



Rural Pennsylvania Minority Population

May 2012

Introduction

Data from the U.S. Census Bureau indicate that rural Pennsylvania is becoming more racially and ethnically diverse, as the number of rural minorities increased 62 percent from 2000 to 2010. In 2010, minorities comprised 8 percent of the rural Pennsylvania population, compared to 5 percent in 2000.

The data show that rural minorities are generally younger and less likely to be married than rural white/non-Hispanics. The data also show a sizeable gap in income, poverty rates and unemployment rates between rural minorities and rural white/non-Hispanics. For example, the median income was \$38,189 for rural minority households and \$45,343 for white/non-Hispanic households in 2010. The 2010 unemployment rate was 14 percent among rural adult minorities and 9 percent among rural white/non-Hispanics.

Data Analysis

To better understand the population changes that have occurred in rural Pennsylvania from 2000 to 2010, the Center for Rural Pennsylvania analyzed two U.S. Census Bureau databases to develop a demographic profile of rural minorities. The Center defined a minority as a person who is non-white alone and/or Hispanic.

More details on the data and definitions used for the analysis are on Page 2.

Findings

Number, Age, Gender

Of rural Pennsylvania's 3.47 million residents, 260,254 residents, or 8 percent, were minorities in 2010. From 2000 to 2010, the number of rural minorities increased 62 percent. During this same period, the number of rural white/non-Hispanics decreased 1 percent.

Of urban Pennsylvania's 9.23 million residents, 2.34 million residents, or 25 percent, were minorities in 2010. From 2000 to 2010, the number of urban minorities increased 31 percent. During this same

period, the number of urban white/non-Hispanics decreased 3 percent.

Nationwide, in 2010, there were 111.92 million minorities, or 36 percent of the U.S. population. From 2000 to 2010, the number of minorities increased 29 percent. The states with the highest percentages of minorities were California, Hawaii, New Mexico, and Texas. In each of these states, more than 50 percent of the population was minorities. States with the lowest percentages of minorities were Maine, New Hampshire, Vermont, and West Virginia. In each of these states, less than 10 percent of the population was minorities. Pennsylvania, with a minority population of 21 percent, had the nation's 32nd highest percentage of minorities.

From 2000 to 2010, the three states with the largest increases in minorities were Maine, Nevada, and New Hampshire. In each of these states, there was a 66 percent or more increase in minorities. The three states with the smallest increases were Mississippi, Michigan, and Louisiana, each with an increase of less than 12 percent. Among the 50 states, Pennsylvania had the 29th highest increase with 33 percent.

Among Pennsylvania counties, the three counties with the highest percentages of minorities in 2010 were Monroe, Dauphin, and Philadelphia. In each of these counties, minorities made up more than 29 percent of the population. The three counties with the lowest percentages were Jefferson, Cameron, and Elk.

In each, minorities made up less than 3 percent of the population.

From 2000 to 2010, the minority population in 10 of Pennsylvania's 67 counties doubled. The 10 coun-

ties were Carbon, Clinton, Columbia, Forest, Franklin, Lackawanna, Luzerne, Monroe, Pike, and Wayne. Greene County was the only county with a decline in the minority population during this period.

Databases

The analysis used data from the 2000 and 2010 decennial censuses. These data sets contain the number of persons by race and ethnicity for each Pennsylvania county.

The analysis also used data from the Census Bureau's 2010 American Community Survey (ACS) Public Use Microdata Sample (PUMS). The ACS gathers information on residents and housing units across the United States. The survey collects information on 74 demographic, economic and housing indicators such as age, race, occupation, and housing values. PUMS is a 5 percent sample of the 2010 ACS data. The Center for Rural Pennsylvania used the PUMS data to create customized tables for a more in-depth analysis. For 2010, Pennsylvania PUMS data contained information on more than 50,800 households and 125,600 individuals. The Census Bureau provides statistical weights that adjust the sample sizes to reflect the entire population being analyzed. For the estimated 327,402 rural minorities, the confidence interval at the 95th percentile was estimated to be between 320,190 and 334,614.

