

I. HEALTH ASSESSMENT

B. SOCIOECONOMIC CHARACTERISTICS

1. HOW FINANCIALLY SECURE ARE RESIDENTS OF DELAWARE?

Delaware residents' median household incomes are lower than comparison communities but higher than national norms. Poverty levels are lower than national norms but vary from 43 percent higher to 26 percent lower than comparison states.

- **Delaware household incomes are slightly higher than national, state and most comparison community household incomes.**
 - The 1989 **median household income** in Delaware (\$34,875) was 11 percent lower than in Maryland (\$39,386), 15 percent lower than in New Jersey (\$40,927), 16 percent higher than in the U.S. (\$30,056) and 20 percent higher than Pennsylvania (\$29,069).
 - In 1989, a larger proportion (8.7 percent) of Delaware **residents lived in poverty** relative to Maryland (6.1 percent) and New Jersey (7.6 percent) residents. Fewer Delaware residents lived in poverty compared to 11.7 percent in Pennsylvania, 10.9 percent in Washington State and 13.6 percent in the U.S.
- **Compared to state and national benchmarks, Delaware has a comparable proportion of female-headed households.**
 - In 1990, the proportion of **female-headed households** within Delaware (15.8 percent) was comparable to in Maryland (13.9 percent) and New Jersey (15.0 percent), Washington State (13.3 percent) and the U.S. (16.0 percent) but slightly less than Pennsylvania (18.9 percent).
- **Fewer Delaware families live in poverty relative to their counterparts in the U.S. and all but one comparison state.**
 - In 1989, approximately 6.1 percent of Delaware **families lived in poverty** compared to 9.9 percent in Pennsylvania, 7.8 percent in Washington State and 10.0 percent nationally. Only New Jersey had a lower percent of families in poverty (4.3 percent).

TECHNICAL NOTE

Our analysis draws upon data from the U.S. Census. The most recent available census data comes from 1990. However, we occasionally use updates as recent as 1996 through 1999 to illustrate change.

- **Similar to national and state benchmarks, Delaware residents who rent homes spend approximately one-quarter of their income on rent.**
 - In 1990, Delaware residents spent 24.7 percent of their household income on rent, compared to 25.4 percent in Maryland, 26.3 percent in New Jersey, 25.7 in Washington State and 26.4 percent nationally.

2. WHAT IS THE EMPLOYMENT EXPERIENCE OF DELAWARE?

Paralleling state and national experiences, Delaware's unemployment rate declined in recent years while remaining lower than state and national rates.

- In 1993, **unemployment** was estimated at 5.3 percent in Delaware, compared to 6.2 percent in Maryland, 7.0 percent in Pennsylvania and 6.8 percent nationally.
- By 1997, Delaware's **unemployment** rate dropped to 4.0 percent while dropping to 5.1 percent in Maryland, 5.2 percent in Pennsylvania and 4.9 percent in the U.S.

3. HOW WELL EDUCATED ARE DELAWARE RESIDENTS?

Although most Delaware residents have at least a high school education, compared to other states and the nation, a greater proportion of Delaware residents have not attained a high school degree. A comparable number of Delaware residents are likely to have high school, college or graduate degrees relative to state benchmarks and national norms.

- **Most residents over age 25 in the Area report having received at least a high school diploma.**
 - In 1990, approximately 73 percent of Delaware residents over age 25 received at least a **high school diploma**. This percentage was slightly lower than in New Jersey (82 percent) and Washington State (84 percent) but roughly comparable to the U.S. (75 percent), Maryland (78 percent) and Pennsylvania (75 percent).
- **Delaware has a slightly higher proportion of residents who received at least a bachelor's degree relative to benchmarks.**
 - Of Delaware residents in 1990, 25 percent reported **receiving at least a bachelor's degree**, compared to 23 percent in Washington State, 20 percent in the U.S. and New Jersey and 18 percent in Pennsylvania. Maryland had a slightly higher proportion of residents who received bachelor's degrees or higher (27 percent).
 - A larger proportion of Delaware residents who **began college** completed their degree (94 percent) compared to between 50 percent and 63 percent in comparison states.

4. HOW DO DELAWARE RESIDENTS FINANCE THEIR HEALTH CARE?

Delaware has a smaller proportion of uninsured residents than the U.S.

- In 1997, Delaware reported that 13.1 percent of its residents were uninsured. This proportion was slightly lower than the national average (16.1 percent), similar to Maryland (13.4 percent) and slightly higher than in Pennsylvania (10.1 percent).

5. HOW DO SOCIOECONOMIC CHARACTERISTICS DIFFER BY COUNTY IN DELAWARE?

Socioeconomic characteristics vary significantly by county. New Castle County residents generally have higher incomes and lower poverty levels than residents of Kent and Sussex Counties.

- **New Castle County contains proportionally more high income households than the other two Area counties.**
 - Kent County had the highest proportion of **residents living in poverty** (11.3 percent), compared to 7.3 percent in New Castle County and 8.6 percent in Sussex County.
 - Among the three counties, Sussex County possessed the lowest **median household income** in 1989 (\$26,904), approximately 43 percent lower than that of New Castle County (\$38,617).
- **Kent and Sussex Counties have a higher proportion of female-headed households living in poverty.**
 - **Female-headed families** in Kent and Sussex Counties were more likely to **live in poverty** (30.6 percent and 27.6 percent, respectively) than their counterparts in New Castle County (19.0 percent).
- **Kent County has the greatest proportion of families and children living in poverty than the other two Area counties.**
 - Within Delaware, the numbers of **families in poverty** in Kent County (8.7 percent) and Sussex County (7.8 percent) were higher than in New Castle County (5.0 percent) in 1989.
 - Within Delaware, the proportion of **children living in poverty** was slightly higher for Kent County (16.9 percent) than for Sussex and New Castle Counties (11.4 percent and 9.8 percent, respectively).
- **Residents of all three Area counties spend approximately one-quarter of their household income on rent.**

- Residents of New Castle County (25 percent) are far more likely to have attained a bachelor's or professional degree compared to residents in Kent County (15 percent) and Sussex County (10 percent).

6. HOW ARE DEMOGRAPHIC AND SOCIOECONOMIC CHARACTERISTICS OF DELAWARE LIKELY TO AFFECT THE HEALTH STATUS OF THE COMMUNITY?

Delaware's demographic and socioeconomic profiles suggest that residents are less vulnerable to health status problems than benchmarks.

Knowing the underlying demographic and socioeconomic profiles of a community helps to understand how a community performs on health status and health care indicators. Research has illustrated that health status and health care utilization can be impacted by a multitude of demographic and socioeconomic factors, including age, race/ethnicity, income, educational status, unemployment and insurance status. For example, older populations have a higher prevalence of chronic disease, use more health care services and experience higher mortality rates¹. Minority populations disproportionately experience health problems. Insured populations, on average, have better health status and more use of health care services than uninsured populations.

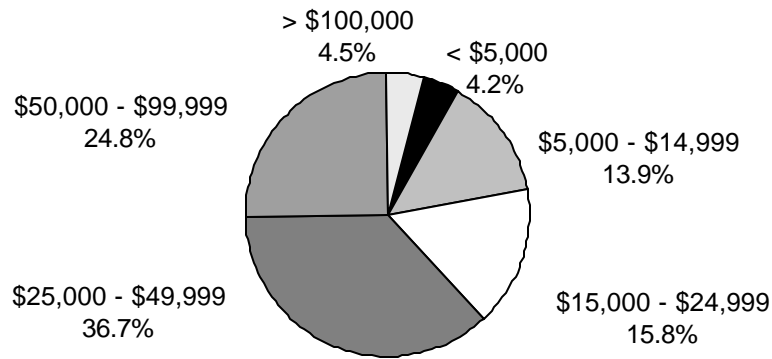
In aggregate, Delaware population does not possess significant risk factors that place it at increased risk for poor health status relative to benchmarks. Relative to benchmarks and norms, Delaware residents are of similar age, have comparable incomes and lower poverty rates and experience a lower unemployment rate.

¹ All mortality rates included in the factbook have been age-adjusted, hence any differences in population age distributions among the target and benchmark populations have been eliminated.

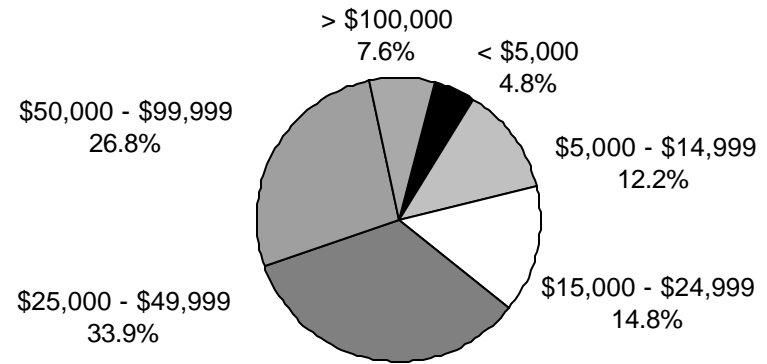
Exhibit I-B-1:

The income distribution of Delaware households was comparable to Maryland, Pennsylvania and the national distributions.

