Southwest Pennsylvania Data Snapshot
The Role, Owners and Quality of Manufactured Housing in the Region

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Pennsylvania Housing Finance Agency
ACTION-Housing
Federal Reserve Bank of Cleveland, Pittsburgh Branch
The Penn State Center for Engaging Pittsburgh
Penn State Department of Agricultural Economics, Sociology & Education
Introduction

In an era of declining public subsidies for housing and an exploding aging population, manufactured housing often offers regional leaders a practical but overlooked option in their affordable housing toolbox. Opportunities presented by its affordability, accessibility and energy efficiencies are offset by challenges, including dilapidation, high-cost lending and isolation, unhealthy conditions, community blight and environmental damage. This underserved population of manufactured home residents often includes, among others, seniors, persons with disabilities and families with children. Since 1976, when the U.S. Department of Housing and Urban Development (HUD) implemented the national building code for new manufactured homes, manufactured housing has vastly improved and no longer resembles the older mobile homes that come to mind for many people when thinking about “trailer parks.” Today’s manufactured homes are better built, safer and more efficient, yet remain far more affordable than site-built homes in most places.

This data snapshot offers a summary of the significance of manufactured housing as part of Pennsylvania’s and its southwest region’s housing stock, namely as a source of affordable housing. It also provides a demographic profile of the families and individuals who own these homes and a preliminary assessment of this housing stock’s quality and the extent to which it serves their housing needs. The data in this summary focus on making key comparisons across owners of manufactured homes, renters in site-built housing; and owners of site-built housing in Allegheny, Armstrong, Beaver, Butler, Fayette, Greene, Washington and Westmoreland Counties.

In southwest Pennsylvania, manufactured homes make up only 4% of the housing stock and house 4% of the region’s population, but owning a manufactured home is often more affordable than either renting or owning other types of housing. In spite of its affordability, there was a decrease in manufactured housing volume between 2000 and 2012 in all eight of the counties within the southwest Pennsylvania region. Regionally and state-wide, residents of manufactured homes are just as likely as other residents to own their homes.

Owners of manufactured homes in Pennsylvania share a similar median income profile with renters of site-built housing, but are often older, lower-income, U.S.-born, with less educational attainment and somewhat lower skill- and wage-level occupations. Compared to other homeowners, owners of manufactured homes are also less likely to have children and more likely to live with non-family members. The majority of manufactured homes were built between 1980-present, meaning most meet the 1976 HUD standards. Still, nearly 40% were built before 1980, suggesting that a sizeable share might be in need of replacement or repair.
In Pennsylvania, about 5% of all homes are manufactured homes. In southwest Pennsylvania, manufactured homes make up 4% of the housing stock, but the breakdown varies more noticeably by county: Greene County has the highest percentage of manufactured homes at 16%, while less than 1% of the housing stock in Allegheny County is comprised of manufactured homes.

The volume of manufactured housing units decreased in all eight southwest Pennsylvania counties between 2000 and 2012, with Allegheny County experiencing the smallest drop in manufactured housing units (-1%) and Westmoreland County experiencing the greatest (-15%). While manufactured home numbers declined both regionally and statewide, the volume of other housing types has grown. In contrast to the drop in the number of manufactured housing units over the same twelve-year timespan, all other housing types grew in volume across all counties except Fayette County, which lost 5% of its other housing stock. Across the region as a whole, the housing stock—excluding manufactured housing—increased by 6% over the same time period (and 7% statewide).

The share of the population living in manufactured housing (4%) follows what we would expect considering that manufactured housing makes up only 4% of the region’s housing stock. County by county, the same follows: Greene County boasts the highest percentage of people living in manufactured housing and Allegheny County has the lowest. 77% of manufactured homes in the region are owner-occupied, compared to 75% of all other housing types.
Change in Volume of Manufactured and Non-Manufactured Housing Units 2000-2012

Percent of Volume Change

- Pennsylvania: -9%
- Region: -10%
- Allegheny: 1%
- Armstrong: -1%
- Beaver: -12%
- Butler: -12%
- Fayette: -5%
- Greene: -6%
- Washington: 8%
- Westmoreland: 6%

