


# Rural by the Numbers 2005

A Look at Pennsylvania's Rural Population



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*The Center for*  
  
*Rural Pennsylvania*  
A Legislative Agency of the Pennsylvania General Assembly



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Cover photos of children and driver by U.S. Department of Agriculture Photo Center, Ken Hammond, photographer. Photo of county fair by the Center for Rural Pennsylvania.

## About Rural by the Numbers

Across a landscape of forested mountains in the west and fertile agricultural land in the east live Pennsylvania's 3.4 million rural residents, each as diverse and unique as the areas they call home. While the state and federal governments gather information on these and other residents, the information often does not provide a clear and timely picture of rural residents, or allow a year-by-year review of how social or economic conditions may be affecting them.

To begin developing a more current and accurate understanding of circumstances that affect the lives of rural residents, the Center for Rural Pennsylvania conducted the first yearly survey of Pennsylvania's rural residents in 2005.

The survey, called the Rural Pennsylvania Current Population Survey, or RuralPA-CPS, was modeled after the March Supplement of the federal Current Population Survey (CPS) and asked a sample of more than 2,000 rural respondents questions about their families, homes, income, employment, educational attainment, health insurance and more. The initial survey was conducted in the first quarter of 2005 and will be repeated every year.

The data collected from this annual RuralPA-CPS will provide "real-time" information and reduce the timing gaps currently experienced with the decennial Census and the America Community Survey from the U.S. Census Bureau.

The results will be analyzed to develop a better understanding of conditions faced by special rural populations, such as single parents, the elderly and the uninsured. Further, the data will enable the Center to track changes in rural households annually and make regional and statewide comparisons of populations. Where statewide comparisons are made in this report, the Pennsylvania data is from the federal CPS and reflects a three-year average from 2002 to 2004.

Over time, the data will help us develop a clear understanding of trends and conditions in rural Pennsylvania and reliable clues to their causes.

The information in this initial report does not include all of the information gathered from the RuralPA-CPS but represents a baseline measure of rural households and individuals and focuses on specific information from the RuralPA-CPS to provide a brief statistical snapshot of current demographic, economic, and educational conditions in Pennsylvania's rural households.

The Center trusts that as you read through the report, you will take a new step toward understanding Pennsylvania's rural residents.

# Rural Demographics

## Children

One in five rural Pennsylvanians is under 18 years old. Statewide, approximately 22 percent of the population is under age 18.

Eighty percent of rural children live in traditional families of two married persons. Approximately 8 percent live with a single parent and no other adults present, and the remaining 12 percent live in a household with two or more unmarried adults.

The typical rural child is nine years old and is in the fourth grade. Seventy-seven percent of these children have a brother or sister under the age of 18 living with them.

The average household with children has about 4.0 persons. The average age of adults in a household with children is 39 years old; however, 12 percent of adults are under 25 years old and another 12 percent are over 50 years old.

Approximately 15 percent of rural children live in households that are in poverty. Thirteen percent of these children receive health care insurance through the state-funded Children's Health Insurance Program (CHIP.)

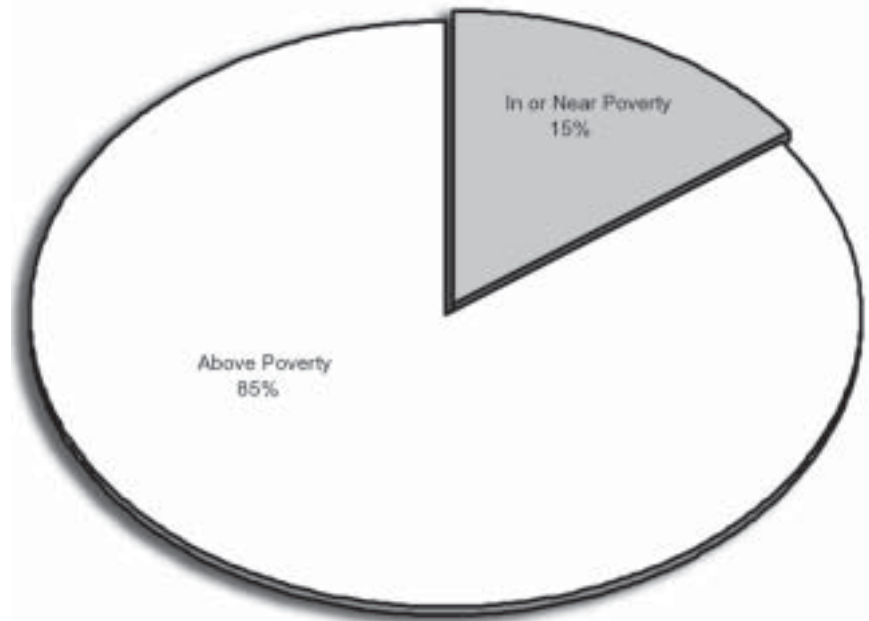
## Senior Citizens

Sixteen percent of rural residents are 65 years old and older. Sixty-six percent are married, 31 percent are widowed, divorced or separated, and 3 percent have never married. Additionally, 23 percent live alone, 69 percent live with a spouse, and 8 percent have other living arrangements.

