Analysis of the

PHILADELPHIA, PA. - CAMDEN, N.J. RENTAL HOUSING MARKET

as of August 1, 1965

A Report by the
FEDERAL HOUSING ADMINISTRATION
WASHINGTON, D. C. 20411
DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

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ANALYSIS OF THE PHILADELPHIA, PA.-CAMDEN, N.J., RENTAL HOUSING MARKET AS OF AUGUST 1, 1965

FIELD MARKET ANALYSIS SERVICE
FEDERAL HOUSING ADMINISTRATION
DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

Foreword

As a public service to assist local housing activities through clearer understanding of local housing market conditions, FHA initiated publication of its comprehensive housing market analyses early in 1965. While each report is designed specifically for FHA use in administering its mortgage insurance operations, it is expected that the factual information and the findings and conclusions of these reports will be generally useful also to builders, mortgagees, and others concerned with local housing problems and to others having an interest in local economic conditions and trends.

Since market analysis is not an exact science the judgmental factor is important in the development of findings and conclusions. There will, of course, be differences of opinion in the interpretation of available factual information in determining the absorptive capacity of the market and the requirements for maintenance of a reasonable balance in demand-supply relationships.

The factual framework for each analysis is developed as thoroughly as possible on the basis of information available from both local and national sources. Unless specifically identified by source reference, all estimates and judgments in the analysis are those of the authoring analyst.

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AS OF AUGUST 1, 1965

Summary and Conclusions

1. The Philadelphia Standard Metropolitan Statistical Area (SMSA), fourth largest in the nation, has a well-diversified and stable economic base. It is a leading industrial area, a world port, a regional transportation hub, and a major center for trade, finance, and education. The extensive degree of diversification is reflected in the fact that nearly 90 percent of all industries recognized in U. S. Government statistics are represented here. Factory employment is almost equally divided between durable and nondurable industries. No single industry dominates the employment scene.

2. Civilian employment in the area totaled 1,805,000 in June 1965, up 27,800 over June 1964 and 41,600 above June 1963. Unemployment averaged 4.8 percent in June, down from 6.1 percent in the same month last year. Of the total employment in the area as of June this year, 1,560,600 worked in the Pennsylvania portion of the area and 244,400 worked in the New Jersey portion.

3. The present outlook is for civilian employment to increase by about 16,000 a year during the next two years--13,000 on the Pennsylvania side and 3,000 on the New Jersey side.

4. The current median income for renter families is estimated at $5,565 a year in the SMSA; $5,535 in the Pennsylvania portion of the area and $5,815 in the New Jersey portion. These figures reflect increases of about 22 percent over 1959.

5. The present population of the SMSA is estimated at 4,667,700, of whom 3,817,400 reside in Pennsylvania and 850,300 in New Jersey. Since 1960, the number of inhabitants in the area has increased an average of 60,900 a year--42,400 in the Pennsylvania segment and 18,500 in the New Jersey segment.

6. During the next two years, the SMSA is expected to grow at the rate of about 58,750 persons a year; 42,600 in the Pennsylvania portion and 16,150 in the New Jersey portion.

7. Total households in the area reached an estimated 1,380,900 as of August 1965, representing an average increase of 21,400 a year since 1960. During the next two years, household gains are expected to average 20,800 a year in the SMSA--15,600 in the Pennsylvania portion and 5,200 in the New Jersey portion.

8. Privately financed residential construction has fluctuated between 25,000 and 29,000 a year during the past four years. The construction of single-family homes has declined from about 15,700 in 1961 to 12,200 in 1964. Apartment construction, however, has tended to increase, rising from 10,100 in 1961 to 16,300 in 1964. During the first six months of 1965, a total of 12,700 new dwelling units was authorized by building permits, practically no change from the same period last year. The number of permits for single-family homes is about 100 lower than it was this time last year, while apartment units authorized by building permits are up about 100.

9. Vacancy rates are about the same as in 1960. Currently, there are an estimated 37,100 vacant available units, i.e., nonseasonal, not dilapidated units available for sale or rent. This represents 2.6 percent of all units. The present net homeowner vacancy rate for the SMSA is estimated at 1.2 percent; the rental vacancy rate at 5.5 percent. The vacancy rates are somewhat lower on the Pennsylvania side than on the New Jersey side. Homeowner vacancy rates are about 1.2 percent in Pennsylvania and 1.6 percent in New Jersey; the rental vacancy rates are 5.4 percent in Pennsylvania and 6.4 percent in New Jersey.

10. Housing demand for the next two years is expected to average 23,000 units a year; 11,000 sales units and 12,000 rental units. About 9,000 of these rental units are expected to fall in the rent ranges at and above the minimum achievable with regular private financing methods. The balance of 3,000 units will probably require the use of public benefit or assistance programs.

11. The over-all estimates of annual demand provide for 7,000 sales units and 9,000 rental units in the Pennsylvania portion of the SMSA; 4,000 sales units and 3,000 rental units in the New Jersey portion. Distributions of the annual demand for rental units are shown by gross rent and unit size in tables XVIII through XX. Special summaries of the analysis begin on page 26 for the Pennsylvania portion of the area and on page 39 for the New Jersey portion.

ANALYSIS OF THE PHILADELPHIA, PA.-CAMDEN, N.J., RENTAL HOUSING MARKET AS OF AUGUST 1, 1965

Housing Market Area

The housing market area considered in this report covers the Philadelphia Standard Metropolitan Statistical Area (SMSA) which encompasses five counties in Pennsylvania and three in New Jersey with a total 1960 population of 4,343,000.[1/] In Pennsylvania, the counties are Bucks, Chester, Delaware, Montgomery, and Philadelphia; In New Jersey, they are Burlington, Camden, and Gloucester.

The Philadelphia SMSA, fourth largest in the United States, had a total population of 4,343,000 in 1960. About 3,592,000 (83 percent) of the inhabitants lived in the Pennsylvania portion of the area and 751,000 (17 percent) resided on the New Jersey side. Philadelphia, the principal city, had a 1960 population of 2,002,500. Camden, just across the Delaware River and the major city on the New Jersey side, had 117,200 inhabitants. In addition to Philadelphia and Camden, the major communities in the area include Upper Darby Township (93,200), Lower Merion Township (59,400), Abington Township (55,800), and Haverford Township (54,000) in Pennsylvania; Pennsauken Township (33,800) and Cherry Hill Township (31,500) in New Jersey.

Strategically located at the confluence of the Schuylkill and Delaware Rivers, Philadelphia is about 50 miles from the mouth of the Delaware and about 85 miles from the Atlantic Ocean. It is near the Fall Line which separates the Coastal Plain from the Piedmont Plateau. The SMSA is in the Nation's largest market for consumer and industrial goods. Within a radius of 100 miles, more than 24,500,000 persons reside and about 500,000 firms do business. Three of the Nation's ten largest cities (New York, Philadelphia, and Baltimore) lie within this 100-mile circle.

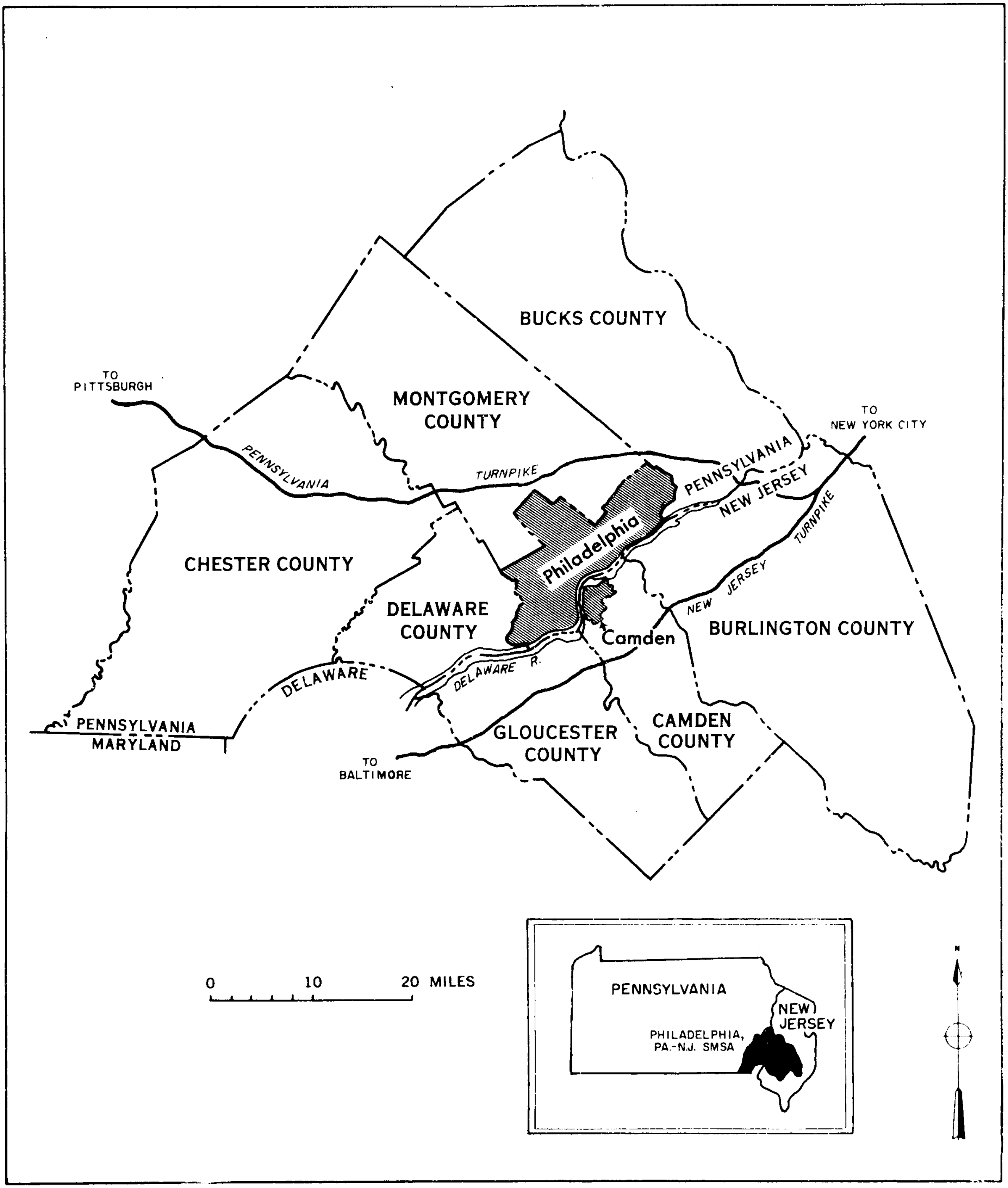
The area is served by modern interconnected turnpikes and expressways, a modern airport terminal, three major trunk line railroads, an excellent commuter service, and a world port which is open to shipping the year-round. Five bridges and one ferry cross the Delaware River in the SMSA, including the two major bridges that connect Philadelphia with the Camden area--the 8-lane Benjamin Franklin Bridge and the 7-lane Walt Whitman Bridge.

The city of Philadelphia has about 50 urban renewal projects in planning and execution stages, including Eastwick (largest redevelopment project in U.S.) and City Center (a multimillion dollar improvement program downtown). Camden also has several redevelopment projects under way and extensive plans for rebuilding the downtown area have been prepared.

1/ Inasmuch as the rural farm population of the Philadelphia SMSA constituted only 0.9 percent of the total population in 1960, all demographic and housing data used in this analysis refer to the total of farm and nonfarm data.

Data from the 1960 census on "Journey to Work" provide an indication of the commuting pattern of the area workers. A total of 1,570,500 resident workers reported on place of employment in 1960. Of this total, 1,517,700 worked within the SMSA and 52,800 (3.4 percent) worked outside the area. About 56,400 residents of the New Jersey portion of the area commuted to work on the Pennsylvania side each day, and 18,000 of the Pennsylvania residents crossed over to New Jersey to work. Counteracting the 52,800 residents who commuted to work outside the SMSA each day were 37,200 in-commuters who lived outside the area but worked inside. These two movements resulted in a net out-commutation of about 15,600 workers each day. Commuting data for each of the eight counties in the SMSA are shown in table I.

Philadelphia, Pa.-N.J.
STANDARD METROPOLITAN STATISTICAL AREA



Economy of the Area

Character and History

Known as "Birthplace of the Nation" and "City of Brotherly Love", Philadelphia was settled in 1681 by a small band of colonists under the direction of William Penn. Penn laid out the streets and named the city. By 1685, ninety ships had brought 7,200 people to the new settlement. In the period preceding the Revolution, the city outstripped all others in the colonies in education, arts, science, industry, and commerce. The first Continental Congress met here in September 1774 and the second in the following year. Here the Declaration of Independence was adopted. After the Revolution, Philadelphia became the first seat of the Federal Government.

Over the years, the area has developed a well-diversified economic base. It is now one of the world's great industrial centers, a leading port, a regional transportation hub, and a major center for trade, finance, and education. The extensive degree of diversification is reflected in the fact that nearly 90 percent of all industry classifications recognized in U. S. Government statistics are represented here. Factory employment is almost equally divided between durable and nondurable industries. No single industry dominates the employment scene.

The Port of Philadelphia is the largest fresh water port in the world. The Delaware River has a channel depth of 40 feet from Delaware Bay to the Philadelphia Naval Base. The port is first in the nation in foreign trade tonnage and second in total tonnage. Crude oil and petroleum products account for a major portion of the over-all trade.

The area abounds in educational facilities. Philadelphia has 23 colleges, universities, professional schools, and seminaries. There are an additional 20 similar institutions located in the seven surrounding counties. As a result of these outstanding facilities, the area has emerged as a leading center in the country for the training of scientific, engineering, and other professional personnel related to the needs of such new industries as missiles space vehicles and solid state propulsion fuels.

Employment

Employment in the Philadelphia SMSA has climbed to new peaks this year. In June 1965, as shown in the following table, the number of employed workers in the area reached 1,805,000, up 27,800 over the same month last year and 41,600 more than in June 1963. The nonagricultural wage and salary segment of the work force advanced 26,900 during the past 12 months, with manufacturing employment accounting for 18,500 of the increase and nonmanufacturing employment for 8,400.

Work Force and Employment
As of June Each Year, 1961-1965
Philadelphia SMSA
(in thousands)

Date	Civilian work force	Total employment	Unemployed Number	Unemployed Percent	Nonfarm wage & salary Total	Nonfarm wage & salary Mfg.	Nonfarm wage & salary Non-mfg.
June 1961	1880.8	1741.6	139.2	7.4	1505.0	542.9	962.1
June 1962	1898.0	1770.2	127.8	6.7	1532.1	546.4	985.7
June 1963	1897.0	1763.4	133.6	7.0	1525.4	537.8	987.6
June 1964	1893.3	1777.2	116.1	6.1	1537.0	527.8	1009.2
June 1965	1895.2	1805.0	90.2	4.8	1563.9	546.3	1017.6

Source: Pennsylvania State Employment Service.

Employment by Industry. In June 1965, about 35 percent of the wage and salary workers were employed in manufacturing. Electrical machinery, with about 62,800 workers, was the largest factory industry in the area followed by apparel (57,600), nonelectrical machinery (50,500), and food products (47,100).

In the nonmanufacturing category, the principal industries were trade and services which account for about 35 percent of the nonfarm wage and salary employment. Government (13 percent) and transportation and public utilities (7 percent) were next in importance.

Diversity of Industry. The wide diversity of industry in the local area is reflected in the next table which compares the distribution of Philadelphia's nonfarm wage and salary employment with the pattern for the U. S. as a whole. The closeness of the two distributions is striking. With the exception of two industries there is not more than one percentage point difference in any item. In these two exceptions, the Philadelphia area is 4.8 percentage points above the U. S. average in nondurable goods employment in general and 4.3 percentage points below the national average in State and local government workers.

Percentage Distribution of Nonfarm Wage and Salary Employment
U.S. and Philadelphia SMSA, June 1965

	U. S.	Phil. SMSA
Total wage and salary workers	100.0	100.0
Manufacturing	29.7	34.9
Durable goods	17.2	17.6
Nondurable goods	12.5	17.3
Nonmanufacturing	70.3	65.1
Contract construction	5.6	4.8
Transportation and utilities	6.7	6.8
Wholesale and retail trade	20.8	19.8
Finance, insurance, and real est.	5.0	5.5
Service and miscellaneous	15.9	15.3
Government	16.3	12.9
Federal	3.9	4.8
State and local	12.4	8.1

Source: Bureau of Labor Statistics; Pennsylvania State Employment Service.

Employment Trends. The trend of nonfarm wage and salary employment by industry is shown in table II. This table, which presents annual averages by industry, does not reflect the sharp increases in employment that have occurred during the current year.

Manufacturing employment reached a peak during the Korean conflict and then began a downward trend that continued in subsequent years. In 1964, the number of factory workers averaged 531,400, down 2,900 from 1963. Nonmanufacturing employment, however, advanced significantly in the year 1964 to an average of 999,700 jobs. This was an increase of 15,300 over the 1963 average, which more than offset the decline in manufacturing employment and resulted in a net increase of 12,400 in total wage and salary workers. The decline in manufacturing employment in 1964 was due primarily to a drop of 7,000 jobs in electrical equipment. The remaining manufacturing industries showed an over-all gain of 4,100 jobs during the year.

