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Conference. 7



Who Are the Uninsured in Southwestern Pennsylvania?

■ *By Christopher Briem*

In March, the U.S. Census Bureau released data from the Small Area Health Insurance Estimates (SAHIE) program for 2013. The SAHIE program estimates health insurance for all counties in the United States. It can be used to compare disparities in health insurance coverage by sex, race, age, and income groups.

SAHIE estimates health insurance coverage by combining both survey data and administrative records from multiple sources, including the American Community Survey, Census Bureau demographic population estimates; aggregated federal tax returns, participation records for the Supplemental Nutrition Assistance Program, County Business Patterns, and

Medicaid and the Children's Health Insurance Program participation records. The data are available annually for the 2008-13 period.

These SAHIE estimates show that, in Southwestern Pennsylvania in 2013, more than 204,000 people younger than of 65 lacked health insurance coverage. This uninsured population represents 10 percent of the population younger than 65.

SAHIE produces estimates of health insurance coverage for all states and each of the nation's roughly 3,140 counties. The statistics are provided by selected age groups, sex, race, Hispanic origin (state only),

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Growing Smarter: Reducing Sprawl Slowly Catches on in the Region

■ *By Julia Fraser*

Despite its relative lack of population growth and the hemmed-in nature of its hilly topography, Pittsburgh is not a region free from sprawl. In the following story, PittsburghTODAY writer Julia Fraser examines how Pittsburgh compares with other regions in terms of sprawl and finds innovative land-use management practices in one of the communities that people might think of as the most sprawling—Cranberry. Douglas Heuck, Director, PittsburghTODAY, UCSUR

When drivers exit the turnpike in Cranberry, they see expansive strip malls, traffic signals, and road signs leading to more highways. On its face, it's a portrait of urban sprawl.

But a closer look reveals evidence of the steps the Butler County municipality has taken to make amends for the fragmented development of its past, including miles

of sidewalk and tree-lined streets, a dense downtown core connected to housing developments, and some of the most forward-thinking policies for smart growth found in Southwestern Pennsylvania.

"It's really about connectivity," says Ron Henshaw, director of community development in Cranberry. "Our township was created out of pockets of development. Now, with development in-filling, requiring sidewalks and pushing those kinds of amenities, we're connecting those things."

The sprawl that Cranberry is working to address is a common American phenomenon that began to accelerate more than a half century ago with shifts in population away from large cities.

Sprawl is largely found in the suburbs and exurbs of metropolitan areas. It is characterized by what is

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and income-to-poverty levels that reflect the federal poverty thresholds for state and federal assistance programs. The SAHIE program is the only source of single-year health insurance estimates for every county in the United States.

Details on health insurance coverage by age is only for the population younger than 65. Most people age 65 and older are covered by Medicare or Supplemental Security Income.

Less than 2 percent of the 65+ population are estimated to be uninsured nationwide. As a result, local and regional differences in health insurance coverage mostly reflect differences in coverage rates for younger age groups.

Health insurance is broadly defined as including both private and public sector insurance programs. Individuals are defined as insured if they have health insurance through a current or former employer or insurance purchased directly from an insurance company; Medicare, Medicaid, Medical Assistance, or any kind

of government-assistance plan for those with low incomes or a disability; TRICARE or other military health care; or any other type of health insurance or health coverage.

