



Pennsylvania Housing Status: An Update from the 2000 Census

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Introduction

In 2000, Pennsylvania's population of approximately 12, 280,000 persons lived in several different types of housing ranging from houses and apartments to institutions. In this report the housing of the Commonwealth's citizens living in non-institutional circumstances within the state is described. Many characteristics of individuals and households can be expected to be related to their housing situation. Some of these characteristics are: age, ethnicity and race, income and poverty, education and employment, family structure, and rural-urban residence.

The purpose of this report is to describe how these characteristics are associated with two indicators of housing status: (a) ownership, defined as whether the household owns/is buying the residence, and (b) single-family, defined as whether the residence is a single-family, as opposed to a multiple-unit, dwelling.

The data used in this report were gathered as part of the U.S. Census Bureau's 2000 decennial census. These data are based on information provided by virtually every household in Pennsylvania. The home is the central place in which most individuals and families interact. It influences physical, social, and emotional well-being. Because of this, housing is considered to be an important indicator of quality of life. The contents of this report have implications for maintaining and improving the living environment for Pennsylvanians today, as well as anticipating future housing needs.

Overview of Pennsylvania Housing in 2000

The 2000 Census for Pennsylvania identified 5,259,750 housing units, of which 91 percent were occupied, 64.9 percent by owners and 26.1 percent by renters. Of the remaining 9.0 percent of housing units, most were vacant and were for rent or sale. This represents an increase of 6.3 percent in housing units since 1990. Approximately 85 percent of all occupied housing units were single-household dwellings, while the remainder were part of multiple-household buildings. When considering ownership status, the small number of households who do not own, but do not pay rent are grouped with renters.

The median housing value in Pennsylvania in 2000 was \$97,000, an increase of 8.9 percent since 1990. However, this was less than the 2000 national average value of \$119,600. The median monthly owner costs for occupied units with a mortgage were \$1,010 compared to \$318 for units without a mortgage. The median real estate tax paid in Pennsylvania was reported as \$1,552, compared to the national average of \$1,334.

Almost one-third of Pennsylvania's housing units in 2000 were built before 1940, and one-fourth were built between 1940 and 1959. The remaining were built between 1960 and 2000. The average number of rooms per unit was 5.8. Over three-fourths (78 percent) of these households were in urban areas¹ of the state.

Housing Status, Age, Race and Ethnicity

The discussion of housing status presented in this report begins with a description of its relationship with age and ethnicity/race. Pennsylvania is distinguished by being one of the "oldest" states. In 2000, 15.6 percent of Pennsylvanians were ages 65 years and older, an increase from 15.4 percent in 1990. At the other extreme, about 26 percent were ages 19 years and younger, similar to 1990. What does this imply for housing? First, because older persons are more likely to have disabilities or other health problems that can constrain mobility and their capacity for independent living, they may need special adaptations in their living environments. However, these adaptations in turn may be constrained by the ages of their homes. In addition, they are more likely than other age groups to be living on fixed incomes, which constrain their housing options.

Race/Ethnicity is also important for understanding housing status, for multiple reasons. Minority Pennsylvanians have tended to live in urban areas, concentrated in central cities. Although there has been an increasing proportion living in suburban areas, smaller cities, and rural areas, minority housing primarily continues to be urban housing. In addition, there is a relationship between race and income.

¹See definition section for urban/rural definition

Minority group members are more likely to be poor compared to Whites, thus they are more likely to be at a disadvantage when pursuing home ownership opportunities. In 1990, 85.4 percent of Pennsylvania’s population identified themselves as White alone. Ten percent said they were Black or African-American alone, and the remaining 4.6 percent were another race (including Asian, American Indian, Alaskan Native, Native Hawaiian, Other Pacific Islander) or claimed two or more races. The White population declined somewhat since 1990, while the minority population increased. In this analysis, three racial groups are identified: White (White alone), Black/AA (Black or African-American alone), and Other (all who report themselves as another race or more than one race).

