

Table 1. Renter Households by Income Category

	Renter Households	Extremely Low Income (0-30% MFI)			Very Low Income (31-50% MFI)			Low Income (51-80% MFI)		
		2005	2010	Compared to 2005	2005	2010	Compared to 2005	2005	2010	Compared to 2005
Areas with Larger Renter Populations										
<i>Third Federal Reserve District*</i>	1,425,843	26%	28%	↑	18%	18%	---	22%	21%	---
State										
New Jersey (part)	261,755	25%	29%	↑	17%	18%	---	23%	21%	↓
Pennsylvania (part)	1,074,715	26%	28%	↑	18%	18%	---	21%	22%	---
Metropolitan Statistical Area										
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD (part)	683,094	29%	31%	↑	17%	17%	---	21%	20%	---
County										
Philadelphia, PA	264,416	40%	43%	---	18%	16%	---	18%	17%	---
Areas with Mid-Size Renter Populations										
	2008-10	2005-07	2008-10	Compared to 2005-07	2005-07	2008-10	Compared to 2005-07	2005-07	2008-10	Compared to 2005-07
State										
Delaware	88,571	23%	25%	---	17%	21%	↑	23%	20%	---
Metropolitan Statistical Area										
Allentown-Bethlehem-Easton, PA-NJ (part)	75,269	27%	26%	---	18%	21%	↑	24%	24%	---
Harrisburg-Carlisle, PA	67,729	21%	26%	↑	20%	15%	↓	23%	25%	---
Lancaster, PA	57,198	20%	21%	---	20%	18%	---	22%	22%	---
Scranton--Wilkes-Barre, PA (with Columbia Co)	79,586	23%	24%	---	23%	20%	↓	20%	21%	---
County										
Camden, NJ	59,542	30%	32%	---	18%	18%	---	20%	20%	---
Delaware, PA	58,225	25%	26%	---	19%	18%	---	21%	23%	---
Lancaster, PA	57,198	20%	21%	---	20%	18%	---	22%	22%	---
Montgomery, PA	81,951	17%	19%	---	17%	16%	---	21%	22%	---
New Castle, DE	57,980	26%	27%	---	17%	21%	↑	24%	21%	↓
Areas with Smaller Renter Populations										
	2006-10	2006-10			2006-10			2006-10		
Metropolitan Statistical Area										
Altoona, PA	14,128	23%			26%			21%		
Atlantic City-Hammonton, NJ	30,172	26%			19%			23%		
Dover, DE	15,595	22%			17%			17%		
Johnstown, PA (part)	14,058	26%			25%			23%		
Lebanon, PA	13,278	22%			17%			25%		
Ocean City, NJ	11,724	22%			21%			24%		
Reading, PA	41,664	24%			20%			24%		
State College, PA	22,085	33%			19%			19%		
Trenton-Ewing, NJ	41,423	31%			18%			20%		
Vineland-Millville-Bridgeton, NJ	16,338	27%			22%			19%		
Williamsport, PA	13,732	22%			23%			22%		
York-Hanover, PA	39,318	25%			20%			25%		
County										
Adams/Franklin, PA	23,420	19%			17%			27%		
Atlantic, NJ	30,172	26%			19%			23%		
Bedford/Fulton/Huntingdon, PA	9,621	24%			19%			21%		
Berks, PA	41,664	24%			20%			24%		
Blair, PA	14,128	23%			26%			21%		
Bradford/Sullivan/Tioga, PA	10,873	24%			19%			22%		



