Health Insurance Coverage
Statistics from the Census Bureau – National and Local

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Symposium of the U.S. Statistical Agencies
November 13, 2013

The U.S. Census Bureau Measures the Nation's People, Places, and Economy
Census Bureau Statistics on Health

Social Determinants of Health

- Age
- Ancestry
- Commuting patterns (distance/time)
- Disability
- Educational attainment
- Employer type (industry, class of work)
- Employment status
- Fertility
- Food stamps receipt
- Grandparents as caregivers
- Household and family composition
- Housing value
- Income and earnings amounts
- Labor force status
- Language spoken and English ability
- Marital status
- Mobility
- Nativity status/citizenship
- Number of children
- Other income sources
- Perceived Health status
- Poverty
- Race and ethnicity
- School enrollment
- Sex
- Transportation to work
- Type of work (occupation)
- Veterans Disability
- Veterans status
- Wealth
- Well-being: basic needs, consumer durables, ability to get help, food security, fear of crime

Physical Determinants of Health

Housing
  - Age of housing
  - Plumbing
  - Heating
  - Housing cost (monthly)
  - Housing conditions

Health care costs and financing

- Health insurance (Insured/not)
- Types of health insurance
- Spells of health insurance
- Employer health insurance take-up
- Reasons not covered
- Out-of-pocket spending (MOOP)

Health care services

- Accessability
- Health Care Workers
- Number of medical personnel
- Availability of medical offices/hospitals
- Types of medical
- Utilization of health services
What kinds of questions about Health Insurance coverage can we answer with Census Bureau statistics?

- How many people lack health insurance?
- How has this changed?
- What kinds of coverage do people have?
- What are their characteristics?
- How does this differ by geography?
The Health Care Picture for the Uninsured

Medical Utilization by Health Insurance Coverage: 2010

(Population 18 to 64)

Medical provider visits

- No visit
- Visited once
- Visited twice
- Three or more visits

Dentist visits

- No visit
- Visited once
- Visited twice
- Three or more visits

Nights in hospital

- 0 nights
- 1 to 7 nights
- 8 to 30 nights
- 31 nights or more

Prescription medicine use

- Never taken
- Ever taken, not always
- Taken whole year

Uninsured Rate and Number of Uninsured: 1987 to 2012

Uninsured Rate and Number of Uninsured:
1987 to 2012

Number of uninsured

31.0 million

48.0 million

Uninsured rate

12.9%

15.4%

Percent Uninsured by Single Year of Age 0 to 64

The 18 million uninsured 19- to 34-year-olds in 2012 accounted for 40 percent of the uninsured population under the age of 65.

Source: U.S. Census Bureau, 2012 American Community Survey.
Uninsured Rates for Young Adults

Policy change September 23, 2010

Percent Uninsured by Age Group

Since the implementation of this policy change, the trend in health care coverage for the 19- to 25-year-old age group has seen a significant shift, while the trend for 26- to 34-year-olds has remained relatively stable.

Source: U.S. Census Bureau, 2012 American Community Survey.
**Uninsured Children by Poverty Status, Household Income, Age, Race and Hispanic Origin, and Nativity: 2012**

(In percent)

<table>
<thead>
<tr>
<th>Category</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>All children</td>
<td>8.9</td>
</tr>
<tr>
<td>Children in poverty</td>
<td>12.9</td>
</tr>
<tr>
<td>Children not in poverty</td>
<td>7.7</td>
</tr>
<tr>
<td><strong>Household Income</strong></td>
<td></td>
</tr>
<tr>
<td>Less than $25,000</td>
<td>12.6</td>
</tr>
<tr>
<td>$25,000 to $49,999</td>
<td>13.0</td>
</tr>
<tr>
<td>$50,000 to $74,999</td>
<td>9.1</td>
</tr>
<tr>
<td>$75,000 or more</td>
<td>4.8</td>
</tr>
<tr>
<td><strong>Age</strong></td>
<td></td>
</tr>
<tr>
<td>Under age 6</td>
<td>8.4</td>
</tr>
<tr>
<td>Aged 6 to 11</td>
<td>8.5</td>
</tr>
<tr>
<td>Aged 12 to 17</td>
<td>9.7</td>
</tr>
<tr>
<td><strong>Race and Hispanic Origin</strong></td>
<td></td>
</tr>
<tr>
<td>White, not Hispanic</td>
<td>6.5</td>
</tr>
<tr>
<td>Black</td>
<td>9.3</td>
</tr>
<tr>
<td>Asian</td>
<td>8.0</td>
</tr>
<tr>
<td>Hispanic (any race)</td>
<td>14.1</td>
</tr>
<tr>
<td><strong>Nativity</strong></td>
<td></td>
</tr>
<tr>
<td>Native-born citizen</td>
<td>8.4</td>
</tr>
<tr>
<td>Naturalized citizen</td>
<td>8.7</td>
</tr>
<tr>
<td>Noncitizen</td>
<td>27.3</td>
</tr>
</tbody>
</table>