Non-Manufactured Housing Units
Manufactured Housing Units
Nearly 35% of all manufactured homes in southwestern Pennsylvania are located in communities where homeowners rent the lots beneath their homes. This is slightly less than the nationwide average, which is about 40%. There are an estimated 257 manufactured home communities in southwestern Pennsylvania. Butler County has the most with 63 communities, and Armstrong County has the fewest with six communities.1

The number of home sites within communities tracks differently by county. For example, Allegheny County (32) has a similar number of communities to Beaver (33), but home sites in Allegheny County (2,568) are twice as numerous as in Beaver County (1,305). This means that manufactured home communities are more heavily populated in Allegheny County than in Beaver County. In the region, there are at least 17,484 home sites located in 245 all-ages communities and 12 age-restricted communities. The map on the next page shows where manufactured housing communities are located.

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1 Estimated data compiled from MHVillage (June 2014).
In many places, manufactured housing is a de facto, unsubsidized source of affordable housing for many low- and moderate-income families. In Pennsylvania, the same is true: half of all manufactured homes are considered affordable, compared to only 32% of all other types of housing. It is less expensive to own a manufactured home than it is to own another type of home or to rent in Pennsylvania; manufactured homeowners’ median monthly owner costs are almost half that of other homeowners and nearly 25% less than renters’ monthly payments.

The monthly housing cost burden of Pennsylvania homeowners does not vary much between those living in manufactured homes and those living in other types of housing. However, renters are more cost burdened than both owners of manufactured homes and other homeowners. In addition to housing costs, homeowners’ monthly energy and utility bills can have significant impacts on their household balance sheets. In the southwest Pennsylvania region, electricity costs do not vary much between owners of manufactured homes and other homeowners. About half of all homeowners—including owners of manufactured homes—spend less than $100 per month on electricity, while the other half spend $100 or more. Renters, however, are about half as likely as all other homeowners (including owners of manufactured homes) to spend more than $100 a month on electricity costs. Considering that manufactured homes are typically smaller than site-built homes, we would expect that median energy costs for owner-occupied manufactured homes are lower than for other owner-occupied homes. The fact that 38% of manufactured homes in the region, however, were built before 1980, suggests that a significant share of manufactured homes are energy inefficient, and may cost their owners more per square foot in electricity costs each month when compared to new, highly efficient manufactured homes now on the market.

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2 According to the U.S. Census Bureau, housing is considered affordable if the total housing costs account for 30% or less than the household income.

3 On the “Monthly Housing Cost Comparison” graph, selected monthly owner costs for both owners of manufactured homes and all homeowners are calculated from the sum of payment for mortgages, real estate taxes, various insurances, utilities, fuels, mobile home costs and condominium fees.

4 The 2013 Census states that the median size of a new single-family home is nearly 2,500 square feet. This is 800 square feet larger than the median for manufactured homes, where the median square footage is 1,700 (according to the 2011 American Housing Survey).
In contrast to owners of site-built homes and renters, owners of manufactured homes in the southwest Pennsylvania region tend to spend less on monthly gas payments (see Figure 1 in the Appendix for more details on monthly gas payments).
Median Home Value
Median manufactured home values vary widely by county. Median home values are lowest in Washington County at $19,300, and highest in Armstrong County at $37,600. In Pennsylvania overall, the median manufactured home value is $33,400.

How Affordable is a New Manufactured Home Compared to a New Site-Built Home?

Next Step, one of CFED’s national partners, obtained price quotes for Energy Star homes from a nearby manufacturer: single-section 14x48 homes cost $27,759, multi-section 28x56 homes cost $51,750 and 32x76 homes cost $69,107. The average cost per square foot of these homes is about $35, plus transportation costs ranging from $1,300 to $3,600 and installation costs up to $12.50 per square foot. The average cost for a single-family site-built home is $94 per square foot—nearly two times as expensive as manufactured homes.

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5 The U.S. Census Bureau defines median home value as an estimate of how much a home would sell for if it were for sale. The median divides the value distribution into two equal parts: one-half of the cases falling below the median value of the home and one-half above the median. These estimates are self-reported by the homeowner.