Table 1. Renter Households by Income Category

	Renter Households	Extremely Low Income (0-30% MFI)	Very Low Income (31-50% MFI)	Low Income (51-80% MFI)
Areas with Smaller Renter Populations	2006-10	2006-10	2006-10	2006-10
County				
Bucks, PA	48,933	20%	17%	24%
Burlington, NJ	34,704	19%	15%	22%
Cambria, PA (part)	14,058	26%	25%	23%
Cameron/Elk/McKean/Potter, PA	9,764	22%	19%	22%
Cape May, NJ	11,724	22%	21%	24%
Carbon/Lehigh, PA	46,392	28%	20%	23%
Centre, PA	22,085	33%	19%	19%
Chester, PA	41,236	19%	15%	23%
Clearfield/Jefferson, PA	11,781	22%	25%	22%
Clinton/Juniata/Mifflin/Snyder/Union, PA	18,980	19%	20%	25%
Columbia/Luzerne, PA	46,707	25%	22%	21%
Cumberland, NJ	16,338	27%	22%	19%
Cumberland/Perry, PA	29,330	19%	17%	26%
Dauphin, PA	37,410	27%	19%	22%
Gloucester/Salem, NJ	25,682	32%	18%	20%
Kent, DE	15,595	22%	17%	17%
Lackawanna/Wyoming, PA	31,533	23%	21%	22%
Lebanon, PA	13,278	22%	17%	25%
Lycoming, PA	13,732	22%	23%	22%
Mercer, NJ	41,423	31%	18%	20%
Monroe, PA	11,261	21%	19%	21%
Montour/Northumberland, PA	12,504	22%	25%	24%
Northampton, PA	27,114	24%	19%	26%
Ocean, NJ	39,068	26%	19%	23%
Pike/Susquehanna/Wayne, PA	10,794	28%	22%	21%
Schuylkill, PA	13,606	26%	23%	22%
Sussex, DE	15,245	21%	21%	22%
York, PA	39,318	25%	20%	25%

*Estimates include Jefferson County, PA, which is not part of the Third Federal Reserve District, and exclude a portion of Cambria County, PA. Refer to the methodology for a full explanation.

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.

Geographic Note: Some area names are followed by (part) in this table. In most cases, this identifies states and MSAs that are only partially contained within the Third Federal Reserve District. For these geographies, estimates reflect data from Third District counties only. In addition to these cases, a portion of Cambria County, PA, and its associated metro area (Johnstown) are also excluded from this analysis. Refer to the methodology for a full explanation.

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.



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

	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
Areas with Larger Renter Populations												
<i>Third Federal Reserve District*</i>	83%	85%	--	72%	77%	↑	35%	45%	↑	44%	50%	↑
State												
New Jersey (part)	83%	85%	--	78%	83%	↑	46%	58%	↑	47%	56%	↑
Pennsylvania (part)	83%	85%	--	70%	75%	↑	31%	42%	↑	43%	49%	↑
Metropolitan Statistical Area												
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD (part)	87%	85%	--	77%	81%	↑	39%	46%	↑	49%	53%	↑
County												
Philadelphia, PA	85%	83%	--	74%	77%	--	29%	41%	↑	54%	57%	--
Areas with Mid-Size Renter Populations												
	2005-07	2008-10	Compared to 2005-07	2005-07	2008-10	Compared to 2005-07	2005-07	2008-10	Compared to 2005-07	2005-07	2008-10	Compared to 2005-07
State												
Delaware	86%	86%	--	76%	81%	--	41%	47%	--	44%	50%	↑
Metropolitan Statistical Area												
Allentown-Bethlehem-Easton, PA-NJ (part)	83%	82%	--	72%	74%	--	32%	39%	↑	44%	48%	--
Harrisburg-Carlisle, PA	78%	83%	--	73%	72%	--	23%	30%	↑	38%	40%	--
Lancaster, PA	88%	89%	--	69%	82%	↑	27%	37%	↑	40%	44%	↑
Scranton--Wilkes-Barre, PA (with Columbia Co)	81%	85%	--	62%	65%	--	27%	35%	↑	40%	43%	↑
County												
Camden, NJ	85%	86%	--	77%	83%	--	41%	42%	--	49%	53%	↑
Delaware, PA	91%	89%	--	76%	82%	--	32%	36%	--	46%	50%	--
Lancaster, PA	88%	89%	--	69%	82%	↑	27%	37%	↑	40%	44%	↑
Montgomery, PA	85%	85%	--	84%	84%	--	47%	52%	--	43%	44%	--
New Castle, DE	84%	87%	--	81%	84%	--	36%	45%	↑	45%	52%	↑
Areas with Smaller Renter Populations		2006-10			2006-10			2006-10			2006-10	
Metropolitan Statistical Area												
Altoona, PA		76%			66%			27%			42%	
Atlantic City-Hammonton, NJ		80%			76%			66%			54%	
Dover, DE		86%			76%			57%			48%	
Johnstown, PA (part)		66%			60%			28%			39%	
Lebanon, PA		80%			68%			43%			42%	
Ocean City, NJ		83%			71%			51%			47%	
Reading, PA		86%			71%			33%			45%	
State College, PA		95%			73%			35%			54%	
Trenton-Ewing, NJ		81%			74%			37%			48%	
Vineland-Millville-Bridgeton, NJ		81%			83%			70%			56%	
Williamsport, PA		88%			67%			38%			43%	
York-Hanover, PA		85%			70%			27%			42%	
County												
Adams/Franklin, PA		85%			63%			26%			35%	
Atlantic, NJ		80%			76%			66%			54%	
Bedford/Fulton/Huntingdon, PA		75%			60%			18%			35%	
Berks, PA		86%			71%			33%			45%	
Blair, PA		76%			66%			27%			42%	
Bradford/Sullivan/Tioga, PA		84%			55%			32%			40%	