PUMS data are not tabulated at the county level; rather they are reported at the Public Use Microdata Area (PUMA). In Pennsylvania there are 92 PUMAs. Census Bureau criteria require that all PUMAs have a population between 100,000 and 200,000. To ensure all PUMAs meet the population criteria, the Census Bureau combined contiguous counties

with lower populations into a single PUMA. Twenty-eight PUMAs contain 45 different counties.

Counties with larger populations were divided into multiple PUMAs. Fifty-five PUMAs are comprised of parts of 13 different counties. The remaining nine PUMAs are comprised of nine single counties.

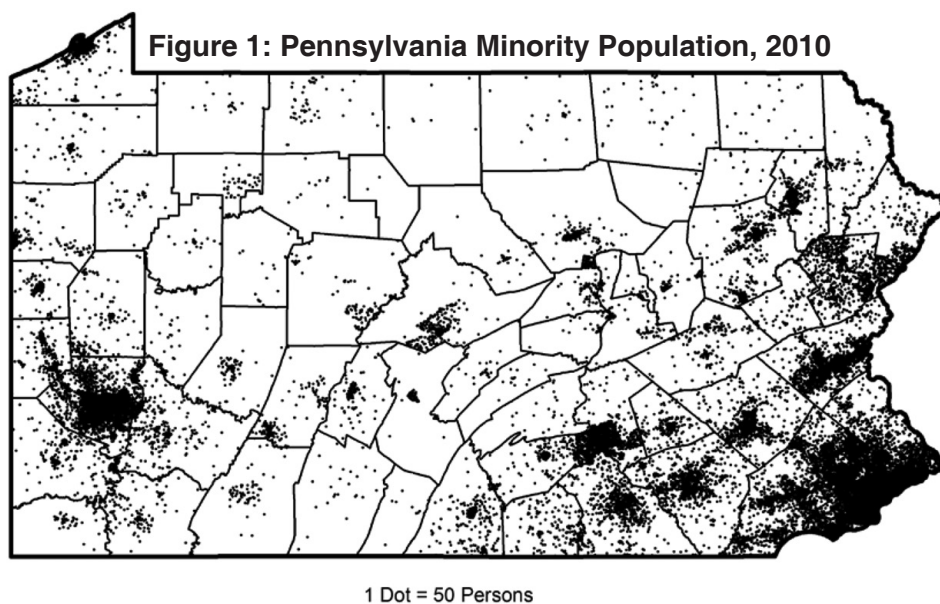
For the analysis, the Center did not include people in institutionalized group quarters, such as prisons and nursing homes, when using the PUMS data for the following variables so as not to skew the data toward those living in institutionalized group quarters: marital status, education, employment, income and poverty, health insurance, housing characteristics, renters and homeowners.

Definitions

- **Minority:** A person or householder who is black or African American, American Indian, Asian, Pacific Islander, or another race (other than white alone) or mixed races and/or Hispanic was defined as a minority. It is important to note that people of Hispanic or Latino origin can be of any race. In addition, racial and ethnic categories are self-defined by the person completing the Census form. People and householders who are not minorities are referred to as white/non-Hispanics.
- **Rural-Urban:** For the 2000 and 2010 Census data, rural/urban status was determined by county of residence, and population density (number of persons per square land mile). In 2010, Pennsylvania's population density was 284

persons per square mile. Rural counties have population densities below the statewide average and urban counties have population densities at or above the statewide average. In 2010, 48 of Pennsylvania's 67 counties were rural and 19 were urban. For the PUMS data, rural/urban status was determined by the population density of the PUMA. A PUMA with a population density below the statewide average was considered rural and a PUMA with a population density at or above the statewide density was considered urban. Of Pennsylvania's 92 PUMAs, 33 were rural and 60 were urban. Since PUMAs may include multiple counties or parts of a single county, the geographies of rural and urban PUMAs are not identical to rural and urban counties. Therefore, rural and urban variables cannot be compared across different databases, such as the decennial censuses and the PUMS data. In this analysis, the PUMS data were used to examine the following variables: marital status; education; employment; income; poverty; health insurance; housing characteristics; gross monthly rent; housing values; and monthly mortgage payments.

- **Adults:** Any person 18 years old and older.
- **Children:** Any person under 18 years old.
- **Full-time, Year-Round Employment:** Any adult (18 years old and older) who works 35 hours or more per week and 50 or more weeks per year.



