CENTER FOR COMMUNITY RESEARCH & SERVICE

UNIVERSITY OF DELAWARE
BIDEN SCHOOL OF PUBLIC
POLICY & ADMINISTRATION

June 2023

Overview of Poverty in Delaware

Erin Nescott, Associate Policy Scientist, Center for Community Research & Service **Janice Barlow**, Policy Scientist, Center for Community Research & Service **Miranda Perez-Rivera**, Public Policy Fellow, Center for Community Research & Service

This overview of poverty presents basic parameters of the complex problem of poverty in the state of Delaware. The U.S. Census Bureau calculates the official poverty rate based on income thresholds, family structure and family size. There are 48 different poverty thresholds. A family or individual making below their respective threshold is counted as living in poverty. Poverty guidelines are simplified versions of the poverty thresholds and are often used by social programs to determine eligibility and benefits.

For example, according to the Department of Health and Human Services' Federal Poverty Guidelines, the poverty threshold for a family with one parent and two children was \$23,030 in 2022. Income that counts towards this threshold includes earnings, unemployment compensation, workers' compensation, Social Security, Supplemental Security Income, and public assistance. Noncash benefits such as food assistance are not included.

Throughout this, brief five-year estimates from the 2017-2021 American Community Survey are used to examine the nature and extent of poverty throughout Delaware. The full population count of the census, from which the American Community Survey data is derived, takes place every ten years, with the most recent one in 2020. For several estimates, Census data allow for proportion estimation and standardization for comparison in indicators across the region.

The COVID-19 pandemic has and will continue to greatly influence future discussions about poverty. Reportable data today show that several policies promoted economic security through meeting basic needs. The Public Health Emergency (PHE) provided enhanced social support to residents across the nation, with each state having some flexibility in implementation. This brief will explore if the data reflect residents' experiences throughout the pandemic, discussing the projected financial impact of COVID-19 on Delawareans. The PHE improved access to income and employment support, shelter, food, and healthcare. The federally declared Public Health Emergency expired May 11, 2023²; however, there are a variety of end dates associated with the multiple PHE-related safety net programs put into place to combat the pandemic.

Key Facts

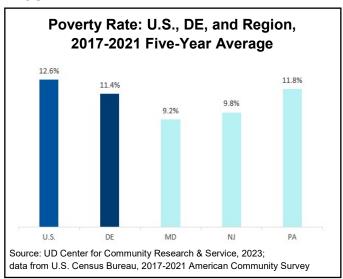
- Delaware's five year average poverty rate (2017-2021) of 11.4% is less than the U.S. rate of 12.6%
- Children in Delaware are the most likely of any age group to experience poverty, with a five-year poverty rate of 17.3%
- Adults aged 65 and older were the least likely age group to experience poverty
- Black Delawareans were more than twice as likely to live in poverty as white Delawareans, with five-year poverty rates of 17.8% and 8.4%, respectively.
- Delaware's cities had the highest poverty rates for the 2017-2021 five-year estimates; Wilmington had 24% below poverty and Dover had 20.5% below poverty.
- Time-limited pandemic related safety net programs improved access to income and employment supports, shelter, food, and healthcare.

POVERTY RATE

The official poverty measure was established in 1964 based on research indicating that families spent about one-third of their income on food.³ A family is officially classified as poor if its cash income (wages, pensions, social security benefits, and all other forms of cash income) falls below the poverty threshold. While the thresholds are updated each year for inflation, the measure is widely acknowledged to be outdated because today, food comprises a much lower percentage of an average family's expenses than in the sixties.

Delaware's 2017-2021 five-year average poverty rate was 11.4%, which is lower than the rate of 12.6% for the United States as a whole. When compared to other states in the region, Delaware's poverty rate was higher than the five-year poverty rates for either Maryland (9.2%) or New Jersey (9.8%), but lower than Pennsylvania (11.8%).