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

	Extremely Low Income (0-30% MFI)	Very Low Income (31-50% MFI)	Low Income (51-80% MFI)	All Renter Households
Areas with Smaller Renter Populations	2006-10	2006-10	2006-10	2006-10
County				
Bucks, PA	88%	83%	51%	47%
Burlington, NJ	91%	86%	55%	48%
Cambria, PA (part)	66%	60%	28%	39%
Cameron/Elk/McKean/Potter, PA	92%	63%	36%	41%
Cape May, NJ	83%	71%	51%	47%
Carbon/Lehigh, PA	86%	72%	34%	48%
Centre, PA	95%	73%	35%	54%
Chester, PA	87%	64%	46%	40%
Clearfield/Jefferson, PA	84%	62%	24%	40%
Clinton/Juniata/Mifflin/Snyder/Union, PA	80%	65%	33%	38%
Columbia/Luzerne, PA	84%	65%	30%	43%
Cumberland, NJ	81%	83%	70%	56%
Cumberland/Perry, PA	86%	71%	22%	35%
Dauphin, PA	79%	75%	31%	43%
Gloucester/Salem, NJ	85%	76%	42%	51%
Kent, DE	86%	76%	57%	48%
Lackawanna/Wyoming, PA	82%	63%	33%	41%
Lebanon, PA	80%	68%	43%	42%
Lycoming, PA	88%	67%	38%	43%
Mercer, NJ	81%	74%	37%	48%
Monroe, PA	95%	74%	47%	44%
Montour/Northumberland, PA	81%	57%	34%	41%
Northampton, PA	79%	79%	38%	46%
Ocean, NJ	85%	84%	65%	58%
Pike/Susquehanna/Wayne, PA	81%	61%	27%	43%
Schuylkill, PA	74%	56%	29%	39%
Sussex, DE	87%	75%	50%	48%
York, PA	85%	70%	27%	42%

*Estimates include Jefferson County, PA, which is not part of the Third Federal Reserve District, and exclude a portion of Cambria County, PA. Refer to the methodology for a full explanation.

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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.

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

	Extremely Low Income (0-30% MFI)			Very Low Income (31-50% MFI)			Low Income (51-80% MFI)			All Renter Households		
Areas with Larger Renter Populations	2005	2010	Compared to 2005	2005	2010	Compared to 2005	2005	2010	Compared to 2005	2005	2010	Compared to 2005
Third Federal Reserve District*	71%	73%	↑	23%	33%	↑	5%	7%	↑	24%	29%	↑
State												
New Jersey (part)	72%	72%	--	29%	45%	↑	5%	13%	↑	25%	32%	↑
Pennsylvania (part)	70%	74%	↑	22%	31%	↑	5%	6%	--	24%	28%	↑
Metropolitan Statistical Area												
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD (part)	76%	74%	--	24%	34%	↑	5%	8%	↑	28%	31%	↑
County												
Philadelphia, PA	75%	72%	--	19%	28%	↑	5%	4%	--	35%	36%	--
Areas with Mid-Size Renter Populations	2005-07	2008-10	Compared to 2005-07	2005-07	2008-10	Compared to 2005-07	2005-07	2008-10	Compared to 2005-07	2005-07	2008-10	Compared to 2005-07
State												
Delaware	74%	73%	--	29%	30%	--	4%	6%	--	23%	26%	↑
Metropolitan Statistical Area												
Allentown-Bethlehem-Easton, PA-NJ (part)	59%	69%	↑	19%	29%	↑	4%	4%	--	21%	25%	↑
Harrisburg-Carlisle, PA	62%	68%	--	14%	21%	↑	2%	3%	--	17%	22%	↑
Lancaster, PA	73%	77%	--	24%	35%	↑	2%	4%	--	20%	24%	↑
Scranton--Wilkes-Barre, PA (with Columbia Co)	66%	69%	--	19%	25%	--	4%	4%	--	21%	23%	--
County												
Camden, NJ	68%	72%	--	21%	26%	--	2%	5%	--	25%	29%	↑
Delaware, PA	81%	76%	--	31%	27%	--	6%	5%	--	28%	26%	--
Lancaster, PA	73%	77%	--	24%	35%	↑	2%	4%	--	20%	24%	↑
Montgomery, PA	74%	77%	--	33%	40%	--	7%	10%	--	20%	23%	↑
New Castle, DE	74%	76%	--	26%	24%	--	3%	4%	--	24%	27%	--
Areas with Smaller Renter Populations	2006-10			2006-10			2006-10			2006-10		
Metropolitan Statistical Area												
Altoona, PA	62%			22%			3%			20%		
Atlantic City-Hammonton, NJ	66%			46%			10%			29%		
Dover, DE	74%			47%			7%			26%		
Johnstown, PA (part)	53%			17%			2%			19%		
Lebanon, PA	60%			20%			3%			18%		
Ocean City, NJ	61%			40%			10%			24%		
Reading, PA	73%			23%			4%			24%		
State College, PA	88%			30%			5%			36%		
Trenton-Ewing, NJ	67%			26%			2%			26%		
Vineland-Millville-Bridgeton, NJ	63%			51%			15%			31%		
Williamsport, PA	81%			25%			0%			23%		
York-Hanover, PA	72%			20%			2%			22%		
County												
Adams/Franklin, PA	70%			22%			3%			19%		
Atlantic, NJ	66%			46%			10%			29%		
Bedford/Fulton/Huntingdon, PA	64%			21%			4%			20%		
Berks, PA	73%			23%			4%			24%		
Blair, PA	62%			22%			3%			20%		
Bradford/Sullivan/Tioga, PA	67%			15%			1%			20%		



