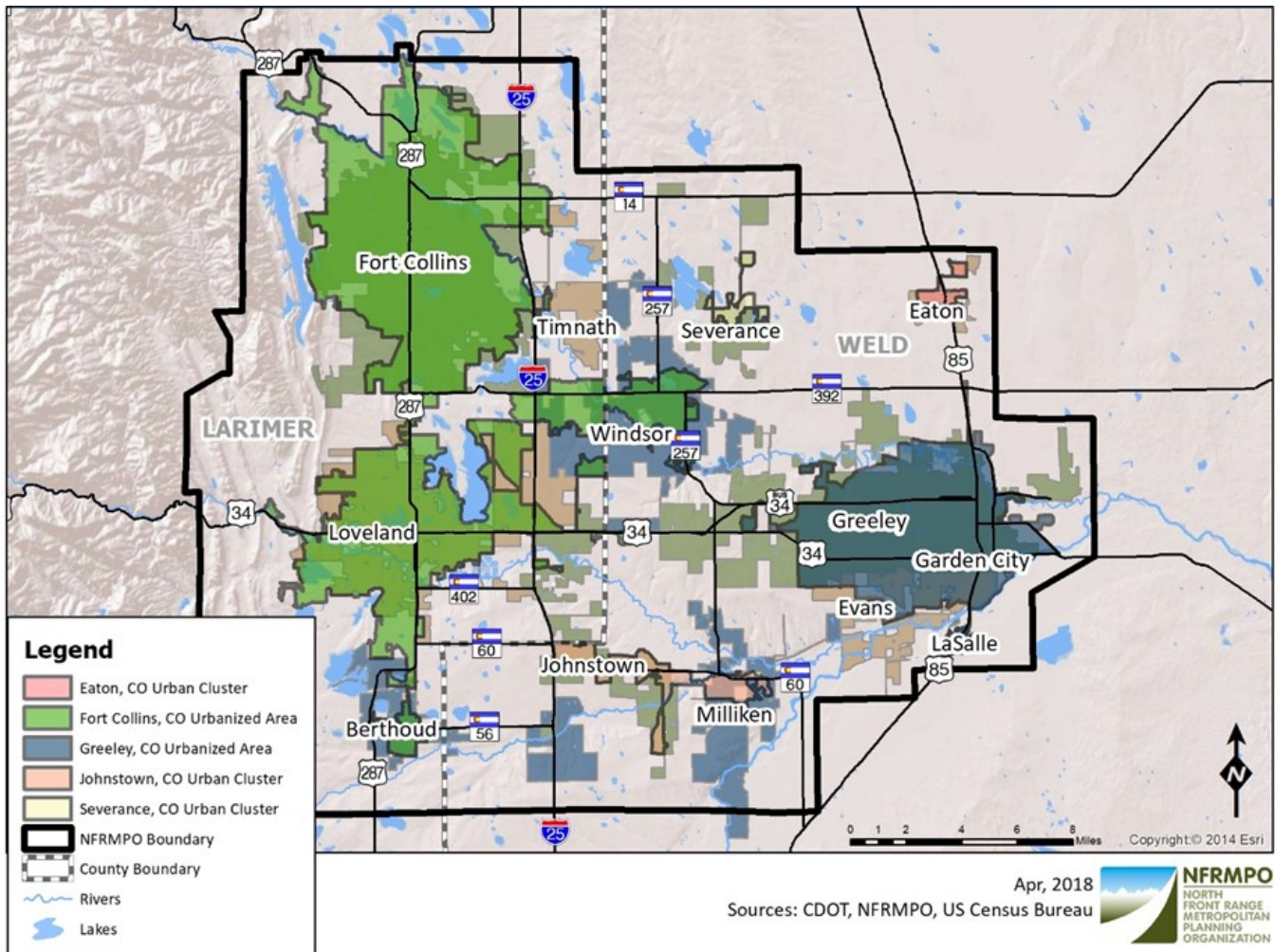


Chapter 2: Socio-Economic Profile

The NFRMPO region is a fast-growing area located north of the Denver Metro region and south of the Cheyenne, Wyoming region. Overall, the population within the NFRMPO boundary is expected to grow from 483,570 in 2015 to 883,686 in 2045. This translates to a 68.9 percent increase over a 25-year period. Understanding the profile of the growth, how the population will age, the future distribution of income, and even the anticipated location of job centers, are all important for planning for future transit need.

The purpose of this Chapter is to examine current and expected trends to help identify major sources of transit demand. This includes areas within the region with higher densities of populations reliant on transit. High densities of employment can also generate transit demand. While some demand generators will be explored in this Chapter, a full demand analysis is presented later in **Chapter 5**.

Figure 2-1. 2045 RTE Study Area



About the Data

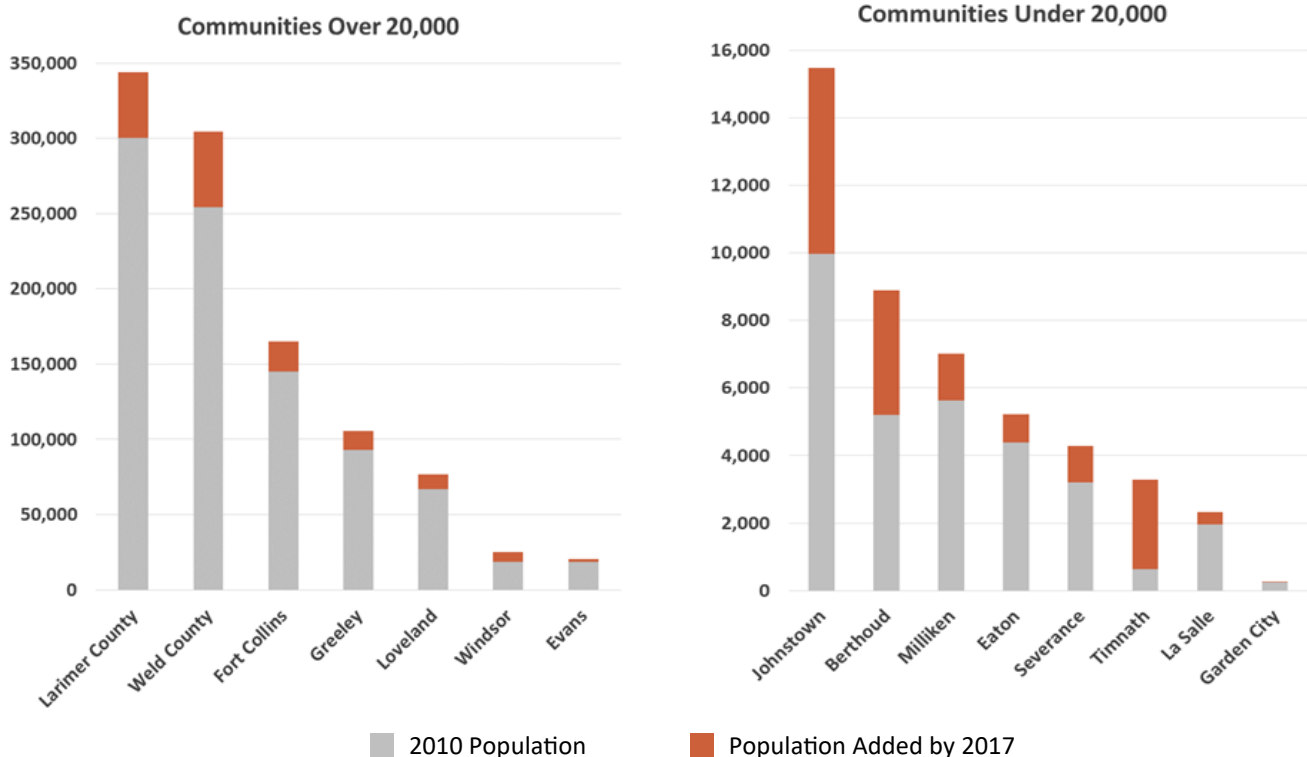
For the 2045 RTE, NFRMPO staff used data collected from the 2012-2016 5-Year American Community Survey (ACS) estimates. The ACS replaced the US Census long-form survey in 2000, allowing more up-to-date information than the decennial Census. Every year, one in 38 US households receive an invitation to participate in the ACS. Using five years of cumulative data provides a more accurate portrayal of current conditions. Population and employment projections are from the Colorado Department of Local Affairs (DOLA).