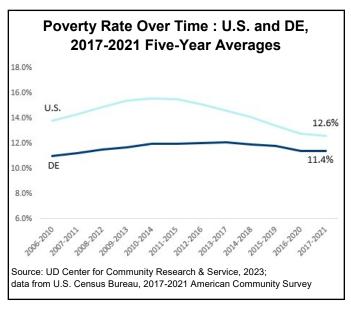
FIGURE 1



Delaware's five-year average poverty rate has increased up until recently. When ACS began reporting five-year averages (2006-2010 estimates), the state's poverty rate was 11.0%. It reached 11.8% in 2015-2019. The 2016-2020 and 2017-2021 estimates showed a decline in the state for the first time in over 15 years, with Delaware's average poverty rate holding at 11.4%. , which is lower than the 2017-2021 poverty rate. Conversely, the U.S. poverty rate has declined over time, falling from 13.8% from

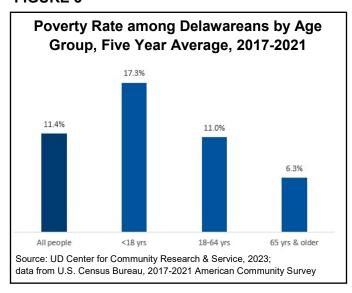
2006-2010 to 12.6% from 2017-2021. Following the same trend, the U.S. poverty rate has declined since the 2010-2014 average of 15.6%, with the most recent being 12.8% for 2016-2020 and 12.6% for 2017-2021.

FIGURE 2



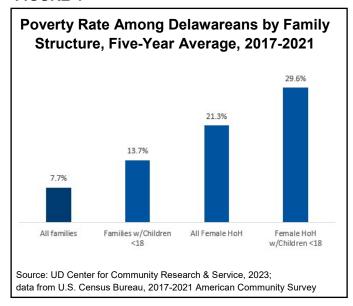
Breaking down the poverty rate by groups can provide further insight into how poverty can impact individuals differently. Examining the five-year average poverty rate for individuals by age groups reveals that Delaware's children (under 18 years old) had the highest poverty rate at 17.3%, followed by adults in their working years (18-64) at 13.8%. Seniors (65 and older) had the lowest poverty rate of any age group at 6.3%.

FIGURE 3



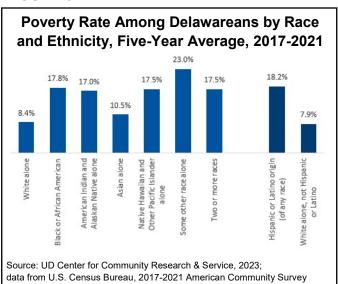
Households with children under age 18 had a higher poverty rate than households without children. Families with a female head of household had the highest five-year poverty rate at 21.3%; when broken down, the rate is 29.6% for female families with children under 18 and 36.5% if the children are under age 5.

FIGURE 4



Poverty rates by race and ethnic background also show disparities. Black Delaware residents were *twice* as likely to live in poverty as white Delawareans, with poverty rates of 17.8% and 8.4%, respectively, while Asian individuals had a poverty rate of 10.5%. Hispanic or Latino individuals of any race had a five-year average poverty rate of 18.2%.

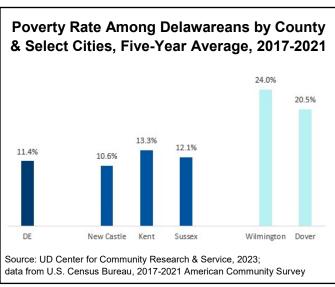
FIGURE 5



Poverty rate also varies by geographic region.

By county, the poverty rate was highest in Kent County (13.3%), whereas New Castle County (10.6%) and Sussex County (12.1%) were closer to the state average of 11.4%. Urban areas experienced the highest poverty levels, with Dover at 20.5% and Wilmington (defined by the city limits) at 24.0%, over twice the statewide poverty rate.

FIGURE 6



There are pockets of the state, classified in the following maps by census county division (CCDs), where poverty is higher than others.

CCDs are statistical geographic entities established cooperatively by the Census Bureau and officials of state and local governments. These smaller units, broken down by age group. assist in furthering the understanding of Delaware's poverty distribution and poverty density. Figures 7 through 10 provide further detail. Based on 2017-2021 estimates, the five CCDs with the highest rates of poverty for adults ages 18 years and above are Wilmington (19%), Seaford (17%), Greater Newark (16%), Dover (13%), and Kenton (13%). The largest number of adults in poverty are found in Wilmington (10,143), Greater Newark (8,115), Dover (7,808), New Castle (6,637), and Brandywine (4,410). The five CCDs with the highest poverty rates for children under 18 are Wilmington (41%), Laurel-Delmar (33%), Bridgeville-Greenwood (32%), Seaford (27%), and Dover (27%). The largest number of children in poverty are found in Wilmington (6,219), Dover (4,758), New Castle (2,934), Laurel -Delmar (2,028), and Greater Newark (1,845).