Data source: U.S. Census Bureau, 2010 Census

Among the 260,254 minorities in rural Pennsylvania counties, the largest percentage (39 percent) was black/African American, followed by Hispanic (33 percent), and persons of two or more races (14 percent).

From 2000 to 2010, the number of Hispanics in rural Pennsylvania more than doubled (108 percent). The next largest increase was among persons of two or more races (71 percent), followed by Asians (55 percent) and black/African Americans (39 percent).

Among rural Pennsylvania minorities, there were significantly more males (55 percent) than females (45 percent). Among white/non-Hispanics, 49 percent were male and 51 percent were female.

In general, rural minorities are younger than white/non-Hispanics. In 2010, the estimated average age of minorities was 30 years old; among white/non-Hispanics the estimated average age was 41 years old. Looking at age cohorts, 31 percent of rural minorities were under 18 years old. Among white/non-Hispanics, 20 percent were under 18 years old. There were also fewer minority senior citizens

(65 years old and older) at 6 percent compared to 18 percent of white/non-Hispanic senior citizens.

Households

In 2010, the average rural minority household had 2.8 persons and the average rural white/non-Hispanic household had 2.4 persons.

Among rural minority households in 2010, 41 percent were married couples; 25 percent were single persons; 16 percent were single parents (male or female, with no spouse present); 9 percent were

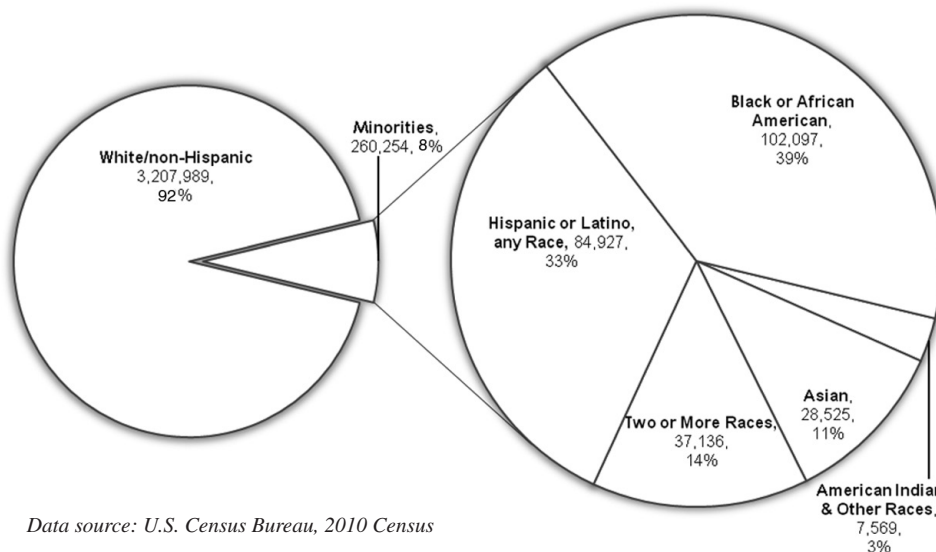
mixed families, with no children or spouse present (related people living together); and the remaining 9 percent were other types of households.

Rural minority households had a lower percentage of married-couple households and a higher percentage of single-parent households than rural white/non-Hispanic households. In addition, more rural minority households have children (38 percent) than white/non-Hispanic households (25 percent).

A higher percentage of white/non-Hispanic householders lived alone (28 percent) than minority householders (25 percent).

Among rural minority children, 48 percent lived in

Figure 2: Rural Pennsylvania Minority Population, 2010



Data source: U.S. Census Bureau, 2010 Census

a married couple household; 36 percent lived with a single parent; 11 percent lived with a grandparent or other relative; 3 percent lived with a non-relative; and 2 percent lived in group quarters.

In comparison, 68 percent of white/non-Hispanic children lived in a married couple household; 23 percent lived with a single parent; 7 percent lived with a grandparent or other relative; 2 percent lived with a non-relative; and less than 1 percent lived in group quarters.

Group Quarters

In 2010, 17 percent of rural Pennsylvania minorities lived in group quarters, such as prisons, nursing homes or college dorms.