Regional Demographics

Currently, the three largest municipalities account for the majority of transit riders in the region. However, as shown in **Figure 2-2**, several of the region's smaller communities are growing rapidly. Timnath more than doubled its population between 2010 and 2017 and Johnstown, Berthoud, Windsor, and Severance are growing rapidly as well. The following sections break

down the demographic profile of the region, taking a close look, in particular, at portions of the population most reliant on the transit network. This includes zero-vehicle households, the older adult population, persons with disabilities, low-income population, and college-aged population.

Figure 2-2. NFRMPO Population Growth 2010-2017



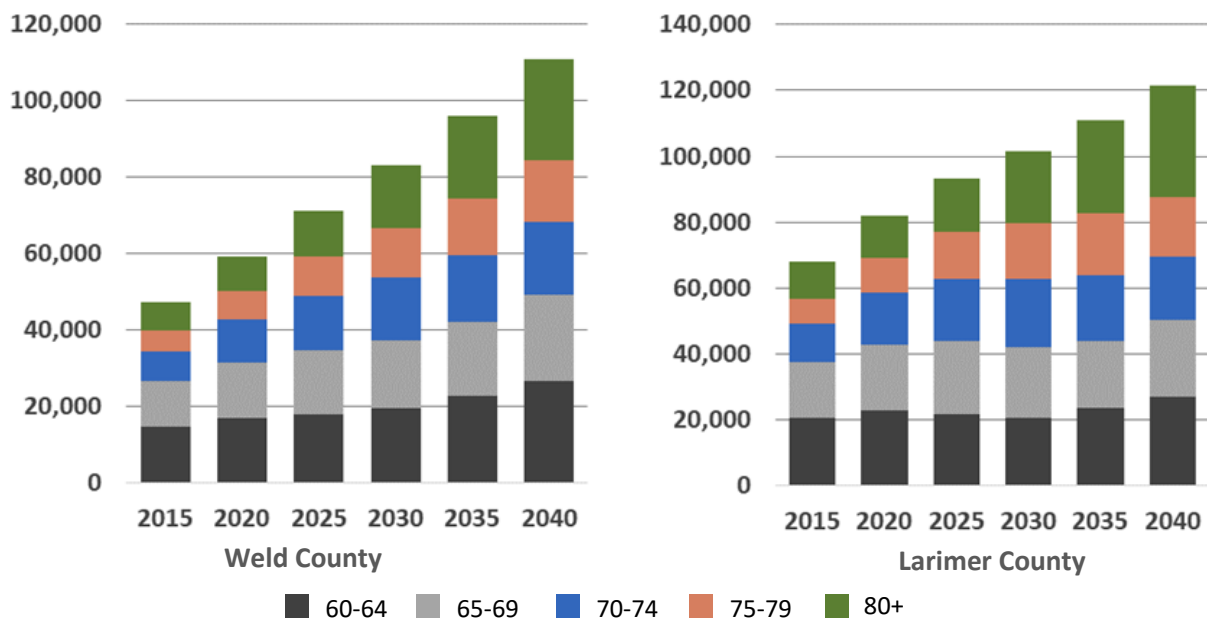
Data Source: 2017 Population Estimates Program

Older Adult Population

Older adults, defined as persons 60 years of age or over, are expected to comprise a much larger portion of the NFRMPO population in future years. This forecasted trend is linked to the aging “Baby Boomer” population (individuals born between 1946 and 1964) migration of older adults into the region, medical breakthroughs allowing individuals to live longer, and the desire to age in place. At a municipal level, the current portions of populations 65 years of age or older ranges between 6.1 percent and 17.2 percent. When the population is expanded to include the percent of population over the age of 60, percentages increase substantially. The increases between age 60 and 65 are important to note so communities can begin to plan for housing,

transportation, retirement, and other important needs. The municipal breakdown of percent of the total population over the age of 60 can be found in **Appendix B**. According to DOLA, the number of individuals between ages 60 and 80 is expected to grow by 78 percent between 2015 and 2040 in Larimer County and by 134 percent in Weld County. In both counties, the most rapid growth is expected in the population 80 years of age or older, growing by 198 percent in Larimer County and by 267 percent in Weld County. The 75-80 age group is also expected to grow substantially in this time frame, growing by 139 percent in Larimer County and 192 percent in Weld County. See **Figure 2-3** below for a full breakdown.