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

	Extremely Low Income (0-30% MFI)	Very Low Income (31-50% MFI)	Low Income (51-80% MFI)	All Renter Households
Areas with Smaller Renter Populations	2006-10	2006-10	2006-10	2006-10
County				
Bucks, PA	78%	37%	6%	24%
Burlington, NJ	81%	40%	9%	24%
Cambria, PA (part)	53%	17%	2%	19%
Cameron/Elk/McKean/Potter, PA	75%	13%	5%	20%
Cape May, NJ	61%	40%	10%	24%
Carbon/Lehigh, PA	68%	25%	3%	25%
Centre, PA	88%	30%	5%	36%
Chester, PA	77%	35%	7%	22%
Clearfield/Jefferson, PA	68%	21%	2%	21%
Clinton/Juniata/Mifflin/Snyder/Union, PA	57%	20%	2%	16%
Columbia/Luzerne, PA	66%	21%	3%	22%
Cumberland, NJ	63%	51%	15%	31%
Cumberland/Perry, PA	68%	15%	1%	16%
Dauphin, PA	63%	16%	4%	21%
Gloucester/Salem, NJ	68%	29%	2%	27%
Kent, DE	74%	47%	7%	26%
Lackawanna/Wyoming, PA	67%	22%	3%	21%
Lebanon, PA	60%	20%	3%	18%
Lycoming, PA	81%	25%	0%	23%
Mercer, NJ	67%	26%	2%	26%
Monroe, PA	86%	39%	11%	28%
Montour/Northumberland, PA	63%	19%	3%	20%
Northampton, PA	62%	28%	5%	22%
Ocean, NJ	75%	55%	15%	34%
Pike/Susquehanna/Wayne, PA	74%	23%	3%	26%
Schuylkill, PA	53%	19%	2%	19%
Sussex, DE	65%	31%	11%	23%
York, PA	72%	20%	2%	22%

*Estimates include Jefferson County, PA, which is not part of the Third Federal Reserve District, and exclude a portion of Cambria County, PA. Refer to the methodology for a full explanation.

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Geographic Note: Some area names are followed by (part) in this table. In most cases, this identifies states and MSAs that are only partially contained within the Third Federal Reserve District. For these geographies, estimates reflect data from Third District counties only. In addition to these cases, a portion of Cambria County, PA, and its associated metro area (Johnstown) are also excluded from this analysis. Refer to the methodology for a full explanation.

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.



