



How High Housing Costs Affect Older Residents in North Philadelphia–Allegheny and Society Hill

State of the city's neighborhoods

Overview

In Philadelphia, the number of residents over the age of 65 has increased by 20% over the last decade, making older people the fastest-growing age group in the city. Some 223,220 Philadelphians—roughly 14% of the city's population—were over 65, according to the U.S. Census Bureau's 2018-22 American Community Survey.¹

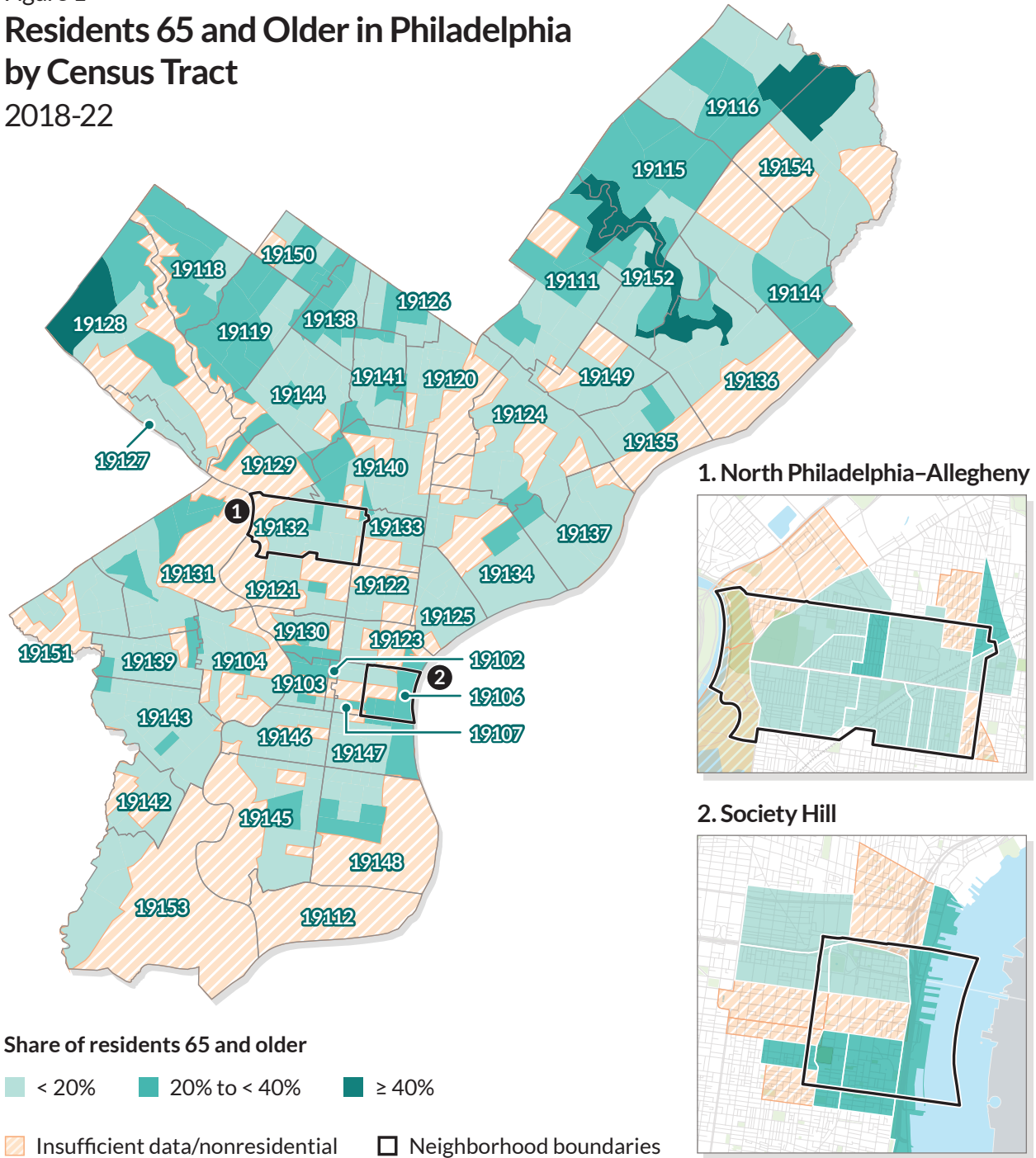
To understand the challenges facing this growing population, we examined two neighborhoods—Society Hill and North Philadelphia–Allegheny—which were selected because they reflect decidedly different trends.