Figure 2-3. Population 60 Years of Age and Greater



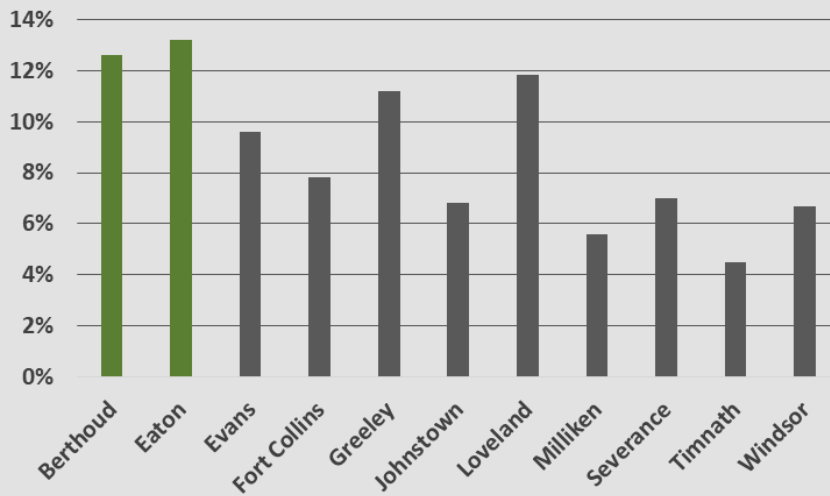
Data Source: Department of Local Affairs

Population with Disabilities

The US Census Bureau categorizes disabilities into the following six categories:

- **Hearing difficulty:** deafness or serious difficulty hearing;
- **Vision difficulty:** blind or serious difficulty seeing;
- **Cognitive difficulty:** difficulty remembering, concentrating, or making decisions due to a physical, mental, or emotional problem;
- **Ambulatory difficulty:** difficulty walking or climbing stairs;
- **Self-care difficulty:** difficulty bathing or dressing; and
- **Independent living difficulty:** difficulty doing errands alone due to a physical, mental, or emotional problem.

Figure 2-4. NFRMPO Percent of Population with a Disability



Source: 2012-2016 ACS 5-Year Estimates

Depending on the type and severity of the disability, a person may be unable to drive themselves, and may even have difficulty using fixed-route transit services. Publicly and privately-provided paratransit services may be required to serve populations with a disability. Though the three largest municipalities have the largest populations with a disability, Eaton and Berthoud have the highest percentage of populations with a disability in the region, as shown in **Figure 2-4**. A full breakdown of the 2016 non-institutionalized population of each municipality with a disability both as a raw number and as a percent of the municipality's total population is presented in **Appendix B**.

College-Aged Population (18-25)

With the large number of college students in the region and their higher propensity to use transit, the NFRMPO considers the college-aged population to be critical to transit ridership. Increased ridership by college-aged residents may be explained by increased parking rates at both CSU and UNC, while transit fares are included as part of students' transportation fees. Housing and rental costs may also explain the college-aged population using transit at a higher rate, as students seek more affordable housing further away from their university. **Table 2-1** shows the percent and absolute number of population between 18 and 24. The highest percentages are in Fort Collins and Greeley, where the two major universities are located. Eaton and Evans also have more than 10 percent of their population between the ages of 18 and 24. The lowest percentage of 18-24 year old is in Timnath, with only one percent of the population.

Table 2-1. College-Aged Population by Community

Community	Percent 18-24	Population 18-24
Berthoud	6.3%	363
Eaton	11.9%	570
Evans	10.2%	2,118
Fort Collins	23.1%	36,325
Greeley	16.4%	16,232
Johnstown	4.2%	604
Loveland	7.9%	5,795
Milliken	7.9%	486
Severance	3.5%	126
Timnath	1.0%	20
Windsor	4.9%	1,037
Total	12.8%	63,676

Source: 2012-2016 ACS 5-Year Estimates

Low-Income Population

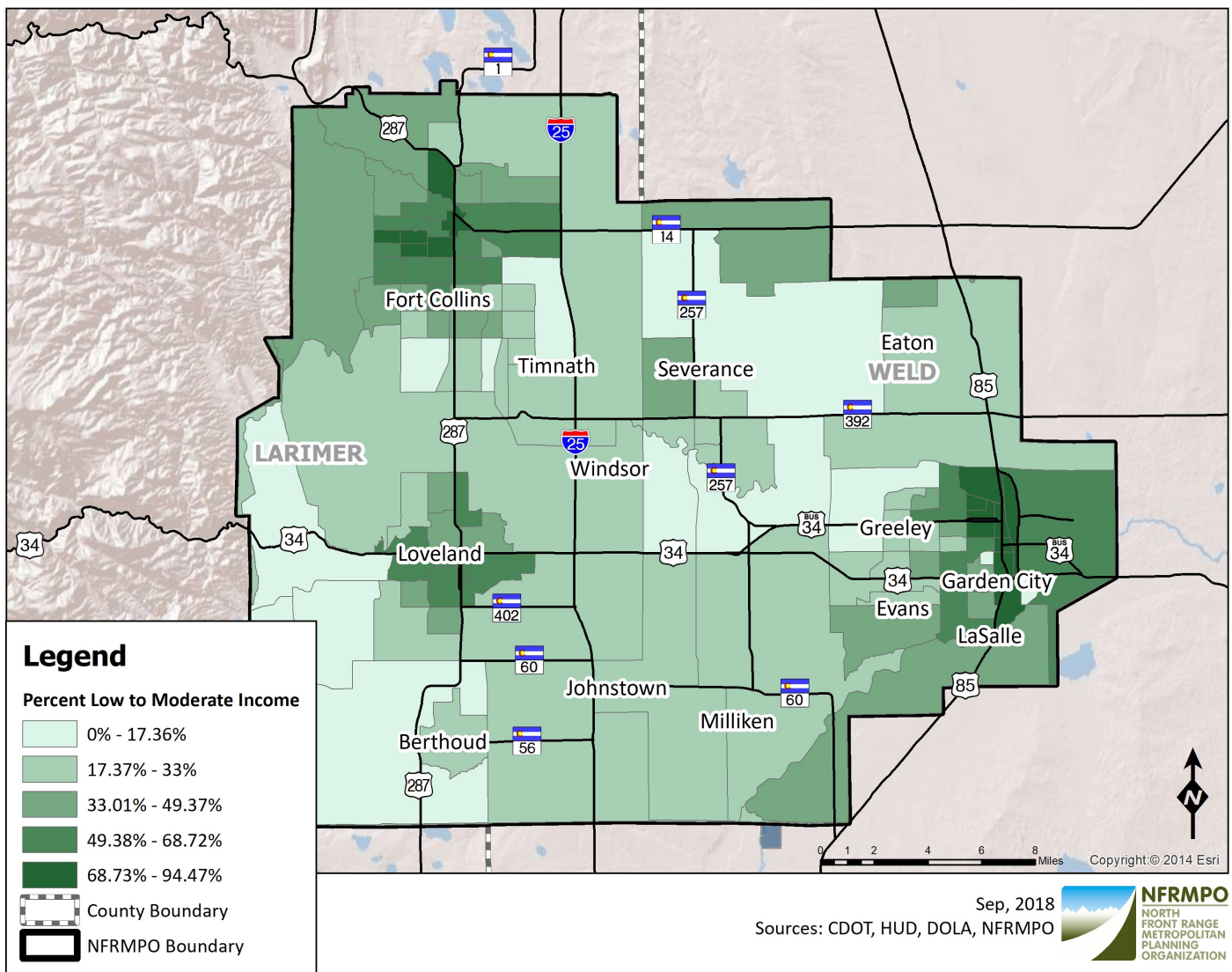
Each Census Tract in the region is analyzed based on data from the Department of Housing and Urban Development (HUD). According to HUD, low to moderate income populations are where at least 51 percent of households have incomes at or below 80 percent of the area median income. **Figure 2-6** displays the percentage of low and moderate income households by Census Tract.

