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KEY TERMS AND ABBREVIATIONS
ACS American Community Survey
ADU Accessory Dwelling Unit
AMI Area Median Income
CW County-wide
HH Unincorporated Household
PUMS Public Use Microdata Sample
UI Unincorporated
Low-Income Household Household with an annual income ≤$49,999
Low-Middle Income Household Household with an annual income of $50,000 - $99,999
Middle Income Household Household with an annual income of $100,000 - $149,999
High-Middle Income Household Household with an annual income of $150,000 - $199,999
High Income Household Household with an annual income of ≥$200,000
EXECUTIVE SUMMARY

San Mateo County has a substantial market of potential owners and tenants of accessory dwelling units (ADUs). Many of these households are currently mismatched to their housing type: e.g., they have more space than they need, or they need additional space for a care provider. Others may be motivated by financial reasons, either because they are currently overburdened by rent, or because they have significant equity in their homes.

This report examines various household and population characteristics that could inform the structure of ADU marketing, policy, and program strategies. We begin with a review of both county-wide and unincorporated households that reside in single-family, detached, and owned houses—the household types most likely to construct an ADU. Following this is an analysis of county-wide renting households and individuals to better understand the market of potential ADU tenants.

This analysis also looks into the various factors that may motivate households to construct or own an ADU, including family and household structure, physical feasibility, and financial characteristics. Given the potential of ADU ownership to generate additional income as well as accommodate household structures beyond a nuclear family, this report explores the extent to which these motivating factors are present among unincorporated San Mateo County households. For example, a high amount of underutilized household space may present an opportunity to build attached ADUs. Additionally, a large percentage of elderly or disabled residents among unincorporated households may demonstrate a greater need for ADU construction in the county.

Household income is another important metric to examine. Motivation factors for ADU construction are present among all income groups, but family structure, household occupancy, and availability of financial resources vary, suggesting different needs and potential policy interventions between groups. However, underutilization of space is common across all income groups, indicating that there is market potential for ADUs across the board, but implementation will require different approaches in marketing and program targeting. Low-income households tend to have more motivation factors present but less ability to build an ADU without financial assistance. High-income households, on the other hand, may be able to leverage their existing equity and credit to finance construction costs, suggesting that these households may be a ready market for ADUs.

In particular, this analysis, relying on 2011-2015 American Community Survey (ACS) and PropertyRadar home equity data, revealed five significant target markets that could be pursued by San Mateo County. Using ACS data, we estimate that approximately 14,263 households reside in unincorporated San Mateo County; of these, nearly 90%, or 12,800 households, demonstrate potential for an ADU based on the presence of at least one demographic or physical motivation factor. Additionally, using PropertyRadar home equity data, we estimate that approximately 13,550 households in unincorporated San Mateo County demonstrate potential for an ADU based on the level of equity held in their homes.¹ First, approximately 54% of households currently reside in an underutilized house, defined as a house with more bedrooms than the number of occupants (estimated 7,700 households in unincorporated San Mateo County). This suggests that many households may be interested in an attached, interior space for an ADU, which could add substantial cost savings compared to a detached ADU.

Second, over 50% of households include person(s) age 60 and over (estimated 7,250 households in unincorporated San Mateo County). These households may be motivated to construct an ADU to provide additional income during retirement, house an in-home care-taker, or offer private space for a multigenerational household.

¹ The ACS and PropertyRadar estimates were calculated separately using different datasets, so the two estimates for the population of unincorporated San Mateo County differ slightly.
Third, nearly **20% of households include person(s) with a disability** (estimated 2,850 households in unincorporated San Mateo County). Similar to households with person(s) over 60, these households may want an ADU to house an in-home care-taker or otherwise provide private space if the person with a disability is a parent or adult child.

Fourth, approximately **18% of households include adult child(ren)**, defined as a household with an adult age 18 to 34 residing with either a parent or a grandparent (estimated 2,550 households in unincorporated San Mateo County). If examining this issue in the county-wide population, nearly 40% of adults age 18 to 34—or 65,500 people—currently reside with either a parent or grandparent. These young adults would likely benefit from both the affordability and private space provided in an ADU.

Fifth, **75% of single family residences are owned with at least 50% equity**, with 15% of homes owned free and clear. Many homeowners have substantial equity available to use financing methods for ADU construction, such as a home equity loan, home equity line of credit, or cash-out refinance.

**Potential ADU Owner Key Findings**

In the next part of the analysis, we considered the market for the construction of ADUs among single-family, detached homeowners in San Mateo County. We primarily analyzed the effect of ten ADU construction motivation factors; nearly 90% of households county-wide, and 12,800 households in unincorporated San Mateo County, have at least one

<table>
<thead>
<tr>
<th>ADU Motivation Factor</th>
<th>Percent of Households (County-wide) with Motivation Factor</th>
<th>Number of Households (Unincorporated) with Motivation Factor</th>
</tr>
</thead>
<tbody>
<tr>
<td>Extended Family Households (Multigenerational or Sub-Family)</td>
<td>7%</td>
<td>950</td>
</tr>
<tr>
<td>Households with Adult Child(ren) (18 – 34 Years Old)</td>
<td>18%</td>
<td>2,550</td>
</tr>
<tr>
<td>Households with Young Child(ren) (Under 6 Years Old)</td>
<td>8%</td>
<td>1,100</td>
</tr>
<tr>
<td>Households with Person(s) Age 60 and Over</td>
<td>50%</td>
<td>7,300</td>
</tr>
<tr>
<td>Households with Person(s) with a Disability</td>
<td>20%</td>
<td>2,850</td>
</tr>
<tr>
<td>Households with Roommates, Boarders, or Non-Relatives</td>
<td>5%</td>
<td>700</td>
</tr>
<tr>
<td>Overcrowded House (&gt;2 Occupants per Bedroom)</td>
<td>2%</td>
<td>250</td>
</tr>
<tr>
<td>Underutilized House (# Occupants &lt; # of Bedrooms)</td>
<td>54%</td>
<td>7,750</td>
</tr>
<tr>
<td>Households in Financial Need (&gt;30% of Household Income on Monthly Housing Costs)</td>
<td>31%</td>
<td>4,700</td>
</tr>
<tr>
<td>Homeowners with &gt;50% Equity2</td>
<td>75%</td>
<td>13,550</td>
</tr>
</tbody>
</table>

% = County-wide estimate
HH = Derived household count in unincorporated areas

---

2 Analysis for home equity is based on PropertyRadar data for county-wide single-family residences, which includes all owner- and renter-occupied single family detached units; unincorporated county estimates were obtained by applying equity level percentages to total number of unincorporated single family residences from ACS 2011-2015 estimates; see Methodology
demographic or physical motivation factor to construct an ADU. In terms of financial feasibility, approximately 75% of homes county-wide, and 13,550 homes in unincorporated San Mateo County are owned with greater than 50% equity, with 15% of these homes owned outright.

We then analyzed how these motivation factors cumulatively affect various household types. First, we examine the difference among five income groups. Across nearly all income groups, households experienced high levels of both including person(s) 60 and over and space underutilization. However, income groups experience these and other motivation factors differently:

- **Low-Income Households (Annual Income ≤ $49,999, 2,450 HH)** Compared to other household income groups, this group is most likely to have at least one person age 60 and over (77%, 2,150 HH) and at least one person with a disability (31%, 750 HH). In addition, this group has the highest level of underutilization (75%, 1,800 HH). Yet, as expected, many are severely burdened by monthly costs (45%, 1,081 HH).

- **Low-Middle Income Households (Annual Income $50,000 - $99,999, 3,600 HH)** Similar to low-income households, this group has a high percentage of at least one person 60 and over (60%, 2,150 HH), underutilization (59%, 2,100 HH), and cost burden (49%, 1,750 HH).

- **Middle-Income Households (Annual Income $100,000 - $149,999, 2,850 HH)** These households are most likely to be supporting many household members, beyond a nuclear family. For example, they are most likely to be an extended family household (11%, 300 HH) and include a non-relative (6%, 150 HH). In addition, many include at least one adult child (22%, 650 HH).

- **High-Middle Income Households (Annual Income $150,000 - $149,999, 2,300 HH)** This group is most likely to include an adult child (22%, 500 HH) as well as a good likelihood of being an extended family household (7%, 200 HH) or including a non-relative (6%, 150 HH). For this reason, this group has the comparatively lowest level of underutilization (42%, 950 HH).

- **High-Income Households (Annual Income ≥ $200,000, 3,100 HH)** This group is less likely to be motivated by many factors affecting other groups, such as only one-third having person(s) 60 and over (33%, 1,050 HH). However, this group is most likely to have a child under 6 years old (12%, 400 HH).

We also analyzed households with a significant population experiencing a specific motivating factor to better understand the characteristics affecting these groups:

- **One or More Person Over 60 (7,300 HH)** Approximately 50% of households include at least one person age 60 and over. The lower household income, the more likely a household is to have one person 60 and over (77% of HH <$49,999 compared to 33% of HH >$200,000). Of all households with one person 60 and over, 69% are underutilized (5,000 HH), 29% experience cost burdens (2,150 HH), and 23% include extended families or adult children (1,650 HH).

- **Underutilized Houses (7,350 HH)** Approximately 53% of all households reside in an underutilized house. Generally, the lower the household income, the more likely a household is to have underutilized space (65% of HH <$49,999 compared to 43% of households $150,000 - $199,999; however, this trend reverses with 56% of HH >$200,000 being underutilized). This is likely due to a majority of lower-income households purchasing their homes 30 years or more ago and many of these homeowners owning their homes free and clear. Of all underutilized households, 65% include one person 60 and over (4,650 HH) and 31% experience cost burden (2,250 HH).

---

3 Analysis relied upon percentages derived from a county-wide weighted sample of 123,104 households applied to 5 income groups in a total of 14,263 households in unincorporated San Mateo County; see Methodology.
• **One or More Person with a Disability (2,850)** Approximately 20% of all households in San Mateo County include person(s) with a disability. A majority of these households earn less than $99,999 annually (56%, 1,650 HH) and include at least one person age 60 and over (79%, 2,250 HH). In most of these households, the person with a disability is the head of household, his/her husband/wife, or his/her child under 18 (73%, 2,100 HH), suggesting the ADU would primarily be used for a care-taker.

• **Mixed-Structure Households (3,100 HH)** This includes households with an extended family household (i.e. multigenerational or subfamilies) or with adult child(ren). First, there is limited overlap between the two types of households, with only 16% of households with an adult child also being an extended family household. Yet, taken together, mixed structure households comprise 21% of all households (3,050 HH); comparatively, mixed structure households comprise 32% of all foreign-born households (1,550 HH).

Finally, we analyzed households with three or four motivation factors present, as these may represent more specialized market segments that would be interested in constructing an ADU. The most frequent combination of factors was cost-burdened households with underutilized space and a person(s) over 60, with an estimated 8,500 households having these factors present. Households with underutilized space, a person(s) over 60, and a person(s) with a disability were also common, with an estimated 7,750 households county-wide.

Marketing and program efforts should consider primarily targeting households with underutilized space, particularly those with a person(s) over 60, a person(s) with a disability, an adult child(ren) present, or cost-burdened households. Households with a person(s) over 60 are also a potential target for ADU marketing and programs, particularly those with adult children or extended families. Finally, cost-burdened households may be another target market, although marketing and program efforts should consider other motivating factors with these household types.

**Potential ADU Tenant Key Findings**

San Mateo County has a sizable market of potential ADU tenants. Of the total San Mateo County population of approximately 748,800, an estimated 58%, or 436,000 people, would be a potential ADU tenant. Although potential occupants of ADUs in unincorporated San Mateo County may come from neighboring counties or the large Bay Area, this analysis only focused on the characteristics of the current renting and owning population in San Mateo County, as these residents may have the highest level of interest in a local ADU. This analysis considered five characteristics from the general San Mateo County population which may make people and households more likely to be either be eligible or interested in renting an ADU:

• **1-2 Person Renting Households**: Smaller households are more likely to be accommodated in the smaller space within ADUs. Approximately 58% of all renting households—or 60,050 households—currently consist of a household with 1 or 2 persons.

• **Low to Moderate Income Renting Households**: ADUs can often provide a more affordable housing option. An estimated 75% of all renting households in San Mateo County—or 77,750 renting households—have a household income at or below 120% of the Area Median Income (AMI); of all renting households, 62% have a household income at or below 80% AMI and 13% have a household income between 80% to 120% AMI (San Mateo County AMI for a household of four in 2016 is $107,700).

• **Post-Secondary Students**: Students in local colleges or universities are often in need of affordable housing options. Of the 56,050 post-secondary students in San Mateo County, only 2% of these students reside in residences such as dorms. Approximately 51% reside with either a parent or grandparent. An estimated 27% of these students—or 15,350 people—reside in rental without a parent or grandparent and may be the most in need of an affordable renting option.
• **Adult Children:** Young adults may live with parents or grandparents to provide various forms of co-support, but may also be interested in moving to an affordable or more private living option. Nearly 40% of adults age 18 to 34 in San Mateo County—or 65,500 people—currently reside with either a parent or grandparent.

