

Regional housing and workforce challenges

Columbia County Housing Forum

November 1, 2023

Adam Bosch
President & CEO
2023

HUDSON VALLEY
PATTERN
for
PROGRESS

New York's fertility rate continues to drop

WAMC Northeast Public Radio | By [Beth Adams](#)

Published May 30, 2023 at 5:00 AM EDT



210,742 babies were born in 2021- 13% less than the **241,312** born in 2011.

2011 and 2021 NCHS Natality File



- The average age of first birth for women was **28.9** in 2021, up from **27.2** in 2011 (2011/2021 NCHS).
- In 2021, 40.5% of family households had at least one child under 6 (2021 1-year ACS)
- 71% of households with children under 18 were two parent families (2021 1-year ACS).
- There were about 4,270 more boys than girls born in 2021 (2021 NCHS).
- Liam, Noah, and Olivia were the most popular baby names in 2020! (2020 NYSDOH).

The Great People Shortage and its Effects on the Hudson Valley



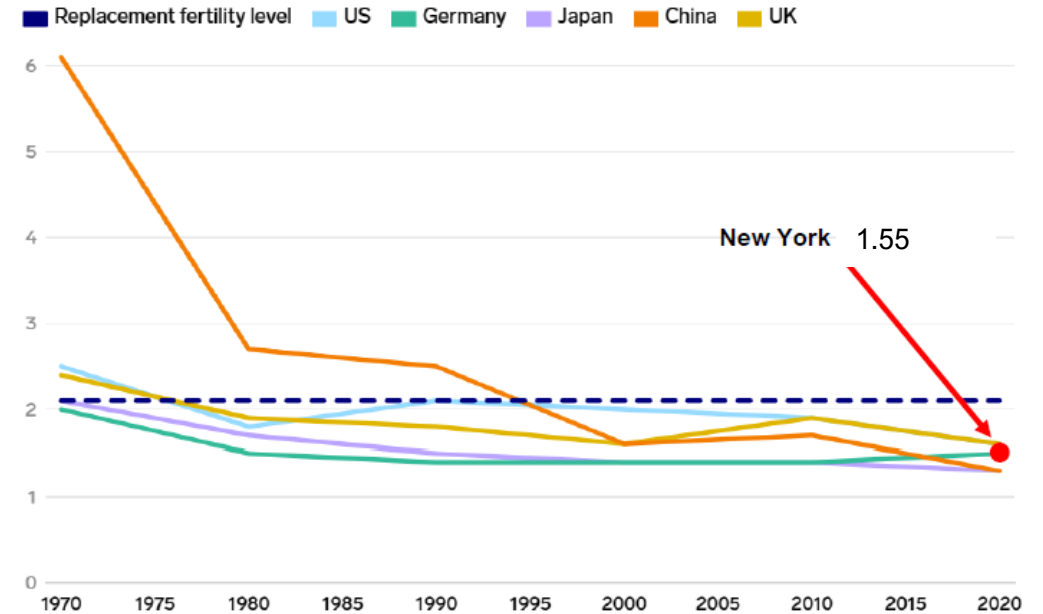
A research brief by Hudson Valley Pattern for Progress

April 2023

Change in Annual Live Births 1997-2019

County	1997	2019	Difference	Percent change
Columbia	664	479	-185	-27.8%
Dutchess	3,399	2,699	-700	-20.5%
Greene	491	360	-131	-26.6%
Orange	4,869	5,192	323	+6.6%
Putnam	1,227	797	-430	-35.0%
Rockland	4,341	5,721	1,380	+31.7%
Sullivan	839	877	38	+4.5%
Ulster	1,922	1,520	-402	-20.9%
Westchester	12,655	9,906	-2,749	-21.7%

