



# Research Brief

The Commonwealth's Official Source for Population and Economic Statistics

September 15, 2016

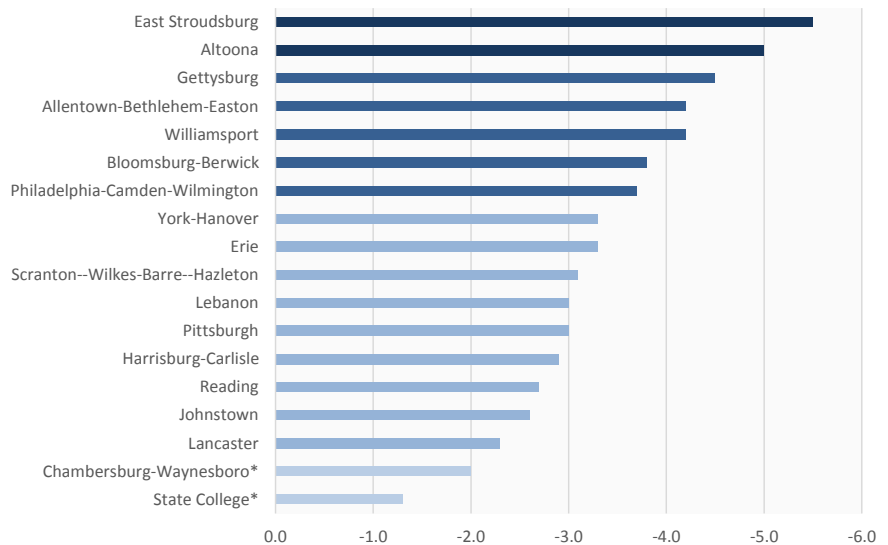
## New 2015 ACS Estimates Show Fewer Pennsylvanians Lacking Health Insurance, Improving Income and Poverty Picture

**PENN STATE HARRISBURG** – The percentage of people without health insurance coverage declined in Pennsylvania and all fifty states between 2013 and 2015, according to the 2015 American Community Survey 1-Year Estimates released today by the U.S. Census Bureau. In the commonwealth, the percent lacking health insurance decreased from 9.7 percent in 2013 to 6.4 percent in 2015, indicating a 3.3 percent decline. The nation as a whole had a 5.1 percent decline in the percent without coverage during the time period, going from 14.5 percent in 2013 to 9.4 percent in 2015. Between 2013 and 2015, California (-8.6 percent), Nevada (-8.4 percent), Kentucky (-8.3 percent), West Virginia (-8.0 percent) and New Mexico (-7.7 percent) experienced sharpest decrease in the percentage of people lacking insurance coverage.

Changing rates of health insurance coverage often reflect economic trends, shifts in the demographic composition of the population, and policy changes. It is this later item – policy changes – which resulted in the significant decline in those no longer without health insurance coverage between 2013 and 2015, as many provisions of the Patient Protection and Affordable Care Act (ACA) went into effect in 2014.

Figure 1. shows the decline in the percentage of the population without health insurance coverage for the eighteen metro areas centered in Pennsylvania. According to the data, East Stroudsburg (-5.5 percent) had the largest decline between 2013 and 2015. Altoona (-5.0 percent), Gettysburg (-4.5 percent), Allentown-Bethlehem-Easton (-4.2) and Williamsport (-4.2) followed. Lancaster (-2.3 percent), Johnston (-2.6 percent) and Reading (-2.7 percent) had the smallest percent declines in those with no health insurance coverage. The Chambersburg-Waynesboro and State College Metro Areas had no statistically significant change over the two year time period.

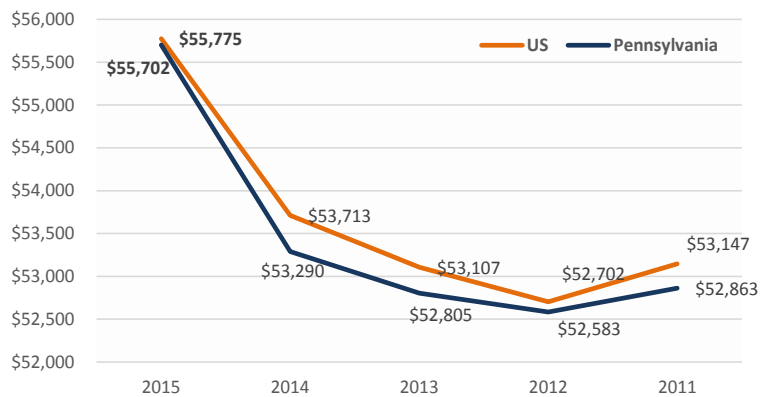
Figure 1. Decline in Percentage of Population Lacking Health Insurance, PA Centered Metro Areas, 2013-2015



## Income and Poverty

Real median household income increased in 39 states and the District of Columbia, with increases ranging from 1.8 percent in Connecticut to 6.8 percent Montana. No state saw a decrease in median household income between 2014 and 2015. In Pennsylvania, median household income grew by \$2,412 or 4.5 percent from \$53,290 in 2014 to \$55,702 in 2015. The nation as a whole experienced a \$2,062 or 3.8 percent increase in median household income over the time period. Since experiencing a decline between 2011 and 2012, the median household income has increased annually in the U.S. and Pennsylvania (see Figure 2.)