FIGURE 7

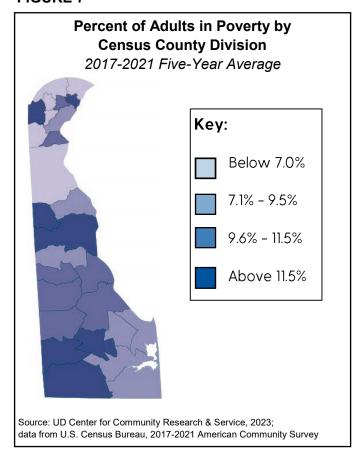


FIGURE 9

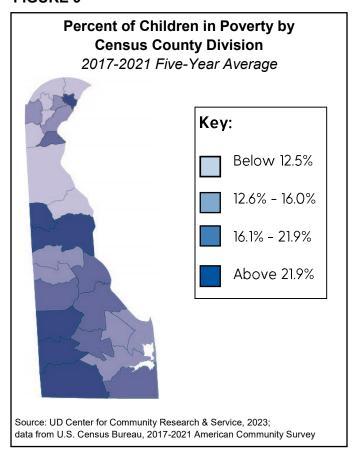
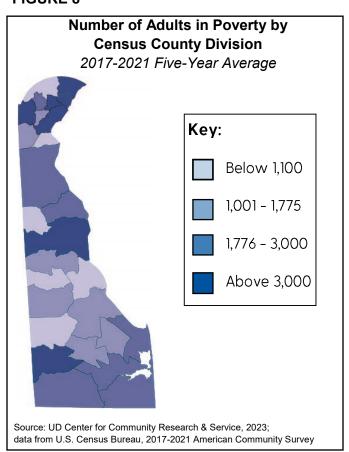
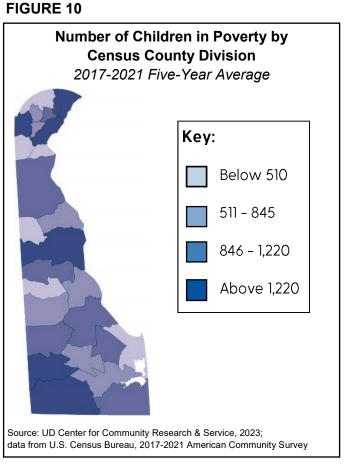


FIGURE 8





National and state data on the well-being of children is compiled by the Annie E. Casey Foundation which supports the national KIDS COUNT data center and provides policy analysis of children's issues.

For more information on the Annie E. Casey's national KIDS COUNT project: www.aecf.org/work/kids-count/

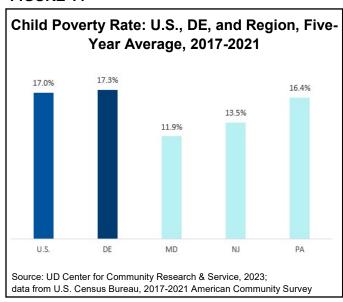
For more information on the University of Delaware's KIDS COUNT in Delaware project: www.bidenschool.udel.edu/ccrs/research/kidscount-in-delaware

CHILD POVERTY

Children experience higher individual poverty rates than other age groups, and experiencing poverty as a child can have lasting repercussions. Children and teens who experience poverty are at a greater risk for negative outcomes that may persist into their adult lives, including developmental delays, poor academic achievement, numerous physical health issues, and behavioral and emotional problems.⁴

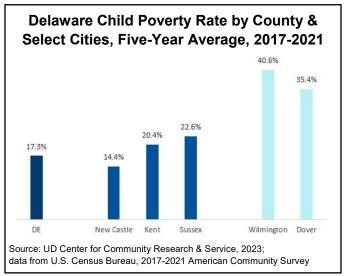
Delaware's five-year average child poverty rate of 17.3% was higher than the national average of 17.0%. Regionally, Delaware's child poverty rate was higher than that of Maryland (11.9%), New Jersey (13.5%), and Pennsylvania (16.4%).

FIGURE 11



Location is another indicator of how likely a child is to experience poverty. Overall, Kent and Sussex Counties had higher poverty rates for children than New Castle County. Child poverty rates in Dover and Wilmington were more than twice the state average.

FIGURE 12



Some groups of children are more likely to experience poverty than others. Children ages five and under, those living with one parent, and Black children were at the greatest risk of living in or near poverty in Delaware.

