

**Table 1. Renter Households by Income Category**

Areas with Larger Renter Populations	Renter Households	Extremely Low Income (0-30% MFI)			Very Low Income (31-50% MFI)			Low Income (51-80% MFI)		
	2010	2005	2010	Compared to 2005	2005	2010	Compared to 2005	2005	2010	Compared to 2005
<b>State</b>										
New Jersey	1,064,915	24%	25%	--	16%	16%	--	21%	20%	--
Pennsylvania	1,467,264	27%	28%	↑	18%	19%	--	22%	21%	--

**Table 2. Percent of Renter Households Spending More Than 30 Percent of Income on Gross Rent (including utilities)**

Areas with Larger Renter Populations	Extremely Low Income (0-30% MFI)			Very Low Income (31-50% MFI)			Low Income (51-80% MFI)			All Renter Households		
	2005	2010	Compared to 2005	2005	2010	Compared to 2005	2005	2010	Compared to 2005	2005	2010	Compared to 2005
<b>State</b>												
New Jersey	84%	87%	↑	80%	84%	↑	52%	60%	↑	48%	52%	↑
Pennsylvania	83%	85%	--	68%	71%	↑	31%	39%	↑	44%	48%	↑

**Table 3. Percent of Renter Households Spending More Than 50 Percent of Income on Gross Rent (including utilities)**

Areas with Larger Renter Populations	Extremely Low Income (0-30% MFI)			Very Low Income (31-50% MFI)			Low Income (51-80% MFI)			All Renter Households		
	2005	2010	Compared to 2005	2005	2010	Compared to 2005	2005	2010	Compared to 2005	2005	2010	Compared to 2005
<b>State</b>												
New Jersey	73%	76%	↑	39%	46%	↑	7%	13%	↑	26%	30%	↑
Pennsylvania	69%	73%	↑	23%	28%	↑	4%	5%	--	24%	27%	↑

**Table 4. Ratio of Affordable Rental Units for Every 100 Renter Households & Surplus/Deficit of Affordable Rental Units<sup>1</sup>**

Areas with Larger Renter Populations	Affordable at 0-30% MFI				Affordable at 0-50% MFI				Affordable at 0-80% MFI			
	2005	2010	Compared to 2005	Surplus/Deficit (2010)	2005	2010	Compared to 2005	Surplus/Deficit (2010)	2005	2010	Compared to 2005	Surplus/Deficit (2010)
<b>State</b>												
New Jersey	56	48	↓	-140,261	72	58	↓	-186,258	136	121	↓	136,362
Pennsylvania	78	66	↓	-141,711	133	106	↓	44,246	152	140	↓	404,228



**Table 5. Ratio of Affordable and Available Rental Units for Every 100 Renter Households & Surplus/Deficit of Affordable and Available Rental Units<sup>2</sup>**

Areas with Larger Renter Populations	Affordable and available at 0-30% MFI				Affordable and available at 0-50% MFI				Affordable and available at 0-80% MFI			
	2005	2010	Compared to 2005	Surplus/Deficit (2010)	2005	2010	Compared to 2005	Surplus/Deficit (2010)	2005	2010	Compared to 2005	Surplus/Deficit (2010)
<b>State</b>												
New Jersey	34	30	↓	-188,712	49	41	↓	-260,709	96	88	↓	-79,021
Pennsylvania	43	36	↓	-265,693	83	68	↓	-218,768	110	103	↓	32,250

**Table 6. Percent of Renter Households with Incomplete Kitchen/Plumbing Facilities or Crowded<sup>3</sup>**

Areas with Larger Renter Populations	Extremely Low Income (0-30% MFI)			Very Low Income (31-50% MFI)			Low Income (51-80% MFI)			All Renter Households		
	2008	2010	Compared to 2008	2008	2010	Compared to 2008	2008	2010	Compared to 2008	2008	2010	Compared to 2008
<b>State</b>												
New Jersey	12%	12%	--	15%	14%	--	12%	11%	--	11%	10%	↓
Pennsylvania	4%	6%	↑	5%	6%	--	4%	5%	↑	4%	5%	↑

<sup>1</sup>Assumes that housing costs (rent plus utilities) should consume no more than 30 percent of household income. A ratio below 100 and a corresponding negative number in the surplus/deficit column indicate that there are fewer affordable rental units in a particular income category than there are renter households in the same category. Ratios higher than 100 and a positive value in the surplus/deficit column indicate a greater number of affordable rental units than renter households in an income category.

<sup>2</sup>Assumes that housing costs (rent plus utilities) should consume no more than 30 percent of household income. A ratio below 100 and a corresponding negative number in the surplus/deficit column indicate that there are fewer affordable and available rental units in a particular income category than there are renter households in the same category. Ratios higher than 100 and a positive value in the surplus/deficit column indicate a greater number of affordable and available rental units than renter households in an income category.

<sup>3</sup>A unit has an incomplete kitchen if it is missing a sink with a faucet, a stove/range, or a refrigerator. Plumbing facilities are considered incomplete if the unit does not have hot and cold running water, a flush toilet, or a bathtub/shower. A unit is considered crowded if it contains more than one person per room.

**Statistical Significance Note:** Current one- and three-year estimates are compared to prior estimates to determine if they are significantly higher ( ↑ ) or lower ( ↓ ) at the 90 percent confidence level. "--" suggests no statistically significant change.

**Source:** Analysis of the American Community Survey Public Use Microdata Sample housing files performed by the Community Development Studies and Education Department of the Federal Reserve Bank of Philadelphia.