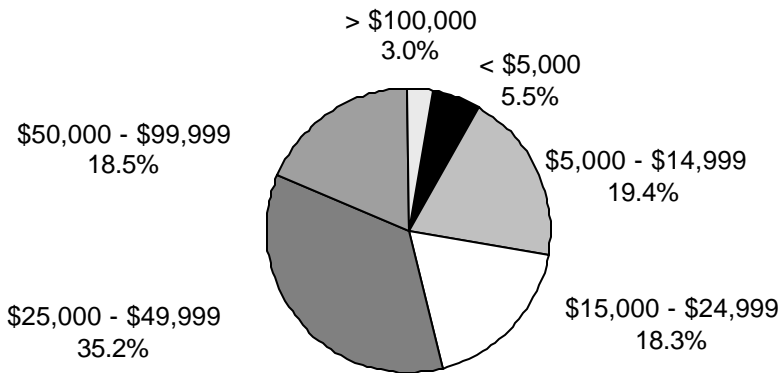
Distribution of Households by Annual Income 1989



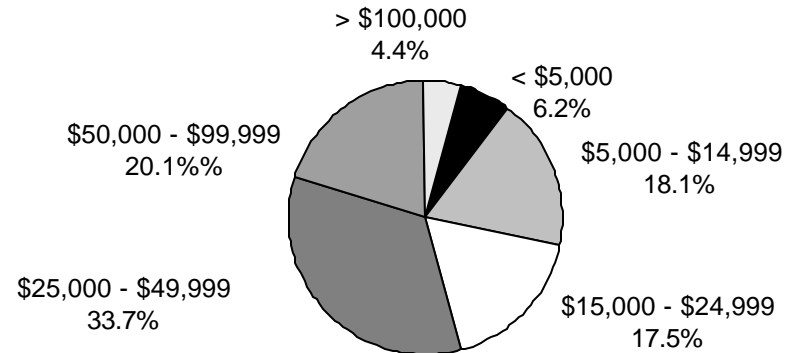
Delaware
Total = 247,163



Maryland
Total = 1,597,782



Pennsylvania
Total = 4,466,075



U.S.
Total = 91,993,582

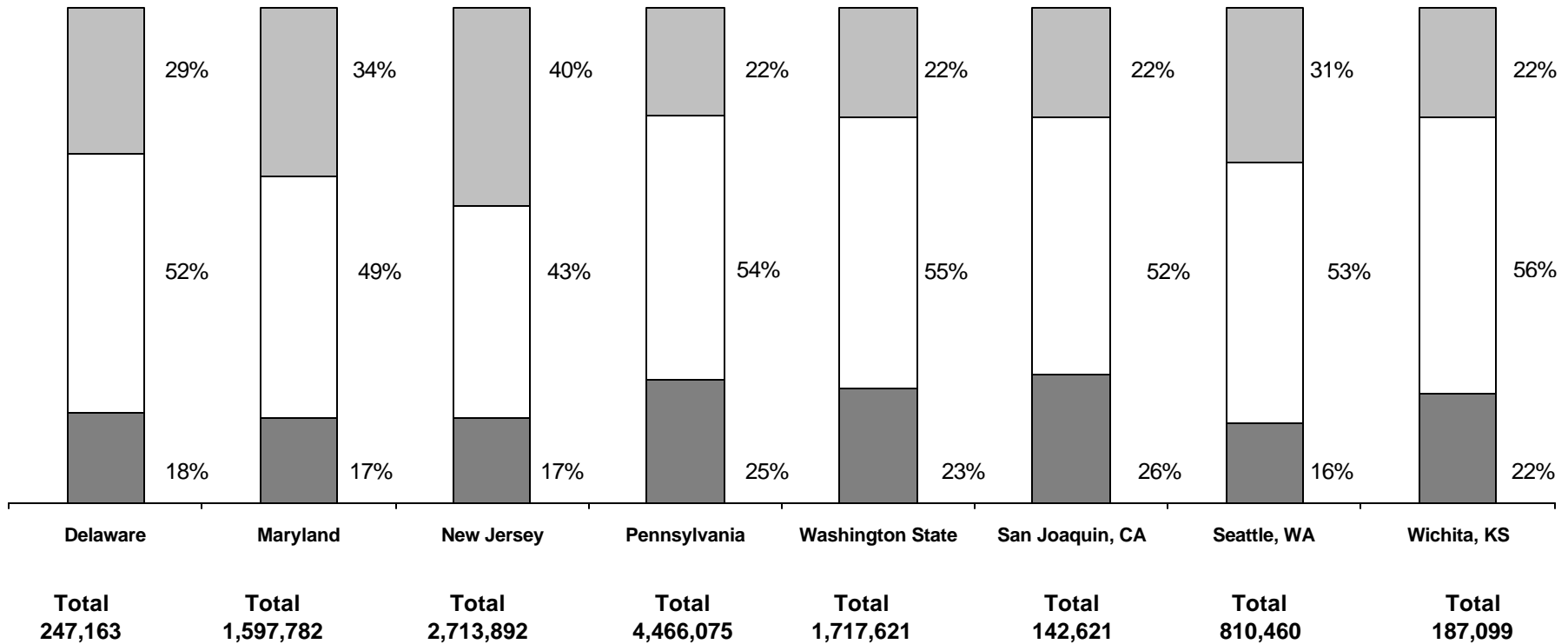
Sources: 1990 data, U.S. Bureau of the Census. 1990 households by 1989 income levels.

HEALTH ASSESSMENT	RESOURCE ASSESSMENT	VALUE ASSESSMENT
Demographic	Socioeconomic	Health Status

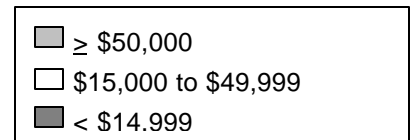
Exhibit I-B-2:

Delaware's income distribution resembled those of Maryland and Seattle, WA and contained a lower proportion of high income households compared to New Jersey. The proportion of Delaware residents earning \$14,999 a year or less was similar to Maryland, New Jersey and Seattle, WA but lower than other benchmarks.

**Distribution of Households by Annual Income
Delaware and Comparison Communities 1989**



Sources: 1990 data, U.S. Bureau of the Census. 1990 households by 1989 income levels.

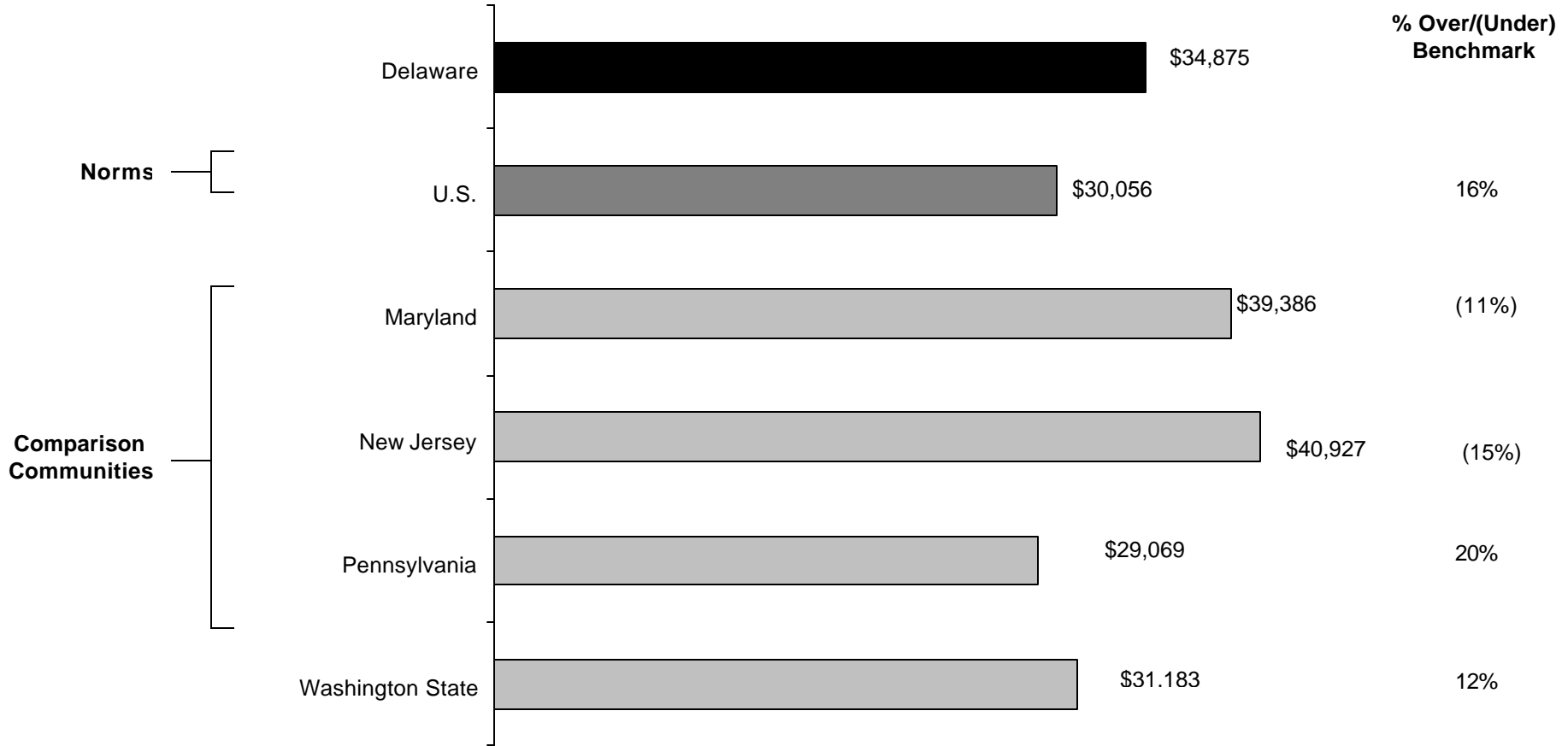


HEALTH ASSESSMENT	RESOURCE ASSESSMENT	VALUE ASSESSMENT
Demographic	Socioeconomic	Health Status

Exhibit I-B-3:

The median income in Delaware households was within range of benchmark communities.

