ACS Highlight: 20 Years of Housing Data

HARRISBURG – It's been 20 years since the American Community Survey (ACS) began collecting detailed information on the population and the housing they live in, allowing us to see changes that reshaped the nation's housing over two decades of 1-Year Estimates.

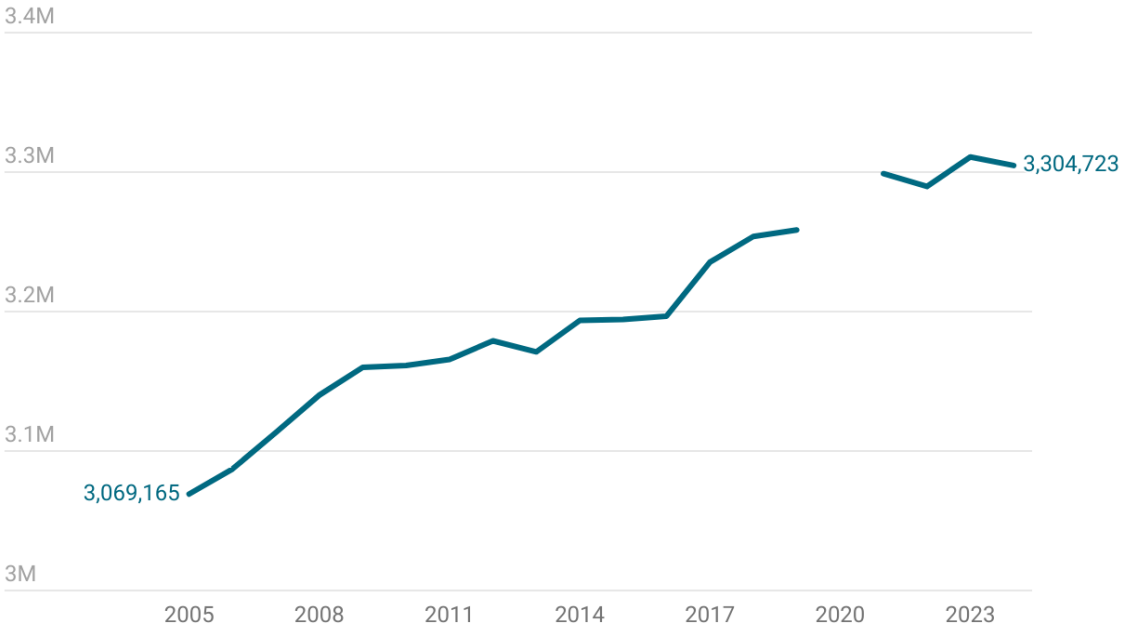
Overview

In 2005, the first year of the ACS, the population living in households was 11,979,147. The most recent data estimated the population living in households to be 12,638,571 in 2024, an increase of 659,424 (+5.5%). Despite the 2007 housing crash, the nation's housing stock continued to expand to match the growing population. A total of 438,958 housing units were added between 2005 and 2024.

The type of housing built did change over the years. Most new housing units built from 2005 to 2024 were still single-family detached homes (53.7% of all housing units built), with single unit detached housing units increasing by 235,558 units (+7.7%) [Figure 1].

Figure 1. Single Unit Detached Units, 20-Year Trend

ACS 1-Year Estimates, 2005 through 2024



Experimental 1-Year Estimates were created for 2020 due to impacts from the COVID-19 pandemic. Data for 2020 are not comparable to other releases for this variable.

Chart: PA State Data Center • Source: U.S. Census Bureau • Created with Datawrapper

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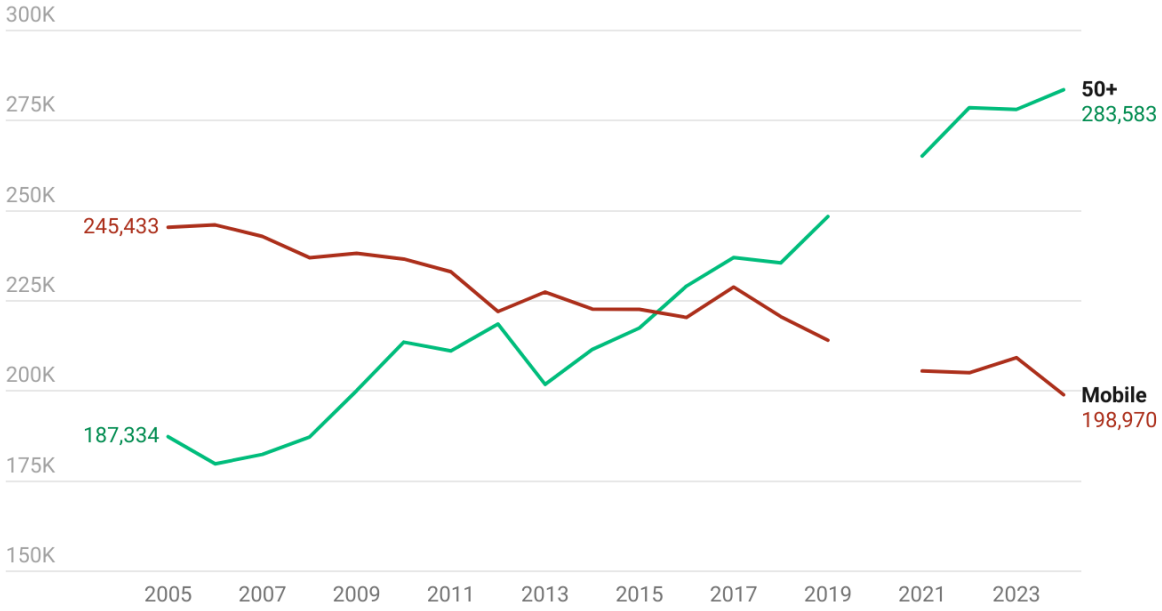
About 1 in 5 new housing units (21.9%) were housing units with 50 or more units, an increase of 96,249 units (+51.4%). Meanwhile, the total number of mobile homes decreased during this period, from 245,433 in 2005 to just 198,970 in 2024, a decline of 46,463 units (-18.9%) [Figure 2].