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

	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)
Areas with Larger Renter Populations												
<i>Third Federal Reserve District*</i>	72	59	↓	-163,867	121	91	↓	-57,018	152	137	↓	354,268
State												
New Jersey (part)	63	56	--	-33,601	89	63	↓	-45,044	144	120	↓	35,461
Pennsylvania (part)	75	61	↓	-118,787	129	99	↓	-3,352	152	139	↓	288,778
Metropolitan Statistical Area												
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD (part)	57	51	↓	-103,992	104	83	↓	-55,998	148	135	↓	162,178
County												
Philadelphia, PA	56	53	--	-53,290	112	94	↓	-8,916	137	128	↓	55,359
Areas with Mid-Size Renter Populations												
State												
Delaware	68	61	--	-8,759	109	89	↓	-4,651	159	149	↓	28,888
Metropolitan Statistical Area												
Allentown-Bethlehem-Easton, PA-NJ (part)	69	62	--	-7,423	115	93	↓	-2,393	143	139	--	20,516
Harrisburg-Carlisle, PA	90	70	↓	-5,287	155	130	↓	8,526	163	157	--	25,325
Lancaster, PA	68	54	↓	-5,627	129	110	↓	2,334	158	152	--	18,239
Scranton--Wilkes-Barre, PA (with Columbia Co)	102	85	↓	-2,810	146	129	↓	10,083	153	150	--	25,967
County												
Camden, NJ	60	53	--	-9,022	98	75	↓	-7,585	146	133	↓	13,814
Delaware, PA	52	46	--	-8,308	113	104	--	1,051	155	145	--	17,722
Lancaster, PA	68	54	↓	-5,627	129	110	↓	2,334	158	152	--	18,239
Montgomery, PA	63	50	↓	-7,649	91	85	--	-4,192	163	152	↓	24,110
New Castle, DE	53	45	--	-8,589	103	84	↓	-4,330	159	152	--	20,782
Areas with Smaller Renter Populations												
Metropolitan Statistical Area		2006-10		Surplus/Deficit (2006-10)		2006-10		Surplus/Deficit (2006-10)		2006-10		Surplus/Deficit (2006-10)
Altoona, PA		95		-168		133		2,242		144		4,268
Atlantic City-Hammonton, NJ		67		-2,637		70		-4,114		124		4,926
Dover, DE		74		-894		87		-802		152		4,512
Johnstown, PA (part)		130		1,072		145		3,221		138		3,953
Lebanon, PA		81		-565		160		3,137		157		4,901
Ocean City, NJ		99		-19		103		153		147		3,694
Reading, PA		63		-3,806		113		2,516		146		13,365
State College, PA		40		-4,383		89		-1,234		136		5,641
Trenton-Ewing, NJ		56		-5,637		90		-1,982		142		11,940
Vineland-Millville-Bridgeton, NJ		62		-1,718		67		-2,664		128		3,170
Williamsport, PA		80		-595		125		1,540		153		4,812
York-Hanover, PA		65		-3,421		132		5,518		146		12,623
County												
Adams/Franklin, PA		93		-299		158		4,950		156		8,263
Atlantic, NJ		67		-2,637		70		-4,114		124		4,926
Bedford/Fulton/Huntingdon, PA		135		811		175		3,139		158		3,557
Berks, PA		63		-3,806		113		2,516		146		13,365
Blair, PA		95		-168		133		2,242		144		4,268
Bradford/Sullivan/Tioga, PA		114		379		150		2,303		158		4,101



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

Areas with Smaller Renter Populations <i>County</i>	Affordable at 0-30% MFI		Affordable at 0-50% MFI		Affordable at 0-80% MFI	
	2006-10	Surplus/ Deficit (2006-10)	2006-10	Surplus/ Deficit (2006-10)	2006-10	Surplus/ Deficit (2006-10)
Bucks, PA	51	-4,759	80	-3,544	150	14,870
Burlington, NJ	51	-3,155	63	-4,362	142	8,271
Cambria, PA (part)	130	1,072	145	3,221	138	3,953
Cameron/Elk/McKean/Potter, PA	112	247	163	2,526	165	3,954
Cape May, NJ	99	-19	103	153	147	3,694
Carbon/Lehigh, PA	58	-5,512	97	-672	138	12,570
Centre, PA	40	-4,383	89	-1,234	136	5,641
Chester, PA	63	-2,853	94	-880	146	10,822
Clearfield/Jefferson, PA	118	469	141	2,250	145	3,662
Clinton/Juniata/Mifflin/Snyder/Union, PA	124	858	159	4,416	155	6,785
Columbia/Luzerne, PA	86	-1,620	139	8,471	147	15,090
Cumberland, NJ	62	-1,718	67	-2,664	128	3,170
Cumberland/Perry, PA	79	-1,173	161	6,491	160	10,908
Dauphin, PA	76	-2,367	132	5,423	159	14,970
Gloucester/Salem, NJ	60	-3,223	83	-2,213	144	7,892
Kent, DE	74	-894	87	-802	152	4,512
Lackawanna/Wyoming, PA	92	-549	129	3,980	153	10,971
Lebanon, PA	81	-565	160	3,137	157	4,901
Lycoming, PA	80	-595	125	1,540	153	4,812
Mercer, NJ	56	-5,637	90	-1,982	142	11,940
Monroe, PA	63	-876	91	-406	150	3,394
Montour/Northumberland, PA	126	732	152	3,081	148	4,305
Northampton, PA	67	-2,194	99	-63	139	7,284
Ocean, NJ	55	-4,572	52	-8,442	105	1,452
Pike/Susquehanna/Wayne, PA	91	-271	122	1,197	136	2,792
Schuylkill, PA	110	340	148	3,198	142	4,042
Sussex, DE	109	286	113	834	138	3,694
York, PA	65	-3,421	132	5,518	146	12,623