Median Household Income 1989



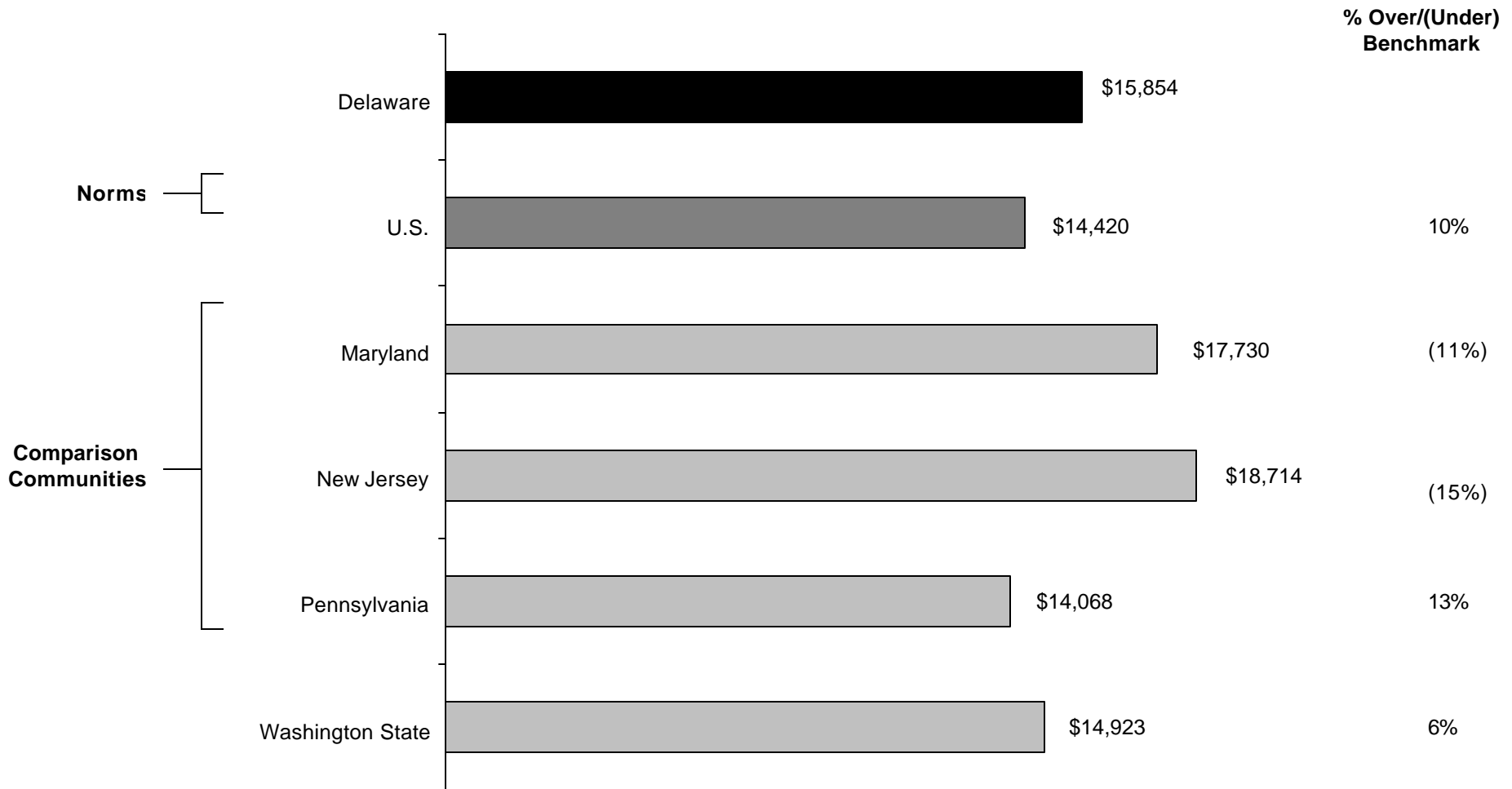
Sources: 1990 data, U.S. Bureau of the Census. 1990 households by 1989 income levels.

HEALTH ASSESSMENT	RESOURCE ASSESSMENT	VALUE ASSESSMENT
Demographic	Socioeconomic	Health Status

Exhibit I-B-4:

Delaware's per capita income was lower than those of Maryland and New Jersey but was higher than those of the other benchmarks.

Per Capita Income 1990



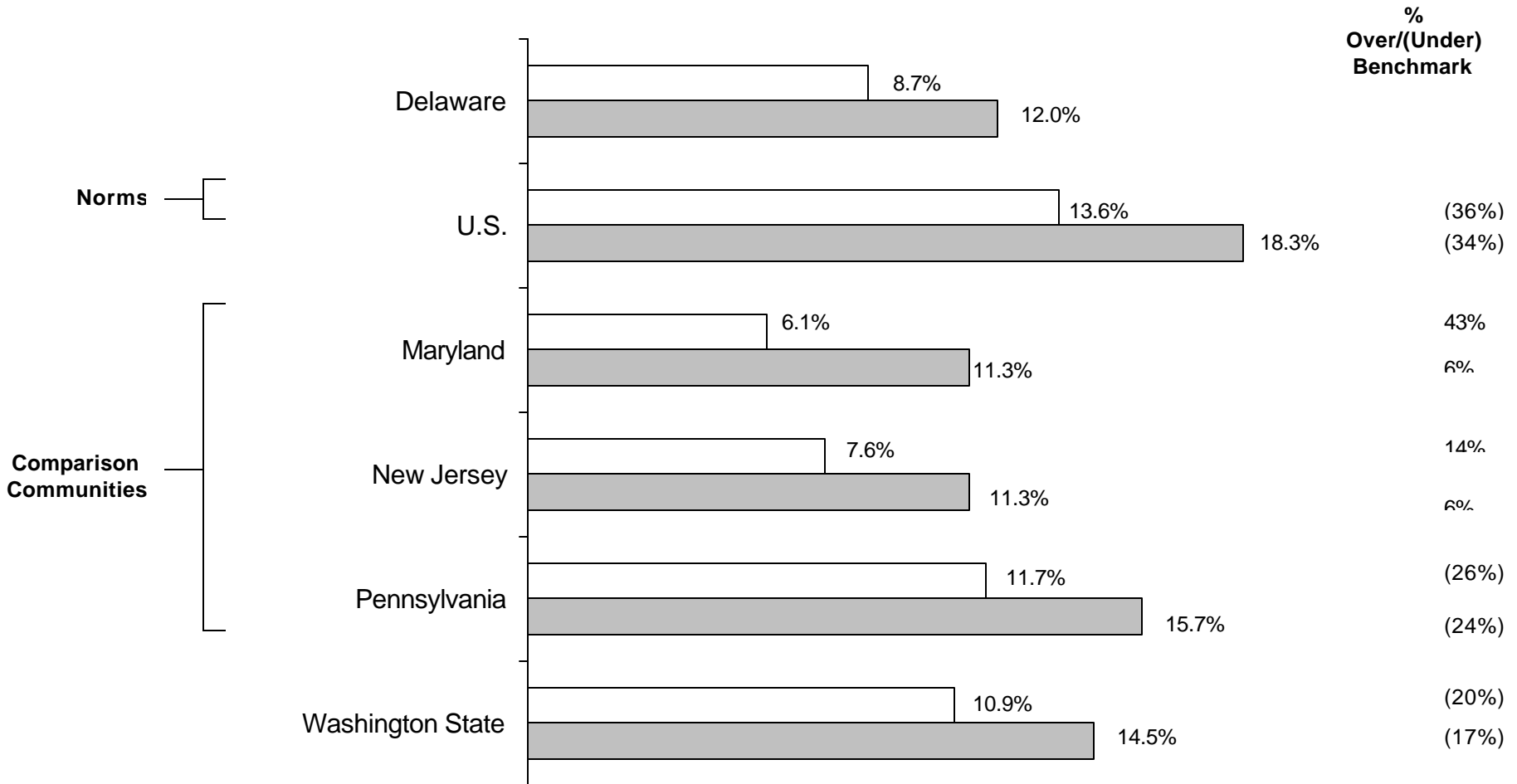
Sources: 1990 data, U.S. Bureau of the Census. 1990 households by 1989 income levels.

HEALTH ASSESSMENT	RESOURCE ASSESSMENT	VALUE ASSESSMENT
Demographic	Socioeconomic	Health Status

Exhibit I-B-5:

Compared to Pennsylvania, Washington State and national experiences, proportionally fewer residents in Delaware lived in poverty.

Percentage of Population Below Poverty 1989



Sources: 1990 data, U.S. Bureau of the Census. 1990 households by 1989 income levels.

Notes: In 1989, the Federal poverty level was defined as \$12,674 average annual income for a non-farm family of four.

HEALTH ASSESSMENT	RESOURCE ASSESSMENT	VALUE ASSESSMENT
Demographic	Socioeconomic	Health Status

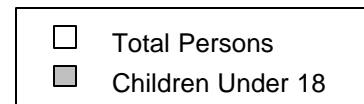
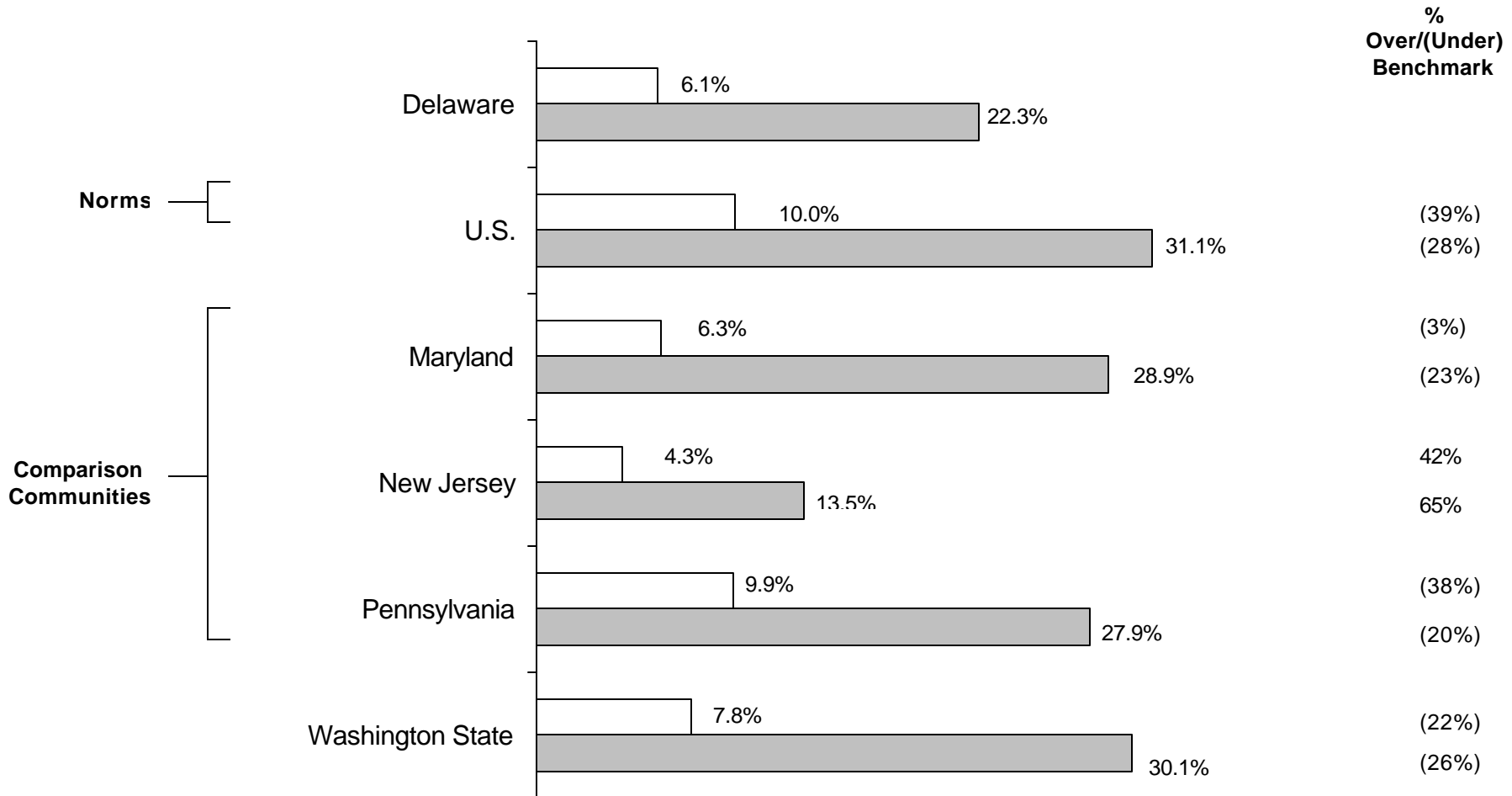


Exhibit I-B-6:

Families in Delaware were more likely to be living in poverty than their counterparts in New Jersey but were less likely than families in other benchmark communities.