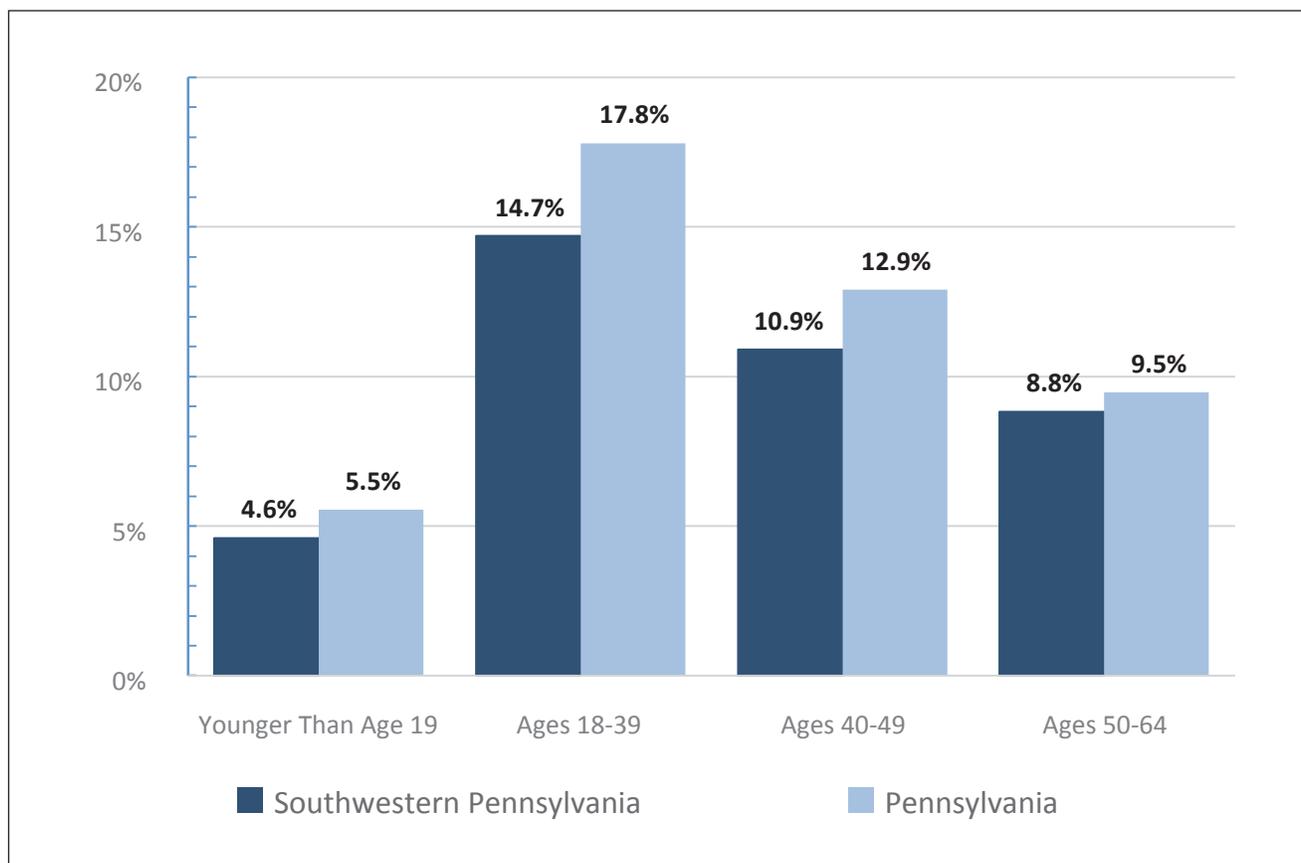
Here, county-level SAHIE estimates for the 10 counties of Southwestern Pennsylvania are compared to state levels. The 10 counties defined here as making up Southwestern Pennsylvania include the seven counties of the Pittsburgh Metropolitan Statistical Area—Allegheny, Armstrong, Beaver, Butler, Fayette, Washington, and Westmoreland—as well as Greene, Indiana and Lawrence counties.

**Health Insurance Coverage Estimates for Southwestern Pennsylvania
Percent Uninsured by County Population and Selected Age Group, 2013**

	Younger Than 19			Age 18-64			Younger Than 65		
	Total	Uninsured		Total	Uninsured		Total	Uninsured	
Allegheny	243,820	10,651	4.4%	760,276	87,277	11.5%	991,567	96,840	9.8%
Armstrong	13,933	749	5.4%	41,060	5,744	14.0%	54,270	6,420	11.8%
Beaver	35,009	1,662	4.7%	102,024	11,706	11.5%	135,140	13,203	9.8%
Butler	40,243	1,807	4.5%	112,177	11,302	10.1%	150,347	12,917	8.6%
Fayette	27,543	1,270	4.6%	80,762	12,193	15.1%	106,813	13,336	12.5%
Greene	7,585	383	5.0%	21,610	2,547	11.8%	28,806	2,895	10.0%
Indiana	16,777	1,373	8.2%	52,238	7,829	15.0%	68,174	9,115	13.4%
Lawrence	19,078	1,010	5.3%	52,243	6,889	13.2%	70,327	7,807	11.1%
Washington	42,971	1,768	4.1%	124,339	14,300	11.5%	165,086	15,880	9.6%
Westmoreland	71,412	3,175	4.4%	215,773	23,420	10.9%	283,302	26,240	9.3%
10-County Total	518,371	23,848	4.6%	1,562,502	183,207	11.7%	2,053,832	204,653	10.0%
Pennsylvania	2,809,726	155,901	5.5%	7,674,210	1,061,483	13.8%	10,339,423	1,203,230	11.6%

Source: U.S. Census Bureau, Model-based Small Area Health Insurance Estimates (SAHIE) for Counties and States
<http://www.census.gov/did/www/sahie/>.