Nonmanufacturing employment has increased each year since 1958. The major gains during 1964 were in trade (4,600) contract construction (4,000), services (3,700) and government (2,800).

Participation Rate. The ratio of employment to population is termed the employment participation rate. In the Philadelphia area this ratio has been declining. The ratio was 39.46 percent in 1960, but it has dipped to an estimated 38.07 percent at the present time.

Principal Employers

Although the Philadelphia SMSA is well diversified, with small companies forming the backbone of local industry (three-fifths of the more than 8,000 manufacturing plants employ fewer than 50 workers), some of the largest corporations in the United States are located within the area. These firms produce a wide range of products and include such industrial giants as Radio Corporation of America, General Electric Company, Budd Company, Boeing Company, U.S. Steel, Philco Corporation, and Westinghouse Electric. In addition to industrial firms, the large employers of the area include U.S. Government, City of Philadelphia, and Philadelphia Electric Company.

Military. There are numerous military installations in the Philadelphia SMSA with a total personnel strength of about 75,000--36,000 military and 39,000 civilian personnel.

U. S. Naval installations in the area cover 37 activities and include the 4th Naval District Headquarters, Philadelphia Naval Shipyard, Naval Hospital, Naval Air Engineering Center, Marine Corps Supply Agency, and numerous other installations. The Philadelphia Naval Shipyard was strengthened in late 1964 by the announced shutdown and curtailment of activities at 95 other U. S. military installations. As a result of this shakeup, several new functions were transferred to Philadelphia while no local activities were curtailed. The current naval personnel strength in the area is about 26,600--7,100 military personnel and 19,500 civilians.

U. S. Army installations include Fort Dix in Burlington County, Frankford Arsenal, Valley Forge Army Hospital, and Philadelphia Quartermaster Center. Fort Dix is a center for advanced infantry training and numerous specialized courses for cooks, drivers, mechanics, clerks, etc. Army personnel strength in the Philadelphia SMSA aggregates about 30,400--18,900 military and 11,500 civilian personnel.

McGuire Air Force Base in Burlington County conducts airlift operations of cargo, troops, personnel, patients, and logistical supplies. The installation also conducts war readiness operations and maintains capability to execute approved emergency plans. Personnel strength at the base totals about 11,700--10,000 military and 1,700 civilians.

Defense Personnel Support Center and its host activities in the Philadelphia area is one of the largest military supply centers in the United States. This center procures clothing, textiles, food, medical supplies, and subsistence and other items for the armed forces. Currently, there are about 6,300 civilians employed at this center.

Unemployment

Unemployment in the Philadelphia SMSA has declined in 1965 to the lowest levels since 1953, both numerically and as a percentage of the work force. As of June 1965, the number out of work totaled 90,200, equal to 4.8 percent of the civilian work force, down from 6.1 percent the same month last year and 7.0 percent in June 1963. It was well below the U. S. average unemployment rate of 5.5 percent for June 1965.

As a result of the marked increase of employment and the relatively favorable unemployment picture, the entire Philadelphia SMSA, except for the City of Philadelphia, was reclassified in late 1964 by the U. S. Department of Labor from "an area of substantial unemployment, Group D", to "an area of moderate unemployment, Group C". The city of Philadelphia, however, is separately designated "S and P", an area of substantial and persistant unemployment for the purpose of bidding on Federal procurement contracts. The reclassification of the seven counties outside Philadelphia reflected sizable over-the-year gains in the construction, trade, and service industries; also smaller increases in primary metals, transportation equipment, and printing and publishing.

The Pennsylvania State Employment Service compiles employment data and prepares labor market reports for the Philadelphia Labor Market Area, which covers the entire SMSA including the New Jersey segment. The New Jersey State Employment Service compiles similar data and reports for the Camden Labor Market Area, which covers only the three counties in the New Jersey portion of the SMSA. Data for the Pennsylvania portion of the SMSA may be derived by subtracting Camden labor market data from the Philadelphia labor market data. On the basis of the 1964 annual averages shown in table IV, 86.6 percent of the total jobs in the SMSA were provided on the Pennsylvania side of the Delaware River and 13.4 percent were provided on the New Jersey side. The New Jersey portion of employed workers has increased slightly since 1960, from 13.0 percent to 13.4 percent.

The unemployment rate is somewhat higher on the New Jersey side than in the Pennsylvania portion of the area. In 1964, about 7.5 percent of the New Jersey work force was unemployed, compared with only 5.6 percent of the Pennsylvania work force. These higher unemployment rates in New Jersey have continued for several years. They reflect a lower degree of industrial diversification than on the Pennsylvania side and a higher concentration of manufacturing employment in the electrical machinery and transportation equipment fields, industries that tend to have more lay offs and higher unemployment rates than the other industries of the area.

Recently, however, employment in the New Jersey portion of the area has increased and the unemployment rates on the two sides of the river have come closer together. As of June 1965, the rate of unemployment was down to 5.5 percent in the New Jersey portion compared with 4.6 percent in the Pennsylvania portion.

Estimated Future Employment

The general outlook is for continued growth of employment opportunities in the area, although at a moderate rate. Present indications are that total civilian employment in the area will increase by about 16,000 persons a year over the next two years--13,000 a year on the Pennsylvania side and 3,000 on the New Jersey side. No significant changes in military strength are contemplated.

With its extensive and diversified economy, Philadelphia is expected to have future employment trends that approximate those of the U. S. as a whole, although at a slightly lower rate. The largest gains are expected to occur in the fields of trade, services, research and development, and government. Although industrial production is expected to rise, technological improvements and automation will work against any significant increase in manufacturing employment over the next two years. A significant portion of the recent gains in factory workers reflected increased steel production to meet rising demands due to the anticipation of a strike. Since this was a temporary situation, future industrial employment will not have this stimulus and can be expected to level out unless government contracts , especially in the electrical machinery and transportation equipment fields, change materially in the near future.

Income

Manufacturing Workers. The average earnings of manufacturing workers in the Philadelphia area have risen about 22 percent since 1959. In June 1965, the average weekly wage reached nearly $112, up 6.0 percent in the past year. The weekly earnings were considerably higher in the durable goods industries ($123) than in the non-durable group ($101). By type of industry, the average in June 1965 ranged from $138 in transportation equipment and $136 in primary metals down to $75 in apparel and $70 in tobacco products.

Hours and Earnings of Production Workers
In Manufacturing Industries
Philadelphia SMSA, 1960-1965

Period	Average weekly earnings	Average weekly hours	Average hourly earnings
Year:			
1959	$ 92.00	40.0	$2.30
1960	93.53	39.3	2.38
1961	97.02	39.6	2.45
1962	100.65	40.1	2.51
1963	102.80	40.0	2.57
1964	105.73	39.6	2.67
Month:			
June 1964	105.60	39.7	2.66
June 1965	111.93	40.7	2.75

Sources: Bureau of Labor Statistics; Pennsylvania State Employment Service.

The $112 weekly average that manufacturing workers earned in the Philadelphia area during June was somewhat above the average for the State of Pennsylvania ($107), but slightly below the average for the State of New Jersey ($113). It was also below the averages in the nearby industrial areas of Pittsburgh ($131), Wilmington ($124), and Baltimore ($115).

Renter Family Income. The current median income is estimated at $5,575 after Federal tax for all renter families in the Philadelphia SMSA. Since this analysis is concerned with the prospective demand for rental housing over the next two years, estimates of renter family income have been projected to 1967. By August 1967, the median renter family income in the area is expected to be up to $5,825.

Median Renter Family Income After Federal Tax
Philadelphia SMSA, 1965 and 1967

Area	August 1965	August 1967
SMSA	$5,575	$5,825
Pennsylvania portion	5,525	5,800
New Jersey portion	5,825	6,075

Source: Estimated by Housing Market Analyst.

As shown in the foregoing table, renter family incomes are somewhat higher in the New Jersey portion of the area than in the Pennsylvania portion. The current median of $5,825 in New Jersey is about five percent above the Pennsylvania median of $5,525.

Table IV presents detailed distributions of renter families by income classes in 1965 and 1967. As may be observed, about 13 percent of all renter families in the SMSA have current incomes in excess of $10,000 a year after Federal tax. By 1967, the proportion in this group will be up to about 15 percent.

Demographic Factors

Population

Current Estimate. The population of the Philadelphia SMSA reached an estimated 4,677,700 in August 1965, up 324,800 or 7.5 percent over the April 1960 total. The Pennsylvania portion of the area has a current population of about 3,817,400, a gain of 225,900 or 6.3 percent since 1960; the New Jersey portion now has an estimated 850,300 inhabitants, an increase of 98,900 or 13.2 percent since 1960.

Population Trends, 1950-1967
Philadelphia SMSA

Date	Entire SMSA		Pennsylvania portion		New Jersey portion	
			Total population			
April 1950	3,671,048		3,142,668		528,380	
April 1960	4,342,897		3,591,523		751,374	
August 1965	4,667,700		3,817,400		850,300	
August 1967	4,785,200		3,902,600		882,600	
			Average annual increase			
	Number	Rate[a]	Number	Rate[a]	Number	Rate[a]
1950-1960	67,185	1.7	44,886	1.3	22,299	3.5
1960-1965	60,901	1.4	42,352	1.1	18,549	2.3
1965-1967	58,750	1.2	42,600	1.0	16,150	1.9

a/ Derived through use of a formula designed to calculate the rate of change on a compound basis.

Sources: 1950 and 1960 Censuses of Population.
1965 and 1967 estimated by Housing Market Analyst.

Past Trend. During the decade of the 1950's, the number of inhabitants of the SMSA increased by 671,800 or 18.3 percent. The Pennsylvania portion accounted for 67 percent of this increase while the New Jersey portion was responsible for 33 percent. The 1950-1960 increase represented a growth of about 67,200 persons a year for the SMSA; 44,900 for the Pennsylvania segment and 22,300 for the New Jersey segment. Since 1960, the annual increase has averaged 60,900 a year--42,400 on the Pennsylvania side and 18,500 on the New Jersey side.

Estimated Future Population. As shown in the preceding table, the total population of the SMSA is expected to climb to about 4,785,200 by August 1967. This represents an average gain of 58,750 persons a year during the next two years--42,600 a year on the Pennsylvania side and 16,150 annually in the New Jersey segment. Thus, the upward trend is expected to continue, but at a decreasing rate.

Natural Increase and Migration. The major components of population change are natural increase and net migration. Natural increase represents the difference between number of births and number of deaths in the resident population. Net migration represents the difference between the number of persons migrating into the area and the number leaving. From 1950 to 1960, the net natural increase in population of the Philadelphia SMSA aggregated 502,900. Since the total population of the area increased by 671,800 during the decade, the net in-migration for the period was 168,900 (see table VII).

On an annual basis, net in-migration into the SMSA during the 1950's averaged about 16,900 persons a year--3,600 on the Pennsylvania side and 13,300 on the New Jersey side. Since 1960, the annual rate has declined to an average of 10,500 persons a year into the SMSA--3,300 into the Pennsylvania portion and 7,200 into the New Jersey portion.

Age Distribution. The population of the Philadelphia area in 1950 and 1960 is shown by three broad age groups in table VIII. For the SMSA as a whole, there were increases during the decade of 45.0 percent in the under-18 age group, 5.1 percent in the 18-64 year bracket, and 33.4 percent in the 65-and-over group.

All age brackets registered higher rates of increase in the New Jersey portion of the area than in the Pennsylvania portion. The city of Philadelphia suffered a loss of population during the 1950's as the younger and middle-aged families moved to the suburbs. The marked decline of 13.4 percent in the city's 18-64 year bracket more than offset increases in the under-18 and over-65 groups. The city of Camden also lost population during the 1950's in the 18-64 age bracket and registered increases in the younger and older groups, following the same pattern, in this respect, as the city of Philadelphia.

The number of persons 65 and over in the SMSA increased by nearly 99,400 during the decade--81,200 in the Pennsylvania portion and 18,200 in the New Jersey portion. As a result of the marked growth of this age group, the proportion of elderly persons to total population rose to 9.1 percent for the over-all area--9.4 percent on the Pennsylvania side and 7.9 percent on the New Jersey side. This higher rate in Pennsylvania reflects the preference of older persons for the central city of Philadelphia.

Households

Current Estimate. The number of households now in the Philadelphia SMSA is estimated at 1,380,900, up 114,300 or 9.0 percent over April 1960. The Pennsylvania portion of the area has about 1,144,100 households, an increase of 85,300 or 8.1 percent; the New Jersey segment has about 236,800, a gain of 29,000 or 14.0 percent. These percentages are somewhat higher than the corresponding increases in population, reflecting a slight decline in the average household size. More couples--young and old--are living in separate households than in former years. Also, there has been an increase in the number of single persons living alone or sharing a dwelling unit with another single person.

Household Trends, 1950-1967
Philadelphia SMSA

Date	Entire SMSA		Pennsylvania portion		New Jersey portion	
	Total households					
April 1950	1,017,729		873,771		143,958	
April 1960	1,266,570		1,058,821		207,749	
August 1965	1,380,900		1,144,100		236,800	
August 1967	1,422,500		1,175,300		247,200	
	Average annual increase					
	Number	Rate[a]	Number	Rate[a]	Number	Rate[a]
1950-1960	24,884	2.3	18,505	1.9	6,379	3.7
1960-1965	21,437	1.6	15,990	1.4	5,447	2.4
1965-1967	20,800	1.5	15,600	1.4	5,200	2.2

a/ Derived through use of a formula designed to calculate the rate of change on a compound basis.

Sources: 1950 and 1960 Censuses of Housing.
1965 and 1967 estimated by Housing Market Analyst.

Past Trend. Between 1950 and 1960, the number of households in the area grew by 248,800 or 24.5 percent. The Pennsylvania portion accounted for 185,000 of this increase, while the New Jersey portion was responsible for 63,800. The 1950-1960 growth represented an average increase of 24,900 households a year for the SMSA--18,500 for the Pennsylvania segment and 6,400 for the New Jersey segment. Part of the household increase during this period reflects a change in census definition from "dwelling unit" in 1950 to "housing unit" in 1960, as a result of which a number of furnished room-type accommodations (no private kitchen or bath, but with a separate entrance) are now classed as housing units.

During the five and one-third years since 1960, the area household increase has averaged 21,400 a year--nearly 16,000 on the Pennsylvania side and 5,400 on the New Jersey side.

Estimated Future Households. The total number of households in the SMSA will climb to about 1,422,500 by August 1967. As shown in the foregoing table, this represents an average gain of 20,800 new households a year--15,600 in the Pennsylvania segment and 5,200 in the New Jersey segment.

Household Size. The average number of persons in each occupied household of the Philadelphia SMSA declined from 3.46 in 1950 to 3.32 in 1960 and to 3.28 in 1965. As shown in the table below, households in the Pennsylvania portion of the area average somewhat smaller in size than those in the New Jersey portion, and this difference in size has been widening. In the Pennsylvania segment, the average size of households dropped from 3.45 in 1950 to 3.25 in 1965. In the New Jersey segment, the decline has been more moderate, from 3.49 in 1950 to 3.43 in 1965. The decrease in average size reflects the growing influence of one-person households, especially in the city of Philadelphia. In 1960, about 26.5 percent of all renter households on the Pennsylvania side consisted of one person, as compared with only 16.9 percent on the New Jersey side.

Persons per Household
Philadelphia SMSA, 1950-1965

Date	Entire SMSA	Pennsylvania portion	New Jersey portion
April 1950	3.46	3.45	3.49
April 1960	3.32	3.30	3.44
August 1965	3.28	3.25	3.43

Sources: 1950 and 1960 Censuses of Population.
1965 estimated by Housing Market Analyst.

Housing Market Factors

Housing Supply

Current Estimate. The housing inventory of the Philadelphia SMSA totals about 1,450,300 dwelling units as of August 1965 (see table IX). This was 116,300 units more than in 1960, representing an average annual gain of 21,800 units a year. About 1,198,200 (83 percent) of the present units are in the Pennsylvania portion of the area and 252,100 (17 percent) are in the New Jersey portion.

Change 1950 to 1960. During the decade of the 1950's, the housing inventory of the area increased by 281,400 units--from 1,052,500 to 1,333,900. This increase represented an average increment of 28,100 units a year for the 10-year period. About 76 percent of the overall growth occurred on the Pennsylvania side of the river and 24 percent on the New Jersey side.

Type of Structure. About 78.7 percent of all housing units in the current inventory of the SMSA are in one-family structures, 10.8 percent are in two- to four-family structures and 10.5 percent are in structures of five or more units. This represents a smaller proportion of units in one- to four-family structures and a larger proportion of units in multifamily buildings than in 1960, a reflection of the rising trend in apartment house construction.

