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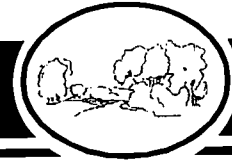
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ABSTRACT

Graphs, data tables, maps, and written descriptions give a statistical overview of rural Pennsylvania. A section on rural demographics covers population changes, racial and ethnic makeup, age cohorts, and families and income. Pennsylvania's rural population, the nation's largest, has increased more than its urban population since 1950, with the bulk of that increase occurring in eastern Pennsylvania. A section on socioeconomic conditions notes that poverty is more prevalent in rural areas, and although rural incomes have been rising, the gap between rural and urban income has been increasing. The rural economy has been rebounding, as indicated by figures on unemployment, small business, tourism, and agriculture. The section on rural education presents data on enrollment, educational attainment, postsecondary participation, rural school revenues and expenditures, and dropout rates. Nearly 30 percent of rural adults lack a high school diploma, and about 10 percent have a college degree or higher. Rural dropout rates are lower than urban rates. A rural health care section covers access to medical care, rural disabled, health behavior, and health insurance. Urban areas have almost twice as many physicians per capita as rural areas. Data on county government, rural municipalities, property values, and land use comprise the local government section. An infrastructure section presents data on waste water, drinking water, telecommunications, and highways. A growing inability of rural people to afford housing highlights the rural housing section. An appendix presents a numeric profile of Pennsylvania's rural and urban counties. (TD)

ED 450 990

THE CENTER FOR



Rural Pennsylvania

NOVEMBER 1997

INSIDE RURAL PENNSYLVANIA A STATISTICAL PROFILE

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FORWARD

What is Rural?

Many of us can define rural by paraphrasing the statement of one of our Supreme Court Justices that "rural is something you'll know when you see it." Yet from a statistical and analytical perspective, defining rural or urban requires a much more rigid set of standards. Unfortunately, there is no one standard or definition of rural. According to some, there are no fewer than five definitions used by state and federal governments to distinguish rural from urban areas. Complicating this classification problem is the fact that most data is collected at either the municipal or county level. To help resolve these classification problems, the U.S. Census Bureau has developed a set of definitions that are used throughout this report.

Metropolitan/Non-metropolitan

The definition of metropolitan/non-metropolitan is based on boundaries. A metropolitan county is one in which a city with a population of 50,000 or greater is located. An entire group of counties is called a metropolitan area when surrounding counties are closely tied to a central county by commuting patterns, density, and other factors. Cities of less than 50,000 can qualify as the core of a metropolitan area if the built-up area around and including the city (urbanized area, see below) is at least 50,000 and the entire metropolitan area is at least 100,000. In Pennsylvania, 15 areas have been deemed metropolitan by this criterion, including Sharon, Johnstown, and State College. *All counties not considered metropolitan are non-metropolitan and are referred to as rural.* This seems to be the most common definition of rural used by the federal government and is the only one of the three definitions that is updated periodically. The Office of Management and Budget, by law, is responsible for legally defining metropolitan counties and periodically updating counties that qualify.

Pennsylvania's Metro / Non-Metro Counties



Shaded areas are non-metropolitan

Urban/Rural

The definition of urban/rural is based on municipal boundaries and can be applied at the county level. All boroughs, towns, townships, or cities with a population of 2,500 or more are considered urban. Additionally, any Census-designated place with a population of 2,500 or more is also considered urban. In Pennsylvania, a Census-designated place is a densely settled area within a township that is not incorporated. Finally, all urbanized areas (see map on next page) are considered urban. *Any area not considered urban is considered rural.*

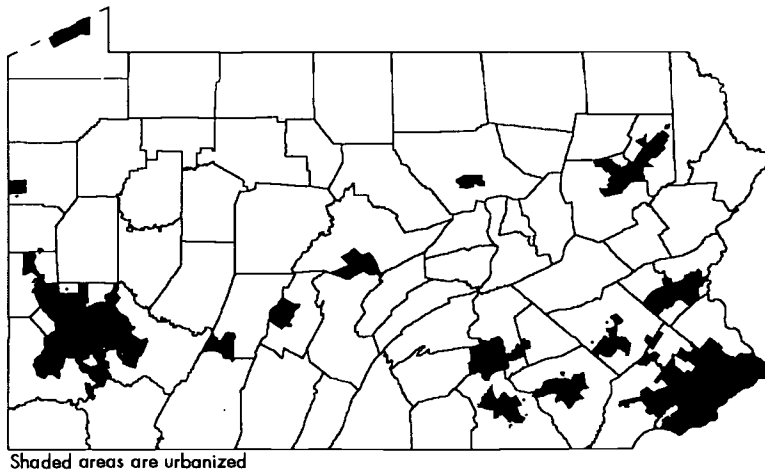
Pennsylvania's Rural and Urban Counties



Urbanized/Non-Urbanized

The definition of urbanized/non-urbanized is based on a combination of Census data collection areas and municipal boundaries. It is quite similar to a municipal definition but parts of some municipalities on the fringes of an urbanized area may not wholly be considered urbanized. An urbanized area consists of the central city/cities of metropolitan areas and the densely settled areas surrounding them. The inclusion criteria for the densely settled areas are a bit complex, but are largely based on population density, contiguity, and road connectivity. All areas that are not considered urbanized are considered non-urbanized and are often considered rural.

Pennsylvania's Urbanized and Non-Urbanized Municipalities



Summary

In this profile, the availability of data determined which definition was used. For data only available at the county level, the rural/urban definition was used. If counties with more than half of their population were defined as rural by the U.S. Census Bureau, then they were considered rural. Counties that were less than 50% rural were classified as urban. According to the most recent count, Pennsylvania has 42 rural counties and 25 urban counties. Collectively, rural counties are referred to as "rural areas," and urban counties are called "urban areas."

For municipal level data, the urbanized/non-urbanized definitions were used. Non-urbanized areas were classified as rural and small towns. Urbanized areas located outside of a central city were labeled "suburbs"; and central cities were labeled as such.

INTRODUCTION

Rural Pennsylvania is as diverse as its people. It is difficult to make statements about Pennsylvania's rural areas that are applicable to every corner of the state. Therefore, to familiarize the readers with the many aspects of rural Pennsylvania, an overview is needed. This overview is divided into eight sections:

- Rural Demographics
- Socio-Economic Conditions
- Rural Economy
- Rural Education
- Rural Health Care
- Local Government
- Rural Infrastructure
- Rural Housing

In addition to graphics, charts, maps, and written descriptions, there is a numeric profile of Pennsylvania's rural and urban counties in the appendix. Throughout this document, the term "rural areas" refers to Pennsylvania's 42 predominately rural counties. In each of these counties, the U.S. Census Bureau classified over half of the population as rural. "Urban areas" refers to the remaining 25 counties in which less than half of each county's population was classified as rural. The term "rural and small towns" refers to those municipalities outside U.S. Census Bureau defined urbanized areas. Suburban areas are those municipalities inside an urbanized area, but not classified as central cities.

RURAL DEMOGRAPHICS

Population Changes

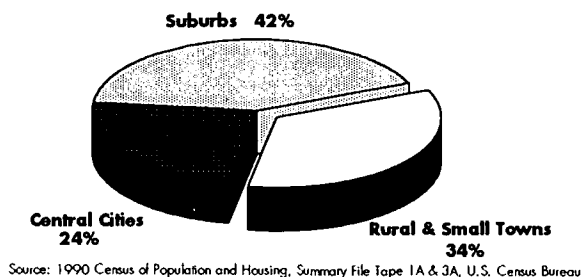
According to the U.S. Census Bureau, Pennsylvania has the nation's largest rural population. In 1990, it was estimated that the Commonwealth had over 3.7 million rural residents. Except for Philadelphia, every county in Pennsylvania has areas classified as rural. Forty-two of the state's 67 counties are more than 50% rural and seven counties are 100% rural.

Since 1950, Pennsylvania's rural population has increased nearly 20%. During the same period, the state's urban population increased only 10%. The state's rural population is not evenly distributed even though about one in three Pennsylvanians currently live in a rural or small town. Beginning in the 1970s, two types of rural Pennsylvania have emerged: eastern and western. The state's eastern rural population has increased by more than 30% between 1970-96. During the same period, the rural population in western Pennsylvania increased only 3%.

Slow growth in the western counties has been largely attributed to out-migration caused by a decline of the state's mineral and related manufacturing industries. This out-migration is especially evident among the region's working-age residents. Between 1980-90, nearly 15% of residents aged 25 to 45 left western Pennsylvania.

Population Distribution, 1990

Distribution of Pennsylvania residents, according to type of municipality, 1990, n=11,881,643



In eastern and southern Pennsylvania, most of the population increase has been attributed to both intra- and inter-state migration. During the 1980s, there was an influx of urban residents into rural areas. These "ex-urbanites," are primarily from southeastern Pennsylvania, Maryland, New York and New Jersey. The counties most impacted by the increase in new residents are Pike and Monroe. Between 1975-96, these counties saw their populations increase by over 115%. As a result, Pike County is now considered part of the New York City Metropolitan Statistical Area. Adams, York, and Franklin Counties in south central Pennsylvania are beginning to experience similar growth pressures.

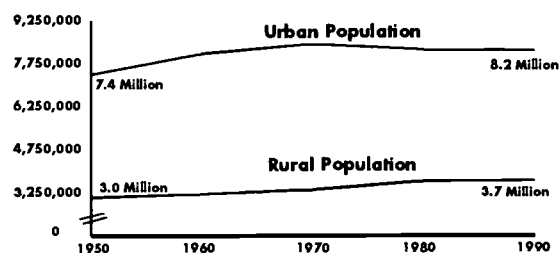
Growth is not inevitable. Between 1930 and 1995, Pennsylvania's population has increased by 2.4 million, or 25%. However, this growth was far from even. Twenty-one

counties in Pennsylvania had more residents at the beginning of the Depression than they have 65 years later. The counties with the greatest population loss are Philadelphia, Luzerne, Lackawanna, and Schuylkill. In each of these counties there were at least 80,000 more residents in 1930 than in 1995.

At the municipal level, the number of places with population losses is more staggering. Using a different time frame, 1950-95, nearly 850 municipalities lost population. Also during this period, over half the state's boroughs lost population. The average borough lost more than 925 residents. There were 270 townships that also had population declines.

Pennsylvania Rural/Urban Population, 1950-90

Change in Pennsylvania rural and urban population, 1950-90



Source: 1990 Census of Population and Housing, Summary File Tape 1A & 3A, U.S. Census Bureau

Racial and Ethnic Make Up

Generally speaking, rural Pennsylvania is homogeneous. Non-whites make up less than 2% of the state's rural and small town population. Statewide, less than 12% of the population is non-white. Persons of Hispanic origin, according to the Census Bureau, comprise less than 1% of the state's rural and small town population, and make up only 2% of the state's total population.

Age Cohorts

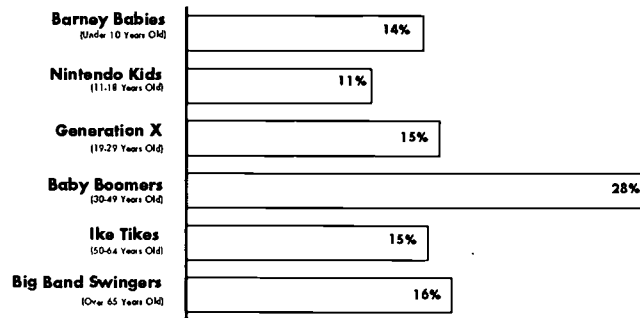
Despite its population changes, rural Pennsylvania is not aging. According to the Census Bureau, rural areas have the highest percentage of youth in the state with nearly a quarter under 18 years old. The percentage of senior citizens in rural areas is essentially no different than it is for urban areas. In both areas, persons over 65 years old make up about 15% of the population. Persons in the middle age range, 18-64, make up about 60% of the rural population.

The difference between urban and rural can be seen more clearly if the population is grouped together by generational cohorts. Baby boomers make up less than 30% of the rural population. A boomer is anyone born between 1945-65. This generation is the economic dynamo of most communities. People in this age bracket are primarily the ones buying houses and having children. They are also the state's largest tax-paying group.