Percent of Families Below Poverty 1989



Sources: 1990 data, U.S. Bureau of the Census. 1990 households by 1989 income levels.

Notes: In 1989, the Federal poverty level was defined as \$12,674 average annual income for a non-farm family of four.

HEALTH ASSESSMENT	RESOURCE ASSESSMENT	VALUE ASSESSMENT
Demographic	Socioeconomic	Health Status

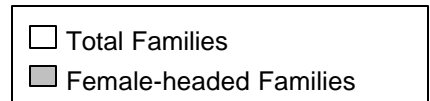
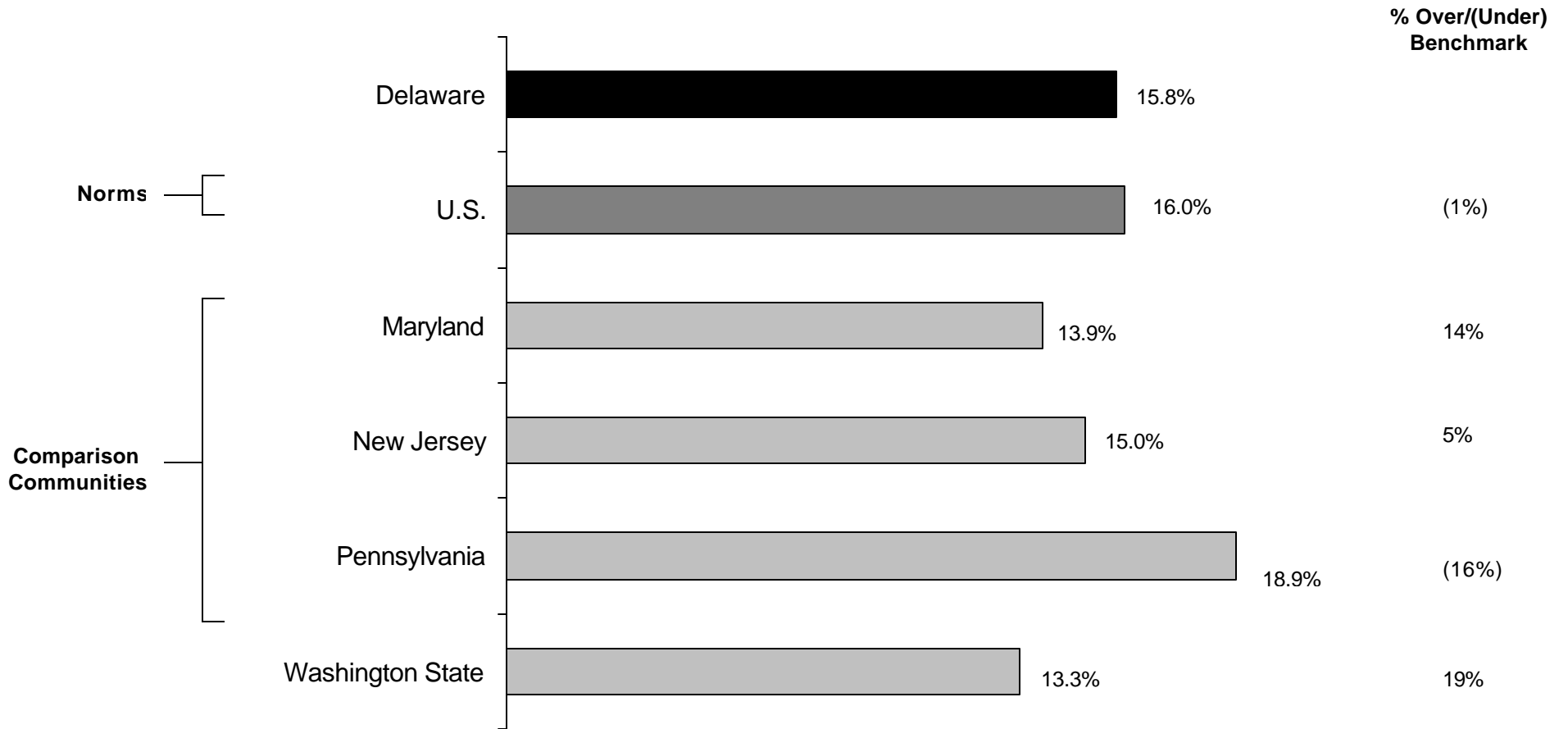


Exhibit I-B-7:

Delaware had a proportion of female-headed households that was comparable to that of the U.S. but was higher than those of most state comparisons.

Proportion of Female-headed Households 1990



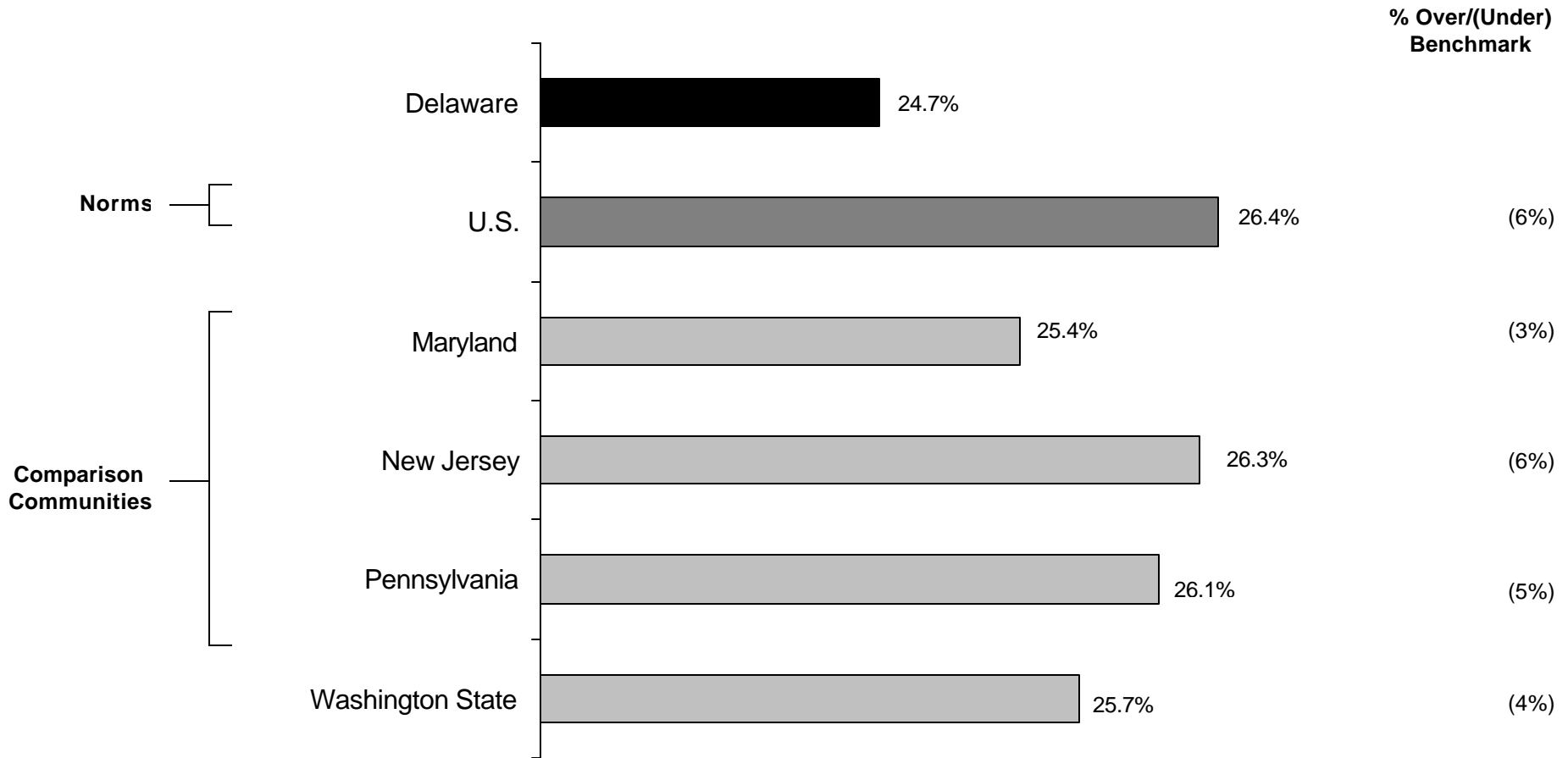
Sources: 1990 data, U.S. Bureau of the Census.

HEALTH ASSESSMENT	RESOURCE ASSESSMENT	VALUE ASSESSMENT
Demographic	Socioeconomic	Health Status

Exhibit I-B-8:

Similar to national and state experiences, renters in Delaware spent roughly one-quarter of their income on rent.