While 11 percent of rural seniors are in households that are in poverty, more than 21 percent live in low-income households whose total income is between poverty and below 200 percent of poverty: for a family of two, this is a total income of less than \$25,660.

Approximately 10 percent of rural seniors

**RURAL CHILDREN BY HOUSEHOLD INCOME**



are employed. Among these seniors, 46 percent work full-time and 54 percent work part-time. Sixty percent of working rural seniors have total household incomes in excess of \$35,000.

## Women

Females make up 52 percent of Pennsylvania's rural population and males make up 48 percent. These percentages are identical to those statewide. Among rural adult females 18 years old and older, 65 percent are married, while 72 percent of rural adult males are married. Ten percent of rural adult females are divorced or separated and another 10 percent are widowed. Fifteen percent of women have never been married; the average age of these women is 32.

Among working-age women age 18 to 64, approximately 70 percent are in the labor force, either working or looking for work. Eighty-two percent of working-age males are in the labor force. The unemployment rate is 8.4 percent for females and 5.5 percent for males.

More females work part-time than males: 31 percent of employed females work part-time only compared to 11 percent of employed males. When

asked why they worked part-time, 22 percent of the females mentioned childcare problems and other family or personal obligations. Only 9 percent of the males gave a similar response.

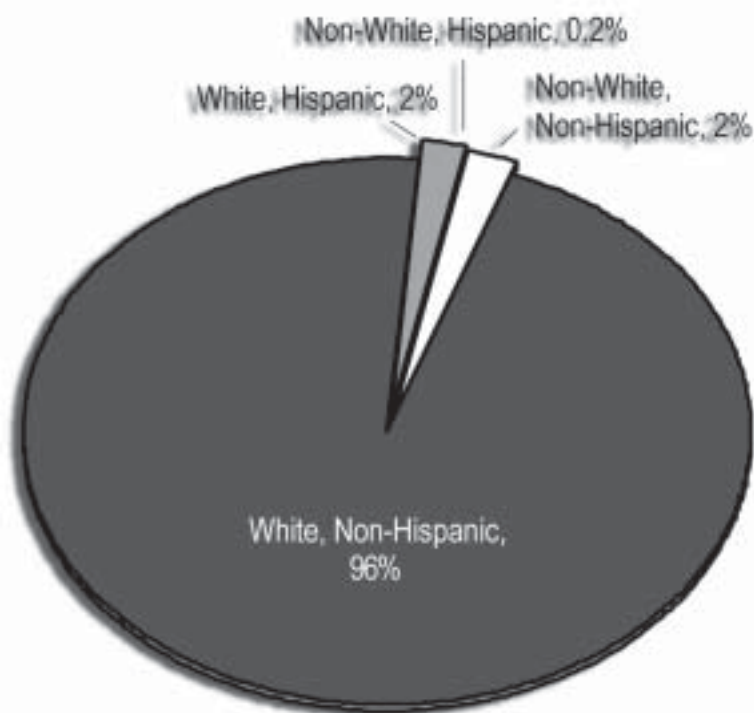
More females live in low-income households than males: 30 percent of adult rural females live in a household whose income is below 200 percent of poverty compared to 24 percent of rural adult males. Five percent of adult females receive child support or alimony payments.

There was no statistical difference between females and males with higher education: 24 percent of each have a bachelor's degree or higher.

## Minorities

Statewide, 82 percent of residents classify themselves as White, non-Hispanic. In rural areas, 96 percent of rural Pennsylvanians classify themselves as White, non-Hispanic. Among the 4 percent of rural Pennsylvanians who are minorities, 53 percent are

### RURAL POPULATION BY RACE & ETHNICITY



Black, 21 percent are persons of two or more races, 19 percent are Asian or Pacific Islander, 7 percent are American Indian, Aleut or Eskimo, and 2 percent are White-Hispanic or Latino.

Pennsylvania's rural minorities are younger than the rest of the rural population. The average age of a minority is 29 years old, while the average age of all rural Pennsylvanians is 41 years old.

## Households

Married couples with no children make up 42 percent of all rural households. Approximately 30 percent of rural households have children living with an adult or adults. Persons living alone make up 21 percent of the households and households with two or more adults who are not married comprise 7 percent of the total.

The average rural household has 2.5 persons. Households with children, however, have an average of 4.0 persons.

