CSO
CENTRAL SUSQUEHANNA OPPORTUNITIES, INC.
A Community Action Agency

2025 - 2027

Community Needs Assessment

Northumberland, Columbia, and Montour Counties

Prepared by Jessica Aviva, Ph.D.

Table of Contents

Executive Summary *3*

Community Needs Assessment Overview *5*

Community Description *6*

Columbia County **6**

Montour County **6**

Northumberland County **6**

Demographics *7*

Population **7**

Gender **8**

Age **8**

Race **10**

Ethnicity **11**

Migration and Immigration **11**

Languages **14**

Disabilities **15**

Veterans **15**

Community Needs *17*

Finance and The Economy **17**

Household Income 17
Poverty 19
Income Inequality and Economic Mobility 21
Access to Financial Institutions 22
Cost of Living 23

Housing **25**

Housing Inventory 25
Housing Quality 26
Utilities 28
Tenure 29
Affordability 33
Homelessness 37
Overcrowding 38

Transportation **38**

Public Transportation 39
Vehicle Access 39

Employment **40**

Employment Opportunities 40

Workforce Characteristics ... 43
Unemployment ... 44
Entrepreneurship and Small Business ... 45
Compensation ... 46

Childcare ... 48

Food ... 50
Food Access ... 50
Fresh, Healthy Food ... 52

Health and Healthcare ... 53
Healthcare Access ... 54
Health Status ... 55
Insurance ... 56

Education ... 57
School Readiness ... 57
School Enrollment ... 58
Educational Attainment ... 59
Graduation Rate ... 60
Adult Literacy ... 61

Quality of Life ... 61
Social Cohesion ... 61
Park Access ... 62
Computer and Internet Access ... 62
Crime ... 63

Social Services ... 64
Communication, Collaboration, and Information Sharing ... 64
Additional Community Service Needs ... 65

Appendices ... 66

Executive Summary

Central Susquehanna Opportunities, Inc. ("CSO") manages Community Services Block Grant (CSBG) funding for Northumberland, Columbia, and Montour counites in Pennsylvania. CSBG is federal funding used to provide services that address the needs of people with income below 125% of the federal poverty level. These services fall under six national goals:

1. Low-income people become more self-sufficient.
2. The conditions in which low-income people live are improved.
3. Low-income people own a stake in their community.
4. Partnerships among supporters and providers of service to low- income people are achieved.
5. Agencies increase their capacity to achieve results.
6. Low-income people, especially vulnerable populations, achieve their potential by strengthening family and other supportive systems.

Under the leadership of the CSO Board of Directors and an advisory committee with representatives from local organizations, this Community Needs Assessment was prepared by reviewing, analyzing, and interpreting secondary data from the U.S. Census Bureau and other reliable secondary sources, conducting seven focus groups, and a survey. These data were triangulated to identify the three main drivers of need in the three-county region:

- **Living Wage Jobs**: Without a living wage job, residents are not able to afford their basic needs
- **Transportation Access**: Without access to transportation, residents are not able to access living wage jobs and other opportunities; in addition, their housing choices are limited
- **Affordable Housing**: Without a safe and affordable place to live, residents are unable to meet their other expenses and it is difficult to maintain financial, physical, and emotional well-being

These primary drivers contribute to the other needs experienced by local residents which include:

- **Food insecurity**: More than 1 in 10 people in the region do not have enough nutritious food to eat on a regular basis and over 25% of survey respondents have skipped a meal in the past year so that another family member could eat.
- **Childcare access**: There are 6,620 children under the age of five in need of childcare but providers only have capacity to serve 3,743 children – and only 33% of these are in high quality centers.
- **Homelessness**: In 2023, 217 people in the region sought assistance to resolve their homelessness.
- **Housing quality and lead exposure**: More than half of homes in Columbia and Northumberland counties were built before 1970.
- **Access to financial institutions**: About 23.3% of Columbia County households, and 18.3% of Northumberland County households, do not have a bank account compared to 4.5% households throughout the state.

- **Saving for the future**: The majority of people who completed the survey (51.9%) worry about saving for the future every day.
- **Social connections**: Almost half of people who took the survey reduced visits with family and friends in the past year for financial reasons.
- **Mental health**: Nearly a quarter of residents who took the survey stated that they needed mental health care in the past five years.

All of these needs are interrelated. This makes it difficult to distinguish and prioritize the complex needs experienced by community residents. Thus, CSO will focus on addressing these needs holistically – both directly and by engaging its network of partner social service organizations, government agencies, employers, community groups, and others – through case management, information and referral, education, and advocacy, while also focusing on those areas that were identified as having the greatest needs.

Community Needs Assessment Overview

This Community Needs Assessment was developed to guide the activities of CSO's CSBG-funded programs in Northumberland, Columbia, and Montour counties. Community Action Agencies are required by law to develop "both a long-range strategy and specific, short-range plans for using potential resources" that considers "the areas of greatest community need, the availability of resources, and its own strengths and limitations" (Office of Economic Opportunity Instruction, 1970).

The purpose and processes involved in developing a Community Needs Assessment is articulated in Transmittal No. 49 from the U.S. Department of Health and Human Services Office of Community Services (February 21, 2021) as follows:

1. The entity and its Board complete regular assessments of the entity's overall mission, desired impact(s) and program structure, taking into account:
    a. the needs of the community and its residents;
    b. the relationship, or context, of the activities supported by the entity to other anti-poverty, [and] community development services in the community; and
    c. the extent to which the entity's activities contribute to the accomplishment of one or more of the six ROMA national goals.

2. Based upon the periodic assessments described above, the entity and its Board has identified yearly (or multi-annually) specific improvements, or results, it plans to help achieve in the lives of individuals, families, and/or the community as a whole;

3. The entity organizes and operates all its programs, services, and activities toward accomplishing these improvements, or outcomes, including linking with other agencies in the community when services beyond the scope of the entity are required. All staff is helped by the entity to understand the direct or indirect relationship of their efforts to achieving specific client or community outcomes.

Community Description

Columbia, Montour, and Northumberland counties include a mix of rural, suburban, and urban areas. There are two cities – Shamokin and Sunbury, and one town – Bloomsburg, in the area as well as numerous boroughs and townships.

Columbia County

Columbia County is a 490 square mile area with 64,924 residents (ACS,2022). Commonwealth University – Bloomsburg is located in this county and the student population accounts for more than half of Bloomsburg's residents. The town is bordered by both the Susquehanna River and Fishing Creek, a floodplain area that could potentially impact about 33% of the town's landmass. There was a significant flood in 2011 which damaged many homes.

Montour County

Montour County is a 132 square mile area with 18,165 residents (ACS, 2022). Geisinger, a large hospital network that was acquired by Kaiser-Permanente in 2023, is headquartered in Montour County and has locations throughout the three-county area.

Northumberland County

Northumberland County is a 478 square mile area with 91,340 residents (ACS, 2022). The county is bordered by the Susquehanna River to the west. There are two small cities in Northumberland County – Sunbury and Shamokin.

Demographics

Population

The three counties have a combined population of 174,429. There has been a slight decline in the population over the past five years, similar to other counties in central Pennsylvania. The area contains 71,286 households including 3,610 single parent households (5.1% of households), 25,892 households with an older adult (36.3% of households), and 1,153 households with a grandparent responsible for raising grandchildren (1.6% of households).

	Columbia County	Montour County	Northumberland County
Population	64,924	18,165	91,340
Households	25,878	7,633	37,775
5-Year Population Change	-2.5%	-0.8%	-1.8%
Single Parent Households – Male Head	285	144	575
Single Parent Households – Female Head	806	326	1,474
Households with 65+ Year Old	9,131	2,533	14,228
Average Household Size	2.36	2.28	2.32
Grandparent Responsible for Grandchild(ren)	427	201	525

Source: U.S. Census Bureau, American Community Survey, 2022 five-year estimates

There are five main population centers in the three-county area: Berwick Borough, Town of Bloomsburg, Danville Borough, and the cities of Shamokin and Sunbury. These areas have a combined population of 44,014 and 17,796 households. In the past five years, there were slight increases in the populations of Berwick and Sunbury and a significant loss of population in Bloomsburg and Danville. The loss of Bloomsburg population can be attributed to declining enrollment at Bloomsburg University. In general, these areas have a lower percentage of single parent households (3.2%), households with an older adult (12.4%), and grandparents who are responsible for their grandchildren (0.6%); however, the data is skewed due to the large student population in Bloomsburg. There is a high percentage of single parent households in Danville (11.7%), Shamokin (10.5%), and Sunbury (11%). The percentage of older adult households is lower in all five municipalities than the overall three-county area. Berwick has the highest percentage of households with grandparents raising grandchildren (3.1%) followed by Danville (2.3%) and Shamokin (2.2%).

	Berwick	Bloomsburg	Danville	Shamokin	Sunbury
Population	10,318	12,836	4,265	6,915	9,680
Households	4,557	4,191	2,016	2,872	4,160

5-Year Population Change	+0.9%	-11.5%	-8%	-3.5%	+0.4%
Single Parent Households – Male Head	25	49	106	80	85
Single Parent Households – Female Head	170	181	130	222	371
Households 65+	1,338	1,101	643	935	1,421
Average Household Size	2.25	2.22	2.05	2.4	2.26
Grandparent Responsible for Grandchild(ren)	140	17	47	63	19

Source: U.S. Census Bureau, American Community Survey, 2022 five-year estimates

Gender

Men and women are nearly evenly distributed across the three counties. Data about the number of people identify as non-binary or other genders is not available.

	Columbia County	Montour County	Northumberland County
Men	48.4%	49.1%	50.8%
Women	51.6%	50.9%	49.2%

Source: U.S. Census Bureau, American Community Survey, 2022 five-year estimates

There is a particularly low percentage of men in Bloomsburg (45.7%), Danville (42.7%), and Sunbury (44.7%). Data about the number of people identify as non-binary or other genders is not available.

	Berwick	Bloomsburg	Danville	Shamokin	Sunbury
Men	49.7%	45.7%	42.7%	50.6%	44.7%
Women	50.3%	54.3%	57.3%	49.4%	55.3%

Source: U.S. Census Bureau, American Community Survey, 2022 five-year estimates

Age

"As the population ages, there will not be enough services. Currently, there is a shortage of aides to provide service. So, even if an agency has money to provide the care for lower income or a person can afford to pay on their own, there are no aides to do so."

"For the last 10 years I've cared for my aging parents while working part time."

In the three-county area, there are 32,916 children under the age of 18 (18.9% of residents) and 36,483 residents aged 65 and older (20.9% of residents). Columbia County has an especially high percentage of 18- to 24-year-old residents due to the large student population.

	Columbia County	Montour County	Northumberland County
Under 18	11,408	3,690	17,818
65 and older	12,945	3,813	19,725
Age 0 to 4	2,813	1,058	4,557
Age 5 to 9	2,822	981	5,042
Age 10 to 14	3,651	968	5,074
Age 15 to 17	2,122	683	3,145
Age 18 to 20	4,937	498	2,649
Age 21 to 24	5,052	689	3,950
Age 25 to 34	6,942	2,479	11,003
Age 35 to 44	6,937	2,152	10,773
Age 45 to 54	7,839	2,091	11,777
Age 55 to 64	8,864	2,753	13,655
Age 65 to 74	7,547	2,080	11,310
Age 75 to 84	3,438	1,147	5,960
85 and older	1,960	586	2,455

Source: U.S. Census Bureau, American Community Survey, 2022 five-year estimates

More than 40% of Bloomsburg residents are between the ages of 18 and 24. In Shamokin, nearly 25% of residents are under age 18. Danville has a high percentage of residents aged 25 to 34 (21.9%).

	Berwick	Bloomsburg	Danville	Shamokin	Sunbury
Under 18	1,894	1,531	945	1,784	2,155
65 and older	1,889	1,543	884	1,059	2,033
Age 0 to 4	465	503	340	484	485
Age 5 to 9	314	397	194	516	712
Age 10 to 14	828	396	291	495	686
Age 15 to 17	287	235	120	289	272
Age 18 to 20	289	3,298	21	118	368
Age 21 to 24	703	2,219	195	520	588
Age 25 to 34	1,531	1,324	932	702	1,278
Age 35 to 44	1,136	1,171	517	1,013	834
Age 45 to 54	1,508	769	210	1,020	1,170
Age 55 to 64	1,368	981	561	699	1,254
Age 65 to 74	952	802	537	663	1,119
Age 75 to 84	579	394	200	207	623

85 and older	358	347	147	189	291

Source: U.S. Census Bureau, American Community Survey, 2022 five-year estimates

Race

The majority of all residents in all three counties are White. Montour County has the highest Diversity Index, the probability that two randomly selected residents will have a different race or ethnicity.

	Columbia County	Montour County	Northumberland County
Asian	1%	3.6%	0.4%
Black or African American	1.9%	2.4%	2.6%
Native American and Alaska Native	0.1%	0.2%	0.1%
Native Hawaiian and other Pacific Islander	0.2%	0	<0.5%
White	93.1%	91.4%	92%
More than One Race	2.9%	2%	3.4%
Some other Race	0.8%	0.5%	1.5%
Diversity Index	14.49	17.78	16.5

Source: U.S. Census Bureau, American Community Survey, 2022 five-year estimates

The population centers are more diverse than the overall area. The Diversity Index is highest in Shamokin, followed by Bloomsburg.

	Berwick	Bloomsburg	Danville	Shamokin	Sunbury
Asian	0.2%	1.3%	5.3%	0	0
Black or African American	4.3%	4.2%	4.1%	2.5%	2.8%
Native American and Alaska Native	0.7%	0	0%	<0.5%	<0.5%
Native Hawaiian and other Pacific Islander	0	0.3%	0	0	0
White	91.3%	86.3%	87.8%	80.8%	87.9%
More than One Race	3.2%	4.9%	2.3%	14.6%	3.9%
Some other Race	0.2%	2.5%	0.5%	2.1%	5.4%
Diversity Index	18.85	24.41	18.43	29.81	19.46

Source: U.S. Census Bureau, American Community Survey, 2022 five-year estimates

Ethnicity

A small percentage of residents in each county is Hispanic or Latine. The highest percentage is in Northumberland County (4.3%).

	Columbia County	Montour County	Northumberland County
Hispanic or Latine	3.4%	2.9%	4.3%
Not Hispanic or Latine	96.6%	97.1%	95.7%

Source: U.S. Census Bureau, American Community Survey, 2022 five-year estimates

The population centers generally have a higher percentage of people who are Hispanic or Latine. The highest percentages are in Sunbury (9.1%) and Shamokin (11.4%).

	Berwick	Bloomsburg	Danville	Shamokin	Sunbury
Hispanic or Latine	5.7%	8.2%	3%	11.4%	9.1%
Not Hispanic or Latine	94.3%	91.8%	97%	88.6%	90.9%

Source: U.S. Census Bureau, American Community Survey, 2022 five-year estimates

Migration and Immigration

Northumberland County has the most stable population with 22.4% of residents maintaining their residence there since 1989 or earlier and just 2.98% of residents moving since 2020.

	Columbia County	Montour County	Northumberland County
Moved in 2021 or later	825 (3.2%)	321 (4.2%)	1,065 (2.8%)
Moved in 2018-2020	3,822 (14.8%)	1,367 (17.9%)	5,410 (14.3%)
Moved in 2010-2017	7,873 (30.4%)	2,114 (27.7%)	10,665 (28.2%)
Moved in 2000-2009	4,796 (18.5%)	1,495 (19.6%)	7,225 (19.1%)
Moved in 1990-1999	3,527 (13.6%)	796 (10.4%)	4,946 (13.1%)
Moved in 1989 or earlier	5,035 (19.5%)	1,540 (20.2%)	8,464 (22.4%)

Source: U.S. Census Bureau, American Community Survey, 2022 five-year estimates

Bloomsburg has an especially high percentage of residents who have moved to their current home since 2018 (31.1%) due in part to the large student population. Danville has the largest percentage of people who have lived in their current home since 1989 or before (19.4%) followed by Berwick (16.3%).

	Berwick	Bloomsburg	Danville	Shamokin	Sunbury
Moved in 2021 or later	120 (2.6%)	185 (4.4%)	150 (7.4%)	92 (3.2%)	93 (2.2%)
Moved in 2018-2020	757 (16.6%)	1,117 (26.7%)	400 (19.8%)	574 (20%)	763 (18.3%)
Moved in 2010-2017	1,695 (37.2%)	1,533 (36.6%)	749 (37.2%)	969 (33.7%)	1,527 (36.7%)
Moved in 2000-2009	584 (12.8%)	645 (15.4%)	194 (9.6%)	676 (23.5%)	667 (16%)
Moved in 1990-1999	658 (14.4%)	238 (5.7%)	131 (6.5%)	168 (5.8%)	532 (12.8%)
Moved in 1989 or earlier	743 (16.3%)	473 (11.3%)	392 (19.4%)	393 (13.7%)	578 (13.9%)

Source: U.S. Census Bureau, American Community Survey, 2022 five-year estimates

Northumberland County has the highest percentage of residents who lived in the same house one year ago (91.1%). Montour County has the highest percentage of new residents who relocated from outside of Pennsylvania (2.5% of residents).

	Columbia County	Montour County	Northumberland County
Same House	57,084 (88.7%)	15,987 (88.8%)	82,133 (91.1%)
Different House			
-Same County	3,190 (5%)	740 (4.1%)	4,359 (4.8%)
-Different County in PA	3,359 (5.2%)	824 (4.6%)	2,965 (3.3%)
-In US, not PA	684 (1.1%)	414 (2.3%)	646 (0.7%)
-Abroad	34 (0.1%)	33 (0.2%)	92 (0.1%)

Source: U.S. Census Bureau, American Community Survey, 2022 five-year estimates

Bloomsburg, Danville, and Sunbury have a notably lower percentage of people who lived in the same house one year ago. Most newcomers to Bloomsburg are from another area in Pennsylvania, likely due to the student population.

	Berwick	Bloomsburg	Danville	Shamokin	Sunbury
Same House	9,349 (92.3%)	9,250 (72.6%)	3,571 (84.8%)	6,148 (92.2%)	8,329 (85.8%)
Different House					
-Same County	312 (3.1%)	919 (7.2%)	276 (6.6%)	329 (4.9%)	874 (9.1%)
-Different County in PA	427 (4.2%)	2,278 (17.9%)	246 (5.8%)	194 (2.9%)	171 (1.8%)
-In US, not PA	36 (0.4%)	298 (2.3%)	120 (2.8%)	0	216 (2.3%)
-Abroad	0	0	0	0	3 (<1%)

Source: U.S. Census Bureau, American Community Survey, 2022 five-year estimates

Most residents of the three-county area were born in Pennsylvania. Montour County has the highest percentage of residents who were born outside of the United States (5.1%). There are 1,436 residents in the three counties who are not a citizen. Most immigrants to the area are from Asia or Latin America.

	Columbia County	Montour County	Northumberland County
Born in US	63,144 (97.3%)	17,053 (93.9%)	89,335 (97.8%)
-In PA	54,777 (84.4%)	13,984 (77%)	79,071 (86.6%)
-Outside PA	8,367 (12.9%)	3,069 (16.9%)	10,264 (11.2%)
Born in US Territory or Abroad to American Parent(s)	256 (0.4%)	193 (1.1%)	883 (1%)
Born outside US	1,524 (2.3%)	919 (5.1%)	1,122 (1.2%)
-Naturalized	1,158 (76%)	392 (42.7%)	579 (51.6%)
-Not a Citizen	366 (24%)	527 (57.3%)	543 (48.4%)
-Entered 2010 or Later	286 (18.8%)	414 (45%)	500 (44.6%)
-Entered before 2010	1,238 (81.2%)	505 (55%)	622 (55.4%)
-From Asia	504 (33.1%)	555 (60.4%)	248 (22.1%)
-From Africa	18 (1.2%)	45 (4.9%)	86 (7.7%)
-From Europe	317 (20.8%)	66 (7.2%)	240 (21.4%)
-From Oceania	6 (0.4%)	18 (2%)	9 (0.8%)
-From Latin America	660 (43.3%)	190 (20.7%)	536 (47.8%)
-From Northern America	19 (1.2%)	45 (4.9%)	3 (0.3%)

Source: U.S. Census Bureau, American Community Survey, 2022 five-year estimates

The majority of people who live in the population centers were also born in Pennsylvania. Danville has the highest percentage of residents who were born outside of the United States (6.1%) and most of these residents were born in Asia.

	Berwick	Bloomsburg	Danville	Shamokin	Sunbury
Born in US	10,089 (97.8%)	12,503 (97.4%)	3,924 (92%)	6,807 (98.4%)	9,364 (96.7%)
-In PA	8,895 (86.2%)	10,469 (81.6%)	3,044 (71.4%)	5,414 (78.3%)	8,293 (85.7%)
-Outside PA	1,194 (11.6%)	2,034 (15.8%)	880 (20.6%)	1,393 (20.1%)	1,071 (11.1%)
Born in US Territory or Abroad to American Parent(s)	8 (0.1%)	31 (0.2%)	80 (1.9%)	5 (0.1%)	304 (3.1%)
Born outside US	221 (2.1%)	302 (2.4%)	261 (6.1%)	103 (1.5%)	12 (0.1%)

-Naturalized	173 (78.3%)	180 (59.6%)	90 (34.5%)	47 (45.6%)	11 (91.7%)
-Not a Citizen	48 (21.7%)	122 (40.4%)	171 (65.5%)	56 (54.4%)	1 (8.3%)
-Entered 2010 or Later	19 (8.6%)	119 (39.4%)	142 (54.4%)	52 (50.5%)	4 (33.3%)
-Entered before 2010	202 (91.4%)	183 (60.6%)	119 (45.6%)	51 (49.5%)	8 (66.7%)
-From Asia	24 (10.9%)	62 (20.5%)	213 (81.6%)	19 (18.4%)	0
-From Africa	0	10 (3.3%)	13 (5%)	57 (55.3%)	1 (8.3%)
-From Europe	26 (11.8%)	30 (9.9%)	16 (6.1%)	27 (26.2%)	0
-From Oceania	0	0	11 (4.2%)	0	0
-From Latin America	171 (77.4%)	200 (66.2%)	0	0	11 (91.7%)
-From Northern America	0	0	8 (3.1%)	0	0

Source: U.S. Census Bureau, American Community Survey, 2022 five-year estimates

Languages

Most residents of the three-county area only speak English. About 2,085 residents are English language learners and more than half of these are in Northumberland County. The majority of people who speak a language other than English speak Spanish. More than 86% of service providers believe there is a need for more ESL classes.

	Columbia County	Montour County	Northumberland County
Speaks English Only	60,480 (97.4%)	15,855 (92.7%)	83,658 (96.4%)
Speaks Language Other than English	1,631 (2.6%)	1,252 (7.3%)	3,125 (3.6%)
-English Language Learner	544 (0.9%)	427 (2.5%)	1,114 (1.3%)
-Speaks Spanish	574 (0.9%)	300 (1.8%)	1,491 (1.7%)

Source: U.S. Census Bureau, American Community Survey, 2022 five-year estimates

More than 30% of English language learners in the three-county area live in one of the five population centers. Danville has the lowest percentage of people who only speak English.

	Berwick	Bloomsburg	Danville	Shamokin	Sunbury
Speaks English Only	9,680 (98.2%)	11,995 (97.3%)	3,540 (90.2%)	6,212 (96.6%)	8,773 (95.4%)
Speaks Language Other than English	173 (1.8%)	338 (2.7%)	385 (9.8%)	219 (3.4%)	422 (4.6%)

-English Language Learner	51 (0.5%)	105 (0.9%)	152 (3.9%)	49 (0.8%)	289 (3.1%)
-Speaks Spanish	74 (0.8%)	227 (1.8%)	160 (4.1%)	99 (1.5%)	363 (3.9%)

Source: U.S. Census Bureau, American Community Survey, 2022 five-year estimates

Disabilities

"Our disabilities are 'UNSEEN" and we are often having to prove our illness and needs. No one believes what has happened to us, or how we ended up here. We have been treated as unwelcomed by many."

There are 26,305 people in the three counties who have a disability including 1,444 children and 11,643 older adults. Northumberland County has the highest percentage of people with disabilities. More than 94% of service providers believe there is a need for more services for children and adults who have a disability.

	Columbia County	Montour County	Northumberland County
Has a Disability	9,193 (14.3%)	2,398 (13.8%)	14,714 (16.7%)
-Under 18	566 (5%)	91 (2.5%)	787 (4.4%)
-65 or Older	3,973 (31.8%)	1,176 (33.4%)	6,494 (34.2%)

Source: U.S. Census Bureau, American Community Survey, 2022 five-year estimates

Shamokin and Berwick have an especially high percentage of people with disabilities. Berwick has the highest percentage of people under the age of 65 with a disability.

	Berwick	Bloomsburg	Danville	Shamokin	Sunbury
Has a Disability	2,061 (20.1%)	1,294 (10.3%)	812 (19.3%)	1,663 (24%)	1,964 (20.7%)
-Under 18	185 (9.8%)	60 (3.9%)	10 (1.1%)	91 (5.1%)	98 (4.5%)
-65 or Older	516 (28.1%)	451 (31.8%)	398 (45.8%)	542 (51.2%)	951 (51.2%)

Source: U.S. Census Bureau, American Community Survey, 2022 five-year estimates

Veterans

There are 10,877 veterans in the three-county area. The largest concentration of veterans is in Northumberland County.

	Columbia County	Montour County	Northumberland County
Veterans	3,509	1,107	6,261

Source: U.S. Census Bureau, American Community Survey, 2022 five-year estimates

Berwick has a relatively high number of veterans. Nearly 25% of all of the veterans who live in Columbia County are in Berwick.

	Berwick	Bloomsburg	Danville	Shamokin	Sunbury
Veterans	828	311	253	408	568

Source: U.S. Census Bureau, American Community Survey, 2022 five-year estimates

Community Needs

Finance and The Economy

Household Income

"Life should not be this difficult. I don't want things just handed to me but people also should not have to decide between paying the light and water bill or fixing the car."

"Like a lot of families, I earn too much from my job to qualify for most help, yet not enough to actually survive properly. We have gone without meals, gone without heat, almost got evicted because rent is too high, can't afford to move, living in substandard housing, working as much as I can, but we still struggle daily. It's like swimming against the current in a river full of hooks."

"A lot of people are on the line for help and are just above the 200% poverty level guidelines. They are paying back medical debts, student loan debts, court costs, credit cards, and other types of costs that are not accounted for when applying for government assisted programs. There are a lot of people who may look, "okay" on paper but are drowning because of debt-related issues."

"I'm afraid to fail the ones I love the most. I want to make a life for my children that I never had. I want more for them."

About 60.6% of residents are working toward increasing their income. The median income in all three counties is lower than the state ($73,130). Northumberland County has the lowest median household income in the area. Montour County has the highest percentage of higher-earning households; more than 35% have income of $100,000 or more. More than 44% of residents said that they earned too much to qualify for community services. In addition, more than 32% of service providers say that people have turned to them for help but were ineligible because their income was too high.

	Columbia County	Montour County	Northumberland County
Median Household Income	$59,457	$72,626	$55,952
Less than $10,000	1,552 (6%)	391 (5.1%)	1,700 (4.5%)
$10K-$14,999	1,290 (5%)	196 (2.6%)	1,721 (4.6%)
$15K-24,999	2,551 (9.9%)	713 (9.3%)	4,364 (11.6%)
$25K-34,999	2,045 (7.9%)	551 (7.2%)	4,068 (10.8%)
$35K-49,999	3,641 (14.1%)	972 (12.7%)	5,065 (13.4%)
$50K-74,999	4,760 (18.4%)	1,116 (14.6%)	6,464 (17.1%)
$75K-99,999	3,288 (12.7%)	1,005 (13.2%)	4,884 (12.9%)
$100K-149,999	3,990 (15.4%)	1,347 (17.6%)	5,677 (15%)

$150K-199,999	1,510 (5.8%)	651 (8.5%)	2,409 (6.4%)
$200K or more	1,251 (4.8%)	691 (9.1%)	1,423 (3.8%)
Per Capita Income	$31,238	$43,700	$31,240

Source: U.S. Census Bureau, American Community Survey, 2022 five-year estimates

The median household income in all of the population centers lower than the county median household income. Shamokin has the lowest median household income, which is less than half of the statewide median household income. Shamokin also has the highest percentage of households with income below $25,000 (42.9% of households).

	Berwick	Bloomsburg	Danville	Shamokin	Sunbury
Median Household Income	$46,505	$46,019	$58,910	$32,753	$42,238
Less than $10,000	337 (7.4%)	594 (14.2%)	195 (9.7%)	323 (11.2%)	250 (6%)
$10K-$14,999	264 (5.8%)	337 (8%)	23 (1.1%)	386 (13.4%)	286 (6.9%)
$15K-24,999	535 (11.7%)	375 (8.9%)	264 (13.1%)	526 (18.3%)	761 (18.3%)
$25K-34,999	359 (7.9%)	348 (8.3%)	220 (10.9%)	405 (14.1%)	442 (10.6%)
$35K-49,999	929 (20.4%)	625 (14.9%)	234 (11.6%)	232 (8.1%)	595 (14.3%)
$50K-74,999	919 (20.2%)	743 (17.7%)	299 (14.8%)	468 (16.3%)	784 (18.8%)
$75K-99,999	468 (10.3%)	456 (10.9%)	319 (15.8%)	200 (7%)	431 (10.4%)
$100K-149,999	441 (9.7%)	418 (10%)	233 (11.6%)	167 (5.8%)	409 (9.8%)
$150K-199,999	135 (3%)	177 (4.2%)	159 (7.9%)	118 (4.1%)	151 (3.6%)
$200K or more	170 (3.7%)	118 (2.8%)	70 (3.5%)	47 (1.6%)	51 (1.2%)
Per Capita Income	$27,673	$21,313	$34,962	$21,579	$24,586

Source: U.S. Census Bureau, American Community Survey, 2022 five-year estimates

Northumberland County has the highest percentage of households that have Social Security income, but also the lowest average Social Security income. Northumberland County also has the highest percentage of households that receive SSI and cash assistance. Columbia County has the lowest percentage of households with retirement income. There are 1,996 households with cash assistance income in the three counties.

	Columbia County	Montour County	Northumberland County
Has Social Security Income	9,842 (38%)	2,598 (34%)	15,749 (41.7%)

Mean Social Security Income	$21,679	$22,767	$20,744
Has Retirement Income	6,515 (25.2%)	2,010 (26.3%)	10,564 (28%)
Mean retirement Income	$24,650	$24,282	$23,210
Has SSI	1,209 (4.7%)	250 (3.3%)	2,333 (6.2%)
Mean SSI Income	$12,491	$11,434	$9,859
Has Cash Assistance	631 (2.4%)	108 (1.4%)	1,257 (3.3%)
Mean Cash Assistance Income	$3,827	$2,085	$2,420

Source: U.S. Census Bureau, American Community Survey, 2022 five-year estimates

Sunbury has the highest percentage of households with social security income when compared to other population centers. The average Social Security income is lowest in Shamokin. A high percentage of households in Danville (31.6%) and Berwick (28.4%) have retirement income.

	Berwick	Bloomsburg	Danville	Shamokin	Sunbury
Has Social Security Income	1,699 (37.3%)	1,117 (26.7%)	681 (33.8%)	1,132 (39.4%)	1,670 (40.1%)
Mean Social Security Income	$20,292	$19,941	$20,724	$14,531	$17,252
Has Retirement Income	1,292 (28.4%)	679 (16.2%)	637 (31.6%)	495 (17.2%)	944 (22.7%)
Mean retirement Income	$14,175	$19,592	$19,103	$11,025	$17,164
Has SSI	273 (6%)	270 (6.4%)	97	427 (14.9%)	383 (9.2%)
Mean SSI Income	$10,932	$14,434	$11,469	$11,069	$10,342
Has Cash Assistance	129 (2.8%)	127 (3%)	56	311 (10.8%)	233 (5.6%)
Mean Cash Assistance Income	$6,467	$3,180	$2,504	$2,657	$1,256

Source: U.S. Census Bureau, American Community Survey, 2022 five-year estimates

Poverty

"Trying to pay bills and buy groceries. I just don't have enough money. I had to ask on Facebook for help, very embarrassing."

"I am the only one my three children have to rely on. I am struggling mentally, emotionally and financially."

Columbia County has the highest poverty rate for all types of households with the exception of households headed by a single woman. In Montour County, the poverty rate for a woman-headed household with children under five years old is 75%.

	Columbia County	Montour County	Northumberland County
All Families	9%	6.6%	8.9%
Families with Children	15.3%	10.7%	15.2%
Families with Children under 5	24.2%	18.9%	13.5%
Married Couple Families	3.9%	3.1%	3.3%
Married Couple Families with Children	4.2%	3.4%	4.1%
Single Woman Household	29.7%	27.6%	30%
Woman-Headed Household with Children	40.2%	35.7%	40.3%
Woman-Headed Household with Children under 5	57.2%	75%	39.3%
All People	15.3%	8.7%	12.4%
Under 18	18.1%	11.6%	17.7%
65 and Older	10.2%	9.9%	10.3%

Source: U.S. Census Bureau, American Community Survey, 2022 five-year estimates

Shamokin has the highest poverty rate (28.1%) when compared to other population centers. In Bloomsburg, 100% of woman-headed households with children under five have income below the poverty line. Nearly half of all children in Shamokin live in a household with income below the poverty line.

	Berwick	Bloomsburg	Danville	Shamokin	Sunbury
All Families	15.3%	15.4%	8%	28.8%	17%
Families with Children	26.7%	22.3%	11.1%	43.9%	23.8%
Families with Children under 5	52.4%	17.8%	14.7%	44.2%	49.6%
Married Couple Families	5.7%	5.5%	5.4%	12.7%	2.5%

Married Couple Families with Children	2.6%	9.1%	10.7%	23.4%	2.6%
Single Woman Household	42.1%	41.3%	16.7%	59.5%	25.6%
Woman-Headed Household with Children	50.6%	55.5%	20.2%	74.1%	29.8%
Woman-Headed Household with Children under 5	63.1%	100%	n/a	66.7%	62.5%
All People	18.1%	32%	17.4%	35.9%	19.3%
Under 18	24.5%	29.5%	17.6%	48.9%	23.6%
65 and Older	8.2%	17.6%	17.6%	28.1%	19.1%

Source: U.S. Census Bureau, American Community Survey, 2022 five-year estimates

Income Inequality and Economic Mobility

"Things need to change structurally – people are dealing with circumstances they didn't create"

"The economic gap is getting wider – I'm worried about what this will look like in 10 years"

Montour County has slightly more income inequality than Columbia and Northumberland Counties. Columbia and Northumberland Counties have slightly less income inequality than the state; the GINI index for Pennsylvania is 0.47.

	Columbia County	Montour County	Northumberland County
GINI Index	.44	.5	0.43

Source: U.S. Census Bureau, American Community Survey, 2022 five-year estimates

Shamokin has more income inequality than the other population centers. Bloomsburg's GINI index is just below that of Shamokin; however, this may be impacted by the student population with relatively lower incomes.

	Berwick	Bloomsburg	Danville	Shamokin	Sunbury
GINI Index	0.44	0.5	0.48	0.51	0.45

Source: U.S. Census Bureau, American Community Survey, 2022 five-year estimates

The upward mobility rate for people raised in very low-income families is slightly higher in Montour County. More than 10% of people raised in very low-income families have high income and about 20% of people raised in low-income families have high income.

	Columbia County	Montour County	Northumberland County
Raised in Very Low-Income Family	11%	12%	11%
Raised in Low-Income Family	19%	20%	19%

Source: Census, Opportunity Insights, 2018

Access to Financial Institutions

There are several moderate-income tracts qualified under the Community Reinvestment Act (2023):

- 507 in Berwick, Columbia County
- 511.01 and 511.02 in Bloomsburg, Columbia County
- 810 and 811 in Mt. Carmel Borough, Northumberland County
- 813, 816, and 817 in Shamokin, Northumberland County
- 822 in Sunbury, Northumberland County

More than 5% of residents who completed the survey would like to see more banks or financial institutions in their community. About 23.3% of Columbia County households, and 18.3% of Northumberland County households, do not have a bank account. Throughout the state, only 4.5% of households do not have a bank account. This data is not available for Montour County. Central PA Food Bank's Hunger Mapping report found that 10% of food pantry users are unbanked and 16% are underbanked.

	Columbia County	Montour County	Northumberland County
Unbanked Households	23.3%	N/A	18.3%

Source: FDIC

Nearly 60% of residents who took the survey would like to reduce their debt or save money and 45.2% would like help with budgeting. The majority of people who completed the survey (51.9%) worry about saving for the future every day. There were some differences among people who worry about saving for the future based on tenure, age, and income. A higher percentage of renters (53.6%), people aged 25 to 34 (71.4%), people aged 35 to 44 (59.5%), people with household income between $10,000 and 19,999 (68%), people with household income between $20,000 and 34,999 (60.6%), people with household income between $35,000 and 49,999 (55.9%), and people with household income between $75,000 and 99,999 (52.9%) worry about saving for the future almost every day.

	Never	Sometimes	Almost Every Day
Renters (n=78)	9 (10.7%)	30 (35.7%)	45 (53.6%)
Homeowners (n=93)	16 (16.3%)	37 (37.8%)	45 (45.9%)

18 to 24 (13)	3 (23.1%)	4 (30.8%)	6 (46.2%)
25 to 34 (44)	2 (4.1%)	12 (24.5%)	35 (71.4%)
35 to 44 (39)	4 (9.5%)	13 (31%)	25 (59.5%)
45 to 54 (39)	4 (9.3%)	19 (44.2%)	20 (46.5%)
55 to 64 (30)	5 (16.1%)	13 (41.9%)	13 (41.9%)
65 and older (22)	6 (27.3%)	10 (45.5%)	6 (27.3%)
Less than $10K (43)	6 (12.8%)	18 (38.3%)	23 (48.9%)
$10K-19,999 (24)	1 (4%)	7 (28%)	17 (68%)
$20K-35,999 (30)	2 (6.1%)	11 (33.3%)	20 (60.6%)
$35K-49,999 (33)	3 (8.8%)	12 (35.3%)	19 (55.9%)
$50K-74,999 (18)	5 (27.8%)	7 (38.9%)	6 (33.3%)
$75K-99,999 (16)	2 (11.8%)	6 (35.3%)	9 (52.9%)
$100K or more (13)	4 (30.8%)	4 (30.8%)	5 (38.5%)

Cost of Living

"Even if you work, it's not enough to cover the cost of living."

"People need two salaries these days, no amount of budgeting will help if the money's just not there"

"People who have lived here all their lives are being pushed out of this area due to the price of rent and increased cost of living. No one should be forced out of their hometown because the cost to live there is suddenly too much."

Total spending in all three counties is lower than the statewide average of $62,500. In the three-county area, about 35% of spending can be attributed to housing costs and more than 12% is related to food.

	Columbia County	Montour County	Northumberland County
Total Spending	$56,000	$59,300	$54,400
Housing	$19,600 (35%)	$20,600 (34.7%)	$19,200 (35.3%)
Food	$7,000 (12.5%)	$7,200 (12.1%)	$6,800 (12.5%)

Source: PolicyMap, QI, BLS, and Census

Total spending in the population centers is lower than the county averages. In addition, the percentage of spending attributed to housing and food is slightly higher.

	Berwick	Bloomsburg	Danville	Shamokin	Sunbury
Total Spending	$50,300	$49,100	$48,300	$46,100	$46,600
Housing	$18,000 (35.8%)	$17,900 (36.5%)	$17,700 (36.6%)	$17,000 (36.9%)	$17,200 (36.9%)

Food	$6,500 (12.9%)	$6,200 (12.6%)	$5,900 (12.2%)	$6,000 (13%)	$6,100 (13.1%)

Source: U.S. Census Bureau, American Community Survey, 2022 five-year estimates

The greatest financial challenge experienced by residents who took the survey in the past five years were a decrease in credit score and having to borrow from friends or family. More than 40% of survey respondents indicated that they had these experiences.

	Northumberland	Columbia	Montour	All Respondents
No checking account	15 (12.5%)	7 (11.7%)	1 (6.7%)	23 (11.1%)
No savings account	23 (19.2%)	12 (20%)	1 (6.7%)	39 (18.8%)
Bank wouldn't let me open an account	8 (6.7%)	4 (6.7%)	1 (6.7%)	14 (6.7%)
Didn't save for retirement	34 (28.3%)	25 (41.7%)	4 (26.7%)	68 (32.7%)
Couldn't get a loan	34 (28.3%)	17 (28.3%)	2 (13.3%)	55 (26.4%)
Credit score decreased	54 (45%)	19 (31.7%)	6 (40%)	84 (40.4%)
Didn't know how to prepare my tax return	12 (10%)	2 (3.3%)	1 (6.7%)	16 (7.7%)
Borrowed from friends or family to meet basic needs	53 (44.2%)	21 (35%)	3 (20%)	84 (40.4%)
None	28 (23.3%)	20 (33.3%)	6 (40%)	58 (27.9%)

In the past year, the biggest budget change residents made was visiting friends and family less often followed by eating less healthy and cutting back on holiday gifts. Lack of resources are impacting the physical and social health of residents.

	Northumberland	Columbia	Montour	All Respondents
Eating less healthy	57 (47.5%)	27 (45%)	5 (33.3%)	98 (47.1%)
Got a job closer to home because of transportation costs	19 (15.8%)	6 (10%)	1 (6.7%)	28 (13.5%)
Moved to a less expensive place	14 (11.7%)	3 (5%)	2 (13.3%)	20 (9.6%)
Got a roommate or stayed with friends or family to save money	23 (19.2%)	5 (8.3%)	0	28 (13.5%)

My child didn't participate in afterschool or summer activities	22 (18.3%)	10 (16.7%)	1 (6.7%)	35 (16.8%)
Didn't visit friends and family as much	58 (48.3%)	28 (46.7%)	5 (33.3%)	100 (48.1%)
Cut back on holiday gifts for my kids	56 (46.7%)	30 (50%)	2 (13.3%)	94 (45.2%)
None	24 (20%)	16 (26.7%)	6 (40%)	48 (23.1%)

Housing

Housing Inventory

There are 81,208 housing units in the three-county area. Each county has a variety of housing styles; however, the majority of homes are one unit detached houses. Columbia County has the highest percentage of mobile homes (8.3%) and large apartment complexes with 20 or more units (4.4%).

	Columbia County	Montour County	Northumberland County
Total Housing Units	29,695	8,096	43,417
1-Unit Detached	20,411 (68.7%)	5,557 (68.6%)	26,641 (61.4%)
1-Unit Attached	1,603 (5.4%)	678 (8.4%)	8,197 (18.9%)
2 Units	1,497 (5%)	355 (4.4%)	1,730 (4%)
3 or 4 Units	1,172 (3.9%)	363 (4.5%)	1,885 (4.3%)
5 to 9 Units	753 (2.5%)	321 (4%)	840 (1.9%)
10 to 19 Units	457 (1.5%)	73 (0.9%)	275 (0.6%)
20 or More Units	1,315 (4.4%)	279 (3.4%)	1,758 (4%)
Mobile Home	2,453 (8.3%)	470 (5.8%)	2,048 (4.7%)
Boat, RV, Van, etc.	34 (0.1%)	0	43 (0.1%)

Source: U.S. Census Bureau, American Community Survey, 2022 five-year estimates

There are 20,985 housing units in the population centers. In Berwick, the majority of homes are single unit detached houses; however, there is greater variety of housing styles in the other municipalities. Bloomsburg and Sunbury have the highest percentages of large apartment complexes. Nearly half of the homes in Shamokin are one unit attached houses.

	Berwick	Bloomsburg	Danville	Shamokin	Sunbury
Total Housing Units	5,012	4,971	2,205	4,232	4,565
1-Unit Detached	3,030 (60.5%)	1,781 (35.8%)	1,058 (48%)	1,309 (30.9%)	1,901 (41.6%)

1-Unit Attached	486 (9.7%)	538 (10.8%)	514 (23.3%)	1,950 (46.1%)	1,030 (22.6%)
2 Units	501 (10%)	607 (12.2%)	205 (9.3%)	149 (3.5%)	402 (8.8%)
3 or 4 Units	462 (9.2%)	468 (9.4%)	129 (5.9%)	203 (4.8%)	359 (7.9%)
5 to 9 Units	116 (2.3%)	459 (9.2%)	93 (4.2%)	197 (4.7%)	156 (3.4%)
10 to 19 Units	20 (0.4%)	347 (7%)	67 (3%)	105 (2.5%)	0
20 or More Units	253 (5%)	622 (12.5%)	139 (6.3%)	254 (6%)	587 (12.9%)
Mobile Home	144 (2.9%)	139 (2.8%)	0	41 (1%)	130 (2.8%)
Boat, RV, Van, etc.	0	10 (0.2%)	0	24 (0.6%)	0

Source: U.S. Census Bureau, American Community Survey, 2022 five-year estimates

Housing Quality

"I need to sell my house because I'm getting older and can't work on it anymore"

"I worry about getting evicted if I complain about stuff not getting fixed"

"My landlord…doesn't fix stuff. It took two months to get a new hot water tank in winter."

"Rent goes up but the properties stay in same condition."

More than 80% of service providers said there is a critical need for better quality housing and 76.7% believe there is a critical need for more accessible housing. Nearly half of residents would like to see improved housing quality in the community. In addition, about 40.9% of people who took the survey stated that their home needed repairs in the past five years. The age of housing in the area increases the need for costly repairs. Northumberland County has the oldest housing stock and the lowest percentage of homes built since 2010. About 26,500 homes in the three-county area were built before 1940.

	Columbia County	Montour County	Northumberland County
Built 2020 or later	23 (0.1%)	33 (0.4%)	71 (0.2%)
Built 2010 to 2019	1,271 (4.3%)	391 (4.8%)	895 (2.1%)
Built 2000 to 2009	1,864 (6.3%)	591 (7.3%)	2,183 (5%)
Built 1990 to 1999	2,473 (8.3%)	1,030 (12.7%)	3,047 (7%)
Built 1980 to 1989	3,681 (12.4%)	1,332 (16.5%)	3,585 (8.3%)
Built 1970 to 1979	5,454 (18.4%)	1,498 (18.5%)	5,633 (13%)
Built 1960 to 1969	2,936 (9.9%)	597 (7.4%)	4,056 (9.3%)
Built 1950 to 1959	2,612 (8.8%)	599 (7.4%)	3,969 (9.1%)
Built 1940 to 1949	1,637 (5.5%)	337 (4.2%)	2,907 (6.7%)
Built before 1940	7,744 (26.1%)	1,688 (20.8%)	17,071 (39.3%)

Source: U.S. Census Bureau, American Community Survey, 2022 five-year estimates

More than half of the homes in the three-county area built before 1940 are located in one of the five population centers. In Shamokin and Sunbury, the majority of homes were built before 1940. There are few newer units built since 2010 in Berwick and Shamokin and none in Sunbury.

	Berwick	Bloomsburg	Danville	Shamokin	Sunbury
Built 2020 or later	0	0	0	0	0
Built 2010 to 2019	44 (0.9%)	278 (5.6%)	100 (4.5%)	25 (0.6%)	0
Built 2000 to 2009	115 (2.3%)	71 (1.4%)	44 (2%)	24 (0.6%)	0
Built 1990 to 1999	68 (1.4%)	246 (4.9%)	174 (7.9%)	11 (0.3%)	171 (3.7%)
Built 1980 to 1989	626 (12.5%)	403 (8.1%)	256 (11.6%)	151 (3.6%)	351 (7.7%)
Built 1970 to 1979	971 (19.4%)	992 (20%)	309 (14%)	326 (7.7%)	535 (11.7%)
Built 1960 to 1969	295 (5.9%)	768 (15.4%)	173 (7.8%)	362 (8.6%)	371 (8.1%)
Built 1950 to 1959	584 (11.7%)	353 (7.1%)	218 (9.9%)	161 (3.8%)	471 (10.3%)
Built 1940 to 1949	472 (9.4%)	303 (6.1%)	147 (6.7%)	462 (10.9%)	351 (7.7%)
Built before 1940	1,837 (36.7%)	1,557 (31.3%)	784 (35.6%)	7,710 (64%)	2,315 (50.7%)

Source: U.S. Census Bureau, American Community Survey, 2022 five-year estimates

"Children are exposed to lead because there aren't other affordable housing options"

There are a few census tracts in the three-county area that have a high lead exposure risk based on the age of homes; the majority of these areas are in Northumberland County (WSDOH, Vox Media, & PolicyMap, 2020):

- 506 (Berwick, Columbia County)
- 507 (Berwick, Columbia County)
- 510 (Bloomsburg, Columbia County)
- 512 (Bloomsburg, Columbia County)
- 503 (Danville, Montour County)
- 803.01 and 803.02 (Milton, Northumberland County)
- 806 (Northumberland, Northumberland County)
- 809 (Mt. Carmel Township, Northumberland County)
- 810 and 811 (Mt. Carmel Borough, Northumberland County)
- 813, 814, 815, 816, and 817 (Shamokin City, Northumberland County)
- 818 (West Cameron, East Cameron, Zerbe, and Little Mahanoy Townships, Northumberland County)
- 820, 821, and 822 (Sunbury, Northumberland County)
- 824 (Kulpmont, Northumberland County)

Columbia and Northumberland Counties both have a high percentage of vacant units. The rental vacancy rate is particularly high in Columbia County, which is partially attributable to, but not fully explained by, the student population in Bloomsburg. In Montour County, 1.7% of housing units lack complete kitchen facilities.

	Columbia County	Montour County	Northumberland County
Occupied Units	25,878 (87.1%)	7,633 (94.3%)	37,775 (87%)
Vacant Units	3,817 (12.9%)	463 (5.7%)	5,642 (13%)
Homeowner Vacancy Rate	0.9%	0.3%	1.3%
Rental Vacancy Rate	4.7%	1.8%	7%
Lacking Complete Plumbing	93 (0.4%)	72 (0.9%)	96 (0.3%)
Lacking Complete Kitchen	168 (0.6%)	130 (1.7%)	135 (0.4%)

Source: U.S. Census Bureau, American Community Survey, 2022 five-year estimates

Vacancy rates are particularly high in Shamokin (32.1%) and Bloomsburg (15.7%), mainly due to rental vacancies. In Danville, about 1.3% of homes lack complete plumbing and/or kitchen facilities.

	Berwick	Bloomsburg	Danville	Shamokin	Sunbury
Occupied Units	4,557 (90.9%)	3,191 (84.3%)	2,016 (91.4%)	2,872 (67.9%)	4,160 (91.1%)
Vacant Units	455 (9.1%)	780 (15.7%)	189 (8.6%)	1,360 (32.1%)	405 (8.9%)
Homeowner Vacancy Rate	1.7%	1.7%	0	3.5%	0
Rental Vacancy Rate	1.3%	5.2%	1%	15.8%	0
Lacking Complete Plumbing	0	10 (0.2%)	27 (1.3%)	25 (0.9%)	0
Lacking Complete Kitchen	0	42 (1%)	27 (1.3%)	11 (0.4%)	0

Source: U.S. Census Bureau, American Community Survey, 2022 five-year estimates

Utilities

"I can't afford gas so I use firewood to heat our home that I collect in the park, but still don't qualify for any of the financial assistance in the region."

"I do not make enough money to pay all my bills especially in the winter with oil. I make too much for any services."

"Some people have become homeless because of utilities being terminated."

More than 40% of people who took the survey indicated that they were unable to pay their utility bills on time and 20.7% reported that their home was too cold at some point in the past five years. Most homes in the three counties use utility gas, electricity, or fuel oil. There are 2,750 homes that use coal or coke for fuel. About 337 homes do not have any fuel.

	Columbia County	Montour County	Northumberland County
Utility Gas	5,923 (22.9%)	1,765 (23.1%)	9,489 (25.1%)
Bottled, Tank, LP Gas	1,854 (7.2%)	546 (7.2%)	1,757 (4.7%)
Electricity	8,292 (32%)	3,001 (39.3%)	10,937 (29%)
Fuel Oil, Kerosene	7,102 (27.4%)	1,615 (21.2%)	12,081 (32%)
Coal or Coke	1,073 (4.1%)	220 (2.9%)	1,915 (5.1%)
Wood	1,252 (4.8%)	364 (4.8%)	1,134 (3%)
Solar	41 (0.2%)	5 (0.1%)	29 (0.1%)
Other	187 (0.7%)	75 (1%)	292 (0.8%)
No Fuel	154 (0.6%)	42 (0.6%)	141 (0.4%)

Source: U.S. Census Bureau, American Community Survey, 2022 five-year estimates

Homes in the population centers are generally more likely to use utility gas or electricity than the county overall; however, in Shamokin 45.3% of homes use fuel oil or kerosene.

	Berwick	Bloomsburg	Danville	Shamokin	Sunbury
Utility Gas	2,349 (51.5%)	1,853 (44.2%)	1,027 (50.9%)	799 (27.8%)	2,449 (58.9%)
Bottled, Tank, LP Gas	89 (2%)	29 (0.7%)	55 (2.7%)	89 (3.1%)	48 (1.2%)
Electricity	1,523 (33.4%)	1,562 (37.3%)	631 (31.3%)	562 (19.6%)	1,054 (25.3%)
Fuel Oil, Kerosene	522 (11.5%)	630 (15%)	303 (15%)	1,301 (45.3%)	524 (12.6%)
Coal or Coke	47 (1%)	36 (0.9%)	0	66 (2.3%)	46 (1.1%)
Wood	27 (0.6%)	43 (1%)	0	31 (1.1%)	11 (0.3%)
Solar	0	10 (0.2%)	0	0	0
Other	0	10 (0.2%)	0	3 (0.1%)	19 (0.5%)
No Fuel	0	18 (0.4%)	0	21 (0.7%)	9 (0.2%)

Source: U.S. Census Bureau, American Community Survey, 2022 five-year estimates

Tenure

The majority of homes in the three-county area are owner-occupied. There are about 19,789 renter households in the area.

	Columbia County	Montour County	Northumberland County
Owner Occupied	18,313 (70.8%)	5,309 (69.6%)	27,875 (73.8%)
Renter Occupied	7,565 (29.2%)	2,324 (30.4%)	9,900 (26.2%)

Source: U.S. Census Bureau, American Community Survey, 2022 five-year estimates

Each of the population centers has a higher percentage of renter occupied homes than the county overall. A majority of homes are renter-occupied in Bloomsburg (62.2%), Danville (56.6%), and Sunbury (51.2%).

	Berwick	Bloomsburg	Danville	Shamokin	Sunbury
Owner Occupied	2,816 (61.8%)	1,584 (37.8%)	875 (43.4%)	1,656 (57.7%)	2,031 (48.8%)
Renter Occupied	1,741 (38.2%)	2,607 (62.2%)	1,141 (56.6%)	1,216 (42.3%)	2,129 (51.2%)

Source: U.S. Census Bureau, American Community Survey, 2022 five-year estimates

Renters

The median monthly housing costs for a renter-occupied home ranges from $751 in Northumberland County to $862 in Columbia County. There are a variety of rentals available at various price points; however, the majority of rental units in each county have rent below $1,000.

	Columbia County	Montour County	Northumberland County
Less than $500	811 (11.7%)	180 (8.6%)	1,390 (15.3%)
$500-999	3,959 (56.9%)	867 (41.6%)	5,738 (63%)
$1,000-1,499	1,626 (23.4%)	740 (35.5%)	1,728 (19%)
$1,500-1,999	378 (5.4%)	249 (11.9%)	201 (2.2%)
$2,000-2,499	98 (1.4%)	50 (2.4%)	23 (0.3%)
$2,500-2,999	4 (0.1%)	0	0
$3,000 or more	76 (1.1%)	0	27 (0.3%)
Median Rent	$862	$998	$751

Source: U.S. Census Bureau, American Community Survey, 2022 five-year estimates

Rents are generally a bit lower in the population centers, ranging from $677 in Shamokin to $961 in Danville.

	Berwick	Bloomsburg	Danville	Shamokin	Sunbury
Less than $500	203 (11.8%)	289 (11.5%)	143 (13.7%)	269 (22.8%)	485 (23.2%)
$500-999	1,190 (69.4%)	1,374 (54.5%)	421 (40.3%)	648 (54.8%)	1,239 (59.1%)

$1,000-1,499	267 (15.6%)	665 (26.4%)	321 (30.7%)	255 (21.6%)	350 (16.7%)
$1,500-1,999	37 (2.2%)	124 (4.9%)	137 (13.1%)	10 (0.8%)	7 (0.3%)
$2,000-2,499	18 (1%)	0	23 (2.2%)	0	14 (0.7%)
$2,500-2,999	0	0	0	0	0
$3,000 or more	0	68 (2.7%)	0	0	0
Median Rent	$733	$881	$961	$677	$712

Source: U.S. Census Bureau, American Community Survey, 2022 five-year estimates

Homeowners

"It is especially hard for first-time homebuyers now because of high interest rates and a competitive housing market that is driving prices up"

More than 25% of residents who took the survey stated that they would like to buy a house. More than 11% of residents who took the survey were unable to obtain a mortgage to purchase a home in the past five years. Residents also indicated a strong interest in credit repair and saving for the future which would facilitate homeownership. In 2023, 0.3 mortgage loans were denied for every loan that was originated in the three-county area.

	Columbia County	Montour County	Northumberland County
Loans Originated	991	285	1270
Loans Denied	275	45	452

Source: HMDA, 2023

There is a range of housing values in each of the three counties. The median value of owner-occupied homes is lowest in Northumberland County and highest in Montour County.

	Columbia County	Montour County	Northumberland County
Less than $50K	1,165 (6.4%)	327 (6.2%)	4,358 (15.6%)
$50K-99,999	1,741 (9.5%)	350 (6.6%)	5,658 (20.3%)
$100K-149,999	3,390 (18.5%)	653 (12.3%0	4,574 (16.4%)
$150K-199,999	3,890 (21.2%)	861 (16.2%)	3,876 (13.9%)
$200K-299,999	4,801 (26.2%)	1,284 (24.2%)	6,219 (22.3%)
$300K-499,999	2,527 (13.8%)	1,183 (22.3%)	2,378 (8.5%)
$500K-999,999	687 (3.8%)	538 (10.1%)	722 (2.6%)
$1 Million or more	112 (0.6%)	113 (2.1%)	90 (0.3%)
Median Value	$183,200	$227,800	$141,300

Source: U.S. Census Bureau, American Community Survey, 2022 five-year estimates

While median values are generally lower in the population centers, the median value of owner-occupied homes in Shamokin ($52,300) is notably lower than the county overall ($141,300).

	Berwick	Bloomsburg	Danville	Shamokin	Sunbury
Less than $50K	119 (4.2%)	38 (2.4%)	35 (4%)	788 (47.6%)	242 (11.9%)
$50K-99,999	487 (17.3%)	143 (9%)	137 (15.7%)	483 (29.2%)	932 (45.9%)
$100K-149,999	1,048 (37.2%)	282 (17.8%)	174 (19.9%)	178 (10.7%)	477 (23.5%)
$150K-199,999	588 (20.9%)	632 (39.9%)	282 (32.2%)	92 (5.6%)	194 (9.6%)
$200K-299,999	436 (15.5%)	386 (24.4%)	141 (16.1%)	57 (3.4%)	168 (8.3%)
$300K-499,999	97 (3.4%)	83 (5.2%)	106 (12.1%)	24 (1.4%)	0
$500K-999,999	41 (1.5%)	10 (0.6%)	0	34 (2.1%)	0
$1 Million or more	0	10 (0.6%)	0	0	18 (0.9%)
Median Value	$130,200	$176,600	$168,800	$52,300	$94,600

Source: U.S. Census Bureau, American Community Survey, 2022 five-year estimates

The median monthly housing costs for an owner-occupied home with a mortgage range from $1,249 in Northumberland County to $1,543 in Montour County.

	Columbia County	Montour County	Northumberland County
Housing Units with a Mortgage	9,137	2,823	14,311
Less than $500	23 (0.3%)	21 (0.7%)	384 (2.7%)
$500-999	1,887 (20.7%)	375 (13.3%)	4,309 (30.1%)
$1,000-1,499	3,379 (37%)	959 (34%)	4,920 (34.4%)
$1,500-1,999	2,273 (24.9%0	557 (19.7%)	2,541 (17.8%)
$2,000-2,499	881 (9.6%)	486 (17.2%)	1,110 (7.8%)
$2,500-2,999	394 (4.3%)	180 (6.4%)	672 (4.7%)
$3,000 or More	300 (3.3%)	245 (8.7%)	375 (2.6%)
Median Cost	$1,394	$1,543	$1,249

Source: U.S. Census Bureau, American Community Survey, 2022 five-year estimates

In the population centers, the median housing costs for an owner-occupied home with a mortgage range from $933 in Shamokin to $1,273 in Berwick.

	Berwick	Bloomsburg	Danville	Shamokin	Sunbury
Housing Units with a Mortgage	1,496	1,025	521	682	1,328

Less than $500	0	0	0	30 (4.4%)	54 (4.1%)
$500-999	380 (25.4%)	377 (36.8%)	106 (20.3%)	333 (48.8%)	647 (48.7%)
$1,000-1,499	679 (45.4%)	342 (33.4%)	285 (54.7%)	220 (32.3%)	477 (35.9%)
$1,500-1,999	385 (25.7%)	151 (14.7%)	80 (15.4%)	64 (9.4%)	91 (6.9%)
$2,000-2,499	52 (3.5%)	79 (7.7%)	50 (9.6%)	0	53 (4%)
$2,500-2,999	0	42 (4.1%)	0	24 (3.5%)	0
$3,000 or More	0	34 (3.3%)	0	11 (1.6%)	6 (0.5%)
Median Cost	$1,273	$1,181	$1,164	$933	$979

Source: U.S. Census Bureau, American Community Survey, 2022 five-year estimates

Affordability

"Even people who are well educated with well-paying jobs can't afford a single-family home outside of the city"

"People place themselves in dangerous situations where they may relapse due to lack of affordable housing"

More than 88% of service providers indicated that there is a critical need for affordable housing. Housing affordability is also a primary concern of local residents. About 67.8% of residents who took the survey indicated that affordable housing is a priority for the area. More than 32% of people who took the survey were unable to pay their rent or mortgage on time in the past five years and 4.8% were evicted. In addition, 28.4% stated that they are unable to move due to the cost.

Homeowners

More than 20% of homeowners with a mortgage in each of the counties are cost burdened, which means their monthly housing costs are more than 20% of their household income.

	Columbia County	Montour County	Northumberland County
30 to 34.9%	559 (6.1%)	123 (4.4%)	742 (5.2%)
35% or more	1,606 (17.6%)	556 (19.7%)	2,339 (16.4%)
Total	2,165 (23.7%)	679 (24.1%)	3,081 (21.6%)

Source: U.S. Census Bureau, American Community Survey, 2022 five-year estimates

The percent of homeowners with a mortgage that are cost burdened is higher in each of the population centers with the exception of Danville. There is a very large percentage of cost burdened homeowners with a mortgage in Shamokin (33.9%).

	Berwick	Bloomsburg	Danville	Shamokin	Sunbury
30 to 34.9%	92 (6.1%)	43 (4.2%)	36 (6.9%)	41 (6.1%)	84 (6.4%)
35% or more	291 (19.5%)	264 (25.8%)	72 (13.8%)	186 (27.8%)	217 (16.6%)
Total	383 (25.6%)	307 (30%)	108 (20.7%)	227 (33.9%)	301 (23%)

Source: U.S. Census Bureau, American Community Survey, 2022 five-year estimates

The median monthly housing costs for an owner-occupied home without a mortgage range from $487 in Northumberland County to $560 in Montour County.

	Columbia County	Montour County	Northumberland County
Housing Units without a Mortgage	9,176	2,486	13,564
Less than $250	398 (4.3%)	175 (7%)	902 (6.8%)
$250-399	1,516 (16.5%)	345 (13.9%)	3,152 (23.2%)
$400-599	3,795 (41.4%)	899 (36.2%)	5,423 (40%)
$600-799	2,239 (24.4%)	638 (25.7%)	2,547 (18.8%)
$800-999	842 (9.2%0	278 (11.2%)	1,002 (7.4%)
$1,000 or more	386 (4.2%)	151 (6.1%)	520 (3.8%)
Median Cost	$538	$560	$487

Source: U.S. Census Bureau, American Community Survey, 2022 five-year estimates

In the population centers, the median housing costs for homeowners without a mortgage range from $391 in Sunbury to $572 in Bloomsburg.

	Berwick	Bloomsburg	Danville	Shamokin	Sunbury
Housing Units without a Mortgage	1,320	559	354	974	703
Less than $250	37 (2.8%)	20 (3.6%)	52 (14.7%)	160 (16.4%)	119 (16.9%)
$250-399	236 (17.9%)	121 (21.6%)	39 (11%)	324 (33.3%)	263 (27.4%)
$400-599	638 (48.3%)	161 (28.8%)	114 (32.2%)	354 (36.3%)	220 (31.3%)
$600-799	305 (23.1%)	104 (18.6%)	80 (22.6%)	109 (11.2%0	63 (9%)
$800-999	87 (6.6%)	122 (21.8%)	58 (16.4%)	27 (2.8%)	30 (4.3%)
$1,000 or more	17 (1.3%)	31 (5.5%)	11 (3.1%)	0	8 (1.1%)
Median Cost	$517	$572	$533	$401	$391

Source: U.S. Census Bureau, American Community Survey, 2022 five-year estimates

While there are fewer homeowners without a mortgage who are cost burdened, there is still a significant percentage of cost burden – particularly in Columbia County (16.2%).

	Columbia County	Montour County	Northumberland County
30 to 34.9%	382 (4.2%)	47 (1.9%)	381 (2.8%)
35% or more	1,091 (12%)	27 (8.4%)	1,231 (9.2%)
50% or more	1,473 (16.2%)	74 (10.1%)	1,612 (12%)

Source: U.S. Census Bureau, American Community Survey, 2022 five-year estimates

There is an especially high percentage of homeowners without a mortgage who are cost burdened in Bloomsburg (29.2%) and Shamokin (18.9%).

	Berwick	Bloomsburg	Danville	Shamokin	Sunbury
30 to 34.9%	83 (6.4%)	14 (2.5%)	0	0	7 (1%)
35% or more	68 (5.2%)	149 (26.7%)	12 (3.4%)	179 (18.9%)	47 (6.7%)
50% or more	151 (11.6%)	163 (29.2%)	12 (3.4%)	179 (18.9%)	54 (7.7%)

Source: U.S. Census Bureau, American Community Survey, 2022 five-year estimates

HUD data shows that there are 8,263 cost-burdened homeowners in the three counties. The majority of cost-burdened homeowners (58.3%) have income equal to or below 50% of the area median income.

	Columbia County	Montour County	Northumberland County
Cost Burdened Owners	3,230 (17.9%)	793 (15.4%)	4,240 (15.2%)
Income <30% AMI	1,095 (78.2%)	200 (69%)	1,310 (73.6%)
Income >30% to <=50% AMI	785 (54%)	165 (36.3%)	1,260 (43.8%)
Income >50% to <=80% AMI	745 (25.5%)	305 (31.1%)	945 (19.3%)
Income >80% to <100% AMI	270 (14%)	64 (11.2%)	290 (10.5%)
Income >100% AMI	335 (3.2%)	59 (2.1%)	435 (2.8%)

Source: HUD CHAS 2016-2020

The percentage of cost burdened homeowners is higher in Bloomsburg, Shamokin, and Sunbury than in the counties.

	Berwick	Bloomsburg	Danville	Shamokin	Sunbury
Cost Burdened Owners	435 (15.8%)	440 (25.1%)	120 (12.1%)	364 (20.2%)	290 (16.2%)
Income <30% AMI	115 (71.9%)	255 (100%)	30 (75%)	190 (69.1%)	75 (75%)
Income >30% to <=50% AMI	115 (62.2%)	30 (31.6%)	55 (39.3%)	130 (60.5%)	140 (63.6%)
Income >50% to <=80% AMI	115 (19.7%)	90 (43.9%)	35 (16.3%)	30 (10%)	55 (21.2%)
Income >80% to <100% AMI	60 (16%)	20 (13.3%)	0	10 (3.8%)	10 (4.3%)
Income >100% AMI	30 (2.1%)	45 (4.3%)	0	4 (<1%)	10 (1%)

Source: HUD CHAS 2016-2020

Renters

"Rent has gone up astronomically and people who have lived here their whole lives are being pushed out of this area. The rentals that are available are often not accessible to those with disabilities or are at risk of being condemned."

There are about 7,385 cost-burdened renters in the three-county area. Montour County has the highest percentage of cost-burdened renters (46.6%).

	Columbia County	Montour County	Northumberland County
30 to 34.9%	681 (10.5%)	174 (8.6%)	655 (7.3%)
35% or more	2,036 (31.3%)	765 (38%)	3,074 (34.3%)
Total	2,717 (41.8%)	939 (46.6%)	3,729 (41.6%)

Source: U.S. Census Bureau, American Community Survey, 2022 five-year estimates

Shamokin has the highest percentage of cost-burdened renters (56.9%). Sunbury, Danville, and Bloomsburg all have a lower percentage of cost burdened renters than the county.

	Berwick	Bloomsburg	Danville	Shamokin	Sunbury
30 to 34.9%	156 (10.3%)	324 (14%)	134 (13.7%)	178 (15.4%)	140 (6.8%)
35% or more	487 (32.3%)	579 (25.1%)	299 (30.5%)	480 (41.5%)	704 (34%)
Total	643 (42.6%)	903 (29.1%)	433 (44.2%)	658 (56.9%)	844 (40.8%)

Source: U.S. Census Bureau, American Community Survey, 2022 five-year estimates

HUD data shows that more than 33% of renters in the three counties are cost burdened. The highest percentage of cost burdened renters is in Montour County (39.2%).

	Columbia County	Montour County	Northumberland County
Cost Burdened Renters	2,790 (33.2%)	910 (39.2%)	3,880 (34.5%)
Income <30% AMI	1,405 (61%)	415 (59.7%)	1,920 (64.8%)
Income >30% to <=50% AMI	775 (64.3%)	260 (53.1%)	1,340 (59.7%)
Income >50% to <=80% AMI	425 (24.4%)	185 (41.1%)	580 (22.1%)
Income >80% to <100% AMI	145 (12.1%)	40 (24.2%)	25 (2%)
Income >100% AMI	40 (2%)	10 (1.9%)	15 (<1%)

Source: HUD CHAS 2016-2020

The cost burden rate is generally comparable in the population centers; however, in Shamokin nearly half of all renters are cost burdened.

	Berwick	Bloomsburg	Danville	Shamokin	Sunbury
Cost Burdened Renters	560 (31.5%)	1,105 (33.7%)	560 (40.7%)	715 (49.5%)	850 (33.9%)
Income <30% AMI	365 (56.6%)	575 (55.8%)	240 (53.3%)	465 (68.4%)	430 (58.5%)
Income >30% to <=50% AMI	110 (45.8%)	280 (83.6%)	155 (47.7%)	200 (69%)	360 (56.7%)
Income >50% to <=80% AMI	55 (13.8%)	145 (26.9%)	155 (63.3%)	50 (21.7%)	60 (10.7%)
Income >80% to <100% AMI	30 (11.3%)	90 (12.8%)	0	0	0
Income >100% AMI	0	15 (2.3%)	10 (3.4%)	0	0

Source: HUD CHAS 2016-2020

There are insufficient subsidized housing units to meet local affordability needs, including public housing, the Housing Choice Voucher program ("Section 8"), and other subsidized housing opportunities – particularly in Columbia and Montour counties.

	Columbia County	Montour County	Northumberland County
Households in Subsidized Housing	985	425	3,198
Renters <50% AMI	3,510	1,185	5,210
Percent of Need Met	28.1%	35.9%	61.4%

Source: HUD CHAS 2016-2020; HUD's Picture of Subsidized Households

Analysis of data in the population centers shows that there are subsidized units for at least half of renter households with income below 50% of the area median in Shamokin in Sunbury.

	Berwick	Bloomsburg	Danville	Shamokin	Sunbury
Households in Subsidized Housing	276	394	372	718	884
Renters <50% AMI	885	1,365	775	970	1,370
Percent of Need Met	31.2%	28.9%	48%	74%	64.5%

Source: HUD CHAS 2016-2020; HUD's Picture of Subsidized Households

Homelessness

"We only have one homeless shelter in our county and it is constantly at full capacity."

Nearly 69% of service providers say there is a critical need for more help for people experiencing homelessness. And about half of service providers think there is a critical need for more help for people experiencing domestic violence. In 2023, 217 people in the region sought assistance to resolve their homelessness. On any given day, there are approximately 75 people experiencing homelessness in the three-county area. This does not include people who are doubled up or people who are not located during the annual Point in Time count. During the 2021-2022 school year, 385 students in the three counties experienced homelessness.

	Columbia County	Montour County	Northumberland County
People Experiencing Homelessness (PIT)	27	16	32
Coordinated Entry List	63	22	132
Students Experiencing Homelessness (2021-2022)	162	24	199

Source: Eastern PA CoC 2023 PIT/HIC Dashboard; Eastern PA CoC 2023 Coordinated Entry Dashboard; PA Department of Education

Overcrowding

"More people are doubling and tripling up, some places have 12 kids and 4 adults living in a three or four bedroom apartment – it's a fire hazard, a safety issue, and a mental health issue but done out of necessity"

"A woman with six kids told me she is paying $900 a month for a one-bedroom apartment, then you walk through and can't believe it costs $900 a month"

More than 5% of people who took the survey, and 6.7% of respondents in Northumberland County, said that there were too many people living in their home at some point in the past five years. Census data shows that there are 55 severely crowded homes in the area; however, this may not fully capture people who are doubling and tripling up. None of these homes were in the population centers.

	Columbia County	Montour County	Northumberland County
Severely Crowded	21	6	28

Source: U.S. Census Bureau, American Community Survey, 2022 five-year estimates

Transportation

"My car has been repossessed because I am out of work and unable to make any payments."

"Trying to get a better job but don't have a car and transportation is limited"

More than 87% of service providers believe a lack of transportation is a barrier to residents achieving their goals. More than 30% of residents were not able to access community services due to lack of transportation and about 18% were not able to work in the past five years due to lack of transportation. In addition, about 17.3% of local residents worry about transportation almost every day. The cost of gas has been the largest transportation challenge for residents in the past five years followed by not being able to afford repairs and not having the resources to purchase a car (more than 28.4% of residents would like to purchase a car). Other transportation

challenges noted by residents include a lack of pedestrian infrastructure for safe walking and biking in more rural areas and a reduction in the availability of taxi service.

Public Transportation

"The bus in Shamokin only runs certain days and times and I don't want to get lost or stranded"

"If there was a bus on same schedule as the nearby factories in Elysburg, Mt Carmel & the mall in Selinsgrove I could work more hours"

"There is no public transportation in the area making access to work and doctors appointments difficult for those without a car"

Nearly 85% of service providers believe there is a critical need for improved transportation. The majority of residents would like to see an improved public transportation system. There is very limited public transportation in the three counties. A five-county fixed route service was being developed but this project was stalled due to the pandemic. Rabbittransit offers a shared ride (paratransit) service in the three counties. One focus group participant described using this service for one appointment as "an all day event." Rabbittransit also offer the Stop Hopper which provides an on-demand shuttle service within limited areas of the three counties on weekdays from 6:30 a.m. to 6:30 p.m.

Vehicle Access

"My boyfriend has to walk 35-45 minutes for a $12 per hour job…I worry about him because he has had a heart attack."

"People can't walk eight blocks with a six-month-old in the cold of winter even when they could get $150 of resources"

In Montour and Northumberland Counties, about 10% of households do not have a vehicle. Most workers drive alone to their workplace. Average commute times range from 18.7 minutes in Montour County to 25.4 minutes in Northumberland County.

	Columbia County	Montour County	Northumberland County
Car, Truck, or Van – Drove Alone	23,621 (79%)	6,713 (77.3%)	32,025 (78.8%)
Car, Truck, or Van – Carpooled	2,148 (7.2%)	554 (6.4%)	3,942 (9.7%)
Public Transportation or Taxi	98 (0.3%)	8 (0.1%)	156 (0.4%)

Walked	1,201 (4%)	488 (5.6%)	1,111 (2.7%)
Other Means	170 (0.6%)	49 (0.6%)	418 (1%)
Worked from Home	2,674 (8.9%)	871 (10%)	3,005 (7.4%)
Mean Travel Time to Work	21.4	18.7	25.4
No Vehicles	1,882 (7.3%)	785 (10.3%)	3,685 (9.8%)

Source: U.S. Census Bureau, American Community Survey, 2022 five-year estimates

While average commute times tend to be lower in the population centers, in Shamokin workers travel an average of 31.2 minutes to work. A large percentage of households in Danville (17.3%), Sunbury (17.4%), and Shamokin (23.3%) do not have a vehicle.

	Berwick	Bloomsburg	Danville	Shamokin	Sunbury
Car, Truck, or Van – Drove Alone	4,139 (83%)	3,458 (66%)	1,340 (70.4%)	1,786 (65.7%)	2,965 (71.4%)
Car, Truck, or Van – Carpooled	223 (4.5%)	525 (10%)	145 (7.6%)	491 (18.1%)	633 (15.2%)
Public Transportation or Taxi	25 (0.5%)	42 (0.8%)	0	14 (0.5%)	16 (0.4%)
Walked	356 (7.1%)	622 (11.9%)	219 (11.5%)	204 (7.5%)	308 (7.4%)
Other Means	0	0	0	47 (1.7%)	18 (0.4%)
Worked from Home	242 (4.9%)	589 (11.2%)	200 (10.5%)	175 (6.4%)	214 (5.2%)
Mean Travel Time to Work	19.5	14.7	12.1	31.2	21.6
No Vehicle	554 (12.2%)	341 (8.1%)	349 (17.3%)	668 (23.3%)	724 (17.4%)

Source: U.S. Census Bureau, American Community Survey, 2022 five-year estimates

Employment

Employment Opportunities

"More flexible schedules are needed"

"My son has been to jail. He now has difficulties getting a good paying job."

"You cannot maintain a job when you got nowhere to lay your head down and rest. If you are hungry you cannot have energy to work or go to school and learn."

"More jobs are needed within walking distance."

In the past five years, 19.2% of residents were unable to find a new job and another 18.3% were not able to get a promotion or raise. Geisinger and its affiliated corporations are the largest employer in Columbia and Montour Counties. The five largest employers in each county are listed in the chart below.

	Columbia County	Montour County	Northumberland County
#1	Geisinger System Services	Geisinger Medical Center	Weis Markets Inc.
#2	PA State System of Higher Education	Geisinger System Services	Knoebels Amusement Resort
#3	Wise Foods Inc.	Geisinger Clinic	State Government
#4	The Webstaurant Store	Geisinger Health Plan	Conagra Foods
#5	Dollar Tree Stores Distribution Center	State Government	Northumberland County

PA Bureau of Labor and Industry, Workforce Statistics, 2nd Quarter, 2023

In all three counties, most residents work in the education, healthcare, and social assistance industries. There are also a large number of workers in the manufacturing and retail industries.

	Columbia County	Montour County	Northumberland County
Agriculture, forestry, fishing, hunting, mining	684 (2.3%)	145 (1.7%)	916 (2.2%)
Construction	1,767 (5.8%)	549 (6.3%)	2,736 (6.6%)
Manufacturing	4,183 (13.8%)	817 (9.4%)	5,554 (13.4%)
Wholesale	685 (2.3%)	200 (2.3%)	1,192 (2.9%)
Retail	3,172 (10.5%)	761 (8.7%)	5,759 (13.9%)
Transportation and Warehousing, Utilities	1,842 (6.1%)	257 (3%)	2,335 (5.6%)
Information	410 (1.4%)	28 (0.3%)	333 (0.8%)
Finance and Insurance, Real Estate	1,053 (3.5%)	399 (4.6%)	1,292 (3.1%)
Professional, Scientific, Management, Administrative, Waste Management	1,794 (5.9%)	577 (6.6%)	2,300 (5.5%)
Education, Healthcare, Social Assistance	9,030 (29.9%)	3,670 (42.1%)	11,737 (28.3%)

Arts, Entertainment, Recreation, Accommodation	2,718 (9%)	540 (6.2%)	3,102 (7.5%)
Other Services, Except Public Administration	1,670 (5.5%)	326 (3.7%)	1,852 (4.5%)
Public Administration	1,232 (4.1%)	442 (5.1%)	2,353 (5.7%)

Source: U.S. Census Bureau, American Community Survey, 2022 five-year estimates

The education, healthcare, and social assistance industries are also the largest employers of local residents in the population centers, particularly in Danville where more than 57% of residents work in these industries. More than 20% of Berwick residents work in the manufacturing industry. A large percentage of residents in Shamokin (19.3%) and Sunbury (22%) work in retail. There is a relatively large number of residents who work in the arts, entertainment, recreation, and accommodation industries in each of the population centers, particularly in Bloomsburg.

	Berwick	Bloomsburg	Danville	Shamokin	Sunbury
Agriculture, forestry, fishing, hunting, mining	62 (1.2%)	193 (3.6%)	0	108 (3.9%)	34 (0.8%)
Construction	146 (2.9%)	78 (1.5%)	121 (6.3%)	108 (3.9%)	116 (2.8%)
Manufacturing	1,073 (21.5%)	264 (5%)	127 (6.6%)	368 (13.2%)	632 (15.1%)
Wholesale	135 (2.7%)	90 (1.7%)	44 (2.3%)	78 (2.8%)	132 (3.1%)
Retail	610 (12.2%)	672 (12.6%)	126 (6.6%)	536 (19.3%)	932 (22.2%)
Transportation and Warehousing, Utilities	303 (6.1%)	161 (3%)	16 (0.8%)	47 (1.7%)	201 (4.8%)
Information	63 (1.3%)	164 (3.1%)	0	28 (1%)	18 (0.4%)
Finance and Insurance, Real Estate	131 (2.6%)	224 (4.2%)	58 (3%)	56 (2%)	83 (2%)
Professional, Scientific, Management, Administrative, Waste Management	149 (3%)	432 (8.1%)	61 (3.2%)	123 (4.4%)	180 (4.3%)
Education, Healthcare, Social Assistance	1,383 (27.7%)	1,616 (30.3%)	1,112 (57.9%)	729 (26.2%)	888 (21.2%)

Arts, Entertainment, Recreation, Accommodation	439 (8.8%)	842 (15.8%)	95 (4.9%)	349 (12.6%)	512 (12.2%)
Other Services, Except Public Administration	355 (7.1%)	357 (6.7%)	99 (5.2%)	90 (3.2%)	341 (8.1%)
Public Administration	150 (3%)	240 (4.5%)	62 (3.2%)	159 (5.7%)	127 (3%)

Source: U.S. Census Bureau, American Community Survey, 2022 five-year estimates

Workforce Characteristics

"I cannot afford the things we need with our disabilities on the income I am allowed by the government and I cannot find gainful employment with my kind of disability. I am soon to be 60 years old. Finding employment at my age with my kind of disability is just about impossible."

The area has a combined labor force of more than 86,000 people. The age of workers in the three counties is similar to statewide characteristics. The majority of service providers believe there is a need for more job training, apprenticeship programs, and job skills training. About 33.2% of residents would like more job training programs.

	Columbia County	Montour County	Northumberland County
Labor Force	34,600	9,800	41,900
Workers 29 or less	20.9%	20.9%	21.5%
Workers 30-54	51.8%	50.8%	50.6%
Workers 55+	27.3%	28.3%	27.9%

Source: U.S. Bureau of Labor Statistics, 2022; LEHD; PA Bureau of Labor and Industry, Workforce Statistics, January 2024

The largest concentration of residents' occupations are in management, business, science and the arts, particularly in Montour County (47.4% of workers).

	Columbia County	Montour County	Northumberland County
Management, Business, Science, and Arts	10,243 (33.9%)	4,130 (47.4%)	12,669 (30.6%)
Service	5,555 (18.4%)	1,340 (15.4%)	7,679 (18.5%)
Sales and Office	5,700 (18.8%)	1,299 (14.9%)	8,090 (19.5%)
Natural Resources, Construction, and Maintenance	3,278 (10.8%)	732 (8.4%)	4,110 (9.9%)

Production, Transportation, and Material Moving	5,464 (18.1%)	1,210 (13.9%)	8,913 (21.5%)

Source: U.S. Census Bureau, American Community Survey, 2022 five-year estimates

More than half of Danville's labor force have a management, business, science, or arts occupation. In Bloomsburg and Shamokin, a relatively high percentage of workers are employed in service occupations. More than 27% of Sunbury workers have sales and office jobs. Many residents have jobs related to production, transportation, and material moving in Berwick (24.1%) and Sunbury (29.1%).

	Berwick	Bloomsburg	Danville	Shamokin	Sunbury
Management, Business, Science, and Arts	1,197 (23.9%)	2,010 (37.7%)	1,066 (55.5%)	572 (20.6%)	689 (16.4%)
Service	965 (19.3%)	1,394 (26.1%)	302 (15.7%)	815 (29.3%)	940 (22.4%)
Sales and Office	970 (19.4%)	1,077 (20.2%)	247 (12.9%)	604 (21.7%)	1,147 (27.3%)
Natural Resources, Construction, and Maintenance	664 (13.3%)	357 (6.7%)	84 (4.4%)	262 (9.4%)	198 (4.7%)
Production, Transportation, and Material Moving	1,203 (24.1%)	495 (9.3%)	222 (11.6%)	526 (18.9%)	1,222 (29.1%)

Source: U.S. Census Bureau, American Community Survey, 2022 five-year estimates

Unemployment

About 23.6% of residents who completed the survey are looking for a job or a better job. Northumberland County has the highest unemployment rate in the three-county area. The Prime Age Employment Rate, the percentage of people aged 25 to 54 who are in the labor force and employed, is higher in Columbia County and Montour County than the national average, but lower in Northumberland County where the rate is more than 4% lower.

	Columbia County	Montour County	Northumberland County
Unemployment Rate	3.9%	2.8%	4.3%
Prime Age Employment Gap	-3.4%	-3.3%	4.27%

Source: PA Bureau of Labor Statistics, January 2024; Argonne National Laboratory

Shamokin has the highest unemployment rate out of the population centers (8.71%) followed by Sunbury (5.5%); both unemployment rates are high when compared to the county. The Prime Age Employment Gap is low in Bloomsburg which suggests that some of their unemployment can be attributed to students. Prime Age Employment Gap data is not available for Shamokin and Sunbury.

	Berwick	Bloomsburg	Danville	Shamokin	Sunbury
Unemployment Rate	3.99%	5.43%	2.44%	8.71%	5.5%
Prime Age Employment Gap	3.7	-2.3	1.5	N/A	N/A

Source: U.S. Census Bureau, American Community Survey, 2022 five-year estimates; Argonne National Laboratory

Entrepreneurship and Small Business

There are more than 4,200 self-employed individuals and unincorporated businesses in the three-county area. Northumberland County has the largest share (5.1%).

	Columbia County	Montour County	Northumberland County
Self-Employed and Unincorporated	1,556 (5.1%)	535 (6.1%)	2,186 (5.3%)

Source: U.S. Census Bureau, American Community Survey, 2022 five-year estimates

In Shamokin, 7.6% of people are either self-employed individuals or have an unincorporated businesses. The entrepreneurship rate is relatively low in Berwick (1.7%), particularly when compared to Columbia County (5.1%).

	Berwick	Bloomsburg	Danville	Shamokin	Sunbury
Self-Employed and Unincorporated	83 (1.7%)	161 (3%)	49 (2.6%)	210 (7.6%)	118 (2.8%)

Source: U.S. Census Bureau, American Community Survey, 2022 five-year estimates

There are more startups – businesses less than five years old – in Montour County than in the other two counties; however, Columbia and Northumberland County have a higher percentage of jobs at startup companies. In Columbia and Northumberland counties, a higher percentage of jobs are with small businesses with less than 20 employees when compared to Montour County. Montour County has the largest percentage of jobs with large firms with 500 or more employees.

	Columbia County	Montour County	Northumberland County
Percent of Firms <5 Years Old	4.1%	5.7%	3.8%

Percent of Jobs at Startups	9.5%	7.4%	8.5%
Jobs at Small Businesses <20 Employees	18.9%	13.3%	21.3%
Jobs at Large Businesses 500+ Employees	46.5%	62.2%	41.6%

Source: U.S. Census Bureau BDS, 2019; LEHD

Small Business Development Centers provide a variety of educational and technical support opportunities to help people start and grow businesses. There are not any Small Business Development Centers in the three-county area; however, this resource is available at Bucknell University in Lewisburg and Wilkes University in Wilkes-Barre.

Compensation

"People think because you have a job that pays a certain amount, that you still don't need help. We struggle too."

"The prices of goods and services have gone up but our community jobs and career pay scales have stayed the same."

"Job qualifications required are not equal to pay, jobs pay $17 per hour but require a bachelor's degree and two years of experience"

In the past five years, 42.3% of residents didn't earn enough to pay their bills. More than 80% of service providers believe there is a critical need for more living wage jobs in the area. In addition, 66.8% of local residents would like to see better paying jobs in their community. Most workers in the three-county area earn $40,000 or less per year; the percentage of workers with low wages is lower in Montour County than in Columbia and Northumberland counties. Montour County has the highest median earnings.

	Columbia County	Montour County	Northumberland County
Workers Earning $15,000 or less	18.4%	15.9%	18.8%
Workers Earning $40,000 or less	51.4%	46.1%	55.1%
Workers Earning more than $40,000	48.6%	53.9%	44.9%
Median Earnings	$80,451	$113,927	$77,225

Source: LEHD, 2019; U.S. Census Bureau, American Community Survey, 2022 five-year estimates

Compared to other population centers, the two cities in Northumberland County have a higher percentage of workers who earn $40,000 or less per year. Danville has the highest median earnings.

	Berwick	Bloomsburg	Danville	Shamokin	Sunbury
Workers Earning $15,000 or less	18.4%	20.6%	16.4%	21.6%	20.9%
Workers Earning $40,000 or less	56.1%	54.1%	45.7%	62.5%	64.6%
Workers Earning more than $40,000	43.8%	45.9%	54.3%	37.5%	35.4%
Median Earnings	$64,987	$65,851	$88,810	$57,230	$62,626

Source: LEHD, 2019; U.S. Census Bureau, American Community Survey, 2022 five-year estimates

Compared to the statewide average, the average (median) wage is around $10,000 lower in Columbia and Northumberland Counties (16% and 19% lower, respectively), but more than $20,000 or 36% higher in Montour County. Higher average wages in Montour County are largely attributable to management, legal, and healthcare occupations; for most other occupations, Montour County average wages are also lower than the statewide average.

	Columbia County	Montour County	Northumberland County	Pennsylvania
Median Wage for All Occupations	$48,970	$79,590	$47,450	$58,470
Management	110,460	145,980	106,500	126,450
Business & Financial Operations	68,540	70,860	63,810	80,280
Computer & Mathematical	76,710	95,570	78,860	94,730
Architecture & Engineering	73,310	84,190	75,880	89,330
Life, Physical, & Social Science	64,250	69,690	64,050	75,920
Community & Social Service	48,510	51,530	46,060	51,980
Legal	90,240	137,750	86,990	109,460

Educational Instruction & Library	65,280	52,490	55,210	66,040
Art, Design, Entertainment, Sports	52,800	67,950	47,210	59,420
Healthcare Practitioners and Technical	73,280	120,710	79,910	89,820
Healthcare Support	31,910	34,620	31,850	33,120
Protective Service	50,590	47,300	51,440	52,870
Food Preparation & Serving Related	27,550	28,990	27,160	29,460
Building & Grounds Cleaning & Maintenance	32,110	33,560	32,220	34,860
Personal Care & Service	30,280	29,830	28,300	33,020
Sales & Related	37,580	41,080	38,850	47,010
Office & Administrative Support	40,750	43,610	40,710	44,850
Farming, Fishing, & Forestry	40,730	n/a	44,610	39,290
Construction & Extraction	54,740	48,820	46,710	59,770
Installation, Maintenance, & Repair	48,860	55,230	51,280	55,080
Production	43,920	48,570	42,010	45,620
Transportation & Material Moving	39,160	37,200	43,280	42,490

Source: PA Bureau of Labor and Industry, Workforce Statistics, January 2024

Childcare

"Quality childcare is expensive and hard to find."

"Children are developmentally behind compared to pre-pandemic. We have seen more children going to kindergarten who are not potty trained."

"Many moms with subsidized childcare vouchers can't find a place for their child so they have to turn down job offers."

"Childcare centers have a waiting list of at least 2 years, you need to get on a list as soon as you become pregnant."

About 17.3% of residents were not able to access community services due to lack of childcare. In addition, more than 18% of residents were unable to work because they didn't have childcare. About a third of residents would like to see more childcare options in their community and more than 50% of residents with children worry about childcare at least sometimes. More than 35% of residents say there is a need for evening, weekend, and/or overnight childcare. The most common childcare challenge experienced by residents in the past five years was the cost of care followed by worrying about children's safety while in care. More than 88% of service providers believe a lack of childcare is a barrier to residents achieving their goals.

There are 6,620 children under the age of five in need of childcare but providers only have capacity to serve 3,743 children – and only 33% of these are in high quality centers. Montour County has fewer children under five who are need childcare; however, a larger percentage of those who are eligible for Child Care Works subsidy are enrolled in programs. In addition, Montour County has excess capacity while the other counties are in need of more childcare slots. In Northumberland County, only 42.5% of children under 5 needing care could access childcare based on provider capacity. One focus group participant noted that Head Start is going to close classrooms over the next few years due to lack of staffing.

	Columbia County	Montour County	Northumberland County
Children under 5 needing child care	2,400	640	3,580
-Eligible for Child Care Works	1,140 (47.5%)	230 (35.9%)	1,850 (51.7%)
-Enrolled in Child Care Works	93 (8.2% of eligible)	54 (23.5% of eligible)	136 (7.4%)
Total Provider Capacity	1,470	751	1,522
Total High Quality Provider Capacity	413 (28.1%)	590 (78.6%)	227 (14.9%)
Percent of Children Who Could be Served Given Capacity	61.3%	100%	42.5%

Source: Child Care Works in Pennsylvania 2022, PA Partnerships for Children

Food

Food Access

"Food is expensive and trying to stretch money is getting harder daily. I also can't drive so it makes shopping around harder or even getting to the food giveaways locally."

"Even with my husband and I both working, we have to rely on our eldest daughter to help buy food for our household. By the time our bills are all paid, there's not enough money to feed us all for the remainder of the month. It is so taxing on us."

"There is a stigma about going to a food bank"

"Food pantries are often open at times when people are working – but the food pantries rely on volunteers' schedules; the limited hours also prevent people from donating after work"

"I drive 45 minutes to buy groceries to save money"

"It is difficult to access food banks without transportation"

More than 22,800 people in the three-county area – more than 1 in 10 people – are food insecure, or unable to obtain enough nutritious food. In census tract 815 in Shamokin the food insecurity rate is 30% (Central PA Food Bank). More than 15% of residents who took our survey worry about having food almost every day and 43.8% worry about this at least sometimes. About 37% of residents would like to see more supermarkets or discount department stores in their community. About half of service providers say there is a critical need for improved food access. The food insecurity rate for children is higher than the general population. While the majority of people who are food insecure are eligible for assistance programs such as SNAP, there is a significant percentage of people, including children, who do not qualify for these programs. The food insecurity rate increased in all three counties from 2021 to 2022 and the percentage of food insecure people eligible for SNAP and free or reduced cost school meals decreased.

	Columbia County	Montour County	Northumberland County
Food Insecurity Rate	13.3%	11.1%	13.3%
Food Insecure People	8,660	2,010	12,170
Food Insecurity Rate (children)	17%	14.4%	18.2%
Food Insecure People Eligible for SNAP	72%	59%	73%

Food Insecure Children Eligible for Free/Reduced Cost Meals	75%	63%	78%
Household Participates in SNAP	2,681 (10.4%)	645 (8.5%)	5,446 (14.4%)

Source: Feeding America Map the Meal Gap, 2022; U.S. Census Bureau, American Community Survey, 2022 five-year estimates

The SNAP participation rate is especially high in Shamokin (34.4%) and Sunbury (24.5%); however, the SNAP participation rate is higher in each of these population centers when compared to the counties overall.

	Berwick	Bloomsburg	Danville	Shamokin	Sunbury
Household Participates in SNAP	766 (16.8%)	607 (14.5%)	325 (16.1%)	987 (34.4%)	1,018 (24.5%)

Source: U.S. Census Bureau, American Community Survey, 2022 five-year estimates

Central Pennsylvania Food Bank's Hunger Mapping report for Northumberland, Snyder, and Union counties (2024) showed that:

- 32% of households with children had to choose between paying for food or housing
- More than 37% of food insecure people in Northumberland County live in Sunbury, Shamokin, or Milton but only 25.5% of the county's population live in these areas
- Food pantries are underutilized by food insecure households, particularly in and around the population centers
- About 46% of food pantry visitors have skipped meals or eaten less due to lack of resources
- Black and Hispanic or Latine households in Northumberland County have a higher rate of food insecurity (32% and 28%) than White, non-Hispanic or Latine households (11%)
- 30% of food pantry households include at least one person who has diabetes
- 20% of people who work full time find it difficult to access food pantries during the hours they are open
- About 77% of people experiencing food insecurity in Northumberland County have access to a food pantry during evening or weekend hours
- There is a need to expand WIC utilization in Sunbury and Shamokin

There are several low-income, low access census tracts where there is a need for more food access. These are located in Berwick, Bloomsburg, Danville, Sunbury, Kulpmont, and Mt. Carmel Borough (USDA, 2019). The Reinvestment Fund (2022) has designated three block groups as having Limited Supermarket Access: census tract 823, block group 2 encompassing Jackson Township and Herndon, Northumberland County; census tract 508, block group 2 which includes parts of Scott Township and South Centre Township along the PA-15 corridor in Columbia County, and census tract 507, block group 1 in Berwick, Columbia County.

The biggest food challenge experienced by respondents in the past five years was inability to afford healthy foods. More than 25% of respondents skipped a meal so that another family member could eat. Other food challenges included food pantry doesn't have healthy or cancer fighting foods/has poor quality foods, food pantries only help those who are low income, earned too much for SNAP, earned too much for the food pantry but not enough for proper groceries, struggling to make healthy meals consistently, and the system needs to reevaluate income eligibility. Central PA Food Bank's Hunger Mapping report for Snyder, Union, and Northumberland counties found that the charitable food network is underutilized by families with children and Hispanic or Latine residents due to limited evening hours, feelings of being judged, language access, and long wait times (21% of food pantry visitors, and 35% of older adult households, had to wait more than an hour to be served). While nearly 14% of survey respondents reported that lack of transportation was a barrier to food access, Central PA Food Bank's report found that 18% of food pantry users in Northumberland County carpool and another 11% bike or walk to the food pantry.

	Northumberland	Columbia	Montour	All Respondents
Didn't have enough food	39 (32.5%)	15 (25%)	3 (20%)	61 (29.3%)
Couldn't afford healthy food	60 (50%)	24 (40%)	5 (33.3%)	97 (46.6%)
Skipped a meal so another family member could eat	36 (30%)	15 (25%)	2 (13.3%)	54 (26%)
No food pantries near me	5 (4.2%)	0	1 (6.7%)	6 (2.9%)
Food pantry near me not open after work	8 (6.7%)	8 (13.3%)	1 (6.7%)	17 (8.2%)
SNAP ran out before the end of the month	41 (34.2%)	14 (23.3%)	3 (20%)	61 (29.3%)
Didn't have a way to cook food/no stove	8 (6.7%)	0	0	9 (4.3%)
No transportation	17 (14.2%)	11 (18.3%)	1 (6.7%)	29 (13.9%)
Grocery store too far from my home	8 (6.7%)	4 (6.7%)	0	13 (6.3%)
None	37 (30.8%)	24 (40%)	7 (46.7%)	72 (34.6%)

Fresh, Healthy Food

"Access to affordable nutritious food is the weak link in our social determinants of health. Obesity is becoming a real concern."

"Unhealthy food is more affordable; it is easier and cheaper to get junky processed food than healthier food"

The community expressed that the cost of fresh, healthy foods can make it difficult to access them. Residents expressed an interest in community gardening to improve access to healthy food, increase community provide, and create connections among neighbors. Geisinger's Fresh Food Farmacy helps patients with diabetes access food for 10 healthy meals per week; however, there is only one location in the area (Coal Township, Northumberland County).

Health and Healthcare

Residents' most common health or healthcare challenge was having a chronic health condition followed by waiting a long time to see a specialist. Nearly a quarter of residents stated that they needed mental health care in the past five years in the survey.

	Northumberland	Columbia	Montour	All Respondents
Chronic health condition	41 (34.2%)	23 (38.3%)	7 (46.7%)	77 (37%)
Couldn't afford medication	20 (16.7%)	9 (15%)	1 (6.7%)	33 (15.9%)
Couldn't afford a test or procedure	20 (16.7%)	6 (10%)	0	28 (13.5%)
No primary care physician	18 (15%)	5 (8.3%)	2 (13.3%)	26 (12.5%)
Didn't have an annual physical	16 (13.3%)	6 (10%)	0	23 (11.1%)
Waited a long time for a specialist appointment	39 (32.5%)	22 (36.7%)	3 (20%)	66 (31.7%)
Traveled out of the area for a specialist appointment	20 (16.7%)	12 (20%)	3 (20%)	36 (17.3%)
No health insurance	13 (10.8%)	7 (11.7%)	1 (6.7%)	21 (10.1%)
No dental or vision insurance	23 (19.2%)	10 (16.7%)	1 (6.7%)	37 (17.8%)
I needed mental health help	27 (22.5%)	13 (21.7%)	5 (33.3%)	49 (23.6%)
I needed substance abuse help	3 (2.5%)	0	0	4 (1.9%)
Couldn't afford hygiene products	15 (12.5%)	7 (11.7%)	0	23 (11.1%)
None	32 (26.7%)	17 (28.3%)	2 (13.3%)	56 (26.9%)

Healthcare Access

"I have heart issues and it took 25 minutes for the ambulance to get here. If you have heart issues, you only have 10 minutes."

"Healthcare is difficult to access because it is expensive, transportation is needed, and it is difficult to communicate with doctors"

About 57% of service providers say there is a critical need for more doctors or healthcare services. More than 34% of residents would like to see more healthcare options in their community. There is a need for more medical professionals and facilities in Columbia and Northumberland counties. When compared to the other two counties, Montour County has a much higher number of physician offices per 100,000 residents. Columbia and Northumberland counties have fewer primary care physicians per 1,000 people than the state (0.81) and fewer advanced practice nurses than the state (0.94). Montour County has largest proportion of hospital beds. The recent closure of Berwick Hospital may not be reflected in the data available for Columbia County. Montour County also has the largest proportion of fitness and recreational sports centers in the area. There is one Federally Qualified Health Center in Northumberland County – Primary Health Network, Shamokin Health Center which opened in 2016.

	Columbia County	Montour County	Northumberland County
Physician Offices per 100,000	51.7	120.4	39.2
Dentist Offices per 100,000	31.9	16.4	25
Hospital Beds per 1,000	2.6	42.52	0.82
Fitness and Rec Centers per 100,000	13.6	21.9	5.4
Primary Care Physicians per 1,000	0.56	4.47	0.45
Dentists per 1,000	0.35	1.14	0.36
Advanced Practice Nurses per 1,000	0.35	9.59	0.24

Source: County Business Patterns, 2019; HRSA, 2016

"I have had clients with severe mental health disorders be put on waiting lists that are at least three months long."

"Dental practices that except Medicaid insurances are not in this area and clients have to travel out of county to have procedures and even routine checkups done."

"I can't find a dentist to save a life…I have been looking for two years….I'll just rip my own teeth out"

"If we don't ramp stuff up, in 2-3 years there's an avalanche coming at us when it comes to kids' mental health."

"I see a therapist every two weeks over the phone because otherwise I would have to go to Williamsport."

Most of southern Columbia County (census tract 515) and southern Northumberland County around and including Shamokin (census tracts 808, 812, 813, 814, 815, 816, 817, and 818) are considered to be medically underserved areas. The entire three-county area is a dental health professional shortage area. There are no mental health professional shortage areas in the three-county area; however, the need for more mental health care was mentioned in focus groups and through the survey. There are two primary care physician shortage areas: census tracts 501 and 502 (much of the northern area of Columbia County) and census tract 818 in southern Northumberland County (HRSA, 2023). There are fewer pharmacies per 100,000 people in Columbia County (15.2) and Northumberland County (16.3) than the state (16.9); this data is not available for Montour County (County Business Patterns, 2019).

The percentage of adults estimated to have a primary care physician is lower in Columbia County (84.1%) and higher in Montour County (85.5%) than throughout the state (84.9%). According to the data, Northumberland County adults are slightly more likely to get an annual physical but less likely to visit the dentist.

	Columbia County	Montour County	Northumberland County
Adults with a Primary Care Physician	84.1%	85.5%	84.9%
Adults with Routine Annual Physical	76.6%	76.5%	77.1%
Visit to Dentist	65.6%	65.9%	60.2%

Source: PolicyMap & CDC BRFSS, 2018; CDC_PLACES, 2021

Health Status

"I found out I had cancer during my pregnancy and life has changed drastically"

"Living paycheck to paycheck is stressful and affects my mental health"

"Some people develop chronic medical issues because they only go to the doctor when it is urgent."

"I have health problems and so does my son. I am a single mother and I still work. His father works, but doesn't help me with his care. I feel very alone. I have to miss work a lot. And worry about my job stability."

Montour County residents have slightly better health outcomes than the other two counties. Residents of Montour County are typically more active and have lower rates of obesity and chronic diseases; however, the cancer rate is much higher. The cancer rate in all three counties

is higher than the state (476.8). Northumberland County residents are most likely to rate their health as fair or poor. Although there is a larger gap between Montour and Northumberland counties, and in some cases Columbia County appears to be healthier, the Columbia County health outcome data may be skewed due to the large student population.

	Columbia County	Montour County	Northumberland County
Adult Obesity	39.2%	33.6%	39.3%
Physically Inactive Adults	26.7%	24.5%	27.3%
Asthma	10.9%	10.2%	10.5%
Depression	24%	21.1%	22.5%
Diabetes	10.4%	10.4%	11.6%
Heart Disease	7.1%	7.2%	8.1%
High Cholesterol	34.1%	36%	37.5%
High Blood Pressure	32.4%	33.7%	37.7%
Cancer per 100,000	502	557.3	506.7
Health Status Very Good or Excellent	52.5%	48.7%	48.6%
Health Status Fair or Poor	17.1%	16.2%	19%
14 or more not good mental health days/year	16.8%	14.6%	16%
14 or more not good physical health days/year	12.5%	11.9%	13.7%

Source: CDC_PLACES, 2021; CDC 2019; CDC BRFSS, 2018

Insurance

While Montour County has the highest private health insurance rate, it also has the highest percentage of residents who are uninsured (5%). In Northumberland County, 6% of children do not have health insurance coverage. In Northumberland County, about 12.5% of people who are employed rely on public health insurance. The percentages per county exceed 100% because some individuals have both private and public health insurance. Due to policy changes, many people may lose their Medicaid coverage by November 2024 if they do not re-enroll.

	Columbia County	Montour County	Northumberland County
Private Health Insurance	46,713 (72.8%)	13,394 (76.8%)	60,774 (69.1%)
Public Health Insurance	23,907 (37.2%)	5,574 (32%)	37,526 (42.6%)
Uninsured	2,611 (4.1%)	874 (5%)	4,050 (4.6%)
Uninsured Children	653 (4.9%)	226 (5.9%)	1,118 (6%)
Employed with Private Health Insurance	23,656 (87.6%)	7,188 (91.2%)	32,002 (85.7%)

Employed with Public Health Insurance	2,823 (10.5%)	507 (6.4%)	4,657 (12.5%)
Employed and Uninsured	1,157 (4.3%)	351 (4.5%)	1,828 (4.9%)

Source: U.S. Census Bureau, American Community Survey, 2022 five-year estimates

Among the population Centers, Bloomsburg has the highest percentage of people who are uninsured (4.3%) followed by Berwick (4.1%). Bloomsburg also has the highest percent of people who are employed and uninsured (6.5%) followed by Sunbury (6.1%). Shamokin has a very high percentage of people who are employed and reliant on public health insurance (29.9%).

	Berwick	Bloomsburg	Danville	Shamokin	Sunbury
Private Health Insurance	6,954 (67.9%)	9,153 (73.2%)	3,132 (74.3%)	3,075 (44.5%)	5,691 (60%)
Public Health Insurance	4,301 (42%)	3,947 (31.6%)	1,622 (38.5%)	4,398 (63.6%)	4,841 (51%)
Uninsured	418 (4.1%)	536 (4.3%)	165 (3.9%)	113 (1.6%)	316 (3.3%)
Uninsured Children	57 (3%)	84 (3%)	31 (3.2%)	23 (1.3%)	11 (0.5%)
Employed with Private Health Insurance	4,098 (88.3%)	3,467 (75.5%)	1,523 (88.9%)	1,939 (75.2%)	2,992 (78.7%)
Employed with Public Health Insurance	473 (10.2%)	896 (19.5%)	150 (8.8%)	771 (29.9%)	623 (16.4%)
Employed and Uninsured	183 (3.9%)	297 (6.5%)	55 (3.2%)	45 (1.7%)	231 (6.1%)

Source: U.S. Census Bureau, American Community Survey, 2022 five-year estimates

Education

"A dedicated community college is needed to link our local businesses who provide family-sustaining wages to our local people"

School Readiness

There are several Head Start centers located throughout the area – four in Columbia County, one in Montour County, and six in Northumberland County:

- Berwick Child and Family Center
- Benton Head Start
- Bloomsburg Children's Center
- Town Park Village (Bloomsburg)
- Danville Primary School
- Shamokin Children Center (Coal Township)

- Line Mountain Center (Lower Mahanoy Township)
- Northumberland Area Early Head Start (Shamokin Township)
- Sunbury Children's Center
- Sunbury 1 Head Start
- Sunbury 5 Head Start

There are 1,718 children enrolled in nursery school or preschool in the three-county area. About 20.4% of children under the age of five are enrolled in nursery school or preschool throughout the three-county area; the enrollment rate in Northumberland County is just 14.7%.

	Columbia County	Montour County	Northumberland County
Nursery School or Preschool	749	298	671
Population under 5	2,813	1,058	4,557
Participation Rate	26.6%	28.2%	14.7%

The nursery school and preschool enrollment rates are relatively high in Sunbury (49.1%) and Bloomsburg (34.4%) but especially low in Shamokin (2.5%) and Berwick (6.5%).

	Berwick	Bloomsburg	Danville	Shamokin	Sunbury
Nursery School or Preschool	30	173	74	12	238
Population under 5	465	503	340	484	485
Participation Rate	6.5%	34.4%	21.8%	2.5%	49.%

Not having access to childcare is also a deterrent to work, particularly those who work second and third shifts and/or weekends. About 70% of service providers who took the survey stated that there is a critical need for evening childcare; overnight care and weekend care were also seen as critical by more than 60% of service providers.

School Enrollment

There are 14 school districts in the three-county area:

- Benton Area School District (Columbia County)
- Berwick Area School District (Columbia and Luzerne County)
- Bloomsburg Area School District (Columbia County)
- Central Columbia School District (Columbia County)
- Danville Area School District (Northumberland and Montour Counties)
- Line Mountain School District (Northumberland County)
- Millville Area School District (Columbia County)
- Milton Area School District (Northumberland and Union Counties)
- Mount Carmel Area School District (Northumberland and Columbia Counties)

- North Schuylkill School District (Northumberland and Schuylkill Counties)
- Shamokin Area School District (Northumberland County)
- Shikellamy School District (Northumberland County)
- Southern Columbia Area School District (Northumberland and Columbia County)
- Warrior Run School District (Northumberland, Montour, and Union Counties)

Throughout the three counties, there are 24,054 students in K-12 and 10,348 students in college or graduate school. Many of these college or graduate school students are enrolled at Commonwealth University-Bloomsburg. There are also Luzerne County Community College campuses in Berwick and Shamokin.

	Columbia County	Montour County	Northumberland County
Kindergarten	552	233	790
Grade 1 to 8	5,131	1,447	8,110
High School	2,730	876	4,185
College or Graduate School	7,238	538	2,572

Source: U.S. Census Bureau, American Community Survey, 2022 five-year estimates

More than half of the college or graduate school students in Columbia County live in Bloomsburg.

	Berwick	Bloomsburg	Danville	Shamokin	Sunbury
Kindergarten	24	39	74	91	117
Grade 1 to 8	1,002	640	389	737	982
High School	289	354	126	417	425
College or Graduate School	457	5,032	172	151	373

Source: U.S. Census Bureau, American Community Survey, 2022 five-year estimates

Educational Attainment

The majority of residents have completed high school throughout the region. The bachelor's degree completion rate is lowest in Northumberland County (12.8%) and highest in Montour County (18.1%). There are 11,370 adults who have not completed high school or the equivalent and the majority of these individuals (59.4%) are in Northumberland County.

	Columbia County	Montour County	Northumberland County
Less than 9th Grade	986 (2.3%)	374 (2.8%)	1,817 (2.7%)
9th to 12th Grade, No Diploma	2,652 (6.1%)	604 (4.5%)	4,937 (7.4%)

High School Graduate	19,292 (44.3%)	4,613 (34.7%)	32,188 (48.1%)
Some College, No Degree	5,874 (13.5%)	1,726 (13%)	9,690 (14.5%)
Associate Degree	3,639 (8.4%)	1,134 (8.5%)	5,940 (8.9%)
Bachelor's Degree	6,764 (15.5%)	2,401 (18.1%)	8,572 (12.8%)
Graduate or Professional Degree	4,320 (9.9%)	2,436 (18.3%)	3,789 (5.7%)
High School +	39,889 (91.6%)	12,310 (92.6%)	60,179 (89.9%)
Bachelor's Degree +	11,084 (25.5%)	4,837 (36.4%)	12,361 (18.5%)

Source: U.S. Census Bureau, American Community Survey, 2022 five-year estimates

Educational attainment is particularly low in Shamokin, where 21.3% of adults have not completed high school or the equivalent. Danville has the highest percentage of residents with a college education.

	Berwick	Bloomsburg	Danville	Shamokin	Sunbury
Less than 9th Grade	286 (3.8%)	119 (2.1%)	52 (1.7%)	240 (5.3%)	132 (2%)
9th to 12th Grade, No Diploma	665 (8.9%)	207 (3.6%)	166 (5.3%)	808 (18%)	571 (8.7%)
High School Graduate	3,519 (47.3%)	2,427 (41.9%)	856 (27.6%)	1,877 (41.8%)	3,666 (55.8%)
Some College, No Degree	990 (13.3%)	714 (12.3%)	312 (10.1%)	646 (14.4%)	1,006 (15.3%)
Associate's degree	587 (7.9%)	313 (5.4%)	264 (8.5%)	288 (6.4%)	600 (9.1%)
Bachelor's Degree	1,066 (14.3%)	947 (16.4%)	666 (21.5%)	495 (11%)	507 (7.7%)
Graduate or Professional Degree	319 (4.3%)	1,061 (18.3%)	788 (25.4%)	139 (3.1%)	87 (1.3%)
High School +	6,481 (87.2%)	5,462 (94.4%)	2,886 (93%)	3,445 (76.7%)	5,866 (89.3%)
Bachelor's Degree +	1,385 (18.6%)	2,008 (34.7%)	1,454 (46.8%)	634 (14.1%)	594 (9%)

Source: U.S. Census Bureau, American Community Survey, 2022 five-year estimates

Graduation Rate

"Some kids will be stuck in drug addiction, playing video games, and giving up on dreams before they're even 18"

More than 27% of residents who took the survey would like to see better quality schools in their community. High school graduation rates in the 14 school districts covering the three-county area range from 72.04% to 96.15%.

	4-Year Cohort Graduation Rate
Benton Area School District (Columbia County)	91.84%
Berwick Area School District (Columbia and Luzerne)	89.33%
Bloomsburg Area School District (Columbia County)	83.05%
Central Columbia School District (Columbia County)	94.07%
Danville Area School District (Northumberland and Montour)	92.86%
Line Mountain School District (Northumberland County)	95.45%
Millville Area School District (Columbia County)	96.15%
Milton Area School District (Northumberland and Union)	89.19%
Mount Carmel Area School District (Northumberland and Columbia)	72.04%
North Schuylkill School District (Northumberland and Schuylkill)	86.25%
Shamokin Area School District (Northumberland County)	85.79%
Shikellamy School District (Northumberland County)	77.33%
Southern Columbia Area School District (Northumberland and Columbia)	93.81%
Warrior Run School District (Northumberland, Montour, and Union)	91.96%

Source: PA Department of Education, 2021-2022

Adult Literacy

In the three-county area, Northumberland County has the highest percentage of adults who have a level 1 literacy score or below. This is the only county where the rate is higher than Pennsylvania (18.1%).

	Columbia County	Montour County	Northumberland County
Adults Lacking Basic Literacy Skills	17.8%	15.3%	21.4%

Source: Literacy Gap Map, Barbara Bush Foundation for Family Literacy

Quality of Life

Social Cohesion

"There is nothing more toxic to progress than hopelessness…we have a responsibility as a community to reinvigorate the idea of hope"

"COVID put our coping skills to the test. We never had to go without toilet paper before."

"There were times where people tried to find common ground and compromise but now I feel like people have drifted more in both directions and I don't think that's been healthy for us trying to work together for the common good"

"We want CSO to glue us back together again"

In focus groups and the survey, several people noted the stress of increased fragmentation. addition, participants noted that it can be difficult to get to know and trust neighbors when people move frequently. Nearly 37% of survey respondents would like to see more unity among neighbors and 33.2% would like to participate in events and activities to get to know their neighbors. In focus groups, participants noted a desire to make intentional connections with others and move past the isolation of the pandemic era. The community also expressed that it is becoming more difficult to recruit volunteers and that community service clubs and faith communities are struggling with their membership.

Park Access

There are many resources and assets located throughout the three counties including libraries, parks and playgrounds, and museums. More than 32% of residents who took the survey would like to see more parks and playgrounds in their community. Bloomsburg residents have the least access to public parks; only 14% of residents live within a 10-minute walk of a park.

	Berwick	Bloomsburg	Danville	Shamokin	Sunbury
Residents within a 10 Minute Walk of a Park	59%	14%	89%	100%	88%

Source: ParkServe®

Computer and Internet Access

"Access to and knowledge on using the internet is now a requirement, and many do not have access to it, or know to safely use it"

"My daughter has to go to Burger King or the library or laundromat just to access internet to do her homework"

"Seniors have difficulty accessing technology due to lack of computer access and lack of technological savviness"

"When I became a widow, I was baffled by technology, just to pay my bills"

"It is hard to get a job if you have low technologically literacy"

Survey and focus group respondents described the increased need for computer access to apply for jobs and benefits. About 12% of residents said that not having Internet access was a barrier to accessing services. In addition, nearly 17% of residents who took the survey would like to improve their computer skills. The majority of homes in all three counties have a computer and broadband access; however, there are many areas of the counties that are rural and have slow Internet speeds. Nearly 38% of survey respondents would like to have better internet service or access.

	Columbia County	Montour County	Northumberland County
Has a Computer	23,777 (89.9%)	6,758 (88.5%)	32,542 (86.1%)
Has Broadband Subscription	21,880 (84.6%)	6,472 (84.8%)	30,441 (80.6%)

Source: U.S. Census Bureau, American Community Survey, 2022 five-year estimates

The broadband subscription rate is relatively low in Shamokin (76.6%) and Sunbury (78.8%) when compared to other areas.

	Berwick	Bloomsburg	Danville	Shamokin	Sunbury
Has a Computer	3,931 (86.3%)	3,884 (92.7%)	1,732 (85.9%)	2,331 (81.2%)	3,551 (85.4%)
Has Broadband Subscription	3,664 (80.4%)	3,607 (86.1%)	1,660 (82.3%)	2,199 (76.6%)	3,278 (78.8%)

Source: U.S. Census Bureau, American Community Survey, 2022 five-year estimates

Crime

"So much violence in our area and around the country. People seem to have lost respect for human life."

About 32% of residents who completed the survey would like their community to be safer. In Columbia County, there are 23.3 violent crimes per 100,000 people and 186.8 violent crimes per 100,000 people. In Northumberland County, the crime rate is lower. Both counties have crime rates lower than the state where there are 50 violent crimes per 100,000 people and 268.9 property crimes per 100,000 people. Data is not available for Montour County.

	Columbia County	Montour County	Northumberland County
Violent Crimes / 100,000 People	23.3	n/a	18.3
Property Crimes / 100,000 People	186.8	n/a	158

Source: FBI UCR and DOJ, 2020

Social Services

"People don't know where to find services all in one spot. So, they find themselves spending most of their time looking for services rather than receiving them, especially in this area - being rural"

"If more information about services would be available, it would help with the stigma because people could find what they need on their own"

The majority of local social service providers do not have enough money or staff capacity to fully meet the needs in their community. The majority of service providers indicated that they need more money and better employee compensation to retain staff in order to better serve the community. Nearly half indicated that they need more knowledge about other programs and services that are available. Nearly 40% of service providers are in need of bilingual staff. Nearly 25% of residents think the process of accessing services should be simplified while 15.1% of service providers believe there should be more flexibility in their programs' rules.

Communication, Collaboration, and Information Sharing

"If we collaborate together as partners, we can get together and help the community rather than fighting over that $1,000 grant."

"There needs to be a leader who brings people and their assets together around the table to make working groups with action items and get them done."

"There are so many programs that it is hard to keep updated."

Service providers expressed interest in working more collaboratively. Nearly 20% of service providers say that agencies work in silos and 23.3% think that agencies compete more than they collaborate. More than 30% would like to see better partnerships among agencies.

Nearly 48% of service providers say that they need more knowledge about the programs and services that are available. In addition, about 39.9% of residents didn't know where to go when they were in need of services. Providers would like to see local issue-focused coalitions and updated resource directories for community residents; however, was acknowledged that this information quickly becomes out of date. One provider suggested creating a public health mall with all services under one roof. Providers are also interested in sharing staff expenses to expand their capacity to effectively address community needs.

Additional Community Service Needs

Several other community needs were mentioned through the survey and focus groups. These include:

- Free legal services
- Pet vaccinations
- Free or low-cost clothing
- Improved infrastructure (i.e. water and sewer)
- Hygiene products
- Gay-straight alliance groups at schools and other ways to address discrimination
- Better parent-teacher communications
- More services for the Line Mountain School District
- Low-cost community education classes like budgeting, saving, self-defense, painting, and cooking food from the food bank.
- Financial assistance for kids to participate in sports
- More than 87% of service providers would like to see more activities for older adults and 96.5% would like to see more services for older adults. More than one-third of residents believe there is a need for more services for older adults.
- Nearly 17% of residents want more GED and ESL classes in the community.
- About 21% of residents believe there is a need for more services for children with disabilities and 28.7% think more services are needed for adults with disabilities.
- More than 42% of residents would like free legal services to be available in the community.
- Nearly 34% of residents think more summer and afterschool programs are needed.
- More than half of service providers, and 34% of residents, believe there is a critical need for financial literacy education.
- Technical education for children and adults such as programming
- Life skills education like financial literacy, critical thinking, and communication skills
- More than 84% of service providers think the community needs more summer and afterschool programs for children.
- Health literacy education

Appendices

- Survey and Focus Group Summary
- Statistical Profiles

CSO
CENTRAL SUSQUEHANNA OPPORTUNITIES, INC.
A Community Action Agency

Community Needs Assessment
Northumberland, Columbia, and Montour Counties
2024 - 2026

Focus Group and Survey Summary

July 29, 2024

Prepared by: Jessica Aviva, Ph.D.

