



HOLDING ONTO THE DREAM:

Unlocking Homeownership for Philadelphia's Renters



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ACKNOWLEDGMENTS

SaverLife is grateful to Wells Fargo Foundation, whose support made this research possible. We also thank our Philadelphia-based members for sharing their time and homeownership aspirations, as well as the barriers they are encountering as they work to make those dreams a reality.

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The views in this report are solely those of SaverLife and do not necessarily reflect the opinions of our funder.

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Homeownership Dreams in Philadelphia

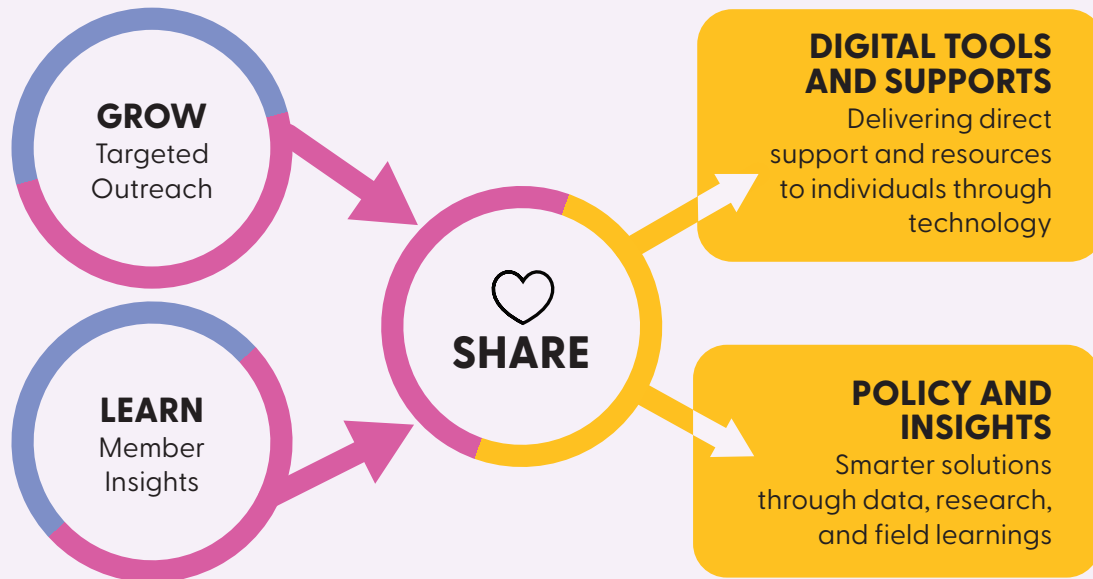
Homeownership is often viewed as evidence of having achieved the American Dream and attained financial security. Indeed, among SaverLife members, renters have lower financial health than homeowners.¹ Yet, [prior SaverLife housing research](#) shows that the path to homeownership has become notoriously difficult, especially for those living on low- and moderate-incomes who are increasingly priced out of housing markets, face barriers to accessible credit, and struggle to build the savings for a down payment and other associated closing costs.

While these difficulties have emerged across the country, some housing markets have been reshaped by these forces to a lesser degree than others. Philadelphia, a city with a legacy for supporting the homeownership aspirations of its low- and moderate-income residents, [has not experienced the same erosion in affordability found in other U.S. cities](#). However, Philadelphia has experienced dwindling housing stock in the years since the pandemic, and its reliance on federal funding to support affordable housing initiatives may put the continuation of its legacy as a city that nurtures the homeownership dreams of all its residents at risk.

Now is an exciting moment for potential homeowners in Philadelphia. In March of 2025, Mayor Cherelle Parker unveiled her [Housing Opportunities Made Easy \(H.O.M.E. plan\)](#), the largest public housing investment in Philadelphia history. Philanthropies [have been investing private funds in Philadelphia housing and continue to do so](#). It is a critical moment to listen to Philadelphia-area residents and understand the ongoing barriers they face on the path to homeownership. Doing so will help ensure that public and private investments are directed toward programs that preserve Philadelphia's legacy as a city where homeownership remains an attainable dream for low- and moderate-income residents.