Within rural Pennsylvania, 80 percent of children live in married-couple households. The average age of parents in these households is 39 years old. Ninety percent of these households are owner-occupied and the owners pay an average of \$611 per month in mortgage payments.

In 47 percent of households with children, there is only one person employed. The majority of these single wage earner households have incomes less than \$50,000.

In 43 percent of households with children, two or more persons are employed. Sixty-nine percent of these dual-earner households have incomes of \$50,000 or higher.

In 10 percent of households with children, no persons are employed. The majority of these households (62 percent) have total incomes under \$20,000.

# Rural Income

## Poor

About 12 percent of rural Pennsylvanians live in households that are at or below the poverty level: for a family of three, that's a total annual income of less than \$16,090. Among those living in these households, 31 percent are children, 13 percent are senior citizens, and 56 percent are between 18 and 64 years old. The most common types of households in poverty are married couples (45 percent) and persons living alone (21 percent). Less than 7 percent of rural households in poverty are single parent households with no other adults present.

Among adults who live in households in poverty, 29 percent are employed and 10 percent are unemployed. Approximately 26 percent of adults in poverty are disabled and are not in the labor force, and 20 percent are retired. The remaining 15 percent are not in the labor force for other reasons and the majority of these individuals are female-headed households with children.

In the 12 months before the survey, 10 percent of households in poverty received

cash assistance from government programs, such as Temporary Assistance for Needy Families (TANF), and about 83 percent of those recipients received less than \$5,000 from the programs. Half of the households in poverty received assistance from Food Stamps.

## Affluent

Household income ranges among rural Pennsylvanians may be nearly evenly divided into five groups. At the upper end of this range are households with incomes of \$75,000 or more. Approximately 20 percent of households are in this category. Sixty percent of these very high-income households are in eastern rural Pennsylvania and 40 percent are in western rural Pennsylvania.

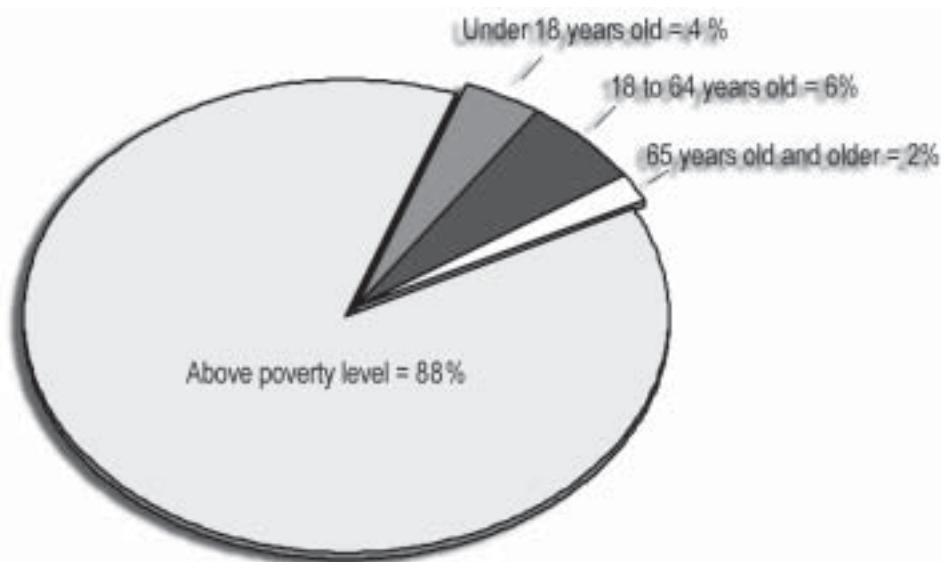
On average, these affluent households have 3 residents: 22 percent of whom are under age 18 and 5 percent of whom are 65 years old and older. The average age of adults in these households is 37 years old.

More than 83 percent of very high-income households derive their income from salaries and wages and more than 79 percent of the adults in these households are employed. Thirty-three percent of

these households have just one person employed, and 42 percent are dual income. Among those employed, the most prominent occupations are management and professional trades such as physicians, teachers, and the like.

More than 51 percent of adults in very high-income households have a bachelor's degree or higher. Nearly 97 percent own their own homes and nearly all persons in these households have health insurance; only 6 percent are uninsured.

**RURAL POVERTY BY AGE COHORTS**



# Rural Health Insurance

## Uninsured

Ten percent of rural Pennsylvanians do not have health insurance: 55 percent of these individuals live in western Pennsylvania and 45 percent live in eastern Pennsylvania.

The rural uninsured are generally comprised of children and young adults; the average individual is 35 years old. There are also more females who are uninsured (54 percent) than males (46 percent.) Fifty-five percent of the rural uninsured are married.

Among Pennsylvania's rural minorities, 18 percent are uninsured.

