not* intended to give a concrete estimate of the entire homeless population, but rather *is* intended to provide an overall demographic profile of the homeless population.

The survey results indicate that homeless individuals in Douglas County are most likely to be adults between the ages of 26 and 64 (88 percent); White (67 percent); female (63 percent); and households without children (55 percent).⁶

In many cases, the last permanent address recorded by those surveyed was Douglas County (38 percent) followed by Arapahoe County (25 percent). The night of the survey, most respondents stayed with friends and family (64 percent), somewhere else (19 percent) or in a domestic violence shelter (nine percent). Despite being in Douglas County during the time of the survey, some individuals spent the night in Denver (nine percent) or Arapahoe County (six percent). Others stayed in Castle Rock (40 percent), Parker (23 percent), and Highlands Ranch (21 percent).

⁶ Percentages represent the valid percentages presented by the Metro Denver Homeless Initiative. Valid percentages do not include missing responses.

Eighty-three percent of survey recipients reported no mental or emotional conditions that may have contributed to their homeless status. The majority (70 percent) of the homeless were not receiving public assistance at the time the survey was completed. Thirty-five percent of the respondents said losing their job or not being able to find a job was the reason they became homeless. Exhibit II.D-29 summarizes the key characteristics of the homeless population in Douglas County as gathered from the 2007 point-in-time homeless survey.

**Exhibit II.D-29.
Characteristics of Homeless Population, Douglas County, 2007**

	Number	Percent		Number	Percent
Homeless population	47		Special Needs		
Gender			Mental illness	4	17%
Male	6	38%	Physical/Medical condition	3	13%
Female	10	63%	Substance abuse	5	22%
Race/Ethnicity			Developmental disability	0	0%
Asian	-	-	HIV/AIDS	0	0%
African American	1	7%	Why Homeless		
Native American	-	-	Lost Job - Cannot find work	8	35%
White	10	67%	Wages Too Low	5	22%
Mixed	3	20%	Family Break up, Death	5	22%
Other	1	7%	Abuse or Violence	7	30%
Hispanic	3	19%	Runaway from Home	0	0%
Household Situation			Discharged from Jail/Prison	0	0%
Single	12	55%	Medical Problems	1	4%
Single parent	7	32%	Eviction/Foreclosure	6	26%
Couple with children	3	14%	Housing Cost Too high	6	26%
Households without children	12	55%	Utility Costs Too High	4	17%
Households with children	10	46%	Alcohol, Drug Abuse	4	17%
			Mental, Emotional Problems	4	17%
			Other Reason	5	22%
			Chronically homeless	37	79%

Note: Not all percentages may add to 100 percent, due to rounding.

Source: Metro Denver Homeless Initiative, 2007 Point-in-Time Count.

At risk of homelessness. While 47 persons were identified as homeless in Douglas County from the MDHI survey, many more can be considered at risk of becoming homeless. As can be seen in Exhibit II.D-21 (page 12), regardless of housing type, 4,867 persons in the County were living in poverty in 2006. In addition, as shown in Section III, Exhibit III.D-33, there were 9,583 *severely* cost burdened households (paying 50 percent or more of their incomes for housing costs) in Douglas County in 2007. These populations represent those persons most at risk for homelessness in the future.

Homelessness and foreclosure. In 2007, Douglas County had 6,897 *severely* cost burdened households with a mortgage. These are the households most at risk for foreclosure and possible homelessness, although foreclosure has, in recent times, affected all income brackets. It is the combination of low income and cost-burdened with a mortgage, however, that creates a strong risk profile.

Douglas County Economy

This section provides a brief overview of Douglas County’s employment composition and economic vitality. A more in-depth look at Douglas County’s workforce and its housing needs is discussed in Section V.