Of the state’s total population in 2000, 394,088 (3.2 percent) were Hispanic, compared to 232,262 in 1990, a 69.7 percent increase. Most Hispanics in Pennsylvania responded “Some other race” to the race question in 2000, while a smaller proportion identified themselves as either White alone or Black or African American alone.

Table 1. Housing Status (Owner/Renter-Occupied) and Age, Race and Ethnicity

Age	Percent			
	White alone	Black or African American alone	Other Race	Hispanic
0 to 17 Years:				
Owner-Occupied	80.9	46.8	54.5	47.5
Renter-Occupied	19.1	53.2	45.5	52.5
18 to 34 years:				
Owner-Occupied	64.4	43.9	41.3	39.5
Renter-Occupied	35.6	56.1	58.7	60.5
35 to 64 years:				
Owner-Occupied	85.1	61.3	63.7	57.5
Renter-Occupied	14.9	38.7	36.3	42.5
65 years and older:				
Owner-Occupied	82.1	72.1	68.9	62.0
Renter-Occupied	17.9	27.9	31.1	38.0
Total Owner-Occupied	79.5	53.7	54.1	48.5
Renter-Occupied	20.5	46.3	45.9	51.5
Source: U.S. Bureau of the Census, 2000 Census of Population and Housing				

Table 1 shows the relationship of home ownership with race and age. Whites are more likely to live in owner-occupied homes, regardless of age, when compared with other races. Four out of five Whites live in owner-occupied homes compared to slightly more than half of other Pennsylvanians. Over 80 percent of White children live in owner-occupied homes, while this is true for just 47 percent of Black/AA children and 55 percent of children of other races. Adults ages 18 to 34 years are least likely to be living in owner-occupied homes, and this holds true for all race groups. Just 64 percent of young adult Whites and 41-44 percent of other young adults live in owner-occupied homes. Home ownership increases with age. Among Whites, the percent living in owner-occupied homes is greatest for those ages 35 to 64 years, while among Blacks and Others this percent is greatest for those 65 years and older.

Hispanic Pennsylvanians have rates of home ownership similar to those of Black/AA residents. Less than half of Hispanic children and adults less than 35 years of age lived in owner occupied homes in 2000. This increased to 57.5 percent of Hispanics 35 to 64 years and 62 percent of those 65 years and older.

Table 2. Housing Status (Single/Multiple-Family) and Age, Race and Ethnicity

Age	Percent			
	White alone	Black or African American alone	Other Race	Hispanic
0 to 17 Years:				
Single Family	92.0	77.7	76.7	76.7
Multiple Family	8.0	22.3	23.3	23.3
18 to 34 years:				
Single Family	76.4	67.4	57.9	63.2
Multiple Family	23.6	32.6	42.1	36.8
35 to 64 years:				
Single Family	90.3	77.0	75.8	75.9
Multiple Family	9.7	23.0	24.2	24.1
65 years and older:				
Single Family	83.5	77.9	75.9	72.2
Multiple Family	16.5	22.1	24.1	27.8
Total				
Single Family	86.8	75.1	70.9	72.4
Multiple Family	13.2	24.9	29.1	27.6
Source: U.S. Bureau of the Census, 2000 Census of Population and Housing				

As can be seen in Table 2, there is a strong preference for single-family homes. Although this is most pronounced for Whites, it is true for all ages regardless of race or ethnicity. Almost 87 percent of White, 75 percent of Black/AA and 71 percent of Other Pennsylvanians live in single-family homes. Hispanic Pennsylvanians are similar to the latter groups, with 72.4 percent living in single-family homes. Children under the age of 18 years are most likely to live in single-family homes, followed by the age group their parents are likely to be found in, adults ages 35-64 years of age. Young adults are least likely to live in single-family homes, nevertheless, the majority of persons ages 18-34 do live in single-family homes. Over three-fourths of Pennsylvanians 65 years and older live in single-family homes as well, again, regardless of race.