Housing Inventory by Units in Structure
Philadelphia SMSA
April 1960 and August 1965

Type of structure	April 1960	August 1965	Percent of total 1960	Percent of total 1965
Total units	1,333,962	1,450,300	100.0	100.0
1-family	1,081,001	1,141,400	81.0	78.7
2- to 4-family	149,070	156,200	11.2	10.8
5-or-more family	103,891	152,700	7.8	10.5

Sources: 1960 Census of Housing.
1965 estimated by Housing Market Analyst.

Year Structure Built. There are a large number of old houses and apartments in the Philadelphia SMSA. Over 53 percent of the units now in the area are in structures built more than 35 years ago. As shown in the following table, 53.4 percent of the units in the current housing supply were built before 1930, about 26.7 percent were built between 1930 and 1954, and 19.9 percent came on the market in the last 10 years. The over-all increase of 116,300 units in the housing inventory since 1960 reflects the completion of 132,600 new units and the demolition of 16,300 old units.

Housing Inventory by Year Structure Built
Philadelphia SMSA
April 1960 and August 1965

Year structure built 1/	April 1960	August 1965	Percent of total 1960	Percent of total 1965
Total units	1,333,962	1,450,300	100.0	100.0
April 1960 to February 1965	-	132,600	-	9.2
1955 to March 1960	156,482	155,700	11.7	10.7
1950 to 1954	158,111	157,300	11.9	10.8
1940 to 1949	133,324	132,700	10.0	9.2
1930 to 1939	98,078	97,600	7.4	6.7
1929 or earlier	787,967	774,400	59.0	53.4

1/ The basic data reflect an unknown degree of error in "year built" occasioned by the accuracy of response to enumerators' questions as well as errors caused by sampling.

Sources: 1960 Census of Housing.
1965 estimated by Housing Market Analyst.

Quality of Existing Units. Both the condition of a dwelling unit and the type of plumbing facility were used to measure the quality of housing in the 1960 Census of Housing. In the Philadelphia SMSA, an aggregate of 73,610 units (5.5 percent of the total inventory) were substandard to the extent that they were either dilapidated (had serious structural defects) or lacked essential plumbing equipment (water, toilet, or bathing facilities).

The vacant units and the renter-occupied units were of much poorer quality than the owner-occupied units. As shown in table XII, 21.2 percent of the vacant units and 11.3 percent of the renter-occupied units were substandard in 1960 according to the above definition, compared with only 1.9 percent of the owner-occupied units.

Dwelling units in the New Jersey portion of the area tended to have more defects and fewer essential facilities than those in the Pennsylvania portion. Substandard units on the New Jersey side encompassed 29.3 percent of the vacant units, 12.6 percent of the renter-occupied units, and 3.3 percent of the owner-occupied units. On the Pennsylvania side, the corresponding percentages were 19.2, 11.1, and 1.5, respectively.

1960 Rents. The median gross rent paid in the over-all area was $70 in 1960. The figure was somewhat higher in the New Jersey segment ($77) than in the Pennsylvania segment ($68). For vacant units available for rent, the median gross rent asked was $59 in the SMSA--$69 in New Jersey and $58 in Pennsylvania. These lower rates for unoccupied units reflect the generally low quality of vacant units as compared with the units that were occupied.

Residential Building Activity

The number of new dwelling units authorized by building permits is shown by years in tables XIII, XIV, and XV. As may be observed, the annual total for the SMSA increased consistently each year from about 17,800 units in 1958 to 29,600 in 1962, then dipped to 25,500 in 1963 and advanced again in 1964 to 28,900.

Privately financed units authorized in the area fluctuated during the past four years between about 25,000 and 29,000 units a year. The number of permits for single-family homes declined during this period from about 15,700 in 1961 to 12,200 in 1964. However, units in permits for multifamily structures (with two or more units) tended to increase, the number rising from about 10,100 in 1961 to 16,300 in 1964. During the first six months of 1965, a total of 12,700 new private units were authorized, practically no change from last year. Permits for single-family homes are running about 100 behind this time last year while apartment units are up about 100.

Of the 28,500 privately financed units authorized during 1964, nearly 19,800 (69 percent) were for construction in the Pennsylvania portion of the area and 8,700 (31 percent) were for units in the New Jersey portion. The recent decline in single-family home construction has taken place on both sides of the Delaware River. The number of authorizations for new homes dropped from 10,800 in 1961 to 8,300 in 1964 in the Pennsylvania portion of the area and from 4,800 to 3,900 in the New Jersey portion. In the first six months of 1965, new home construction continued downward in the Pennsylvania segment (4,600 this year compared with 5,400 in the same period last year) but rose sharply in the New Jersey segment (to 2,400 this year from 1,700 last year).

In new multifamily construction, the number of privately financed units authorized has fluctuated considerably in the Pennsylvania portion of the area--9,400 in 1961, 12,800 in 1962, 9,500 in 1963, and 11,500 in 1964. In the New Jersey segment, the trend has been consistently upward, from 700 units in 1961 to 4,800 in 1964. For the first six months of this year, as compared with the same period last year, the number of multifamily units authorized was down about 300 on the Pennsylvania side but up nearly 400 on the New Jersey side.

Units Under Construction. It is estimated that approximately 18,000 housing units are under construction in the Philadelphia SMSA as of August 1965. About 4,000 of these are in single-family homes and 14,000 are in apartment units. The Pennsylvania portion of the area accounts for an estimated 2,400 single-family units and 9,300 multifamily units under construction; the New Jersey portion, for about 1,600 single-family units and 4,700 multifamily units.

Demolitions and Conversions. In addition to new construction activity, some units are created each year through conversions while others are lost through demolitions, fire, change to other uses, etc. It is estimated that since 1960, demolitions and other losses have exceeded conversions by an average of 3,100 dwelling units a year in the SMSA; 2,700 units annually in the Pennsylvania portion and 400 units in the New Jersey portion.

Future demolitions and other inventory losses will continue at a high rate as existing units are removed to make room for more urban renewal projects, new expressways, commercial projects, and other improvements. Since Philadelphia is in an advanced stage of urban renewal activity while Camden is just getting started, inventory losses during the next two years are expected to decline somewhat in the Pennsylvania portion of the area to an annual average of 1,900 units; they are expected to rise sharply in the New Jersey portion to an average of 1,700 units a year. This contemplated increase in demolition activity in New Jersey is predicated on present plans for significant progress in urban renewal activity and planned highway construction in Camden and the nearby suburbs.

Tenure of Occupancy

Current Estimate. As indicated earlier in this report, the total number of dwelling units in the Philadelphia SMSA reached an estimated 1,450,300 as of August 1965. Of this total, about 1,380,900 were occupied and 69,400 were vacant. Of the occupied units, 30.9 percent were renter occupied and 69.1 percent were owner occupied. The renter-occupancy ratio was somewhat higher on the Pennsylvania side (32.5 percent) than on the New Jersey side (23.6 percent).

Past Trend. As a result of the upward surge in home building activity in the suburbs between 1950 and 1960, the percentage of renter-occupied units in the SMSA declined from 38.1 percent to 30.0 percent. Since 1960, however, there has been relatively greater emphasis on rental housing and, as a result, the ratio has increased slightly to 30.9 percent as of August 1965.

Vacancy

1960 Census. At time of the 1960 Census, 67,400 dwelling units in the Philadelphia SMSA were vacant. Of this total 30,700 were not available for sale or rent, however, because they were dilapidated, seasonal, rented or sold but not yet occupied, or being held off the market. The remaining 36,700 vacancies that were available for occupancy represented only 2.7 percent of all housing units in the area.

Of these available units, 12,100 were for sale, indicating a home-owner vacancy rate of 1.3 percent. The other 24,600 available units were for rent, indicating a rental vacancy rate of 6.1 percent. Many of the vacant units that were available in 1960 were of poor quality or poorly located. A total of 3,550 or 14.5 percent of the units available for rent were lacking one or more essential plumbing facilities.

The homeowner vacancy rate was slightly lower in the Pennsylvania portion of the area (1.3 percent) than on the New Jersey side (1.6 percent). However, the reverse was true in the case of the 1960 rental units which showed a vacancy rate of 6.2 percent in Pennsylvania but only 5.1 percent in New Jersey.

Postal Vacancy Surveys were conducted during July 1965 in Philadelphia and in Camden County. The survey in Philadelphia covered all carrier routes within the jurisdiction of the city post office. Some of these routes extend outside the city limits and into the adjoining counties. In New Jersey, the survey covered all routes within the jurisdiction of 20 post offices in Camden County. Some of these routes similarly extend outside the county. Because of this, and in view of the fact that some of the small post offices did not participate, the area covered in New Jersey does not correspond to the boundaries of Camden County.

The surveys in Philadelphia and Camden County covered a total of 792,000 dwelling units (including house trailers), representing about 96 percent of all housing units in the two areas. The over-all vacancy rate was reported at 3.0 percent, with residences showing 1.6 percent vacancies and apartments 8.4 percent. In addition, 7,800 dwelling units were reported to be under construction.

It should be noted that postal vacancy data are not entirely comparable with those published by the Bureau of the Census because of differences in definition, in area delineations, and in methods of enumeration. Census reports show units and vacancies by tenure, whereas the postal vacancy surveys show units and vacancies by type of structure. The Post Office Department defines a "residence" as a unit representing one stop for one delivery of mail (one mail box). These are principally single-family homes but they include some duplexes and structures with extra units created by conversion. "Apartments" include all stops where more than one delivery of mail is possible. These are primarily apartments but they include some roadside boxes where several deliveries of mail are possible at one stop.

If the postal vacancy survey ratios are adjusted by transferring the estimated number of rented single-family homes and the corresponding vacancies, from the "residence" to the "apartment" category, the result would be a vacancy ratio of 1.3 percent for owner-occupied units and 6.2 percent for renter units in the over-all survey area.

Current Estimate. Vacancy rates are slightly lower now than in 1960 in the Pennsylvania portion of the area but somewhat higher in the New Jersey portion. For the SMSA as a whole, however, there is very little net change. There are now an estimated 37,100 net available vacant units in the SMSA,nonseasonal, nondilapidated units, available for rent or sale. This represents 2.6 percent of all housing units in the area as compared with 2.7 percent in 1960. The net homeowner vacancy rate is estimated at 1.2 percent as against 1.3 percent in 1960. The present rental vacancy rate is calculated at 5.5 percent, down from 6.1 percent in 1960 (see table IX).

In the Pennsylvania portion of the area, the over-all available vacancy rate is estimated at 2.5 percent, down from 2.8 percent in 1960. In the New Jersey segment, the present rate is about 2.7 percent, up from 2.3 percent in 1960. For homeowners, the net vacancy rate is estimated at 1.2 percent on the Pennsylvania side, 1.6 percent on the New Jersey side; for rental units, the current rate is 5.4 percent in Pennsylvania, 6.4 percent in New Jersey.

Of the 37,100 vacant units that are currently available in the SMSA, an estimated 4,100 do not have all plumbing facilities, so that there are 33,000 available units of standard quality--11,500 vacant sales units and 21,500 vacant rental units.

Rental Market

The current rental market situation in the Philadelphia-Camden area varies according to the design, quality, location, and monthly cost of the units. There is a surplus of new high-rent elevator projects with two-bedroom, three-bedroom, and large one-bedroom units. The efficiencies and cheaper one-bedroom units (under $175) are renting satisfactorily. Other types of apartments with high vacancy rates include converted units in older structures, projects with rents that are out of line, and those with locational deficiencies with reference to transportation, shopping facilities, or community facilities. On the other hand, vacancies are low in well-designed garden-type apartments, especially those with low to medium rents; also in older elevator projects with moderate rents and in single-family homes.

Garden-type apartments, in contrast to the new high-rise projects, are evidencing a strong market demand. There are a few projects meeting market resistance but, in general, units that are well designed with modern conveniences and well located with rents of \$100-\$125 for one-bedroom units and \$120-\$150 for two-bedroom units are being absorbed rapidly.

Cooperative Apartments in Pennsylvania. Experience in downtown Philadelphia has been good with regard to cooperative projects. Two completed apartments, both have waiting lists. A new project, now under construction, was sold out in about six months and now has a waiting list. Another new cooperative project is being considered for downtown Philadelphia.

Rental Market in New Jersey. The market in the New Jersey portion of the area reflects a large number of poor quality units, a growing supply of new rental units, and households that are increasingly selective. As more projects are built, the poor quality and poorly located units are at a competitive disadvantage. As indicated earlier in this report, the current rental vacancy rate of 6.4 percent in the New Jersey segment of the area is somewhat higher than the 5.4 percent in the Pennsylvania segment.

In downtown Camden, the rental market is weak. A large number of families in the moderate and higher income brackets have moved to the suburbs and this shift is continuing. Rents are higher and vacancies are lower in the suburbs than in downtown Camden. This movement to the suburbs may be slowed somewhat if the urban renewal projects in Camden are carried out as now contemplated.

There is only limited competition between Philadelphia and Camden with regard to rental units. Workers in Pennsylvania tend to prefer Philadelphia housing. Since many rental projects in downtown Camden are at a competitive disadvantage at the present time, they require special concessions, such as lower rents, to attract families from Pennsylvania. The rental market in New Jersey is supported primarily by those who have business or employment on that side of the river.

There is some surplus of high-rise apartments on the New Jersey side, as there is in Pennsylvania. Vacancies are higher in the one-bedroom and three-bedroom units than in the efficiencies and two-bedroom units. However, garden-type apartments, especially the new modern units with low to moderate rents, are being well absorbed in the New Jersey suburbs.

Urban Renewal

The most recent Urban Renewal Directory lists a total of 88 Federally assisted renewal projects in the Philadelphia SMSA of which 74 are in the Pennsylvania portion of the area and 14 are in the New Jersey portion. A total of $57,948,000 in Federal grants has been disbursed in connection with these projects--$56,364,000 on the Pennsylvania side and $1,584,000 on the New Jersey side.

In addition to these Federally aided projects, there are 21 projects in the city of Philadelphia that involve no Federal funds. These include city-aided projects, non-assisted projects, and industrial programs under which city-owned land is conveyed to private purchasers for industrial purposes. The urban renewal projects are discussed in more detail in the special summaries for Pennsylvania and New Jersey which follow later in this report.

Military Housing

At time of the latest housing surveys at Fort Dix, McGuire Air Force Base, and 4th Naval District Headquarters in Philadelphia, a total of 10,850 dwelling units were being occupied by military families at these three bases. The surveys revealed that 8,875 of the units were considered adequate and 1,975 were classified as inadequate.

Housing occupied by military families may be considered inadequate for one or more of the following reasons: (1) if it is located beyond a reasonable commuting distance of the base, (2) if it is substandard or lacks essential facilities, or (3) if the cost is beyond the serviceman's ability to pay (rent plus utility payments exceed the quarter's allowance).

All the 1,975 units classified as inadequate were located off base; 135 of these involved excessive commuting, 1,200 were considered substandard, and 640 were too costly. Of the 4,500 adequate units located off base, 1,900 were owned by their occupants. This appears to indicate that a substantial number of military families have purchased houses, even though they are only in the area for a temporary tour of duty.

Demand for Housing

Quantitative Demand

It is estimated that the total number of households in the Philadelphia SMSA will increase by an average of 20,800 a year during the next two years. In addition to new household formations, other factors that affect the demand for new dwelling units include current vacancies, housing inventory changes through conversions, demolitions, etc., and the number of units under construction. These contributory factors add an estimated 2,200 units annually to housing demand, bringing the total quantitative demand to 23,000 new units a year over the next two years.

In the distribution of demand for new units, consideration also must be given to anticipated shifts in tenure each year between owner and renter status. Taking all factors into account, it is estimated that there will be a demand for 12,000 new rental units in each of the next two years, including 9,000 units in the Pennsylvania portion of the SMSA and 3,000 units in the New Jersey sector. A further geographic distribution of demand will be found in the separate sections of this report which deal separately with the sub-market areas of the SMSA.

A substantial portion of the projected demand for new units reflects current anticipation of a large volume of residential demolitions. To the extent that the urban renewal and highway construction programs do not proceed as expected and family relocations (involving about 3,600 units annually) do not occur at the anticipated levels, the actual demand for new housing will be lowered. In any case, actual absorption of new additions to the rental housing supply must be carefully observed and appropriate adjustments made if imbalances appear in the market.

Qualitative Demand

The monthly rentals at which the indicated total of 12,000 units of privately owned net additions to the aggregate rental housing inventory might best be absorbed by the rental market are indicated for various size units in table XVIII. This table is a composite of the separate demand distributions prepared separately for each of the four sub-market sectors, discussed later in this report. These net additions may be accomplished by either new construction or rehabilitation at the specified rentals with or without public benefits or assistance through subsidy, tax abatement, or aid in financing or land acquisition. The production of new units in higher rental ranges than indicated below may be justified if a competitive filtering of existing accommodations to lower ranges of rent can be anticipated as a result.

About 9,000 units of the total annual rental demand will be effective at and above the minimum rents achievable with regular financing methods while the remaining 3,000 units of annual demand will become effective only at the lower rents possible with public benefits or assistance programs. The market for new multifamily cooperative projects is probably quite limited in extent. It would appear prudent, therefore, to continue to pre-sell such units as has been done successfully in the past. To the extent that new cooperative apartment structures are built and occupied, the size of the market for new rental projects will be reduced.