1 Federal surveys give respondents the option of reporting more than one race. This figure shows data using the race-alone concept. For example, Asian refers to people who reported Asian and no other race. For information on confidentiality protection, sampling error, nonsampling error, and definitions, see <www.census.gov/prod/techdoc/cps/cpsmar13.pdf>.

Where do people get health insurance coverage?

### Total with health insurance
- **2002**: 86.1%
- **2012**: 84.6%

### Total private health insurance
- **2002**: 63.9%
- **2012**: 62.8%
  - Employment-based
    - **2002**: 54.9%
    - **2012**: 62.8%
  - Direct Purchase
    - **2002**: 10.2%
    - **2012**: 9.8%

### Total government health insurance
- **2002**: 32.6%
- **2012**: 25.5%
  - Medicaid
    - **2002**: 16.4%
    - **2012**: 11.2%
  - Medicare
    - **2002**: 15.7%
    - **2012**: 13.4%
  - Military Health Care
    - **2002**: 4.4%
    - **2012**: 3.5%

### Not covered
- **2002**: 13.9%
- **2012**: 15.4%

Employment-Based Health Insurance Rate, by Type of Coverage: 1997, 2002, 2005, and 2010
(In percent. All people aged 15 and over)

- Dependent coverage
- Covered by own employer

1997: Dependent coverage 24.4%, Covered by own employer 39.9%
2002: Dependent coverage 23.7%, Covered by own employer 40.0%
2005: Dependent coverage 22.9%, Covered by own employer 39.3%
2010: Dependent coverage 21.7%, Covered by own employer 34.8%

(In percent)

1997: 46.4%
2002: 46.1%
2005: 45.6%
2010: 41.4%

(In percent)

- Other health insurance
- Too costly
- Other reasons
- No need or want

Notes: "Other reasons" category is composed of write-ins. Categories do not sum to 100 percent since respondents may select more than one category.

Coverage by Type of Health Insurance: 2008 to 2012

(Civilian noninstitutionalized population under age 65)
Government Health Insurance Program Participation: 1999 to 2012

Government Health Insurance Program Participation, by Race and Hispanic Origin: 1999 to 2012

White, non Hispanic

- Percent 65 and older: 17.5
- Percent in Poverty: 9.7

Black

- Percent 65 and older: 9.7
- Percent in Poverty: 27.2

Asian

- Percent 65 and older: 10.2
- Percent in Poverty: 11.7

Hispanic

- Percent 65 and older: 6.0
- Percent in Poverty: 25.6

Where Do Veterans Get Health Insurance Coverage?

18 to 64 years old (11.5 million veterans) vs. 65 years and over (9.4 million veterans)

- **Employer sponsored**: 11.1M
- **Medicare**: 9.9M
- **VA Health Care**: 6.1M
- **Direct purchase**: 4.0M
- **TRICARE**: 3.1M
- **Medicaid**: 1.7M
- **Uninsured**: 1.2M

Categories are not mutually exclusive; about 1 in 4 veterans under age 65 has multiple health care coverage types, while 4 out of 5 veterans 65 years and older have more than one type.

*TRICARE* is the health care program serving uniformed service members, retirees and their families worldwide.