Median Gross Rent as a Percentage of 1989 Household Income 1990



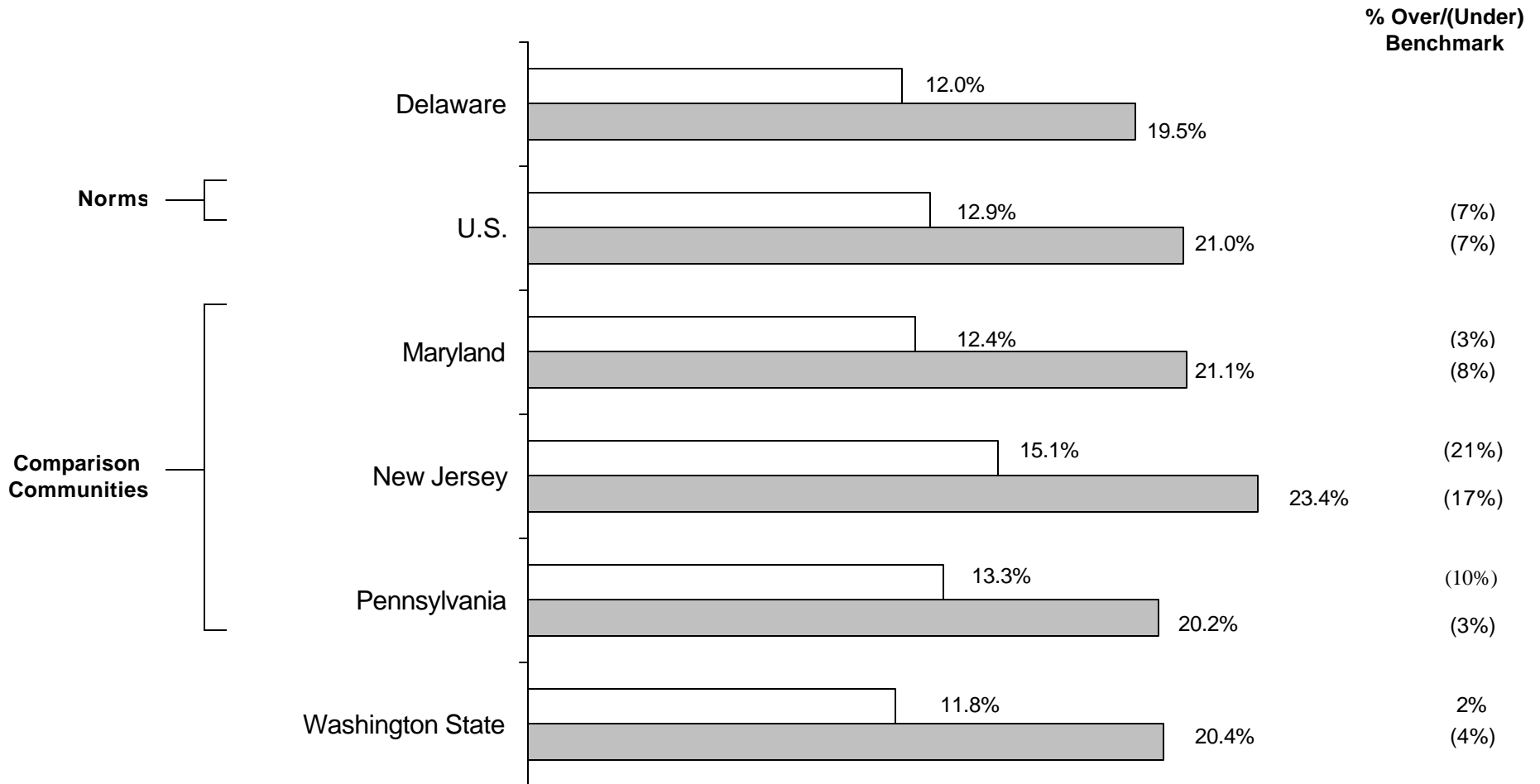
Sources: 1990 data, U.S. Bureau of the Census. 1990 households by 1989 income levels.

HEALTH ASSESSMENT	RESOURCE ASSESSMENT	VALUE ASSESSMENT
Demographic	Socioeconomic	Health Status

Exhibit I-B-9:

In 1989, Delaware homeowners spent similar percentages of their income on monthly housing costs compared to most benchmarks.

**Median Monthly Homeowner's Costs in 1990
as a Percentage of 1989 Household Income**



Sources: 1990 data, U.S. Bureau of the Census. 1990 households by 1989 income levels.

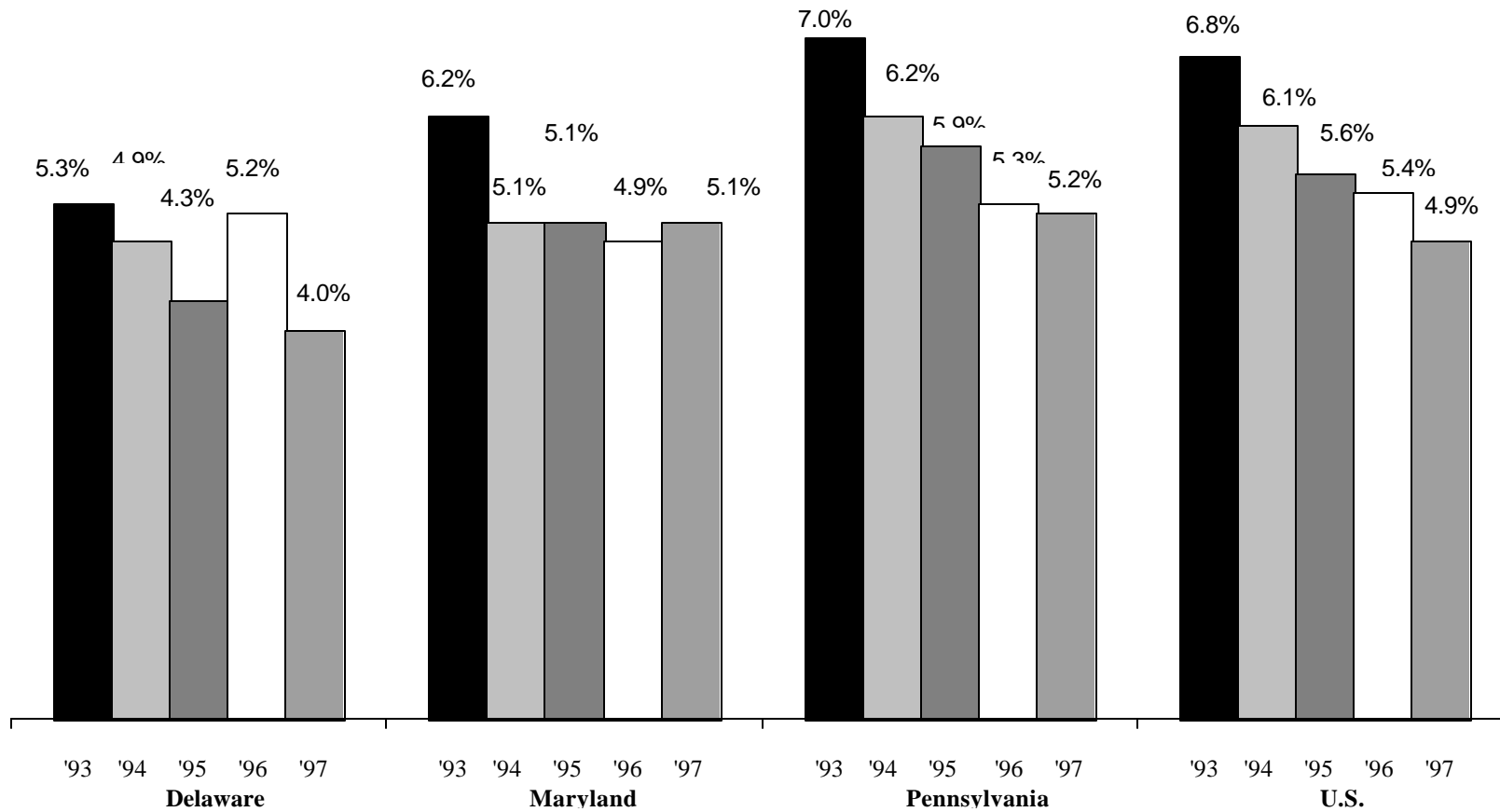
HEALTH ASSESSMENT	RESOURCE ASSESSMENT	VALUE ASSESSMENT
Demographic	Socioeconomic	Health Status

<input type="checkbox"/>	Households without a Mortgage
<input checked="" type="checkbox"/>	Households with a Mortgage

Exhibit I-B-10:

Unemployment rates in Delaware have decreased since 1993 and were lower than most national or comparison state rates in a given year.

Unemployment Rates 1993 - 1997



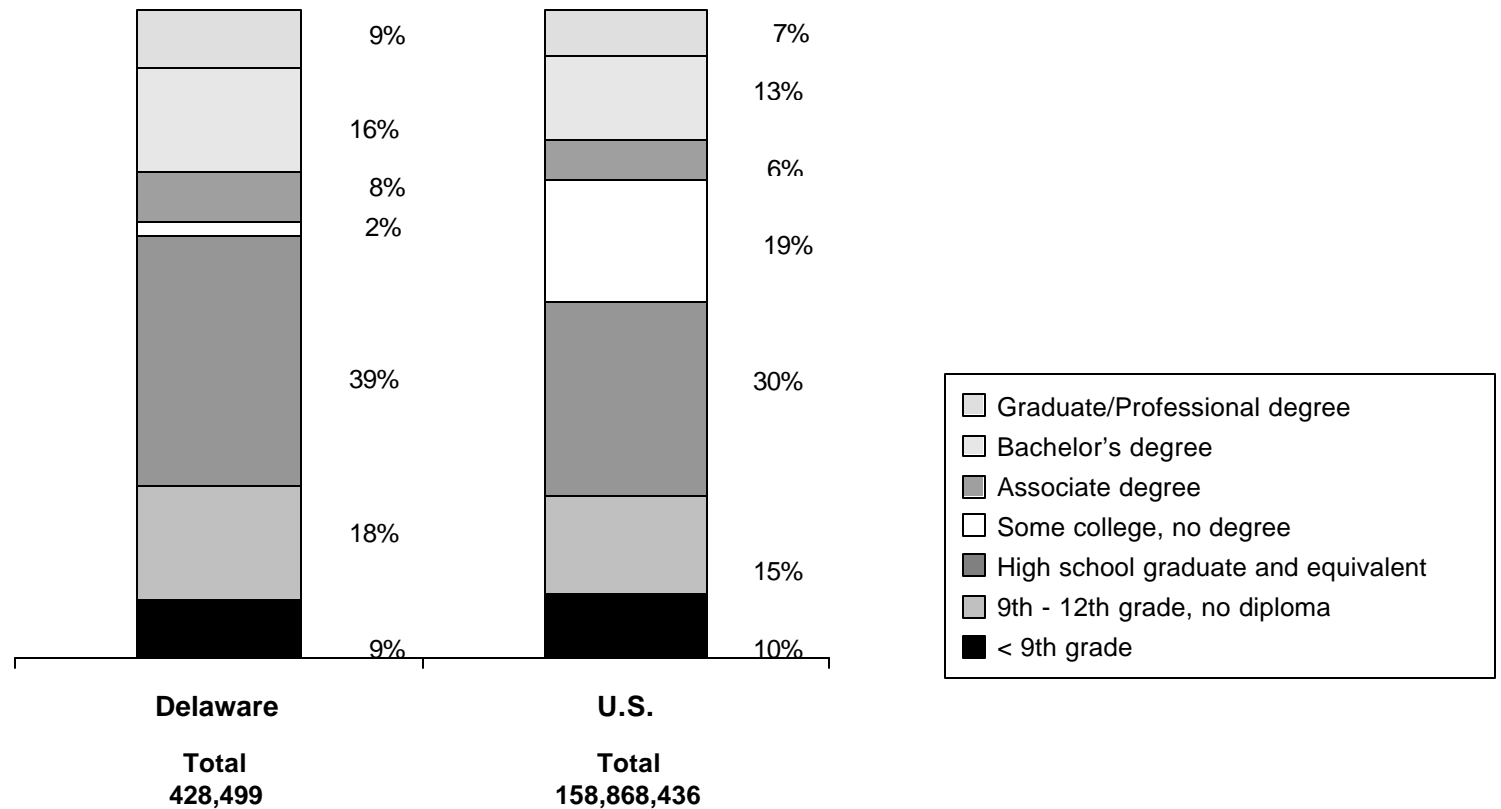
Sources: 1) 1993 - 1997 data, U.S. Bureau of Labor Statistics.