However, between 1980-90, there was a 9% decline in the number of rural boomers. According to some, the baby boomer loss has been tantamount to a rural "brain drain."

Range of Rural Age Cohorts, 1994

Generational cohorts in rural areas, 1990, n=2,448,387



Sources: U.S. Census Bureau

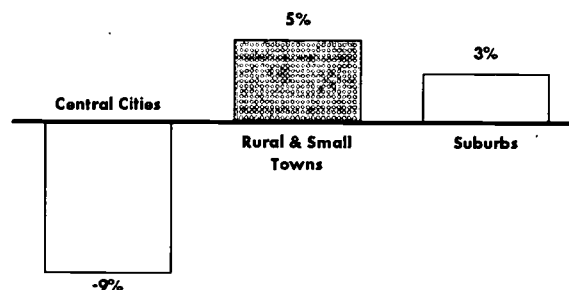
Families & Households

Rural Pennsylvania is family-oriented. Nearly 85% of the children in rural and small towns live with both parents. And nearly 70% of the households are made up of a husband and wife. In both numbers and percentages, single parent households are less common in rural areas than in urban areas. According to the Census Bureau, approximately 16% of rural children are in single parent households. By comparison, in inner-city areas, over 44% of the children live with a single parent. Nearly 13% of the single parents in rural and small towns are not working. Some other rural household facts include:

- Rural and urban areas have nearly the same percentage of people living alone
- Rural areas have a higher marriage rate than urban areas, however, the number of rural marriages has declined 10% between 1989-95
- The divorce rate in rural areas is significantly higher than in urban areas

Percent Change in Families, 1980-90

Percent change in the number of Census Bureau Defined families, 1980-90



Sources: 1990 Census of Population and Housing, Summary File Tape 1A & 3A, U.S. Census Bureau

SOCIO-ECONOMIC CONDITIONS

Rural Income

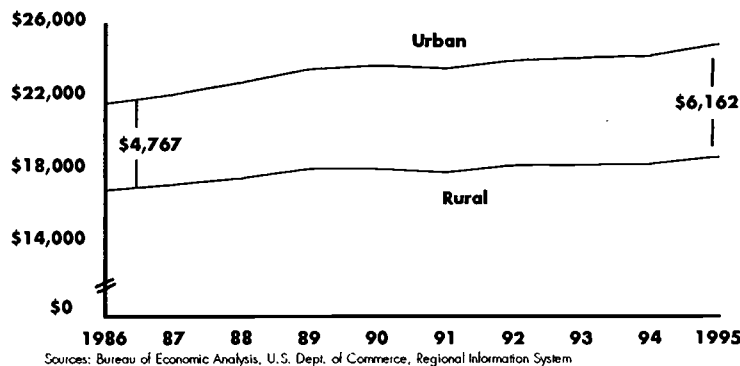
In rural Pennsylvania, less than 1 out of every 5 households can be classified as "middle class" (\$30,000-\$42,499). According to the Census Bureau, more than 60% of rural households earned less than \$30,000 in 1990. In urban counties, only 40% fell into this income range.

After years of economic hardship, rural incomes seem to be on a rebound. An analysis of the latest U.S. Commerce Department's statistics shows that from 1993-95 the adjusted annual per capita personal income in rural Pennsylvania increased nearly \$440, or 2.4%. According to earlier estimates, this is the fourth increase in as many years.

This good news, however, is tempered by the fact that there is more than a \$6,160 gap between rural and urban incomes. In 1995, rural per capita income was \$18,724; urban income was nearly \$24,890. The gap between rural and urban income has been steadily increasing since the early 1980s.

Adjusted Per Capita Income, 1986-95

Incomes adjusted for inflation using the CPI with 1995=100



Nearly 40% of the income in Pennsylvania's rural counties is unearned. Government programs such as Social Security, as well as pensions, and stocks and bonds account for the fastest-growing income segment of the rural economy. In 37 of Pennsylvania's 42 rural counties, personal investments and government programs represent more than one-third of total income.

Poverty

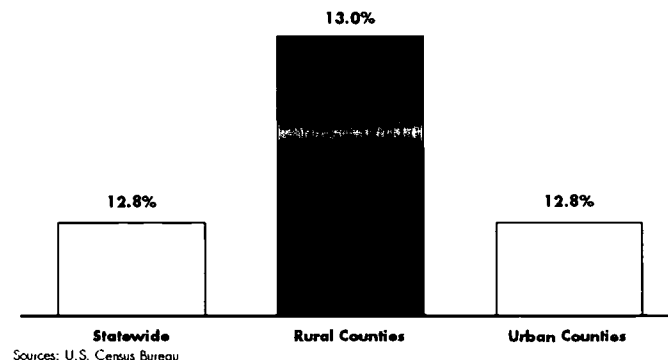
Poverty is more prevalent in rural areas. According to the most recent estimates, which were compiled in 1993, over 325,300 rural residents, or 13% of the population, lived below the poverty threshold. Three years earlier, in 1989, the rural poverty rate was estimated to be 12.4%. Pennsylvania's urban areas are not doing much better. In 1993, it was estimated that 12.8% of the state's urban residents were poor – a two percentage point increase from 1989.

Children aged 5 to 17 made up almost one quarter of the rural poor. The poverty rate for these children was estimated to be nearly 17%. Geographically, western Pennsylvania had the highest child poverty rates.

Comparison of the 1989 poverty statistics with the 1993 estimates shows a 30,500, or 10%, increase in the number of rural poor. In urban areas, on the other hand, there was a 23% increase in the number of poor between 1989-93. Most of the increase in urban and rural poverty can be attributed to the lingering effects of the post-Gulf War recession, which cut deeply into the construction and service sectors. Traditionally, these two sectors are extremely vulnerable to any downturn in the economy.

Estimated Rural Poverty Rate, 1993

Estimated poverty rate for persons below the poverty threshold, 1993



RURAL ECONOMY

Economic Overview

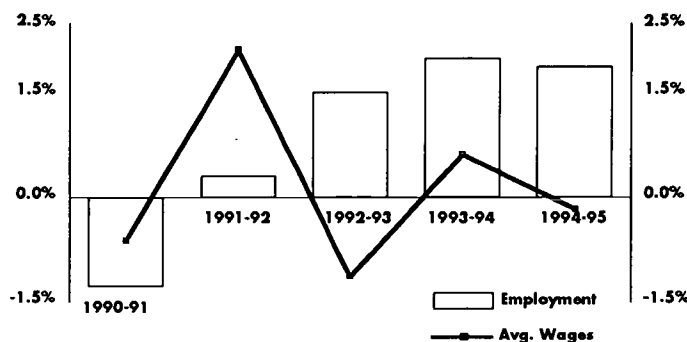
Pennsylvania's rural economy is on the rebound. After many years of slow growth the state's rural economy has begun to show signs of improvement. Between 1990-95, rural areas have seen increases in job creation, wages, and business starts. In addition, Pennsylvania's rural economy is now more diverse and is offering more opportunities than it has in a long time.

Between 1990-95, the number of jobs in Pennsylvania's 42 rural counties increased 4.5%, surpassing the state rate of 1.6%. The fastest growth rate was in the service/finance sector. More than 21,500 jobs were created in this sector during this period. The next fastest growing sector was retail/wholesale, followed closely by state and local government. Among the declining sectors were manufacturing, mining, and construction.

In terms of workforce size, half of the rural jobs are in either manufacturing or service/finance sectors. Since 1980, the percentage of persons working in manufacturing jobs has declined 15% while the number of service/finance jobs has more than doubled. In the coming years, this trend will likely accelerate as more and more rural businesses become information-based.

Percent Change in Employment & Average Wages, 1990-95

Percent change in average monthly employment and adjusted average annual wage, 1990-95. Income data adjusted for inflation using the CPHU, 1995=100.



Data for employees covered by PA Unemployment Compensation Law. Source: PA Dept. of Labor & Industry

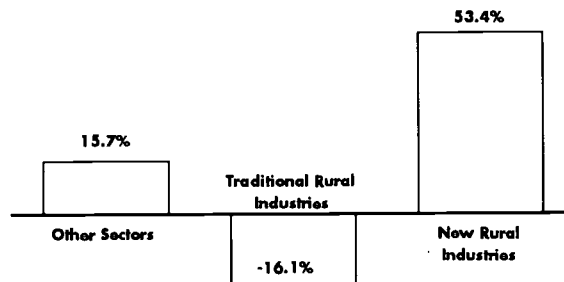
Although employment is up in rural areas, wages and salaries have increased little. In 1995, the average annual wage in rural areas was \$22,147. The average in urban wage exceeded that figure by more than \$6,500. After adjusting for inflation, the average rural wage increased less than \$200, while the urban average rose more than \$600 from 1990-95. As a result, the income pie in rural areas expanded just enough to pay new workers and to give existing workers a 1% increase beyond inflation.

In the area of business starts, rural areas gained more than 3,300 new employers between 1990-95. During this same period, 15,600 businesses in urban areas opened

their doors for the first time. Most of the start-up businesses in rural and urban areas were in the service/finance sector.

Change in Pennsylvania's Rural Industries, 1980-95

Traditional rural industries include agriculture, forestry, mining, and manufacturing. New rural industries include retail trade, financial sector, and service sector.



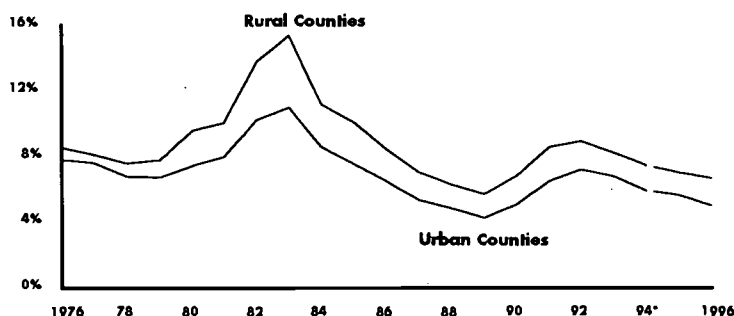
Data for employees covered by PA Unemployment Compensation Law, Source: PA Dept. of Labor & Industry

Unemployment

In 1996, the average unemployment rate in Pennsylvania's 42 predominately rural counties stood at 6.6%, a nine-year low. Statewide, 5.3% of the civilian labor force was unemployed in 1996. The national average was 5.6%. These numbers were compiled by the Pennsylvania Department of Labor and Industry. Although the rural unemployment rate is higher than the state and national rates, more rural residents are now working than in any other time in history. In 1996, the average number of employed persons in rural areas was nearly 1.1 million. This number represents about one fifth of the state's labor force and a 0.2% increase from 1995 employment. In urban areas, employment from 1995-96 increased 2.2%. Hence, while employment is at an all time high in rural areas, it may have stagnated.

Rural and Urban Unemployment Rates, 1976-96

Average annual unemployment rates for rural and urban counties



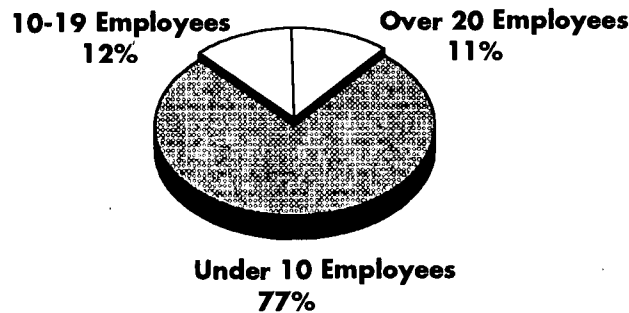
*The 1995-96 unemployment rates are not comparable to earlier rates due to a revised survey method by the U.S. Dept. of Labor
Source: PA Dept. of Labor and Industry

Small Businesses

If you work in rural Pennsylvania, chances are that your company employs less than 10 workers. An analysis of the County Business Patterns for Pennsylvania shows that over three-fourths of the establishments in rural counties employ fewer than 10 workers, and more than half employ fewer than five. Urban counties tend to follow this same pattern. In many rural counties, the largest employers tend to be either hospitals or schools. Only 11% of rural establishments employ 20 or more workers.