Table of Contents

Key Findings ***4***

Focus Groups ***5***

Participants **5**

Results **6**

Housing 6
Transportation 8
Employment 9
Childcare 10
Food 11
Health and Healthcare 11
Finance/Economy 12
Children and Youth 13
Education 14
Older Adults 14
Relationships and Community 14
Social Services 15
Other 16

Survey ***17***

Participants **17**

Community Residents 17
Service Providers 22

Results – Community Residents **24**

Resident Worries 24
Resident Goals 31
Barriers to Goals 32
Challenges Experienced in the Past Five Years 33
Housing Challenges 36
Childcare Challenges 36
Work Challenges 37
Food Challenges 38
Health and Healthcare Challenges 39
Financial Challenges 39
Transportation Challenges 40
Budget Changes Due to Increased Prices or Reduced Income 41
Additional Programs and Services Desired 41
Barriers to Accessing Services 42
Support Network 43
Communication about Programs and Services 44
Additional Resident Desires 44
Additional Comments 45

Results – Service Providers **47**

Program and Service Needs 47
Barriers to Residents' Goals 49
Barriers to Helping Residents 50
Organizational Support Needed to Better Serve the Community 50
Organizational Policies 51

Community Changes in the Past Three Years..... 51
Additional Comments..... 52

Key Findings

Key findings from the focus groups and survey include:

- The areas of greatest concern are living wage jobs, affordable housing, transportation, and mental health
- The majority of survey respondents (51.9%) worry about saving for the future almost every day – a higher percentage than those who worry almost every day about having enough money to pay their bills (36.5%)
- Residents' top goals are increasing their income, reducing debt, and increasing savings
- The biggest barrier to accessing services is lack of money followed by not having enough time
- More than 90% of service providers say that not having enough money is residents' biggest barrier to achieving their goals
- In the past five years, 40.4% of residents were not able to pay their utility bills on time and 32.2% were not able to pay their rent or mortgage on time
- The biggest financial challenges faced by residents are having a decreased credit score, not saving from retirement, and borrowing from friends and family
- Residents' biggest concern related to childcare is the cost followed by safety
- The largest challenge related to employment is not earning enough to pay bills
- More than 80% of service providers say there is a critical need for living wage jobs
- The top thing that residents would like to see in their community are better paying jobs
- About 18% of respondents are unable to work due to lack of transportation and 17% are unable to work due to lack of childcare
- About 85% of service providers feel that there is a critical need for transportation
- More than 35% of survey respondents were unable to afford car repairs in the past five years
- More than 88% of service providers believe there is a critical need for affordable housing
- The biggest challenge related to food is access to fresh, healthy food
- About 26% of survey respondents skipped a meal in the past five years so that a family member could eat
- Almost half of respondents ate less healthy food for financial reasons in the past five years
- Nearly a third of survey respondents indicated that they had to wait a long time for a specialist physician appointment
- Almost one quarter of survey respondents needed mental health care within the past five years
- About 82.6% of service providers indicated there is a critical need for mental health services
- In the past five years, more than 48% of respondents visited friends and family less for financial reasons
- Residents' strongest support system is their family followed by friends

- Nearly 10% of respondents indicated that they have experienced discrimination when accessing services
- Residents hear about programs and services primarily from their friends and social media
- More than half of service providers do not have enough resources to help everyone that is in need of their services
- More than 61% of service providers would like to pay their staff more to improve retention

Focus Groups

Participants

Five (5) focus groups were held in Columbia, Montour, and Northumberland counties and two (2) focus groups were held online for a total of seven (7) groups. Four focus groups engaged service providers and the remaining three engaged community residents. A total of 36 people participated in the service provider focus groups and 17 people participated in the resident focus groups.

Organizations represented at the focus groups included:

- AGAPE
- Association for Inclusion, Respect, and Equity (AIRE)
- Berwick Senior Center
- Bloomsburg Police Department
- Central Susquehanna Opportunities, Inc.
- CMSU Behavioral Health & Developmental Services
- Columbia-Montour Aging Office
- Congregation Beth El
- Danville Area Community Center
- Danville Head Start
- Diakon Community Services
- Early Learning Resource Center
- Getting Ahead Foundation
- Greater Susquehanna Valley Chamber of Commerce
- Greater Susquehanna Valley YMCA
- Grey Medical Advocate, LLC
- Montour County Human Services
- Northumberland County Area Agency on Aging
- Northumberland County Drug & Alcohol
- Office of Senator Lynda Culver
- PCC Corner of Hope
- Pennsylvania Department of the Treasury

- Recovery Community Service Program
- Recovery Community Services Program
- RSVP of Columbia and Montour Counties
- SEDA-COG
- Shamokin Area Community Cupboard
- Shamokin Area Faith Alliance for Revitalization
- Sunbury's Revitalization, Inc.
- The Arc Susquehanna Valley
- Washingtonville Borough

Results

Insights were shared during the focus groups in the following areas:

- Housing
- Transportation
- Employment
- Childcare
- Food
- Health and Healthcare
- Finance/Economy
- Education
- Children and Youth
- Older Adults
- Relationships and Community
- Social Services
- Other

Housing

- Affordability
    - More affordable housing is needed
    - Builders need financial incentives to create affordable housing
    - It is especially hard for first-time homebuyers now because of high interest rates and a competitive housing market that is driving prices up
    - There are new luxury apartments, but nothing that is affordable
    - This used to be a place where people could come from cities to afford housing, but not anymore
    - Even people who are well educated with well paying jobs can't afford a single family home outside of the city
    - People are moving here from out of state because the housing is cheaper
- Housing Quality
    - Housing stock is older, needs repairs
    - There is blight in many communities

    - It is hard to get maintenance done at my house
    - It is difficult to find safe, affordable housing
    - Children are exposed to lead because there aren't other affordable housing options
    - I need to sell my house because I'm getting older and can't work on it anymore
    - More funds are needed for home repair and weatherization programs
    - There is a long wait list for weatherization and they no longer do windows
    - Older adults don't have enough money to maintain and repair their homes
    - There are many blighted properties and no one is held accountable – LLCs from out of town purchase a building then they get citations but they are not addressed
    - It is very expensive to tear down a blighted property
    - I can't find anyone local to fix my home; "if we can't keep work in the county, the county won't grow and we won't get the help we need"
    - There are vacant buildings in downtowns that are not in condition to use for housing; a lot of investment is needed for underutilized spaces
    - Public-private partnerships are needed to invest in housing located in walkable downtowns
- Rental Housing
    - Few landlords participate in the Housing Choice Voucher Program
    - I worry about getting evicted if I complain about stuff not getting fixed
    - Landlords need to charge more to make a small profit because their mortgage and taxes are expensive and there are times that they don't get rent for a few months and have to go through the eviction process
    - Some student housing has been made available to families but landlords want to charge them same rents
    - Some landlords are allowing people to pay twice per month "I was a landlord and I did the every two weeks but then it was a battle every two weeks rather than once a month"
    - Rent used to be 300-400 a month, now it's $750, 800, 950 – people can't afford that
    - The cost of housing went up because of greed
    - Landlords' costs went up which is impacting the cost of housing
    - A woman with six kids told me she is paying $900 a month for a one-bedroom apartment, then you walk through and can't believe it costs $900 a month
    - Most landlords are not willing to take Housing Choice Vouchers
    - There is no law requiring landlords to mitigate lead if it's in the home
    - Landlords are not keeping their lower income or lower rent places up to code
    - The requirements for landlords to accept Housing Choice Vouchers are "slightly ridiculous," landlords need assistance to improve their houses so that more affordable housing can be provided
    - My landlord is a slumlord. He doesn't fix stuff. It took two months to get a new hot water tank in winter.
- Housing Impacts

    - Not being able to find stable and affordable housing can impact custody status of children Haven't been able to get help with a neighbor who is hoarding and creating a safety issue
    - People place themselves in dangerous situations where they may relapse due to lack of affordable housing
    - If you can't afford housing, you might need to sacrifice nutrition
    - More people are doubling and tripling up, some places have 12 kids and 4 adults living in a three or four bedroom apartment – it's a fire hazard, a safety issue, and a mental health issue but done out of necessity
    - People are living where they can walk to work, the supermarket, health services, and social services
- Homelessness
    - More people are experiencing homelessness
    - There is a homeless task force but it hasn't gotten far
    - Code blue didn't work because they won't leave their "warmer" and more secure place to go to code blue and can't go back to that place they had been.
    - Need a shelter in Columbia County, neighbors are "in an uproar and objecting that there would be murders, violence, and drug addicts"
- Utilities
    - "I have had to go for some weeks without water even though I had already paid the bills"
    - Need help to pay municipal water bill; they don't offer a payment plan
    - Utilities can be shut off in April, people put money toward other expenses in the winter because they know they can get utility assistance Heat goes right out the window because my windows are crappy
- Other
    - Recovery housing is limited – public perception of safety is a barrier

Transportation

- Public transportation
    - There are issues with rabbittransit – they don't show up, there is an unrealistic wait time, it is not possible to coordinate times for appointments
    - "My boyfriend has to walk 35-45 minutes for a $12 per hour job…I worry about him because he has had a heart attack. He filled out an application for rabbittransit and hasn't heard back for over a year, in the meantime he can't go to the cardiologist. He has insurance but can't get there."
    - It's hard to get a hold of rabbittransit
    - The bus in Shamokin only runs certain days and times and I don't want to get lost or stranded
    - A five-county fixed route service was being developed but it was stalled due to the pandemic

    - Rabbittransit has to be booked a day in advance. They add stops in between so it takes a lot of time to get somewhere, they could be waiting for hours after their appointment to get picked up, “one appointment is an all day event”
    - The stop hopper only covers certain areas
    - There is even less transportation available in the evening and on weekends
- Transportation impacts
    - Some people can’t participate in services due to lack of transportation; they can’t “walk eight blocks with a six month old in the cold of winter even when they could get $150 of resources”
    - Reliable, efficient, and affordable transportation for work is needed; lack of transportation makes employment difficult
    - Geisinger requires using a taxi to get people in need of transportation to get back home but there are no longer taxi companies
    - DUIs can lead to not being able to drive and losing a job – there is a lot of bureaucracy at PennDOT and it can be difficult to get a license back
- Other
    - Transportation is expensive
    - Lack of pedestrian infrastructure - in some rural areas, people have to walk in dangerous roadways because there aren’t any sidewalks

Employment

- Availability of jobs
    - There are not good paying jobs within the more urban areas…need a car to access good jobs
    - Manufacturing jobs are shrinking
    - If you know people, you can do side jobs like painting a house.
    - More jobs are needed within walking distance.
    - Jobs are available but they aren’t consistent
- Compensation
    - People have found other ways to make money – Instacart, Uber Eats, DoorDash, Etsy, etc.
    - Jobs are crappy and don’t pay well enough for the amount of work you do.
    - We need more high paying jobs. New York’s minimum wage is $20/hour but then I’d lose my SSI and I can’t afford to do that.
    - We need more and better quality jobs, when my son graduated he left the area and he will never move back home.
    - Small businesses can’t keep up with employers that pay $25-30 per hour.
    - Job qualifications required are not equal to pay, jobs pay $17 per hour but require a bachelor’s degree and two years of experience
    - Jobs don’t pay enough for families to make ends meet
    - Salaries haven’t increased along with the cost of living
    - People want jobs but it doesn’t add up due to loss of benefits - they aren’t lazy
- Employer-employee match

    - "This is one of the most labor starved areas of the state"
    - There are few unskilled jobs available
    - Education does not align with employer needs
    - There are more people looking for jobs than there are jobs available
- Employment barriers
    - There are many barriers to employment that are hard to overcome – not completing high school, lack of job training opportunities, inability to pass drug tests
    - Job opportunities are "pretty limited" if you don't have a college education
    - It is hard to get a job if you have low technologically literacy
    - There should be more workshops for jobs and how to fill out applications.
    - There are more people coming to the community who don't speak English and most employers will not meet them where they are
    - Spanish-speaking families work under the table, some don't know where they are working because they are being transported to the employer, they are undocumented and can't share information because of their legal status
    - Need help to get back to work if you're not used to working – for people with disabilities and older adults, or people who have never had a job
    - If you have a disability they want you to work all these hours but if you can't they look at you funny. I get 15 hours but that a lot for me right now.
    - Having a criminal history is a barrier to employment
    - Some employers will not hire smokers or people who use chewing tobacco
    - More flexible schedules are needed
- Other
    - Guidance counselors have a history of telling kids that they should leave the community after graduation because there aren't any good jobs
    - Employers need to be educated about the needs of employees like childcare
    - If one thing goes wrong when people are working (i.e. accident, car broke down, loss of childcare), they can lose their jobs
    - Some families got better jobs during COVID but then lost their benefits
    - People don't trust part time workers so they shift the hours
    - I would like an internship to learn how to be a receptionist
    - Employers don't want to risk losing staff so they don't deal with staff performance issues

Childcare

- There is not enough childcare for the workforce
- Many moms with subsidized childcare vouchers can't find a place for their child so they have to turn down job offers
- Babysitting is expensive
- Childcare centers have a waiting list of at least 2 years, need to get on a list as soon as you become pregnant
- Lack of good quality childcare makes it difficult for people to get a job

- Head Start is going to close a few classrooms over the next year due to lack of staff

Food

- Grocery stores
    - Unhealthy food is more affordable; it is easier and cheaper to get junky processed food than healthier food
    - "I went to Weis, got about three things and then my food stamps were gone"
    - "The grocery stores are gauging us"
    - It is hard to shop for one or two people, you need to buy a family pack to save money "what am I going to do with 20 pieces of chicken thighs?"
    - "I drive 45 minutes to buy groceries to save money"
    - There is only one grocery store in town and it is really expensive
    - Food prices don't come down once they go up
- Food pantries
    - Food insecurity is increasing
    - There is a stigma about going to a food bank
    - It is difficult to access food banks without transportation
    - A lot of people are in-between jobs or have a job that is not what they are used to income-wise, so they need help with food
    - Food banks don't give the right amount of food based on family size
    - More people are using the food pantry, it keeps going up, we are serving close to 600 people a month
    - Food pantries are often open at times when people are working – but the food pantries rely on volunteers' schedules; the limited hours also prevent people from donating after work
- Fresh, healthy foods
    - I can't grow food where I live…I would love if there was a community garden
    - More affordable fresh foods are needed
    - There needs to be more information and education surrounding food and what it does to your brain.
    - "I believe community gardens help so much – natural food, pride of growing own food, sense of community
    - Geisinger's fresh food pharmacy is a good program

Health and Healthcare

- Mental health and substance abuse
    - In small communities, it is difficult to find mental health providers that don't know their clients or their clients' families
    - There is a mental health crisis –many people are struggling with depression, anxiety, bipolar disorder
    - Long wait list for mental health services
    - "If we don't ramp stuff up, in 2-3 years there's an avalanche coming at us when it comes to kids' mental health."

    - I see a therapist every two weeks over the phone because otherwise I would have to go to Williamsport.
    - Drug use is an issue
    - There is a long waiting list for mental health services due to lack of providers
    - There are not enough counselors available. Drugs and suicide will go up, there will be an increase in recreational drug usage as a coping mechanism
    -
- Healthcare system
    - Geisinger is more focused on finances than care for people who are uninsured
    - There are not enough doctors to keep up with the need
    - Healthcare is difficult to access because it is expensive, transportation is needed, and it is difficult to communicate with doctors
    - I had to pay a $200 bill out of pocket because the hospital "screwed up"
    - Geisinger won't take Humana Medicare Advantage plan
    - I have heart issues and it took 25 minutes for the ambulance to get here. If you have heart issues, you only have 10 minutes.
    - A lot of people are going to lose their Medicaid by November 2024 and they don't know it
    - I used to be able to call caseworkers from Geisinger when I got a case of food or drinks to be distributed. Now I don't have caseworkers.
    - Healthcare systems are not thinking things through, not closing the loop on things
- Dental and optical care
    - There is a 13-month wait for dental care
    - I get my dental work done in New York and my kids' appointments are scheduled for June 2025
    - More opticians are needed for people with Medicaid
    - "I can't find a dentist to save a life…I have been looking for two years….I'll just rip my own teeth out"
- Other
    - Recreation and fitness opportunities are important
    - Some people develop chronic medical issues because they only go to the doctor when it is urgent
    - People need help with health literacy, understanding health insurance
    - There are not many doctors who meet the specific needs of the LGBTQ population
    - Lack of transportation is a barrier to healthcare

Finance/Economy

- Inflation
    - Prices are rising but guidelines of who qualifies for assistance is not rising at the same rate
    - People need two salaries these days, "no amount of budgeting will help if the money's just not there"

    - "Back in the day you didn't have to leave town for anything. But now the little stores that are still here are too expensive."
    - The price of everything has gone up – utilities, rent, food
- Economic inequality
    - The economic gap is getting wider – worried about what this will look like in 10 years
    - People once considered middle class are now struggling; the middle class is becoming lower class
    - There is an "accidental caste system in our communities"
    - There are "pockets of significant Appalachia style poverty"
- Other
    - There are banking deserts in the area
    - Gambling has become more prevalent "every convenience store is a casino now"
    - Social service providers are struggling financially but don't see themselves as needy enough to get assistance
    - It is hard to get people to give up a comfortable life to have a better life after a few years of hard work – it's hard to sell because there isn't a guarantee
    - Things need to change structurally – people are dealing with circumstances they didn't create
    - "When I was younger, I was a single mom…within two years I was buying a house after being homeless… In 2024, it's easier to sit back and be complacent than to accomplish the things you want to accomplish…one wrong move and you can't do it"
    - Need more help for emergencies in the moment
    - Budgeting classes are helpful
    - "CSO has helped me grow as a person, I feel more self-sufficient."

Children and Youth

- Kids need strong role models and exposure to other ways of living, other places outside of their local community
- Some children are exposed to "pretty serious stuff" at a young age which sets them up for failure
- Kids need to learn how to swim because of the river
- People need parents and a community to be healthy
- Parents make excuses for their children then that snowballs and there are excuses for things when they get older
- There are many single parent families
- Some kids will be "stuck in drug addiction, playing video games, and giving up on dreams before they're even 18"
- Supervised recreation programs are needed for kids in the parks and playgrounds
- There aren't enough summer programs for kids

Education

- The schools "take care of intelligent kids but don't care about the rest of them so their scores are high and they get more funding"
- The schools just push kids through, my sone has an IEP and they do the work for him to get him through
- Central Columbia has a great IEP program
- Children are being bullied which limits their ability to learn and sometimes district staff doesn't follow their bullying policies, it isn't dealt with
- There aren't a lot of gay straight alliance groups at schools to support LGBTQ kids
- I asked my daughter's teacher why she didn't reach out to tell me that she wasn't handing in homework, the teacher said "most parent's don't care," parents need to put forth effort to communicate with teachers
- More post-secondary education opportunities are needed
- There is limited technical education for adults
- There is a lot of truancy in schools
- Many children are moving to cyber charter schools
- Schools are struggling due to lack of resources
- Most kids are not able to participate in sports due to limited finances
- ESL classes are needed
- Want to learn how to program and code
- Want life skills education like financial literacy critical thinking, and communication skills – could be online
- More vocational training is needed based on children's interests

Older Adults

- Older adults drive when they no longer should due to lack of transportation
- Seniors have difficulty accessing technology due to lack of computer access and lack of technological savviness
- Older adults don't want to volunteer because they are afraid of being a closed and confined space where people have touched things
- More older adults can't volunteer because they have to work

Relationships and Community

- It is important for communities to be an attractive place to live
- It is becoming more difficult to find volunteers, people are "exhausted"
- Community service clubs and churches are struggling with membership
- People are more fragmented than before the pandemic
    - "there were times where people tried to find common ground and compromise but now I feel like people have drifted more in both directions and I don't think that's been healthy for us trying to work together for the common good"
    - "we want CSO to glue us back together again"

- I don’t leave the house often because of my social anxiety. I had a large support system back home in New York but not here.
- People are trying to make intentional connections with others, moving past the isolation of pandemic era
- Neighbors don’t know neighbors anymore because of high turnover.
- A lot of issues come from no trust – neighbors keep changing.
- Kids don’t play together anymore, they are using screens
- More people are asking for youth groups where people can meet and get together

Social Services

- Access to services
    - It is difficult to call the county assistance office – there is a long phone message, people get disconnected, it’s difficult to directly communicate with someone and resolve an issue
    - Benefits are taken away quickly without being asked proper questions
    - Once benefits are lost, even if it isn’t the person’s fault, it takes months to get it back
    - Some people work as needed and income changes from month to month which makes it difficult to project income
    - There is too much red tape for government programs
    - “People don't know where to find services all in one spot. So, they find themselves spending most of their time looking for services rather than receiving them, especially in this area - being rural.”
    - Some people can’t qualify for services because of geographic restrictions
- Communication, collaboration, and information sharing
    - I found out about programs available through the Area Agency on Aging after I hired my own contractor
    - If more information about services would be available, it would help with the stigma because people could find what they need on their own
    - “Communication amongst everyone is squat (for lack of a better word)”
    - New nonprofits pop up that we could utilize with our clients but we weren’t aware. We don’t talk because we’re so busy competing in a sense (with clients, grants, etc.)
    - Columbia County Human Services Commission is not doing anything. They just say what nonprofits do. No planning or talking about how they can work together We need to reinvigorate what we already have in a different way.
    - “If we collaborate together as partners, we can get together and help community rather than fighting over that $1,000 grant.
    - Could create a coalition, get a grant to pay a contracted grant writer to write on behalf of coalition/group of nonprofits, or each nonprofit could pay a small amount of funding toward this individual’s salary to maintain resources
    - Create public health mall – all services under one roof.

    - There needs to be a leader who brings people and their assets together around the table; make working groups with action items and get them done.
    - “Everyone works in a vacuum”
    - No nonprofit has an employee than can dedicate to maintain a pamphlet of resources
    - There is some overlap in services provided
    - More knowledge about existing programs is needed, information gets out of date quickly
    - It is hard to know what services are available and to help people find where they should go
- Finance
    - It is hard to get good staff at the wages we can pay which impacts people’s access to services
    - Social workers don’t get paid enough for what they do
    - Organizations have become siloed because they compete for the same dollars
    - Nonprofits have less money and fewer volunteers
    - The working poor don’t always qualify for subsidy with the programs that are out there – they are just underneath or above the threshold
- Other
    - The geographic shape of Northumberland County makes distributing services difficult
    - Assessment needs to include transparent communication about the limitations and the possibilities
    - Since COVID, people feel more entitled. “ERAP did a lot of damage.” There was a lack of accountability.
    - More people are asking for referrals, services, and assistance

Other

- More people have access to broadband now than before the pandemic
- People change their phone numbers frequently which makes it difficult to reach them
- Younger people born in the 2000s don’t answer their phones
- Many people want to give up because of all of the stressors and barriers in place
- People feel hopeless – there are roadblocks everywhere; “there is nothing more toxic to progress than hopelessness"
- Multiple generations are living in one home with no one working
- “We have a responsibility as a community to reinvigorate the idea of hope”
- Strong structural and cultural change is needed to rehab communities
- Some parts of town are ignored when there are infrastructure needs
- Help is needed with pet vaccinations
- Municipalities should listen to residents on a fixed income who want to stay in the community, if they don’t start helping we will sell our houses to whoever.
- I had four cops surrounding my house because the addresses changed. If I call the ambulance, how are they going to find me

- There should be more free or discounted clothing places.
- People want Instant gratification. Clients want answers now because they've waited so long but we need to wait to consider what they need and how best to serve them.
- A lot of people are too proud to admit they need help
- "COVID put our coping skills to the test. We never had to go without toilet paper before."
- Some people have no self-worth, no encouragement, no realization that they have a purpose in life because they've never been introduced to that sort of thing. Doesn't make a different what income level you're at. College students graduating also don't know what they want to do.
- People are "stuck where they're at can't see the bigger picture"
- When a crisis hits our area, people show up.
- "Those with money say they understand the problem but they don't."
- In the past three years a lot of anti-transgender bills have been introduced and there is a lot of inaccurate media backlash coming out against the LGBTQ community; people are facing more discrimination

Survey

Participants

Community Residents

The survey was completed by 208 community residents. This includes:

- Northumberland County – 120 people
- Columbia County – 60 people
- Montour County – 15 people
- Other areas – 13 people

The majority of respondents indicated that they have lived in the area for five or more years.

	Northumberland	Columbia	Montour	All Respondents
Less than 1 year	10 (8.3%)	3 (5%)	3 (20%)	16 (7.7%)
1 to 2 years	16 913.3%)	1 (1.7%)	1 (6.7%)	20 (9.6%)
3 to 4 years	14 (11.7%)	10 (16.7%)	0	26 (12.5%)
5 or more years	80 (66.7%)	46 (76.7%)	11 (73.3%)	146 (69.7%)

The majority of respondents have not moved in the past year. Nearly 5% of respondents indicated that they have moved two (2) or more times in the past year. This question was optional.

	Northumberland	Columbia	Montour	All Respondents
Haven't moved	98 (81.7%)	49 (81.7%)	11 (73.3%)	169 (81.3%)
1	16 (13.3%)	7 (11.7%)	4 (26.7%)	29 (13.9%)

2	3 (2.5%)	3 (5%)	0	6 (2.9%)
3 or more	3 (2.5%)	1 (1.7%)	0	4 (1.9%)

All adult age groups were represented in the survey sample. The largest response rate was from 25- to 34-year-olds closely followed by 45- to 54- and 35- to 44-year-olds.

	Northumberland	Columbia	Montour	All Respondents
Under 18	0	0	0	0
18 to 24	11 (9.2%)	0	1 (6.7%)	13 (6.3%)
25 to 34	29 (24.2%)	13 (21.7%)	3 (20%)	49 (23.6%)
35 to 44	20 (16.7%)	19 (31.7%)	1 (6.7%)	42 (20.2%)
45 to 54	23 (19.2%)	14 (23.3%)	4 (33.3%)	43 (20.7%)
55 to 64	23 (19.2%)	5 (8.3%)	2 (13.3%)	31 (14.9%)
65 or older	9 (7.5%	7 (11.7%)	3 (20%)	22 (10.6%)

The survey respondents were representative of multiple genders; however, most respondents were women. This question was optional.

	Northumberland	Columbia	Montour	All Respondents
Man	24 (20%)	4 (6.7%)	3 (20%)	32 (15.4%)
Woman	90 (75%)	52 (86.7%)	10 (66.7%)	163 (78.4%)
Non-binary	1 (<1%)	1 (1.7%)	0	3 (1.4%)

Most survey respondents indicated that they are White which reflects the community demographics. Representatives from all racial groups were included in the survey sample. This question was optional and survey participants were able to select multiple races if desired.

	Northumberland	Columbia	Montour	All Respondents
Asian	0	1 (1.7%)	0	1 (<1%)
Black or African American	7 (5.8%)	3 (5%)	3 (20%)	13 (6.3%)
Native Indian or Alaska Native	1 (<1%)	1 (1.7%)	0	2 (<1%)
Native Hawaiian or other Pacific Islander	2 (1.7%)	0	0	2 (<1%)
White	108 (89.2%)	53 (88.3%)	10 (66.7%)	183 (88%)

About 5.3% of survey respondents were Hispanic or Latine. The survey was offered in English and Spanish; one person completed the survey in Spanish. This question was optional.

	Northumberland	Columbia	Montour	All Respondents

Hispanic or Latine	8 (6.7%)	2 (3.3%)	1 (6.7%)	11 (5.3%)

Various household compositions were represented in the survey sample. There were more two parent households with children represented in the survey than single parent households. Six respondents indicated that three or more adults live in their home and four indicated that they are a multi-generational household.

	Northumberland	Columbia	Montour	All Respondents
It's just me	16 (13.3%)	7 (11.7%)	2 (13.3%)	29 (13.9%)
Two or more adults	34 (28.3%)	16 (26.7%)	10 (66.7%)	65 (31.3%)
One adult and one or more children	23 (19.2%)	8 (13.3%)	2 (13.3%)	34 (16.3%)
Two adults and one or more children	38 (31.7%)	27 (45%)	1 (6.7%)	69 (33.2%)

Various household sizes were represented in the survey sample. In Montour County, all of the households had three or fewer people.

	Northumberland	Columbia	Montour	All Respondents
1	17 (14.2%)	7 (11.7%)	2 (13.3%)	30 (14.4%)
2	35 (29.2%)	14 (23.3%)	10 (66.7%)	62 (29.8%)
3	25 (20.8%)	13 (21.7%)	3 (20%)	44 (21.2%)
4	24 (20%)	16 (26.7%)	0	42 (20.2%)
5	13 (10.8%)	4 (6.7%)	0	18 (8.7%)
6	2 (1.7%)	2 (3.3%)	0	4 (1.9%)
7	2 (1.7%)	3 (5%)	0	5 (2.4%)
8 or more	2 (1.7%)	1 (1.7%)	0	3 (1.4%)

The majority of respondents stated that they were employed either full time or part time. None of the survey participants indicated that they were a contract worker or laid off. Other responses included retired and have a part time job, full time and a part time job, full time job and a student, unemployed due to illness, survivor's benefits, and homemaker.

	Northumberland	Columbia	Montour	All Respondents
Full time	44 (36.7%)	26 (43.3%)	8 (53.3%)	82 (39.4%)
Part time	16 (13.3%)	8 (13.3%)	2 (13.3%)	27 (13%)
Self employed	2 (1.7%)	3 (5%)	0	5 (2.4%)
Contract worker	0	0	0	0
Laid off	0	0	0	0

Unemployed and looking for a job	25 (20.8%)	7 (11.7%)	1 (6.7%)	34 (16.3%)
Retired	12 (10%)	5 (8.3%)	4 (26.7%)	24 (11.5%)
Have a disability	9 (7.5%)	7 (6.5%)	0	17 (8.2%)
Student	0	0	0	0
Unemployed and not looking for a job	3 (2.5%)	1 (1.7%)	0	4 (1.9%)

The largest number of respondents have completed high school or the equivalent; however, all levels of education were represented in the survey.

	Northumberland	**Columbia**	**Montour**	**All Respondents**
Less than high school	13 (10.8%)	3 (5%)	0	17 (8.2%)
High school or GED/HiSET	50 (41.7%)	22 (36.7%)	6 (40%)	83 (39.9%)
Associate's degree or trade school/apprenticeship	28 (23.3%)	15 (25%)	4 (26.7%)	48 (23.1%)
Bachelor's degree	16 (13.3%)	11 (18.3%)	3 (20%)	34 (16.3%)
Graduate degree	13 (10.8%)	9 (15%)	2 (13.3%)	26 (12.5%)

Nearly half of respondents had at least one person in their household with a disability. This question was optional and respondents could select more than one response.

	Northumberland	**Columbia**	**Montour**	**All Respondents**
Me	17 (14.2%)	14 (23.3%)	4 (26.7%)	32 (15.4%)
Another adult	9 (7.5%)	14 (23.3%)	4 (26.7%)	23 (11.1%)
A child	9 (7.5%)	9 (15%)	0	14 (6.7%)
Nobody	65 (54.2%)	28 (47%)	7 (46.7%)	107 (51.4%)

Most respondents have participated in at least one assistance program, most notably SNAP. Other responses received:

- Early intervention speech therapy
- None. I was raised to be self-sufficient and support my family.
- None of the above. We are middle class, saved our money when working most of our lives, lived within our means, raised 4 children and taught them values and resptect, so now we don't qualify for any kind of assistance. BUT WE DO GET TO HELP FUND ALL THESE PROGRAMS WITH THE TAXES WE PAY!

	Northumberland	**Columbia**	**Montour**	**All Respondents**

Free tax preparation assistance	4 (3.3%)	8 (13.3%)	0	15 (7.2%)
Utility assistance	40 (33.3%)	23 (38.3%)	5 (33.3%)	74 (35.6%)
Rental assistance	25 (20.8%)	12 (20%)	2 (13.3%)	41 (19.7%)
First-time homebuyer program	12 (10%)	6 (10%)	0	19 (9.1%)
Head Start or Early Head Start	19 (15.8%)	11 (18.3%)	1 (6.7%)	33 (15.9%)
SNAP	77 (64.2%)	26 (43.3%)	5 (33.3%)	115 (55.3%)
Cash assistance/TANF	36 (30%)	11 (18.3%)	1 (6.7%)	50 (24%)
Free or reduced lunch	37 (30.8%)	16 (26.7%)	0	56 (26.9%)
Medicaid	53 (44.2%)	23 (38.3%)	3 (20%)	84 (40.4%)
WIC	49 (40.8%)	19 (31.7%	2 (13.3%)	73 (35.1%)
Section 8 or public housing	22 (18.3%)	7 (11.7%)	2 (13.3%)	32 (15.4%)
CCIS/childcare subsidy	9 (7.5%)	5 (8.3%)	1 (6.7%)	15 (7.2%)
None	24 (20%)	17 (28.3%)	4 (26.7%)	49 (23.6%)

Survey respondents represented various household income levels from less than $10,000 to more than $100,000 per year. About 33% of Montour County respondents indicated that their household income is $100,000 per year or more. This question was optional.

	Northumberland	**Columbia**	**Montour**	**All Respondents**
Less than $10K	36 (30%)	8 (13.3%)	2 (13.3%)	47 (23%)
$10K-19,999	14 (11.7%)	8 (13.3%)	1 (6.7%)	25 (12%)
$20K-34,999	18 (15%)	11 (18.3%)	1 (6.7%)	33 (15.9%)
$35K-49,999	18 (15%)	11 (18.3%)	3 (20%)	34 (16.3%)
$50K-74,999	11 (9.2%)	6 (10%)	0	18 (8.7%)
$75K-99,999	8 (6.7%)	5 (8.3%)	0	17 (8.2%)
$100K or more	7 (5.8%)	1 (1.7%)	5 (33.3%)	13 (6.3%)

Survey respondents reported that they have a variety of types of income. The majority of respondents had income from employment. This question was optional and respondents could select multiple options. Other sources of income reported included retirement, under the table wages, self-employment, direct sales, and alimony.

	Northumberland	Columbia	Montour	All Respondents
Employment	68 (56.7%)	35 (58.3%)	9 (60%)	119 (57.2%)
Social Security	16 (13.3%)	9 (15%)	2 (13.3%)	32 (15.4%)
SSI or SSD	20 (16.7%)	10 (16.7%)	2 (13.3%)	33 (15.9%)
Unemployment	1 (<1%)	1 (1.7%)	0	4 (1.9%)
Cash assistance/TANF	23 (19.2%)	3 (5%)	1 (6.7%)	28 (13.5%)
SNAP	33 (27.5%)	5 (8.3%)	4 (26.7%)	44 (21.2%)
Child support	5 (4.2%)	3 (10%)	1 (6.7%)	9 (4.3%)

Survey respondents had a variety of living situations. Most respondents either owned or rented their home. None of the respondents were staying in a hotel or motel, living in their car, or staying at a shelter. Other living situations included rent to own, staying outside in a tent, own a mobile home and pay lot rent, and live in a house owned by a family member in exchange for paying utilities.

	Northumberland	Columbia	Montour	All Respondents
Own my home	58 (48.3%)	26 (43.3%)	6 (40%)	98 (47.1%)
Rent my home	41 (34.2%)	31 (51.7%)	8 (53.3%)	84 (40.4%)
Staying with friends or family	15 (12.5%)	2 (3.3%)	1 (6.7%)	19 (8.7%)
Staying at a hotel or motel	0	0	0	0
Living in my car	0	0	0	0
Staying at a shelter	0	0	0	0

Service Providers

The survey was completed by 86 service providers and partners. Respondents serve the three-county area and beyond.

	Northumberland	Columbia	Montour	All Respondents
County Served	56 (65.1%)	34 (39.5%)	30 (34.9%)	86

Survey respondents represented a variety of types of partners but were primarily social service agencies. Other partners that took the survey included a public housing authority, healthcare organizations, a community center, childcare providers, a newspaper, a regional food bank, a chamber of commerce, a faith-based organization, and other nonprofit organizations.

Social service agency	47 (54.7%)
Local government	1 (1.2%)
County government	5 (5.8%)

State or federal government	6 (7%)
School district	3 (3.5%)
Higher education	1 (1.2%)
Business	2 (2.3%)

Survey respondents work for organizations that provide a variety of programs and services. The most common types of programs or services provided were information and referral and case management. Other programs and services provided included vision screening, furniture, healthcare and wellness, tax assistance, physical fitness and recreation, clothing, hygiene products, inclusive spaces and events, advocacy, and grants.

Housing	23 (26.7%)
Food	33 (38.4%)
Childcare	11 (12.8%)
Transportation	20 (23.3%)
Counseling	20 (23.3%)
Case management	48 (55.8%)
Information and referral	53 (61.6%)
Job skills/job search	24 (27.9%)
Education programs for children	19 (22.1%)
Education programs for adults	25 (29.1%)
Services for older adults	27 (31.4%)
Services for children with disabilities	15 (17.4%)
Services for adults with disabilities	21 (24.4%)
Re-entry support	18 (20.9%)

The majority of service providers that took the survey have lived or worked in the area for at least five years.

Less than 1 year	2 (2.3%)
1 to 2 years	7 (8.1%)
3 to 4 years	6 (7%)
5 or more years	71 (82.6%)

Service providers represented a variety of ages; however, most respondents were aged 45 and older.

Under 18	1 (1.2%)
18 to 24	4 (4.7%)
25 to 34	8 (9.3%)
35 to 44	17 (19.8%)
45 to 54	24 (27.9%)
55 to 64	20 (23.3%)

65 or older	10 (11.6%)

The majority of partners who took the survey were women.

Man	19 (22.1%)
Woman	60 (69.8%)
Non-binary	3 (3.5%)

The majority of service providers who took the survey are White. One respondent is Hispanic or Latine. These questions were optional.

Asian	1 (1.7%)
Black or African American	1 (1.7%)
Native Indian or Alaska Native	1 (1.7%)
Native Hawaiian or other Pacific Islander	0
White	81 (94.2%)

Results – Community Residents

Resident Worries

Residents' biggest worries are saving for the future, having enough money to pay their bills, health, and mental health. About 51.9% of respondents stated that they worry about saving for the future every day. About 17.3% of respondents with children stated that they worry about childcare almost everyday and 333% worry about childcare sometimes.

	Northumberland	**Columbia**	**Montour**	**All Respondents**
Having enough money to pay my bills	Never – 23 (19.2%) Sometimes – 55 (45.8%) Almost Every Day – 42 (35%)	Never – 10 (16.7%) Sometimes – 25 (41.7%) Almost Every Day – 25 (41.7%)	Never – 3 (20%) Sometimes – 9 (60%) Almost Every Day – 3 (20%)	Never – 38 (18.3%) Sometimes – 94 (45.2%) Almost Every Day – 76 (36.5%)
Having enough food	Never – 47 (39.2%) Sometimes – 50 (41.7%) Almost Every Day – 23 (19.2%)	Never – 23 (38.3%) Sometimes – 30 (50%) Almost Every Day – 7 (11.7%)	Never – 10 (66.7%) Sometimes – 4 (26.7%) Almost Every Day – 1 (6.7%)	Never – 85 (40.9%) Sometimes – 91 (43.8%) Almost Every Day – 32 (15.4%)
Transportation	Never – 55 (45.8%) Sometimes – 40 (33.3%) Almost Every Day – 25 (20.8%)	Never – 30 (50%) Sometimes – 20 (33.3%)	Never – 11 (73.3%) Sometimes – 3 (20%)	Never – 103 (49.5%) Sometimes – 69 (33.2%)

		Almost Every Day – 10 (16.7%)	Almost Every Day – 1 (6.7%)	Almost Every Day – 36 (17.3%)
Childcare (households with children only)	Never – 31 (47.7%) Sometimes – 20 (30.8%) Almost Every Day – 14 (21.5%)	Never – 38 (63.3%) Sometimes – 14 (23.3%) Almost Every Day – 8 (13.3%)	Never – 13 (86.7%) Sometimes – 2 (13.3%) Almost Every Day – 0	Never – 54 (49.5%) Sometimes – 36 (33%) Almost Every Day – 19 (17.3%)
My safety or the safety of a close family member	Never – 57 (47.5%) Sometimes – 39 (32.5%) Almost Every Day – 24 (20%)	Never – 31 (51.7%) Sometimes – 25 (41.7%) Almost Every Day – 4 (6.7%)	Never – 11 (73.3%) Sometimes – 3 (20%) Almost Every Day – 1 (6.7%)	Never – 106 (51%) Sometimes – 71 (34.1%) Almost Every Day – 31 (14.9%)
My health or the safety of a close family member	Never – 29 (24.2%) Sometimes – 56 (46.7%) Almost Every Day – 35 (29.2%)	Never – 10 (16.7%) Sometimes – 31 (51.7%) Almost Every Day – 19 (31.7%)	Never – 4 (26.7%) Sometimes – 6 (40%) Almost Every Day – 5 (33.3%)	Never – 45 (21.6%) Sometimes – 101 (48.6%) Almost Every Day – 62 (29.8%)
My mental health or the safety of a close family member	Never – 34 (28.3%) Sometimes – 55 (45.8%) Almost Every Day – 31 (25.8%)	Never – 8 (13.3%) Sometimes – 32 (53.3%) Almost Every Day – 20 (33.3%)	Never – 7 (46.7%) Sometimes – 5 (33.3%) Almost Every Day – 3 (20%)	Never – 52 (25%) Sometimes – 99 (47.6%) Almost Every Day – 57 (27.4%)
Saving for the future	Never – 18 (15%) Sometimes – 40 (33.3%) Almost Every Day – 62 (51.7%)	Never – 6 (10%) Sometimes – 23 (38.3%) Almost Every Day – 31 (51.7%)	Never – 1 (6.7%) Sometimes – 6 (40%) Almost Every Day – 8 (53.3%)	Never – 26 (12.5%) Sometimes – 74 (35.6%) Almost Every Day – 108 (51.9%)

There were some differences among people who worry about saving for the future based on tenure, age, and income. A higher percentage of renters (53.6%), people aged 25 to 34 (71.4%), people aged 35 to 44 (59.5%), people with household income between $10,000 and 19,999 (68%), people with household income between $20,000 and 34,999 (60.6%), people with household income between $35,000 and 49,999 (55.9%), and people with household income between $75,000 and 99,999 (52.9%) worry about saving for the future almost every day.

	Never	Sometimes	Almost Every Day
Renters (n=84)	9 (10.7%)	30 (35.7%)	45 (53.6%)
Homeowners (n=98)	16 (16.3%)	37 (37.8%)	45 (45.9%)
18 to 24 (13)	3 (23.1%)	4 (30.8%)	6 (46.2%)
25 to 34 (49)	2 (4.1%)	12 (24.5%)	35 (71.4%)
35 to 44 (42)	4 (9.5%)	13 (31%)	25 (59.5%)

45 to 54 (43)	4 (9.3%)	19 (44.2%)	20 (46.5%)
55 to 64 (31)	5 (16.1%)	13 (41.9%)	13 (41.9%)
65 and older (22)	6 (27.3%)	10 (45.5%)	6 (27.3%)
Less than $10K (47)	6 (12.8%)	18 (38.3%)	23 (48.9%)
$10K-19,999 (25)	1 (4%)	7 (28%)	17 (68%)
$20K-34,999 (33)	2 (6.1%)	11 (33.3%)	20 (60.6%)
$35K-49,999 (34)	3 (8.8%)	12 (35.3%)	19 (55.9%)
$50K-74,999 (18)	5 (27.8%)	7 (38.9%)	6 (33.3%)
$75K-99,999 (17)	2 (11.8%)	6 (35.3%)	9 (52.9%)
$100K or more (13)	4 (30.8%)	4 (30.8%)	5 (38.5%)

Respondents provided the following reasons for their worry:

- A decent income is crucial to keeping up with this very expensive economy. Affordable housing is imperative.
- Because even with my husband and I both working, we have to rely on our eldest daughter to help buy food for our household. By the time our bills are all paid, there's not enough money to feed us all for the remainder of the month. It is so taxing on us. We don't qualify for assistance because we both work full-time and our daughter works full-time and goes to college full-time. We don't want to use the money she's working for because she's in college. But the county doesn't want to hear that. They take her income as household income and it is so wrong. We have 2 other minor children, as well.
- Because everything is so expensive. You can't afford anything unless you have 2 full time incomes. I worry about putting my kids in daycare because I hear the horror stories of the workers there. We barely make ends meet as it is and have to try to pay for daycare?? put away money?? There's just no way!
- Because I am semi-retired and cannot find employment perhaps due to my age?
- Because I care
- Because I'm afraid to fail the ones I love the most I want to make a life for my children that I never had I want more for them
- Because of the economy.
- Because people are on on disability and are also low in comes.. time people pay there bills there isn't hardly any thing left.. we could use more money on ssi or ssd to help with more financials
- Because people are on on disability and are also low in comes.. time people pay there bills there isn't hardly any thing left.. we could use more money on ssi or ssd to help with more financials
- Because the economy and it's state are so increasingly irratic and job security is not like it use to be.
- Because this area needs to raise the minimum wage they are not paying people enough to be able to survive.
- Because we live in a world full of people that struggle with mental illness. Every day people play pretend. They pretend to be something they are not, and what is worse is our society and government have become enablers to their behavior.

- Being on disability, the government punishes me for saving over a certain amount
- Being unemployed.
- can't seem to make enough money to keep my head above water. Always have to make smaller payments and hope things don't get shut off, and/ or get evicted. have to often make choices between bills or food.
- Cost of inflation is real. Lack of mental health options for help is real or limited to only intellectual disabilities severely lacking in regular mental health programs. Also there is no programs of housing for the prisoners being released. All real halfway or 3/4 homes are in areas of Philadelphia or Pittsburgh. High percentage of homelessness is people released from prison. That does not mean prison should be housing for homeless. Shamokin area surrounding should have a shelter on this end. And the biggest issue is Christ Jesus needs to be at the center of it. So there is a transformation in the recovery of the people that has received the service and they become part of the solution of a healthier community in which they reside. It takes a village to grow and plant and harvest.
- crime rate.
- Depressed community Driven by socialist/ Communist tendencies of our current administration.
- Due to population decline and decrese in service revenue, local governments have been stressed to provide adqueate services to aid the very young, the very poor, and the very old.
- Even if you work, it's not enough to cover the cost of living. I make too much for benefits, so I can't even get those. So food is unaffordable.
- Every day life
- Every day.
- Everything is so expensive
- Extreme inflation
- father is 95 years old and living independently .. adult son has mental health disorder but, living independently in another part of the county
- food is expensive and trying to stretch money is getting harder daily. I also can’t drive so it makes shopping around harder or even getting to the food giveaways locally
- For the last 10 years I’ve cared for my aging parents while working part time.
- I am a single mom with 2 kids, both having mental health issues. I have one income and no matter what I do I am told I make too much money. It's frustrating. Everyday is a struggle in one way or another about something.
- I am a single mother with an elderly widowed father and a child under 5. I'm limited to the time of day, and days, that I can work due to child care so making extra or picking up a side hustle isn't an option. I am unable to go back to school to further my education and get a promotion due to income. 3/4 of my income goes directly to bills and debt that was acquired during a one year period that I was unable to work due the passing of my mother, my childcare at the time. Every time I make it to a point that I think I'm on top of it, something pops up.
- I am disabled and hard to keep up with bills and chores

- I am disabled. I have been the sole caregiver to my disabled mother for over 40 years. In 2019, She suffered a stroke. They qualified her to receive a waiver benefit to assist me in her care in my home. Then they took my SSDI for 2020 and made me pay it back, because they assumed I was gainfully employed because of the waiver benefits my mother received. This has caused me a severe financial and emotional hardship that continues to cause me stress daily.
- I am disabled. I have lost my SSDI as a result of caring from my disabled mother, practically my entire life, to her qualifying for the PA state waiver program in 2019. I have been her only caregiver due to her specific condition. I became disabled 11 years ago. To help us the hospital informed us of the waiver program. She qualified after she suffered a stroke due to the enormouse amount of stress we encountered during covid. in 2020 PA State made me pay back my SSDI as an overpayment. Now they are going to take it away again becaseur I am still the only caregiver to my mother. But we had to buy our house we were renting for fear of becoming homeless again. I lost my job as a result of my disabilty. The only income I have now is the waiver benefit my mother receives for her care needs. I am dependent on my mohters health to keep our home. I am unable to work and I have no more SSDI and am unable to particpate in gainful employment without accomodation to my disabity. I am unable to work 2 full time jobs with my disability. I am afraid every day, because I can not afford the things we need with our disablities on the income I am allowed by the government and I can not find gainful empoyment with my kind of disability. I am soon to be 60 years old. Finding employment at my age with my kind of disability is just about impossible.
- I am the only one my three children have to rely on. I am struggling mentally, emotionally and financially.
- I am the sole provider and I am currently out of work.
- I do not have enough income for the amount of necessary expenses, and this is with working two jobs.
- I do not make enough money to pay all my bills especiall in the winter with Oil. I make too much for any services. I do not qualify.
- I do not worry about saving for the future because I know that, I will never make enough money. I worry about my mental health because I am worried about my safety. I am worried about my safety because I have to leave my child in daycare with inexperienced childcare workers so I can work a job that doesn't pay. or with family that has abused me. I worry about my bills because I work a job that doesn't pay and place my child in a daycare that is not open on weekends, doesn't take care of my child the way that I would, and does not transport my child to and from school. so I worry about my job, because I am called from work regularly to pick up my child TO TRANSPORT him to and from school or because he is sick, or bad. from a job that doesn't pay because I cant work weekends because daycare is not open before 6am and are closed on the weekends. I worry about transportation because if I don't have a car I cant take my child to daycare, cant work a job, cant pay my bills, and cant feel safe in my own home because I come home to an eviction notice at least once a month on my government subsidized income based HUD approved DOOR. NCAO and all programs do not count a car loan. THAT WAS all for affect

from personal understanding and experience. BIGGEST ISSUE IN NORTHUMBERLAND AND SUNBURY AREA IS PUBLIC TRANSPORTATION, DAYCARE(SCHOOL) TRANSPORTAION. SCHOOLS SHOULD BE REQUIRED TO TRANSPORT CHILDREN TO AND FROM ANY CHILDCARE IN THE SURROUNDING AREA. DAYCARES NEED TO BE OPENED ALL YEAR 24 7 LIKE A HOSPITAL, NURSING HOME. OR LIKE ANY AND ALL CARE FACILITIES. SINGLE PARENTS CANNOT MAKE IT IN THIS AREA. also, kids in school are using wifi for everything. internet bill is way to high and also not included as a necessity. personally i hate that schools make it difficult for kids to do their work without internet. things should go back to the way they were. unfortuanately they wont and my daughter has to go to BK or the library or laundery mat just to access internet to do her homework. i aint complaining but when you plan on using public wifi and you show up and all of a sudden there is no connection it doesnt always work. the ymca no longer has the youth center open. what happened to that??? oh and on top of that "I have bed bugs", so childcare will not except my child, I cant participate onsite at CareerLink, I don't have money to do my laundry or to buy a vacuum cleaner. etc...so probably free haircuts and laundry detergent year round (sarcasm)

- I don’t make enough money
- I have an unsavory habit of overthinking and consistently overwhelming myself with goals I haven’t yet met
- I have health problems and so does my son. I am a single mother and I still work. His father works, but doesn't help me with his care. I feel very alone. I have to miss work alot. And worry bout my job stability.
- I have no retirement fund and can't find a job with that as an option. I only barely pay my bills and I don't even have rent. My partner gets sick and misses a lot of work, but isn't sick enough to qualify as disabled. We can't get married because it would cost us government assistance, which is the only reason my partner has healthcare. In the last year alone I have received four shut-off notices from various utilities. I often don't eat just to save money, and I can't afford new clothes, so I wear things with holes in them. I can't afford gas so I use firewood to heat our home that I collect in the park, but still don't qualify for any of the financial assistance in the region. It feels like PPL would only give me a discount if I was so poor I couldn't afford anything that needed power anyway.
- I live alone. Family out of state.
- I only have social security as income, and taxes, food, gas, all household bills have gone so high
- I want my children to have a better up bring then I did.
- I'm a very anxious person and the last two years haven't been good to me.
- I've been struggling the past few years to provide for myself. My paycheck doesn't seem to make it.
- I’m not yet paying my own bills besides from my phone (which I do struggle with) but I’m not yet in a position for saving up for the future as I’d like to
- If I can’t pay all my bills, I’ll never be able to buy a new car go on a vacation
- Increasing prices of products and food and making just enough to not qualify for any assistance but not enough to pay all my bills and afford to feed my family.

- Increasing prices of products and food and making just enough to not qualify for any assistance but not enough to pay all my bills and afford to feed my family.
- Inflation! Everything goes up but our salaries!
- It is just damn hard to live in this world. Our family is complex and has a lot of unmet needs. I have to keep working but damn it's hard.
- Jobs don't pay enough and bills are too high
- Lack of mental health services also the lack of calling crisis which is a waste of time.. they aren't concerned that a child threatens you I think this is being homicidal threats... they are more concerned about the child being suicidal which the child isn't.
- Living paycheck to paycheck is stressful and affects my mental health
- Local fights, assaults, weapons use are of concern.
- Mental health issues have become more difficult for my family in the past year.
- Money has become tight, even while working full time
- My dad was just diagnosed with stage 3 kidney failure and I'm worried about him.
- My husband and I both work, but over the years our pay has gone down, prices continue to go up, and we had a baby 3 years ago.
- My mom has stage 4 colon cancer and last year my brother that lives with us died of cancer as well. They both helped out when needed white childcare and just general stuff around the house. I'm struggling a lot since both have become I'll and one of them passing away. My other siblings help occasionally but don't really get it like I do as I and my children live with them and have to deal with the day to day struggles.
- My paycheck doesn't go as far as it used to. I have enough money, but I've been having to dip into investments and savings.
- My salary doesn't cover my bills and I don't qualify for public assistance.
- No real opportunity to get ahead. The information just isnt available freely to the low income to working class.
- no retirement or healthcare
- Our economy is ever changing and we can't afford to breathe, let alone live.
- People think because you have a job that pays a certain amount, that you still don't need help. We struggle too.
- Poor economy with worrying about the future for our child (children if we can afford to have more)
- Prices have tripled and our income hasn't.
- Quality childcare is expensive and hard to find.
- Rising prices. I work part time only.
- So much violence in our area and around the country. People seem to have lost respect for human life.
- Someone ruined my life thought identy theft.
- The city is falling apart and the community isn't as tightly held together as it once was. Young people are moving away and no opportunity for growth is happening. All we are getting are people on welfare and druggies. No one cares or take pride in the city anymore Town looks like a dump. No real good jobs anymore all jobs are barely one

minimum wage. And now th country wants to re-assess our home stye increase taxes which will cripple those of us on fixed incomes.

- The cost of everything is going up and so is the crime in our area. The only thing not increasing is my paycheck.
- There is no public transportation in the area z making access to work and doctors appointments difficult for those without a car or elderly.
- There is not enough resources, funding, or opportunity here. It's hard to save up.
- They are basic human needs that I am in need of due to a sour relationship and if i had even some of these, I know that I would benefit by working and being safe in the confines of my home.
- They are things that are needed without bills paid no service, kids at risk . Can't go crazy but have to plan for the future as well hard to be stable with no experience
- Today's inflation and politics
- Transportation really is an issue
- We do not have enough access to transportation in Columbia County!
- Well being retired and on a fixed income it's hard with food prices jumping. Trying to set money aside for end expenses so I wouldn't be a burden to family. Rents keep going up also make it harder. I'd like to put enough aside to buy a small place also.
- You need to to survive

Resident Goals

Residents' biggest goals were increasing their income and reducing debt or saving money. Other goals included improving health, providing financial assistance to family members, preparing for retirement, opening a business, building a small business, home improvements, self care, volunteering, getting a roommate to offset expenses, opening a halfway home, find a doctor that understands my health condition, and survive until my disability is approved.

	Northumberland	Columbia	Montour	All Respondents
Finding a job	35 (29.2%)	9 (15%)	2 (13.3%)	49 (23.6%)
Increasing my income	79 (65.8%)	33 (55%)	7 (46.7%)	126 (60.6%)
Reducing debt or saving money	70 (58.3%)	34 (56.7%)	12 (80%)	123 (59.1%)
Budgeting	53 (44.2%)	25 (41.7%)	8 (53.3%)	94 (45.2%)
Buying a house	32 (26.7%)	16 (26.7%)	4 (26.7%)	53 (25.5%)
Going back to school	25 (20.8%)	4 (6.7%)	2 (13.3%)	34 (16.3%)
Being a better parent	37 (30.8%)	17 (28.3%)	2 (13.3%)	58 (27.9%)
Buying a car	42 (35%)	14 (23.3%)	1 (6.7%)	59 (28.4%)
Improving my computer skills	23 (19.2%)	7 (11.7%)	3 (20%)	35 (16.8%)

None	10 (8.3%)	5 (8.3%)	1 (6.7%)	17 (8.2%)

Barriers to Goals

The greatest barrier respondents faced when working toward their goals was lack of money followed by not enough time. Other barriers included discrimination, being retired, not having a starting point, lack of medical specialists, limited resources in the community, mental or emotional support, having an injury, lack of help for older adults, having an outdated computer, high speed internet, and having a criminal conviction. Not having childcare was a barrier to accessing goals for more than 20% of households with children.

	Northumberland	Columbia	Montour	All Respondents
Not enough money	94 (78.3%)	42 (70%)	10 (66.7%)	156 (75%)
Not enough time	58 (48.3%)	24 (40%)	7 (46.7%)	94 (45.2%)
Don't know what to do	35 (29.2%)	12 (20%)	4 (26.7%)	52 (25%)
Need someone to help me	27 (22.5%)	7 (11.7%)	3 (20%)	37 (17.8%)
No transportation	29 (24.2%)	8 (13.3%)	1 (6.7%)	38 (18.3%)
No childcare	19 (15.8%)	6 (10%)	1 (6.7%)	29 (13.9%)
Didn't have internet access	20 (16.7%)	5 (8.3%)	0	25 (12%)
None	14 (11.7%)	9 (15%)	3 (20%)	27 (13%)

Respondents provided additional details about the barriers they have experienced:

- I am a single mom with 2 children in the home and both have mental health issues. I live pay check to pay check and usually have to borrow from someone to get by and I quit smoking to save money as well.
- If I was given the help I needed I wouldn't be where I am today in my recovery. I would most likely have been recovered. Also the police and people in high positions are just as guilty of the lack of services I needed, and discrimination of my kind of disablity.
- I try not to use services but i find that those who never worked a day in their lives get every thing free.
- Being retired and divorced the payments being taken out to go to ex wife count as income for me and hinders me in a lot of things. When they don't take that into consideration my cost are more than I can afford
- Sometimes over the amount for.help.
- Making too much to qualify for help so we suffer - can't get LIHEAP but our house is cold and can't get heating oil. Have to reduce getting food or going out and having fun so we can fill to maybe half a tank. It stinks. We need more programs that everyone can qualify for.
- How about instead of all the free services, providing an incentive to WORK!

- Even if I ask for help there is no help for me since I make just a little too much.
- Saved for retirement now I'm punished for having it when I need daily care and can't afford it without pulling from it and paying the penalty to cover the care out of my own pocket which is wrong!
- A local social service person stole my identity
- broadband internet access is limited in this area... this prevents so much (job applications, access to certain banking, bill payments, etc)
- Getting my bed and finding childcare
- Area office of Aging needs a revamp to qualifying seniors and disabled for services. The practice of completing an intake for services, witnessed several times, is always the same. They come in asks a few questions needed to qualify. If the person struggles to correctly answer the intake person gives them the answer and then disqualifies them on the basis of a 10 min visit.
- Again when calling crisis and mental health services ect
- public transportation (for kids too)
- hygiene related barriers
- Grief counseling. True budget counseling 101. When I became a widow, I was baffeled by technology, just to pay my bills, get the bills in my name. How to budget.
- My son has been to jail. He now has difficulties getting a good paying job.
- Don't always know where to go or who to contact for help. Finding a way to have free language tutoring so I can learn and practice Spanish with a spanish speaker.
- We qualify for nothing and before the inflation went through roof that was fine but now it's rough. Oil to heat my house costs $400.00 a month or every other month depends on the cold. That's my pay check gone. My husband has to pay for his own medical monthly none of these things are taken in account they take the gross not the net even though the net is the take home pay what we actually have.
- i wish we had a daycare facility that would accept children twice a week just so i could get a few hours to get other things done plus it would help parents who need a much needed break
- A lot of my barrier experience comes from New Jersey but I'm talking steps to get more help and reach out in my new community
- Everywhere I go I get directed back to the same programs over and over - at one point at Geisinger they couldn't figure out if I would owe money for a procedure to determine if I had cancer or not, so I had to cancel the entire appointment, even after driving an hour to get there. The person working gave me a flyer for their financial assistance, but I said I don't qualify. The cost of the procedure I couldn't afford? $100.
- We applied for a loan got told we qualified through rocket mortgage than they changed their mind.

Challenges Experienced in the Past Five Years

Survey participants provided several descriptions of the challenges they have experienced in the past five years:

- Emotional trauma of losing a parent while entering parenthood alone myself. Being thrown into the role of the sole provider and care taker for a brand new life, and that of my father. Missing time at work to tend to his healthcare needs as well as my son, in turn neglecting my own.
- I have faced many from vehicle repair to safe housing. Home is in need of various repairs but I don't own it so I can't get the money to fix things. I have 2 vehicles but the 2nd broke down and now my primary needs work done.
- Vehicles are so expensive and so disposable.
- Discrimination mostly towards my kind of disablity. It is not easily seen. The ignorance of people not understaning unseen disablities causes discrimination. I am not believed, no matter any documentation I have to who proof. These kinds of people treat me like they want to disqualify me, and they behave in a way of not wanting to help me. As if I am an waist of their time.
- Just trying to keep my head above water between inflation and taxes My Social security doesn't cut it monthly.
- When it takes $60 or more to fill my vehicle it makes it hard. And with summer coming I see gas going back up again I can’t afford to buy an hybrid type car to save on gas even with tax incentives. It doesn’t help with payments
- gas prices so high and only get social security, I am retired
- I do not not know what is considered
- Most people think they are entitled to everything and don't have to earn it. Lack of manors and courtesy in most individuals is very frustrating.
- husband can't find a job, he's 62 and they won;t call him back after he puts the job application
- Need a new car but cannot afford another loan.
- For the past 5 years I've been targeted by someone she had dug through my life facet by facet ƀc she was jealous of me. And didn't stop until she ruined it. Piece by piece.
- Trying to get a better job but don't have a car and transportation is limited
- Driving for pleasure is not an option. I shop locally to avoid driving to the Shamokin Dam stores. Gas prices are prohibitive.
- No public transportation because rabbit wanted proof that my car was broken and in a garage. At the time it was not at a garage yet because it broke down in the middle of nowhere far from here and I couldn't afford to have it towed.
- Health issues. Feeling alone. Still work because have no choice. Worry about losing job die to excess appointments
- Substance abuse in immediate family
- Made too much money to qualify for benefits, but could still barely get by.
- I lost my house, can’t get hud. So I’ve been staying with family off and on
- Challenges are getting mental health services ect.
- Can't buy clothing or food.
- If there was a bus on same schedule as the nearby factories in Elysburg, Mt Carmel & Mall in Seilingsgrove I could work more hours.

- Supported a family member with medical issues and a family member with addiction issues. Threw me into financial disarray.
- Rising fuel prices driven by our socialist/ communist administration and the green agenda has driven fuel and energy costs higher. I have less to help my extended family, community and charities
- As I have consistently stated - NO help for aging population even though full retirement age is now 67 I have applied to numerous positions and am unable to obtain employment.
- Didn't go many places. Used my settlement from my workers comp to survive and it went REALLY FAST
- Car is getting older
- Trying to pay bills and buy groceries. I just don't have enough money. I had to ask on Facebook for help. Very embarrassing
- I found out i had cancer during my pregnancy and life has changed drastically
- I struggle with the time and motivation to take care of myself as well as worrying how it may inconvenience my family because of my kids and them having to drive me/ the cost of doing so
- My car has been repossessed because I am out of work and unable to make any payments.
- I've been through alot of challenges over the past 5 years my passed husband had alot of health issues which he succumbed to them I. Aug of 2023
- Lost my job and found employment full time in Shamokin Dam at one of the big box stores, but despite being the only one working and working for a 1/3rd of a living wage, did not qualify for any financial assistance: I spent several weeks filling out paperwork and being denied over and over and over for "not being poor enough", even as I wandered the park for sticks to burn for heat. I have a chronic health condition that I have ignored for the last five years.
- MS can not drive
- I only recently was blessed to get travel passes to go to doctor from parole. And only because I wrote the powers that be and said it is illegal to deny someone medical when they are court ordered for their parole to take care of their mental health. I made a decision 2017 to leave the halfway in Williamsport to locate in Sunbury. I got engaged for that to happen which the halfway was against. But if I did not have a friend that was dating a landlord. My husband now covered the rent alone. I prayed so much in prison and God showed me I was going to be married 2015. Mind you I was not even divorced yet completely in state prison. I went to church faithfully in Sunbury. Moved to Mt Carmel and was going to a church here until it shut down. Now I go to a home Bible study of woman and sometimes a churches in areas. It's hard to go to church when most don't understand how to help a sinner change. Or believe they are better than that sinner, but all are sinners. And honestly if you never been through it you can not relate to people that want to change or to build up out of poverty to self sufficient. You have to understand the bondages holding the person captive. And real help is a hand up of hope.
- During Covid my husband just started a new job we couldn't pay our mortgage and fell under the Covid plan, we are $15,000 behind after 20 years. Our bank is doing a mortgage modification and I don't believe them. Then I got nasal cancer had my nose removed had

4 surgeries last year. I cook for a handicapped women and was only getting paid 342 every two weeks to cook for 4 people. That's not a job then deliver to Williamsport every 2 weeks.

Housing Challenges

The greatest housing challenges experienced by respondents in the past five years were not being able to pay utility bills on time closely followed by home needing repairs. Twenty-three (23) indicated that they had experienced homelessness. Other housing challenges included illegal eviction and no legal representation, having to move back home, choosing between rent and food, unexpected big expenses, credit score too low to rent, health issues, the cost of taxes, no access to high-speed internet, house too hot in the summer, and housing costs too high.

	Northumberland	Columbia	Montour	All Respondents
Couldn't pay rent or mortgage on time	39 (32.5%)	21 (35%)	1 (6.7%)	67 (32.2%)
Couldn't pay utility bills on time	51 (42.5%)	22 (36.7%)	4 (26.7%)	84 (40.4%)
Evicted	9 (7.5%)	1 (1.7%)	9 (60%)	10 (4.8%)
Couldn't afford to move	38 (31.7%)	15 (25%)	3 (20%)	59 (28.4%)
Couldn't get a mortgage	12 (10%)	9 (15%)	2 (13.3%)	24 (11.5%)
Experienced homelessness	18 (15%)	4 (6.7%)	1 (6.7%)	23 (11.1%)
Home needed repairs	56 (46.7%)	15 (25%)	5 (33.3%)	85 (40.9%)
Experienced housing discrimination	9 (7.5%)	1 (1.7%)	1 (6.7%)	12 (5.8%)
Too many people living in my home	8 (6.7%)	3 (5%)	0	11 (5.3%)
My home was too cold	34 (28.3%)	5 (8.3%)	0	43 (20.7%)
None	27 (22.5%)	21 (35%)	6 (40%)	57 (27.4%)

Childcare Challenges

The most common childcare challenge experienced in the past five years was the cost of care followed by worrying about children's safety while in care. Other childcare challenges reported included employer is not childcare friendly, finding resources for a child with disabilities, and unable to afford to pay someone I can trust to watch my kids. This data excludes people who indicated that they do not have children.

	Northumberland N=61	Columbia N=37	Montour N=3	All Respondents N=103
Too expensive	21 (34.4%)	12 (32.4%)	1 (33.3%)	36 (35%)
Couldn't find a space for my child	15 (24.6%)	2 (5.4%)	0	18 (17.5%)
Not enough providers near my home or work	12 (19.7%)	4 (10.8%)	1 (33.3%)	19 (18.4%)
No childcare options during my work hours	10 (16.4%)	5 (13.5%)	0	16 (15.5%)
Low quality environment	6 (9.8%)	4 (10.8%)	0	11 (10.7%)
Worried about my child's safety	20 (32.8%)	4 (10.8%)	0	27 (26.2%)
Left my child with a sibling because I couldn't afford or find childcare	6 (9l.8%)	1 (2.7%)	0	7 (6.8%)
Child was left alone	1 (1.6%)	0	0	1 (<1%)
Couldn't find a provider to accommodate my child's disability or unique needs	3 (4.9%)	2 (5.4%)	0	6 (5.8%)
None	28 (45.9%)	21 (77.8%)	2 (67.7%)	51 (49.5%)

Work Challenges

In the past five years, more than 42% of respondents stated that they did not earn enough to pay all of their bills. Other work challenges included bullying, discrimination, left job to care for an elderly parent, couldn't afford clothes and lunches for work, worked less to care for a child, didn't earn enough to save, more work and less pay, employer didn't care about employees, got hurt at work because working too many hours, high risk pregnancy, cancer prevented work, and joy pay not worth losing welfare.

	Northumberland	Columbia	Montour	All Respondents
Lost my job	30 (25%)	9 (15%)	2 (13.3%)	43 (20.7%)
Couldn't find a new job	30 (25%)	7 (11.7%)	0	40 (19.2%)

Didn't earn enough to pay my bills	56 (46.7%)	25 (41.7%)	2 (13.3%)	88 (42.3%)
Couldn't get a promotion or raise	21 (17.5%)	13 (21.7%)	2 (13.3%)	38 (18.3%)
Didn't have a way to get to work	26 (21.7%)	8 (13.3%)	2 (13.3%)	38 (18.3%)
Didn't have anyone to watch my kids	29 (24.2%)	5 (8.3%)	1 (6.7%)	38 (18.3%)
None	31 (25.8%)	24 (40%)	8 (53.3%)	68 (32.7%)

Food Challenges

The biggest food challenge experienced by respondents in the past five years was inability to afford healthy foods. More than 25% of respondents skipped a meal so that another family member could eat. Other food challenges included food pantry doesn't have healthy or cancer fighting foods/has poor quality foods, food pantries only help those who are low income, earned too much for SNAP, earned too much for the food pantry but not enough for proper groceries, struggling to make healthy meals consistently, and the system needs to reevaluate income eligibility.

	Northumberland	**Columbia**	**Montour**	**All Respondents**
Didn't have enough food	39 (32.5%)	15 (25%)	3 (20%)	61 (29.3%)
Couldn't afford healthy food	60 (50%)	24 (40%)	5 (33.3%)	97 (46.6%)
Skipped a meal so another family member could eat	36 (30%)	15 (25%)	2 (13.3%)	54 (26%)
No food pantries near me	5 (4.2%)	0	1 (6.7%)	6 (2.9%)
Food pantry near me not open after work	8 (6.7%)	8 (13.3%)	1 (6.7%)	17 (8.2%)
SNAP ran out before the end of the month	41 (34.2%)	14 (23.3%)	3 (20%)	61 (29.3%)
Didn't have a way to cook food/no stove	8 (6.7%)	0	0	9 (4.3%)
No transportation	17 (14.2%)	11 (18.3%)	1 (6.7%)	29 (13.9%)
Grocery store too far from my home	8 (6.7%)	4 (6.7%)	0	13 (6.3%)
None	37 (30.8%)	24 (40%)	7 (46.7%)	72 (34.6%)

Health and Healthcare Challenges

The most common health or healthcare challenge was having a chronic health condition followed by waiting a long time to see a specialist. Other health and healthcare challenges included discrimination, could not afford copay, no dentist in my area/travel 45 minutes for a dentist, have to miss work for appointments, local providers don't accept my insurance, need to delay my own care because of the care needs of a relative, not enough time to make appointments and take care of myself, insurance cut because partner got a job, and healthcare provider left but not replaced.

	Northumberland	Columbia	Montour	All Respondents
Chronic health condition	41 (34.2%)	23 (38.3%)	7 (46.7%)	77 (37%)
Couldn't afford medication	20 (16.7%)	9 (15%)	1 (6.7%)	33 (15.9%)
Couldn't afford a test or procedure	20 (16.7%)	6 (10%)	0	28 (13.5%)
No primary care physician	18 (15%)	5 (8.3%)	2 (13.3%)	26 (12.5%)
Didn't have an annual physical	16 (13.3%)	6 (10%)	0	23 (11.1%)
Waited a long time for a specialist appointment	39 (32.5%)	22 (36.7%)	3 (20%)	66 (31.7%)
Traveled out of the area for a specialist appointment	20 (16.7%)	12 (20%)	3 (20%)	36 (17.3%)
No health insurance	13 (10.8%)	7 (11.7%)	1 (6.7%)	21 (10.1%)
No dental or vision insurance	23 (19.2%)	10 (16.7%)	1 (6.7%)	37 (17.8%)
I needed mental health help	27 (22.5%)	13 (21.7%)	5 (33.3%)	49 (23.6%)
I needed substance abuse help	3 (2.5%)	0	0	4 (1.9%)
Couldn't afford hygiene products	15 (12.5%)	7 (11.7%)	0	23 (11.1%)
None	32 (26.7%)	17 (28.3%)	2 (13.3%)	56 (26.9%)

Financial Challenges

The greatest financial challenge experienced in the past five years were a decrease in credit score and having to borrow from friends or family. Other financial challenges included no family to help

us, not enough money, identity theft, too much debt, taxes are too high, had to declare bankruptcy due to health issues, single parent, always fighting to get benefits reinstated, I was the one everyone borrowed from, no credit score, and cost of transportation – used tax refund for car downpayment.

	Northumberland	Columbia	Montour	All Respondents
No checking account	15 (12.5%)	7 (11.7%)	1 (6.7%)	23 (11.1%)
No savings account	23 (19.2%)	12 (20%)	1 (6.7%)	39 (18.8%)
Bank wouldn't let me open an account	8 (6.7%)	4 (6.7%)	1 (6.7%)	14 (6.7%)
Didn't save for retirement	34 (28.3%)	25 (41.7%)	4 (26.7%)	68 (32.7%)
Couldn't get a loan	34 (28.3%)	17 (28.3%)	2 (13.3%)	55 (26.4%)
Credit score decreased	54 (45%)	19 (31.7%)	6 (40%)	84 (40.4%)
Didn't know how to prepare my tax return	12 (10%)	2 (3.3%)	1 (6.7%)	16 (7.7%)
Borrowed from friends or family to meet basic needs	53 (44.2%)	21 (35%)	3 (20%)	84 (40.4%)
None	28 (23.3%)	20 (33.3%)	6 (40%)	58 (27.9%)

Transportation Challenges

The most common transportation challenge was the cost of gas followed by not being able to afford repairs. Other transportation challenges included having a disability makes it difficult to get rides, had to share car with partner, needed new tires, couldn't afford public transportation, had to buy junk cars that didn't last, and financed a car that costs $500 per month plus ongoing repairs.

	Northumberland	Columbia	Montour	All Respondents
No car	41 (34.2%)	13 (21.7%)	1 (6.7%)	56 (26.9%)
Gas too expensive	56 (46.7%)	25 (41.7%)	6 (40%)	95 (45.7%)
Couldn't afford insurance	27 (22.5%)	8 (13.3%)	3 (20%)	39 (18.8%)
Couldn't afford repairs	45 (37.5%)	21 (35%)	4 (26.7%)	74 (35.6%)
No public transportation	17 (14.2%)	16 (26.7%)	3 (20%)	37 (17.8%)

Couldn't afford to buy a car	37 (30.8%)	15 (25%)	1 (6.7%)	54 (26%)
Couldn't afford registration	16 (13.3%)	9 (15%)	2 (13.3%)	28 (13.5%)
Couldn't afford inspection	24 (20%)	11 (18.3%)	1 (6.7%)	38 (18.3%)
None	23 (19.2%)	21 (35%)	7 (46.7%)	56 (26.9%)

Budget Changes Due to Increased Prices or Reduced Income

In the past year, the biggest budget change respondents made was visiting friends and family less often followed by eating less healthy and cutting back on holiday gifts. Other budget changes included no vacation, no time off, not going out to eat/cooking at home, skipping meals at work, cut back on extras and entertainment, started saving, started using the food bank, stopped going to medical appointments, pawned off everything I owned, paid rent first to avoid homelessness and everything else had to wait, and got a second job.

	Northumberland	Columbia	Montour	All Respondents
Eating less healthy	57 (47.5%)	27 (45%)	5 (33.3%)	98 (47.1%)
Got a job closer to home because of transportation costs	19 (15.8%)	6 (10%)	1 (6.7%)	28 (13.5%)
Moved to a less expensive place	14 (11.7%)	3 (5%)	2 (13.3%)	20 (9.6%)
Got a roommate or stayed with friends or family to save money	23 (19.2%)	5 (8.3%)	0	28 (13.5%)
My child didn't participate in afterschool or summer activities	22 (18.3%)	10 (16.7%)	1 (6.7%)	35 (16.8%)
Didn't visit friends and family as much	58 (48.3%)	28 (46.7%)	5 (33.3%)	100 (48.1%)
Cut back on holiday gifts for my kids	56 (46.7%)	30 (50%)	2 (13.3%)	94 (45.2%)
None	24 (20%)	16 (26.7%)	6 (40%)	48 (23.1%)

Additional Programs and Services Desired

Respondents would like to see more better paying jobs in their community; the second greatest need for programs and services is free legal services. Other programs and services that people

would like to see include training about how to address invisible disabilities for government workers, better and lower cost public transportation, clean and affordable housing, less discrimination, dental providers, and restructuring and reform on what counts as "making too much" or having too many assets for services/assistance including disability so people can access transportation and live in safer housing.

	Northumberland	Columbia	Montour	All Respondents
Banks or financial institutions	6 (5%)	5 (8.3%)	0	11 (5.3%)
Financial literacy education or credit repair	42 (35%)	22 (36.7%)	3 (20%)	71 (34.1%)
GED or ESL classes	27 (22.5%)	7 (11.7%)	1 (6.7%)	37 (17.8%)
Job training programs	43 (35.8%)	19 (31.7%)	3 (20%)	69 (33.2%)
Better paying jobs	89 (74.2%)	36 (60%)	9 (60%)	139 (66.8%)
Services for older adults	40 (33.3%)	20 (33.3%)	4 (26.7%)	70 (33.7%)
Help for people experiencing domestic violence	29 (24.2%)	10 (16.7%)	3 (20%)	44 (21.2%)
Help for people experiencing homelessness	40 (33.3%)	26 (43.3%)	2 (13.3%)	72 (34.6%)
Free legal services	50 (41.7%)	32 (53.3%)	4 (26.7%)	90 (43.3%)
Services for children with disabilities	24 (20%)	17 (28.3%)	0	45 (21.6%)
Services for adults with disabilities	33 (27.5%)	21 (35%)	1 (6.7%)	60 (28.8%)
More doctors or healthcare services	27 (22.5%)	27 (45%)	5 (33.3%)	66 (31.7%)
Summer and/or afterschool programs for children	45 (37.5%)	22 (36.7%)	4 (26.7%)	75 (36.1%)
Evening/weekend/overnight childcare	38 (31.7%)	23 (38.3%)	6 (40%)	74 (35.6%)
None	9 (7.5%)	6 (10%)	2 (13.3%)	19 (9.1%)

Barriers to Accessing Services

The greatest barriers to accessing services that survey participants and their close family members have experienced in the past five years were not having enough money followed by earning too much to qualify and not knowing where to get help. Other barriers included feeling judged, not knowing what help was available, and anxiety. Not having childcare was a barrier to accessing services for 24.5% of households with children.

	Northumberland	Columbia	Montour	All Respondents
Didn't know where to get help	54 (45%)	18 (30%)	5 (33.3%)	83 (39.9%)
No transportation	38 (31.7%)	20 (33.3%)	2 (13.3%)	63 (30.3%)
No childcare	23 (19.2%)	9 (15%)	0	36 (17.3%)
Didn't have enough money	72 (60%)	29 (48.3%)	5 (33.3%)	115 (55.3%)
Earned too much to qualify	55 (45.8%)	27 (45%)	5 (33.3%)	92 (44.2%)
Had a criminal background	14 (11.7%)	5 (8.3%)	1 (6.7%)	24 (11.5%)
Wasn't available for work	19 (15.8%)	10 (16.7%)	1 (6.7%)	34 (16.3%)
Didn't trust provider or had a bad experience	15 (12.5%)	10 (16.7%)	1 (6.7%)	29 (13.9%)
Couldn't access a service because of disability	9 (7.5%)	2 (3.3%)	0	13 (6.3%)
Discrimination	12 (10%)	4 (6.6%)	1 (6.7%)	20 (9.6%)
Didn't speak English well enough	3 (2.5%)	1 (1.7%)	1 (6.7%)	6 (2.9%)
Too complicated/red tape	29 (24.5%)	16 (26.7%)	1 (6.7%)	51 (24.5%)
Worried it will impact immigration status	0	0	0	0
Don't like to ask for help	36 (30%)	13 (21.7%)	4 (26.7%)	58 (27.9%)
None	18 (15%)	6 (10%)	3 (20%)	31 (14.9%)

Support Network

Respondents most frequently reach out to family when they need help. Other supports include specific caseworkers, police, and Google. A few people mentioned that they do not have anyone to reach out to when they need help. Respondents were more likely to reach out to their doctor or healthcare provider than the government or someone at their child's school.

	Northumberland	Columbia	Montour	All Respondents
Friends	63 (52.5%)	36 (60%)	11 (73.3%)	118 (56.7%)
Family	93 (77.5%)	53 (88.3%)	14 (93.3%)	170 (81.7%)

Church/place of worship	17 (14.2%)	8 (13.3%)	3 (20%)	28 (13.5%)
Social service agency	22 (18.3%)	5 (8.3%)	2 (13.3%)	34 (16.3%)
Government	16 (13.3%)	3 (5%)	1 (6.7%)	20 (9.6%)
Someone at work	7 (5.8%)	4 (6.7%)	1 (6.7%)	16 (7.7%)
Someone at school	2 (1.7%)	0	0	2 (<1%)
Someone at my child's school	2 (1.7%)	2 (3.3%)	0	4 (1.9%)
Doctor or healthcare provider	17 (14.2%)	6 (10%)	1 (6.7%)	26 (12.5%)

Communication about Programs and Services

Survey respondents typically find out about programs and services through social media, friends, and family. Other sources of information about programs and services include CareerLink, caseworkers, doctors, email, and Internet research.

	Northumberland	Columbia	Montour	All Respondents
Flyers or brochures	37 (30.8%)	16 (26.7%)	4 (26.7%)	61 (29.3%)
Social media	72 (60%)	35 (58.3%)	9 (60%)	124 (59.6%)
TV	23 (19.2%)	8 (13.3%)	0	33 (15.9%)
Newspapers	20 (16.7%)	9 (15%)	1 (6.7%)	33 (15.9%)
Radio	20 (16.7%)	7 (11.7%)	0	28 (13.5%)
Friends	58 (48.3%)	32 (53.3%)	6 (40%)	103 (49.5%)
Family	50 (41.7%)	30 (50%)	2 (13.3%)	88 (42.3%)
Church/place of worship	19 (15.8%)	9 (15%)	1 (6.7%)	29 (13.9%)
Social service agency	26 (21.7%)	8 (13.3%)	2 (13.3%)	41 (19.7%)
People at work	20 (16.7%)	14 (23.3%)	2 (13.3%)	39 (18.8%)
People at school	5 (4.2%)	1 (1.7%)	0	6 (2.9%)
My child's school	10 (8.3%)	9 (15%)	1 (6.7%)	21 (10.1%)

Additional Resident Desires

Residents would like to see more better paying jobs, affordable housing, and public transportation. Other desires include better sidewalks, less bullying, and activities for middle aged people with disabilities.

	Northumberland	Columbia	Montour	All Respondents
Housing quality	67 (55.8%)	25 (41.7%)	4 (26.7%)	103 (49.5%)
Affordable housing	76 (63.3%)	45 (75%)	10 (66.7%)	141 (67.8%)

Childcare options	41 (34.2%)	20 (33.3%)	2 (13.3%)	70 (33.7%)
Public transportation	64 (53.3%)	38 (63.3%)	9 (60%)	115 (55.3%)
Better paying jobs	87 (72.5%)	38 (63.3%)	7 (46.7%)	140 (67.3%)
Healthcare options	36 (30%)	24 (40%)	3 (20%)	72 (34.6%)
Quality schools	45 (37.5%)	7 (11.7%)	0	57 (27.4%)
Small businesses	47 (39.2%)	13 (21.7%)	1 (6.7%)	66 (31.7%)
Supermarkets or discount department stores	46 (38.3%)	20 (33.3%)	4 (26.7%)	77 (37%)
Parks and playgrounds	48 (40%)	11 (18.3%)	4 (26.7%)	67 (32.2%)
Safety	48 (40%)	13 (21.7%)	1 (6.7%)	67 (32.2%)
Unity among neighbors	51 (42.5%)	16 (26.7%)	3 (20%)	75 (36.1%)
Events and activities to get to know my neighbors	48 (40%)	16 (26.7%)	2 (13.3%)	69 (33.2%)
Community center	45 (37.5%)	13 (21.7%)	4 (26.7%)	68 (32.7%)
Pharmacy	9 (7.5%)	1 (1.7%)	0	12 (5.8%)
Better internet service/access	43 (35.8%)	24	3 (20%)	76 (36.5%)
Nothing	4 (3.3%)	1	2 (13.3%)	9 (4.3%)

Additional Comments

Participants shared additional comments about the needs of households with low incomes:

- There is a great need for many families and I know some have it worse than me and my 2 kiddos. Life should not be this difficult. I don't want things just handed to me but people also should not have to decide between paying the light and water bill or fixing their car. It is very difficult most days.
- Many homes in these communities near repairs to contiune to be livable.
- I could be doing better if the law in the state of Pa matched the federal guide-lines of waiver recipient financial hardship. The government makes it extremly difficult for me to stablize with lack of funds to support myself with my disablity, the constant threat of homlessness, lack of constant medical coverage to be treated for my illness, and no law against neighborhood bulling, and no enforcement of work place bullying, and favoritism. The ignorance of the police and the ignorant discriminitory employees a PA DHS and Housing Authority in Northumberland county are a huge hurtle as well.
- stop spending money on illegals and give it to the vets and give people what worked their whole lives more Social security . How about a $1000 credit card like the illegals got????
- Well I shouldn't get penalized being divorced. Counting money going to ex should not be considered income to me. I do t see it as it get automatically sent to her by my retirement.
- Not enough mental health services

- in my opinion, the majority of them need to work harder, and if one job isn't sufficient - try working a second. My wife and I each did!
- Need more recreational opportunities.
- There are many families in our community that are just above the income guidelines to receive assistance but yet are struggling sometimes even more because all of the programs take the before tax income and that is not what they have to live on. These people sometimes need more help than the person who keeps getting help time and time again.
- More services need to be available in the line mountain school district. This part of the county gets overlooked.
- It's not just low income that needs help. As you can see, I work full time, get child support, and also have my own business. This is just to barely make ends meet. I can't get food stamps however, the cost of food makes me cry. Last week, I was no able to get food due to an emergency that rose so we cooked out of our pantry. But yet I see those on food stamps talking about how they are working under the table as well and not reporting their income in order to get the benefits.
- Rent is too high, my adult children can't afford to live on there own.
- Social service financial programs should have employment as a primary companion element. Work first, assistance second. Children must attend public school, not virtual. Households must identify all members before renting. "Floater residents" should not be supported by assistance programs. Landlords need to be diligent in monitoring residents. Verify citizenship status!
- Quit doing repository sales on old run down homes. Out of the area drug lords buy these and our county is getting to many bad people living here. On Chestnut Street in Kulpmont there are numerous drug houses with 20 people living in 1 house. Nothing gets done. State Police are here every week. Stop the sales of these houses.
- it is not just the low-income households who need help the middle class is dissolved and suffering with no help
- Why do I have to pay all these taxes? I have not children, School Tax. I have no gainful employment. Occupational Tax, I paid property taxes to the local property tax collector, only to find out my tax was paid through escrow with my Mortgage. I have yet to receive any refund of taxes over paid. I don't understand all of the taxes I have to pay. I recently took a job and qualified for a USDA Mortgage, and then lost the job to my disability and the needs of my disabled ageing mother. I am overwhelmed and I am sick of getting the door slammed in my face when I ask for help for her and myself. Our disabilities are 'UNSEEN" and we are often having to prove our illness and needs. No one believes what has happened to us, or how we ended up here. We have been treated as unwelcomed by many.
- yes, stop referring to us as low-income households. we are people.
- Better training police officers and some female officers.
- Facilitators for Rideshare programs to get to college, to get to factory work. Low cost Community education resources like budgeting,saving, self defense,painting,cooking food from foodbank.

- Community gardens.
- Pet food & hygiene pantrys.
- Tough life for people especially in the Shamokin region.
- We don’t need more programs. We don’t need to throw money at these programs. Educate those in need as to what programs are available. ie “ teach a man to fish….
- Shamokin has been over run with crime the police decide which calls they are gonna respond to and the time frame of their choosing. It's become a scary self protected city I never thought it would be I didn't grow up this way we didn't even lock our doors now you need to be afraid to unlock them.
- SNAP benefits are too low. I only get $19. Im sure that will change when my son loses his daddys survivor benefits. Living on 1100 a month is rough
- Help people that are working but still struggling, just because we work doesn’t mean we don’t struggle and need help.
- As a single mother with only 1 child, it would be helpful to have more low-income 2 bedroom houses. There’s a lot of 3 bedrooms around the area, but hardly any 2 bedrooms for smaller families, not every family needs a 3 bedroom. Even though some work, it’s still difficult to find a decent house/apartment with house expensive rent has gone up. Some “make too much” to receive any type of benefits yet don’t make enough to survive or are barely getting buy. It would also be nice to have some sort of programs that help the working class that struggle with food and utility programs. Yes, there is snap, on-track, cap and liheap but some families like myself only get $40 or so in snap benefits which isn’t much with how expensive groceries have become.
- we need options for housing because rent is absolutely not doable no more, rent goes up but the properties stay in same condition. i been searching for a 3 bedroom and the way it’s going i’ll never be able to move. we need more low income housing instead of these building they’re building around town and rent is over 1k, unbelievable
- We're all dying out here.
- Can not maintain a job when you got no where to lay head down and rest. If you are hungry you cannot have energy to work or go to school and learn.
- Like a lot of families, I earn too much from my job to qualify for most help, yet not enough to actually survive properly. We have gone without meals, gone without heat, almost got evicted bc rent is too high, can't afford to move, living in substandard housing, working as much as I can, but we still struggle daily. It's like swimming against the current in a river full of hooks. Our area is poor and economically depressed. But it is awful when you are working as much as you can and still can't afford basic things. They should raise the income limits for a lot of programs bc the economy is so bad.

Results – Service Providers

Program and Service Needs

Partners indicated that the most critical need is for affordable housing followed by transportation, mental health services, better quality housing, and living wage jobs.

Living wage jobs	Critical need - 69 (80.2%) More is needed but not critical – 16 (18.6%) We have enough - 2 (2.3%)
Apprenticeship programs	Critical need - 32 (37.2%) More is needed but not critical - 54 (62.8%) We have enough – 1 (1.2%)
Other job training	Critical need - 33 (38.4%) More is needed but not critical – 48 (55.8%) We have enough – 6 (7%)
Job skills training	Critical need - 34 (39.5%) More is needed but not critical – 41 (47.7%) We have enough – 12 (14%)
Financial literacy	Critical need - 51 (59.3%) More is needed but not critical – 33 (38.4%) We have enough – 3 (3.5%)
Transportation	Critical need -73 (84.9%) More is needed but not critical – 14 (16.3%) We have enough – 0
Activities for older adults	Critical need – 25 (29.1%) More is needed but not critical – 50 (58.1%) We have enough – 12 (14%)
Affordable housing	Critical need – 76 (88.3%) More is needed but not critical – 8 (9.3%) We have enough – 3 (3.5%)
Better quality housing	Critical need – 69 (80.2%) More is needed but not critical – 15 (17.4%) We have enough – 3 (3.5%)
Accessible housing	Critical need – 66 (76.7%) More is needed but not critical – 18 (20.9%) We have enough – 3 (3.5%)
Food access	Critical need - 43 (50%) More is needed but not critical – 34 (39.5%) We have enough – 10 (11.6%)
GED classes	Critical need – 21 (24.4%) More is needed but not critical – 49 (57%) We have enough – 17 (19.8%)
ESL classes	Critical need – 22 (25.6%) More is needed but not critical – 52 (60.5%) We have enough – 13 (15.1%)
Services for older adults	Critical need - 30 (34.9%) More is needed but not critical – 53 (61.6%) We have enough – 4 (4.7%)

Help for people experiencing domestic violence	Critical need – 41 (47.7%) More is needed but not critical – 37 (43%) We have enough – 9 (10.5%)
More doctors or healthcare services	Critical need – 49 (57%) More is needed but not critical – 26 (30.2%) We have enough – 12 (14%)
Mental health services	Critical need – 71 (82.6%) More is needed but not critical – 13 (15.1%) We have enough – 3 (3.5%)
Substance abuse services	Critical need – 54 (62.8%) More is needed but not critical – 28 (32.6%) We have enough – 5 (5.8%)
Help for people experiencing homelessness	Critical need – 59 (68.6%) More is needed but not critical – 23 (26.7%) We have enough – 5 (5.8%)
Free legal services	Critical need – 44 (51.2%) More is needed but not critical – 36 (41.9%) We have enough – 7 (8.1%)
Services for children with disabilities	Critical need – 35 (40.7%) More is needed but not critical – 46 (53.5%) We have enough – 6 (7%)
Services for adults with disabilities	Critical need – 36 (41.9%) More is needed but not critical – 46 (53.5%) We have enough – 5 (5.8%)
Summer and/or afterschool programs for children	Critical need – 37 (43%) More is needed but not critical – 44 (51.2%) We have enough – 6 (7%)
Evening childcare	Critical need – 60 (70%) More is needed but not critical – 24 (27.9%) We have enough – 3 (3.5%)
Overnight childcare	Critical need – 52 (60.5%) More is needed but not critical – 32 (37.2%) We have enough – 3 (3.5%)
Weekend childcare	Critical need – 57 (66.3%) More is needed but not critical – 28 (32.6%) We have enough – 2 (2.3%)

Barriers to Residents' Goals

Service providers indicated that the greatest barriers to residents meeting their goals was lack of money followed by a lack of transportation. Other barriers noted included family crisis, bias and judgment, criminal conviction history, lack of motivation, lack of affordable job training opportunities, family crisis, anxiety, mental illness, generational poverty, and intellectual ability.

Not enough money	78 (90.7%)
Not enough time	23 (26.7%)
Don't know the next step to take	61 (70.9%)
Need someone to help them	60 (70%)
Lack of transportation	75 (87.2%)
Lack of childcare	76 (88.4%)
I'm not aware of any	0

Barriers to Helping Residents

The largest barrier to service providers addressing residents' needs was residents inability to follow through because of instability followed by agencies not having enough money to fully meet needs.

Agency doesn't have enough money to fully meet needs	51 (59.3%)
I don't have enough time to fully meet needs	23 (26.7%)
Agency doesn't have enough capacity to help everyone in need	47 (54.7%)
People don't want help	18 (20.9%)
People don't want to follow our rules	34 (39.5%)
Our rules make it difficult for people to participate	9 (10.5%)
People ask for help but are ineligible due to high income	28 (32.6%)
People who ask for help are undocumented	7 (8.1%)
People who ask for help have lost their identification	24 (27.9%)
People are not able to follow through because of instability	64 (74.4%)
We don't have the language skills to communicate with people who need help	15 (17.4%)
Agencies work in silos	17 (19.8%)
Agencies are more competitive than collaborative	20 (23.3%)

Organizational Support Needed to Better Serve the Community

The majority of respondents indicated that they need more money and better employee compensation to retain staff in order to better serve the community. Nearly half indicated that they need more knowledge about other programs and services that are available.

More funding	59 (68.6%)
More staff	37 (43%)
Bilingual staff	34 (39.5%)
Better pay/benefits for our staff to improve retention	53 (61.6%)
More/different space	13 (15.1%)
Cultural competence training	15 (15.1%)
Board development	8 (9.3%)

Program rule flexibility	15 (15.1%)
Better partnerships	26 (30.2%)
More knowledge about other programs and services that are available	41 (47.7%)

Organizational Policies

Nearly all respondents indicated that they have a diversity, equity, inclusion and belonging and an anti-discrimination policy in place.

DEIB	79 (91.9%)
Anti-Discrimination	81 (94.2%)

Community Changes in the Past Three Years

Providers described how the community has changed in the past three years.

- We are **more fragmented** than before.
- Families are making more money an hour, but their needs are the same. **Because of the increase in hourly rate, they do not qualify for services**. Our program had to decrease enrollment due to not being able to find eligible families. **Children are developmentally behind compared to pre-pandemic**. We have seen more children going to kindergarten who are not potty trained. We are trying on our end, but families do not have the time at home. Children are being raised by electronics and are not being read to or played with like they need to develop.
- Due to the pandemic, the people in the community have gotten used to obtaining money through various programs. They have gotten used to this and now are not working to better their situation.
- **Programs are more collaborative than in years past. There are so many programs that it is hard to keep updated.**
- Internet needs have grown post pandemic that puts the cart before the horse: **Acces to and knowledge on using the internet is now a requirement, and many do not have acces to it, or know to safely use it.**
- **Covid turned the world upside down** and revealed/caused even more needs in young children and families that current providers are unable to meet.
- Really about the same.
- Many people became dependent on covid programs that no londer exist and seem to have **lost the motivation or the knowledge to address their needs** properly.
- people need to be able to step up to help the less fortunate and be able to direct them to stable resources that can follow through
- mental health, mental health no or very little help
- **Rental prices for housing have increased significantly**
- **Rent has continually gone up, since COVID, it seems to have risen at higher a pace than previous years**. Clients are having trouble staying in their rentals even when more than one adult in the house is working. **A lot of people are on the line for help and are just**

above the 200% poverty level guidelines. They are paying back medical debts, student loan debts, court costs, credit cards, and other types of costs that are not accounted for when applying for government assisted programs. There are a lot of people who may look, "okay" on paper but are drowning because of debt-related issues. They won't qualify for help but they truly need it.

- I think our community has changed in a the sense that **the prices of goods and services have gone up but our community jobs and career pay scales have stayed the same**. They are not matching with inflation.
- **Greater mental health care, bereavement, and substance abuse recovery needs**. Covid money running out across the board, so budgets (individual and business) are being stretched more thin.
- Inflation has affected everyone regardless of how much income they have.
- Affordable housing continues to be an issue as there are none. **HUD waiting lists are very long.**
- **Homelessness has increased** due to these reasons.
- **Behavioral Health is increasing by the day with no where to send them to get help quickly**.
- COVID has affected a lot of things over the past 4 years. The cost of food has gone up in addition to rent.

Additional Comments

Providers shared additional comments:

- People want a hand out instead of learning how to be self-sufficient so they are not in constant need of a hand out
- **More programs where participants learn the tools needed to get out poverty**
- There is **much need for mental health services** in our community.
- **Get people working**. Many able body people live off government and many who really need the help are ashamed to get it. Govt handouts highly abused.
- Transportation hits every age category. **The current transportation available in all counties is limited to days/times and not necessary when needed the most**.
- **Older adults need basic household maintenance** and there is no funding avaialble
- Critical services include better transportation, accessible services for older adults, **more timely ability to get health care, surgeries**, etc. Also **many older adults cannot or will not apply for services through the internet**. It needs to be easier for them to get the printed forms to fill in and mail, or services available in their towns where others will do the applications or get them the forms. Transportation comes into play with that as well.
- There is a **desperate need for affordable housing in addition to childcare facilities and openings for especially infants under six months of age**.
- There is a **significant disconnect between available affording rentals or housing, and the ability of low to moderate income people to buy or rent homes**.

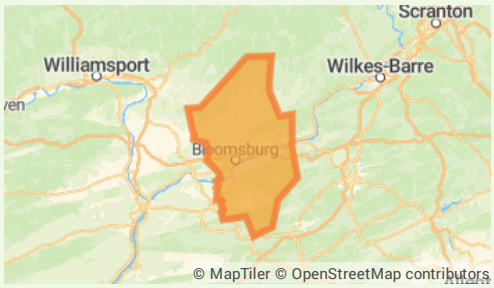
- **As the population ages, there will not be enough services. Currently, there is a shortage of aides to provide service.** So, even if an agency has money to provide the care for lower income or a person can afford to pay on their own, there are no aides to do so.
- The biggest need that our program is seeing for our families is housing. **Many low income families are not able to find housing in Montour County and need to move out of the area**. **Parenting education** is also a need. We are seeing more and more children who have challenging behaviors. Our program provides parenting workshops, but attendance is low. Families are struggling on potty training, bedtime routines, talking to children, spending time with children, and taking away the tablets and other electronics
- **more shelters are needed** until people are able to find permanent shelters. Most people experiencing homelessness have mental illness so there is more help needed for them. **There is no transportation for people for purposes of employment outside the location and hours of the stop hopper.**
- I am not familiar with level of services for older adults and children. However, child care is critical. **We have many clients who want to work but child care is unavailable**.
- Mental health services lacking
- **Services to pre-k children with disabilities have long waiting lists**.
- **literacy classes that are easier to access**.
- We live in a somewhat repressed areas that does not get the funding that you see in more urban areas.
- need **more safe and affordable housing**
- Transportation is one of the biggest issues in this area. **Rabbit Transit/Hopper is limited in its services, especially when people are working weekend jobs and/or second/third shift jobs. Rent has gone up astronomically and people who have lived here their whole lives are being pushed out of this area. The rentals that are available are often not accessible to those with disabilities or are at risk of being condemned. We only have one homeless shelter in our county and it is constantly at full capacity.** Mental health is another big problem. **I have had clients with severe mental health disorders be put on waiting lists that are at least three months long. Healthcare in general can be difficult for people to get and specialists are often booked out for over a half a year. Dental practices that except Medicaid insurances are not in this area and clients have to travel out of county to have procedures and even routine checkups done.**
- One of the biggest needs in our community is transportation in my opinion. We are a more rural community and transportation is difficult for some.
- The shortage of Mental Health professionals in Columbia and Montour counties is troubling, and has been an increasingly dire issue for years. **Free or very low-cost childcare options, if they exist, are not well-advertised** (maybe by design?).
- Behavioral health help is a crisis
- Affordable housing is crucial
- There are not enough services accessible to the population served.
- **Dental care** and services for people to walk in and ask questions and get the help they need .

- Living **wages are very low in this area causing more of a strain on other services for families to make ends meet.**
- We **need a community college for our area**.
- **Housing for those with criminal backgrounds** and transportation is the largest need in this community and all surrounding areas. A **public transportation** system (other than rabbit) would benefit this community. Provide people without transportation options to get to grocery stores and places to socialize. Housing is the largest issue because we have a **very large homeless population**. Some became homeless because of utilities being terminated. There MUST be follow through stipulations with programs to help individuals. Such as must provide negative drug screen, work so many hours, or provide incentive such as rental assistance for 3 months if you start a full-time job. FUNDING for programs is the BIGGEST issue.
- Affordable and better quality housing along with transportation is the biggest need in this community.
- **Access to affordable nutritious food is the weak link in our social determinants of health. Obesity is becoming a real concern.**
- **We are very short staffed**.
- People are having more mental health struggles.
- I own a private pest control business. I try to help them by reasonable prices for them or the landlord, or housing authority paying. Most of these people dont follow rules, clean, sanitatio fixes, and cant keep or be prepared for a scheduled appt.
- Area attracts mosty non working or people on govt assistance. Cheap housing and slumlords add to this problem.
- Inability of seniors to apply for benefits that are available to them, or lack of knowledge of those benefits at the time they are needed. Personally as a Senior Center Manager I lack the time I need to help all of those who need it -- besides, that's not my specific role. I am to to direct, assist, but not do the work for them.
- We have seen a **sharp decline in housing stability** with our families.
- There is a **communication problem...we can't get the word out.** Also, many people to not wish to be reached.
- Facing the fact that **there will never be enough money to take care of the needs**.
- Barriers we face are the **lack of families attending workshops/training to meet their needs. They attend fun events, but not trainings that could benefit them as a parent**. We provide workshops at all different times of the day and attendance is low. We provide nutrition, parenting, budgeting, etc. Parents say they will attend and then they do not. We call, text, global calls, paper reminders, everything we can do to get them there. The parents who need it the most do not attend.
- people do not know we are here. **some people only want a handout to help them with their immediate emergency. need more collaboration between agencies**
- Our current building is uninviting in outward appearance and unattractive inwardly, customers need to enter in back of the building like 2nd class citrizen.
- We need more access to mental health care for those of all ages.

- Yes. The government programs help too many who are able to work and choose not to. Often because its a better deal. I know a young single mom. Worked 20 hrs a week. Offered her 38hrs a week. But, that put her over the limit for hud housing. **Basically, it was a better financial deal to work 20hr then 38hr and lose hud housing. THE SYSTEM IS BROKEN!!** And i am all for helping those in need, especially eldery and truly handicapped.
- **People don't seem to know where to turn or what to do / who to call, are embarrassed for too proud to ask for help.**
- I just want to stress again that people who have lived here all their lives are being pushed out of this area due to the price of rent and increased cost of living**. No one should be forced out of their hometown because the cost to live there is suddenly too much**. This situation is getting out of control. (Montour County) Montour County also is in desperate need of a transit system. I feel like this would help people who do not own vehicles maintain employment.
- Housing and Transportation is two big barriers for clients
- Affordable childcare
- Zero affordable housing
- Zero mental health resources that aren't wait listed
- lack of resources and transportation
- **a dedicated community college is needed to link our local businesses who provide family-sustaining wages to our local people** so that they have (workforce development)
- transportation and childcare needs are also critical

POLICYMAP

Current Report:
Community Profile Report of County: Columbia



Date: February 16, 2024

Proposed Location:
This location, **Columbia** (County, 2022), is located in the state of **Pennsylvania**.

It is located within or touches the following 2022 census tract(s): **42037051500, 42037050100, 42037050200, 42037050300, 42037050400, 42037050500, 42037051400, 42037051300, 42037050900, 42037050800, 42037051200, 42037050700, 42037051000, 42037050600, 42037051102, 42037051101**.

Similarly, it is located within or touches the following zip code(s): **17815, 17821, 17814, 17758, 17756, 17820, 18655, 18603, 17967, 17846, 17921, 18635, 17859, 17774, 17985, 17824, 17878, 17772, 17851, 17935, 17888, 17920, 18631, 17945**.

Data presented in this report summarize the geographies specified in the citation information in each section.

This Area is Served by (or touches):

School District(s): Hazleton Area School District, Danville Area School District, Northwest Area School District, Warrior Run School District, Southern Columbia Area School District, Benton Area School District, Millville Area School District, Berwick Area School District, Bloomsburg Area School District, Central Columbia School District, North Schuylkill School District, Shamokin Area School District, Mount Carmel Area School District

Congressional District(s): Pennsylvania's 9th District (Daniel Meuser - R)

Senators: Robert P. Casey, Jr. (PA-D), John Fetterman (PA-D)

State Senate District(s): Senate District 20, Senate District 23, Senate District 27, Senate District 29

State House District(s): House District 84, House District 107, House District 108, House District 109, House District 116, House District 117, House District 123

Population Trends:

As of the period 2020, this area was home to an estimated **64,727** people.

Population	2000	2010	2020	Change 2010 to 2020 (%)
Area	64,151	67,295	64,727	-3.82%
State (Pennsylvania)	12,281,054	12,702,379	13,002,700	2.36%

Source: Census
Data aggregated by:
2000 - 2020 Data Contains: 1 County

Racial Characteristics:

Of the people living in this area in 2020, **92%** are White, **1.41%** are African American, **3.31%** are Hispanic, **1.17%** are Asian, **0.03%** are either Native Hawaiian or Pacific Islander, **0.15%** are American Indian or Alaskan Native, **1.32%** are of "some other race" and **3.91%** are of two or more races. In the table below, the percentage of the population that each segment represents in the report area is compared to the percent it represents in the state.

Between 2010 and 2020, the White population changed by **-7.28%**, the African American population by **-26.81%**, and Asian population by **34.81%**. The number of Hispanics changed by **58.64%**.

Race	2000	2010	2020	Percent of Total Population in 2020	Percent of State Population in 2020 (Pennsylvania)
White	62,790	64,227	59,549	92%	74.99%
African American	574	1,246	912	1.41%	10.95%
Asian	295	563	759	1.17%	3.93%
Native Hawaiian or Pacific Islander	20	15	19	0.03%	0.03%
American Indian or	98	87	100	0.15%	0.24%

Alaskan Native					
Some Other Race	67	450	857	1.32%	3.91%
Two or More Races	307	707	2,531	3.91%	5.96%

Ethnicity	2000	2010	2020	Percent of Total Population in 2020	Percent of State Population in 2020 (Pennsylvania)
Hispanic	492	1,349	2,140	3.31%	8.07%

Source: Census
Data aggregated by:
2000 - 2020 Data Contains: 1 County

Age Distribution:

In the report area in 2018-2022, **19.94%** of the population is over the age of 65. **62.49%** are of working age (18-64). **17.57%** are under 18, and **4.33%** are under 5 years old.

Age	Number of People in Age Group	Percent of People in Age Group	Percent of People in Age Group (Pennsylvania)
Under 5	2,813	4.33%	5.3%
Under 18	11,408	17.57%	20.51%
Working Age (18-64)	40,571	62.49%	60.74%
Aging (65+)	12,945	19.94%	18.74%

Source: Census
Data aggregated by:
2018-2022 Data Contains: 1 County

Incomes:

The median household income for the study area was **$59,457**, compared to the state of Pennsylvania with a median of **$73,170**, as estimated for 2018-2022 by the Census' American Community Survey.

The number of households divided by income categories is shown in the Annual Income Category table. In the period of 2018-2022, **42.81%** of households in the study area had an annual income of less than $50,000, compared to **34.72%** of people in the state of Pennsylvania.

2018-2022 Annual Income Category	Number of Households	Percent of Households
County (Columbia)		
Less than $25,000	5,393	20.84%
$25,000 - $34,999	2,045	7.9%
$35,000 - $49,999	3,641	14.07%
$50,000 - $74,999	4,760	18.39%
$75,000 - $99,999	3,288	12.71%
$100,000 - $124,999	2,307	8.91%
$125,000 - $149,999	1,683	6.5%
$150,000 or more	2,761	10.67%
State (Pennsylvania)		
Less than $25,000	837,126	16.12%
$25,000 - $34,999	397,307	7.65%
$35,000 - $49,999	569,050	10.96%
$50,000 - $74,999	848,553	16.34%
$75,000 - $99,999	675,219	13%
$100,000 - $124,999	523,486	10.08%
$125,000 - $149,999	372,423	7.17%
$150,000 or more	970,563	18.69%

According to the Census' American Community Survey estimates, the median income for a family in the period of 2018-2022 was **$76,519**, compared to the state of Pennsylvania with a median family income of **$93,685**.

Source: Census
Data aggregated by:
2018-2022 Data Contains: 1 County

Immigration:

Data from the U.S. Census Bureau for 2018-2022 indicate that **1,524** people or **2.35%** of the population living in this area were "foreign born". Census defines foreign born as anyone who is not a U.S. citizen at birth. This area is located in Pennsylvania, which, according to the Department of Homeland Security, was home to **27,762** people who were granted Legal Permanent Residence status in 2017. Those LPRs, or "green cards", represent **2.46%** of green cards issued in the nation that year.

Source: Census, Department of Homeland Security
Data aggregated by:
2018-2022 Data for Census Contains: 1 County
2017 Data for Department of Homeland Security Contains: 1 State

Families and Households:

The composition of the **15,850** families who reside in the study area is shown in the table below. Families are groups of related people who live together, whereas households refer to the person or group of people living in any one housing unit. Generally, households that do not contain a family are made up of unrelated people living together (eg, roommates) or people living alone. While it is possible for two families to share a household, the difference between the number of households and the number of families in an area shows, approximately, the number of non-family households in a place.

2018-2022 Family Composition	Number of Families	Percent of Families
County (Columbia)		
Families	15,850	--
Married with Children	3,779	23.84%
Single with Children	2,046	12.91%
Single Female with Children	1,406	8.87%
Other Families	10,025	63.25%
State (Pennsylvania)		
Families	3,277,894	--
Married with Children	863,638	26.35%
Single with Children	421,695	12.86%
Single Female with Children	307,072	9.37%
Other Families	1,992,561	60.79%

Note: The category "Single with Children" includes all families that are "Single Female with Children", so all categories do not add up to 100 percent.

Source: Census
Data aggregated by:
2018-2022 Data Contains: 1 County

2018-2022 Household Counts	Number of Households
County (Columbia)	
Households	25,878
State (Pennsylvania)	
Households	5,193,727

Source: Census
Data aggregated by:
2018-2022 Data Contains: 1 County

Housing Type:

The type of housing available in this area is described in the table below. Single family homes include all one-unit structures, both attached and detached. Townhouses or duplexes include one-unit attached homes, as well as housing units with two units. Units in small apartment building are buildings with 3 to 49 units; large apartment buildings include buildings with 50 units or more. Other types of housing include vans, boats, recreational vehicles, or other units.

2018-2022 Housing Stock	Number of Units	Percent of Units
County (Columbia)		
Single family detached homes	20,411	68.74%
Single family attached homes	1,603	5.4%
2-unit homes and duplexes	1,497	5.04%
Units in small apartment buildings	3,179	10.71%
Units in large apartment buildings	518	1.74%
Mobile homes or manufactured housing	2,453	8.26%
Other types	34	0.11%
State (Pennsylvania)		
Single family detached homes	3,267,754	56.79%
Single family attached homes	1,084,915	18.86%
2-unit homes and duplexes	244,601	4.25%
Units in small apartment buildings	689,443	11.98%
Units in large apartment buildings	257,553	4.48%
Mobile homes or manufactured housing	207,175	3.6%
Other types	2,467	0.04%

Source: Census
Data aggregated by:
2018-2022 Data Contains: 1 County

Tenure:

Across the area, an estimated **70.77%** or **18,313** households owned their home between 2018-2022. The average size of a household in this area was **2.36** between 2018-2022, as compared to the average household size for the county and the state, **2.36 (Columbia)** and **2.42 (Pennsylvania)** respectively.

Source: Census
Data aggregated by:
2018-2022 Data Contains: 1 County

Vacancy:

Postal vacancy shows short-term vacancy trends based on addresses where mail has not been collected for over 90 days. Data from Valassis Lists tracks vacancy on a quarterly basis. In the 3rd quarter of 2023, the overall vacancy rate in this area was **2.55%.**

Postal Address Vacancy	2022Q2	2022Q3	2022Q4	2023Q1	2023Q2	2023Q3
County (Columbia)						
Number Vacant - Residential	807	787	778	689	773	760
Percent Vacant - Residential	2.47%	2.41%	2.37%	2.1%	2.28%	2.24%
Number Vacant - Business	157	154	152	140	159	160
Percent Vacant - Business	7.44%	7.35%	7.26%	6.69%	7.27%	7.26%
Overall Vacancy Rate	2.78%	2.71%	2.67%	2.38%	2.58%	2.55%
County (Columbia)						
Number Vacant - Residential	807	787	778	689	773	760
Percent Vacant - Residential	2.47%	2.41%	2.37%	2.1%	2.28%	2.24%
Number Vacant - Business	157	154	152	140	159	160
Percent Vacant - Business	7.44%	7.35%	7.26%	6.69%	7.27%	7.26%
Overall Vacancy Rate	2.78%	2.71%	2.67%	2.38%	2.58%	2.55%
State (Pennsylvania)						
Number Vacant - Residential	131,462	131,878	132,604	133,683	137,877	137,492
Percent Vacant - Residential	2.29%	2.29%	2.3%	2.32%	2.38%	2.37%
Number Vacant - Business	34,908	35,263	35,169	35,523	36,786	36,877
Percent Vacant - Business	8.07%	8.14%	8.1%	8.17%	8.47%	8.47%
Overall Vacancy Rate	2.69%	2.7%	2.71%	2.73%	2.81%	2.8%

Source: Valassis Lists
Data aggregated by:
2022q2 - 2023q3 Data Contains: 1 County

Employment:

The following table shows the number of people who were employed, unemployed, in the labor force, and the unemployment rate for the market in which the report area is located, according to the Bureau of Labor Statistics.

Unemployment rate	April 2023	May 2023	June 2023	July 2023	August 2023	September 2023
County (Columbia)						
Employed	32,807	32,653	32,474	32,590	32,956	32,913
Unemployed	1,099	1,229	1,439	1,332	1,481	1,006
In Labor Force	33,906	33,882	33,913	33,922	34,437	33,919
Unemployment Rate	3.2	3.6	4.2	3.9	4.3	3
Metro Area (Scranton--Wilkes-Barre--Hazleton, PA Metro Area)						
Employed	265,089	265,913	267,188	267,588	268,106	267,783
Unemployed	10,536	11,505	12,324	12,394	13,962	9,827
In Labor Force	275,625	277,418	279,512	279,982	282,068	277,610
Unemployment Rate	3.8	4.1	4.4	4.4	4.9	3.5
Metro Area (Pottsville, PA Micro Area)						
Employed	62,357	62,672	63,187	62,943	62,772	62,774
Unemployed	2,453	2,709	2,962	2,998	3,417	2,418
In Labor Force	64,810	65,381	66,149	65,941	66,189	65,192
Unemployment Rate	3.8	4.1	4.5	4.5	5.2	3.7
Metro Area (Bloomsburg-Berwick, PA Metro Area)						
Employed	41,832	41,635	41,405	41,552	42,019	41,964
Unemployed	1,320	1,491	1,728	1,618	1,804	1,214

In Labor Force	43,152	43,126	43,133	43,170	43,823	43,178
Unemployment Rate	3.1	3.5	4	3.7	4.1	2.8
Metro Area (Sunbury, PA Micro Area)						
Employed	39,665	40,484	40,639	40,691	40,721	40,528
Unemployed	1,577	1,702	1,849	1,826	2,019	1,453
In Labor Force	41,242	42,186	42,488	42,517	42,740	41,981
Unemployment Rate	3.8	4	4.4	4.3	4.7	3.5
State (Pennsylvania)						
Employed	6,243,196	6,263,988	6,294,258	6,299,241	6,291,641	6,300,530
Unemployed	203,069	231,521	248,379	247,097	284,460	198,545
In Labor Force	6,446,265	6,495,509	6,542,637	6,546,338	6,576,101	6,499,075
Unemployment Rate	3.2	3.6	3.8	3.8	4.3	3.1

The following Cities that are within or contain the report area have no data available: **Bloomsburg, Berwick, Stillwater, Briar Creek, Lime Ridge, Mifflinville, Waller, Espy, Numidia, Millville, Lightstreet, Rupert, Almedia, Fernville, Wilburton Number Two, Rohrsburg, Jerseytown, Mainville, Buckhorn, Benton, Foundryville, Catawissa, Slabtown, Orangeville, Jamison City, Jonestown, Aristes, Iola, Centralia, Eyers Grove, Wilburton Number One, Locustdale**

Source: BLS

In this area in 2018-2022, the Census estimates that people were employed in the following industries:

Employment by Industry	People Employed	Percent Employed in this Industry	Percent Employed in this Industry in Pennsylvania
Accommodation and Food Services Industry Employment	2,407	7.96%	5.89%
Administrative and Support and Waste Management Services Industries Employment	937	3.1%	3.59%
Agriculture, Forestry, Fishing and Hunting Industry Employment	645	2.13%	0.87%
Arts, Entertainment, and Recreation Industries Employment	311	1.03%	1.8%
Educational Service Industry Employment	2,915	9.64%	9.6%
Finance, Insurance, Real Estate and Rental and Leasing Industries Employment	1,053	3.48%	6.62%
Health Care and Social Assistance Industry Employment	6,115	20.22%	16.78%
Information Industry Employment	410	1.36%	1.55%
Manufacturing Industry Employment	4,183	13.83%	11.56%
Management of Companies and Enterprises Industry Employment	59	0.2%	0.14%
Other Services Industry Employment	1,670	5.52%	4.68%
Professional, Scientific, and Technical Services Industry Employment	798	2.64%	7.13%
Public Administration Employment	1,232	4.07%	4.02%
Retail Trade Industry Employment	3,172	10.49%	11.04%
Construction Industry Employment	1,767	5.84%	6%
Transportation and Warehousing, and Utilities Industries Employment	1,842	6.09%	5.9%
Wholesale Trade Industry Employment	685	2.27%	2.5%
All Other Industries Employment	39	0.13%	0.36%

Source: Census
Data aggregated by:
2018-2022 Data Contains: 1 County

Crime:

The crime rates per 100,000 persons in the Census Place and county in which the study area is located, as reported by the FBI's Uniform Crime Reports, are as follows. Data was reported by the FBI for selected Census Places and counties, so data may be unavailable for your study area.

Crime Rates per 100,000 persons	2016	2017	2018	2019	2020
City (Bloomsburg)					
Aggravated Assault	282.1	185.6	226.2	173.8	14.5
Burglary or Larceny	1,782.2	1,382.2	1,413.9	1,347.2	211.6
Motor Vehicle Thefts	20.6	20.6	42.4	36.2	0
Murder	N/A	N/A	0	0	0
Rape	68.8	48.1	28.2	43.4	7.2
Robbery	34.4	13.7	0	0	0
City (Berwick)					
Aggravated Assault	167.1	168.6	269.1	150.8	N/A
Burglary or Larceny	2,300.8	1,884.9	1,744.7	1,076.1	N/A
Motor Vehicle Thefts	58.9	49.6	59.8	30.1	N/A

Murder	N/A	9.9	0	0	N/A
Rape	58.9	19.8	79.7	40.2	N/A
Robbery	19.6	19.8	19.9	10	N/A
City (Millville)					
Aggravated Assault	N/A	N/A	0	N/A	N/A
Burglary or Larceny	N/A	N/A	0	N/A	N/A
Motor Vehicle Thefts	N/A	N/A	0	N/A	N/A
Murder	N/A	N/A	0	N/A	N/A
Rape	N/A	N/A	0	N/A	N/A
Robbery	N/A	N/A	0	N/A	N/A
City (Benton)					
Aggravated Assault	N/A	N/A	0	0	N/A
Burglary or Larceny	N/A	465.8	466.8	156.9	N/A
Motor Vehicle Thefts	N/A	N/A	0	0	N/A
Murder	N/A	N/A	0	0	N/A
Rape	N/A	N/A	0	0	N/A
Robbery	N/A	N/A	0	0	N/A
City (Catawissa)					
Aggravated Assault	199.2	67.1	404.3	67.9	68.6
Burglary or Larceny	1,062.4	1,006.7	1,078.1	1,291.6	205.9
Motor Vehicle Thefts	N/A	N/A	0	0	0
Murder	N/A	N/A	0	0	0
Rape	N/A	N/A	67.3	67.9	0
Robbery	N/A	N/A	0	0	0
City (Orangeville)					
Aggravated Assault	N/A	N/A	0	0	N/A
Burglary or Larceny	171.4	N/A	57.7	0	N/A
Motor Vehicle Thefts	N/A	N/A	0	0	N/A
Murder	N/A	N/A	0	0	N/A
Rape	N/A	N/A	0	0	N/A
Robbery	N/A	N/A	0	0	N/A
County (Columbia)					
Aggravated Assault	118.9	103.7	148.2	89.4	15.5
Burglary or Larceny	1,326.5	1,182.5	1,128.3	843	182.9
Motor Vehicle Thefts	19.8	25.9	21.8	23.9	3.8
Murder	N/A	1.5	0	0	0
Rape	36.5	19.8	31.2	35.1	7.7
Robbery	12.1	6.1	4.6	3.1	0

The following Cities that are within or contain the report area have no data available: **Stillwater, Briar Creek, Lime Ridge, Mifflinville, Waller, Espy, Numidia, Lightstreet, Rupert, Almedia, Fernville, Wilburton Number Two, Rohrsburg, Jerseytown, Mainville, Buckhorn, Foundryville, Slabtown, Jamison City, Jonestown, Aristes, Iola, Centralia, Eyers Grove, Wilburton Number One, Locustdale**

Source: FBI UCR & DOJ

Endnotes:

Calculations presented here were performed by staff at PolicyMap and are based on public and proprietary data sources.

Depending on the type of size of the area selected for this report, the above values capture data for the block groups, tracts, counties, etc, in which at least 50% of their areas are contained. If this report is run for a zip code, some data will be unavailable, as zip code values for some topics are not available.

For custom areas such as custom regions, school districts, and political districts, Census data was calculated by summing the following Counties in 2000: **Columbia**, the following Counties in 2010: **Columbia**, the following Counties in 2020: **Columbia**.

Any change calculations included in this report reflect PolicyMap's translation of boundary changes from 2000 to 2010 to 2020. Therefore, they may not match a calculation done using the 2000 and 2018-2022 values shown in the report.

Estimates of tenure, incomes, and housing stock are provided by the ACS for 2018-2022. Data on legal permanent residents is from the Department of Homeland Security, and, for all areas, describes the state in which that area is located. For more information on demographic data in PolicyMap, see the related entry for Census: Decennial Census and ACS and for more information on immigration data in PolicyMap, see the entry for the Department of Homeland Security Immigration Yearbook in our Data Dictionary.

Postal vacancy data in this report is from a resident and business list compiled by Valassis Lists. This data shows a point-in-time snapshot of vacant addresses. For more information on Valassis Lists vacancy data, see our Data Dictionary.

The source of crime data in the tables presented here is Federal Bureau of Investigation's Uniform Crime Reporting (UCR) Program, which compiles standardized incident reports from local law enforcement agencies in order to produce reliable, uniform, and national crime data. The UCR Program collects data on known offenses and persons arrested by law enforcement agencies. For details on this dataset, see the related entry for FBI Uniform Crime Reports in the Data Dictionary. Crime data in this report is not summed or aggregated, but rather listed for each of the complete areas within the study area for which crime is reported.

