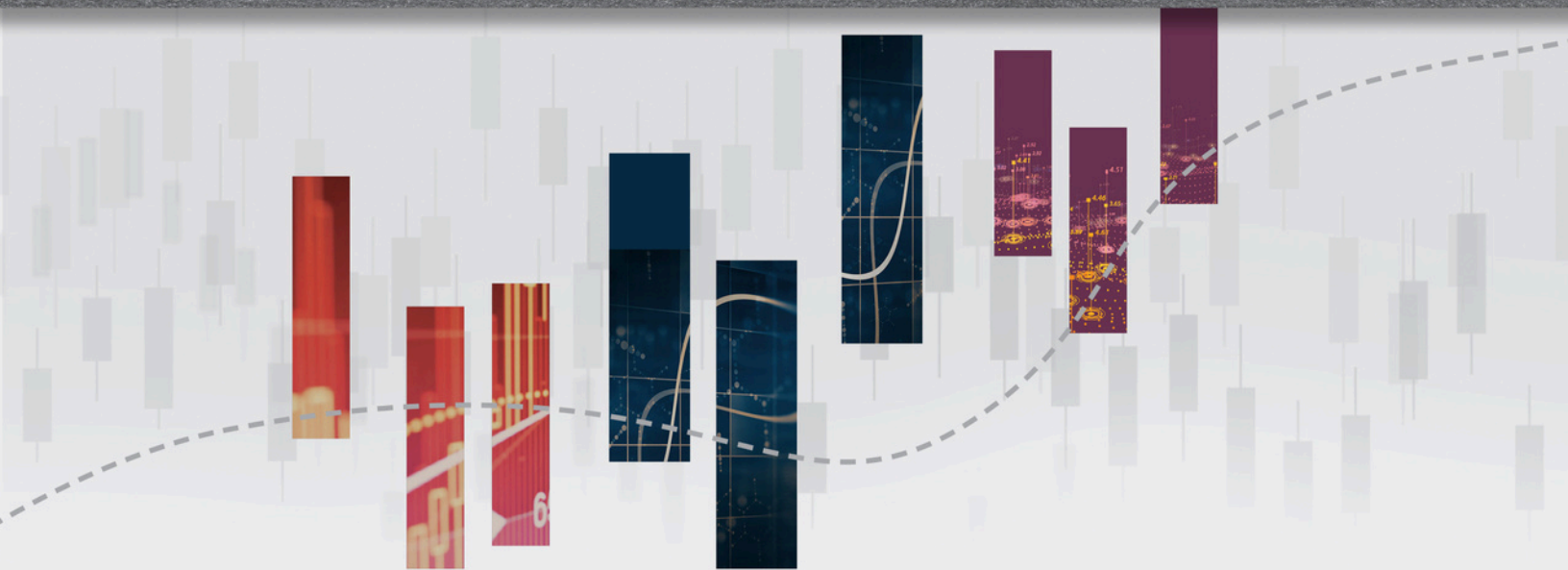


Economy Tracker

The Institute

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THE INSTITUTE FOR PUBLIC POLICY & ECONOMIC DEVELOPMENT



About The Quarterly Economy Tracker:

The Economy Tracker explores economic data, trends, and issues related to our region's economy. Subscribe for free at www.institutepa.org. In all its publications, The Institute uses the most current data available at the time of release.

In This Issue:

Consumer Debt in NEPA - 2

**Healthcare Coverage by
Occupation - 3**

**Proposed Comprehensive Economic
Development Strategy - 4**

**US Senate Budget Reconciliation Bill
and Impacts on SNAP - 5**

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Consumer Debt in NEPA

By: Jill Avery-Stoss, President

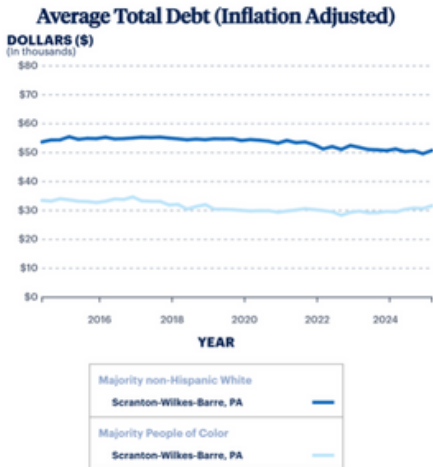
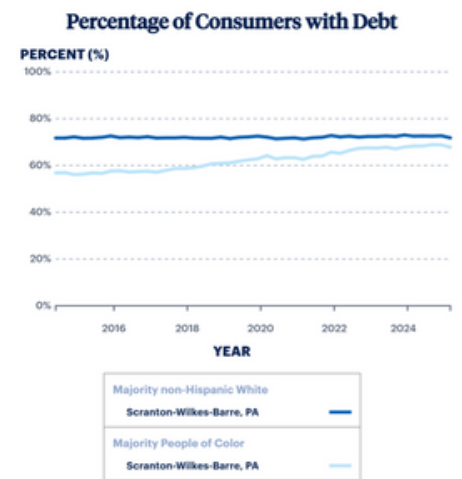
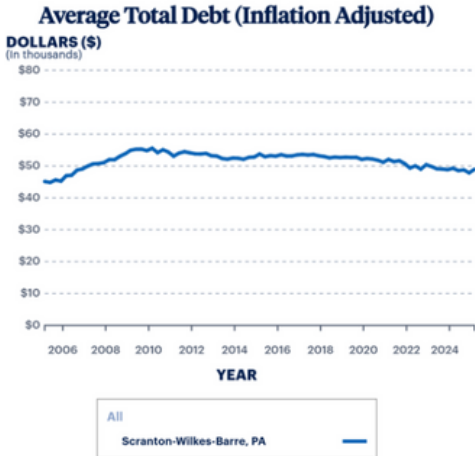
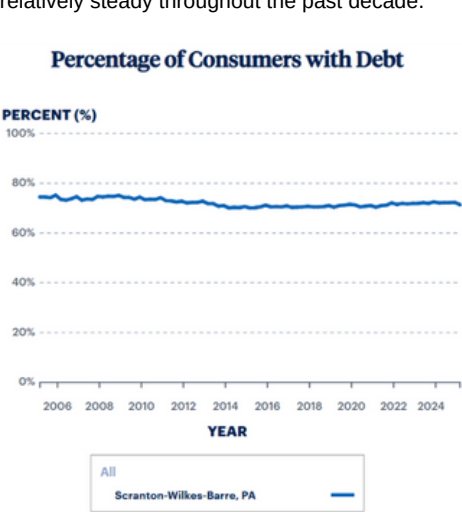


The economic implications of consumer debt are generally negative. As people accrue debt, they must allocate larger portions of their incomes to satisfy their payments. In doing so, they must shift their focus away from spending. They are less likely to spend their money in retail, entertainment, travel, and other areas. Limited spending activity subsequently slows economic growth. Furthermore, households with high debt burdens at risk of financial instability.

In Northeastern Pennsylvania's metropolitan area, average consumer debt is approximately \$50,000. This is higher than the 2006 average, but a decline from 2010. The region's share of consumers with debt as remained relatively steady throughout the past decade.

Debt-related disparities are among several factors that may contribute to the racial wealth gap. In NEPA, people who are non-Hispanic White have more total debt on average than people of color (slightly higher than \$50,000 compared to slightly more than \$30,000). This average for people of color has risen somewhat in the past year, however, while the average for people who are non-Hispanic White has declined.

The percentage of non-Hispanic White consumers with debt has remained steady throughout the past decade, and the percentage of non-White consumers has increased during that period.



Sources: Federal Reserve Bank of New York Consumer Credit Panel/Equifax Data and Federal Financial Institutions Examination Council Census Flat File, accessed via the Consumer Credit Explorer on 9/23/2025.

How Rates of Healthcare Coverage – and Lack of Coverage – Vary by Occupation

By: Jill Avery-Stoss, President



A new report from the U.S. Census Bureau confirms that most U.S. workers remain covered by health insurance, but highlights some disparities in coverage according to occupation. At more than 29.0 percent nationally, workers in farming, fishing, and forestry are likeliest to be uninsured. Conversely, just 2.5 percent of workers in architecture and engineering are uninsured.

Furthermore, individuals in healthcare support roles are significantly more likely than other healthcare professionals – such as practitioners and techs – to be uninsured (10.5 percent compared to 3.8 percent).

