

Pennsylvania Comprehensive Housing Study



PENNSYLVANIA HOUSING FINANCE AGENCY

MAY 2020

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Prepared for PHFA, March 2020

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Dear Housing Partners and Stakeholders:

The Pennsylvania Housing Finance Agency (PHFA) is pleased to provide the community with this important report, the “Pennsylvania Comprehensive Housing Study.” This research and analysis was undertaken by the Agency in partnership with the University of Pennsylvania Department of City and Regional Planning and took nearly a year to complete. As a valued PHFA partner, we want to provide you with a Web link to the report, which you can access at: www.PHFA.org/2020HousingReport. Insights from this research will be used by partner organizations to help guide and prioritize our shared investments in housing and community developments across Pennsylvania.

The report explores the current status and future trends for housing statewide. In addition to housing needs specifically, key factors are identified such as transportation infrastructure, leading regional industries and employment forecasts. All these crucial issues factor into planning for housing demand and development. An important enhancement for this report is the inclusion of a full page dedicated to each county in the commonwealth providing statistics and insights pertaining to housing and other critical community statistics. We hope you find this county-specific information, and additional data in the full report, to be a valuable reference as you work with us to plan and implement affordable housing development in 2020 and beyond.

All the decisions and actions we make to improve housing in Pennsylvania need to be founded on a factual and comprehensive understanding of current conditions shaping our shared objectives. By reviewing the information in this report and discussing its implications, we can use these insights to make the most of our future housing and community development investments.

Best regards,



Robin L. Wiessmann

EXECUTIVE SUMMARY

The Pennsylvania Comprehensive Housing Study (2020) was commissioned by the Pennsylvania Housing Finance Agency (PHFA). PHFA plays a vital role in the state by leading the development of affordable rental housing. The goal of this study is to guide the PHFA in their understanding of housing trends in various parts of the Commonwealth. A secondary goal is for housing professionals across the state to use these data and analyses to inform local, regional, and statewide housing policies and programs. Thirdly, this report fulfills PHFA's statutory responsibility to regularly analyze and report on housing conditions and trends.

Using This Study

This study has five parts:

- **Part 1: Statewide Housing Trends** provides an overview of demographic trends affecting the demand for housing; characteristics of the housing stock; access to credit; housing affordability; and housing assistance for the entire Commonwealth of Pennsylvania.
- **Part 2: Urban and Rural Areas** explores how urban and rural parts of the State, and individual counties, compare with respect to key trends explored in Part 1.
- **Part 3: Projections** forecasts population and household change over the next ten years.
- **Part 4: Special Topics** provides an in-depth look at five factors that will affect housing in the coming years: increasing rates of disability; the aging and diversification of veterans; the rising risk of flooding; changes in migration patterns; and changes in transportation modes and commuting patterns.
- The **Appendix** lists our data sources and a selection of key terms, and is followed by **County Profiles** for all of Pennsylvania's 67 counties. Each profile includes key data points pertaining to housing and housing needs.

Key Findings

The trends below highlight some important state, county, and local housing market realities that PHFA will consider when designing and implementing its programs.

1. Overall Population

Pennsylvania's population continues to grow, even though net domestic migration to Pennsylvania has been negative for the past decade, and natural population increase (births minus deaths) is projected to slow as the population ages. International immigration is now the primary driver of the state's population growth.

- Pennsylvania's total population increased by 510,000 people, or about 1%, between 2010 and 2017.
- Between 2010 and 2017, more residents left Pennsylvania than entered. Pennsylvania ranks among the bottom eight states for domestic gross inflows.
- Most projections show Pennsylvania's population continuing to grow over the next decade, but some also show the rate of growth slowing or even becoming slightly negative, based on recent trends (especially since 2010).

2. Tenure Type

Most households (69%) in Pennsylvania own their own home, but the share of renters is increasing—especially in population centers like Philadelphia, but also in rural areas.

- Nearly all (78%) of the net growth in households between 2000 and 2017 has been among renter households. Renters now make up nearly a third (31%) of all Pennsylvania households.
- The shift towards renter-ship reflects a range of demographic and economic factors, including trends toward smaller, childless households; population growth in urban centers; and stagnating incomes among moderate and low-income households.
- A majority of the disabled population within the U.S. (80%) and Pennsylvania (79%) lives in single-family homes.

3. Demographics

Key demographic trends in Pennsylvania include aging, the increasing prevalence of disability, increasing racial and ethnic diversity, and declines in the share of households with children. These trends hold true across the Commonwealth, but play out differently in rural, small urban, and large urban counties.

- The share of the national population that is elderly is increasing across the U.S., but Pennsylvania now stands out as one of the most elderly states in the country, with over 17% of its population aged 65 or older.
- Since the rate of disability increases with age, Pennsylvania will experience a critical need for accessible homes.
- Urban and rural Pennsylvania are experiencing similar demographic trends in terms of aging (and corresponding declines among large households and households with children), the growing presence of racial and ethnic minorities, and the growing prevalence of disability.
- Large urban counties are diversifying most quickly in terms of race, and continue to see high poverty and high income inequality.
- Small urban counties are home to larger households, more households with children, and fewer persons with disabilities than other areas.
- Rural counties are seeing the greatest increases in the incidence of disability, in the age of veterans, and in the share of seniors and senior householders, along with the largest declines in the number of households with children.
- Over 50% of Pennsylvania's veterans are aged 65 or older, which is a 30% increase since 2000.
- Echoing national trends, the total number of veterans in Pennsylvania experiencing homelessness decreased by 33% (1,441 to 963) from 2012 to 2017.

4. Housing Stock

As Pennsylvania's housing stock ages, the number of uninhabitable vacant units is rising. Newly constructed units tend to be large single-family homes, even though the share of large households is shrinking and the share of renters is growing statewide.

- Pennsylvania's housing stock is much older than that of other states. This is not just true in urban centers, such as Philadelphia, but also in rural communities. The aging stock poses special risks to seniors and the disabled.
- Permitting for new residential construction has stabilized around 16,500 buildings per year but has not reached 2000 levels. At the same time, mortgage lending has recovered and loan volumes continue to increase.
- The housing stock continues to age and the vacancy rate is climbing rather than falling. An increasing share of vacant units are not for sale or rent, but stand empty for other reasons—including uninhabitability.
- In Pennsylvania, nearly 360,000 people, or 3% of the total state population, live within the 100-year floodplain. Pennsylvania ranks 37th across all 50 states in terms of flooding risk.

5. Affordability

Housing affordability has become a pressing issue for Pennsylvanians, just as it has for Americans as a whole. Renters, low-income households, and Black and Latino/a Pennsylvanians are disproportionately housing cost burdened.

- Median gross rent increased by nearly 20% statewide since 2000 (adjusting for inflation), and now consumes nearly 30% of the median household's income. This is due to the erosion of low-cost rental units, such that the supply of units renting for less than \$600 per month in 2017 dollars has shrunk by more than 25% since 2000.
- Increasing income inequality, combined with fewer low-cost housing options, is translating into large cost burdens and a deficit of affordable and available units at the low end of the income spectrum.
- Rents and rent burdens are rising across rural, small, and larger urban counties. The four large urban counties (Allegheny, Delaware, Montgomery, and Philadelphia) have large and growing deficits of housing affordable to those earning 30% or less of area median income.
- Small urban counties are somewhat better off, but the number of severely burdened renters in these counties doubled between 2000 and 2017. Rural counties continue to have the smallest and most stable share of rent-burdened households.
- The availability of subsidized housing remains far short of need. This gap could widen in the future for a variety of reasons, including 1) declining federal funding for federal housing initiatives and local block grant programs; 2) federal tax reform, which may reduce the production of tax credit housing; and 3) the expiration of affordability restrictions on privately owned subsidized properties in the coming decades.

PART 1. Statewide Housing Trends

What statewide trends are shaping Pennsylvanians' ability to access decent, safe, and affordable housing? This section explores the demographic and economic trends shaping the demand and supply of housing in Pennsylvania, and their implications for housing affordability.

A. Demographic Trends Affecting Housing Demand

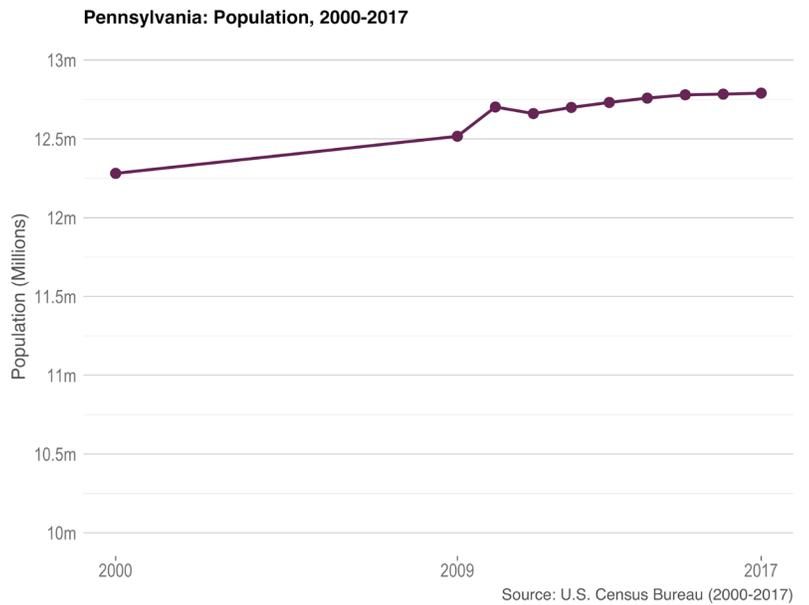
Possibly the most important trend shaping housing demand in Pennsylvania is aging. The statewide population of seniors has increased by 14% in the last two decades. Pennsylvania is now one of the most elderly states in the country, with over 17% of its population aged 65 or older. The handful of states that have higher shares of elderly residents than Pennsylvania—Maine, West Virginia, Vermont, Montana, and Delaware—have much smaller total populations. Only Florida has both a larger elderly population and a larger share of elderly residents than Pennsylvania. But the impacts of a large elderly population are very different in Florida, where the prime working age population has grown by 32% since 2000, compared to Pennsylvania, where it has grown by only 6%.

Many seniors in Pennsylvania live alone (28%). They often live on fixed incomes and are vulnerable to shocks in the cost of their housing, such as unexpected repair needs and increases in property taxes. A third (33%) of Pennsylvanians aged 65 or older have a disability, which may require adaptive housing modifications or a move to accessible and/or supportive housing. The mobility impairments associated with aging increase the importance of living in neighborhoods with transit options, walkable streets, and proximate amenities.

Another key trend is increasing renter-ship in Pennsylvania, which is partially driven by growth in populations that have historically been more likely to rent (including non-Whites and non-family households), but also by a shift towards renter-ship among Whites and among older householders between the ages of 55 and 75. This shift does not necessarily indicate greater preference for renting; it is equally likely the byproduct of stagnating incomes and a lack of affordable homeownership opportunities.

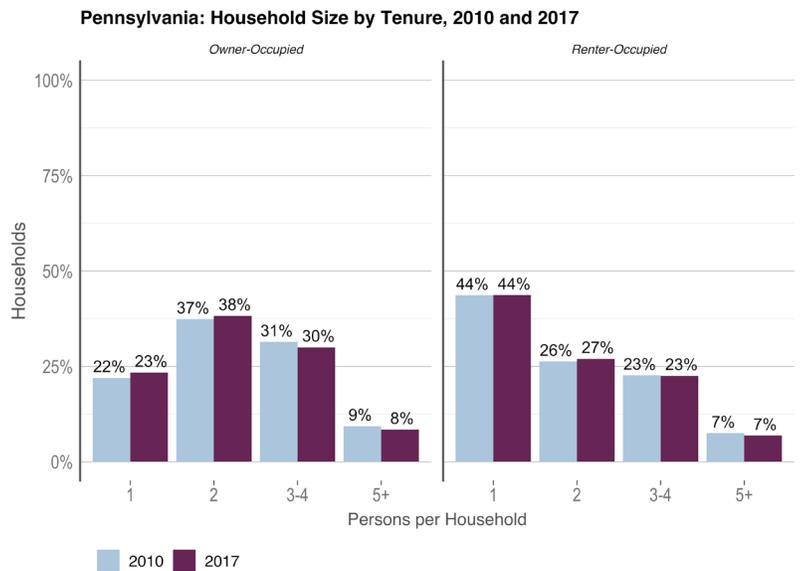
Population Growth

Between 2000 and 2017, Pennsylvania’s total population grew by about 510,000 people, increasing from 12.7 to 12.8 million residents. Population has grown by about 34,200 per year, on average, since 2009. The population grew fastest between 2008 and 2011, but growth has since moderated and population even decreased slightly between 2015 and 2016.

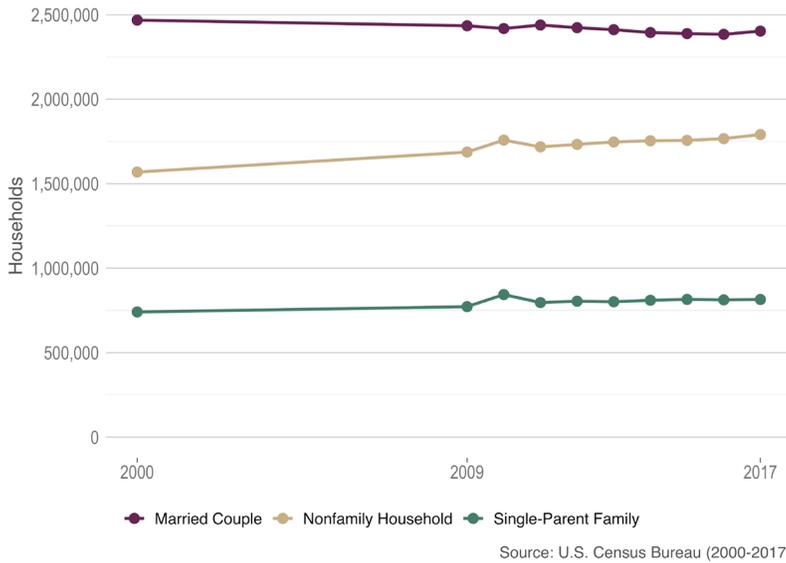


Household Size

While population grew by 510,000 individuals between 2000 and 2017, the number of households grew by about 230,400. If the average household size in 2000, which was 2.57 persons per household, had remained constant, Pennsylvania would have expected only about 198,000 additional households by 2017; however, as the population grew, household size decreased slightly. Today, 71% of all renter households are one- or two-person households, and the same is true for 62% of owner-occupant households. This is a slight increase over 2000, when 71% of renter households and 58% of owner-occupant households were comprised of one or two persons.



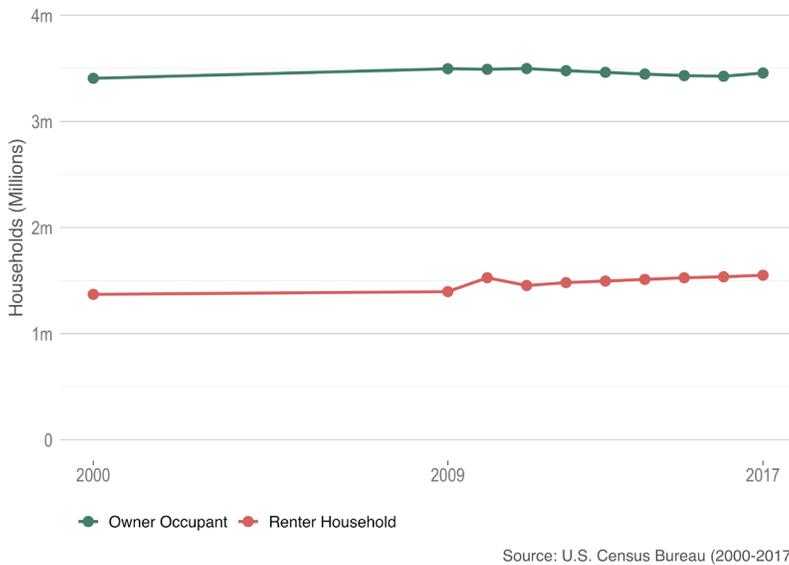
Pennsylvania: Households by Household Type, 2000-2017



Non-family and Childless Households

Given the trend toward smaller households, it is not surprising that non-family households are also on the rise. Non-family households include individuals living alone and households made up of unrelated individuals. As of 2017, non-family households in Pennsylvania are most likely to be a single person living alone (83%) and are more likely than family households to be headed either by someone younger than 35 (20% of non-family households, compared with 15% of family households) or someone aged 65 or older (36% versus 22%). The share of households that include children under the age of 18 is on the decline, and has fallen by an average of 0.8% each year since 2009.

Pennsylvania: Households by Tenure Type, 2000-2017

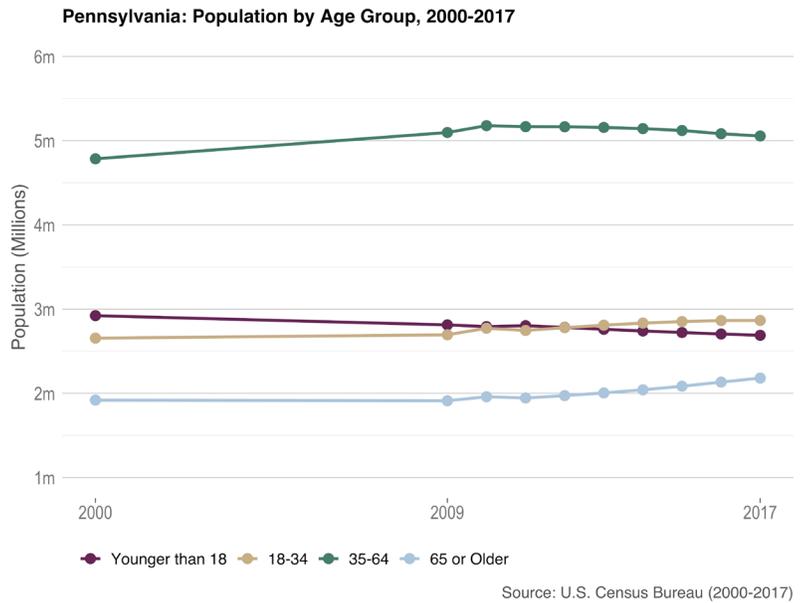


Owners vs. Renters

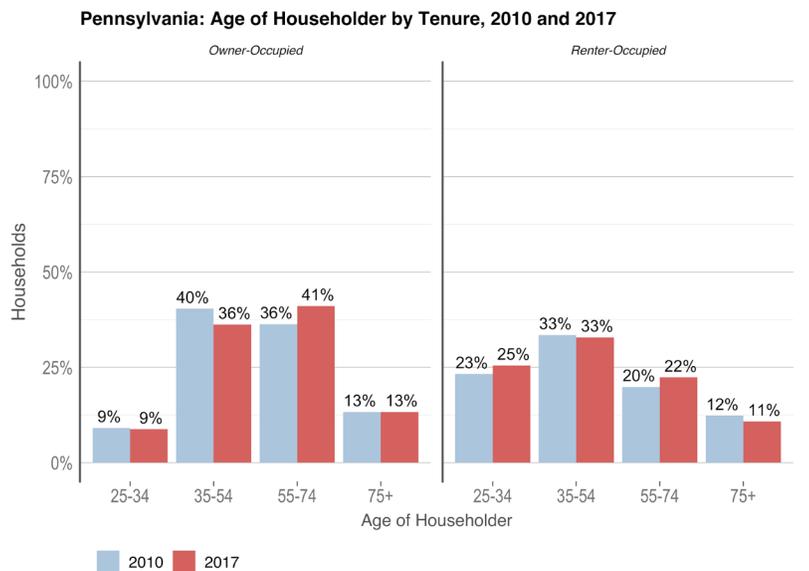
Even though homeownership remains much more common than renter-ship, nearly all (78%) of the net growth in households between 2000 and 2017 has been among renter households. The number of owner-occupant households has grown by about 50,000 since 2000, though it declined between 2011 and 2016 before seeing a slight uptick thereafter. Renters now make up nearly a third (31%) of all Pennsylvania households. Small households of one or two persons are more likely than larger households (three persons or more) to rent, so their increasing share of the population has driven some of the shift towards renter-ship.

Aging

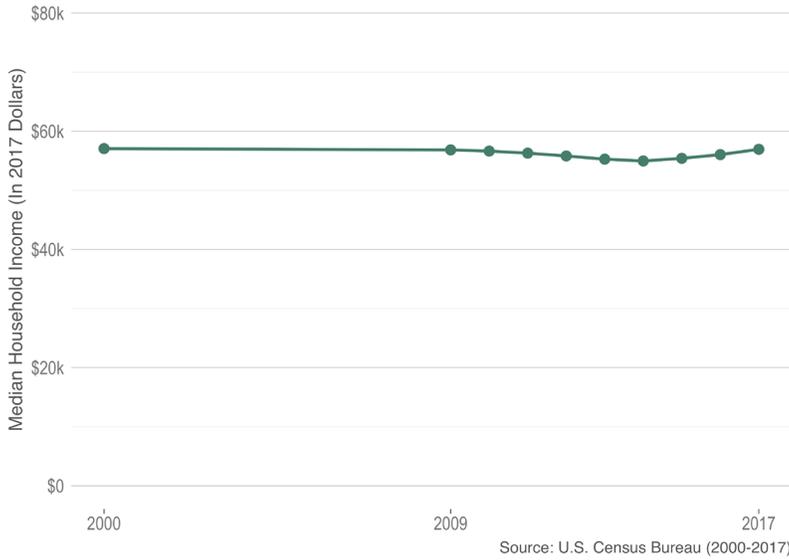
One of the most important trends affecting housing demand in Pennsylvania is the aging of the population. Older householders require housing that can accommodate aspects of aging, such as reduced personal mobility and fixed incomes. The senior population (those aged 65 or older) increased by more than 261,800 between 2000 and 2017. Today, 17% of Pennsylvanians are seniors, compared with 15% in 2010. Moreover, the 65-plus population is the only age group seeing sustained growth. The number of Pennsylvanians younger than 18, and those aged between 35 and 64, has been shrinking by several thousand individuals a year since 2011. The young adult age group (18 to 34 years old) has grown somewhat, but its share of the total population has remained constant.



Renters in Pennsylvania have historically been younger than owner-occupants, but their age make-up is diversifying and increasingly includes Pennsylvanians aged 55 and older. Nevertheless, older Pennsylvanians remain much more likely to own than to rent; those aged 55 to 74 are four times more likely to own than to rent, and those aged 75 or older are 2.7 times more likely to do so.



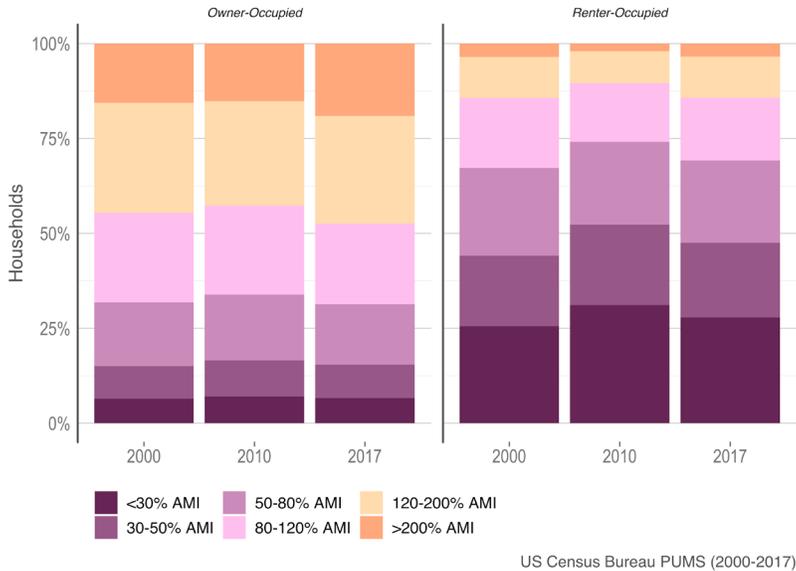
Pennsylvania: Median Household Income, 2000-2017



Household Income

A household’s income affects its ability to demand housing that meets its criteria, such as proximity to jobs and amenities; neighborhood characteristics; and a unit’s size and condition. Pennsylvania’s median household income as of 2017 is \$56,951, which is slightly less than the same statistic for 2000 (\$57,071), adjusting for inflation. Median household income dropped to a low of \$54,974 in 2014 before recovering to pre-recessionary levels in 2017. Although median household income, in real dollars, is very similar today to what it was in 2000, Pennsylvanians are increasingly polarized between the top and bottom of the income spectrum. A greater share of households occupy the very lowest income bracket (less than \$20,000 per year) and the income brackets well above the median (\$150,000 per year or more). See **Table 1** on the following page (page 7).

Pennsylvania: Households by Income Band, 2000-2017



The increasing polarization of households along the income spectrum becomes even more clearer if we group households by their income as a share of the U.S. Department of Housing and Urban Development (HUD)-adjusted Area Median Family Income (commonly abbreviated “AMI”). AMI is calculated by HUD based on the median income for a four-person household in a metropolitan area. Today, a greater share of households earn incomes that are either below 50% of their area’s AMI (which is considered very low income) or above 200% of their area’s AMI, than did in 2000. Much of this stratification is occurring as the number of low- and moderate-income homeowners shrinks and the number of high-income homeowners increases substantially. Meanwhile, the growing renter population is concentrated at the low end of the income spectrum.

Table 1. Pennsylvania Households by Income Bracket

Household Income	Households			Share of Households			Average Annual Percent Change, 2009-2017
	2000	2010	2017	2000	2010	2017	
Less than \$20k	702,560	802,589	829,739	15%	16%	17%	0.7%
\$20-\$40k	889,348	968,987	956,659	19%	20%	19%	0.0%
\$40-\$60k	826,807	814,725	824,047	17%	16%	16%	0.2%
\$60-\$100k	1,169,329	1,140,615	1,147,857	24%	23%	23%	0.1%
\$100-\$150k	712,027	713,819	703,311	15%	14%	14%	-0.1%
\$150k or more	479,116	499,849	545,829	10%	10%	11%	1.3%

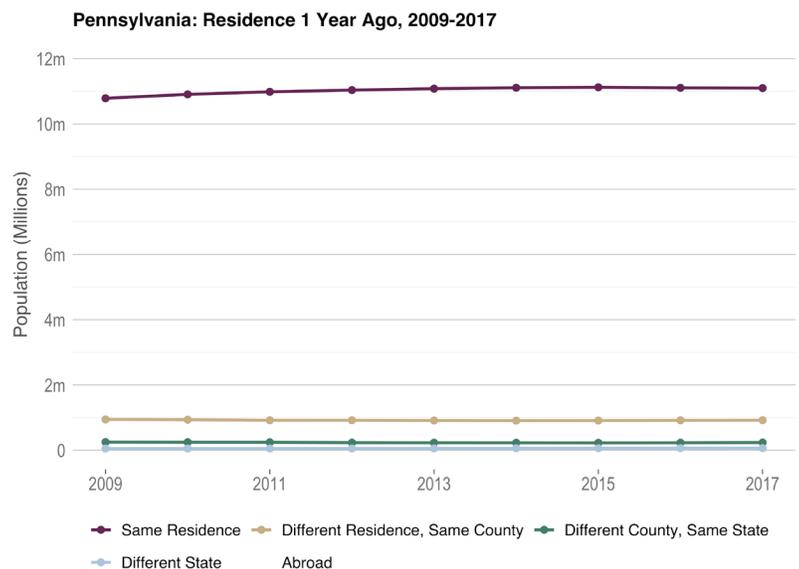
Source: U.S. Census Bureau (2000-2017)

Moves

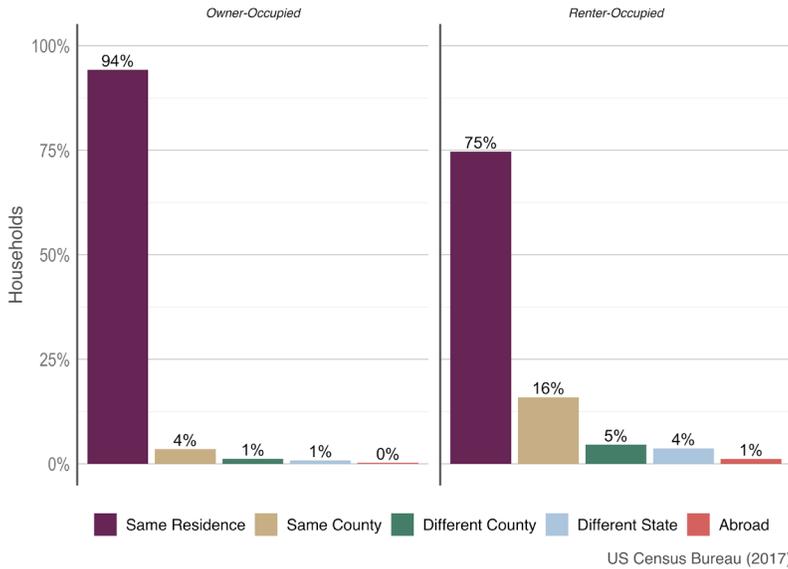
Migration is explored in depth in the “Special Topics” section of this report. However, we treat it briefly here, as it is an important factor in housing demand. Those moving to a new residence in Pennsylvania, either from within the state or outside of it, are affecting demand for housing.

In 2017, the vast majority of Pennsylvanians (88%) lived in the same house one year ago, which is very similar to 2010, when 87% of residents occupied the same residence the year prior. The share of residents moving within Pennsylvania (7%) or to Pennsylvania from a different county (3%), from a different state (2%), or from abroad (0.5%) have also held steady since 2010.

According to the 2017 American Housing Survey, the principal reason that Pennsylvanians moved away from their principal residence in the past two years are: to find a larger or better quality home (18%), to form their own household (15%), to access a more desirable neighborhood (15%), and to reduce their housing costs (11%). A small share of residents (2%) are forced to move by their landlord, bank, the government, or a financial institution.



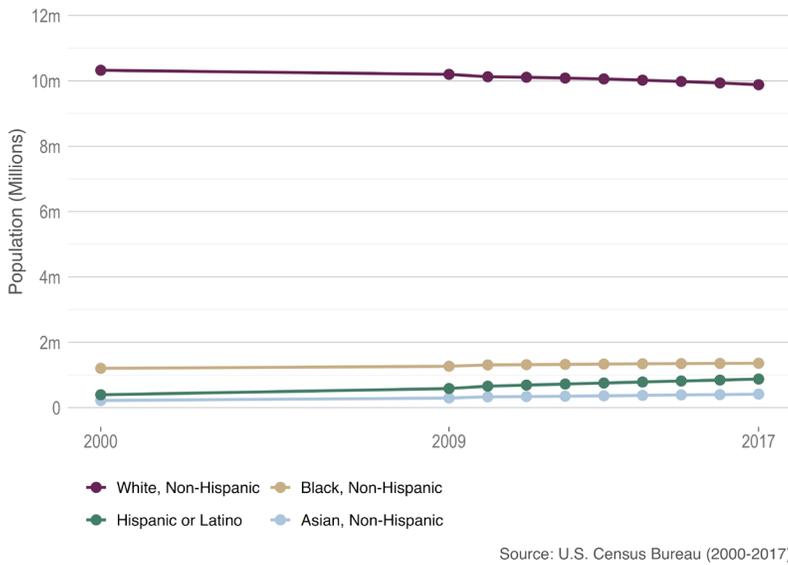
Pennsylvania: Residence 1 Year Ago by Tenure, 2017



Moves by Income and Tenure

Mobility, unsurprisingly, is greater among renters than among homeowners. Nearly a quarter of renters, compared with only 6% of owner-occupants, moved over the course of 2016. Mobility is associated with lower incomes. Residents who have not moved over the past year have a median per-capita income of more than \$30,000, compared with median incomes between \$20,000 and \$25,000 for those who moved from a different neighborhood, county, or state, and around \$16,000 for those who moved from another country.

Pennsylvania: Population by Race/Ethnicity, 2000-2017



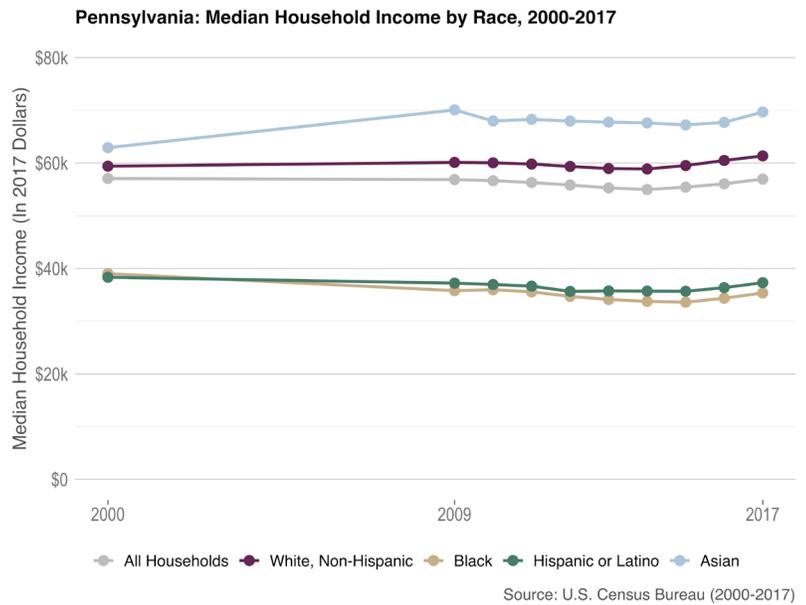
Race and Ethnicity

Housing consumption varies by race and ethnicity. This is because income, household size, mobility, and other economic and demographic factors shaping housing demand also vary by race and ethnicity. Direct and indirect discrimination also limit opportunities for racial and ethnic minorities during the housing search process, in the mortgage lending market, and in other aspects of housing consumption.

The non-Hispanic White population shrank by an average of 39,518 persons per year between 2009 and 2017, and now constitutes less than 10 million people. Meanwhile, the non-White population has grown from around 1.8 million people (15% of the state population) in 2000 to more than 2.6 million (21%) in 2017. Most of this growth has been among Latino/as (58% of the increase), with the rest split between non-Hispanic Asians (24%) and non-Hispanic Blacks (19%).

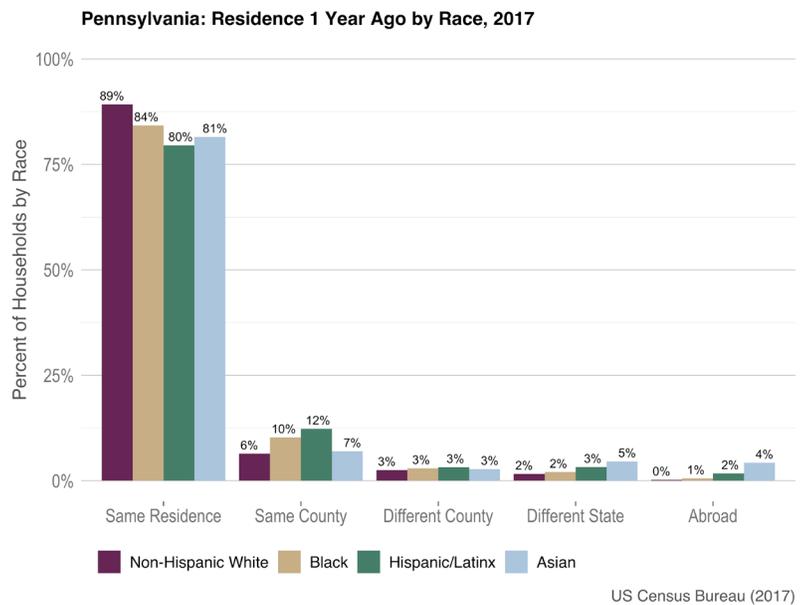
Race, Ethnicity, and Income

Median household incomes are greatest among Asians (nearly \$70,000), followed by Whites (about \$61,000). Latino/a and Black households trail far behind the statewide median, with less than \$40,000 in median annual household income. Households across races and ethnicities have seen their inflation-adjusted incomes recover after a recessionary slump, but the racial inequalities in median household income, remain essentially unchanged after two decades.

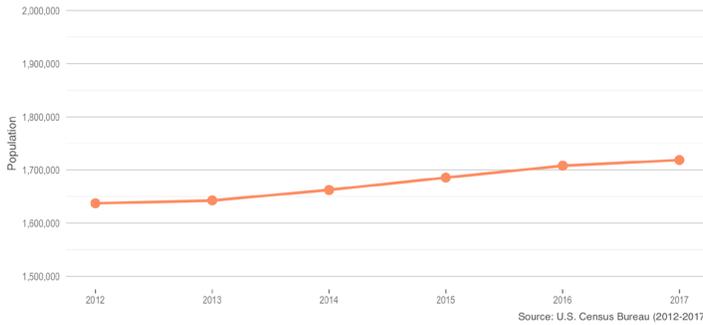


Race, Ethnicity, and Moves

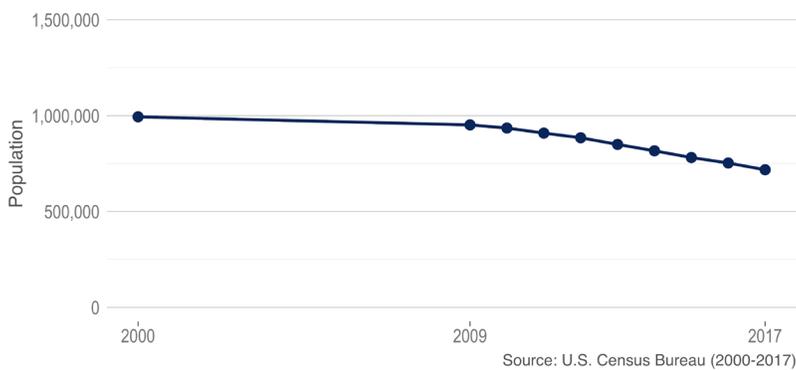
Racial and ethnic minorities move more frequently than Whites. Mobility is greatest for Latino/a and Asian Pennsylvanians (about 20% moved over the course of 2016), compared with Blacks (16%) and Whites (11%). Asians are much more likely than other residents to have moved into the state from abroad over the past year, while Blacks and Latino/as are more likely to have moved within the same county.



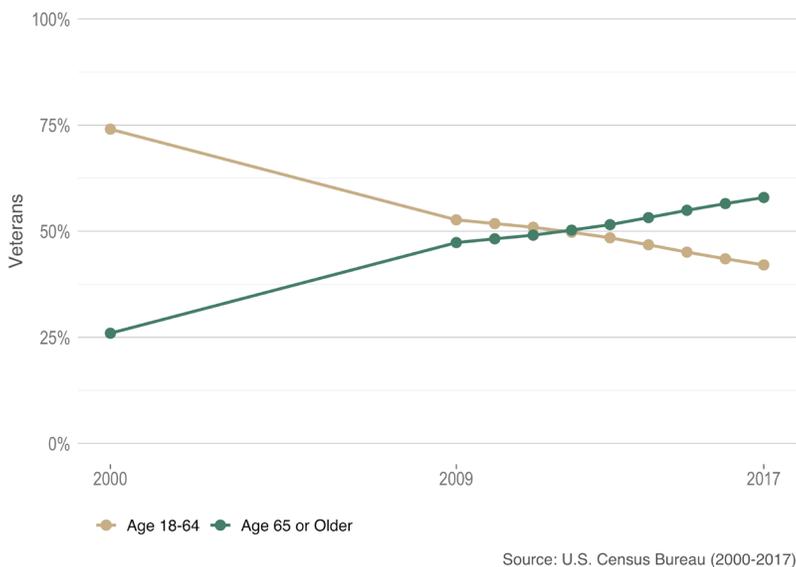
Pennsylvania: Persons Living with a Disability, 2012-2017



Pennsylvania: Veterans, 2000-2017



Pennsylvania: Veterans by Age Group



Disability

Certain groups have distinct housing needs, including those living with a disability. Physical disabilities may necessitate housing with wheelchair access, grab bars, or other modifications, while both physical and mental disabilities may require care provided in a group home environment. The incidence of disability is on the rise in Pennsylvania; the number of people living with a disability has grown from 1.64 million to 1.72 million (nearly 14% of the total population) since 2012, when disability measures were first included in the American Community Survey (ACS). Meanwhile, the population living in group quarters has remained constant at about 430,000 since 2010.

Those living with a disability are much more likely than the general population to be seniors (42%, as compared with 17% overall) and to be under the federal poverty threshold (22%, compared with 13% overall). These shares have remained stable over the period for which data are available (2012-2017).

Veterans

Veterans also constitute a special population. The nature of armed service, which may include multiple and extended deployments, makes it difficult to maintain stable housing. Injuries sustained during service in the armed forces—including invisible wounds such as traumatic brain injuries and Post-Traumatic Stress Disorder (PTSD)—increase the risk of housing insecurity and homelessness.¹ The veterans most at risk of homelessness are those who served during the Vietnam War era (who are now aged 55 or older), though younger veterans are also affected.² Veterans are specially targeted for housing assistance through HUD and the U.S. Department of Veterans Affairs. According to Census data, the number of veterans in Pennsylvania is declining; there were nearly one million veterans statewide in 2000, but there are now fewer than 718,000. The proportion of veterans aged 65 or older is increasing and actually surpassed the share of non-senior veterans in 2013. Pennsylvania is now home to about 416,000 veterans who are aged 65 or older.

¹ Stephen Metraux, Limin Clegg, John Daigh, Dennis Culhane, and Vincent Kane. 2013. "Risk Factors for Becoming Homeless Among a Cohort of Veterans Who Served in the Era of the Iraq and Afghanistan Conflicts." *American Journal of Public Health* 103: S255-S261.

² Perl, Libby. 2015. *Veterans and Homelessness*. Congressional Research Service. <https://fas.org/sfp/crs/misc/RL34024.pdf>

B. Characteristics of the Housing Supply and Access to Credit

Pennsylvania's housing stock is shaped by a range of forces including the construction industry; natural deterioration of housing; local development policy; and the availability of mortgage credit to households.

Pennsylvania's residential construction industry is showing signs of renewed vitality after the 2007 housing crisis and the ensuing recession. Employment in the construction industry has increased by about 50,000 employees since 2010.¹ Permitting for new residential construction has not recovered to 2000 levels, but has stabilized around 16,500 buildings per year. At the same time, mortgage lending has recovered, and loan volumes continue to increase.

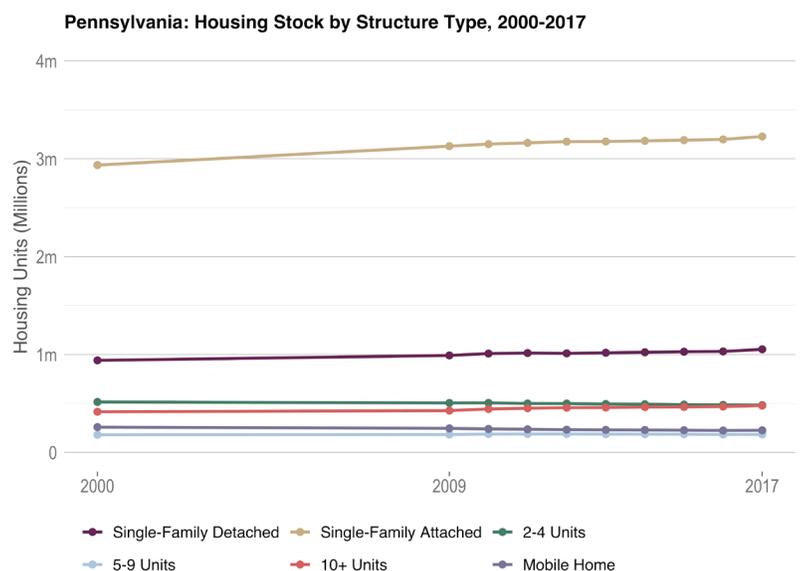
The housing stock continues to age and the vacancy rate is climbing rather than falling. An increasing share of vacant units are not for sale or rent, but stand empty for other reasons, including uninhabitability. A small but undiminished (and potentially growing) subset of housing units are in moderately or severely inadequate condition, with holes in the floors or roofs, failing plumbing and heating systems, pest and mold infestations, and broken windows.

Even as the housing stock grows, new units do not necessarily fit existing needs. Renter-ship is increasing, yet most new units are for sale. Small apartment buildings, which are traditionally among the most affordable building types, are disappearing. New homeownership units tend to be large, with three or four bedrooms and as many bathrooms. These facts seem to contradict increasing cost burdens among renters and the shift toward smaller households among owner-occupant households.

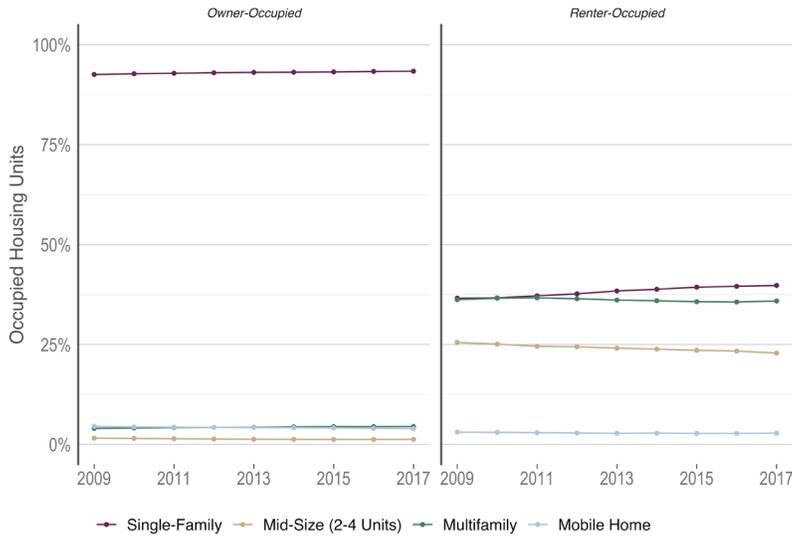
¹ U.S. Bureau of Labor Statistics. Employment, Hours, and Earnings, Construction Industry, Pennsylvania. 2009-2019.

Housing Type

Most homes (76%) in Pennsylvania are single-family structures. The remaining quarter of units in the state are split among multi-family buildings of five units or more (12%), small multi-family buildings of two to four units (9%), and mobile homes (4%). Large multi-family units are usually rentals (92%), as are smaller multi-family units (89%). Mobile homes are more likely to be owner-occupied than rented. Among non-vacant single-family homes, most (84%) are owner-occupied.



Pennsylvania: Housing Stock by Structure Type, 2009-2017

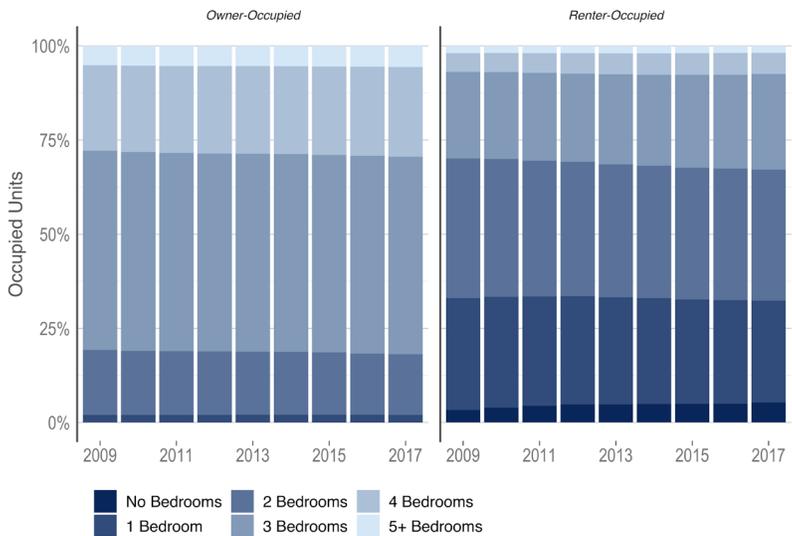


Source: U.S. Census Bureau (2009-2017)

Housing Type, Continued

The supply of single-family homes has increased by 405,000 units since 2000, and now makes up 2% more of the overall stock. The number of units in larger multi-family buildings has also grown, adding 66,400 units since 2000 and making up 1% more of the stock. Meanwhile, the number of smaller multi-family buildings is declining at a rate of nearly 2,700 units per year. Small multi-family buildings—duplexes, fourplexes, and bungalow courts—are sometimes called “the missing middle” because they integrate well with single-family housing in residential neighborhoods but provide more affordable choices and generate enough density to support transit.

Pennsylvania: Units by Number of Bedrooms, Tenure, 2009-2017



US Census Bureau (2009-2017)

Housing Unit Size

Among homeownership units, the number and share of relatively large units (with four or more bedrooms) has grown in recent years, while the number and share of units with one to three bedrooms has declined. This trend has occurred despite smaller household sizes among owner-occupants, and is part of a longstanding national trend towards building ever-larger new homes.¹ Most owner-occupied units in Pennsylvania are still three-bedroom homes, however (52%).

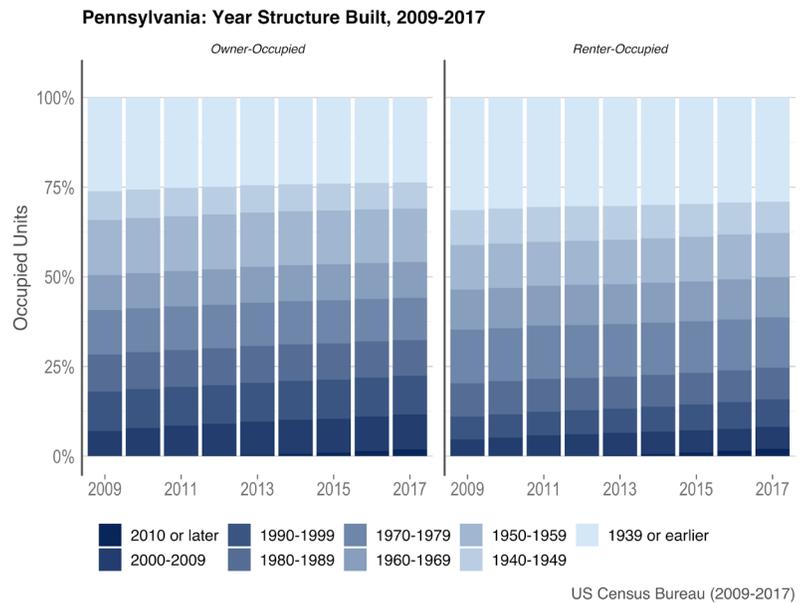
Among rental units, the growth since 2010 has been concentrated among studio apartments and fairly large units with three or four bedrooms. As in the ownership market, the share of mid-sized rental units (one to two bedrooms) has declined. Nevertheless, as overall renter-ship has increased, the absolute number of mid-sized units has increased as well. Today, most rentals have either two or three bedrooms (60%).

¹ U.S. Census Bureau. “Square Feet of Floor Area in New Single-Family Houses Completed.” Characteristics of New Housing Survey, 2018. <https://www.census.gov/construction/chars/>

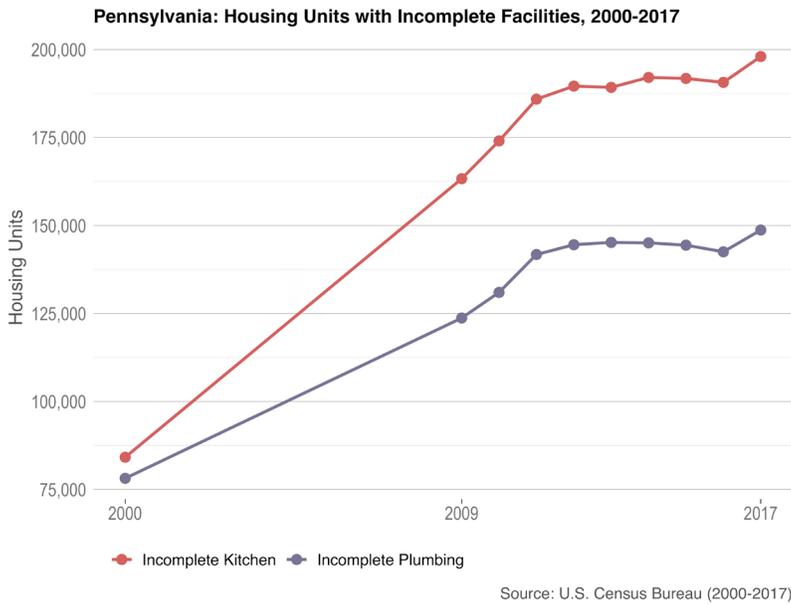
Housing Quality

Housing quality is difficult to assess and track over time. It is an amalgam of many factors, including the functionality of basic systems for heating, cooling, plumbing, etc.; the quality of home appliances; the presence of mold, asbestos, or lead; and physical characteristics of the structure, such as a weather-proof roof, adequate insulation, and strong door and window seals. There has been no statewide census of housing that measures these factors in Pennsylvania. Nevertheless, we can gather some clues about housing quality from a variety of sources. The Census Bureau also collects information about the completeness of kitchen and plumbing facilities. The biennial American Housing Survey (AHS) includes detailed measures of housing quality, but Pennsylvania-specific results are available only for 2015 and 2017. Finally, a building's age can act as a rough proxy for its quality, since housing tends to deteriorate over time. AHS data show that the earlier a home was built, the less likely it is to have heating, central air conditioning, a complete kitchen, or complete plumbing. Using a measure of housing adequacy also based on AHS data, the National Association of Homebuilders finds that housing age and the share of inadequate units are directly correlated, except for a spike in poor-quality housing built in the 1970s.¹

The median home in Pennsylvania belongs to a structure that was built in 1962, and is now more than fifty years old. This is older than the median home in every other state except New York (1956), Massachusetts (1961), and Rhode Island (1961). It is also 16 years older than the median home nationwide. More than half (58%) of Pennsylvania's housing was built before 1970. Rental housing is even older, with 61% of renter-occupied units belonging to buildings built before 1970. Based on age alone, we can guess that Pennsylvania's housing stock has substantial repair and rehabilitation needs.



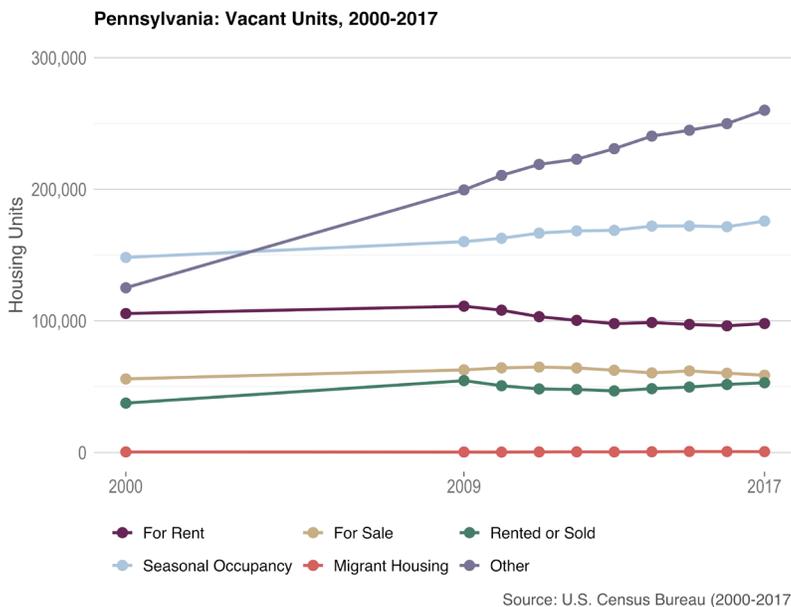
¹ Mousumi Sarkar. "How American Homes Vary by the Year They Were Built." Working Paper No. 2011-18. U.S. Census Bureau, 2011; Paul Emrath. "Quality of the Existing Housing Stock: As Good as You Thought?" Special Studies in Economics and Housing Policy. NAHB, 2012.



Source: U.S. Census Bureau (2000-2017)

Housing Quality, Continued

Only a very small share of occupied units statewide have incomplete plumbing or kitchen facilities (only 3.5% and 2.6%, respectively). The number of units with incomplete kitchens (meaning kitchens that lack a cooking stove, refrigerator, and/or kitchen sink) or incomplete plumbing systems has gone up since 2010, but the number of units involved is so small that the estimate’s margin of error accounts for 15% of the estimated increase. The AHS also finds very small numbers of inadequate housing. The 2017 survey of 5,165 housing units in Pennsylvania found that only 1.9% were severely inadequate, and 3.9% were moderately inadequate.¹ Again, the data show a slight increase over 2015 (the first year for which AHS housing quality data for Pennsylvania are available). They are also marginally higher than the national rates of inadequacy (1.1% of units nationwide are severely inadequate and 3.8% are moderately inadequate).



Source: U.S. Census Bureau (2000-2017)

Vacancy

Pennsylvania has a moderate vacancy rate compared to other states. As of 2017, approximately 646,000 units, or about 11% of the housing stock, were vacant. This is higher than some hot-market states like California and Washington, but low compared to many southern and midwestern states. Vacancy has increased since 2000, both in absolute terms (about 173,000 more units are vacant) and percentage terms (vacancy increased from 9% to 11% of the stock). Only 24% of vacant units are for rent or sale, with the remaining 76% vacant for “other reasons” (likely that the unit is uninhabitable); used for seasonal occupancy; undergoing or awaiting renovation; or used to house migrant workers. This represents an increase since 2000, when only 66% of units were neither for rent nor sale. The fastest-growing category of vacant units is “other,” or likely uninhabitable.

¹ Severely inadequate units have one or more serious problems related to heating, plumbing, and electrical systems or maintenance; moderately inadequate units have fewer or less severe problems, but still lack fully functioning systems. Source: U.S. Census Bureau. “Housing Adequacy.” American Housing Survey Appendix A: Subject Definitions and Table Index, 2017, A-17. <https://www2.census.gov/programs-surveys/ahs/2017/2017%20AHS%20Definitions.pdf?#>

New Construction

Pennsylvania's housing stock has been growing at an average annual rate of 17,940 units since 2010. Much of this growth is attributable to new residential construction rather than to the absorption of vacant units. In 2017, 16,450 permits were awarded for a total of 22,584 new residential units, 70% of which would be single-family units. The remaining 740 permits were evenly split among duplexes, three- and four-unit buildings, and multi-family structures.

Residential permitting has slowed considerably since it peaked in 2005, at over 40,000 permits. Still, it has recovered from the low of 12,000 permits reached in 2011.

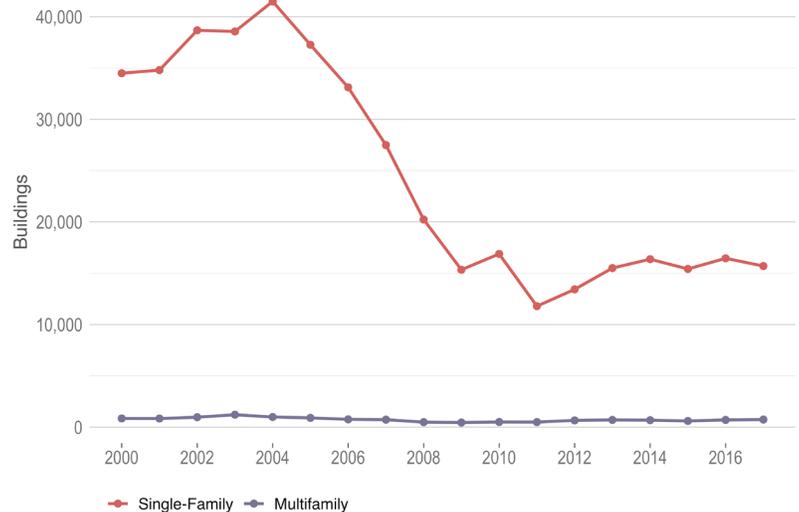
According to the U.S. Census Bureau's 2018 Characteristics of New Housing report, new single-family units built in the Northeast tend to be large. About 37% have three or more bathrooms, compared to only 22% in 2010. In addition, most have either three bedrooms (41%) or four (39%). Among new multi-family units, however, the number of bedrooms and bathrooms is decreasing.

The same report also shows that a declining share of new single-family units are built using modular construction methods (7% in 2018, compared to 11% in 2005). Only 4% of new units are built in age-restricted developments, which represents a decrease since 2014, when 10% of single-family and 12% of multi-family units were built in senior communities.

Mortgage Lending

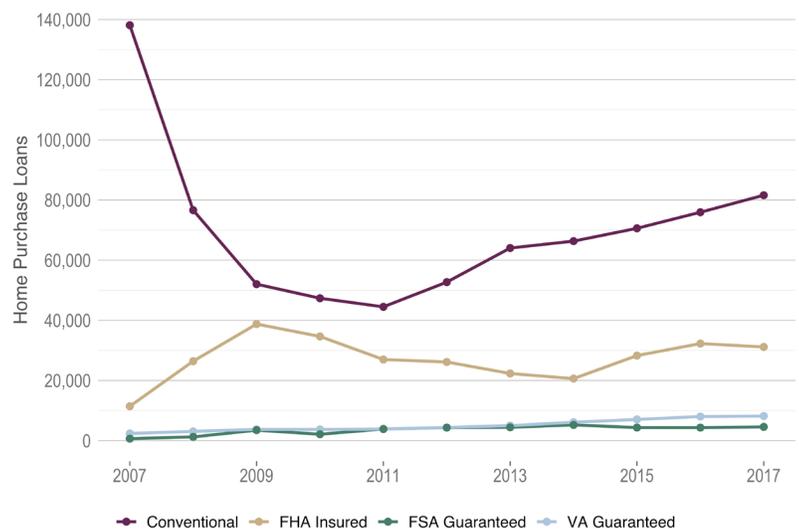
In 2017, there were over 125,000 mortgage originations for owner-occupied homes in one-to four-unit buildings in Pennsylvania, according to data collected under the Home Mortgage Disclosure Act (HMDA). This is a substantial increase since 2010, when there were only 87,822 mortgages originated. The largest increase has been among conventional mortgages. About 65% of mortgages issued today are conventional home purchase loans, with the remaining share being either FHA-insured (25%), VA-guaranteed (7%), or FSA-guaranteed (4%). Compare this with 2010, when only 54% of mortgages were conventional, and nearly 40% were FHA-insured.

Pennsylvania: New Buildings Permitted by Type, 2000-2017



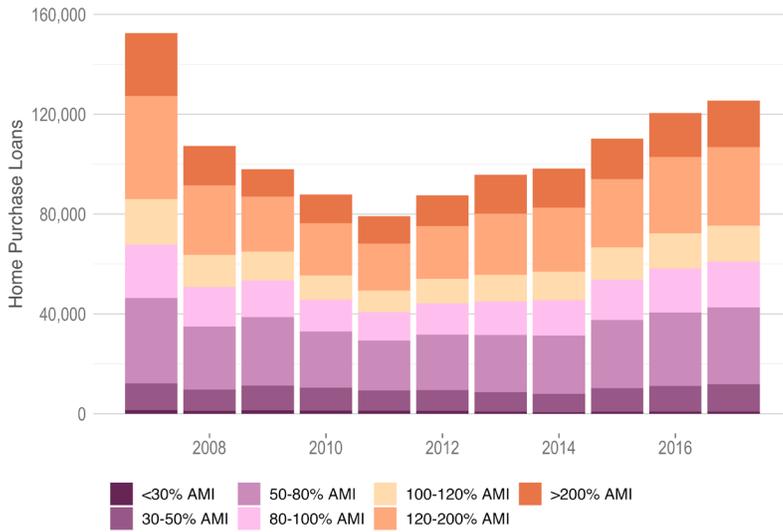
Source: PolicyMap (2000-2017)

Pennsylvania: Home Purchase Loans by Loan Type, 2007-2017



Source: Consumer Financial Protection Bureau HMDA Data (2007-2017)

Pennsylvania: Home Purchase Loans by Applicant Income Band, 2007-2017

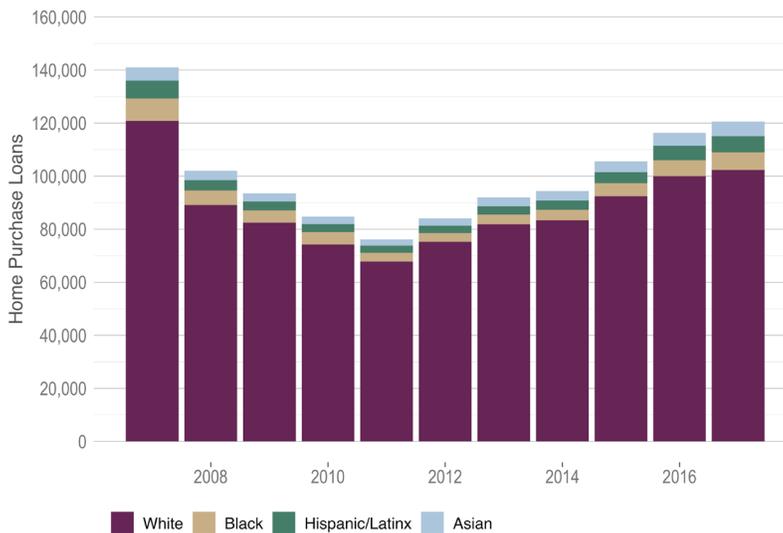


Source: Consumer Financial Protection Bureau HMDA Data (2007-2017)

Mortgages by Income

A quarter of mortgages goes to Pennsylvania households making between 50% and 80% of area median income, and another quarter goes to those making between 120% and 200% of area median income. Fewer mortgages go to those in the middle and at the top of the income spectrum. Households earning less than half of area median income receive the least mortgages. This breakdown has remained fairly constant over time, even as the absolute number of mortgages has changed dramatically.

Pennsylvania: Home Purchase Loans by Applicant Race, 2007-2017



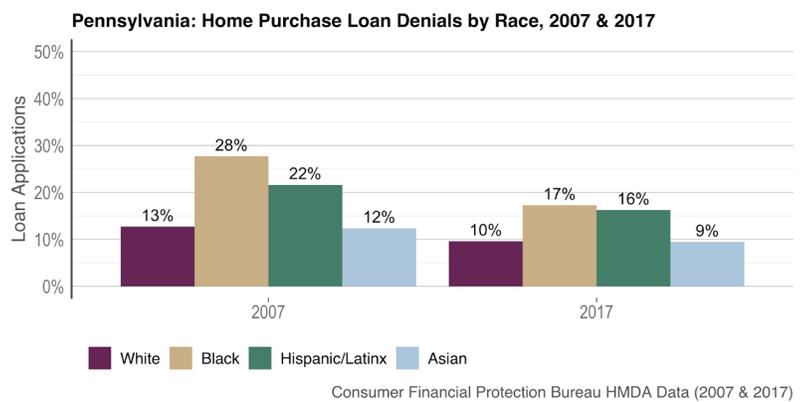
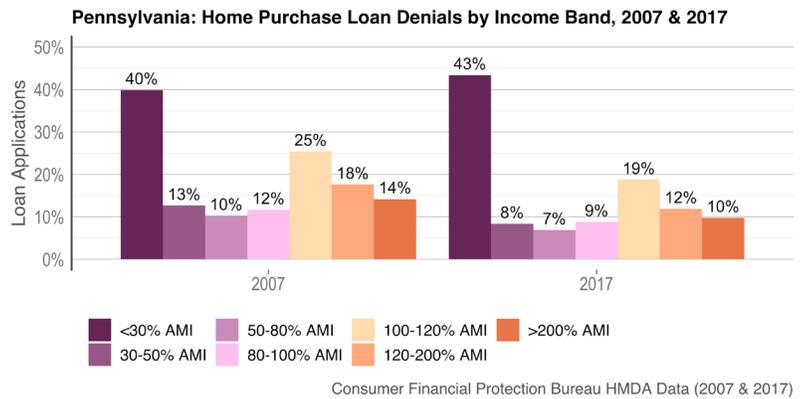
Source: Consumer Financial Protection Bureau HMDA Data (2007-2017)

Mortgages by Race

The majority of owner-occupant home purchase loans are awarded to Whites (82%), who make up 76% of the population. A disproportionately low share, 5%, go to Blacks (11% of the population) and to Hispanics (5% of mortgages versus 7% of the population). Asians, who make up 3% of the population, receive 4% of mortgages. The share of mortgages going to racial and ethnic minorities has increased very slightly since 2010.

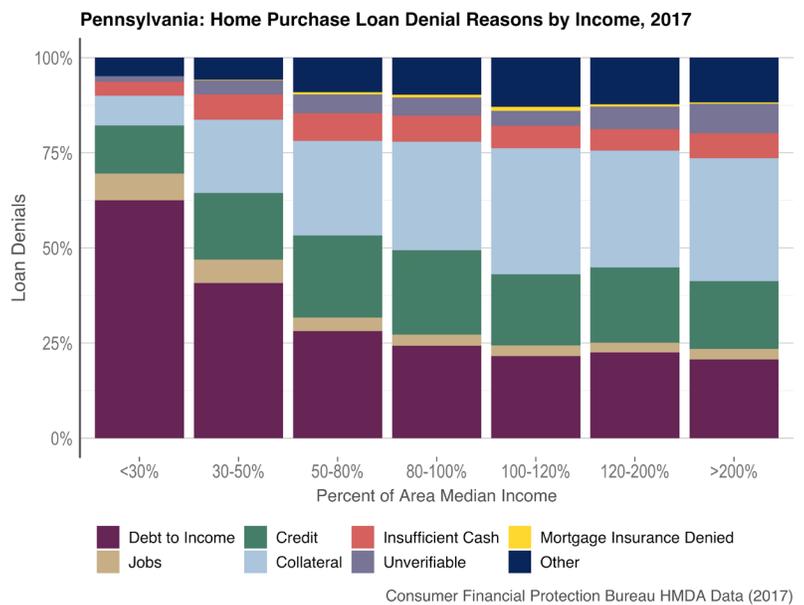
Mortgage Denials

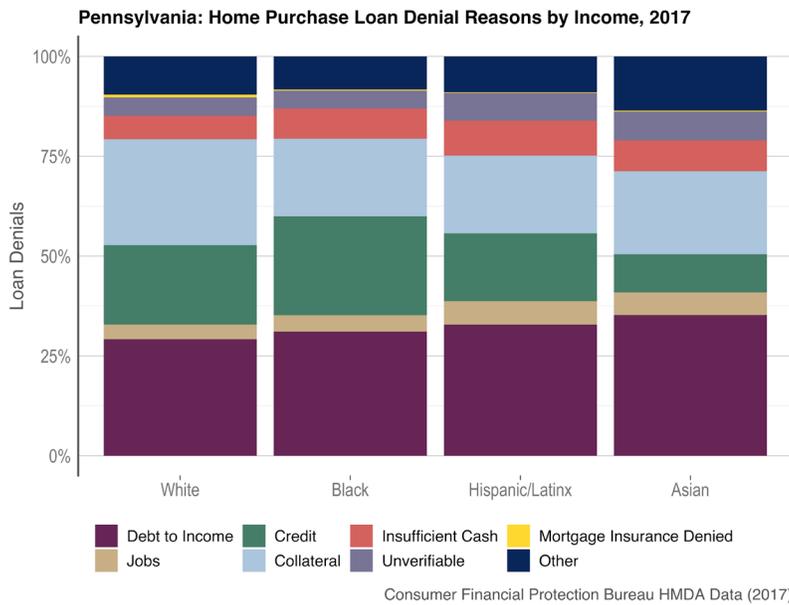
The rate at which mortgage applications are denied has decreased across the board since 2007. Home purchase loan applications are denied at different rates, and for different reasons, by race and income. Extremely low-income mortgage applicants receive by far the most denials (43% of Pennsylvania applicants with incomes at or below 30% of AMI are denied)—though it is interesting to note that the runners-up for the most loan denials are relatively well-off households earning between 100% and 120% of AMI. Black households have the highest denial rate of any racial or ethnic group (17%), closely followed by Hispanics/Latinos (16%).



Mortgage Denial Reasons

Lower-income applicants are more likely than higher-income ones to be denied a mortgage because of a too-high debt-to-income ratio, or the lack of steady employment income. Higher-income applicants are more likely to be denied on the grounds of insufficient collateral.





Mortgage Denial Reasons by Race

Black applicants are denied on the basis of their credit score 16% of the time, whereas this is the principal reason for denial in only 11% of cases for Whites, 10% for Latino/as, and 6% for Asians. Asians are most likely to be denied because of a too-high debt-to-income ratio, and Whites are more likely than applicants of other races and ethnicities to be denied because of a lack of collateral.

C. Housing Prices

Together, supply and demand determine the cost of housing. This section tracks the change in housing costs statewide over time, adjusting for inflation using the U.S. Bureau of Labor Statistics' Consumer Price Index.

In Pennsylvania, there are still 2.23 owner-occupant households for every renter household. But this represents a noteworthy change since 2000, when there were 2.49 owner-occupant households for every renter household. Renting is clearly on the rise, and more than 1.5 million Pennsylvanians are participating in the state's rental market. At the same time as renting is becoming a more common choice, the cost of rental apartments is increasing. Median gross rent increased by nearly 20% since 2000 (adjusting for inflation), and now consumes nearly 30% of the median household's income. This is not due just to the increase in the supply of high-priced units, but to an erosion of low-cost rental units, such that the supply of units renting for less than \$600 per month in 2017 dollars has shrunk by more than a quarter since 2000. These trends suggest that very important affordability issues are emerging in the Pennsylvania housing market, which are further explored in the following section ("**D. Housing Affordability**").

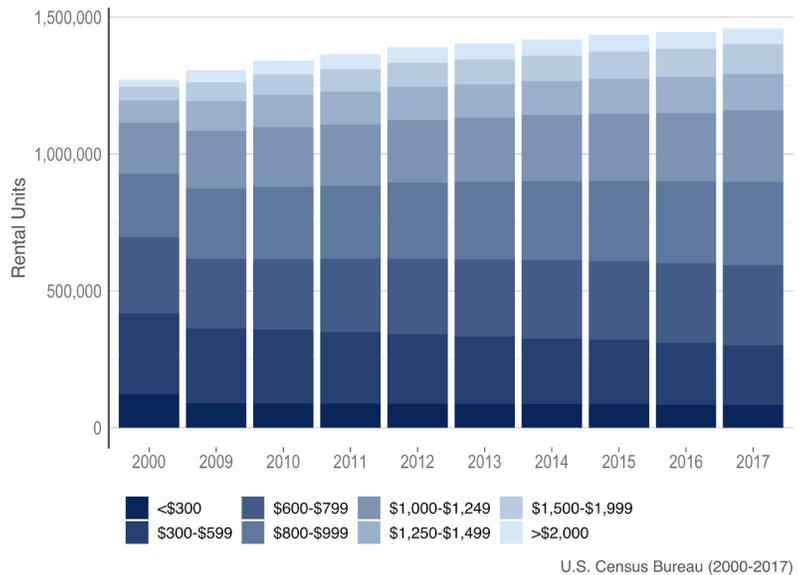
Rents

Rents in Pennsylvania are rising in real terms. Median gross rent in 2017 was \$885, compared to \$831 in 2010, and just \$756 in 2000, adjusting for inflation. Rent has risen an average of \$14 (in 2017 dollars) each year since 2009. The supply of low-cost rental units is rapidly disappearing. In 2000, 33% of rental units (over 417,000 units) rented for below \$600 in 2017 dollars. Today, only 21% of units (about 300,700 units) have rents this low. The greatest growth has been among rentals priced between \$1,000 and \$1,500 per month. In recent years, rents have increased most for efficiencies and for one-bedroom units.

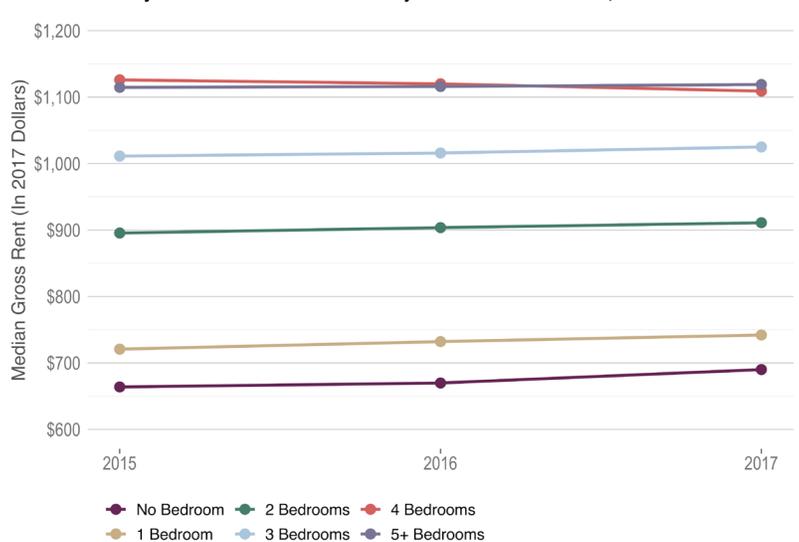
Unsurprisingly, rents are consuming a larger share of households' income. Whereas gross rent was 25% of the median renter household's income in 2000, it had risen to 30.4% by 2014. As renters' incomes have recovered somewhat post-recession, this share has dropped, but only to 29.6%, which is just on the verge of unaffordable (affordable housing is commonly defined as consuming no more than 30% of a household's income).¹

¹ U.S. Department of Housing and Urban Development. "Defining Housing Affordability." Policy Development and Research (PD&R) Edge. August 2017. <https://www.huduser.gov/portal/pdredge/pdr-edge-featd-article-081417.html>

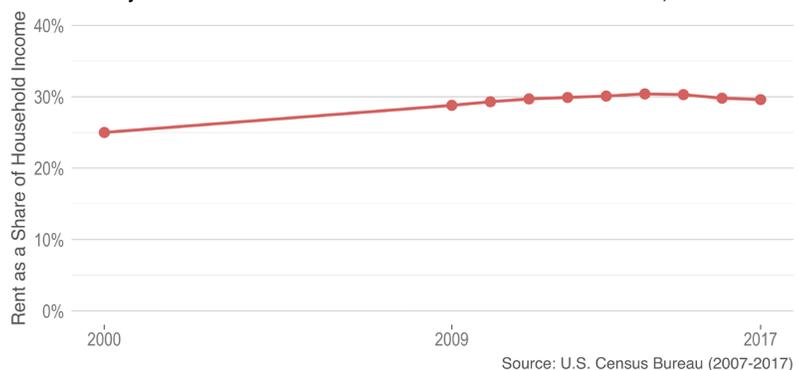
Pennsylvania: Gross Rent (In 2017 Dollars), 2000-2017

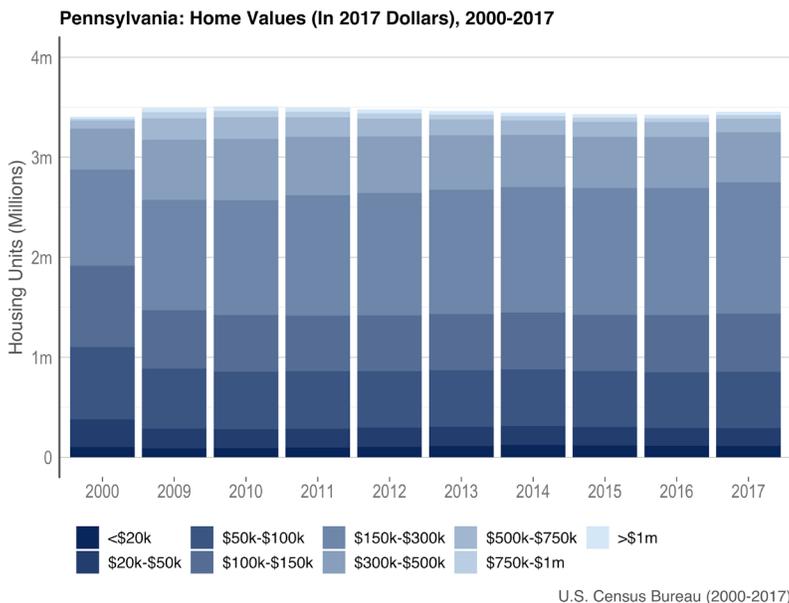
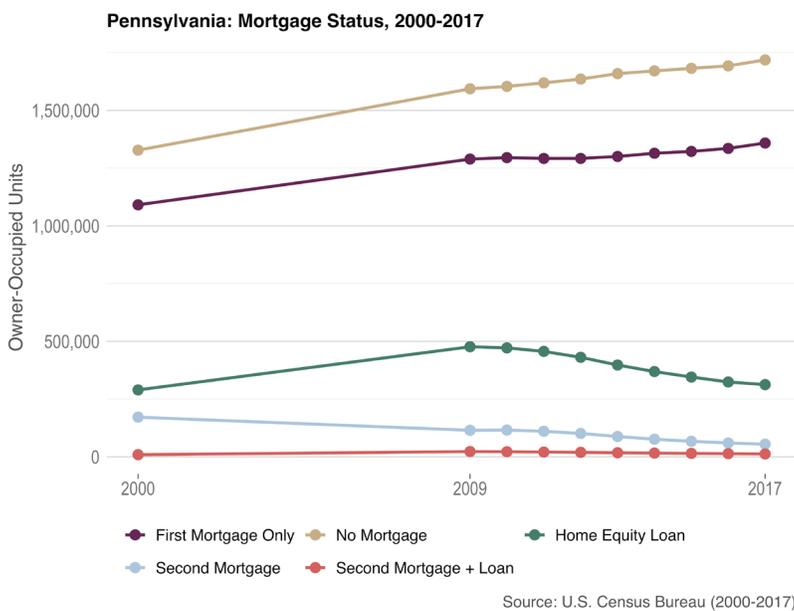
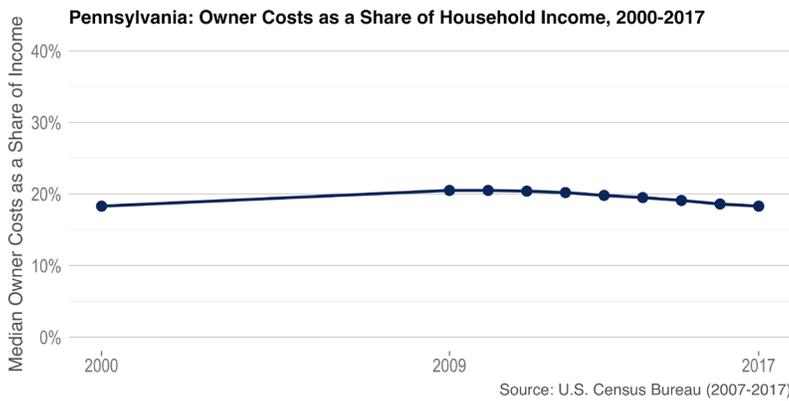


Pennsylvania: Median Gross Rent by Number of Bedrooms, 2015-2017



Pennsylvania: Median Gross Rent as a Share of Household Income, 2000-2017





Owner Costs and Values

Unlike the cost of renting a home, the cost of owning one has decreased, in real terms, since 2010. Whereas inflation-adjusted median monthly housing costs were \$1,568 in 2010, they were \$1,446 in 2017. Housing costs consume only 18% of household income for the median owner-occupant household (the share is 21% for households with a mortgage, and 13% for households without a mortgage). The share of income devoted to housing costs has fallen by 0.06 percentage points every year since 2009 for households with a mortgage. Fewer households are taking out a second mortgage or home equity loan today than in 2000 or 2010, and a larger share of owner-occupants (nearly 40%) have no mortgage at all. This may be partly or largely due to the aging of homeowners, who continue to age in place after their mortgage has been paid off.

At the same time, home values are increasing. Today, 58% of homes are valued at least \$150,000, compared with only 44% in 2000 (adjusting for inflation). The number of homes in the \$50,000-to-\$100,000 value range has decreased from 21% to only 16% of the ownership stock in the last two decades. Meanwhile, the share of homes in the lowest home-value category (\$0 to \$50,000) has also decreased from 11% to 8% of owner-occupied homes.

Home Sales

Home sale volumes have returned nearly to pre-recession levels, with over 152,000 homes sold in Pennsylvania in 2017. Sales of condominiums and units in small multi-family buildings remain comparatively low, at about 9,000 and 8,000 sales in 2017, respectively.

Single-family home sales prices have been rising steadily since 2014, and now sell for a median price of \$160,000. Prices are higher (\$185,000) for condominiums, though not nearly as high as they were pre-recession.

The U.S. Census Bureau publishes regional contract price data for new single-family home starts as part of the Annual Characteristics of New Housing report. In 2018, the Northeast region had the second-largest share of new starts in the \$500,000-or-more contract price range (28%). The share of units in this price range was only 4% in 2002. Meanwhile, the share of units in every price range below \$300,000 has decreased since 2002.