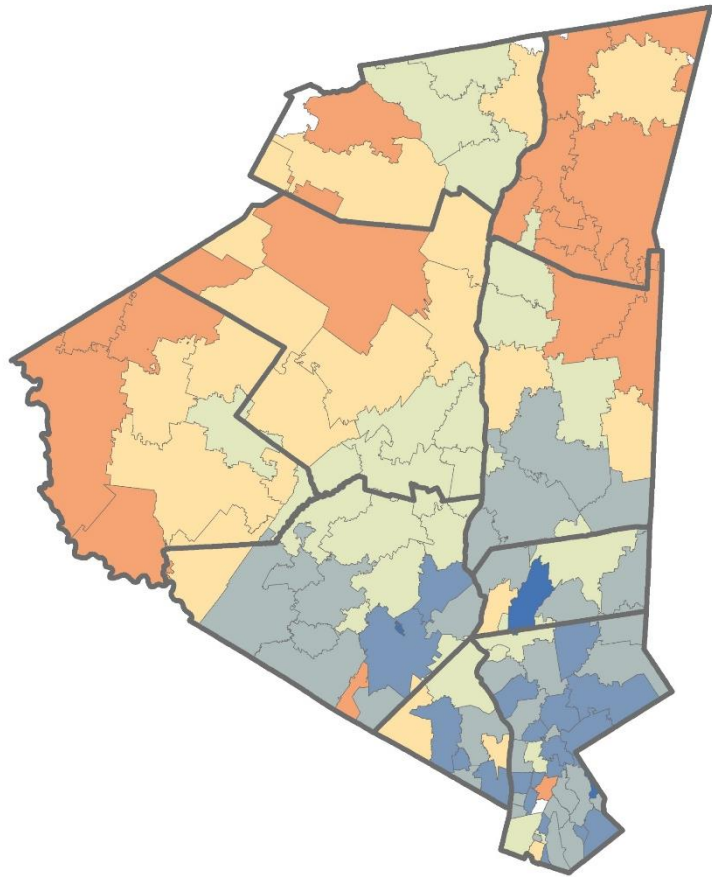
Total birth rates



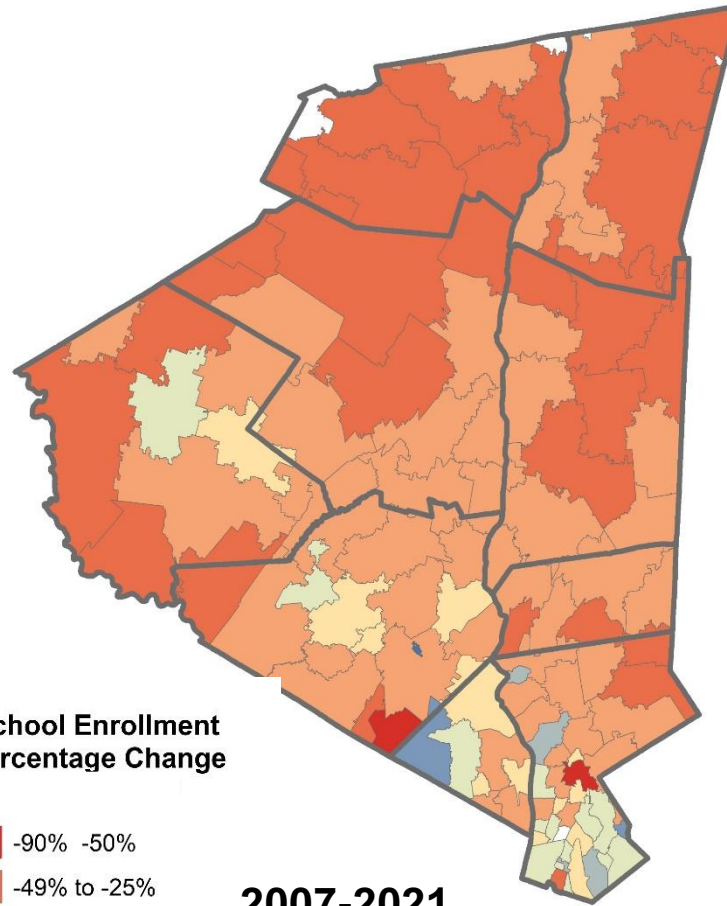
Total Live Births in the Hudson Valley 1997-2019