Forty-four percent of rural adults without insurance are employed full-time and 18 percent are employed part-time. Eleven percent of rural uninsured adults are unemployed and 27 percent are not in the labor force due to retirement, disability, or other reasons. Among the uninsured who are employed, 73 percent work for private businesses, mainly in the sales and service occupations.

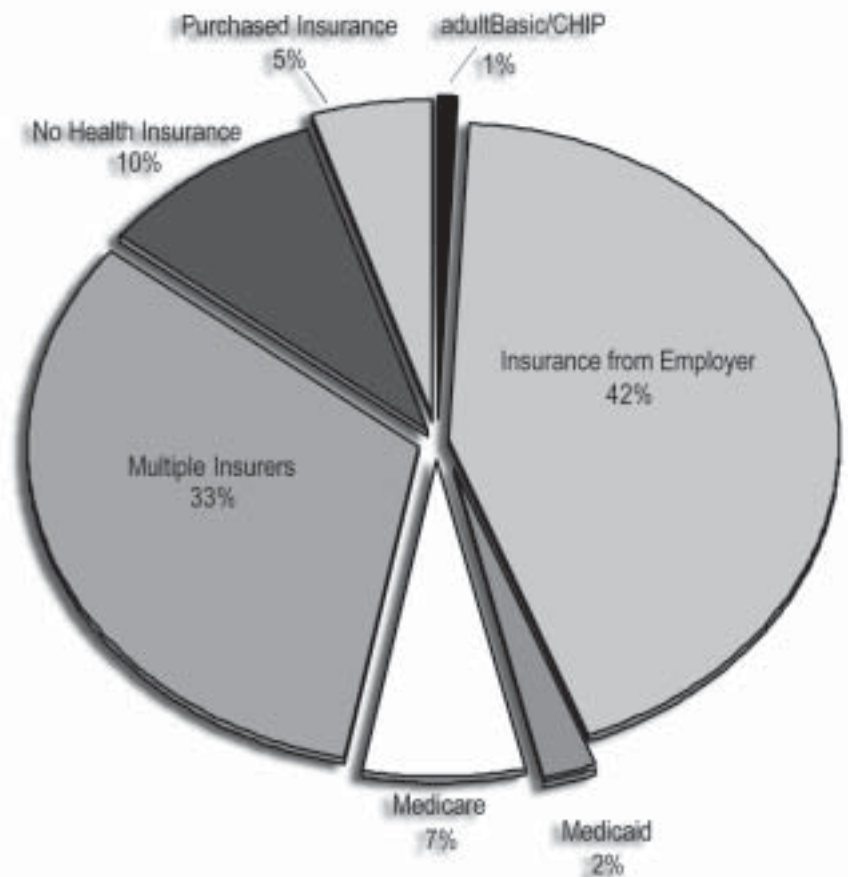
While 45 percent of the rural uninsured are from very-low income households (less than \$20,000), 27 percent are from high-to very high-income households (\$50,000 or more.) In addition, 25 percent of the uninsured have an associate's or bachelor's degree.

## Medicare Recipients

The Medicare health insurance program covers approximately 96 percent of rural senior citizens. This federal health insurance program is for people who are 65 years old and older and for certain younger people with disabilities.

Among senior citizens covered by Medicare, 16 percent rely solely on Medicare for their health insurance and 84 percent supplement their coverage with other insurance programs. Other sources of payment for supplemental coverage include: em-

HEALTH INSURANCE COVERAGE BY TYPE



ployer or prior employers, 34 percent; coverage purchased by the individual, 32 percent; combination of employer provided insurance and purchased insurance, 7 percent; Medicaid, 4 percent; and other combinations of the above, 7 percent.

Demographically, the average age of senior citizens covered by Medicare is 74 years old. Twenty four percent of these seniors live alone. Females on Medicare outnumber males by 7 percentage points. Approximately 9 percent of Medicare recipients are employed or looking for work. Among those who are working, 40 percent work full-time and 60 percent work only part-time.

# Rural Education

## High School Graduates

In this section, high school graduates are those who are 25 years old and older and whose highest level of educational attainment is a high school diploma or equivalent. Among rural adults 25 years old and older, 41 percent are high school graduates. On average, these individuals are 53 years old. Seventy-three percent are married and 88 percent own their home.

Within rural households, educational attainment is mixed. In 61 percent of households with two or more adults, one has a different level of educational attainment than the other(s). For example, in 13 percent of these households, one member has a high school diploma and the other adults have less. In 48 percent of these mixed education households, the high school graduate has the lowest level of educational attainment. In 38 percent of these households, each adult is a high school graduate.

Among high school graduates, 36 percent live in high- to very high-income households (\$50,000 or more). In addition, the majority of these individuals are employed either full-time (45 percent) or part-time (9 percent), and are most commonly employed in the manufacturing, wholesale and retail trades, and in the transportation and utilities industries. The unemployment rate of these individuals is 7.3 percent or 2 percentage points above the rate of all rural adults.