For “older households,” which we have defined as households with at least one member age 65 or older, Society Hill is the most popular Philadelphia neighborhood to relocate to. According to census data, 53% of older households calling the neighborhood home have moved there since 2010.

By contrast, in North Philadelphia–Allegheny, residents tend to age in place: 56% of older households have lived in the neighborhood since 1989 or earlier. This is among the highest concentrations of longtime residents in this age cohort in the city.

Figure 1 depicts the percentage of older residents throughout the city by ZIP code and census tract. It shows that the highest shares of older residents live in parts of Northeast and Northwest Philadelphia, as well as in Center City.

Figure 1
Residents 65 and Older in Philadelphia
by Census Tract
 2018-22



Note: To match each neighborhood with the corresponding ZIP code, we used 2014 Azavea Philadelphia neighborhood maps, which incorporate information from the city of Philadelphia, the city archives, The Philadelphia Inquirer, and user feedback. The neighborhood boundaries aligned with the 19106 ZIP code for Society Hill; for North Philadelphia-Allegheny, they aligned with 19132.

Sources: U.S. Census Bureau, American Community Survey, five-year estimates, 2018-22, Table DP05 (ACS Demographic and Housing Estimates); Azavea, Philadelphia Maps and Geographic Information: Social & Cultural—Philadelphia Neighborhoods Map, 2014

Over the decade studied, Society Hill and North Philadelphia-Allegheny had both higher concentrations and higher growth rates of older residents than did the city as a whole. In Society Hill, the number of older residents increased by 88%, from around 1,600 residents to 3,000. In North Philadelphia-Allegheny, this cohort grew by 24%, from 4,200 inhabitants to 5,200. Nonetheless, the population of Philadelphians age 65 or older is still relatively small in the city overall as well as in individual neighborhoods.

Both North Philadelphia-Allegheny and Society Hill face challenges related to housing affordability. In Society Hill, older residents face high housing costs, although many have incomes that are much higher than the city median. That is very different from North Philadelphia-Allegheny, where housing costs have declined when controlled for inflation but where older residents have relatively low incomes.

