



# Research Brief

The Commonwealth's Official Source for Population and Economic Statistics

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## **New ACS 5-Year Estimates Provide First Data on Health Insurance Coverage and Disability Status Available for all Pennsylvania Counties and Municipalities**

PENN STATE HARRISBURG – The U.S. Census Bureau today released its annual installment of new demographic and socio-economic data for every community in the United States. The 2008-2012 American Community Survey (ACS) 5-Year Estimates provide data for all counties, municipalities, and other geographic areas down to the census block-group level and include – for the first time – data on health insurance, disability status and marital history.

In Pennsylvania, new detailed socio-economic data was released for all 67 counties, 2,562 municipalities, 500 school districts and several statistical geographic areas, including Zip Code Tabulation Areas (ZCTAs), 2010 Census PUMAs, 2010 Census Urban/Rural classifications and the 113<sup>th</sup> Congressional Districts. The release of the 2008-2012 ACS 5-Year Estimates is the fourth five-year data product generated from the American Community Survey.

These estimates are also centric to mid-2010 and thus roughly comparable to what would have been reported had socio-economic data been collected from the 2010 Census if the long-form was not eliminated. This enables the best opportunity to get rough comparison between 2000 and 2010.

### **Health Insurance Coverage**

Five full years of data collection has been attained since the ACS began asking questions about health insurance coverage in 2008 culminating in the availability of health insurance data for small geographic areas

Nearly one-in-ten (9.7 percent) civilian noninstitutionalized Pennsylvanians were uninsured during the period 2008-2012. Mifflin County had the largest percentage (16.2 percent) of uninsured residents among Pennsylvania counties during the time period. Philadelphia County was next with 14.2 percent of residents lacking health insurance. The counties of Bucks and Montgomery, just outside of Philadelphia, had the lowest uninsured rates during the period at 6.2 percent and 6.6 percent, respectively. Table 1. Shows the top 5 and bottom 5 Pennsylvania counties in terms of the percent of the civilian noninstitutionalized population lacking health insurance coverage during the period 2008-2012.

Rank	Geography	Total civilian noninstitutionalized population	Number Uninsured	Percent Uninsured
-	Pennsylvania	12,492,799	1,207,901	9.7%
1	Mifflin	46,174	7,483	16.2%
2	Philadelphia	1,509,457	214,493	14.2%
3	Crawford	86,603	11,700	13.5%
4	Juniata	24,346	3,278	13.5%
5	Lancaster	513,389	67,606	13.2%
63	Westmoreland	360,191	26,803	7.4%
64	Centre	150,772	10,986	7.3%
65	Elk	31,673	2,144	6.8%
66	Montgomery	787,060	51,617	6.6%
67	Bucks	619,590	38,644	6.2%

Source: U.S. Census Bureau, 2008-2012 American Community Survey 5-Year Estimates

Access to health insurance coverage varied depending on one's age. For Pennsylvanians under 18 years of age, 5.3 percent had no health insurance coverage. That figure rose to 13.4 percent for Pennsylvanians age 18 to 64 years, and then declined to 0.5 percent for those aged 65 years and over. Disparities also exist between racial and ethnic groups when it comes to health insurance coverage. In 2008-2012, the White Alone, Not Hispanic had the lowest uninsured rate of any racial/ethnic group in Pennsylvania with 8.1 percent reporting no health insurance coverage. All other racial and ethnic group had higher uninsured rates, including 20.7 percent for Hispanics, and 14.5 percent for the Black and 14.1 percent for Asians.

Pennsylvanians had both private and public health insurance, with 59.4 percent having private coverage only and 16.5 percent having public coverage only in 2008-2012. Nearly 1.8 million Pennsylvanians (14.4 percent) had a combination of both public and private coverage. Chester County had the largest percent with private coverage only (72.2 percent), while Philadelphia County had the largest with public coverage only (28.4 percent) during the period. Health insurance coverage data is important to planning and implementing many federal, state and local health programs. Health insurance data is also combined with several other socio-economic characteristics like, household income, labor force participation, poverty status, educational attainment to provide a full picture of the uninsured at the state, county and municipal level.

### **Disability Status**

The 2012 ACS 5-Year Estimates also offer for the first time important socio-economic data relating to the disability status of Pennsylvanians for all 67 counties. Information on disability is critical to government and community agencies that distribute funds and develop programs for people with disabilities.