The distributions of average annual demand for new apartments shown in tables XVIII through XX are based on projected tenant-family income, the size distribution of tenant households, and rent-paying propensities found to be typical in the area; consideration is also given to the recent absorption experience of new rental housing. Thus, it represents a pattern for guidance in the production of rental housing predicated on foreseeable quantitative and qualitative considerations. Even though a deviation may experience market success, it should not be regarded as establishing a change in the projected pattern of demand for continuing guidance unless thorough analysis of all factors involved clearly confirms the change. In any case, particular projects must be evaluated in the light of actual market performance in specific rent ranges and neighborhoods or sub-markets.

The Pennsylvania Portion of SMSA
(Bucks, Chester, Delaware, Montgomery, and Philadelphia Counties)

Employment and Income

Employment

Total civilian employment in the Pennsylvania portion of the area averaged 1,529,500 in 1964, up 13,700 over 1963. Unemployment averaged 5.6 percent of the work force, down from 6.3 percent the previous year but still above the U. S. average of 5.2 percent (see table III).

In June 1965, total employment was up to 1,560,600, or 22,100 more than in June 1964. Unemployment dropped to 4.6 percent of the work force, down from 5.9 percent in June last year and well below the current U. S. average of 5.5 percent.

Renter Family Income

The current median income for all renter families in this segment of the SMSA is estimated at $5,525 after deduction of Federal taxes. This figure covers families of two or more persons. By August 1967, the median renter family income is expected to increase to $5,800.

Median Renter Family Income After Federal Tax
Pennsylvania Portion of Philadelphia SMSA
August 1965 and August 1967

Area	August 1965	August 1967
All renter families		
Entire Pennsylvania portion	$5,525	$5,800
Philadelphia city	5,100	5,325
Rest of Pa. portion	6,450	6,750

Source: Estimated by Housing Market Analyst.

As shown in the foregoing table, renter family incomes are much lower in the city of Philadelphia than in the suburbs. The current Philadelphia median of $5,100 is about 79 percent of the suburban median of $6,450.

Table V presents detailed distributions of renter families by income classes in 1965 and 1967. About 11 percent of all renter families in Philadelphia and 18 percent of those in the suburbs have current incomes in excess of $10,000 a year after Federal tax.

Population

The population of the Pennsylvania portion of the SMSA reached an estimated 3,817,400 as of August 1965, an increase of 225,900, or 6.3 percent, over the April 1960 level. The city of Philadelphia has a current population of about 2,050,100, up 47,600 over 1960; the suburban portion of the area has an estimated 1,767,300 inhabitants, a gain of 178,300 since 1960.

Population Trends, 1950-1967
Pennsylvania Portion of Philadelphia SMSA

Date	Entire Pennsylvania portion		Philadelphia City		Rest of Pennsylvania portion	
	Total population					
April 1950	3,142,668		2,071,605		1,071,063	
April 1960	3,591,523		2,002,512		1,589,011	
August 1965	3,817,400		2,050,100		1,767,300	
August 1967	3,902,600		2,071,800		1,830,800	
	Average annual increase					
	Number	Rate[a]	Number	Rate[a]	Number	Rate[a]
1950-1960	44,886	1.3	-6,909	-0.3	51,795	3.9
1960-1965	42,352	1.1	8,923	.4	33,429	1.9
1965-1967	42,600	1.0	10,850	.5	31,750	1.8

a/ Derived through use of a formula designed to calculate the rate of change on a compound basis.

Sources: 1950 and 1960 Censuses of Population.
1965 and 1967 estimated by Housing Market Analyst.

From 1950 to 1960, there was an average growth of 44,900 persons a year in the Pennsylvania segment. The city of Philadelphia lost 6,900 persons a year during the decade but the suburban portion of the area gained 51,800 persons annually. Since 1960, the annual increase has declined slightly to an over-all average of 42,300. Philadelphia has reversed the downward trend by adding 8,900 persons a year and the suburban population has increased by 33,400 persons annually.

As shown in the preceding table, the Pennsylvania portion of the SMSA is expected to have about 3,902,600 persons by August 1967. This indicates an average annual gain of 42,600 persons during the next two years--10,850 a year in the city of Philadelphia and 31,750 in the suburbs.

Natural Increase and Migration. From 1950 to 1960, the net natural increase (excess of resident births over resident deaths) in the population of the Pennsylvania portion of the SMSA aggregated 413,100. Since the increase in total population was 448,900 during the decade, net in-migration was computed at 35,800.

As shown in table VII, this in-migration total was the result of a net out-migration of 284,500 persons from the city of Philadelphia and a net in-migration of 320,300 into the Pennsylvania suburbs. Within the city of Philadelphia, the outward movement of 348,400 white persons was partially offset by an inward movement of 63,900 nonwhite persons.

On an annual basis, in-migration into the Pennsylvania segment during the 1950's averaged about 3,600 persons a year, the result of a net out-migration of 28,500 from the city of Philadelphia and a net in-migration of 32,100 into the Pennsylvania suburbs each year. Since 1960, the extent of in-migration has slowed down somewhat to an average of about 3,300 persons a year, made up of 9,500 out-migrants from Philadelphia and 12,800 in-migrants into the Pennsylvania suburbs.

Households

At the present time, there are approximately 1,144,100 households on the Pennsylvania side of the SMSA, an increase of nearly 16,000 a year since April 1960. This is somewhat larger than the average annual household growth during the previous decade.1/

By August 1967, total number of households in this segment of the area is expected to reach about 1,175,300, representing a rise of 15,600 households a year, on the average, over the next two years--6,000 a year in the city of Philadelphia and 9,600 in the Pennsylvania suburbs.

1/ As pointed out in the main body of this report, a portion of the computed increase in households during the 1950's was due to a change in census definition from "dwelling unit" in 1950 to "housing unit" in 1960.

Household Trends, 1950-1967
Pennsylvania Portion of Philadelphia SMSA

Date	Entire Pennsylvania portion	Philadelphia City	Rest of Pennsylvania portion
		Total households	
April 1960	837,771	584,698	289,073
April 1960	1,058,821	615,764	443,057
August 1965	1,144,100	648,300	495,800
August 1967	1,175,300	660,300	515,000

Average annual increase

	Entire Pennsylvania portion		Philadelphia City		Rest of Pennsylvania portion	
	Number	Rate[a]	Number	Rate[a]	Number	Rate[a]
1950-1960	18,505	1.9	3,107	.5	15,398	4.3
1960-1965	15,990	1.4	6,101	.9	9,889	2.0
1965-1967	15,600	1.4	6,000	.9	9,600	1.9

a/ Derived through use of a formula designed to calculate the rate of change on a compound basis.

Sources: 1950 and 1960 Censuses of Housing.
1965 and 1967 estimated by Housing Market Analyst.

Household Size. The average number of persons per occupied household in the Pennsylvania segment declined from 3.45 in 1950 to 3.30 in 1960, and to 3.25 at present. Households in the city of Philadelphia average somewhat smaller in size than those in the Pennsylvania suburbs. In Philadelphia, the average size has declined from 3.40 in 1950 to 3.08 in 1965; in the suburbs, the drop has been more moderate, from 3.55 in 1950 to 3.47 in 1965.

Housing Market Factors

Housing Supply

The current housing inventory of the Pennsylvania segment totals about 1,198,200 units, up from 1,112,600 units in 1960. This increase was a net result of about 100,000 units added through new construction and conversions less an estimated 14,400 units lost through demolitions, mergers, change of use, etc.

Type of Structure. About 77.3 percent of all housing units in the Pennsylvania segment at the present time are in one-family structures, 11.4 percent are in 2- to 4-family structures and 11.3 percent are in structures of 5 or more units. This represents a slightly smaller proportion of units in 1- to 4- family structures and a larger proportion in multifamily buildings than in 1960, a reflection of the rising trend in apartment housing construction.

Housing Inventory by Units in Structure
Pennsylvania Portion of the Philadelphia SMSA
April 1960 and August 1965

Type of structure	April 1960	August 1965	Percent of total 1960	Percent of total 1965
Total units	1,112,605	1,198,200	100.0	100.0
1-family	886,831	926,000	79.7	77.3
2- to 4-family	130,764	137,200	11.8	11.4
5- or-more family	95,010	135,000	8.5	11.3

Sources: 1960 Census of Housing.
1965 estimated by Housing Market Analyst.

Year Structure Built. The Pennsylvania portion of the SMSA has a large number of old houses and apartments in the current inventory. As shown in the following table, 56 percent of the existing units were built before 1930, about 26 percent were constructed between 1930 and 1954 and 18 percent have come on the market in the last 10 years.

Housing Inventory by Year Structure Built
Pennsylvania Portion of the Philadelphia SMSA
April 1960 and August 1965

Year structure built 1/	April 1960	August 1965	Percent of total 1960	Percent of total 1965
Total units	1,112,605	1,198,200	100.0	100.0
April 1960 to February 1965	-	100,000	-	8.3
1955 to March 1960	115,330	114,800	10.4	9.6
1950 to 1954	125,279	124,600	11.2	10.4
1940 to 1949	108,416	107,900	9.7	9.0
1930 to 1939	80,796	80,400	7.3	6.7
1929 or earlier	682,784	670,500	61.4	56.0

1/ The basic data reflect an unknown degree of error in "year built" occasioned by the accuracy of response to enumerators' questions as well as errors caused by sampling.

Sources: 1960 Census of Housing.
1965 estimated by Housing Market Analyst.

Condition of the Inventory. In 1960, a total of 58,100 dwelling units (5.2 percent of the inventory) in the Pennsylvania segment were substandard to the extent that they were either dilapidated (had serious structural defects) or lacked essential plumbing equipment (water, toilet, or bathing facilities).

Vacant units and renter-occupied units were of much poorer quality than the owner-occupied units. As shown in table XII, 19.2 percent of the vacant units and 11.1 percent of the renter-occupied units were substandard according to the above definition, compared with only 1.5 percent of the owner-occupied units.

Residential Building Activity

The number of new dwelling units authorized by building permits in the Pennsylvania portion of the area is shown by years in table XIV. As indicated in the table, the total number of new privately financed units increased from 1960 (17,550) to 1962 (23,250), dropped in 1963 (18,450) and advanced again in 1964 (19,800). Of the new units authorized in 1964, 8,275 were single-family homes and 11,500 were units in 2- or more-family structures. About 27 percent of the permits for one-family units and 31 percent of the multifamily units authorized by building permits were in the city of Philadelphia; 73 percent of the one-family permits and 69 percent of the multifamily units in building permits were for construction in the Pennsylvania suburbs.

Tenure of Occupancy. Of the 1,198,200 housing units now in the Pennsylvania segment of the SMSA, an estimated 1,144,100 are occupied and 54,100 are vacant. As shown in table X, 32.5 percent of the occupied units are renter occupied and 67.5 percent are owner occupied. In the city of Philadelphia, the renter-occupancy ratio is 39.5 percent, but in the Pennsylvania suburbs it is only 23.2 percent. These ratios are slightly higher than they were in 1960, reflecting the general increase in apartment house construction throughout the area.

Vacancy

At time of the 1960 Census, 53,800 dwelling units in the Pennsylvania portion of the SMSA were reported vacant. Of this total, 22,300 were not available for sale or rent. The remaining 31,500 net available units represented 2.8 percent of all housing units in the area. Of these available units, 9,500 were for sale, indicating a homeowner vacancy rate of 1.3 percent; nearly 22,000 were for rent, indicating a rental vacancy rate of 6.2 percent. Many of the units available for rent were of poor quality; 14 percent of those in Philadelphia and 17 percent of those in the suburbs lacked one or more essential plumbing facilities.

Postal Vacancy Survey. A survey of vacancies was conducted in July 1965 by the postal carriers on all routes within the jurisdiction of the Philadelphia post office. Some of these routes extend outside the city limits and into the adjoining counties. Hence the area covered encompassed somewhat more than the city of Philadelphia.

In this special survey, occupancy information was obtained on 666,100 dwelling units, representing about 97 percent of all housing units in the area. As shown in table XVI, an over-all vacancy rate of 2.9 percent was reported, with residences showing 1.5 percent vacancies and apartments 8.0 percent. In addition, 5,625 units were reported to be under construction, but these were not counted as vacancies.

As noted in the main body of this report, postal vacancy data are not entirely comparable with those published by the Bureau of the Census because of differences in definition, in area delineations, and in methods of enumeration. If the postal vacancy survey ratios are adjusted by transferring the estimated number of rented single-family homes and the corresponding vacancies from the "residence" to the "apartment" category, the result would be a vacancy ratio of 1.2 percent for owner-occupied units and 5.9 percent for renter units in the Philadelphia area.

1965 Estimate. The current total of 54,100 vacant units includes an estimated 23,700 units that are not available for sale or rent because they are dilapidated, seasonal, rented or sold but not yet occupied, or being held off the market. The remaining 30,400 vacancies that are available for occupancy represent only 2.5 percent of all housing units (see table X).

Of the available units, about 9,100 are for sale, indicating a home-owner vacancy rate of 1.2 percent. The other 21,300 available units are for rent, indicating a rental vacancy rate of 5.4 percent. In Philadelphia, the rental vacancy rate is about 5.7 percent; in the Pennsylvania suburbs, it is 4.8 percent.

Rental Market

As pointed out in the main body of this report, there is a surplus of new high-rent elevator projects in the area, but well-designed garden-type apartments, especially those with low to medium rents, are being well absorbed.

The surplus of new high-rise luxury apartments in the Pennsylvania portion of the area is evidenced by vacancy data collected by FHA personnel on 16 high-rise projects, with a total of 6,900 units, in downtown Philadelphia and the nearby suburbs. The 16 projects, have been built since about 1960; four were completed within the past six months. At the time of the survey dates in June and July, there were some 1,975 vacancies in the 16 projects, a vacancy ratio of 28.7 percent. Only 12 of the project managers reported a distribution of their vacant units by number of bedrooms. In these projects, vacancies were highest in one-bedroom units (37.8 percent) and two-bedroom units (34.4 percent); they were lowest in efficiencies (11.9 percent) and three-bedroom units (23.1 percent). These high vacancy rates reflect the general over-building of this type of project in recent years, especially in the Society Hill section where demand is currently weak, in part because urban renewal clearance is still in process.

Garden-type apartments, in contrast to the new high-rise projects, are evidencing a strong market demand. Well-designed and well-located units with modern conveniences and gross rents at $100-$125 for one-bedroom units and $120-$150 for two-bedroom units are renting rapidly.

Urban Renewal

The most recent Urban Renewal Directory lists a total of 74 Federally assisted renewal projects in the Pennsylvania portion of the SMSA--50 in the city of Philadelphia and 24 in the suburbs.

The Philadelphia total includes two GNRP (general neighborhood renewal program) projects, one CRP (community renewal project), 44 urban renewal projects, and three demonstration programs. Of these 50 projects, 20 are in the planning stage, 18 are in execution, and 12 have been completed. Federal grants totaling $198,442,000 have been reserved for these projects, of which $53,357,000 has been disbursed.

Of the 24 projects in the suburbs, 14 are in the planning stage, seven are in execution, and three have been completed. The Federal reservations for these projects total $15,164,000, of which $3,007,000 has been disbursed.

Projects Without Federal Assistance. There are three types of urban renewal activity in Philadelphia that involve no Federal funds. These are (1) the city-aided projects in which government funds come from the city alone, (2) the non-assisted projects under which the redeveloper, such as a university, pays all the costs, and (3) the industrial program under which city-owned land is conveyed to private purchasers for industrial purposes. As of December 1, 1964, there were four city-aided projects, 13 non-assisted projects, and four industrial projects. Of these 21 projects, two were in the planning stage, seven were in execution, and 12 had been completed.

The Federally aided projects in Philadelphia are too numerous to discuss individually in this report, but a few comments on the Eastwick and City Center programs are in order.

The Eastwick Redevelopment Area is the largest redevelopment project in the United States. The area covers 2,506 acres, of which 950 are planned to be used for industrial use, 847 acres for residential, 82 acres for schools and churches, and 58 acres for commercial purposes. The remaining acreage will be devoted to stores and public purposes. Eastwick was formerly a wasteland of marshes, junkyards, trailer camps, numerous small industries, city dumps, and inharmonious land uses. Because of the huge size of the project, the numerous problems, and many unforeseen obstacles, progress has been slow in this area. As of December 31, 1964, 190 houses had been completed and 73 were under construction. A total of 10,000 homes are planned in the area together with shopping facilities, parks, and playgrounds.

City Center. A great deal of progress has been made in clearing out the slums and blight in downtown Philadelphia. Removal of the old Broad Street Station and the mile-long elevated tracks of the Pennsylvania Railroad opened the way for construction of a large new commercial development called Penn Center. At the present time, this center consists of a nine-building complex of modern offices, transit and bus terminals, hotels, shops, restaurants, underground concourses, and pedestrian malls. To the north and east of Penn Center, the city government is building a series of civic squares and buildings. Large new expressways leading to the center city are planned and being built. This multi-million-dollar improvement program has given the city center an entirely new look and has set an example that is being carried forward by private industry.