For the separate Employment and Crime Sections in this report, only locations for which data are available are included in the tables. If the section does not include information, no data was available for any of the locations or component parts of the area you requested for this report.

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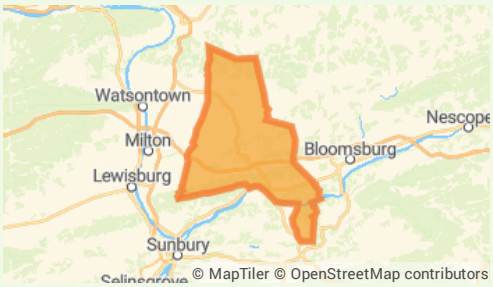
POLICYMAP

Current Report:
Community Profile Report of County: Montour



Date: February 16, 2024

Proposed Location:
This location, **Montour** (County, 2022), is located in the state of **Pennsylvania**.

It is located within or touches the following 2022 census tract(s): **42093050400, 42093050100, 42093050200, 42093050300**.

Similarly, it is located within or touches the following zip code(s): **17815, 17821, 17756, 17820, 17847, 17777, 17857, 17824, 17772, 17822, 17884**.

Data presented in this report summarize the geographies specified in the citation information in each section.

This Area is Served by (or touches):

School District(s): Danville Area School District, Warrior Run School District, Southern Columbia Area School District, Millville Area School District, Milton Area School District, Bloomsburg Area School District, Shikellamy School District

Congressional District(s): Pennsylvania's 9th District (Daniel Meuser - R)

Senators: Robert P. Casey, Jr. (PA-D), John Fetterman (PA-D)

State Senate District(s): Senate District 23, Senate District 27

State House District(s): House District 84, House District 107, House District 108, House District 109

Population Trends:

As of the period 2020, this area was home to an estimated **18,136** people.

Population	2000	2010	2020	Change 2010 to 2020 (%)
Area	18,236	18,267	18,136	-0.72%
State (Pennsylvania)	12,281,054	12,702,379	13,002,700	2.36%

Source: Census
Data aggregated by:
2000 - 2020 Data Contains: 1 County

Racial Characteristics:

Of the people living in this area in 2020, **89.59%** are White, **1.83%** are African American, **2.69%** are Hispanic, **3.68%** are Asian, **0.01%** are either Native Hawaiian or Pacific Islander, **0.2%** are American Indian or Alaskan Native, **0.79%** are of "some other race" and **3.9%** are of two or more races. In the table below, the percentage of the population that each segment represents in the report area is compared to the percent it represents in the state.

Between 2010 and 2020, the White population changed by **-6.66%**, the African American population by **29.3%**, and Asian population by **104.91%**. The number of Hispanics changed by **50.31%**.

Race	2000	2010	2020	Percent of Total Population in 2020	Percent of State Population in 2020 (Pennsylvania)
White	17,653	17,408	16,248	89.59%	74.99%
African American	135	256	331	1.83%	10.95%
Asian	228	326	668	3.68%	3.93%
Native Hawaiian or Pacific Islander	0	2	1	0.01%	0.03%
American Indian or Alaskan Native	19	16	37	0.2%	0.24%
Some Other Race	86	85	144	0.79%	3.91%
Two or More Races	115	174	707	3.9%	5.96%

Ethnicity	2000	2010	2020	Percent of Total Population in 2020	Percent of State Population in 2020 (Pennsylvania)

Hispanic	205	324	487	2.69%	8.07%

Source: Census
Data aggregated by:
2000 - 2020 Data Contains: 1 County

Age Distribution:

In the report area in 2018-2022, **20.99%** of the population is over the age of 65. **58.7%** are of working age (18-64). **20.31%** are under 18, and **5.82%** are under 5 years old.

Age	Number of People in Age Group	Percent of People in Age Group	Percent of People in Age Group (Pennsylvania)
Under 5	1,058	5.82%	5.3%
Under 18	3,690	20.31%	20.51%
Working Age (18-64)	10,662	58.7%	60.74%
Aging (65+)	3,813	20.99%	18.74%

Source: Census
Data aggregated by:
2018-2022 Data Contains: 1 County

Incomes:

The median household income for the study area was **$72,626**, compared to the state of Pennsylvania with a median of **$73,170**, as estimated for 2018-2022 by the Census' American Community Survey.

The number of households divided by income categories is shown in the Annual Income Category table. In the period of 2018-2022, **36.98%** of households in the study area had an annual income of less than $50,000, compared to **34.72%** of people in the state of Pennsylvania.

2018-2022 Annual Income Category	Number of Households	Percent of Households
County (Montour)		
Less than $25,000	1,300	17.03%
$25,000 - $34,999	551	7.22%
$35,000 - $49,999	972	12.73%
$50,000 - $74,999	1,116	14.62%
$75,000 - $99,999	1,005	13.17%
$100,000 - $124,999	845	11.07%
$125,000 - $149,999	502	6.58%
$150,000 or more	1,342	17.58%
State (Pennsylvania)		
Less than $25,000	837,126	16.12%
$25,000 - $34,999	397,307	7.65%
$35,000 - $49,999	569,050	10.96%
$50,000 - $74,999	848,553	16.34%
$75,000 - $99,999	675,219	13%
$100,000 - $124,999	523,486	10.08%
$125,000 - $149,999	372,423	7.17%
$150,000 or more	970,563	18.69%

According to the Census' American Community Survey estimates, the median income for a family in the period of 2018-2022 was **$87,020**, compared to the state of Pennsylvania with a median family income of **$93,685**.

Source: Census
Data aggregated by:
2018-2022 Data Contains: 1 County

Immigration:

Data from the U.S. Census Bureau for 2018-2022 indicate that **919** people or **5.06%** of the population living in this area were "foreign born". Census defines foreign born as anyone who is not a U.S. citizen at birth. This area is located in Pennsylvania, which, according to the Department of Homeland Security, was home to **27,762** people who were granted Legal Permanent Residence status in 2017. Those LPRs, or "green cards", represent **2.46%** of green cards issued in the nation that year.

Source: Census, Department of Homeland Security
Data aggregated by:
2018-2022 Data for Census Contains: 1 County
2017 Data for Department of Homeland Security Contains: 1 State

Families and Households:

The composition of the **5,099** families who reside in the study area is shown in the table below. Families are groups of related people who live together, whereas households refer to the person or group of people living in any one housing unit. Generally, households that do not contain a family are made up of unrelated people living together (eg, roommates) or people living alone. While it is possible for two families to share a household, the difference between the number of households and the number of families in an area shows, approximately, the number of non-family households in a place.

2018-2022 Family Composition	Number of Families	Percent of Families
County (Montour)		
Families	5,099	--
Married with Children	1,386	27.18%
Single with Children	631	12.37%
Single Female with Children	425	8.33%
Other Families	3,082	60.44%
State (Pennsylvania)		
Families	3,277,894	--
Married with Children	863,638	26.35%
Single with Children	421,695	12.86%
Single Female with Children	307,072	9.37%
Other Families	1,992,561	60.79%

Note: The category "Single with Children" includes all families that are "Single Female with Children", so all categories do not add up to 100 percent.

Source: Census
Data aggregated by:
2018-2022 Data Contains: 1 County

2018-2022 Household Counts	Number of Households
County (Montour)	
Households	7,633
State (Pennsylvania)	
Households	5,193,727

Source: Census
Data aggregated by:
2018-2022 Data Contains: 1 County

Housing Type:

The type of housing available in this area is described in the table below. Single family homes include all one-unit structures, both attached and detached. Townhouses or duplexes include one-unit attached homes, as well as housing units with two units. Units in small apartment building are buildings with 3 to 49 units; large apartment buildings include buildings with 50 units or more. Other types of housing include vans, boats, recreational vehicles, or other units.

2018-2022 Housing Stock	Number of Units	Percent of Units
County (Montour)		
Single family detached homes	5,557	68.64%
Single family attached homes	678	8.37%
2-unit homes and duplexes	355	4.38%
Units in small apartment buildings	858	10.6%
Units in large apartment buildings	178	2.2%
Mobile homes or manufactured housing	470	5.81%
Other types	0	0%
State (Pennsylvania)		
Single family detached homes	3,267,754	56.79%
Single family attached homes	1,084,915	18.86%
2-unit homes and duplexes	244,601	4.25%
Units in small apartment buildings	689,443	11.98%
Units in large apartment buildings	257,553	4.48%
Mobile homes or manufactured housing	207,175	3.6%
Other types	2,467	0.04%

Source: Census
Data aggregated by:
2018-2022 Data Contains: 1 County

Tenure:

Across the area, an estimated **69.55%** or **5,309** households owned their home between 2018-2022. The average size of a household in this area was **2.28** between 2018-2022, as compared to the average household size for the county and the state, **2.28 (Montour)** and **2.42 (Pennsylvania)** respectively.

Source: Census
Data aggregated by:
2018-2022 Data Contains: 1 County

Vacancy:

Postal vacancy shows short-term vacancy trends based on addresses where mail has not been collected for over 90 days. Data from Valassis Lists tracks vacancy on a quarterly basis. In the 3rd quarter of 2023, the overall vacancy rate in this area was **0.98%.**

Postal Address Vacancy	2022Q2	2022Q3	2022Q4	2023Q1	2023Q2	2023Q3
County (Montour)						
Number Vacant - Residential	97	102	106	92	71	72
Percent Vacant - Residential	1.17%	1.23%	1.29%	1.11%	0.86%	0.85%
Number Vacant - Business	20	21	21	21	17	16
Percent Vacant - Business	3.88%	4.06%	4.05%	4.02%	3.29%	3.08%
Overall Vacancy Rate	1.33%	1.4%	1.45%	1.29%	1%	0.98%
County (Montour)						
Number Vacant - Residential	97	102	106	92	71	72
Percent Vacant - Residential	1.17%	1.23%	1.29%	1.11%	0.86%	0.85%
Number Vacant - Business	20	21	21	21	17	16
Percent Vacant - Business	3.88%	4.06%	4.05%	4.02%	3.29%	3.08%
Overall Vacancy Rate	1.33%	1.4%	1.45%	1.29%	1%	0.98%
State (Pennsylvania)						
Number Vacant - Residential	131,462	131,878	132,604	133,683	137,877	137,492
Percent Vacant - Residential	2.29%	2.29%	2.3%	2.32%	2.38%	2.37%
Number Vacant - Business	34,908	35,263	35,169	35,523	36,786	36,877
Percent Vacant - Business	8.07%	8.14%	8.1%	8.17%	8.47%	8.47%
Overall Vacancy Rate	2.69%	2.7%	2.71%	2.73%	2.81%	2.8%

Source: Valassis Lists
Data aggregated by:
2022q2 - 2023q3 Data Contains: 1 County

Employment:

The following table shows the number of people who were employed, unemployed, in the labor force, and the unemployment rate for the market in which the report area is located, according to the Bureau of Labor Statistics.

Unemployment rate	April 2023	May 2023	June 2023	July 2023	August 2023	September 2023
County (Montour)						
Employed	9,025	8,982	8,931	8,962	9,063	9,051
Unemployed	221	262	289	286	323	208
In Labor Force	9,246	9,244	9,220	9,248	9,386	9,259
Unemployment Rate	2.4	2.8	3.1	3.1	3.4	2.2
Metro Area (Bloomsburg-Berwick, PA Metro Area)						
Employed	41,832	41,635	41,405	41,552	42,019	41,964
Unemployed	1,320	1,491	1,728	1,618	1,804	1,214
In Labor Force	43,152	43,126	43,133	43,170	43,823	43,178
Unemployment Rate	3.1	3.5	4	3.7	4.1	2.8
Metro Area (Sunbury, PA Micro Area)						
Employed	39,665	40,484	40,639	40,691	40,721	40,528
Unemployed	1,577	1,702	1,849	1,826	2,019	1,453
In Labor Force	41,242	42,186	42,488	42,517	42,740	41,981
Unemployment Rate	3.8	4	4.4	4.3	4.7	3.5
State (Pennsylvania)						
Employed	6,243,196	6,263,988	6,294,258	6,299,241	6,291,641	6,300,530
Unemployed	203,069	231,521	248,379	247,097	284,460	198,545

In Labor Force	6,446,265	6,495,509	6,542,637	6,546,338	6,576,101	6,499,075
Unemployment Rate	3.2	3.6	3.8	3.8	4.3	3.1

The following Cities that are within or contain the report area have no data available: **Danville, Washingtonville**

Source: BLS

In this area in 2018-2022, the Census estimates that people were employed in the following industries:

Employment by Industry	People Employed	Percent Employed in this Industry	Percent Employed in this Industry in Pennsylvania
Accommodation and Food Services Industry Employment	461	5.29%	5.89%
Administrative and Support and Waste Management Services Industries Employment	144	1.65%	3.59%
Agriculture, Forestry, Fishing and Hunting Industry Employment	134	1.54%	0.87%
Arts, Entertainment, and Recreation Industries Employment	79	0.91%	1.8%
Educational Service Industry Employment	729	8.37%	9.6%
Finance, Insurance, Real Estate and Rental and Leasing Industries Employment	399	4.58%	6.62%
Health Care and Social Assistance Industry Employment	2,941	33.76%	16.78%
Information Industry Employment	28	0.32%	1.55%
Manufacturing Industry Employment	817	9.38%	11.56%
Management of Companies and Enterprises Industry Employment	17	0.2%	0.14%
Other Services Industry Employment	326	3.74%	4.68%
Professional, Scientific, and Technical Services Industry Employment	416	4.78%	7.13%
Public Administration Employment	442	5.07%	4.02%
Retail Trade Industry Employment	761	8.74%	11.04%
Construction Industry Employment	549	6.3%	6%
Transportation and Warehousing, and Utilities Industries Employment	257	2.95%	5.9%
Wholesale Trade Industry Employment	200	2.3%	2.5%
All Other Industries Employment	11	0.13%	0.36%

Source: Census
Data aggregated by:
2018-2022 Data Contains: 1 County

Crime:

The crime rates per 100,000 persons in the Census Place and county in which the study area is located, as reported by the FBI's Uniform Crime Reports, are as follows. Data was reported by the FBI for selected Census Places and counties, so data may be unavailable for your study area.

Crime Rates per 100,000 persons	2016	2017	2018	2019	2020
City (Danville)					
Aggravated Assault	426.8	304	302.9	390.2	N/A
Burglary or Larceny	1,771.2	1,520.4	1,449.9	1,083.8	N/A
Motor Vehicle Thefts	21.3	86.8	43.2	21.6	N/A
Murder	N/A	N/A	0	0	N/A
Rape	21.3	173.7	0	0	N/A
Robbery	42.6	N/A	0	0	N/A
County (Montour)					
Aggravated Assault	220.9	239.6	180.8	357	N/A
Burglary or Larceny	1,061.7	882.3	991.8	779.9	N/A
Motor Vehicle Thefts	26.9	32.6	60.2	10.9	N/A

Murder	N/A	N/A	0	5.4	N/A
Rape	21.5	174.2	27.3	43.9	N/A
Robbery	10.7	10.8	0	0	N/A

The following Cities that are within or contain the report area have no data available: **Washingtonville**

Source: FBI UCR & DOJ

Endnotes:

Calculations presented here were performed by staff at PolicyMap and are based on public and proprietary data sources.

Depending on the type of size of the area selected for this report, the above values capture data for the block groups, tracts, counties, etc, in which at least 50% of their areas are contained. If this report is run for a zip code, some data will be unavailable, as zip code values for some topics are not available.

For custom areas such as custom regions, school districts, and political districts, Census data was calculated by summing the following Counties in 2000: **Montour**, the following Counties in 2010: **Montour**, the following Counties in 2020: **Montour**.

Any change calculations included in this report reflect PolicyMap's translation of boundary changes from 2000 to 2010 to 2020. Therefore, they may not match a calculation done using the 2000 and 2018-2022 values shown in the report.

Estimates of tenure, incomes, and housing stock are provided by the ACS for 2018-2022. Data on legal permanent residents is from the Department of Homeland Security, and, for all areas, describes the state in which that area is located. For more information on demographic data in PolicyMap, see the related entry for Census: Decennial Census and ACS and for more information on immigration data in PolicyMap, see the entry for the Department of Homeland Security Immigration Yearbook in our Data Dictionary.

Postal vacancy data in this report is from a resident and business list compiled by Valassis Lists. This data shows a point-in-time snapshot of vacant addresses. For more information on Valassis Lists vacancy data, see our Data Dictionary.

The source of crime data in the tables presented here is Federal Bureau of Investigation's Uniform Crime Reporting (UCR) Program, which compiles standardized incident reports from local law enforcement agencies in order to produce reliable, uniform, and national crime data. The UCR Program collects data on known offenses and persons arrested by law enforcement agencies. For details on this dataset, see the related entry for FBI Uniform Crime Reports in the Data Dictionary. Crime data in this report is not summed or aggregated, but rather listed for each of the complete areas within the study area for which crime is reported.

For the separate Employment and Crime Sections in this report, only locations for which data are available are included in the tables. If the section does not include information, no data was available for any of the locations or component parts of the area you requested for this report.

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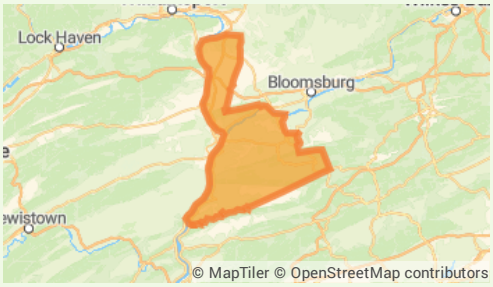
POLICYMAP

Current Report:
Community Profile Report of County: Northumberland



Date: February 16, 2024

Proposed Location:
This location, **Northumberland** (County, 2022), is located in the state of **Pennsylvania**.

It is located within or touches the following 2022 census tract(s): **42097082300, 42097081900, 42097080800, 42097081800, 42097080100, 42097080700, 42097080200, 42097080500, 42097081200, 42097080400, 42097080900, 42097080302, 42097080600, 42097080301, 42097082200, 42097082400, 42097081400, 42097082000, 42097081300, 42097081000, 42097081100, 42097082100, 42097081700, 42097081600, 42097081500**.

Similarly, it is located within or touches the following zip code(s): **17821, 17756, 17820, 17801, 17837, 17810, 17847, 17870, 17921, 17777, 17061, 17872, 17752, 17048, 17045, 17830, 17823, 17860, 17857, 17856, 17017, 17824, 17889, 17864, 17866, 17941, 17023, 17772, 17964, 17851, 17836, 17881, 17888, 17834, 17867, 17840, 17876, 17886, 17080, 17832, 17850, 17868, 17749, 17730**.

Data presented in this report summarize the geographies specified in the citation information in each section.

This Area is Served by (or touches):

School District(s): Line Mountain School District, Danville Area School District, Warrior Run School District, Southern Columbia Area School District, Selinsgrove Area School District, Tri-Valley School District, Upper Dauphin Area School District, Milton Area School District, Shikellamy School District, North Schuylkill School District, Shamokin Area School District, Lewisburg Area School District, Muncy School District, Millersburg Area School District, Mount Carmel Area School District

Congressional District(s): Pennsylvania's 9th District (Daniel Meuser - R), Pennsylvania's 10th District (Scott Perry - R), Pennsylvania's 13th District (John Joyce - R), Pennsylvania's 15th District (Glenn Thompson - R)

Senators: Robert P. Casey, Jr. (PA-D), John Fetterman (PA-D)

State Senate District(s): Senate District 23, Senate District 27, Senate District 29, Senate District 30, Senate District 34

State House District(s): House District 76, House District 83, House District 84, House District 85, House District 86, House District 107, House District 108, House District 109, House District 123, House District 125

Population Trends:

As of the period 2020, this area was home to an estimated **91,647** people.

Population	2000	2010	2020	Change 2010 to 2020 (%)
Area	94,556	94,528	91,647	-3.05%
State (Pennsylvania)	12,281,054	12,702,379	13,002,700	2.36%

Source: Census
Data aggregated by:
2000 - 2020 Data Contains: 1 County

Racial Characteristics:

Of the people living in this area in 2020, **90.37%** are White, **2.81%** are African American, **4.53%** are Hispanic, **0.5%** are Asian, **0.03%** are either Native Hawaiian or Pacific Islander, **0.18%** are American Indian or Alaskan Native, **2.02%** are of "some other race" and **4.09%** are of two or more races. In the table below, the percentage of the population that each segment represents in the report area is compared to the percent it represents in the state.

Between 2010 and 2020, the White population changed by **-8.14%**, the African American population by **34.25%**, and Asian population by **37.65%**. The number of Hispanics changed by **84.24%**.

Race	2000	2010	2020	Percent of Total Population in 2020	Percent of State Population in 2020 (Pennsylvania)
White	91,561	90,156	82,821	90.37%	74.99%
African American	1,450	1,921	2,579	2.81%	10.95%
Asian	373	332	457	0.5%	3.93%

Native Hawaiian or Pacific Islander	22	13	24	0.03%	0.03%
American Indian or Alaskan Native	106	146	169	0.18%	0.24%
Some Other Race	508	972	1,847	2.02%	3.91%
Two or More Races	536	988	3,750	4.09%	5.96%

Ethnicity	2000	2010	2020	Percent of Total Population in 2020	Percent of State Population in 2020 (Pennsylvania)
Hispanic	968	2,253	4,151	4.53%	8.07%

Source: Census
Data aggregated by:
2000 - 2020 Data Contains: 1 County

Age Distribution:

In the report area in 2018-2022, **21.6%** of the population is over the age of 65. **58.9%** are of working age (18-64). **19.51%** are under 18, and **4.99%** are under 5 years old.

Age	Number of People in Age Group	Percent of People in Age Group	Percent of People in Age Group (Pennsylvania)
Under 5	4,557	4.99%	5.3%
Under 18	17,818	19.51%	20.51%
Working Age (18-64)	53,797	58.9%	60.74%
Aging (65+)	19,725	21.6%	18.74%

Source: Census
Data aggregated by:
2018-2022 Data Contains: 1 County

Incomes:

The median household income for the study area was **$55,952**, compared to the state of Pennsylvania with a median of **$73,170**, as estimated for 2018-2022 by the Census' American Community Survey.

The number of households divided by income categories is shown in the Annual Income Category table. In the period of 2018-2022, **44.79%** of households in the study area had an annual income of less than $50,000, compared to **34.72%** of people in the state of Pennsylvania.

2018-2022 Annual Income Category	Number of Households	Percent of Households
County (Northumberland)		
Less than $25,000	7,785	20.61%
$25,000 - $34,999	4,068	10.77%
$35,000 - $49,999	5,065	13.41%
$50,000 - $74,999	6,464	17.11%
$75,000 - $99,999	4,884	12.93%
$100,000 - $124,999	3,596	9.52%
$125,000 - $149,999	2,081	5.51%
$150,000 or more	3,832	10.14%
State (Pennsylvania)		
Less than $25,000	837,126	16.12%
$25,000 - $34,999	397,307	7.65%
$35,000 - $49,999	569,050	10.96%
$50,000 - $74,999	848,553	16.34%
$75,000 - $99,999	675,219	13%
$100,000 - $124,999	523,486	10.08%
$125,000 - $149,999	372,423	7.17%
$150,000 or more	970,563	18.69%

According to the Census' American Community Survey estimates, the median income for a family in the period of 2018-2022 was **$74,473**, compared to the state of Pennsylvania with a median family income of **$93,685**.

Source: Census
Data aggregated by:
2018-2022 Data Contains: 1 County

Immigration:

Data from the U.S. Census Bureau for 2018-2022 indicate that **1,122** people or **1.23%** of the population living in this area were "foreign born". Census defines foreign born as anyone who is not a U.S. citizen at birth. This area is located in Pennsylvania, which, according to the Department of Homeland Security, was home to **27,762** people who were granted Legal Permanent Residence status in 2017. Those LPRs, or "green cards", represent **2.46%** of green cards issued in the nation that year.

Source: Census, Department of Homeland Security
Data aggregated by:
2018-2022 Data for Census Contains: 1 County
2017 Data for Department of Homeland Security Contains: 1 State

Families and Households:

The composition of the **23,926** families who reside in the study area is shown in the table below. Families are groups of related people who live together, whereas households refer to the person or group of people living in any one housing unit. Generally, households that do not contain a family are made up of unrelated people living together (eg, roommates) or people living alone. While it is possible for two families to share a household, the difference between the number of households and the number of families in an area shows, approximately, the number of non-family households in a place.

2018-2022 Family Composition	Number of Families	Percent of Families
County (Northumberland)		
Families	23,926	--
Married with Children	5,716	23.89%
Single with Children	3,199	13.37%
Single Female with Children	1,995	8.34%
Other Families	15,011	62.74%
State (Pennsylvania)		
Families	3,277,894	--
Married with Children	863,638	26.35%
Single with Children	421,695	12.86%
Single Female with Children	307,072	9.37%
Other Families	1,992,561	60.79%

Note: The category "Single with Children" includes all families that are "Single Female with Children", so all categories do not add up to 100 percent.

Source: Census
Data aggregated by:
2018-2022 Data Contains: 1 County

2018-2022 Household Counts	Number of Households
County (Northumberland)	
Households	37,775
State (Pennsylvania)	
Households	5,193,727

Source: Census
Data aggregated by:
2018-2022 Data Contains: 1 County

Housing Type:

The type of housing available in this area is described in the table below. Single family homes include all one-unit structures, both attached and detached. Townhouses or duplexes include one-unit attached homes, as well as housing units with two units. Units in small apartment building are buildings with 3 to 49 units; large apartment buildings include buildings with 50 units or more. Other types of housing include vans, boats, recreational vehicles, or other units.

2018-2022 Housing Stock	Number of Units	Percent of Units
County (Northumberland)		
Single family detached homes	26,641	61.36%
Single family attached homes	8,197	18.88%
2-unit homes and duplexes	1,730	3.98%
Units in small apartment buildings	3,557	8.19%
Units in large apartment buildings	1,201	2.77%
Mobile homes or manufactured housing	2,048	4.72%
Other types	43	0.1%
State (Pennsylvania)		
Single family detached homes	3,267,754	56.79%
Single family attached homes	1,084,915	18.86%
2-unit homes and duplexes	244,601	4.25%
Units in small apartment buildings	689,443	11.98%
Units in large apartment buildings	257,553	4.48%
Mobile homes or manufactured housing	207,175	3.6%
Other types	2,467	0.04%

Source: Census
Data aggregated by:
2018-2022 Data Contains: 1 County

Tenure:

Across the area, an estimated **73.79%** or **27,875** households owned their home between 2018-2022. The average size of a household in this area was **2.32** between 2018-2022, as compared to the average household size for the county and the state, **2.32 (Northumberland)** and **2.42 (Pennsylvania)** respectively.

Source: Census
Data aggregated by:
2018-2022 Data Contains: 1 County

Vacancy:

Postal vacancy shows short-term vacancy trends based on addresses where mail has not been collected for over 90 days. Data from Valassis Lists tracks vacancy on a quarterly basis. In the 3rd quarter of 2023, the overall vacancy rate in this area was **3.16%.**

Postal Address Vacancy	2022Q2	2022Q3	2022Q4	2023Q1	2023Q2	2023Q3
County (Northumberland)						
Number Vacant - Residential	1,286	1,315	1,392	1,432	1,321	1,294
Percent Vacant - Residential	3.05%	3.11%	3.29%	3.38%	3.13%	3.08%
Number Vacant - Business	112	120	127	123	121	112
Percent Vacant - Business	4.44%	4.76%	5.01%	4.85%	4.78%	4.48%
Overall Vacancy Rate	3.13%	3.21%	3.39%	3.46%	3.22%	3.16%
County (Northumberland)						
Number Vacant - Residential	1,286	1,315	1,392	1,432	1,321	1,294
Percent Vacant - Residential	3.05%	3.11%	3.29%	3.38%	3.13%	3.08%
Number Vacant - Business	112	120	127	123	121	112
Percent Vacant - Business	4.44%	4.76%	5.01%	4.85%	4.78%	4.48%
Overall Vacancy Rate	3.13%	3.21%	3.39%	3.46%	3.22%	3.16%
State (Pennsylvania)						
Number Vacant - Residential	131,462	131,878	132,604	133,683	137,877	137,492
Percent Vacant - Residential	2.29%	2.29%	2.3%	2.32%	2.38%	2.37%
Number Vacant - Business	34,908	35,263	35,169	35,523	36,786	36,877
Percent Vacant - Business	8.07%	8.14%	8.1%	8.17%	8.47%	8.47%
Overall Vacancy Rate	2.69%	2.7%	2.71%	2.73%	2.81%	2.8%

Source: Valassis Lists
Data aggregated by:
2022q2 - 2023q3 Data Contains: 1 County

Employment:

The following table shows the number of people who were employed, unemployed, in the labor force, and the unemployment rate for the market in which the report area is located, according to the Bureau of Labor Statistics.

Unemployment rate	April 2023	May 2023	June 2023	July 2023	August 2023	September 2023
County (Northumberland)						
Employed	39,665	40,484	40,639	40,691	40,721	40,528
Unemployed	1,577	1,702	1,849	1,826	2,019	1,453
In Labor Force	41,242	42,186	42,488	42,517	42,740	41,981
Unemployment Rate	3.8	4	4.4	4.3	4.7	3.5
Metro Area (Harrisburg-Carlisle, PA Metro Area)						
Employed	298,018	299,912	303,105	304,151	304,873	302,853
Unemployed	8,166	9,566	10,632	10,296	12,226	8,534
In Labor Force	306,184	309,478	313,737	314,447	317,099	311,387
Unemployment Rate	2.7	3.1	3.4	3.3	3.9	2.7
Metro Area (Williamsport, PA Metro Area)						
Employed	53,045	52,919	52,929	52,753	52,920	53,388
Unemployed	1,756	1,949	2,136	2,023	2,324	1,638
In Labor Force	54,801	54,868	55,065	54,776	55,244	55,026
Unemployment Rate	3.2	3.6	3.9	3.7	4.2	3
Metro Area (Pottsville, PA Micro Area)						
Employed	62,357	62,672	63,187	62,943	62,772	62,774
Unemployed	2,453	2,709	2,962	2,998	3,417	2,418

In Labor Force	64,810	65,381	66,149	65,941	66,189	65,192
Unemployment Rate	3.8	4.1	4.5	4.5	5.2	3.7
Metro Area (Bloomsburg-Berwick, PA Metro Area)						
Employed	41,832	41,635	41,405	41,552	42,019	41,964
Unemployed	1,320	1,491	1,728	1,618	1,804	1,214
In Labor Force	43,152	43,126	43,133	43,170	43,823	43,178
Unemployment Rate	3.1	3.5	4	3.7	4.1	2.8
Metro Area (Sunbury, PA Micro Area)						
Employed	39,665	40,484	40,639	40,691	40,721	40,528
Unemployed	1,577	1,702	1,849	1,826	2,019	1,453
In Labor Force	41,242	42,186	42,488	42,517	42,740	41,981
Unemployment Rate	3.8	4	4.4	4.3	4.7	3.5
Metro Area (Selinsgrove, PA Micro Area)						
Employed	18,847	18,821	18,837	18,839	18,810	19,057
Unemployed	594	644	780	738	803	513
In Labor Force	19,441	19,465	19,617	19,577	19,613	19,570
Unemployment Rate	3.1	3.3	4	3.8	4.1	2.6
Metro Area (Lewisburg, PA Micro Area)						
Employed	18,800	18,897	18,598	18,660	18,802	18,906
Unemployed	475	570	697	691	716	483
In Labor Force	19,275	19,467	19,295	19,351	19,518	19,389
Unemployment Rate	2.5	2.9	3.6	3.6	3.7	2.5
State (Pennsylvania)						
Employed	6,243,196	6,263,988	6,294,258	6,299,241	6,291,641	6,300,530
Unemployed	203,069	231,521	248,379	247,097	284,460	198,545
In Labor Force	6,446,265	6,495,509	6,542,637	6,546,338	6,576,101	6,499,075
Unemployment Rate	3.2	3.6	3.8	3.8	4.3	3.1

The following Cities that are within or contain the report area have no data available: **Riverside, Trevorton, Milton, Snydertown, Elysburg, Sunbury, Dewart, Herndon, Northumberland, Fairview-Ferndale, Kulpmont, Watsontown, Marshallton, Montandon, Shamokin, Dalmatia, Mount Carmel, Edgewood, Turbotville, Kapp Heights, Atlas, Marion Heights, Ranshaw, McEwensville, Tharptown (Uniontown), Strong**

Source: BLS

In this area in 2018-2022, the Census estimates that people were employed in the following industries:

Employment by Industry	People Employed	Percent Employed in this Industry	Percent Employed in this Industry in Pennsylvania
Accommodation and Food Services Industry Employment	2,520	6.08%	5.89%
Administrative and Support and Waste Management Services Industries Employment	1,046	2.52%	3.59%
Agriculture, Forestry, Fishing and Hunting Industry Employment	673	1.62%	0.87%
Arts, Entertainment, and Recreation Industries Employment	582	1.4%	1.8%
Educational Service Industry Employment	2,973	7.17%	9.6%
Finance, Insurance, Real Estate and Rental and Leasing Industries Employment	1,292	3.12%	6.62%
Health Care and Social Assistance Industry Employment	8,764	21.14%	16.78%
Information Industry Employment	333	0.8%	1.55%
Manufacturing Industry Employment	5,554	13.4%	11.56%
Management of Companies and Enterprises Industry Employment	58	0.14%	0.14%
Other Services Industry Employment	1,852	4.47%	4.68%
Professional, Scientific, and Technical Services Industry Employment	1,196	2.88%	7.13%
Public Administration Employment	2,353	5.68%	4.02%
Retail Trade Industry Employment	5,759	13.89%	11.04%
Construction Industry Employment	2,736	6.6%	6%
Transportation and Warehousing, and Utilities Industries Employment	2,335	5.63%	5.9%
Wholesale Trade Industry Employment	1,192	2.87%	2.5%
All Other Industries Employment	243	0.59%	0.36%

Source: Census
Data aggregated by:
2018-2022 Data Contains: 1 County

Crime:

The crime rates per 100,000 persons in the Census Place and county in which the study area is located, as reported by the FBI's Uniform Crime Reports, are as follows. Data was reported by the FBI for selected Census Places and counties, so data may be unavailable for your study area.

Crime Rates per 100,000 persons	2016	2017	2018	2019	2020
City (Riverside)					
Aggravated Assault	N/A	N/A	160.1	0	0
Burglary or Larceny	N/A	N/A	587.2	54	0
Motor Vehicle Thefts	52.3	N/A	0	0	0
Murder	N/A	N/A	0	0	0
Rape	N/A	N/A	0	0	0
Robbery	N/A	N/A	0	0	0
City (Milton)					
Aggravated Assault	767.2	828.6	894.5	402.3	N/A
Burglary or Larceny	1,302.8	1,351.9	1,275.8	685.4	N/A
Motor Vehicle Thefts	72.3	43.6	0	0	N/A

Murder	N/A	N/A	0	0	N/A
Rape	43.4	29	43.9	29.8	N/A
Robbery	N/A	58.1	29.3	119.2	N/A
City (Sunbury)					
Aggravated Assault	666.1	567.2	855.4	96.2	N/A
Burglary or Larceny	2,602.2	1,712.1	876.5	1,154.8	N/A
Motor Vehicle Thefts	166.5	63	42.2	96.2	N/A
Murder	N/A	N/A	0	0	N/A
Rape	114.4	21	10.5	53.4	N/A
Robbery	31.2	31.5	84.4	21.3	N/A
City (Northumberland)					
Aggravated Assault	26.9	81.3	82	110.9	27.8
Burglary or Larceny	1,130.5	705.1	164.1	360.6	55.7
Motor Vehicle Thefts	26.9	N/A	0	83.2	0
Murder	N/A	N/A	0	0	0
Rape	N/A	27.1	0	0	0
Robbery	N/A	N/A	27.3	0	0
City (Kulpmont)					
Aggravated Assault	140.9	35.5	215.2	181.7	0
Burglary or Larceny	281.8	497.8	251.1	218.1	0
Motor Vehicle Thefts	35.2	35.5	0	0	0
Murder	N/A	N/A	0	0	0
Rape	N/A	N/A	0	0	0
Robbery	35.2	35.5	0	0	0
City (Watsontown)					
Aggravated Assault	129.5	N/A	307.6	267	0
Burglary or Larceny	993.5	1,090.2	1,318.6	890	312.3
Motor Vehicle Thefts	N/A	43.6	0	0	0
Murder	N/A	N/A	0	0	0
Rape	N/A	87.2	87.9	0	0
Robbery	86.3	43.6	0	0	0
City (Shamokin)					
Aggravated Assault	210.5	184.2	683.7	187.3	0
Burglary or Larceny	2,091.5	1,771.5	2,920.2	1,297.2	303.9
Motor Vehicle Thefts	98.2	99.2	227.9	115.3	28.9
Murder	N/A	N/A	14.2	0	0
Rape	14	14.1	56.9	0	0
Robbery	84.2	28.3	56.9	43.2	43.4
City (Mount Carmel)					
Aggravated Assault	333.4	637.8	1,014.5	957.1	N/A
Burglary or Larceny	2,088.4	1,824.9	1,317.1	1,083.6	N/A
Motor Vehicle Thefts	52.6	159.4	0	72.2	N/A
Murder	N/A	17.7	0	0	N/A
Rape	122.8	53.1	53.3	36.1	N/A
Robbery	52.6	N/A	0	36.1	N/A
County (Northumberland)					

Aggravated Assault	209.1	237.2	435.5	236.3	3.6
Burglary or Larceny	1,212.8	1,024.8	1,016.2	808.2	150.6
Motor Vehicle Thefts	53.9	63.9	51.3	37.5	7.3
Murder	1	2.1	2.1	2.2	0
Rape	35.5	40	33.8	41.9	3.6
Robbery	19.4	18.4	22.9	22	11

The following Cities that are within or contain the report area have no data available: **Trevorton, Snydertown, Elysburg, Dewart, Herndon, Fairview-Ferndale, Marshallton, Montandon, Dalmatia, Edgewood, Turbotville, Kapp Heights, Atlas, Marion Heights, Ranshaw, McEwensville, Tharptown (Uniontown), Strong**

Source: FBI UCR & DOJ

Endnotes:

Calculations presented here were performed by staff at PolicyMap and are based on public and proprietary data sources.

Depending on the type of size of the area selected for this report, the above values capture data for the block groups, tracts, counties, etc, in which at least 50% of their areas are contained. If this report is run for a zip code, some data will be unavailable, as zip code values for some topics are not available.

For custom areas such as custom regions, school districts, and political districts, Census data was calculated by summing the following Counties in 2000: **Northumberland**, the following Counties in 2010: **Northumberland**, the following Counties in 2020: **Northumberland**.

Any change calculations included in this report reflect PolicyMap's translation of boundary changes from 2000 to 2010 to 2020. Therefore, they may not match a calculation done using the 2000 and 2018-2022 values shown in the report.

Estimates of tenure, incomes, and housing stock are provided by the ACS for 2018-2022. Data on legal permanent residents is from the Department of Homeland Security, and, for all areas, describes the state in which that area is located. For more information on demographic data in PolicyMap, see the related entry for Census: Decennial Census and ACS and for more information on immigration data in PolicyMap, see the entry for the Department of Homeland Security Immigration Yearbook in our Data Dictionary.

Postal vacancy data in this report is from a resident and business list compiled by Valassis Lists. This data shows a point-in-time snapshot of vacant addresses. For more information on Valassis Lists vacancy data, see our Data Dictionary.

The source of crime data in the tables presented here is Federal Bureau of Investigation's Uniform Crime Reporting (UCR) Program, which compiles standardized incident reports from local law enforcement agencies in order to produce reliable, uniform, and national crime data. The UCR Program collects data on known offenses and persons arrested by law enforcement agencies. For details on this dataset, see the related entry for FBI Uniform Crime Reports in the Data Dictionary. Crime data in this report is not summed or aggregated, but rather listed for each of the complete areas within the study area for which crime is reported.

For the separate Employment and Crime Sections in this report, only locations for which data are available are included in the tables. If the section does not include information, no data was available for any of the locations or component parts of the area you requested for this report.

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POLICYMAP

Current Report:
Community Profile Report of City: Shamokin

Date: February 16, 2024

Proposed Location:
This location, **Shamokin** (City, 2020), is located in **Northumberland** County, in the state of **Pennsylvania**.

It is located within or touches the following 2022 census tract(s): **42097081200, 42097081400, 42097081300, 42097081700, 42097081600, 42097081500**.

Similarly, it is located within or touches the following zip code(s): **17872**.

Data presented in this report summarize the geographies specified in the citation information in each section.

This Area is Served by (or touches):

School District(s): Shamokin Area School District

Congressional District(s): Pennsylvania's 9th District (Daniel Meuser - R)

Senators: Robert P. Casey, Jr. (PA-D), John Fetterman (PA-D)

State Senate District(s): Senate District 27

State House District(s): House District 107

Population Trends:

As of the period 2020, this area was home to an estimated **6,942** people.

Population	2000	2010	2020	Change 2010 to 2020 (%)
Area	8,009	7,374	6,942	-5.86%
Counties (Northumberland)	94,556	94,528	91,647	-3.05%
State (Pennsylvania)	12,281,054	12,702,379	13,002,700	2.36%

Source: Census
Data aggregated by:
2000 - 2020 Data Contains: 1 City

Racial Characteristics:

Of the people living in this area in 2020, **86.1%** are White, **4.36%** are African American, **6.76%** are Hispanic, **0.63%** are Asian, **0%** are either Native Hawaiian or Pacific Islander, **0.2%** are American Indian or Alaskan Native, **2.51%** are of "some other race" and **6.19%** are of two or more races. In the table below, the percentage of the population that each segment represents in the report area is compared to the percent it represents in the state.

Between 2010 and 2020, the White population changed by **-16.27%**, the African American population by **588.64%**, and Asian population by **46.67%**. The number of Hispanics changed by **141.75%**.

Race	2000	2010	2020	Percent of Total Population in 2020	Percent of State Population in 2020 (Pennsylvania)
White	7,924	7,138	5,977	86.1%	74.99%
African American	14	44	303	4.36%	10.95%
Asian	44	30	44	0.63%	3.93%
Native Hawaiian or Pacific Islander	0	0	0	0%	0.03%
American Indian or Alaskan Native	0	9	14	0.2%	0.24%
Some Other Race	0	48	174	2.51%	3.91%
Two or More Races	27	105	430	6.19%	5.96%

Ethnicity	2000	2010	2020	Percent of Total Population in 2020	Percent of State Population in 2020 (Pennsylvania)

Hispanic	0	194	469	6.76%	8.07%

Source: Census
Data aggregated by:
2000 - 2020 Data Contains: 1 City

Age Distribution:

In the report area in 2018-2022, **15.31%** of the population is over the age of 65. **58.89%** are of working age (18-64). **25.8%** are under 18, and **7%** are under 5 years old.

Age	Number of People in Age Group	Percent of People in Age Group	Percent of People in Age Group (Pennsylvania)
Under 5	484	7%	5.3%
Under 18	1,784	25.8%	20.51%
Working Age (18-64)	4,072	58.89%	60.74%
Aging (65+)	1,059	15.31%	18.74%

Source: Census
Data aggregated by:
2018-2022 Data Contains: 1 City

Incomes:

The median household income for the study area was **$32,753**, compared to the state of Pennsylvania with a median of **$73,170**, as estimated for 2018-2022 by the Census' American Community Survey.

The number of households divided by income categories is shown in the Annual Income Category table. In the period of 2018-2022, **65.18%** of households in the study area had an annual income of less than $50,000, compared to **34.72%** of people in the state of Pennsylvania.

2018-2022 Annual Income Category	Number of Households	Percent of Households
City (Shamokin)		
Less than $25,000	1,235	43%
$25,000 - $34,999	405	14.1%
$35,000 - $49,999	232	8.08%
$50,000 - $74,999	468	16.3%
$75,000 - $99,999	200	6.96%
$100,000 - $124,999	148	5.15%
$125,000 - $149,999	19	0.66%
$150,000 or more	165	5.75%
County (Northumberland)		
Less than $25,000	7,785	20.61%
$25,000 - $34,999	4,068	10.77%
$35,000 - $49,999	5,065	13.41%
$50,000 - $74,999	6,464	17.11%
$75,000 - $99,999	4,884	12.93%
$100,000 - $124,999	3,596	9.52%
$125,000 - $149,999	2,081	5.51%
$150,000 or more	3,832	10.14%
State (Pennsylvania)		
Less than $25,000	837,126	16.12%
$25,000 - $34,999	397,307	7.65%
$35,000 - $49,999	569,050	10.96%
$50,000 - $74,999	848,553	16.34%
$75,000 - $99,999	675,219	13%
$100,000 - $124,999	523,486	10.08%
$125,000 - $149,999	372,423	7.17%
$150,000 or more	970,563	18.69%

According to the Census' American Community Survey estimates, the median income for a family in the period of 2018-2022 was **$38,616**, compared to the state of Pennsylvania with a median family income of **$93,685**.

Source: Census
Data aggregated by:
2018-2022 Data Contains: 1 City

Immigration:

Data from the U.S. Census Bureau for 2018-2022 indicate that **103** people or **1.49%** of the population living in this area were "foreign born". Census defines foreign born as anyone who is not a U.S. citizen at birth. This area is located in Pennsylvania, which, according to the Department of Homeland Security, was home to **27,762** people who were granted Legal Permanent Residence status in 2017. Those LPRs, or "green cards", represent **2.46%** of green cards issued in the nation that year.

Source: Census, Department of Homeland Security
Data aggregated by:
2018-2022 Data for Census Contains: 1 City
2017 Data for Department of Homeland Security Contains: 1 State

Families and Households:

The composition of the **1,575** families who reside in the study area is shown in the table below. Families are groups of related people who live together, whereas households refer to the person or group of people living in any one housing unit. Generally, households that do not contain a family are made up of unrelated people living together (eg, roommates) or people living alone. While it is possible for two families to share a household, the difference between the number of households and the number of families in an area shows, approximately, the number of non-family households in a place.

2018-2022 Family Composition	Number of Families	Percent of Families
City (Shamokin)		
Families	1,575	--
Married with Children	368	23.37%
Single with Children	420	26.67%
Single Female with Children	266	16.89%
Other Families	787	49.97%
County (Northumberland)		
Families	23,926	--
Married with Children	5,716	23.89%
Single with Children	3,199	13.37%
Single Female with Children	1,995	8.34%
Other Families	15,011	62.74%
State (Pennsylvania)		
Families	3,277,894	--
Married with Children	863,638	26.35%
Single with Children	421,695	12.86%
Single Female with Children	307,072	9.37%
Other Families	1,992,561	60.79%

Note: The category "Single with Children" includes all families that are "Single Female with Children", so all categories do not add up to 100 percent.

Source: Census
Data aggregated by:
2018-2022 Data Contains: 1 City

2018-2022 Household Counts	Number of Households
City (Shamokin)	
Households	2,872
County (Northumberland)	
Households	37,775
State (Pennsylvania)	
Households	5,193,727

Source: Census
Data aggregated by:
2018-2022 Data Contains: 1 City

Housing Type:

The type of housing available in this area is described in the table below. Single family homes include all one-unit structures, both attached and detached. Townhouses or duplexes include one-unit attached homes, as well as housing units with two units. Units in small apartment building are buildings with 3 to 49 units; large apartment buildings include buildings with 50 units or more. Other types of housing include vans, boats, recreational vehicles, or other units.

2018-2022 Housing Stock	Number of Units	Percent of Units
City (Shamokin)		
Single family detached homes	1,309	30.93%
Single family attached homes	1,950	46.08%
2-unit homes and duplexes	149	3.52%
Units in small apartment buildings	566	13.37%
Units in large apartment buildings	193	4.56%
Mobile homes or manufactured housing	41	0.97%
Other types	24	0.57%
County (Northumberland)		
Single family detached homes	26,641	61.36%
Single family attached homes	8,197	18.88%
2-unit homes and duplexes	1,730	3.98%
Units in small apartment buildings	3,557	8.19%
Units in large apartment buildings	1,201	2.77%
Mobile homes or manufactured housing	2,048	4.72%
Other types	43	0.1%
State (Pennsylvania)		
Single family detached homes	3,267,754	56.79%
Single family attached homes	1,084,915	18.86%
2-unit homes and duplexes	244,601	4.25%
Units in small apartment buildings	689,443	11.98%
Units in large apartment buildings	257,553	4.48%
Mobile homes or manufactured housing	207,175	3.6%
Other types	2,467	0.04%

Source: Census
Data aggregated by:
2018-2022 Data Contains: 1 City

Tenure:

Across the area, an estimated **57.66%** or **1,656** households owned their home between 2018-2022. The average size of a household in this area was **2.4** between 2018-2022, as compared to the average household size for the county and the state, **2.32 (Northumberland)** and **2.42 (Pennsylvania)** respectively.

Source: Census
Data aggregated by:
2018-2022 Data Contains: 1 City

Vacancy:

Postal vacancy shows short-term vacancy trends based on addresses where mail has not been collected for over 90 days. Data from Valassis Lists tracks vacancy on a quarterly basis. In the 3rd quarter of 2023, the overall vacancy rate in this area was **6.23%.**

Postal Address Vacancy	2022Q2	2022Q3	2022Q4	2023Q1	2023Q2	2023Q3
City (Shamokin)						
Number Vacant - Residential	307	302	304	308	237	226
Percent Vacant - Residential	8.24%	8.1%	8.14%	8.29%	6.6%	6.45%
Number Vacant - Business	12	12	12	12	10	9
Percent Vacant - Business	4.15%	4.15%	4.14%	4.14%	3.5%	3.36%
Overall Vacancy Rate	7.95%	7.81%	7.85%	7.99%	6.37%	6.23%
County (Northumberland)						
Number Vacant - Residential	1,286	1,315	1,392	1,432	1,321	1,294
Percent Vacant - Residential	3.05%	3.11%	3.29%	3.38%	3.13%	3.08%
Number Vacant - Business	112	120	127	123	121	112
Percent Vacant - Business	4.44%	4.76%	5.01%	4.85%	4.78%	4.48%
Overall Vacancy Rate	3.13%	3.21%	3.39%	3.46%	3.22%	3.16%
State (Pennsylvania)						
Number Vacant - Residential	131,462	131,878	132,604	133,683	137,877	137,492
Percent Vacant - Residential	2.29%	2.29%	2.3%	2.32%	2.38%	2.37%
Number Vacant - Business	34,908	35,263	35,169	35,523	36,786	36,877
Percent Vacant - Business	8.07%	8.14%	8.1%	8.17%	8.47%	8.47%
Overall Vacancy Rate	2.69%	2.7%	2.71%	2.73%	2.81%	2.8%

Source: Valassis Lists
Data aggregated by:
2022q2 - 2023q3 Data Contains: 1 City

Employment:

The following table shows the number of people who were employed, unemployed, in the labor force, and the unemployment rate for the market in which the report area is located, according to the Bureau of Labor Statistics.

Unemployment rate	April 2023	May 2023	June 2023	July 2023	August 2023	September 2023
County (Northumberland)						
Employed	39,665	40,484	40,639	40,691	40,721	40,528
Unemployed	1,577	1,702	1,849	1,826	2,019	1,453
In Labor Force	41,242	42,186	42,488	42,517	42,740	41,981
Unemployment Rate	3.8	4	4.4	4.3	4.7	3.5
Metro Area (Sunbury, PA Micro Area)						
Employed	39,665	40,484	40,639	40,691	40,721	40,528
Unemployed	1,577	1,702	1,849	1,826	2,019	1,453
In Labor Force	41,242	42,186	42,488	42,517	42,740	41,981
Unemployment Rate	3.8	4	4.4	4.3	4.7	3.5
State (Pennsylvania)						
Employed	6,243,196	6,263,988	6,294,258	6,299,241	6,291,641	6,300,530
Unemployed	203,069	231,521	248,379	247,097	284,460	198,545
In Labor Force	6,446,265	6,495,509	6,542,637	6,546,338	6,576,101	6,499,075
Unemployment Rate	3.2	3.6	3.8	3.8	4.3	3.1

The following Cities that are within or contain the report area have no data available: **Shamokin**

Source: BLS

In this area in 2018-2022, the Census estimates that people were employed in the following industries:

Employment by Industry	People Employed	Percent Employed in this Industry	Percent Employed in this Industry in Pennsylvania
Accommodation and Food Services Industry Employment	209	7.52%	5.89%
Administrative and Support and Waste Management Services Industries Employment	39	1.4%	3.59%
Agriculture, Forestry, Fishing and Hunting Industry Employment	82	2.95%	0.87%
Arts, Entertainment, and Recreation Industries Employment	140	5.04%	1.8%
Educational Service Industry Employment	205	7.38%	9.6%
Finance, Insurance, Real Estate and Rental and Leasing Industries Employment	56	2.02%	6.62%
Health Care and Social Assistance Industry Employment	524	18.86%	16.78%
Information Industry Employment	28	1.01%	1.55%
Manufacturing Industry Employment	368	13.24%	11.56%
Management of Companies and Enterprises Industry Employment	25	0.9%	0.14%
Other Services Industry Employment	90	3.24%	4.68%
Professional, Scientific, and Technical Services Industry Employment	59	2.12%	7.13%
Public Administration Employment	159	5.72%	4.02%
Retail Trade Industry Employment	536	19.29%	11.04%
Construction Industry Employment	108	3.89%	6%
Transportation and Warehousing, and Utilities Industries Employment	47	1.69%	5.9%
Wholesale Trade Industry Employment	78	2.81%	2.5%
All Other Industries Employment	26	0.94%	0.36%

Source: Census
Data aggregated by:
2018-2022 Data Contains: 1 City

Crime:

The crime rates per 100,000 persons in the Census Place and county in which the study area is located, as reported by the FBI's Uniform Crime Reports, are as follows. Data was reported by the FBI for selected Census Places and counties, so data may be unavailable for your study area.

Crime Rates per 100,000 persons	2016	2017	2018	2019	2020
City (Shamokin)					
Aggravated Assault	210.5	184.2	683.7	187.3	0
Burglary or Larceny	2,091.5	1,771.5	2,920.2	1,297.2	303.9
Motor Vehicle Thefts	98.2	99.2	227.9	115.3	28.9
Murder	N/A	N/A	14.2	0	0
Rape	14	14.1	56.9	0	0
Robbery	84.2	28.3	56.9	43.2	43.4
County (Northumberland)					
Aggravated Assault	209.1	237.2	435.5	236.3	3.6
Burglary or Larceny	1,212.8	1,024.8	1,016.2	808.2	150.6
Motor Vehicle Thefts	53.9	63.9	51.3	37.5	7.3

Murder	1	2.1	2.1	2.2	0
Rape	35.5	40	33.8	41.9	3.6
Robbery	19.4	18.4	22.9	22	11

Source: FBI UCR & DOJ

Endnotes:

Calculations presented here were performed by staff at PolicyMap and are based on public and proprietary data sources.

Depending on the type of size of the area selected for this report, the above values capture data for the block groups, tracts, counties, etc, in which at least 50% of their areas are contained. If this report is run for a zip code, some data will be unavailable, as zip code values for some topics are not available.

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Postal vacancy data in this report is from a resident and business list compiled by Valassis Lists. This data shows a point-in-time snapshot of vacant addresses. For more information on Valassis Lists vacancy data, see our Data Dictionary.

The source of crime data in the tables presented here is Federal Bureau of Investigation's Uniform Crime Reporting (UCR) Program, which compiles standardized incident reports from local law enforcement agencies in order to produce reliable, uniform, and national crime data. The UCR Program collects data on known offenses and persons arrested by law enforcement agencies. For details on this dataset, see the related entry for FBI Uniform Crime Reports in the Data Dictionary. Crime data in this report is not summed or aggregated, but rather listed for each of the complete areas within the study area for which crime is reported.

For the separate Employment and Crime Sections in this report, only locations for which data are available are included in the tables. If the section does not include information, no data was available for any of the locations or component parts of the area you requested for this report.

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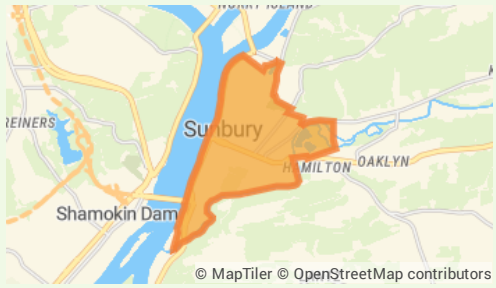
POLICYMAP

Current Report:
Community Profile Report of County Subdivision: Sunbury



Date: February 16, 2024

Proposed Location:
This location, **Sunbury** (County Subdivision, 2022), is located in **Northumberland** County, in the state of **Pennsylvania**.

It is located within or touches the following 2022 census tract(s): **42097082200, 42097082000, 42097082100**.

Similarly, it is located within or touches the following zip code(s): **17801, 17870, 17876**.

Data presented in this report summarize the geographies specified in the citation information in each section.

This Area is Served by (or touches):

School District(s): Shikellamy School District

Congressional District(s): Pennsylvania's 9th District (Daniel Meuser - R)

Senators: Robert P. Casey, Jr. (PA-D), John Fetterman (PA-D)

State Senate District(s): Senate District 27

State House District(s): House District 108

Population Trends:

As of the period 2020, this area was home to an estimated **9,719** people.

Population	2000	2010	2020	Change 2010 to 2020 (%)
Area	N/A	N/A	9,719	N/A
Counties (Northumberland)	94,556	94,528	91,647	-3.05%
State (Pennsylvania)	12,281,054	12,702,379	13,002,700	2.36%

Source: Census
Data aggregated by:
2000 - 2020 Data Contains: 1 County Subdivision

Racial Characteristics:

Of the people living in this area in 2020, **82.68%** are White, **3.8%** are African American, **12.34%** are Hispanic, **0.27%** are Asian, **0.06%** are either Native Hawaiian or Pacific Islander, **0.23%** are American Indian or Alaskan Native, **5.77%** are of "some other race" and **7.19%** are of two or more races. In the table below, the percentage of the population that each segment represents in the report area is compared to the percent it represents in the state.

Between 2010 and 2020, the White population changed by **-10.87%**, the African American population by **32.73%**, and Asian population by **-3.7%**. The number of Hispanics changed by **81.67%**.

Race	2000	2010	2020	Percent of Total Population in 2020	Percent of State Population in 2020 (Pennsylvania)
White	N/A	N/A	8,036	82.68%	74.99%
African American	N/A	N/A	369	3.8%	10.95%
Asian	N/A	N/A	26	0.27%	3.93%
Native Hawaiian or Pacific Islander	N/A	N/A	6	0.06%	0.03%
American Indian or Alaskan Native	N/A	N/A	22	0.23%	0.24%
Some Other Race	N/A	N/A	561	5.77%	3.91%
Two or More Races	N/A	N/A	699	7.19%	5.96%

Ethnicity	2000	2010	2020	Percent of Total Population in 2020	Percent of State Population in 2020 (Pennsylvania)

Hispanic	N/A	N/A	1,199	12.34%	8.07%

Source: Census
Data aggregated by:
2000 - 2020 Data Contains: 1 County Subdivision

Age Distribution:

In the report area in 2018-2022, **21%** of the population is over the age of 65. **56.74%** are of working age (18-64). **22.26%** are under 18, and **5.01%** are under 5 years old.

Age	Number of People in Age Group	Percent of People in Age Group	Percent of People in Age Group (Pennsylvania)
Under 5	485	5.01%	5.3%
Under 18	2,155	22.26%	20.51%
Working Age (18-64)	5,492	56.74%	60.74%
Aging (65+)	2,033	21%	18.74%

Source: Census
Data aggregated by:
2018-2022 Data Contains: 1 County Subdivision

Incomes:

The median household income for the study area was **$42,238**, compared to the state of Pennsylvania with a median of **$73,170**, as estimated for 2018-2022 by the Census' American Community Survey.

The number of households divided by income categories is shown in the Annual Income Category table. In the period of 2018-2022, **56.11%** of households in the study area had an annual income of less than $50,000, compared to **34.72%** of people in the state of Pennsylvania.

2018-2022 Annual Income Category	Number of Households	Percent of Households
County Subdivision (Sunbury)		
Less than $25,000	1,297	31.18%
$25,000 - $34,999	442	10.63%
$35,000 - $49,999	595	14.3%
$50,000 - $74,999	784	18.85%
$75,000 - $99,999	431	10.36%
$100,000 - $124,999	237	5.7%
$125,000 - $149,999	172	4.13%
$150,000 or more	202	4.86%
County (Northumberland)		
Less than $25,000	7,785	20.61%
$25,000 - $34,999	4,068	10.77%
$35,000 - $49,999	5,065	13.41%
$50,000 - $74,999	6,464	17.11%
$75,000 - $99,999	4,884	12.93%
$100,000 - $124,999	3,596	9.52%
$125,000 - $149,999	2,081	5.51%
$150,000 or more	3,832	10.14%
State (Pennsylvania)		
Less than $25,000	837,126	16.12%
$25,000 - $34,999	397,307	7.65%
$35,000 - $49,999	569,050	10.96%
$50,000 - $74,999	848,553	16.34%
$75,000 - $99,999	675,219	13%
$100,000 - $124,999	523,486	10.08%
$125,000 - $149,999	372,423	7.17%
$150,000 or more	970,563	18.69%

According to the Census' American Community Survey estimates, the median income for a family in the period of 2018-2022 was **$54,619**, compared to the state of Pennsylvania with a median family income of **$93,685**.

Source: Census
Data aggregated by:
2018-2022 Data Contains: 1 County Subdivision

Immigration:

Data from the U.S. Census Bureau for 2018-2022 indicate that **12** people or **0.12%** of the population living in this area were "foreign born". Census defines foreign born as anyone who is not a U.S. citizen at birth. This area is located in Pennsylvania, which, according to the Department of Homeland Security, was home to **27,762** people who were granted Legal Permanent Residence status in 2017. Those LPRs, or "green cards", represent **2.46%** of green cards issued in the nation that year.

Source: Census, Department of Homeland Security
Data aggregated by:
2018-2022 Data for Census Contains: 1 County Subdivision
2017 Data for Department of Homeland Security Contains: 1 State

Families and Households:

The composition of the **2,554** families who reside in the study area is shown in the table below. Families are groups of related people who live together, whereas households refer to the person or group of people living in any one housing unit. Generally, households that do not contain a family are made up of unrelated people living together (eg, roommates) or people living alone. While it is possible for two families to share a household, the difference between the number of households and the number of families in an area shows, approximately, the number of non-family households in a place.

2018-2022 Family Composition	Number of Families	Percent of Families
County Subdivision (Sunbury)		
Families	2,554	--
Married with Children	344	13.47%
Single with Children	655	25.65%
Single Female with Children	483	18.91%
Other Families	1,555	60.88%
County (Northumberland)		
Families	23,926	--
Married with Children	5,716	23.89%
Single with Children	3,199	13.37%
Single Female with Children	1,995	8.34%
Other Families	15,011	62.74%
State (Pennsylvania)		
Families	3,277,894	--
Married with Children	863,638	26.35%
Single with Children	421,695	12.86%
Single Female with Children	307,072	9.37%
Other Families	1,992,561	60.79%

Note: The category "Single with Children" includes all families that are "Single Female with Children", so all categories do not add up to 100 percent.

Source: Census
Data aggregated by:
2018-2022 Data Contains: 1 County Subdivision

2018-2022 Household Counts	Number of Households
County Subdivision (Sunbury)	
Households	4,160
County (Northumberland)	
Households	37,775
State (Pennsylvania)	
Households	5,193,727

Source: Census
Data aggregated by:
2018-2022 Data Contains: 1 County Subdivision

Housing Type:

The type of housing available in this area is described in the table below. Single family homes include all one-unit structures, both attached and detached. Townhouses or duplexes include one-unit attached homes, as well as housing units with two units. Units in small apartment building are buildings with 3 to 49 units; large apartment buildings include buildings with 50 units or more. Other types of housing include vans, boats, recreational vehicles, or other units.

2018-2022 Housing Stock	Number of Units	Percent of Units
County Subdivision (Sunbury)		
Single family detached homes	1,901	41.64%
Single family attached homes	1,030	22.56%
2-unit homes and duplexes	402	8.81%
Units in small apartment buildings	564	12.35%
Units in large apartment buildings	538	11.79%
Mobile homes or manufactured housing	130	2.85%
Other types	0	0%
County (Northumberland)		
Single family detached homes	26,641	61.36%
Single family attached homes	8,197	18.88%
2-unit homes and duplexes	1,730	3.98%
Units in small apartment buildings	3,557	8.19%
Units in large apartment buildings	1,201	2.77%
Mobile homes or manufactured housing	2,048	4.72%
Other types	43	0.1%
State (Pennsylvania)		
Single family detached homes	3,267,754	56.79%
Single family attached homes	1,084,915	18.86%
2-unit homes and duplexes	244,601	4.25%
Units in small apartment buildings	689,443	11.98%
Units in large apartment buildings	257,553	4.48%
Mobile homes or manufactured housing	207,175	3.6%
Other types	2,467	0.04%

Source: Census
Data aggregated by:
2018-2022 Data Contains: 1 County Subdivision

Tenure:

Across the area, an estimated **48.82%** or **2,031** households owned their home between 2018-2022. The average size of a household in this area was **2.26** between 2018-2022, as compared to the average household size for the county and the state, **2.32 (Northumberland)** and **2.42 (Pennsylvania)** respectively.

Source: Census
Data aggregated by:
2018-2022 Data Contains: 1 County Subdivision

Vacancy:

Postal vacancy shows short-term vacancy trends based on addresses where mail has not been collected for over 90 days. Data from Valassis Lists tracks vacancy on a quarterly basis. In the 3rd quarter of 2023, the overall vacancy rate in this area was **2.39%.**

Postal Address Vacancy	2022Q2	2022Q3	2022Q4	2023Q1	2023Q2	2023Q3
County Subdivision (Sunbury)						
Number Vacant - Residential	73	75	149	167	170	110
Percent Vacant - Residential	1.62%	1.66%	3.26%	3.66%	3.72%	2.45%
Number Vacant - Business	5	5	13	15	15	7
Percent Vacant - Business	1.2%	1.19%	3.08%	3.61%	3.63%	1.71%
Overall Vacancy Rate	1.59%	1.62%	3.25%	3.65%	3.72%	2.39%
County (Northumberland)						
Number Vacant - Residential	1,286	1,315	1,392	1,432	1,321	1,294
Percent Vacant - Residential	3.05%	3.11%	3.29%	3.38%	3.13%	3.08%
Number Vacant - Business	112	120	127	123	121	112
Percent Vacant - Business	4.44%	4.76%	5.01%	4.85%	4.78%	4.48%
Overall Vacancy Rate	3.13%	3.21%	3.39%	3.46%	3.22%	3.16%
State (Pennsylvania)						
Number Vacant - Residential	131,462	131,878	132,604	133,683	137,877	137,492
Percent Vacant - Residential	2.29%	2.29%	2.3%	2.32%	2.38%	2.37%
Number Vacant - Business	34,908	35,263	35,169	35,523	36,786	36,877
Percent Vacant - Business	8.07%	8.14%	8.1%	8.17%	8.47%	8.47%
Overall Vacancy Rate	2.69%	2.7%	2.71%	2.73%	2.81%	2.8%

Source: Valassis Lists
Data aggregated by:
2022q2 - 2023q3 Data Contains: 3 Census Tracts

Employment:

The following table shows the number of people who were employed, unemployed, in the labor force, and the unemployment rate for the market in which the report area is located, according to the Bureau of Labor Statistics.

Unemployment rate	April 2023	May 2023	June 2023	July 2023	August 2023	September 2023
County (Northumberland)						
Employed	39,665	40,484	40,639	40,691	40,721	40,528
Unemployed	1,577	1,702	1,849	1,826	2,019	1,453
In Labor Force	41,242	42,186	42,488	42,517	42,740	41,981
Unemployment Rate	3.8	4	4.4	4.3	4.7	3.5
Metro Area (Sunbury, PA Micro Area)						
Employed	39,665	40,484	40,639	40,691	40,721	40,528
Unemployed	1,577	1,702	1,849	1,826	2,019	1,453
In Labor Force	41,242	42,186	42,488	42,517	42,740	41,981
Unemployment Rate	3.8	4	4.4	4.3	4.7	3.5
State (Pennsylvania)						
Employed	6,243,196	6,263,988	6,294,258	6,299,241	6,291,641	6,300,530
Unemployed	203,069	231,521	248,379	247,097	284,460	198,545
In Labor Force	6,446,265	6,495,509	6,542,637	6,546,338	6,576,101	6,499,075
Unemployment Rate	3.2	3.6	3.8	3.8	4.3	3.1

The following Cities that are within or contain the report area have no data available: **Sunbury**

Source: BLS

In this area in 2018-2022, the Census estimates that people were employed in the following industries:

Employment by Industry	People Employed	Percent Employed in this Industry	Percent Employed in this Industry in Pennsylvania
Accommodation and Food Services Industry Employment	454	10.82%	5.89%
Administrative and Support and Waste Management Services Industries Employment	141	3.36%	3.59%
Agriculture, Forestry, Fishing and Hunting Industry Employment	27	0.64%	0.87%
Arts, Entertainment, and Recreation Industries Employment	58	1.38%	1.8%
Educational Service Industry Employment	148	3.53%	9.6%
Finance, Insurance, Real Estate and Rental and Leasing Industries Employment	83	1.98%	6.62%
Health Care and Social Assistance Industry Employment	740	17.64%	16.78%
Information Industry Employment	18	0.43%	1.55%
Manufacturing Industry Employment	632	15.06%	11.56%
Management of Companies and Enterprises Industry Employment	0	0%	0.14%
Other Services Industry Employment	341	8.13%	4.68%
Professional, Scientific, and Technical Services Industry Employment	39	0.93%	7.13%
Public Administration Employment	127	3.03%	4.02%
Retail Trade Industry Employment	932	22.21%	11.04%
Construction Industry Employment	116	2.76%	6%
Transportation and Warehousing, and Utilities Industries Employment	201	4.79%	5.9%
Wholesale Trade Industry Employment	132	3.15%	2.5%
All Other Industries Employment	7	0.17%	0.36%

Source: Census
Data aggregated by:
2018-2022 Data Contains: 1 County Subdivision

Crime:

The crime rates per 100,000 persons in the Census Place and county in which the study area is located, as reported by the FBI's Uniform Crime Reports, are as follows. Data was reported by the FBI for selected Census Places and counties, so data may be unavailable for your study area.

Crime Rates per 100,000 persons	2016	2017	2018	2019	2020
City (Sunbury)					
Aggravated Assault	666.1	567.2	855.4	96.2	N/A
Burglary or Larceny	2,602.2	1,712.1	876.5	1,154.8	N/A
Motor Vehicle Thefts	166.5	63	42.2	96.2	N/A
Murder	N/A	N/A	0	0	N/A
Rape	114.4	21	10.5	53.4	N/A
Robbery	31.2	31.5	84.4	21.3	N/A
County (Northumberland)					
Aggravated Assault	209.1	237.2	435.5	236.3	3.6
Burglary or Larceny	1,212.8	1,024.8	1,016.2	808.2	150.6
Motor Vehicle Thefts	53.9	63.9	51.3	37.5	7.3

Murder	1	2.1	2.1	2.2	0
Rape	35.5	40	33.8	41.9	3.6
Robbery	19.4	18.4	22.9	22	11

Source: FBI UCR & DOJ

Endnotes:

Calculations presented here were performed by staff at PolicyMap and are based on public and proprietary data sources.

Depending on the type of size of the area selected for this report, the above values capture data for the block groups, tracts, counties, etc, in which at least 50% of their areas are contained. If this report is run for a zip code, some data will be unavailable, as zip code values for some topics are not available.

For custom areas such as custom regions, school districts, and political districts, Census data was calculated by summing the following County Subdivisions in 2000: **Sunbury**, the following County Subdivisions in 2010: **Sunbury**, the following County Subdivisions in 2020: **Sunbury**.

Any change calculations included in this report reflect PolicyMap's translation of boundary changes from 2000 to 2010 to 2020. Therefore, they may not match a calculation done using the 2000 and 2018-2022 values shown in the report.

Estimates of tenure, incomes, and housing stock are provided by the ACS for 2018-2022. Data on legal permanent residents is from the Department of Homeland Security, and, for all areas, describes the state in which that area is located. For more information on demographic data in PolicyMap, see the related entry for Census: Decennial Census and ACS and for more information on immigration data in PolicyMap, see the entry for the Department of Homeland Security Immigration Yearbook in our Data Dictionary.

Postal vacancy data in this report is from a resident and business list compiled by Valassis Lists. This data shows a point-in-time snapshot of vacant addresses. For more information on Valassis Lists vacancy data, see our Data Dictionary.

The source of crime data in the tables presented here is Federal Bureau of Investigation's Uniform Crime Reporting (UCR) Program, which compiles standardized incident reports from local law enforcement agencies in order to produce reliable, uniform, and national crime data. The UCR Program collects data on known offenses and persons arrested by law enforcement agencies. For details on this dataset, see the related entry for FBI Uniform Crime Reports in the Data Dictionary. Crime data in this report is not summed or aggregated, but rather listed for each of the complete areas within the study area for which crime is reported.

For the separate Employment and Crime Sections in this report, only locations for which data are available are included in the tables. If the section does not include information, no data was available for any of the locations or component parts of the area you requested for this report.

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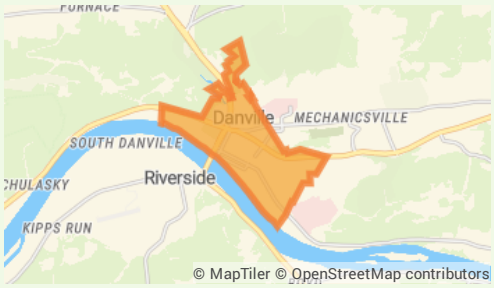
POLICYMAP

Current Report:
Community Profile Report of County Subdivision: Danville



Date: February 16, 2024

Proposed Location:
This location, **Danville** (County Subdivision, 2022), is located in **Montour** County, in the state of **Pennsylvania**.

It is located within or touches the following 2022 census tract(s): **42093050300**.

Similarly, it is located within or touches the following zip code(s): **17821**.

Data presented in this report summarize the geographies specified in the citation information in each section.

This Area is Served by (or touches):

School District(s): Danville Area School District

Congressional District(s): Pennsylvania's 9th District (Daniel Meuser - R)

Senators: Robert P. Casey, Jr. (PA-D), John Fetterman (PA-D)

State Senate District(s): Senate District 27

State House District(s): House District 108

Population Trends:

As of the period 2020, this area was home to an estimated **4,239** people.

Population	2000	2010	2020	Change 2010 to 2020 (%)
Area	4,897	4,699	4,239	-9.79%
Counties (Montour)	18,236	18,267	18,136	-0.72%
State (Pennsylvania)	12,281,054	12,702,379	13,002,700	2.36%

Source: Census
Data aggregated by:
2000 - 2020 Data Contains: 1 County Subdivision

Racial Characteristics:

Of the people living in this area in 2020, **85.28%** are White, **2.38%** are African American, **4.98%** are Hispanic, **4.27%** are Asian, **0%** are either Native Hawaiian or Pacific Islander, **0.31%** are American Indian or Alaskan Native, **1.37%** are of "some other race" and **6.39%** are of two or more races. In the table below, the percentage of the population that each segment represents in the report area is compared to the percent it represents in the state.

Between 2010 and 2020, the White population changed by **-18.03%**, the African American population by **87.04%**, and Asian population by **64.55%**. The number of Hispanics changed by **22.67%**.

Race	2000	2010	2020	Percent of Total Population in 2020	Percent of State Population in 2020 (Pennsylvania)
White	4,711	4,410	3,615	85.28%	74.99%
African American	57	54	101	2.38%	10.95%
Asian	70	110	181	4.27%	3.93%
Native Hawaiian or Pacific Islander	0	1	0	0%	0.03%
American Indian or Alaskan Native	0	9	13	0.31%	0.24%
Some Other Race	13	55	58	1.37%	3.91%
Two or More Races	46	60	271	6.39%	5.96%

Ethnicity	2000	2010	2020	Percent of Total Population in 2020	Percent of State Population in 2020 (Pennsylvania)

Hispanic	62	172	211	4.98%	8.07%

Source: Census
Data aggregated by:
2000 - 2020 Data Contains: 1 County Subdivision

Age Distribution:

In the report area in 2018-2022, **20.73%** of the population is over the age of 65. **57.12%** are of working age (18-64). **22.16%** are under 18, and **7.97%** are under 5 years old.

Age	Number of People in Age Group	Percent of People in Age Group	Percent of People in Age Group (Pennsylvania)
Under 5	340	7.97%	5.3%
Under 18	945	22.16%	20.51%
Working Age (18-64)	2,436	57.12%	60.74%
Aging (65+)	884	20.73%	18.74%

Source: Census
Data aggregated by:
2018-2022 Data Contains: 1 County Subdivision

Incomes:

The median household income for the study area was **$58,910**, compared to the state of Pennsylvania with a median of **$73,170**, as estimated for 2018-2022 by the Census' American Community Survey.

The number of households divided by income categories is shown in the Annual Income Category table. In the period of 2018-2022, **46.43%** of households in the study area had an annual income of less than $50,000, compared to **34.72%** of people in the state of Pennsylvania.

2018-2022 Annual Income Category	Number of Households	Percent of Households
County Subdivision (Danville)		
Less than $25,000	482	23.91%
$25,000 - $34,999	220	10.91%
$35,000 - $49,999	234	11.61%
$50,000 - $74,999	299	14.83%
$75,000 - $99,999	319	15.82%
$100,000 - $124,999	131	6.5%
$125,000 - $149,999	102	5.06%
$150,000 or more	229	11.36%
County (Montour)		
Less than $25,000	1,300	17.03%
$25,000 - $34,999	551	7.22%
$35,000 - $49,999	972	12.73%
$50,000 - $74,999	1,116	14.62%
$75,000 - $99,999	1,005	13.17%
$100,000 - $124,999	845	11.07%
$125,000 - $149,999	502	6.58%
$150,000 or more	1,342	17.58%
State (Pennsylvania)		
Less than $25,000	837,126	16.12%
$25,000 - $34,999	397,307	7.65%
$35,000 - $49,999	569,050	10.96%
$50,000 - $74,999	848,553	16.34%
$75,000 - $99,999	675,219	13%
$100,000 - $124,999	523,486	10.08%
$125,000 - $149,999	372,423	7.17%
$150,000 or more	970,563	18.69%

According to the Census' American Community Survey estimates, the median income for a family in the period of 2018-2022 was **$73,634**, compared to the state of Pennsylvania with a median family income of **$93,685**.

Source: Census
Data aggregated by:
2018-2022 Data Contains: 1 County Subdivision

Immigration:

Data from the U.S. Census Bureau for 2018-2022 indicate that **261** people or **6.12%** of the population living in this area were "foreign born". Census defines foreign born as anyone who is not a U.S. citizen at birth. This area is located in Pennsylvania, which, according to the Department of Homeland Security, was home to **27,762** people who were granted Legal Permanent Residence status in 2017. Those LPRs, or "green cards", represent **2.46%** of green cards issued in the nation that year.

Source: Census, Department of Homeland Security
Data aggregated by:
2018-2022 Data for Census Contains: 1 County Subdivision
2017 Data for Department of Homeland Security Contains: 1 State

Families and Households:

The composition of the **1,177** families who reside in the study area is shown in the table below. Families are groups of related people who live together, whereas households refer to the person or group of people living in any one housing unit. Generally, households that do not contain a family are made up of unrelated people living together (eg, roommates) or people living alone. While it is possible for two families to share a household, the difference between the number of households and the number of families in an area shows, approximately, the number of non-family households in a place.

2018-2022 Family Composition	Number of Families	Percent of Families
County Subdivision (Danville)		
Families	1,177	--
Married with Children	296	25.15%
Single with Children	250	21.24%
Single Female with Children	130	11.05%
Other Families	631	53.61%
County (Montour)		
Families	5,099	--
Married with Children	1,386	27.18%
Single with Children	631	12.37%
Single Female with Children	425	8.33%
Other Families	3,082	60.44%
State (Pennsylvania)		
Families	3,277,894	--
Married with Children	863,638	26.35%
Single with Children	421,695	12.86%
Single Female with Children	307,072	9.37%
Other Families	1,992,561	60.79%

Note: The category "Single with Children" includes all families that are "Single Female with Children", so all categories do not add up to 100 percent.

Source: Census
Data aggregated by:
2018-2022 Data Contains: 1 County Subdivision

2018-2022 Household Counts	Number of Households
County Subdivision (Danville)	
Households	2,016
County (Montour)	
Households	7,633
State (Pennsylvania)	
Households	5,193,727

Source: Census
Data aggregated by:
2018-2022 Data Contains: 1 County Subdivision

Housing Type:

The type of housing available in this area is described in the table below. Single family homes include all one-unit structures, both attached and detached. Townhouses or duplexes include one-unit attached homes, as well as housing units with two units. Units in small apartment building are buildings with 3 to 49 units; large apartment buildings include buildings with 50 units or more. Other types of housing include vans, boats, recreational vehicles, or other units.

2018-2022 Housing Stock	Number of Units	Percent of Units
County Subdivision (Danville)		
Single family detached homes	1,058	47.98%
Single family attached homes	514	23.31%
2-unit homes and duplexes	205	9.3%
Units in small apartment buildings	345	15.65%
Units in large apartment buildings	83	3.76%
Mobile homes or manufactured housing	0	0%
Other types	0	0%
County (Montour)		
Single family detached homes	5,557	68.64%
Single family attached homes	678	8.37%
2-unit homes and duplexes	355	4.38%
Units in small apartment buildings	858	10.6%
Units in large apartment buildings	178	2.2%
Mobile homes or manufactured housing	470	5.81%
Other types	0	0%
State (Pennsylvania)		
Single family detached homes	3,267,754	56.79%
Single family attached homes	1,084,915	18.86%
2-unit homes and duplexes	244,601	4.25%
Units in small apartment buildings	689,443	11.98%
Units in large apartment buildings	257,553	4.48%
Mobile homes or manufactured housing	207,175	3.6%
Other types	2,467	0.04%

Source: Census
Data aggregated by:
2018-2022 Data Contains: 1 County Subdivision

Tenure:

Across the area, an estimated **43.4%** or **875** households owned their home between 2018-2022. The average size of a household in this area was **2.05** between 2018-2022, as compared to the average household size for the county and the state, **2.28 (Montour)** and **2.42 (Pennsylvania)** respectively.

Source: Census
Data aggregated by:
2018-2022 Data Contains: 1 County Subdivision

Vacancy:

Postal vacancy shows short-term vacancy trends based on addresses where mail has not been collected for over 90 days. Data from Valassis Lists tracks vacancy on a quarterly basis. In the 3rd quarter of 2023, the overall vacancy rate in this area was **2.69%.**

Postal Address Vacancy	2022Q2	2022Q3	2022Q4	2023Q1	2023Q2	2023Q3
County Subdivision (Danville)						
Number Vacant - Residential	87	91	90	80	59	61
Percent Vacant - Residential	3.39%	3.55%	3.5%	3.11%	2.29%	2.35%
Number Vacant - Business	20	21	21	21	17	16
Percent Vacant - Business	7.49%	7.84%	7.78%	7.72%	6.39%	6.06%
Overall Vacancy Rate	3.78%	3.96%	3.91%	3.55%	2.67%	2.69%
County (Montour)						
Number Vacant - Residential	97	102	106	92	71	72
Percent Vacant - Residential	1.17%	1.23%	1.29%	1.11%	0.86%	0.85%
Number Vacant - Business	20	21	21	21	17	16
Percent Vacant - Business	3.88%	4.06%	4.05%	4.02%	3.29%	3.08%
Overall Vacancy Rate	1.33%	1.4%	1.45%	1.29%	1%	0.98%
State (Pennsylvania)						
Number Vacant - Residential	131,462	131,878	132,604	133,683	137,877	137,492
Percent Vacant - Residential	2.29%	2.29%	2.3%	2.32%	2.38%	2.37%
Number Vacant - Business	34,908	35,263	35,169	35,523	36,786	36,877
Percent Vacant - Business	8.07%	8.14%	8.1%	8.17%	8.47%	8.47%
Overall Vacancy Rate	2.69%	2.7%	2.71%	2.73%	2.81%	2.8%

Source: Valassis Lists
Data aggregated by:
2022q2 - 2023q3 Data Contains: 1 Census Tract

Employment:

The following table shows the number of people who were employed, unemployed, in the labor force, and the unemployment rate for the market in which the report area is located, according to the Bureau of Labor Statistics.

Unemployment rate	April 2023	May 2023	June 2023	July 2023	August 2023	September 2023
County (Montour)						
Employed	9,025	8,982	8,931	8,962	9,063	9,051
Unemployed	221	262	289	286	323	208
In Labor Force	9,246	9,244	9,220	9,248	9,386	9,259
Unemployment Rate	2.4	2.8	3.1	3.1	3.4	2.2
Metro Area (Bloomsburg-Berwick, PA Metro Area)						
Employed	41,832	41,635	41,405	41,552	42,019	41,964
Unemployed	1,320	1,491	1,728	1,618	1,804	1,214
In Labor Force	43,152	43,126	43,133	43,170	43,823	43,178
Unemployment Rate	3.1	3.5	4	3.7	4.1	2.8
State (Pennsylvania)						
Employed	6,243,196	6,263,988	6,294,258	6,299,241	6,291,641	6,300,530
Unemployed	203,069	231,521	248,379	247,097	284,460	198,545
In Labor Force	6,446,265	6,495,509	6,542,637	6,546,338	6,576,101	6,499,075
Unemployment Rate	3.2	3.6	3.8	3.8	4.3	3.1

The following Cities that are within or contain the report area have no data available: **Danville**

Source: BLS

In this area in 2018-2022, the Census estimates that people were employed in the following industries:

Employment by Industry	People Employed	Percent Employed in this Industry	Percent Employed in this Industry in Pennsylvania
Accommodation and Food Services Industry Employment	95	4.95%	5.89%
Administrative and Support and Waste Management Services Industries Employment	0	0%	3.59%
Agriculture, Forestry, Fishing and Hunting Industry Employment	0	0%	0.87%
Arts, Entertainment, and Recreation Industries Employment	0	0%	1.8%
Educational Service Industry Employment	244	12.7%	9.6%
Finance, Insurance, Real Estate and Rental and Leasing Industries Employment	58	3.02%	6.62%
Health Care and Social Assistance Industry Employment	868	45.18%	16.78%
Information Industry Employment	0	0%	1.55%
Manufacturing Industry Employment	127	6.61%	11.56%
Management of Companies and Enterprises Industry Employment	12	0.62%	0.14%
Other Services Industry Employment	99	5.15%	4.68%
Professional, Scientific, and Technical Services Industry Employment	49	2.55%	7.13%
Public Administration Employment	62	3.23%	4.02%
Retail Trade Industry Employment	126	6.56%	11.04%
Construction Industry Employment	121	6.3%	6%
Transportation and Warehousing, and Utilities Industries Employment	16	0.83%	5.9%
Wholesale Trade Industry Employment	44	2.29%	2.5%
All Other Industries Employment	0	0%	0.36%

Source: Census
Data aggregated by:
2018-2022 Data Contains: 1 County Subdivision

Crime:

The crime rates per 100,000 persons in the Census Place and county in which the study area is located, as reported by the FBI's Uniform Crime Reports, are as follows. Data was reported by the FBI for selected Census Places and counties, so data may be unavailable for your study area.

Crime Rates per 100,000 persons	2016	2017	2018	2019	2020
City (Danville)					
Aggravated Assault	426.8	304	302.9	390.2	N/A
Burglary or Larceny	1,771.2	1,520.4	1,449.9	1,083.8	N/A
Motor Vehicle Thefts	21.3	86.8	43.2	21.6	N/A
Murder	N/A	N/A	0	0	N/A
Rape	21.3	173.7	0	0	N/A
Robbery	42.6	N/A	0	0	N/A
County (Montour)					
Aggravated Assault	220.9	239.6	180.8	357	N/A
Burglary or Larceny	1,061.7	882.3	991.8	779.9	N/A
Motor Vehicle Thefts	26.9	32.6	60.2	10.9	N/A

Murder	N/A	N/A	0	5.4	N/A
Rape	21.5	174.2	27.3	43.9	N/A
Robbery	10.7	10.8	0	0	N/A

Source: FBI UCR & DOJ

Endnotes:

Calculations presented here were performed by staff at PolicyMap and are based on public and proprietary data sources.

Depending on the type of size of the area selected for this report, the above values capture data for the block groups, tracts, counties, etc, in which at least 50% of their areas are contained. If this report is run for a zip code, some data will be unavailable, as zip code values for some topics are not available.

For custom areas such as custom regions, school districts, and political districts, Census data was calculated by summing the following County Subdivisions in 2000: **Danville**, the following County Subdivisions in 2010: **Danville**, the following County Subdivisions in 2020: **Danville**.

Any change calculations included in this report reflect PolicyMap's translation of boundary changes from 2000 to 2010 to 2020. Therefore, they may not match a calculation done using the 2000 and 2018-2022 values shown in the report.

Estimates of tenure, incomes, and housing stock are provided by the ACS for 2018-2022. Data on legal permanent residents is from the Department of Homeland Security, and, for all areas, describes the state in which that area is located. For more information on demographic data in PolicyMap, see the related entry for Census: Decennial Census and ACS and for more information on immigration data in PolicyMap, see the entry for the Department of Homeland Security Immigration Yearbook in our Data Dictionary.

Postal vacancy data in this report is from a resident and business list compiled by Valassis Lists. This data shows a point-in-time snapshot of vacant addresses. For more information on Valassis Lists vacancy data, see our Data Dictionary.

The source of crime data in the tables presented here is Federal Bureau of Investigation's Uniform Crime Reporting (UCR) Program, which compiles standardized incident reports from local law enforcement agencies in order to produce reliable, uniform, and national crime data. The UCR Program collects data on known offenses and persons arrested by law enforcement agencies. For details on this dataset, see the related entry for FBI Uniform Crime Reports in the Data Dictionary. Crime data in this report is not summed or aggregated, but rather listed for each of the complete areas within the study area for which crime is reported.

For the separate Employment and Crime Sections in this report, only locations for which data are available are included in the tables. If the section does not include information, no data was available for any of the locations or component parts of the area you requested for this report.

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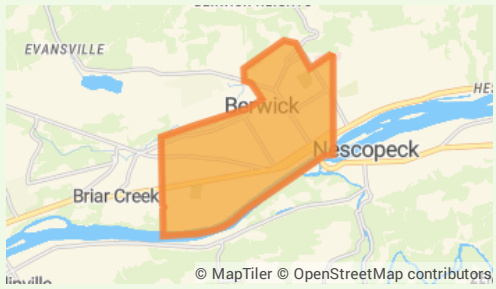
POLICYMAP

Current Report:
Community Profile Report of County Subdivision: Berwick



Date: February 16, 2024

Proposed Location:
This location, **Berwick** (County Subdivision, 2022), is located in **Columbia** County, in the state of **Pennsylvania**.

It is located within or touches the following 2022 census tract(s): **42037050700, 42037050600**.

Similarly, it is located within or touches the following zip code(s): **18603, 18635**.

Data presented in this report summarize the geographies specified in the citation information in each section.

This Area is Served by (or touches):

School District(s): Berwick Area School District, Central Columbia School District

Congressional District(s): Pennsylvania's 9th District (Daniel Meuser - R)

Senators: Robert P. Casey, Jr. (PA-D), John Fetterman (PA-D)

State Senate District(s): Senate District 27

State House District(s): House District 109, House District 117

Population Trends:

As of the period 2020, this area was home to an estimated **10,327** people.

Population	2000	2010	2020	Change 2010 to 2020 (%)
Area	10,701	10,477	10,327	-1.43%
Counties (Columbia)	64,151	67,295	64,727	-3.82%
State (Pennsylvania)	12,281,054	12,702,379	13,002,700	2.36%

Source: Census
Data aggregated by:
2000 - 2020 Data Contains: 1 County Subdivision

Racial Characteristics:

Of the people living in this area in 2020, **87.47%** are White, **2.48%** are African American, **6.89%** are Hispanic, **0.5%** are Asian, **0.02%** are either Native Hawaiian or Pacific Islander, **0.25%** are American Indian or Alaskan Native, **3.7%** are of "some other race" and **5.58%** are of two or more races. In the table below, the percentage of the population that each segment represents in the report area is compared to the percent it represents in the state.

Between 2010 and 2020, the White population changed by **-8.64%**, the African American population by **64.1%**, and Asian population by **-39.53%**. The number of Hispanics changed by **84.46%**.

Race	2000	2010	2020	Percent of Total Population in 2020	Percent of State Population in 2020 (Pennsylvania)
White	10,548	9,887	9,033	87.47%	74.99%
African American	84	156	256	2.48%	10.95%
Asian	39	86	52	0.5%	3.93%
Native Hawaiian or Pacific Islander	0	0	2	0.02%	0.03%
American Indian or Alaskan Native	17	21	26	0.25%	0.24%
Some Other Race	0	155	382	3.7%	3.91%
Two or More Races	13	172	576	5.58%	5.96%

Ethnicity	2000	2010	2020	Percent of Total Population in 2020	Percent of State Population in 2020 (Pennsylvania)

Hispanic	89	386	712	6.89%	8.07%

Source: Census
Data aggregated by:
2000 - 2020 Data Contains: 1 County Subdivision

Age Distribution:

In the report area in 2018-2022, **18.31%** of the population is over the age of 65. **63.34%** are of working age (18-64). **18.36%** are under 18, and **4.51%** are under 5 years old.

Age	Number of People in Age Group	Percent of People in Age Group	Percent of People in Age Group (Pennsylvania)
Under 5	465	4.51%	5.3%
Under 18	1,894	18.36%	20.51%
Working Age (18-64)	6,535	63.34%	60.74%
Aging (65+)	1,889	18.31%	18.74%

Source: Census
Data aggregated by:
2018-2022 Data Contains: 1 County Subdivision

Incomes:

The median household income for the study area was **$46,505**, compared to the state of Pennsylvania with a median of **$73,170**, as estimated for 2018-2022 by the Census' American Community Survey.

The number of households divided by income categories is shown in the Annual Income Category table. In the period of 2018-2022, **53.19%** of households in the study area had an annual income of less than $50,000, compared to **34.72%** of people in the state of Pennsylvania.

2018-2022 Annual Income Category	Number of Households	Percent of Households
County Subdivision (Berwick)		
Less than $25,000	1,136	24.93%
$25,000 - $34,999	359	7.88%
$35,000 - $49,999	929	20.39%
$50,000 - $74,999	919	20.17%
$75,000 - $99,999	468	10.27%
$100,000 - $124,999	258	5.66%
$125,000 - $149,999	183	4.02%
$150,000 or more	305	6.69%
County (Columbia)		
Less than $25,000	5,393	20.84%
$25,000 - $34,999	2,045	7.9%
$35,000 - $49,999	3,641	14.07%
$50,000 - $74,999	4,760	18.39%
$75,000 - $99,999	3,288	12.71%
$100,000 - $124,999	2,307	8.91%
$125,000 - $149,999	1,683	6.5%
$150,000 or more	2,761	10.67%
State (Pennsylvania)		
Less than $25,000	837,126	16.12%
$25,000 - $34,999	397,307	7.65%
$35,000 - $49,999	569,050	10.96%
$50,000 - $74,999	848,553	16.34%
$75,000 - $99,999	675,219	13%
$100,000 - $124,999	523,486	10.08%
$125,000 - $149,999	372,423	7.17%
$150,000 or more	970,563	18.69%

According to the Census' American Community Survey estimates, the median income for a family in the period of 2018-2022 was **$52,706**, compared to the state of Pennsylvania with a median family income of **$93,685**.

Source: Census
Data aggregated by:
2018-2022 Data Contains: 1 County Subdivision

Immigration:

Data from the U.S. Census Bureau for 2018-2022 indicate that **221** people or **2.14%** of the population living in this area were "foreign born". Census defines foreign born as anyone who is not a U.S. citizen at birth. This area is located in Pennsylvania, which, according to the Department of Homeland Security, was home to **27,762** people who were granted Legal Permanent Residence status in 2017. Those LPRs, or "green cards", represent **2.46%** of green cards issued in the nation that year.

Source: Census, Department of Homeland Security
Data aggregated by:
2018-2022 Data for Census Contains: 1 County Subdivision
2017 Data for Department of Homeland Security Contains: 1 State

Families and Households:

The composition of the **2,664** families who reside in the study area is shown in the table below. Families are groups of related people who live together, whereas households refer to the person or group of people living in any one housing unit. Generally, households that do not contain a family are made up of unrelated people living together (eg, roommates) or people living alone. While it is possible for two families to share a household, the difference between the number of households and the number of families in an area shows, approximately, the number of non-family households in a place.

2018-2022 Family Composition	Number of Families	Percent of Families
County Subdivision (Berwick)		
Families	2,664	--
Married with Children	453	17%
Single with Children	616	23.12%
Single Female with Children	513	19.26%
Other Families	1,595	59.87%
County (Columbia)		
Families	15,850	--
Married with Children	3,779	23.84%
Single with Children	2,046	12.91%
Single Female with Children	1,406	8.87%
Other Families	10,025	63.25%
State (Pennsylvania)		
Families	3,277,894	--
Married with Children	863,638	26.35%
Single with Children	421,695	12.86%
Single Female with Children	307,072	9.37%
Other Families	1,992,561	60.79%

Note: The category "Single with Children" includes all families that are "Single Female with Children", so all categories do not add up to 100 percent.

Source: Census
Data aggregated by:
2018-2022 Data Contains: 1 County Subdivision

2018-2022 Household Counts	Number of Households
County Subdivision (Berwick)	
Households	4,557
County (Columbia)	
Households	25,878
State (Pennsylvania)	
Households	5,193,727

Source: Census
Data aggregated by:
2018-2022 Data Contains: 1 County Subdivision

Housing Type:

The type of housing available in this area is described in the table below. Single family homes include all one-unit structures, both attached and detached. Townhouses or duplexes include one-unit attached homes, as well as housing units with two units. Units in small apartment building are buildings with 3 to 49 units; large apartment buildings include buildings with 50 units or more. Other types of housing include vans, boats, recreational vehicles, or other units.

2018-2022 Housing Stock	Number of Units	Percent of Units
County Subdivision (Berwick)		
Single family detached homes	3,030	60.45%
Single family attached homes	486	9.7%
2-unit homes and duplexes	501	10%
Units in small apartment buildings	791	15.78%
Units in large apartment buildings	60	1.2%
Mobile homes or manufactured housing	144	2.87%
Other types	0	0%
County (Columbia)		
Single family detached homes	20,411	68.74%
Single family attached homes	1,603	5.4%
2-unit homes and duplexes	1,497	5.04%
Units in small apartment buildings	3,179	10.71%
Units in large apartment buildings	518	1.74%
Mobile homes or manufactured housing	2,453	8.26%
Other types	34	0.11%
State (Pennsylvania)		
Single family detached homes	3,267,754	56.79%
Single family attached homes	1,084,915	18.86%
2-unit homes and duplexes	244,601	4.25%
Units in small apartment buildings	689,443	11.98%
Units in large apartment buildings	257,553	4.48%
Mobile homes or manufactured housing	207,175	3.6%
Other types	2,467	0.04%

Source: Census
Data aggregated by:
2018-2022 Data Contains: 1 County Subdivision

Tenure:

Across the area, an estimated **61.8%** or **2,816** households owned their home between 2018-2022. The average size of a household in this area was **2.25** between 2018-2022, as compared to the average household size for the county and the state, **2.36 (Columbia)** and **2.42 (Pennsylvania)** respectively.

Source: Census
Data aggregated by:
2018-2022 Data Contains: 1 County Subdivision

Vacancy:

Postal vacancy shows short-term vacancy trends based on addresses where mail has not been collected for over 90 days. Data from Valassis Lists tracks vacancy on a quarterly basis. In the 3rd quarter of 2023, the overall vacancy rate in this area was **11.45%.**

Postal Address Vacancy	2022Q2	2022Q3	2022Q4	2023Q1	2023Q2	2023Q3
County Subdivision (Berwick)						
Number Vacant - Residential	565	554	541	461	551	542
Percent Vacant - Residential	10.92%	10.7%	10.43%	8.97%	10.59%	10.44%
Number Vacant - Business	100	98	96	85	107	107
Percent Vacant - Business	21.14%	20.72%	20.34%	18.28%	22.34%	22.43%
Overall Vacancy Rate	11.77%	11.54%	11.25%	9.74%	11.58%	11.45%
County (Columbia)						
Number Vacant - Residential	807	787	778	689	773	760
Percent Vacant - Residential	2.47%	2.41%	2.37%	2.1%	2.28%	2.24%
Number Vacant - Business	157	154	152	140	159	160
Percent Vacant - Business	7.44%	7.35%	7.26%	6.69%	7.27%	7.26%
Overall Vacancy Rate	2.78%	2.71%	2.67%	2.38%	2.58%	2.55%
State (Pennsylvania)						
Number Vacant - Residential	131,462	131,878	132,604	133,683	137,877	137,492
Percent Vacant - Residential	2.29%	2.29%	2.3%	2.32%	2.38%	2.37%
Number Vacant - Business	34,908	35,263	35,169	35,523	36,786	36,877
Percent Vacant - Business	8.07%	8.14%	8.1%	8.17%	8.47%	8.47%
Overall Vacancy Rate	2.69%	2.7%	2.71%	2.73%	2.81%	2.8%

Source: Valassis Lists
Data aggregated by:
2022q2 - 2023q3 Data Contains: 2 Census Tracts

Employment:

The following table shows the number of people who were employed, unemployed, in the labor force, and the unemployment rate for the market in which the report area is located, according to the Bureau of Labor Statistics.

Unemployment rate	April 2023	May 2023	June 2023	July 2023	August 2023	September 2023
County (Columbia)						
Employed	32,807	32,653	32,474	32,590	32,956	32,913
Unemployed	1,099	1,229	1,439	1,332	1,481	1,006
In Labor Force	33,906	33,882	33,913	33,922	34,437	33,919
Unemployment Rate	3.2	3.6	4.2	3.9	4.3	3
Metro Area (Scranton--Wilkes-Barre--Hazleton, PA Metro Area)						
Employed	265,089	265,913	267,188	267,588	268,106	267,783
Unemployed	10,536	11,505	12,324	12,394	13,962	9,827
In Labor Force	275,625	277,418	279,512	279,982	282,068	277,610
Unemployment Rate	3.8	4.1	4.4	4.4	4.9	3.5
Metro Area (Bloomsburg-Berwick, PA Metro Area)						
Employed	41,832	41,635	41,405	41,552	42,019	41,964
Unemployed	1,320	1,491	1,728	1,618	1,804	1,214
In Labor Force	43,152	43,126	43,133	43,170	43,823	43,178
Unemployment Rate	3.1	3.5	4	3.7	4.1	2.8
State (Pennsylvania)						
Employed	6,243,196	6,263,988	6,294,258	6,299,241	6,291,641	6,300,530
Unemployed	203,069	231,521	248,379	247,097	284,460	198,545

In Labor Force	6,446,265	6,495,509	6,542,637	6,546,338	6,576,101	6,499,075
Unemployment Rate	3.2	3.6	3.8	3.8	4.3	3.1

The following Cities that are within or contain the report area have no data available: **Berwick**

Source: BLS

In this area in 2018-2022, the Census estimates that people were employed in the following industries:

Employment by Industry	People Employed	Percent Employed in this Industry	Percent Employed in this Industry in Pennsylvania
Accommodation and Food Services Industry Employment	439	8.78%	5.89%
Administrative and Support and Waste Management Services Industries Employment	95	1.9%	3.59%
Agriculture, Forestry, Fishing and Hunting Industry Employment	62	1.24%	0.87%
Arts, Entertainment, and Recreation Industries Employment	0	0%	1.8%
Educational Service Industry Employment	427	8.54%	9.6%
Finance, Insurance, Real Estate and Rental and Leasing Industries Employment	131	2.62%	6.62%
Health Care and Social Assistance Industry Employment	956	19.12%	16.78%
Information Industry Employment	63	1.26%	1.55%
Manufacturing Industry Employment	1,073	21.46%	11.56%
Management of Companies and Enterprises Industry Employment	0	0%	0.14%
Other Services Industry Employment	355	7.1%	4.68%
Professional, Scientific, and Technical Services Industry Employment	54	1.08%	7.13%
Public Administration Employment	150	3%	4.02%
Retail Trade Industry Employment	610	12.2%	11.04%
Construction Industry Employment	146	2.92%	6%
Transportation and Warehousing, and Utilities Industries Employment	303	6.06%	5.9%
Wholesale Trade Industry Employment	135	2.7%	2.5%
All Other Industries Employment	0	0%	0.36%

Source: Census
Data aggregated by:
2018-2022 Data Contains: 1 County Subdivision

Crime:

The crime rates per 100,000 persons in the Census Place and county in which the study area is located, as reported by the FBI's Uniform Crime Reports, are as follows. Data was reported by the FBI for selected Census Places and counties, so data may be unavailable for your study area.

Crime Rates per 100,000 persons	2016	2017	2018	2019	2020
City (Berwick)					
Aggravated Assault	167.1	168.6	269.1	150.8	N/A
Burglary or Larceny	2,300.8	1,884.9	1,744.7	1,076.1	N/A
Motor Vehicle Thefts	58.9	49.6	59.8	30.1	N/A
Murder	N/A	9.9	0	0	N/A
Rape	58.9	19.8	79.7	40.2	N/A
Robbery	19.6	19.8	19.9	10	N/A
County (Columbia)					
Aggravated Assault	118.9	103.7	148.2	89.4	15.5
Burglary or Larceny	1,326.5	1,182.5	1,128.3	843	182.9
Motor Vehicle Thefts	19.8	25.9	21.8	23.9	3.8

Murder	N/A	1.5	0	0	0
Rape	36.5	19.8	31.2	35.1	7.7
Robbery	12.1	6.1	4.6	3.1	0

Source: FBI UCR & DOJ

Endnotes:

Calculations presented here were performed by staff at PolicyMap and are based on public and proprietary data sources.

Depending on the type of size of the area selected for this report, the above values capture data for the block groups, tracts, counties, etc, in which at least 50% of their areas are contained. If this report is run for a zip code, some data will be unavailable, as zip code values for some topics are not available.

For custom areas such as custom regions, school districts, and political districts, Census data was calculated by summing the following County Subdivisions in 2000: **Berwick**, the following County Subdivisions in 2010: **Berwick**, the following County Subdivisions in 2020: **Berwick**.

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Estimates of tenure, incomes, and housing stock are provided by the ACS for 2018-2022. Data on legal permanent residents is from the Department of Homeland Security, and, for all areas, describes the state in which that area is located. For more information on demographic data in PolicyMap, see the related entry for Census: Decennial Census and ACS and for more information on immigration data in PolicyMap, see the entry for the Department of Homeland Security Immigration Yearbook in our Data Dictionary.

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For the separate Employment and Crime Sections in this report, only locations for which data are available are included in the tables. If the section does not include information, no data was available for any of the locations or component parts of the area you requested for this report.

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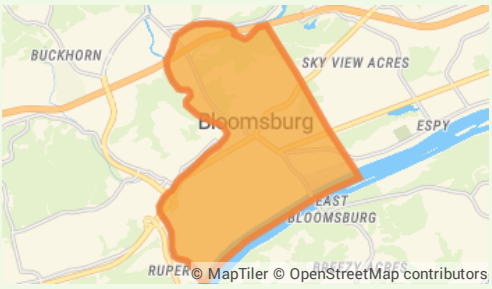
POLICYMAP

Current Report:
Community Profile Report of City: Bloomsburg



Date: February 16, 2024

Proposed Location:
This location, **Bloomsburg** (City, 2020), is located in **Columbia** County, in the state of **Pennsylvania**.

It is located within or touches the following 2022 census tract(s): **42037050300, 42037051300, 42037050900, 42037050800, 42037051200, 42037051000, 42037051102, 42037051101**.

Similarly, it is located within or touches the following zip code(s): **17815**.

Data presented in this report summarize the geographies specified in the citation information in each section.

This Area is Served by (or touches):

School District(s): Bloomsburg Area School District

Congressional District(s): Pennsylvania's 9th District (Daniel Meuser - R)

Senators: Robert P. Casey, Jr. (PA-D), John Fetterman (PA-D)

State Senate District(s): Senate District 27

State House District(s): House District 109

Population Trends:

As of the period 2020, this area was home to an estimated **12,711** people.

Population	2000	2010	2020	Change 2010 to 2020 (%)
Area	12,448	14,855	12,711	-14.43%
Counties (Columbia)	64,151	67,295	64,727	-3.82%
State (Pennsylvania)	12,281,054	12,702,379	13,002,700	2.36%

Source: Census
Data aggregated by:
2000 - 2020 Data Contains: 1 City

Racial Characteristics:

Of the people living in this area in 2020, **87.51%** are White, **3.41%** are African American, **5.02%** are Hispanic, **2.45%** are Asian, **0.02%** are either Native Hawaiian or Pacific Islander, **0.17%** are American Indian or Alaskan Native, **1.93%** are of "some other race" and **4.51%** are of two or more races. In the table below, the percentage of the population that each segment represents in the report area is compared to the percent it represents in the state.

Between 2010 and 2020, the White population changed by **-16.39%**, the African American population by **-52.63%**, and Asian population by **34.48%**. The number of Hispanics changed by **25.59%**.

Race	2000	2010	2020	Percent of Total Population in 2020	Percent of State Population in 2020 (Pennsylvania)
White	11,830	13,305	11,124	87.51%	74.99%
African American	333	914	433	3.41%	10.95%
Asian	118	232	312	2.45%	3.93%
Native Hawaiian or Pacific Islander	8	3	3	0.02%	0.03%
American Indian or Alaskan Native	34	16	21	0.17%	0.24%
Some Other Race	19	180	245	1.93%	3.91%
Two or More Races	106	205	573	4.51%	5.96%

Ethnicity	2000	2010	2020	Percent of Total Population in 2020	Percent of State Population in 2020 (Pennsylvania)

Hispanic	191	508	638	5.02%	8.07%

Source: Census
Data aggregated by:
2000 - 2020 Data Contains: 1 City

Age Distribution:

In the report area in 2018-2022, **12.02%** of the population is over the age of 65. **76.05%** are of working age (18-64). **11.93%** are under 18, and **3.92%** are under 5 years old.

Age	Number of People in Age Group	Percent of People in Age Group	Percent of People in Age Group (Pennsylvania)
Under 5	503	3.92%	5.3%
Under 18	1,531	11.93%	20.51%
Working Age (18-64)	9,762	76.05%	60.74%
Aging (65+)	1,543	12.02%	18.74%

Source: Census
Data aggregated by:
2018-2022 Data Contains: 1 City

Incomes:

The median household income for the study area was **$46,019**, compared to the state of Pennsylvania with a median of **$73,170**, as estimated for 2018-2022 by the Census' American Community Survey.

The number of households divided by income categories is shown in the Annual Income Category table. In the period of 2018-2022, **54.38%** of households in the study area had an annual income of less than $50,000, compared to **34.72%** of people in the state of Pennsylvania.

2018-2022 Annual Income Category	Number of Households	Percent of Households
City (Bloomsburg)		
Less than $25,000	1,306	31.16%
$25,000 - $34,999	348	8.3%
$35,000 - $49,999	625	14.91%
$50,000 - $74,999	743	17.73%
$75,000 - $99,999	456	10.88%
$100,000 - $124,999	319	7.61%
$125,000 - $149,999	99	2.36%
$150,000 or more	295	7.04%
County (Columbia)		
Less than $25,000	5,393	20.84%
$25,000 - $34,999	2,045	7.9%
$35,000 - $49,999	3,641	14.07%
$50,000 - $74,999	4,760	18.39%
$75,000 - $99,999	3,288	12.71%
$100,000 - $124,999	2,307	8.91%
$125,000 - $149,999	1,683	6.5%
$150,000 or more	2,761	10.67%
State (Pennsylvania)		
Less than $25,000	837,126	16.12%
$25,000 - $34,999	397,307	7.65%
$35,000 - $49,999	569,050	10.96%
$50,000 - $74,999	848,553	16.34%
$75,000 - $99,999	675,219	13%
$100,000 - $124,999	523,486	10.08%
$125,000 - $149,999	372,423	7.17%
$150,000 or more	970,563	18.69%

According to the Census' American Community Survey estimates, the median income for a family in the period of 2018-2022 was **$70,775**, compared to the state of Pennsylvania with a median family income of **$93,685**.

Source: Census
Data aggregated by:
2018-2022 Data Contains: 1 City

Immigration:

Data from the U.S. Census Bureau for 2018-2022 indicate that **302** people or **2.35%** of the population living in this area were "foreign born". Census defines foreign born as anyone who is not a U.S. citizen at birth. This area is located in Pennsylvania, which, according to the Department of Homeland Security, was home to **27,762** people who were granted Legal Permanent Residence status in 2017. Those LPRs, or "green cards", represent **2.46%** of green cards issued in the nation that year.

Source: Census, Department of Homeland Security
Data aggregated by:
2018-2022 Data for Census Contains: 1 City
2017 Data for Department of Homeland Security Contains: 1 State

Families and Households:

The composition of the **1,690** families who reside in the study area is shown in the table below. Families are groups of related people who live together, whereas households refer to the person or group of people living in any one housing unit. Generally, households that do not contain a family are made up of unrelated people living together (eg, roommates) or people living alone. While it is possible for two families to share a household, the difference between the number of households and the number of families in an area shows, approximately, the number of non-family households in a place.

2018-2022 Family Composition	Number of Families	Percent of Families
City (Bloomsburg)		
Families	1,690	--
Married with Children	413	24.44%
Single with Children	388	22.96%
Single Female with Children	237	14.02%
Other Families	889	52.6%
County (Columbia)		
Families	15,850	--
Married with Children	3,779	23.84%
Single with Children	2,046	12.91%
Single Female with Children	1,406	8.87%
Other Families	10,025	63.25%
State (Pennsylvania)		
Families	3,277,894	--
Married with Children	863,638	26.35%
Single with Children	421,695	12.86%
Single Female with Children	307,072	9.37%
Other Families	1,992,561	60.79%

Note: The category "Single with Children" includes all families that are "Single Female with Children", so all categories do not add up to 100 percent.

Source: Census
Data aggregated by:
2018-2022 Data Contains: 1 City

2018-2022 Household Counts	Number of Households
City (Bloomsburg)	
Households	4,191
County (Columbia)	
Households	25,878
State (Pennsylvania)	
Households	5,193,727

Source: Census
Data aggregated by:
2018-2022 Data Contains: 1 City

Housing Type:

The type of housing available in this area is described in the table below. Single family homes include all one-unit structures, both attached and detached. Townhouses or duplexes include one-unit attached homes, as well as housing units with two units. Units in small apartment building are buildings with 3 to 49 units; large apartment buildings include buildings with 50 units or more. Other types of housing include vans, boats, recreational vehicles, or other units.

2018-2022 Housing Stock	Number of Units	Percent of Units
City (Bloomsburg)		
Single family detached homes	1,781	35.83%
Single family attached homes	538	10.82%
2-unit homes and duplexes	607	12.21%
Units in small apartment buildings	1,645	33.09%
Units in large apartment buildings	251	5.05%
Mobile homes or manufactured housing	139	2.8%
Other types	10	0.2%
County (Columbia)		
Single family detached homes	20,411	68.74%
Single family attached homes	1,603	5.4%
2-unit homes and duplexes	1,497	5.04%
Units in small apartment buildings	3,179	10.71%
Units in large apartment buildings	518	1.74%
Mobile homes or manufactured housing	2,453	8.26%
Other types	34	0.11%
State (Pennsylvania)		
Single family detached homes	3,267,754	56.79%
Single family attached homes	1,084,915	18.86%
2-unit homes and duplexes	244,601	4.25%
Units in small apartment buildings	689,443	11.98%
Units in large apartment buildings	257,553	4.48%
Mobile homes or manufactured housing	207,175	3.6%
Other types	2,467	0.04%

Source: Census
Data aggregated by:
2018-2022 Data Contains: 1 City

Tenure:

Across the area, an estimated **37.8%** or **1,584** households owned their home between 2018-2022. The average size of a household in this area was **2.22** between 2018-2022, as compared to the average household size for the county and the state, **2.36 (Columbia)** and **2.42 (Pennsylvania)** respectively.

Source: Census
Data aggregated by:
2018-2022 Data Contains: 1 City

Vacancy:

Postal vacancy shows short-term vacancy trends based on addresses where mail has not been collected for over 90 days. Data from Valassis Lists tracks vacancy on a quarterly basis. In the 3rd quarter of 2023, the overall vacancy rate in this area was **2.05%.**

Postal Address Vacancy	2022Q2	2022Q3	2022Q4	2023Q1	2023Q2	2023Q3
City (Bloomsburg)						
Number Vacant - Residential	127	125	126	122	114	113
Percent Vacant - Residential	2.58%	2.53%	2.51%	2.43%	1.89%	1.85%
Number Vacant - Business	27	26	26	25	24	24
Percent Vacant - Business	4.84%	4.71%	4.63%	4.45%	4.24%	4.23%
Overall Vacancy Rate	2.81%	2.75%	2.72%	2.63%	2.09%	2.05%
County (Columbia)						
Number Vacant - Residential	807	787	778	689	773	760
Percent Vacant - Residential	2.47%	2.41%	2.37%	2.1%	2.28%	2.24%
Number Vacant - Business	157	154	152	140	159	160
Percent Vacant - Business	7.44%	7.35%	7.26%	6.69%	7.27%	7.26%
Overall Vacancy Rate	2.78%	2.71%	2.67%	2.38%	2.58%	2.55%
State (Pennsylvania)						
Number Vacant - Residential	131,462	131,878	132,604	133,683	137,877	137,492
Percent Vacant - Residential	2.29%	2.29%	2.3%	2.32%	2.38%	2.37%
Number Vacant - Business	34,908	35,263	35,169	35,523	36,786	36,877
Percent Vacant - Business	8.07%	8.14%	8.1%	8.17%	8.47%	8.47%
Overall Vacancy Rate	2.69%	2.7%	2.71%	2.73%	2.81%	2.8%

Source: Valassis Lists
Data aggregated by:
2022q2 - 2023q3 Data Contains: 1 City

Employment:

The following table shows the number of people who were employed, unemployed, in the labor force, and the unemployment rate for the market in which the report area is located, according to the Bureau of Labor Statistics.

Unemployment rate	April 2023	May 2023	June 2023	July 2023	August 2023	September 2023
County (Columbia)						
Employed	32,807	32,653	32,474	32,590	32,956	32,913
Unemployed	1,099	1,229	1,439	1,332	1,481	1,006
In Labor Force	33,906	33,882	33,913	33,922	34,437	33,919
Unemployment Rate	3.2	3.6	4.2	3.9	4.3	3
Metro Area (Bloomsburg-Berwick, PA Metro Area)						
Employed	41,832	41,635	41,405	41,552	42,019	41,964
Unemployed	1,320	1,491	1,728	1,618	1,804	1,214
In Labor Force	43,152	43,126	43,133	43,170	43,823	43,178
Unemployment Rate	3.1	3.5	4	3.7	4.1	2.8
State (Pennsylvania)						
Employed	6,243,196	6,263,988	6,294,258	6,299,241	6,291,641	6,300,530
Unemployed	203,069	231,521	248,379	247,097	284,460	198,545
In Labor Force	6,446,265	6,495,509	6,542,637	6,546,338	6,576,101	6,499,075
Unemployment Rate	3.2	3.6	3.8	3.8	4.3	3.1

The following Cities that are within or contain the report area have no data available: **Bloomsburg**

Source: BLS

In this area in 2018-2022, the Census estimates that people were employed in the following industries:

Employment by Industry	People Employed	Percent Employed in this Industry	Percent Employed in this Industry in Pennsylvania
Accommodation and Food Services Industry Employment	795	14.91%	5.89%
Administrative and Support and Waste Management Services Industries Employment	245	4.59%	3.59%
Agriculture, Forestry, Fishing and Hunting Industry Employment	193	3.62%	0.87%
Arts, Entertainment, and Recreation Industries Employment	47	0.88%	1.8%
Educational Service Industry Employment	574	10.76%	9.6%
Finance, Insurance, Real Estate and Rental and Leasing Industries Employment	224	4.2%	6.62%
Health Care and Social Assistance Industry Employment	1,042	19.54%	16.78%
Information Industry Employment	164	3.08%	1.55%
Manufacturing Industry Employment	264	4.95%	11.56%
Management of Companies and Enterprises Industry Employment	13	0.24%	0.14%
Other Services Industry Employment	357	6.69%	4.68%
Professional, Scientific, and Technical Services Industry Employment	174	3.26%	7.13%
Public Administration Employment	240	4.5%	4.02%
Retail Trade Industry Employment	672	12.6%	11.04%
Construction Industry Employment	78	1.46%	6%
Transportation and Warehousing, and Utilities Industries Employment	161	3.02%	5.9%
Wholesale Trade Industry Employment	90	1.69%	2.5%
All Other Industries Employment	0	0%	0.36%

Source: Census
Data aggregated by:
2018-2022 Data Contains: 1 City

Crime:

The crime rates per 100,000 persons in the Census Place and county in which the study area is located, as reported by the FBI's Uniform Crime Reports, are as follows. Data was reported by the FBI for selected Census Places and counties, so data may be unavailable for your study area.

Crime Rates per 100,000 persons	2016	2017	2018	2019	2020
City (Bloomsburg)					
Aggravated Assault	282.1	185.6	226.2	173.8	14.5
Burglary or Larceny	1,782.2	1,382.2	1,413.9	1,347.2	211.6
Motor Vehicle Thefts	20.6	20.6	42.4	36.2	0
Murder	N/A	N/A	0	0	0
Rape	68.8	48.1	28.2	43.4	7.2
Robbery	34.4	13.7	0	0	0
County (Columbia)					
Aggravated Assault	118.9	103.7	148.2	89.4	15.5
Burglary or Larceny	1,326.5	1,182.5	1,128.3	843	182.9
Motor Vehicle Thefts	19.8	25.9	21.8	23.9	3.8

Murder	N/A	1.5	0	0	0
Rape	36.5	19.8	31.2	35.1	7.7
Robbery	12.1	6.1	4.6	3.1	0

Source: FBI UCR & DOJ

Endnotes:

Calculations presented here were performed by staff at PolicyMap and are based on public and proprietary data sources.

Depending on the type of size of the area selected for this report, the above values capture data for the block groups, tracts, counties, etc, in which at least 50% of their areas are contained. If this report is run for a zip code, some data will be unavailable, as zip code values for some topics are not available.

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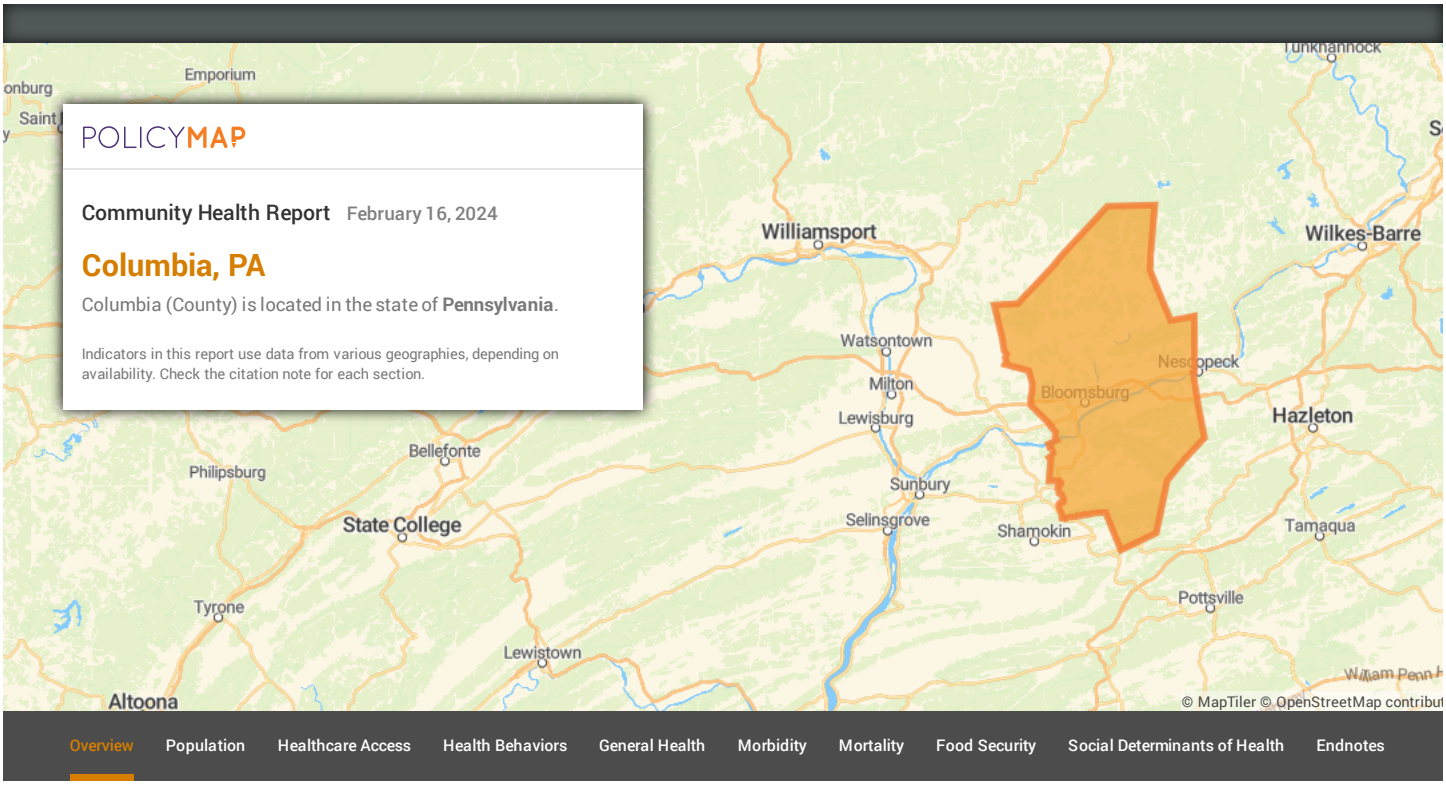


About This Report

Place matters when it comes to health. Where someone is born and where they live can be the most significant factors in determining their overall level of well-being. This can be due to demographic and economic conditions in an area, access to medical services, access to resources like healthy food and affordable housing, and the local environment.