¹ Calculated from SaverLife's national survey on homeownership, which was fielded from March 13 through May 1, 2024. Financial health was calculated using the Financial Health Score. On average, SaverLife members who rented had scores that placed them in the "Financially Vulnerable" category, whereas SaverLife members who owned their homes were in the "Financially Coping" category.

Laying the Foundation for this Work



Philadelphia is recognized as a comparatively affordable city, but residents face a number of financial challenges - [household incomes below national numbers](#) and [some of the most severe credit constraints in the country](#) - that can make it challenging for its low- and moderate-income families to save and reach long-term financial goals. As a result, Philadelphia was identified as a metropolitan area where SaverLife and Wells Fargo could deepen their financial health impact and support the savings and homeownership journeys of residents through a multi-phase **Grow, Learn, Share Engagement**.

In the Growth phase, SaverLife expanded its reach to over 8,000 Philadelphia-area members. During this phase, SaverLife:

- ◆ Added more than 2,500 new Philadelphia-area members to SaverLife's member community as part of a targeted growth campaign.
- ◆ Observed greater engagement among new Philadelphia-area members when compared to members who had joined prior to the growth campaign.

SaverLife also supported the savings journeys of local members by:

- ◆ Awarding \$15,000 in cash prizes to local SaverLife members.
- ◆ Engaging members in a custom savings challenge that increased the share of active Savers to 34%.
- ◆ Celebrating Philadelphia-area members' savings successes at an in-person event.

In the Learning phase, SaverLife generated key takeaways that can inform opportunities to support the homeownership journeys of Philadelphia-area families living on low- and moderate-incomes by:

- ◆ Writing and fielding a custom survey in the spring of 2025 to collect qualitative and quantitative insights on the experiences of aspiring homeowners in Philadelphia. Please see Appendix A for more information about how SaverLife conducted this research.

In the Sharing phase, we highlight the experiences of our members to deepen their understanding of the challenges they face and to advocate for solutions that reflect their realities.

- ◆ Shared [the story of a Philadelphia Super Saver's homeownership experiences](#).
- ◆ Disseminated learnings with partner organizations and local stakeholders.

Grow, Learn, Share engagements provide the opportunity for SaverLife and supporting organizations, such as Wells Fargo, to deepen our impact in communities by building relationships with new members, providing targeted support for local members' savings journeys, amplifying their financial stories, and identifying opportunities for local stakeholders to take action.

By centering our recommendations on data and lived experiences, we amplify member voices and promote policies that safeguard the financial health of low- and moderate-income households. These insights also guide the development of content and tools on the SaverLife platform, ensuring that our resources are timely, relevant, and responsive to members' evolving needs.

About the Sample: Meet Aspiring Homeowners in the Philadelphia Area

While Philadelphia-area SaverLife members hail from diverse backgrounds and a variety of life circumstances, a clear picture emerged from our data of the typical aspiring homeowner in the city. SaverLife members based in Philadelphia who currently rent and indicated that they wanted to buy a home someday:²

- ◆ **Live on limited incomes.** Even though two out of three (66%) of aspiring homeowners in Philadelphia are employed, half (50%) reported household incomes below \$35,000. In part, this may reflect that Philadelphia renters are typically headed by a single individual (58%) rather than benefiting from the incomes of a live-in partner or spouse.
- ◆ **Identify as Black.** Reflecting the diverse racial composition of Philadelphia, nearly half (48%) of aspiring homeowners in Philadelphia were Black.
- ◆ **Are women.** Like SaverLife's national membership base, the majority (79%) of aspiring homeowners who shared their stories with us in Philadelphia were women.
- ◆ **Live with children.** Over half (54%) of Philadelphia-area members who responded to our survey lived with children under the age of 18.
- ◆ **Are based in the metro area.** Over half (52%) of those who responded to our survey lived in the broader Philadelphia metro area, as opposed to within the city limits.

Together, this paints a picture of the typical Philadelphia-area renter and what is at stake when it comes to supporting their homeownership goals. For more information on the Philadelphia-area renters who shared their stories with us, please see Appendix B.