Current employment. DRCOG estimated there to be 93,025 wage and salary jobs in Douglas County in 2007, which equates to seven percent of the seven-County region’s wage and salary jobs. The Colorado Department of Labor’s estimates reflect similar regional proportionality.⁷ Exhibit II.D-30 displays the seven-County Denver area employment distribution based on DRCOG’s 2007 estimates.

Exhibit II.D-30. Employment by County, 2007

Source:
Denver Regional Council of Governments (DRCOG), 2007
Employment Estimates.

County	2007 Employment	Percentage of Seven-County Total
Douglas	93,025	7%
Adams	158,473	12%
Arapahoe	276,866	20%
Boulder	151,878	11%
Broomfield	30,843	2%
Denver	427,870	32%
Jefferson	214,371	16%

Jobs and housing balance. “Jobs/housing balance” is a ratio that examines how many jobs a community has compared to housing units. It is one measure of how well a community is providing housing for its workforce. In general, most communities desire to have a jobs/housing balance close to 1, meaning that the number of households matches the number of jobs. An examination of community employment to household ratios can help gauge which communities are providing the region and Douglas County with more or less of their fair share of workforce housing.

A jobs-to-household ratio of less than “1” means that there is less than one job opportunity available within the municipality for each household residing in that town. Except for Lone Tree, the cities located in Douglas County have jobs-to-household ratios of less than 1, meaning that they have more households than jobs available. Overall, the County has a jobs/housing ratio that is very close to 1.

Exhibit II.D-31. Jobs-to-Household Relationship by Place, Douglas County, 2007

Note:
Highlands Ranch is an unincorporated
community. As such, it is officially included
in "unincorporated Douglas County."
Source:
Denver Regional Council of Governments
(DRCOG), 2007 Household and
Employment Estimates

	Households	Employment	Ratio of Jobs per Household
Douglas County	96,906	93,025	0.96
Castle Rock	15,591	11,561	0.74
Larkspur	97	80	0.82
Lone Tree	3,907	10,669	2.73
Parker	14,696	11,087	0.75
Unincorporated Douglas	62,517	59,469	0.95

⁷ DRCOG and CDLE both use QCEW data for their estimates. However, different methodologies produce slightly different results.

Employment composition and unemployment rate. Exhibit II.D-32 provides the employment distribution in Douglas County. Douglas County's main employment industries are retail trade, construction, government, and accommodation and food services.

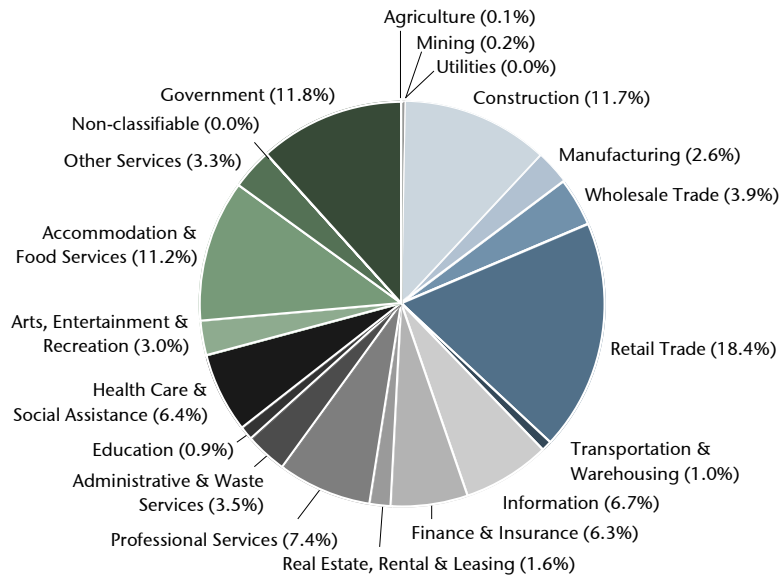
**Exhibit II.D-32.
Employment by
Industry, Douglas
County, 2006**

Note:

To simplify the pie chart, similar industry categories were grouped together to create fewer categories. All groupings have maintained their original industrial names, except FIRE, which stands for Finance, Insurance and Real Estate.