Seventy percent of high school graduates have a computer in their home.

## Older Students

Twenty-four percent of rural Pennsylvanians are enrolled in a formal educational program. Eighty-eight percent of these students are under 25 years old and 12 percent are 25 years old and older.

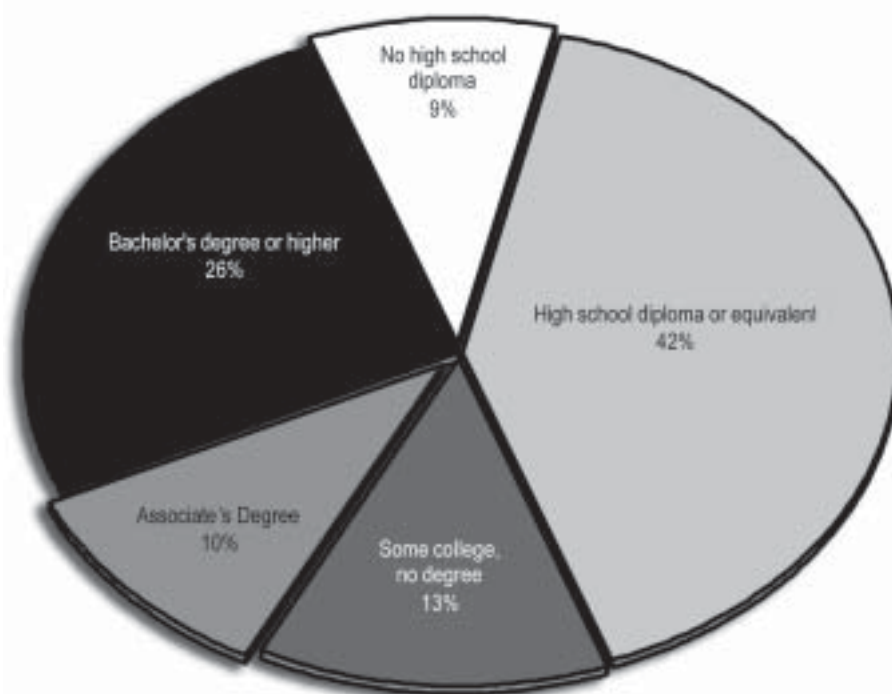
Among the 12 percent who are older students, 28 percent are enrolled full-time and 72 percent are enrolled part-time. Fifty-six percent of older students have a bachelor's degree or higher, 41 percent have a high school diploma, some college, or an associate's degree, and 3 percent have yet to receive a high school diploma or equivalent.

Fifty-five percent of older students are female and 45 percent are male. Most older students are married (78 percent) and 48 percent have children living in their home.

Ninety-seven percent of households with older students had one or more computers. In comparison, among all rural households, 73 percent have computers.

Many older students are juggling work and school. Sixty-five percent of older students are employed full-time and 15 percent are employed part-time. Most of these individuals are employed in professional or managerial occupations.

**HIGHEST LEVEL OF ADULT EDUCATIONAL ATTAINMENT**



# Rural Employment

## Working Poor

Eighteen percent of rural workers can be classified as “working poor.” This group includes individuals who are employed or looking for work but whose total household income is below 200 percent of poverty: for a family of three, this is a total income of less than \$32,180.

Fifty-one percent of the working poor are male and 49 percent are female. The average age of these individuals is 39 years old. Fifty-eight percent of the working poor are employed full-time, mainly in the manufacturing and wholesale/retail industries. Among the 33 percent who are employed part-time, 53 percent hold two or more part-time jobs. Nine percent of the working poor are unemployed and looking for work. Sixty percent of the working poor have no postsecondary education.

Approximately 20 percent of the working poor do not have health insurance. Among those with health insurance, 48 percent are insured by their employer or they purchase their own insurance; the rest rely on public programs, such as the state’s adultBasic program and Medicaid.

## The Unemployed

Among working-age rural adults age 18 to 64 years old in the labor force, the unemployment rate is 6.9 percent. Fifty-four percent of these individuals live in rural western Pennsylvania and 46 percent live in eastern Pennsylvania.