Sources: U.S. Census Bureau, American Community Survey, 2012; U.S. Census Bureau's Profile America Facts for Features [http://go.usa.gov/Wb6j](http://go.usa.gov/Wb6j)
How do we know this?
Purpose:

to obtain a measure of health insurance coverage and non-cash benefits that matches calendar year income

- Official Poverty Rate
- Detailed income sources and amounts
- Previous calendar year
- Health insurance and type
- Medical Out-of-Pocket expenses
- Health Status
- Labor force detail
- Household/family relationships (parent pointers)
- Two year averages for states
- Historical time series, first collected for 1987
Health Insurance Question Changes in the CPS ASEC

March 2013 CPS Content Test

- Redesign of health insurance coverage types
  - Improve all year coverage measure
  - Add point-in-time coverage measure

- New questions to measure Exchange participation
  - Non employer based
  - Employer based

- New questions on employer offered health insurance coverage
Survey of Income and Program Participation

- Cross-sectional and longitudinal
- Transitions, churning
- Core and Topical Module questions
- Focus on low-income
- 3, 4, and 5 year panels, since 1984
- Follows people when they move
- National level primarily, state
- Current panel started 2008
- Re-designed SIPP 2014

Health Status by Age: 2010
Percent of population

Under 18 year

<table>
<thead>
<tr>
<th>Age Group</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
</tr>
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<tbody>
<tr>
<td>Under 18</td>
<td>59.4</td>
<td>27.3</td>
<td>11.7</td>
<td>1.4</td>
<td>0.3</td>
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</tbody>
</table>

18 to 24

<table>
<thead>
<tr>
<th>Age Group</th>
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<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
</tr>
</thead>
<tbody>
<tr>
<td>18 to 24</td>
<td>42.0</td>
<td>35.6</td>
<td>18.2</td>
<td>3.6</td>
<td>0.5</td>
</tr>
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</table>

25 to 44

<table>
<thead>
<tr>
<th>Age Group</th>
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<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
</tr>
</thead>
<tbody>
<tr>
<td>25 to 44</td>
<td>30.6</td>
<td>38.6</td>
<td>24.0</td>
<td>5.5</td>
<td>1.3</td>
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</table>

45 to 64

<table>
<thead>
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<th>Age Group</th>
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<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
</tr>
</thead>
<tbody>
<tr>
<td>45 to 64</td>
<td>18.1</td>
<td>34.8</td>
<td>31.4</td>
<td>11.9</td>
<td>3.8</td>
</tr>
</tbody>
</table>

65 and older

<table>
<thead>
<tr>
<th>Age Group</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
</tr>
</thead>
<tbody>
<tr>
<td>65 and older</td>
<td>9.2</td>
<td>26.3</td>
<td>37.4</td>
<td>20.3</td>
<td>6.8</td>
</tr>
</tbody>
</table>

Source: Survey of Income and Program Participation, 2010
American Community Survey

• Ongoing survey provides reliable and timely demographic, social, economic, and housing data every year

• Sample size of 3.4 million households annually, 295,000 monthly

• Information from the survey helps determine distribution of more than $400 billion in federal and state funds each year

• Health insurance question added in 2008
ACS Subjects

Population

- Age
- Ancestry
- Citizenship
- Disability
- Education
- Fertility
- Field of Degree
- Food stamps/SNAP
- Grandparents as caregivers
- Health insurance
- Hispanic origin
- Income
- Industry, occupation, and class of worker
- Labor force status
- Language
- Marital history and status
- Migration
- Period of military service
- Place of birth
- Place of work and journey to work
- Race
- Relationship to householder (e.g., spouse)
- Residence 1 year ago
- Sex
- Undergraduate field of degree
- Veteran status
- Work status last year
- Year of naturalization

Housing

- Bedrooms
- Computer and Internet use
- Farm residence
- House heating fuel
- Value of housing units
- Kitchen facilities
- Plumbing facilities
- Rent
- Rooms
- Selected monthly owner costs
- Telephone service available
- Tenure (owner/renter)
- Units in structure
- Vehicles available
- Year moved into unit
- Year structure built

Key ACS Data Products

Data profiles
Provide broad social, economic, housing, and demographic profiles.