School populations

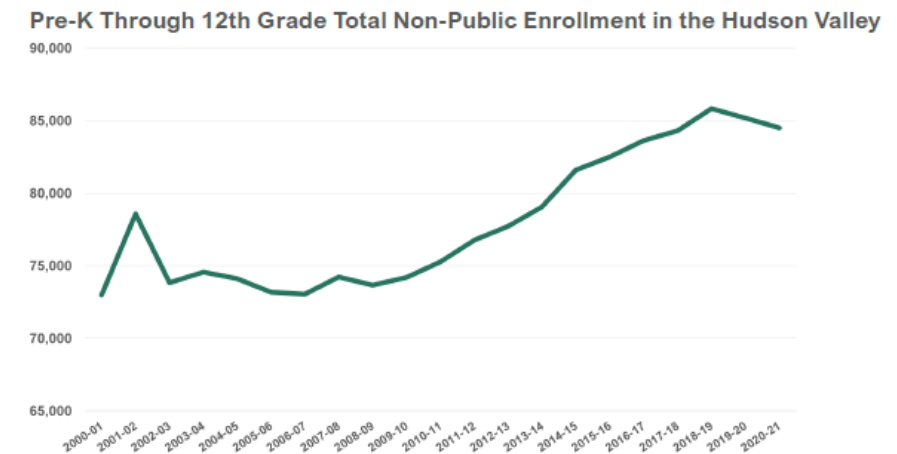
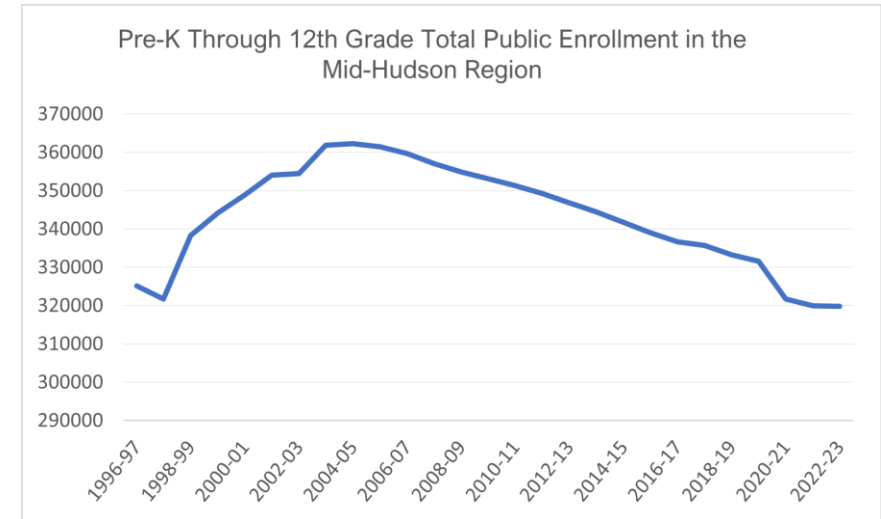
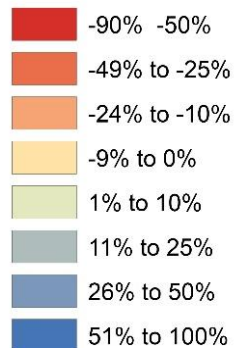