The PolicyMap Community Health Report can be used for Community Health Needs Assessments, to evaluate what changes might improve people's health, and to find areas that have been successful or face challenges in improving health outcomes.

Data presented in this report summarize the geographies specified in the citation information in each section.

Population in Columbia

Who lives in this area? How many residents are there? Is the population growing or shrinking? What age groups, races, and ethnicities live here that might be of special concern?

Estimated Population

Total Population 2020

64,727

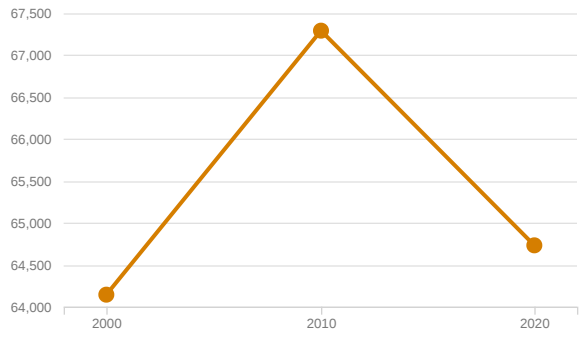
▼ Since 2010

Families 2018-2022	15,850
Households 2018-2022	25,878
Average Household Size 2018-2022	2.36

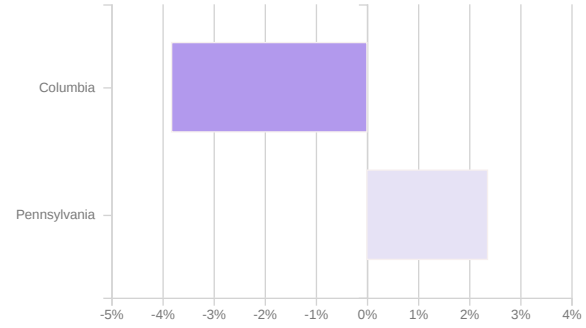
Population Change

The population has decreased by 3.82% from 2010 to 2020.

Population Change over Time 2000 to 2020



Percent Change in Population 2010 to 2020

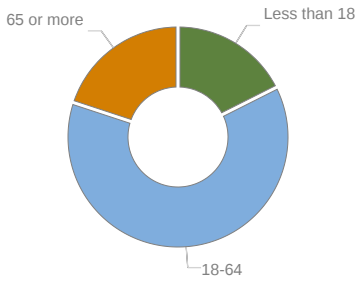


Source: Census

2000 - 2018-2022 Data Contains: 1 County (show)

Age 2018-2022

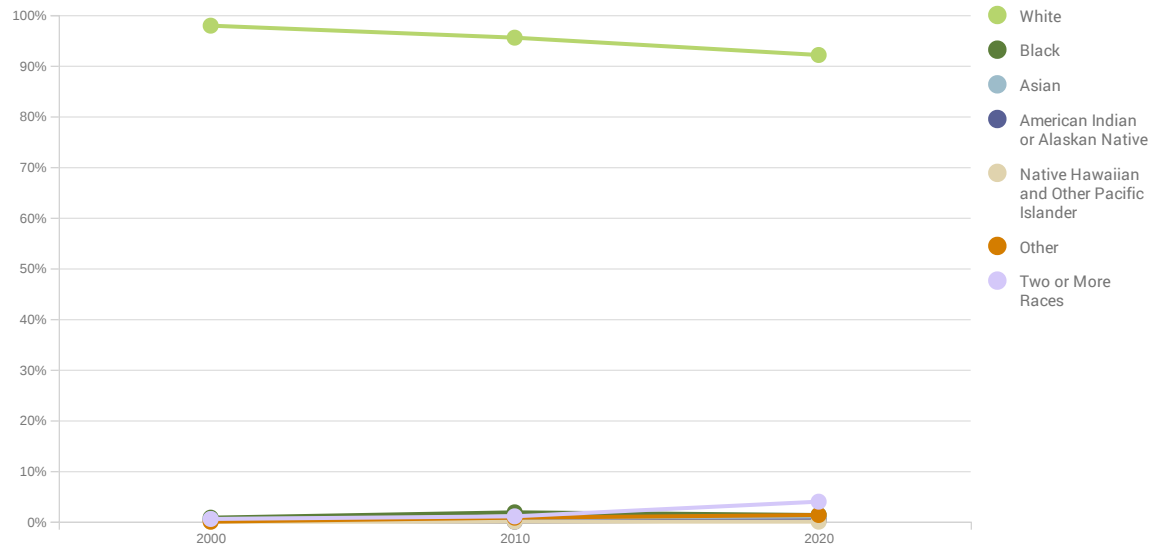
Population by Age



Source: Census
2018-2022 Data Contains: 1 County (show)

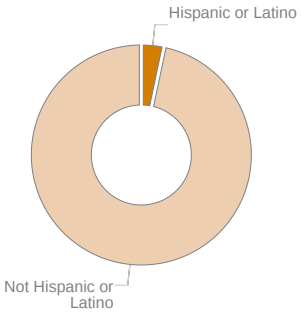
Race and Ethnicity

Racial Composition over Time



Percent of Population That Is Hispanic or Latino 2020

The Hispanic or Latino population has increased by 58.64% from 2010 to 2020.



Source: Census

2000 - 2020 Data Contains: 1 County (show)

Healthcare Access in Columbia

Does this area have sufficient doctors, dentists, and facilities for its population? Do its residents have health insurance to cover routine visits and treatment? And are people receiving adequate preventative care, like screenings and prevention?

Healthcare and Wellbeing

Dentists

Per 1,000 People 2016

COUNTY

0.35

Primary Care Physicians

Per 1,000 People 2016

COUNTY

0.56

Source: Health and Resources Service Administration (HRSA)

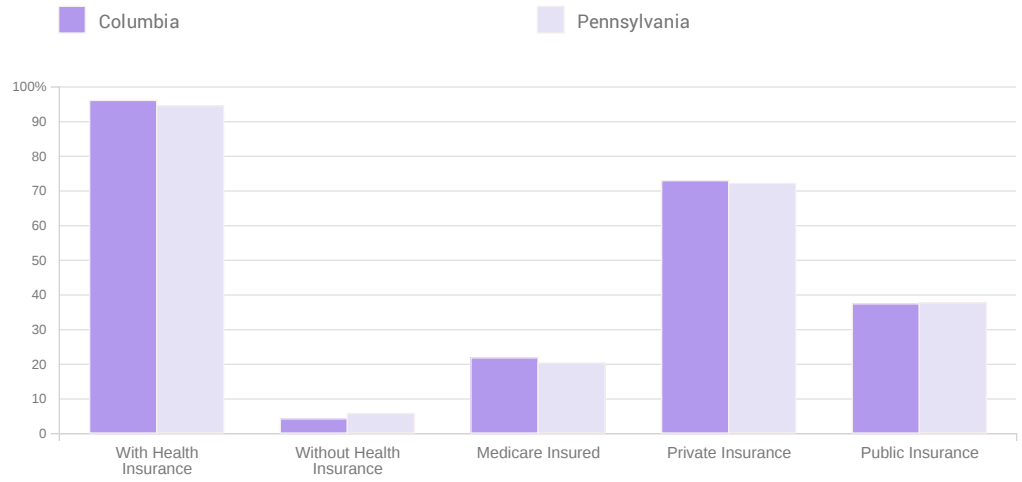
Data Contains: 1 County (show)

Healthcare- and Wellbeing-Related Facilities

Hospitals 2020	2	Source: HRSA
Mental Health Facilities 2019	2	Source: SAMHSA
Drug and Alcohol Treatment Facilities 2019	3	Source: SAMHSA
Nursing Facilities 2020	5	Source: HRSA
Community Health Centers (FQHC) and Look-alikes[1] 2019	1	Source: HRSA

Access to Health Insurance As a Percent of Population 2018-2022

The estimated percent of people with health insurance in Columbia is 95.93%.



Source: Census

2018-2022 Data Contains: 1 County (show)

Medically Underserved Areas 2023

Medically Underserved Areas (MUA) are designated as having too few primary care providers, high infant mortality, high poverty, and/or a high elderly population by the Health Resources and Services Administration. Medically Underserved Populations (MUP) are areas where a specific population group is underserved, including groups with economic, cultural, or linguistic barriers to primary medical care. If an area or population group does not meet the criteria for an MUA or MUP, but exceptional conditions exist which are barriers to health services, they can be designated with a recommendation from the state's governor.

Medically Underserved Areas and Medically Underserved Populations

1 Census Tract

- Medically Underserved Area
- Medically Underserved Area - Governor's Exception
- Medically Underserved Population
- Medically Underserved Population - Governor's Exception

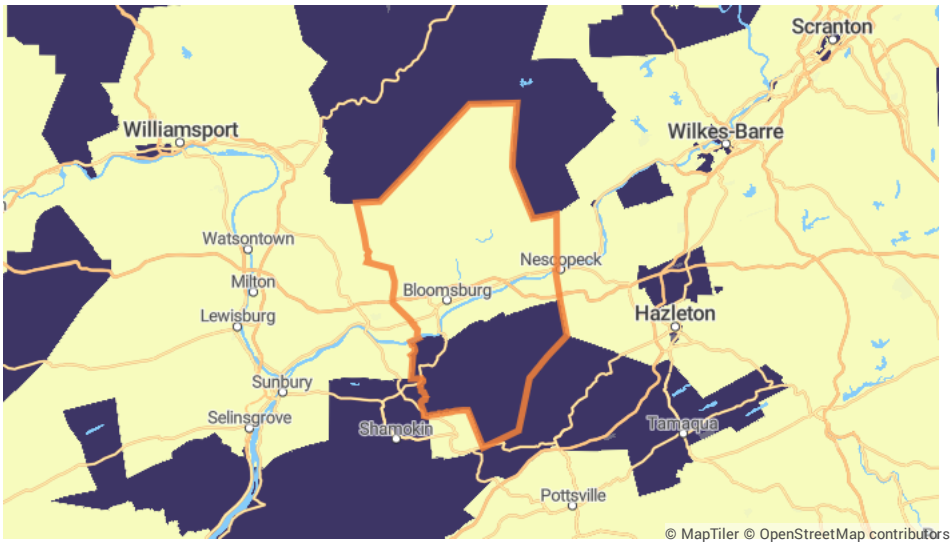
Not an MUA/MUP

14 Census Tracts

- Not an MUA or MUP

Total

15 Census Tracts



Source: HRSA

Data Contains: 1 County (show)

Disease Screening and Prevention 2018

Flu Vaccination	Percent of adults reporting having been vaccinated for the flu in the past year 2018	39.8%
HIV Test	Percent of adults reporting having ever been tested for HIV 2018	32.9%

Source: PolicyMap & CDC BRFSS[2]
2018 Data Contains: 1 County (show)

Cholesterol Screening	Percent of adults reporting a cholesterol screening within the last 5 years 2015	N/A
Mammogram	Percent of female adults aged 50 to 74 years reporting a mammogram within the last two years 2016	N/A
Pap Smear	Percent of female adults age 21 to 65 reporting a pap smear in the last two years 2016	N/A

Source: CDC 500 Cities[3]
Data Contains: 1 County (show)

Health Behaviors in Columbia

What risky and healthy behavior do people here engage in? Do they smoke or drink heavily? Do they eat healthily? Do they get exercise?

Smoking and Heavy Drinking As Reported by Adults 2018

Adults Reporting...	Columbia	Pennsylvania
Having Ever Smoked	41.3%	42.9%
Engaging in Heavy Drinking[4]	26.4%	23%

Obesity and Physical Inactivity As Reported by Adults 2017-2018

Adults Reporting...	Columbia	Pennsylvania
Obese BMI of 30 or Greater 2018	29.5%	30.9%
Overweight BMI > 24.9 2018	63.9%	65.9%
Physically Inactive in the Past 30 Days 2017	25.4%	27.2%

All data in this section:

Small area estimates are based on regional survey results and local demographics.

Source: PolicyMap & CDC BRFSS

2017 - 8 Data Contains: 1 County (show)

General Health in Columbia

How are people's overall physical and mental health? How many people are disabled?

Physical and Mental Health **In the Past 30 Days, as reported by Adults 2013**

Respondents were asked to report the number of days out of the past 30 days where their physical health was not good due to illness and/or injury, and the number of days where their mental health was not good due to stress, depression, and problems with emotions.

Adults Reporting Seven or More Days of...	Columbia	Pennsylvania
Poor Physical Health	24.83%	23.02%
Poor Mental Health	22.28%	22.58%

Source: CDC BRFSS & PolicyMap

2013 Data Contains: 1 County (show)

People with Disabilities 2018-2022

Percent of Pop. with a Disability

14.32%

Higher than Pennsylvania Average

Source: Census

2018-2022 Data Contains: 1 County (show)

Morbidity in Columbia

How many people suffer from chronic conditions like high blood pressure and high cholesterol? How prevalent is cancer? How prevalent is HIV and other sexually transmitted diseases?

Chronic Conditions As Reported by Adults 2017-2018

Adults Reporting...	Columbia	Pennsylvania	United States
High Blood Pressure (Hypertension) 2017	28.9%	32.6%	32.4%
High Cholesterol 2017	29.2%	34.3%	34.3%
Stroke 2018	3%	3.9%	3.4%
Asthma 2018	10.3%	10%	9.2%
Chronic Obstructive Pulmonary Disease (COPD), Emphysema, or Chronic Bronchitis 2018	7%	7.1%	6.9%
Depression 2018	22.9%	21.6%	18.3%
Diabetes 2018	9.5%	11.3%	11.4%

Source: PolicyMap & CDC BRFSS
2017 - 8 Data Contains: 1 County (show)

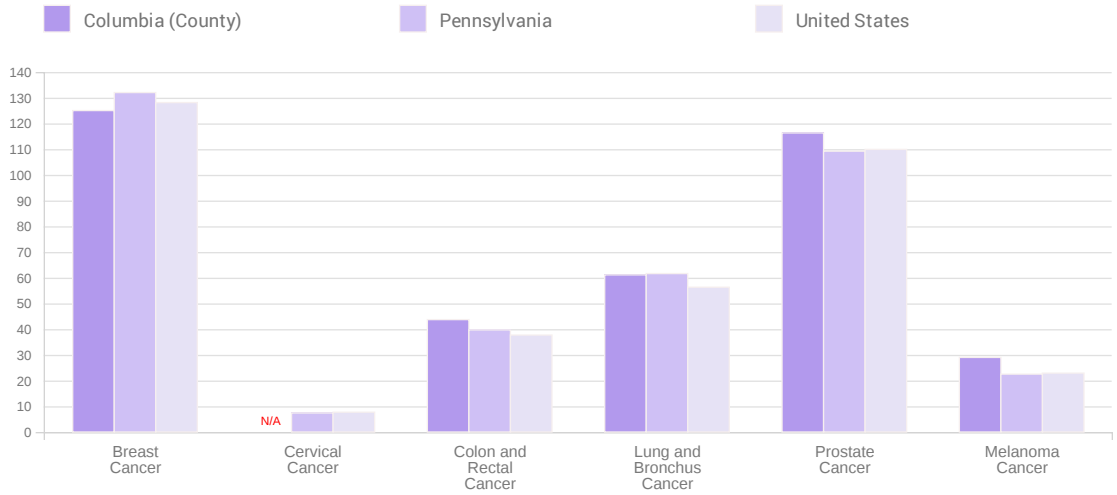
Cancer 2015-2019

Overall Cancer Incidence Per 100,000 People

COLUMBIA (COUNTY)	PENNSYLVANIA	UNITED STATES
502	476.8	449.4

Cancer Incidence by Type Per 100,000 People

Includes incidence among females for breast and cervical cancers, and males for prostate cancer.



Source: CDC

Data Contains: 1 County (show)

HIV Cases Per 100,000 People 2019

COLUMBIA (COUNTY)	PENNSYLVANIA
184.1	333.9

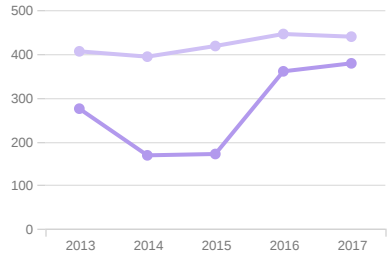
Source: CDC

Data Contains: 1 County (show)

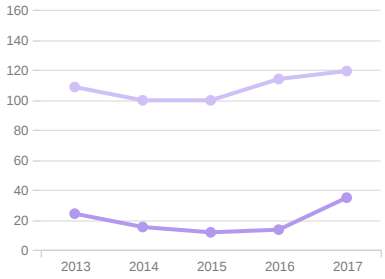
New STD Cases Per 100,000 People 2013-2017

Columbia (County) Pennsylvania

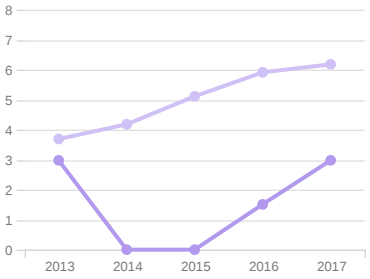
Chlamydia



Gonorrhea



Primary & Secondary Syphilis



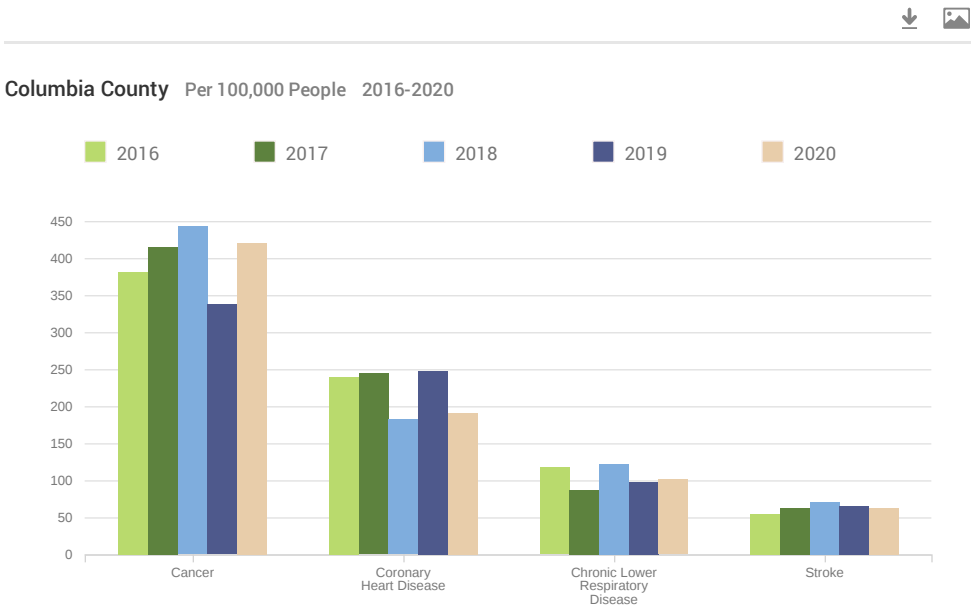
Source: CDC

Data Contains: 1 County (show)

Mortality in Columbia

How many people have died of diseases, injuries, and drug overdoses? How many infant deaths have there been?

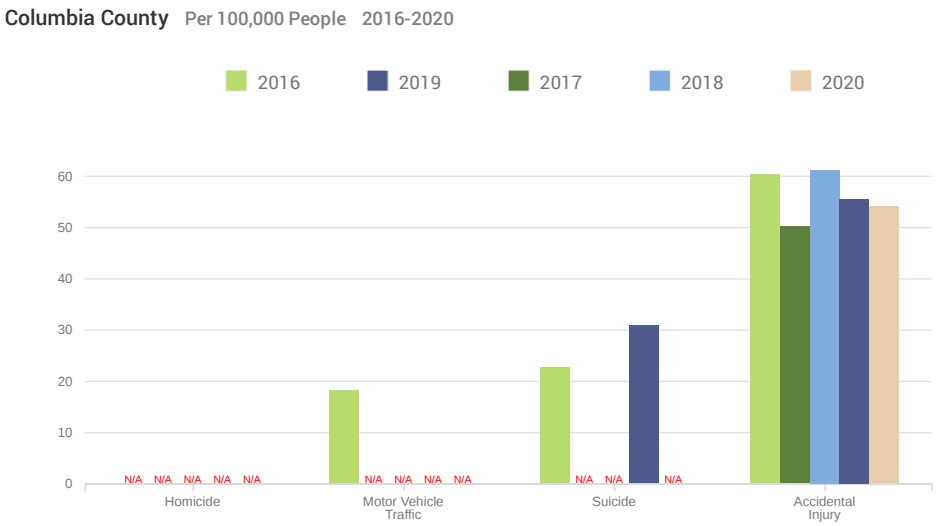
Disease-Related Mortality



Source: CDC

Data Contains: 1 County (show)

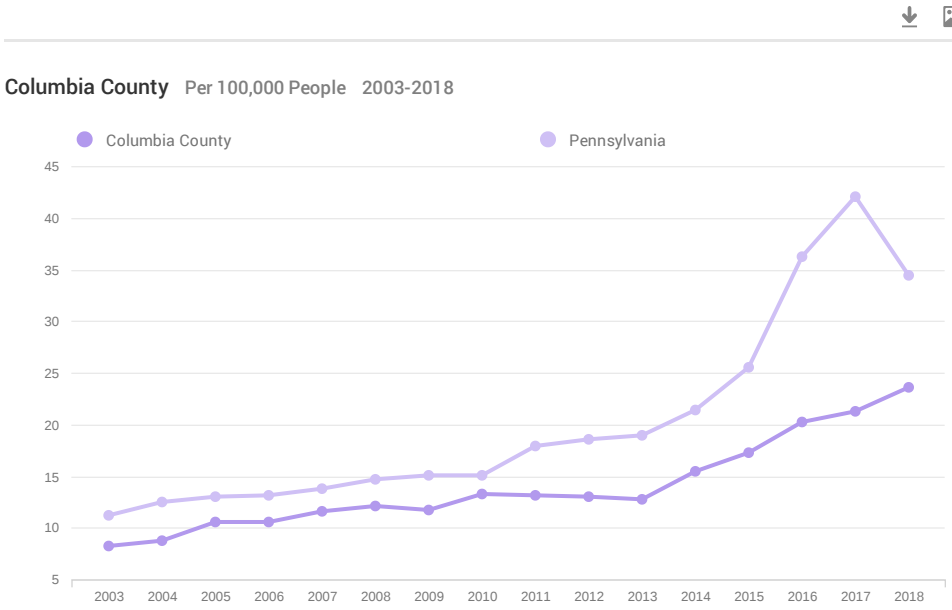
Injury-Related Mortality



Source: CDC

Data Contains: 1 County (show)

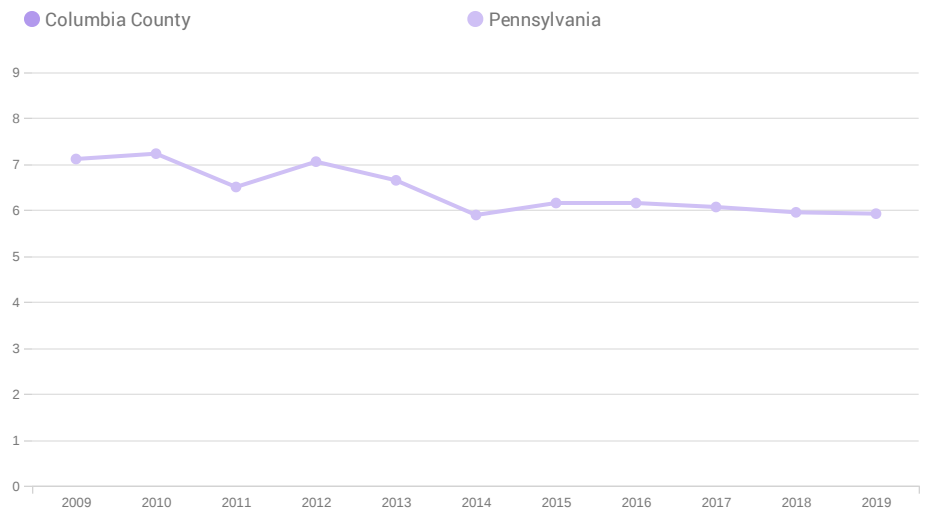
Drug Overdose Deaths



Source: CDC

Data Contains: 1 County (show)

Infant Mortality Per 1,000 Live Births 2009-2019



Source: CDC

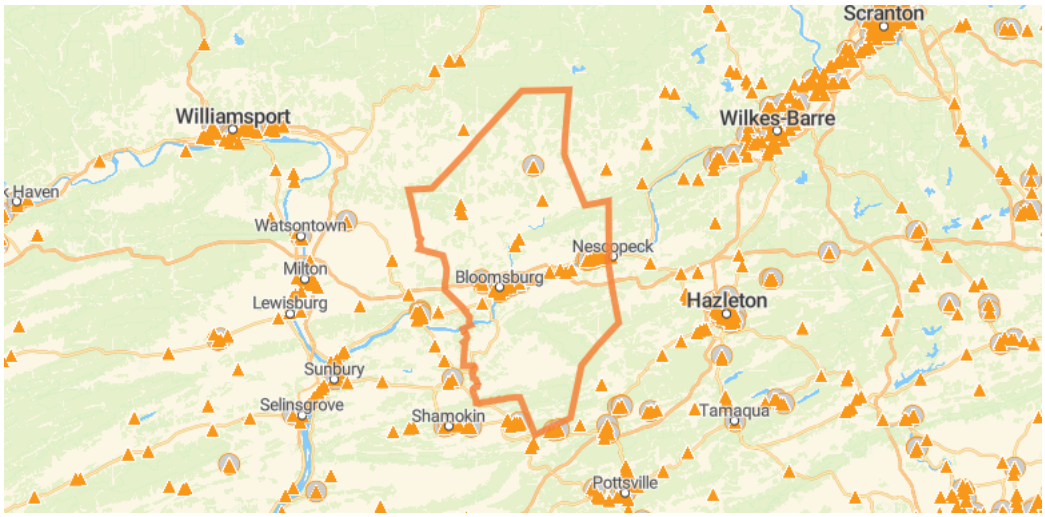
Data Contains: 1 County (show)

Food Security in Columbia

How accessible is healthy food? How many farmers' markets are there? How many families receive SNAP benefits, and how many retailers accept them?

Farmers' Markets and SNAP Retail Locations 2022

0 Farmers Markets 57 SNAP Retail Locations



© MapTiler © OpenStreetMap contributors

Source: USDA

Families Receiving Food Stamp/SNAP Benefits 2018-2022

9.19%

▼ Since 2013-2017

Lower than Pennsylvania

Source: Census

2013-2017 - 2018-2022 Data Contains: 1 County (show)

Farmers' Markets Per 100,000 People 2022

COLUMBIA (COUNTY)	PENNSYLVANIA
0	0.4

Source: USDA

Data Contains: 1 County (show)

Limited Supermarket Access Block Groups 2022

Limited Supermarket Areas (LSA Areas) are block groups that when combined have at least 5,000 residents who need to travel almost twice as far for a full-service supermarket relative to residents in block groups with similar population density, and above average incomes. Limited-Access/Low-Population Areas are single block groups with between 1,000 and 5,000 residents who need to travel almost twice as far as residents living in block groups with similar population density and above average incomes. Limited-Access/Low Population Areas have fewer residents than LSA areas and tend to be located in denser parts of the country. Limited-Access/Low-Density Areas are block groups with at least 1,000 residents who need to travel almost twice as far as residents living in block groups with similar population density and above average incomes, and that are in the most remote parts of the country.

Low Access Block Groups

- Limited Supermarket Access Area
- Low-Access/Low-Population Areas
- Low-Access/Low-Density Areas
- Not an LSA Area

Total

54 Block Groups

Source: Reinvestment Fund

Social Determinants of Health in Columbia

Some conditions not directly related to health can have an impact on physical and mental health. How much crime is in the area? What is the average level of educational attainment? What's the average income level and how prevalent is poverty? How old is the housing stock? How do people commute to work?

Reported Crime Per 100,000 People 2020

Robberies
Columbia
0
▼ Since 2010

Rapes
Columbia
7.7
▼ Since 2010

Murders
Columbia
0
▲ Since 2010

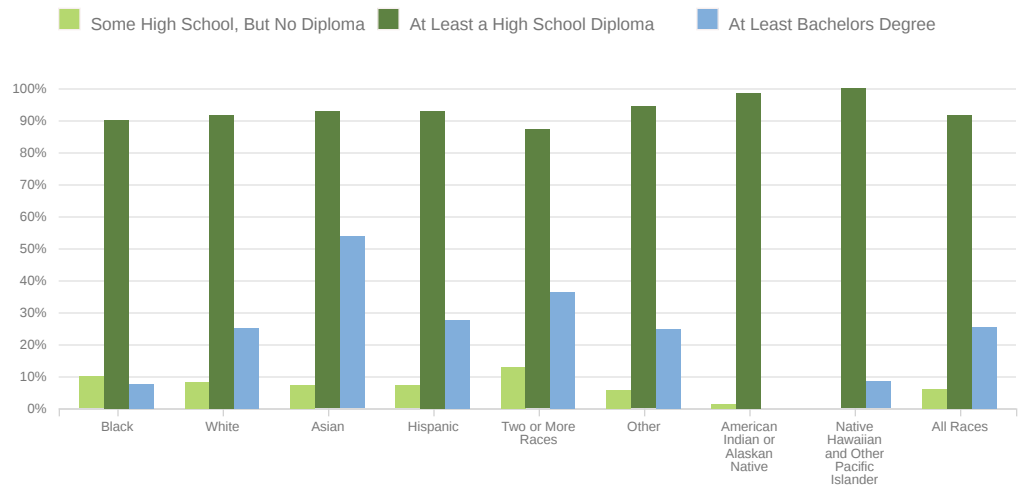
Motor Vehicle Thefts
Columbia
3.8
▼ Since 2010

Burglaries and Larcenies
Columbia
182.9
▼ Since 2010

Aggravated Assaults
Columbia
15.5
▼ Since 2010

Source: FBI UCR & DOJ[5]
Data Contains: 1 County (show)

Educational Attainment 2018-2022



Source: Census
2013-2017 - 2018-2022 Data Contains: 1 County (show)

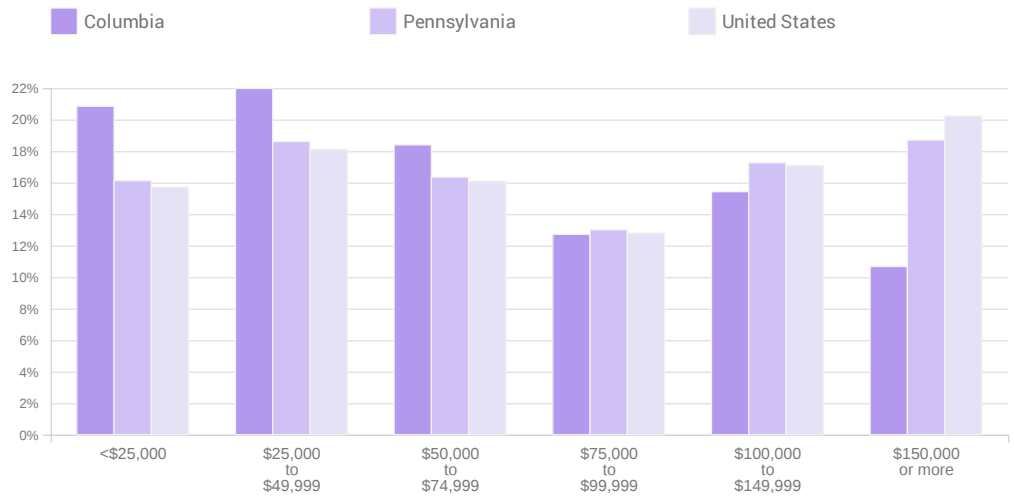
Incomes 2018-2022

Per Capita Income
$31,238
Lower than Pennsylvania

Median Family Income
$76,519
Lower than Pennsylvania

Median Household Income
$59,457
Lower than Pennsylvania

Households By Income Bracket



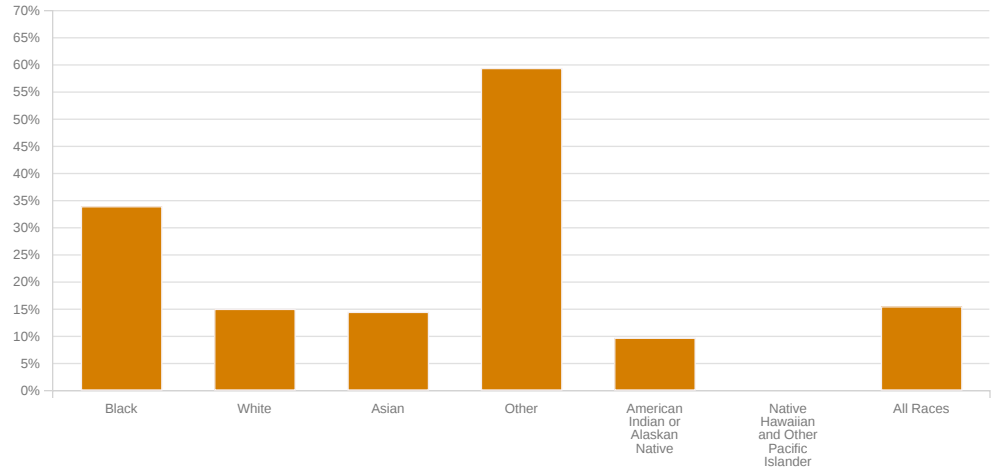
Source: Census
2013-2017 - 2018-2022 Data Contains: 1 County (show)

Poverty 2018-2022

Poverty Rate
15.31%
▼ Since 2013-2017

Higher than Pennsylvania

Poverty Rate by Race



Source: Census

2013-2017 - 2018-2022 Data Contains: 1 County (show)

Employment

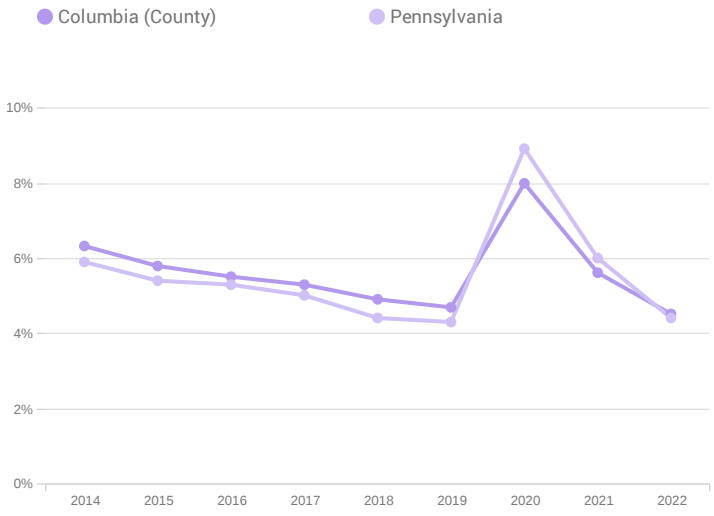
Unemployment Rate 2022

4.50%

▼ Since 2014

Higher than Pennsylvania

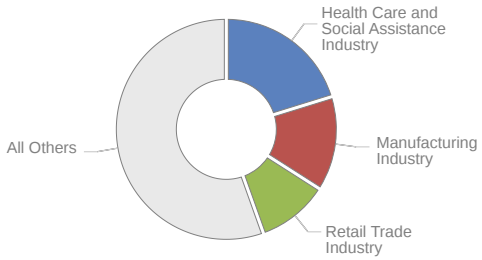
Annual Unemployment Trends



Source: BLS

2014 - 2022 Data Contains: 1 County (show)

Industry Sectors 2018-2022



Source: Census

2013-2017 - 2018-2022 Data Contains: 1 County (show)

Housing 2018-2022

Age of housing stock and renter/owner status can have effects on health.

Housing Stock

Older housing may be indicative of presence of lead and other harmful substances.

All Housing Units

29,695

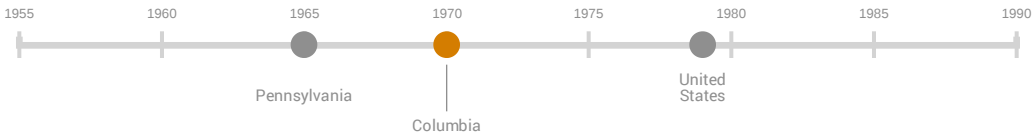
▼ Since 2013-2017

Rental Units

7,565

▼ Since 2013-2017

Median Year Built



Source: Census

2013-2017 - 2018-2022 Data Contains: 1 County (show)

Homeowners and Renters

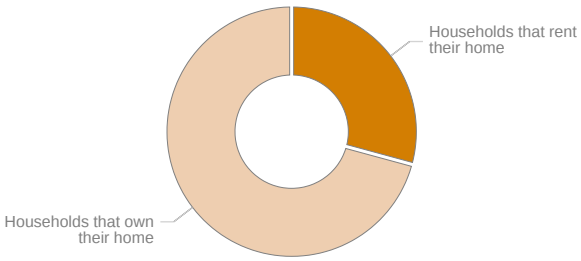
A healthy mix of homeowners and renters may be indicative of more stable communities.

Renter-to-Owner Ratio

0.41

Lower than Pennsylvania

Homeownership



Source: Census
2013-2017 - 2018-2022 Data Contains: 1 County (show)

Population in Subsidized Housing

1.54%

▼ Since 2018

Lower than Pennsylvania

Source: HUD
2018 - 2020 Data Contains: 1 County (show)

Housing Cost Burden

Households are considered cost burdened if their rent or ownership costs are 30% or more of household income.

Percent Cost Burdened

Source: Census
2013-2017 - 2018-2022 Data Contains: 1 County (show)

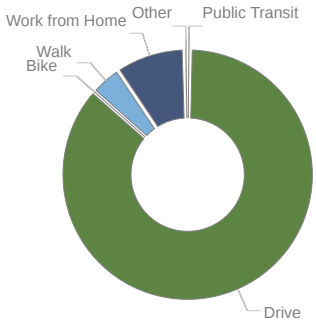
Transportation 2018-2022

Vehicles Per Household

1.9

Higher than Pennsylvania

Commute Type [6]



Source: Census

2013-2017 - 2018-2022 Data Contains: 1 County (show)

Endnotes

1 Federally Qualified Health Centers (FQHCs) receive funding under the Health Center Cluster federal grant program to provide care for underserved populations. The types of providers eligible include Community Health Centers, Migrant Health Centers, Health Care for the Homeless Programs, Public Housing Primary Care Programs, and care providers for some tribal organizations.

Community Health Center Look-Alikes include community health centers that are eligible for but not currently receiving grant funding. Although they are not receiving grants, these "look-alike" providers are eligible for some benefits including enhanced reimbursement from Medicare and Medicaid. Considering both FQHCs and "look-alikes" might provide a fuller picture of the health-care safety net in a community.

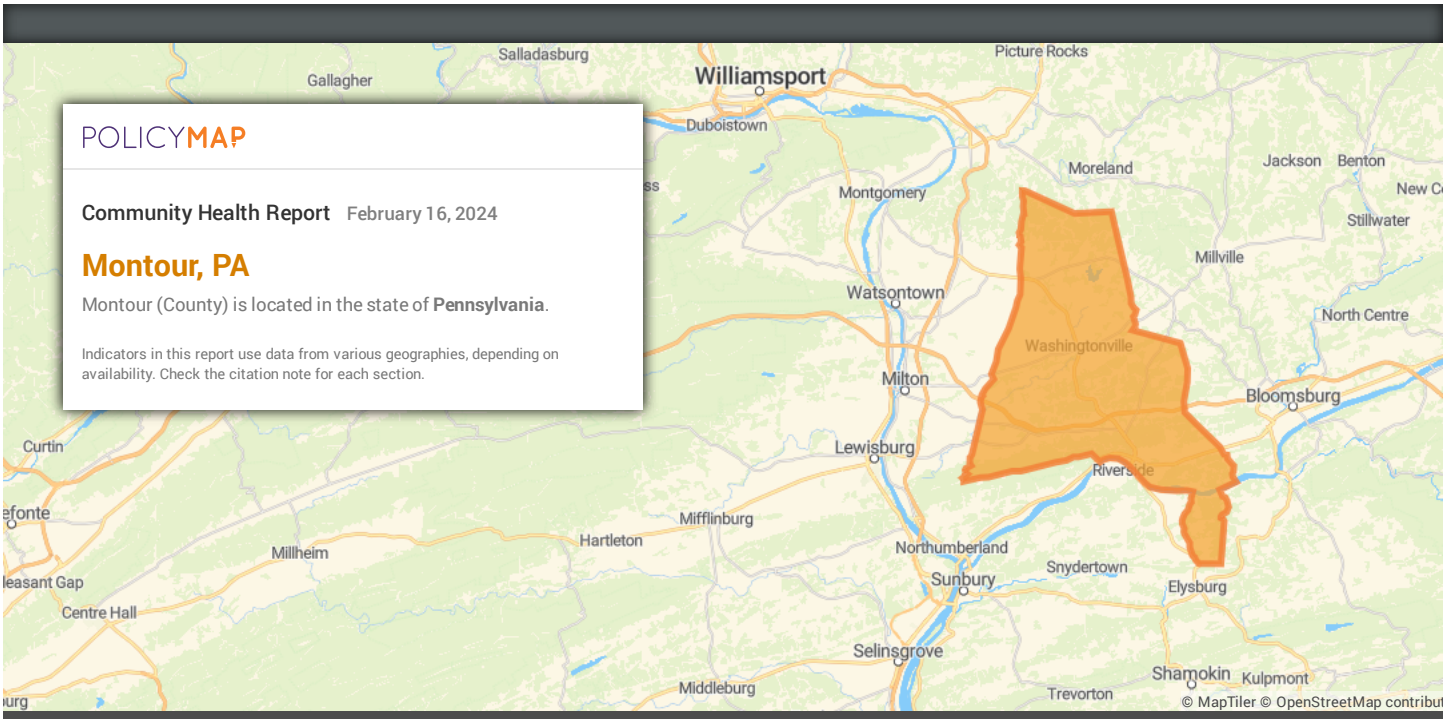
2 PolicyMap's Health Outcome Estimates and Risk Factor Estimates were created using data from the CDC's Behavioral Risk Factor Surveillance System (BRFSS), the U.S. Census Bureau's 2010 Decennial Census, 2017 and 2018 ACS PUMS 5-year estimates, and 2009 Metropolitan and Micropolitan Census delineations. The census tract estimates were calculated using a multilevel model with post-stratification based on demographic and geographic characteristics. Predicted responses were then post-stratified using Census population estimates for sex, age, racial/ethnic groups, education attainment, and metro area status. PolicyMap developed this model based on the methods used by the CDC and Robert Wood Johnson Foundation to create the 500 Cities Project data. State and national estimates are calculated directly from the BRFSS survey response data using CDC's recommended weighting methodology. County estimates were calculated by aggregating census tract estimates, and may not add up to state totals. Data was suppressed for geographies with adult populations less than 10.

3 The 500 Cities data was calculated with small areas estimate techniques using the CDC's Behavioral Risk Factor Surveillance System (BRFSS) data, Census Bureau 2010 Census population data, and American Community Survey (ACS) estimates. Specifically, a peer-reviewed multi-level regression and poststratification (MRP) approach was used to connect the CDC BRFSS health survey with highly granular census demographic and socioeconomic data. The 500 cities included the top 497 largest American cities and the largest cities in Vermont (Burlington), West Virginia (Charleston), and Wyoming (Cheyenne). This data is available at the census tract and city level only.

4 Heavy drinkers are defined as adult men having more than two drinks per day and adult women having more than one drink per day.

5 For the separate Employment and Crime Sections in this report, only locations for which data are available are included in the tables. If the section does not include information, no data was available for any of the locations or component parts of the area you requested for this report.

6 "Other" means of transportation include those other than commuting by car, car pool or van pool, public transit, motorcycle, bicycle, or walking.



About This Report

Place matters when it comes to health. Where someone is born and where they live can be the most significant factors in determining their overall level of well-being. This can be due to demographic and economic conditions in an area, access to medical services, access to resources like healthy food and affordable housing, and the local environment.

The PolicyMap Community Health Report can be used for Community Health Needs Assessments, to evaluate what changes might improve people's health, and to find areas that have been successful or face challenges in improving health outcomes.

Data presented in this report summarize the geographies specified in the citation information in each section.

Population in Montour

Who lives in this area? How many residents are there? Is the population growing or shrinking? What age groups, races, and ethnicities live here that might be of special concern?

Estimated Population

Total Population 2020

18,136

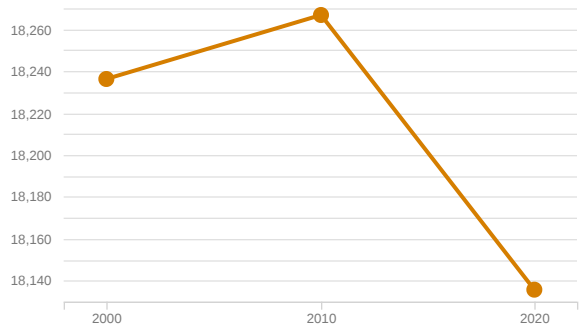
▼ Since 2010

Families 2018-2022	5,099
Households 2018-2022	7,633
Average Household Size 2018-2022	2.28

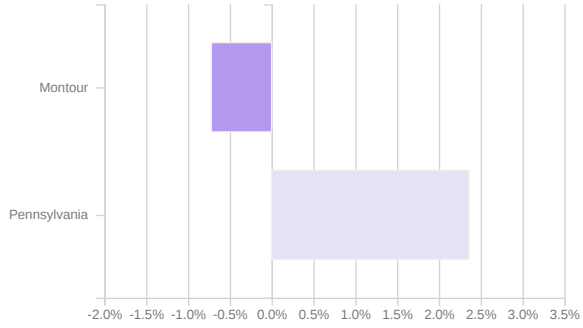
Population Change

The population has decreased by 0.72% from 2010 to 2020.

Population Change over Time 2000 to 2020



Percent Change in Population 2010 to 2020

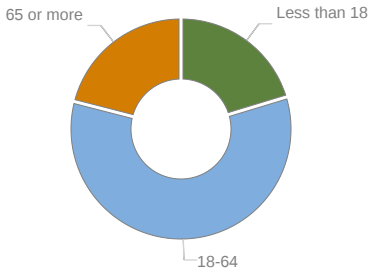


Source: Census

2000 - 2018-2022 Data Contains: 1 County (show)

Age 2018-2022

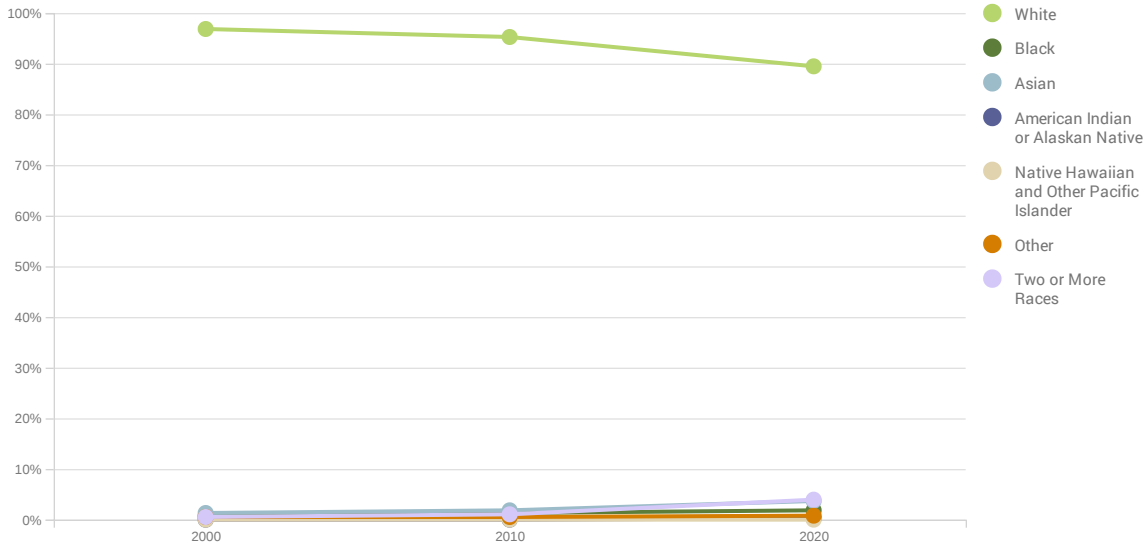
Population by Age



Source: Census
2018-2022 Data Contains: 1 County (show)

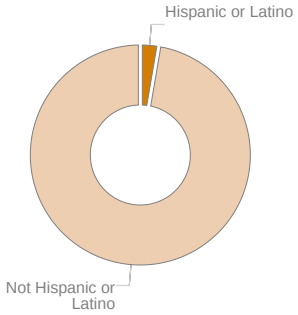
Race and Ethnicity

Racial Composition over Time



Percent of Population That Is Hispanic or Latino 2020

The Hispanic or Latino population has increased by 50.31% from 2010 to 2020.



Source: Census

2000 - 2020 Data Contains: 1 County (show)

Healthcare Access in Montour

Does this area have sufficient doctors, dentists, and facilities for its population? Do its residents have health insurance to cover routine visits and treatment? And are people receiving adequate preventative care, like screenings and prevention?

Healthcare and Wellbeing

Dentists
Per 1,000 People 2016

COUNTY
1.14

Primary Care Physicians
Per 1,000 People 2016

COUNTY
4.47

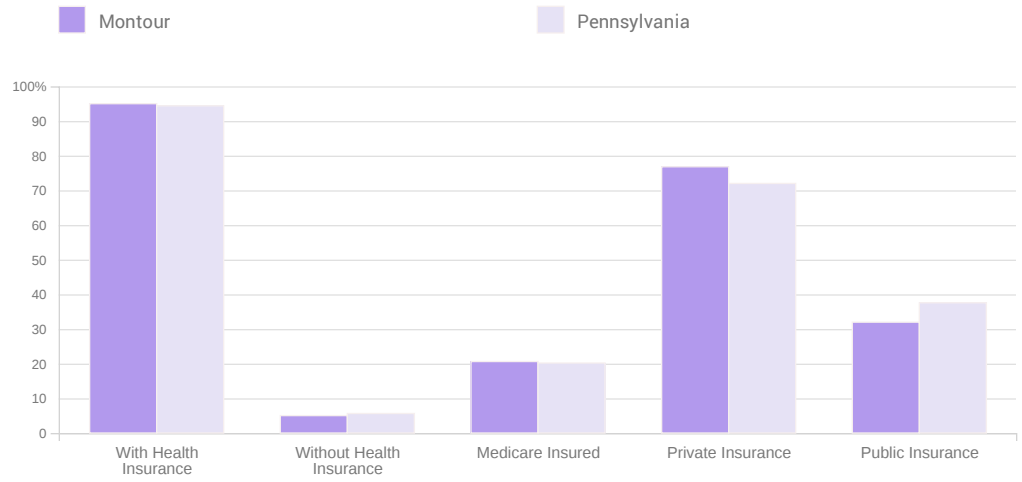
Source: Health and Resources Service Administration (HRSA)
Data Contains: 1 County (show)

Healthcare- and Wellbeing-Related Facilities

Hospitals 2020	5	Source: HRSA
Mental Health Facilities 2019	2	Source: SAMHSA
Drug and Alcohol Treatment Facilities 2019	1	Source: SAMHSA
Nursing Facilities 2020	2	Source: HRSA
Community Health Centers (FQHC) and Look-alikes[1] 2019	0	Source: HRSA

Access to Health Insurance As a Percent of Population 2018-2022

The estimated percent of people with health insurance in Montour is 94.99%.



Source: Census

2018-2022 Data Contains: 1 County (show)

Medically Underserved Areas 2023

Medically Underserved Areas (MUA) are designated as having too few primary care providers, high infant mortality, high poverty, and/or a high elderly population by the Health Resources and Services Administration. Medically Underserved Populations (MUP) are areas where a specific population group is underserved, including groups with economic, cultural, or linguistic barriers to primary medical care. If an area or population group does not meet the criteria for an MUA or MUP, but exceptional conditions exist which are barriers to health services, they can be designated with a recommendation from the state's governor.

Medically Underserved Areas and Medically Underserved Populations

0 Census Tracts

- Medically Underserved Area
- Medically Underserved Area - Governor's Exception
- Medically Underserved Population
- Medically Underserved Population - Governor's Exception

Not an MUA/MUP

4 Census Tracts

- Not an MUA or MUP

Total

4 Census Tracts

Source: HRSA

Data Contains: 1 County (show)

Disease Screening and Prevention 2018

Flu Vaccination	Percent of adults reporting having been vaccinated for the flu in the past year 2018	40.5%
HIV Test	Percent of adults reporting having ever been tested for HIV 2018	32%

Source: PolicyMap & CDC BRFSS[2]
2018 Data Contains: 1 County (show)

Cholesterol Screening	Percent of adults reporting a cholesterol screening within the last 5 years 2015	N/A
Mammogram	Percent of female adults aged 50 to 74 years reporting a mammogram within the last two years 2016	N/A
Pap Smear	Percent of female adults age 21 to 65 reporting a pap smear in the last two years 2016	N/A

Source: CDC 500 Cities[3]
Data Contains: 1 County (show)

Health Behaviors in Montour

What risky and healthy behavior do people here engage in? Do they smoke or drink heavily? Do they eat healthily? Do they get exercise?

Smoking and Heavy Drinking As Reported by Adults 2018

Adults Reporting...	Montour	Pennsylvania
Having Ever Smoked	45.6%	42.9%
Engaging in Heavy Drinking[4]	24.5%	23%

Obesity and Physical Inactivity As Reported by Adults 2017-2018

Adults Reporting...	Montour	Pennsylvania
Obese BMI of 30 or Greater 2018	31.4%	30.9%
Overweight BMI > 24.9 2018	67.1%	65.9%
Physically Inactive in the Past 30 Days 2017	28.4%	27.2%

All data in this section:

Small area estimates are based on regional survey results and local demographics.

Source: PolicyMap & CDC BRFSS

2017 - 8 Data Contains: 1 County (show)

General Health in Montour

How are people's overall physical and mental health? How many people are disabled?

Physical and Mental Health In the Past 30 Days, as reported by Adults 2013

Respondents were asked to report the number of days out of the past 30 days where their physical health was not good due to illness and/or injury, and the number of days where their mental health was not good due to stress, depression, and problems with emotions.

Adults Reporting Seven or More Days of...	Montour	Pennsylvania
Poor Physical Health	23.88%	23.02%
Poor Mental Health	20.35%	22.58%

Source: CDC BRFSS & PolicyMap

2013 Data Contains: 1 County (show)

People with Disabilities 2018-2022

Percent of Pop. with a Disability

13.75%

Lower than Pennsylvania Average

Source: Census

2018-2022 Data Contains: 1 County (show)

Morbidity in Montour

How many people suffer from chronic conditions like high blood pressure and high cholesterol? How prevalent is cancer? How prevalent is HIV and other sexually transmitted diseases?

Chronic Conditions As Reported by Adults 2017-2018

Adults Reporting...	Montour	Pennsylvania	United States
High Blood Pressure (Hypertension) 2017	33.2%	32.6%	32.4%
High Cholesterol 2017	32.7%	34.3%	34.3%
Stroke 2018	3.5%	3.9%	3.4%
Asthma 2018	10.2%	10%	9.2%
Chronic Obstructive Pulmonary Disease (COPD), Emphysema, or Chronic Bronchitis 2018	8.4%	7.1%	6.9%
Depression 2018	22.4%	21.6%	18.3%
Diabetes 2018	11.2%	11.3%	11.4%

Source: PolicyMap & CDC BRFSS
2017 - 8 Data Contains: 1 County (show)

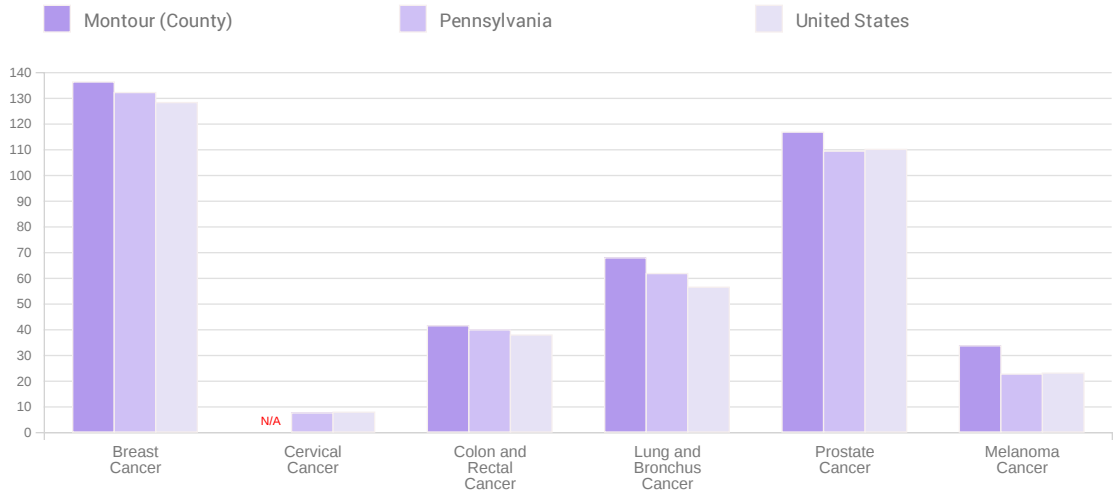
Cancer 2015-2019

Overall Cancer Incidence Per 100,000 People

MONTOUR (COUNTY)	PENNSYLVANIA	UNITED STATES
557.3	476.8	449.4

Cancer Incidence by Type Per 100,000 People

Includes incidence among females for breast and cervical cancers, and males for prostate cancer.



Source: CDC

Data Contains: 1 County (show)

HIV Cases Per 100,000 People 2019

MONTOUR (COUNTY)	PENNSYLVANIA
141.4	333.9

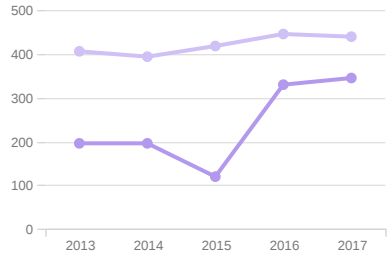
Source: CDC

Data Contains: 1 County (show)

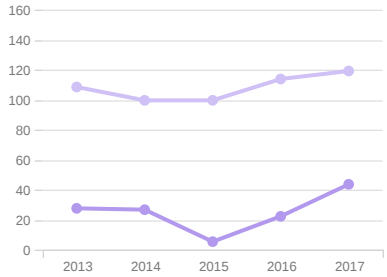
New STD Cases Per 100,000 People 2013-2017

Montour (County) Pennsylvania

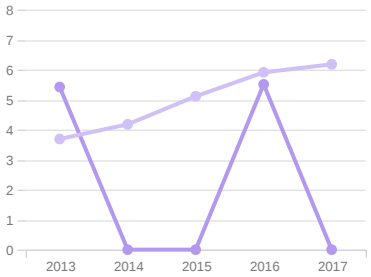
Chlamydia



Gonorrhea



Primary & Secondary Syphilis



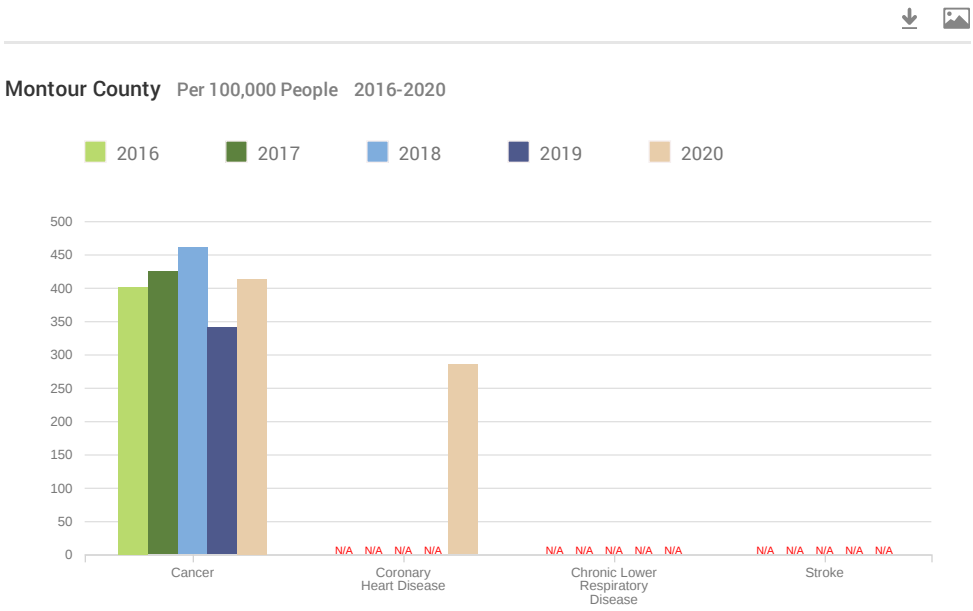
Source: CDC

Data Contains: 1 County (show)

Mortality in Montour

How many people have died of diseases, injuries, and drug overdoses? How many infant deaths have there been?

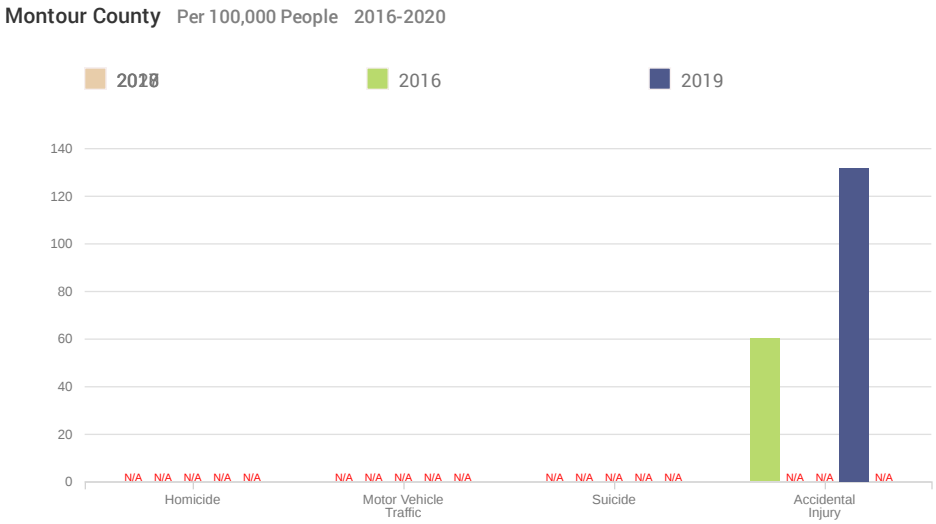
Disease-Related Mortality



Source: CDC

Data Contains: 1 County (show)

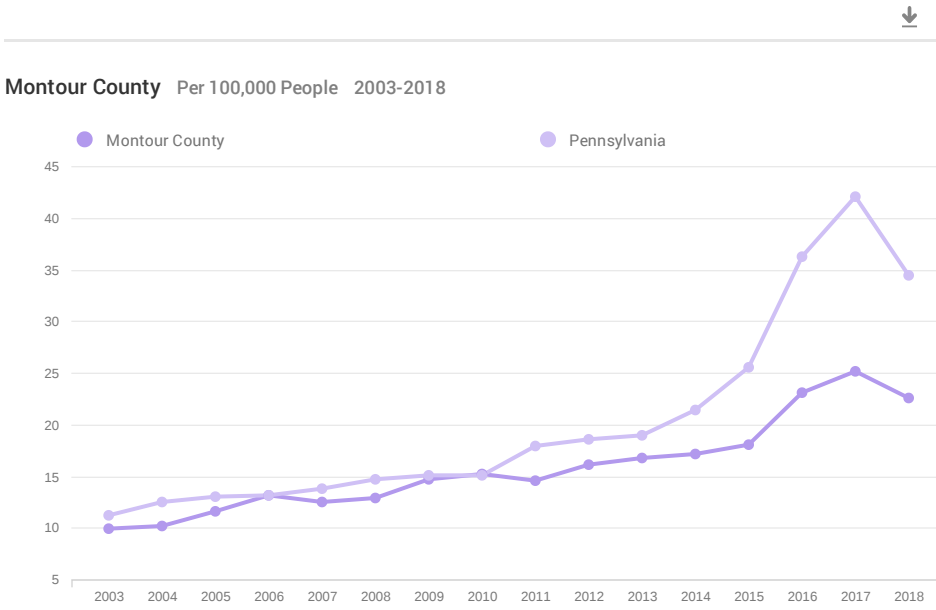
Injury-Related Mortality



Source: CDC

Data Contains: 1 County (show)

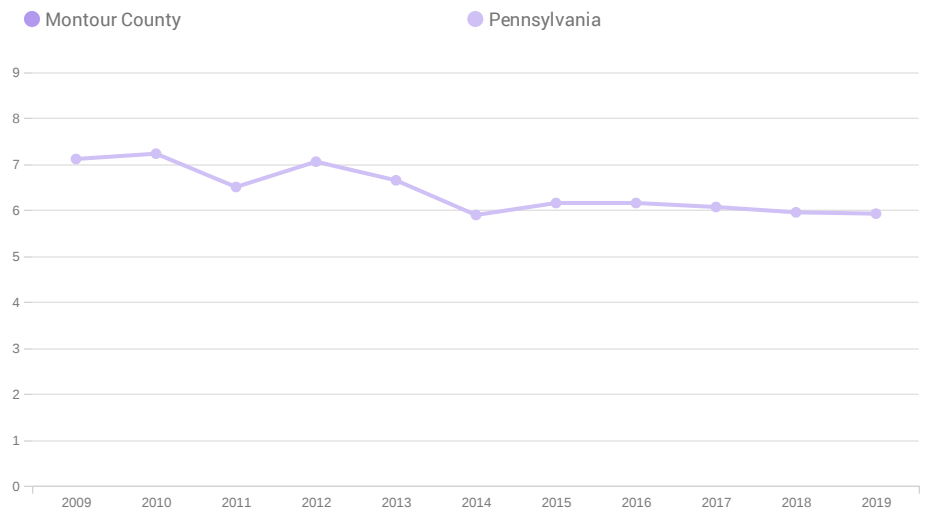
Drug Overdose Deaths



Source: CDC

Data Contains: 1 County (show)

Infant Mortality Per 1,000 Live Births 2009-2019



Source: CDC

Data Contains: 1 County (show)

Food Security in Montour

How accessible is healthy food? How many farmers' markets are there? How many families receive SNAP benefits, and how many retailers accept them?

Farmers' Markets and SNAP Retail Locations 2022

0 Farmers Markets 14 SNAP Retail Locations

© MapTiler © OpenStreetMap contributors

Source: USDA

Families Receiving Food Stamp/SNAP Benefits 2018-2022

9.06%

▲ Since 2013-2017

Lower than Pennsylvania

Source: Census

2013-2017 - 2018-2022 Data Contains: 1 County (show)

Farmers' Markets Per 100,000 People 2022

MONTOUR (COUNTY)	PENNSYLVANIA
0	0.4

Source: USDA

Data Contains: 1 County (show)

Limited Supermarket Access Block Groups 2022

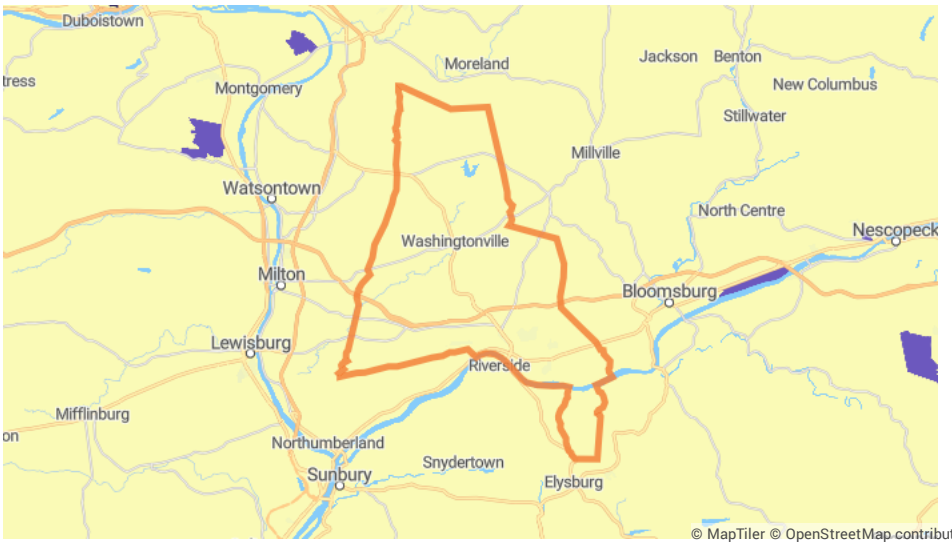
Limited Supermarket Areas (LSA Areas) are block groups that when combined have at least 5,000 residents who need to travel almost twice as far for a full-service supermarket relative to residents in block groups with similar population density, and above average incomes. Limited-Access/Low-Population Areas are single block groups with between 1,000 and 5,000 residents who need to travel almost twice as far as residents living in block groups with similar population density and above average incomes. Limited-Access/Low Population Areas have fewer residents than LSA areas and tend to be located in denser parts of the country. Limited-Access/Low-Density Areas are block groups with at least 1,000 residents who need to travel almost twice as far as residents living in block groups with similar population density and above average incomes, and that are in the most remote parts of the country.

Low Access Block Groups

- Limited Supermarket Access Area
- Low-Access/Low-Population Areas
- Low-Access/Low-Density Areas
- Not an LSA Area

Total

13 Block Groups



Source: Reinvestment Fund

Social Determinants of Health in Montour

Some conditions not directly related to health can have an impact on physical and mental health. How much crime is in the area? What is the average level of educational attainment? What's the average income level and how prevalent is poverty? How old is the housing stock? How do people commute to work?

Reported Crime Per 100,000 People 2020

Robberies
Montour
N/A

Rapes
Montour
N/A

Murders
Montour
N/A

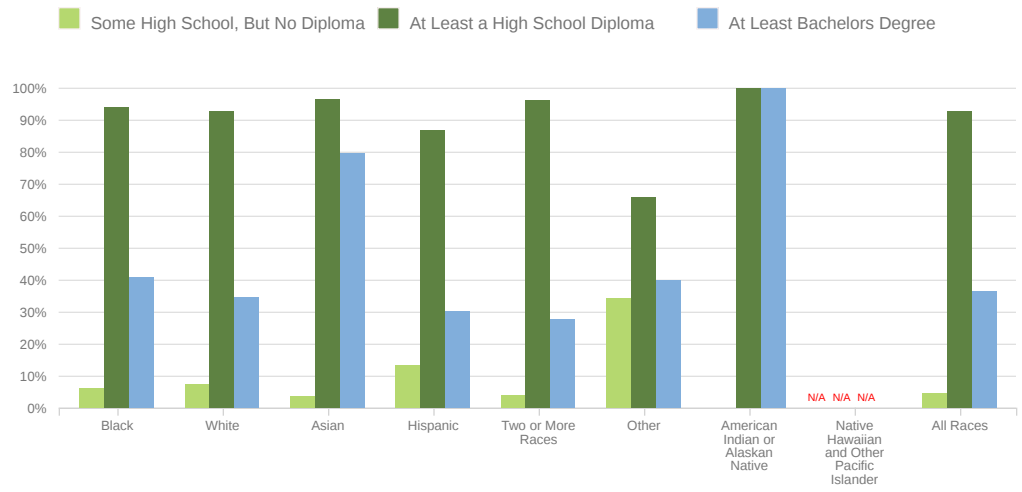
Motor Vehicle Thefts
Montour
N/A

Burglaries and Larcenies
Montour
N/A

Aggravated Assaults
Montour
N/A

Source: FBI UCR & DOJ[5]
Data Contains: 1 County (show)

Educational Attainment 2018-2022



Source: Census
2013-2017 - 2018-2022 Data Contains: 1 County (show)

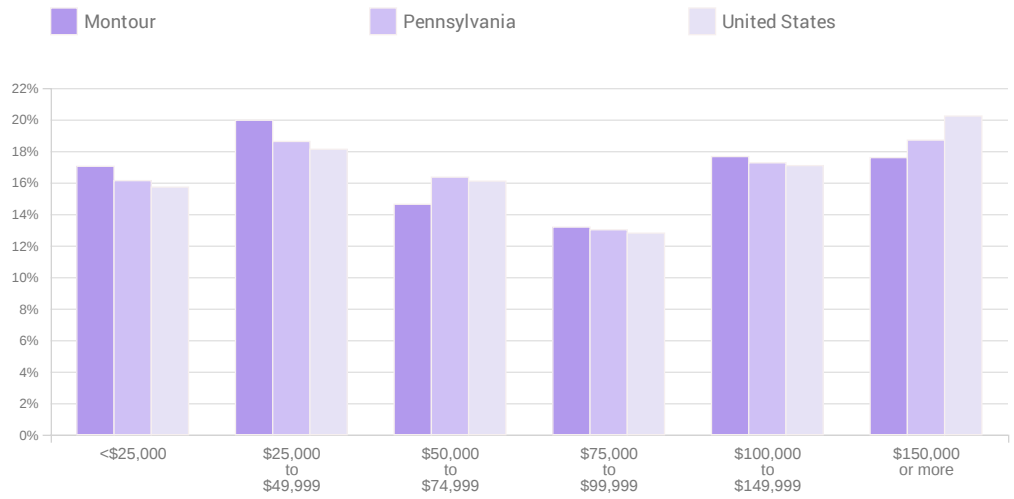
Incomes 2018-2022

Per Capita Income
$43,700
Higher than Pennsylvania

Median Family Income
$87,020
Lower than Pennsylvania

Median Household Income
$72,626
Lower than Pennsylvania

Households By Income Bracket



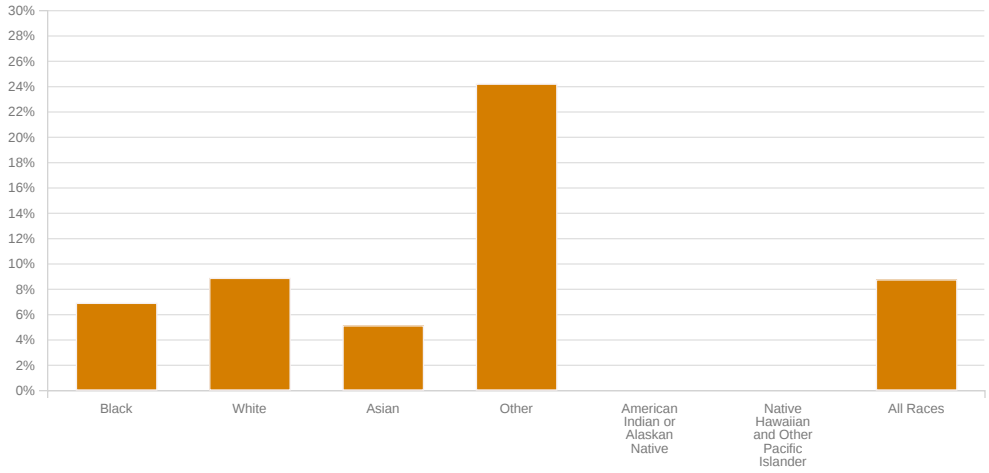
Source: Census
2013-2017 - 2018-2022 Data Contains: 1 County (show)

Poverty 2018-2022

Poverty Rate
8.69%
▼ Since 2013-2017

Lower than Pennsylvania

Poverty Rate by Race



Source: Census

2013-2017 - 2018-2022 Data Contains: 1 County (show)

Employment

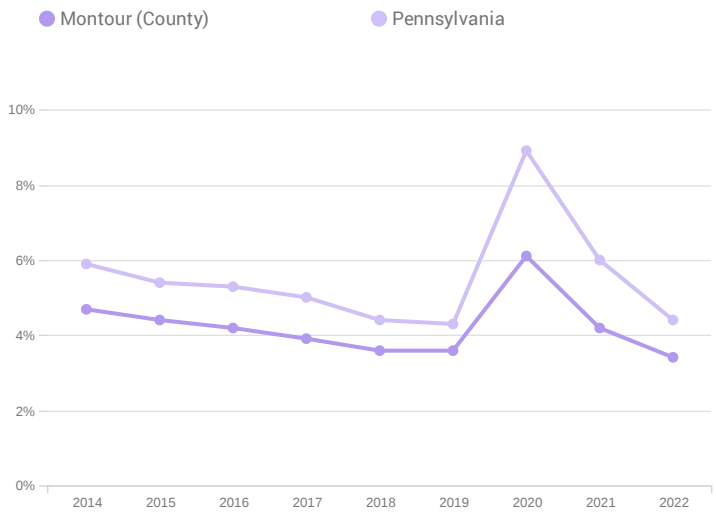
Unemployment Rate 2022

3.40%

▼ Since 2014

Lower than Pennsylvania

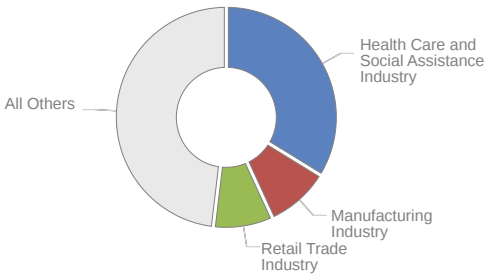
Annual Unemployment Trends



Source: BLS

2014 - 2022 Data Contains: 1 County (show)

Industry Sectors 2018-2022



Source: Census

2013-2017 - 2018-2022 Data Contains: 1 County (show)

Housing 2018-2022

Age of housing stock and renter/owner status can have effects on health.

Housing Stock

Older housing may be indicative of presence of lead and other harmful substances.

All Housing Units

8,096

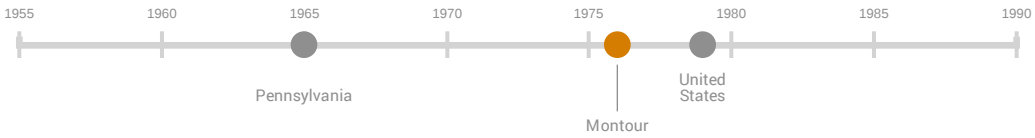
▼ Since 2013-2017

Rental Units

2,324

▲ Since 2013-2017

Median Year Built



Source: Census

2013-2017 - 2018-2022 Data Contains: 1 County (show)

Homeowners and Renters

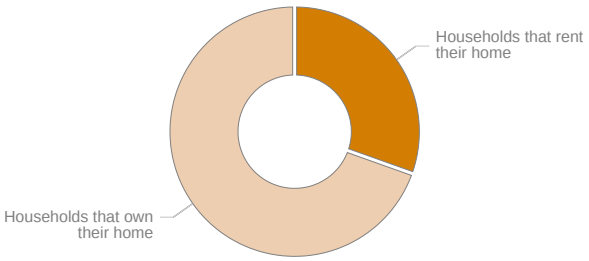
A healthy mix of homeowners and renters may be indicative of more stable communities.

Renter-to-Owner Ratio

0.44

Lower than Pennsylvania

Homeownership



Source: Census

2013-2017 - 2018-2022 Data Contains: 1 County (show)

Population in Subsidized Housing

2.27%

▼ Since 2018

Lower than Pennsylvania

Source: HUD

2018 - 2020 Data Contains: 1 County (show)

Housing Cost Burden

Households are considered cost burdened if their rent or ownership costs are 30% or more of household income.

Percent Cost Burdened

Source: Census

2013-2017 - 2018-2022 Data Contains: 1 County (show)

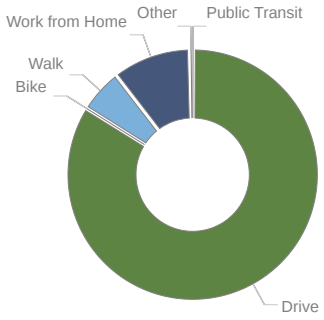
Transportation 2018-2022

Vehicles Per Household

1.9

Higher than Pennsylvania

Commute Type [6]



Source: Census

2013-2017 - 2018-2022 Data Contains: 1 County (show)

Endnotes

1 Federally Qualified Health Centers (FQHCs) receive funding under the Health Center Cluster federal grant program to provide care for underserved populations. The types of providers eligible include Community Health Centers, Migrant Health Centers, Health Care for the Homeless Programs, Public Housing Primary Care Programs, and care providers for some tribal organizations.

Community Health Center Look-Alikes include community health centers that are eligible for but not currently receiving grant funding. Although they are not receiving grants, these "look-alike" providers are eligible for some benefits including enhanced reimbursement from Medicare and Medicaid. Considering both FQHCs and "look-alikes" might provide a fuller picture of the health-care safety net in a community.

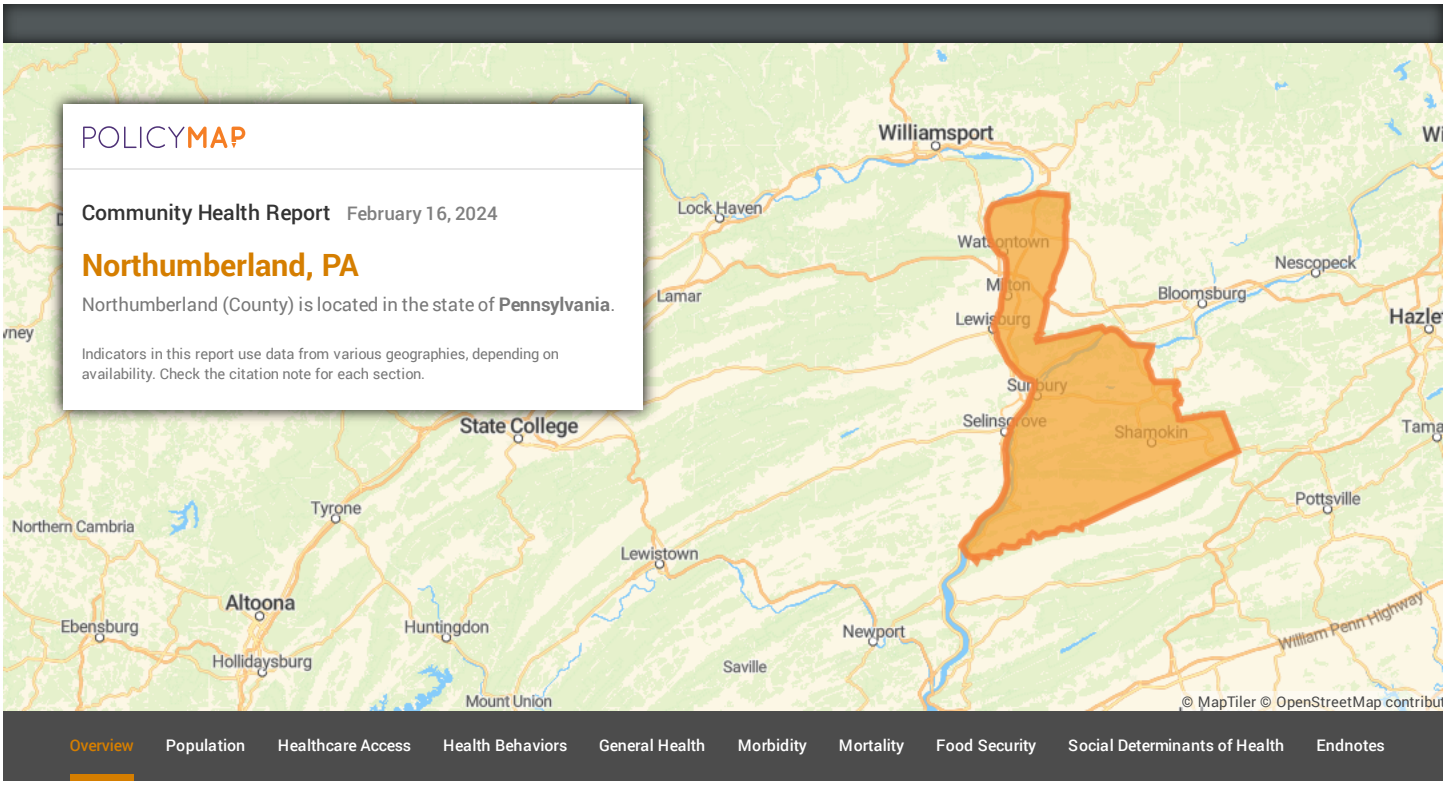
2 PolicyMap's Health Outcome Estimates and Risk Factor Estimates were created using data from the CDC's Behavioral Risk Factor Surveillance System (BRFSS), the U.S. Census Bureau's 2010 Decennial Census, 2017 and 2018 ACS PUMS 5-year estimates, and 2009 Metropolitan and Micropolitan Census delineations. The census tract estimates were calculated using a multilevel model with post-stratification based on demographic and geographic characteristics. Predicted responses were then post-stratified using Census population estimates for sex, age, racial/ethnic groups, education attainment, and metro area status. PolicyMap developed this model based on the methods used by the CDC and Robert Wood Johnson Foundation to create the 500 Cities Project data. State and national estimates are calculated directly from the BRFSS survey response data using CDC's recommended weighting methodology. County estimates were calculated by aggregating census tract estimates, and may not add up to state totals. Data was suppressed for geographies with adult populations less than 10.

3 The 500 Cities data was calculated with small areas estimate techniques using the CDC's Behavioral Risk Factor Surveillance System (BRFSS) data, Census Bureau 2010 Census population data, and American Community Survey (ACS) estimates. Specifically, a peer-reviewed multi-level regression and poststratification (MRP) approach was used to connect the CDC BRFSS health survey with highly granular census demographic and socioeconomic data. The 500 cities included the top 497 largest American cities and the largest cities in Vermont (Burlington), West Virginia (Charleston), and Wyoming (Cheyenne). This data is available at the census tract and city level only.

4 Heavy drinkers are defined as adult men having more than two drinks per day and adult women having more than one drink per day.

5 For the separate Employment and Crime Sections in this report, only locations for which data are available are included in the tables. If the section does not include information, no data was available for any of the locations or component parts of the area you requested for this report.

6 "Other" means of transportation include those other than commuting by car, car pool or van pool, public transit, motorcycle, bicycle, or walking.



About This Report

Place matters when it comes to health. Where someone is born and where they live can be the most significant factors in determining their overall level of well-being. This can be due to demographic and economic conditions in an area, access to medical services, access to resources like healthy food and affordable housing, and the local environment.

The PolicyMap Community Health Report can be used for Community Health Needs Assessments, to evaluate what changes might improve people's health, and to find areas that have been successful or face challenges in improving health outcomes.

Data presented in this report summarize the geographies specified in the citation information in each section.

Population in Northumberland

Who lives in this area? How many residents are there? Is the population growing or shrinking? What age groups, races, and ethnicities live here that might be of special concern?

Estimated Population

Total Population 2020

91,647

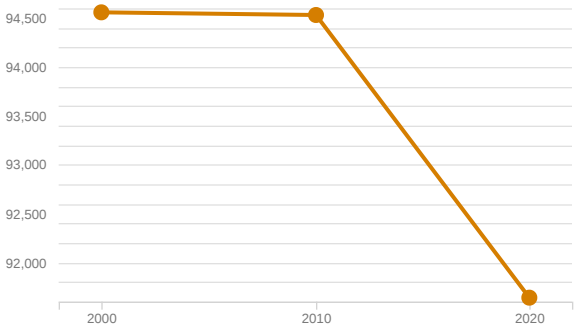
▼ Since 2010

Families 2018-2022	23,926
Households 2018-2022	37,775
Average Household Size 2018-2022	2.32

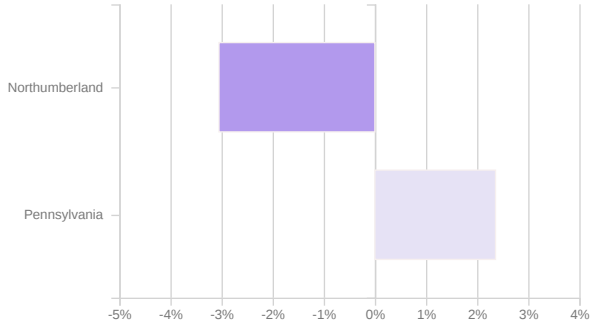
Population Change

The population has decreased by 3.05% from 2010 to 2020.

Population Change over Time 2000 to 2020



Percent Change in Population 2010 to 2020

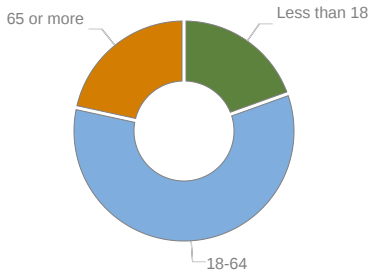


Source: Census

2000 - 2018-2022 Data Contains: 1 County (show)

Age 2018-2022

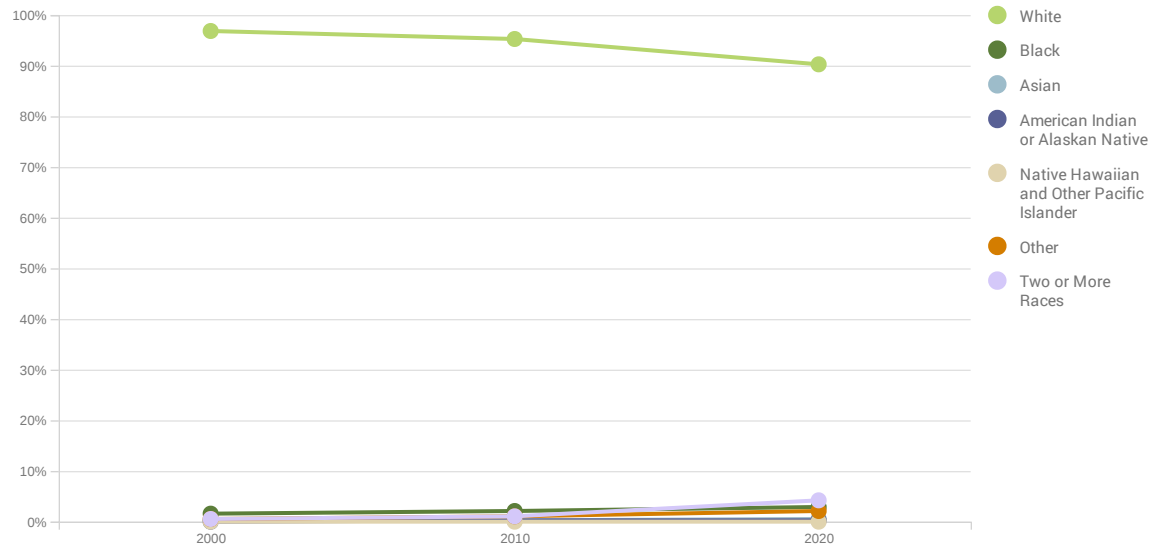
Population by Age



Source: Census
2018-2022 Data Contains: 1 County (show)

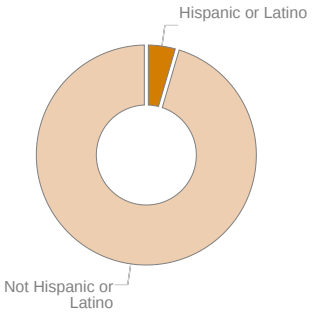
Race and Ethnicity

Racial Composition over Time



Percent of Population That Is Hispanic or Latino 2020

The Hispanic or Latino population has increased by 84.24% from 2010 to 2020.



Source: Census

2000 - 2020 Data Contains: 1 County (show)

Healthcare Access in Northumberland

Does this area have sufficient doctors, dentists, and facilities for its population? Do its residents have health insurance to cover routine visits and treatment? And are people receiving adequate preventative care, like screenings and prevention?

Healthcare and Wellbeing

Dentists
Per 1,000 People 2016

COUNTY
0.36

Primary Care Physicians
Per 1,000 People 2016

COUNTY
0.45

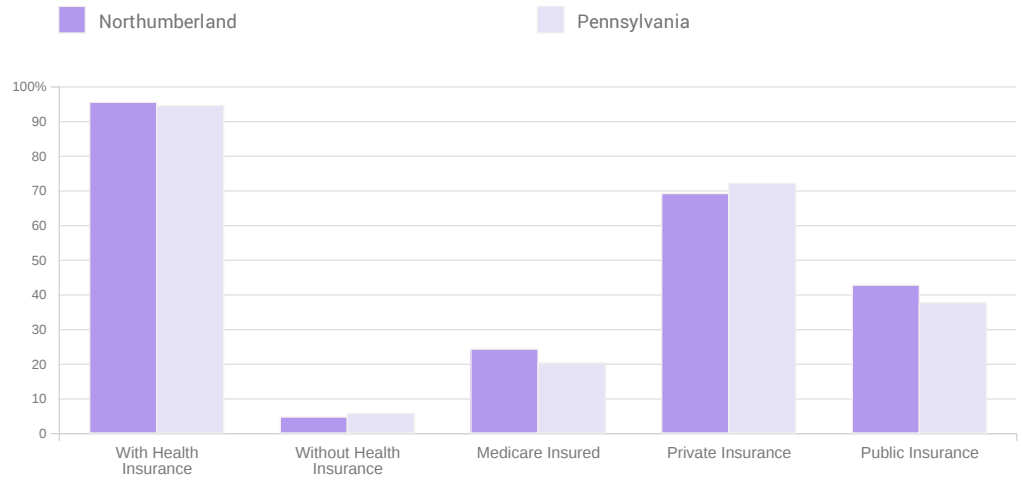
Source: Health and Resources Service Administration (HRSA)
Data Contains: 1 County (show)

Healthcare- and Wellbeing-Related Facilities

Hospitals 2020	0	Source: HRSA
Mental Health Facilities 2019	3	Source: SAMHSA
Drug and Alcohol Treatment Facilities 2019	6	Source: SAMHSA
Nursing Facilities 2020	7	Source: HRSA
Community Health Centers (FQHC) and Look-alikes[1] 2019	1	Source: HRSA

Access to Health Insurance As a Percent of Population 2018-2022

The estimated percent of people with health insurance in Northumberland is 95.4%.



Source: Census

2018-2022 Data Contains: 1 County (show)

Medically Underserved Areas 2023

Medically Underserved Areas (MUA) are designated as having too few primary care providers, high infant mortality, high poverty, and/or a high elderly population by the Health Resources and Services Administration. Medically Underserved Populations (MUP) are areas where a specific population group is underserved, including groups with economic, cultural, or linguistic barriers to primary medical care. If an area or population group does not meet the criteria for an MUA or MUP, but exceptional conditions exist which are barriers to health services, they can be designated with a recommendation from the state's governor.

Medically Underserved Areas and Medically Underserved Populations

9 Census Tracts

- Medically Underserved Area
- Medically Underserved Area - Governor's Exception
- Medically Underserved Population
- Medically Underserved Population - Governor's Exception

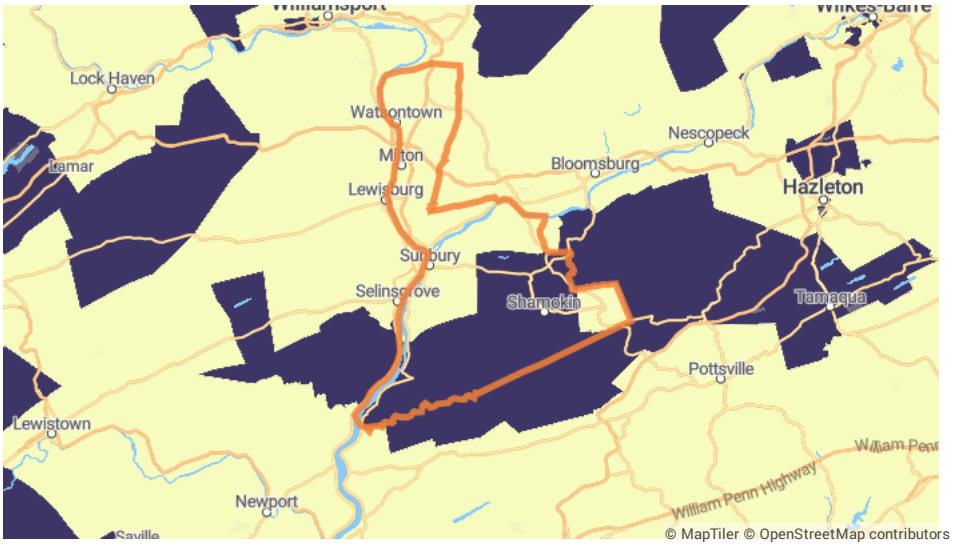
Not an MUA/MUP

15 Census Tracts

- Not an MUA or MUP

Total

24 Census Tracts



Source: HRSA

Data Contains: 1 County (show)

Disease Screening and Prevention 2018

Flu Vaccination	Percent of adults reporting having been vaccinated for the flu in the past year 2018	40.2%
HIV Test	Percent of adults reporting having ever been tested for HIV 2018	32.7%

Source: PolicyMap & CDC BRFSS[2]
2018 Data Contains: 1 County (show)

Cholesterol Screening	Percent of adults reporting a cholesterol screening within the last 5 years 2015	N/A
Mammogram	Percent of female adults aged 50 to 74 years reporting a mammogram within the last two years 2016	N/A
Pap Smear	Percent of female adults age 21 to 65 reporting a pap smear in the last two years 2016	N/A

Source: CDC 500 Cities[3]
Data Contains: 1 County (show)

Health Behaviors in Northumberland

What risky and healthy behavior do people here engage in? Do they smoke or drink heavily? Do they eat healthily? Do they get exercise?

Smoking and Heavy Drinking As Reported by Adults 2018

Adults Reporting...	Northumberland	Pennsylvania
Having Ever Smoked	46.1%	42.9%
Engaging in Heavy Drinking[4]	24.6%	23%

Obesity and Physical Inactivity As Reported by Adults 2017-2018

Adults Reporting...	Northumberland	Pennsylvania
Obese BMI of 30 or Greater 2018	31.7%	30.9%
Overweight BMI > 24.9 2018	67.5%	65.9%
Physically Inactive in the Past 30 Days 2017	28.3%	27.2%

All data in this section:

Small area estimates are based on regional survey results and local demographics.

Source: PolicyMap & CDC BRFSS

2017 - 8 Data Contains: 1 County (show)

General Health in Northumberland

How are people's overall physical and mental health? How many people are disabled?

Physical and Mental Health **In the Past 30 Days, as reported by Adults 2013**

Respondents were asked to report the number of days out of the past 30 days where their physical health was not good due to illness and/or injury, and the number of days where their mental health was not good due to stress, depression, and problems with emotions.

Adults Reporting Seven or More Days of...	Northumberland	Pennsylvania
Poor Physical Health	25.22%	23.02%
Poor Mental Health	21.91%	22.58%

Source: CDC BRFSS & PolicyMap

2013 Data Contains: 1 County (show)

People with Disabilities **2018-2022**

Percent of Pop. with a Disability

16.71%

Higher than Pennsylvania Average

Source: Census

2018-2022 Data Contains: 1 County (show)

Morbidity in Northumberland

How many people suffer from chronic conditions like high blood pressure and high cholesterol? How prevalent is cancer? How prevalent is HIV and other sexually transmitted diseases?

Chronic Conditions As Reported by Adults 2017-2018

Adults Reporting...	Northumberland	Pennsylvania	United States
High Blood Pressure (Hypertension) 2017	33.1%	32.6%	32.4%
High Cholesterol 2017	32.5%	34.3%	34.3%
Stroke 2018	3.5%	3.9%	3.4%
Asthma 2018	10.2%	10%	9.2%
Chronic Obstructive Pulmonary Disease (COPD), Emphysema, or Chronic Bronchitis 2018	8.3%	7.1%	6.9%
Depression 2018	22.4%	21.6%	18.3%
Diabetes 2018	11.2%	11.3%	11.4%

Source: PolicyMap & CDC BRFSS
2017 - 8 Data Contains: 1 County (show)

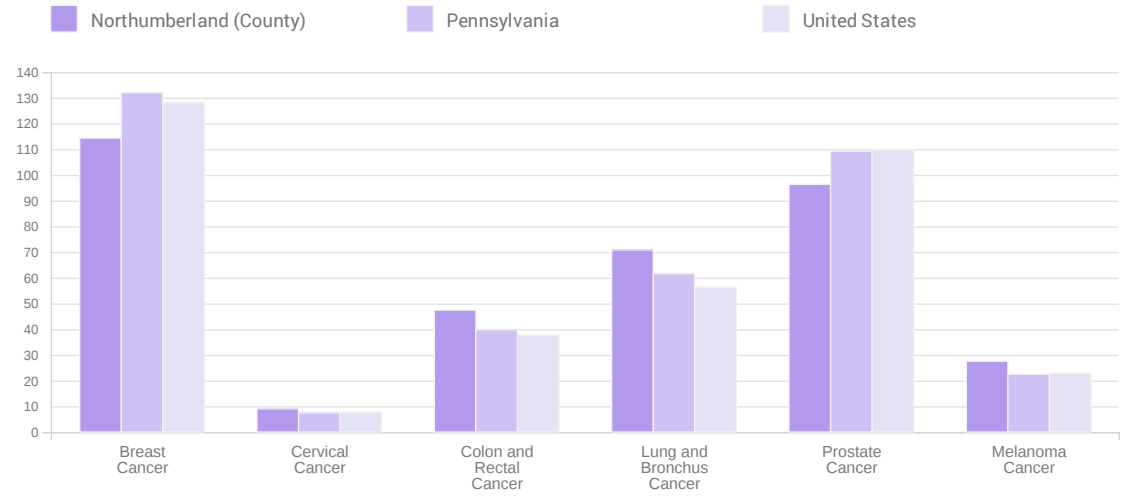
Cancer 2015-2019

Overall Cancer Incidence Per 100,000 People

NORTHUMBERLAND (COUNTY)	PENNSYLVANIA	UNITED STATES
506.7	476.8	449.4

Cancer Incidence by Type Per 100,000 People

Includes incidence among females for breast and cervical cancers, and males for prostate cancer.



Source: CDC

Data Contains: 1 County (show)

HIV Cases Per 100,000 People 2019

NORTHUMBERLAND (COUNTY)	PENNSYLVANIA
113.6	333.9

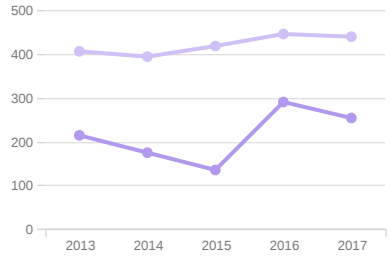
Source: CDC

Data Contains: 1 County (show)

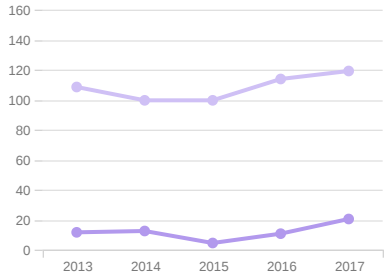
New STD Cases Per 100,000 People 2013-2017

Northumberland (County) Pennsylvania

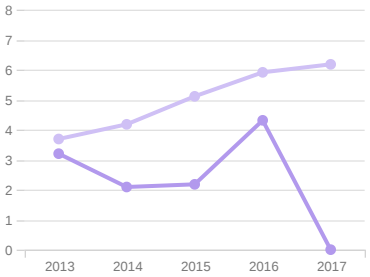
Chlamydia



Gonorrhea



Primary & Secondary Syphilis



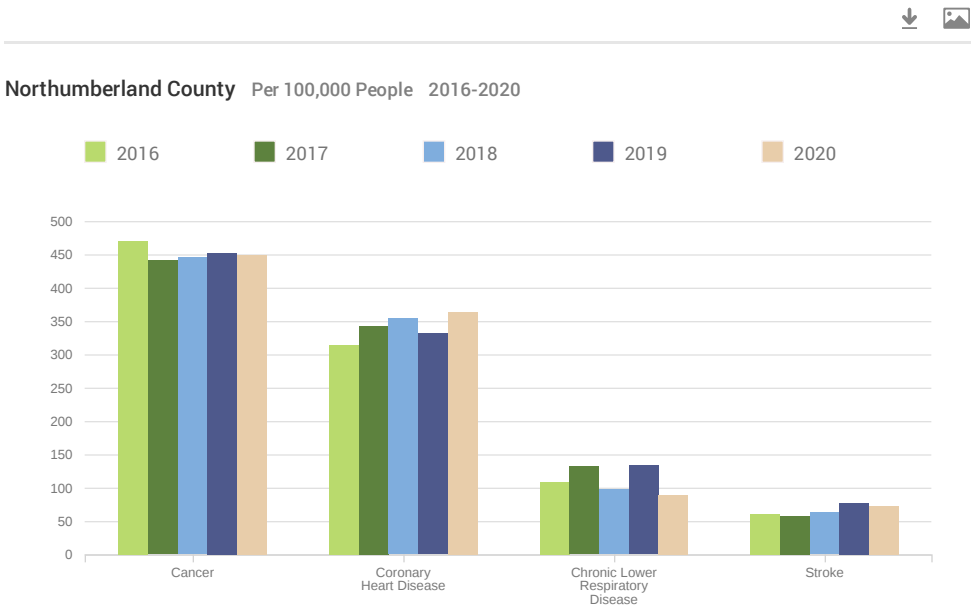
Source: CDC

Data Contains: 1 County (show)

Mortality in Northumberland

How many people have died of diseases, injuries, and drug overdoses? How many infant deaths have there been?

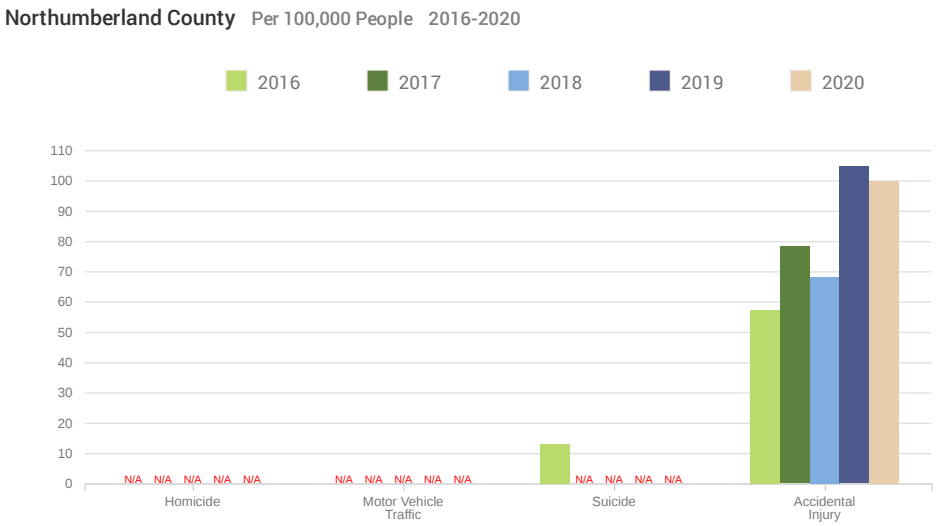
Disease-Related Mortality



Source: CDC

Data Contains: 1 County (show)

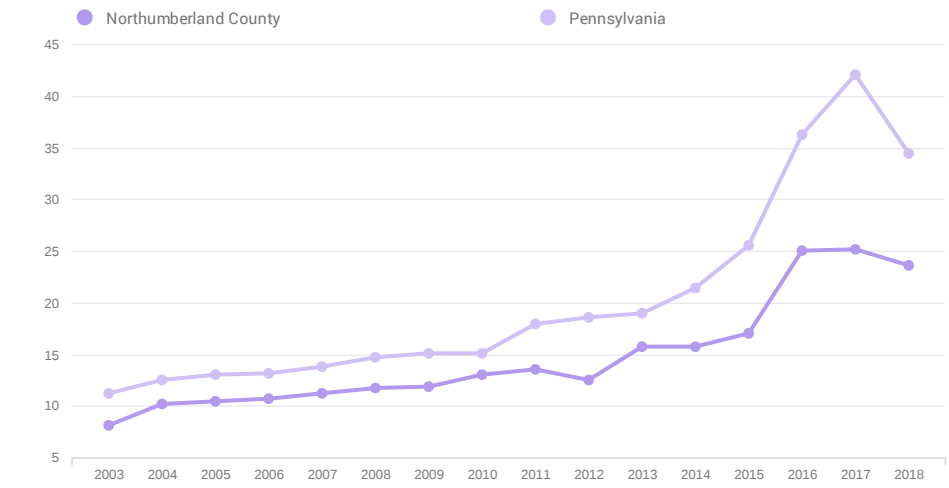
Injury-Related Mortality



Source: CDC

Data Contains: 1 County (show)

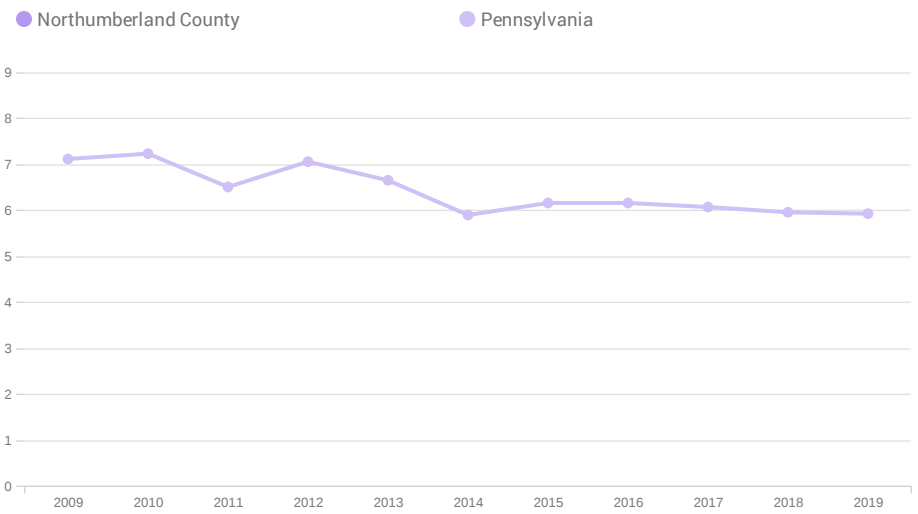
Drug Overdose Deaths



Source: CDC

Data Contains: 1 County (show)

Infant Mortality Per 1,000 Live Births 2009-2019



Source: CDC

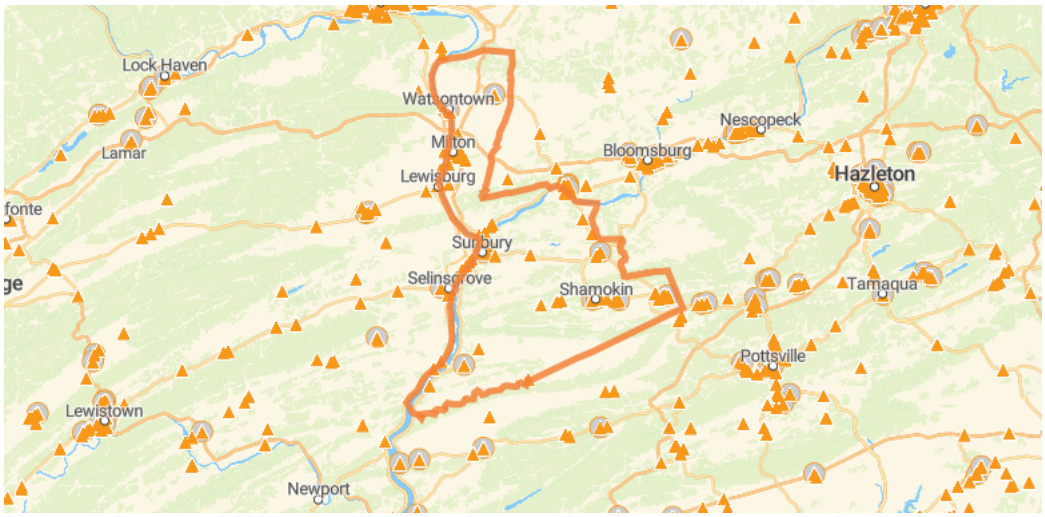
Data Contains: 1 County (show)

Food Security in Northumberland

How accessible is healthy food? How many farmers' markets are there? How many families receive SNAP benefits, and how many retailers accept them?

Farmers' Markets and SNAP Retail Locations 2022

0 Farmers Markets 67 SNAP Retail Locations



© MapTiler © OpenStreetMap contributors

Source: USDA

Families Receiving Food Stamp/SNAP Benefits 2018-2022

13.49%

▲ Since 2013-2017

Higher than Pennsylvania

Source: Census

2013-2017 - 2018-2022 Data Contains: 1 County (show)

Farmers' Markets Per 100,000 People 2022

NORTHUMBERLAND (COUNTY)	PENNSYLVANIA
0	0.4

Source: USDA

Data Contains: 1 County (show)

Limited Supermarket Access Block Groups 2022

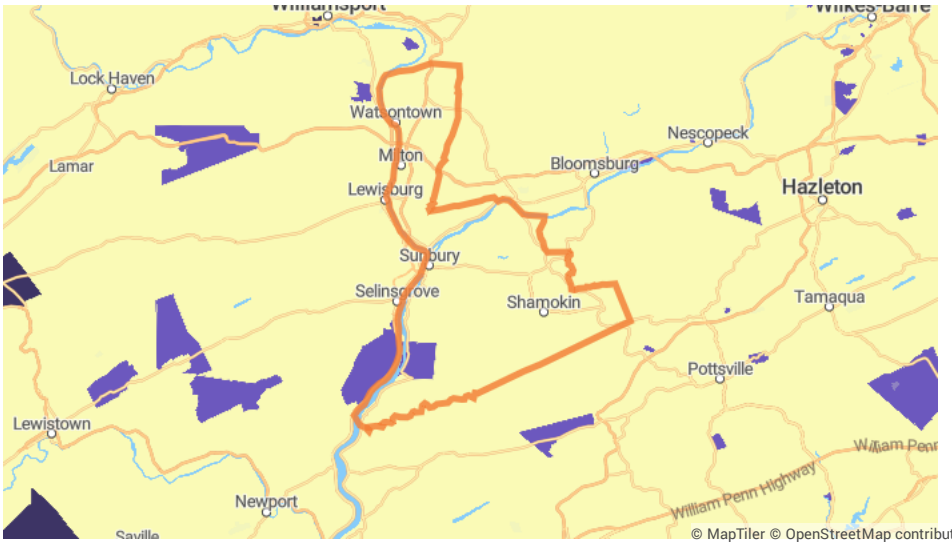
Limited Supermarket Areas (LSA Areas) are block groups that when combined have at least 5,000 residents who need to travel almost twice as far for a full-service supermarket relative to residents in block groups with similar population density, and above average incomes. Limited-Access/Low-Population Areas are single block groups with between 1,000 and 5,000 residents who need to travel almost twice as far as residents living in block groups with similar population density and above average incomes. Limited-Access/Low Population Areas have fewer residents than LSA areas and tend to be located in denser parts of the country. Limited-Access/Low-Density Areas are block groups with at least 1,000 residents who need to travel almost twice as far as residents living in block groups with similar population density and above average incomes, and that are in the most remote parts of the country.

Low Access Block Groups

- Limited Supermarket Access Area
- Low-Access/Low-Population Areas
- Low-Access/Low-Density Areas
- Not an LSA Area

Total

85 Block Groups



Source: Reinvestment Fund

Social Determinants of Health in Northumberland

Some conditions not directly related to health can have an impact on physical and mental health. How much crime is in the area? What is the average level of educational attainment? What's the average income level and how prevalent is poverty? How old is the housing stock? How do people commute to work?

Reported Crime Per 100,000 People 2020

Robberies
Northumberland
11
▼ Since 2010

Rapes
Northumberland
3.6
▼ Since 2010

Murders
Northumberland
0
▼ Since 2010

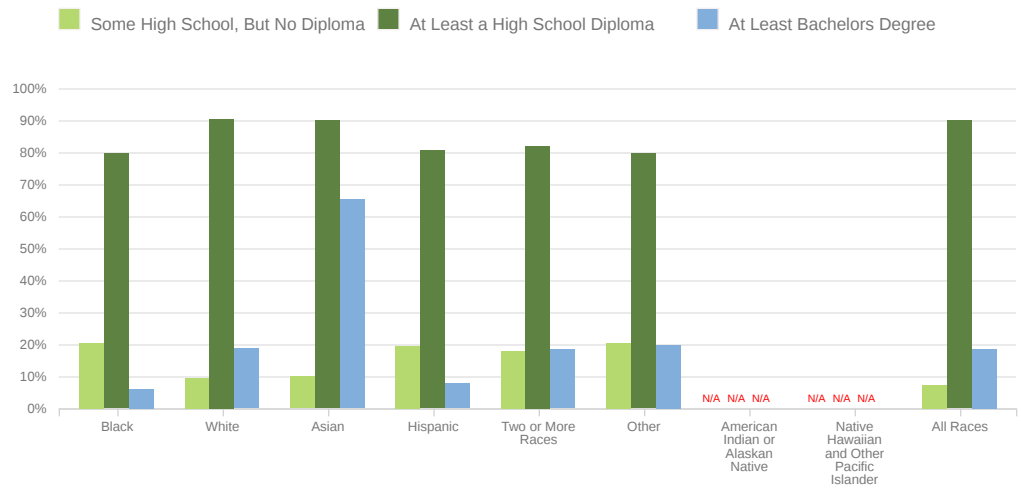
Motor Vehicle Thefts
Northumberland
7.3
▼ Since 2010

Burglaries and Larcenies
Northumberland
150.6
▼ Since 2010

Aggravated Assaults
Northumberland
3.6
▼ Since 2010

Source: FBI UCR & DOJ[5]
Data Contains: 1 County (show)

Educational Attainment 2018-2022



Source: Census
2013-2017 - 2018-2022 Data Contains: 1 County (show)

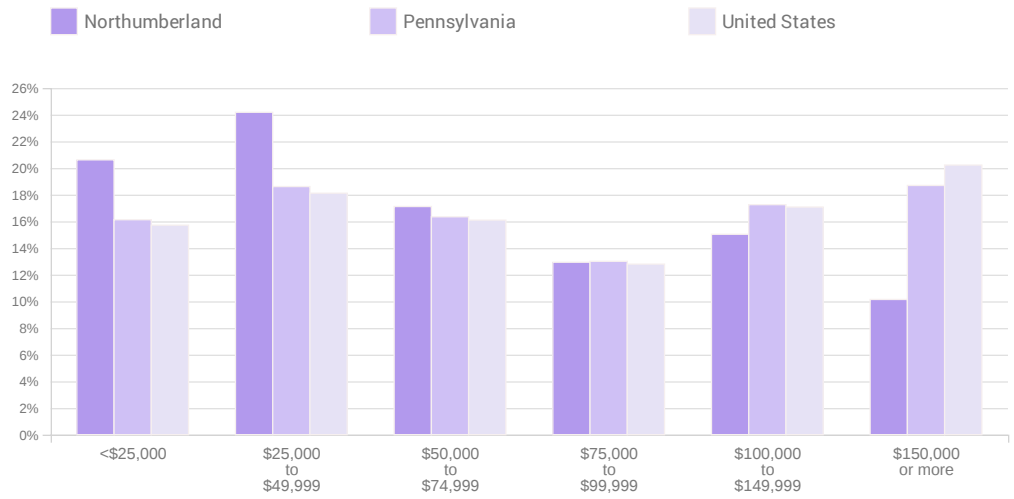
Incomes 2018-2022

Per Capita Income
$31,240
Lower than Pennsylvania

Median Family Income
$74,473
Lower than Pennsylvania

Median Household Income
$55,952
Lower than Pennsylvania

Households By Income Bracket



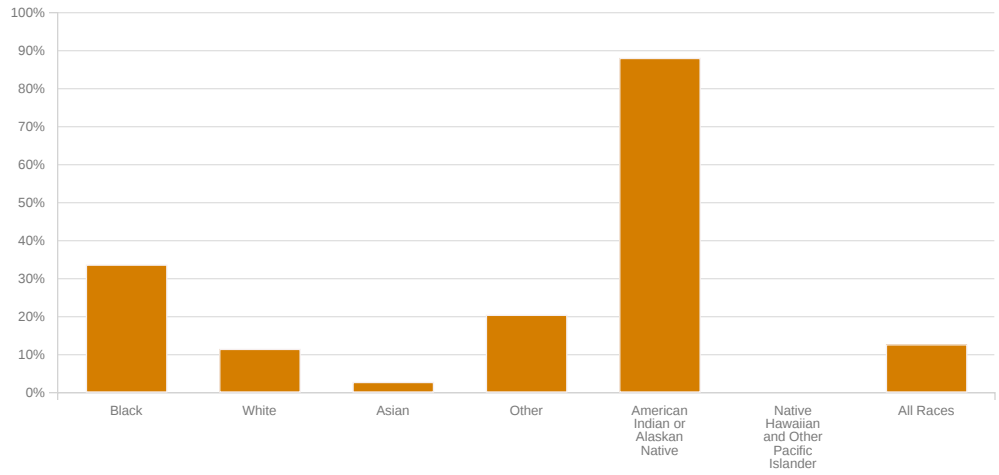
Source: Census
2013-2017 - 2018-2022 Data Contains: 1 County (show)

Poverty 2018-2022

Poverty Rate
12.40%
▼ Since 2013-2017

Higher than Pennsylvania

Poverty Rate by Race



Source: Census

2013-2017 - 2018-2022 Data Contains: 1 County (show)

Employment

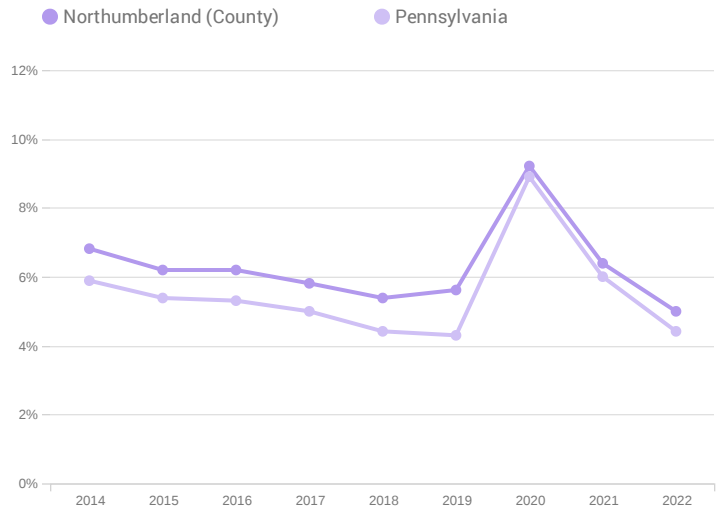
Unemployment Rate 2022

5.00%

▼ Since 2014

Higher than Pennsylvania

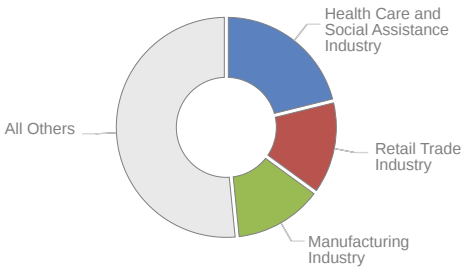
Annual Unemployment Trends



Source: BLS

2014 - 2022 Data Contains: 1 County (show)

Industry Sectors 2018-2022



Source: Census

2013-2017 - 2018-2022 Data Contains: 1 County (show)

Housing 2018-2022

Age of housing stock and renter/owner status can have effects on health.