Comparison Profiles
Similar to data profiles but show data side-by-side from the 5 most recent years of the ACS.

Selected population profiles
Provide broad social, economic, and housing profiles for a large number of race, ethnic, ancestry, and country/region of birth groups.

Ranking tables
Provide state rankings of estimates across 86 key variables.

Subject tables
Similar to data profiles but include more detailed ACS data, classified by subject.

Detailed tables
Provide access to the most detailed ACS data and cross tabulations of ACS variables.

Geographic comparison tables
Compare geographic areas other than states (e.g., counties or congressional districts) for key variables.

Summary files
Provide access to the detailed tables through a series of comma-delimited text files on the Census Bureau's FTP site www2.census.gov.

Public Use Microdata Sample files
Provide access to ACS microdata for data users with SAS and SPSS software experience.
### Geography of ACS

<table>
<thead>
<tr>
<th>Type of geographic area</th>
<th>Total number of areas</th>
<th>Percent of total areas receiving...</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>1-year, 3-year, &amp; 5-year estimates</td>
</tr>
<tr>
<td>States and District of Columbia</td>
<td>51</td>
<td>100.0</td>
</tr>
<tr>
<td>Congressional districts</td>
<td>435</td>
<td>100.0</td>
</tr>
<tr>
<td>Public Use Microdata Areas</td>
<td>2,071</td>
<td>99.9</td>
</tr>
<tr>
<td>Metropolitan statistical areas</td>
<td>363</td>
<td>99.4</td>
</tr>
<tr>
<td>Micropolitan statistical areas</td>
<td>576</td>
<td>24.3</td>
</tr>
<tr>
<td>Counties and county equivalents</td>
<td>3,141</td>
<td>25.0</td>
</tr>
<tr>
<td>Urban areas</td>
<td>3,607</td>
<td>10.4</td>
</tr>
<tr>
<td>School districts (elementary, secondary, and unified)</td>
<td>14,120</td>
<td>6.6</td>
</tr>
<tr>
<td>American Indian areas, Alaska Native areas, and Hawaiian homelands</td>
<td>607</td>
<td>2.5</td>
</tr>
<tr>
<td>Places (cities, towns, and census designated places)</td>
<td>25,081</td>
<td>2.0</td>
</tr>
<tr>
<td>Townships and villages (minor civil divisions)</td>
<td>21,171</td>
<td>0.9</td>
</tr>
<tr>
<td>ZIP Code tabulation areas</td>
<td>32,154</td>
<td>0.0</td>
</tr>
<tr>
<td>Census tracts</td>
<td>65,442</td>
<td>0.0</td>
</tr>
<tr>
<td>Census block groups</td>
<td>208,801</td>
<td>0.0</td>
</tr>
</tbody>
</table>
Coming December 17, 2013

Health Insurance statistics for All Geographies in the ACS 5-year file

New
Case Study: Small Area Health Insurance Estimates (SAHIE)

Only source of single-year estimates of health insurance coverage for every county in the U.S.
Motivation for SAHIE

How many uninsured, low-income women are eligible for these services in each county?
Current Data Sources Used

Available through the Census Bureau:
• The American Community Survey;
• Demographic population estimates;
• County Business Patterns;
• Census 2010

Available through other agencies:
• Aggregated federal tax returns (IRS);
• Supplemental Nutrition Assistance Program (SNAP) (FNS);
• Medicaid (CMS); and
• Children's Health Insurance Program (CHIP) participation records (CMS)
Model Overview

- Fay-Herriot method combining ACS survey estimates with ACS regression estimates
- Hierarchical Bayesian adaptation
- Two part model:
  1) # in each income and demographic breakout
  2) proportion insured in each income and demographic breakout
- Two parts multiplied to form final estimate of # insured/uninsured
- Adjustments to sum to ACS national estimates for key concepts
Small Geography by Insured/Not insured

Small Area Health Insurance Estimates (SAHIE)

For States and Counties:

• Age groups: 0-64, 18-64, 40-64, 50-64
• Sex
• Race (states only):
  – White alone (non-Hispanic),
  – Black alone (non-Hispanic),
  – Hispanic (any race)
• Income:
  – less than or equal to: 138, 200, 250, 400 percent of poverty threshold

• For Children (0-18):
  – less than or equal to: 138, 200, 250, 400 percent of poverty threshold
SAHIE Interactive Tool

Small Area Health Insurance Estimates (SAHIE)

Quick Links
- About SAHIE
- Frequently Asked Questions
- Publications
- Contact Us

Model-based Small Area Health Insurance Estimates (SAHIE) for Counties and States

The U.S. Census Bureau’s Small Area Health Insurance Estimates (SAHIE) program produces timely estimates for all counties and states by detailed demographic and income groups. The SAHIE program produces single-year estimates of health insurance coverage for every county in the U.S. The estimates are model-based and consistent with the American Community Survey (ACS). They are based on an “area-level” model that uses survey estimates for domains of interest, rather than individual responses. The estimates are "enhanced" with administrative data, within a Hierarchical Bayesian framework.

SAHIE data can be used to analyze geographic variation in health insurance coverage, as well as disparities in coverage by race/ethnicity, sex, age and income levels that reflect thresholds for state and federal assistance programs. Because consistent estimates are available from 2008 to 2011, SAHIE reflects annual changes over time.

Latest Release

The 2011 County and State Health Insurance Estimates by Demographic and Income Characteristics were released in August 2013.

- 2011 SAHIE Highlights [PDF - 8M]
- Health Insurance Data
- Methodology
- Interactive Data Visualization and Mapping Tool
## SAHIE Interactive Tool: Data Table

### Small Area Health Insurance Estimates

<table>
<thead>
<tr>
<th>Year</th>
<th>ID</th>
<th>Name</th>
<th>Demographic Group</th>
<th>Uninsured</th>
<th>Insured</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Number</td>
<td>MOE</td>
</tr>
<tr>
<td>2011</td>
<td>08079</td>
<td>Mineral County</td>
<td></td>
<td>49</td>
<td>6</td>
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<tr>
<td>2011</td>
<td>08053</td>
<td>Hinsdale County</td>
<td></td>
<td>61</td>
<td>7</td>
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<tr>
<td>2011</td>
<td>08111</td>
<td>San Juan Cou</td>
<td></td>
<td>61</td>
<td>6</td>
</tr>
<tr>
<td>2011</td>
<td>08061</td>
<td>Kiowa County</td>
<td></td>
<td>92</td>
<td>10</td>
</tr>
<tr>
<td>2011</td>
<td>08057</td>
<td>Jackson County</td>
<td></td>
<td>112</td>
<td>10</td>
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<tr>
<td>2011</td>
<td>08017</td>
<td>Cheyenne Cou</td>
<td></td>
<td>116</td>
<td>12</td>
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<tr>
<td>2011</td>
<td>08033</td>
<td>Dolores County</td>
<td></td>
<td>147</td>
<td>14</td>
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<tr>
<td>2011</td>
<td>08115</td>
<td>Sedgwick Cou</td>
<td></td>
<td>173</td>
<td>16</td>
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<tr>
<td>2011</td>
<td>08095</td>
<td>Phillips County</td>
<td></td>
<td>274</td>
<td>26</td>
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<tr>
<td>2011</td>
<td>08103</td>
<td>Rio Blanco Cou</td>
<td></td>
<td>283</td>
<td>30</td>
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<tr>
<td>2011</td>
<td>08091</td>
<td>Ouray County</td>
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<td>304</td>
<td>32</td>
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<tr>
<td>2011</td>
<td>08047</td>
<td>Gilpin County</td>
<td></td>
<td>304</td>
<td>35</td>
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<tr>
<td>2011</td>
<td>08073</td>
<td>Lincoln County</td>
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<tr>
<td>2011</td>
<td>08009</td>
<td>Baca County</td>
<td></td>
<td>324</td>
<td>25</td>
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<tr>
<td>2011</td>
<td>08121</td>
<td>Washington Cou</td>
<td></td>
<td>341</td>
<td>29</td>
</tr>
<tr>
<td>2011</td>
<td>08025</td>
<td>Crowley County</td>
<td></td>
<td>348</td>
<td>24</td>
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<tr>
<td>2011</td>
<td>08027</td>
<td>Custer County</td>
<td></td>
<td>361</td>
<td>39</td>
</tr>
<tr>
<td>2011</td>
<td>08011</td>
<td>Bent County</td>
<td></td>
<td>369</td>
<td>29</td>
</tr>
</tbody>
</table>