HEALTH ASSESSMENT	RESOURCE ASSESSMENT	VALUE ASSESSMENT
Demographic	Socioeconomic	Health Status

Exhibit I-B-11:

Delaware residents were less likely to have attended some college or completed a college or graduate degree than their national counterparts.

**Highest Level of Education Attained
of the Population Aged 25 Years and Older**



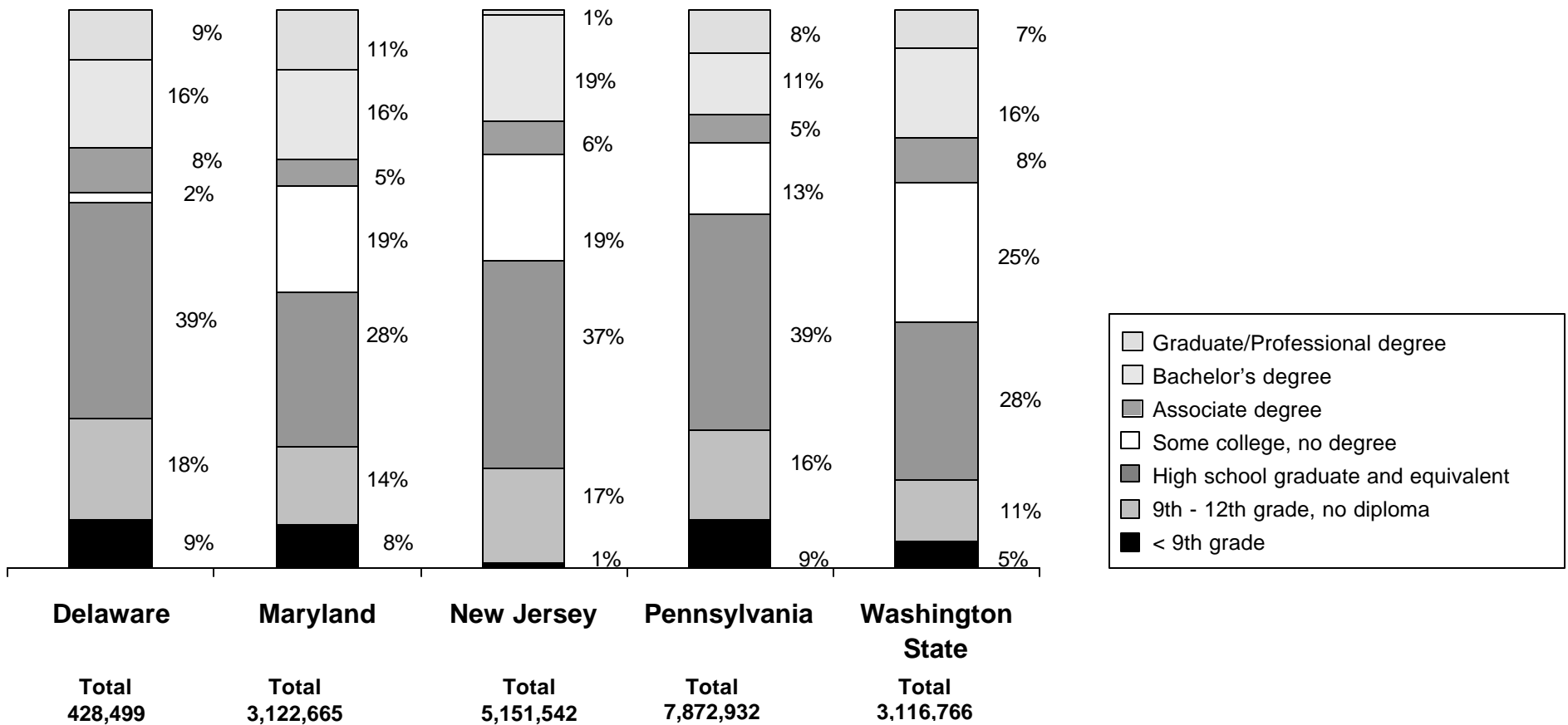
Sources: 1990 data, U.S. Bureau of the Census.

HEALTH ASSESSMENT	RESOURCE ASSESSMENT	VALUE ASSESSMENT
Demographic	Socioeconomic	Health Status

Exhibit I-B-12:

Residents of Delaware were more likely to have completed a bachelor's or graduate degree program than New Jersey and Pennsylvania residents but less likely than Maryland residents.

**Highest Level of Education Attained of the Population Aged 25 Years and Older
Comparison Communities 1990**



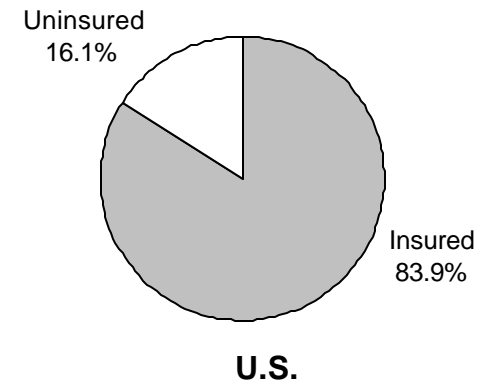
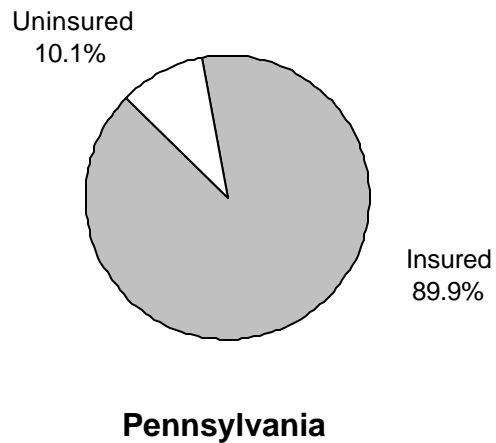
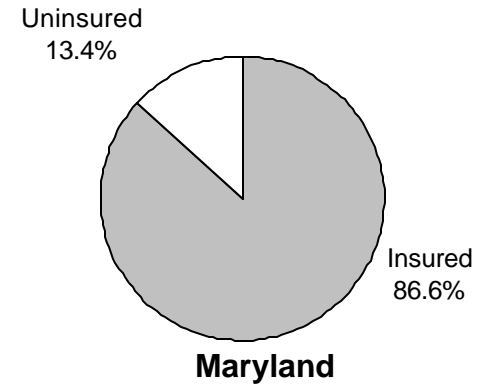
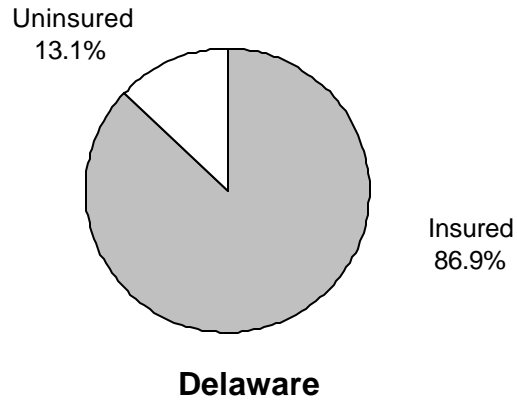
Sources: 1990 data, U.S. Bureau of the Census.

HEALTH ASSESSMENT	RESOURCE ASSESSMENT	VALUE ASSESSMENT
Demographic	Socioeconomic	Health Status

Exhibit I-B-13:

The proportion of uninsured residents in Delaware was lower than the national norm but was higher than the Pennsylvania norm.

Insurance Coverage 1997



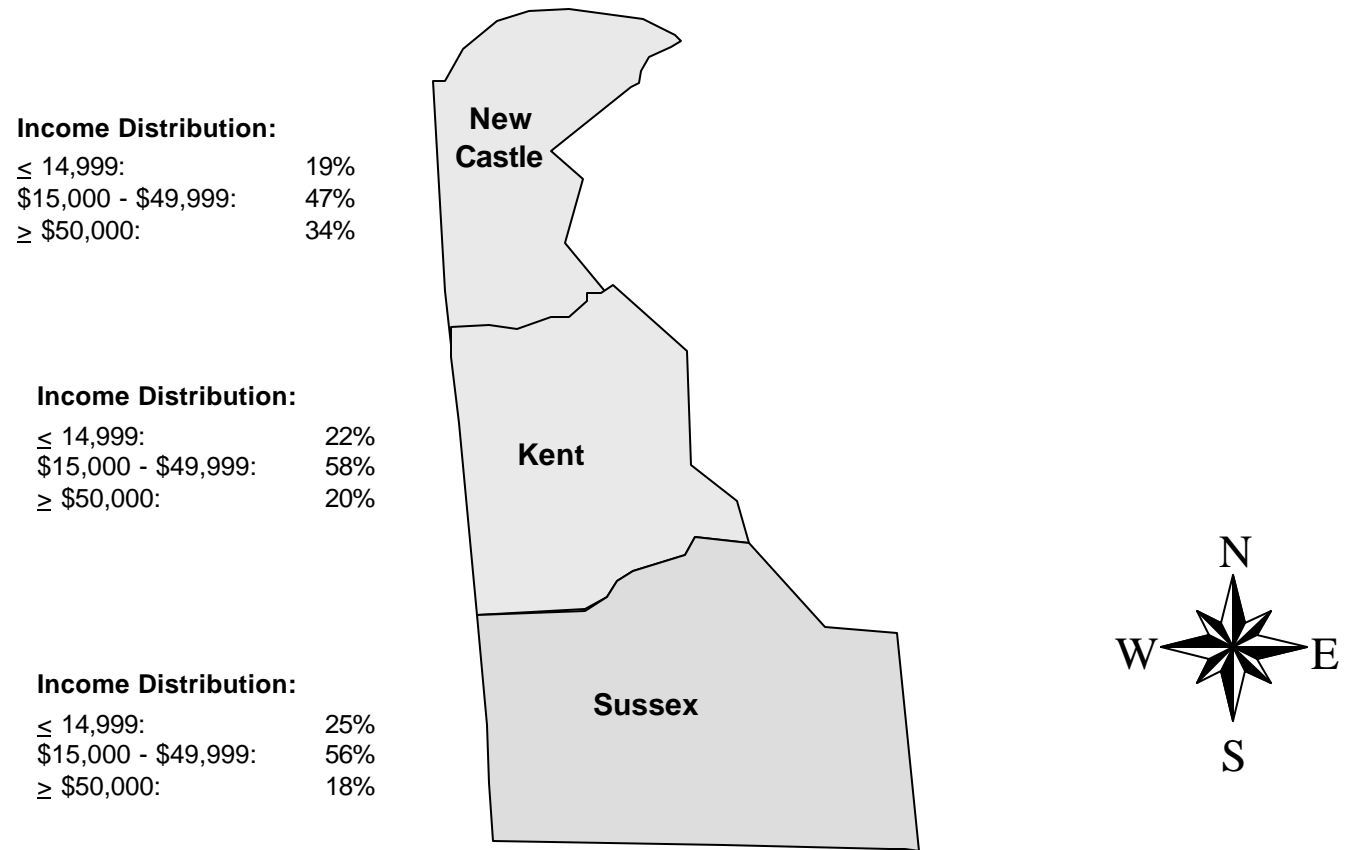
Sources: 1997 data, Current Population Survey (CPS).