Source:

Colorado Department of Labor & Employment, QCEW data.



The primary industries of Douglas County have experienced average job growth in the last five years, thereby creating less unemployment in Douglas County than in Colorado and the U.S. early in the decade. Although there has been some industry fluctuation in recent years within the County, the overall employment composition in Douglas County has remained stable.

Exhibit II.D-33 displays the 5-year trend in employment by industry for Douglas County. Exhibit II.D-34 presents the 5-year trend in unemployment for Douglas County, the State of Colorado and the U.S.

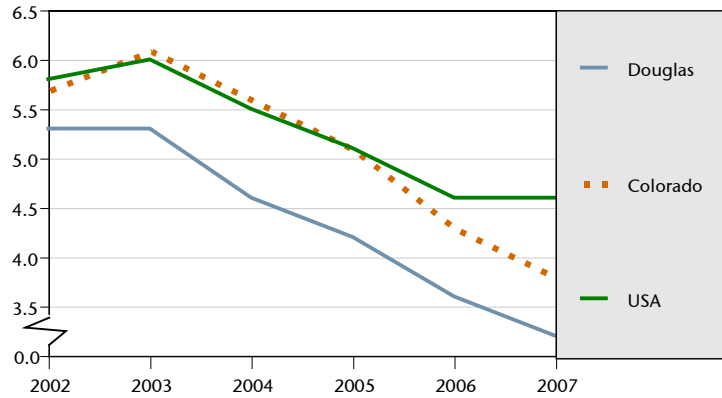
**Exhibit II.D-33.
Employment by Industry, Douglas County, 2002-2006**

Industry	2002		2003		2004	
	Number	Percentage	Number	Percentage	Number	Percentage
Agriculture	97	0%	96	0%	103	0%
Mining	82	0%	84	0%	101	0%
Utilities		0%		0%		0%
Construction	7,795	12%	7,679	12%	9,212	13%
Manufacturing	1,981	3%	1,947	3%	1,877	3%
Wholesale Trade	2,619	4%	2,695	4%	2,961	4%
Retail Trade	13,317	21%	13,582	21%	14,535	20%
Transportation & Warehousing	367	1%	347	1%	394	1%
Information	5,286	8%	5,122	8%	5,227	7%
Finance & Insurance	3,057	5%	2,881	4%	3,270	5%
Real Estate, Rental & Leasing	886	1%	977	2%	1,063	1%
Professional Services	3,420	5%	3,581	6%	4,117	6%
Management	175	0%	141	0%		0%
Administrative & Waste Services	2,094	3%	2,096	3%	2,584	4%
Education	480	1%	576	1%	683	1%
Health Care & Social Assistance	2,724	4%	3,002	5%	4,180	6%
Arts, Entertainment & Recreation	1,227	2%	1,362	2%	1,618	2%
Accommodation & Food Services	7,179	11%	7,487	12%	8,439	12%
Other Services	2,541	4%	2,660	4%	2,840	4%
Non-classifiable	0	0%	2	0%	5	0%
Government	8,214	13%	8,547	13%	8,884	12%
Total	63,541		64,864		72,093	
Industry (Continued)	2005		2006			
	Number	Percentage	Number	Percentage		
Agriculture	119	0%	114	0%		
Mining	117	0%	211	0%		
Utilities		0%	0	0%		
Construction	10,038	12%	9,898	12%		
Manufacturing	2,262	3%	2,164	3%		
Wholesale Trade	3,116	4%	3,305	4%		
Retail Trade	15,375	19%	15,621	18%		
Transportation & Warehousing	830	1%	853	1%		
Information	5,974	7%	5,692	7%		
Finance & Insurance	3,892	5%	5,355	6%		
Real Estate, Rental & Leasing	1,232	2%	1,326	2%		
Professional Services	5,920	7%	6,319	7%		
Management		0%		0%		
Administrative & Waste Services	2,574	3%	2,930	3%		
Education	715	1%	793	1%		
Health Care & Social Assistance	4,929	6%	5,405	6%		
Arts, Entertainment & Recreation	1,854	2%	2,568	3%		
Accommodation & Food Services	9,147	11%	9,525	11%		
Other Services	3,009	4%	2,767	3%		
Non-classifiable	10	0%	17	0%		
Government	9,311	12%	9,972	12%		
Total	80,424		84,835			

Source: Colorado Department of Labor & Employment, QCEW data.