Figure 2. Median Household Income (in 2015 dollars), PA and US: 2011-2015



The Chambersburg-Waynesboro Metro Area far outpaced the state in year-to-year real median household income growth. From 2014 to 2015, the median household income grew by \$8,444 or 17.1 percent. The Williamsport (\$6,269) and Scranton—Wilkes-Barre—Hazleton (\$4,380) followed with the largest statistically significant numeric change in median household income. No metro area centered in the commonwealth experienced a statistically significant decline in median household income.

Accompanying the rise in household income was a decrease in the poverty rate between 2014 and 2015. Nationally, the percentage of people living in households with incomes below the federal poverty level dropped from 15.5 percent to 14.7 percent, while the decline was less pronounced in Pennsylvania (13.6 percent down to 13.2 percent). All Pennsylvania metro areas reporting a statistically significant change in the poverty rate had a decline over the twelve-month period. These were: Chambersburg-Waynesboro (-4.0 percent), Gettysburg (-3.5 percent) and Allentown-Bethlehem-Easton (-1.3 percent).

## Median Value and Gross Rent

The median value of a Pennsylvania owner-occupied housing unit in 2015 was \$170,600. This figure indicated a \$5,200 or 3.1 percent increase from 2014. Pennsylvania's median home value was less than the nation overall, which came in at \$194,500 in 2015; a \$13,300 or 7.3 percent increase since 2014. Among Pennsylvania centered metro areas with a statistically significant change, Bloomsburg-Berwick had the largest gain in median home value between 2014 and 2015 with an 8.4 percent increase. The median home value increase in this area grew from \$147,100 to \$159,400; an increase of \$12,300 over the time period. The next largest numeric increase in median home values occurred in Chambersburg-Waynesboro (\$10,100), followed by the Lancaster Metro Area (\$9,300).

The median gross monthly rent paid by renters in the Keystone State has increased from \$849 in 2014 to \$868 in 2015. This equated to a \$19 or 2.2 percent increase in gross rent statewide over the twelve-month period. Nationally, the median gross rent grew \$24 or 2.6 percent from \$935 in 2014 to \$959 in 2015. The Allentown-Bethlehem-Easton Metro Area had the largest numeric increase in gross month rent (\$50), while Harrisburg-Carlisle had the largest percent increase at 5.6 percent. Only one of the Pennsylvania centered metro areas to show a statistically significant change in median rent experienced a decline: The East Stroudsburg Metro Area has a \$192 dollar drop in gross median rent between 2014 and 2015. This equated to a 16.4 percent decline.

## Other Select Data

The annual update to the ACS assists data users in easily making detailed comparisons of a variety of demographic and socioeconomic statistics over time. Below is a quick look at how some select characteristics of Pennsylvania's population and households have changed since 2011:

- Between 2011 and 2015, the percent of veterans in the population has declined from 9.6 percent to 7.9 percent.
- The mean travel time to work has almost increased by one minute since 2011 (25.9 minutes in 2011 compared to 26.8 minutes in 2015)
- Nearly 3-in-10 (29.7 percent) Pennsylvanians aged 25 years and over had a bachelor's degree or higher in 2015, up from 27.0 percent in 2011.
- The percentage of occupied housing units without a mortgage increased to 39.4 percent in 2015, up from 37.5 percent in 2011.

## Notable New Tables

The 2015 ACS includes several useful new Subject Tables. First, tables (S2411-S2414, S2418 and S2419) provide estimates for the occupation, industry and class of worker by sex, median earnings and women's earnings as percent of men's earnings. Next, two new tables (S2801 and S2802) have been created to relate computer and internet related data items to various demographic social and economic characteristics.

The final table of note, Detailed Table B09021, provides data on living arrangement estimates by age for adults 18 years and over in households. This will help data users uncover the number of adult children age 18-34 years in households. In addition to new tables, several tables have been modified or deleted from the 2015 ACS. Click [here](#) for a complete list.

## More about the ACS

The 2015 ACS estimates are based on an annual, nationwide household sample of about 295,000 addresses per month, or nearly 3 percent of the population per year. In Pennsylvania, 3.1 percent of the 5.6 million housing units were included in the sample. The estimates aggregate the sample responses from Pennsylvania households collected from January 1 to December 31 of 2015. Geographic areas for which data are available are based on total populations of 65,000 or more.

The 2011-2015 ACS five-year estimates will be released on December 8. These five-year estimates will produce estimates for all Pennsylvania counties, municipalities, and other census geographies down to the block group level. This release will mark the second non-overlapping ACS 5-Year Estimates product, and the first to use consistent 2010 Census geographic areas for Census Tracts, Block Groups and other statistical geographies.

Source: U.S. Census Bureau, 2015 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.**

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