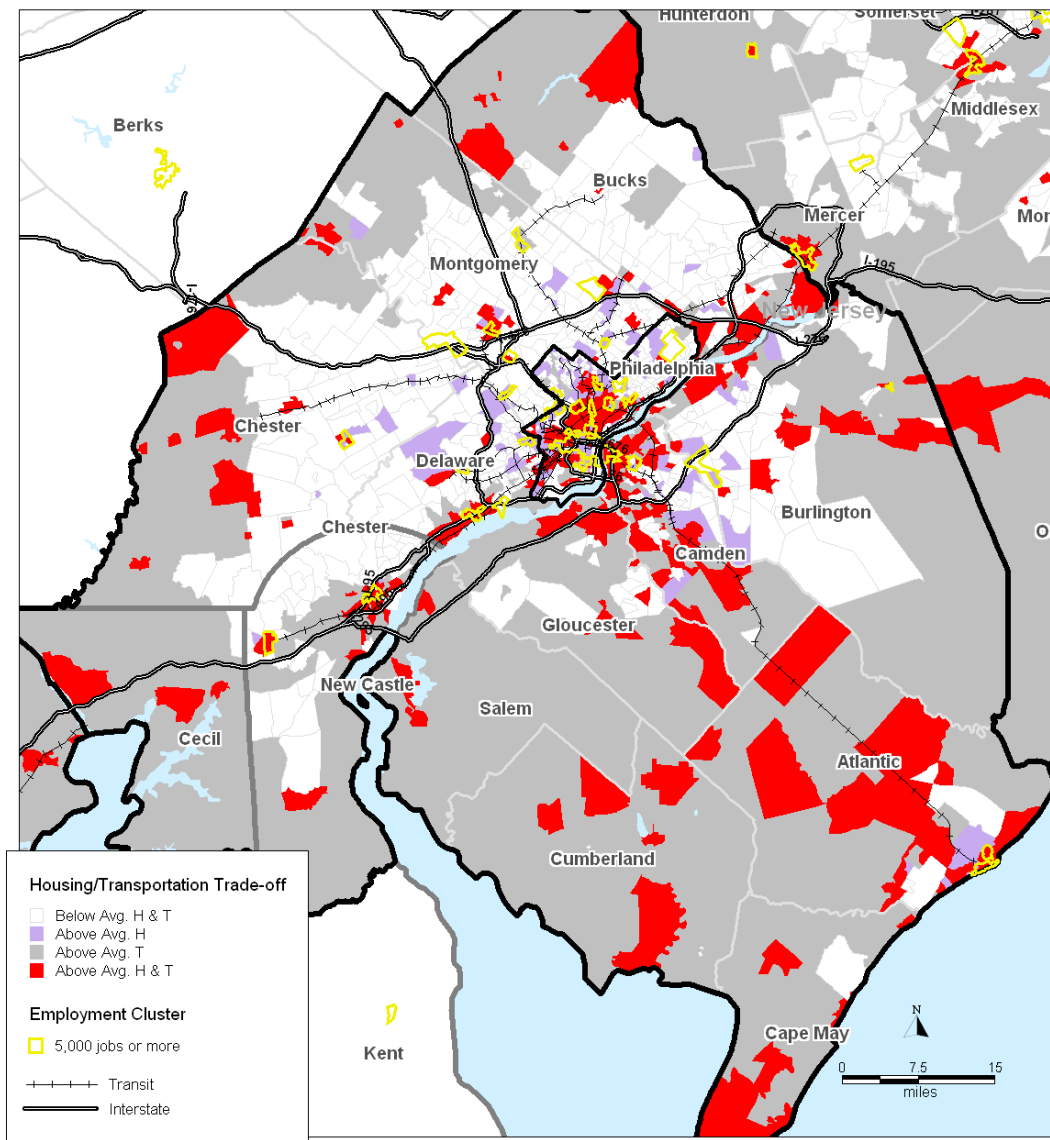


Philadelphia, PA CMSA

Profile: Philadelphia, PA CMSA	
Combined Housing and Transportation Category:	Medium H, Medium T
Housing Market:	Hot Single Family Market
Households earning 30-50% HAMFI with Severe Burden:	18%
Affordable Housing Shortage:	Medium
Transportation: % Non-Auto Commute, Rail Transit System Size, 2003 Congestion:	13%, Extensive Rail System
Jobs-Housing: % of Pop. living near an Employment Center (EC), % of Jobs in ECs:	25%, 25%