Health Insurance Coverage Estimates for Southwestern Pennsylvania Percent Uninsured Population by Age Group, 2013



For the population between the ages of 18 and 64, the percent of the population lacking health insurance topped 10 percent in all counties in Southwestern Pennsylvania, ranging from a low of 10.1 percent in Butler County to 15.0 and 15.1 percent, respectively, in Indiana and Fayette counties (see table).

For children, the percentage of the population without health insurance was below 5 percent in seven of the 10 counties in Southwestern Pennsylvania. Washington County was the low, with 4.1 percent of children in the county lacking health care insurance in 2013, with Indiana County the high at 8.2 percent of children lacking health care insurance. Generally, higher rates of insurance coverage for children reflect the impact of the Children’s Health Insurance Program and related programs.

SAHIE data is used to calculate health insurance coverage for other age groups. Both locally and across the nation, the younger working-age population had the highest rates of the uninsured population. For the 10 counties of Southwestern Pennsylvania, 14.7 percent the population age 18-39 was estimated to be without health insurance in 2013, lower than the comparable uninsured rate for Pennsylvania (17.7 percent), but significantly higher than both younger and older age groups.

These estimates reflect health insurance patterns prior to the adoption of the federal Affordable Care Act, which began enrollment in late 2013. Most states have experienced increased health insurance rates since then.

A Gallup poll last year estimated that the percent of the population uninsured in Pennsylvania dropped from 11 to 10.3 percent between 2013 and 2014. In addition, Pennsylvania expanded Medicaid coverage as of January 1, 2015. Both these major policy changes will be reflected in future releases of data from the SAHIE program.

Growing Smarter: Reducing Sprawl Slowly Catches on in the Region

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called “single-use development” that separates industrial, commercial, and residential land uses from one another. It can result in communities that lack the population density, connectivity, and mixed land uses found in many cities.

A report by nonprofit Smart Growth America found the Pittsburgh metropolitan area in 2010 to be near the middle of the pack in terms of sprawl among the 221 U.S. metropolitan areas it ranked from the densest and most connected to the most

sprawling. Pittsburgh ranked as the 132nd most compact and connected area, more sprawling than Detroit, Mich., and Baltimore, Md., but denser and more accessible than Minneapolis, Minn., and Charlotte, N.C.

The Smart Growth America report measured sprawl by looking at factors such as the density of residential and commercial development; the mix of homes, jobs, and services in a community; how centrally located downtown districts and activity centers are; and the degree to which the street network is linked and pedestrian friendly.

New York, N.Y.; San Francisco, Calif.; and Atlantic City, N.J.; topped the ranking