**Exhibit II.D-34.
Unemployment Rate
Comparison, 2002-2006**

Source:
Colorado Department of
Labor and Employment.



What Does the Future Hold for Douglas County?

Both DOLA and DRCOG project Douglas County to absorb a substantial amount of regional population and be a bigger provider of employment growth. Unlike some counties in the seven-county Denver region, Douglas County is far from build-out and enjoys an abundance of developable land in proximity to the Denver Tech Center and future commercial development in Lone Tree. As such, DOLA projects that Douglas County’s population will increase by about 280,000 people between 2005 and 2035, as shown in Exhibit II.D-35. Although these numbers are quite significant, the projections assume lower average annual growth rates than the County has recently experienced.

**Exhibit II.D-35.
Projected Population
Growth, Douglas County,
2005 to 2035**

Source:
Colorado Department of Local Affairs.

Year	Projected Population	Time Period	Average Annual Growth Rate
2005	249,096	2000-2005	7.6%
2010	304,234	2005-2010	4.4%
2015	358,819	2010-2015	3.6%
2020	417,330	2015-2020	3.3%
2025	464,301	2020-2025	2.3%
2030	501,226	2025-2030	1.6%
2035	532,529	2030-2035	1.2%

DRCOG projects Douglas County’s population to increase by 310,000 people between 2005 and 2035, absorbing one-fifth of the growth in their nine-county planning region.⁸ Again, although projected growth is strong, an average annual growth rate of 2.7 percent is less than the growth experienced by Douglas County since 1960.

DRCOG predicts that the fastest growing areas will be around Parker, Castle Rock and parts of Highlands Ranch.

⁸ DRCOG’s nine-county planning region also includes Clear Creek County and Gilpin County.

