A Snapshot of Berks County

December 2009



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Research conducted by ...

Jennifer Kolker, MPH, Drexel University School of Public Health

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Welcome to A Snapshot of Berks County.

This publication measures how well Berks County is doing in key quality of life areas, providing an overall picture of community vitality. The data and analysis that follow are meant to provide a snapshot of how Berks County is doing in key areas. In each area we've selected indicators that help paint the picture of our community. Following each set of indicators is discussion and analysis of what it all means.

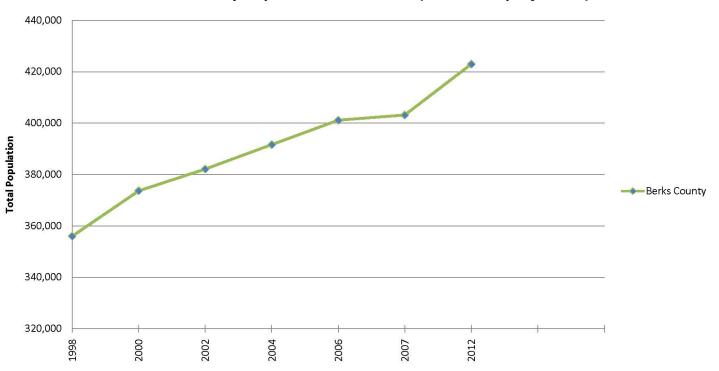
The Community Foundation has selected indicators based on several factors including timeliness, availability, reliability and consistency. Where possible, we provide trend data or comparative data to other counties, Pennsylvania, or the United States. In some instances we sacrificed the most up-to-date data in order to make sure the data we use is accurate and repeatable on a regular basis.

The data and the analysis presented here provide a place to start the conversation about where our community is and where we want it to go. In some cases, we are already doing well. In other cases, we have much work to do.

Who We Are

What is Berks County's demographic profile?

Berks County Population 1998-2007 (with 2012 projection)



POPULATION SOURCE: U.S. Census, 2007 data

Berks County is a mix of urban, rural and suburban communities that combine to hold more than 400,000 people in Southeastern Pennsylvania. The county seat, which is the city of Reading, is 56 miles northwest of Philadelphia and the heart of the Delaware Valley region, which is one of the leading industrial and trade complexes in the nation. Schuylkill County borders Berks County to the north, Lebanon and Lancaster Counties to the west, Lehigh County to the east, and Chester and Montgomery Counties to the south. Despite its closeness to the Philadelphia metropolitan area, it is considered part of Pennsylvania's Dutch Country.

As we look at the key quality of life indicators that follow, these basic demographics serve as a foundation upon which to build the picture of our community. (SOURCE: Berks County Pennsylvania, Economic Resource Profile)

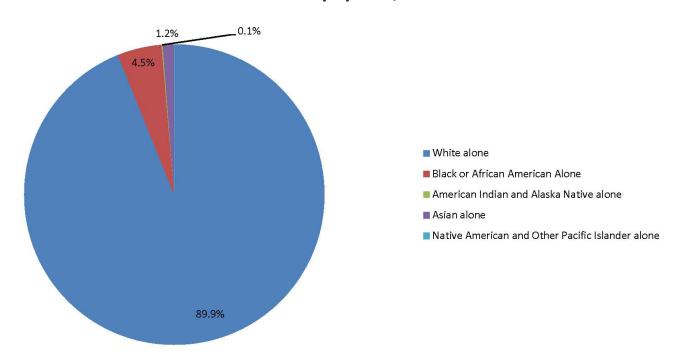
POPULATION

Berks County has a 2007 population of just over 403,000 and growing. From 2000 to 2006, Berks County's population grew 7.4%, compared with a Pennsylvania growth rate of only 1.3 percent. Between 2007 and 2012, Berks is expected to grow by 4.9%, compared to a one percent projected growth for Pennsylvania.

RACE AND AGE

Demographically, in 2007, Berks was 89.9% White, compared to 83.7% for Pennsylvania and 80% for the US. In 2007, 13% of Berks County's population was over the age of 65, slightly less than the state as a whole (15.49%). Most of Berks residents are working age; 59% are between the ages of 18-64. Just less than 22% of the population in Berks is under 18. (U.S. Census, 2007 data).

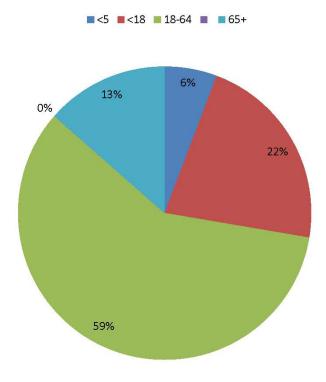
Berks County by Race, 2007



RACE SOURCE: U.S. Census, 2007 data

What is Berks County's demographic profile?