Housing Stock

Older housing may be indicative of presence of lead and other harmful substances.

All Housing Units

43,417

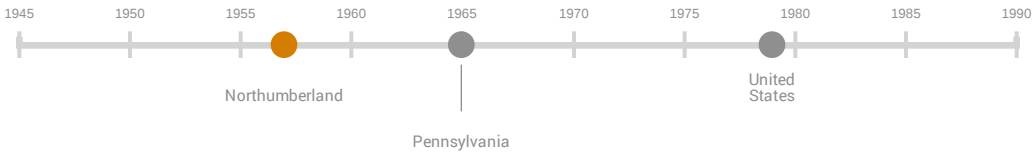
▼ Since 2013-2017

Rental Units

9,900

▼ Since 2013-2017

Median Year Built



Source: Census

2013-2017 - 2018-2022 Data Contains: 1 County (show)

Homeowners and Renters

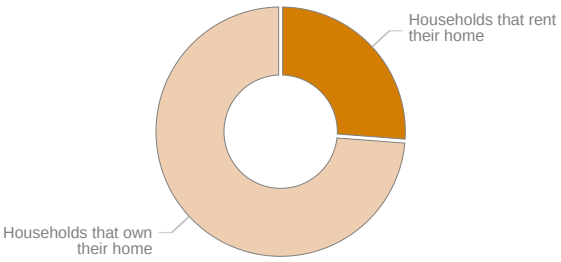
A healthy mix of homeowners and renters may be indicative of more stable communities.

Renter-to-Owner Ratio

0.36

Lower than Pennsylvania

Homeownership



Source: Census

2013-2017 - 2018-2022 Data Contains: 1 County (show)

Population in Subsidized Housing

3.65%

▼ Since 2018

Higher than Pennsylvania

Source: HUD

2018 - 2020 Data Contains: 1 County (show)

Housing Cost Burden

Households are considered cost burdened if their rent or ownership costs are 30% or more of household income.

Percent Cost Burdened

Source: Census

2013-2017 - 2018-2022 Data Contains: 1 County (show)

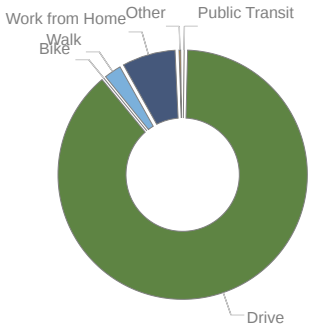
Transportation 2018-2022

Vehicles Per Household

1.8

Higher than Pennsylvania

Commute Type [6]



Source: Census

2013-2017 - 2018-2022 Data Contains: 1 County (show)

Endnotes

1 Federally Qualified Health Centers (FQHCs) receive funding under the Health Center Cluster federal grant program to provide care for underserved populations. The types of providers eligible include Community Health Centers, Migrant Health Centers, Health Care for the Homeless Programs, Public Housing Primary Care Programs, and care providers for some tribal organizations.

Community Health Center Look-Alikes include community health centers that are eligible for but not currently receiving grant funding. Although they are not receiving grants, these "look-alike" providers are eligible for some benefits including enhanced reimbursement from Medicare and Medicaid. Considering both FQHCs and "look-alikes" might provide a fuller picture of the health-care safety net in a community.

2 PolicyMap's Health Outcome Estimates and Risk Factor Estimates were created using data from the CDC's Behavioral Risk Factor Surveillance System (BRFSS), the U.S. Census Bureau's 2010 Decennial Census, 2017 and 2018 ACS PUMS 5-year estimates, and 2009 Metropolitan and Micropolitan Census delineations. The census tract estimates were calculated using a multilevel model with post-stratification based on demographic and geographic characteristics. Predicted responses were then post-stratified using Census population estimates for sex, age, racial/ethnic groups, education attainment, and metro area status. PolicyMap developed this model based on the methods used by the CDC and Robert Wood Johnson Foundation to create the 500 Cities Project data. State and national estimates are calculated directly from the BRFSS survey response data using CDC's recommended weighting methodology. County estimates were calculated by aggregating census tract estimates, and may not add up to state totals. Data was suppressed for geographies with adult populations less than 10.

3 The 500 Cities data was calculated with small areas estimate techniques using the CDC's Behavioral Risk Factor Surveillance System (BRFSS) data, Census Bureau 2010 Census population data, and American Community Survey (ACS) estimates. Specifically, a peer-reviewed multi-level regression and poststratification (MRP) approach was used to connect the CDC BRFSS health survey with highly granular census demographic and socioeconomic data. The 500 cities included the top 497 largest American cities and the largest cities in Vermont (Burlington), West Virginia (Charleston), and Wyoming (Cheyenne). This data is available at the census tract and city level only.

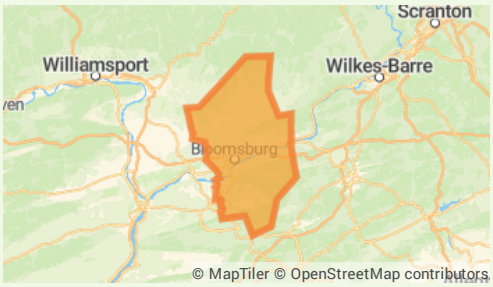
4 Heavy drinkers are defined as adult men having more than two drinks per day and adult women having more than one drink per day.

5 For the separate Employment and Crime Sections in this report, only locations for which data are available are included in the tables. If the section does not include information, no data was available for any of the locations or component parts of the area you requested for this report.

6 "Other" means of transportation include those other than commuting by car, car pool or van pool, public transit, motorcycle, bicycle, or walking.

POLICYMAP

Current Report:
Rental Housing Report of County: Columbia



Date: February 16, 2024

Proposed Location:
This location, **Columbia** (County, 2022), is located in the state of **Pennsylvania**.

It is located within or touches the following 2022 census tract(s): **42037051500, 42037050100, 42037050200, 42037050300, 42037050400, 42037050500, 42037051400, 42037051300, 42037050900, 42037050800, 42037051200, 42037050700, 42037051000, 42037050600, 42037051102, 42037051101**.

Similarly, it is located within or touches the following zip code(s): **17815, 17821, 17814, 17758, 17756, 17820, 18655, 18603, 17967, 17846, 17921, 18635, 17859, 17774, 17985, 17824, 17878, 17772, 17851, 17935, 17888, 17920, 18631, 17945**.

Data presented in this report summarize the geographies specified in the citation information in each section.

This Area is Served by (or touches):

School District(s): Hazleton Area School District, Danville Area School District, Northwest Area School District, Warrior Run School District, Southern Columbia Area School District, Benton Area School District, Millville Area School District, Berwick Area School District, Bloomsburg Area School District, Central Columbia School District, North Schuylkill School District, Shamokin Area School District, Mount Carmel Area School District

Congressional District(s): Pennsylvania's 9th District (Daniel Meuser - R)

Senators: Robert P. Casey, Jr. (PA-D), John Fetterman (PA-D)

State Senate District(s): Senate District 20, Senate District 23, Senate District 27, Senate District 29

State House District(s): House District 84, House District 107, House District 108, House District 109, House District 116, House District 117, House District 123

Rents:

Across the area, an estimated **29.23%** or **7,565** households rented their home between 2018-2022. According to the U.S. Census Bureau, the area had rental units with cash rent of the following sizes between 2018-2022:

Rental Units by Size	Number of Units	Percent of All Rental Units
County (Columbia)		
0 or 1 Bedroom	1,857	26.71%
2 Bedrooms	2,439	35.08%
3 or more Bedrooms	2,656	38.2%
All	6,952	100%
State (Pennsylvania)		
0 or 1 Bedroom	525,445	34.75%
2 Bedrooms	539,066	35.65%
3 or more Bedroom	447,757	29.61%
All	1,512,268	100%

Source: Census
Data aggregated by:
2018-2022 Data Contains: 1 County

For 2018-2022, typical (median) gross rent for rental units with cash rent in this area was **$862**. According to the U.S. Census Bureau, the number of rental units with cash rent by average gross rent and by bedroom size were as follows:

Gross Rent in 2018-2022	Number of Units		
	0 or 1 Bedroom Units	2 Bedroom Units	3 or more Bedroom Units
County (Columbia)			
< $300 / month	181	2	29
< $500 / month	582	101	128
< $750 / month	1,153	673	572
< $1,000 / month	1,649	1,619	1,502
> $1,000 / month	208	820	1,154
State (Pennsylvania)			
< $300 / month	41,325	10,882	8,174
< $500 / month	89,038	29,122	22,329
< $750 / month	177,514	89,015	59,414
< $1000 / month	295,105	203,951	126,591
> $1000 / month	230,340	335,115	321,166

Source: Census
Data aggregated by:
2018-2022 Data Contains: 1 County

Incomes:

According to the Census' American Community Survey (ACS), the median household income here was **$59,457** between 2018-2022. The range of household incomes in this area is as follows:

2018-2022 Annual Income Category	Number of Households	Percent of Households
County (Columbia)		
Less than $25,000	5,393	20.84%
$25,000 - $34,999	2,045	7.9%
$35,000 - $49,999	3,641	14.07%
$50,000 - $74,999	4,760	18.39%
$75,000 - $99,999	3,288	12.71%
$100,000 - $124,999	2,307	8.91%
$125,000 - $149,999	1,683	6.5%
$150,000 or more	2,761	10.67%
State (Pennsylvania)		
Less than $25,000	837,126	16.12%
$25,000 - $34,999	397,307	7.65%
$35,000 - $49,999	569,050	10.96%
$50,000 - $74,999	848,553	16.34%
$75,000 - $99,999	675,219	13%
$100,000 - $124,999	523,486	10.08%
$125,000 - $149,999	372,423	7.17%
$150,000 or more	970,563	18.69%

Source: Census
Data aggregated by:
2018-2022 Data Contains: 1 County

Rental Affordability:

According to the U.S. Census' ACS, **2,717** renters in this area were cost burdened (paying more than 30% of their income towards rent) between 2018-2022.

Of those renters, **31.95%** were over the age of 65. Additionally, **53.55%** of cost burdened renters earned less than $20,000 between 2018-2022.

Burdens by Age	Cost Burdened Renters between 2018-2022	
	#	% of all cost burdened renters
County (Columbia)		
Under 65	1,849	68.05%
65 or older	868	31.95%
State (Pennsylvania)		
Under 65	524,119	74.75%
65 or older	177,010	25.25%

Burdens by Annual Income	Cost Burdened Renters between 2018-2022	
	#	% of all cost burdened renters
County (Columbia)		
Less than $20,000	1,455	53.55%
Less than $50,000	2,663	98.01%
Less than $75,000	2,713	99.85%
State (Pennsylvania)		
Less than $20,000	284,011	40.51%
Less than $50,000	608,316	86.76%
Less than $75,000	678,921	96.83%

Source: Census
Data aggregated by:
2018-2022 Data Contains: 1 County

Endnotes:

[1] Gross rent is defined by the U.S. Census Bureau to be the contract rent plus the estimated average monthly cost of utilities (electricity, gas, water and sewer) and fuels (oil, coal, kerosene, wood, etc.) if these are paid by the renter (or paid by the renter for someone else). 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.

Calculations presented here were performed by staff at PolicyMap and are based on estimates from the U.S. Census' American Community Survey for 2018-2022. Reports at a zip code level will be substantially incomplete as Census does not capture data for these indicators at a zip code.

For custom areas such as custom regions, school districts, and political districts, Census data was calculated by summing the following Counties in 2018-2022: **Columbia**.

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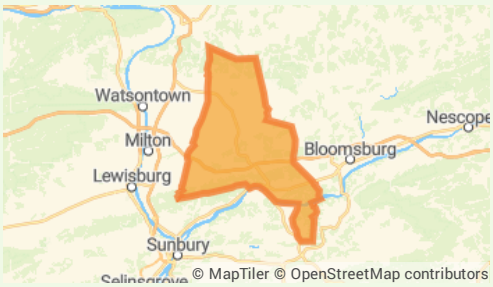
POLICYMAP

Current Report:
Rental Housing Report of County: Montour



Date: February 16, 2024

Proposed Location:
This location, **Montour** (County, 2022), is located in the state of **Pennsylvania**.

It is located within or touches the following 2022 census tract(s): **42093050400, 42093050100, 42093050200, 42093050300**.

Similarly, it is located within or touches the following zip code(s): **17815, 17821, 17756, 17820, 17847, 17777, 17857, 17824, 17772, 17822, 17884**.

Data presented in this report summarize the geographies specified in the citation information in each section.

This Area is Served by (or touches):

School District(s): Danville Area School District, Warrior Run School District, Southern Columbia Area School District, Millville Area School District, Milton Area School District, Bloomsburg Area School District, Shikellamy School District

Congressional District(s): Pennsylvania's 9th District (Daniel Meuser - R)

Senators: Robert P. Casey, Jr. (PA-D), John Fetterman (PA-D)

State Senate District(s): Senate District 23, Senate District 27

State House District(s): House District 84, House District 107, House District 108, House District 109

Rents:

Across the area, an estimated **30.45%** or **2,324** households rented their home between 2018-2022. According to the U.S. Census Bureau, the area had rental units with cash rent of the following sizes between 2018-2022:

Rental Units by Size	Number of Units	Percent of All Rental Units
County (Montour)		
0 or 1 Bedroom	633	30.35%
2 Bedrooms	811	38.88%
3 or more Bedrooms	642	30.78%
All	2,086	100%
State (Pennsylvania)		
0 or 1 Bedroom	525,445	34.75%
2 Bedrooms	539,066	35.65%
3 or more Bedroom	447,757	29.61%
All	1,512,268	100%

Source: Census
Data aggregated by:
2018-2022 Data Contains: 1 County

For 2018-2022, typical (median) gross rent for rental units with cash rent in this area was **$998**. According to the U.S. Census Bureau, the number of rental units with cash rent by average gross rent and by bedroom size were as follows:

Gross Rent in 2018-2022	Number of Units		
	0 or 1 Bedroom Units	2 Bedroom Units	3 or more Bedroom Units
County (Montour)			
< $300 / month	40	40	8
< $500 / month	85	43	52
< $750 / month	294	123	100
< $1,000 / month	575	301	171
> $1,000 / month	58	510	471
State (Pennsylvania)			
< $300 / month	41,325	10,882	8,174
< $500 / month	89,038	29,122	22,329
< $750 / month	177,514	89,015	59,414
< $1000 / month	295,105	203,951	126,591
> $1000 / month	230,340	335,115	321,166

Source: Census
Data aggregated by:
2018-2022 Data Contains: 1 County

Incomes:

According to the Census' American Community Survey (ACS), the median household income here was **$72,626** between 2018-2022. The range of household incomes in this area is as follows:

2018-2022 Annual Income Category	Number of Households	Percent of Households
County (Montour)		
Less than $25,000	1,300	17.03%
$25,000 - $34,999	551	7.22%
$35,000 - $49,999	972	12.73%
$50,000 - $74,999	1,116	14.62%
$75,000 - $99,999	1,005	13.17%
$100,000 - $124,999	845	11.07%
$125,000 - $149,999	502	6.58%
$150,000 or more	1,342	17.58%
State (Pennsylvania)		
Less than $25,000	837,126	16.12%
$25,000 - $34,999	397,307	7.65%
$35,000 - $49,999	569,050	10.96%
$50,000 - $74,999	848,553	16.34%
$75,000 - $99,999	675,219	13%
$100,000 - $124,999	523,486	10.08%
$125,000 - $149,999	372,423	7.17%
$150,000 or more	970,563	18.69%

Source: Census
Data aggregated by:
2018-2022 Data Contains: 1 County

Rental Affordability:

According to the U.S. Census' ACS, **939** renters in this area were cost burdened (paying more than 30% of their income towards rent) between 2018-2022.

Of those renters, **38.34%** were over the age of 65. Additionally, **46.96%** of cost burdened renters earned less than $20,000 between 2018-2022.

Burdens by Age	Cost Burdened Renters between 2018-2022	
	#	% of all cost burdened renters
County (Montour)		
Under 65	579	61.66%
65 or older	360	38.34%
State (Pennsylvania)		
Under 65	524,119	74.75%
65 or older	177,010	25.25%

Burdens by Annual Income	Cost Burdened Renters between 2018-2022	
	#	% of all cost burdened renters
County (Montour)		
Less than $20,000	441	46.96%
Less than $50,000	869	92.55%
Less than $75,000	926	98.62%
State (Pennsylvania)		
Less than $20,000	284,011	40.51%
Less than $50,000	608,316	86.76%
Less than $75,000	678,921	96.83%

Source: Census
Data aggregated by:
2018-2022 Data Contains: 1 County

Endnotes:

[1] Gross rent is defined by the U.S. Census Bureau to be the contract rent plus the estimated average monthly cost of utilities (electricity, gas, water and sewer) and fuels (oil, coal, kerosene, wood, etc.) if these are paid by the renter (or paid by the renter for someone else). 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.

Calculations presented here were performed by staff at PolicyMap and are based on estimates from the U.S. Census' American Community Survey for 2018-2022. Reports at a zip code level will be substantially incomplete as Census does not capture data for these indicators at a zip code.

For custom areas such as custom regions, school districts, and political districts, Census data was calculated by summing the following Counties in 2018-2022: **Montour**.

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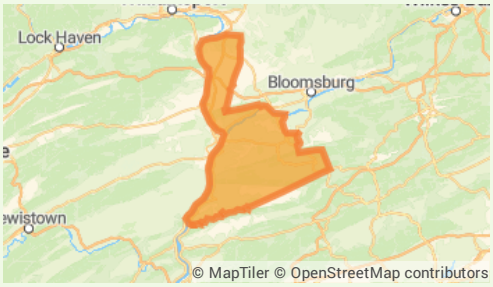
POLICYMAP

Current Report:
Rental Housing Report of County: Northumberland



Date: February 16, 2024

Proposed Location:
This location, **Northumberland** (County, 2022), is located in the state of **Pennsylvania**.

It is located within or touches the following 2022 census tract(s): **42097082300, 42097081900, 42097080800, 42097081800, 42097080100, 42097080700, 42097080200, 42097080500, 42097081200, 42097080400, 42097080900, 42097080302, 42097080600, 42097080301, 42097082200, 42097082400, 42097081400, 42097082000, 42097081300, 42097081000, 42097081100, 42097082100, 42097081700, 42097081600, 42097081500**.

Similarly, it is located within or touches the following zip code(s): **17821, 17756, 17820, 17801, 17837, 17810, 17847, 17870, 17921, 17777, 17061, 17872, 17752, 17048, 17045, 17830, 17823, 17860, 17857, 17856, 17017, 17824, 17889, 17864, 17866, 17941, 17023, 17772, 17964, 17851, 17836, 17881, 17888, 17834, 17867, 17840, 17876, 17886, 17080, 17832, 17850, 17868, 17749, 17730**.

Data presented in this report summarize the geographies specified in the citation information in each section.

This Area is Served by (or touches):

School District(s): Line Mountain School District, Danville Area School District, Warrior Run School District, Southern Columbia Area School District, Selinsgrove Area School District, Tri-Valley School District, Upper Dauphin Area School District, Milton Area School District, Shikellamy School District, North Schuylkill School District, Shamokin Area School District, Lewisburg Area School District, Muncy School District, Millersburg Area School District, Mount Carmel Area School District

Congressional District(s): Pennsylvania's 9th District (Daniel Meuser - R), Pennsylvania's 10th District (Scott Perry - R), Pennsylvania's 13th District (John Joyce - R), Pennsylvania's 15th District (Glenn Thompson - R)

Senators: Robert P. Casey, Jr. (PA-D), John Fetterman (PA-D)

State Senate District(s): Senate District 23, Senate District 27, Senate District 29, Senate District 30, Senate District 34

State House District(s): House District 76, House District 83, House District 84, House District 85, House District 86, House District 107, House District 108, House District 109, House District 123, House District 125

Rents:

Across the area, an estimated **26.21%** or **9,900** households rented their home between 2018-2022. According to the U.S. Census Bureau, the area had rental units with cash rent of the following sizes between 2018-2022:

Rental Units by Size	Number of Units	Percent of All Rental Units
County (Northumberland)		
0 or 1 Bedroom	2,861	31.42%
2 Bedrooms	2,881	31.64%
3 or more Bedrooms	3,365	36.95%
All	9,107	100%
State (Pennsylvania)		
0 or 1 Bedroom	525,445	34.75%
2 Bedrooms	539,066	35.65%
3 or more Bedroom	447,757	29.61%
All	1,512,268	100%

Source: Census
Data aggregated by:
2018-2022 Data Contains: 1 County

For 2018-2022, typical (median) gross rent for rental units with cash rent in this area was **$751**. According to the U.S. Census Bureau, the number of rental units with cash rent by average gross rent and by bedroom size were as follows:

Gross Rent in 2018-2022	Number of Units		
	0 or 1 Bedroom Units	2 Bedroom Units	3 or more Bedroom Units
County (Northumberland)			
< $300 / month	421	115	53
< $500 / month	966	315	109
< $750 / month	2,207	1,413	919
< $1,000 / month	2,722	2,297	2,109
> $1,000 / month	139	584	1,256
State (Pennsylvania)			
< $300 / month	41,325	10,882	8,174
< $500 / month	89,038	29,122	22,329
< $750 / month	177,514	89,015	59,414
< $1000 / month	295,105	203,951	126,591
> $1000 / month	230,340	335,115	321,166

Source: Census
Data aggregated by:
2018-2022 Data Contains: 1 County

Incomes:

According to the Census' American Community Survey (ACS), the median household income here was **$55,952** between 2018-2022. The range of household incomes in this area is as follows:

2018-2022 Annual Income Category	Number of Households	Percent of Households
County (Northumberland)		
Less than $25,000	7,785	20.61%
$25,000 - $34,999	4,068	10.77%
$35,000 - $49,999	5,065	13.41%
$50,000 - $74,999	6,464	17.11%
$75,000 - $99,999	4,884	12.93%
$100,000 - $124,999	3,596	9.52%
$125,000 - $149,999	2,081	5.51%
$150,000 or more	3,832	10.14%
State (Pennsylvania)		
Less than $25,000	837,126	16.12%
$25,000 - $34,999	397,307	7.65%
$35,000 - $49,999	569,050	10.96%
$50,000 - $74,999	848,553	16.34%
$75,000 - $99,999	675,219	13%
$100,000 - $124,999	523,486	10.08%
$125,000 - $149,999	372,423	7.17%
$150,000 or more	970,563	18.69%

Source: Census
Data aggregated by:
2018-2022 Data Contains: 1 County

Rental Affordability:

According to the U.S. Census' ACS, **3,729** renters in this area were cost burdened (paying more than 30% of their income towards rent) between 2018-2022.

Of those renters, **27.94%** were over the age of 65. Additionally, **56.74%** of cost burdened renters earned less than $20,000 between 2018-2022.

Burdens by Age	Cost Burdened Renters between 2018-2022	
	#	% of all cost burdened renters
County (Northumberland)		
Under 65	2,687	72.06%
65 or older	1,042	27.94%
State (Pennsylvania)		
Under 65	524,119	74.75%
65 or older	177,010	25.25%

Burdens by Annual Income	Cost Burdened Renters between 2018-2022	
	#	% of all cost burdened renters
County (Northumberland)		
Less than $20,000	2,116	56.74%
Less than $50,000	3,652	97.94%
Less than $75,000	3,708	99.44%
State (Pennsylvania)		
Less than $20,000	284,011	40.51%
Less than $50,000	608,316	86.76%
Less than $75,000	678,921	96.83%

Source: Census
Data aggregated by:
2018-2022 Data Contains: 1 County

Endnotes:

[1] Gross rent is defined by the U.S. Census Bureau to be the contract rent plus the estimated average monthly cost of utilities (electricity, gas, water and sewer) and fuels (oil, coal, kerosene, wood, etc.) if these are paid by the renter (or paid by the renter for someone else). 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.

Calculations presented here were performed by staff at PolicyMap and are based on estimates from the U.S. Census' American Community Survey for 2018-2022. Reports at a zip code level will be substantially incomplete as Census does not capture data for these indicators at a zip code.

For custom areas such as custom regions, school districts, and political districts, Census data was calculated by summing the following Counties in 2018-2022: **Northumberland**.

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POLICYMAP

Current Report:
Rental Housing Report of City: Shamokin

Date: February 16, 2024

Proposed Location:
This location, **Shamokin** (City, 2020), is located in **Northumberland** County, in the state of **Pennsylvania**.

It is located within or touches the following 2022 census tract(s): **42097081200, 42097081400, 42097081300, 42097081700, 42097081600, 42097081500**.

Similarly, it is located within or touches the following zip code(s): **17872**.

Data presented in this report summarize the geographies specified in the citation information in each section.

This Area is Served by (or touches):

School District(s): Shamokin Area School District

Congressional District(s): Pennsylvania's 9th District (Daniel Meuser - R)

Senators: Robert P. Casey, Jr. (PA-D), John Fetterman (PA-D)

State Senate District(s): Senate District 27

State House District(s): House District 107

Rents:

Across the area, an estimated **42.34%** or **1,216** households rented their home between 2018-2022. According to the U.S. Census Bureau, the area had rental units with cash rent of the following sizes between 2018-2022:

Rental Units by Size	Number of Units	Percent of All Rental Units
City (Shamokin)		
0 or 1 Bedroom	288	24.37%
2 Bedrooms	336	28.43%
3 or more Bedrooms	558	47.21%
All	1,182	100%
County (Northumberland)		
0 or 1 Bedroom	2,861	31.42%
2 Bedrooms	2,881	31.64%
3 or more Bedroom	3,365	36.95%
All	9,107	100%
State (Pennsylvania)		
0 or 1 Bedroom	525,445	34.75%
2 Bedrooms	539,066	35.65%
3 or more Bedroom	447,757	29.61%
All	1,512,268	100%

Source: Census
Data aggregated by:
2018-2022 Data Contains: 1 City

For 2018-2022, typical (median) gross rent for rental units with cash rent in this area was **$677**. According to the U.S. Census Bureau, the number of rental units with cash rent by average gross rent and by bedroom size were as follows:

Gross Rent in 2018-2022	Number of Units		
	0 or 1 Bedroom Units	2 Bedroom Units	3 or more Bedroom Units
City (Shamokin)			
< $300 / month	115	77	0
< $500 / month	181	88	0
< $750 / month	275	291	121
< $1,000 / month	281	307	329
> $1,000 / month	7	29	229
County (Northumberland)			
< $300 / month	421	115	53
< $500 / month	966	315	109
< $750 / month	2,207	1,413	919
< $1000 / month	2,722	2,297	2,109
> $1000 / month	139	584	1,256
State (Pennsylvania)			
< $300 / month	41,325	10,882	8,174
< $500 / month	89,038	29,122	22,329
< $750 / month	177,514	89,015	59,414
< $1000 / month	295,105	203,951	126,591
> $1000 / month	230,340	335,115	321,166

Source: Census
Data aggregated by:
2018-2022 Data Contains: 1 City

Incomes:

According to the Census' American Community Survey (ACS), the median household income here was **$32,753** between 2018-2022. The range of household incomes in this area is as follows:

2018-2022 Annual Income Category	Number of Households	Percent of Households
City (Shamokin)		
Less than $25,000	1,235	43%
$25,000 - $34,999	405	14.1%
$35,000 - $49,999	232	8.08%
$50,000 - $74,999	468	16.3%
$75,000 - $99,999	200	6.96%
$100,000 - $124,999	148	5.15%
$125,000 - $149,999	19	0.66%
$150,000 or more	165	5.75%
County (Northumberland)		
Less than $25,000	7,785	20.61%
$25,000 - $34,999	4,068	10.77%
$35,000 - $49,999	5,065	13.41%
$50,000 - $74,999	6,464	17.11%
$75,000 - $99,999	4,884	12.93%
$100,000 - $124,999	3,596	9.52%
$125,000 - $149,999	2,081	5.51%

$150,000 or more	3,832	10.14%
State (Pennsylvania)		
Less than $25,000	837,126	16.12%
$25,000 - $34,999	397,307	7.65%
$35,000 - $49,999	569,050	10.96%
$50,000 - $74,999	848,553	16.34%
$75,000 - $99,999	675,219	13%
$100,000 - $124,999	523,486	10.08%
$125,000 - $149,999	372,423	7.17%
$150,000 or more	970,563	18.69%

Source: Census
Data aggregated by:
2018-2022 Data Contains: 1 City

Rental Affordability:

According to the U.S. Census' ACS, **658** renters in this area were cost burdened (paying more than 30% of their income towards rent) between 2018-2022.

Of those renters, **21.73%** were over the age of 65. Additionally, **60.18%** of cost burdened renters earned less than $20,000 between 2018-2022.

Burdens by Age	Cost Burdened Renters between 2018-2022	
	#	% of all cost burdened renters
City (Shamokin)		
Under 65	515	78.27%
65 or older	143	21.73%
County (Northumberland)		
Under 65	2,687	72.06%
65 or older	1,042	27.94%
State (Pennsylvania)		
Under 65	524,119	74.75%
65 or older	177,010	25.25%

Burdens by Annual Income	Cost Burdened Renters between 2018-2022	
	#	% of all cost burdened renters
City (Shamokin)		
Less than $20,000	396	60.18%
Less than $50,000	658	100%
Less than $75,000	658	100%
County (Northumberland)		
Less than $20,000	2,116	56.74%
Less than $50,000	3,652	97.94%
Less than $75,000	3,708	99.44%
State (Pennsylvania)		
Less than $20,000	284,011	40.51%
Less than $50,000	608,316	86.76%
Less than $75,000	678,921	96.83%

Source: Census
Data aggregated by:
2018-2022 Data Contains: 1 City

Endnotes:

[1] Gross rent is defined by the U.S. Census Bureau to be the contract rent plus the estimated average monthly cost of utilities (electricity, gas, water and sewer) and fuels (oil, coal, kerosene, wood, etc.) if these are paid by the renter (or paid by the renter for someone else). 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.

Calculations presented here were performed by staff at PolicyMap and are based on estimates from the U.S. Census' American Community Survey for 2018-2022. Reports at a zip code level will be substantially incomplete as Census does not capture data for these indicators at a zip code.

For custom areas such as custom regions, school districts, and political districts, Census data was calculated by summing the following Cities in 2018-2022: **Shamokin**.

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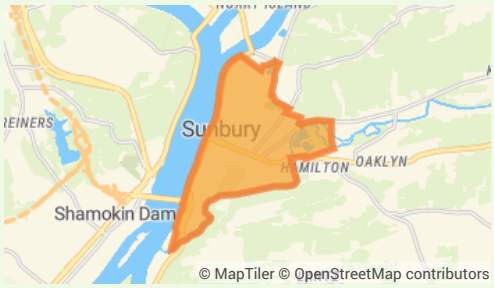
POLICYMAP

Current Report:
Rental Housing Report of County Subdivision: Sunbury



Date: March 18, 2024

Proposed Location:
This location, **Sunbury** (County Subdivision, 2022), is located in **Northumberland** County, in the state of **Pennsylvania**.

It is located within or touches the following 2022 census tract(s): **42097082200, 42097082000, 42097082100**.

Similarly, it is located within or touches the following zip code(s): **17801, 17870, 17876**.

Data presented in this report summarize the geographies specified in the citation information in each section.

This Area is Served by (or touches):

School District(s): Shikellamy School District

Congressional District(s): Pennsylvania's 9th District (Daniel Meuser - R)

Senators: Robert P. Casey, Jr. (PA-D), John Fetterman (PA-D)

State Senate District(s): Senate District 27

State House District(s): House District 108

Rents:

Across the area, an estimated **51.18%** or **2,129** households rented their home between 2018-2022. According to the U.S. Census Bureau, the area had rental units with cash rent of the following sizes between 2018-2022:

Rental Units by Size	Number of Units	Percent of All Rental Units
County Subdivision (Sunbury)		
0 or 1 Bedroom	922	44.01%
2 Bedrooms	433	20.67%
3 or more Bedrooms	740	35.32%
All	2,095	100%
County (Northumberland)		
0 or 1 Bedroom	2,861	31.42%
2 Bedrooms	2,881	31.64%
3 or more Bedroom	3,365	36.95%
All	9,107	100%
State (Pennsylvania)		
0 or 1 Bedroom	525,445	34.75%
2 Bedrooms	539,066	35.65%
3 or more Bedroom	447,757	29.61%
All	1,512,268	100%

Source: Census
Data aggregated by:
2018-2022 Data Contains: 1 County Subdivision

For 2018-2022, typical (median) gross rent for rental units with cash rent in this area was **$712**. According to the U.S. Census Bureau, the number of rental units with cash rent by average gross rent and by bedroom size were as follows:

Gross Rent in 2018-2022	Number of Units		
	0 or 1 Bedroom Units	2 Bedroom Units	3 or more Bedroom Units
County Subdivision (Sunbury)			
< $300 / month	130	28	19
< $500 / month	377	74	34
< $750 / month	791	290	103
< $1,000 / month	881	405	438
> $1,000 / month	41	28	302
County (Northumberland)			
< $300 / month	421	115	53
< $500 / month	966	315	109
< $750 / month	2,207	1,413	919
< $1000 / month	2,722	2,297	2,109
> $1000 / month	139	584	1,256
State (Pennsylvania)			
< $300 / month	41,325	10,882	8,174
< $500 / month	89,038	29,122	22,329
< $750 / month	177,514	89,015	59,414
< $1000 / month	295,105	203,951	126,591
> $1000 / month	230,340	335,115	321,166

Source: Census
Data aggregated by:
2018-2022 Data Contains: 1 County Subdivision

Incomes:

According to the Census' American Community Survey (ACS), the median household income here was **$42,238** between 2018-2022. The range of household incomes in this area is as follows:

2018-2022 Annual Income Category	Number of Households	Percent of Households
County Subdivision (Sunbury)		
Less than $25,000	1,297	31.18%
$25,000 - $34,999	442	10.63%
$35,000 - $49,999	595	14.3%
$50,000 - $74,999	784	18.85%
$75,000 - $99,999	431	10.36%
$100,000 - $124,999	237	5.7%
$125,000 - $149,999	172	4.13%
$150,000 or more	202	4.86%
County (Northumberland)		
Less than $25,000	7,785	20.61%
$25,000 - $34,999	4,068	10.77%
$35,000 - $49,999	5,065	13.41%
$50,000 - $74,999	6,464	17.11%
$75,000 - $99,999	4,884	12.93%
$100,000 - $124,999	3,596	9.52%
$125,000 - $149,999	2,081	5.51%

$150,000 or more	3,832	10.14%
State (Pennsylvania)		
Less than $25,000	837,126	16.12%
$25,000 - $34,999	397,307	7.65%
$35,000 - $49,999	569,050	10.96%
$50,000 - $74,999	848,553	16.34%
$75,000 - $99,999	675,219	13%
$100,000 - $124,999	523,486	10.08%
$125,000 - $149,999	372,423	7.17%
$150,000 or more	970,563	18.69%

Source: Census
Data aggregated by:
2018-2022 Data Contains: 1 County Subdivision

Rental Affordability:

According to the U.S. Census' ACS, **844** renters in this area were cost burdened (paying more than 30% of their income towards rent) between 2018-2022.

Of those renters, **33.18%** were over the age of 65. Additionally, **64.45%** of cost burdened renters earned less than $20,000 between 2018-2022.

Burdens by Age	**Cost Burdened Renters between 2018-2022**	
	#	% of all cost burdened renters
County Subdivision (Sunbury)		
Under 65	564	66.82%
65 or older	280	33.18%
County (Northumberland)		
Under 65	2,687	72.06%
65 or older	1,042	27.94%
State (Pennsylvania)		
Under 65	524,119	74.75%
65 or older	177,010	25.25%

Burdens by Annual Income	**Cost Burdened Renters between 2018-2022**	
	#	% of all cost burdened renters
County Subdivision (Sunbury)		
Less than $20,000	544	64.45%
Less than $50,000	816	96.68%
Less than $75,000	844	100%
County (Northumberland)		
Less than $20,000	2,116	56.74%
Less than $50,000	3,652	97.94%
Less than $75,000	3,708	99.44%
State (Pennsylvania)		
Less than $20,000	284,011	40.51%
Less than $50,000	608,316	86.76%
Less than $75,000	678,921	96.83%

Source: Census
Data aggregated by:
2018-2022 Data Contains: 1 County Subdivision

Endnotes:

[1] Gross rent is defined by the U.S. Census Bureau to be the contract rent plus the estimated average monthly cost of utilities (electricity, gas, water and sewer) and fuels (oil, coal, kerosene, wood, etc.) if these are paid by the renter (or paid by the renter for someone else). 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.

Calculations presented here were performed by staff at PolicyMap and are based on estimates from the U.S. Census' American Community Survey for 2018-2022. Reports at a zip code level will be substantially incomplete as Census does not capture data for these indicators at a zip code.

For custom areas such as custom regions, school districts, and political districts, Census data was calculated by summing the following County Subdivisions in 2018-2022: **Sunbury**.

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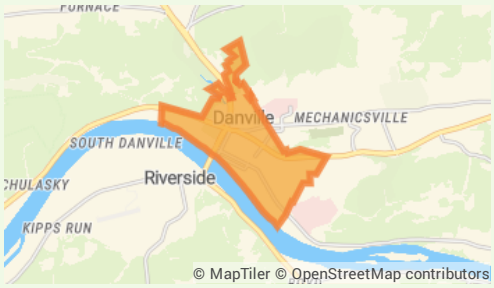
POLICYMAP

Current Report:
Rental Housing Report of County Subdivision: Danville



Date: February 16, 2024

Proposed Location:
This location, **Danville** (County Subdivision, 2022), is located in **Montour** County, in the state of **Pennsylvania**.

It is located within or touches the following 2022 census tract(s): **42093050300**.

Similarly, it is located within or touches the following zip code(s): **17821**.

Data presented in this report summarize the geographies specified in the citation information in each section.

This Area is Served by (or touches):

School District(s): Danville Area School District

Congressional District(s): Pennsylvania's 9th District (Daniel Meuser - R)

Senators: Robert P. Casey, Jr. (PA-D), John Fetterman (PA-D)

State Senate District(s): Senate District 27

State House District(s): House District 108

Rents:

Across the area, an estimated **56.6%** or **1,141** households rented their home between 2018-2022. According to the U.S. Census Bureau, the area had rental units with cash rent of the following sizes between 2018-2022:

Rental Units by Size	Number of Units	Percent of All Rental Units
County Subdivision (Danville)		
0 or 1 Bedroom	446	42.68%
2 Bedrooms	342	32.73%
3 or more Bedrooms	257	24.59%
All	1,045	100%
County (Montour)		
0 or 1 Bedroom	633	30.35%
2 Bedrooms	811	38.88%
3 or more Bedroom	642	30.78%
All	2,086	100%
State (Pennsylvania)		
0 or 1 Bedroom	525,445	34.75%
2 Bedrooms	539,066	35.65%
3 or more Bedroom	447,757	29.61%
All	1,512,268	100%

Source: Census
Data aggregated by:
2018-2022 Data Contains: 1 County Subdivision

For 2018-2022, typical (median) gross rent for rental units with cash rent in this area was **$961**. According to the U.S. Census Bureau, the number of rental units with cash rent by average gross rent and by bedroom size were as follows:

Gross Rent in 2018-2022	Number of Units		
	0 or 1 Bedroom Units	2 Bedroom Units	3 or more Bedroom Units
County Subdivision (Danville)			
< $300 / month	32	31	0
< $500 / month	74	31	38
< $750 / month	251	64	38
< $1,000 / month	446	80	38
> $1,000 / month	0	262	219
County (Montour)			
< $300 / month	40	40	8
< $500 / month	85	43	52
< $750 / month	294	123	100
< $1000 / month	575	301	171
> $1000 / month	58	510	471
State (Pennsylvania)			
< $300 / month	41,325	10,882	8,174
< $500 / month	89,038	29,122	22,329
< $750 / month	177,514	89,015	59,414
< $1000 / month	295,105	203,951	126,591
> $1000 / month	230,340	335,115	321,166

Source: Census
Data aggregated by:
2018-2022 Data Contains: 1 County Subdivision

Incomes:

According to the Census' American Community Survey (ACS), the median household income here was **$58,910** between 2018-2022. The range of household incomes in this area is as follows:

2018-2022 Annual Income Category	Number of Households	Percent of Households
County Subdivision (Danville)		
Less than $25,000	482	23.91%
$25,000 - $34,999	220	10.91%
$35,000 - $49,999	234	11.61%
$50,000 - $74,999	299	14.83%
$75,000 - $99,999	319	15.82%
$100,000 - $124,999	131	6.5%
$125,000 - $149,999	102	5.06%
$150,000 or more	229	11.36%
County (Montour)		
Less than $25,000	1,300	17.03%
$25,000 - $34,999	551	7.22%
$35,000 - $49,999	972	12.73%
$50,000 - $74,999	1,116	14.62%
$75,000 - $99,999	1,005	13.17%
$100,000 - $124,999	845	11.07%
$125,000 - $149,999	502	6.58%

$150,000 or more	1,342	17.58%
State (Pennsylvania)		
Less than $25,000	837,126	16.12%
$25,000 - $34,999	397,307	7.65%
$35,000 - $49,999	569,050	10.96%
$50,000 - $74,999	848,553	16.34%
$75,000 - $99,999	675,219	13%
$100,000 - $124,999	523,486	10.08%
$125,000 - $149,999	372,423	7.17%
$150,000 or more	970,563	18.69%

Source: Census
Data aggregated by:
2018-2022 Data Contains: 1 County Subdivision

Rental Affordability:

According to the U.S. Census' ACS, **433** renters in this area were cost burdened (paying more than 30% of their income towards rent) between 2018-2022.

Of those renters, **44.11%** were over the age of 65. Additionally, **40.88%** of cost burdened renters earned less than $20,000 between 2018-2022.

Burdens by Age	**Cost Burdened Renters between 2018-2022**	
	#	% of all cost burdened renters
County Subdivision (Danville)		
Under 65	242	55.89%
65 or older	191	44.11%
County (Montour)		
Under 65	579	61.66%
65 or older	360	38.34%
State (Pennsylvania)		
Under 65	524,119	74.75%
65 or older	177,010	25.25%

Burdens by Annual Income	**Cost Burdened Renters between 2018-2022**	
	#	% of all cost burdened renters
County Subdivision (Danville)		
Less than $20,000	177	40.88%
Less than $50,000	425	98.15%
Less than $75,000	433	100%
County (Montour)		
Less than $20,000	441	46.96%
Less than $50,000	869	92.55%
Less than $75,000	926	98.62%
State (Pennsylvania)		
Less than $20,000	284,011	40.51%
Less than $50,000	608,316	86.76%
Less than $75,000	678,921	96.83%

Source: Census
Data aggregated by:
2018-2022 Data Contains: 1 County Subdivision

Endnotes:

[1] Gross rent is defined by the U.S. Census Bureau to be the contract rent plus the estimated average monthly cost of utilities (electricity, gas, water and sewer) and fuels (oil, coal, kerosene, wood, etc.) if these are paid by the renter (or paid by the renter for someone else). 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.

Calculations presented here were performed by staff at PolicyMap and are based on estimates from the U.S. Census' American Community Survey for 2018-2022. Reports at a zip code level will be substantially incomplete as Census does not capture data for these indicators at a zip code.

For custom areas such as custom regions, school districts, and political districts, Census data was calculated by summing the following County Subdivisions in 2018-2022: **Danville**.

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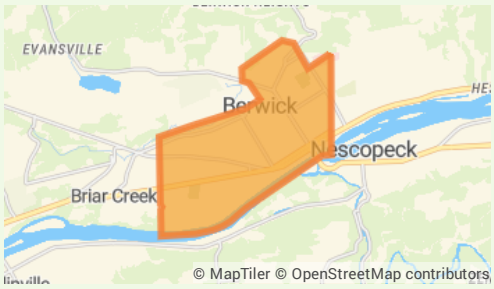
POLICYMAP

Current Report:
Rental Housing Report of County Subdivision: Berwick



Date: February 16, 2024

Proposed Location:
This location, **Berwick** (County Subdivision, 2022), is located in **Columbia** County, in the state of **Pennsylvania**.

It is located within or touches the following 2022 census tract(s): **42037050700, 42037050600**.

Similarly, it is located within or touches the following zip code(s): **18603, 18635**.

Data presented in this report summarize the geographies specified in the citation information in each section.

This Area is Served by (or touches):

School District(s): Berwick Area School District, Central Columbia School District

Congressional District(s): Pennsylvania's 9th District (Daniel Meuser - R)

Senators: Robert P. Casey, Jr. (PA-D), John Fetterman (PA-D)

State Senate District(s): Senate District 27

State House District(s): House District 109, House District 117

Rents:

Across the area, an estimated **38.2%** or **1,741** households rented their home between 2018-2022. According to the U.S. Census Bureau, the area had rental units with cash rent of the following sizes between 2018-2022:

Rental Units by Size	Number of Units	Percent of All Rental Units
County Subdivision (Berwick)		
0 or 1 Bedroom	488	28.45%
2 Bedrooms	572	33.35%
3 or more Bedrooms	655	38.19%
All	1,715	100%
County (Columbia)		
0 or 1 Bedroom	1,857	26.71%
2 Bedrooms	2,439	35.08%
3 or more Bedroom	2,656	38.2%
All	6,952	100%
State (Pennsylvania)		
0 or 1 Bedroom	525,445	34.75%
2 Bedrooms	539,066	35.65%
3 or more Bedroom	447,757	29.61%
All	1,512,268	100%

Source: Census
Data aggregated by:
2018-2022 Data Contains: 1 County Subdivision

For 2018-2022, typical (median) gross rent for rental units with cash rent in this area was **$733**. According to the U.S. Census Bureau, the number of rental units with cash rent by average gross rent and by bedroom size were as follows:

Gross Rent in 2018-2022	Number of Units		
	0 or 1 Bedroom Units	2 Bedroom Units	3 or more Bedroom Units
County Subdivision (Berwick)			
< $300 / month	81	0	0
< $500 / month	197	6	0
< $750 / month	426	287	190
< $1,000 / month	475	466	452
> $1,000 / month	13	106	203
County (Columbia)			
< $300 / month	181	2	29
< $500 / month	582	101	128
< $750 / month	1,153	673	572
< $1000 / month	1,649	1,619	1,502
> $1000 / month	208	820	1,154
State (Pennsylvania)			
< $300 / month	41,325	10,882	8,174
< $500 / month	89,038	29,122	22,329
< $750 / month	177,514	89,015	59,414
< $1000 / month	295,105	203,951	126,591
> $1000 / month	230,340	335,115	321,166

Source: Census
Data aggregated by:
2018-2022 Data Contains: 1 County Subdivision

Incomes:

According to the Census' American Community Survey (ACS), the median household income here was **$46,505** between 2018-2022. The range of household incomes in this area is as follows:

2018-2022 Annual Income Category	Number of Households	Percent of Households
County Subdivision (Berwick)		
Less than $25,000	1,136	24.93%
$25,000 - $34,999	359	7.88%
$35,000 - $49,999	929	20.39%
$50,000 - $74,999	919	20.17%
$75,000 - $99,999	468	10.27%
$100,000 - $124,999	258	5.66%
$125,000 - $149,999	183	4.02%
$150,000 or more	305	6.69%
County (Columbia)		
Less than $25,000	5,393	20.84%
$25,000 - $34,999	2,045	7.9%
$35,000 - $49,999	3,641	14.07%
$50,000 - $74,999	4,760	18.39%
$75,000 - $99,999	3,288	12.71%
$100,000 - $124,999	2,307	8.91%
$125,000 - $149,999	1,683	6.5%

$150,000 or more	2,761	10.67%
State (Pennsylvania)		
Less than $25,000	837,126	16.12%
$25,000 - $34,999	397,307	7.65%
$35,000 - $49,999	569,050	10.96%
$50,000 - $74,999	848,553	16.34%
$75,000 - $99,999	675,219	13%
$100,000 - $124,999	523,486	10.08%
$125,000 - $149,999	372,423	7.17%
$150,000 or more	970,563	18.69%

Source: Census
Data aggregated by:
2018-2022 Data Contains: 1 County Subdivision

Rental Affordability:

According to the U.S. Census' ACS, **643** renters in this area were cost burdened (paying more than 30% of their income towards rent) between 2018-2022.

Of those renters, **33.59%** were over the age of 65. Additionally, **66.1%** of cost burdened renters earned less than $20,000 between 2018-2022.

Burdens by Age	**Cost Burdened Renters between 2018-2022**	
	#	% of all cost burdened renters
County Subdivision (Berwick)		
Under 65	427	66.41%
65 or older	216	33.59%
County (Columbia)		
Under 65	1,849	68.05%
65 or older	868	31.95%
State (Pennsylvania)		
Under 65	524,119	74.75%
65 or older	177,010	25.25%

Burdens by Annual Income	**Cost Burdened Renters between 2018-2022**	
	#	% of all cost burdened renters
County Subdivision (Berwick)		
Less than $20,000	425	66.1%
Less than $50,000	643	100%
Less than $75,000	643	100%
County (Columbia)		
Less than $20,000	1,455	53.55%
Less than $50,000	2,663	98.01%
Less than $75,000	2,713	99.85%
State (Pennsylvania)		
Less than $20,000	284,011	40.51%
Less than $50,000	608,316	86.76%
Less than $75,000	678,921	96.83%

Source: Census
Data aggregated by:
2018-2022 Data Contains: 1 County Subdivision

Endnotes:

[1] Gross rent is defined by the U.S. Census Bureau to be the contract rent plus the estimated average monthly cost of utilities (electricity, gas, water and sewer) and fuels (oil, coal, kerosene, wood, etc.) if these are paid by the renter (or paid by the renter for someone else). 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.

Calculations presented here were performed by staff at PolicyMap and are based on estimates from the U.S. Census' American Community Survey for 2018-2022. Reports at a zip code level will be substantially incomplete as Census does not capture data for these indicators at a zip code.

For custom areas such as custom regions, school districts, and political districts, Census data was calculated by summing the following County Subdivisions in 2018-2022: **Berwick**.

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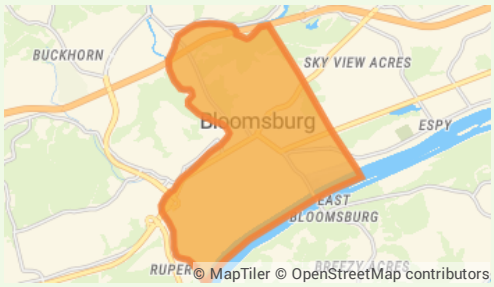
POLICYMAP

Current Report:
Rental Housing Report of City: Bloomsburg



Date: February 16, 2024

Proposed Location:
This location, **Bloomsburg** (City, 2020), is located in **Columbia** County, in the state of **Pennsylvania**.

It is located within or touches the following 2022 census tract(s): **42037050300, 42037051300, 42037050900, 42037050800, 42037051200, 42037051000, 42037051102, 42037051101**.

Similarly, it is located within or touches the following zip code(s): **17815**.

Data presented in this report summarize the geographies specified in the citation information in each section.

This Area is Served by (or touches):

School District(s): Bloomsburg Area School District

Congressional District(s): Pennsylvania's 9th District (Daniel Meuser - R)

Senators: Robert P. Casey, Jr. (PA-D), John Fetterman (PA-D)

State Senate District(s): Senate District 27

State House District(s): House District 109

Rents:

Across the area, an estimated **62.2%** or **2,607** households rented their home between 2018-2022. According to the U.S. Census Bureau, the area had rental units with cash rent of the following sizes between 2018-2022:

Rental Units by Size	Number of Units	Percent of All Rental Units
City (Bloomsburg)		
0 or 1 Bedroom	731	29.01%
2 Bedrooms	1,094	43.41%
3 or more Bedrooms	695	27.58%
All	2,520	100%
County (Columbia)		
0 or 1 Bedroom	1,857	26.71%
2 Bedrooms	2,439	35.08%
3 or more Bedroom	2,656	38.2%
All	6,952	100%
State (Pennsylvania)		
0 or 1 Bedroom	525,445	34.75%
2 Bedrooms	539,066	35.65%
3 or more Bedroom	447,757	29.61%
All	1,512,268	100%

Source: Census
Data aggregated by:
2018-2022 Data Contains: 1 City

For 2018-2022, typical (median) gross rent for rental units with cash rent in this area was **$881**. According to the U.S. Census Bureau, the number of rental units with cash rent by average gross rent and by bedroom size were as follows:

Gross Rent in 2018-2022	Number of Units		
	0 or 1 Bedroom Units	2 Bedroom Units	3 or more Bedroom Units
City (Bloomsburg)			
< $300 / month	61	0	0
< $500 / month	208	37	44
< $750 / month	309	133	158
< $1,000 / month	634	624	405
> $1,000 / month	97	470	290
County (Columbia)			
< $300 / month	181	2	29
< $500 / month	582	101	128
< $750 / month	1,153	673	572
< $1000 / month	1,649	1,619	1,502
> $1000 / month	208	820	1,154
State (Pennsylvania)			
< $300 / month	41,325	10,882	8,174
< $500 / month	89,038	29,122	22,329
< $750 / month	177,514	89,015	59,414
< $1000 / month	295,105	203,951	126,591
> $1000 / month	230,340	335,115	321,166

Source: Census
Data aggregated by:
2018-2022 Data Contains: 1 City

Incomes:

According to the Census' American Community Survey (ACS), the median household income here was **$46,019** between 2018-2022. The range of household incomes in this area is as follows:

2018-2022 Annual Income Category	Number of Households	Percent of Households
City (Bloomsburg)		
Less than $25,000	1,306	31.16%
$25,000 - $34,999	348	8.3%
$35,000 - $49,999	625	14.91%
$50,000 - $74,999	743	17.73%
$75,000 - $99,999	456	10.88%
$100,000 - $124,999	319	7.61%
$125,000 - $149,999	99	2.36%
$150,000 or more	295	7.04%
County (Columbia)		
Less than $25,000	5,393	20.84%
$25,000 - $34,999	2,045	7.9%
$35,000 - $49,999	3,641	14.07%
$50,000 - $74,999	4,760	18.39%
$75,000 - $99,999	3,288	12.71%
$100,000 - $124,999	2,307	8.91%
$125,000 - $149,999	1,683	6.5%

$150,000 or more	2,761	10.67%
State (Pennsylvania)		
Less than $25,000	837,126	16.12%
$25,000 - $34,999	397,307	7.65%
$35,000 - $49,999	569,050	10.96%
$50,000 - $74,999	848,553	16.34%
$75,000 - $99,999	675,219	13%
$100,000 - $124,999	523,486	10.08%
$125,000 - $149,999	372,423	7.17%
$150,000 or more	970,563	18.69%

Source: Census
Data aggregated by:
2018-2022 Data Contains: 1 City

Rental Affordability:

According to the U.S. Census' ACS, **903** renters in this area were cost burdened (paying more than 30% of their income towards rent) between 2018-2022.

Of those renters, **22.81%** were over the age of 65. Additionally, **54.49%** of cost burdened renters earned less than $20,000 between 2018-2022.

Burdens by Age	Cost Burdened Renters between 2018-2022	
	#	% of all cost burdened renters
City (Bloomsburg)		
Under 65	697	77.19%
65 or older	206	22.81%
County (Columbia)		
Under 65	1,849	68.05%
65 or older	868	31.95%
State (Pennsylvania)		
Under 65	524,119	74.75%
65 or older	177,010	25.25%

Burdens by Annual Income	Cost Burdened Renters between 2018-2022	
	#	% of all cost burdened renters
City (Bloomsburg)		
Less than $20,000	492	54.49%
Less than $50,000	894	99%
Less than $75,000	903	100%
County (Columbia)		
Less than $20,000	1,455	53.55%
Less than $50,000	2,663	98.01%
Less than $75,000	2,713	99.85%
State (Pennsylvania)		
Less than $20,000	284,011	40.51%
Less than $50,000	608,316	86.76%
Less than $75,000	678,921	96.83%

Source: Census
Data aggregated by:
2018-2022 Data Contains: 1 City

Endnotes:

[1] Gross rent is defined by the U.S. Census Bureau to be the contract rent plus the estimated average monthly cost of utilities (electricity, gas, water and sewer) and fuels (oil, coal, kerosene, wood, etc.) if these are paid by the renter (or paid by the renter for someone else). 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.

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For custom areas such as custom regions, school districts, and political districts, Census data was calculated by summing the following Cities in 2018-2022: **Bloomsburg**.

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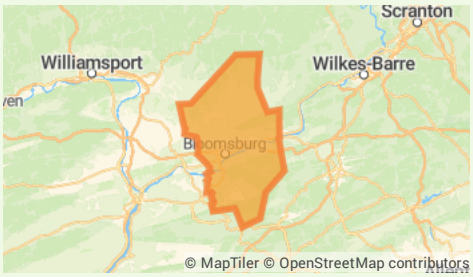
POLICYMAP

Current Report:
Home Mortgage Report of County: Columbia



Date: February 16, 2024

Proposed Location:
This location, **Columbia** (County, 2022), is located in the state of **Pennsylvania**.

It is located within or touches the following 2022 census tract(s): **42037051500, 42037050100, 42037050200, 42037050300, 42037050400, 42037050500, 42037051400, 42037051300, 42037050900, 42037050800, 42037051200, 42037050700, 42037051000, 42037050600, 42037051102, 42037051101**.

Similarly, it is located within or touches the following zip code(s): **17815, 17821, 17814, 17758, 17756, 17820, 18655, 18603, 17967, 17846, 17921, 18635, 17859, 17774, 17985, 17824, 17878, 17772, 17851, 17935, 17888, 17920, 18631, 17945**.

Data presented in this report summarize the geographies specified in the citation information in each section.

This Area is Served by (or touches):

School District(s): Hazleton Area School District, Danville Area School District, Northwest Area School District, Warrior Run School District, Southern Columbia Area School District, Benton Area School District, Millville Area School District, Berwick Area School District, Bloomsburg Area School District, Central Columbia School District, North Schuylkill School District, Shamokin Area School District, Mount Carmel Area School District

Congressional District(s): Pennsylvania's 9th District (Daniel Meuser - R)

Senators: Robert P. Casey, Jr. (PA-D), John Fetterman (PA-D)

State Senate District(s): Senate District 20, Senate District 23, Senate District 27, Senate District 29

State House District(s): House District 84, House District 107, House District 108, House District 109, House District 116, House District 117, House District 123

All Originations:

In 2022, **846** home loans were originated in this area.

All Originations	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
County (Columbia)													
Number of Loans	1,304	1,209	1,066	968	827	804	898	914	818	887	960	1,366	1,52
Median Loan Amount	$113,000	$107,000	$107,500	$113,000	$109,000	$107,500	$124,500	$124,000	$128,000	$125,000	$135,000	$155,000	$155,00
State (Pennsylvania)													
Number of Loans	320,234	281,738	247,273	311,005	266,618	170,402	202,246	220,884	195,328	209,328	241,373	373,875	409,74
Median Loan Amount	$157,000	$153,000	$147,000	$154,000	$148,000	$147,000	$160,000	$167,000	$164,000	$155,000	$175,000	$205,000	$205,00
National													
Number of Loans	7,757,819	6,743,289	5,917,574	8,238,430	7,058,554	4,748,163	6,029,619	6,897,295	5,878,448	5,713,185	7,287,669	12,384,663	12,400,81
Median Loan Amount	$176,000	$175,000	$168,000	$179,000	$174,000	$181,000	$198,000	$209,000	$207,000	$205,000	$235,000	$255,000	$255,00

Source: PolicyMap and FFIEC
Data aggregated by:
2009 - 2022 Data Contains: 1 County

Originations by Loan Purpose:

This area saw **58.63%** of its loans originated for the purpose of purchasing a home and **41.37%** for refinancing in 2022. Across the nation, 2022 saw a -18.91% growth in purchase loans, and a -70.9% increase in refinance mortgages, for an overall increase of -52.06% for all originations.

Purchase	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
County (Columbia)													
Number of Loans	368	376	359	228	247	416	498	476	506	528	555	572	618
Median Loan Amount	$121,500	$116,500	$120,000	$128,000	$126,000	$120,000	$129,500	$135,000	$135,500	$135,000	$145,000	$155,000	$165,000
Percent of All Loans	28.22%	31.1%	33.68%	23.55%	29.87%	51.74%	55.46%	52.08%	61.86%	59.53%	57.81%	41.87%	40.45%
State (Pennsylvania)													
Number of Loans	95,674	85,672	77,296	85,544	93,615	96,076	108,191	118,610	123,427	126,455	129,984	135,502	151,376
Median Loan Amount	$152,000	$154,000	$154,000	$160,000	$165,000	$163,000	$168,000	$172,000	$177,000	$185,000	$185,000	$205,000	$225,000
Percent of All Loans	29.88%	30.41%	31.26%	27.51%	35.11%	56.38%	53.49%	53.7%	63.19%	60.41%	53.85%	36.24%	36.94%
National													
Number of Loans	2,413,549	2,181,851	2,037,856	2,306,579	2,648,557	2,772,003	3,164,779	3,507,634	3,648,867	3,697,598	3,850,386	4,220,403	4,492,478
Median Loan Amount	$164,000	$168,000	$166,000	$174,000	$187,000	$190,000	$200,000	$208,000	$216,000	$225,000	$235,000	$255,000	$285,000
Percent of All Loans	31.11%	32.36%	34.44%	28%	37.52%	58.38%	52.49%	50.86%	62.07%	64.72%	52.83%	34.08%	36.23%

Refinance	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
County (Columbia)													
Number of Loans	936	833	707	740	580	388	400	438	312	359	405	794	910
Median Loan Amount	$110,000	$101,000	$100,000	$110,000	$104,000	$94,000	$120,000	$117,000	$112,000	$105,000	$125,000	$155,000	$145,000
Percent of All Loans	71.78%	68.9%	66.32%	76.45%	70.13%	48.26%	44.54%	47.92%	38.14%	40.47%	42.19%	58.13%	59.55%
State (Pennsylvania)													
Number of Loans	224,560	196,066	169,977	225,461	173,003	74,326	94,055	102,274	71,901	82,873	111,389	238,373	258,368
Median Loan Amount	$160,000	$152,000	$143,000	$151,000	$140,000	$125,000	$150,000	$160,000	$143,000	$115,000	$155,000	$205,000	$185,000
Percent of All Loans	70.12%	69.59%	68.74%	72.49%	64.89%	43.62%	46.51%	46.3%	36.81%	39.59%	46.15%	63.76%	63.06%
National													
Number of Loans	5,344,270	4,561,438	3,879,718	5,931,851	4,409,997	1,976,160	2,864,840	3,389,661	2,229,581	2,015,587	3,437,283	8,164,260	7,908,332
Median Loan Amount	$183,000	$179,000	$170,000	$181,000	$166,000	$167,000	$195,000	$210,000	$191,000	$175,000	$235,000	$255,000	$245,000
Percent of All Loans	68.89%	67.64%	65.56%	72%	62.48%	41.62%	47.51%	49.14%	37.93%	35.28%	47.17%	65.92%	63.77%

Source: PolicyMap and FFIEC
Data aggregated by:
2009 - 2022 Data Contains: 1 County

In this area, 23.99% of home purchase loans originated were government-insured.

Government-Insured Purchase	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
County (Columbia)													
Number of Loans	144	137	118	74	76	130	156	138	192	133	158	138	165
Median Loan Amount	$123,000	$116,000	$116,000	$116,000	$123,500	$113,000	$125,500	$127,000	$133,000	$135,000	$155,000	$165,000	$165,000
Percent of All Loans	39.13%	36.44%	32.87%	32.46%	30.77%	31.25%	31.33%	28.99%	37.94%	25.19%	28.47%	24.13%	26.7%
State (Pennsylvania)													
Number of Loans	45,781	40,272	34,477	34,612	31,529	31,713	39,384	44,319	43,618	35,893	36,670	34,789	34,463
Median Loan Amount	$146,000	$146,000	$142,000	$144,000	$144,000	$141,000	$147,000	$152,000	$155,000	$165,000	$165,000	$185,000	$195,000
Percent of All Loans	47.85%	47.01%	44.6%	40.46%	33.68%	33.01%	36.4%	37.37%	35.34%	28.38%	28.21%	25.67%	22.77%
National													
Number of Loans	1,299,854	1,149,391	1,011,164	1,029,647	993,674	1,001,607	1,230,898	1,340,552	1,304,666	1,085,152	1,151,996	1,226,616	1,179,146
Median Loan Amount	$153,000	$156,000	$151,000	$156,000	$163,000	$166,000	$177,000	$186,000	$193,000	$205,000	$225,000	$245,000	$265,000
Percent of All Loans	53.86%	52.68%	49.62%	44.64%	37.52%	36.13%	38.89%	38.22%	35.76%	29.35%	29.92%	29.06%	26.25%

FHA Purchase Loans	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	202
County (Columbia)														
Number of Loans	91	98	58	32	27	56	62	65	93	102	101	86	104	
Median Loan Amount	$123,000	$108,500	$109,000	$123,000	$129,000	$113,000	$126,000	$118,000	$133,000	$125,000	$145,000	$150,000	$155,000	$160,
Percent of All Loans	24.73%	26.06%	16.16%	14.04%	10.93%	13.46%	12.45%	13.66%	18.38%	19.32%	18.2%	15.03%	16.83%	16.
State (Pennsylvania)														
Number of Loans	38,584	34,437	26,800	25,949	22,148	20,436	28,062	32,039	30,920	28,057	28,697	27,074	26,484	20,
Median Loan Amount	$145,000	$144,000	$141,000	$141,000	$139,000	$135,000	$142,000	$147,000	$150,000	$155,000	$155,000	$175,000	$185,000	$195,
Percent of All Loans	40.33%	40.2%	34.67%	30.33%	23.66%	21.27%	25.94%	27.01%	25.05%	22.19%	22.08%	19.98%	17.5%	16.
National														
Number of Loans	1,001,937	889,802	717,049	700,939	623,515	584,315	794,990	866,731	811,482	715,060	755,092	800,467	758,165	577,
Median Loan Amount	$152,000	$153,000	$147,000	$151,000	$157,000	$157,000	$170,000	$178,000	$186,000	$195,000	$205,000	$225,000	$245,000	$265,
Percent of All Loans	41.51%	40.78%	35.19%	30.39%	23.54%	21.08%	25.12%	24.71%	22.24%	19.34%	19.61%	18.97%	16.88%	15.

Source: PolicyMap and FFIEC
Data aggregated by:
2009 - 2022 Data Contains: 1 County

Originations by Income:

Lending by Borrower Income

97.99% of loans in this area were for borrowers whose income was less than 50% of the Metropolitan Statistical Area's (MSA) Median Family Income in 2022 (<$37,000 for a family of four), and 0% were for borrowers with incomes between 50% and 80% of MSA income ($37,000 - $59,200). 0% of loans went to borrowers with incomes between 80% and 120% of area income ($59,200 - $88,800), and 0% went to borrowers with incomes greater than 120% of area income ($88,800 or greater). MSA Median Family Income $74,000 in 2022 in this area.

Borrowers <50% of MSA Median Income	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
County (Columbia)														
Number of Loans	66	86	69	53	32	73	66	83	57	863	924	1,248	1,412	829
Median Loan Amount	$63,500	$63,500	$63,000	$63,000	$66,000	$62,000	$68,500	$73,000	$81,000	$125,000	$135,000	$155,000	$155,000	$155,000
Percent of All Loans	5.06%	7.11%	6.47%	5.48%	3.87%	9.08%	7.35%	9.08%	6.97%	97.29%	96.25%	91.36%	92.41%	97.99%
State (Pennsylvania)														
Number of Loans	22,903	20,177	18,372	21,617	19,499	13,258	15,942	16,800	17,469	205,398	231,744	345,864	385,154	215,211
Median Loan Amount	$84,000	$82,000	$80,000	$83,000	$80,000	$80,000	$87,000	$89,000	$92,000	$155,000	$175,000	$205,000	$205,000	$205,000
Percent of All Loans	7.15%	7.16%	7.43%	6.95%	7.31%	7.78%	7.88%	7.61%	8.94%	98.12%	96.01%	92.51%	94%	98.31%
National														
Number of Loans	533,359	461,498	431,542	571,749	483,709	316,871	369,566	361,661	365,169	5,579,808	6,888,421	11,217,276	11,517,003	5,825,340
Median Loan Amount	$96,000	$93,000	$90,000	$96,000	$94,000	$90,000	$98,000	$100,000	$103,000	$205,000	$235,000	$255,000	$255,000	$275,000
Percent of All Loans	6.88%	6.84%	7.29%	6.94%	6.85%	6.67%	6.13%	5.24%	6.21%	97.67%	94.52%	90.57%	92.87%	97.99%

Borrowers 50%-80% of MSA Median Income	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
County (Columbia)														
Number of Loans	258	207	174	146	150	166	189	166	188	0	N/A	N/A	0	0
Median Loan Amount	$88,500	$85,000	$91,500	$78,500	$88,500	$89,500	$97,000	$98,000	$99,500	N/A	N/A	N/A	N/A	N/A
Percent of All Loans	19.79%	17.12%	16.32%	15.08%	18.14%	20.65%	21.05%	18.16%	22.98%	0%	N/A	N/A	0%	0%
State (Pennsylvania)														
Number of Loans	62,445	51,943	45,725	55,797	49,478	35,770	41,544	43,981	42,823	0	N/A	N/A	N/A	0
Median Loan Amount	$120,000	$116,000	$112,000	$115,000	$112,000	$114,000	$121,000	$126,000	$129,000	N/A	N/A	N/A	N/A	N/A
Percent of All Loans	19.5%	18.44%	18.49%	17.94%	18.56%	20.99%	20.54%	19.91%	21.92%	N/A	N/A	N/A	N/A	N/A
National														
Number of Loans	1,393,420	1,173,311	1,015,589	1,368,277	1,200,429	871,133	1,063,612	1,131,985	1,108,133	181	N/A	N/A	24	174
Median Loan Amount	$131,000	$128,000	$124,000	$130,000	$127,000	$128,000	$137,000	$143,000	$148,000	N/A	N/A	N/A	N/A	N/A
Percent of All Loans	17.96%	17.4%	17.16%	16.61%	17.01%	18.35%	17.64%	16.41%	18.85%	0%	0%	0%	0%	0%

Borrowers 80%-120% of MSA Median Income	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022

County (Columbia)														
Number of Loans	333	307	266	217	222	228	231	264	251	0	N/A	N/A	N/A	0
Median Loan Amount	$115,000	$101,000	$99,500	$109,000	$103,500	$105,500	$125,000	$118,500	$128,000	N/A	N/A	N/A	N/A	N/A
Percent of All Loans	25.54%	25.39%	24.95%	22.42%	26.84%	28.36%	25.72%	28.88%	30.68%	0%	N/A	N/A	N/A	0%
State (Pennsylvania)														
Number of Loans	79,463	69,274	58,558	74,363	63,441	42,996	50,156	53,536	49,560	0	N/A	N/A	N/A	1
Median Loan Amount	$150,000	$144,000	$139,000	$142,000	$139,000	$142,000	$152,000	$158,000	$160,000	N/A	N/A	N/A	N/A	N/A
Percent of All Loans	24.81%	24.59%	23.68%	23.91%	23.79%	25.23%	24.8%	24.24%	25.37%	N/A	N/A	N/A	N/A	N/A
National														
Number of Loans	1,834,661	1,579,628	1,338,537	1,873,030	1,623,314	1,145,180	1,425,265	1,614,494	1,495,122	211	N/A	N/A	N/A	182
Median Loan Amount	$167,000	$163,000	$157,000	$165,000	$161,000	$167,000	$180,000	$188,000	$193,000	N/A	N/A	N/A	N/A	$15,000
Percent of All Loans	23.65%	23.43%	22.62%	22.74%	23%	24.12%	23.64%	23.41%	25.43%	0%	0%	0%	0%	0%

Borrowers > 120% of MSA Median Income	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
County (Columbia)														
Number of Loans	577	555	486	480	367	302	361	347	287	0	N/A	0	N/A	0
Median Loan Amount	$144,000	$140,000	$137,500	$135,000	$144,000	$150,000	$165,000	$173,000	$179,000	N/A	N/A	N/A	N/A	N/A
Percent of All Loans	44.25%	45.91%	45.59%	49.59%	44.38%	37.56%	40.2%	37.96%	35.09%	0%	N/A	0%	N/A	0%
State (Pennsylvania)														
Number of Loans	135,436	130,302	110,063	141,248	118,321	71,943	81,533	91,355	78,009	0	N/A	7	0	0
Median Loan Amount	$212,000	$203,000	$200,000	$205,000	$201,000	$204,000	$223,000	$230,000	$233,000	N/A	N/A	N/A	N/A	N/A
Percent of All Loans	42.29%	46.25%	44.51%	45.42%	44.38%	42.22%	40.31%	41.36%	39.94%	N/A	N/A	N/A	N/A	N/A
National														
Number of Loans	3,287,414	3,078,751	2,657,645	3,753,172	3,236,426	2,183,572	2,712,397	3,241,375	2,661,440	338	N/A	41	32	96
Median Loan Amount	$237,000	$235,000	$232,000	$239,000	$238,000	$257,000	$273,000	$280,000	$284,000	N/A	N/A	N/A	N/A	N/A
Percent of All Loans	42.38%	45.66%	44.91%	45.56%	45.85%	45.99%	44.98%	46.99%	45.27%	0.01%	0%	0%	0%	0%

Source: PolicyMap and FFIEC
Data aggregated by:
2009 - 2022 Data Contains: 1 County

Lending by Tract Income

0% of loans in this area were in Census Tract(s) with median income(s) of less than 50% of the Metropolitan Statistical Area's (MSA) Median Family Income in 2022 (<$37,000 for a family of four), and 13.36% were in tract(s) with income(s) between 50% and 80% of MSA income ($37,000 - $59,200). 75.77% of loans were in tracts with income(s) between 80% and 120% of area income ($59,200 - $88,800), and 10.87% went to residents in tracts with incomes greater than 120% of area income ($88,800 or greater). MSA Median Family Income was $74,000 in 2022 in this area.

Tracts with <50% of MSA Median Income	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	202
County (Columbia)														
Number of Loans	0	0	0	0	0	0	0	0	0	1	0	0	1	
Median Loan Amount	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N
Percent of All Loans	0%	0%	0%	0%	0%	0%	0%	0%	0%	0.11%	0%	0%	0.07%	
State (Pennsylvania)														
Number of Loans	3,464	2,978	2,401	4,391	4,723	1,947	2,161	2,591	3,380	4,077	4,425	5,352	6,645	5,4
Median Loan Amount	$96,000	$94,000	$95,000	$87,000	$86,000	$81,000	$90,000	$97,000	$90,000	$95,000	$115,000	$135,000	$135,000	$145,(
Percent of All Loans	1.08%	1.06%	0.97%	1.41%	1.77%	1.14%	1.07%	1.17%	1.73%	1.95%	1.83%	1.43%	1.62%	2
National														
Number of Loans	59,220	49,455	41,991	93,962	95,727	70,299	87,365	102,628	118,850	138,053	157,967	217,269	245,364	149,(
Median Loan Amount	$160,000	$160,000	$158,000	$137,000	$134,000	$143,000	$163,000	$176,000	$165,000	$175,000	$195,000	$225,000	$225,000	$215,(
Percent of All Loans	0.76%	0.73%	0.71%	1.14%	1.36%	1.48%	1.45%	1.49%	2.02%	2.42%	2.17%	1.75%	1.98%	2.5

Tracts with 50%-80% of	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	20

MSA Median Income														
County (Columbia)														
Number of Loans	68	67	57	66	68	68	57	61	80	103	97	125	157	
Median Loan Amount	$84,500	$78,000	$72,000	$72,500	$76,500	$76,500	$87,000	$86,000	$92,500	$95,000	$105,000	$125,000	$115,000	$135
Percent of All Loans	5.21%	5.54%	5.35%	6.82%	8.22%	8.46%	6.35%	6.67%	9.78%	11.61%	10.1%	9.15%	10.27%	13.
State (Pennsylvania)														
Number of Loans	27,470	23,130	19,434	25,703	25,057	19,681	22,427	25,092	25,267	26,589	29,538	39,390	47,783	31
Median Loan Amount	$108,000	$103,000	$98,000	$99,000	$98,000	$104,000	$115,000	$122,000	$123,000	$125,000	$135,000	$155,000	$155,000	$165
Percent of All Loans	8.58%	8.21%	7.86%	8.26%	9.4%	11.55%	11.09%	11.36%	12.94%	12.7%	12.24%	10.54%	11.66%	14.
National														
Number of Loans	657,447	540,859	467,570	800,892	772,444	557,484	691,045	800,939	819,189	787,955	951,264	1,413,341	1,576,807	922
Median Loan Amount	$138,000	$135,000	$129,000	$132,000	$130,000	$134,000	$148,000	$160,000	$160,000	$165,000	$185,000	$205,000	$205,000	$215
Percent of All Loans	8.47%	8.02%	7.9%	9.72%	10.94%	11.74%	11.46%	11.61%	13.94%	13.79%	13.05%	11.41%	12.72%	15.

Tracts with 80%-120% of MSA Median Income	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
County (Columbia)													
Number of Loans	1,009	934	843	703	614	682	780	794	672	724	802	1,125	1,271
Median Loan Amount	$112,000	$107,000	$108,000	$111,000	$108,000	$108,000	$125,000	$126,000	$130,000	$125,000	$135,000	$155,000	$155,000
Percent of All Loans	77.38%	77.25%	79.08%	72.62%	74.24%	84.83%	86.86%	86.87%	82.15%	81.62%	83.54%	82.36%	83.18%
State (Pennsylvania)													
Number of Loans	164,655	140,585	124,522	145,365	128,264	92,422	108,483	117,957	103,775	110,216	125,530	188,699	211,622
Median Loan Amount	$138,000	$133,000	$126,000	$132,000	$130,000	$135,000	$145,000	$151,000	$151,000	$145,000	$155,000	$185,000	$185,000
Percent of All Loans	51.42%	49.9%	50.36%	46.74%	48.11%	54.24%	53.64%	53.4%	53.13%	52.65%	52.01%	50.47%	51.65%
National													
Number of Loans	3,755,576	3,188,528	2,796,896	3,493,352	3,086,745	2,129,487	2,687,030	3,078,174	2,608,256	2,528,628	3,168,777	5,200,171	5,355,944
Median Loan Amount	$155,000	$152,000	$145,000	$153,000	$150,000	$157,000	$171,000	$182,000	$183,000	$185,000	$205,000	$225,000	$225,000
Percent of All Loans	48.41%	47.28%	47.26%	42.4%	43.73%	44.85%	44.56%	44.63%	44.37%	44.26%	43.48%	41.99%	43.19%

Tracts with > 120% of MSA Median Income	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
County (Columbia)													
Number of Loans	206	192	153	197	145	54	60	59	66	59	61	116	99
Median Loan Amount	$150,000	$146,500	$150,000	$154,000	$160,000	$151,000	$170,000	$179,000	$179,500	$175,000	$205,000	$215,000	$235,000
Percent of All Loans	15.8%	15.88%	14.35%	20.35%	17.53%	6.72%	6.68%	6.46%	8.07%	6.65%	6.35%	8.49%	6.48%
State (Pennsylvania)													
Number of Loans	123,987	114,692	100,534	135,166	107,462	56,192	68,979	75,110	62,852	68,446	81,880	140,434	143,694
Median Loan Amount	$210,000	$202,000	$198,000	$203,000	$200,000	$197,000	$210,000	$220,000	$223,000	$205,000	$235,000	$255,000	$255,000
Percent of All Loans	38.72%	40.71%	40.66%	43.46%	40.31%	32.98%	34.11%	34%	32.18%	32.7%	33.92%	37.56%	35.07%
National													
Number of Loans	3,186,804	2,915,477	2,573,088	3,811,142	3,077,586	1,974,811	2,548,643	2,901,163	2,323,050	2,258,549	3,009,661	5,553,882	5,222,695
Median Loan Amount	$219,000	$217,000	$212,000	$224,000	$223,000	$236,000	$250,000	$261,000	$264,000	$255,000	$285,000	$305,000	$315,000
Percent of All Loans	41.08%	43.24%	43.48%	46.26%	43.6%	41.59%	42.27%	42.06%	39.52%	39.53%	41.3%	44.84%	42.12%

Source: PolicyMap and FFIEC
Data aggregated by:
2009 - 2022 Data Contains: 1 County

High-Cost Originations:

In PolicyMap, a loan is considered high cost when a rate spread is reported. In the fourth quarter of 2009, HMDA changed its rules for reporting rate spreads in an effort to more accurately capture high-cost lending activity. Therefore, data shown here separates the first three quarters of 2009 from the last quarter of 2009. The 2010 - 2022 data in the table below represents the rate spread rule change implemented in 2009Q4. Change calculations between 2022 and years previous to 2010 should not be made due to the adjusted reporting rules implemented beginning in the fourth quarter of 2009.

For 2004-2009Q3, the rate spread on a loan was the difference between the Annual Percentage Rate (APR) on the loan and the treasury security yields as of the date of the loan's origination. Rate spreads were only reported by financial institutions if the APR was three or more percentage points higher for a first lien loan, or five or more percentage points higher for a second lien loan. A rate spread of three or more suggested that a loan was of notably higher cost than a typical loan.

For 2009Q4 and 2010 - 2022, the rate spread on a loan is the difference between the Annual Percentage Rate (APR) on the loan and the estimated average prime offer rate (APOR). Rate spreads are only reported by financial institutions if the APR is more than 1.5 percentage points higher for a first lien loan, or more than 3.5 percentage points higher for a second lien loan.

High-Cost Lending

6.38% of loans originated in this area were high-cost loans in 2022, compared to **5.85%** of loans in Pennsylvania.

High-Cost Loans	2009Q1 - 2009Q3	2009Q4	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
County (Columbia)														
Number of Loans	120	N/A	39	26	19	26	40	24	38	36	57	79	52	8
Median Loan Amount	$60,000	N/A	$68,000	$100,000	$112,000	$90,500	$85,000	$118,000	$120,500	$104,500	$105,000	$115,000	$130,000	$125,00
Percent of All Loans	10.33%	N/A	3.23%	2.44%	1.96%	3.14%	4.98%	2.67%	4.16%	4.4%	6.43%	8.23%	3.81%	5.24
State (Pennsylvania)														
Number of Loans	16,136	1,228	6,269	7,296	6,529	9,197	11,637	8,355	9,576	10,698	16,431	20,385	12,868	14,67
Median Loan Amount	$87,000	$72,000	$83,000	$89,000	$88,000	$109,000	$113,000	$107,000	$111,000	$118,000	$115,000	$105,000	$105,000	$125,00
Percent of All Loans	5.69%	3.36%	2.23%	2.95%	2.1%	3.45%	6.83%	4.13%	4.34%	5.48%	7.85%	8.45%	3.44%	3.58
National														
Number of Loans	311,065	23,951	145,203	163,776	171,247	278,938	384,126	313,732	339,072	370,162	529,064	624,751	407,882	440,31
Median Loan Amount	$103,000	$81,000	$88,000	$99,000	$100,000	$126,000	$139,000	$137,000	$147,000	$160,000	$155,000	$165,000	$165,000	$185,00
Percent of All Loans	4.53%	2.67%	2.15%	2.77%	2.08%	3.95%	8.09%	5.2%	4.92%	6.3%	9.26%	8.57%	3.29%	3.55

High-Cost Lending by Loan Type

High-Cost Loans	2009Q1 - 2009Q3	2009Q4	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2
Purchase															
Number of Loans	24	N/A	6	11	2	8	27	16	20	30	44	52	33	46	
Median Loan Amount	$75,000	N/A	$75,000	$94,000	N/A	$103,500	$90,000	$114,500	$137,500	$108,500	$100,000	$135,000	$135,000	$125,000	$14
Percent of Purchase Loans	7.67%	N/A	1.6%	3.06%	0.88%	3.24%	6.49%	3.21%	4.2%	5.93%	8.33%	9.37%	5.77%	7.44%	
Refinance															
Number of Loans	96	N/A	33	15	17	18	13	8	18	6	13	27	19	34	

Median Loan Amount	$58,000	N/A	$60,000	$102,000	$112,000	$88,500	$70,000	$121,000	$104,000	$79,000	$105,000	$95,000	$95,000	$120,000	$11
Percent of Refinance Loans	11.31%	N/A	3.96%	2.12%	2.3%	3.1%	3.35%	2%	4.11%	1.92%	3.62%	6.67%	2.39%	3.74%	

High-Cost Lending by Race
Looking across high-cost loans originated in 2022 in this area, **85.19%** were to Whites, **0%** were to African Americans, **0%** were to Asians, and **3.7%** were to Hispanics.

High-Cost	2009Q1 - 2009Q3	2009Q4	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
Loans to Whites														
Number of Loans	116	N/A	39	25	17	26	34	21	33	35	48	66	48	69
Median Loan Amount	$60,000	N/A	$68,000	$98,000	$101,000	$90,500	$70,500	$119,000	$118,000	$107,000	$105,000	$115,000	$120,000	$125,000
Percent of Loans to Whites	10.61%	N/A	3.5%	2.5%	1.92%	3.39%	4.56%	2.5%	3.93%	4.67%	5.9%	7.68%	3.99%	5.34%
Percent of High-Cost Loans	96.67%	N/A	100%	96.15%	89.47%	100%	85%	87.5%	86.84%	97.22%	84.21%	83.54%	92.31%	86.25%
Loans to African Americans														
Number of Loans	1	N/A	0	0	0	0	0	1	0	0	0	1	1	1
Median Loan Amount	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Percent of Loans to African Americans	20%	N/A	0%	0%	0%	0%	0%	16.67%	0%	0%	0%	12.5%	7.69%	7.69%
Percent of High-Cost Loans	0.83%	N/A	0%	0%	0%	0%	0%	4.17%	0%	0%	0%	1.27%	1.92%	1.25%
Loans to Asians														
Number of Loans	1	N/A	0	0	0	0	0	0	0	0	1	0	0	0
Median Loan Amount	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Percent of Loans to Asians	11.11%	N/A	0%	0%	0%	0%	0%	0%	0%	0%	25%	0%	0%	0%
Percent of High-Cost Loans	0.83%	N/A	0%	0%	0%	0%	0%	0%	0%	0%	1.75%	0%	0%	0%
Loans to Hispanics														
Number of Loans	2	N/A	0	1	0	1	0	2	1	1	3	1	1	2
Median Loan Amount	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Percent of Loans to Hispanics	18.18%	N/A	0%	20%	0%	16.67%	0%	18.18%	16.67%	10%	21.43%	5.56%	3.57%	4.17%
Percent of High-Cost Loans	1.67%	N/A	0%	3.85%	0%	3.85%	0%	8.33%	2.63%	2.78%	5.26%	1.27%	1.92%	2.5%
Loans to Nonhispanics														
Number of Loans	115	N/A	39	24	17	24	34	21	35	34	46	64	46	69
Median Loan	$60,000	N/A	$68,000	$100,000	$112,000	$90,500	$70,500	$119,000	$118,000	$108,500	$110,000	$115,000	$105,000	$115,000

Amount														
Percent of Loans to Nonhispanics	10.51%	N/A	3.44%	2.37%	1.9%	3.13%	4.56%	2.51%	4.11%	4.47%	5.7%	7.54%	3.9%	5.4%
Percent of High-Cost Loans	95.83%	N/A	100%	92.31%	89.47%	92.31%	85%	87.5%	92.11%	94.44%	80.7%	81.01%	88.46%	86.25%

Source: PolicyMap and FFIEC
Data aggregated by:
2009 - 2022 Data for PolicyMap and FFIEC Contains: 1 County

High Cost Lending by Borrower Income

6.51% of loans in this area where the borrowers' income was less than 50% of the Metropolitan Statistical Area's (MSA) Median Family Income were high cost in 2022 (<$37,000 for a family of four), and N/A of loans where borrowers' incomes were between 50% and 80% of MSA income ($37,000 - $59,200) were high cost. N/A of loans that went to borrowers with incomes between 80% and 120% of area income ($59,200 - $88,800) were high cost, and N/A of loans that went to borrowers with incomes >120% of area income ($88,800 or greater) were high cost. MSA Median Family Income was $74,000 in 2022 in this area.

High-Cost Loans to Borrowers w/ <50% of MSA Median Income	2009Q1 - 2009Q3	2009Q4	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	202
County (Columbia)															
Number of Loans	16	N/A	6	1	1	3	7	2	4	4	57	78	50	75	
Median Loan Amount	$42,000	N/A	$60,000	N/A	N/A	N/A	$53,000	N/A	N/A	N/A	$105,000	$115,000	$130,000	$125,000	$130,(
Percent of Loans with Borrower Inc <50% MSA Median	27.12%	N/A	6.98%	1.45%	1.89%	9.38%	9.59%	3.03%	4.82%	7.02%	6.6%	8.44%	4.01%	5.31%	6.5
State (Pennsylvania)															
Number of Loans	2,298	210	885	1,165	1,009	1,275	1,641	1,180	1,292	1,463	16,275	19,777	12,048	13,545	12,(
Median Loan Amount	$53,500	$40,500	$53,000	$65,000	$61,000	$69,000	$74,000	$69,000	$69,000	$74,000	$115,000	$105,000	$105,000	$125,000	$155,(
Percent of Loans with Borrower Inc <50% MSA Median	11.68%	6.51%	4.39%	6.34%	4.67%	6.54%	12.38%	7.4%	7.69%	8.37%	7.92%	8.53%	3.48%	3.52%	5.8
National															
Number of Loans	39,532	3,429	18,282	21,934	23,771	34,046	44,173	36,673	33,551	36,167	522,579	607,096	387,319	411,482	360,(
Median Loan Amount	$62,000	$50,000	$55,000	$62,000	$65,000	$77,000	$83,000	$82,000	$82,000	$86,000	$155,000	$165,000	$165,000	$195,000	$205,(
Percent of Loans with Borrower Inc <50% MSA Median	8.51%	4.99%	3.96%	5.08%	4.16%	7.04%	13.94%	9.92%	9.28%	9.9%	9.37%	8.81%	3.45%	3.57%	6

High-Cost Loans to Borrowers w/ 50%-80% of MSA Median Income	2009Q1 - 2009Q3	2009Q4	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
County (Columbia)															
Number of Loans	29	N/A	10	6	3	4	13	4	5	12	N/A	N/A	N/A	N/A	N/A
Median Loan Amount	$46,000	N/A	$56,500	$64,500	N/A	N/A	$93,000	N/A	$123,000	$83,000	N/A	N/A	N/A	N/A	N/A
Percent of Loans with Borrower Inc 50% - 80% MSA Median	12.72%	N/A	4.83%	3.45%	2.05%	2.67%	7.83%	2.12%	3.01%	6.38%	N/A	N/A	N/A	N/A	N/A
State (Pennsylvania)															
Number of Loans	4,141	302	1,319	1,697	1,453	2,504	3,689	2,532	2,813	3,279	N/A	N/A	N/A	N/A	N/A
Median Loan Amount	$75,000	$66,000	$69,000	$78,000	$75,000	$95,000	$103,000	$93,000	$98,000	$106,000	N/A	N/A	N/A	N/A	N/A

Percent of Loans with Borrower Inc 50% - 80% MSA Median	7.55%	3.97%	2.54%	3.71%	2.6%	5.06%	10.31%	6.09%	6.4%	7.66%	N/A	N/A	N/A	N/A	N/A
National															
Number of Loans	69,407	5,076	26,950	33,992	36,846	72,387	109,492	90,232	92,767	101,929	N/A	N/A	N/A	N/A	N/A
Median Loan Amount	$88,000	$69,000	$73,000	$85,000	$85,000	$110,000	$120,000	$121,000	$123,000	$133,000	N/A	N/A	N/A	N/A	N/A
Percent of Loans with Borrower Inc 50% - 80% MSA Median	5.65%	3.09%	2.3%	3.35%	2.69%	6.03%	12.57%	8.48%	8.2%	9.2%	N/A	N/A	N/A	N/A	N/A

High-Cost Loans to Borrowers w/ 80%-120% of MSA Median	2009Q1 - 2009Q3	2009Q4	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
County (Columbia)															
Number of Loans	27	N/A	6	6	3	8	10	10	14	15	N/A	N/A	N/A	N/A	N/A
Median Loan Amount	$105,000	N/A	$86,000	$98,000	N/A	$91,000	$88,500	$104,500	$114,000	$125,000	N/A	N/A	N/A	N/A	N/A
Percent of Loans with Borrower Inc 80% - 120% MSA Median	8.94%	N/A	1.95%	2.26%	1.38%	3.6%	4.39%	4.33%	5.3%	5.98%	N/A	N/A	N/A	N/A	N/A
State (Pennsylvania)															
Number of Loans	4,172	264	1,364	1,490	1,541	2,419	3,151	2,176	2,570	2,978	N/A	N/A	N/A	N/A	N/A
Median Loan Amount	$92,000	$83,000	$84,000	$94,000	$92,000	$123,000	$127,000	$121,000	$125,000	$130,000	N/A	N/A	N/A	N/A	N/A
Percent of Loans with Borrower Inc 80% - 120% MSA Median	5.89%	3.04%	1.97%	2.54%	2.07%	3.81%	7.33%	4.34%	4.8%	6.01%	N/A	N/A	N/A	N/A	N/A
National															
Number of Loans	72,872	4,823	26,812	32,606	36,020	70,375	105,580	85,218	97,228	113,359	N/A	N/A	N/A	N/A	N/A
Median Loan Amount	$108,000	$80,000	$87,000	$102,000	$104,000	$137,000	$152,000	$153,000	$161,000	$172,000	N/A	N/A	N/A	N/A	N/A
Percent of Loans with Borrower Inc 80% - 120% MSA Median	4.47%	2.38%	1.7%	2.44%	1.92%	4.34%	9.22%	5.98%	6.02%	7.58%	N/A	N/A	N/A	N/A	N/A

High-Cost Loans to Borrowers w/ > 120% of MSA Median Income	2009Q1 - 2009Q3	2009Q4	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
County (Columbia)															
Number of Loans	37	N/A	11	9	8	7	9	7	13	5	N/A	N/A	N/A	N/A	N/A
Median Loan Amount	$76,000	N/A	$59,000	$136,000	$153,500	$153,000	$148,000	$133,000	$144,000	$180,000	N/A	N/A	N/A	N/A	N/A
Percent of Loans with Borrower Inc > 120% MSA Median	7.13%	N/A	1.98%	1.85%	1.67%	1.91%	2.98%	1.94%	3.75%	1.74%	N/A	N/A	N/A	N/A	N/A
State (Pennsylvania)															
Number of Loans	4,620	337	1,746	1,696	1,752	2,439	2,758	1,896	2,405	2,742	N/A	N/A	N/A	N/A	N/A
Median Loan Amount	$122,000	$88,000	$121,000	$133,000	$128,000	$162,000	$160,000	$148,000	$157,000	$160,000	N/A	N/A	N/A	N/A	N/A

Percent of Loans with Borrower Inc > 120% MSA Median	3.78%	2.54%	1.34%	1.54%	1.24%	2.06%	3.83%	2.33%	2.63%	3.51%	N/A	N/A	N/A	N/A	N/A
National															
Number of Loans	99,584	7,012	43,478	49,046	55,224	84,821	110,460	82,343	100,344	112,185	N/A	N/A	N/A	N/A	N/A
Median Loan Amount	$133,000	$106,000	$116,000	$138,000	$137,000	$175,000	$197,000	$197,000	$211,000	$226,000	N/A	N/A	N/A	N/A	N/A
Percent of Loans with Borrower Inc > 120% MSA Median	3.39%	2.03%	1.41%	1.85%	1.47%	2.62%	5.06%	3.04%	3.1%	4.22%	N/A	N/A	N/A	N/A	N/A

Source: PolicyMap and FFIEC
Data aggregated by:
2009 - 2022 Data Contains: 1 County

High Cost Lending by Tract Income

N/A of high-cost loans in this area where the Census Tract income was <50% of the Metropolitan Statistical Area (MSA) Median Family Income were high cost in 2022 (<$37,000 for a family of four), and 7.96% where the Census Tract income was between 50% and 80% of the MSA Median Family Income were high cost ($37,000 - $59,200). 5.93% of loans where the Census Tract income was between 80% and 120% of the MSA Median Family Income were high cost ($59,200 - $88,800), and 7.61% of loans where the Census Tract income was >120% of the MSA Median Family Income were high cost ($88,800 or greater). MSA Median Family Income $74,000 in 2022 in this area.

High-Cost Loans to Borrowers in Tracts with <50% of MSA Median Income	2009Q1 - 2009Q3	2009Q4	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	
County (Columbia)															
Number of Loans	0	N/A	0	0	0	0	0	0	0	0	0	0	0	0	
Median Loan Amount	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Percent of Loans with Tract Inc <50% MSA Median	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
State (Pennsylvania)															
Number of Loans	353	32	253	357	378	421	315	210	280	455	758	792	441	666	
Median Loan Amount	$64,000	$72,000	$63,000	$68,000	$57,500	$70,000	$69,000	$65,000	$65,000	$75,000	$75,000	$75,000	$85,000	$105,000	$
Percent of Loans with Tract Inc <50% MSA Median	11.75%	6.94%	8.5%	14.87%	8.61%	8.91%	16.18%	9.72%	10.81%	13.46%	18.59%	17.9%	8.24%	10.02%	
National															
Number of Loans	4,241	371	2,268	2,274	3,989	6,799	10,190	8,729	9,374	14,201	21,101	22,550	14,362	16,686	
Median Loan Amount	$88,000	$70,000	$71,000	$79,000	$73,000	$98,000	$118,500	$117,000	$123,000	$131,000	$135,000	$145,000	$135,000	$155,000	$
Percent of Loans with Tract Inc <50% MSA Median	8.15%	5.15%	4.59%	5.42%	4.25%	7.1%	14.5%	9.99%	9.13%	11.95%	15.28%	14.28%	6.61%	6.8%	

High-Cost Loans to Borrowers in Tracts with 50%-80% of MSA Median Income	2009Q1 - 2009Q3	2009Q4	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
County (Columbia)														
Number of Loans	11	N/A	0	1	1	3	6	3	2	5	12	10	9	11
Median Loan Amount	$63,000	N/A	N/A	N/A	N/A	N/A	$58,000	N/A	N/A	$94,000	$110,000	$100,000	$105,000	$105,000
Percent of Loans with Tract Inc 50% - 80% MSA Median	18.33%	N/A	0%	1.75%	1.52%	4.41%	8.82%	5.26%	3.28%	6.25%	11.65%	10.31%	7.2%	7.01%
State (Pennsylvania)														

Number of Loans	2,334	186	957	1,369	1,115	1,633	2,429	1,679	1,877	2,422	3,583	4,048	2,521	3,018
Median Loan Amount	$73,000	$61,000	$70,000	$74,000	$70,000	$82,000	$87,000	$83,000	$87,000	$98,000	$95,000	$105,000	$95,000	$115,000
Percent of Loans with Tract Inc 50% - 80% MSA Median	9.75%	5.26%	4.14%	7.04%	4.34%	6.52%	12.34%	7.49%	7.48%	9.59%	13.48%	13.7%	6.4%	6.32%
National														
Number of Loans	45,156	3,678	21,821	23,500	28,947	51,468	77,104	63,941	69,905	86,020	113,714	128,077	80,978	91,108
Median Loan Amount	$83,000	$67,000	$69,000	$75,000	$80,000	$102,000	$117,000	$116,000	$125,000	$138,000	$145,000	$145,000	$145,000	$165,000
Percent of Loans with Tract Inc 50% - 80% MSA Median	7.81%	4.64%	4.03%	5.03%	3.61%	6.66%	13.83%	9.25%	8.73%	10.5%	14.43%	13.46%	5.73%	5.78%

High-Cost Loans to Borrowers in Tracts with 80%-120% of MSA Median Income	2009Q1 - 2009Q3	2009Q4	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
County (Columbia)														
Number of Loans	89	N/A	36	22	18	20	34	21	36	29	43	66	41	67
Median Loan Amount	$60,000	N/A	$66,500	$96,000	$113,000	$93,500	$89,500	$119,000	$123,000	$110,000	$85,000	$115,000	$135,000	$125,000
Percent of Loans with Tract Inc 80% - 120% MSA Median	9.9%	N/A	3.85%	2.61%	2.56%	3.26%	4.99%	2.69%	4.53%	4.32%	5.94%	8.23%	3.64%	5.27%
State (Pennsylvania)														
Number of Loans	10,091	773	3,866	4,358	3,762	5,235	6,719	4,907	5,728	5,965	8,846	11,128	6,953	7,963
Median Loan Amount	$81,000	$71,000	$83,000	$89,000	$89,000	$108,000	$113,000	$108,000	$111,000	$120,000	$115,000	$105,000	$105,000	$125,000
Percent of Loans with Tract Inc 80% - 120% MSA Median	6.94%	4.04%	2.75%	3.5%	2.59%	4.08%	7.27%	4.52%	4.86%	5.75%	8.03%	8.86%	3.68%	3.76%
National														
Number of Loans	180,608	13,874	82,408	93,676	87,999	142,857	197,511	162,957	176,606	182,389	255,225	298,867	193,583	208,049
Median Loan Amount	$97,000	$77,000	$85,000	$94,000	$96,000	$120,000	$133,000	$133,000	$141,000	$154,000	$155,000	$165,000	$165,000	$185,000
Percent of Loans with Tract Inc 80% - 120% MSA Median	5.44%	3.18%	2.58%	3.35%	2.52%	4.63%	9.28%	6.06%	5.74%	6.99%	10.09%	9.43%	3.72%	3.88%

High-Cost Loans to Borrowers in Tracts with > 120% of MSA Median Income	2009Q1 - 2009Q3	2009Q4	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	202
County (Columbia)														
Number of Loans	12	N/A	1	1	0	3	0	0	0	2	2	3	2	
Median Loan Amount	$111,000	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N
Percent of Loans with Tract Inc > 120% MSA Median	6.52%	N/A	0.52%	0.65%	0%	2.07%	0%	0%	0%	3.03%	3.39%	4.92%	1.72%	2.0
State (Pennsylvania)														
Number of Loans	3,246	230	1,162	1,178	1,244	1,869	2,161	1,548	1,686	1,854	3,244	4,417	2,953	3,(

Median Loan Amount	$138,000	$100,000	$125,000	$142,500	$135,500	$160,000	$152,000	$148,000	$157,000	$160,000	$135,000	$135,000	$125,000	$155,(
Percent of Loans with Tract Inc > 120% MSA Median	2.93%	1.73%	1.01%	1.17%	0.92%	1.74%	3.85%	2.24%	2.24%	2.95%	4.74%	5.39%	2.1%	2.1
National														
Number of Loans	76,197	5,569	36,540	42,504	48,600	75,575	97,223	76,412	81,882	86,637	139,024	175,257	118,959	124,(
Median Loan Amount	$140,000	$120,000	$124,000	$137,500	$136,000	$164,000	$176,000	$177,000	$190,000	$207,000	$185,000	$195,000	$195,000	$225,(
Percent of Loans with Tract Inc > 120% MSA Median	2.7%	1.54%	1.25%	1.65%	1.28%	2.46%	4.92%	3%	2.82%	3.73%	6.16%	5.82%	2.14%	2.3

Source: PolicyMap and FFIEC
Data aggregated by:
2009 - 2022 Data for PolicyMap and FFIEC Contains: 1 County

Originations for Purchase:

Purchase Originations
In 2022, the typical loan originated for the purchase of a home was for **$175,000**.

Purchase	2009Q1 - 2009Q3	2009Q4	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
All Purchase														
Number of Loans	368	--	376	359	228	247	416	498	476	506	528	555	572	618
Median Loan Amount	$121,500	--	$116,500	$120,000	$128,000	$126,000	$120,000	$129,500	$135,000	$135,500	$135,000	$145,000	$155,000	$165,000
Percent of All Loans	28.22%	--	31.1%	33.68%	23.55%	29.87%	51.74%	55.46%	52.08%	61.86%	59.53%	57.81%	41.87%	40.45%
High-Cost Purchase														
Number of Loans	24*	N/A	6	11	2	8	27	16	20	30	44	52	33	46
Median Loan Amount	$75,000*	N/A	$75,000	$94,000	N/A	$103,500	$90,000	$114,500	$137,500	$108,500	$100,000	$135,000	$135,000	$125,000
Percent of Purchase Loans	7.67%*	N/A	1.6%	3.06%	0.88%	3.24%	6.49%	3.21%	4.2%	5.93%	8.33%	9.37%	5.77%	7.44%
Prime Purchase														
Number of Loans	289*	N/A	370	348	226	239	389	482	456	476	N/A	N/A	N/A	N/A
Median Loan Amount	$125,000*	N/A	$117,500	$120,000	$128,500	$128,000	$121,000	$130,000	$134,500	$137,000	N/A	N/A	N/A	N/A
Percent of Purchase Loans	92.33%*	N/A	98.4%	96.94%	99.12%	96.76%	93.51%	96.79%	95.8%	94.07%	N/A	N/A	N/A	N/A

*Indicates data for 2009Q1 - 2009Q3 only.

Piggyback Purchase Loans by Loan Type
Piggyback loans, also known as 80-20 loans, are multiple mortgage transactions, where a buyer obtains at least two loans in order to purchase a home. The second loan finances that part of the purchase price not being financed by the first loan. The 80-20 or piggyback loan has been used to avoid underwriting standards held by most lenders that require private mortgage insurance (or PMI) when less than a 20% down payment is made by the buyer. Studies suggest that these transactions have a higher risk of default and foreclosure as the homebuyers have little or no equity at risk. HMDA data does not explicitly identify 80-20 or piggyback loans; this is an analytic performed by PolicyMap.

The typical piggyback loan for the purchase of a home in this area was for **$175,000**, and made up **100%** of purchase loans made here. Across all purchase loans, the median purchase loan amount was for **$175,000**.

Piggyback Loans	2009Q1 - 2009Q3	2009Q4	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
Total															
Number of Loans	2	--	1	1	0	0	1	1	1	0	528	555	572	618	496
Median Loan Amount	N/A	--	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	$135,000	$145,000	$155,000	$165,000	$175,000
Percent of Purchase Loans	0.54%	--	0.27%	0.28%	0%	0%	0.24%	0.2%	0.21%	0%	100%	100%	100%	100%	100%
High-Cost Piggyback Loans															

Number of Loans	1*	N/A	0	0	0	0	0	0	0	0	44	52	33	46	31
Median Loan Amount	N/A*	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	$100,000	$135,000	$135,000	$125,000	$145,000
Percent of Piggyback Loans	50%*	N/A	0%	0%	0%	0%	0%	0%	0%	0%	8.33%	9.37%	5.77%	7.44%	6.25%
Prime Piggyback Loans															
Number of Loans	1*	N/A	1	1	0	0	1	1	1	0	N/A	N/A	N/A	N/A	N/A
Median Loan Amount	N/A*	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Percent of Piggyback Loans	50%*	N/A	100%	100%	0%	0%	100%	100%	100%	0%	N/A	N/A	N/A	N/A	N/A

*Indicates data for 2009Q1 - 2009Q3 only.

Source: PolicyMap and FFIEC
Data aggregated by:
2009 - 2022 Data Contains: 1 County

Loans for Manufactured Housing:

Loans for Manufactured Housing
Loans for the purchase or refinance of manufactured housing, also known as mobile homes, are often structured differently than for conventional housing, and so are presented as a separate category in PolicyMap.

In this area, there were **29** loans originated for manufactured housing in 2022, representing **3.31%** of the total loan activity.

Manufactured Housing Loans	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
County (Columbia)														
Number of Loans	23	23	14	16	20	28	22	22	31	15	28	20	31	29
Median Loan Amount	N/A	$34,000	$55,000	$64,000	$62,500	$67,500	$65,500	$85,500	$86,000	$85,000	$85,000	$105,000	$95,000	$85,000
Percent of All Loans	1.76%	1.9%	1.31%	1.65%	2.42%	3.48%	2.45%	2.41%	3.79%	1.69%	2.92%	1.46%	2.03%	3.43%
State (Pennsylvania)														
Number of Loans	2,562	2,569	2,296	2,794	2,723	2,161	2,237	2,238	2,348	2,892	2,892	3,003	3,616	3,186
Median Loan Amount	N/A	$59,000	$61,000	$62,000	$65,000	$64,000	$69,000	$75,000	$72,000	$75,000	$75,000	$85,000	$95,000	$95,000
Percent of All Loans	0.79%	0.9%	0.92%	0.89%	1.01%	1.25%	1.09%	1%	1.19%	1.36%	1.18%	0.8%	0.87%	1.43%
National														
Number of Loans	122,341	97,948	89,193	100,777	110,056	96,747	107,788	115,598	124,522	145,791	153,774	179,043	209,517	172,701
Median Loan Amount	N/A	$62,000	$61,000	$64,000	$68,000	$69,000	$73,000	$79,000	$80,000	$85,000	$95,000	$105,000	$125,000	$135,000
Percent of All Loans	1.55%	1.43%	1.48%	1.21%	1.54%	2%	1.76%	1.65%	2.07%	2.49%	2.07%	1.43%	1.66%	2.82%

While **3.31%** of loans in the area were for manufactured housing, this category represented **3.36%** of the loans to Whites, **0%** of loans to African Americans, **0%** of loans to Asians, and **7.14%** of loans to Hispanics.

Manufactured Housing Loans	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
Loans to Whites														
Number of Loans	23	23	13	16	17	28	22	22	29	14	27	19	29	25
Median Loan Amount	N/A	$34,000	$57,000	$64,000	$62,000	$67,500	$65,500	$85,500	$90,000	$85,000	$85,000	$95,000	$85,000	$75,000
Percent of Loans to Whites	1.85%	2.02%	1.28%	1.77%	2.17%	3.62%	2.55%	2.55%	3.72%	1.69%	3.05%	1.56%	2.2%	3.36%
Percent of Manufactured Loans	100%	100%	92.86%	100%	85%	100%	100%	100%	93.55%	93.33%	96.43%	95%	93.55%	86.21%
Loans to African Americans														
Number of Loans	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Median Loan Amount	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Percent of Loans to African Americans	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Percent of Manufactured Loans	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Loans to Asians														
Number of Loans	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Median Loan Amount	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Percent of Loans to Asians	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Percent of Manufactured Loans	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Loans to Hispanics														
Number of Loans	0	0	0	0	0	1	2	0	0	1	1	1	0	2
Median Loan Amount	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Percent of Loans to Hispanics	0%	0%	0%	0%	0%	9.09%	15.38%	0%	0%	6.67%	5.26%	3.45%	0%	7.14%
Percent of Manufactured Loans	0%	0%	0%	0%	0%	3.57%	9.09%	0%	0%	6.67%	3.57%	5%	0%	6.9%
Loans to Nonhispanics														
Number of Loans	23	22	11	16	13	25	17	20	29	12	26	17	28	23
Median Loan Amount	N/A	$33,000	$68,000	$64,000	$57,000	$68,000	$69,000	$79,000	$90,000	$85,000	$90,000	$95,000	$90,000	$95,000
Percent of Loans to Nonhispanics	1.85%	1.9%	1.08%	1.75%	1.67%	3.24%	1.99%	2.3%	3.68%	1.47%	2.97%	1.42%	2.14%	3.13%
Percent of Manufactured Loans	100%	95.65%	78.57%	100%	65%	89.29%	77.27%	90.91%	93.55%	80%	92.86%	85%	90.32%	79.31%

Source: PolicyMap and FFIEC
Data aggregated by:
2009 - 2022 Data Contains: 1 County

Endnotes:

PolicyMap derived all data provided in this report from a public database of lending activity, collected by the FFIEC and mandated by the Home Mortgage Disclosure Act (HMDA) of 1975. HMDA requires most mortgage lenders located in metropolitan areas to collect data about their housing-related lending activity, report the data annually to the government, and make the data publicly available.

Data in this report include originated loans made for the purchase and refinance of owner-occupied, one-to-four family dwellings, or, where specified, for the purchase or refinance of manufactured housing. When performing aggregations and calculations on the HMDA data, medians were not calculated and percents were not computed where the count of loan events of that type or the denominator of the calculation was less than five. These places are identified on the map as having Insufficient Data. If a cell in a table contains N/A, the data are not available or have been suppressed according to these rules.

Depending on the size of the area selected for this report, the above values capture data for the census tracts, counties, etc, in which at least 50% of their areas are contained. For custom areas, such as radii, custom regions, school districts, and political districts, the HMDA data in this report was calculated by summing the following component Counties in 2000 for years 2009-2011: **Columbia**; Counties in 2010 for 2012 - 2021: **Columbia**; Counties in 2020 for 2022: **Columbia**. For more information on HMDA data in PolicyMap, see the related entries for HMDA (Home Mortgage Disclosure Act) in our Data Dictionary.

Two changes implemented in the processing of the 2009 HMDA data include: 1. Separation of 2009Q1-2009Q3 from 2009Q4 lending data concerning rate spread reporting (high-cost and prime loans), and 2. Suppression of median home loan amounts for manufactured home loans. The separation of data for the first three quarters of 2009 from the last quarter for loans with or specifically without rate spreads is due to the fact that HMDA changed its rules for reporting rate spreads in the fourth quarter of 2009 in an effort to more accurately capture the current high-cost lending activity. The suppression of median home loan amounts for manufactured homes is due to the high incidence of error notations in the manufactured home loan data in 2009. In the 2010-2020 data, all information regarding loans with or specifically without rate spreads is reported according to the 2009Q4 reporting rules. Because of the relative lack of error notations in the manufactured home loan data in 2010 and 2011, median manufactured home loans were only suppressed in cases where the count of loan events of that type or the denominator of the calculation was less than five.

Further description of the source of the data and the terms used in the report can be found in the Data Dictionary, or from HMDA at http://www.ffiec.gov/hmda/. For more information on Home Mortgage data from the FFIEC, go to https://www.consumerfinance.gov/about-us/newsroom/ffiec-announces-availability-2018-data-mortgage-lending/.

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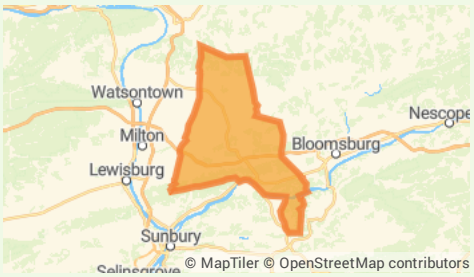
POLICYMAP

Current Report:
Home Mortgage Report of County: Montour



Date: February 16, 2024

Proposed Location:
This location, **Montour** (County, 2022), is located in the state of **Pennsylvania**.

It is located within or touches the following 2022 census tract(s): **42093050400, 42093050100, 42093050200, 42093050300**.

Similarly, it is located within or touches the following zip code(s): **17815, 17821, 17756, 17820, 17847, 17777, 17857, 17824, 17772, 17822, 17884**.

Data presented in this report summarize the geographies specified in the citation information in each section.

This Area is Served by (or touches):

School District(s): Danville Area School District, Warrior Run School District, Southern Columbia Area School District, Millville Area School District, Milton Area School District, Bloomsburg Area School District, Shikellamy School District

Congressional District(s): Pennsylvania's 9th District (Daniel Meuser - R)

Senators: Robert P. Casey, Jr. (PA-D), John Fetterman (PA-D)

State Senate District(s): Senate District 23, Senate District 27

State House District(s): House District 84, House District 107, House District 108, House District 109

All Originations:

In 2022, **254** home loans were originated in this area.

All Originations	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
County (Montour)													
Number of Loans	471	371	313	446	353	259	310	298	271	261	291	402	44
Median Loan Amount	$127,000	$135,000	$135,000	$130,000	$132,000	$143,000	$150,500	$155,000	$164,000	$165,000	$165,000	$185,000	$185,00
State (Pennsylvania)													
Number of Loans	320,234	281,738	247,273	311,005	266,618	170,402	202,246	220,884	195,328	209,328	241,373	373,875	409,74
Median Loan Amount	$157,000	$153,000	$147,000	$154,000	$148,000	$147,000	$160,000	$167,000	$164,000	$155,000	$175,000	$205,000	$205,00
National													
Number of Loans	7,757,819	6,743,289	5,917,574	8,238,430	7,058,554	4,748,163	6,029,619	6,897,295	5,878,448	5,713,185	7,287,669	12,384,663	12,400,81
Median Loan Amount	$176,000	$175,000	$168,000	$179,000	$174,000	$181,000	$198,000	$209,000	$207,000	$205,000	$235,000	$255,000	$255,00

Source: PolicyMap and FFIEC
Data aggregated by:
2009 - 2022 Data Contains: 1 County

Originations by Loan Purpose:

This area saw **57.48%** of its loans originated for the purpose of purchasing a home and **42.52%** for refinancing in 2022. Across the nation, 2022 saw a -18.91% growth in purchase loans, and a -70.9% increase in refinance mortgages, for an overall increase of -52.06% for all originations.

Purchase	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
County (Montour)													
Number of Loans	160	133	121	130	139	156	170	174	169	160	163	168	185
Median Loan Amount	$136,000	$140,000	$155,000	$151,000	$153,000	$158,500	$165,000	$162,000	$173,000	$185,000	$185,000	$180,000	$215,000
Percent of All Loans	33.97%	35.85%	38.66%	29.15%	39.38%	60.23%	54.84%	58.39%	62.36%	61.3%	56.01%	41.79%	41.29%
State (Pennsylvania)													
Number of Loans	95,674	85,672	77,296	85,544	93,615	96,076	108,191	118,610	123,427	126,455	129,984	135,502	151,376
Median Loan Amount	$152,000	$154,000	$154,000	$160,000	$165,000	$163,000	$168,000	$172,000	$177,000	$185,000	$185,000	$205,000	$225,000
Percent of All Loans	29.88%	30.41%	31.26%	27.51%	35.11%	56.38%	53.49%	53.7%	63.19%	60.41%	53.85%	36.24%	36.94%
National													
Number of Loans	2,413,549	2,181,851	2,037,856	2,306,579	2,648,557	2,772,003	3,164,779	3,507,634	3,648,867	3,697,598	3,850,386	4,220,403	4,492,478
Median Loan Amount	$164,000	$168,000	$166,000	$174,000	$187,000	$190,000	$200,000	$208,000	$216,000	$225,000	$235,000	$255,000	$285,000
Percent of All Loans	31.11%	32.36%	34.44%	28%	37.52%	58.38%	52.49%	50.86%	62.07%	64.72%	52.83%	34.08%	36.23%

Refinance	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
County (Montour)													
Number of Loans	311	238	192	316	214	103	140	124	102	101	128	234	263
Median Loan Amount	$119,000	$132,000	$129,500	$119,000	$116,500	$123,000	$130,000	$142,500	$126,500	$115,000	$155,000	$185,000	$165,000
Percent of All Loans	66.03%	64.15%	61.34%	70.85%	60.62%	39.77%	45.16%	41.61%	37.64%	38.7%	43.99%	58.21%	58.71%
State (Pennsylvania)													
Number of Loans	224,560	196,066	169,977	225,461	173,003	74,326	94,055	102,274	71,901	82,873	111,389	238,373	258,368
Median Loan Amount	$160,000	$152,000	$143,000	$151,000	$140,000	$125,000	$150,000	$160,000	$143,000	$115,000	$155,000	$205,000	$185,000
Percent of All Loans	70.12%	69.59%	68.74%	72.49%	64.89%	43.62%	46.51%	46.3%	36.81%	39.59%	46.15%	63.76%	63.06%
National													
Number of Loans	5,344,270	4,561,438	3,879,718	5,931,851	4,409,997	1,976,160	2,864,840	3,389,661	2,229,581	2,015,587	3,437,283	8,164,260	7,908,332
Median Loan Amount	$183,000	$179,000	$170,000	$181,000	$166,000	$167,000	$195,000	$210,000	$191,000	$175,000	$235,000	$255,000	$245,000
Percent of All Loans	68.89%	67.64%	65.56%	72%	62.48%	41.62%	47.51%	49.14%	37.93%	35.28%	47.17%	65.92%	63.77%

Source: PolicyMap and FFIEC
Data aggregated by:
2009 - 2022 Data Contains: 1 County

In this area, 15.75% of home purchase loans originated were government-insured.

Government-Insured Purchase	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
County (Montour)													
Number of Loans	41	37	32	39	24	35	40	36	39	18	27	37	28
Median Loan Amount	$133,000	$153,000	$131,000	$140,000	$139,500	$132,000	$144,500	$122,500	$136,000	$165,000	$175,000	$165,000	$210,000
Percent of All Loans	25.63%	27.82%	26.45%	30%	17.27%	22.44%	23.53%	20.69%	23.08%	11.25%	16.56%	22.02%	15.14%
State (Pennsylvania)													
Number of Loans	45,781	40,272	34,477	34,612	31,529	31,713	39,384	44,319	43,618	35,893	36,670	34,789	34,463
Median Loan Amount	$146,000	$146,000	$142,000	$144,000	$144,000	$141,000	$147,000	$152,000	$155,000	$165,000	$165,000	$185,000	$195,000
Percent of All Loans	47.85%	47.01%	44.6%	40.46%	33.68%	33.01%	36.4%	37.37%	35.34%	28.38%	28.21%	25.67%	22.77%
National													
Number of Loans	1,299,854	1,149,391	1,011,164	1,029,647	993,674	1,001,607	1,230,898	1,340,552	1,304,666	1,085,152	1,151,996	1,226,616	1,179,146
Median Loan Amount	$153,000	$156,000	$151,000	$156,000	$163,000	$166,000	$177,000	$186,000	$193,000	$205,000	$225,000	$245,000	$265,000
Percent of All Loans	53.86%	52.68%	49.62%	44.64%	37.52%	36.13%	38.89%	38.22%	35.76%	29.35%	29.92%	29.06%	26.25%

FHA Purchase Loans	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	202
County (Montour)														
Number of Loans	26	31	21	29	13	14	21	23	20	11	16	23	15	
Median Loan Amount	$136,500	$150,000	$122,000	$139,000	$137,000	$121,500	$147,000	$124,000	$128,000	$145,000	$140,000	$145,000	$125,000	$155,
Percent of All Loans	16.25%	23.31%	17.36%	22.31%	9.35%	8.97%	12.35%	13.22%	11.83%	6.88%	9.82%	13.69%	8.11%	6.8
State (Pennsylvania)														
Number of Loans	38,584	34,437	26,800	25,949	22,148	20,436	28,062	32,039	30,920	28,057	28,697	27,074	26,484	20,
Median Loan Amount	$145,000	$144,000	$141,000	$141,000	$139,000	$135,000	$142,000	$147,000	$150,000	$155,000	$155,000	$175,000	$185,000	$195,
Percent of All Loans	40.33%	40.2%	34.67%	30.33%	23.66%	21.27%	25.94%	27.01%	25.05%	22.19%	22.08%	19.98%	17.5%	16.3
National														
Number of Loans	1,001,937	889,802	717,049	700,939	623,515	584,315	794,990	866,731	811,482	715,060	755,092	800,467	758,165	577,
Median Loan Amount	$152,000	$153,000	$147,000	$151,000	$157,000	$157,000	$170,000	$178,000	$186,000	$195,000	$205,000	$225,000	$245,000	$265,
Percent of All Loans	41.51%	40.78%	35.19%	30.39%	23.54%	21.08%	25.12%	24.71%	22.24%	19.34%	19.61%	18.97%	16.88%	15.8

Source: PolicyMap and FFIEC
Data aggregated by:
2009 - 2022 Data Contains: 1 County

Originations by Income:

Lending by Borrower Income

99.21% of loans in this area were for borrowers whose income was less than 50% of the Metropolitan Statistical Area's (MSA) Median Family Income in 2022 (<$42,900 for a family of four), and 0% were for borrowers with incomes between 50% and 80% of MSA income ($42,900 - $68,640). 0% of loans went to borrowers with incomes between 80% and 120% of area income ($68,640 - $102,960), and 0% went to borrowers with incomes greater than 120% of area income ($102,960 or greater). MSA Median Family Income $85,800 in 2022 in this area.