1997-2007



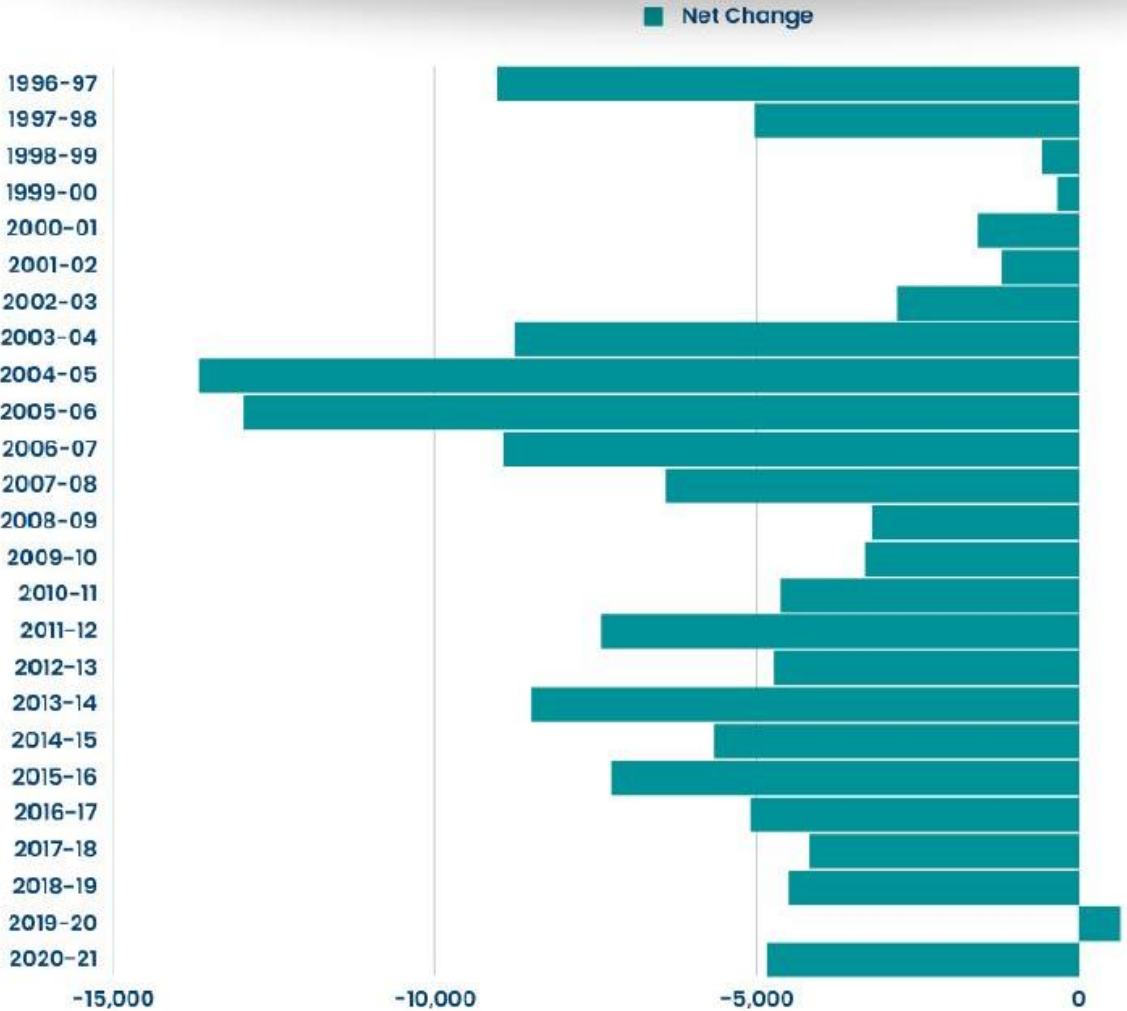
2007-2021

School Enrollment Percentage Change



- **Net loss of 34,088 students**
- **97 of 120 school districts have shrinking enrollments**
- **Columbia down by 30% in every district**