Berks County Age Distribution

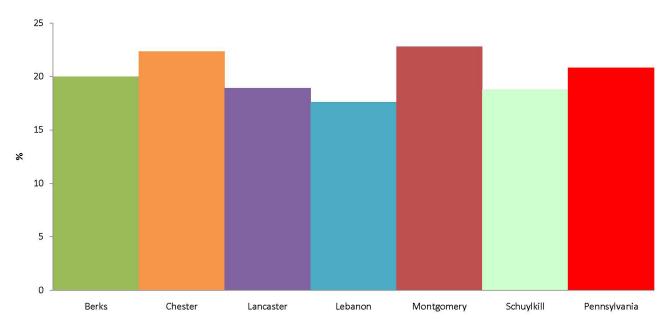


AGE SOURCE: U.S. Census, 2007 data

Living

How easy is it for a Berks County family to afford to live here and meet basic needs?

Percent of Owner Households for whom Selected Monthly Costs Are 30% or More of Household Income



HOUSEHOLD BURDEN SOURCE: U.S. Census, Claritas

HOUSEHOLD BURDEN

This indicator shows the percentage of monthly income taken up by household costs. Owner housing costs include mortgage, taxes, property insurance, condo/coop fees and utilities. The chart shows how many people in Berks County are struggling to meet monthly costs, regardless of income. The measure assumes that monthly housing costs should be 30% or less to not be a "burden." Three-quarters of Berks County residents own their own homes.

What it means: Just under 20% of Berks County homeowners are burdened by household costs, almost exactly the same as Pennsylvania as a whole (US Census, 2000 data). This is less than Montgomery, Chester, and Bucks counties, but greater than Lancaster and Schuylkill. Six percent of Berks homeowners are severely household burdened; their monthly housing costs are greater than 50% of their income. 34% of renters are burdened by monthly costs and 15% are severely burdened by monthly rental expenses.

How easy is it for a Berks County family to afford to live here and meet basic needs?

A LIVING WAGE

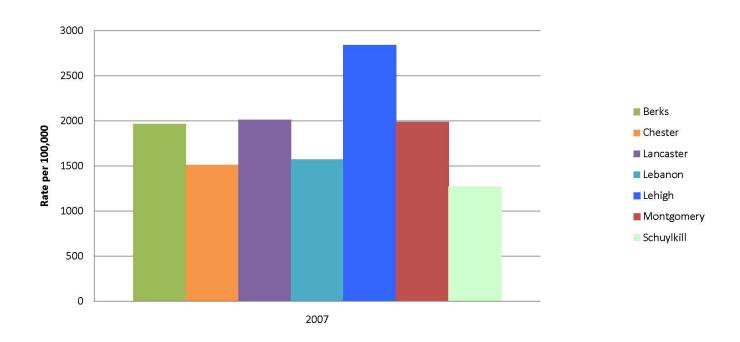
Using a living wage calculator designed to provide a minimum estimate of the cost of living for low wage families, it is estimated that, in 2008, a family of four (two adults, two children) living in Berks County would need a minimum of \$58,665 in gross annual income to meet basic expenses—food, child care, medical, housing, transportation and other basic expenses.

It is estimated that a family of four will spend \$756/month on food, \$1,102/month on child care, \$370 on medical, \$715/month on housing, \$954/month on transportation, and \$785 on "other" costs of living. Obviously, this varies on where in the county you reside. This means that a sole provider would need an hourly wage of at least \$28.20 to meet basic expenses for his or her family, not to meet a middle class standard of living. (Living Wage Calculator, http://www.livingwage.geog.psu.edu, 2008).

Safety

How safe do people feel in their homes?

Burglaries

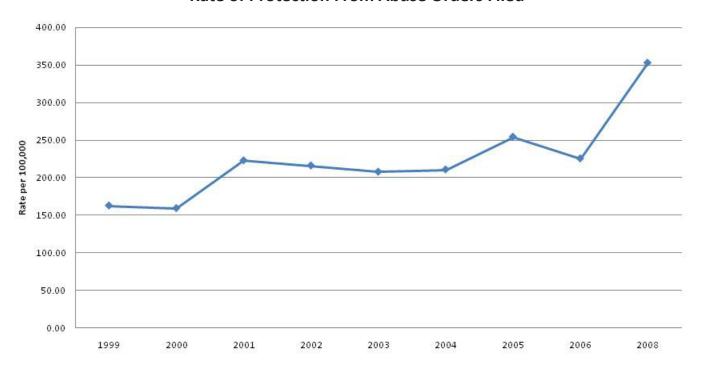


BURGLARIES SOURCE: Nationwide FBI Crime Counts and Rates

PERSONAL SAFETY

Berks had a burglary rate of just under 2000 per 100,000 population in 2006, similar to Lancaster and Montgomery counties, higher than Chester, Lebanon and Schuylkill, and lower than Lehigh County. A burglary is defined as the act of entering a building or other premises with the intent to commit theft.