Housing Status and Income

Household income, which is likely to have a large impact on housing status, varies greatly. The median annual income for Pennsylvania households in 2000 was \$40,106. It was higher for White households (\$41,642) as compared to Black/AA households (\$30,131). There is a clear relationship between income and home ownership: as income increases, rates of ownership increase among all racial groups. However, important and puzzling racial differences remain.

Table 3. Housing Status (Owner/Renter-Occupied) and Annual Household Income by Race

Annual Income	Percent		
	White alone	Black or African American alone	Other Race
Less than \$15,000			
Owner-Occupied	50.9	32.2	50.0
Renter-Occupied	49.1	67.8	50.0
\$15,000 to \$24,999			
Owner-Occupied	63.9	41.8	36.1
Renter-Occupied	36.1	58.2	63.9
\$25,000 to \$34,999			
Owner-Occupied	69.6	50.7	43.0
Renter-Occupied	30.4	49.3	57.0
\$35,000 to \$49,999			
Owner-Occupied	76.4	58.8	50.6
Renter-Occupied	23.6	41.2	49.4
\$50,000 or greater			
Owner-Occupied	88.3	73.0	69.2
Renter-Occupied	11.7	27.0	30.8
Total			
Owner-Occupied	75.1	51.1	53.9
Renter-Occupied	24.9	48.9	46.1
Source: U.S. Bureau of the Census, 2000 Census of Population and Housing			

As can be seen in Table 3, approximately three-fourths of White householders own their homes while this is true for just slightly more than one-half of Black/AA and Other householders. This table shows that the racial difference in ownership can not be explained completely by income differences. Within each income group, substantial racial differences in home ownership exist. For example, Whites who have household incomes of less than \$15,000 are about as likely to own their homes (50.9 percent) as to rent (49.1 percent). Blacks who are in this income category are much more likely to rent their homes (67.8 percent) than they are to own (32.2 percent). This pattern holds for all income categories, even though home ownership increases for all races as income rises. Home ownership rates for Other races are lower than those of Whites and higher than those of Blacks.

When considering the impact of income on whether the home is single-family or located in a multiple-family dwelling such as an apartment building, once again a pattern emerges that is related to race. Although all racial groups at all income levels are more likely to live in single-family dwellings than in those containing multiple household, this is most pronounced for White households.

Table 4. Housing Status (Single/Multiple Family) and Annual Household Income by Race and Ethnicity

Annual Income	Percent			
	White alone	Black or African American alone	Other Race	Hispanic
Less than \$15,000				
Single Family	70.0	59.7	49.3	55.5
Multiple Family	30.0	40.3	50.7	44.5
15,000 to 24,999				
Single Family	70.3	61.7	54.3	57.5
Multiple Family	29.7	38.3	45.7	42.5
25,000 to 34,999				
Single Family	75.2	66.2	56.3	61.6
Multiple Family	24.8	33.8	43.7	38.4
35,000 to 49,999				
Single Family	82.4	70.5	61.9	68.9
Multiple Family	17.6	29.5	38.1	31.1
50,000 and greater				
Single Family	91.9	81.6	75.2	81.1
Multiple Family	8.1	18.4	24.8	18.9
Total				
Single Family	82.9	68.9	62.3	65.9
Multiple Family	17.1	31.1	37.7	34.1
Source: U.S. Bureau of the Census, 2000 Census of Population and Housing				

Table 4 shows a pattern of single-family households increasing as income increases for all racial categories. Those households that are Other are least likely to be in single-family dwellings, with Black households intermediate between White and Other at all income levels.

The percentages of Hispanic households that are single family are similar to those of Black/AA households at all income levels.

Housing Status and Household Size

The 2000 census information contained in Table 5 reinforces the observation that Pennsylvanians prefer to live in homes that they own and that these homes are typically single-family dwellings. When thinking about housing status, it is important to recognize that 27 percent of Pennsylvania households are comprised of adults living alone. However, a majority of those living alone own their homes and live in single-family dwellings. However, this table shows that people living alone are more likely than others to rent their homes and to live in multiple-family dwellings. Adding a second person to the household is related to an increased proportion living in homes they own and in single-family dwellings. Overall, 54.3 percent of persons living alone own their homes, compared to 78.5 percent owner-occupation among households of three or more. Similarly, 58.7 of persons living alone live in single-family homes, compared to 89.9 percent single-family status among households of three or more.