Fifty-eight percent of the rural unemployed are female and 42 percent are male. While the average unemployed person is 39 years old, 32 percent of these individuals are under 30 years old and 28 percent are over 50 years old. Fifty-two percent of the rural unemployed are married and 45 percent live in households with

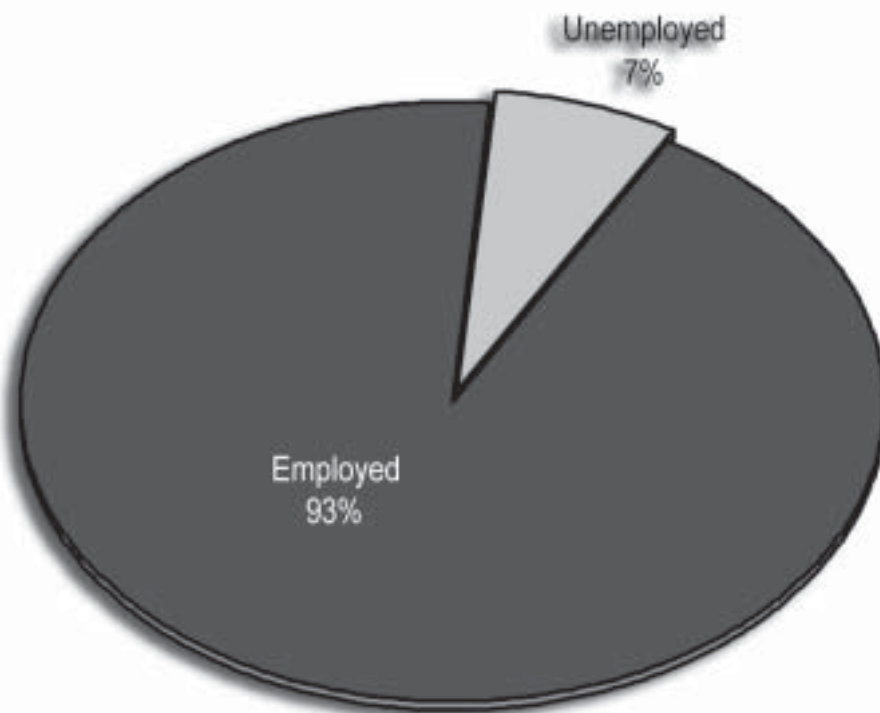
children. Among the unemployed, 86 percent live in households where one or more persons are employed.

For nearly one-half (49 percent) of the rural unemployed, the highest level of educational attainment is a high school diploma. Twelve percent do not have a high school diploma. Approximately 27 percent of the unemployed have an associate’s degree or higher and 12 percent have some college education but no degree.

Among the unemployed, 24 percent do not have health insurance. Forty-eight percent of the unemployed live in very low- to low-income households (less than \$35,000.) Less than 42 percent, however, live in households that receive unemployment compensation benefits. In addition, 5 percent are in households that receive government cash assistance, such as TANF, and 19 percent are in households that receive Food Stamps.

Looking to the future, 33 percent of the

**PERCENTAGE OF EMPLOYED & UNEMPLOYED RURAL WORKERS**



rural unemployed expect to be called back to work within the next six months.

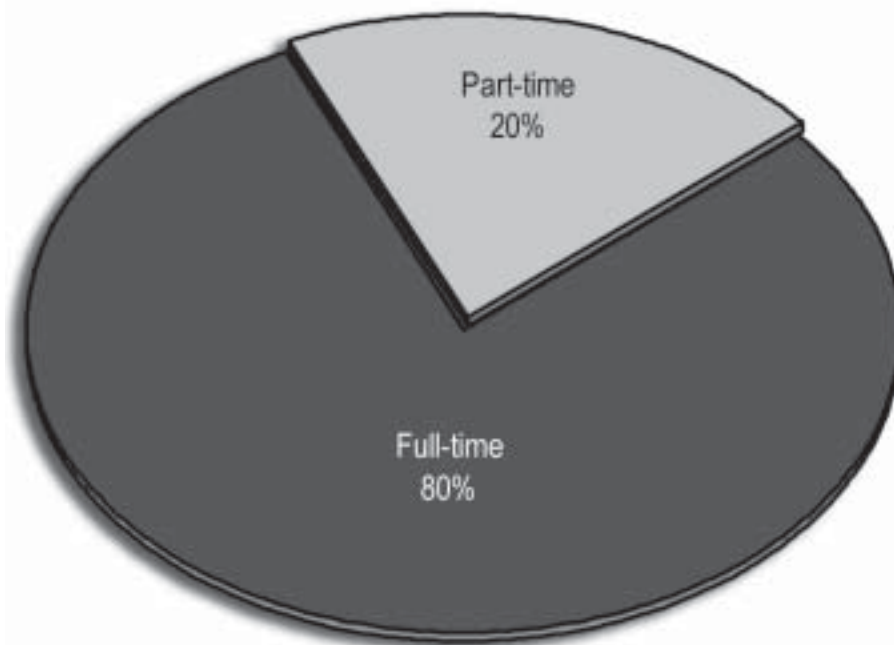
### Part-Time Workers

Twenty-three percent of employed rural residents work part-time. Seventy-six percent work part-time for just one employer, while 24 percent work part-time for two or more employers. When asked why they worked part-time, 26 percent said it is because they attend school or training. Other reasons cited are slack business conditions or that part-time work is all they could find (15 percent). Others cited childcare problems or family obligations or said health limitations prevented them from working full-time (20 percent).