North Philadelphia-Allegheny

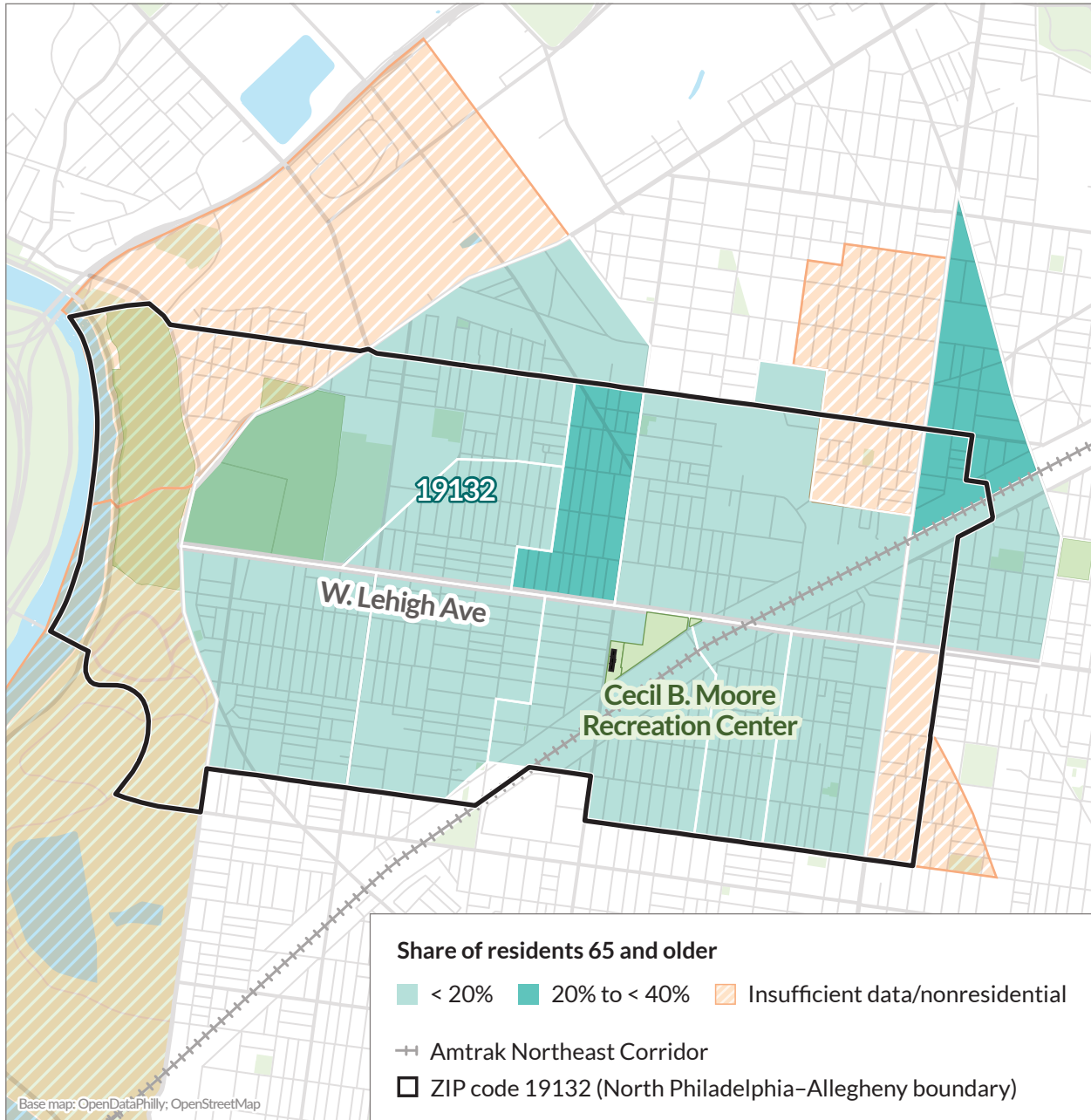
North Philadelphia-Allegheny (19132), in the north-central section of the city, is also known as Allegheny West. The neighborhood is bounded by North 13th Street to the east, West Susquehanna Avenue to the south, and West Allegheny Avenue to the north. Its most notable landmarks include Fairmount Park, Philadelphia's largest municipal park, on the western border and Laurel Hill Cemetery in the northern section of the park. The main commercial corridor, on North 22nd Street, features a variety of small businesses, including restaurants, grocery stores, and pharmacies.

The neighborhood is home to 32,370 residents: 88% are Black or African American; 4% are White, non-Hispanic; 4% are Hispanic; and 1% are Asian. And the community has 4,350 older households; 71% of them are homeowners and 29% are renters. Most older residents live north of the Cecil B. Moore Recreation Center above Hope Plaza or along the northeastern edge around Germantown Avenue. (See Figure 2.)

Figure 2

Share of Residents Ages 65 and Over in North Philadelphia–Allegheny by Census Tract

2018-22



Note: The neighborhood boundary is represented by a black line. Census tracts do not always fit neighborhood boundaries perfectly.

Source: U.S. Census Bureau, American Community Survey, five-year estimates, 2018-22, Table DP05 (ACS Demographic and Housing Estimates)

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Lourdes Perez Lopez, manager of the Philadelphia Senior Center–Allegheny Branch, described the neighborhood as having a relatively high crime rate and said it can be difficult for older people who live there to navigate the sidewalks, which are not always properly maintained. The neighborhood also has a shortage of homes equipped with accessibility features.

To assess the state of housing affordability for other residents, we looked at the prevalence of homeowners who are cost-burdened and the change in that percentage over time. (A household is considered cost-burdened if it is paying 30% or more of monthly income toward housing.) Older renters were excluded from this analysis due to population size and a high margin of error. Over the past decade, the share of older residents who were cost-burdened in North Philadelphia–Allegheny fell from 34% to 28%, a figure below the citywide level of 31%.

What these numbers do not capture, however, is that many homes in the neighborhood are in need of major repairs. Lopez noted that some aging residents are compelled to move because they are unable to afford the high cost of home repairs. The Philadelphia Department of Licenses and Inspections' 2022 code violation data showed that North Philadelphia–Allegheny had the highest number of buildings deemed unsafe because minimum safety requirements were unmet.² The cost of maintaining a home puts a considerable burden on elderly homeowners, most of whom are on fixed incomes, and many of whom are below the poverty line. Census data shows that the poverty rate among older households in the neighborhood, around 30%, remained stable. However, it was considerably higher than the citywide figure for older households (21%). And median household income for older households in this neighborhood was \$26,337—lower than for most other neighborhoods in the city.