From 2000 to 2010, the number of rural minorities living in group quarters increased by 12,513, or 41 percent. The largest increase was among those living in college dorms (58 percent) followed by those in prisons or juvenile facilities (43 percent).

Among rural white/non-Hispanics, 3 percent lived in group quarters in 2010.

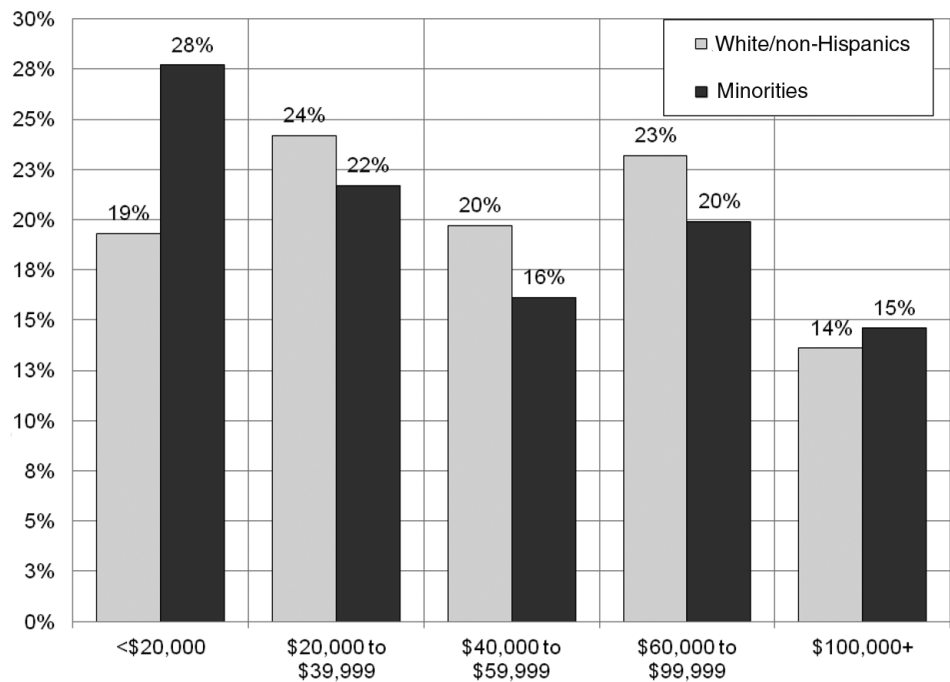
From 2000 to 2010, there was an overall decline (5 percent) in the number of rural white/non-Hispanics living in group quarters. The decline was largely driven by a 33 percent drop in those living in nursing homes and other group quarters. There was, however, a 13 percent increase in those living in college dorms and a 34 percent increase in those in prisons or juvenile facilities.

Marital Status

Forty-one percent of rural minority adults (18 years old and older) were married, 11 percent were divorced or separated, 4 percent were widowed, and 44 percent were never married. Rural minorities were more likely to be single and to have never been married than white/non-Hispanics.

Among rural white/non-Hispanic adults, 56 percent were married, 8 percent were widowed, 13 percent

Figure 3: Range of Rural Household Incomes for Minorities and White/non-Hispanics, 2010



Data source: U.S. Census Bureau, 2010 American Community Survey, Public Use Microdata Sample

were separated or divorced, and 23 percent never married.

Education

There was little difference between rural adult minorities and white/non-Hispanics in terms of postsecondary educational attainment.

Among rural minorities, 7 percent had an associate's degree and 19 percent had a bachelor's degree or higher. Among white/non-Hispanics, 8 percent had an associate's degree and 19 percent had a bachelor's degree or higher. Forty-nine percent of adult minorities with a bachelor's degree earned their degree in a science or engineering field compared to 32 percent of adult white/non-Hispanics.

Among minorities without a postsecondary degree, 14 percent did not have a high school diploma, 33 percent had a high school diploma or equivalent, and 26 percent had some college, but no degree. Among white/non-Hispanics without a postsecondary degree, 11 percent did not have a high school diploma, 44 percent had a high school diploma or equivalent, and 18 percent had some college, but no degree.

Both rural and urban minorities had similar percentages of adults with a high school diploma and a bachelor's degree or higher. There was, however, a difference between rural and urban minorities with-

out a high school diploma (14 percent and 20 percent, respectively).