FIGURE 13

Select Child Poverty Indicators, 2017-2021 Average

Income in the Past 12 Months below Poverty Level

| | | | • | |
|------------------------------|---|------------------|---------|------------------|
| | | Under 5 years | 5 years | 6 to 17 years |
| By Race/ Ethnicity | White | 35.5% | 25.3% | 37.6% |
| | Black | 39.7% | 46.3% | 2.5% |
| | American Indian/ Alaska Native | S | S | S |
| | Asian | 3.6% | S | 3.2% |
| | Native Hawaiian/ Pacific Islander | S | S | S |
| | Other race alone | 6.1% | 13.8% | 8.4% |
| | Two or more races | 15.0% | 13.7% | 12.0% |
| | Hispanic (any race) | 21.9% | 31.1% | 24.3% |
| By Household Structure | Married-couple family | 25.3% | 26.1% | 29.9% |
| | Male Head of Household | 7.3% | 7.2% | 8.4% |
| | Female Head of Household | 67.4% | 66.7% | 61.7% |
| | Male Head of Household Female Head of | 7.3% | 7.2% | 8.4% |

Source: UD Center for Community Research & Service, 2023; data from U.S. Census Bureau, 2017-2021 American Community Survey

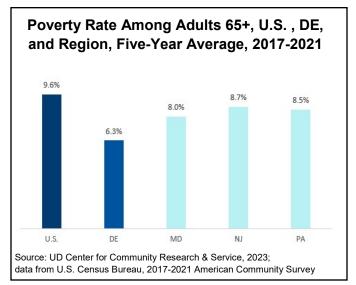
POVERTY AMONG OLDER ADULTS

Delaware has a growing aging population. According to the U.S. Census Bureau, in 2017-2021, individuals 65 and over comprised 19.0% of the state's population, up from 17.0% in 2013-2017. In terms of poverty, this group faces unique risks. The following section highlights several indicators of the economic well-being of aging Delawareans. While Delaware residents over 65 make up almost one-fifth of the population, they have the lowest poverty rate of any age group, as seen on page two of this brief.

Although older adults are less likely to experience poverty than other age groups, they have been heavily impacted by the 2020 COVID-19 pandemic. The National Council on Aging (NCOA) predicted that the financial hardships created by the pandemic will push between 1.4 and 2.1 million more older adults into poverty, and older adults with the least wealth will be the most heavily impacted.⁵

Viewing the poverty rate for individuals by region, Delaware's aging population has experienced a lower poverty rate than neighboring states and the average for the nation. In Delaware, 6.3% of adults 65 or older lived at or below the national poverty threshold, compared to 8.0% in Maryland, 8.7% in New Jersey, and 8.5% in Pennsylvania based on a five-year average. The national poverty rate for adults ages 65 and over was 9.6%.

FIGURE 14



Medicare is a federal health insurance program that covers individuals ages 65 or older and those with certain disabilities and diseases. The Medicare program can be an important support system for older adults, especially those who may not be able to afford private health insurance. Approximately one in five Delawareans receive Medicare. Of these recipients, 77% are elderly, and 8.8% have incomes under the federal poverty limit. Delaware's Medicare spending per enrollee (\$11,419) was slightly higher than the national average (\$11,080).

FIGURE 15

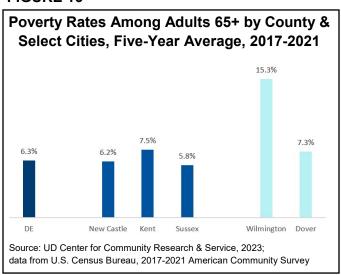
| Selected Indicators for Medicare in Delaware | | | | |
|--|----------|--|--|--|
| Total number Medicare enrollees, 2021 | 222,814 | | | |
| Percent population receiving Medicare, 2021 | 22% | | | |
| Percent Medicare aged population, 2021 | 77% | | | |
| Medicare spending per enrollee, 2021 | \$11,419 | | | |
| Percent Medicare recipients under Federal Poverty Level, 2021 | 8.8% | | | |
| Source: UD Center for Community Research & Service, 2023; data | | | | |

Source: UD Center for Community Research & Service, 2023; data from Kaiser Family Foundation: Medicare Indicators

Examining poverty by place for older

Delawareans reveals the highest poverty rates in Kent County (7.5%), and the lowest in Sussex County (5.8%) When focusing on urban areas; however, Wilmington has a poverty rate more than twice as high as that of Dover, and almost three times as high as the state overall; 15.3% of older residents in Wilmington are living in poverty.