Migration



Hudson Valley Outflow 2020-2021*

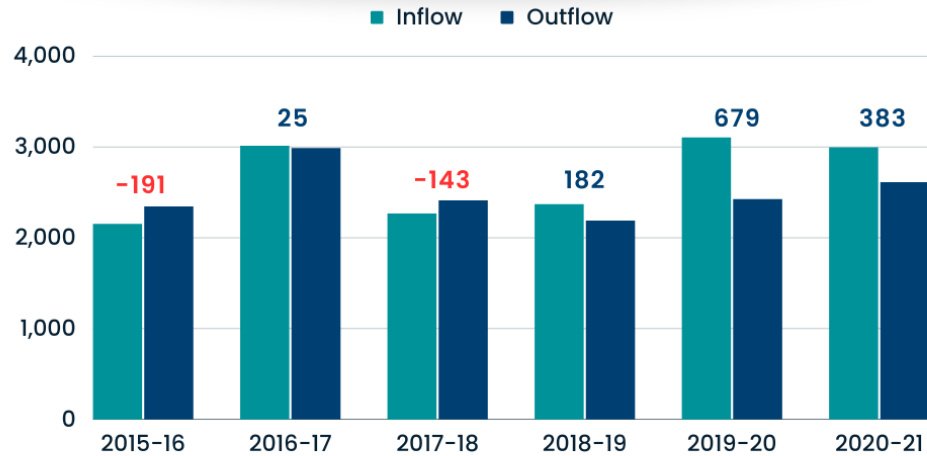
County	State	Number of People
NYC Counties	NY	14,632
Fairfield County	CT	7,252
Bergen County	NJ	2,635
Palm Beach County	FL	1,870
Long Island Counties	NY	1,661
New Haven County	CT	1,154
Albany County	NY	1,059
Hudson County	NJ	651
Horry County	SC	621
Broward County	FL	616

Hudson Valley Inflow 2020-2021*

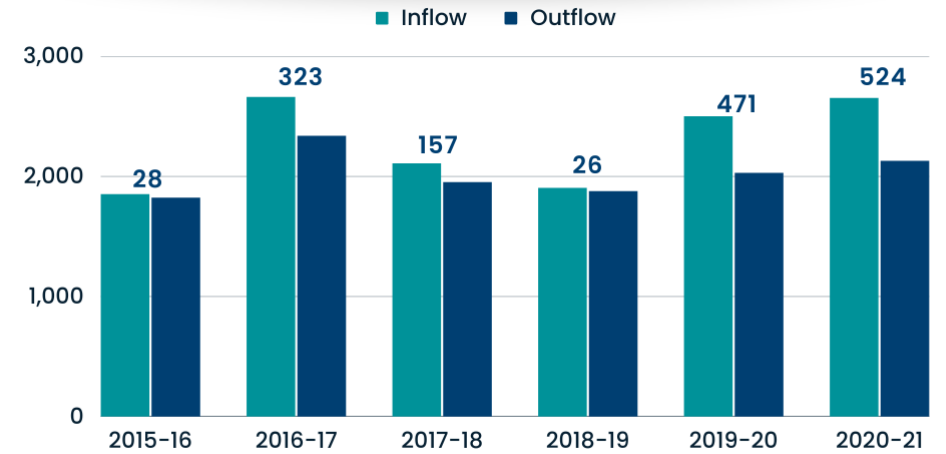
County	State	Number of People
NYC Counties	NY	45,890
Long Island Counties	NY	3,040
Fairfield County	CT	2,237
Bergen County	NJ	1,563
Hudson County	NJ	1,182
Los Angeles County	CA	609
Albany County	NY	558
Palm Beach County	FL	426
Essex County	NJ	352
Passaic County	NJ	295

- The region has lost people to migration for 24 of the last 25 years
- Only positive year was the very start of the pandemic
- Total net loss is 134,505 people
- Most people going to NYC, bordering states/counties, Florida and Carolinas
- Interesting trend of inflow from LA → climate refugees?

Columbia/Greene Migration



Columbia County Inflow/Outflow



Greene County Inflow/Outflow

Columbia County Outflow		
County	State	Number of People
Rensselaer County	NY	325
NYC Counties	NY	227
Albany County	NY	225
Berkshire County	MA	110
Saratoga County	NY	76
Schenectady County	NY	31

* Note: Counties are not included when the migration to/from them is fewer than 20 people.