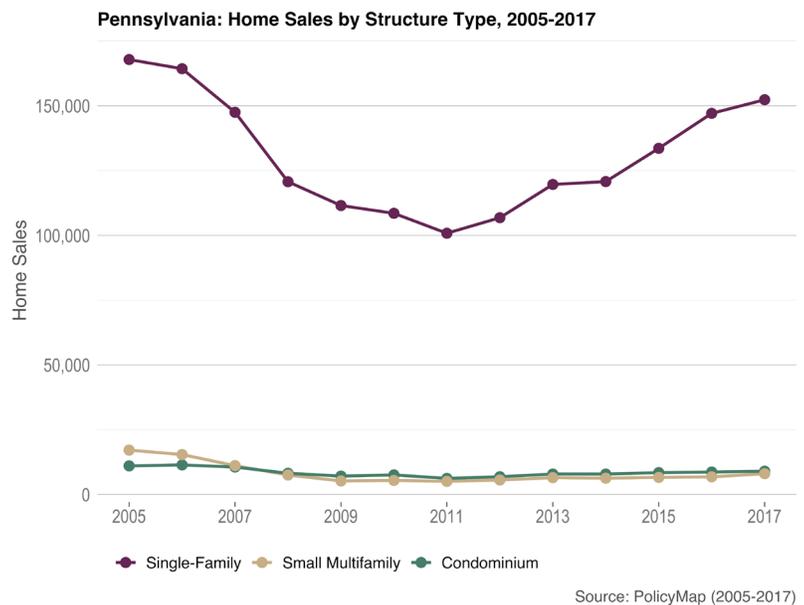


Table 2. Share of New Single-Family Units by Contract Price, 2018

Region	Contract Price						
	< \$100k	\$100k-\$150k	\$150k-\$200k	\$200k-\$300k	\$300k-\$400k	\$400k-\$500k	> \$500k
U.S.	4%	8%	13%	28%	19%	11%	16%
Northeast	6%	7%	14%	24%	14%	7%	28%
Midwest	2%	6%	11%	30%	21%	15%	14%
South	5%	12%	16%	31%	19%	9%	9%
West	2%	3%	11%	20%	20%	14%	30%

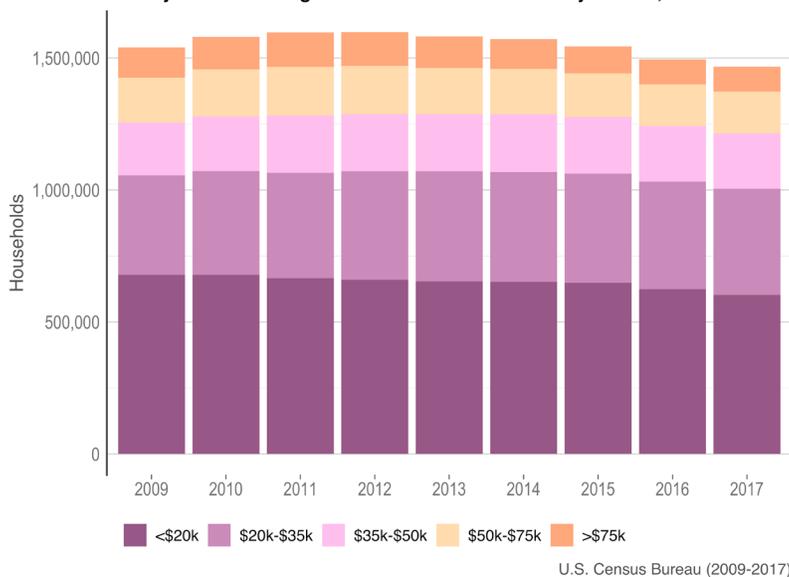
Source: U.S. Census Bureau Annual Characteristics of New Housing (2018)

D. Housing Affordability

There are many ways to measure housing affordability, including housing cost burdens and the size of the surplus or deficit of affordable and available housing by income group (sometimes called “the housing gap”). Trends in homelessness, foreclosure activity, and in-court eviction rates also provide clues about the affordability of housing in the Commonwealth.

Increasing income inequality, combined with the erosion of low-cost housing options, is translating into large cost burdens and a major deficit of affordable, available units at the low end of the income spectrum. These pressures do not appear to be driving up the incidence of homelessness, but this may be due to the difficulty associated with measuring homelessness. Eviction rates are on a shallow downward trajectory, possibly because municipalities such as Philadelphia are implementing stronger renter protections. Foreclosure rates, too, are decreasing—though they remain stubbornly high compared to most other states. In short, the affordability issues evident in rising cost burdens and growing affordable housing shortages have not had the consequences we might expect—or not yet—as measurable by traditional means.

Pennsylvania: Housing Cost Burdened Households by Income, 2009-2017



Cost Burdens

There are many ways to measure housing affordability. The most standard of these measures is “housing cost burden,” or the ratio of a household’s monthly housing costs to their monthly income. Households are considered “cost burdened” when they pay more than 30% of their monthly income in housing costs, and “severely cost burdened” when they pay 50% or more of their monthly income for housing.

The overall number of cost-burdened households in Pennsylvania has trended downwards since 2012, but the phenomenon has become more segregated by income over time. As of 2017, 73% of households earning less than \$20,000 a year are cost burdened, compared to about half of households earning \$20,000 to \$35,000 in a year, and about a third of households earning \$35,000 to \$50,000. Only 18% of those earning \$50,000 to \$75,000 are cost burdened, and only 5% of those earning more than \$75,000 are cost burdened. Slightly more households at the bottom of the income spectrum, and fewer households at the top, are experiencing cost burden than did in 2010, when the distribution was marginally more equal.

Cost Burdens, Continued

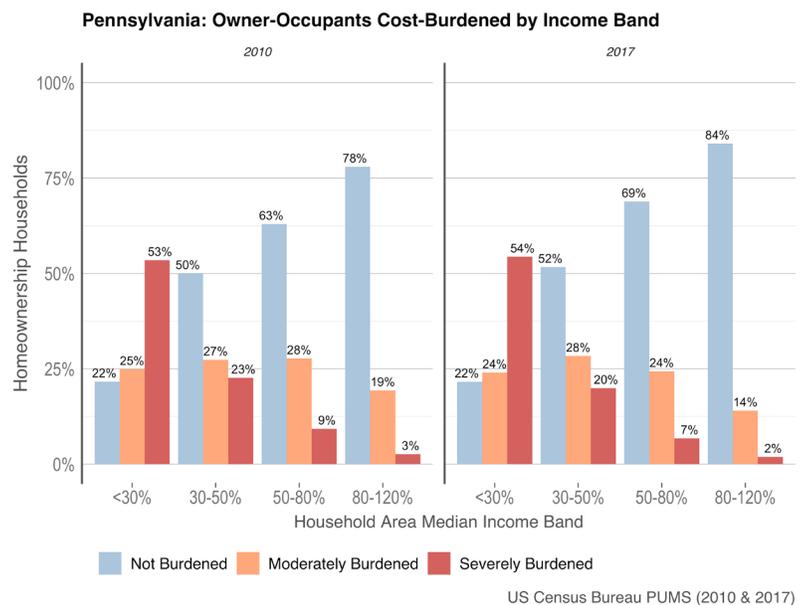
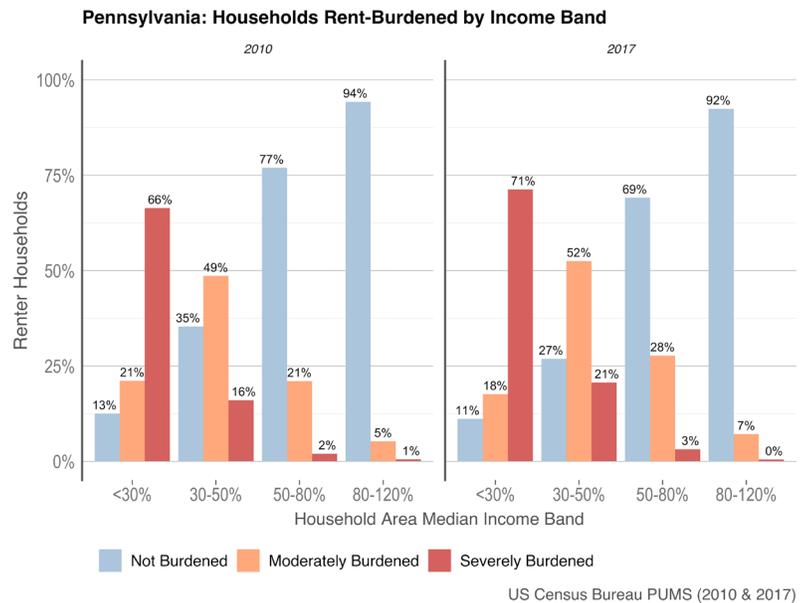
The experience of cost burden is more common among renters than among homeowners. Of the total population of renter households, 49% are cost burdened, and over half of these are severely cost burdened. Meanwhile, among homeowners, only 27% are cost burdened, and less than 40% of these are severely burdened. Cost burdens are even lower among homeowners without a mortgage.

Low-income renters face by far the greatest affordability challenges in terms of cost burden. Today, 71% of renters earning less than 30% of AMI are severely rent burdened. Moderate and severe rent burdens are widespread among households earning anything less than 80% of AMI, and both the incidence and degree of rent burden has increased since 2000. In comparison, very similar numbers and shares of homeowners are moderately and severely cost burdened today as in 2000. The incidence of cost burden remains less common for homeowners than for renters, even among the lowest-income homeowners.

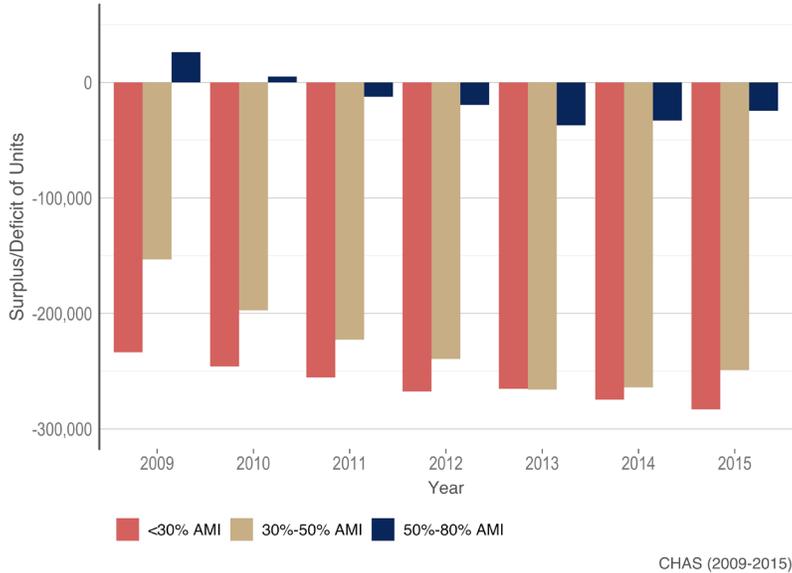
The Housing Gap

Another way of measuring affordability is to quantify the surplus or deficit of homes affordable to households at different points along the income spectrum. HUD maintains a dataset called the Comprehensive Housing Affordability System (CHAS) that includes special tabulations of ACS data, which makes it possible to estimate these surpluses and deficits. CHAS data are available for the years 2005 through 2015.

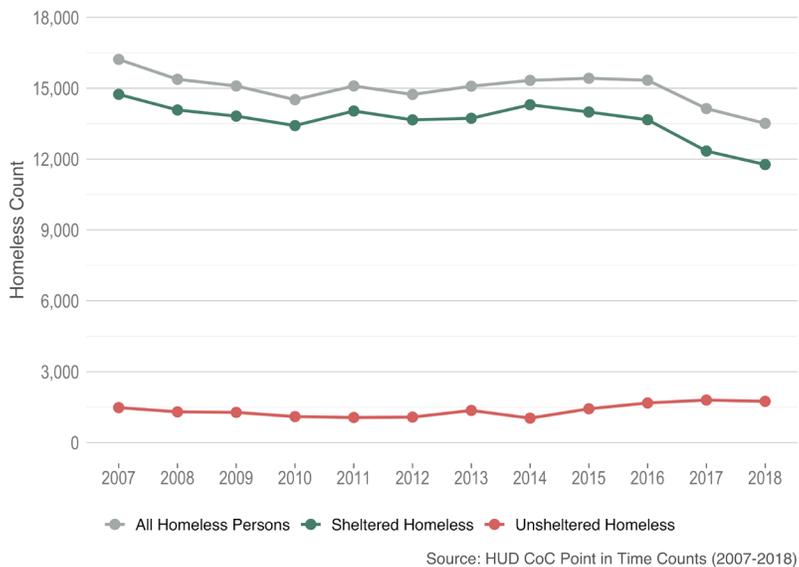
As of 2015, there was a deficit of 159,635 units of housing affordable to households below 30% of area median income. This deficit has grown by nearly 37,000 units since 2010. Households at 30 to 50% of AMI, though still considered low-income, benefit from a narrow surplus of 26,370 units affordable to them, and those at 50 to 80% of AMI enjoy a surplus of 356,100 units affordable to them. However, it is worth noting that these surpluses have been shrinking since 2010.



Pennsylvania: Deficit of Affordable, Available Units by Income, 2009-2015



Pennsylvania: Homelessness, 2007-2018



The Housing Gap, Continued

Even if a home is affordable to a certain household, it may not be available to them. Higher-income households can choose to occupy low-cost rental homes, making them unavailable to lower-income households. If we look just at homes that are available—meaning they are either vacant or occupied by a household of similar or lower income—we find a deficit of affordable units for all households below 80% of AMI, and that this deficit has increased since 2010.

Homelessness

One of the most dire outcomes of housing unaffordability is homelessness. A 2018 study found that in communities where people spend more than 32% of their income on rent, the homeless rate increases sharply. This is because rising rents and stagnating incomes lead to a “cascading affordability crunch” that increases the risk of homelessness for those on the bottom economic rung.¹

It is difficult to accurately measure the extent of homelessness, since it can take many forms beyond living on the street or in a homeless shelter. For instance, the federal McKinney-Vento Act defines homeless children and youth as individuals who lack a fixed, regular, and adequate nighttime residence, including any children and youth whose families are doubled up with another family in the same home; who live in motels, hotels, trailer parks, or camping grounds; who live in cars, public spaces, abandoned buildings or substandard housing; and children who have been abandoned in hospitals or who are awaiting foster care placement.² National homelessness data collected by HUD Continuums of Care rely on point-in-time counts of sheltered and unsheltered people experiencing homelessness on a single night in January each year.³ As such, they underestimate less visible forms of homelessness.⁴

¹ Chris Glynn, Thomas H. Byrne, and Dennis P. Culhane. “Inflection Points in Community-Level Homeless Rates.” Zillow, 2018. <https://www.zillow.com/research/homelessness-rent-affordability-22247/>

² U.S. Department of Education. “Nonregulatory Guidance.” Title VII-B of the McKinney-Vento Homeless Assistance Act as Amended by the No Child Left Behind Act of 2001. <https://www2.ed.gov/programs/homeless/guidance.pdf>

³ U.S. Department of Housing and Urban Development. “Point-in-Time Count and Housing Inventory Count.” HUD Exchange. <https://www.hudexchange.info/programs/hdx/pit-hic/>

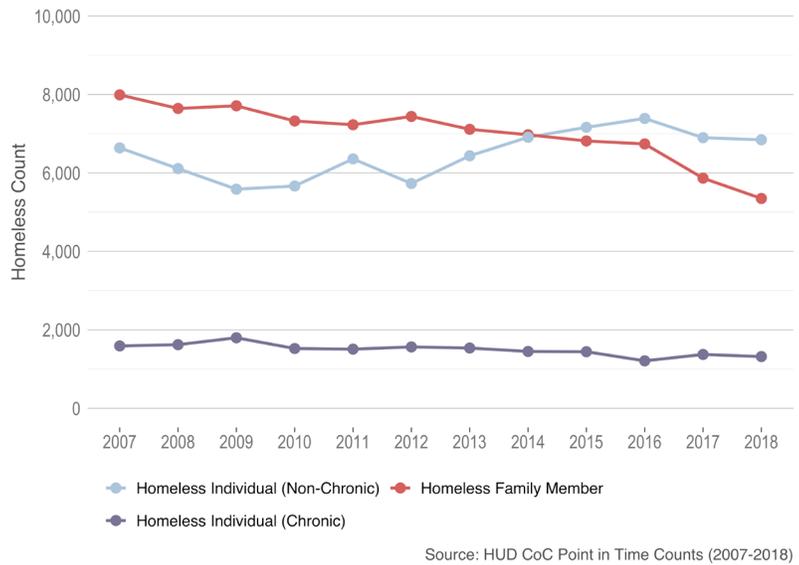
⁴ Darrell Stanley et al. Don’t Count On It: How the HUD Point-in-Time Count Underestimates the Homelessness Crisis in America. National Law Center on Homelessness and Poverty, 2017. <https://nlchp.org/wp-content/uploads/2018/10/HUD-PIT-report2017.pdf>

Homelessness, Continued

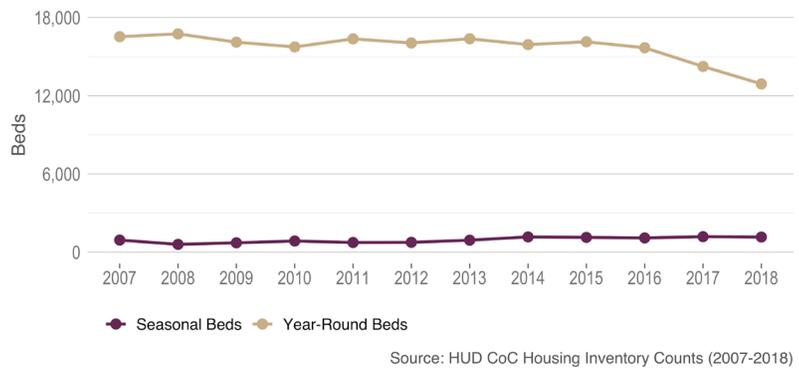
In 2018, the 16 Continuums of Care within Pennsylvania collectively estimated that the state is home to 13,512 homeless individuals. This is the lowest count since 2007, which is the earliest year for which these data are available. Most of those counted were sheltered (87%), though this percentage has been declining since 2014. Of the sheltered, the majority were sleeping in emergency shelters (67%), rather than in transitional housing or “safe haven” shelters for victims of domestic violence.

Given the limitations of point-in-time counts, it is not surprising that the majority (60%) of homeless individuals counted in Pennsylvania in 2018 were individuals not belonging to a family. A small share of these (16%) were chronically homeless individuals, meaning that they had been continuously homeless for a year or more, or had four or more episodes of homelessness in the past three years. The number of homeless families has been declining since 2012, when it reached 2,476 families. As of 2018, only 1,760 families were homeless, according to the point-in-time count.

Pennsylvania: Family vs. Individual Homelessness, 2007-2018



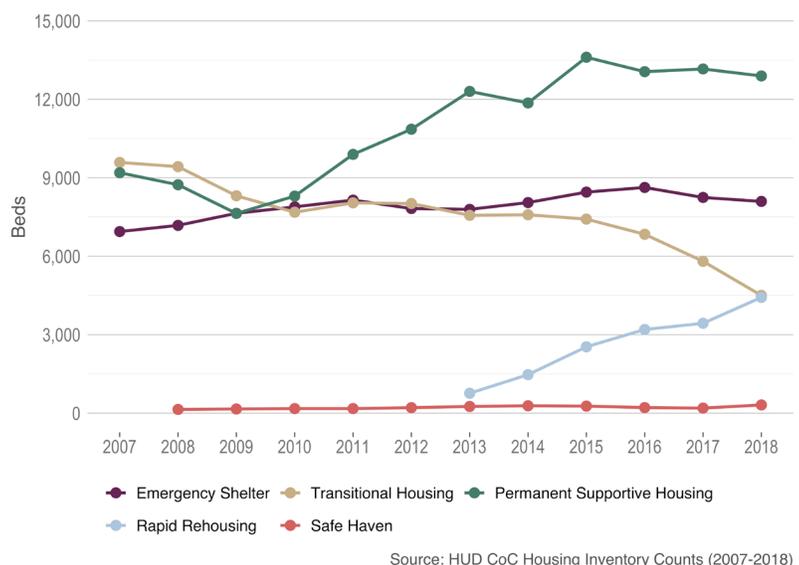
Pennsylvania: Homelessness Housing Inventory, 2007-2018

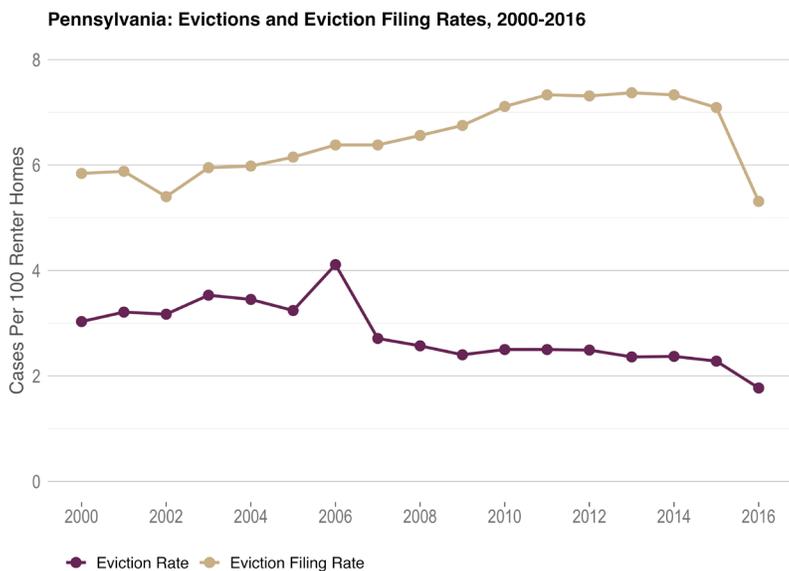


Homeless Housing Inventory

Because the sheltered homeless are easier to count than are the unsheltered, one factor in the decline in Pennsylvania’s estimated homeless population may be the decline in the total number of available shelter beds. The state now has only about 12,900 year-round beds in emergency shelters, transitional housing, and safe haven shelters, compared with more than 16,500 in 2007. At the same time, the state’s Continuums of Care have focused on expanding their inventories of permanent supportive housing and rapid re-housing units, which help to resolve and divert from experiences of homelessness. Pennsylvania now has nearly 12,900 beds in permanently supportive housing, and more than 4,400 beds in rapid re-housing units.

Pennsylvania: Homelessness Housing Inventory by Type, 2007-2018





Eviction

Eviction is another sign of housing affordability problems. In Philadelphia, 95% of eviction cases in 2016 were brought by landlords because their tenants failed to pay rent; nonpayment of rent was the exclusive reason cited in 67% of eviction filings that year. While in some of these cases, tenants may have been withholding rent, it is probable that in most cases they were simply unable to pay. Eviction can land a family in a homeless shelter; in Philadelphia, “about 20% of those who enter homeless shelters report eviction as the precipitating reason.”¹

In 2016 (the most recent year for which the Eviction Lab has published data), there were approximately 87,900 eviction filings in Pennsylvania. This is an eviction filing rate of 5.3 cases filed for every 100 renters, which is lower than the national rate of 6.1. This has not always been the case, however; eviction filing rates peaked at 7.3 in Pennsylvania in 2011—slightly higher than the national rate of 7.2.

It is important to note that only one-third of filings in Pennsylvania actually end in an eviction, whereas about 40% of filings nationally do. Even as the eviction filing rate climbed between 2006 and 2011, the eviction rate has declined.

Foreclosure

For homeowners, unaffordability can lead to the loss of one’s home not through eviction, but through foreclosure. According to the most recent RealtyTrac data, approximately one in every 2,400 homes in Pennsylvania is in foreclosure. This is the lowest rate since pre-recession levels, but remains the thirteenth highest rate in the country. ATTOM Data Solutions, RealtyTrac’s parent company, reports that nearly 31,000 properties in Pennsylvania were foreclosed in 2017. The company attributes much of this foreclosure activity to the deferred effects of the recession. In Pennsylvania, foreclosures are judicial, meaning that the lender seeking foreclosure has to file suit in court. This judicial process can take close to a year longer than a non-judicial foreclosure would.² Judicial oversight, along with other protections designed to keep homeowners in their homes for as long as possible, has created a backlog of foreclosure cases that counties are still addressing.³ Others attribute the persistently high rates of foreclosure to predatory lending.⁴ Finally, some homeowners who managed to avoid foreclosure during the recession may now be facing foreclosure anew as costs have remained high and incomes low, yet federal foreclosure prevention programs have expired.

¹ Mayor’s Task Force on Eviction Prevention and Response. Report and Recommendations. City of Philadelphia, 2018, pp.8-10.

² Brian Feinstein. “State Foreclosure Law: A Neglected Element of the Housing Finance Debate.” Penn Wharton Public Policy Initiative. Issue Brief, vol. 6, no. 10, 2018. <https://publicpolicy.wharton.upenn.edu/live/files/305-a>

³ Candy Woodall. “Pennsylvania Counties with the Most Foreclosures.” PennLive, 2018. https://www.pennlive.com/news/2018/02/pennsylvania_counties_with_the.html

⁴ “Pennsylvania Ranked Among Worst for Home Foreclosures.” ABC27, Feb. 6, 2018. <https://www.abc27.com/news/pennsylvania-ranked-among-worst-for-home-foreclosures/>

F. Housing Assistance

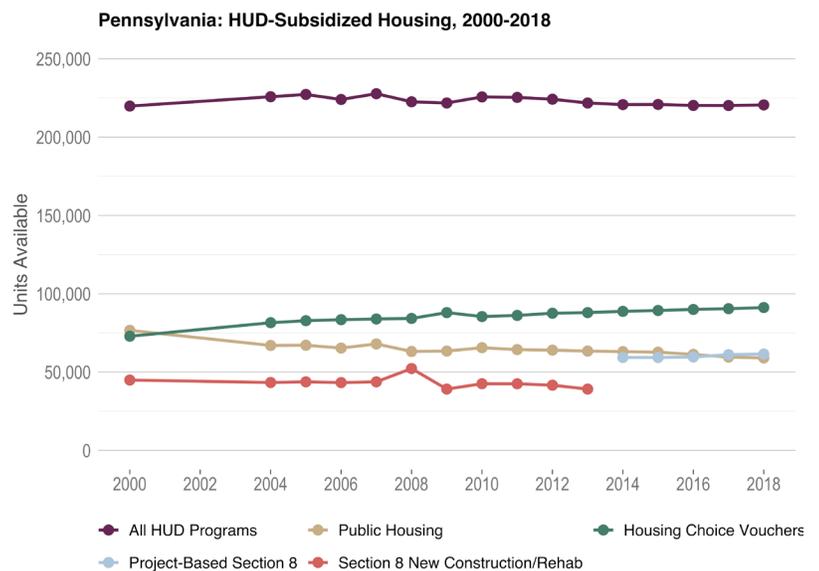
Federal, state, and local governments, as well as nonprofit agencies, intervene in the market to make housing more affordable. The availability of subsidized housing remains far short of need, however. HUD's most recent report on "worst case housing needs" found that, in 2017, 40% of very low-income renters in the Northeast experience worst case needs (including severe rent burden and severely inadequate housing), but only 32% receive federal housing assistance. In the Northeast, the shortage of housing assistance is greatest in more densely populated suburbs, where 43% of very low-income renters have worst case housing needs but only 29% receive assistance.¹

As federal funding for housing assistance declines, and as existing subsidized units are increasingly threatened with affordability contract expirations, Pennsylvania faces enormous challenges in meeting the growing need for affordable housing. Apart from advocating for a more robust federal commitment, the state and its localities must maximize their resources and explore innovative financing mechanisms in order to continue to develop and preserve affordable housing.

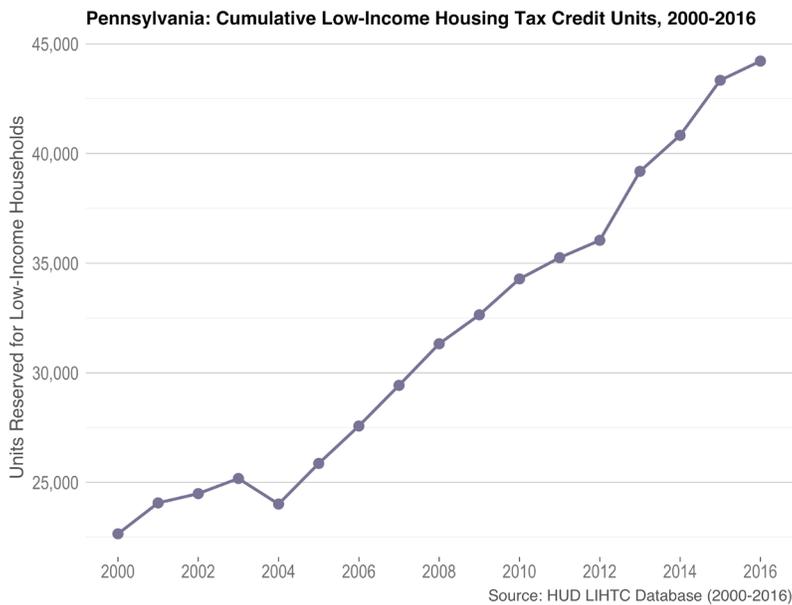
¹ U.S. Department of Housing and Urban Development, Policy Development and Research. Worst Case Housing Needs. Report to Congress, August 2017. <https://www.huduser.gov/portal/sites/default/files/pdf/Worst-Case-Housing-Needs.pdf>

Federal Housing Subsidies

Federal housing programs operated through HUD are a vital source of deep, long-term subsidy for housing in Pennsylvania. As of 2017, there are about 220,200 units receiving subsidy through various HUD programs, though this number does not take into account the overlap that occurs when the same unit receives multiple HUD subsidies.¹ The main HUD programs in Pennsylvania are the Housing Choice Voucher Program, which equipped nearly 90,500 low-income households with a voucher that covered any rent in excess of 30% of their income for qualifying rental units; Project-Based Section 8, which subsidized 61,150 private housing units to make them affordable to low-income households; and public housing, which included 59,850 low-cost, publicly owned units in 2017.



¹ Vincent Reina and Michael Williams. "The Importance of Using Layered Data to Analyze Housing: The Case of the Subsidized Housing Information Project." *Cityscape* 14, no.1 (2012): 215-222.



Federal Subsidies, Continued

The total number of HUD unit-subsidies has remained almost perfectly constant over the course of the last two decades, although the makeup of different programs has changed in important ways. For example, the number of households using Housing Choice Vouchers, which was slightly lower than the number living in public housing in 2000, is now 52% greater than the number of public housing households. The implications of a shift from project- to tenant-based subsidies is much debated. Some argue that tenant-based subsidies cost less to the government and give participants access to better neighborhoods. Others argue that voucher programs depend heavily on the available housing stock and that project-based subsidies do more to revitalize neighborhoods.¹

Since the early 1990s, one of the most important affordable housing subsidies comes not through HUD but through the Internal Revenue Service (IRS) by way of state housing finance agencies like the Pennsylvania Housing Finance Agency. This subsidy is called the Low Income Housing Tax Credit (LIHTC). Affordable housing projects can compete for tax credits based on criteria set out in the state's Qualified Allocation Plan (QAP). LIHTCs take the form of either a 9% tax credit (typically used for new construction) or a 4% tax credit (typically used for rehabilitation or for new construction financed with tax-exempt bonds). Each year, for 10 years, a tax credit equal to roughly 9% or 4% of a project's qualified basis (cost of construction) is claimed. Developers either use the credits or sell them to investors to raise capital. Historically, the credit rates have not actually been 9% and 4%; instead, they have fluctuated in response to market interest.²

As of 2020, there are over 54,600 tax credit units reserved for low-income households in Pennsylvania. This is a sizable increase since 2000, when only about half that number (22,660) of low-income tax credit units existed. However, it is unclear whether the LIHTC-financed stock will continue to expand at the current pace. In 2017, the federal corporate tax rate was reduced from 35% to 21%, which reduces the value of tax credits for investors. The federal government softened the impact of tax reform by temporarily increasing the availability of 9% tax credits. However, one source estimates that tax reform will nevertheless reduce the future supply of affordable rental homes by at least 210,000 units nationally over the next ten years.³

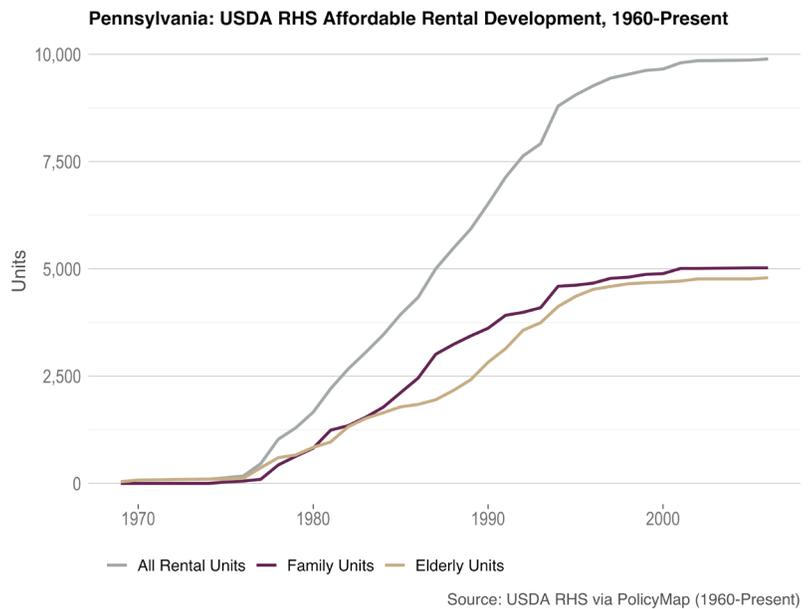
¹ See Kirk McClure. "Housing Vouchers versus Housing Production: Assessing Long-Term Costs." *Housing Policy Debate* 9, no.2 (1998): 355-371; Lan Deng. "Which Housing Policies Are Best? An Assessment of the Efficiency and Equity Advantages of the Low-Income Housing Tax Credit Program versus the Voucher Program." Ph.D. Diss, University of California, Berkeley, 2004.

² Congressional Research Service. *An Introduction to the Low-Income Housing Tax Credit*. Updated February 27, 2019. <https://fas.org/sgp/crs/misc/RS22389.pdf>

³ Kevin Wilson and Michael Novogradac. "How Recent Tax Law Changes May Affect State LIHTCs." Novogradac, March 30, 2018. <https://www.novoco.com/notes-from-novogradac/how-recent-tax-law-changes-may-affect-state-lihtcs>

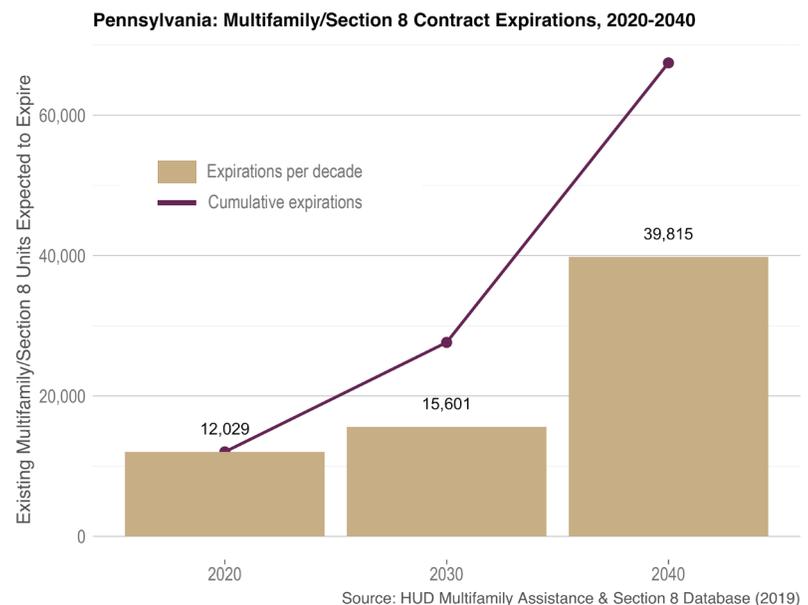
Federal Subsidies, Continued

Another source of federal housing subsidy that has been important to rural Pennsylvania is the U.S. Department of Agriculture's (USDA) Rural Housing Service (RHS), which offers loans and loan guarantees to support homeownership, affordable housing development, and housing preservation in rural areas. As of June 2016, there were 32,895 active loans in the RHS' Single Family Housing Guaranteed Loan Program and 6,215 active loans in the Single Family Direct Loan Program. In addition, the RHS subsidized the development of about 10,000 affordable rental units between 1960 and 2006 (the last year in which it subsidized multi-family development). In 2006, the RHS began making guaranteed loans to rural, affordable multi-family projects and has made 8 loans to LIHTC projects between 2006 and 2015.¹



Federal Subsidy Expirations

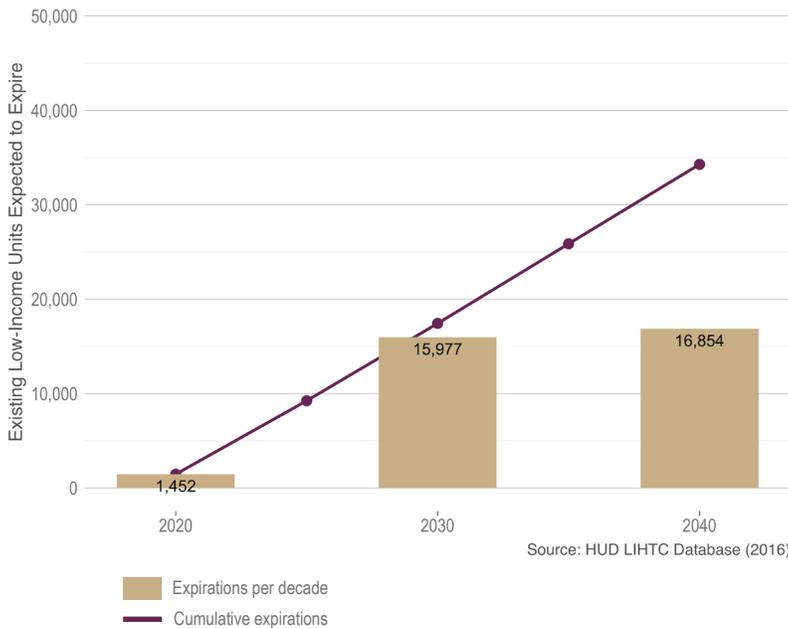
A growing threat facing federally subsidized housing is subsidy expirations. Subsidies made through the Section 8 program and other project-based HUD programs, through the USDA RHS multi-family development program, and through the Low Income Housing Tax Credit are invested in privately owned rental housing. In exchange for the subsidy, the property owner enters into a contract that requires them to maintain a certain share of units as affordable for a certain period of time. Affordability periods vary by program, by state, and by the year in which the subsidy was awarded. For example, Project-Based Section 8 contracts are typically 20 to 40 years long, with the option to renew for 1, 5, or 20 years.²



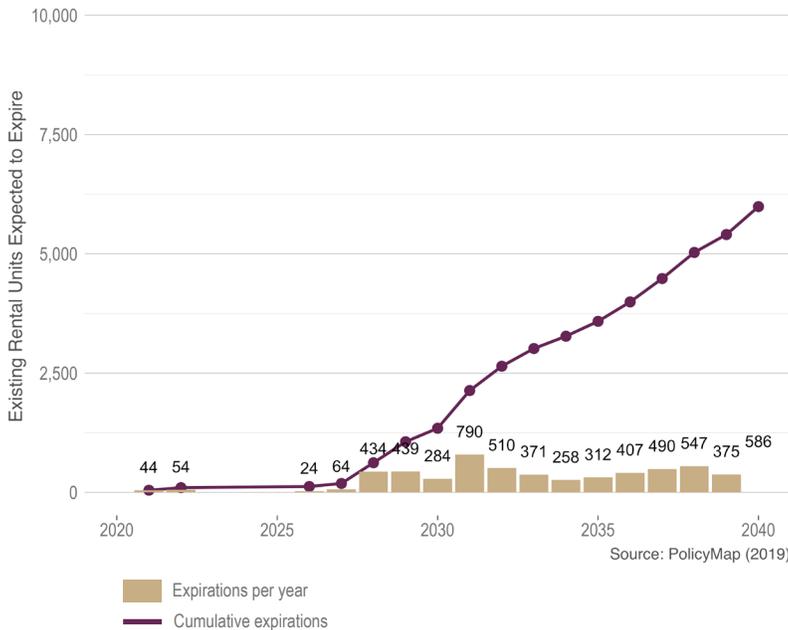
² U.S. Department of Agriculture Rural Housing Service via PolicyMap, 2019.

¹ Vincent Reina. "The Preservation of Subsidized Housing: What We Know and Need to Know." Working Paper WP18VR1, Lincoln Institute of Land Policy, 2018. https://www.lincolninst.edu/sites/default/files/pubfiles/reina_wp18vr1.pdf

Pennsylvania: Low-Income Housing Tax Credit Unit Expirations, 2020-2040



Pennsylvania: USDA Rural Rental Housing Expirations, 2020-2040



Federal Subsidy Expirations

The LIHTC program initially required only a 15-year affordability commitment; in 1989, the affordability period was extended to 30 years. States have the authority to extend the affordability period still further.¹ As of 2019, the Pennsylvania Housing Finance Agency requires that LIHTC applicants must “demonstrate a commitment to serve low-income residents for a period of not less than 40 years or, in the alternative, offer homeownership opportunities to qualified residents after the initial 15 year compliance period.”¹ When the affordability contracts expire, property owners can choose to raise rents to market rates, or they may take the units off-line entirely.

According to HUD and USDA data, Pennsylvania risks losing 15,977 low-income LIHTC units; 15,601 Section 8 and other HUD-subsidized multi-family units; and 1,343 RHS-subsidized units between 2020 and 2030 (bearing in mind that there is overlap between these programs). A still greater share of the current stock is faced with subsidy expirations in the following decade. In order to preserve the state’s subsidized affordable housing stock, it will be necessary to invest new subsidies, and in many cases to finance the rehabilitation of these aging units.

¹ Pennsylvania Housing Finance Agency. Second Amendment to the Pennsylvania Housing Finance Agency’s Allocation Plan for Year 2019-2020 Low Income Housing Tax Credit Program, 2019. https://www.phfa.org/forms/multifamily_program_notices/qap/2019_and_2020/second-amendment-to-2019-2020-lihtc-allocation-plan.pdf

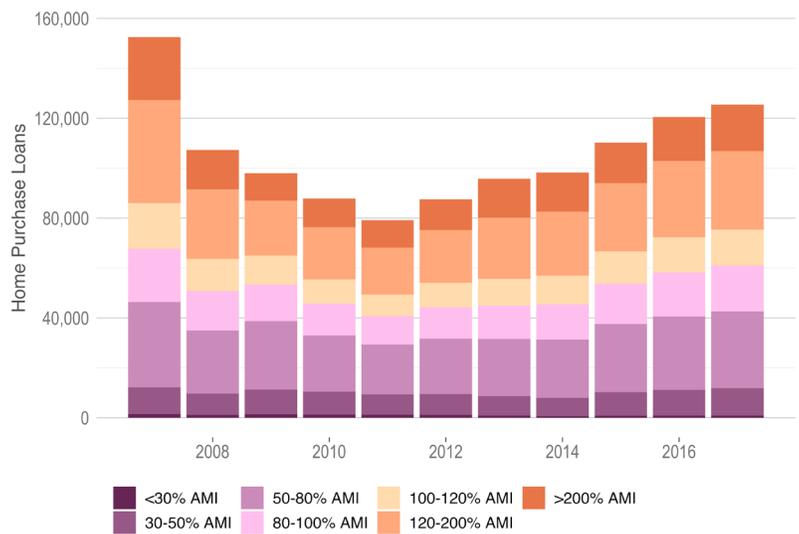
Local Housing Subsidies

Many localities offer their own housing assistance programs, including down-payment grants, home repair loans and grants, housing counseling, legal aid in housing court, emergency shelter, and more. While it would be a challenging task to track all these programs statewide, we can say something about the federal funding that helps support them. Many local housing programs are at least partially financed with federal Community Development Block Grant (CDBG), Emergency Solutions Grant (ESG), and HOME Investment Partnership funds.

For example, Pittsburgh received about \$16 million in CDBG funds in the 2018 fiscal year, 12% of which it spent on housing activities. It also received \$1.75 million in HOME funds and \$2.17 million in ESG funds, which were used to fund homeless shelters and diversion programs and develop affordable housing.¹ Together, these funds made up approximately 15% of Pittsburgh's funding for local housing programs, with the balance coming from the Pennsylvania Housing Finance Agency (57%), the Pennsylvania Department of Community and Economic Development (1%), and the City's Housing Opportunity Fund (27%). In smaller localities that do not have robust local revenue streams for housing assistance, the proportion of federal funding for local housing programs is even greater.

Federal funding to localities through the CDBG, ESG, and HOME programs has been declining over time. Funding to Pennsylvania localities through these programs fell from a total of \$343 million in 2003 (the earliest year for which these data are available from HUD) to \$251 million in 2019—a decline of over \$90 million, or 26%.² These declines put stress on the localities that rely on federal funding to provide critical housing assistance.

Pennsylvania: Home Purchase Loans by Applicant Income Band, 2007-2017



Source: Consumer Financial Protection Bureau HMDA Data (2007-2017)

Table 3. Federal Housing Grants to Pennsylvania Localities

Year	CDBG, ESG, and HOME Allocation: Statewide Total	Average Period Percent Change
2018	\$257,514,170	+16%
2015	\$222,263,505	-2%
2012	\$227,473,471	-23%
2009	\$296,530,932	1%
2006	\$294,674,374	-14%
2003	\$342,656,619	n/a

Source: HUD Exchange (2003-2018)

¹ City of Pittsburgh Office of Management and Budget. Consolidated Annual Performance and Evaluation Report (CAPER). Fiscal Year 2018. https://apps.pittsburghpa.gov/redtail/images/6146_Draft_FY_2018_CAPER.pdf

² U.S. Department of Housing and Urban Development. "Awards and Allocations." HUD Exchange, 2019. <https://www.hudexchange.info/GRANTEES/ALLOCATIONS-AWARDS/>

PART 2. Urban and Rural Areas

The statewide trends discussed in the previous section are geographically nuanced. For example, even though Pennsylvania’s population is growing as a whole, rural counties in the state are seeing population decline, on average. This section will explore how key statewide trends play out differently in rural counties, “small” urban counties, and “large” urban counties. The method used to classify counties along the urban-to-rural spectrum is described in detail in **“Appendix A: Sources and Glossary.”** Based on this method, we identify thirty rural counties, thirty-three small urban counties, and four large urban counties (Philadelphia, Allegheny, Montgomery, and Delaware).

Some counties do not fall neatly into any of the three categories. For example, Cameron County is classified as a small urban county according to our methodology, because the majority of its very small population (less than 5,000 people as of 2017) lives in urban areas. However, it displays housing demand and supply characteristics more similar to those of neighboring rural counties. For the sake of a straightforward classification system, we will classify Cameron County as urban, but it is important to bear in mind that some small urban counties can resemble rural ones, and vice versa.

In order to compare trends in rural, small urban, and large urban areas, we rely primarily on weighted means taken across the counties in each category. Means are weighted by county population, the number of households, or the number of housing units in order to give more influence over the average to more populated counties. For example, when we say that population is declining in rural counties, we mean that population declined in the average rural county, with a larger rural county like Adams County being given more weight than a smaller one like Forest County.

A. Demographic Trends Affecting Housing Demand

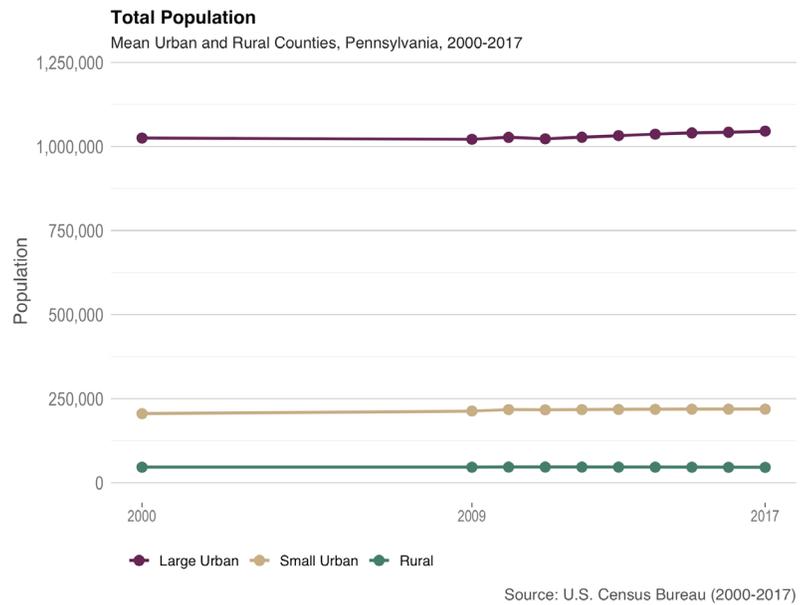
Urban and rural Pennsylvania are experiencing similar demographic trends in terms of aging (and corresponding declines among large households and households with children), small income gains, the growing presence of racial and ethnic minorities, and the growing prevalence of disability. These trends suggest universal demand for affordable housing and for housing that can accommodate limited mobility and other impairments. However, urban and rural areas diverge in terms of population change—urban areas, and especially large urban counties, are seeing growth, while rural counties are seeing gradual decline. This suggests that housing demand will increasingly be concentrated in urban areas.

Urban and rural parts of the Commonwealth also see differences in the degree of change; rural counties are seeing the greatest increases in the incidence of disability, in the age of veterans, and in seniors and senior householders, along with the largest declines in households with children. Large urban counties are diversifying most quickly in terms of race, and continue to see high poverty and high income inequality. Small urban counties are home to larger households, more households with children, and fewer persons with disabilities than are other areas; they have relatively low poverty rates.

Population Trends

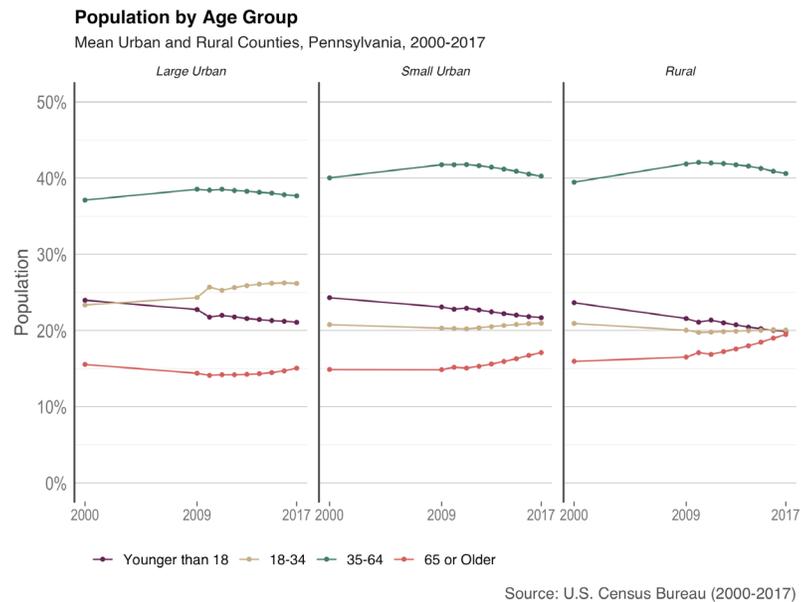
We know that Pennsylvania’s population as a whole is growing. All of Pennsylvania’s four large urban counties saw growth, adding over 2,600 net new residents per year on average between 2010 and 2017. Population is growing, too, among Pennsylvania’s small urban counties, which are home to the majority of Pennsylvanians (57%). The average small urban county added 180 net new residents per year between 2010 and 2017. Still, the majority of counties in this category saw population decline between 2010 and 2017 (18 of 33 counties).

While population is growing in urban counties, it is declining in rural ones, which are collectively home to 11% of Pennsylvanians. The average rural county lost about 130 people per year between 2010 and 2017. In fact, population declined in all rural counties but three (Snyder, Montour, and Adams) between 2010 and 2017.



Trends in Age

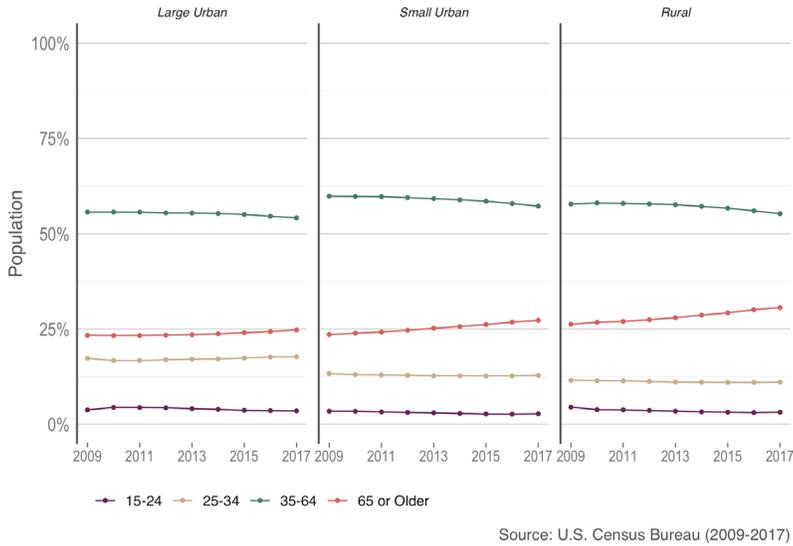
Across rural, small urban, and large urban counties, the share of residents aged 65 or older is increasing. The rate of increase in this age group is greatest in small urban counties, where the average county has seen a 14% increase in seniors since 2010. Five small urban counties saw an increase of over 15% since 2010: York, Cameron, Chester, Bucks, and Monroe counties. No county in this category saw the share of seniors decrease between 2010 and 2017, though several have seen decreases since 2000.



The average large urban county saw a larger absolute increase in the senior population (14,500 new seniors between 2010 and 2017, compared with about 7,000 in small urban counties), but a lower percent increase (9%). All four counties in this category saw the share of seniors increase between 2010 and 2017, but three nevertheless had fewer seniors than they did in 2000. Rural counties added 12% more seniors between 2010 and 2017, on average. Nine of them added more than 15%. Rural counties now have the oldest populations of the three county types, with 19% of residents in the average rural county falling into the 65-plus category, compared to 17% in the average small urban county and 15% in the average large urban county.

Householder Age

Mean Urban and Rural Counties, Pennsylvania, 2009-2017



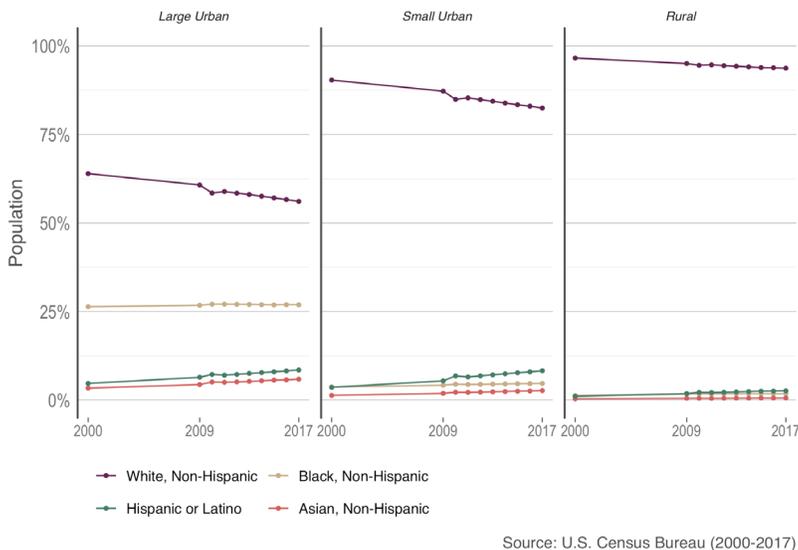
Age, Continued

At the same time, the share of those aged younger than 18 is falling in every county category. In fact, every single county in Pennsylvania saw the share of residents who are children decrease between 2000 and 2017, some by large margins. In Sullivan County, the 18-and-below population shrank by 42%, and in Forest County, it declined by over 60%. These being very small counties, such large percent decreases represent relatively modest absolute changes in the number of children. However, these trends reinforce the reality of rapid aging, especially in rural counties.

Householder ages follow much the same trends, with increasing numbers of households headed by seniors, and decreasing numbers headed by young householders aged 15 to 24. Rural counties saw decreases in every householder age group except those aged 65 and over. Small and large urban counties saw the 25-to-34 householder age group grow modestly.

Population by Race and Ethnicity

Mean Urban and Rural Counties, Pennsylvania, 2000-2017



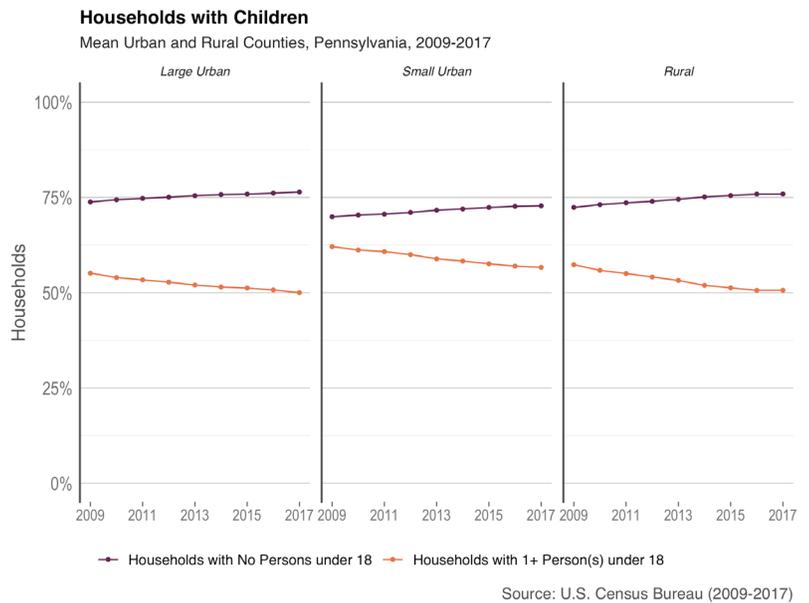
Race and Ethnicity

Despite some demographic change, rural and small urban counties remain overwhelmingly White. In 2017, the average rural county was still 95% non-Hispanic White, and the average small urban county was 84% non-Hispanic White. The four large urban counties are much more racially diverse; they will be majority-minority by 2030 if current trends continue. They are seeing their Asian populations increase at nearly the same rate as their Hispanic/Latino populations, though the latter remains the larger group.

Rural, small urban, and large urban counties all reflect the downward statewide trend in non-Hispanic Whites. Not a single Pennsylvania county posted an increase in the share of non-Hispanic Whites between 2000 and 2017, and several (Monroe, Lehigh, Delaware, Philadelphia, and Forest counties) saw percent declines in excess of 15%. Meanwhile, both the share and absolute number of racial and ethnic minority members grew across the average counties in all three categories, though some individual minority groups shrank in a handful of counties (e.g. Blacks in Philadelphia, Washington, and Chester counties and Asians in Fayette County). No county saw a decline in the Hispanic/Latino population between 2000 and 2017, and it is this group that has been the fastest growing minority in most counties—especially in small urban counties. Luzerne and Lackawanna counties have seen their Hispanic/Latino populations more than triple over the last two decades.

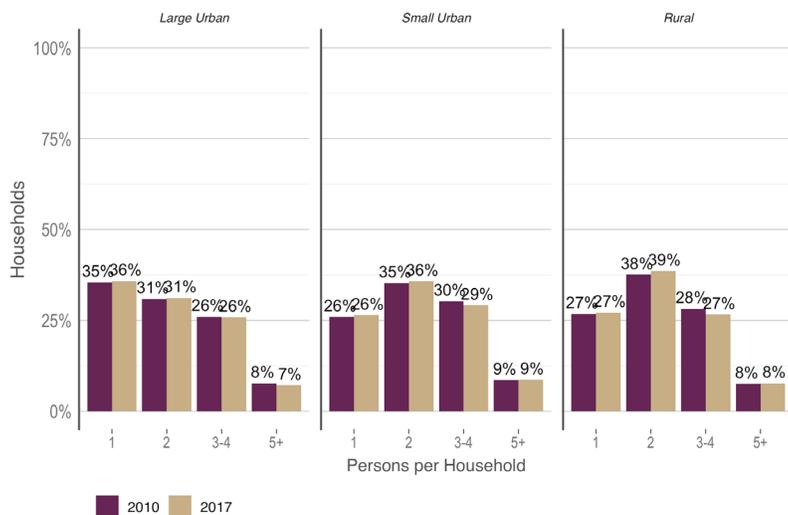
Households with Children

Given the trends in aging discussed previously, it is not surprising that the share and number of households with children under the age of 18 are dropping across rural, urban, and small urban counties. The decrease is most dramatic in rural areas, where the average number of households with children has declined by more than 10% since 2009, so that only 40% of its households still include children—the same share that exists in the state’s average large urban county, where childless and/or non-family households have traditionally been more common. Households with children are increasingly concentrated in small urban counties; today, nearly two-thirds of these households live in small urban counties.



Household Size

Mean Urban and Rural Counties, Pennsylvania, 2010 & 2017



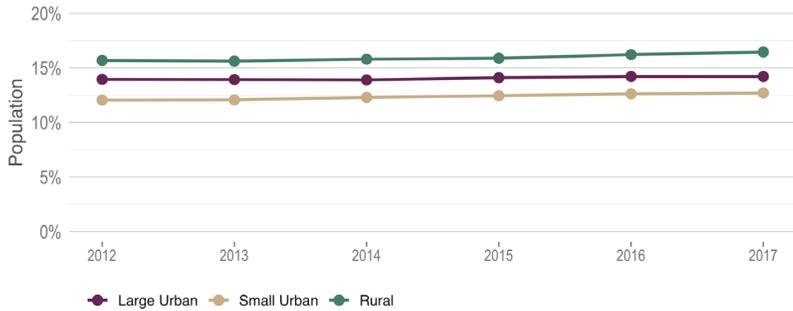
Household Size

Across rural, urban, and small urban counties, residents are increasingly forming one- and two-person households. Two-thirds of households in both rural and large urban counties are made up of either one or two persons. Households in small urban counties are somewhat more likely to include three or more persons, but few (9%) have more than four persons. In the average large urban and rural counties, the largest households (5 or more persons) are actually disappearing, while in the average small urban county, this group is still growing, though at a lower rate than small households.

Average household size has remained steady or declined in nearly every rural county between 2000 and 2017, with the exception of Potter County. The story is somewhat more nuanced among small urban counties, with five seeing modest increases in average household size. Only one large urban county, Philadelphia, has seen households grow larger since 2000; the average household now includes 2.6 persons, compared to only 2.2 in Allegheny County.

Persons Living with a Disability

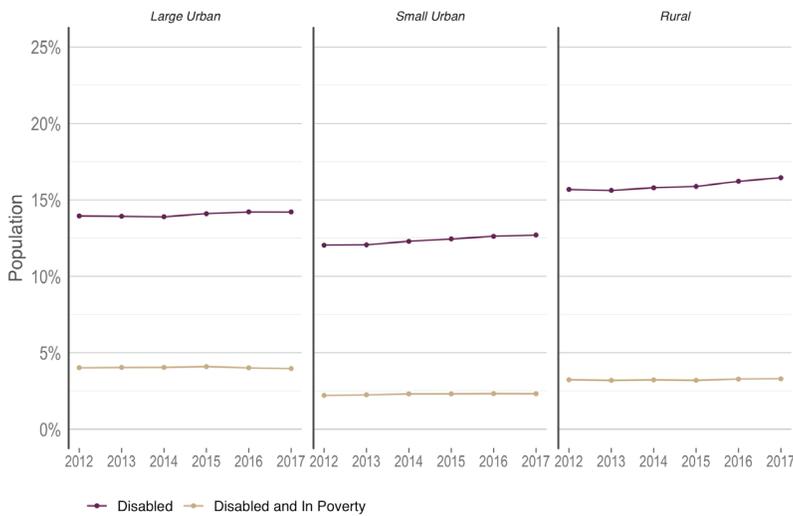
Mean Urban and Rural Counties, Pennsylvania, 2012-2017



Source: U.S. Census Bureau (2012-2017)

Persons Living with a Disability by Poverty Status

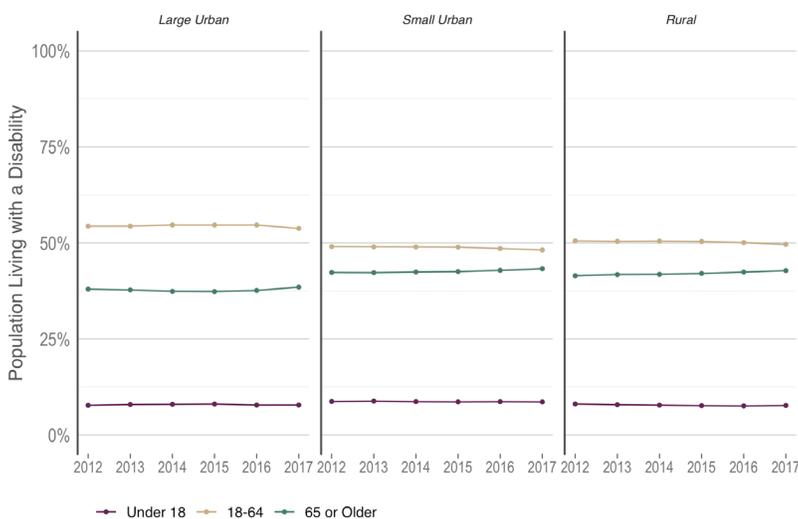
Mean Urban and Rural Counties, Pennsylvania, 2012-2017



Source: U.S. Census Bureau (2012-2017)

Persons Living with a Disability by Age Group

Mean Urban and Rural Counties, Pennsylvania, 2012-2017



Source: U.S. Census Bureau (2012-2017)

Disability

The share of persons living with a disability is highest in rural counties (16% of all rural residents), but is increasing across all three county categories. Indeed, the rate of increase is greatest in small urban counties, where the population living with disabilities increased by 7% since 2012 (the earliest year for which disability data are available through the Census' American Community Survey). The incidence of disability is increasing in the great majority of counties, with only one large urban county (Philadelphia), six small urban counties (including Carbon and Cameron counties), and ten rural counties (including Wyoming, Susquehanna, and Montour counties) seeing declines in disability rates. The incidence of disability is largest (between 15% and 24%), and increasing by the largest margins (15% or more) in six rural and small urban counties: Clearfield, Chester, Columbia, Greene, Lawrence, and Franklin. In most of these, the total senior population accounts for 18% or more of the population and is increasing at a rate of over 1.5% per year.

The share of households with Supplemental Security Income (SSI) has steadily increased across rural, urban, and large urban counties since 2010, while the shares of those living with a disability who are below the federal poverty line have held steady in each category since 2012. Seniors are making up a larger share of the population living with a disability, especially in rural counties. Meanwhile, the share of residents living in group quarters has declined, except in rural areas.

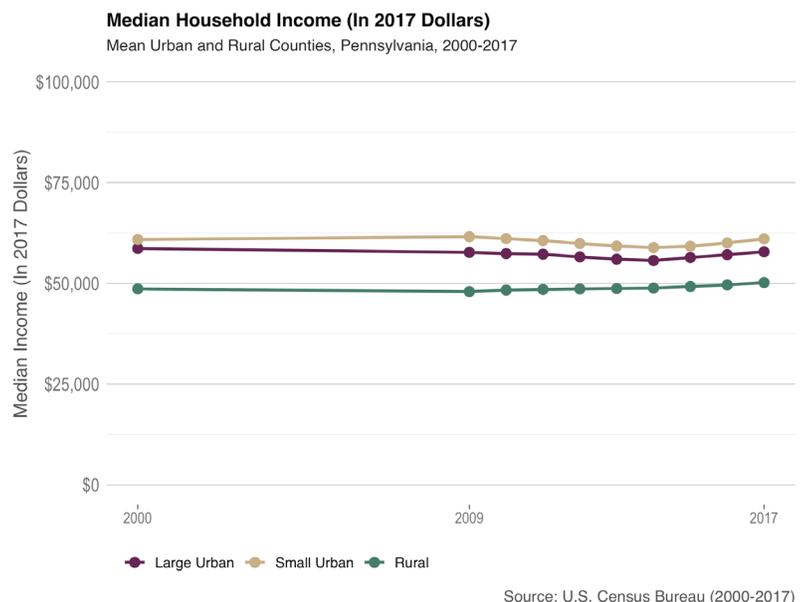
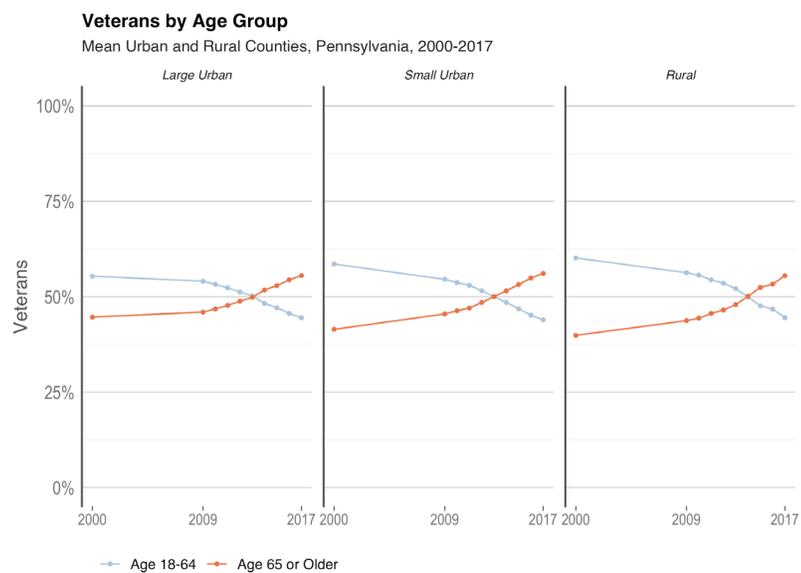
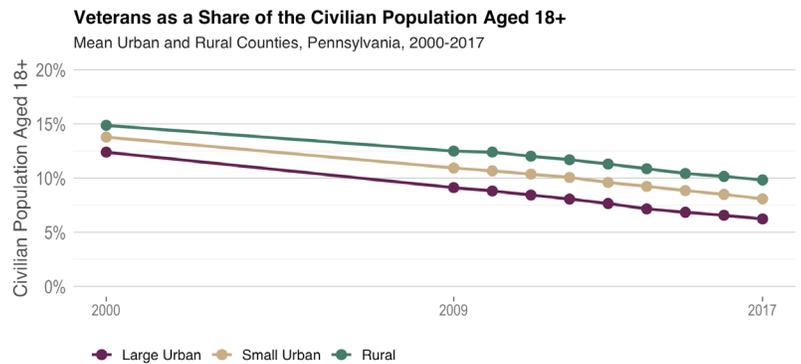
Veterans

The size of the veteran population is shrinking across urban and rural areas, with the largest declines occurring in large urban counties. Collectively, the four large urban counties saw veterans decrease from 12% of the population in 2000 to half that—6% of the population—in 2017. Rural counties in Pennsylvania have traditionally seen veterans account for slightly larger shares of their population than have counties in more urban areas, and this continues to be the case, though no rural county now has a population that is more than 13% veterans.

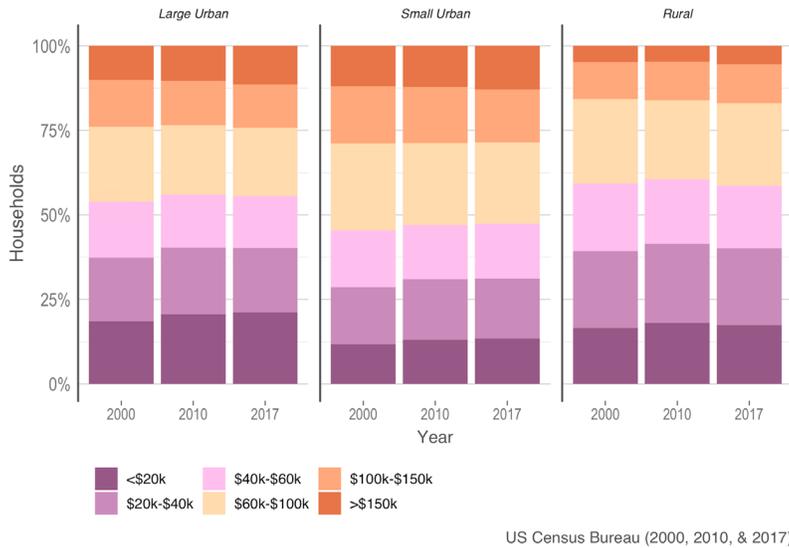
Across rural and urban Pennsylvania, veterans are getting older. Today, more than half of veterans in the average rural, small urban, and urban county are aged 65 or older; this was not the case for any of these categories in 2000. Veterans are aging most rapidly in the average rural county, where the share who are aged 65 or older has increased from 40% in 2000 to 56% in 2017. Rural counties account for all of the top ten Pennsylvania counties for veteran aging between 2000 and 2017.

Household Income

In the average rural, small urban, and large urban county, households have only slightly more real income today than they did in 2000, despite a recent upward trend. Households in small urban counties have the highest median income, at over \$61,000, while large urban county households earn slightly less on average (\$57,800) and rural county households still less (\$50,200). Most counties saw a less than 5% change in median household income between 2000 and 2017. A few counties have seen larger changes, including Greene County—a rural county—which saw median household income increase by 13.8% between 2000 and 2017 (from \$45,000 to \$51,000 in 2017 dollars). Four other counties (in a mix of rural and low-density urban areas) saw increases of over 5%. Meanwhile Cameron County—a small urban county—saw a large decline (-15%, from \$48,000 to \$40,000). Philadelphia, as well as two small urban counties (Erie and Monroe) and two rural counties (Potter and Elk), saw declines of over 10%.



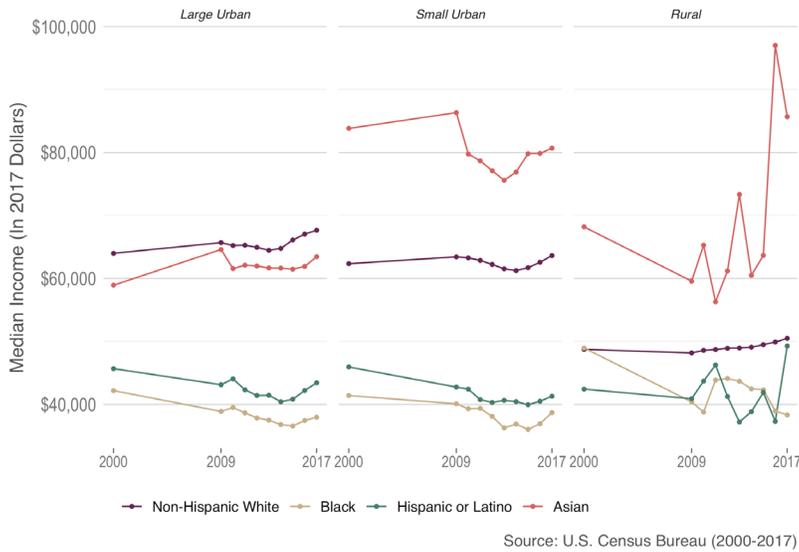
Households by Household Income (In 2017 Dollars)
 Mean Urban and Rural Counties, Pennsylvania, 2000, 2010, & 2017



Household Income, Continued

Even though the mean large urban county has a higher median income than the mean rural county, it also has the highest proportion of households earning less than \$20,000 (21%) of the three county types. In fact, across the four large urban counties, there were nearly 400,000 households earning less than \$20,000 per year in 2017. The average rural county, by contrast, has a slightly lower share of households earning less than \$20,000 (17%) but comparatively few households earning more than \$150,000 (only 5%, compared with 11% in large urban counties). Overall, households appear to do best in small urban counties, where there are few households earning very little, and larger shares earning moderate incomes.

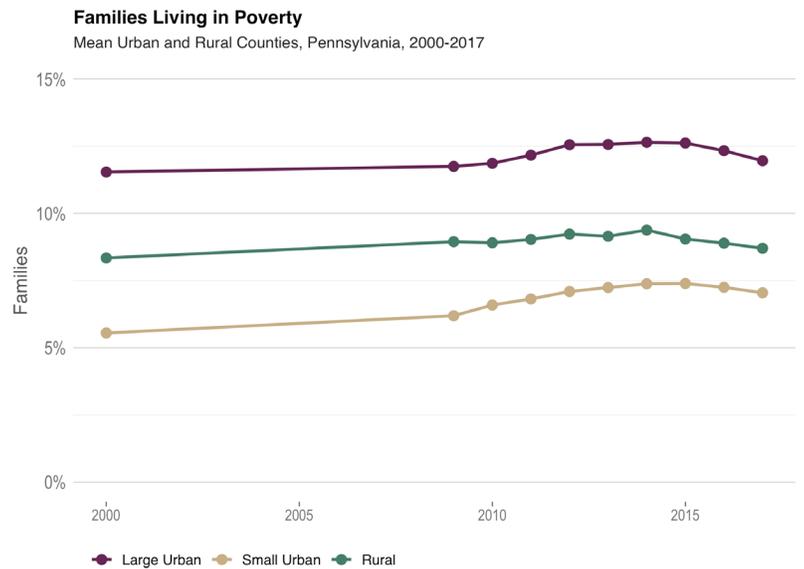
Median Household Income by Race (In 2017 Dollars)
 Mean Urban and Rural Counties, Pennsylvania, 2000-2017



Black households remain the poorest of the four racial and ethnic groups across rural and urban areas, and indeed have fallen even further behind the next lowest-income group in rural and large urban counties. The average Asian and non-Hispanic White in a large urban county has seen household income increase by \$4,500 and \$3,700 since 2000, respectively, adjusting for inflation. Meanwhile, Hispanics/Latinos have seen median household income drop by more than \$2,200, and the average Black household lost about \$4,200. In small urban counties, only non-Hispanic Whites have seen any income gains in the last two decades, on average (\$1,300), with Asians and Hispanics/Latinos doing quite poorly (-\$3,100 and -\$4,700, respectively) and Black households faring only a little better than their counterparts in large urban counties (-\$2,700). Finally, in rural counties, the average non-Hispanic White has seen gains of about \$1,700, while Blacks have seen losses (-\$9,000). The average Hispanic/Latino resident of a rural county, however, has seen gains of about \$6,800, and Asians in rural areas have seen remarkable gains of nearly \$18,000 in inflation-adjusted dollars since 2000.

Poverty

The share of families living in poverty is higher today than it was in 2000 across both rural and urban areas, even though it has begun to drop since peaking in 2013 and 2014. Only 15 of the state's 67 counties have seen poverty decline between 2000 and 2017; most of them were small rural counties like Forest County and Sullivan County. Large urban counties remain the most impoverished, followed by rural counties. In Philadelphia, the county with the highest poverty rate in the Commonwealth, fully one-fifth of families live below the federal poverty threshold. Rural counties like McKean and Greene counties follow with family poverty rates in the low teens. By comparison, only 7% of all families living in small urban counties are below the federal poverty line—though it is worth noting that these counties are the ones that have experienced the greatest percent increase in poverty since 2010. Franklin County saw family poverty increase by 43% between 2010 and 2017.



B. Characteristics of the Housing Supply

Rural, small urban, and large urban Pennsylvania counties have very different housing stocks, and are exhibiting different supply dynamics. Rural counties, which are experiencing shallow population decline, have high and growing vacancy rates; very little new construction; and an aging housing supply whose oldest units are dropping out of the stock more quickly than in other areas. There are 11,200 more renter households in rural areas now than in 2000, but only 3,700 more units in multi-family buildings, indicating that more rural households are renting their single-family or mobile homes. Housing affordability issues are likely to be the result of low incomes and inadequate housing conditions, rather than a shortage of units.

Meanwhile, in small urban counties, the population is growing; households are more likely to have at least moderate incomes; and the housing stock is relatively new. New construction and home sales have not recovered to pre-recession levels. In this respect, small urban counties lag behind large urban centers like Philadelphia, which is seeing robust permitting, especially in the multi-family sector. Low-vacancy counties form a ring around Philadelphia. In these areas, affordability issues are likely the result of rising housing costs, along with high income inequality and persistent poverty.

Households by Tenure Type

Mean Urban and Rural Counties, Pennsylvania, 2000, 2010, & 2017



US Census Bureau (2000, 2010, & 2017)

Tenure Type

As we would expect, renting is more common in urban centers than in rural areas. In the average large urban county, 40% of occupied housing units are renter-occupied; this is an increase over 2000, when 36% of occupied units were renter-occupied. Renter-ship increased by the greatest margin of any county in Philadelphia, where 12% more residents were renters in 2017 than in 2000. About a third of all renters in Pennsylvania now live in one of the four large urban counties. By contrast, renter-ship rates are only 28% in the average small urban county, and 24% in the average rural county. In rural counties like Forest, Pike, Sullivan, and Perry, homeownership accounts for over 80% of households. Renter-ship rates have been increasing in non-urban areas, too, though. After Philadelphia, the largest increases in renter-ship between 2000 and 2017 (around 5%) were in Mifflin and Snyder, both rural counties, and Lehigh, a small urban county. The average rural and small urban counties have seen renter-ship increase by 2% and 1%, respectively, since 2000.

Vacancy

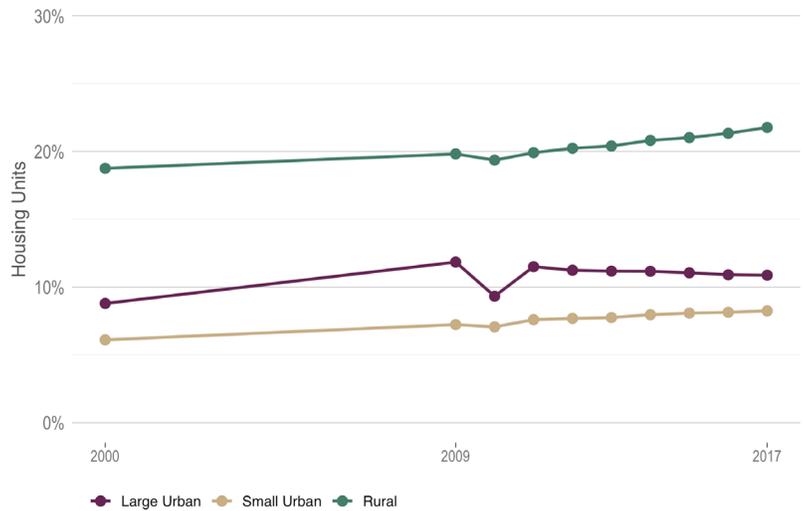
Vacancy rates are by far highest in rural Pennsylvania. Across all housing units in rural counties, 22% are unoccupied. In some rural counties (Forest, Sullivan, Potter, Pike, and Wayne) and one small urban county (Cameron), vacancy rates exceed 40%. In contrast, only 11% of housing units in large urban counties, and 8% of those in small urban counties, are vacant as of 2017. The lowest vacancy rates statewide (below 6%) are found in Chester, Lancaster, Bucks, Lehigh, and Montgomery counties—all urban, and all located in a ring around Philadelphia.

We know that there is an upward trend in vacancy statewide; between 2010 and 2017, vacancy rates increased by 2% in the average large urban and rural county, and by 1% in the average small urban county. Those counties experiencing the greatest increases in vacancy (over 30%) during this period include a large urban county (Delaware), several small urban counties (Washington, Fayette, Centre, and Lackawanna), and three rural counties (Indiana, Snyder, and Wyoming). For most of these, increased vacancy can be linked to depopulation, but for Centre, Snyder, and Delaware counties, it is likely the result of a housing supply growing faster than the number of households.

As we know from our statewide analysis, the vacant stock is increasingly neither for sale nor for rent. Rural counties embody this trend most dramatically; whereas 82% of the vacant units across all rural counties were for sale in 2010, only 4% are today. Vacant units in large urban and small urban counties are more likely than rural units to be either for sale or rent, but still much less likely to be so than in 2010.

Vacant Units

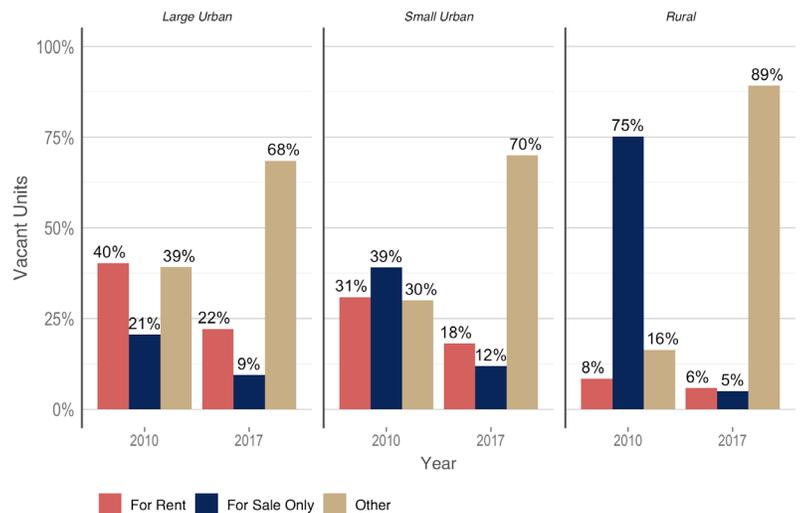
Mean Urban and Rural Counties, Pennsylvania, 2000-2017



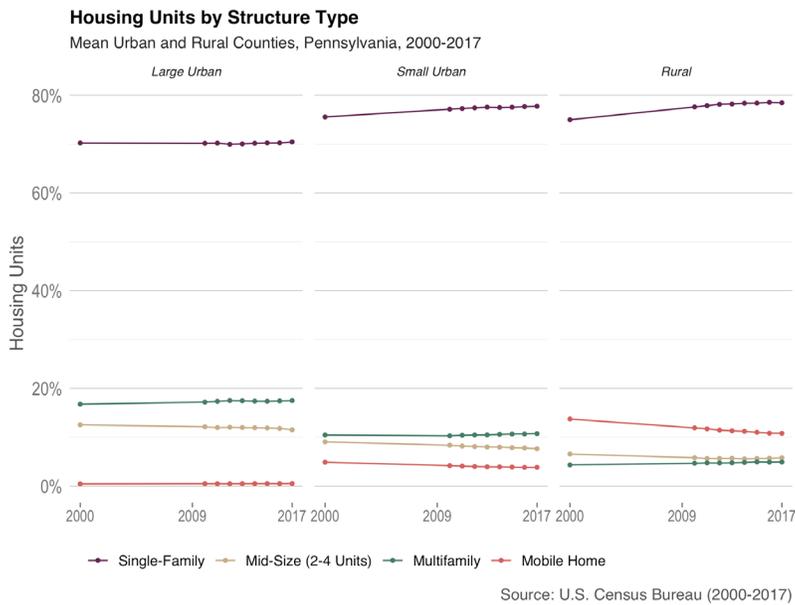
Source: U.S. Census Bureau (2000-2017)

Vacant Units by Type

Mean Urban and Rural Counties, Pennsylvania, 2010 & 2017



US Census Bureau (2010 & 2017)



Housing Type

Whether homes are part of single- or multi-family structures varies surprisingly little by geography—far less than tenure type varies. In both rural and small urban counties, about 78% of all housing units are single-family homes. Both rural and small urban counties are among the top ten counties for single-family housing (including Pike, Monroe, Wayne, and Carbon counties, where over 85% of units are single-family structures). This proportion drops only modestly for large urban counties, where 70% of units are single-family. The counties with the lowest shares of single-family homes are not necessarily large urban centers, but include small urban counties like Centre (66%), Erie (70%), and Tioga (71%).

