

Profile of Rural Pennsylvania Women

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EXECUTIVE SUMMARY

This research provides a profile of the social and economic well-being of rural Pennsylvania women through a detailed understanding of their lives, livelihoods, and families. It used data from the 2005-2009 and 2014-2018 American Community Survey (ACS).

Key Findings

Unless specifically stated, the findings below pertain to trends and patterns in the 2014-2018 population.

- Pennsylvania had about 251,000 fewer rural residents in 2014-2018 than in 2005-2009, while the overall state population increased by about 275,000 people.
- The rural population was relatively older than the urban population in 2014-2018 and has been aging faster from 2005-2009.
- Rural populations were overwhelmingly white and non-Hispanic, although young and middle-aged rural women were more diverse in 2014-2018 than in 2005-2009.
- Older rural women tended to live alone more so than their younger rural peers. However, from 2005-2009 to 2014-2018, fewer older rural women lived alone. Rates of living alone were lower in rural versus urban locations.
- Overall, rural women were more likely to be married than urban women and rural and urban men. However, from 2005-2009 to 2014-2018, young and middle-aged rural women were less likely to be married.
- Rural women had less access to communication technologies than urban women. Access decreased with age among rural women.
- The most common level of educational attainment among rural women was high school; 42 percent of young rural women, 46 percent of middle-aged rural women, and 56 percent of older rural

women completed no more than high school. From 2005-2009 to 2014-2018, completion of college increased across all age and population groups. Completed schooling was higher among urban women than rural women, and lower for rural men than rural women.

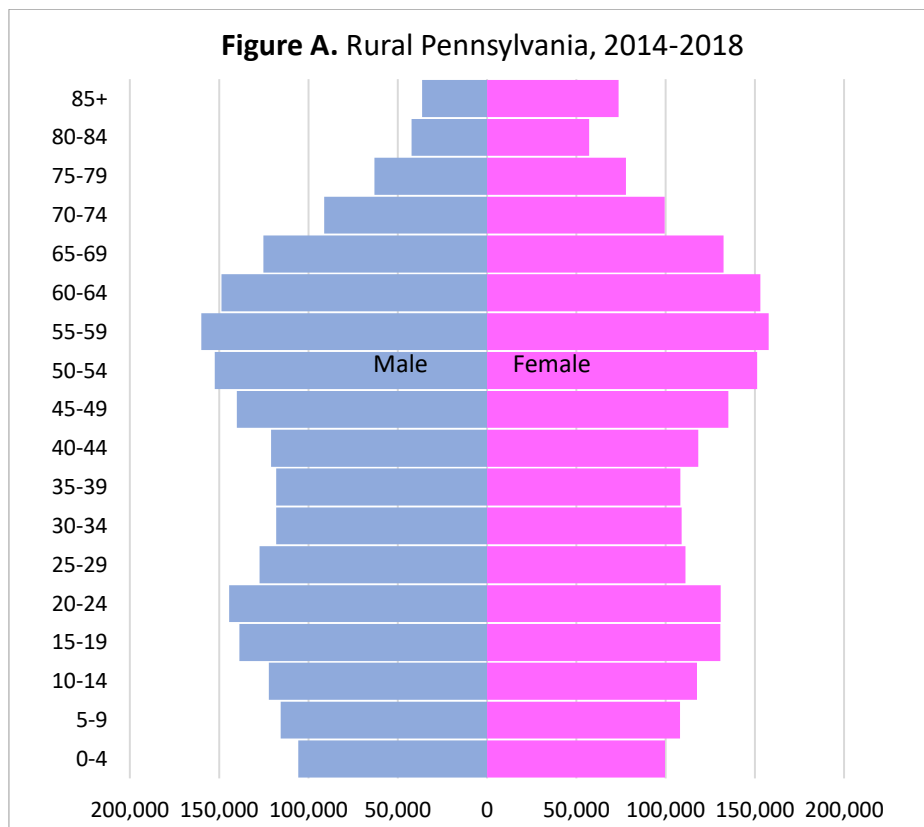
- Most young and middle-aged rural women participated in the labor force and were currently employed. Nevertheless, for all age groups, rural women had the lowest labor force participation rates compared to rural men and urban women and men.
- Four of the top 10 occupations held by rural and urban women were at high risk of being eliminated due to automation.
- Compared to rural men, the jobs held by rural women, on average, required more education, while rural women's jobs required less schooling than urban women and men.
- Among all age groups, rural women had the lowest mean earnings (personal wages and salaries) and the lowest mean family incomes.
- Poverty rates were higher for rural and urban women than for rural and urban men.

This research provides a profile of the social and economic well-being of rural Pennsylvania women through a detailed understanding of their lives and livelihoods within their communities and families. Using multiple years of data from the American Community Survey (ACS), the research describes the life circumstances of contemporary rural women (Ruggles, et al. 2020; StataCorp, 2019). Rural women, grouped into three broad age groups (young adults, aged 18-34 years; middle-aged adults, aged 35-64 years; and older adults, aged 65 years and older), were compared to their urban counterparts as well as to both rural men and urban men. Trends spanning about a decade, based on the 2014-2018 ACS and the 2005-2009 ACS, were analyzed to provide depth to the profiles of these women's lives. Many of the challenges faced by rural women resembled issues shared by rural men and urban women and men, while other concerns were unique to rural women.

Importantly, rural Pennsylvania is aging at a rapid pace compared to the rest of the state. As

depicted by the wider and narrower horizontal bands in the population pyramid for rural Pennsylvania (Figure A), the age and gender structure of the rural population includes relatively fewer young-middle-aged adults (aged 25-34 years) compared to middle-middle-aged and older-middle-aged adults (aged 35-64 years). The wide “bulge” for rural adults aged 50-64 years is the aging post-World War II “baby boomer” generation.

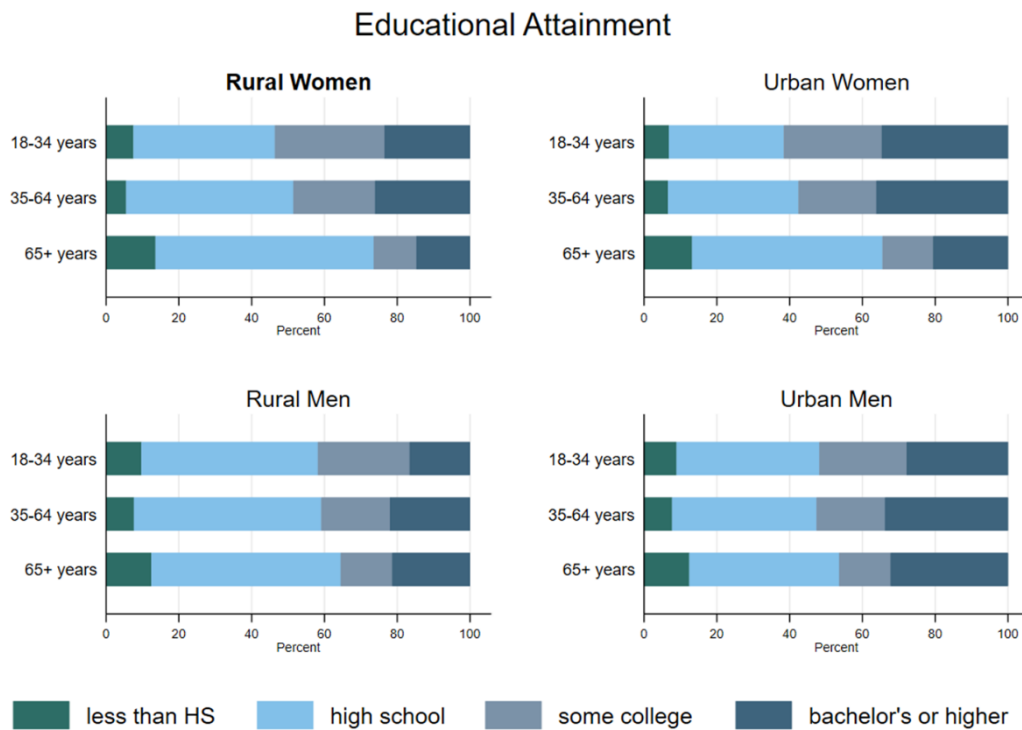
Pennsylvania’s rural population has decreased in size, while the urban population and the state as a whole have experienced modest growth over the previous decade. It would be an oversimplification to say that rural Pennsylvania and its women have experienced “decline.” Community and economic development have been uneven across Pennsylvania (Alter, Fuller, Raybuck & Sontheimer, 2018), and rural women and rural men are being “left behind” (Breathitt, 1967) relative to their urban counterparts. Notably, rural women experienced gains in some areas, and often gains and losses were unevenly shared.



Data source: 2014-2018 American Community Survey.

Referred to as “the great equalizer,” education and schooling provide people with basic literacy and communication skills, with specialized and advanced knowledge, and with experiences that enhance their human and social capital. Figure B depicts educational attainment by age group across the four populations under study. The educational attainment of rural women increased in the previous decade, as it has for Pennsylvanians as a whole. High school graduation remained the most common level of completed schooling for rural women. College completion increased for Pennsylvania women, and those gains were stronger for rural women than rural men.

Figure B.



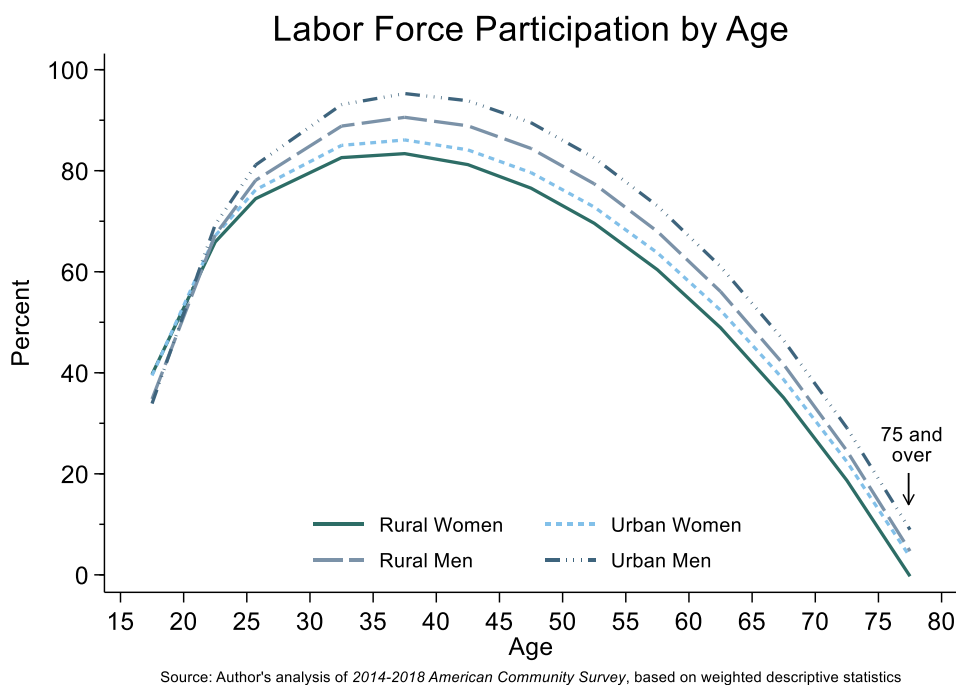
Source: Author's analysis of 2014-2018 American Community Survey, based on weighted descriptive statistics

For many adults, educational attainment is connected to their employability, work experience, and earnings. About two-thirds of rural women participated in the labor force, and in the previous decade labor force participation rates increased for older rural women. Participation rates were lowest for rural women compared to rural men and urban women and men (Figure C). While unemployment declined for young and middle-aged rural women, those groups also were less recently employed than others. Increasingly the jobs held by Pennsylvania women required college credentials. Many of the

most commonly held jobs among rural women are at risk of replacement due to automation or other economic restructuring. However, rural men face this threat of precarious employment more acutely.

More rural women work now than in the past, and their time “on the clock” increased. Relative to rural men and to urban women and men, though, rural women continued to work fewer hours overall. Trends and patterns in earnings were also mixed. Personal wages and salaries of working rural women increased over the previous decade, while, relatively speaking, they also earned the least.

Figure C.



Rural jobs tend to pay less than urban ones, contributing to overall higher rates of poverty in rural places (Cromartie, 2018; Tickamyer, Sherman, & Warlick, 2017; Mather & Jarosz, 2014). Despite increased personal earnings and family incomes for rural women of all ages, poverty became more prevalent among middle-aged women (ages 35-64 years) in rural and urban populations. Relatedly, mean income-to-needs ratios were stagnant for middle-aged rural women and declined for urban women in their middle years. Older women had the lowest labor force participation by age group, and, as a group, they also had a lower poverty prevalence compared to 10 years prior. Older rural women

increasingly lived in families receiving support from government programs, (e.g., Supplemental Nutrition Assistance Program and Social Security, etc.).

Figure D.



Source: Author's analysis of 2014-2018 American Community Survey, based on weighted descriptive statistics

These varied indicators are pressing given the high economic dependency of Pennsylvania’s rural population. The ratio of people outside the labor force relative to workers is higher in rural areas, and the rural-urban gap is widening. If rural sectors continue to restructure, lose capital investments, and slacken in labor demand (Blinder, 2009; Frey & Osborne, 2013), it will be crucial to monitor the social consequences of these economic shifts on rural communities and families.

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Introduction

This research provides an extended profile of the social and economic well-being of rural Pennsylvania women. Using highly credible secondary data sources, the research describes the life circumstances of contemporary rural women. Rural Pennsylvania women, grouped into three broad age categories, are compared to their urban counterparts as well as to both rural men and urban men in the state. Trends spanning about a decade are depicted, and contextual measures and geographic considerations provide depth to the profiles of these women's lives.

Background

As Pennsylvania's population growth has slowed in recent years (Census, 2019), community and economic development has been uneven across Pennsylvania (Alter, Fuller, Raybuck & Sontheimer, 2018). Depending on the time period under investigation, rural locations have tended to experience population declines due to steady out-migration, waning in-migration, and slowed or declining natural increase (the balance between births and deaths). Some scholars point out that urban and suburban sprawl reduce the geographic areas that can be designated as rural (National Academies of Sciences, Engineering, & Medicine, 2016), which contributes to rural places being "left behind" more densely settled areas (Breathitt, 1967). While these dynamics are not new or particular to Pennsylvania, they likely have substantial consequences on the vibrancy and resilience of our rural communities (Mather & Jarosz, 2014).

While women and rural residents—as groups—have tended to be stereotyped, undervalued, and overlooked (Jarosz & Mather, 2017), the contributions of rural women to the Commonwealth are sizeable. For example, Pennsylvania women participate in the labor force and are employed at high rates, and, overall, they comprised about 45 percent of the state's employed labor force (Census, 2019a). Not only are un- and under-employment rates higher in rural places, but rural jobs also tend to pay less than urban jobs, contributing to overall higher rates of poverty in rural Pennsylvania (Cromartie, 2018; Tickamy, Sherman, & Warlick, 2017; Mather & Jarosz, 2014). As economic

sectors continue to restructure and adapt to broader changes in capital, labor demands, and supply chains (Blinder, 2009; Frey & Osborne, 2017), there is a need to track the social consequences of these shifts on communities and families.

This profile of rural Pennsylvania women draws on a life course framework (Giele & Elder, 1998), which emphasizes four interlocking dimensions: 1) location in historical time and geographic place where personal experiences are socially and culturally patterned; 2) linked lives where individual experiences are inexorably connected within families and social networks; 3) human agency and motivation as shaped by resources and hardships; and 4) the timing of life events, which occur at the intersection of developmental age, birth cohort, and historical period. Thus rural-urban disparities among women and between women and men are understood by age group (young adults ages 18-34 years, middle-aged adults 35-64 years, and older adults 65 years and older) and historical time period (contemporary versus a decade prior).

The research also provides statistical profiles that align with policy needs. For example, the *2016-2020 State Plan on Aging* articulates four overarching goals to improve the lives of aging Pennsylvanians, including empowering the formal and informal workforce that cares and supports the elderly, with respect to independent living (aging in place) and victimization (guarding against elder abuse). As women live longer than men (Jarosz & Mather, 2017), they dominate the aged (65 years and older) and the oldest age group (85 years and older). Women also tend to occupy caregiver roles within extended families and provide remunerative care within the health and human/social services sectors (Duffy, Armenia, & Stacey, 2015).

This report explores policy-relevant analyses so that policymakers are presented with potentially actionable findings. Special attention is drawn to topics where traditionally separate domains of life are intertwined. For example, family roles intersect such that experiences of others within one's family influence personal experiences and decision-making. Rural women with strained resources may have difficulty accessing desirable employment, due to family demands.

Goals and Objectives

The primary goal of the research was to provide statistical profiles of rural Pennsylvania women disaggregated across three adult age groups (18-34 years, 35-64 years, and 65 years and older). A second goal compared rural women to urban women within the three broad age groups. The third goal extended to four population subgroups: rural women, rural men, urban women, and urban men to address gender differences—a rural gender difference and an urban gender difference. A fourth and final goal considered time trends. All analyses spanned 10 topical domains informing the research objectives: demographics, family, home and housing, communication resources, institutions, school, work, socio-economic status, movement, and needs. An 11th domain, health, was included in all but the objectives for the fourth goal, due to data availability.

Goals One and Two were tied to the life course perspective's emphasis on geographic place (e.g., rural versus urban) where personal experiences are socially and culturally patterned and the timing of life events (e.g., at the intersection of developmental age, birth cohort, and historical time). Additionally, the life course framework (Giele & Elder, 1998) focuses on linked lives, where experiences connect families and social networks. Together these forces shape personal well-being, enabling resources, and life challenges or hardships. Goal One examined life experiences in the context of age group. Goal Two informed the question whether and to what degree have rural women been “left behind” (or have caught up to or surpassed) their non-rural counterparts. Extending the social and cultural patterning of personal experience within a life course framework, Goal Three discerned gender differences among rural populations and whether gender experiences differ between rural and urban populations. Analyses over time (Goal Four) compared contemporary rural women (2014-2018) to rural women about 10 years prior (2005-2009) and investigated age group, rural-urban, and gender contrasts to consider whether these subgroups registered similar or divergent trends, as persistent or widening gaps may indicate areas for policy initiatives. The life course perspective—incorporating historical time period with developmental age group—strongly influenced the focus of the fourth goal.

Finally, efforts were made to illustrate results geographically beyond the broad rural versus urban classification.

Methods

Data

The research used public use microdata derived from the American Community Survey (ACS), which is conducted on a rolling basis by the U.S. Census Bureau. Each year, the ACS includes a 1 percent stratified random sample of national U.S. population. Only data for Pennsylvania were included in this research.

The main, contemporary data covered the period 2014-2018 and the older, comparative data included 2005-2009, approximately a decade apart. The researchers obtained the 5-year ACS data (each representing a 5 percent sample of the total population) from the Integrated Public Use Microdata Series (IPUMS-USA), distributed by the Minnesota Population Center at the University of Minnesota (Ruggles, et al. 2020). The IPUMS-USA versions of the data were harmonized so that minor changes in similar survey questions were brought into alignment and could be analyzed as the same variable, with the same name across different time periods or versions of the survey.

The ACS was representative of the total population, although for analytic purposes, this research only provides information for individuals dwelling in the community, including households (non-group quarters) and non-institutional group quarters (such as college or military dormitories, boarding schools, hotels, and rooming houses). Information on institutionalized individuals (in prisons, mental health institutions, long-term care and skilled nursing facilities, for example) were excluded from this research.

The samples analyzed for this report correspond to specific populations of interest:

- 1) Rural adult (age 18+ years) women, non-institutionalized.
- 2) Adult (age 18+ years) women, non-institutionalized.

- 3) Adults (age 18+ years), non-institutionalized.

The specific measures used to define these samples are described in “Population definition” section and in Appendix A.

Measures

The measures and variables used in this research are described briefly below. More detailed descriptions are included in Appendix A.

Population definition. To construct a profile of rural women, rural location was determined by the smallest geographic unit available in the public use ACS data: the public use microdata area or PUMA. PUMA boundaries are drawn to contain at least 100,000 people. The 2014-2018 ACS uses PUMAs defined following the 2010 decennial Census. Pennsylvania included 92 PUMAs. Following the Center for Rural Pennsylvania’s definition, a PUMA was defined as rural if the population per square mile within the PUMA was less than 284, or urban if the population per square mile was 284 or higher. Table A1 in the appendix lists the 30 PUMAs designated as rural and the 62 urban PUMAs, which were also mapped in Figure 1. Due to changes in settlement patterns, some of the PUMA boundaries shift from one decennial Census to another. The PUMAs listed in the 2005-2009 ACS (and mapped in Figure 2) were based on the population distribution measured in the 2000 Census. Although Pennsylvania included the same number of PUMAs (92) in the 2005-2009 ACS as in the 2014-2018 ACS, they were not the exact same PUMAs in the two time periods. Following the Center for Rural Pennsylvania’s definition, 33 PUMAs were rural and 59 were urban in the 2005-2009 data (Table A1).

All individuals included in the ACS reported their gender as either male or female, and their age was measured in years (from 0 to 94 years, with top-coding at 95 and older). Samples were constructed for adults using ages 18 and older. For analytic purposes, adult ages were grouped as follows: 18 to 34 years; 35 to 64 years; and 65 years and older.

Appendix Table A2 provides information about each variable and measure, including the original source survey questions, used in this research.

Demographics. In addition to age and gender, racial group identification (five categories: white, Black, Native American, Asian American, or Other race/Multiple races) and Hispanic ethnicity were measured. Immigration status, capturing whether the person was an immigrant (including a naturalized citizen or not a citizen) or that the person was born in the United States, was measured.

Family. A large array of family measures was included in this research: family and household structure, including living alone, family size, family composition, and other living arrangements. Current marital status (recoded into five groups) was measured for both time periods. Marital histories were measured in detail over five variables in the 2014-2018 ACS, but not the 2005-2009 ACS.

Home and housing. Using its housing questionnaire answered by the primary respondent, the ACS collected a large variety of information about the housing unit, the property on which it sat, and the household itself. The type of housing (recoded into four types), housing tenure (analyzed over five categories), the property's farm status, and home size (two measures) were studied. Three measures of housing costs were included in this research to capture the regular costs of the housing unit. All dollar amounts were corrected to reflect the value of dollars from the last year of the survey. (For the 2014-2018 ACS, values are in 2018 dollars, and for the 2005-2009, values are in 2009 dollars. Post-estimation, 2005-2009 dollar values were inflated by 17 percent, based on the annual Consumer Price Index (CPI) to reflect 2018 dollars). The method of heating for each home (recoded into six types) and the regular costs of utilities were measured as well.

Communication resources. In the 2014-2018 ACS, several questions administered at the household level collected information about communication and electronic resources available in the home. Three measures included: home phone and/or smartphone access; a count of the number of types of electronic devices; and internet access (recoded into four categories). In the 2005-2009 ACS, the only measure of communication was having or not having a home phone.

Institutions. Based on its housing sampling frame, the ACS collected information targeting the total population. For this research certain kinds of living arrangements—institutionalized group

quarters—were excluded. A variable indicator for non-institutionalized group quarters versus household (non-group quarters) was included. A measure of whether a person had some form of military service was included.

Schooling. Educational attainment (completed schooling) was assessed and recoded into four categories: less than high school; high school diploma or GED; some college (including an associate degree); or a bachelor's degree or higher (including post-baccalaureate degrees). Current school enrollment (within the past three months) was measured according to three levels of attendance.

Work. The ACS collected detailed information about past and present work experiences. Measures analyzed for this research include labor force participation, employment status, and work history and usual hours worked per week.

Socio-economic status (SES). Individuals with current employment or a work history were asked follow-up questions about their type of job, their main work responsibilities, and place of work, which in turn informed assignment to occupational codes (Census, 2021). Occupation codes from 2010 were used in this research for both the 2014-2018 and the 2005-2009 ACS. Occupational codes were sorted into their relative ranking into a socio-economic index (SEI) based on the typical educational credentials held by incumbents (Hauser and Warren, 1997). To capture one dimension of job precarity, the probability of occupations becoming automated was found using published values calculated (Frey and Osborne, 2013; Devaraj, Wornell, Faulk, and Hicks, 2020) based on extant data from the U.S. Department of Labor.

The ACS also collects information about the earnings and income of family and household members from a variety of sources. For this research, individual wage and salary earnings were analyzed. A family income variable was constructed across all types of earnings and a sum of all family members.

Movement. Household access to vehicles was measured (from 0 to 4, and top-coded at 5 or more). Workers' commuting time and mode of travel from home to the workplace were collected.

Needs. Measures of income, from individual earnings to family income, are subject to divisions of labor within the family and the number of “breadwinners” in the home. As a result, many social scientists adjust income in relation to the federal poverty thresholds, which were set based on the size and age composition of the family. For this research, the family-level, income-to-needs ratio was used to capture family income relative to the family’s needs using poverty thresholds. A poverty status measure categorized families into three groups: “poor” families had ratios less than or equal to 100 percent; “near poor” families had ratios from 101 percent to 200 percent of the poverty threshold; and “not poor” families had ratios greater than 200 percent of the poverty threshold.

Based on family members’ receipt of different sources of income, three indicators were constructed to capture participation in different types of public assistance programs in the prior 12 months: Social Security or Railroad income; Supplemental Security Income; and state or local assistance. Whether or not a household received benefits from the Supplemental Nutrition Assistance Program (SNAP) within the past 12 months was also studied here. Households were also categorized as being linguistically isolated if the home included no one who spoke only English and no one who spoke English “very well” along with another language at home.

Health. Measures related to health were only available in the more recent time period, the 2014-2018 ACS. Individuals were categorized as having health insurance or being uninsured. Six indicators of disability types were measured in the ACS and included in this research (vision difficulty, hearing difficulty, cognitive impairment, mobility impairment, self-care limitation, and restriction in independent living) along with a summary disability measure.

Figure 1. Rural Areas in Pennsylvania, 2014-2018, based on CRPA criteria.

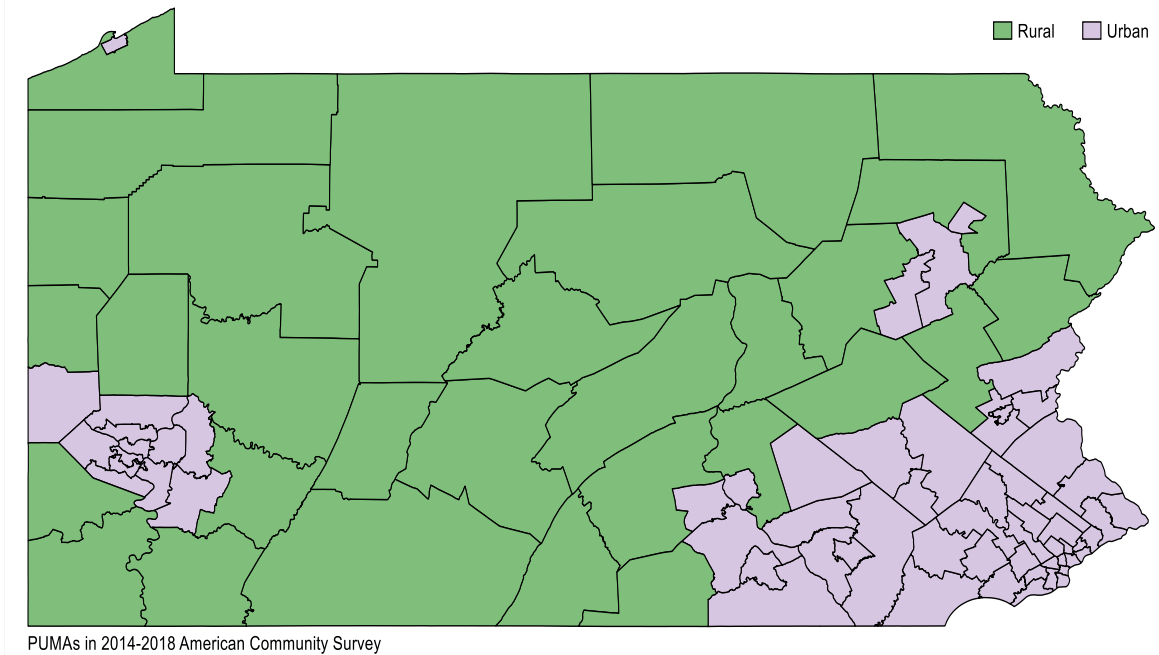
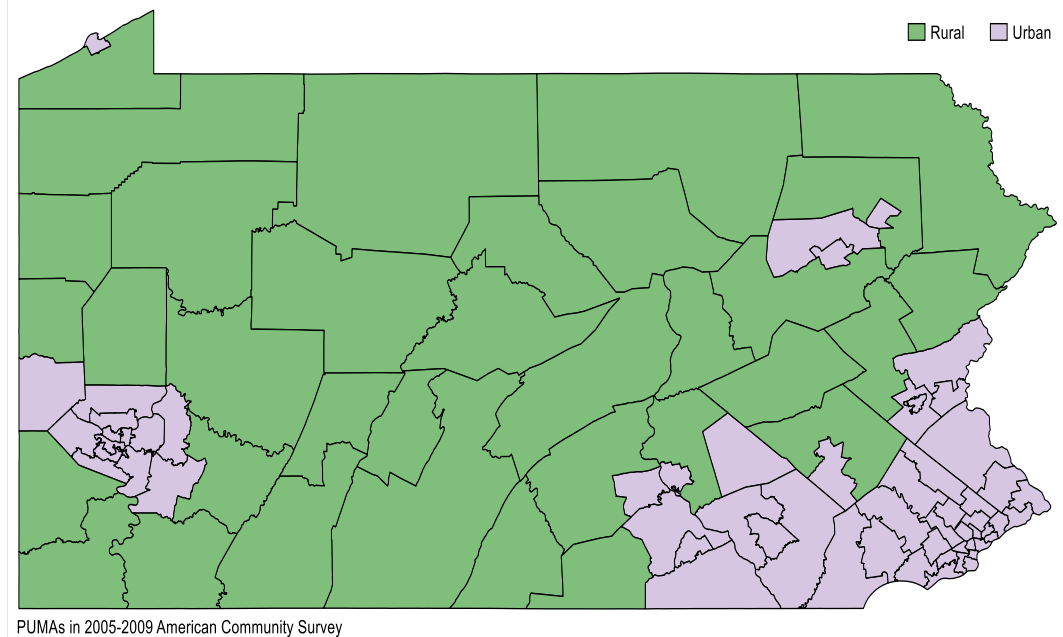


Figure 2. Rural Areas in Pennsylvania, 2005-2009, based on CRPA criteria.



Analyses

The ACS data were analyzed using the statistical software, Stata/SE 16.1 (StataCorp 2019a). A detailed description of the steps followed to generate the statistical estimates for this research is provided in the Analyses section of Appendix A. All estimates were weighted and design-adjusted.

The analyses were conducted following the four stated goals of the project: 1) to examine age group differences in the experiences and life circumstances of rural women; 2) to examine rural-urban differences in the experiences and life circumstances of women by age group; 3) to examine gender and rural-urban differences in the experiences and life circumstances of Pennsylvanians by age group; and 4) to examine time trends in the experiences and life circumstances of rural women.

To examine age group differences in the experiences and life circumstances of rural women (Goal One), each characteristic of interest was modeled as a function of age group: 18 to 34 year olds (or young); 35-64 year olds (or middle-aged); 64 year olds and older (or older). The analytic sample for this goal was restricted to non-institutionalized rural adult women (ages 18 and older). Rural-urban differences in the experiences and life circumstances of women by age group (Goal Two) for each characteristic of interest was modeled as a function of rural residential status, net of age group. The analytic sample for this goal was restricted to non-institutionalized adult women (ages 18 and older), including those in rural and urban locations. Gender and rural-urban differences in the experiences and life circumstances of Pennsylvania residents by age group (Goal Three) for each characteristic of interest was modeled as a function of gender, rural residential status, and a Gender by Rural interaction term, controlling age group. The analytic sample for this goal was restricted to non-institutionalized adults (ages 18 and older), including both women and men.

To simplify the presentation of results, a summary table capturing the results of 250 formal hypotheses across Goals One through Three was constructed (Appendix Table B3). Model-based predicted values were produced and presented along with their 95 percent confidence intervals in Appendix Table B4, based on the 2014-2018 ACS.

Time trends in the experiences and life circumstances of rural Pennsylvania women (Goal Four) were undertaken using the 2005-2009 ACS. Traditional demographic metrics were produced to compare rural and urban populations across the two time points. First, population pyramid graphs (Figure 7) were constructed to compare the age and gender structure of these populations in the current

period (using 2014-2018 ACS data) and the prior decade (based on 2005-2009 ACS). Next, seven types of summary measures of the age and/or gender compositions of the rural and urban populations were also calculated: gender ratios; overall or total dependency ratios; child dependency ratios; economic dependency ratios; aged dependency ratios; aging indexes; and caretaker ratios (Table 1). In Appendix Table B5, the top 10 most prevalent occupations held by rural and urban women and men were reported for 2014-2018 and 2005-2009. Lastly, parallel analyses to Goals One through Three were replicated using the 2005-2009 ACS. Model-based predicted values were produced and presented along with their 95 percent confidence intervals in Appendix Table B6.

Results

Following the plan of analysis outlined above, the statistical findings are discussed in sequence below, with lengthy supporting tables included in Appendix B. Table B3 summarizes the results of statistical comparisons (based on 250 hypothesis tests) across Goals One, Two, and Three. The detailed table of findings for the 2014-2018 ACS (Table B4) includes estimates for all gender, rural status, and age group populations produced under Goal Three.

Research Goals

The first goal was to detect age group differences among rural women in Pennsylvania using data from the contemporary period, 2014-2018 ACS. The three age groups compared in Goal One included: 18 to 34 year-olds, 35 to 64 year-olds, and women aged 65 years and older. In the panels of variables within Table B4, estimates across age group for rural women are within the top left region.

Keeping age groups in mind, the second goal compared rural women to urban women. Within the Table B4 panels, estimates for urban women across age groups appear on the left side immediately below the estimates for rural women. Goal Three added rural men and urban men to the contrasts. Estimates from rural and urban men are located within the panels of variables on the right side of Table B4. Approximately 1,400 estimates (either percentages or means) are listed along with their 95 percent

confidence intervals. The presentation of findings below focuses on Goal One (age group differences among rural women), with commentary on Goal Two (comparison to urban women) and Goal Three (comparison to men, especially rural men). Given the volume of results, only a limited selection of characteristics of interest, pertaining to education, employment, and poverty were identified for illustration in graphs. Characteristics with low variability among rural women or across the population groups were not good candidates for graphs.

Demographics. The racial and ethnic composition of rural women varied by age group, such that younger women (ages 18 to 34 years old) were more diverse than their older counterparts (Table B4, Panel A). In particular, the proportions of white, Black, Asian American, and multiple or other women's races varied by age group, as do the proportions of Hispanic and non-Hispanic women. No such age group differences were detected for the few rural Pennsylvania women who identified as Native American (American Indian or Alaskan Native). The proportion of rural women who were immigrants to the United States differs between the youngest and the oldest age group.

Results indicate that urban women are less white and more Hispanic than rural women across all age groups. The racial and ethnic profiles of rural women versus rural men were similar, while the racial composition among urban populations differed by gender. Urban women were less white and more Black than urban men across all age groups. Across all age groups there were relatively fewer immigrants among rural populations than urban groups, and there were no gender differences in these patterns.

Family. Family and living arrangements differed by age group among rural women. Older women (ages 65 and older) were the most likely to live alone (Table B4, Panel B). Among women aged 35 to 64 years old and young women (aged 18 to 34) relatively fewer lived alone. Urban women lived alone more frequently than rural women. For all age groups there were rural-urban differences in living alone, but no gender differences were found.

Across age groups, there were differences in those who lived with minor children in the family,

as 39 percent of young women and 38 percent of middle-aged women, and only 4 percent of older women lived with any children (ages 0-17 years) in their family home. Family size decreased by age group among rural women, such that mean family size was 2.93 among young women, 2.84 among middle-aged women, and 1.93 among older women. Similarly, the mean number of minor children living in the family decreased by age group among rural women, from 0.70 for young women and 0.71 for middle-aged women, to only 0.09 for older women. The mean number of pre-school-aged children (0 to four years) living in the family home decreased by age group among rural women from 0.26 for young women, 0.10 for middle-aged women, and 0.01 for older women.

Compared to middle-aged rural women, middle-aged urban women lived in larger families (2.88 persons) with more children (0.74 minors). Among young rural adults, men lived with fewer children (0.64 minors), including fewer pre-school aged children (0.25 ages 0 to four years), than rural women ages 18 to 25 years old.

Most rural women lived with others, most commonly in married-couple households (50 percent of young women, 68 percent of middle-aged women, and 51 percent of older women). In terms of the number of generations living in the same home, 81 percent of older women, 44 percent of middle-aged women, and 33 percent of young women lived in single-generation homes. Among young women, two-generation homes were most common (59 percent). Two-generation homes comprised half (51 percent) of middle-aged women's living arrangements and 15 percent of older women's arrangements. Three-generation homes were least common for all age groups of rural women, representing 8 percent of young women, 6 percent of middle-aged women, and 5 percent of older women.

Three-generation homes were more prevalent among urban women in all age groups compared to rural women. For all age groups, single-generation homes were more prevalent among rural women than urban women. Compared to rural women, across all age groups a higher proportion of rural men lived in single-generation homes and a lower proportion of them lived in three-generation homes.

Among rural women, marital status differed by age group. The proportions of women currently

married (living with their spouses) was highest among those aged 35 to 64 years old, followed by older women (aged 65 years and older), with the lowest proportion among young women. A similar age group pattern registered among divorced women and women who were either separated or currently married but living apart from their spouses. Levels of widowhood increased across age groups, and proportions of those who were never married decreased over the three age groups. The most common marital statuses for 18- to 34-year-old women was never married (63 percent), while 35- to 64-year-old women were most commonly currently married and living with their spouses (65 percent). Older women (aged 65 and older) tended to be currently married and living with their spouses (49 percent) or widowed (35 percent).

The number of times rural women were married varied by age group as well. The majority of younger women (aged 18 to 34 years) were never married (63 percent), while the majority of 35- to 64-year old women and older women (aged 65 and older) had been married only one time, 66 and 69 percent, respectively. About one-fifth of 35- to 64-year-old women (19 percent) and of older women (aged 65 and older, 21 percent) were married twice. On average, young married women were married for 6.2 years. On average, middle-aged women were married 22.6 years, and older women were married 44.8 years.

Nearly 4 percent of young women were married within the past 12 months, while only 1 percent of women 35 to 64 years were married in that time frame, and almost no older women had been recently married. Recent divorce (within the past 12 months) was rare among rural women. About 3 percent of older women (aged 65 and older) were widowed within the past 12 months.

Marriage patterns differed between rural and urban women. For all age groups, urban women had lower percentages of those married and living with their spouse: 22 percent among young urban women, 59 percent among middle-aged urban women, and 46 percent among older urban women. For all age groups, urban women were more likely to have never been married. For most age groups, urban women experienced fewer marriages overall than rural women. Among young women, urban women

were less likely to be married once or twice than their rural counterparts. Middle-aged urban women had lower percentages of being married twice and being married three or more times. Older urban women also had lower percentages of being married twice and being married three or more times than their rural peers. A higher proportion of older urban women had been married once compared to older rural women. Among currently married women, the mean length of marriage was shorter for urban women compared to rural women of all age groups.

Additionally, marriage patterns differed by gender. Comparing rural men to rural women, marital status differed by age group. For all age groups, rural men had higher rates of having never been married than rural women. Young rural men had lower levels of being married (living with their spouses), divorced, and widowed than young rural women. While divorce and widowhood were less common among middle-aged rural men than middle-aged rural women, middle-aged rural men had a higher percentage of being married (living with their spouse) compared to similarly aged rural women. Among the oldest group of rural residents, a higher proportion of men were divorced or married than women. The percent widowed was lower for older rural men than older rural women. For all but the older age group, rural men had lower percentages of being married once or twice than similarly aged rural women. For all age groups, rural men had shorter current marriages than rural women. A lower percentage of older rural men were widowed in the past 12 months than were older rural women.

Only 1 percent of rural women aged 65 and older and about 2 percent of middle-aged women (35 to 64 years) were responsible for raising a minor grandchild in their own home. These percentages were similar for urban women and somewhat lower for rural men compared to rural women.

Home and housing. Most rural women lived in a single-family detached house: 59 percent of young women, 79 percent of middle-aged women, and 77 percent of older women did so (Table B4). Among young women, 12 percent lived in an attached row or two-family house, another 12 percent lived in multi-unit buildings. Respectively among middle-aged women, about 9 percent lived in an attached row or two-family house and 6 percent lived in multi-unit buildings. Eight percent of older

women lived in an attached row or two-family house, and 9 percent lived in multi-unit buildings.

The patterns in housing type differed between urban women and rural men compared to rural women. Across all age groups, fewer urban women lived in detached, single-family homes and more lived in attached row or two-family houses and in multi-unit buildings. The opposite pattern held for rural men relative to rural women.

More than half of older women (58 percent) lived in a home that was owned free and clear, while only 27 percent of middle-aged women and 16 percent of young women did so. Among older women, 21 percent lived in a home owned with a mortgage or loan and 4 percent lived in a home owned with a mortgage or loan and second mortgage or home equity loan. The equivalent ownership rates of those with mortgages, respectively, were 43 percent and 10 percent among middle-aged women, and 38 percent and 6 percent of young women. For rental housing, two-fifths of young women lived in rentals (38 percent paying rent and 2 percent via non-cash rent). Similar figures for middle-aged women were 18 percent in homes paying rent and 2 percent non-cash rent. Among older women, 14 percent lived in rentals and paid cash rent and 3 percent paid non-cash rent.