Columbia County Inflow		
County	State	Number of People
NYC Counties	NY	1,065
Rensselaer County	NY	187
Albany County	NY	108
Berkshire County	MA	64
Saratoga County	NY	44
Los Angeles County	CA	38
Schenectady County	NY	30

* Note: Counties are not included when the migration to/from them is fewer than 20 people.

Greene County Outflow		
County	State	Number of People
Albany County	NY	413
NYC Counties	NY	196
Rensselaer County	NY	80
Saratoga County	NY	59
LI Counties	NY	36
Schoharie County	NY	32

* Note: Counties are not included when the migration to/from them is fewer than 20 people.

Greene County Inflow		
County	State	Number of People
NYC Counties	NY	665
Albany County	NY	273
LI Counties	NY	111
Rensselaer County	NY	45
Hudson County	NJ	39
Schoharie County	NY	38
Saratoga County	NY	33
Schenectady County	NY	29

* Note: Counties are not included when the migration to/from them is fewer than 20 people.

Workforce and population

- People age 25-44 = 592,156
- People age 45-64 = 691,926
- Difference = 99,770
- Ever group below the age of 19 is getting significantly smaller over time
 - Net difference now is 26,335 fewer children and teens
- As these groups “age up,” the number of people in our prime working-age cohorts becomes less and less over time

Mid-Hudson Valley Population by Age Group : 2010-2021

YEARS	2010		2021	
	#	% of Total	#	% of Total
Under 5	148,160	6%	143,163	6%
5 to 9	160,378	7%	148,685	6%
10 to 14	170,138	7%	165,694	7%
15 to 19	177,397	7%	172,196	7%
20 to 24	142,988	6%	159,997	6%
25 to 34	260,489	11%	288,800	12%
35 to 44	345,733	15%	303,356	12%
45 to 54	374,377	16%	341,828	14%
55 to 59	157,052	7%	180,153	7%
60 to 64	126,217	5%	169,945	7%
65 to 74	165,098	7%	243,891	10%
75 to 84	109,229	5%	121,526	5%
85 +	46,567	2%	58,928	2%

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} 45-64 = 691,926

Older workers outnumber younger by 99,700

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→ **Loss of 4,997**

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10 to 14	170,138	7%	165,694	7%	→ Loss of 4,444
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- Loss of 4,997
- Loss of 11,693
- Loss of 4,444
- Loss of 5,201

Total loss of 26,335

- Schools
- Workforce
- Volunteer base
- Community vibrancy

Ramifications of our people shortage

Economic

- Labor shortages
- Upward wage pressure
- Business closures → locally owned
- Stressor for business attraction
- Fewer consumers

Schools

- More school closures
- Difficult school budgets
- Hiring and program offerings

Healthcare

- Hard to find employees just as demand increases
- Challenging finances due to payor mix

Society

- Where will we get volunteers?
- Longer working hours

Taxing and municipal finance

- Effect of aging on revenue
- Fickle nature of second homes and short-term rentals

Transportation

- Harder to fund public transport, but greater need

Housing trends

Q3 data for 2023 has Columbia median sales at \$465,000 → median earning family can afford mortgage of about \$175,000