Employment

Sixty-four percent of rural adult minorities were in the labor force (either employed or looking for work). The labor force participation rate among white/non-Hispanic adults was 63 percent.

Sixty percent of employed adult rural minorities worked full-time and year-round and 68 percent of employed rural white/non-Hispanics worked full-time and year-round.

Fewer adult rural minorities were self-employed (5 percent) than white/non-Hispanics (9 percent). A higher percentage of minorities were employed by a for-profit company than white/non-Hispanics (72 percent and 68 percent, respectively). Both groups had the same proportions of those employed by nonprofits and government (22 percent).

It generally takes rural minorities longer to get to work (31 minutes) than rural white/non-Hispanics (24 minutes).

The 2010 unemployment rate among adult rural minorities was 14 percent and among adult rural white/non-Hispanics was 9 percent. Among rural adult minorities who were unemployed, 55 percent were male, 25 percent had an associate's degree or higher, and the average age was 31.

Income and Poverty

The median income for rural minority households was \$38,189. For white/non-Hispanic households, the median income was \$45,343: \$7,154 higher than minority households. In addition, rural minority households had higher incomes than urban minority households (\$34,259).

Among rural full-time, year-round workers, white/non-Hispanics earned about \$3,023 more than minorities. However, among rural workers with a bachelor's degree or higher, minorities made \$7,053 more than white/non-Hispanic workers with similar educational levels.

There are more low-income minority households (incomes under \$20,000) in rural Pennsylvania than low-income white/non-Hispanic households (28 percent and 19 percent, respectively).

The percentages of upper-income (\$100,000 or more) minority households and upper-income white/non-Hispanic households were similar (15 percent and 14 percent, respectively).

In 2010, the U.S. Census Bureau calculated that a

family of three with an income below \$17,374 lived in poverty. The poverty rate among rural minorities was 27 percent and 12 percent among rural white/non-Hispanics. In 2010, the poverty rate among urban minorities was also 27 percent.

The rural minority poverty rate was especially high for children (31 percent), the unemployed (33 percent), and those who were divorced or separated (29 percent).

Health Insurance

Seventeen percent of rural minorities under 65 years old did not have health insurance compared to 12 percent of rural white/non-Hispanics.

Minority children (under 18 years old) were more likely to be insured than working age adults (18 to 64 years old) (95 percent and 76 percent, respectively).

Among rural minorities under 65 years old with health insurance, 58 percent were insured through an employer or union and 38 percent were insured through Medicaid, CHIP, or other publicly provided insurance. Among similarly aged rural white/non-Hispanics, 75 percent were insured through an employer or union and 18 percent were insured through Medicaid, CHIP, or other publicly provided insurance.

Housing

In rural Pennsylvania there are about 1.4 million occupied housing units. Of these units, 5 percent were occupied by minority householders and 95 percent were occupied by white/non-Hispanic householders.

From 2000 to 2010, the number of minority householders increased 59 percent, while the number of white/non-Hispanic householders increased 3 percent.

Housing Characteristics

Fifty-two percent of rural minority householders lived in a single family detached home, 14 percent lived in a duplex or townhouse, and 3 percent lived in a mobile home or trailer. The remaining 31 percent lived in an apartment type of building.

Among white/non-Hispanic householders, 73 percent lived in a single family detached home, 6 percent lived in a duplex or townhouse, and 8 percent lived in a mobile home or trailer. The remaining 13 percent lived in an apartment type of building.

Fifty-five percent of rural minorities lived in housing units built after 1970. In comparison, 46 percent

of white/non-Hispanics lived in housing units built after 1970.

Twenty-one percent of rural minority-owned homes were situated on lots of one acre or more and 38 percent of white/non-Hispanic-owned homes were on lots of one acre or more.

Rural minorities moved into their homes more recently than white/non-Hispanics. For example, 54 percent of rural minority householders lived in their home for less than 5 years, 20 percent lived in their home between 5 and 9 years, and 26 percent lived in their home for 10 years or more. In comparison, 28 percent of white/non-Hispanics lived in their home for less than 5 years, 17 percent for 5 to 9 years, and 55 percent for 10 or more years.