The majority of part-time workers (53 percent) are employed in the service industry, which includes health care, hospitality services and personal care services, among others.

Sixty-eight percent of part-timers are female and 32 percent are male. The average part-time worker is 38 years old; however 9 percent are under 18 years old and 16 percent are 60 years old and older. Fifty-four percent of the part-timers are married, while 46 percent are not married. In addition, 52 percent live in households without children.

**PERCENTAGE OF FULL-TIME & PART-TIME WORKERS**



# Conclusions

There are several significant findings from the first RuralPA-CPS survey.

## Diversity of Rural Pennsylvania

The data from the survey documents the diversity of rural Pennsylvania. Clearly this diversity is not significant along racial or ethnic lines, but it is measurable in terms of age, income, and employment. Unfortunately, the RuralPA-CPS does not tell us if this diversity is spread evenly throughout rural Pennsylvania. However, from the limited data that is available, differences are evident between eastern and western rural Pennsylvania in unemployment, the age of residents and income. These differences are important to note from both a policy and analytical perspective.

## Education Matters

Income, homeownership, employment, and health insurance are all strongly correlated with educational attainment. The more education, the more positive these indicators are for individuals, families, and communities. The good news for rural Pennsylvania is that educational attainment among generational cohorts has been increasing. Currently, the most highly educated generation is the so-called “Generation X,” whose members were born between 1965 and 1975. More than 45 percent of Gen Xers have an associate’s degree or higher. Data from the RuralPA-CPS suggest that many of these individuals have purchased homes, started families and are beginning to build their careers. From a community development perspective, more is needed to attract this generation to rural Pennsylvania to ensure that there is an available skilled workforce and ample volunteers and active community members.

## Vulnerable Rural Working Poor

Nearly one in five workers in Pennsylvania may be classified as “working poor.” As described earlier, these individuals are employed or looking for work, but have a total household income that is at or below 200 percent of the poverty level. The information from the RuralPA-CPS suggests that many of these individuals are middle-aged and have limited education beyond high school. Most are also living in households with children. On the surface, it would appear that these individuals are living paycheck to paycheck. With a family to support, limited education and the likelihood of little savings, these individuals are the most vulnerable when economic shifts occur. Helping these individuals increase job skills and assets is important for the economic stability of these individuals, their families, and their communities.

## Upper Income Households Doing Well

About 20 percent of rural households have incomes in excess of \$75,000. Not surprisingly, these upper-income households include individuals who are better educated, more likely to have health insurance, and more likely to be employed. From these data, it is evident that rural Pennsylvania can provide economic opportunities and that rural areas are attractive to affluent families.

# Methodology

The RuralPA-CPS was a joint project of the Center for Rural Pennsylvania and Penn State Harrisburg's Center for Survey Research (CSR). The Center and CSR collaborated on the design of the survey instrument, which was closely modeled after the March Supplement of the federal Current Population Survey (CPS).

The federal CPS, produced jointly by the U.S. Bureau of Labor Statistics and the U.S. Bureau of the Census, represents a comprehensive approach to gather demographic and socio-economic data about the nation's households. In March of each year, the CPS collects data on such topics as employment, income, education, and health insurance coverage. This dataset is referred to as the "CPS March Supplement." This data is collected through mail surveys and personal interviews.

While the RuralPA-CPS was designed to function as a CPS March Supplement for Pennsylvania, the research team made some changes. First, the RuralPA-CPS was designed to be a telephone survey, not a mail survey or personal interview. Second, some questions were eliminated or restructured to fit within a standard 20-minute telephone survey. And third, the RuralPA-CPS was targeted to households in rural Pennsylvania. While these changes did not affect the basic structure of the survey, they do limit a researcher's ability to compare results.

## Data Collection

Telephone interviewers who used a computer assisted telephone interview (CATI) system collected data for this project. The interviewers were trained in proper data collection techniques and etiquette. A working draft of the survey instrument was pre-tested in-house between interviewers.

Data collection began January 5, 2005 and ended on March 9, 2005. The bulk of the interviewing for the survey took place on weekdays between 9 a.m. and 9 p.m. and on Saturdays from 10 a.m. to 3 p.m. In addition to scheduling specific callbacks to accommodate respondents' schedules, CSR also attempted to contact households that were not reached initially. Follow-up calls were made to households that did not answer or where busy signals or answering machines were reached. Because these callbacks are the principal means by which response rates are increased, CSR interviewers attempted a maximum of seven contacts.

## Sample Design

The sample consisted of telephone numbers selected at random from the 48 counties that the Center for Rural Pennsylvania has designated as rural. A county is considered rural when the number of persons per square land mile in the county is less than the statewide density of 274 persons per square land mile. Pennsylvania has 48 rural counties and a total rural population of 3.4 million residents.