Philadelphia: Average Household Expenditures on Housing and Transportation as a Percentage of Average Tract Income, 2000



Source: Income and housing costs from 2000 Census of Population and Housing, Summary File 3 and PUMS 5%, P76 and P97. Retrieved 2006, from <http://www.census.gov>: <http://factfinder.census.gov/servlet/BasicFactsServlet>. PUMS 5% from PDQ Software, from <http://www.pdq.com>. Transportation costs based on 2000 data from a variety of national public sources and modeled by Center for Neighborhood Technology. Cities over 100,000 persons labeled.

Metro Summary

Housing / Transportation Costs by Income

Of the four types of neighborhoods, Below Average Housing & Transportation cost neighborhoods have the greatest share of households in the region, 40% (Fig. 2). Households earning \$50,000 or more are the majority of households in these neighborhoods, at 64%. These households pay 24% to 39% of their income for housing and transportation (Fig. 1).

Above Average Housing & Transportation cost neighborhoods have the second greatest share of households in the region, 26% (Fig. 2). Households earning less than \$50,000 annually are the majority of households in these neighborhoods, at 69%. These households pay 46% to 109% of their income for housing and transportation (Fig. 1).

Fig. 1: H+T Costs by Income by Neighborhood Type

Philadelphia	Below Avg H&T (1)			Above Avg H (2)			Above Avg T (4)			Above Avg H&T (3)			Wt. Avg of Quads		
Income Category	% H	% T	% H&T	% H	% T	% H&T	% H	% T	% H&T	% H	% T	% H&T	% H	% T	% H&T
\$0-<\$20,000	59%	53%	111%	60%	43%	104%	55%	64%	119%	56%	53%	109%	57%	52%	110%
\$20,000 - <\$35,000	33%	33%	65%	30%	25%	55%	31%	40%	71%	29%	33%	62%	31%	33%	63%
\$35,000 - <\$50,000	25%	24%	50%	23%	19%	41%	24%	29%	53%	22%	24%	46%	24%	24%	48%
\$50,000 - <\$75,000	21%	18%	39%	18%	14%	32%	20%	21%	41%	18%	18%	36%	19%	19%	38%
\$75,000 - <\$100,000	18%	14%	32%	15%	11%	26%	16%	16%	32%	15%	14%	29%	17%	14%	31%
\$100,000 - <\$250,000	14%	10%	24%	13%	8%	20%	13%	11%	24%	12%	10%	21%	13%	10%	23%
TOTAL	25%	16%	41%	31%	17%	48%	26%	22%	48%	32%	25%	57%	28%	20%	47%

Fig. 2: Distribution of Households by Income by Neighborhood Type

Philadelphia	Below Avg H&T (1)			Above Avg H (2)			Above Avg T (4)			Above Avg H&T (3)			TOTAL REGION	
Income Category	# of HHS	% of HHS in Quad	% in Region	# of HHS	% of HHS in Quad	% in Region	# of HHS	% of HHS in Quad	% in Region	# of HHS	% of HHS in Quad	% in Region	# of HHS	% in Region
\$0-<\$20,000	83,665	10%	4%	80,881	25%	4%	50,988	13%	2%	172,800	31%	8%	388,334	19%
\$20,000 - <\$35,000	108,214	13%	5%	64,483	20%	3%	65,247	17%	3%	118,872	22%	6%	356,816	17%
\$35,000 - <\$50,000	114,980	14%	6%	51,754	16%	2%	67,546	18%	3%	89,661	16%	4%	323,941	16%
\$50,000 - <\$75,000	179,934	22%	9%	56,307	18%	3%	96,046	25%	5%	95,219	17%	5%	427,506	20%
\$75,000 - <\$100,000	131,848	16%	6%	30,671	10%	1%	56,957	15%	3%	42,365	8%	2%	231,170	11%
\$100,000 - <\$250,000	213,587	26%	10%	35,523	11%	2%	47,770	12%	2%	33,013	6%	2%	294,370	14%
ALL INCOMES	832,228	100%	40%	319,619	100%	15%	384,554	100%	18%	551,930	100%	26%	2,088,331	100%