There were urban-rural differences in housing tenure patterns among women. For all age groups proportionately more urban women paid rent for their homes than rural women, and fewer urban women lived in owner-occupied homes that were owned free and clear compared to rural women. The housing tenure patterns also differed between rural women and rural men, such that rural men in all age groups had lower percentages paying rent and higher percentages owning their home free and clear compared to rural women.

There were no age group differences among rural women who lived on a farm compared to those who did not. About 1 percent of rural women, regardless of age group, lived on a farm. Home sizes differed by age group among rural women, whether measured by the total number of rooms or the number of bedrooms in the home. On average, young women lived in homes with 6.2 rooms and 2.9 bedrooms. Middle-aged women lived in homes with 6.8 rooms and 3.1 bedrooms. Older women lived

in the smallest homes, on average 6.4 rooms and 2.9 bedrooms.

Fewer urban residents lived on farms than rural women, and there were no differences in farm residence between rural women and rural men. The only differences in home size were between older urban men and women, based on the number of rooms in the home.

By age group among rural women, the estimated sale value of the home differed. The mean value of the home (to the nearest \$100) was higher for middle-aged women (\$187,200) than for either young women or older women (\$161,300 and \$169,500, respectively). In 2018 dollars, the monthly costs of owner-occupied homes differed among rural women. Young women lived in owner-occupied homes that cost \$1,165 per month. Statistics were similar for middle-aged women who paid \$1,202 and for older women, who paid \$711. Monthly rents differed by age group, where younger women lived in more expensive rentals (\$732 per month) versus middle-aged and older women who spent on average \$628 and \$667 per month, respectively, for their rental homes.

The methods rural women used for heating their homes differed by age group and by some heating types. Among all age groups, about 39 percent heated their homes with gas delivered through buried service pipes and 6 percent with bottled, tank, or LP gas. About one-quarter (26 percent) of young women, 21 percent of middle-aged women, and 22 percent of older women lived in homes heated by electricity. Nineteen percent of young women, 22 percent of middle-aged women, and 26 percent of older women lived in homes heated with other fuels (e.g., oil, kerosene, etc.). Relatively more young and middle-aged women compared to older women lived in homes heated by other combustibles, including wood, coal, or coke. Annual home heating fuel costs (in 2018 dollars) were higher for older women (\$1,420) than for either younger or middle-aged women (\$1,251 and \$1,282, respectively, and statistically the same).

The percentages of those living in homes heated by gas delivered through buried service pipes were substantially higher for urban (versus rural) women regardless of age group, while nearly all other heating methods were lower for urban women than for rural women. For all age groups,

proportionately more rural men lived in homes heated by other combustibles, including wood, coal, or coke compared to rural women.

The mean annual electric bill was lower for older women (\$1,640) than for either younger or middle-aged women (\$1,833 and \$1,947, respectively). This pattern held for the annual mean cost of gas utilities. When it came to annual water and sewer costs, older rural women had a lower mean than either young or middle-aged women.

For most utilities, urban women faced higher mean costs than rural women. The main exception was that for all age groups, annual water and sewer costs were the same, and young urban women had the same electricity costs as young rural women.

Communication resources. In 2014-2018, there were age group differences in those with access to home phones and smartphones (Table B4). The majority of young rural women and middle-aged rural women had access to both (85 percent and 76 percent, respectively). Only 41 percent of older women had access to both in their homes, while 58 percent had only a home phone, and less than 1 percent had only a smartphone. Among middle-aged women, 22 percent had only a home phone and just 1 percent had only a smartphone. For young women, 13 percent had only a home phone and 1 percent had only a smartphone. Very few rural women had no phone access (1 percent across all age groups).

Regarding the different types of electronic and/or computing devices in the home, 58 percent of young women, 54 percent of middle-aged women, and 27 percent of older women had access to three or more types of electronic devices in their homes. Among young women, 27 percent had access to two types of devices, 11 percent had access to one type of device, and 5 percent had access to none. The rates among middle-aged women were 24 percent with access to two types of devices, 15 percent with access to one type of device, and 8 percent with no access. For older women, 18 percent had access to two device types, 26 percent had access to one device type, and 29 percent had no access whatsoever in the home.

Internet access differed by age group among rural women. Most women within each age group had access to high-speed internet at home, with 69 percent of young women, 74 percent of middle-aged women, and 55 percent of older women living in rural homes with access to high-speed internet. However, 8 percent of young women, 11 percent of middle-aged women, and 31 percent of older women lived in rural homes with no internet access at all.

Patterns in communication resources between rural women and urban women were consistent across age groups and resource types. More urban women had access to both a traditional home phone and a smartphone, three or more types of electronic devices, and high-speed internet access at home, compared to rural women. No gender differences were found between rural women and rural men in communication resources.

Institutions. Among community-dwelling rural women, the majority lived in households. Among young women, 8 percent lived in non-institutionalized group quarters (Table B4). Comparable figures for middle-aged and older women were less than 1 percent. More rural women lived in group quarters compared to urban women, and this rural-urban difference persisted among men.

Roughly 1 percent of rural women of any age group had been involved in military service, either current or past duty or training with the Reserves or National Guard. Due to low frequencies of past or current military service, reported estimates were not disaggregated by age group among women. Unsurprisingly, both rural and urban men had sizeable levels of past or present military service duties.

Schooling. Educational experiences differed among rural women by age group (Table B4, Panel F). Educational attainment (completed schooling) differed substantially by age group. Across all age groups, the most common level of completed schooling was high school: 42 percent of young women (aged 18 to 34 years), 46 percent of women 35 to 64 years old, and 56 percent of older women (aged 65 and older) had no more education beyond a high school diploma or G.E.D. Around two-fifths of young women (22 percent) and one-quarter of middle-aged women (25 percent) had completed a bachelor's degree or higher, while 18 percent of older women had completed this level of schooling.

Compared to rural women, urban women had higher levels of completed schooling. Within each age group, higher percentages of urban women had earned a bachelor's degree or higher, and lower percentages completed no more education beyond a high school diploma. Among young and middle-aged urban women, relatively fewer had only completed some college compared to their rural peers. Gender patterns in educational attainment among rural residents were found, such that rural men had lower levels of completed schooling compared to rural women. For all age groups, more rural men completed no more than some high school or no more education beyond a high school diploma (or G.E.D.) than rural women. Relatedly, rural men had lower percentages of completing some college and of obtaining a bachelor's degree or higher than rural women (See Figure 3).

Current school enrollment was most common among younger rural women, with 30 percent enrolled in some form of schooling within the past three months (Table B4, Panel F). Only 2 percent of women aged 35 to 64 years old were similarly enrolled, and even fewer (less than 1 percent) of older women were. Among currently enrolled rural women, most were enrolled in some form of public educational institution (not shown). Young urban women were more likely to be enrolled in any schooling and more likely to be enrolled in graduate or professional school than young rural women. By contrast, young rural men were less likely to be enrolled in any schooling, college, or graduate or professional school compared to young rural women.

Figure 3. Educational Attainment across Populations

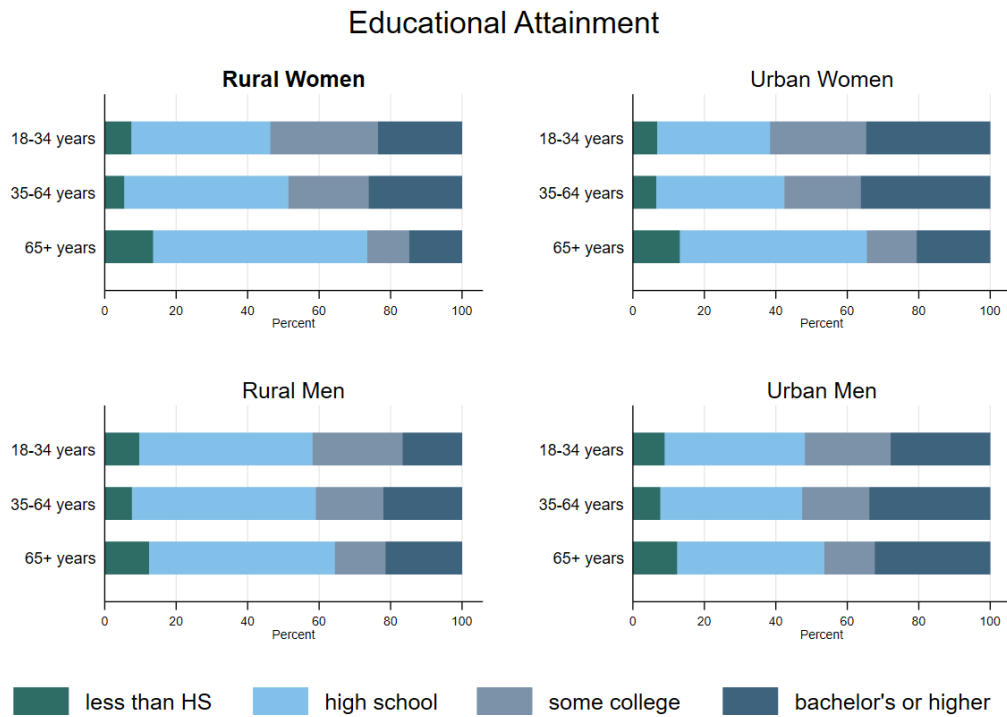


Figure 4. Employment and Labor Force Participation across Populations



Work. There were many age group differences in employment among rural women. Similar proportions—over two-thirds—of young women (18 to 34 years old, or 69 percent) and middle-aged women (35 to 64 years old, or 71 percent) were currently employed at rural locations in 2014-2018, while only 13 percent of older rural women (age 65 and older) were currently employed (Table B4). The majority (87 percent) of older women (age 65 and older) were not in the labor force at all. By contrast, 29 percent of both young and middle-aged women were out of the labor force. About 5 percent of women aged 18 to 34 years and 3 percent of women 34 to 64 years old were unemployed.

Comparing labor force and employment status patterns between rural and urban women was instructive. For all age groups, urban women had higher labor force participation rates than rural women. Among women in the labor force, rural and urban women had similar levels of employment and unemployment. Rural men had higher labor force participation rates and higher rates of unemployment than rural women. Patterns in employment and labor force participation are illustrated in Figure 4.

Figure 5 depicts the labor force participation curve for more detailed (five-year) age groups across the four populations: urban men, rural men, urban women, and rural women (from highest to lowest participation rates from most ages). Notably, urban-rural differences were narrower among women than among men.

About four-fifths of young rural women (77 percent) worked within the prior year, and 73 percent of middle-aged women worked in that time frame (Table B4). Only about 16 percent of older rural women worked within the prior year. An additional 7, 9, and 13 percent of young, middle-aged, and older women, respectively, worked within the previous five years, but not the prior year. The majority (71 percent) of older women had no work experience within the past five years, while the comparable rates for middle-aged women was 19 percent, and 15 percent for young women. Among currently employed rural women and those employed within the prior year, some worked for wages or salary at a job and others were self-employed. Self-employment as a main current or usual job differed

by age group, with 2 percent of young women, 7 percent of middle-aged women, and 11 percent of older women self-employed.

The work history patterns between urban and rural women indicated that urban women had more recent employment than rural women. A similar and more stark contrast was observed in the higher recent employment of rural men compared to rural women.

Among currently employed rural women and those employed within the prior year, the usual hours spent at work per week differed by age group. Young rural women worked an average of 32.8 hours per week. The mean time worked per week for middle-aged women was 37.1 hours, and for older women was 26.9 hours per week.

Time spent at work differed across population groups. Within each age group, the average time spent at work per week was lowest for rural women, with slightly higher means for age-matched urban women. By contrast, rural and urban men had a similarly higher mean for time spent working weekly. Regarding the type of work people do for a living, the most held occupations among rural women and the other population groups in Pennsylvania are listed in Table B5. Rural and urban women share eight of the top 10 most frequently held occupations in common, and for both groups the top 10 occupations comprised 22 percent of jobs. By contrast, rural men and rural women shared only two of the top 10 most frequently held occupations: retail salesperson and their immediate supervisors. The probability that job tasks for each occupation will become automated was derived from Frey and Osborne (2013). Probabilities closer to 1.0 indicated that jobs within the occupation were more likely to be replaced by technological innovations, such as computerization. The weighted probability of automation across the top 10 occupations held by rural women was 0.545. Comparable probabilities were lower for urban women (0.521), and higher for rural men (0.725) and urban men (0.557).

Figure 5. Labor Force Participation by Age and across Populations



Socio-economic status (SES). In terms of the relative status ranking of occupations, based on the Hauser-Warren socioeconomic index (SEI) score, there were mean differences across age groups among rural women (Table B4). Middle-aged women held the highest-ranking jobs with a mean 37.1 SEI score. Older women had a mean SEI score of 36.1, and young women had a mean SEI of 33.4. Within each age group, urban women had higher SEI means than rural women. The population with the highest mean SEI was urban men, while rural men had the lowest mean SEI within each age group.

The mean wages and salaries (personal income to the nearest \$100) earned by rural women differed by age group, such that middle-aged-women had the highest mean earnings (around \$44,100), while young women and older women had much lower earnings. The pattern was somewhat different among rural women for the total family income measure. Women aged 35 to 64 years old lived in families with the highest mean family incomes (\$87,300), followed by young women (\$65,400). Older women had the lowest mean family incomes (\$55,100).

For all age groups, urban women had higher mean personal earnings and higher family incomes

than rural women. Rural men had higher mean personal income from wages and salaries than rural women in all age groups, and rural men's mean family incomes were also higher.

Movement. There were age group differences in the number of vehicles accessible to household members (Table B4). Seven percent of young rural women, 5 percent of middle-aged rural women, and 9 percent of older rural women had no access to vehicles at home. More than two-thirds of young (70 percent) and middle-aged women (74 percent) had two or more vehicles in the household, while a narrower majority of older women (56 percent) had access to more than one vehicle.

Urban women had lower percentages of vehicle access at home and lower percentages of access to more than one vehicle compared to rural women across all age groups. Proportionately more rural men had access to two or more vehicles within the household than rural women.

Although there were some age group differences among rural women in the mode of transportation used to commute to work, most women of all age groups (ranging from 79 to 84 percent) traveled to work alone in a private vehicle. Carpooling or reliance on a taxi was the next most common way working rural women commuted to work, with the percent decreasing by age group: 11 percent of young women, 7 percent of middle-aged women, and 6 percent of older women shared rides or were driven to work by someone else. Six percent of young rural women either walked or bicycled to work, while 2 and 3 percent of middle-aged and older women, respectively, traveled that way from home to work. Working from home increased by age group: 3 percent of young rural women, 5 percent of middle-aged rural women, and 8 percent of older rural women worked from home.

Age group also mattered in terms of the mean travel time (in one direction) from home to work among rural women. Although the time differences were narrow, travel times were longest among women aged 35 to 64 years old (24 minutes), followed by young women (22 minutes). Older women (age 65 and older) had the shortest travel times from home to work (20 minutes).

Within all three age groups, urban women used public transportation, walked, or rode a bike to work more than rural women. Relatedly, urban women drove to work alone in a private vehicle less than rural women. Young and middle-age urban women had longer mean travel times for getting to work than their rural peers.

Young and middle-aged rural men drove to work in a private vehicle with others more often than similarly aged rural women. Proportionately fewer rural men of all ages worked from home (or had no commute) compared to rural women. Across all age groups, rural men had longer mean travel times to work compared to rural women.

Needs. Poverty status differed by age group (Table B4). About one-fifth (19 percent) of young women were a part of families designated as “poor,” 20 percent were part of “near poor” families, and 61 percent were in “non-poor” families. Among middle-aged rural women, 12 percent lived in economically poor families, 15 percent lived in near-poor families, and 73 percent lived in non-poor families. Among older women, 9 percent lived in poor families, 25 percent lived in near-poor families, and 66 percent lived in non-poor families.

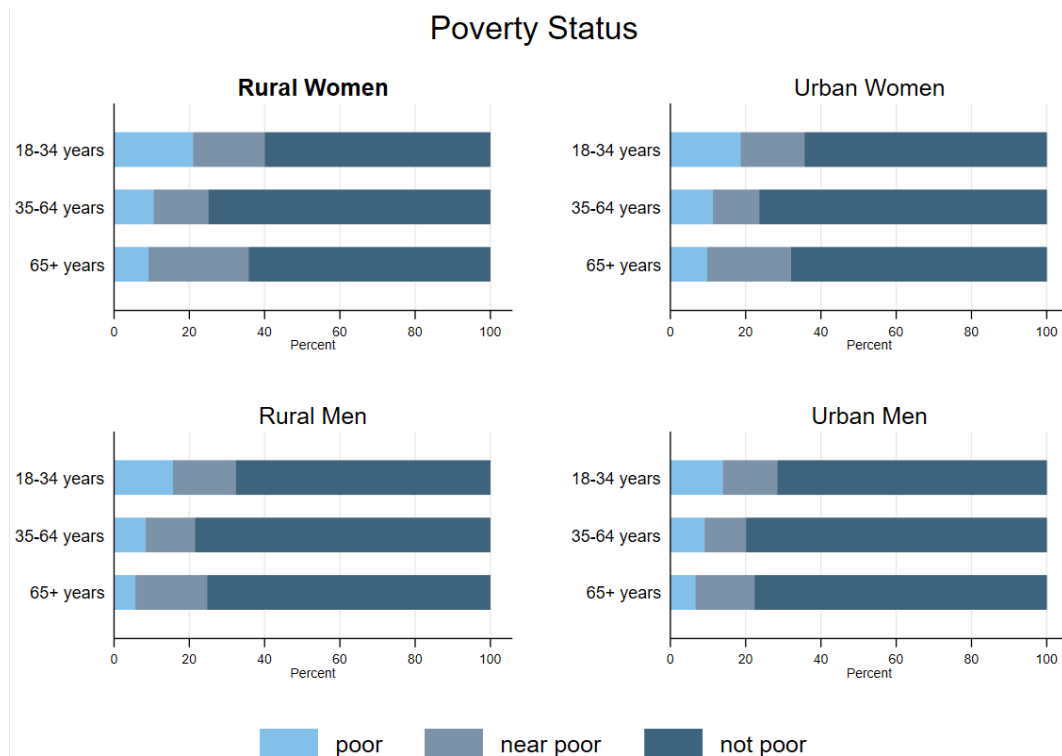
The mean family income-to-needs ratio differed by age group, too. On average, young rural women lived in families with incomes 270 percent above poverty thresholds. Middle-aged rural women, on average, lived in families with incomes 324 percent above poverty thresholds, and older women, on average, lived in families with incomes 290 percent above the poverty threshold.

Similar proportions of urban women lived in families designated as “poor” to rural women across all age groups. However, urban women were more affluent in that, among all age groups, proportionately more were “not poor” and had higher mean income-to-needs ratios than rural women. Rural men were also comparatively more affluent, with higher income-to-needs ratios than rural women, and, for all age groups, proportionately fewer rural men were categorized as “poor” or “near poor.” Figure 6 illustrates poverty status across the 2014-2018 population groups.

Receipt of benefits from a variety of public assistance programs differed among rural women by age group. Family receipt of benefits from a state and/or local assistance program decreased over women’s age groups, as 4 percent of young women, 3 percent of middle-aged women, and 2 percent of older women lived in families with someone receiving public assistance. There were also age group differences in families’ receipt of Supplemental Security Income (SSI) among rural women. Seven percent of rural women aged 35 to 64 years old lived in families who received SSI, while only 5 percent of young and 6 percent of older women had family members (including themselves) who received SSI.

While nearly all (93 percent) older women (aged 65 and older) lived in families that received Social Security or Railroad income within the past months, only 24 percent of women aged 35 to 64 years old, and 12 percent of young women (18 to 34 years) received similar support within their families.

Figure 6. Poverty Status across Populations



Source: Author's analysis of 2014-2018 American Community Survey, based on weighted descriptive statistics

Age group differences also registered regarding receipt of benefits from the Supplemental Nutrition Assistance Program (SNAP). Among rural women, 18 percent of young women, 13 percent of middle-aged women and 9 percent of older women lived in households receiving this benefit within the previous 12 months.

Compared to similarly aged rural women, more urban women received means-tested program benefits in the form of state and/or local assistance, SSI, and SNAP. Within each age group, urban women had lower receipt of Social Security or Railroad income. Receipt of state and/or local assistance, SNAP, and Social Security or Railroad income was lower among rural men than rural women within each age group.

Linguistic isolation was rare for rural women as less than 1 percent of rural women of any age experienced isolation. Among urban populations, linguistic isolation was more prevalent.

Health. Though most rural women in all age groups had health insurance, there were age group differences among those who were or were not insured (Table B4). Overall, 9 percent of young women, 6 percent of middle-aged women, and less than 1 percent of older women were uninsured in 2014-2018.

Patterns in having health insurance did not differ between rural and urban women. There were gender differences in being insured among rural residents. For young and middle-aged adults, rural men had higher levels of being uninsured than rural women.

For the six measures of disability listed in the 2014-2018 ACS, age group differences among rural women were found for all indicators and all were found to increase by age group. Among older and middle-aged women, the most common disability type was mobility impairment, which was experienced by 23 percent and 9 percent, respectively. Restrictions in independent living were experienced by 16 percent of older rural women, while 12 percent of older women had difficulty hearing. Overall, 8 percent of young women, 15 percent of middle-aged women, and 34 percent of older women experienced any of one or more of the six types of disability measured.

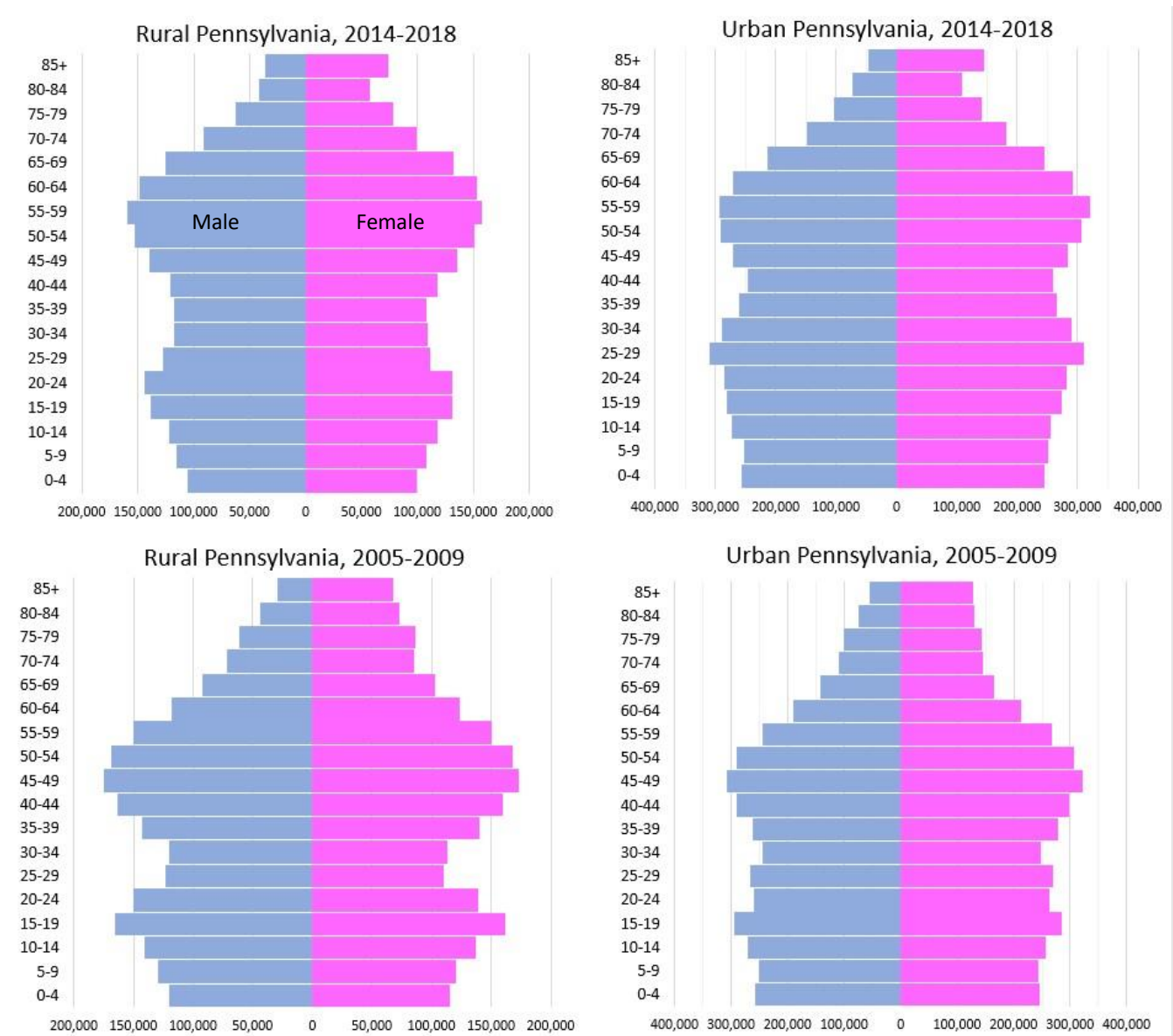
While young urban women experienced similar disability patterns as young rural women, some differences emerged between the two groups at middle and older ages. Urban women in these two age groups had lower levels of hearing difficulties and overall disability status compared to their rural peers. Notable gender differences in disability were apparent among rural residents. For all three age groups, rural men had twice as high a level of hearing difficulty compared to rural women. Relative to rural women across all age groups, rural men had lower levels of mobility impairment and restrictions in independent living. Self-care limitations were lower for older rural men as well. Middle-aged and older rural men had lower levels of not having a disability than similarly aged rural women.

Time Trends

The final research goal considered whether rural Pennsylvania women experienced change over time compared to the previously described profile. This was accomplished by replicating the analyses from Goals One through Three using data from the 2005-2009 ACS. As before, the research compared rural and urban women and men, net of the three adult age groups: 18- to 34-year-olds, 35- to 64-year-olds, and adults aged 65 years and older.

Population change. Population pyramids illustrate the age and gender structure of a population and were used as indications of a population's expected stability and change. Separate population pyramids were constructed for the 2014-2018 rural population, the 2014-2018 urban population, the 2005-2009 rural population, and the 2005-2009 urban population (Figure 7). While Pennsylvania's overall population size increased by 274,585 from 12,516,596 people in 2005-2009 to 12,791,181 people in 2014-2018, both the absolute number and proportions of rural people decreased over time. The rural population of 4,392,519 people, representing 35 percent of the state in 2005-2009 declined by 250,688 to 4,141,831 people in 2014-2018, representing 32 percent of Pennsylvania.

Figure 7. Rural and Urban Pennsylvania Population, 2014-2018 and 2005-2009



While the 2014-2018 population structures were roughly similar in rural and urban areas, youth (at the youngest ages, 0 to 14 years) comprised smaller proportions of the rural population compared to urban residents. Similarly, there were proportionately fewer young-middle-aged adults (aged 25 to 34 years) in rural areas compared to middle-middle-aged and older-middle-aged adults (aged 35 to 64 years). The apparent “bulge” in both rural and urban populations for 50 to 64 year old adults in 2014-2018 illustrates the tail end of the aging post-World War II “baby boomer” generation. The same bulge of baby boomers was seen during the earlier time period, 2005-2009, among those 40 to 54 years old.

Among rural residents in 2014-2018, men and women aged 55 to 59 years old comprised the largest groups, while in the same time period among urban residents, younger men aged 25 to 29 years old outnumbered men aged 55 to 59 years old and younger women aged 25 to 29 years old nearly tied with women aged 55 to 59 years old. Corresponding to extant projections on the rural U.S. population, from the population pyramid graphs, it appears that the rural Pennsylvania population has been aging more rapidly and may continue to shrink in overall size based on its current size and structure.

Summary measures based on the population composition provide additional metrics beyond the illustrations in population pyramids (Table 1). All the calculated gender ratios increased from a decade ago (2005-2009) to the current period (2014-2018), indicating that the populations became less female over time. The pattern of relatively higher (more male) gender ratios among rural populations compared to urban populations was consistent across the two time periods.

Dependency ratios, which summarize the age structure of populations, were calculated for the rural and urban populations in 2014-2018 and 2005-2009. The total dependency, capturing the number of children and aged persons per 100 working age adults, of the 2014-2018 rural population was slightly higher than among the urban population. By contrast in 2005-2009, there was little urban-rural difference in this measure. The aged dependency ratios (of older adults to working age adults) for rural and urban populations displayed similar patterns: a widening gap between rural and urban adults from 2005-2009 to 2014-2018, along with an increase in aged dependency in rural and urban areas overtime. By contrast, the pattern among the child dependency ratios showed modest declines overtime and very slight, but sustained, rural-urban contrasts. The aging index provided additional evidence of the stronger aging population in rural Pennsylvania. The number of older adults (65 years and older) per 100 children (aged 0 to 14 years) increased over the previous decade and showed a steeper increase among rural Pennsylvania residents.

Caretaker ratios, based on the number of adults aged 80 and older per 100 women aged 50 to 64 years (approximately a generation younger), declined from 2005-2009 to 2014-2018 for both rural and

urban groups, mainly due to the aging baby boomer generation in the younger age group.

Economic dependency ratios, which provided the number of people not in the labor force (of all ages) per 100 people in the labor force, were calculated for the rural and urban populations in both periods. Based on these metrics, economic dependency was higher in rural areas than urban areas, and this gap increased over time. The largest economic dependency ratio (65.30 people not in the labor force per 100 in the labor force) was among rural populations in 2014-2018.

Table 1. Summary Measures of Population Composition.

	Age Groups	2014-2018		2005-2009	
		Rural	Urban	Rural	Urban
Gender ratios	all ages	99.88	94.12	97.42	92.93
	20-34	110.91	100.04	108.88	98.84
	35-64	101.95	94.68	100.49	94.15
	65+	81.23	74.22	72.05	67.21
	75+	67.78	62.70	59.52	56.84
Dependency ratios		2014-2018		2005-2009	
		Rural	Urban	Rural	Urban
	Total dependency	54.88	52.13	50.71	50.34
	Child dependency	25.01	26.97	26.17	28.22
	Aged dependency	29.87	25.16	24.54	22.12
	Aging index	119.42	93.32	93.79	78.41
Caretaker ratio	45.27	43.11	48.40	49.33	
Economic dependency	65.30	53.34	60.02	52.71	

Notes:

Gender ratio = males / females * 100

Total dependency ratio = (0-14 + 65 and older) / (15-64) * 100

Child dependency ratio = (0-14) / (15-64) * 100

Aged dependency ratio = (65 and older) / (15-64) * 100

Aging index = (65 and older) / (0-14) * 100

Caretaker ratio = (80 and older) / (females 50-64) * 100

Economic dependency ratio = (not in the labor force) / (in the labor force) * 100

Rural women over time. Beyond the structural population changes in Pennsylvania over the past decade, the composition and characteristics of rural women shifted as well. In keeping with the estimates provided for the population groups for the contemporary period (2014-2018), Table B6 depicts parallel estimates for rural women by age group, and their peers (urban women, rural men, and urban men) for the prior period, 2005-2009.

Demographics. Young and middle-aged rural women became somewhat more diverse in terms of racial group, Hispanic ethnicity, and immigration status (Table B6, Panel A). This trend was more pronounced among urban women.

Family. Family size rose from a mean of 1.87 to 1.93 among older rural women, while among young rural women the mean number of children (both minors and pre-schoolers) declined among young rural women only (Table B6, Panel B). Somewhat fewer older rural women lived alone. Among all age groups the percent of rural women living in three generation families increased.

Marital status patterns changed from 2005-2009 to 2014-2018. Young and middle-aged rural women were less likely to experience marriage (and any of its exits). The trend for older rural women was to be proportionately more married (and living with their spouse), divorced, and widowed. These family and living arrangements reflect broad changes in well-being, with longer and healthier life spans.

Home and housing. The distribution of housing types was relatively stable over time. Living in multi-unit buildings became more prevalent among middle-aged rural women (Table B6). Among older rural women, more lived in detached, single-family homes than they had previously. Both age groups were less commonly living in “other” types of housing. Consistent with broader housing trends, for rural women of all age groups, home sizes increased based on the mean number of rooms and bedrooms.

Compared to 2005-2009, by 2014-2018, across all age groups, more rural women lived in a home that was owned free and clear or in a rental home. Relatedly, fewer resided in homes with second mortgages. The mean reported sale value of homes (in constant 2018 dollars) declined for rural women of all ages, as it did among rural men. This pattern diverged among urban populations, where there were declines in the mean value of homes only among young and middle-aged urban women and men. Older urban women had no change in mean home values, while the mean values of the homes of older urban men increased over the time period.

The pattern of change in the monthly costs of owner-occupied homes was consistent across rural and urban populations, where mean costs decreased among 18- to 34-year-old women and men and 35- to 64-year-old women and men. By contrast, the mean monthly cost of owner-occupied homes rose from 2005-2009 to 2014-2018 for older adults. Monthly rents increased across all age groups, and genders among both rural and urban populations. Taken together, the dynamics of housing affordability appeared to change over time. Utility costs changed over time as well. Average home heating costs fell over time (in constant dollars), as did gas bills. By contrast, all groups faced higher electricity bills and higher water and sewer utility costs.

Communication resources. Only home telephone service was assessed in the earlier time period, 2005-2009. The estimates provided in Table B6, Panel D should not be directly compared to more detailed statistics from 2014-2018.

Institutions. The percent living in non-institutional group quarters from among all those dwelling in the general community were unchanged over time (Table B6, Panel E). While past and current military service remained constant for rural and urban women, the combined prevalence declined steeply among rural and urban men for all age groups.

Schooling. In 2005-2009 the overall pattern of educational attainment was similar to 2014-2018. In both periods a high school diploma (or G.E.D.) was the most common level of completed school among rural and urban women in all three age groups (Table B6). Nevertheless, over time, the relative proportions of women completing college with a bachelor's degree or more increased across all age and population sub-groups, with higher levels of schooling persisting among urban women compared to their rural peers. Current or recent enrollment, however, tended to be low and declining over time.

Work. Along with other aspects of adult life, there were notable trends in work (Table B6, Panel G). Among young and middle-aged rural women, labor force participation was stable, while levels of participation increased among rural women aged 65 years and older. Unemployment declined for rural women who were 18 to 34 years old or 35 to 64 years old. By contrast, labor force participation rates

increased from 2005-2009 to 2014-2018 among urban women of all ages. For recent work histories, trends emerged, especially among older women. Work within the past year and within the past five years became more common for both rural and urban older women. When it came to the usual hours spent at work per week, mean time spent at work increased for middle-aged and older rural women, but not young rural women. Among all age groups, urban women worked more hours per week. By contrast, the pattern of men's time invested at work differed by age group. Young working and middle-aged rural and urban men who worked all experienced declines in the time spent on the job each week. Older rural and urban men increased their mean time spent at work.

The types of jobs held by rural women shifted somewhat as is clearly shown by the top 10 occupations they held in 2005-2009 (Table B5). In 2005-2009 the top two occupations held by rural women (secretaries/administrative assistants and cashiers) had high probabilities of shifting to automation, and, despite remaining in the top and third positions, respectively, both declined in prevalence by 2014-2018. The only occupation among the top 10 to increase in prevalence was the registered nurse. Trend patterns for urban women were roughly similar to rural women, as the two groups shared nine of the top 10 occupations in common. For urban women the percent working as either registered nurses or customer service representatives increased, while all the other top 10 types of jobs declined or were unchanged. The percentages in the top 10 occupations of rural and urban men declined or stagnated for all job types except managers and, for urban men only, chefs and cooks.

Looking at the probabilities of the top occupations being replaced through automation, the weighted averages declined for rural women, urban women, and urban men. This potentially indicates the force of automation from 2005-2009 to 2014-2018. By contrast the weighted mean probability of automation increased for rural men, indicating more precarious employment in the future for this group.

Socio-economic status. Total family income (in constant 2018 dollars) increased for nearly all age and population sub-groups, except young urban men, from 2005-2009 to 2014-2018 (Table B6,

Panel H). When it came to personal income from wages and salaries, all but young men experienced increases. Young rural and urban men had the same mean personal income. Mean family income dropped among young urban men. For occupational education, mean scores on the Hauser-Warren SEI (1997) increased for rural women of all ages and for urban women across all age groups. The picture over time differed for some men; young rural men, young urban men, and middle age urban men had no such increase. The gender differences in SEI appear to have widened among rural adults across age groups.

Movement. Trends in vehicle access were most notable among older age groups, where access to no vehicle decreased, while access to two or more vehicles at home increased for older rural women and their urban counterparts and male peers (Table B6, Panel I). In 2014-2018 it took longer to travel to work than in 2005-2009, and this trend was reflected in the mean commute times (in minutes) for women and men of all ages, whether in rural or urban locales.

Needs. The time trends in family needs illustrated widening inequalities across age groups, residence, and gender in Pennsylvania. Based on the income-to-needs ratio, mean family income relative to poverty thresholds increased for young rural women, but not their urban peers. The same metric held steady for middle-aged rural women while it declined for middle-aged urban women. Among older women and older men in both rural and urban locations, the mean income-to-needs ratio increased significantly. Young and middle-aged rural men experienced no change while mean income-to-needs decreased for the urban peers. This inequity was echoed in poverty status, which was measured categorically. The proportions of “not poor” among older adults, regardless of gender and location, increased. Rates of middle-aged adults living in poverty increased for women and men in rural and urban locations and being “near-poor” increased for urban residents. For all but one group, young adults had the same poverty status levels from 2005-2009 to 2014-2018. The exception was young urban men who registered an increase in being “poor” and “near poor.”

Receipt of benefits from different public assistance programs changed over time. More rural

and urban adults lived in families receiving SSI across all age groups and both genders. Nearly all sub-populations were more likely to live in families receiving Social Security or Railroad income. Two exceptions were older urban women and older urban men, who had lower percentages in 2014-2018 than 2005-2009. Family receipt of benefits from a state and/or local assistance program increased proportionately for middle-aged rural men and for all older groups, both men and women whether living in rural or urban places. Household receipt of SNAP increased for all age, gender, and residence groups. Patterns of linguistic isolation were unchanged.

Remaining Areas

Several components originally proposed for this research were not addressed. First, data limitations were encountered, which restricted some analyses of the 2014-2018 and 2005-2009 ACS data. For example, measures pertaining to detailed racial identity, citizenship, ancestry, and detailed military service were recoded into more broad groupings. Low prevalence and low variability in certain measures made estimates across detailed population groups unstable, and therefore were not included in the final report. Given the volume of findings from the ACS, non-ACS data were not directly analyzed for this research.

Key Findings

Unless specifically stated, the key finding statements below pertain to trends and patterns within the 2014-2018 population.

Population and demographics

- Pennsylvania had 250,688 fewer rural residents in 2014-2018 than in 2005-2009, while the state's overall population increased by 274,585 people.
- The rural population was relatively older than the urban population in 2014-2018, and from 2005-2009, has been aging at a faster rate.

- Rural populations were overwhelmingly white and non-Hispanic, although young and middle-aged rural women were more diverse in 2014-2018 than in 2005-2009.

Family

- Family sizes tended to decrease by age group among rural women. When comparing 2005-2009 to 2014-2018 data, family size increased among older rural women.
- Older rural women were more likely to live alone compared to their younger rural peers. Rates of living alone were lower in rural versus urban locations. However, when comparing 2005-2009 to 2014-2018 data, fewer older rural women lived alone.
- Across age groups, three-generation homes were less common among rural women compared to urban women. However, from 2005-2009 to 2014-2018, more rural women lived in three-generation homes.
- Compared to other population groups, rural women were more likely to be married and living with a spouse. From 2005-2009 to 2014-2018, young and middle-aged rural women were less likely to be married.

Home and housing

- Most rural women lived in single-family, detached houses.
- Rural home sizes increased from 2005-2009 to 2014-2018.
- Overall housing values were lower in rural versus urban areas. From 2005-2009 to 2014-2018, housing values decreased for all age and population groups, with two exceptions: older urban women experienced no change and older urban men experienced an increase in the value of their housing.
- Across age groups, rates of free and clear home ownership were higher for rural women than urban women. From 2005-2009 to 2014-2018, more rural women lived in a home owned free and clear.

- Housing costs (for owner-occupied, rental, and mobile homes) were lower in rural areas compared to urban areas, regardless of gender or age group. From 2005-2009 to 2014-2018, rental housing costs for all ages across all populations and owner-occupied costs for older rural and urban adults increased, while owner-occupied costs for young and middle-aged adults decreased in rural and urban groups.
- Within all age groups, water and sewer utility costs were equivalent across population groups, but these costs increased for all Pennsylvania residents from 2005-2009 to 2014-2018.
- Within age groups, gas utility costs were much higher for urban residents than rural residents, while gas bills decreased from 2005-2009 to 2014-2018.
- Electric utility costs were higher in urban versus rural homes, except among homes of young adults, while heating fuel costs were slightly higher for urban versus rural residents regardless of age. From 2005-2009 to 2014-2018, electricity bills increased, while overall heating fuel costs declined.

Communication resources

- Rural women had less access to communication technologies than urban women. Among rural women, access decreased with age.

Schooling

- The most common level of educational attainment among rural women was high school; 42 percent of young rural women, 46 percent of middle-aged rural women, and 56 percent of older rural women completed no more than high school.
- From 2005-2009 to 2014-2018, completion of college increased across all ages and populations.
- Completed schooling was higher among urban women than rural women, and lower for rural men than rural women.