Rate of Protection From Abuse Orders Filed



PROTECTION FROM ABUSE ORDERS FILED SOURCE: Berks County Court System

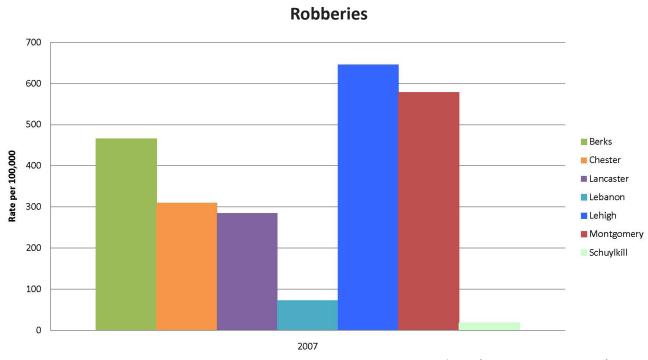
Domestic Violence is a concern in Berks County. Although the overall percentages are small, the number of protection from abuse orders filed in Berks County courts has been steadily rising for a decade, with a particularly high jump in 2008.

How safe do people feel in the community?

For robberies, Berks County has a higher rate than all surrounding counties except for Lehigh and Montgomery. A robbery is defined as the act or instance of unlawfully taking the property of another by the use of violence or intimidation.

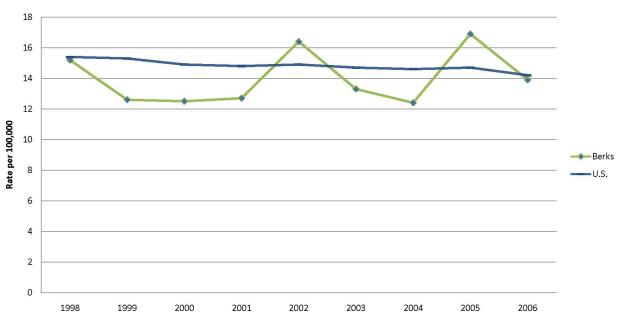
The Motor Vehicle death rate for Berks County has fluctuated over time. The rate was 12.9 in 2000 and rose to 13.9 in 2006. State data for the same time period showed a decrease from 12.7 to 12.2. The motor vehicle death rate for Berks is comparable to neighboring counties and the US, though slightly higher than the state's rate.

How safe do people feel in their homes?



ROBBERIES SOURCE: Nationwide FBI Crime Counts and Rates

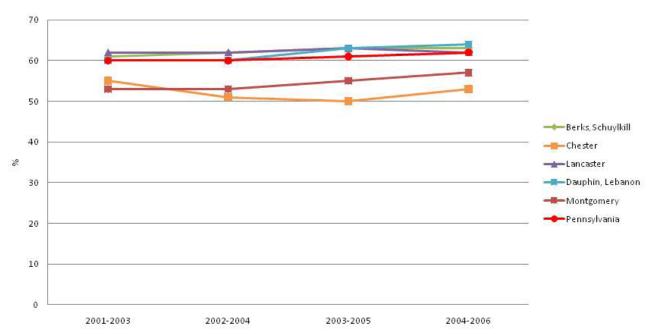
Motor Vehicle Death Rate



Health

How are we doing on basic health issues?

Percent of Residents Overweight



OVERWEIGHT SOURCE: Pennsylvania Department of Health, EpiQMS

WEIGHT

The CDC defines overweight people as those having a weight classification by Body Mass Index (BMI) between 25.0 and 29.9. It defines obese individuals as having a weight classification by BMI between 30.0 and 99.8. Greater than 60 percent of Berks residents are overweight (note that this is combined with Schuylkill County). More residents of Berks/Schuylkill are overweight than most of the surrounding counties (except for Lebanon) and the state as a whole. Higher incidence of overweight adults leads to higher incidences of high blood pressure, diabetes, and other physical ailments. The obesity level in Berks, as estimated by the Pennsylvania Department of Health is 25% for the years 2003-2006.

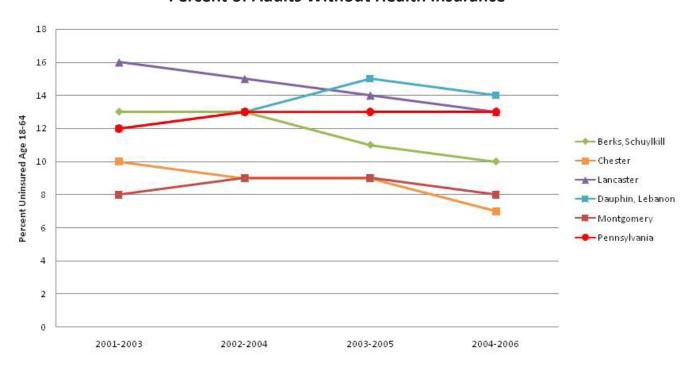
How are we doing on basic health issues?

INSURANCE

Berks County reports a 10% uninsured rate, compared to 13% for Pennsylvania. More recent data shows a continuing downward trend in the percentage of people who are uninsured. Berks County's uninsured rate is comparable to Schuylkill County, higher than Chester and Montgomery (7 and 8) and lower than Lebanon and Dauphin counties.