*Estimates include Jefferson County, PA, which is not part of the Third Federal Reserve District, and exclude a portion of Cambria County, PA. Refer to the methodology for a full explanation.

**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. A ratio 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.

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.

Geographic Note: Some area names are followed by (part) in this table. In most cases, this identifies states and MSAs that are only partially contained within the Third Federal Reserve District. For these geographies, estimates reflect data from Third District counties only. In addition to these cases, a portion of Cambria County, PA, and its associated metro area (Johnstown) are also excluded from this analysis. Refer to the methodology for a full explanation.

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.



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

	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)
Areas with Larger Renter Populations												
<i>Third Federal Reserve District*</i>	40	34	↓	-265,729	75	60	↓	-263,336	107	101	↓	12,792
State												
New Jersey (part)	35	34	--	-49,795	59	44	↓	-69,009	103	91	↓	-16,178
Pennsylvania (part)	41	34	↓	-200,389	79	64	↓	-178,192	108	103	↓	21,079
Metropolitan Statistical Area												
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD (part)	35	34	--	-139,908	72	59	↓	-133,991	109	102	↓	11,043
County												
Philadelphia, PA	41	40	--	-68,647	83	72	↓	-44,410	112	105	↓	10,367
Areas with Mid-Size Renter Populations												
State												
Delaware	34	37	--	-14,131	70	64	↓	-14,702	110	110	--	5,875
Metropolitan Statistical Area												
Allentown-Bethlehem-Easton, PA-NJ (part)	41	37	--	-12,308	73	64	↓	-12,784	104	105	--	2,757
Harrisburg-Carlisle, PA	52	41	↓	-10,428	87	74	↓	-7,362	112	110	--	4,499
Lancaster, PA	27	27	--	-8,939	69	63	--	-8,362	103	99	↓	-340
Scranton--Wilkes-Barre, PA (with Columbia Co)	49	41	--	-11,265	83	74	↓	-9,204	107	103	↓	1,354
County												
Camden, NJ	42	36	--	-12,251	70	53	↓	-13,997	105	99	↓	-572
Delaware, PA	26	26	--	-11,333	70	65	--	-9,144	110	107	--	2,872
Lancaster, PA	27	27	--	-8,939	69	63	--	-8,362	103	99	↓	-340
Montgomery, PA	31	26	--	-11,338	51	53	--	-13,268	105	98	↓	-778
New Castle, DE	31	32	--	-10,675	71	64	↓	-10,118	115	113	--	5,355
Areas with Smaller Renter Populations												
Metropolitan Statistical Area		2006-10		Surplus/Deficit (2006-10)		2006-10		Surplus/Deficit (2006-10)		2006-10		Surplus/Deficit (2006-10)
Altoona, PA		46		-1,741		83		-1,163		105		501
Atlantic City-Hammonton, NJ		44		-4,425		53		-6,397		95		-950
Dover, DE		40		-2,066		54		-2,790		100		34
Johnstown, PA (part)		63		-1,334		93		-514		105		490
Lebanon, PA		46		-1,582		84		-833		105		443
Ocean City, NJ		48		-1,348		70		-1,476		109		715
Reading, PA		31		-7,033		73		-5,003		106		1,777
State College, PA		18		-6,003		53		-5,474		100		-1
Trenton-Ewing, NJ		38		-7,925		66		-6,876		109		2,502
Vineland-Millville-Bridgeton, NJ		42		-2,602		51		-3,977		97		-325
Williamsport, PA		32		-2,047		69		-1,875		106		537
York-Hanover, PA		33		-6,523		76		-4,143		106		1,591
County												
Adams/Franklin, PA		33		-3,026		73		-2,289		102		347
Atlantic, NJ		44		-4,425		53		-6,397		95		-950
Bedford/Fulton/Huntingdon, PA		50		-1,169		94		-254		105		297
Berks, PA		31		-7,033		73		-5,003		106		1,777
Blair, PA		46		-1,741		83		-1,163		105		501
Bradford/Sullivan/Tioga, PA		45		-1,446		82		-849		109		640