Work

- Most young and middle-aged rural women participated in the labor force and were currently employed. Nevertheless, for all age groups, rural women had the lowest labor force participation rates compared to other population groups. From 2005-2009 to 2014-2018, labor force participation increased for all urban women and for older rural women, while rates were steady for young and middle-aged women.
- For any age category among the population groups, rural women were the least likely to have a recent work history, defined as holding a job within the past five years. Older rural and urban women were more likely to have worked recently in 2014-2018 than in 2005-2009.
- Among those who worked within the past 12 months, rural women spent the least time “on the clock,” as measured by usual hours at paid work per week. From 2005-2009 to 2014-2018, time “on the clock” increased for women in all age and population groups except young rural women and older men. Over the same time period, young and middle-aged men in both rural and urban locations spent less time at paid work per week.
- Working rural women experienced the shortest commutes to work compared to other population groups. From 2005-2009 to 2014-2018, commute times increased for all age and population groups. Similar to rural men, the vast majority of rural women drove to work alone.

Socio-economic status

- Four of the top 10 occupations held by rural and urban women were at high risk of being eliminated due to automation. The most common jobs held by rural men collectively had the highest risk of being eliminated due to automation. From 2005-2009 to 2014-2018, the risk of job elimination due to automation increased for rural men, while the risk declined for rural women, urban women, and urban men.
- Compared to rural men, the jobs held by rural women, on average, required more education,

while rural women's jobs required less schooling than urbanites, regardless of gender. From 2005-2009 to 2014-2018, the jobs held by rural and urban women of all ages, by middle-aged rural men, and by older rural and urban men required more education. The jobs held by young rural and urban men and middle-aged urban men over this time period experienced no change in educational requirements.

- For all age groups, rural women fared the worst economically compared to any population group; rural women had the lowest mean earnings (personal wages and salaries) and the lowest mean family incomes.
- Economically speaking, most age and population groups were better off in 2014-2018 compared to 2005-2009, with a few exceptions: personal earnings were stagnant for young rural and urban men, and family income declined for young rural men, while it was stagnant for young urban men.

Needs

- Poverty rates were higher for women than for men, whether they lived in rural or urban areas. From 2005-2009 to 2014-2018, poverty rates increased for all middle-aged adults across population groups and for young urban men.
- Across age groups, rural women lived in families that more often received public assistance and Social Security compared to rural men.
- For all age groups, receipt of public assistance and Supplemental Security Income was higher for urban women than rural women, while rural women received Social Security more often than urban women.
- From 2005-2009 to 2014-2018, across all age and population groups, receipt of Supplemental Security Income increased.

- From 2005-2009 to 2014-2018, more middle-aged rural men and all older adults lived in families receiving public assistance benefits.
- Over time, from 2005-2009 to 2014-2018, more adults across nearly all age and population groups, except older urban women and men, lived in families that received Social Security or Railroad Income.
- More rural women lived in households that received SNAP benefits than rural men, but SNAP rates were highest among urban women. From 2005-2009 to 2014-2018, household receipt of SNAP increased for all age, gender, and residence groups.
- Rural women were less linguistically isolated than urban women.

Health

- Rural and urban women were insured at the same rate. Both groups were more likely to have health insurance than their male counterparts.
- Young rural and urban women had similar rates of disability.
- The prevalence of disability increased across age groups as rural-urban differences emerged in any disability and for hearing difficulty among middle-aged and older women.
- For all age groups, rural men had higher rates of hearing difficulties and lower rates of restriction in independent living than rural women.
- Among middle-aged and older adults and regardless of rural location, women had higher rates of mobility impairment than men.

Conclusions

This profile of the social and economic well-being of rural Pennsylvanian women provided a deeper understanding of the lives and livelihoods of rural women, their families, and communities. It should be clear that many of the challenges faced by rural women resemble shared issues for rural men, and urban women and men. Other concerns appeared to be unique to rural women.

Pennsylvania's rural populations shrank in size, while urban areas (and the state as a whole) experienced modest growth over the previous decade (2005-2009 to 2014-2019). However, it would be an over-generalization to argue that rural Pennsylvania and rural women have experienced “decline.” The research results presented here illustrate that community and economic development have been uneven across the Commonwealth (Alter, Fuller, Raybuck & Sontheimer, 2018). Much of the evidence described here suggests that rural women and rural men are being “left behind” (Breathitt, 1967) relative to their urban counterparts. There were also areas where rural women experienced gains, and where gains and losses were unevenly shared. The discussion in this section focuses on some of the dynamics behind the research findings, after providing a brief narrative profile of three rural women, based on the statistical results.

Narrative profiles

On average, in 2014-2018, young rural woman (aged 18-34 years old) were likely to be white, non-Hispanic, and not an immigrant. She likely lived in a non-farm, single-family, detached home with two other people, possibly including a child (under 18 years old), and a member of a different generation from her own (a parent or a child). She has never been married. Her home included nearly three bedrooms, so that each family member has their own room. Either the home was rented (with \$732 monthly rent) or owned with a single mortgage or home loan (with \$1,165 monthly costs) and valued around \$161,300 (to the nearest \$100). Annual utility costs (to the nearest \$10) were as follows: the home was heated with piped natural gas, which in total cost about \$1,480; electricity cost about \$1,830; and water and sewer were about \$760. Both a home telephone and a smartphone were present,

with many types of computer and electronic devices available and connected to a high-speed internet service. Her household had two cars. She was not currently enrolled in school, but had completed her high school diploma or G.E.D. She currently worked for pay outside the home with about a 22-minute one-way commute, alone in her car, to her job as a secretary. She worked nearly 33 hours per week, annually earning \$13,800 (to the nearest \$100) per year, or about \$1 over minimum wage. Her personal earnings were too low to cover her household's housing and utility costs. Her family's total annual income was about \$65,400 (to the nearest \$100), which helped make ends meet. Her family was categorized as "not poor," with an income-to-needs ratio at 270 percent. No one in her family or household participated in public assistance programs (such SSI, Social Security, or SNAP). She did not have a disability and she carried health insurance.

On average, in 2014-2018, a middle-aged rural woman (aged 35 to 64 years old) similarly could be expected to be white, non-Hispanic, and not an immigrant. Like her younger counterpart, she likely lived in a non-farm, single-family, detached home with close to two other people, including possibly a child. Although someone in her home was probably a member of a different generation from her own (a parent or a child), it was nearly as likely for her to co-reside with only members of her own generation. She was likely to be married, in her first marriage, and living with her spouse of over 22 years. Her home had more than three bedrooms and nearly seven rooms total. The home was owned with a single mortgage or home loan (with \$1,202 monthly costs) and valued around \$187,200 (to the nearest \$100). Annual utility costs (to the nearest \$10) were as follows: the home was heated with piped natural gas, which in total cost about \$1,570; electricity ran about \$1,950; and water and sewer was \$770. Both a home telephone and a smartphone were present, with a few types of computer and electronic devices available and connected to a high-speed internet service. Her household had two cars. She was not currently enrolled in school, but had completed her high school diploma or G.E.D. She currently worked for pay outside the home, with about a 24-minute one-way commute, alone in her car, to her job as a secretary. She worked just over 37 hours per week, annually earning \$44,100 (to the nearest

\$100) per year. Her personal earnings (just under about \$23/hour) were high enough to cover her household's housing and utility costs. Her family's total annual income, about \$87,300 (to the nearest \$100), provided an additional cushion. Her family was categorized as "not poor" with an income-to-needs ratio at 324 percent. Similar to her younger counterpart, no one in her family or household participated in public assistance programs. Likewise, she did not have a disability and she carried health insurance.

On average, an older rural woman (aged 65 years and older) in 2014-2018, like her younger counterparts, was most likely white, non-Hispanic, and not an immigrant. She lived in a non-farm, single-family, detached home with one other person from her same generation. She was likely to be married, still in her first marriage, and living with her spouse of nearly 45 years. Her home was ample in size, with fewer than three bedrooms and more than six rooms total. The home was owned free and clear, without a mortgage (\$711 in monthly costs) and valued around \$169,500 (to the nearest \$100). Annual utility costs (to the nearest \$10) were as follows: the home was heated with piped natural gas, which in total cost about \$1,360; electricity ran about \$1,640; and water and sewer was \$700. Only a home telephone was present, with at least one computer or electronic devices available and connected to a high-speed internet service. Her household had a nearly equal likelihood of having two cars or just one. She was not currently enrolled in school, but had completed her high school diploma or G.E.D. She was no longer in the labor force and had not worked within the previous five years. [If employed, she would work almost 27 hours per week, annually earning \$25,000 (to the nearest \$100) per year.] Her family's total annual income was about \$55,100 (to the nearest \$100), including Social Security. Less than one-quarter of the family income was needed to cover housing and utility costs. Her family was categorized as "not poor," with an income-to-needs ratio at 290 percent. Other than receiving Social Security income, her family participated in no other public assistance programs. She did not have a disability, but if she did, she would have a mobility impairment. As she was age-qualified for Medicare (Part A), she had health insurance.

For the most part, these three fictitious rural women were doing well, with the youngest the most financially strained. Low levels of completed schooling (just a high school diploma) and limited job opportunities in precarious employment would be key issues for policy interventions that might improve the livelihoods of young and middle-aged rural women.

Discussion

Often referred to as “the great equalizer,” education and schooling provide people with basic literacy and communication skills, with specialized and advanced knowledge, and with experiences that enhance their human and social capital. The educational attainment of rural women increased in the past decade, as it has for the Commonwealth as a whole. High school graduation remained the most common level of completed schooling for rural women. College completion increased for Pennsylvania women, and those gains were stronger for rural women than rural men, but softer for rural women than their urban peers.

For many adults, educational attainment is connected to their employability, work experience, and earnings. The majority (about two-thirds) of rural women participated in the labor force, and in the previous decade participation rates increased for older rural women. However, participation rates were lowest for rural women compared to rural men and urban women and men. While unemployment declined for young and middle-aged rural women, they also tended to have comparably less recent employment than other groups. Increasingly the jobs held by Pennsylvania women required college credentials, as indicated by the occupational education or SEI findings.

At the same time, many of the most-commonly held jobs among rural women were at risk of replacement due to automation or other economic restructuring. However, rural men appeared to be even more vulnerable to such precarious employment.

More rural women work now than in the past, and their time “on the clock” increased (especially among young and middle-aged rural women). Relative to rural men and to urban women and men, though, rural women continued to work fewer hours overall. A similarly mixed picture

emerged when it came to trends and patterns in earnings. Personal wages and salaries of working rural women increased over the past decade, while they also earned the least of any group at any age. By contrast, trends in young men's earnings were either stagnant (for rural men ages 18 to 34 years) or declining (for urban men ages 18 to 34 years).

Rural jobs tend to pay less than urban ones, contributing to overall higher rates of poverty in rural places, including Pennsylvania (Cromartie, 2018; Tickamy, Sherman, & Warlick, 2017; Mather & Jarosz, 2014). Despite increased personal earnings and family incomes for rural women of all ages, poverty became more prevalent among middle-aged women (ages 35 to 64 years) in rural and urban populations. Relatedly, mean income-to-needs ratios were stagnant for middle-aged rural women and declined for urban women in their middle years. With the lowest labor force participation of any age group, poverty declined among older adults, based on both the "not poor" category and on mean income-to-needs ratios. Nevertheless, older rural women increasingly lived in families and/or households that relied on public assistance support through SNAP, SSI, and Social Security.

Such varied indicators seemed even more pressing given the high economic dependency of Pennsylvania's rural population. The number of people outside the labor force relative to those in the labor force was found to be higher in rural locations, with a widening rural-urban gap. If rural sectors continue to restructure, lose capital investments, and softened labor demands (Blinder, 2009; Frey & Osborne, 2013), it will be crucial to monitor the social consequences of these economic shifts on rural communities and families.

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Appendix A. Detailed Methods

Measures

The measures and variables used in this report are described in detail below.

Population definition. To construct a profile of rural women, rural location was determined by the smallest geographic unit available in the public use ACS data: the public use microdata area or PUMA. PUMA boundaries are drawn to contain at least 100,000 people. The 2014-2018 ACS uses PUMAs defined following the 2010 decennial Census. Pennsylvania included 92 PUMAs. Following CRPA's definition a PUMA was defined as rural if the population per square mile within the PUMA was less than 284, or urban if the population per square mile was 284 or higher. Table A1 lists the 30 PUMAs designated as rural and the 62 urban PUMAs, which were also mapped in Figure 1. Due to changes in settlement patterns, some of the PUMA boundaries shift from one decennial Census to another. The PUMAs listed in the 2005-2009 ACS were based on the population distribution measured in the 2000 Census. Although Pennsylvania included the same number of PUMAs (92) in the 2005-2009 ACS as in the 2014-2018 ACS, they were not the same exact PUMAs in the two time periods. Following CRPA's definition, 33 PUMAs were rural and 59 were urban in the 2005-2009 data (Table A1; Figure 2).

All individuals included in the ACS have their sex reported as either male or female, and their age was measured in years (from 0 to 94 years, with top-coding at 95 and older). Samples were constructed for adults using ages 18 and older. For analytic purposes adult ages were grouped as follows: 18 to 34 years; 35 to 64 years; and 65 years and older. Other age designations were used to designate co-resident children: minors (ages 0 to 17 years) and pre-school-aged children (ages 0-4).

Table A2 provides information about each variable and measure, including the original source survey questions, used in this report.

Demographics. Racial group identification was recoded into five categories: white, black, Native American, Asian American, or Other race/Multiple races. Hispanic ethnicity indicated whether

the person was Hispanic/Latino or not. Detailed questions on citizenship, naturalization, and immigration were recoded into an indicator for immigration status, capturing whether the person was an immigrant (including a naturalized citizen or not a citizen) or that the person was born in the United States. (The citizenship status measure had too few individuals who were not citizens to be analyzed as a standalone variable.)

Family. The ACS collected a detailed household roster of every person living in the home and their relationship to the household head. The Census Bureau defined family as a group of at least two co-resident persons, including the householder, who were related by birth, marriage, or adoption. While most households included a single family, some households include multiple families. Family size was the count of co-resident individuals within each person's family. Households with only one member informed the variable indicating that a person lives alone or not. Other metrics related to family composition were: a count of the number of such children; as well as a count of the number of pre-school aged (0-4 years) living with the family. The number of generations living in the home (from one to three) was measured too. Marital status was recoded into five categories: currently married and living with spouse; currently married and spouse absent or separated; divorced; widowed; or never married. Marital history was measured in detail in the 2014-2018 ACS, but not the 2005-2009 ACS. Marital histories were indicated by the following five variables: the number of times a person was married (one, two, or three or more times); for currently married people, the number of years they have been in their marriage; for currently married people, whether or not they were married within the past 12 months (or longer ago); for currently divorced people, whether or not they were divorced within the past 12 months (or longer ago); for currently widowed people, whether or not they were widowed within the past 12 months (or longer ago).

For both time periods, another family variable captured whether or not the person was responsible for rearing a co-resident grandchild (aged 0-17 years).

Home and housing. Using its housing questionnaire answered by the primary respondent, the

ACS collected a large variety of information about the housing unit, the property on which it sat, and the household itself. The type of housing was recoded to distinguish across the following four groups: single-family detached house; two-family or attached single-family house; multi-unit building; or other (e.g., mobile home, trailer, boat, other). A housing tenure measure was constructed to include five categories about the home: owned free and clear; owned with mortgage or loan; owned with mortgage or loan and second mortgage or home equity loan; pays rent; non-cash rent. Properties were also determined to be on a farm or not on a farm. The size of the home was measured by a count of overall rooms and a count of the number of bedrooms in the home.

Three measures of housing costs were included in this report capture the regular costs of the housing unit. All dollar amounts were corrected to reflect the value of dollars from the last year of the survey. (For the 2014-2018 ACS, values are in 2018 dollars, and for the 2005-2009, values are in 2009 dollars. Post-estimation, the 2005-2009 dollar values were inflated by 17 percent, based on the annual Consumer Price Index (CPI) to reflect 2018 dollars.) For owner-occupied homes, the monthly costs were calculated; for rental home, monthly rents were measured; for mobile home or trailer homes, the annual costs were computed. In addition to reporting on actual housing costs, the household respondent reported their estimate of the sale value of their home.

The method of heating each home was collected and recoded to distinguish across the following six types: gas delivered through buried service pipes; bottled, tank, or LP gas; electricity; other fuels (oil, kerosene, etc.); other combustibles including wood, coal, or coke; and a catch-all other group. The annual home heating fuel costs were calculated. Individual utility bills (either monthly or annually) were also collected and calculated on an annual basis: electricity bill; gas bill (if applicable); and the annual water and sewer costs.

Communication resources. In the 2014-2018 ACS, several questions administered at the household level collected information about communication and electronic resources available in the home. A recode of home phone access and smartphone access was included in this report. Households

were categorized as having: only a home phone, only a smartphone, both a home phone and smartphone, or neither. Four types of electronic devices were mentioned—desktop or laptop computer, smartphone, tablet or other portable wireless computer, and some other type of computer—and a count of the number of types of these devices was calculated (from 0 to four). Information on internet access was also collected. A recoded measure distinguished across the following four categories of access: high speed internet; internet, but not high speed; no internet subscription; or no internet access at all. In the 2005-2009 ACS, the only measure of communication was having a home phone or not.

Institutions. Based on its housing sampling frame, the ACS collected information targeting the total population, for this report certain kinds of living arrangements—institutionalized group quarters—were excluded. A variable indicator for non-institutionalized group quarters versus household (non-group quarters) was included.

A measure of whether or not a person had some form of military service was included, such that two groups were distinguished: currently active duty, training for Reserves or National Guard, or a veteran; or having no military service.

Schooling. Educational attainment (completed schooling) was assessed and recoded into four categories: less than high school; high school diploma or GED; some college (including Associate's degree); or Bachelor's degree or higher (including post-baccalaureate degrees). Current school enrollment (within the past three months) was measured along with the type of school attended (public or private). For those enrolled, a recoded variable for grade (or level) of attendance was included for three categories: pre-college (from pre-school and kindergarten through 12th grade); college undergraduate years; or graduate or professional school.

Work. The ACS collected detailed information about past and present work experiences. Measures analyzed for this report include labor force status (being in the labor force or not) and employment status (currently employed, unemployed, or outside the labor force). Work history categorized individuals in terms of: working now; working within the past year, but not currently;

working within the past five years (but not within the past year); or no work experience within five years or more. Another variable distinguished between workers who worked for a wage and those who worked through self-employment. For currently employed individuals and those employed within the past year, the usual hours worked during a week was measured.

Socio-economic status (SES). Individuals with current employment or a work history were asked follow-up questions about their type of job, their main work responsibilities, and place of work. The Census Bureau coded open-ended job descriptions into a standardized listing of occupations (Census, 2021), cross-referenced with the Bureau of Labor Statistics' *Standard Occupational Classification* (Census, 2011) for use across federal agencies. These classification and coding systems are amended periodically to account for changes in the employment sector. Occupation codes from 2010 were used in this report for both the 2014-2018 and the 2005-2009 ACS. To capture the relative status ranking of occupations, this report used the Hauser-Warren measure of occupational standing or socio-economic index (SEI), which sorts occupations based on the typical educational credentials held by incumbents (Hauser and Warren, 1997). Additionally for this report, to capture one dimension of job precarity, the probability of occupations becoming automated was found using published values calculated (Frey and Osborne, 2013; Devaraj, Wornell, Faulk, and Hicks, 2020) based on extant data from the U.S. Department of Labor.

The ACS also collected information about the earnings and income of family and household members from a variety of sources. For this report, individual wage and salary earnings were analyzed. A family income variable was constructed across all types of earnings and summed over all family members.

Movement. Based on an item in the housing questionnaire, a variable for vehicle access was recoded as a count of vehicles from 0 to 4, and top-coded at 5 or more. At the person level, the battery of items related to employment, information about workers' commutes to the workplace was collected. Two measures are included in this report. The travel time (in one direction) from home to work is

measured in minutes. The method used for the commute from home to work was also collected. For this report the mode of commute was recoded into : private vehicle (alone); private carpool or taxi; public mode (including bus, subway, elevated rail, long-distance train, commuter rail, light rail, streetcar, trolley, or ferryboat); on foot or by bicycle; some other method; or works from home.

Needs. Measures of income, from individual earnings to family income, are subject to divisions of labor within the family and the number of “breadwinners” in the home. As a result, many social scientists adjust income in relation to the federal poverty thresholds, which were set based on the size and age composition of the family. For this report the family-level income-to-needs ratio was used to capture family income relative to the family’s needs using poverty thresholds. The ratio ranges from 1% of the poverty threshold to 500% (or five times) the poverty threshold. The ratio measure was recoded to categorize the poverty status of the family into three groups: poor families had ratios less than or equal to 100%; near poor families had ratio from 101% to 200% of the poverty threshold; and not poor families had ratios greater than 200% the poverty threshold.

Based upon family members’ receipt of different sources of income, three indicators were constructed to capture participation in different types of public assistance programs in the previous 12 months: family received Social Security or Railroad income (or not); family received Supplemental Security Income (or not); and family received state or local assistance benefits. From the housing questionnaire, a measure indicates whether, within the past 12 months, the household received benefits from the Supplemental Nutritional Assistance Program (SNAP) (formerly food stamps) or not.

The ACS collected information from all individuals (aged 14 and older) about speaking a language other than English at home. Those who spoke a language other than English at home were asked about how well they spoke English. Using these measures across all household members, ACS constructed an indicator of linguistic isolation, where the household is categorized as being linguistically isolated if the home included no one who spoke only English and no one who spoke English “very well” along with another language at home.

Health. Measures related to health were only available in the more recent time period, the 2014-2018 ACS. Individuals were categorized as having health insurance or being uninsured based on having coverage from an employer, private purchase (including on the ACA Marketplace), Medicare, Medicaid (the Medical Assistance in Pennsylvania), other government-based insurance, TRICARE, other military care, or the Veterans Administration. Six indicators of disability types were measured in the ACS and included in this report: whether or not the individual had a vision difficulty; whether or not the individual had a hearing difficulty; whether or not the individual (age 5 and older) had a cognitive impairment; whether or not the individual (age 5 and older) had a mobility impairment; whether or not the individual (age 5 and older) had a self-care limitation; and whether or not the individual (age 15 and older) had a restriction in independent living.

Table A1. List of PUMAs.

2014-2018 PUMAs			2005-2009 PUMAs		
	Code	Description		Code	Description
Urban	101	Erie City, Lawrence Park Township & Wesleyville Borough	Urban	100	Inner Erie
Rural	102	Erie County (Outer)	Rural	200	Outer Erie
Rural	200	Crawford & Warren Counties	Rural	300	Crawford & Warren Counties
Rural	300	Clearfield, McKean, Elk, Potter & Cameron Counties	Rural	400	McKean, Elk, Potter & Cameron Counties
Rural	400	Bradford, Tioga & Sullivan Counties	Rural	500	Bradford, Tioga & Sullivan Counties
Rural	500	Pike, Wayne & Susquehanna Counties	Rural	600	Pike, Wayne & Susquehanna Counties
Rural	600	Monroe County	Rural	700	Monroe County
Urban	701	Lackawanna County--Scranton City, Dunmore, Old Forge, Taylor & Moosic Boroughs	Urban	801	Inner Lackawanna (Scranton) County
Rural	702	Lackawanna (Outside Greater Scranton City) & Wyoming Counties	Rural	802	Outer Lackawanna & Wyoming Counties
Urban	801	Luzerne County (East)--Kingston Borough	Urban	901	Inner Luzerne County
Urban	802	Luzerne County (South Central)--Wilkes-Barre & Hazleton Cities	Urban	902	Northern Luzerne County
Rural	803	Columbia & Luzerne (West) Counties--Bloomsburg Town & Berwick Borough	Rural	903	Southern Luzerne & Columbia Counties
Rural	900	Lycoming & Clinton Counties	Rural	1000	Lycoming County
Rural	1000	Northumberland & Montour Counties	Rural	1100	Northumberland County
Rural	1100	Mifflin, Union, Snyder & Juniata Counties	Rural	1200	Clinton, Mifflin, Union, Snyder & Juniata Counties
Rural	1200	Centre County	Rural	1300	Centre County
Rural	1300	Venango, Jefferson, Clarion & Forest Counties	Rural	1400	Jefferson & Clearfield Counties
Rural	1400	Mercer County	Rural	1500	Venango, Clarion & Forest Counties
Rural	1501	Lawrence & Beaver (North) Counties--New Castle City	Rural	1600	Mercer County
Urban	1502	Beaver County (South)	Urban	1701	Central Pittsburgh City (North)
Rural	1600	Butler County	Urban	1702	Pittsburgh City (East)
Urban	1701	Pittsburgh City (North)	Urban	1703	Pittsburgh City (Southwest)
Urban	1702	Pittsburgh City (South)	Urban	1801	Allegheny County (North)
Urban	1801	Allegheny County (West)	Urban	1802	Allegheny County (West)
Urban	1802	Allegheny County (North)--Franklin Park Borough & Allison Park	Urban	1803	Allegheny County (North Central)
Urban	1803	Allegheny County (North Central)	Urban	1804	Allegheny County (East)

Table A1. List of PUMAs, continued.

2014-2018 PUMAs			2005-2009 PUMAs		
	Code	Description		Code	Description
Urban	1804	Allegheny County (East)--Monroeville Municipality, Plum & Wilkinsburg Boroughs	Urban	1805	Allegheny County (Central Southwest)
Urban	1805	Allegheny County (Southeast)--West Mifflin Borough, McKeesport City & Munhall Borough	Urban	1806	Allegheny County (South)
Urban	1806	Allegheny County (South Central)--Baldwin & Whitehall Boroughs	Urban	1807	Allegheny County (Southeast)
Urban	1807	Allegheny County (South)--Bethel Park Municipality & Jefferson Hills Borough	Rural	1900	Butler County
Rural	1900	Indiana & Armstrong Counties	Rural	2001	Lawrence & Beaver (North) Counties
Urban	2001	Westmoreland County (Northwest)--Murrysville Municipality & New Kensington City	Urban	2002	Beaver County (South)
Urban	2002	Westmoreland County (Southwest)--Greensburg City	Urban	2101	Westmoreland County (Northwest)
Rural	2003	Westmoreland County (East)	Urban	2102	Westmoreland County (Southwest)
Rural	2100	Cambria County	Rural	2103	Westmoreland County (East)
Rural	2200	Blair & Huntingdon Counties--Altoona City	Rural	2201	Northern Washington County
Rural	2301	Cumberland (West) & Perry Counties--Carlisle Borough	Rural	2202	Eastern Washington & Greene Counties
Urban	2302	Cumberland County (East)	Rural	2300	Fayette County
Urban	2401	Dauphin County (Central)--Harrisburg City & Colonial Park	Rural	2400	Indiana & Armstrong Counties
Rural	2402	Dauphin County (Outer)--Hershey	Rural	2501	Northern Cambria County
Urban	2500	Lebanon County	Rural	2502	Somerset & Southeast Cambria Counties
Rural	2600	Schuylkill County	Rural	2600	Blair County
Urban	2701	Berks County (Northwest)--Wyomissing Borough	Rural	2700	Bedford, Fulton & Huntingdon Counties
Urban	2702	Berks County (Southwest)--Reading City	Rural	2801	Adams & Southeast Franklin Counties
Urban	2703	Berks County (East)	Rural	2802	Franklin County (North)
Rural	2801	Carbon & Lehigh (North) Counties	Urban	2900	Lebanon County
Urban	2802	Lehigh County (South--Outside Allentown & Bethlehem Cities)--Emmaus Borough	Urban	3001	Inner Dauphin County
Urban	2803	Allentown City	Rural	3002	Outer Dauphin County
Urban	2901	Northampton (South) & Lehigh (East) Counties--Bethlehem (East) & Easton Cities	Urban	3101	Cumberland County (East)
Urban	2902	Northampton County (North)	Rural	3102	Perry & Western Cumberland Counties

Table A1. List of PUMAs, continued.

2014-2018 PUMAs			2005-2009 PUMAs		
	Code	Description		Code	Description
Urban	3001	Bucks County (North)	Urban	3201	Northern York County
Urban	3002	Bucks County (Central)	Urban	3202	Southern York County
Urban	3003	Bucks County (Southeast)—Levittown	Urban	3203	Central York County
Urban	3004	Bucks County (Southwest)	Urban	3301	Inner Lancaster County
Urban	3101	Montgomery County (Northwest)--Pottstown Borough	Urban	3302	Western Lancaster County
Urban	3102	Montgomery County (Northeast)--Lansdale Borough	Urban	3303	Eastern Lancaster County
Urban	3103	Montgomery County (Southwest)--King of Prussia & Ardmore (East)	Urban	3401	Inner Berks County
Urban	3104	Montgomery County (Central)--Norristown Borough	Rural	3402	Northern Berks County
Urban	3105	Montgomery County (Southeast)--Willow Grove, Horsham & Montgomeryville	Rural	3500	Schuykill County
Urban	3106	Montgomery County (South Central)	Urban	3600	Inner Lehigh County
Urban	3201	Philadelphia City (Far Northeast)	Urban	3701	Southern Lehigh County
Urban	3202	Philadelphia City (Near Northeast-West)	Rural	3702	Western Lehigh County
Urban	3203	Philadelphia City (Near Northeast-East)	Urban	3801	Southern Northampton County
Urban	3204	Philadelphia City (North)	Urban	3802	Northern Northampton County
Urban	3205	Philadelphia City (East)	Urban	3901	Northern Bucks County
Urban	3206	Philadelphia City (Northwest)	Urban	3902	North Central Bucks County
Urban	3207	Philadelphia City (Central)	Urban	3903	Eastern Bucks County
Urban	3208	Philadelphia City (West)	Urban	3904	Southern Bucks County
Urban	3209	Philadelphia City (Center City)	Urban	4001	Eastern Montgomery County
Urban	3210	Philadelphia City (Southwest)	Urban	4002	Northern Montgomery County
Urban	3211	Philadelphia City (Southeast)	Urban	4003	Western Montgomery County
Urban	3301	Delaware County (North)--Broomall & Ardmore (West)	Urban	4004	Central Montgomery County
Urban	3302	Delaware County (East)--Yeadon, Darby, Lansdowne Boroughs & Drexel Hill	Urban	4005	Southeast Montgomery County
Urban	3303	Delaware County (Southeast)--Chester City	Urban	4006	South Montgomery County
Urban	3304	Delaware County (West)	Urban	4101	Northeast Philadelphia County
Urban	3401	Chester County (North)--Phoenixville Borough	Urban	4102	North Philadelphia County

Table A1. List of PUMAs, continued.

2014-2018 PUMAs			2005-2009 PUMAs		
	Code	Description		Code	Description
Urban	3402	Chester County (East Central)--West Chester Borough	Urban	4103	North Central Philadelphia County
Urban	3403	Chester County (West Central)--Coatesville City	Urban	4104	Northwest Philadelphia County
Urban	3404	Chester County (South)	Urban	4105	Philadelphia City (Downtown)
Urban	3501	Lancaster County--Lancaster City, East Lampeter, Lancaster & West Lampeter Townships	Urban	4106	Philadelphia City (Central)
Urban	3502	Lancaster County (Northwest)--Elizabethtown Borough	Urban	4107	Philadelphia City (Northwest)
Urban	3503	Lancaster County (East)--Ephrata Borough	Urban	4108	Philadelphia City (West Central)
Urban	3504	Lancaster County (Southwest)--Columbia Borough	Urban	4109	Philadelphia City (South Central)
Urban	3601	York County (Central)--York City & Shiloh	Urban	4110	Southeast Philadelphia County
Urban	3602	York County (North)--Weigelstown	Urban	4111	Southwest Philadelphia County
Urban	3603	York County (South)	Urban	4201	Northern Delaware County
Rural	3701	Adams & Franklin (Southeast) Counties	Urban	4202	Eastern Delaware County
Rural	3702	Franklin County (Outside Washington Township & Waynesboro Borough)	Urban	4203	Southern Delaware County
Rural	3800	Somerset, Bedford & Fulton Counties	Urban	4204	Western Delaware County
Rural	3900	Fayette County	Urban	4301	Northern Chester County
Rural	4001	Washington County (North)--Washington City	Urban	4302	Central Chester County
Rural	4002	Washington (South) & Greene Counties	Urban	4303	Western Chester County

Notes: Public Use Microdata Area (PUMA) were redrawn and coded by the U.S. Census Bureau following each decennial census. 2014-2018 PUMAs were based on the 2010 Census, and 2005-2009 PUMAs were based on the 2000 Census. Descriptions for 2014-2018 PUMAs were from the Census Bureau. Descriptions of 2005-2009 PUMAs were written by the report author.

Table A2. Variables and Measures from the American Community Survey.

Area	Concept	Measures	Source (ACS question text)	Analyzed variables
Population	Rural residential status	Rural PUMA or not rural/urban PUMA	PUMA designation consistent with previous CRPA reports using 2010+ Census PUMA designations	Rural_CRPA
	Gender	Female or Male	3. “What is <person’s> sex?”	female
	Age group	18 to 34 years, 35 to 64 years, or 65 years and older	4. “What is <person’s> age...and date of birth?” (Measured in years from 0 to 94 with top-coding at 95.)	AgeCat
A. Demographics	Racial group	White, Black, Native American, Asian American, or Other race/Multiple races	6. “What is <person’s> race?”	RaceCat
	Hispanic ethnicity	Hispanic or Non-Hispanic	5. “Is <person> of Hispanic, Latino, or Spanish origin?”	Hispanic
	Immigrant	Immigrant (includes citizen by naturalization and not a citizen) or not (US born)	8. “Is <person> a citizen of the United States?”	immigrantR
B. Family	Family and household structure	Married-couple family household, Householder family (no spouse present), Householder living alone, Non-family householder, or Other	Constructed from household/family roster	hhtypeR3
	Lives alone	Single person household, or multi-person household	Constructed from household/family roster	livesaloneR
	Family size	0 to 20 persons in family	Constructed from household/family roster	famsize
	Family composition	0 to 11 children in family (ages 0 to 17 years)	Constructed from household/family roster and age	Fnumkidz
		0 to 5 children in family (ages 0 to 4 years)	Constructed from household/family roster and age	nchlt5
Marital status	1 to 3 generations in home	Constructed from household/family roster	multgenR	
	Currently married and living with spouse, separated or currently married to absent spouse absent, divorced, widowed, or never married	21. “What is <person’s> marital status?”	marstR	

Table A2. Variables and Measures from the American Community Survey, continued.

Area	Concept	Measures	Source (ACS question text)	Analyzed variables
	Marital history*	Once married, two times married, or three or more times married	23. "How many times has <person> been married?"	marrno
		Number of years married (in current marriage)	Calculated from 24. "In what year did <person> last get married?"	marriedYrs
		Married in the past 12 months, or married longer ago	22. "In the past 12 months, did <person> get... a) Married? b) Widowed? c) Divorced?"	marrinyr
		Divorced in the past 12 months, or divorced longer ago		divinyr
		Widowed in the past 12 months, or widowed longer ago		widinyr
	Living arrangements	Responsible for co-resident grandchild (ages 0-17 years), or not	26a. "Does <person> have any of his/her own grandchildren under the age of 18 living in this house or apartment?" 26b. "Is this grandparent currently responsible for most of the basic needs of any grandchildren under the age of 18 who live in this house or apartment?"	gcreston
C. Home and Housing	Tenure	Owned free and clear, Owned with mortgage or loan, Owned with mortgage or loan and second mortgage or home equity loan, Pays rent, or Non-cash rent	17. "Is this house, apartment, or mobile home...?" (housing questionnaire) 23a. "Do you or any member of this household have a second mortgage or a home equity loan on this property?" (housing questionnaire)	Htenure
	Farm	Farm, or Non-farm	4. "How many acres is this house or mobile home on?" (housing questionnaire) 5. "In the past 12 months, what were the actual sales of all agricultural products from this property?" (housing questionnaire)	farm
	Type	Single-family detached house, Two-family or attached single-family house, Multi-unit building, or other (e.g., mobile home, trailer, boat, other)	1. "Which best describes this building?" (housing questionnaire)	housingunitsR2

Table A2. Variables and Measures from the American Community Survey, continued.

Area	Concept	Measures	Source (ACS question text)	Analyzed variables
	Size	1 to 20 rooms	6a. "How many separate rooms are in this house, apartment, or mobile home?" (housing questionnaire)	roomsR
		0 to 9 bedrooms	6b. "How many of these rooms are bedrooms?" (housing questionnaire)	bedroomsR
Housing costs		Monthly costs of owner-occupied housing (\$0 to \$9,596)	22b. "How much is the regular monthly payment on this property?" (housing questionnaire)	owncostR
		Monthly rent for rented housing (\$4 to \$3,037)	18a. "What is the monthly rent for this house, apartment, or mobile home?" (housing questionnaire)	rentR
		Annual mobile home costs (\$4 to \$9,950)	24. What are the total annual costs for personal property taxes, site rent, registration fees, and license fees on this mobile home and its site?" (housing questionnaire)	moblhomeR
		Value of housing unit (\$110 to \$2,317,000)	19. "About how much do you think this house and lot, apartment, or mobile home (and lot, if owned) would sell for if it were for sale?" (housing questionnaire)	valuehR

Table A2. Variables and Measures from the American Community Survey, continued.

Area	Concept	Measures	Source (ACS question text)	Analyzed variables
	Utilities	<p>Type of heating: Gas (service pipes), Bottled, tank, or LP gas, Electricity, Other fuels (oil, kerosene, etc.), Wood, coal, or coke, or Other</p> <p>Electricity costs (\$48 to \$8,124 annually)</p> <p>Gas costs (\$48 to \$9,992 annually)</p> <p>Water and sewer costs (\$4 to \$3,200 annually)</p> <p>Home heating fuel costs (\$4 to \$5,819 annually)</p>	<p>13. “Which fuel is used most for heating this house, apartment, or mobile home?” (housing questionnaire)</p> <p>14a. “Last month, what was the cost of electricity for this house, apartment, or mobile home?” (housing questionnaire)</p> <p>14b. “Last month, what was the cost for gas for this house, apartment, or mobile home?” (housing questionnaire)</p> <p>14c. “In the past 12 months, what was the cost of water and sewer for this house, apartment, or mobile home?” (housing questionnaire)</p> <p>13, 14a, 14b. and 14d. “In the past 12 months, what was the cost of oil, coal, kerosene, wood, etc., for this house, apartment, or mobile home?” (housing questionnaire)</p>	<p>fuelheatR</p> <p>costelecR</p> <p>costgasR</p> <p>costwatrR</p> <p>costfuelR</p>
	Phone**	Home phone, Smartphone, Both home or smartphone, or Neither	<p>8. “Can you or any member of this household both make and receive phone calls when at this house, apartment, or mobile home?” (housing questionnaire)</p> <p>9b. “At this house, apartment, or mobile home – do you or any member of this household own or use any of the following types of computers...smartphone?” (housing questionnaire)</p>	PhonezR

Table A2. Variables and Measures from the American Community Survey, continued.

Area	Concept	Measures	Source (ACS question text)	Analyzed variables
D. Communication Resources	Electronic devices*	Sum of types of electronic devices (0 to 4)	9. “At this house, apartment, or mobile home – do you or any member of this household own or use any of the following types of computers: a. Desktop or laptop b. smartphone c. Tablet or other portable wireless computer d. Some other type of computer?” (housing questionnaire)	compdevices
	Internet*	High speed internet, Internet (not high speed), No internet subscription, or No internet access	10. “At this house, apartment, or mobile home – do you or any member of this household have access to the internet?” (housing questionnaire) 11. “Do you or any member of this household have access to the internet using: a. cellular data plan for a smartphone or other mobile device? b. broadband (high speed) Internet service such as cable, fiber optic, or DSL service installed in this household? c. satellite Internet service installed in this household? d. dial-up Internet service installed in this household? e. some other service?” (housing questionnaire)	InternetR
E. Institutions	Group quarters	Households (non-group quarters), or non-institutional group quarters (military, college dormitory, rooming house, other) [institutional group quarters (e.g., correctional, mental, and elderly/handicapped/poor) excluded]	Constructed from housing unit sampling frame	gqtypeR
	Military service	Veteran (currently active duty, Training for Reserves or National Guard, Veteran), or No military service	27. “Has <person> ever served on active duty in the U.S. Armed Forces, Reserves, or National Guard?”	vetstatR

Table A2. Variables and Measures from the American Community Survey, continued.

Area	Concept	Measures	Source (ACS question text)	Analyzed variables
F. School	Educational attainment	Less than high school, High school diploma/GED, Some college (includes Associate's degree), or Bachelor's degree or higher (including post-baccalaureate degrees)	11. "What is the highest degree or level of school <person> has completed?"	EducCatR
	Adult enrollment	Pre-college (preschool, K-12), College undergraduate years, or Graduate or professional school beyond a bachelor's degree	10a. "At any time in the last 3 months, has <person> attended school or college?" 10b. "What grade or level was <person> attending?"	gradeattdR
G. Work	Employment	Currently (last week) employed, Not currently employed, or Not in the labor force	30a. "Last week, did <person> work for pay at a job (or business)?" 30b. "Last week, did <person> do any work for pay, even for as little as one hour?"	empstat
	Labor force participation	In the labor force, or Not in the labor force	30a & 30b (above) 36a. "Last week, was <person> on layoff from a job?" 36b. "Last week, was <person> temporarily absent from a job or business?" 36c. "Has <person> been informed that he or she will be recalled to work within the next 6 months or been given a date to return to work?" 37. "During the last 4 weeks, has this person been actively looking for work?"	labforce
	Work history	Working now, Worked within the past year (but not currently working), Worked within the past 5 years (but not within past year or currently), or No such work experience	30a & 30b (above) 39. "When did <person> last work, even for a few days?"	workedyr
	Usual hours	From 1 to 99+ hours	41. "During the past 12 months, in the weeks worked, how many hours did <person> usually work each week?"	uhrswrkR
	Self-employment	Self-employed, or works for wages	42a. "Which of the following best describes <person's> employment last week or the most recent employment in the past 5 years?"	classwrkR

Table A2. Variables and Measures from the American Community Survey, continued.