The way the remaining units are divided among small multi-family buildings of two to four units, larger multi-family structures of five or more units, and mobile homes varies more substantially by geography. Pennsylvania's average large urban county has few mobile homes (about 3,000, or 1% of all units), but about 155,000 multi-family units, split between two-to-four-unit buildings (40%) and larger five-plus-unit buildings (60%). The average small urban county has a greater share of mobile homes (11%), but a similar unit split between small and large multi-family buildings. The average rural county is very different; there are about as many mobile homes as there are units in multi-family buildings, and small multi-family buildings account for more units than large ones.

Importantly, there is a downward trend in the supply of small multi-family buildings across all three geographies. Only a handful of counties saw this housing type increase between 2000 and 2017, while many—especially rural and smaller urban counties—saw declines of over 20%. Mobile homes also make up a shrinking share of the housing stock, especially in rural areas.

Year Built

Large urban counties have the oldest housing stocks in the Commonwealth. Over 73% of occupied units in these four counties are 50 years old or older, compared with 49% in small urban counties and 51% in rural counties. The median year of construction for housing units is 1946 in Philadelphia and 1956 in Allegheny and Delaware counties. Meanwhile most small urban and rural counties have median construction years in the late 1960s and '70s. The difference is primarily caused by the large supply of housing built in urban centers around mid-century. While rural and large urban counties have similar percentages of extremely old housing (built in 1939 or even earlier), large urban counties have far larger shares of units built in the '40s and '50s. Small urban counties, by contrast, have few old and extremely old homes.

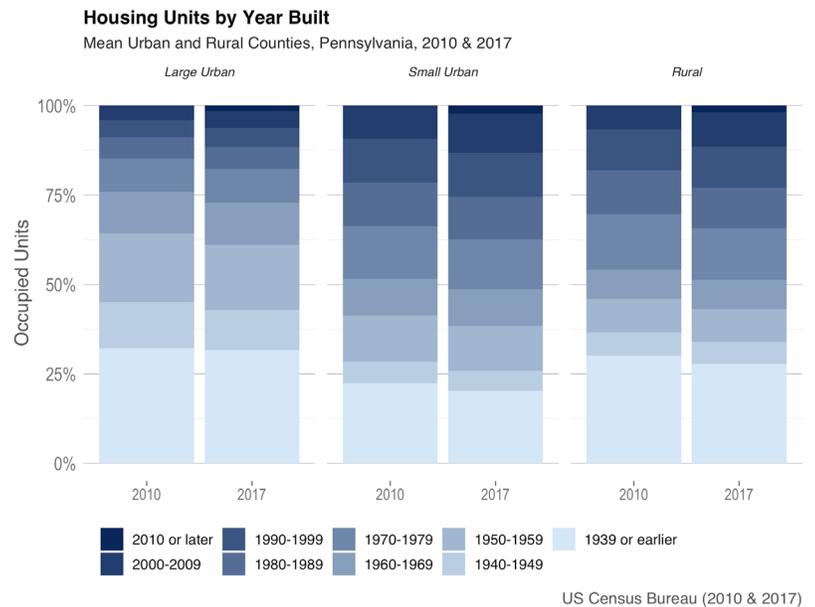
Year Built, Continued

The average rural county is losing its older units at the fastest rate—approximately 115 units 50-plus years old are lost every year, which represents a 1% annual decline. The average small urban county loses about 308 of these older units each year, and the average large urban county loses nearly 600, but this is a drop in the bucket; the average large urban county has nearly 350,000 units that are 50-plus years old, compared with only 13,000 in the average rural county.

New Construction

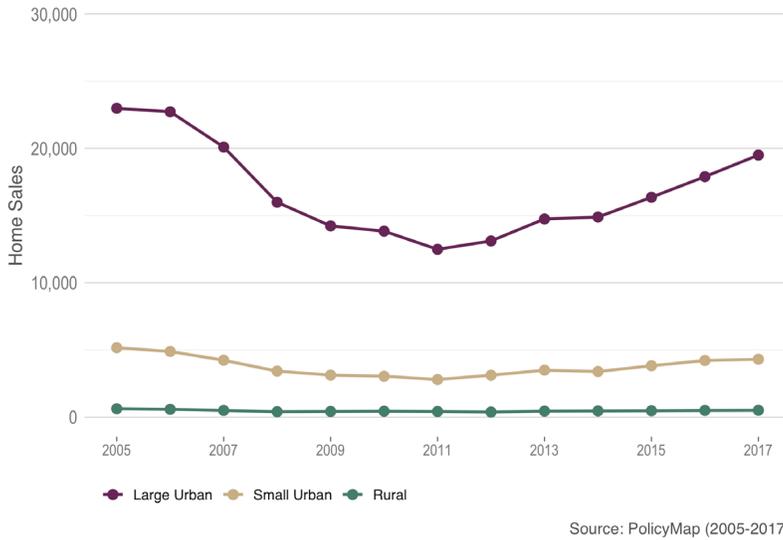
Pennsylvania's total housing stock is growing across rural and urban areas, though at a slower pace than pre-recession. The average small urban county's housing stock has been growing most quickly, at an average annual rate of 0.3%, or 425 net new units per year, since 2010. The small urban counties of Cumberland, Centre, Butler, Franklin, Chester, and Lancaster are seeing net annual growth of 0.6% to 1%—the highest rates in the state. Vacancy in these counties is likely increasing due to construction, rather than out-migration or other factors. The average large urban county's stock is growing at an average annual rate of 0.2%, or 969 net new units, and the average rural county's is also growing at a rate of 0.2%, or 63 net new units. Only a few rural and very small urban counties have seen an overall decline in the number of housing units since 2010, including Forest, Cameron, McKean, Elk, and Warren counties.

The majority of new units (63%) are permitted in small urban counties. Large urban counties are slowly catching up, however. In fact, the average large urban county permitted over 2,300 units in 2017—more than it did in 2000. This increase is driven primarily by new multi-family construction. Multi-family construction now accounts for half of all new units permitted in large urban counties. Meanwhile, the average small urban county still permits far fewer units than it did pre-recession (about 600 units in 2017, compared to 1,300 in 2000) and rural counties have seen permitting follow a steady downward trajectory. Rural counties like Potter, Clarion, Armstrong, and Pike are issuing less than a fifth of the permits they did in 2000.



Home Sales

Mean Urban and Rural Counties, Pennsylvania, 2005-2017

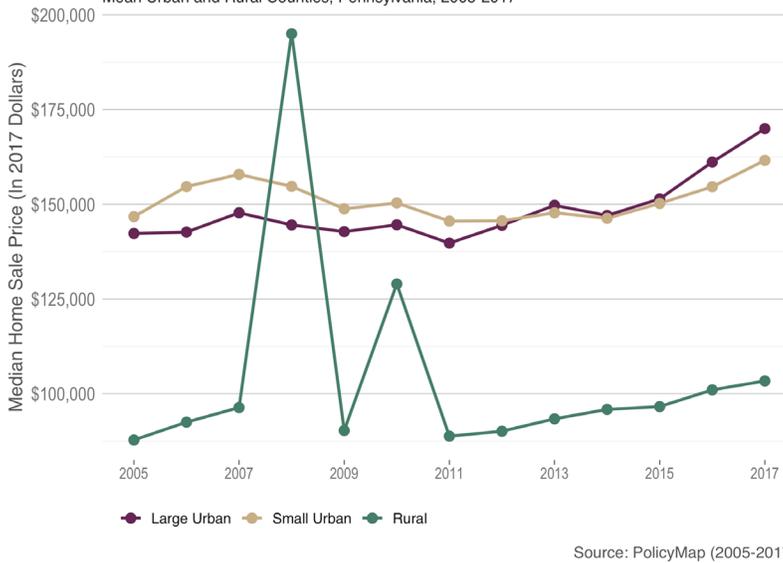


Home Sales

The volume of home sales is rising across rural, small urban, and large urban counties, and especially in the latter. The average large urban county saw 19,500 home sales in 2017, compared to less than 14,000 in 2010. The average small urban county has seen home sales rise by about 1,000 sales over the same period, and the average rural county has seen sale volumes increase from 430 to 500 sales. Sale prices are on the rise as well, adjusting for inflation. The average home in a large urban county sold for \$25,000 more in 2017 than in 2010, in inflation-adjusted dollars; the increase was about \$11,200 in small urban counties. PolicyMap home sales data suggest that the average rural county saw large spikes in sale prices in 2008 and 2010, which is probably more a result of the small sample size rather than any real fluctuations in prices.

Median Home Sales Price (In 2017 Dollars)

Mean Urban and Rural Counties, Pennsylvania, 2005-2017



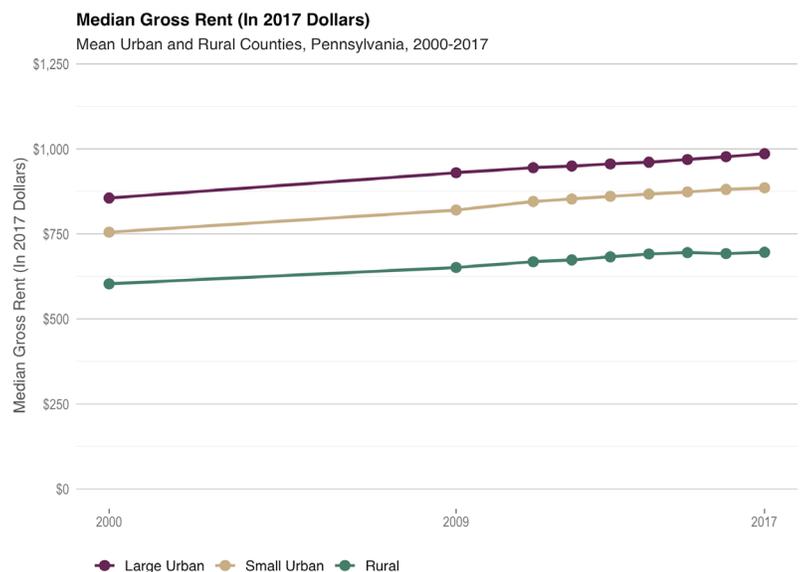
C. Housing Prices

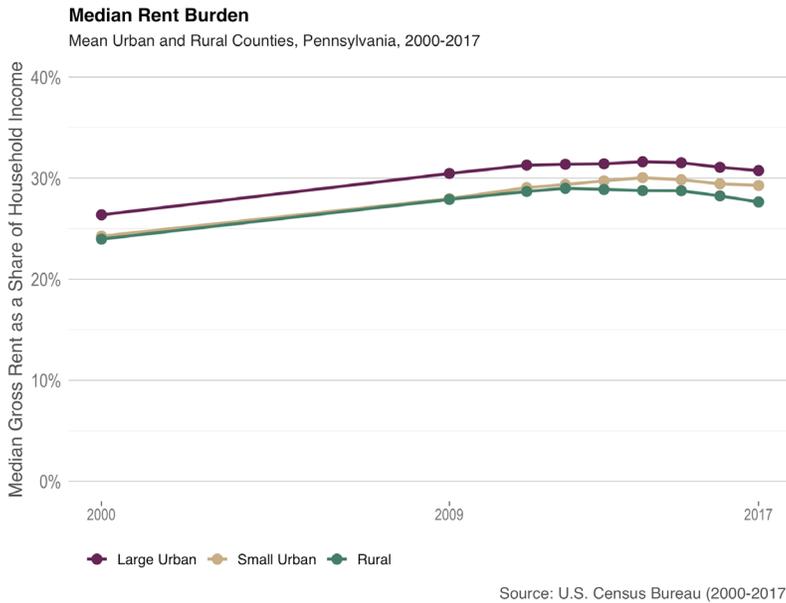
Housing costs continue to be lowest, and housing affordability remains greatest, in rural counties. In large urban counties, meanwhile, large shares of the population are living in housing that they cannot afford by traditional measures. All four large urban counties (Allegheny, Delaware, Montgomery, and Philadelphia) have large and growing deficits of housing affordable to those earning 30% or less of area median income. Households in small urban counties are better off, but the margin has been shrinking. The average small urban county saw the number of severely burdened renters double between 2000 and 2017, whereas it increased by a factor of 1.4 in large urban counties and 1.5 in rural counties.

Yet rents and rent burdens are rising across the board. Rural renters, whose numbers have grown since 2000, are nearly as likely to be rent burdened as those in small urban counties. Rural counties are among those with deficits of rental units affordable to the extremely low-income, and whose deficits have grown in recent years (e.g. Clarion County, McKean County, and Lehigh County). Unquestionably, both rural and urban areas face growing affordability challenges, even as they experience different demographic and housing supply trends.

Rents

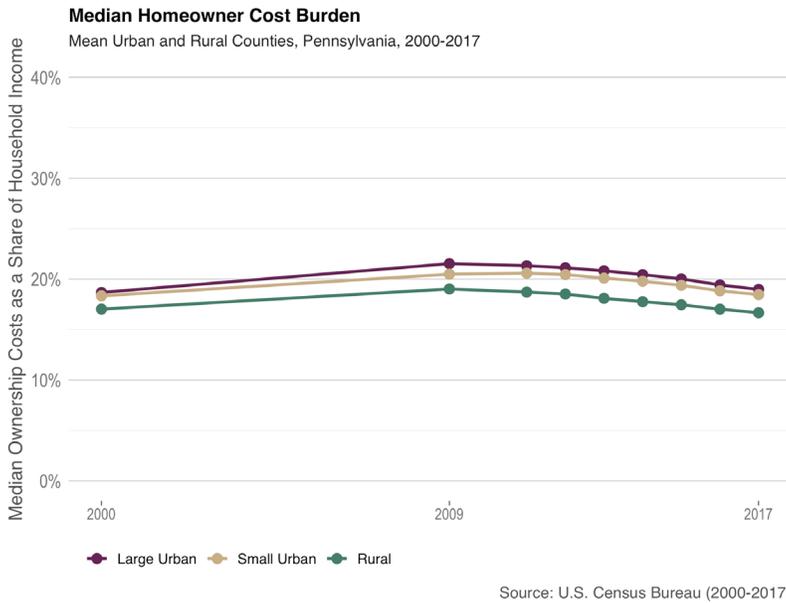
Rents are rising across rural and urban Pennsylvania. Median gross rent is highest in large urban counties (\$986 as of 2017) and has been rising at a rate of \$6.91 per year since 2010. Small urban counties are not far behind (with a median gross rent of \$886 in 2017) and rents are rising even more (\$7.51/year). Median gross rent is lower in rural counties (\$696) and is rising more slowly (\$5.24/year). The counties where rents have risen most between 2010 and 2017 include rural counties like Sullivan County, where rents rose \$20.43/year, as well as small urban ones like Lebanon and Lycoming (about \$13.00/year). Among large urban counties, rents rose more quickly in Allegheny (\$8.43/year) than in Philadelphia (\$6.71/year) or Delaware (only \$2.14/year). Rents fell in only two counties: Lawrence and Elk.





Rents, Continued

Gross rent now accounts for 31% of the median renter household's income in large urban counties, compared with 29% in small urban counties and 28% in rural counties. The higher share in large urban centers may be due to low-income renters being concentrated in large cities; a shortage of affordable rentals in these areas; the urban supply of expensive, luxury rentals; or all of the above. Median gross rent as a share of household income has increased since 2000 at similar rates across all three geographies.



Owner Costs

The median homeowner is better off than the median renter in terms of housing cost across rural and urban areas. Monthly owner costs account for only 19% of the median household's income in large urban counties; 18% in small urban counties; and 17% in rural counties, compared with 18% statewide. What is more, these percentages are no higher today than they were in 2000. Ownership costs are no doubt held down by the increasing numbers of aging owner-occupants who have paid off their mortgages.

Housing Cost Burdens

The shares of renter households who are rent burdened has increased across rural, small urban, and large urban counties since 2010. An analysis of 2013-2017 American Community Survey (ACS) data suggests that today, more than half of renters in large urban counties do not have affordable housing. The proportion of rent-burdened households who are severely burdened (paying more than 50% of their income in rent) has increased as well. Renters in small urban and even rural counties are not much better off. Pike, Centre, Lehigh, and Northampton counties are among the worst in the state in terms of the share of households that are rent burdened.

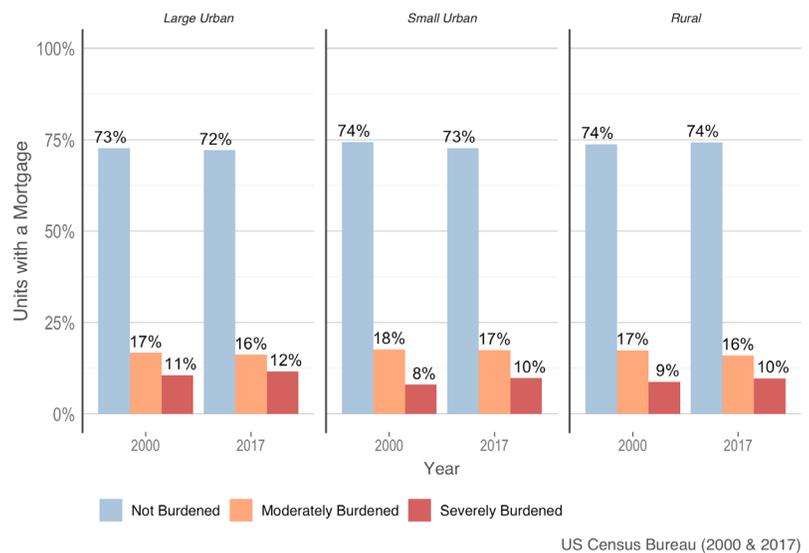
Homeowners, even if they are paying off a mortgage, are less likely to be housing cost burdened than renters. Their situation is in fact very similar today to what it was in 2000, despite a temporary increase in cost burdens during the Great Recession. Homeowners are also very similarly burdened across all three county types, though the incidence of moderate and severe housing cost burden tends to be greater in counties east of Harrisburg. Only in a handful of eastern counties (Philadelphia, Delaware, Bucks, Pike, Monroe, Wayne, and Lackawanna) are more than 10% of homeowners *severely* housing cost burdened.

Today, more than half (55%) of counties in Pennsylvania do not have enough low-cost rental units to house all of their extremely low-income renters (those earning 30% of area median income or below) without cost burdening them. Centre, Delaware, Montgomery, Lancaster, Philadelphia, and Lehigh counties have the most severe deficits of affordable units, with less than 50 affordable units for every 100 extremely low-income renter households. Counties with surpluses of affordable units at 30% of area median income (AMI) are almost exclusively rural (e.g. Forest, Elk, Sullivan, and Greene). Unsurprisingly, these are the counties with very low shares of rent-burdened households.

Renter Households by Rent Burden Level
 Mean Urban and Rural Counties, Pennsylvania, 2000 & 2017

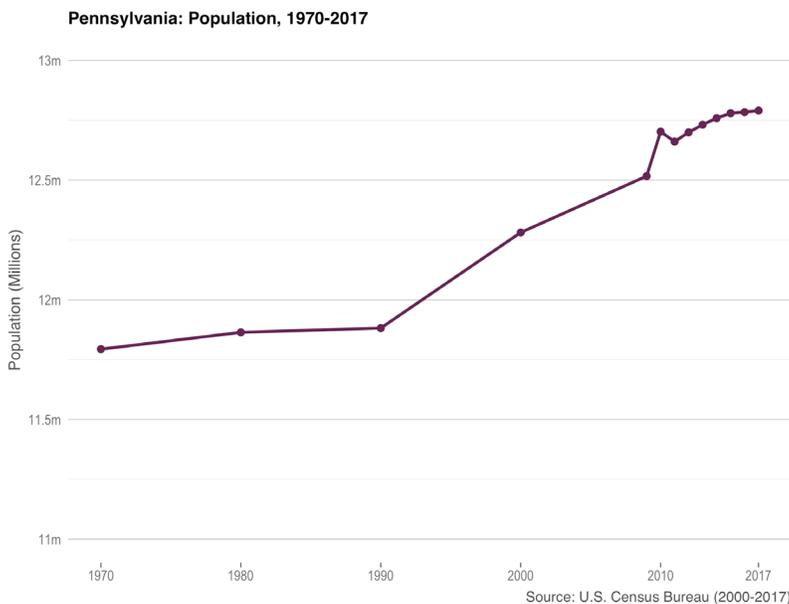


Homeownership Households by Housing Cost Burden Level
 Mean Urban and Rural Counties, Pennsylvania, 2000 & 2017



PART 3. Projections

Projecting future population is closer to an art than a science. The projection ultimately depends on a series of assumptions. Projection methodologies often assume that population will continue to follow trends set in the past 10, 20, or 30 years; they may also assume that current birth, death, migration, and household formation rates will apply in the future. Some methods incorporate assumptions about economic cycles. Because projections rely on so many discretionary assumptions, this part of the report will present not one but several scenarios for statewide population change over the next decade. It will also discuss projections for Pennsylvania's 2030 population that have been put forth by the Center for Rural Pennsylvania and other sources.



Straight-Line Projection

The simplest projection is a straight-line projection, which applies past growth rates to the future. Projected population is therefore a function of which period is used as the base period. Assuming that state population grows at the same rate that it did between 2010 and 2015, we would predict that Pennsylvania's 2030 population will be **13.01 million**. But if we chose to base the straight-line projection on growth between 2000 and 2015, we would arrive at a considerably higher estimate (**13.3 million**). The five-year growth rate during this period was 1.35%, or more than twice the 2010-to-2015 growth rate of 0.61%.

Cohort-Survival Projection

A commonly used projection method is called the cohort-survival method, or alternatively, the cohort-component method. It works by "surviving forward" the members of each age and sex cohort of the population from a base year using that cohort's recent natality, mortality, and migration rates.

We use Pennsylvania five-year population estimates from the 2011-2015 American Community Survey (ACS) for 36 age and sex cohorts. Five-year natality and mortality rates were calculated for each cohort using data from the U.S. Center for Disease Control (CDC). The five-year migration rate for each cohort was calculated based on the difference between actual population change from 2010 to 2015 and the natural population change for that time period (change due to births and deaths alone). Each age and sex cohort from 2015 was then "survived forward" in five-year increments, by: 1) multiplying by the mortality rate; 2) adding births to the lowest age cohorts, based on the natality rate among mothers in child-bearing age cohorts; and 3) multiplying by the migration rate. Migration rates greater than 1.0 indicate net in-migration, while rates lower than 1.0 indicate out-migration.

According to this method, Pennsylvania's total population will actually decrease slightly from 12.78 million in 2015 to **12.68 million** in 2030, assuming that migration rates do not increase, because Pennsylvanians are aging and women are increasingly moving out of child-bearing age cohorts.

Household-Tenure Projection

Another projection method assumes that population growth is driven by household formation. According to this method, the change in household headship for a set of age cohorts over a given time period is projected forward. By taking the 2010 headship figures for eight age cohorts and regressing them on the same figures for 2000, we derive a line of best fit for the relationship between 2000 and 2010 headship that we can project into future decades.

This line estimates that in 2030, there will be a total of 5.45 million households, compared to the current total of about 5.07 million households. If we assume a constant average household size of 2.5, this translates to an estimated 2030 population of **13.63 million** Pennsylvanians.

Projecting Households and Units

Just as there are many ways to project population, there are many ways to use population projections to estimate future housing needs. We might apply 2017 age-specific household formation rates to 2030 projections to predict total households (this method gives us an estimate of 5.03 million households). But household formation rates are not constant over time; in fact, they have been steadily increasing, and household sizes declining, as Americans have fewer children and choose to live in small, nuclear family or non-family households. Only in the last decade has household size gone up slightly, likely in response to economic hardship.¹ If we assume that household formation rates will increase at the same rate they did between 2000 and 2010, we end up with an estimate closer to **5.25 million households** in 2030.

Once we have projected the number of households in 2030, we can allocate these households among tenure types and housing types (single-family units; duplexes, triplexes, and fourplexes; or multi-family units) using the current “breakout” in Pennsylvania, based on 2017 five-year ACS data via the Public Use Microsample (PUMS). In this scenario, Pennsylvania adds 117,565 net new households between 2017 and 2030, about 80% of which are homeownership households. In 2030, there will be 3.74 million households living in single-family units; 240,000 in duplexes or small apartment buildings; 372,000 in multi-family buildings, and 11,000 in other housing types.

Alternative Projections

In 2014, the Center for Rural Pennsylvania developed 10-, 20-, and 30-year projections for the state’s urban and rural populations. These projections were based on a cohort-survival approach for five-year age and sex cohorts, just as we describe above, but were developed at the county level and aggregated to urban and rural areas (the Center considered a county rural when its population density was below the statewide average, and urban if otherwise). Using this methodology, the Center for Rural Pennsylvania arrived at a statewide projection of **13.76 million** residents by 2030, 10.15 million of whom will live in urban counties, and 3.61 million of whom will live in rural counties. Compare this to the 2010 values of 9.24 million urban Pennsylvanians and 3.47 million rural Pennsylvanians.¹

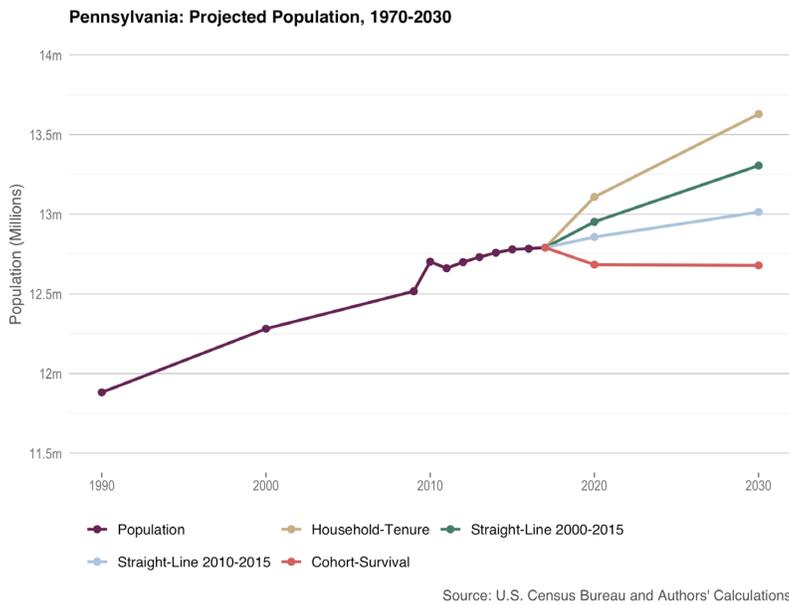
Using a similar cohort-survival methodology with 2000 as a base year, the Pennsylvania State Data Center projected that the Commonwealth would be home to 13.19 million people in 2030.² The Weldon Cooper Center for Public Service at the University of Virginia arrived at a more modest 2030 projection of 12.95 million using a modified cohort-component approach that applies child-to-population ratios and cohort change ratios to individual age and sex cohorts. The ratios are averages of 1990-to-2000 and 2000-to-2010 values, and are applied from the base year of 2017.³

¹ Richard Fry. “The Number of People in the Average U.S. Household Is Going Up for the First Time in Over 160 Years.” Pew Research Center, Oct. 1, 2019.

² Michael Behney et al. *Pennsylvania Population Projections 2010-2040*. Prepared by the Institute of State and Regional Affairs, Penn State Harrisburg, for the Center for Rural Pennsylvania. March 2014. https://www.rural.palegislature.us/demographics_population_projections.html

³ Pennsylvania State Data Center. *Pennsylvania Population Projections, 2000-2030*. November, 2008. Note that more recent projections by PASDC are available for purchase here: <https://pasdc.hbg.psu.edu/Publications/Projections>

³ University of Virginia Weldon Cooper Center, Demographics Research Group. 2018. <https://demographics.coopercenter.org/national-population-projections>



Summary: Comparing Projections

Most projections show Pennsylvania's population continuing to grow over the next decade, but some also show the rate of growth slowing or even becoming slightly negative, based on recent trends (especially since 2010). Pennsylvanians are aging, which results in lower birth rates and higher mortality rates, though annual births still slightly outnumber deaths for the moment. Net domestic migration to Pennsylvania has been negative—with more U.S. residents leaving the state than moving in—for the past decade. International migration to Pennsylvania, which has risen significantly since 2010, now accounts for most of the state's population growth. Even with slow or no growth in population, however, the number of households may continue to increase as Pennsylvanians form smaller households. This would contribute to continued growth in the demand for housing.

Table 4. Projection Comparison

Current Estimates	Population	Households	Net Annual Change in Population
Census 2000	12,281,054	4,777,003	
Census 2010	12,702,379	5,018,904	+42,133 *Since 2000
ACS 2015 5-year Est.	12,779,559	4,958,859	+15,436 *Since 2010
ACS 2017 5-year Est.	12,790,505	5,007,442	+12,589 *Since 2010
Projections			
Straight-Line, 2010-2015	13,013,924		+15,577 *Since 2010
Straight-Line, 2000-2015	13,305,349		+30,149 *Since 2010
Household-Tenure	13,629,113	5,451,645	+46,337 *Since 2010
Cohort-Survival	12,678,895	5,032,963	-1,174 *Since 2010
Cohort-Survival with Household Size Decline	12,678,895	5,125,007	-1,174 *Since 2010
Center for Rural PA	13,759,954		+52,861 *Since 2010
Weldon Cooper Center	12,946,245		+12,193 *Since 2010

Sources: U.S. Census Bureau, Center for Rural Pennsylvania, University of Virginia Weldon Cooper Center, and authors' projections

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PART 4. Special Topics

This part of the report addresses five “special topics” that may have important implications for the state’s housing market in the coming decade: disability; veteran status; climate (particularly flooding); migration; and transportation. Each subsection includes an introduction to the special topic, followed by a discussion of the data available, an overview of national, statewide, regional, and county trends, and a conclusion that presents the potential implications of these trends for housing needs and/or affordability.

A. Disability

Approximately one out of every five adults (17.2%) in the U.S. has a physical or mental disability impacting their quality of life and ability to live independently. Ambulatory, self-care, and independent living difficulties are three disabilities that are particularly likely to require housing accommodations. Nationally, the size and proportion of the disabled population has continued to rise as the population ages. Almost half (45.5%) of those aged 65 and over are disabled, increasing the need for accessible housing. However, very few homes currently provide necessary living accommodations to support the needs of the disabled population—including single-floor living, wide halls, or reachable counters for disabled individuals to independently operate a household. Demands for these accommodations are expected to increase over the next decade as the aging population continues to grow.¹

As of 2017, 1.7 million Pennsylvanians, comprising 14% of the population, live with a disability. Considering that 17% of Pennsylvania’s population is 65 or older as of 2017, and that approximately half of this segment of the population lives with a disability (e.g., ambulatory, self-care, and independent living difficulties), and a third lives in housing built before 1950, there is a need to substantially renovate the housing stock to increase accessibility and livability.

Data Sources

The disability data used in this report come from the U.S. Census Bureau’s American Community Survey (ACS). These data are available for six disabilities—hearing, vision, cognitive, ambulatory, self-care, and independent living—for the years 2012 through 2017. It is important to note that the ACS only provides categorization of each disability by age group (18 to 34 years, 35 to 64 years, and 65 years and over) and employment status (employed, unemployed, or not in the labor force). Further, employment status by disability is only available for years 2010, 2012, and 2013. The ACS does not provide a detailed breakdown of any other housing or socioeconomic characteristics pertaining to each disability.

¹ “Projections & Implications for Housing a Growing Population: Older Households 2015-2035.” Joint Center for Housing Studies of Harvard University, 2016. https://www.jchs.harvard.edu/sites/default/files/harvard_jchs_housing_growing_population_2016_1_0.pdf

Data Sources, Continued

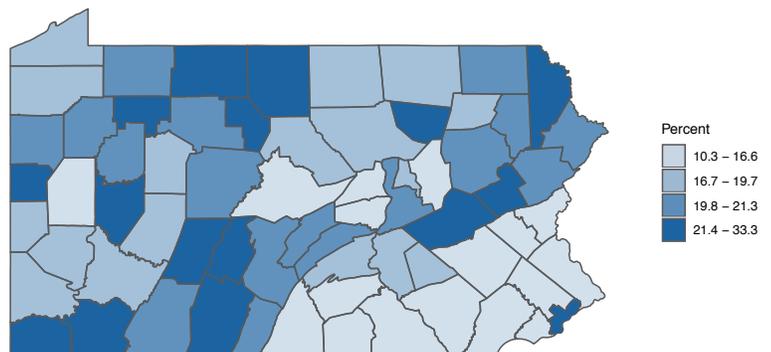
The Integrated Public Use Microdata Series (IPUMS) is also analyzed in order to determine the housing characteristics (such as the type and age of structure) of the residences of individuals with disabilities. IPUMS provides person- and household-level information for samples of the U.S. population drawn from the ACS.¹

This report will focus on three types of disabilities related to mobility issues: ambulatory (“serious difficulty walking or climbing stairs”), self-care (“difficulty bathing or dressing”), and independent living (“difficulty doing errands alone such as visiting a doctor’s office or shopping”).² Homes with stairs, high counter-tops, and narrow hallways can make it difficult for individuals with these three mobility impairments to access and navigate a home independently. When there are insufficient single-floor homes or homes with wide hallways, there is a housing mismatch for population with ambulatory, self-care, and independent living disabilities.

National and Statewide Trends

Almost one-fifth (17%) of the U.S. population is disabled, whereas about half (46%) of the population aged 65 and older is disabled. The physically disabled population experiences difficulties of self-care, ambulatory movement, and independent living. Nearly half (49%) of the population 65 and over in the U.S. experiences difficulty climbing stairs while over a third (34%) has challenges running errands alone. These disabilities occur at similar rates among aging Pennsylvanians.

Percent of Population with Disabilities, 2017



Source: U.S. Census Bureau (2017)

In Pennsylvania, a majority (73%) of disabled individuals live in single-person households or with a partner. However, another fifth (20%) of Pennsylvania’s elderly disabled population lives in households with two generations of individuals. The remaining population (7%) lives in a household with three generations of individuals. Adult children are increasingly likely to care for their elderly parents within their own residences.³

A majority of the disabled population within the U.S. (80%) and Pennsylvania (79%) lives in single-family homes. In contrast, only about one-tenth of the U.S. disabled population (8%) and a similar share of disabled Pennsylvanians (8%) lives in multi-family structures with 50 or more units. Large multi-family buildings are more likely to have accessible features, including single-floor living, no-step entrances, and extra-wide halls, making it easier for disabled individuals in wheelchairs to enter or exit the dwelling.⁴

¹ Steven Ruggles, Sarah Flood, Ronald Goeken, Josiah Grover, Erin Meyer, Jose Pacas and Matthew Sobek. IPUMS USA: Version 9.0. Minneapolis, MN: IPUMS, 2019. <https://doi.org/10.18128/D010.V9.0>

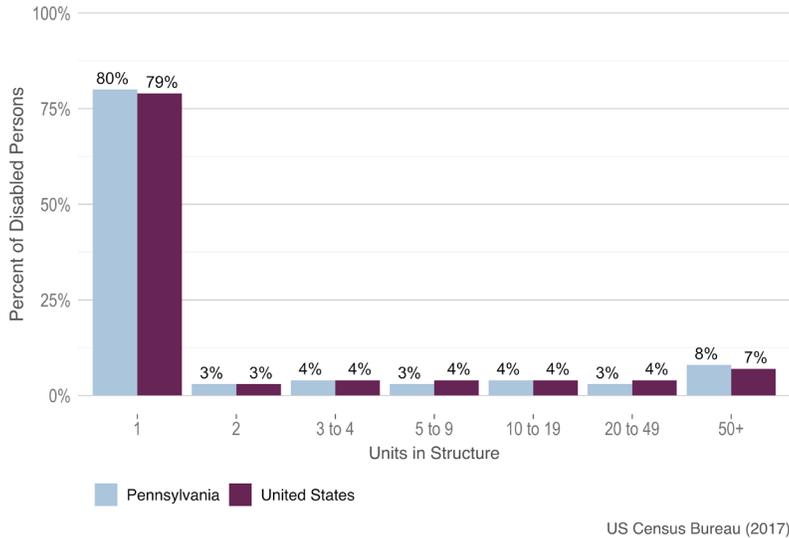
² U.S. Census Bureau. “How Disability Data Are Collected from The American Community Survey.” Accessed December 24, 2019. <https://www.census.gov/topics/health/disability/guidance/data-collection-acs.html>

³ Stanley Smith, Stefan Rayer, and Eleanor Smith. “Aging and Disability: Implications for the Housing Industry and Housing Policy in the United States,” *Journal of the American Planning Association* 74, no. 3 (2008): 289–306; “Projections & Implications for Housing a Growing Population: Older Households 2015-2035.” Joint Center for Housing Studies of Harvard University, 2016. https://www.jchs.harvard.edu/sites/default/files/harvard_jchs_housing_growing_population_2016_1_0.pdf

⁴ Ibid, n.3.

Disability and Housing Type

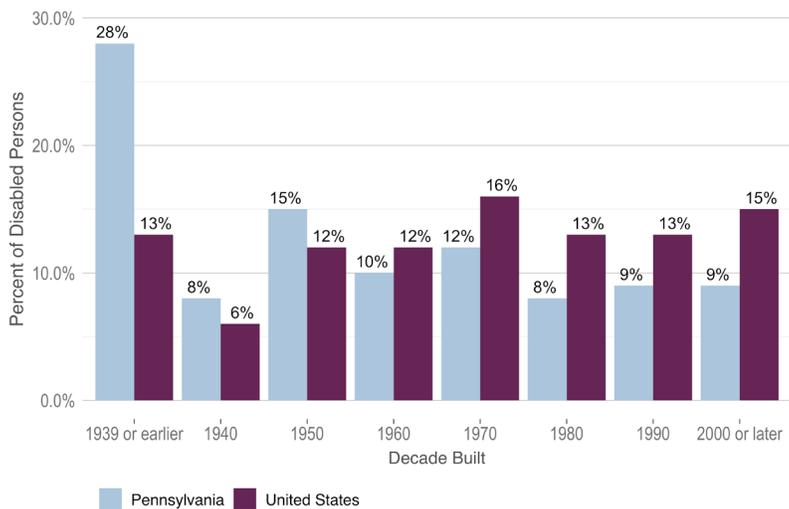
Share of Disabled in Units by Structure Size, 2017



US Census Bureau (2017)

Disability and Housing Type

Share of Disabled in Units by Year Built, 2017



US Census Bureau (2017)

National and Statewide Trends, Continued

Pennsylvania's housing stock is relatively old, and thus it is no surprise that 28% of the state's disabled population lives in housing built prior to 1940. Considering that many elderly residents desire to remain in their homes, and that older homes were seldom built to accommodate wheelchairs or walkers, needs for adaptive housing modifications will increase.¹ New housing stock with accessibility accommodations will most likely need to be built, as well. Less than one-tenth (9%) of Pennsylvania's disabled population currently lives in housing built after 2000. This is the seventh lowest rate of access to modern housing among disabled persons across the fifty states; the national average is 15%.

Among the 8.7 million disabled workers receiving Social Security Disability Insurance (SSDI) in the U.S., 61% of them are 55 years or older. The Federal government provides monthly cash payments through the SSDI program to disabled workers who qualify.² Since 2000, the number of disabled workers in Pennsylvania has almost doubled from about 214,000 to 400,000. Employees who are laid off and unable to find jobs apply for disability benefits before reaching retirement age.

The U.S. unemployment rate for the disabled population declined slightly from 2012 to 2017, from 14.7% to 14.2%. The rate in Pennsylvania remains 14.7%, which is the twentieth highest rate among the fifty states. At the same time, between 2012 and 2017, the size of the U.S. and Pennsylvania disabled workforce grew by 3.9% and 4.9%, respectively. In other words, more disabled workers entered the workforce as the disabled population grew during this five-year period.

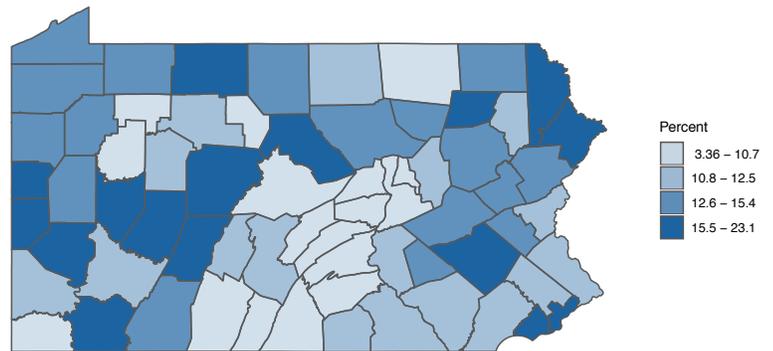
¹ Binette, Joanne and Kerri Vasold. 2018 Home and Community Preferences: A National Survey of Adults Age 18-Plus. Washington, DC: AARP Research, August 2018.

² The Social Security Administration defines disability as "the inability to engage in any substantial gainful activity (SGA) by reason of any medically determinable physical or mental impairment(s) which can be expected to result in death or which has lasted or can be expected to last for a continuous period of not less than 12 months." Source: SSA. "Part I: General Information." <https://www.ssa.gov/disability/professionals/bluebook/general-info.htm>

National and Statewide Trends, Continued

The Federal government supplements the income of low-income disabled persons through the Supplemental Security Income (SSI) program, which helps these individuals pay for basic needs like food and shelter.⁴ Approximately 16.4% of Pennsylvania’s disabled population receives this additional aid; the national average is 16.8%. Nationally, nearly 20% of the disabled population has been living below the poverty line since 2012, and the rate has been very similar in Pennsylvania.

Unemployment Rate for Civilians with Disabilities, 2017



Source: U.S. Census Bureau (2017)

County Trends

High rates of disability characterize not only Philadelphia (33%), but also several rural counties, including Forest, Fayette, Greene, and Cameron counties (greater than 25%). Many of the same counties have high rates of unemployment among the disabled, including Philadelphia (23%) and Fayette (17%).

At least one-third of the aging population (65 years or older) is disabled in all Pennsylvania counties, with the exception of Chester County. Philadelphia has the highest percentage, with almost two-thirds (64%) of the 65-years-or-older population identifying as disabled. This exceeds the rate of the second highest county, Greene (53%), by over ten percentage points. Out of the three mobility impairments (ambulatory, self-care, independent living), ambulatory impairments are the most common for the entire population in all 67 counties. In 42 Pennsylvania counties, over half of the disabled population faces challenges in climbing or walking up stairs. The “Disability” section in **Part 2: Urban and Rural Areas** of this report includes additional details about county-level disability trends in Pennsylvania.

Conclusion

The elderly population (aged 65 years or older) in the United States has grown over the last decade and is projected to continue to grow in future years. This growth will lead to significant challenges in the housing industry, especially in Pennsylvania, where 17.1% of its population is 65 years or older—the seventh largest share in the nation. A large share of elderly Pennsylvanians who face mobility challenges related to ambulatory, self-care, or independent living disabilities lives in single-family homes and/or in housing that was built before 1950. Many of these homes are not equipped with ramps, elevators, or other accommodations and can be expensive to upgrade. There is a great need to provide additional housing accommodations to support the growing disabled and elderly populations.

¹ SSA. “What is Supplemental Security Income?” <https://www.ssa.gov/ssi>

B. Veterans

Nationally, veterans continue to experience homelessness, and to face an elevated risk of entering and reentering homelessness compared to the general population. Many veterans have extended deployments or become injured during their service, which makes it difficult to sustain housing throughout, and upon returning from, their tour of duty.¹ An important, and particularly vulnerable, group within veterans is women. Women now make up nearly 10% of all armed forces and have a higher risk of homelessness, especially if they are single mothers, than male veterans do.² Even though the U.S. Department of Housing and Urban Development (HUD) and the U.S. Department of Veteran Affairs (VA) provide permanent housing programs to shelter homeless veterans, holistic solutions focused on economic and health support are required to help veterans permanently overcome homelessness.³

In Pennsylvania, the veteran population is declining, and as a result, the number of homeless veterans has declined by a third since 2012. However, veterans in Pennsylvania continue to face a slightly higher risk of homelessness than the average resident.

Data Sources

The data used to study trends among veterans in Pennsylvania in this report come from the U.S. Decennial Census (2000 and 2010) and the American Community Survey (2017 five-year estimates). Additionally, HUD Exchange Point-in-Time (PIT) Counts are used to analyze trends in veteran homelessness. This data is collected via a count of sheltered and unsheltered people experiencing homelessness that occurs annually on a night in January.⁴ The PIT Count began in 2005 but did not add a category for homeless veterans until 2009. We use PIT counts from the years 2010 and 2017 to highlight homelessness trends in the veteran population. It is important to note that PIT data have a significant margin of error.⁵ Since the counts are conducted on a single night by multiple volunteers, their accuracy varies based on the weather and the number of volunteers, among other factors. However, the counts remain an important data point and can help us understand high-level trends over time.

¹ Stephen Metraux, Limin Clegg, John Daigh, Dennis Culhane, and Vincent Kane. 2013. "Risk Factors for Becoming Homeless Among a Cohort of Veterans Who Served in the Era of the Iraq and Afghanistan Conflicts." *American Journal of Public Health* 103: S255-S261.

² Kayda Keleher. "Addressing Veteran Homelessness: Current Position; Future Course." Address to U.S. House of Representatives Committee on Veterans' Affairs. Veterans of Foreign Wars (VFW) of the United States. January 18, 2018; "Women Veteran Housing." National Veterans Foundation. <https://nvf.org/women-veteran-housing/>

³ Ibid, n.2.

⁴ "Point-in-Time County and Housing Inventory Count." HUD (U.S. Department of Housing and Urban Development) Exchange. <https://www.hudexchange.info/programs/hdx/pit-hic/>

⁵ "Don't Count on It: How the HUD Point-in-Time Count Underestimates the Homelessness Crisis in America." National Law Center on Homelessness & Poverty, 2017.

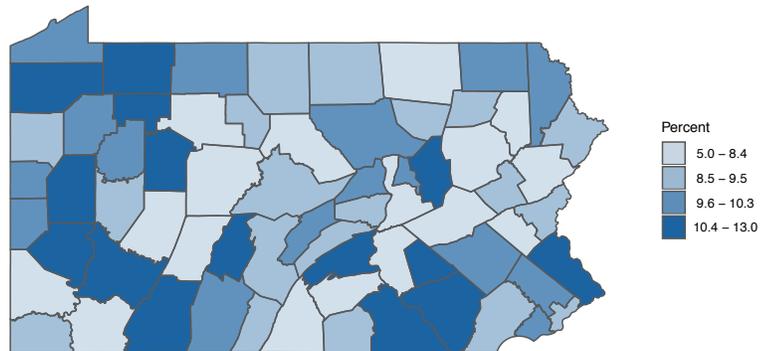
Data Sources, Continued

Homeownership and housing cost burden data come from “The Housing Affordability Struggle of 21st Century Veterans,” a study published by Apartment List.¹ We also incorporate IPUMS data from states with samples sizes of fifty or more veterans in each generation (Korean War veterans, Vietnam veterans, veterans from 1975-1990, Gulf War-Era veterans, and Post-9/11 veterans). Based on these selection criteria, IPUMS data for 38 of the 50 states are included in our study.

National and Statewide Trends

Veterans make up 7.6% of the entire U.S. population. Their percent of the total population has declined over the years. In 2000, there were over 26 million veterans; this number has decreased by 28% as of 2017. With 70% of the veterans serving during or prior to the Vietnam War era (1955-1975), a majority of the veteran population is at least 55 years old. Pennsylvania is home to 803,420 veterans, as of 2017. Over 50% of Pennsylvania’s veterans are aged 65 or older, which is a 30% increase since 2000.

Percentage of Population with Veteran Status, 2017



Source: U.S. Census Bureau (2017)

As of 2017, there are nearly 1,000 homeless veterans in Pennsylvania, which is far fewer than in 2010. The number of homeless veterans statewide decreased by 46% from 2010 to 2017. For both veterans and non-veterans, poverty, unemployment, and mental illness are key risk factors for homelessness. Unemployment levels in the U.S. have declined over the past few years, reaching 6.6% in 2017, and the unemployment rate for veterans is still lower (5.6%). Pennsylvania’s unemployment rate is comparable to the national one. In terms of poverty, Pennsylvania has a slightly lower percentage of impoverished veterans (6.5%) than does the U.S. as a whole (7.1%).

Several factors, including long deployments away from home, injury, and combat trauma, continue to put veterans at greater risk for homelessness and housing instability.² HUD PIT Counts recorded 40,056 homeless veterans nationally in a single night in 2017; based on this count, veterans make up about 7% of the total U.S. homeless population.

About 2.4% of all homeless veterans reside in Pennsylvania; this is the ninth highest rate in the nation. Echoing national trends, the total number of veterans in Pennsylvania experiencing homelessness decreased by 33% (1,441 to 963) from 2012 to 2017. Today, about 7% of the entire homeless population in Pennsylvania are veterans. More than 40 states in the U.S. have experienced a decrease in the percentage of homeless veterans from 2012 to 2017.

People experiencing homelessness are classified as either ‘sheltered’ or ‘unsheltered.’ Nearly two-thirds (62%) of homeless veterans nationwide were counted as sheltered in 2017, which represents a slight increase over the 2010 share (59%). The share of homeless veterans who are sheltered is almost 50% higher in Pennsylvania compared to the nation, and reached about 91% in 2017; this is the seventeenth highest rate among the fifty states.

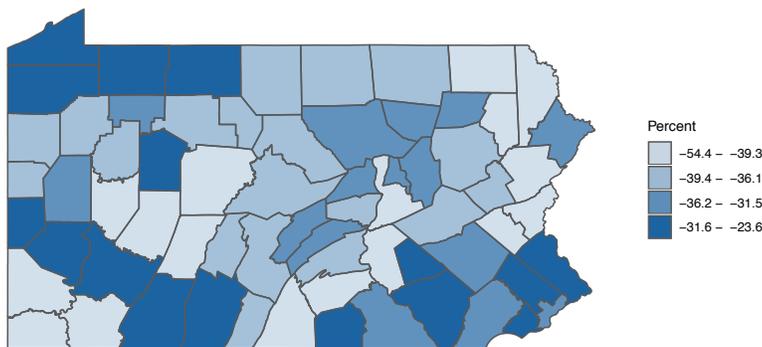
¹ Igor Popov. “The Housing Affordability Struggle of 21st Century Veterans.” Rentonomics, Apartment List. November 8, 2018. <https://www.apartmentlist.com/rentonomics/the-housing-affordability-struggle-of-21st-century-veterans/>

² Althea Arnold, Megan Bolton, and Sheila Crowley. “Housing Instability Among Our Nation’s Veterans.” National Low Income Housing Coalition, November 2013. <https://nlihc.org/sites/default/files/NLIHC-Veteran-Report-2013.pdf>

National and Statewide Trends, Continued

Veterans are more likely to own a home (76% versus 62%) and less likely to be cost burdened (24% versus 33%) compared to non-veterans, though the rates vary significantly for each generation of veterans. The VA subsidizes home loans and loan refinancing for veterans; nearly 90% of VA loans are made with no down-payment. In 2017, over three-quarters of veterans owned their homes in the U.S., and the rate is slightly higher in Pennsylvania (78%, or the thirteenth highest rate in the nation). Only one-quarter of veterans are cost burdened in the U.S., and the rate is two percentage points lower in Pennsylvania (22%, or the sixteenth lowest rate in the nation).

Percentage Change of Population with Veterans Status (2000–2017)



Source: U.S. Census Bureau (2010-2017)

County Trends

From 2000 to 2017, all 67 Pennsylvania counties experienced a decrease in total veteran population, ranging from -12% to -51%. Beaver (-51%) and Cambria (-48%), both urban counties, saw the largest declines in veterans, while Susquehanna (-12%), Bradford (-18%), Huntingdon (-19%), Clarion (-20%), and Wayne (-21%), all rural counties, encountered the smallest declines in the veteran population.

Today, large urban counties (Philadelphia, Delaware, and Montgomery) have the smallest shares of veterans, ranging from 5% to 7%, while mostly rural counties (Sullivan, Bradford, Warren, Venango, Potter) have the highest shares of veterans, ranging from 11 to 13%. The “Veterans” section in **Part 2: Urban and Rural Areas** of this report includes additional details about county-level trends among veterans in Pennsylvania.

Conclusion

Over the last decade, there has not only been a significant drop in the veteran population, but a large shift in its demographic makeup. A higher percentage of veterans are 65 years old or older and a rise in the share of women veterans both lead to changes in the demand for housing services and the need for additional supports.

Today, a few states have successfully ended homelessness. Virginia, for example, targeted services to those regions with the highest rates of veteran homelessness, and implemented rapid re-housing programs. The state thus shifted from providing temporary to permanent housing solutions for all homeless veterans, regardless of preconditions.¹ Beyond the direct provision of housing, supportive programs designed to assist veterans seeking employment, healthcare, and daycare are necessary to minimize the risk of homelessness and homelessness recidivism.

¹ National Alliance to End Homelessness. “Adopting Rapid Re-Housing Statewide: The Commonwealth of Virginia.” June 2015. endhomelessness.org/resource/adopting-rapid-rehousing-statewide-the-commonwealth-of-virginia/

C. Climate

The Northeast (Connecticut, Delaware, Maine, Maryland, Massachusetts, New Hampshire, New Jersey, New York, Pennsylvania, Rhode Island, Vermont, West Virginia, and D.C.) has witnessed an intensification of extreme precipitation events. Between 1985 and 2010, the volume of precipitation falling during severe weather events increased by more than 70%. Additionally, the prevalence of heavy rainstorms is projected to intensify throughout the century, and will impact internal rivers, estuaries, and other water table sources.¹

These extreme-weather flooding events across the Northeast can jeopardize Pennsylvania's economic, social, and environmental systems, exacerbating the vulnerabilities of residents. Data related to flooding frequency and intensity can help policymakers, financing agencies, and residents assess flood-prone areas and protect sensitive populations from the effects of flooding.

Data Sources

The New York University (NYU) Furman Center publishes detailed data ("FloodzoneData") about the populations and housing located in U.S. floodplains. These data are derived by superimposing 2011-2015 five-year ACS estimates and 2016 National Housing Preservation Database information about subsidized housing on the geographic boundaries of the 2016 Federal Emergency Management Agency's (FEMA) National Flood Hazard Layer (NFHL) for 100-year and 500-year floodplains. The 100-year floodplain contains areas that have a 1% probability of flooding each year, and the 500-year floodplain contains areas with a 0.2% probability of flooding each year. The "combined floodplain" includes both 100- and 500-year U.S. floodplain areas.²

We assign each census tract a unique "risk score" by calculating the share of dwelling units that fall within a floodplain in that tract. Housing unit locations are based on the 2010 Decennial Census counts at the census block level. It is important to note that there are five Pennsylvania counties excluded from FloodzoneData, most likely because these counties' populations are too small to produce reliable estimates. These counties are Butler, Fayette, Lackawanna, McKean, and Warren.

National and Statewide Trends

Approximately 15 million people (5% of the total U.S. population) reside in the 100-year floodplain, and 30 million residents (10%) reside in the combined floodplain. Nearly two-thirds of those residing in the combined floodplain live in California, Florida, Arizona, Texas, or New York. Seniors are especially vulnerable to housing insecurity that results from flood damage. The nation's 100-year and combined floodplains contain 29% and 28% of U.S. seniors, respectively. With regards to race and ethnicity, the overall U.S. population and the population residing in the 100-year floodplain are largely identical. A somewhat larger proportion of the population residing in the combined floodplain identified as Hispanic (25% in the floodplain versus 17% in the U.S.), and a lower share of the population in the combined floodplain identified as White (55% in the floodplain versus 62% in the U.S.).

¹ National Oceanic and Atmospheric Administration (NOAA). "Northeast." U.S. Climate Resilience Toolkit. November 2017. toolkit.climate.gov/regions/northeast

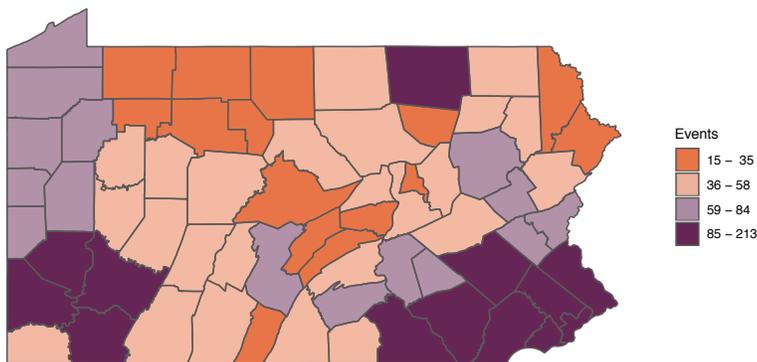
² "Methodology." NYU Furman Center, 2017. furmancenter.org/floodzonedata/data/methodology

National and Statewide Trends, Continued

On a national level, 6.9 million housing units (or 5.2% of the total stock) are located within the floodplain. The majority of these units are owner-occupied (62%) and single-family homes (64%). Across all U.S. public housing units, a considerable portion (9%) are situated within the combined 100- and 500-year floodplains. Furthermore, approximately 8% of all privately owned subsidized rental units in the U.S. are located in the combined floodplain. The most flood-prone states are along the Gulf Coast (Florida, with 21% housing units in the 100-year floodplain; Louisiana, with 12%; and Mississippi, with 11%), followed by Hawaii (9%) and Delaware (8% of housing units in 100-year floodplain).

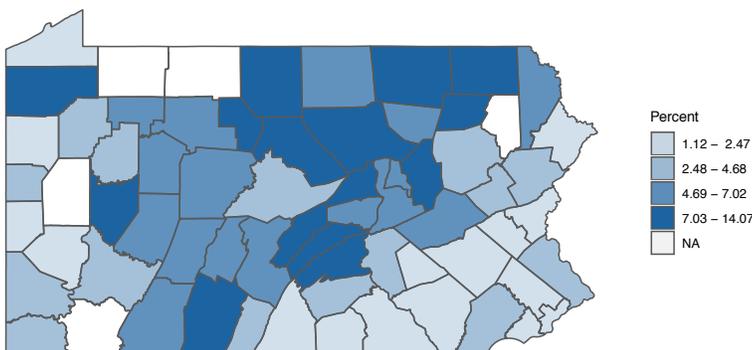
In Pennsylvania, nearly 360,000 people, or 3% of the total state population, live within the 100-year floodplain. Pennsylvania ranks thirty-seventh across all 50 states in terms of flooding risk. There are nearly 161,000 units, or 2.9% of all units, within Pennsylvania's 100-year floodplain. From 2003 to 2018, FEMA has recorded 8,039 repetitive-loss properties in the state of Pennsylvania; these damages are associated with \$614.5 million in total paid claims. Additionally, there are 476 severe repetitive-loss properties; these cumulative property damages are associated with \$76.8 million in total paid claims.¹

Flood Events, 1950–2017



Source: Pennsylvania Emergency Management Administration. "2018 Commonwealth of Pennsylvania State Hazard Mitigation Plan Update." via Pew Charitable Trusts. 2019.

Share of Housing Units in 100-Year Floodplain, 2017



Source: NYU Furman Center FloodzoneData, 2017.

Because Pennsylvania has an old housing stock, it also has a relatively high share of old homes in flood-prone areas. Pennsylvania ranks third in the United States for housing built before 1960 that lies within the combined floodplain; approximately 47% of housing units this age are in the combined floodplain. Post-1960, Pennsylvania drops off of the top-ten list for the highest share of housing units within the combined floodplain. Instead, Pennsylvania moves to the bottom-ten list. Today, 24% of Pennsylvania homes that were built from 1960 to 1979 lie in the combined floodplain; the figure is 19% for housing built from 1980 to 1999, and 10% for housing built in the 2000s.

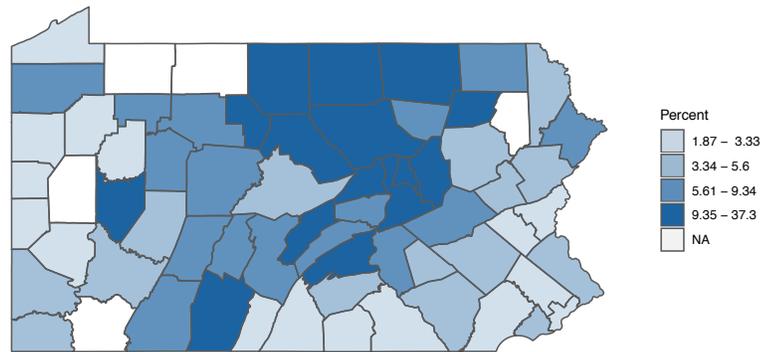
Across all states, Pennsylvania ranks ninth for the most subsidized housing units within the 100-year floodplain, but this is primarily because Pennsylvania has more subsidized housing than most other states (it ranks seventh in the nation for the number of HUD-subsidized housing units). There are about 2,200 public housing units located within the 100-year floodplain. Again, this is a relatively small share; only 3.5% of Pennsylvania's nearly 64,000 public housing units are within the 100-year floodplain. There are an additional 4,000 privately owned subsidized housing units, out of 7,200 total recorded, located within the 100-year floodplain.

² "Pennsylvania Flood Risk and Mitigation." Fact Sheet, The Pew Charitable Trusts. January 2019. www.pewtrusts.org/en/research-and-analysis/fact-sheets/2019/01/pennsylvania-flood-risk-and-mitigation

County Trends

There are currently 23 localities in Pennsylvania that have opted to participate in FEMA's National Flood Insurance Program's (NFIP) Community Rating System (CRS). Communities that voluntarily participate are offered reduced insurance premiums contingent on proof that their flood plain management systems exceed certain minimum thresholds. Examples of flood plain management methods include "buying out flood-prone homes, improving storm drainage, and elevating buildings and flood prone structures."¹ The city of Wilkes-Barre, within Luzerne County, has achieved the highest NFIP CRS score in the state. This achievement has allowed policyholders to receive a 20% discount on flood insurance premiums, applicable only to those residing within the flood-zone boundaries.²

Share of Housing Units in the 100- and 500-Year Floodplains, 2017



Source: NYU Furman Center FloodzoneData, 2017.

In Pennsylvania, the top five counties with the highest shares of housing units within the 100-year floodplain are Union (14%), Clinton (14%), Cameron (13%), Potter (12%), and Wyoming (11%). See **Table 5** on the following page (Page 61). The bottom five counties, with the smallest share of housing units within the 100-year floodplain, are Philadelphia (1%), Allegheny (1%), York (2%), Erie (2%), and Lehigh (2%). It is noteworthy that the two most populous counties in Pennsylvania, Philadelphia and Allegheny, have the smallest shares of housing units within the floodplain. Yet because of the sheer number of housing units located within these counties, they are still home to significant numbers of flood-prone homes.

Public housing, rental housing, and very old housing may be of particular concern in the event of flooding. The five counties with the highest numbers of public housing units within the 100-year flood plain are Cambria (781), Lycoming (226), Armstrong (216), Northumberland (200), and Lawrence (171) counties. Cambria and Northumberland are also among the top counties for the share of homes in the combined floodplain built before 1960. In both counties, over 60% of homes subject to flood risk are more than 60 years old. The same is true in Delaware and Schuylkill counties. Philadelphia has the largest share of renters within the 100-year floodplain of any Pennsylvania county (49%), no doubt due to high overall rates of renter-ship. Indiana (37%), Cumberland (37%), Bedford (36%), and Armstrong (36%) follow. The counties with the lowest shares of renters in the 100-year floodplain are Sullivan (15%) followed by Pike, Forest, Carbon, and Lycoming counties (16-17%).

¹ FEMA. "U.S. Climate Resilience Toolkit." National Flood Insurance Program Community Rating System. 2019. [toolkit.climate.gov/tool/fema-national-flood-insurance-program-community-rating-system](https://www.fema.gov/toolkit/climate.gov/tool/fema-national-flood-insurance-program-community-rating-system)

² FEMA. "Community Rating System." 2017. https://www.fema.gov/media-librarydata/1523648898907-09056f549d51efc72fe60bf4999e904a/20_crs_508_apr2018.pdf; Pennsylvania Emergency Management Agency, "2018 Commonwealth of Pennsylvania State Hazard Mitigation Plan Update," 239.

Table 5. Counties with the Highest Shares of Housing Units in the 100-Year Floodplain, 2017

County	County Type	Total Population	Total Housing Units	Housing Units in Floodplain	Share of Housing Units in Floodplain
Union	Urban	42,309	16,031	2,255	14%
Clinton	Urban	41,874	18,745	2,565	14%
Cameron	Urban	7,664	5,476	725	13%
Potter	Rural	17,408	12,624	1,459	12%
Wyoming	Rural	26,364	12,577	1,377	11%
Mifflin	Rural	46,382	21,136	2,235	11%
Armstrong	Rural	65,514	31,277	3,266	10%
Bradford	Rural	61,004	29,507	2,896	10%
Bedford	Rural	50,761	25,478	2,403	9%
Lycoming	Urban	116,618	52,861	4,447	8%

Source: NYU Furman FloodzoneData

Conclusion

As the frequency of extreme precipitation events is expected to increase, especially in the Northeast, the risk of flooding will also increase. This is true across both urban and rural Pennsylvania counties, where more than 10% of housing units may be in the flood zone. The risks are especially grave for counties like Cameron County, where not only a high share of units are in the 100-year floodplain, but also where many of the units are very old and/or are public housing units whose tenants (extremely low-income families and seniors) are particularly vulnerable to financial burden. Understanding the growing risks of flooding is key to developing housing investment strategies that are sustainable, as well as predicting trends in insurance premiums and developing policies to protect people and housing infrastructure.

D. Migration

Migration is often a key driver of population growth or decline for cities, counties, and entire regions. Migration in turn affects where and at what price housing is demanded. For example, working-age residents may move to rural counties experiencing a boom in natural gas extraction. Or they may move to urban areas in search of various opportunities. In still other cases, workers may make non-metropolitan counties their place of residence while commuting to jobs in the adjacent city center or spreading suburbs.

Examining migration across Pennsylvania unveiled (1) how mobile Pennsylvanians are; (2) which areas are experiencing net positive migration and which are experiencing net negative migration; and (3) the characteristics of movers (e.g., income, race, and age). This analysis suggests several long-term implications of migration into, out of, and within Pennsylvania for housing markets.

Data Sources

The U.S. Census Bureau's American Community Survey (ACS) collects mobility information in the form of year-to-year address changes. It publishes this information in the form of total annual county-to-county and state-to-state inflow and outflow estimates. To publish accurate estimates for counties with populations of 20,000 or more, three years of monthly samples are required. For smaller counties (with fewer than 20,000 residents), approximately five years of monthly sampling are required. The Bureau also publishes aggregated information about movers collected via the ACS, including their age, income, and race. In addition, the Census Bureau, Bureau of Labor Statistics, and the Department of Health and Human Services sponsor the Current Population Survey Annual Social and Economic Supplement (CPS ASEC), which includes migration statistics.

This section relies on the 2018 CPS ASEC and ACS five-year estimates for state-to-state migration (2010-2017) and for county-to-county migration (2013-2017). County-level migration data are also available for 2010 through 2012, but in a significantly different form than the Census Bureau used for the years 2013 and later.

Migration flows capture the total number of people arriving and departing (inflowing and outflowing) from a specific state, county, or region. Net migration is the difference between the total inflows and outflows over a specified period of time. Therefore, if outflows exceed inflows, the associated net migration will be negative. Gross migration, in contrast, is the total number of people inflowing and outflowing across a border; this number is always positive.

National and Statewide Trends

As of 2018, across the United States, 14.1% of the population had moved to a different residence since the previous year, according to one-year ACS estimates. The CPS ASEC published a slightly lower rate of mobility in 2018 than the ACS (finding that only 10% of the U.S. population, or about 32.4 million people, moved in 2017).

National and Statewide Trends, Continued

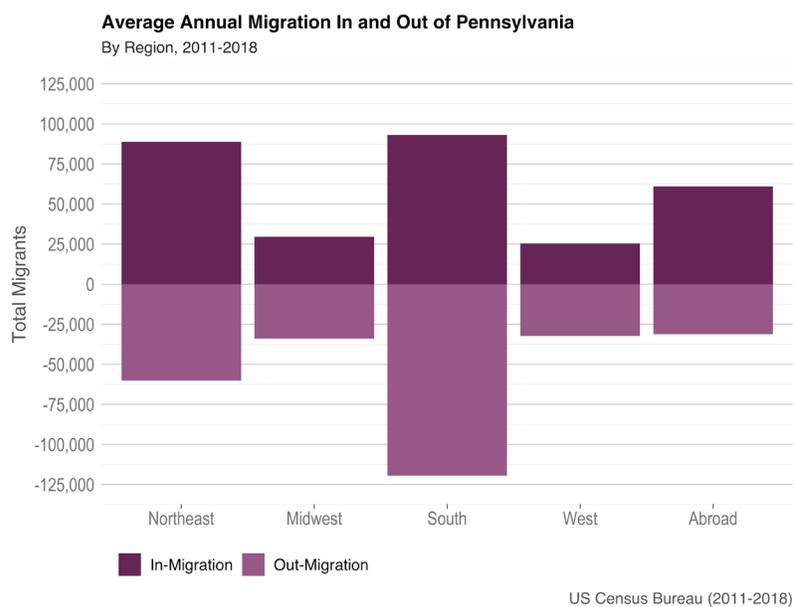
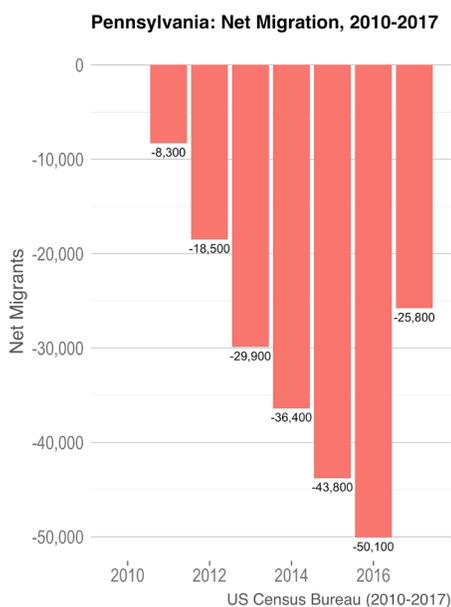
State-to-state migration data from 2010 to 2017 show that the South posted the greatest net migration gains of any U.S. region. Across the seven-year period, the South added 9.1 million new residents, accounting for 54% of national growth. The West added 5.5 million new residents, and accounted for 32% of the national growth, whereas the Midwest and Northeast lagged, each taking only 7% of the overall national growth.

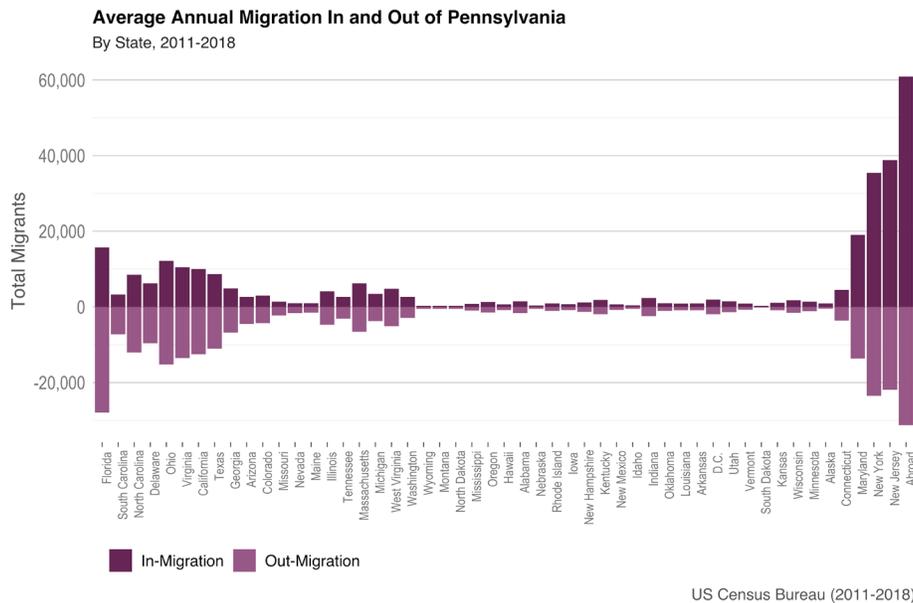
The top five states for net in-migration between 2010 and 2017 were Florida (1.025 million), Texas (944,018), North Carolina (327,631), Arizona (278,290), and Colorado (276,485). The five states with the largest net out-migration were New York (-1,022,071), Illinois (-642,821), California (-556,710), New Jersey (-395,160), and Michigan (-225,302). The five states with the largest percent change in net domestic migration from 2010 to 2017 were the District of Columbia (14.7%), Texas (12.1%), North Dakota (12.0%), Utah (11.8%), and Florida (11.3%).

Pennsylvania has a mobility rate slightly lower than the national rate: approximately 12.3% of the state's population moved from their prior place of residence in 2017-2018. Of the 12.3% of Pennsylvanians who moved, roughly one-quarter moved from a different county within the state of Pennsylvania, and about 17.3% moved from a different state to Pennsylvania.

Pennsylvania has witnessed a decline in net domestic in-migration in recent years. Each year between 2010 and 2016, total state inflows dropped further below total outflows. Only in 2017 did they recover somewhat. Across the total 2010-2017 net domestic migration rankings, Pennsylvania ranks among the bottom six states (it experienced a net loss of 214,426 people over this period). Pennsylvania had very low gross in-migration (it ranked among the bottom eight states for gross inflows). Nevertheless, Pennsylvania's total population increased by about 1% between 2010 and 2017 due to international migration and natural increases (births minus deaths).

Between 2011 and 2018, Pennsylvania experienced net positive migration from the Northeast and from abroad, but more out-migrants than in-migrants to Midwestern, Southern, and Western states, according to ACS five-year state-to-state migration estimates. Pennsylvania lost the most domestic migrants between 2011 and 2018 to Florida, South Carolina, North Carolina, Delaware, Ohio, and Virginia. It gained the most domestic migrants from Connecticut, Maryland, New York, and New Jersey. Pennsylvania gained more migrants from foreign countries, however, than from any single U.S. state (see "[Average Annual Migration In and Out of Pennsylvania By State](#)" on the following page).





County Trends

The 67 counties within Pennsylvania do not necessarily reflect statewide migration trends. The Commonwealth’s four “large urban” counties—Philadelphia, Allegheny, Delaware, and Montgomery—have seen in-migration increase steadily over the past five years (2013-2017). Nevertheless, Philadelphia and Allegheny continue to experience net negative migration as of 2017. Smaller urban counties display a wide variety of migration experiences, with a few (Lancaster and Cumberland), seeing growing net in-migration but most seeing net out-migration. “Rural” counties are even more likely to see net out-migration, and even counties with net in-migration are usually seeing the margins of inflows over outflows shrink (the only exceptions being Sullivan, Forest, and Indiana counties). The classification of counties as “large urban,” “small urban,” and “rural” is discussed in **“Appendix A: Sources and Glossary.”**

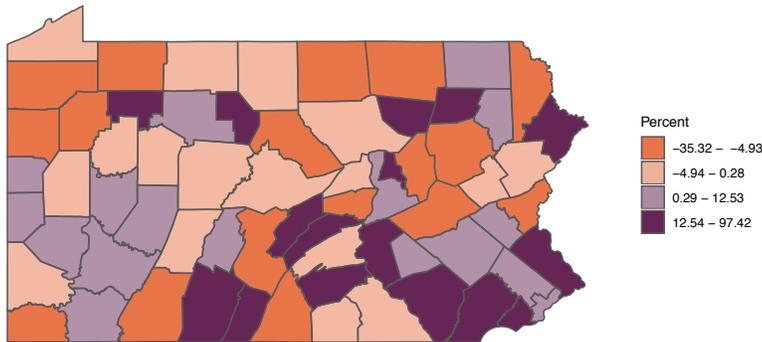
Within the large urban category, Delaware County experienced the largest percent change in inflows (15%, or about 3,700 additional in-migrants, both domestically and from abroad) between 2013 and 2017. Following Delaware, in order of magnitude, are Montgomery (a 6% change, or 2,700 additional in-migrants), Allegheny County (a 10% change, or 5,000 additional in-migrants), and Philadelphia County (a 10% change, or 6,800 additional in-migrants).

Among small urban counties, the five counties with the largest percent increases in inflows are Bucks (33%, or 6,700 additional in-migrants), Lancaster (20%, or 3,600 additional in-migrants), Cumberland (18%, or 3,200 additional in-migrants), Dauphin (17%, or 2,600 additional in-migrants), and Chester (16%, or 4,000 additional in-migrants).¹ Comparing counties’ total 2017 inflows to their total population, the counties that witnessed the largest percent of the total population inflowing were Centre (14%), Union (10%), Cumberland (9%), Dauphin (7%), and Cameron (6%).

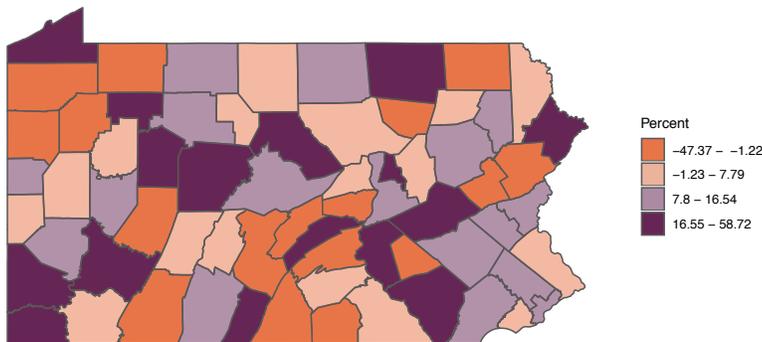
As many of Pennsylvania’s rural counties are less populated, it is important to view in-migration in light of overall population. The rural counties with the largest 2017 inflows as a percentage of their total population are Forest (14%), Indiana (10%), Montour (8%), Sullivan (8%), and Pike (7%). The same counties, along with Juniata County, experienced the largest percent increases in in-migration.

¹ Note that Cameron County is designated as an “urban” county based on the criteria described in Part 2: Urban and Rural Areas. This county is often an outlier in the urban group, however, so it has been removed in some sections of analysis. Cameron County saw inflows increase by 150 additional in-migrants from 2013 to 2017. While small in absolute terms, this represented a 97.42% increase because the county’s overall in-migration is so low.

Percent of Change in Inflows (2013–2017)



Percent of Change in Outflows (2013–2017)



Source: U.S. Census Bureau (2013-2017).

County Trends, Continued

Overall, counties in the large urban group realized steady inflows, whereas there was a broader diversity in inflows across the small urban and rural categories. This is at least partly because there are many more small urban and rural counties than large urban ones.

Large urban counties, with the exception of Delaware, saw outflows increase 2013-2017. Montgomery County was the large urban county with the largest percent increase in outflows from 2013 to 2017 (out-migration increased by 11%), as well as the largest 2017 outflow figure compared to its population. Following Montgomery, Allegheny and Philadelphia also saw outflows increase (11% and 10%, respectively), while Delaware County saw outflows decrease by -0.4%.

Among small urban counties, Centre (7%), Union (6%), Dauphin (6%), Cameron (6%), and Columbia (6%) ranked highest for outflows as a percentage of their total population. Centre County ranked highest for total outflows with 7%; the smallest outflows occurred in Lancaster County (4%). Centre, Union, Dauphin, and Cameron counties, as we have seen, witnessed relatively large inflows in 2017; these counties maintain a balance of in- and out-migration. The counties with the greatest percent change in outflows from 2013 to 2017 were Erie (35%), Clinton (24%), Schuylkill (20%), Westmoreland (19%), and Lancaster (18%).

The top five rural counties for 2017 outflows as a percentage of overall population were Forest (10%), Pike (8%), Montour (8%), Greene (6%), and Adams (6%). These were not necessarily the same counties to see outflows increase substantially between 2013 and 2017; in this category are Montour (59%), Greene (50%), Fulton (46%), Pike (44%), and Juniata (41%).

When inflows and outflows are combined to produce net migration, there is no positive net migration trend that clearly favors urban or rural areas. Rural counties collectively lost about 300 residents persons to migration in 2017 and small urban counties gained about 4,100 persons. Large urban counties, however, lost over 16,000 net residents in 2017. Rural Pennsylvanians are increasingly moving to more urban areas, but this flow is overshadowed by the larger flow of Pennsylvanians from large urban to smaller urban counties.

County Trends, Continued

The rural counties with the largest net out-migration as a percentage of total population are Elk (-2.2%), Bradford (-1.9%), Pike (-1.85%), Schuylkill (-1.5%), and Greene (-1.5%). Within these counties, the primary occupations are in the service economy (e.g., cashiers, food preparation workers, and retail salespersons) or in heavy industries (freight and machining). In contrast, the top job types in the top rural counties for positive net migration—Centre (5.7%), Indiana (5.4%), Sullivan (5.1%), Forest (4.2%), and Union (3.6%)—are white-collar jobs (e.g., office clerks, secretaries, accountants, and auditors). Service economy jobs such as food prep, retail, and cashiering are common in these counties, as well.

Movers in rural counties tend to be older than those moving to small urban and large urban counties. Sullivan, Cameron, Wayne, Potter, and Bedford counties ranked in the top five for movers aged 65 or older, as a percentage of total migrants. Philadelphia, Centre, and Forest counties ranked highest for young movers aged 18 to 34. The incomes of migrants also varies significantly by county. Chester, Montgomery, Bucks, and Delaware counties (all small urban or large urban counties in southeast Pennsylvania, near Philadelphia) tend to attract and produce the highest-income migrants. Centre, Forest, Indiana, Clinton, and Clarion counties, in contrast, attracted and produced the largest shares of migrants with incomes of less than \$15,000. People moving to and from rural areas in Pennsylvania are less likely to have high incomes.

Regional Trends

Though Pennsylvania has two major urban centers (Philadelphia, in southeastern Pennsylvania, and Pittsburgh, in the western part of the state), large parts of the state remain rural. These rural regions have long relied on extraction economies surrounding the natural resources of oil, gas, and timber. Many rural communities have encountered lagging economic growth, steady out-migration, and aging populations. In the mid-2000s, however, a substantial area of rural Pennsylvania experienced a resurgence due to the discovery of gas-rich shale deposits.

Pennsylvania's Marcellus Shale region spans across northern and western Pennsylvania. Direct employment in Pennsylvania's oil and gas extraction industry more than doubled, from 2,214 at beginning of the drilling boom in 2007 to 4,710 in 2019.¹ The new jobs spurred rapid in-migration to Marcellus Shale counties, which has elevated housing demand.² In 2012, a state impact fee was implemented targeting Pennsylvania counties impacted by fracking. As of 2017, this fee raised approximately \$25.5 million in revenues earmarked for a variety of fracking-induced issues, including housing construction and subsidy.³

The PHFA's report, *Marcellus Natural Gas Development's Effect on Housing in Pennsylvania*, investigated the increased housing affordability pressures placed on the Marcellus Shale region by the natural gas industry.⁴ Since the report's release in 2011, natural gas production has increased across the United States, and especially in Northern Appalachia, which includes the Marcellus Shale region.⁵ If these trends continue, the Marcellus Shale region can expect continued in-migration and unique housing pressures.

¹ U.S. Census Bureau. Yearly Average Employment, Oil and Gas Extraction, 1997-2019. QWI Explorer. <https://qwexplorer.ces.census.gov/>

² Jonathan Williamson and Bonita Kolb. Marcellus Natural Gas Development's Effect on Housing in Pennsylvania. Pennsylvania Housing Finance Agency. 2011. https://www.phfa.org/forms/housing_study/2011/marcellus_report.pdf

³ Pennsylvania Public Utility Commission. "Frequently Asked Questions." Act 13 of 2012: The Unconventional Well Impact Fee, 2012. http://www.puc.state.pa.us/NaturalGas/pdf/MarcellusShale/Act13_FAQs.pdf

⁴ Ibid, n.2.

⁵ U.S. Energy Information Administration. "U.S. Natural Gas Plant Liquid Production Continues to Hit Record Highs." Today in Energy, March 22, 2019. <https://www.eia.gov/todayinenergy/detail.php?id=38772>; U.S. Energy Information Administration. "Appalachia Region Drives Growth in U.S. Natural Gas Production Since 2012." Today in Energy, December 4, 2017. <https://www.eia.gov/todayinenergy/detail.php?id=33972>

Conclusion

Migration patterns are driven by a wide variety of factors; pull factors may include employment opportunities, a lower cost of living, or higher living standards. It is possible to make inferences about which factors may be operating, based on the volume of migration and the profile of the migrants. For example, if a county experiences high rates of in-migration of predominantly low-income persons, then we might infer that that county has low-skilled job opportunities and a comparatively low cost of living. Elevated inflows of low-income individuals might also suggest that government subsidies are more readily available within that county.

It is important to note, however, that a particular county may experience inflows because of the characteristics of neighboring counties. In addition, some pull factors may have only a temporary effect, such as the presence of higher-education institutions, job training programs, or correctional institutions. When people relocate for these organizations and programs, they often claim residence within the associated county, but may quickly depart once their program is complete.

This analysis of migration flows found that Pennsylvania as a whole continues to experience net domestic out-migration, but that certain areas, especially small urban counties, are experiencing in-migration. High-income movers (those earning \$75,000 or more) are most likely to move into counties proximate to a large urban center. This signals increasing demand for housing, especially high-cost housing, in these areas, and may lead to cost pressures for lower-income incumbents. Rural Pennsylvania counties, meanwhile, are experiencing out-migration at a higher rate than urban populations, despite the pull factor of Marcellus Shale natural gas jobs in some rural areas. In-migrants to rural areas tend to be older and have lower incomes than movers as a whole. This signals a need to maintain affordable and senior-friendly housing in rural parts of the state.