The highest percentages of low income households are located in Fort Collins, Greeley, and Loveland. On

average, low income populations tend to have fewer cars and may be more dependent on other modes of transportation, including transit. Off-campus students tend to correlate to low-income populations in terms of income and access to vehicles, as discussed in the *College-Aged Population* section.

With Colorado State University (CSU) and University of Northern Colorado (UNC) located in Fort Collins and Greeley respectively, these may impact low-income densities due to the higher student populations.

Figure 2-5. Low- and Moderate-Income Population Percentage by Census Tract

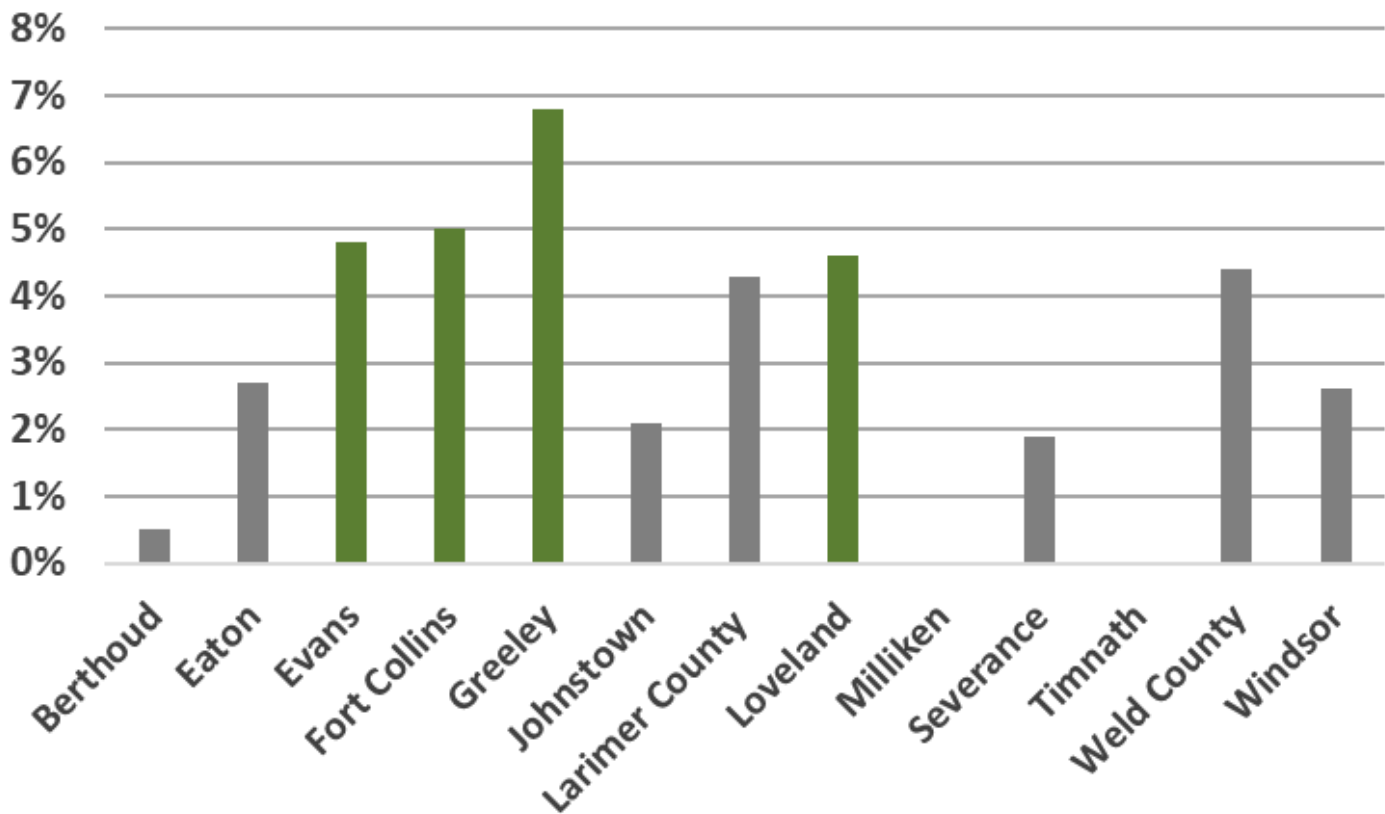


Zero-Car Households

Zero-car households are self-reported households which do not currently have a vehicle. This measure does not acknowledge access to bicycles, vehicles used for work purposes only, or other autos. In the absence of these alternative means of transportation, zero-car households may be especially reliant on the proximity between origins and destinations or on transit as a means of traveling within and beyond the region. Within the