Relationship of Affordability to Accessibility

This is one of several metropolitan areas where local concentrations of affordable housing are associated with declining transportation *and* housing cost burdens.

Philadelphia is also distinguished by the fact that housing cost burdens increase with distance from employment centers. One possible explanation for this finding is that the high levels of local government fragmentation in the Philadelphia region increase the incentives for suburban governments to engage in exclusionary zoning. (Adjusted R-Square: Housing Model, .6412, Transportation Model, .8907)

Commuting Characteristics

Households living in Above Average Housing neighborhoods have the shortest commute in time by transit (45.2 minutes) and the shortest commute in distance by auto (7.8 miles). Above Average H & T cost neighborhoods have the shortest commute in distance by transit (6.5 miles) and in time by auto (25.2 miles). Above Average Housing cost neighborhoods have the greatest share of transit, 21%. Households in Above Average Transportation cost neighborhoods go the farthest distances by transit (13.8 miles) and by auto (10.6 miles) and have the longest transit commute in time (51.8 minutes). Households in Above Average Housing cost neighborhoods spend the most time in the car (27.7 minutes).

Philadelphia

Commuter Characteristics	Below Avg H&T	Above Avg H	Above Avg H & T	Above Avg T	All
All Commuters	1,079,355	310,519	547,584	514,955	2,452,413
% Transit	7%	21%	15%	2%	9%
Time all	28.4	31.4	28.4	26.7	28.4
Distance all	9.3	7.6	8.3	10.7	9.1
Speed All	19.0	14.9	18.0	23.0	19.1
Transit Commuters					
Time Transit	50.8	45.2	46.5	51.8	47.8
Distance Transit	12.1	6.7	6.5	13.8	8.7
Speed Transit	13.5	8.7	9.0	16.3	10.7
Auto Commuters					
Time Car	26.8	27.7	25.2	26.1	26.4
Distance Car	9.1	7.8	8.6	10.6	9.2
Speed Car	19.4	16.5	19.6	23.1	20.0

Household Expenditures by Income and Proximity to Employment Philadelphia, PA CMSA

Expenditures by Income	Central City EC	Other ECs	Outside an EC
\$0-<\$20,000			
% Income on Housing	57%	60%	60%
% Income on Transport.	42%	50%	59%
% Income on H+T	99%	111%	119%
\$20,000 - <\$35,000			
% Income on Housing	25%	31%	33%
% Income on Transport.	22%	30%	36%
% Income on H+T	47%	61%	69%
\$35,000 - <\$50,000			
% Income on Housing	17%	23%	25%
% Income on Transport.	16%	22%	26%
% Income on H+T	33%	45%	51%
\$50,000 - <\$75,000			
% Income on Housing	14%	18%	20%
% Income on Transport.	11%	16%	19%
% Income on H+T	25%	34%	39%
\$75,000 - <\$100,000			
% Income on Housing	11%	14%	16%
% Income on Transport.	8%	12%	14%
% Income on H+T	19%	26%	30%
\$100,000 - <\$250,000			
% Income on Housing	9%	11%	12%
% Income on Transport.	5%	8%	9%
% Income on H+T	14%	19%	22%
Average of All Incomes			
% Income on Housing	33%	28%	27%
% Income on Transport.	20%	19%	20%
% Income on H+T	53%	48%	47%
Owner Median Income	\$34,341	\$53,511	\$60,190
Renter Median Income	\$20,056	\$32,045	\$34,862
Median Income	\$24,147	\$44,691	\$53,454