E. Transportation

Transportation patterns, traffic congestion, innovations in traveler information and ridesharing, and changes in transit service and ridership all have the potential to affect housing markets over the next decade and beyond. Commutes in Pennsylvania, and across the U.S., are lengthening. While most Pennsylvanians work within their county of residence, a growing share go to work in another county or even another state. Traffic volumes are increasing on urban and rural interstates. At the same time, the share of employed Pennsylvanians who work from home has been rising, and the share commuting to work on foot, by bicycle, and on public transit, has risen in certain areas. This section of the report explores trends related to transportation access, commuting patterns, and transportation cost, and discusses their potential effects on housing needs in Pennsylvania.

Data Sources

Data for commute times and modes, as well as the number of vehicles available per household, come from the U.S. Census Bureau Decennial Census for 2000 and the American Community Survey (ACS) five-year estimates for 2010 and 2017. The Census Bureau collects data about county-to-county commute flows via the ACS and the Longitudinal Employer-Households Dynamics (LEHD) program. We use 2013-2017 five-year ACS estimates for commute flows data and 2015 data from the LEHD Origin-Destination Employment Statistics (LODES) series (the most recent data available). Transportation cost data come from the Center for Neighborhood Technology's (CNT) Housing + Transportation Affordability Index. Finally, data on transportation infrastructure come from the Pennsylvania Department of Transportation (PennDOT), Amtrak, and the Pennsylvania State Council of the American Society of Civil Engineer's (ASCE) Infrastructure Report Card.

National and Statewide Trends

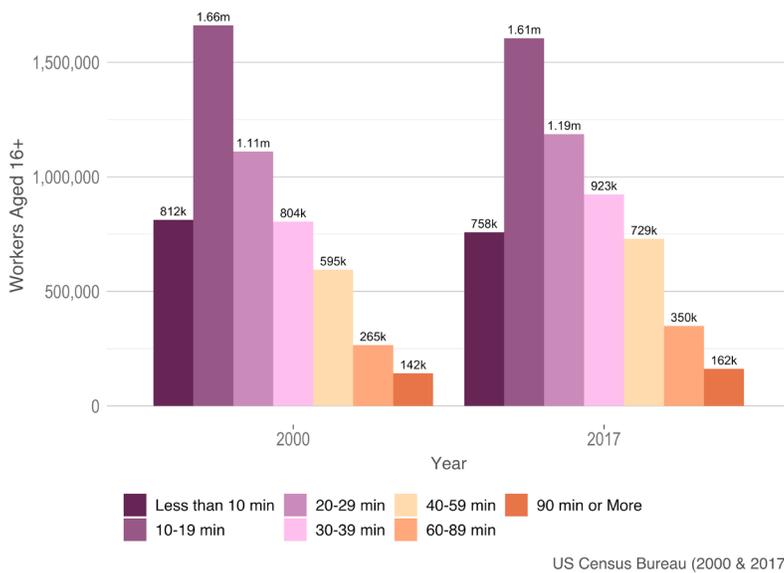
The U.S. has a widening variety of commuting preferences and options, with the advent of technological innovations such as ride-hailing apps, car- and bike-sharing services, and the widening coverage and speed of broadband networks that enable telecommuting. However, the average national commute time is still inching upwards. Over the course of 2016, the national average commute time rose from 26.6 minutes to 26.9 minutes. All major U.S. cities have witnessed commute times increase since 2010.

The trends may change in the near future, or at least have different implications by 2030 when one out of every five people in the U.S. will be 65 or older.¹ The U.S. National Household Travel Survey (NHTS) reported that 21% of all of adults 65 and older do not drive.² As a result, public transportation and paratransit options will become increasingly important as a growing portion of the population becomes unable to drive due to declining vision, mobility, and hearing ability.

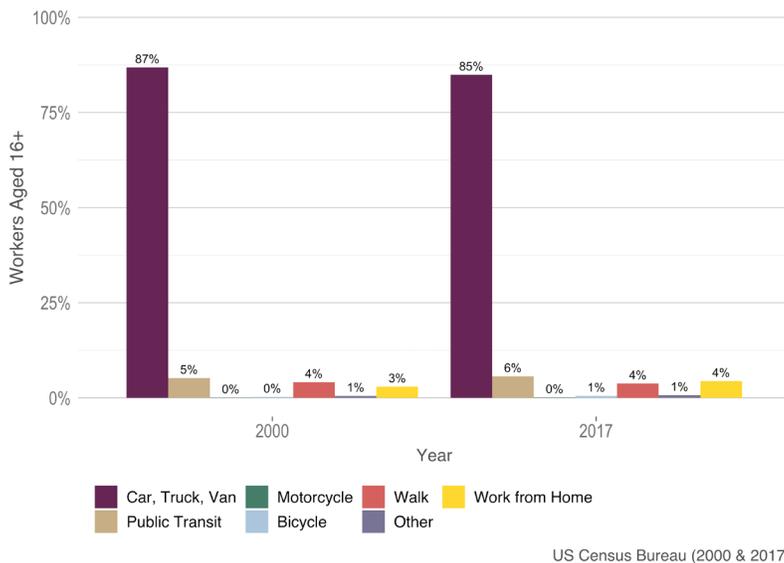
¹ Administration on Aging. "A Profile of Older Americans: 2017." U.S. Department of Health and Human Services, April 2018. <https://acl.gov/sites/default/files/Aging%20and%20Disability%20in%20America/2018OlderAmericansProfile.pdf>

² Al Beatty. "All-Ages Access: Making Transit Work for Everyone in America's Rapidly Aging Cities." Transit Center, 2017. <http://transitcenter.org/wp-content/uploads/2017/08/ALL-AGES.pdf>

Commute Times in Pennsylvania, 2000 & 2017



Commuting Mode Split in Pennsylvania, 2000 & 2017



National and Statewide Trends, Continued

Between 2000 and 2016 commute times increased significantly in Pennsylvania and they are now on par with the national average. While the average commute in 2000 was 25 minutes long in Pennsylvania (26.6 nationally), it has now climbed to 27 minutes (26.9 nationally). The shares of commuters with very long commutes has also been rising. There are now over 500,000 Pennsylvanians (9% of all commuters) who travel more than an hour to get to work; this category has increased by 25% since 2000. Meanwhile, a declining number and share of workers have commutes less than 20 minutes long; this category has lost over 100,000 persons since 2000. Still, most Pennsylvanians (62%) have commutes no longer than 30 minutes.

As of 2017, most working Pennsylvanians (71%) work in the county in which they live. About 24% work outside of their county of residence but still within Pennsylvania. Another 5% work out-of-state. Pennsylvania workers have become slightly more mobile over time. The number of workers who work in a different Pennsylvania county than the one in which they live increased by about 178,000 between 2000 and 2017, an increase of 14%. The number working out-of-state increased by 54,000, or 21%.

About 85% of working Pennsylvanians aged 16 or older commute to work by car, truck, or van, as of 2017. Almost all of those who drive to work drive alone, with only 10% carpooling. A much smaller share take public transit (6%), walk (4%), bicycle (1%), motorcycle (0.1%), or use some other mode (1%). Another 4% work from home. For the average Pennsylvania household, transportation costs about \$14,479 a year, or 27% of a household's income.

Since 2000, only the number of Pennsylvanians who walk to work has decreased; the numbers of drivers, transit users, bicyclists, motorcyclists, and those who work from home have all increased. Driving saw the biggest absolute increase, with 248,700 additional driving commuters between 2000 and 2017. However, the overall share of Pennsylvania workers who drive to work fell from 87% to 85% due to larger proportional increases in the use of other modes. During this time, working from home became more common (96,900 additional Pennsylvanians work from home, an increase of 50%). Bicycling to work saw the largest percent increase between 2000 and 2017 (16,020 additional Pennsylvanians bicycle to work, more than doubling the number in 2000).

National and Statewide Trends, Continued

Renters are more likely than the average Pennsylvania worker to use public transit (11%) or walk to work (7%). This is largely due to the fact that renters in Pennsylvania are more likely to live in urban areas where transit and walking are viable options; 92% of renters live in the state's large urban and small urban counties. The statewide trend towards transit, bicycling, and walking may therefore reflect the trends toward renter-ship and living in urban areas.

Most households in Pennsylvania (89%) have at least one vehicle available to them. Moreover, the number of households with no vehicles (554,000 households as of 2017) has fallen by about 8,000 households since 2010. Meanwhile, the number of households with four or more vehicles (274,000 households, or about 5% of all Pennsylvania households) has increased by about 10% since 2010. Renter households in Pennsylvania are less likely to have a vehicle available to them (only 75% do), and if they do, it is usually only one (63% of renter households with a vehicle have only one, compared with 38% of all households with a vehicle).

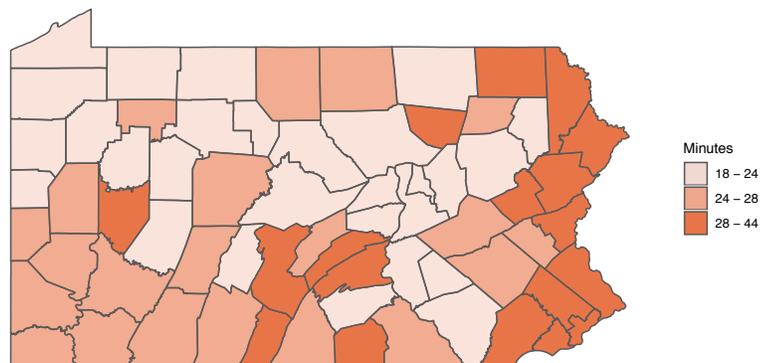
Traffic volumes have been increasing on urban and rural interstates in Pennsylvania; the number of trips on such roads increased by 3.4% and 5.7% respectively between 2013 and 2018. The ACSE reports that traffic congestion costs the average Pennsylvania motorist over \$500 in operating and maintenance costs per year.¹ It awarded Pennsylvania's road infrastructure a D+ thanks to poor conditions and congestion. Public transit is an important alternative to driving; the ASCE reports that each of the state's 67 counties has some form of transit service available, and the state has high overall transit usage in both cities and rural areas relative to other parts of the country.² Perhaps most importantly, all 67 counties have rural transportation for persons with disabilities. Total transit trips in Pennsylvania have increased by about 5% over the past decade.³

County Trends

Transportation trends vary in important ways across Pennsylvania's large urban, small urban, and rural counties (see "**Appendix A: Sources and Glossary**," for more information about these classifications). For example, even though large urban counties are the most densely populated, their residents have the longest average commutes (30 minutes), followed by rural counties (26 minutes) and small urban counties (24 minutes).

Even though large urban counties have the longest commute times overall, there are several rural counties with still longer average commutes, including Pike (44 minutes), Perry (33), Fulton (32), Sullivan (32), and Juniata (31). Pike County also had by far the largest share of commuters who travel more than 90 minutes to get to work (17% as of 2017). Many of the counties with the shortest average commutes are small urban ones, including Cameron, Erie, Blair, and Centre (18-20 minutes). Average commute time increased the most in Sullivan County, where it lengthened by seven minutes between 2000 and 2017. No other county saw increases of more than four minutes, and a handful saw declines of up to two minutes.

Average Commute Times (Minutes), 2017



Source: U.S. Census Bureau (2017).

¹ Samantha Albert et al. Report Card for Pennsylvania's Infrastructure. Pennsylvania State Council of the American Society of Civil Engineers, 2018, p.89.

² Ibid, p.115

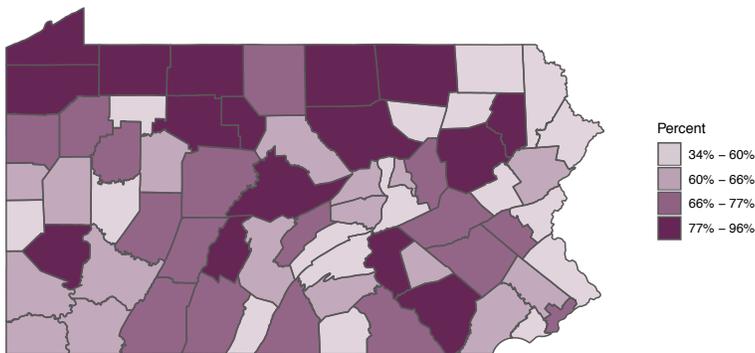
³ Ibid, p.116

County Trends, Continued

The rural counties of Perry, Pike, Carbon, Armstrong, and Adams ranked highest among Pennsylvania counties for the share of workers leaving the county for work as of 2017. Those leaving Perry County for work are headed to a wide radius of neighboring counties, including nearby Cumberland and Dauphin, but also Lancaster and York, which they must cross at least one other county to access. Similar stories play out in Pike, Carbon, and Armstrong counties. Workers who live in Adams County but travel to another county for work are most likely going to York County (19.7%). By contrast, Erie, Centre, Allegheny, Blair, and Lycoming—all large or small urban counties—had the highest shares of workers staying in-county for their jobs, between 85% and 96%.

The largest commuting flows, in terms of absolute numbers of commuters, are leaving Montgomery (136,828 workers), Philadelphia (124,241), Delaware (110,617), Bucks (95,262), and Chester (72,653). U.S. Census Bureau 2015 LODES data show that most Montgomery County residents leaving the county on their commute to work are going to Philadelphia (15.7%). Others are headed to Bucks County (11.3%) and Chester County (7.4%). Commuters leaving Philadelphia for work are most likely headed to Montgomery County (10.3%) and Delaware County (8.1%), but some cross the border into New Jersey and Maryland. Commuters leaving Delaware, Bucks, and Chester counties are usually headed either to Philadelphia or Montgomery County.

Percent Workers Staying in County for Work, 2017



Source: U.S. Census Bureau (2017).

About 90% of commuters drive to work in rural and small urban counties. Fayette, Clearfield, Schuylkill, and Greene are the counties with the highest shares of residents (over 93%) who drive to work. By contrast, in large urban counties, only 74% of commuters drive to work. The large urban counties of Philadelphia (59%), Delaware (80%), and Allegheny (80%) are among the top five Pennsylvania counties with the lowest shares of residents driving to work. They are joined by Centre County (78%) and Union County (84%).

Because large urban counties' much larger population sizes, there are still three times the number of people driving to work in large urban counties (1.45 million) than in rural ones (544,000). Of the three county types, small urban counties collectively have the largest population of people driving to work (3.08 million).

Unsurprisingly, public transit, walking, and bicycling are more popular commuting modes in large urban counties than in other areas. These modes account for 20% of commuting in large urban counties, compared to only 5% in small urban counties and 4% in rural counties.

Moreover, a greater share of commuters in large urban counties are either walking, bicycling, and using public transit today than in 2000. The counties seeing the greatest increase in public transit use since 2000 are Philadelphia, which has nearly 21,000 additional transit users; Delaware County, with 8,600 additional transit users; and Montgomery County, with 6,500 additional transit users. Those seeing the largest increases in walking are Chester County, with 3,100 additional walkers; Philadelphia, with 2,600; and Allegheny, with 1,700. Meanwhile, the share of those commuting by transit, bicycle, or on foot in small urban counties has remained constant and the share in rural counties has decreased.

County Trends, Continued

The concentration of transit usage in southeastern Pennsylvania and in Allegheny County is no doubt due to the fact that they are home to the state's major public transit providers: the Southeastern Pennsylvania Transit Authority (SEPTA), which operates trolleys, light rail, commuter rail, and rapid transit, as well as buses; and the Port Authority of Allegheny County (PAAC), which operates light rail as well as bus rapid transit. SEPTA ridership in 2018 was 224 million people, with an average weekday ridership of 1.01 million. PAAC's average light rail weekday ridership is 26,200 passengers.

The number of employed Pennsylvanians who work at home approximately doubled between 2000 and 2017 in large urban counties. Working at home also became more common in small urban counties (+53%) and in rural counties (+12%). Working from home saw the largest percent increases in Carbon, Union, Philadelphia, Pike, and Beaver counties, where it more than doubled. Working from home declined in only a few counties, almost all of which are rural.

Pennsylvania's large urban counties are home to the largest number and share of households who have no vehicle (nearly 300,000 households, or 18% of all large urban county households). In Philadelphia, nearly a third of households have no car, followed by Allegheny (13%), Delaware (11%), Lancaster (10%), and Montgomery County (6%). Lancaster County's share is boosted by its Amish population of more than 33,000 people.¹ The number of households with no vehicles has increased most between 2000 and 2017 in urban counties such as Bucks, Erie, Montgomery, Butler, and Centre (700-1,500 additional households).

By contrast, only 8% of households in Pennsylvania's small urban counties, and 7% of households in rural counties, have no car. In small urban and rural counties, moreover, it is more common to have two cars per household than one. Rural counties have the largest share of households with four, five, or more cars, but small urban counties collectively have the largest numbers of such households.

The counties with the highest overall housing-plus-transportation cost burdens are Potter (64%), Chester (62%), Wyoming (61%), Forest, (60%), and Sullivan (60%). In the case of Potter, Wyoming, Sullivan, and Forest counties, very high transportation cost burdens (greater than 30% of income) are to blame. Indeed, these counties have among the highest transportation cost burdens in the state. Chester County, meanwhile, has very high housing cost burdens and relatively low transportation cost burdens.

The lowest transportation cost burdens are to be found in Philadelphia (15%) and Delaware (20%), followed by Dauphin, Lehigh, and Montgomery (each 21%). Philadelphia and Allegheny boast the lowest annual average transportation costs (\$9,520 and \$11,402, respectively). These two counties also have low average annual vehicle miles traveled per household. The highest transportation costs are in Pike and Adams counties (\$16,010 and \$15,324, respectively). These counties have very high annual vehicle miles traveled per household (over 25,000).

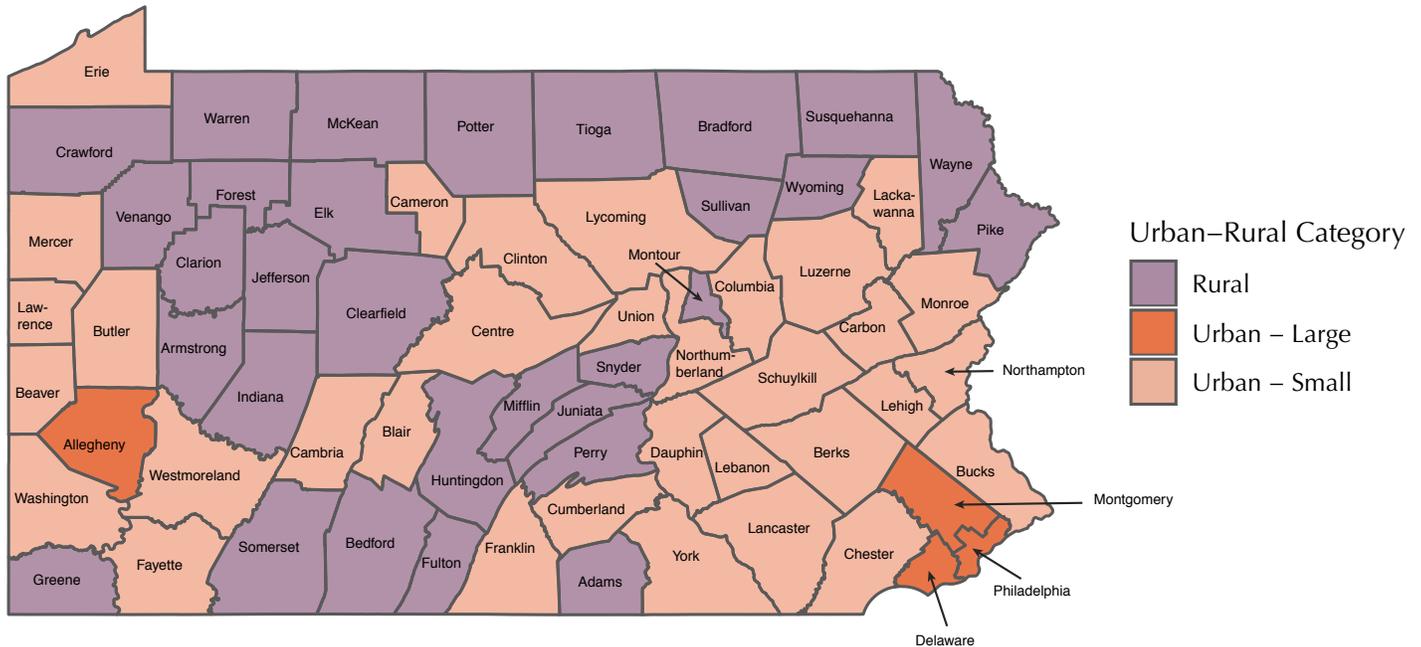
Conclusion

Transportation trends have the potential to affect housing needs in important ways. This section has shown that average commute times are increasing, and that more working Pennsylvanians are leaving their home county to get to work; that there is an increase in non-automobile commuting in large urban counties and an increase in working from home, which is also occurring largely in urban counties; and that the aging of Pennsylvanians is a trend that seems likely to increase reliance on modes other than privately owned cars, such as public transit. All of these trends have important implications for both the type and location of housing being demanded across the Commonwealth going forward.

¹ The Amish drive horse-drawn buggies rather than cars. Population estimates come from: "Amish Population Profile." Young Center for Anabaptist and Pietist Studies, Elizabethtown College. June 2019. <https://groups.etown.edu/amishstudies/statistics/amish-population-profile-2019/>

APPENDIX A. Sources and Glossary

Pennsylvania's 67 counties are grouped in three categories: rural, small urban, and large urban.



Rural counties are the thirty Pennsylvania counties in which the majority of the population lives in a rural area, as defined by the 2010 Census. According to the U.S. Census Bureau, a rural area is any area not included in either an “urbanized area” of 50,000 or more people or an “urban cluster” of at least 2,500 people and less than 50,000 people. Urban areas must have a core density of at least 1,000 persons per square mile, and a relatively high amount of impervious land surface. Urban counties, therefore, are Pennsylvania counties in which the majority of the population lives in an urban area according to the above definition. We have divided them into thirty-three small urban counties and four large urban counties—Philadelphia, Allegheny, Montgomery, and Delaware—that have a high population density (greater than 1,500 people per square mile). Large urban counties are likely to differ from other urban counties in important ways, since they have 1) sufficient density to support urban transit systems and 2) other dynamics that support a functionally different housing market.

Some counties do not fall neatly into any of the three categories. For example, Cameron County is classified as a small urban county according to our methodology, because the majority of its small population (less than 5,000 people as of 2017) lives in urban areas. However, it displays housing demand and supply characteristics more similar to those of neighboring rural counties. For the sake of a straightforward classification system, we classify Cameron County as urban, but it is important to bear in mind that some small urban counties can resemble rural ones, and vice versa.

Key sources for quantitative data analyzed in this report are listed below. This list does not include textual sources.

Report Section	Data Type	Source
Part 1: Statewide Analysis and Part 2: Urban and Rural Areas	Demographic and Housing Data	U.S. Census Bureau American Community Survey (ACS), five-year estimates, 2009-2017; U.S. Census Bureau Decennial Censuses, 2000 and 2010
	Income and Housing Cost by Area Median Income	U.S. Census Bureau Public Use Microdata Sample (PUMS), via IPUMS-USA, University of Minnesota, 2009-2017
	Mortgage Lending	Consumer Financial Protection Bureau Home Mortgage Disclosure Act (HMDA) data, 2007-2017
	Housing Quality	U.S. Census Bureau, American Housing Survey (AHS), 2015 and 2017
	Home Sales	A collaboration of PolicyMap and Zillow, via PolicyMap, 2005-2017
	Building Permits	U.S. Census Bureau Building Permits Survey via PolicyMap, 2005-2017
	New Construction Characteristics	U.S. Census Bureau 2018 Characteristics of New Housing Report
	Surplus or Deficit of Affordable Housing Units	U.S. Department of Housing and Urban Development (HUD) Comprehensive Housing Affordability System (CHAS), 2009-2015
	Homelessness	U.S. Department of Housing and Urban Development (HUD) Point-in-Time Counts and Housing Inventory Counts, via HUD Exchange, 2000-2018
	Evictions	Eviction Lab, 2000-2016
	Foreclosure	ATTOM Data Solutions
	Subsidized Housing	U.S. Department of Housing and Urban Development (HUD) Picture of Subsidized Households (POSH), 2000-2018; HUD Low-Income Housing Tax Credit (LIHTC) Database, 2000-2016; HUD Multifamily and Section 8 Contract Database, 2019; U.S. Department of Agriculture (USDA) Rural Housing Service via PolicyMap, 1960-Present
Part 3: Projections	Demographic Data	U.S. Census Bureau American Community Survey (ACS), five-year estimates, 2015 and 2017; U.S. Census Bureau Decennial Censuses, 2000 and 2010
	Housing Data	U.S. Census Bureau Public Use Microdata Sample (PUMS), via IPUMS-USA, University of Minnesota, 2009-2017
Part 4: Special Topics	Disability Data	U.S. Census Bureau Public Use Microdata Sample (PUMS), via IPUMS-USA, University of Minnesota, 2012-2017
	Veteran Data	U.S. Census Bureau American Community Survey (ACS), five-year estimates, 2017; U.S. Census Bureau Decennial Censuses, 2000 and 2010
	Homelessness	U.S. Department of Housing and Urban Development (HUD) Point-in-Time Counts and Housing Inventory Counts, via HUD Exchange, 2000-2018
	Flood Risk	New York University (NYU) Furman Center FloodzoneData
	Migration Flows	U.S. Census Bureau American Community Survey (ACS), five-year estimates, 2013-2017

Sources, Continued

Report Section	Data Type	Source
County Profiles	Occupational Wages	Pennsylvania Department of Labor and Industry Center for Workforce Information and Analysis
	Industry Wages	U.S. Bureau of Labor Statistics Quarterly Census of Employment and Wages
	Housing Availability by Income	U.S. Department of Housing and Urban Development (HUD) Comprehensive Housing Affordability System (CHAS), 2009-2015
	Population, Age, Disability, Veterans, Race, Poverty, Income, Employment Status, Commute Time and Mode, Housing Units, Tenure, Structure Type, Vacancy, Housing Age, Household Size, Home Values, and Rents	U.S. Census Bureau American Community Survey (ACS), five-year estimates, 2017; U.S. Census Bureau Decennial Censuses, 2000 and 2010
	Building Permits	U.S. Census Bureau Building Permits Survey, via PolicyMap, 2000-2017
	Homes with Internet Access	Federal Communications Commission, 2017
	Flood Risk	New York University (NYU) Furman Center FloodzoneData

Key Terms

Term	Definition
Affordable Housing	Homes whose rent or mortgage payments, utility costs, and maintenance costs do not exceed 30% of households' income.
Public Housing	Housing for which a Public Housing Authority owns the building and acts as the landlord. Public Housing Authorities are established by state law to provide affordable housing for low-income residents.
Subsidized Housing	Subsidized housing is owned and operated by private owners who receive subsidies in exchange for renting to low- and moderate-income people. Owners may be individual landlords or for-profit or nonprofit corporations. Subsidized housing can be obtained through vouchers, or the subsidy may be given to the property owner who provides affordable housing.
Rent Burden	A household is rent burdened when it spends more than 30% of its monthly income on gross rent.
HUD Area Median Family Income (AMI)	An income metric used to determine eligibility for affordable housing programs. HUD calculates the median family income for each metropolitan area and nonmetropolitan county in the U.S.
Low-Income Housing Tax Credit (LIHTC)	LIHTC is a federal tax credit administered by state agencies. Affordable housing projects receive credits if they meet certain standards. Developers typically sell the credits to investors in order to finance construction.
100-Year Floodplain	The 100-year floodplain is the land that is predicted to flood during a 100-year storm, which has a 1% chance of occurring in any given year. Areas within the 100-year floodplain may flood in much smaller storms as well.
500-Year Floodplain	The 500-year floodplain is the land that is predicted to flood during a 500-year storm.
Fracking	Hydraulic fracturing, or fracking, is a technique designed to recover gas and oil from shale rock.

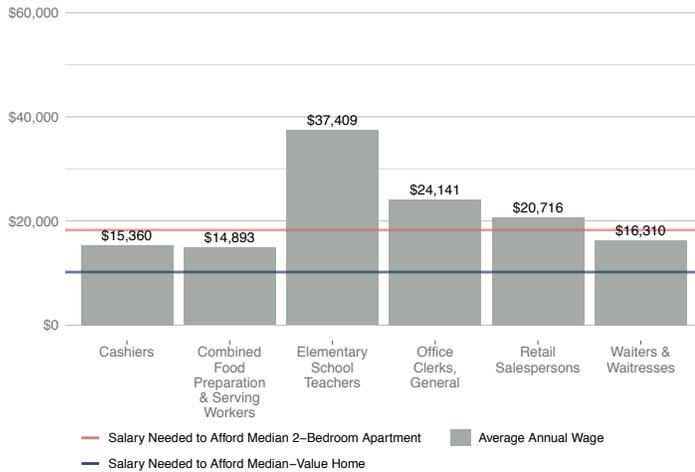
Adams County



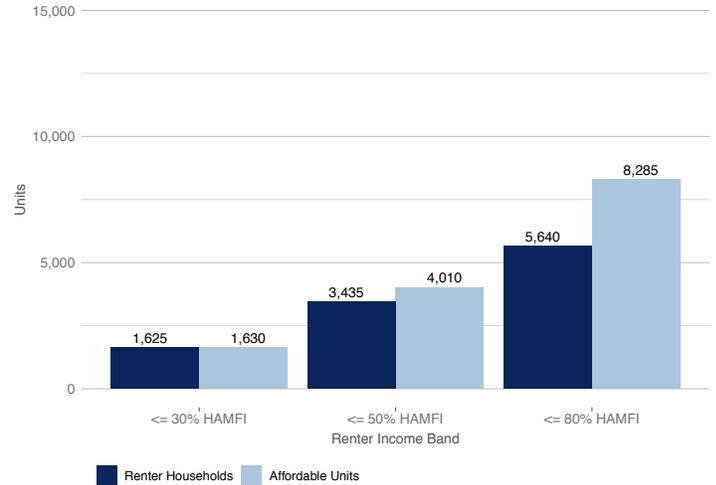
County Type:
RURAL

	Rent Burden	Homeownership	Median Household Income	Median Rent	Population
County	42.8%	77.8%	\$62,661	\$871	101,589
State Average	44.9%	69.0%	\$56,951	\$885	190,903

Occupational Wages and Housing Costs, 2017



Supply of Affordable Units by Renter Income, 2015



	2000	2010	2017	PA Average	% Change (2000-2017)
Socioeconomics					
Average Household Size	2.6	2.6	2.5	2.5	-3.8
Population					
Total Population	91,292	101,407	101,589	190,903	11.3
Under 5 (%)	5.9	5.5	5	5.6	-15.3
5 to 17 (%)	19	16.6	15.6	15.5	-18.1
18 to 24 (%)	9.2	9.7	9.7	9.5	4.4
25 to 34 (%)	12.5	10.3	10.5	12.9	-15.8
35 to 44 (%)	16.4	13.2	11.2	11.7	-32
45 to 54 (%)	13.8	15.6	14.8	13.8	7.3
55 to 64 (%)	9.2	13.3	14.6	13.9	59.2
65+ (%)	13.9	15.7	18.6	17.1	34.1
Race					
Asian (%)	0.5	0.7	0.7	3.2	44.5
Black (%)	1.1	1.4	1.4	10.6	20.2
White (%)	93.7	90.6	89.5	77.3	-4.5
Hispanic or Latino (%)	3.6	6	6.8	6.8	86.4
Disabled (%)	--	--	15.5	13.7	--
65+ Disabled (%)	--	--	33.2	34.3	--
Veterans (%)	14.2	12.2	9.9	8	-30.2
Median Household Income (\$)	63,000	63,732	62,661	56,951	-0.5
Families Below Poverty Level (%)	4.9	5.2	5.9	8.9	21.3
Transportation					
Average Commute Time (min)	25	27	28	27	10
Commute by Car (%)	0.2	0.3	0.3	84.9	50
Commute by Transit (%)	91.4	91.4	91.4	5.6	0
Technology					
Homes with Internet Access (%)	--	--	82	81	--
Climate					
Housing Units in 100-year Floodplain (%)	--	--	2.1	2.9	--

	2000	2010	2017	PA Average	% Change (2000-2017)
Housing					
Median Home Value (\$)	156,305	226,273	197,400	170,500	26.3
Median Gross Rent (\$)	727	821	871	885	19.8
Monthly Rent					
1 Bedroom (\$)	--	--	705	742	--
2 Bedroom (\$)	--	--	850	911	--
Rent Burden (%)	26.4	40.5	42.8	44.9	62.2
Vacancy (%)	6.1	6.9	7.2	11.4	18
Homeownership (%)	76.8	77.3	77.8	69	1.2
Median Year Structure Built	1972	1976	1979	1962	0.4
Single-Family (%)	78.9	82.7	82.9	75.7	5.1
Housing Units					
Single-Family	28,274	33,368	34,673	63,893	22.6
2 to 4	2,941	2,409	2,581	7,218	-12.2
5+	1,490	1,572	1,870	9,877	25.5
Total Units	32,705	37,349	39,124	80,987	19.6
Permits					
Single-Family Unit	600	284	249	234	-58.5
Duplex Units	0	0	0	4	--
3 to 4 Units	0	0	0	3	--
5+ Units	7	1	0	4	-100
Total Permits	607	285	249	245	-59
Employment					
Unemployment Rate (%)	4.2	4.9	4.9	6.5	16.5
Average Wage by Industry (\$)					
Education and health services	38,137	43,711	45,044	50,500	18.1
Goods-producing	43,407	44,820	48,299	62,280	11.3
Natural resources and mining	38,823	35,471	40,629	63,021	4.7
Professional and business services	38,298	43,418	40,919	76,029	6.8
Service-providing	29,707	32,723	33,577	51,935	13
Trade, transportation, and utilities	31,875	32,582	31,716	43,972	-0.5

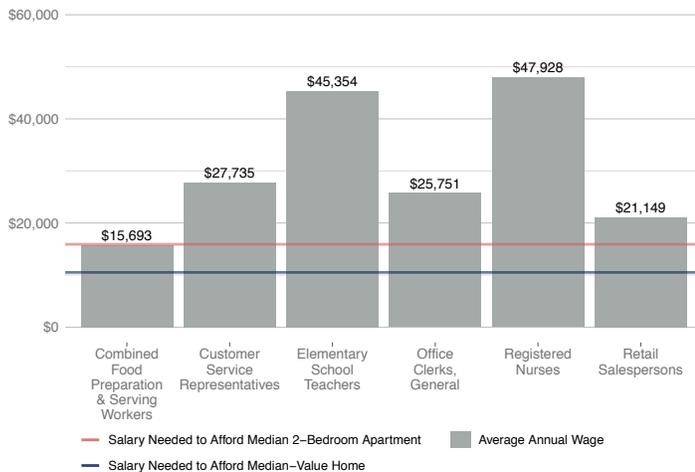
Allegheny County



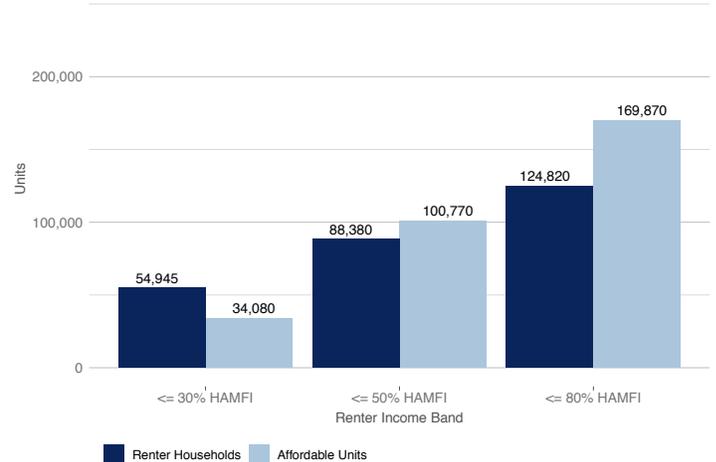
County Type:
LARGE URBAN

	Rent Burden	Homeownership	Median Household Income	Median Rent	Population
County	42.9%	64.9%	\$56,333	\$835	1,229,605
State Average	44.9%	69.0%	\$56,951	\$885	190,903

Occupational Wages and Housing Costs, 2017



Supply of Affordable Units by Renter Income, 2015



	2000	2010	2017	PA Average	% Change (2000-2017)
Socioeconomics					
Average Household Size	2.3	2.2	2.2	2.5	-3.5
Population					
Total Population	1,281,666	1,223,348	1,229,605	190,903	-4.1
Under 5 (%)	5.5	5.2	5.3	5.6	-4.9
5 to 17 (%)	16.4	14.6	13.7	15.5	-16.4
18 to 24 (%)	8.5	10.1	9.2	9.5	7.9
25 to 34 (%)	12.6	12.9	15	12.9	19.2
35 to 44 (%)	15.8	11.9	11.4	11.7	-27.5
45 to 54 (%)	14.2	15.3	13.1	13.8	-7.4
55 to 64 (%)	9.2	13.3	14.5	13.9	58.1
65+ (%)	17.8	16.8	17.7	17.1	-0.5
Race					
Asian (%)	1.7	2.8	3.5	3.2	109
Black (%)	12.3	13.1	12.7	10.6	3.1
White (%)	83.8	80.6	79.1	77.3	-5.7
Hispanic or Latino (%)	0.9	1.6	2	6.8	124.7
Disabled (%)	--	--	15.5	13.7	--
65+ Disabled (%)	--	--	33.8	34.3	--
Veterans (%)	14.3	10.7	8	8	-44.2
Median Household Income (\$)	56,546	54,072	56,333	56,951	-0.4
Families Below Poverty Level (%)	7.9	8.3	8.3	8.9	4.7

Transportation					
Average Commute Time (min)	25	25	27	27	5.5
Commute by Car (%)	10.5	9.9	9.2	84.9	-12.4
Commute by Transit (%)	82.1	80.8	80.5	5.6	-1.9

Technology					
Homes with Internet Access (%)	--	--	84	81	--

Climate					
Housing Units in 100-year Floodplain (%)	--	--	1.4	2.9	--

	2000	2010	2017	PA Average	% Change (2000-2017)
Housing					
Median Home Value (\$)	119,191	129,879	140,600	170,500	18
Median Gross Rent (\$)	737	776	835	885	13.3
Monthly Rent					
1 Bedroom (\$)	--	--	703	742	--
2 Bedroom (\$)	--	--	876	911	--
Rent Burden (%)	36.9	44.7	42.9	44.9	16.2
Vacancy (%)	8	9.4	10.1	11.4	26.4
Homeownership (%)	67	64.7	64.9	69	-3.2
Median Year Structure Built	1952	1954	1956	1962	0.2
Single-Family (%)	70.9	71.9	72.8	75.7	2.7
Housing Units					
Single-Family	413,880	424,143	434,476	63,893	5
2 to 4	64,647	58,862	54,369	7,218	-15.9
5+	100,634	102,163	103,298	9,877	2.6
Total Units	579,161	585,168	592,143	80,987	2.2
Permits					
Single-Family Unit	1,865	1,407	1,226	234	-34.3
Duplex Units	6	1	20	4	233.3
3 to 4 Units	27	4	12	3	-55.6
5+ Units	40	0	20	4	-50
Total Permits	1,938	1,412	1,278	245	-34.1

Employment					
Unemployment Rate (%)	6.1	6.8	5.9	6.5	-2.5
Average Wage by Industry (\$)					
Education and health services	47,936	54,091	55,360	50,500	15.5
Goods-producing	64,462	64,358	67,416	62,280	4.6
Natural resources and mining	119,469	101,004	111,882	63,021	-6.4
Professional and business services	65,366	79,059	84,056	76,029	28.6
Service-providing	49,825	54,444	57,723	51,935	15.9
Trade, transportation, and utilities	46,914	42,169	42,761	43,972	-8.9

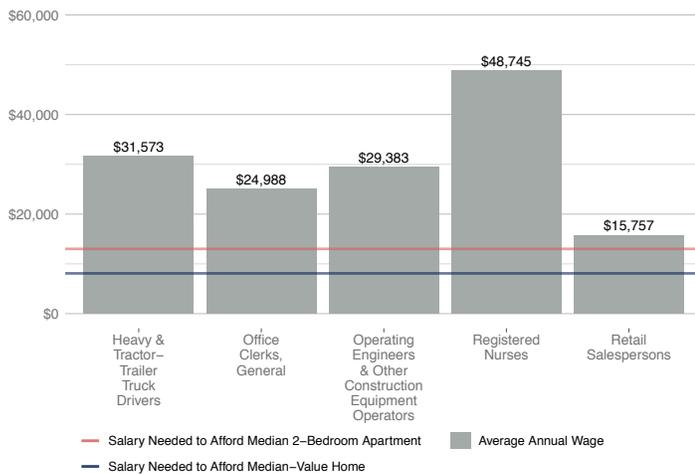
Armstrong County



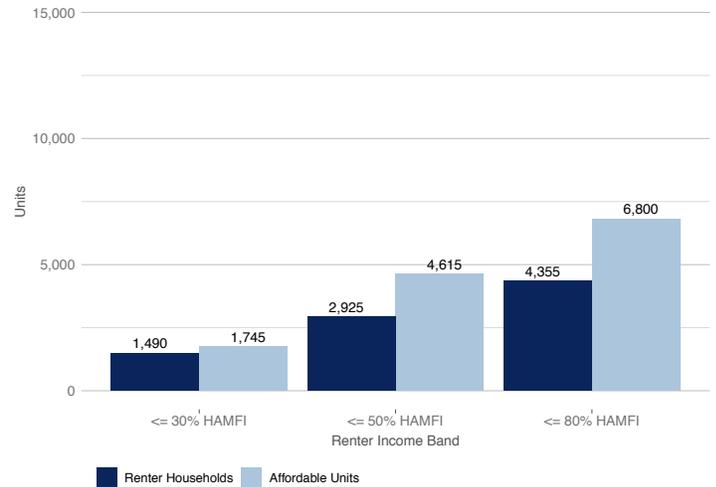
County Type:
RURAL

	Rent Burden	Homeownership	Median Household Income	Median Rent	Population
County	31.8%	75.8%	\$47,527	\$639	66,737
State Average	44.9%	69.0%	\$56,951	\$885	190,903

Occupational Wages and Housing Costs, 2017



Supply of Affordable Units by Renter Income, 2015



	2000	2010	2017	PA Average	% Change (2000-2017)
Socioeconomics					
Average Household Size	2.5	2.4	2.3	2.5	-4.9
Population					
Total Population	72,392	68,941	66,737	190,903	-7.8
Under 5 (%)	5.4	5.2	5	5.6	-7.8
5 to 17 (%)	17.5	15.4	14.5	15.5	-17
18 to 24 (%)	7.2	7	7.2	9.5	-0.4
25 to 34 (%)	11.6	10.5	10.6	12.9	-8.2
35 to 44 (%)	16.1	12.6	11.4	11.7	-28.9
45 to 54 (%)	14.4	16.7	14.8	13.8	2.7
55 to 64 (%)	9.8	14.3	16	13.9	63.4
65+ (%)	18	18.4	20.4	17.1	13.3
Race					
Asian (%)	0.1	0.2	0.2	3.2	111.7
Black (%)	0.8	0.8	1	10.6	19.5
White (%)	98	97.7	97.3	77.3	-0.8
Hispanic or Latino (%)	0.4	0.5	0.7	6.8	66.2
Disabled (%)	--	--	22.1	13.7	--
65+ Disabled (%)	--	--	39.6	34.3	--
Veterans (%)	15.6	12.5	10.2	8	-34.4
Median Household Income (\$)	46,555	48,199	47,527	56,951	2.1
Families Below Poverty Level (%)	9.3	8.7	9.7	8.9	4.4
Transportation					
Average Commute Time (min)	27	28	30	27	10.4
Commute by Car (%)	0.4	0.3	0.7	84.9	75
Commute by Transit (%)	92.2	93.4	92.2	5.6	0
Technology					
Homes with Internet Access (%)	--	--	73	81	--
Climate					
Housing Units in 100-year Floodplain (%)	--	--	10.4	2.9	--

	2000	2010	2017	PA Average	% Change (2000-2017)
Housing					
Median Home Value (\$)	91,071	100,453	98,600	170,500	8.3
Median Gross Rent (\$)	564	610	639	885	13.3
Monthly Rent					
1 Bedroom (\$)	--	--	464	742	--
2 Bedroom (\$)	--	--	674	911	--
Rent Burden (%)	30.9	33.4	31.8	44.9	2.7
Vacancy (%)	10.4	11.7	13.8	11.4	32.4
Homeownership (%)	77.3	75.5	75.8	69	-1.8
Median Year Structure Built	1953	1954	1957	1962	0.2
Single-Family (%)	77.5	77.8	79.5	75.7	2.6
Housing Units					
Single-Family	25,093	25,388	26,046	63,893	3.8
2 to 4	1,908	1,837	1,744	7,218	-8.6
5+	1,221	1,480	1,659	9,877	35.9
Total Units	28,222	28,705	29,449	80,987	4.3
Permits					
Single-Family Unit	97	60	17	234	-82.5
Duplex Units	0	0	0	4	--
3 to 4 Units	12	0	0	3	-100
5+ Units	1	0	0	4	-100
Total Permits	110	60	17	245	-84.5
Employment					
Unemployment Rate (%)	6.2	7.3	6.9	6.5	11.2
Average Wage by Industry (\$)					
Education and health services	32,773	36,005	38,454	50,500	17.3
Goods-producing	41,878	60,552	54,268	62,280	29.6
Natural resources and mining	43,711	71,432	69,154	63,021	58.2
Professional and business services	57,415	53,210	51,650	76,029	-10
Service-providing	31,385	32,869	33,530	51,935	6.8
Trade, transportation, and utilities	33,061	33,810	32,586	43,972	-1.4

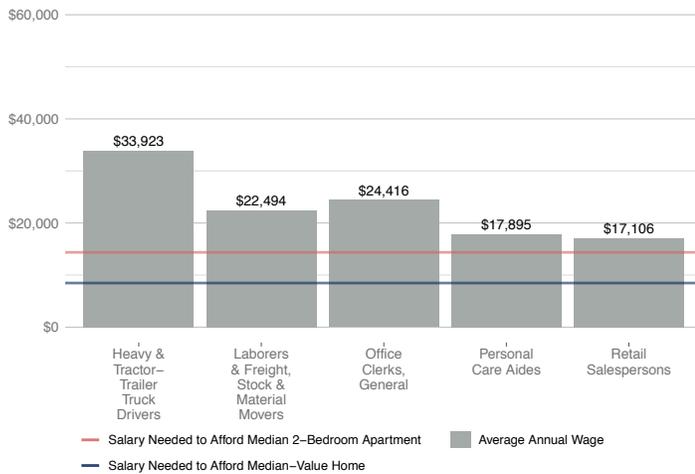
Beaver County



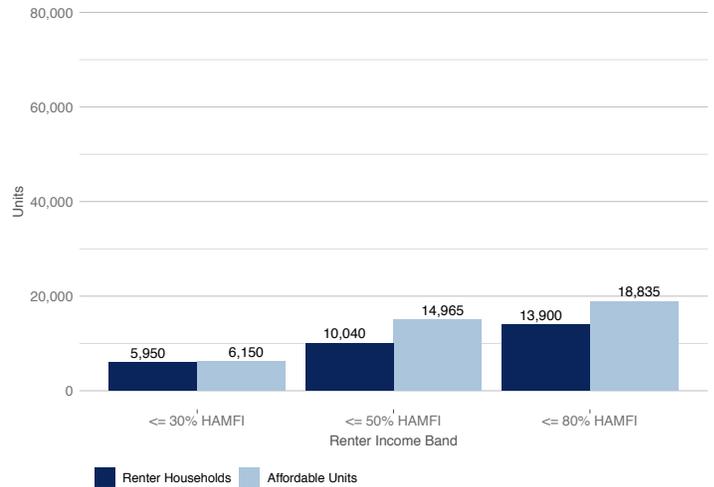
County Type:
SMALL URBAN

	Rent Burden	Homeownership	Median Household Income	Median Rent	Population
County	38.9%	73.3%	\$53,981	\$663	168,161
State Average	44.9%	69.0%	\$56,951	\$885	190,903

Occupational Wages and Housing Costs, 2017



Supply of Affordable Units by Renter Income, 2015



	2000	2010	2017	PA Average	% Change (2000-2017)
Socioeconomics					
Average Household Size	2.4	2.3	2.3	2.5	-3.7
Population					
Total Population	181,412	170,539	168,161	190,903	-7.3
Under 5 (%)	5.4	5.3	5.2	5.6	-4.3
5 to 17 (%)	17.2	15.2	14.5	15.5	-15.9
18 to 24 (%)	7.4	7.8	7.8	9.5	4.7
25 to 34 (%)	11.1	10.7	11.5	12.9	4.1
35 to 44 (%)	16.2	11.9	11.1	11.7	-31.7
45 to 54 (%)	14.3	16.5	14.1	13.8	-1
55 to 64 (%)	9.9	14.1	15.8	13.9	59.2
65+ (%)	18.4	18.6	20	17.1	8.6
Race					
Asian (%)	0.2	0.4	0.5	3.2	87.5
Black (%)	5.9	6.2	5.9	10.6	-0.1
White (%)	92.1	90.4	89.7	77.3	-2.6
Hispanic or Latino (%)	0.7	1.2	1.5	6.8	103.9
Disabled (%)	--	--	17.7	13.7	--
65+ Disabled (%)	--	--	33.7	34.3	--
Veterans (%)	16.1	12.6	9.7	8	-39.8
Median Household Income (\$)	54,578	52,076	53,981	56,951	-1.1
Families Below Poverty Level (%)	7.2	7.7	7.8	8.9	8.9

	2000	2010	2017	PA Average	% Change (2000-2017)
Transportation					
Average Commute Time (min)	24	25	26	27	4.5
Commute by Car (%)	1.2	1.7	2	84.9	66.7
Commute by Transit (%)	93.3	91.8	90.9	5.6	-2.6

	2000	2010	2017	PA Average	% Change (2000-2017)
Technology					
Homes with Internet Access (%)	--	--	77	81	--

	2000	2010	2017	PA Average	% Change (2000-2017)
Climate					
Housing Units in 100-year Floodplain (%)	--	--	2	2.9	--

	2000	2010	2017	PA Average	% Change (2000-2017)
Housing					
Median Home Value (\$)	118,763	126,722	129,200	170,500	8.8
Median Gross Rent (\$)	625	658	663	885	6.1
Monthly Rent					
1 Bedroom (\$)	--	--	503	742	--
2 Bedroom (\$)	--	--	706	911	--
Rent Burden (%)	32	39.2	38.9	44.9	21.7
Vacancy (%)	6.7	8.7	11.1	11.4	66
Homeownership (%)	74.9	73.3	73.3	69	-2.1
Median Year Structure Built	1954	1956	1957	1962	0.2
Single-Family (%)	76.6	77.8	79.6	75.7	4
Housing Units					
Single-Family	59,533	61,032	63,030	63,893	5.9
2 to 4	7,220	7,175	6,271	7,218	-13.1
5+	6,601	6,405	6,356	9,877	-3.7
Total Units	73,354	74,612	75,657	80,987	3.1
Permits					
Single-Family Unit	457	305	146	234	-68.1
Duplex Units	1	6	1	4	0
3 to 4 Units	2	6	1	3	-50
5+ Units	0	0	1	4	--
Total Permits	460	317	149	245	-67.6

	2000	2010	2017	PA Average	% Change (2000-2017)
Employment					
Unemployment Rate (%)	5.4	6.3	5.6	6.5	5.2
Average Wage by Industry (\$)					
Education and health services	37,997	40,735	41,621	50,500	9.5
Goods-producing	57,724	57,176	60,614	62,280	5
Natural resources and mining	54,746	80,279	77,649	63,021	41.8
Professional and business services	40,880	49,094	47,072	76,029	15.1
Service-providing	34,099	37,701	38,631	51,935	13.3
Trade, transportation, and utilities	37,824	40,850	45,009	43,972	19

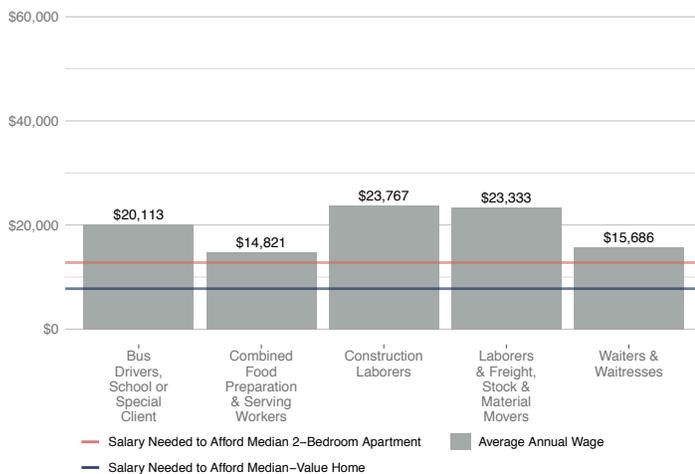
Bedford County



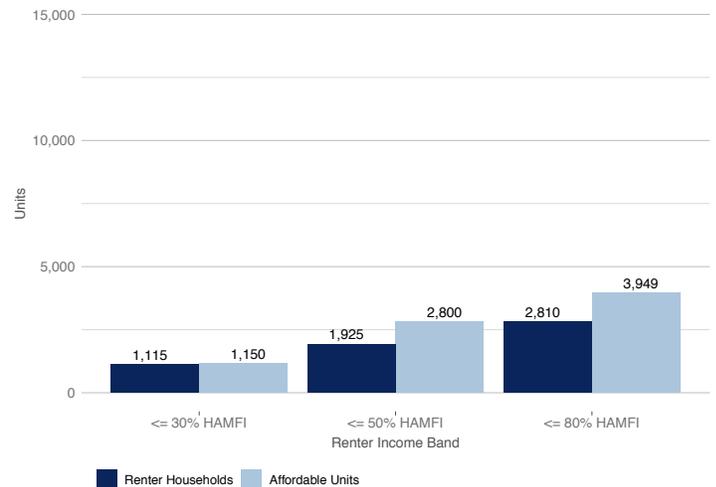
County Type:
RURAL

	Rent Burden	Homeownership	Median Household Income	Median Rent	Population
County	37.8%	79.5%	\$48,703	\$658	48,891
State Average	44.9%	69.0%	\$56,951	\$885	190,903

Occupational Wages and Housing Costs, 2017



Supply of Affordable Units by Renter Income, 2015



	2000	2010	2017	PA Average	% Change (2000-2017)
Socioeconomics					
Average Household Size	2.5	2.4	2.5	2.5	-1.6
Population					
Total Population	49,984	49,762	48,891	190,903	-2.2
Under 5 (%)	6	5.3	4.9	5.6	-17.7
5 to 17 (%)	17.5	16.3	15.3	15.5	-12.7
18 to 24 (%)	7.2	7	7.1	9.5	-1.4
25 to 34 (%)	12.6	10	9.9	12.9	-21.2
35 to 44 (%)	15.5	13	11.4	11.7	-26.8
45 to 54 (%)	13.6	15.8	14.6	13.8	7.3
55 to 64 (%)	11	13.6	15.3	13.9	38.3
65+ (%)	16.5	19	21.5	17.1	30.3
Race					
Asian (%)	0.3	0.2	0.2	3.2	-15
Black (%)	0.3	0.5	0.4	10.6	24.3
White (%)	98.2	97.5	96.9	77.3	-1.3
Hispanic or Latino (%)	0.5	0.9	1.1	6.8	116.5
Disabled (%)	--	--	20.8	13.7	--
65+ Disabled (%)	--	--	38.7	34.3	--
Veterans (%)	14	12.2	9.7	8	-30.6
Median Household Income (\$)	48,287	45,378	48,703	56,951	0.9
Families Below Poverty Level (%)	7.7	9.1	9.7	8.9	25.7
Transportation					
Average Commute Time (min)	28	27	27	27	-2.5
Commute by Car (%)	0.1	0.2	0.4	84.9	300
Commute by Transit (%)	91.4	91.9	90.8	5.6	-0.7
Technology					
Homes with Internet Access (%)	--	--	77	81	--
Climate					
Housing Units in 100-year Floodplain (%)	--	--	9.4	2.9	--

	2000	2010	2017	PA Average	% Change (2000-2017)
Housing					
Median Home Value (\$)	111,198	127,173	126,800	170,500	14
Median Gross Rent (\$)	572	609	658	885	15
Monthly Rent					
1 Bedroom (\$)	--	--	517	742	--
2 Bedroom (\$)	--	--	648	911	--
Rent Burden (%)	26.2	34.2	37.8	44.9	44.7
Vacancy (%)	16	15.5	19	11.4	18.8
Homeownership (%)	80.1	78.5	79.5	69	-0.7
Median Year Structure Built	1963	1968	1969	1962	0.3
Single-Family (%)	73.9	76.3	77	75.7	4.2
Housing Units					
Single-Family	17,388	18,304	18,703	63,893	7.6
2 to 4	1,166	1,057	925	7,218	-20.7
5+	805	834	967	9,877	20.1
Total Units	19,359	20,195	20,595	80,987	6.4
Permits					
Single-Family Unit	153	98	74	234	-51.6
Duplex Units	0	3	0	4	--
3 to 4 Units	1	1	0	3	-100
5+ Units	3	0	0	4	-100
Total Permits	157	102	74	245	-52.9
Employment					
Unemployment Rate (%)	5.7	6.8	5.9	6.5	2.8
Average Wage by Industry (\$)					
Education and health services	31,841	30,146	31,772	50,500	-0.2
Goods-producing	41,993	50,045	49,447	62,280	17.7
Natural resources and mining	33,728	36,270	34,184	63,021	1.4
Professional and business services	33,449	42,827	45,005	76,029	34.5
Service-providing	26,867	29,116	30,692	51,935	14.2
Trade, transportation, and utilities	29,401	31,985	32,469	43,972	10.4

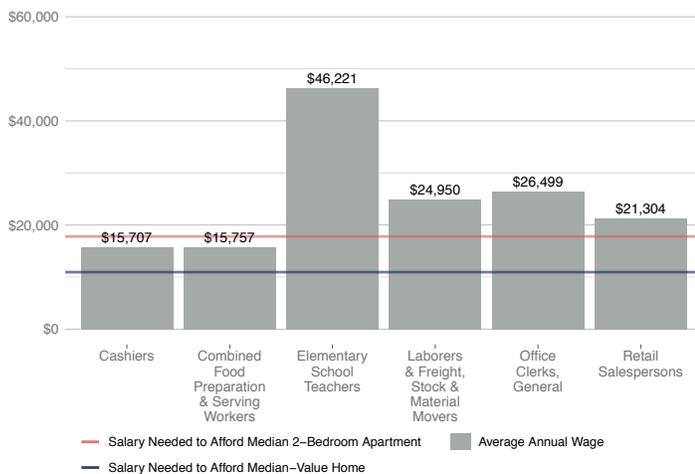
Berks County



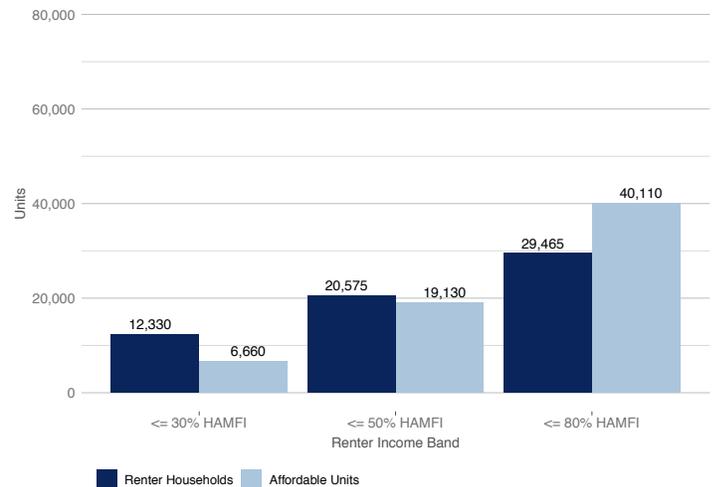
County Type:
SMALL URBAN

	Rent Burden	Homeownership	Median Household Income	Median Rent	Population
County	48.9%	72.2%	\$59,580	\$885	415,500
State Average	44.9%	69.0%	\$56,951	\$885	190,903

Occupational Wages and Housing Costs, 2017



Supply of Affordable Units by Renter Income, 2015



	2000	2010	2017	PA Average	% Change (2000-2017)
Socioeconomics					
Average Household Size	2.5	2.6	2.6	2.5	2.4
Population					
Total Population	373,638	411,442	415,500	190,903	11.2
Under 5 (%)	6.2	6.1	5.9	5.6	-5
5 to 17 (%)	18.4	17.7	16.9	15.5	-8.4
18 to 24 (%)	8.8	10	9.9	9.5	11.7
25 to 34 (%)	12.7	11.2	11.9	12.9	-6.1
35 to 44 (%)	16.2	13.1	11.7	11.7	-27.4
45 to 54 (%)	13.7	15.2	14.2	13.8	3.7
55 to 64 (%)	8.9	12.1	13.2	13.9	48.2
65+ (%)	15	14.5	16.3	17.1	8.2
Race					
Asian (%)	1	1.3	1.4	3.2	37.1
Black (%)	3.3	4	4.1	10.6	22.5
White (%)	84.8	76.9	73.2	77.3	-13.7
Hispanic or Latino (%)	9.7	16.4	19.6	6.8	101.3
Disabled (%)	--	--	15.6	13.7	--
65+ Disabled (%)	--	--	32.5	34.3	--
Veterans (%)	13.4	10.4	7.6	8	-43.3
Median Household Income (\$)	65,965	60,283	59,580	56,951	-9.7
Families Below Poverty Level (%)	6.3	9	9.7	8.9	55.4
Transportation					
Average Commute Time (min)	22	24	25	27	11.7
Commute by Car (%)	1.7	1.7	1.6	84.9	-5.9
Commute by Transit (%)	91.1	89.7	89.6	5.6	-1.6
Technology					
Homes with Internet Access (%)	--	--	80	81	--
Climate					
Housing Units in 100-year Floodplain (%)	--	--	2.3	2.9	--

	2000	2010	2017	PA Average	% Change (2000-2017)
Housing					
Median Home Value (\$)	149,025	192,112	170,900	170,500	14.7
Median Gross Rent (\$)	778	838	885	885	13.8
Monthly Rent					
1 Bedroom (\$)	--	--	688	742	--
2 Bedroom (\$)	--	--	912	911	--
Rent Burden (%)	34.2	45.9	48.9	44.9	43.3
Vacancy (%)	5.8	6.4	7.5	11.4	30.2
Homeownership (%)	74	71.7	72.2	69	-2.4
Median Year Structure Built	1958	1963	1966	1962	0.4
Single-Family (%)	77.5	78.3	79.5	75.7	2.7
Housing Units					
Single-Family	116,403	128,057	132,322	63,893	13.7
2 to 4	14,400	13,772	13,036	7,218	-9.5
5+	13,689	16,341	15,928	9,877	16.4
Total Units	144,492	158,170	161,286	80,987	11.6
Permits					
Single-Family Unit	1,583	350	399	234	-74.8
Duplex Units	7	0	6	4	-14.3
3 to 4 Units	5	0	0	3	-100
5+ Units	21	2	0	4	-100
Total Permits	1,616	352	405	245	-74.9
Employment					
Unemployment Rate (%)	5.1	7.8	7.3	6.5	44.3
Average Wage by Industry (\$)					
Education and health services	42,632	47,257	49,699	50,500	16.6
Goods-producing	54,707	57,255	58,518	62,280	7
Natural resources and mining	33,613	34,964	41,307	63,021	22.9
Professional and business services	57,142	60,845	61,635	76,029	7.9
Service-providing	40,323	42,349	45,041	51,935	11.7
Trade, transportation, and utilities	36,840	38,138	40,200	43,972	9.1

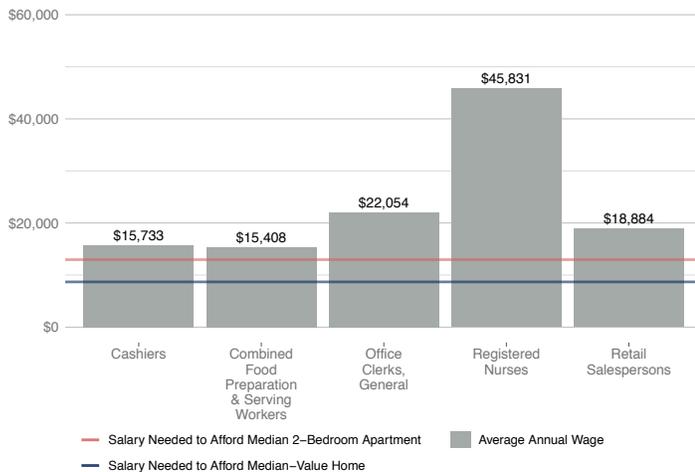
Blair County



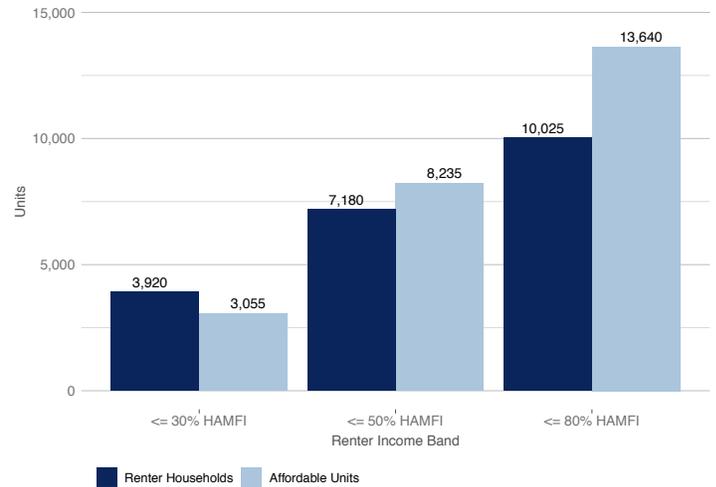
County Type:
SMALL URBAN

	Rent Burden	Homeownership	Median Household Income	Median Rent	Population
County	44.4%	70.1%	\$45,664	\$676	124,736
State Average	44.9%	69.0%	\$56,951	\$885	190,903

Occupational Wages and Housing Costs, 2017



Supply of Affordable Units by Renter Income, 2015



	2000	2010	2017	PA Average	% Change (2000-2017)
Socioeconomics					
Average Household Size	2.4	2.4	2.3	2.5	-3.3
Population					
Total Population	129,144	127,089	124,736	190,903	-3.4
Under 5 (%)	5.6	5.7	5.5	5.6	-2.9
5 to 17 (%)	17.1	15.5	15.2	15.5	-10.6
18 to 24 (%)	8.9	9.3	8.5	9.5	-5.2
25 to 34 (%)	12	11.1	11.7	12.9	-2
35 to 44 (%)	15	12.2	11.6	11.7	-23
45 to 54 (%)	14.3	14.8	13.4	13.8	-6
55 to 64 (%)	9.7	13.7	14.7	13.9	51.2
65+ (%)	17.4	17.7	19.4	17.1	11.4
Race					
Asian (%)	0.4	0.5	0.7	3.2	90.7
Black (%)	1.2	1.6	1.5	10.6	27.4
White (%)	97.3	95.6	94.8	77.3	-2.5
Hispanic or Latino (%)	0.5	1	1.2	6.8	129.4
Disabled (%)	--	--	20.5	13.7	--
65+ Disabled (%)	--	--	38.2	34.3	--
Veterans (%)	15.9	13.1	10.6	8	-33.4
Median Household Income (\$)	48,479	47,761	45,664	56,951	-5.8
Families Below Poverty Level (%)	9.1	9.3	11	8.9	21.2
Transportation					
Average Commute Time (min)	20	20	20	27	-0.5
Commute by Car (%)	0.5	0.3	0.8	84.9	60
Commute by Transit (%)	92.6	93	91.3	5.6	-1.4
Technology					
Homes with Internet Access (%)	--	--	74	81	--
Climate					
Housing Units in 100-year Floodplain (%)	--	--	5.8	2.9	--

	2000	2010	2017	PA Average	% Change (2000-2017)
Housing					
Median Home Value (\$)	101,491	109,811	117,300	170,500	15.6
Median Gross Rent (\$)	587	628	676	885	15.2
Monthly Rent					
1 Bedroom (\$)	--	--	548	742	--
2 Bedroom (\$)	--	--	724	911	--
Rent Burden (%)	35.8	44.1	44.4	44.9	24
Vacancy (%)	6.4	7.3	8.8	11.4	37.4
Homeownership (%)	72.9	70.3	70.1	69	-3.9
Median Year Structure Built	1951	1954	1958	1962	0.4
Single-Family (%)	73.7	75.6	76.2	75.7	3.3
Housing Units					
Single-Family	40,605	42,509	43,171	63,893	6.3
2 to 4	5,722	4,898	4,355	7,218	-23.9
5+	4,775	5,009	5,646	9,877	18.2
Total Units	51,102	52,416	53,172	80,987	4.1
Permits					
Single-Family Unit	212	112	88	234	-58.5
Duplex Units	1	12	13	4	1200
3 to 4 Units	3	4	0	3	-100
5+ Units	0	1	0	4	--
Total Permits	216	129	101	245	-53.2
Employment					
Unemployment Rate (%)	6.2	7.1	5.2	6.5	-16.5
Average Wage by Industry (\$)					
Education and health services	40,462	44,292	44,806	50,500	10.7
Goods-producing	44,348	45,311	48,180	62,280	8.6
Natural resources and mining	37,169	38,413	44,168	63,021	18.8
Professional and business services	37,586	42,218	43,925	76,029	16.9
Service-providing	33,047	35,397	36,852	51,935	11.5
Trade, transportation, and utilities	32,635	33,524	35,821	43,972	9.8

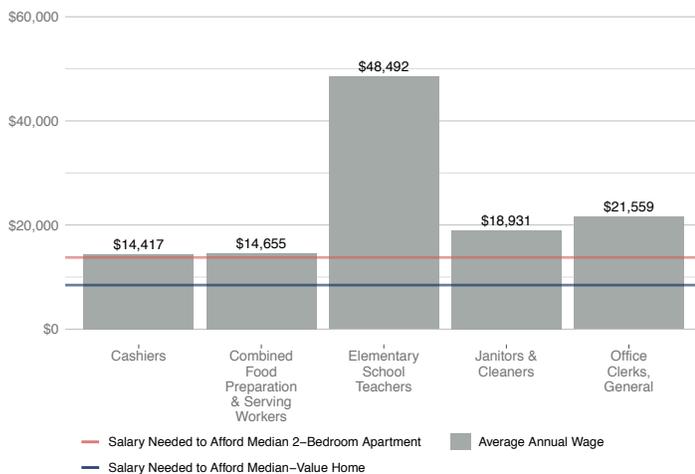
Bradford County



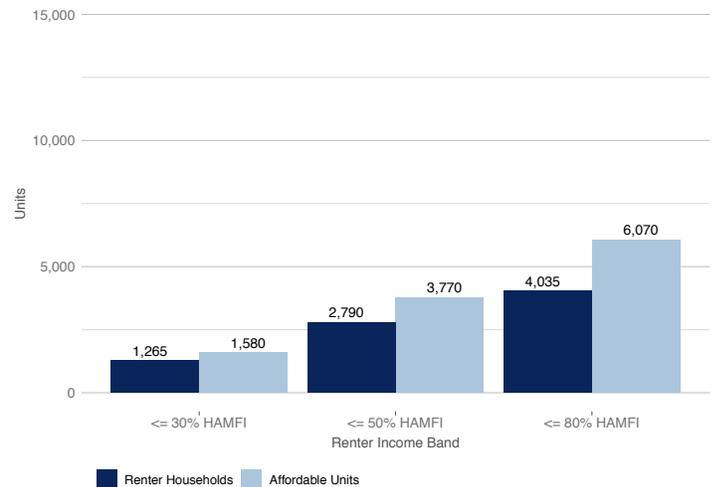
County Type:
RURAL

	Rent Burden	Homeownership	Median Household Income	Median Rent	Population
County	37.4%	74.8%	\$50,900	\$720	61,546
State Average	44.9%	69.0%	\$56,951	\$885	190,903

Occupational Wages and Housing Costs, 2017



Supply of Affordable Units by Renter Income, 2015



	2000	2010	2017	PA Average	% Change (2000-2017)
Socioeconomics					
Average Household Size	2.5	2.5	2.4	2.5	-3.2
Population					
Total Population	62,761	62,622	61,546	190,903	-1.9
Under 5 (%)	6.1	6	5.9	5.6	-2.5
5 to 17 (%)	19.5	16.7	16.2	15.5	-17
18 to 24 (%)	6.8	7.2	7.4	9.5	8.9
25 to 34 (%)	11.8	10.2	10.7	12.9	-9.3
35 to 44 (%)	15.4	12.1	10.6	11.7	-31.3
45 to 54 (%)	14.2	15.9	14.4	13.8	1.3
55 to 64 (%)	10.5	14.1	15	13.9	42.3
65+ (%)	15.7	17.8	19.9	17.1	26.4
Race					
Asian (%)	0.5	0.5	0.6	3.2	31.5
Black (%)	0.4	0.4	0.6	10.6	44.6
White (%)	97.5	96.7	96.1	77.3	-1.5
Hispanic or Latino (%)	0.6	1.1	1.4	6.8	125.7
Disabled (%)	--	--	18	13.7	--
65+ Disabled (%)	--	--	33.4	34.3	--
Veterans (%)	15.7	13.1	12	8	-23.6
Median Household Income (\$)	51,691	45,709	50,900	56,951	-1.5
Families Below Poverty Level (%)	9	10.1	8.1	8.9	-9.8
Transportation					
Average Commute Time (min)	23	23	22	27	-0.4
Commute by Car (%)	0.3	0.5	0.2	84.9	-33.3
Commute by Transit (%)	88.9	88.9	89.7	5.6	0.9
Technology					
Homes with Internet Access (%)	--	--	47	81	--
Climate					
Housing Units in 100-year Floodplain (%)	--	--	9.8	2.9	--

	2000	2010	2017	PA Average	% Change (2000-2017)
Housing					
Median Home Value (\$)	105,631	114,659	145,600	170,500	37.8
Median Gross Rent (\$)	591	619	720	885	21.8
Monthly Rent					
1 Bedroom (\$)	--	--	503	742	--
2 Bedroom (\$)	--	--	705	911	--
Rent Burden (%)	29	36.4	37.4	44.9	28.9
Vacancy (%)	14.7	15.5	18.5	11.4	26
Homeownership (%)	75.5	74.3	74.8	69	-0.9
Median Year Structure Built	1961	1963	1968	1962	0.4
Single-Family (%)	68.7	70.2	73.3	75.7	6.8
Housing Units					
Single-Family	19,683	20,981	22,363	63,893	13.6
2 to 4	2,320	2,198	2,053	7,218	-11.5
5+	1,180	1,333	1,376	9,877	16.6
Total Units	23,183	24,512	25,792	80,987	11.3
Permits					
Single-Family Unit	159	171	53	234	-66.7
Duplex Units	0	2	0	4	--
3 to 4 Units	0	0	0	3	--
5+ Units	0	0	0	4	--
Total Permits	159	173	53	245	-66.7
Employment					
Unemployment Rate (%)	5.5	6.3	5.6	6.5	1.3
Average Wage by Industry (\$)					
Education and health services	45,538	47,787	52,929	50,500	16.2
Goods-producing	47,095	52,205	56,028	62,280	19
Natural resources and mining	29,492	67,926	68,684	63,021	132.9
Professional and business services	37,847	38,569	49,176	76,029	29.9
Service-providing	33,226	36,230	41,910	51,935	26.1
Trade, transportation, and utilities	27,502	31,251	36,145	43,972	31.4

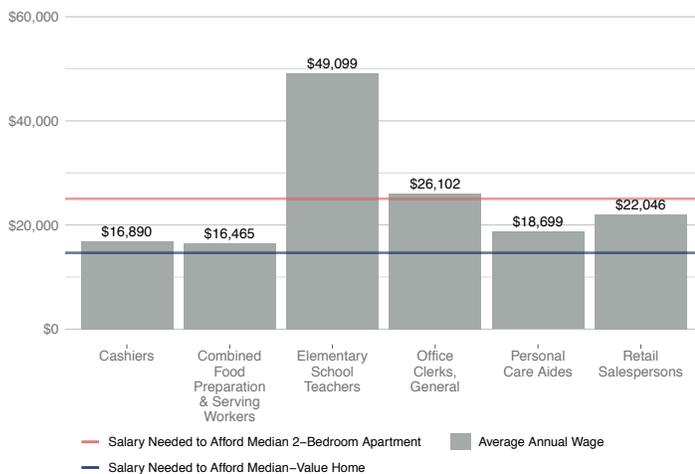
Bucks County



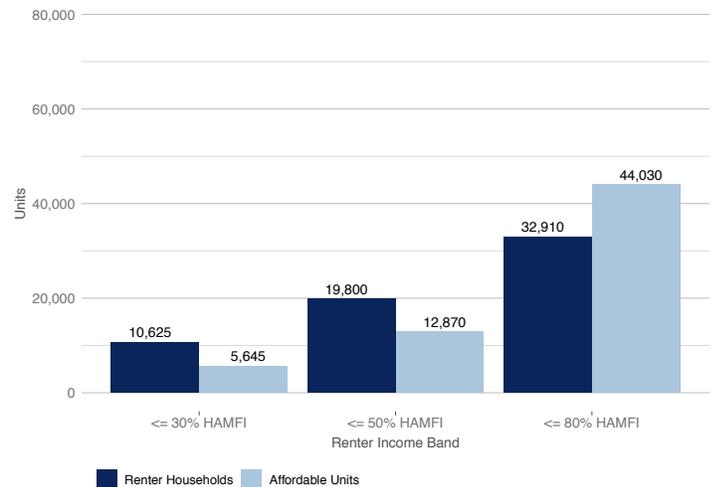
County Type:
SMALL URBAN

	Rent Burden	Homeownership	Median Household Income	Median Rent	Population
County	49.1%	76.6%	\$82,031	\$1,171	626,486
State Average	44.9%	69.0%	\$56,951	\$885	190,903

Occupational Wages and Housing Costs, 2017



Supply of Affordable Units by Renter Income, 2015



	2000	2010	2017	PA Average	% Change (2000-2017)
Socioeconomics					
Average Household Size	2.7	2.6	2.6	2.5	-3
Population					
Total Population	597,635	625,249	626,486	190,903	4.8
Under 5 (%)	6.4	5.5	4.9	5.6	-23.6
5 to 17 (%)	19.3	17.5	16.2	15.5	-15.8
18 to 24 (%)	7	7.6	8.1	9.5	15.4
25 to 34 (%)	12.6	10.6	10.9	12.9	-13.2
35 to 44 (%)	18	13.4	11.8	11.7	-34.7
45 to 54 (%)	15.1	17.4	15.7	13.8	4.4
55 to 64 (%)	9.2	13.4	15.2	13.9	65.3
65+ (%)	12.4	14.6	17.1	17.1	38.2
Race					
Asian (%)	2.3	3.8	4.5	3.2	100.7
Black (%)	3.2	3.4	3.8	10.6	20.6
White (%)	91.1	86.9	84.8	77.3	-6.9
Hispanic or Latino (%)	2.3	4.3	5	6.8	113.9
Disabled (%)	--	--	12.7	13.7	--
65+ Disabled (%)	--	--	30.2	34.3	--
Veterans (%)	12.9	9.3	7.1	8	-45
Median Household Income (\$)	88,114	84,363	82,031	56,951	-6.9
Families Below Poverty Level (%)	3.1	3.4	4	8.9	28.3

	2000	2010	2017	PA Average	% Change (2000-2017)
Transportation					
Average Commute Time (min)	29	28	30	27	4.2
Commute by Car (%)	2.8	2.9	3.3	84.9	17.9
Commute by Transit (%)	91.3	90.6	88.9	5.6	-2.6

	2000	2010	2017	PA Average	% Change (2000-2017)
Technology					
Homes with Internet Access (%)	--	--	91	81	--

	2000	2010	2017	PA Average	% Change (2000-2017)
Climate					
Housing Units in 100-year Floodplain (%)	--	--	3.4	2.9	--

	2000	2010	2017	PA Average	% Change (2000-2017)
Housing					
Median Home Value (\$)	231,103	362,466	315,700	170,500	36.6
Median Gross Rent (\$)	1,051	1,124	1,171	885	11.4
Monthly Rent					
1 Bedroom (\$)	--	--	1,005	742	--
2 Bedroom (\$)	--	--	1,221	911	--
Rent Burden (%)	34.2	48.4	49.1	44.9	43.8
Vacancy (%)	3	4.5	5.2	11.4	73.4
Homeownership (%)	77.4	77.1	76.6	69	-1
Median Year Structure Built	1970	1973	1974	1962	0.2
Single-Family (%)	78	78.5	78.8	75.7	1
Housing Units					
Single-Family	175,937	191,699	196,040	63,893	11.4
2 to 4	11,715	16,646	13,363	7,218	14.1
5+	32,052	30,663	34,412	9,877	7.4
Total Units	219,704	239,008	243,815	80,987	11
Permits					
Single-Family Unit	2,368	444	935	234	-60.5
Duplex Units	12	3	1	4	-91.7
3 to 4 Units	53	2	0	3	-100
5+ Units	16	2	5	4	-68.8
Total Permits	2,449	451	941	245	-61.6

	2000	2010	2017	PA Average	% Change (2000-2017)
Employment					
Unemployment Rate (%)	3.5	5.9	5.4	6.5	53.8
Average Wage by Industry (\$)					
Education and health services	41,047	46,679	43,759	50,500	6.6
Goods-producing	60,818	64,924	63,074	62,280	3.7
Natural resources and mining	46,702	40,480	39,862	63,021	-14.6
Professional and business services	54,312	61,895	69,146	76,029	27.3
Service-providing	42,867	46,435	46,638	51,935	8.8
Trade, transportation, and utilities	44,651	44,779	44,144	43,972	-1.1

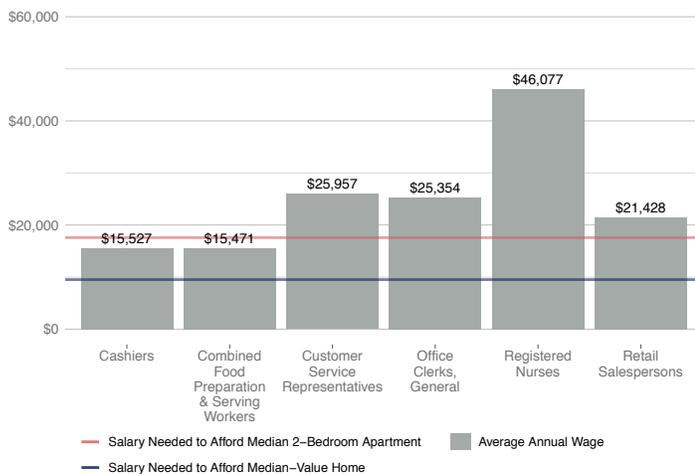
Butler County



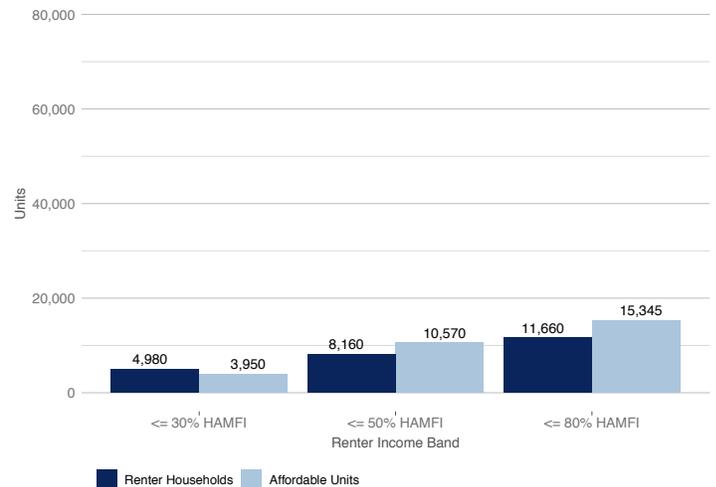
County Type:
SMALL URBAN

	Rent Burden	Homeownership	Median Household Income	Median Rent	Population
County	40.6%	76.2%	\$66,037	\$790	185,984
State Average	44.9%	69.0%	\$56,951	\$885	190,903

Occupational Wages and Housing Costs, 2017



Supply of Affordable Units by Renter Income, 2015



	2000	2010	2017	PA Average	% Change (2000-2017)
Socioeconomics					
Average Household Size	2.5	2.5	2.4	2.5	-6.7
Population					
Total Population	174,083	183,862	185,984	190,903	6.8
Under 5 (%)	6.4	5.4	5.1	5.6	-19.9
5 to 17 (%)	18.2	17	15.6	15.5	-14.3
18 to 24 (%)	8.8	9.1	8.9	9.5	1.4
25 to 34 (%)	12.4	10.1	11	12.9	-11.3
35 to 44 (%)	16.9	13.4	11.9	11.7	-29.8
45 to 54 (%)	14.2	16.4	15.2	13.8	7.2
55 to 64 (%)	8.8	13.3	15	13.9	70
65+ (%)	14.3	15.1	17.3	17.1	21
Race					
Asian (%)	0.6	1	1.1	3.2	105.1
Black (%)	0.8	1.1	0.9	10.6	16.4
White (%)	97.4	95.9	95	77.3	-2.5
Hispanic or Latino (%)	0.6	1.1	1.4	6.8	138.9
Disabled (%)	--	--	14.3	13.7	--
65+ Disabled (%)	--	--	33.2	34.3	--
Veterans (%)	14	11.8	9.5	8	-32
Median Household Income (\$)	62,416	64,125	66,037	56,951	5.8
Families Below Poverty Level (%)	6.1	5.2	5.4	8.9	-11.1