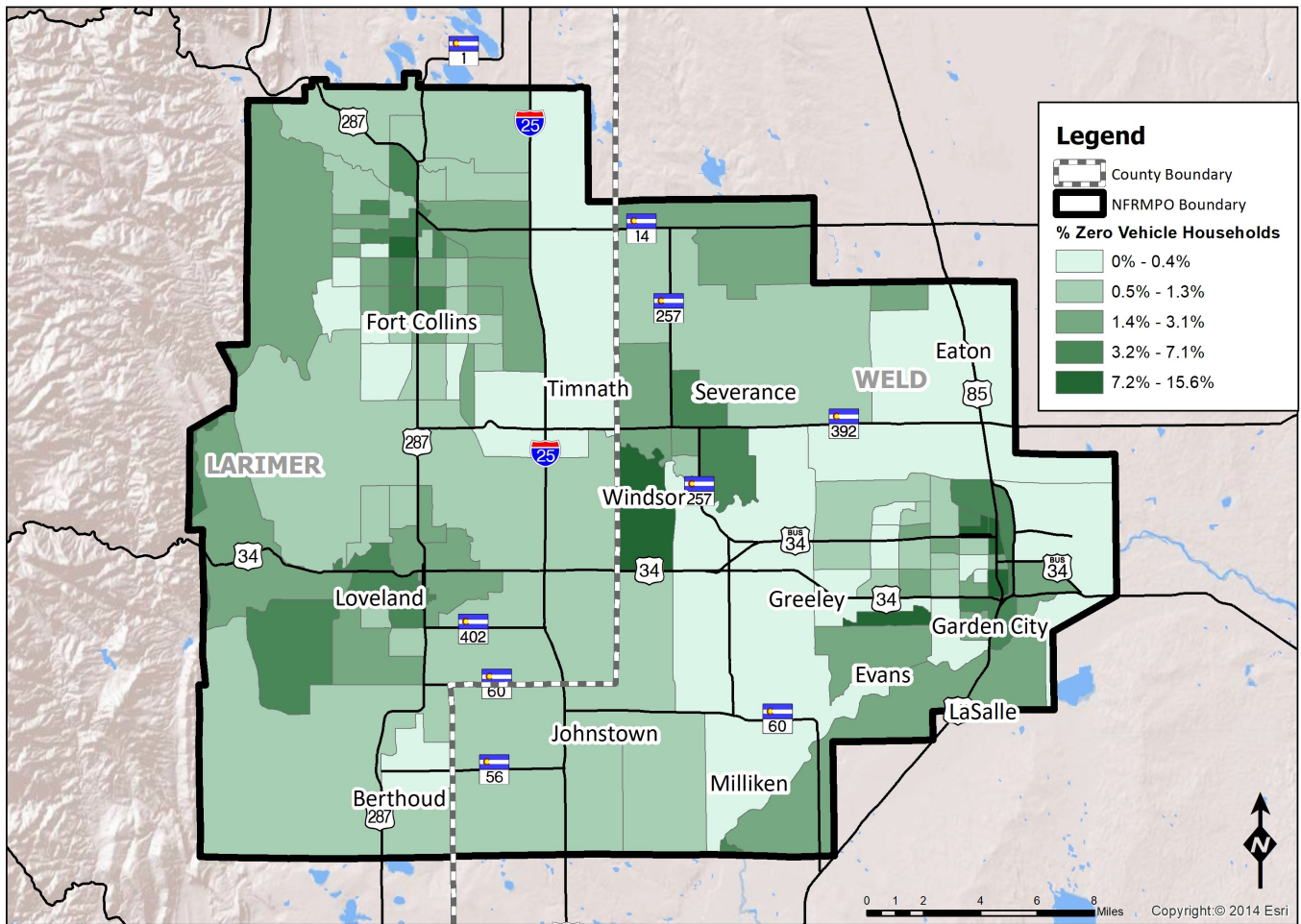
region, Greeley (6.8%), Fort Collins (5.0%), Evans (4.8%), and Loveland (4.6%) have the greatest percentage of households without a vehicle. Weld (4.4%) and Larimer (4.3%) counties also have relatively high percentages of zero-car households. A full breakdown of the number of vehicles available per household in each community is shown in **Appendix B. Figure 2-6** shows the distribution of zero-car households across the region.

Figure 2-6. Percent of Households with Zero Cars by Community




Source: 2012-2016 ACS 5-Year Estimates

Figure 2-7. Percent of Zero-Car Households by Census Tracts



Sep, 2018
 Sources: CDOT, NFRMPO, Transfort, COLT, GET



Distribution of Jobs and Households

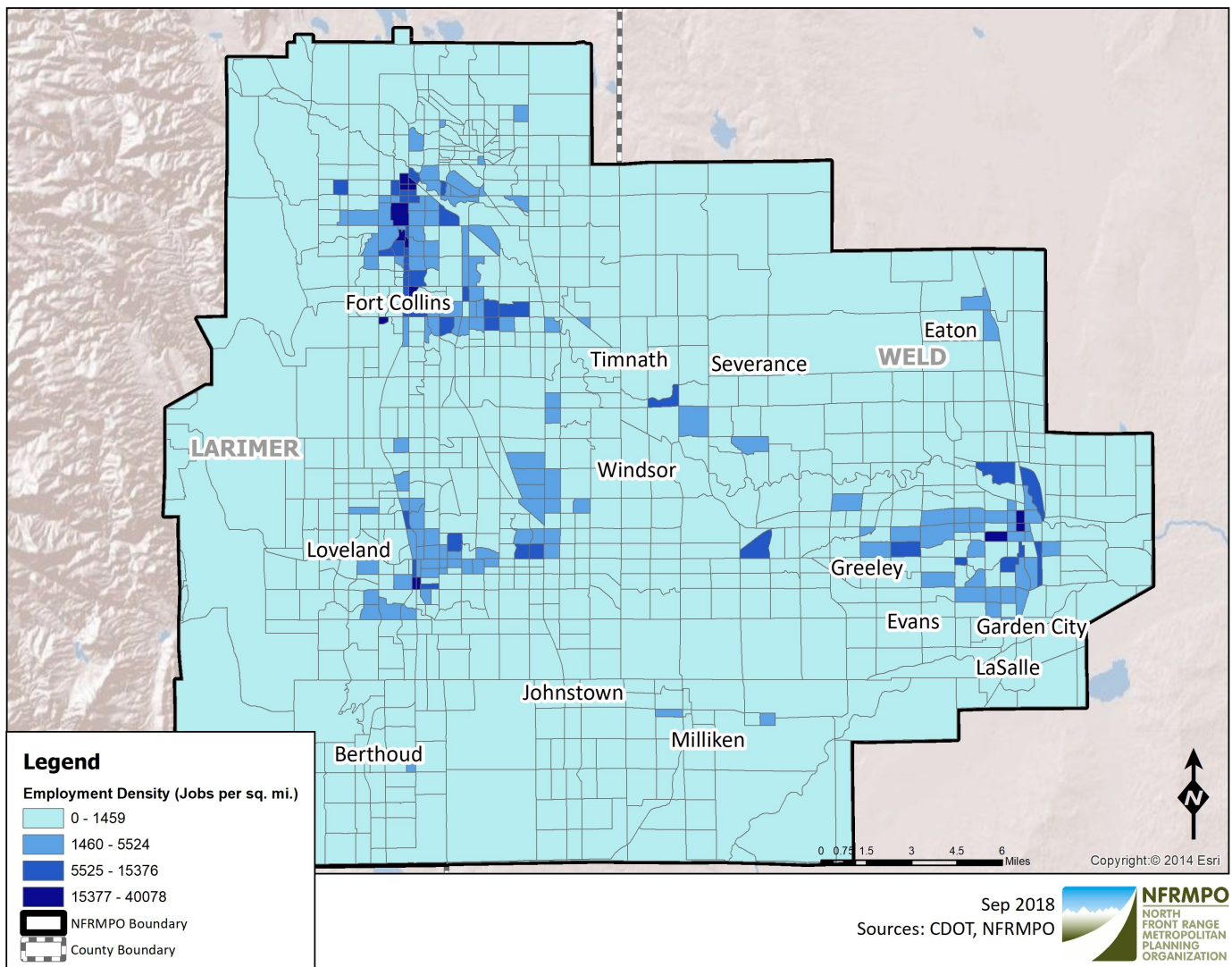
Understanding the distribution of jobs and households is an important first step to assessing transit need. Areas with a high density of households may serve as hubs for transit-trip origins, while areas with a high density of jobs may serve as hubs for transit-trip destinations. The following subsections provide a brief overview of job and household distributions within the NFRMPO planning boundary. **Chapter 5** provides a more comprehensive assessment of transit need across the region.