The City Center project involves renewal of Independence Mall and Washington Square East. The latter includes projects in the area known as Society Hill. Here, substantial progress has been made in converting several hundred old run-down residences into townhouses with retention of their Colonial architecture. Many of the buildings and warehouses in the old Dock Street produce market area and along the Delaware River waterfront have been removed. Hopkinson House, a 33-story apartment building, and Society Hill Towers, with three high-rise buildings, have been completed. The program in this area is creating new and renovated units close to downtown with a pleasant atmosphere and appealing amenities.

Rental Projects Completed. The latest available data reveal that about 8,000 new dwelling units have been constructed on redevelopment land in Philadelphia and that nearly 2,000 dwelling units have been rehabilitated. The larger rental projects include the previously mentioned Hopkinson House and Society Hill Towers; also, Park Towne Place, Jefferson Manor, Penn Towne, and several hundred low-rent public housing units.

Demolitions and Families Displaced. So far, over 12,000 dwelling units have been demolished in the urban renewal areas of Philadelphia. The Redevelopment Authority of the City of Philadelphia estimates that 15,150 families will be displaced by public action during the six years from 1965 through 1970. This total includes families removed by urban renewal projects (6,450), by State highways (1,950), and by code enforcement and other governmental programs (6,750). Of the 15,150 families scheduled for relocation, an estimated 10,550 will be eligible for public housing and 4,600 will require privately financed housing.

Public Housing in Philadelphia

The Philadelphia Housing Authority operates 31 low-rent public housing projects with a total of 13,727 units. In addition to the completed units, two projects with 699 units are under construction and seven projects with 644 units have been approved for future construction. Also, approximately 1,000 used houses are being purchased for rehabilitation and future occupancy.

Housing Demand

Quantitative Demand

Based on the estimated increase of 15,600 households a year in this segment of the area and taking into account expected demolition activity, totaling 1,900 units a year, the current vacancy level, and the expected shift in tenure from owner to renter status, it is estimated that there will be an annual demand for 16,000 new housing units a year, including 9,000 rental units. The projected annual rental demand is distributed as shown below.

Annual Demand for New Rental Housing
Pennsylvania Segment, Philadelphia-Camden SMSA, 1965-1967

Area	Average annual demand, total	With market interest rate financing	With public benefits or assistance in financing
Penna. segment	9,000	6,600	2,400
Phila. City	3,300	2,250	1,050
Rest of Area	5,700	4,350	1,350

The minimum gross rents achievable with market interest rate financing are judged to be $90 for efficiencies, $100 for one-bedroom units, $110 for two-bedroom units and $120 for three-bedroom units in the city of Philadelphia and $5 higher for each unit size in the Pennsylvania suburbs. As shown above, about 6,600 of the 9,000 units of annual rental demand are in rent ranges at and above the minimums achievable with financing at market interest rates. The successful marketing of the balance of 2,400 units would require the use of public benefit or assistance programs.

The location factor is of especial importance in the provision of new units at the lower-rent levels. Families in this user group are not as mobile as those in other economic segments; they are less able or willing to break with established social, church, and neighborhood relationships, and proximity to place of work frequently is a governing consideration in the place of residence preferred by families in this group. Thus, the utilization of lower-priced land for new rental housing in outlying locations to achieve lower rents may be self-defeating unless the existence of a demand potential is clearly evident.

Qualitative Demand

The monthly rentals at which the total of 9,000 units of privately owned net additions to the aggregate rental housing inventory might best be absorbed by the rental market are indicated for various size units in table XIX. These net additions may be accomplished by either new construction or rehabilitation at the specified rentals with or without public benefits or assistance through subsidy, tax abatement, or aid in financing or land acquisition. The production of new units in higher rental ranges than indicated may be justified if a competitive filtering or existing accommodations to lower ranges of rent can be anticipated as a result.

The distributions of average annual demand for new apartments shown in table XIX are based on projected tenant-family income, the size distribution of tenant households, and rent-paying propensities found to be typical in the area; consideration is also given to the recent absorption experience of new rental housing. Thus, it represents a pattern for guidance in the production rental housing predicated on foreseeable quantitative and qualitative considerations. Even though a deviation may experience market success, it should not be regarded as establishing a change in the projected pattern of demand for continuing guidance unless thorough analysis of all factors involved clearly confirms the change. In any case, particular projects must be evaluated in the light of actual market performance in specific rent ranges and neighborhoods or sub-markets. Actual absorption of new additions to the rental housing supply must be carefully observed and appropriate adjustments made if imbalances appear in the market.

The New Jersey Portion of SMSA
(Burlington, Camden, and Gloucester Counties)

Employment and Income

Employment

Total civilian employment in the New Jersey portion of the SMSA averaged 237,200 in 1964, up only 200 over 1963. Unemployment averaged 7.5 percent of the work force in 1964, down slightly from 7.8 percent in 1963 but well above the U. S. average of 5.2 percent. See table III.

In June 1965, total employment was up to 244,400 or 5,700 more than in June 1964. Unemployment was down to 5.5 percent, equal to the current U. S. average but significantly above the 4.6 percent rate on the Pennsylvania side of the SMSA.

Renter Family Income

The current median income is estimated at $5,825 after Federal tax for all renter families in the New Jersey portion of the SMSA. This figure covers families of two or more persons. By August 1967, the median renter family income is expected to be up to $6,075.

Median Renter Family Income After Federal Tax
New Jersey Portion of Philadelphia SMSA
August 1965 and August 1967

Area	August 1965	August 1967
All renter families		
Entire New Jersey portion	$5,825	$6,075
Camden city	5,075	5,300
Rest of N. J. portion	6,050	6,325

Source: Estimated by Housing Market Analyst.

As shown in the table, renter family incomes are much lower in the city of Camden than in the suburbs. The Camden renter families have a current median income of $5,075 after Federal tax compared with $6,050 for renter families in the suburbs.

Table VI presents detailed distributions of renter families by income classes in 1965 and 1967. About nine percent of all renter families in the city of Camden and 14 percent of those in the suburbs have current incomes in excess of $10,000 a year after Federal tax.

Demographic Factors

Population

Total population of the New Jersey segment reached an estimated 850,300 in August 1965, up 98,900 or 13.2 percent over April 1960. The city of Camden has a current population of about 114,000, down 3,200 since 1960. The rest of the New Jersey segment has an estimated 736,300 inhabitants, a gain of 102,100 persons.

Population Trends 1950-1967
New Jersey Portion of Philadelphia SMSA

Date	Entire New Jersey portion		Camden City		Rest of New Jersey portion	
	Total population					
April 1950	528,380		124,555		403,825	
April 1960	751,374		117,159		634,215	
August 1965	850,300		114,000		736,300	
August 1967	882,600		111,600		771,000	
	Average annual increase					
	Number	Rate[a/]	Number	Rate[a/]	Number	Rate[a/]
1950-1960	22,299	3.5	-740	-.6	23,039	4.5
1960-1965	18,549	2.2	-592	-.5	19,141	2.7
1965-1967	16,150	1.8	-1,200	-1.1	17,350	2.3

a/ Derived through use of a formula designed to calculate the rate of change on a compound basis.

Sources: 1950 and 1960 Censuses of Population.
1965 and 1967 estimated by Housing Market Analyst.

During the decade of the 1950's, the population of the New Jersey segment increased by an average of 22,300 persons a year. Since 1960, the annual increment has dropped to an average of about 18,550. During the next two years, from August 1965 to August 1967, the population of this area is expected to climb to about 882,600, indicating an annual growth of 16,150 persons a year. Camden is expected to continue losing population during the two-year period, with decreases averaging 1,200 persons a year, while the suburban portion maintains its upward course, with gains of about 17,350 persons a year.

Natural Increase and Migration. From 1950 to 1960, the net natural increase (excess of resident births over resident deaths) in population aggregated 89,900. Since the total population of the area increased by 223,000 during the decade, net in-migration for the period was 133,100.

As shown in table VII, this in-migration total was the result of a net out-migration of 21,900 persons moving from the city of Camden and a net in-migration of 155,000 into the New Jersey suburbs.

On an annual basis, in-migration into the New Jersey portion of the SMSA during the 1950's averaged 13,300 persons a year, the net result of 2,200 out-migrants from Camden and 15,500 in-migrants into the New Jersey suburbs annually. Since 1960, the extent of net in-migration slowed down materially to an average of 7,200 persons a year, made up of 2,100 out-migrants from Camden and 9,300 in-migrants into the New Jersey suburbs.

Households

There are approximately 236,800 households in the New Jersey segment at the present time, reflecting a gain of 5,400 a year since 1960. This is somewhat below the average growth of 6,400 a year during the previous decade. By August 1967, total households in the area are expected to reach about 247,200 indicating a gain of about 5,200 a year over the next two years.

Household Trends, 1950-1967
New Jersey Portion of Philadelphia SMSA

Date	Entire New Jersey portion		Camden City		Rest of New Jersey portion	
	Total households					
April 1950	143,958		34,477		109,481	
April 1960	207,749		35,208		172,541	
August 1965	236,800		34,700		202,100	
August 1967	247,200		34,300		212,900	
	Average annual increase					
	Number	Rate[a/]	Number	Rate[a/]	Number	Rate[a/]
1950-1960	6,379	3.7	73	.2	6,306	4.5
1960-1965	5,447	2.4	-95	-.3	5,542	2.9
1965-1967	5,200	2.1	-200	-.6	5,400	2.6

a/ Derived through use of a formula designed to calculate the rate of change on a compound basis.

Sources: 1950 and 1960 Censuses of Housing.
1965 and 1967 estimated by Housing Market Analyst.

Household Size. The average number of persons in each occupied household in the New Jersey segment declined moderately, from 3.49 in 1950 to 3.44 in 1960, and to 3.43 in 1965. Households in the city of Camden average somewhat smaller in size than those in the New Jersey suburbs. Currently, the average size is 3.20 in Camden compared with 3.46 in the suburbs.

Housing Market Factors

Housing Supply

The total housing inventory of the New Jersey segment aggregates about 252,100 units at the present time, an increase of 30,700 units since 1960. This increase was the net result of 32,600 units added through new construction and conversions less an estimated 1,900 units lost through demolitions, mergers, change of use, etc.

Type of Structure. About 85.5 percent of all housing units in the current inventory are in one-family structures, 7.5 percent are in two- to four-family structures and 7.0 percent are in structures of five or more units. This represents a smaller proportion of units in one- to four-family structures and a larger proportion in multi-family buildings than in 1960, a reflection of the rising trend in apartment housing construction.

Housing Inventory by Units in Structure
New Jersey Portion of the Philadelphia SMSA
April 1960 and August 1965

Type of structure	April 1960	August 1965	Percent of total 1960	Percent of total 1965
Total units	221,357	252,100	100.0	100.0
1-family	194,170	215,400	87.7	85.5
2- to 4-family	18,306	19,000	8.3	7.5
5- or more-family	8,881	17,700	4.0	7.0

Sources: 1960 Census of Housing.
1965 estimated by Housing Market Analyst.

Year Structure Built. It is estimated that nearly 13 percent of the current housing inventory has been built since 1960, as shown in the following table. About 16.2 percent were completed during the 1955-1960 period. Thus, about 29.1 percent of all units now on the market have been built since 1955. On the other hand, an estimated 41.2 percent of the units are in structures more than 35 years old.

Housing Inventory by Year Structure Built
New Jersey Portion of the Philadelphia SMSA
April 1960 and August 1965

Year structure built[a]	April 1960	August 1965	Percent of total 1960	Percent of total 1965
Total units	221,357	252,100	100.0	100.0
April 1960 to February 1965	-	32,600	-	12.9
1955 to March 1960	41,152	40,900	18.6	16.2
1950 to 1954	32,832	32,700	14.8	13.0
1940 to 1949	24,908	24,800	11.3	9.9
1930 to 1939	17,282	17,200	7.8	6.8
1929 or earlier	105,183	103,900	47.5	41.2

a/ The basic data reflect an unknown degree of error in "year built" occasioned by the accuracy of response to enumerators' questions as well as errors caused by sampling.

Sources: 1960 Census of Housing.
1965 estimated by Housing Market Analyst.

Condition of the Inventory. In 1960, 15,500 dwelling units (7.0 percent of all units) in the New Jersey segment were substandard to the extent that they were either dilapidated (had serious structural defects) or lacked essential plumbing equipment (water, toilet, or bathing facilities).

Vacant units and renter-occupied units, especially those with nonwhite households, were of much poorer quality than the owner-occupied units. As shown in table XII, 29.3 percent of the vacant units and 12.6 percent of the renter-occupied units were substandard according to the above definition, compared with only 3.3 percent of the owner-occupied units. In the case of units occupied by nonwhite renters in Camden, 29.6 percent were classed as substandard.

Residential Building Activity

The number of new dwelling units authorized by building permits in the New Jersey portion of the SMSA is shown by years in table XV. As may be observed, the total number of new privately financed units has increased each year from 5,550 in 1961 to 8,725 in 1964. Single-family units have tended to decline during this period, dropping from 4,825 in 1961 to 3,925 in 1964. Units in 2-or-more family structures, however, rose sharply from 725 in 1961 to 4,800 in 1964.

Nearly all the new construction activity has been in the suburbs. In 1964, only one single-family unit and 139 multifamily units were authorized in the city of Camden.

Tenure of Occupancy

Of the current total of 252,100 housing units now in the New Jersey segment, about 236,800 are occupied and 15,300 are vacant. As shown in table XI, 23.6 percent of the occupied units contain renter households and 76.4 have owner households. In the city of Camden, 38.6 percent of the units are renter occupied but in the New Jersey suburbs, the rate is only 21.1 percent. The current percentage for Camden is slightly higher than in 1960, but the suburban ratio shows very little change.

Vacancy

In 1960, a total of 13,600 dwelling units in the New Jersey portion of the SMSA were reported vacant. Of these, 8,400 were not available for sale or rent because they were dilapidated, seasonal, rented or sold but not yet occupied, or being held off the market. The remaining 5,200 vacancies that were available represented only 2.3 percent of all housing units in the area.

Of the available units, 2,550 were for sale, indicating a homeowner vacancy rate of 1.6 percent; 2,650 were for rent, indicating a rental vacancy rate of 5.1 percent. Many of the units available for rent were of poor quality; about 20 percent of those in Camden and 10 percent of those in the suburbs lacked one or more essential plumbing facilities.

Postal Vacancy Survey. A survey of vacancies was conducted in July 1965 by the postal carriers on all routes within the jurisdiction of 20 post offices in Camden County. Some of the small post offices in the county did not participate and some of the post offices that did take part had postal routes that extended outside the county. Hence, the area covered was not identical with Camden County.

In this special survey, occupancy information was obtained on 125,600 dwelling units (including house trailers), representing about 93 percent of all housing units in the area. As shown in table XVII, an over-all vacancy rate of 3.3 percent was reported, with residences showing 2.1 percent vacancies and apartments 11.2 percent. In addition, 2,175 units were reported to be under construction, but these were not counted as vacancies.

As noted in the main body of this report, postal vacancy data are not strictly comparable with those published by the Bureau of the Census because of differences in definition, in area delineations, and in methods of enumeration. If the postal vacancy survey ratios are adjusted by transferring the estimated number of rented single-family homes and the corresponding vacancies from the "residence" to the "apartment" category, the result would be a vacancy ratio of 1.8 percent for owner-occupied units and 8.0 percent for rental units in the Camden County area.

1965 Estimate. The current total of 15,300 vacant units include an estimated 8,600 units that are not available for sale or rent because they are dilapidated, seasonal, rented or sold but not yet occupied, or being held off the market. The remaining 6,700 vacancies that are available for occupancy represent only 2.7 percent of all housing units (see table XI). Of the available units, about 2,900 are for sale, indicating a homeowner vacancy rate of 1.6 percent. The other 3,800 available units are for rent, indicating a rental vacancy rate of 6.4 percent. In the city of Camden, the current rental vacancy rate is about 6.3 percent; in the New Jersey suburbs, it is 6.4 percent.

Rental Market

As stated in the main body of this report, the current rental vacancy rate of 6.4 percent in the New Jersey segment of the SMSA is somewhat higher than the 5.4 percent on the Pennsylvania side. Part of this reflects poor quality units, especially in downtown Camden, where the rental market is weak. In the New Jersey suburbs, the market is stronger and vacancies are lower. Many families have been moving out from downtown to get more modern units in better neighborhoods.

There is some surplus of high-rise, high-rent apartments on the New Jersey side but garden-type apartments in the suburbs, especially the new modern units with low to medium rents, are being well absorbed.

Urban Renewal

There are 14 Federally assisted renewal projects in the New Jersey portion of the SMSA--eight in the city of Camden and six in the suburbs. Of the projects in Camden, three (Centerville-Liberty Park No. 1, City Centre, and Northgate No. 2) are in the planning stage and five (Bergen Square No. 1, Camden Campus, Cooper's Point, Kaighns Point, and Lanning Square No. 1) are in execution. Northgate No. 1, a city-financed project, has been completed. A total of $13,185,000 in Federal grants has been reserved for these projects, of which $1,283,000 has been disbursed.