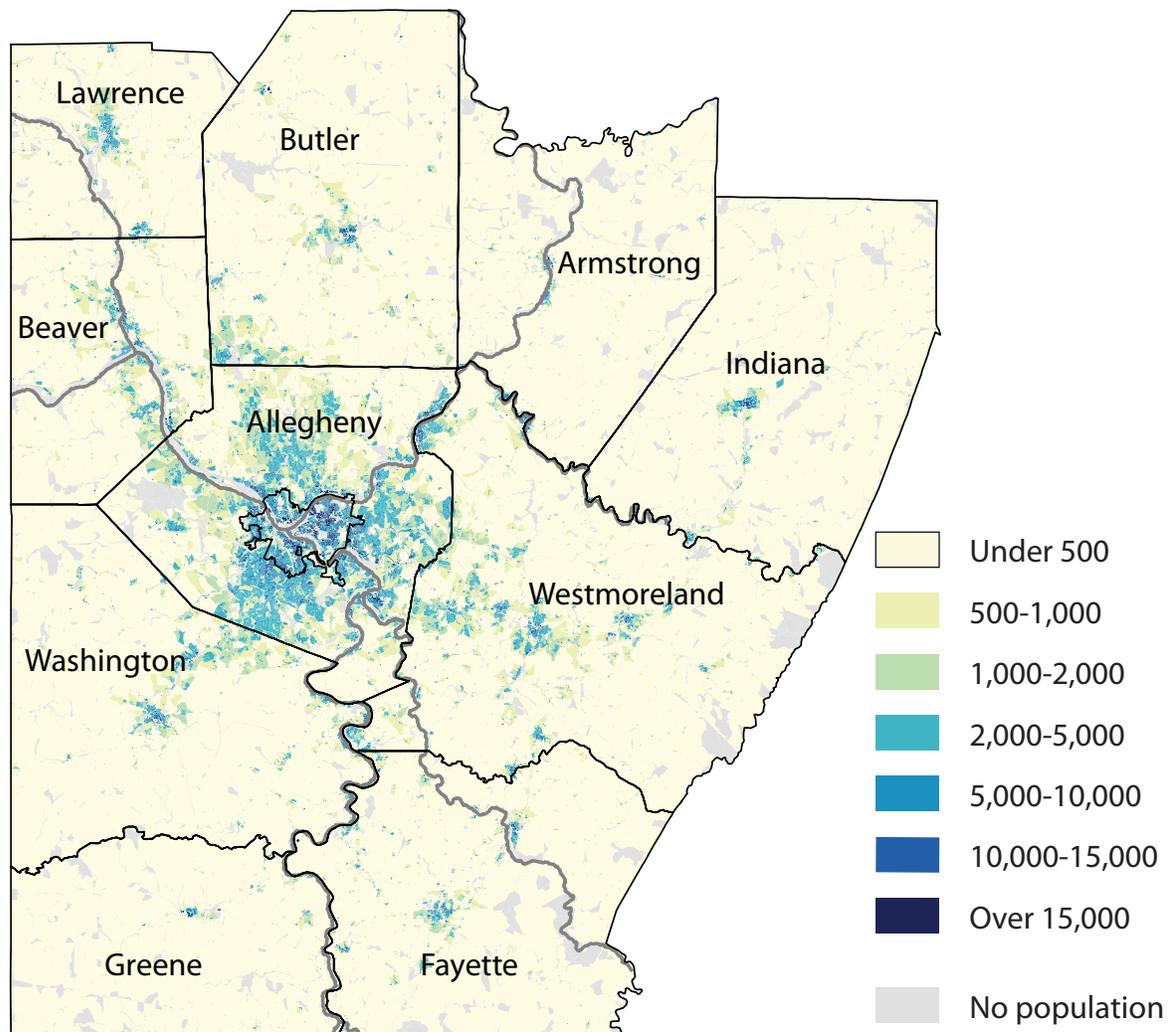
as the most densely developed and least sprawl-ridden metro areas in the country. Clarksville, Tenn.; Atlanta, Ga.; and Hickory, N.C., were ranked the most sprawling.

“Sprawl is intentional or consequential fast-rolling development characterized by a lack of public transportation connections and low-density development at previously undeveloped spaces that, rather than strengthening formally developed neighborhoods, sap the life out of them,” says Court Gould, director of Sustainable Pittsburgh.

Not a benign factor

Sprawl is more than a simple living preference separating those who want to walk to work and the grocery store from those

Southwestern Pennsylvania Population Density Per Square Mile, 2010



who desire a large yard on a quiet cul-de-sac. It comes with related costs and the costs of sprawl can be high. It adds to infrastructure and other public expenses, for example, and tends to erode social supports in disconnected suburban communities. It also drains cities of people, business, and tax revenue. Studies also suggest that the increased vehicle miles traveled and car trips associated with sprawl significantly contribute to air pollution, such as ground-level ozone, which is a particular problem in Southwestern Pennsylvania.

“Sprawl is a problem from a regional resource allocation standpoint,” says Grant Ervin, sustainability manager for the City of Pittsburgh. “It’s not just the city of Pittsburgh but all of the core communities, in the cities of Washington, Butler, and Greensburg. If we spread out, that necessitates an increase in public expenditures. By extending ourselves and creating new infrastructure that we have to support, it makes it more costly to support the infrastructure we already have. It’s really an issue of fiscal responsibility: how do we steward the resources we have and invest in the places we already live?”

The spread of low-density living has social consequences. Communities tend to become more isolated, which can contribute to higher rates of inequity, social division, and a weakening of social supports. It is likely not a coincidence that the geography of poverty is changing; more poor Americans now live in suburbs than cities.

According to a recent Brookings Institution study of poverty, in the Pittsburgh region, poverty rose by at least 10 percent in three of the five congressional districts in the Pittsburgh Metropolitan Statistical Area and remained relatively flat in the others.

All three districts that experienced higher poverty contain suburban communities where sprawl tends to be found. Poverty increased 12.9 percent in the 14th Pennsylvania Congressional District, the

highest increase in the region. The district includes the City of Pittsburgh and dozens of suburban Allegheny County municipalities. Two largely suburban districts, the 12th and 18th, also saw significant increases in poverty rates.