Borrowers <50% of MSA Median Income	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
County (Montour)														
Number of Loans	14	14	20	11	11	6	8	16	14	258	283	381	423	252
Median Loan Amount	$81,500	$80,500	$74,000	$82,000	$70,000	$54,000	$80,500	$62,000	$77,000	$165,000	$165,000	$175,000	$185,000	$195,000
Percent of All Loans	2.97%	3.77%	6.39%	2.47%	3.12%	2.32%	2.58%	5.37%	5.17%	98.85%	97.25%	94.78%	94.42%	99.21%
State (Pennsylvania)														
Number of Loans	22,903	20,177	18,372	21,617	19,499	13,258	15,942	16,800	17,469	205,398	231,744	345,864	385,154	215,211
Median Loan Amount	$84,000	$82,000	$80,000	$83,000	$80,000	$80,000	$87,000	$89,000	$92,000	$155,000	$175,000	$205,000	$205,000	$205,000
Percent of All Loans	7.15%	7.16%	7.43%	6.95%	7.31%	7.78%	7.88%	7.61%	8.94%	98.12%	96.01%	92.51%	94%	98.31%
National														
Number of Loans	533,359	461,498	431,542	571,749	483,709	316,871	369,566	361,661	365,169	5,579,808	6,888,421	11,217,276	11,517,003	5,825,340
Median Loan Amount	$96,000	$93,000	$90,000	$96,000	$94,000	$90,000	$98,000	$100,000	$103,000	$205,000	$235,000	$255,000	$255,000	$275,000
Percent of All Loans	6.88%	6.84%	7.29%	6.94%	6.85%	6.67%	6.13%	5.24%	6.21%	97.67%	94.52%	90.57%	92.87%	97.99%

Borrowers 50%-80% of MSA Median Income	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
County (Montour)														
Number of Loans	58	39	29	41	45	29	37	45	37	0	N/A	N/A	0	0
Median Loan Amount	$97,000	$82,000	$93,000	$78,000	$94,000	$90,000	$113,000	$97,000	$113,000	N/A	N/A	N/A	N/A	N/A
Percent of All Loans	12.31%	10.51%	9.27%	9.19%	12.75%	11.2%	11.94%	15.1%	13.65%	0%	N/A	N/A	0%	0%
State (Pennsylvania)														
Number of Loans	62,445	51,943	45,725	55,797	49,478	35,770	41,544	43,981	42,823	0	N/A	N/A	N/A	0
Median Loan Amount	$120,000	$116,000	$112,000	$115,000	$112,000	$114,000	$121,000	$126,000	$129,000	N/A	N/A	N/A	N/A	N/A
Percent of All Loans	19.5%	18.44%	18.49%	17.94%	18.56%	20.99%	20.54%	19.91%	21.92%	N/A	N/A	N/A	N/A	N/A
National														
Number of Loans	1,393,420	1,173,311	1,015,589	1,368,277	1,200,429	871,133	1,063,612	1,131,985	1,108,133	181	N/A	N/A	24	174
Median Loan Amount	$131,000	$128,000	$124,000	$130,000	$127,000	$128,000	$137,000	$143,000	$148,000	N/A	N/A	N/A	N/A	N/A
Percent of All Loans	17.96%	17.4%	17.16%	16.61%	17.01%	18.35%	17.64%	16.41%	18.85%	0%	0%	0%	0%	0%

Borrowers 80%-120% of MSA Median Income	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022

County (Montour)														
Number of Loans	105	88	65	115	70	75	91	74	72	0	N/A	N/A	N/A	0
Median Loan Amount	$120,000	$123,500	$131,000	$117,000	$116,500	$134,000	$130,000	$149,000	$138,500	N/A	N/A	N/A	N/A	N/A
Percent of All Loans	22.29%	23.72%	20.77%	25.78%	19.83%	28.96%	29.35%	24.83%	26.57%	0%	N/A	N/A	N/A	0%
State (Pennsylvania)														
Number of Loans	79,463	69,274	58,558	74,363	63,441	42,996	50,156	53,536	49,560	0	N/A	N/A	N/A	1
Median Loan Amount	$150,000	$144,000	$139,000	$142,000	$139,000	$142,000	$152,000	$158,000	$160,000	N/A	N/A	N/A	N/A	N/A
Percent of All Loans	24.81%	24.59%	23.68%	23.91%	23.79%	25.23%	24.8%	24.24%	25.37%	N/A	N/A	N/A	N/A	N/A
National														
Number of Loans	1,834,661	1,579,628	1,338,537	1,873,030	1,623,314	1,145,180	1,425,265	1,614,494	1,495,122	211	N/A	N/A	N/A	182
Median Loan Amount	$167,000	$163,000	$157,000	$165,000	$161,000	$167,000	$180,000	$188,000	$193,000	N/A	N/A	N/A	N/A	$15,000
Percent of All Loans	23.65%	23.43%	22.62%	22.74%	23%	24.12%	23.64%	23.41%	25.43%	0%	0%	0%	0%	0%

Borrowers > 120% of MSA Median Income	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
County (Montour)														
Number of Loans	239	204	164	255	207	143	158	150	141	0	N/A	0	N/A	0
Median Loan Amount	$172,000	$175,500	$174,500	$154,000	$168,000	$191,000	$193,000	$208,000	$223,000	N/A	N/A	N/A	N/A	N/A
Percent of All Loans	50.74%	54.99%	52.4%	57.17%	58.64%	55.21%	50.97%	50.34%	52.03%	0%	N/A	0%	N/A	0%
State (Pennsylvania)														
Number of Loans	135,436	130,302	110,063	141,248	118,321	71,943	81,533	91,355	78,009	0	N/A	7	0	0
Median Loan Amount	$212,000	$203,000	$200,000	$205,000	$201,000	$204,000	$223,000	$230,000	$233,000	N/A	N/A	N/A	N/A	N/A
Percent of All Loans	42.29%	46.25%	44.51%	45.42%	44.38%	42.22%	40.31%	41.36%	39.94%	N/A	N/A	N/A	N/A	N/A
National														
Number of Loans	3,287,414	3,078,751	2,657,645	3,753,172	3,236,426	2,183,572	2,712,397	3,241,375	2,661,440	338	N/A	41	32	96
Median Loan Amount	$237,000	$235,000	$232,000	$239,000	$238,000	$257,000	$273,000	$280,000	$284,000	N/A	N/A	N/A	N/A	N/A
Percent of All Loans	42.38%	45.66%	44.91%	45.56%	45.85%	45.99%	44.98%	46.99%	45.27%	0.01%	0%	0%	0%	0%

Source: PolicyMap and FFIEC
Data aggregated by:
2009 - 2022 Data Contains: 1 County

Lending by Tract Income

0% of loans in this area were in Census Tract(s) with median income(s) of less than 50% of the Metropolitan Statistical Area's (MSA) Median Family Income in 2022 (<$42,900 for a family of four), and 0% were in tract(s) with income(s) between 50% and 80% of MSA income ($42,900 - $68,640). 67.32% of loans were in tracts with income(s) between 80% and 120% of area income ($68,640 - $102,960), and 32.68% went to residents in tracts with incomes greater than 120% of area income ($102,960 or greater). MSA Median Family Income was $85,800 in 2022 in this area.

Tracts with <50% of MSA Median Income	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	202
County (Montour)														
Number of Loans	0	0	0	0	0	0	0	0	0	0	0	0	0	
Median Loan Amount	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N
Percent of All Loans	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
State (Pennsylvania)														
Number of Loans	3,464	2,978	2,401	4,391	4,723	1,947	2,161	2,591	3,380	4,077	4,425	5,352	6,645	5,4
Median Loan Amount	$96,000	$94,000	$95,000	$87,000	$86,000	$81,000	$90,000	$97,000	$90,000	$95,000	$115,000	$135,000	$135,000	$145,(
Percent of All Loans	1.08%	1.06%	0.97%	1.41%	1.77%	1.14%	1.07%	1.17%	1.73%	1.95%	1.83%	1.43%	1.62%	2
National														
Number of Loans	59,220	49,455	41,991	93,962	95,727	70,299	87,365	102,628	118,850	138,053	157,967	217,269	245,364	149,(
Median Loan Amount	$160,000	$160,000	$158,000	$137,000	$134,000	$143,000	$163,000	$176,000	$165,000	$175,000	$195,000	$225,000	$225,000	$215,(
Percent of All Loans	0.76%	0.73%	0.71%	1.14%	1.36%	1.48%	1.45%	1.49%	2.02%	2.42%	2.17%	1.75%	1.98%	2.5

Tracts with 50%-80% of	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	20

MSA Median Income														
County (Montour)														
Number of Loans	0	0	0	0	0	0	0	0	66	83	76	94	117	
Median Loan Amount	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	$103,000	$125,000	$125,000	$135,000	$135,000	
Percent of All Loans	0%	0%	0%	0%	0%	0%	0%	0%	24.35%	31.8%	26.12%	23.38%	26.12%	
State (Pennsylvania)														
Number of Loans	27,470	23,130	19,434	25,703	25,057	19,681	22,427	25,092	25,267	26,589	29,538	39,390	47,783	31
Median Loan Amount	$108,000	$103,000	$98,000	$99,000	$98,000	$104,000	$115,000	$122,000	$123,000	$125,000	$135,000	$155,000	$155,000	$165
Percent of All Loans	8.58%	8.21%	7.86%	8.26%	9.4%	11.55%	11.09%	11.36%	12.94%	12.7%	12.24%	10.54%	11.66%	14.
National														
Number of Loans	657,447	540,859	467,570	800,892	772,444	557,484	691,045	800,939	819,189	787,955	951,264	1,413,341	1,576,807	922
Median Loan Amount	$138,000	$135,000	$129,000	$132,000	$130,000	$134,000	$148,000	$160,000	$160,000	$165,000	$185,000	$205,000	$205,000	$215
Percent of All Loans	8.47%	8.02%	7.9%	9.72%	10.94%	11.74%	11.46%	11.61%	13.94%	13.79%	13.05%	11.41%	12.72%	15.

Tracts with 80%-120% of MSA Median Income	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
County (Montour)													
Number of Loans	134	105	94	152	121	94	107	116	32	25	39	59	56
Median Loan Amount	$97,000	$108,000	$111,500	$110,000	$115,000	$120,000	$122,000	$119,500	$160,000	$105,000	$155,000	$185,000	$165,000
Percent of All Loans	28.45%	28.3%	30.03%	34.08%	34.28%	36.29%	34.52%	38.93%	11.81%	9.58%	13.4%	14.68%	12.5%
State (Pennsylvania)													
Number of Loans	164,655	140,585	124,522	145,365	128,264	92,422	108,483	117,957	103,775	110,216	125,530	188,699	211,622
Median Loan Amount	$138,000	$133,000	$126,000	$132,000	$130,000	$135,000	$145,000	$151,000	$151,000	$145,000	$155,000	$185,000	$185,000
Percent of All Loans	51.42%	49.9%	50.36%	46.74%	48.11%	54.24%	53.64%	53.4%	53.13%	52.65%	52.01%	50.47%	51.65%
National													
Number of Loans	3,755,576	3,188,528	2,796,896	3,493,352	3,086,745	2,129,487	2,687,030	3,078,174	2,608,256	2,528,628	3,168,777	5,200,171	5,355,944
Median Loan Amount	$155,000	$152,000	$145,000	$153,000	$150,000	$157,000	$171,000	$182,000	$183,000	$185,000	$205,000	$225,000	$225,000
Percent of All Loans	48.41%	47.28%	47.26%	42.4%	43.73%	44.85%	44.56%	44.63%	44.37%	44.26%	43.48%	41.99%	43.19%

Tracts with > 120% of MSA Median Income	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
County (Montour)													
Number of Loans	303	250	196	288	232	165	203	181	173	153	176	249	275
Median Loan Amount	$157,000	$150,000	$163,500	$151,500	$160,000	$184,000	$165,000	$195,000	$200,000	$195,000	$195,000	$225,000	$215,000
Percent of All Loans	64.33%	67.39%	62.62%	64.57%	65.72%	63.71%	65.48%	60.74%	63.84%	58.62%	60.48%	61.94%	61.38%
State (Pennsylvania)													
Number of Loans	123,987	114,692	100,534	135,166	107,462	56,192	68,979	75,110	62,852	68,446	81,880	140,434	143,694
Median Loan Amount	$210,000	$202,000	$198,000	$203,000	$200,000	$197,000	$210,000	$220,000	$223,000	$205,000	$235,000	$255,000	$255,000
Percent of All Loans	38.72%	40.71%	40.66%	43.46%	40.31%	32.98%	34.11%	34%	32.18%	32.7%	33.92%	37.56%	35.07%
National													
Number of Loans	3,186,804	2,915,477	2,573,088	3,811,142	3,077,586	1,974,811	2,548,643	2,901,163	2,323,050	2,258,549	3,009,661	5,553,882	5,222,695
Median Loan Amount	$219,000	$217,000	$212,000	$224,000	$223,000	$236,000	$250,000	$261,000	$264,000	$255,000	$285,000	$305,000	$315,000
Percent of All Loans	41.08%	43.24%	43.48%	46.26%	43.6%	41.59%	42.27%	42.06%	39.52%	39.53%	41.3%	44.84%	42.12%

Source: PolicyMap and FFIEC
Data aggregated by:
2009 - 2022 Data Contains: 1 County

High-Cost Originations:

In PolicyMap, a loan is considered high cost when a rate spread is reported. In the fourth quarter of 2009, HMDA changed its rules for reporting rate spreads in an effort to more accurately capture high-cost lending activity. Therefore, data shown here separates the first three quarters of 2009 from the last quarter of 2009. The 2010 - 2022 data in the table below represents the rate spread rule change implemented in 2009Q4. Change calculations between 2022 and years previous to 2010 should not be made due to the adjusted reporting rules implemented beginning in the fourth quarter of 2009.

For 2004-2009Q3, the rate spread on a loan was the difference between the Annual Percentage Rate (APR) on the loan and the treasury security yields as of the date of the loan's origination. Rate spreads were only reported by financial institutions if the APR was three or more percentage points higher for a first lien loan, or five or more percentage points higher for a second lien loan. A rate spread of three or more suggested that a loan was of notably higher cost than a typical loan.

For 2009Q4 and 2010 - 2022, the rate spread on a loan is the difference between the Annual Percentage Rate (APR) on the loan and the estimated average prime offer rate (APOR). Rate spreads are only reported by financial institutions if the APR is more than 1.5 percentage points higher for a first lien loan, or more than 3.5 percentage points higher for a second lien loan.

High-Cost Lending

2.36% of loans originated in this area were high-cost loans in 2022, compared to **5.85%** of loans in Pennsylvania.

High-Cost Loans	2009Q1 - 2009Q3	2009Q4	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
County (Montour)														
Number of Loans	35	N/A	9	6	8	9	4	13	16	8	12	19	14	1
Median Loan Amount	$70,000	N/A	$60,000	$122,500	$102,000	$153,000	N/A	$126,000	$83,000	$101,500	$110,000	$115,000	$130,000	$85,00
Percent of All Loans	8.29%	N/A	2.43%	1.92%	1.79%	2.55%	1.54%	4.19%	5.37%	2.95%	4.6%	6.53%	3.48%	2.46
State (Pennsylvania)														
Number of Loans	16,136	1,228	6,269	7,296	6,529	9,197	11,637	8,355	9,576	10,698	16,431	20,385	12,868	14,67
Median Loan Amount	$87,000	$72,000	$83,000	$89,000	$88,000	$109,000	$113,000	$107,000	$111,000	$118,000	$115,000	$105,000	$105,000	$125,00
Percent of All Loans	5.69%	3.36%	2.23%	2.95%	2.1%	3.45%	6.83%	4.13%	4.34%	5.48%	7.85%	8.45%	3.44%	3.58
National														
Number of Loans	311,065	23,951	145,203	163,776	171,247	278,938	384,126	313,732	339,072	370,162	529,064	624,751	407,882	440,31
Median Loan Amount	$103,000	$81,000	$88,000	$99,000	$100,000	$126,000	$139,000	$137,000	$147,000	$160,000	$155,000	$165,000	$165,000	$185,00
Percent of All Loans	4.53%	2.67%	2.15%	2.77%	2.08%	3.95%	8.09%	5.2%	4.92%	6.3%	9.26%	8.57%	3.29%	3.55

High-Cost Lending by Loan Type

High-Cost Loans	2009Q1 - 2009Q3	2009Q4	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
Purchase															
Number of Loans	9	N/A	1	3	3	4	3	9	8	2	7	12	6	3	1
Median Loan Amount	$54,000	N/A	N/A	N/A	N/A	N/A	N/A	$126,000	$92,500	N/A	$115,000	$125,000	$140,000	N/A	N/A
Percent of Purchase Loans	6.21%	N/A	0.75%	2.48%	2.31%	2.88%	1.92%	5.29%	4.6%	1.18%	4.38%	7.36%	3.57%	1.62%	0.68%
Refinance															
Number of Loans	26	N/A	8	3	5	5	1	4	8	6	5	7	8	8	5

Median Loan Amount	$72,500	N/A	$90,000	N/A	$117,000	$141,000	N/A	N/A	$68,000	$87,500	$65,000	$95,000	$95,000	$105,000	$125,000
Percent of Refinance Loans	9.39%	N/A	3.36%	1.56%	1.58%	2.34%	0.97%	2.86%	6.45%	5.88%	4.95%	5.47%	3.42%	3.04%	4.63%

High-Cost Lending by Race
Looking across high-cost loans originated in 2022 in this area, **100%** were to Whites, **0%** were to African Americans, **0%** were to Asians, and **0%** were to Hispanics.

High-Cost	2009Q1 - 2009Q3	2009Q4	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2
Loans to Whites															
Number of Loans	35	N/A	9	6	8	9	4	12	14	8	12	16	13	9	
Median Loan Amount	$70,000	N/A	$60,000	$122,500	$102,000	$153,000	N/A	$138,000	$83,000	$101,500	$110,000	$110,000	$135,000	$85,000	$13
Percent of Loans to Whites	9.04%	N/A	2.66%	2.06%	1.91%	2.86%	1.68%	4.44%	5.34%	3.27%	5.36%	6.2%	3.75%	2.43%	
Percent of High-Cost Loans	100%	N/A	100%	100%	100%	100%	100%	92.31%	87.5%	100%	100%	84.21%	92.86%	81.82%	
Loans to African Americans															
Number of Loans	0	N/A	0	0	0	0	0	0	0	0	0	0	0	0	
Median Loan Amount	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Percent of Loans to African Americans	0%	N/A	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
Percent of High-Cost Loans	0%	N/A	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
Loans to Asians															
Number of Loans	0	N/A	0	0	0	0	0	0	0	0	0	0	0	0	
Median Loan Amount	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Percent of Loans to Asians	0%	N/A	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
Percent of High-Cost Loans	0%	N/A	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
Loans to Hispanics															
Number of Loans	0	N/A	0	0	0	0	0	1	0	0	0	1	0	0	
Median Loan Amount	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Percent of Loans to Hispanics	0%	N/A	0%	0%	0%	0%	0%	50%	0%	0%	0%	50%	0%	0%	
Percent of High-Cost Loans	0%	N/A	0%	0%	0%	0%	0%	7.69%	0%	0%	0%	5.26%	0%	0%	
Loans to Nonhispanics															
Number of Loans	35	N/A	9	6	8	9	4	11	15	8	12	16	13	9	
Median Loan	$70,000	N/A	$60,000	$122,500	$102,000	$153,000	N/A	$180,000	$88,000	$101,500	$110,000	$110,000	$135,000	$85,000	$13

Amount															
Percent of Loans to Nonhispanics	9.02%	N/A	2.6%	2.03%	1.89%	2.81%	1.63%	3.89%	5.54%	3.16%	5.13%	5.9%	3.61%	2.35%	
Percent of High-Cost Loans	100%	N/A	100%	100%	100%	100%	100%	84.62%	93.75%	100%	100%	84.21%	92.86%	81.82%	

Source: PolicyMap and FFIEC
Data aggregated by:
2009 - 2022 Data for PolicyMap and FFIEC Contains: 1 County

High Cost Lending by Borrower Income

2.38% of loans in this area where the borrowers' income was less than 50% of the Metropolitan Statistical Area's (MSA) Median Family Income were high cost in 2022 (<$42,900 for a family of four), and N/A of loans where borrowers' incomes were between 50% and 80% of MSA income ($42,900 - $68,640) were high cost. N/A of loans that went to borrowers with incomes between 80% and 120% of area income ($68,640 - $102,960) were high cost, and N/A of loans that went to borrowers with incomes >120% of area income ($102,960 or greater) were high cost. MSA Median Family Income was $85,800 in 2022 in this area.

High-Cost Loans to Borrowers w/ <50% of MSA Median Income	2009Q1 - 2009Q3	2009Q4	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	202
County (Montour)															
Number of Loans	0	N/A	0	1	0	0	0	2	4	1	12	18	14	9	
Median Loan Amount	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	$110,000	$115,000	$130,000	$85,000	$130,(
Percent of Loans with Borrower Inc <50% MSA Median	0%	N/A	0%	5%	0%	0%	0%	25%	25%	7.14%	4.65%	6.36%	3.67%	2.13%	2.3
State (Pennsylvania)															
Number of Loans	2,298	210	885	1,165	1,009	1,275	1,641	1,180	1,292	1,463	16,275	19,777	12,048	13,545	12,(
Median Loan Amount	$53,500	$40,500	$53,000	$65,000	$61,000	$69,000	$74,000	$69,000	$69,000	$74,000	$115,000	$105,000	$105,000	$125,000	$155,(
Percent of Loans with Borrower Inc <50% MSA Median	11.68%	6.51%	4.39%	6.34%	4.67%	6.54%	12.38%	7.4%	7.69%	8.37%	7.92%	8.53%	3.48%	3.52%	5.8
National															
Number of Loans	39,532	3,429	18,282	21,934	23,771	34,046	44,173	36,673	33,551	36,167	522,579	607,096	387,319	411,482	360,(
Median Loan Amount	$62,000	$50,000	$55,000	$62,000	$65,000	$77,000	$83,000	$82,000	$82,000	$86,000	$155,000	$165,000	$165,000	$195,000	$205,(
Percent of Loans with Borrower Inc <50% MSA Median	8.51%	4.99%	3.96%	5.08%	4.16%	7.04%	13.94%	9.92%	9.28%	9.9%	9.37%	8.81%	3.45%	3.57%	6

High-Cost Loans to Borrowers w/ 50%-80% of MSA Median Income	2009Q1 - 2009Q3	2009Q4	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
County (Montour)															
Number of Loans	4	N/A	1	1	0	2	2	3	5	0	N/A	N/A	N/A	N/A	N/A
Median Loan Amount	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	$97,000	N/A	N/A	N/A	N/A	N/A	N/A
Percent of Loans with Borrower Inc 50% - 80% MSA Median	7.27%	N/A	2.56%	3.45%	0%	4.44%	6.9%	8.11%	11.11%	0%	N/A	N/A	N/A	N/A	N/A
State (Pennsylvania)															
Number of Loans	4,141	302	1,319	1,697	1,453	2,504	3,689	2,532	2,813	3,279	N/A	N/A	N/A	N/A	N/A
Median Loan Amount	$75,000	$66,000	$69,000	$78,000	$75,000	$95,000	$103,000	$93,000	$98,000	$106,000	N/A	N/A	N/A	N/A	N/A

Percent of Loans with Borrower Inc 50% - 80% MSA Median	7.55%	3.97%	2.54%	3.71%	2.6%	5.06%	10.31%	6.09%	6.4%	7.66%	N/A	N/A	N/A	N/A	N/A
National															
Number of Loans	69,407	5,076	26,950	33,992	36,846	72,387	109,492	90,232	92,767	101,929	N/A	N/A	N/A	N/A	N/A
Median Loan Amount	$88,000	$69,000	$73,000	$85,000	$85,000	$110,000	$120,000	$121,000	$123,000	$133,000	N/A	N/A	N/A	N/A	N/A
Percent of Loans with Borrower Inc 50% - 80% MSA Median	5.65%	3.09%	2.3%	3.35%	2.69%	6.03%	12.57%	8.48%	8.2%	9.2%	N/A	N/A	N/A	N/A	N/A

High-Cost Loans to Borrowers w/ 80%-120% of MSA Median	2009Q1 - 2009Q3	2009Q4	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
County (Montour)															
Number of Loans	3	N/A	2	0	4	1	0	3	4	3	N/A	N/A	N/A	N/A	N/A
Median Loan Amount	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Percent of Loans with Borrower Inc 80% - 120% MSA Median	3.13%	N/A	2.27%	0%	3.48%	1.43%	0%	3.3%	5.41%	4.17%	N/A	N/A	N/A	N/A	N/A
State (Pennsylvania)															
Number of Loans	4,172	264	1,364	1,490	1,541	2,419	3,151	2,176	2,570	2,978	N/A	N/A	N/A	N/A	N/A
Median Loan Amount	$92,000	$83,000	$84,000	$94,000	$92,000	$123,000	$127,000	$121,000	$125,000	$130,000	N/A	N/A	N/A	N/A	N/A
Percent of Loans with Borrower Inc 80% - 120% MSA Median	5.89%	3.04%	1.97%	2.54%	2.07%	3.81%	7.33%	4.34%	4.8%	6.01%	N/A	N/A	N/A	N/A	N/A
National															
Number of Loans	72,872	4,823	26,812	32,606	36,020	70,375	105,580	85,218	97,228	113,359	N/A	N/A	N/A	N/A	N/A
Median Loan Amount	$108,000	$80,000	$87,000	$102,000	$104,000	$137,000	$152,000	$153,000	$161,000	$172,000	N/A	N/A	N/A	N/A	N/A
Percent of Loans with Borrower Inc 80% - 120% MSA Median	4.47%	2.38%	1.7%	2.44%	1.92%	4.34%	9.22%	5.98%	6.02%	7.58%	N/A	N/A	N/A	N/A	N/A

High-Cost Loans to Borrowers w/ > 120% of MSA Median Income	2009Q1 - 2009Q3	2009Q4	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
County (Montour)															
Number of Loans	13	N/A	3	1	4	5	2	5	3	3	N/A	N/A	N/A	N/A	N/A
Median Loan Amount	$77,000	N/A	N/A	N/A	N/A	$153,000	N/A	$200,000	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Percent of Loans with Borrower Inc > 120% MSA Median	6.13%	N/A	1.47%	0.61%	1.57%	2.42%	1.4%	3.16%	2%	2.13%	N/A	N/A	N/A	N/A	N/A
State (Pennsylvania)															
Number of Loans	4,620	337	1,746	1,696	1,752	2,439	2,758	1,896	2,405	2,742	N/A	N/A	N/A	N/A	N/A
Median Loan Amount	$122,000	$88,000	$121,000	$133,000	$128,000	$162,000	$160,000	$148,000	$157,000	$160,000	N/A	N/A	N/A	N/A	N/A

Percent of Loans with Borrower Inc > 120% MSA Median	3.78%	2.54%	1.34%	1.54%	1.24%	2.06%	3.83%	2.33%	2.63%	3.51%	N/A	N/A	N/A	N/A	N/A
National															
Number of Loans	99,584	7,012	43,478	49,046	55,224	84,821	110,460	82,343	100,344	112,185	N/A	N/A	N/A	N/A	N/A
Median Loan Amount	$133,000	$106,000	$116,000	$138,000	$137,000	$175,000	$197,000	$197,000	$211,000	$226,000	N/A	N/A	N/A	N/A	N/A
Percent of Loans with Borrower Inc > 120% MSA Median	3.39%	2.03%	1.41%	1.85%	1.47%	2.62%	5.06%	3.04%	3.1%	4.22%	N/A	N/A	N/A	N/A	N/A

Source: PolicyMap and FFIEC
Data aggregated by:
2009 - 2022 Data Contains: 1 County

High Cost Lending by Tract Income

N/A of high-cost loans in this area where the Census Tract income was <50% of the Metropolitan Statistical Area (MSA) Median Family Income were high cost in 2022 (<$42,900 for a family of four), and N/A where the Census Tract income was between 50% and 80% of the MSA Median Family Income were high cost ($42,900 - $68,640). 2.92% of loans where the Census Tract income was between 80% and 120% of the MSA Median Family Income were high cost ($68,640 - $102,960), and 1.2% of loans where the Census Tract income was >120% of the MSA Median Family Income were high cost ($102,960 or greater). MSA Median Family Income $85,800 in 2022 in this area.

High-Cost Loans to Borrowers in Tracts with <50% of MSA Median Income	2009Q1 - 2009Q3	2009Q4	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	
County (Montour)															
Number of Loans	0	N/A	0	0	0	0	0	0	0	0	0	0	0	0	
Median Loan Amount	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Percent of Loans with Tract Inc <50% MSA Median	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
State (Pennsylvania)															
Number of Loans	353	32	253	357	378	421	315	210	280	455	758	792	441	666	
Median Loan Amount	$64,000	$72,000	$63,000	$68,000	$57,500	$70,000	$69,000	$65,000	$65,000	$75,000	$75,000	$75,000	$85,000	$105,000	$
Percent of Loans with Tract Inc <50% MSA Median	11.75%	6.94%	8.5%	14.87%	8.61%	8.91%	16.18%	9.72%	10.81%	13.46%	18.59%	17.9%	8.24%	10.02%	
National															
Number of Loans	4,241	371	2,268	2,274	3,989	6,799	10,190	8,729	9,374	14,201	21,101	22,550	14,362	16,686	
Median Loan Amount	$88,000	$70,000	$71,000	$79,000	$73,000	$98,000	$118,500	$117,000	$123,000	$131,000	$135,000	$145,000	$135,000	$155,000	$
Percent of Loans with Tract Inc <50% MSA Median	8.15%	5.15%	4.59%	5.42%	4.25%	7.1%	14.5%	9.99%	9.13%	11.95%	15.28%	14.28%	6.61%	6.8%	

High-Cost Loans to Borrowers in Tracts with 50%-80% of MSA Median Income	2009Q1 - 2009Q3	2009Q4	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
County (Montour)														
Number of Loans	0	N/A	0	0	0	0	0	0	0	2	7	11	5	4
Median Loan Amount	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	$65,000	$105,000	$85,000	N/A
Percent of Loans with Tract Inc 50% - 80% MSA Median	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	3.03%	8.43%	14.47%	5.32%	3.42%
State (Pennsylvania)														

Number of Loans	2,334	186	957	1,369	1,115	1,633	2,429	1,679	1,877	2,422	3,583	4,048	2,521	3,018
Median Loan Amount	$73,000	$61,000	$70,000	$74,000	$70,000	$82,000	$87,000	$83,000	$87,000	$98,000	$95,000	$105,000	$95,000	$115,000
Percent of Loans with Tract Inc 50% - 80% MSA Median	9.75%	5.26%	4.14%	7.04%	4.34%	6.52%	12.34%	7.49%	7.48%	9.59%	13.48%	13.7%	6.4%	6.32%
National														
Number of Loans	45,156	3,678	21,821	23,500	28,947	51,468	77,104	63,941	69,905	86,020	113,714	128,077	80,978	91,108
Median Loan Amount	$83,000	$67,000	$69,000	$75,000	$80,000	$102,000	$117,000	$116,000	$125,000	$138,000	$145,000	$145,000	$145,000	$165,000
Percent of Loans with Tract Inc 50% - 80% MSA Median	7.81%	4.64%	4.03%	5.03%	3.61%	6.66%	13.83%	9.25%	8.73%	10.5%	14.43%	13.46%	5.73%	5.78%

High-Cost Loans to Borrowers in Tracts with 80%-120% of MSA Median Income	2009Q1 - 2009Q3	2009Q4	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
County (Montour)														
Number of Loans	8	N/A	4	2	6	6	1	5	8	2	1	1	4	1
Median Loan Amount	$59,500	N/A	N/A	N/A	$102,000	$147,000	N/A	$65,000	$83,000	N/A	N/A	N/A	N/A	N/A
Percent of Loans with Tract Inc 80% - 120% MSA Median	6.61%	N/A	3.81%	2.13%	3.95%	4.96%	1.06%	4.67%	6.9%	6.25%	4%	2.56%	6.78%	1.79%
State (Pennsylvania)														
Number of Loans	10,091	773	3,866	4,358	3,762	5,235	6,719	4,907	5,728	5,965	8,846	11,128	6,953	7,963
Median Loan Amount	$81,000	$71,000	$83,000	$89,000	$89,000	$108,000	$113,000	$108,000	$111,000	$120,000	$115,000	$105,000	$105,000	$125,000
Percent of Loans with Tract Inc 80% - 120% MSA Median	6.94%	4.04%	2.75%	3.5%	2.59%	4.08%	7.27%	4.52%	4.86%	5.75%	8.03%	8.86%	3.68%	3.76%
National														
Number of Loans	180,608	13,874	82,408	93,676	87,999	142,857	197,511	162,957	176,606	182,389	255,225	298,867	193,583	208,049
Median Loan Amount	$97,000	$77,000	$85,000	$94,000	$96,000	$120,000	$133,000	$133,000	$141,000	$154,000	$155,000	$165,000	$165,000	$185,000
Percent of Loans with Tract Inc 80% - 120% MSA Median	5.44%	3.18%	2.58%	3.35%	2.52%	4.63%	9.28%	6.06%	5.74%	6.99%	10.09%	9.43%	3.72%	3.88%

High-Cost Loans to Borrowers in Tracts with > 120% of MSA Median Income	2009Q1 - 2009Q3	2009Q4	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	202
County (Montour)														
Number of Loans	13	N/A	3	2	2	3	3	8	8	4	4	7	5	
Median Loan Amount	$148,000	N/A	N/A	N/A	N/A	N/A	N/A	$192,000	$93,500	N/A	N/A	$205,000	$135,000	$90,(
Percent of Loans with Tract Inc > 120% MSA Median	4.73%	N/A	1.2%	1.02%	0.69%	1.29%	1.82%	3.94%	4.42%	2.31%	2.61%	3.98%	2.01%	2.1
State (Pennsylvania)														
Number of Loans	3,246	230	1,162	1,178	1,244	1,869	2,161	1,548	1,686	1,854	3,244	4,417	2,953	3,(

Median Loan Amount	$138,000	$100,000	$125,000	$142,500	$135,500	$160,000	$152,000	$148,000	$157,000	$160,000	$135,000	$135,000	$125,000	$155,(
Percent of Loans with Tract Inc > 120% MSA Median	2.93%	1.73%	1.01%	1.17%	0.92%	1.74%	3.85%	2.24%	2.24%	2.95%	4.74%	5.39%	2.1%	2.1
National														
Number of Loans	76,197	5,569	36,540	42,504	48,600	75,575	97,223	76,412	81,882	86,637	139,024	175,257	118,959	124,(
Median Loan Amount	$140,000	$120,000	$124,000	$137,500	$136,000	$164,000	$176,000	$177,000	$190,000	$207,000	$185,000	$195,000	$195,000	$225,(
Percent of Loans with Tract Inc > 120% MSA Median	2.7%	1.54%	1.25%	1.65%	1.28%	2.46%	4.92%	3%	2.82%	3.73%	6.16%	5.82%	2.14%	2.3

Source: PolicyMap and FFIEC
Data aggregated by:
2009 - 2022 Data for PolicyMap and FFIEC Contains: 1 County

Originations for Purchase:

Purchase Originations
In 2022, the typical loan originated for the purchase of a home was for **$215,000**.

Purchase	2009Q1 - 2009Q3	2009Q4	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
All Purchase														
Number of Loans	160	--	133	121	130	139	156	170	174	169	160	163	168	185
Median Loan Amount	$136,000	--	$140,000	$155,000	$151,000	$153,000	$158,500	$165,000	$162,000	$173,000	$185,000	$185,000	$180,000	$215,000
Percent of All Loans	33.97%	--	35.85%	38.66%	29.15%	39.38%	60.23%	54.84%	58.39%	62.36%	61.3%	56.01%	41.79%	41.29%
High-Cost Purchase														
Number of Loans	9*	N/A	1	3	3	4	3	9	8	2	7	12	6	3
Median Loan Amount	$54,000*	N/A	N/A	N/A	N/A	N/A	N/A	$126,000	$92,500	N/A	$115,000	$125,000	$140,000	N/A
Percent of Purchase Loans	6.21%*	N/A	0.75%	2.48%	2.31%	2.88%	1.92%	5.29%	4.6%	1.18%	4.38%	7.36%	3.57%	1.62%
Prime Purchase														
Number of Loans	136*	N/A	132	118	127	135	153	161	166	167	N/A	N/A	N/A	N/A
Median Loan Amount	$138,000*	N/A	$141,000	$153,500	$153,000	$151,000	$159,000	$165,000	$164,500	$173,000	N/A	N/A	N/A	N/A
Percent of Purchase Loans	93.79%*	N/A	99.25%	97.52%	97.69%	97.12%	98.08%	94.71%	95.4%	98.82%	N/A	N/A	N/A	N/A

*Indicates data for 2009Q1 - 2009Q3 only.

Piggyback Purchase Loans by Loan Type
Piggyback loans, also known as 80-20 loans, are multiple mortgage transactions, where a buyer obtains at least two loans in order to purchase a home. The second loan finances that part of the purchase price not being financed by the first loan. The 80-20 or piggyback loan has been used to avoid underwriting standards held by most lenders that require private mortgage insurance (or PMI) when less than a 20% down payment is made by the buyer. Studies suggest that these transactions have a higher risk of default and foreclosure as the homebuyers have little or no equity at risk. HMDA data does not explicitly identify 80-20 or piggyback loans; this is an analytic performed by PolicyMap.

The typical piggyback loan for the purchase of a home in this area was for **$215,000**, and made up **100%** of purchase loans made here. Across all purchase loans, the median purchase loan amount was for **$215,000**.

Piggyback Loans	2009Q1 - 2009Q3	2009Q4	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
Total															
Number of Loans	7	--	0	0	0	0	2	2	3	4	160	163	168	185	146
Median Loan Amount	$316,000	--	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	$185,000	$185,000	$180,000	$215,000	$215,000
Percent of Purchase Loans	4.38%	--	0%	0%	0%	0%	1.28%	1.18%	1.72%	2.37%	100%	100%	100%	100%	100%
High-Cost Piggyback Loans															

Number of Loans	2*	N/A	0	0	0	0	0	0	0	0	7	12	6	3	1
Median Loan Amount	N/A*	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	$115,000	$125,000	$140,000	N/A	N/A
Percent of Piggyback Loans	28.57%*	N/A	0%	0%	0%	0%	0%	0%	0%	0%	4.38%	7.36%	3.57%	1.62%	0.68%
Prime Piggyback Loans															
Number of Loans	5*	N/A	0	0	0	0	2	2	3	4	N/A	N/A	N/A	N/A	N/A
Median Loan Amount	$316,000*	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Percent of Piggyback Loans	71.43%*	N/A	0%	0%	0%	0%	100%	100%	100%	100%	N/A	N/A	N/A	N/A	N/A

*Indicates data for 2009Q1 - 2009Q3 only.

Source: PolicyMap and FFIEC
Data aggregated by:
2009 - 2022 Data Contains: 1 County

Loans for Manufactured Housing:

Loans for Manufactured Housing
Loans for the purchase or refinance of manufactured housing, also known as mobile homes, are often structured differently than for conventional housing, and so are presented as a separate category in PolicyMap.

In this area, there were **4** loans originated for manufactured housing in 2022, representing **1.55%** of the total loan activity.

Manufactured Housing Loans	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
County (Montour)														
Number of Loans	4	3	2	6	4	4	1	2	4	5	4	5	6	4
Median Loan Amount	N/A	N/A	N/A	$77,500	N/A	N/A	N/A	N/A	N/A	$65,000	N/A	$65,000	$130,000	N/A
Percent of All Loans	0.85%	0.81%	0.64%	1.35%	1.13%	1.54%	0.32%	0.67%	1.48%	1.92%	1.37%	1.24%	1.34%	1.57%
State (Pennsylvania)														
Number of Loans	2,562	2,569	2,296	2,794	2,723	2,161	2,237	2,238	2,348	2,892	2,892	3,003	3,616	3,186
Median Loan Amount	N/A	$59,000	$61,000	$62,000	$65,000	$64,000	$69,000	$75,000	$72,000	$75,000	$75,000	$85,000	$95,000	$95,000
Percent of All Loans	0.79%	0.9%	0.92%	0.89%	1.01%	1.25%	1.09%	1%	1.19%	1.36%	1.18%	0.8%	0.87%	1.43%
National														
Number of Loans	122,341	97,948	89,193	100,777	110,056	96,747	107,788	115,598	124,522	145,791	153,774	179,043	209,517	172,701
Median Loan Amount	N/A	$62,000	$61,000	$64,000	$68,000	$69,000	$73,000	$79,000	$80,000	$85,000	$95,000	$105,000	$125,000	$135,000
Percent of All Loans	1.55%	1.43%	1.48%	1.21%	1.54%	2%	1.76%	1.65%	2.07%	2.49%	2.07%	1.43%	1.66%	2.82%

While **1.55%** of loans in the area were for manufactured housing, this category represented **1.79%** of the loans to Whites, **0%** of loans to African Americans, **0%** of loans to Asians, and **0%** of loans to Hispanics.

Manufactured Housing Loans	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
Loans to Whites														
Number of Loans	4	3	2	6	4	4	1	2	4	5	4	5	5	4
Median Loan Amount	N/A	N/A	N/A	$77,500	N/A	N/A	N/A	N/A	N/A	$65,000	N/A	$65,000	$85,000	N/A
Percent of Loans to Whites	0.92%	0.88%	0.68%	1.42%	1.25%	1.65%	0.37%	0.76%	1.61%	2.18%	1.53%	1.42%	1.33%	1.79%
Percent of Manufactured Loans	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	83.33%	100%
Loans to African Americans														
Number of Loans	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Median Loan Amount	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Percent of Loans to African Americans	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Percent of Manufactured Loans	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Loans to Asians														
Number of Loans	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Median Loan Amount	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Percent of Loans to Asians	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Percent of Manufactured Loans	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Loans to Hispanics														
Number of Loans	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Median Loan Amount	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Percent of Loans to Hispanics	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Percent of Manufactured Loans	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Loans to Nonhispanics														
Number of Loans	3	3	2	4	3	4	1	2	4	5	4	5	5	4
Median Loan Amount	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	$65,000	N/A	$65,000	$85,000	N/A

Percent of Loans to Nonhispanics	0.69%	0.86%	0.67%	0.93%	0.93%	1.61%	0.35%	0.73%	1.56%	2.09%	1.45%	1.37%	1.29%	1.75%
Percent of Manufactured Loans	75%	100%	100%	66.67%	75%	100%	100%	100%	100%	100%	100%	100%	83.33%	100%

Source: PolicyMap and FFIEC
Data aggregated by:
2009 - 2022 Data Contains: 1 County

Endnotes:

PolicyMap derived all data provided in this report from a public database of lending activity, collected by the FFIEC and mandated by the Home Mortgage Disclosure Act (HMDA) of 1975. HMDA requires most mortgage lenders located in metropolitan areas to collect data about their housing-related lending activity, report the data annually to the government, and make the data publicly available.

Data in this report include originated loans made for the purchase and refinance of owner-occupied, one-to-four family dwellings, or, where specified, for the purchase or refinance of manufactured housing. When performing aggregations and calculations on the HMDA data, medians were not calculated and percents were not computed where the count of loan events of that type or the denominator of the calculation was less than five. These places are identified on the map as having Insufficient Data. If a cell in a table contains N/A, the data are not available or have been suppressed according to these rules.

Depending on the size of the area selected for this report, the above values capture data for the census tracts, counties, etc, in which at least 50% of their areas are contained. For custom areas, such as radii, custom regions, school districts, and political districts, the HMDA data in this report was calculated by summing the following component Counties in 2000 for years 2009-2011: **Montour**; Counties in 2010 for 2012 - 2021: **Montour**; Counties in 2020 for 2022: **Montour**. For more information on HMDA data in PolicyMap, see the related entries for HMDA (Home Mortgage Disclosure Act) in our Data Dictionary.

Two changes implemented in the processing of the 2009 HMDA data include: 1. Separation of 2009Q1-2009Q3 from 2009Q4 lending data concerning rate spread reporting (high-cost and prime loans), and 2. Suppression of median home loan amounts for manufactured home loans. The separation of data for the first three quarters of 2009 from the last quarter for loans with or specifically without rate spreads is due to the fact that HMDA changed its rules for reporting rate spreads in the fourth quarter of 2009 in an effort to more accurately capture the current high-cost lending activity. The suppression of median home loan amounts for manufactured homes is due to the high incidence of error notations in the manufactured home loan data in 2009. In the 2010-2020 data, all information regarding loans with or specifically without rate spreads is reported according to the 2009Q4 reporting rules. Because of the relative lack of error notations in the manufactured home loan data in 2010 and 2011, median manufactured home loans were only suppressed in cases where the count of loan events of that type or the denominator of the calculation was less than five.

Further description of the source of the data and the terms used in the report can be found in the Data Dictionary, or from HMDA at http://www.ffiec.gov/hmda/. For more information on Home Mortgage data from the FFIEC, go to https://www.consumerfinance.gov/about-us/newsroom/ffiec-announces-availability-2018-data-mortgage-lending/.

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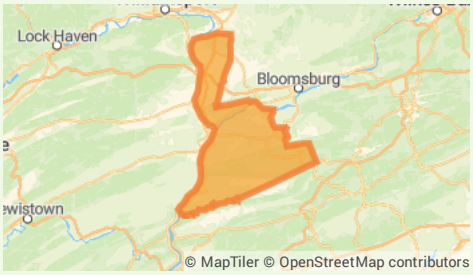
POLICYMAP

Current Report:
Home Mortgage Report of County: Northumberland



Date: February 16, 2024

Proposed Location:
This location, **Northumberland** (County, 2022), is located in the state of **Pennsylvania**.

It is located within or touches the following 2022 census tract(s): **42097082300, 42097081900, 42097080800, 42097081800, 42097080100, 42097080700, 42097080200, 42097080500, 42097081200, 42097080400, 42097080900, 42097080302, 42097080600, 42097080301, 42097082200, 42097082400, 42097081400, 42097082000, 42097081300, 42097081000, 42097081100, 42097082100, 42097081700, 42097081600, 42097081500**.

Similarly, it is located within or touches the following zip code(s): **17821, 17756, 17820, 17801, 17837, 17810, 17847, 17870, 17921, 17777, 17061, 17872, 17752, 17048, 17045, 17830, 17823, 17860, 17857, 17856, 17017, 17824, 17889, 17864, 17866, 17941, 17023, 17772, 17964, 17851, 17836, 17881, 17888, 17834, 17867, 17840, 17876, 17886, 17080, 17832, 17850, 17868, 17749, 17730**.

Data presented in this report summarize the geographies specified in the citation information in each section.

This Area is Served by (or touches):

School District(s): Line Mountain School District, Danville Area School District, Warrior Run School District, Southern Columbia Area School District, Selinsgrove Area School District, Tri-Valley School District, Upper Dauphin Area School District, Milton Area School District, Shikellamy School District, North Schuylkill School District, Shamokin Area School District, Lewisburg Area School District, Muncy School District, Millersburg Area School District, Mount Carmel Area School District

Congressional District(s): Pennsylvania's 9th District (Daniel Meuser - R), Pennsylvania's 10th District (Scott Perry - R), Pennsylvania's 13th District (John Joyce - R), Pennsylvania's 15th District (Glenn Thompson - R)

Senators: Robert P. Casey, Jr. (PA-D), John Fetterman (PA-D)

State Senate District(s): Senate District 23, Senate District 27, Senate District 29, Senate District 30, Senate District 34

State House District(s): House District 76, House District 83, House District 84, House District 85, House District 86, House District 107, House District 108, House District 109, House District 123, House District 125

All Originations:

In 2022, **1,093** home loans were originated in this area.

All Originations	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	202
County (Northumberland)													
Number of Loans	1,223	1,003	913	1,110	950	737	825	923	835	962	1,093	1,347	1,
Median Loan Amount	$102,000	$104,000	$101,000	$108,000	$105,500	$99,000	$110,000	$115,000	$115,000	$105,000	$115,000	$135,000	$135,
State (Pennsylvania)													
Number of Loans	320,234	281,738	247,273	311,005	266,618	170,402	202,246	220,884	195,328	209,328	241,373	373,875	409,
Median Loan Amount	$157,000	$153,000	$147,000	$154,000	$148,000	$147,000	$160,000	$167,000	$164,000	$155,000	$175,000	$205,000	$205,
National													
Number of Loans	7,757,819	6,743,289	5,917,574	8,238,430	7,058,554	4,748,163	6,029,619	6,897,295	5,878,448	5,713,185	7,287,669	12,384,663	12,400,
Median Loan Amount	$176,000	$175,000	$168,000	$179,000	$174,000	$181,000	$198,000	$209,000	$207,000	$205,000	$235,000	$255,000	$255,

Source: PolicyMap and FFIEC
Data aggregated by:
2009 - 2022 Data Contains: 1 County

Originations by Loan Purpose:

This area saw **54.53%** of its loans originated for the purpose of purchasing a home and **45.47%** for refinancing in 2022. Across the nation, 2022 saw a -18.91% growth in purchase loans, and a -70.9% increase in refinance mortgages, for an overall increase of -52.06% for all originations.

Purchase	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
County (Northumberland)													
Number of Loans	404	392	352	387	360	391	446	466	505	545	613	562	65
Median Loan Amount	$88,000	$102,500	$105,000	$107,000	$103,000	$98,000	$112,000	$122,000	$119,000	$115,000	$125,000	$135,000	$135,00
Percent of All Loans	33.03%	39.08%	38.55%	34.86%	37.89%	53.05%	54.06%	50.49%	60.48%	56.65%	56.08%	41.72%	42.3
State (Pennsylvania)													
Number of Loans	95,674	85,672	77,296	85,544	93,615	96,076	108,191	118,610	123,427	126,455	129,984	135,502	151,37
Median Loan Amount	$152,000	$154,000	$154,000	$160,000	$165,000	$163,000	$168,000	$172,000	$177,000	$185,000	$185,000	$205,000	$225,00
Percent of All Loans	29.88%	30.41%	31.26%	27.51%	35.11%	56.38%	53.49%	53.7%	63.19%	60.41%	53.85%	36.24%	36.94
National													
Number of Loans	2,413,549	2,181,851	2,037,856	2,306,579	2,648,557	2,772,003	3,164,779	3,507,634	3,648,867	3,697,598	3,850,386	4,220,403	4,492,47
Median Loan Amount	$164,000	$168,000	$166,000	$174,000	$187,000	$190,000	$200,000	$208,000	$216,000	$225,000	$235,000	$255,000	$285,00
Percent of All Loans	31.11%	32.36%	34.44%	28%	37.52%	58.38%	52.49%	50.86%	62.07%	64.72%	52.83%	34.08%	36.23

Refinance	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
County (Northumberland)													
Number of Loans	819	611	561	723	590	346	379	457	330	417	480	785	88
Median Loan Amount	$108,000	$104,000	$100,000	$109,000	$106,500	$100,000	$106,000	$110,000	$105,000	$85,000	$95,000	$135,000	$135,00
Percent of All Loans	66.97%	60.92%	61.45%	65.14%	62.11%	46.95%	45.94%	49.51%	39.52%	43.35%	43.92%	58.28%	57.7
State (Pennsylvania)													
Number of Loans	224,560	196,066	169,977	225,461	173,003	74,326	94,055	102,274	71,901	82,873	111,389	238,373	258,36
Median Loan Amount	$160,000	$152,000	$143,000	$151,000	$140,000	$125,000	$150,000	$160,000	$143,000	$115,000	$155,000	$205,000	$185,00
Percent of All Loans	70.12%	69.59%	68.74%	72.49%	64.89%	43.62%	46.51%	46.3%	36.81%	39.59%	46.15%	63.76%	63.06
National													
Number of Loans	5,344,270	4,561,438	3,879,718	5,931,851	4,409,997	1,976,160	2,864,840	3,389,661	2,229,581	2,015,587	3,437,283	8,164,260	7,908,33
Median Loan Amount	$183,000	$179,000	$170,000	$181,000	$166,000	$167,000	$195,000	$210,000	$191,000	$175,000	$235,000	$255,000	$245,00
Percent of All Loans	68.89%	67.64%	65.56%	72%	62.48%	41.62%	47.51%	49.14%	37.93%	35.28%	47.17%	65.92%	63.77

Source: PolicyMap and FFIEC
Data aggregated by:
2009 - 2022 Data Contains: 1 County

In this area, 31.04% of home purchase loans originated were government-insured.

Government-Insured Purchase	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
County (Northumberland)													
Number of Loans	186	173	182	182	178	193	208	226	198	184	191	172	18
Median Loan Amount	$88,000	$97,000	$103,500	$103,500	$98,500	$88,000	$111,500	$120,000	$113,000	$125,000	$125,000	$155,000	$135,00
Percent of All Loans	46.04%	44.13%	51.7%	47.03%	49.44%	49.36%	46.64%	48.5%	39.21%	33.76%	31.16%	30.6%	28.57%
State (Pennsylvania)													
Number of Loans	45,781	40,272	34,477	34,612	31,529	31,713	39,384	44,319	43,618	35,893	36,670	34,789	34,46
Median Loan Amount	$146,000	$146,000	$142,000	$144,000	$144,000	$141,000	$147,000	$152,000	$155,000	$165,000	$165,000	$185,000	$195,00
Percent of All Loans	47.85%	47.01%	44.6%	40.46%	33.68%	33.01%	36.4%	37.37%	35.34%	28.38%	28.21%	25.67%	22.77%
National													
Number of Loans	1,299,854	1,149,391	1,011,164	1,029,647	993,674	1,001,607	1,230,898	1,340,552	1,304,666	1,085,152	1,151,996	1,226,616	1,179,14
Median Loan Amount	$153,000	$156,000	$151,000	$156,000	$163,000	$166,000	$177,000	$186,000	$193,000	$205,000	$225,000	$245,000	$265,00
Percent of All Loans	53.86%	52.68%	49.62%	44.64%	37.52%	36.13%	38.89%	38.22%	35.76%	29.35%	29.92%	29.06%	26.25%

FHA Purchase Loans	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2
County (Northumberland)														
Number of Loans	128	134	112	128	109	86	104	119	104	139	140	117	130	
Median Loan Amount	$88,000	$94,500	$99,500	$96,000	$88,000	$86,500	$98,500	$113,000	$113,000	$115,000	$115,000	$125,000	$125,000	$1
Percent of All Loans	31.68%	34.18%	31.82%	33.07%	30.28%	21.99%	23.32%	25.54%	20.59%	25.5%	22.84%	20.82%	19.97%	2
State (Pennsylvania)														
Number of Loans	38,584	34,437	26,800	25,949	22,148	20,436	28,062	32,039	30,920	28,057	28,697	27,074	26,484	
Median Loan Amount	$145,000	$144,000	$141,000	$141,000	$139,000	$135,000	$142,000	$147,000	$150,000	$155,000	$155,000	$175,000	$185,000	$1
Percent of All Loans	40.33%	40.2%	34.67%	30.33%	23.66%	21.27%	25.94%	27.01%	25.05%	22.19%	22.08%	19.98%	17.5%	1
National														
Number of Loans	1,001,937	889,802	717,049	700,939	623,515	584,315	794,990	866,731	811,482	715,060	755,092	800,467	758,165	5
Median Loan Amount	$152,000	$153,000	$147,000	$151,000	$157,000	$157,000	$170,000	$178,000	$186,000	$195,000	$205,000	$225,000	$245,000	$2
Percent of All Loans	41.51%	40.78%	35.19%	30.39%	23.54%	21.08%	25.12%	24.71%	22.24%	19.34%	19.61%	18.97%	16.88%	1

Source: PolicyMap and FFIEC
Data aggregated by:
2009 - 2022 Data Contains: 1 County

Originations by Income:

Lending by Borrower Income

98.08% of loans in this area were for borrowers whose income was less than 50% of the Metropolitan Statistical Area's (MSA) Median Family Income in 2022 (<$33,050 for a family of four), and 0% were for borrowers with incomes between 50% and 80% of MSA income ($33,050 - $52,880). 0% of loans went to borrowers with incomes between 80% and 120% of area income ($52,880 - $79,320), and 0% went to borrowers with incomes greater than 120% of area income ($79,320 or greater). MSA Median Family Income $66,100 in 2022 in this area.

Borrowers <50% of MSA Median Income	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
County (Northumberland)														
Number of Loans	94	77	58	72	84	67	56	56	63	954	1,049	1,228	1,414	1,0
Median Loan Amount	$53,500	$50,000	$53,000	$58,500	$59,500	$54,000	$57,500	$47,000	$63,000	$105,000	$115,000	$135,000	$135,000	$125,0
Percent of All Loans	7.69%	7.68%	6.35%	6.49%	8.84%	9.09%	6.79%	6.07%	7.54%	99.17%	95.97%	91.17%	91.88%	98.08
State (Pennsylvania)														
Number of Loans	22,903	20,177	18,372	21,617	19,499	13,258	15,942	16,800	17,469	205,398	231,744	345,864	385,154	215,2
Median Loan Amount	$84,000	$82,000	$80,000	$83,000	$80,000	$80,000	$87,000	$89,000	$92,000	$155,000	$175,000	$205,000	$205,000	$205,0
Percent of All Loans	7.15%	7.16%	7.43%	6.95%	7.31%	7.78%	7.88%	7.61%	8.94%	98.12%	96.01%	92.51%	94%	98.31
National														
Number of Loans	533,359	461,498	431,542	571,749	483,709	316,871	369,566	361,661	365,169	5,579,808	6,888,421	11,217,276	11,517,003	5,825,34
Median Loan Amount	$96,000	$93,000	$90,000	$96,000	$94,000	$90,000	$98,000	$100,000	$103,000	$205,000	$235,000	$255,000	$255,000	$275,0
Percent of All Loans	6.88%	6.84%	7.29%	6.94%	6.85%	6.67%	6.13%	5.24%	6.21%	97.67%	94.52%	90.57%	92.87%	97.99

Borrowers 50%-80% of MSA Median Income	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
County (Northumberland)														
Number of Loans	277	208	206	218	220	166	179	180	182	0	N/A	N/A	0	0
Median Loan Amount	$74,000	$80,000	$74,500	$83,000	$80,500	$76,000	$77,000	$88,000	$85,500	N/A	N/A	N/A	N/A	N/A
Percent of All Loans	22.65%	20.74%	22.56%	19.64%	23.16%	22.52%	21.7%	19.5%	21.8%	0%	N/A	N/A	0%	0%
State (Pennsylvania)														
Number of Loans	62,445	51,943	45,725	55,797	49,478	35,770	41,544	43,981	42,823	0	N/A	N/A	N/A	0
Median Loan Amount	$120,000	$116,000	$112,000	$115,000	$112,000	$114,000	$121,000	$126,000	$129,000	N/A	N/A	N/A	N/A	N/A
Percent of All Loans	19.5%	18.44%	18.49%	17.94%	18.56%	20.99%	20.54%	19.91%	21.92%	N/A	N/A	N/A	N/A	N/A
National														
Number of Loans	1,393,420	1,173,311	1,015,589	1,368,277	1,200,429	871,133	1,063,612	1,131,985	1,108,133	181	N/A	N/A	24	174
Median Loan Amount	$131,000	$128,000	$124,000	$130,000	$127,000	$128,000	$137,000	$143,000	$148,000	N/A	N/A	N/A	N/A	N/A
Percent of All Loans	17.96%	17.4%	17.16%	16.61%	17.01%	18.35%	17.64%	16.41%	18.85%	0%	0%	0%	0%	0%

Borrowers 80%-120% of MSA Median Income	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022

County (Northumberland)														
Number of Loans	294	251	213	293	241	197	220	263	246	0	N/A	N/A	N/A	0
Median Loan Amount	$104,000	$102,000	$106,000	$109,000	$108,000	$100,000	$112,500	$108,000	$120,500	N/A	N/A	N/A	N/A	N/A
Percent of All Loans	24.04%	25.02%	23.33%	26.4%	25.37%	26.73%	26.67%	28.49%	29.46%	0%	N/A	N/A	N/A	0%
State (Pennsylvania)														
Number of Loans	79,463	69,274	58,558	74,363	63,441	42,996	50,156	53,536	49,560	0	N/A	N/A	N/A	1
Median Loan Amount	$150,000	$144,000	$139,000	$142,000	$139,000	$142,000	$152,000	$158,000	$160,000	N/A	N/A	N/A	N/A	N/A
Percent of All Loans	24.81%	24.59%	23.68%	23.91%	23.79%	25.23%	24.8%	24.24%	25.37%	N/A	N/A	N/A	N/A	N/A
National														
Number of Loans	1,834,661	1,579,628	1,338,537	1,873,030	1,623,314	1,145,180	1,425,265	1,614,494	1,495,122	211	N/A	N/A	N/A	182
Median Loan Amount	$167,000	$163,000	$157,000	$165,000	$161,000	$167,000	$180,000	$188,000	$193,000	N/A	N/A	N/A	N/A	$15,000
Percent of All Loans	23.65%	23.43%	22.62%	22.74%	23%	24.12%	23.64%	23.41%	25.43%	0%	0%	0%	0%	0%

Borrowers > 120% of MSA Median Income	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
County (Northumberland)														
Number of Loans	467	405	357	445	334	277	321	350	308	0	N/A	0	N/A	0
Median Loan Amount	$138,000	$136,000	$136,000	$143,000	$144,000	$141,000	$145,000	$153,000	$145,000	N/A	N/A	N/A	N/A	N/A
Percent of All Loans	38.18%	40.38%	39.1%	40.09%	35.16%	37.58%	38.91%	37.92%	36.89%	0%	N/A	0%	N/A	0%
State (Pennsylvania)														
Number of Loans	135,436	130,302	110,063	141,248	118,321	71,943	81,533	91,355	78,009	0	N/A	7	0	0
Median Loan Amount	$212,000	$203,000	$200,000	$205,000	$201,000	$204,000	$223,000	$230,000	$233,000	N/A	N/A	N/A	N/A	N/A
Percent of All Loans	42.29%	46.25%	44.51%	45.42%	44.38%	42.22%	40.31%	41.36%	39.94%	N/A	N/A	N/A	N/A	N/A
National														
Number of Loans	3,287,414	3,078,751	2,657,645	3,753,172	3,236,426	2,183,572	2,712,397	3,241,375	2,661,440	338	N/A	41	32	96
Median Loan Amount	$237,000	$235,000	$232,000	$239,000	$238,000	$257,000	$273,000	$280,000	$284,000	N/A	N/A	N/A	N/A	N/A
Percent of All Loans	42.38%	45.66%	44.91%	45.56%	45.85%	45.99%	44.98%	46.99%	45.27%	0.01%	0%	0%	0%	0%

Source: PolicyMap and FFIEC
Data aggregated by:
2009 - 2022 Data Contains: 1 County

Lending by Tract Income

0% of loans in this area were in Census Tract(s) with median income(s) of less than 50% of the Metropolitan Statistical Area's (MSA) Median Family Income in 2022 (<$33,050 for a family of four), and 10.7% were in tract(s) with income(s) between 50% and 80% of MSA income ($33,050 - $52,880). 61.67% of loans were in tracts with income(s) between 80% and 120% of area income ($52,880 - $79,320), and 27.63% went to residents in tracts with incomes greater than 120% of area income ($79,320 or greater). MSA Median Family Income was $66,100 in 2022 in this area.

Tracts with <50% of MSA Median Income	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2
County (Northumberland)														
Number of Loans	0	0	0	0	0	0	0	0	0	0	1	0	0	
Median Loan Amount	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Percent of All Loans	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0.09%	0%	0%	
State (Pennsylvania)														
Number of Loans	3,464	2,978	2,401	4,391	4,723	1,947	2,161	2,591	3,380	4,077	4,425	5,352	6,645	
Median Loan Amount	$96,000	$94,000	$95,000	$87,000	$86,000	$81,000	$90,000	$97,000	$90,000	$95,000	$115,000	$135,000	$135,000	$14
Percent of All Loans	1.08%	1.06%	0.97%	1.41%	1.77%	1.14%	1.07%	1.17%	1.73%	1.95%	1.83%	1.43%	1.62%	
National														
Number of Loans	59,220	49,455	41,991	93,962	95,727	70,299	87,365	102,628	118,850	138,053	157,967	217,269	245,364	14
Median Loan Amount	$160,000	$160,000	$158,000	$137,000	$134,000	$143,000	$163,000	$176,000	$165,000	$175,000	$195,000	$225,000	$225,000	$21
Percent of All Loans	0.76%	0.73%	0.71%	1.14%	1.36%	1.48%	1.45%	1.49%	2.02%	2.42%	2.17%	1.75%	1.98%	

Tracts with 50%-80% of	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2

MSA Median Income														
County (Northumberland)														
Number of Loans	164	128	103	147	115	90	75	76	43	75	84	69	84	
Median Loan Amount	$76,000	$73,500	$73,000	$64,000	$66,000	$64,000	$69,000	$65,000	$57,000	$65,000	$65,000	$65,000	$75,000	$
Percent of All Loans	13.41%	12.76%	11.28%	13.24%	12.11%	12.21%	9.09%	8.23%	5.15%	7.8%	7.69%	5.12%	5.46%	
State (Pennsylvania)														
Number of Loans	27,470	23,130	19,434	25,703	25,057	19,681	22,427	25,092	25,267	26,589	29,538	39,390	47,783	
Median Loan Amount	$108,000	$103,000	$98,000	$99,000	$98,000	$104,000	$115,000	$122,000	$123,000	$125,000	$135,000	$155,000	$155,000	$1
Percent of All Loans	8.58%	8.21%	7.86%	8.26%	9.4%	11.55%	11.09%	11.36%	12.94%	12.7%	12.24%	10.54%	11.66%	
National														
Number of Loans	657,447	540,859	467,570	800,892	772,444	557,484	691,045	800,939	819,189	787,955	951,264	1,413,341	1,576,807	9
Median Loan Amount	$138,000	$135,000	$129,000	$132,000	$130,000	$134,000	$148,000	$160,000	$160,000	$165,000	$185,000	$205,000	$205,000	$2
Percent of All Loans	8.47%	8.02%	7.9%	9.72%	10.94%	11.74%	11.46%	11.61%	13.94%	13.79%	13.05%	11.41%	12.72%	

Tracts with 80%-120% of MSA Median Income	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
County (Northumberland)													
Number of Loans	943	775	714	760	661	431	489	535	732	817	928	1,176	1,36
Median Loan Amount	$105,000	$108,000	$105,000	$109,000	$108,000	$92,000	$98,000	$112,000	$115,000	$105,000	$115,000	$135,000	$135,00
Percent of All Loans	77.11%	77.27%	78.2%	68.47%	69.58%	58.48%	59.27%	57.96%	87.66%	84.93%	84.9%	87.31%	88.43
State (Pennsylvania)													
Number of Loans	164,655	140,585	124,522	145,365	128,264	92,422	108,483	117,957	103,775	110,216	125,530	188,699	211,62
Median Loan Amount	$138,000	$133,000	$126,000	$132,000	$130,000	$135,000	$145,000	$151,000	$151,000	$145,000	$155,000	$185,000	$185,00
Percent of All Loans	51.42%	49.9%	50.36%	46.74%	48.11%	54.24%	53.64%	53.4%	53.13%	52.65%	52.01%	50.47%	51.65
National													
Number of Loans	3,755,576	3,188,528	2,796,896	3,493,352	3,086,745	2,129,487	2,687,030	3,078,174	2,608,256	2,528,628	3,168,777	5,200,171	5,355,94
Median Loan Amount	$155,000	$152,000	$145,000	$153,000	$150,000	$157,000	$171,000	$182,000	$183,000	$185,000	$205,000	$225,000	$225,00
Percent of All Loans	48.41%	47.28%	47.26%	42.4%	43.73%	44.85%	44.56%	44.63%	44.37%	44.26%	43.48%	41.99%	43.19

Tracts with > 120% of MSA Median Income	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
County (Northumberland)													
Number of Loans	77	76	69	196	171	216	260	312	60	70	80	102	9
Median Loan Amount	$143,000	$135,000	$140,000	$129,500	$132,000	$141,000	$142,500	$144,000	$179,000	$155,000	$165,000	$180,000	$195,00
Percent of All Loans	6.3%	7.58%	7.56%	17.66%	18%	29.31%	31.52%	33.8%	7.19%	7.28%	7.32%	7.57%	6.11
State (Pennsylvania)													
Number of Loans	123,987	114,692	100,534	135,166	107,462	56,192	68,979	75,110	62,852	68,446	81,880	140,434	143,69
Median Loan Amount	$210,000	$202,000	$198,000	$203,000	$200,000	$197,000	$210,000	$220,000	$223,000	$205,000	$235,000	$255,000	$255,00
Percent of All Loans	38.72%	40.71%	40.66%	43.46%	40.31%	32.98%	34.11%	34%	32.18%	32.7%	33.92%	37.56%	35.07
National													
Number of Loans	3,186,804	2,915,477	2,573,088	3,811,142	3,077,586	1,974,811	2,548,643	2,901,163	2,323,050	2,258,549	3,009,661	5,553,882	5,222,69
Median Loan Amount	$219,000	$217,000	$212,000	$224,000	$223,000	$236,000	$250,000	$261,000	$264,000	$255,000	$285,000	$305,000	$315,00
Percent of All Loans	41.08%	43.24%	43.48%	46.26%	43.6%	41.59%	42.27%	42.06%	39.52%	39.53%	41.3%	44.84%	42.12

Source: PolicyMap and FFIEC
Data aggregated by:
2009 - 2022 Data Contains: 1 County

High-Cost Originations:

In PolicyMap, a loan is considered high cost when a rate spread is reported. In the fourth quarter of 2009, HMDA changed its rules for reporting rate spreads in an effort to more accurately capture high-cost lending activity. Therefore, data shown here separates the first three quarters of 2009 from the last quarter of 2009. The 2010 - 2022 data in the table below represents the rate spread rule change implemented in 2009Q4. Change calculations between 2022 and years previous to 2010 should not be made due to the adjusted reporting rules implemented beginning in the fourth quarter of 2009.

For 2004-2009Q3, the rate spread on a loan was the difference between the Annual Percentage Rate (APR) on the loan and the treasury security yields as of the date of the loan's origination. Rate spreads were only reported by financial institutions if the APR was three or more percentage points higher for a first lien loan, or five or more percentage points higher for a second lien loan. A rate spread of three or more suggested that a loan was of notably higher cost than a typical loan.

For 2009Q4 and 2010 - 2022, the rate spread on a loan is the difference between the Annual Percentage Rate (APR) on the loan and the estimated average prime offer rate (APOR). Rate spreads are only reported by financial institutions if the APR is more than 1.5 percentage points higher for a first lien loan, or more than 3.5 percentage points higher for a second lien loan.

High-Cost Lending

8.33% of loans originated in this area were high-cost loans in 2022, compared to **5.85%** of loans in Pennsylvania.

High-Cost Loans	2009Q1 - 2009Q3	2009Q4	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	202
County (Northumberland)														
Number of Loans	164	N/A	56	43	39	62	56	43	52	64	84	133	86	
Median Loan Amount	$51,000	N/A	$56,000	$68,000	$97,000	$73,500	$78,000	$76,000	$84,500	$79,000	$85,000	$75,000	$95,000	$105,(
Percent of All Loans	15.09%	N/A	5.58%	4.71%	3.51%	6.53%	7.6%	5.21%	5.63%	7.66%	8.73%	12.17%	6.38%	5.5
State (Pennsylvania)														
Number of Loans	16,136	1,228	6,269	7,296	6,529	9,197	11,637	8,355	9,576	10,698	16,431	20,385	12,868	14,(
Median Loan Amount	$87,000	$72,000	$83,000	$89,000	$88,000	$109,000	$113,000	$107,000	$111,000	$118,000	$115,000	$105,000	$105,000	$125,(
Percent of All Loans	5.69%	3.36%	2.23%	2.95%	2.1%	3.45%	6.83%	4.13%	4.34%	5.48%	7.85%	8.45%	3.44%	3.5
National														
Number of Loans	311,065	23,951	145,203	163,776	171,247	278,938	384,126	313,732	339,072	370,162	529,064	624,751	407,882	440,3
Median Loan Amount	$103,000	$81,000	$88,000	$99,000	$100,000	$126,000	$139,000	$137,000	$147,000	$160,000	$155,000	$165,000	$165,000	$185,(
Percent of All Loans	4.53%	2.67%	2.15%	2.77%	2.08%	3.95%	8.09%	5.2%	4.92%	6.3%	9.26%	8.57%	3.29%	3.5

High-Cost Lending by Loan Type

High-Cost Loans	2009Q1 - 2009Q3	2009Q4	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
Purchase															
Number of Loans	45	N/A	15	19	9	41	42	19	25	47	59	77	48	52	65
Median Loan Amount	$42,000	N/A	$60,000	$54,000	$62,000	$74,000	$62,000	$74,000	$75,000	$80,000	$95,000	$75,000	$95,000	$135,000	$105,000
Percent of Purchase Loans	12.89%	N/A	3.83%	5.4%	2.33%	11.39%	10.74%	4.26%	5.36%	9.31%	10.83%	12.56%	8.54%	7.99%	10.91%
Refinance															
Number of Loans	119	N/A	41	24	30	21	14	24	27	17	25	56	38	33	26

Median Loan Amount	$57,000	N/A	$54,000	$68,500	$102,500	$70,000	$93,000	$79,500	$87,000	$71,000	$75,000	$65,000	$85,000	$85,000	$80,000
Percent of Refinance Loans	16.12%	N/A	6.71%	4.28%	4.15%	3.56%	4.05%	6.33%	5.91%	5.15%	6%	11.67%	4.84%	3.72%	5.23%

High-Cost Lending by Race
Looking across high-cost loans originated in 2022 in this area, **86.81%** were to Whites, **1.1%** were to African Americans, **0%** were to Asians, and **1.1%** were to Hispanics.

High-Cost	2009Q1 - 2009Q3	2009Q4	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
Loans to Whites															
Number of Loans	157	N/A	52	40	39	59	51	43	48	55	73	117	74	70	79
Median Loan Amount	$51,000	N/A	$55,000	$63,000	$97,000	$74,000	$81,000	$76,000	$85,500	$82,000	$85,000	$75,000	$85,000	$105,000	$95,000
Percent of Loans to Whites	15.45%	N/A	5.47%	4.64%	3.73%	6.65%	7.53%	5.67%	5.71%	7.25%	8.24%	11.94%	6.24%	5.32%	8.56%
Percent of High-Cost Loans	95.73%	N/A	92.86%	93.02%	100%	95.16%	91.07%	100%	92.31%	85.94%	86.9%	87.97%	86.05%	82.35%	86.81%
Loans to African Americans															
Number of Loans	1	N/A	0	0	0	0	1	0	0	2	2	0	0	1	1
Median Loan Amount	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Percent of Loans to African Americans	25%	N/A	0%	0%	0%	0%	33.33%	0%	0%	40%	40%	0%	0%	7.69%	4.55%
Percent of High-Cost Loans	0.61%	N/A	0%	0%	0%	0%	1.79%	0%	0%	3.13%	2.38%	0%	0%	1.18%	1.1%
Loans to Asians															
Number of Loans	1	N/A	0	0	0	0	0	0	0	0	0	0	0	0	0
Median Loan Amount	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Percent of Loans to Asians	50%	N/A	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Percent of High-Cost Loans	0.61%	N/A	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Loans to Hispanics															
Number of Loans	1	N/A	1	1	1	1	0	1	1	1	2	3	1	6	1
Median Loan Amount	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	$140,000	N/A
Percent of Loans to Hispanics	11.11%	N/A	10%	9.09%	7.69%	8.33%	0%	9.09%	10%	11.11%	9.09%	14.29%	4.76%	17.14%	2.5%
Percent of High-Cost Loans	0.61%	N/A	1.79%	2.33%	2.56%	1.61%	0%	2.33%	1.92%	1.56%	2.38%	2.26%	1.16%	7.06%	1.1%
Loans to Nonhispanics															
Number of Loans	157	N/A	50	40	38	58	51	42	47	56	74	112	72	69	81
Median Loan	$51,000	N/A	$56,000	$66,500	$96,500	$74,000	$75,000	$75,000	$86,000	$81,000	$85,000	$75,000	$85,000	$105,000	$105,000

Amount															
Percent of Loans to Nonhispanics	15.62%	N/A	5.36%	4.68%	3.63%	6.55%	7.57%	5.54%	5.62%	7.33%	8.49%	11.56%	6.14%	5.34%	8.83%
Percent of High-Cost Loans	95.73%	N/A	89.29%	93.02%	97.44%	93.55%	91.07%	97.67%	90.38%	87.5%	88.1%	84.21%	83.72%	81.18%	89.01%

Source: PolicyMap and FFIEC
Data aggregated by:
2009 - 2022 Data for PolicyMap and FFIEC Contains: 1 County

High Cost Lending by Borrower Income
8.49% of loans in this area where the borrowers' income was less than 50% of the Metropolitan Statistical Area's (MSA) Median Family Income were high cost in 2022 (<$33,050 for a family of four), and N/A of loans where borrowers' incomes were between 50% and 80% of MSA income ($33,050 - $52,880) were high cost. N/A of loans that went to borrowers with incomes between 80% and 120% of area income ($52,880 - $79,320) were high cost, and N/A of loans that went to borrowers with incomes >120% of area income ($79,320 or greater) were high cost. MSA Median Family Income was $66,100 in 2022 in this area.

High-Cost Loans to Borrowers w/ <50% of MSA Median Income	2009Q1 - 2009Q3	2009Q4	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2
County (Northumberland)															
Number of Loans	22	N/A	4	4	2	11	8	1	6	12	84	132	81	78	
Median Loan Amount	$25,000	N/A	N/A	N/A	N/A	$65,000	$45,500	N/A	$28,000	$59,500	$85,000	$75,000	$95,000	$115,000	$9
Percent of Loans with Borrower Inc <50% MSA Median	25.58%	N/A	5.19%	6.9%	2.78%	13.1%	11.94%	1.79%	10.71%	19.05%	8.81%	12.58%	6.6%	5.52%	
State (Pennsylvania)															
Number of Loans	2,298	210	885	1,165	1,009	1,275	1,641	1,180	1,292	1,463	16,275	19,777	12,048	13,545	1
Median Loan Amount	$53,500	$40,500	$53,000	$65,000	$61,000	$69,000	$74,000	$69,000	$69,000	$74,000	$115,000	$105,000	$105,000	$125,000	$15
Percent of Loans with Borrower Inc <50% MSA Median	11.68%	6.51%	4.39%	6.34%	4.67%	6.54%	12.38%	7.4%	7.69%	8.37%	7.92%	8.53%	3.48%	3.52%	
National															
Number of Loans	39,532	3,429	18,282	21,934	23,771	34,046	44,173	36,673	33,551	36,167	522,579	607,096	387,319	411,482	36
Median Loan Amount	$62,000	$50,000	$55,000	$62,000	$65,000	$77,000	$83,000	$82,000	$82,000	$86,000	$155,000	$165,000	$165,000	$195,000	$20
Percent of Loans with Borrower Inc <50% MSA Median	8.51%	4.99%	3.96%	5.08%	4.16%	7.04%	13.94%	9.92%	9.28%	9.9%	9.37%	8.81%	3.45%	3.57%	

High-Cost Loans to Borrowers w/ 50%-80% of MSA Median Income	2009Q1 - 2009Q3	2009Q4	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
County (Northumberland)															
Number of Loans	47	N/A	16	12	6	17	16	13	12	16	N/A	N/A	N/A	N/A	N/A
Median Loan Amount	$47,000	N/A	$45,500	$52,500	$59,000	$67,000	$55,000	$64,000	$74,500	$79,000	N/A	N/A	N/A	N/A	N/A
Percent of Loans with Borrower Inc 50% - 80% MSA Median	20%	N/A	7.69%	5.83%	2.75%	7.73%	9.64%	7.26%	6.67%	8.79%	N/A	N/A	N/A	N/A	N/A
State (Pennsylvania)															
Number of Loans	4,141	302	1,319	1,697	1,453	2,504	3,689	2,532	2,813	3,279	N/A	N/A	N/A	N/A	N/A
Median Loan Amount	$75,000	$66,000	$69,000	$78,000	$75,000	$95,000	$103,000	$93,000	$98,000	$106,000	N/A	N/A	N/A	N/A	N/A
Percent of Loans with Borrower Inc 50% - 80% MSA Median	7.55%	3.97%	2.54%	3.71%	2.6%	5.06%	10.31%	6.09%	6.4%	7.66%	N/A	N/A	N/A	N/A	N/A

National															
Number of Loans	69,407	5,076	26,950	33,992	36,846	72,387	109,492	90,232	92,767	101,929	N/A	N/A	N/A	N/A	N/A
Median Loan Amount	$88,000	$69,000	$73,000	$85,000	$85,000	$110,000	$120,000	$121,000	$123,000	$133,000	N/A	N/A	N/A	N/A	N/A
Percent of Loans with Borrower Inc 50% - 80% MSA Median	5.65%	3.09%	2.3%	3.35%	2.69%	6.03%	12.57%	8.48%	8.2%	9.2%	N/A	N/A	N/A	N/A	N/A

High-Cost Loans to Borrowers w/ 80%-120% of MSA Median	2009Q1 - 2009Q3	2009Q4	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
County (Northumberland)															
Number of Loans	39	N/A	11	6	11	14	17	10	13	18	N/A	N/A	N/A	N/A	N/A
Median Loan Amount	$58,000	N/A	$86,000	$67,500	$74,000	$69,000	$94,000	$95,000	$87,000	$67,000	N/A	N/A	N/A	N/A	N/A
Percent of Loans with Borrower Inc 80% - 120% MSA Median	14.83%	N/A	4.38%	2.82%	3.75%	5.81%	8.63%	4.55%	4.94%	7.32%	N/A	N/A	N/A	N/A	N/A
State (Pennsylvania)															
Number of Loans	4,172	264	1,364	1,490	1,541	2,419	3,151	2,176	2,570	2,978	N/A	N/A	N/A	N/A	N/A
Median Loan Amount	$92,000	$83,000	$84,000	$94,000	$92,000	$123,000	$127,000	$121,000	$125,000	$130,000	N/A	N/A	N/A	N/A	N/A
Percent of Loans with Borrower Inc 80% - 120% MSA Median	5.89%	3.04%	1.97%	2.54%	2.07%	3.81%	7.33%	4.34%	4.8%	6.01%	N/A	N/A	N/A	N/A	N/A
National															
Number of Loans	72,872	4,823	26,812	32,606	36,020	70,375	105,580	85,218	97,228	113,359	N/A	N/A	N/A	N/A	N/A
Median Loan Amount	$108,000	$80,000	$87,000	$102,000	$104,000	$137,000	$152,000	$153,000	$161,000	$172,000	N/A	N/A	N/A	N/A	N/A
Percent of Loans with Borrower Inc 80% - 120% MSA Median	4.47%	2.38%	1.7%	2.44%	1.92%	4.34%	9.22%	5.98%	6.02%	7.58%	N/A	N/A	N/A	N/A	N/A

High-Cost Loans to Borrowers w/ > 120% of MSA Median Income	2009Q1 - 2009Q3	2009Q4	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
County (Northumberland)															
Number of Loans	30	N/A	18	9	15	18	13	15	14	18	N/A	N/A	N/A	N/A	N/A
Median Loan Amount	$70,500	N/A	$58,000	$171,000	$143,000	$140,500	$97,000	$88,000	$108,000	$131,500	N/A	N/A	N/A	N/A	N/A
Percent of Loans with Borrower Inc > 120% MSA Median	6.94%	N/A	4.44%	2.52%	3.37%	5.39%	4.69%	4.67%	4%	5.84%	N/A	N/A	N/A	N/A	N/A
State (Pennsylvania)															
Number of Loans	4,620	337	1,746	1,696	1,752	2,439	2,758	1,896	2,405	2,742	N/A	N/A	N/A	N/A	N/A
Median Loan Amount	$122,000	$88,000	$121,000	$133,000	$128,000	$162,000	$160,000	$148,000	$157,000	$160,000	N/A	N/A	N/A	N/A	N/A
Percent of Loans with Borrower Inc > 120% MSA Median	3.78%	2.54%	1.34%	1.54%	1.24%	2.06%	3.83%	2.33%	2.63%	3.51%	N/A	N/A	N/A	N/A	N/A
National															
Number of Loans	99,584	7,012	43,478	49,046	55,224	84,821	110,460	82,343	100,344	112,185	N/A	N/A	N/A	N/A	N/A

Median Loan Amount	$133,000	$106,000	$116,000	$138,000	$137,000	$175,000	$197,000	$197,000	$211,000	$226,000	N/A	N/A	N/A	N/A	N/A
Percent of Loans with Borrower Inc > 120% MSA Median	3.39%	2.03%	1.41%	1.85%	1.47%	2.62%	5.06%	3.04%	3.1%	4.22%	N/A	N/A	N/A	N/A	N/A

Source: PolicyMap and FFIEC
Data aggregated by:
2009 - 2022 Data Contains: 1 County

High Cost Lending by Tract Income

N/A of high-cost loans in this area where the Census Tract income was <50% of the Metropolitan Statistical Area (MSA) Median Family Income were high cost in 2022 (<$33,050 for a family of four), and 15.38% where the Census Tract income was between 50% and 80% of the MSA Median Family Income were high cost ($33,050 - $52,880). 8.9% of loans where the Census Tract income was between 80% and 120% of the MSA Median Family Income were high cost ($52,880 - $79,320), and 4.3% of loans where the Census Tract income was >120% of the MSA Median Family Income were high cost ($79,320 or greater). MSA Median Family Income $66,100 in 2022 in this area.

High-Cost Loans to Borrowers in Tracts with <50% of MSA Median Income	2009Q1 - 2009Q3	2009Q4	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
County (Northumberland)														
Number of Loans	0	N/A	0	0	0	0	0	0	0	0	0	0	0	0
Median Loan Amount	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Percent of Loans with Tract Inc <50% MSA Median	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
State (Pennsylvania)														
Number of Loans	353	32	253	357	378	421	315	210	280	455	758	792	441	666
Median Loan Amount	$64,000	$72,000	$63,000	$68,000	$57,500	$70,000	$69,000	$65,000	$65,000	$75,000	$75,000	$75,000	$85,000	$105,000
Percent of Loans with Tract Inc <50% MSA Median	11.75%	6.94%	8.5%	14.87%	8.61%	8.91%	16.18%	9.72%	10.81%	13.46%	18.59%	17.9%	8.24%	10.02%
National														
Number of Loans	4,241	371	2,268	2,274	3,989	6,799	10,190	8,729	9,374	14,201	21,101	22,550	14,362	16,686
Median Loan Amount	$88,000	$70,000	$71,000	$79,000	$73,000	$98,000	$118,500	$117,000	$123,000	$131,000	$135,000	$145,000	$135,000	$155,000
Percent of Loans with Tract Inc <50% MSA Median	8.15%	5.15%	4.59%	5.42%	4.25%	7.1%	14.5%	9.99%	9.13%	11.95%	15.28%	14.28%	6.61%	6.8%

High-Cost Loans to Borrowers in Tracts with 50%-80% of MSA Median Income	2009Q1 - 2009Q3	2009Q4	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
County (Northumberland)														
Number of Loans	29	N/A	8	4	8	15	12	8	6	6	11	14	14	
Median Loan Amount	$25,000	N/A	$45,500	N/A	$45,000	$60,000	$49,500	$63,000	$48,500	$67,000	$65,000	$70,000	$60,000	$65,00
Percent of Loans with Tract Inc 50% - 80% MSA Median	20.86%	N/A	6.25%	3.88%	5.44%	13.04%	13.33%	10.67%	7.89%	13.95%	14.67%	16.67%	20.29%	10.71
State (Pennsylvania)														
Number of Loans	2,334	186	957	1,369	1,115	1,633	2,429	1,679	1,877	2,422	3,583	4,048	2,521	3,01
Median Loan Amount	$73,000	$61,000	$70,000	$74,000	$70,000	$82,000	$87,000	$83,000	$87,000	$98,000	$95,000	$105,000	$95,000	$115,00

Percent of Loans with Tract Inc 50% - 80% MSA Median	9.75%	5.26%	4.14%	7.04%	4.34%	6.52%	12.34%	7.49%	7.48%	9.59%	13.48%	13.7%	6.4%	6.32
National														
Number of Loans	45,156	3,678	21,821	23,500	28,947	51,468	77,104	63,941	69,905	86,020	113,714	128,077	80,978	91,10
Median Loan Amount	$83,000	$67,000	$69,000	$75,000	$80,000	$102,000	$117,000	$116,000	$125,000	$138,000	$145,000	$145,000	$145,000	$165,00
Percent of Loans with Tract Inc 50% - 80% MSA Median	7.81%	4.64%	4.03%	5.03%	3.61%	6.66%	13.83%	9.25%	8.73%	10.5%	14.43%	13.46%	5.73%	5.78

High-Cost Loans to Borrowers in Tracts with 80%-120% of MSA Median Income	2009Q1 - 2009Q3	2009Q4	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
County (Northumberland)														
Number of Loans	105	N/A	42	29	26	44	36	29	37	56	70	115	66	
Median Loan Amount	$57,000	N/A	$62,500	$65,000	$107,000	$92,500	$78,000	$80,000	$80,000	$79,000	$85,000	$75,000	$95,000	$115,0
Percent of Loans with Tract Inc 80% - 120% MSA Median	12.4%	N/A	5.42%	4.06%	3.42%	6.66%	8.35%	5.93%	6.92%	7.65%	8.57%	12.39%	5.61%	5.2
State (Pennsylvania)														
Number of Loans	10,091	773	3,866	4,358	3,762	5,235	6,719	4,907	5,728	5,965	8,846	11,128	6,953	7,9
Median Loan Amount	$81,000	$71,000	$83,000	$89,000	$89,000	$108,000	$113,000	$108,000	$111,000	$120,000	$115,000	$105,000	$105,000	$125,0
Percent of Loans with Tract Inc 80% - 120% MSA Median	6.94%	4.04%	2.75%	3.5%	2.59%	4.08%	7.27%	4.52%	4.86%	5.75%	8.03%	8.86%	3.68%	3.7
National														
Number of Loans	180,608	13,874	82,408	93,676	87,999	142,857	197,511	162,957	176,606	182,389	255,225	298,867	193,583	208,0
Median Loan Amount	$97,000	$77,000	$85,000	$94,000	$96,000	$120,000	$133,000	$133,000	$141,000	$154,000	$155,000	$165,000	$165,000	$185,0
Percent of Loans with Tract Inc 80% - 120% MSA Median	5.44%	3.18%	2.58%	3.35%	2.52%	4.63%	9.28%	6.06%	5.74%	6.99%	10.09%	9.43%	3.72%	3.8

High-Cost Loans to Borrowers in Tracts with > 120% of MSA Median Income	2009Q1 - 2009Q3	2009Q4	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2
County (Northumberland)														
Number of Loans	5	N/A	0	4	4	3	8	6	9	2	3	4	6	
Median Loan Amount	$121,000	N/A	N/A	N/A	N/A	N/A	$113,000	$135,500	$132,000	N/A	N/A	N/A	$95,000	
Percent of Loans with Tract Inc > 120% MSA Median	7.25%	N/A	0%	5.8%	2.04%	1.75%	3.7%	2.31%	2.88%	3.33%	4.29%	5%	5.88%	
State (Pennsylvania)														
Number of Loans	3,246	230	1,162	1,178	1,244	1,869	2,161	1,548	1,686	1,854	3,244	4,417	2,953	
Median Loan Amount	$138,000	$100,000	$125,000	$142,500	$135,500	$160,000	$152,000	$148,000	$157,000	$160,000	$135,000	$135,000	$125,000	$15
Percent of Loans with Tract Inc > 120% MSA Median	2.93%	1.73%	1.01%	1.17%	0.92%	1.74%	3.85%	2.24%	2.24%	2.95%	4.74%	5.39%	2.1%	
National														

Number of Loans	76,197	5,569	36,540	42,504	48,600	75,575	97,223	76,412	81,882	86,637	139,024	175,257	118,959	12
Median Loan Amount	$140,000	$120,000	$124,000	$137,500	$136,000	$164,000	$176,000	$177,000	$190,000	$207,000	$185,000	$195,000	$195,000	$22
Percent of Loans with Tract Inc > 120% MSA Median	2.7%	1.54%	1.25%	1.65%	1.28%	2.46%	4.92%	3%	2.82%	3.73%	6.16%	5.82%	2.14%	

Source: PolicyMap and FFIEC
Data aggregated by:
2009 - 2022 Data for PolicyMap and FFIEC Contains: 1 County

Originations for Purchase:

Purchase Originations
In 2022, the typical loan originated for the purchase of a home was for **$145,000**.

Purchase	2009Q1 - 2009Q3	2009Q4	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	
All Purchase															
Number of Loans	404	--	392	352	387	360	391	446	466	505	545	613	562	651	
Median Loan Amount	$88,000	--	$102,500	$105,000	$107,000	$103,000	$98,000	$112,000	$122,000	$119,000	$115,000	$125,000	$135,000	$135,000	$
Percent of All Loans	33.03%	--	39.08%	38.55%	34.86%	37.89%	53.05%	54.06%	50.49%	60.48%	56.65%	56.08%	41.72%	42.3%	
High-Cost Purchase															
Number of Loans	45*	N/A	15	19	9	41	42	19	25	47	59	77	48	52	
Median Loan Amount	$42,000*	N/A	$60,000	$54,000	$62,000	$74,000	$62,000	$74,000	$75,000	$80,000	$95,000	$75,000	$95,000	$135,000	$
Percent of Purchase Loans	12.89%*	N/A	3.83%	5.4%	2.33%	11.39%	10.74%	4.26%	5.36%	9.31%	10.83%	12.56%	8.54%	7.99%	
Prime Purchase															
Number of Loans	304*	N/A	377	333	378	319	349	427	441	458	N/A	N/A	N/A	N/A	
Median Loan Amount	$99,000*	N/A	$104,000	$108,000	$108,500	$107,000	$102,000	$113,000	$123,000	$122,000	N/A	N/A	N/A	N/A	
Percent of Purchase Loans	87.11%*	N/A	96.17%	94.6%	97.67%	88.61%	89.26%	95.74%	94.64%	90.69%	N/A	N/A	N/A	N/A	

*Indicates data for 2009Q1 - 2009Q3 only.

Piggyback Purchase Loans by Loan Type
Piggyback loans, also known as 80-20 loans, are multiple mortgage transactions, where a buyer obtains at least two loans in order to purchase a home. The second loan finances that part of the purchase price not being financed by the first loan. The 80-20 or piggyback loan has been used to avoid underwriting standards held by most lenders that require private mortgage insurance (or PMI) when less than a 20% down payment is made by the buyer. Studies suggest that these transactions have a higher risk of default and foreclosure as the homebuyers have little or no equity at risk. HMDA data does not explicitly identify 80-20 or piggyback loans; this is an analytic performed by PolicyMap.

The typical piggyback loan for the purchase of a home in this area was for **$145,000**, and made up **100%** of purchase loans made here. Across all purchase loans, the median purchase loan amount was for **$145,000**.

Piggyback Loans	2009Q1 - 2009Q3	2009Q4	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
Total															
Number of Loans	5	--	1	2	1	1	0	2	1	0	545	613	562	651	596
Median Loan Amount	$126,000	--	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	$115,000	$125,000	$135,000	$135,000	$145,000
Percent of Purchase Loans	1.24%	--	0.26%	0.57%	0.26%	0.28%	0%	0.45%	0.21%	0%	100%	100%	100%	100%	100%
High-Cost Piggyback Loans															

Number of Loans	1*	N/A	1	0	0	0	0	0	1	0	59	77	48	52	65
Median Loan Amount	N/A*	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	$95,000	$75,000	$95,000	$135,000	$105,000
Percent of Piggyback Loans	20%*	N/A	100%	0%	0%	0%	0%	0%	100%	0%	10.83%	12.56%	8.54%	7.99%	10.91%
Prime Piggyback Loans															
Number of Loans	4*	N/A	0	2	1	1	0	2	0	0	N/A	N/A	N/A	N/A	N/A
Median Loan Amount	N/A*	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Percent of Piggyback Loans	80%*	N/A	0%	100%	100%	100%	0%	100%	0%	0%	N/A	N/A	N/A	N/A	N/A

*Indicates data for 2009Q1 - 2009Q3 only.

Source: PolicyMap and FFIEC
Data aggregated by:
2009 - 2022 Data Contains: 1 County

Loans for Manufactured Housing:

Loans for Manufactured Housing
Loans for the purchase or refinance of manufactured housing, also known as mobile homes, are often structured differently than for conventional housing, and so are presented as a separate category in PolicyMap.

In this area, there were **9** loans originated for manufactured housing in 2022, representing **0.82%** of the total loan activity.

Manufactured Housing Loans	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
County (Northumberland)														
Number of Loans	11	6	8	18	20	9	18	18	25	12	28	23	22	9
Median Loan Amount	$51,000	$39,000	$72,000	$56,500	$60,000	$57,000	$62,500	$65,500	$60,000	$45,000	$65,000	$75,000	$65,000	$65,000
Percent of All Loans	0.9%	0.6%	0.88%	1.62%	2.11%	1.22%	2.18%	1.95%	2.99%	1.25%	2.56%	1.71%	1.43%	0.82%
State (Pennsylvania)														
Number of Loans	2,562	2,569	2,296	2,794	2,723	2,161	2,237	2,238	2,348	2,892	2,892	3,003	3,616	3,186
Median Loan Amount	N/A	$59,000	$61,000	$62,000	$65,000	$64,000	$69,000	$75,000	$72,000	$75,000	$75,000	$85,000	$95,000	$95,000
Percent of All Loans	0.79%	0.9%	0.92%	0.89%	1.01%	1.25%	1.09%	1%	1.19%	1.36%	1.18%	0.8%	0.87%	1.43%
National														
Number of Loans	122,341	97,948	89,193	100,777	110,056	96,747	107,788	115,598	124,522	145,791	153,774	179,043	209,517	172,701
Median Loan Amount	N/A	$62,000	$61,000	$64,000	$68,000	$69,000	$73,000	$79,000	$80,000	$85,000	$95,000	$105,000	$125,000	$135,000
Percent of All Loans	1.55%	1.43%	1.48%	1.21%	1.54%	2%	1.76%	1.65%	2.07%	2.49%	2.07%	1.43%	1.66%	2.82%

While **0.82%** of loans in the area were for manufactured housing, this category represented **0.86%** of the loans to Whites, **0%** of loans to African Americans, **0%** of loans to Asians, and **0%** of loans to Hispanics.

Manufactured Housing Loans	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
Loans to Whites														
Number of Loans	11	6	8	18	20	9	18	18	23	12	27	20	21	8
Median Loan Amount	$51,000	$39,000	$72,000	$56,500	$60,000	$57,000	$62,500	$65,500	$60,000	$45,000	$65,000	$60,000	$65,000	$65,000
Percent of Loans to Whites	0.96%	0.63%	0.92%	1.69%	2.21%	1.31%	2.32%	2.1%	2.94%	1.34%	2.68%	1.66%	1.57%	0.86%
Percent of Manufactured Loans	100%	100%	100%	100%	100%	100%	100%	100%	92%	100%	96.43%	86.96%	95.45%	88.89%
Loans to African Americans														
Number of Loans	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Median Loan Amount	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Percent of Loans to African Americans	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Percent of Manufactured Loans	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Loans to Asians														
Number of Loans	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Median Loan Amount	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Percent of Loans to Asians	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Percent of Manufactured Loans	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Loans to Hispanics														
Number of Loans	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Median Loan Amount	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Percent of Loans to Hispanics	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Percent of Manufactured Loans	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Loans to Nonhispanics														
Number of Loans	11	6	7	17	19	8	18	17	21	11	26	18	20	6
Median Loan Amount	$51,000	$39,000	$65,000	$55,000	$60,000	$65,500	$62,500	$63,000	$60,000	$45,000	$65,000	$60,000	$65,000	$55,000
Percent of Loans to Nonhispanics	0.96%	0.64%	0.81%	1.6%	2.1%	1.17%	2.32%	1.99%	2.68%	1.25%	2.61%	1.51%	1.52%	0.65%
Percent of Manufactured Loans	100%	100%	87.5%	94.44%	95%	88.89%	100%	94.44%	84%	91.67%	92.86%	78.26%	90.91%	66.67%

Source: PolicyMap and FFIEC
Data aggregated by:
2009 - 2022 Data Contains: 1 County

Endnotes:

PolicyMap derived all data provided in this report from a public database of lending activity, collected by the FFIEC and mandated by the Home Mortgage Disclosure Act (HMDA) of 1975. HMDA requires most mortgage lenders located in metropolitan areas to collect data about their housing-related lending activity, report the data annually to the government, and make the data publicly available.

Data in this report include originated loans made for the purchase and refinance of owner-occupied, one-to-four family dwellings, or, where specified, for the purchase or refinance of manufactured housing. When performing aggregations and calculations on the HMDA data, medians were not calculated and percents were not computed where the count of loan events of that type or the denominator of the calculation was less than five. These places are identified on the map as having Insufficient Data. If a cell in a table contains N/A, the data are not available or have been suppressed according to these rules.

Depending on the size of the area selected for this report, the above values capture data for the census tracts, counties, etc, in which at least 50% of their areas are contained. For custom areas, such as radii, custom regions, school districts, and political districts, the HMDA data in this report was calculated by summing the following component Counties in 2000 for years 2009-2011: **Northumberland**; Counties in 2010 for 2012 - 2021: **Northumberland**; Counties in 2020 for 2022: **Northumberland**. For more information on HMDA data in PolicyMap, see the related entries for HMDA (Home Mortgage Disclosure Act) in our Data Dictionary.

Two changes implemented in the processing of the 2009 HMDA data include: 1. Separation of 2009Q1-2009Q3 from 2009Q4 lending data concerning rate spread reporting (high-cost and prime loans), and 2. Suppression of median home loan amounts for manufactured home loans. The separation of data for the first three quarters of 2009 from the last quarter for loans with or specifically without rate spreads is due to the fact that HMDA changed its rules for reporting rate spreads in the fourth quarter of 2009 in an effort to more accurately capture the current high-cost lending activity. The suppression of median home loan amounts for manufactured homes is due to the high incidence of error notations in the manufactured home loan data in 2009. In the 2010-2020 data, all information regarding loans with or specifically without rate spreads is reported according to the 2009Q4 reporting rules. Because of the relative lack of error notations in the manufactured home loan data in 2010 and 2011, median manufactured home loans were only suppressed in cases where the count of loan events of that type or the denominator of the calculation was less than five.

Further description of the source of the data and the terms used in the report can be found in the Data Dictionary, or from HMDA at http://www.ffiec.gov/hmda/. For more information on Home Mortgage data from the FFIEC, go to https://www.consumerfinance.gov/about-us/newsroom/ffiec-announces-availability-2018-data-mortgage-lending/.

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POLICYMAP

Current Report:
Home Mortgage Report of City: Shamokin

Date: February 16, 2024

Proposed Location:
This location, **Shamokin** (City, 2020), is located in **Northumberland** County, in the state of **Pennsylvania**.

It is located within or touches the following 2022 census tract(s): **42097081200, 42097081400, 42097081300, 42097081700, 42097081600, 42097081500**.

Similarly, it is located within or touches the following zip code(s): **17872**.

Data presented in this report summarize the geographies specified in the citation information in each section.

This Area is Served by (or touches):

School District(s): Shamokin Area School District

Congressional District(s): Pennsylvania's 9th District (Daniel Meuser - R)

Senators: Robert P. Casey, Jr. (PA-D), John Fetterman (PA-D)

State Senate District(s): Senate District 27

State House District(s): House District 107

All Originations:

In 2022, **56** home loans were originated in this area.

All Originations	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
City (Shamokin)													
Number of Loans	55	39	33	40	18	30	22	23	22	41	37	31	6
Median Loan Amount	$53,000	$64,000	$48,000	$52,000	$54,500	$51,000	$66,000	$45,000	$61,500	$55,000	$55,000	$55,000	$65,00
State (Pennsylvania)													
Number of Loans	320,234	281,738	247,273	311,005	266,618	170,402	202,246	220,884	195,328	209,328	241,373	373,875	409,74
Median Loan Amount	$157,000	$153,000	$147,000	$154,000	$148,000	$147,000	$160,000	$167,000	$164,000	$155,000	$175,000	$205,000	$205,00
National													
Number of Loans	7,757,819	6,743,289	5,917,574	8,238,430	7,058,554	4,748,163	6,029,619	6,897,295	5,878,448	5,713,185	7,287,669	12,384,663	12,400,81
Median Loan Amount	$176,000	$175,000	$168,000	$179,000	$174,000	$181,000	$198,000	$209,000	$207,000	$205,000	$235,000	$255,000	$255,00

Source: PolicyMap and FFIEC
Data aggregated by:
2009 - 2022 Data Contains: 1 City

Originations by Loan Purpose:

This area saw **67.86%** of its loans originated for the purpose of purchasing a home and **32.14%** for refinancing in 2022. Across the nation, 2022 saw a -18.91% growth in purchase loans, and a -70.9% increase in refinance mortgages, for an overall increase of -52.06% for all originations.

Purchase	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
City (Shamokin)													
Number of Loans	31	12	16	20	10	19	8	14	14	24	19	19	37
Median Loan Amount	$49,000	$43,000	$42,000	$54,500	$41,000	$45,000	$49,500	$43,000	$43,000	$65,000	$55,000	$55,000	$65,000
Percent of All Loans	56.36%	30.77%	48.48%	50%	55.56%	63.33%	36.36%	60.87%	63.64%	58.54%	51.35%	61.29%	59.68%
State (Pennsylvania)													
Number of Loans	95,674	85,672	77,296	85,544	93,615	96,076	108,191	118,610	123,427	126,455	129,984	135,502	151,376
Median Loan Amount	$152,000	$154,000	$154,000	$160,000	$165,000	$163,000	$168,000	$172,000	$177,000	$185,000	$185,000	$205,000	$225,000
Percent of All Loans	29.88%	30.41%	31.26%	27.51%	35.11%	56.38%	53.49%	53.7%	63.19%	60.41%	53.85%	36.24%	36.94%
National													
Number of Loans	2,413,549	2,181,851	2,037,856	2,306,579	2,648,557	2,772,003	3,164,779	3,507,634	3,648,867	3,697,598	3,850,386	4,220,403	4,492,478
Median Loan Amount	$164,000	$168,000	$166,000	$174,000	$187,000	$190,000	$200,000	$208,000	$216,000	$225,000	$235,000	$255,000	$285,000
Percent of All Loans	31.11%	32.36%	34.44%	28%	37.52%	58.38%	52.49%	50.86%	62.07%	64.72%	52.83%	34.08%	36.23%

Refinance	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
City (Shamokin)													
Number of Loans	24	27	17	20	8	11	14	9	8	17	18	12	25
Median Loan Amount	$57,500	$72,000	$52,000	$47,000	$62,000	$67,000	$83,500	$65,000	$66,000	$35,000	$55,000	$65,000	$65,000
Percent of All Loans	43.64%	69.23%	51.52%	50%	44.44%	36.67%	63.64%	39.13%	36.36%	41.46%	48.65%	38.71%	40.32%
State (Pennsylvania)													
Number of Loans	224,560	196,066	169,977	225,461	173,003	74,326	94,055	102,274	71,901	82,873	111,389	238,373	258,368
Median Loan Amount	$160,000	$152,000	$143,000	$151,000	$140,000	$125,000	$150,000	$160,000	$143,000	$115,000	$155,000	$205,000	$185,000
Percent of All Loans	70.12%	69.59%	68.74%	72.49%	64.89%	43.62%	46.51%	46.3%	36.81%	39.59%	46.15%	63.76%	63.06%
National													
Number of Loans	5,344,270	4,561,438	3,879,718	5,931,851	4,409,997	1,976,160	2,864,840	3,389,661	2,229,581	2,015,587	3,437,283	8,164,260	7,908,332
Median Loan Amount	$183,000	$179,000	$170,000	$181,000	$166,000	$167,000	$195,000	$210,000	$191,000	$175,000	$235,000	$255,000	$245,000
Percent of All Loans	68.89%	67.64%	65.56%	72%	62.48%	41.62%	47.51%	49.14%	37.93%	35.28%	47.17%	65.92%	63.77%

Source: PolicyMap and FFIEC
Data aggregated by:
2009 - 2022 Data Contains: 1 City

In this area, 36.84% of home purchase loans originated were government-insured.

Government-Insured Purchase	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
City (Shamokin)													
Number of Loans	16	8	5	10	7	15	4	9	5	4	8	10	16
Median Loan Amount	$52,000	$56,500	$36,000	$62,500	$39,000	$52,000	N/A	$45,000	$81,000	N/A	$75,000	$55,000	$65,000
Percent of All Loans	51.61%	66.67%	31.25%	50%	70%	78.95%	50%	64.29%	35.71%	16.67%	42.11%	52.63%	43.24%
State (Pennsylvania)													
Number of Loans	45,781	40,272	34,477	34,612	31,529	31,713	39,384	44,319	43,618	35,893	36,670	34,789	34,463
Median Loan Amount	$146,000	$146,000	$142,000	$144,000	$144,000	$141,000	$147,000	$152,000	$155,000	$165,000	$165,000	$185,000	$195,000
Percent of All Loans	47.85%	47.01%	44.6%	40.46%	33.68%	33.01%	36.4%	37.37%	35.34%	28.38%	28.21%	25.67%	22.77%
National													
Number of Loans	1,299,854	1,149,391	1,011,164	1,029,647	993,674	1,001,607	1,230,898	1,340,552	1,304,666	1,085,152	1,151,996	1,226,616	1,179,146
Median Loan Amount	$153,000	$156,000	$151,000	$156,000	$163,000	$166,000	$177,000	$186,000	$193,000	$205,000	$225,000	$245,000	$265,000
Percent of All Loans	53.86%	52.68%	49.62%	44.64%	37.52%	36.13%	38.89%	38.22%	35.76%	29.35%	29.92%	29.06%	26.25%

FHA Purchase Loans	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	202
City (Shamokin)														
Number of Loans	12	7	3	7	2	4	2	7	3	4	8	9	13	
Median Loan Amount	$45,500	$49,000	N/A	$62,000	N/A	N/A	N/A	$45,000	N/A	N/A	$75,000	$55,000	$65,000	$65,
Percent of All Loans	38.71%	58.33%	18.75%	35%	20%	21.05%	25%	50%	21.43%	16.67%	42.11%	47.37%	35.14%	28.9
State (Pennsylvania)														
Number of Loans	38,584	34,437	26,800	25,949	22,148	20,436	28,062	32,039	30,920	28,057	28,697	27,074	26,484	20,
Median Loan Amount	$145,000	$144,000	$141,000	$141,000	$139,000	$135,000	$142,000	$147,000	$150,000	$155,000	$155,000	$175,000	$185,000	$195,
Percent of All Loans	40.33%	40.2%	34.67%	30.33%	23.66%	21.27%	25.94%	27.01%	25.05%	22.19%	22.08%	19.98%	17.5%	16.1
National														
Number of Loans	1,001,937	889,802	717,049	700,939	623,515	584,315	794,990	866,731	811,482	715,060	755,092	800,467	758,165	577,
Median Loan Amount	$152,000	$153,000	$147,000	$151,000	$157,000	$157,000	$170,000	$178,000	$186,000	$195,000	$205,000	$225,000	$245,000	$265,
Percent of All Loans	41.51%	40.78%	35.19%	30.39%	23.54%	21.08%	25.12%	24.71%	22.24%	19.34%	19.61%	18.97%	16.88%	15.8

Source: PolicyMap and FFIEC
Data aggregated by:
2009 - 2022 Data Contains: 1 City

Originations by Income:

Lending by Borrower Income

96.43% of loans in this area were for borrowers whose income was less than 50% of the Metropolitan Statistical Area's (MSA) Median Family Income in 2022 (<$33,050 for a family of four), and 0% were for borrowers with incomes between 50% and 80% of MSA income ($33,050 - $52,880). 0% of loans went to borrowers with incomes between 80% and 120% of area income ($52,880 - $79,320), and 0% went to borrowers with incomes greater than 120% of area income ($79,320 or greater). MSA Median Family Income was $66,100 in 2022 in this area.

Borrowers <50% of MSA Median Income	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
City (Shamokin)														
Number of Loans	10	5	2	1	4	4	4	3	5	41	35	28	61	54
Median Loan Amount	$26,000	$40,000	N/A	N/A	N/A	N/A	N/A	N/A	$44,000	$55,000	$55,000	$55,000	$65,000	$55,000
Percent of All Loans	18.18%	12.82%	6.06%	2.5%	22.22%	13.33%	18.18%	13.04%	22.73%	100%	94.59%	90.32%	98.39%	96.43%
State (Pennsylvania)														
Number of Loans	22,903	20,177	18,372	21,617	19,499	13,258	15,942	16,800	17,469	205,398	231,744	345,864	385,154	215,211
Median Loan Amount	$84,000	$82,000	$80,000	$83,000	$80,000	$80,000	$87,000	$89,000	$92,000	$155,000	$175,000	$205,000	$205,000	$205,000
Percent of All Loans	7.15%	7.16%	7.43%	6.95%	7.31%	7.78%	7.88%	7.61%	8.94%	98.12%	96.01%	92.51%	94%	98.31%
National														
Number of Loans	533,359	461,498	431,542	571,749	483,709	316,871	369,566	361,661	365,169	5,579,808	6,888,421	11,217,276	11,517,003	5,825,340
Median Loan Amount	$96,000	$93,000	$90,000	$96,000	$94,000	$90,000	$98,000	$100,000	$103,000	$205,000	$235,000	$255,000	$255,000	$275,000
Percent of All Loans	6.88%	6.84%	7.29%	6.94%	6.85%	6.67%	6.13%	5.24%	6.21%	97.67%	94.52%	90.57%	92.87%	97.99%

Borrowers 50%-80% of MSA Median Income	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
City (Shamokin)														
Number of Loans	15	18	13	17	5	8	6	7	7	0	N/A	N/A	N/A	0
Median Loan Amount	$55,000	$64,000	$39,000	$44,000	$39,000	$67,500	$67,500	$41,000	$29,000	N/A	N/A	N/A	N/A	N/A
Percent of All Loans	27.27%	46.15%	39.39%	42.5%	27.78%	26.67%	27.27%	30.43%	31.82%	0%	N/A	N/A	N/A	0%
State (Pennsylvania)														
Number of Loans	62,445	51,943	45,725	55,797	49,478	35,770	41,544	43,981	42,823	0	N/A	N/A	N/A	0
Median Loan Amount	$120,000	$116,000	$112,000	$115,000	$112,000	$114,000	$121,000	$126,000	$129,000	N/A	N/A	N/A	N/A	N/A
Percent of All Loans	19.5%	18.44%	18.49%	17.94%	18.56%	20.99%	20.54%	19.91%	21.92%	N/A	N/A	N/A	N/A	N/A
National														
Number of Loans	1,393,420	1,173,311	1,015,589	1,368,277	1,200,429	871,133	1,063,612	1,131,985	1,108,133	181	N/A	N/A	24	174
Median Loan Amount	$131,000	$128,000	$124,000	$130,000	$127,000	$128,000	$137,000	$143,000	$148,000	N/A	N/A	N/A	N/A	N/A
Percent of All Loans	17.96%	17.4%	17.16%	16.61%	17.01%	18.35%	17.64%	16.41%	18.85%	0%	0%	0%	0%	0%

Borrowers 80%-120% of MSA Median Income	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022

City (Shamokin)														
Number of Loans	15	6	4	6	5	9	6	5	4	0	N/A	N/A	N/A	0
Median Loan Amount	$44,000	$72,000	N/A	$62,500	$50,000	$45,000	$64,500	$46,000	N/A	N/A	N/A	N/A	N/A	N/A
Percent of All Loans	27.27%	15.38%	12.12%	15%	27.78%	30%	27.27%	21.74%	18.18%	0%	N/A	N/A	N/A	0%
State (Pennsylvania)														
Number of Loans	79,463	69,274	58,558	74,363	63,441	42,996	50,156	53,536	49,560	0	N/A	N/A	N/A	1
Median Loan Amount	$150,000	$144,000	$139,000	$142,000	$139,000	$142,000	$152,000	$158,000	$160,000	N/A	N/A	N/A	N/A	N/A
Percent of All Loans	24.81%	24.59%	23.68%	23.91%	23.79%	25.23%	24.8%	24.24%	25.37%	N/A	N/A	N/A	N/A	N/A
National														
Number of Loans	1,834,661	1,579,628	1,338,537	1,873,030	1,623,314	1,145,180	1,425,265	1,614,494	1,495,122	211	N/A	N/A	N/A	182
Median Loan Amount	$167,000	$163,000	$157,000	$165,000	$161,000	$167,000	$180,000	$188,000	$193,000	N/A	N/A	N/A	N/A	$15,000
Percent of All Loans	23.65%	23.43%	22.62%	22.74%	23%	24.12%	23.64%	23.41%	25.43%	0%	0%	0%	0%	0%

Borrowers > 120% of MSA Median Income	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
City (Shamokin)														
Number of Loans	13	8	8	14	3	8	6	6	6	0	N/A	N/A	N/A	0
Median Loan Amount	$62,000	$75,000	$90,000	$64,500	N/A	$53,000	$69,500	$48,500	$78,500	N/A	N/A	N/A	N/A	N/A
Percent of All Loans	23.64%	20.51%	24.24%	35%	16.67%	26.67%	27.27%	26.09%	27.27%	0%	N/A	N/A	N/A	0%
State (Pennsylvania)														
Number of Loans	135,436	130,302	110,063	141,248	118,321	71,943	81,533	91,355	78,009	0	N/A	7	0	0
Median Loan Amount	$212,000	$203,000	$200,000	$205,000	$201,000	$204,000	$223,000	$230,000	$233,000	N/A	N/A	N/A	N/A	N/A
Percent of All Loans	42.29%	46.25%	44.51%	45.42%	44.38%	42.22%	40.31%	41.36%	39.94%	N/A	N/A	N/A	N/A	N/A
National														
Number of Loans	3,287,414	3,078,751	2,657,645	3,753,172	3,236,426	2,183,572	2,712,397	3,241,375	2,661,440	338	N/A	41	32	96
Median Loan Amount	$237,000	$235,000	$232,000	$239,000	$238,000	$257,000	$273,000	$280,000	$284,000	N/A	N/A	N/A	N/A	N/A
Percent of All Loans	42.38%	45.66%	44.91%	45.56%	45.85%	45.99%	44.98%	46.99%	45.27%	0.01%	0%	0%	0%	0%

Source: PolicyMap and FFIEC
Data aggregated by:
2009 - 2022 Data Contains: 1 City

Lending by Tract Income

0% of loans in this area were in Census Tract(s) with median income(s) of less than 50% of the Metropolitan Statistical Area's (MSA) Median Family Income in 2022 (<$33,050 for a family of four), and 58.93% were in tract(s) with income(s) between 50% and 80% of MSA income ($33,050 - $52,880). 41.07% of loans were in tracts with income(s) between 80% and 120% of area income ($52,880 - $79,320), and 0% went to residents in tracts with incomes greater than 120% of area income ($79,320 or greater). MSA Median Family Income was $66,100 in 2022 in this area.

Tracts with <50% of MSA Median Income	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	202
City (Shamokin)														
Number of Loans	0	0	0	0	0	0	0	0	0	0	0	0	0	
Median Loan Amount	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N
Percent of All Loans	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
State (Pennsylvania)														
Number of Loans	3,464	2,978	2,401	4,391	4,723	1,947	2,161	2,591	3,380	4,077	4,425	5,352	6,645	5,4
Median Loan Amount	$96,000	$94,000	$95,000	$87,000	$86,000	$81,000	$90,000	$97,000	$90,000	$95,000	$115,000	$135,000	$135,000	$145,(
Percent of All Loans	1.08%	1.06%	0.97%	1.41%	1.77%	1.14%	1.07%	1.17%	1.73%	1.95%	1.83%	1.43%	1.62%	2
National														
Number of Loans	59,220	49,455	41,991	93,962	95,727	70,299	87,365	102,628	118,850	138,053	157,967	217,269	245,364	149,(
Median Loan Amount	$160,000	$160,000	$158,000	$137,000	$134,000	$143,000	$163,000	$176,000	$165,000	$175,000	$195,000	$225,000	$225,000	$215,(
Percent of All Loans	0.76%	0.73%	0.71%	1.14%	1.36%	1.48%	1.45%	1.49%	2.02%	2.42%	2.17%	1.75%	1.98%	2.5

Tracts with 50%-80% of	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	20

MSA Median Income														
City (Shamokin)														
Number of Loans	41	20	14	40	18	21	17	15	4	17	21	16	24	
Median Loan Amount	$44,000	$68,000	$45,500	$52,000	$54,500	$52,000	$68,000	$46,000	N/A	$55,000	$55,000	$55,000	$60,000	$55
Percent of All Loans	74.55%	51.28%	42.42%	100%	100%	70%	77.27%	65.22%	18.18%	41.46%	56.76%	51.61%	38.71%	58.
State (Pennsylvania)														
Number of Loans	27,470	23,130	19,434	25,703	25,057	19,681	22,427	25,092	25,267	26,589	29,538	39,390	47,783	31
Median Loan Amount	$108,000	$103,000	$98,000	$99,000	$98,000	$104,000	$115,000	$122,000	$123,000	$125,000	$135,000	$155,000	$155,000	$165
Percent of All Loans	8.58%	8.21%	7.86%	8.26%	9.4%	11.55%	11.09%	11.36%	12.94%	12.7%	12.24%	10.54%	11.66%	14.
National														
Number of Loans	657,447	540,859	467,570	800,892	772,444	557,484	691,045	800,939	819,189	787,955	951,264	1,413,341	1,576,807	922
Median Loan Amount	$138,000	$135,000	$129,000	$132,000	$130,000	$134,000	$148,000	$160,000	$160,000	$165,000	$185,000	$205,000	$205,000	$215
Percent of All Loans	8.47%	8.02%	7.9%	9.72%	10.94%	11.74%	11.46%	11.61%	13.94%	13.79%	13.05%	11.41%	12.72%	15.

Tracts with 80%-120% of MSA Median Income	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
City (Shamokin)													
Number of Loans	14	19	19	0	0	9	5	8	18	24	16	15	38
Median Loan Amount	$67,000	$54,000	$48,000	N/A	N/A	$50,000	$55,000	$44,500	$64,000	$55,000	$60,000	$65,000	$65,000
Percent of All Loans	25.45%	48.72%	57.58%	0%	0%	30%	22.73%	34.78%	81.82%	58.54%	43.24%	48.39%	61.29%
State (Pennsylvania)													
Number of Loans	164,655	140,585	124,522	145,365	128,264	92,422	108,483	117,957	103,775	110,216	125,530	188,699	211,622
Median Loan Amount	$138,000	$133,000	$126,000	$132,000	$130,000	$135,000	$145,000	$151,000	$151,000	$145,000	$155,000	$185,000	$185,000
Percent of All Loans	51.42%	49.9%	50.36%	46.74%	48.11%	54.24%	53.64%	53.4%	53.13%	52.65%	52.01%	50.47%	51.65%
National													
Number of Loans	3,755,576	3,188,528	2,796,896	3,493,352	3,086,745	2,129,487	2,687,030	3,078,174	2,608,256	2,528,628	3,168,777	5,200,171	5,355,944
Median Loan Amount	$155,000	$152,000	$145,000	$153,000	$150,000	$157,000	$171,000	$182,000	$183,000	$185,000	$205,000	$225,000	$225,000
Percent of All Loans	48.41%	47.28%	47.26%	42.4%	43.73%	44.85%	44.56%	44.63%	44.37%	44.26%	43.48%	41.99%	43.19%

Tracts with > 120% of MSA Median Income	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
City (Shamokin)													
Number of Loans	0	0	0	0	0	0	0	0	0	0	0	0	0
Median Loan Amount	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Percent of All Loans	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
State (Pennsylvania)													
Number of Loans	123,987	114,692	100,534	135,166	107,462	56,192	68,979	75,110	62,852	68,446	81,880	140,434	143,694
Median Loan Amount	$210,000	$202,000	$198,000	$203,000	$200,000	$197,000	$210,000	$220,000	$223,000	$205,000	$235,000	$255,000	$255,000
Percent of All Loans	38.72%	40.71%	40.66%	43.46%	40.31%	32.98%	34.11%	34%	32.18%	32.7%	33.92%	37.56%	35.07%
National													
Number of Loans	3,186,804	2,915,477	2,573,088	3,811,142	3,077,586	1,974,811	2,548,643	2,901,163	2,323,050	2,258,549	3,009,661	5,553,882	5,222,695
Median Loan Amount	$219,000	$217,000	$212,000	$224,000	$223,000	$236,000	$250,000	$261,000	$264,000	$255,000	$285,000	$305,000	$315,000
Percent of All Loans	41.08%	43.24%	43.48%	46.26%	43.6%	41.59%	42.27%	42.06%	39.52%	39.53%	41.3%	44.84%	42.12%

Source: PolicyMap and FFIEC
Data aggregated by:
2009 - 2022 Data Contains: 1 City

High-Cost Originations:

In PolicyMap, a loan is considered high cost when a rate spread is reported. In the fourth quarter of 2009, HMDA changed its rules for reporting rate spreads in an effort to more accurately capture high-cost lending activity. Therefore, data shown here separates the first three quarters of 2009 from the last quarter of 2009. The 2010 - 2022 data in the table below represents the rate spread rule change implemented in 2009Q4. Change calculations between 2022 and years previous to 2010 should not be made due to the adjusted reporting rules implemented beginning in the fourth quarter of 2009.