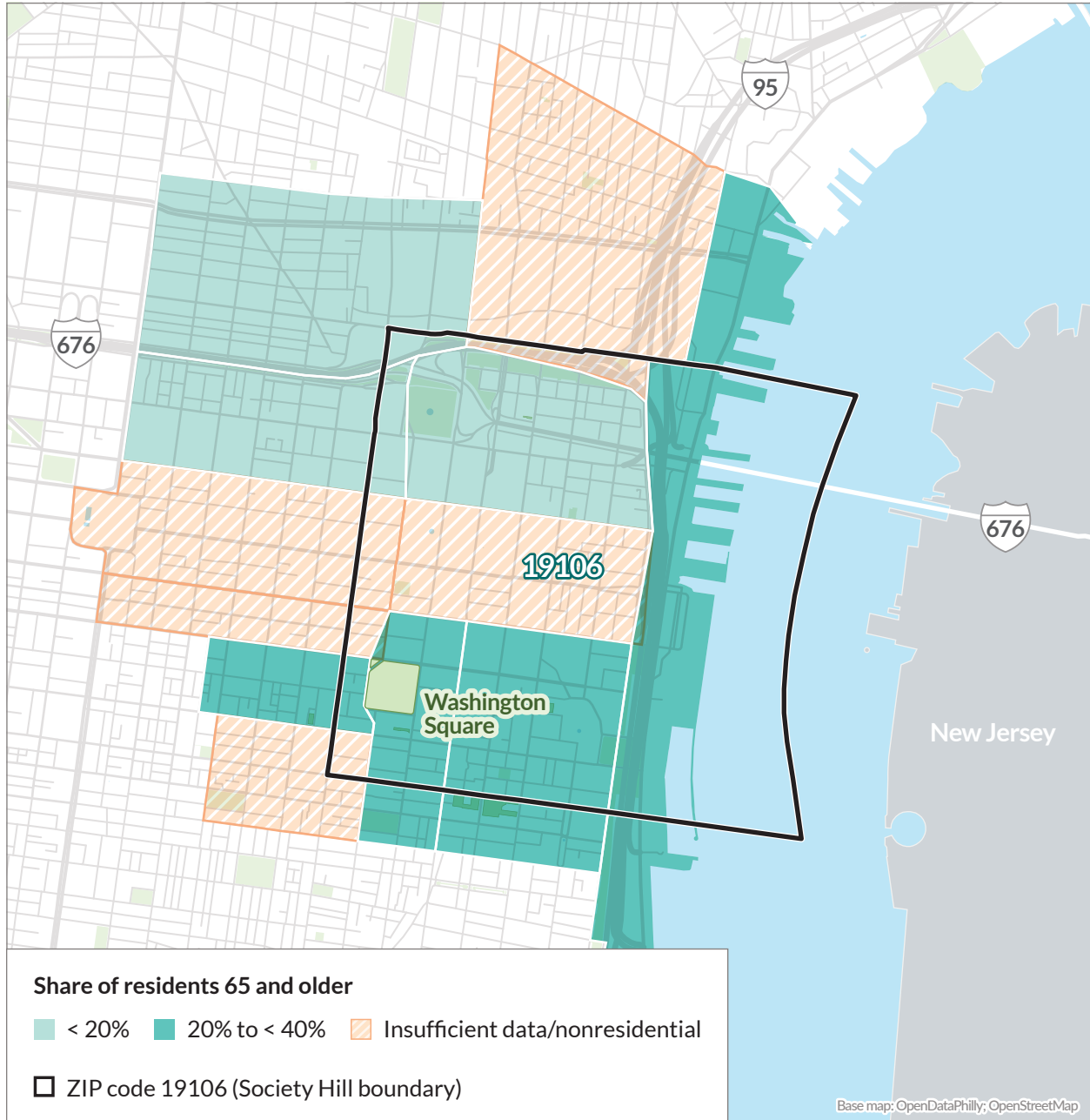
Society Hill

Center City Philadelphia's Society Hill neighborhood (19106) is immediately adjacent to Independence Hall and the historic district. It is bounded by the Delaware River to the east, South Seventh Street to the west, South Street to the south, and Walnut Street to the north. Landmarks include Penn's Landing and Mother Bethel Church, the country's oldest African Methodist Episcopal congregation. The neighborhood is centrally located, with access to much of the city's transportation and many of its cultural amenities.