• **Age 60 and Over:** Older adults may be in need of an affordable housing or otherwise want to downsize to a smaller housing unit, both of which can be provided by an ADU. There are an estimated 153,000 adults age 60 and over in San Mateo County, with most 76% residing in housing they own and only 20% currently residing in a rental.
INTRODUCTION

San Mateo County presents a significant opportunity to support expanded ADU construction and ownership. The county has a large base of potential ADU owners and tenants identified by their family or household structure, availability of space, and household and homeowner financial characteristics. This report first explores the characteristics of county-wide and unincorporated households residing in single-family, detached, and owned houses in order to understand the potential for new ADU construction or ownership, looking primarily at the presence of motivating factors for ADUs. Next, this report examines the market for potential ADU tenants by analyzing the demographics of San Mateo County renters. Given the potential of ADUs to generate additional income as well as accommodate household structures beyond a nuclear family, these findings may help inform the structure of ADU marketing, policy, and program strategies.

In the following pages, this report will summarize additional key findings about potential ADU owner and tenant interest. This dataset relies upon estimates from the 2011 – 2015 Public Use Microdata Sample (PUMS) for San Mateo County; as this dataset cannot be restricted to unincorporated San Mateo County, a methodology (see Appendix A) was developed to estimate unincorporated San Mateo County household counts. Therefore, the unincorporated estimates throughout this report are best used to help inform ADU marketing, policy, and program strategies; discretion and caution should be used in reporting these estimates publicly.

POTENTIAL ADU OWNER MARKET: ADU MOTIVATION FACTORS

Households in unincorporated San Mateo County demonstrate significant potential to support a robust market for construction and ownership of ADUs. We analyzed the presence of a variety of factors which may motivate households to construct and own an ADU, including family structure, occupant age, occupant disability, household costs, physical structure space availability, and home equity levels. Households may choose to construct an ADU for a variety of reasons, such as a need for space for extended family members or caretakers, privacy, or extra rental income. We also compared the presence of these motivation factors between households of varying income levels; while low-income households may be obvious program targets, high-income households with greater than 50% equity in their homes may be another important demographic for ADU program marketing and targeting.

The following analysis provides a review of the ten ADU motivation factors: extended family households, households with adult child(ren), households with young child(dren), households with person(s) age 60 and over, households with person(s) with a disability, households with roommates, boarders, or non-relatives, overcrowded house, underutilized house, households with financial need, and homeowners with greater than 50% equity. Each variable is displayed both cumulatively and by a household income group distribution. This analysis was conducted to provide a basic understanding of the market and to identify likely-interested household types to analyze in the next section.

As explained in the Methodology appendix, this analysis relies upon estimated percentages derived the 2011-2015 PUMS sample for the entirety of San Mateo County applied to the 2011-2015 ACS estimated income distribution for unincorporated San Mateo County. The PUMS sample in this analysis is limited to owner-occupied, single-family detached households. The county-wide and unincorporated household population estimates (by income group) used in this analysis are listed in Table 2.

For a majority of the figures in this section, the blue bars represent the county-wide percent estimates from the PUMS data. The orange line/marker represents the unincorporated number estimates, which are derived by applying the county-wide percent to the cumulative unincorporated numbers for each income group.
Table 2: County-wide and Unincorporated Household Estimates

<table>
<thead>
<tr>
<th>Income Levels</th>
<th>PUMS County-wide Estimate, weighted</th>
<th>Unincorporated Estimate</th>
</tr>
</thead>
<tbody>
<tr>
<td>≤ $49,999</td>
<td>22,116</td>
<td>2,426</td>
</tr>
<tr>
<td>$50,000 - $99,999</td>
<td>26,693</td>
<td>3,599</td>
</tr>
<tr>
<td>$100,000 - $149,999</td>
<td>23,970</td>
<td>2,849</td>
</tr>
<tr>
<td>$150,000 - $199,999</td>
<td>16,392</td>
<td>2,295</td>
</tr>
<tr>
<td>≥ $200,000</td>
<td>33,933</td>
<td>3,094</td>
</tr>
<tr>
<td>TOTAL</td>
<td>123,104</td>
<td>14,263</td>
</tr>
</tbody>
</table>

ADU Motivation Factor: Extended Family Household

Households with an occupant structure beyond either a single person, partner, or nuclear family may be motivated to create an ADU to further partition and provide privacy to the various occupants within the household or family.

Multigenerational Households

Multigenerational households are defined as “households consisting of three or more generations. These households include (1) a householder, a parent or parent-in-law of the householder, and an own child of the householder, (2) a householder, an own child of the householder, and a grandchild of the householder, or (3) a householder, a parent or parent-in-law of the householder, an own child of the householder, and a grandchild of the householder.”

In San Mateo County, approximately 5.4% of households in the sample support a multigenerational structure, or 801 households in unincorporated San Mateo County. The highest percentage of multigenerational households are found within the income group of $100,000 - $149,999, with approximately 10% of these households considered multigenerational (244 HH).

---

Figure 1: Multigenerational Households

Universe: Owner-occupied, 1-family detached housing units
n (county-wide) = 7,424 (unweighted) 123,104 (weighted); n (unincorporated) = 14,263
Overall, county-wide estimate = 5.4%; Overall, unincorporated estimate = 801
PUMS Variable(s): MULTG: 2

Presence of Sub-Families in Household

Sub-families are defined as “a married couple (husband and wife interviewed as members of the same household) with or without never-married children under 18 years old, or one parent with one or more never-married children under 18 years old. A subfamily does not maintain its own household, but lives in a household where the householder or householder’s spouse is a relative.”

In San Mateo County, approximately 4.2% of all households in the sample support a sub-family, or 623 households in unincorporated San Mateo County. The highest estimated percent of households with sub-families (7.3%) is found within the household income group of $100,000 - $149,999 (623 HH).

---

**Extended Family Household (Multigenerational and/or Sub-Family)**

By definition, some sub-families may also be multigenerational and vice versa. Recognizing that there may be significant overlap between these two groups, the two variables were combined to create a variable of “Extended Family Households” (see “Mixed-Structure Households” analysis to review how this variable overlaps with households with adult child[ren]). Together, these households represent 6.7% of all households in the sample, or 993 households in unincorporated San Mateo County.

---

**Figure 2: Presence of Sub-families in Household**

<table>
<thead>
<tr>
<th>County-wide Estimate (%)</th>
<th>Unincorporated Estimate (#)</th>
</tr>
</thead>
<tbody>
<tr>
<td>≤ $49,999</td>
<td>2.9%</td>
</tr>
<tr>
<td>$50,000 - $99,999</td>
<td>4.9%</td>
</tr>
<tr>
<td>$100,000 - $149,999</td>
<td>7.0%</td>
</tr>
<tr>
<td>$150,000 - $199,999</td>
<td>4.2%</td>
</tr>
<tr>
<td>≥ $200,000</td>
<td>2.6%</td>
</tr>
<tr>
<td></td>
<td>70</td>
</tr>
<tr>
<td></td>
<td>178</td>
</tr>
<tr>
<td></td>
<td>198</td>
</tr>
<tr>
<td></td>
<td>96</td>
</tr>
<tr>
<td></td>
<td>80</td>
</tr>
</tbody>
</table>

**Universe:** Owner-occupied, 1-family detached housing units

n (county-wide) = 7,424 (unweighted) 123,104 (weighted); n (unincorporated) = 14,263

Overall, county-wide estimate = 4.2%; Overall, unincorporated estimate = 623

PUMS Variable(s): PSF: 1

---

**Figure 3: Extended Family Households**

<table>
<thead>
<tr>
<th>County-wide Estimate (%)</th>
<th>Unincorporated Estimate (#)</th>
</tr>
</thead>
<tbody>
<tr>
<td>≤ $49,999</td>
<td>3.5%</td>
</tr>
<tr>
<td>$50,000 - $99,999</td>
<td>7.7%</td>
</tr>
<tr>
<td>$100,000 - $149,999</td>
<td>11.1%</td>
</tr>
<tr>
<td>$150,000 - $199,999</td>
<td>7.7%</td>
</tr>
<tr>
<td>≥ $200,000</td>
<td>4.5%</td>
</tr>
<tr>
<td></td>
<td>85</td>
</tr>
<tr>
<td></td>
<td>276</td>
</tr>
<tr>
<td></td>
<td>317</td>
</tr>
<tr>
<td></td>
<td>176</td>
</tr>
<tr>
<td></td>
<td>140</td>
</tr>
</tbody>
</table>

**Universe:** Owner-occupied, 1-family detached housing units

n (county-wide) = 7,424 (unweighted) 123,104 (weighted); n (unincorporated) = 14,263

Overall, county-wide estimate = 6.7%; Overall, unincorporated estimate = 993

PUMS Variable(s): MULTG: 2; PSF: 1
ADU Motivation Factor: Household with Adult Child(ren)

Adult children may live in a parent’s home for a variety of reasons: difficulty securing affordable rent or homeownership opportunities, high student loans, low entry-level wages, or perhaps child care. Alternatively, older generations in the household may need adult children to help provide financial or self-care support. Nationwide, approximately 32% of all adults ages 18 to 34 live in their parent(s)’ home.\(^6\)\(^7\) In San Mateo County, approximately 40% of all adults age 18 to 34 in San Mateo County—or 65,500 people—currently reside with either a parent or grandparent (see “ADU Tenant Interest”).

For the purpose of this analysis, adult children are defined as adults age 18 to 34 residing in a household where they are considered either the child or grandchild of the head of household; this includes adult son-in-law/daughter-in-law as well as foster child relationships.

In San Mateo County, approximately 18% of all households in the sample include adult child(ren), or 2,551 households in unincorporated San Mateo County; middle income ($100,000 - $149,999) to upper-middle income ($150,000 - $199,999) households have the highest percent of households supporting an adult child, at 22.0% and 22.4% respectively.

\[\text{Figure 4: Presence of Adult Child(ren) in Household}\]

\[\begin{array}{|c|c|c|c|c|}
\hline
\text{County-wide Estimate} & \leq \$49,999 & \$50,000 - \$99,999 & \$100,000 - \$149,999 & \$150,000 - \$199,999 & \geq \$200,000 \\
\text{County-wide Estimate} & 9.3\% & 17.6\% & 22.0\% & 22.4\% & 17.7\% \\
\text{Unincorporated Estimate} & 225 & 635 & 627 & 515 & 549 \\
\hline
\end{array}\]

Universe: Owner-occupied, 1-family detached housing units
\(n\ (\text{county-wide}) = 7,424\ (\text{unweighted})\ 123,104\ (\text{weighted}); n\ (\text{unincorporated}) = 14,263\)

\(\text{Overall, county-wide estimate} = 17.7\%;\ \text{Overall, unincorporated estimate} = 2,551\)

\(\text{PUMS Variable(s): AGEP: 18 – 34; RELP: 2, 3, 4, 7, 9, 14}\)


\(\text{In comparison to the Pew study, this analysis broadens the definition of adult child to include both son-in-law/daughter-in-law and grandchild; however, this categorical expansion has only limited impact on the final estimates}\)
ADU Motivation Factor: Household with Young Child(ren)

For the purpose of this analysis, a young child is defined as a person under 6 years old. Households with young child(ren) may be motivated to construct an ADU to house either a child caretaker or a parent/relative to help with child care. In San Mateo County, approximately 7.6% of all households in the sample include at least one young child, or 1,084 households in unincorporated San Mateo County; high income households (>$$200,000$$) have the highest percent of households with young child(ren), representing 12.3% of all households in this income category.

Figure 5: Presence of Young Child(ren) in Household

ADU Motivation Factor: Household with Person(s) Age 60 and Over

People age 60 and over may be motivated to build an ADU for a number of reasons: an ADU could provide additional income in order to cover expenses, house an in-home care-taker, offer private space for an adult child, or create a new opportunity for a multigenerational household with relatives. PUMS provides variables for both households with one or more person 60 and over and one or more person 65 and over; however, most of this report will refer to households with one or more person 60 and over, which captures both variables.