For 2004-2009Q3, the rate spread on a loan was the difference between the Annual Percentage Rate (APR) on the loan and the treasury security yields as of the date of the loan's origination. Rate spreads were only reported by financial institutions if the APR was three or more percentage points higher for a first lien loan, or five or more percentage points higher for a second lien loan. A rate spread of three or more suggested that a loan was of notably higher cost than a typical loan.

For 2009Q4 and 2010 - 2022, the rate spread on a loan is the difference between the Annual Percentage Rate (APR) on the loan and the estimated average prime offer rate (APOR). Rate spreads are only reported by financial institutions if the APR is more than 1.5 percentage points higher for a first lien loan, or more than 3.5 percentage points higher for a second lien loan.

High-Cost Lending

19.64% of loans originated in this area were high-cost loans in 2022, compared to **5.85%** of loans in Pennsylvania.

High-Cost Loans	2009Q1 - 2009Q3	2009Q4	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
City (Shamokin)														
Number of Loans	12	N/A	3	4	4	3	5	3	3	3	9	7	4	7
Median Loan Amount	$26,000	N/A	N/A	N/A	N/A	N/A	$31,000	N/A	N/A	N/A	$65,000	$65,000	N/A	$55,000
Percent of All Loans	24.49%	N/A	7.69%	12.12%	10%	16.67%	16.67%	13.64%	13.04%	13.64%	21.95%	18.92%	12.9%	11.29%
State (Pennsylvania)														
Number of Loans	16,136	1,228	6,269	7,296	6,529	9,197	11,637	8,355	9,576	10,698	16,431	20,385	12,868	14,678
Median Loan Amount	$87,000	$72,000	$83,000	$89,000	$88,000	$109,000	$113,000	$107,000	$111,000	$118,000	$115,000	$105,000	$105,000	$125,000
Percent of All Loans	5.69%	3.36%	2.23%	2.95%	2.1%	3.45%	6.83%	4.13%	4.34%	5.48%	7.85%	8.45%	3.44%	3.58%
National														
Number of Loans	311,065	23,951	145,203	163,776	171,247	278,938	384,126	313,732	339,072	370,162	529,064	624,751	407,882	440,318
Median Loan Amount	$103,000	$81,000	$88,000	$99,000	$100,000	$126,000	$139,000	$137,000	$147,000	$160,000	$155,000	$165,000	$165,000	$185,000
Percent of All Loans	4.53%	2.67%	2.15%	2.77%	2.08%	3.95%	8.09%	5.2%	4.92%	6.3%	9.26%	8.57%	3.29%	3.55%

High-Cost Lending by Loan Type

High-Cost Loans	2009Q1 - 2009Q3	2009Q4	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
Purchase															
Number of Loans	6	N/A	2	2	3	2	4	1	2	2	7	5	3	3	10
Median Loan Amount	$30,500	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	$65,000	$75,000	N/A	N/A	$60,000
Percent of Purchase Loans	21.43%	N/A	16.67%	12.5%	15%	20%	21.05%	12.5%	14.29%	14.29%	29.17%	26.32%	15.79%	8.11%	26.32%
Refinance															
Number of Loans	6	N/A	1	2	1	1	1	2	1	1	2	2	1	4	1
Median Loan Amount	$23,500	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Percent of Refinance Loans	28.57%	N/A	3.7%	11.76%	5%	12.5%	9.09%	14.29%	11.11%	12.5%	11.76%	11.11%	8.33%	16%	5.56%

High-Cost Lending by Race
Looking across high-cost loans originated in 2022 in this area, **81.82%** were to Whites, **0%** were to African Americans, **0%** were to Asians, and **0%** were to Hispanics.

High-Cost	2009Q1 - 2009Q3	2009Q4	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
Loans to Whites															
Number of Loans	12	N/A	3	4	4	3	4	3	2	3	9	7	2	6	9
Median Loan Amount	$26,000	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	$65,000	$65,000	N/A	$55,000	$55,000
Percent of Loans to Whites	25%	N/A	8.57%	13.79%	10%	16.67%	14.29%	15.79%	9.52%	14.29%	22.5%	22.58%	8%	11.76%	21.43%
Percent of High-Cost Loans	100%	N/A	100%	100%	100%	100%	80%	100%	66.67%	100%	100%	100%	50%	85.71%	81.82%
Loans to African Americans															
Number of Loans	0	N/A	0	0	0	0	0	0	0	0	0	0	0	1	0
Median Loan Amount	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Percent of Loans to African Americans	0%	N/A	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	100%	0%
Percent of High-Cost Loans	0%	N/A	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	14.29%	0%
Loans to Asians															
Number of Loans	0	N/A	0	0	0	0	0	0	0	0	0	0	0	0	0
Median Loan Amount	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Percent of Loans to Asians	0%	N/A	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Percent of High-Cost Loans	0%	N/A	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Loans to Hispanics															
Number of Loans	0	N/A	0	0	0	0	0	0	0	0	0	0	1	0	0
Median Loan Amount	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Percent of Loans to Hispanics	0%	N/A	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	33.33%	0%	0%
Percent of High-Cost Loans	0%	N/A	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	25%	0%	0%
Loans to Nonhispanics															
Number of Loans	12	N/A	3	4	4	3	4	3	2	3	9	6	1	7	10
Median Loan Amount	$26,000	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	$65,000	$65,000	N/A	$55,000	$60,000
Percent of Loans to Nonhispanics	25%	N/A	8.57%	13.79%	10.53%	16.67%	14.29%	15.79%	9.52%	14.29%	23.08%	19.35%	4.35%	13.46%	23.26%
Percent of High-Cost Loans	100%	N/A	100%	100%	100%	100%	80%	100%	66.67%	100%	100%	85.71%	25%	100%	90.91%

Source: PolicyMap and FFIEC
Data aggregated by:
2009 - 2022 Data for PolicyMap and FFIEC Contains: 1 City

High Cost Lending by Borrower Income

20.37% of loans in this area where the borrowers' income was less than 50% of the Metropolitan Statistical Area's (MSA) Median Family Income were high cost in 2022 (<$33,050 for a family of four), and N/A of loans where borrowers' incomes were between 50% and 80% of MSA income ($33,050 - $52,880) were high cost. N/A of loans that went to borrowers with incomes between 80% and 120% of area income ($52,880 - $79,320) were high cost, and N/A of loans that went to borrowers with incomes >120% of area income ($79,320 or greater) were high cost. MSA Median Family Income was $66,100 in 2022 in this area.

High-Cost Loans to Borrowers w/ <50% of MSA Median Income	2009Q1 - 2009Q3	2009Q4	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	202
City (Shamokin)															
Number of Loans	3	N/A	0	0	0	1	1	0	0	0	9	7	4	7	
Median Loan Amount	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	$65,000	$65,000	N/A	$55,000	$55,(
Percent of Loans with Borrower Inc <50% MSA Median	33.33%	N/A	0%	N/A	N/A	N/A	N/A	N/A	N/A	0%	21.95%	20%	14.29%	11.48%	20.3
State (Pennsylvania)															
Number of Loans	2,298	210	885	1,165	1,009	1,275	1,641	1,180	1,292	1,463	16,275	19,777	12,048	13,545	12,(
Median Loan Amount	$53,500	$40,500	$53,000	$65,000	$61,000	$69,000	$74,000	$69,000	$69,000	$74,000	$115,000	$105,000	$105,000	$125,000	$155,(
Percent of Loans with Borrower Inc <50% MSA Median	11.68%	6.51%	4.39%	6.34%	4.67%	6.54%	12.38%	7.4%	7.69%	8.37%	7.92%	8.53%	3.48%	3.52%	5.8
National															
Number of Loans	39,532	3,429	18,282	21,934	23,771	34,046	44,173	36,673	33,551	36,167	522,579	607,096	387,319	411,482	360,(
Median Loan Amount	$62,000	$50,000	$55,000	$62,000	$65,000	$77,000	$83,000	$82,000	$82,000	$86,000	$155,000	$165,000	$165,000	$195,000	$205,(
Percent of Loans with Borrower Inc <50% MSA Median	8.51%	4.99%	3.96%	5.08%	4.16%	7.04%	13.94%	9.92%	9.28%	9.9%	9.37%	8.81%	3.45%	3.57%	6

High-Cost Loans to Borrowers w/ 50%-80% of MSA Median Income	2009Q1 - 2009Q3	2009Q4	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
City (Shamokin)															
Number of Loans	2	N/A	2	2	1	1	1	0	1	1	N/A	N/A	N/A	N/A	N/A
Median Loan Amount	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Percent of Loans with Borrower Inc 50% - 80% MSA Median	16.67%	N/A	11.11%	15.38%	5.88%	20%	12.5%	0%	14.29%	14.29%	N/A	N/A	N/A	N/A	N/A
State (Pennsylvania)															
Number of Loans	4,141	302	1,319	1,697	1,453	2,504	3,689	2,532	2,813	3,279	N/A	N/A	N/A	N/A	N/A
Median Loan Amount	$75,000	$66,000	$69,000	$78,000	$75,000	$95,000	$103,000	$93,000	$98,000	$106,000	N/A	N/A	N/A	N/A	N/A

Percent of Loans with Borrower Inc 50% - 80% MSA Median	7.55%	3.97%	2.54%	3.71%	2.6%	5.06%	10.31%	6.09%	6.4%	7.66%	N/A	N/A	N/A	N/A	N/A
National															
Number of Loans	69,407	5,076	26,950	33,992	36,846	72,387	109,492	90,232	92,767	101,929	N/A	N/A	N/A	N/A	N/A
Median Loan Amount	$88,000	$69,000	$73,000	$85,000	$85,000	$110,000	$120,000	$121,000	$123,000	$133,000	N/A	N/A	N/A	N/A	N/A
Percent of Loans with Borrower Inc 50% - 80% MSA Median	5.65%	3.09%	2.3%	3.35%	2.69%	6.03%	12.57%	8.48%	8.2%	9.2%	N/A	N/A	N/A	N/A	N/A

High-Cost Loans to Borrowers w/ 80%-120% of MSA Median	2009Q1 - 2009Q3	2009Q4	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
City (Shamokin)															
Number of Loans	4	N/A	0	0	2	1	2	2	1	2	N/A	N/A	N/A	N/A	N/A
Median Loan Amount	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Percent of Loans with Borrower Inc 80% - 120% MSA Median	28.57%	N/A	0%	N/A	33.33%	20%	22.22%	33.33%	20%	N/A	N/A	N/A	N/A	N/A	N/A
State (Pennsylvania)															
Number of Loans	4,172	264	1,364	1,490	1,541	2,419	3,151	2,176	2,570	2,978	N/A	N/A	N/A	N/A	N/A
Median Loan Amount	$92,000	$83,000	$84,000	$94,000	$92,000	$123,000	$127,000	$121,000	$125,000	$130,000	N/A	N/A	N/A	N/A	N/A
Percent of Loans with Borrower Inc 80% - 120% MSA Median	5.89%	3.04%	1.97%	2.54%	2.07%	3.81%	7.33%	4.34%	4.8%	6.01%	N/A	N/A	N/A	N/A	N/A
National															
Number of Loans	72,872	4,823	26,812	32,606	36,020	70,375	105,580	85,218	97,228	113,359	N/A	N/A	N/A	N/A	N/A
Median Loan Amount	$108,000	$80,000	$87,000	$102,000	$104,000	$137,000	$152,000	$153,000	$161,000	$172,000	N/A	N/A	N/A	N/A	N/A
Percent of Loans with Borrower Inc 80% - 120% MSA Median	4.47%	2.38%	1.7%	2.44%	1.92%	4.34%	9.22%	5.98%	6.02%	7.58%	N/A	N/A	N/A	N/A	N/A

High-Cost Loans to Borrowers w/ > 120% of MSA Median Income	2009Q1 - 2009Q3	2009Q4	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
City (Shamokin)															
Number of Loans	3	N/A	1	0	0	0	1	1	1	0	N/A	N/A	N/A	N/A	N/A
Median Loan Amount	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Percent of Loans with Borrower Inc > 120% MSA Median	25%	N/A	12.5%	0%	0%	N/A	12.5%	16.67%	16.67%	0%	N/A	N/A	N/A	N/A	N/A
State (Pennsylvania)															
Number of Loans	4,620	337	1,746	1,696	1,752	2,439	2,758	1,896	2,405	2,742	N/A	N/A	N/A	N/A	N/A
Median Loan Amount	$122,000	$88,000	$121,000	$133,000	$128,000	$162,000	$160,000	$148,000	$157,000	$160,000	N/A	N/A	N/A	N/A	N/A
Percent of Loans with	3.78%	2.54%	1.34%	1.54%	1.24%	2.06%	3.83%	2.33%	2.63%	3.51%	N/A	N/A	N/A	N/A	N/A

Borrower Inc > 120% MSA Median															
National															
Number of Loans	99,584	7,012	43,478	49,046	55,224	84,821	110,460	82,343	100,344	112,185	N/A	N/A	N/A	N/A	N/A
Median Loan Amount	$133,000	$106,000	$116,000	$138,000	$137,000	$175,000	$197,000	$197,000	$211,000	$226,000	N/A	N/A	N/A	N/A	N/A
Percent of Loans with Borrower Inc > 120% MSA Median	3.39%	2.03%	1.41%	1.85%	1.47%	2.62%	5.06%	3.04%	3.1%	4.22%	N/A	N/A	N/A	N/A	N/A

Source: PolicyMap and FFIEC
Data aggregated by:
2009 - 2022 Data Contains: 1 City

High Cost Lending by Tract Income

N/A of high-cost loans in this area where the Census Tract income was <50% of the Metropolitan Statistical Area (MSA) Median Family Income were high cost in 2022 (<$33,050 for a family of four), and 18.18% where the Census Tract income was between 50% and 80% of the MSA Median Family Income were high cost ($33,050 - $52,880). 21.74% of loans where the Census Tract income was between 80% and 120% of the MSA Median Family Income were high cost ($52,880 - $79,320), and N/A of loans where the Census Tract income was >120% of the MSA Median Family Income were high cost ($79,320 or greater). MSA Median Family Income was $66,100 in 2022 in this area.

High-Cost Loans to Borrowers in Tracts with <50% of MSA Median Income	2009Q1 - 2009Q3	2009Q4	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	
City (Shamokin)															
Number of Loans	0	N/A	0	0	0	0	0	0	0	0	0	0	0	0	
Median Loan Amount	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Percent of Loans with Tract Inc <50% MSA Median	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
State (Pennsylvania)															
Number of Loans	353	32	253	357	378	421	315	210	280	455	758	792	441	666	
Median Loan Amount	$64,000	$72,000	$63,000	$68,000	$57,500	$70,000	$69,000	$65,000	$65,000	$75,000	$75,000	$75,000	$85,000	$105,000	$
Percent of Loans with Tract Inc <50% MSA Median	11.75%	6.94%	8.5%	14.87%	8.61%	8.91%	16.18%	9.72%	10.81%	13.46%	18.59%	17.9%	8.24%	10.02%	
National															
Number of Loans	4,241	371	2,268	2,274	3,989	6,799	10,190	8,729	9,374	14,201	21,101	22,550	14,362	16,686	
Median Loan Amount	$88,000	$70,000	$71,000	$79,000	$73,000	$98,000	$118,500	$117,000	$123,000	$131,000	$135,000	$145,000	$135,000	$155,000	$
Percent of Loans with Tract Inc <50% MSA Median	8.15%	5.15%	4.59%	5.42%	4.25%	7.1%	14.5%	9.99%	9.13%	11.95%	15.28%	14.28%	6.61%	6.8%	

High-Cost Loans to Borrowers in Tracts with 50%-80% of MSA Median Income	2009Q1 - 2009Q3	2009Q4	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
City (Shamokin)														
Number of Loans	9	N/A	2	2	4	3	4	3	1	1	4	3	4	2
Median Loan Amount	$25,000	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Percent of Loans with Tract Inc 50% - 80% MSA Median	25%	N/A	10%	14.29%	10%	16.67%	19.05%	17.65%	6.67%	N/A	23.53%	14.29%	25%	8.33%
State (Pennsylvania)														

Number of Loans	2,334	186	957	1,369	1,115	1,633	2,429	1,679	1,877	2,422	3,583	4,048	2,521	3,018
Median Loan Amount	$73,000	$61,000	$70,000	$74,000	$70,000	$82,000	$87,000	$83,000	$87,000	$98,000	$95,000	$105,000	$95,000	$115,000
Percent of Loans with Tract Inc 50% - 80% MSA Median	9.75%	5.26%	4.14%	7.04%	4.34%	6.52%	12.34%	7.49%	7.48%	9.59%	13.48%	13.7%	6.4%	6.32%
National														
Number of Loans	45,156	3,678	21,821	23,500	28,947	51,468	77,104	63,941	69,905	86,020	113,714	128,077	80,978	91,108
Median Loan Amount	$83,000	$67,000	$69,000	$75,000	$80,000	$102,000	$117,000	$116,000	$125,000	$138,000	$145,000	$145,000	$145,000	$165,000
Percent of Loans with Tract Inc 50% - 80% MSA Median	7.81%	4.64%	4.03%	5.03%	3.61%	6.66%	13.83%	9.25%	8.73%	10.5%	14.43%	13.46%	5.73%	5.78%

High-Cost Loans to Borrowers in Tracts with 80%-120% of MSA Median Income	2009Q1 - 2009Q3	2009Q4	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
City (Shamokin)														
Number of Loans	3	N/A	1	2	0	0	1	0	2	2	5	4	0	5
Median Loan Amount	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	$65,000	N/A	N/A	$55,000
Percent of Loans with Tract Inc 80% - 120% MSA Median	23.08%	N/A	5.26%	10.53%	N/A	N/A	11.11%	0%	25%	11.11%	20.83%	25%	0%	13.16%
State (Pennsylvania)														
Number of Loans	10,091	773	3,866	4,358	3,762	5,235	6,719	4,907	5,728	5,965	8,846	11,128	6,953	7,963
Median Loan Amount	$81,000	$71,000	$83,000	$89,000	$89,000	$108,000	$113,000	$108,000	$111,000	$120,000	$115,000	$105,000	$105,000	$125,000
Percent of Loans with Tract Inc 80% - 120% MSA Median	6.94%	4.04%	2.75%	3.5%	2.59%	4.08%	7.27%	4.52%	4.86%	5.75%	8.03%	8.86%	3.68%	3.76%
National														
Number of Loans	180,608	13,874	82,408	93,676	87,999	142,857	197,511	162,957	176,606	182,389	255,225	298,867	193,583	208,049
Median Loan Amount	$97,000	$77,000	$85,000	$94,000	$96,000	$120,000	$133,000	$133,000	$141,000	$154,000	$155,000	$165,000	$165,000	$185,000
Percent of Loans with Tract Inc 80% - 120% MSA Median	5.44%	3.18%	2.58%	3.35%	2.52%	4.63%	9.28%	6.06%	5.74%	6.99%	10.09%	9.43%	3.72%	3.88%

High-Cost Loans to Borrowers in Tracts with > 120% of MSA Median Income	2009Q1 - 2009Q3	2009Q4	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	202
City (Shamokin)														
Number of Loans	0	N/A	0	0	0	0	0	0	0	0	0	0	0	
Median Loan Amount	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N
Percent of Loans with Tract Inc > 120% MSA Median	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N
State (Pennsylvania)														
Number of Loans	3,246	230	1,162	1,178	1,244	1,869	2,161	1,548	1,686	1,854	3,244	4,417	2,953	3,(

Median Loan Amount	$138,000	$100,000	$125,000	$142,500	$135,500	$160,000	$152,000	$148,000	$157,000	$160,000	$135,000	$135,000	$125,000	$155,(
Percent of Loans with Tract Inc > 120% MSA Median	2.93%	1.73%	1.01%	1.17%	0.92%	1.74%	3.85%	2.24%	2.24%	2.95%	4.74%	5.39%	2.1%	2.1
National														
Number of Loans	76,197	5,569	36,540	42,504	48,600	75,575	97,223	76,412	81,882	86,637	139,024	175,257	118,959	124,(
Median Loan Amount	$140,000	$120,000	$124,000	$137,500	$136,000	$164,000	$176,000	$177,000	$190,000	$207,000	$185,000	$195,000	$195,000	$225,(
Percent of Loans with Tract Inc > 120% MSA Median	2.7%	1.54%	1.25%	1.65%	1.28%	2.46%	4.92%	3%	2.82%	3.73%	6.16%	5.82%	2.14%	2.3

Source: PolicyMap and FFIEC
Data aggregated by:
2009 - 2022 Data for PolicyMap and FFIEC Contains: 1 City

Originations for Purchase:

Purchase Originations
In 2022, the typical loan originated for the purchase of a home was for **$55,000**.

Purchase	2009Q1 - 2009Q3	2009Q4	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
All Purchase															
Number of Loans	31	--	12	16	20	10	19	8	14	14	24	19	19	37	38
Median Loan Amount	$49,000	--	$43,000	$42,000	$54,500	$41,000	$45,000	$49,500	$43,000	$43,000	$65,000	$55,000	$55,000	$65,000	$55,000
Percent of All Loans	56.36%	--	30.77%	48.48%	50%	55.56%	63.33%	36.36%	60.87%	63.64%	58.54%	51.35%	61.29%	59.68%	67.86%
High-Cost Purchase															
Number of Loans	6*	N/A	2	2	3	2	4	1	2	2	7	5	3	3	10
Median Loan Amount	$30,500*	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	$65,000	$75,000	N/A	N/A	$60,000
Percent of Purchase Loans	21.43%*	N/A	16.67%	12.5%	15%	20%	21.05%	12.5%	14.29%	14.29%	29.17%	26.32%	15.79%	8.11%	26.32%
Prime Purchase															
Number of Loans	22*	N/A	10	14	17	8	15	7	12	12	N/A	N/A	N/A	N/A	N/A
Median Loan Amount	$55,000*	N/A	$47,500	$51,000	$57,000	$54,500	$58,000	$44,000	$43,500	$36,500	N/A	N/A	N/A	N/A	N/A
Percent of Purchase Loans	78.57%*	N/A	83.33%	87.5%	85%	80%	78.95%	87.5%	85.71%	85.71%	N/A	N/A	N/A	N/A	N/A

*Indicates data for 2009Q1 - 2009Q3 only.

Piggyback Purchase Loans by Loan Type
Piggyback loans, also known as 80-20 loans, are multiple mortgage transactions, where a buyer obtains at least two loans in order to purchase a home. The second loan finances that part of the purchase price not being financed by the first loan. The 80-20 or piggyback loan has been used to avoid underwriting standards held by most lenders that require private mortgage insurance (or PMI) when less than a 20% down payment is made by the buyer. Studies suggest that these transactions have a higher risk of default and foreclosure as the homebuyers have little or no equity at risk. HMDA data does not explicitly identify 80-20 or piggyback loans; this is an analytic performed by PolicyMap.

The typical piggyback loan for the purchase of a home in this area was for **$55,000**, and made up **100%** of purchase loans made here. Across all purchase loans, the median purchase loan amount was for **$55,000**.

Piggyback Loans	2009Q1 - 2009Q3	2009Q4	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
Total															
Number of Loans	0	--	0	0	0	0	0	0	0	0	24	19	19	37	38
Median Loan Amount	N/A	--	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	$65,000	$55,000	$55,000	$65,000	$55,000
Percent of Purchase Loans	0%	--	0%	0%	0%	0%	0%	0%	0%	0%	100%	100%	100%	100%	100%
High-Cost Piggyback Loans															
Number of Loans	0*	N/A	0	0	0	0	0	0	0	0	7	5	3	3	10
Median Loan Amount	N/A*	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	$65,000	$75,000	N/A	N/A	$60,000
Percent of Piggyback Loans	0%*	N/A	0%	0%	0%	0%	0%	0%	0%	0%	29.17%	26.32%	15.79%	8.11%	26.32%

Prime Piggyback Loans															
Number of Loans	0*	N/A	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A
Median Loan Amount	N/A*	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Percent of Piggyback Loans	0%*	N/A	0%	0%	0%	0%	0%	0%	0%	0%	N/A	N/A	N/A	N/A	N/A

*Indicates data for 2009Q1 - 2009Q3 only.

Source: PolicyMap and FFIEC
Data aggregated by:
2009 - 2022 Data Contains: 1 City

Loans for Manufactured Housing:

Loans for Manufactured Housing
Loans for the purchase or refinance of manufactured housing, also known as mobile homes, are often structured differently than for conventional housing, and so are presented as a separate category in PolicyMap.

In this area, there were **0** loans originated for manufactured housing in 2022, representing **0%** of the total loan activity.

Manufactured Housing Loans	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
City (Shamokin)														
Number of Loans	0	0	0	0	0	0	0	0	0	0	1	0	0	0
Median Loan Amount	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Percent of All Loans	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	2.7%	0%	0%	0%
State (Pennsylvania)														
Number of Loans	2,562	2,569	2,296	2,794	2,723	2,161	2,237	2,238	2,348	2,892	2,892	3,003	3,616	3,186
Median Loan Amount	N/A	$59,000	$61,000	$62,000	$65,000	$64,000	$69,000	$75,000	$72,000	$75,000	$75,000	$85,000	$95,000	$95,000
Percent of All Loans	0.79%	0.9%	0.92%	0.89%	1.01%	1.25%	1.09%	1%	1.19%	1.36%	1.18%	0.8%	0.87%	1.43%
National														
Number of Loans	122,341	97,948	89,193	100,777	110,056	96,747	107,788	115,598	124,522	145,791	153,774	179,043	209,517	172,701
Median Loan Amount	N/A	$62,000	$61,000	$64,000	$68,000	$69,000	$73,000	$79,000	$80,000	$85,000	$95,000	$105,000	$125,000	$135,000
Percent of All Loans	1.55%	1.43%	1.48%	1.21%	1.54%	2%	1.76%	1.65%	2.07%	2.49%	2.07%	1.43%	1.66%	2.82%

While **0%** of loans in the area were for manufactured housing, this category represented **0%** of the loans to Whites, **0%** of loans to African Americans, **0%** of loans to Asians, and **0%** of loans to Hispanics.

Manufactured Housing Loans	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
Loans to Whites														
Number of Loans	0	0	0	0	0	0	0	0	0	0	1	0	0	0
Median Loan Amount	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Percent of Loans to Whites	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	3.13%	0%	0%	0%
Percent of Manufactured Loans	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	100%	0%	0%	0%
Loans to African Americans														
Number of Loans	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Median Loan Amount	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Percent of Loans to African Americans	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Percent of Manufactured Loans	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Loans to Asians														
Number of Loans	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Median Loan Amount	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Percent of Loans to Asians	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Percent of Manufactured Loans	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Loans to Hispanics														
Number of Loans	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Median Loan Amount	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Percent of Loans to Hispanics	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Percent of Manufactured Loans	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Loans to Nonhispanics														
Number of Loans	0	0	0	0	0	0	0	0	0	0	1	0	0	0
Median Loan Amount	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Percent of Loans to Nonhispanics	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	3.13%	0%	0%	0%
Percent of Manufactured Loans	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	100%	0%	0%	0%

Source: PolicyMap and FFIEC
Data aggregated by:
2009 - 2022 Data Contains: 1 City

Endnotes:

PolicyMap derived all data provided in this report from a public database of lending activity, collected by the FFIEC and mandated by the Home Mortgage Disclosure Act (HMDA) of 1975. HMDA requires most mortgage lenders located in metropolitan areas to collect data about their housing-related lending activity, report the data annually to the government, and make the data publicly available.

Data in this report include originated loans made for the purchase and refinance of owner-occupied, one-to-four family dwellings, or, where specified, for the purchase or refinance of manufactured housing. When performing aggregations and calculations on the HMDA data, medians were not calculated and percents were not computed where the count of loan events of that type or the denominator of the calculation was less than five. These places are identified on the map as having Insufficient Data. If a cell in a table contains N/A, the data are not available or have been suppressed according to these rules.

Depending on the size of the area selected for this report, the above values capture data for the census tracts, counties, etc, in which at least 50% of their areas are contained. For custom areas, such as radii, custom regions, school districts, and political districts, the HMDA data in this report was calculated by summing the following component Cities in 2000 for years 2009-2011: **Shamokin**; Cities in 2010 for 2012 - 2021: **Shamokin**; Cities in 2020 for 2022: **Shamokin**. For more information on HMDA data in PolicyMap, see the related entries for HMDA (Home Mortgage Disclosure Act) in our Data Dictionary.

Two changes implemented in the processing of the 2009 HMDA data include: 1. Separation of 2009Q1-2009Q3 from 2009Q4 lending data concerning rate spread reporting (high-cost and prime loans), and 2. Suppression of median home loan amounts for manufactured home loans. The separation of data for the first three quarters of 2009 from the last quarter for loans with or specifically without rate spreads is due to the fact that HMDA changed its rules for reporting rate spreads in the fourth quarter of 2009 in an effort to more accurately capture the current high-cost lending activity. The suppression of median home loan amounts for manufactured homes is due to the high incidence of error notations in the manufactured home loan data in 2009. In the 2010-2020 data, all information regarding loans with or specifically without rate spreads is reported according to the 2009Q4 reporting rules. Because of the relative lack of error notations in the manufactured home loan data in 2010 and 2011, median manufactured home loans were only suppressed in cases where the count of loan events of that type or the denominator of the calculation was less than five.

Further description of the source of the data and the terms used in the report can be found in the Data Dictionary, or from HMDA at http://www.ffiec.gov/hmda/. For more information on Home Mortgage data from the FFIEC, go to https://www.consumerfinance.gov/about-us/newsroom/ffiec-announces-availability-2018-data-mortgage-lending/.

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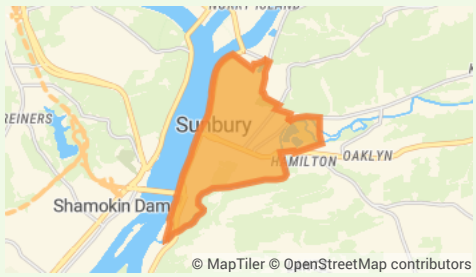
POLICYMAP

Current Report:
Home Mortgage Report of County Subdivision: Sunbury



Date: March 18, 2024

Proposed Location:
This location, **Sunbury** (County Subdivision, 2022), is located in **Northumberland** County, in the state of **Pennsylvania**.

It is located within or touches the following 2022 census tract(s): **42097082200, 42097082000, 42097082100**.

Similarly, it is located within or touches the following zip code(s): **17801, 17870, 17876**.

Data presented in this report summarize the geographies specified in the citation information in each section.

This Area is Served by (or touches):

School District(s): Shikellamy School District

Congressional District(s): Pennsylvania's 9th District (Daniel Meuser - R)

Senators: Robert P. Casey, Jr. (PA-D), John Fetterman (PA-D)

State Senate District(s): Senate District 27

State House District(s): House District 108

All Originations:

In 2022, **77** home loans were originated in this area.

All Originations	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	202
County Subdivision (Sunbury)													
Number of Loans	98	91	76	76	65	50	41	46	56	73	68	62	
Median Loan Amount	Ranged From $58,500 to $112,000	Ranged From $75,000 to $96,000	Ranged From $67,000 to $92,500	Ranged From $68,000 to $71,000	Ranged From $61,000 to $76,500	Ranged From $70,000 to $74,000	Ranged From $69,000 to $77,000	Ranged From $65,000 to $88,000	Ranged From $80,000 to $84,000	Ranged From $65,000 to $75,000	Ranged From $75,000 to $85,000	Ranged From $75,000 to $115,000	Ran F $95,00 $105,
State (Pennsylvania)													
Number of Loans	320,234	281,738	247,273	311,005	266,618	170,402	202,246	220,884	195,328	209,328	241,373	373,875	409,
Median Loan Amount	$157,000	$153,000	$147,000	$154,000	$148,000	$147,000	$160,000	$167,000	$164,000	$155,000	$175,000	$205,000	$205,
National													
Number of Loans	7,757,819	6,743,289	5,917,574	8,238,430	7,058,554	4,748,163	6,029,619	6,897,295	5,878,448	5,713,185	7,287,669	12,384,663	12,400,
Median Loan Amount	$176,000	$175,000	$168,000	$179,000	$174,000	$181,000	$198,000	$209,000	$207,000	$205,000	$235,000	$255,000	$255,

Source: PolicyMap and FFIEC
Data aggregated by:
2009 - 2011 Data Contains: 3 Census Tracts
2012 - 2022 Data Contains: 3 Census Tracts

Originations by Loan Purpose:

This area saw **59.74%** of its loans originated for the purpose of purchasing a home and **40.26%** for refinancing in 2022. Across the nation, 2022 saw a -18.91% growth in purchase loans, and a -70.9% increase in refinance mortgages, for an overall increase of -52.06% for all originations.

Purchase	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
County Subdivision (Sunbury)													
Number of Loans	37	50	41	36	34	35	28	27	43	49	41	38	6
Median Loan Amount	Ranged From $55,000 to $91,000	Ranged From $66,000 to $85,000	Ranged From $58,000 to $86,000	Ranged From $48,000 to $83,500	Ranged From $61,500 to $72,000	Ranged From $59,000 to $76,000	Ranged From $69,000 to $86,000	Ranged From $82,000 to $91,000	Ranged From $78,500 to $85,000	Ranged From $70,000 to $75,000	Ranged From $85,000 to $95,000	Ranged From $85,000 to $115,000	N/
Percent of All Loans	37.76%	54.95%	53.95%	47.37%	52.31%	70%	68.29%	58.7%	76.79%	67.12%	60.29%	61.29%	60.61
State (Pennsylvania)													
Number of Loans	95,674	85,672	77,296	85,544	93,615	96,076	108,191	118,610	123,427	126,455	129,984	135,502	151,37
Median Loan Amount	$152,000	$154,000	$154,000	$160,000	$165,000	$163,000	$168,000	$172,000	$177,000	$185,000	$185,000	$205,000	$225,00
Percent of All Loans	29.88%	30.41%	31.26%	27.51%	35.11%	56.38%	53.49%	53.7%	63.19%	60.41%	53.85%	36.24%	36.94
National													
Number of Loans	2,413,549	2,181,851	2,037,856	2,306,579	2,648,557	2,772,003	3,164,779	3,507,634	3,648,867	3,697,598	3,850,386	4,220,403	4,492,47
Median Loan Amount	$164,000	$168,000	$166,000	$174,000	$187,000	$190,000	$200,000	$208,000	$216,000	$225,000	$235,000	$255,000	$285,00
Percent of All Loans	31.11%	32.36%	34.44%	28%	37.52%	58.38%	52.49%	50.86%	62.07%	64.72%	52.83%	34.08%	36.23

Refinance	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
County Subdivision (Sunbury)													
Number of Loans	61	41	35	40	31	15	13	19	13	24	27	24	3
Median Loan Amount	Ranged From $80,000 to $118,500	Ranged From $86,000 to $108,000	N/A	Ranged From $61,000 to $107,000	N/A	Ranged From $59,000 to $99,000	N/A	N/A	N/A	N/A	Ranged From $50,000 to $65,000	N/A	Range Fror $85,00 t $105,00
Percent of All Loans	62.24%	45.05%	46.05%	52.63%	47.69%	30%	31.71%	41.3%	23.21%	32.88%	39.71%	38.71%	39.39
State (Pennsylvania)													
Number of Loans	224,560	196,066	169,977	225,461	173,003	74,326	94,055	102,274	71,901	82,873	111,389	238,373	258,36
Median Loan Amount	$160,000	$152,000	$143,000	$151,000	$140,000	$125,000	$150,000	$160,000	$143,000	$115,000	$155,000	$205,000	$185,00
Percent of All Loans	70.12%	69.59%	68.74%	72.49%	64.89%	43.62%	46.51%	46.3%	36.81%	39.59%	46.15%	63.76%	63.06
National													
Number of Loans	5,344,270	4,561,438	3,879,718	5,931,851	4,409,997	1,976,160	2,864,840	3,389,661	2,229,581	2,015,587	3,437,283	8,164,260	7,908,33
Median Loan Amount	$183,000	$179,000	$170,000	$181,000	$166,000	$167,000	$195,000	$210,000	$191,000	$175,000	$235,000	$255,000	$245,00

Percent of All Loans	68.89%	67.64%	65.56%	72%	62.48%	41.62%	47.51%	49.14%	37.93%	35.28%	47.17%	65.92%	63.77

Source: PolicyMap and FFIEC
Data aggregated by:
2009 - 2011 Data Contains: 3 Census Tracts
2012 - 2022 Data Contains: 3 Census Tracts

In this area, 47.83% of home purchase loans originated were government-insured.

Government-Insured Purchase	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
County Subdivision (Sunbury)													
Number of Loans	18	26	31	20	28	28	21	22	31	23	18	10	2
Median Loan Amount	N/A	Ranged From $65,000 to $76,500	Ranged From $67,000 to $86,000	N/A	Ranged From $67,000 to $79,500	Ranged From $68,500 to $82,000	Ranged From $65,500 to $87,000	Ranged From $76,500 to $91,000	N/A	N/A	Ranged From $80,000 to $115,000	N/A	N/
Percent of All Loans	48.65%	52%	75.61%	55.56%	82.35%	80%	75%	81.48%	72.09%	46.94%	43.9%	26.32%	40%
State (Pennsylvania)													
Number of Loans	45,781	40,272	34,477	34,612	31,529	31,713	39,384	44,319	43,618	35,893	36,670	34,789	34,46
Median Loan Amount	$146,000	$146,000	$142,000	$144,000	$144,000	$141,000	$147,000	$152,000	$155,000	$165,000	$165,000	$185,000	$195,00
Percent of All Loans	47.85%	47.01%	44.6%	40.46%	33.68%	33.01%	36.4%	37.37%	35.34%	28.38%	28.21%	25.67%	22.77%
National													
Number of Loans	1,299,854	1,149,391	1,011,164	1,029,647	993,674	1,001,607	1,230,898	1,340,552	1,304,666	1,085,152	1,151,996	1,226,616	1,179,14
Median Loan Amount	$153,000	$156,000	$151,000	$156,000	$163,000	$166,000	$177,000	$186,000	$193,000	$205,000	$225,000	$245,000	$265,00
Percent of All Loans	53.86%	52.68%	49.62%	44.64%	37.52%	36.13%	38.89%	38.22%	35.76%	29.35%	29.92%	29.06%	26.25%

FHA Purchase Loans	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	
County Subdivision (Sunbury)														
Number of Loans	18	24	26	17	25	18	13	12	20	19	15	10	20	
Median Loan Amount	N/A	Ranged From $57,000 to $69,000	N/A	N/A	Ranged From $67,000 to $72,000	N/A	N/A	N/A	N/A	N/A	Ranged From $75,000 to $115,000	N/A	N/A	F $1 $1
Percent of All Loans	48.65%	48%	63.41%	47.22%	73.53%	51.43%	46.43%	44.44%	46.51%	38.78%	36.59%	26.32%	33.33%	
State (Pennsylvania)														
Number of Loans	38,584	34,437	26,800	25,949	22,148	20,436	28,062	32,039	30,920	28,057	28,697	27,074	26,484	
Median Loan Amount	$145,000	$144,000	$141,000	$141,000	$139,000	$135,000	$142,000	$147,000	$150,000	$155,000	$155,000	$175,000	$185,000	$1
Percent of All Loans	40.33%	40.2%	34.67%	30.33%	23.66%	21.27%	25.94%	27.01%	25.05%	22.19%	22.08%	19.98%	17.5%	
National														
Number of Loans	1,001,937	889,802	717,049	700,939	623,515	584,315	794,990	866,731	811,482	715,060	755,092	800,467	758,165	5
Median Loan Amount	$152,000	$153,000	$147,000	$151,000	$157,000	$157,000	$170,000	$178,000	$186,000	$195,000	$205,000	$225,000	$245,000	$2

Percent of All Loans	41.51%	40.78%	35.19%	30.39%	23.54%	21.08%	25.12%	24.71%	22.24%	19.34%	19.61%	18.97%	16.88%

Source: PolicyMap and FFIEC
Data aggregated by:
2009 - 2011 Data Contains: 3 Census Tracts
2012 - 2022 Data Contains: 3 Census Tracts

Originations by Income:

Lending by Borrower Income

100% of loans in this area were for borrowers whose income was less than 50% of the Metropolitan Statistical Area's (MSA) Median Family Income in 2022 (<$0 for a family of four), and N/A were for borrowers with incomes between 50% and 80% of MSA income ($0 - $0). N/A of loans went to borrowers with incomes between 80% and 120% of area income ($0 - $0), and 0% went to borrowers with incomes greater than 120% of area income ($0 or greater). MSA Median Family Income was N/A in 2022 in this area.

Borrowers <50% of MSA Median Income	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
County Subdivision (Sunbury)														
Number of Loans	14	17	14	17	13	12	8	6	7	73	61	62	92	
Median Loan Amount	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	Ranged From $65,000 to $75,000	Ranged From $75,000 to $85,000	Ranged From $75,000 to $115,000	Ranged From $95,000 to $105,000	Rang Fro $75,0 $130,0
Percent of All Loans	14.29%	18.68%	18.42%	22.37%	20%	24%	19.51%	13.04%	12.5%	100%	89.71%	100%	92.93%	10(
State (Pennsylvania)														
Number of Loans	22,903	20,177	18,372	21,617	19,499	13,258	15,942	16,800	17,469	205,398	231,744	345,864	385,154	215,2
Median Loan Amount	$84,000	$82,000	$80,000	$83,000	$80,000	$80,000	$87,000	$89,000	$92,000	$155,000	$175,000	$205,000	$205,000	$205,0
Percent of All Loans	7.15%	7.16%	7.43%	6.95%	7.31%	7.78%	7.88%	7.61%	8.94%	98.12%	96.01%	92.51%	94%	98.3
National														
Number of Loans	533,359	461,498	431,542	571,749	483,709	316,871	369,566	361,661	365,169	5,579,808	6,888,421	11,217,276	11,517,003	5,825,3
Median Loan Amount	$96,000	$93,000	$90,000	$96,000	$94,000	$90,000	$98,000	$100,000	$103,000	$205,000	$235,000	$255,000	$255,000	$275,0
Percent of All Loans	6.88%	6.84%	7.29%	6.94%	6.85%	6.67%	6.13%	5.24%	6.21%	97.67%	94.52%	90.57%	92.87%	97.9

Borrowers 50%-80% of MSA Median Income	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
County Subdivision (Sunbury)														
Number of Loans	21	23	13	20	26	16	15	14	19	N/A	N/A	N/A	N/A	N/A
Median Loan Amount	Ranged From $49,500 to $105,500	N/A	N/A	N/A	Ranged From $67,000 to $78,000	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Percent of All Loans	21.43%	25.27%	17.11%	26.32%	40%	32%	36.59%	30.43%	33.93%	N/A	N/A	N/A	N/A	N/A
State (Pennsylvania)														
Number of Loans	62,445	51,943	45,725	55,797	49,478	35,770	41,544	43,981	42,823	0	N/A	N/A	N/A	0
Median Loan Amount	$120,000	$116,000	$112,000	$115,000	$112,000	$114,000	$121,000	$126,000	$129,000	N/A	N/A	N/A	N/A	N/A
Percent of All Loans	19.5%	18.44%	18.49%	17.94%	18.56%	20.99%	20.54%	19.91%	21.92%	N/A	N/A	N/A	N/A	N/A
National														

Number of Loans	1,393,420	1,173,311	1,015,589	1,368,277	1,200,429	871,133	1,063,612	1,131,985	1,108,133	181	N/A	N/A	24	174
Median Loan Amount	$131,000	$128,000	$124,000	$130,000	$127,000	$128,000	$137,000	$143,000	$148,000	N/A	N/A	N/A	N/A	N/A
Percent of All Loans	17.96%	17.4%	17.16%	16.61%	17.01%	18.35%	17.64%	16.41%	18.85%	0%	0%	0%	0%	0%

Borrowers 80%-120% of MSA Median Income	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
County Subdivision (Sunbury)														
Number of Loans	27	19	18	18	14	9	13	16	23	0	N/A	N/A	N/A	N/A
Median Loan Amount	Ranged From $55,000 to $100,000	Ranged From $64,000 to $123,000	N/A	N/A	N/A	N/A	N/A	N/A	Ranged From $85,000 to $93,000	N/A	N/A	N/A	N/A	N/A
Percent of All Loans	27.55%	20.88%	23.68%	23.68%	21.54%	18%	31.71%	34.78%	41.07%	0%	N/A	N/A	N/A	N/A
State (Pennsylvania)														
Number of Loans	79,463	69,274	58,558	74,363	63,441	42,996	50,156	53,536	49,560	0	N/A	N/A	N/A	1
Median Loan Amount	$150,000	$144,000	$139,000	$142,000	$139,000	$142,000	$152,000	$158,000	$160,000	N/A	N/A	N/A	N/A	N/A
Percent of All Loans	24.81%	24.59%	23.68%	23.91%	23.79%	25.23%	24.8%	24.24%	25.37%	N/A	N/A	N/A	N/A	N/A
National														
Number of Loans	1,834,661	1,579,628	1,338,537	1,873,030	1,623,314	1,145,180	1,425,265	1,614,494	1,495,122	211	N/A	N/A	N/A	182
Median Loan Amount	$167,000	$163,000	$157,000	$165,000	$161,000	$167,000	$180,000	$188,000	$193,000	N/A	N/A	N/A	N/A	$15,000
Percent of All Loans	23.65%	23.43%	22.62%	22.74%	23%	24.12%	23.64%	23.41%	25.43%	0%	0%	0%	0%	0%

Borrowers > 120% of MSA Median Income	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
County Subdivision (Sunbury)														
Number of Loans	27	30	26	16	10	12	3	6	7	0	N/A	N/A	N/A	0
Median Loan Amount	N/A	N/A	Ranged From $68,000 to $115,000	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Percent of All Loans	27.55%	32.97%	34.21%	21.05%	15.38%	24%	7.32%	13.04%	12.5%	0%	N/A	N/A	N/A	0%
State (Pennsylvania)														
Number of Loans	135,436	130,302	110,063	141,248	118,321	71,943	81,533	91,355	78,009	0	N/A	7	0	0
Median Loan Amount	$212,000	$203,000	$200,000	$205,000	$201,000	$204,000	$223,000	$230,000	$233,000	N/A	N/A	N/A	N/A	N/A
Percent of All Loans	42.29%	46.25%	44.51%	45.42%	44.38%	42.22%	40.31%	41.36%	39.94%	N/A	N/A	N/A	N/A	N/A
National														
Number of Loans	3,287,414	3,078,751	2,657,645	3,753,172	3,236,426	2,183,572	2,712,397	3,241,375	2,661,440	338	N/A	41	32	96
Median Loan Amount	$237,000	$235,000	$232,000	$239,000	$238,000	$257,000	$273,000	$280,000	$284,000	N/A	N/A	N/A	N/A	N/A
Percent of All Loans	42.38%	45.66%	44.91%	45.56%	45.85%	45.99%	44.98%	46.99%	45.27%	0.01%	0%	0%	0%	0%

Source: PolicyMap and FFIEC
Data aggregated by:
2009 - 2011 Data Contains: 3 Census Tracts
2012 - 2022 Data Contains: 3 Census Tracts

Lending by Tract Income

0% of loans in this area were in Census Tract(s) with median income(s) of less than 50% of the Metropolitan Statistical Area's (MSA) Median Family Income in 2022 (<$0 for a family of four), and 35.06% were in tract(s) with income(s) between 50% and 80% of MSA income ($0 - $0). 64.94% of loans were in tracts with income(s) between 80% and 120% of area income ($0 - $0), and 0% went to residents in tracts with incomes greater than 120% of area income ($0 or greater). MSA Median Family Income was N/A in 2022 in this area.

Tracts with <50% of MSA Median Income	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2
County Subdivision (Sunbury)														
Number of Loans	N/A	N/A	N/A	0	0	0	0	0	0	0	0	0	0	
Median Loan Amount	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Percent of All Loans	N/A	N/A	N/A	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
State (Pennsylvania)														
Number of Loans	3,464	2,978	2,401	4,391	4,723	1,947	2,161	2,591	3,380	4,077	4,425	5,352	6,645	
Median Loan Amount	$96,000	$94,000	$95,000	$87,000	$86,000	$81,000	$90,000	$97,000	$90,000	$95,000	$115,000	$135,000	$135,000	$1
Percent of All Loans	1.08%	1.06%	0.97%	1.41%	1.77%	1.14%	1.07%	1.17%	1.73%	1.95%	1.83%	1.43%	1.62%	
National														
Number of	59,220	49,455	41,991	93,962	95,727	70,299	87,365	102,628	118,850	138,053	157,967	217,269	245,364	1

Loans														
Median Loan Amount	$160,000	$160,000	$158,000	$137,000	$134,000	$143,000	$163,000	$176,000	$165,000	$175,000	$195,000	$225,000	$225,000	$2
Percent of All Loans	0.76%	0.73%	0.71%	1.14%	1.36%	1.48%	1.45%	1.49%	2.02%	2.42%	2.17%	1.75%	1.98%	

Tracts with 50%-80% of MSA Median Income	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	
County Subdivision (Sunbury)														
Number of Loans	N/A	N/A	N/A	76	65	50	41	46	11	16	15	10	11	
Median Loan Amount	N/A	N/A	N/A	Ranged From $68,000 to $71,000	Ranged From $61,000 to $76,500	Ranged From $70,000 to $74,000	Ranged From $69,000 to $77,000	Ranged From $65,000 to $88,000	N/A	N/A	N/A	N/A	N/A	
Percent of All Loans	N/A	N/A	N/A	100%	100%	100%	100%	100%	19.64%	21.92%	22.06%	16.13%	11.11%	
State (Pennsylvania)														
Number of Loans	27,470	23,130	19,434	25,703	25,057	19,681	22,427	25,092	25,267	26,589	29,538	39,390	47,783	
Median Loan Amount	$108,000	$103,000	$98,000	$99,000	$98,000	$104,000	$115,000	$122,000	$123,000	$125,000	$135,000	$155,000	$155,000	$1
Percent of All Loans	8.58%	8.21%	7.86%	8.26%	9.4%	11.55%	11.09%	11.36%	12.94%	12.7%	12.24%	10.54%	11.66%	
National														
Number of Loans	657,447	540,859	467,570	800,892	772,444	557,484	691,045	800,939	819,189	787,955	951,264	1,413,341	1,576,807	9
Median Loan Amount	$138,000	$135,000	$129,000	$132,000	$130,000	$134,000	$148,000	$160,000	$160,000	$165,000	$185,000	$205,000	$205,000	$2
Percent of All Loans	8.47%	8.02%	7.9%	9.72%	10.94%	11.74%	11.46%	11.61%	13.94%	13.79%	13.05%	11.41%	12.72%	

Tracts with 80%-120% of MSA Median Income	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
County Subdivision (Sunbury)													
Number of Loans	N/A	N/A	N/A	0	0	0	0	0	45	57	53	52	8
Median Loan Amount	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/
Percent of All Loans	N/A	N/A	N/A	0%	0%	0%	0%	0%	80.36%	78.08%	77.94%	83.87%	88.89
State (Pennsylvania)													
Number of Loans	164,655	140,585	124,522	145,365	128,264	92,422	108,483	117,957	103,775	110,216	125,530	188,699	211,62
Median Loan Amount	$138,000	$133,000	$126,000	$132,000	$130,000	$135,000	$145,000	$151,000	$151,000	$145,000	$155,000	$185,000	$185,00
Percent of All Loans	51.42%	49.9%	50.36%	46.74%	48.11%	54.24%	53.64%	53.4%	53.13%	52.65%	52.01%	50.47%	51.65
National													
Number of Loans	3,755,576	3,188,528	2,796,896	3,493,352	3,086,745	2,129,487	2,687,030	3,078,174	2,608,256	2,528,628	3,168,777	5,200,171	5,355,94
Median Loan Amount	$155,000	$152,000	$145,000	$153,000	$150,000	$157,000	$171,000	$182,000	$183,000	$185,000	$205,000	$225,000	$225,00
Percent of All Loans	48.41%	47.28%	47.26%	42.4%	43.73%	44.85%	44.56%	44.63%	44.37%	44.26%	43.48%	41.99%	43.19

Tracts with > 120% of MSA Median Income	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
County Subdivision (Sunbury)													
Number of Loans	N/A	N/A	N/A	0	0	0	0	0	0	0	0	0	
Median Loan Amount	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/
Percent of All Loans	N/A	N/A	N/A	0%	0%	0%	0%	0%	0%	0%	0%	0%	0
State (Pennsylvania)													
Number of Loans	123,987	114,692	100,534	135,166	107,462	56,192	68,979	75,110	62,852	68,446	81,880	140,434	143,69
Median Loan Amount	$210,000	$202,000	$198,000	$203,000	$200,000	$197,000	$210,000	$220,000	$223,000	$205,000	$235,000	$255,000	$255,00
Percent of All Loans	38.72%	40.71%	40.66%	43.46%	40.31%	32.98%	34.11%	34%	32.18%	32.7%	33.92%	37.56%	35.07
National													
Number of Loans	3,186,804	2,915,477	2,573,088	3,811,142	3,077,586	1,974,811	2,548,643	2,901,163	2,323,050	2,258,549	3,009,661	5,553,882	5,222,69
Median Loan Amount	$219,000	$217,000	$212,000	$224,000	$223,000	$236,000	$250,000	$261,000	$264,000	$255,000	$285,000	$305,000	$315,00
Percent of All Loans	41.08%	43.24%	43.48%	46.26%	43.6%	41.59%	42.27%	42.06%	39.52%	39.53%	41.3%	44.84%	42.12

Source: PolicyMap and FFIEC
Data aggregated by:
2009 - 2011 Data Contains: 3 Census Tracts
2012 - 2022 Data Contains: 3 Census Tracts

High-Cost Originations:

In PolicyMap, a loan is considered high cost when a rate spread is reported. In the fourth quarter of 2009, HMDA changed its rules for reporting rate spreads in an effort to more accurately capture high-cost lending activity. Therefore, data shown here separates the first three quarters of 2009 from the last quarter of 2009. The 2010 - 2022 data in the table below represents the rate spread rule change implemented in 2009Q4. Change calculations between 2022 and years previous to 2010 should not be made due to the adjusted reporting rules implemented beginning in the fourth quarter of 2009.

For 2004-2009Q3, the rate spread on a loan was the difference between the Annual Percentage Rate (APR) on the loan and the treasury security yields as of the date of the loan's origination. Rate spreads were only reported by financial institutions if the APR was three or more percentage points higher for a first lien loan, or five or more percentage points higher for a second lien loan. A rate spread of three or more suggested that a loan was of notably higher cost than a typical loan.

For 2009Q4 and 2010 - 2022, the rate spread on a loan is the difference between the Annual Percentage Rate (APR) on the loan and the estimated average prime offer rate (APOR). Rate spreads are only reported by financial institutions if the APR is more than 1.5 percentage points higher for a first lien loan, or more than 3.5 percentage points higher for a second lien loan.

High-Cost Lending
12.99% of loans originated in this area were high-cost loans in 2022, compared to **5.85%** of loans in Pennsylvania.

High-Cost Loans	2009Q1 - 2009Q3	2009Q4	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
County Subdivision (Sunbury)														
Number of Loans	13	N/A	2	0	4	8	7	2	3	6	11	21	3	
Median Loan Amount	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N
Percent of All Loans	15.66%	N/A	2.2%	0%	5.26%	12.31%	14%	4.88%	6.52%	10.71%	15.07%	30.88%	4.84%	9.0
State (Pennsylvania)														
Number of Loans	16,136	1,228	6,269	7,296	6,529	9,197	11,637	8,355	9,576	10,698	16,431	20,385	12,868	14,6
Median Loan Amount	$87,000	$72,000	$83,000	$89,000	$88,000	$109,000	$113,000	$107,000	$111,000	$118,000	$115,000	$105,000	$105,000	$125,0
Percent of All Loans	5.69%	3.36%	2.23%	2.95%	2.1%	3.45%	6.83%	4.13%	4.34%	5.48%	7.85%	8.45%	3.44%	3.5
National														
Number of Loans	311,065	23,951	145,203	163,776	171,247	278,938	384,126	313,732	339,072	370,162	529,064	624,751	407,882	440,3
Median Loan Amount	$103,000	$81,000	$88,000	$99,000	$100,000	$126,000	$139,000	$137,000	$147,000	$160,000	$155,000	$165,000	$165,000	$185,0
Percent of All Loans	4.53%	2.67%	2.15%	2.77%	2.08%	3.95%	8.09%	5.2%	4.92%	6.3%	9.26%	8.57%	3.29%	3.5

High-Cost Lending by Loan Type

High-Cost Loans	2009Q1 - 2009Q3	2009Q4	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
Purchase															
Number of Loans	5	N/A	1	0	1	7	6	0	0	6	10	15	2	5	8
Median Loan Amount	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Percent of Purchase Loans	15.63%	N/A	2%	0%	2.78%	20.59%	17.14%	0%	0%	13.95%	20.41%	36.59%	5.26%	8.33%	17.39%
Refinance															
Number of Loans	8	N/A	1	0	3	1	1	2	3	0	1	6	1	4	2
Median Loan Amount	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Percent of Refinance Loans	15.69%	N/A	2.44%	0%	7.5%	3.23%	6.67%	15.38%	15.79%	0%	4.17%	22.22%	4.17%	10.26%	6.45%

High-Cost Lending by Race
Looking across high-cost loans originated in 2022 in this area, **90%** were to Whites, **0%** were to African Americans, **0%** were to Asians, and **0%** were to Hispanics.

High-Cost	2009Q1 - 2009Q3	2009Q4	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
Loans to Whites															
Number of Loans	13	N/A	2	0	4	6	7	2	3	6	10	19	1	5	9
Median Loan Amount	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Percent of Loans to Whites	15.66%	N/A	2.2%	0%	5.8%	10%	15.22%	5.56%	7.69%	11.11%	14.49%	30.65%	1.82%	6.25%	13.64%
Percent of High-Cost Loans	100%	N/A	100%	0%	100%	75%	100%	100%	100%	100%	90.91%	90.48%	33.33%	55.56%	90%
Loans to African Americans															
Number of Loans	0	N/A	0	0	0	0	0	0	0	0	0	0	0	0	0
Median Loan Amount	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Percent of Loans to African Americans	0%	N/A	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Percent of High-Cost Loans	0%	N/A	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Loans to Asians															
Number of Loans	0	N/A	0	0	0	0	0	0	0	0	0	0	0	0	0
Median Loan Amount	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Percent of Loans to Asians	0%	N/A	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Percent of High-Cost Loans	0%	N/A	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Loans to Hispanics															
Number of Loans	0	N/A	0	0	0	0	0	0	0	0	1	2	0	4	0
Median Loan Amount	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Percent of Loans to Hispanics	0%	N/A	0%	0%	0%	0%	0%	0%	0%	0%	20%	40%	0%	33.33%	0%
Percent of High-Cost Loans	0%	N/A	0%	0%	0%	0%	0%	0%	0%	0%	9.09%	9.52%	0%	44.44%	0%
Loans to Nonhispanics															
Number of Loans	12	N/A	2	0	4	7	7	2	3	6	9	17	2	4	9
Median Loan Amount	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Percent of Loans to Nonhispanics	15.38%	N/A	2.3%	0%	5.88%	12.07%	15.22%	5.41%	7.69%	11.54%	14.06%	29.31%	3.85%	5.33%	15%
Percent of High-Cost Loans	92.31%	N/A	100%	0%	100%	87.5%	100%	100%	100%	100%	81.82%	80.95%	66.67%	44.44%	90%

Source: PolicyMap and FFIEC
Data aggregated by:
2009 - 2011 Data for PolicyMap and FFIEC Contains: 3 Census Tracts
2012 - 2022 Data for PolicyMap and FFIEC Contains: 3 Census Tracts

High Cost Lending by Borrower Income

12.99% of loans in this area where the borrowers' income was less than 50% of the Metropolitan Statistical Area's (MSA) Median Family Income were high cost in 2022 (<$0 for a family of four), and N/A of loans where borrowers' incomes were between 50% and 80% of MSA income ($0 - $0) were high cost. N/A of loans that went to borrowers with incomes between 80% and 120% of area income ($0 - $0) were high cost, and N/A of loans that went to borrowers with incomes >120% of area income ($0 or greater) were high cost. MSA Median Family Income was N/A in 2022 in this area.

High-Cost Loans to Borrowers w/ <50% of MSA Median Income	2009Q1 - 2009Q3	2009Q4	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	20
County Subdivision (Sunbury)															
Number of Loans	3	N/A	0	0	0	1	2	0	1	2	11	21	3	7	
Median Loan Amount	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Percent of Loans with Borrower Inc <50% MSA Median	21.43%	N/A	0%	0%	0%	7.69%	16.67%	0%	16.67%	28.57%	15.07%	34.43%	4.84%	7.61%	12
State (Pennsylvania)															
Number of Loans	2,298	210	885	1,165	1,009	1,275	1,641	1,180	1,292	1,463	16,275	19,777	12,048	13,545	12
Median Loan Amount	$53,500	$40,500	$53,000	$65,000	$61,000	$69,000	$74,000	$69,000	$69,000	$74,000	$115,000	$105,000	$105,000	$125,000	$15
Percent of Loans with Borrower Inc <50% MSA Median	11.68%	6.51%	4.39%	6.34%	4.67%	6.54%	12.38%	7.4%	7.69%	8.37%	7.92%	8.53%	3.48%	3.52%	5
National															
Number of Loans	39,532	3,429	18,282	21,934	23,771	34,046	44,173	36,673	33,551	36,167	522,579	607,096	387,319	411,482	36
Median Loan Amount	$62,000	$50,000	$55,000	$62,000	$65,000	$77,000	$83,000	$82,000	$82,000	$86,000	$155,000	$165,000	$165,000	$195,000	$20
Percent of Loans with Borrower Inc <50% MSA Median	8.51%	4.99%	3.96%	5.08%	4.16%	7.04%	13.94%	9.92%	9.28%	9.9%	9.37%	8.81%	3.45%	3.57%	

High-Cost Loans to Borrowers w/ 50%-80% of MSA Median Income	2009Q1 - 2009Q3	2009Q4	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
County Subdivision (Sunbury)															
Number of Loans	5	N/A	0	0	1	3	3	0	0	1	N/A	N/A	N/A	N/A	N/A
Median Loan Amount	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Percent of Loans with Borrower Inc 50% - 80% MSA Median	23.81%	N/A	0%	0%	5%	11.54%	18.75%	0%	0%	5.26%	N/A	N/A	N/A	N/A	N/A
State (Pennsylvania)															
Number of Loans	4,141	302	1,319	1,697	1,453	2,504	3,689	2,532	2,813	3,279	N/A	N/A	N/A	N/A	N/A
Median Loan	$75,000	$66,000	$69,000	$78,000	$75,000	$95,000	$103,000	$93,000	$98,000	$106,000	N/A	N/A	N/A	N/A	N/A

Amount															
Percent of Loans with Borrower Inc 50% - 80% MSA Median	7.55%	3.97%	2.54%	3.71%	2.6%	5.06%	10.31%	6.09%	6.4%	7.66%	N/A	N/A	N/A	N/A	N/A
National															
Number of Loans	69,407	5,076	26,950	33,992	36,846	72,387	109,492	90,232	92,767	101,929	N/A	N/A	N/A	N/A	N/A
Median Loan Amount	$88,000	$69,000	$73,000	$85,000	$85,000	$110,000	$120,000	$121,000	$123,000	$133,000	N/A	N/A	N/A	N/A	N/A
Percent of Loans with Borrower Inc 50% - 80% MSA Median	5.65%	3.09%	2.3%	3.35%	2.69%	6.03%	12.57%	8.48%	8.2%	9.2%	N/A	N/A	N/A	N/A	N/A

High-Cost Loans to Borrowers w/ 80%-120% of MSA Median	2009Q1 - 2009Q3	2009Q4	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
County Subdivision (Sunbury)															
Number of Loans	4	N/A	1	0	1	3	2	1	1	2	N/A	N/A	N/A	N/A	N/A
Median Loan Amount	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Percent of Loans with Borrower Inc 80% - 120% MSA Median	14.81%	N/A	5.26%	0%	5.56%	21.43%	22.22%	7.69%	6.25%	8.7%	N/A	N/A	N/A	N/A	N/A
State (Pennsylvania)															
Number of Loans	4,172	264	1,364	1,490	1,541	2,419	3,151	2,176	2,570	2,978	N/A	N/A	N/A	N/A	N/A
Median Loan Amount	$92,000	$83,000	$84,000	$94,000	$92,000	$123,000	$127,000	$121,000	$125,000	$130,000	N/A	N/A	N/A	N/A	N/A
Percent of Loans with Borrower Inc 80% - 120% MSA Median	5.89%	3.04%	1.97%	2.54%	2.07%	3.81%	7.33%	4.34%	4.8%	6.01%	N/A	N/A	N/A	N/A	N/A
National															
Number of Loans	72,872	4,823	26,812	32,606	36,020	70,375	105,580	85,218	97,228	113,359	N/A	N/A	N/A	N/A	N/A
Median Loan Amount	$108,000	$80,000	$87,000	$102,000	$104,000	$137,000	$152,000	$153,000	$161,000	$172,000	N/A	N/A	N/A	N/A	N/A
Percent of Loans with Borrower Inc 80% - 120% MSA Median	4.47%	2.38%	1.7%	2.44%	1.92%	4.34%	9.22%	5.98%	6.02%	7.58%	N/A	N/A	N/A	N/A	N/A

High-Cost Loans to Borrowers w/ > 120% of MSA Median Income	2009Q1 - 2009Q3	2009Q4	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
County Subdivision (Sunbury)															
Number of Loans	1	N/A	1	0	2	1	0	1	0	1	N/A	N/A	N/A	N/A	N/A
Median Loan Amount	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Percent of Loans with Borrower Inc > 120% MSA Median	3.7%	N/A	3.33%	0%	12.5%	10%	0%	33.33%	0%	14.29%	N/A	N/A	N/A	N/A	N/A
State (Pennsylvania)															
Number of Loans	4,620	337	1,746	1,696	1,752	2,439	2,758	1,896	2,405	2,742	N/A	N/A	N/A	N/A	N/A
Median Loan	$122,000	$88,000	$121,000	$133,000	$128,000	$162,000	$160,000	$148,000	$157,000	$160,000	N/A	N/A	N/A	N/A	N/A

Amount															
Percent of Loans with Borrower Inc > 120% MSA Median	3.78%	2.54%	1.34%	1.54%	1.24%	2.06%	3.83%	2.33%	2.63%	3.51%	N/A	N/A	N/A	N/A	N/A
National															
Number of Loans	99,584	7,012	43,478	49,046	55,224	84,821	110,460	82,343	100,344	112,185	N/A	N/A	N/A	N/A	N/A
Median Loan Amount	$133,000	$106,000	$116,000	$138,000	$137,000	$175,000	$197,000	$197,000	$211,000	$226,000	N/A	N/A	N/A	N/A	N/A
Percent of Loans with Borrower Inc > 120% MSA Median	3.39%	2.03%	1.41%	1.85%	1.47%	2.62%	5.06%	3.04%	3.1%	4.22%	N/A	N/A	N/A	N/A	N/A

Source: PolicyMap and FFIEC
Data aggregated by:
2009 - 2011 Data Contains: 3 Census Tracts
2012 - 2022 Data Contains: 3 Census Tracts

High Cost Lending by Tract Income

N/A of high-cost loans in this area where the Census Tract income was <50% of the Metropolitan Statistical Area (MSA) Median Family Income were high cost in 2022 (<$0 for a family of four), and N/A where the Census Tract income was between 50% and 80% of the MSA Median Family Income were high cost ($0 - $0). N/A of loans where the Census Tract income was between 80% and 120% of the MSA Median Family Income were high cost ($0 - $0), and N/A of loans where the Census Tract income was >120% of the MSA Median Family Income were high cost ($0 or greater). MSA Median Family Income was N/A in 2022 in this area.

High-Cost Loans to Borrowers in Tracts with <50% of MSA Median Income	2009Q1 - 2009Q3	2009Q4	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
County Subdivision (Sunbury)														
Number of Loans	N/A	N/A	N/A	N/A	0	0	0	0	0	0	0	0	0	0
Median Loan Amount	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Percent of Loans with Tract Inc <50% MSA Median	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
State (Pennsylvania)														
Number of Loans	353	32	253	357	378	421	315	210	280	455	758	792	441	666
Median Loan Amount	$64,000	$72,000	$63,000	$68,000	$57,500	$70,000	$69,000	$65,000	$65,000	$75,000	$75,000	$75,000	$85,000	$105,000
Percent of Loans with Tract Inc <50% MSA Median	11.75%	6.94%	8.5%	14.87%	8.61%	8.91%	16.18%	9.72%	10.81%	13.46%	18.59%	17.9%	8.24%	10.02%
National														
Number of Loans	4,241	371	2,268	2,274	3,989	6,799	10,190	8,729	9,374	14,201	21,101	22,550	14,362	16,686
Median Loan Amount	$88,000	$70,000	$71,000	$79,000	$73,000	$98,000	$118,500	$117,000	$123,000	$131,000	$135,000	$145,000	$135,000	$155,000
Percent of Loans with Tract Inc <50% MSA Median	8.15%	5.15%	4.59%	5.42%	4.25%	7.1%	14.5%	9.99%	9.13%	11.95%	15.28%	14.28%	6.61%	6.8%

High-Cost Loans to Borrowers in Tracts with 50%-80% of MSA Median Income	2009Q1 - 2009Q3	2009Q4	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
County Subdivision (Sunbury)														
Number of Loans	N/A	N/A	N/A	N/A	4	8	7	2	3	1	2	4	2	2
Median Loan Amount	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Percent of Loans with Tract Inc 50% - 80% MSA Median	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
State														

(Pennsylvania)														
Number of Loans	2,334	186	957	1,369	1,115	1,633	2,429	1,679	1,877	2,422	3,583	4,048	2,521	3,018
Median Loan Amount	$73,000	$61,000	$70,000	$74,000	$70,000	$82,000	$87,000	$83,000	$87,000	$98,000	$95,000	$105,000	$95,000	$115,000
Percent of Loans with Tract Inc 50% - 80% MSA Median	9.75%	5.26%	4.14%	7.04%	4.34%	6.52%	12.34%	7.49%	7.48%	9.59%	13.48%	13.7%	6.4%	6.32%
National														
Number of Loans	45,156	3,678	21,821	23,500	28,947	51,468	77,104	63,941	69,905	86,020	113,714	128,077	80,978	91,108
Median Loan Amount	$83,000	$67,000	$69,000	$75,000	$80,000	$102,000	$117,000	$116,000	$125,000	$138,000	$145,000	$145,000	$145,000	$165,000
Percent of Loans with Tract Inc 50% - 80% MSA Median	7.81%	4.64%	4.03%	5.03%	3.61%	6.66%	13.83%	9.25%	8.73%	10.5%	14.43%	13.46%	5.73%	5.78%

High-Cost Loans to Borrowers in Tracts with 80%-120% of MSA Median Income	2009Q1 - 2009Q3	2009Q4	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
County Subdivision (Sunbury)														
Number of Loans	N/A	N/A	N/A	N/A	0	0	0	0	0	5	9	17	1	7
Median Loan Amount	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Percent of Loans with Tract Inc 80% - 120% MSA Median	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
State (Pennsylvania)														
Number of Loans	10,091	773	3,866	4,358	3,762	5,235	6,719	4,907	5,728	5,965	8,846	11,128	6,953	7,963
Median Loan Amount	$81,000	$71,000	$83,000	$89,000	$89,000	$108,000	$113,000	$108,000	$111,000	$120,000	$115,000	$105,000	$105,000	$125,000
Percent of Loans with Tract Inc 80% - 120% MSA Median	6.94%	4.04%	2.75%	3.5%	2.59%	4.08%	7.27%	4.52%	4.86%	5.75%	8.03%	8.86%	3.68%	3.76%
National														
Number of Loans	180,608	13,874	82,408	93,676	87,999	142,857	197,511	162,957	176,606	182,389	255,225	298,867	193,583	208,049
Median Loan Amount	$97,000	$77,000	$85,000	$94,000	$96,000	$120,000	$133,000	$133,000	$141,000	$154,000	$155,000	$165,000	$165,000	$185,000
Percent of Loans with Tract Inc 80% - 120% MSA Median	5.44%	3.18%	2.58%	3.35%	2.52%	4.63%	9.28%	6.06%	5.74%	6.99%	10.09%	9.43%	3.72%	3.88%

High-Cost Loans to Borrowers in Tracts with > 120% of MSA Median Income	2009Q1 - 2009Q3	2009Q4	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2
County Subdivision (Sunbury)														
Number of Loans	N/A	N/A	N/A	N/A	0	0	0	0	0	0	0	0	0	
Median Loan Amount	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Percent of Loans with Tract Inc > 120% MSA Median	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
State (Pennsylvania)														

Number of Loans	3,246	230	1,162	1,178	1,244	1,869	2,161	1,548	1,686	1,854	3,244	4,417	2,953	
Median Loan Amount	$138,000	$100,000	$125,000	$142,500	$135,500	$160,000	$152,000	$148,000	$157,000	$160,000	$135,000	$135,000	$125,000	$1
Percent of Loans with Tract Inc > 120% MSA Median	2.93%	1.73%	1.01%	1.17%	0.92%	1.74%	3.85%	2.24%	2.24%	2.95%	4.74%	5.39%	2.1%	
National														
Number of Loans	76,197	5,569	36,540	42,504	48,600	75,575	97,223	76,412	81,882	86,637	139,024	175,257	118,959	1
Median Loan Amount	$140,000	$120,000	$124,000	$137,500	$136,000	$164,000	$176,000	$177,000	$190,000	$207,000	$185,000	$195,000	$195,000	$2
Percent of Loans with Tract Inc > 120% MSA Median	2.7%	1.54%	1.25%	1.65%	1.28%	2.46%	4.92%	3%	2.82%	3.73%	6.16%	5.82%	2.14%	

Source: PolicyMap and FFIEC
Data aggregated by:
2009 - 2011 Data for PolicyMap and FFIEC Contains: 3 Census Tracts
2012 - 2022 Data for PolicyMap and FFIEC Contains: 3 Census Tracts

Originations for Purchase:

Purchase Originations
In 2022, the typical loan originated for the purchase of a home **ranged from $70,000 to $130,000**.

Purchase	2009Q1 - 2009Q3	2009Q4	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
All Purchase															
Number of Loans	37	--	50	41	36	34	35	28	27	43	49	41	38	60	46
Median Loan Amount	Ranged From $55,000 to $91,000	--	Ranged From $66,000 to $85,000	Ranged From $58,000 to $86,000	Ranged From $48,000 to $83,500	Ranged From $61,500 to $72,000	Ranged From $59,000 to $76,000	Ranged From $69,000 to $86,000	Ranged From $82,000 to $91,000	Ranged From $78,500 to $85,000	Ranged From $70,000 to $75,000	Ranged From $85,000 to $95,000	Ranged From $85,000 to $115,000	N/A	Ranged From $70,000 to $130,000
Percent of All Loans	37.76%	--	54.95%	53.95%	47.37%	52.31%	70%	68.29%	58.7%	76.79%	67.12%	60.29%	61.29%	60.61%	59.74%
High-Cost Purchase															
Number of Loans	5*	N/A	1	0	1	7	6	0	0	6	10	15	2	5	8
Median Loan Amount	N/A*	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Percent of Purchase Loans	15.63%*	N/A	2%	0%	2.78%	20.59%	17.14%	0%	0%	13.95%	20.41%	36.59%	5.26%	8.33%	17.39%
Prime Purchase															
Number of Loans	27*	N/A	49	41	35	27	29	28	27	37	N/A	N/A	N/A	N/A	N/A
Median Loan Amount	Ranged From $55,000 to $91,000*	N/A	Ranged From $66,000 to $85,000	Ranged From $58,000 to $86,000	Ranged From $48,000 to $84,000	Ranged From $56,000 to $76,500	Ranged From $64,500 to $78,000	Ranged From $69,000 to $86,000	Ranged From $82,000 to $91,000	Ranged From $80,000 to $86,000	N/A	N/A	N/A	N/A	N/A
Percent of Purchase Loans	84.38%*	N/A	98%	100%	97.22%	79.41%	82.86%	100%	100%	86.05%	N/A	N/A	N/A	N/A	N/A

*Indicates data for 2009Q1 - 2009Q3 only.

Piggyback Purchase Loans by Loan Type
Piggyback loans, also known as 80-20 loans, are multiple mortgage transactions, where a buyer obtains at least two loans in order to purchase a home. The second loan finances that part of the purchase price not being financed by the first loan. The 80-20 or piggyback loan has been used to avoid underwriting standards held by most lenders that require private mortgage insurance (or PMI) when less than a 20% down payment is made by the buyer. Studies suggest that these transactions have a higher risk of default and foreclosure as the homebuyers have little or no equity at risk. HMDA data does not explicitly identify 80-20 or piggyback loans; this is an analytic performed by PolicyMap.

The typical piggyback loan for the purchase of a home in this area **ranged from $70,000 to $130,000**, and made up **100%** of purchase loans made here. Across all purchase loans, the median purchase loan amount **ranged from $70,000 to $130,000**.

Piggyback Loans	2009Q1 - 2009Q3	2009Q4	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
Total															
Number of Loans	0	--	0	1	0	0	0	0	0	0	49	41	38	60	46

Median Loan Amount	N/A	--	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	Ranged From $70,000 to $75,000	Ranged From $85,000 to $95,000	Ranged From $85,000 to $115,000	N/A	Ranged From $70,000 to $130,000
Percent of Purchase Loans	0%	--	0%	2.44%	0%	0%	0%	0%	0%	0%	100%	100%	100%	100%	100%
High-Cost Piggyback Loans															
Number of Loans	0*	N/A	0	0	0	0	0	0	0	0	10	15	2	5	8
Median Loan Amount	N/A*	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Percent of Piggyback Loans	0%*	N/A	0%	0%	0%	0%	0%	0%	0%	0%	20.41%	36.59%	5.26%	8.33%	17.39%
Prime Piggyback Loans															
Number of Loans	0*	N/A	0	1	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A
Median Loan Amount	N/A*	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Percent of Piggyback Loans	0%*	N/A	0%	100%	0%	0%	0%	0%	0%	0%	N/A	N/A	N/A	N/A	N/A

*Indicates data for 2009Q1 - 2009Q3 only.

Source: PolicyMap and FFIEC
Data aggregated by:
2009 - 2011 Data Contains: 3 Census Tracts
2012 - 2022 Data Contains: 3 Census Tracts

Loans for Manufactured Housing:

Loans for Manufactured Housing
Loans for the purchase or refinance of manufactured housing, also known as mobile homes, are often structured differently than for conventional housing, and so are presented as a separate category in PolicyMap.

In this area, there were **0** loans originated for manufactured housing in 2022, representing **0%** of the total loan activity.

Manufactured Housing Loans	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
County Subdivision (Sunbury)														
Number of Loans	0	0	2	0	0	0	0	0	0	0	0	0	0	0
Median Loan Amount	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Percent of All Loans	0%	0%	2.63%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
State (Pennsylvania)														
Number of Loans	2,562	2,569	2,296	2,794	2,723	2,161	2,237	2,238	2,348	2,892	2,892	3,003	3,616	3,186
Median Loan Amount	N/A	$59,000	$61,000	$62,000	$65,000	$64,000	$69,000	$75,000	$72,000	$75,000	$75,000	$85,000	$95,000	$95,000
Percent of All Loans	0.79%	0.9%	0.92%	0.89%	1.01%	1.25%	1.09%	1%	1.19%	1.36%	1.18%	0.8%	0.87%	1.43%
National														
Number of Loans	122,341	97,948	89,193	100,777	110,056	96,747	107,788	115,598	124,522	145,791	153,774	179,043	209,517	172,701
Median Loan Amount	N/A	$62,000	$61,000	$64,000	$68,000	$69,000	$73,000	$79,000	$80,000	$85,000	$95,000	$105,000	$125,000	$135,000
Percent of All Loans	1.55%	1.43%	1.48%	1.21%	1.54%	2%	1.76%	1.65%	2.07%	2.49%	2.07%	1.43%	1.66%	2.82%

While **0%** of loans in the area were for manufactured housing, this category represented **0%** of the loans to Whites, **0%** of loans to African Americans, **0%** of loans to Asians, and **0%** of loans to Hispanics.

Manufactured Housing Loans	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
Loans to Whites														
Number of Loans	0	0	2	0	0	0	0	0	0	0	0	0	0	0
Median Loan Amount	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Percent of Loans to Whites	0%	0%	2.74%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Percent of Manufactured Loans	0%	0%	100%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Loans to African Americans														
Number of Loans	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Median Loan Amount	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Percent of Loans to African Americans	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Percent of Manufactured Loans	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Loans to Asians														
Number of Loans	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Median Loan Amount	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Percent of Loans to Asians	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Percent of Manufactured Loans	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Loans to Hispanics														
Number of Loans	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Median Loan Amount	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Percent of Loans to Hispanics	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%

Percent of Manufactured Loans	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Loans to Nonhispanics														
Number of Loans	0	0	2	0	0	0	0	0	0	0	0	0	0	0
Median Loan Amount	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Percent of Loans to Nonhispanics	0%	0%	2.78%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Percent of Manufactured Loans	0%	0%	100%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%

Source: PolicyMap and FFIEC
Data aggregated by:
2009 - 2011 Data Contains: 3 Census Tracts
2012 - 2022 Data Contains: 3 Census Tracts

Endnotes:

PolicyMap derived all data provided in this report from a public database of lending activity, collected by the FFIEC and mandated by the Home Mortgage Disclosure Act (HMDA) of 1975. HMDA requires most mortgage lenders located in metropolitan areas to collect data about their housing-related lending activity, report the data annually to the government, and make the data publicly available.

Data in this report include originated loans made for the purchase and refinance of owner-occupied, one-to-four family dwellings, or, where specified, for the purchase or refinance of manufactured housing. When performing aggregations and calculations on the HMDA data, medians were not calculated and percents were not computed where the count of loan events of that type or the denominator of the calculation was less than five. These places are identified on the map as having Insufficient Data. If a cell in a table contains N/A, the data are not available or have been suppressed according to these rules.

Depending on the size of the area selected for this report, the above values capture data for the census tracts, counties, etc, in which at least 50% of their areas are contained. For custom areas, such as radii, custom regions, school districts, and political districts, the HMDA data in this report was calculated by summing the following component Census Tracts in 2000 for years 2009-2011: **42097962200, 42097962000, 42097962100**; Census Tracts in 2010 for 2012 - 2021: **42097082200, 42097082000, 42097082100**; Census Tracts in 2020 for 2022: **42097082200, 42097082000, 42097082100**. For more information on HMDA data in PolicyMap, see the related entries for HMDA (Home Mortgage Disclosure Act) in our Data Dictionary.

Two changes implemented in the processing of the 2009 HMDA data include: 1. Separation of 2009Q1-2009Q3 from 2009Q4 lending data concerning rate spread reporting (high-cost and prime loans), and 2. Suppression of median home loan amounts for manufactured home loans. The separation of data for the first three quarters of 2009 from the last quarter for loans with or specifically without rate spreads is due to the fact that HMDA changed its rules for reporting rate spreads in the fourth quarter of 2009 in an effort to more accurately capture the current high-cost lending activity. The suppression of median home loan amounts for manufactured homes is due to the high incidence of error notations in the manufactured home loan data in 2009. In the 2010-2020 data, all information regarding loans with or specifically without rate spreads is reported according to the 2009Q4 reporting rules. Because of the relative lack of error notations in the manufactured home loan data in 2010 and 2011, median manufactured home loans were only suppressed in cases where the count of loan events of that type or the denominator of the calculation was less than five.

Further description of the source of the data and the terms used in the report can be found in the Data Dictionary, or from HMDA at http://www.ffiec.gov/hmda/. For more information on Home Mortgage data from the FFIEC, go to https://www.consumerfinance.gov/about-us/newsroom/ffiec-announces-availability-2018-data-mortgage-lending/.

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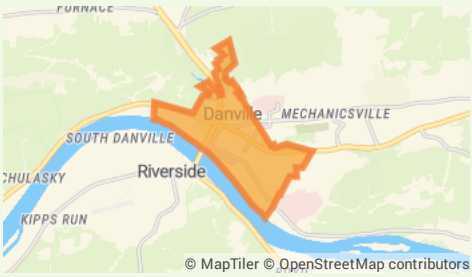
POLICYMAP

Current Report:
Home Mortgage Report of County Subdivision: Danville



Date: February 16, 2024

Proposed Location:
This location, **Danville** (County Subdivision, 2022), is located in **Montour** County, in the state of **Pennsylvania**.

It is located within or touches the following 2022 census tract(s): **42093050300**.

Similarly, it is located within or touches the following zip code(s): **17821**.

Data presented in this report summarize the geographies specified in the citation information in each section.

This Area is Served by (or touches):

School District(s): Danville Area School District

Congressional District(s): Pennsylvania's 9th District (Daniel Meuser - R)

Senators: Robert P. Casey, Jr. (PA-D), John Fetterman (PA-D)

State Senate District(s): Senate District 27

State House District(s): House District 108

All Originations:

In 2022, **76** home loans were originated in this area.

All Originations	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
County Subdivision (Danville)													
Number of Loans	87	70	56	89	72	63	74	70	66	83	76	94	11
Median Loan Amount	$90,000	$97,000	$94,500	$105,000	$104,000	$104,000	$122,000	$104,000	$103,000	$125,000	$125,000	$135,000	$135,00
State (Pennsylvania)													
Number of Loans	320,234	281,738	247,273	311,005	266,618	170,402	202,246	220,884	195,328	209,328	241,373	373,875	409,74
Median Loan Amount	$157,000	$153,000	$147,000	$154,000	$148,000	$147,000	$160,000	$167,000	$164,000	$155,000	$175,000	$205,000	$205,00
National													
Number of Loans	7,757,819	6,743,289	5,917,574	8,238,430	7,058,554	4,748,163	6,029,619	6,897,295	5,878,448	5,713,185	7,287,669	12,384,663	12,400,81
Median Loan Amount	$176,000	$175,000	$168,000	$179,000	$174,000	$181,000	$198,000	$209,000	$207,000	$205,000	$235,000	$255,000	$255,00

Source: PolicyMap and FFIEC
Data aggregated by:
2009 - 2011 Data Contains: 1 Census Tract
2012 - 2022 Data Contains: 1 Census Tract

Originations by Loan Purpose:

This area saw **68.42%** of its loans originated for the purpose of purchasing a home and **31.58%** for refinancing in 2022. Across the nation, 2022 saw a -18.91% growth in purchase loans, and a -70.9% increase in refinance mortgages, for an overall increase of -52.06% for all originations.

Purchase	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
County Subdivision (Danville)													
Number of Loans	47	34	34	41	39	49	54	51	47	59	53	60	61
Median Loan Amount	$107,000	$94,000	$99,500	$118,000	$115,000	$120,000	$128,000	$118,000	$116,000	$145,000	$145,000	$145,000	$135,000
Percent of All Loans	54.02%	48.57%	60.71%	46.07%	54.17%	77.78%	72.97%	72.86%	71.21%	71.08%	69.74%	63.83%	52.14%
State (Pennsylvania)													
Number of Loans	95,674	85,672	77,296	85,544	93,615	96,076	108,191	118,610	123,427	126,455	129,984	135,502	151,376
Median Loan Amount	$152,000	$154,000	$154,000	$160,000	$165,000	$163,000	$168,000	$172,000	$177,000	$185,000	$185,000	$205,000	$225,000
Percent of All Loans	29.88%	30.41%	31.26%	27.51%	35.11%	56.38%	53.49%	53.7%	63.19%	60.41%	53.85%	36.24%	36.94%
National													
Number of Loans	2,413,549	2,181,851	2,037,856	2,306,579	2,648,557	2,772,003	3,164,779	3,507,634	3,648,867	3,697,598	3,850,386	4,220,403	4,492,478
Median Loan Amount	$164,000	$168,000	$166,000	$174,000	$187,000	$190,000	$200,000	$208,000	$216,000	$225,000	$235,000	$255,000	$285,000
Percent of All Loans	31.11%	32.36%	34.44%	28%	37.52%	58.38%	52.49%	50.86%	62.07%	64.72%	52.83%	34.08%	36.23%

Refinance	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
County Subdivision (Danville)													
Number of Loans	40	36	22	48	33	14	20	19	19	24	23	34	56
Median Loan Amount	$80,500	$99,000	$91,500	$86,000	$92,000	$69,500	$90,500	$84,000	$67,000	$90,000	$105,000	$95,000	$125,000
Percent of All Loans	45.98%	51.43%	39.29%	53.93%	45.83%	22.22%	27.03%	27.14%	28.79%	28.92%	30.26%	36.17%	47.86%
State (Pennsylvania)													
Number of Loans	224,560	196,066	169,977	225,461	173,003	74,326	94,055	102,274	71,901	82,873	111,389	238,373	258,368
Median Loan Amount	$160,000	$152,000	$143,000	$151,000	$140,000	$125,000	$150,000	$160,000	$143,000	$115,000	$155,000	$205,000	$185,000
Percent of All Loans	70.12%	69.59%	68.74%	72.49%	64.89%	43.62%	46.51%	46.3%	36.81%	39.59%	46.15%	63.76%	63.06%
National													
Number of Loans	5,344,270	4,561,438	3,879,718	5,931,851	4,409,997	1,976,160	2,864,840	3,389,661	2,229,581	2,015,587	3,437,283	8,164,260	7,908,332
Median Loan Amount	$183,000	$179,000	$170,000	$181,000	$166,000	$167,000	$195,000	$210,000	$191,000	$175,000	$235,000	$255,000	$245,000
Percent of All Loans	68.89%	67.64%	65.56%	72%	62.48%	41.62%	47.51%	49.14%	37.93%	35.28%	47.17%	65.92%	63.77%

Source: PolicyMap and FFIEC
Data aggregated by:
2009 - 2011 Data Contains: 1 Census Tract
2012 - 2022 Data Contains: 1 Census Tract

In this area, 17.31% of home purchase loans originated were government-insured.

Government-Insured Purchase	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
County Subdivision (Danville)													
Number of Loans	16	15	12	17	7	15	18	16	10	7	13	14	10
Median Loan Amount	$103,500	$125,000	$84,000	$106,000	$93,000	$120,000	$125,000	$97,000	$98,500	$125,000	$135,000	$140,000	$130,000
Percent of All Loans	34.04%	44.12%	35.29%	41.46%	17.95%	30.61%	33.33%	31.37%	21.28%	11.86%	24.53%	23.33%	16.39%
State (Pennsylvania)													
Number of Loans	45,781	40,272	34,477	34,612	31,529	31,713	39,384	44,319	43,618	35,893	36,670	34,789	34,463
Median Loan Amount	$146,000	$146,000	$142,000	$144,000	$144,000	$141,000	$147,000	$152,000	$155,000	$165,000	$165,000	$185,000	$195,000
Percent of All Loans	47.85%	47.01%	44.6%	40.46%	33.68%	33.01%	36.4%	37.37%	35.34%	28.38%	28.21%	25.67%	22.77%
National													
Number of Loans	1,299,854	1,149,391	1,011,164	1,029,647	993,674	1,001,607	1,230,898	1,340,552	1,304,666	1,085,152	1,151,996	1,226,616	1,179,146
Median Loan Amount	$153,000	$156,000	$151,000	$156,000	$163,000	$166,000	$177,000	$186,000	$193,000	$205,000	$225,000	$245,000	$265,000
Percent of All Loans	53.86%	52.68%	49.62%	44.64%	37.52%	36.13%	38.89%	38.22%	35.76%	29.35%	29.92%	29.06%	26.25%

FHA Purchase Loans	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	202
County Subdivision (Danville)														
Number of Loans	12	13	8	14	5	6	8	12	7	6	11	9	8	
Median Loan Amount	$103,500	$125,000	$100,000	$109,500	$93,000	$117,500	$126,000	$97,000	$95,000	$115,000	$115,000	$125,000	$125,000	
Percent of All Loans	25.53%	38.24%	23.53%	34.15%	12.82%	12.24%	14.81%	23.53%	14.89%	10.17%	20.75%	15%	13.11%	7.
State (Pennsylvania)														
Number of Loans	38,584	34,437	26,800	25,949	22,148	20,436	28,062	32,039	30,920	28,057	28,697	27,074	26,484	20,
Median Loan Amount	$145,000	$144,000	$141,000	$141,000	$139,000	$135,000	$142,000	$147,000	$150,000	$155,000	$155,000	$175,000	$185,000	$195,
Percent of All Loans	40.33%	40.2%	34.67%	30.33%	23.66%	21.27%	25.94%	27.01%	25.05%	22.19%	22.08%	19.98%	17.5%	16.
National														
Number of Loans	1,001,937	889,802	717,049	700,939	623,515	584,315	794,990	866,731	811,482	715,060	755,092	800,467	758,165	577,
Median Loan Amount	$152,000	$153,000	$147,000	$151,000	$157,000	$157,000	$170,000	$178,000	$186,000	$195,000	$205,000	$225,000	$245,000	$265,
Percent of All Loans	41.51%	40.78%	35.19%	30.39%	23.54%	21.08%	25.12%	24.71%	22.24%	19.34%	19.61%	18.97%	16.88%	15.

Source: PolicyMap and FFIEC
Data aggregated by:
2009 - 2011 Data Contains: 1 Census Tract
2012 - 2022 Data Contains: 1 Census Tract

Originations by Income:

Lending by Borrower Income

100% of loans in this area were for borrowers whose income was less than 50% of the Metropolitan Statistical Area's (MSA) Median Family Income in 2022 (<$0 for a family of four), and N/A were for borrowers with incomes between 50% and 80% of MSA income ($0 - $0). N/A of loans went to borrowers with incomes between 80% and 120% of area income ($0 - $0), and 0% went to borrowers with incomes greater than 120% of area income ($0 or greater). MSA Median Family Income was N/A in 2022 in this area.

Borrowers <50% of MSA Median Income	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
County Subdivision (Danville)														
Number of Loans	3	8	11	2	6	2	3	11	10	82	73	92	112	76
Median Loan Amount	N/A	$80,500	$67,000	N/A	$65,000	N/A	N/A	$64,000	$73,000	$125,000	$125,000	$130,000	$125,000	$155,000
Percent of All Loans	3.45%	11.43%	19.64%	2.25%	8.33%	3.17%	4.05%	15.71%	15.15%	98.8%	96.05%	97.87%	95.73%	100%
State (Pennsylvania)														
Number of Loans	22,903	20,177	18,372	21,617	19,499	13,258	15,942	16,800	17,469	205,398	231,744	345,864	385,154	215,211
Median Loan Amount	$84,000	$82,000	$80,000	$83,000	$80,000	$80,000	$87,000	$89,000	$92,000	$155,000	$175,000	$205,000	$205,000	$205,000
Percent of All Loans	7.15%	7.16%	7.43%	6.95%	7.31%	7.78%	7.88%	7.61%	8.94%	98.12%	96.01%	92.51%	94%	98.31%
National														
Number of Loans	533,359	461,498	431,542	571,749	483,709	316,871	369,566	361,661	365,169	5,579,808	6,888,421	11,217,276	11,517,003	5,825,340
Median Loan Amount	$96,000	$93,000	$90,000	$96,000	$94,000	$90,000	$98,000	$100,000	$103,000	$205,000	$235,000	$255,000	$255,000	$275,000
Percent of All Loans	6.88%	6.84%	7.29%	6.94%	6.85%	6.67%	6.13%	5.24%	6.21%	97.67%	94.52%	90.57%	92.87%	97.99%

Borrowers 50%-80% of MSA Median Income	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
County Subdivision (Danville)														
Number of Loans	22	16	10	8	18	13	13	13	11	N/A	N/A	N/A	N/A	N/A
Median Loan Amount	$88,000	$79,500	$73,500	$62,500	$85,500	$82,000	$109,000	$91,000	$89,000	N/A	N/A	N/A	N/A	N/A
Percent of All Loans	25.29%	22.86%	17.86%	8.99%	25%	20.63%	17.57%	18.57%	16.67%	N/A	N/A	N/A	N/A	N/A
State (Pennsylvania)														
Number of Loans	62,445	51,943	45,725	55,797	49,478	35,770	41,544	43,981	42,823	0	N/A	N/A	N/A	0
Median Loan Amount	$120,000	$116,000	$112,000	$115,000	$112,000	$114,000	$121,000	$126,000	$129,000	N/A	N/A	N/A	N/A	N/A
Percent of All Loans	19.5%	18.44%	18.49%	17.94%	18.56%	20.99%	20.54%	19.91%	21.92%	N/A	N/A	N/A	N/A	N/A
National														
Number of Loans	1,393,420	1,173,311	1,015,589	1,368,277	1,200,429	871,133	1,063,612	1,131,985	1,108,133	181	N/A	N/A	24	174
Median Loan Amount	$131,000	$128,000	$124,000	$130,000	$127,000	$128,000	$137,000	$143,000	$148,000	N/A	N/A	N/A	N/A	N/A
Percent of All Loans	17.96%	17.4%	17.16%	16.61%	17.01%	18.35%	17.64%	16.41%	18.85%	0%	0%	0%	0%	0%

Borrowers 80%-120% of MSA Median Income	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
County Subdivision (Danville)														
Number of Loans	26	28	10	39	23	30	31	30	25	0	N/A	N/A	N/A	N/A
Median Loan Amount	$93,500	$107,000	$128,000	$113,000	$117,000	$124,000	$126,000	$123,000	$133,000	N/A	N/A	N/A	N/A	N/A
Percent of All Loans	29.89%	40%	17.86%	43.82%	31.94%	47.62%	41.89%	42.86%	37.88%	0%	N/A	N/A	N/A	N/A
State (Pennsylvania)														
Number of Loans	79,463	69,274	58,558	74,363	63,441	42,996	50,156	53,536	49,560	0	N/A	N/A	N/A	1
Median Loan Amount	$150,000	$144,000	$139,000	$142,000	$139,000	$142,000	$152,000	$158,000	$160,000	N/A	N/A	N/A	N/A	N/A
Percent of All Loans	24.81%	24.59%	23.68%	23.91%	23.79%	25.23%	24.8%	24.24%	25.37%	N/A	N/A	N/A	N/A	N/A
National														
Number of Loans	1,834,661	1,579,628	1,338,537	1,873,030	1,623,314	1,145,180	1,425,265	1,614,494	1,495,122	211	N/A	N/A	N/A	182
Median Loan Amount	$167,000	$163,000	$157,000	$165,000	$161,000	$167,000	$180,000	$188,000	$193,000	N/A	N/A	N/A	N/A	$15,000
Percent of All Loans	23.65%	23.43%	22.62%	22.74%	23%	24.12%	23.64%	23.41%	25.43%	0%	0%	0%	0%	0%

Borrowers > 120% of MSA Median Income	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
County Subdivision (Danville)														
Number of Loans	33	18	23	39	20	17	22	15	18	0	N/A	N/A	N/A	0
Median Loan Amount	$111,000	$98,000	$113,000	$112,000	$117,500	$119,000	$155,500	$131,000	$104,500	N/A	N/A	N/A	N/A	N/A
Percent of All Loans	37.93%	25.71%	41.07%	43.82%	27.78%	26.98%	29.73%	21.43%	27.27%	0%	N/A	N/A	N/A	0%
State (Pennsylvania)														
Number of Loans	135,436	130,302	110,063	141,248	118,321	71,943	81,533	91,355	78,009	0	N/A	7	0	0
Median Loan Amount	$212,000	$203,000	$200,000	$205,000	$201,000	$204,000	$223,000	$230,000	$233,000	N/A	N/A	N/A	N/A	N/A
Percent of All Loans	42.29%	46.25%	44.51%	45.42%	44.38%	42.22%	40.31%	41.36%	39.94%	N/A	N/A	N/A	N/A	N/A
National														
Number of Loans	3,287,414	3,078,751	2,657,645	3,753,172	3,236,426	2,183,572	2,712,397	3,241,375	2,661,440	338	N/A	41	32	96
Median Loan Amount	$237,000	$235,000	$232,000	$239,000	$238,000	$257,000	$273,000	$280,000	$284,000	N/A	N/A	N/A	N/A	N/A
Percent of All Loans	42.38%	45.66%	44.91%	45.56%	45.85%	45.99%	44.98%	46.99%	45.27%	0.01%	0%	0%	0%	0%

Source: PolicyMap and FFIEC
Data aggregated by:
2009 - 2011 Data Contains: 1 Census Tract
2012 - 2022 Data Contains: 1 Census Tract

Lending by Tract Income

0% of loans in this area were in Census Tract(s) with median income(s) of less than 50% of the Metropolitan Statistical Area's (MSA) Median Family Income in 2022 (<$0 for a family of four), and 0% were in tract(s) with income(s) between 50% and 80% of MSA income ($0 - $0). 100% of loans were in tracts with income(s) between 80% and 120% of area income ($0 - $0), and 0% went to residents in tracts with incomes greater than 120% of area income ($0 or greater). MSA Median Family Income was N/A in 2022 in this area.

Tracts with <50% of MSA Median Income	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	202
County Subdivision (Danville)														
Number of Loans	N/A	N/A	N/A	0	0	0	0	0	0	0	0	0	0	
Median Loan Amount	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N
Percent of All Loans	N/A	N/A	N/A	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
State (Pennsylvania)														
Number of Loans	3,464	2,978	2,401	4,391	4,723	1,947	2,161	2,591	3,380	4,077	4,425	5,352	6,645	5,4
Median Loan Amount	$96,000	$94,000	$95,000	$87,000	$86,000	$81,000	$90,000	$97,000	$90,000	$95,000	$115,000	$135,000	$135,000	$145,(
Percent of All Loans	1.08%	1.06%	0.97%	1.41%	1.77%	1.14%	1.07%	1.17%	1.73%	1.95%	1.83%	1.43%	1.62%	2
National														
Number of Loans	59,220	49,455	41,991	93,962	95,727	70,299	87,365	102,628	118,850	138,053	157,967	217,269	245,364	149,(
Median Loan Amount	$160,000	$160,000	$158,000	$137,000	$134,000	$143,000	$163,000	$176,000	$165,000	$175,000	$195,000	$225,000	$225,000	$215,(
Percent of All Loans	0.76%	0.73%	0.71%	1.14%	1.36%	1.48%	1.45%	1.49%	2.02%	2.42%	2.17%	1.75%	1.98%	2.5

Tracts with 50%-80% of MSA Median Income	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	20
County Subdivision (Danville)														
Number of Loans	N/A	N/A	N/A	0	0	0	0	0	66	83	76	94	117	
Median Loan Amount	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	$103,000	$125,000	$125,000	$135,000	$135,000	
Percent of All Loans	N/A	N/A	N/A	0%	0%	0%	0%	0%	100%	100%	100%	100%	100%	
State (Pennsylvania)														
Number of Loans	27,470	23,130	19,434	25,703	25,057	19,681	22,427	25,092	25,267	26,589	29,538	39,390	47,783	31
Median Loan Amount	$108,000	$103,000	$98,000	$99,000	$98,000	$104,000	$115,000	$122,000	$123,000	$125,000	$135,000	$155,000	$155,000	$165
Percent of All Loans	8.58%	8.21%	7.86%	8.26%	9.4%	11.55%	11.09%	11.36%	12.94%	12.7%	12.24%	10.54%	11.66%	14.
National														
Number of Loans	657,447	540,859	467,570	800,892	772,444	557,484	691,045	800,939	819,189	787,955	951,264	1,413,341	1,576,807	922
Median Loan Amount	$138,000	$135,000	$129,000	$132,000	$130,000	$134,000	$148,000	$160,000	$160,000	$165,000	$185,000	$205,000	$205,000	$215
Percent of All Loans	8.47%	8.02%	7.9%	9.72%	10.94%	11.74%	11.46%	11.61%	13.94%	13.79%	13.05%	11.41%	12.72%	15.

Tracts with 80%-120% of MSA Median Income	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
County Subdivision (Danville)													
Number of Loans	N/A	N/A	N/A	89	72	63	74	70	0	0	0	0	0
Median Loan Amount	N/A	N/A	N/A	$105,000	$104,000	$104,000	$122,000	$104,000	N/A	N/A	N/A	N/A	N/A
Percent of All Loans	N/A	N/A	N/A	100%	100%	100%	100%	100%	0%	0%	0%	0%	0%
State (Pennsylvania)													
Number of Loans	164,655	140,585	124,522	145,365	128,264	92,422	108,483	117,957	103,775	110,216	125,530	188,699	211,622
Median Loan Amount	$138,000	$133,000	$126,000	$132,000	$130,000	$135,000	$145,000	$151,000	$151,000	$145,000	$155,000	$185,000	$185,000
Percent of All Loans	51.42%	49.9%	50.36%	46.74%	48.11%	54.24%	53.64%	53.4%	53.13%	52.65%	52.01%	50.47%	51.65%
National													
Number of Loans	3,755,576	3,188,528	2,796,896	3,493,352	3,086,745	2,129,487	2,687,030	3,078,174	2,608,256	2,528,628	3,168,777	5,200,171	5,355,944
Median Loan Amount	$155,000	$152,000	$145,000	$153,000	$150,000	$157,000	$171,000	$182,000	$183,000	$185,000	$205,000	$225,000	$225,000
Percent of All Loans	48.41%	47.28%	47.26%	42.4%	43.73%	44.85%	44.56%	44.63%	44.37%	44.26%	43.48%	41.99%	43.19%

Tracts with > 120% of MSA Median Income	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
County Subdivision (Danville)													
Number of Loans	N/A	N/A	N/A	0	0	0	0	0	0	0	0	0	0
Median Loan Amount	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Percent of All Loans	N/A	N/A	N/A	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
State (Pennsylvania)													
Number of Loans	123,987	114,692	100,534	135,166	107,462	56,192	68,979	75,110	62,852	68,446	81,880	140,434	143,694
Median Loan Amount	$210,000	$202,000	$198,000	$203,000	$200,000	$197,000	$210,000	$220,000	$223,000	$205,000	$235,000	$255,000	$255,000
Percent of All Loans	38.72%	40.71%	40.66%	43.46%	40.31%	32.98%	34.11%	34%	32.18%	32.7%	33.92%	37.56%	35.07%
National													
Number of Loans	3,186,804	2,915,477	2,573,088	3,811,142	3,077,586	1,974,811	2,548,643	2,901,163	2,323,050	2,258,549	3,009,661	5,553,882	5,222,695
Median Loan Amount	$219,000	$217,000	$212,000	$224,000	$223,000	$236,000	$250,000	$261,000	$264,000	$255,000	$285,000	$305,000	$315,000
Percent of All Loans	41.08%	43.24%	43.48%	46.26%	43.6%	41.59%	42.27%	42.06%	39.52%	39.53%	41.3%	44.84%	42.12%

Source: PolicyMap and FFIEC
Data aggregated by:
2009 - 2011 Data Contains: 1 Census Tract
2012 - 2022 Data Contains: 1 Census Tract

High-Cost Originations:

In PolicyMap, a loan is considered high cost when a rate spread is reported. In the fourth quarter of 2009, HMDA changed its rules for reporting rate spreads in an effort to more accurately capture high-cost lending activity. Therefore, data shown here separates the first three quarters of 2009 from the last quarter of 2009. The 2010 - 2022 data in the table below represents the rate spread rule change implemented in 2009Q4. Change calculations between 2022 and years previous to 2010 should not be made due to the adjusted reporting rules implemented beginning in the fourth quarter of 2009.

For 2004-2009Q3, the rate spread on a loan was the difference between the Annual Percentage Rate (APR) on the loan and the treasury security yields as of the date of the loan's origination. Rate spreads were only reported by financial institutions if the APR was three or more percentage points higher for a first lien loan, or five or more percentage points higher for a second lien loan. A rate spread of three or more suggested that a loan was of notably higher cost than a typical loan.

For 2009Q4 and 2010 - 2022, the rate spread on a loan is the difference between the Annual Percentage Rate (APR) on the loan and the estimated average prime offer rate (APOR). Rate spreads are only reported by financial institutions if the APR is more than 1.5 percentage points higher for a first lien loan, or more than 3.5 percentage points higher for a second lien loan.

High-Cost Lending

5.26% of loans originated in this area were high-cost loans in 2022, compared to **5.85%** of loans in Pennsylvania.

High-Cost Loans	2009Q1 - 2009Q3	2009Q4	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
County Subdivision (Danville)														
Number of Loans	7	N/A	3	1	2	1	1	3	7	2	7	11	5	4
Median Loan Amount	$54,000	N/A	N/A	N/A	N/A	N/A	N/A	N/A	$78,000	N/A	$65,000	$105,000	$85,000	N/A
Percent of All Loans	8.86%	N/A	4.29%	1.79%	2.25%	1.39%	1.59%	4.05%	10%	3.03%	8.43%	14.47%	5.32%	3.42%
State (Pennsylvania)														
Number of Loans	16,136	1,228	6,269	7,296	6,529	9,197	11,637	8,355	9,576	10,698	16,431	20,385	12,868	14,678
Median Loan Amount	$87,000	$72,000	$83,000	$89,000	$88,000	$109,000	$113,000	$107,000	$111,000	$118,000	$115,000	$105,000	$105,000	$125,000
Percent of All Loans	5.69%	3.36%	2.23%	2.95%	2.1%	3.45%	6.83%	4.13%	4.34%	5.48%	7.85%	8.45%	3.44%	3.58%
National														
Number of Loans	311,065	23,951	145,203	163,776	171,247	278,938	384,126	313,732	339,072	370,162	529,064	624,751	407,882	440,318
Median Loan Amount	$103,000	$81,000	$88,000	$99,000	$100,000	$126,000	$139,000	$137,000	$147,000	$160,000	$155,000	$165,000	$165,000	$185,000
Percent of All Loans	4.53%	2.67%	2.15%	2.77%	2.08%	3.95%	8.09%	5.2%	4.92%	6.3%	9.26%	8.57%	3.29%	3.55%

High-Cost Lending by Loan Type

High-Cost Loans	2009Q1 - 2009Q3	2009Q4	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
Purchase															
Number of Loans	3	N/A	1	1	1	1	1	3	5	1	5	8	2	1	1
Median Loan Amount	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	$88,000	N/A	$105,000	$110,000	N/A	N/A	N/A
Percent of Purchase Loans	7.14%	N/A	2.94%	2.94%	2.44%	2.56%	2.04%	5.56%	9.8%	2.13%	8.47%	15.09%	3.33%	1.64%	1.92%
Refinance															
Number of Loans	4	N/A	2	0	1	0	0	0	2	1	2	3	3	3	3
Median Loan Amount	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Percent of Refinance Loans	10.81%	N/A	5.56%	0%	2.08%	0%	0%	0%	10.53%	5.26%	8.33%	13.04%	8.82%	5.36%	12.5%

High-Cost Lending by Race
Looking across high-cost loans originated in 2022 in this area, **100%** were to Whites, **0%** were to African Americans, **0%** were to Asians, and **0%** were to Hispanics.

High-Cost	2009Q1 - 2009Q3	2009Q4	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
Loans to Whites															
Number of Loans	7	N/A	3	1	2	1	1	2	5	2	7	9	4	3	4
Median Loan Amount	$54,000	N/A	N/A	N/A	N/A	N/A	N/A	N/A	$78,000	N/A	$65,000	$95,000	N/A	N/A	N/A
Percent of Loans to Whites	9.86%	N/A	4.69%	1.89%	2.3%	1.59%	1.69%	3.28%	8.06%	3.17%	9.86%	13.04%	4.94%	3.13%	6.06%
Percent of High-Cost Loans	100%	N/A	100%	100%	100%	100%	100%	66.67%	71.43%	100%	100%	81.82%	80%	75%	100%
Loans to African Americans															
Number of Loans	0	N/A	0	0	0	0	0	0	0	0	0	0	0	0	0
Median Loan Amount	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Percent of Loans to African Americans	0%	N/A	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Percent of High-Cost Loans	0%	N/A	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Loans to Asians															
Number of Loans	0	N/A	0	0	0	0	0	0	0	0	0	0	0	0	0
Median Loan Amount	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Percent of Loans to Asians	0%	N/A	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Percent of High-Cost Loans	0%	N/A	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Loans to Hispanics															
Number of Loans	0	N/A	0	0	0	0	0	1	0	0	0	1	0	0	0
Median Loan Amount	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Percent of Loans to Hispanics	0%	N/A	0%	0%	0%	0%	0%	50%	0%	0%	0%	50%	0%	0%	0%
Percent of High-Cost Loans	0%	N/A	0%	0%	0%	0%	0%	33.33%	0%	0%	0%	9.09%	0%	0%	0%
Loans to Nonhispanics															
Number of Loans	7	N/A	3	1	2	1	1	1	6	2	7	9	4	3	4
Median Loan Amount	$54,000	N/A	N/A	N/A	N/A	N/A	N/A	N/A	$83,000	N/A	$65,000	$95,000	N/A	N/A	N/A
Percent of Loans to Nonhispanics	10.14%	N/A	4.69%	1.85%	2.27%	1.52%	1.64%	1.64%	9.68%	3.13%	9.59%	12.68%	4.82%	3%	5.71%
Percent of High-Cost Loans	100%	N/A	100%	100%	100%	100%	100%	33.33%	85.71%	100%	100%	81.82%	80%	75%	100%

Source: PolicyMap and FFIEC
Data aggregated by:
2009 - 2011 Data for PolicyMap and FFIEC Contains: 1 Census Tract
2012 - 2022 Data for PolicyMap and FFIEC Contains: 1 Census Tract

High Cost Lending by Borrower Income

5.26% of loans in this area where the borrowers' income was less than 50% of the Metropolitan Statistical Area's (MSA) Median Family Income were high cost in 2022 (<$0 for a family of four), and N/A of loans where borrowers' incomes were between 50% and 80% of MSA income ($0 - $0) were high cost. N/A of loans that went to borrowers with incomes between 80% and 120% of area income ($0 - $0) were high cost, and N/A of loans that went to borrowers with incomes >120% of area income ($0 or greater) were high cost. MSA Median Family Income was N/A in 2022 in this area.

High-Cost Loans to Borrowers w/ <50% of MSA Median Income	2009Q1 - 2009Q3	2009Q4	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	202
County Subdivision (Danville)															
Number of Loans	0	N/A	0	1	0	0	0	0	3	1	7	10	5	3	
Median Loan Amount	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	$65,000	$100,000	$85,000	N/A	N
Percent of Loans with Borrower Inc <50% MSA Median	N/A	N/A	0%	9.09%	N/A	0%	N/A	N/A	27.27%	10%	8.54%	13.7%	5.43%	2.68%	5.2
State (Pennsylvania)															
Number of Loans	2,298	210	885	1,165	1,009	1,275	1,641	1,180	1,292	1,463	16,275	19,777	12,048	13,545	12,(
Median Loan Amount	$53,500	$40,500	$53,000	$65,000	$61,000	$69,000	$74,000	$69,000	$69,000	$74,000	$115,000	$105,000	$105,000	$125,000	$155,(
Percent of Loans with Borrower Inc <50% MSA Median	11.68%	6.51%	4.39%	6.34%	4.67%	6.54%	12.38%	7.4%	7.69%	8.37%	7.92%	8.53%	3.48%	3.52%	5.8
National															
Number of Loans	39,532	3,429	18,282	21,934	23,771	34,046	44,173	36,673	33,551	36,167	522,579	607,096	387,319	411,482	360,(
Median Loan Amount	$62,000	$50,000	$55,000	$62,000	$65,000	$77,000	$83,000	$82,000	$82,000	$86,000	$155,000	$165,000	$165,000	$195,000	$205,(
Percent of Loans with Borrower Inc <50% MSA Median	8.51%	4.99%	3.96%	5.08%	4.16%	7.04%	13.94%	9.92%	9.28%	9.9%	9.37%	8.81%	3.45%	3.57%	6

High-Cost Loans to Borrowers w/ 50%-80% of MSA Median Income	2009Q1 - 2009Q3	2009Q4	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
County Subdivision (Danville)															
Number of Loans	2	N/A	0	0	0	1	1	2	3	0	N/A	N/A	N/A	N/A	N/A
Median Loan Amount	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Percent of Loans with Borrower Inc 50% - 80% MSA Median	9.09%	N/A	0%	0%	0%	5.56%	7.69%	15.38%	23.08%	0%	N/A	N/A	N/A	N/A	N/A
State (Pennsylvania)															
Number of Loans	4,141	302	1,319	1,697	1,453	2,504	3,689	2,532	2,813	3,279	N/A	N/A	N/A	N/A	N/A

Median Loan Amount	$75,000	$66,000	$69,000	$78,000	$75,000	$95,000	$103,000	$93,000	$98,000	$106,000	N/A	N/A	N/A	N/A	N/A
Percent of Loans with Borrower Inc 50% - 80% MSA Median	7.55%	3.97%	2.54%	3.71%	2.6%	5.06%	10.31%	6.09%	6.4%	7.66%	N/A	N/A	N/A	N/A	N/A
National															
Number of Loans	69,407	5,076	26,950	33,992	36,846	72,387	109,492	90,232	92,767	101,929	N/A	N/A	N/A	N/A	N/A
Median Loan Amount	$88,000	$69,000	$73,000	$85,000	$85,000	$110,000	$120,000	$121,000	$123,000	$133,000	N/A	N/A	N/A	N/A	N/A
Percent of Loans with Borrower Inc 50% - 80% MSA Median	5.65%	3.09%	2.3%	3.35%	2.69%	6.03%	12.57%	8.48%	8.2%	9.2%	N/A	N/A	N/A	N/A	N/A

High-Cost Loans to Borrowers w/ 80%-120% of MSA Median	2009Q1 - 2009Q3	2009Q4	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
County Subdivision (Danville)															
Number of Loans	0	N/A	2	0	2	0	0	0	1	1	N/A	N/A	N/A	N/A	N/A
Median Loan Amount	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Percent of Loans with Borrower Inc 80% - 120% MSA Median	0%	N/A	7.14%	0%	5.13%	0%	0%	0%	3.33%	4%	N/A	N/A	N/A	N/A	N/A
State (Pennsylvania)															
Number of Loans	4,172	264	1,364	1,490	1,541	2,419	3,151	2,176	2,570	2,978	N/A	N/A	N/A	N/A	N/A
Median Loan Amount	$92,000	$83,000	$84,000	$94,000	$92,000	$123,000	$127,000	$121,000	$125,000	$130,000	N/A	N/A	N/A	N/A	N/A
Percent of Loans with Borrower Inc 80% - 120% MSA Median	5.89%	3.04%	1.97%	2.54%	2.07%	3.81%	7.33%	4.34%	4.8%	6.01%	N/A	N/A	N/A	N/A	N/A
National															
Number of Loans	72,872	4,823	26,812	32,606	36,020	70,375	105,580	85,218	97,228	113,359	N/A	N/A	N/A	N/A	N/A
Median Loan Amount	$108,000	$80,000	$87,000	$102,000	$104,000	$137,000	$152,000	$153,000	$161,000	$172,000	N/A	N/A	N/A	N/A	N/A
Percent of Loans with Borrower Inc 80% - 120% MSA Median	4.47%	2.38%	1.7%	2.44%	1.92%	4.34%	9.22%	5.98%	6.02%	7.58%	N/A	N/A	N/A	N/A	N/A

High-Cost Loans to Borrowers w/ > 120% of MSA Median Income	2009Q1 - 2009Q3	2009Q4	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
County Subdivision (Danville)															
Number of Loans	4	N/A	1	0	0	0	0	1	0	0	N/A	N/A	N/A	N/A	N/A
Median Loan Amount	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Percent of Loans with Borrower Inc > 120% MSA Median	14.81%	N/A	5.56%	0%	0%	0%	0%	4.55%	0%	0%	N/A	N/A	N/A	N/A	N/A
State (Pennsylvania)															
Number of Loans	4,620	337	1,746	1,696	1,752	2,439	2,758	1,896	2,405	2,742	N/A	N/A	N/A	N/A	N/A
Median Loan	$122,000	$88,000	$121,000	$133,000	$128,000	$162,000	$160,000	$148,000	$157,000	$160,000	N/A	N/A	N/A	N/A	N/A

Amount															
Percent of Loans with Borrower Inc > 120% MSA Median	3.78%	2.54%	1.34%	1.54%	1.24%	2.06%	3.83%	2.33%	2.63%	3.51%	N/A	N/A	N/A	N/A	N/A
National															
Number of Loans	99,584	7,012	43,478	49,046	55,224	84,821	110,460	82,343	100,344	112,185	N/A	N/A	N/A	N/A	N/A
Median Loan Amount	$133,000	$106,000	$116,000	$138,000	$137,000	$175,000	$197,000	$197,000	$211,000	$226,000	N/A	N/A	N/A	N/A	N/A
Percent of Loans with Borrower Inc > 120% MSA Median	3.39%	2.03%	1.41%	1.85%	1.47%	2.62%	5.06%	3.04%	3.1%	4.22%	N/A	N/A	N/A	N/A	N/A

Source: PolicyMap and FFIEC
Data aggregated by:
2009 - 2011 Data Contains: 1 Census Tract
2012 - 2022 Data Contains: 1 Census Tract

High Cost Lending by Tract Income

N/A of high-cost loans in this area where the Census Tract income was <50% of the Metropolitan Statistical Area (MSA) Median Family Income were high cost in 2022 (<$0 for a family of four), and N/A where the Census Tract income was between 50% and 80% of the MSA Median Family Income were high cost ($0 - $0). 5.26% of loans where the Census Tract income was between 80% and 120% of the MSA Median Family Income were high cost ($0 - $0), and N/A of loans where the Census Tract income was >120% of the MSA Median Family Income were high cost ($0 or greater). MSA Median Family Income was N/A in 2022 in this area.