While the rate of uninsured individuals isn't particularly high, it still means that approximately 40,000 people in the County don't have health insurance.

Percent of Adults Without Health Insurance



UNINSURED SOURCE: Pennsylvania Department of Health, EpiQMS

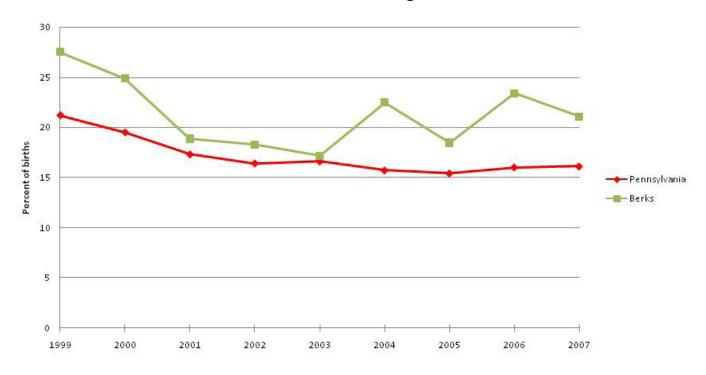
How are we doing on basic health issues?

CHILDBIRTH

Berks has a higher rate of births born to mothers age 15-17 than Pennsylvania but lower than the rate for the US. Teen pregnancies are often unintended, and can have medical, social and economic risks. Teens are less likely to receive prenatal care and are at higher risk for some pregnancy complications. Babies born to teenage mothers can have lower birth weights, are more likely to perform poorly in school and are at greater risk of abuse and neglect. Pregnancy can also be detrimental to the health of a young mother. In addition, teen mothers are less likely to complete school and may jeopardize their opportunities for economic security.

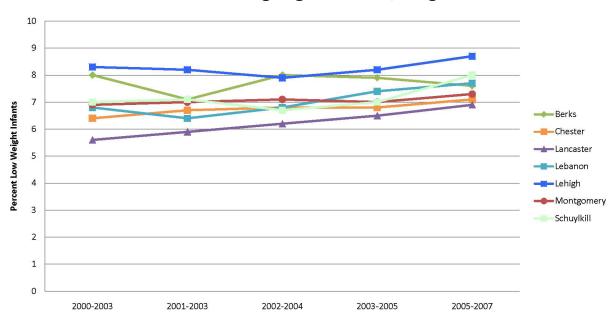
Berks' rate of infant mortality and low birth weight babies—standard indicators—are on par with surrounding counties, the state, and US trends. Year-to-year comparisons are difficult to make—the numbers are small enough that normal fluctuations can appear sharp.

Birth Rate for Mothers Ages 15 -17



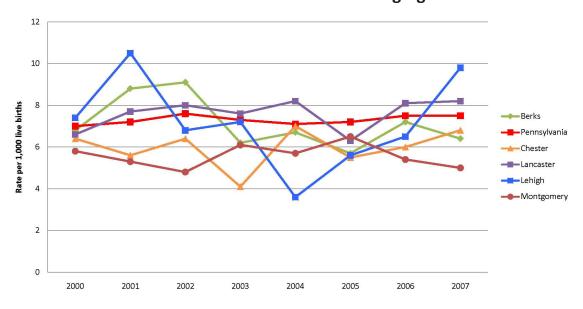
BIRTH RATE AGES 15 - 17 SOURCE: Pennsylvania Department of Health, EpiQMS

Infants Born Weighing less than 5,000 grams



LOW BIRTH RATE SOURCE: Pennsylvania Department of Health, EpiQMS

Infants Who Die Before Reaching Age One

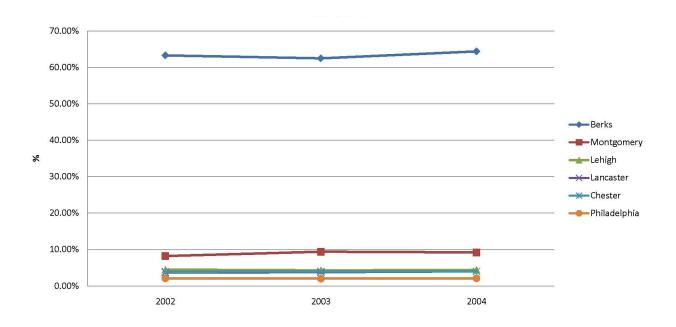


INFANT MORTALITY SOURCE: Pennsylvania Department of Health, EpiQMS

Work

Can you live in Berks County and work here, too?