Table 5. Housing Status and Household Size

Household Size	Percent			
	Tenure		Type of Unit	
	Owner Occupied	Renter Occupied	Single Family	Multiple Unit
One Person	54.3	45.7	58.7	41.3
Two Persons	77.0	23.0	82.6	17.4
Three or more Persons	78.5	21.5	89.9	10.1
Total	71.3	28.7	78.9	21.1

Source: U.S. Bureau of the Census, 2000 Census of Population and Housing

Housing Status and Family Structure

When the U.S. Census Bureau provides information on households, it distinguishes family from non-family households. Family households are comprised of two or more related persons. In Pennsylvania in 2000, about 68 percent of all households were defined as family households. Although we often think of families as being composed of parents and dependent children, that is true for less than half of family households today. This is due to several reasons including smaller family sizes, longer life expectancies, and adult children continuing to live with their parents. Nevertheless, there would be some agreement that those 45 percent or so of families who have dependent children would appreciate the security, privacy, flexibility, and amenities that accompany home ownership and living in a single family home. Table 5 shows that whether or not the household includes children influences home ownership less than whether the household includes a married couple rather than a woman without a husband present. Over 85 percent of married couple families live in their own homes regardless of the presences of children. Only 41 percent of households comprised of single moms with children are living in their own homes. In fact, the housing status of women who head households without dependent children is more similar to that of married couple households than it is to their counterparts with children. Married couples also are more likely to live in single family homes than are single moms. Over 90 percent of married couples with children live in single family homes compared to 68 percent of female household heads with children.

Table 6. Housing Status and Family Structure

Family Structure	Percent			
	Tenure		Type of Unit	
	Owner Occupied	Renter Occupied	Single Family	Multiple Unit
Married Couple				
With Children	85.0	15.0	93.6	6.4
Without Children	88.0	12.0	91.2	8.8
Female Headed				
With Children	40.8	59.2	67.8	32.2
Without Children	73.5	26.5	84.0	16.0
Average	81.2	18.8	89.2	10.8

Source: U.S. Bureau of the Census, 2000 Census of Population and Housing

Housing Status, Education, and Employment

Education and employment are associated with factors important to home ownership including the potential to accumulate funds for a down payment and to establish eligibility for a mortgage. In 2000, approximately 40 percent of adults ages 25 years and older had completed some college. However, it appears that employment status is more important to housing status than is educational attainment. The housing status of adults who had completed some college is similar to that of those not going beyond high school. The exception is higher rates of ownership and single-family homes among those Pennsylvanians with post-college/professional education.

Table 7. Housing Status and Employment Status

Employment Status	Tenure		Type of Unit	
	Owner Occupied	Renter Occupied	Single Family	Multiple Unit
Full-time	75.3	24.7	82.6	17.4
Part-time	62.6	37.4	72.7	27.3
Unemployed	52.3	47.7	68.8	31.2
Not in the labor force	70.3	29.7	76.0	24.0
Total	70.8	29.2	78.3	21.7

Source: U.S. Bureau of the Census, 2000 Census of Population and Housing

As can be seen in Table 7, employment status is quite relevant to housing status. Those householders with full-time jobs are more likely than those who do not have such work to own their homes and to live in single-family homes. Seventy five percent of full time workers are home owners compared to just 52 percent of unemployed workers, with part-time workers intermediate at 63 percent. A similar pattern is shown for the relationship between employment status and living in a single-family home. The proportions of those not in the labor force who own their own homes and who live in single-family homes are fairly high, not far behind the proportions of full-time workers. No doubt that is because many of those not in the labor force are retired and are living in homes they acquired during their working years.