In addition to redeveloping the residential areas, the current plans call for upgrading downtown Camden with a new commercial center, office buildings, and a complex of structures to house government agencies (Federal, State, County, and City). There are also plans for the development of major industrial districts, a new waterfront, and three new expressways--North-South Freeway, Industrial Highway, and North-Shore Parkway.

If the relocation process proceeds as now contemplated in the city of Camden, an estimated 2,325 families will be relocated from the urban renewal areas and from the path of the North-South Freeway by the end of 1967. This estimate is somewhat optimistic, but it reflects current plans. Preliminary surveys indicate that about 200 of these families will prefer sales housing and that about 500 will be eligible for public housing. This leaves about 1,600 that will be looking for new quarters in existing or new rental units during the two and one-half years between now and the end of 1967.

In the New Jersey suburbs outside Camden, one urban renewal project is in the planning stage, four are in execution, and one has been completed. Federal grants totaling $1,966,000 have been reserved, of which $301,000 has been disbursed.

Public Housing in Camden

The Camden Housing Authority operates six low-rent public housing projects with a total of 1,935 units. In addition, one project with 99 units is under construction for elderly persons.

Housing Demand

Quantitative Demand

The number of households in the New Jersey segment of the SMSA is expected to increase by an average of 5,200 a year for the next two years. When consideration is given to other factors, including demolitions (1,700 a year), vacancies, units under construction and the anticipated shifts in tenure from owner to renter status, a demand for an additional 1,800 units a year is indicated, bringing the total demand to 7,000 units a year, including about 3,000 rental units. This level of rental demand is expected to be distributed as shown below.

Annual Demand for New Rental Housing
New Jersey Segment, Philadelphia-Camden SMSA, 1965-1967

Area	Average annual demand, total	With market int. rate financing	With public benefits or assistance in financing
N. J. Segment	3,000	2,400	600
Camden City	600	400	200
Rest of area	2,400	2,000	400

It should be emphasized that a substantial portion of the projected demand in the city of Camden reflects current plans for a large volume of demolitions over the next two years to make room for new urban renewal projects and new expressways. If these programs do not proceed as expected, the actual demand for new housing units will be proportionately lower.

The minimum gross rents achievable with market interest rate financing are $90 for efficiencies, $100 for one-bedroom units, $110 for two-bedroom units, and $120 for three-bedroom units in the city of Camden, and about $5 higher in each category in the suburbs. As shown above, about 2,400 of the 3,000 units of annual rental demand are in the rent ranges at and above the minimums achievable with financing at market interest rates. The marketing of the balance of 600 units would require the use of public benefits or assistance programs.

The location factor is of especial importance in the provision of new units at the lower-rent levels. Families in this user group are not as mobile as those in other economic segments; they are less able or willing to break with established social, church, and neighborhood relationships, and proximity to place of work frequently is a governing consideration in the place of residence preferred by families in this group. Thus, the utilization of lower-priced land for new rental housing in outlying locations to achieve lower rents may be self-defeating unless the existence of a demand potential is clearly evident.

Qualitative Demand

The monthly rentals at which the total of 3,000 units of privately owned net additions to the aggregate rental housing inventory might best be absorbed by the rental market are indicated for various size units in table XX. These net additions may be accomplished by either new construction or rehabilitation at the specified rentals with or without public benefits or assistance through subsidy, tax abatement, or aid in financing or land acquisition. The production of new units in higher rental ranges than indicated may be justified if a competitive filtering of existing accommodations to lower ranges of rent can be anticipated as a result.

The distributions of average annual demand for new apartments shown in table XX are based on projected tenant-family income, the size distribution of tenant households, and rent-paying propensities found to be typical in the area; consideration is also given to the recent absorption experience of new rental housing. Thus, it represents a pattern for guidance in the production of rental housing predicated on foreseeable quantitative and qualitative considerations. Even though a deviation may experience market success, it should not be regarded as establishing a change in the projected pattern of demand for continuing guidance unless thorough analysis of all factors involved clearly confirms the change. In any case, particular projects must be evaluated in the light of actual market performance in specific rent ranges and neighborhoods or sub-markets.

Table I

Commuting Patterns
Of Workers Employed in Philadelphia SMSA, 1960

Place of residence	Workers residing in SMSA	Place of Work in SMSA: Pa. portion	Phil. city	Suburbs	N.J. portion	Camden city	Suburbs	Total working in SMSA	Working outside SMSA	Place of work not reported
Total living in SMSA	1,651,129	1,293,365	870,011	423,354	224,379	69,618	154,761	1,517,744	52,780	80,605
Pennsylvania portion	1,364,798	1,236,925	818,833	418,092	17,991	8,701	9,290	1,254,916	39,721	70,161
Philadelphia	777,655	711,081	671,103	39,978	11,927	6,406	5,521	723,008	7,860	46,787
Suburbs	587,143	525,844	147,730	378,114	6,064	2,295	3,769	531,908	31,861	23,374
Bucks County	109,284	88,275	21,098	67,177	2,717	433	2,284	90,992	14,246	4,046
Chester County	76,906	67,374	4,755	62,619	126	53	73	67,500	4,980	4,426
Delaware County	202,869	185,346	69,527	115,819	2,056	1,214	842	187,402	7,478	7,989
Montgomery County	198,084	184,849	52,350	132,499	1,165	595	570	186,014	5,157	6,913
New Jersey portion	286,331	56,440	51,178	5,262	206,388	60,917	145,471	262,828	13,059	10,444
Camden City	43,087	7,507	6,762	745	32,776	26,969	5,807	40,283	630	2,174
Suburbs	243,244	48,933	44,416	4,517	173,612	33,948	139,664	222,545	12,429	8,270
Rest of Camden County	101,185	28,949	27,151	1,798	64,811	25,357	39,454	93,760	2,863	4,562
Burlington County	93,713	11,187	9,301	1,886	74,994	4,100	70,894	86,181	5,587	1,945
Gloucester County	48,346	8,797	7,964	833	33,807	4,491	29,316	42,604	3,979	1,763
Living outside SMSA	-	26,914	8,824	18,090	10,331	1,515	8,816	37,245	-	-

Source: 1960 Census of Population

Table II

Average Annual Nonfarm Wage and Salary Employment by Industry
Philadelphia SMSA, 1955-1964
(In thousands)

Industry	1955	1956	1957	1958	1959	1960	1961	1962	1963	1964
Total wage & salary workers	1480.4	1496.1	1507.0	1463.0	1485.9	1502.9	1500.9	1520.9	1518.7	1531.1
Manufacturing	561.3	563.1	565.2	531.2	544.5	553.2	541.7	544.1	534.3	531.4
Durable goods	268.4	268.4	275.6	251.5	260.5	271.2	267.2	270.6	265.9	264.0
Stone, clay & glass	13.8	14.6	15.2	14.1	14.4	14.2	13.7	13.9	13.8	14.8
Primary metals	37.9	39.2	39.5	34.3	32.6	34.1	34.2	34.9	34.2	35.1
Fabricated metals	46.1	46.1	46.9	42.8	43.9	43.7	42.5	42.1	41.4	42.1
Nonelectrical machinery	42.9	42.5	48.1	44.0	46.0	48.2	46.6	47.7	48.6	48.5
Electrical machinery	57.1	59.4	61.1	57.5	63.0	69.1	72.9	73.7	68.2	61.2
Transportation equip.	32.8	27.9	26.3	24.6	26.2	27.2	23.9	24.7	26.5	27.5
Instruments	13.5	14.8	15.8	13.9	13.8	14.7	14.5	14.7	14.7	15.8
Other durable goods	24.3	23.9	22.7	20.3	20.6	20.0	18.9	18.9	18.5	19.0
Nondurable goods	292.9	294.7	289.6	279.7	284.0	282.0	274.5	273.5	268.4	267.4
Food products	52.8	53.6	52.8	51.8	51.1	50.9	50.7	49.5	48.4	47.3
Textile products	41.8	40.0	37.5	34.7	34.9	32.9	31.0	30.2	28.4	27.6
Apparel	59.3	60.6	59.9	55.8	57.5	57.5	54.6	55.6	55.7	56.7
Paper products	20.9	21.2	20.8	20.2	21.7	22.0	22.3	23.0	23.1	22.8
Printing & publishing	35.7	36.3	36.7	36.9	37.7	38.5	38.8	37.4	36.1	37.0
Chemicals	35.2	36.8	36.6	36.3	37.2	38.7	38.6	39.5	39.1	38.9
Oil & coal	22.3	22.4	22.6	22.1	21.5	20.3	18.6	18.1	17.9	17.2
Rubber and plastics	11.0	11.0	10.9	10.9	11.7	11.7	11.6	12.6	12.4	12.5
Other nondurable goods	13.9	12.8	11.8	11.0	10.7	9.5	8.3	7.6	7.3	7.4
Nonmanufacturing	919.1	933.0	941.8	931.8	941.4	949.7	959.2	976.8	984.4	999.7
Contract construction	79.7	79.9	78.7	72.0	72.0	68.7	65.2	67.1	65.9	69.9
Trans. & public utilities	122.7	123.1	121.6	112.9	110.1	110.0	108.2	108.0	106.7	106.0
Whole. & retail trade	292.3	294.8	294.6	291.8	297.1	299.6	299.9	302.5	300.8	305.4
Fin., ins., & real estate	73.8	76.0	77.1	77.9	78.7	80.7	82.7	83.5	84.9	85.8
Service, miscel. & mining	184.2	189.4	194.7	200.1	206.2	210.8	217.5	225.6	231.2	234.9
Government	166.4	169.8	175.1	177.1	177.3	179.9	185.7	190.1	194.9	197.7

Source: Pennsylvania Employment Service.

Table III

Geographic Distribution of Work Force and Employment Trends
Annual Averages--In Thousands
Philadelphia SMSA, 1960-1964

Area and year	Total work force	Employed a/	Unemployed Number	Unemployed Percent
SMSA Total				
1960	1854.4	1733.9	120.5	6.5
1961	1867.9	1733.0	134.9	7.2
1962	1875.6	1755.0	120.6	6.4
1963	1875.3	1752.8	122.5	6.5
1964	1876.4	1766.7	109.7	5.8
Pa. portion				
1960	1613.1	1509.1	104.0	6.4
1961	1619.3	1503.6	115.7	7.1
1962	1620.8	1518.3	102.5	6.3
1963	1618.3	1515.8	102.5	6.3
1964	1620.0	1529.5	90.5	5.6
N.J. portion				
1960	241.3	224.8	16.5	6.8
1961	248.6	229.4	19.2	7.7
1962	254.8	236.7	18.1	7.1
1963	257.0	237.0	20.0	7.8
1964	256.4	237.2	19.2	7.5
Percent in Pa.				
1960	87.0	87.0	86.3	-
1961	86.7	86.8	85.8	-
1962	86.4	86.5	85.0	-
1963	86.3	86.5	83.7	-
1964	86.3	86.6	82.5	-
Percent in N.J.				
1960	13.0	13.0	13.7	-
1961	13.3	13.2	14.2	-
1962	13.6	13.5	15.0	-
1963	13.7	13.5	16.3	-
1964	13.7	13.4	17.5	-

a/ Includes persons involved in labor-management disputes.

Sources: Pennsylvania State Employment Service;
New Jersey State Employment Service.

Table IV

Estimated Renter Family Income Distribution After Federal Tax[a/]
August 1965 and August 1967
Philadelphia SMSA

Annual income after Federal tax	August 1965 Entire SMSA	August 1965 Penna. portion	August 1965 N.J. portion	August 1967 Entire SMSA	August 1967 Penna. portion	August 1967 N.J. portion
Under $3,000	20	20	17	19	19	16
$3,000 - 3,999	11	11	11	9	10	10
4,000 - 4,999	12	12	12	12	12	12
5,000 - 5,999	13	13	13	12	12	11
6,000 - 6,999	10	11	12	11	10	12
7,000 - 7,999	9	8	8	9	9	9
8,000 - 8,999	7	7	7	7	8	8
9,000 - 9,999	5	5	6	6	5	6
10,000 -14,999	10	10	12	11	11	13
15,000 and over	3	3	2	4	4	3
Total	100	100	100	100	100	100
Median	$5,575	$5,525	$5,825	$5,825	$5,800	$6,075

a/ Covers all families of 2 or more persons.

Source: Estimated by Housing Market Analyst.

Table V

Estimated Renter Family Income Distribution After Federal Tax[a/]
August 1965 and August 1967
Pennsylvania Portion of Philadelphia SMSA

Annual income after Federal tax	August 1965 Entire Penna. portion	Phila. City All families	Rest of Penna. portion All families	August 1967 Entire Penna. portion	Phila. City All families	Rest of Penna. portion All families
Under $3,000	20	23	12	19	22	11
$3,000 - 3,999	11	13	9	10	12	8
4,000 - 4,999	12	13	12	12	12	12
5,000 - 5,999	13	12	12	12	11	11
6,000 - 6,999	11	10	12	10	11	11
7,000 - 7,999	8	9	11	9	9	11
8,000 - 8,999	7	5	7	8	6	9
9,000 - 9,999	5	4	7	5	5	7
10,000 - 14,999	10	8	14	11	8	14
15,000 and over	3	3	4	4	4	6
Total	100	100	100	100	100	100
Median	$5,535	$5,100	$6,460	$5,790	$5,335	$6,750

a/ Covers all renter families of 2 or more persons.

Source: Estimated by Housing Market Analyst.

Table VI

Estimated Renter Family Income Distribution After Federal Tax[a]
August 1965 and August 1967
New Jersey Portion of Philadelphia SMSA

Annual income after Federal tax	August 1965 Entire N.J. portion	August 1965 Camden City All families	August 1965 Rest of N.J. portion All families	August 1967 Entire N.J. portion	August 1967 Camden City All families	August 1967 Rest of N.J. portion All families
Under $3,000	17	24	15	16	22	14
$3,000 - 3,999	11	12	9	10	12	8
4,000 - 4,999	12	13	12	12	12	12
5,000 - 5,999	13	13	13	11	13	12
6,000 - 6,999	12	12	13	12	12	12
7,000 - 7,999	8	8	11	9	8	11
8,000 - 8,999	7	6	8	8	6	9
9,000 - 9,999	6	3	5	6	4	6
10,000 - 14,999	12	7	12	13	8	14
15,000 and over	2	2	2	3	3	2
Total	100	100	100	100	100	100
Median	$5,815	$5,075	$6,055	$6,085	$5,310	$6,335

a/ Covers all renter families of 2 or more persons.

Source: Estimated by Housing Market Analyst.

Table VII

Natural Increase and Migration
Philadelphia SMSA, 1960-1965

Area	April 1950 to April 1960 Net natural increase	April 1950 to April 1960 Net migration	April 1960 to August 1965 Net natural increase	April 1960 to August 1965 Net migration	Average annual net migration 1950-1960	Average annual net migration 1960-1965
SMSA	502,926	168,923	268,853	55,950	16,892	10,491
Pennsylvania portion	413,052	35,803	208,565	17,312	3,580	3,246
Philadelphia	215,460	-284,553	98,458	- 50,870	- 28,455	- 9,538
White	123,278	-348,436	42,650	- 80,629	- 34,844	- 15,118
Nonwhite	92,182	63,883	55,808	29,759	6,389	5,580
Rest of Pennsylvania portion	197,592	320,356	110,107	68,182	32,035	12,784
White	184,481	313,642	102,443	68,059	31,364	12,761
Nonwhite	13,111	6,714	7,664	123	671	23
New Jersey portion	89,874	133,120	60,288	38,638	13,312	7,245
Camden	14,477	- 21,873	7,995	- 11,154	- 2,187	- 2,091
White	9,531	- 27,236	3,973	- 11,240	- 2,723	- 2,107
Nonwhite	4,946	5,363	4,022	86	536	16
Rest of New Jersey portion	75,397	154,993	52,293	49,792	15,499	9,336
White	69,828	149,378	48,773	48,584	14,938	9,109
Nonwhite	5,569	5,615	3,520	1,208	561	227

Sources: Bureau of the Census; Public Health Service; Pennsylvania Department of Health; New Jersey Division of Vital Statistics and Administration; Estimates of Housing Market Analyst.