Photo by Christopher Boswell on Unsplash

² Throughout, we report on the experiences of SaverLife members based in the Philadelphia area who currently rent and aspire to own a home. For brevity, we sometimes refer to them as “Philadelphia renters” or “aspiring Philadelphia-area homeowners.” Please see Appendix B for a more detailed accounting of how our SaverLife members may differ from the typical Philadelphia renter.

Is Philadelphia Still a City of Possibility for Aspiring Homeowners?

SaverLife members who rent in the Philadelphia area want to buy a home and want to do so in the next five years. With 80% responding that they wanted to buy a home someday and 77% of whom believing they would buy in the next five years, it shows just how important a goal homeownership is for many families living on low- and moderate-incomes. However, when SaverLife asked its member base from across the country to share their home-buying goals in the spring of 2024,³ an even greater share of renters living on low- and moderate-incomes—90%—reported that they wanted to buy a home someday.

Figure 1. Share of SaverLife renters with homeownership aspirations in Philadelphia and across the United States



Note: Data from Philadelphia came from a survey of Philadelphia-area SaverLife renters fielded from March 4–26, 2025. Data from across the U.S. came from a survey of SaverLife members living across the United States fielded from March 13–May 1, 2024.

³ SaverLife's national-level survey on homeownership was fielded from March 13 through May 1, 2024 so a year prior to when the Philadelphia housing survey was fielded.

Given Philadelphia's legacy as a place where homeownership is attainable for low- and moderate-income families, it is concerning to see that interest in homeownership is lagging for Philadelphia-area renters when compared to renters across the country. Perhaps this reflects a change in the perception about how attainable homeownership is in Philadelphia among its residents. Alternatively, in the year between these two surveys, families living on low- and moderate-incomes have weathered considerable financial uncertainty in the form of [rising prices on household goods](#), [mortgage interest rates that remain high relative to the decades prior to the pandemic](#), and [growing unemployment](#), all of which may have contributed to increased pessimism about the possibility of homeownership, not just in Philadelphia, but across the country.

Either explanation demands a closer examination of the barriers Philadelphia renters face on the path to homeownership in order to identify opportunities to better support homeownership.



Meet Deborah, A Philadelphia SaverLife Member

“After years of renting, it’s been great to have a place to call home... It was the right decision for us to stop renting. It’s good to be building equity, and the mortgage rates couldn’t have been better at that time.”

[Read Deborah’s story.](#)

Voices of Philadelphia Renters:

We asked members what their biggest challenges are in buying a home someday

“Saving enough money for the upfront costs.”

“The amount of the mortgage payment in this economy today. Being able to save money with how expensive everything is.”

“Currently living paycheck to paycheck...often struggling to pay bills despite working full time.”

“We live paycheck to paycheck right now and cannot save money.”

“Housing market has skyrocketed. My wages will never be enough.”

“Being able to afford the mortgage and still be able to survive or at least maintain other normal necessities.”

Income Insufficiency: Cost-Burdened as Renters and Cost-Burdened as Homeowners

As with [many low- and moderate-income households](#), Philadelphia renters most commonly cited income-related challenges as barriers to homeownership. We found 73% identified insufficient or inconsistent income or job instability as major obstacles, often leading them to take on side hustles, request additional work hours, or rely on payday advances. Challenges around income are not altogether surprising given that at [\\$60,302](#), [the median household income in Philadelphia lags behind national numbers](#).

HOW IS INCOME INSUFFICIENCY A BARRIER?

Income insufficiency makes it challenging to afford the costs of living, even in a city like Philadelphia, known for its affordability.

- ◆ We found 86% of survey respondents, most of whom had household incomes below the Philadelphia median of **\$60,302**, reported it was somewhat difficult or very difficult to cover their expenses and bills.
- ◆ Nearly half (49%) reported that they paid rent late in the past year, yet just 14% reported using programs that can reduce housing expenses, such as rental vouchers or lived in public housing or reduced rent housing.
- ◆ To illustrate just how cost-burdened families are, 42% reported that they cut back on groceries to afford rent, which was the most common budgeting strategy reported by Philadelphia renters who had fallen behind on rent in the past year.