Transportation					
Average Commute Time (min)	25	26	27	27	5.9
Commute by Car (%)	0.4	0.7	0.7	84.9	75
Commute by Transit (%)	93.2	92.2	91.8	5.6	-1.5

Technology					
Homes with Internet Access (%)	--	--	83	81	--

Climate					
Housing Units in 100-year Floodplain (%)	--	--		2.9	--

	2000	2010	2017	PA Average	% Change (2000-2017)
Housing					
Median Home Value (\$)	150,310	179,260	190,000	170,500	26.4
Median Gross Rent (\$)	695	779	790	885	13.7
Monthly Rent					
1 Bedroom (\$)	--	--	624	742	--
2 Bedroom (\$)	--	--	793	911	--
Rent Burden (%)	34.9	43.9	40.6	44.9	16.4
Vacancy (%)	5.7	6.8	7.4	11.4	28.4
Homeownership (%)	77.9	75.8	76.2	69	-2.1
Median Year Structure Built	1971	1974	1977	1962	0.3
Single-Family (%)	73.1	76.1	77.2	75.7	5.5
Housing Units					
Single-Family	51,103	58,907	62,988	63,893	23.3
2 to 4	4,605	4,165	3,996	7,218	-13.2
5+	5,360	6,672	7,440	9,877	38.8
Total Units	61,068	69,744	74,424	80,987	21.9
Permits					
Single-Family Unit	857	463	728	234	-15.1
Duplex Units	2	0	1	4	-50
3 to 4 Units	8	6	15	3	87.5
5+ Units	4	2	5	4	25
Total Permits	871	471	749	245	-14

Employment					
Unemployment Rate (%)	4.4	5.9	4.5	6.5	2.2
Average Wage by Industry (\$)					
Education and health services	33,777	39,115	45,832	50,500	35.7
Goods-producing	58,241	61,297	64,475	62,280	10.7
Natural resources and mining	43,124	50,789	76,607	63,021	77.6
Professional and business services	49,421	63,156	72,976	76,029	47.7
Service-providing	33,239	39,973	44,952	51,935	35.2
Trade, transportation, and utilities	35,215	36,586	38,611	43,972	9.6

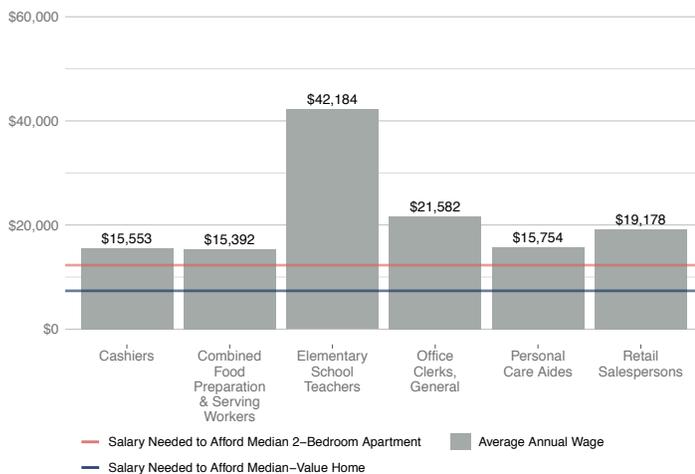
Cambria County



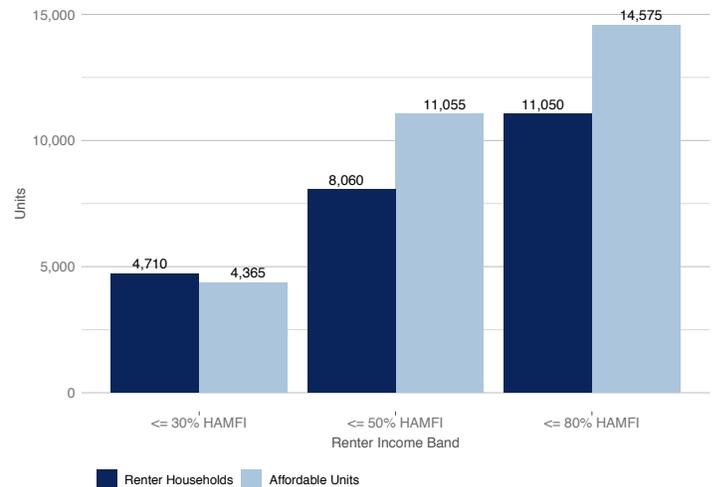
County Type:
SMALL URBAN

	Rent Burden	Homeownership	Median Household Income	Median Rent	Population
County	39.4%	74.3%	\$44,943	\$604	135,871
State Average	44.9%	69.0%	\$56,951	\$885	190,903

Occupational Wages and Housing Costs, 2017



Supply of Affordable Units by Renter Income, 2015



	2000	2010	2017	PA Average	% Change (2000-2017)
Socioeconomics					
Average Household Size	2.4	2.3	2.2	2.5	-5.9
Population					
Total Population	152,598	143,679	135,871	190,903	-11
Under 5 (%)	5	5	4.9	5.6	-2
5 to 17 (%)	16	14.6	14.4	15.5	-9.9
18 to 24 (%)	9	9.3	9.3	9.5	3.7
25 to 34 (%)	11.4	10.5	10.3	12.9	-9.7
35 to 44 (%)	14.7	12	11	11.7	-25.2
45 to 54 (%)	14.5	15.3	13.4	13.8	-7.9
55 to 64 (%)	9.6	14.4	15.7	13.9	63.8
65+ (%)	19.7	18.8	20.9	17.1	6
Race					
Asian (%)	0.4	0.5	0.5	3.2	32
Black (%)	2.8	3.5	3.2	10.6	13.8
White (%)	95.2	93.3	93	77.3	-2.3
Hispanic or Latino (%)	0.9	1.4	1.5	6.8	74.1
Disabled (%)	--	--	21.3	13.7	--
65+ Disabled (%)	--	--	37.5	34.3	--
Veterans (%)	15.7	13.5	10.4	8	-34
Median Household Income (\$)	44,522	44,617	44,943	56,951	0.9
Families Below Poverty Level (%)	9.4	9.6	10.4	8.9	11.5
Transportation					
Average Commute Time (min)	22	22	24	27	10
Commute by Car (%)	1.2	1	1.1	84.9	-8.3
Commute by Transit (%)	92.4	91.4	92.1	5.6	-0.3
Technology					
Homes with Internet Access (%)	--	--	71	81	--
Climate					
Housing Units in 100-year Floodplain (%)	--	--	5.4	2.9	--

	2000	2010	2017	PA Average	% Change (2000-2017)
Housing					
Median Home Value (\$)	87,645	96,958	88,900	170,500	1.4
Median Gross Rent (\$)	515	574	604	885	17.3
Monthly Rent					
1 Bedroom (\$)	--	--	452	742	--
2 Bedroom (\$)	--	--	613	911	--
Rent Burden (%)	30.4	35.8	39.4	44.9	29.5
Vacancy (%)	8	10.2	13.2	11.4	65.5
Homeownership (%)	74.8	73.6	74.3	69	-0.7
Median Year Structure Built	1949	1951	1953	1962	0.2
Single-Family (%)	78	79.5	81.4	75.7	4.4
Housing Units					
Single-Family	51,299	52,337	53,643	63,893	4.6
2 to 4	6,402	5,788	4,580	7,218	-28.5
5+	4,631	4,812	4,865	9,877	5.1
Total Units	62,332	62,937	63,088	80,987	1.2
Permits					
Single-Family Unit	211	117	81	234	-61.6
Duplex Units	0	0	1	4	--
3 to 4 Units	1	0	0	3	-100
5+ Units	1	0	0	4	-100
Total Permits	213	117	82	245	-61.5
Employment					
Unemployment Rate (%)	8.8	7.5	7.5	6.5	-15
Average Wage by Industry (\$)					
Education and health services	38,857	40,401	41,255	50,500	6.2
Goods-producing	38,943	46,367	47,479	62,280	21.9
Natural resources and mining	38,013	57,971	39,460	63,021	3.8
Professional and business services	40,944	47,762	42,193	76,029	3.1
Service-providing	32,426	35,106	35,162	51,935	8.4
Trade, transportation, and utilities	29,195	31,256	31,623	43,972	8.3

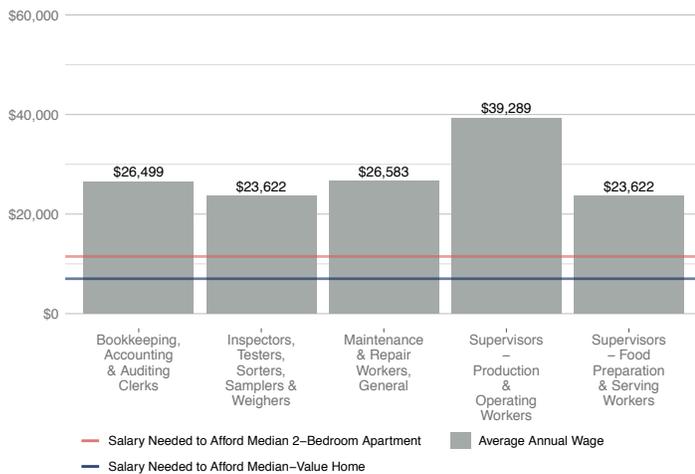
Cameron County



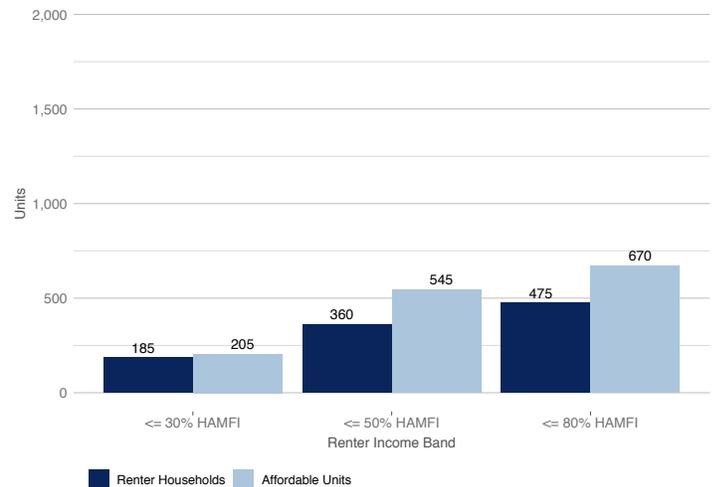
County Type:
SMALL URBAN

	Rent Burden	Homeownership	Median Household Income	Median Rent	Population
County	41.6%	72.1%	\$40,402	\$591	4,754
State Average	44.9%	69.0%	\$56,951	\$885	190,903

Occupational Wages and Housing Costs, 2017



Supply of Affordable Units by Renter Income, 2015



	2000	2010	2017	PA Average	% Change (2000-2017)
Socioeconomics					
Average Household Size	2.4	2.2	2.1	2.5	-11.3
Population					
Total Population	5,974	5,085	4,754	190,903	-20.4
Under 5 (%)	4.8	4.3	4.5	5.6	-6.6
5 to 17 (%)	19.7	15.1	13.4	15.5	-32.1
18 to 24 (%)	6	5.5	6.7	9.5	10.3
25 to 34 (%)	10.9	9.1	8.8	12.9	-19.2
35 to 44 (%)	14	11	9.6	11.7	-31.2
45 to 54 (%)	14.2	16.7	14.2	13.8	0.1
55 to 64 (%)	10.6	16.9	17.9	13.9	69.2
65+ (%)	19.8	21.4	24.9	17.1	26.1
Race					
Asian (%)	0.1	0.3	0.4	3.2	277
Black (%)	0.4	0.2	1.1	10.6	205.2
White (%)	98.5	98	96.6	77.3	-1.9
Hispanic or Latino (%)	0.6	0.4	0.8	6.8	44.1
Disabled (%)	--	--	21.8	13.7	--
65+ Disabled (%)	--	--	37.8	34.3	--
Veterans (%)	17.8	14.3	13	8	-27
Median Household Income (\$)	47,522	45,923	40,402	56,951	-15
Families Below Poverty Level (%)	6.6	7.2	8.3	8.9	26.4

	2000	2010	2017	PA Average	% Change (2000-2017)
Transportation					
Average Commute Time (min)	15	15	18	27	14.3
Commute by Car (%)	0.1	0	0.4	84.9	300
Commute by Transit (%)	90.7	84	89.9	5.6	-0.9

	2000	2010	2017	PA Average	% Change (2000-2017)
Technology					
Homes with Internet Access (%)	--	--	80	81	--

	2000	2010	2017	PA Average	% Change (2000-2017)
Climate					
Housing Units in 100-year Floodplain (%)	--	--	13.2	2.9	--

	2000	2010	2017	PA Average	% Change (2000-2017)
Housing					
Median Home Value (\$)	87,788	83,655	73,800	170,500	-15.9
Median Gross Rent (\$)	525	550	591	885	12.6
Monthly Rent					
1 Bedroom (\$)	--	--	377	742	--
2 Bedroom (\$)	--	--	585	911	--
Rent Burden (%)	22.1	33.2	41.6	44.9	88.6
Vacancy (%)	46.3	49	50.4	11.4	8.9
Homeownership (%)	74.8	73.8	72.1	69	-3.6
Median Year Structure Built	1954	1958	1958	1962	0.2
Single-Family (%)	71.2	78.9	77	75.7	8.2
Housing Units					
Single-Family	3,271	3,552	3,414	63,893	4.4
2 to 4	328	216	290	7,218	-11.6
5+	189	173	144	9,877	-23.8
Total Units	3,788	3,941	3,848	80,987	1.6
Permits					
Single-Family Unit	9	0	0	234	-100
Duplex Units	0	0	0	4	--
3 to 4 Units	0	0	0	3	--
5+ Units	0	0	0	4	--
Total Permits	9	0	0	245	-100

	2000	2010	2017	PA Average	% Change (2000-2017)
Employment					
Unemployment Rate (%)	6.3	5.5	4.1	6.5	-35.3
Average Wage by Industry (\$)					
Education and health services	--	22,827	27,943	50,500	--
Goods-producing	44,677	46,842	48,290	62,280	8.1
Natural resources and mining	--	0	0	63,021	--
Professional and business services	--	24,764	32,026	76,029	--
Service-providing	19,014	20,951	22,304	51,935	17.3
Trade, transportation, and utilities	20,628	27,446	28,656	43,972	38.9

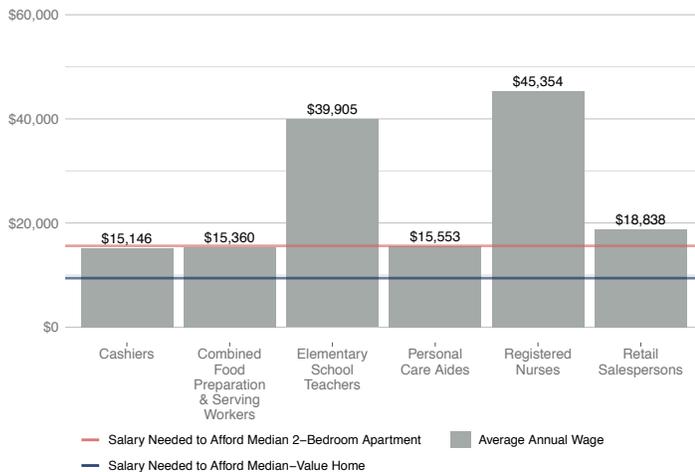
Carbon County



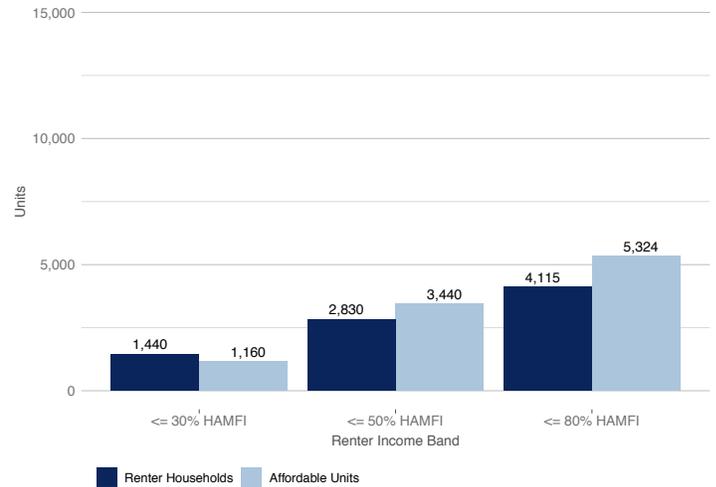
County Type:
SMALL URBAN

	Rent Burden	Homeownership	Median Household Income	Median Rent	Population
County	45.1%	77.3%	\$51,236	\$807	63,987
State Average	44.9%	69.0%	\$56,951	\$885	190,903

Occupational Wages and Housing Costs, 2017



Supply of Affordable Units by Renter Income, 2015



	2000	2010	2017	PA Average	% Change (2000-2017)
Socioeconomics					
Average Household Size	2.4	2.4	2.4	2.5	-0.4
Population					
Total Population	58,802	65,249	63,987	190,903	8.8
Under 5 (%)	5.1	5.3	4.6	5.6	-10
5 to 17 (%)	17	15.4	15.1	15.5	-11.2
18 to 24 (%)	6.9	6.9	6.9	9.5	0.6
25 to 34 (%)	12.2	10.5	10.8	12.9	-11.3
35 to 44 (%)	16.1	13.4	11.7	11.7	-27.3
45 to 54 (%)	14	16.5	15.4	13.8	9.6
55 to 64 (%)	10.2	14.1	15.8	13.9	54.4
65+ (%)	18.5	17.8	19.7	17.1	6.8
Race					
Asian (%)	0.3	0.5	0.5	3.2	44.6
Black (%)	0.6	1.4	1.7	10.6	202.7
White (%)	96.9	93.7	92.4	77.3	-4.6
Hispanic or Latino (%)	1.5	3.3	4.3	6.8	192.1
Disabled (%)	--	--	18.5	13.7	--
65+ Disabled (%)	--	--	31.4	34.3	--
Veterans (%)	17.3	12.9	10.5	8	-39.2
Median Household Income (\$)	51,801	53,828	51,236	56,951	-1.1
Families Below Poverty Level (%)	6.8	7.8	8.8	8.9	29.5
Transportation					
Average Commute Time (min)	29	31	32	27	9.2
Commute by Car (%)	0.7	0.7	0.5	84.9	-28.6
Commute by Transit (%)	93.7	91.9	91.4	5.6	-2.5
Technology					
Homes with Internet Access (%)	--	--	88	81	--
Climate					
Housing Units in 100-year Floodplain (%)	--	--	2.7	2.9	--

	2000	2010	2017	PA Average	% Change (2000-2017)
Housing					
Median Home Value (\$)	115,623	157,613	141,200	170,500	22.1
Median Gross Rent (\$)	654	743	807	885	23.4
Monthly Rent					
1 Bedroom (\$)	--	--	584	742	--
2 Bedroom (\$)	--	--	784	911	--
Rent Burden (%)	34.8	42.9	45.1	44.9	29.8
Vacancy (%)	22.3	22.2	25.1	11.4	12.9
Homeownership (%)	78.2	77.4	77.3	69	-1.1
Median Year Structure Built	1957	1967	1969	1962	0.6
Single-Family (%)	83.5	86.8	86.6	75.7	3.7
Housing Units					
Single-Family	25,468	29,322	30,048	63,893	18
2 to 4	2,164	1,732	1,684	7,218	-22.2
5+	1,257	1,255	1,482	9,877	17.9
Total Units	28,889	32,309	33,214	80,987	15
Permits					
Single-Family Unit	205	149	48	234	-76.6
Duplex Units	1	0	0	4	-100
3 to 4 Units	0	0	0	3	--
5+ Units	0	0	0	4	--
Total Permits	206	149	48	245	-76.7
Employment					
Unemployment Rate (%)	5.5	8.2	7.6	6.5	39.2
Average Wage by Industry (\$)					
Education and health services	36,762	34,422	40,457	50,500	10.1
Goods-producing	37,350	43,756	49,359	62,280	32.2
Natural resources and mining	35,022	48,092	36,536	63,021	4.3
Professional and business services	36,355	32,258	34,146	76,029	-6.1
Service-providing	26,888	28,769	31,153	51,935	15.9
Trade, transportation, and utilities	28,832	31,364	31,468	43,972	9.1

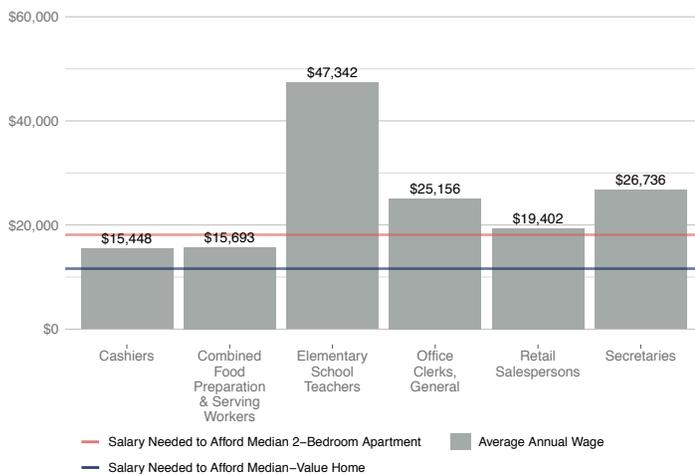
Centre County



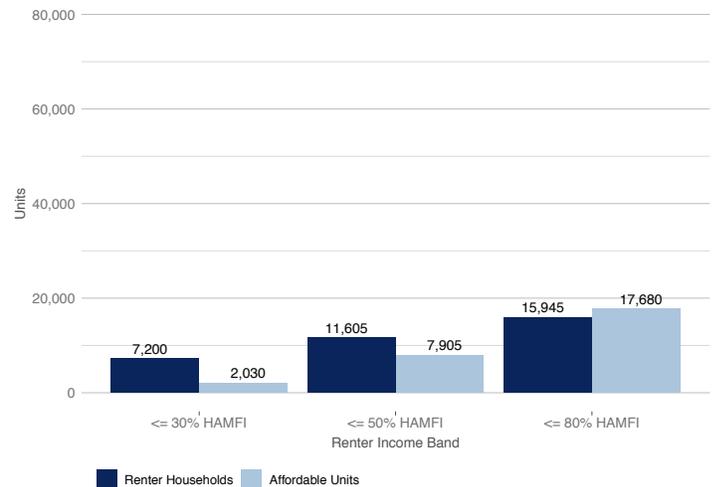
County Type:
SMALL URBAN

	Rent Burden	Homeownership	Median Household Income	Median Rent	Population
County	51.5%	61.4%	\$56,466	\$942	160,646
State Average	44.9%	69.0%	\$56,951	\$885	190,903

Occupational Wages and Housing Costs, 2017



Supply of Affordable Units by Renter Income, 2015



	2000	2010	2017	PA Average	% Change (2000-2017)
Socioeconomics					
Average Household Size	2.5	2.4	2.5	2.5	1.2
Population					
Total Population	135,758	153,990	160,646	190,903	18.3
Under 5 (%)	4.6	4.4	4.1	5.6	-11.1
5 to 17 (%)	13.4	11.5	11.2	15.5	-16.6
18 to 24 (%)	26.8	28.9	24.9	9.5	-7
25 to 34 (%)	13.4	12.2	14.1	12.9	5.3
35 to 44 (%)	13.1	10.4	10.4	11.7	-20.6
45 to 54 (%)	11.1	11.6	11.5	13.8	3.1
55 to 64 (%)	7.2	9.7	11	13.9	51.6
65+ (%)	10.4	11.3	12.9	17.1	24.3
Race					
Asian (%)	3.9	5.2	6	3.2	51.7
Black (%)	2.6	2.9	3.6	10.6	42.2
White (%)	90.6	87.9	85.8	77.3	-5.4
Hispanic or Latino (%)	1.7	2.4	2.8	6.8	71.8
Disabled (%)	--	--	11.7	13.7	--
65+ Disabled (%)	--	--	31.5	34.3	--
Veterans (%)	9.9	7.8	6.1	8	-38.3
Median Household Income (\$)	53,353	53,007	56,466	56,951	5.8
Families Below Poverty Level (%)	6.1	5.9	6	8.9	-2.3
Transportation					
Average Commute Time (min)	20	19	20	27	4.1
Commute by Car (%)	3.9	3.5	5.1	84.9	30.8
Commute by Transit (%)	78.3	78.5	77.5	5.6	-1
Technology					
Homes with Internet Access (%)	--	--	83	81	--
Climate					
Housing Units in 100-year Floodplain (%)	--	--	3.4	2.9	--

	2000	2010	2017	PA Average	% Change (2000-2017)
Housing					
Median Home Value (\$)	156,162	198,200	212,300	170,500	35.9
Median Gross Rent (\$)	807	884	942	885	16.7
Monthly Rent					
1 Bedroom (\$)	--	--	824	742	--
2 Bedroom (\$)	--	--	968	911	--
Rent Burden (%)	48.2	52.1	51.5	44.9	6.9
Vacancy (%)	7.2	9	12.4	11.4	72.3
Homeownership (%)	60.2	58.6	61.4	69	2
Median Year Structure Built	1971	1975	1977	1962	0.3
Single-Family (%)	62.1	64.7	66	75.7	6.2
Housing Units					
Single-Family	33,019	40,049	43,484	63,893	31.7
2 to 4	3,932	3,949	4,699	7,218	19.5
5+	12,183	14,429	14,364	9,877	17.9
Total Units	49,134	58,427	62,547	80,987	27.3
Permits					
Single-Family Unit	554	347	319	234	-42.4
Duplex Units	11	1	13	4	18.2
3 to 4 Units	1	0	0	3	-100
5+ Units	4	3	2	4	-50
Total Permits	570	351	334	245	-41.4
Employment					
Unemployment Rate (%)	5.5	6	4.6	6.5	-15.3
Average Wage by Industry (\$)					
Education and health services	39,455	44,675	49,212	50,500	24.7
Goods-producing	49,052	50,408	54,006	62,280	10.1
Natural resources and mining	33,132	60,578	56,797	63,021	71.4
Professional and business services	44,641	56,664	54,714	76,029	22.6
Service-providing	31,818	35,876	39,475	51,935	24.1
Trade, transportation, and utilities	27,599	29,160	31,061	43,972	12.5

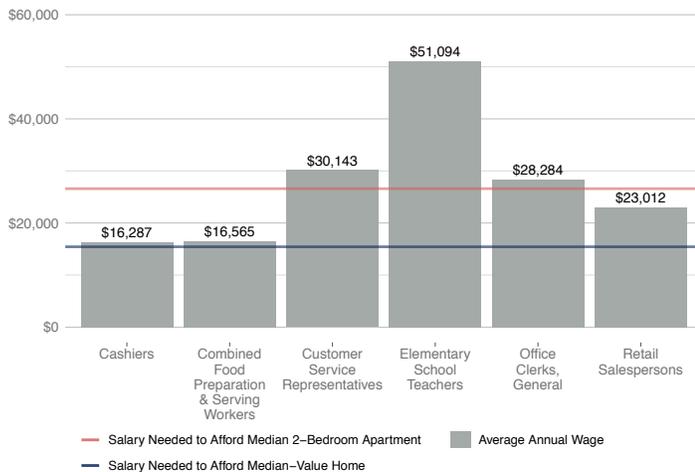
Chester County



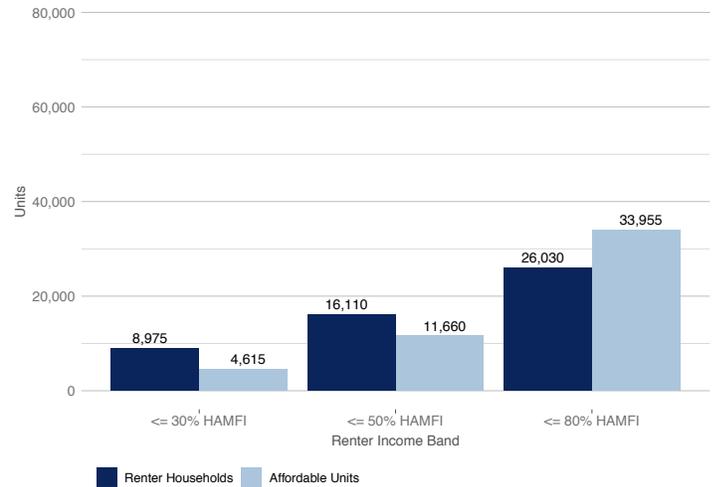
County Type:
SMALL URBAN

	Rent Burden	Homeownership	Median Household Income	Median Rent	Population
County	45.8%	75.2%	\$92,417	\$1,256	514,652
State Average	44.9%	69.0%	\$56,951	\$885	190,903

Occupational Wages and Housing Costs, 2017



Supply of Affordable Units by Renter Income, 2015



	2000	2010	2017	PA Average	% Change (2000-2017)
Socioeconomics					
Average Household Size	2.7	2.7	2.7	2.5	0
Population					
Total Population	433,501	498,886	514,652	190,903	18.7
Under 5 (%)	6.8	6.2	5.6	5.6	-16.8
5 to 17 (%)	19.4	18.6	17.7	15.5	-9
18 to 24 (%)	7.9	8.9	9.2	9.5	15.3
25 to 34 (%)	12.6	10.9	11.3	12.9	-10.1
35 to 44 (%)	17.7	13.8	12.4	11.7	-30.1
45 to 54 (%)	14.9	16.4	15.1	13.8	1.4
55 to 64 (%)	8.9	12.3	13.7	13.9	53.6
65+ (%)	11.7	12.8	15	17.1	28.1
Race					
Asian (%)	1.9	3.9	4.9	3.2	151.1
Black (%)	6.1	5.9	5.7	10.6	-6.6
White (%)	87.2	82.1	80.2	77.3	-8
Hispanic or Latino (%)	3.7	6.5	7.2	6.8	94.6
Disabled (%)	--	--	10.3	13.7	--
65+ Disabled (%)	--	--	27.4	34.3	--
Veterans (%)	11.9	9.1	6.6	8	-44.6
Median Household Income (\$)	96,328	95,539	92,417	56,951	-4.1
Families Below Poverty Level (%)	3.1	3.9	4	8.9	29.2
Transportation					
Average Commute Time (min)	28	28	28	27	1.5
Commute by Car (%)	2.6	2.7	2.8	84.9	7.7
Commute by Transit (%)	89.3	88.7	86	5.6	-3.7
Technology					
Homes with Internet Access (%)	--	--	91	81	--
Climate					
Housing Units in 100-year Floodplain (%)	--	--	2.5	2.9	--

	2000	2010	2017	PA Average	% Change (2000-2017)
Housing					
Median Home Value (\$)	255,369	376,897	338,200	170,500	32.4
Median Gross Rent (\$)	1,076	1,214	1,256	885	16.7
Monthly Rent					
1 Bedroom (\$)	--	--	1,055	742	--
2 Bedroom (\$)	--	--	1,286	911	--
Rent Burden (%)	33	40.7	45.8	44.9	38.9
Vacancy (%)	3.6	5	4.7	11.4	31.2
Homeownership (%)	76.3	76.2	75.2	69	-1.4
Median Year Structure Built	1973	1978	1980	1962	0.4
Single-Family (%)	78.7	78.8	79.5	75.7	0.9
Housing Units					
Single-Family	128,927	149,205	157,251	63,893	22
2 to 4	8,677	9,469	9,759	7,218	12.5
5+	21,046	25,400	25,794	9,877	22.6
Total Units	158,650	184,074	192,804	80,987	21.5
Permits					
Single-Family Unit	2,912	839	1,214	234	-58.3
Duplex Units	3	5	0	4	-100
3 to 4 Units	10	5	5	3	-50
5+ Units	5	10	3	4	-40
Total Permits	2,930	859	1,222	245	-58.3
Employment					
Unemployment Rate (%)	3.6	5	4.8	6.5	35.1
Average Wage by Industry (\$)					
Education and health services	43,417	46,302	45,042	50,500	3.7
Goods-producing	72,213	68,866	69,003	62,280	-4.4
Natural resources and mining	37,570	36,163	41,196	63,021	9.7
Professional and business services	75,722	102,567	106,326	76,029	40.4
Service-providing	60,130	67,845	69,650	51,935	15.8
Trade, transportation, and utilities	55,811	56,288	55,869	43,972	0.1

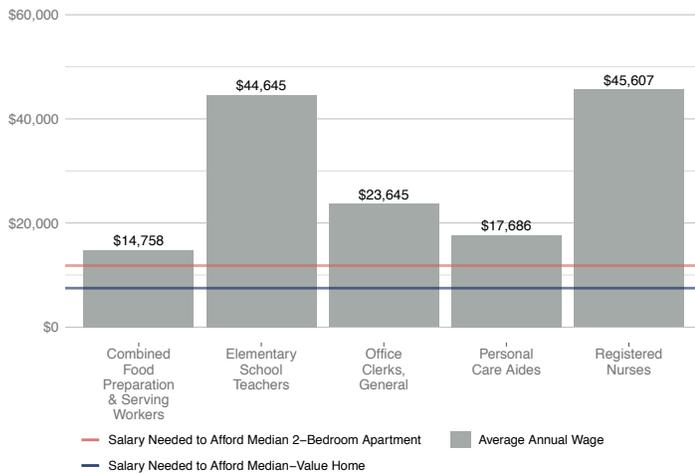
Clarion County



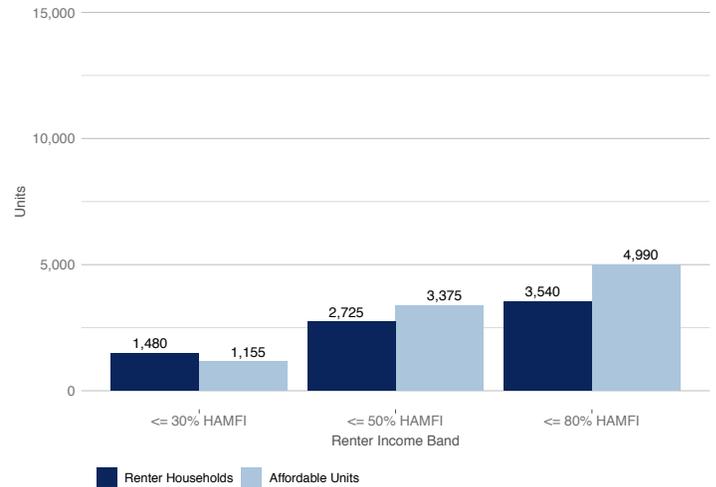
County Type:
RURAL

	Rent Burden	Homeownership	Median Household Income	Median Rent	Population
County	41.4%	69.4%	\$44,373	\$623	38,747
State Average	44.9%	69.0%	\$56,951	\$885	190,903

Occupational Wages and Housing Costs, 2017



Supply of Affordable Units by Renter Income, 2015



	2000	2010	2017	PA Average	% Change (2000-2017)
Socioeconomics					
Average Household Size	2.5	2.4	2.3	2.5	-4.5
Population					
Total Population	41,765	39,988	38,747	190,903	-7.2
Under 5 (%)	5.4	5.1	5	5.6	-8.4
5 to 17 (%)	16.2	14.3	13.9	15.5	-14.5
18 to 24 (%)	15.4	16.1	13.3	9.5	-13.2
25 to 34 (%)	11.4	9.8	11.2	12.9	-1.7
35 to 44 (%)	13.8	11.5	10.6	11.7	-22.6
45 to 54 (%)	12.9	14.1	13.2	13.8	2.4
55 to 64 (%)	9.8	12.8	14.4	13.9	47.7
65+ (%)	15.2	16.4	18.3	17.1	20.9
Race					
Asian (%)	0.3	0.5	0.5	3.2	61.3
Black (%)	0.8	1.2	1	10.6	31
White (%)	97.8	96.8	96.3	77.3	-1.6
Hispanic or Latino (%)	0.4	0.6	0.8	6.8	94.9
Disabled (%)	--	--	19.5	13.7	--
65+ Disabled (%)	--	--	38.1	34.3	--
Veterans (%)	13.6	11.3	9.1	8	-33.5
Median Household Income (\$)	45,394	45,128	44,373	56,951	-2.2
Families Below Poverty Level (%)	10.4	9.8	10	8.9	-3.7
Transportation					
Average Commute Time (min)	23	21	22	27	-1.7
Commute by Car (%)	0.3	0.3	0.2	84.9	-33.3
Commute by Transit (%)	88.6	89	89.5	5.6	1
Technology					
Homes with Internet Access (%)	--	--	71	81	--
Climate					
Housing Units in 100-year Floodplain (%)	--	--	2.5	2.9	--

	2000	2010	2017	PA Average	% Change (2000-2017)
Housing					
Median Home Value (\$)	97,066	110,262	109,900	170,500	13.2
Median Gross Rent (\$)	547	616	623	885	13.9
Monthly Rent					
1 Bedroom (\$)	--	--	510	742	--
2 Bedroom (\$)	--	--	624	911	--
Rent Burden (%)	35.4	43.4	41.4	44.9	16.8
Vacancy (%)	17.4	19.2	21.7	11.4	24.7
Homeownership (%)	72.3	68.3	69.4	69	-3.9
Median Year Structure Built	1961	1963	1970	1962	0.5
Single-Family (%)	71.5	72.7	72.5	75.7	1.4
Housing Units					
Single-Family	13,882	14,548	14,736	63,893	6.2
2 to 4	1,056	1,109	1,407	7,218	33.2
5+	1,228	1,542	1,740	9,877	41.7
Total Units	16,166	17,199	17,883	80,987	10.6
Permits					
Single-Family Unit	114	47	17	234	-85.1
Duplex Units	0	0	0	4	--
3 to 4 Units	2	0	0	3	-100
5+ Units	0	0	0	4	--
Total Permits	116	47	17	245	-85.3
Employment					
Unemployment Rate (%)	6.6	6.8	6.6	6.5	-1
Average Wage by Industry (\$)					
Education and health services	33,485	30,377	31,622	50,500	-5.6
Goods-producing	41,886	47,846	42,452	62,280	1.4
Natural resources and mining	43,383	61,551	39,706	63,021	-8.5
Professional and business services	27,605	59,272	37,919	76,029	37.4
Service-providing	27,865	28,950	29,228	51,935	4.9
Trade, transportation, and utilities	30,138	29,970	31,131	43,972	3.3

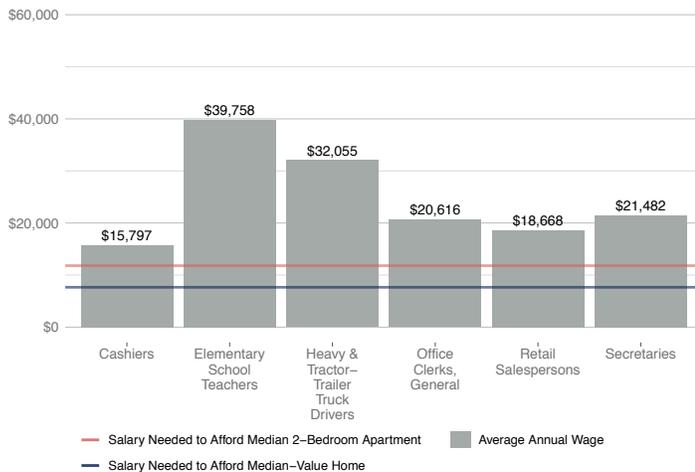
Clearfield County



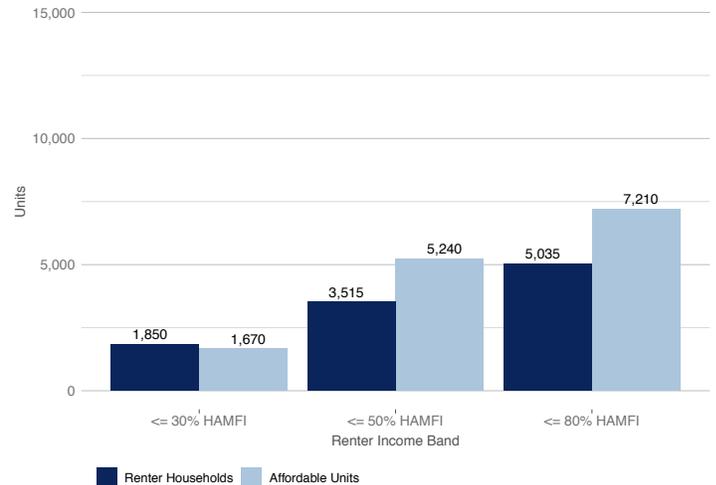
County Type:
RURAL

	Rent Burden	Homeownership	Median Household Income	Median Rent	Population
County	40.2%	76.9%	\$45,188	\$620	80,539
State Average	44.9%	69.0%	\$56,951	\$885	190,903

Occupational Wages and Housing Costs, 2017



Supply of Affordable Units by Renter Income, 2015



	2000	2010	2017	PA Average	% Change (2000-2017)
Socioeconomics					
Average Household Size	2.4	2.4	2.4	2.5	-1.2
Population					
Total Population	83,382	81,642	80,539	190,903	-3.4
Under 5 (%)	5.5	5	4.6	5.6	-15.3
5 to 17 (%)	17.2	15	14	15.5	-18.8
18 to 24 (%)	7.7	7.9	8	9.5	4.7
25 to 34 (%)	12.9	11.4	11.6	12.9	-10
35 to 44 (%)	15.9	13.8	12.9	11.7	-19.3
45 to 54 (%)	13.8	16.1	15.1	13.8	9.7
55 to 64 (%)	10.1	13.4	14.6	13.9	44.2
65+ (%)	16.9	17.5	19.2	17.1	13.5
Race					
Asian (%)	0.3	0.5	0.6	3.2	118.4
Black (%)	1.5	2.1	2.5	10.6	67.9
White (%)	97.1	94.4	93.1	77.3	-4.1
Hispanic or Latino (%)	0.6	2.3	2.9	6.8	412.2
Disabled (%)	--	--	20.9	13.7	--
65+ Disabled (%)	--	--	39.2	34.3	--
Veterans (%)	15.1	13.2	9.6	8	-36
Median Household Income (\$)	46,260	41,861	45,188	56,951	-2.3
Families Below Poverty Level (%)	9.1	10.4	10.4	8.9	14.8
Transportation					
Average Commute Time (min)	24	24	24	27	0.4
Commute by Car (%)	0.2	0.2	0.2	84.9	0
Commute by Transit (%)	93.7	92.8	93.3	5.6	-0.4
Technology					
Homes with Internet Access (%)	--	--	68	81	--
Climate					
Housing Units in 100-year Floodplain (%)	--	--	6.7	2.9	--

	2000	2010	2017	PA Average	% Change (2000-2017)
Housing					
Median Home Value (\$)	84,647	93,463	90,300	170,500	6.7
Median Gross Rent (\$)	537	602	620	885	15.5
Monthly Rent					
1 Bedroom (\$)	--	--	476	742	--
2 Bedroom (\$)	--	--	638	911	--
Rent Burden (%)	29.5	41.4	40.2	44.9	36.2
Vacancy (%)	13.4	16.4	20.2	11.4	51.1
Homeownership (%)	79.2	76.9	76.9	69	-2.9
Median Year Structure Built	1956	1960	1965	1962	0.5
Single-Family (%)	75.8	76.4	76.4	75.7	0.7
Housing Units					
Single-Family	28,699	29,589	29,822	63,893	3.9
2 to 4	2,407	2,342	2,209	7,218	-8.2
5+	1,612	1,854	2,093	9,877	29.8
Total Units	32,718	33,785	34,124	80,987	4.3
Permits					
Single-Family Unit	186	124	55	234	-70.4
Duplex Units	0	0	0	4	--
3 to 4 Units	0	0	0	3	--
5+ Units	0	0	0	4	--
Total Permits	186	124	55	245	-70.4
Employment					
Unemployment Rate (%)	6.9	9.4	8.2	6.5	18.8
Average Wage by Industry (\$)					
Education and health services	35,162	42,110	45,329	50,500	28.9
Goods-producing	39,973	44,129	44,464	62,280	11.2
Natural resources and mining	44,257	56,997	56,602	63,021	27.9
Professional and business services	34,911	35,697	37,125	76,029	6.3
Service-providing	30,668	34,192	35,649	51,935	16.2
Trade, transportation, and utilities	32,319	35,066	35,284	43,972	9.2

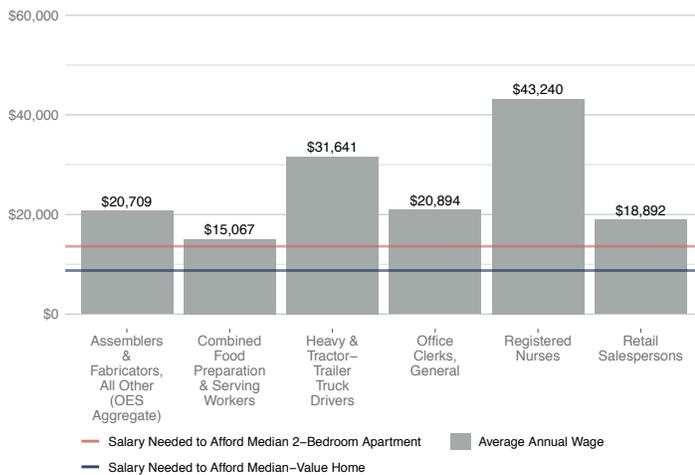
Clinton County



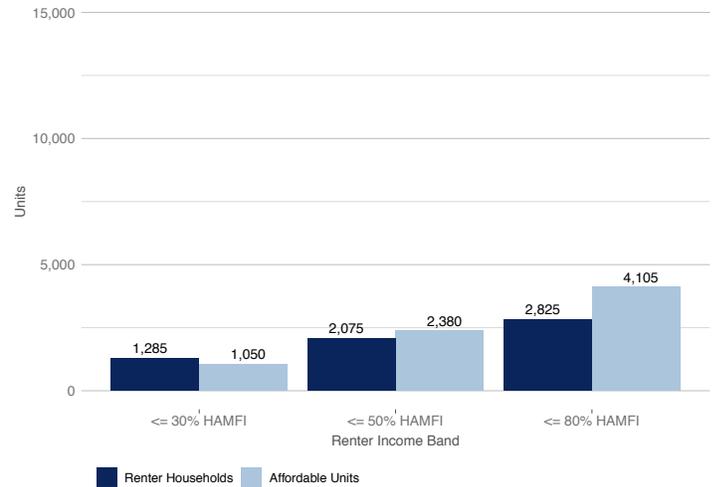
County Type:
SMALL URBAN

	Rent Burden	Homeownership	Median Household Income	Median Rent	Population
County	38.4%	70.7%	\$47,990	\$695	39,321
State Average	44.9%	69.0%	\$56,951	\$885	190,903

Occupational Wages and Housing Costs, 2017



Supply of Affordable Units by Renter Income, 2015



	2000	2010	2017	PA Average	% Change (2000-2017)
Socioeconomics					
Average Household Size	2.4	2.4	2.5	2.5	5.4
Population					
Total Population	37,914	39,238	39,321	190,903	3.7
Under 5 (%)	5.4	5.6	5.4	5.6	-1
5 to 17 (%)	16.1	15.1	15	15.5	-6.7
18 to 24 (%)	13.6	15.3	15.5	9.5	14
25 to 34 (%)	11.4	10.2	10.6	12.9	-7.2
35 to 44 (%)	14.1	11.3	10.6	11.7	-24.4
45 to 54 (%)	12.9	13.9	12.4	13.8	-3.8
55 to 64 (%)	9.8	12.4	12.9	13.9	31.7
65+ (%)	16.8	16.2	17.6	17.1	5.1
Race					
Asian (%)	0.4	0.5	0.7	3.2	78.1
Black (%)	0.5	1.6	1.4	10.6	176
White (%)	97.9	95.9	95.3	77.3	-2.7
Hispanic or Latino (%)	0.5	1.1	1.4	6.8	163.4
Disabled (%)	--	--	18.7	13.7	--
65+ Disabled (%)	--	--	38.2	34.3	--
Veterans (%)	15.1	12.4	9.4	8	-37.4
Median Household Income (\$)	45,828	44,369	47,990	56,951	4.7
Families Below Poverty Level (%)	9	9	10.4	8.9	15.2

	2000	2010	2017	PA Average	% Change (2000-2017)
Transportation					
Average Commute Time (min)	24	24	23	27	-3.8
Commute by Car (%)	0.1	0.3	0	84.9	-100
Commute by Transit (%)	89.7	89.4	89.4	5.6	-0.3

	2000	2010	2017	PA Average	% Change (2000-2017)
Technology					
Homes with Internet Access (%)	--	--	75	81	--

	2000	2010	2017	PA Average	% Change (2000-2017)
Climate					
Housing Units in 100-year Floodplain (%)	--	--	13.7	2.9	--

	2000	2010	2017	PA Average	% Change (2000-2017)
Housing					
Median Home Value (\$)	107,629	110,938	124,700	170,500	15.9
Median Gross Rent (\$)	587	692	695	885	18.4
Monthly Rent					
1 Bedroom (\$)	--	--	408	742	--
2 Bedroom (\$)	--	--	728	911	--
Rent Burden (%)	36	44.2	38.4	44.9	6.7
Vacancy (%)	18.7	20.6	23.6	11.4	26.1
Homeownership (%)	72.9	70.9	70.7	69	-3
Median Year Structure Built	1960	1963	1968	1962	0.4
Single-Family (%)	73.4	73.5	74.2	75.7	1.2
Housing Units					
Single-Family	13,326	13,987	14,254	63,893	7
2 to 4	1,447	1,563	1,655	7,218	14.4
5+	1,230	1,502	1,383	9,877	12.4
Total Units	16,003	17,052	17,292	80,987	8.1
Permits					
Single-Family Unit	127	31	41	234	-67.7
Duplex Units	0	0	0	4	--
3 to 4 Units	0	0	0	3	--
5+ Units	2	0	0	4	-100
Total Permits	129	31	41	245	-68.2

	2000	2010	2017	PA Average	% Change (2000-2017)
Employment					
Unemployment Rate (%)	5.8	7.3	5.9	6.5	1.4
Average Wage by Industry (\$)					
Education and health services	31,755	39,128	36,364	50,500	14.5
Goods-producing	46,291	47,615	58,559	62,280	26.5
Natural resources and mining	24,441	31,266	73,526	63,021	200.8
Professional and business services	30,692	38,287	30,780	76,029	0.3
Service-providing	24,449	28,797	28,461	51,935	16.4
Trade, transportation, and utilities	24,429	28,977	30,282	43,972	24

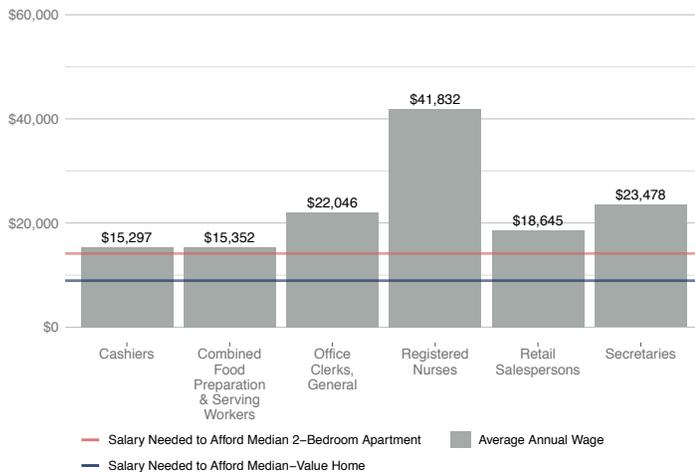
Columbia County



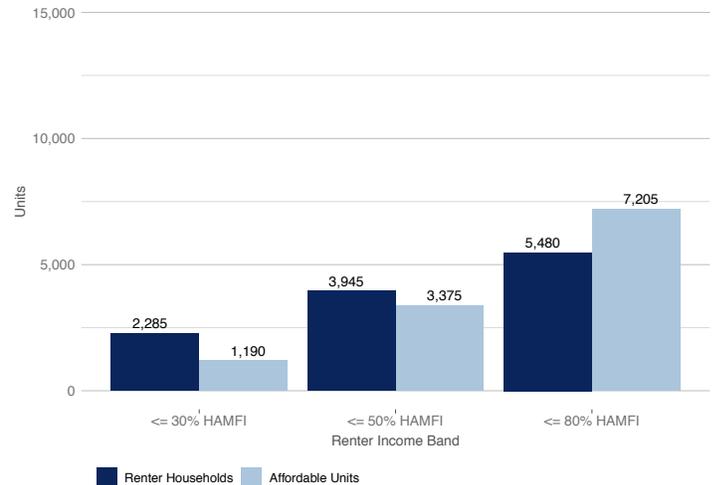
County Type:
SMALL URBAN

	Rent Burden	Homeownership	Median Household Income	Median Rent	Population
County	42.2%	69.0%	\$48,395	\$745	66,615
State Average	44.9%	69.0%	\$56,951	\$885	190,903

Occupational Wages and Housing Costs, 2017



Supply of Affordable Units by Renter Income, 2015



	2000	2010	2017	PA Average	% Change (2000-2017)
Socioeconomics					
Socio Household Size	2.4	2.4	2.3	2.5	-3.3
Population					
Total Population	64,151	67,295	66,615	190,903	3.8
Under 5 (%)	4.9	4.8	4.6	5.6	-6.7
5 to 17 (%)	15.9	13.9	13.2	15.5	-16.8
18 to 24 (%)	14.3	16.6	16.2	9.5	13.3
25 to 34 (%)	11.5	9.7	10.2	12.9	-11.1
35 to 44 (%)	14.4	11.8	10.7	11.7	-25.7
45 to 54 (%)	13.5	14.2	13	13.8	-3.2
55 to 64 (%)	9.6	12.9	14.1	13.9	47
65+ (%)	15.9	16.1	17.9	17.1	12.6
Race					
Asian (%)	0.5	0.8	1.2	3.2	125.4
Black (%)	0.7	1.8	1.8	10.6	134.8
White (%)	97.1	94.4	93.4	77.3	-3.8
Hispanic or Latino (%)	0.9	2	2.6	6.8	172.3
Disabled (%)	--	--	15.9	13.7	--
65+ Disabled (%)	--	--	30.7	34.3	--
Veterans (%)	14.3	11.1	8	8	-44.1
Median Household Income (\$)	50,298	48,240	48,395	56,951	-3.8
Families Below Poverty Level (%)	7.1	7	8.9	8.9	25.6

Transportation					
Average Commute Time (min)	21	21	22	27	5.7
Commute by Car (%)	0.3	0.4	0.3	84.9	0
Commute by Transit (%)	89.9	89.7	92	5.6	2.3

Technology					
Homes with Internet Access (%)	--	--	56	81	--

Climate					
Housing Units in 100-year Floodplain (%)	--	--	7.9	2.9	--

	2000	2010	2017	PA Average	% Change (2000-2017)
Housing					
Median Home Value (\$)	122,474	133,938	143,300	170,500	17
Median Gross Rent (\$)	639	698	745	885	16.6
Monthly Rent					
1 Bedroom (\$)	--	--	607	742	--
2 Bedroom (\$)	--	--	744	911	--
Rent Burden (%)	33.6	39.2	42.2	44.9	25.5
Vacancy (%)	10.2	10.2	11.4	11.4	11.8
Homeownership (%)	72.4	69.4	69	69	-4.6
Median Year Structure Built	1957	1958	1963	1962	0.3
Single-Family (%)	71.9	73.2	74.8	75.7	4.1
Housing Units					
Single-Family	19,944	21,455	22,432	63,893	12.5
2 to 4	3,023	3,126	3,032	7,218	0.3
5+	1,449	1,824	1,958	9,877	35.1
Total Units	24,416	26,405	27,422	80,987	12.3
Permits					
Single-Family Unit	206	123	79	234	-61.7
Duplex Units	2	0	0	4	-100
3 to 4 Units	0	0	2	3	--
5+ Units	5	0	2	4	-60
Total Permits	213	123	83	245	-61

Employment					
Unemployment Rate (%)	7.3	5.8	5.1	6.5	-30.4
Average Wage by Industry (\$)					
Education and health services	34,346	39,521	40,985	50,500	19.3
Goods-producing	44,255	47,254	48,347	62,280	9.2
Natural resources and mining	23,771	26,767	33,499	63,021	40.9
Professional and business services	26,256	44,252	50,821	76,029	93.6
Service-providing	30,578	30,841	33,582	51,935	9.8
Trade, transportation, and utilities	35,418	28,307	30,214	43,972	-14.7

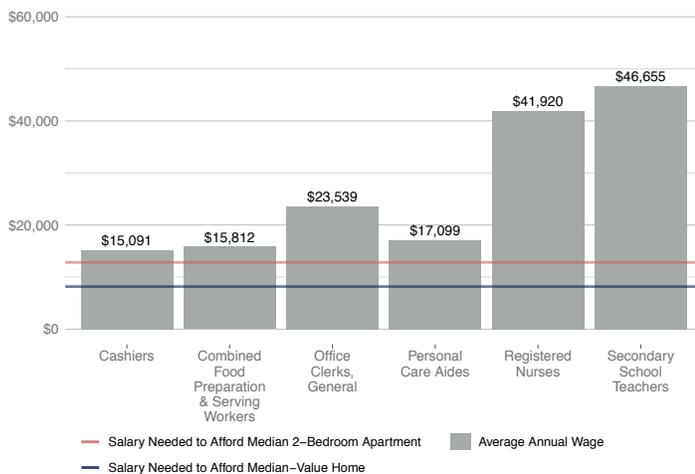
Crawford County



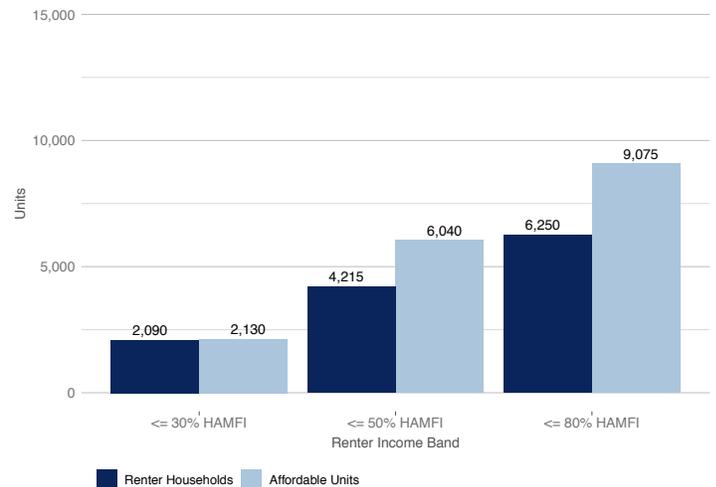
County Type:
RURAL

	Rent Burden	Homeownership	Median Household Income	Median Rent	Population
County	38.4%	72.8%	\$47,179	\$654	86,847
State Average	44.9%	69.0%	\$56,951	\$885	190,903

Occupational Wages and Housing Costs, 2017



Supply of Affordable Units by Renter Income, 2015



	2000	2010	2017	PA Average	% Change (2000-2017)
Socioeconomics					
Average Household Size	2.5	2.4	2.4	2.5	-4.8
Population					
Total Population	90,366	88,765	86,847	190,903	-3.9
Under 5 (%)	5.9	5.7	5.4	5.6	-8.3
5 to 17 (%)	18.8	16.7	15.8	15.5	-15.7
18 to 24 (%)	9.2	9.4	9.5	9.5	2.4
25 to 34 (%)	11.8	10.3	10.9	12.9	-7.5
35 to 44 (%)	14.8	12.3	10.9	11.7	-26.4
45 to 54 (%)	14.1	15	13.7	13.8	-3.2
55 to 64 (%)	9.8	14	14.9	13.9	51.6
65+ (%)	15.6	16.6	18.9	17.1	21.8
Race					
Asian (%)	0.3	0.4	0.4	3.2	40.1
Black (%)	1.6	1.7	1.9	10.6	18.2
White (%)	96.6	95.7	95.1	77.3	-1.6
Hispanic or Latino (%)	0.6	0.9	1.2	6.8	102.7
Disabled (%)	--	--	20.1	13.7	--
65+ Disabled (%)	--	--	35.6	34.3	--
Veterans (%)	15.6	12.4	9.7	8	-38
Median Household Income (\$)	49,510	43,884	47,179	56,951	-4.7
Families Below Poverty Level (%)	8.7	11.7	10.4	8.9	19.3
Transportation					
Average Commute Time (min)	22	21	22	27	2.3
Commute by Car (%)	0.4	0.6	0.4	84.9	0
Commute by Transit (%)	89.1	86.7	87.9	5.6	-1.3
Technology					
Homes with Internet Access (%)	--	--	70	81	--
Climate					
Housing Units in 100-year Floodplain (%)	--	--	7.9	2.9	--

	2000	2010	2017	PA Average	% Change (2000-2017)
Housing					
Median Home Value (\$)	100,777	110,374	108,200	170,500	7.4
Median Gross Rent (\$)	580	623	654	885	12.8
Monthly Rent					
1 Bedroom (\$)	--	--	508	742	--
2 Bedroom (\$)	--	--	681	911	--
Rent Burden (%)	33.9	39.4	38.4	44.9	13.3
Vacancy (%)	18.2	21.6	21.7	11.4	19.2
Homeownership (%)	75.5	73.7	72.8	69	-3.6
Median Year Structure Built	1959	1962	1964	1962	0.3
Single-Family (%)	70.5	72.9	73.7	75.7	4.6
Housing Units					
Single-Family	29,890	32,452	33,073	63,893	10.6
2 to 4	3,472	3,011	3,409	7,218	-1.8
5+	2,155	2,718	2,068	9,877	-4
Total Units	35,517	38,181	38,550	80,987	8.5
Permits					
Single-Family Unit	227	96	80	234	-64.8
Duplex Units	0	2	0	4	--
3 to 4 Units	2	2	0	3	-100
5+ Units	1	0	0	4	-100
Total Permits	230	100	80	245	-65.2
Employment					
Unemployment Rate (%)	6	8.4	6	6.5	0.5
Average Wage by Industry (\$)					
Education and health services	36,836	40,174	41,403	50,500	12.4
Goods-producing	50,241	47,144	49,445	62,280	-1.6
Natural resources and mining	37,875	43,485	49,652	63,021	31.1
Professional and business services	29,357	32,449	37,088	76,029	26.3
Service-providing	28,497	30,828	32,152	51,935	12.8
Trade, transportation, and utilities	27,074	29,393	29,363	43,972	8.5

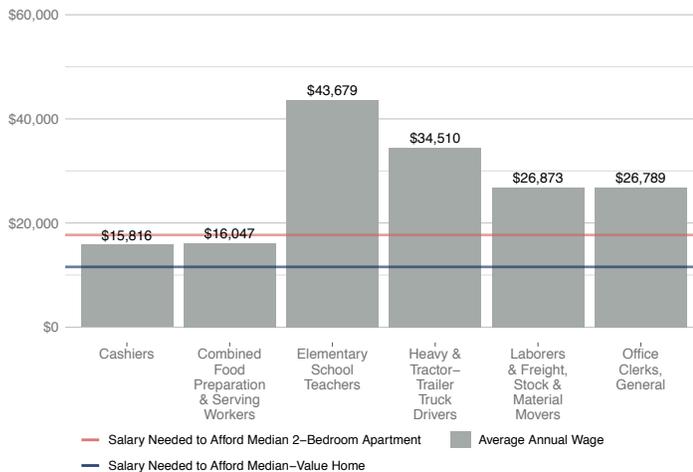
Cumberland County



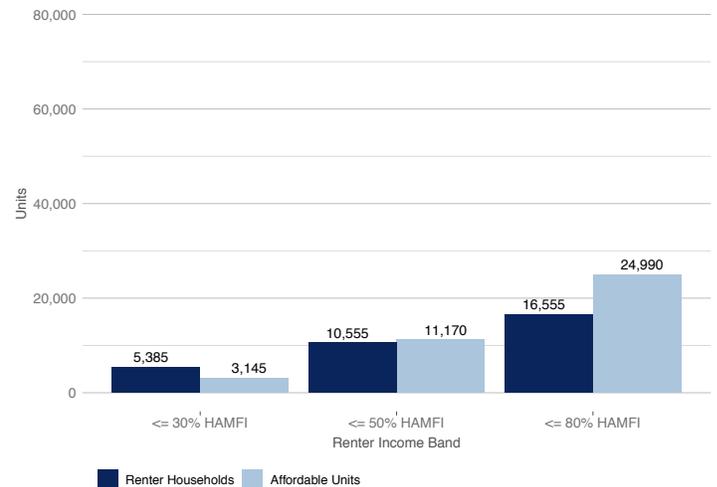
County Type:
SMALL URBAN

	Rent Burden	Homeownership	Median Household Income	Median Rent	Population
County	41.4%	70.7%	\$65,544	\$940	245,801
State Average	44.9%	69.0%	\$56,951	\$885	190,903

Occupational Wages and Housing Costs, 2017



Supply of Affordable Units by Renter Income, 2015



	2000	2010	2017	PA Average	% Change (2000-2017)
Socioeconomics					
Average Household Size	2.4	2.4	2.4	2.5	-1.2
Population					
Total Population	213,674	235,406	245,801	190,903	15
Under 5 (%)	5.5	5.4	5.4	5.6	-1
5 to 17 (%)	16.5	15.3	15	15.5	-9.3
18 to 24 (%)	10.6	10.7	10	9.5	-5.5
25 to 34 (%)	12.6	12	13	12.9	2.6
35 to 44 (%)	15.9	12.9	12.2	11.7	-23.6
45 to 54 (%)	14.7	15	13.7	13.8	-6.5
55 to 64 (%)	9.4	13.1	13.4	13.9	43.3
65+ (%)	14.9	15.6	17.4	17.1	16.9
Race					
Asian (%)	1.7	3	4	3.2	137.6
Black (%)	2.3	3.1	3.5	10.6	51.7
White (%)	93.6	89.4	86.9	77.3	-7.2
Hispanic or Latino (%)	1.3	2.7	3.5	6.8	162.3
Disabled (%)	--	--	13.5	13.7	--
65+ Disabled (%)	--	--	31.9	34.3	--
Veterans (%)	14.8	12.1	10.1	8	-32.2
Median Household Income (\$)	68,906	67,892	65,544	56,951	-4.9
Families Below Poverty Level (%)	3.8	3.6	4.7	8.9	24.4
Transportation					
Average Commute Time (min)	20	21	22	27	7.8
Commute by Car (%)	0.6	0.8	0.7	84.9	16.7
Commute by Transit (%)	91.3	90	90.1	5.6	-1.3
Technology					
Homes with Internet Access (%)	--	--	86	81	--
Climate					
Housing Units in 100-year Floodplain (%)	--	--	2.9	2.9	--

	2000	2010	2017	PA Average	% Change (2000-2017)
Housing					
Median Home Value (\$)	166,297	196,848	194,100	170,500	16.7
Median Gross Rent (\$)	822	853	940	885	14.4
Monthly Rent					
1 Bedroom (\$)	--	--	717	742	--
2 Bedroom (\$)	--	--	964	911	--
Rent Burden (%)	31.4	35.7	41.4	44.9	31.6
Vacancy (%)	4.5	6	6.2	11.4	36.3
Homeownership (%)	73.1	72	70.7	69	-3.2
Median Year Structure Built	1969	1973	1975	1962	0.3
Single-Family (%)	73.9	74.7	77.1	75.7	4.3
Housing Units					
Single-Family	64,257	73,135	80,473	63,893	25.2
2 to 4	7,072	7,998	6,949	7,218	-1.7
5+	9,464	11,182	12,109	9,877	27.9
Total Units	80,793	92,315	99,531	80,987	23.2
Permits					
Single-Family Unit	926	620	818	234	-11.7
Duplex Units	2	5	3	4	50
3 to 4 Units	2	2	5	3	150
5+ Units	3	9	9	4	200
Total Permits	933	636	835	245	-10.5
Employment					
Unemployment Rate (%)	3.2	4.9	4.2	6.5	31.9
Average Wage by Industry (\$)					
Education and health services	45,556	47,564	49,660	50,500	9
Goods-producing	52,328	54,483	53,574	62,280	2.4
Natural resources and mining	30,992	29,435	33,023	63,021	6.6
Professional and business services	50,514	55,374	65,951	76,029	30.6
Service-providing	43,690	45,135	47,063	51,935	7.7
Trade, transportation, and utilities	41,440	41,288	39,828	43,972	-3.9

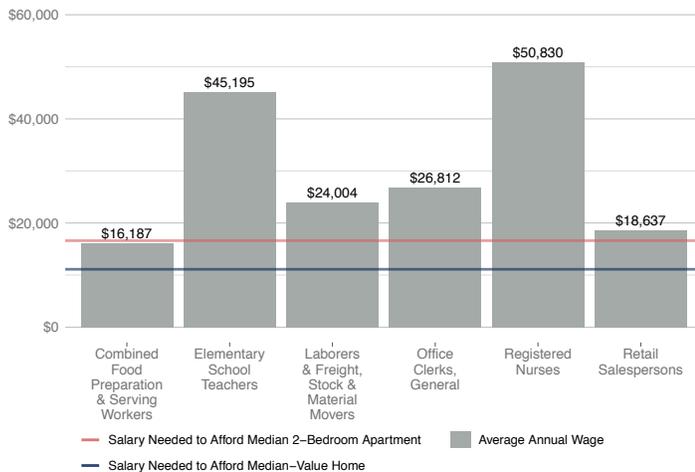
Dauphin County



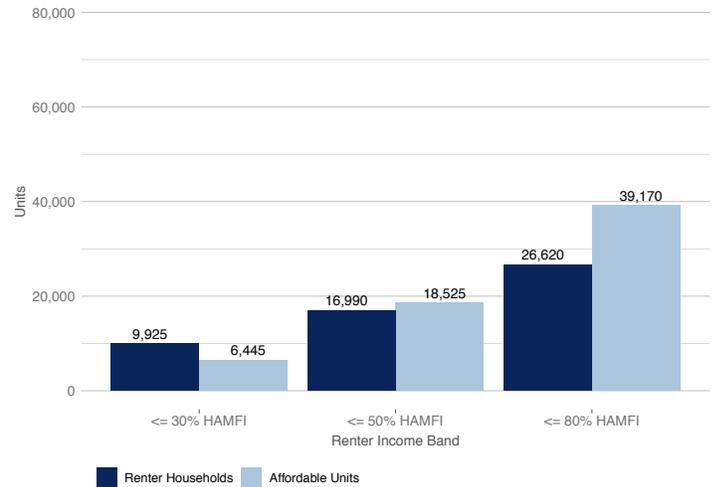
County Type:
SMALL URBAN

	Rent Burden	Homeownership	Median Household Income	Median Rent	Population
County	43.7%	63.5%	\$57,071	\$893	273,329
State Average	44.9%	69.0%	\$56,951	\$885	190,903

Occupational Wages and Housing Costs, 2017



Supply of Affordable Units by Renter Income, 2015



	2000	2010	2017	PA Average	% Change (2000-2017)
Socioeconomics					
Average Household Size	2.4	2.4	2.4	2.5	0
Population					
Total Population	251,798	268,100	273,329	190,903	8.6
Under 5 (%)	6.2	6.3	6.3	5.6	1.8
5 to 17 (%)	18.1	16.9	16.2	15.5	-10.5
18 to 24 (%)	7.6	8.5	8.4	9.5	11.4
25 to 34 (%)	13.6	12.9	13.6	12.9	-0.1
35 to 44 (%)	16.5	12.9	12	11.7	-27.3
45 to 54 (%)	14.9	15.5	13.7	13.8	-7.7
55 to 64 (%)	9	13.2	14	13.9	56.8
65+ (%)	14.2	13.7	15.7	17.1	10.5
Race					
Asian (%)	1.9	3.2	3.9	3.2	100
Black (%)	16.6	17.3	17.7	10.6	6.6
White (%)	75.6	69.9	67.1	77.3	-11.3
Hispanic or Latino (%)	4.1	7	8.5	6.8	106.4
Disabled (%)	--	--	15.9	13.7	--
65+ Disabled (%)	--	--	32.1	34.3	--
Veterans (%)	14.5	11.7	8.3	8	-43.3
Median Household Income (\$)	61,234	59,044	57,071	56,951	-6.8
Families Below Poverty Level (%)	7.5	8.9	8.9	8.9	18.6
Transportation					
Average Commute Time (min)	21	21	22	27	4.3
Commute by Car (%)	2.4	2.3	2.7	84.9	12.5
Commute by Transit (%)	90.7	89.9	88.2	5.6	-2.8
Technology					
Homes with Internet Access (%)	--	--	--	81	--
Climate					
Housing Units in 100-year Floodplain (%)	--	--	4.7	2.9	--

	2000	2010	2017	PA Average	% Change (2000-2017)
Housing					
Median Home Value (\$)	140,888	172,608	163,300	170,500	15.9
Median Gross Rent (\$)	795	862	893	885	12.3
Monthly Rent					
1 Bedroom (\$)	--	--	745	742	--
2 Bedroom (\$)	--	--	926	911	--
Rent Burden (%)	32.1	41	43.7	44.9	36
Vacancy (%)	7.6	8.3	9.5	11.4	24.8
Homeownership (%)	65.4	64.7	63.5	69	-2.8
Median Year Structure Built	1962	1963	1967	1962	0.3
Single-Family (%)	69.6	72.6	72.5	75.7	4.2
Housing Units					
Single-Family	77,361	86,626	89,325	63,893	15.5
2 to 4	11,159	10,996	11,139	7,218	-0.2
5+	18,654	18,299	19,177	9,877	2.8
Total Units	107,174	115,921	119,641	80,987	11.6
Permits					
Single-Family Unit	648	606	352	234	-45.7
Duplex Units	7	0	7	4	0
3 to 4 Units	4	1	4	3	0
5+ Units	13	6	10	4	-23.1
Total Permits	672	613	373	245	-44.5
Employment					
Unemployment Rate (%)	4.5	6.1	5.7	6.5	26.3
Average Wage by Industry (\$)					
Education and health services	44,148	54,260	57,763	50,500	30.8
Goods-producing	60,660	64,319	64,723	62,280	6.7
Natural resources and mining	35,629	35,828	34,203	63,021	-4
Professional and business services	51,348	63,821	72,475	76,029	41.1
Service-providing	42,796	47,748	51,130	51,935	19.5
Trade, transportation, and utilities	41,457	42,241	44,158	43,972	6.5

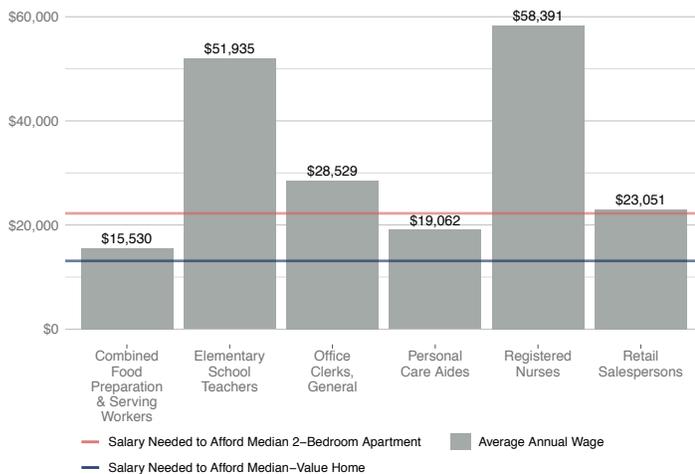
Delaware County



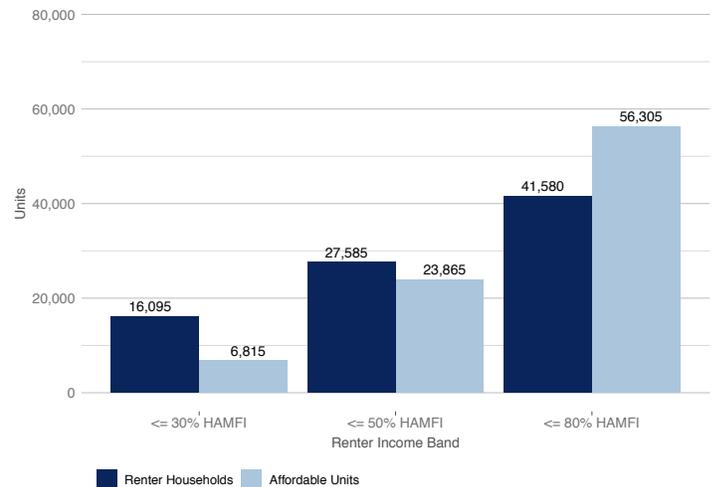
County Type:
LARGE URBAN

	Rent Burden	Homeownership	Median Household Income	Median Rent	Population
County	48.3%	69.6%	\$69,839	\$1,032	563,384
State Average	44.9%	69.0%	\$56,951	\$885	190,903

Occupational Wages and Housing Costs, 2017



Supply of Affordable Units by Renter Income, 2015



	2000	2010	2017	PA Average	% Change (2000-2017)
Socioeconomics					
Average Household Size	2.6	2.6	2.6	2.5	3.1
Population					
Total Population	550,864	558,979	563,384	190,903	2.3
Under 5 (%)	6.2	6.1	6	5.6	-4.1
5 to 17 (%)	18.6	17.3	16.2	15.5	-12.6
18 to 24 (%)	8.9	10.5	10.3	9.5	15.2
25 to 34 (%)	12.5	11.9	12.8	12.9	1.9
35 to 44 (%)	16.2	12.5	11.8	11.7	-27.3
45 to 54 (%)	13.4	15.4	13.8	13.8	2.6
55 to 64 (%)	8.5	12.1	13.7	13.9	61.7
65+ (%)	15.6	14.3	15.4	17.1	-0.8
Race					
Asian (%)	3.3	4.7	5.4	3.2	66.4
Black (%)	14.4	19.4	20.7	10.6	44
White (%)	79.6	71.1	68	77.3	-14.6
Hispanic or Latino (%)	1.5	3	3.6	6.8	134.9
Disabled (%)	--	--	14.2	13.7	--
65+ Disabled (%)	--	--	32.1	34.3	--
Veterans (%)	12.9	9.2	6.4	8	-50.4
Median Household Income (\$)	73,900	69,760	69,839	56,951	-5.5
Families Below Poverty Level (%)	5.8	6.9	7.4	8.9	27.5

Transportation					
Average Commute Time (min)	27	27	29	27	7
Commute by Car (%)	7.8	8.6	10.5	84.9	34.6
Commute by Transit (%)	85.1	83.4	80.2	5.6	-5.8

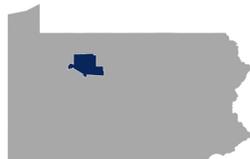
Technology					
Homes with Internet Access (%)	--	--	90	81	--

Climate					
Housing Units in 100-year Floodplain (%)	--	--	2.2	2.9	--

	2000	2010	2017	PA Average	% Change (2000-2017)
Housing					
Median Home Value (\$)	181,285	261,900	235,200	170,500	29.7
Median Gross Rent (\$)	945	1,017	1,032	885	9.2
Monthly Rent					
1 Bedroom (\$)	--	--	869	742	--
2 Bedroom (\$)	--	--	1,092	911	--
Rent Burden (%)	39.4	48	48.3	44.9	22.7
Vacancy (%)	4.9	6.4	8.4	11.4	71.9
Homeownership (%)	71.9	70.5	69.6	69	-3.2
Median Year Structure Built	1954	1955	1956	1962	0.1
Single-Family (%)	75.5	75.9	76	75.7	0.7
Housing Units					
Single-Family	163,897	168,826	170,174	63,893	3.8
2 to 4	20,570	21,562	20,496	7,218	-0.4
5+	31,803	31,432	32,305	9,877	1.6
Total Units	216,270	221,820	222,975	80,987	3.1
Permits					
Single-Family Unit	886	354	411	234	-53.6
Duplex Units	12	1	0	4	-100
3 to 4 Units	0	2	2	3	--
5+ Units	29	0	1	4	-96.6
Total Permits	927	357	414	245	-55.3

Employment					
Unemployment Rate (%)	4.9	7.3	6.8	6.5	38.5
Average Wage by Industry (\$)					
Education and health services	45,872	48,717	47,841	50,500	4.3
Goods-producing	73,406	81,421	82,864	62,280	12.9
Natural resources and mining	44,079	88,160	56,572	63,021	28.3
Professional and business services	61,582	77,598	89,663	76,029	45.6
Service-providing	48,184	51,794	55,040	51,935	14.2
Trade, transportation, and utilities	44,454	41,390	41,767	43,972	-6

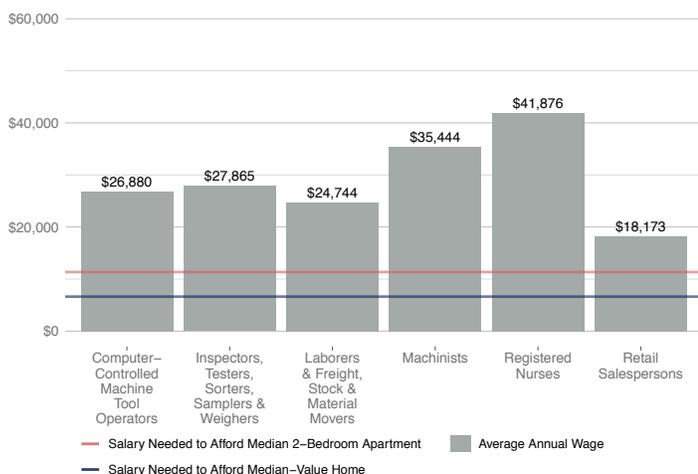
Elk County



County Type:
RURAL

	Rent Burden	Homeownership	Median Household Income	Median Rent	Population
County	31.7%	78.8%	\$49,876	\$547	30,781
State Average	44.9%	69.0%	\$56,951	\$885	190,903

Occupational Wages and Housing Costs, 2017



Supply of Affordable Units by Renter Income, 2015



	2000	2010	2017	PA Average	% Change (2000-2017)
Socioeconomics					
Average Household Size	2.5	2.3	2.3	2.5	-7.8
Population					
Total Population	35,112	31,946	30,781	190,903	-12.3
Under 5 (%)	5.7	4.8	5	5.6	-12.4
5 to 17 (%)	18.3	16	14.7	15.5	-19.7
18 to 24 (%)	6.8	6	7.1	9.5	4.7
25 to 34 (%)	12.5	9.5	9.8	12.9	-21.4
35 to 44 (%)	16.1	13.6	10.9	11.7	-32.8
45 to 54 (%)	13.6	17.1	15.7	13.8	15.7
55 to 64 (%)	9.7	14	16.1	13.9	65.5
65+ (%)	17.3	19	20.7	17.1	19.9
Race					
Asian (%)	0.3	0.3	0.4	3.2	30.2
Black (%)	0.1	0.3	0.5	10.6	273.8
White (%)	98.7	98.1	97.6	77.3	-1.1
Hispanic or Latino (%)	0.4	0.6	0.8	6.8	87.2
Disabled (%)	--	--	19.2	13.7	--
65+ Disabled (%)	--	--	37.7	34.3	--
Veterans (%)	15.8	12.5	11	8	-30.3
Median Household Income (\$)	55,397	49,319	49,876	56,951	-10
Families Below Poverty Level (%)	5	7.3	7.2	8.9	44.8

	2000	2010	2017	PA Average	% Change (2000-2017)
Transportation					
Average Commute Time (min)	17	18	19	27	11.9
Commute by Car (%)	0.4	0.8	0.7	84.9	75
Commute by Transit (%)	94.2	94	92.8	5.6	-1.5

	2000	2010	2017	PA Average	% Change (2000-2017)
Technology					
Homes with Internet Access (%)	--	--	84	81	--

	2000	2010	2017	PA Average	% Change (2000-2017)
Climate					
Housing Units in 100-year Floodplain (%)	--	--	5.8	2.9	--

	2000	2010	2017	PA Average	% Change (2000-2017)
Housing					
Median Home Value (\$)	110,484	102,933	97,100	170,500	-12.1
Median Gross Rent (\$)	597	605	547	885	-8.4
Monthly Rent					
1 Bedroom (\$)	--	--	429	742	--
2 Bedroom (\$)	--	--	552	911	--
Rent Burden (%)	23.9	39	31.7	44.9	32.6
Vacancy (%)	22	22.1	24.1	11.4	9.2
Homeownership (%)	79.4	78.5	78.8	69	-0.8
Median Year Structure Built	1956	1957	1959	1962	0.2
Single-Family (%)	79.5	82.1	82.5	75.7	3.8
Housing Units					
Single-Family	14,396	14,551	14,606	63,893	1.5
2 to 4	1,467	1,323	1,208	7,218	-17.7
5+	580	576	633	9,877	9.1
Total Units	16,443	16,450	16,447	80,987	0
Permits					
Single-Family Unit	99	36	37	234	-62.6
Duplex Units	0	0	0	4	--
3 to 4 Units	0	0	0	3	--
5+ Units	0	0	0	4	--
Total Permits	99	36	37	245	-62.6

	2000	2010	2017	PA Average	% Change (2000-2017)
Employment					
Unemployment Rate (%)	4.5	5.9	4.8	6.5	4.7
Average Wage by Industry (\$)					
Education and health services	30,311	34,975	38,734	50,500	27.8
Goods-producing	50,665	50,294	50,626	62,280	-0.1
Natural resources and mining	41,904	52,290	40,421	63,021	-3.5
Professional and business services	37,499	31,781	38,101	76,029	1.6
Service-providing	26,195	27,914	32,116	51,935	22.6
Trade, transportation, and utilities	25,707	25,783	32,444	43,972	26.2