Distribution of Jobs

The North Front Range region has a mix of job centers as shown in **Figure 2-8**, which displays the employment density for 2015 from the NFRMPO's 2040 Land Use Allocation Model (LUAM). A higher density of jobs is located along US287 and Harmony Road in Fort Collins, along US287 and US34 in Loveland, and near US34/10th

Street and US85 in Greeley. Other pockets of employment density are located in Eaton, Windsor, and between Johnstown and Milliken. This map can be used as a tool to compare existing transit services to employment locations to ensure there are connections for low-income and zero car households.

Figure 2-8. 2015 Employment Density

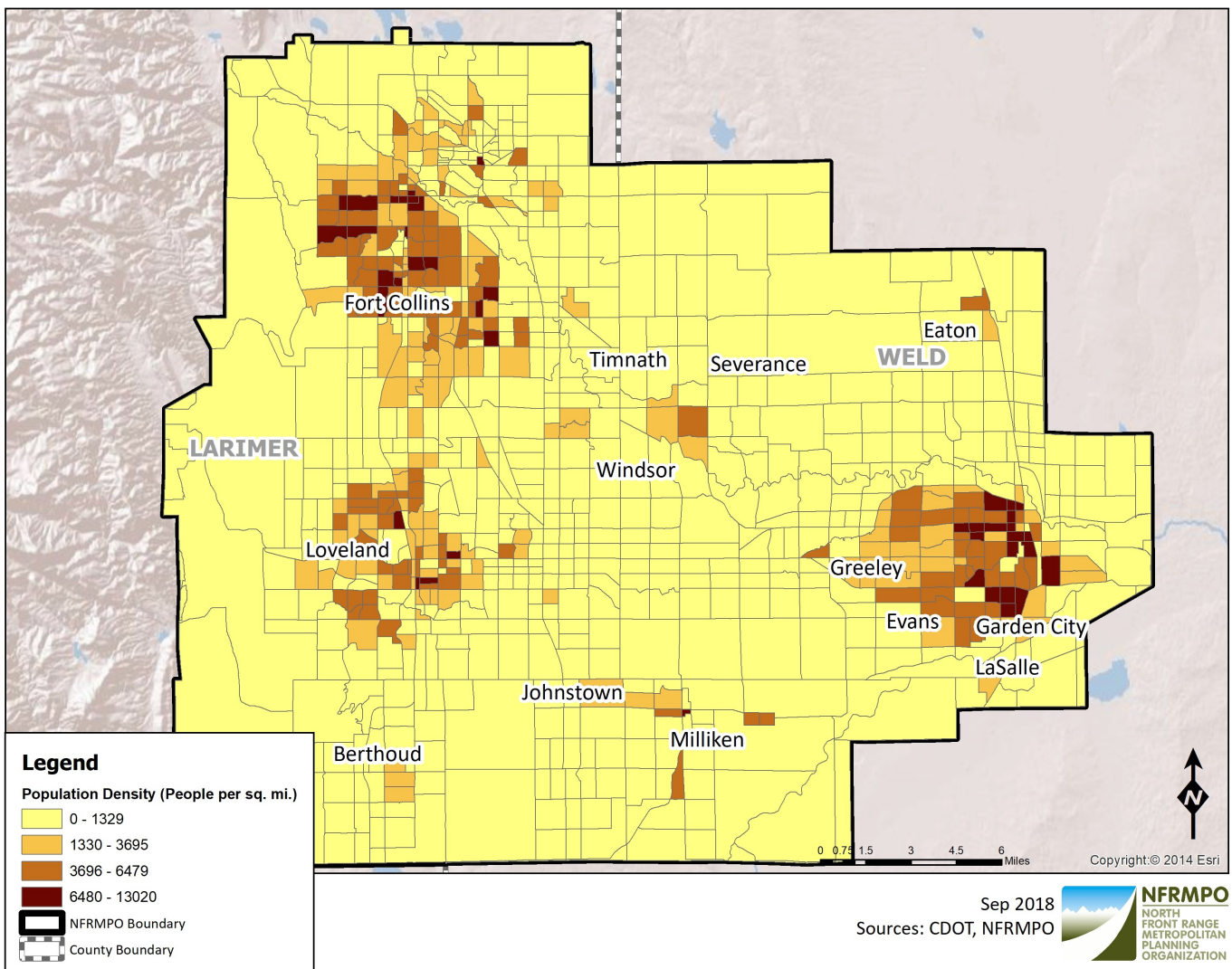


Distribution of Households

Figure 2-9 shows the distribution of 2015 population density across the region, as forecast by the 2040 LUAM. Some of the high-density areas of population overlap with high-density areas of employment, largely in municipal downtowns. However, compared to job density, population density is spread more evenly across

the municipal boundaries of the three largest cities, with fewer households along the I-25 corridor. There are also smaller pockets of population in Eaton, Johnstown, Milliken, and Windsor.