Renters and Affordable Housing

Forty-nine percent of rural minority householders were renters. Among white/non-Hispanic householders, 25 percent were renters. From 2000 to 2010, the percentage of minority householders who rented did not change; however for white/non-Hispanic householders who rented there was a 1 percentage point increase.

The typical rural minority renter lived in an apartment or house that had 2.2 bedrooms. The median monthly gross rent¹ was \$700. For white/non-Hispanics, the dwelling had 2.2 bedrooms and the median rent was \$630 per month.

Rent for rural minorities was \$100 lower than rent for urban minorities. The median monthly gross rent for urban minorities was \$800.

To examine the issue of housing affordability, the Center used the ratio of gross rent to household income. According to the U.S. Department of Housing and Urban Development (HUD), housing is considered affordable if a household pays no more than 30 percent of its income for housing. Households that pay more than 30 percent are considered cost burdened and may have difficulties affording necessities such as food, clothing and medical care.

For better readability, those paying more than 30 percent of their income for rent are referred to here as “at risk,” while those paying 30 percent or less of their income for rent are referred to as “not at risk.”

1. The Census Bureau defines “gross rent” as the contract rent plus the estimated average monthly cost of utilities (electricity, gas, and water and sewer) and fuels (oil, gas, etc.) if these are paid by the renter. Gross rent is intended to eliminate differentials that result from varying practices with respect to the inclusion of utilities and fuels as part of the rental payment.

In 2010, 53 percent of rural minority renters were at risk and 47 percent were not at risk. Among rural white/non-Hispanic renters, 44 percent were at risk and 56 percent were not at risk.

A comparison of rural minority renters who are at risk and rural minority renters who are not at risk shows the following differences:

- Smaller households - rural minority renters who are at risk had, on average, 2.3 persons, while those not at risk had an average of 2.7 persons.
- Lower income - the median household income for at-risk renters was \$14,308, while not-at-risk renters had median household incomes of \$43,328.
- Higher rents - at-risk renters paid a median of \$770 per month, while not-at-risk renters paid \$640 per month.
- More single parent households - among at-risk households, 25 percent were single parent households (male or female headed household, no spouse present, with children). Among not-at-risk households, 17 percent were single parents.
- Less stability - 42 percent of at-risk renters lived in their apartment or house for less than 12 months compared to 30 percent of not-at-risk renters.

Homeowners: Housing Values and Affordability

Fifty-one percent of rural minority householders were homeowners. Among white/non-Hispanic householders, 75 percent were homeowners. From 2000 to 2010, the percentage of minority householders who were homeowners did not change; however for white/non-Hispanic householders who were homeowners there was a 1 percentage point decline.

The median value of rural minority owner-occupied homes was \$159,000. The median value of white/non-Hispanic owner-occupied homes was \$125,000. Rural minority homes tended to be bigger, with an average of 3.4 bedrooms compared to white/non-Hispanic homes with an average of 3.1 bedrooms. Minority homes were also newer: 26 percent of minority owner-occupied homes were built between 2000 and 2010, compared to 10 percent of white/non-Hispanic homes.

Seventy-four percent of rural minority homeowners had a mortgage and 26 percent owned their home outright. In comparison, 57 percent of white/non-Hispanic homeowners had a mortgage and 43 owned their home.

Among rural minorities with a mortgage, 81 percent had only one mortgage on their home and 19 percent had a second/junior mortgage or home equity