Area	Concept	Measures	Source (ACS question text)	Analyzed variables
H. Socio-economic Status (SES)	Occupational standing	Composite score from 0 to 80 (low to high) on prestige, education, and income of job/occupation	Constructed from occupational codes, based on Hauser-Warren Socioeconomic Index (SEI)	hwseiR
	Income and earnings	Income from wages and salary	43. Income in the past 12 months... 43a. “Wages, salary, commissions, bonuses, or tips from all jobs. Report amount before deductions for taxes, bonds, dues, or other items.”	incwageR
		Total family income	Constructed across all family members: 44. “What was <person’s> total income during the past 12 months?”	ftotincR
I. Movement	Vehicle access	0 to 5 or more vehicles	12. “How many automobiles, vans, and trucks of one-ton capacity or less are kept at home for use by members of this household?” (housing questionnaire)	vehiclesR
	Commuting time	From 1 to 151 minutes	35. “How many minutes did it usually take <person> to get from home to work last week?”	wrktravelttime
	Commuting mode	Private vehicle (car, truck, van, or Motorcycle), Private carpool or taxi (Carpool, or Taxicab), Public mode (Bus, Subway or elevated rail, Long-distance train or commuter rail, Light rail, streetcar, or trolley, or Ferryboat), Walks or bicycles, Other method, or Works from home	32. “How did <person> usually get to work last week?” 33. “How many people, including <person> usually rode to work in the car, truck, or van last week?”	tranworkR
J. Needs	Poverty status	Family-level income-to-needs ratio from 1 to 500% or more	Constructed from ratio of Total family income to family economic needs (official poverty thresholds based on family size, and family composition)	povertyR
		Poor, Near poor, or Not poor	Recoded from family-level income-to-needs ratio (1 to 100%, 101 to 200%, or 201+%)	povcatR

Table A2. Variables and Measures from the American Community Survey, continued.

Area	Concept	Measures	Source (ACS question text)	Analyzed variables
	Program participation	Family receives Social Security or Railroad income, or not	43. Income in the past 12 months... 43d. "Social Security or Railroad Income"	FincssRecvF
		Family receives Supplemental Security Income income, or not	43e. "Supplemental Security Income (SSI)"	FincSuppRecvF
		Family receives state or local welfare payments, or not	43f. "Any public assistance or welfare payments from the state or local welfare office"	FincwelfrRecvF
	Food stamps	Household receives food stamps, or not	15. "In the past 12 months, did you or any member of this household receive benefits from the Food Stamp Program or SNAP (Supplemental Nutrition Assistance Program)? Do not include WIC, the School Lunch Program, or assistance from food banks?" (household questionnaire)	foodstmp
	Linguistic isolation	No one in household (age 14+ years) speaks English or speaks English "very well" if other language spoken at home, or not	Constructed across all household members: 14a. "Does <person> speak a language other than English at home?" 14c. "How well does <person> speak English?"	lingisolR
	Health insurance coverage*	Has health insurance, or No health insurance	16. "Is <person> currently covered by any of the following types of health insurance or health coverage plans?"	Hinsured

Table A2. Variables and Measures from the American Community Survey, continued.

Area	Concept	Measures	Source (ACS question text)	Analyzed variables
K. Health*	Disability*	Has hearing difficulty, or No hearing difficulty	18a. "Is <person> deaf or does he/she have serious difficulty hearing?"	diffhear
		Has vision difficulty, or No vision difficulty	18b. "Is <person> blind or does he/she have serious difficulty seeing even when wearing glasses?"	diffeye
		Has cognitive impairment, or No cognitive impairment (age 5+ years)	19a. "Because of a physical, mental, or emotional condition, does <person> have serious difficulty concentrating, remembering, or making decisions?"	diffrem
		Has mobility impairment, or No mobility impairment (age 5+ years)	19b. "Does <person> have serious difficulty walking or climbing stairs?"	diffphys
		Has self-care limitation, or No limitation in self-care (age 5+ years)	19c. "Does <person> have difficulty dressing or bathing?"	diffcare
		Has independent living restriction, or No restriction in independent living (age 15+ years)	20. "Because of a physical, mental, or emotional condition, does <person> have serious difficulty doing errands alone such as visiting a doctor's office or shopping?"	diffmob
		Has any disability, or not	Recoded from above	anydisability
<u>Notes:</u>	<p>All measures are available in both the 2005-2009 and the 2014-2018 American Community Survey (ACS), with the following exceptions:</p> <p>* Measures not included in the 2005-2009 ACS.</p> <p>** Measure differs between the 2005-2009 and the 2014-2018 ACS.</p>			

Analyses

To generate this report, the ACS data were analyzed using the statistical software, Stata/SE 16.1 (StataCorp 2019a). All statistical estimates are weighted and design-adjusted using Stata’s “svy” procedures, which account for unequal probability of selection and grouping (clustering and stratification) of the housing units selected for participation in the ACS each year. Case weights (using the PERWT variable) calibrate point estimates and correct calculations drawn across multiple survey years (e.g., 2014-2018) to be equivalent to an annual population. The design-adjustment procedures make corrections in the variance of estimates and their standard errors, which are a crucial component of hypothesis testing, test statistics, and confidence intervals. Without variance correction, type I error (rejecting a null hypothesis when it is in fact true) is more likely and confidence intervals are misleadingly narrow. In order to preserve the full integrity of the sample design, procedures were run using the “subpop” feature to restrict the analytic sample to the observations appropriate for each goal of the study.

As mentioned in the body of the report, the analyses were conducted following the four stated goals of the project: 1) to examine age group differences in the experiences and life circumstances of rural women; 2) to examine rural-urban differences in the experiences and life circumstances of women by age group; 3) to examine gender and rural-urban differences in the experiences and life circumstances of Pennsylvanians by age group; and 4) to examine time trends in the experiences and life circumstances of rural Pennsylvania women.

Goal 1. In order to examine age group differences in the experiences and life circumstances of rural women, each characteristic of interest, Y , was modeled as function of age group. The analytic sample for this goal was non-institutionalized rural women. For categorical variables with two possible values on the outcome variable Y , a binary logit model was fit:

$$\log \left[\frac{\Pr(Y = 1)}{\Pr(Y = 0)} \right] = \alpha + \sum_{k=0}^K \beta_k X_k$$

where K is the number of predictor variables, X , which under Goal 1 includes dummy indicators for age group (with 65+ years as reference), α indicates the intercept or constant, and β_k is the “slope” coefficient for the predictor variable, X_k . For categorical variables with more than two possible outcome values, a multinomial logit model was fit where J is the number of values of Y :

$$\log \left[\frac{\Pr(Y = j)}{\Pr(Y = 1)} \right] = \sum_{j=1}^J \left[\alpha_j + \sum_{k=0}^K \beta_{kj} X_{kj} \right]$$

For continuous variable outcomes, a linear regression model was fit:

$$Y = \alpha + \sum_{k=0}^K \beta_k X_k$$

For each model, the following hypothesis tests for regression coefficients were performed at $\alpha = 0.05$, or the significance level.

A $H_0: \beta_{age18-34} = \beta_{age35-64} = 0$
 $H_a: \text{not } (\beta_{age18-34} = \beta_{age35-64} = 0)$

Rejecting the null hypothesis, H_0 , is evidence for the alternative hypothesis, H_a , that there are age group differences in the characteristic Y among rural women.

Goal 2. In order to examine rural-urban differences in the experiences and life circumstances of women by age group each characteristic of interest, Y , was modeled as function of rural residential status, net of age group. The analytic sample for this goal was non-institutionalized women. Binary logit, multinomial logit, and linear regression models were fit as described above in goal 1 with the rural indicator variable added to the model. For each model, the following hypothesis tests for regression coefficients were performed at $\alpha = 0.05$.

B $H_0: \beta_{rural} = 0$
 $H_a: \beta_{rural} \neq 0$

Rejecting the null hypothesis, H_0 , is evidence for the alternative hypothesis, H_a , that, adjusted for age group, the characteristic Y differs between urban and rural women.

Goal 3. In order to examine gender and rural-urban differences in the experiences and life circumstances of Pennsylvanians by age group, each characteristic of interest, Y , was modeled as function of gender, rural residential status, and a Gender by Rural interaction term, controlling age group. The analytic sample for this goal was non-institutionalized adults (including both women and men). Binary logit, multinomial logit, and linear regression models were fit as described above in goal 1, with additional indicators and the interaction term. For each model, the following three pairs of hypotheses for regression coefficients were tested at $\alpha = 0.05$.

$$\begin{array}{l} \text{C} \quad H_0: \beta_{female} = 0 \\ \quad \quad H_a: \beta_{female} \neq 0 \end{array}$$

Rejecting the null hypothesis, H_0 , is evidence for the alternative hypothesis, H_a , that, net of age group and rural status, there are gender differences in the characteristic Y among adults.

$$\begin{array}{l} \text{D} \quad H_0: \beta_{rural} = 0 \\ \quad \quad H_a: \beta_{rural} \neq 0 \end{array}$$

Rejecting the null hypothesis, H_0 , is evidence for the alternative hypothesis, H_a , that, adjusted for age group and gender, the characteristic Y differs between urban and rural adults. Note that these paired hypotheses (labeled “D”) are not equivalent to the paired hypotheses labeled “B” for goal 2, as they are based on different models with different observations. The B hypotheses compare rural to urban among women only, while the D hypotheses compare rural to urban among all adults (both women and men).

$$\begin{array}{l} \text{E} \quad H_0: \beta_{female} = \beta_{rural} = \beta_{female \times rural} = 0 \\ \quad \quad H_a: \text{not } (\beta_{female} = \beta_{rural} = \beta_{female \times rural} = 0) \end{array}$$

Rejecting the null hypothesis, H_0 , is evidence for the alternative hypothesis, H_a , that, adjusted for age group, there are differences in the characteristic Y across urban men, urban women, rural men, and rural women.

All hypotheses (for goals 1 through 3) were tested for statistical significance using adjusted Wald tests (StataCorp 2019b: 2728), which calculate an F test statistic and its p -value for a formal

rejection decision. Summaries of these 250 statistical inferences are provided in Appendix Table B3.

Predicted values and confidence intervals. Following model estimation and hypothesis testing, model-based predicted values were produced using Stata’s “margins” command. Following logit models, predicted probabilities, which can be interpreted as proportions, were calculated for each value of the outcome variable, and following linear regression models, predicted means were calculated. These predicted values were estimated by age group (goals 1-3), by rural status (goals 2 & 3), and by gender (goal 3). In the interest of parsimony, only predicted values calculated within estimation under goal 3 are presented. For example, for the categorical, nominal variable, employment status (employed, unemployed, or not in the labor force), the following 12 predicted probabilities—along with the 95% confidence interval for each estimate—were found for currently employed:

Pr(employed_{Rural Women 18-34})

Pr(employed_{Rural Men 18-34})

Pr(employed_{Rural Women 35-64})

Pr(employed_{Rural Men 35-64})

Pr(employed_{Rural Women 65+})

Pr(employed_{Rural Men 65+})

Pr(employed_{Urban Women 18-34})

Pr(employed_{Urban Men 18-34})

Pr(employed_{Urban Women 35-64})

Pr(employed_{Urban Men 35-64})

Pr(employed_{Urban Women 65+})

Pr(employed_{Urban Men 65+})

Another set of 12 predicted probabilities were estimated for being unemployed and a third set for not being in the labor force. All predicted probabilities, which range from 0 to 1, were reported as percentages, which range from 0 to 100 percent, for ease of interpretability.

Another example, for the continuous, ratio variable, family size, the following 12 predicted values, which are interpretable as means, were found along with the 95% confidence interval around each estimate:

$\hat{Y}_{Family\ size,\ Rural\ Women\ 18-34}$

$\hat{Y}_{Family\ size,\ Rural\ Women\ 35-64}$

$\hat{Y}_{Family\ size,\ Rural\ Women\ 65+}$

$\hat{Y}_{Family\ size,\ Urban\ Women\ 18-34}$

$\hat{Y}_{Family\ size,\ Urban\ Women\ 35-64}$

$\hat{Y}_{Family\ size,\ Urban\ Women\ 65+}$

$\hat{Y}_{Family\ size,\ Rural\ Men\ 18-34}$

$\hat{Y}_{Family\ size,\ Rural\ Men\ 35-64}$

$\hat{Y}_{Family\ size,\ Rural\ Men\ 65+}$

$\hat{Y}_{Family\ size,\ Urban\ Men\ 18-34}$

$\hat{Y}_{Family\ size,\ Urban\ Men\ 35-64}$

$\hat{Y}_{Family\ size,\ Urban\ Men\ 65+}$

Goal 4. In order to examine time trends in the experiences and life circumstances of rural Pennsylvanian women, parallel analyses were undertaken using the 2005-2009 ACS. As mentioned, not all measures analyzed using the 2014-2018 ACS were available in the 2005-2009 ACS.

A number of traditional demographic metrics were produced to compare rural and urban populations across the two time points. Population pyramid graphs were constructed to compare the age and sex structure of these populations in the current period (using 2014-2018 ACS data) and the prior decade (based on 2005-2009 ACS). Summary measures of the age and/or sex compositions of the rural and urban populations were also calculated: sex ratios (the number of males to the number of females); overall or total dependency ratios (measured by the number of people ages 0-14 years or 65 and older relative to the number of people ages 15-64 years old); child dependency ratios (the number of children ages 0-14 years relative to the number of people ages 15-64 years old); economic dependency ratios (the number of people outside the labor force relative to the number of people in the labor force); aged dependency ratios (adults 65 and older relative to working age, 15-64 years old, adults); aging indexes (adults 65 and older relative to children ages 0-14 years); and caretaker ratios (adults 80 years and older relative to women ages 50-64 years).

Appendix B. Detailed Results

Table B3. Summary of Results for Goals One through Three.

Concept	Measurement	Age group differences among rural women ¹	Rural/Urban differences among women (net of age group) ²	Gender differences (net of age group) ^{3,4}	Analyzed Variable	
Non-Institutionalized Population		18 to 34 years, 35 to 64 years, or 65 years & older	Rural PUMA or not rural/urban PUMA	Female or Male ³	Rural PUMA or not rural/urban PUMA by Female or Male ⁴	
A. Demographics						
Racial group	Five categories	****	****	****	****	RaceCat
Hispanic ethnicity	Two categories	****	****	*	ns	Hispanic
Immigrant	Two categories	**	****	ns	**	immigrantR
B. Family						
Household type	Five categories	****	****	****	****	hhtypeR3
Lives alone	Two categories	****	***	***	ns	livesaloneR
Family size	0 to 20 persons in family	****	***	**	ns	famsize
Family composition	0 to 11 children	****	**	****	****	Fnumkidz
	0 to 5 pre-schoolers	****	**	****	ns	nchlt5
	1 to 3 generations	****	****	****	****	multgenR
Marital status	Five categories	****	****	****	****	marstR
Marital history	Four categories (times married)	****	****	****	****	marrno
	Years married	****	****	****	ns	marriedYrs
	Two categories (married past year)	****	****	****	****	marrinyr
	Two categories (divorced past year)	****	****	****	****	divinyr
	Two categories (widowed past year)	****	****	****	****	widinyr

Table B3. Summary of Results for Goals One through Three, continued.

Concept	Measurement	Age group differences among rural women¹	Rural/Urban differences among women (net of age group)²	Gender differences (net of age group)^{3,4}		Analyzed Variable
Living arrangements	Two categories (raising grandchild)	****	****	****	****	gcrepson
C. Home and Housing						
Housing Tenure	Five categories	****	****	****	ns	Htenure
Farm	Two categories	Ns	****	ns	ns	farm
Type of housing unit	Four categories	****	****	****	ns	housingunitsR2
Size of home	1 to 20 rooms	****	ns	****	ns	roomsR
	0 to 9 bedrooms	****	ns	****	*	bedroomsR
Housing costs	Owens (\$0 to \$9,596)	****	****	****	****	owncostR
	Rents (\$4 to \$3,037)	****	****	ns	ns	rentR
	Mobile home (\$4 to \$9,950)	ns	****	****	ns	moblhomeR
	Value (\$110 to \$2,317,000)	****	****	****	****	valuehR
Utilities	Six categories (type of heat)	****	****	****	ns	fuelheatR
	Electricity (\$48 to \$8,124)	****	****	****	**	costelecR
	Gas (\$48 to \$9,992)	****	****	*	ns	costgasR
	Water and sewer (\$4 to \$3,200)	****	****	ns	ns	costwatrR
	Home heating fuel costs (\$4 to \$5,819)	****	****	***	ns	costfuelR

Table B3. Summary of Results for Goals One through Three, continued.

Concept	Measurement	Age group differences among rural women ¹	Rural/Urban differences among women (net of age group) ²	Gender differences (net of age group) ^{3,4}	Analyzed Variable
D. Communication resources					
Phone access	Three categories	****	****	**** ns	PhonezR
Devices	Five categories	****	****	**** ns	compdevices
Internet	Five categories	****	****	**** *	InternetR
E. Institutions					
Group quarters	Two categories	****	**	* ns	gqtypeR
Military service	Two categories	-	-	**** **	vetstatR
F. Schooling					
Educational attainment	Four categories	****	****	**** ****	EducCatR
Adult enrollment	Four categories	****	****	**** ns	gradeattdR
G. Work					
Employment	Three categories	****	****	**** ns	empstat
Labor force participation	Two categories	****	****	**** ns	labforce
Work history	Four categories	****	****	**** ns	workedyr
Usual hours	From 1 to 99+ hours	****	****	**** ****	uhrsworkR
Self-employment	Two categories	****	ns	**** ns	classwrkR
H. Socio-economic Status (SES)					
Occupational standing	0 to 100	****	****	**** ****	hwseiR
Income and earnings	\$1 to ~\$400k (wages and salary)	****	****	**** ****	incwageR
	\$1 to ~\$1.1m (family income)	****	****	**** ****	ftotincR
I. Movement					
Vehicle access	Six categories	****	****	**** ns	vehiclesR
Commuting time	1 to 151 minutes	****	****	**** ****	wrktraveltime
Commuting mode	Six categories	****	****	**** ****	tranworkR

Table B3. Summary of Results for Goals One through Three, continued.

Concept	Measurement	Age group differences among rural women ¹	Rural/Urban differences among women (net of age group) ²	Gender differences (net of age group) ^{3,4}		Analyzed Variable
J. Needs						
Poverty	1 to 500+% or more	****	****	****	ns	povertyR
	Three categories	****	****	****	ns	povcatR
Program participation	Two categories (Social Security)	****	****	****	****	FincssRecvF
	Two categories (SSI)	****	****	****	**	FincSuppRecvF
	Two categories (welfare)	****	****	****	ns	FincwelfrRecvF
	Two categories (food stamps)	****	****	***	*	foodstmp
Linguistic isolation	Two categories	****	****	**	ns	lingisolR
K. Health						
Health insurance coverage	Two categories	****	ns	****	**	Hinsured (hcovany)

Table B3. Summary of Results for Goals One through Three, continued.

Concept	Measurement	Age group differences among rural women ¹	Rural/Urban differences among women (net of age group) ²	Gender differences (net of age group) ^{3,4}		Analyzed Variable
Disability	Two categories (hearing)	****	****	****	****	diffhear
	Two categories (vision)	****	ns	***	ns	diffeye
	Two categories (cognitive)	****	*	**	ns	diffrem
	Two categories (mobility)	****	ns	****	*	diffphys
	Two categories (self-care)	****	**	****	ns	diffcare
	Two categories (independent living)	****	ns	****	ns	diffmob
	Two categories (any)	****	****	****	***	anydisability
<p>Notes: Statistical significance based on model-based adjusted Wald test: **** p-value < 0.0001 *** p-value < 0.001 ** p-value < 0.01 * p-value < 0.05 ns not significant at $\alpha = 0.05$</p>						
Goal 1 Hypotheses		Goal 2 Hypotheses		Goal 3 Hypotheses		
¹ Hypotheses A $H_0: \beta_{age18-34} = \beta_{age35-64} = 0$ $H_a: \text{not } (\beta_{age18-34} = \beta_{age35-64} = 0)$		² Hypotheses B $H_0: \beta_{rural} = 0$ $H_a: \beta_{rural} \neq 0$		³ Hypotheses C $H_0: \beta_{female} = 0$ $H_a: \beta_{female} \neq 0$		
				⁴ Hypotheses E $H_0: \beta_{female} = \beta_{rural} = B_{female \times rural} = 0$ $H_a: \text{not } (\beta_{female} = \beta_{rural} = B_{female \times rural} = 0)$		

Table B4. Estimates across Populations, American Community Survey, 2014-2018.

Panel A. Demographics

Racial group			Racial group		
	Percent	(95% CI)		Percent	(95% CI)
Rural Women			Rural Men		
18-34	White	92.5 (92.1, 92.9)	18-34	White	92.4 (92.0, 92.8)
	Black	3.0 (2.7, 3.2)		Black	3.1 (2.8, 3.4)
	Native American	0.1 (0.1, 0.2)		Native American	0.2 (0.1, 0.2)
	Asian American	1.8 (1.6, 1.9)		Asian American	1.6 (1.4, 1.8)
	Other race or Multiple races	2.6 (2.4, 2.9)		Other race or Multiple races	2.8 (2.5, 3.0)
35-64	White	95.1 (94.8, 95.4)	35-64	White	95.0 (94.7, 95.3)
	Black	2.2 (2.0, 2.4)		Black	2.3 (2.1, 2.5)
	Native American	0.1 (0.1, 0.1)		Native American	0.2 (0.1, 0.2)
	Asian American	1.2 (1.1, 1.3)		Asian American	1.1 (1.0, 1.2)
	Other race or Multiple races	1.4 (1.3, 1.5)		Other race or Multiple races	1.5 (1.3, 1.6)
65+	White	97.3 (97.2, 97.5)	65+	White	97.3 (97.1, 97.4)
	Black	1.5 (1.4, 1.6)		Black	1.6 (1.4, 1.7)
	Native American	0.1 (0.0, 0.1)		Native American	0.1 (0.1, 0.1)
	Asian American	0.6 (0.6, 0.7)		Asian American	0.6 (0.5, 0.6)
	Other race or Multiple races	0.5 (0.4, 0.5)		Other race or Multiple races	0.5 (0.5, 0.6)
Urban Women			Urban Men		
18-34	White	69.0 (68.4, 69.6)	18-34	White	71.2 (70.6, 71.8)
	Black	18.0 (17.5, 18.5)		Black	15.9 (15.4, 16.4)
	Native American	0.2 (0.2, 0.3)		Native American	0.3 (0.2, 0.4)
	Asian American	6.1 (5.8, 6.3)		Asian American	5.9 (5.6, 6.1)
	Other race or Multiple races	6.7 (6.4, 7.1)		Other race or Multiple races	6.7 (6.4, 7.1)
35-64	White	76.9 (76.5, 77.3)	35-64	White	78.9 (78.5, 79.3)
	Black	14.5 (14.2, 14.9)		Black	12.7 (12.4, 13.0)
	Native American	0.2 (0.2, 0.2)		Native American	0.3 (0.2, 0.3)
	Asian American	4.5 (4.3, 4.7)		Asian American	4.3 (4.1, 4.5)
	Other race or Multiple races	3.8 (3.6, 4.0)		Other race or Multiple races	3.8 (3.6, 4.0)
65+	White	85.2 (84.8, 85.6)	65+	White	86.7 (86.3, 87.1)
	Black	10.7 (10.3, 11.0)		Black	9.3 (8.9, 9.6)
	Native American	0.1 (0.1, 0.2)		Native American	0.2 (0.1, 0.2)
	Asian American	2.6 (2.4, 2.8)		Asian American	2.5 (2.3, 2.6)
	Other race or Multiple races	1.5 (1.3, 1.6)		Other race or Multiple races	1.5 (1.3, 1.6)

Table B4. Estimates across Populations, American Community Survey, 2014-2018, continued.

Hispanic ethnicity			Hispanic ethnicity				
	Percent	(95% CI)		Percent	(95% CI)		
Rural Women			Rural Men				
18-34	Hispanic	3.7	(3.4, 4.0)	18-34	Hispanic	3.8	(3.5, 4.1)
35-64	Hispanic	2.3	(2.1, 2.4)	35-64	Hispanic	2.3	(2.1, 2.5)
65+	Hispanic	0.9	(0.8, 0.9)	65+	Hispanic	0.9	(0.8, 1.0)
Urban Women			Urban Men				
18-34	Hispanic	11.0	(10.6, 11.5)	18-34	Hispanic	11.4	(11.0, 11.9)
35-64	Hispanic	7.0	(6.8, 7.3)	35-64	Hispanic	7.3	(7.0, 7.5)
65+	Hispanic	2.7	(2.6, 2.9)	65+	Hispanic	2.9	(2.7, 3.0)
Immigration status			Immigration status				
	Percent	(95% CI)		Percent	(95% CI)		
Rural Women			Rural Men				
18-34	Immigrant	3.3	(3.1, 3.5)	18-34	Immigrant	3.0	(2.8, 3.3)
	Not an immigrant	96.7	(96.5, 96.9)		Not an immigrant	97.0	(96.7, 97.2)
35-64	Immigrant	3.5	(3.3, 3.7)	35-64	Immigrant	3.2	(3.0, 3.4)
	Not an immigrant	96.5	(96.3, 96.7)		Not an immigrant	96.8	(96.6, 97.0)
65+	Immigrant	2.4	(2.2, 2.6)	65+	Immigrant	2.2	(2.0, 2.4)
	Not an immigrant	97.6	(97.4, 97.8)		Not an immigrant	97.8	(97.6, 98.0)
Urban Women			Urban Men				
18-34	Immigrant	10.5	(10.1, 10.9)	18-34	Immigrant	10.7	(10.3, 11.1)
	Not an immigrant	89.5	(89.1, 89.9)		Not an immigrant	89.3	(88.9, 89.7)
35-64	Immigrant	11.0	(10.7, 11.3)	35-64	Immigrant	11.2	(10.9, 11.5)
	Not an immigrant	89.0	(88.7, 89.3)		Not an immigrant	88.8	(88.5, 89.1)
65+	Immigrant	7.8	(7.5, 8.1)	65+	Immigrant	7.9	(7.6, 8.3)
	Not an immigrant	92.2	(91.9, 92.5)		Not an immigrant	92.1	(91.7, 92.4)

Table B4. Estimates across Populations, American Community Survey, 2014-2018, continued.

Panel B. Family

Family size and composition			Family size and composition		
	Mean	(95% CI)		Mean	(95% CI)
Rural Women			Rural Men		
18-34 Total persons	2.93	(2.90, 2.95)	18-34 Total persons	2.92	(2.90, 2.94)
Children (ages 0-17)	0.70	(0.69, 0.72)	Children (ages 0-17)	0.64	(0.63, 0.66)
Pre-school children (ages 0-4)	0.26	(0.26, 0.27)	Pre-school children (ages 0-4)	0.25	(0.24, 0.25)
35-64 Total persons	2.84	(2.82, 2.85)	35-64 Total persons	2.83	(2.81, 2.85)
Children (ages 0-17)	0.71	(0.70, 0.72)	Children (ages 0-17)	0.65	(0.64, 0.66)
Pre-school children (ages 0-4)	0.10	(0.10, 0.10)	Pre-school children (ages 0-4)	0.08	(0.08, 0.09)
65+ Total persons	1.93	(1.92, 1.95)	65+ Total persons	1.93	(1.91, 1.94)
Children (ages 0-17)	0.09	(0.08, 0.10)	Children (ages 0-17)	0.03	(0.02, 0.04)
Pre-school children (ages 0-4)	0.01	(0.01, 0.01)	Pre-school children (ages 0-4)	--	(--, --)
Urban Women			Urban Men		
18-34 Total persons	2.97	(2.94, 2.99)	18-34 Total persons	2.95	(2.93, 2.97)
Children (ages 0-17)	0.73	(0.71, 0.74)	Children (ages 0-17)	0.64	(0.63, 0.65)
Pre-school children (ages 0-4)	0.26	(0.26, 0.27)	Pre-school children (ages 0-4)	0.24	(0.24, 0.25)
35-64 Total persons	2.88	(2.86, 2.89)	35-64 Total persons	2.86	(2.85, 2.88)
Children (ages 0-17)	0.74	(0.73, 0.75)	Children (ages 0-17)	0.65	(0.64, 0.66)
Pre-school children (ages 0-4)	0.10	(0.09, 0.10)	Pre-school children (ages 0-4)	0.08	(0.07, 0.08)
65+ Total persons	1.97	(1.96, 1.99)	65+ Total persons	1.96	(1.94, 1.97)
Children (ages 0-17)	0.12	(0.11, 0.12)	Children (ages 0-17)	0.03	(0.02, 0.04)
Pre-school children (ages 0-4)	0.01	(0.01, 0.01)	Pre-school children (ages 0-4)	--	(--, --)
Living arrangements			Living arrangements		
	Percent	(95% CI)		Percent	(95% CI)
Rural Women			Rural Men		
18-34 Lives alone	10.5	(10.2, 10.8)	18-34 Lives alone	11.0	(10.5, 11.4)
35-64 Lives alone	12.7	(12.4, 13.0)	35-64 Lives alone	13.3	(12.9, 13.6)
65+ Lives alone	27.1	(26.5, 27.6)	65+ Lives alone	28.1	(27.4, 28.7)
Urban Women			Urban Men		
18-34 Lives alone	12.0	(11.6, 12.3)	18-34 Lives alone	12.5	(12.1, 12.9)
35-64 Lives alone	14.5	(14.2, 14.7)	35-64 Lives alone	15.1	(14.8, 15.4)
65+ Lives alone	30.1	(29.6, 30.6)	65+ Lives alone	31.2	(30.7, 31.7)

Table B4. Estimates across Populations, American Community Survey, 2014-2018, continued.

Number of Generations in Home			Number of Generations in Home		
	Percent	(95% CI)		Percent	(95% CI)
Rural Women			Rural Men		
18-34	One	33.1 (32.4, 33.7)	18-34	One	35.1 (34.5, 35.8)
	Two	58.9 (58.2, 59.6)		Two	58.6 (57.9, 59.3)
	Three	8.0 (7.6, 8.5)		Three	6.3 (5.9, 6.6)
35-64	One	43.5 (42.9, 44.0)	35-64	One	45.7 (45.1, 46.2)
	Two	50.7 (50.1, 51.2)		Two	49.8 (49.3, 50.4)
	Three	5.8 (5.5, 6.2)		Three	4.5 (4.3, 4.8)
65+	One	80.6 (80.2, 81.1)	65+	One	82.4 (82.0, 82.8)
	Two	14.8 (14.4, 15.2)		Two	14.1 (13.8, 14.5)
	Three	4.6 (4.3, 4.8)		Three	3.4 (3.2, 3.6)
Urban Women			Urban Men		
18-34	One	30.8 (30.3, 31.3)	18-34	One	34.0 (33.4, 34.6)
	Two	59.0 (58.4, 59.5)		Two	58.7 (58.1, 59.3)
	Three	10.2 (9.8, 10.7)		Three	7.3 (7.0, 7.7)
35-64	One	41.0 (40.6, 41.5)	35-64	One	44.4 (44.0, 44.9)
	Two	51.4 (51.0, 51.8)		Two	50.2 (49.8, 50.7)
	Three	7.6 (7.3, 7.8)		Three	5.3 (5.1, 5.6)
65+	One	78.4 (78.0, 78.9)	65+	One	81.4 (81.0, 81.8)
	Two	15.4 (15.1, 15.8)		Two	14.5 (14.1, 14.8)
	Three	6.1 (5.8, 6.4)		Three	4.1 (3.9, 4.3)
Marital Status			Marital Status		
	Percent	(95% CI)		Percent	(95% CI)
Rural Women			Rural Men		
18-34	Married, living with spouse	31.0 (30.3, 31.6)	18-34	Married, living with spouse	25.5 (25.0, 26.1)
	Separated or spouse absent	2.8 (2.6, 3.0)		Separated or spouse absent	2.1 (1.9, 2.2)
	Divorced	2.9 (2.7, 3.1)		Divorced	2.0 (1.9, 2.1)
	Widowed	0.2 (0.2, 0.3)		Widowed	0.1 (0.0, 0.1)
	Never Married	63.1 (62.4, 63.8)		Never Married	70.3 (69.7, 70.9)
35-64	Married, living with spouse	64.7 (64.3, 65.2)	35-64	Married, living with spouse	66.0 (65.5, 66.4)
	Separated or spouse absent	4.2 (3.9, 4.4)		Separated or spouse absent	3.9 (3.7, 4.1)
	Divorced	15.5 (15.1, 15.9)		Divorced	13.2 (12.8, 13.5)
	Widowed	4.1 (4.0, 4.3)		Widowed	1.2 (1.1, 1.2)
	Never Married	11.5 (11.2, 11.8)		Never Married	15.8 (15.5, 16.2)
	Percent	(95% CI)		Percent	(95% CI)

Table B4. Estimates across Populations, American Community Survey, 2014-2018, continued.

65+	Married, living with spouse	48.7	(48.1, 49.3)	65+	Married, living with spouse	65.7	(65.1, 66.3)
	Separated or spouse absent	2.0	(1.9, 2.2)		Separated or spouse absent	2.5	(2.3, 2.7)
	Divorced	11.0	(10.6, 11.3)		Divorced	12.3	(12.0, 12.7)
	Widowed	34.6	(34.0, 35.3)		Widowed	12.9	(12.4, 13.4)
	Never Married	3.6	(3.5, 3.8)		Never Married	6.6	(6.4, 6.8)
Urban Women				Urban Men			
18-34	Married, living with spouse	22.0	(21.6, 22.5)	18-34	Married, living with spouse	20.8	(20.4, 21.3)
	Separated or spouse absent	2.8	(2.6, 3.0)		Separated or spouse absent	2.1	(2.0, 2.2)
	Divorced	2.3	(2.2, 2.4)		Divorced	1.5	(1.5, 1.6)
	Widowed	0.2	(0.1, 0.2)		Widowed	0.0	(0.0, 0.1)
	Never Married	72.7	(72.2, 73.2)		Never Married	75.5	(75.0, 76.0)
35-64	Married, living with spouse	58.5	(58.1, 58.9)	35-64	Married, living with spouse	62.7	(62.3, 63.1)
	Separated or spouse absent	5.4	(5.2, 5.6)		Separated or spouse absent	4.6	(4.4, 4.8)
	Divorced	15.6	(15.3, 15.8)		Divorced	11.8	(11.6, 12.1)
	Widowed	3.9	(3.7, 4.0)		Widowed	1.1	(1.0, 1.2)
	Never Married	16.8	(16.5, 17.1)		Never Married	19.8	(19.4, 20.1)
65+	Married, living with spouse	46.1	(45.6, 46.6)	65+	Married, living with spouse	64.4	(63.9, 65.0)
	Separated or spouse absent	2.7	(2.6, 2.9)		Separated or spouse absent	3.0	(2.9, 3.2)
	Divorced	11.5	(11.2, 11.8)		Divorced	11.4	(11.1, 11.8)
	Widowed	34.1	(33.5, 34.6)		Widowed	12.6	(12.1, 13.0)
	Never Married	5.5	(5.4, 5.7)		Never Married	8.5	(8.3, 8.8)

Table B4. Estimates across Populations, American Community Survey, 2014-2018, continued.

Number of times married				Number of times married			
		Percent	(95% CI)			Percent	(95% CI)
Rural Women				Rural Men			
18-34	Once	35.1	(34.4, 35.8)	18-34	Once	27.3	(26.7, 27.9)
	Two times	1.9	(1.7, 2.0)		Two times	1.4	(1.3, 1.5)
	Three or more times	0.1	(0.0, 0.1)		Three or more times	0.1	(0.0, 0.1)
35-64	Once	66.3	(65.8, 66.7)	35-64	Once	63.2	(62.7, 63.6)
	Two times	18.6	(18.3, 19.0)		Two times	17.6	(17.2, 18.0)
	Three or more times	3.8	(3.6, 4.0)		Three or more times	3.5	(3.4, 3.7)
65+	Once	69.4	(68.9, 69.9)	65+	Once	68.3	(67.8, 68.9)
	Two times	21.3	(20.8, 21.7)		Two times	20.7	(20.3, 21.2)
	Three or more times	5.3	(5.0, 5.5)		Three or more times	5.1	(4.8, 5.4)
Urban Women				Urban Men			
18-34	Once	26.9	(26.4, 27.4)	18-34	Once	23.0	(22.6, 23.5)
	Two times	1.1	(1.0, 1.2)		Two times	1.0	(0.9, 1.1)
	Three or more times	0.0	(0.0, 0.1)		Three or more times	0.0	(0.0, 0.0)
35-64	Once	66.3	(65.9, 66.7)	35-64	Once	63.3	(62.9, 63.6)
	Two times	14.6	(14.3, 14.8)		Two times	14.5	(14.3, 14.8)
	Three or more times	2.3	(2.2, 2.4)		Three or more times	2.4	(2.3, 2.5)
65+	Once	72.8	(72.4, 73.3)	65+	Once	71.0	(70.6, 71.5)
	Two times	17.4	(17.1, 17.8)		Two times	17.8	(17.4, 18.2)
	Three or more times	3.4	(3.2, 3.6)		Three or more times	3.6	(3.4, 3.7)
Length of current marriage				Length of current marriage			
		Mean	(95% CI)			Mean	(95% CI)
Rural Women				Rural Men			
18-34	Years married	6.15	(6.02, 6.27)	18-34	Years married	4.61	(4.49, 4.74)
35-64	Years married	22.55	(22.42, 22.69)	35-64	Years married	21.02	(20.88, 21.16)
65+	Years married	44.83	(44.63, 45.03)	65+	Years married	43.30	(43.10, 43.49)
Urban Women				Urban Men			
18-34	Years married	5.08	(4.99, 5.17)	18-34	Years married	3.45	(3.36, 3.54)
35-64	Years married	21.49	(21.37, 21.60)	35-64	Years married	19.86	(19.74, 19.97)
65+	Years married	43.76	(43.57, 43.95)	65+	Years married	42.13	(41.94, 42.32)

Table B4. Estimates across Populations, American Community Survey, 2014-2018, continued.

Marital status change within past 12 months				Marital status change within past 12 months			
		Percent	(95% CI)			Percent	(95% CI)
Rural Women				Rural Men			
18-34	Got married	3.83	(3.55, 4.12)	18-34	Got married	3.43	(3.17, 3.69)
	Divorced	0.64	(0.55, 0.73)		Divorced	0.57	(0.50, 0.65)
	Widowed	0.06	(0.03, 0.09)		Widowed	0.03	(0.01, 0.04)
35-64	Got married	0.94	(0.86, 1.03)	35-64	Got married	1.04	(0.95, 1.14)
	Divorced	1.06	(0.95, 1.17)		Divorced	1.15	(1.03, 1.27)
	Widowed	0.47	(0.42, 0.52)		Widowed	0.25	(0.22, 0.28)
65+	Got married	0.14	(0.11, 0.17)	65+	Got married	0.16	(0.13, 0.19)
	Divorced	0.28	(0.23, 0.32)		Divorced	0.31	(0.26, 0.36)
	Widowed	2.79	(2.58, 3.00)		Widowed	1.53	(1.36, 1.70)
Urban Women				Urban Men			
18-34	Got married	3.71	(3.50, 3.93)	18-34	Got married	3.71	(3.49, 3.93)
	Divorced	0.51	(0.45, 0.57)		Divorced	0.42	(0.37, 0.47)
	Widowed	0.05	(0.02, 0.07)		Widowed	0.02	(0.01, 0.03)
35-64	Got married	1.18	(1.10, 1.26)	35-64	Got married	1.33	(1.24, 1.43)
	Divorced	1.06	(0.97, 1.14)		Divorced	0.99	(0.90, 1.07)
	Widowed	0.44	(0.40, 0.49)		Widowed	0.22	(0.19, 0.25)
65+	Got married	0.18	(0.15, 0.22)	65+	Got married	0.21	(0.17, 0.25)
	Divorced	0.29	(0.25, 0.33)		Divorced	0.28	(0.23, 0.32)
	Widowed	2.72	(2.54, 2.90)		Widowed	1.40	(1.26, 1.55)
Responsible for co-resident grandchild				Responsible for co-resident grandchild			
		Percent	(95% CI)			Percent	(95% CI)
Rural Women				Rural Men			
18-34	Raising grandchild	0.01	(0.00, 0.03)	18-34	Raising grandchild	0.01	(0.00, 0.02)
35-64	Raising grandchild	1.64	(1.49, 1.78)	35-64	Raising grandchild	1.22	(1.09, 1.35)
65+	Raising grandchild	1.04	(0.92, 1.15)	65+	Raising grandchild	0.78	(0.68, 0.88)
Urban Women				Urban Men			
18-34	Raising grandchild	0.01	(0.00, 0.02)	18-34	Raising grandchild	0.01	(0.00, 0.01)
35-64	Raising grandchild	1.61	(1.50, 1.72)	35-64	Raising grandchild	0.88	(0.80, 0.96)
65+	Raising grandchild	1.02	(0.91, 1.12)	65+	Raising grandchild	0.56	(0.49, 0.63)

Table B4. Estimates across Populations, American Community Survey, 2014-2018, continued.