Housing Status and Migration

Finally, the relationship between migration and housing status is considered in this section of the report. When thinking about migration it is useful to consider that moves can be prompted by a variety of reasons. Some are prompted by a job change, completion of education, or a change in family composition. Others may be prompted by the desire to own one's home or the desire to move to a situation involving reduced maintenance. In other words, a move may be a positive or negative event. These data do not provide information about the reason for moving. During the period 1995-2000, over one-third (36.5 percent) of Pennsylvanians ages five and older in 2000 had lived in a different location in 1995. Some of these households were reestablished within the county, some in another county within Pennsylvania, and some had their source in another state.

Table 8. Housing Status and Migration Status

Migration History	Tenure		Type of Unit	
	Owner Occupied	Renter Occupied	Single Family	Multiple Unit
Non-mover	83.5	16.5	87.7	12.3
Moved within county	51.4	48.6	64.6	35.4
Moved within state	47.2	52.8	59.1	40.9
Moved from different state	43.6	56.4	57.9	42.1
Total	71.8	28.2	79.1	20.9

Source: U.S. Bureau of the Census, 2000 Census of Population and Housing

Not surprisingly those residences that did not change between 1995 and 2000 were likely to be owner-occupied and single-family. Among those who moved within the same county, over one-half (51.4 percent) owned their homes in 2000 and 64.6 percent lived in single-family dwellings. No doubt, some of these moves were to a first home and/or a larger home.

Those households occupied in 2000 by recent migrants from another county or another state were more likely to be rented than to be owned. In addition, over 40 percent of them were in multiple-family units. These households can be anticipated to shift residence to a single-family home of their own in the near future.

Rural/Urban Residence and Housing Status

Pennsylvania homes are distributed unevenly throughout the state. The southeast and southwest regions are dominated by several large urban areas in which the density of people and their homes is relatively high. In much of the balance of the state, people live in small towns and rural areas. In this report, a residence is defined as urban if the housing unit is located within an urbanized area or an urban cluster¹ and rural is defined as housing units located outside an urbanized area or urban cluster. Before discussing the relative quality of rural housing, a few observations can be made about the population of rural areas. Pennsylvania has a substantial rural population, estimated at over 1,052,000 households, or 22 percent of households. Rural Pennsylvania is fairly homogeneous in respect to race. Approximately 98 of every 100 rural residents are White (97.8 percent) while less than one percent are Black and 1.4 percent are of another race. The housing status of rural as compared to urban Pennsylvania is described in this section.

Table 9. Rural/Urban Residence and Housing Status

Housing Status	Percent	
	Urban	Rural
Tenure		
Owner Occupied	67.5	84.8
Renter Occupied	32.5	15.2
Constructed 1980 or later		
Owner Occupied	19.2	32.6
Renter Occupied	14.9	19.5
No selected conditions*		
Owner Occupied	78.4	78.2
Renter Occupied	61.7	73.7
Source: U.S. Bureau of the Census, 2000 Census of Population and Housing		
* Selected conditions is defined for owner and renter occupied housing units as having one of the following conditions: (1) lacking complete plumbing facilities, (2) lacking complete kitchen facilities, (3) with 1.01 or more occupants per room, (4) selected monthly owner costs as a percentage of household income in 1999 greater than 30% (5) gross rent as a percentage of household income in 1999 greater than 30%.		

First, rural homes are more likely to be owner-occupied and less likely to be rented compared to urban homes. In 2000, 84.8 percent of rural households were owner occupied, while just 67.5 percent of urban households were owner-occupied. Not only is home ownership a dominant trend in

¹See definition section for detailed urban/rural definition

rural areas, but the quality of homes in rural areas is, on the average, good. Many rural homes were built in the past few decades. Although less than one-fourth of Pennsylvania households are in rural areas, one-third (32.6 percent) of rural owner-occupied homes were built in 1980 or more recently. There has been relatively less home construction in urban areas; approximately 19 percent of urban homes have been built since 1979.

Earlier in this report it was shown that home ownership increases with age. In 2000, approximately 79 percent of urban householders ages 55 to 64 years and 65 to 74 years were homeowners, compared to over 90 percent of rural householders of similar ages. Among householders 75 years and older, 70 percent of those in urban areas owned their homes while 85 percent of rural householders were homeowners.