Philadelphia is in a unique position, where homeownership could actually release some of the financial pressure on the household budgets of its renters. This is because Philadelphia-area mortgages are often less expensive than the costs associated with renting. However, homeownership might offer

financial relief to only a fraction of Philadelphia area renters. According to SaverLife calculations, a Philadelphia family would need to make at least the median household income in order to avoid being cost-burdened as a homeowner. This represents fewer than 13% of SaverLife members who aspire to homeownership in the Philadelphia area.⁴ And this is before the cost of insurance or property taxes are taken into account. For more information on how additional costs, such as expense shocks, can put homeownership out of reach for SaverLife members, please see our report [The Housing Paradox](#).

⁴ This was calculated by estimating the percent of annual household income spent on an average-priced Philadelphia home, using the U.S. Department of Housing and Urban Development's metric of 30% to identify households that would be cost burdened by an average priced Philadelphia home. The percent of annual household income spent on an annual average-priced Philadelphia home was calculated by multiplying \$1,553 by 12 and dividing by the high and low points of the household income range selected by SaverLife survey takers. The monthly cost of an average-priced Philadelphia home came from calculations by Reinvestment Fund.

WHAT CAN BE DONE?

Expanding the number of affordable housing units will reduce prices for both renters and homeowners, helping to address the issues of income insufficiency and cost burden. In Philadelphia, a number of initiatives are already in motion:

- ◆ **Supporting city plans and programs designed to improve the affordability of Philadelphia housing.** In March of this year, Mayor Cherelle Parker released her [H.O.M.E. plan](#) that seeks to create and preserve 30,000 Philadelphia homes. This multi-pronged plan aims to expand existing programs and introduce new ones, often necessitating strong relationships with financial institutions in order to achieve the ambitious goals.
- ◆ **Investing in private-public partnerships that provide housing developers with funds to build or renovate affordable housing.** Philadelphia has a number of these initiatives, including the [Philadelphia Accelerator Fund](#), the [Growing Diverse Housing Developers initiative](#), [Jumpstart Philly](#).
- ◆ **Expanding private-public partnership programs where private developers purchase low-cost vacant land from the city to build affordable homes for income-eligible buyers.** Since 2022, the [Turn the Key program](#) is one such program in which the city [has sold 774 vacant lots](#) to developers to build affordable homes for buyers with incomes no more than 80% of the area median income. Private financing for developers participating in these programs is a critical component of success.

Credit Concerns: The Possibility of Rent Reporting

Credit was another commonly reported barrier to homeownership among Philadelphia renters, with over half (54%) naming credit as a key barrier or reporting difficulty getting a loan or falling behind on credit card payments.

HOW IS CREDIT A BARRIER?

Accessing a mortgage and securing an affordable interest rate can be challenging for those who are credit-burdened. Based on national SaverLife data, about a quarter (24%) of SaverLife members facing credit barriers had scores below 580,⁵ limiting their options to Federal Housing Administration (FHA) loans and necessitating a down payment of at least 10%.