Over 50% of all households in the sample have person(s) 60 years old and over, or 7,281 households in unincorporated San Mateo County. These estimated percentages are highest in the lowest income groups (i.e. below $$99,999$$); for example, 77.4% of households earning less than or equal to $$49,999$$ include person(s) 60 years and over. Less households have one or more person 65 and over, but these households still represent over 37% of all households in the sample. These estimates for San Mateo County are approximately aligned with state-wide estimates (See Figure 11).
Figure 6: Presence of Person(s) 60 Years and Over in Household

Universe: Owner-occupied, 1-family detached housing units
n (county-wide) = 7,424 (unweighted) 123,104 (weighted); n (unincorporated) = 14,263
Overall, county-wide estimate = 50.3%; Overall, unincorporated estimate = 7,281

PUMS Variable(s): R60: 1, 2

Figure 7: Presence of Person(s) 65 Years and Over in Household

Universe: Owner-occupied, 1-family detached housing units
n (county-wide) = 7,424 (unweighted) 123,104 (weighted); n (unincorporated) = 14,263
Overall, county-wide estimate = 37.4%; Overall, unincorporated estimate = 5,434

PUMS Household Variable(s): R65: 1, 2
**ADU Motivation Factor: Household with Person(s) with a Disability**

A household with a person with a disability may be interested in an ADU to house a care-taker to help with various daily needs; this person could be a paid non-relative or perhaps a family member or friend providing help. Alternatively, if the person with a disability is a parent or adult child, the ADU could be used to provide privacy with proximity to care-taker.

The ACS classifies six different types of disability:

- **Self-Care Difficulty:** “difficulty dressing or bathing.”
- **Hearing Difficulty:** “deaf or ... [have] serious difficulty hearing.”
- **Vision Difficulty:** “blind or ... [have] serious difficulty seeing even when wearing glasses.”
- **Independent Living Difficulty:** “due to a physical, mental, or emotional condition... [have] difficulty ‘doing errands alone such as visiting a doctor’s office or shopping.’”
- **Ambulatory Difficulty:** “‘serious difficulty walking or climbing stairs.”
- **Cognitive Difficulty:** “due to physical, mental, or emotional condition... [have] serious ‘difficulty concentrating, remembering, or making decisions.’”

A person is considered to be with a disability given the following criteria: “For children under 5 years old, hearing and vision difficulty are used to determine disability status. For children between the ages of 5 and 14, disability status is determined from hearing, vision, cognitive, ambulatory, and self-care difficulties. For people aged 15 years and older, they are considered to have a disability if they have difficulty with any one of the six difficulty types.”

---

In San Mateo County, approximately 19.6% of all households in the sample include at least one person with a disability, or 2,853 households in unincorporated San Mateo County; low-income households (≥$49,999) have the highest percent of households with at least one person with a disability, representing 31.2% of all households in this income category.

**Figure 9: Presence of Person(s) with a Disability in Household**

<table>
<thead>
<tr>
<th>Income Range</th>
<th>County-wide Estimate (%)</th>
<th>Unincorporated Estimate (#)</th>
</tr>
</thead>
<tbody>
<tr>
<td>≤ $49,999</td>
<td>31.2%</td>
<td>758</td>
</tr>
<tr>
<td>$50,000 - $99,999</td>
<td>24.8%</td>
<td>892</td>
</tr>
<tr>
<td>$100,000 - $149,999</td>
<td>19.0%</td>
<td>542</td>
</tr>
<tr>
<td>$150,000 - $199,999</td>
<td>13.8%</td>
<td>316</td>
</tr>
<tr>
<td>≥ $200,000</td>
<td>11.2%</td>
<td>346</td>
</tr>
</tbody>
</table>

Universe: Owner-occupied, 1-family detached housing units
n (county-wide) = 7,424 (unweighted) 123,104 (weighted); n (unincorporated) = 14,263
Overall, county-wide estimate = 19.6%; Overall, unincorporated estimate = 2,853

PUMS Person Variable(s): DIS: 1

**ADU Motivation Factor: Household with Roommates, Boarders, or Non-Relatives**
This analysis considers households with at least one housemate or roommate, roomer or boarder, or other non-relative. These households may be motivated to build an ADU to provide privacy for both the head of household (and family) as well as the roommate, boarder, or non-relative.

In San Mateo County, approximately 5% of all households in the sample include at least one roommate, boarder, or non-relative, or 2,853 households in unincorporated San Mateo County; middle-income households ($100,000 - $149,999) have the highest percent of households with at least one roommate, boarder, or non-relative, representing 6.1% of all households in this income category.

---

9 Please note that the ACS typically considers a non-relative to also be an unmarried partner or foster child (under 21 years old).
ADU Motivation Factor: Overcrowded or Underutilized House

Homeowners may be encouraged to build an ADU due to either a lack of or excess physical space in their homes. For this analysis, various measurements were used:

- **Overcrowded**: Greater than 2 occupants per bedroom\(^{10}\)
- **Adequate**: Less than or equal to 2 occupants per bedroom; at minimum, number of occupants equal to the number of bedrooms
- **Underutilized**: Number of occupants less than the number of bedrooms (i.e. 2 occupants in a 3 bedroom)
- **Very Underutilized**: Number of occupants plus one less than the number of bedrooms (i.e. 2 occupants in a 4 bedroom)
- **Extremely Underutilized**: Number of occupants plus two less than the number of bedrooms (i.e. 2 occupants in a 5 bedroom)\(^{11}\)

Over half (approximately 55%) of all houses in sample have some level of underutilization, or 7,731 households in unincorporated San Mateo County. The largest levels of underutilization are in the lowest income group of less than $49,999 (30% underutilized, 32.3% very underutilized, and 9.5% extremely underutilized); the proportions underutilized decreases as income level rises, before slightly reversing in the highest income group of $200,000 or greater. In contrast, only a nominal portion of households in San Mateo County are experiencing overcrowding; though, the sample may obscure certain neighborhoods with much higher levels of overcrowding.

---


Figure 11: County-Wide Housing Space Utilization

Universe: Owner-occupied, 1-family detached housing units
n (county-wide) = 7,424 (unweighted) 123,104 (weighted)
Overall, county-wide estimate (underutilized, very underutilized, extremely underutilized) = 54.3%;
Overall, unincorporated estimate (underutilized, very underutilized, extremely underutilized) = 7,731
PUMS Variable(s): NP; BDSP

Figure 12: Overcrowded Houses

Universe: Owner-occupied, 1-family detached housing units
n (county-wide) = 7,424 (unweighted) 123,104 (weighted); n (unincorporated) = 14,263
Overall, county-wide estimate = 1.7%; Overall, unincorporated estimate = 250
PUMS Variable(s): NP; BDSP
**Figure 13: Underutilized Houses**

Universe: Owner-occupied, 1-family detached housing units

*n* (county-wide) = 7,424 (unweighted) 123,104 (weighted); *n* (unincorporated) = 14,263

Overall, county-wide estimate = 27.6%; Overall, unincorporated estimate = 3,941

*PUMS Variable(s):* NP; BDSP

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**Figure 14: Very Underutilized Houses**

Universe: Owner-occupied, 1-family detached housing units

*n* (county-wide) = 7,424 (unweighted) 123,104 (weighted); *n* (unincorporated) = 14,263

Overall, county-wide estimate = 19.8%; Overall, unincorporated estimate = 2,823

*PUMS Variable(s):* NP; BDSP
**Figure 15: Extremely Underutilized Houses**

Universe: Owner-occupied, 1-family detached housing units

\[ n \text{ (county-wide) } = 7,424 \text{ (unweighted)} \quad 123,104 \text{ (weighted)}; \quad n \text{ (unincorporated) } = 14,263 \]

Overall, county-wide estimate = 6.9%; Overall, unincorporated estimate = 967

**PUMS Variable(s):** NP, BDSP

**Figure 16: All Underutilized Houses (Underutilized, Very Underutilized, Extremely Underutilized)**

Universe: Owner-occupied, 1-family detached housing units

\[ n \text{ (county-wide) } = 7,424 \text{ (unweighted)} \quad 123,104 \text{ (weighted)}; \quad n \text{ (unincorporated) } = 14,263 \]

Overall, county-wide estimate = 54.3%; Overall, unincorporated estimate = 7,731

**PUMS Variable(s):** NP, BDSP
ADU Motivation Factor: Financial Need

According to the Department of Housing and Urban Development (HUD), households are considered “cost burdened” if their monthly housing costs (including utilities) exceed 30% of their monthly income; households are “severely cost burdened” if monthly housing costs (including utilities) exceed 50% of their monthly income.\(^\text{12}\)

These households may be motivated to construct an ADU in order to gain a new household income source. However, households with too high of a cost burden may be unable to support the initial cost of constructing an ADU or the ongoing cost of maintaining an ADU. See “Potential ADU Owner: Financial Profile” for more information on household financial capability to support an ADU.

In San Mateo County, approximately 31.4% of all households experience some level of cost burden (cost burdened or severely cost burdened), or 4,695 households in unincorporated San Mateo County. Perhaps unsurprisingly, households making less than $50,000 per year encounter the highest percentage of some level of cost burden. However, even at the much higher level of $150,000 to $199,999 per year, which is an income group perhaps more financially capable of constructing an ADU, approximately 18% of all households experience some level of cost burden.

\[\begin{array}{c|c|c|c|c}
\text{Income Range} & \text{Cost Burdened} & \text{Severely Cost Burdened} \\
\hline
\leq $49,999 & 12.8\% & 4.4\% \\
$50,000 - $99,999 & 27.4\% & 3.0\% \\
$100,000 - $149,999 & 30.5\% & 1.9\% \\
$150,000 - $199,999 & 15.8\% & 0.1\% \\
\geq $200,000 & 4.9\% & \\
\end{array}\]

\(\text{Universe: Owner-occupied, 1-family detached housing units}
\)
\(\text{\(n\) (county-wide) = 7,424 (unweighted) 123,104 (weighted)}\)

Overall, county-wide estimate of burden = 17.6%; Overall, county-wide estimate of severely burdened = 13.7%; Overall, county-wide estimate of burdened or severely burdened: 31.4%

\(\text{PUMS Variable(s): OCPIP}\)

Figure 18: Burdened Households (31% - 50% of Monthly Income on Household Costs)

Universe: Owner-occupied, 1-family detached housing units
n (county-wide) = 7,424 (unweighted) 123,104 (weighted); n (unincorporated) = 14,263
Overall, county-wide estimate = 17.6%; Overall, unincorporated estimate = 2,680
PUMS Variable(s): OCPIP

Figure 19: Severely Burdened Households (>50% of Monthly Income on Household Costs)

Universe: Owner-occupied, 1-family detached housing units
n (county-wide) = 7,424 (unweighted) 123,104 (weighted); n (unincorporated) = 14,263
Overall, county-wide estimate = 13.7%; Overall, unincorporated estimate = 2,016
PUMS Variable(s): OCPIP
Figure 20: All Cost Burdened Households (Burdened or Severely Burdened)

Universe: Owner-occupied, 1-family detached housing units
n (county-wide) = 7,424 (unweighted) 123,104 (weighted); n (unincorporated) = 14,263
Overall, county-wide estimate = 31.4%; Overall, unincorporated estimate = 4,695

PUMS Variable(s): OCPIP
ADU Motivation Factor: Combined Outcome

The above analyses considered nine motivation factors to build an ADU (certain factors condensed). Nearly 90% of households county-wide, or 12,800 households in unincorporated San Mateo County, have at least one motivation factor to construct an ADU.\(^\text{13}\) Approximately 30% of studied households have 3 or more motivation factors to construct an ADU. The lower household income, the more likely it is that a household is to have one or more motivation factor to construct an ADU, though this is likely due to more of the lower income groups being cost burdened.

Marketing and program efforts should consider primarily targeting households with underutilized space, particularly those with a person(s) over 60, a person(s) with a disability, an adult child(ren) present, or cost-burdened households. Households with a person(s) over 60 are also a potential target for ADU marketing and programs, particularly those with adult children or extended families. Finally, cost-burdened households may be another target market, although marketing and program efforts should consider other motivating factors with these household types.