Demographics

Income & Public Benefits
In Pennsylvania, manufactured home households had median adjusted gross incomes in 2011 that were nearly half that of other homeowners: $34,111, compared to $63,828 for all homeowners and $29,042 for all renters. About 16% of manufactured home households received SNAP benefits (Supplemental Nutrition Assistance Program, formerly food stamps), compared to 5% of all homeowners and 26% of all renters.

Education
In Pennsylvania, about 23% of manufactured homeowners have less than a high school diploma, compared to about 10% of all homeowners and 18% of all renters. Nearly 56% of owners of manufactured homes have a high school diploma or equivalent, while 38% of all homeowners and renters have a high school diploma or equivalent. Compared to owners of manufactured homes, other homeowners and all renters are more likely to have some college education, Associates’/Bachelors’ degrees and/or graduate degrees. Only 10% of owners of manufactured homes have Associates’/Bachelors’ or graduate degrees, while 37% of all homeowners and 27% of all renters have postsecondary degrees.

Occupation
Owners of manufactured homes in Pennsylvania are slightly more likely to work lower-wage jobs compared to other homeowners. The most common occupations for manufactured homeowners are truck drivers, laborers, cashiers, nurse’s aides and janitors. In comparison, the most common professions for other homeowners are secretaries, teachers, retail salespersons, cashiers and truck drivers.
Compared to renters, owners of manufactured homes and site built homes are more likely to be older than 65 years of age. Owners of manufactured homes share a similar age profile with other homeowners: about 30% of each group are over 65 years old and 60% are between age 35 and 65.
In Pennsylvania, owners of manufactured homes (40%) are less likely to be married than other homeowners (61%), but more likely to be married than renters (20%). Owners of manufactured homes are also more likely than other homeowners but less likely than renters to live with non-family members. The majority of all Pennsylvania homes do not have children. Owners of manufactured homes are less likely than other homeowners and renters to have children: 76% of households have no children, compared to 69% of all households and 71% of renters. Of the households with children, most are between the ages of 6 and 17.

In southwest Pennsylvania, 40% of owners of manufactured homes are married, and about the same amount of households are non-family members. These data are similar among all eight counties and follow trends of the entire state.
Ethnicity
In Pennsylvania, about 97% of all owners of manufactured homeowners are White alone. About 1% identify as Latino, .5% as Black, and the rest as American Indian/Alaskan, Asian or other/two or more races. In southwest Pennsylvania, owners of manufactured homes are also predominantly White alone. However, there are more Black owners of manufactured homes in Allegheny County (4%) than in any other county in southwest Pennsylvania.
Language
Ninety-six percent of owners of manufactured homes in Pennsylvania speak English only, and 2% speak Spanish. Another 2% speak other Indo-European languages. In contrast, about 90% of all homeowners speak English, 3% speak Spanish, 5% speak Indo-European languages and 2% speak Asian or Pacific Islander languages. However, renters are more likely to speak another language besides English: 85% of renters speak English only, while 8% speak Spanish, 4% Indo-European languages, and 2% Asian or Pacific Islander languages.

Nativity
About 98% of owners of manufactured homes were born in the US. Similar shares of other homeowners (95%) and all renters (92%) were born in the US as well.

Residency
Owners of manufactured homes in Pennsylvania are most likely to have moved into their homes between 1990 and 1999, and are more likely to live in their homes longer than renters. Only 2% of owners of manufactured homes, however, have lived in their homes since 1969 or earlier, compared to 12% of all other homeowners.

Pennsylvania Housing Tenure
Quality

Age of Home
Before the U.S. Department of Housing and Urban Development (HUD) began regulating the construction and quality of these homes in 1976, there were no consistent building standards for manufactured homes. Therefore, older units are more likely to be in need of repair or replacement than units built after the HUD code took effect.

Sixty-two percent of manufactured homes in southwest Pennsylvania were built since 1980, while 38% were built before 1980 (mostly after 1940). As shown in Figure 4 of the Appendix, Washington, Fayette and Greene Counties have the highest rates of pre-1980 homes.