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

Areas with Smaller Renter Populations <i>County</i>	Affordable and available at 0-30% MFI		Affordable and available at 0-50% MFI		Affordable and available at 0-80% MFI	
	2006-10	Surplus/ Deficit (2006-10)	2006-10	Surplus/ Deficit (2006-10)	2006-10	Surplus/ Deficit (2006-10)
Bucks, PA	26	-7,208	49	-9,224	105	1,418
Burlington, NJ	22	-5,084	37	-7,372	95	-1,009
Cambria, PA (part)	63	-1,334	93	-514	105	490
Cameron/Elk/McKean/Potter, PA	53	-1,003	88	-485	109	581
Cape May, NJ	48	-1,348	70	-1,476	109	715
Carbon/Lehigh, PA	36	-8,484	66	-7,578	105	1,635
Centre, PA	18	-6,003	53	-5,474	100	-1
Chester, PA	28	-5,526	52	-6,690	94	-1,483
Clearfield/Jefferson, PA	47	-1,408	83	-932	105	419
Clinton/Juniata/Mifflin/Snyder/Union, PA	44	-2,054	82	-1,331	105	668
Columbia/Luzerne, PA	41	-6,965	79	-4,589	105	1,675
Cumberland, NJ	42	-2,602	51	-3,977	97	-325
Cumberland/Perry, PA	35	-3,664	78	-2,333	104	767
Dauphin, PA	48	-5,195	82	-3,082	114	3,478
Gloucester/Salem, NJ	38	-5,057	57	-5,432	108	1,517
Kent, DE	40	-2,066	54	-2,790	100	34
Lackawanna/Wyoming, PA	46	-3,848	75	-3,460	105	978
Lebanon, PA	46	-1,582	84	-833	105	443
Lycoming, PA	32	-2,047	69	-1,875	106	537
Mercer, NJ	38	-7,925	66	-6,876	109	2,502
Monroe, PA	19	-1,881	48	-2,317	97	-201
Montour/Northumberland, PA	54	-1,304	96	-247	111	1,001
Northampton, PA	42	-3,856	62	-4,411	102	352
Ocean, NJ	31	-7,116	35	-11,408	79	-5,433
Pike/Susquehanna/Wayne, PA	38	-1,858	70	-1,604	100	34
Schuylkill, PA	54	-1,620	86	-937	103	296
Sussex, DE	46	-1,772	74	-1,703	99	-82
York, PA	33	-6,523	76	-4,143	106	1,591

*Estimates include Jefferson County, PA, which is not part of the Third Federal Reserve District, and exclude a portion of Cambria County, PA. Refer to the methodology for a full explanation.

**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. A ratio 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.

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.

Geographic Note: Some area names are followed by (part) in this table. In most cases, this identifies states and MSAs that are only partially contained within the Third Federal Reserve District. For these geographies, estimates reflect data from Third District counties only. In addition to these cases, a portion of Cambria County, PA, and its associated metro area (Johnstown) are also excluded from this analysis. Refer to the methodology for a full explanation.

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.