Figure 2-9. 2015 Household Density

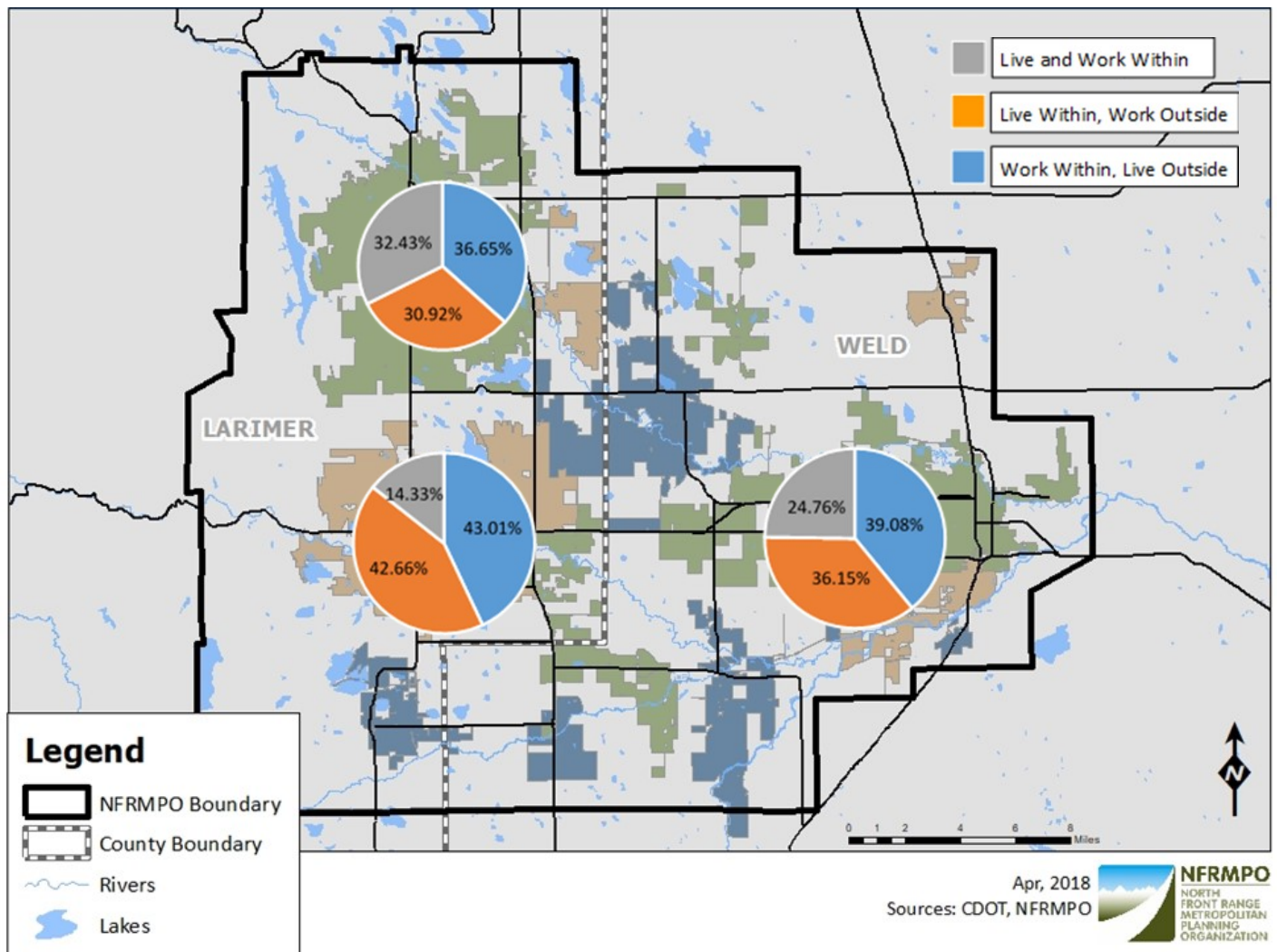


Commuting Patterns

The NFRMPO used the US Census Bureau’s OnTheMap tool to map workforce commuting habits for 2015 for the three largest cities in the region, as shown in **Figure 2-7**. The OnTheMap tool uses payroll tax payment records, Quarterly Census of Employment and Wages (QCEW) data, and other federal data to determine commuting habits. These commuting habits are categorized into “Employed in Area, Live Outside”, “Live in Selection Area, Employed Outside”, and “Employed and Live in Selection Area”. Fort Collins has the largest percentage of its residents living and working within the same city, while

Loveland has the lowest percentage. Loveland has high numbers of employees who commute into the City, but live elsewhere and those living within and commuting outside of the City. Greeley has a high percentage of people commuting into the City from elsewhere. In comparison to data collected for the 2040 RTE, the region has stayed relatively consistent. There was a slight decrease in the percentages of each City for residents who live inside the City and work outside, and an increase in the percentage of employees commuting in from outside the cities.

Figure 2-10. 2015 NFRMPO Commuting Patterns



Forecasts

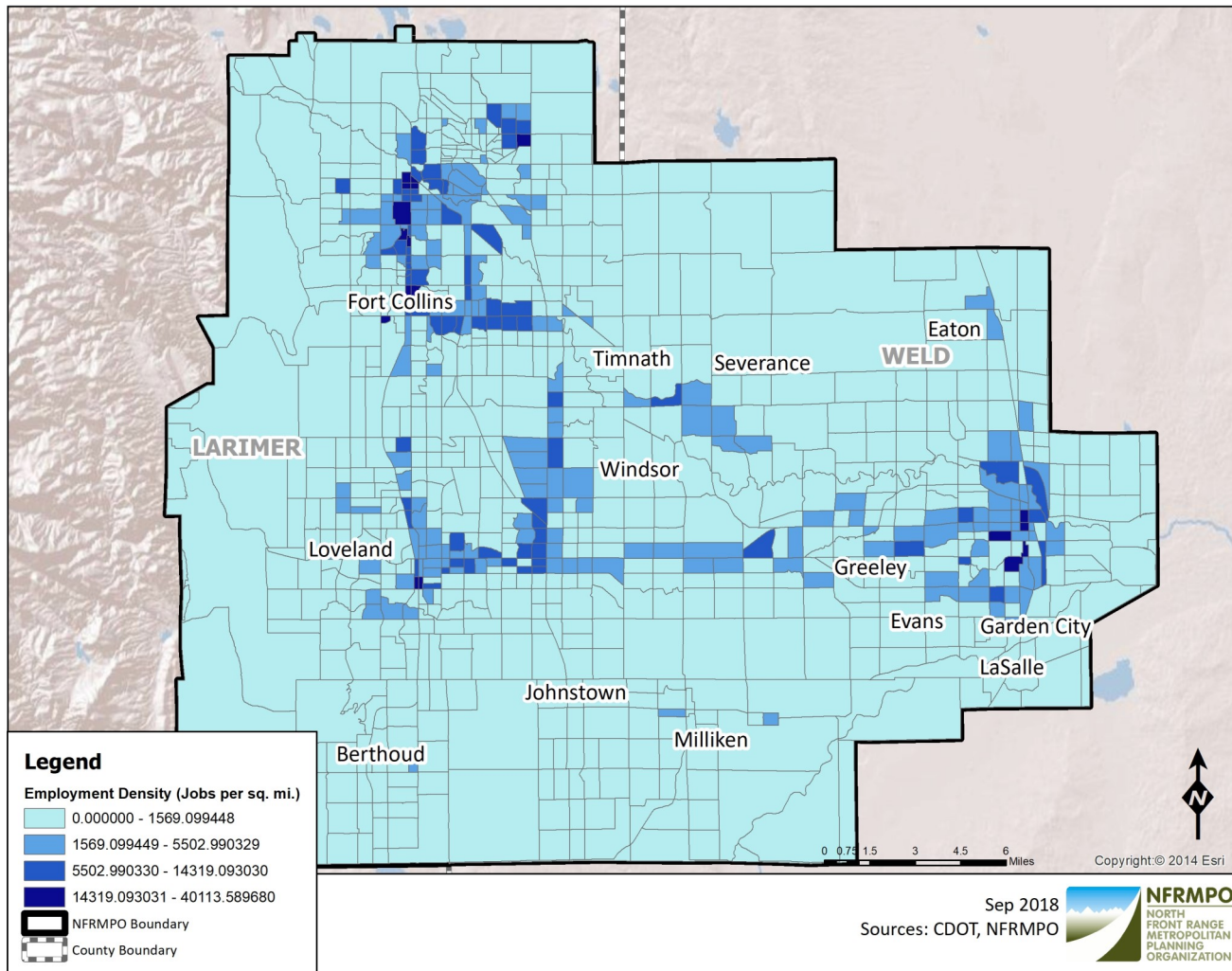
While the current demographic and economic profile of a region can help us understand transit needs today, it is equally important to look forward and anticipate future needs. Forecasting residential and employment hubs may allow transit providers to anticipate needs before they occur. Projects can be prioritized and funding can be programmed to address current and future need.