<table>
<thead>
<tr>
<th>Table 3: ADU Construction Motivation Factors among Potential Owners</th>
</tr>
</thead>
<tbody>
<tr>
<td>% CW</td>
</tr>
<tr>
<td>------------------------------------</td>
</tr>
<tr>
<td>Extended Family Household</td>
</tr>
<tr>
<td>Multi-Generational Household</td>
</tr>
<tr>
<td>Household with Sub-Families</td>
</tr>
<tr>
<td>Household with Adult Child(ren), 18 – 34 Years Old</td>
</tr>
<tr>
<td>Household with Child(ren), Under 6 Years Old</td>
</tr>
<tr>
<td>Household with Person(s) Age 60 and Above</td>
</tr>
<tr>
<td>One or More Person Age 65 and Over</td>
</tr>
<tr>
<td>Household with a Person with a Disability</td>
</tr>
<tr>
<td>Household with Non-Relatives</td>
</tr>
<tr>
<td>Overcrowded Household</td>
</tr>
<tr>
<td>Underutilized Household</td>
</tr>
<tr>
<td>Underutilized</td>
</tr>
<tr>
<td>Very Underutilized</td>
</tr>
<tr>
<td>Extremely Underutilized</td>
</tr>
</tbody>
</table>

\(^{13}\) Analysis relied upon percentages derived from a county-wide weighted sample of 123,104 households applied to a 5 income groups in a total of 14,263 households in unincorporated San Mateo County; see Methodology.
<table>
<thead>
<tr>
<th>Cost Burdened Household</th>
<th>31.3</th>
<th>4695</th>
<th>57.4</th>
<th>1392</th>
<th>48.5</th>
<th>1745</th>
<th>34.9</th>
<th>995</th>
<th>17.8</th>
<th>408</th>
<th>5</th>
<th>155</th>
</tr>
</thead>
<tbody>
<tr>
<td>Burdened (30-50% of Monthly Costs on Housing)</td>
<td>17.6</td>
<td>2680</td>
<td>12.8</td>
<td>311</td>
<td>27.4</td>
<td>985</td>
<td>30.5</td>
<td>869</td>
<td>15.8</td>
<td>364</td>
<td>4.9</td>
<td>151</td>
</tr>
<tr>
<td>Severely Burdened (&gt;50% of Monthly Costs on Housing)</td>
<td>13.7</td>
<td>2016</td>
<td>44.6</td>
<td>1081</td>
<td>21.1</td>
<td>760</td>
<td>4.4</td>
<td>127</td>
<td>1.9</td>
<td>44</td>
<td>0.1</td>
<td>4</td>
</tr>
</tbody>
</table>

**Figure 21: Number of Motivation Factors Affecting all Households County-wide**

Universe: Owner-occupied, 1-family detached housing units

\[ n \text{ (county-wide)} = 7,424 \text{ (unweighted)}\ 123,104 \text{ (weighted)}; n \text{ (unincorporated)} = 14,263 \]

Overall, county-wide estimate (At least 1 motivating factor) = 89.7%;

Overall, unincorporated estimate (At least 1 motivating factor) = 12,800

PUMS Variable(s): See single-variable analysis section for definitions
The following analyses focus on households that have three or four motivation factors present, as these may represent more specialized market segments that would be interested in constructing an ADU. County-wide, a substantial number of households have three or four motivation factors present. Households with combinations of three and four factors were analyzed in order to identify large groups of potential ADU owners for future marketing or program purposes. The most frequent combination of factors was cost-burdened households with underutilized space and a person(s) over 60, with an estimated 8,500 households having these factors present. Households with underutilized space, a person(s) over 60, and a person(s) with a disability were also common, with an estimated 7,750 households county-wide.

Efforts to engage households with adult children should focus on mixed households that also have a person(s) over 60 present, extended family, and underutilized space. Among families with adult children, many also have a person(s) over 60 or a person(s) with a disability present. The largest three- or four-factor combination is households with a person(s) over 60 and underutilized space, of which approximately 1,300 reside in San Mateo County.
As discussed previously, underutilized households comprise a significant share of the potential ADU market. Combined with other motivation factors, underutilized households present a large opportunity for marketing and program targeting. Households that are underutilized and have a person(s) over 60, a person(s) with a disability, or are cost-burdened, are common. The biggest combination group is cost-burdened, underutilized households with a person(s) over 60.

Table 5: Combined Outcomes with Underutilized Space

<table>
<thead>
<tr>
<th>Motivation Factor Combination</th>
<th>Weighted Household Estimate (County-Wide)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Underutilized / 60+ / Cost-burdened</td>
<td>8,500</td>
</tr>
<tr>
<td>Underutilized / 60+ / Disability</td>
<td>7,750</td>
</tr>
<tr>
<td>Underutilized / 60+ / Disability / Cost-burdened</td>
<td>3,050</td>
</tr>
<tr>
<td>Underutilized / 60+ / Disability / Adult child(ren)</td>
<td>450</td>
</tr>
</tbody>
</table>

Universe: Owner-occupied, 1-family detached housing units
n (county-wide) = 7,424 (unweighted) 123,104 (weighted); n (unincorporated) = 14,263
PUMS Variable(s): See single-variable analysis section for definitions

Households with a person(s) over 60 represent a large potential market segment. Among these households, many have underutilized space, adult child(ren), or a disability, as well as non-traditional household makeups such as extended family or a non-relative present.

Table 6: Combined Outcomes with Person(s) Over 60

<table>
<thead>
<tr>
<th>Motivation Factor Combination</th>
<th>Weighted Household Estimate (County-Wide)</th>
</tr>
</thead>
<tbody>
<tr>
<td>60+ / Underutilized / Cost-burdened</td>
<td>8,500</td>
</tr>
<tr>
<td>60+ / Underutilized / Disability</td>
<td>7,750</td>
</tr>
<tr>
<td>60+ / Underutilized / Adult child(ren)</td>
<td>1,300</td>
</tr>
<tr>
<td>60+ / Disability / Adult child(ren) / Extended family</td>
<td>700</td>
</tr>
<tr>
<td>60+ / Disability / Extended family</td>
<td>600</td>
</tr>
<tr>
<td>60+ / Adult child(ren) / Underutilized / Cost-burdened</td>
<td>500</td>
</tr>
<tr>
<td>60+ / Underutilized / Non-relative</td>
<td>400</td>
</tr>
</tbody>
</table>

Universe: Owner-occupied, 1-family detached housing units
n (county-wide) = 7,424 (unweighted) 123,104 (weighted); n (unincorporated) = 14,263
PUMS Variable(s): See single-variable analysis section for definitions

Households with a person(s) with a disability represent another potential ADU marketing or program target. These households tend to also have underutilized space, cost burden, person(s) over 60, and live with adult child(ren) or non-relatives.
### Table 7: Combined Outcomes with Person(s) with Disability

<table>
<thead>
<tr>
<th>Motivation Factor Combination</th>
<th>Weighted Household Estimate (County-Wide)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Disability / 60+ / Underutilized</td>
<td>7,750</td>
</tr>
<tr>
<td>Disability / 60+ / Underutilized / Cost-burdened</td>
<td>3,050</td>
</tr>
<tr>
<td>Disability / 60+ / Cost-burdened</td>
<td>800</td>
</tr>
<tr>
<td>Disability / Underutilized / Cost-burdened</td>
<td>798</td>
</tr>
<tr>
<td>Disability / 60+ / Non-relative</td>
<td>437</td>
</tr>
<tr>
<td>Disability / 60+ / Underutilized / Adult child(ren)</td>
<td>431</td>
</tr>
</tbody>
</table>

Universe: Owner-occupied, 1-family detached housing units
n (county-wide) = 7,424 (unweighted) 123,104 (weighted); n (unincorporated) = 14,263

PUMS Variable(s): See single-variable analysis section for definitions

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### POTENTIAL ADU OWNER: FINANCIAL PROFILE

Households with higher incomes and underutilized space, as well as those with substantial (at least 50%) equity in their homes, may be motivated to construct an ADU for additional household income. The majority (75%) of single family residences in San Mateo County—over 119,000 homes—are owned with at least 50% equity, with 15% of homes owned outright. Initial construction costs are a frequent barrier to ADU ownership, but this suggests that many homeowners may be able to leverage their equity to access financing methods for ADU construction, such as a home equity loan, home equity line of credit, or cash-out refinance.

Among underutilized households in San Mateo County, more than one-third (37%) own their homes free and clear. Underutilized homes with extra space are a prime target market for ADU marketing and program strategy; given that these homeowners do not have an ongoing mortgage debt burden, they may be able to leverage their existing assets for ADU construction. Additionally, more than half (58%) of low-income households own their homes free and clear. These homeowners may be unable to support the construction or maintenance costs of owning an ADU, but would benefit from the additional rental income provided by the ADU.

### Table 8: Home Equity Levels in San Mateo County

<table>
<thead>
<tr>
<th>San Mateo County</th>
<th>Percentage of Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Single Family Residences*</td>
<td>160,009</td>
</tr>
<tr>
<td>In Foreclosure</td>
<td>275</td>
</tr>
<tr>
<td>Equity &lt; 0% (Underwater)</td>
<td>3,480</td>
</tr>
<tr>
<td>Equity 0%-24%</td>
<td>7,843</td>
</tr>
<tr>
<td>Equity 25%-49%</td>
<td>29,364</td>
</tr>
<tr>
<td>Equity 50%-74%</td>
<td>52,458</td>
</tr>
<tr>
<td>Equity 75%-99%</td>
<td>43,238</td>
</tr>
<tr>
<td>Equity 100% (Owned outright)</td>
<td>23,626</td>
</tr>
</tbody>
</table>

*All owner- and renter-occupied single family detached units
Source: PropertyRadar for county-wide SFR equity levels
Unincorporated county estimates obtained by applying percentages to total number of unincorporated SFR from ACS 2011-2015 estimates
For the next part of this analysis, we examined how certain motivation factors that affect a high proportion of the studied households interact with other variables. This analysis is intended to provide guidance on creating ADU marketing campaigns, policies, or programs for each of these household types. This includes households with person(s) age 60 and over, with adult child(ren), with person(s) with a disability, and with a mixed structure (i.e., extended family or adult child).

**Household Type: Person(s) Age 60 and Over**

As detailed in the motivation factor section, nearly 50% of all households county-wide (or approximately 7,000 household in unincorporated San Mateo County) include at least one person 60 years of age and older. This section analyzes the factors that may affect the household type’s decision to construct an ADU. Of all households with one person 60 and over, 69% are underutilized (5,000 HH), 29% experience cost burdens (2,150 HH), and 23% include extended families or adult children (1,650 HH).
Figure 24: Presence of Person(s) 60 Years and Over in Household

Universe: Owner-occupied, 1-family detached housing units
n (county-wide) = 7,424 (unweighted) 123,104 (weighted); n (unincorporated) = 14,263
Overall, county-wide estimate = 50.3%; Overall, unincorporated estimate = 7,281
PUMS Variable(s): R60: 1, 2

Figure 25: Households with Person(s) 60 and Over (County-wide)

Universe: Owner-occupied, 1-family detached housing units with one or more person 60 and over
n (county-wide) = 7,424 (unweighted) 123,104 (weighted); n (unincorporated) = 14,263
PUMS Variable(s): R60: 1
Figure 26: Underutilized Houses among all Households with Person(s) 60 and Over

Universe: Owner-occupied, 1-family detached housing units with one or more person 60 and over
n (county-wide) = 3,878 (unweighted) 61,975 (weighted); n (unincorporated) = 7,281
Overall, county-wide estimate = 69.2%; Overall, unincorporated estimate = 5,016
PUMS Variable(s): R60: 1, 2; NP, BDSP

Figure 27: Burdened Households among all Households with Person(s) 60 and Over

Universe: Owner-occupied, 1-family detached housing units with one or more person 60 and over
n (county-wide) = 3,878 (unweighted) 61,975 (weighted); n (unincorporated) = 7,281
Overall, county-wide estimate = 29.2%; Overall, unincorporated estimate = 2,160
PUMS Variable(s): R60: 1, 2, OCPIP: >30
Household Type: Underutilized House

Approximately 53% of all eligible households reside in an underutilized house. Of all underutilized households, 65% include one person 60 and over (4,650 HH) and 31% experience cost burden (2,250 HH), and 8.5% support a mixed-structure household (637).