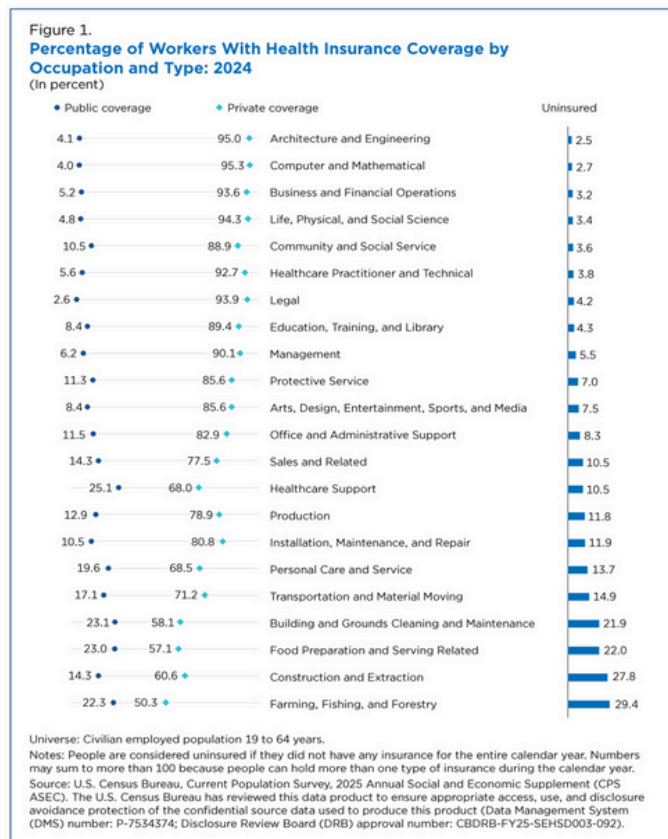
Individuals in transportation and material moving roles are as likely as those who do not work to lack insurance (14.9 percent compared to 14.7 percent). In 2024, workers in these occupation groups also experienced the most nonfatal illnesses and occupational injuries that caused them to miss one or more days of work (approximately 22.0 percent of all cases).

Transportation and material moving is the largest occupation group in the region encompassed by Lackawanna, Luzerne, and Wayne Counties. The area is home to 39,677 of these jobs, exceeding the national average for a similarly sized region (23,864). Healthcare support professions are among the top ten largest occupation groups in the three counties, with 16,249 jobs. This number also exceeds the national average for a similarly sized region (13,5445).

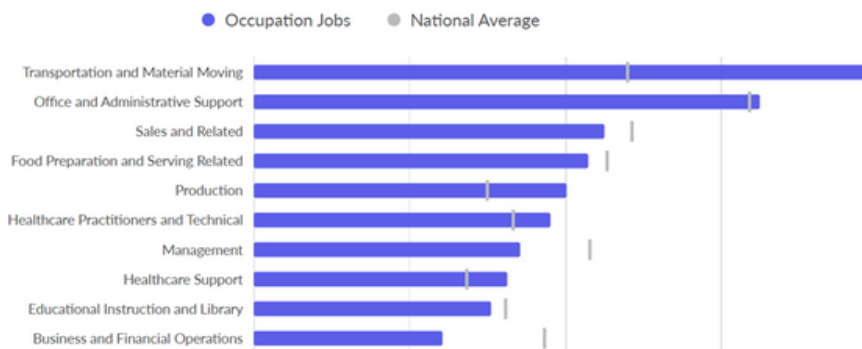
Nationally, the food preparation and service occupation group also experiences a relatively high uninsurance rate (22.0 percent) and a low rate of private coverage (57.1 percent – the second lowest of all occupation groups). This is another of Northeastern Pennsylvania's top occupation groups, with 21,471 jobs. This number falls short of the national average for a similarly sized region (22,601).

Source

Lisa N. Bunch and Halelujha Ketema, U.S. Census Bureau, Current Population Reports, P60-288, Health Insurance Coverage in the United States: 2024, U.S. Government Publishing Office, Washington, DC, September 2025. <https://www2.census.gov/library/publications/2025/demo/p60-288.pdf>



Largest Occupations



Proposed Comprehensive Economic Development Strategy: An Overview

By: Sarah Bender, Research Analyst



A comprehensive economic development strategy (CEDS) is a regional plan designed to strengthen a regional economy. The strategy functions as a guide to coordinate sectors and systems, identify priorities to facilitate economic growth, and set relevant goals. It is federally recognized, and required in order for a region to be eligible for funding from the Economic Development Administration (EDA).

NEPA Alliance is the regional planning organization that coordinates the formulation and implementation of the CEDS encompassing Carbon, Lackawanna, Luzerne, Monroe, Pike, Schuylkill, and Wayne Counties.

There is currently a proposed NEPA CEDS plan for 2025-2030. It came to fruition through extensive discussion by stakeholders from sectors such as local government, economic and workforce development, education, health care and social services, and business and industry.