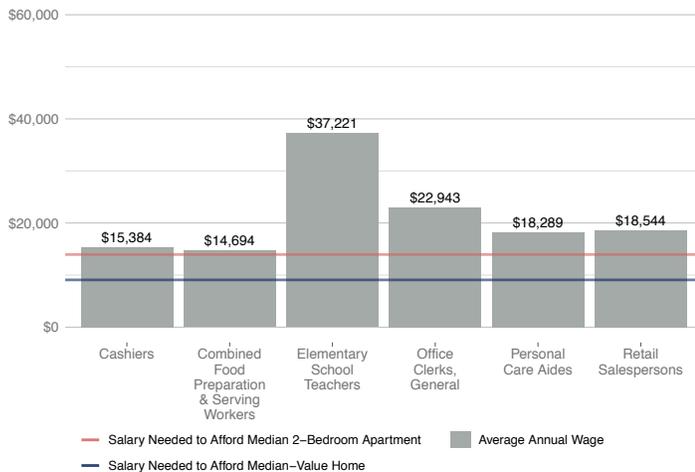
Erie County



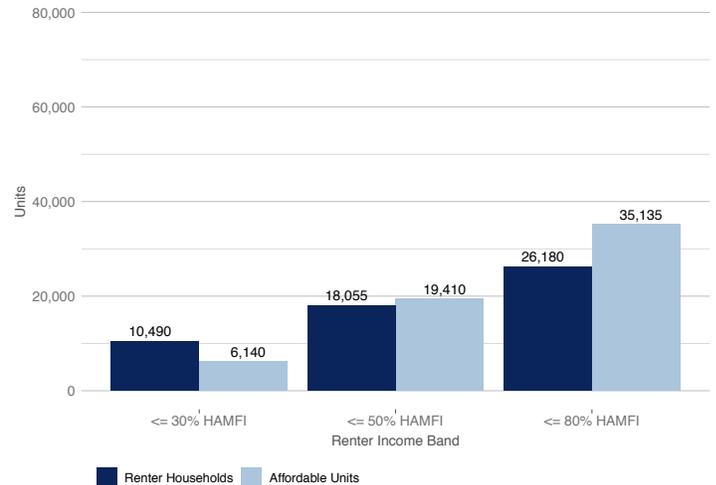
County Type:
SMALL URBAN

	Rent Burden	Homeownership	Median Household Income	Median Rent	Population
County	44.7%	66.1%	\$48,192	\$723	277,794
State Average	44.9%	69.0%	\$56,951	\$885	190,903

Occupational Wages and Housing Costs, 2017



Supply of Affordable Units by Renter Income, 2015



	2000	2010	2017	PA Average	% Change (2000-2017)
Socioeconomics					
Average Household Size	2.5	2.4	2.4	2.5	-4.4
Population					
Total Population	280,843	280,566	277,794	190,903	-1.1
Under 5 (%)	6.2	6	5.7	5.6	-8.6
5 to 17 (%)	18.8	16.8	16.1	15.5	-14.4
18 to 24 (%)	10.8	11.6	10.5	9.5	-2.4
25 to 34 (%)	12.5	11.7	13	12.9	3.7
35 to 44 (%)	15.1	12.1	11.2	11.7	-25.8
45 to 54 (%)	13.6	14.7	13.1	13.8	-3.4
55 to 64 (%)	8.6	12.6	14.1	13.9	63.6
65+ (%)	14.3	14.6	16.3	17.1	13.5
Race					
Asian (%)	0.7	1.1	1.6	3.2	137.2
Black (%)	6	6.9	6.8	10.6	13
White (%)	89.8	86.5	84.8	77.3	-5.6
Hispanic or Latino (%)	2.2	3.4	4	6.8	84
Disabled (%)	--	--	18.1	13.7	--
65+ Disabled (%)	--	--	37.1	34.3	--
Veterans (%)	13.9	11.2	9.2	8	-33.6
Median Household Income (\$)	54,035	49,150	48,192	56,951	-10.8
Families Below Poverty Level (%)	8.2	10.5	11.6	8.9	41.1

	2000	2010	2017	PA Average	% Change (2000-2017)
Transportation					
Average Commute Time (min)	18	19	19	27	4.3
Commute by Car (%)	1.4	1.4	1.7	84.9	21.4
Commute by Transit (%)	91.1	91	89.7	5.6	-1.5

	2000	2010	2017	PA Average	% Change (2000-2017)
Technology					
Homes with Internet Access (%)	--	--	76	81	--

	2000	2010	2017	PA Average	% Change (2000-2017)
Climate					
Housing Units in 100-year Floodplain (%)	--	--	1.7	2.9	--

	2000	2010	2017	PA Average	% Change (2000-2017)
Housing					
Median Home Value (\$)	117,764	125,482	124,100	170,500	5.4
Median Gross Rent (\$)	635	694	723	885	13.9
Monthly Rent					
1 Bedroom (\$)	--	--	560	742	--
2 Bedroom (\$)	--	--	756	911	--
Rent Burden (%)	35.6	46.6	44.7	44.9	25.4
Vacancy (%)	6.8	7.3	8.7	11.4	27
Homeownership (%)	69.2	66.9	66.1	69	-4.5
Median Year Structure Built	1957	1959	1961	1962	0.2
Single-Family (%)	67.2	69	69.5	75.7	3.5
Housing Units					
Single-Family	76,768	81,896	84,024	63,893	9.5
2 to 4	17,768	16,978	17,112	7,218	-3.7
5+	12,018	12,739	12,771	9,877	6.3
Total Units	106,554	111,613	113,907	80,987	6.9
Permits					
Single-Family Unit	574	369	215	234	-62.5
Duplex Units	5	7	0	4	-100
3 to 4 Units	4	2	0	3	-100
5+ Units	6	8	3	4	-50
Total Permits	589	386	218	245	-63

	2000	2010	2017	PA Average	% Change (2000-2017)
Employment					
Unemployment Rate (%)	5.8	7.9	6.5	6.5	11.4
Average Wage by Industry (\$)					
Education and health services	39,869	41,072	42,373	50,500	6.3
Goods-producing	53,171	56,547	54,947	62,280	3.3
Natural resources and mining	30,998	33,873	27,349	63,021	-11.8
Professional and business services	30,286	35,517	36,374	76,029	20.1
Service-providing	32,378	34,607	35,546	51,935	9.8
Trade, transportation, and utilities	31,505	31,976	32,723	43,972	3.9

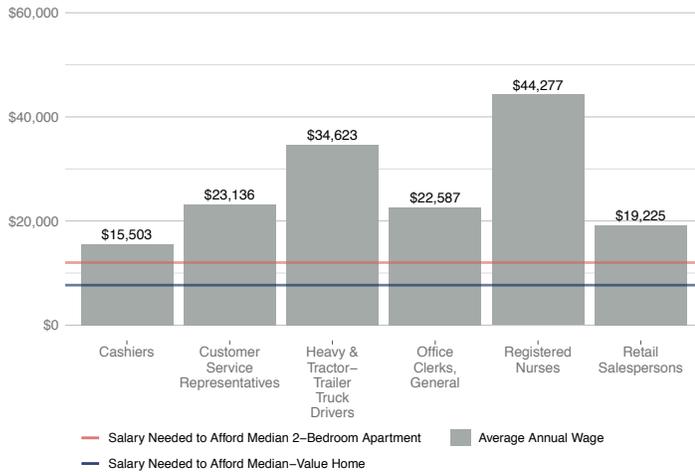
Fayette County



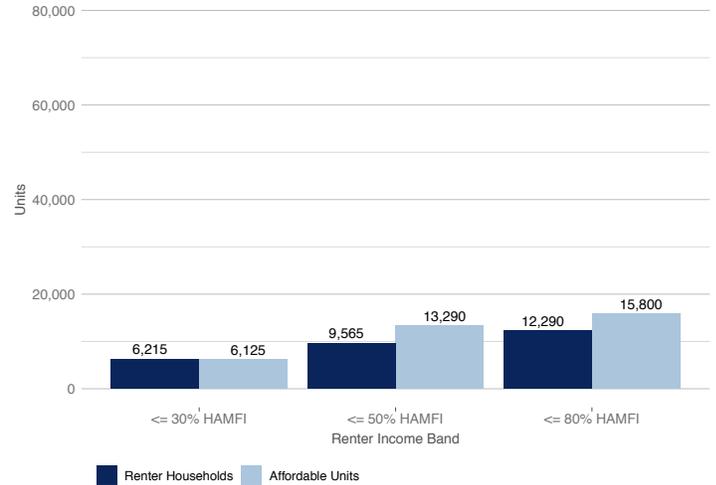
County Type:
SMALL URBAN

	Rent Burden	Homeownership	Median Household Income	Median Rent	Population
County	39.3%	73.0%	\$41,632	\$624	133,160
State Average	44.9%	69.0%	\$56,951	\$885	190,903

Occupational Wages and Housing Costs, 2017



Supply of Affordable Units by Renter Income, 2015



	2000	2010	2017	PA Average	% Change (2000-2017)
Socioeconomics					
Average Household Size	2.4	2.4	2.4	2.5	-2.1
Population					
Total Population	148,644	136,606	133,160	190,903	-10.4
Under 5 (%)	5.7	5	5	5.6	-11.4
5 to 17 (%)	17	15.3	14.4	15.5	-15.1
18 to 24 (%)	7.7	7.6	7.7	9.5	-1
25 to 34 (%)	12.2	11	11.5	12.9	-5.8
35 to 44 (%)	15	13	11.8	11.7	-20.9
45 to 54 (%)	14.4	15.6	14.3	13.8	-0.7
55 to 64 (%)	9.8	14.5	15.6	13.9	58.4
65+ (%)	18.1	18	19.6	17.1	8.1
Race					
Asian (%)	0.2	0.3	0.2	3.2	-4.6
Black (%)	3.5	4.6	3.9	10.6	12.4
White (%)	95	92.9	92.1	77.3	-3.1
Hispanic or Latino (%)	0.4	0.8	1.1	6.8	185.4
Disabled (%)	--	--	21.7	13.7	--
65+ Disabled (%)	--	--	37.5	34.3	--
Veterans (%)	14.7	11.5	9.1	8	-38
Median Household Income (\$)	40,498	39,230	41,632	56,951	2.8
Families Below Poverty Level (%)	13.8	15.6	13.6	8.9	-1.6

Transportation					
Average Commute Time (min)	26	24	26	27	-0.8
Commute by Car (%)	0.4	0.3	0.4	84.9	0
Commute by Transit (%)	94.7	94.1	93.6	5.6	-1.2

Technology					
Homes with Internet Access (%)	--	--	69	81	--

Climate					
Housing Units in 100-year Floodplain (%)	--	--		2.9	--

	2000	2010	2017	PA Average	% Change (2000-2017)
Housing					
Median Home Value (\$)	86,503	93,012	94,600	170,500	9.4
Median Gross Rent (\$)	524	587	624	885	19.1
Monthly Rent					
1 Bedroom (\$)	--	--	434	742	--
2 Bedroom (\$)	--	--	640	911	--
Rent Burden (%)	34	42.5	39.3	44.9	15.6
Vacancy (%)	9.8	10.8	15	11.4	52.5
Homeownership (%)	73.2	71.9	73	69	-0.2
Median Year Structure Built	1952	1954	1957	1962	0.3
Single-Family (%)	72.7	74.8	77.1	75.7	6
Housing Units					
Single-Family	48,363	47,556	48,980	63,893	1.3
2 to 4	5,352	4,353	4,278	7,218	-20.1
5+	4,191	4,089	3,747	9,877	-10.6
Total Units	57,906	55,998	57,005	80,987	-1.6
Permits					
Single-Family Unit	292	232	171	234	-41.4
Duplex Units	0	0	2	4	--
3 to 4 Units	0	2	0	3	--
5+ Units	1	0	1	4	0
Total Permits	293	234	174	245	-40.6

Employment					
Unemployment Rate (%)	8.3	9.5	7.5	6.5	-9.9
Average Wage by Industry (\$)					
Education and health services	34,200	37,086	37,508	50,500	9.7
Goods-producing	40,144	47,339	52,169	62,280	30
Natural resources and mining	37,780	64,462	68,383	63,021	81
Professional and business services	30,656	34,464	36,658	76,029	19.6
Service-providing	27,135	31,202	32,305	51,935	19.1
Trade, transportation, and utilities	26,202	31,242	32,723	43,972	24.9

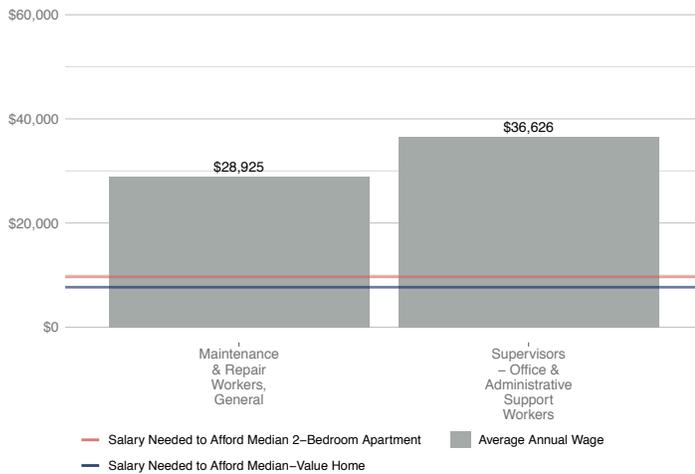
Forest County



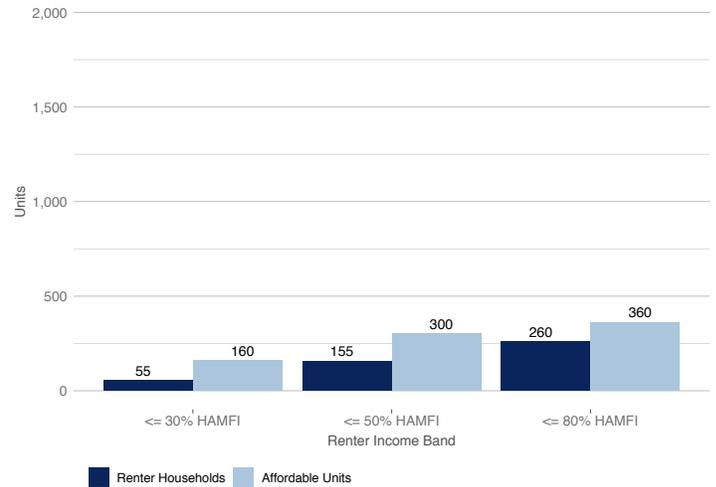
County Type:
RURAL

	Rent Burden	Homeownership	Median Household Income	Median Rent	Population
County	24.7%	85.4%	\$37,106	\$572	7,388
State Average	44.9%	69.0%	\$56,951	\$885	190,903

Occupational Wages and Housing Costs, 2017



Supply of Affordable Units by Renter Income, 2015



	2000	2010	2017	PA Average	% Change (2000-2017)
Socioeconomics					
Average Household Size	2.3	2.1	2	2.5	-14
Population					
Total Population	4,946	7,716	7,388	190,903	49.4
Under 5 (%)	3.6	2.4	2	5.6	-45.5
5 to 17 (%)	19.1	10	7.1	15.5	-62.9
18 to 24 (%)	5.9	10.6	8.8	9.5	48.3
25 to 34 (%)	9	16.4	23.9	12.9	166.6
35 to 44 (%)	13.7	13.2	16.4	11.7	20
45 to 54 (%)	13.9	15	10.2	13.8	-26.5
55 to 64 (%)	14.9	14	10.3	13.9	-30.8
65+ (%)	19.9	18.4	21.3	17.1	7
Race					
Asian (%)	0.1	0.2	0.7	3.2	491.4
Black (%)	2.2	17.8	30.8	10.6	1285.8
White (%)	95.4	75.8	59.7	77.3	-37.5
Hispanic or Latino (%)	1.2	5.4	7	6.8	475.7
Disabled (%)	--	--	36.1	13.7	--
65+ Disabled (%)	--	--	45.5	34.3	--
Veterans (%)	21.3	14.7	9.8	8	-54.1
Median Household Income (\$)	40,690	39,629	37,106	56,951	-8.8
Families Below Poverty Level (%)	10	7.9	6.9	8.9	-30.7
Transportation					
Average Commute Time (min)	24	27	27	27	10.2
Commute by Car (%)	0.9	0	0.1	84.9	-88.9
Commute by Transit (%)	87.8	90.7	85.4	5.6	-2.7
Technology					
Homes with Internet Access (%)	--	--	100	81	--
Climate					
Housing Units in 100-year Floodplain (%)	--	--	6.9	2.9	--

	2000	2010	2017	PA Average	% Change (2000-2017)
Housing					
Median Home Value (\$)	85,076	89,855	91,000	170,500	7
Median Gross Rent (\$)	481	502	572	885	18.9
Monthly Rent					
1 Bedroom (\$)	--	--	296	742	--
2 Bedroom (\$)	--	--	639	911	--
Rent Burden (%)	27.4	32.5	24.7	44.9	-9.9
Vacancy (%)	77	71.3	82.1	11.4	6.6
Homeownership (%)	82.7	82.1	85.4	69	3.3
Median Year Structure Built	1958	1971	1973	1962	0.8
Single-Family (%)	78.3	77.3	79.8	75.7	1.8
Housing Units					
Single-Family	6,816	6,806	6,567	63,893	-3.7
2 to 4	32	55	24	7,218	-25
5+	99	95	84	9,877	-15.2
Total Units	6,947	6,956	6,675	80,987	-3.9
Permits					
Single-Family Unit	47	10	0	234	-100
Duplex Units	0	0	0	4	--
3 to 4 Units	0	0	0	3	--
5+ Units	0	0	0	4	--
Total Permits	47	10	0	245	-100
Employment					
Unemployment Rate (%)	7.1	9.9	5.4	6.5	-23.3
Average Wage by Industry (\$)					
Education and health services	--	33,050	34,968	50,500	--
Goods-producing	39,166	42,301	49,129	62,280	25.4
Natural resources and mining	--	57,345	84,959	63,021	--
Professional and business services	--	34,777	0	76,029	--
Service-providing	24,076	27,089	26,661	51,935	10.7
Trade, transportation, and utilities	20,572	25,064	19,202	43,972	-6.7

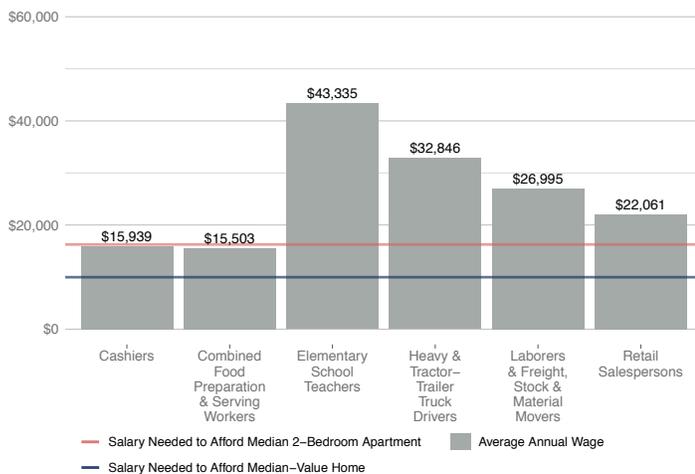
Franklin County



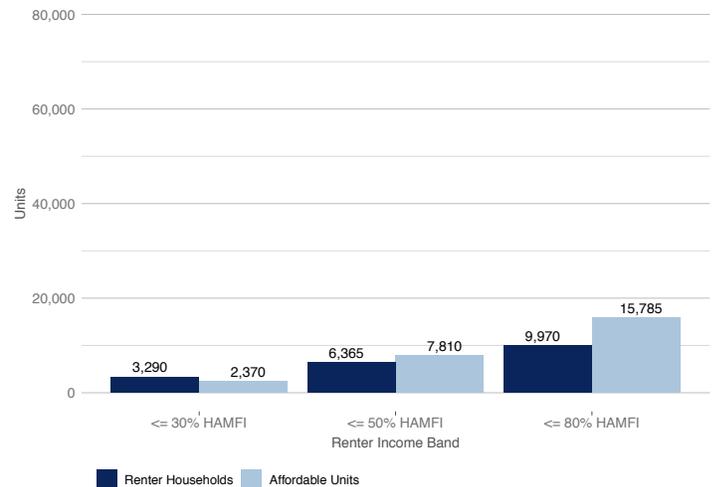
County Type:
SMALL URBAN

	Rent Burden	Homeownership	Median Household Income	Median Rent	Population
County	38.0%	70.6%	\$58,267	\$840	153,003
State Average	44.9%	69.0%	\$56,951	\$885	190,903

Occupational Wages and Housing Costs, 2017



Supply of Affordable Units by Renter Income, 2015



	2000	2010	2017	PA Average	% Change (2000-2017)
Socioeconomics					
Average Household Size	2.5	2.5	2.5	2.5	0.8
Population					
Total Population	129,313	149,618	153,003	190,903	18.3
Under 5 (%)	6.3	6.6	5.9	5.6	-5.3
5 to 17 (%)	17.8	17.2	16.8	15.5	-5.3
18 to 24 (%)	7.9	8	7.9	9.5	-1.1
25 to 34 (%)	13	11.5	11.7	12.9	-10.4
35 to 44 (%)	15.2	13.1	12.2	11.7	-20
45 to 54 (%)	13.7	14.5	13.8	13.8	0.2
55 to 64 (%)	10	12.5	13.3	13.9	33.3
65+ (%)	16	16.5	18.5	17.1	15
Race					
Asian (%)	0.5	0.9	1	3.2	80.8
Black (%)	2.2	2.9	3.8	10.6	70.4
White (%)	94.5	90.2	88.6	77.3	-6.2
Hispanic or Latino (%)	1.8	4.3	5.3	6.8	200.5
Disabled (%)	--	--	15.9	13.7	--
65+ Disabled (%)	--	--	32.1	34.3	--
Veterans (%)	15	13	10.9	8	-27.1
Median Household Income (\$)	59,713	57,538	58,267	56,951	-2.4
Families Below Poverty Level (%)	5.4	5.2	7.4	8.9	37.2

Transportation

	2000	2010	2017	PA Average	% Change
Average Commute Time (min)	23	23	24	27	6.1
Commute by Car (%)	0.3	0.3	0.2	84.9	-33.3
Commute by Transit (%)	92.2	91.9	92.9	5.6	0.8

Technology

	2000	2010	2017	PA Average	% Change
Homes with Internet Access (%)	--	--	78	81	--

Climate

	2000	2010	2017	PA Average	% Change
Housing Units in 100-year Floodplain (%)	--	--	2.3	2.9	--

	2000	2010	2017	PA Average	% Change (2000-2017)
Housing					
Median Home Value (\$)	135,750	197,299	175,800	170,500	29.5
Median Gross Rent (\$)	649	767	840	885	29.4
Monthly Rent					
1 Bedroom (\$)	--	--	594	742	--
2 Bedroom (\$)	--	--	831	911	--
Rent Burden (%)	25.7	35.7	38	44.9	47.9
Vacancy (%)	5.9	7.6	7.4	11.4	25.1
Homeownership (%)	74	73.4	70.6	69	-4.6
Median Year Structure Built	1967	1973	1976	1962	0.5
Single-Family (%)	75.9	75.9	76.9	75.7	1.3
Housing Units					
Single-Family	40,812	46,911	49,867	63,893	22.2
2 to 4	4,845	5,408	5,716	7,218	18
5+	2,877	4,013	4,230	9,877	47
Total Units	48,534	56,332	59,813	80,987	23.2
Permits					
Single-Family Unit	594	513	342	234	-42.4
Duplex Units	26	10	4	4	-84.6
3 to 4 Units	12	2	1	3	-91.7
5+ Units	4	5	10	4	150
Total Permits	636	530	357	245	-43.9

Employment

	2000	2010	2017	PA Average	% Change
Unemployment Rate (%)	3.7	5.5	5.7	6.5	55.5
Average Wage by Industry (\$)					
Education and health services	41,448	46,629	48,964	50,500	18.1
Goods-producing	47,666	50,333	53,740	62,280	12.7
Natural resources and mining	30,296	30,563	34,741	63,021	14.7
Professional and business services	40,756	42,443	40,599	76,029	-0.4
Service-providing	31,854	35,798	36,526	51,935	14.7
Trade, transportation, and utilities	31,475	33,543	34,831	43,972	10.7

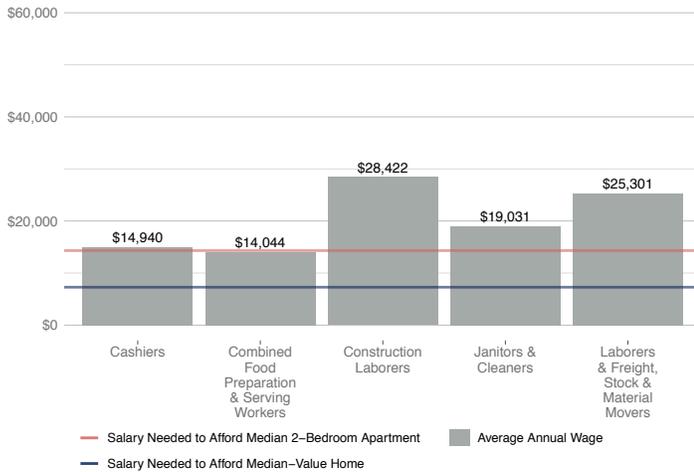
Fulton County



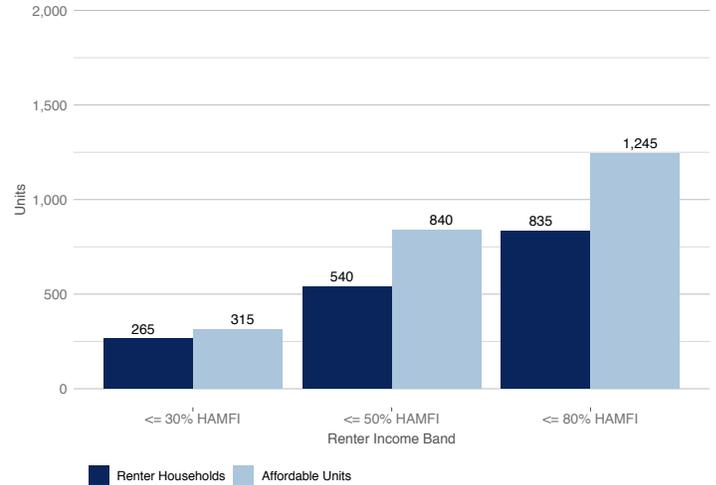
County Type:
RURAL

	Rent Burden	Homeownership	Median Household Income	Median Rent	Population
County	32.7%	78.5%	\$50,007	\$663	14,631
State Average	44.9%	69.0%	\$56,951	\$885	190,903

Occupational Wages and Housing Costs, 2017



Supply of Affordable Units by Renter Income, 2015



	2000	2010	2017	PA Average	% Change (2000-2017)
Socioeconomics					
Socio Household Size	2.5	2.5	2.5	2.5	-2
Population					
Total Population	14,261	14,845	14,631	190,903	2.6
Under 5 (%)	6.3	6.2	5.2	5.6	-17.6
5 to 17 (%)	18.3	16.9	15.8	15.5	-13.5
18 to 24 (%)	7.6	7.2	7.5	9.5	-1.1
25 to 34 (%)	13.1	10.7	10.5	12.9	-19.8
35 to 44 (%)	15.3	13.8	11.6	11.7	-23.9
45 to 54 (%)	13.4	15	14.8	13.8	10.7
55 to 64 (%)	11.6	13.2	14.5	13.9	24.6
65+ (%)	14.5	17.1	20.1	17.1	38.8
Race					
Asian (%)	0.1	0.1	0.1	3.2	36.5
Black (%)	0.6	1	1.5	10.6	139.8
White (%)	98	96.9	96.3	77.3	-1.8
Hispanic or Latino (%)	0.4	0.8	1.2	6.8	226.2
Disabled (%)	--	--	17.7	13.7	--
65+ Disabled (%)	--	--	35.3	34.3	--
Veterans (%)	13.8	11.2	10	8	-27
Median Household Income (\$)	51,461	51,004	50,007	56,951	-2.8
Families Below Poverty Level (%)	8.2	8.8	8.3	8.9	2.2

Transportation					
Average Commute Time (min)	32	32	32	27	2.5
Commute by Car (%)	0.2	0.1	0.1	84.9	-50
Commute by Transit (%)	92.8	90.4	92.9	5.6	0.1

Technology					
Homes with Internet Access (%)	--	--	69	81	--

Climate					
Housing Units in 100-year Floodplain (%)	--	--	2.5	2.9	--

	2000	2010	2017	PA Average	% Change (2000-2017)
Housing					
Median Home Value (\$)	117,336	177,569	156,000	170,500	33
Median Gross Rent (\$)	555	618	663	885	19.5
Monthly Rent					
1 Bedroom (\$)	--	--	582	742	--
2 Bedroom (\$)	--	--	607	911	--
Rent Burden (%)	26.7	30.5	32.7	44.9	22.5
Vacancy (%)	16.6	15.6	17.5	11.4	5.1
Homeownership (%)	78.8	76.8	78.5	69	-0.4
Median Year Structure Built	1970	1972	1974	1962	0.2
Single-Family (%)	72.4	77.6	75.9	75.7	4.9
Housing Units					
Single-Family	4,918	5,555	5,474	63,893	11.3
2 to 4	217	211	223	7,218	2.8
5+	157	145	216	9,877	37.6
Total Units	5,292	5,911	5,913	80,987	11.7
Permits					
Single-Family Unit	49	24	26	234	-46.9
Duplex Units	0	0	0	4	--
3 to 4 Units	0	0	0	3	--
5+ Units	0	0	0	4	--
Total Permits	49	24	26	245	-46.9

Employment					
Unemployment Rate (%)	3.9	8.4	6.5	6.5	65.7
Average Wage by Industry (\$)					
Education and health services	34,417	36,620	45,921	50,500	33.4
Goods-producing	50,991	56,141	60,038	62,280	17.7
Natural resources and mining	--	57,922	58,286	63,021	--
Professional and business services	16,525	22,612	25,162	76,029	52.3
Service-providing	25,731	27,383	31,673	51,935	23.1
Trade, transportation, and utilities	26,014	24,609	26,474	43,972	1.8

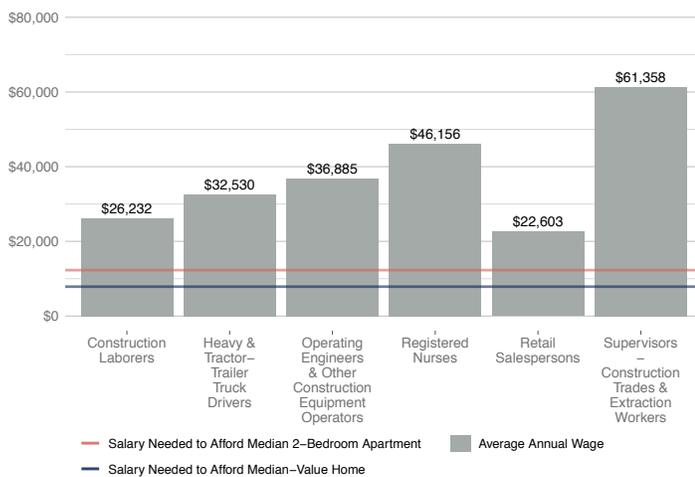
Greene County



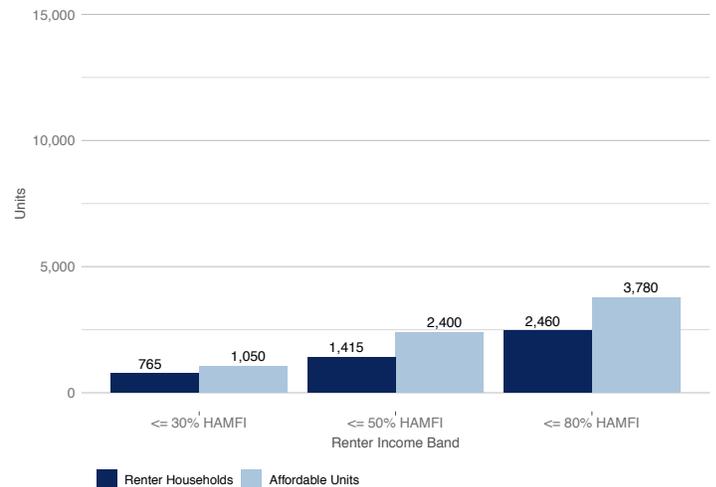
County Type:
RURAL

	Rent Burden	Homeownership	Median Household Income	Median Rent	Population
County	28.9%	64.9%	\$50,972	\$637	37,338
State Average	44.9%	69.0%	\$56,951	\$885	190,903

Occupational Wages and Housing Costs, 2017



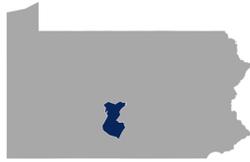
Supply of Affordable Units by Renter Income, 2015



	2000	2010	2017	PA Average	% Change (2000-2017)
Socioeconomics					
Average Household Size	2.5	2.4	2.3	2.5	-5.6
Population					
Total Population	40,672	38,686	37,338	190,903	-8.2
Under 5 (%)	5.2	5	5.1	5.6	-1.7
5 to 17 (%)	16.9	14.8	14.2	15.5	-16.3
18 to 24 (%)	9.7	10	9.7	9.5	0.1
25 to 34 (%)	13.8	11.9	12.3	12.9	-11.2
35 to 44 (%)	15.2	13.6	12.4	11.7	-18.3
45 to 54 (%)	15	15.2	14.2	13.8	-5.1
55 to 64 (%)	9	14.1	14.7	13.9	63.8
65+ (%)	15.2	15.3	17.4	17.1	14.5
Race					
Asian (%)	0.2	0.3	0.4	3.2	65.9
Black (%)	3.9	3.3	3.1	10.6	-19.1
White (%)	94.3	94.1	93.6	77.3	-0.8
Hispanic or Latino (%)	0.9	1.2	1.5	6.8	68.1
Disabled (%)	--	--	23.6	13.7	--
65+ Disabled (%)	--	--	43	34.3	--
Veterans (%)	14.7	13.1	9.2	8	-37.2
Median Household Income (\$)	44,778	45,658	50,972	56,951	13.8
Families Below Poverty Level (%)	13.1	12.5	11.5	8.9	-12.4
Transportation					
Average Commute Time (min)	28	27	27	27	-5.3
Commute by Car (%)	0.1	0.4	0	84.9	-100
Commute by Transit (%)	92.5	92.2	93.1	5.6	0.6
Technology					
Homes with Internet Access (%)	--	--	75	81	--
Climate					
Housing Units in 100-year Floodplain (%)	--	--	4.2	2.9	--

	2000	2010	2017	PA Average	% Change (2000-2017)
Housing					
Median Home Value (\$)	79,651	92,223	108,600	170,500	36.3
Median Gross Rent (\$)	524	569	637	885	21.6
Monthly Rent					
1 Bedroom (\$)	--	--	458	742	--
2 Bedroom (\$)	--	--	655	911	--
Rent Burden (%)	32.5	39.4	28.9	44.9	-11
Vacancy (%)	9.7	10.5	13.1	11.4	35.4
Homeownership (%)	74.1	72.5	73.7	69	-0.6
Median Year Structure Built	1954	1955	1962	1962	0.4
Single-Family (%)	71	73.2	72.5	75.7	2.1
Housing Units					
Single-Family	11,849	12,130	12,095	63,893	2.1
2 to 4	868	748	724	7,218	-16.6
5+	872	916	897	9,877	2.9
Total Units	13,589	13,794	13,716	80,987	0.9
Permits					
Single-Family Unit	82	41	38	234	-53.7
Duplex Units	0	0	0	4	--
3 to 4 Units	0	0	0	3	--
5+ Units	2	0	0	4	-100
Total Permits	84	41	38	245	-54.8
Employment					
Unemployment Rate (%)	9.2	6.6	5.7	6.5	-38.4
Average Wage by Industry (\$)					
Education and health services	32,608	38,826	37,383	50,500	14.6
Goods-producing	70,280	83,255	80,026	62,280	13.9
Natural resources and mining	84,204	96,492	96,939	63,021	15.1
Professional and business services	24,227	74,701	65,405	76,029	170
Service-providing	30,490	40,097	38,442	51,935	26.1
Trade, transportation, and utilities	33,216	39,560	38,890	43,972	17.1

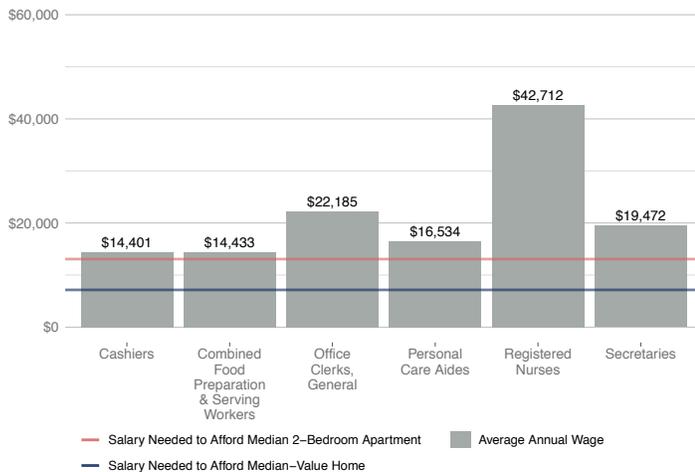
Huntington County



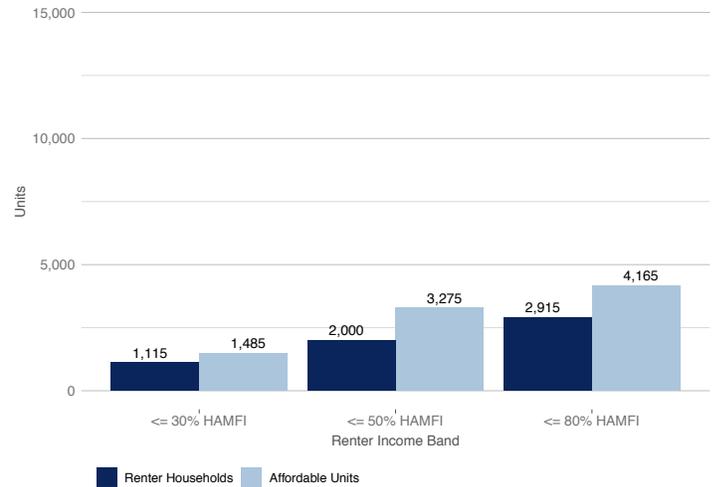
County Type:
RURAL

	Rent Burden	Homeownership	Median Household Income	Median Rent	Population
County	31.3%	75.1%	\$46,765	\$579	45,686
State Average	44.9%	69.0%	\$56,951	\$885	190,903

Occupational Wages and Housing Costs, 2017



Supply of Affordable Units by Renter Income, 2015



	2000	2010	2017	PA Average	% Change (2000-2017)
Socioeconomics					
Average Household Size	2.4	2.4	2.4	2.5	-2
Population					
Total Population	45,586	45,913	45,686	190,903	0.2
Under 5 (%)	5.4	5.4	4.8	5.6	-12.4
5 to 17 (%)	16.3	14.7	14.1	15.5	-13.1
18 to 24 (%)	10.1	9.7	9.8	9.5	-2.9
25 to 34 (%)	13.9	11.9	12	12.9	-13.4
35 to 44 (%)	15.5	13.4	12.1	11.7	-21.6
45 to 54 (%)	14	15.1	14	13.8	-0.4
55 to 64 (%)	10	13.5	14.1	13.9	40.5
65+ (%)	14.8	16.2	19.1	17.1	29.1
Race					
Asian (%)	0.2	0.4	0.5	3.2	149.5
Black (%)	5.1	5.2	5	10.6	-1.8
White (%)	92.8	91.9	90.9	77.3	-2
Hispanic or Latino (%)	1.1	1.6	1.9	6.8	61.7
Disabled (%)	--	--	19.6	13.7	--
65+ Disabled (%)	--	--	35.4	34.3	--
Veterans (%)	14.7	11.9	9.5	8	-35.4
Median Household Income (\$)	49,146	47,013	46,765	56,951	-4.8
Families Below Poverty Level (%)	8.2	7.2	9.5	8.9	17
Transportation					
Average Commute Time (min)	29	28	30	27	2.1
Commute by Car (%)	0.3	0.1	0.2	84.9	-33.3
Commute by Transit (%)	89.1	87.7	88.3	5.6	-0.9
Technology					
Homes with Internet Access (%)	--	--	72	81	--
Climate					
Housing Units in 100-year Floodplain (%)	--	--	5.8	2.9	--

	2000	2010	2017	PA Average	% Change (2000-2017)
Housing					
Median Home Value (\$)	102,490	119,281	121,900	170,500	18.9
Median Gross Rent (\$)	542	555	579	885	6.8
Monthly Rent					
1 Bedroom (\$)	--	--	440	742	--
2 Bedroom (\$)	--	--	596	911	--
Rent Burden (%)	24.3	33.9	31.3	44.9	29
Vacancy (%)	20.4	22.7	25.2	11.4	23.2
Homeownership (%)	77.5	76	75.1	69	-3.1
Median Year Structure Built	1963	1965	1971	1962	0.4
Single-Family (%)	75.2	76.7	78.5	75.7	4.5
Housing Units					
Single-Family	15,834	17,076	17,771	63,893	12.2
2 to 4	1,289	1,377	1,105	7,218	-14.3
5+	746	719	809	9,877	8.4
Total Units	17,869	19,172	19,685	80,987	10.2
Permits					
Single-Family Unit	178	93	47	234	-73.6
Duplex Units	1	3	0	4	-100
3 to 4 Units	0	0	0	3	--
5+ Units	0	0	0	4	--
Total Permits	179	96	47	245	-73.7
Employment					
Unemployment Rate (%)	5.6	6.7	6.7	6.5	18.4
Average Wage by Industry (\$)					
Education and health services	34,602	35,944	38,999	50,500	12.7
Goods-producing	44,258	41,956	44,297	62,280	0.1
Natural resources and mining	36,224	33,813	41,130	63,021	13.5
Professional and business services	28,830	37,562	38,258	76,029	32.7
Service-providing	27,448	29,690	31,707	51,935	15.5
Trade, transportation, and utilities	26,298	27,356	28,607	43,972	8.8

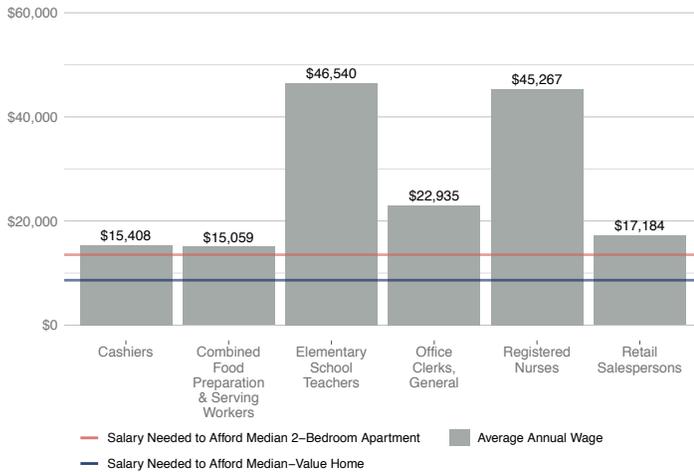
Indiana County



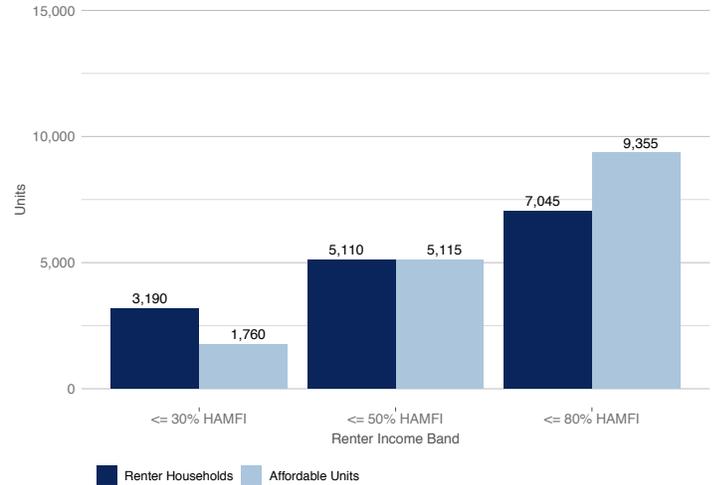
County Type:
RURAL

	Rent Burden	Homeownership	Median Household Income	Median Rent	Population
County	47.0%	70.1%	\$46,306	\$702	86,551
State Average	44.9%	69.0%	\$56,951	\$885	190,903

Occupational Wages and Housing Costs, 2017



Supply of Affordable Units by Renter Income, 2015



	2000	2010	2017	PA Average	% Change (2000-2017)
Socioeconomics					
Average Household Size	2.5	2.4	2.4	2.5	-4
Population					
Total Population	89,605	88,880	86,551	190,903	-3.4
Under 5 (%)	4.9	5.1	4.8	5.6	-3.7
5 to 17 (%)	16.1	13.9	13.5	15.5	-16.3
18 to 24 (%)	16.6	17.5	17.1	9.5	3.1
25 to 34 (%)	10.9	10.4	10.2	12.9	-6
35 to 44 (%)	14	10.8	9.9	11.7	-29.2
45 to 54 (%)	13.6	13.8	12.8	13.8	-6
55 to 64 (%)	9.1	12.8	14.1	13.9	55.9
65+ (%)	14.9	15.7	17.6	17.1	18.7
Race					
Asian (%)	0.7	0.9	1.1	3.2	47.2
Black (%)	1.6	2.7	2.2	10.6	39.4
White (%)	96.5	94.4	93.9	77.3	-2.7
Hispanic or Latino (%)	0.5	1.1	1.3	6.8	148.7
Disabled (%)	--	--	18.1	13.7	--
65+ Disabled (%)	--	--	35.9	34.3	--
Veterans (%)	12.5	11	7.9	8	-36.9
Median Household Income (\$)	44,602	45,350	46,306	56,951	3.8
Families Below Poverty Level (%)	9.8	10.1	8.2	8.9	-16.7
Transportation					
Average Commute Time (min)	24	23	23	27	-3.4
Commute by Car (%)	0.4	0.7	0.8	84.9	100
Commute by Transit (%)	87.3	88.3	89	5.6	1.9
Technology					
Homes with Internet Access (%)	--	--	65	81	--
Climate					
Housing Units in 100-year Floodplain (%)	--	--	4.9	2.9	--

	2000	2010	2017	PA Average	% Change (2000-2017)
Housing					
Median Home Value (\$)	97,494	110,713	111,200	170,500	14.1
Median Gross Rent (\$)	608	670	702	885	15.5
Monthly Rent					
1 Bedroom (\$)	--	--	571	742	--
2 Bedroom (\$)	--	--	719	911	--
Rent Burden (%)	42.1	48.5	47	44.9	11.5
Vacancy (%)	8.4	8.5	12.4	11.4	47.8
Homeownership (%)	71.7	68.8	70.1	69	-2.3
Median Year Structure Built	1964	1968	1971	1962	0.4
Single-Family (%)	69.3	70.3	70.3	75.7	1.6
Housing Units					
Single-Family	25,800	26,880	27,328	63,893	5.9
2 to 4	2,674	2,643	2,960	7,218	10.7
5+	3,306	3,739	4,392	9,877	32.8
Total Units	31,780	33,262	34,680	80,987	9.1
Permits					
Single-Family Unit	135	74	48	234	-64.4
Duplex Units	9	0	1	4	-88.9
3 to 4 Units	3	4	0	3	-100
5+ Units	11	0	0	4	-100
Total Permits	158	78	49	245	-69
Employment					
Unemployment Rate (%)	8.2	8.2	7.8	6.5	-3.9
Average Wage by Industry (\$)					
Education and health services	34,963	38,652	40,629	50,500	16.2
Goods-producing	45,270	53,159	55,702	62,280	23
Natural resources and mining	49,460	63,852	62,564	63,021	26.5
Professional and business services	44,045	46,524	47,684	76,029	8.3
Service-providing	31,634	36,466	38,179	51,935	20.7
Trade, transportation, and utilities	34,694	39,192	40,789	43,972	17.6

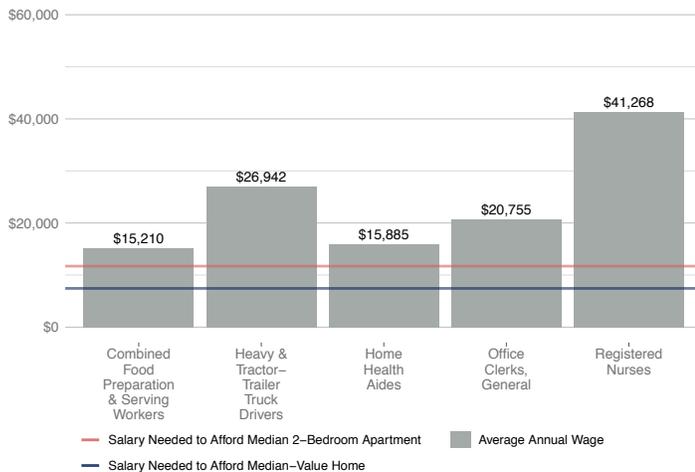
Jefferson County



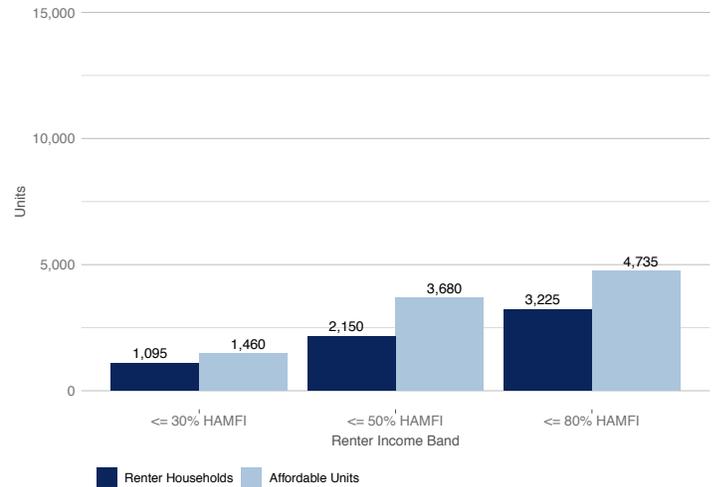
County Type:
RURAL

	Rent Burden	Homeownership	Median Household Income	Median Rent	Population
County	37.1%	74.9%	\$5,342	\$608	44,258
State Average	44.9%	69.0%	\$56,951	\$885	190,903

Occupational Wages and Housing Costs, 2017



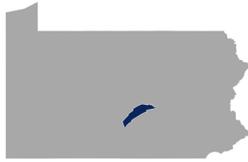
Supply of Affordable Units by Renter Income, 2015



	2000	2010	2017	PA Average	% Change (2000-2017)
Socioeconomics					
Average Household Size	2.5	2.4	2.4	2.5	-3.7
Population					
Total Population	45,932	45,200	44,258	190,903	-3.6
Under 5 (%)	5.5	5.7	5.6	5.6	1.5
5 to 17 (%)	18	15.8	15.6	15.5	-13.5
18 to 24 (%)	7.7	8.1	7.9	9.5	2.9
25 to 34 (%)	11.6	10.6	11.3	12.9	-2.9
35 to 44 (%)	15.6	12.2	11	11.7	-29.2
45 to 54 (%)	13.6	15.9	13.7	13.8	1.1
55 to 64 (%)	10	13.3	15.1	13.9	50.8
65+ (%)	17.9	18.3	19.7	17.1	10
Race					
Asian (%)	0.2	0.2	0.3	3.2	25.9
Black (%)	0.1	0.3	0.6	10.6	416.8
White (%)	98.7	97.9	97.3	77.3	-1.4
Hispanic or Latino (%)	0.4	0.6	0.8	6.8	103.1
Disabled (%)	--	--	19	13.7	--
65+ Disabled (%)	--	--	37.5	34.3	--
Veterans (%)	14.8	11.6	9.4	8	-36.2
Median Household Income (\$)	46,799	43,300	45,342	56,951	-3.1
Families Below Poverty Level (%)	8.5	10	9.9	8.9	16.1
Transportation					
Average Commute Time (min)	22	20	23	27	3.6
Commute by Car (%)	0.2	0.1	0.5	84.9	150
Commute by Transit (%)	91.6	92.4	91.7	5.6	0.1
Technology					
Homes with Internet Access (%)	--	--	69	81	--
Climate					
Housing Units in 100-year Floodplain (%)	--	--	6.5	2.9	--

	2000	2010	2017	PA Average	% Change (2000-2017)
Housing					
Median Home Value (\$)	85,076	90,306	96,700	170,500	13.7
Median Gross Rent (\$)	538	570	608	885	13
Monthly Rent					
1 Bedroom (\$)	--	--	464	742	--
2 Bedroom (\$)	--	--	620	911	--
Rent Burden (%)	31.5	35.7	37.1	44.9	17.9
Vacancy (%)	16.9	17.3	18.5	11.4	9.5
Homeownership (%)	77.1	74.9	74.9	69	-2.9
Median Year Structure Built	1954	1955	1960	1962	0.3
Single-Family (%)	77.2	76.2	78.2	75.7	1.3
Housing Units					
Single-Family	17,062	17,121	17,691	63,893	3.7
2 to 4	1,455	1,422	1,438	7,218	-1.2
5+	1,026	1,189	1,363	9,877	32.8
Total Units	19,543	19,732	20,492	80,987	4.9
Permits					
Single-Family Unit	143	57	50	234	-65
Duplex Units	0	0	0	4	--
3 to 4 Units	0	0	0	3	--
5+ Units	0	1	0	4	--
Total Permits	143	58	50	245	-65
Employment					
Unemployment Rate (%)	6.7	6.6	4.7	6.5	-29.8
Average Wage by Industry (\$)					
Education and health services	30,537	30,876	30,498	50,500	-0.1
Goods-producing	43,149	50,536	51,680	62,280	19.8
Natural resources and mining	38,248	65,266	82,833	63,021	116.6
Professional and business services	33,129	40,841	44,925	76,029	35.6
Service-providing	26,824	28,278	30,198	51,935	12.6
Trade, transportation, and utilities	29,424	29,079	30,012	43,972	2

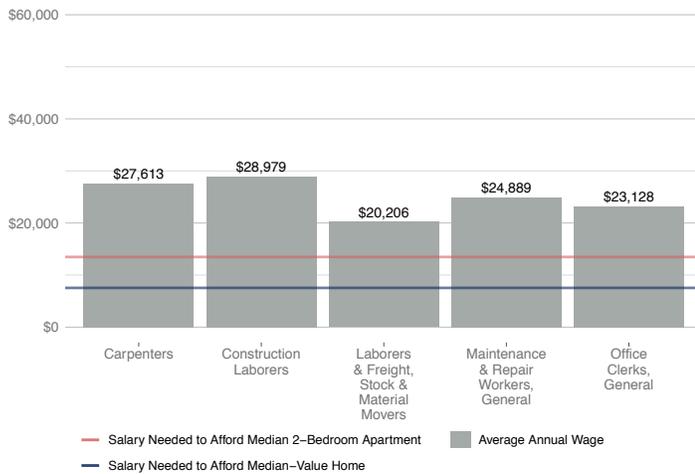
Juniata County



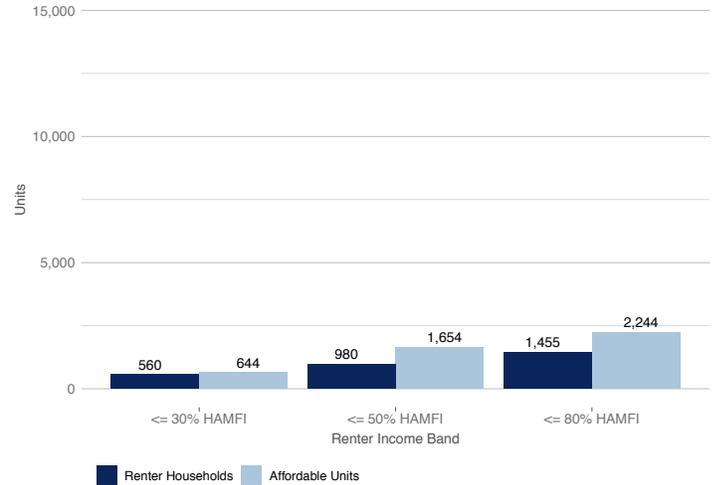
County Type:
RURAL

	Rent Burden	Homeownership	Median Household Income	Median Rent	Population
County	31.2%	75.7%	\$50,571	\$627	24,448
State Average	44.9%	69.0%	\$56,951	\$885	190,903

Occupational Wages and Housing Costs, 2017



Supply of Affordable Units by Renter Income, 2015



	2000	2010	2017	PA Average	% Change (2000-2017)
Socioeconomics					
Average Household Size	2.6	2.6	2.6	2.5	-0.8
Population					
Total Population	22,821	24,636	24,448	190,903	7.1
Under 5 (%)	6.5	6.3	5.5	5.6	-15.1
5 to 17 (%)	18.5	17.7	17.1	15.5	-7.3
18 to 24 (%)	8	7.8	7.5	9.5	-6.3
25 to 34 (%)	12.8	10.9	11.2	12.9	-13
35 to 44 (%)	15.2	12.7	11.4	11.7	-24.8
45 to 54 (%)	13.6	15.1	14.2	13.8	4.3
55 to 64 (%)	10.2	12.7	14	13.9	37.3
65+ (%)	15.2	16.8	19.1	17.1	25.6
Race					
Asian (%)	0.2	0.3	0.3	3.2	34.3
Black (%)	0.3	0.5	1.1	10.6	265.1
White (%)	97.3	95.7	94.8	77.3	-2.5
Hispanic or Latino (%)	1.6	2.5	3.2	6.8	100.9
Disabled (%)	--	--	17.3	13.7	--
65+ Disabled (%)	--	--	39.6	34.3	--
Veterans (%)	12.3	9.5	8.8	8	-28.3
Median Household Income (\$)	51,189	49,918	50,571	56,951	-1.2
Families Below Poverty Level (%)	6.7	6.2	8.1	8.9	20.2

Transportation					
Average Commute Time (min)	33	30	31	27	-6.1
Commute by Car (%)	0.5	0.3	0.3	84.9	-40
Commute by Transit (%)	90.9	89.7	89.8	5.6	-1.2

Technology					
Homes with Internet Access (%)	--	--	76	81	--

Climate					
Housing Units in 100-year Floodplain (%)	--	--	7.7	2.9	--

	2000	2010	2017	PA Average	% Change (2000-2017)
Housing					
Median Home Value (\$)	124,045	143,408	143,600	170,500	15.8
Median Gross Rent (\$)	564	602	627	885	11.2
Monthly Rent					
1 Bedroom (\$)	--	--	450	742	--
2 Bedroom (\$)	--	--	628	911	--
Rent Burden (%)	19	26.9	31.2	44.9	64.8
Vacancy (%)	14.4	13.7	15.9	11.4	9.9
Homeownership (%)	77.7	76.1	75.7	69	-2.6
Median Year Structure Built	1968	1972	1971	1962	0.2
Single-Family (%)	78	80.7	79.8	75.7	2.3
Housing Units					
Single-Family	7,823	8,765	8,875	63,893	13.4
2 to 4	370	337	298	7,218	-19.5
5+	438	462	635	9,877	45
Total Units	8,631	9,564	9,808	80,987	13.6
Permits					
Single-Family Unit	49	41	78	234	59.2
Duplex Units	0	0	0	4	--
3 to 4 Units	0	0	0	3	--
5+ Units	0	0	0	4	--
Total Permits	49	41	78	245	59.2

Employment					
Unemployment Rate (%)	3.6	6.5	4.4	6.5	22.8
Average Wage by Industry (\$)					
Education and health services	24,219	29,756	34,424	50,500	42.1
Goods-producing	37,219	38,504	39,470	62,280	6
Natural resources and mining	31,259	36,194	37,988	63,021	21.5
Professional and business services	22,012	26,125	28,727	76,029	30.5
Service-providing	27,098	27,805	29,482	51,935	8.8
Trade, transportation, and utilities	31,448	33,560	31,689	43,972	0.8

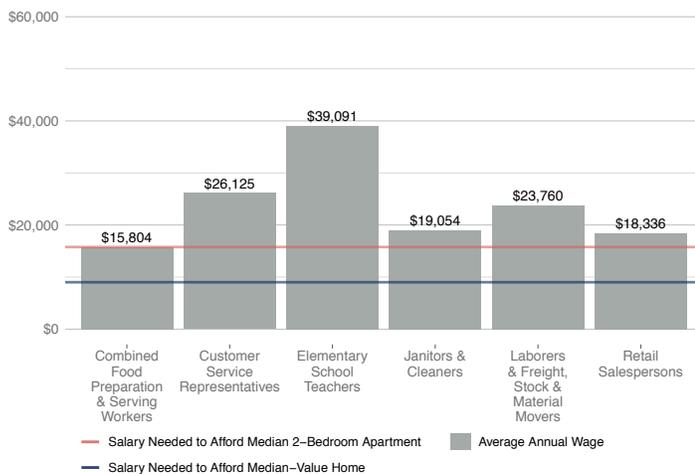
Lackawanna County



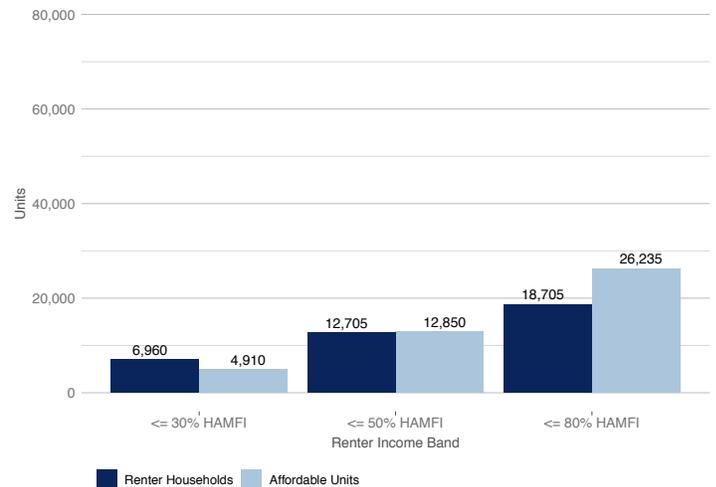
County Type:
SMALL URBAN

	Rent Burden	Homeownership	Median Household Income	Median Rent	Population
County	42.5%	65.6%	\$48,380	\$748	211,960
State Average	44.9%	69.0%	\$56,951	\$885	190,903

Occupational Wages and Housing Costs, 2017



Supply of Affordable Units by Renter Income, 2015



	2000	2010	2017	PA Average	% Change (2000-2017)
Socioeconomics					
Average Household Size	2.4	2.4	2.4	2.5	-0.4
Population					
Total Population	213,295	214,437	211,960	190,903	-0.6
Under 5 (%)	5.3	5.4	5.3	5.6	0
5 to 17 (%)	16.5	15.1	15	15.5	-9.4
18 to 24 (%)	8.9	10	9.4	9.5	5.9
25 to 34 (%)	11.7	11.3	12.3	12.9	5.2
35 to 44 (%)	14.7	12.3	11.3	11.7	-23.2
45 to 54 (%)	13.8	14.9	13.7	13.8	-0.7
55 to 64 (%)	9.7	13.4	14.1	13.9	46.2
65+ (%)	19.5	17.7	18.9	17.1	-2.7
Race					
Asian (%)	0.7	1.7	2.5	3.2	236.5
Black (%)	1.2	2.2	2.6	10.6	111.2
White (%)	95.9	89.7	86.6	77.3	-9.7
Hispanic or Latino (%)	1.4	5	6.7	6.8	382.3
Disabled (%)	--	--	18.3	13.7	--
65+ Disabled (%)	--	--	36.4	34.3	--
Veterans (%)	14.6	11.6	8.5	8	-41.6
Median Household Income (\$)	50,806	49,238	48,380	56,951	-4.8
Families Below Poverty Level (%)	7	9.4	10.8	8.9	54.3
Transportation					
Average Commute Time (min)	20	20	21	27	5.6
Commute by Car (%)	0.9	1.2	0.9	84.9	0
Commute by Transit (%)	92.8	91.4	91.2	5.6	-1.7
Technology					
Homes with Internet Access (%)	--	--	76	81	--
Climate					
Housing Units in 100-year Floodplain (%)	--	--		2.9	--

	2000	2010	2017	PA Average	% Change (2000-2017)
Housing					
Median Home Value (\$)	130,040	154,569	149,100	170,500	14.7
Median Gross Rent (\$)	628	702	748	885	19.1
Monthly Rent					
1 Bedroom (\$)	--	--	599	742	--
2 Bedroom (\$)	--	--	751	911	--
Rent Burden (%)	32.9	40.1	42.5	44.9	28.9
Vacancy (%)	9.6	9.9	13.2	11.4	37.4
Homeownership (%)	67.6	65.8	65.6	69	-2.9
Median Year Structure Built	1942	1946	1952	1962	0.5
Single-Family (%)	64.2	68	70.9	75.7	10.5
Housing Units					
Single-Family	61,207	65,790	70,160	63,893	14.6
2 to 4	23,154	20,348	17,993	7,218	-22.3
5+	8,262	8,190	8,468	9,877	2.5
Total Units	92,623	94,328	96,621	80,987	4.3
Permits					
Single-Family Unit	370	247	183	234	-50.5
Duplex Units	4	2	2	4	-50
3 to 4 Units	10	4	6	3	-40
5+ Units	1	0	2	4	100
Total Permits	385	253	193	245	-49.9
Employment					
Unemployment Rate (%)	5.3	6.5	5.4	6.5	1.8
Average Wage by Industry (\$)					
Education and health services	41,798	43,239	44,073	50,500	5.4
Goods-producing	45,924	48,120	50,281	62,280	9.5
Natural resources and mining	30,329	35,112	33,353	63,021	10
Professional and business services	39,884	41,045	41,217	76,029	3.3
Service-providing	35,689	37,249	38,192	51,935	7
Trade, transportation, and utilities	31,781	32,243	34,936	43,972	9.9

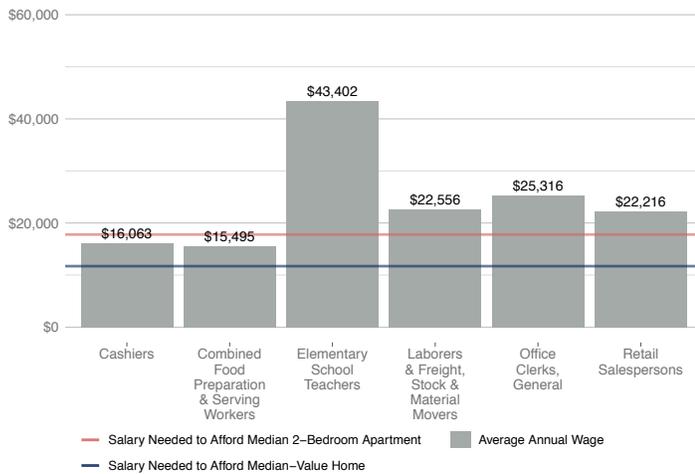
Lancaster County



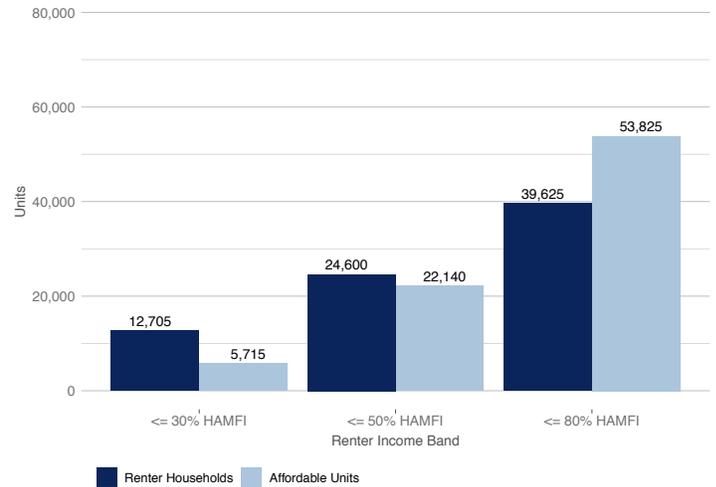
County Type:
SMALL URBAN

	Rent Burden	Homeownership	Median Household Income	Median Rent	Population
County	46.3%	68.2%	\$61,492	\$957	536,494
State Average	44.9%	69.0%	\$56,951	\$885	190,903

Occupational Wages and Housing Costs, 2017



Supply of Affordable Units by Renter Income, 2015



	2000	2010	2017	PA Average	% Change (2000-2017)
Socioeconomics					
Average Household Size	2.6	2.6	2.6	2.5	0
Population					
Total Population	470,658	519,445	536,494	190,903	14
Under 5 (%)	6.9	6.8	6.7	5.6	-4.2
5 to 17 (%)	19.7	18	17.3	15.5	-11.9
18 to 24 (%)	9.2	9.7	9.3	9.5	1.6
25 to 34 (%)	12.6	11.7	12.8	12.9	1.6
35 to 44 (%)	15.7	12.2	11.4	11.7	-27.8
45 to 54 (%)	13.2	14.5	12.9	13.8	-2.3
55 to 64 (%)	8.6	11.9	12.9	13.9	49.4
65+ (%)	14	15	16.7	17.1	19.3
Race					
Asian (%)	1.4	1.9	2.1	3.2	49.1
Black (%)	2.5	3.1	3.6	10.6	42.8
White (%)	89.3	84.9	82.7	77.3	-7.4
Hispanic or Latino (%)	5.7	8.6	10	6.8	76.5
Disabled (%)	--	--	14.2	13.7	--
65+ Disabled (%)	--	--	31.1	34.3	--
Veterans (%)	12	9.5	7.5	8	-37.7
Median Household Income (\$)	67,135	61,743	61,492	56,951	-8.4
Families Below Poverty Level (%)	5.3	6.7	6.8	8.9	29

Transportation					
Average Commute Time (min)	22	22	23	27	6.5
Commute by Car (%)	1.2	1.2	1.3	84.9	8.3
Commute by Transit (%)	88.4	88.2	88.1	5.6	-0.3

Technology					
Homes with Internet Access (%)	--	--	77	81	--

Climate					
Housing Units in 100-year Floodplain (%)	--	--	1.9	2.9	--

	2000	2010	2017	PA Average	% Change (2000-2017)
Housing					
Median Home Value (\$)	168,866	207,896	193,200	170,500	14.4
Median Gross Rent (\$)	816	890	957	885	17.3
Monthly Rent					
1 Bedroom (\$)	--	--	758	742	--
2 Bedroom (\$)	--	--	976	911	--
Rent Burden (%)	32.6	43	46.3	44.9	41.9
Vacancy (%)	4.1	4.6	4.9	11.4	18.2
Homeownership (%)	70.8	68.5	68.2	69	-3.7
Median Year Structure Built	1968	1972	1975	1962	0.4
Single-Family (%)	75	76.1	75.5	75.7	0.7
Housing Units					
Single-Family	134,996	152,217	157,703	63,893	16.8
2 to 4	16,704	17,460	16,954	7,218	1.5
5+	19,753	21,559	25,955	9,877	31.4
Total Units	171,453	191,236	200,612	80,987	17
Permits					
Single-Family Unit	1,704	1,149	979	234	-42.5
Duplex Units	16	16	9	4	-43.8
3 to 4 Units	20	5	14	3	-30
5+ Units	20	18	25	4	25
Total Permits	1,760	1,188	1,027	245	-41.6

Employment					
Unemployment Rate (%)	3	5.7	4.7	6.5	55.1
Average Wage by Industry (\$)					
Education and health services	40,224	44,464	46,070	50,500	14.5
Goods-producing	54,873	55,164	54,963	62,280	0.2
Natural resources and mining	33,943	40,072	36,783	63,021	8.4
Professional and business services	44,531	52,185	58,965	76,029	32.4
Service-providing	36,608	38,607	41,204	51,935	12.6
Trade, transportation, and utilities	35,706	35,193	37,535	43,972	5.1

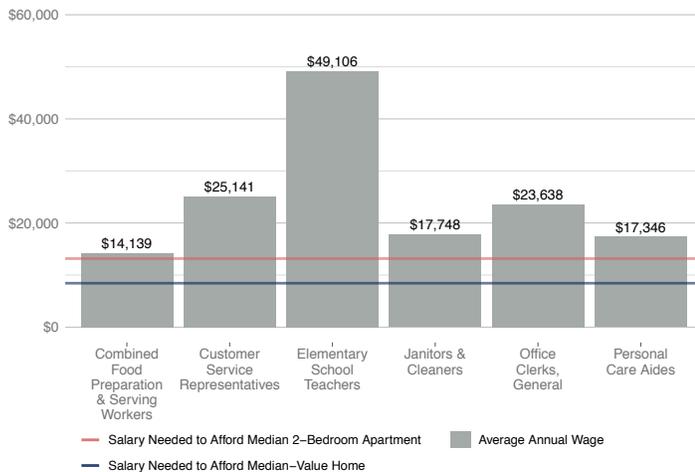
Lawrence County



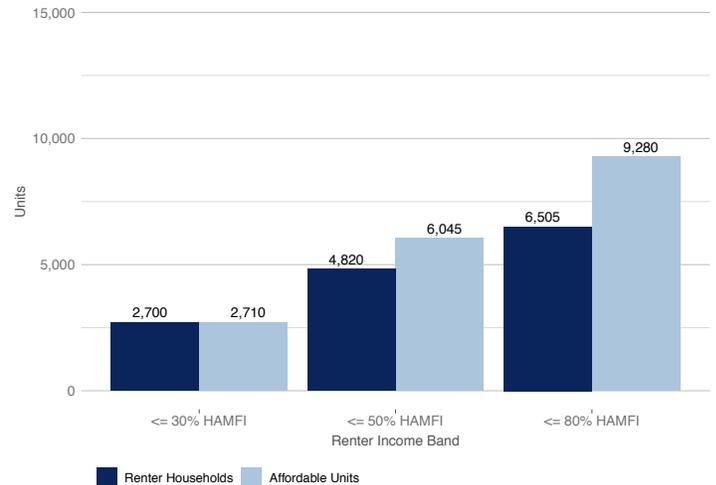
County Type:
SMALL URBAN

	Rent Burden	Homeownership	Median Household Income	Median Rent	Population
County	44.4%	74.1%	\$47,188	\$653	88,231
State Average	44.9%	69.0%	\$56,951	\$885	190,903

Occupational Wages and Housing Costs, 2017



Supply of Affordable Units by Renter Income, 2015



	2000	2010	2017	PA Average	% Change (2000-2017)
Socioeconomics					
Average Household Size	2.5	2.4	2.3	2.5	-5.3
Population					
Total Population	94,643	91,108	88,231	190,903	-6.8
Under 5 (%)	5.6	5.3	5.1	5.6	-8.1
5 to 17 (%)	17.5	15.9	15.1	15.5	-14
18 to 24 (%)	8.3	8.2	8.4	9.5	1
25 to 34 (%)	10.9	10.3	10.4	12.9	-4.5
35 to 44 (%)	14.8	12	11	11.7	-25.6
45 to 54 (%)	14	15.4	13.6	13.8	-2.8
55 to 64 (%)	9.6	14	15.7	13.9	63.4
65+ (%)	19.3	18.8	20.7	17.1	7.3
Race					
Asian (%)	0.3	0.4	0.5	3.2	68.9
Black (%)	3.6	3.8	3.5	10.6	-1.8
White (%)	94.6	93.2	92	77.3	-2.8
Hispanic or Latino (%)	0.6	1	1.3	6.8	133.4
Disabled (%)	--	--	20	13.7	--
65+ Disabled (%)	--	--	35.2	34.3	--
Veterans (%)	14.9	12	9.5	8	-36.3
Median Household Income (\$)	48,908	47,994	47,188	56,951	-3.5
Families Below Poverty Level (%)	8.9	10.1	10.6	8.9	18.9
Transportation					
Average Commute Time (min)	21	22	23	27	7.5
Commute by Car (%)	0.7	0.9	0.8	84.9	14.3
Commute by Transit (%)	92.3	91.8	92.7	5.6	0.4
Technology					
Homes with Internet Access (%)	--	--	72	81	--
Climate					
Housing Units in 100-year Floodplain (%)	--	--	2.6	2.9	--

	2000	2010	2017	PA Average	% Change (2000-2017)
Housing					
Median Home Value (\$)	101,491	104,399	102,300	170,500	0.8
Median Gross Rent (\$)	605	673	653	885	7.9
Monthly Rent					
1 Bedroom (\$)	--	--	466	742	--
2 Bedroom (\$)	--	--	703	911	--
Rent Burden (%)	36.7	41.8	44.4	44.9	21.2
Vacancy (%)	6.4	9.4	10.7	11.4	67.4
Homeownership (%)	77.3	75.3	74.1	69	-4.2
Median Year Structure Built	1952	1954	1956	1962	0.2
Single-Family (%)	77.1	80.2	79.8	75.7	3.4
Housing Units					
Single-Family	30,578	32,816	32,839	63,893	7.4
2 to 4	3,060	2,777	2,419	7,218	-20.9
5+	2,639	2,422	2,909	9,877	10.2
Total Units	36,277	38,015	38,167	80,987	5.2
Permits					
Single-Family Unit	177	103	48	234	-72.9
Duplex Units	3	1	3	4	0
3 to 4 Units	22	0	14	3	-36.4
5+ Units	0	0	0	4	--
Total Permits	202	104	65	245	-67.8
Employment					
Unemployment Rate (%)	6.1	7.7	6.5	6.5	5.9
Average Wage by Industry (\$)					
Education and health services	39,072	36,524	36,820	50,500	-5.8
Goods-producing	47,425	56,628	56,621	62,280	19.4
Natural resources and mining	37,844	37,272	50,707	63,021	34
Professional and business services	30,641	41,511	38,022	76,029	24.1
Service-providing	32,590	33,980	34,148	51,935	4.8
Trade, transportation, and utilities	31,737	33,613	36,806	43,972	16

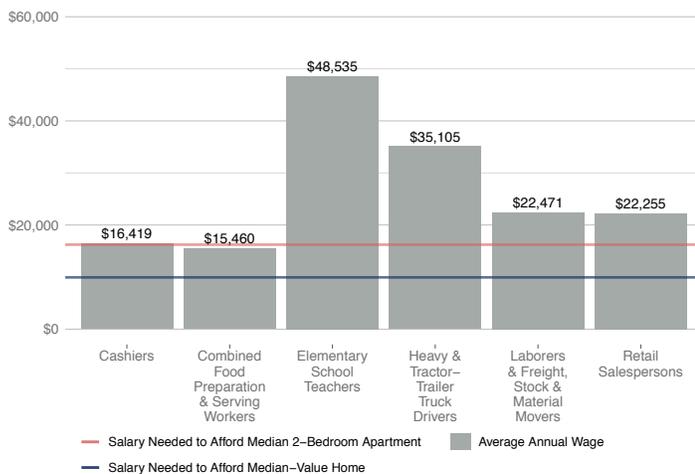
Lebanon County



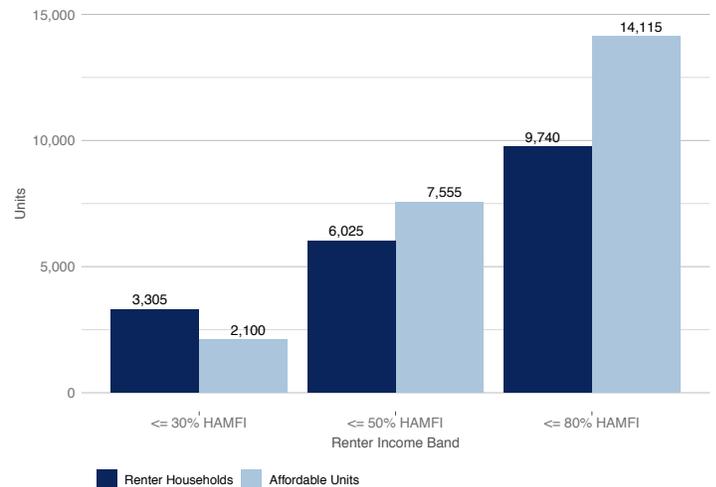
County Type:
SMALL URBAN

	Rent Burden	Homeownership	Median Household Income	Median Rent	Population
County	39.9%	69.5%	\$57,698	\$810	137,616
State Average	44.9%	69.0%	\$56,951	\$885	190,903

Occupational Wages and Housing Costs, 2017



Supply of Affordable Units by Renter Income, 2015



	2000	2010	2017	PA Average	% Change (2000-2017)
Socioeconomics					
Average Household Size	2.5	2.5	2.5	2.5	2.4
Population					
Total Population	120,327	133,568	137,616	190,903	14.4
Under 5 (%)	6.1	6.3	6.1	5.6	-0.3
5 to 17 (%)	17.6	16.7	16.9	15.5	-3.9
18 to 24 (%)	8.2	8.3	8.6	9.5	4.6
25 to 34 (%)	12.4	11.1	11.5	12.9	-7.4
35 to 44 (%)	15.6	12.7	11.7	11.7	-25.3
45 to 54 (%)	14.1	14.8	13.3	13.8	-5
55 to 64 (%)	9.7	13	13.4	13.9	38.8
65+ (%)	16.4	17	18.5	17.1	13.1
Race					
Asian (%)	0.9	1.1	1.3	3.2	46.3
Black (%)	1.1	1.6	1.8	10.6	69.2
White (%)	92.3	86.9	83.4	77.3	-9.7
Hispanic or Latino (%)	5	9.3	12.2	6.8	146
Disabled (%)	--	--	15.4	13.7	--
65+ Disabled (%)	--	--	32	34.3	--
Veterans (%)	14.8	12	9.2	8	-37.8
Median Household Income (\$)	60,247	59,027	57,698	56,951	-4.2
Families Below Poverty Level (%)	5.4	6.8	8.2	8.9	52.9
Transportation					
Average Commute Time (min)	22	22	23	27	6
Commute by Car (%)	0.6	0.4	0.7	84.9	16.7
Commute by Transit (%)	91.3	92.5	90.1	5.6	-1.3
Technology					
Homes with Internet Access (%)	--	--	79	81	--
Climate					
Housing Units in 100-year Floodplain (%)	--	--	1.8	2.9	--

	2000	2010	2017	PA Average	% Change (2000-2017)
Housing					
Median Home Value (\$)	141,602	175,765	166,600	170,500	17.7
Median Gross Rent (\$)	671	716	810	885	20.7
Monthly Rent					
1 Bedroom (\$)	--	--	630	742	--
2 Bedroom (\$)	--	--	828	911	--
Rent Burden (%)	27.9	42.5	39.9	44.9	43.1
Vacancy (%)	5.6	6	7.3	11.4	30.1
Homeownership (%)	72.7	72	69.5	69	-4.4
Median Year Structure Built	1959	1967	1968	1962	0.5
Single-Family (%)	75.8	77.1	78.7	75.7	3.9
Housing Units					
Single-Family	37,371	42,287	44,842	63,893	20
2 to 4	5,241	5,515	5,100	7,218	-2.7
5+	3,768	4,215	4,031	9,877	7
Total Units	46,380	52,017	53,973	80,987	16.4
Permits					
Single-Family Unit	514	240	283	234	-44.9
Duplex Units	0	0	4	4	--
3 to 4 Units	0	0	1	3	--
5+ Units	0	0	10	4	--
Total Permits	514	240	298	245	-42
Employment					
Unemployment Rate (%)	4	6.1	5.8	6.5	45.4
Average Wage by Industry (\$)					
Education and health services	39,936	41,169	42,114	50,500	5.5
Goods-producing	49,334	46,926	49,441	62,280	0.2
Natural resources and mining	37,001	32,712	38,187	63,021	3.2
Professional and business services	30,292	35,937	35,304	76,029	16.5
Service-providing	31,946	33,733	35,555	51,935	11.3
Trade, transportation, and utilities	33,126	34,404	36,535	43,972	10.3

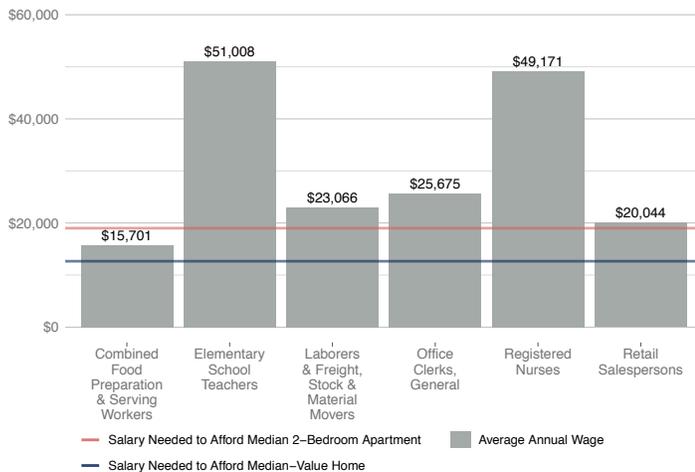
Lehigh County



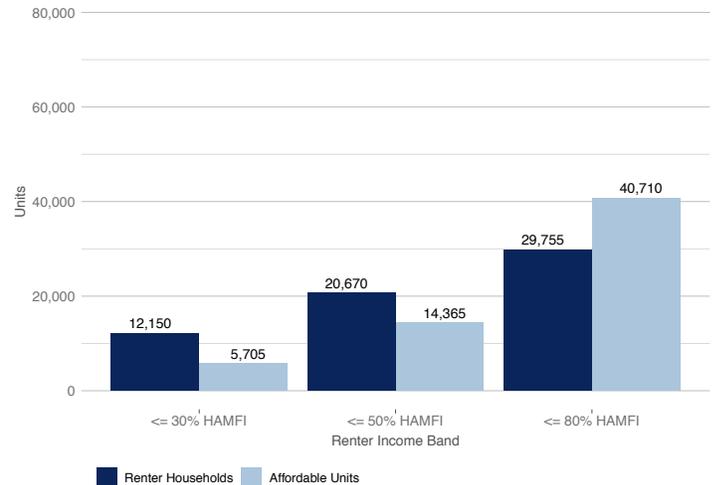
County Type:
SMALL URBAN

	Rent Burden	Homeownership	Median Household Income	Median Rent	Population
County	50.5%	65.3%	\$60,116	\$993	360,774
State Average	44.9%	69.0%	\$56,951	\$885	190,903