Low-income households experience a higher-level of underutilized compared to higher-income households (i.e. approximately 75% of all households earning ≤$49,999 per year are underutilized compared to approximately 49% of all households earning ≥$200,000). However, this is likely due to lower-income households having purchased their homes long ago and mostly owning them without a mortgage. For example, nearly 60% of underutilized households earning ≤$49,999 moved into their homes 30 or more years ago; for underutilized households earning ≥$200,000, only 15% of households moved into their homes 30 or more years ago (see Figure 39). In addition, nearly 60% of underutilized households earning ≤$49,999 own their homes free and clear; however, only 25% of underutilized households earning ≥$200,000 own their homes free and clear.
Figure 29: All Underutilized Houses (Underutilized, Very Underutilized, Extremely Underutilized)

Universe: Owner-occupied, 1-family detached housing units
n (county-wide) = 7,424 (unweighted) 123,104 (weighted); n (unincorporated) = 14,263
Overall, county-wide estimate = 54.3%; Overall, unincorporated estimate = 7,731
PUMS Variable(s): NP; BDSP

Figure 30: Underutilized Households by Income Groups (County-wide)

Universe: Owner-occupied, 1-family detached housing units with underutilized space
(see “ADU Motivation Factor: Overcrowded or Underutilized Space”)
n (county-wide) = 4,126 (unweighted) 66,886 (weighted); n (unincorporated) = 7,364
PUMS Variable(s): NP; BDSP
**Figure 31: Household with Person(s) 60 and Over among Underutilized Households**

Universe: Owner-occupied, 1-family detached housing units with underutilized space (see “ADU Motivation Factor: Overcrowded or Underutilized Space”)

n (county-wide) = 4,126 (unweighted) 66,886 (weighted); n (unincorporated) = 7,364

Overall, county-wide estimate = 64.1%; Overall, unincorporated estimate = 4,668

PUMS Variable(s): R60: 1, 2; NP; BDSP

<table>
<thead>
<tr>
<th>Income Range</th>
<th>County-Wide Estimate (%)</th>
<th>Unincorporated Estimate (#)</th>
</tr>
</thead>
<tbody>
<tr>
<td>$0 - $49,999</td>
<td>84.5%</td>
<td>1,325</td>
</tr>
<tr>
<td>$50,000 - $99,999</td>
<td>71.4%</td>
<td>1,302</td>
</tr>
<tr>
<td>$100,000 - $149,999</td>
<td>60.3%</td>
<td>756</td>
</tr>
<tr>
<td>$150,000 - $199,999</td>
<td>52.2%</td>
<td>517</td>
</tr>
<tr>
<td>$200,000 - $249,999</td>
<td>44.4%</td>
<td>768</td>
</tr>
</tbody>
</table>

**Figure 32: Cost Burdened Households among Underutilized Households**

Universe: Owner-occupied, 1-family detached housing units with underutilized space (see “ADU Motivation Factor: Overcrowded or Underutilized Space”)

n (county-wide) = 4,126 (unweighted) 66,886 (weighted); n (unincorporated) = 7,364

Overall, county-wide estimate = 31.0%; Overall, unincorporated estimate = 2,226

PUMS Variable(s): NP; BDSP; OCPIP (>30)

<table>
<thead>
<tr>
<th>Income Range</th>
<th>County-Wide Estimate (%)</th>
<th>Unincorporated Estimate (#)</th>
</tr>
</thead>
<tbody>
<tr>
<td>$0 - $49,999</td>
<td>54.1%</td>
<td>848</td>
</tr>
<tr>
<td>$50,000 - $99,999</td>
<td>41.3%</td>
<td>752</td>
</tr>
<tr>
<td>$100,000 - $149,999</td>
<td>30.2%</td>
<td>380</td>
</tr>
<tr>
<td>$150,000 - $199,999</td>
<td>16.3%</td>
<td>162</td>
</tr>
<tr>
<td>$200,000 - $249,999</td>
<td>4.9%</td>
<td>84</td>
</tr>
</tbody>
</table>
Figure 33: Mixed Structure Households among Underutilized Households

Universe: Owner-occupied, 1-family detached housing units with underutilized space
(see “ADU Motivation Factor: Overcrowded or Underutilized Space”)
n (county-wide) = 4,126 (unweighted) 66,886 (weighted); n (unincorporated) = 7,364
Overall, county-wide estimate = 8.5%; Overall, unincorporated estimate = 637

PUMS Variable(s): NP; BDSP; MULTG: 2; PSF, 1; AGEP, 18 – 34 and RELP, 2, 3, 4, 7, 9, 14

Figure 34: Date Moved into House among Underutilized Households (County-wide)

Universe: Owner-occupied, 1-family detached housing units with underutilized space
(see “ADU Motivation Factor: Overcrowded or Underutilized Space”)
n (county-wide) = 4,126 (unweighted) 66,886 (weighted); n (unincorporated) = 7,364

PUMS Variable(s): NP; BDSP; MV
**Household Type: Person(s) with a Disability**

Approximately 20% of all households in San Mateo County include at least one person with a disability (or 2,850 households in unincorporated areas). A majority of these households earn less than $99,999 annually (56%, 1,650 HH). A high majority (78.6%) include at least one person age 60 and over (2,253), with this relationship especially present among lower-income households (see Figure 33).

In most of the households, the person with a disability is the head of household, his/her husband/wife, or his/her child under 18 (73.2%, 2,088 HH), suggesting the ADU would primarily be used for care-taker. In 16.1% of these households, the person with a disability is either the parent or the adult child (>=18 years old) of the head of household, meaning a potential ADU would be used for this person (460 HH).

In addition, 27% of these households support either an extended family or an adult child (774 HH), 31.8% experience housing cost burden (922 HH), and 58.3% are underutilized (1,655 HH).

![Figure 35: Presence of Person(s) with a Disability in Household](image)

*Universe: Owner-occupied, 1-family detached housing units
n (county-wide) = 7,424 (unweighted) 123,104 (weighted); n (unincorporated) = 14,263
Overall, county-wide estimate = 19.6%; Overall, unincorporated estimate = 2,853
PUMS Person Variable(s): DIS: 1*
Figure 36: Household with Person(s) with a Disability (County-wide)

Universe: Owner-occupied, 1-family detached housing units with 1 or more person with a disability
n (county-wide) = 1,489 (unweighted) 24,132 (weighted); n (unincorporated) = 2,853

PUMS Variable(s): DIS: 1

Figure 37: Person in Household with a Disability

Universe: Owner-occupied, 1-family detached housing units with 1 or more person with a disability
n (county-wide) = 1,489 (unweighted) 24,132 (weighted); n (unincorporated) = 2,853

PUMS Variable(s): DIS, 1; RELP, 1, 2, 3, 4, 6, 7, 8, 9, 14; AGEP
Households with Person(s) 60 and Over among all Households with Person(s) with a Disability

Universe: Owner-occupied, 1-family detached housing units with 1 or more person with a disability
n (county-wide) = 1,489 (unweighted) 24,132 (weighted); n (unincorporated) = 2,853
Overall, county-wide estimate = 78.6%; Overall, unincorporated estimate = 2,253

PUMS Variable(s): DIS, 1; R60, 1,2

Household Type: Mixed-Structure Household

Mixed-Structure households are considered those with an extended family structure (multigenerational or with a sub-family) or with at least one adult child. Due to the definition of these variables, we analyzed the potential overlap between the variables. In terms of definition overlap:

- **Multigenerational**: Some multigenerational families may include a sub-family or an adult child (considered part of “extended families” in Motivation Factor analysis above)
- **Sub-Family**: Some households with sub-families may also be multigenerational and include either an adult child (considered part of “extended families” in Motivation Factor analysis above)
- **Adult Child**: Some adult children may be part of a multigenerational household or a sub-family

We found that there is significant overlap between multigenerational and sub-family households, and therefore this group is labelled as an “extended family” household earlier in the report. While there is some overlap between these household types and adult children, this is generally less the case (adult children represent 17.6% of all households in the sample, with 14.9% of all households in the sample supporting adult children and not overlapping with multigenerational or sub-family households).
Together, the three variables represent approximately 21.6% of all studied households, or 3,085 households in unincorporated San Mateo County. However, among foreign-born households, these three variables collectively represent over 32% of all studied households, or 1,543 households in unincorporated San Mateo County.

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14 Foreign-born households are defined as households in which the head of household is a foreign-born person
Figure 40: Mixed-Structure Households among all Households

Universe: Owner-occupied, 1-family detached housing units
n (county-wide) = 7,424 (unweighted) 123,104 (weighted); n (unincorporated) = 14,263
Overall, county-wide estimate = 21.6%; Overall, unincorporated estimate = 3,133

PUMS Variables: MULTG: 2; PSF: 1; AGEP: 18 – 34 and RELP: 2, 3, 4, 7, 9, 14

County-Wide Estimate (%) | Unincorporated Estimate (#)
--------------------------|---------------------------
≤ $49,999 | 11.6% | 282
$50,000 - $99,999 | 22.1% | 796
$100,000 - $149,999 | 27.9% | 794
$150,000 - $199,999 | 26.8% | 616
≥ $200,000 | 20.8% | 644

Figure 41: Mixed-Structure Households among all Foreign-Born Households

Universe: Owner-occupied, 1-family detached housing units with foreign born head of household
n (county-wide) = 2,369 (unweighted), 40,330 (unweighted); n (unincorporated) = 4,725
Overall, county-wide estimate = 32.1%; Overall, unincorporated estimate = 1,543

PUMS Variables: MULTG: 2; PSF: 1; AGEP: 18 – 34 and RELP: 2, 3, 4, 7, 9, 14; NATIVITY: 2; RELP – 00

County-Wide Estimate (%) | Unincorporated Estimate (#)
--------------------------|---------------------------
≤ $49,999 | 18.2% | 149
$50,000 - $99,999 | 34.8% | 428
$100,000 - $149,999 | 41.8% | 451
$150,000 - $199,999 | 35.8% | 267
≥ $200,000 | 29.1% | 248
CONCLUSION: Potential ADU Owner Market

As described in the preceding sections, San Mateo County has a significant potential market for accessory dwelling unit ownership. The various motivation factors for ADUs are widespread throughout the county across all income groups, occupant characteristics, and household structures. San Mateo County residents also possess substantial home equity, which positions the county well to support a large ADU market. While the socioeconomic and household diversity of unincorporated San Mateo County will require a variety of different marketing and program tactics, these findings suggest that the potential ADU owner market is broad, with motivations for ADU adoption present among all different household types.
POTENTIAL ADU TENANT MARKET

San Mateo County has a sizable market of potential ADU tenants. Of the total San Mateo County population of approximately, 748,800, an estimated 58%, or 436,000 people, would be a potential ADU tenant. Although potential occupants of ADUs in unincorporated San Mateo County may come from neighboring counties or the large Bay Area, this analysis only focused on the characteristics of the current renting and owning population in San Mateo County, as these residents may have the highest level of interest in a local ADU.

This analysis considered five characteristics from the general San Mateo County population which may make people and households more likely to be either be eligible or interested in living in an ADU: a person living in a 1-2 person renting household, a person living in a moderate income (120% AMI) or less; post-secondary students, adult child(ren), and person(s) 60 and older. The total number of potential ADU tenants includes any person who has at least one of these five characteristics.

An important part of this analysis was separating households into families and non-families (e.g., a household with a group of roommates). Statistics for the two types of households, for characteristics such as household income, would likely differ; for example, a roommate household may have a higher income, but are likely not to move as a family and should therefore be considered differently within this ADU study.

**Figure 42: Percent of Renting Households as Family vs. Non-Family**

Universe: Renter-occupied households

\[ n \text{ (county-wide)} = 4,523 \text{ (unweighted)} \times 103,635 \text{ (weighted)} \]

PUMS Variable(s): TEN: 3; Roommate HH: 1

Note: Non-Family renting households include all households with at least one person that is roommate/housemate, roomer/boarder, or other non-relative (RELP, 11, 12, 15)

1-2 Person Renting Households

Smaller households are more likely to be accommodated in the smaller space within ADUs. Approximately 58% of all renting households—or an estimated 60,050 households—currently reside in a rental with 1 or 2 persons. Most of these currently renting households would be expected to move as a family.
Low to Moderate Income Renting Households

ADUs can often provide a more affordable housing option. An estimated 75% of all renting households in San Mateo County—or 77,750 renting households—have a household income at or below 120% of the Area Median Income (AMI); of all renting households, 62% have a household income at or below 80% AMI and 13% have a household income between 80% to 120% AMI (San Mateo County AMI for a household of four in 2016 is $107,700).

Renting household incomes were based on the 2016 San Mateo County Income Limits. Households were categorized into one of the six income categories below based both on their number of occupants as well as their household income.

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Table 9: Rental Households by San Mateo County Income Groups (Family vs. Non-Family)\(^\text{17}\)

<table>
<thead>
<tr>
<th>San Mateo County Income Limits</th>
<th>Family Household</th>
<th>Non-Family Household</th>
<th>Total Number of Households</th>
</tr>
</thead>
<tbody>
<tr>
<td>Extremely Low (≤30% AMI)</td>
<td>22,024</td>
<td>1,152</td>
<td>23,176</td>
</tr>
<tr>
<td>Very Low (≤50% AMI)</td>
<td>17,755</td>
<td>1,831</td>
<td>19,586</td>
</tr>
<tr>
<td>Low (≤80% AMI)</td>
<td>18,401</td>
<td>3,043</td>
<td>21,444</td>
</tr>
<tr>
<td>Median (≤100% AMI)</td>
<td>4,316</td>
<td>519</td>
<td>4,835</td>
</tr>
<tr>
<td>Moderate (≤120% AMI)</td>
<td>7,763</td>
<td>945</td>
<td>8,708</td>
</tr>
<tr>
<td>Adequate</td>
<td>23,139</td>
<td>2,747</td>
<td>25,886</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td><strong>93,398</strong></td>
<td><strong>10,237</strong></td>
<td><strong>103,635</strong></td>
</tr>
</tbody>
</table>

Universe: Renter-occupied households
n (county-wide) = 4,523 (unweighted) 103,635 (weighted)
PUMS Variable(s): Roommate HH; TEN: 3; HINCP

Figure 44: Renting Households by San Mateo County Income Limit Groups

Post-Secondary Students

Students in local colleges or universities are often in need of affordable housing options. San Mateo County currently has 56,050 post-secondary students (obtaining college undergraduate, graduate, or professional degree). Most reside in a residence that is either rented (43.3%) or owned (53.7%); only 2% reside in a group quarter such as a dormitory.