Percent of Berks County Residents Employed in Specific Locations



LOCAL WORKERS SOURCE: U.S. Department of Labor, 2008

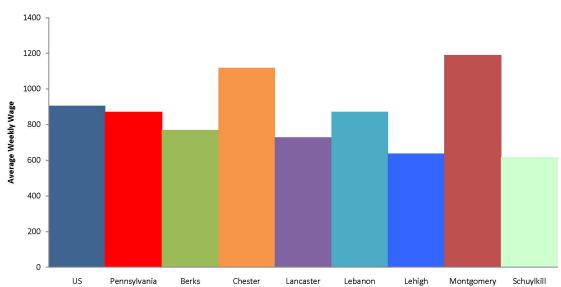
LOCAL WORKERS

Just over 60% of Berks County residents also worked in Berks County in 2002; this dropped slightly in 2004. The number of people commuting out of the county for work appears to be holding steady. The types of jobs that Berks residents have are an indicator both of the economic picture of the county and its ability to adapt to change. Manufacturing jobs increased slightly between 2005 and 2007, while health care held steady and retail trade lost jobs.

Employment in Berks mirrors trends in the surrounding counties, Pennsylvania, and the nation. The unemployment rate for Berks residents was at a low of 3.9 in 2000, rose to 6.0 in 2003, then dropped again to 4.2 in 2007. In 2008, unemployment had risen again to 5.4.

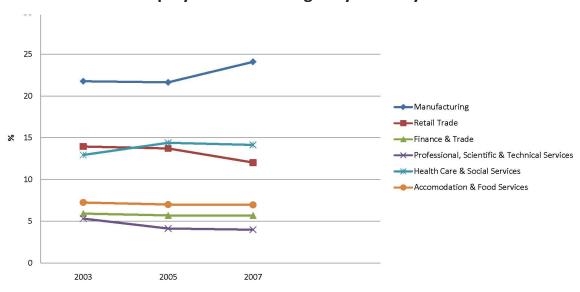
Can you live in Berks County and work here, too?

Average Weekly Wage



WEEKLY WAGES SOURCE: U.S. Department of Labor, 2008

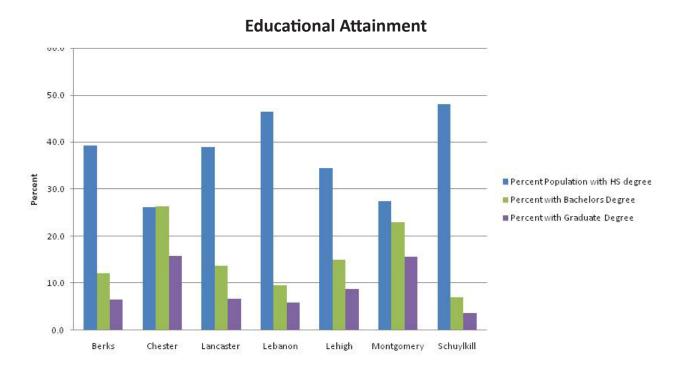
Employment Percentages by Industry



EMPLOYMENT BY INDUSTRY SOURCE: U.S. Census County Business Pattern Data, Claritas

Education

How does Berks County's educational attainment compare?



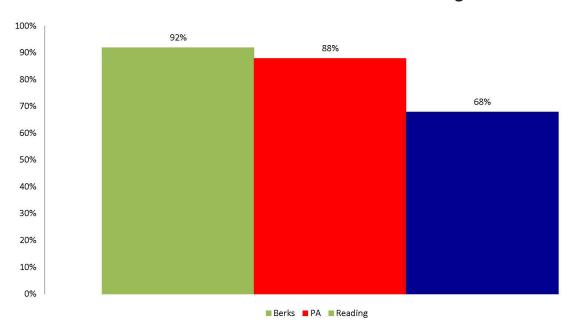
EDUCATIONAL ATTAINMENT SOURCE: U.S. Census and Claritas

EDUCATIONAL ATTAINMENT

This chart represents the number of adults age 25 and older with varying levels of education. Berks lags behind Chester, Lancaster, and Montgomery Counties with regard to bachelor's and graduate degree attainment, although better than Lebanon and Schuylkill.

There are numerous data to show that education is an important predictor of future earnings and economic stability. A 2002 study by the U.S. Census Bureau found that each successively higher education level is associated with an increase in earnings. The earning differences are not only at starting salaries but affect earnings trajectories over a lifetime. Over a work-life, individuals who have a bachelors degree earn on average one-third more than workers who did not finish college and nearly twice as much as workers with only a high school diploma. Education is an important marker not only for individuals, but of future economic stability for the county. It also reflects on the community's ability to attract higher-paying jobs.

Percent of Students Who Graduate From High School



HIGH SCHOOL GRADUATION SOURCE: U.S. Census and Claritas, PA Department of Education

GRADUATION

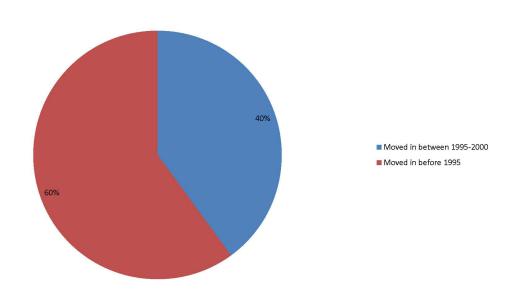
Berks County has a 92% four year high school graduation (the number of students who graduate within 4 years) rate in 2007, compared to 88% statewide. However, the graduation rate in Reading was only 68%. Since education is highly correlated to income potential, improving the rate of educational attainment, particularly bachelor degree attainment, should be a goal.