Not surprisingly, considering the recent construction of many rural homes, almost four out of five (78.2 percent) of householders reported no selected conditions¹ for their housing. Another 21 percent reported one condition. Similar rates were observed for urban householders.

This leads to questions about the quality of rental housing. As expected, given the lower rates of home ownership in urban areas, a greater proportion of urban rental units have been built since 1979, as compared to rental construction in rural areas. In fact, rural rental housing is old housing. More than one-third (37 percent) of rural rental housing units were constructed prior to 1940, compared to 28 percent of urban rental units. However, in spite of the age of rural rental housing, 74 percent of rental households reported no selected conditions for their housing, while just 62 percent of urban rental households reported similarly.

¹See Table 9 (previous page) for definition of selected conditions.

Table 10. Rural/Urban Residence and Housing Costs

Costs less than 30% of income	Percent	
	Urban	Rural
Less than \$20,000		
Owner Occupied	36.8	45.3
Renter Occupied	21.5	20.8
\$20,000 to \$34,999		
Owner Occupied	68.7	70.9
Renter Occupied	66.9	71.2
\$35,000 to \$49,999		
Owner Occupied	79.6	81.5
Renter Occupied	89.4	84.1
\$50,000 to \$74,999		
Owner Occupied	89.6	91.0
Renter Occupied	93.6	86.6
\$75,000 to \$99,999		
Owner Occupied	95.0	96.0
Renter Occupied	94.7	85.7
\$100,000 or more		
Owner Occupied	97.4	97.3
Renter Occupied	93.2	82.7
Source: U.S. Bureau of the Census, 2000 Census of Population and Housing		

Another approach to gauging the adequacy of housing is to consider the percentage of monthly income consumed by monthly owner costs. In 2000, rural householders who owned their homes spent a smaller percentage of monthly income for housing than did urban homeowners within all income categories. The only exception was for homeowners having an annual household income of \$100,000 or more. However, although the percentage of owners in this income group spending 30 percent or more of their monthly income on housing was actually greater in rural areas, the difference appears to be insignificant. Renters in rural areas with annual incomes of less than \$35,000 spent a smaller percentage of monthly income on housing cost when compared to urban renters. However, when renters with incomes of \$35,000 and more are considered, the pattern reverses and rural renters spend a larger percentage of their monthly income for housing compared to urban renters.

Conclusions

Pennsylvanians are much more likely to own their homes than to rent them. In 2000, there were over five million housing units in Pennsylvania, and approximately nine out of ten of these were occupied. The remaining units are considered to be vacant. About 1/3 of these were for seasonal, recreational, or occasional use. About two-thirds of all housing units were occupied by owners. The vast majority of the remaining households rented. The very small proportion of non-owners who do not actually pay rent were grouped with renters. Most households occupy single-family units. In fact, approximately 85 percent of occupied housing units were single-family units in 2000. This report focused on identifying some of the characteristics associated with home ownership and living in a single-family home. These are discussed in the following sections.

Age

In general, children and adults who are 35 years of age and older are more likely to live in homes owned by the primary householder and to live in single-family units than are younger adults. Several factors may contribute to explaining the lower rates of home ownership among young adults. One of these is related to obtaining a college education. Those students who don't live in dormitories usually rent an apartment while attending college. These apartments are commonly located in multiple-family units. A second contributing factor may be the mobility often experienced in early stages of career development. Thirdly, many young adults are not interested in home ownership until they establish their own families. Last, but far from least, young adults often lack the resources basic to making a down payment and obtaining a mortgage.

The high rates of home ownership among those 65 years of age and older should be of interest to those concerned with assisting older citizens in maintaining independence while they age. Many of these persons are living in older homes and may lack the resources to make the renovations needed to adapt to functional limitations. This is not a minor issue as over 15 percent of Pennsylvanians are ages 65 years and older.