\(^{17}\) Assumes the limit of each income group is the next income group; for example, the “Very Low” group earns between >30% to ≤50% AMI
Yet, approximately half of these students—or 51%—are living in a household with either a parent or grandparent. Likely, these students may be less motivated to move to a different residence because of cost saving from living with an older relative. In contrast, an estimated 27% of all students—or 15,350 people—reside in rental without a parent or grandparent. This group may be in the most need of an affordable renting option.

**Adult Children**
For the purpose of this analysis, adult children are defined as adults age 18 to 34 residing in a household where they are considered either the child or grandchild of the head of household; this includes adult son-in-law/daughter-in-law as well as foster child relationships (PUMS variable: RELP: 2, 3, 4, 7, 9, 14).

Adult children may live in a parent’s home for a variety of reasons: difficulty securing affordable rent or homeownership opportunities, high student loans, low entry-level wages, or child care. Alternatively, older generations in the household may need adult children to help provide financial or self-care support.

Nationwide, approximately 32% of all adults ages 18 to 34 live in their parent(s)’ home.\(^{18}\)\(^{19}\) In San Mateo County, approximately 40% of all adults age 18 to 34 in San Mateo County—or 65,500 people—currently reside with either a parent or grandparent. Of these 65,500 adult children, approximately 41.7% are currently post-secondary students. In addition, of these 65,500 adult children, 31.5% are residing in a rented residence and 67.7% lived in an owned residence.

**Age 60 and Over**
Older adults may be in need of an affordable housing or otherwise want to downsize to a smaller housing unit, both of which can be provided by an ADU. There are an estimated 153,000 adults age 60 and over in San Mateo County, comprising 20% of the entire county population.

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\(^{19}\) In comparison to the Pew study, this analysis broadens the definition of adult child to include both son-in-law/daughter-in-law and grandchild; however, this categorical expansion has only limited impact on the final estimates.
Of this population 60 and over, 76% reside in an owned residence and only 20% reside in a rental residence. Some of those 60 and over living in owned residences may be interested in constructing an ADU for their own purposes or to host a multigenerational family (see “ADU Motivation Factor: Person(s) Age 60 and Over” below for an analysis of this question). For those currently renting, an ADU could provide a more affordable housing option with the added benefit of nearby and accessible landlord.

CONCLUSION: Potential ADU Tenant Market

San Mateo County has a sizable potential ADU tenant market, with an estimated 436,000 people, or 58% of San Mateo County’s population, falling into one or more of the categories of households likely eligible or interested in renting an ADU. The county has a large population of small renting households, low to moderate income households, post-secondary students, adult children, and people over 60—all of which are groups likely to rent an ADU. These findings suggest there may be high untapped demand for ADU rentals in San Mateo County.
APPENDIX A: METHODOLOGY

This analysis relied upon three methodologies to create all estimates.

ADU County-wide Tenant Estimates Methodology

This analysis relied upon an analysis of variables within the disaggregated 2011-2015 American Community Survey (ACS) 5-Year Public Use Microdata Sample (PUMS) for Housing Units and Population Records from the entirety of San Mateo County. Please refer to Appendix B for a summary of selected, analyzed variables; the capitalized acronyms within this section (and throughout the report) refer to the data codes within PUMS and can be further references in Appendix B. For certain variables, the housing and population records were linked via the SERIALNO variable to provide new information on renting households and individuals. Please refer to Appendix C for the full dataset used in this analysis.

An important part of this analysis was separating renting households into families and non-families (e.g., a household with a group of roommates). Statistics for the two types of households, for characteristics such as household income, would likely differ; for example, a roommate household may have a higher income, but are likely not to move as a family and should therefore be considered differently within this ADU study.

In order to estimate these different household types, a new “Non-Family Household” variable was created within the PUMS rental household database (see Appendix C) to indicate if the household included at least one person (from the PUMS person database) with a relationship (RELP) to the head of household as either a “Roomer or boarder” (11), Housemate or roommate (12), or “Other nonrelative” (15).

In addition to the methodology detailed above, the variables and methods considered for specific county-wide tenant estimates can also be found within the “Potential ADU Tenant” section.

ADU County-wide and Unincorporated Household Estimates Methodology

Linking County-wide and Unincorporated Estimates

This analysis relied upon data retrieved from the 2011-2015 ACS 5-Year PUMS for Housing Units from the entirety of San Mateo County. This microdata—which is based on individual household records from the ACS—provides researchers with the advantage of analyzing detailed questions that would be difficult to impossible to understand from the ACS, which aggregates households to different geographic levels.

However, the major disadvantage of the PUMS disaggregated data set is that the smallest geographical scale identified (the Public Use Microdata Area or PUMA) can be too large to appropriately identify data within a given area. San Mateo County contains six PUMAs; these PUMAs do not provide any distinction between incorporated versus incorporated areas.

To overcome this issue, we relied upon a three-step process to provide estimates throughout the report for estimating owner-occupied, single-family detached households in unincorporated San Mateo County:

1) Create Data Set from PUMS: A new data from the San Mateo County PUMS (PUMA 00: 2301, 2302, 2303, 2304, 2305, and 3204; PUMA 10: 8101, 8102, 8103, 8104, 8105, and 8106) was created and limited to responses from owner-occupied (TEN: 1, 2), 1-family detached (BLD: 2) households only. An additional variable was created to divide household incomes into five categories: $49,999 or less, $50,000 to $99,999, $100,000 to $149,999, $150,000 to $199,999, and $200,000 or more.
2) **Analyze and Identify Percent Estimates from PUMS:** We then analyzed this data for various cross tabulations—based on the above income categories—to produce percent estimates for the entirety of San Mateo County.

3) **Apply Percent Estimates from PUMS to Unincorporated San Mateo County Figures:** These percent estimates were then applied to estimated household numbers for unincorporated San Mateo County (identified from ACS estimates, see “Estimating Household Numbers in Unincorporated San Mateo County” below).

Table 2 provides an example of steps taken to produce an estimate of the county-wide percent and unincorporated count of households with children under 6 years. The number of households county-wide with the given characteristic is first estimated from PUMS (1); this number is then divided by the total county-wide estimate from PUMS (2) to estimate the percentage of all households with a given characteristic (3); this percentage is then multiplied by the unincorporated household count by income levels (4) to derive the number of unincorporated households with a given characteristic (5); finally, all unincorporated households with the given characteristic (5) are added together to create an estimate for all unincorporated areas (6). For the overall count, all numbers in column 5 are added (rather than a multiplication of 7.6% by 14,263, for example) to better reflect the incomes and outcomes in the unincorporated San Mateo County estimates.

<table>
<thead>
<tr>
<th>Income Levels</th>
<th>1 # of households with one or more child under 6 years old county-wide (County-wide weighted PUMS estimate)</th>
<th>2 # of households county-wide (County-wide weighted PUMS estimate)</th>
<th>3 % of households with one or more child under 6 years old county-wide</th>
<th>4 # of households in unincorporated San Mateo County</th>
<th>5 # of households in unincorporated areas with one or more child under 6 years old</th>
</tr>
</thead>
<tbody>
<tr>
<td>≤ $49,999</td>
<td>372</td>
<td>22,116</td>
<td>1.7%</td>
<td>2,426</td>
<td>41</td>
</tr>
<tr>
<td>$50,000 - $99,999</td>
<td>1,114</td>
<td>26,693</td>
<td>4.2%</td>
<td>3,599</td>
<td>150</td>
</tr>
<tr>
<td>$100,000 - $149,999</td>
<td>2,121</td>
<td>23,970</td>
<td>8.8%</td>
<td>2,849</td>
<td>252</td>
</tr>
<tr>
<td>$150,000 - $199,999</td>
<td>1,589</td>
<td>16,392</td>
<td>9.7%</td>
<td>2,295</td>
<td>222</td>
</tr>
<tr>
<td>≥ $200,000</td>
<td>4,157</td>
<td>33,933</td>
<td>12.3%</td>
<td>3,094</td>
<td>379</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td><strong>9,353</strong></td>
<td><strong>123,104</strong></td>
<td><strong>7.6%</strong></td>
<td><strong>14,263</strong></td>
<td><strong>1,045</strong></td>
</tr>
</tbody>
</table>

We believe this process produces a set of workable estimates that San Mateo County can rely upon to better understand the market for ADUs and further develop policies and programs. However, it is important to recognize that, due to data limitations and techniques, these estimates are imperfect.

In addition, please note the following factors affecting estimate validity. First, the process of applying percentages from county-wide PUMS household estimates to unincorporated household figures assumes that single-family detached homeowners—if divided into household incomes categories—are largely the same across the county. However, there could be an additional unaccounted variable that distinguishes homeowners in unincorporated versus incorporated San Mateo County. Second, neither the PUMS dataset nor the process to apply figures to unincorporated households accounts for the households that may already have a permitted or unpermitted ADU on their property; this information would likely lower percent and figure estimates throughout the report. Third, no inflation adjustment factors were applied from PUMS, though we believe these factors would likely have a minimum impact on all monetary figures. Finally, no
standard errors were calculated, which eased data analysis and reporting, but may obscure more accurate comparisons between variables and groups.

Please see Appendix B for a summary of selected, analyzed variables. Please see Appendix C for the dataset used in this analysis. For certain variables, the housing and population records were linked via the SERIALNO variable to provide new information on single-family, detached, owned households.

**Estimating Household Numbers in Unincorporated San Mateo County**

In PUMS, the number of owner-occupied, single-family detached homeowners in unincorporated San Mateo County is not available. In ACS, no table summarizes owner-occupied, single-family detached households by household income levels. Geographically, ACS data can only be summarized for the entirety of San Mateo County and incorporated San Mateo County (not unincorporated San Mateo County).

Therefore, the process of estimating household numbers in unincorporated San Mateo County relies upon combining figures and estimates from multiple ACS tables for both the entirety of San Mateo County and incorporated San Mateo County; the estimated figures from incorporated San Mateo County are subtracted from entire data set to create estimates for unincorporated San Mateo County. Specifically, this process relies upon summarizing ACS figures for all 20 incorporated San Mateo communities: Atherton, Belmont, Brisbane, Burlingame, Colma, Daly City, East Palo Alto, Foster City, Half Moon Bay, Hillsborough, Menlo Park, Millbrae, Pacifica, Portola Valley, Redwood City, San Bruno, San Carlos, San Mateo, South San Francisco, and Woodside.

Please see Appendix D for detailed tables on estimating the number of single-family, detached households in unincorporated San Mateo County.

**Steps:**

1. **Download ACS Table B25118:** TENURE BY HOUSEHOLD INCOME IN THE PAST 12 MONTHS (IN 2015 INFLATION-ADJUSTED DOLLARS) for San Mateo County and all incorporated communities. This table categorizes owner-occupied units into 11 income categories. However, this table does not summarize how many units are in each of the occupied units (particularly the percent of single-family detached).

2. **Download ACS Table B25032:** TENURE BY UNITS IN STRUCTURE for San Mateo County and all incorporated communities. This table provides a figure breakdown of the number of owner-occupied housing units in different categories of units by structure. The percent of all occupied units that are owner-occupied are “1-detached” was calculated. This percentage was then applied broadly back to the owner-occupied income categories above. For example, 88.1% of all occupied units in Belmont are the owner-occupied; this percentage translated into 254 of 288 owner-occupied units with an income of $35,000 to $49,999 being classified as owner-occupied; this 88.1% was applied additionally applied to all income groups in Belmont. This process may produce some error. For example, more of the single-family detached units may be concentrated in higher-income households; therefore, we may be over- or underestimating the number of households in some income categories.

3. **Create a New Category of Owner-Occupied, Detached Households with an Income >=$200,000** Table B25118 only provides household income categories up to “$150,000 or more.” However, in the entirety of San Mateo County, approximately 40% of owner-occupied households are in this category; certain incorporated communities have an even higher percentage in this category. In order to gain a more detailed analysis, this household income category was split. ACS Table B19001 HOUSEHOLD INCOME IN THE PAST 12 MONTHS (IN 2015 INFLATION-ADJUSTED DOLLARS) further sub-divides household incomes into 16 categories, including “$150,000 to $199,999” and “200,000 or more.” The percent of all households making above $150,000 were totaled and a percentage of households within each of the categories above was estimated; for example, of the 3,840 households making above $150,000 in Belmont, 1,231 or 32.1% were placed into the “$150,000 to $199,999” category and 2,609 or 67.9% were placed in the “$200,000 or more” category. These percentages were then applied to the known
owner-occupied, single-family detached income category of $150,000 or more to create two new categories. The universe for ACS Table B19001 includes all households, so some error may occur in applying these percentages to data only including owner-occupied households.