HEALTH ASSESSMENT	RESOURCE ASSESSMENT	VALUE ASSESSMENT
Demographic	Socioeconomic	Health Status

Exhibit I-B-14:

New Castle County maintained the highest proportion of high income households while Sussex County had the lowest proportion.

Distribution of Households by Annual Income and County 1989



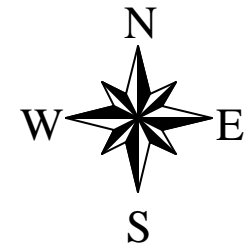
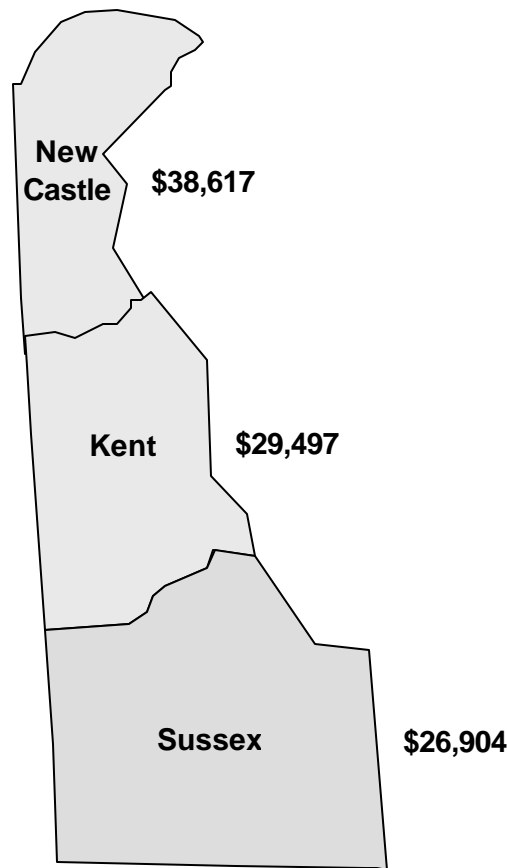
Sources: 1990 data, U.S. Bureau of the Census. 1990 households by 1989 income

HEALTH ASSESSMENT	RESOURCE ASSESSMENT	VALUE ASSESSMENT
Demographic	Socioeconomic	Health Status

Exhibit I-B-15

Median household income varied considerably among the three counties, with households in Sussex County having incomes approximately 40 percent lower than New Castle County households.

Median Household Income by County 1989



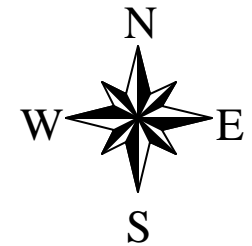
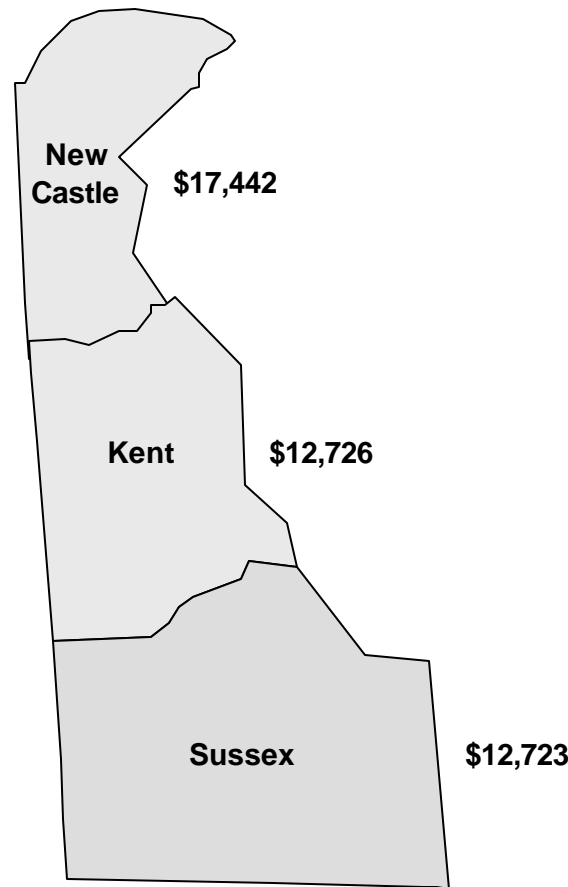
Sources: 1990 data, U.S. Bureau of the Census. 1990 households by 1989 income

HEALTH ASSESSMENT	RESOURCE ASSESSMENT	VALUE ASSESSMENT
Demographic	Socioeconomic	Health Status

Exhibit I-B-16:

In 1989, New Castle County had the greatest per capita income of the three counties in Delaware.

Per Capita Income by County 1989



Sources: 1990 data, U.S. Bureau of the Census. 1990 households by 1989 income

HEALTH ASSESSMENT	RESOURCE ASSESSMENT	VALUE ASSESSMENT
Demographic	Socioeconomic	Health Status

Exhibit I-B-17:

Kent County experienced higher poverty rates than New Castle or Sussex County.

Percentage of Population Below Poverty by County^(a) 1989

Percent Below Poverty:

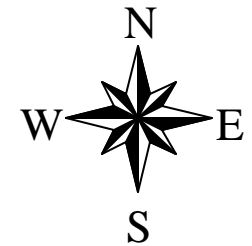
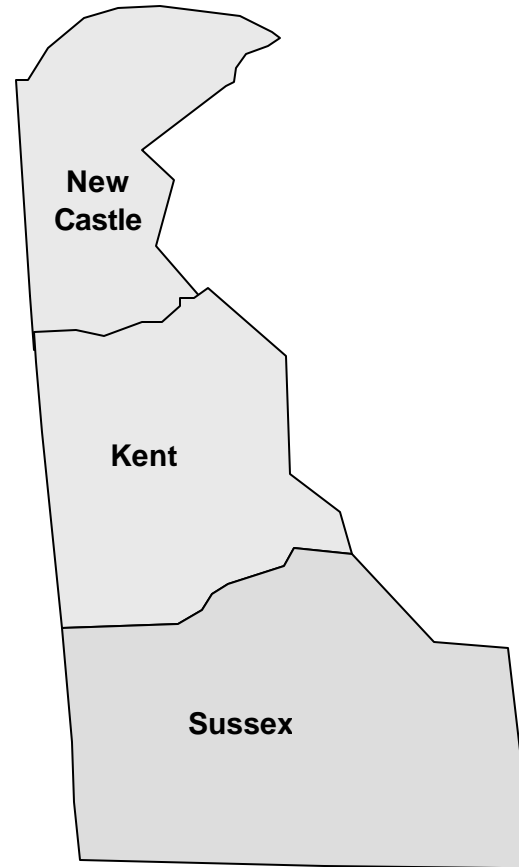
Total Persons: 7.3%
Children Under 18: 9.8%

Percent Below Poverty:

Total Persons: 11.3%
Children Under 18: 16.9%

Percent Below Poverty:

Total Persons: 8.6%
Children Under 18: 11.4%



Sources: 1990 data, U.S. Bureau of the Census. 1990 households by 1989 income levels.

Note: (a) In 1989, the Federal poverty level was defined as \$12,764 average annual income for a non-farm family of

HEALTH ASSESSMENT	RESOURCE ASSESSMENT	VALUE ASSESSMENT
Demographic	Socioeconomic	Health Status

Exhibit I-B-18: Families in Kent and Sussex Counties were more likely to be living in poverty than families in New Castle County.

Percent of Families Below Poverty by County 1989

Percent Below Poverty:

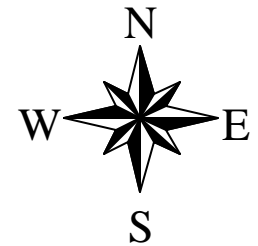
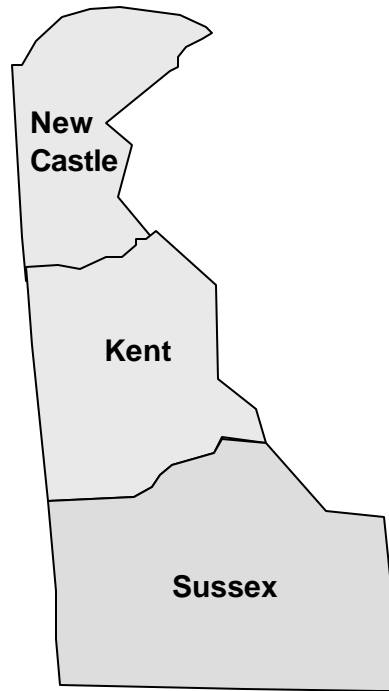
Total: 5.0%
 Female-headed: 19.0%

Percent Below Poverty:

Total: 8.7%
 Female-headed: 30.6%

Percent Below Poverty:

Total: 7.8%
 Female-headed: 27.6%



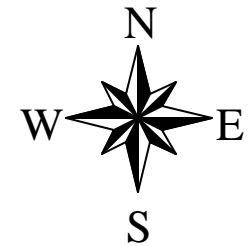
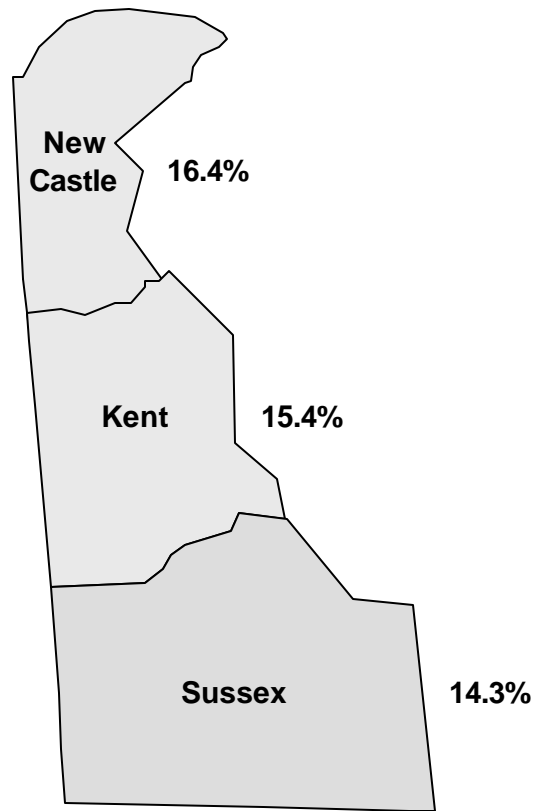
Sources: 1990 data, U.S. Bureau of the Census. 1990 households by 1989 income levels.