Small Businesses in Rural Pennsylvania

Establishments by number of employees, 1994 (n=54,255)



Source: County Business Patterns, 1994, U.S. Census Bureau

Tourism

In rural Pennsylvania, tourism is a growing and dynamic industry. In 1995, domestic travelers to the state's rural counties spent nearly \$2.0 billion. This revenue provided jobs to over 32,100 workers, and generated nearly \$137 million in state and local taxes. Although rural areas have a wide range of tourism opportunities, most rural communities have been ineffective in capturing tourist dollars.

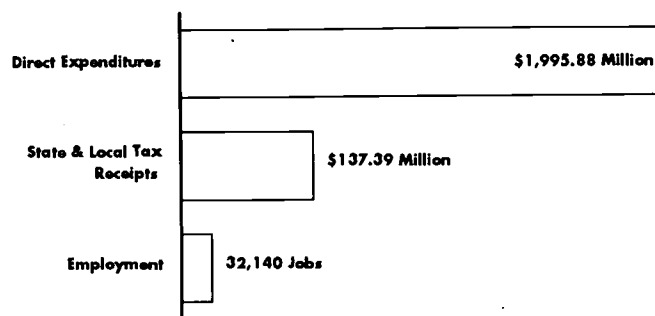
In 1995, only 18 cents of each dollar that tourists spent in Pennsylvania was spent in rural areas. As a result, total tourism expenditures in urban areas are 4.5 times those in rural areas. Not only did tourists spend more in urban areas, they did so at a faster rate.

Between 1992-95, inflation-adjusted tourism expenditures in rural areas increased 4%, or little more than 1.3% per year. In urban areas, expenditures jumped 6.3%, or more than 2% per year. During this same period, employment in rural tourism industries increased less than 2%, while in urban areas there was a 7% increase. Despite the slight increase in employment, payroll in rural areas did not keep pace with inflation. In urban areas, there was nearly a 5% increase in payroll.

1995-1996

Rural Tourism, 1995

Estimated impact of domestic travelers only in Pennsylvania's rural counties



Source: U.S. Travel Data Center, 1993

Agriculture

Despite continuing growth and development pressures, agriculture in Pennsylvania continues to thrive. According to the most recent estimates from the Pennsylvania Department of Agriculture, in 1995 there were 50,000 farms in Pennsylvania and 7.7 million acres of farmland. The total cash receipts from the sale of agricultural products in 1995 were over \$3.75 billion.

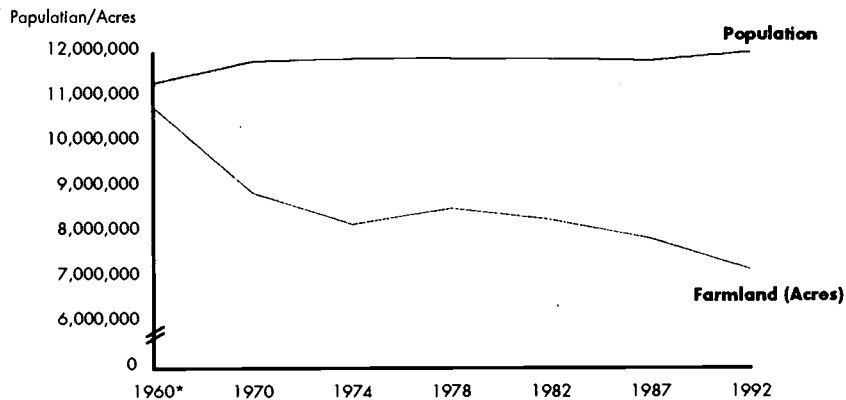
The state's agricultural producers appear to be healthy. According to a publication by RISA (Regional Infrastructure for Sustaining Agriculture), some of the positive aspects of agriculture in Pennsylvania include: favorable markets, strong food processing and transportation infrastructure, farm diversity, organizational collaborations supporting farm viability, educational resources, and improved farm practices. Another aspect may be strong public support for protecting farmland.

Since 1970, however, the state has lost nearly one third of its farms and one quarter of its farmland. The biggest loss was in small farms. Between 1988-95, nearly 13% of the farms with sales under \$10,000 disappeared, taking with them an area of farmland roughly the size of Northumberland County. In 1995, the average size of a small farm was 79 acres. According to the Census of Agriculture, the largest loss of small farms occurred in eastern and south central Pennsylvania. Census data on farms of this size suggests that these farmers operate at a significant loss.

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Pennsylvania Farmland and Population, 1960-92

Land in farms, in acres by total state population, 1960-92



*Data on farmland available for 1964, and 1969
Source: Census of Agriculture, U.S. Census Bureau

Large farms have stabilized and have started to grow. A large farm is classified as having sales over \$100,000. In 1995, about 17% of the farms in Pennsylvania fit into this category. The land in these farms accounted for over one third of the state's total farmland. The average size of a large farm is 337 acres. Between 1988-95, the number of larger farms increased 2% and the number of acres in these farms increased 1%. The 1992 Census data on large farms suggests that these farms are the most profitable. Statistically speaking, the long-term outlook for large size farms is much more favorable than for the smaller producers.

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RURAL EDUCATION

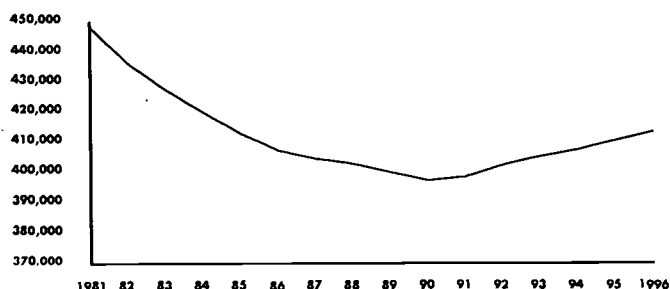
Enrollment

During the 1995-96 school year, one in five students in Pennsylvania attended a rural school. The majority of these nearly 452,500 students were enrolled in a public school. That year, less than 8% attended a private or nonpublic school. In urban areas, 18% of the students were enrolled in a nonpublic school.

Between 1987-96, rural public school enrollment, as measured by average daily membership, has increased by slightly more than 2%. In urban areas, enrollment has increased by more than 8%. Despite the sizable increases, enrollment levels have yet to match the records set in the early 1980s. In addition, the average student-to-teacher ratios in both rural and urban areas are nearly identical.

Rural School Enrollment, 1981-96

Average daily membership (ADM) in rural schools, 1981-96



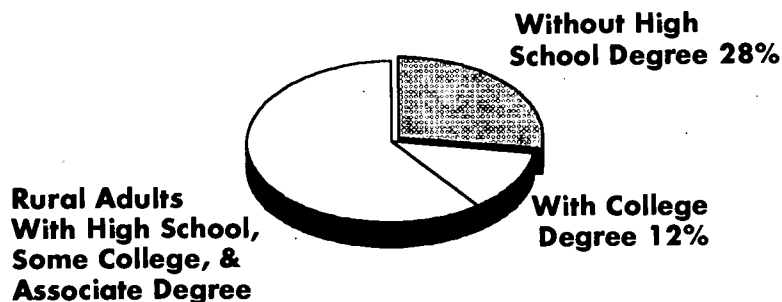
Source: PA Dept. of Education

Educational Attainment

In Pennsylvania's rural counties, almost one-half million adults do not have a high school diploma or the equivalent. This represents nearly 30% of the 1.6 million rural residents who are 25 years old or older. Statewide, one quarter of the adults do not have a high school diploma. At the opposite end of the education spectrum, an average of one in ten rural residents has a college degree or higher. In urban areas, the average is one in five. Moreover, with a more comprehensive network of community colleges and universities, almost 20% of urban adults have an associate degree or some type of college experience. In rural areas, the percentage is 15%.

Rural Adult Education Attainment, 1990

Percent of persons 25 years old & older by highest level of education attainment, 1990



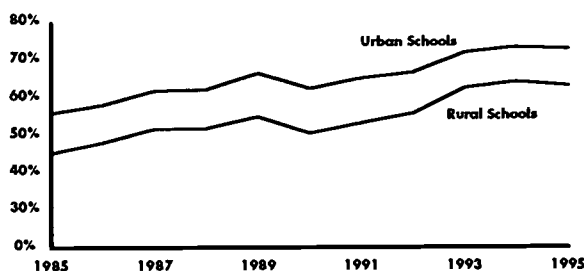
Source: 1990 Census of Population and Housing, Summary File Tape 3A, U.S. Census Bureau

Postsecondary Participation

By the year 2000, half of the jobs in our country will require an education beyond high school. The Commonwealth has the fifth largest population in the nation, but ranks near the bottom in the number of adults with a post-secondary education. In 1996, 71% of all Pennsylvania high school seniors planned to further their education after high school. In urban areas, nearly three-fourths of all high school seniors planned to pursue a postsecondary education, compared to only 64% of their rural counterparts. Although both postsecondary participation rates have steadily increased, rural rates have remained 8 to 10 percentage points below the urban rate. In 1996, for instance, there were 15 rural counties in which less than 60% of the high school seniors planned to continue their education. Studies have shown that various socioeconomic factors affect both a parent's influence and a student's decision on whether or not to pursue a postsecondary education.

Rural Postsecondary Participation Rates, 1985-95

Percent of high school seniors planning to attend a postsecondary institution, 1985-95



Source: PA Dept. of Education

Rural School Revenues and Expenditures

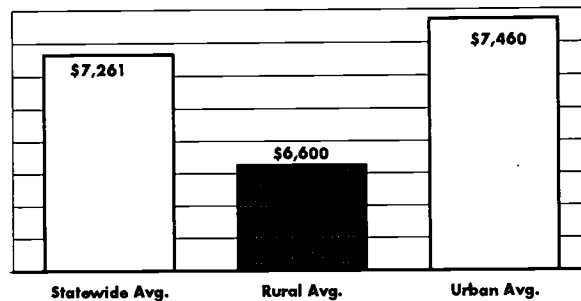
In 1996, over \$2.7 billion were spent to educate 413,300 rural students. This amounts to \$6,600 per student. That same year, urban schools spent nearly \$7,460 per student. Rural schools receive nearly half of their revenues from the state, yet for every dollar the

state spends on basic education, less than 27 cents is allocated to rural schools. In 1996, the federal government spent nearly \$386 million on education in Pennsylvania. However, only 20 cents of each dollar spent went to rural schools.

Rural schools have less wealth to tax than urban schools. In 1995, the total taxable wealth per rural student (property and income) was \$98,400 less than the total taxable wealth per urban student. Studies have shown that the poorest school districts would have to double their tax rates to generate local revenues per student equal to the state average, while the wealthiest schools could cut their tax rates almost in half and still raise local revenues per student equal to the state average.

Education Expenditures Per Student, 1995

Total educational expenditures per student (ADM), 1995



Source: PA Dept. of Education

Dropout Rates

Rural schools have a lower dropout rate than their urban counterparts. In 1996, 2.0% of all rural secondary students dropped out of school. In urban areas, the figure was 2.9%. Surprisingly, in the most economically depressed areas, the drop-out rates are among the lowest in the state.

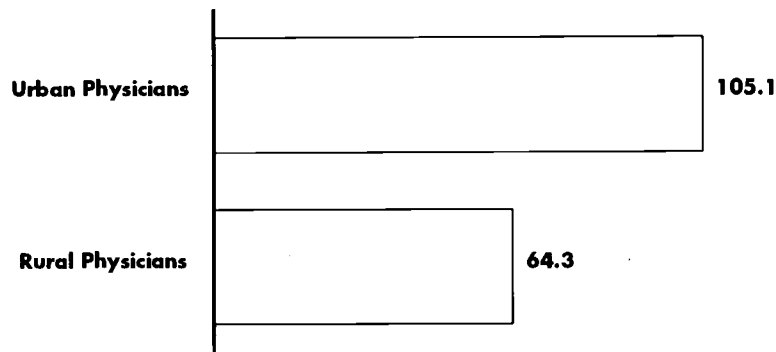
RURAL HEALTH CARE

Access to Medical Care

In 1996, rural Pennsylvania had roughly one physician for every 655 residents. In urban areas the ratio was one physician for every 325 residents. This gap widens even further when focusing on primary care physicians. Traditionally, primary care includes those physicians who practice general/family, internal or pediatrics medicine. According to the most recent data, there are nearly 11,680 primary care physicians in Pennsylvania. Only 13% of these physicians practice in rural areas. On a per capita basis, there are 60.5 primary care physicians per 100,000 rural residents and 106.4 for every 100,000 urban residents. Despite the gap, both rural and urban areas are seeing an increase in primary care physicians. From 1994-96, rural areas gained almost 20 new primary care physicians, while urban areas gained 123.