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

	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
Areas with Larger Renter Populations												
<i>Third Federal Reserve District*</i>	6%	7%	↑	5%	8%	↑	4%	6%	--	5%	6%	↑
State												
New Jersey (part)	7%	8%	--	7%	11%	↑	6%	6%	--	6%	7%	--
Pennsylvania (part)	5%	7%	↑	5%	7%	↑	4%	6%	↑	4%	5%	↑
Metropolitan Statistical Area												
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD (part)	6%	8%	↑	5%	10%	↑	3%	5%	--	4%	6%	↑
County												
Philadelphia, PA	5%	8%	↑	6%	9%	--	2%	4%	--	5%	6%	--
Areas with Mid-Size Renter Populations	2008-10			2008-10			2008-10			2008-10		
State												
Delaware		9%			9%			5%			6%	
Metropolitan Statistical Area												
Allentown-Bethlehem-Easton, PA-NJ (part)		6%			6%			5%			5%	
Harrisburg-Carlisle, PA		5%			3%			5%			4%	
Lancaster, PA		7%			8%			4%			4%	
Scranton--Wilkes-Barre, PA (with Columbia Co)		2%			4%			4%			3%	
County												
Camden, NJ		9%			8%			6%			7%	
Delaware, PA		5%			4%			3%			4%	
Lancaster, PA		7%			8%			4%			4%	
Montgomery, PA		8%			7%			5%			5%	
New Castle, DE		9%			9%			4%			6%	
Areas with Smaller Renter Populations	2006-10			2006-10			2006-10			2006-10		
Metropolitan Statistical Area												
Altoona, PA		3%			3%			7%			4%	
Atlantic City-Hammonton, NJ		6%			6%			8%			7%	
Dover, DE		5%			4%			2%			3%	
Johnstown, PA (part)		2%			2%			4%			2%	
Lebanon, PA		6%			7%			5%			6%	
Ocean City, NJ		9%			0%			0%			4%	
Reading, PA		8%			6%			4%			5%	
State College, PA		9%			5%			4%			6%	
Trenton-Ewing, NJ		7%			5%			9%			6%	
Vineland-Millville-Bridgeton, NJ		8%			12%			9%			8%	
Williamsport, PA		10%			3%			3%			4%	
York-Hanover, PA		5%			6%			4%			4%	
County												
Adams/Franklin, PA		8%			8%			4%			5%	
Atlantic, NJ		6%			6%			8%			7%	
Bedford/Fulton/Huntingdon, PA		3%			2%			5%			3%	
Berks, PA		8%			6%			4%			5%	
Blair, PA		3%			3%			7%			4%	
Bradford/Sullivan/Tioga, PA		6%			2%			7%			5%	



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

	Extremely Low Income (0-30% MFI)	Very Low Income (31-50% MFI)	Low Income (51-80% MFI)	All Renter Households
Areas with Smaller Renter Populations	2006-10	2006-10	2006-10	2006-10
County				
Bucks, PA	5%	4%	2%	3%
Burlington, NJ	5%	7%	3%	3%
Cambria, PA (part)	2%	2%	4%	2%
Cameron/Elk/McKean/Potter, PA	4%	2%	4%	3%
Cape May, NJ	9%	0%	0%	4%
Carbon/Lehigh, PA	3%	5%	3%	3%
Centre, PA	9%	5%	4%	6%
Chester, PA	7%	11%	6%	6%
Clearfield/Jefferson, PA	5%	5%	5%	4%
Clinton/Juniata/Mifflin/Snyder/Union, PA	7%	3%	4%	4%
Columbia/Luzerne, PA	2%	3%	4%	3%
Cumberland, NJ	8%	12%	9%	8%
Cumberland/Perry, PA	2%	5%	3%	3%
Dauphin, PA	5%	5%	6%	5%
Gloucester/Salem, NJ	3%	5%	6%	4%
Kent, DE	5%	4%	2%	3%
Lackawanna/Wyoming, PA	3%	6%	6%	4%
Lebanon, PA	6%	7%	5%	6%
Lycoming, PA	10%	3%	3%	4%
Mercer, NJ	7%	5%	9%	6%
Monroe, PA	1%	9%	5%	3%
Montour/Northumberland, PA	8%	4%	1%	3%
Northampton, PA	7%	8%	7%	6%
Ocean, NJ	8%	17%	10%	9%
Pike/Susquehanna/Wayne, PA	4%	3%	3%	3%
Schuylkill, PA	2%	1%	3%	2%
Sussex, DE	5%	8%	12%	7%
York, PA	5%	6%	4%	4%

*Estimates include Jefferson County, PA, which is not part of the Third Federal Reserve District, and exclude a portion of Cambria County, PA. Refer to the methodology for a full explanation.

**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-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.

Geographic Note: Some area names are followed by (part) in this table. In most cases, this identifies states and MSAs that are only partially contained within the Third Federal Reserve District. For these geographies, estimates reflect data from Third District counties only. In addition to these cases, a portion of Cambria County, PA, and its associated metro area (Johnstown) are also excluded from this analysis. Refer to the methodology for a full explanation.

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.