Employment Forecasts

As shown in **Figure 2-11**, in 2040, job growth is expected to continue within existing employment hubs, including downtown Fort Collins, Greeley and Loveland. Other regions of anticipated job growth include the I-25, US34, and US85 corridors and between Severance and Windsor.

This map can be used as a tool to compare anticipated future transit services to forecast employment activity centers to help identify any potential gaps in transit service. This analysis is provided in greater detail in **Chapter 5**.

Figure 2-11. 2040 Employment Density

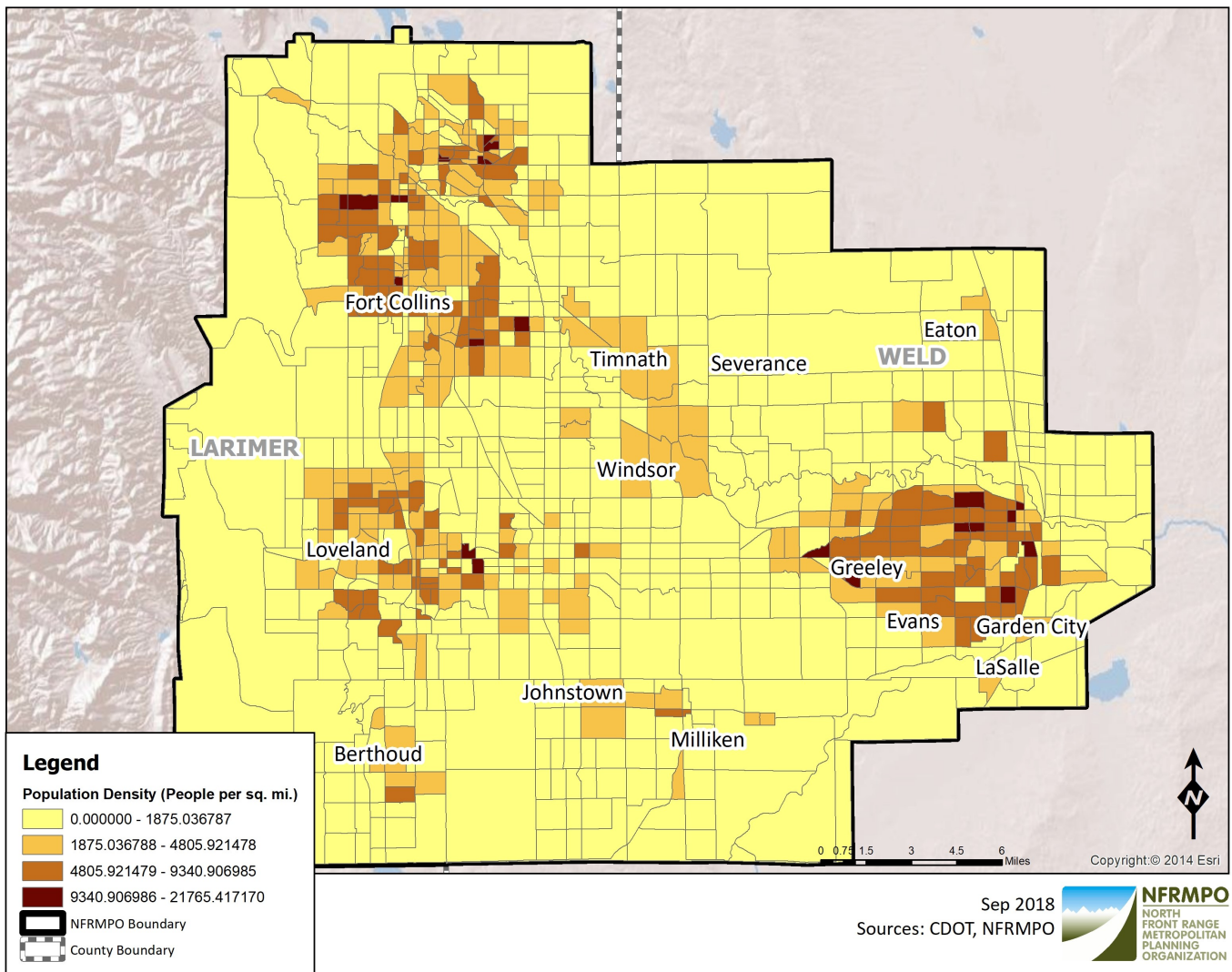


Population Forecasts

Figure 2-12 shows population is expected to remain largely concentrated within the municipal boundaries of the three largest cities within our region. However, the 2040 LUAM forecasts an expansion of population within the center of the region. Areas of high growth include Berthoud, northeast Fort Collins, west Greeley, central

Loveland, East Loveland, Timnath, and Windsor. Increasing housing costs may be associated with the expansion of population away from city centers. As population grows away from activity centers, demand for transit may also grow in the region.

Figure 2-12. 2040 Household Density



The Highlights

- By 2045, the North Front Range region is expected to grow by over 400,000 people and 200,000 jobs
- Jobs are expected to aggregate near existing job centers
- Household growth is expected to occur toward the center of the NFRMPO region
- The 60+ age group is expected to grow the fastest during this time period