Panel C. Home and Housing

Type of housing unit				Type of housing unit			
		Percent	(95% CI)			Percent	(95% CI)
Rural Women				Rural Men			
18-34	Detached, single-family home	59.2	(58.6, 59.9)	18-34	Detached, single-family home	61.7	(61.0, 62.4)
	Attached/row/two-family home	11.9	(11.5, 12.4)		Attached/row/two-family home	10.6	(10.2, 11.0)
	Multi-unit building	12.0	(11.5, 12.5)		Multi-unit building	10.5	(10.0, 11.0)
	Other	16.9	(16.4, 17.4)		Other	17.2	(16.7, 17.7)
35-64	Detached, single-family home	79.3	(78.9, 79.7)	35-64	Detached, single-family home	81.1	(80.7, 81.6)
	Attached/row/two-family home	8.7	(8.4, 9.1)		Attached/row/two-family home	7.7	(7.4, 7.9)
	Multi-unit building	5.5	(5.3, 5.7)		Multi-unit building	4.7	(4.5, 5.0)
	Other	6.5	(6.2, 6.7)		Other	6.5	(6.2, 6.7)
65+	Detached, single-family home	77.2	(76.7, 77.7)	65+	Detached, single-family home	79.2	(78.8, 79.7)
	Attached/row/two-family home	7.5	(7.2, 7.8)		Attached/row/two-family home	6.6	(6.4, 6.9)
	Multi-unit building	8.7	(8.3, 9.0)		Multi-unit building	7.5	(7.1, 7.8)
	Other	6.6	(6.4, 6.9)		Other	6.7	(6.4, 6.9)
Urban Women				Urban Men			
18-34	Detached, single-family home	38.8	(38.3, 39.3)	18-34	Detached, single-family home	42.0	(41.5, 42.6)
	Attached/row/two-family home	35.5	(34.9, 36.1)		Attached/row/two-family home	33.6	(33.0, 34.2)
	Multi-unit building	19.6	(19.1, 20.1)		Multi-unit building	18.2	(17.7, 18.7)
	Other	6.1	(5.9, 6.3)		Other	6.2	(6.0, 6.4)
35-64	Detached, single-family home	58.2	(57.7, 58.6)	35-64	Detached, single-family home	61.4	(60.9, 61.8)
	Attached/row/two-family home	29.1	(28.7, 29.5)		Attached/row/two-family home	26.9	(26.5, 27.3)
	Multi-unit building	10.1	(9.8, 10.3)		Multi-unit building	9.1	(8.9, 9.4)
	Other	2.6	(2.5, 2.7)		Other	2.6	(2.5, 2.7)
65+	Detached, single-family home	56.5	(55.9, 57.0)	65+	Detached, single-family home	59.8	(59.3, 60.3)
	Attached/row/two-family home	25.0	(24.6, 25.5)		Attached/row/two-family home	23.2	(22.7, 23.7)
	Multi-unit building	15.8	(15.4, 16.2)		Multi-unit building	14.3	(13.9, 14.7)
	Other	2.7	(2.6, 2.8)		Other	2.7	(2.5, 2.8)

Table B4. Estimates across Populations, American Community Survey, 2014-2018, continued.

Farm location				Farm location			
		Percent	(95% CI)			Percent	(95% CI)
Rural Women				Rural Men			
18-34	Farm	1.4	(1.3, 1.5)	18-34	Farm	1.6	(1.4, 1.7)
35-64	Farm	1.3	(1.2, 1.4)	35-64	Farm	1.5	(1.4, 1.7)
65+	Farm	1.1	(1.0, 1.3)	65+	Farm	1.3	(1.2, 1.4)
Urban Women				Urban Men			
18-34	Farm	0.5	(0.4, 0.6)	18-34	Farm	0.5	(0.5, 0.6)
35-64	Farm	0.5	(0.4, 0.5)	35-64	Farm	0.5	(0.4, 0.6)
65+	Farm	0.4	(0.4, 0.5)	65+	Farm	0.4	(0.4, 0.5)
Size of home				Size of home			
		Mean	(95% CI)			Mean	(95% CI)
Rural Women				Rural Men			
18-34	Number of rooms	6.23	(6.20, 6.26)	18-34	Number of rooms	6.29	(6.26, 6.32)
	Number of bedrooms	2.93	(2.92, 2.95)		Number of bedrooms	2.95	(2.93, 2.96)
35-64	Number of rooms	6.84	(6.82, 6.87)	35-64	Number of rooms	6.90	(6.87, 6.92)
	Number of bedrooms	3.10	(3.08, 3.11)		Number of bedrooms	3.11	(3.10, 3.12)
65+	Number of rooms	6.39	(6.36, 6.42)	65+	Number of rooms	6.44	(6.42, 6.47)
	Number of bedrooms	2.84	(2.83, 2.86)		Number of bedrooms	2.86	(2.85, 2.87)
Urban Women				Urban Men			
18-34	Number of rooms	6.23	(6.21, 6.26)	18-34	Number of rooms	6.31	(6.28, 6.34)
	Number of bedrooms	2.94	(2.92, 2.95)		Number of bedrooms	2.96	(2.94, 2.97)
35-64	Number of rooms	6.84	(6.82, 6.86)	35-64	Number of rooms	6.92	(6.90, 6.94)
	Number of bedrooms	3.10	(3.09, 3.11)		Number of bedrooms	3.12	(3.11, 3.13)
65+	Number of rooms	6.39	(6.37, 6.41)	65+	Number of rooms	6.47	(6.44, 6.49)
	Number of bedrooms	2.85	(2.83, 2.86)		Number of bedrooms	2.87	(2.86, 2.88)

Table B4. Estimates across Populations, American Community Survey, 2014-2018, continued.

Rural Women				Rural Men							
Housing Tenure		Percent	(95% CI)	Housing Tenure		Percent	(95% CI)				
Rural Women	18-34	Owned, free and clear	15.8	(15.4, 16.3)	Rural Men	18-34	Owned, free and clear	16.9	(16.5, 17.4)		
		Owned, with mortgage/loan	37.5	(36.9, 38.2)			Owned, with mortgage/loan	39.7	(39.0, 40.4)		
		Owned, with 2 nd mortgage/loan	6.1	(5.8, 6.4)			Owned, with 2 nd mortgage/loan	6.4	(6.2, 6.7)		
		Pays rent	38.4	(37.6, 39.1)			Pays rent	34.7	(33.9, 35.5)		
		Rent, non-cash	2.2	(2.0, 2.4)			Rent, non-cash	2.2	(2.0, 2.4)		
		35-64	Owned, free and clear	27.3		(26.9, 27.8)		35-64	Owned, free and clear	28.3	(27.9, 28.8)
		Owned, with mortgage/loan	43.0	(42.5, 43.6)			Owned, with mortgage/loan	44.1	(43.5, 44.6)		
		Owned, with 2 nd mortgage/loan	9.9	(9.5, 10.2)			Owned, with 2 nd mortgage/loan	10.1	(9.8, 10.4)		
		Pays rent	18.0	(17.6, 18.4)			Pays rent	15.8	(15.4, 16.2)		
		Rent, non-cash	1.7	(1.6, 1.9)			Rent, non-cash	1.7	(1.6, 1.9)		
		65+	Owned, free and clear	58.3		(57.7, 58.9)		65+	Owned, free and clear	59.8	(59.2, 60.4)
		Owned, with mortgage/loan	21.3	(20.8, 21.7)			Owned, with mortgage/loan	21.6	(21.1, 22.0)		
		Owned, with 2 nd mortgage/loan	4.4	(4.2, 4.6)			Owned, with 2 nd mortgage/loan	4.5	(4.3, 4.7)		
		Pays rent	13.5	(13.1, 13.8)			Pays rent	11.7	(11.3, 12.0)		
		Rent, non-cash	2.5	(2.3, 2.7)			Rent, non-cash	2.5	(2.3, 2.7)		
Urban Women	18-34	Owned, free and clear	10.8	(10.5, 11.1)	Urban Men	18-34	Owned, free and clear	11.5	(11.2, 11.9)		
		Owned, with mortgage/loan	35.2	(34.7, 35.8)			Owned, with mortgage/loan	37.2	(36.6, 37.8)		
		Owned, with 2 nd mortgage/loan	6.3	(6.1, 6.6)			Owned, with 2 nd mortgage/loan	6.7	(6.4, 6.9)		
		Pays rent	46.4	(45.8, 47.0)			Pays rent	43.2	(42.6, 43.9)		
		Rent, non-cash	1.2	(1.1, 1.4)			Rent, non-cash	1.3	(1.2, 1.5)		
		35-64	Owned, free and clear	20.3		(20.0, 20.6)		35-64	Owned, free and clear	21.0	(20.7, 21.4)
		Owned, with mortgage/loan	43.9	(43.4, 44.3)			Owned, with mortgage/loan	45.0	(44.6, 45.5)		
		Owned, with 2 nd mortgage/loan	11.1	(10.8, 11.4)			Owned, with 2 nd mortgage/loan	11.4	(11.1, 11.7)		
		Pays rent	23.7	(23.3, 24.0)			Pays rent	21.4	(21.0, 21.8)		
		Rent, non-cash	1.1	(1.0, 1.2)			Rent, non-cash	1.1	(1.0, 1.2)		
		65+	Owned, free and clear	48.6		(48.0, 49.1)		65+	Owned, free and clear	49.9	(49.4, 50.5)
		Owned, with mortgage/loan	24.3	(23.9, 24.7)			Owned, with mortgage/loan	24.8	(24.3, 25.2)		
		Owned, with 2 nd mortgage/loan	5.6	(5.4, 5.8)			Owned, with 2 nd mortgage/loan	5.7	(5.5, 5.9)		
		Pays rent	19.8	(19.4, 20.2)			Pays rent	17.8	(17.4, 18.2)		
		Rent, non-cash	1.8	(1.6, 1.9)			Rent, non-cash	1.8	(1.7, 2.0)		

Table B4. Estimates across Populations, American Community Survey, 2014-2018, continued.

Housing value				Housing value			
		Mean	(95% CI)			Mean	(95% CI)
Rural Women				Rural Men			
18-34	Home value	\$ 161,250.90	(\$ 158,511.80, \$ 163,990.00)	18-34	Home value	\$ 162,832.30	(\$ 160,105.20, \$ 165,559.40)
35-64	Home value	\$ 187,166.80	(\$ 185,195.30, \$ 189,138.30)	35-64	Home value	\$ 188,748.20	(\$ 186,733.30, \$ 190,763.10)
65+	Home value	\$ 169,532.90	(\$ 166,989.90, \$ 172,075.90)	65+	Home value	\$ 171,114.30	(\$ 168,546.40, \$ 173,682.10)
Urban Women				Urban Men			
18-34	Home value	\$ 235,145.80	(\$ 232,182.20, \$ 238,109.30)	18-34	Home value	\$ 240,460.60	(\$ 237,467.20, \$ 243,454.00)
35-64	Home value	\$ 261,061.70	(\$ 258,852.00, \$ 263,271.30)	35-64	Home value	\$ 266,376.50	(\$ 264,110.00, \$ 268,642.90)
65+	Home value	\$ 243,427.70	(\$ 240,710.80, \$ 246,144.70)	65+	Home value	\$ 248,742.50	(\$ 246,011.30, \$ 251,473.80)
Housing costs				Housing costs			
		Mean	(95% CI)			Mean	(95% CI)
Rural Women				Rural Men			
18-34	Owner-occupied monthly costs	\$ 1,165.04	(\$ 1,152.56, \$ 1,177.51)	18-34	Owner-occupied monthly costs	\$ 1,164.42	(\$ 1,152.37, \$ 1,176.47)
35-64	Owner-occupied monthly costs	\$ 1,202.06	(\$ 1,192.93, \$ 1,211.19)	35-64	Owner-occupied monthly costs	\$ 1,201.44	(\$ 1,192.51, \$ 1,210.38)
65+	Owner-occupied monthly costs	\$ 710.77	(\$ 700.80, \$ 720.74)	65+	Owner-occupied monthly costs	\$ 710.15	(\$ 700.28, \$ 720.02)
Urban Women				Urban Men			
18-34	Owner-occupied monthly costs	\$ 1,547.58	(\$ 1,534.83, \$ 1,560.34)	18-34	Owner-occupied monthly costs	\$ 1,567.91	(\$ 1,554.83, \$ 1,580.99)
35-64	Owner-occupied monthly costs	\$ 1,584.60	(\$ 1,575.43, \$ 1,593.77)	35-64	Owner-occupied monthly costs	\$ 1,604.93	(\$ 1,595.28, \$ 1,614.58)
65+	Owner-occupied monthly costs	\$ 1,093.31	(\$ 1,083.42, \$ 1,103.21)	65+	Owner-occupied monthly costs	\$ 1,113.64	(\$ 1,103.62, \$ 1,123.66)
		Mean	(95% CI)			Mean	(95% CI)
Rural Women				Rural Men			
18-34	Rent per month	\$ 732.33	(\$ 714.35, \$ 750.31)	18-34	Rent per month	\$ 762.42	(\$ 744.81, \$ 780.03)
35-64	Rent per month	\$ 628.37	(\$ 613.56, \$ 643.17)	35-64	Rent per month	\$ 658.45	(\$ 643.51, \$ 673.39)
65+	Rent per month	\$ 666.73	(\$ 647.89, \$ 685.57)	65+	Rent per month	\$ 696.81	(\$ 676.83, \$ 716.80)
Urban Women				Urban Men			
18-34	Rent per month	\$ 985.50	(\$ 974.95, \$ 996.06)	18-34	Rent per month	\$ 1,012.48	(\$ 1,001.07, \$ 1,023.89)
35-64	Rent per month	\$ 881.54	(\$ 872.52, \$ 890.56)	35-64	Rent per month	\$ 908.52	(\$ 898.64, \$ 918.39)
65+	Rent per month	\$ 919.90	(\$ 904.00, \$ 935.80)	65+	Rent per month	\$ 946.88	(\$ 930.33, \$ 963.43)
		Mean	(95% CI)			Mean	(95% CI)
Rural Women				Rural Men			
18-34	Mobile home annual costs	\$ 2,120.42	(\$ 1,946.10, \$ 2,294.75)	18-34	Mobile home annual costs	\$ 2,051.47	(\$ 1,884.62, \$ 2,218.33)
35-64	Mobile home annual costs	\$ 2,202.57	(\$ 2,084.43, \$ 2,320.71)	35-64	Mobile home annual costs	\$ 2,133.63	(\$ 2,022.57, \$ 2,244.69)
65+	Mobile home annual costs	\$ 2,261.49	(\$ 2,125.10, \$ 2,397.88)	65+	Mobile home annual costs	\$ 2,192.55	(\$ 2,057.48, \$ 2,327.62)
Urban Women				Urban Men			
18-34	Mobile home annual costs	\$ 3,811.59	(\$ 3,567.18, \$ 4,056.00)	18-34	Mobile home annual costs	\$ 3,785.96	(\$ 3,539.47, \$ 4,032.45)
35-64	Mobile home annual costs	\$ 3,893.74	(\$ 3,705.30, \$ 4,082.18)	35-64	Mobile home annual costs	\$ 3,868.11	(\$ 3,661.93, \$ 4,074.29)
65+	Mobile home annual costs	\$ 3,952.66	(\$ 3,762.75, \$ 4,142.57)	65+	Mobile home annual costs	\$ 3,927.03	(\$ 3,723.59, \$ 4,130.46)

Table B4. Estimates across Populations, American Community Survey, 2014-2018, continued.

Home Heating				Home Heating			
		Percent	(95% CI)			Percent	(95% CI)
Rural Women				Rural Men			
18-34	Piped gas (utility)	38.8	(38.2, 39.4)	18-34	Piped gas (utility)	37.8	(37.1, 38.4)
	Electricity	26.1	(25.5, 26.7)		Electricity	25.2	(24.6, 25.8)
	Oil, kerosene, etc.	18.5	(18.0, 19.0)		Oil, kerosene, etc.	18.8	(18.3, 19.3)
	Bottled gas, tank, LP	5.9	(5.6, 6.3)		Bottled gas, tank, LP	6.0	(5.7, 6.4)
	Wood, coal, coke	9.4	(9.0, 9.8)		Wood, coal, coke	10.9	(10.4, 11.4)
	Other	1.4	(1.2, 1.5)		Other	1.3	(1.2, 1.5)
35-64	Piped gas (utility)	38.6	(38.1, 39.1)	35-64	Piped gas (utility)	37.4	(36.9, 37.9)
	Electricity	20.8	(20.3, 21.2)		Electricity	20.0	(19.5, 20.4)
	Oil, kerosene, etc.	22.2	(21.8, 22.6)		Oil, kerosene, etc.	22.4	(22.0, 22.9)
	Bottled gas, tank, LP	6.6	(6.3, 6.9)		Bottled gas, tank, LP	6.7	(6.4, 6.9)
	Wood, coal, coke	10.4	(10.1, 10.7)		Wood, coal, coke	12.0	(11.7, 12.3)
	Other	1.5	(1.4, 1.6)		Other	1.5	(1.3, 1.6)
65+	Piped gas (utility)	38.4	(37.8, 38.9)	65+	Piped gas (utility)	37.5	(36.9, 38.1)
	Electricity	22.4	(21.9, 22.9)		Electricity	21.7	(21.2, 22.2)
	Oil, kerosene, etc.	25.8	(25.3, 26.3)		Oil, kerosene, etc.	26.2	(25.7, 26.8)
	Bottled gas, tank, LP	5.7	(5.4, 6.0)		Bottled gas, tank, LP	5.9	(5.6, 6.1)
	Wood, coal, coke	6.2	(5.9, 6.5)		Wood, coal, coke	7.2	(6.9, 7.5)
	Other	1.5	(1.4, 1.6)		Other	1.5	(1.3, 1.6)
Urban Women				Urban Men			
18-34	Piped gas (utility)	58.0	(57.4, 58.6)	18-34	Piped gas (utility)	57.7	(57.1, 58.3)
	Electricity	24.3	(23.8, 24.8)		Electricity	23.4	(22.9, 23.9)
	Oil, kerosene, etc.	11.8	(11.4, 12.1)		Oil, kerosene, etc.	12.5	(12.1, 12.8)
	Bottled gas, tank, LP	3.4	(3.3, 3.6)		Bottled gas, tank, LP	3.5	(3.3, 3.7)
	Wood, coal, coke	1.7	(1.5, 1.8)		Wood, coal, coke	2.0	(1.9, 2.2)
	Other	0.9	(0.8, 0.9)		Other	0.8	(0.8, 0.9)
35-64	Piped gas (utility)	59.0	(58.6, 59.4)	35-64	Piped gas (utility)	58.5	(58.1, 58.9)
	Electricity	19.8	(19.4, 20.1)		Electricity	19.0	(18.6, 19.3)
	Oil, kerosene, etc.	14.4	(14.2, 14.7)		Oil, kerosene, etc.	15.3	(15.0, 15.6)
	Bottled gas, tank, LP	3.9	(3.8, 4.1)		Bottled gas, tank, LP	4.0	(3.8, 4.1)
	Wood, coal, coke	1.9	(1.8, 2.0)		Wood, coal, coke	2.3	(2.2, 2.4)
	Other	1.0	(0.9, 1.0)		Other	0.9	(0.9, 1.0)

Table B4. Estimates across Populations, American Community Survey, 2014-2018, continued.

		Mean	(95% CI)			Mean	(95% CI)
65+	Piped gas (utility)	57.4	(56.9, 57.9)	65+	Piped gas (utility)	56.9	(56.4, 57.5)
	Electricity	20.9	(20.4, 21.3)		Electricity	20.0	(19.6, 20.5)
	Oil, kerosene, etc.	16.4	(16.0, 16.7)		Oil, kerosene, etc.	17.4	(17.0, 17.7)
	Bottled gas, tank, LP	3.3	(3.2, 3.5)		Bottled gas, tank, LP	3.4	(3.2, 3.6)
	Wood, coal, coke	1.1	(1.0, 1.2)		Wood, coal, coke	1.3	(1.2, 1.4)
	Other	0.9	(0.9, 1.0)		Other	0.9	(0.8, 1.0)
Utility costs (annual)				Utility costs (annual)			
		Mean	(95% CI)			Mean	(95% CI)
Rural Women				Rural Men			
18-34	Electricity costs	\$ 1,832.94	(\$ 1,815.75, \$ 1,850.14)	18-34	Electricity costs	\$ 1,843.13	(\$ 1,825.30, \$ 1,860.96)
35-64	Electricity costs	\$ 1,946.57	(\$ 1,933.36, \$ 1,959.79)	35-64	Electricity costs	\$ 1,956.77	(\$ 1,942.89, \$ 1,970.64)
65+	Electricity costs	\$ 1,639.57	(\$ 1,624.62, \$ 1,654.51)	65+	Electricity costs	\$ 1,649.76	(\$ 1,634.49, \$ 1,665.03)
Urban Women				Urban Men			
18-34	Electricity costs	\$ 1,863.74	(\$ 1,848.90, \$ 1,878.58)	18-34	Electricity costs	\$ 1,896.58	(\$ 1,881.22, \$ 1,911.95)
35-64	Electricity costs	\$ 1,977.37	(\$ 1,966.46, \$ 1,988.28)	35-64	Electricity costs	\$ 2,010.22	(\$ 1,998.68, \$ 2,021.75)
65+	Electricity costs	\$ 1,670.36	(\$ 1,657.33, \$ 1,683.40)	65+	Electricity costs	\$ 1,703.21	(\$ 1,689.80, \$ 1,716.62)
		Mean	(95% CI)			Mean	(95% CI)
Rural Women				Rural Men			
18-34	Gas costs	\$ 1,483.79	(\$ 1,441.08, \$ 1,526.50)	18-34	Gas costs	\$ 1,477.15	(\$ 1,439.63, \$ 1,514.67)
35-64	Gas costs	\$ 1,566.38	(\$ 1,538.28, \$ 1,594.48)	35-64	Gas costs	\$ 1,559.74	(\$ 1,534.29, \$ 1,585.19)
65+	Gas costs	\$ 1,362.20	(\$ 1,327.72, \$ 1,396.68)	65+	Gas costs	\$ 1,355.55	(\$ 1,322.37, \$ 1,388.74)
Urban Women				Urban Men			
18-34	Gas costs	\$ 2,440.47	(\$ 2,399.14, \$ 2,481.80)	18-34	Gas costs	\$ 2,409.44	(\$ 2,367.65, \$ 2,451.23)
35-64	Gas costs	\$ 2,523.06	(\$ 2,493.65, \$ 2,552.46)	35-64	Gas costs	\$ 2,492.03	(\$ 2,461.42, \$ 2,522.64)
65+	Gas costs	\$ 2,318.87	(\$ 2,284.27, \$ 2,353.48)	65+	Gas costs	\$ 2,287.84	(\$ 2,252.17, \$ 2,323.52)
		Mean	(95% CI)			Mean	(95% CI)
Rural Women				Rural Men			
18-34	Water and sewer costs	\$ 762.40	(\$ 752.77, \$ 772.03)	18-34	Water and sewer costs	\$ 757.27	(\$ 747.70, \$ 766.84)
35-64	Water and sewer costs	\$ 770.45	(\$ 762.77, \$ 778.12)	35-64	Water and sewer costs	\$ 765.31	(\$ 757.63, \$ 772.99)
65+	Water and sewer costs	\$ 704.98	(\$ 696.95, \$ 713.01)	65+	Water and sewer costs	\$ 699.85	(\$ 691.80, \$ 707.89)
Urban Women				Urban Men			
18-34	Water and sewer costs	\$ 751.60	(\$ 743.11, \$ 760.09)	18-34	Water and sewer costs	\$ 752.59	(\$ 743.74, \$ 761.43)
35-64	Water and sewer costs	\$ 759.64	(\$ 754.19, \$ 765.09)	35-64	Water and sewer costs	\$ 760.63	(\$ 754.79, \$ 766.47)
65+	Water and sewer costs	\$ 694.17	(\$ 687.80, \$ 700.54)	65+	Water and sewer costs	\$ 695.16	(\$ 688.53, \$ 701.79)

Table B4. Estimates across Populations, American Community Survey, 2014-2018, continued.

		Mean	(95% CI)			Mean	(95% CI)
Rural Women				Rural Men			
18-34	Heating fuel costs	\$ 1,250.61	(\$ 1,224.49, \$ 1,276.73)	18-34	Heating fuel costs	\$ 1,209.65	(\$ 1,183.92, \$ 1,235.37)
35-64	Heating fuel costs	\$ 1,281.21	(\$ 1,262.77, \$ 1,299.64)	35-64	Heating fuel costs	\$ 1,240.24	(\$ 1,221.92, \$ 1,258.57)
65+	Heating fuel costs	\$ 1,419.70	(\$ 1,397.12, \$ 1,442.27)	65+	Heating fuel costs	\$ 1,378.74	(\$ 1,356.86, \$ 1,400.61)
Urban Women				Urban Men			
18-34	Heating fuel costs	\$ 1,431.36	(\$ 1,401.30, \$ 1,461.41)	18-34	Heating fuel costs	\$ 1,398.21	(\$ 1,366.23, \$ 1,430.19)
35-64	Heating fuel costs	\$ 1,461.96	(\$ 1,439.71, \$ 1,484.20)	35-64	Heating fuel costs	\$ 1,428.81	(\$ 1,405.85, \$ 1,451.76)
65+	Heating fuel costs	\$ 1,600.45	(\$ 1,574.76, \$ 1,626.13)	65+	Heating fuel costs	\$ 1,567.30	(\$ 1,541.07, \$ 1,593.53)

Table B4. Estimates across Populations, American Community Survey, 2014-2018, continued.

Panel D. Communication Resources

Phone Access				Phone Access			
		Percent	(95% CI)			Percent	(95% CI)
Rural Women				Rural Men			
18-34	Neither	1.1	(1.0, 1.2)	18-34	Neither	1.2	(1.1, 1.3)
	Home phone only	12.5	(12.1, 12.9)		Home phone only	12.1	(11.7, 12.5)
	Smartphone only	1.1	(1.0, 1.2)		Smartphone only	1.2	(1.1, 1.4)
	Both	85.3	(84.9, 85.8)		Both	85.5	(85.1, 85.9)
35-64	Neither	0.9	(0.8, 1.0)	35-64	Neither	1.0	(0.9, 1.1)
	Home phone only	22.3	(21.9, 22.7)		Home phone only	21.7	(21.3, 22.1)
	Smartphone only	0.6	(0.5, 0.7)		Smartphone only	0.7	(0.6, 0.8)
	Both	76.1	(75.7, 76.5)		Both	76.6	(76.2, 77.0)
65+	Neither	1.0	(0.9, 1.1)	65+	Neither	1.1	(0.9, 1.2)
	Home phone only	57.5	(56.9, 58.1)		Home phone only	56.6	(55.9, 57.2)
	Smartphone only	0.2	(0.1, 0.2)		Smartphone only	0.2	(0.2, 0.3)
	Both	41.4	(40.8, 42.0)		Both	42.2	(41.5, 42.8)
Urban Women				Urban Men			
18-34	Neither	0.7	(0.6, 0.8)	18-34	Neither	0.8	(0.7, 0.9)
	Home phone only	9.5	(9.2, 9.8)		Home phone only	9.0	(8.7, 9.3)
	Smartphone only	1.1	(1.0, 1.3)		Smartphone only	1.3	(1.2, 1.5)
	Both	88.6	(88.3, 89.0)		Both	88.8	(88.5, 89.2)
35-64	Neither	0.6	(0.6, 0.7)	35-64	Neither	0.7	(0.6, 0.8)
	Home phone only	17.5	(17.2, 17.8)		Home phone only	16.6	(16.3, 17.0)
	Smartphone only	0.7	(0.6, 0.7)		Smartphone only	0.8	(0.7, 0.8)
	Both	81.2	(80.9, 81.6)		Both	81.9	(81.5, 82.2)
65+	Neither	0.7	(0.6, 0.8)	65+	Neither	0.8	(0.7, 0.9)
	Home phone only	50.0	(49.4, 50.5)		Home phone only	48.5	(47.9, 49.1)
	Smartphone only	0.2	(0.2, 0.3)		Smartphone only	0.3	(0.2, 0.3)
	Both	49.1	(48.5, 49.6)		Both	50.4	(49.8, 51.0)

Table B4. Estimates across Populations, American Community Survey, 2014-2018, continued.

Computer and Electronic Devices (number of types)				Computer and Electronic Devices (number of types)			
		Percent	(95% CI)			Percent	(95% CI)
Rural Women				Rural Men			
18-34	None	4.5	(4.2, 4.7)	18-34	None	4.3	(4.0, 4.5)
	One	11.0	(10.6, 11.4)		One	11.2	(10.8, 11.6)
	Two	27.1	(26.5, 27.7)		Two	27.2	(26.6, 27.8)
	Three	55.1	(54.4, 55.8)		Three	54.9	(54.2, 55.5)
	Four	2.4	(2.1, 2.6)		Four	2.4	(2.2, 2.7)
35-64	None	7.9	(7.6, 8.1)	35-64	None	7.5	(7.3, 7.8)
	One	14.8	(14.4, 15.1)		One	15.1	(14.7, 15.4)
	Two	23.5	(23.0, 23.9)		Two	23.6	(23.1, 24.1)
	Three	51.8	(51.3, 52.3)		Three	51.6	(51.1, 52.2)
	Four	2.1	(1.9, 2.3)		Four	2.2	(2.0, 2.4)
65+	None	28.8	(28.2, 29.4)	65+	None	27.7	(27.1, 28.4)
	One	25.6	(25.0, 26.1)		One	26.3	(25.7, 26.8)
	Two	18.4	(17.9, 18.8)		Two	18.6	(18.1, 19.0)
	Three	26.3	(25.8, 26.8)		Three	26.3	(25.8, 26.9)
	Four	1.0	(0.9, 1.1)		Four	1.1	(1.0, 1.2)
Urban Women				Urban Men			
18-34	None	3.6	(3.4, 3.8)	18-34	None	3.3	(3.1, 3.5)
	One	9.1	(8.7, 9.4)		One	9.1	(8.8, 9.4)
	Two	25.7	(25.2, 26.2)		Two	25.8	(25.2, 26.3)
	Three	58.6	(58.0, 59.1)		Three	58.7	(58.1, 59.3)
	Four	3.0	(2.8, 3.3)		Four	3.1	(2.9, 3.4)
35-64	None	6.4	(6.2, 6.6)	35-64	None	5.8	(5.6, 6.0)
	One	12.4	(12.1, 12.6)		One	12.4	(12.1, 12.7)
	Two	22.6	(22.2, 23.0)		Two	22.7	(22.3, 23.1)
	Three	55.9	(55.4, 56.3)		Three	56.2	(55.7, 56.6)
	Four	2.7	(2.6, 2.9)		Four	2.8	(2.7, 3.0)
65+	None	25.5	(25.0, 26.0)	65+	None	23.6	(23.0, 24.1)
	One	23.2	(22.7, 23.6)		One	23.8	(23.3, 24.3)
	Two	19.2	(18.8, 19.6)		Two	19.6	(19.2, 20.1)
	Three	30.7	(30.2, 31.2)		Three	31.5	(31.0, 32.0)
	Four	1.5	(1.3, 1.6)		Four	1.5	(1.4, 1.7)

Table B4. Estimates across Populations, American Community Survey, 2014-2018, continued.

Internet access				Internet access			
		Percent	(95% CI)			Percent	(95% CI)
Rural Women				Rural Men			
18-34	High speed internet	69.4	(68.8, 70.0)	18-34	High speed internet	70.0	(69.4, 70.6)
	Internet, not high speed	11.9	(11.5, 12.4)		Internet, not high speed	11.9	(11.4, 12.3)
	Internet, no subscription	3.0	(2.7, 3.3)		Internet, no subscription	2.8	(2.6, 3.0)
	No internet access	7.7	(7.4, 8.1)		No internet access	7.6	(7.3, 7.9)
	N/A	7.9	(7.5, 8.2)		N/A	7.7	(7.4, 8.0)
35-64	High speed internet	74.2	(73.8, 74.7)	35-64	High speed internet	74.7	(74.2, 75.1)
	Internet, not high speed	11.7	(11.3, 12.0)		Internet, not high speed	11.6	(11.3, 11.9)
	Internet, no subscription	2.5	(2.3, 2.7)		Internet, no subscription	2.3	(2.1, 2.4)
	No internet access	11.0	(10.7, 11.3)		No internet access	10.8	(10.5, 11.1)
	N/A	0.6	(0.6, 0.7)		N/A	0.6	(0.6, 0.7)
65+	High speed internet	55.0	(54.4, 55.6)	65+	High speed internet	55.6	(55.0, 56.3)
	Internet, not high speed	10.2	(9.8, 10.5)		Internet, not high speed	10.1	(9.8, 10.5)
	Internet, no subscription	3.0	(2.7, 3.2)		Internet, no subscription	2.7	(2.5, 3.0)
	No internet access	31.3	(30.7, 31.9)		No internet access	30.9	(30.3, 31.6)
	N/A	0.5	(0.5, 0.6)		N/A	0.5	(0.5, 0.6)
Urban Women				Urban Men			
18-34	High speed internet	74.7	(74.2, 75.1)	18-34	High speed internet	75.9	(75.4, 76.4)
	Internet, not high speed	9.3	(9.0, 9.6)		Internet, not high speed	9.0	(8.6, 9.3)
	Internet, no subscription	2.9	(2.7, 3.1)		Internet, no subscription	2.8	(2.6, 3.0)
	No internet access	6.7	(6.4, 7.0)		No internet access	6.3	(6.1, 6.6)
	N/A	6.4	(6.2, 6.6)		N/A	6.0	(5.8, 6.2)
35-64	High speed internet	78.8	(78.4, 79.1)	35-64	High speed internet	79.8	(79.4, 80.1)
	Internet, not high speed	9.0	(8.7, 9.2)		Internet, not high speed	8.6	(8.4, 8.9)
	Internet, no subscription	2.4	(2.2, 2.5)		Internet, no subscription	2.2	(2.1, 2.4)
	No internet access	9.4	(9.2, 9.7)		No internet access	8.9	(8.6, 9.1)
	N/A	0.5	(0.5, 0.5)		N/A	0.5	(0.4, 0.5)
65+	High speed internet	60.7	(60.1, 61.2)	65+	High speed internet	62.2	(61.7, 62.8)
	Internet, not high speed	8.1	(7.8, 8.4)		Internet, not high speed	7.9	(7.6, 8.2)
	Internet, no subscription	2.9	(2.7, 3.1)		Internet, no subscription	2.8	(2.6, 3.0)
	No internet access	27.8	(27.3, 28.3)		No internet access	26.6	(26.1, 27.1)
	N/A	0.5	(0.4, 0.5)		N/A	0.4	(0.4, 0.5)

Table B4. Estimates across Populations, American Community Survey, 2014-2018, continued.

Panel E. Institutions

Group quarters				Group quarters			
		Percent	(95% CI)			Percent	(95% CI)
Rural Women				Rural Men			
18-34	Non-institutional group quarters	7.9	(7.5, 8.3)	18-34	Non-institutional group quarters	7.8	(7.4, 8.1)
35-64	Non-institutional group quarters	0.6	(0.6, 0.7)	35-64	Non-institutional group quarters	0.6	(0.6, 0.7)
65+	Non-institutional group quarters	0.6	(0.6, 0.7)	65+	Non-institutional group quarters	0.6	(0.5, 0.7)
Urban Women				Urban Men			
18-34	Non-institutional group quarters	6.4	(6.2, 6.6)	18-34	Non-institutional group quarters	6.0	(5.8, 6.3)
35-64	Non-institutional group quarters	0.5	(0.5, 0.5)	35-64	Non-institutional group quarters	0.5	(0.4, 0.5)
65+	Non-institutional group quarters	0.5	(0.4, 0.6)	65+	Non-institutional group quarters	0.5	(0.4, 0.5)
Military service				Military service			
		Percent	(95% CI)			Percent	(95% CI)
Rural Women				Rural Men			
18+	Veteran or current service†	1.0	(0.9, 1.1)	18-34	Veteran or current service	4.0	(3.8, 4.3)
				35-64	Veteran or current service	12.9	(12.6, 13.2)
				65+	Veteran or current service	45.9	(45.2, 46.6)
Urban Women				Urban Men			
18+	Veteran or current service†	0.9	(0.8, 1.0)	18-34	Veteran or current service	3.1	(3.0, 3.3)
				35-64	Veteran or current service	10.2	(9.9, 10.4)
				65+	Veteran or current service	39.4	(38.8, 40.0)

Table B4. Estimates across Populations, American Community Survey, 2014-2018, continued.

Panel F. Schooling

School enrollment				School enrollment			
Percent				Percent			
(95% CI)				(95% CI)			
Rural Women				Rural Men			
18-34	Primary/Secondary school	3.4	(3.1, 3.7)	18-34	Primary/Secondary school	3.7	(3.4, 4.0)
	College	23.0	(22.3, 23.8)		College	19.4	(18.7, 20.2)
	Graduate or professional school	3.4	(3.1, 3.6)		Graduate or professional school	2.5	(2.2, 2.7)
	Not enrolled in school	70.5	(69.7, 71.3)		Not enrolled in school	74.8	(74.0, 75.6)
35-64	Primary/Secondary school	0.1	(0.1, 0.1)	35-64	Primary/Secondary school	0.1	(0.1, 0.1)
	College	1.5	(1.4, 1.6)		College	1.2	(1.2, 1.3)
	Graduate or professional school	0.8	(0.8, 0.9)		Graduate or professional school	0.6	(0.5, 0.6)
	Not enrolled in school	97.4	(97.3, 97.5)		Not enrolled in school	97.9	(97.8, 98.0)
65+	Primary/Secondary school	0.1	(0.1, 0.1)	65+	Primary/Secondary school	0.1	(0.1, 0.1)
	College	0.3	(0.2, 0.3)		College	0.2	(0.2, 0.2)
	Graduate or professional school	0.1	(0.1, 0.1)		Graduate or professional school	0.1	(0.1, 0.1)
	Not enrolled in school	99.5	(99.4, 99.5)		Not enrolled in school	99.6	(99.5, 99.6)
Urban Women				Urban Men			
18-34	Primary/Secondary school	3.3	(3.1, 3.5)	18-34	Primary/Secondary school	4.1	(3.8, 4.3)
	College	22.4	(21.8, 22.9)		College	18.2	(17.7, 18.7)
	Graduate or professional school	5.4	(5.1, 5.7)		Graduate or professional school	4.0	(3.8, 4.2)
	Not enrolled in school	68.7	(68.1, 69.2)		Not enrolled in school	73.7	(73.2, 74.3)
35-64	Primary/Secondary school	0.1	(0.1, 0.1)	35-64	Primary/Secondary school	0.1	(0.1, 0.1)
	College	1.5	(1.4, 1.6)		College	1.2	(1.1, 1.2)
	Graduate or professional school	1.3	(1.3, 1.4)		Graduate or professional school	0.9	(0.9, 1.0)
	Not enrolled in school	97.2	(97.1, 97.3)		Not enrolled in school	97.8	(97.7, 97.9)
65+	Primary/Secondary school	0.1	(0.1, 0.1)	65+	Primary/Secondary school	0.1	(0.1, 0.1)
	College	0.3	(0.2, 0.3)		College	0.2	(0.2, 0.2)
	Graduate or professional school	0.2	(0.2, 0.2)		Graduate or professional school	0.1	(0.1, 0.2)
	Not enrolled in school	99.4	(99.4, 99.5)		Not enrolled in school	99.6	(99.5, 99.6)

Table B4. Estimates across Populations, American Community Survey, 2014-2018, continued.

Educational attainment				Educational attainment			
Percent				Percent			
(95% CI)				(95% CI)			
Rural Women				Rural Men			
18-34	Less than high school	7.2	(6.9, 7.5)	18-34	Less than high school	8.3	(7.9, 8.6)
	High school diploma/GED	42.2	(41.7, 42.8)		High school diploma/GED	45.3	(44.7, 45.9)
	Some college	28.4	(27.8, 29.0)		Some college	25.8	(25.3, 26.4)
	Bachelor's degree or higher	22.1	(21.7, 22.6)		Bachelor's degree or higher	20.6	(20.1, 21.0)
35-64	Less than high school	6.3	(6.1, 6.5)	35-64	Less than high school	7.2	(6.9, 7.4)
	High school diploma/GED	46.3	(45.9, 46.8)		High school diploma/GED	49.4	(48.9, 49.9)
	Some college	22.1	(21.7, 22.5)		Some college	20.0	(19.6, 20.4)
	Bachelor's degree or higher	25.3	(24.9, 25.7)		Bachelor's degree or higher	23.4	(23.0, 23.8)
65+	Less than high school	11.6	(11.2, 11.9)	65+	Less than high school	12.8	(12.4, 13.3)
	High school diploma/GED	55.7	(55.2, 56.2)		High school diploma/GED	57.9	(57.4, 58.5)
	Some college	14.5	(14.2, 14.8)		Some college	12.8	(12.5, 13.1)
	Bachelor's degree or higher	18.2	(17.9, 18.6)		Bachelor's degree or higher	16.4	(16.1, 16.8)
Urban Women				Urban Men			
18-34	Less than high school	7.4	(7.1, 7.7)	18-34	Less than high school	8.3	(8.0, 8.6)
	High school diploma/GED	34.0	(33.5, 34.4)		High school diploma/GED	35.8	(35.3, 36.3)
	Some college	27.3	(26.8, 27.7)		Some college	24.8	(24.4, 25.2)
	Bachelor's degree or higher	31.4	(30.9, 31.8)		Bachelor's degree or higher	31.1	(30.6, 31.5)
35-64	Less than high school	6.4	(6.2, 6.6)	35-64	Less than high school	7.2	(6.9, 7.4)
	High school diploma/GED	37.0	(36.6, 37.4)		High school diploma/GED	38.8	(38.4, 39.2)
	Some college	21.0	(20.7, 21.3)		Some college	19.0	(18.7, 19.3)
	Bachelor's degree or higher	35.6	(35.2, 35.9)		Bachelor's degree or higher	35.0	(34.7, 35.4)
65+	Less than high school	12.3	(11.9, 12.6)	65+	Less than high school	13.5	(13.1, 13.9)
	High school diploma/GED	46.5	(46.0, 47.0)		High school diploma/GED	47.8	(47.3, 48.3)
	Some college	14.4	(14.1, 14.7)		Some college	12.8	(12.5, 13.1)
	Bachelor's degree or higher	26.8	(26.4, 27.2)		Bachelor's degree or higher	25.9	(25.5, 26.3)

Table B4. Estimates across Populations, American Community Survey, 2014-2018, continued.

