

Utah Housing Trends and Assessments

Chris Nelson

Presidential Professor Emeritus, University of Utah

Professor Emeritus, University of Arizona

October 22, 2025

Housing Trends and Assessments

- Aging Trends
- Big (***dreary***) National Picture
- Bright (***cheery***) Utah Picture
- Trends Among the Largest 5 Counties
- Do housing policies make a difference?

US, Utah and Largest 5 County Median Age Trends

Geographic Unit	2020	2060	Change	US Ratio
United States	38	44	16%	
Utah State	32	42	31%	1.98
Weber County	34	44	29%	1.86
Davis County	32	43	34%	2.18
Salt Lake County	34	44	29%	1.86
Utah County	26	34	31%	1.95
Washington County	38	52	37%	2.33

Source: Kem C. Garnder Institute for Utah and counties; Census for US.

The Big National (**Scary**) Numbers, 2015-2045

Measure	2015-2025 Actual/Estimate	2025-2035, Estimate	2035-2045, Estimate	Percent 2015-2045
<i>Main Projection</i>				
Household Growth*	10,198	8,590	5,070	-50%
Annual Average	1,020	859	507	
<i>Low Immigration Projection</i>				
Household Growth*	10,198	6,860	3,210	-69%
Annual Average	1,020	686	321	

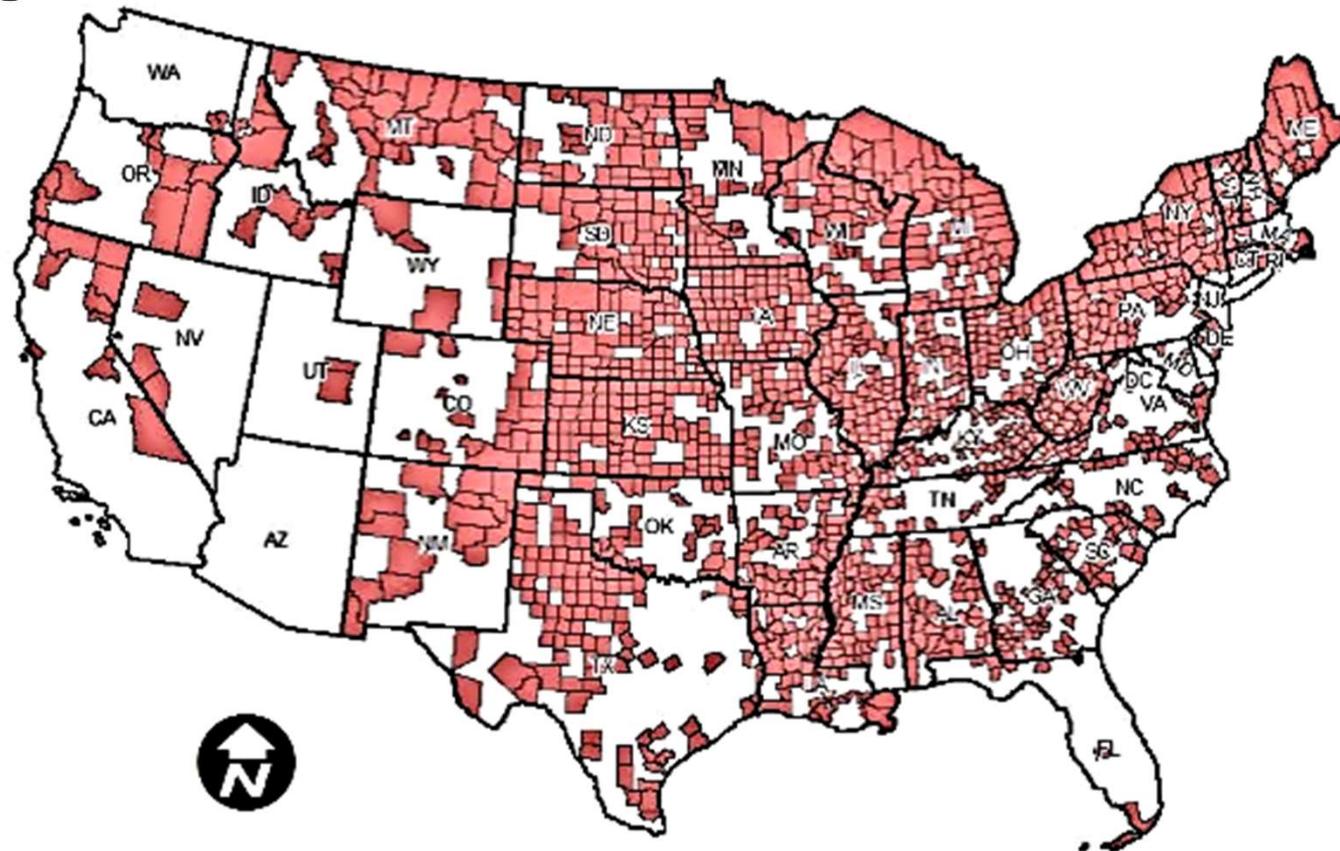
Figures in thousands.