Figure 2. 50+ Unit Structures and Mobile Homes, 20-Year Trend

ACS 1-Year Estimates, 2005 through 2024



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Lower Vacancy Rates

Despite the increase in total housing, the number of vacant homes declined by 62,626 units over 20 years (-11.1%), reflecting a tightening housing market for both owners and renters [Table 1].

Table 1. Housing units by select types in 2005 and 2024

Housing Unit Type	2005 Estimate	2024 Estimate	Numeric Change	Percent Change
Total Housing Units	5,422,362	5,861,320	438,958	8.1%
Total Vacant Units	562,222	499,596	-62,626	-11.1%
Vacant Units, for Sale	53,319	23,113	-30,206	-56.7%
Vacant Units, Seasonal	149,405	133,179	-16,226	-10.9%

The number of vacant homes for sale decreased by 30,206 (-56.7%) from 53,319 in 2005 to 23,113 in 2024. The homeowner vacancy rate (the number of units available for sale as a proportion of all the units for sale or owned) decreased from 1.5% in 2005 to 0.6% in 2024.

The decline in vacant homes varied over the two decades. Increases in homeowner vacancy rates occurred because of the subprime mortgage crisis (up to 2.0% in 2009) and were followed by a decline (down to 0.8% in 2021 and 2022) during the COVID-19 pandemic.

Housing units that were vacant only part of the year (e.g., recreational or seasonal housing) decreased from 149,405 in 2005 to 133,179 units in 2024 (-10.9%).

Higher Costs

In 2005, Pennsylvania renters paid a median of $647 dollars a month for rent and utilities ($1,040 in 2024 inflation-adjusted dollars). By 2024, renters paid a median of $1,252 a month, an increase of $212 (+20.3%).

Table 2. Median monthly housing costs in 2005 and 2024

Occupant Status	2005 Estimate (2005 Dollars)	2005 Estimate (2024 Dollars)	2024 Estimate (2024 Dollars)	Difference (2024 Dollars)
Renter	$647	$1,040	$1,252	+ $212
Owner	$840	$1,351	$1,197	- $154

Homeowners paid more than renters, but their costs dropped over the 20-year period. Homeowners had a median monthly cost in 2005 of $840 ($1,351 in 2024 inflation-adjusted dollars). By 2024, it was $1,197, down $154 (-11.4%). Part of the reason for the drop in owner cost was that more homes did not have a mortgage. The share of owned homes with a mortgage fell from 62.4% in 2005 to 56.7% in 2024.

Owners without a mortgage still pay insurance, taxes, utilities, and other fees when applicable (e.g., mobile home and homeowners association (HOA) fees, condo fees), but all these costs typically account for a smaller portion than mortgages: in 2024, the median monthly cost for owners without a mortgage was $639 compared to $1,775 for those with a mortgage.

Fewer occupied housing units were owned with a mortgage in 2024, decreasing by 60,696 (-2.8%) from 2005 [Table 3]. In 2005, units that were owned with a mortgage made up 44.6 percent of all occupied housing units but by 2024 fell to 39.3 percent.

Table 3. Occupancy status by mortgage status for occupied housing units in 2005 and 2024

Occupancy Type	2005	2024	Numeric Change	Percent Change
Occupied	4,860,140	5,361,724	501,584	+10.3%
Owned, with Mortgage	2,167,383	2,106,687	-60,696	-2.8%
Owned, without Mortgage	1,306,665	1,607,269	300,604	+23.0%
Rented	1,386,092	1,647,768	261,676	+18.9%

Meanwhile, occupied housing units that were owned without mortgages or rented increased from just 26.9 and 28.5 percent of occupied units, respectively, in 2005 to 30.0 and 30.7 percent, respectively, in 2024.

More Housing Data

This is just a sampling of the housing data available from the 20 years of ACS releases, which cover everything from housing costs and availability to number of rooms and vehicles. The ACS hasn't remained

static over this time either. Questions, such as an updated one about condo fees that now include HOA fees, are continuously assessed to meet the needs of data users. Much of the data collected by the ACS is available for states, counties and other levels of geography across the 1- and 5-Year Estimates.

Source: U.S. Census Bureau, American Community Survey, 1-Year Estimates, 2005 through 2024.

Notes: Tables used in report include B25003, B25004, B25024, B25081, and B25111. Experimental 1-Year Estimates were created for 2020 due to impacts from the COVID-19 pandemic. Data for 2020 are not available or comparable for all variables and tables within this report.

Questions? Contact the Pennsylvania State Data Center at pasdc.hbg.psu.edu.