Rural and Urban Pennsylvania Minorities and White/non-Hispanics, 2010

	Rural		Urban		Pennsylvania (Statewide Total)
	Minorities	White/non- Hispanic	Minorities	White/non- Hispanic	
POPULATION¹					
Population, 2000	161,046	3,232,900	1,797,553	7,089,555	12,281,054
Population, 2010	260,254	3,207,989	2,347,473	6,886,663	12,702,379
% Change, 2000-2010	61.6%	-0.8%	30.6%	-2.9%	3.4%
AGE COHORTS¹					
% Under 18 Years Old, 2010	30.8%	20.1%	31.0%	19.4%	22.0%
% 18 to 64 Years Old, 2010	63.5%	62.1%	61.3%	63.2%	62.6%
% 65 Years Old & Older, 2010	5.7%	17.7%	7.7%	17.4%	15.4%
TYPES OF HOUSEHOLDS¹					
% Married Couples With Own Children, 2010	21.8%	17.9%	16.4%	18.9%	18.3%
% Married Couples With No Own Children, 2010	19.4%	34.6%	15.3%	31.9%	29.9%
% Male Householder, No Spouse Present, With Own Children, 2010	4.0%	2.3%	3.4%	1.7%	2.2%
% Male Householder, No Spouse Present, With No Own Children, 2010	2.9%	2.2%	3.6%	2.2%	2.4%
% Female Householder, No Spouse Present, With Own Children, 2010	12.3%	5.0%	16.6%	4.3%	6.5%
% Female Householder, No Spouse Present, With No Own Children, 2010	5.9%	4.5%	10.9%	4.9%	5.8%
% Persons Living Alone, 2010	25.0%	27.6%	27.5%	29.4%	28.6%
% Other Types of Households, 2010	8.6%	5.9%	6.3%	6.7%	6.5%
HOUSEHOLD SIZE¹					
Average # Persons Per Household, 2000	2.74	2.46	2.75	2.43	2.48
Average # Persons Per Household, 2010	2.80	2.39	2.77	2.37	2.45
GROUP QUARTERS¹					
Group Quarters Population, 2010	43,155	104,847	90,172	187,939	426,113
% Change, 2000-2010	40.8%	-5.0%	14.5%	-12.0%	-1.7%
% of Total Population in Group Quarters, 2010	16.6%	3.3%	3.8%	2.0%	3.4%
HIGHEST LEVEL OF EDUCATIONAL ATTAINMENT²					
% No High School Diploma, 2010	13.9%	11.2%	20.5%	8.4%	11.4%
% High School Diploma or GED, 2010	33.4%	43.7%	34.0%	33.2%	36.7%
% Associate Degree, 2010	26.0%	18.4%	20.9%	19.6%	19.6%
% Some College-- No Degree, 2010	7.2%	7.9%	5.2%	7.1%	7.1%
% Bachelor's Degree or Higher, 2010	19.5%	18.8%	19.4%	31.7%	25.3%
UNEMPLOYMENT RATE²					
Unemployment Rate, 2010	14.1%	8.6%	15.5%	7.7%	9.3%
RANGE OF HOUSEHOLD INCOME²					
% Low Income (<\$20,000), 2010	27.7%	19.3%	29.9%	14.5%	18.5%
% Lower-Middle (\$20,000 to \$39,999), 2010	21.7%	24.2%	24.6%	19.9%	22.0%
% Middle (\$40,000 to \$59,999), 2010	16.1%	19.7%	17.0%	17.0%	17.8%
% Upper-Middle (\$60,000 to \$99,999), 2010	19.9%	23.2%	17.1%	24.1%	22.7%
% Upper Income (\$100,000+), 2010	14.6%	13.6%	11.4%	24.6%	18.9%
Median Household Income, 2010	\$38,189	\$45,343	\$34,259	\$57,435	\$49,374
POVERTY RATES²					
Total Poverty Rate (All Ages), 2010	26.7%	11.9%	27.3%	8.1%	13.2%
HOUSEHOLDS THAT RECEIVED SNAP (Food Stamp) PAYMENTS²					
% Households that Receive SNAP Payments, 2010	21.9%	10.4%	28.2%	6.7%	11.4%
HEALTH INSURANCE					
% Children (<18 Years Old) with No Health Insurance, 2010	5.2%	5.9%	5.4%	4.7%	5.2%
% Working Age Adults (18-64 Years Old) with No Health Insurance, 2010	23.9%	14.1%	23.1%	10.6%	14.2%
% All Persons Under 65 Years Old with No Health Insurance, 2010	17.0%	12.1%	17.2%	9.2%	11.8%
HOUSING TENURE¹					
% Homeowners (Owners-occupied), 2010	51.4%	75.1%	46.4%	73.7%	69.6%
% Renters (Renter-Occupied), 2010	48.6%	24.9%	53.6%	26.3%	30.4%
GROSS MONTHLY RENT²					
% <\$500 per Month, 2010	22.0%	29.1%	18.8%	13.7%	19.1%
% \$500 to \$699 per Month, 2010	27.2%	31.0%	18.3%	20.8%	22.8%
% \$700 to \$999 per Month, 2010	30.5%	27.2%	34.9%	33.3%	32.2%
% \$1,000 to \$1,249 per Month, 2010	10.4%	7.3%	16.7%	15.5%	13.7%
% \$1,250+ per Month, 2010	9.9%	5.5%	11.3%	16.7%	12.3%
Median Monthly Gross Rent, 2010	\$700	\$630	\$800	\$823	\$761
RATIO OF RENT TO HOUSEHOLD INCOME²					
% Paying 30% or less of Income for rent	46.6%	55.7%	45.1%	52.8%	51.3%
% Paying 31% to 49% of income for rent	17.2%	21.1%	22.4%	21.1%	21.3%
% Paying 50%+ of income for rent	36.2%	23.1%	32.5%	26.2%	27.4%
PROPERTY VALUES²					
% Property Values <\$100,000, 2010	29.5%	37.6%	38.2%	17.9%	27.1%
% Property Values \$100,000 to \$149,999, 2010	15.9%	19.3%	19.5%	15.3%	17.1%
% Property Values \$150,000 to \$199,999, 2010	17.3%	17.0%	12.6%	16.7%	16.4%
% Property Values \$200,000 to \$299,999, 2010	24.6%	16.0%	15.0%	24.1%	20.3%
% Property Values \$300,000+	12.6%	10.1%	14.7%	25.9%	19.0%
Median Property Value, 2010	\$159,000	\$125,000	\$125,000	\$200,000	\$158,000
MONTHLY MORTGAGE PAYMENTS²					
Median Monthly Mortgage Payment (1st Mortgage Only), 2010	\$1,108	\$705	\$856	\$1,108	\$907
RATIO OF HOUSING EXPENSE TO HOUSEHOLD INCOME FOR HOMEOWNERS²					
% Paying 30% or less of Income for Housing Expenses, 2010	68.0%	77.5%	63.9%	74.7%	74.5%
% Paying 31% to 49% of income for Housing Expenses, 2010	15.2%	13.8%	19.5%	15.7%	15.4%
% Paying 50%+ of income for Housing Expenses, 2010	16.7%	8.7%	16.6%	9.6%	10.1%