The neighborhood has 14,010 residents: 79% are White, non-Hispanic; 7% are Asian; 6% are Black or African American; and 6% are Hispanic. Of the 2,240 older households in the neighborhood, 78% are homeowners and 22% are renters. Most residents age 65 and older in the area live near the river by Penn's Landing and along the neighborhood's southern border. (See Figure 3.)

Figure 3

Share of Residents Ages 65 and Over in Society Hill by Census Tract 2018-22



Note: The neighborhood boundary is represented by a black line. Census tracts do not always fit neighborhood boundaries perfectly.

Source: U.S. Census Bureau, American Community Survey, five-year estimates, 2018-22, Table DP05 (ACS Demographic and Housing Estimates)

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In Society Hill, a neighborhood with some of the most expensive housing in the city, the percentage of cost-burdened older homeowners is 41%. That is significantly higher than the share of cost-burdened residents for the neighborhood overall and higher still than the citywide average for older residents (31%). Meanwhile, the median income for older households (\$124,527) was more than triple the citywide figure for older residents (\$38,123).

High housing costs can deter people from moving into a neighborhood. However, 53% of Society Hill's older households moved there within the past 15 years. Bobbi Cohen, membership and communications coordinator for Friends Center City—a local nonprofit that works to create a supportive community for older residents, in part by helping them maintain their independence—said many older residents relocated from outside the region to be closer to their children or grandchildren. Cohen adds that some moved from more expensive communities on the East Coast and see the neighborhood as affordable by comparison.

Conclusion

Residents 65 and older are among the fastest-growing age cohorts in Philadelphia. The neighborhoods of Society Hill and North Philadelphia-Allegheny reflect different trends within that growing population. In North Philadelphia-Allegheny, low or fixed incomes exacerbate housing challenges for longtime residents. And a growing number of older residents recently moved to Society Hill to be closer to many of the city's amenities but also face a rising cost of living.

Pew's analysis of these neighborhoods found that residents 65 and older want accessibility—to live in walkable communities close to shopping, events, and other civic and cultural amenities. However, the research also demonstrates that older households sometimes pay a premium for that proximity, as evidenced by the high percentage of cost-burdened older households in Society Hill.

Nonprofit groups and the city government administer policies and programs that support older households in Philadelphia. These include the real estate tax freeze for eligible older residents who meet the income threshold and the Philadelphia Corporation for Aging's Senior Housing Assistance Repair Program, which provides modifications and repairs to make homes safer for income-eligible Philadelphia homeowners.³

But these programs and policies are just a start. Philadelphia has an important opportunity to support its burgeoning population of older residents as they age in their communities.

Endnotes

- 1 This analysis was conducted using the U.S. Census Bureau's 2018-22 five-year American Community Survey (ACS) data. Although the 2019-23 data was released Dec. 12, 2024, after the research was well underway, this report was not updated with the most current data. The changes from 2018-22 to 2019-23 are not significant due to overlapping data between those two five-year ACS datasets.
- 2 "Licenses and Inspections Code Violations: L&I Violation Definition," City of Philadelphia, OpenDataPhilly, <https://opendataphilly.org/datasets/licenses-and-inspections-code-violations>. The Department of Licenses and Inspections defines an unsafe structure as "one that is found to be dangerous to the life, health, property, or safety of the public or occupants because it does not provide minimum safeguards to protect or warn occupants in the event of fire; because it contains unsafe equipment; or because it is so damaged, decayed, dilapidated, structurally unsafe, or of such faulty construction or unstable foundation that partial or complete collapse is possible."
- 3 "Payments, Assistance & Taxes: Apply for the Senior Citizen Real Estate Tax Freeze," City of Philadelphia, <https://www.phila.gov/services/payments-assistance-taxes/payment-plans-and-assistance-programs/income-based-programs-for-residents/apply-for-the-low-income-senior-citizen-real-estate-tax-freeze>. "Home Repairs & Modifications," Philadelphia Corporation for Aging, <https://www.pcacares.org/services/help-in-the-home/home-repairs-modifications>.

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