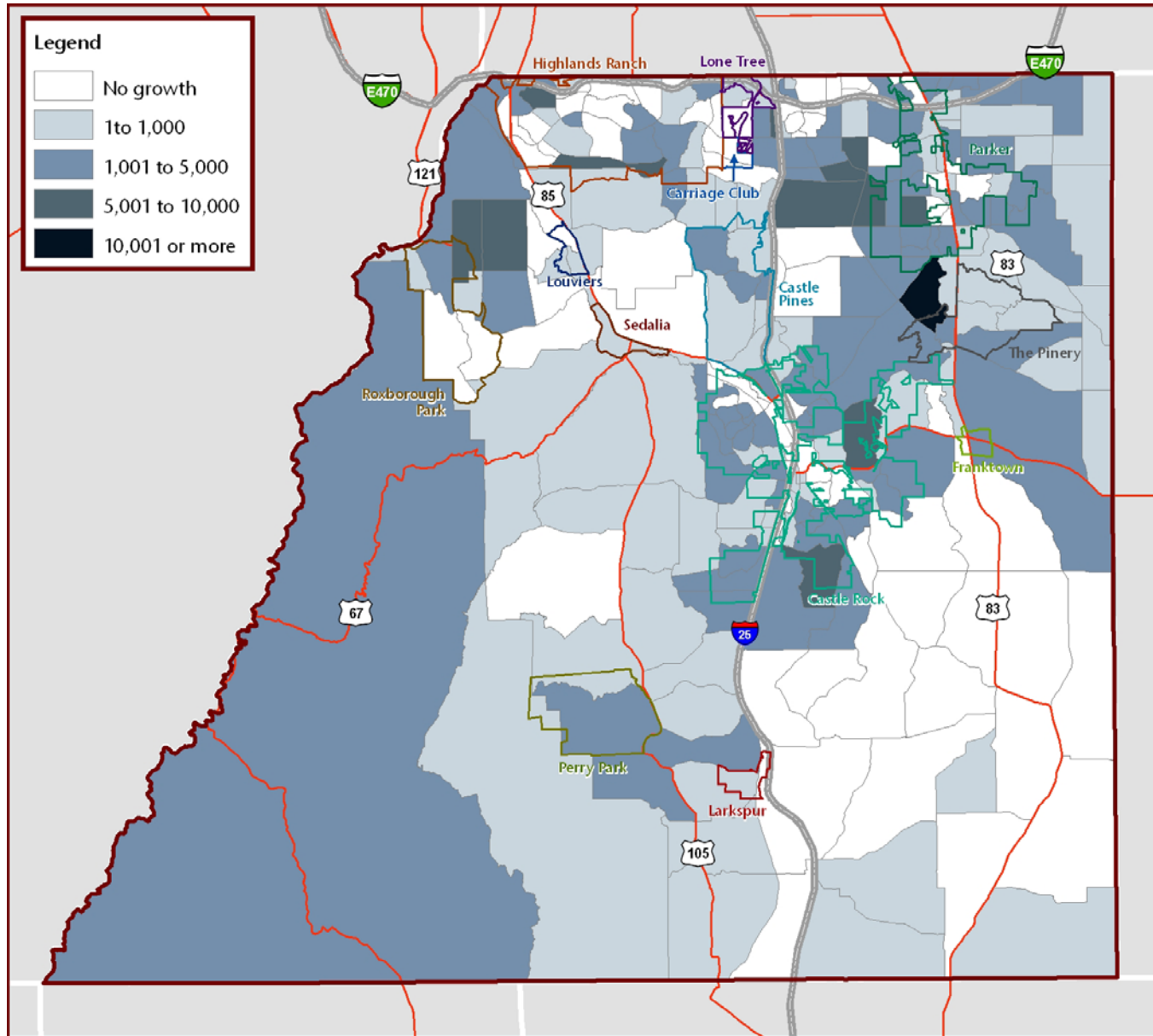
DRCOG employment forecasts predict Douglas County will add nearly 123,000 new jobs between now and 2035. The nine-county DRCOG region is expected to add approximately 960,000 jobs between now and 2035.⁹ Douglas County is predicted to absorb 13 percent of the region's new employment at an average annual growth rate of nearly 2.7 percent. This annual growth rate is the third highest of the all the counties that comprise the Denver region. The Counties of Adams and Broomfield have the highest average annual growth rates at 3.0 percent and 2.8 percent, respectively.

Employment growth in Douglas County is more concentrated than population growth, congregating around major transportation arteries like I-25 and E-470.

Exhibits II.D-36 and II.D-37 map population and employment growth (respectively) expected in Douglas County, as forecasted by DRCOG. Exhibit II.D-38 highlights the fastest growing areas (population and employment combined) in Douglas County.