HEALTH ASSESSMENT	RESOURCE ASSESSMENT	VALUE ASSESSMENT
Demographic	Socioeconomic	Health Status

Exhibit I-B-19:

Sussex County had the smallest proportion of female-headed households while New Castle County had the largest proportion.

Proportion of Female-headed Households by County 1990



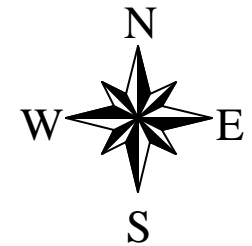
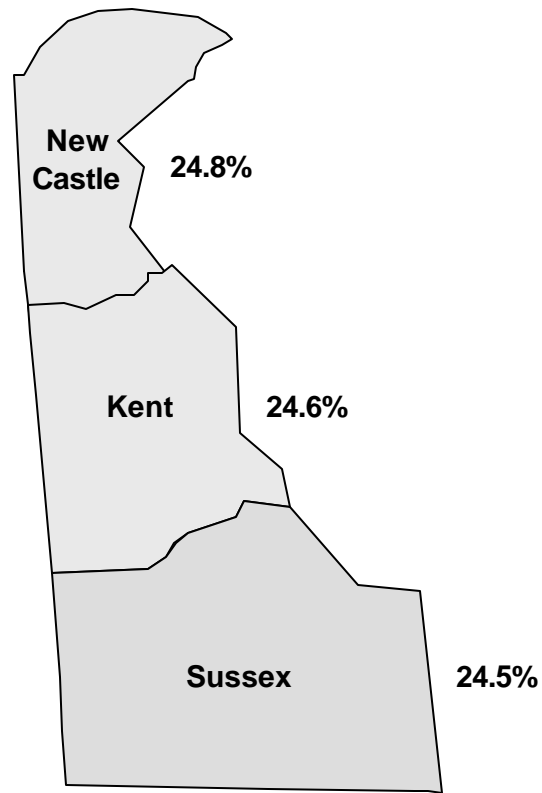
Sources: 1990 data, U.S. Bureau of the Census.

HEALTH ASSESSMENT	RESOURCE ASSESSMENT	VALUE ASSESSMENT
Demographic	Socioeconomic	Health Status

Exhibit I-B-20:

In 1989, renters in the three Delaware counties spent comparable proportions of their income on rent.

Median Monthly Rent as a Percentage of Household Income by County 1989

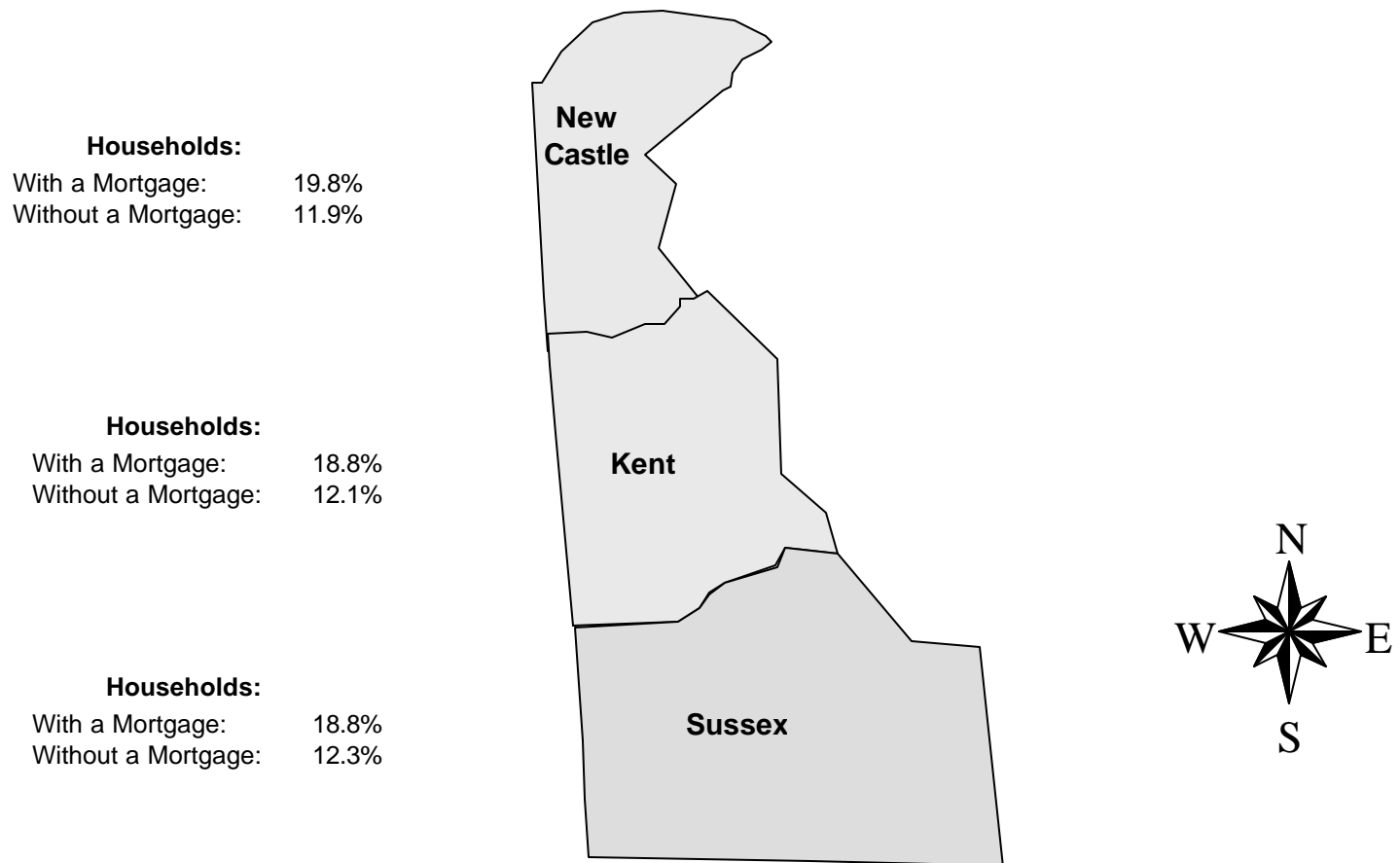


Sources: 1990 data, U.S. Bureau of the Census. 1990 households by 1989 income

HEALTH ASSESSMENT	RESOURCE ASSESSMENT	VALUE ASSESSMENT
Demographic	Socioeconomic	Health Status

Exhibit I-B-21: New Castle County homeowners with a mortgage spent the largest proportion of their income on monthly household costs.

Median Monthly Homeowner's Costs as a Percentage of Household Income by County 1989



Sources: 1990 data, U.S. Bureau of the Census. 1990 households by 1989 income

HEALTH ASSESSMENT	RESOURCE ASSESSMENT	VALUE ASSESSMENT
Demographic	Socioeconomic	Health Status

Exhibit I-B-22:

In 1990, the majority of residents aged 25 and older in all three counties possessed at least a high school diploma. However, New Castle County residents were more likely to have completed a bachelor's or professional degree compared to residents in the other two counties.

Highest Level of Education Attained of the Population Aged 25 Years and Older by County 1990

Level of Education:

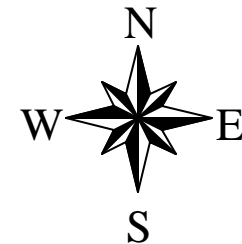
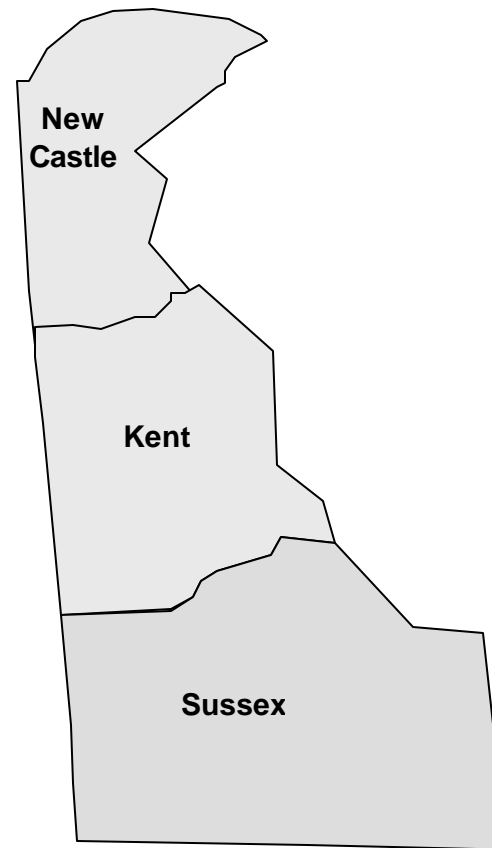
< 9th grade:	6%
9th - 12th grade, no diploma:	14%
High school graduate and equivalent:	31%
Some college, no degree:	18%
Associate degree:	7%
Bachelor's degree:	16%
Graduate or professional degree:	9%

Level of Education:

< 9th grade:	9%
9th - 12th grade, no diploma:	17%
High school graduate and equivalent:	34%
Some college, no degree:	18%
Associate degree:	6%
Bachelor's degree:	9%
Graduate or professional degree:	6%

Level of Education:

< 9th grade:	12%
9th - 12th grade, no diploma:	21%
High school graduate and equivalent:	41%
Some college, no degree:	15%
Associate degree:	1%
Bachelor's degree:	10%
Graduate or professional degree:	0%



Sources: 1990 data, U.S. Bureau of the Census.

HEALTH ASSESSMENT	RESOURCE ASSESSMENT	VALUE ASSESSMENT
Demographic	Socioeconomic	Health Status