Regional SWOT Analysis

Input from stakeholders and public surveys informed an analysis of regional strengths, weaknesses, opportunities, and threats (SWOT). In no particular order, the top regional strengths include:

- Economic diversity
- The resilience and work ethic of residents
- A vast array of outdoor recreation opportunities
- The presence of many higher education institutions
- The region's location near larger metropolitan areas and connection via transit options that promote tourism

Conversely, regional weaknesses include:

- Old infrastructure
- An aging population
- Government fragmentation and ethics
- Disconnected education and workforce pathways
- Relatively low wages with perceived lack of quality employment opportunities

Opportunities for the NEPA region include:

- The shift toward remote work
- Regionalism and collaboration
- Tourism and outdoor recreation
- Improvements to infrastructure
- The repurposing of older buildings

Threats, or challenges, for the region include:

- Workforce development and retention
- Limited affordable and available housing
- Infrastructure demands (including technology)
- Trust and collaboration among community members
- A strained climate for small businesses and larger companies operating outside local control

Regional CEDS Proposed Strategic Priorities

The SWOT analysis informed the identification of five distinct goals, with multiple objectives and sub-objectives for each. The first goal specified that the region should **create an environment for developing businesses and growing the economy**. To accomplish this goal, the region can explore innovative business financing options and facilitate business growth while building on tourism assets, supporting local farmers, and bolstering the entrepreneurial ecosystem. Another goal is to **build and integrate education and workforce development initiatives or programs**. For example, the region can support Kindergarten through 12th grade as well as higher educational programs by showing residents the available career paths as well as supporting childcare for parents. The next goal is to **monitor, preserve, and advance a vision for critical infrastructure**. The region can look to grow public transportation such as financing micro-transit options, passenger rail, and additional transportation networks. There are also opportunities to improve water, storm water, sewer, and broadband infrastructure. The fourth goal is to **advance community development and health**, focusing on blight and limited housing options, embracing branding and placemaking, and supporting nonprofits and public media. The remaining goal is to **build economic resiliency and readiness** through relationship-building with government entities and by addressing cybersecurity challenges and encouraging civic engagement and transparency.

Source

Northeastern Pennsylvania Alliance. (n.d.). Comprehensive economic development strategy (CEDS). <https://www.nepa-alliance.org/ceds/>

US Senate Budget Reconciliation Bill and Impacts on SNAP

By: Brigitte Guariglia, Research Analyst



In July 2025, the United States Senate passed a budget reconciliation bill which includes changes to the funding and operation of the Supplemental Nutrition Assistance Program (SNAP). Preliminary findings predict around 22.3 million families facing potential reduction or discontinuation of benefits and 5.3 million families potentially facing a loss of \$25 or more in monthly benefits. Nationwide, all families are projected to have an average monthly benefit reduction of \$146. Families with children are estimated to have an average benefit reduction of \$70 per month. Working families are expected to see an average monthly benefits reduction of \$108.

As of August 2025, nearly 15 percent of Pennsylvania's population was enrolled in the SNAP. According to a projected impact analysis by The Urban Institute, over one million families in Pennsylvania are estimated to lose some or all benefits. All enrolled Pennsylvania families are expected to have their monthly benefits reduced by \$167 on average. Enrolled families with children are estimated to have monthly benefits reduced by \$73 on average. Enrolled working families are expected to have their monthly benefits reduced by \$127 on average.

SNAP enrollment rates are high in Luzerne and Lackawanna counties, with 21 percent and 19 percent of their populations enrolled, respectively. Wayne County's population enrollment rate is lower than those for Lackawanna and Luzerne counties, and it is lower than the state enrollment rate. The county is still vulnerable to changes in monthly benefits, however. Its rural status may limit residents' access to social service supports, increasing the impact of any benefit changes. Families in each county could face monthly losses ranging from \$73 to \$167, depending on household type.

Sources

Wheaton, L., Giannarelli, L., Minton, S., & Dehry, I. (2025). How the Senate budget reconciliation SNAP proposals will affect families in every US state [Brief]. Urban Institute. <https://www.urban.org/research/publication/how-senate-budget-reconciliation-snap-proposals-will-affect-families-every-us>
Pennsylvania Department of Human Services. (n.d.). Data dashboards & reports. <https://www.pa.gov/agencies/dhs/resources/data-reports>

Estimated Monthly Loss of SNAP Benefits in Pennsylvania						
	All Families		Families with Children		Working Families	
Families Losing Some or All Benefits	Number of families	Average Monthly Benefit Reduction	Number of families	Average Monthly Benefit Reduction	Number of families	Average Monthly Benefit Reduction
1,059,000	271,000	\$167	142,000	\$73	173,000	\$127

Source: The Urban Institute

SNAP Enrollment as of August 2025		
County	Enrollment	Percent of Population
Lackawanna	41,583	19.0%
Luzerne	69,603	21.0%
Wayne	6,580	13.0%
Pennsylvania	1,936,432	14.9%

Source: The Commonwealth of Pennsylvania

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