A graduate, for this data, is a student who received a regular diploma. Pennsylvania counts students who graduated regardless of how many years it took them to graduate or with which graduating class they entered high school. Pennsylvania calculates the graduation rate as the number of graduates divided by the number of graduates plus the number of documented dropouts from grades 9-12. This formula may actually inflate the graduation rate but the state will have to comply with new formulas in 2010.

Belonging

What does it mean to be "from" Berks County?

How Long Have Berks County Residents Lived Here?



LENGTH OF RESIDENCE SOURCE: U.S. Census and Claritas

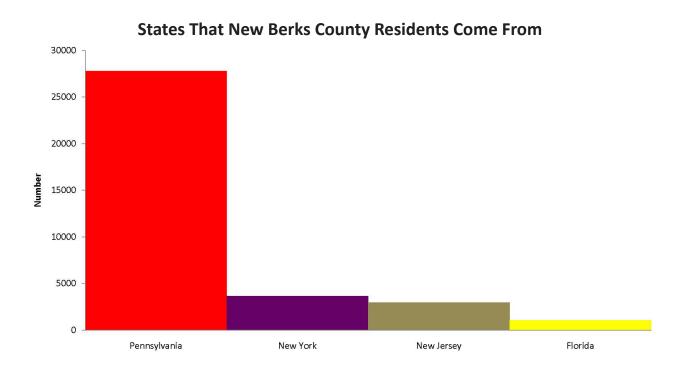
LENGTH OF RESIDENCE

People who live in Berks County tend to stay here. Berks has a stable population, indicated by nearly half the county moving in before 1995. At the same time, many residents in the county moved in between 1995 and 2000 so are relative "newcomers." As of 2000, 26.4% of residents moved in before 1980, 56.23 % moved between 1990 and 2000, 39.97% moved in between 1995 and 2000.

How long people stay in the county is a measure of overall stability. As of 2000, sixty percent of Berks residents had moved into the County before 1995; 40 percent moved in between 1995 and 2000.

MIGRATION

2007 migration data shows interesting patterns for Berks County. Most people who move to Berks are moving from other parts of Pennsylvania and not other states.

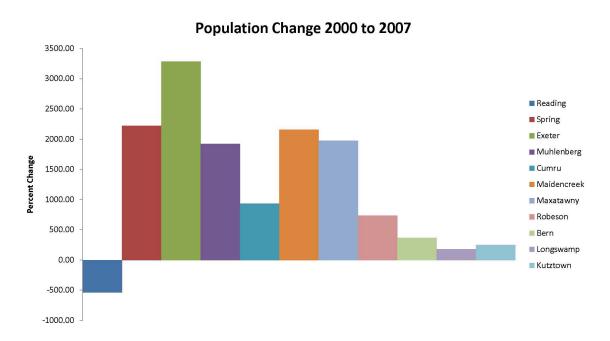


WHERE PEOPLE MIGRATE FROM SOURCE: U.S. Census and Claritas

Berks saw new residents from Bucks, Chester, Lancaster, Lebanon, Lehigh, Montgomery, Northampton, Philadelphia and Schuylkill counties. The greatest amount of immigration is from Montgomery County, with Lehigh and Lancaster close behind. For non-Pennsylvania counties, the top ones migrating to Berks are New York City, Kings County, NY, and Bronx, NY. Most migration to the county is from within Pennsylvania (28,000 in 2007) with less than 5,000 each from New York, New Jersey and Florida.

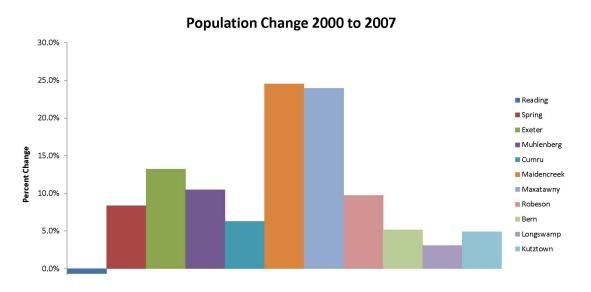
Once migrating to Berks County, people settle throughout the county. The population change between 2000 and 2007 was most significant in Maidencreek (24% increase in population), and Maxatawny, with a 25% increase in population. Exeter had a 13.2% increase in population, and Muhlenberg a population increase of 10.5%. Reading saw a 0.7 percent decrease in population during this time period. Actual numbers of people moving in, however, show a slightly different picture than the percentage of population change; Exeter had almost 3,500 new residents between 2000 and 2007.