Race and Ethnicity

Race and ethnicity are strongly related to rates of home ownership and single-family residence in Pennsylvania. Whites are much more likely to live in their own homes and to live in single-family units than are Blacks/AAs, Others, or Hispanics. One factor commonly thought to contribute to this is the income advantage that Whites have. However, this is not a complete explanation. At all income levels, Whites are more likely to own their homes and to live in single-family homes than are non-Whites.

Income

Having a higher household income makes it more feasible to own one's home and, correspondingly, to live in a single-family unit. However, income does not appear to have as strong an influence as race/ethnicity. At the higher income levels over 88 percent of White households are owned, as compared to 73 percent of Blacks/AA and 69 percent of Other households.

Household Size and Structure

Those persons living alone are least likely to own their homes or to live in a single-family unit. A large proportion of these persons are the young adults discussed earlier. When consideration is given to the structure of the household, an alarming observation emerges. While one might expect that home ownership would be most common among families with dependent children, female-headed householders with dependent children are least likely to own their homes and least likely to live in single-family units than are other family types. In fact, married couples with children are twice as likely to own their homes than are female heads with children! Housing quality is a significant problem for many single mothers who subsist at near-poverty incomes.

Employment and Education

Although education has only a weak relationship with housing status, employment is quite relevant. Not surprisingly, householders with full-time jobs are more likely to own their homes and to live in single-family units than are part-time or unemployed workers. Certainly, those with full-time jobs are more likely to accumulate the financial and non-financial resources that contribute to home-ownership. The high rates of ownership among those that are not in the labor force are thought to be due to the strong representation of retirees in this group.

Migration

Thousands of Pennsylvanians change residence every year. Home ownership and single-family residence are common among non-movers, but rates of ownership are lower among movers, regardless of the distance moved. The assumption can be made that many of these households are comprised of young adults whose moves are prompted by transitions related to education and employment.

Residence

Rural Pennsylvanians are more likely to own their homes than are those living in urban areas. Counter to the stereotype that rural housing is likely to be old and of poor quality, home construction in rural areas was thriving in 2000. Although an objective appraisal might find limitations to some or most housing, the vast majority of householders in both rural and urban areas report no or one major limitation. It should be noted that these data cannot answer the question of how closely the high rate of home ownership in rural areas is associated with unavailability of rental homes.

Summary

To summarize, this report confirms earlier research, demonstrating the importance of several factors as influences on home ownership and single-family residence among Pennsylvanians. Factors that favor home ownership and single-family living are income, full-time employment, marriage, and rural residence. In addition race and ethnicity are important, with white Pennsylvanians more likely to own their own homes than other groups. Accordingly, those who have low incomes, lack stable employment, live in a female-headed household, or are Black/AA or Hispanic are more likely to be renters and to live in multiple-family units. Home ownership rates are also lower among young adults as compared to other age groups and among migrants as compared to non-movers.

Definitions

Urban and Rural

The U.S. Census Bureau classifies as urban all territory, population, and housing units located within urbanized areas (UAs) and urban clusters (UCs). It delineates UA and UC boundaries to encompass densely settled territory, which generally consists of:

- A cluster of one or more block groups or census blocks each of which has a population density of at least 1,000 people per square mile at the time.
- Surrounding block groups and census blocks each of which has a population density of at least 500 people per square mile at the time.
- Less densely settled blocks that form enclaves or indentations, or are used to connect discontinuous areas with qualifying densities.

Rural consists of all territory, population, and housing units located outside of UAs and Ucs. Geographic entities, such as metropolitan areas, counties, minor civil divisions, and places, often contain both urban and rural territory, population, and housing units.

This urban and rural classification applies to the 50 states, the District of Columbia, Puerto Rico, American Samoa, Guam, the Northern Mariana Islands, and the Virgin Islands of the United States.