Occupational Wages and Housing Costs, 2017



Supply of Affordable Units by Renter Income, 2015



	2000	2010	2017	PA Average	% Change (2000-2017)
Socioeconomics					
Average Household Size	2.5	2.5	2.6	2.5	3.2
Population					
Total Population	312,090	349,497	360,774	190,903	15.6
Under 5 (%)	6	6.1	5.9	5.6	-1.2
5 to 17 (%)	17.9	17.5	16.9	15.5	-5.7
18 to 24 (%)	8.1	8.8	9.2	9.5	14
25 to 34 (%)	12.7	12.1	12.8	12.9	0.6
35 to 44 (%)	16.4	13.2	12.4	11.7	-24.6
45 to 54 (%)	14	15.3	13.8	13.8	-1.5
55 to 64 (%)	9	12.2	13	13.9	45.3
65+ (%)	15.8	14.8	15.9	17.1	0.5
Race					
Asian (%)	2.1	2.9	3.3	3.2	57.1
Black (%)	3.1	4.9	5.4	10.6	72.1
White (%)	83.2	71.6	66.5	77.3	-20.1
Hispanic or Latino (%)	10.2	18.8	22.8	6.8	122.8
Disabled (%)	--	--	16	13.7	--
65+ Disabled (%)	--	--	32.6	34.3	--
Veterans (%)	13.5	10.3	7.1	8	-47.2
Median Household Income (\$)	64,099	60,363	60,116	56,951	-6.2
Families Below Poverty Level (%)	6.6	9	10	8.9	50.8
Transportation					
Average Commute Time (min)	22	24	25	27	11.8
Commute by Car (%)	1.6	2.1	2.1	84.9	31.2
Commute by Transit (%)	91.5	91	90.2	5.6	-1.4
Technology					
Homes with Internet Access (%)	--	--	86	81	--
Climate					
Housing Units in 100-year Floodplain (%)	--	--	1.8	2.9	--

	2000	2010	2017	PA Average	% Change (2000-2017)
Housing					
Median Home Value (\$)	160,016	229,092	196,000	170,500	22.5
Median Gross Rent (\$)	836	927	993	885	18.8
Monthly Rent					
1 Bedroom (\$)	--	--	791	742	--
2 Bedroom (\$)	--	--	1,055	911	--
Rent Burden (%)	36	49.7	50.5	44.9	40.4
Vacancy (%)	5.4	6.1	5.4	11.4	-0.3
Homeownership (%)	68.8	67.8	65.3	69	-5.1
Median Year Structure Built	1960	1964	1967	1962	0.4
Single-Family (%)	71.9	74	73.5	75.7	2.2
Housing Units					
Single-Family	92,725	104,379	106,618	63,893	15
2 to 4	12,782	13,773	13,814	7,218	8.1
5+	20,205	19,375	21,567	9,877	6.7
Total Units	125,712	137,527	141,999	80,987	13
Permits					
Single-Family Unit	1,208	487	495	234	-59
Duplex Units	0	2	2	4	--
3 to 4 Units	3	0	0	3	-100
5+ Units	8	7	2	4	-75
Total Permits	1,219	496	499	245	-59.1
Employment					
Unemployment Rate (%)	4.4	7.6	7	6.5	58.6
Average Wage by Industry (\$)					
Education and health services	46,884	53,131	57,044	50,500	21.7
Goods-producing	69,334	59,558	66,002	62,280	-4.8
Natural resources and mining	41,260	41,551	37,324	63,021	-9.5
Professional and business services	51,314	71,533	77,399	76,029	50.8
Service-providing	44,390	49,843	51,515	51,935	16
Trade, transportation, and utilities	43,363	44,005	42,586	43,972	-1.8

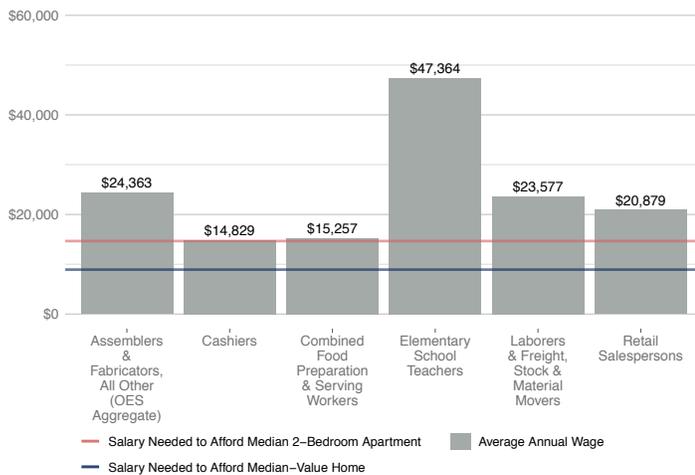
Luzerne County



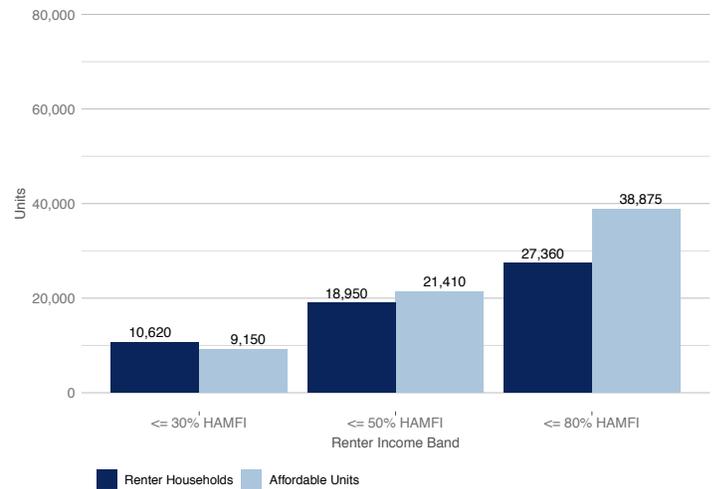
County Type:
SMALL URBAN

	Rent Burden	Homeownership	Median Household Income	Median Rent	Population
County	40.5%	68.4%	\$49,290	\$742	318,222
State Average	44.9%	69.0%	\$56,951	\$885	190,903

Occupational Wages and Housing Costs, 2017



Supply of Affordable Units by Renter Income, 2015



	2000	2010	2017	PA Average	% Change (2000-2017)
Socioeconomics					
Socioeconomic Size	2.3	2.3	2.4	2.5	1.7
Population					
Total Population	319,250	320,918	318,222	190,903	-0.3
Under 5 (%)	5	5.2	5	5.6	1.8
5 to 17 (%)	16.1	15	14.6	15.5	-9.2
18 to 24 (%)	8.1	9.3	9.1	9.5	12.8
25 to 34 (%)	12.2	11	12.2	12.9	-0.4
35 to 44 (%)	15	12.9	11.7	11.7	-22.3
45 to 54 (%)	14	15.2	14.2	13.8	1.4
55 to 64 (%)	10	13.4	14.1	13.9	40.7
65+ (%)	19.7	17.9	19.1	17.1	-2.6
Race					
Asian (%)	0.6	1	1.2	3.2	103.8
Black (%)	1.6	3	3.5	10.6	113.5
White (%)	96	88.2	83.8	77.3	-12.7
Hispanic or Latino (%)	1.2	6.7	10.1	6.8	769.7
Disabled (%)	--	--	18.2	13.7	--
65+ Disabled (%)	--	--	36.8	34.3	--
Veterans (%)	15.9	12.1	8.9	8	-43.6
Median Household Income (\$)	49,822	47,604	49,290	56,951	-1.1
Families Below Poverty Level (%)	8.1	10	11.3	8.9	40.3

	2000	2010	2017	PA Average	% Change (2000-2017)
Transportation					
Average Commute Time (min)	21	22	22	27	4.2
Commute by Car (%)	1	1	1.1	84.9	10
Commute by Transit (%)	93	92.9	92.1	5.6	-1

	2000	2010	2017	PA Average	% Change (2000-2017)
Technology					
Homes with Internet Access (%)	--	--	73	81	--

	2000	2010	2017	PA Average	% Change (2000-2017)
Climate					
Housing Units in 100-year Floodplain (%)	--	--	3.7	2.9	--

	2000	2010	2017	PA Average	% Change (2000-2017)
Housing					
Median Home Value (\$)	119,191	127,737	124,100	170,500	4.1
Median Gross Rent (\$)	620	675	742	885	19.7
Monthly Rent					
1 Bedroom (\$)	--	--	559	742	--
2 Bedroom (\$)	--	--	743	911	--
Rent Burden (%)	32.6	41.1	40.5	44.9	24.1
Vacancy (%)	9.7	11.3	14.4	11.4	48.3
Homeownership (%)	70.3	68	68.4	69	-2.8
Median Year Structure Built	1946	1949	1955	1962	0.5
Single-Family (%)	73.2	75.9	77.5	75.7	5.9
Housing Units					
Single-Family	105,871	112,739	115,979	63,893	9.5
2 to 4	20,683	18,545	17,545	7,218	-15.2
5+	12,208	12,005	11,671	9,877	-4.4
Total Units	138,762	143,289	145,195	80,987	4.6
Permits					
Single-Family Unit	568	357	220	234	-61.3
Duplex Units	0	1	3	4	--
3 to 4 Units	5	0	1	3	-80
5+ Units	3	0	2	4	-33.3
Total Permits	576	358	226	245	-60.8

	2000	2010	2017	PA Average	% Change (2000-2017)
Employment					
Unemployment Rate (%)	5.4	7	7	6.5	28.4
Average Wage by Industry (\$)					
Education and health services	39,121	41,217	45,026	50,500	15.1
Goods-producing	46,570	49,757	51,188	62,280	9.9
Natural resources and mining	33,449	50,629	55,270	63,021	65.2
Professional and business services	35,190	39,113	41,324	76,029	17.4
Service-providing	35,525	37,014	38,930	51,935	9.6
Trade, transportation, and utilities	36,010	37,527	39,061	43,972	8.5

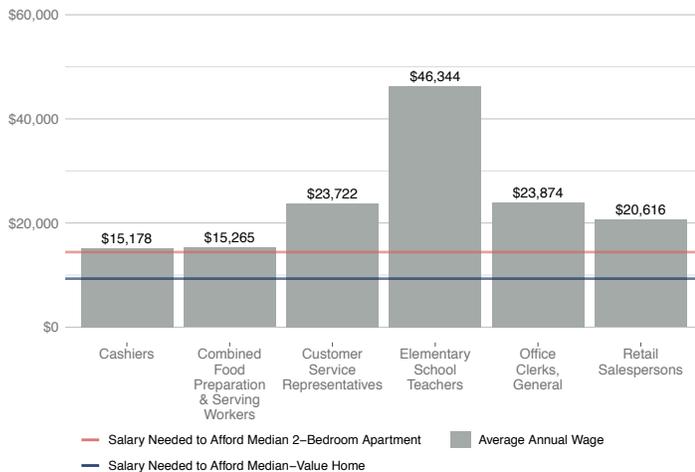
Lycoming County



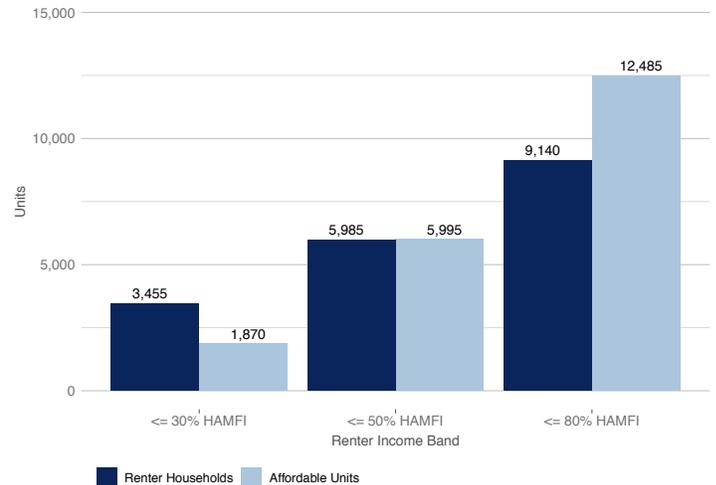
County Type:
SMALL URBAN

	Rent Burden	Homeownership	Median Household Income	Median Rent	Population
County	45.3%	69.9%	\$50,634	\$769	115,398
State Average	44.9%	69.0%	\$56,951	\$885	190,903

Occupational Wages and Housing Costs, 2017



Supply of Affordable Units by Renter Income, 2015



	2000	2010	2017	PA Average	% Change (2000-2017)
Socioeconomics					
Average Household Size	2.4	2.4	2.4	2.5	-2.5
Population					
Total Population	120,044	116,111	115,398	190,903	-3.9
Under 5 (%)	5.5	5.6	5.6	5.6	1.4
5 to 17 (%)	17.8	15.3	15.1	15.5	-15.4
18 to 24 (%)	9.7	11	9.7	9.5	-0.6
25 to 34 (%)	12	11	12.9	12.9	7.3
35 to 44 (%)	15.6	12.1	11.2	11.7	-28.1
45 to 54 (%)	14.1	15.3	13.3	13.8	-5.2
55 to 64 (%)	9.4	13.2	14.4	13.9	53.9
65+ (%)	16	16.5	17.9	17.1	11.9
Race					
Asian (%)	0.4	0.6	0.6	3.2	44.1
Black (%)	4.3	4.4	4.8	10.6	12.5
White (%)	93.6	91.9	90.7	77.3	-3
Hispanic or Latino (%)	0.7	1.3	1.9	6.8	187
Disabled (%)	--	--	18.2	13.7	--
65+ Disabled (%)	--	--	37.7	34.3	--
Veterans (%)	15.1	12.1	9.5	8	-37.2
Median Household Income (\$)	50,183	48,128	50,634	56,951	0.9
Families Below Poverty Level (%)	7.9	9.4	9.5	8.9	21.1

Transportation					
Average Commute Time (min)	20	19	20	27	3.1
Commute by Car (%)	1.1	1.4	1.3	84.9	18.2
Commute by Transit (%)	91.6	90.2	90.9	5.6	-0.8

Technology					
Homes with Internet Access (%)	--	--	75	81	--

Climate					
Housing Units in 100-year Floodplain (%)	--	--	8.4	2.9	--

	2000	2010	2017	PA Average	% Change (2000-2017)
Housing					
Median Home Value (\$)	120,904	134,389	147,400	170,500	21.9
Median Gross Rent (\$)	641	676	769	885	20
Monthly Rent					
1 Bedroom (\$)	--	--	600	742	--
2 Bedroom (\$)	--	--	776	911	--
Rent Burden (%)	35.6	44.9	45.3	44.9	27.4
Vacancy (%)	10.4	11	13.5	11.4	30.1
Homeownership (%)	69.4	68.1	69.9	69	0.7
Median Year Structure Built	1955	1956	1960	1962	0.3
Single-Family (%)	72.3	74.6	74.6	75.7	3.2
Housing Units					
Single-Family	37,946	39,339	39,686	63,893	4.6
2 to 4	5,731	5,550	5,071	7,218	-11.5
5+	4,585	4,610	4,768	9,877	4
Total Units	48,262	49,499	49,525	80,987	2.6
Permits					
Single-Family Unit	283	199	133	234	-53
Duplex Units	0	2	2	4	--
3 to 4 Units	0	1	0	3	--
5+ Units	1	0	0	4	-100
Total Permits	284	202	135	245	-52.5

Employment					
Unemployment Rate (%)	6.3	7.9	6.2	6.5	-2.2
Average Wage by Industry (\$)					
Education and health services	40,796	42,313	47,073	50,500	15.4
Goods-producing	43,145	51,341	56,616	62,280	31.2
Natural resources and mining	41,888	67,926	84,509	63,021	101.8
Professional and business services	36,309	37,784	40,252	76,029	10.9
Service-providing	33,368	33,624	36,273	51,935	8.7
Trade, transportation, and utilities	30,476	31,283	33,307	43,972	9.3

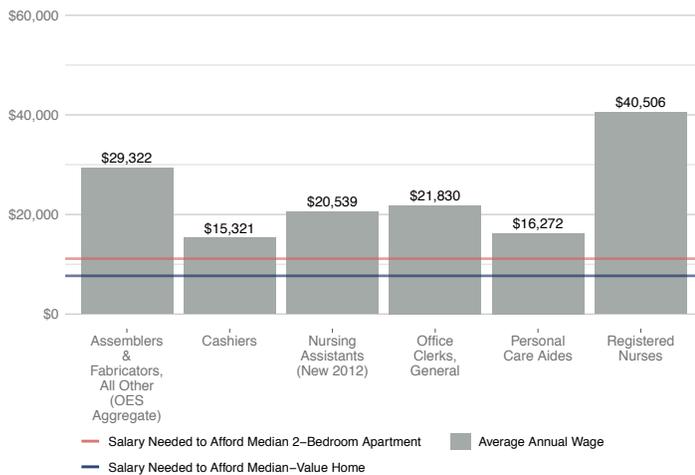
McKean County



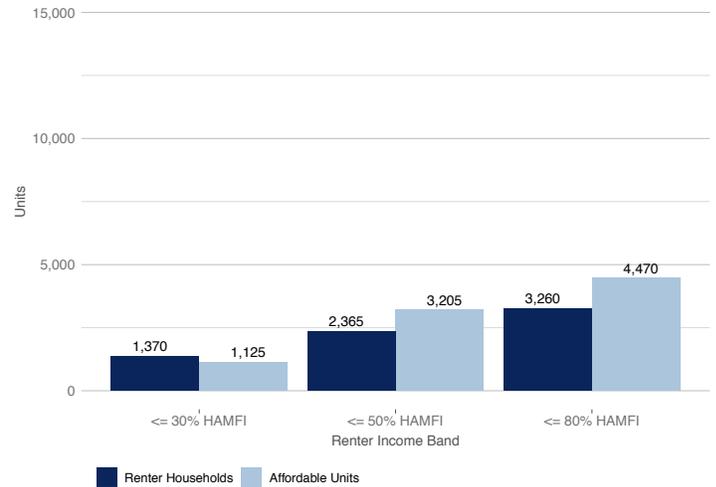
County Type:
RURAL

	Rent Burden	Homeownership	Median Household Income	Median Rent	Population
County	40.6%	73.8%	\$45,866	\$623	42,070
State Average	44.9%	69.0%	\$56,951	\$885	190,903

Occupational Wages and Housing Costs, 2017



Supply of Affordable Units by Renter Income, 2015



	2000	2010	2017	PA Average	% Change (2000-2017)
Socioeconomics					
Socio Household Size	2.4	2.3	2.3	2.5	-5.4
Population					
Total Population	45,936	43,450	42,070	190,903	-8.4
Under 5 (%)	5.7	5.5	5	5.6	-13.2
5 to 17 (%)	18	15.6	15	15.5	-16.7
18 to 24 (%)	7.9	9.3	9.4	9.5	19.1
25 to 34 (%)	13.1	11.2	11.5	12.9	-12
35 to 44 (%)	15.4	13.3	12.5	11.7	-19.2
45 to 54 (%)	13.5	15.2	13.8	13.8	1.9
55 to 64 (%)	9.7	13	14.7	13.9	51.9
65+ (%)	16.7	17	18.2	17.1	8.9
Race					
Asian (%)	0.3	0.4	0.4	3.2	44.8
Black (%)	1.8	2.3	2.5	10.6	36.3
White (%)	96	94.5	93.5	77.3	-2.5
Hispanic or Latino (%)	1.1	1.7	2.1	6.8	98.8
Disabled (%)	--	--	21.4	13.7	--
65+ Disabled (%)	--	--	38.9	34.3	--
Veterans (%)	16.7	13.6	10.3	8	-38.6
Median Household Income (\$)	48,743	45,206	45,866	56,951	-5.9
Families Below Poverty Level (%)	10	10	12.2	8.9	22.1

	2000	2010	2017	PA Average	% Change (2000-2017)
Transportation					
Average Commute Time (min)	20	19	21	27	5
Commute by Car (%)	0.5	0.1	1	84.9	100
Commute by Transit (%)	91.3	90.6	91.6	5.6	0.3

	2000	2010	2017	PA Average	% Change (2000-2017)
Technology					
Homes with Internet Access (%)	--	--	72	81	--

	2000	2010	2017	PA Average	% Change (2000-2017)
Climate					
Housing Units in 100-year Floodplain (%)	--	--		2.9	--

	2000	2010	2017	PA Average	% Change (2000-2017)
Housing					
Median Home Value (\$)	77,367	81,512	77,100	170,500	-0.3
Median Gross Rent (\$)	594	623	623	885	4.9
Monthly Rent					
1 Bedroom (\$)	--	--	467	742	--
2 Bedroom (\$)	--	--	639	911	--
Rent Burden (%)	35.7	43.3	40.6	44.9	13.8
Vacancy (%)	16.7	19	19	11.4	13.8
Homeownership (%)	74.7	73.6	73.8	69	-1.2
Median Year Structure Built	1946	1949	1949	1962	0.2
Single-Family (%)	75.9	78.8	78.6	75.7	3.6
Housing Units					
Single-Family	16,427	16,835	16,704	63,893	1.7
2 to 4	1,856	1,294	1,461	7,218	-21.3
5+	1,085	1,042	1,135	9,877	4.6
Total Units	19,368	19,171	19,300	80,987	-0.4
Permits					
Single-Family Unit	88	35	21	234	-76.1
Duplex Units	0	0	0	4	--
3 to 4 Units	0	0	0	3	--
5+ Units	0	0	0	4	--
Total Permits	88	35	21	245	-76.1

	2000	2010	2017	PA Average	% Change (2000-2017)
Employment					
Unemployment Rate (%)	6	8.8	7.5	6.5	23.6
Average Wage by Industry (\$)					
Education and health services	34,688	34,294	36,826	50,500	6.2
Goods-producing	46,083	53,017	59,000	62,280	28
Natural resources and mining	39,289	64,671	84,439	63,021	114.9
Professional and business services	22,261	31,928	37,852	76,029	70
Service-providing	28,913	30,568	31,462	51,935	8.8
Trade, transportation, and utilities	32,087	33,457	32,330	43,972	0.8

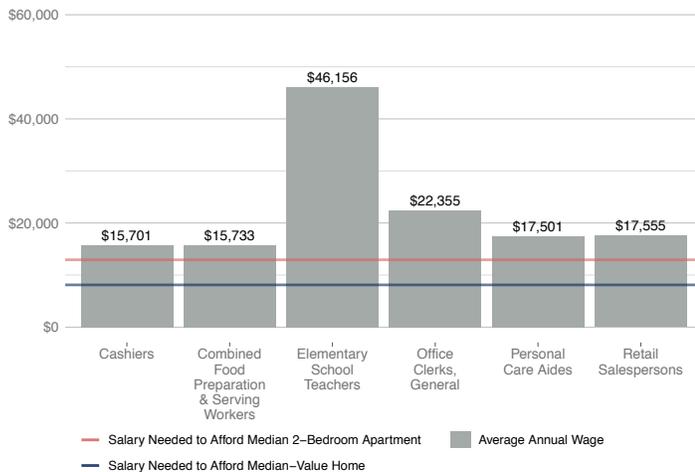
Mercer County



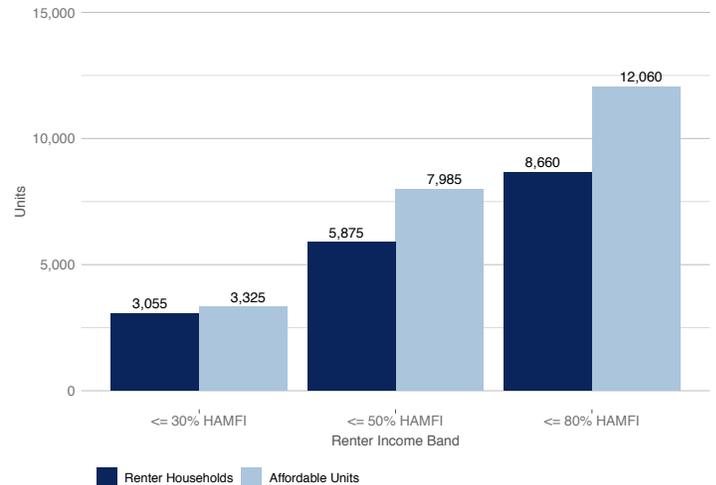
County Type:
SMALL URBAN

	Rent Burden	Homeownership	Median Household Income	Median Rent	Population
County	38.5%	73.2%	\$47,340	\$667	113,623
State Average	44.9%	69.0%	\$56,951	\$885	190,903

Occupational Wages and Housing Costs, 2017



Supply of Affordable Units by Renter Income, 2015



	2000	2010	2017	PA Average	% Change (2000-2017)
Socioeconomics					
Average Household Size	2.4	2.4	2.3	2.5	-4.9
Population					
Total Population	120,293	116,638	113,623	190,903	-5.5
Under 5 (%)	5.7	5.1	4.9	5.6	-14.7
5 to 17 (%)	17.7	16.5	15.2	15.5	-14
18 to 24 (%)	8.9	9.4	10	9.5	12
25 to 34 (%)	11.2	9.9	10.1	12.9	-10
35 to 44 (%)	14.8	11.9	10.7	11.7	-28
45 to 54 (%)	13.7	15.2	13.9	13.8	1.4
55 to 64 (%)	9.7	13.5	14.9	13.9	53.5
65+ (%)	18.1	18.5	20.2	17.1	11.8
Race					
Asian (%)	0.4	0.6	0.7	3.2	66.2
Black (%)	5.2	5.7	5.7	10.6	9.5
White (%)	92.7	91	90.3	77.3	-2.6
Hispanic or Latino (%)	0.7	1.1	1.4	6.8	108.7
Disabled (%)	--	--	19.8	13.7	--
65+ Disabled (%)	--	--	35.9	34.3	--
Veterans (%)	15	12.2	10.2	8	-31.6
Median Household Income (\$)	51,142	47,998	47,340	56,951	-7.4
Families Below Poverty Level (%)	8.8	9	9.9	8.9	12.7

Transportation					
Average Commute Time (min)	20	20	21	27	6.1
Commute by Car (%)	0.3	0.2	0.3	84.9	0
Commute by Transit (%)	92.4	90.5	90.3	5.6	-2.3

Technology					
Homes with Internet Access (%)	--	--	72	81	--

Climate					
Housing Units in 100-year Floodplain (%)	--	--	2.2	2.9	--

	2000	2010	2017	PA Average	% Change (2000-2017)
Housing					
Median Home Value (\$)	107,201	114,659	114,100	170,500	6.4
Median Gross Rent (\$)	632	654	667	885	5.5
Monthly Rent					
1 Bedroom (\$)	--	--	476	742	--
2 Bedroom (\$)	--	--	676	911	--
Rent Burden (%)	33.7	42.7	38.5	44.9	14.2
Vacancy (%)	6.3	10.2	12.1	11.4	91.9
Homeownership (%)	76.3	73.1	73.2	69	-4.1
Median Year Structure Built	1955	1958	1959	1962	0.2
Single-Family (%)	75.2	76.7	77.9	75.7	3.5
Housing Units					
Single-Family	37,513	39,662	40,574	63,893	8.2
2 to 4	3,739	3,742	2,905	7,218	-22.3
5+	3,874	4,019	4,597	9,877	18.7
Total Units	45,126	47,423	48,076	80,987	6.5
Permits					
Single-Family Unit	303	127	87	234	-71.3
Duplex Units	2	0	0	4	-100
3 to 4 Units	1	0	0	3	-100
5+ Units	1	1	0	4	-100
Total Permits	307	128	87	245	-71.7

Employment					
Unemployment Rate (%)	6	7.9	5.8	6.5	-3.8
Average Wage by Industry (\$)					
Education and health services	38,380	37,411	40,358	50,500	5.2
Goods-producing	51,024	55,741	56,347	62,280	10.4
Natural resources and mining	31,563	83,557	73,444	63,021	132.7
Professional and business services	38,063	42,416	50,435	76,029	32.5
Service-providing	29,946	32,763	35,159	51,935	17.4
Trade, transportation, and utilities	28,545	31,085	32,229	43,972	12.9

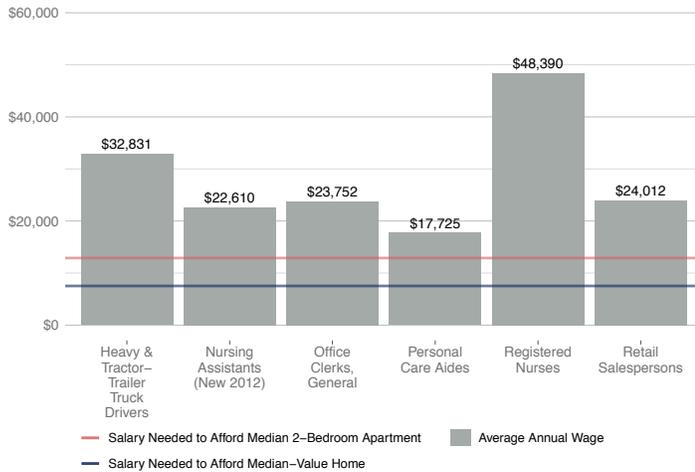
Mifflin County



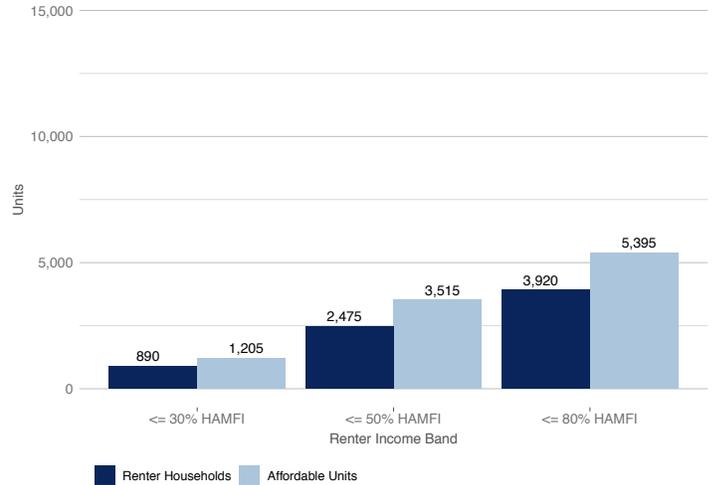
County Type:
RURAL

	Rent Burden	Homeownership	Median Household Income	Median Rent	Population
County	36.8%	70.2%	\$46,286	\$655	46,452
State Average	44.9%	69.0%	\$56,951	\$885	190,903

Occupational Wages and Housing Costs, 2017



Supply of Affordable Units by Renter Income, 2015



	2000	2010	2017	PA Average	% Change (2000-2017)
Socioeconomics					
Average Household Size	2.5	2.5	2.4	2.5	-2.8
Population					
Total Population	46,486	46,682	46,452	190,903	-0.1
Under 5 (%)	6.3	6.3	6.1	5.6	-3.6
5 to 17 (%)	18.3	16.8	16.6	15.5	-9.6
18 to 24 (%)	7	7.3	7.4	9.5	5.2
25 to 34 (%)	12.7	10.4	11.1	12.9	-12.7
35 to 44 (%)	14.7	12.7	10.8	11.7	-26.8
45 to 54 (%)	13.3	14.7	13.9	13.8	4.2
55 to 64 (%)	10.6	13.3	13.8	13.9	30
65+ (%)	17	18.5	20.5	17.1	20.2
Race					
Asian (%)	0.3	0.4	0.6	3.2	94.2
Black (%)	0.5	0.6	0.6	10.6	39
White (%)	98.2	96.8	96.1	77.3	-2.1
Hispanic or Latino (%)	0.6	1.1	1.4	6.8	154.9
Disabled (%)	--	--	20.4	13.7	--
65+ Disabled (%)	--	--	37.9	34.3	--
Veterans (%)	15.2	12.6	11	8	-27.4
Median Household Income (\$)	47,467	42,322	46,286	56,951	-2.5
Families Below Poverty Level (%)	8.6	10.3	9.3	8.9	7.8
Transportation					
Average Commute Time (min)	22	21	24	27	9
Commute by Car (%)	0.3	0.2	0.2	84.9	-33.3
Commute by Transit (%)	90.2	91.4	90.7	5.6	0.6
Technology					
Homes with Internet Access (%)	--	--	64	81	--
Climate					
Housing Units in 100-year Floodplain (%)	--	--	10.6	2.9	--

	2000	2010	2017	PA Average	% Change (2000-2017)
Housing					
Median Home Value (\$)	103,204	104,286	103,700	170,500	0.5
Median Gross Rent (\$)	548	586	655	885	19.5
Monthly Rent					
1 Bedroom (\$)	--	--	492	742	--
2 Bedroom (\$)	--	--	627	911	--
Rent Burden (%)	32.2	38.3	36.8	44.9	14.4
Vacancy (%)	11.2	13	13	11.4	15.4
Homeownership (%)	74	72.6	70.2	69	-5.1
Median Year Structure Built	1956	1958	1960	1962	0.2
Single-Family (%)	75.1	79.5	79.2	75.7	5.5
Housing Units					
Single-Family	15,581	17,082	17,244	63,893	10.7
2 to 4	1,816	1,554	1,468	7,218	-19.2
5+	1,054	1,260	1,062	9,877	0.8
Total Units	18,451	19,896	19,774	80,987	7.2
Permits					
Single-Family Unit	120	79	64	234	-46.7
Duplex Units	0	0	0	4	--
3 to 4 Units	0	0	0	3	--
5+ Units	0	0	0	4	--
Total Permits	120	79	64	245	-46.7
Employment					
Unemployment Rate (%)	4.1	8.4	4.2	6.5	2
Average Wage by Industry (\$)					
Education and health services	35,902	37,616	38,749	50,500	7.9
Goods-producing	45,683	46,450	50,314	62,280	10.1
Natural resources and mining	80,878	22,096	42,413	63,021	-47.6
Professional and business services	33,071	33,440	44,106	76,029	33.4
Service-providing	28,662	30,279	32,447	51,935	13.2
Trade, transportation, and utilities	27,240	28,912	31,045	43,972	14

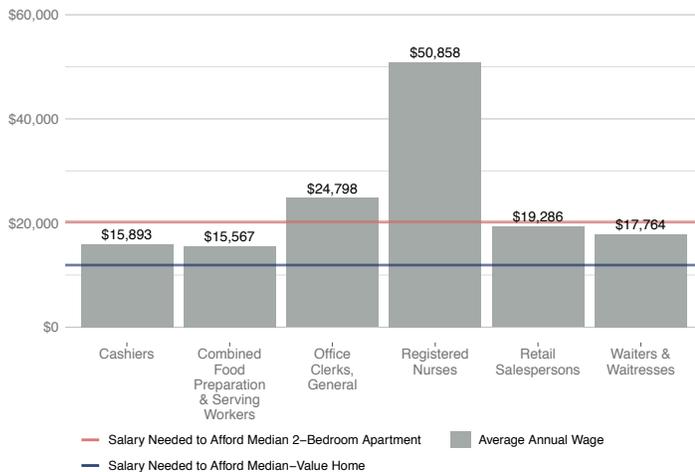
Monroe County



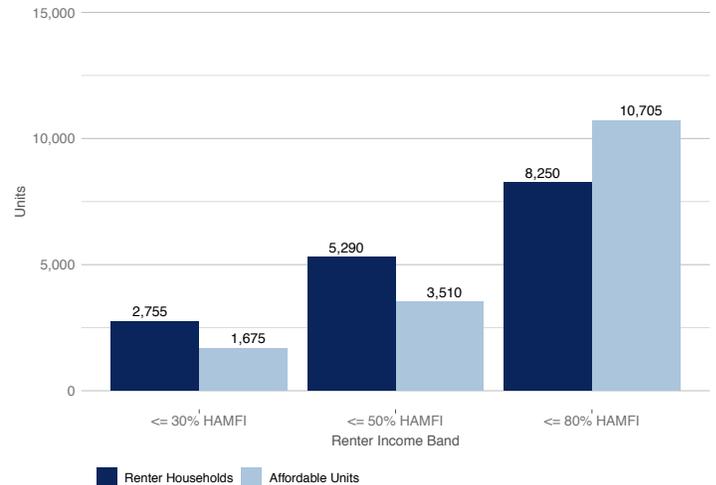
County Type:
SMALL URBAN

	Rent Burden	Homeownership	Median Household Income	Median Rent	Population
County	48.1%	78.2%	\$61,430	\$1,071	167,306
State Average	44.9%	69.0%	\$56,951	\$885	190,903

Occupational Wages and Housing Costs, 2017



Supply of Affordable Units by Renter Income, 2015



	2000	2010	2017	PA Average	% Change (2000-2017)
Socioeconomics					
Average Household Size	2.7	2.7	2.9	2.5	5.1
Population					
Total Population	138,687	169,842	167,306	190,903	20.6
Under 5 (%)	6	5.1	4.5	5.6	-24.8
5 to 17 (%)	20.8	18.8	16.1	15.5	-22.4
18 to 24 (%)	8.6	10.4	11.1	9.5	28.7
25 to 34 (%)	10.9	9.4	10.5	12.9	-4.3
35 to 44 (%)	17.9	13.4	11	11.7	-38.5
45 to 54 (%)	14.3	17.3	15.9	13.8	11.3
55 to 64 (%)	9.2	12.8	15.2	13.9	64.8
65+ (%)	12.3	12.8	15.7	17.1	27.9
Race					
Asian (%)	1.1	2	2.2	3.2	102.3
Black (%)	5.7	12	13	10.6	128.8
White (%)	84.8	70.5	67.6	77.3	-20.3
Hispanic or Latino (%)	6.6	13.1	14.9	6.8	125.2
Disabled (%)	--	--	17.6	13.7	--
65+ Disabled (%)	--	--	38.2	34.3	--
Veterans (%)	14.9	11.4	7.9	8	-46.7
Median Household Income (\$)	68,242	63,962	61,430	56,951	-10
Families Below Poverty Level (%)	6.2	7.6	8.1	8.9	31.2
Transportation					
Average Commute Time (min)	37	40	39	27	5.2
Commute by Car (%)	3.4	5	4.1	84.9	20.6
Commute by Transit (%)	90.6	88.3	88.1	5.6	-2.8
Technology					
Homes with Internet Access (%)	--	--	100	81	--
Climate					
Housing Units in 100-year Floodplain (%)	--	--	3.4	2.9	--

	2000	2010	2017	PA Average	% Change (2000-2017)
Housing					
Median Home Value (\$)	176,860	232,700	167,200	170,500	-5.5
Median Gross Rent (\$)	939	1,055	1,071	885	14.1
Monthly Rent					
1 Bedroom (\$)	--	--	774	742	--
2 Bedroom (\$)	--	--	993	911	--
Rent Burden (%)	39.3	44.9	48.1	44.9	22.3
Vacancy (%)	26.8	24	29.1	11.4	8.5
Homeownership (%)	78.3	78.6	78.2	69	-0.2
Median Year Structure Built	1981	1982	1984	1962	0.2
Single-Family (%)	86.7	87.9	89	75.7	2.7
Housing Units					
Single-Family	58,573	69,767	72,215	63,893	23.3
2 to 4	3,743	3,989	2,901	7,218	-22.5
5+	2,180	2,763	3,027	9,877	38.9
Total Units	64,496	76,519	78,143	80,987	21.2
Permits					
Single-Family Unit	1,481	240	248	234	-83.3
Duplex Units	2	1	0	4	-100
3 to 4 Units	4	0	0	3	-100
5+ Units	8	2	0	4	-100
Total Permits	1,495	243	248	245	-83.4
Employment					
Unemployment Rate (%)	6.6	10.2	9.2	6.5	40.8
Average Wage by Industry (\$)					
Education and health services	39,710	46,232	47,145	50,500	18.7
Goods-producing	53,798	72,403	70,849	62,280	31.7
Natural resources and mining	32,296	29,820	33,985	63,021	5.2
Professional and business services	34,329	43,357	43,114	76,029	25.6
Service-providing	30,459	32,545	32,856	51,935	7.9
Trade, transportation, and utilities	30,524	32,036	32,475	43,972	6.4

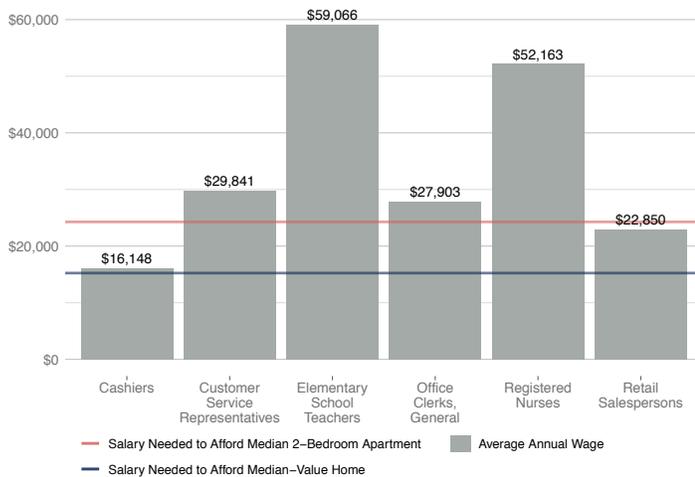
Montgomery County



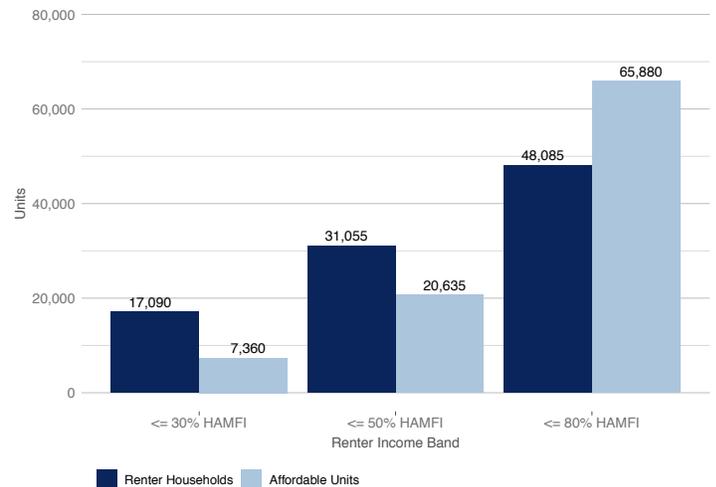
County Type:
LARGE URBAN

	Rent Burden	Homeownership	Median Household Income	Median Rent	Population
County	45.6%	72.2%	\$84,791	\$1,211	818,677
State Average	44.9%	69.0%	\$56,951	\$885	190,903

Occupational Wages and Housing Costs, 2017



Supply of Affordable Units by Renter Income, 2015



	2000	2010	2017	PA Average	% Change (2000-2017)
Socioeconomics					
Average Household Size	2.5	2.5	2.5	2.5	0.4
Population					
Total Population	750,097	799,874	818,677	190,903	9.1
Under 5 (%)	6.3	5.9	5.6	5.6	-11.3
5 to 17 (%)	17.8	17	16.3	15.5	-8.7
18 to 24 (%)	7.1	7.7	8.1	9.5	14.7
25 to 34 (%)	13.5	12.1	12.4	12.9	-7.6
35 to 44 (%)	17.1	13.6	12.5	11.7	-26.8
45 to 54 (%)	14.2	16	14.6	13.8	2.5
55 to 64 (%)	9.1	12.5	13.8	13.9	51.7
65+ (%)	14.9	15.1	16.7	17.1	11.7
Race					
Asian (%)	4	6.4	7.3	3.2	82.3
Black (%)	7.4	8.4	8.8	10.6	19.5
White (%)	85.3	79	76.6	77.3	-10.3
Hispanic or Latino (%)	2	4.3	4.9	6.8	139.4
Disabled (%)	--	--	11.9	13.7	--
65+ Disabled (%)	--	--	29.2	34.3	--
Veterans (%)	12.4	9.3	6.6	8	-46.6
Median Household Income (\$)	89,740	86,112	84,791	56,951	-5.5
Families Below Poverty Level (%)	2.8	3.6	4.3	8.9	57.6
Transportation					
Average Commute Time (min)	26	27	29	27	8.3
Commute by Car (%)	4.4	4.7	5.4	84.9	22.7
Commute by Transit (%)	88.8	87.3	85.3	5.6	-3.9
Technology					
Homes with Internet Access (%)	--	--	81	--	--
Climate					
Housing Units in 100-year Floodplain (%)	--	--	2	2.9	--

	2000	2010	2017	PA Average	% Change (2000-2017)
Housing					
Median Home Value (\$)	226,820	335,069	299,300	170,500	32
Median Gross Rent (\$)	1,081	1,159	1,211	885	12
Monthly Rent					
1 Bedroom (\$)	--	--	998	742	--
2 Bedroom (\$)	--	--	1,270	911	--
Rent Burden (%)	33.1	43	45.6	44.9	37.8
Vacancy (%)	3.8	5.5	5.5	11.4	45
Homeownership (%)	73.5	73.1	72.2	69	-1.8
Median Year Structure Built	1963	1965	1968	1962	0.3
Single-Family (%)	74.7	74.9	74.9	75.7	0.2
Housing Units					
Single-Family	222,288	241,595	247,965	63,893	11.6
2 to 4	23,107	23,829	23,443	7,218	1.5
5+	49,321	53,875	56,812	9,877	15.2
Total Units	294,716	319,299	328,220	80,987	11.4
Permits					
Single-Family Unit	2,780	879	1,089	234	-60.8
Duplex Units	6	25	24	4	300
3 to 4 Units	26	1	4	3	-84.6
5+ Units	25	8	23	4	-8
Total Permits	2,837	913	1,140	245	-59.8
Employment					
Unemployment Rate (%)	4.5	5.3	5.2	6.5	17.4
Average Wage by Industry (\$)					
Education and health services	47,992	50,455	49,639	50,500	3.4
Goods-producing	78,304	79,922	81,753	62,280	4.4
Natural resources and mining	42,699	49,900	47,446	63,021	11.1
Professional and business services	72,691	89,112	92,463	76,029	27.2
Service-providing	58,335	63,970	65,474	51,935	12.2
Trade, transportation, and utilities	48,884	53,065	53,993	43,972	10.5

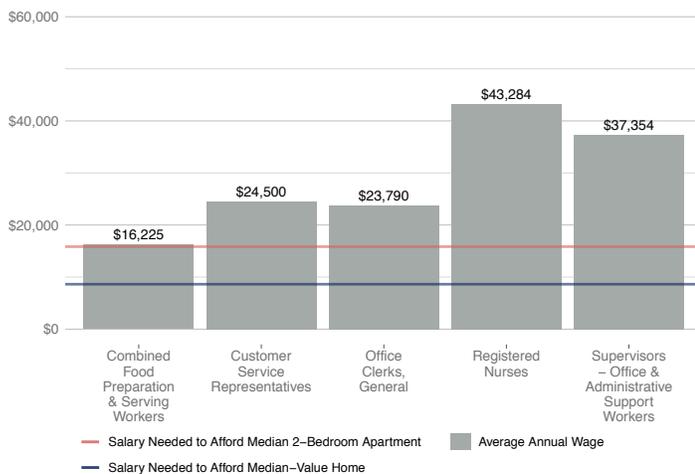
Montour County



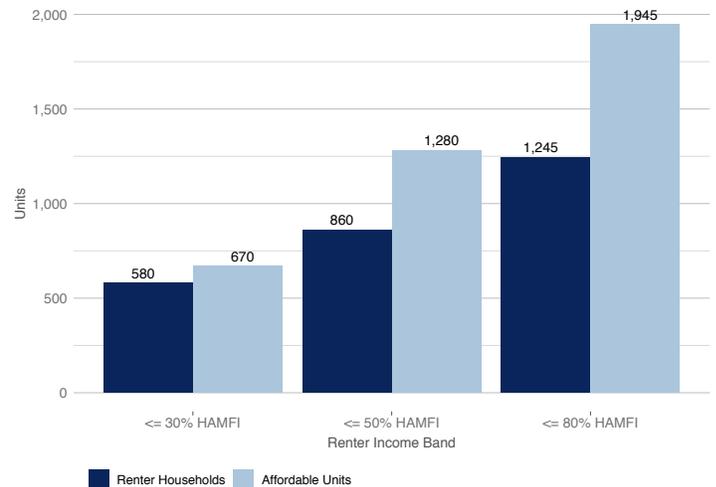
County Type:
RURAL

	Rent Burden	Homeownership	Median Household Income	Median Rent	Population
County	34.0%	71.3%	\$56,250	\$701	18,302
State Average	44.9%	69.0%	\$56,951	\$885	190,903

Occupational Wages and Housing Costs, 2017



Supply of Affordable Units by Renter Income, 2015



	2000	2010	2017	PA Average	% Change (2000-2017)
Socioeconomics					
Average Household Size	2.4	2.4	2.4	2.5	-2.5
Population					
Total Population	18,236	18,267	18,302	190,903	0.4
Under 5 (%)	5.7	5.7	5.4	5.6	-4.7
5 to 17 (%)	18.7	15.5	14.6	15.5	-22
18 to 24 (%)	6.4	7.1	6.7	9.5	4.3
25 to 34 (%)	11.8	11.3	13.4	12.9	13.5
35 to 44 (%)	16.3	11.8	11.2	11.7	-31.2
45 to 54 (%)	14.1	16	13.3	13.8	-6
55 to 64 (%)	9.8	14	15.3	13.9	55.3
65+ (%)	17.1	18.6	20.1	17.1	17.7
Race					
Asian (%)	1.3	1.8	3.1	3.2	143.1
Black (%)	1	1.3	1.8	10.6	78.5
White (%)	96.2	94.2	92.1	77.3	-4.3
Hispanic or Latino (%)	0.9	1.8	2.5	6.8	177.4
Disabled (%)	--	--	15.4	13.7	--
65+ Disabled (%)	--	--	31.9	34.3	--
Veterans (%)	14.1	12.2	9.8	8	-30.5
Median Household Income (\$)	56,171	51,021	56,250	56,951	0.1
Families Below Poverty Level (%)	4.5	6.2	7.1	8.9	57.7
Transportation					
Average Commute Time (min)	20	19	19	27	-3.6
Commute by Car (%)	0.6	0	0.7	84.9	16.7
Commute by Transit (%)	91.1	90.7	87.6	5.6	-3.8
Technology					
Homes with Internet Access (%)	--	--	83	81	--
Climate					
Housing Units in 100-year Floodplain (%)	--	--	5.2	2.9	--

	2000	2010	2017	PA Average	% Change (2000-2017)
Housing					
Median Home Value (\$)	130,611	162,236	173,800	170,500	33.1
Median Gross Rent (\$)	655	698	701	885	7
Monthly Rent					
1 Bedroom (\$)	--	--	609	742	--
2 Bedroom (\$)	--	--	719	911	--
Rent Burden (%)	28.6	31.1	34	44.9	18.9
Vacancy (%)	7.1	7.2	8.7	11.4	22.1
Homeownership (%)	73	71.9	71.3	69	-2.3
Median Year Structure Built	1966	1970	1972	1962	0.3
Single-Family (%)	75.1	76	77.9	75.7	3.7
Housing Units					
Single-Family	5,726	6,042	6,330	63,893	10.5
2 to 4	791	901	631	7,218	-20.2
5+	422	377	473	9,877	12.1
Total Units	6,939	7,320	7,434	80,987	7.1
Permits					
Single-Family Unit	62	65	26	234	-58.1
Duplex Units	0	0	0	4	--
3 to 4 Units	0	0	0	3	--
5+ Units	0	0	1	4	--
Total Permits	62	65	27	245	-56.5
Employment					
Unemployment Rate (%)	7.2	6.2	4.4	6.5	-39
Average Wage by Industry (\$)					
Education and health services	63,252	78,894	80,902	50,500	27.9
Goods-producing	35,457	54,082	39,003	62,280	10
Natural resources and mining	--	28,801	27,555	63,021	--
Professional and business services	55,327	53,008	74,843	76,029	35.3
Service-providing	52,218	61,333	72,039	51,935	38
Trade, transportation, and utilities	45,492	39,544	49,828	43,972	9.5

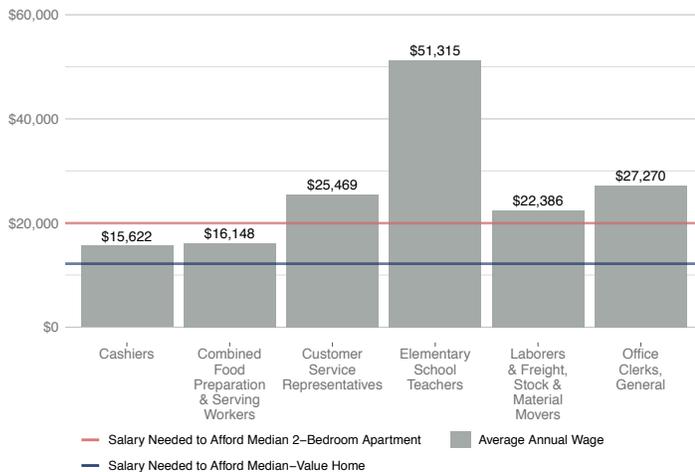
Northhampton County



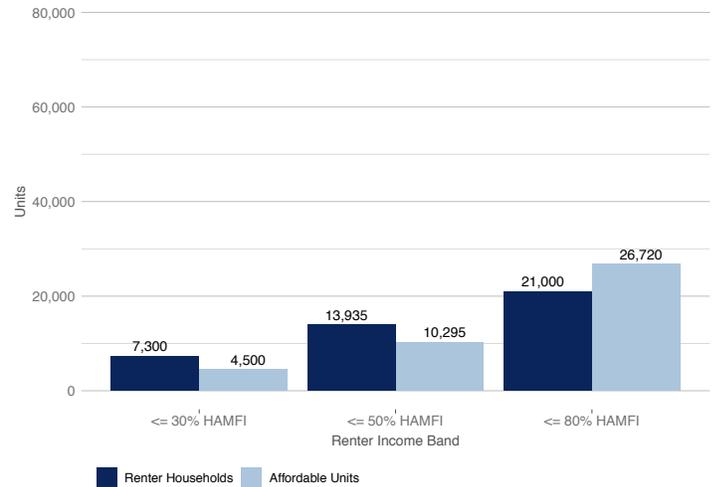
County Type:
SMALL URBAN

	Rent Burden	Homeownership	Median Household Income	Median Rent	Population
County	49.4%	71.6%	\$65,390	\$997	300,941
State Average	44.9%	69.0%	\$56,951	\$885	190,903

Occupational Wages and Housing Costs, 2017



Supply of Affordable Units by Renter Income, 2015



	2000	2010	2017	PA Average	% Change (2000-2017)
Socioeconomics					
Average Household Size	2.5	2.5	2.5	2.5	0.8
Population					
Total Population	267,066	297,735	300,941	190,903	12.7
Under 5 (%)	5.6	5.5	5	5.6	-10.3
5 to 17 (%)	17.8	16.4	15.4	15.5	-13.1
18 to 24 (%)	9.2	9.9	10.1	9.5	8.8
25 to 34 (%)	12	10.8	11.6	12.9	-3.6
35 to 44 (%)	16.3	13.2	11.8	11.7	-27.8
45 to 54 (%)	14.2	15.7	14.3	13.8	0.5
55 to 64 (%)	9.1	12.9	14.1	13.9	54.1
65+ (%)	15.7	15.7	17.8	17.1	12.9
Race					
Asian (%)	1.4	2.4	2.8	3.2	104.3
Black (%)	2.6	4.4	4.7	10.6	81.6
White (%)	88.2	81	77.9	77.3	-11.7
Hispanic or Latino (%)	6.7	10.5	12.4	6.8	85.5
Disabled (%)	--	--	14.8	13.7	--
65+ Disabled (%)	--	--	32.4	34.3	--
Veterans (%)	13.7	10.7	7.9	8	-42
Median Household Income (\$)	66,733	66,249	65,390	56,951	-2
Families Below Poverty Level (%)	5.7	6.3	6.6	8.9	16.1
Transportation					
Average Commute Time (min)	24	28	28	27	14
Commute by Car (%)	1.1	1.4	1.9	84.9	72.7
Commute by Transit (%)	91.9	91.5	90.2	5.6	-1.8
Technology					
Homes with Internet Access (%)	--	--	89	81	--
Climate					
Housing Units in 100-year Floodplain (%)	--	--	2.4	2.9	--

	2000	2010	2017	PA Average	% Change (2000-2017)
Housing					
Median Home Value (\$)	169,580	248,934	209,800	170,500	23.7
Median Gross Rent (\$)	822	935	997	885	21.3
Monthly Rent					
1 Bedroom (\$)	--	--	763	742	--
2 Bedroom (\$)	--	--	1,015	911	--
Rent Burden (%)	35.2	44.9	49.4	44.9	40.4
Vacancy (%)	4.8	5.6	7	11.4	45.4
Homeownership (%)	73.3	72.8	71.6	69	-2.3
Median Year Structure Built	1958	1964	1966	1962	0.4
Single-Family (%)	77.7	79.9	79.1	75.7	1.9
Housing Units					
Single-Family	82,884	95,169	96,903	63,893	16.9
2 to 4	10,824	10,136	10,247	7,218	-5.3
5+	9,579	10,366	12,438	9,877	29.8
Total Units	103,287	115,671	119,588	80,987	15.8
Permits					
Single-Family Unit	1,091	377	333	234	-69.5
Duplex Units	1	8	9	4	800
3 to 4 Units	22	8	0	3	-100
5+ Units	5	10	3	4	-40
Total Permits	1,119	403	345	245	-69.2
Employment					
Unemployment Rate (%)	4.6	6.6	5.7	6.5	24.1
Average Wage by Industry (\$)					
Education and health services	44,450	47,254	47,193	50,500	6.2
Goods-producing	53,941	60,112	64,238	62,280	19.1
Natural resources and mining	58,917	29,532	35,461	63,021	-39.8
Professional and business services	43,763	53,215	49,622	76,029	13.4
Service-providing	38,879	41,734	42,197	51,935	8.5
Trade, transportation, and utilities	37,374	39,385	40,153	43,972	7.4

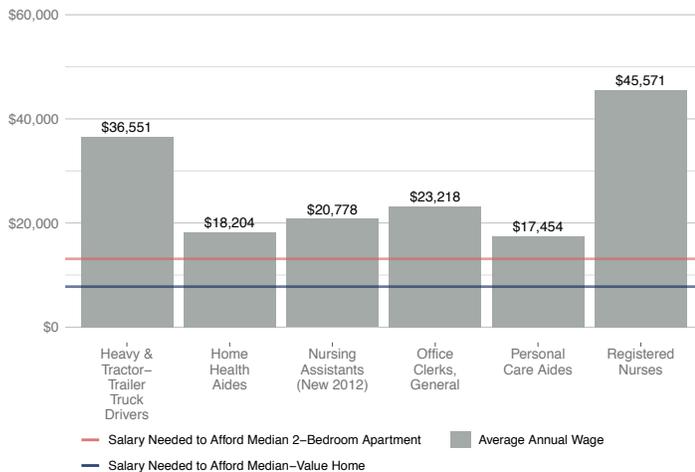
Northumberland County



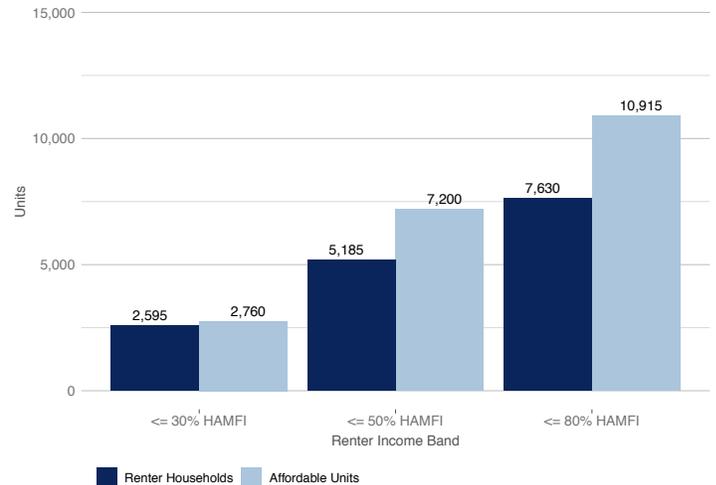
County Type:
SMALL URBAN

	Rent Burden	Homeownership	Median Household Income	Median Rent	Population
County	38.9%	71.3%	\$44,534	\$636	93,038
State Average	44.9%	69.0%	\$56,951	\$885	190,903

Occupational Wages and Housing Costs, 2017



Supply of Affordable Units by Renter Income, 2015



	2000	2010	2017	PA Average	% Change (2000-2017)
Socioeconomics					
Average Household Size	2.3	2.3	2.3	2.5	-3.4
Population					
Total Population	94,556	94,528	93,038	190,903	-1.6
Under 5 (%)	5.1	5.6	5.3	5.6	3.4
5 to 17 (%)	16.8	15	14.6	15.5	-13.1
18 to 24 (%)	7	7.7	7.5	9.5	7.6
25 to 34 (%)	12.3	11.3	11.8	12.9	-4
35 to 44 (%)	15.3	12.5	11.7	11.7	-23.6
45 to 54 (%)	14.1	15.4	14.2	13.8	0.5
55 to 64 (%)	10.3	14	14.9	13.9	44.1
65+ (%)	19	18.5	20	17.1	5.2
Race					
Asian (%)	0.2	0.3	0.3	3.2	59.4
Black (%)	1.5	1.9	2.5	10.6	66.1
White (%)	96.6	94.3	93	77.3	-3.7
Hispanic or Latino (%)	1.1	2.4	3.2	6.8	187
Disabled (%)	--	--	19.3	13.7	--
65+ Disabled (%)	--	--	36.8	34.3	--
Veterans (%)	16	13.3	10	8	-37.4
Median Household Income (\$)	46,197	43,278	44,534	56,951	-3.6
Families Below Poverty Level (%)	8.7	9.9	9.9	8.9	13.7
Transportation					
Average Commute Time (min)	23	23	23	27	-0.4
Commute by Car (%)	0.3	0.1	0.1	84.9	-66.7
Commute by Transit (%)	91.9	91.7	92	5.6	0.1
Technology					
Homes with Internet Access (%)	--	--	61	81	--
Climate					
Housing Units in 100-year Floodplain (%)	--	--	5.7	2.9	--

	2000	2010	2017	PA Average	% Change (2000-2017)
Housing					
Median Home Value (\$)	99,921	105,414	112,300	170,500	12.4
Median Gross Rent (\$)	555	591	636	885	14.6
Monthly Rent					
1 Bedroom (\$)	--	--	454	742	--
2 Bedroom (\$)	--	--	648	911	--
Rent Burden (%)	29.6	37.9	38.9	44.9	31.6
Vacancy (%)	10	13	13.4	11.4	34
Homeownership (%)	73.5	72.4	71.3	69	-3.1
Median Year Structure Built	1941	1944	1950	1962	0.5
Single-Family (%)	78.9	79.9	81.3	75.7	3.1
Housing Units					
Single-Family	34,062	35,866	36,902	63,893	8.3
2 to 4	3,987	4,143	3,100	7,218	-22.2
5+	2,858	2,850	3,091	9,877	8.2
Total Units	40,907	42,859	43,093	80,987	5.3
Permits					
Single-Family Unit	163	122	51	234	-68.7
Duplex Units	1	1	1	4	0
3 to 4 Units	1	0	0	3	-100
5+ Units	0	0	1	4	--
Total Permits	165	123	53	245	-67.9
Employment					
Unemployment Rate (%)	5.2	7.5	5.1	6.5	-1.7
Average Wage by Industry (\$)					
Education and health services	29,153	32,927	35,399	50,500	21.4
Goods-producing	47,321	49,305	49,589	62,280	4.8
Natural resources and mining	33,996	35,550	35,306	63,021	3.9
Professional and business services	38,563	33,158	57,694	76,029	49.6
Service-providing	29,639	32,996	35,694	51,935	20.4
Trade, transportation, and utilities	31,531	38,515	38,473	43,972	22

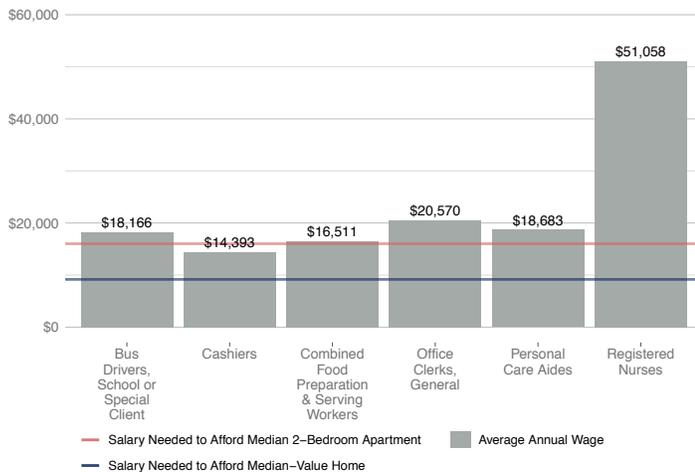
Perry County



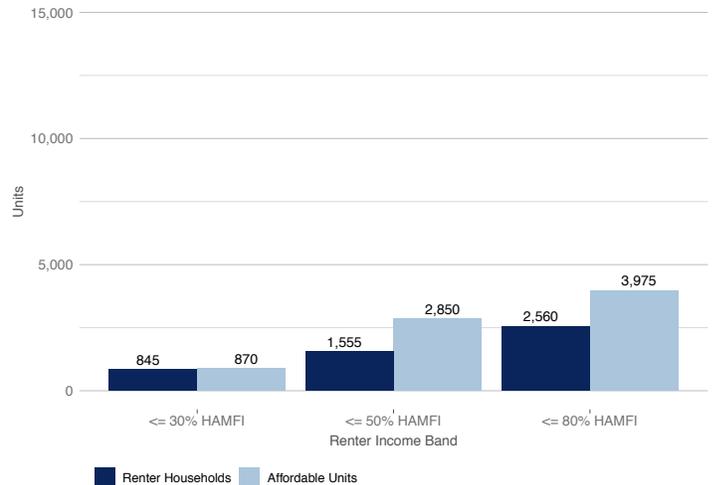
County Type:
RURAL

	Rent Burden	Homeownership	Median Household Income	Median Rent	Population
County	31.1%	80.1%	\$60,847	\$760	45,878
State Average	44.9%	69.0%	\$56,951	\$885	190,903

Occupational Wages and Housing Costs, 2017



Supply of Affordable Units by Renter Income, 2015



	2000	2010	2017	PA Average	% Change (2000-2017)
Socioeconomics					
Average Household Size	2.6	2.5	2.5	2.5	-2.3
Population					
Total Population	43,602	45,969	45,878	190,903	5.2
Under 5 (%)	6.1	6	5.7	5.6	-6.2
5 to 17 (%)	19.4	17.3	16	15.5	-17.4
18 to 24 (%)	7.4	7.8	7.7	9.5	4.2
25 to 34 (%)	13.1	11	11.4	12.9	-12.9
35 to 44 (%)	16.7	13.7	11.9	11.7	-28.7
45 to 54 (%)	15.5	16.1	15.1	13.8	-2.7
55 to 64 (%)	9.5	14.5	15.3	13.9	60.1
65+ (%)	12.3	13.7	16.9	17.1	37.6
Race					
Asian (%)	0.1	0.4	0.4	3.2	142.7
Black (%)	0.4	0.6	0.9	10.6	107.8
White (%)	98.1	96.6	95.8	77.3	-2.4
Hispanic or Latino (%)	0.7	1.3	1.8	6.8	155.4
Disabled (%)	--	--	16.6	13.7	--
65+ Disabled (%)	--	--	32.7	34.3	--
Veterans (%)	14.6	12.7	10.2	8	-29.8
Median Household Income (\$)	61,827	59,369	60,847	56,951	-1.6
Families Below Poverty Level (%)	5.4	6.5	4.6	8.9	-14.7
Transportation					
Average Commute Time (min)	35	32	33	27	-6.1
Commute by Car (%)	0.5	0.4	0.4	84.9	-20
Commute by Transit (%)	93	91.7	91.5	5.6	-1.6
Technology					
Homes with Internet Access (%)	--	--	73	81	--
Climate					
Housing Units in 100-year Floodplain (%)	--	--	7.9	2.9	--

	2000	2010	2017	PA Average	% Change (2000-2017)
Housing					
Median Home Value (\$)	135,607	163,250	164,000	170,500	20.9
Median Gross Rent (\$)	675	711	760	885	12.6
Monthly Rent					
1 Bedroom (\$)	--	--	548	742	--
2 Bedroom (\$)	--	--	764	911	--
Rent Burden (%)	25	29.8	31.1	44.9	24
Vacancy (%)	11.9	12.3	13.4	11.4	12.9
Homeownership (%)	79.8	79.4	80.1	69	0.4
Median Year Structure Built	1971	1972	1975	1962	0.2
Single-Family (%)	76.2	78.5	79.1	75.7	3.8
Housing Units					
Single-Family	14,436	15,931	16,376	63,893	13.4
2 to 4	885	837	880	7,218	-0.6
5+	853	910	914	9,877	7.2
Total Units	16,174	17,678	18,170	80,987	12.3
Permits					
Single-Family Unit	156	89	100	234	-35.9
Duplex Units	3	0	0	4	-100
3 to 4 Units	1	0	0	3	-100
5+ Units	0	0	0	4	--
Total Permits	160	89	100	245	-37.5
Employment					
Unemployment Rate (%)	3.7	6.2	4.3	6.5	15.7
Average Wage by Industry (\$)					
Education and health services	29,661	28,498	31,435	50,500	6
Goods-producing	36,805	39,282	39,450	62,280	7.2
Natural resources and mining	27,341	30,293	32,775	63,021	19.9
Professional and business services	37,233	31,741	35,172	76,029	-5.5
Service-providing	25,298	25,835	27,076	51,935	7
Trade, transportation, and utilities	25,596	25,017	24,081	43,972	-5.9

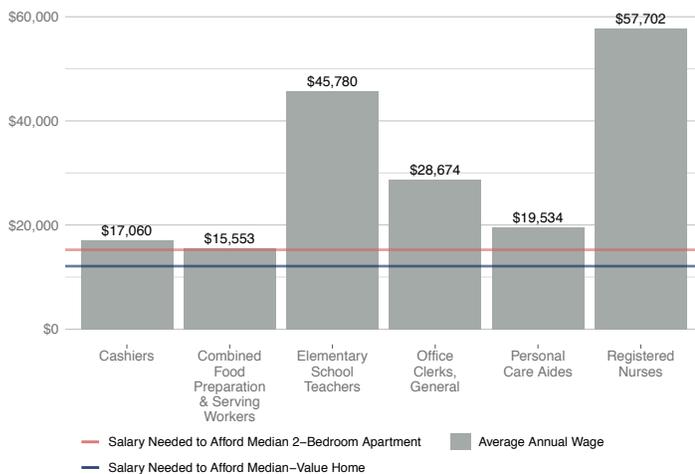
Philadelphia County



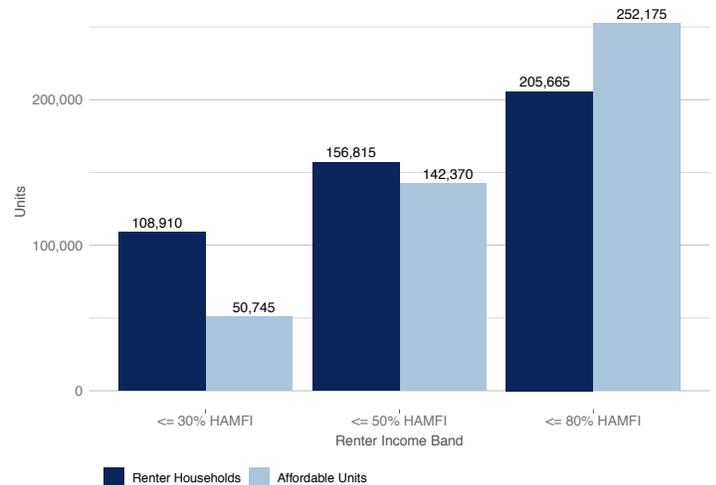
County Type:
LARGE URBAN

	Rent Burden	Homeownership	Median Household Income	Median Rent	Population
County	49.6%	52.2%	\$40,649	\$970	1,569,657
State Average	44.9%	69.0%	\$56,951	\$885	190,903

Occupational Wages and Housing Costs, 2017



Supply of Affordable Units by Renter Income, 2015



	2000	2010	2017	PA Average	% Change (2000-2017)
Socioeconomics					
Average Household Size	2.5	2.5	2.6	2.5	3.6
Population					
Total Population	1,517,550	1,526,006	1,569,657	190,903	3.4
Under 5 (%)	6.5	6.6	6.9	5.6	6.1
5 to 17 (%)	18.8	15.9	15.2	15.5	-19.4
18 to 24 (%)	11.1	13.3	11	9.5	-0.9
25 to 34 (%)	14.8	16.1	18.3	12.9	23.8
35 to 44 (%)	14.5	12.3	12.2	11.7	-15.5
45 to 54 (%)	12	13	12	13.8	0.1
55 to 64 (%)	8.3	10.5	11.5	13.9	38.9
65+ (%)	14.1	12.1	12.9	17.1	-8.2
Race					
Asian (%)	4.4	6.3	7	3.2	59.2
Black (%)	42.6	42.2	41.3	10.6	-2.9
White (%)	42.5	36.9	34.9	77.3	-17.7
Hispanic or Latino (%)	8.5	12.3	14.1	6.8	66.3
Disabled (%)	--	--	19	13.7	--
65+ Disabled (%)	--	--	42.2	34.3	--
Veterans (%)	10.9	7.3	5	8	-54.4
Median Household Income (\$)	45,359	40,870	40,649	56,951	-10.4
Families Below Poverty Level (%)	18.4	20	19.9	8.9	8.5

Transportation					
Average Commute Time (min)	32	32	33	27	2.8
Commute by Car (%)	25.4	26.2	25.3	84.9	-0.4
Commute by Transit (%)	62	60.1	59.4	5.6	-4.2

Technology					
Homes with Internet Access (%)	--	--	82	81	--

Climate					
Housing Units in 100-year Floodplain (%)	--	--	1.1	2.9	--

	2000	2010	2017	PA Average	% Change (2000-2017)
Housing					
Median Home Value (\$)	87,074	152,427	151,500	170,500	74
Median Gross Rent (\$)	812	923	970	885	19.5
Monthly Rent					
1 Bedroom (\$)	--	--	880	742	--
2 Bedroom (\$)	--	--	1,008	911	--
Rent Burden (%)	42.5	51.4	49.6	44.9	16.6
Vacancy (%)	10.9	10.5	13	11.4	20
Homeownership (%)	59.3	54.1	52.2	69	-11.9
Median Year Structure Built	1945	1946	1946	1962	0.1
Single-Family (%)	68.2	67.1	66.9	75.7	-1.8
Housing Units					
Single-Family	451,445	448,573	455,126	63,893	0.8
2 to 4	99,223	101,520	99,796	7,218	0.6
5+	110,285	117,459	122,706	9,877	11.3
Total Units	660,953	667,552	677,628	80,987	2.5
Permits					
Single-Family Unit	95	447	783	234	724.2
Duplex Units	9	102	121	4	1244.4
3 to 4 Units	4	42	111	3	2675
5+ Units	20	15	79	4	295
Total Permits	128	606	1,094	245	754.7

Employment					
Unemployment Rate (%)	10.9	12.6	11.3	6.5	3.9
Average Wage by Industry (\$)					
Education and health services	49,542	58,672	60,554	50,500	22.2
Goods-producing	57,313	64,347	68,402	62,280	19.3
Natural resources and mining	21,687	27,950	32,515	63,021	49.9
Professional and business services	77,026	91,258	95,016	76,029	23.4
Service-providing	55,417	60,945	63,214	51,935	14.1
Trade, transportation, and utilities	43,263	40,946	43,838	43,972	1.3

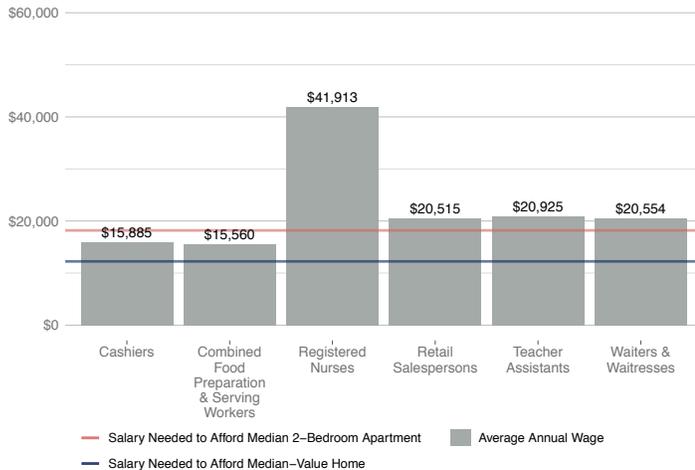
Pike County



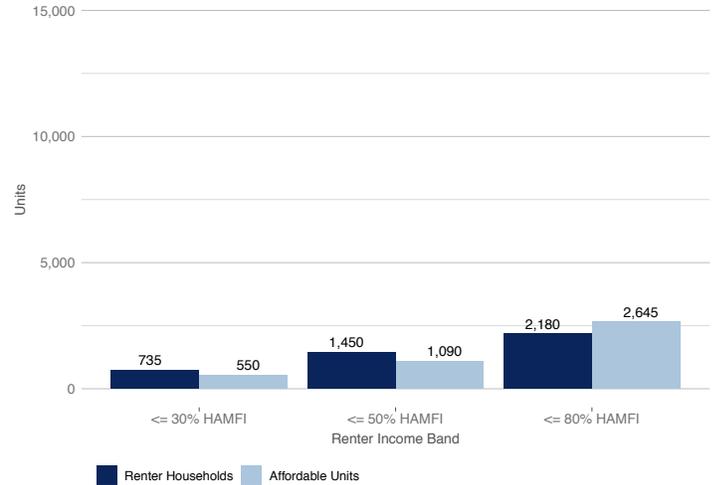
County Type:
RURAL

	Rent Burden	Homeownership	Median Household Income	Median Rent	Population
County	57.7%	84.1%	\$63,417	\$1,138	55,687
State Average	44.9%	69.0%	\$56,951	\$885	190,903

Occupational Wages and Housing Costs, 2017



Supply of Affordable Units by Renter Income, 2015



	2000	2010	2017	PA Average	% Change (2000-2017)
Socioeconomics					
Average Household Size	2.6	2.6	2.6	2.5	-1.5
Population					
Total Population	46,302	57,369	55,687	190,903	20.3
Under 5 (%)	5.9	4.9	3.7	5.6	-37.7
5 to 17 (%)	20.8	18.4	15.7	15.5	-24.4
18 to 24 (%)	5.3	7.1	8.1	9.5	51.4
25 to 34 (%)	10	8.5	8.7	12.9	-12.5
35 to 44 (%)	17.7	13.2	11.1	11.7	-37.4
45 to 54 (%)	14.2	17.6	16.3	13.8	15.4
55 to 64 (%)	11	14	15.8	13.9	44.5
65+ (%)	15.2	16.2	20.5	17.1	35.4
Race					
Asian (%)	0.6	1	1.2	3.2	98
Black (%)	3.1	5.3	5.7	10.6	83.6
White (%)	89.8	82.9	81.1	77.3	-9.6
Hispanic or Latino (%)	5	9	10.3	6.8	106.8
Disabled (%)	--	--	18.2	13.7	--
65+ Disabled (%)	--	--	32.2	34.3	--
Veterans (%)	17.4	12.8	9.4	8	-45.8
Median Household Income (\$)	65,809	64,086	63,417	56,951	-3.6
Families Below Poverty Level (%)	5.1	7	7.4	8.9	45.7
Transportation					
Average Commute Time (min)	46	42	44	27	-3.9
Commute by Car (%)	2.9	2.6	3	84.9	3.4
Commute by Transit (%)	91.5	89.7	88	5.6	-3.8
Technology					
Homes with Internet Access (%)	--	--	100	81	--
Climate					
Housing Units in 100-year Floodplain (%)	--	--	2	2.9	--

	2000	2010	2017	PA Average	% Change (2000-2017)
Housing					
Median Home Value (\$)	167,724	245,665	183,400	170,500	9.3
Median Gross Rent (\$)	1,001	1,091	1,138	885	13.7
Monthly Rent					
1 Bedroom (\$)	--	--	811	742	--
2 Bedroom (\$)	--	--	1,020	911	--
Rent Burden (%)	39.6	50.6	57.7	44.9	45.9
Vacancy (%)	49.7	42.8	45	11.4	-9.4
Homeownership (%)	84.8	85.8	84.1	69	-0.8
Median Year Structure Built	1981	1983	1984	1962	0.2
Single-Family (%)	82.7	90.2	93.3	75.7	12.8
Housing Units					
Single-Family	28,683	34,440	36,288	63,893	26.5
2 to 4	647	884	756	7,218	16.8
5+	225	549	493	9,877	119.1
Total Units	29,555	35,873	37,537	80,987	27
Permits					
Single-Family Unit	469	189	86	234	-81.7
Duplex Units	0	0	0	4	--
3 to 4 Units	0	0	0	3	--
5+ Units	1	0	0	4	-100
Total Permits	470	189	86	245	-81.7
Employment					
Unemployment Rate (%)	5.4	9.9	7.8	6.5	45.7
Average Wage by Industry (\$)					
Education and health services	31,963	33,031	32,057	50,500	0.3
Goods-producing	45,262	40,167	41,398	62,280	-8.5
Natural resources and mining	--	32,328	41,205	63,021	--
Professional and business services	43,985	53,453	42,118	76,029	-4.2
Service-providing	27,142	27,199	27,363	51,935	0.8
Trade, transportation, and utilities	25,427	25,949	25,896	43,972	1.8

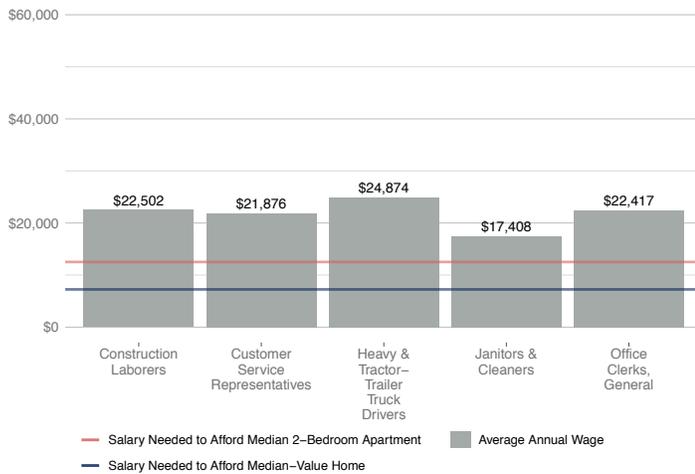
Potter County



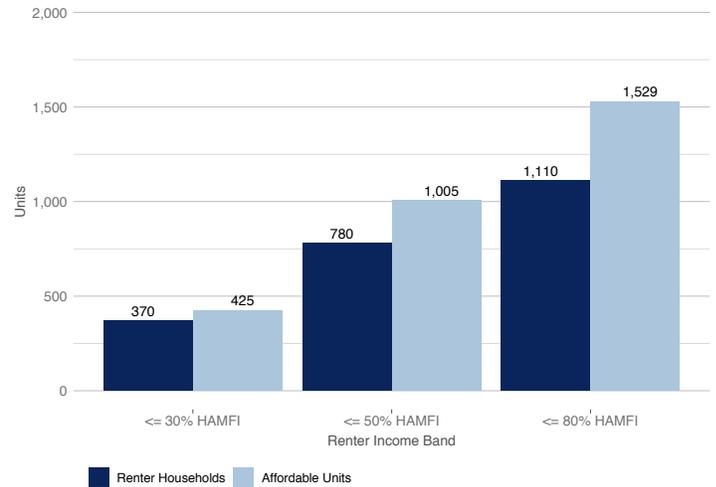
County Type:
RURAL

	Rent Burden	Homeownership	Median Household Income	Median Rent	Population
County	42.1%	77.2%	\$41,406	\$653	17,070
State Average	44.9%	69.0%	\$56,951	\$885	190,903

Occupational Wages and Housing Costs, 2017



Supply of Affordable Units by Renter Income, 2015



	2000	2010	2017	PA Average	% Change (2000-2017)
Socioeconomics					
Population Household Size	2.5	2.4	2.6	2.5	1.2
Population					
Total Population	18,080	17,457	17,070	190,903	-5.6
Under 5 (%)	6.2	5.6	5.2	5.6	-15.3
5 to 17 (%)	19.8	16.8	15.9	15.5	-19.9
18 to 24 (%)	6.9	7	7.4	9.5	7.1
25 to 34 (%)	11.4	9.4	9.7	12.9	-15.3
35 to 44 (%)	14.7	11.4	10.1	11.7	-31.7
45 to 54 (%)	13.8	15.5	13.7	13.8	-0.3
55 to 64 (%)	10.6	14.9	15.9	13.9	50.3
65+ (%)	16.7	19.5	22.2	17.1	33.2
Race					
Asian (%)	0.5	0.3	0.3	3.2	-34.1
Black (%)	0.3	0.3	0.4	10.6	28.3
White (%)	97.7	97.4	96.7	77.3	-1
Hispanic or Latino (%)	0.6	1	1.2	6.8	117
Disabled (%)	--	--	21.4	13.7	--
65+ Disabled (%)	--	--	39.2	34.3	--
Veterans (%)	16.7	15.2	11.4	8	-31.5
Median Household Income (\$)	47,582	44,190	41,406	56,951	-13
Families Below Poverty Level (%)	9.3	9.9	10.3	8.9	10.8

Transportation

	2000	2010	2017	PA Average	% Change
Average Commute Time (min)	23	22	24	27	5.6
Commute by Car (%)	0.1	0.2	0	84.9	-100
Commute by Transit (%)	87.8	87.7	89	5.6	1.4