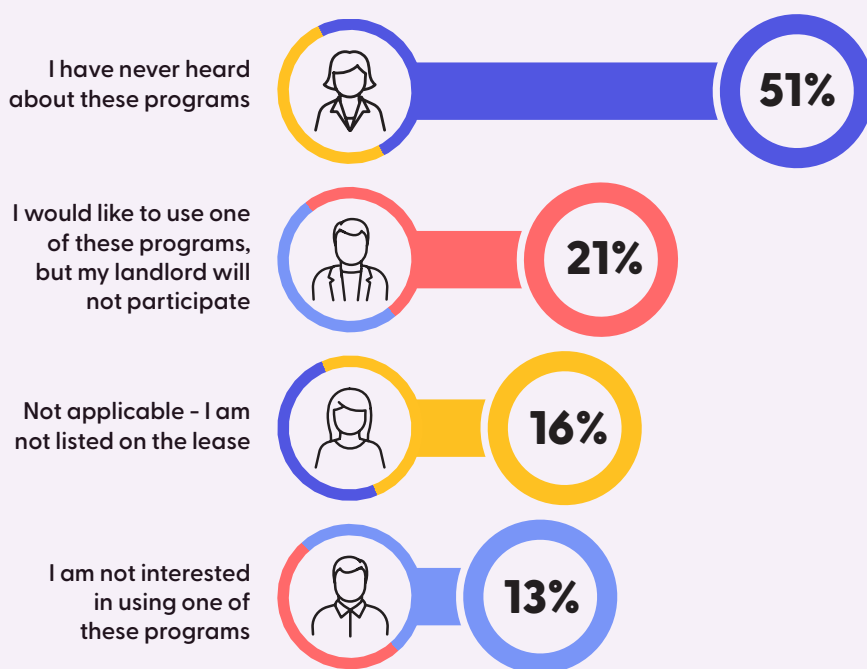
Rent reporting may be one option for supporting the homeownership journeys of those who have credit concerns. [Credit scores do not always accurately capture the creditworthiness of many low- and moderate-income individuals](#) since some of their regular bills, such as rent or utility payments, are not regularly reported to credit bureaus. Rent reporting provides a way to incorporate positive payment histories associated with rent payments into credit scores.

RENT REPORTING AMONG SAVERLIFE MEMBERS IN THE PHILADELPHIA AREA

- ◆ Despite the promise of rent-reporting programs, 80% of Philadelphia renters who reported experiencing a credit barrier were not using a rent-reporting program.
- ◆ Rent-reporting programs are more widely used by Philadelphia renters experiencing credit barriers than by SaverLife renters across the country, regardless of the credit barriers they may face (20% vs 13%). There may be opportunities for other communities to learn from Philadelphia's success in making rent reporting accessible.
- ◆ Yet, many more Philadelphia-area renters could potentially benefit from rent reporting, given that 45% reported they had never paid their rent late in the past 12 months.
- ◆ Among those who were not using the program, uptake was stymied by low awareness of such programs, landlords' unwillingness to participate, and not being named on the lease (see Figure 2).

⁵ Estimate derived from the self-reported credit scores of renters across the country who reported in a March 2025 survey that they experienced credit barriers. Specifically, that they paid less than the full amount on a credit or store card in the last twelve months.

Figure 2. Reasons renters experiencing credit barriers did not use rent-reporting programs



Note: Percentages may not sum up to 100% due to rounding. Data from Philadelphia came from Philadelphia-area survey of SaverLife renters living in the Philadelphia area from March 4 - 26 2025. Sample is restricted to those with homeownership aspirations.

WHAT CAN BE DONE?

Public and private actors have a number of opportunities they can take to help support the homeownership journeys of those facing credit barriers, including:

- ◆ **Create messaging campaigns about rent-reporting options.** Findings from our survey suggest some opportunities for addressing credit barriers experienced by Philadelphia renters, such as increasing awareness of these programs, encouraging landlords to participate in them, and encouraging renters to list themselves on the lease if they have home-buying aspirations.
- ◆ **Support innovative loan programs that provide pathways to homeownership, even for those not eligible for conventional mortgage products.** One Philly Mortgage is a new loan program proposed as part of the Mayor's [H.O.M.E. plan](#). The aim of One Philly Mortgage is to [offer mortgages at favorable terms to first-time homebuyers who are not eligible for conventional loans](#). In order to succeed, One Philly Mortgage will need financial institutions that are willing to partner with the city in order to offer these loans.

Savings Stumbling Block: Building a 20% Down Payment

One in three (36%) SaverLife members who rent in the Philadelphia area reported homeownership barriers related to savings.⁶ Despite the income challenges many Philadelphia renters face, two in five (42%) of those who experienced savings barriers had at least some money in emergency savings, demonstrating the ability to build savings even in challenging financial circumstances.

HOW IS SAVINGS A BARRIER?

For many families, a down payment is a major expense that can [take years to accumulate](#). The timeline depends on factors such as household income, living costs, home prices, and the size of the down payment the buyer aims to make. In SaverLife data, the size of a preferred down payment proved to be a key barrier for aspiring homeowners.