Primary Care Physicians Per 1,000 Residents, 1996

Number of active, nonfederal primary care physicians per 1,000 residents, using the 1995 population estimates



Source: PA Dept. of Health

Rural Disabled

According to the 1990 Census, nearly 200,000 rural and small town residents in Pennsylvania have some type of mobility and/or self-care limitations. Statewide, it is reported that nearly 675,000 have some type of disability. Among the rural disabled, slightly more than half are over 65 years old. Among the disabled, more persons had mobility limitations than self-care limitations.

Rural Health Behavior

An analysis of health behavior survey data suggests that rural residents are less healthy than their urban counterparts. According to the *Behavioral Risk Factor Surveillance System* surveys, fewer rural residents exercise regularly, one third are overweight, and nearly 60% are at risk for having a sedentary lifestyle. In general, the results show that rural adults are in poorer physical condition and have more health risks than urban adults. For

example, 33% of the rural respondents were at risk for being overweight, compared to 27% of the urban respondents. Nearly 30% of the rural adults said they did not exercise, while almost 75% of the urban respondents said that they did. The only exception to this trend was smoking, where a slightly higher percentage of urban respondents (26%) said they smoked regularly compared to 22% of the rural respondents.

When controlling for gender, there was no significant difference between urban and rural women. The trends in both groups generally mirror the larger population trends. Interestingly, however, a higher percentage of rural women (23%) said that they had a hysterectomy compared to only 18% of the urban women.

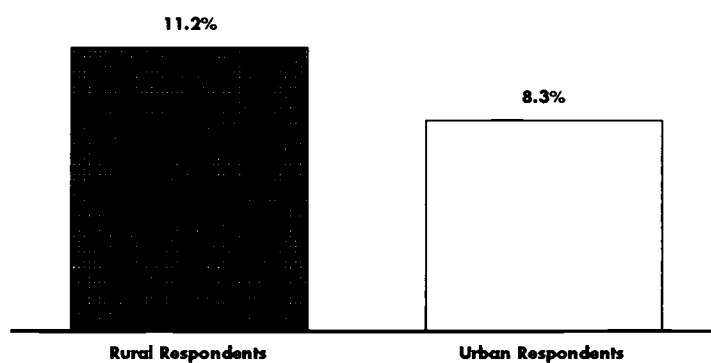
When asked, more rural respondents saw themselves as having only poor to good health while over two-thirds of the urban respondents saw their health as being very good to excellent. One reason why rural respondents believed they were less healthy was because of their limited access to affordable health care.

Health Insurance

Traditional market forces have not been very effective in making health care both available and affordable to rural residents. In a 1994 survey, it was estimated that 12% of rural residents lacked medical insurance. The same survey reported that less than 9% of the urban respondents found themselves in a similar situation. The lack of health insurance is nothing new for rural residents. What is new is an increase in managed care.

Rural Respondents Without Health Insurance

Percent of respondents who said that they had no health care insurance (n=6,101)



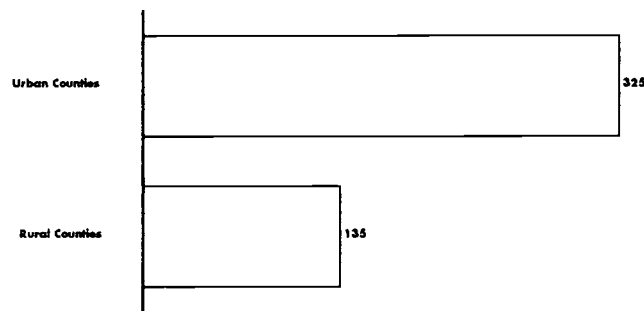
Source: 1991 and 1994 Behavioral Risk Factor Surveillance System

In 1995, more than 343,600 rural residents were enrolled in a Healthcare Maintenance Organization or HMO. The number of HMO enrollees has dramatically increased, especially in rural areas. Between 1992-95, HMO enrollment in rural areas increased over 175%. An HMO is a type of health plan that offers comprehensive health care services by an established panel of health care providers on a prepaid basis. Statewide HMO enrollment increased 91% from 1992-95.

Despite the dramatic increase in enrollment, Pennsylvania rural residents have fewer HMOs to choose from than urban residents. In 1995, there were 17 licensed and operational HMOs in the Commonwealth. Many of these health maintenance organizations, however, had little or no enrollees in rural areas. Rural enrollment in HMOs accounts for only 10% of the more than 3.4 million persons enrolled in HMOs statewide. HMOs are generally more focused in urban areas because of the larger pool of enrollees and larger number of health care providers. As more organizations look towards managed care companies to provide health insurance to their employees, choices in HMOs may, in the short-run, be more limited for rural-based organizations.

Rural HMO Enrollments Per 1,000 Residents, 1995

Enrollment in a health maintenance organization per 1,000 residents



Source: PA. Dept. of Health

LOCAL GOVERNMENT

County Government

According to the Census Bureau, 42 of Pennsylvania's 67 counties are more than 50% rural. The average rural county has a population of under 60,000, while the average population in an urban county is over 325,000. Three of the state's most rural counties have a population of less than 10,000. In Pennsylvania, it is generally the responsibility of county governments to assess property values, maintain a court/prison system and administer human service programs such as those for mental health/mental retardation, drug and alcohol abuse, and children and youth.

Among rural counties, the average budget in 1995 was \$17.8 million dollars. In urban counties, excluding Philadelphia, the average budget was \$161.3 million. Both rural and urban counties in Pennsylvania collect about a third of their revenue from taxes, primarily property taxes. In 1995, the per capita property tax bills in rural areas was \$88; while the average in urban counties outside of Philadelphia was \$111 per capita. The two largest expenditures for counties are courts/prisons and human service programs.

Rural Municipalities

Three-fourths of Pennsylvania's 2,600 municipalities can be classified as being either rural or small towns. Collectively, these communities contain nearly one-third of the state's population; however, individually, most of Pennsylvania's rural and small towns have less than 2,500 residents. Two-thirds of rural local governments are classified as Townships of the Second Class under Pennsylvania legal statute. Boroughs, or small towns, make up a third of the governments. Third Class Cities comprise less than 1% of the total rural and small towns.

In 1993, rural and small town governments collected over \$1 billion in revenues. However, only 40% of this revenue came from taxes. By comparison, suburban local governments received nearly \$1.8 billion in revenues and over half of it came from taxes. Most of the non-tax revenues come from service fees and intergovernmental transfers.

The largest expenditure items for most rural municipal governments are streets and highways. In 1993, the average rural municipality had a budget of slightly more than \$557,000. By comparison, the average suburban municipality had a budget of over \$2.7 million. That same year, the average rural and small town resident paid about \$100 in municipal taxes. Most of these were in the form of earned income and property taxes. In suburban areas, the average taxpayer paid over \$180.

Most rural municipalities rely substantially, and some exclusively, on volunteers or elected officials for all functions of government. According to data from the Center for Local Government Services, in 1996, over 100 municipalities reported having no full-time or part-time employees. In addition, nearly a quarter of Pennsylvania's municipalities relied

entirely on part-time employees. Typically these municipalities are rural and have a population less than 1,000 residents.

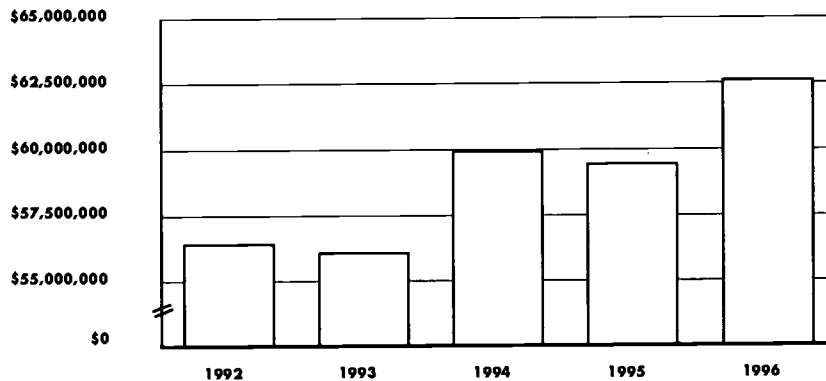
Property Values

According to data from the State Tax Equalization Board (STEB), there has been a sizable increase in rural property values. After adjusting for inflation, the market value of taxable properties in the state's rural areas increased an average of 11% from 1992-96. In urban areas, there was less than a 5% increase during this period. These increases, however, are not evenly distributed and market values are significantly lower in rural areas than they are in urban areas.

Between 1992-96, the market value of property throughout Pennsylvania increased over \$11 billion, or 6%. Most of this increase occurred in urban areas where per capita market values went from \$29,500 to nearly \$30,900. In rural areas, per capita values increased at a faster rate, however, market values are significantly lower. In 1996, the total market values of urban properties were nearly five times higher than the rural total.

Adjusted Values of Taxable Real Property, 1992-96

Values of taxable real property (in \$1,000), data adjusted for inflation using the CPI-U with 1996=100



Source: State Tax Equalization Board

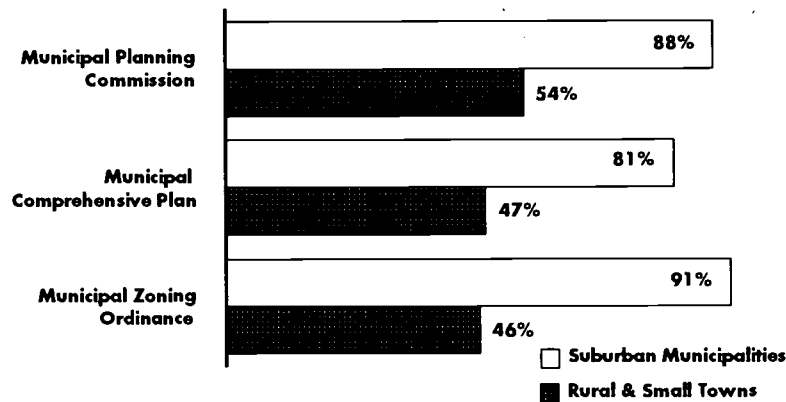
For rural local government and school district officials, the increase in market values means that each mill of property taxes is generating more revenue than it did in 1992. For rural property owners, this increase is a double-edged sword. While local officials may not find it necessary to raise the millage rate, the taxes paid at the current rate have increased because property values have increased. Moreover, in many rural areas, the increase in market values does not eliminate the need for local tax reform.

Landuse

Unlike most states, every inch of land in Pennsylvania is incorporated as a city, borough, or township. There is no un-incorporated land in the Commonwealth. In addition, all landuse decisions are made at the municipal level. Except for a few specific cases, county government in Pennsylvania has no legal authority over municipal landuse decisions. As a result, the state has a patchwork of landuse regulations. What may be illegal in one municipality, may be accepted in the neighboring municipality. Most of Pennsylvania's rural municipalities, however, have no landuse controls.

Landuse Tools in Rural and Small Towns and Suburban Municipalities

Percent of rural and small towns (n=1,904) and suburban municipalities (n=647) with selected landuse tools, 1995



Source: PA Dept. of Community and Economic Development

A 1995 survey by the Department of Community and Economic Development found that less than half of Pennsylvania's rural and small towns had any comprehensive planning or zoning ordinance. In addition, only half of these municipalities had planning commissions. More surprisingly, many communities have zoning but no plan to guide it, or conversely, planning but no zoning. Less than a third of the state's rural and small towns have both planning and zoning regulations. In suburban and urban communities, planning and zoning are almost universal.

Most of Pennsylvania's rural municipalities have been slow to adopt innovative landuse techniques. Again, the 1995 survey found that less than 6% of the rural municipalities used effective agriculture zoning, transfer of development rights, impact fees or performance zoning.