Table VIII

Population by Age Groups
Philadelphia SMSA, 1950-1960

Area and age group	1950	1960	Increase Number	Increase Percent
SMSA Total	3,671,048	4,342,897	671,849	18.3
Under 18 years	1,004,130	1,455,711	451,581	45.0
18 to 64 years	2,369,103	2,490,023	120,920	5.1
65 and over	297,815	397,163	99,348	33.4
Pennsylvania portion	3,142,668	3,591,523	448,855	14.3
Under 18 years	851,971	1,191,343	339,372	39.8
18 to 64 years	2,034,152	2,062,481	28,329	1.4
65 and over	256,545	337,699	81,154	31.6
Philadelphia City	2,071,605	2,002,512	-69,093	-3.3
Under 18 years	540,613	616,036	75,423	14.0
18 to 64 years	1,359,750	1,177,673	-182,077	-13.4
65 and over	171,242	208,803	37,561	21.9
Rest of Pennsylvania portion	1,071,063	1,589,011	517,948	48.4
Under 18 years	311,358	575,307	263,949	84.8
18 to 64 years	674,402	884,808	210,406	31.2
65 and over	85,303	128,896	43,593	51.1
New Jersey portion	528,380	751,374	222,994	42.2
Under 18 years	152,159	264,368	112,209	73.7
18 to 64 years	334,951	427,542	92,591	27.6
65 and over	41,270	59,464	18,194	44.1
Camden City	124,555	117,159	-7,396	-5.9
Under 18 years	35,241	39,191	3,950	11.2
18 to 64 years	80,121	66,587	-13,534	-16.9
65 and over	9,193	11,381	2,188	23.8
Rest of New Jersey portion	403,825	634,215	230,390	57.1
Under 18 years	116,918	225,177	108,259	92.6
18 to 64 years	254,830	360,955	106,125	41.6
65 and over	32,077	48,083	16,006	49.9

Source: 1950 and 1960 Censuses of Population.

Table IX

The Housing Inventory by Tenure and Vacancy Status
Philadelphia SMSA, 1950-1965

Occupancy status	Entire SMSA April 1950	Entire SMSA April 1960	Entire SMSA August 1965	Pennsylvania portion April 1950	Pennsylvania portion April 1960	Pennsylvania portion August 1965	New Jersey portion April 1950	New Jersey portion April 1960	New Jersey portion August 1965
All housing units	1,052,537	1,333,962	1,450,300	899,502	1,112,605	1,198,200	153,035	221,357	252,100
Occupied	1,017,729	1,266,570	1,380,900	873,771	1,058,821	1,144,100	143,958	207,749	236,800
Owner occupied	629,630	885,979	953,700	529,207	727,644	772,800	100,423	158,335	180,900
Renter occupied	388,099	380,591	427,200	344,564	331,177	371,300	43,535	49,414	55,900
Percent renter occupied	38.1%	30.0%	30.9%	39.4%	31.3%	32.5%	30.2%	23.8%	23.6%
Vacant	34,808	67,392	69,400	25,731	53,784	54,100	9,077	13,608	15,300
Not available[a]	21,683	30,733	32,300	14,862	22,326	23,700	6,821	8,407	8,600
Available	13,125	36,659	37,100	10,869	31,458	30,400	2,256	5,201	6,700
Percent of all units	1.2%	2.7%	2.6%	1.2%	2.8%	2.5%	1.5%	2.3%	2.7%
For sale	5,720	12,081	12,000	4,602	9,520	9,100	1,118	2,561	2,900
Homeowner vacancy rate	0.9%	1.3%	1.2%	0.9%	1.3%	1.2%	1.1%	1.6%	1.6%
For rent	7,405	24,578	25,100	6,267	21,938	21,300	1,138	2,640	3,800
Rental vacancy rate	1.9%	6.1%	5.5%	1.8%	6.2%	5.4%	2.5%	5.1%	6.4%

a/ Includes units rented or sold but not yet occupied, units held off the market, seasonal units and dilapidated units.

Sources: 1950 and 1960 Censuses of Housing; estimates of Housing Market Analyst.

Table X

The Housing Inventory by Tenure and Vacancy Status
Pennsylvania Portion of Philadelphia SMSA, 1960 and 1965

Occupancy status	Entire Pa. portion April 1960	Entire Pa. portion August 1965	City of Philadelphia April 1960	City of Philadelphia August 1965	Rest of Pa. portion April 1960	Rest of Pa. portion August 1965
All housing units	1,112,605	1,198,200	649,033	680,800	463,572	517,400
Total occupied	1,058,821	1,144,100	615,764	648,300	443,057	495,800
Owner occupied	727,644	772,800	381,339	392,100	346,305	380,700
Renter occupied	331,177	371,300	234,425	256,200	96,752	115,100
Percent renter occupied	31.3%	32.5%	38.1%	39.5 %	21.8%	23.2%
Vacant	53,784	54,100	33,269	32,500	20,515	21,600
Not available[a/]	22,326	23,700	11,281	12,000	11,045	11,700
Available	31,458	30,400	21,988	20,500	9,470	9,900
Percent of all units	2.8%	2.5%	3.4%	3.0%%	2.0%	1.9%
For sale	9,520	9,100	5,141	5,000	4.379	4,100
Homeowner vacancy ratio	1.3%	1.2%	1.3%	1.3%	1.2%	1.1%
For rent	21,938	21,300	16,847	15,500	5,091	5,800
Rental vacancy rate	6.2%	5.4%	6.7%	5.7%	5.0%	4.8%

a/ Includes units rented or sold but not yet occupied, units held off the market, seasonal units, and dilapidated units.

Sources: 1960 Census of Housing; estimates of Housing Market Analyst.

Table XI

The Housing Inventory by Tenure and Vacancy Status
New Jersey Portion of Philadelphia SMSA, 1960 and 1965

Occupancy status	Entire N. J. portion April 1960	Entire N. J. portion August 1965	City of Camden April 1960	City of Camden August 1965	Rest of N. J. portion April 1960	Rest of N. J. portion August 1965
All housing units	221,357	252,100	37,015	37,000	184,342	215,100
Total occupied	207,749	236,800	35,208	34,700	172,541	202,100
Owner occupied	158,335	180,900	22,552	21,300	135,783	159,600
Renter occupied	49,414	55,900	12,656	13,400	36,758	42,500
Percent renter occupied	23.8%	23.6%	35.9%	38.6%	21.6%	21.1%
Vacant	13,608	15,300	1,807	2,300	11,801	13,000
Not available[a/]	8,407	8,600	705	800	7,702	7,800
Available	5,201	6,700	1,102	1,500	4,099	5,200
Percent of all units	2.3%	2.7%	3.0%	4.0%	2.2%	2.4%
For sale	2,561	2,900	419	600	2,142	2,300
Homeowner vacancy rate	1.6%	1.6%	1.8%	2.6%	1.5%	1.4%
For rent	2,640	3,800	683	900	1,957	2,900
Rental vacancy rate	5.1%	6.4%	5.1%	6.3%	5.1%	6.4%

a/ Includes units rented or sold but not yet occupied, units held off the market, seasonal units, and dilapidated units.

Sources: 1960 Census of Housing; estimates of Housing Market Analyst.

Table XII

Units Dilapidated[a] or Lacking Essential Plumbing Facilities[b]
Philadelphia SMSA, 1960

Area	Number of units: Total units	Owner-occupied	Renter-occupied	Vacant	Percent of: Total units	Owner-occupied	Renter-occupied	Vacant
SMSA	73,610	16,409	42,881	14,320	5.5	1.9	11.3	21.2
Pennsylvania portion	58,119	11,145	36,639	10,335	5.2	1.5	11.1	19.2
Philadelphia City	35,593	3,589	26,144	5,860	5.5	.9	11.2	17.6
Rest of Pennsylvania portion	22,526	7,556	10,495	4,475	4.9	2.2	10.8	21.8
New Jersey portion	15,491	5,264	6,242	3,985	7.0	3.3	12.6	29.3
Camden City	3,199	670	2,074	455	8.6	3.0	16.4	25.2
Rest of N. J. portion	12,292	4,594	4,168	3,530	6.7	3.4	11.3	29.9

a/ For the purpose of the 1960 Census of Housing, dilapidated housing "has critical defects; or has a combination of intermediate defects sufficient in number or extent to require considerable repair or rebuilding; or is of inadequate original construction. The defects are so critical or so widespread that the structure should be extensively repaired, rebuilt, or torn down."

b/ Units lacking some or all of the following: hot and cold water, flush toilet, and bathtub (or shower) for the exclusive use of the occupants.

Source: 1960 Census of Housing.

Table XIII

Number of New Dwelling Units Authorized by Building Permits
Philadelphia SMSA, 1955-1965

Area and Year	Total all units	Public units	Privately financed units: Total	One-family	2 to 4 family	5 or more-family
Entire SMSA						
1955	31,082	200	30,882	a/	a/	a/
1956	21,773	372	21,401	a/	a/	a/
1957	17,832	24	17,808	a/	a/	a/
1958	17,782	865	16,917	a/	a/	a/
1959	21,570	2,281	19,289	a/	a/	a/
1960	24,031	342	23,689	16,439	2,304	4,946
1961	27,676	1,881	25,795	15,671	2,280	7,844
1962	29,633	500	29,133	14,999	1,559	12,575
1963	25,519	98	25,421	13,303	1,340	10,778
1964	28,939	432	28,507	12,190	1,065	15,252
Six months						
1964	12,816	109	12,707	7,108	388	5,211
1965	12,944	223	12,721	7,032	479	5,210
Pennsylvania portion						
1955	23,475	-	23,475	a/	a/	a/
1956	16,669	372	16,297	a/	a/	a/
1957	14,689	-	14,689	a/	a/	a/
1958	13,700	565	13,135	a/	a/	a/
1959	16,566	831	15,735	a/	a/	a/
1960	17,905	342	17,563	10,742	2,247	4,574
1961	21,927	1,681	20,246	10,843	2,197	7,206
1962	23,674	440	23,234	10,472	1,258	11,504
1963	18,555	98	18,457	8,955	1,123	8,379
1964	20,072	292	19,780	8,270	939	10,571
Six months						
1964	9,515	69	9,446	5,445	330	3,671
1965	8,542	223	8,319	4,624	411	3,284
New Jersey portion						
1955	7,607	200	7,407	a/	a/	a/
1956	5,104	-	5,104	a/	a/	a/
1957	3,143	24	3,119	a/	a/	a/
1958	4,082	300	3,782	a/	a/	a/
1959	5,004	1,450	3,554	a/	a/	a/
1960	6,126	-	6,126	5,697	57	372
1961	5,749	200	5,549	4,828	83	638
1962	5,959	60	5,899	4,527	301	1,071
1963	6,964	-	6,964	4,348	217	2,399
1964	8,867	140	8,727	3,920	126	4,681
Six months						
1964	3,301	40	3,261	1,663	58	1,540
1965	4,402	-	4,402	2,408	68	1,926

a/ Breakdown by type of structure not available.

Sources: Bureau of the Census; Pennsylvania Department of Labor and Industry; City of Philadelphia, Department of Licenses and Inspections; estimates of Housing Market Analyst.

Table XIV

Number of New Dwelling Units Authorized by Building Permits
Pennsylvania Portion of Philadelphia SMSA, 1960-1965

Area and year	Total all units	Public units	Privately financed units: Total	One family	2 to 4 family	5 or more family
			Entire Pennsylvania portion			
1960	17,905	342	17,563	10,742	2,247	4,574
1961	21,927	1,681	20,246	10,843	2,197	7,206
1962	23,674	440	23,234	10,472	1,258	11,504
1963	18,555	98	18,457	8,955	1,123	8,379
1964	20,072	292	19,780	8,270	939	10,571
Six months						
1964	9,515	69	9,446	5,445	330	3,671
1965	8,542	223	8,319	4,624	411	3,284
			Philadelphia City			
1960	7,791	342	7,449	3,589	1,452	2,408
1961	11,842	1,681	10,161	3,765	1,546	4,850
1962	11,123	400	10,723	3,538	778	6,407
1963	6,513	98	6,415	2,522	632	3,261
1964	6,048	292	5,756	2,194	604	2,958
Six months						
1964	3,063	69	2,994	1,093	230	1,671
1965	2,525	223	2,302	1,182	336	784
			Rest of Pennsylvania portion			
1960	10,114	-	10,114	7,153	795	2,166
1961	10,085	-	10,085	7,078	651	2,356
1962	12,551	40	12,511	6,934	480	5,097
1963	12,042	-	12,042	6,433	491	5,118
1964	14,024	-	14,024	6,076	335	7,613
Six months						
1964	6,452	-	6,452	4,352	100	2,000
1965	6,017	-	6,017	3,442	75	2,500

Sources: Bureau of the Census; Pennsylvania Department of Labor and Industry; City of Philadelphia, Department of Licenses and Inspections; estimates of Housing Market Analyst.

Table XV

Number of New Dwelling Units Authorized by Building Permits
New Jersey Portion of Philadelphia SMSA, 1960-1965

Area and year	Total all units	Public units	Total	Privately financed units: One family	2 to 4 family	5 or more family
			Entire New Jersey portion			
1960	6,126	-	6,126	5,697	57	372
1961	5,749	200	5,549	4,828	83	638
1962	5,959	60	5,899	4,527	301	1,071
1963	6,964	-	6,964	4,348	217	2,399
1964	8,867	140	8,727	3,920	126	4,681
Six months						
1964	3,301	40	3,261	1,663	58	1,540
1965	4,402	-	4,402	2,408	68	1,926
			Camden City			
1960	30	-	30	20	10	-
1961	489	-	489	148	18	323
1962	158	-	158	50	88	20
1963	76	-	76	24	30	22
1964	240	100	140	1	8	131
Six months						
1964	61	-	61	-	4	57
1965	1	-	1	1	-	-
			Rest of New Jersey portion			
1960	6,096	-	6,096	5,677	47	372
1961	5,260	200	5,060	4,680	65	315
1962	5,801	60	5,741	4,477	213	1,051
1963	6,888	-	6,888	4,324	187	2,377
1964	8,627	40	8,587	3,919	118	4,550
Six months						
1964	3,240	40	3,200	1,663	54	1,483
1965	4,401	-	4,401	2,407	68	1,926

Sources: Bureau of the Census; New Jersey Department of Labor and Industry; estimates of Housing Market Analyst.

Table XVI

Philadelphia, Pennsylvania, Area Postal Vacancy Survey

July 12, 1965

Postal area	Total residences and apartments: Total possible deliveries	Vacant units: All	%	Used	New	Under const.	Residences: Total possible deliveries	Vacant units: All	%	Used	New	Under const.	Apartments: Total possible deliveries	Vacant units: All	%	Used	New	Under const.	House trailers: Total possible deliveries	Vacant: No.	%
Philadelphia	666,010	19,316	2.9	16,233	3,083	5,631	524,991	8,029	1.5	7,324	705	1,424	141,019	11,287	8.0	8,909	2,378	4,207	64	2	3.1
Main Office	25,966	1,796	6.9	1,764	32	77	9,929	550	5.5	526	24	29	16,037	1,246	7.8	1,238	8	48	-	-	-
Stations:																					
Boulevard	20,003	51	0.3	49	2	-	18,443	28	0.2	26	2	-	1,560	23	1.5	23	-	-	-	-	-
Bridesburg	3,584	65	1.8	65	-	3	3,480	48	1.4	48	-	-	104	17	16.3	17	-	3	-	-	-
Bustleton	18,637	202	1.1	149	53	196	16,965	65	0.4	42	23	192	1,672	137	8.2	107	30	4	-	-	-
Chestnut Hill	6,619	180	2.7	71	109	991	5,579	49	0.9	35	14	20	1,040	131	12.6	36	95	971	-	-	-
East Falls	5,326	101	1.9	79	22	2	4,654	64	1.4	64	-	2	672	37	5.5	15	22	-	-	-	-
East Germantown	14,706	195	1.3	164	31	2	13,639	87	0.6	87	-	2	1,067	108	10.1	77	31	-	-	-	-
Elkins Park	5,348	50	0.9	47	3	13	3,038	20	0.7	17	3	13	2,310	30	1.3	30	-	-	-	-	-
Fairmount	45,614	1,369	3.0	1,367	2	4	27,393	321	1.2	319	2	4	18,221	1,048	5.8	1,048	-	-	-	-	-
Fox Chase	22,777	394	1.7	341	53	176	18,148	106	0.6	76	30	82	4,629	288	6.2	265	23	94	-	-	-
Frankford	26,165	393	1.5	325	68	26	23,241	211	0.9	158	53	9	2,924	182	6.2	167	15	17	-	-	-
Germantown	21,077	1,039	4.9	945	94	38	12,064	290	2.4	266	24	5	9,013	749	8.3	679	70	33	2	1	50.0
Holmesburg	12,878	125	1.0	115	10	336	11,241	53	0.5	44	9	123	1,637	72	4.4	71	1	213	1	1	100.0
Kensington	12,066	447	3.7	438	9	18	11,327	302	2.7	293	9	8	739	145	19.6	145	-	10	-	-	-
Kingsessing	33,273	825	2.5	811	14	24	27,221	345	1.3	339	6	4	6,052	480	7.9	472	8	20	-	-	-
Lester	647	9	1.4	3	6	11	537	9	1.7	3	6	11	110	-	-	-	-	-	-	-	-
Logan	14,606	370	2.5	195	175	53	10,924	85	0.8	85	-	1	3,682	285	7.7	110	175	52	-	-	-
Manayunk	3,017	139	4.6	138	1	19	2,701	83	3.1	82	1	1	316	56	17.7	56	-	18	-	-	-
Mount Airy	11,991	388	3.2	339	49	102	8,443	101	1.2	88	13	47	3,548	287	8.1	251	36	55	-	-	-
Nicetown	18,591	524	2.8	524	-	-	15,742	295	1.9	295	-	-	2,849	229	8.0	229	-	-	-	-	-
North Philadelphia Annex	42,485	1,442	3.4	1,442	-	54	38,010	927	2.4	927	-	-	4,475	515	11.5	515	-	54	3	-	-
Oak Lane	8,368	87	1.0	84	3	64	6,796	47	0.7	44	3	2	1,572	40	2.5	40	-	62	-	-	-
Olney	22,522	166	0.7	161	5	90	20,391	88	0.4	84	4	-	2,131	78	3.7	77	1	90	-	-	-
Overbrook	16,209	440	2.7	267	173	6	13,141	106	0.8	106	-	4	3,068	334	10.9	161	173	2	-	-	-
Paschall	13,331	264	2.0	249	15	232	12,614	140	1.1	125	15	4	717	124	17.3	124	-	228	40	-	-
Point Breeze	21,664	129	0.6	117	12	73	19,327	81	0.4	69	12	-	2,337	48	2.1	48	-	73	-	-	-

The survey covers dwelling units in residences, apartments, and house trailers, including military, institutional, public housing units, and units used only seasonally. The survey does not cover stores, offices, commercial hotels and motels, or dormitories; nor does it cover boarded-up residences or apartments that are not intended for occupancy.