BUILDING THEIR PREFERRED DOWN PAYMENT: INSIGHTS FROM SAVERLIFE MEMBERS

- ◆ Over a third (36%) of Philadelphia renters who viewed savings as a barrier reported that 20% was the minimum down-payment they needed in order to buy a home, which was the largest minimum down-payment option presented to them in our survey. There are many benefits to building a down-payment of that size,⁷ but the downside is that it can take quite some time for aspiring homeowners to build up enough savings for a 20% down payment.
- ◆ Down payment assistance could help accelerate the process, but in SaverLife data, not a single Philadelphia renter, not even those who anticipated buying a home in the next year, reported turning to down payment assistance programs.
- ◆ The good news is that nearly 3 out of 4 (74%) of those who reported that savings was a barrier for them said that they had heard of down payment assistance. This is promising and suggests the possibility that renters in our sample have simply not started the process of working with programs offering down payment assistance.

⁶ Savings barriers were identified in the following ways: If a survey respondent named savings when asked about the biggest challenge faced to homeownership or if they reported they took money out of their retirement accounts.

⁷ Although potential homeowners can put down smaller down payments, even sometimes as low as 0% with certain types of loans, a 20% down payment provides financial benefits in the form of lower monthly payments, avoiding the need for private mortgage insurance when using a conventional loan, and the possibility of securing a lower interest rate.

WHAT CAN BE DONE?

Helping families afford a down payment that provides them with access to affordable monthly payments will support Philadelphia renters' homeownership journey, including:

- ◆ **Expanding access to proven down-payment assistance programs and replicating their success.** The [Philly First Home Program](#) has successfully supported the homeownership aspirations of thousands of Philadelphia residents by providing down-payment assistance. This program is currently self-funded with local dollars, but was originally started through generous private support from Wells Fargo. Private philanthropies can help cities like Philadelphia ensure families have access to down-payment assistance by providing additional funding to expand the program or by kickstarting more programs like this.
- ◆ **Launching a messaging campaign that can guide aspiring homeowners from awareness of down-payment assistance programs to use of these programs.** This may involve advertising the steps of when and how aspiring homeowners can engage with existing down-payment assistance programs. Or it may involve collaborative partnerships with financial institutions or nonprofit partners that have identified potential homeowners among their customer base and can direct these customers to trusted sources of information on how to access down-payment assistance programs.

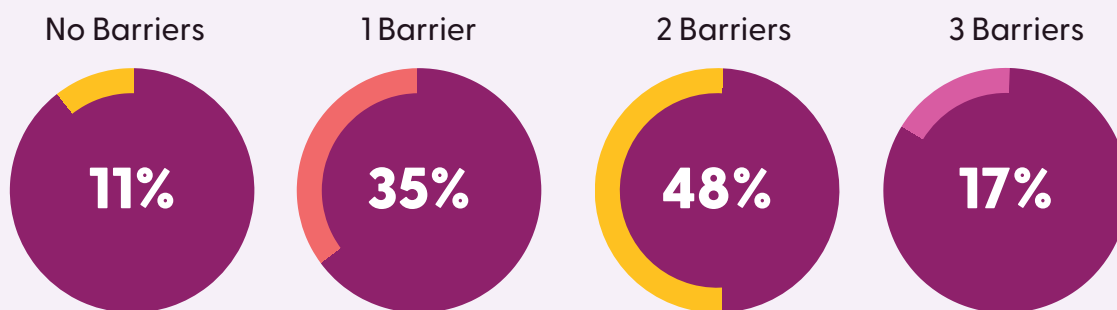


Overlapping Financial Challenges Block the Path to Homeownership

Sometimes solutions proposed for renters on their homeownership journey tackle just one of the barriers – income insufficiency, credit concerns, and savings stumbling blocks. Single-issue programs can support the 35% of Philadelphia-area renters who experienced one of these barriers on their path to homeownership. However, these programs may fall short in addressing the needs of the nearly two-thirds (65%) of Philadelphia-area SaverLife renters who experienced more than one of these barriers.