*2015 Census actual, 2025 Harvard estimated

Source: Household and New Housing Unit Demand Projections for 2025–2035 and 2035–2045,

https://www.jchs.harvard.edu/sites/default/files/research/files/harvard_jchs_household_projections_mccue_2024.pdf

In 2040, More Than 1,000 Counties Are Trending to Have Fewer Households Than in 2020



Source: Arthur C. Nelson (2020), The Great Senior Short-Sale or Why Policy Inertia Will Short-Change Millions of America's Seniors, *Journal of Comparative Urban Law and Policy*: 4(1) 28, 473-528. Available at: <https://readingroom.law.gsu.edu/jculp/vol4/iss1/28>

Utah (*Cheery*) Household Trends 1990-2020 Compared to 2020-2050

Householder Type	1990-2020 Change (000s)	2020-2050 [*] Change (000s)	Percent Change between Periods
Starter HHs 15-34	87,471	71,362	-18%
Peak HHs 35-64	304,159	381,682	25%
Downsizing HHs 65+	128,425	379,048	195%
Total	520,056	832,092	
Average Annual	17,335	27,736	

Source: Arthur C. Nelson headship analysis using Census-derived coefficients applied to Kem C. Gardner Institute data.

*** 2020-2060 in-migration is about 67% of growth. About 48% of that is foreign. About 32% of Utah's growth is foreign in-migration.**

67% figure derived from Kem C. Gardner Policy Institute 2020-2060 projections, 2022.

48% figure derived from 2000 to 2024 in-migration data from

https://www.pewresearch.org/race-and-ethnicity/2025/08/21/u-s-unauthorized-immigrant-population-reached-a-record-14-million-in-2023/re_2025-08-21_unauthorized-immigrants_0-06/

32% figure calculated.

Largest 5-County Household Trends

1990-2020 & 2020-2050 *

County, From North to South	1990-2020	2020-2050	1990-2020	2020-2050	1990-2020	2020-2050
	Starter Distribution 15-34	Starter Distribution 15-34	Peak Distribution 35-64	Peak Distribution 35-64	Downsizing Distribution 65+	Downsizing Distribution 65+
Weber	15%	7%	59%	46%	25%	47%
Davis	13%	7%	62%	44%	26%	49%
Salt Lake	10%	4%	65%	44%	25%	52%
Utah	30%	15%	54%	51%	16%	35%
Washington	18%	8%	45%	46%	37%	46%

Source: Arthur C. Nelson headship analysis of Census headship coefficients applied to and Kem C. Gardner Institute data.

* Between the periods 1990-2020 and 2020-2050 the share of demand for starter homes fell by half while demand for downsizing homes doubled and peak housing demand homes fell by up to a third except in Washington County.

Do Utah's Housing Policies Make a Difference?

- Using policy to change housing dynamics is **notoriously difficult**.
- Housing markets do not turn on a dime or a dollar →
The best housing year **adds only 1-2%** to the supply but homes last **100+** years.
- The “**counterfactual**” is difficult to prove →
The market might have created the change anyway.
- We still need to know if the **dial is moving**.

Questions and Data

- Questions (*limited to census data definitions*):
 - Is **over-crowding** being reduced? (*Housing under-supply indicator.*)
 - Is the number of **2-unit structures** (ADUs) growing?
 - Is the number of “**middle housing**” homes growing?
 - = Townhouse + ADU/Duplex + 3 to 19 Units in Structure (<3 floors)
 - Is the number of **larger apartment buildings** (20+ units) growing?
- Census **housing data** for 2019 **before** the mandates and 2024 **after**.

Change in Over-Crowding and Severe Over-Crowding 2019 to 2024

Measure	2019	2024	Change, Share	Percent Change
Occupied Housing Units	1,023,855	1,184,428	160,573	16%
Over-crowding @ 1.01-1.50 persons/room (B/L/D)	27,867	27,413	(454)	-2%
Severe over-crowding @ 1.51+ persons/room	6,892	12,479	5,587	81%

Source: ACS 1-Year sample Table B25014 for 2019 and 2024.

Change in Homes by Type 2019 to 2024

Unit Type	Units in 2019	Share in 2019	Units in 2024	Change	Percent Change	Change Share
Housing Units	1,133,543		1,283,206	149,663*	13%	
Detached	768,897	68%	833,766	64,869	8%	43%
Townhouse	73,640	6%	108,873	35,233	48%	24%
Duplex/ADU	27,484	2%	34,038	6,554	24%	4%
Middle Housing	239,772	21%	295,848	56,076	23%	37%
20+ Unit MF	87,605	8%	114,064	26,459	30%	18%
Attached	327,377	29%	409,912	82,535	25%	55%

* About 30,000 units per year.

Source: ACS 1-Year sample Table B25014 for 2019 and 2024.

Observations Before and After Mandates

- Severe over-crowding nearly **doubled** but the numbers are small.
- Attached homes grew by **25%** and were **55%** of the change.
- Duplex/**ADU**-type units increased by 6,500 units or by **24%**.
- More than **56,000 Middle Housing** units added, **37%** of the change.
- State policies appear to have **moved the dial**.

Observations Before and After Mandates

- Severe over-crowding nearly **doubled** but the numbers are small.
- Attached homes grew by **25%** and were **55%** of the change.
- Duplex/**ADU**-type units increased by 6,500 units or by **24%**.
- More than **56,000 Middle Housing** units added, **37%** of the change.
- State policies appear to have **moved the dial**.

Well Done!