The definitions of "residence" and "apartment" are those of the Post Office Department, i.e.: a residence represents one possible stop with one possible delivery on a carrier's route; an apartment represents one possible stop with more than one possible delivery.

Source: FHA postal vacancy survey conducted by collaborating postmaster(s).

Table XVI (Continued)

Philadelphia, Pennsylvania, Area Postal Vacancy Survey

July 12, 1965

Postal area	Total residences and apartments: Total possible deliveries	Vacant units: All	Vacant units: %	Vacant units: Used	Vacant units: New	Under const.	Residences: Total possible deliveries	Vacant units: All	Vacant units: %	Vacant units: Used	Vacant units: New	Under const.	Apartments: Total possible deliveries	Vacant units: All	Vacant units: %	Vacant units: Used	Vacant units: New	Under const.	House trailers: Total possible deliveries	Vacant: No.	Vacant: %
Richmond	26,125	407	1.6	407	-	9	25,544	329	1.3	329	-	9	581	78	13.4	78	-	-	-	-	-
Roxborough	12,612	428	3.4	210	218	934	10,812	180	1.7	77	103	128	1,800	248	13.8	133	115	806	18	-	-
Schuylkill	21,492	632	2.9	602	30	50	17,119	390	2.3	362	28	6	4,373	242	5.5	240	2	44	-	-	-
Somerton	4,587	166	3.6	104	62	231	3,940	123	3.1	73	50	231	647	43	6.6	31	12	-	-	-	-
Southwark	39,332	1,114	2.8	1,058	56	381	36,436	805	2.2	794	11	31	2,896	309	10.7	264	45	350	-	-	-
Spring Garden	18,557	1,011	5.4	958	53	84	12,100	633	5.2	580	53	84	6,457	378	5.9	378	-	-	-	-	-
Tacony	12,267	145	1.2	145	-	1	10,787	37	0.3	37	-	1	1,480	108	7.3	108	-	-	-	-	-
Torresdale	13,772	398	2.9	154	244	553	12,485	226	1.8	82	144	334	1,287	172	13.4	72	100	219	-	-	-
Wadsworth	10,574	97	0.9	91	6	16	8,662	44	0.5	42	2	-	1,912	53	2.8	49	4	16	-	-	-
West Market Street	22,071	715	3.2	654	61	8	14,166	301	2.1	297	4	8	7,905	414	5.2	357	57	-	-	-	-
West Park	20,368	648	3.2	389	259	59	15,753	235	1.5	235	-	6	4,615	413	8.9	154	259	53	-	-	-
William Penn Annex	16,783	2,365	14.1	1,212	1,153	695	2,199	225	10.2	168	57	23	14,584	2,140	14.7	1,044	1,096	672	-	-	-

The survey covers dwelling units in residences, apartments, and house trailers, including military, institutional, public housing units, and units used only seasonally. The survey does not cover stores, offices, commercial hotels and motels, or dormitories; nor does it cover boarded-up residences or apartments that are not intended for occupancy.

The definitions of "residence" and "apartment" are those of the Post Office Department, i.e.: a residence represents one possible stop with one possible delivery on a carrier's route; an apartment represents one possible stop with more than one possible delivery.

Source FHA postal vacancy survey conducted by collaborating postmaster(s).

Table XVII

Camden, New Jersey, Area Postal Vacancy Survey

July 7-14, 1965

Postal area	Total residences and apartments						Residences						Apartments						House trailers		
	Total possible deliveries	Vacant units				Under const.	Total possible deliveries	Vacant units				Under const.	Total possible deliveries	Vacant units				Under const.	Total possible deliveries	Vacant	
		All	%	Used	New			All	%	Used	New			All	%	Used	New			No.	%
The Survey Area Total	124,986	4,170	3.3	3,369	801	2,178	107,458	2,215	2.1	1,928	287	611	17,528	1,955	11.2	1,441	514	1,567	621	10	1.6
Camden	63,055	2,030	3.2	1,970	60	187	52,897	1,133	2.1	1,116	17	44	10,158	897	8.8	854	43	143	367	3	0.8
Main Office	24,534	1,122	4.6	1,099	23	1	21,359	763	3.6	758	5	1	3,175	359	11.3	341	18	-	366	3	0.8
Stations:																					
Audubon	4,010	96	2.4	90	6	25	3,496	33	0.9	33	-	1	514	63	12.3	57	6	24	-	-	-
Collingswood	6,940	173	2.5	170	3	7	5,912	64	1.1	63	1	3	1,028	109	10.6	107	2	4	-	-	-
East Camden	10,624	406	3.8	389	17	121	8,223	177	2.2	176	1	6	2,401	229	9.5	213	16	115	-	-	-
Merchantville	6,291	152	2.4	143	9	16	5,516	39	0.7	31	8	16	755	113	14.6	112	1	-	-	-	-
Oaklyn	5,828	40	0.7	40	-	2	3,806	22	0.6	22	-	2	2,022	18	0.9	18	-	-	-	-	-
Pennsauken	4,828	41	0.8	39	2	15	4,585	35	0.8	33	2	15	243	6	2.5	6	-	-	1	-	-
Other Cities and Towns	61,931	2,140	3.5	1,399	741	1,991	54,561	1,082	2.0	812	270	567	7,370	1,058	14.4	587	471	1,424	254	7	2.8
Ashland	751	14	1.9	8	6	7	640	14	2.2	8	6	7	111	-	-	-	-	-	-	-	-
Atco	1,461	60	4.1	46	14	22	1,379	47	3.4	33	14	18	82	13	15.9	13	-	4	3	-	-
Barrington	1,760	73	4.1	73	-	175	1,502	16	1.1	16	-	2	258	57	22.1	57	-	173	-	-	-
Berlin	2,359	88	3.7	78	10	60	2,292	80	3.5	70	10	31	67	8	11.9	8	-	29	26	-	-
Blackwood	4,042	141	3.5	103	38	58	3,837	125	3.3	92	33	18	205	16	7.8	11	5	40	-	-	-
Cherry Hill	13,112	425	3.2	259	166	639	11,983	271	2.3	147	124	361	1,129	154	13.6	112	42	278	-	-	-
Clementon	5,042	236	4.7	141	95	291	4,421	139	3.1	129	10	15	621	97	15.6	12	85	276	-	-	-
Gibbsboro	609	8	1.3	8	-	-	606	8	1.3	8	-	-	3	-	-	-	-	-	-	-	-
Glendora	1,414	30	2.1	24	6	27	1,333	20	1.5	14	6	15	81	10	12.3	10	-	12	-	-	-
Gloucester City	9,137	248	2.7	215	33	133	7,860	131	1.7	115	16	22	1,277	117	9.2	100	17	111	225	7	3.1
Haddonfield	6,334	132	2.1	129	3	12	5,148	24	0.5	21	3	11	1,186	108	9.1	108	-	1	-	-	-
Haddon Heights	2,887	73	2.5	49	24	7	2,491	21	0.8	16	5	5	396	52	13.1	33	19	2	-	-	-
Laurel Springs	887	90	10.1	2	88	2	703	1	0.1	1	-	2	184	89	48.4	1	88	-	-	-	-
Magnolia	1,760	98	5.6	50	48	115	1,651	49	3.0	41	8	9	109	49	45.0	9	40	106	-	-	-
Mount Ephraim	2,120	50	2.4	39	11	4	1,968	31	1.6	20	11	4	152	19	12.5	19	-	-	-	-	-
Runnemede	2,581	121	4.7	48	73	273	2,165	25	1.2	19	6	3	416	96	23.1	29	67	270	-	-	-
Somerdale	2,279	72	3.2	42	30	49	2,017	42	2.1	39	3	11	262	30	11.5	3	27	38	-	-	-
Stratford	2,596	157	6.0	68	89	112	1,873	27	1.4	16	11	32	723	130	18.0	52	78	80	-	-	-
West Berlin	800	24	3.0	17	7	5	692	11	1.6	7	4	1	108	13	12.0	10	3	4	-	-	-

The survey covers dwelling units in residences, apartments, and house trailers, including military, institutional, public housing units, and units used only seasonally. The survey does not cover stores, offices, commercial hotels and motels, or dormitories; nor does it cover boarded-up residences or apartments that are not intended for occupancy.

The definitions of "residence" and "apartment" are those of the Post Office Department, i.e.: a residence represents one possible stop with one possible delivery on a carrier's route; an apartment represents one possible stop with more than one possible delivery.

Source: FHA postal vacancy survey conducted by collaborating postmaster(s).

Table XVIII

Estimated Annual Demand by All Households for New Rental Units, by Gross Monthly Rent and Size of Unit Philadelphia SMSA, August 1965 to August 1967

Monthly gross rent a/	Entire SMSA				Pennsylvania portion				New Jersey portion			
	Eff. units	1-BR units	2-BR units	3-BR units	Eff. units	1-BR units	2-BR units	3-BR units	Eff. units	1-BR units	2-BR units	3-BR units
$ 75 and over	1,230	-	-	-	1,040	-	-	-	190	-	-	-
80 " "	1,185	4,735	-	-	995	3,525	-	-	190	1,210	-	-
85 " "	1,135	4,410	4,315	-	955	3,225	3,175	-	180	1,185	1,140	-
90 " "	1,080	4,270	4,015	1,720	905	3,120	2,900	1,260	175	1,150	1,115	460
95 " "	1,050	4,075	3,865	1,595	880	2,960	2,775	1,165	170	1,115	1,090	430
100 " "	1,010	3,855	3,690	1,495	845	2,775	2,625	1,085	165	1,080	1,065	410
105 " "	985	3,750	3,455	1,410	820	2,680	2,470	1,020	165	1,070	985	390
110 " "	955	3,600	3,210	1,310	800	2,575	2,290	945	155	1,025	920	365
115 " "	930	3,455	3,055	1,215	780	2,500	2,170	880	150	995	885	335
120 " "	880	3,380	2,895	1,090	750	2,425	2,070	790	130	955	825	300
125 " "	850	3,210	2,710	1,000	725	2,315	1,945	745	125	895	765	255
130 " "	815	2,985	2,510	925	700	2,200	1,835	695	115	785	675	230
140 " "	705	2,620	2,115	855	605	1,965	1,560	660	100	655	555	195
150 " "	590	2,150	1,790	685	515	1,635	1,365	520	75	515	425	165
160 " "	485	1,740	1,415	530	425	1,360	1,090	415	60	380	325	115
170 " "	-	1,450	1,200	450	-	1,145	945	355	-	305	255	95
180 " "	-	1,185	960	360	-	960	785	290	-	225	175	70
190 " "	-	-	765	275	-	-	635	240	-	-	130	35
200 " "	-	-	570	220	-	-	505	195	-	-	65	25
225 " "	-	-	340	140	-	-	300	130	-	-	40	10

a/ Gross rent is shelter or contract rent plus cost of utilities and services.

Note: The above figures are cumulative, i.e., the columns cannot be added vertically. For example, the demand for one-bedroom units at $110 to $125 in the entire SMSA is 390 units (3,600 minus 3,210).

Table XIX

Estimated Annual Demand by all Households for
New Rental Units, by Gross Monthly Rent and Size of Unit
Pennsylvania Portion of Philadelphia SMSA, August 1965 to August 1967

Monthly gross rent a/	Entire Pa. portion				Philadelphia City				Rest of Pa. portion			
	Eff. units	1-BR units	2-BR units	3-BR units	Eff. units	1-BR units	2-BR units	3-BR units	Eff. units	1-BR units	2-BR units	3-BR units
$ 75 and over	1,040	-	-	-	475	-	-	-	565	-	-	-
80 " "	995	3,525	-	-	450	1,400	-	-	545	2,125	-	-
85 " "	955	3,225	3,175	-	425	1,300	1,025	-	530	1,925	2,150	-
90 " "	905	3,120	2,900	1,260	390	1,225	950	400	515	1,895	1,950	860
95 " "	880	2,960	2,775	1,165	375	1,140	865	365	505	1,820	1,910	800
100 " "	845	2,775	2,625	1,085	360	1,025	800	335	485	1,750	1,825	750
105 " "	820	2,680	2,470	1,020	340	980	735	300	480	1,700	1,735	720
110 " "	800	2,575	2,290	945	325	940	635	265	475	1,635	1,655	680
115 " "	780	2,500	2,170	880	310	900	580	240	470	1,600	1,590	640
120 " "	750	2,425	2,070	790	290	865	540	200	460	1,560	1,530	590
125 " "	725	2,315	1,945	745	275	790	515	190	450	1,525	1,430	555
130 " "	700	2,200	1,835	695	260	715	465	160	440	1,485	1,370	535
140 " "	605	1,965	1,560	660	215	675	370	135	390	1,290	1,190	525
150 " "	515	1,635	1,365	520	175	500	315	110	340	1,135	1,050	410
160 " "	425	1,360	1,090	415	150	425	240	90	275	935	850	325
170 " "	-	1,145	945	355	-	365	225	75	-	780	720	280
180 " "	-	960	785	290	-	285	165	50	-	675	620	240
190 " "	-	-	635	240	-	-	125	40	-	-	510	200
200 " "	-	-	505	195	-	-	90	35	-	-	415	160
225 " "	-	-	300	130	-	-	50	30	-	-	250	100

a/ Gross rent is shelter or contract rent plus cost of utilities and services.

Note: The above figures are cumulative, i.e., the columns cannot be added vertically. For example, the demand for one-bedroom units at $110 to $125 in Philadelphia is 150 units (940 minus 790).

Table XX

Estimated Annual Demand by all Households for
New Rental Units, by Gross Monthly Rent and Size of Unit
New Jersey Portion of Philadelphia SMSA, August 1965 to August 1967

Monthly gross rent[a]	Entire New Jersey portion				Camden City				Rest of N.J. portion			
	Eff. units	1-BR units	2-BR units	3-BR units	Eff. units	1-BR units	2-BR units	3-BR units	Eff. units	1-BR units	2-BR units	3-BR units
$ 75 and over	190	-	-	-	55	-	-	-	135	-	-	-
80 " "	190	1,210	-	-	55	210	-	-	135	1,000	-	-
85 " "	180	1,185	1,140	-	50	195	225	-	130	990	915	-
90 " "	175	1,150	1,115	460	45	180	215	110	130	970	900	350
95 " "	170	1,115	1,090	430	45	165	200	105	125	950	890	325
100 " "	165	1,080	1,065	410	40	150	180	95	125	930	885	315
105 " "	165	1,070	985	390	40	145	160	85	125	925	825	305
110 " "	155	1,025	920	365	35	135	145	75	120	890	775	290
115 " "	150	995	885	335	35	125	135	65	115	870	750	270
120 " "	130	955	825	300	30	115	125	60	100	840	700	240
125 " "	125	895	765	255	30	105	105	55	95	790	660	200
130 " "	115	785	675	230	25	95	95	50	90	690	580	180
140 " "	100	655	555	195	25	70	75	35	75	585	480	160
150 " "	75	515	425	165	15	55	55	25	60	460	370	140
160 " "	60	380	325	115	10	40	35	15	50	340	290	100
170 " "	-	305	255	95	-	25	25	15	-	280	230	80
180 " "	-	225	175	70	-	20	15	10	-	210	160	60
190 " "	-	-	130	35	-	10	10	5	-	-	120	30
200 " "	-	-	65	25	-	-	5	5	-	-	60	20
225 " "	-	-	40	10	-	-	-	-	-	-	40	10

a/ Gross rent is shelter or contract rent plus cost of utilities and services.

Note: The above figures are cumulative, i.e., the columns cannot be added vertically. For example, the demand for one-bedroom units at $110 to $125 in Camden is 30 units (135 minus 105).

728.1 :308 F22. Philadelphia, Pa. Camden, New Jersey, 1965

Analysis of the Philadelphia, Pa. Camden, New Jersey Rental Housing Mkt.

DATE	ISSUED TO
2/4/72	M. Schmitt
	55425
	4106
	Due 3/5/72

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
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