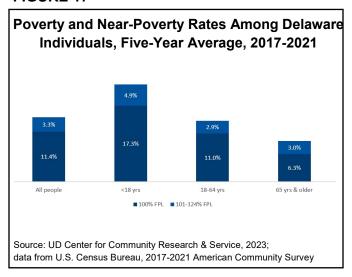
FIGURE 16



OTHER INDICATORS OF ECONOMIC WELL-BEING

Individuals living in poverty are defined as those with incomes under 100% of the poverty level. However, individuals living in near-poverty (defined as 101%-124% of the poverty level) also experience economic hardships. Children were the most likely to live in near-poverty in 2017-2021; while 17.3% were living in poverty, an additional 4.9% were living in near-poverty. Adults 65 and older were the next likely to live in near poverty, at 3.0%, followed by adults 18-64 at 2.0%.

FIGURE 17

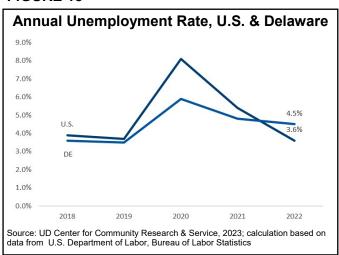


Poverty rates for individuals by themselves do not tell the whole story about the economic situation of Delawareans. Factors including accessibility of employment opportunities, income supports, shelter, food, and healthcare indicate a community's economic hardship level. Indicators such as these provide additional context on how the pandemic has affected the status of all basic needs for Delaware families.

An examination of basic needs provides context to the poverty rates previously explored in this brief. For the 2020 to current timeframe, the peak unemployment rate for the U.S. was in April 2020 at 14.7%, and for Delaware was in May 2020 at 13.4%. In January 2021, the U.S. rate was 6.3% and the Delaware rate was 5.7%. The latest available data are for February 2023, charting the U.S. rate at 3.6%. The Delaware rate has held steady at 4.6% since December 2022.

During the pandemic, all citizens collecting unemployment insurance benefits in a week also received \$600 per week from the Federal Pandemic Unemployment Compensation program up through the end of July 2020. Delaware issued Pandemic Unemployment Assistance from March to December 2020, with the maximum per person allowance at 39 weeks.

FIGURE 18

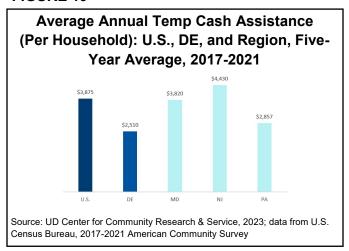


Cash public assistance is an important resource for those living in poverty. Cash assistance programs include Temporary Assistance to Needy Families (TANF), which provides federal assistance to families with minor children, and state General Assistance (GA) funds, which help low-income people who may not qualify for other federally funded programs. It is important to note that eligibility criteria for these and other programs may vary by state. As of October 2022, in Delaware, a four-person family must have a maximum net monthly income below \$1,735 to be eligible for TANF.8 Average annual temporary cash assistance (which totals TANF and GA) was as follows by region: New Jersey with the highest at \$4,430, followed by Maryland at \$3,820, then Pennsylvania at \$2,857, and Delaware the lowest with \$2,510. New Jersey is the only state in the region with an average above the national, which is \$3,875.

Delaware's Division of Social Services issued emergency cash benefits beginning in March 2020. Households with open TANF and GA cases who were not already receiving the maximum benefit received an emergency cash benefit. TANF has specific work requirements to receive benefits, but during the pandemic these were

lifted. Benefits will go back to pre-pandemic operation starting in June 2023. TANF and GA clients will have to submit a new health assessment form to be eligible for a medical exemption after their current exemption expires or the public health emergency ends.⁸

FIGURE 19



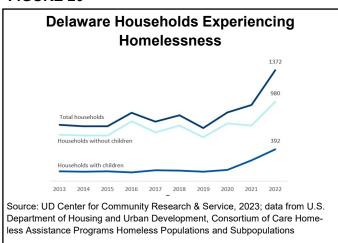
Additional cash assistance flowed because of the COVID-19 pandemic. At the federal level, the Internal Revenue Service issued first, second, and third Economic Impact Payments. At the state level, House Bill 360 created the 2022 Delaware Relief Rebate program. This legislation created a "relief rebate," which is a direct payment of \$300 per adult Delaware resident.