Technology

	2000	2010	2017	PA Average	% Change
Homes with Internet Access (%)	--	--	86	81	--

Climate

	2000	2010	2017	PA Average	% Change
Housing Units in 100-year Floodplain (%)	--	--	11.6	2.9	--

	2000	2010	2017	PA Average	% Change (2000-2017)
Housing					
Median Home Value (\$)	100,635	101,017	103,700	170,500	3
Median Gross Rent (\$)	617	653	653	885	5.8
Monthly Rent					
1 Bedroom (\$)	--	--	499	742	--
2 Bedroom (\$)	--	--	604	911	--
Rent Burden (%)	31.5	42.8	42.1	44.9	33.6
Vacancy (%)	42.4	44.1	49.6	11.4	17.1
Homeownership (%)	77.3	76.4	77.2	69	-0.2
Median Year Structure Built	1961	1966	1969	1962	0.4
Single-Family (%)	76.8	79.4	80.7	75.7	5
Housing Units					
Single-Family	9,337	10,252	10,471	63,893	12.1
2 to 4	528	490	393	7,218	-25.6
5+	240	275	339	9,877	41.2
Total Units	10,105	11,017	11,203	80,987	10.9
Permits					
Single-Family Unit	105	30	8	234	-92.4
Duplex Units	0	0	0	4	--
3 to 4 Units	0	0	0	3	--
5+ Units	0	0	0	4	--
Total Permits	105	30	8	245	-92.4

Employment

	2000	2010	2017	PA Average	% Change
Unemployment Rate (%)	6.2	8.4	6.7	6.5	8.5
Average Wage by Industry (\$)					
Education and health services	40,040	42,385	43,470	50,500	8.6
Goods-producing	33,908	43,296	44,479	62,280	31.2
Natural resources and mining	35,165	33,196	30,479	63,021	-13.3
Professional and business services	--	27,210	48,327	76,029	--
Service-providing	42,711	38,477	41,851	51,935	-2
Trade, transportation, and utilities	29,538	34,835	39,943	43,972	35.2

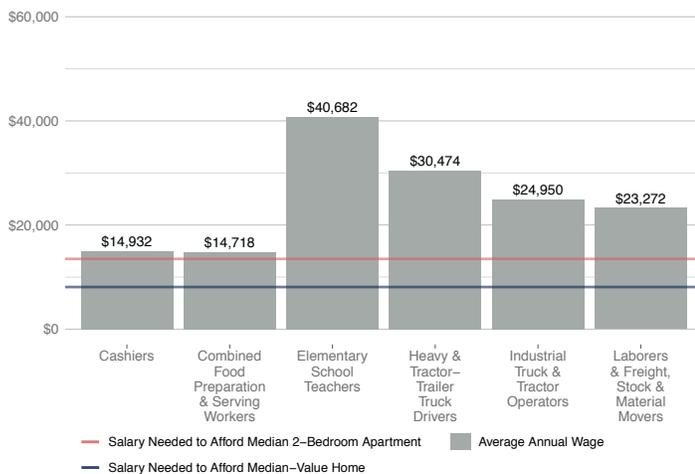
Schuykill County



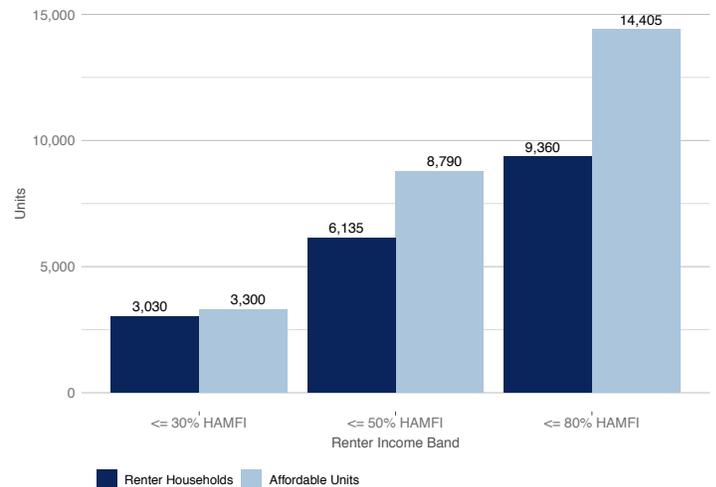
County Type:
SMALL URBAN

	Rent Burden	Homeownership	Median Household Income	Median Rent	Population
County	38.9%	74.8%	\$47,642	\$662	144,287
State Average	44.9%	69.0%	\$56,951	\$885	190,903

Occupational Wages and Housing Costs, 2017



Supply of Affordable Units by Renter Income, 2015



	2000	2010	2017	PA Average	% Change (2000-2017)
Socioeconomics					
Average Household Size	2.4	2.3	2.3	2.5	-1.3
Population					
Total Population	150,336	148,289	144,287	190,903	-4
Under 5 (%)	4.9	5.2	4.8	5.6	-2.1
5 to 17 (%)	16	14.9	14.8	15.5	-7
18 to 24 (%)	7.2	7.3	7.3	9.5	1.1
25 to 34 (%)	13	11.5	11.7	12.9	-10.1
35 to 44 (%)	15.3	13.7	12.6	11.7	-17.5
45 to 54 (%)	14.1	15.6	14.7	13.8	4
55 to 64 (%)	9.7	13.7	14.7	13.9	52.3
65+ (%)	19.9	18.1	19.4	17.1	-2.5
Race					
Asian (%)	0.4	0.5	0.5	3.2	19.4
Black (%)	2	2.6	2.6	10.6	28.6
White (%)	96	93.2	91.7	77.3	-4.4
Hispanic or Latino (%)	1.1	2.8	3.8	6.8	245.2
Disabled (%)	--	--	20.6	13.7	--
65+ Disabled (%)	--	--	38.5	34.3	--
Veterans (%)	15.8	13.3	10.3	8	-34.6
Median Household Income (\$)	48,240	47,707	47,642	56,951	-1.2
Families Below Poverty Level (%)	6.7	8.2	9.1	8.9	36.1

Transportation					
Average Commute Time (min)	25	25	26	27	3.2
Commute by Car (%)	0.4	0.5	0.7	84.9	75
Commute by Transit (%)	92.3	92.5	93.2	5.6	1

Technology					
Homes with Internet Access (%)	--	--	71	81	--

Climate					
Housing Units in 100-year Floodplain (%)	--	--	6.9	2.9	--

	2000	2010	2017	PA Average	% Change (2000-2017)
Housing					
Median Home Value (\$)	91,214	99,664	96,200	170,500	5.5
Median Gross Rent (\$)	541	612	662	885	22.4
Monthly Rent					
1 Bedroom (\$)	--	--	470	742	--
2 Bedroom (\$)	--	--	674	911	--
Rent Burden (%)	28.3	36.5	38.9	44.9	37.4
Vacancy (%)	10.7	13.2	15.7	11.4	46.7
Homeownership (%)	78	75.6	74.8	69	-4.1
Median Year Structure Built	1939	1940	1943	1962	0.2
Single-Family (%)	81.9	83.3	82.9	75.7	1.2
Housing Units					
Single-Family	55,521	57,732	57,806	63,893	4.1
2 to 4	5,502	4,701	5,303	7,218	-3.6
5+	3,804	4,051	3,855	9,877	1.3
Total Units	64,827	66,484	66,964	80,987	3.3
Permits					
Single-Family Unit	289	186	105	234	-63.7
Duplex Units	0	1	0	4	--
3 to 4 Units	0	0	0	3	--
5+ Units	11	0	0	4	-100
Total Permits	300	187	105	245	-65

Employment					
Unemployment Rate (%)	5.9	7.6	6.9	6.5	18.3
Average Wage by Industry (\$)					
Education and health services	37,810	38,892	38,042	50,500	0.6
Goods-producing	44,197	47,458	52,374	62,280	18.5
Natural resources and mining	40,484	40,026	44,830	63,021	10.7
Professional and business services	40,345	40,192	41,327	76,029	2.4
Service-providing	31,052	33,702	34,410	51,935	10.8
Trade, transportation, and utilities	29,916	32,761	35,597	43,972	19

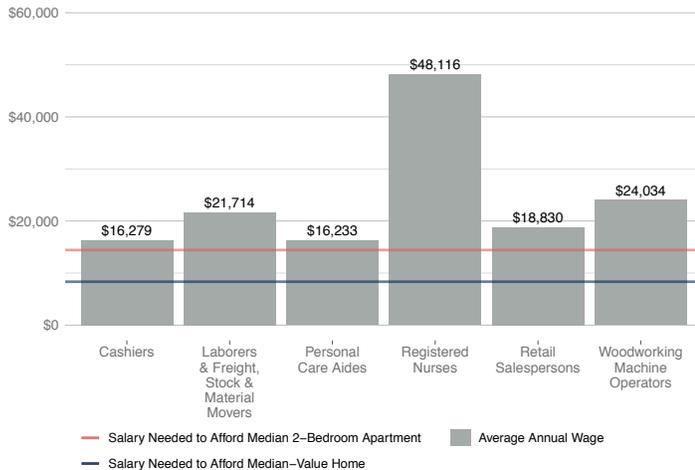
Snyder County



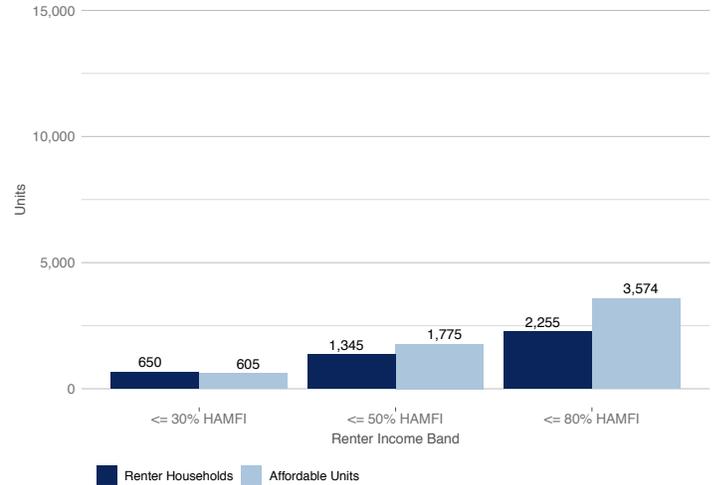
County Type:
RURAL

	Rent Burden	Homeownership	Median Household Income	Median Rent	Population
County	32.4%	72.7%	\$54,182	\$714	40,570
State Average	44.9%	69.0%	\$56,951	\$885	190,903

Occupational Wages and Housing Costs, 2017



Supply of Affordable Units by Renter Income, 2015



	2000	2010	2017	PA Average	% Change (2000-2017)
Socioeconomics					
Average Household Size	2.6	2.5	2.6	2.5	1.9
Population					
Total Population	37,546	39,702	40,570	190,903	8.1
Under 5 (%)	5.6	6.1	5.6	5.6	0.2
5 to 17 (%)	18.4	16.3	16	15.5	-13.3
18 to 24 (%)	11.2	12.5	12.2	9.5	8.8
25 to 34 (%)	12.2	10.3	11	12.9	-9.2
35 to 44 (%)	15.2	12.4	11.1	11.7	-27
45 to 54 (%)	13.5	14.3	13.4	13.8	-0.7
55 to 64 (%)	9.8	12.6	13.3	13.9	36.1
65+ (%)	14	15.5	17.3	17.1	23.2
Race					
Asian (%)	0.4	0.5	0.7	3.2	79.6
Black (%)	0.8	0.9	0.8	10.6	4.8
White (%)	97.4	96	95.2	77.3	-2.3
Hispanic or Latino (%)	1	1.7	2.2	6.8	122.3
Disabled (%)	--	--	14.5	13.7	--
65+ Disabled (%)	--	--	31.1	34.3	--
Veterans (%)	11.8	9.7	7.2	8	-39.1
Median Household Income (\$)	53,082	50,410	54,182	56,951	2.1
Families Below Poverty Level (%)	6.7	6.7	8.6	8.9	27.9

Transportation					
Average Commute Time (min)	22	22	23	27	4.1
Commute by Car (%)	0.6	0.2	0.3	84.9	-50
Commute by Transit (%)	86.5	88.1	87.3	5.6	0.9

Technology					
Homes with Internet Access (%)	--	--	61	81	--

Climate					
Housing Units in 100-year Floodplain (%)	--	--	4.8	2.9	--

	2000	2010	2017	PA Average	% Change (2000-2017)
Housing					
Median Home Value (\$)	125,329	138,560	154,800	170,500	23.5
Median Gross Rent (\$)	627	689	714	885	13.9
Monthly Rent					
1 Bedroom (\$)	--	--	561	742	--
2 Bedroom (\$)	--	--	695	911	--
Rent Burden (%)	27.8	34.9	32.4	44.9	16.5
Vacancy (%)	8.3	8	10.7	11.4	28.7
Homeownership (%)	76.5	74.2	72.7	69	-5
Median Year Structure Built	1966	1971	1972	1962	0.3
Single-Family (%)	78.6	81.1	79.9	75.7	1.6
Housing Units					
Single-Family	11,708	12,892	13,034	63,893	11.3
2 to 4	1,002	847	1,117	7,218	11.5
5+	627	811	839	9,877	33.8
Total Units	13,337	14,550	14,990	80,987	12.4
Permits					
Single-Family Unit	110	75	84	234	-23.6
Duplex Units	0	3	0	4	--
3 to 4 Units	3	2	0	3	-100
5+ Units	0	0	0	4	--
Total Permits	113	80	84	245	-25.7

Employment					
Unemployment Rate (%)	3.8	6.1	3.6	6.5	-3.7
Average Wage by Industry (\$)					
Education and health services	33,387	40,299	38,884	50,500	16.5
Goods-producing	37,911	40,807	49,060	62,280	29.4
Natural resources and mining	23,197	28,572	32,278	63,021	39.1
Professional and business services	33,637	33,083	41,297	76,029	22.8
Service-providing	27,371	28,590	28,614	51,935	4.5
Trade, transportation, and utilities	29,337	28,281	27,303	43,972	-6.9

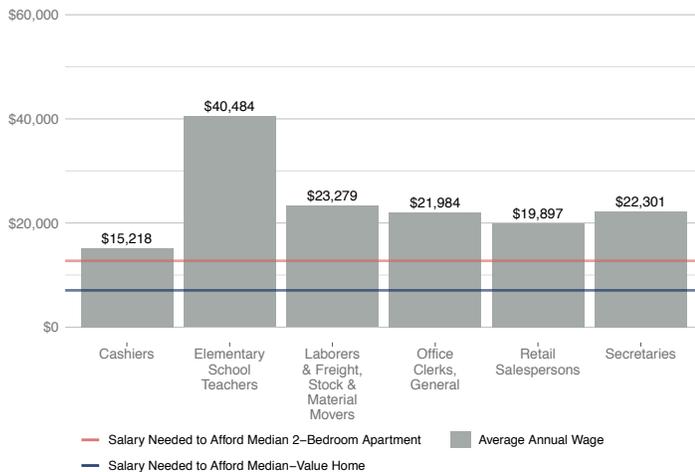
Somerset County



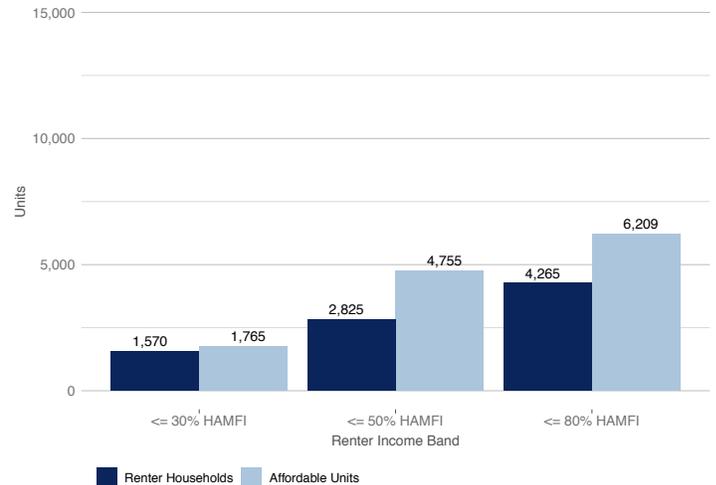
County Type:
RURAL

	Rent Burden	Homeownership	Median Household Income	Median Rent	Population
County	38.1%	77.9%	\$46,132	\$607	75,619
State Average	44.9%	69.0%	\$56,951	\$885	190,903

Occupational Wages and Housing Costs, 2017



Supply of Affordable Units by Renter Income, 2015



	2000	2010	2017	PA Average	% Change (2000-2017)
Socioeconomics					
Average Household Size	2.5	2.3	2.4	2.5	-3.7
Population					
Total Population	80,023	77,742	75,619	190,903	-5.5
Under 5 (%)	5.2	4.8	4.5	5.6	-14
5 to 17 (%)	17	14.7	13.8	15.5	-19
18 to 24 (%)	7.6	7.4	7.3	9.5	-3.9
25 to 34 (%)	12.4	11.1	11.3	12.9	-8.9
35 to 44 (%)	15.4	13.1	12.1	11.7	-21.8
45 to 54 (%)	14.3	16	14.4	13.8	0.8
55 to 64 (%)	10	14.4	15.7	13.9	57.7
65+ (%)	18	18.6	20.9	17.1	15.9
Race					
Asian (%)	0.2	0.3	0.4	3.2	79.7
Black (%)	1.6	2.4	2.6	10.6	66.3
White (%)	97.1	95.5	94.6	77.3	-2.6
Hispanic or Latino (%)	0.7	1.1	1.4	6.8	114.2
Disabled (%)	--	--	18.9	13.7	--
65+ Disabled (%)	--	--	35.9	34.3	--
Veterans (%)	14.1	11.8	9.6	8	-31.7
Median Household Income (\$)	45,602	44,188	46,132	56,951	1.2
Families Below Poverty Level (%)	9.1	9.1	9.3	8.9	1.6
Transportation					
Average Commute Time (min)	23	23	24	27	5.7
Commute by Car (%)	0.3	0.2	0.1	84.9	-66.7
Commute by Transit (%)	91.6	90.7	91.1	5.6	-0.5
Technology					
Homes with Internet Access (%)	--	--	71	81	--
Climate					
Housing Units in 100-year Floodplain (%)	--	--	5	2.9	--

	2000	2010	2017	PA Average	% Change (2000-2017)
Housing					
Median Home Value (\$)	95,496	103,948	103,100	170,500	8
Median Gross Rent (\$)	522	577	607	885	16.3
Monthly Rent					
1 Bedroom (\$)	--	--	459	742	--
2 Bedroom (\$)	--	--	589	911	--
Rent Burden (%)	29.4	37.3	38.1	44.9	29.7
Vacancy (%)	16	18.4	22.1	11.4	38
Homeownership (%)	78.1	76.8	77.9	69	-0.3
Median Year Structure Built	1956	1962	1964	1962	0.4
Single-Family (%)	74.5	77.4	76.2	75.7	2.3
Housing Units					
Single-Family	27,687	29,483	29,254	63,893	5.7
2 to 4	2,466	2,344	2,129	7,218	-13.7
5+	1,951	1,981	2,565	9,877	31.5
Total Units	32,104	33,808	33,948	80,987	5.7
Permits					
Single-Family Unit	210	108	67	234	-68.1
Duplex Units	9	0	0	4	-100
3 to 4 Units	2	1	1	3	-50
5+ Units	1	0	0	4	-100
Total Permits	222	109	68	245	-69.4
Employment					
Unemployment Rate (%)	5.7	7.3	6.1	6.5	6.3
Average Wage by Industry (\$)					
Education and health services	31,192	34,234	37,535	50,500	20.3
Goods-producing	37,899	50,135	49,468	62,280	30.5
Natural resources and mining	44,241	62,268	63,813	63,021	44.2
Professional and business services	42,247	41,408	43,187	76,029	2.2
Service-providing	27,782	30,542	32,450	51,935	16.8
Trade, transportation, and utilities	30,359	33,203	34,443	43,972	13.5

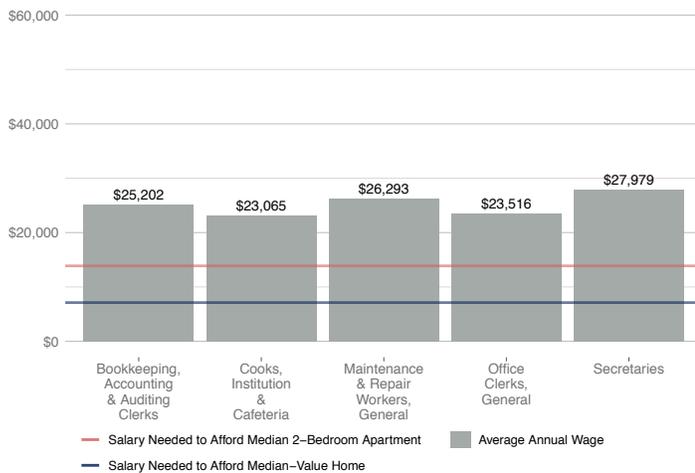
Sullivan County



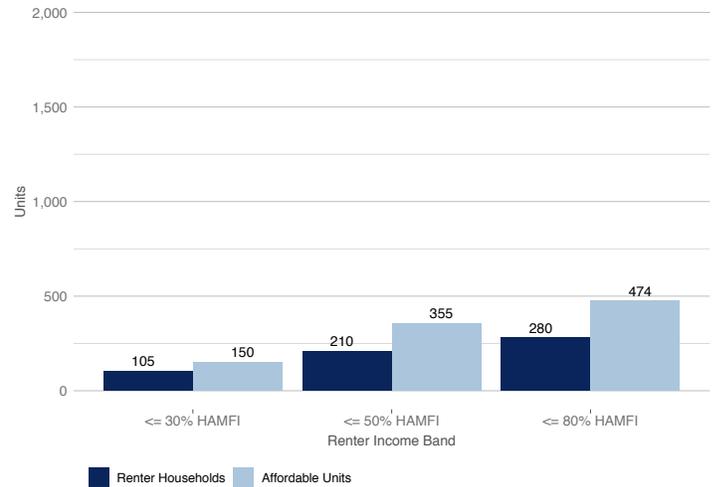
County Type:
RURAL

	Rent Burden	Homeownership	Median Household Income	Median Rent	Population
County	23.5%	81.5%	\$45,519	\$647	6,192
State Average	44.9%	69.0%	\$56,951	\$885	190,903

Occupational Wages and Housing Costs, 2017



Supply of Affordable Units by Renter Income, 2015



	2000	2010	2017	PA Average	% Change (2000-2017)
Socioeconomics					
Socioeconomic Index	2.3	2.2	2.2	2.5	-5.7
Population					
Total Population	6,556	6,428	6,192	190,903	-5.6
Under 5 (%)	4.3	4	3.1	5.6	-28
5 to 17 (%)	16.5	12	8.9	15.5	-46.4
18 to 24 (%)	7.9	9.1	8.9	9.5	12.6
25 to 34 (%)	9.4	7.9	8.7	12.9	-6.7
35 to 44 (%)	14.7	9.5	9.8	11.7	-33.3
45 to 54 (%)	13.1	16.7	14.6	13.8	10.9
55 to 64 (%)	12.2	16.6	19.1	13.9	56.9
65+ (%)	21.9	24.2	26.9	17.1	23.1
Race					
Asian (%)	0.1	0.3	0.5	3.2	229.4
Black (%)	2.1	2.5	2.5	10.6	15
White (%)	95.2	94.7	93.1	77.3	-2.2
Hispanic or Latino (%)	1.1	1.4	1.8	6.8	61.8
Disabled (%)	--	--	23.2	13.7	--
65+ Disabled (%)	--	--	39.1	34.3	--
Veterans (%)	18.2	14.5	12.8	8	-29.4
Median Household Income (\$)	44,670	40,869	45,519	56,951	1.9
Families Below Poverty Level (%)	7.4	8.1	6.5	8.9	-12.2
Transportation					
Average Commute Time (min)	25	28	32	27	24.5
Commute by Car (%)	0.4	0.5	0.1	84.9	-75
Commute by Transit (%)	84	90.1	89.5	5.6	6.5
Technology					
Homes with Internet Access (%)	--	--	91	81	--
Climate					
Housing Units in 100-year Floodplain (%)	--	--	5	2.9	--

	2000	2010	2017	PA Average	% Change (2000-2017)
Housing					
Median Home Value (\$)	115,337	135,967	148,500	170,500	28.8
Median Gross Rent (\$)	494	504	647	885	31
Monthly Rent					
1 Bedroom (\$)	--	--	425	742	--
2 Bedroom (\$)	--	--	593	911	--
Rent Burden (%)	27.6	33.6	23.5	44.9	-14.9
Vacancy (%)	55.8	55.9	58.4	11.4	4.6
Homeownership (%)	80.8	79.9	81.5	69	0.9
Median Year Structure Built	1959	1967	1971	1962	0.6
Single-Family (%)	81.1	81.1	82.5	75.7	1.8
Housing Units					
Single-Family	4,877	5,097	5,251	63,893	7.7
2 to 4	166	103	95	7,218	-42.8
5+	134	154	156	9,877	16.4
Total Units	5,177	5,354	5,502	80,987	6.3
Permits					
Single-Family Unit	25	24	10	234	-60
Duplex Units	0	0	0	4	--
3 to 4 Units	0	0	0	3	--
5+ Units	0	0	0	4	--
Total Permits	25	24	10	245	-60
Employment					
Unemployment Rate (%)	8.9	5	8.8	6.5	-1.2
Average Wage by Industry (\$)					
Education and health services	29,012	32,191	36,088	50,500	24.4
Goods-producing	31,582	0	38,677	62,280	22.5
Natural resources and mining	--	77,658	25,726	63,021	--
Professional and business services	17,838	20,490	25,705	76,029	44.1
Service-providing	24,182	26,474	30,566	51,935	26.4
Trade, transportation, and utilities	23,920	26,688	27,678	43,972	15.7

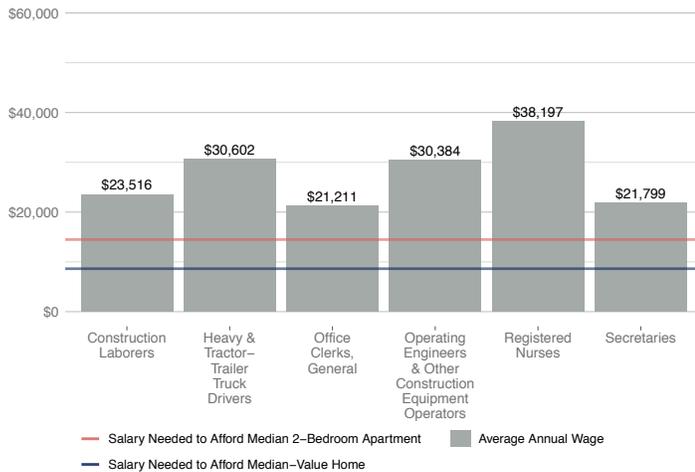
Susquehanna County



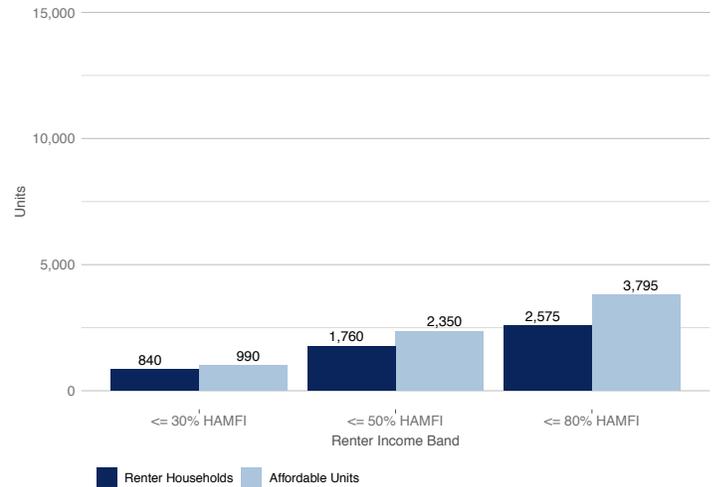
County Type:
RURAL

	Rent Burden	Homeownership	Median Household Income	Median Rent	Population
County	40.3%	77.1%	\$52,014	\$738	41,716
State Average	44.9%	69.0%	\$56,951	\$885	190,903

Occupational Wages and Housing Costs, 2017



Supply of Affordable Units by Renter Income, 2015



	2000	2010	2017	PA Average	% Change (2000-2017)
Socioeconomics					
Average Household Size	2.5	2.4	2.4	2.5	-5.9
Population					
Total Population	42,238	43,356	41,716	190,903	-1.2
Under 5 (%)	5.7	5	4.5	5.6	-21.5
5 to 17 (%)	19.8	16.1	14.7	15.5	-25.6
18 to 24 (%)	6.7	7.2	7.3	9.5	8.1
25 to 34 (%)	10.9	9.6	9.9	12.9	-9
35 to 44 (%)	16.2	11.9	10.4	11.7	-35.7
45 to 54 (%)	14.3	17.2	15.1	13.8	6.2
55 to 64 (%)	11	14.9	16.7	13.9	52.5
65+ (%)	15.5	18.1	21.4	17.1	37.8
Race					
Asian (%)	0.2	0.3	0.4	3.2	78
Black (%)	0.3	0.3	0.6	10.6	114.6
White (%)	98.1	97.1	96.4	77.3	-1.7
Hispanic or Latino (%)	0.7	1.3	1.7	6.8	147.3
Disabled (%)	--	--	19.7	13.7	--
65+ Disabled (%)	--	--	34.2	34.3	--
Veterans (%)	16.3	13.4	10.5	8	-35.7
Median Household Income (\$)	49,602	48,994	52,014	56,951	4.9
Families Below Poverty Level (%)	8.9	8.4	9.4	8.9	5.4
Transportation					
Average Commute Time (min)	26	27	28	27	6.9
Commute by Car (%)	0.2	0.2	0.1	84.9	-50
Commute by Transit (%)	90.8	90.7	91.6	5.6	0.9
Technology					
Homes with Internet Access (%)	--	--	80	81	--
Climate					
Housing Units in 100-year Floodplain (%)	--	--	7	2.9	--

	2000	2010	2017	PA Average	% Change (2000-2017)
Housing					
Median Home Value (\$)	120,619	140,251	159,100	170,500	31.9
Median Gross Rent (\$)	610	680	738	885	21
Monthly Rent					
1 Bedroom (\$)	--	--	492	742	--
2 Bedroom (\$)	--	--	719	911	--
Rent Burden (%)	32	34.8	40.3	44.9	26.1
Vacancy (%)	24.3	22.5	25.3	11.4	4.1
Homeownership (%)	79.5	78.2	77.1	69	-3.1
Median Year Structure Built	1966	1966	1973	1962	0.4
Single-Family (%)	74.7	77.9	79.8	75.7	6.9
Housing Units					
Single-Family	16,309	17,827	18,594	63,893	14
2 to 4	1,519	1,345	1,181	7,218	-22.3
5+	577	704	656	9,877	13.7
Total Units	18,405	19,876	20,431	80,987	11
Permits					
Single-Family Unit	130	73	40	234	-69.2
Duplex Units	0	0	3	4	--
3 to 4 Units	0	0	0	3	--
5+ Units	0	0	0	4	--
Total Permits	130	73	43	245	-66.9
Employment					
Unemployment Rate (%)	4.3	7.2	6.7	6.5	56
Average Wage by Industry (\$)					
Education and health services	29,768	31,333	30,436	50,500	2.2
Goods-producing	33,357	47,971	52,658	62,280	57.9
Natural resources and mining	39,240	63,649	55,214	63,021	40.7
Professional and business services	34,916	31,612	60,232	76,029	72.5
Service-providing	26,377	26,782	34,486	51,935	30.7
Trade, transportation, and utilities	29,327	28,982	39,054	43,972	33.2

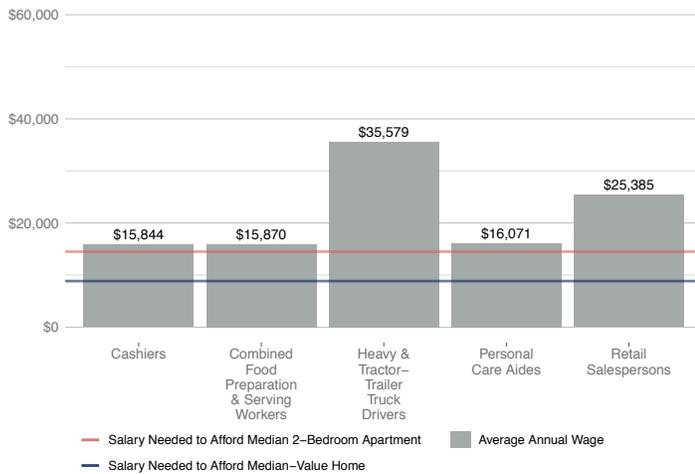
Tioga County



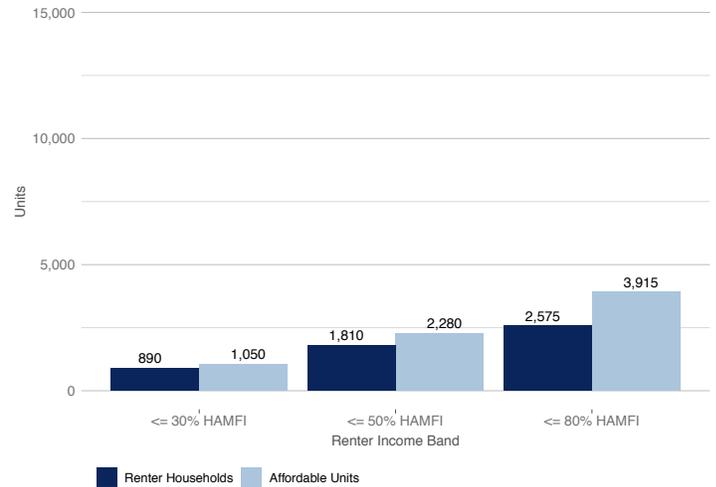
County Type:
RURAL

	Rent Burden	Homeownership	Median Household Income	Median Rent	Population
County	36.6%	73.9%	\$50,017	\$709	41,550
State Average	44.9%	69.0%	\$56,951	\$885	190,903

Occupational Wages and Housing Costs, 2017



Supply of Affordable Units by Renter Income, 2015



	2000	2010	2017	PA Average	% Change (2000-2017)
Socioeconomics					
Average Household Size	2.5	2.4	2.5	2.5	2
Population					
Total Population	41,373	41,981	41,550	190,903	0.4
Under 5 (%)	5.4	5.3	5.3	5.6	-1.1
5 to 17 (%)	18.3	15.2	14.7	15.5	-19.6
18 to 24 (%)	10.6	11.4	9.4	9.5	-11.4
25 to 34 (%)	10.9	9.8	11.2	12.9	2
35 to 44 (%)	14.5	11.5	10.6	11.7	-27.1
45 to 54 (%)	13.4	15.2	13.5	13.8	1.3
55 to 64 (%)	10.9	13.7	15	13.9	38
65+ (%)	16	18	20.2	17.1	26.6
Race					
Asian (%)	0.3	0.4	0.5	3.2	79.9
Black (%)	0.6	0.8	0.6	10.6	-2.5
White (%)	97.8	96.6	96.3	77.3	-1.5
Hispanic or Latino (%)	0.5	1	1.2	6.8	140.6
Disabled (%)	--	--	20	13.7	--
65+ Disabled (%)	--	--	37.3	34.3	--
Veterans (%)	16.4	13.7	10.6	8	-35.2
Median Household Income (\$)	47,238	45,478	50,017	56,951	5.9
Families Below Poverty Level (%)	9.3	11.6	8.6	8.9	-8

Transportation					
Average Commute Time (min)	23	23	24	27	3.5
Commute by Car (%)	0.4	0.4	0.7	84.9	75
Commute by Transit (%)	87.8	87.7	89.1	5.6	1.5

Technology					
Homes with Internet Access (%)	--	--	79	81	--

Climate					
Housing Units in 100-year Floodplain (%)	--	--	6.6	2.9	--

	2000	2010	2017	PA Average	% Change (2000-2017)
Housing					
Median Home Value (\$)	103,061	119,168	139,400	170,500	35.3
Median Gross Rent (\$)	601	656	709	885	18
Monthly Rent					
1 Bedroom (\$)	--	--	525	742	--
2 Bedroom (\$)	--	--	737	911	--
Rent Burden (%)	32.9	40.9	36.6	44.9	11.3
Vacancy (%)	19.9	21.7	25.8	11.4	29.5
Homeownership (%)	76.2	74.6	73.9	69	-3
Median Year Structure Built	1964	1968	1972	1962	0.4
Single-Family (%)	70.7	73.2	70.8	75.7	0.1
Housing Units					
Single-Family	14,073	15,543	15,386	63,893	9.3
2 to 4	1,334	1,652	1,745	7,218	30.8
5+	700	712	718	9,877	2.6
Total Units	16,107	17,907	17,849	80,987	10.8
Permits					
Single-Family Unit	172	99	35	234	-79.7
Duplex Units	0	0	0	4	--
3 to 4 Units	0	0	0	3	--
5+ Units	1	0	0	4	-100
Total Permits	173	99	35	245	-79.8

Employment					
Unemployment Rate (%)	6	8.1	6.4	6.5	5.3
Average Wage by Industry (\$)					
Education and health services	33,997	34,536	40,099	50,500	17.9
Goods-producing	39,252	45,714	50,869	62,280	29.6
Natural resources and mining	23,666	71,393	71,708	63,021	203
Professional and business services	32,948	43,894	48,766	76,029	48
Service-providing	26,702	30,076	34,785	51,935	30.3
Trade, transportation, and utilities	25,876	30,610	34,324	43,972	32.6

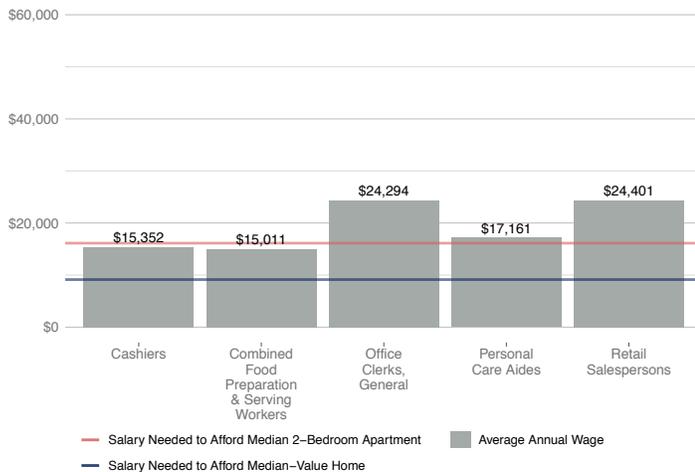
Union County



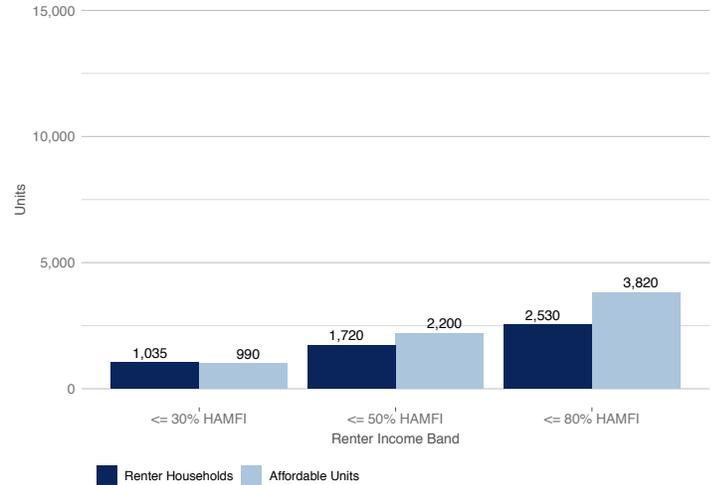
County Type:
SMALL URBAN

	Rent Burden	Homeownership	Median Household Income	Median Rent	Population
County	38.3%	70.8%	\$53,768	\$733	45,056
State Average	44.9%	69.0%	\$56,951	\$885	190,903

Occupational Wages and Housing Costs, 2017



Supply of Affordable Units by Renter Income, 2015



	2000	2010	2017	PA Average	% Change (2000-2017)
Socioeconomics					
Population Household Size	2.5	2.4	2.4	2.5	-3.2
Population					
Total Population	41,624	44,947	45,056	190,903	8.2
Under 5 (%)	4.8	4.7	4.4	5.6	-8.2
5 to 17 (%)	15.3	13.8	13.2	15.5	-13.4
18 to 24 (%)	13.9	14	14.3	9.5	2.8
25 to 34 (%)	14.7	12.8	12.3	12.9	-16.6
35 to 44 (%)	16.2	14.3	13	11.7	-20
45 to 54 (%)	12.9	14.3	13.8	13.8	6.8
55 to 64 (%)	8.7	11.3	12.2	13.9	39.8
65+ (%)	13.4	14.8	16.8	17.1	25.3
Race					
Asian (%)	1	1.2	1.7	3.2	69.4
Black (%)	6.3	6.8	6.2	10.6	-2.3
White (%)	87.6	85.2	84.4	77.3	-3.6
Hispanic or Latino (%)	3.9	5.2	5.7	6.8	45.9
Disabled (%)	--	--	17.2	13.7	--
65+ Disabled (%)	--	--	37.7	34.3	--
Veterans (%)	11.8	9.9	7.3	8	-38
Median Household Income (\$)	59,507	51,268	53,768	56,951	-9.6
Families Below Poverty Level (%)	5.1	8.1	8.2	8.9	60.5

Transportation					
Average Commute Time (min)	20	20	22	27	12.5
Commute by Car (%)	0.1	0.1	0.1	84.9	0
Commute by Transit (%)	86.8	82	84.1	5.6	-3.1

Technology					
Homes with Internet Access (%)	--	--	84	81	--

Climate					
Housing Units in 100-year Floodplain (%)	--	--	14.1	2.9	--

	2000	2010	2017	PA Average	% Change (2000-2017)
Housing					
Median Home Value (\$)	138,747	161,447	172,200	170,500	24.1
Median Gross Rent (\$)	675	711	733	885	8.6
Monthly Rent					
1 Bedroom (\$)	--	--	627	742	--
2 Bedroom (\$)	--	--	761	911	--
Rent Burden (%)	33.5	43	38.3	44.9	14.4
Vacancy (%)	10.3	13.1	14.9	11.4	45.4
Homeownership (%)	73.3	71.1	70.8	69	-3.5
Median Year Structure Built	1968	1971	1973	1962	0.3
Single-Family (%)	75.3	76.8	77.9	75.7	3.3
Housing Units					
Single-Family	11,062	12,803	13,452	63,893	21.6
2 to 4	1,229	1,261	1,132	7,218	-7.9
5+	911	1,208	1,464	9,877	60.7
Total Units	13,202	15,272	16,048	80,987	21.6
Permits					
Single-Family Unit	111	79	77	234	-30.6
Duplex Units	0	0	1	4	--
3 to 4 Units	0	1	0	3	--
5+ Units	0	1	0	4	--
Total Permits	111	81	78	245	-29.7

Employment					
Unemployment Rate (%)	3.9	6	3.4	6.5	-12.9
Average Wage by Industry (\$)					
Education and health services	40,931	48,033	53,796	50,500	31.4
Goods-producing	41,676	45,261	45,552	62,280	9.3
Natural resources and mining	17,572	26,482	32,915	63,021	87.3
Professional and business services	37,052	35,065	37,354	76,029	0.8
Service-providing	33,509	36,783	39,478	51,935	17.8
Trade, transportation, and utilities	31,113	32,065	31,300	43,972	0.6

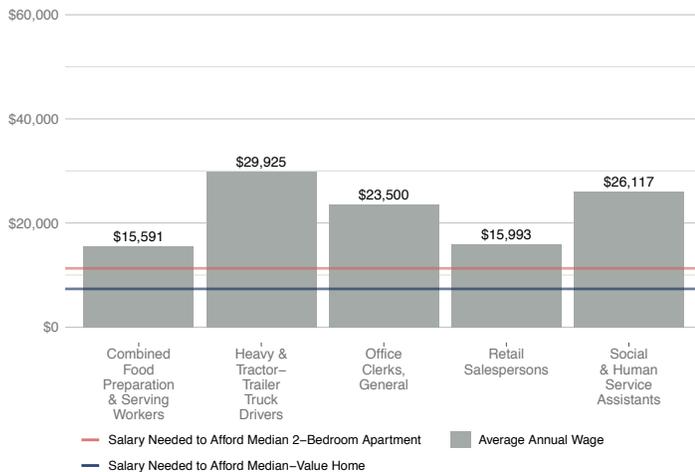
Venango County



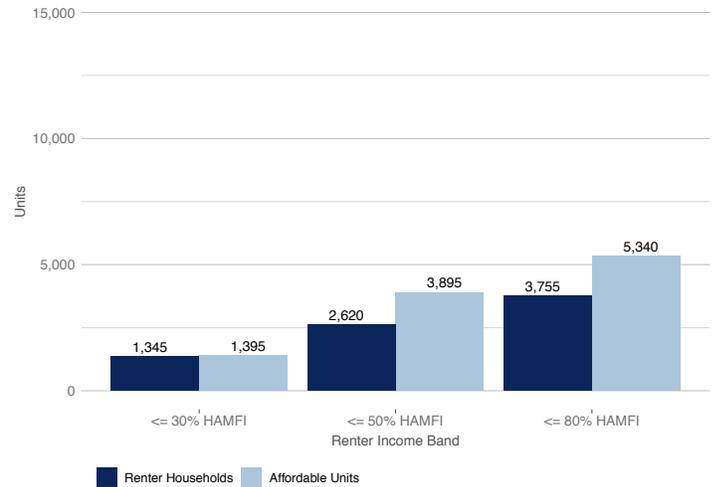
County Type:
RURAL

	Rent Burden	Homeownership	Median Household Income	Median Rent	Population
County	38.9%	74.8%	\$46,487	\$604	52,880
State Average	44.9%	69.0%	\$56,951	\$885	190,903

Occupational Wages and Housing Costs, 2017



Supply of Affordable Units by Renter Income, 2015



	2000	2010	2017	PA Average	% Change (2000-2017)
Socioeconomics					
Average Household Size	2.5	2.4	2.4	2.5	-3.7
Population					
Total Population	57,565	54,984	52,880	190,903	-8.1
Under 5 (%)	5.7	5.6	5.3	5.6	-6.9
5 to 17 (%)	18.6	15.9	14.9	15.5	-19.7
18 to 24 (%)	7.2	7.3	7.3	9.5	1.3
25 to 34 (%)	11	10.3	10.3	12.9	-7
35 to 44 (%)	15.6	11.8	10.9	11.7	-30.1
45 to 54 (%)	14.9	16.3	14	13.8	-5.7
55 to 64 (%)	10.3	14.9	16.9	13.9	64.8
65+ (%)	16.8	18	20.4	17.1	21.6
Race					
Asian (%)	0.2	0.4	0.4	3.2	62.9
Black (%)	1.1	1	0.9	10.6	-19.5
White (%)	97.3	96.5	96.1	77.3	-1.3
Hispanic or Latino (%)	0.5	0.9	1.1	6.8	109.7
Disabled (%)	--	--	21.1	13.7	--
65+ Disabled (%)	--	--	33.5	34.3	--
Veterans (%)	16.5	13	11.7	8	-29.3
Median Household Income (\$)	47,588	44,885	46,487	56,951	-2.3
Families Below Poverty Level (%)	10.4	10.8	9.6	8.9	-7.1
Transportation					
Average Commute Time (min)	21	21	22	27	4.2
Commute by Car (%)	0.7	0.6	0.4	84.9	-42.9
Commute by Transit (%)	92.1	91.4	91.9	5.6	-0.2
Technology					
Homes with Internet Access (%)	--	--	71	81	--
Climate					
Housing Units in 100-year Floodplain (%)	--	--	2.6	2.9	--

	2000	2010	2017	PA Average	% Change (2000-2017)
Housing					
Median Home Value (\$)	79,651	86,248	85,000	170,500	6.7
Median Gross Rent (\$)	545	602	604	885	10.8
Monthly Rent					
1 Bedroom (\$)	--	--	462	742	--
2 Bedroom (\$)	--	--	612	911	--
Rent Burden (%)	31.2	39.3	38.9	44.9	24.7
Vacancy (%)	15.5	17.6	20.4	11.4	32.3
Homeownership (%)	76.4	74.6	74.8	69	-2.1
Median Year Structure Built	1952	1953	1958	1962	0.3
Single-Family (%)	75	77.2	76.4	75.7	1.9
Housing Units					
Single-Family	20,176	21,193	21,050	63,893	4.3
2 to 4	2,079	2,008	1,819	7,218	-12.5
5+	1,366	1,303	1,531	9,877	12.1
Total Units	23,621	24,504	24,400	80,987	3.3
Permits					
Single-Family Unit	101	66	34	234	-66.3
Duplex Units	0	1	0	4	--
3 to 4 Units	1	0	0	3	-100
5+ Units	1	0	0	4	-100
Total Permits	103	67	34	245	-67
Employment					
Unemployment Rate (%)	7.2	7.9	7.6	6.5	5
Average Wage by Industry (\$)					
Education and health services	32,331	35,796	39,115	50,500	21
Goods-producing	52,072	55,533	50,834	62,280	-2.4
Natural resources and mining	36,668	42,096	51,793	63,021	41.2
Professional and business services	25,397	27,956	26,811	76,029	5.6
Service-providing	28,759	29,895	31,465	51,935	9.4
Trade, transportation, and utilities	31,082	30,627	33,139	43,972	6.6

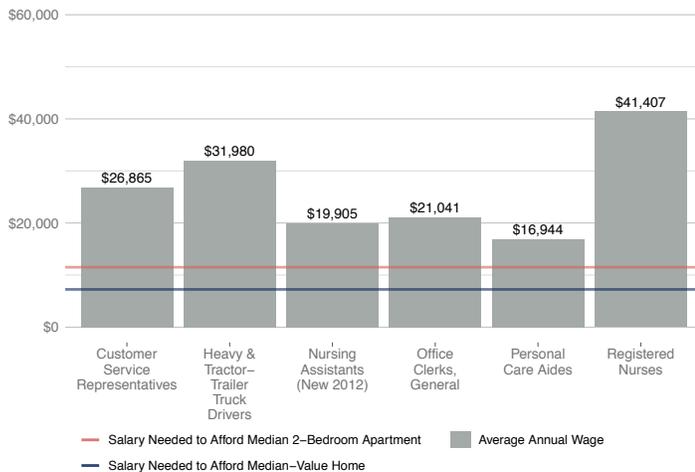
Warren County



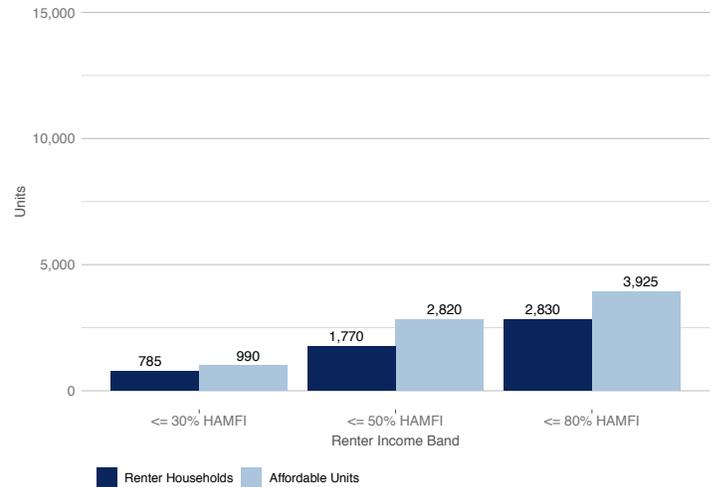
County Type:
RURAL

	Rent Burden	Homeownership	Median Household Income	Median Rent	Population
County	33.3%	76.2%	\$45,781	\$588	40,345
State Average	44.9%	69.0%	\$56,951	\$885	190,903

Occupational Wages and Housing Costs, 2017



Supply of Affordable Units by Renter Income, 2015



	2000	2010	2017	PA Average	% Change (2000-2017)
Socioeconomics					
Average Household Size	2.4	2.3	2.3	2.5	-4.1
Population					
Total Population	43,863	41,815	40,345	190,903	-8
Under 5 (%)	5.7	5	5	5.6	-12.2
5 to 17 (%)	18.5	15.9	14.7	15.5	-20.4
18 to 24 (%)	6.4	6.9	7.3	9.5	15.1
25 to 34 (%)	11.3	9.9	10.1	12.9	-10.4
35 to 44 (%)	15.7	12.1	10.7	11.7	-32
45 to 54 (%)	14.8	16.4	14.6	13.8	-1.7
55 to 64 (%)	11	15.1	16.3	13.9	48.2
65+ (%)	16.7	18.7	21.3	17.1	27.9
Race					
Asian (%)	0.3	0.4	0.5	3.2	95.9
Black (%)	0.2	0.3	0.5	10.6	124.8
White (%)	98.4	97.6	97	77.3	-1.5
Hispanic or Latino (%)	0.3	0.7	1	6.8	193.8
Disabled (%)	--	--	20.1	13.7	--
65+ Disabled (%)	--	--	35.1	34.3	--
Veterans (%)	16.8	14.1	11.9	8	-29.1
Median Household Income (\$)	53,232	46,547	45,781	56,951	-14
Families Below Poverty Level (%)	6.8	7.6	9.5	8.9	40.4

Transportation					
Average Commute Time (min)	20	20	20	27	4.1
Commute by Car (%)	0.6	0.4	0.3	84.9	-50
Commute by Transit (%)	91	90.2	91.1	5.6	0.1

Technology					
Homes with Internet Access (%)	--	--	70	81	--

Climate					
Housing Units in 100-year Floodplain (%)	--	--		2.9	--

	2000	2010	2017	PA Average	% Change (2000-2017)
Housing					
Median Home Value (\$)	89,643	94,591	92,200	170,500	2.9
Median Gross Rent (\$)	572	585	588	885	2.8
Monthly Rent					
1 Bedroom (\$)	--	--	487	742	--
2 Bedroom (\$)	--	--	604	911	--
Rent Burden (%)	25	36.5	33.3	44.9	32.8
Vacancy (%)	23.3	24.6	27.4	11.4	18
Homeownership (%)	78.2	76.7	76.2	69	-2.6
Median Year Structure Built	1955	1957	1959	1962	0.2
Single-Family (%)	73.7	75.9	78.1	75.7	5.9
Housing Units					
Single-Family	16,993	17,904	18,392	63,893	8.2
2 to 4	1,860	1,488	1,451	7,218	-22
5+	972	1,162	1,128	9,877	16
Total Units	19,825	20,554	20,971	80,987	5.8
Permits					
Single-Family Unit	88	32	20	234	-77.3
Duplex Units	0	0	1	4	--
3 to 4 Units	0	0	0	3	--
5+ Units	0	0	0	4	--
Total Permits	88	32	21	245	-76.1

Employment					
Unemployment Rate (%)	5.1	6.1	5.7	6.5	11.7
Average Wage by Industry (\$)					
Education and health services	35,699	34,001	36,846	50,500	3.2
Goods-producing	46,520	45,900	47,339	62,280	1.8
Natural resources and mining	33,286	51,984	38,282	63,021	15
Professional and business services	50,507	47,222	61,121	76,029	21
Service-providing	32,713	32,306	36,046	51,935	10.2
Trade, transportation, and utilities	33,740	29,390	31,647	43,972	-6.2

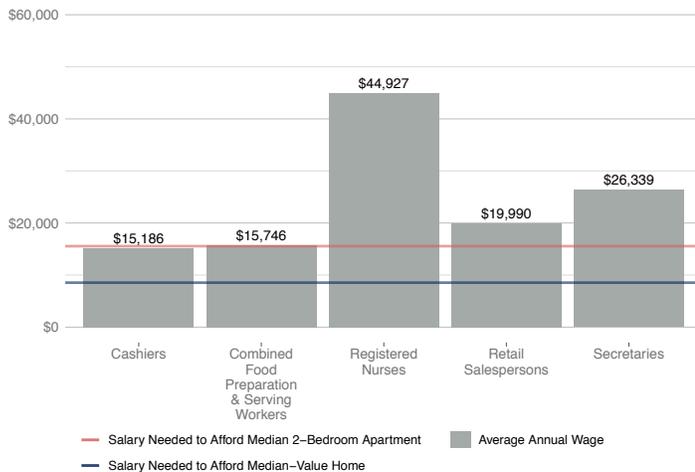
Washington County



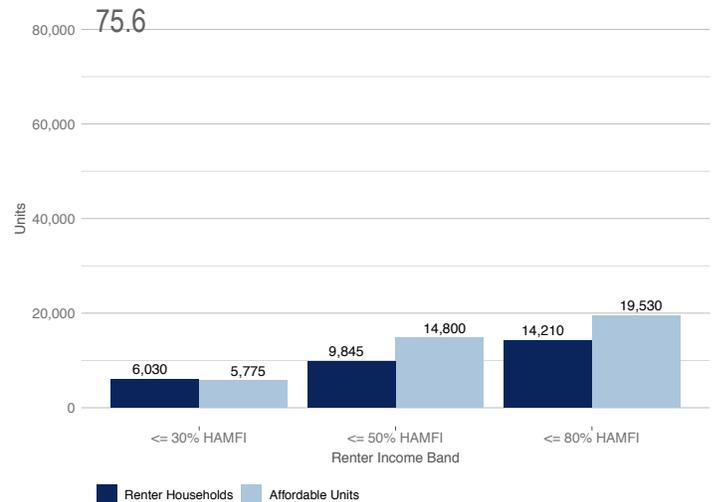
County Type:
SMALL URBAN

	Rent Burden	Homeownership	Median Household Income	Median Rent	Population
County	37.4%	75.6%	\$59,309	\$708	207,661
State Average	44.9%	69.0%	\$56,951	\$885	190,903

Occupational Wages and Housing Costs, 2017



Supply of Affordable Units by Renter Income, 2015



	2000	2010	2017	PA Average	% Change (2000-2017)
Socioeconomics					
Average Household Size	2.4	2.4	2.4	2.5	-1.2
Population					
Total Population	202,897	207,820	207,661	190,903	2.3
Under 5 (%)	5.5	5.1	5.1	5.6	-8.7
5 to 17 (%)	16.6	15.5	14.7	15.5	-11.7
18 to 24 (%)	7.7	8.9	8.7	9.5	13.5
25 to 34 (%)	11.4	10	10.8	12.9	-5.3
35 to 44 (%)	15.7	12.6	11.5	11.7	-26.7
45 to 54 (%)	15	16.1	14.4	13.8	-3.9
55 to 64 (%)	10	14.4	15.5	13.9	54.2
65+ (%)	17.9	17.5	19.2	17.1	7.4
Race					
Asian (%)	0.4	0.6	0.9	3.2	151.9
Black (%)	3.2	3.2	2.9	10.6	-8.7
White (%)	94.9	93.4	92.5	77.3	-2.5
Hispanic or Latino (%)	0.6	1.1	1.6	6.8	172.1
Disabled (%)	--	--	17.1	13.7	--
65+ Disabled (%)	--	--	34.5	34.3	--
Veterans (%)	15.2	12	9.2	8	-39.3
Median Household Income (\$)	55,481	56,018	59,309	56,951	6.9
Families Below Poverty Level (%)	6.9	7.5	6.7	8.9	-3

	2000	2010	2017	PA Average	% Change (2000-2017)
Transportation					
Average Commute Time (min)	26	26	27	27	5.1
Commute by Car (%)	1.3	1.4	1.5	84.9	15.4
Commute by Transit (%)	92.4	91.1	90.7	5.6	-1.8

	2000	2010	2017	PA Average	% Change (2000-2017)
Technology					
Homes with Internet Access (%)	--	--	78	81	--

	2000	2010	2017	PA Average	% Change (2000-2017)
Climate					
Housing Units in 100-year Floodplain (%)	--	--	4.6	2.9	--

	2000	2010	2017	PA Average	% Change (2000-2017)
Housing					
Median Home Value (\$)	121,904	146,903	158,600	170,500	30.1
Median Gross Rent (\$)	604	635	708	885	17.2
Monthly Rent					
1 Bedroom (\$)	--	--	536	742	--
2 Bedroom (\$)	--	--	712	911	--
Rent Burden (%)	33.5	41.2	37.4	44.9	11.7
Vacancy (%)	7	8.5	11.8	11.4	68
Homeownership (%)	77.1	75.9	75.6	69	-2
Median Year Structure Built	1955	1959	1962	1962	0.4
Single-Family (%)	77.8	79.1	80	75.7	2.8
Housing Units					
Single-Family	67,913	73,116	76,138	63,893	12.1
2 to 4	7,080	6,108	6,047	7,218	-14.6
5+	6,096	7,306	7,376	9,877	21
Total Units	81,089	86,530	89,561	80,987	10.4
Permits					
Single-Family Unit	794	442	337	234	-57.6
Duplex Units	10	0	1	4	-90
3 to 4 Units	3	8	9	3	200
5+ Units	6	0	3	4	-50
Total Permits	813	450	350	245	-56.9

	2000	2010	2017	PA Average	% Change (2000-2017)
Employment					
Unemployment Rate (%)	5.3	6.9	5.8	6.5	11
Average Wage by Industry (\$)					
Education and health services	40,859	42,276	43,545	50,500	6.6
Goods-producing	55,485	62,230	77,857	62,280	40.3
Natural resources and mining	75,942	92,679	137,876	63,021	81.6
Professional and business services	47,471	65,750	83,167	76,029	75.2
Service-providing	35,492	43,133	49,973	51,935	40.8
Trade, transportation, and utilities	35,570	41,351	42,740	43,972	20.2

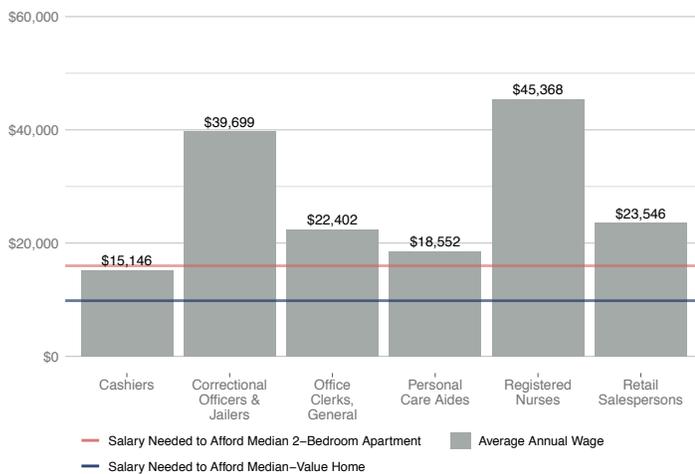
Wayne County



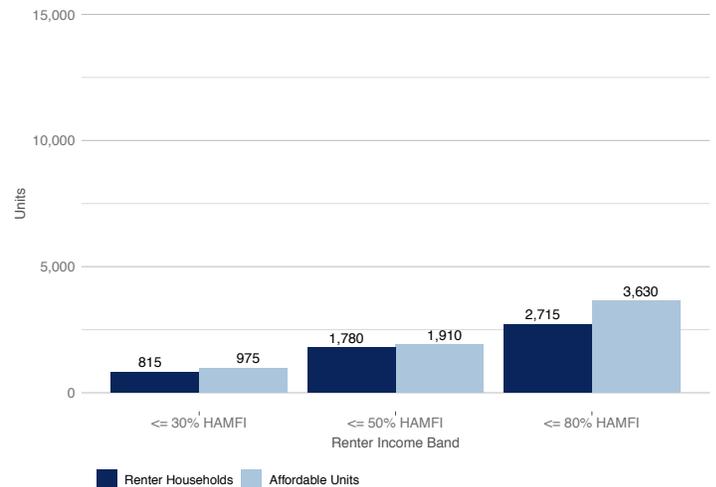
County Type:
RURAL

	Rent Burden	Homeownership	Median Household Income	Median Rent	Population
County	39%	79.2%	\$52,161	\$832	51,656
State Average	44.9%	69.0%	\$56,951	\$885	190,903

Occupational Wages and Housing Costs, 2017



Supply of Affordable Units by Renter Income, 2015



	2000	2010	2017	PA Average	% Change (2000-2017)
Socioeconomics					
Average Household Size	2.5	2.4	2.5	2.5	-0.4
Population					
Total Population	47,722	52,822	51,656	190,903	8.2
Under 5 (%)	5.6	4.1	4	5.6	-28.3
5 to 17 (%)	18.4	14.9	13.2	15.5	-28.3
18 to 24 (%)	6.1	6.6	7.2	9.5	17.6
25 to 34 (%)	11	10.1	10.8	12.9	-1.3
35 to 44 (%)	15.9	12.8	11.2	11.7	-29.8
45 to 54 (%)	14.4	16.9	15.1	13.8	4.4
55 to 64 (%)	11.1	15.5	16.2	13.9	45.3
65+ (%)	17.5	19	22.4	17.1	28
Race					
Asian (%)	0.4	0.5	0.6	3.2	56.2
Black (%)	1.5	3	3.1	10.6	101.6
White (%)	95.7	92	91	77.3	-4.9
Hispanic or Latino (%)	1.7	3.4	4.2	6.8	144.2
Disabled (%)	--	--	20.7	13.7	--
65+ Disabled (%)	--	--	34	34.3	--
Veterans (%)	16.6	14	10.6	8	-36.3
Median Household Income (\$)	50,280	51,782	52,161	56,951	3.7
Families Below Poverty Level (%)	8.4	7.6	6.8	8.9	-19

Transportation					
Average Commute Time (min)	26	27	30	27	12.5
Commute by Car (%)	1	0.7	1.1	84.9	10
Commute by Transit (%)	90.4	88.7	89.5	5.6	-1

Technology					
Homes with Internet Access (%)	--	--	100	81	--

Climate					
Housing Units in 100-year Floodplain (%)	--	--	4.7	2.9	--

	2000	2010	2017	PA Average	% Change (2000-2017)
Housing					
Median Home Value (\$)	148,311	195,720	174,600	170,500	17.7
Median Gross Rent (\$)	687	779	832	885	21.1
Monthly Rent					
1 Bedroom (\$)	--	--	547	742	--
2 Bedroom (\$)	--	--	819	911	--
Rent Burden (%)	35.5	43.1	39	44.9	10.1
Vacancy (%)	40	34.8	40.3	11.4	0.6
Homeownership (%)	80.4	80.8	79.2	69	-1.4
Median Year Structure Built	1976	1976	1979	1962	0.2
Single-Family (%)	79.7	83.1	86.8	75.7	8.9
Housing Units					
Single-Family	24,377	26,335	27,898	63,893	14.4
2 to 4	1,580	1,276	1,522	7,218	-3.7
5+	574	468	447	9,877	-22.1
Total Units	26,531	28,079	29,867	80,987	12.6
Permits					
Single-Family Unit	253	196	112	234	-55.7
Duplex Units	0	0	0	4	--
3 to 4 Units	0	0	0	3	--
5+ Units	0	0	0	4	--
Total Permits	253	196	112	245	-55.7

Employment					
Unemployment Rate (%)	5.7	5.9	6.5	6.5	14.2
Average Wage by Industry (\$)					
Education and health services	32,124	34,523	38,655	50,500	20.3
Goods-producing	39,034	46,928	45,294	62,280	16
Natural resources and mining	27,469	39,321	39,690	63,021	44.5
Professional and business services	34,049	29,687	37,818	76,029	11.1
Service-providing	28,676	30,187	33,174	51,935	15.7
Trade, transportation, and utilities	27,113	28,480	31,266	43,972	15.3

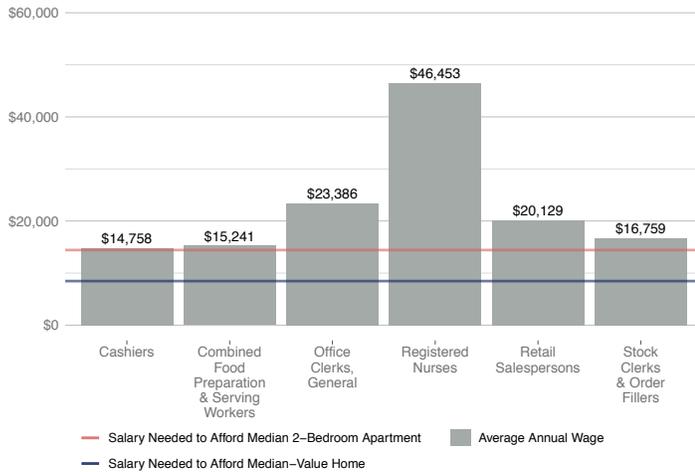
Westmoreland County



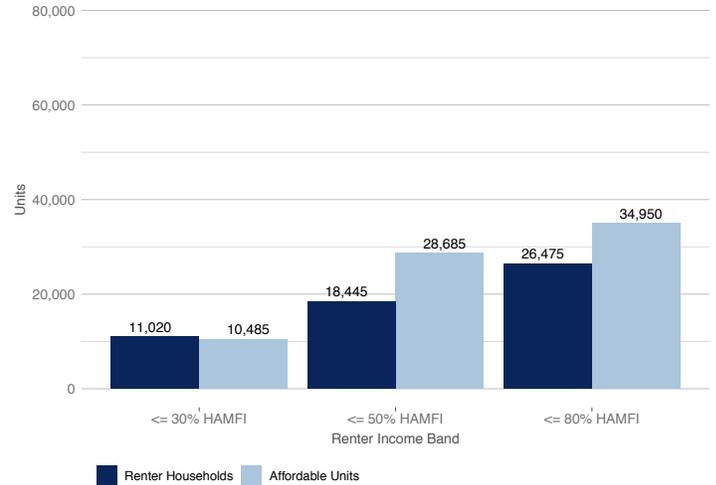
County Type:
SMALL URBAN

	Rent Burden	Homeownership	Median Household Income	Median Rent	Population
County	37.9%	77.6%	\$56,702	\$674	356,835
State Average	44.9%	69.0%	\$56,951	\$885	190,903

Occupational Wages and Housing Costs, 2017



Supply of Affordable Units by Renter Income, 2015



	2000	2010	2017	PA Average	% Change (2000-2017)
Socioeconomics					
Average Household Size	2.4	2.3	2.3	2.5	-4.6
Population					
Total Population	369,993	365,169	356,835	190,903	-3.6
Under 5 (%)	5.2	4.8	4.6	5.6	-10.8
5 to 17 (%)	16.8	15	14.1	15.5	-15.6
18 to 24 (%)	6.8	7.6	7.9	9.5	16.8
25 to 34 (%)	11.4	9.8	10.2	12.9	-10.4
35 to 44 (%)	16.1	12.6	11	11.7	-31.3
45 to 54 (%)	15.1	16.5	14.8	13.8	-2.3
55 to 64 (%)	10.3	14.8	16.1	13.9	56.6
65+ (%)	18.3	18.9	21.1	17.1	15.2
Race					
Asian (%)	0.5	0.7	0.9	3.2	68.8
Black (%)	2	2.3	2.3	10.6	16
White (%)	96.2	94.8	94.1	77.3	-2.1
Hispanic or Latino (%)	0.5	0.9	1.1	6.8	116.5
Disabled (%)	--	--	17.2	13.7	--
65+ Disabled (%)	--	--	33.2	34.3	--
Veterans (%)	15.7	12.4	9.5	8	-39.4
Median Household Income (\$)	54,742	53,766	56,702	56,951	3.6
Families Below Poverty Level (%)	6.2	7.1	6.9	8.9	10.2

	2000	2010	2017	PA Average	% Change (2000-2017)
Transportation					
Average Commute Time (min)	25	26	26	27	3.5
Commute by Car (%)	0.9	1	1.1	84.9	22.2
Commute by Transit (%)	93.4	92.9	92.2	5.6	-1.3

	2000	2010	2017	PA Average	% Change (2000-2017)
Technology					
Homes with Internet Access (%)	--	--	77	81	--

	2000	2010	2017	PA Average	% Change (2000-2017)
Climate					
Housing Units in 100-year Floodplain (%)	--	--	3	2.9	--

	2000	2010	2017	PA Average	% Change (2000-2017)
Housing					
Median Home Value (\$)	125,044	142,957	144,900	170,500	15.9
Median Gross Rent (\$)	617	652	674	885	9.2
Monthly Rent					
1 Bedroom (\$)	--	--	512	742	--
2 Bedroom (\$)	--	--	705	911	--
Rent Burden (%)	30.9	37.4	37.9	44.9	22.5
Vacancy (%)	7	8.6	10.6	11.4	51.8
Homeownership (%)	78	76.6	77.6	69	-0.6
Median Year Structure Built	1959	1960	1962	1962	0.2
Single-Family (%)	77.8	79.1	80.8	75.7	3.9
Housing Units					
Single-Family	125,247	132,495	137,214	63,893	9.6
2 to 4	12,024	11,721	10,742	7,218	-10.7
5+	11,459	12,409	12,069	9,877	5.3
Total Units	148,730	156,625	160,025	80,987	7.6
Permits					
Single-Family Unit	865	489	363	234	-58
Duplex Units	18	25	7	4	-61.1
3 to 4 Units	17	6	2	3	-88.2
5+ Units	7	0	0	4	-100
Total Permits	907	520	372	245	-59

	2000	2010	2017	PA Average	% Change (2000-2017)
Employment					
Unemployment Rate (%)	5.1	6.1	4.9	6.5	-4.6
Average Wage by Industry (\$)					
Education and health services	36,750	39,075	42,144	50,500	14.7
Goods-producing	50,514	55,593	59,011	62,280	16.8
Natural resources and mining	40,026	60,659	73,291	63,021	83.1
Professional and business services	50,830	62,674	58,466	76,029	15
Service-providing	33,950	37,093	38,766	51,935	14.2
Trade, transportation, and utilities	34,819	35,871	39,169	43,972	12.5

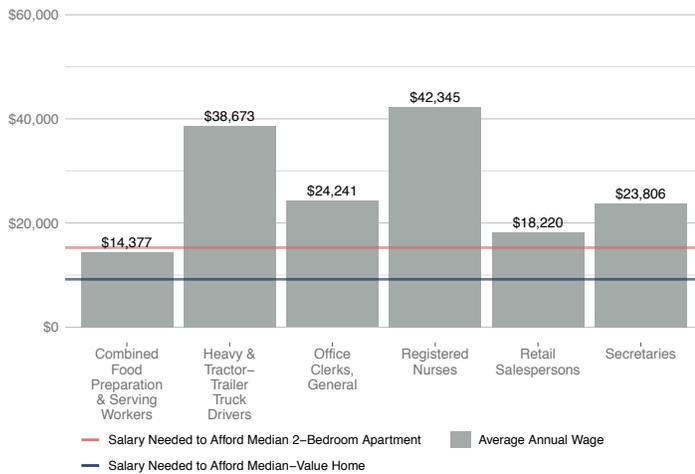
Wyoming County



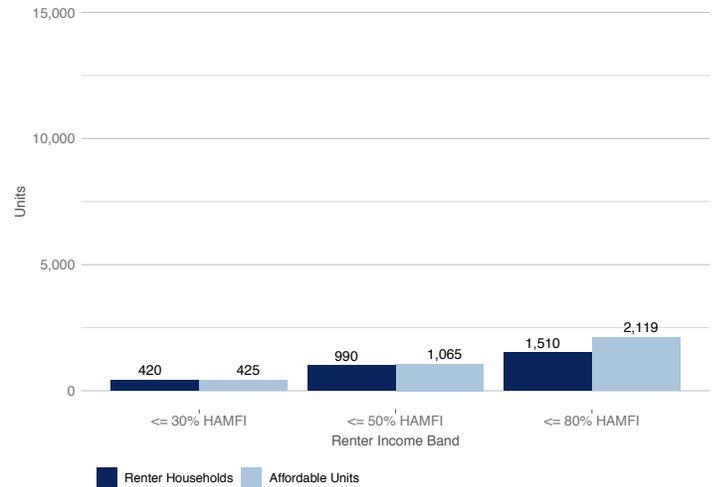
County Type:
RURAL

	Rent Burden	Homeownership	Median Household Income	Median Rent	Population
County	39.5%	77.9%	\$55,965	\$764	27,760
State Average	44.9%	69.0%	\$56,951	\$885	190,903

Occupational Wages and Housing Costs, 2017



Supply of Affordable Units by Renter Income, 2015



	2000	2010	2017	PA Average	% Change (2000-2017)
Socioeconomics					
Average Household Size	2.5	2.5	2.5	2.5	-2
Population					
Total Population	28,080	28,276	27,760	190,903	-1.1
Under 5 (%)	5.8	5.4	4.9	5.6	-14.8
5 to 17 (%)	19.7	16.4	15.3	15.5	-22.6
18 to 24 (%)	8	8.6	9	9.5	12.9
25 to 34 (%)	12.3	10.3	10.9	12.9	-11.6
35 to 44 (%)	15.7	12.7	11.2	11.7	-29
45 to 54 (%)	15	15.9	14.3	13.8	-4.7
55 to 64 (%)	10.3	14.7	15.4	13.9	50
65+ (%)	13.2	16	19.1	17.1	44.2
Race					
Asian (%)	0.3	0.3	0.4	3.2	32.7
Black (%)	0.5	0.7	0.7	10.6	38.1
White (%)	97.8	96.4	95.8	77.3	-2.1
Hispanic or Latino (%)	0.7	1.5	1.8	6.8	168.8
Disabled (%)	--	--	16.1	13.7	--
65+ Disabled (%)	--	--	31.9	34.3	--
Veterans (%)	14.5	11.4	9.3	8	-36.1
Median Household Income (\$)	53,648	53,443	55,965	56,951	4.3
Families Below Poverty Level (%)	7.8	7.7	7.5	8.9	-3.8

	2000	2010	2017	PA Average	% Change (2000-2017)
Transportation					
Average Commute Time (min)	26	24	26	27	-2.3
Commute by Car (%)	0.4	0.3	0.6	84.9	50
Commute by Transit (%)	92.2	90.9	91.2	5.6	-1.1

	2000	2010	2017	PA Average	% Change (2000-2017)
Technology					
Homes with Internet Access (%)	--	--	83	81	--

	2000	2010	2017	PA Average	% Change (2000-2017)
Climate					
Housing Units in 100-year Floodplain (%)	--	--	10.9	2.9	--

	2000	2010	2017	PA Average	% Change (2000-2017)
Housing					
Median Home Value (\$)	130,754	158,741	163,500	170,500	25
Median Gross Rent (\$)	671	704	764	885	13.9
Monthly Rent					
1 Bedroom (\$)	--	--	593	742	--
2 Bedroom (\$)	--	--	766	911	--
Rent Burden (%)	30.5	30.7	39.5	44.9	29.5
Vacancy (%)	15.3	15.2	19.8	11.4	29.1
Homeownership (%)	78.9	76.6	77.9	69	-1.3
Median Year Structure Built	1970	1970	1973	1962	0.2
Single-Family (%)	73.1	76.5	77.5	75.7	6
Housing Units					
Single-Family	9,298	10,122	10,442	63,893	12.3
2 to 4	841	826	1,035	7,218	23.1
5+	365	409	353	9,877	-3.3
Total Units	10,504	11,357	11,830	80,987	12.6
Permits					
Single-Family Unit	98	61	22	234	-77.6
Duplex Units	0	1	0	4	--
3 to 4 Units	0	0	0	3	--
5+ Units	0	0	0	4	--
Total Permits	98	62	22	245	-77.6

	2000	2010	2017	PA Average	% Change (2000-2017)
Employment					
Unemployment Rate (%)	4.9	6.3	6.5	6.5	30.7
Average Wage by Industry (\$)					
Education and health services	33,740	40,676	38,942	50,500	15.4
Goods-producing	56,030	63,663	66,459	62,280	18.6
Natural resources and mining	40,257	53,379	72,668	63,021	80.5
Professional and business services	38,322	43,108	41,931	76,029	9.4
Service-providing	30,002	32,781	37,449	51,935	24.8
Trade, transportation, and utilities	33,721	32,933	42,780	43,972	26.9

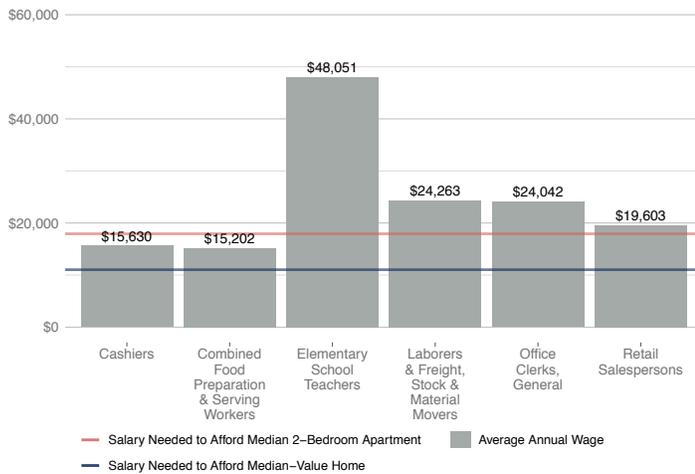
York County



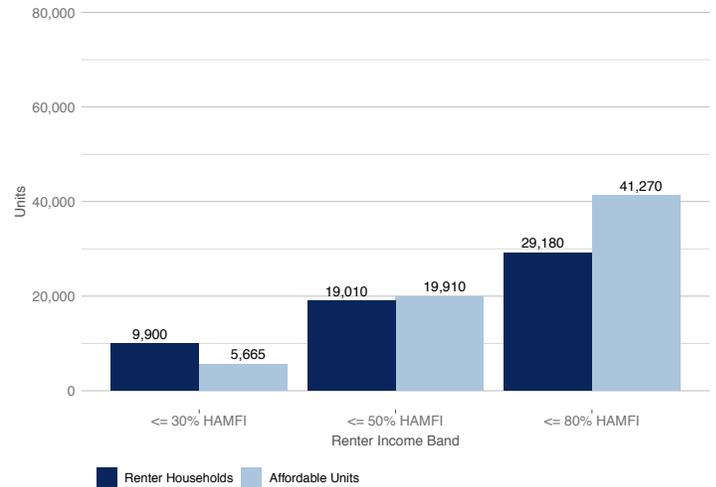
County Type:
SMALL URBAN

	Rent Burden	Homeownership	Median Household Income	Median Rent	Population
County	47.4%	74.4%	\$61,707	\$915	442,216
State Average	44.9%	69.0%	\$56,951	\$885	190,903

Occupational Wages and Housing Costs, 2017



Supply of Affordable Units by Renter Income, 2015



	2000	2010	2017	PA Average	% Change (2000-2017)
Socioeconomics					
Average Household Size	2.5	2.5	2.5	2.5	1.2
Population					
Total Population	381,751	434,972	442,216	190,903	15.8
Under 5 (%)	6.1	6.1	5.7	5.6	-5.7
5 to 17 (%)	18.5	17.3	16.6	15.5	-10.4
18 to 24 (%)	7.5	8.3	8.4	9.5	11.3
25 to 34 (%)	13.1	11.6	12.1	12.9	-7.8
35 to 44 (%)	17.2	13.9	12.3	11.7	-28.5
45 to 54 (%)	14.6	15.9	14.7	13.8	0.5
55 to 64 (%)	9.4	12.8	13.9	13.9	47.4
65+ (%)	13.5	14	16.3	17.1	20.7
Race					
Asian (%)	0.9	1.2	1.4	3.2	68.4
Black (%)	3.5	5.2	5.2	10.6	47.3
White (%)	91.5	86.2	84.3	77.3	-7.9
Hispanic or Latino (%)	3	5.6	6.9	6.8	134.2
Disabled (%)	--	--	15.3	13.7	--
65+ Disabled (%)	--	--	33.6	34.3	--
Veterans (%)	14.2	11.4	9.1	8	-36.3
Median Household Income (\$)	66,783	64,820	61,707	56,951	-7.6
Families Below Poverty Level (%)	4.6	6.3	7.3	8.9	60.7

Transportation					
Average Commute Time (min)	24	26	27	27	13.4
Commute by Car (%)	0.6	1	0.8	84.9	33.3
Commute by Transit (%)	93.8	92.8	92.9	5.6	-1

Technology					
Homes with Internet Access (%)	--	--	78	81	--

Climate					
Housing Units in 100-year Floodplain (%)	--	--	1.5	2.9	--

	2000	2010	2017	PA Average	% Change (2000-2017)
Housing					
Median Home Value (\$)	154,449	197,862	170,300	170,500	10.3
Median Gross Rent (\$)	758	843	915	885	20.7
Monthly Rent					
1 Bedroom (\$)	--	--	674	742	--
2 Bedroom (\$)	--	--	919	911	--
Rent Burden (%)	30.3	41.6	47.4	44.9	56.5
Vacancy (%)	5.4	5.8	7.1	11.4	31.4
Homeownership (%)	76.1	75.5	74.4	69	-2.2
Median Year Structure Built	1967	1972	1974	1962	0.4
Single-Family (%)	77.3	80.1	80.3	75.7	3.9
Housing Units					
Single-Family	121,174	141,279	146,752	63,893	21.1
2 to 4	13,670	12,553	12,339	7,218	-9.7
5+	11,364	12,709	13,903	9,877	22.3
Total Units	146,208	166,541	172,994	80,987	18.3
Permits					
Single-Family Unit	1,714	858	678	234	-60.4
Duplex Units	32	0	11	4	-65.6
3 to 4 Units	15	1	14	3	-6.7
5+ Units	14	11	15	4	7.1
Total Permits	1,775	870	718	245	-59.5

Employment					
Unemployment Rate (%)	3.6	6.4	5.4	6.5	49.9
Average Wage by Industry (\$)					
Education and health services	43,576	48,249	50,486	50,500	15.9
Goods-producing	55,155	57,902	59,647	62,280	8.1
Natural resources and mining	41,131	42,812	41,080	63,021	-0.1
Professional and business services	44,655	53,058	55,479	76,029	24.2
Service-providing	37,034	39,748	41,946	51,935	13.3
Trade, transportation, and utilities	36,136	37,214	39,584	43,972	9.5