**Instructions:** Make your selections by clicking on a group above and choosing from the list that appears. To select multiple items, hold down Shift or Control (Ctrl) while clicking.
SAHIE Interactive Tool: Map
2011 SAHIE Release
Media Outlet Summary Report

On August 29, 2013, the Small Area Health Insurance Estimates (SAHIE) program released 2011 health insurance coverage statistics for counties and states. Days after the release, 2011 SAHIE estimates received national, state, and local media attention, which was geographically representative of the entire United States. This report presents the media coverage received following the release from August 29-September 10, 2019, which totaled over 100 news articles.

National Media Highlights!

Western Newspapers
The Sacramento Bee (CA)
The Salt Lake Tribune (UT)
The Seattle Times (WA)
The Spokesman-Review (WA)
California Heath Line (CA)
The Phoenix Business Journal
The Argus Observer (OR)
The San Francisco Examiner (CA)

Midwestern Newspapers
The Republic (IN)
Kansas City Star (MO)
St. Louis Post Dispatch (MO)
The Wichita Eagle (KS)
TV10 Central Ohio (OH)
Cleveland.com (OH)
The Globe Gazette (IA)
Green Bay Gazette (WI)
The Journal Sentinel (WI)
The Post Bulletin (MN)
The Charlotte Observer (NC)
Des Moines Register (IA)
The Hays Daily News (KS)
The Journal Courier (IL)
KRCU-Local NPR (MO)
The Battle Creek Enquirer (MI)

Northeastern Newspapers
The Star Ledger (NJ)
WMAC NE Public Radio (NY)
NewsWorks (NJ)

Southeastern Newspapers
The Baltimore Sun (MD)
Port City Daily (NC)
News 14 Carolina (NC)
Herald Online (SC)
The Post and Courier (SC)
The Beaufort Gazette (SC)
Island Packet (SC)
Miami Herald (FL)
CBS Miami (FL)
Tallahassee.com (FL)
The Orlando Business Journal (FL)
The South Florida Times (FL)

Southwestern Newspapers
Today’s News Herald (AZ)
The Arizona Capital Times (AZ)
The Tucson Sentinel (AZ)
AZ Central (AZ)
Albuquerque Business First (NM)
Brownsville - The Herald (TX)
The Daily World (OK)
The Norman Transcript (OK)
The Statesman (TX)
KWTX.com (TX)
The KXAN News (Austin, TX)
The Waco Tribune (TX)
The D Magazine (TX)

Metrics:
• 24 articles linked to the SAHIE website
• 17 articles displayed at least one Highlights Document Figure
• 10 articles linked to the Interactive Tool
• 9 articles linked to the Highlights Document PDF
• 4 articles displayed a JPEG from the Interactive Tool

Facebook 1,638 Twitter 854

Sources: SAHIE 2006, ECAST 08-09
NOTE: The number in each county is the number eligible. The percent is the percent of that number that was screened.
Upcoming Release Schedule

2010-2012 American Community Survey three-year statistics
Thursday Nov. 14, 2013. The estimates will cover all geographic areas with populations of 20,000 or more. For the first time, comparison profiles will be available for the three-year estimates. These will permit users to compare two non-overlapping three-year periods (2007-2009 versus 2010-2012) and see which changes were statistically significant.

2008-2012 American Community Survey five-year statistics
Tuesday Dec. 17, 2013. These statistics are available for all areas regardless of population size, down to the block group.

2012 Small Area Health Insurance Estimates
How do I find all this?
CENSUS.GOV
For more information

[www.census.gov](http://www.census.gov)

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