Child care costs also play into the budget of a family. One form of support is Purchase of Care (POC). To be financially eligible for child care assistance, a family's gross monthly income must be at or below 185% of the FPL for the family size. POC vouchers cover a portion of the cost of care, and pre-COVID, many families paid co-pays to supplement. These co-pays were waived during the pandemic, starting in April 2020, but will restart in August 2023.¹¹

Access to shelter is another basic need that was impacted by COVID-19. Delaware's yearly point in time (PIT) count provides the most up-to-date information on the state of housing and homelessness in Delaware. On the night of the 2022 PIT count, 2,369 people were experiencing homelessness, the highest PIT count in Delaware to date. The number of total people counted more than doubled since the count in January 2020, and the number of households with children experiencing homelessness has almost tripled

since 2020, from 136 families to 389 families. One in three people experiencing homelessness was a child under the age of 18; the number of veterans experiencing homelessness increased to 93 households in 2022, the highest number since 2016. Sixty-one percent of people experiencing homelessness identified as Black/African American; Delawareans who are Black/African American are 3.5 times more likely to experience homelessness than white residents.¹²

FIGURE 20



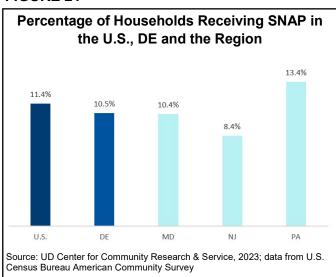
The pandemic brought a shortage of emergency shelter beds (due to social distancing safety protocols), putting stress on Delaware's citizens who were facing record unemployment and a continued public health crisis. Starting in 2020, vouchers for non-congregate hotel/motel sheltering were given as a safe alternative to traditional group shelter setups. In 2022 there was a major increase in the number of year-round Emergency Shelter beds due primarily to the opening of the NCC Hope Center. The majority of the overflow beds in 2022 were emergency hotel/ motel vouchers. 13 However, this program was always meant to be temporary. The Delaware Department of Health and Social Services estimates that over 14,600 people in the state have used such vouchers. Funds for this relief ran out over the summer of 2022.14

The Delaware State Housing Authority created the Delaware Housing Assistance Program (DEHAP) in early 2020 for those housed but at risk of homelessness. DEHAP provided emergency housing assistance to renters specifically, but is now closed to new applications and recertifications.¹⁵

The Supplemental Nutrition Assistance

Program (SNAP) provides assistance to households with incomes at 200% or below the Federal Poverty Level. In 2017-2021, estimates recorded that 10.5% of Delaware households received SNAP. This was a percentage point lower than the national average of 11.4%. Prepandemic, most households receiving SNAP had at least one adult who worked; in 2019, 82% of SNAP recipient households in Delaware included at least one worker, according to the American Community Survey. Per COVID-19 assistance legislation. Delaware households currently receiving SNAP benefitted from waived work requirements and were eligible to receive at least \$95 in extra benefits at the end of each month. Future data will reflect the impact of work requirement reinstatement and this decrease of resources on families, but there is great concern that this will substantially increase food insecurity as SNAP provides the foundation for low-income households' health and well-being, lifting participants out of poverty. 16

FIGURE 21

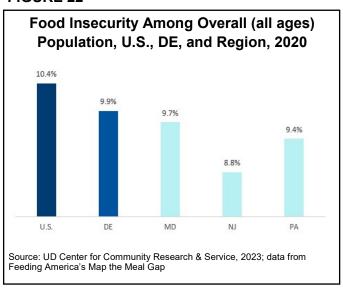


The Supplemental Nutrition Program for Women, Infants, and Children (WIC), is a federal nutrition program run by the United States Food and Drug Administration (USDA) that specifically helps pregnant women, new mothers, and young children. In 2022, Delaware saw an average of 3,664 women, 2,678 infants, and 9,848 children participate. WIC is a financial support that is set in the context of nutrition and health guidance for families. Nationally, there has been a 1.2 percent

increase in WIC participation overall and an 8.7 percent increase in WIC participation among children (February 2020 to February 2022). ¹⁸ As the PHE unwinds, there are coverage risks to consider. WIC providers have relied on COVID waivers for service delivery adjustments, primarily to provide certifications via remote health. In February 2023, the USDA ruled to let WIC agencies keep using remote certification models, if necessary health data is collected within 60 days of the remote appointment. In October 2022, Delaware WIC had a cash value benefit increase for fruits and vegetables: \$49 for breastfeeding women, \$44 for pregnant and postpartum women, and \$25 for children. ¹⁹

Food insecurity, which is the inability to obtain sufficient food due to limited resources, is an issue that impacts millions of children & adults across the United States. According to Feeding America, throughout Delaware, 9.9% of overall (all ages) population suffered from food insecurity in 2021, which was lower than the national average and greater than rates in neighboring states.