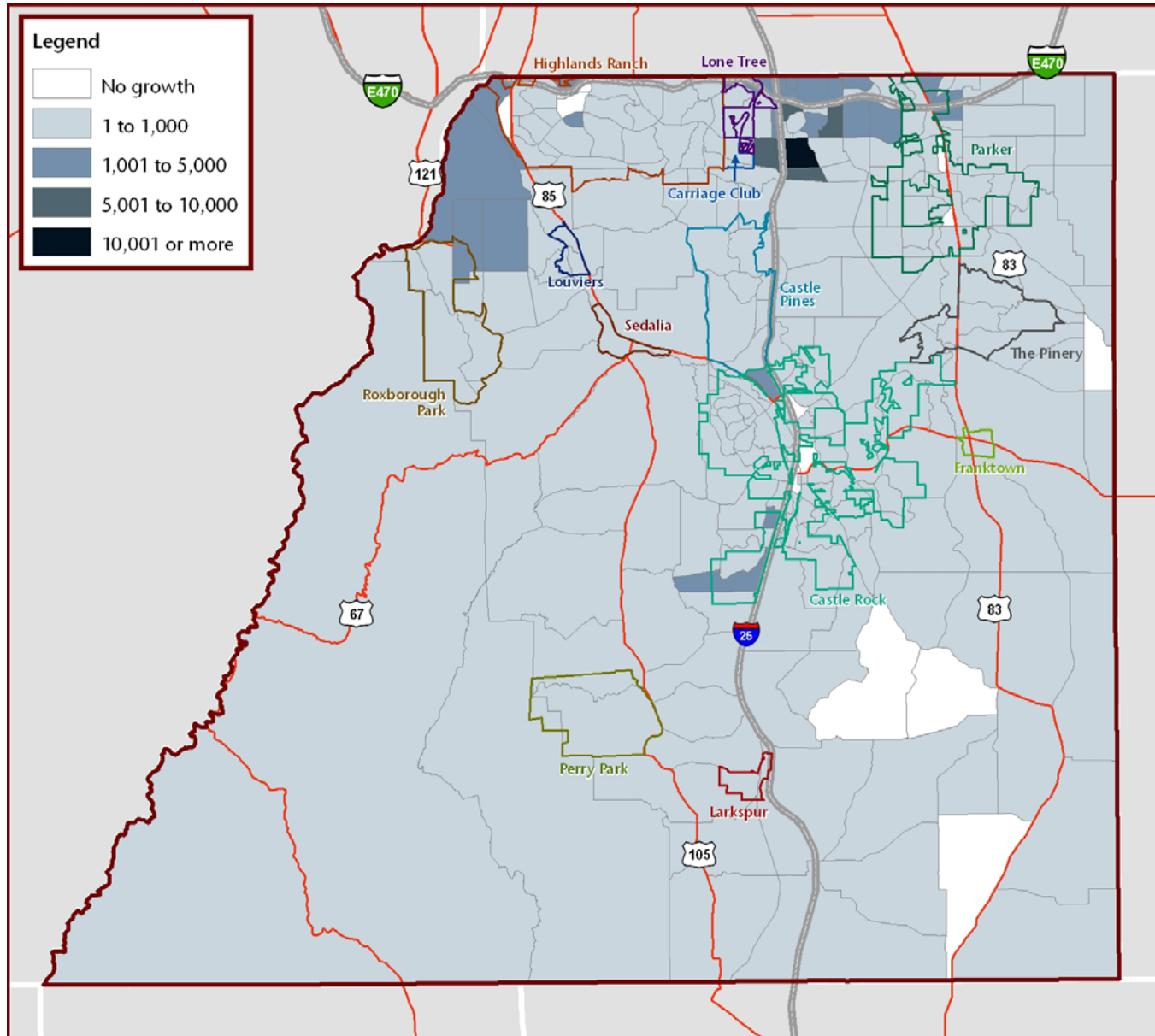
⁹ DRCOG 9-County region includes the following Counties: Adams, Arapahoe, Broomfield, Boulder, Clear Creek, Denver, Douglas, Gilpin and Jefferson.