Figure 3 shows just how often these homeownership barriers are layered together for prospective homeowners in Philadelphia. Experiencing all three of these barriers was reported by nearly 1 in 5 (17%) survey respondents reporting credit, savings, and income challenges. Nearly half (48%) of the SaverLife renters in the Philadelphia area experienced two of the financial barriers to homeownership.

Figure 3. Number of barriers experienced by Philadelphia area renters



Note: Data from Philadelphia came from Philadelphia-area survey of SaverLife renters living in the Philadelphia area from March 4 - 26 2025. Sample is restricted to those with homeownership aspirations.

WHAT CAN BE DONE?

It is critical for policymakers and philanthropic funders to generate potential solutions that can tackle the multifaceted challenges faced by the majority of renters looking to buy a home.

- ◆ **Expand and invest in programs that provide flexible funding to aspiring homeowners.** Privately-funded programs such as [NeighborhoodLIFT](#) provide flexible financial assistance for potential homeowners by providing homebuyer- assistance funds that can be used for down-payment assistance or to put towards closing costs for those struggling with amassing enough savings, used to pay down debt for those working to overcome credit barriers, or towards lowering their monthly payments for those concerned that their income is insufficient to cover regular housing expenses.
- ◆ **Support the reach of other organizations offering holistic financial health resources.** For instance, Philadelphia's seven [Financial Empowerment Centers](#) provide free financial counseling and advice to residents, with a focus on debt management and savings – two of the challenges faced by Philadelphia-area renters. Similarly, [NeighborWorks](#) affiliate organizations like [HACE CDC](#) and [New Kensington Community Development Corp.](#) have worked with Philadelphia communities to offer comprehensive financial resources to aspiring homeowners in Philadelphia, including a credit-improvement program, down-payment assistance, and the building of new, affordable homes for Philadelphia families. The [Family Self-Sufficiency Program](#), in partnership with the Philadelphia Housing Authority, provides comprehensive support, including financial coaching and an escrow savings account to help renters accumulate enough to effectively build assets, including homeownership.

Ensuring a Continued Legacy of Homeownership in Philadelphia

Now is an exciting time for aspiring homeowners in Philadelphia. The mayor and the city are engaged in ambitious plans to ensure the affordability of Philadelphia's housing stock and safeguard its legacy as a city where homeownership is accessible. This report lifts up the barriers faced by Philadelphia-area renters aspiring to homeownership, many of whom live on low- or moderate-incomes, and shares opportunities for addressing those barriers.

The good news is that programs tackling many of their challenges are already underway. These include programs to ensure the affordability of Philadelphia homes, providing access to credit, and providing down-payment assistance, and even programs that offer solutions for all three barriers. Programs in each of these areas could benefit from additional partnership from private actors who are committed to supporting access to the financial promise that homeownership can provide. Additional research unpacking some of our findings, such as why aspiring Philadelphia homeowners would prefer higher down payments or why Philadelphia landlords are not participating in rent-reporting programs could help inform the ambitious housing agenda already underway.



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Appendix A: Data

The findings shared in this report are derived from four different datasets used to inform our understanding of the barriers and experiences of aspiring homeowners in the Philadelphia area.

The primary source of data is from a survey fielded to renters in the Philadelphia metropolitan area from March 4 – March 26, 2025. This survey asked renters about their homebuying aspirations, the barriers they have encountered on the path to homeownership, and their awareness and use of different types of housing supports that may ease the homeownership journey. Respondents also provided qualitative feedback on the primary barriers they experienced to homeownership in open-ended survey questions.

Survey respondents were identified among SaverLife members and took part after the conclusion of a growth campaign that aimed to expand the number of SaverLife members based in Philadelphia. A total 397 Philadelphia-area members responded to the survey. Because we focused on renters in this study, 245 completed the survey. Respondents who were renters completed the survey in under 8 minutes and were compensated with a \$10 incentive. We then removed duplicates from the sample for a total of 196 cleaned responses.