MEDIAN SALES PRICE ANNUAL DATA

	2018	2019	2020	2021	2022	# change 2021 - 2022	% change 2021 - 2022	# change 2018 - 2022	% change 2018 - 2022
Columbia	\$239,000	\$258,000	\$321,750	\$378,000	\$405,000	\$27,000	7.1%	\$166,000	69.5%
Dutchess	\$280,000	\$290,000	\$331,000	\$380,000	\$400,000	\$20,000	5.3%	\$120,000	42.9%
Greene	\$179,900	\$195,000	\$240,500	\$287,325	\$325,000	\$37,675	13.1%	\$145,100	80.7%
Orange	\$244,463	\$257,500	\$300,000	\$350,000	\$380,000	\$30,000	8.6%	\$135,537	55.4%
Putnam	\$335,000	\$340,450	\$360,000	\$410,000	\$450,000	\$40,000	9.8%	\$115,000	34.3%
Rockland	\$414,500	\$417,500	\$458,000	\$520,000	\$575,000	\$55,000	10.6%	\$160,500	38.7%
Sullivan	\$127,000	\$142,500	\$195,000	\$245,000	\$265,000	\$20,000	8.2%	\$138,000	108.7%
Ulster	\$229,900	\$248,000	\$282,500	\$335,979	\$369,900	\$33,921	10.1%	\$140,000	60.9%
Westchester	\$500,000	\$520,000	\$603,000	\$620,000	\$625,000	\$5,000	0.8%	\$125,000	25.0%

Housing trends

INVENTORY OF HOMES

Single Family, Condos, Townhomes | Q4 2018 - Q4 2022

	Q4 2018	Q4 2019	Q4 2020	Q4 2021	Q4 2022	# change 2021 - 2022	% change 2021 - 2022	# change 2018 - 2022	% change 2018 - 2022
Columbia	726	666	553	354	269	-85	-24.0%	-457	-62.9%
Dutchess	1,490	1,437	1,212	776	738	-38	-4.9%	-752	-50.5%
Greene	786	635	546	394	334	-60	-15.2%	-452	-57.5%
Orange	1,808	1,808	1,228	1,027	774	-253	-24.6%	-1,034	-57.2%
Putnam	463	576	383	271	219	-52	-19.2%	-244	-52.7%
Rockland	982	1,130	732	494	374	-120	-24.3%	-680	-61.9%
Sullivan	1,290	1,287	1,000	976	772	-204	-20.9%	-518	-40.2%
Ulster	1,222	1,223	868	591	543	-48	-8.1%	-679	-55.6%
Westchester	2,861	3,015	2,727	2,084	1,369	-715	-34.3%	-1,492	-52.1%
HV Region	11,628	11,777	9,249	6,967	5,392	-1,575	-22.6%	-6,236	-53.6%

Rental housing

- The high cost of housing has pushed many more people toward rentals → many cannot save for the down payment and closing costs
- Fair-market rents in HV remain unaffordable for renters who make the average hourly wage in each county
- Cost burdened if they spend more than 30% of income on housing → severely cost burdened if more than 50%