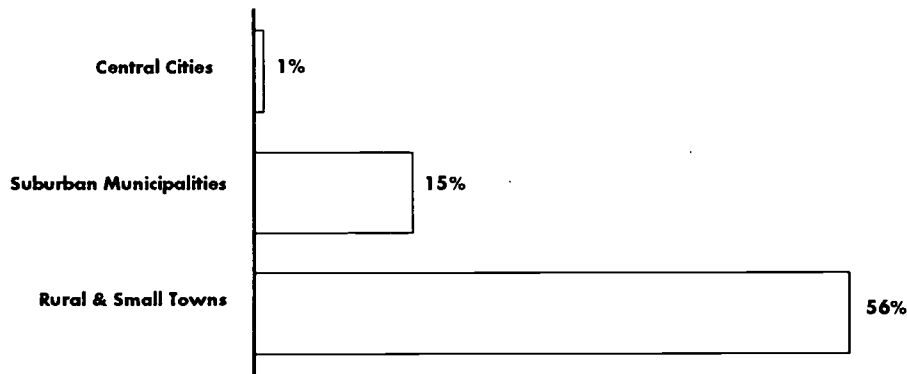
RURAL INFRASTRUCTURE

Waste Water

According to the U.S. Census Bureau, nearly 1.3 million homes in Pennsylvania do not have public sewage disposal. Over three-fourths of these housing units are in Pennsylvania's rural and small towns. Over 1,330 of the state's municipalities have little or no public sewage system. Even where a system exists, about 1,500 municipalities have less than half of their housing units hooked into it. The lack of a sewage system, however, does not necessarily mean there is a need for such a system. A better way to judge need is to look at demand. According to USDA Rural Utilities Services(RUS) records, there are over 225 projects waiting to be funded. The total cost for these projects is nearly one billion dollars. At the state level, PENNVEST (Pennsylvania Infrastructure Investment Authority), the agency responsible for funding municipal sewer projects, has a waiting list. Between, 1988-95, PENNVEST has funded rural and small town sewer projects totaling \$887.4 million.

Percent of Housing Units Using Septic Tanks, Cesspools, or Other Systems, 1990

Percent of housing units reported using septic tanks, cesspools, or other system, 1990



Source: 1990 Census of Population and Housing, Summary File Tape 1A, U.S. Census Bureau

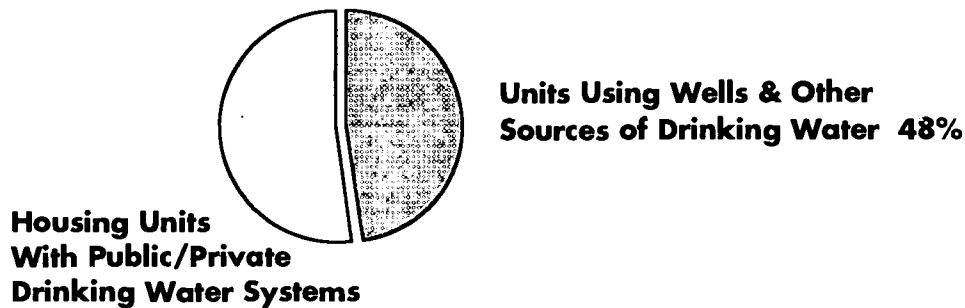
Public Drinking Water System

According to the Census Bureau, about 834,300 homes in Pennsylvania's rural and small towns are using wells or other private sources of drinking water. Nearly 40% of the state's rural small town municipalities have less than a tenth of their homes connected to a public drinking water system. In many rural communities, trailers in mobile home parks are the only homes connected to a central water system. Therefore, access to safe drinking water is an important concern for many of the state's rural and small towns. In a survey of officials from municipalities with populations under 5,000, providing safe drinking water was among their top concerns. Between 1992-96, RUS-funded projects served more than 79,500 rural families. Since the late 1980's, PENNVEST-funded projects have totaled more than \$726.5 million. In addition to meeting needs for new systems, there is a larger

need to upgrade existing systems. According to the Pennsylvania Department of Environmental Protection, there are nearly 2,300 water companies in the Commonwealth. Over half of these companies service fewer than 100 connections. Many of these smaller companies are struggling to meet state and federal testing requirements.

Percent of Rural Housing Units Using Nonpublic Sources of Drinking Water, 1990

Percent of housing units in rural and small towns using drilled well and other sources of drinking water



Source: 1990 Census of Population and Housing, Summary File Tape 1A, U.S. Census Bureau

Telecommunications

While urban residents are taking full advantage of their opportunity to ride the "Information Super Highway," many rural residents are still searching for ways to climb aboard. It seems that population density and comparatively high access fees continue to limit rural access to the World Wide Web. Traditionally, rural areas are too sparsely populated and do not have the economic base to encourage adequate investment by telecommunication providers, even though rural Pennsylvania is served by a myriad of telecommunications providers, which all offer varying degrees of service at a broad range of prices. For example, one provider in southwestern Pennsylvania is charging schools three times the rate that another provider located in northeast Pennsylvania is charging for the same type of dial-up and access usage.

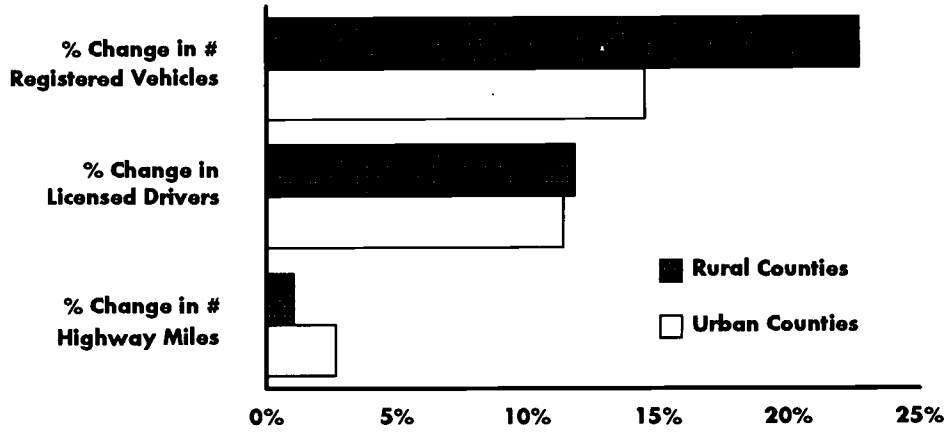
Highways

Rural Pennsylvanians are driving more. They are also buying more cars and trucks and building more roads. And they are getting stuck in traffic. With increased growth and sprawl, driving in some rural areas is becoming akin to driving in large urban areas. An analysis of the state Department of Transportation's (PennDOT) highway data shows the number of vehicles registered in rural counties increased nearly 10% from 1990-95. As a result, there are 1.2 vehicles for every man, woman, and child in rural Pennsylvania. In urban counties during this same period, the number of new vehicles increased 5.5%. The increase in vehicle traffic can also be measured by DVMT, or daily vehicle miles traveled. The DVMT is the average number of miles a vehicle travels on a specified road per day. This data can be aggregated at the county level. In 1995, the DVMT for PennDOT-owned roads showed that the average rural licensed driver drove nearly 30 miles per day. This

represents a 7% increase in DVMT from 1990. In urban areas, the average driver drove 22 miles per day. Urban DVMT is up 8%.

Percent Change in Highway Transportation in Rural and Urban Areas, 1985-95

Percent change in state vehicle registration, licensed drivers, and miles of highway (all classes), 1985-95



Source: PA Dept. of Transportation

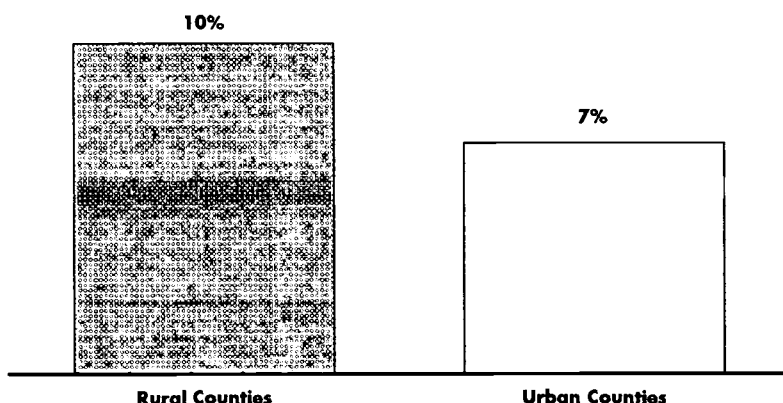
RURAL HOUSING

Housing Stock

Between 1980-90, the number of housing units in rural areas increased by nearly 10%. Statewide, the number of units increased 7%. During the same period, rural home ownership increased 7%. Approximately 75% of the housing units in rural areas are owner-occupied. In urban areas, only 69% of the homes are owner-occupied. As a result, there are fewer rental units in rural areas than in urban areas. Indeed, there are nearly five rental units in urban areas for every one rental unit in rural areas. The most common type of housing unit in rural areas is the single family home. These units account for nearly 70% of the housing stock in rural areas. Single family homes account for less than half of the housing units in urban areas. The fastest growing type of housing unit in rural areas is mobile homes. Between 1980-90, the number of mobile homes increased more than 56%.

Percent Change in the Number of Housing Units in Rural and Urban Area, 1980-90

Percent change in the total number of housing units, 1980-90



Source: 1980 and 1990 Census of Population and Housing, Summary File Tapes 1A, U.S. Census Bureau

In Pennsylvania's rural and small towns, nearly 40% of the housing stock is less than 25 years old. Most of this growth has occurred in townships, outside boroughs and small cities. As a result, many rural townships have been forced to install expensive infrastructure systems. In boroughs and cities, most of the housing stock was built before the Second World War.

Affordable Housing

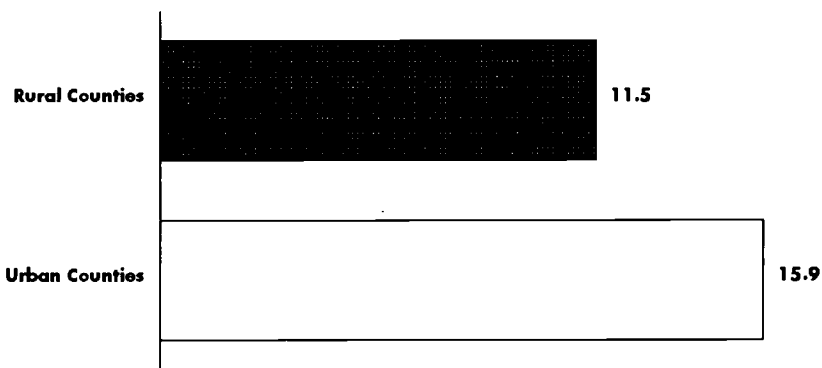
According to the Census Bureau, the average value of an owner-occupied home in Pennsylvania's rural and small towns is \$72,307. In suburban communities, the average

value is over \$112,000. In rural areas, the average apartment rents for \$330, while in urban areas it is \$450.

Dramatic improvements in rural housing quality during the 1980s were overshadowed by the growing inability of rural people to afford decent housing. Over 40% of low-income residents in rural Pennsylvania pay more than 30% of their income for housing. According to data collected by the Pennsylvania Housing Finance Agency, there is a critical shortage of assisted rental housing in rural areas for low-income residents. Among the state's 42 rural counties, there are less than 30,000 assisted housing units, or 11.5 per 1,000 residents. In urban areas, there are more than 151,000, or 16 per 1,000 residents.

Assisted Rental Units Per 1,000 Residents, 1995

The number of assisted rental units, all types, per 1,000 population, 1995



Source: PA Housing Finance Agency

In 1995, there were 552 assisted rural housing projects with a total of 29,123 housing units. In the past five years, the number of rural assisted units increased less than 8%. Unlike urban areas, most of the assisted units in rural areas are for the elderly or persons with physical disabilities.