We supplemented data from the Philadelphia survey from three additional data sources:

- ◆ The first was a survey on debt management that was fielded from March 11 – 18, 2025 to 1,567 SaverLife members who are part of our research panel. After cleaning out duplicate responses, we had a final sample size of 1,462. This data was used to calculate credit scores of credit-burdened renters.
- ◆ The second was a national housing survey that was fielded from March 13 – May 1, 2024 to 718 SaverLife members who participate in our member panel, which is a self-selected group of SaverLife members who wish to support the research efforts of the organization. After removing duplicate responses, this survey had a final sample of 600. This data was used to generate data points on the homebuying aspirations of SaverLife members across the country.

- ◆ The final supplementary data source was from a survey capturing the financial health of SaverLife members. This survey was fielded to SaverLife members at multiple intervals between May 25, 2024 and December 10, 2025. We used this data to identify the financial health of renters as compared to homeowners. Renters and homeowners were identified based on their responses to prior surveys, including the three mentioned above as well as four additional surveys (2023 Climate Change Economic Impacts Survey, Climate Research Interview Screener Survey, NYC Metro Housing Survey, and Policy Framework Survey) fielded from May 2021 to February 2025. We calculated the financial health scores of those who completed the financial health survey within six months of when we could identify them as being a renter or a homeowner. In total, we had 608 renters and 247 homeowners in this sample.

Appendix B: Member Characteristics

The sample we drew on for this report is not representative of renters in the Philadelphia area. Instead, those surveyed for this report are SaverLife members, meaning that they are actively engaged in improving their financial health and are comfortable using technology, which may not be the case for all Philadelphia-area renters. Because of this, the estimates reported in this study likely represent the ceiling in terms of awareness and use of the tools used to support the homeownership journey and simultaneously the floor in terms of the share of aspiring homeowners experiencing the income, credit, and savings barriers explored in this report.

As such, this study provides a baseline for stakeholders seeking to understand how to support low- and moderate-income renters who aspire to homeownership in the Philadelphia area with the understanding that circumstances and financial needs may be even more complex for Philadelphia renters who are not as financially and technologically savvy as SaverLife members.

On the next page we provide some background statistics on the sample of Philadelphia-area renters who participated in our survey that serves as the primary data source for this study. Percentages may not sum up to 100% due to rounding.

Do you live with a partner or a spouse?	Count	Percentage
Yes	75	39%
No	112	58%
Prefer not to say	5	3%

Which best describes who the landlord is?	Count	Percentage
A nonprofit organization	1	1%
A parent, friend, or family member	32	17%
A property management company	64	34%
A public housing authority	12	6%
The individual who owns the property and lives nearby	50	26%
The individual who owns the property and lives out of town	29	15%
Other	2	1%

What was the total income your household received from all sources in the past year, before taxes and deductions? <small>A "household" means an individual or couple who run the household, and anyone who lives with them and depends on them financially.</small>	Count	Percentage
Less than \$25,000	58	30%
\$25,000 to \$34,999	39	20%
\$35,000 to \$49,999	41	21%
\$50,000 to \$74,999	26	13%
\$75,000 to \$99,999	16	8%
\$100,000 to \$149,999	9	5%
Prefer not to answer	5	3%

Do you have children under the age of 18 that live with you?	Count	Percentage
Yes	100	54%
No	86	46%

Do you most closely identify your race or ethnic background as...?	Count	Percentage
Asian or Pacific Islander	3	2%
Black or African American	84	48%
Hispanic or Latino	15	9%
Middle Eastern or North African	1	1%
White	68	39%
Some other race	1	1%
Prefer not to answer	3	2%

How do you define your gender identity?	Count	Percentage
Woman	154	79%
Man	38	20%
Other	1	1%
Prefer not to answer	1	1%

Which of the following best describes your current employment status?	Count	Percentage
Employed, full-time	83	45%
Employed, part-time	29	16%
Self-employed	10	5%
Unemployed	25	13%
Disabled, not able to work	20	11%
Retired	11	6%
Full-time caregiver for family member	6	3%
Other	2	1%

Live in Philadelphia city zip codes	Count	Percentage
Yes	94	48%
No	102	52%

Calculations are based on responses to the question: “What is your zip code?”