38% of manufactured homes in the southwest region were built before 1980 – almost twice as many as the national average.
Improving the Energy Efficiency of Manufactured Homes: Efforts to Weatherize in Southwest Pennsylvania

Last year, the Pennsylvania Department of Energy, West Penn Power and Low Income Home Energy Assistance Program (LIHEAP) completed weatherization jobs for Greene and Washington Counties. Many of these weatherization upgrades or repairs were performed on manufactured homes: 52% in Greene County and 19% in Washington County. The average cost for weatherization was $5,044 in Greene County and $4,956 in Washington County.⁷

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Weatherization Jobs and Average Cost for Two Counties

<table>
<thead>
<tr>
<th></th>
<th>Manufactured Home Jobs</th>
<th>Other Jobs</th>
<th>Average Cost Per Job</th>
</tr>
</thead>
<tbody>
<tr>
<td>Greene</td>
<td>29</td>
<td>26</td>
<td>$4,956</td>
</tr>
<tr>
<td>Washington</td>
<td>35</td>
<td>152</td>
<td>$5,044</td>
</tr>
</tbody>
</table>

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⁷ Data obtained from ACTION-Housing, 2014. Between 2010-2012, the U.S. Department of Energy and American Recovery and Reinvestment Act completed 26 manufactured homes weatherization jobs in Allegheny County, 45 in Greene County and 129 in Washington County, according to the Pennsylvania Department of Community and Economic Development.
Appendix

**Manufactured Home Householder by Age**

<table>
<thead>
<tr>
<th>Region</th>
<th>15-34 Years</th>
<th>35-64 Years</th>
<th>65 Years or Older</th>
</tr>
</thead>
<tbody>
<tr>
<td>Westmoreland</td>
<td>10%</td>
<td>58%</td>
<td>33%</td>
</tr>
<tr>
<td>Washington</td>
<td>12%</td>
<td>60%</td>
<td>26%</td>
</tr>
<tr>
<td>Greene</td>
<td>12%</td>
<td>61%</td>
<td>28%</td>
</tr>
<tr>
<td>Fayette</td>
<td>8%</td>
<td>66%</td>
<td>26%</td>
</tr>
<tr>
<td>Butler</td>
<td>13%</td>
<td>63%</td>
<td>28%</td>
</tr>
<tr>
<td>Beaver</td>
<td>11%</td>
<td>62%</td>
<td>28%</td>
</tr>
<tr>
<td>Armstrong</td>
<td>9%</td>
<td>61%</td>
<td>31%</td>
</tr>
<tr>
<td>Allegheny</td>
<td>5%</td>
<td>60%</td>
<td>35%</td>
</tr>
<tr>
<td>Region</td>
<td>10%</td>
<td>61%</td>
<td>29%</td>
</tr>
<tr>
<td>Pennsylvania</td>
<td>11%</td>
<td>59%</td>
<td>30%</td>
</tr>
</tbody>
</table>

Percent of householders by Age

**Southwest Region Median Monthly Gas Costs**

<table>
<thead>
<tr>
<th>Percent of Median Monthly Gas Costs</th>
<th>$150 and above</th>
<th>$100-$149.99</th>
<th>$65-$99.99</th>
<th>$30-$64.99</th>
<th>Less than $30</th>
</tr>
</thead>
<tbody>
<tr>
<td>Manufactured Homeowners</td>
<td>11%</td>
<td>19%</td>
<td>19%</td>
<td>11%</td>
<td>10%</td>
</tr>
<tr>
<td>All Homeowners</td>
<td>10%</td>
<td>13%</td>
<td>15%</td>
<td>17%</td>
<td>9%</td>
</tr>
<tr>
<td>All Renters</td>
<td>8%</td>
<td>12%</td>
<td>15%</td>
<td>4%</td>
<td></td>
</tr>
</tbody>
</table>

**Figure 1**

**Figure 2**
CFED calculations derived from American Community Survey 5-Year Estimates using Public Use Microdata Sample.