Urbanized Area (UA)

An urbanized area (UA) consists of densely settled territory that contains 50,000 or more people. The U.S. Census Bureau delineates UAs to provide a better separation of urban and rural territory, population, and housing in the vicinity of large places. For Census 2000, the UA criteria were extensively revised and the delineations were performed using a zero-based approach. Because of more stringent density requirements, some territory that was classified as urbanized for the 1990 census has been reclassified as rural. (Area that was part of a 1990 UA has not been automatically grandfathered into the 2000 UA.) In addition, some areas that were identified as UAs for the 1990 census have been reclassified as urban clusters.

Urban Cluster (UC)

An urban cluster (UC) consists of densely settled territory that has at least 2,500 people but fewer than 50,000 people. The U.S. Census Bureau introduced the UC for Census 2000 to provide a more consistent and accurate measure of the population concentration in and around places. UCs are defined using the same criteria that are used to define UAs. UCs replace the provision in the 1990 and previous censuses that defined as urban only those places with 2,500 or more people located outside of urbanized areas.

Affordable Housing Tables

The data in these tables is from the U.S. Bureau of the Census, Summary File 4. This file contains detailed tables of Census 2000 social, economic and housing characteristics compiled from a sample of approximately 19 million housing units (about 1 in 6 households) that received the Census 2000 long-form questionnaire.

Selected Monthly Owner Costs:

The data on selected monthly owner costs were obtained from answers to long-form questionnaire Items 45a-d, 47b, 48b, 49, 50, 52, and 53b, which were asked on a sample basis at owner-occupied housing units. Selected monthly owner costs are the sum of payments for mortgages, deeds of trust, contracts to purchase, or similar debts on the property (including payments for the first mortgage, second mortgage, home equity loans, and other junior mortgages); real estate taxes; fire, hazard, and flood insurance on the property; utilities (electricity, gas, and water and sewer); and fuels (oil, coal, kerosene, wood, etc.). It also includes, where appropriate, the monthly condominium fees or mobile home costs (installment loan payments, personal property taxes, site rent, registration fees, and license fees). Selected monthly owner costs were tabulated separately for all owner-occupied units, specified owner-occupied units, and owner-occupied mobile homes and, usually, are shown separately for units “with a mortgage” and for units “not mortgaged.”

Selected Monthly Owner Costs as a Percentage of Household Income in 1999:

The information on selected monthly owner costs as a percentage of household income in 1999 is the computed ratio of selected monthly owner costs to monthly household income in 1999. The ratio was computed separately for each unit and rounded to the nearest whole percentage. It is based on questions asked of a sample of households. The data are tabulated separately for all owner-occupied units housing units and specified owner-occupied housing units.

Separate distributions are often shown for units “with a mortgage” and for units “not mortgaged.” Units occupied by households reporting no income or a net loss in 1999 are included in the “not computed” category.

Gross Rent:

The data on gross rent were obtained from answers to long-form questionnaire Items 45a-d, which were asked on a sample basis. Gross rent is the contract rent plus the estimated average monthly cost of utilities (electricity, gas, water and sewer) and fuels (oil, coal, kerosene, wood, etc.) if these are paid by the renter (or paid for the renter by someone else). Gross rent is intended to eliminate differentials that result from varying practices with respect to the inclusion of utilities and fuels as part of the rental payment. The estimated costs of utilities and fuels are reported on an annual basis but are converted to monthly figures for the tabulations. Renter units occupied without payment of cash rent are shown separately as “No cash rent” in the tabulations.

Gross Rent as a Percentage of Household Income in 1999:

Gross rent as a percentage of household income in 1999 is a computed ratio of monthly gross rent to monthly household income (total household income in 1999 divided by 12). The ratio is computed separately for each unit and is rounded to the nearest tenth. Units for which no cash rent is paid and units occupied by households that reported no income or a net loss in 1999 comprise the category “Not computed.”

To estimate the number of households in each income category (eg. < 80% of the median):

- 1). The figures for 80 percent and 115 percent of the county median income were rounded to the nearest \$5,000 increment.
- 2). The income range that contained the rounded county median income and the fractional portion above and below the median was determined.
- 3). This fractional portion of the households in that income range for each percentage group was determined and summed for those less than 30%, those greater than or equal to 30%, and those not computed.