1. Data source: 2010 Census, U.S. Census Bureau
 2. Data source: 2010 American Community Survey, Public Use Microdata Sample

loan. Among white/non-Hispanic homeowners with a mortgage, 77 percent had one mortgage and 23 percent had multiple mortgages on their home. For the first mortgage, the median monthly payment for rural minority homeowners was \$1,100. For white/non-Hispanic homeowners the median was \$700 per month.

Thirty-six percent of rural minorities with a mortgage were at risk, that is, more than 30 percent of their household income went for housing. Among rural white/non-Hispanic homeowners with a mortgage, 30 percent were at risk.

Summary

Even with a 62 percent increase in rural minorities from 2000 to 2010, there are significantly fewer minorities in rural Pennsylvania than in urban Pennsylvania. In 2010, minorities accounted for 8 percent of the total population in rural counties and 25 percent of the total population in urban counties.

Rural minorities are significantly younger than rural white/non-Hispanics. In 2010, there was an estimated 11-year difference in the average age between these populations.

A sizable percentage (17 percent) of rural minorities lived in group quarters in 2010.

There is an economic gap between rural minorities and rural white/non-Hispanics, as rural minorities have lower incomes, higher poverty rates, and higher unemployment rates than rural white/non-Hispanics. The median income for rural minority households was \$38,189 in 2010, while the median income for white/non-Hispanic households was \$45,343. The 2010 poverty rate among rural minorities was 27 percent and among white/non-Hispanics the rate was 12 percent. The 2010 unemployment rate among adult rural minorities was 14 percent and 9 percent among white/non-Hispanics.

There are also economic differences among rural minorities. For example, 15 percent of rural minority households have incomes of \$100,000 or more while 28 percent have incomes of less than \$20,000. Among minority homeowners, 30 percent lived in homes of less than \$100,000 in value while 37 percent lived in homes valued at \$200,000 or more.

Fewer rural minorities are homeowners than rural white/non-Hispanics. However, among minorities who are homeowners, homes are newer and housing values are higher. In addition, the majority of rural minority homeowners are living in a home that is considered affordable by HUD standards.

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