4) **Subtract Incorporated Estimates from County-wide Estimates to Create Unincorporated Estimates** The overall estimated number of owner-occupied, single-family households for each income category from incorporated San Mateo County is subtracted from the data for the overall San Mateo County. This subtraction process produces an income distribution for unincorporated San Mateo County; this process may produce a certain error, as the household income distribution for unincorporated San Mateo County (given the introduced data restrictions and organization) may be differ in some from incorporated San Mateo County; for example, owner-occupied, single-family households in unincorporated San Mateo County may be distributed more towards lower- or higher-income households.

5) **Create a 5-Group Income Dataset for Unincorporated San Mateo County** The new data set, which includes 12 household income categories, is further condensed into five household income categories. See table 3 below.

<table>
<thead>
<tr>
<th>Household Income Level</th>
<th># of Owner-Occupied, 1-Family Detached Households</th>
<th>% of all Owner-Occupied, 1-Family Detached Households</th>
</tr>
</thead>
<tbody>
<tr>
<td>$49,999 or Less</td>
<td>2,426</td>
<td>17.0%</td>
</tr>
<tr>
<td>$50,000 to $99,999</td>
<td>3,599</td>
<td>25.2%</td>
</tr>
<tr>
<td>$100,000 to $149,999</td>
<td>2,849</td>
<td>20.0%</td>
</tr>
<tr>
<td>$150,000 to $199,999</td>
<td>2,295</td>
<td>16.1%</td>
</tr>
<tr>
<td>$200,000 or more</td>
<td>3,094</td>
<td>21.7%</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td><strong>14,263</strong></td>
<td><strong>100%</strong></td>
</tr>
</tbody>
</table>

It is important to note that our estimate of a total of 14,263 owner-occupied, single-family households does not align with the Assessor Parcel Database developed for the “Existing and Potential ADU Technical Report,” which finds 11,595 owner-occupied properties. Various factors—including the processing of ACS data, differences in data categories between ACS and the Assessor Parcel Database, or the missing data within the Assessor Parcel Database—could be affecting this difference. However, for the purposes of this demographic analysis, it is essential to find an alignment between owner-occupied, single-family detached households and household income levels and we therefore relied upon the ACS results.

The following tables summarize some of the main differences between estimated figures for the entirety of San Mateo County and Unincorporated San Mateo County.

<table>
<thead>
<tr>
<th></th>
<th>San Mateo County</th>
<th>Unincorporated San Mateo County</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Owner-Occupied Units</strong></td>
<td>153,422</td>
<td>15,094</td>
</tr>
<tr>
<td>1-Family, Detached Owner-Occupied Units</td>
<td>123,605</td>
<td>14,263</td>
</tr>
<tr>
<td><strong>All other Owner-Occupied Units</strong></td>
<td>29,817</td>
<td>831</td>
</tr>
<tr>
<td>Renter-Occupied Units</td>
<td>106,289</td>
<td>6,186</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td>259,711</td>
<td>21,280</td>
</tr>
</tbody>
</table>

51
Table 13: Estimated Income Level Groups in San Mateo County vs. Unincorporated San Mateo County

<table>
<thead>
<tr>
<th></th>
<th>San Mateo County</th>
<th>Unincorporated San Mateo County</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>1-Family, Detached, Owner-Occupied</td>
<td>Owner-Occupied</td>
</tr>
<tr>
<td>≤ $49,999</td>
<td>22,064</td>
<td>27,387</td>
</tr>
<tr>
<td>$50,000 - $99,999</td>
<td>28,258</td>
<td>35,075</td>
</tr>
<tr>
<td>$100,000 - $149,999</td>
<td>24,673</td>
<td>30,625</td>
</tr>
<tr>
<td>$150,000 - $199,999</td>
<td>17,648</td>
<td>21,905</td>
</tr>
<tr>
<td>≥ $200,000</td>
<td>30,961</td>
<td>38,430</td>
</tr>
<tr>
<td></td>
<td>123,605</td>
<td>153,422</td>
</tr>
</tbody>
</table>

Home Equity Level Methodology

PropertyRadar provides detailed information on foreclosures and home equity level for all properties in Arizona, California, Nevada, Oregon, and Washington and allows users to generate filtered lists of all properties within those states that match specific criteria. For this analysis we filtered properties by location to include only those in San Mateo County and by property type to include only Single Family Residences (SFR). It is important to note that SFR reported on PropertyRadar include both renter- and owner-occupied units and do not include condos. Within the filtered list, we then searched for the number of properties in foreclosure and the number of properties that fall within graduated buckets of home equity level. We report home equity as a percentage of the total property value across five buckets: Less than 0%, 0-24%, 25-49%, 50-74%, 75-99%, and 100%.

Once these numbers were obtained, we generated percentages for the number of properties in each home equity level bucket over the total number of SFR properties in San Mateo County. We then multiplied these percentages by the total number of SFR in unincorporated San Mateo County to provide estimates for just the unincorporated communities. The total number of SFR in unincorporated San Mateo County was obtained from the American Community Survey 2011-2015 5-Year estimates by subtracting the total number of "1-family detached" units in the 21 incorporated cities of San Mateo County from the total number of "1-family detached" units in entire county. This yielded a total of approximately 18,000 1-family detached units in Unincorporated San Mateo County.

^20 Note that the negative figure here is produced via the process of estimating a division between ≥$150,000 income group in Table B25118; see methodology above as well as appendix D
<table>
<thead>
<tr>
<th>Variable</th>
<th>Person vs. Housing Record Variable</th>
<th>PUMS Variable vs. PUMS Derived Variable</th>
<th>Description</th>
<th>Categories</th>
</tr>
</thead>
</table>
| BDSP     | Household                         | PUMS Variable                          | Number of bedrooms | bb .N/A (GQ)  
01 .Mobile home or trailer  
02 .One-family house detached  
03 .One-family house attached  
04 .2 Apartments  
05 .3-4 Apartments  
06 .5-9 Apartments  
07 .10-19 Apartments  
08 .20-49 Apartments  
09 .50 or more apartments  
10 .Boat, RV, van, etc. |
| BLD      | Household                         | PUMS Variable                          | Units in structure |  |
| HINCP    | Household                         | PUMS Variable                          | Household income (past 12 months) | b .N/A (GQ/vacant)  
1 .With children under 6 years only  
2 .With children 6 to 17 years only  
3 .With children under 6 years and 6 to 17 years  
4 .No children |
| HUPAC    | Household                         | PUMS Variable                          | HH presence and age of children | b .N/A (GQ/Vacant/NP=0)  
1 .No, not a multigenerational household  
2 .Yes, is a multigenerational household |
| MULTG    | Household                         | PUMS Variable                          | Multigenerational Household |  |
| NP       | Household                         | PUMS Variable                          | Number of person records following this housing record | b .N/A (GQ/vacant)  
0 .None  
1 .1 or more nonrelatives |
| NR       | Household                         | PUMS Variable                          | Presence of nonrelative in household | b .N/A (GQ/vacant)  
0 .None  
1 .1 or more nonrelatives |
| OCPIP    | Household                         | PUMS Variable                          | Selected monthly owner costs as a percentage of household income during the past 12 months |  |
| PSF      | Household                         | PUMS Variable                          | Presence of subfamilies in Household | b .N/A (GQ/vacant)  
0 .No subfamilies  
1 .1 or more subfamilies |
| PUMA00   | Housing/Person                    | PUMS Variable                          | Public use microdata area code (PUMA) based on Census 2000 definition for data collected prior to 2012. Use in combination with PUMA10. |  |
| PUMA10   | Housing/Person                    | PUMS Variable                          | Public use microdata area code (PUMA) based on 2010 Census definition for data collected in 2012 or later. Use in combination with PUMA00. |  |
| R60      | Household                         | PUMS Variable                          | Presence of persons 60 years and over in household (unweighted) | b .N/A (GQ/vacant)  
0 .No person 60 and over  
1 .1 person 60 and over  
2 .2 or more persons 60 and over |
<table>
<thead>
<tr>
<th>Variable</th>
<th>Type</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>R65</td>
<td>Household</td>
<td>Presence of persons 65 years and over in household (unweighted)</td>
</tr>
<tr>
<td>SERIALNO</td>
<td>Housing/Person</td>
<td>Housing unit/GQ person serial number</td>
</tr>
<tr>
<td>TEN</td>
<td>Household</td>
<td>Tenure</td>
</tr>
<tr>
<td>WGTP</td>
<td>Household</td>
<td>Housing Weight</td>
</tr>
<tr>
<td>DIS</td>
<td>Person</td>
<td>Disability recode</td>
</tr>
<tr>
<td>RELP</td>
<td>Person</td>
<td>Relationship to Head of Household</td>
</tr>
<tr>
<td>NATIVITY</td>
<td>Person</td>
<td>Nativity</td>
</tr>
<tr>
<td>SCHG</td>
<td>Person</td>
<td>Grade Level Attending</td>
</tr>
</tbody>
</table>

**R65**: Presence of persons 65 years and over in household (unweighted)

- b. N/A (GQ/vacant)
- 0. No person 65 and over
- 1. 1 person 65 and over
- 2. 2 or more persons 65 and over

**SERIALNO**: Housing unit/GQ person serial number

- b. N/A (GQ/vacant)
- 1. Owned with mortgage or loan (include home equity loans)
- 2. Owned free and clear
- 3. Rented
- 4. Occupied without payment of rent

**TEN**: Tenure

- 1. Owned with mortgage or loan (include home equity loans)
- 2. Owned free and clear
- 3. Rented
- 4. Occupied without payment of rent