Panel G. Work

Employment and labor force status				Employment and labor force status			
		Percent	(95% CI)			Percent	(95% CI)
Rural Women				Rural Men			
18-34	In the labor force	70.7	(70.1, 71.2)	18-34	In the labor force	80.2	(79.7, 80.6)
	Employed	65.4	(64.8, 65.9)		Employed	73.5	(73.0, 74.0)
	Unemployed	5.2	(4.9, 5.5)		Unemployed	6.7	(6.3, 7.1)
	Not in the labor force	29.4	(28.9, 29.9)		Not in the labor force	19.8	(19.4, 20.3)
35-64	In the labor force	70.6	(70.2, 71.1)	35-64	In the labor force	80.1	(79.8, 80.5)
	Employed	68.1	(67.6, 68.5)		Employed	76.8	(76.4, 77.2)
	Unemployed	2.6	(2.4, 2.7)		Unemployed	3.3	(3.2, 3.5)
	Not in the labor force	29.4	(28.9, 29.8)		Not in the labor force	19.9	(19.5, 20.2)
65+	In the labor force	13.4	(13.1, 13.7)	65+	In the labor force	20.6	(20.2, 21.1)
	Employed	13.0	(12.7, 13.3)		Employed	19.9	(19.5, 20.3)
	Unemployed	0.4	(0.4, 0.5)		Unemployed	0.8	(0.7, 0.8)
	Not in the labor force	86.6	(86.3, 86.9)		Not in the labor force	79.4	(78.9, 79.8)
Urban Women				Urban Men			
18-34	In the labor force	74.5	(74.0, 74.9)	18-34	In the labor force	82.8	(82.4, 83.2)
	Employed	68.5	(68.0, 69.0)		Employed	75.2	(74.8, 75.7)
	Unemployed	5.9	(5.7, 6.2)		Unemployed	7.6	(7.3, 7.9)
	Not in the labor force	25.6	(25.1, 26.0)		Not in the labor force	17.1	(16.8, 17.5)
35-64	In the labor force	74.4	(74.1, 74.7)	35-64	In the labor force	82.8	(82.5, 83.1)
	Employed	71.5	(71.1, 71.8)		Employed	78.9	(78.6, 79.3)
	Unemployed	3.0	(2.8, 3.1)		Unemployed	3.8	(3.7, 4.0)
	Not in the labor force	25.6	(25.2, 25.9)		Not in the labor force	17.2	(17.0, 17.5)
65+	In the labor force	15.8	(15.5, 16.1)	65+	In the labor force	23.6	(23.2, 24.1)
	Employed	15.2	(14.9, 15.5)		Employed	22.7	(22.2, 23.1)
	Unemployed	0.6	(0.5, 0.6)		Unemployed	1.0	(0.9, 1.1)
	Not in the labor force	84.2	(83.9, 84.5)		Not in the labor force	76.4	(76.0, 76.8)

Table B4. Estimates across Populations, American Community Survey, 2014-2018, continued.

Work History				Work History			
		Percent	(95% CI)			Percent	(95% CI)
Rural Women				Rural Men			
18-34	No recent work history	15.4	(15.0, 15.8)	18-34	No recent work history	9.2	(8.9, 9.5)
	Worked within past 5 years	7.4	(7.1, 7.7)		Worked within past 5 years	5.7	(5.5, 5.9)
	Worked within the past year	77.2	(76.7, 77.7)		Worked within the past year	85.1	(84.7, 85.5)
35-64	No recent work history	18.7	(18.4, 19.1)	35-64	No recent work history	11.4	(11.1, 11.7)
	Worked within past 5 years	8.6	(8.3, 8.8)		Worked within past 5 years	6.8	(6.6, 7.0)
	Worked within the past year	72.7	(72.3, 73.1)		Worked within the past year	81.8	(81.4, 82.1)
65+	No recent work history	71.4	(70.9, 71.9)	65+	No recent work history	60.9	(60.3, 61.6)
	Worked within past 5 years	12.5	(12.2, 12.9)		Worked within past 5 years	13.8	(13.4, 14.2)
	Worked within the past year	16.0	(15.7, 16.4)		Worked within the past year	25.2	(24.7, 25.7)
Urban Women				Urban Men			
18-34	No recent work history	13.8	(13.4, 14.1)	18-34	No recent work history	8.5	(8.2, 8.7)
	Worked within past 5 years	6.6	(6.3, 6.8)		Worked within past 5 years	5.2	(5.1, 5.4)
	Worked within the past year	79.7	(79.2, 80.1)		Worked within the past year	86.3	(86.0, 86.6)
35-64	No recent work history	16.9	(16.6, 17.2)	35-64	No recent work history	10.5	(10.3, 10.8)
	Worked within past 5 years	7.7	(7.5, 7.9)		Worked within past 5 years	6.2	(6.1, 6.4)
	Worked within the past year	75.5	(75.1, 75.8)		Worked within the past year	83.2	(82.9, 83.5)
65+	No recent work history	69.8	(69.4, 70.3)	65+	No recent work history	59.4	(58.8, 60.0)
	Worked within past 5 years	12.1	(11.8, 12.4)		Worked within past 5 years	13.5	(13.1, 13.8)
	Worked within the past year	18.1	(17.7, 18.4)		Worked within the past year	27.2	(26.7, 27.6)
Usual work hours within the past 12 months				Usual work hours within the past 12 months			
		Mean	(95% CI)			Mean	(95% CI)
Rural Women				Rural Men			
18-34	Hours worked per week	32.75	(32.59, 32.92)	18-34	Hours worked per week	39.01	(38.85, 39.17)
35-64	Hours worked per week	37.08	(36.94, 37.22)	35-64	Hours worked per week	43.34	(43.21, 43.47)
65+	Hours worked per week	26.93	(26.67, 27.19)	65+	Hours worked per week	33.19	(32.94, 33.45)
Urban Women				Urban Men			
18-34	Hours worked per week	33.75	(33.62, 33.88)	18-34	Hours worked per week	38.80	(38.67, 38.93)
35-64	Hours worked per week	38.08	(37.98, 38.18)	35-64	Hours worked per week	43.13	(43.02, 43.23)
65+	Hours worked per week	27.93	(27.69, 28.17)	65+	Hours worked per week	32.98	(32.73, 33.22)

Table B4. Estimates across Populations, American Community Survey, 2014-2018, continued.

Self employed at current/usual job				Self employed at current/usual job			
		Percent	(95% CI)			Percent	(95% CI)
Rural Women				Rural Men			
18-34	Self-employed	2.4	(2.2, 2.5)	18-34	Self-employed	4.6	(4.4, 4.8)
35-64	Self-employed	6.8	(6.5, 7.0)	35-64	Self-employed	12.6	(12.3, 13.0)
65+	Self-employed	11.2	(10.7, 11.7)	65+	Self-employed	20.1	(19.4, 20.8)
Urban Women				Urban Men			
18-34	Self-employed	2.4	(2.2, 2.5)	18-34	Self-employed	4.5	(4.3, 4.7)
35-64	Self-employed	6.7	(6.5, 7.0)	35-64	Self-employed	12.3	(12.0, 12.6)
65+	Self-employed	11.2	(10.7, 11.6)	65+	Self-employed	19.6	(19.1, 20.2)

Table B4. Estimates across Populations, American Community Survey, 2014-2018, continued.

Panel H. Socio-economic Status

Annual income				Annual income			
		Mean	(95% CI)			Mean	(95% CI)
Rural Women				Rural Men			
18-34	Total family income	\$ 65,362.27	(\$ 64,441.69, \$ 66,282.85)	18-34	Total family income	\$ 70,196.61	(\$ 69,264.06, \$ 71,129.17)
	Personal wage and salary income	\$ 13,758.46	(\$ 13,314.34, \$ 14,202.57)		Personal wage and salary income	\$ 30,919.89	(\$ 30,366.06, \$ 31,473.72)
35-64	Total family income	\$ 87,283.50	(\$ 86,514.25, \$ 88,052.75)	35-64	Total family income	\$ 92,117.84	(\$ 91,321.69, \$ 92,913.99)
	Personal wage and salary income	\$ 44,094.70	(\$ 43,685.92, \$ 44,503.48)		Personal wage and salary income	\$ 61,256.14	(\$ 60,676.49, \$ 61,835.78)
65+	Total family income	\$ 55,092.97	(\$ 54,267.83, \$ 55,918.11)	65+	Total family income	\$ 59,927.31	(\$ 59,063.71, \$ 60,790.92)
	Personal wage and salary income	\$ 24,966.16	(\$ 23,897.51, \$ 26,034.80)		Personal wage and salary income	\$ 42,127.59	(\$ 40,976.25, \$ 43,278.93)
Urban Women				Urban Men			
18-34	Total family income	\$ 81,701.78	(\$ 80,845.91, \$ 82,557.64)	18-34	Total family income	\$ 88,760.78	(\$ 87,861.72, \$ 89,659.85)
	Personal wage and salary income	\$ 23,314.93	(\$ 22,917.61, \$ 23,712.25)		Personal wage and salary income	\$ 43,371.52	(\$ 42,891.12, \$ 43,851.92)
35-64	Total family income	\$ 103,623.00	(\$ 102,852.60, \$ 104,393.40)	35-64	Total family income	\$ 110,682.00	(\$ 109,852.20, \$ 111,511.80)
	Personal wage and salary income	\$ 53,651.18	(\$ 53,234.80, \$ 54,067.56)		Personal wage and salary income	\$ 73,707.76	(\$ 73,100.23, \$ 74,315.30)
65+	Total family income	\$ 71,432.48	(\$ 70,640.58, \$ 72,224.37)	65+	Total family income	\$ 78,491.48	(\$ 77,651.56, \$ 79,331.41)
	Personal wage and salary income	\$ 34,522.63	(\$ 33,461.08, \$ 35,584.18)		Personal wage and salary income	\$ 54,579.22	(\$ 53,419.75, \$ 55,738.68)
Socio-economic index (SEI)				Socio-economic index (SEI)			
		Mean	(95% CI)			Mean	(95% CI)
Rural Women				Rural Men			
18-34	Occupational education	33.41	(33.23, 33.59)	18-34	Occupational education	31.80	(31.63, 31.98)
35-64	Occupational education	37.08	(36.93, 37.24)	35-64	Occupational education	35.47	(35.33, 35.62)
65+	Occupational education	36.08	(35.85, 36.31)	65+	Occupational education	34.47	(34.25, 34.69)
Urban Women				Urban Men			
18-34	Occupational education	35.77	(35.62, 35.93)	18-34	Occupational education	34.97	(34.81, 35.13)
35-64	Occupational education	39.45	(39.32, 39.57)	35-64	Occupational education	38.64	(38.51, 38.77)
65+	Occupational education	38.44	(38.23, 38.65)	65+	Occupational education	37.64	(37.43, 37.84)

Table B4. Estimates across Populations, American Community Survey, 2014-2018, continued.

Panel I. Movement

Rural Women				Rural Men			
Vehicle Access		Percent	(95% CI)	Vehicle Access		Percent	(95% CI)
18-34	None	7.3	(7.0, 7.7)	18-34	None	5.1	(4.8, 5.4)
	One	22.7	(22.2, 23.2)		One	18.7	(18.2, 19.2)
	Two	35.7	(35.1, 36.3)		Two	38.3	(37.6, 38.9)
	Three	19.7	(19.2, 20.2)		Three	21.3	(20.8, 21.9)
	Four	9.6	(9.1, 10.0)		Four	10.6	(10.1, 11.1)
	Five or more	5.0	(4.6, 5.4)		Five or more	5.9	(5.5, 6.4)
35-64	None	5.0	(4.8, 5.2)	35-64	None	3.4	(3.2, 3.6)
	One	21.0	(20.6, 21.4)		One	17.1	(16.7, 17.5)
	Two	41.2	(40.7, 41.7)		Two	43.7	(43.1, 44.2)
	Three	21.9	(21.4, 22.3)		Three	23.5	(23.0, 23.9)
	Four	7.7	(7.4, 8.0)		Four	8.5	(8.2, 8.8)
	Five or more	3.3	(3.1, 3.5)		Five or more	3.8	(3.6, 4.1)
65+	None	8.6	(8.3, 9.0)	65+	None	6.3	(6.0, 6.6)
	One	35.7	(35.2, 36.3)		One	30.8	(30.3, 31.4)
	Two	38.8	(38.3, 39.4)		Two	43.6	(43.0, 44.2)
	Three	12.1	(11.8, 12.5)		Three	13.8	(13.4, 14.2)
	Four	3.3	(3.1, 3.5)		Four	3.9	(3.7, 4.1)
	Five or more	1.3	(1.2, 1.4)		Five or more	1.6	(1.5, 1.7)

Table B4. Estimates across Populations, American Community Survey, 2014-2018, continued.

Urban Women				Urban Men			
18-34	None	13.2	(12.7, 13.6)	18-34	None	9.9	(9.5, 10.3)
	One	27.0	(26.5, 27.5)		One	23.2	(22.7, 23.7)
	Two	33.6	(33.0, 34.1)		Two	36.7	(36.2, 37.3)
	Three	15.7	(15.3, 16.2)		Three	17.7	(17.2, 18.1)
	Four	7.3	(7.0, 7.6)		Four	8.6	(8.3, 9.0)
	Five or more	3.2	(3.0, 3.4)		Five or more	3.9	(3.6, 4.1)
35-64	None	9.1	(8.8, 9.3)	35-64	None	6.7	(6.5, 6.9)
	One	25.4	(25.1, 25.8)		One	21.5	(21.2, 21.9)
	Two	39.5	(39.1, 39.9)		Two	42.5	(42.1, 43.0)
	Three	17.8	(17.5, 18.2)		Three	19.7	(19.3, 20.1)
	Four	6.0	(5.8, 6.2)		Four	7.0	(6.8, 7.2)
	Five or more	2.1	(2.0, 2.3)		Five or more	2.5	(2.4, 2.7)
65+	None	14.4	(14.0, 14.8)	65+	None	11.3	(10.9, 11.6)
	One	39.5	(39.0, 40.0)		One	35.5	(34.9, 36.0)
	Two	33.9	(33.5, 34.4)		Two	38.8	(38.3, 39.3)
	Three	9.0	(8.7, 9.3)		Three	10.6	(10.3, 10.9)
	Four	2.4	(2.2, 2.5)		Four	2.9	(2.8, 3.1)
	Five or more	0.8	(0.7, 0.8)		Five or more	1.0	(0.9, 1.1)

Table B4. Estimates across Populations, American Community Survey, 2014-2018, continued.

Commute time				Commute time			
		Mean	(95% CI)			Mean	(95% CI)
Rural Women				Rural Men			
18-34	Travel time to work	21.74	(21.43, 22.05)	18-34	Travel time to work	26.55	(26.20, 26.90)
35-64	Travel time to work	23.58	(23.30, 23.86)	35-64	Travel time to work	28.39	(28.07, 28.70)
65+	Travel time to work	19.77	(19.29, 20.24)	65+	Travel time to work	24.57	(24.08, 25.06)
Urban Women				Urban Men			
18-34	Travel time to work	25.35	(25.09, 25.62)	18-34	Travel time to work	28.11	(27.83, 28.38)
35-64	Travel time to work	27.19	(26.98, 27.40)	35-64	Travel time to work	29.94	(29.72, 30.17)
65+	Travel time to work	23.38	(22.94, 23.81)	65+	Travel time to work	26.13	(25.68, 26.57)
Transportation to Work				Transportation to Work			
		Percent	(95% CI)			Percent	(95% CI)
Rural Women				Rural Men			
18-34	Private vehicle (alone)	78.8	(78.2, 79.5)	18-34	Private vehicle (alone)	77.2	(76.6, 77.8)
	Private vehicle (carpool or taxi)	10.5	(10.0, 10.9)		Private vehicle (carpool or taxi)	11.6	(11.1, 12.1)
	Public mode	1.3	(1.1, 1.5)		Public mode	1.3	(1.1, 1.5)
	Walks or bicycles	5.5	(5.1, 5.9)		Walks or bicycles	6.3	(5.9, 6.6)
	Other method	0.7	(0.5, 0.8)		Other method	1.0	(0.8, 1.1)
35-64	Works from home	3.3	(3.1, 3.5)	35-64	Works from home	2.6	(2.4, 2.8)
	Private vehicle (alone)	84.0	(83.5, 84.4)		Private vehicle (alone)	83.4	(83.0, 83.8)
	Private vehicle (carpool or taxi)	7.4	(7.1, 7.7)		Private vehicle (carpool or taxi)	8.4	(8.0, 8.7)
	Public mode	0.8	(0.6, 0.9)		Public mode	0.8	(0.7, 0.9)
	Walks or bicycles	2.1	(2.0, 2.3)		Walks or bicycles	2.4	(2.3, 2.6)
65+	Other method	0.5	(0.4, 0.5)	65+	Other method	0.7	(0.6, 0.8)
	Works from home	5.3	(5.0, 5.6)		Works from home	4.3	(4.1, 4.5)
	Private vehicle (alone)	82.3	(81.5, 83.1)		Private vehicle (alone)	82.2	(81.5, 83.0)
	Private vehicle (carpool or taxi)	5.8	(5.3, 6.3)		Private vehicle (carpool or taxi)	6.6	(6.1, 7.1)
	Public mode	0.6	(0.5, 0.7)		Public mode	0.6	(0.5, 0.7)
65+	Walks or bicycles	2.8	(2.5, 3.1)	65+	Walks or bicycles	3.3	(2.9, 3.6)
	Other method	0.5	(0.3, 0.6)		Other method	0.7	(0.5, 0.9)
	Works from home	8.0	(7.4, 8.6)		Works from home	6.5	(6.0, 7.0)

Table B4. Estimates across Populations, American Community Survey, 2014-2018, continued.

Urban Women			Urban Men				
18-34	Private vehicle (alone)	67.2	(66.6, 67.8)	18-34	Private vehicle (alone)	69.7	(69.1, 70.3)
	Private vehicle (carpool or taxi)	10.0	(9.6, 10.3)		Private vehicle (carpool or taxi)	10.2	(9.8, 10.6)
	Public mode	11.4	(10.9, 11.9)		Public mode	9.1	(8.6, 9.5)
	Walks or bicycles	7.3	(7.0, 7.7)		Walks or bicycles	7.2	(6.8, 7.5)
	Other method	0.8	(0.6, 0.9)		Other method	0.9	(0.8, 1.0)
	Works from home	3.3	(3.1, 3.5)		Works from home	3.0	(2.9, 3.2)
35-64	Private vehicle (alone)	75.9	(75.5, 76.4)	35-64	Private vehicle (alone)	78.0	(77.6, 78.4)
	Private vehicle (carpool or taxi)	7.5	(7.2, 7.7)		Private vehicle (carpool or taxi)	7.6	(7.3, 7.8)
	Public mode	7.3	(7.1, 7.6)		Public mode	5.8	(5.5, 6.0)
	Walks or bicycles	3.0	(2.8, 3.1)		Walks or bicycles	2.9	(2.7, 3.0)
	Other method	0.6	(0.5, 0.6)		Other method	0.7	(0.6, 0.7)
	Works from home	5.7	(5.5, 5.9)		Works from home	5.2	(4.9, 5.4)
65+	Private vehicle (alone)	75.1	(74.3, 76.0)	65+	Private vehicle (alone)	77.1	(76.3, 77.9)
	Private vehicle (carpool or taxi)	5.9	(5.5, 6.4)		Private vehicle (carpool or taxi)	6.0	(5.6, 6.5)
	Public mode	5.6	(5.1, 6.1)		Public mode	4.4	(4.0, 4.8)
	Walks or bicycles	4.0	(3.6, 4.4)		Walks or bicycles	3.9	(3.5, 4.3)
	Other method	0.6	(0.4, 0.8)		Other method	0.7	(0.5, 0.9)
	Works from home	8.7	(8.1, 9.2)		Works from home	7.9	(7.4, 8.4)

Table B4. Estimates across Populations, American Community Survey, 2014-2018, continued.

Panel J. Needs

Family income relative to poverty threshold				Family income relative to poverty threshold			
		Mean	(95% CI)			Mean	(95% CI)
Rural Women				Rural Men			
18-34	Income-to-needs ratio	270.2	(268.1, 272.3)	18-34	Income-to-needs ratio	293.3	(291.2, 295.5)
35-64	Income-to-needs ratio	323.6	(322.0, 325.3)	35-64	Income-to-needs ratio	346.8	(345.1, 348.5)
65+	Income-to-needs ratio	290.2	(288.5, 292.0)	65+	Income-to-needs ratio	313.4	(311.6, 315.2)
Urban Women				Urban Men			
18-34	Income-to-needs ratio	289.9	(288.0, 291.8)	18-34	Income-to-needs ratio	313.2	(311.3, 315.0)
35-64	Income-to-needs ratio	343.4	(342.0, 344.7)	35-64	Income-to-needs ratio	366.6	(365.2, 368.0)
65+	Income-to-needs ratio	310.0	(308.4, 311.5)	65+	Income-to-needs ratio	333.2	(331.6, 334.8)
Poverty status				Poverty status			
		Percent	(95% CI)			Percent	(95% CI)
Rural Women				Rural Men			
18-34	Poor	19.1	(18.5, 19.7)	18-34	Poor	14.6	(14.0, 15.1)
	Near poor	19.8	(19.2, 20.3)		Near poor	16.8	(16.4, 17.3)
	Not poor	61.2	(60.5, 61.8)		Not poor	68.6	(67.9, 69.2)
35-64	Poor	11.5	(11.2, 11.9)	35-64	Poor	8.5	(8.2, 8.8)
	Near poor	15.2	(14.9, 15.6)		Near poor	12.5	(12.1, 12.8)
	Not poor	73.3	(72.8, 73.7)		Not poor	79.0	(78.6, 79.5)
65+	Poor	9.1	(8.8, 9.4)	65+	Poor	6.8	(6.5, 7.1)
	Near poor	24.7	(24.2, 25.2)		Near poor	20.6	(20.1, 21.1)
	Not poor	66.2	(65.6, 66.8)		Not poor	72.6	(72.0, 73.1)
Urban Women				Urban Men			
18-34	Poor	19.1	(18.6, 19.6)	18-34	Poor	14.9	(14.4, 15.3)
	Near poor	16.9	(16.5, 17.3)		Near poor	14.2	(13.8, 14.6)
	Not poor	64.0	(63.4, 64.6)		Not poor	70.9	(70.4, 71.4)
35-64	Poor	11.4	(11.1, 11.7)	35-64	Poor	8.6	(8.3, 8.8)
	Near poor	12.9	(12.6, 13.1)		Near poor	10.5	(10.2, 10.7)
	Not poor	75.7	(75.4, 76.1)		Not poor	81.0	(80.6, 81.3)
65+	Poor	9.2	(8.9, 9.5)	65+	Poor	7.0	(6.7, 7.2)
	Near poor	21.2	(20.8, 21.7)		Near poor	17.5	(17.1, 17.9)
	Not poor	69.6	(69.1, 70.1)		Not poor	75.5	(75.0, 75.9)

Table B4. Estimates across Populations, American Community Survey, 2014-2018, continued.

Family receives...			Family receives...				
	Percent	(95% CI)		Percent	(95% CI)		
Rural Women			Rural Men				
18-34	Welfare	4.2	(3.9, 4.5)	18-34	Welfare	3.4	(3.2, 3.7)
	Supplemental Security Income (SSI)	5.4	(5.1, 5.6)		Supplemental Security Income (SSI)	5.1	(4.8, 5.4)
	Social Security or Railroad income	12.0	(11.6, 12.3)		Social Security or Railroad income	10.6	(10.3, 11.0)
35-64	Welfare	3.1	(2.9, 3.3)	35-64	Welfare	2.5	(2.3, 2.7)
	Supplemental Security Income	6.8	(6.5, 7.0)		Supplemental Security Income	6.4	(6.2, 6.7)
	Social Security or Railroad income	23.6	(23.2, 24.1)		Social Security or Railroad income	21.3	(20.9, 21.8)
65+	Welfare	2.2	(2.0, 2.3)	65+	Welfare	1.8	(1.6, 1.9)
	Supplemental Security Income (SSI)	5.6	(5.3, 5.8)		Supplemental Security Income (SSI)	5.3	(5.0, 5.6)
	Social Security or Railroad income	93.2	(93.0, 93.4)		Social Security or Railroad income	92.3	(92.0, 92.6)
Urban Women			Urban Men				
18-34	Welfare	5.2	(4.9, 5.5)	18-34	Welfare	3.7	(3.5, 4.0)
	Supplemental Security Income (SSI)	5.9	(5.7, 6.2)		Supplemental Security Income (SSI)	5.3	(5.0, 5.5)
	Social Security or Railroad income	9.9	(9.6, 10.2)		Social Security or Railroad income	9.1	(8.8, 9.4)
35-64	Welfare	3.8	(3.7, 4.0)	35-64	Welfare	2.7	(2.6, 2.9)
	Supplemental Security Income (SSI)	7.5	(7.2, 7.7)		Supplemental Security Income (SSI)	6.7	(6.4, 6.9)
	Social Security or Railroad income	20.0	(19.6, 20.3)		Social Security or Railroad income	18.6	(18.2, 19.0)
65+	Welfare	2.7	(2.6, 2.9)	65+	Welfare	1.9	(1.8, 2.1)
	Supplemental Security Income (SSI)	6.2	(5.9, 6.4)		Supplemental Security Income (SSI)	5.5	(5.3, 5.7)
	Social Security or Railroad income	91.7	(91.4, 91.9)		Social Security or Railroad income	91.0	(90.7, 91.3)

Table B4. Estimates across Populations, American Community Survey, 2014-2018, continued.

Household receives...				Household receives...			
		Percent	(95% CI)			Percent	(95% CI)
Rural Women				Rural Men			
18-34	SNAP/Food Stamps	16.8	(16.3, 17.3)	18-34	SNAP/Food Stamps	13.2	(12.8, 13.7)
35-64	SNAP/Food Stamps	13.3	(13.0, 13.7)	35-64	SNAP/Food Stamps	10.4	(10.1, 10.8)
65+	SNAP/Food Stamps	9.2	(8.9, 9.6)	65+	SNAP/Food Stamps	7.2	(6.9, 7.4)
Urban Women				Urban Men			
18-34	SNAP/Food Stamps	19.0	(18.5, 19.5)	18-34	SNAP/Food Stamps	14.5	(14.1, 15.0)
35-64	SNAP/Food Stamps	15.2	(14.8, 15.5)	35-64	SNAP/Food Stamps	11.5	(11.2, 11.8)
65+	SNAP/Food Stamps	10.6	(10.3, 10.9)	65+	SNAP/Food Stamps	7.9	(7.6, 8.2)
Linguistic isolation				Linguistic isolation			
		Percent	(95% CI)			Percent	(95% CI)
Rural Women				Rural Men			
18-34	Linguistically isolated	0.7	(0.6, 0.8)	18-34	Linguistically isolated	0.8	(0.6, 0.9)
35-64	Linguistically isolated	0.6	(0.5, 0.7)	35-64	Linguistically isolated	0.6	(0.5, 0.7)
65+	Linguistically isolated	0.6	(0.5, 0.7)	65+	Linguistically isolated	0.6	(0.5, 0.7)
Urban Women				Urban Men			
18-34	Linguistically isolated	3.4	(3.2, 3.7)	18-34	Linguistically isolated	3.7	(3.4, 4.0)
35-64	Linguistically isolated	2.9	(2.7, 3.1)	35-64	Linguistically isolated	3.1	(2.9, 3.3)
65+	Linguistically isolated	2.8	(2.6, 3.0)	65+	Linguistically isolated	3.0	(2.8, 3.2)

Table B4. Estimates across Populations, American Community Survey, 2014-2018, continued.

Panel K. Health

Health Insurance				Health Insurance			
		Percent	(95% CI)			Percent	(95% CI)
Rural Women				Rural Men			
18-34	Uninsured	9.3	(8.9, 9.7)	18-34	Uninsured	12.1	(11.6, 12.6)
	Insured	90.7	(90.3, 91.1)		Insured	87.9	(87.4, 88.4)
35-64	Uninsured	6.0	(5.7, 6.2)	35-64	Uninsured	7.8	(7.5, 8.1)
	Insured	94.0	(93.8, 94.3)		Insured	92.2	(91.9, 92.5)
65+	Uninsured	0.3	(0.3, 0.4)	65+	Uninsured	0.5	(0.4, 0.5)
	Insured	99.7	(99.6, 99.7)		Insured	99.5	(99.5, 99.6)
Urban Women				Urban Men			
18-34	Uninsured	9.3	(9.0, 9.6)	18-34	Uninsured	13.1	(12.6, 13.5)
	Insured	90.7	(90.4, 91.0)		Insured	86.9	(86.5, 87.4)
35-64	Uninsured	6.0	(5.8, 6.2)	35-64	Uninsured	8.5	(8.2, 8.8)
	Insured	94.0	(93.8, 94.2)		Insured	91.5	(91.2, 91.8)
65+	Uninsured	0.3	(0.3, 0.4)	65+	Uninsured	0.5	(0.4, 0.6)
	Insured	99.7	(99.6, 99.7)		Insured	99.5	(99.4, 99.6)
Disability Type and Status				Disability Type and Status			
		Percent	(95% CI)			Percent	(95% CI)
Rural Women				Rural Men			
18-34	Any disability	7.5	(7.3, 7.8)	18-34	Any disability	8.0	(7.8, 8.3)
	Vision difficulty	1.2	(1.1, 1.3)		Vision difficulty	1.2	(1.1, 1.3)
	Hearing difficulty	0.7	(0.7, 0.8)		Hearing difficulty	1.5	(1.3, 1.6)
	Mobility impairment	1.7	(1.6, 1.8)		Mobility impairment	1.3	(1.2, 1.4)
	Cognitive impairment	5.0	(4.8, 5.3)		Cognitive impairment	4.8	(4.5, 5.0)
	Self-care limitation	0.9	(0.8, 1.0)		Self-care limitation	0.8	(0.7, 0.9)
	Independent living restriction	3.1	(3.0, 3.3)		Independent living restriction	2.3	(2.2, 2.4)
	No disability	92.5	(92.2, 92.7)		No disability	92.0	(91.7, 92.2)
35-64	Any disability	14.5	(14.2, 14.9)	35-64	Any disability	15.4	(15.1, 15.8)
	Vision difficulty	2.6	(2.4, 2.7)		Vision difficulty	2.4	(2.3, 2.6)
	Hearing difficulty	2.3	(2.2, 2.4)		Hearing difficulty	4.6	(4.4, 4.8)
	Mobility impairment	8.7	(8.5, 9.0)		Mobility impairment	7.0	(6.8, 7.2)
	Cognitive impairment	5.8	(5.6, 6.0)		Cognitive impairment	5.5	(5.3, 5.7)
	Self-care limitation	2.6	(2.5, 2.8)		Self-care limitation	2.4	(2.2, 2.5)
	Independent living restriction	5.6	(5.4, 5.8)		Independent living restriction	4.2	(4.0, 4.4)
	No disability	85.5	(85.1, 85.8)		No disability	84.6	(84.2, 84.9)

Table B4. Estimates across Populations, American Community Survey, 2014-2018, continued.

		Percent	(95% CI)			Percent	(95% CI)
65+	Any disability	35.1	(34.5, 35.7)	65+	Any disability	36.7	(36.1, 37.3)
	Vision difficulty	6.0	(5.7, 6.3)		Vision difficulty	5.7	(5.4, 6.1)
	Hearing difficulty	12.3	(11.9, 12.8)		Hearing difficulty	22.0	(21.5, 22.6)
	Mobility impairment	23.3	(22.8, 23.9)		Mobility impairment	19.3	(18.8, 19.9)
	Cognitive impairment	8.4	(8.1, 8.8)		Cognitive impairment	8.0	(7.7, 8.3)
	Self-care limitation	7.4	(7.1, 7.8)		Self-care limitation	6.7	(6.4, 7.0)
	Independent living restriction	15.7	(15.2, 16.2)		Independent living restriction	12.0	(11.5, 12.4)
	No disability	64.9	(64.3, 65.5)		No disability	63.3	(62.7, 63.9)
Urban Women				Urban Men			
18-34	Any disability	7.1	(6.8, 7.3)	18-34	Any disability	6.7	(6.5, 6.9)
	Vision difficulty	1.2	(1.1, 1.3)		Vision difficulty	1.1	(1.0, 1.2)
	Hearing difficulty	0.6	(0.6, 0.7)		Hearing difficulty	0.9	(0.9, 1.0)
	Mobility impairment	1.7	(1.5, 1.8)		Mobility impairment	1.2	(1.1, 1.3)
	Cognitive impairment	4.8	(4.6, 5.0)		Cognitive impairment	4.5	(4.3, 4.7)
	Self-care limitation	1.0	(0.9, 1.1)		Self-care limitation	0.8	(0.7, 0.9)
	Independent living restriction	3.2	(3.1, 3.4)		Independent living restriction	2.4	(2.2, 2.5)
	No disability	92.9	(92.7, 93.2)		No disability	93.3	(93.1, 93.5)
35-64	Any disability	13.7	(13.5, 14.0)	35-64	Any disability	13.0	(12.7, 13.3)
	Vision difficulty	2.5	(2.4, 2.6)		Vision difficulty	2.2	(2.1, 2.4)
	Hearing difficulty	2.0	(1.9, 2.1)		Hearing difficulty	3.0	(2.9, 3.1)
	Mobility impairment	8.6	(8.4, 8.8)		Mobility impairment	6.5	(6.3, 6.7)
	Cognitive impairment	5.5	(5.3, 5.7)		Cognitive impairment	5.2	(5.0, 5.4)
	Self-care limitation	2.9	(2.8, 3.0)		Self-care limitation	2.4	(2.3, 2.5)
	Independent living restriction	5.8	(5.6, 6.0)		Independent living restriction	4.3	(4.1, 4.4)
	No disability	86.3	(86.0, 86.5)		No disability	87.0	(86.7, 87.3)
65+	Any disability	33.6	(33.1, 34.1)	65+	Any disability	32.2	(31.7, 32.7)
	Vision difficulty	5.9	(5.7, 6.2)		Vision difficulty	5.3	(5.1, 5.6)
	Hearing difficulty	10.8	(10.4, 11.1)		Hearing difficulty	15.3	(14.9, 15.8)
	Mobility impairment	23.0	(22.6, 23.5)		Mobility impairment	18.1	(17.6, 18.5)
	Cognitive impairment	8.0	(7.7, 8.3)		Cognitive impairment	7.6	(7.3, 7.9)
	Self-care limitation	8.1	(7.7, 8.4)		Self-care limitation	6.8	(6.5, 7.1)
	Independent living restriction	16.1	(15.7, 16.5)		Independent living restriction	12.2	(11.8, 12.5)
	No disability	66.4	(65.9, 66.9)		No disability	67.8	(67.3, 68.3)

Notes:

* Model-based estimates

-- Estimate practically zero

† Not estimable by age group

Table B5. Top 10 Occupations across Pennsylvania, 2014-2018 and 2005-2009.

2014-2018					2005-2009				
Rank	Code*	Occupational Title	Percent	Pr{A} ‡	Rank	Code*	Occupational Title	Percent	Pr{A} ‡
Rural Women					Rural Women				
			22.2	0.545				23.5	0.610
1	5700	Secretaries and Administrative Assistants	4.4	0.96	1	5700	Secretaries and Administrative Assistants	5.1	0.96
2	3130	Registered Nurses	3.1	0.009	3	4720	Cashiers	2.8	0.97
3	4720	Cashiers	2.6	0.97	2	3130	Registered Nurses	2.7	0.009
4	2310	Elementary and Middle School Teachers	2.5	0.0044	4	2310	Elementary and Middle School Teachers	2.6	0.0044
5	3600	Nursing, Psychiatric, and Home Health Aides	2.2	0.43	5	3600	Nursing, Psychiatric, and Home Health Aides	2.6	0.43
6	4700	First-line Supervisors of Sales Workers	1.6	0.28	7	4760	Retail Salespersons	1.8	0.92
7	4760	Retail Salespersons	1.6	0.92	6	4700	First-line Supervisors of Sales Workers	1.7	0.28
8	4110	Waiters and Waitresses	1.5	0.94	8	4110	Waiters and Waitresses	1.7	0.94
9	3500	Licensed Practical and Licensed Vocational Nurses	1.4	0.058	11	4000	Chefs and Cooks	1.4	0.92
10	4610	Personal Care Aides	1.4	0.74	19	5240	Customer Service Representatives	1.2	0.55
Urban Women					Urban Women				
			21.8	0.521				23.0	0.598
1	5700	Secretaries and Administrative Assistants	3.8	0.96	1	5700	Secretaries and Administrative Assistants	4.9	0.96
2	3130	Registered Nurses	3.3	0.009	2	3130	Registered Nurses	3.0	0.009
3	2310	Elementary and Middle School Teachers	2.8	0.0044	3	2310	Elementary and Middle School Teachers	2.8	0.0044
4	4720	Cashiers	2.3	0.97	4	4720	Cashiers	2.3	0.97
5	4760	Retail Salespersons	1.8	0.92	5	4760	Retail Salespersons	2.0	0.92
6	5240	Customer Service Representatives	1.7	0.55	7	3600	Nursing, Psychiatric, and Home Health Aides	1.9	0.43
7	3600	Nursing, Psychiatric, and Home Health Aides	1.6	0.43	6	5240	Customer Service Representatives	1.6	0.55
8	4700	First-line Supervisors of Sales Workers	1.6	0.28	8	4700	First-line Supervisors of Sales Workers	1.6	0.28
9	430	Managers, not elsewhere classified (including Postmasters)	1.5	0.25	16	4110	Waiters and Waitresses	1.6	0.94
10	4110	Waiters and Waitresses	1.5	0.94	9	5120	Bookkeeping, Accounting, and Auditing Clerks	1.3	0.98
Rural Men					Rural Men				
			21.8	0.725				22.6	0.679
1	9130	Driver/Sales Workers and Truck Drivers	4.9	0.82	1	9130	Driver/Sales Workers and Truck Drivers	5.0	0.82
2	9620	Laborers and Freight, Stock, and Material Movers (hand)	3.5	0.85	2	9620	Laborers and Freight, Stock, and Material Movers (hand)	3.8	0.85
3	430	Managers, not elsewhere classified (including Postmasters)	2.1	0.25	7	4700	First-line Supervisors of Sales Workers	2.2	0.28
4	4220	Janitors and Building Cleaners	2.0	0.66	4	4220	Janitors and Building Cleaners	2.1	0.66
5	4700	First-line Supervisors of Sales Workers	1.9	0.28	3	6260	Construction Laborers	1.9	0.88
6	6260	Construction Laborers	1.9	0.88	5	6230	Carpenters	1.8	0.72
7	4760	Retail Salespersons	1.4	0.92	8	430	Managers, not elsewhere classified (including Postmasters)	1.6	0.25
8	6230	Carpenters	1.4	0.72	6	4760	Retail Salespersons	1.5	0.92
9	4250	Grounds Maintenance Workers	1.3	0.95	13	8965	Other Production Workers §	1.3	0.91
10	8965	Other Production Workers §	1.3	0.91	9	7700	First-line Supervisors of Production and Operating Workers	1.3	0.016
Urban Men					Urban Men				
			19.3	0.557				19.6	0.603
1	9130	Driver/Sales Workers and Truck Drivers	3.1	0.82	1	9130	Driver/Sales Workers and Truck Drivers	3.1	0.82
2	430	Managers, not elsewhere classified (including Postmasters)	2.9	0.25	3	4700	First-line Supervisors of Sales Workers	2.6	0.28
3	4700	First-line Supervisors of Sales Workers	2.3	0.28	2	430	Managers, not elsewhere classified (including Postmasters)	2.3	0.25
4	9620	Laborers and Freight, Stock, and Material Movers (hand)	2.2	0.85	4	9620	Laborers and Freight, Stock, and Material Movers (hand)	2.2	0.85
5	4220	Janitors and Building Cleaners	1.8	0.66	5	4220	Janitors and Building Cleaners	1.9	0.66
6	4760	Retail Salespersons	1.7	0.92	6	4760	Retail Salespersons	1.8	0.92
7	4000	Chefs and Cooks	1.5	0.10	10	6230	Carpenters	1.5	0.72
8	6260	Construction Laborers	1.3	0.88	9	4850	Sales Representatives, Wholesale and Manufacturing	1.5	0.55
9	1000	Computer Scientists and Systems Analysts ††	1.3	0.117	22	6260	Construction Laborers	1.4	0.88
10	5620	Stock Clerks and Order Fillers	1.2	0.64	12	4000	Chefs and Cooks	1.4	0.10

Notes: * Census Occupational Codes, 2010.