Which Municipalities Had the Greatest Population Change, by number of people



POPULATION CHANGE BY WHOLE NUMBER SOURCE: U.S. Census and Claritas

Which Municipalities Had the Greatest Population Change, by percentage

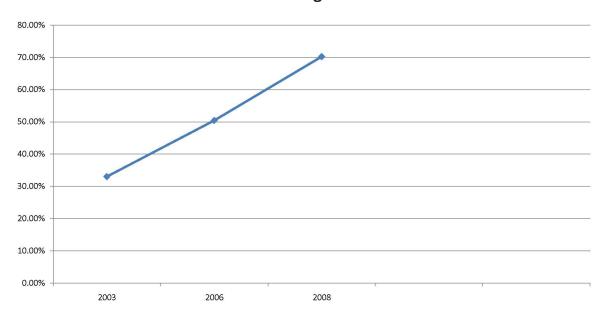


POPULATION CHANGE BY PERCENTAGE SOURCE: U.S. Census and Claritas

Civic Engagement

How involved are Berks County residents in the civic life of their community?

Percent of Berks Residents Who Are Registered To Vote Who Went to the Polls



PERCENT ELIGIBLE WHO VOTED SOURCE: Berks County Election Services Please note: voter turnout varies by election year, with highest turnout during presidential elections. This chart will begin to show this fluctuation over time.

PERCENT ELIGIBLE WHO VOTED

There were 243,646 registered voters in 2008 prior to the fall election. As expected, the number of actual voters varies by the election year. In 2004, over 160,000 Berks residents went to the polls, but this number dropped on the off-year elections to 60,000 in 2005 and remained between 60,000 and 80,000 for 2006 and 2007. Turnout increased again for the 2008 presidential election.

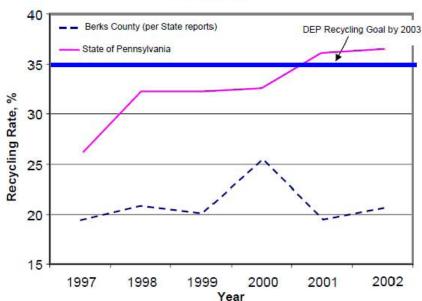
National voter turnout in the 2004 presidential election was 55.3 of age-eligible voters. In 2008, it is estimated that at 56.8% of registered voters went to the polls nationally, while Pennsylvania's turnout is estimated at 61.7. Berks County surpasses those numbers, with approximately 70% of registered voters going to the polls.

Of concern, however, is that within Berks County approximately half of those running for Township Supervisor or Borough Council ran unopposed in 2007.

Environment

Do Berks County residents make the environment a priority?

FIGURE 5-1
Berks County and Pennsylvania State Recycling Rates,
1997 through 2002



RECYCLING RATE SOURCE: Berks County

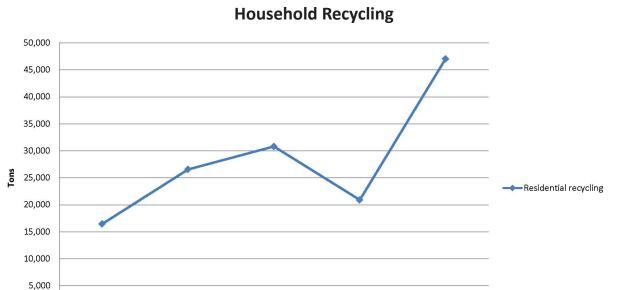
RECYCLING RATE

Recycling is not mandatory in Berks County, though individual municipalities can mandate recycling. A full, in-depth, report on Berks County's environmental status, including recycling, can be found online at www.greenberks.org.

AIR QUALITY

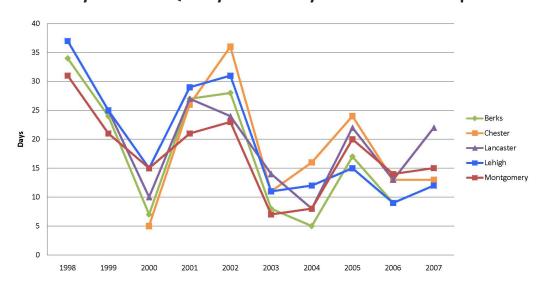
Air quality has improved in Berks County during the last decade. In 1998, there were 33 air quality days "unhealthy for sensitive individuals." This number has fluctuated over the years and was 12 in 2007, compared to 13 in Chester, 22 in Lancaster, 12 in Lehigh and 15 in Montgomery County.

Do Berks County residents make the environment a priority?



WASTE AND RECYCLING SOURCE: PA Department of Environmental Protection

Days with Air Quality "Unhealthy for Sensitive Groups"

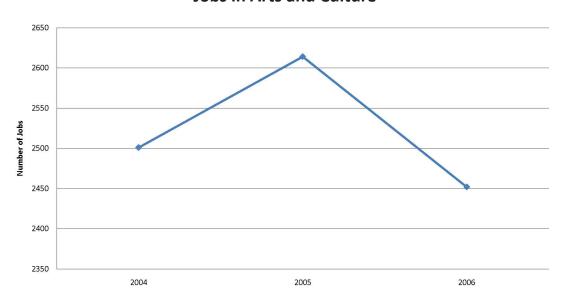


AIR QUALITY SOURCE: U.S. Environmental Protection Agency

Arts and Culture

Does Berks County support a vibrant arts community?