PROFILE OF PENNSYLVANIA'S RURAL AND URBAN COUNTIES

CENTER FOR RURAL PENNSYLVANIA, 212 LOCUST STREET, SUITE 604, HARRISBURG, PA 17101 (717) 797-9555

	Pennsylvania (State Total)	Rural Counties	Urban Counties
POPULATION			
Population, 1930	9,631,350	2,140,188	7,491,162
Population, 1940	9,900,180	2,225,346	7,674,834
Population, 1950	10,498,012	2,218,460	8,279,552
Population, 1960	11,319,366	2,215,187	9,104,179
Population, 1970	11,800,766	2,233,979	9,566,787
Population, 1980	11,864,720	2,437,438	9,427,282
Population, 1990	11,882,842	2,448,260	9,434,582
Population, 1992 (Estimate) ¹	11,988,937	2,491,958	9,496,979
Population, 1994 (Estimate)	12,058,380	2,528,325	9,529,975
Population, 1996 (Estimate)	12,056,112	2,548,675	9,507,437
RURAL POPULATION			
# Rural Residents, 1990 ²	3,690,577	1,806,265	1,884,312
% Rural Population	31.1%	73.8%	20.0%
AREA			
# Square Miles, 1990	44,820	28,337	16,483
Population Per Square Mile 1996	269	90	577
MUNICIPALITIES			
# Municipalities, 1995	2,570	1,274	1,296
% Municipalities Over 10,000 Population	8.4%	2.1%	14.7%
% Municipalities Between 5,000-9,999 Population	12.4%	6.1%	18.5%
% Municipalities Between 2,500-4,999 Population	19.5%	14.4%	24.5%
% Municipalities Between 1,000-2,499 Population	29.9%	35.2%	24.7%
% Municipalities Between 500-999 Population	16.1%	22.1%	10.1%
% Municipalities Less Than 500 Population	13.7%	20.0%	7.6%
RACE			
Estimated Population, 1994	12,052,410	2,521,716	9,530,694
% White	88.9%	98.3%	86.4%
% Black	9.6%	1.2%	11.8%
% Other	1.6%	0.5%	1.8%
HISPANIC			
# Hispanic Residents, 1994	269,820	19,691	250,129
% Population that is Hispanic	2.2%	0.8%	2.6%
AGE COHORTS			
Estimated Population, 1994	12,052,410	2,521,716	9,530,694
% Population Under 10 Years Old	13.4%	13.1%	13.5%
% Population Between 10-14 Years Old	6.5%	6.8%	6.4%
% Population Between 15-19 Years Old	7.0%	7.5%	6.8%
% Population Between 20-29 Years Old	13.8%	13.7%	13.9%
% Population Between 30-39 Years Old	15.4%	14.7%	15.6%
% Population Between 40-59 Years Old	23.6%	23.6%	23.7%
% Population Between 60-64 Years Old	4.5%	4.6%	4.5%
% Population 65 Years Old & Older	15.8%	16.1%	15.7%
FAMILIES / HOUSEHOLDS			
# Families, 1990 ³	3,155,989	669,290	2,486,699
% Change in Families, 1980-90	0.7%	2.0%	0.3%
# Households 1990 ⁴	4,495,966	914,993	3,580,973
% Change in Households, 1980-90	6.5%	7.4%	6.3%

	Pennsylvania (State Total)	Rural Counties	Urban Counties
TYPES OF HOUSEHOLDS			
# Households 1990	4,495,966	914,993	3,580,973
% Married Couples With Children	25.2%	28.3%	24.4%
% Married Couples Without Children	30.5%	32.8%	29.9%
% Male Headed Households	3.3%	3.1%	3.3%
% Female Headed Households	11.3%	8.9%	11.9%
% Single Person Households	25.6%	23.6%	26.1%
% Non Households ⁵	4.2%	3.3%	4.4%
HOUSING			
# Housing Units, 1990	4,938,140	1,100,329	3,837,811
% Housing Units that are Vacant or Unoccupied (Including Seasonal Units)	9.0%	16.8%	6.7%
HOMEOWNERS / RENTERS			
# Occupied Units, 1990	4,495,966	914,993	3,580,973
% Homeownership (% Owner-Occupied Units)	70.6%	75.3%	69.4%
% Renter (% Renter-Occupied)	29.4%	24.7%	30.6%
HOUSING COSTS			
Avg. Value of Owner-Occupied Housing Units, 1990	\$88,027	\$61,242	\$94,334
Avg. Value of Renter-Occupied Housing Units, 1990	\$431	\$331	\$450
BUILDING PERMITS⁶			
# Building Permits, 1995	32,005	8,579	23,426
Avg. Value of Building Permits, 1995	\$97,597	\$84,249	\$102,486
RATE OF HOUSING DEVELOPMENT			
# Housing Units, 1990	4,938,140	1,100,329	3,837,811
% Built After 1980	12.4%	16.1%	11.4%
% Built Between 1970-79	15.8%	20.4%	14.5%
% Built Between 1960-69	12.4%	10.7%	12.9%
% Built Between 1950-59	14.6%	10.1%	15.9%
% Built Between 1940-49	9.7%	7.2%	10.4%
% Built Before 1939	35.1%	35.5%	35.0%
TYPES OF HOUSING UNITS			
# Housing Units, 1990	4,938,140	1,100,329	3,837,811
% Single Family Homes (Detached 1 Unit Housing)	53.4%	67.1%	49.5%
% Townhouses/Duplexes (Attached 1 Unit Housing)	18.4%	6.5%	21.9%
% Small Apartment Buildings (Less than 5 Units)	10.3%	7.5%	11.1%
% Large Apartment Buildings (5 Or More Unit Housing)	11.4%	4.6%	13.4%
% Mobile Homes	5.2%	12.0%	3.2%
% Others Types of Housing Units	1.3%	2.3%	1.0%
ASSISTED RENTAL HOUSING⁷			
# Housing Projects, 1995	2,052	552	1,500
Total # Assisted Rental Housing Units, 1995	180,519	29,123	151,396
% Change in Assisted Units, 1990-95	23.3%	7.9%	26.8%
# Assisted Units Per 1,000 Residents, 1995	15.0	11.5	15.9
Total # Assisted Rental Housing Units, 1995	180,519	29,123	151,396
% Assisted Elderly Units	36.2%	51.1%	33.4%
% Assisted Family/General Units	61.0%	45.1%	64.1%
% Assisted Special Need Units	2.8%	3.8%	2.6%

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	Pennsylvania (State Total)	Rural Counties	Urban Counties
POVERTY			
Total # Poor Persons, 1993 (Estimated) ⁸	1,541,064	325,301	1,215,763
% Poor, 1993 (Estimated)	12.8%	13.0%	12.8%
# Persons Living Below Poverty Line, 1989	1,283,629	294,816	988,813
Personal Poverty Rate, 1989	11.1%	12.4%	10.8%
# Poor Related Children, Ages 5-17, 1993 (Estimate)	375,556	77,695	297,856
% Poor Related Children, 1993 (Estimate)	18.0%	16.8%	18.4%
WORKING POOR			
# Persons With Incomes 100%-150% Above Poverty Level, 1989	887,350	243,649	643,701
% Population With Incomes 100%-150% Above Poverty Level	7.7%	10.3%	7.0%
PUBLIC ASSISTANCE⁹			
% Population Receiving Cash Assistance, 1992	6.4%	4.9%	6.8%
% Population Receiving Cash Assistance, 1993	6.5%	4.8%	6.9%
% Population Receiving Cash Assistance, 1994	6.5%	4.8%	7.0%
% Population Receiving Cash Assistance, Sept. 1995	6.2%	4.4%	6.7%
% Population Receiving Cash Assistance, Nov. 1996	4.7%	3.0%	5.2%
% Population Receiving Food Stamps, 1992	9.4%	9.2%	9.4%
% Population Receiving Food Stamps, 1993	9.8%	9.4%	9.8%
% Population Receiving Food Stamps, 1994	10.0%	9.6%	10.1%
% Population Receiving Food Stamps, 1995	9.4%	8.7%	9.6%
% Population Receiving Food Stamps, Oct. 1996	8.7%	8.0%	8.9%
PER CAPITA INCOME IN CONSTANT DOLLARS¹⁰			
Adjusted Per Capita Income, 1970	\$15,434	\$12,923	\$16,022
Adjusted Per Capita Income, 1975	\$16,739	\$14,170	\$17,382
Adjusted Per Capita Income, 1980	\$17,846	\$15,171	\$18,538
Adjusted Per Capita Income, 1985	\$19,243	\$15,758	\$20,152
Adjusted Per Capita Income, 1990	\$21,412	\$17,214	\$22,503
Adjusted Per Capita Income, 1994	\$22,197	\$17,804	\$23,359
HOUSEHOLD INCOME			
Avg. Households Income, 1989	\$36,684	\$29,748	\$38,457
RANGE OF HOUSEHOLD INCOMES			
# Reporting Households, 1989	4,492,958	914,857	3,578,101
% Low Income Households (Less Than \$17,500)	29.6%	35.1%	28.1%
% Lower-Middle Income Households (Between \$17,500-\$29,999)	21.9%	25.3%	21.0%
% Middle Income Households (Between \$30,000-\$42,499)	18.8%	19.2%	18.7%
% Upper-Middle Income Households (Between \$42,500-\$59,999)	15.3%	12.6%	16.0%
% Upper Income Households (Over \$60,000)	14.4%	7.8%	16.1%
HIGHEST LEVEL OF ADULT EDUCATION ATTAINMENT			
# Persons Over 25 Years Old & Older, 1990	7,872,932	1,600,775	6,272,157
% Without High School Degree	25.3%	28.0%	24.6%
% High School Degree or Equivalent	38.6%	45.7%	36.7%
% With Some College or Associate Degree	18.2%	15.0%	19.0%
% With Bachelor Degree	17.9%	11.3%	19.6%

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	Pennsylvania (State Total)	Rural Counties	Urban Counties
SCHOOL DISTRICT & STUDENTS¹¹			
# School Districts	501	182	319
# Students, 1985 (ADM)	1,690,067	412,997	1,277,070
# Students, 1990 (ADM)	1,635,696	397,228	1,238,468
# Students, 1995 (ADM)	1,751,697	410,503	1,341,193
PUBLIC / PRIVATE SCHOOL ENROLLMENT			
Total Public & Private Enrollment, 1995-96	2,122,523	452,494	1,670,029
% Enrolled in Public Schools	84.2%	92.4%	82.0%
% Enrolled in Private Schools	15.8%	7.6%	18.0%
TEACHERS			
# Classroom Teachers (Including AVTS Teachers), 1996	106,028	23,941	77,831
# Students Per Teacher	16.5	17.1	17.2
Full-Time Avg. Salary for Classroom Teacher, 1996	\$46,087	\$40,749	\$47,851
SCHOOL REVENUES			
Total School Revenues, 1995 (\$1,000)	\$11,877,991	\$2,499,597	\$9,378,394
% Revenues from Local Sources	58.1%	46.3%	61.2%
% Revenues from State Sources	38.7%	50.7%	35.5%
% Revenues from Federal Sources	3.3%	3.0%	3.3%
TYPES OF EXPENDITURES			
Total Expenditures, 1995 (\$1,000)	\$11,788,236	\$2,481,682	\$9,306,553
% for Actual Instruction	74.1%	71.7%	74.7%
% for Transportation	4.9%	6.2%	4.6%
% for Vocational Education	3.7%	4.6%	3.5%
% for Special Education	8.8%	8.0%	9.0%
% for Other Purposes	8.5%	9.6%	8.2%
EXPENDITURES PER STUDENT¹²			
Adjusted Expenditures Per Student, 1985	\$5,027	\$4,302	\$5,262
Adjusted Expenditures Per Student, 1990	\$6,350	\$5,381	\$6,661
Adjusted Expenditures Per Student, 1995	\$6,730	\$6,045	\$6,939
POSTSECONDARY PARTICIPATION RATES			
Postsecondary Participation Rate, 1991	62.2%	53.4%	65.3%
Postsecondary Participation Rate, 1992	64.0%	55.9%	66.7%
Postsecondary Participation Rate, 1993	69.8%	62.7%	72.1%
Postsecondary Participation Rate, 1994	71.1%	64.3%	73.4%
Postsecondary Participation Rate, 1995	70.5%	63.3%	72.9%
Postsecondary Participation Rate, 1996	71.1%	64.4%	73.3%
DROPOUT RATE			
Dropout Rate, 1991	2.6%	1.9%	2.8%
Dropout Rate, 1992	2.5%	1.8%	2.7%
Dropout Rate, 1993	2.5%	1.8%	2.7%
Dropout Rate, 1994	2.5%	1.9%	2.7%
Dropout Rate, 1996	2.7%	2.0%	2.9%
SCHOOL LUNCHES			
Total # School Lunches Served, 1996 (1,000)	154,037	41,036	112,712
% Paid Lunches Served (Non-Subsidized)	54.2%	58.2%	52.8%
% Reduced & Free Lunches Served (Subsidized)	45.8%	41.8%	47.2%