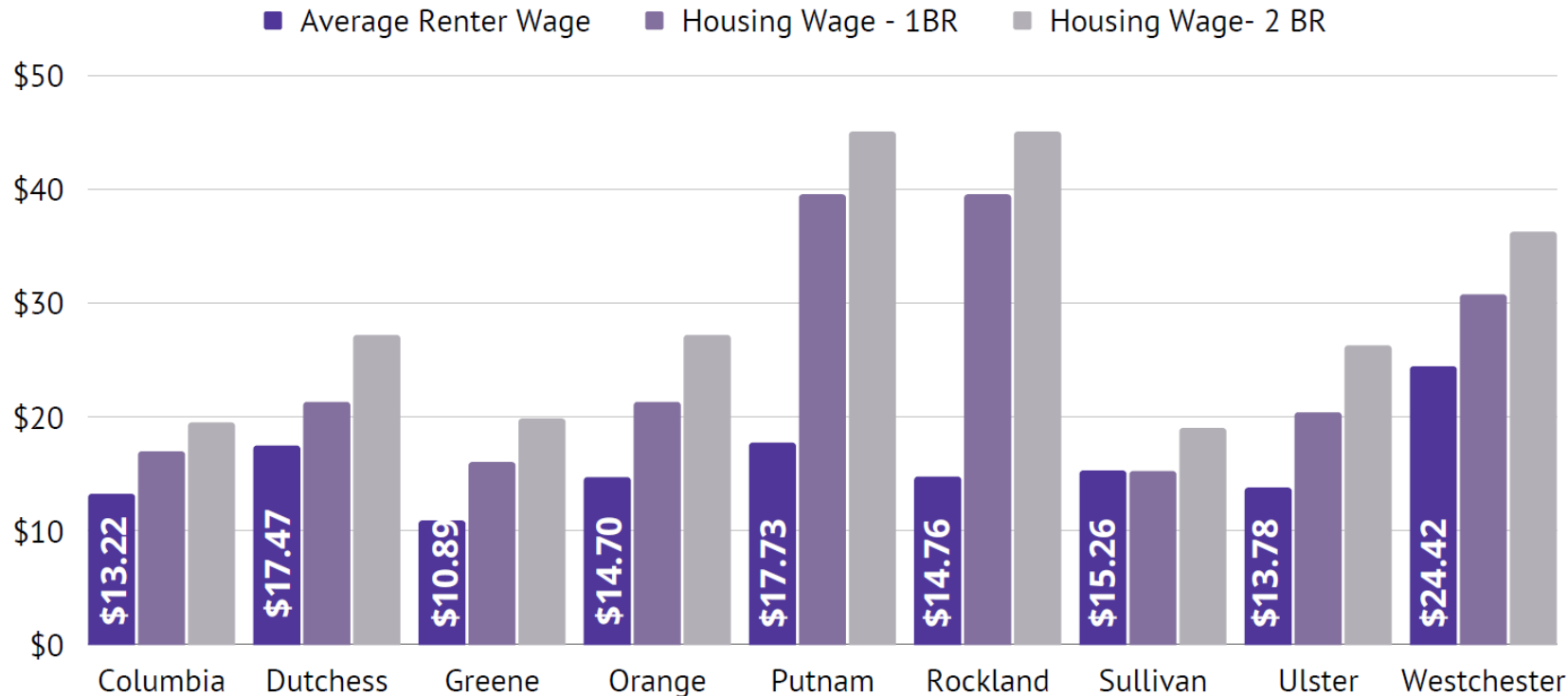


Chart 1. Average hourly wages per county alongside Housing Wages for 1-BR and 2-BR FMR. Source data: NLIHC 2022.

OUT OF REACH HUDSON VALLEY 2022

AN ANNUAL REPORT FROM PATTERN FOR PROGRESS

Hudson Valley Pattern for Progress and its Center for Housing Solutions & Community Initiatives have analyzed rental housing and wage data for many years, providing statistics and trends to support communities, builders, and non-profit agencies in their efforts to develop and provide housing that is affordable in the region.

Our annual Out of Reach (OOR) Report illustrates the affordability of rental housing throughout the nine counties we serve: Columbia, Dutchess, Greene, Orange, Putnam, Rockland, Sullivan, Ulster, and Westchester.



Challenges ahead

- Housing – the Hudson Valley has built less housing than other comparable areas across the county, while constriction in the supply and migratory forces have caused prices rise significantly
- Childcare – the high cost of this service is keeping women out of the workforce, causing young families to have fewer children, and is equivalent to a mortgage payment
- College debt – continues to weigh down young families, preventing them from saving for the down-payment for a home or affording children
- Demographics – our region is having fewer children, losing young people to outward migration, and facing a retirement wave from the Baby Boomers

The Pandemic Created a Child-Care Crisis. Mothers Bore the Burden.

By Claire Cain Miller Photographs by Bethany Mollenkof
May 17, 2021

This generation of women had achieved what no other had. They were part of a monumental shift in the roles women could play in American society that began in the late 1970s and continues today — “[the quiet revolution](#),” the economist Claudia Goldin calls it. In 1955, women were one-third of the American labor force — they were unlikely to attend college, and if they worked, they were mostly limited to certain jobs, like teacher or secretary. That share slowly expanded until, in January 2020, women achieved a milestone: They made up [more of the work force](#) than men.



Q&A