Marketing Systems Groups of Fort Washington, Pennsylvania constructed the random-digit-dialing (RDD) telephone sample frame. The sampling methodology ensured that every telephone household in rural Pennsylvania had an equal chance of selection. This procedure is a rigorous methodology that plays a key role in producing sample estimates that accurately reflect true population values.

The household member who was 18 years of age or older and best qualified to answer detailed questions about his/her household and its members was selected to participate in the survey.

## Response rate

Interviews were conducted from the offices of Penn State Harrisburg's CSR until 2,053 interviews had been completed (2,014 completed interviews plus 39 partially completed interviews). Based on the 2,014 completed interviews, the confidence level achieved is 95 percent with a sampling error of plus or minus 2.2 percentage points. The overall cooperation rate for the survey was 48 percent, calculated as the total number of completes divided by the total number of completes plus refusals. The table below lists overall summary statistics about the survey.

### FINAL RURALPA-CPS STATISTICS 2005

Total calls placed	35,264
Number of completed interviews	2,014
Number of different phone numbers dialed	14,767
Total number of refusals	2,190
Number of call backs	4,438
Number of completed and refusal interviews	4,204
Cooperation rate	48%

# Data Limitations

As in any survey, there are a number of limitations that may affect the reliability and validity of the results. The more significant limitations to this survey follow.

## Limited comparability with the federal CPS

Some questions used in the RuralPA-CPS were modified to fit a telephone survey format. This involved re-wording or eliminating some questions used in the federal CPS. As a result, a direct comparison with some of the federal CPS questions is not possible.

Comparability may also be limited because of the way in which data was collected: again, the federal CPS uses a mail survey and personal interviews while the RuralPA-CPS uses a telephone survey. The difference in the two formats may have resulted in questions being answered differently.

The third issue is the difference in the surveys' time frames: because of the small sample size, the current federal CPS data represent a three-year average of responses from 2002 to 2004, while the RuralPA-CPS was completed in 2005. This difference may account for some variations in responses, especially those related to income, employment and household characteristics.

## Under-sampling of renters

According to the RuralPA-CPS, 84 percent of the respondents live in an owner-occupied unit and 16 percent live in a rental unit. The percentage of respondents living in rental units is low when compared to the 2000 Census. In 2000, approximately 25 percent of the households lived in a rental unit and 75 lived in owner-occupied units. While five years have passed since the decennial Census, it is very unlikely that there was a 9-percentage point decline in renters. Consequently, readers should recognize that renters, who generally have lower incomes, are underrepresented in the RuralPA-CPS.

## Unable to measure the rate or direction of change

The results of the first RuralPA-CPS represent a one-year baseline measure. Subsequent RuralPA-CPS surveys will enable researchers to measure the rate and direction of change.

## No regional or urban comparisons

Because of the relatively small number of households surveyed in the first RuralPA-CPS, it is statistically unreliable to provide analysis at the county or even regional levels. With subsequent surveys, it may be possible to provide analysis at the regional level. Data from urban households was not collected by the RuralPA-CPS.

## Income and poverty

To encourage phone response rates, respondents were asked to identify their income range instead of their exact income. As a result, average incomes cannot be determined. Also, because income ranges are being used, poverty and low-income statistics are estimates based on the number of household members and the income range that is closest to the poverty guidelines. In addition, the upper income range was capped at \$75,000.

## Individuals vs. rural communities

The data from the RuralPA-CPS report on the conditions of rural households and individuals, not communities. While a community is comprised of households and individuals, it is also made up of businesses, hospitals, schools, and social clubs. The RuralPA-CPS provides detailed information, but data from other sources is needed to obtain a complete picture of conditions in Pennsylvania's rural communities.

# Definitions

The terms below were used by the Center for Rural Pennsylvania to identify and describe rural residents.

**Adults:** Persons 18 years old and older.

**Children:** Persons under 18 years old.

**Educational attainment:** Highest level of education attained by persons 25 years old and older.

**Households with children:** Households that have one or more persons under the age of 18.

**Labor force:** Persons between the ages of 18 and 64 who are working or looking for work.

**Senior citizens:** Persons 65 years old and older.

**Total household income:** Income of all household members from all sources, such as salaries, interest, and businesses.

**Working-age adults:** Persons between the ages of 18 and 64 years old.

**Working poor:** Employed and unemployed persons whose total household income is below approximately 200 percent of poverty based on the number of persons in the household.



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The Center for Rural Pennsylvania  
200 North Third St., Suite 600  
Harrisburg, PA 17101  
Phone: (717) 787-9555  
[www.ruralpa.org](http://www.ruralpa.org)  
1P0905-600