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	Pennsylvania (State Total)	Rural Counties	Urban Counties
EMPLOYMENT BY SECTOR			
# Persons Employed 16 Years Old & Older, 1990	5,434,532	1,046,971	4,387,561
% Employed in Agriculture, Forestry, & Mining Sectors	2.4%	5.1%	1.7%
% Employed in Construction Sector	6.1%	7.0%	5.9%
% Employed in Manufacturing Sector	20.0%	24.0%	19.1%
% Employed in Transportation, Communications & Utilities Sectors	6.9%	6.8%	7.0%
% Employed in Wholesale and Retail Trade Sectors	21.5%	20.7%	21.6%
% Employed in Finance & Service Sector	39.1%	32.6%	40.7%
% Employed in Public Administration Sector	4.0%	3.9%	4.1%
EMPLOYMENT BY OCCUPATION			
# Persons Employed 16 Years Old & Older, 1990	5,434,532	1,046,971	4,387,561
% Employed in Professional & Management Jobs	25.2%	18.9%	26.6%
% Employed in White Collar Jobs	31.7%	26.1%	33.1%
% Employed in Service Jobs	13.0%	13.9%	12.8%
% Employed in Blue Collar Jobs	30.1%	41.1%	27.5%
PLACE OF EMPLOYMENT			
# Persons Not Working At Home 16 Years Old & Older, 1990	5,348,132	1,030,273	4,317,859
% Persons Working in County of Residence	74.9%	70.5%	76.0%
% Persons Working Outside County of Residence	20.8%	23.9%	20.0%
% Persons Working Outside State of Residence	4.3%	5.7%	4.0%
UNEMPLOYMENT RATES¹³			
Avg. Unemployment Rate, 1992	7.5%	8.9%	7.2%
Avg. Unemployment Rate, 1993	7.0%	8.2%	6.7%
Avg. Unemployment Rate, 1994	6.2%	7.4%	5.9%
Avg. Unemployment Rate, 1995	5.9%	7.0%	5.6%
Avg. Unemployment Rate, 1996	5.3%	6.6%	5.0%
SMALL BUSINESSES¹⁴			
Total # of Establishments, 1994	281,913	54,255	227,629
% Micro-Businesses (Establishments With 1-4 Employees)	53.0%	56.1%	52.2%
% Small Businesses (Establishments With 5-9 Employees)	20.8%	21.1%	20.8%
% Mid-Size Businesses (Establishments With 10-19 Employees)	12.7%	11.7%	12.9%
% Large Businesses (Establishments With 20 or More Employees)	13.5%	11.1%	14.1%
NEW JOBS CREATED¹⁵			
Total # Employees, 1995 (12 Month avg.)	4,986,420	805,572	4,125,801
% Change in Total # Employees, 1990-95	1.6%	4.5%	1.1%
% Change in # Agriculture/Mining Employees	-19.5%	-19.8%	-7.9%
% Change in # Manufacturing Employees	-8.2%	-4.8%	-8.4%
% Change in # Wholesale & Retail Employees	1.4%	10.4%	-0.2%
% Change in # Service & Finance Sector Employees	8.4%	12.0%	8.1%
% Change in State & Local Government Employees	4.4%	8.2%	3.4%
% Change in # Other Sector Employees	-0.3%	8.9%	-2.7%
NEW BUSINESS STARTS			
Total # Establishments (12 Month Avg.), 1995	275,773	52,908	215,769
% Change in # Establishments, 1990-95	8.0%	6.7%	7.8%
% Change in Agriculture & Mining Sector Establishments	0.4%	-2.9%	10.7%
% Change in # Manufacturing Sector Establishments	0.3%	4.5%	-0.8%
% Change in # Wholesale & Retail Sectors Establishments	6.5%	4.3%	6.4%
% Change in # Service & Financial Sector Establishments	13.4%	13.0%	13.0%
% Change in # State & Local Government Establishments	38.4%	26.0%	48.6%
% Change in # Other Sector Establishments	-2.6%	-0.5%	-4.0%
AVERAGE ANNUAL WAGES			
Total Average Annual Wage, 1995	\$27,674	\$22,147	\$28,630
Agriculture & Mining Sectors Avg. Annual Wage	\$25,138	\$30,686	\$22,920
Manufacturing Sector Avg. Annual Wage	\$34,794	\$27,534	\$36,713
Wholesale & Retail Sector Avg. Annual Wage	\$18,812	\$14,066	\$19,150
Service & Financial Sector Avg. Annual Wage	\$27,733	\$19,834	\$28,744
State & Local Government Avg. Annual Wage	\$30,316	\$26,703	\$31,249
Other Sectors Avg. Annual Wage	\$32,979	\$26,639	\$34,219

	Pennsylvania (State Total)	Rural Counties	Urban Counties
RETAIL TRADE¹⁶			
# Establishments, 1992	71,652	15,160	56,492
% Change in # Retail Establishments, 1987-92	1.2%	3.7%	0.5%
Total Retail Sales, 1992 (\$1,000)	\$87,787,842	\$15,508,293	\$72,279,549
% Change in Adjusted Retail Sales, 1987-92 ¹⁷	-0.2%	0.6%	-0.4%
SERVICE INDUSTRY¹⁸			
# Service Establishments, 1992	77,839	12,131	65,708
% Change in # Service Establishments, 1987-92	11.1%	11.2%	11.1%
Total Service Sector Receipts, 1992 (\$1,000)	\$49,382,550	\$4,218,513	\$45,164,037
% Change in Adjusted Service Sector Receipts, 1987-92 ¹⁹	20.3%	18.1%	20.5%
INFRASTRUCTURE²⁰			
Total # PENNVEST Projects, 1988-96	978	436	542
Total Loans and Grants, 1988-96 (\$1,000)	\$1,635,632	\$640,143	\$995,488
Loans and Grants Per Capita	\$136	\$251	\$105
% Loans	96.6%	95.1%	97.6%
% Grants	3.4%	4.9%	2.4%
FEDERAL EXPENDITURES²¹			
Total Federal Expenditures, 1996 (\$1,000)	\$64,609,859	\$10,938,949	\$50,186,492
Federal Expenditures Per Capita, 1996	\$5,359	\$4,292	\$5,279
% Change in Adjusted Total Federal Expenditures, 1992-96 ²²	1.8%	-2.9%	4.7%
TYPES OF FEDERAL EXPENDITURES			
Total Federal Expenditures, 1996 (\$1,000)	\$64,609,859	\$10,938,949	\$50,186,492
% Grant Awards	17.1%	13.3%	18.4%
% Salary & Wages	8.7%	7.4%	9.6%
% Direct Payments to Individuals	64.3%	73.3%	61.8%
% Other Federal Obligations	10.0%	6.0%	10.2%
Total Direct Loans, Guaranteed Loans, & Insurance, 1996 (\$1,000)	\$9,845,535	\$1,394,744	\$6,093,125
Loans and Insurance Per Capita, 1996	\$817	\$547	\$641
BANKS²³			
# Banks, 1996	262	297	417
# Bank Branches, 1996	4,073	1,000	3,073
BANK DEPOSITS			
Total Bank Deposits, 1996 (\$1,000)	\$149,750,137	\$25,731,512	\$124,018,625
Deposits Per Capita, 1996	\$12,421	\$10,096	\$13,044
% Change in Adjusted Total Bank Deposits, 1993-96 ²⁴	-3.8%	1.0%	-4.8%
TOURISM²⁵			
Direct Domestic Travel Expenditures, 1995 (\$ Million)	\$11,091.20	\$1,995.88	\$9,095.32
% Change in Adjusted Expenditures, 1991-95 ²⁶	8.6%	6.7%	9.0%
Employment, 1995 (1,000)	172.30	32.14	140.16
State & Local Tax Receipts from Tourism, 1995 (\$ Millions)	\$616.99	\$137.39	\$479.60

	Pennsylvania (State Total)	Rural Counties	Urban Counties
HEALTH CARE²⁷			
Total # Active Nonfederal Physicians, 1996	33,007	3,662	29,338
% Change in # Active Nonfederal Physicians, 1994-96	1.5%	3.1%	1.3%
# Active Primary Care Physicians, 1996	11,679	1,539	10,140
# Primary Care Physicians per 100,000 Residents, 1996	96.9	60.4	106.7
% Change in Primary Care Physicians, 1994-96	1.2%	1.3%	1.2%
HOSPITALS²⁸			
# General Acute Care Hospitals, 1994	204	56	148
# Beds Set Up & Staff Per 1,000 Residents, 1994	3.7	2.8	3.9
Avg. Semi-Private Room Rate, 1994	\$521	\$347	\$586
NURSING HOMES			
# Nursing Homes	737	194	543
# Licensed/Approved Nursing Home Beds Per 1,000 Residents	7.8	8.6	7.6
EMERGENCY CARE			
# Certified Emergency Medical Technicians Per 1,000 Residents, 1996	2.6	4.0	2.3
# Certified Paramedics Per 1,000 Residents, 1996	0.5	0.5	0.5
# Ambulance Providers, 1996	1,173	418	755
CRUDE DEATH RATES²⁹			
Crude Death Rate, All Causes, Per 1,000 Residents 1992-94	31.17	31.25	31.15
Cardiovascular Disease Death Rate Per 1,000 Residents	13.52	14.28	13.32
Heart Disease Death Rate Per 1,000 Residents	10.83	11.60	10.63
Stroke Death Rate Per 1,000 Residents	1.98	1.96	1.99
Lung Cancer Death Rate Per 1,000 Residents	2.00	1.84	2.04
Breast Cancer Death Rate Per 1,000 Residents	0.65	0.60	0.67
Motor Vehicle Crashes Death Rate Per 1,000 Residents	0.39	0.58	0.34
Suicide Death Rate Per 1,000 Residents	0.34	0.34	0.34
Avg. Annual Incidents of AIDS, 1992-94	6,625	414	6,211
# AIDS Cases per 1,000 Residents	0.55	0.16	0.65
Avg. Annual Incidents of Tuberculosis, 1992-94	2,127	205	1,922
# Tuberculosis Cases Per 1,000 Residents	0.18	0.08	0.20
REPORTED PREGNANCIES³⁰			
Total # Reported Pregnancies, All Ages, 1995	189,712	32,272	157,440
% Reported Pregnancies to Women Under 18 Years Old, 1995	5.0%	4.3%	5.1%
PREGNANCIES BY OUTCOME: ALL AGES			
Total # Reported Pregnancies, All Ages, 1995	189,712	32,272	157,440
% Pregnancies Resulting in Live Births	79.5%	89.7%	77.4%
% Pregnancies Ending in Fetal Deaths	0.9%	0.9%	0.9%
# Reported Pregnancies Ending in Abortion	19.6%	9.4%	21.7%
TEEN PREGNANCIES BY OUTCOME			
# Reported Pregnancies to Women Under 18 Years Old, 1995	9,449	1,394	8,055
% Pregnancies Resulting in Live Births	68.6%	80.6%	66.5%
% Pregnancies Ending in Fetal Deaths	1.0%	0.6%	1.1%
# Reported Pregnancies Ending in Abortion	30.4%	18.8%	32.4%
WELL BABY CARE			
# Live Births, 1995	150,848	28,947	121,901
% Born With Low Birth Weight (Under 2,400 Grams)	7.4%	6.4%	7.6%
% Babies Born to Mothers Who Received Little or Not Prenatal Care ³¹	16.4%	16.7%	16.3%
# Infant Deaths Per 1,000 Live Births	7.7	6.7	7.9