High-Cost Loans to Borrowers in Tracts with <50% of MSA Median Income	2009Q1 - 2009Q3	2009Q4	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	
County Subdivision (Danville)															
Number of Loans	N/A	N/A	N/A	N/A	0	0	0	0	0	0	0	0	0	0	
Median Loan Amount	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Percent of Loans with Tract Inc <50% MSA Median	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
State (Pennsylvania)															
Number of Loans	353	32	253	357	378	421	315	210	280	455	758	792	441	666	
Median Loan Amount	$64,000	$72,000	$63,000	$68,000	$57,500	$70,000	$69,000	$65,000	$65,000	$75,000	$75,000	$75,000	$85,000	$105,000	$
Percent of Loans with Tract Inc <50% MSA Median	11.75%	6.94%	8.5%	14.87%	8.61%	8.91%	16.18%	9.72%	10.81%	13.46%	18.59%	17.9%	8.24%	10.02%	
National															
Number of Loans	4,241	371	2,268	2,274	3,989	6,799	10,190	8,729	9,374	14,201	21,101	22,550	14,362	16,686	
Median Loan Amount	$88,000	$70,000	$71,000	$79,000	$73,000	$98,000	$118,500	$117,000	$123,000	$131,000	$135,000	$145,000	$135,000	$155,000	$
Percent of Loans with Tract Inc <50% MSA Median	8.15%	5.15%	4.59%	5.42%	4.25%	7.1%	14.5%	9.99%	9.13%	11.95%	15.28%	14.28%	6.61%	6.8%	

High-Cost Loans to Borrowers in Tracts with 50%-80% of MSA Median Income	2009Q1 - 2009Q3	2009Q4	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
County Subdivision (Danville)														
Number of Loans	N/A	N/A	N/A	N/A	0	0	0	0	0	2	7	11	5	4
Median Loan Amount	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	$65,000	$105,000	$85,000	N/A
Percent of Loans with Tract Inc 50% - 80% MSA Median	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	8.43%	14.47%	5.32%	3.42%
State														

(Pennsylvania)														
Number of Loans	2,334	186	957	1,369	1,115	1,633	2,429	1,679	1,877	2,422	3,583	4,048	2,521	3,018
Median Loan Amount	$73,000	$61,000	$70,000	$74,000	$70,000	$82,000	$87,000	$83,000	$87,000	$98,000	$95,000	$105,000	$95,000	$115,000
Percent of Loans with Tract Inc 50% - 80% MSA Median	9.75%	5.26%	4.14%	7.04%	4.34%	6.52%	12.34%	7.49%	7.48%	9.59%	13.48%	13.7%	6.4%	6.32%
National														
Number of Loans	45,156	3,678	21,821	23,500	28,947	51,468	77,104	63,941	69,905	86,020	113,714	128,077	80,978	91,108
Median Loan Amount	$83,000	$67,000	$69,000	$75,000	$80,000	$102,000	$117,000	$116,000	$125,000	$138,000	$145,000	$145,000	$145,000	$165,000
Percent of Loans with Tract Inc 50% - 80% MSA Median	7.81%	4.64%	4.03%	5.03%	3.61%	6.66%	13.83%	9.25%	8.73%	10.5%	14.43%	13.46%	5.73%	5.78%

High-Cost Loans to Borrowers in Tracts with 80%-120% of MSA Median Income	2009Q1 - 2009Q3	2009Q4	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
County Subdivision (Danville)														
Number of Loans	N/A	N/A	N/A	N/A	2	1	1	3	7	0	0	0	0	0
Median Loan Amount	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	$78,000	N/A	N/A	N/A	N/A	N/A
Percent of Loans with Tract Inc 80% - 120% MSA Median	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
State (Pennsylvania)														
Number of Loans	10,091	773	3,866	4,358	3,762	5,235	6,719	4,907	5,728	5,965	8,846	11,128	6,953	7,963
Median Loan Amount	$81,000	$71,000	$83,000	$89,000	$89,000	$108,000	$113,000	$108,000	$111,000	$120,000	$115,000	$105,000	$105,000	$125,000
Percent of Loans with Tract Inc 80% - 120% MSA Median	6.94%	4.04%	2.75%	3.5%	2.59%	4.08%	7.27%	4.52%	4.86%	5.75%	8.03%	8.86%	3.68%	3.76%
National														
Number of Loans	180,608	13,874	82,408	93,676	87,999	142,857	197,511	162,957	176,606	182,389	255,225	298,867	193,583	208,049
Median Loan Amount	$97,000	$77,000	$85,000	$94,000	$96,000	$120,000	$133,000	$133,000	$141,000	$154,000	$155,000	$165,000	$165,000	$185,000
Percent of Loans with Tract Inc 80% - 120% MSA Median	5.44%	3.18%	2.58%	3.35%	2.52%	4.63%	9.28%	6.06%	5.74%	6.99%	10.09%	9.43%	3.72%	3.88%

High-Cost Loans to Borrowers in Tracts with > 120% of MSA Median Income	2009Q1 - 2009Q3	2009Q4	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	202
County Subdivision (Danville)														
Number of Loans	N/A	N/A	N/A	N/A	0	0	0	0	0	0	0	0	0	
Median Loan Amount	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N
Percent of Loans with Tract Inc > 120% MSA Median	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N
State (Pennsylvania)														

Number of Loans	3,246	230	1,162	1,178	1,244	1,869	2,161	1,548	1,686	1,854	3,244	4,417	2,953	3,(
Median Loan Amount	$138,000	$100,000	$125,000	$142,500	$135,500	$160,000	$152,000	$148,000	$157,000	$160,000	$135,000	$135,000	$125,000	$155,(
Percent of Loans with Tract Inc > 120% MSA Median	2.93%	1.73%	1.01%	1.17%	0.92%	1.74%	3.85%	2.24%	2.24%	2.95%	4.74%	5.39%	2.1%	2.1
National														
Number of Loans	76,197	5,569	36,540	42,504	48,600	75,575	97,223	76,412	81,882	86,637	139,024	175,257	118,959	124,(
Median Loan Amount	$140,000	$120,000	$124,000	$137,500	$136,000	$164,000	$176,000	$177,000	$190,000	$207,000	$185,000	$195,000	$195,000	$225,(
Percent of Loans with Tract Inc > 120% MSA Median	2.7%	1.54%	1.25%	1.65%	1.28%	2.46%	4.92%	3%	2.82%	3.73%	6.16%	5.82%	2.14%	2.3

Source: PolicyMap and FFIEC
Data aggregated by:
2009 - 2011 Data for PolicyMap and FFIEC Contains: 1 Census Tract
2012 - 2022 Data for PolicyMap and FFIEC Contains: 1 Census Tract

Originations for Purchase:

Purchase Originations
In 2022, the typical loan originated for the purchase of a home was for **$170,000**.

Purchase	2009Q1 - 2009Q3	2009Q4	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	
All Purchase															
Number of Loans	47	--	34	34	41	39	49	54	51	47	59	53	60	61	
Median Loan Amount	$107,000	--	$94,000	$99,500	$118,000	$115,000	$120,000	$128,000	$118,000	$116,000	$145,000	$145,000	$145,000	$135,000	$
Percent of All Loans	54.02%	--	48.57%	60.71%	46.07%	54.17%	77.78%	72.97%	72.86%	71.21%	71.08%	69.74%	63.83%	52.14%	
High-Cost Purchase															
Number of Loans	3*	N/A	1	1	1	1	1	3	5	1	5	8	2	1	
Median Loan Amount	N/A*	N/A	N/A	N/A	N/A	N/A	N/A	N/A	$88,000	N/A	$105,000	$110,000	N/A	N/A	
Percent of Purchase Loans	7.14%*	N/A	2.94%	2.94%	2.44%	2.56%	2.04%	5.56%	9.8%	2.13%	8.47%	15.09%	3.33%	1.64%	
Prime Purchase															
Number of Loans	39*	N/A	33	33	40	38	48	51	46	46	N/A	N/A	N/A	N/A	
Median Loan Amount	$107,000*	N/A	$94,000	$100,000	$118,500	$115,500	$120,000	$130,000	$122,000	$118,500	N/A	N/A	N/A	N/A	
Percent of Purchase Loans	92.86%*	N/A	97.06%	97.06%	97.56%	97.44%	97.96%	94.44%	90.2%	97.87%	N/A	N/A	N/A	N/A	

*Indicates data for 2009Q1 - 2009Q3 only.

Piggyback Purchase Loans by Loan Type
Piggyback loans, also known as 80-20 loans, are multiple mortgage transactions, where a buyer obtains at least two loans in order to purchase a home. The second loan finances that part of the purchase price not being financed by the first loan. The 80-20 or piggyback loan has been used to avoid underwriting standards held by most lenders that require private mortgage insurance (or PMI) when less than a 20% down payment is made by the buyer. Studies suggest that these transactions have a higher risk of default and foreclosure as the homebuyers have little or no equity at risk. HMDA data does not explicitly identify 80-20 or piggyback loans; this is an analytic performed by PolicyMap.

The typical piggyback loan for the purchase of a home in this area was for **$170,000**, and made up **100%** of purchase loans made here. Across all purchase loans, the median purchase loan amount was for **$170,000**.

Piggyback Loans	2009Q1 - 2009Q3	2009Q4	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
Total															
Number of Loans	0	--	0	0	0	0	2	0	1	1	59	53	60	61	52
Median Loan Amount	N/A	--	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	$145,000	$145,000	$145,000	$135,000	$170,000
Percent of Purchase Loans	0%	--	0%	0%	0%	0%	4.08%	0%	1.96%	2.13%	100%	100%	100%	100%	100%
High-Cost Piggyback Loans															

Number of Loans	0*	N/A	0	0	0	0	0	0	0	0	5	8	2	1	1
Median Loan Amount	N/A*	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	$105,000	$110,000	N/A	N/A	N/A
Percent of Piggyback Loans	0%*	N/A	0%	0%	0%	0%	0%	0%	0%	0%	8.47%	15.09%	3.33%	1.64%	1.92%
Prime Piggyback Loans															
Number of Loans	0*	N/A	0	0	0	0	2	0	1	1	N/A	N/A	N/A	N/A	N/A
Median Loan Amount	N/A*	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Percent of Piggyback Loans	0%*	N/A	0%	0%	0%	0%	100%	0%	100%	100%	N/A	N/A	N/A	N/A	N/A

*Indicates data for 2009Q1 - 2009Q3 only.

Source: PolicyMap and FFIEC
Data aggregated by:
2009 - 2011 Data Contains: 1 Census Tract
2012 - 2022 Data Contains: 1 Census Tract

Loans for Manufactured Housing:

Loans for Manufactured Housing
Loans for the purchase or refinance of manufactured housing, also known as mobile homes, are often structured differently than for conventional housing, and so are presented as a separate category in PolicyMap.

In this area, there were **0** loans originated for manufactured housing in 2022, representing **0%** of the total loan activity.

Manufactured Housing Loans	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
County Subdivision (Danville)														
Number of Loans	1	1	1	1	0	1	0	0	0	0	0	0	0	0
Median Loan Amount	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Percent of All Loans	1.15%	1.43%	1.79%	1.12%	0%	1.59%	0%	0%	0%	0%	0%	0%	0%	0%
State (Pennsylvania)														
Number of Loans	2,562	2,569	2,296	2,794	2,723	2,161	2,237	2,238	2,348	2,892	2,892	3,003	3,616	3,186
Median Loan Amount	N/A	$59,000	$61,000	$62,000	$65,000	$64,000	$69,000	$75,000	$72,000	$75,000	$75,000	$85,000	$95,000	$95,000
Percent of All Loans	0.79%	0.9%	0.92%	0.89%	1.01%	1.25%	1.09%	1%	1.19%	1.36%	1.18%	0.8%	0.87%	1.43%
National														
Number of Loans	122,341	97,948	89,193	100,777	110,056	96,747	107,788	115,598	124,522	145,791	153,774	179,043	209,517	172,701
Median Loan Amount	N/A	$62,000	$61,000	$64,000	$68,000	$69,000	$73,000	$79,000	$80,000	$85,000	$95,000	$105,000	$125,000	$135,000
Percent of All Loans	1.55%	1.43%	1.48%	1.21%	1.54%	2%	1.76%	1.65%	2.07%	2.49%	2.07%	1.43%	1.66%	2.82%

While **0%** of loans in the area were for manufactured housing, this category represented **0%** of the loans to Whites, **0%** of loans to African Americans, **0%** of loans to Asians, and **0%** of loans to Hispanics.

Manufactured Housing Loans	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
Loans to Whites														
Number of Loans	1	1	1	1	0	1	0	0	0	0	0	0	0	0
Median Loan Amount	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Percent of Loans to Whites	1.27%	1.54%	1.85%	1.14%	0%	1.67%	0%	0%	0%	0%	0%	0%	0%	0%
Percent of Manufactured Loans	100%	100%	100%	100%	0%	100%	0%	0%	0%	0%	0%	0%	0%	0%
Loans to African Americans														
Number of Loans	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Median Loan Amount	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Percent of Loans to African Americans	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Percent of Manufactured Loans	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Loans to Asians														
Number of Loans	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Median Loan Amount	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Percent of Loans to Asians	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Percent of Manufactured Loans	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Loans to Hispanics														
Number of Loans	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Median Loan Amount	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Percent of Loans to Hispanics	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Percent of Manufactured Loans	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Loans to Nonhispanics														
Number of Loans	1	1	1	0	0	1	0	0	0	0	0	0	0	0

Median Loan Amount	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Percent of Loans to Nonhispanics	1.3%	1.54%	1.82%	0%	0%	1.61%	0%	0%	0%	0%	0%	0%	0%	0%
Percent of Manufactured Loans	100%	100%	100%	0%	0%	100%	0%	0%	0%	0%	0%	0%	0%	0%

Source: PolicyMap and FFIEC
Data aggregated by:
2009 - 2011 Data Contains: 1 Census Tract
2012 - 2022 Data Contains: 1 Census Tract

Endnotes:

PolicyMap derived all data provided in this report from a public database of lending activity, collected by the FFIEC and mandated by the Home Mortgage Disclosure Act (HMDA) of 1975. HMDA requires most mortgage lenders located in metropolitan areas to collect data about their housing-related lending activity, report the data annually to the government, and make the data publicly available.

Data in this report include originated loans made for the purchase and refinance of owner-occupied, one-to-four family dwellings, or, where specified, for the purchase or refinance of manufactured housing. When performing aggregations and calculations on the HMDA data, medians were not calculated and percents were not computed where the count of loan events of that type or the denominator of the calculation was less than five. These places are identified on the map as having Insufficient Data. If a cell in a table contains N/A, the data are not available or have been suppressed according to these rules.

Depending on the size of the area selected for this report, the above values capture data for the census tracts, counties, etc, in which at least 50% of their areas are contained. For custom areas, such as radii, custom regions, school districts, and political districts, the HMDA data in this report was calculated by summing the following component Census Tracts in 2000 for years 2009-2011: **42093950300**; Census Tracts in 2010 for 2012 - 2021: **42093050300**; Census Tracts in 2020 for 2022: **42093050300**. For more information on HMDA data in PolicyMap, see the related entries for HMDA (Home Mortgage Disclosure Act) in our Data Dictionary.

Two changes implemented in the processing of the 2009 HMDA data include: 1. Separation of 2009Q1-2009Q3 from 2009Q4 lending data concerning rate spread reporting (high-cost and prime loans), and 2. Suppression of median home loan amounts for manufactured home loans. The separation of data for the first three quarters of 2009 from the last quarter for loans with or specifically without rate spreads is due to the fact that HMDA changed its rules for reporting rate spreads in the fourth quarter of 2009 in an effort to more accurately capture the current high-cost lending activity. The suppression of median home loan amounts for manufactured homes is due to the high incidence of error notations in the manufactured home loan data in 2009. In the 2010-2020 data, all information regarding loans with or specifically without rate spreads is reported according to the 2009Q4 reporting rules. Because of the relative lack of error notations in the manufactured home loan data in 2010 and 2011, median manufactured home loans were only suppressed in cases where the count of loan events of that type or the denominator of the calculation was less than five.

Further description of the source of the data and the terms used in the report can be found in the Data Dictionary, or from HMDA at http://www.ffiec.gov/hmda/. For more information on Home Mortgage data from the FFIEC, go to https://www.consumerfinance.gov/about-us/newsroom/ffiec-announces-availability-2018-data-mortgage-lending/.

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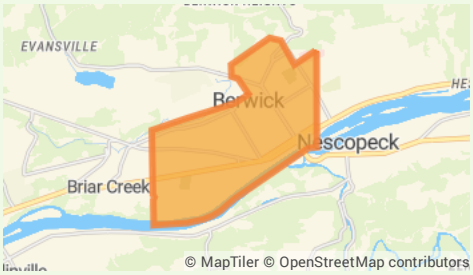
POLICYMAP

Current Report:
Home Mortgage Report of County Subdivision: Berwick



Date: February 16, 2024

Proposed Location:
This location, **Berwick** (County Subdivision, 2022), is located in **Columbia** County, in the state of **Pennsylvania**.

It is located within or touches the following 2022 census tract(s): **42037050700, 42037050600**.

Similarly, it is located within or touches the following zip code(s): **18603, 18635**.

Data presented in this report summarize the geographies specified in the citation information in each section.

This Area is Served by (or touches):

School District(s): Berwick Area School District, Central Columbia School District

Congressional District(s): Pennsylvania's 9th District (Daniel Meuser - R)

Senators: Robert P. Casey, Jr. (PA-D), John Fetterman (PA-D)

State Senate District(s): Senate District 27

State House District(s): House District 109, House District 117

All Originations:

In 2022, **141** home loans were originated in this area.

All Originations	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
County Subdivision (Berwick)													
Number of Loans	139	155	127	135	126	133	113	130	112	161	126	178	23
Median Loan Amount	Ranged From $72,000 to $84,500	Ranged From $77,500 to $78,000	Ranged From $72,000 to $79,000	Ranged From $72,000 to $72,500	Ranged From $76,500 to $80,500	Ranged From $69,000 to $76,500	Ranged From $80,000 to $87,000	Ranged From $80,000 to $86,000	Ranged From $84,000 to $86,000	Ranged From $85,000 to $95,000	$95,000	Ranged From $105,000 to $115,000	$115,00
State (Pennsylvania)													
Number of Loans	320,234	281,738	247,273	311,005	266,618	170,402	202,246	220,884	195,328	209,328	241,373	373,875	409,74
Median Loan Amount	$157,000	$153,000	$147,000	$154,000	$148,000	$147,000	$160,000	$167,000	$164,000	$155,000	$175,000	$205,000	$205,00
National													
Number of Loans	7,757,819	6,743,289	5,917,574	8,238,430	7,058,554	4,748,163	6,029,619	6,897,295	5,878,448	5,713,185	7,287,669	12,384,663	12,400,81
Median Loan Amount	$176,000	$175,000	$168,000	$179,000	$174,000	$181,000	$198,000	$209,000	$207,000	$205,000	$235,000	$255,000	$255,00

Source: PolicyMap and FFIEC
Data aggregated by:
2009 - 2011 Data Contains: 2 Census Tracts
2012 - 2022 Data Contains: 2 Census Tracts

Originations by Loan Purpose:

This area saw **60.28%** of its loans originated for the purpose of purchasing a home and **39.72%** for refinancing in 2022. Across the nation, 2022 saw a -18.91% growth in purchase loans, and a -70.9% increase in refinance mortgages, for an overall increase of -52.06% for all originations.

Purchase	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
County Subdivision (Berwick)													
Number of Loans	63	74	54	40	34	76	62	86	73	110	90	103	128
Median Loan Amount	Ranged From $80,000 to $87,000	Ranged From $77,000 to $88,000	Ranged From $77,000 to $79,000	Ranged From $73,500 to $91,000	Ranged From $74,000 to $85,500	Ranged From $71,500 to $84,000	Ranged From $82,000 to $92,000	Ranged From $87,500 to $94,500	Ranged From $95,000 to $95,500	Ranged From $85,000 to $105,000	Ranged From $105,000 to $115,000	Ranged From $115,000 to $135,000	$125,000
Percent of All Loans	45.32%	47.74%	42.52%	29.63%	26.98%	57.14%	54.87%	66.15%	65.18%	68.32%	71.43%	57.87%	54.7%
State (Pennsylvania)													
Number of Loans	95,674	85,672	77,296	85,544	93,615	96,076	108,191	118,610	123,427	126,455	129,984	135,502	151,376
Median Loan Amount	$152,000	$154,000	$154,000	$160,000	$165,000	$163,000	$168,000	$172,000	$177,000	$185,000	$185,000	$205,000	$225,000
Percent of All Loans	29.88%	30.41%	31.26%	27.51%	35.11%	56.38%	53.49%	53.7%	63.19%	60.41%	53.85%	36.24%	36.94%
National													
Number of Loans	2,413,549	2,181,851	2,037,856	2,306,579	2,648,557	2,772,003	3,164,779	3,507,634	3,648,867	3,697,598	3,850,386	4,220,403	4,492,478
Median Loan Amount	$164,000	$168,000	$166,000	$174,000	$187,000	$190,000	$200,000	$208,000	$216,000	$225,000	$235,000	$255,000	$285,000
Percent of All Loans	31.11%	32.36%	34.44%	28%	37.52%	58.38%	52.49%	50.86%	62.07%	64.72%	52.83%	34.08%	36.23%

Refinance	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
County Subdivision (Berwick)													
Number of Loans	76	81	73	95	92	57	51	44	39	51	36	75	106
Median Loan Amount	Ranged From $62,000 to $80,000	Ranged From $73,000 to $78,000	Ranged From $65,500 to $79,000	Ranged From $65,000 to $70,000	Ranged From $77,000 to $78,000	$62,000	Ranged From $74,000 to $77,500	$72,000	Ranged From $71,000 to $82,000	Ranged From $70,000 to $85,000	Ranged From $75,000 to $85,000	Ranged From $75,000 to $105,000	Ranged From $95,000 to $105,000
Percent of All Loans	54.68%	52.26%	57.48%	70.37%	73.02%	42.86%	45.13%	33.85%	34.82%	31.68%	28.57%	42.13%	45.3%
State (Pennsylvania)													
Number of Loans	224,560	196,066	169,977	225,461	173,003	74,326	94,055	102,274	71,901	82,873	111,389	238,373	258,368
Median Loan Amount	$160,000	$152,000	$143,000	$151,000	$140,000	$125,000	$150,000	$160,000	$143,000	$115,000	$155,000	$205,000	$185,000
Percent of All Loans	70.12%	69.59%	68.74%	72.49%	64.89%	43.62%	46.51%	46.3%	36.81%	39.59%	46.15%	63.76%	63.06%
National													
Number of Loans	5,344,270	4,561,438	3,879,718	5,931,851	4,409,997	1,976,160	2,864,840	3,389,661	2,229,581	2,015,587	3,437,283	8,164,260	7,908,332
Median Loan Amount	$183,000	$179,000	$170,000	$181,000	$166,000	$167,000	$195,000	$210,000	$191,000	$175,000	$235,000	$255,000	$245,000

Percent of All Loans	68.89%	67.64%	65.56%	72%	62.48%	41.62%	47.51%	49.14%	37.93%	35.28%	47.17%	65.92%	63.77%

Source: PolicyMap and FFIEC
Data aggregated by:
2009 - 2011 Data Contains: 2 Census Tracts
2012 - 2022 Data Contains: 2 Census Tracts

In this area, 34.12% of home purchase loans originated were government-insured.

Government-Insured Purchase	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
County Subdivision (Berwick)													
Number of Loans	30	35	24	18	15	42	27	35	40	48	40	35	48
Median Loan Amount	Ranged From $84,500 to $89,000	Ranged From $87,000 to $92,500	Ranged From $87,000 to $95,000	Ranged From $90,000 to $106,000	Ranged From $85,000 to $108,000	Ranged From $92,000 to $94,000	Ranged From $90,000 to $96,000	Ranged From $91,000 to $96,000	Ranged From $98,000 to $110,000	Ranged From $95,000 to $105,000	$125,000	Ranged From $115,000 to $155,000	Ranged From $115,000 to $145,000
Percent of All Loans	47.62%	47.3%	44.44%	45%	44.12%	55.26%	43.55%	40.7%	54.79%	43.64%	44.44%	33.98%	37.5%
State (Pennsylvania)													
Number of Loans	45,781	40,272	34,477	34,612	31,529	31,713	39,384	44,319	43,618	35,893	36,670	34,789	34,463
Median Loan Amount	$146,000	$146,000	$142,000	$144,000	$144,000	$141,000	$147,000	$152,000	$155,000	$165,000	$165,000	$185,000	$195,000
Percent of All Loans	47.85%	47.01%	44.6%	40.46%	33.68%	33.01%	36.4%	37.37%	35.34%	28.38%	28.21%	25.67%	22.77%
National													
Number of Loans	1,299,854	1,149,391	1,011,164	1,029,647	993,674	1,001,607	1,230,898	1,340,552	1,304,666	1,085,152	1,151,996	1,226,616	1,179,146
Median Loan Amount	$153,000	$156,000	$151,000	$156,000	$163,000	$166,000	$177,000	$186,000	$193,000	$205,000	$225,000	$245,000	$265,000
Percent of All Loans	53.86%	52.68%	49.62%	44.64%	37.52%	36.13%	38.89%	38.22%	35.76%	29.35%	29.92%	29.06%	26.25%

FHA Purchase Loans	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	202
County Subdivision (Berwick)														
Number of Loans	19	31	14	7	6	14	9	18	17	42	26	23	37	
Median Loan Amount	Ranged From $84,000 to $89,000	Ranged From $86,000 to $92,500	Ranged From $81,000 to $100,000	N/A	N/A	Ranged From $60,000 to $105,500	N/A	Ranged From $89,000 to $97,500	Ranged From $86,500 to $103,000	Ranged From $90,000 to $105,000	Ranged From $115,000 to $125,000	Ranged From $115,000 to $145,000	Ranged From $115,000 to $140,000	$145,
Percent of All Loans	30.16%	41.89%	25.93%	17.5%	17.65%	18.42%	14.52%	20.93%	23.29%	38.18%	28.89%	22.33%	28.91%	29.4
State (Pennsylvania)														
Number of Loans	38,584	34,437	26,800	25,949	22,148	20,436	28,062	32,039	30,920	28,057	28,697	27,074	26,484	20,
Median Loan Amount	$145,000	$144,000	$141,000	$141,000	$139,000	$135,000	$142,000	$147,000	$150,000	$155,000	$155,000	$175,000	$185,000	$195,
Percent of All Loans	40.33%	40.2%	34.67%	30.33%	23.66%	21.27%	25.94%	27.01%	25.05%	22.19%	22.08%	19.98%	17.5%	16.3
National														
Number of Loans	1,001,937	889,802	717,049	700,939	623,515	584,315	794,990	866,731	811,482	715,060	755,092	800,467	758,165	577,
Median Loan Amount	$152,000	$153,000	$147,000	$151,000	$157,000	$157,000	$170,000	$178,000	$186,000	$195,000	$205,000	$225,000	$245,000	$265,

Percent of All Loans	41.51%	40.78%	35.19%	30.39%	23.54%	21.08%	25.12%	24.71%	22.24%	19.34%	19.61%	18.97%	16.88%	15.8

Source: PolicyMap and FFIEC
Data aggregated by:
2009 - 2011 Data Contains: 2 Census Tracts
2012 - 2022 Data Contains: 2 Census Tracts

Originations by Income:

Lending by Borrower Income

95.74% of loans in this area were for borrowers whose income was less than 50% of the Metropolitan Statistical Area's (MSA) Median Family Income in 2022 (<$0 for a family of four), and N/A were for borrowers with incomes between 50% and 80% of MSA income ($0 - $0). N/A of loans went to borrowers with incomes between 80% and 120% of area income ($0 - $0), and 0% went to borrowers with incomes greater than 120% of area income ($0 or greater). MSA Median Family Income was N/A in 2022 in this area.

Borrowers <50% of MSA Median Income	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
County Subdivision (Berwick)														
Number of Loans	20	27	16	19	3	25	20	26	14	158	122	157	221	13
Median Loan Amount	Ranged From $50,000 to $62,000	Ranged From $58,000 to $60,000	Ranged From $61,000 to $64,000	Ranged From $62,000 to $72,000	N/A	Ranged From $54,000 to $56,000	Ranged From $63,000 to $77,000	Ranged From $59,000 to $66,000	Ranged From $77,000 to $88,000	Ranged From $85,000 to $95,000	$95,000	Ranged From $105,000 to $115,000	$115,000	Range Fror $125,00 t $135,00
Percent of All Loans	14.39%	17.42%	12.6%	14.07%	2.38%	18.8%	17.7%	20%	12.5%	98.14%	96.83%	88.2%	94.44%	95.74
State (Pennsylvania)														
Number of Loans	22,903	20,177	18,372	21,617	19,499	13,258	15,942	16,800	17,469	205,398	231,744	345,864	385,154	215,21
Median Loan Amount	$84,000	$82,000	$80,000	$83,000	$80,000	$80,000	$87,000	$89,000	$92,000	$155,000	$175,000	$205,000	$205,000	$205,00
Percent of All Loans	7.15%	7.16%	7.43%	6.95%	7.31%	7.78%	7.88%	7.61%	8.94%	98.12%	96.01%	92.51%	94%	98.31
National														
Number of Loans	533,359	461,498	431,542	571,749	483,709	316,871	369,566	361,661	365,169	5,579,808	6,888,421	11,217,276	11,517,003	5,825,34
Median Loan Amount	$96,000	$93,000	$90,000	$96,000	$94,000	$90,000	$98,000	$100,000	$103,000	$205,000	$235,000	$255,000	$255,000	$275,00
Percent of All Loans	6.88%	6.84%	7.29%	6.94%	6.85%	6.67%	6.13%	5.24%	6.21%	97.67%	94.52%	90.57%	92.87%	97.99

Borrowers 50%-80% of MSA Median Income	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
County Subdivision (Berwick)														
Number of Loans	47	42	23	33	29	41	32	33	44	N/A	N/A	N/A	N/A	N/A
Median Loan Amount	Ranged From $62,000 to $71,000	Ranged From $69,000 to $86,500	Ranged From $67,500 to $79,000	Ranged From $60,000 to $71,000	Ranged From $55,000 to $67,500	Ranged From $66,500 to $72,000	Ranged From $72,500 to $80,500	Ranged From $80,000 to $85,500	Ranged From $85,500 to $91,000	N/A	N/A	N/A	N/A	N/A
Percent of All Loans	33.81%	27.1%	18.11%	24.44%	23.02%	30.83%	28.32%	25.38%	39.29%	N/A	N/A	N/A	N/A	N/A
State (Pennsylvania)														
Number of Loans	62,445	51,943	45,725	55,797	49,478	35,770	41,544	43,981	42,823	0	N/A	N/A	N/A	0
Median Loan Amount	$120,000	$116,000	$112,000	$115,000	$112,000	$114,000	$121,000	$126,000	$129,000	N/A	N/A	N/A	N/A	N/A

Percent of All Loans	19.5%	18.44%	18.49%	17.94%	18.56%	20.99%	20.54%	19.91%	21.92%	N/A	N/A	N/A	N/A	N/A
National														
Number of Loans	1,393,420	1,173,311	1,015,589	1,368,277	1,200,429	871,133	1,063,612	1,131,985	1,108,133	181	N/A	N/A	24	174
Median Loan Amount	$131,000	$128,000	$124,000	$130,000	$127,000	$128,000	$137,000	$143,000	$148,000	N/A	N/A	N/A	N/A	N/A
Percent of All Loans	17.96%	17.4%	17.16%	16.61%	17.01%	18.35%	17.64%	16.41%	18.85%	0%	0%	0%	0%	0%

Borrowers 80%-120% of MSA Median Income	**2009**	**2010**	**2011**	**2012**	**2013**	**2014**	**2015**	**2016**	**2017**	**2018**	**2019**	**2020**	**2021**	**2022**
County Subdivision (Berwick)														
Number of Loans	32	38	31	32	44	37	33	41	36	0	N/A	N/A	N/A	N/A
Median Loan Amount	Ranged From $81,000 to $98,000	Ranged From $73,000 to $74,500	Ranged From $71,000 to $82,500	Ranged From $62,000 to $81,500	Ranged From $75,000 to $83,000	Ranged From $76,000 to $91,000	Ranged From $80,500 to $94,000	Ranged From $86,000 to $100,000	Ranged From $85,000 to $91,000	N/A	N/A	N/A	N/A	N/A
Percent of All Loans	23.02%	24.52%	24.41%	23.7%	34.92%	27.82%	29.2%	31.54%	32.14%	0%	N/A	N/A	N/A	N/A
State (Pennsylvania)														
Number of Loans	79,463	69,274	58,558	74,363	63,441	42,996	50,156	53,536	49,560	0	N/A	N/A	N/A	1
Median Loan Amount	$150,000	$144,000	$139,000	$142,000	$139,000	$142,000	$152,000	$158,000	$160,000	N/A	N/A	N/A	N/A	N/A
Percent of All Loans	24.81%	24.59%	23.68%	23.91%	23.79%	25.23%	24.8%	24.24%	25.37%	N/A	N/A	N/A	N/A	N/A
National														
Number of Loans	1,834,661	1,579,628	1,338,537	1,873,030	1,623,314	1,145,180	1,425,265	1,614,494	1,495,122	211	N/A	N/A	N/A	182
Median Loan Amount	$167,000	$163,000	$157,000	$165,000	$161,000	$167,000	$180,000	$188,000	$193,000	N/A	N/A	N/A	N/A	$15,000
Percent of All Loans	23.65%	23.43%	22.62%	22.74%	23%	24.12%	23.64%	23.41%	25.43%	0%	0%	0%	0%	0%

Borrowers > 120% of MSA Median Income	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
County Subdivision (Berwick)														
Number of Loans	35	43	43	34	35	21	23	16	14	0	N/A	N/A	N/A	0
Median Loan Amount	Ranged From $86,000 to $100,500	Ranged From $88,500 to $94,000	Ranged From $72,000 to $86,000	$84,000	Ranged From $92,000 to $94,000	Ranged From $83,000 to $106,000	Ranged From $103,500 to $125,000	Ranged From $93,000 to $101,000	Ranged From $89,000 to $101,000	N/A	N/A	N/A	N/A	N/A
Percent of All Loans	25.18%	27.74%	33.86%	25.19%	27.78%	15.79%	20.35%	12.31%	12.5%	0%	N/A	N/A	N/A	0%
State (Pennsylvania)														
Number of Loans	135,436	130,302	110,063	141,248	118,321	71,943	81,533	91,355	78,009	0	N/A	7	0	0
Median Loan Amount	$212,000	$203,000	$200,000	$205,000	$201,000	$204,000	$223,000	$230,000	$233,000	N/A	N/A	N/A	N/A	N/A
Percent of All Loans	42.29%	46.25%	44.51%	45.42%	44.38%	42.22%	40.31%	41.36%	39.94%	N/A	N/A	N/A	N/A	N/A
National														
Number of Loans	3,287,414	3,078,751	2,657,645	3,753,172	3,236,426	2,183,572	2,712,397	3,241,375	2,661,440	338	N/A	41	32	96
Median Loan Amount	$237,000	$235,000	$232,000	$239,000	$238,000	$257,000	$273,000	$280,000	$284,000	N/A	N/A	N/A	N/A	N/A
Percent of All Loans	42.38%	45.66%	44.91%	45.56%	45.85%	45.99%	44.98%	46.99%	45.27%	0.01%	0%	0%	0%	0%

Source: PolicyMap and FFIEC
Data aggregated by:
2009 - 2011 Data Contains: 2 Census Tracts
2012 - 2022 Data Contains: 2 Census Tracts

Lending by Tract Income

0% of loans in this area were in Census Tract(s) with median income(s) of less than 50% of the Metropolitan Statistical Area's (MSA) Median Family Income in 2022 (<$0 for a family of four), and 56.03% were in tract(s) with income(s) between 50% and 80% of MSA income ($0 - $0). 43.97% of loans were in tracts with income(s) between 80% and 120% of area income ($0 - $0), and 0% went to residents in tracts with incomes greater than 120% of area income ($0 or greater). MSA Median Family Income was N/A in 2022 in this area.

Tracts with <50% of MSA Median Income	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	202
County Subdivision (Berwick)														
Number of Loans	N/A	N/A	N/A	0	0	0	0	0	0	0	0	0	0	
Median Loan Amount	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N
Percent of All Loans	N/A	N/A	N/A	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
State (Pennsylvania)														
Number of Loans	3,464	2,978	2,401	4,391	4,723	1,947	2,161	2,591	3,380	4,077	4,425	5,352	6,645	5,4
Median Loan Amount	$96,000	$94,000	$95,000	$87,000	$86,000	$81,000	$90,000	$97,000	$90,000	$95,000	$115,000	$135,000	$135,000	$145,(
Percent of All Loans	1.08%	1.06%	0.97%	1.41%	1.77%	1.14%	1.07%	1.17%	1.73%	1.95%	1.83%	1.43%	1.62%	2

National														
Number of Loans	59,220	49,455	41,991	93,962	95,727	70,299	87,365	102,628	118,850	138,053	157,967	217,269	245,364	149,(
Median Loan Amount	$160,000	$160,000	$158,000	$137,000	$134,000	$143,000	$163,000	$176,000	$165,000	$175,000	$195,000	$225,000	$225,000	$215,(
Percent of All Loans	0.76%	0.73%	0.71%	1.14%	1.36%	1.48%	1.45%	1.49%	2.02%	2.42%	2.17%	1.75%	1.98%	2.5

Tracts with 50%-80% of MSA Median Income	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	20
County Subdivision (Berwick)														
Number of Loans	N/A	N/A	N/A	66	68	68	57	61	59	81	66	87	111	
Median Loan Amount	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Percent of All Loans	N/A	N/A	N/A	48.89%	53.97%	51.13%	50.44%	46.92%	52.68%	50.31%	52.38%	48.88%	47.44%	56.
State (Pennsylvania)														
Number of Loans	27,470	23,130	19,434	25,703	25,057	19,681	22,427	25,092	25,267	26,589	29,538	39,390	47,783	31
Median Loan Amount	$108,000	$103,000	$98,000	$99,000	$98,000	$104,000	$115,000	$122,000	$123,000	$125,000	$135,000	$155,000	$155,000	$165
Percent of All Loans	8.58%	8.21%	7.86%	8.26%	9.4%	11.55%	11.09%	11.36%	12.94%	12.7%	12.24%	10.54%	11.66%	14.
National														
Number of Loans	657,447	540,859	467,570	800,892	772,444	557,484	691,045	800,939	819,189	787,955	951,264	1,413,341	1,576,807	922
Median Loan Amount	$138,000	$135,000	$129,000	$132,000	$130,000	$134,000	$148,000	$160,000	$160,000	$165,000	$185,000	$205,000	$205,000	$215
Percent of All Loans	8.47%	8.02%	7.9%	9.72%	10.94%	11.74%	11.46%	11.61%	13.94%	13.79%	13.05%	11.41%	12.72%	15.

Tracts with 80%-120% of MSA Median Income	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
County Subdivision (Berwick)													
Number of Loans	N/A	N/A	N/A	69	58	65	56	69	53	80	60	91	123
Median Loan Amount	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Percent of All Loans	N/A	N/A	N/A	51.11%	46.03%	48.87%	49.56%	53.08%	47.32%	49.69%	47.62%	51.12%	52.56%
State (Pennsylvania)													
Number of Loans	164,655	140,585	124,522	145,365	128,264	92,422	108,483	117,957	103,775	110,216	125,530	188,699	211,622
Median Loan Amount	$138,000	$133,000	$126,000	$132,000	$130,000	$135,000	$145,000	$151,000	$151,000	$145,000	$155,000	$185,000	$185,000
Percent of All Loans	51.42%	49.9%	50.36%	46.74%	48.11%	54.24%	53.64%	53.4%	53.13%	52.65%	52.01%	50.47%	51.65%
National													
Number of Loans	3,755,576	3,188,528	2,796,896	3,493,352	3,086,745	2,129,487	2,687,030	3,078,174	2,608,256	2,528,628	3,168,777	5,200,171	5,355,944
Median Loan Amount	$155,000	$152,000	$145,000	$153,000	$150,000	$157,000	$171,000	$182,000	$183,000	$185,000	$205,000	$225,000	$225,000
Percent of All Loans	48.41%	47.28%	47.26%	42.4%	43.73%	44.85%	44.56%	44.63%	44.37%	44.26%	43.48%	41.99%	43.19%

Tracts with > 120% of MSA Median Income	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
County Subdivision (Berwick)													
Number of Loans	N/A	N/A	N/A	0	0	0	0	0	0	0	0	0	0
Median Loan Amount	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Percent of All Loans	N/A	N/A	N/A	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
State (Pennsylvania)													
Number of Loans	123,987	114,692	100,534	135,166	107,462	56,192	68,979	75,110	62,852	68,446	81,880	140,434	143,694
Median Loan Amount	$210,000	$202,000	$198,000	$203,000	$200,000	$197,000	$210,000	$220,000	$223,000	$205,000	$235,000	$255,000	$255,000
Percent of All Loans	38.72%	40.71%	40.66%	43.46%	40.31%	32.98%	34.11%	34%	32.18%	32.7%	33.92%	37.56%	35.07%
National													
Number of Loans	3,186,804	2,915,477	2,573,088	3,811,142	3,077,586	1,974,811	2,548,643	2,901,163	2,323,050	2,258,549	3,009,661	5,553,882	5,222,695
Median Loan Amount	$219,000	$217,000	$212,000	$224,000	$223,000	$236,000	$250,000	$261,000	$264,000	$255,000	$285,000	$305,000	$315,000
Percent of All Loans	41.08%	43.24%	43.48%	46.26%	43.6%	41.59%	42.27%	42.06%	39.52%	39.53%	41.3%	44.84%	42.12%

Source: PolicyMap and FFIEC
Data aggregated by:
2009 - 2011 Data Contains: 2 Census Tracts
2012 - 2022 Data Contains: 2 Census Tracts

High-Cost Originations:

In PolicyMap, a loan is considered high cost when a rate spread is reported. In the fourth quarter of 2009, HMDA changed its rules for reporting rate spreads in an effort to more accurately capture high-cost lending activity. Therefore, data shown here separates the first three quarters of 2009 from the last quarter of 2009. The 2010 - 2022 data in the table below represents the rate spread rule change implemented in 2009Q4. Change calculations between 2022 and years previous to 2010 should not be made due to the adjusted reporting rules implemented beginning in the fourth quarter of 2009.

For 2004-2009Q3, the rate spread on a loan was the difference between the Annual Percentage Rate (APR) on the loan and the treasury security yields as of the date of the loan's origination. Rate spreads were only reported by financial institutions if the APR was three or more percentage points higher for a first lien loan, or five or more percentage points higher for a second lien loan. A rate spread of three or more suggested that a loan was of notably higher cost than a typical loan.

For 2009Q4 and 2010 - 2022, the rate spread on a loan is the difference between the Annual Percentage Rate (APR) on the loan and the estimated average prime offer rate (APOR). Rate spreads are only reported by financial institutions if the APR is more than 1.5 percentage points higher for a first lien loan, or more than 3.5 percentage points higher for a second lien loan.

High-Cost Lending
7.09% of loans originated in this area were high-cost loans in 2022, compared to **5.85%** of loans in Pennsylvania.

High-Cost Loans	2009Q1 - 2009Q3	2009Q4	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
County Subdivision (Berwick)														
Number of Loans	24	N/A	2	4	1	8	12	8	9	8	25	16	11	20
Median Loan Amount	Ranged From $35,000 to $63,000	N/A	N/A	N/A	N/A	N/A	Ranged From $54,500 to $58,000	N/A	N/A	N/A	Ranged From $80,000 to $105,000	Ranged From $85,000 to $100,000	N/A	Ranged From $105,000 to $115,000
Percent of All Loans	19.67%	N/A	1.29%	3.15%	0.74%	6.35%	9.02%	7.08%	6.92%	7.14%	15.53%	12.7%	6.18%	8.55%
State (Pennsylvania)														
Number of Loans	16,136	1,228	6,269	7,296	6,529	9,197	11,637	8,355	9,576	10,698	16,431	20,385	12,868	14,678
Median Loan Amount	$87,000	$72,000	$83,000	$89,000	$88,000	$109,000	$113,000	$107,000	$111,000	$118,000	$115,000	$105,000	$105,000	$125,000
Percent of All Loans	5.69%	3.36%	2.23%	2.95%	2.1%	3.45%	6.83%	4.13%	4.34%	5.48%	7.85%	8.45%	3.44%	3.58%
National														
Number of Loans	311,065	23,951	145,203	163,776	171,247	278,938	384,126	313,732	339,072	370,162	529,064	624,751	407,882	440,318
Median Loan Amount	$103,000	$81,000	$88,000	$99,000	$100,000	$126,000	$139,000	$137,000	$147,000	$160,000	$155,000	$165,000	$165,000	$185,000
Percent of All Loans	4.53%	2.67%	2.15%	2.77%	2.08%	3.95%	8.09%	5.2%	4.92%	6.3%	9.26%	8.57%	3.29%	3.55%

High-Cost Lending by Loan Type

High-Cost Loans	2009Q1 - 2009Q3	2009Q4	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
Purchase															
Number of Loans	7	N/A	1	2	1	3	10	5	4	7	23	11	10	13	6
Median Loan Amount	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	Ranged From $70,000 to $105,000	Ranged From $85,000 to $110,000	N/A	Ranged From $115,000 to $135,000	N/A
Percent of Purchase Loans	13.73%	N/A	1.35%	3.7%	2.5%	8.82%	13.16%	8.06%	4.65%	9.59%	20.91%	12.22%	9.71%	10.16%	7.06%
Refinance															

Number of Loans	17	N/A	1	2	0	5	2	3	5	1	2	5	1	7	4
Median Loan Amount	Ranged From $35,000 to $71,500	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Percent of Refinance Loans	23.94%	N/A	1.23%	2.74%	0%	5.43%	3.51%	5.88%	11.36%	2.56%	3.92%	13.89%	1.33%	6.6%	7.14%

High-Cost Lending by Race
Looking across high-cost loans originated in 2022 in this area, **80%** were to Whites, **0%** were to African Americans, **0%** were to Asians, and **10%** were to Hispanics.

High-Cost	2009Q1 - 2009Q3	2009Q4	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
Loans to Whites															
Number of Loans	23	N/A	2	4	1	8	12	5	7	7	18	12	10	18	8
Median Loan Amount	Ranged From $35,000 to $68,000	N/A	N/A	N/A	N/A	N/A	Ranged From $54,500 to $58,000	N/A	N/A	N/A	Ranged From $85,000 to $100,000	N/A	N/A	Ranged From $100,000 to $120,000	N/A
Percent of Loans to Whites	19.49%	N/A	1.41%	3.48%	0.81%	6.61%	9.45%	4.95%	5.93%	7.07%	12.08%	10.81%	6.37%	9.38%	6.78%
Percent of High-Cost Loans	95.83%	N/A	100%	100%	100%	100%	100%	62.5%	77.78%	87.5%	72%	75%	90.91%	90%	80%
Loans to African Americans															
Number of Loans	1	N/A	0	0	0	0	0	1	0	0	0	1	1	1	0
Median Loan Amount	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Percent of Loans to African Americans	50%	N/A	0%	0%	0%	0%	0%	50%	0%	0%	0%	25%	14.29%	25%	0%
Percent of High-Cost Loans	4.17%	N/A	0%	0%	0%	0%	0%	12.5%	0%	0%	0%	6.25%	9.09%	5%	0%
Loans to Asians															
Number of Loans	0	N/A	0	0	0	0	0	0	0	0	0	0	0	0	0
Median Loan Amount	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Percent of Loans to Asians	0%	N/A	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Percent of High-Cost Loans	0%	N/A	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Loans to Hispanics															
Number of Loans	0	N/A	0	0	0	1	0	1	1	1	2	0	0	1	1
Median Loan Amount	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Percent of Loans to Hispanics	0%	N/A	0%	0%	0%	50%	0%	25%	50%	20%	25%	0%	0%	5%	16.67%
Percent of High-Cost Loans	0%	N/A	0%	0%	0%	12.5%	0%	12.5%	11.11%	12.5%	8%	0%	0%	5%	10%
Loans to Nonhispanics															

Number of Loans	23	N/A	2	4	1	7	12	6	8	6	15	13	10	18	7
Median Loan Amount	Ranged From $35,000 to $61,500	N/A	N/A	N/A	N/A	N/A	Ranged From $54,500 to $58,000	N/A	N/A	N/A	Ranged From $85,000 to $100,000	Ranged From $85,000 to $105,000	N/A	Ranged From $100,000 to $120,000	N/A
Percent of Loans to Nonhispanics	19.83%	N/A	1.36%	3.36%	0.8%	5.93%	9.68%	5.88%	6.61%	6.19%	10.79%	11.71%	6.41%	10%	5.93%
Percent of High-Cost Loans	95.83%	N/A	100%	100%	100%	87.5%	100%	75%	88.89%	75%	60%	81.25%	90.91%	90%	70%

Source: PolicyMap and FFIEC
Data aggregated by:
2009 - 2011 Data for PolicyMap and FFIEC Contains: 2 Census Tracts
2012 - 2022 Data for PolicyMap and FFIEC Contains: 2 Census Tracts

High Cost Lending by Borrower Income

7.41% of loans in this area where the borrowers' income was less than 50% of the Metropolitan Statistical Area's (MSA) Median Family Income were high cost in 2022 (<$0 for a family of four), and N/A of loans where borrowers' incomes were between 50% and 80% of MSA income ($0 - $0) were high cost. N/A of loans that went to borrowers with incomes between 80% and 120% of area income ($0 - $0) were high cost, and N/A of loans that went to borrowers with incomes >120% of area income ($0 or greater) were high cost. MSA Median Family Income was N/A in 2022 in this area.

High-Cost Loans to Borrowers w/ <50% of MSA Median Income	2009Q1 - 2009Q3	2009Q4	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	202
County Subdivision (Berwick)															
Number of Loans	8	N/A	1	1	0	1	6	1	3	2	25	16	11	18	
Median Loan Amount	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	Ranged From $80,000 to $105,000	Ranged From $85,000 to $100,000	N/A	Ranged From $105,000 to $115,000	N
Percent of Loans with Borrower Inc <50% MSA Median	40%	N/A	3.7%	6.25%	0%	33.33%	24%	5%	11.54%	14.29%	15.82%	13.11%	7.01%	8.14%	7.4
State (Pennsylvania)															
Number of Loans	2,298	210	885	1,165	1,009	1,275	1,641	1,180	1,292	1,463	16,275	19,777	12,048	13,545	12,(
Median Loan Amount	$53,500	$40,500	$53,000	$65,000	$61,000	$69,000	$74,000	$69,000	$69,000	$74,000	$115,000	$105,000	$105,000	$125,000	$155,(
Percent of Loans with Borrower Inc <50% MSA Median	11.68%	6.51%	4.39%	6.34%	4.67%	6.54%	12.38%	7.4%	7.69%	8.37%	7.92%	8.53%	3.48%	3.52%	5.8
National															
Number of Loans	39,532	3,429	18,282	21,934	23,771	34,046	44,173	36,673	33,551	36,167	522,579	607,096	387,319	411,482	360,(
Median Loan Amount	$62,000	$50,000	$55,000	$62,000	$65,000	$77,000	$83,000	$82,000	$82,000	$86,000	$155,000	$165,000	$165,000	$195,000	$205,(
Percent of Loans with Borrower Inc <50% MSA Median	8.51%	4.99%	3.96%	5.08%	4.16%	7.04%	13.94%	9.92%	9.28%	9.9%	9.37%	8.81%	3.45%	3.57%	6

High-Cost Loans to Borrowers w/ 50%-80% of MSA Median Income	2009Q1 - 2009Q3	2009Q4	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
County Subdivision (Berwick)															
Number of Loans	10	N/A	0	1	0	3	4	0	1	2	N/A	N/A	N/A	N/A	N/A
Median Loan Amount	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Percent of Loans with Borrower Inc 50% - 80% MSA Median	21.28%	N/A	0%	4.35%	0%	10.34%	9.76%	0%	3.03%	4.55%	N/A	N/A	N/A	N/A	N/A
State (Pennsylvania)															

Number of Loans	4,141	302	1,319	1,697	1,453	2,504	3,689	2,532	2,813	3,279	N/A	N/A	N/A	N/A	N/A
Median Loan Amount	$75,000	$66,000	$69,000	$78,000	$75,000	$95,000	$103,000	$93,000	$98,000	$106,000	N/A	N/A	N/A	N/A	N/A
Percent of Loans with Borrower Inc 50% - 80% MSA Median	7.55%	3.97%	2.54%	3.71%	2.6%	5.06%	10.31%	6.09%	6.4%	7.66%	N/A	N/A	N/A	N/A	N/A
National															
Number of Loans	69,407	5,076	26,950	33,992	36,846	72,387	109,492	90,232	92,767	101,929	N/A	N/A	N/A	N/A	N/A
Median Loan Amount	$88,000	$69,000	$73,000	$85,000	$85,000	$110,000	$120,000	$121,000	$123,000	$133,000	N/A	N/A	N/A	N/A	N/A
Percent of Loans with Borrower Inc 50% - 80% MSA Median	5.65%	3.09%	2.3%	3.35%	2.69%	6.03%	12.57%	8.48%	8.2%	9.2%	N/A	N/A	N/A	N/A	N/A

High-Cost Loans to Borrowers w/ 80%-120% of MSA Median	2009Q1 - 2009Q3	2009Q4	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
County Subdivision (Berwick)															
Number of Loans	5	N/A	0	2	1	1	1	5	1	2	N/A	N/A	N/A	N/A	N/A
Median Loan Amount	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Percent of Loans with Borrower Inc 80% - 120% MSA Median	15.63%	N/A	0%	6.45%	3.13%	2.27%	2.7%	15.15%	2.44%	5.56%	N/A	N/A	N/A	N/A	N/A
State (Pennsylvania)															
Number of Loans	4,172	264	1,364	1,490	1,541	2,419	3,151	2,176	2,570	2,978	N/A	N/A	N/A	N/A	N/A
Median Loan Amount	$92,000	$83,000	$84,000	$94,000	$92,000	$123,000	$127,000	$121,000	$125,000	$130,000	N/A	N/A	N/A	N/A	N/A
Percent of Loans with Borrower Inc 80% - 120% MSA Median	5.89%	3.04%	1.97%	2.54%	2.07%	3.81%	7.33%	4.34%	4.8%	6.01%	N/A	N/A	N/A	N/A	N/A
National															
Number of Loans	72,872	4,823	26,812	32,606	36,020	70,375	105,580	85,218	97,228	113,359	N/A	N/A	N/A	N/A	N/A
Median Loan Amount	$108,000	$80,000	$87,000	$102,000	$104,000	$137,000	$152,000	$153,000	$161,000	$172,000	N/A	N/A	N/A	N/A	N/A
Percent of Loans with Borrower Inc 80% - 120% MSA Median	4.47%	2.38%	1.7%	2.44%	1.92%	4.34%	9.22%	5.98%	6.02%	7.58%	N/A	N/A	N/A	N/A	N/A

High-Cost Loans to Borrowers w/ > 120% of MSA Median Income	2009Q1 - 2009Q3	2009Q4	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
County Subdivision (Berwick)															
Number of Loans	1	N/A	1	0	0	1	1	2	3	2	N/A	N/A	N/A	N/A	N/A
Median Loan Amount	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Percent of Loans with Borrower Inc > 120% MSA Median	2.86%	N/A	2.33%	0%	0%	2.86%	4.76%	8.7%	18.75%	14.29%	N/A	N/A	N/A	N/A	N/A
State (Pennsylvania)															
Number of Loans	4,620	337	1,746	1,696	1,752	2,439	2,758	1,896	2,405	2,742	N/A	N/A	N/A	N/A	N/A
Median Loan	$122,000	$88,000	$121,000	$133,000	$128,000	$162,000	$160,000	$148,000	$157,000	$160,000	N/A	N/A	N/A	N/A	N/A

Amount															
Percent of Loans with Borrower Inc > 120% MSA Median	3.78%	2.54%	1.34%	1.54%	1.24%	2.06%	3.83%	2.33%	2.63%	3.51%	N/A	N/A	N/A	N/A	N/A
National															
Number of Loans	99,584	7,012	43,478	49,046	55,224	84,821	110,460	82,343	100,344	112,185	N/A	N/A	N/A	N/A	N/A
Median Loan Amount	$133,000	$106,000	$116,000	$138,000	$137,000	$175,000	$197,000	$197,000	$211,000	$226,000	N/A	N/A	N/A	N/A	N/A
Percent of Loans with Borrower Inc > 120% MSA Median	3.39%	2.03%	1.41%	1.85%	1.47%	2.62%	5.06%	3.04%	3.1%	4.22%	N/A	N/A	N/A	N/A	N/A

Source: PolicyMap and FFIEC
Data aggregated by:
2009 - 2011 Data Contains: 2 Census Tracts
2012 - 2022 Data Contains: 2 Census Tracts

High Cost Lending by Tract Income

N/A of high-cost loans in this area where the Census Tract income was <50% of the Metropolitan Statistical Area (MSA) Median Family Income were high cost in 2022 (<$0 for a family of four), and N/A where the Census Tract income was between 50% and 80% of the MSA Median Family Income were high cost ($0 - $0). N/A of loans where the Census Tract income was between 80% and 120% of the MSA Median Family Income were high cost ($0 - $0), and N/A of loans where the Census Tract income was >120% of the MSA Median Family Income were high cost ($0 or greater). MSA Median Family Income was N/A in 2022 in this area.

High-Cost Loans to Borrowers in Tracts with <50% of MSA Median Income	2009Q1 - 2009Q3	2009Q4	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	
County Subdivision (Berwick)															
Number of Loans	N/A	N/A	N/A	N/A	0	0	0	0	0	0	0	0	0	0	
Median Loan Amount	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Percent of Loans with Tract Inc <50% MSA Median	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
State (Pennsylvania)															
Number of Loans	353	32	253	357	378	421	315	210	280	455	758	792	441	666	
Median Loan Amount	$64,000	$72,000	$63,000	$68,000	$57,500	$70,000	$69,000	$65,000	$65,000	$75,000	$75,000	$75,000	$85,000	$105,000	$
Percent of Loans with Tract Inc <50% MSA Median	11.75%	6.94%	8.5%	14.87%	8.61%	8.91%	16.18%	9.72%	10.81%	13.46%	18.59%	17.9%	8.24%	10.02%	
National															
Number of Loans	4,241	371	2,268	2,274	3,989	6,799	10,190	8,729	9,374	14,201	21,101	22,550	14,362	16,686	
Median Loan Amount	$88,000	$70,000	$71,000	$79,000	$73,000	$98,000	$118,500	$117,000	$123,000	$131,000	$135,000	$145,000	$135,000	$155,000	$
Percent of Loans with Tract Inc <50% MSA Median	8.15%	5.15%	4.59%	5.42%	4.25%	7.1%	14.5%	9.99%	9.13%	11.95%	15.28%	14.28%	6.61%	6.8%	

High-Cost Loans to Borrowers in Tracts with 50%-80% of MSA Median Income	2009Q1 - 2009Q3	2009Q4	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
County Subdivision (Berwick)														
Number of Loans	N/A	N/A	N/A	N/A	1	3	6	3	2	4	11	8	8	9
Median Loan Amount	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Percent of Loans with Tract Inc 50% - 80% MSA Median	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
State														

(Pennsylvania)														
Number of Loans	2,334	186	957	1,369	1,115	1,633	2,429	1,679	1,877	2,422	3,583	4,048	2,521	3,018
Median Loan Amount	$73,000	$61,000	$70,000	$74,000	$70,000	$82,000	$87,000	$83,000	$87,000	$98,000	$95,000	$105,000	$95,000	$115,000
Percent of Loans with Tract Inc 50% - 80% MSA Median	9.75%	5.26%	4.14%	7.04%	4.34%	6.52%	12.34%	7.49%	7.48%	9.59%	13.48%	13.7%	6.4%	6.32%
National														
Number of Loans	45,156	3,678	21,821	23,500	28,947	51,468	77,104	63,941	69,905	86,020	113,714	128,077	80,978	91,108
Median Loan Amount	$83,000	$67,000	$69,000	$75,000	$80,000	$102,000	$117,000	$116,000	$125,000	$138,000	$145,000	$145,000	$145,000	$165,000
Percent of Loans with Tract Inc 50% - 80% MSA Median	7.81%	4.64%	4.03%	5.03%	3.61%	6.66%	13.83%	9.25%	8.73%	10.5%	14.43%	13.46%	5.73%	5.78%

High-Cost Loans to Borrowers in Tracts with 80%-120% of MSA Median Income	2009Q1 - 2009Q3	2009Q4	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
County Subdivision (Berwick)														
Number of Loans	N/A	N/A	N/A	N/A	0	5	6	5	7	4	14	8	3	11
Median Loan Amount	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Percent of Loans with Tract Inc 80% - 120% MSA Median	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
State (Pennsylvania)														
Number of Loans	10,091	773	3,866	4,358	3,762	5,235	6,719	4,907	5,728	5,965	8,846	11,128	6,953	7,963
Median Loan Amount	$81,000	$71,000	$83,000	$89,000	$89,000	$108,000	$113,000	$108,000	$111,000	$120,000	$115,000	$105,000	$105,000	$125,000
Percent of Loans with Tract Inc 80% - 120% MSA Median	6.94%	4.04%	2.75%	3.5%	2.59%	4.08%	7.27%	4.52%	4.86%	5.75%	8.03%	8.86%	3.68%	3.76%
National														
Number of Loans	180,608	13,874	82,408	93,676	87,999	142,857	197,511	162,957	176,606	182,389	255,225	298,867	193,583	208,049
Median Loan Amount	$97,000	$77,000	$85,000	$94,000	$96,000	$120,000	$133,000	$133,000	$141,000	$154,000	$155,000	$165,000	$165,000	$185,000
Percent of Loans with Tract Inc 80% - 120% MSA Median	5.44%	3.18%	2.58%	3.35%	2.52%	4.63%	9.28%	6.06%	5.74%	6.99%	10.09%	9.43%	3.72%	3.88%

High-Cost Loans to Borrowers in Tracts with > 120% of MSA Median Income	2009Q1 - 2009Q3	2009Q4	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	202
County Subdivision (Berwick)														
Number of Loans	N/A	N/A	N/A	N/A	0	0	0	0	0	0	0	0	0	
Median Loan Amount	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N
Percent of Loans with Tract Inc > 120% MSA Median	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N
State (Pennsylvania)														

Number of Loans	3,246	230	1,162	1,178	1,244	1,869	2,161	1,548	1,686	1,854	3,244	4,417	2,953	3,(
Median Loan Amount	$138,000	$100,000	$125,000	$142,500	$135,500	$160,000	$152,000	$148,000	$157,000	$160,000	$135,000	$135,000	$125,000	$155,(
Percent of Loans with Tract Inc > 120% MSA Median	2.93%	1.73%	1.01%	1.17%	0.92%	1.74%	3.85%	2.24%	2.24%	2.95%	4.74%	5.39%	2.1%	2.1
National														
Number of Loans	76,197	5,569	36,540	42,504	48,600	75,575	97,223	76,412	81,882	86,637	139,024	175,257	118,959	124,(
Median Loan Amount	$140,000	$120,000	$124,000	$137,500	$136,000	$164,000	$176,000	$177,000	$190,000	$207,000	$185,000	$195,000	$195,000	$225,(
Percent of Loans with Tract Inc > 120% MSA Median	2.7%	1.54%	1.25%	1.65%	1.28%	2.46%	4.92%	3%	2.82%	3.73%	6.16%	5.82%	2.14%	2.3

Source: PolicyMap and FFIEC
Data aggregated by:
2009 - 2011 Data for PolicyMap and FFIEC Contains: 2 Census Tracts
2012 - 2022 Data for PolicyMap and FFIEC Contains: 2 Census Tracts

Originations for Purchase:

Purchase Originations
In 2022, the typical loan originated for the purchase of a home **ranged from $135,000 to $145,000**.

Purchase	2009Q1 - 2009Q3	2009Q4	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
All Purchase															
Number of Loans	63	--	74	54	40	34	76	62	86	73	110	90	103	128	85
Median Loan Amount	Ranged From $80,000 to $87,000	--	Ranged From $77,000 to $88,000	Ranged From $77,000 to $79,000	Ranged From $73,500 to $91,000	Ranged From $74,000 to $85,500	Ranged From $71,500 to $84,000	Ranged From $82,000 to $92,000	Ranged From $87,500 to $94,500	Ranged From $95,000 to $95,500	Ranged From $85,000 to $105,000	Ranged From $105,000 to $115,000	Ranged From $115,000 to $135,000	$125,000	Ranged From $135,000 to $145,000
Percent of All Loans	45.32%	--	47.74%	42.52%	29.63%	26.98%	57.14%	54.87%	66.15%	65.18%	68.32%	71.43%	57.87%	54.7%	60.28%
High-Cost Purchase															
Number of Loans	7*	N/A	1	2	1	3	10	5	4	7	23	11	10	13	6
Median Loan Amount	N/A*	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	Ranged From $70,000 to $105,000	Ranged From $85,000 to $110,000	N/A	Ranged From $115,000 to $135,000	N/A
Percent of Purchase Loans	13.73%*	N/A	1.35%	3.7%	2.5%	8.82%	13.16%	8.06%	4.65%	9.59%	20.91%	12.22%	9.71%	10.16%	7.06%
Prime Purchase															
Number of Loans	44*	N/A	73	52	39	31	66	57	82	66	N/A	N/A	N/A	N/A	N/A
Median Loan Amount	Ranged From $81,000 to $92,000*	N/A	Ranged From $77,000 to $88,000	Ranged From $77,000 to $80,000	Ranged From $73,000 to $91,000	Ranged From $74,000 to $86,000	Ranged From $84,500 to $87,000	Ranged From $80,000 to $92,000	Ranged From $87,500 to $94,500	Ranged From $90,500 to $96,000	N/A	N/A	N/A	N/A	N/A
Percent of Purchase Loans	86.27%*	N/A	98.65%	96.3%	97.5%	91.18%	86.84%	91.94%	95.35%	90.41%	N/A	N/A	N/A	N/A	N/A

*Indicates data for 2009Q1 - 2009Q3 only.

Piggyback Purchase Loans by Loan Type
Piggyback loans, also known as 80-20 loans, are multiple mortgage transactions, where a buyer obtains at least two loans in order to purchase a home. The second loan finances that part of the purchase price not being financed by the first loan. The 80-20 or piggyback loan has been used to avoid underwriting standards held by most lenders that require private mortgage insurance (or PMI) when less than a 20% down payment is made by the buyer. Studies suggest that these transactions have a higher risk of default and foreclosure as the homebuyers have little or no equity at risk. HMDA data does not explicitly identify 80-20 or piggyback loans; this is an analytic performed by PolicyMap.

The typical piggyback loan for the purchase of a home in this area **ranged from $135,000 to $145,000**, and made up **100%** of purchase loans made here. Across all purchase loans, the median purchase loan amount **ranged from $135,000 to $145,000**.

Piggyback Loans	2009Q1 - 2009Q3	2009Q4	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
Total															
Number of Loans	0	--	0	0	0	0	0	0	0	0	110	90	103	128	85

Median Loan Amount	N/A	--	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	Ranged From $85,000 to $105,000	Ranged From $105,000 to $115,000	Ranged From $115,000 to $135,000	$125,000	Ranged From $135,000 to $145,000
Percent of Purchase Loans	0%	--	0%	0%	0%	0%	0%	0%	0%	0%	100%	100%	100%	100%	100%
High-Cost Piggyback Loans															
Number of Loans	0*	N/A	0	0	0	0	0	0	0	0	23	11	10	13	6
Median Loan Amount	N/A*	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	Ranged From $70,000 to $105,000	Ranged From $85,000 to $110,000	N/A	Ranged From $115,000 to $135,000	N/A
Percent of Piggyback Loans	0%*	N/A	0%	0%	0%	0%	0%	0%	0%	0%	20.91%	12.22%	9.71%	10.16%	7.06%
Prime Piggyback Loans															
Number of Loans	0*	N/A	0	0	0	0	0	0	0	0	N/A	N/A	N/A	N/A	N/A
Median Loan Amount	N/A*	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Percent of Piggyback Loans	0%*	N/A	0%	0%	0%	0%	0%	0%	0%	0%	N/A	N/A	N/A	N/A	N/A

*Indicates data for 2009Q1 - 2009Q3 only.

Source: PolicyMap and FFIEC
Data aggregated by:
2009 - 2011 Data Contains: 2 Census Tracts
2012 - 2022 Data Contains: 2 Census Tracts

Loans for Manufactured Housing:

Loans for Manufactured Housing
Loans for the purchase or refinance of manufactured housing, also known as mobile homes, are often structured differently than for conventional housing, and so are presented as a separate category in PolicyMap.

In this area, there were **4** loans originated for manufactured housing in 2022, representing **2.76%** of the total loan activity.

Manufactured Housing Loans	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
County Subdivision (Berwick)														
Number of Loans	2	0	0	0	1	1	6	2	1	0	4	2	1	4
Median Loan Amount	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Percent of All Loans	1.44%	0%	0%	0%	0.79%	0.75%	5.31%	1.54%	0.89%	0%	3.17%	1.12%	0.43%	2.84%
State (Pennsylvania)														
Number of Loans	2,562	2,569	2,296	2,794	2,723	2,161	2,237	2,238	2,348	2,892	2,892	3,003	3,616	3,186
Median Loan Amount	N/A	$59,000	$61,000	$62,000	$65,000	$64,000	$69,000	$75,000	$72,000	$75,000	$75,000	$85,000	$95,000	$95,000
Percent of All Loans	0.79%	0.9%	0.92%	0.89%	1.01%	1.25%	1.09%	1%	1.19%	1.36%	1.18%	0.8%	0.87%	1.43%
National														
Number of Loans	122,341	97,948	89,193	100,777	110,056	96,747	107,788	115,598	124,522	145,791	153,774	179,043	209,517	172,701
Median Loan Amount	N/A	$62,000	$61,000	$64,000	$68,000	$69,000	$73,000	$79,000	$80,000	$85,000	$95,000	$105,000	$125,000	$135,000
Percent of All Loans	1.55%	1.43%	1.48%	1.21%	1.54%	2%	1.76%	1.65%	2.07%	2.49%	2.07%	1.43%	1.66%	2.82%

While **2.76%** of loans in the area were for manufactured housing, this category represented **2.48%** of the loans to Whites, **0%** of loans to African Americans, **0%** of loans to Asians, and **0%** of loans to Hispanics.

Manufactured Housing Loans	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
Loans to Whites														
Number of Loans	2	0	0	0	1	1	6	2	1	0	4	2	1	3
Median Loan Amount	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Percent of Loans to Whites	1.48%	0%	0%	0%	0.82%	0.78%	5.61%	1.67%	1%	0%	3.48%	1.26%	0.52%	2.48%
Percent of Manufactured Loans	100%	0%	0%	0%	100%	100%	100%	100%	100%	0%	100%	100%	100%	75%
Loans to African Americans														
Number of Loans	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Median Loan Amount	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Percent of Loans to African Americans	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Percent of Manufactured Loans	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Loans to Asians														
Number of Loans	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Median Loan Amount	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Percent of Loans to Asians	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Percent of Manufactured Loans	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Loans to Hispanics														
Number of Loans	0	0	0	0	0	0	1	0	0	0	0	0	0	0
Median Loan Amount	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Percent of Loans to Hispanics	0%	0%	0%	0%	0%	0%	20%	0%	0%	0%	0%	0%	0%	0%
Percent of Manufactured Loans	0%	0%	0%	0%	0%	0%	16.67%	0%	0%	0%	0%	0%	0%	0%
Loans to Nonhispanics														
Number of Loans	2	0	0	0	0	1	4	1	1	0	4	1	1	4

Median Loan Amount	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Percent of Loans to Nonhispanics	1.52%	0%	0%	0%	0%	0.8%	3.77%	0.82%	1.02%	0%	3.48%	0.64%	0.55%	3.28%
Percent of Manufactured Loans	100%	0%	0%	0%	0%	100%	66.67%	50%	100%	0%	100%	50%	100%	100%

Source: PolicyMap and FFIEC
Data aggregated by:
2009 - 2011 Data Contains: 2 Census Tracts
2012 - 2022 Data Contains: 2 Census Tracts

Endnotes:

PolicyMap derived all data provided in this report from a public database of lending activity, collected by the FFIEC and mandated by the Home Mortgage Disclosure Act (HMDA) of 1975. HMDA requires most mortgage lenders located in metropolitan areas to collect data about their housing-related lending activity, report the data annually to the government, and make the data publicly available.

Data in this report include originated loans made for the purchase and refinance of owner-occupied, one-to-four family dwellings, or, where specified, for the purchase or refinance of manufactured housing. When performing aggregations and calculations on the HMDA data, medians were not calculated and percents were not computed where the count of loan events of that type or the denominator of the calculation was less than five. These places are identified on the map as having Insufficient Data. If a cell in a table contains N/A, the data are not available or have been suppressed according to these rules.

Depending on the size of the area selected for this report, the above values capture data for the census tracts, counties, etc, in which at least 50% of their areas are contained. For custom areas, such as radii, custom regions, school districts, and political districts, the HMDA data in this report was calculated by summing the following component Census Tracts in 2000 for years 2009-2011: **42037050600, 42037050700**; Census Tracts in 2010 for 2012 - 2021: **42037050700, 42037050600**; Census Tracts in 2020 for 2022: **42037050700, 42037050600**. For more information on HMDA data in PolicyMap, see the related entries for HMDA (Home Mortgage Disclosure Act) in our Data Dictionary.

Two changes implemented in the processing of the 2009 HMDA data include: 1. Separation of 2009Q1-2009Q3 from 2009Q4 lending data concerning rate spread reporting (high-cost and prime loans), and 2. Suppression of median home loan amounts for manufactured home loans. The separation of data for the first three quarters of 2009 from the last quarter for loans with or specifically without rate spreads is due to the fact that HMDA changed its rules for reporting rate spreads in the fourth quarter of 2009 in an effort to more accurately capture the current high-cost lending activity. The suppression of median home loan amounts for manufactured homes is due to the high incidence of error notations in the manufactured home loan data in 2009. In the 2010-2020 data, all information regarding loans with or specifically without rate spreads is reported according to the 2009Q4 reporting rules. Because of the relative lack of error notations in the manufactured home loan data in 2010 and 2011, median manufactured home loans were only suppressed in cases where the count of loan events of that type or the denominator of the calculation was less than five.

Further description of the source of the data and the terms used in the report can be found in the Data Dictionary, or from HMDA at http://www.ffiec.gov/hmda/. For more information on Home Mortgage data from the FFIEC, go to https://www.consumerfinance.gov/about-us/newsroom/ffiec-announces-availability-2018-data-mortgage-lending/.

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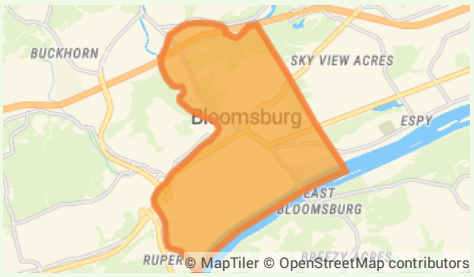
POLICYMAP

Current Report:
Home Mortgage Report of City: Bloomsburg



Date: February 16, 2024

Proposed Location:
This location, **Bloomsburg** (City, 2020), is located in **Columbia** County, in the state of **Pennsylvania**.

It is located within or touches the following 2022 census tract(s): **42037050300, 42037051300, 42037050900, 42037050800, 42037051200, 42037051000, 42037051102, 42037051101**.

Similarly, it is located within or touches the following zip code(s): **17815**.

Data presented in this report summarize the geographies specified in the citation information in each section.

This Area is Served by (or touches):

School District(s): Bloomsburg Area School District

Congressional District(s): Pennsylvania's 9th District (Daniel Meuser - R)

Senators: Robert P. Casey, Jr. (PA-D), John Fetterman (PA-D)

State Senate District(s): Senate District 27

State House District(s): House District 109

All Originations:

In 2022, **102** home loans were originated in this area.

All Originations	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
City (Bloomsburg)													
Number of Loans	155	118	100	81	64	86	98	92	77	87	107	127	14
Median Loan Amount	$114,000	$109,500	$100,500	$100,000	$95,500	$99,500	$107,500	$115,500	$123,000	$125,000	$125,000	$125,000	$125,00
State (Pennsylvania)													
Number of Loans	320,234	281,738	247,273	311,005	266,618	170,402	202,246	220,884	195,328	209,328	241,373	373,875	409,74
Median Loan Amount	$157,000	$153,000	$147,000	$154,000	$148,000	$147,000	$160,000	$167,000	$164,000	$155,000	$175,000	$205,000	$205,00
National													
Number of Loans	7,757,819	6,743,289	5,917,574	8,238,430	7,058,554	4,748,163	6,029,619	6,897,295	5,878,448	5,713,185	7,287,669	12,384,663	12,400,81
Median Loan Amount	$176,000	$175,000	$168,000	$179,000	$174,000	$181,000	$198,000	$209,000	$207,000	$205,000	$235,000	$255,000	$255,00

Source: PolicyMap and FFIEC
Data aggregated by:
2009 - 2022 Data Contains: 1 City

Originations by Loan Purpose:

This area saw **70.59%** of its loans originated for the purpose of purchasing a home and **29.41%** for refinancing in 2022. Across the nation, 2022 saw a -18.91% growth in purchase loans, and a -70.9% increase in refinance mortgages, for an overall increase of -52.06% for all originations.

Purchase	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
City (Bloomsburg)													
Number of Loans	60	53	42	23	23	56	60	50	57	57	73	72	69
Median Loan Amount	$116,500	$114,000	$111,500	$106,000	$123,000	$100,000	$108,500	$124,500	$121,000	$125,000	$135,000	$135,000	$145,000
Percent of All Loans	38.71%	44.92%	42%	28.4%	35.94%	65.12%	61.22%	54.35%	74.03%	65.52%	68.22%	56.69%	47.92%
State (Pennsylvania)													
Number of Loans	95,674	85,672	77,296	85,544	93,615	96,076	108,191	118,610	123,427	126,455	129,984	135,502	151,376
Median Loan Amount	$152,000	$154,000	$154,000	$160,000	$165,000	$163,000	$168,000	$172,000	$177,000	$185,000	$185,000	$205,000	$225,000
Percent of All Loans	29.88%	30.41%	31.26%	27.51%	35.11%	56.38%	53.49%	53.7%	63.19%	60.41%	53.85%	36.24%	36.94%
National													
Number of Loans	2,413,549	2,181,851	2,037,856	2,306,579	2,648,557	2,772,003	3,164,779	3,507,634	3,648,867	3,697,598	3,850,386	4,220,403	4,492,478
Median Loan Amount	$164,000	$168,000	$166,000	$174,000	$187,000	$190,000	$200,000	$208,000	$216,000	$225,000	$235,000	$255,000	$285,000
Percent of All Loans	31.11%	32.36%	34.44%	28%	37.52%	58.38%	52.49%	50.86%	62.07%	64.72%	52.83%	34.08%	36.23%

Refinance	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
City (Bloomsburg)													
Number of Loans	95	65	58	58	41	30	38	42	20	30	34	55	75
Median Loan Amount	$112,000	$108,000	$90,000	$97,500	$85,000	$88,000	$103,000	$99,000	$127,500	$95,000	$115,000	$115,000	$125,000
Percent of All Loans	61.29%	55.08%	58%	71.6%	64.06%	34.88%	38.78%	45.65%	25.97%	34.48%	31.78%	43.31%	52.08%
State (Pennsylvania)													
Number of Loans	224,560	196,066	169,977	225,461	173,003	74,326	94,055	102,274	71,901	82,873	111,389	238,373	258,368
Median Loan Amount	$160,000	$152,000	$143,000	$151,000	$140,000	$125,000	$150,000	$160,000	$143,000	$115,000	$155,000	$205,000	$185,000
Percent of All Loans	70.12%	69.59%	68.74%	72.49%	64.89%	43.62%	46.51%	46.3%	36.81%	39.59%	46.15%	63.76%	63.06%
National													
Number of Loans	5,344,270	4,561,438	3,879,718	5,931,851	4,409,997	1,976,160	2,864,840	3,389,661	2,229,581	2,015,587	3,437,283	8,164,260	7,908,332
Median Loan Amount	$183,000	$179,000	$170,000	$181,000	$166,000	$167,000	$195,000	$210,000	$191,000	$175,000	$235,000	$255,000	$245,000
Percent of All Loans	68.89%	67.64%	65.56%	72%	62.48%	41.62%	47.51%	49.14%	37.93%	35.28%	47.17%	65.92%	63.77%

Source: PolicyMap and FFIEC
Data aggregated by:
2009 - 2022 Data Contains: 1 City

In this area, 25% of home purchase loans originated were government-insured.

Government-Insured Purchase	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
City (Bloomsburg)													
Number of Loans	31	24	17	12	9	17	19	14	23	10	24	12	21
Median Loan Amount	$114,000	$112,500	$109,000	$108,000	$127,000	$100,000	$110,000	$116,500	$124,000	$135,000	$145,000	$140,000	$145,000
Percent of All Loans	51.67%	45.28%	40.48%	52.17%	39.13%	30.36%	31.67%	28%	40.35%	17.54%	32.88%	16.67%	30.43%
State (Pennsylvania)													
Number of Loans	45,781	40,272	34,477	34,612	31,529	31,713	39,384	44,319	43,618	35,893	36,670	34,789	34,463
Median Loan Amount	$146,000	$146,000	$142,000	$144,000	$144,000	$141,000	$147,000	$152,000	$155,000	$165,000	$165,000	$185,000	$195,000
Percent of All Loans	47.85%	47.01%	44.6%	40.46%	33.68%	33.01%	36.4%	37.37%	35.34%	28.38%	28.21%	25.67%	22.77%
National													
Number of Loans	1,299,854	1,149,391	1,011,164	1,029,647	993,674	1,001,607	1,230,898	1,340,552	1,304,666	1,085,152	1,151,996	1,226,616	1,179,146
Median Loan Amount	$153,000	$156,000	$151,000	$156,000	$163,000	$166,000	$177,000	$186,000	$193,000	$205,000	$225,000	$245,000	$265,000
Percent of All Loans	53.86%	52.68%	49.62%	44.64%	37.52%	36.13%	38.89%	38.22%	35.76%	29.35%	29.92%	29.06%	26.25%

FHA Purchase Loans	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	202
City (Bloomsburg)														
Number of Loans	18	17	6	6	2	10	7	7	13	9	17	12	14	
Median Loan Amount	$105,000	$114,000	$108,000	$108,000	N/A	$101,500	$118,000	$115,000	$128,000	$135,000	$125,000	$140,000	$125,000	$165,
Percent of All Loans	30%	32.08%	14.29%	26.09%	8.7%	17.86%	11.67%	14%	22.81%	15.79%	23.29%	16.67%	20.29%	15.
State (Pennsylvania)														
Number of Loans	38,584	34,437	26,800	25,949	22,148	20,436	28,062	32,039	30,920	28,057	28,697	27,074	26,484	20,
Median Loan Amount	$145,000	$144,000	$141,000	$141,000	$139,000	$135,000	$142,000	$147,000	$150,000	$155,000	$155,000	$175,000	$185,000	$195,
Percent of All Loans	40.33%	40.2%	34.67%	30.33%	23.66%	21.27%	25.94%	27.01%	25.05%	22.19%	22.08%	19.98%	17.5%	16.
National														
Number of Loans	1,001,937	889,802	717,049	700,939	623,515	584,315	794,990	866,731	811,482	715,060	755,092	800,467	758,165	577,
Median Loan Amount	$152,000	$153,000	$147,000	$151,000	$157,000	$157,000	$170,000	$178,000	$186,000	$195,000	$205,000	$225,000	$245,000	$265,
Percent of All Loans	41.51%	40.78%	35.19%	30.39%	23.54%	21.08%	25.12%	24.71%	22.24%	19.34%	19.61%	18.97%	16.88%	15.

Source: PolicyMap and FFIEC
Data aggregated by:
2009 - 2022 Data Contains: 1 City

Originations by Income:

Lending by Borrower Income

96.08% of loans in this area were for borrowers whose income was less than 50% of the Metropolitan Statistical Area's (MSA) Median Family Income in 2022 (<$37,000 for a family of four), and 0% were for borrowers with incomes between 50% and 80% of MSA income ($37,000 - $59,200). 0% of loans went to borrowers with incomes between 80% and 120% of area income ($59,200 - $88,800), and 0% went to borrowers with incomes greater than 120% of area income ($88,800 or greater). MSA Median Family Income was $74,000 in 2022 in this area.

Borrowers <50% of MSA Median Income	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
City (Bloomsburg)														
Number of Loans	9	6	11	4	4	9	10	9	6	85	102	118	136	98
Median Loan Amount	$79,000	$66,000	$51,000	N/A	N/A	$68,000	$91,000	$68,000	$81,000	$125,000	$125,000	$125,000	$125,000	$145,000
Percent of All Loans	5.81%	5.08%	11%	4.94%	6.25%	10.47%	10.2%	9.78%	7.79%	97.7%	95.33%	92.91%	94.44%	96.08%
State (Pennsylvania)														
Number of Loans	22,903	20,177	18,372	21,617	19,499	13,258	15,942	16,800	17,469	205,398	231,744	345,864	385,154	215,211
Median Loan Amount	$84,000	$82,000	$80,000	$83,000	$80,000	$80,000	$87,000	$89,000	$92,000	$155,000	$175,000	$205,000	$205,000	$205,000
Percent of All Loans	7.15%	7.16%	7.43%	6.95%	7.31%	7.78%	7.88%	7.61%	8.94%	98.12%	96.01%	92.51%	94%	98.31%
National														
Number of Loans	533,359	461,498	431,542	571,749	483,709	316,871	369,566	361,661	365,169	5,579,808	6,888,421	11,217,276	11,517,003	5,825,340
Median Loan Amount	$96,000	$93,000	$90,000	$96,000	$94,000	$90,000	$98,000	$100,000	$103,000	$205,000	$235,000	$255,000	$255,000	$275,000
Percent of All Loans	6.88%	6.84%	7.29%	6.94%	6.85%	6.67%	6.13%	5.24%	6.21%	97.67%	94.52%	90.57%	92.87%	97.99%

Borrowers 50%-80% of MSA Median Income	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
City (Bloomsburg)														
Number of Loans	40	27	21	10	17	20	25	14	24	0	N/A	N/A	N/A	0
Median Loan Amount	$103,500	$92,000	$97,000	$77,500	$82,000	$84,000	$86,000	$92,500	$87,500	N/A	N/A	N/A	N/A	N/A
Percent of All Loans	25.81%	22.88%	21%	12.35%	26.56%	23.26%	25.51%	15.22%	31.17%	0%	N/A	N/A	N/A	0%
State (Pennsylvania)														
Number of Loans	62,445	51,943	45,725	55,797	49,478	35,770	41,544	43,981	42,823	0	N/A	N/A	N/A	0
Median Loan Amount	$120,000	$116,000	$112,000	$115,000	$112,000	$114,000	$121,000	$126,000	$129,000	N/A	N/A	N/A	N/A	N/A
Percent of All Loans	19.5%	18.44%	18.49%	17.94%	18.56%	20.99%	20.54%	19.91%	21.92%	N/A	N/A	N/A	N/A	N/A
National														
Number of Loans	1,393,420	1,173,311	1,015,589	1,368,277	1,200,429	871,133	1,063,612	1,131,985	1,108,133	181	N/A	N/A	24	174
Median Loan Amount	$131,000	$128,000	$124,000	$130,000	$127,000	$128,000	$137,000	$143,000	$148,000	N/A	N/A	N/A	N/A	N/A
Percent of All Loans	17.96%	17.4%	17.16%	16.61%	17.01%	18.35%	17.64%	16.41%	18.85%	0%	0%	0%	0%	0%

Borrowers 80%-120% of MSA Median Income	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022

City (Bloomsburg)														
Number of Loans	40	29	27	23	18	27	22	30	30	0	N/A	N/A	N/A	0
Median Loan Amount	$109,000	$108,000	$94,000	$100,000	$92,000	$124,000	$102,000	$109,000	$154,000	N/A	N/A	N/A	N/A	N/A
Percent of All Loans	25.81%	24.58%	27%	28.4%	28.13%	31.4%	22.45%	32.61%	38.96%	0%	N/A	N/A	N/A	0%
State (Pennsylvania)														
Number of Loans	79,463	69,274	58,558	74,363	63,441	42,996	50,156	53,536	49,560	0	N/A	N/A	N/A	1
Median Loan Amount	$150,000	$144,000	$139,000	$142,000	$139,000	$142,000	$152,000	$158,000	$160,000	N/A	N/A	N/A	N/A	N/A
Percent of All Loans	24.81%	24.59%	23.68%	23.91%	23.79%	25.23%	24.8%	24.24%	25.37%	N/A	N/A	N/A	N/A	N/A
National														
Number of Loans	1,834,661	1,579,628	1,338,537	1,873,030	1,623,314	1,145,180	1,425,265	1,614,494	1,495,122	211	N/A	N/A	N/A	182
Median Loan Amount	$167,000	$163,000	$157,000	$165,000	$161,000	$167,000	$180,000	$188,000	$193,000	N/A	N/A	N/A	N/A	$15,000
Percent of All Loans	23.65%	23.43%	22.62%	22.74%	23%	24.12%	23.64%	23.41%	25.43%	0%	0%	0%	0%	0%

Borrowers > 120% of MSA Median Income	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
City (Bloomsburg)														
Number of Loans	64	53	38	39	18	27	36	33	16	0	N/A	N/A	N/A	0
Median Loan Amount	$135,500	$128,000	$127,500	$119,000	$131,000	$106,000	$130,500	$143,000	$128,000	N/A	N/A	N/A	N/A	N/A
Percent of All Loans	41.29%	44.92%	38%	48.15%	28.13%	31.4%	36.73%	35.87%	20.78%	0%	N/A	N/A	N/A	0%
State (Pennsylvania)														
Number of Loans	135,436	130,302	110,063	141,248	118,321	71,943	81,533	91,355	78,009	0	N/A	7	0	0
Median Loan Amount	$212,000	$203,000	$200,000	$205,000	$201,000	$204,000	$223,000	$230,000	$233,000	N/A	N/A	N/A	N/A	N/A
Percent of All Loans	42.29%	46.25%	44.51%	45.42%	44.38%	42.22%	40.31%	41.36%	39.94%	N/A	N/A	N/A	N/A	N/A
National														
Number of Loans	3,287,414	3,078,751	2,657,645	3,753,172	3,236,426	2,183,572	2,712,397	3,241,375	2,661,440	338	N/A	41	32	96
Median Loan Amount	$237,000	$235,000	$232,000	$239,000	$238,000	$257,000	$273,000	$280,000	$284,000	N/A	N/A	N/A	N/A	N/A
Percent of All Loans	42.38%	45.66%	44.91%	45.56%	45.85%	45.99%	44.98%	46.99%	45.27%	0.01%	0%	0%	0%	0%

Source: PolicyMap and FFIEC
Data aggregated by:
2009 - 2022 Data Contains: 1 City

Lending by Tract Income

0% of loans in this area were in Census Tract(s) with median income(s) of less than 50% of the Metropolitan Statistical Area's (MSA) Median Family Income in 2022 (<$37,000 for a family of four), and 33.33% were in tract(s) with income(s) between 50% and 80% of MSA income ($37,000 - $59,200). 27.45% of loans were in tracts with income(s) between 80% and 120% of area income ($59,200 - $88,800), and 39.22% went to residents in tracts with incomes greater than 120% of area income ($88,800 or greater). MSA Median Family Income was $74,000 in 2022 in this area.

Tracts with <50% of MSA Median Income	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	202
City (Bloomsburg)														
Number of Loans	0	0	0	0	0	0	0	0	0	0	0	0	0	
Median Loan Amount	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N
Percent of All Loans	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	
State (Pennsylvania)														
Number of Loans	3,464	2,978	2,401	4,391	4,723	1,947	2,161	2,591	3,380	4,077	4,425	5,352	6,645	5,4
Median Loan Amount	$96,000	$94,000	$95,000	$87,000	$86,000	$81,000	$90,000	$97,000	$90,000	$95,000	$115,000	$135,000	$135,000	$145,(
Percent of All Loans	1.08%	1.06%	0.97%	1.41%	1.77%	1.14%	1.07%	1.17%	1.73%	1.95%	1.83%	1.43%	1.62%	2
National														
Number of Loans	59,220	49,455	41,991	93,962	95,727	70,299	87,365	102,628	118,850	138,053	157,967	217,269	245,364	149,(
Median Loan Amount	$160,000	$160,000	$158,000	$137,000	$134,000	$143,000	$163,000	$176,000	$165,000	$175,000	$195,000	$225,000	$225,000	$215,(
Percent of All Loans	0.76%	0.73%	0.71%	1.14%	1.36%	1.48%	1.45%	1.49%	2.02%	2.42%	2.17%	1.75%	1.98%	2.5

Tracts with 50%-80% of	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	20

MSA Median Income														
City (Bloomsburg)														
Number of Loans	0	0	0	0	0	0	0	0	21	22	31	38	46	
Median Loan Amount	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	$111,000	$125,000	$135,000	$140,000	$125,000	$155
Percent of All Loans	0%	0%	0%	0%	0%	0%	0%	0%	27.27%	25.29%	28.97%	29.92%	31.94%	33.
State (Pennsylvania)														
Number of Loans	27,470	23,130	19,434	25,703	25,057	19,681	22,427	25,092	25,267	26,589	29,538	39,390	47,783	31
Median Loan Amount	$108,000	$103,000	$98,000	$99,000	$98,000	$104,000	$115,000	$122,000	$123,000	$125,000	$135,000	$155,000	$155,000	$165
Percent of All Loans	8.58%	8.21%	7.86%	8.26%	9.4%	11.55%	11.09%	11.36%	12.94%	12.7%	12.24%	10.54%	11.66%	14.
National														
Number of Loans	657,447	540,859	467,570	800,892	772,444	557,484	691,045	800,939	819,189	787,955	951,264	1,413,341	1,576,807	922
Median Loan Amount	$138,000	$135,000	$129,000	$132,000	$130,000	$134,000	$148,000	$160,000	$160,000	$165,000	$185,000	$205,000	$205,000	$215
Percent of All Loans	8.47%	8.02%	7.9%	9.72%	10.94%	11.74%	11.46%	11.61%	13.94%	13.79%	13.05%	11.41%	12.72%	15.

Tracts with 80%-120% of MSA Median Income	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
City (Bloomsburg)													
Number of Loans	155	118	100	81	64	86	98	92	56	65	76	89	98
Median Loan Amount	$114,000	$109,500	$100,500	$100,000	$95,500	$99,500	$107,500	$115,500	$123,500	$115,000	$125,000	$115,000	$125,000
Percent of All Loans	100%	100%	100%	100%	100%	100%	100%	100%	72.73%	74.71%	71.03%	70.08%	68.06%
State (Pennsylvania)													
Number of Loans	164,655	140,585	124,522	145,365	128,264	92,422	108,483	117,957	103,775	110,216	125,530	188,699	211,622
Median Loan Amount	$138,000	$133,000	$126,000	$132,000	$130,000	$135,000	$145,000	$151,000	$151,000	$145,000	$155,000	$185,000	$185,000
Percent of All Loans	51.42%	49.9%	50.36%	46.74%	48.11%	54.24%	53.64%	53.4%	53.13%	52.65%	52.01%	50.47%	51.65%
National													
Number of Loans	3,755,576	3,188,528	2,796,896	3,493,352	3,086,745	2,129,487	2,687,030	3,078,174	2,608,256	2,528,628	3,168,777	5,200,171	5,355,944
Median Loan Amount	$155,000	$152,000	$145,000	$153,000	$150,000	$157,000	$171,000	$182,000	$183,000	$185,000	$205,000	$225,000	$225,000
Percent of All Loans	48.41%	47.28%	47.26%	42.4%	43.73%	44.85%	44.56%	44.63%	44.37%	44.26%	43.48%	41.99%	43.19%

Tracts with > 120% of MSA Median Income	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
City (Bloomsburg)													
Number of Loans	0	0	0	0	0	0	0	0	0	0	0	0	0
Median Loan Amount	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Percent of All Loans	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
State (Pennsylvania)													
Number of Loans	123,987	114,692	100,534	135,166	107,462	56,192	68,979	75,110	62,852	68,446	81,880	140,434	143,694
Median Loan Amount	$210,000	$202,000	$198,000	$203,000	$200,000	$197,000	$210,000	$220,000	$223,000	$205,000	$235,000	$255,000	$255,000
Percent of All Loans	38.72%	40.71%	40.66%	43.46%	40.31%	32.98%	34.11%	34%	32.18%	32.7%	33.92%	37.56%	35.07%
National													
Number of Loans	3,186,804	2,915,477	2,573,088	3,811,142	3,077,586	1,974,811	2,548,643	2,901,163	2,323,050	2,258,549	3,009,661	5,553,882	5,222,695
Median Loan Amount	$219,000	$217,000	$212,000	$224,000	$223,000	$236,000	$250,000	$261,000	$264,000	$255,000	$285,000	$305,000	$315,000
Percent of All Loans	41.08%	43.24%	43.48%	46.26%	43.6%	41.59%	42.27%	42.06%	39.52%	39.53%	41.3%	44.84%	42.12%

Source: PolicyMap and FFIEC
Data aggregated by:
2009 - 2022 Data Contains: 1 City

High-Cost Originations:

In PolicyMap, a loan is considered high cost when a rate spread is reported. In the fourth quarter of 2009, HMDA changed its rules for reporting rate spreads in an effort to more accurately capture high-cost lending activity. Therefore, data shown here separates the first three quarters of 2009 from the last quarter of 2009. The 2010 - 2022 data in the table below represents the rate spread rule change implemented in 2009Q4. Change calculations between 2022 and years previous to 2010 should not be made due to the adjusted reporting rules implemented beginning in the fourth quarter of 2009.

For 2004-2009Q3, the rate spread on a loan was the difference between the Annual Percentage Rate (APR) on the loan and the treasury security yields as of the date of the loan's origination. Rate spreads were only reported by financial institutions if the APR was three or more percentage points higher for a first lien loan, or five or more percentage points higher for a second lien loan. A rate spread of three or more suggested that a loan was of notably higher cost than a typical loan.

For 2009Q4 and 2010 - 2022, the rate spread on a loan is the difference between the Annual Percentage Rate (APR) on the loan and the estimated average prime offer rate (APOR). Rate spreads are only reported by financial institutions if the APR is more than 1.5 percentage points higher for a first lien loan, or more than 3.5 percentage points higher for a second lien loan.

High-Cost Lending

9.8% of loans originated in this area were high-cost loans in 2022, compared to **5.85%** of loans in Pennsylvania.

High-Cost Loans	2009Q1 - 2009Q3	2009Q4	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
City (Bloomsburg)														
Number of Loans	9	N/A	5	2	3	2	5	2	2	2	5	9	11	8
Median Loan Amount	$68,000	N/A	$70,000	N/A	N/A	N/A	$65,000	N/A	N/A	N/A	$45,000	$115,000	$135,000	$115,000
Percent of All Loans	6.57%	N/A	4.24%	2%	3.7%	3.13%	5.81%	2.04%	2.17%	2.6%	5.75%	8.41%	8.66%	5.56%
State (Pennsylvania)														
Number of Loans	16,136	1,228	6,269	7,296	6,529	9,197	11,637	8,355	9,576	10,698	16,431	20,385	12,868	14,678
Median Loan Amount	$87,000	$72,000	$83,000	$89,000	$88,000	$109,000	$113,000	$107,000	$111,000	$118,000	$115,000	$105,000	$105,000	$125,000
Percent of All Loans	5.69%	3.36%	2.23%	2.95%	2.1%	3.45%	6.83%	4.13%	4.34%	5.48%	7.85%	8.45%	3.44%	3.58%
National														
Number of Loans	311,065	23,951	145,203	163,776	171,247	278,938	384,126	313,732	339,072	370,162	529,064	624,751	407,882	440,318
Median Loan Amount	$103,000	$81,000	$88,000	$99,000	$100,000	$126,000	$139,000	$137,000	$147,000	$160,000	$155,000	$165,000	$165,000	$185,000
Percent of All Loans	4.53%	2.67%	2.15%	2.77%	2.08%	3.95%	8.09%	5.2%	4.92%	6.3%	9.26%	8.57%	3.29%	3.55%

High-Cost Lending by Loan Type

High-Cost Loans	2009Q1 - 2009Q3	2009Q4	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
Purchase															
Number of Loans	2	N/A	1	2	0	0	3	2	2	1	4	7	7	5	7
Median Loan Amount	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	$125,000	$135,000	$125,000	$105,000
Percent of Purchase Loans	4.08%	N/A	1.89%	4.76%	0%	0%	5.36%	3.33%	4%	1.75%	7.02%	9.59%	9.72%	7.25%	9.72%
Refinance															
Number of Loans	7	N/A	4	0	3	2	2	0	0	1	1	2	4	3	3
Median Loan Amount	$50,000	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Percent of Refinance Loans	7.95%	N/A	6.15%	0%	5.17%	4.88%	6.67%	0%	0%	5%	3.33%	5.88%	7.27%	4%	10%

High-Cost Lending by Race
Looking across high-cost loans originated in 2022 in this area, **80%** were to Whites, **0%** were to African Americans, **0%** were to Asians, and **10%** were to Hispanics.

High-Cost	2009Q1 - 2009Q3	2009Q4	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
Loans to Whites															
Number of Loans	9	N/A	5	2	3	2	5	2	1	2	5	7	10	6	8
Median Loan Amount	$68,000	N/A	$70,000	N/A	N/A	N/A	$65,000	N/A	N/A	N/A	$45,000	$115,000	$120,000	$100,000	$95,000
Percent of Loans to Whites	6.77%	N/A	4.85%	2.13%	4%	3.51%	6.41%	2.17%	1.15%	2.94%	6.17%	7.45%	9.17%	5.31%	9.64%
Percent of High-Cost Loans	100%	N/A	100%	100%	100%	100%	100%	100%	50%	100%	100%	77.78%	90.91%	75%	80%
Loans to African Americans															
Number of Loans	0	N/A	0	0	0	0	0	0	0	0	0	0	0	0	0
Median Loan Amount	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Percent of Loans to African Americans	0%	N/A	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Percent of High-Cost Loans	0%	N/A	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Loans to Asians															
Number of Loans	0	N/A	0	0	0	0	0	0	0	0	0	0	0	0	0
Median Loan Amount	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Percent of Loans to Asians	0%	N/A	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Percent of High-Cost Loans	0%	N/A	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Loans to Hispanics															
Number of Loans	1	N/A	0	1	0	0	0	0	0	0	0	0	0	0	1
Median Loan Amount	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Percent of Loans to Hispanics	50%	N/A	0%	50%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	50%
Percent of High-Cost Loans	11.11%	N/A	0%	50%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	10%
Loans to Nonhispanics															
Number of Loans	8	N/A	5	1	2	2	5	2	1	2	5	7	10	7	6
Median Loan Amount	$59,000	N/A	$70,000	N/A	N/A	N/A	$65,000	N/A	N/A	N/A	$45,000	$115,000	$120,000	$115,000	$100,000
Percent of Loans to Nonhispanics	6.06%	N/A	4.55%	1.05%	2.67%	3.57%	6.41%	2.2%	1.15%	2.78%	6.25%	7.53%	9.35%	6.19%	7.06%
Percent of High-Cost Loans	88.89%	N/A	100%	50%	66.67%	100%	100%	100%	50%	100%	100%	77.78%	90.91%	87.5%	60%

Source: PolicyMap and FFIEC
Data aggregated by:
2009 - 2022 Data for PolicyMap and FFIEC Contains: 1 City

High Cost Lending by Borrower Income

10.2% of loans in this area where the borrowers' income was less than 50% of the Metropolitan Statistical Area's (MSA) Median Family Income were high cost in 2022 (<$37,000 for a family of four), and N/A of loans where borrowers' incomes were between 50% and 80% of MSA income ($37,000 - $59,200) were high cost. N/A of loans that went to borrowers with incomes between 80% and 120% of area income ($59,200 - $88,800) were high cost, and N/A of loans that went to borrowers with incomes >120% of area income ($88,800 or greater) were high cost. MSA Median Family Income was $74,000 in 2022 in this area.

High-Cost Loans to Borrowers w/ <50% of MSA Median Income	2009Q1 - 2009Q3	2009Q4	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	202
City (Bloomsburg)															
Number of Loans	0	N/A	0	0	1	0	1	0	0	0	5	9	10	8	
Median Loan Amount	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	$45,000	$115,000	$135,000	$115,000	$100,(
Percent of Loans with Borrower Inc <50% MSA Median	0%	N/A	0%	0%	N/A	N/A	11.11%	0%	0%	0%	5.88%	8.82%	8.47%	5.88%	10
State (Pennsylvania)															
Number of Loans	2,298	210	885	1,165	1,009	1,275	1,641	1,180	1,292	1,463	16,275	19,777	12,048	13,545	12,(
Median Loan Amount	$53,500	$40,500	$53,000	$65,000	$61,000	$69,000	$74,000	$69,000	$69,000	$74,000	$115,000	$105,000	$105,000	$125,000	$155,(
Percent of Loans with Borrower Inc <50% MSA Median	11.68%	6.51%	4.39%	6.34%	4.67%	6.54%	12.38%	7.4%	7.69%	8.37%	7.92%	8.53%	3.48%	3.52%	5.8
National															
Number of Loans	39,532	3,429	18,282	21,934	23,771	34,046	44,173	36,673	33,551	36,167	522,579	607,096	387,319	411,482	360,(
Median Loan Amount	$62,000	$50,000	$55,000	$62,000	$65,000	$77,000	$83,000	$82,000	$82,000	$86,000	$155,000	$165,000	$165,000	$195,000	$205,(
Percent of Loans with Borrower Inc <50% MSA Median	8.51%	4.99%	3.96%	5.08%	4.16%	7.04%	13.94%	9.92%	9.28%	9.9%	9.37%	8.81%	3.45%	3.57%	6

High-Cost Loans to Borrowers w/ 50%-80% of MSA Median Income	2009Q1 - 2009Q3	2009Q4	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
City (Bloomsburg)															
Number of Loans	5	N/A	2	2	1	0	1	0	0	2	N/A	N/A	N/A	N/A	N/A
Median Loan Amount	$50,000	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Percent of Loans with Borrower Inc 50% - 80% MSA Median	13.89%	N/A	7.41%	9.52%	10%	0%	5%	0%	0%	8.33%	N/A	N/A	N/A	N/A	N/A
State (Pennsylvania)															
Number of Loans	4,141	302	1,319	1,697	1,453	2,504	3,689	2,532	2,813	3,279	N/A	N/A	N/A	N/A	N/A
Median Loan Amount	$75,000	$66,000	$69,000	$78,000	$75,000	$95,000	$103,000	$93,000	$98,000	$106,000	N/A	N/A	N/A	N/A	N/A

Percent of Loans with Borrower Inc 50% - 80% MSA Median	7.55%	3.97%	2.54%	3.71%	2.6%	5.06%	10.31%	6.09%	6.4%	7.66%	N/A	N/A	N/A	N/A	N/A
National															
Number of Loans	69,407	5,076	26,950	33,992	36,846	72,387	109,492	90,232	92,767	101,929	N/A	N/A	N/A	N/A	N/A
Median Loan Amount	$88,000	$69,000	$73,000	$85,000	$85,000	$110,000	$120,000	$121,000	$123,000	$133,000	N/A	N/A	N/A	N/A	N/A
Percent of Loans with Borrower Inc 50% - 80% MSA Median	5.65%	3.09%	2.3%	3.35%	2.69%	6.03%	12.57%	8.48%	8.2%	9.2%	N/A	N/A	N/A	N/A	N/A

High-Cost Loans to Borrowers w/ 80%-120% of MSA Median	2009Q1 - 2009Q3	2009Q4	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
City (Bloomsburg)															
Number of Loans	4	N/A	1	0	0	1	2	0	0	0	N/A	N/A	N/A	N/A	N/A
Median Loan Amount	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Percent of Loans with Borrower Inc 80% - 120% MSA Median	10.53%	N/A	3.45%	0%	0%	5.56%	7.41%	0%	0%	0%	N/A	N/A	N/A	N/A	N/A
State (Pennsylvania)															
Number of Loans	4,172	264	1,364	1,490	1,541	2,419	3,151	2,176	2,570	2,978	N/A	N/A	N/A	N/A	N/A
Median Loan Amount	$92,000	$83,000	$84,000	$94,000	$92,000	$123,000	$127,000	$121,000	$125,000	$130,000	N/A	N/A	N/A	N/A	N/A
Percent of Loans with Borrower Inc 80% - 120% MSA Median	5.89%	3.04%	1.97%	2.54%	2.07%	3.81%	7.33%	4.34%	4.8%	6.01%	N/A	N/A	N/A	N/A	N/A
National															
Number of Loans	72,872	4,823	26,812	32,606	36,020	70,375	105,580	85,218	97,228	113,359	N/A	N/A	N/A	N/A	N/A
Median Loan Amount	$108,000	$80,000	$87,000	$102,000	$104,000	$137,000	$152,000	$153,000	$161,000	$172,000	N/A	N/A	N/A	N/A	N/A
Percent of Loans with Borrower Inc 80% - 120% MSA Median	4.47%	2.38%	1.7%	2.44%	1.92%	4.34%	9.22%	5.98%	6.02%	7.58%	N/A	N/A	N/A	N/A	N/A

High-Cost Loans to Borrowers w/ > 120% of MSA Median Income	2009Q1 - 2009Q3	2009Q4	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
City (Bloomsburg)															
Number of Loans	0	N/A	1	0	1	0	0	2	2	0	N/A	N/A	N/A	N/A	N/A
Median Loan Amount	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Percent of Loans with Borrower Inc > 120% MSA Median	0%	N/A	1.89%	0%	2.56%	0%	0%	5.56%	6.06%	0%	N/A	N/A	N/A	N/A	N/A
State (Pennsylvania)															
Number of Loans	4,620	337	1,746	1,696	1,752	2,439	2,758	1,896	2,405	2,742	N/A	N/A	N/A	N/A	N/A
Median Loan Amount	$122,000	$88,000	$121,000	$133,000	$128,000	$162,000	$160,000	$148,000	$157,000	$160,000	N/A	N/A	N/A	N/A	N/A

Percent of Loans with Borrower Inc > 120% MSA Median	3.78%	2.54%	1.34%	1.54%	1.24%	2.06%	3.83%	2.33%	2.63%	3.51%	N/A	N/A	N/A	N/A	N/A
National															
Number of Loans	99,584	7,012	43,478	49,046	55,224	84,821	110,460	82,343	100,344	112,185	N/A	N/A	N/A	N/A	N/A
Median Loan Amount	$133,000	$106,000	$116,000	$138,000	$137,000	$175,000	$197,000	$197,000	$211,000	$226,000	N/A	N/A	N/A	N/A	N/A
Percent of Loans with Borrower Inc > 120% MSA Median	3.39%	2.03%	1.41%	1.85%	1.47%	2.62%	5.06%	3.04%	3.1%	4.22%	N/A	N/A	N/A	N/A	N/A

Source: PolicyMap and FFIEC
Data aggregated by:
2009 - 2022 Data Contains: 1 City

High Cost Lending by Tract Income

N/A of high-cost loans in this area where the Census Tract income was <50% of the Metropolitan Statistical Area (MSA) Median Family Income were high cost in 2022 (<$37,000 for a family of four), and 2.94% where the Census Tract income was between 50% and 80% of the MSA Median Family Income were high cost ($37,000 - $59,200). 7.14% of loans where the Census Tract income was between 80% and 120% of the MSA Median Family Income were high cost ($59,200 - $88,800), and 17.5% of loans where the Census Tract income was >120% of the MSA Median Family Income were high cost ($88,800 or greater). MSA Median Family Income was $74,000 in 2022 in this area.

High-Cost Loans to Borrowers in Tracts with <50% of MSA Median Income	2009Q1 - 2009Q3	2009Q4	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	
City (Bloomsburg)															
Number of Loans	0	N/A	0	0	0	0	0	0	0	0	0	0	0	0	
Median Loan Amount	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Percent of Loans with Tract Inc <50% MSA Median	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
State (Pennsylvania)															
Number of Loans	353	32	253	357	378	421	315	210	280	455	758	792	441	666	
Median Loan Amount	$64,000	$72,000	$63,000	$68,000	$57,500	$70,000	$69,000	$65,000	$65,000	$75,000	$75,000	$75,000	$85,000	$105,000	$
Percent of Loans with Tract Inc <50% MSA Median	11.75%	6.94%	8.5%	14.87%	8.61%	8.91%	16.18%	9.72%	10.81%	13.46%	18.59%	17.9%	8.24%	10.02%	
National															
Number of Loans	4,241	371	2,268	2,274	3,989	6,799	10,190	8,729	9,374	14,201	21,101	22,550	14,362	16,686	
Median Loan Amount	$88,000	$70,000	$71,000	$79,000	$73,000	$98,000	$118,500	$117,000	$123,000	$131,000	$135,000	$145,000	$135,000	$155,000	$
Percent of Loans with Tract Inc <50% MSA Median	8.15%	5.15%	4.59%	5.42%	4.25%	7.1%	14.5%	9.99%	9.13%	11.95%	15.28%	14.28%	6.61%	6.8%	

High-Cost Loans to Borrowers in Tracts with 50%-80% of MSA Median Income	2009Q1 - 2009Q3	2009Q4	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
City (Bloomsburg)														
Number of Loans	0	N/A	0	0	0	0	0	0	0	1	1	2	1	2
Median Loan Amount	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Percent of Loans with Tract Inc 50% - 80% MSA Median	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	4.76%	4.55%	6.45%	2.63%	4.35%
State (Pennsylvania)														

Number of Loans	2,334	186	957	1,369	1,115	1,633	2,429	1,679	1,877	2,422	3,583	4,048	2,521	3,018
Median Loan Amount	$73,000	$61,000	$70,000	$74,000	$70,000	$82,000	$87,000	$83,000	$87,000	$98,000	$95,000	$105,000	$95,000	$115,000
Percent of Loans with Tract Inc 50% - 80% MSA Median	9.75%	5.26%	4.14%	7.04%	4.34%	6.52%	12.34%	7.49%	7.48%	9.59%	13.48%	13.7%	6.4%	6.32%
National														
Number of Loans	45,156	3,678	21,821	23,500	28,947	51,468	77,104	63,941	69,905	86,020	113,714	128,077	80,978	91,108
Median Loan Amount	$83,000	$67,000	$69,000	$75,000	$80,000	$102,000	$117,000	$116,000	$125,000	$138,000	$145,000	$145,000	$145,000	$165,000
Percent of Loans with Tract Inc 50% - 80% MSA Median	7.81%	4.64%	4.03%	5.03%	3.61%	6.66%	13.83%	9.25%	8.73%	10.5%	14.43%	13.46%	5.73%	5.78%

High-Cost Loans to Borrowers in Tracts with 80%-120% of MSA Median Income	2009Q1 - 2009Q3	2009Q4	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
City (Bloomsburg)														
Number of Loans	9	N/A	5	2	3	2	5	2	2	1	4	7	10	6
Median Loan Amount	$68,000	N/A	$70,000	N/A	N/A	N/A	$65,000	N/A	N/A	N/A	N/A	$115,000	$120,000	$115,000
Percent of Loans with Tract Inc 80% - 120% MSA Median	6.57%	N/A	4.24%	2%	3.7%	3.13%	5.81%	2.04%	2.17%	1.79%	6.15%	9.21%	11.24%	6.12%
State (Pennsylvania)														
Number of Loans	10,091	773	3,866	4,358	3,762	5,235	6,719	4,907	5,728	5,965	8,846	11,128	6,953	7,963
Median Loan Amount	$81,000	$71,000	$83,000	$89,000	$89,000	$108,000	$113,000	$108,000	$111,000	$120,000	$115,000	$105,000	$105,000	$125,000
Percent of Loans with Tract Inc 80% - 120% MSA Median	6.94%	4.04%	2.75%	3.5%	2.59%	4.08%	7.27%	4.52%	4.86%	5.75%	8.03%	8.86%	3.68%	3.76%
National														
Number of Loans	180,608	13,874	82,408	93,676	87,999	142,857	197,511	162,957	176,606	182,389	255,225	298,867	193,583	208,049
Median Loan Amount	$97,000	$77,000	$85,000	$94,000	$96,000	$120,000	$133,000	$133,000	$141,000	$154,000	$155,000	$165,000	$165,000	$185,000
Percent of Loans with Tract Inc 80% - 120% MSA Median	5.44%	3.18%	2.58%	3.35%	2.52%	4.63%	9.28%	6.06%	5.74%	6.99%	10.09%	9.43%	3.72%	3.88%

High-Cost Loans to Borrowers in Tracts with > 120% of MSA Median Income	2009Q1 - 2009Q3	2009Q4	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	202
City (Bloomsburg)														
Number of Loans	0	N/A	0	0	0	0	0	0	0	0	0	0	0	
Median Loan Amount	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N
Percent of Loans with Tract Inc > 120% MSA Median	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N
State (Pennsylvania)														
Number of Loans	3,246	230	1,162	1,178	1,244	1,869	2,161	1,548	1,686	1,854	3,244	4,417	2,953	3,(

Median Loan Amount	$138,000	$100,000	$125,000	$142,500	$135,500	$160,000	$152,000	$148,000	$157,000	$160,000	$135,000	$135,000	$125,000	$155,(
Percent of Loans with Tract Inc > 120% MSA Median	2.93%	1.73%	1.01%	1.17%	0.92%	1.74%	3.85%	2.24%	2.24%	2.95%	4.74%	5.39%	2.1%	2.1
National														
Number of Loans	76,197	5,569	36,540	42,504	48,600	75,575	97,223	76,412	81,882	86,637	139,024	175,257	118,959	124,(
Median Loan Amount	$140,000	$120,000	$124,000	$137,500	$136,000	$164,000	$176,000	$177,000	$190,000	$207,000	$185,000	$195,000	$195,000	$225,(
Percent of Loans with Tract Inc > 120% MSA Median	2.7%	1.54%	1.25%	1.65%	1.28%	2.46%	4.92%	3%	2.82%	3.73%	6.16%	5.82%	2.14%	2.3

Source: PolicyMap and FFIEC
Data aggregated by:
2009 - 2022 Data for PolicyMap and FFIEC Contains: 1 City

Originations for Purchase:

Purchase Originations
In 2022, the typical loan originated for the purchase of a home was for **$155,000**.

Purchase	2009Q1 - 2009Q3	2009Q4	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
All Purchase														
Number of Loans	60	--	53	42	23	23	56	60	50	57	57	73	72	69
Median Loan Amount	$116,500	--	$114,000	$111,500	$106,000	$123,000	$100,000	$108,500	$124,500	$121,000	$125,000	$135,000	$135,000	$145,000
Percent of All Loans	38.71%	--	44.92%	42%	28.4%	35.94%	65.12%	61.22%	54.35%	74.03%	65.52%	68.22%	56.69%	47.92%
High-Cost Purchase														
Number of Loans	2*	N/A	1	2	0	0	3	2	2	1	4	7	7	5
Median Loan Amount	N/A*	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	$125,000	$135,000	$125,000
Percent of Purchase Loans	4.08%*	N/A	1.89%	4.76%	0%	0%	5.36%	3.33%	4%	1.75%	7.02%	9.59%	9.72%	7.25%
Prime Purchase														
Number of Loans	47*	N/A	52	40	23	23	53	58	48	56	N/A	N/A	N/A	N/A
Median Loan Amount	$121,000*	N/A	$114,500	$114,000	$106,000	$123,000	$100,000	$107,500	$124,500	$122,500	N/A	N/A	N/A	N/A
Percent of Purchase Loans	95.92%*	N/A	98.11%	95.24%	100%	100%	94.64%	96.67%	96%	98.25%	N/A	N/A	N/A	N/A

*Indicates data for 2009Q1 - 2009Q3 only.

Piggyback Purchase Loans by Loan Type
Piggyback loans, also known as 80-20 loans, are multiple mortgage transactions, where a buyer obtains at least two loans in order to purchase a home. The second loan finances that part of the purchase price not being financed by the first loan. The 80-20 or piggyback loan has been used to avoid underwriting standards held by most lenders that require private mortgage insurance (or PMI) when less than a 20% down payment is made by the buyer. Studies suggest that these transactions have a higher risk of default and foreclosure as the homebuyers have little or no equity at risk. HMDA data does not explicitly identify 80-20 or piggyback loans; this is an analytic performed by PolicyMap.

The typical piggyback loan for the purchase of a home in this area was for **$155,000**, and made up **100%** of purchase loans made here. Across all purchase loans, the median purchase loan amount was for **$155,000**.

Piggyback Loans	2009Q1 - 2009Q3	2009Q4	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
Total															
Number of Loans	1	--	0	0	0	0	1	0	1	0	57	73	72	69	72
Median Loan Amount	N/A	--	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	$125,000	$135,000	$135,000	$145,000	$155,000
Percent of Purchase Loans	1.67%	--	0%	0%	0%	0%	1.79%	0%	2%	0%	100%	100%	100%	100%	100%
High-Cost Piggyback Loans															

Number of Loans	1*	N/A	0	0	0	0	0	0	0	0	4	7	7	5	7
Median Loan Amount	N/A*	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	$125,000	$135,000	$125,000	$105,000
Percent of Piggyback Loans	100%*	N/A	0%	0%	0%	0%	0%	0%	0%	0%	7.02%	9.59%	9.72%	7.25%	9.72%
Prime Piggyback Loans															
Number of Loans	0*	N/A	0	0	0	0	1	0	1	0	N/A	N/A	N/A	N/A	N/A
Median Loan Amount	N/A*	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Percent of Piggyback Loans	0%*	N/A	0%	0%	0%	0%	100%	0%	100%	0%	N/A	N/A	N/A	N/A	N/A

*Indicates data for 2009Q1 - 2009Q3 only.

Source: PolicyMap and FFIEC
Data aggregated by:
2009 - 2022 Data Contains: 1 City

Loans for Manufactured Housing:

Loans for Manufactured Housing
Loans for the purchase or refinance of manufactured housing, also known as mobile homes, are often structured differently than for conventional housing, and so are presented as a separate category in PolicyMap.

In this area, there were **0** loans originated for manufactured housing in 2022, representing **0%** of the total loan activity.

Manufactured Housing Loans	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
City (Bloomsburg)														
Number of Loans	0	1	2	0	0	0	0	1	0	0	1	0	0	0
Median Loan Amount	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Percent of All Loans	0%	0.85%	2%	0%	0%	0%	0%	1.09%	0%	0%	0.93%	0%	0%	0%
State (Pennsylvania)														
Number of Loans	2,562	2,569	2,296	2,794	2,723	2,161	2,237	2,238	2,348	2,892	2,892	3,003	3,616	3,186
Median Loan Amount	N/A	$59,000	$61,000	$62,000	$65,000	$64,000	$69,000	$75,000	$72,000	$75,000	$75,000	$85,000	$95,000	$95,000
Percent of All Loans	0.79%	0.9%	0.92%	0.89%	1.01%	1.25%	1.09%	1%	1.19%	1.36%	1.18%	0.8%	0.87%	1.43%
National														
Number of Loans	122,341	97,948	89,193	100,777	110,056	96,747	107,788	115,598	124,522	145,791	153,774	179,043	209,517	172,701
Median Loan Amount	N/A	$62,000	$61,000	$64,000	$68,000	$69,000	$73,000	$79,000	$80,000	$85,000	$95,000	$105,000	$125,000	$135,000
Percent of All Loans	1.55%	1.43%	1.48%	1.21%	1.54%	2%	1.76%	1.65%	2.07%	2.49%	2.07%	1.43%	1.66%	2.82%

While **0%** of loans in the area were for manufactured housing, this category represented **0%** of the loans to Whites, **0%** of loans to African Americans, **0%** of loans to Asians, and **0%** of loans to Hispanics.

Manufactured Housing Loans	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
Loans to Whites														
Number of Loans	0	1	2	0	0	0	0	1	0	0	1	0	0	0
Median Loan Amount	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Percent of Loans to Whites	0%	0.96%	2.08%	0%	0%	0%	0%	1.14%	0%	0%	1.05%	0%	0%	0%
Percent of Manufactured Loans	0%	100%	100%	0%	0%	0%	0%	100%	0%	0%	100%	0%	0%	0%
Loans to African Americans														
Number of Loans	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Median Loan Amount	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Percent of Loans to African Americans	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Percent of Manufactured Loans	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Loans to Asians														
Number of Loans	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Median Loan Amount	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Percent of Loans to Asians	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Percent of Manufactured Loans	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Loans to Hispanics														
Number of Loans	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Median Loan Amount	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Percent of Loans to Hispanics	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Percent of Manufactured Loans	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Loans to Nonhispanics														
Number of Loans	0	1	1	0	0	0	0	1	0	0	1	0	0	0
Median Loan Amount	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Percent of Loans to Nonhispanics	0%	0.9%	1.04%	0%	0%	0%	0%	1.14%	0%	0%	1.06%	0%	0%	0%
Percent of Manufactured Loans	0%	100%	50%	0%	0%	0%	0%	100%	0%	0%	100%	0%	0%	0%

Source: PolicyMap and FFIEC
Data aggregated by:
2009 - 2022 Data Contains: 1 City

Endnotes:

PolicyMap derived all data provided in this report from a public database of lending activity, collected by the FFIEC and mandated by the Home Mortgage Disclosure Act (HMDA) of 1975. HMDA requires most mortgage lenders located in metropolitan areas to collect data about their housing-related lending activity, report the data annually to the government, and make the data publicly available.

Data in this report include originated loans made for the purchase and refinance of owner-occupied, one-to-four family dwellings, or, where specified, for the purchase or refinance of manufactured housing. When performing aggregations and calculations on the HMDA data, medians were not calculated and percents were not computed where the count of loan events of that type or the denominator of the calculation was less than five. These places are identified on the map as having Insufficient Data. If a cell in a table contains N/A, the data are not available or have been suppressed according to these rules.

Depending on the size of the area selected for this report, the above values capture data for the census tracts, counties, etc, in which at least 50% of their areas are contained. For custom areas, such as radii, custom regions, school districts, and political districts, the HMDA data in this report was calculated by summing the following component Cities in 2000 for years 2009-2011: **Bloomsburg**; Cities in 2010 for 2012 - 2021: **Bloomsburg**; Cities in 2020 for 2022: **Bloomsburg**. For more information on HMDA data in PolicyMap, see the related entries for HMDA (Home Mortgage Disclosure Act) in our Data Dictionary.

Two changes implemented in the processing of the 2009 HMDA data include: 1. Separation of 2009Q1-2009Q3 from 2009Q4 lending data concerning rate spread reporting (high-cost and prime loans), and 2. Suppression of median home loan amounts for manufactured home loans. The separation of data for the first three quarters of 2009 from the last quarter for loans with or specifically without rate spreads is due to the fact that HMDA changed its rules for reporting rate spreads in the fourth quarter of 2009 in an effort to more accurately capture the current high-cost lending activity. The suppression of median home loan amounts for manufactured homes is due to the high incidence of error notations in the manufactured home loan data in 2009. In the 2010-2020 data, all information regarding loans with or specifically without rate spreads is reported according to the 2009Q4 reporting rules. Because of the relative lack of error notations in the manufactured home loan data in 2010 and 2011, median manufactured home loans were only suppressed in cases where the count of loan events of that type or the denominator of the calculation was less than five.

Further description of the source of the data and the terms used in the report can be found in the Data Dictionary, or from HMDA at http://www.ffiec.gov/hmda/. For more information on Home Mortgage data from the FFIEC, go to https://www.consumerfinance.gov/about-us/newsroom/ffiec-announces-availability-2018-data-mortgage-lending/.

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