**WGTP**: Housing Weight

**DIS**: Disability recode

- 0. With a disability
- 1. Without a disability

**RELP**: Relationship to Head of Household

**NATIVITY**: Nativity

**SCHG**: Grade Level Attending

- Grade level attending
- b. N/A (not attending school)
- 01. Nursery school/preschool
- 02. Kindergarten
- 03. Grade 1
- 04. Grade 2
- 05. Grade 3
- 06. Grade 4
- 07. Grade 5
- 08. Grade 6
- 09. Grade 7
- 10. Grade 8
- 11. Grade 9
- 12. Grade 10
- 13. Grade 11
- 14. Grade 12
- 15. College undergraduate years (freshman to senior)
- 16. Graduate or professional school beyond a bachelor’s degree
<table>
<thead>
<tr>
<th>TYPE</th>
<th>Household</th>
<th>PUMS Variable</th>
<th>Type of unit</th>
<th>1. Housing unit 2. Institutional group quarters 3. Noninstitutional group quarters</th>
</tr>
</thead>
<tbody>
<tr>
<td>Residing in Place Rented</td>
<td>Person</td>
<td>PUMS Derived Variable</td>
<td>Person with SERIALNO matched to a household rented (TEN, 3)</td>
<td></td>
</tr>
<tr>
<td>Residing in Place Owned</td>
<td>Person</td>
<td>PUMS Derived Variable</td>
<td>Person with SERIALNO matched to a household owned (TEN, 1, 2)</td>
<td></td>
</tr>
<tr>
<td>Residing in Non-institutional Group Quarters (such as dormitories)</td>
<td>Person</td>
<td>PUMS Derived Variable</td>
<td>Person with SERIALNO matched to a non-institutional group quarters housing type (TYPE, 3)</td>
<td></td>
</tr>
<tr>
<td>Roommate HH</td>
<td>Household</td>
<td>PUMS Derived Variable</td>
<td>Household with SERIALNO matched to a person with a housemate/roommate, roomer/boarder, or non-relative relationship to the head of household (RELP: 11, 12, 15)</td>
<td></td>
</tr>
<tr>
<td>Income Category</td>
<td>Household</td>
<td>PUMS Derived Variable</td>
<td>Household income level based on both the reported household income (HINCP), the number of persons in the household (NP), and the San Mateo County 2016 household income affordability levels (see &quot;Income Level Categorization&quot; tab)</td>
<td>Extremely Low (≤30% AMI) Very Low (≤50% AMI) Low (≤80% AMI) Median (≤100% AMI) Moderate (≤120% AMI) Adequate (&gt;120% AMI)</td>
</tr>
<tr>
<td>House Utilization</td>
<td>Household</td>
<td>PUMS Derived Variable</td>
<td>Level of utilization of physical space in house, based on the number of people (NP) and the number of bedrooms (BDSP)</td>
<td>&quot;Underutilized&quot;: Number of occupants less than the number of bedrooms (i.e. 2 occupants in a 3 bedroom) &quot;Very Underutilized&quot;: Number of occupants plus one less than the number of bedrooms (i.e. 2 occupants in a 4 bedroom) &quot;Extremely Underutilized&quot;: Number of occupants plus two less than the number of bedrooms (i.e. 2 occupants in a 5 bedroom) &quot;Overcrowded&quot;: Greater than 2 occupants per bedroom</td>
</tr>
<tr>
<td>Overcrowded</td>
<td>Household</td>
<td>PUMS Derived Variable</td>
<td>Overcrowded use of physical space in household</td>
<td>1. &lt;$49K (Less than $49,999 annually) 2. $50 - $99K ($50,000 to $99,999 annually) 3. $100 - $149K ($100,000 to $149,999 annually) 4. $150 - $199K ($150,000 to $199,999 annually) 5. $200K (&gt;200,000 annually)</td>
</tr>
<tr>
<td>HINCP Groups</td>
<td>Household</td>
<td>PUMS Derived Variable</td>
<td>Level of monthly housing cost burden based on monthly housing cost as a percentage of household income (OCPPIP)</td>
<td>1. Burden (OCPPIP &gt;30 to ≤50) 2. Severe Burden (OCPPIP &gt;50)</td>
</tr>
<tr>
<td>Cost Burden</td>
<td>Household</td>
<td>PUMS Derived Variable</td>
<td>Household with a multigenerational motivation factor (MULTG: 2 and/or PSF: 1)</td>
<td>1. Has motivation factor</td>
</tr>
<tr>
<td>MV: Extended Family</td>
<td>Household</td>
<td>PUMS Derived Variable</td>
<td>Household with non-relative motivation factor (RELP: 11, 12, 15)</td>
<td>1. Has motivation factor</td>
</tr>
<tr>
<td>MV: Non-Relative</td>
<td>Household</td>
<td>PUMS Derived Variable</td>
<td>Household with a child under 6 motivation factor (HUPAC: 1)</td>
<td>1. Has motivation factor</td>
</tr>
<tr>
<td>MV: Adult Child</td>
<td>Household</td>
<td>PUMS Derived Variable</td>
<td>Household with adult child motivation factor (AGEP, 18 – 34 and RELP, 2, 3, 4, 7, 9, 14)</td>
<td>1. Has motivation factor</td>
</tr>
<tr>
<td>MV: 60 and Over</td>
<td>Household</td>
<td>PUMS Derived Variable</td>
<td>Household with 60 and over motivation factor (R60: 1, 2)</td>
<td>1. Has motivation factor</td>
</tr>
<tr>
<td>MV: Disability</td>
<td>Household</td>
<td>PUMS Derived Variable</td>
<td>Household with disability motivation factor (DIS: 1)</td>
<td>1. Has motivation factor</td>
</tr>
<tr>
<td>MV: Overcrowded</td>
<td>Household</td>
<td>PUMS Derived Variable</td>
<td>Household with overcrowded motivation factor (see &quot;Overcrowded&quot; above)</td>
<td>1. Has motivation factor</td>
</tr>
<tr>
<td>MV: Underutilized</td>
<td>Household</td>
<td>PUMS Derived Variable</td>
<td>Household with underutilized motivation factor (Underutilized: &quot;Underutilized,&quot; &quot;Very Underutilized,&quot; or &quot;Extremely Underutilized&quot;)</td>
<td>1. Has motivation factor</td>
</tr>
<tr>
<td>MV: Cost Burdened</td>
<td>Household</td>
<td>PUMS Derived Variable</td>
<td>Household with cost burdened motivation factor (Cost Burden: 1, 2)</td>
<td>1. Has motivation factor</td>
</tr>
<tr>
<td>NUMBER of MV</td>
<td>Household</td>
<td>PUMS Derived Variable</td>
<td>Total number of motivation factors affecting household</td>
<td>0 - 7: Total number of motivation factors</td>
</tr>
<tr>
<td>Mixed Structure: MG/SF/AC</td>
<td>Household</td>
<td>PUMS Derived Variable</td>
<td>Household that has one or more of the following characteristics: multigenerational, with a sub-family, with an adult child</td>
<td>1. Mixed-Structure Household</td>
</tr>
<tr>
<td>Foreign Born</td>
<td>Household</td>
<td>PUMS Derived Variable</td>
<td>Person with disability (DIS: 1) is the reference person or his/her husband/wife (RELP: 1, 2) and matched to the housing record via the SERIALNO</td>
<td>1. Foreign Born Household</td>
</tr>
<tr>
<td>Person with Disability is reference person or husband/wife</td>
<td>Household</td>
<td>PUMS Derived Variable</td>
<td>Person with disability (DIS: 1) is the reference person or his/her husband/wife (RELP: 1, 2) and matched to the housing record via the SERIALNO</td>
<td></td>
</tr>
<tr>
<td>Person with Disability is Parent</td>
<td>Household</td>
<td>PUMS Derived Variable</td>
<td>Person with disability (DIS: 1) is father, mother, or parent-in-law of the head of household (RELP: 6, 8) and matched to the housing record via the SERIALNO</td>
<td></td>
</tr>
<tr>
<td>Person with Disability is Child &lt; 18</td>
<td>Household</td>
<td>PUMS Derived Variable</td>
<td>Person with disability (DIS: 1) is child of the head of household (RELP: 2, 3, 4, 7, 9, 14) and under the age of 18 (AGEP &lt; 18); matched to the housing record via the SERIALNO</td>
<td></td>
</tr>
<tr>
<td>Person with Disability is Child ≥ 18</td>
<td>Household</td>
<td>PUMS Derived Variable</td>
<td>Person with disability (DIS: 1) is child of the head of household (RELP: 2, 3, 4, 7, 9, 14) and greater than the age of 18 (AGEP &gt; 18); matched to the housing record via the SERIALNO</td>
<td></td>
</tr>
</tbody>
</table>
APPENDIX C: PUMS DATASETS

(Note: Please see Appendix B for a description of all variables.)

<table>
<thead>
<tr>
<th>Name</th>
<th>PUMS Dataset</th>
</tr>
</thead>
<tbody>
<tr>
<td>CW_All Persons</td>
<td>San Mateo County-wide, all person records (2011-2015 ACS Sample)</td>
</tr>
<tr>
<td>CW_ALL Households</td>
<td>San Mateo County-wide, all household records (2011-2015 ACS Sample)</td>
</tr>
<tr>
<td>CW Select Renters_Persons</td>
<td>San Mateo County-wide, renter person records (2011-2015 ACS Sample)</td>
</tr>
<tr>
<td>CW Select Renters_Households</td>
<td>San Mateo County-wide, renting household records (2011-2015 ACS Sample)</td>
</tr>
<tr>
<td>CW Select Own_SF</td>
<td>San Mateo County-wide, owning household records (2011-2015 ACS Sample)</td>
</tr>
<tr>
<td>SW_Select Own_SF</td>
<td>Statewide, owning household records (2011-2015 ACS Sample)</td>
</tr>
</tbody>
</table>
### Unincorporated San Mateo County Owner-Occupied, 1-Family Detached Income Categories

<table>
<thead>
<tr>
<th>Income Category</th>
<th># of Owner-Occupied, 1-Family House Detached Households</th>
<th>% of all Owner-Occupied, 1-Family Detached Households</th>
</tr>
</thead>
<tbody>
<tr>
<td>$49,999 or Less</td>
<td>2,426</td>
<td>17.0%</td>
</tr>
<tr>
<td>Less than $5,000</td>
<td>131</td>
<td></td>
</tr>
<tr>
<td>$5,000 to $9,999</td>
<td>149</td>
<td></td>
</tr>
<tr>
<td>$10,000 to $14,999</td>
<td>249</td>
<td></td>
</tr>
<tr>
<td>$15,000 to $19,999</td>
<td>216</td>
<td></td>
</tr>
<tr>
<td>$20,000 to $24,999</td>
<td>262</td>
<td></td>
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<tr>
<td>$25,000 to $34,999</td>
<td>523</td>
<td></td>
</tr>
<tr>
<td>$35,000 to $49,999</td>
<td>897</td>
<td></td>
</tr>
<tr>
<td>$50,000 to $99,999</td>
<td>3,599</td>
<td>25.2%</td>
</tr>
<tr>
<td>$50,000 to $74,999</td>
<td>1,949</td>
<td></td>
</tr>
<tr>
<td>$75,000 to $99,999</td>
<td>1,649</td>
<td></td>
</tr>
<tr>
<td>$100,000 to $149,999</td>
<td>2,849</td>
<td>20.0%</td>
</tr>
<tr>
<td>$100,000 to $149,999</td>
<td>2,849</td>
<td></td>
</tr>
<tr>
<td>$150,000 to $199,999</td>
<td>2,295</td>
<td>16.1%</td>
</tr>
<tr>
<td>$150,000 to $199,999</td>
<td>2,295</td>
<td></td>
</tr>
<tr>
<td>$200,000 or more</td>
<td>3,094</td>
<td>21.7%</td>
</tr>
<tr>
<td>$200,000 or more</td>
<td>3,094</td>
<td>21.7%</td>
</tr>
<tr>
<td><strong>Total # of Households</strong></td>
<td><strong>14,263</strong></td>
<td></td>
</tr>
</tbody>
</table>

### ALL San Mateo County Owner-Occupied, 1-Family Detached Income Categories

<table>
<thead>
<tr>
<th>Income Category</th>
<th># of Owner-Occupied, 1-Family House Detached Households</th>
<th>% of all Owner-Occupied, 1-Family Detached Households</th>
</tr>
</thead>
<tbody>
<tr>
<td>$49,999 or Less</td>
<td>22,064</td>
<td>17.9%</td>
</tr>
<tr>
<td>Less than $5,000</td>
<td>1,316</td>
<td></td>
</tr>
<tr>
<td>$5,000 to $9,999</td>
<td>997</td>
<td></td>
</tr>
<tr>
<td>$10,000 to $14,999</td>
<td>1,654</td>
<td></td>
</tr>
<tr>
<td>$15,000 to $19,999</td>
<td>2,065</td>
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<tr>
<td>$20,000 to $24,999</td>
<td>2,775</td>
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</tr>
<tr>
<td>$25,000 to $34,999</td>
<td>5,042</td>
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</tr>
<tr>
<td>$35,000 to $49,999</td>
<td>8,217</td>
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</tr>
<tr>
<td>$50,000 to $99,999</td>
<td>28,258</td>
<td>22.9%</td>
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<tr>
<td>$50,000 to $74,999</td>
<td>14,675</td>
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</tr>
<tr>
<td>$75,000 to $99,999</td>
<td>13,583</td>
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</tr>
<tr>
<td>$100,000 to $149,999</td>
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<td>20.0%</td>
</tr>
<tr>
<td>$100,000 to $149,999</td>
<td>24,673</td>
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</tr>
<tr>
<td>$150,000 to $199,999</td>
<td>17,648</td>
<td>14.3%</td>
</tr>
<tr>
<td>$150,000 to $199,999</td>
<td>17,648</td>
<td></td>
</tr>
<tr>
<td>$200,000 or more</td>
<td>30,961</td>
<td>25.0%</td>
</tr>
<tr>
<td>$200,000 or more</td>
<td>30,961</td>
<td></td>
</tr>
<tr>
<td><strong>Total # of Households</strong></td>
<td><strong>123,605</strong></td>
<td></td>
</tr>
</tbody>
</table>
### Owner-Occupied vs. Renter-Occupied, San Mateo County vs. Unincorporated San Mateo County

<table>
<thead>
<tr>
<th></th>
<th>San Mateo County</th>
<th>Unincorporated San Mateo County</th>
</tr>
</thead>
<tbody>
<tr>
<td>Owner-Occupied Unit</td>
<td>153,422</td>
<td>15,094</td>
</tr>
<tr>
<td>1-Family, Detached Unit</td>
<td>123,605</td>
<td>14,263</td>
</tr>
<tr>
<td>All other Owner Unit</td>
<td>29,817</td>
<td>831</td>
</tr>
<tr>
<td>Renter-Occupied Unit</td>
<td>106,289</td>
<td>6,186</td>
</tr>
<tr>
<td>Total</td>
<td>259,711</td>
<td>21,280</td>
</tr>
</tbody>
</table>

### Income Levels, SM County vs. Unincorporated SM County

<table>
<thead>
<tr>
<th></th>
<th>San Mateo County</th>
<th>Unincorporated San Mateo County</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>1-Family, Detached, Owner-Occupied</td>
<td>1-Family, Detached, Owner-Occupied</td>
</tr>
<tr>
<td>≥ $49,999</td>
<td>22,064</td>
<td>27,387</td>
</tr>
<tr>
<td>$50,000 - $99,999</td>
<td>28,258</td>
<td>35,075</td>
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<tr>
<td>$100,000 - $149,999</td>
<td>24,673</td>
<td>30,625</td>
</tr>
<tr>
<td>$150,000 - $199,999</td>
<td>17,648</td>
<td>21,905</td>
</tr>
<tr>
<td>≥ $200,000</td>
<td>30,961</td>
<td>38,430</td>
</tr>
<tr>
<td>Total</td>
<td>123,605</td>
<td>153,422</td>
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</table>