In Pennsylvania, among the civilian noninstitutionalized population in 2008-2012, 13.2 percent reported a disability. The likelihood of having a disability varied by age - from 7.1 percent of people under 18 years old, to 10.7 percent of people 18 to 64 years old, and to 35.6 percent of those 65 and

over. Not surprisingly, Pennsylvania counties with the oldest median ages reported some of the largest percentages of disabled residents. During the period 2008-2012, Forest County had 29.1 percent of its residents report a disability – the largest of any Pennsylvania county. Forest was followed by Cameron (20.7 percent), Sullivan (20.0 percent), Fayette (19.8 percent) and Armstrong (19.4 percent) counties. Pennsylvania counties with a younger age structure had some of the lowest percentages of disabled residents in 2008-2012. Chester (7.2 percent), Montgomery (9.0 percent) and Centre (9.0 percent) counties were among the three counties to have fewer than ten percent of residents reporting a disability.

Disability status is determined from the answers to questions surrounding six types of difficulty: hearing difficulty, vision difficulty, cognitive difficulty, ambulatory difficulty, self-care difficulty and independent living difficulty. Beginning in 2008, questions pertaining to disability were changed from earlier editions of the ACS. For this reason, the Census Bureau does not recommend any comparisons of 2012 disability data to 2007 and earlier ACS disability data.

### **Marital History**

Another new data item available from the 2012 ACS 5-Year Estimates is the marital history of Pennsylvanians age 15 years and over. During the period 2008-2012, the median age for Pennsylvania men married in the past twelve months was 31.8 years. For the commonwealth's women, the median age was about two years younger at 29.7 years. The median age was over a decade higher for Pennsylvania men (44.8 years) and women (42.7 years) who divorced in the past twelve months.

Pennsylvanian men and women who married in the past twelve months were more likely to be have attained a bachelor's degree or higher than the total population 15 years and over. Nearly four-in-ten (39.9 percent) Pennsylvania women who married in the previous twelve months had a bachelor's degree or higher, while more than a third (33.9 percent) of recently married men were at this level of education attainment. Both of these figures are higher than the percent of the total population 15 years and over with a bachelor's degree or higher, which stood at 25.1 percent during the period 2008-2012.

### **Geography Notes**

The 2012 ACS estimates are the first to include tabulations for the new 2010 Public Use Microdata Areas (PUMAs). The 2010 PUMAs were defined using the results of the 2010 Census. These geographies, which cover the entire nation and nest within states, are built on counties and census tracts, must be geographically contiguous, and are subject to population thresholds (approximately 100,000).

The 2012 ACS estimates are also the first ACS estimates to include tabulations for the 2010 Census Urban Area definitions and Urban/Rural classification. For the 2010 Census, to qualify as an urban area, the territory identified according to criteria must encompass at least 2,500 people, at least 1,500 of which reside outside institutional group quarters. The Census Bureau identifies two types of urban areas: "urbanized areas" of 50,000 or more people and "urban clusters" of at least 2,500 and less than 50,000 people. "Rural" encompasses all population, housing and territory not included within an urban area.

School districts reflect 2011-12 boundaries. Congressional Districts reflect the 113th Congress, while all other areas reflect boundaries as of January 2013. Due to the delay in getting the state legislative

districts approved in Pennsylvania, the boundaries for state house and senate districts continue to use those from 2001.

### **More about ACS 5-Year Estimates**

The ACS 5-Year Estimates use a series of monthly samples to produce annually updated data for the same geographic areas formerly surveyed via the decennial census long-form sample. ACS 5-Year estimates are derived from 60 months of data collection to provide a large enough sample size to ensure the most reliable estimates for smaller geographic areas.

The 2008-2012 ACS Estimates aggregate the sample responses from Pennsylvania households collected from January 1, 2008 to December 31, 2012 and represent the average estimate of a population characteristic over the entire time period. For the years 2008, 2009 and 2010, the 2008-2012 ACS estimates were based on an annual, nationwide household sample of about 250,000 addresses per month (2.5 percent of the population per year). Because of sample size enhancements in June of 2011, the data collected in 2011 and 2012 were based on 295,000 addresses per month, or 3 percent of the population per year. Data is available for all geographic areas in Pennsylvania, including the geographies that were included in three-year and one-year releases.

The 2008-2012 ACS 5-Year Estimates are different from, and should not be directly compared to the 2012 ACS one-year estimates or the ACS three-year estimates, released previously, which relate to specific time periods only. Five-year estimates are released annually for all geographies, continuing with next year's release of the 2009-2013 ACS 5-Year Estimates, which will produce - for the first time - data relating to field of Bachelor's Degree for all counties and municipalities in the nation. As is the case with all surveys, statistics from sample surveys are subject to sampling and nonsampling error. Margins of error have been omitted in this Research Brief for clarity, but are available for all ACS estimates on [factfinder2.census.gov](http://factfinder2.census.gov).

The Pennsylvania State Data Center is the commonwealth's expert in demographics and Census datasets. To request custom American Community Survey data tables or maps, contact the Pennsylvania State Data Center at 717.772.2710.

Source: U.S. Census Bureau, 2008-2012 American Community Survey 5-Year Estimates  
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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.**

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