Jobs in Arts and Culture



JOBS IN ARTS & CULTURE SOURCE: U.S. Census and Claritas

JOBS IN ARTS & CULTURE

Presumably, an increase in jobs in arts and culture indicates an increased interest in the community. Jobs in arts, culture and entertainment have fluctuated between 2003 and 2006, the most recent years data is available.



Snapshot Berks County: 2008

Guide to Charts & Sources

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Description of Sources

Demographic data (population, race, migration, poverty, household characteristics, affordability and cost burdents) are from the US Census and Claritas, Courtesy of Policy Map (Policy Map is a demographic mapping and data system managed by The Reinvestment Fund, a non-profit organization in Philadelphia)

Demographic data for 2000 is from the US Bureau of the Census' Summary File 3 (SF3). This dataset is derived from the longer version of the household survey that takes place every ten years. SF3 data include information on housing conditions as well as characteristics of the household and its members.

Estimates and projections of data for 2007 and 2012 are from Claritas, Inc., a consumer data and demographics firm that produces annual small-area estimates that update many of the data from the decennial census. Claritas also produces projections, taking into account a variety of factors, to estimate the likely characteristics and counts of households and people five years into the future. Claritas projections are estimates made on the basis of certain broad assumptions about how populations change.

Labor statistics (employment, unemployment, labor force) were retrieved from the Bureau of Labor Statistics Local Area Unemployment Statistics Program, Courtesy of Policy Map. The Bureau of Labor Statistics' Local Area Unemployment Statistics (LAUS) program produces monthly and annual employment, unemployment, and labor force data for Census regions and divisions, States, counties, metropolitan areas, and many cities, by place of residence. PolicyMap contains county and state counts of people employed, unemployed, and in the labor force, as well as the unemployment rate. The values presented in PolicyMap are annual averages for the years listed.

Health data (motor vehicle deaths, child and adult health indicators), etc. were retrieved through EpiQMS. EpiQMS is an interactive health statistics web site that can produce numbers, rates, graphs, charts, maps, and county profiles using various demographic variables (age, sex, race, etc.) from birth, death, cancer, and population datasets for the state and counties or regions. EpiQMS is a collaborative effort between the Washington State Department of Health and the Pennsylvania Department of Health. The PA DOH requests the following disclaimer on the use of these data: "These data were provided by the Bureau of Health Statistics and Research, Pennsylvania Department of Health. The Department specifically disclaims responsibility for any analyses, interpretations or conclusions."

Real estate data (median sale price of homes, sale data) were provided by Boxwood Means, Inc., courtesy of Policy Map. Boxwood Means, Inc., the real estate research firm and Value Added Reseller of residential and commercial data from the nation's largest vendor of real estate information, calculated median home sale price, residential sales volume, loan-to-value ratio and percent change in the median sale price for several time periods. These indicators were provided to TRF at the summary levels of blockgroup, tract, county, Census place, zipcode, and state. Indicators are shown only for areas where there is complete coverage of all contained geographies. TRF has licensed the use of this data from Boxwood Means for use in its PolicyMap application.

Job data (the number of jobs located in a place, by gross and detailed industry classifications) are retrieved from the US Census, Census County Business Pattern Data (CBP) is an annual series that provides economic data by industry. The data

describe the number and type of jobs that are located in any given place. This is different from describing the occupations of people living in the same area. CBP covers most of the country's economic activity. The series excludes data on self-employed individuals, employees of private households, railroad employees, agricultural production employees, and most government employees.

Area median income and owner affordability data is retrieved from the US Department of Housing and Urban Development Income Limits. The Department of Housing and Urban Development (HUD) established Area Median Incomes (AMI) for households of various sizes, which are used to determine eligibility for HUD's assisted housing programs, including Public Housing, Section 8 Housing Assistance Payments program, Section 202 housing for the elderly, and Section 811 housing for persons with disabilities.

Food Stamp Data is retrieved by the Census' Small Area Income and Poverty Estimates. The Census' Small Area Income & Poverty Estimates (SAIPE) dataset provides more current estimates of selected income and poverty statistics than the most recent decennial census. Estimates are created for states and counties. This dataset mainly serves administrators of federal programs who need current statistics on the demonstrated need of places.

Crime data are retrieved from the FBI Uniform Crime Reports. The Federal Bureau of Investigation's Uniform Crime Reporting (UCR) Program compiles standardized incident reports from local law enforcement agencies in order to produce reliable, uniform, and national crime data. The UCR Program is voluntary, and includes data for only counties and cities with population over 10,000. As a result, coverage is not universal. The UCR Program collects data on known offenses and persons arrested by law enforcement agencies. The UCR Program does not record the findings of a court, coroner, jury, or the decision of a prosecutor.

Data was reported to the FBI for selected places and counties by local law enforcement agencies. County counts reflect the sum of all reported offenses from agencies within the county that submitted data to the FBI. The county count may not include all offenses if agencies within the county did not report or if reported figures did not comply with FBI reporting standards.