§ Other production workers, including semiconductor processors and cooling and freezing equipment operators

‡ Pr{A} denotes the probability of automation within the occupation. †† Computer Scientists and Systems Analysts, including Network Systems Analysts and Web Developers

Table B6. Estimates across Populations, American Community Survey, 2005-2009.

Panel A. Demographics

Rural Women				Rural Men				
Racial group		Percent	(95% CI)	Racial group		Percent	(95% CI)	
Rural Women	18-34	White	94.2	(93.9, 94.5)	18-34	White	94.2	(93.8, 94.5)
		Black	2.4	(2.2, 2.6)		Black	2.4	(2.2, 2.6)
		Native American	0.2	(0.1, 0.2)		Native American	0.1	(0.1, 0.2)
		Asian American	1.4	(1.2, 1.5)		Asian American	1.3	(1.1, 1.4)
		Other race or Multiple races	1.9	(1.7, 2.1)		Other race or Multiple races	2.1	(1.8, 2.3)
	35-64	White	96.2	(96.0, 96.4)	35-64	White	96.2	(96.0, 96.5)
		Black	1.8	(1.7, 2.0)		Black	1.8	(1.6, 2.0)
		Native American	0.2	(0.1, 0.2)		Native American	0.1	(0.1, 0.2)
		Asian American	0.9	(0.8, 1.0)		Asian American	0.8	(0.7, 0.9)
		Other race or Multiple races	0.9	(0.8, 1.0)		Other race or Multiple races	1.0	(0.9, 1.1)
	65+	White	97.9	(97.8, 98.1)	65+	White	98.0	(97.8, 98.1)
		Black	1.3	(1.1, 1.4)		Black	1.2	(1.1, 1.4)
		Native American	0.1	(0.0, 0.1)		Native American	0.1	(0.0, 0.1)
		Asian American	0.4	(0.3, 0.5)		Asian American	0.4	(0.3, 0.4)
		Other race or Multiple races	0.3	(0.3, 0.4)		Other race or Multiple races	0.4	(0.3, 0.4)
Urban Women	18-34	White	73.1	(72.5, 73.6)	18-34	White	75.7	(75.1, 76.3)
		Black	17.3	(16.7, 17.8)		Black	14.4	(13.9, 14.8)
		Native American	0.1	(0.1, 0.2)		Native American	0.1	(0.1, 0.2)
		Asian American	4.3	(4.1, 4.6)		Asian American	4.5	(4.2, 4.8)
		Other race or Multiple races	5.2	(4.9, 5.5)		Other race or Multiple races	5.3	(5.0, 5.7)
	35-64	White	80.0	(79.7, 80.4)	35-64	White	82.4	(82.0, 82.7)
		Black	14.1	(13.8, 14.4)		Black	11.6	(11.3, 12.0)
		Native American	0.1	(0.1, 0.2)		Native American	0.1	(0.1, 0.2)
		Asian American	3.0	(2.8, 3.2)		Asian American	3.1	(2.9, 3.3)
		Other race or Multiple races	2.7	(2.6, 2.9)		Other race or Multiple races	2.7	(2.6, 2.9)
	65+	White	87.0	(86.6, 87.4)	65+	White	88.8	(88.4, 89.2)
		Black	10.4	(10.1, 10.8)		Black	8.6	(8.2, 8.9)
		Native American	0.1	(0.1, 0.1)		Native American	0.1	(0.0, 0.1)
		Asian American	1.5	(1.3, 1.6)		Asian American	1.5	(1.3, 1.6)
		Other race or Multiple races	1.0	(0.9, 1.1)		Other race or Multiple races	1.0	(0.9, 1.2)

Table B6. Estimates across Populations, American Community Survey, 2005-2009, continued.

Hispanic ethnicity				Hispanic ethnicity			
		Percent	(95% CI)			Percent	(95% CI)
Rural Women				Rural Men			
18-34	Hispanic	2.6	(2.4, 2.8)	18-34	Hispanic	2.8	(2.5, 3.0)
35-64	Hispanic	1.4	(1.3, 1.5)	35-64	Hispanic	1.5	(1.3, 1.6)
65+	Hispanic	0.6	(0.5, 0.7)	65+	Hispanic	0.6	(0.5, 0.7)
Urban Women				Urban Men			
18-34	Hispanic	7.7	(7.3, 8.0)	18-34	Hispanic	8.2	(7.7, 8.6)
35-64	Hispanic	4.2	(4.0, 4.4)	35-64	Hispanic	4.5	(4.3, 4.7)
65+	Hispanic	1.8	(1.6, 2.0)	65+	Hispanic	1.9	(1.7, 2.1)
Immigration status				Immigration status			
		Percent	(95% CI)			Percent	(95% CI)
Rural Women				Rural Men			
18-34	Immigrant	3.1	(2.9, 3.3)	18-34	Immigrant	2.9	(2.7, 3.1)
	Not an immigrant	96.9	(96.7, 97.1)		Not an immigrant	97.1	(96.9, 97.3)
35-64	Immigrant	2.8	(2.6, 2.9)	35-64	Immigrant	2.6	(2.4, 2.8)
	Not an immigrant	97.2	(97.1, 97.4)		Not an immigrant	97.4	(97.2, 97.6)
65+	Immigrant	2.3	(2.1, 2.4)	65+	Immigrant	2.1	(2.0, 2.3)
	Not an immigrant	97.7	(97.6, 97.9)		Not an immigrant	97.9	(97.7, 98.0)
Urban Women				Urban Men			
18-34	Immigrant	8.7	(8.4, 9.1)	18-34	Immigrant	9.3	(8.8, 9.7)
	Not an immigrant	91.3	(90.9, 91.6)		Not an immigrant	90.7	(90.3, 91.2)
35-64	Immigrant	7.9	(7.6, 8.1)	35-64	Immigrant	8.4	(8.1, 8.6)
	Not an immigrant	92.1	(91.9, 92.4)		Not an immigrant	91.6	(91.4, 91.9)
65+	Immigrant	6.5	(6.2, 6.7)	65+	Immigrant	6.9	(6.6, 7.2)
	Not an immigrant	93.5	(93.3, 93.8)		Not an immigrant	93.1	(92.8, 93.4)

Table B6. Estimates across Populations, American Community Survey, 2005-2009, continued.

Panel B. Family

Family size and composition				Family size and composition			
		Mean	(95% CI)			Mean	(95% CI)
Rural Women				Rural Men			
18-34	Total persons	2.90	(2.88, 2.92)	18-34	Total persons	2.92	(2.90, 2.94)
	Children (ages 0-17)	0.75	(0.74, 0.76)		Children (ages 0-17)	0.70	(0.69, 0.71)
	Pre-school children (ages 0-4)	0.29	(0.29, 0.30)		Pre-school children (ages 0-4)	0.28	(0.27, 0.28)
35-64	Total persons	2.82	(2.80, 2.83)	35-64	Total persons	2.84	(2.82, 2.85)
	Children (ages 0-17)	0.73	(0.72, 0.74)		Children (ages 0-17)	0.68	(0.67, 0.69)
	Pre-school children (ages 0-4)	0.10	(0.10, 0.10)		Pre-school children (ages 0-4)	0.09	(0.08, 0.09)
65+	Total persons	1.87	(1.86, 1.89)	65+	Total persons	1.90	(1.88, 1.91)
	Children (ages 0-17)	0.08	(0.07, 0.09)		Children (ages 0-17)	0.03	(0.02, 0.03)
	Pre-school children (ages 0-4)	0.00	(0.00, 0.01)		Pre-school children (ages 0-4)	-0.01	(-0.01-, 0.01)
Urban Women				Urban Men			
18-34	Total persons	2.94	(2.92, 2.96)	18-34	Total persons	2.95	(2.93, 2.97)
	Children (ages 0-17)	0.79	(0.78, 0.80)		Children (ages 0-17)	0.70	(0.69, 0.71)
	Pre-school children (ages 0-4)	0.30	(0.29, 0.30)		Pre-school children (ages 0-4)	0.28	(0.27, 0.28)
35-64	Total persons	2.86	(2.84, 2.87)	35-64	Total persons	2.87	(2.85, 2.88)
	Children (ages 0-17)	0.77	(0.76, 0.78)		Children (ages 0-17)	0.68	(0.67, 0.69)
	Pre-school children (ages 0-4)	0.11	(0.10, 0.11)		Pre-school children (ages 0-4)	0.09	(0.08, 0.09)
65+	Total persons	1.92	(1.90, 1.93)	65+	Total persons	1.93	(1.91, 1.94)
	Children (ages 0-17)	0.12	(0.11, 0.12)		Children (ages 0-17)	0.03	(0.02, 0.03)
	Pre-school children (ages 0-4)	0.01	(0.01, 0.01)		Pre-school children (ages 0-4)	-0.01	(-0.01-, 0.01)
Living arrangements				Living arrangements			
		Percent	(95% CI)			Percent	(95% CI)
Rural Women				Rural Men			
18-34	Lives alone	11.1	(10.7, 11.4)	18-34	Lives alone	10.9	(10.4, 11.3)
35-64	Lives alone	12.3	(12.1, 12.6)	35-64	Lives alone	12.1	(11.7, 12.4)
65+	Lives alone	29.1	(28.5, 29.6)	65+	Lives alone	28.6	(27.9, 29.2)
Urban Women				Urban Men			
18-34	Lives alone	13.1	(12.7, 13.4)	18-34	Lives alone	13.0	(12.5, 13.4)
35-64	Lives alone	14.5	(14.2, 14.7)	35-64	Lives alone	14.4	(14.1, 14.7)
65+	Lives alone	33.1	(32.5, 33.6)	65+	Lives alone	32.9	(32.3, 33.4)

Table B6. Estimates across Populations, American Community Survey, 2005-2009, continued.

Number of Generations in Home				Number of Generations in Home			
		Percent	(95% CI)			Percent	(95% CI)
Rural Women				Rural Men			
18-34	One	32.9	(32.3, 33.5)	18-34	One	34.3	(33.6, 34.9)
	Two	60.9	(60.3, 61.6)		Two	61.0	(60.4, 61.7)
	Three	6.2	(5.8, 6.5)		Three	4.7	(4.4, 5.0)
35-64	One	43.5	(43.1, 44.0)	35-64	One	45.0	(44.5, 45.5)
	Two	51.9	(51.4, 52.4)		Two	51.6	(51.1, 52.1)
	Three	4.5	(4.3, 4.8)		Three	3.4	(3.2, 3.6)
65+	One	81.5	(81.1, 82.0)	65+	One	82.9	(82.5, 83.3)
	Two	14.5	(14.1, 14.8)		Two	14.1	(13.7, 14.5)
	Three	4.0	(3.8, 4.2)		Three	3.0	(2.8, 3.2)
Urban Women				Urban Men			
18-34	One	30.8	(30.2, 31.3)	18-34	One	33.8	(33.2, 34.4)
	Two	60.3	(59.8, 60.9)		Two	60.0	(59.4, 60.7)
	Three	8.9	(8.5, 9.3)		Three	6.2	(5.9, 6.5)
35-64	One	41.3	(40.9, 41.7)	35-64	One	44.5	(44.1, 45.0)
	Two	52.1	(51.7, 52.6)		Two	51.0	(50.5, 51.4)
	Three	6.6	(6.3, 6.8)		Three	4.5	(4.3, 4.7)
65+	One	79.2	(78.7, 79.6)	65+	One	82.1	(81.7, 82.5)
	Two	14.8	(14.5, 15.2)		Two	14.0	(13.6, 14.3)
	Three	6.0	(5.7, 6.3)		Three	3.9	(3.7, 4.2)
Marital status				Marital status			
		Percent	(95% CI)			Percent	(95% CI)
Rural Women				Rural Men			
18-34	Married, living with spouse	35.8	(35.1, 36.4)	18-34	Married, living with spouse	30.5	(29.9, 31.0)
	Separated or spouse absent	3.4	(3.2, 3.6)		Separated or spouse absent	2.5	(2.3, 2.6)
	Divorced	3.9	(3.6, 4.1)		Divorced	2.7	(2.6, 2.9)
	Widowed	0.3	(0.2, 0.4)		Widowed	0.1	(0.0, 0.1)
	Never Married	56.7	(56.0, 57.3)		Never Married	64.3	(63.7, 64.9)
35-64	Married, living with spouse	68.3	(67.9, 68.8)	35-64	Married, living with spouse	70.5	(70.1, 71.0)
	Separated or spouse absent	3.9	(3.7, 4.1)		Separated or spouse absent	3.4	(3.3, 3.6)
	Divorced	14.2	(13.9, 14.6)		Divorced	12.3	(11.9, 12.6)
	Widowed	4.2	(4.1, 4.4)		Widowed	1.0	(1.0, 1.1)
	Never Married	9.3	(9.0, 9.5)		Never Married	12.7	(12.4, 13.0)
65+	Married, living with spouse	46.0	(45.4, 46.6)	65+	Married, living with spouse	67.9	(67.3, 68.5)
	Separated or spouse absent	1.7	(1.6, 1.8)		Separated or spouse absent	2.1	(2.0, 2.3)
	Divorced	7.2	(6.9, 7.4)		Divorced	8.9	(8.5, 9.2)
	Widowed	41.8	(41.1, 42.5)		Widowed	14.6	(14.0, 15.1)
	Never Married	3.3	(3.2, 3.5)		Never Married	6.6	(6.3, 6.8)

Table B6. Estimates across Populations, American Community Survey, 2005-2009, continued.

		Percent	(95% CI)			Percent	(95% CI)
Urban Women				Urban Men			
18-34	Married, living with spouse	24.3	(23.9, 24.8)	18-34	Married, living with spouse	23.7	(23.2, 24.2)
	Separated or spouse absent	3.5	(3.3, 3.7)		Separated or spouse absent	2.8	(2.6, 2.9)
	Divorced	3.1	(3.0, 3.3)		Divorced	2.1	(2.0, 2.2)
	Widowed	0.2	(0.2, 0.3)		Widowed	0.1	(0.0, 0.1)
	Never Married	68.8	(68.2, 69.3)		Never Married	71.4	(70.8, 71.9)
35-64	Married, living with spouse	60.6	(60.2, 61.0)	35-64	Married, living with spouse	65.9	(65.5, 66.3)
	Separated or spouse absent	5.3	(5.1, 5.5)		Separated or spouse absent	4.6	(4.4, 4.8)
	Divorced	15.0	(14.7, 15.3)		Divorced	11.4	(11.1, 11.7)
	Widowed	4.4	(4.3, 4.6)		Widowed	1.1	(1.0, 1.1)
	Never Married	14.6	(14.4, 14.9)		Never Married	17.0	(16.6, 17.3)
65+	Married, living with spouse	40.9	(40.4, 41.4)	65+	Married, living with spouse	64.3	(63.7, 64.9)
	Separated or spouse absent	2.3	(2.1, 2.4)		Separated or spouse absent	2.9	(2.7, 3.1)
	Divorced	7.6	(7.3, 7.8)		Divorced	8.4	(8.1, 8.6)
	Widowed	43.9	(43.3, 44.5)		Widowed	15.6	(15.1, 16.1)
	Never Married	5.3	(5.1, 5.5)		Never Married	8.9	(8.5, 9.2)
Responsible for co-resident grandchild				Responsible for co-resident grandchild			
		Percent	(95% CI)			Percent	(95% CI)
Rural Women				Rural Men			
18-34	Raising grandchild	0.02	(0.01, 0.04)	18-34	Raising grandchild	0.02	(0.00, 0.03)
35-64	Raising grandchild	1.43	(1.32, 1.55)	35-64	Raising grandchild	1.02	(0.92, 1.11)
65+	Raising grandchild	0.92	(0.82, 1.03)	65+	Raising grandchild	0.66	(0.57, 0.74)
Urban Women				Urban Men			
18-34	Raising grandchild	0.02	(0.01, 0.04)	18-34	Raising grandchild	0.02	(0.00, 0.03)
35-64	Raising grandchild	1.53	(1.42, 1.64)	35-64	Raising grandchild	0.94	(0.85, 1.03)
65+	Raising grandchild	0.98	(0.88, 1.09)	65+	Raising grandchild	0.61	(0.53, 0.69)

Table B6. Estimates across Populations, American Community Survey, 2005-2009, continued.

Panel C. Home and Housing

Type of housing unit				Type of housing unit			
		Percent	(95% CI)			Percent	(95% CI)
Rural Women				Rural Men			
18-34	Detached, single-family home	58.2	(57.5, 58.8)	18-34	Detached, single-family home	60.9	(60.3, 61.6)
	Attached/row/two-family home	12.2	(11.8, 12.6)		Attached/row/two-family home	11.1	(10.7, 11.5)
	Multi-unit building	11.9	(11.4, 12.4)		Multi-unit building	9.8	(9.3, 10.3)
	Other	17.7	(17.2, 18.2)		Other	18.2	(17.6, 18.7)
35-64	Detached, single-family home	79.4	(79.1, 79.8)	35-64	Detached, single-family home	81.3	(80.9, 81.7)
	Attached/row/two-family home	8.5	(8.2, 8.7)		Attached/row/two-family home	7.5	(7.3, 7.8)
	Multi-unit building	4.9	(4.7, 5.1)		Multi-unit building	4.0	(3.8, 4.2)
	Other	7.1	(6.9, 7.4)		Other	7.2	(6.9, 7.4)
65+	Detached, single-family home	75.0	(74.5, 75.5)	65+	Detached, single-family home	77.4	(76.9, 77.9)
	Attached/row/two-family home	7.9	(7.6, 8.2)		Attached/row/two-family home	7.1	(6.8, 7.4)
	Multi-unit building	9.1	(8.7, 9.4)		Multi-unit building	7.4	(7.0, 7.7)
	Other	8.0	(7.7, 8.3)		Other	8.1	(7.8, 8.5)
Urban Women				Urban Men			
18-34	Detached, single-family home	38.0	(37.5, 38.6)	18-34	Detached, single-family home	41.7	(41.1, 42.3)
	Attached/row/two-family home	36.2	(35.6, 36.8)		Attached/row/two-family home	33.8	(33.2, 34.4)
	Multi-unit building	19.2	(18.7, 19.7)		Multi-unit building	17.9	(17.4, 18.4)
	Other	6.6	(6.3, 6.8)		Other	6.6	(6.3, 6.9)
35-64	Detached, single-family home	59.2	(58.8, 59.7)	35-64	Detached, single-family home	63.0	(62.5, 63.4)
	Attached/row/two-family home	28.7	(28.3, 29.1)		Attached/row/two-family home	25.9	(25.5, 26.3)
	Multi-unit building	9.1	(8.8, 9.3)		Multi-unit building	8.2	(7.9, 8.4)
	Other	3.0	(2.9, 3.1)		Other	2.9	(2.8, 3.1)
65+	Detached, single-family home	54.5	(53.9, 55.0)	65+	Detached, single-family home	58.3	(57.8, 58.9)
	Attached/row/two-family home	26.0	(25.5, 26.5)		Attached/row/two-family home	23.7	(23.2, 24.2)
	Multi-unit building	16.2	(15.8, 16.6)		Multi-unit building	14.7	(14.3, 15.2)
	Other	3.3	(3.1, 3.5)		Other	3.2	(3.1, 3.4)

Table B6. Estimates across Populations, American Community Survey, 2005-2009, continued.

Farm location				Farm location			
		Percent	(95% CI)			Percent	(95% CI)
Rural Women				Rural Men			
18-34	Farm	1.3	(1.2, 1.4)	18-34	Farm	1.5	(1.4, 1.7)
35-64	Farm	1.4	(1.3, 1.5)	35-64	Farm	1.6	(1.5, 1.7)
65+	Farm	1.2	(1.1, 1.3)	65+	Farm	1.5	(1.3, 1.6)
Urban Women				Urban Men			
18-34	Farm	0.4	(0.3, 0.4)	18-34	Farm	0.5	(0.4, 0.5)
35-64	Farm	0.4	(0.4, 0.4)	35-64	Farm	0.5	(0.4, 0.5)
65+	Farm	0.4	(0.3, 0.4)	65+	Farm	0.4	(0.4, 0.5)
Size of home				Size of home			
		Mean	(95% CI)			Mean	(95% CI)
Rural Women				Rural Men			
18-34	Number of rooms	5.99	(5.96, 6.01)	18-34	Number of rooms	6.03	(6.00, 6.05)
	Number of bedrooms	2.88	(2.87, 2.89)		Number of bedrooms	2.90	(2.89, 2.91)
35-64	Number of rooms	6.49	(6.47, 6.51)	35-64	Number of rooms	6.53	(6.51, 6.55)
	Number of bedrooms	3.06	(3.05, 3.07)		Number of bedrooms	3.08	(3.07, 3.09)
65+	Number of rooms	5.94	(5.92, 5.96)	65+	Number of rooms	5.98	(5.96, 6.00)
	Number of bedrooms	2.77	(2.76, 2.78)		Number of bedrooms	2.79	(2.78, 2.81)
Urban Women				Urban Men			
18-34	Number of rooms	6.02	(6.00, 6.04)	18-34	Number of rooms	6.08	(6.06, 6.10)
	Number of bedrooms	2.89	(2.87, 2.90)		Number of bedrooms	2.91	(2.90, 2.92)
35-64	Number of rooms	6.52	(6.51, 6.53)	35-64	Number of rooms	6.58	(6.57, 6.60)
	Number of bedrooms	3.07	(3.06, 3.07)		Number of bedrooms	3.09	(3.08, 3.10)
65+	Number of rooms	5.97	(5.96, 5.99)	65+	Number of rooms	6.04	(6.02, 6.06)
	Number of bedrooms	2.78	(2.77, 2.79)		Number of bedrooms	2.80	(2.79, 2.81)

Table B6. Estimates across Populations, American Community Survey, 2005-2009, continued.

Rural Women				Rural Men				
Housing Tenure		Percent	(95% CI)	Housing Tenure		Percent	(95% CI)	
Rural Women	18-34	Owned, free and clear	13.3	(12.9, 13.6)	18-34	Owned, free and clear	13.9	(13.5, 14.3)
		Owned, with mortgage/load	36.8	(36.2, 37.4)		Owned, with mortgage/load	39.3	(38.6, 39.9)
		Owned, with 2 nd mortgage/loan	12.6	(12.3, 13.0)		Owned, with 2 nd mortgage/loan	13.3	(12.9, 13.7)
		Pays rent	34.8	(34.1, 35.5)		Pays rent	31.0	(30.3, 31.7)
		Rent, non-cash	2.5	(2.3, 2.7)		Rent, non-cash	2.5	(2.3, 2.7)
	35-64	Owned, free and clear	25.6	(25.2, 26.0)	35-64	Owned, free and clear	26.0	(25.6, 26.4)
		Owned, with mortgage/load	41.8	(41.3, 42.3)		Owned, with mortgage/load	43.2	(42.7, 43.7)
		Owned, with 2 nd mortgage/loan	15.9	(15.6, 16.3)		Owned, with 2 nd mortgage/loan	16.3	(15.9, 16.7)
		Pays rent	15.0	(14.7, 15.4)		Pays rent	13.0	(12.6, 13.3)
		Rent, non-cash	1.6	(1.5, 1.7)		Rent, non-cash	1.6	(1.4, 1.7)
	65+	Owned, free and clear	64.4	(63.9, 65.0)	65+	Owned, free and clear	65.6	(65.0, 66.2)
		Owned, with mortgage/load	16.0	(15.7, 16.4)		Owned, with mortgage/load	16.6	(16.2, 17.0)
		Owned, with 2 nd mortgage/loan	3.7	(3.6, 3.9)		Owned, with 2 nd mortgage/loan	3.8	(3.6, 4.0)
		Pays rent	12.9	(12.5, 13.3)		Pays rent	11.2	(10.8, 11.6)
		Rent, non-cash	2.9	(2.7, 3.1)		Rent, non-cash	2.8	(2.6, 3.0)
Urban Women	18-34	Owned, free and clear	9.0	(8.7, 9.3)	18-34	Owned, free and clear	9.7	(9.4, 10.0)
		Owned, with mortgage/load	33.8	(33.3, 34.4)		Owned, with mortgage/load	35.6	(35.0, 36.2)
		Owned, with 2 nd mortgage/loan	13.7	(13.4, 14.1)		Owned, with 2 nd mortgage/loan	14.7	(14.3, 15.1)
		Pays rent	42.0	(41.4, 42.7)		Pays rent	38.6	(38.0, 39.3)
		Rent, non-cash	1.4	(1.3, 1.5)		Rent, non-cash	1.4	(1.2, 1.5)
	35-64	Owned, free and clear	18.9	(18.6, 19.2)	35-64	Owned, free and clear	19.6	(19.3, 20.0)
		Owned, with mortgage/load	41.7	(41.2, 42.1)		Owned, with mortgage/load	42.5	(42.0, 42.9)
		Owned, with 2 nd mortgage/loan	18.7	(18.4, 19.1)		Owned, with 2 nd mortgage/loan	19.4	(19.1, 19.8)
		Pays rent	19.7	(19.4, 20.1)		Pays rent	17.5	(17.2, 17.9)
		Rent, non-cash	1.0	(0.9, 1.1)		Rent, non-cash	0.9	(0.9, 1.0)
	65+	Owned, free and clear	54.9	(54.3, 55.4)	65+	Owned, free and clear	56.8	(56.2, 57.4)
		Owned, with mortgage/load	18.5	(18.1, 18.9)		Owned, with mortgage/load	18.7	(18.3, 19.2)
		Owned, with 2 nd mortgage/loan	5.1	(4.9, 5.3)		Owned, with 2 nd mortgage/loan	5.2	(5.0, 5.5)
		Pays rent	19.6	(19.1, 20.0)		Pays rent	17.4	(16.9, 17.8)
		Rent, non-cash	2.0	(1.9, 2.2)		Rent, non-cash	1.9	(1.7, 2.1)

Table B6. Estimates across Populations, American Community Survey, 2005-2009, continued.

Housing value (2009 dollars)				Housing value (2009 dollars)			
		Mean	(95% CI)			Mean	(95% CI)
Rural Women				Rural Men			
18-34	Home value	\$ 144,691.40	(\$ 142,747.20, \$ 146,635.60)	18-34	Home value	\$ 144,691.40	(\$ 142,747.20, \$ 146,635.60)
35-64	Home value	\$ 169,405.90	(\$ 168,007.90, \$ 170,804.00)	35-64	Home value	\$ 169,405.90	(\$ 168,007.90, \$ 170,804.00)
65+	Home value	\$ 134,198.60	(\$ 132,363.50, \$ 136,033.70)	65+	Home value	\$ 134,198.60	(\$ 132,363.50, \$ 136,033.70)
Urban Women				Urban Men			
18-34	Home value	\$ 217,331.60	(\$ 215,281.90, \$ 219,381.20)	18-34	Home value	\$ 217,331.60	(\$ 215,281.90, \$ 219,381.20)
35-64	Home value	\$ 242,046.10	(\$ 240,493.40, \$ 243,598.80)	35-64	Home value	\$ 242,046.10	(\$ 240,493.40, \$ 243,598.80)
65+	Home value	\$ 206,838.70	(\$ 204,976.70, \$ 208,700.70)	65+	Home value	\$ 206,838.70	(\$ 204,976.70, \$ 208,700.70)
Housing value (2018 dollars)				Housing value (2018 dollars)			
		Mean	(95% CI)			Mean	(95% CI)
Rural Women				Rural Men			
18-34	Home value	\$ 169,288.94	(\$ 167,014.22, \$ 171,563.65)	18-34	Home value	\$ 169,288.94	(\$ 167,014.22, \$ 171,563.65)
35-64	Home value	\$ 198,204.90	(\$ 196,569.24, \$ 199,840.68)	35-64	Home value	\$ 198,204.90	(\$ 196,569.24, \$ 199,840.68)
65+	Home value	\$ 157,012.36	(\$ 154,865.30, \$ 159,159.43)	65+	Home value	\$ 157,012.36	(\$ 154,865.30, \$ 159,159.43)
Urban Women				Urban Men			
18-34	Home value	\$ 254,277.97	(\$ 251,879.82, \$ 256,676.00)	18-34	Home value	\$ 254,277.97	(\$ 251,879.82, \$ 256,676.00)
35-64	Home value	\$ 283,193.94	(\$ 281,377.28, \$ 285,010.60)	35-64	Home value	\$ 283,193.94	(\$ 281,377.28, \$ 285,010.60)
65+	Home value	\$ 242,001.28	(\$ 239,822.74, \$ 244,179.82)	65+	Home value	\$ 242,001.28	(\$ 239,822.74, \$ 244,179.82)
Housing costs (2009 dollars)				Housing costs (2009 dollars)			
		Mean	(95% CI)			Mean	(95% CI)
Rural Women				Rural Men			
18-34	Owner-occupied monthly costs	\$ 1,125.74	(\$ 1,115.33, \$ 1,136.14)	18-34	Owner-occupied monthly costs	\$ 1,134.88	(\$ 1,124.05, \$ 1,145.71)
35-64	Owner-occupied monthly costs	\$ 1,126.84	(\$ 1,119.15, \$ 1,134.52)	35-64	Owner-occupied monthly costs	\$ 1,135.98	(\$ 1,127.64, \$ 1,144.32)
65+	Owner-occupied monthly costs	\$ 522.12	(\$ 513.69, \$ 530.54)	65+	Owner-occupied monthly costs	\$ 531.26	(\$ 522.05, \$ 540.46)
Urban Women				Urban Men			
18-34	Owner-occupied monthly costs	\$ 1,491.47	(\$ 1,480.31, \$ 1,502.62)	18-34	Owner-occupied monthly costs	\$ 1,521.02	(\$ 1,509.39, \$ 1,532.66)
35-64	Owner-occupied monthly costs	\$ 1,492.57	(\$ 1,483.96, \$ 1,501.18)	35-64	Owner-occupied monthly costs	\$ 1,522.12	(\$ 1,512.92, \$ 1,531.33)
65+	Owner-occupied monthly costs	\$ 887.85	(\$ 879.73, \$ 895.97)	65+	Owner-occupied monthly costs	\$ 917.40	(\$ 908.79, \$ 926.02)

Table B6. Estimates across Populations, American Community Survey, 2005-2009, continued.

		Mean	(95% CI)			Mean	(95% CI)
Rural Women				Rural Men			
18-34	Rent per month	\$ 563.10	(\$ 550.00, \$ 576.19)	18-34	Rent per month	\$ 581.30	(\$ 566.45, \$ 596.16)
35-64	Rent per month	\$ 489.03	(\$ 478.18, \$ 499.89)	35-64	Rent per month	\$ 507.24	(\$ 494.90, \$ 519.58)
65+	Rent per month	\$ 537.41	(\$ 521.82, \$ 553.01)	65+	Rent per month	\$ 555.62	(\$ 537.94, \$ 573.30)
Urban Women				Urban Men			
18-34	Rent per month	\$ 752.82	(\$ 743.80, \$ 761.83)	18-34	Rent per month	\$ 778.10	(\$ 768.73, \$ 787.48)
35-64	Rent per month	\$ 678.76	(\$ 671.22, \$ 686.29)	35-64	Rent per month	\$ 704.04	(\$ 695.62, \$ 712.46)
65+	Rent per month	\$ 727.14	(\$ 713.18, \$ 741.10)	65+	Rent per month	\$ 752.42	(\$ 737.61, \$ 767.24)
		Mean	(95% CI)			Mean	(95% CI)
Rural Women				Rural Men			
18-34	Mobile home annual costs	\$ 1,945.68	(\$ 1,830.80, \$ 2,060.57)	18-34	Mobile home annual costs	\$ 1,909.84	(\$ 1,799.78, \$ 2,019.90)
35-64	Mobile home annual costs	\$ 1,882.82	(\$ 1,800.60, \$ 1,965.04)	35-64	Mobile home annual costs	\$ 1,846.98	(\$ 1,764.69, \$ 1,929.26)
65+	Mobile home annual costs	\$ 1,900.31	(\$ 1,789.10, \$ 2,011.53)	65+	Mobile home annual costs	\$ 1,864.47	(\$ 1,752.62, \$ 1,976.33)
Urban Women				Urban Men			
18-34	Mobile home annual costs	\$ 3,355.56	(\$ 3,195.49, \$ 3,515.64)	18-34	Mobile home annual costs	\$ 3,350.67	(\$ 3,185.11, \$ 3,516.23)
35-64	Mobile home annual costs	\$ 3,292.70	(\$ 3,157.48, \$ 3,427.92)	35-64	Mobile home annual costs	\$ 3,287.81	(\$ 3,140.99, \$ 3,434.63)
65+	Mobile home annual costs	\$ 3,310.19	(\$ 3,161.53, \$ 3,458.86)	65+	Mobile home annual costs	\$ 3,305.30	(\$ 3,148.55, \$ 3,462.06)
		Housing costs (2018 dollars)				Housing costs (2018 dollars)	
		Mean	(95% CI)			Mean	(95% CI)
Rural Women				Rural Men			
18-34	Owner-occupied monthly costs	\$ 1,317.11	(\$ 1,304.94, \$ 1,329.28)	18-34	Owner-occupied monthly costs	\$ 1,327.81	(\$ 1,315.13, \$ 1,340.48)
35-64	Owner-occupied monthly costs	\$ 1,318.40	(\$ 1,309.41, \$ 1,327.39)	35-64	Owner-occupied monthly costs	\$ 1,329.10	(\$ 1,319.34, \$ 1,338.85)
65+	Owner-occupied monthly costs	\$ 610.88	(\$ 601.02, \$ 620.73)	65+	Owner-occupied monthly costs	\$ 621.57	(\$ 610.80, \$ 632.34)
Urban Women				Urban Men			
18-34	Owner-occupied monthly costs	\$ 1,745.02	(\$ 1,731.97, \$ 1,758.07)	18-34	Owner-occupied monthly costs	\$ 1,779.60	(\$ 1,765.99, \$ 1,793.21)
35-64	Owner-occupied monthly costs	\$ 1,746.30	(\$ 1,736.23, \$ 1,756.38)	35-64	Owner-occupied monthly costs	\$ 1,780.89	(\$ 1,770.11, \$ 1,791.65)
65+	Owner-occupied monthly costs	\$ 1,038.78	(\$ 1,029.29, \$ 1,048.28)	65+	Owner-occupied monthly costs	\$ 1,073.36	(\$ 1,063.28, \$ 1,083.45)
		Mean	(95% CI)			Mean	(95% CI)
Rural Women				Rural Men			
18-34	Rent per month	\$ 658.82	(\$ 643.50, \$ 674.14)	18-34	Rent per month	\$ 680.13	(\$ 662.75, \$ 697.51)
35-64	Rent per month	\$ 572.17	(\$ 559.47, \$ 584.87)	35-64	Rent per month	\$ 593.47	(\$ 579.04, \$ 607.91)
65+	Rent per month	\$ 628.77	(\$ 610.53, \$ 647.02)	65+	Rent per month	\$ 650.08	(\$ 629.39, \$ 670.77)
Urban Women				Urban Men			
18-34	Rent per month	\$ 880.80	(\$ 870.25, \$ 891.35)	18-34	Rent per month	\$ 910.38	(\$ 899.41, \$ 921.35)
35-64	Rent per month	\$ 794.14	(\$ 785.33, \$ 802.96)	35-64	Rent per month	\$ 823.73	(\$ 813.88, \$ 833.58)
65+	Rent per month	\$ 850.75	(\$ 834.41, \$ 867.08)	65+	Rent per month	\$ 880.33	(\$ 863.00, \$ 897.67)

Table B6. Estimates across Populations, American Community Survey, 2005-2009, continued.

		Mean	(95% CI)			Mean	(95% CI)
Rural Women				Rural Men			
18-34	Mobile home annual costs	\$ 2,276.45	(\$ 2,142.03, \$ 2,410.86)	18-34	Mobile home annual costs	\$ 2,234.51	(\$ 2,105.74, \$ 2,363.29)
35-64	Mobile home annual costs	\$ 2,202.90	(\$ 2,106.70, \$ 2,299.10)	35-64	Mobile home annual costs	\$ 2,160.96	(\$ 2,064.69, \$ 2,257.24)
65+	Mobile home annual costs	\$ 2,223.37	(\$ 2,093.25, \$ 2,353.49)	65+	Mobile home annual costs	\$ 2,181.43	(\$ 2,050.56, \$ 2,312.30)
Urban Women				Urban Men			
18-34	Mobile home annual costs	\$ 3,926.01	(\$ 3,738.72, \$ 4,113.29)	18-34	Mobile home annual costs	\$ 3,920.29	(\$ 3,726.58, \$ 4,113.99)
35-64	Mobile home annual costs	\$ 3,852.46	(\$ 3,694.25, \$ 4,010.67)	35-64	Mobile home annual costs	\$ 3,846.74	(\$ 3,674.96, \$ 4,018.51)
65+	Mobile home annual costs	\$ 3,872.93	(\$ 3,698.99, \$ 4,046.87)	65+	Mobile home annual costs	\$ 3,867.20	(\$ 3,683.80, \$ 4,050.61)
Utility costs (annual, 2009 dollars)				Utility costs (annual, 2009 dollars)			
		Mean	(95% CI)			Mean	(95% CI)
Rural Women				Rural Men			
18-34	Electricity costs	\$ 1,336.20	(\$ 1,324.61, \$ 1,347.79)	18-34	Electricity costs	\$ 1,351.70	(\$ 1,339.99, \$ 1,363.41)
35-64	Electricity costs	\$ 1,425.90	(\$ 1,417.20, \$ 1,434.61)	35-64	Electricity costs	\$ 1,441.40	(\$ 1,432.41, \$ 1,450.38)
65+	Electricity costs	\$ 1,080.38	(\$ 1,069.87, \$ 1,090.90)	65+	Electricity costs	\$ 1,095.88	(\$ 1,084.95, \$ 1,106.81)
Urban Women				Urban Men			
18-34	Electricity costs	\$ 1,542.63	(\$ 1,530.47, \$ 1,554.80)	18-34	Electricity costs	\$ 1,575.76	(\$ 1,562.86, \$ 1,588.66)
35-64	Electricity costs	\$ 1,632.33	(\$ 1,623.20, \$ 1,641.47)	35-64	Electricity costs	\$ 1,665.46	(\$ 1,655.64, \$ 1,675.27)
65+	Electricity costs	\$ 1,286.81	(\$ 1,276.46, \$ 1,297.17)	65+	Electricity costs	\$ 1,319.94	(\$ 1,309.04, \$ 1,330.84)
		Mean	(95% CI)			Mean	(95% CI)
Rural Women				Rural Men			
18-34	Gas costs	\$ 1,694.40	(\$ 1,662.04, \$ 1,726.77)	18-34	Gas costs	\$ 1,684.58	(\$ 1,651.77, \$ 1,717.39)
35-64	Gas costs	\$ 1,701.59	(\$ 1,680.26, \$ 1,722.93)	35-64	Gas costs	\$ 1,691.77	(\$ 1,669.58, \$ 1,713.96)
65+	Gas costs	\$ 1,610.29	(\$ 1,580.95, \$ 1,639.63)	65+	Gas costs	\$ 1,600.47	(\$ 1,569.98, \$ 1,630.96)
Urban Women				Urban Men			
18-34	Gas costs	\$ 2,259.44	(\$ 2,223.09, \$ 2,295.79)	18-34	Gas costs	\$ 2,230.02	(\$ 2,191.21, \$ 2,268.82)
35-64	Gas costs	\$ 2,266.63	(\$ 2,241.53, \$ 2,291.74)	35-64	Gas costs	\$ 2,237.21	(\$ 2,210.11, \$ 2,264.30)
65+	Gas costs	\$ 2,175.33	(\$ 2,145.04, \$ 2,205.62)	65+	Gas costs	\$ 2,145.91	(\$ 2,114.39, \$ 2,177.43)
		Mean	(95% CI)			Mean	(95% CI)
Rural Women				Rural Men			
18-34	Water and sewer costs	\$ 586.39	(\$ 579.40, \$ 593.38)	18-34	Water and sewer costs	\$ 584.42	(\$ 577.53, \$ 591.31)
35-64	Water and sewer costs	\$ 594.20	(\$ 588.84, \$ 599.55)	35-64	Water and sewer costs	\$ 592.22	(\$ 586.93, \$ 597.52)
65+	Water and sewer costs	\$ 517.79	(\$ 512.04, \$ 523.55)	65+	Water and sewer costs	\$ 515.82	(\$ 509.94, \$ 521.70)
Urban Women				Urban Men			
18-34	Water and sewer costs	\$ 583.88	(\$ 577.54, \$ 590.23)	18-34	Water and sewer costs	\$ 588.57	(\$ 581.99, \$ 595.15)
35-64	Water and sewer costs	\$ 591.68	(\$ 587.53, \$ 595.84)	35-64	Water and sewer costs	\$ 596.37	(\$ 591.95, \$ 600.79)
65+	Water and sewer costs	\$ 515.28	(\$ 510.38, \$ 520.19)	65+	Water and sewer costs	\$ 519.97	(\$ 514.85, \$ 525.08)

Table B6. Estimates across Populations, American Community Survey, 2005-2009, continued.