“Sprawl has been shown to break down both suburban and urban communities of support rather than fostering them,” Gould says. “So it breeds a twin hardship in this sense.”

Policy matters

Sprawl has recently slowed in Southwestern Pennsylvania. Evidence suggests that the recent slowing of sprawl across Pennsylvania is largely the result of economic hardships imposed by the last recession

rather than a decided turn toward smart-growth policies. The state’s most recent Land Use and Growth Management report shows, for example, that developed land increased 131 percent statewide between 1992 and 2005 and by 81 percent in Southwestern Pennsylvania, before slowing to a trickle in 2008.

The Great Recession played a key role by reducing development and leading to government funds being directed more toward existing infrastructure. “Our fiscal reality became our growth policy,” says Gould of Sustainable Pittsburgh.

Smart growth policies have not yet been widely adopted across the region despite increasing awareness of their economic, environmental, and social impacts. One reason is that policies that tend to curb sprawl are often seen as stifling growth, particularly in older communities that lack a long-term development strategy to accommodate for shifts in population and commerce.

“A large portion of the region operates from scarcity rather than abundance,” says Ervin. “We’re not all thinking on the same page. There’s still a lot of thinking out there with regards to development at any cost. A large portion of that is because of our

governance structure. They haven’t seen how to grow and develop in a way that’s more responsible. When you see communities employ higher standards for land use and infrastructure investment, they get better product, and they attract a market that is sustainable.”

Effective policies for reducing sprawl require local governments to think regionally when it comes to development, and that has proven to be a challenge for a number of reasons. Government in Greater Pittsburgh is highly fragmented, posing a steep challenge to regional cooperation. The seven-county Pittsburgh MSA has some 900 municipalities, school districts, and other government bodies, according to U.S. Census data. Only the St. Louis, Mo., area has more among the 15 benchmark regions tracked by *PittsburghTODAY*.

And until the state’s Municipalities Planning Code was amended in 2000, it wasn’t possible for a municipality to implement multimunicipal planning, thus limiting intergovernmental cooperation and regional land-use planning efforts.

Under the previous code, if a municipality regulated land use for zoning, it had to allow for every use, something that is impractical for a small municipality. Now those uses can be shared across municipalities by creating a multimunicipal planning area. “That’s one of the changes that made multimunicipal planning possible, and it has the potential to diminish sprawl,” says Susan Hockenberry, executive director of the Local Government Academy.

Municipalities can take steps to reduce the impacts of sprawl through planning, as Cranberry Township has done. Its long-term comprehensive plan, The Cranberry Plan, adopted in 2009, sets out land use goals through mixed use and Traditional Neighborhood Development concepts for continued projected growth and development.

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Growing Smarter: Reducing Sprawl Slowly Catches on in the Region

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Among the issues smart growth policies address is the impact that unbridled development can have on the tax burden of residents. A sprawling suburban development can impose long-term costs for everything from police and fire protection to road maintenance and public employee pension obligations that are greater than revenues municipalities receive from developers and developments.

Cranberry began adopting smart growth policies after it overhauled its zoning ordinance in 1995, more than a decade after it began to grow from a sleepy rural community to a sprawling suburb with the expansion of highway arteries to Pittsburgh and the lure of lower taxes outside of the city and Allegheny County.