	Pennsylvania (State Total)	Rural Counties	Urban Counties
BIRTH/DEATH RATES			
# Live Births Per 1,000 Residents, 1985	13.6	13.2	13.7
# Live Births Per 1,000 Residents, 1990	14.4	13.0	14.8
# Live Births Per 1,000 Residents, 1995	12.5	11.4	12.8
# Deaths Per 1,000 Residents, 1985	10.5	10.5	10.5
# Deaths Per 1,000 Residents, 1990	10.3	10.4	10.2
# Deaths Per 1,000 Residents, 1995	10.5	10.4	10.5
CRIME RATE³²			
Total # Crimes Reported to the Police (Part 1 & 2), 1995	927,564	150,264	777,300
% Change in Total # Reported Crimes, 1991-95	-6.5%	-1.7%	-7.4%
# Reported Crimes Per 100,000 Residents, 1995	7,691	5,927	8,166
Total # Serious Crimes Reported to Police (Part 1), 1995	378,914	48,602	330,312
% Change in Reported Serious Crimes, 1991-95	-8.6%	-8.8%	-8.5%
# Reported Serious Crimes Per 100,000 Residents, 1995	3,142	1,917	3,470
POLICE			
Total # Law Enforcement Officials, 1995	21,949	2,889	19,060
% Change in Law Enforcement Officials, 1990-95	-0.3%	0.3%	-0.4%
# Law Enforcement Officials Per 1,000 Residence, 1995	1.82	1.14	2.00
PLANNING & ZONING³³			
# Municipalities, 1995	2,571	1,274	1,297
% With Municipal Planning Commissions	62.8%	42.1%	83.2%
% With Municipal Comprehensive Plans	55.8%	35.9%	75.3%
% With Municipal Zoning Ordinances	57.6%	32.7%	82.1%
% With County Zoning Ordinances	5.6%	8.9%	2.4%
% With Municipal Subdivision & Land Development Ordinances	37.8%	53.3%	22.6%
% With County Subdivision & Land Development Ordinances	53.1%	33.8%	72.1%
PUBLIC LAND			
Total Land Area (1,000 Acres)	28,841	18,244	10,597
% Land Area Publicly Owned ³⁴	14.3%	17.3%	9.1%
Total Public Lands in Pennsylvania, 1994	4,126,848	3,164,536	962,312
% State Forest Lands	48.3%	49.8%	43.2%
% State Games Lands	32.5%	29.0%	44.4%
% State Park Lands	6.8%	5.0%	12.5%
% National Forest Lands	12.4%	16.2%	0.0%
HIGHWAY MILES³⁵			
Total Miles of Highways, 1984	116,244	56,491	59,753
Total Miles of Highways, 1990	116,508	56,949	59,560
Total Miles of Highways, 1995	118,445	57,090	61,355
TYPES OF HIGHWAYS			
Total Miles of Highways, 1995	118,445	57,090	61,355
% PennDOT, State & Other Federal Aid Highways	40.8%	44.6%	37.3%
% Local, Non-Federal Aid Highways	59.2%	55.4%	62.7%
LICENSED DRIVERS			
# Licensed Drivers (Driver Count), 1985	7,285,874	1,637,515	5,648,359
# Licensed Drivers (Driver Count), 1990	7,765,417	1,714,286	6,051,131
# Licensed Drivers (Driver Count), 1995	8,124,571	1,831,220	6,293,351
VEHICLES			
# In State Registered Vehicles, 1985	7,779,938	1,791,472	5,988,466
# In State Registered Vehicles, 1990	8,504,980	2,007,263	6,497,717
# In State Registered Vehicles, 1995	9,055,910	2,197,650	6,858,260

DAILY VEHICLE MILES TRAVELED PER CAPITA

	Pennsylvania (State Total)	Rural Counties	Urban Counties
PennDOT DVMT Per Capita, 1984	13.2	17.8	11.9
PennDOT DVMT Per Capita, 1990	15.2	20.6	13.8
PennDOT DVMT Per Capita, 1995	16.1	21.2	14.8

STATE SALES & REALTY TRANSFER TAXES³⁶

Sales Tax by County of Remittance, 1995-96 (\$1,000)	\$5,682,355	\$468,873	\$3,013,653
Sales Tax Per Capita, 1996	\$471	\$184	\$317
% Change in Adjusted Sales Tax, 1994-96 ³⁷	4.7%	0.7%	0.5%
Realty Transfer Tax, 1995-96 (\$1,000)	\$208,730	\$32,221	\$176,509
Realty Transfer Tax Per Capita, 1996	\$17	\$13	\$19
% Change in Adjusted Realty Transfer Tax, 1994-96 ³⁸	-3.6%	8.9%	-5.6%

FARMS³⁹

# Farms, 1982	55,535	28,680	26,855
# Farms, 1987	51,549	26,745	24,804
# Farms, 1992	44,870	23,410	21,460
% Change in # Farms, 1982-87	-7.2%	-6.7%	-7.6%
% Change in # Farms, 1987-92	-13.0%	-12.5%	-13.5%

FARM LAND

Total # Acres in Farms, 1982	8,293,649	4,950,727	3,342,922
Total # Acres in Farms, 1987	7,866,289	4,726,332	3,139,790
Total # Acres in Farms, 1992	7,189,541	4,315,107	2,870,325
% Change in # Acres in Farms, 1982-87	-5.2%	-4.5%	-6.1%
% Change in # Acres in Farms, 1987-92	-8.6%	-8.7%	-8.6%

AVERAGE SIZE OF FARM

Avg. Size of Farm, 1982	149	173	124
Avg. Size of Farm, 1987	153	177	127
Avg. Size of Farm, 1992	160	184	134

SIZE OF FARMS

# Farms, 1992	44,870	23,410	21,460
% Very Small Farms (Under 50 Acres)	27.0%	20.6%	33.9%
% Small Size Farms (Between 50-179 Acres)	44.9%	44.8%	45.0%
% Median Size Farms (Between 180-499 Acres)	22.9%	28.2%	17.2%
% Large Farms (Over 500 Acres)	5.2%	6.4%	3.9%

FARM SALES

Total Market Values of Agricultural Products Sold, 1992 (\$1,000)	\$3,570,191	\$1,586,092	\$1,984,100
Avg. Market Values of Agricultural Products Sold, 1992	\$79,567	\$67,753	\$92,456
% Change in Adjusted Market Values of Ag. Products Sold, 1987-92 ⁴⁰	-6.1%	-4.4%	-7.4%

FARM PROPERTY TAXES

Total Property Taxes Paid, 1992 (\$1,000)	\$96,902	\$44,906	\$51,995
Avg. Property Tax Paid by Farm, 1992	\$2,377	\$2,056	\$2,748
% Change in Adjusted Property Taxes Paid, 1987-92 ⁴¹	3.3%	5.9%	1.1%

GOVERNMENT FARM PAYMENTS

# Farms Receiving Government Payments, 1992	7,400	4,726	2,674
Total Government Payments, 1992 (\$1,000)	\$28,134	\$17,728	\$10,375
Avg. Government Payment Per Farm, 1992	\$3,802	\$3,751	\$3,880

ENDNOTES

CENTER FOR RURAL PENNSYLVANIA, 212 LOCUST STREET, SUITE 604, HARRISBURG, PA 17101 (717) 787-9555

Unless otherwise noted, all data came from the 1980 and 1990 Census of Population and Housing, Summary File Tape 1A and 3A, U.S. Census Bureau

1. Source: Penn State Data Center and U.S. Census Bureau.
2. The U.S. Census Bureau defines rural as an area with a population less than 2,500 and not contiguous to a built-up urbanized area. If at least half (50%) of the residents in the county fit this description, then the Center for Rural Pennsylvania considers the county to be predominately rural.
3. A family is defined as having at least two people: the householder and someone who is related by blood, marriage, or adoption.
4. A household is defined as an occupied dwelling that has a separate entrance and kitchen.
5. Non-households include those persons living in an institutional setting, such as prisons, nursing homes, and college dormitories.
6. Source: U.S. Census Bureau.
7. Source: 1995 Inventory of Assisted Rental Housing, PA Housing Finance Agency.
8. Source: U.S. Census Bureau.
9. Source: Office of Income Maintenance, PA Dept. of Public Welfare.
10. Source: Regional Economic Information System, Bureau of Economic Analysis, U.S. Dept. of Commerce, 1993. Data adjusted for inflation using the CPI-U with 1994=100.
11. Enrollment data is based on the average daily membership (ADM). Data on public/private schools, teachers, school revenues, expenditures, types of expenditures, dropout rates, postsecondary participation rates and school lunches, are from the PA Dept. of Education, 1985, 1990, 1995. State totals may be higher than rural and urban totals because state totals include Intermediate Units and vocational education schools.
12. Expenditure per student was adjusted for inflation using the CPI-U with 1995=100.
13. Source: PA Dept. of Labor & Industry, 1992-96.
14. Note: the 1994 unemployment rates are not comparable to earlier rates due to a revised survey method by the U.S. Department of Labor. Source: County Business Patterns, 1994, U.S. Census Bureau.
15. Data on new business starts, new jobs created, and average annual wages represent only those employers and employees covered by the Pennsylvania Unemployment Compensation Act. This Law applies to 95% of Pennsylvania employers. Among the employers and employees excluded from the law include, self-employed, federal employees, and religious employees. State total included those employees not assigned to a specific county. Some data is not available due to a confidentiality requirement. Source: Bureau of Research and Statistics, Statistical Information Bulletins #225 & #264, PA Dept. of Labor and Industry.
16. Source: 1987 and 1992 Census of Retail Trade, U.S. Census Bureau.
17. The 1987 and 1992 retail sales were adjusted for inflation using the CPI-U with 1982-84=100.
18. Source: 1987 and 1992 Census of Service Industries, U.S. Census Bureau.
19. The 1987 and 1992 service receipts were adjusted for inflation using the CPI-U with 1982-84=100.
20. Source: PA Infrastructure Investment Authority (PENNVEST) 1996.
21. Data on federal expenditures and types of federal expenditures came from the Consolidated Federal Funds Report, Vol. 1, 1994, U.S. Census Bureau.
22. The 1990 and 1994 federal expenditures are adjusted for inflation using the CPI-U with 1996=100.
23. Source: Data Book on Operating Banks and Branches, June 1996, FDIC.
24. The 1993 and 1996 deposits were adjusted for inflation using the CPI-U with 1996=100.
25. Source: United States Travel Data Center, 1995.
26. Data adjusted for inflation using the CPI-U with 1995=100.
27. Source: Pennsylvania Counties Health Profile, 1996. State Center for Health Statistics and Research, PA Dept. of Health.
28. Source of data on hospitals, nursing homes, and emergency care: Pennsylvania Counties Health Profile, 1996. State Center for Health Statistics and Research, PA Dept. of Health.
29. Source: State Center for Health Statistics and Research, PA Dept. of Health.
30. Source of data on reported pregnancies, pregnancies by outcome, teen pregnancies, well-baby care, and birth/death rates: Pennsylvania Vital Statistics, State Center for Health Statistics and Research, PA Dept. of Health.
31. Little or no prenatal care is defined as mothers whose first prenatal visit was during the second or third trimester and those mothers who did not receive any prenatal care.
32. "Serious Crimes" are Part 1 Offenses and "Other Offenses" are Part 2 Offenses. Data on crime rates and police came from the Uniformed Crime Statistics, 1993, PA State Police.
33. Source: PA Dept. of Community and Economic Development, 1995.
34. Data on public land includes only land owned by the PA Game Commission, PA Dept. of Natural Resources and Conservation, and U.S. Forest Service.
35. Source of data on highway miles, types of highways, licensed drivers, vehicles and DVMT came from the PA Dept. of Transportation.
36. Source of data on state sales tax and realty transfer tax, PA Dept. of Revenue
37. Data adjusted for inflation using the CPI-U with 1996=100.
38. Data adjusted for inflation using the CPI-U with 1996=100.
39. Data on the number of farms, farmland, farm sales, farm property taxes, and government payments came from the 1982, 1987 and 1992 Census of Agriculture, U.S. Census Bureau.
40. The 1987 and 1992 market values of agricultural products sold were adjusted for inflation using the CPI-U with 1982-84=100.
41. The 1987 and 1992 property taxes paid were adjusted for inflation using the CPI-U with 1982-84=100.

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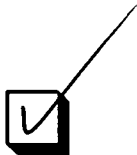


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