



# Research Brief

The Commonwealth's Official Source for Population and Economic Statistics

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## **2004 Income, Poverty, and Health Insurance Coverage Data Shows Stable Household Income, Increased Poverty Rates in Pennsylvania**

**MIDDLETOWN, Pa** – Yesterday, the Census Bureau released Current Population Survey and American Community Survey reports on income, poverty, earnings, and health insurance coverage. The simultaneous releases provide a range of data from the national to the local level, and highlight the differences between data available from the Current Population Survey and the American Community Survey, a major part of the Census Bureau's re-engineered 2010 census plan. The data for Pennsylvania shows stable median household income but rising poverty rates in 2004.

### **Income**

Median household income in the United States was \$44,400 in 2004, unchanged from 2003 in real terms. In a 3-year average of 2002-2004, Pennsylvania's median income stands at \$44,286, slightly below the national figure of \$44,473, and ranks 22<sup>nd</sup> among the states. Of the sixteen counties in Pennsylvania surveyed (the threshold for the 2004 American Community Survey geography is 250,000 or greater), nine had median household incomes higher than the state in 2004. Median household income increased the most in Chester (\$72,288) and Bucks (\$66,707) counties, by 10.2 and 9.9 percent respectively between 2003 and 2004, but decreased in Philadelphia (-7.4%) and Delaware (-2.0%) counties. In national comparisons, Philadelphia was the only place surveyed with a population of one million or more to show a decline in median household income (-\$3,200).

### **Earnings**

Nationally, real median earnings declined by 2.3 percent between 2003 and 2004 for both men and women, though the female-to-male earnings ratio increased from 76 to 77 percent. Median earnings for Pennsylvania families was \$28,000 in 2004. Earnings for the population 16 years and over with earnings increased by an average of \$528 between 2003 and 2004 in Pennsylvania counties with a population of 250,000 or more. Earnings in Schuylkill county (+\$3,561) improved the most, increasing to \$26,260, however, earnings in eight counties declined. In these same counties, female workers earned (workers 16 years and over who worked full-time year round) an average of \$12,459 less than males annually. Philadelphia County showed the least disparity, with a \$5,572 difference in earnings between men and women in 2004.

### **Poverty**

The commowealth's poverty rate increased from 9.0 percent in 2003 to 11.1 percent in 2004, and was one of seven states to do so. However, in a comparison of poverty rates among states using a 3-year average of 2002-2004, Pennsylvania stood at 10.4 percent, 2 percent below the national



figure. In a weighted person count, it was estimated that about 1,374,000 were below 100 percent of poverty in Pennsylvania in 2004. Philadelphia had the fifth highest poverty rate (24.9%) nationally among areas surveyed with a population of 250,000 or more. Bucks county, in contrast, had the 3<sup>rd</sup> lowest rate nationally of children in poverty among areas surveyed.

### **Health Insurance Coverage**

In 2004, 11.5 percent of the commonwealth's population was uninsured, 3.8 percent lower than the national figure, and 10,724,000 Pennsylvanians (88.1%) were covered by some type of health insurance, while 1,454,000 were not covered at any time during the year.

### **Current Population Survey (CPS) and the American Community Survey (ACS)**

The data provided in this brief was taken from the Current Population Survey and American Community Survey. CPS provides detailed national and state data on income and the nation's official poverty estimates, while the American Community Survey provides data at the city and county level on income, poverty, and dozens of other topics, including educational attainment, journey to work, languages spoken at home, and housing values. CPS data is used primarily when citing national figures or comparing national with state data. ACS data is used to cite or compare city or county figures.

ACS, which has already begun a phased rollout, will replace the census long form currently collected every 10 years and provide yearly socio-economic data. This year's survey was confined to population areas of 250,000 or greater, beginning next year, ACS will include areas of 65,000 or greater.

State and County Tables with income, earnings, poverty, and health insurance data may be viewed on the PaSDC website at:

[http://pasdc.hbg.psu.edu/pasdc/PA\\_Stats/Income\\_Poverty/Income\\_Poverty\\_HI\\_%202004/Income\\_Poverty\\_HI\\_2004.htm](http://pasdc.hbg.psu.edu/pasdc/PA_Stats/Income_Poverty/Income_Poverty_HI_%202004/Income_Poverty_HI_2004.htm)

Source: U.S. Census Bureau, Current Population Survey and American Community Survey  
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The Pennsylvania State Data Center is the commonwealth's official source for population and economic statistics. It is based at Penn State Harrisburg's Institute of State and Regional Affairs. The Pennsylvania State Data Center is part of the U.S. Census Bureau's National State Data Center Program.

Editors: For additional data, contact the Pennsylvania State Data Center's State Capital Office at 717.772.2710 or for faculty comment on this topic, contact Penn State Harrisburg's Public Information Office at 717.948.6029.