		Mean	(95% CI)			Mean	(95% CI)
Rural Women				Rural Men			
18-34	Heating fuel costs	\$ 1,233.73	(\$ 1,215.19, \$ 1,252.27)	18-34	Heating fuel costs	\$ 1,203.36	(\$ 1,184.96, \$ 1,221.76)
35-64	Heating fuel costs	\$ 1,264.89	(\$ 1,251.67, \$ 1,278.11)	35-64	Heating fuel costs	\$ 1,234.52	(\$ 1,221.29, \$ 1,247.76)
65+	Heating fuel costs	\$ 1,413.63	(\$ 1,396.15, \$ 1,431.11)	65+	Heating fuel costs	\$ 1,383.26	(\$ 1,365.78, \$ 1,400.75)
Urban Women				Urban Men			
18-34	Heating fuel costs	\$ 1,404.93	(\$ 1,383.09, \$ 1,426.78)	18-34	Heating fuel costs	\$ 1,384.36	(\$ 1,362.09, \$ 1,406.64)
35-64	Heating fuel costs	\$ 1,436.09	(\$ 1,419.65, \$ 1,452.54)	35-64	Heating fuel costs	\$ 1,415.52	(\$ 1,398.66, \$ 1,432.39)
65+	Heating fuel costs	\$ 1,584.83	(\$ 1,565.37, \$ 1,604.29)	65+	Heating fuel costs	\$ 1,564.27	(\$ 1,544.57, \$ 1,583.96)
Utility costs (annual, 2018 dollars)				Utility costs (annual, 2018 dollars)			
		Mean	(95% CI)			Mean	(95% CI)
Rural Women				Rural Men			
18-34	Electricity costs	\$ 1,563.36	(\$ 1,549.80, \$ 1,576.92)	18-34	Electricity costs	\$ 1,581.49	(\$ 1,567.78, \$ 1,595.19)
35-64	Electricity costs	\$ 1,668.31	(\$ 1,658.12, \$ 1,678.49)	35-64	Electricity costs	\$ 1,686.43	(\$ 1,675.92, \$ 1,696.94)
65+	Electricity costs	\$ 1,264.05	(\$ 1,251.75, \$ 1,276.35)	65+	Electricity costs	\$ 1,282.17	(\$ 1,269.39, \$ 1,294.96)
Urban Women				Urban Men			
18-34	Electricity costs	\$ 1,804.88	(\$ 1,790.65, \$ 1,819.11)	18-34	Electricity costs	\$ 1,843.64	(\$ 1,828.54, \$ 1,858.73)
35-64	Electricity costs	\$ 1,909.83	(\$ 1,899.14, \$ 1,920.51)	35-64	Electricity costs	\$ 1,948.58	(\$ 1,937.10, \$ 1,960.07)
65+	Electricity costs	\$ 1,505.57	(\$ 1,493.45, \$ 1,517.69)	65+	Electricity costs	\$ 1,544.33	(\$ 1,531.58, \$ 1,557.08)
		Mean	(95% CI)			Mean	(95% CI)
Rural Women				Rural Men			
18-34	Gas costs	\$ 1,982.45	(\$ 1,944.58, \$ 2,020.32)	18-34	Gas costs	\$ 1,970.96	(\$ 1,932.57, \$ 2,009.35)
35-64	Gas costs	\$ 1,990.86	(\$ 1,965.90, \$ 2,015.82)	35-64	Gas costs	\$ 1,979.37	(\$ 1,953.41, \$ 2,005.33)
65+	Gas costs	\$ 1,884.04	(\$ 1,849.71, \$ 1,918.37)	65+	Gas costs	\$ 1,872.55	(\$ 1,836.88, \$ 1,908.23)
Urban Women				Urban Men			
18-34	Gas costs	\$ 2,643.55	(\$ 2,601.02, \$ 2,686.07)	18-34	Gas costs	\$ 2,609.12	(\$ 2,563.72, \$ 2,654.52)
35-64	Gas costs	\$ 2,651.96	(\$ 2,622.59, \$ 2,681.33)	35-64	Gas costs	\$ 2,617.53	(\$ 2,585.83, \$ 2,649.24)
65+	Gas costs	\$ 2,545.14	(\$ 2,509.70, \$ 2,580.58)	65+	Gas costs	\$ 2,510.71	(\$ 2,473.83, \$ 2,547.59)
		Mean	(95% CI)			Mean	(95% CI)
Rural Women				Rural Men			
18-34	Water and sewer costs	\$ 686.08	(\$ 677.90, \$ 694.26)	18-34	Water and sewer costs	\$ 683.77	(\$ 675.71, \$ 691.84)
35-64	Water and sewer costs	\$ 695.21	(\$ 688.94, \$ 701.47)	35-64	Water and sewer costs	\$ 692.90	(\$ 686.71, \$ 699.10)
65+	Water and sewer costs	\$ 605.82	(\$ 599.09, \$ 612.55)	65+	Water and sewer costs	\$ 603.51	(\$ 596.63, \$ 610.39)
Urban Women				Urban Men			
18-34	Water and sewer costs	\$ 683.14	(\$ 675.72, \$ 690.57)	18-34	Water and sewer costs	\$ 688.62	(\$ 680.92, \$ 696.32)
35-64	Water and sewer costs	\$ 692.27	(\$ 687.41, \$ 697.14)	35-64	Water and sewer costs	\$ 697.75	(\$ 692.58, \$ 702.93)
65+	Water and sewer costs	\$ 602.88	(\$ 597.14, \$ 608.62)	65+	Water and sewer costs	\$ 608.36	(\$ 602.38, \$ 614.35)

Table B6. Estimates across Populations, American Community Survey, 2005-2009, continued.

		Mean	(95% CI)			Mean	(95% CI)
Rural Women				Rural Men			
18-34	Heating fuel costs	\$ 1,443.46	(\$ 1,421.77, \$ 1,465.15)	18-34	Heating fuel costs	\$ 1,407.93	(\$ 1,386.41, \$ 1,429.46)
35-64	Heating fuel costs	\$ 1,479.92	(\$ 1,464.45, \$ 1,495.38)	35-64	Heating fuel costs	\$ 1,444.39	(\$ 1,428.90, \$ 1,459.88)
65+	Heating fuel costs	\$ 1,653.94	(\$ 1,633.49, \$ 1,674.40)	65+	Heating fuel costs	\$ 1,618.42	(\$ 1,597.96, \$ 1,638.87)
Urban Women				Urban Men			
18-34	Heating fuel costs	\$ 1,643.77	(\$ 1,618.21, \$ 1,669.33)	18-34	Heating fuel costs	\$ 1,619.71	(\$ 1,593.65, \$ 1,645.76)
35-64	Heating fuel costs	\$ 1,680.23	(\$ 1,660.98, \$ 1,699.47)	35-64	Heating fuel costs	\$ 1,656.16	(\$ 1,636.43, \$ 1,675.89)
65+	Heating fuel costs	\$ 1,854.25	(\$ 1,831.49, \$ 1,877.02)	65+	Heating fuel costs	\$ 1,830.19	(\$ 1,807.15, \$ 1,853.23)

Table B6. Estimates across Populations, American Community Survey, 2005-2009, continued.

Panel D. Communication Resources

Phone Access				Phone Access			
		Percent	(95% CI)			Percent	(95% CI)
Rural Women				Rural Men			
18-34	No home phone	4.7	(4.3, 5.1)	18-34	No home phone	5.4	(5.0, 5.9)
	Home phone	95.3	(94.9, 95.7)		Home phone	94.6	(94.1, 95.0)
35-64	No home phone	1.6	(1.5, 1.7)	35-64	No home phone	1.9	(1.7, 2.0)
	Home phone	98.4	(98.3, 98.5)		Home phone	98.1	(98.0, 98.3)
65+	No home phone	0.7	(0.6, 0.8)	65+	No home phone	0.8	(0.7, 0.9)
	Home phone	99.3	(99.2, 99.4)		Home phone	99.2	(99.1, 99.3)
Urban Women				Urban Men			
18-34	No home phone	4.9	(4.6, 5.2)	18-34	No home phone	6.1	(5.7, 6.5)
	Home phone	95.1	(94.8, 95.4)		Home phone	93.9	(93.5, 94.3)
35-64	No home phone	1.7	(1.6, 1.8)	35-64	No home phone	2.1	(1.9, 2.3)
	Home phone	98.3	(98.2, 98.4)		Home phone	97.9	(97.7, 98.1)
65+	No home phone	0.7	(0.6, 0.8)	65+	No home phone	0.9	(0.8, 1.0)
	Home phone	99.3	(99.2, 99.4)		Home phone	99.1	(99.0, 99.2)

Table B6. Estimates across Populations, American Community Survey, 2005-2009, continued.

Panel E. Institutions

Group quarters				Group quarters			
		Percent	(95% CI)			Percent	(95% CI)
Rural Women				Rural Men			
18-34	Non-institutional group quarters	7.5	(7.1, 7.9)	18-34	Non-institutional group quarters	7.2	(6.8, 7.6)
35-64	Non-institutional group quarters	0.8	(0.7, 0.9)	35-64	Non-institutional group quarters	0.8	(0.7, 0.8)
65+	Non-institutional group quarters	1.1	(1.0, 1.2)	65+	Non-institutional group quarters	1.1	(1.0, 1.2)
Urban Women				Urban Men			
18-34	Non-institutional group quarters	6.9	(6.6, 7.3)	18-34	Non-institutional group quarters	6.6	(6.3, 6.9)
35-64	Non-institutional group quarters	0.7	(0.7, 0.8)	35-64	Non-institutional group quarters	0.7	(0.6, 0.7)
65+	Non-institutional group quarters	1.0	(0.9, 1.1)	65+	Non-institutional group quarters	1.0	(0.9, 1.1)
Military Service				Military Service			
		Percent	(95% CI)			Percent	(95% CI)
Rural Women				Rural Men			
18+	Veteran or current service†	1.2	(1.1, 1.3)	18-34	Veteran or current service	5.3	(5.0, 5.6)
				35-64	Veteran or current service	22.0	(21.6, 22.3)
				65+	Veteran or current service	59.7	(59.0, 60.3)
Urban Women				Urban Men			
18+	Veteran or current service†	1.0	(0.9, 1.1)	18-34	Veteran or current service	4.3	(4.1, 4.5)
				35-64	Veteran or current service	18.6	(18.3, 18.9)
				65+	Veteran or current service	54.5	(53.9, 55.2)

Table B6. Estimates across Populations, American Community Survey, 2005-2009, continued.

Panel F. Schooling

School enrollment				School enrollment			
		Percent	(95% CI)			Percent	(95% CI)
Rural Women				Rural Men			
18-34	Primary/Secondary school	3.8	(3.6, 4.1)	18-34	Primary/Secondary school	4.1	(3.8, 4.4)
	College	26.4	(25.6, 27.2)		College	21.0	(20.3, 21.8)
	Graduate or professional school	3.4	(3.2, 3.7)		Graduate or professional school	2.3	(2.1, 2.6)
	Not enrolled in school	66.3	(65.5, 67.1)		Not enrolled in school	72.5	(71.7, 73.4)
35-64	Primary/Secondary school	0.2	(0.2, 0.3)	35-64	Primary/Secondary school	0.2	(0.2, 0.2)
	College	2.0	(1.9, 2.1)		College	1.4	(1.4, 1.5)
	Graduate or professional school	0.9	(0.8, 0.9)		Graduate or professional school	0.5	(0.5, 0.6)
	Not enrolled in school	96.9	(96.8, 97.1)		Not enrolled in school	97.8	(97.7, 97.9)
65+	Primary/Secondary school	0.2	(0.2, 0.3)	65+	Primary/Secondary school	0.2	(0.2, 0.3)
	College	0.2	(0.1, 0.2)		College	0.1	(0.1, 0.2)
	Graduate or professional school	0.1	(0.1, 0.1)		Graduate or professional school	0.0	(0.0, 0.1)
	Not enrolled in school	99.5	(99.5, 99.6)		Not enrolled in school	99.6	(99.6, 99.6)
Urban Women				Urban Men			
18-34	Primary/Secondary school	3.6	(3.4, 3.8)	18-34	Primary/Secondary school	4.6	(4.3, 4.8)
	College	25.1	(24.5, 25.7)		College	19.9	(19.3, 20.5)
	Graduate or professional school	5.7	(5.4, 6.0)		Graduate or professional school	4.0	(3.7, 4.2)
	Not enrolled in school	65.6	(65.0, 66.3)		Not enrolled in school	71.5	(70.9, 72.2)
35-64	Primary/Secondary school	0.2	(0.2, 0.2)	35-64	Primary/Secondary school	0.2	(0.2, 0.3)
	College	1.9	(1.8, 2.0)		College	1.4	(1.3, 1.5)
	Graduate or professional school	1.5	(1.4, 1.5)		Graduate or professional school	0.9	(0.9, 1.0)
	Not enrolled in school	96.5	(96.3, 96.6)		Not enrolled in school	97.4	(97.3, 97.5)
65+	Primary/Secondary school	0.2	(0.2, 0.2)	65+	Primary/Secondary school	0.2	(0.2, 0.3)
	College	0.2	(0.1, 0.2)		College	0.1	(0.1, 0.2)
	Graduate or professional school	0.1	(0.1, 0.2)		Graduate or professional school	0.1	(0.1, 0.1)
	Not enrolled in school	99.5	(99.4, 99.5)		Not enrolled in school	99.5	(99.5, 99.6)

Table B6. Estimates across Populations, American Community Survey, 2005-2009, continued.

Educational attainment				Educational attainment			
		Percent	(95% CI)			Percent	(95% CI)
Rural Women				Rural Men			
18-34	Less than high school	8.7	(8.4, 9.0)	18-34	Less than high school	10.5	(10.1, 10.8)
	High school diploma/GED	44.8	(44.3, 45.3)		High school diploma/GED	45.8	(45.2, 46.4)
	Some college	28.4	(27.9, 29.0)		Some college	25.7	(25.2, 26.3)
	Bachelor's degree or higher	18.0	(17.7, 18.4)		Bachelor's degree or higher	18.0	(17.6, 18.4)
35-64	Less than high school	7.3	(7.1, 7.5)	35-64	Less than high school	8.7	(8.5, 9.0)
	High school diploma/GED	51.6	(51.2, 52.0)		High school diploma/GED	52.4	(51.9, 52.8)
	Some college	20.0	(19.6, 20.4)		Some college	18.0	(17.6, 18.3)
	Bachelor's degree or higher	21.1	(20.7, 21.4)		Bachelor's degree or higher	20.9	(20.5, 21.3)
65+	Less than high school	21.1	(20.7, 21.6)	65+	Less than high school	24.3	(23.7, 24.9)
	High school diploma/GED	56.9	(56.4, 57.4)		High school diploma/GED	55.6	(55.1, 56.2)
	Some college	10.3	(10.0, 10.6)		Some college	9.0	(8.7, 9.2)
	Bachelor's degree or higher	11.6	(11.4, 11.9)		Bachelor's degree or higher	11.1	(10.8, 11.4)
Urban Women				Urban Men			
18-34	Less than high school	8.6	(8.3, 8.9)	18-34	Less than high school	9.4	(9.1, 9.8)
	High school diploma/GED	37.2	(36.8, 37.7)		High school diploma/GED	36.5	(36.0, 37.0)
	Some college	27.9	(27.5, 28.4)		Some college	25.8	(25.3, 26.3)
	Bachelor's degree or higher	26.2	(25.8, 26.7)		Bachelor's degree or higher	28.3	(27.8, 28.7)
35-64	Less than high school	7.2	(7.0, 7.4)	35-64	Less than high school	7.8	(7.6, 8.0)
	High school diploma/GED	42.7	(42.4, 43.1)		High school diploma/GED	41.6	(41.2, 42.0)
	Some college	19.6	(19.3, 19.9)		Some college	18.0	(17.7, 18.3)
	Bachelor's degree or higher	30.5	(30.2, 30.8)		Bachelor's degree or higher	32.6	(32.3, 33.0)
65+	Less than high school	21.9	(21.4, 22.3)	65+	Less than high school	23.6	(23.1, 24.1)
	High school diploma/GED	49.7	(49.2, 50.2)		High school diploma/GED	47.9	(47.4, 48.4)
	Some college	10.7	(10.4, 10.9)		Some college	9.7	(9.4, 10.0)
	Bachelor's degree or higher	17.8	(17.4, 18.1)		Bachelor's degree or higher	18.8	(18.4, 19.2)

Table B6. Estimates across Populations, American Community Survey, 2005-2009, continued.

Panel G. Work

Employment and labor force status				Employment and labor force status			
		Percent	(95% CI)			Percent	(95% CI)
Rural Women				Rural Men			
18-34	In the labor force	69.8	(69.2, 70.3)	18-34	In the labor force	81.1	(80.6, 81.5)
	Employed	63.4	(62.9, 64.0)		Employed	72.8	(72.3, 73.3)
	Unemployed	6.3	(6.0, 6.6)		Unemployed	8.3	(8.0, 8.7)
	Not in the labor force	30.3	(29.8, 30.8)		Not in the labor force	18.9	(18.5, 19.3)
35-64	In the labor force	70.8	(70.4, 71.2)	35-64	In the labor force	81.8	(81.5, 82.1)
	Employed	67.8	(67.4, 68.2)		Employed	77.8	(77.4, 78.1)
	Unemployed	3.0	(2.9, 3.2)		Unemployed	4.0	(3.8, 4.2)
	Not in the labor force	29.2	(28.8, 29.6)		Not in the labor force	18.2	(17.9, 18.6)
65+	In the labor force	10.6	(10.3, 10.9)	65+	In the labor force	18.0	(17.6, 18.5)
	Employed	10.2	(9.9, 10.5)		Employed	17.2	(16.8, 17.6)
	Unemployed	0.4	(0.4, 0.5)		Unemployed	0.8	(0.7, 0.9)
	Not in the labor force	89.4	(89.1, 89.6)		Not in the labor force	82.0	(81.5, 82.4)
Urban Women				Urban Men			
18-34	In the labor force	72.5	(72.0, 72.9)	18-34	In the labor force	83.1	(82.7, 83.4)
	Employed	65.7	(65.2, 66.2)		Employed	74.3	(73.8, 74.7)
	Unemployed	6.7	(6.5, 7.0)		Unemployed	8.8	(8.5, 9.2)
	Not in the labor force	27.6	(27.1, 28.0)		Not in the labor force	16.9	(16.5, 17.3)
35-64	In the labor force	73.4	(73.1, 73.8)	35-64	In the labor force	83.7	(83.4, 84.0)
	Employed	70.2	(69.8, 70.5)		Employed	79.4	(79.1, 79.8)
	Unemployed	3.3	(3.1, 3.4)		Unemployed	4.3	(4.1, 4.4)
	Not in the labor force	26.6	(26.2, 26.9)		Not in the labor force	16.3	(16.0, 16.6)
65+	In the labor force	11.9	(11.6, 12.2)	65+	In the labor force	20.1	(19.7, 20.5)
	Employed	11.4	(11.2, 11.7)		Employed	19.2	(18.7, 19.6)
	Unemployed	0.5	(0.4, 0.5)		Unemployed	0.9	(0.8, 1.0)
	Not in the labor force	88.1	(87.8, 88.3)		Not in the labor force	79.9	(79.5, 80.3)

Table B6. Estimates across Populations, American Community Survey, 2005-2009, continued.

Work history				Work history			
		Percent	(95% CI)			Percent	(95% CI)
Rural Women				Rural Men			
18-34	No recent work history	11.9	(11.5, 12.3)	18-34	No recent work history	6.0	(5.8, 6.2)
	Worked within past 5 years	8.1	(7.8, 8.4)		Worked within past 5 years	5.7	(5.5, 6.0)
	Worked within past year	80.0	(79.6, 80.5)		Worked within past year	88.3	(88.0, 88.6)
35-64	No recent work history	17.1	(16.8, 17.5)	35-64	No recent work history	8.9	(8.7, 9.1)
	Worked within past 5 years	8.5	(8.2, 8.7)		Worked within past 5 years	6.2	(6.0, 6.4)
	Worked within past year	74.4	(74.0, 74.8)		Worked within past year	84.9	(84.6, 85.2)
65+	No recent work history	78.8	(78.4, 79.3)	65+	No recent work history	66.4	(65.7, 67.0)
	Worked within past 5 years	8.5	(8.2, 8.8)		Worked within past 5 years	10.1	(9.8, 10.5)
	Worked within past year	12.7	(12.4, 13.0)		Worked within past year	23.5	(23.0, 24.0)
Urban Women				Urban Men			
18-34	No recent work history	11.2	(10.9, 11.5)	18-34	No recent work history	5.8	(5.6, 6.1)
	Worked within past 5 years	7.7	(7.4, 8.0)		Worked within past 5 years	5.6	(5.4, 5.8)
	Worked within past year	81.1	(80.7, 81.5)		Worked within past year	88.6	(88.3, 88.9)
35-64	No recent work history	16.2	(15.9, 16.5)	35-64	No recent work history	8.7	(8.5, 8.9)
	Worked within past 5 years	8.1	(7.9, 8.3)		Worked within past 5 years	6.1	(5.9, 6.2)
	Worked within past year	75.7	(75.3, 76.0)		Worked within past year	85.2	(84.9, 85.5)
65+	No recent work history	78.0	(77.6, 78.4)	65+	No recent work history	66.0	(65.4, 66.6)
	Worked within past 5 years	8.5	(8.3, 8.8)		Worked within past 5 years	10.0	(9.7, 10.4)
	Worked within past year	13.5	(13.2, 13.8)		Worked within past year	24.0	(23.5, 24.4)
Usual work hours within the past 12 months				Usual work hours within the past 12 months			
		Mean	(95% CI)			Mean	(95% CI)
Rural Women				Rural Men			
18-34	Hours worked per week	32.53	(32.38, 32.68)	18-34	Hours worked per week	39.51	(39.35, 39.66)
35-64	Hours worked per week	36.69	(36.57, 36.81)	35-64	Hours worked per week	43.67	(43.54, 43.79)
65+	Hours worked per week	25.15	(24.86, 25.43)	65+	Hours worked per week	32.12	(31.84, 32.40)
Urban Women				Urban Men			
18-34	Hours worked per week	33.36	(33.23, 33.49)	18-34	Hours worked per week	39.32	(39.19, 39.46)
35-64	Hours worked per week	37.52	(37.42, 37.62)	35-64	Hours worked per week	43.48	(43.38, 43.58)
65+	Hours worked per week	25.97	(25.70, 26.25)	65+	Hours worked per week	31.94	(31.66, 32.21)

Table B6. Estimates across Populations, American Community Survey, 2005-2009, continued.

Self-employment at current/usual job				Self-employment at current/usual job			
		Percent	(95% CI)			Percent	(95% CI)
Rural Women				Rural Men			
18-34	Self-employed	2.5	(2.4, 2.7)	18-34	Self-employed	5.3	(5.1, 5.6)
35-64	Self-employed	7.1	(6.9, 7.4)	35-64	Self-employed	14.3	(13.9, 14.6)
65+	Self-employed	11.5	(11.0, 12.0)	65+	Self-employed	21.9	(21.2, 22.7)
Urban Women				Urban Men			
18-34	Self-employed	2.3	(2.2, 2.4)	18-34	Self-employed	4.8	(4.6, 5.0)
35-64	Self-employed	6.6	(6.4, 6.8)	35-64	Self-employed	13.0	(12.7, 13.3)
65+	Self-employed	10.6	(10.1, 11.0)	65+	Self-employed	20.1	(19.4, 20.8)

Table B6. Estimates across Populations, American Community Survey, 2005-2009, continued.

Panel H. Socio-economic Status

Annual income (2009 dollars)				Annual income (2009 dollars)			
		Mean	(95% CI)			Mean	(95% CI)
Rural Women				Rural Men			
18-34	Total family income	\$ 53,526.08	(\$ 52,852.65, \$ 54,199.51)	18-34	Total family income	\$ 57,637.29	(\$ 56,918.32, \$ 58,356.27)
	Personal wage and salary income	\$ 10,397.49	(\$ 10,077.20, \$ 10,717.78)		Personal wage and salary income	\$ 26,024.95	(\$ 25,613.22, \$ 26,436.67)
35-64	Total family income	\$ 70,957.79	(\$ 70,414.22, \$ 71,501.36)	35-64	Total family income	\$ 75,069.00	(\$ 74,472.12, \$ 75,665.88)
	Personal wage and salary income	\$ 33,913.51	(\$ 33,638.08, \$ 34,188.95)		Personal wage and salary income	\$ 49,540.97	(\$ 49,112.55, \$ 49,969.39)
65+	Total family income	\$ 38,573.70	(\$ 37,962.71, \$ 39,184.69)	65+	Total family income	\$ 42,684.91	(\$ 42,006.00, \$ 43,363.82)
	Personal wage and salary income	\$ 12,261.44	(\$ 11,432.70, \$ 13,090.18)		Personal wage and salary income	\$ 27,888.90	(\$ 27,014.27, \$ 28,763.53)
Urban Women				Urban Men			
18-34	Total family income	\$ 67,635.80	(\$ 66,967.05, \$ 68,304.54)	18-34	Total family income	\$ 74,599.80	(\$ 73,863.77, \$ 75,335.83)
	Personal wage and salary income	\$ 18,453.56	(\$ 18,141.73, \$ 18,765.39)		Personal wage and salary income	\$ 37,851.57	(\$ 37,442.13, \$ 38,261.02)
35-64	Total family income	\$ 85,067.50	(\$ 84,472.03, \$ 85,662.98)	35-64	Total family income	\$ 92,031.51	(\$ 91,363.93, \$ 92,699.08)
	Personal wage and salary income	\$ 41,969.58	(\$ 41,662.23, \$ 42,276.93)		Personal wage and salary income	\$ 61,367.59	(\$ 60,878.76, \$ 61,856.43)
65+	Total family income	\$ 52,683.41	(\$ 52,084.02, \$ 53,282.80)	65+	Total family income	\$ 59,647.42	(\$ 58,976.04, \$ 60,318.80)
	Personal wage and salary income	\$ 20,317.51	(\$ 19,495.39, \$ 21,139.62)		Personal wage and salary income	\$ 39,715.52	(\$ 38,828.58, \$ 40,602.46)
Annual income (2018 dollars)				Annual income (2018 dollars)			
		Mean	(95% CI)			Mean	(95% CI)
Rural Women				Rural Men			
18-34	Total family income	\$ 62,625.51	(\$ 61,837.60, \$ 63,413.43)	18-34	Total family income	\$ 67,435.63	(\$ 66,594.43, \$ 68,276.84)
	Personal wage and salary income	\$ 12,165.06	(\$ 11,790.32, \$ 12,539.80)		Personal wage and salary income	\$ 30,449.19	(\$ 29,967.47, \$ 30,930.90)
35-64	Total family income	\$ 83,020.61	(\$ 82,384.64, \$ 83,656.59)	35-64	Total family income	\$ 87,830.73	(\$ 87,132.38, \$ 88,529.08)
	Personal wage and salary income	\$ 39,678.81	(\$ 39,356.55, \$ 40,001.07)		Personal wage and salary income	\$ 57,962.93	(\$ 57,461.68, \$ 58,464.19)
65+	Total family income	\$ 45,131.23	(\$ 44,416.37, \$ 45,846.09)	65+	Total family income	\$ 49,941.34	(\$ 49,147.02, \$ 50,735.67)
	Personal wage and salary income	\$ 14,345.88	(\$ 13,376.26, \$ 15,315.51)		Personal wage and salary income	\$ 32,630.01	(\$ 31,606.70, \$ 33,653.33)
Urban Women				Urban Men			
18-34	Total family income	\$ 79,133.89	(\$ 78,351.45, \$ 79,916.31)	18-34	Total family income	\$ 87,281.77	(\$ 86,420.61, \$ 88,142.92)
	Personal wage and salary income	\$ 21,590.67	(\$ 21,225.82, \$ 21,955.51)		Personal wage and salary income	\$ 44,286.34	(\$ 43,807.29, \$ 44,765.39)
35-64	Total family income	\$ 99,528.98	(\$ 98,832.28, \$ 100,225.69)	35-64	Total family income	\$ 107,676.87	(\$ 106,895.80, \$ 108,457.92)
	Personal wage and salary income	\$ 49,104.41	(\$ 48,744.81, \$ 49,464.01)		Personal wage and salary income	\$ 71,800.08	(\$ 71,228.15, \$ 72,372.02)
65+	Total family income	\$ 61,639.59	(\$ 60,938.30, \$ 62,340.88)	65+	Total family income	\$ 69,787.48	(\$ 69,001.97, \$ 70,573.00)
	Personal wage and salary income	\$ 23,771.49	(\$ 22,809.61, \$ 24,733.36)		Personal wage and salary income	\$ 46,467.16	(\$ 45,429.44, \$ 47,504.88)

Table B6. Estimates across Populations, American Community Survey, 2005-2009, continued.

Socio-economic Index (SEI)				Socio-economic Index (SEI)			
		Mean	(95% CI)			Mean	(95% CI)
Rural Women				Rural Men			
18-34	Occupational education	32.46	(32.30, 32.63)	18-34	Occupational education	31.65	(31.49, 31.81)
35-64	Occupational education	35.85	(35.71, 35.99)	35-64	Occupational education	35.03	(34.90, 35.17)
65+	Occupational education	33.25	(33.01, 33.49)	65+	Occupational education	32.44	(32.20, 32.67)
Urban Women				Urban Men			
18-34	Occupational education	35.16	(35.00, 35.31)	18-34	Occupational education	35.01	(34.85, 35.17)
35-64	Occupational education	38.54	(38.42, 38.67)	35-64	Occupational education	38.40	(38.27, 38.52)
65+	Occupational education	35.95	(35.72, 36.18)	65+	Occupational education	35.80	(35.57, 36.03)

Table B6. Estimates across Populations, American Community Survey, 2005-2009, continued.

Panel I. Movement

Vehicle Access				Vehicle Access					
		Percent	(95% CI)			Percent	(95% CI)		
Rural Women				Rural Men					
18-34	None	6.7	(6.4, 7.1)	18-34	None	4.0	(3.8, 4.2)		
	One	22.3	(21.7, 22.8)		One	17.9	(17.4, 18.3)		
	Two	37.7	(37.1, 38.3)		Two	40.7	(40.1, 41.4)		
	Three	19.9	(19.4, 20.4)		Three	21.9	(21.4, 22.5)		
	Four	9.2	(8.8, 9.7)		Four	10.3	(9.9, 10.8)		
35-64	Five or more	4.1	(3.8, 4.4)	35-64	Five or more	5.1	(4.8, 5.5)		
	None	4.4	(4.2, 4.6)		None	2.6	(2.4, 2.7)		
	One	20.6	(20.2, 21.0)		One	16.3	(16.0, 16.7)		
	Two	43.4	(42.9, 43.8)		Two	46.2	(45.7, 46.7)		
	Three	22.0	(21.6, 22.4)		Three	23.9	(23.5, 24.4)		
65+	Four	7.1	(6.8, 7.4)	65+	Four	7.8	(7.5, 8.1)		
	Five or more	2.5	(2.4, 2.7)		Five or more	3.1	(2.9, 3.3)		
	None	10.1	(9.7, 10.5)		None	6.5	(6.2, 6.9)		
	One	41.4	(40.8, 42.0)		One	36.1	(35.5, 36.7)		
	Two	35.7	(35.2, 36.3)		Two	41.9	(41.3, 42.5)		
Urban Women	Three	9.5	(9.1, 9.8)	Urban Men	Three	11.3	(10.9, 11.7)		
	Four	2.3	(2.1, 2.4)		Four	2.7	(2.6, 2.9)		
	Five or more	1.1	(0.9, 1.2)		Five or more	1.4	(1.3, 1.6)		
	18-34	None	14.0		(13.5, 14.5)	18-34	None	9.6	(9.2, 10.0)
		One	26.3		(25.8, 26.8)		One	22.5	(22.0, 23.0)
Two		35.1	(34.5, 35.6)	Two	39.2		(38.6, 39.7)		
Three		15.2	(14.8, 15.6)	Three	17.3		(16.9, 17.8)		
Four		6.6	(6.3, 6.9)	Four	7.8		(7.5, 8.2)		
35-64	Five or more	2.8	(2.6, 3.1)	35-64	Five or more	3.6	(3.3, 3.9)		
	None	9.4	(9.1, 9.7)		None	6.3	(6.0, 6.5)		
	One	25.0	(24.6, 25.4)		One	20.9	(20.6, 21.3)		
	Two	41.4	(41.0, 41.8)		Two	45.3	(44.8, 45.7)		
	Three	17.2	(16.9, 17.5)		Three	19.2	(18.9, 19.6)		
65+	Four	5.2	(5.0, 5.4)	65+	Four	6.0	(5.8, 6.3)		
	Five or more	1.8	(1.7, 1.9)		Five or more	2.2	(2.1, 2.4)		
	None	18.7	(18.2, 19.2)		None	13.8	(13.3, 14.2)		
	One	43.4	(42.8, 43.9)		One	40.1	(39.5, 40.7)		
	Two	29.5	(29.0, 29.9)		Two	35.5	(35.0, 36.1)		
Urban Men	Three	6.4	(6.2, 6.6)	Urban Men	Three	7.9	(7.6, 8.2)		
	Four	1.4	(1.3, 1.5)		Four	1.8	(1.7, 2.0)		
	Five or more	0.7	(0.6, 0.7)		Five or more	0.9	(0.8, 1.0)		

Table B6. Estimates across Populations, American Community Survey, 2005-2009, continued.

Commute time				Commute time			
		Mean	(95% CI)			Mean	(95% CI)
Rural Women				Rural Men			
18-34	Travel time to work	20.23	(19.95, 20.51)	18-34	Travel time to work	25.73	(25.39, 26.08)
35-64	Travel time to work	21.98	(21.74, 22.22)	35-64	Travel time to work	27.48	(27.18, 27.79)
65+	Travel time to work	17.41	(16.90, 17.92)	65+	Travel time to work	22.92	(22.38, 23.45)
Urban Women				Urban Men			
18-34	Travel time to work	23.58	(23.31, 23.85)	18-34	Travel time to work	26.82	(26.54, 27.11)
35-64	Travel time to work	25.33	(25.13, 25.54)	35-64	Travel time to work	28.58	(28.35, 28.80)
65+	Travel time to work	20.77	(20.27, 21.27)	65+	Travel time to work	24.01	(23.52, 24.50)

Table B6. Estimates across Populations, American Community Survey, 2005-2009, continued.

Panel J. Needs

Family income relative to poverty threshold				Family income relative to poverty threshold			
		Mean	(95% CI)			Mean	(95% CI)
Rural Women				Rural Men			
18-34	Income-to-needs ratio	266.99	(264.99, 268.98)	18-34	Income-to-needs ratio	290.47	(288.44, 292.50)
35-64	Income-to-needs ratio	322.50	(321.05, 323.94)	35-64	Income-to-needs ratio	345.98	(344.49, 347.48)
65+	Income-to-needs ratio	262.61	(260.93, 264.29)	65+	Income-to-needs ratio	286.09	(284.34, 287.85)
Urban Women				Urban Men			
18-34	Income-to-needs ratio	291.45	(289.59, 293.32)	18-34	Income-to-needs ratio	317.43	(315.51, 319.35)
35-64	Income-to-needs ratio	346.96	(345.65, 348.27)	35-64	Income-to-needs ratio	372.94	(371.55, 374.33)
65+	Income-to-needs ratio	287.07	(285.50, 288.64)	65+	Income-to-needs ratio	313.05	(311.40, 314.71)
Poverty status				Poverty status			
		Percent	(95% CI)			Percent	(95% CI)
Rural Women				Rural Men			
18-34	Poor	19.2	(18.6, 19.8)	18-34	Poor	13.6	(13.1, 14.2)
	Near poor	20.0	(19.5, 20.5)		Near poor	17.3	(16.9, 17.8)
	Not poor	60.8	(60.1, 61.4)		Not poor	69.0	(68.4, 69.7)
35-64	Poor	10.4	(10.1, 10.7)	35-64	Poor	7.0	(6.8, 7.3)
	Near poor	15.3	(15.0, 15.7)		Near poor	12.7	(12.4, 13.0)
	Not poor	74.3	(73.9, 74.7)		Not poor	80.3	(79.9, 80.7)
65+	Poor	10.3	(10.0, 10.7)	65+	Poor	7.2	(6.9, 7.5)
	Near poor	30.3	(29.7, 30.8)		Near poor	26.0	(25.5, 26.6)
	Not poor	59.4	(58.8, 60.0)		Not poor	66.7	(66.2, 67.3)
Urban Women				Urban Men			
18-34	Poor	19.3	(18.8, 19.8)	18-34	Poor	13.7	(13.2, 14.1)
	Near poor	16.3	(15.8, 16.7)		Near poor	13.5	(13.1, 13.9)
	Not poor	64.4	(63.9, 65.0)		Not poor	72.8	(72.3, 73.4)
35-64	Poor	10.3	(10.0, 10.5)	35-64	Poor	6.9	(6.7, 7.2)
	Near poor	12.3	(12.0, 12.5)		Near poor	9.7	(9.5, 10.0)
	Not poor	77.5	(77.1, 77.8)		Not poor	83.4	(83.0, 83.7)
65+	Poor	10.6	(10.2, 10.9)	65+	Poor	7.4	(7.1, 7.7)
	Near poor	25.2	(24.7, 25.6)		Near poor	20.7	(20.2, 21.2)
	Not poor	64.3	(63.8, 64.8)		Not poor	71.9	(71.4, 72.4)

Table B6. Estimates across Populations, American Community Survey, 2005-2009, continued.

Family receives...			Family receives...		
	Percent	(95% CI)		Percent	(95% CI)
Rural Women			Rural Men		
18-34	Welfare	4.0 (3.7, 4.2)	18-34	Welfare	3.0 (2.8, 3.2)
	Supplemental Security Income (SSI)	3.7 (3.4, 3.9)		Supplemental Security Income (SSI)	3.3 (3.1, 3.5)
	Social Security or Railroad income	8.8 (8.5, 9.1)		Social Security or Railroad income	7.6 (7.3, 7.8)
35-64	Welfare	2.7 (2.6, 2.9)	35-64	Welfare	2.0 (1.9, 2.2)
	Supplemental Security Income (SSI)	5.0 (4.8, 5.2)		Supplemental Security Income (SSI)	4.5 (4.3, 4.7)
	Social Security or Railroad income	20.4 (20.0, 20.8)		Social Security or Railroad income	17.8 (17.4, 18.2)
65+	Welfare	1.6 (1.5, 1.7)	65+	Welfare	1.2 (1.1, 1.3)
	Supplemental Security Income (SSI)	4.7 (4.4, 4.9)		Supplemental Security Income (SSI)	4.2 (4.0, 4.4)
	Social Security or Railroad income	95.0 (94.8, 95.2)		Social Security or Railroad income	94.2 (93.9, 94.4)
Urban Women			Urban Men		
18-34	Welfare	5.7 (5.4, 6.0)	18-34	Welfare	3.9 (3.6, 4.1)
	Supplemental Security Income (SSI)	4.0 (3.7, 4.2)		Supplemental Security Income (SSI)	3.5 (3.3, 3.7)
	Social Security or Railroad income	7.4 (7.1, 7.6)		Social Security or Railroad income	6.7 (6.5, 7.0)
35-64	Welfare	3.9 (3.7, 4.1)	35-64	Welfare	2.7 (2.5, 2.8)
	Supplemental Security Income (SSI)	5.4 (5.2, 5.6)		Supplemental Security Income (SSI)	4.8 (4.6, 5.0)
	Social Security or Railroad income	17.4 (17.0, 17.7)		Social Security or Railroad income	16.0 (15.7, 16.4)
65+	Welfare	2.3 (2.2, 2.5)	65+	Welfare	1.6 (1.5, 1.7)
	Supplemental Security Income (SSI)	5.0 (4.8, 5.3)		Supplemental Security Income (SSI)	4.5 (4.2, 4.7)
	Social Security or Railroad income	94.0 (93.8, 94.3)		Social Security or Railroad income	93.5 (93.2, 93.7)
Household receives...			Household receives...		
	Percent	(95% CI)		Percent	(95% CI)
Rural Women			Rural Men		
18-34	SNAP/Food Stamps	12.4 (11.9, 12.8)	18-34	SNAP/Food Stamps	9.1 (8.7, 9.5)
35-64	SNAP/Food Stamps	8.1 (7.8, 8.4)	35-64	SNAP/Food Stamps	5.9 (5.6, 6.1)
65+	SNAP/Food Stamps	5.1 (4.8, 5.3)	65+	SNAP/Food Stamps	3.7 (3.5, 3.8)
Urban Women			Urban Men		
18-34	SNAP/Food Stamps	13.1 (12.7, 13.6)	18-34	SNAP/Food Stamps	9.1 (8.7, 9.4)
35-64	SNAP/Food Stamps	8.6 (8.4, 8.9)	35-64	SNAP/Food Stamps	5.8 (5.6, 6.1)
65+	SNAP/Food Stamps	5.4 (5.2, 5.7)	65+	SNAP/Food Stamps	3.6 (3.4, 3.8)

Table B6. Estimates across Populations, American Community Survey, 2005-2009, continued.

Linguistic isolation			Linguistic isolation		
	Percent	(95% CI)		Percent	(95% CI)
Rural Women			Rural Men		
18-34	Linguistically isolated	0.8 (0.7, 0.9)	18-34	Linguistically isolated	0.9 (0.8, 1.0)
35-64	Linguistically isolated	0.6 (0.5, 0.6)	35-64	Linguistically isolated	0.6 (0.5, 0.7)
65+	Linguistically isolated	0.6 (0.5, 0.7)	65+	Linguistically isolated	0.7 (0.6, 0.8)
Urban Women			Urban Men		
18-34	Linguistically isolated	3.3 (3.1, 3.6)	18-34	Linguistically isolated	3.8 (3.4, 4.2)
35-64	Linguistically isolated	2.3 (2.2, 2.5)	35-64	Linguistically isolated	2.7 (2.5, 2.9)
65+	Linguistically isolated	2.5 (2.3, 2.7)	65+	Linguistically isolated	2.9 (2.6, 3.1)

Notes:
 * Model-based estimates. † Not estimable by age group

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