**Exhibit II.D-36.
Projected Population Growth, Douglas County, 2005-2035**



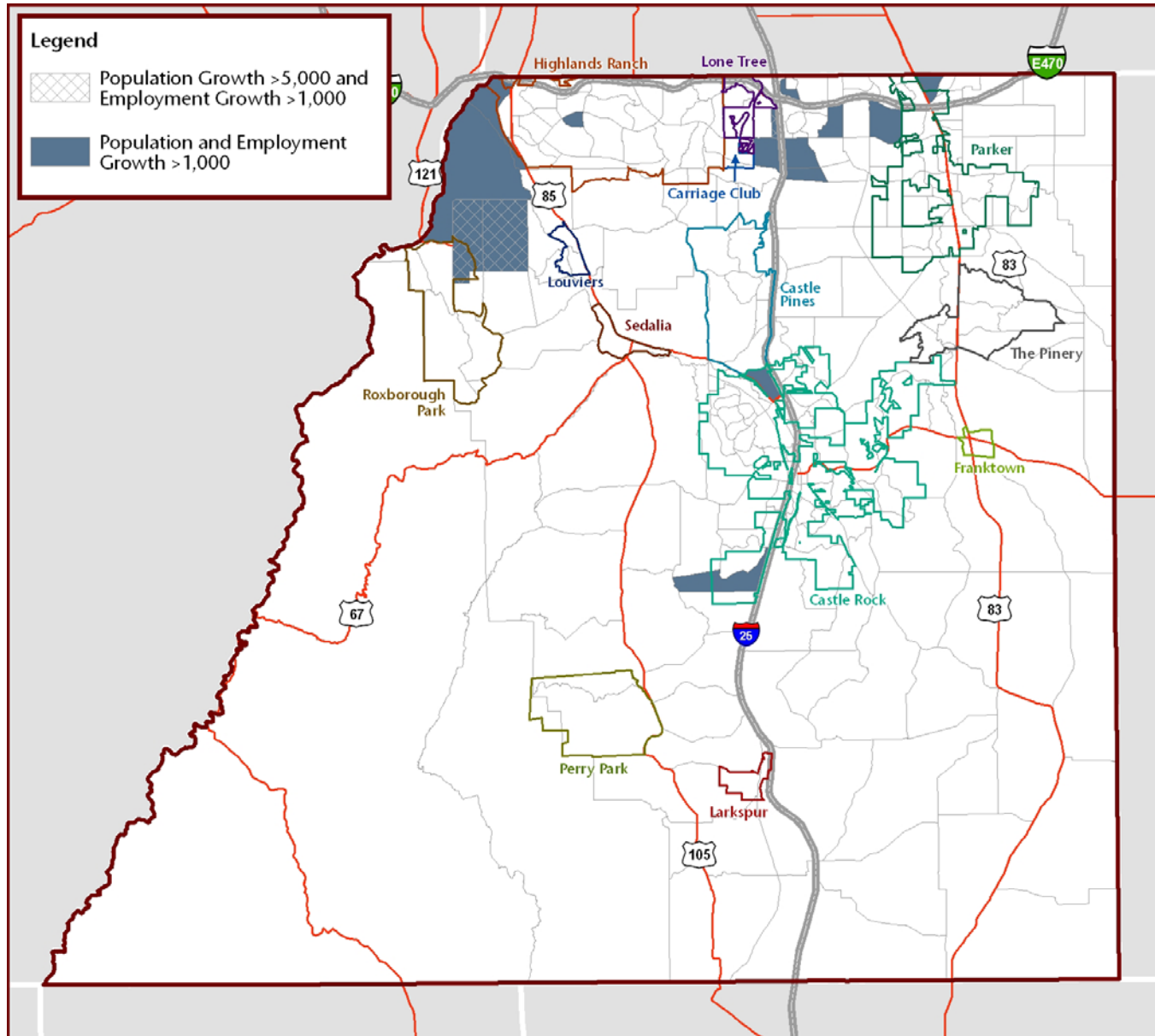
Source: Denver Regional Council of Governments (DRCOG), 2035 forecasts

**Exhibit II.D-37.
Projected Employment Growth, Douglas County, 2005-2035**



Source: Denver Regional Council of Governments (DRCOG), 2035 forecasts

Exhibit II.D-38.
Forecast of Population and Employment Growth Areas, Douglas County, 2005-2035



Source: Denver Regional Council of Governments (DRCOG), 2035 forecasts