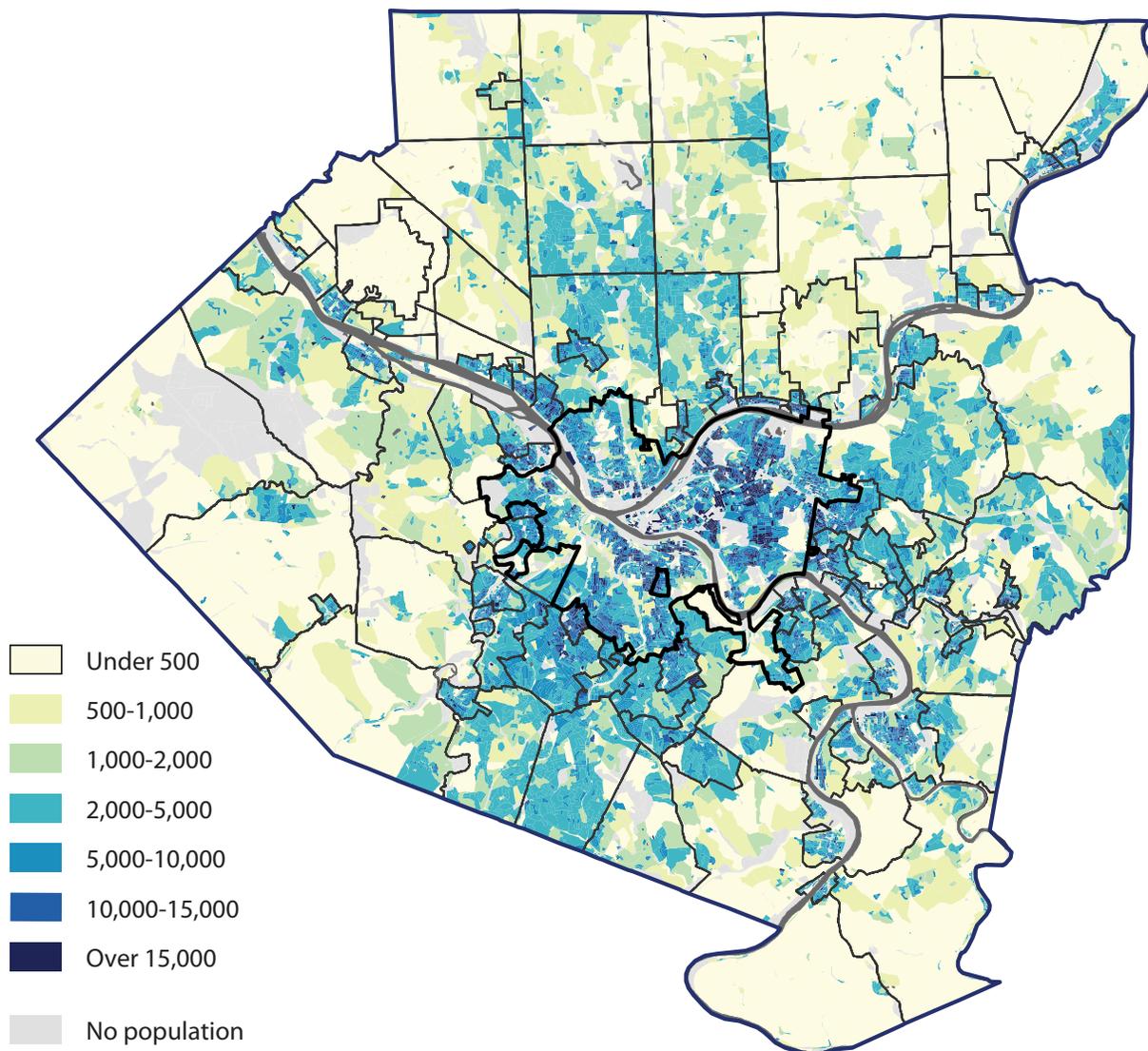
The township was one of the first municipalities in Pennsylvania to charge developers a transportation impact fee as a way of relieving some of the economic burden new developments tend to bring with them. The one-time fee is based on a

development's use of the local road system, and the money is put toward transportation projects in the community.

Cranberry supports development of recreation space in a similar manner. Developers can either build recreational amenities or pay a one-time fee to the township, which the municipality spends on parks and recreation projects.

The township also implemented progressive zoning codes for mixed land use, which allow for greater density, and Cranberry now focuses on building pedestrian ways and bikeways to enhance the connections

Allegheny County Population Density Per Square Mile, 2010



between neighborhoods and the business district as the municipality grows. These policies “created huge opportunities for redevelopment of old spaces, and the ability to make them integrated,” says Henshaw.

Long-term planning strategies in the City of Pittsburgh in the past five years have turned to emphasizing the quality of development in the city, rather than the rate. For more than a half century, the region’s urban core—the city and Allegheny County—saw large numbers of its residents migrate to the suburbs. The exodus, however, has slowed significantly in recent years with the city witnessing a surge in Downtown residency and a rise in the popularity of older neighborhoods, such as Lawrenceville.

“We recognize that a lot of the core assets we have are in our neighborhoods,” says Ervin of the City of Pittsburgh. “With our existing infrastructure, the question that we ask ourselves is how do we support those neighborhoods through quality transit service and improving bike and pedestrian safety so we have mobility options for our residents and create a higher standard for development. Going forward 20 years, development quality is a huge opportunity.”



Save the Date

Neighborhood Information Users' Conference Sixth Annual Users' Conference

Friday, June 5, 2015

1–5 p.m.

University Club, 123 University Place, University of Pittsburgh

Presentation of the new Southwestern Pennsylvania Community Profiles and other new community data: pncis@pitt.edu or 412-624-9177.



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