FIGURE 22

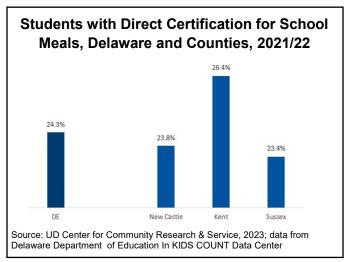


Participation in the National School Lunch

Program can be an indicator of a child's economic status. This program provides free or reduced-price lunches to children throughout the school year. In the 2021/22 academic year, 24.3% of Delaware public school students qualified for "direct certification" of school meals. Direct certification indicates that students who receive benefits from SNAP or TANF automatically qualify for free meals with no further documentation

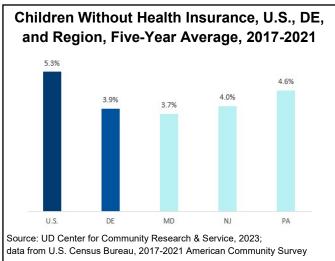
necessary. Other students can qualify with the completion of a meal eligibility form. The percentage of students who qualify through direct certification dropped in all Delaware counties over the past decade. During the pandemic, many families relied more on the Summer Food Service Program as it was extended to serve meals during virtual and hybrid learning.²⁰

FIGURE 23



Analyzing health insurance coverage provides additional insights regarding child poverty and access to health care. In Delaware, 3.9% of children under age 19 are uninsured. This rate is higher than Maryland (3.7%) and lower than New Jersey (4.0%) or Pennsylvania (4.6%). All states in this region have rates below the U.S. rate of 5.3% of children without health insurance.

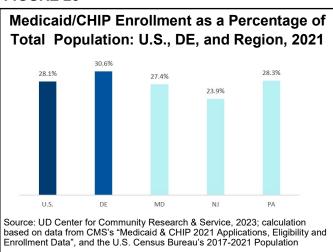
FIGURE 24



Enrollment in Medicaid and the Children's Health Insurance Program (CHIP) can be an indicator of the economic well-being of the state's

population. The Delaware Medicaid program covers individuals living at or below 138% of the poverty level, and CHIP covers children below 200% of the poverty level who are not covered by Medicaid. However, eligibility criteria for Medicaid and CHIP coverage varies by state. Throughout the pandemic, the PHE guidelines prohibited disenrollment of Medicaid recipients.²¹ therefore the 2021 numbers are higher across the region than we would typically see. Disenrollment was allowed when a person asked specifically to be taken off rolls, if a person died, or if a person moved out of state. When considering December 2021 enrollment numbers, Delaware is highest regionally with 28.3% enrolled, followed by Pennsylvania at 27.2%, then Maryland at 25.7%. New Jersey is the only state in the region with enrollment below a quarter of their population, at 22.4%. The United States is at 26.3%, making Delaware the only state in the region to exceed the national statistic.²²

FIGURE 25



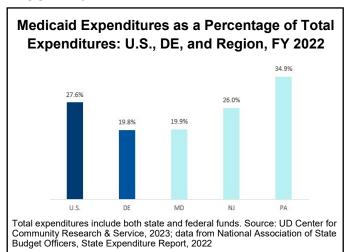
Medicaid unwinding began on April 1, 2023.

Medicaid saw over a 25% increase in recipients between April 2020 and February 2023. An administrative lift exists as members will need to renew their Medicaid over the course of the unwinding period (through June 2024). Unfortunately, this will allow for some automatic end of coverage, with the exception of a few protected populations. ²³ Loss of secure health coverage can have catastrophic impacts on overall well-being; paying out of pocket for health expenses has the unfortunate potential to put individuals and families at risk for poverty. Predictions were made regarding the loss of

coverage and data will soon show the true impact of unwinding. Groups that experienced the greatest growth, including children, will likely experience the biggest enrollment declines. Estimates say that more than 6.7 million children—disproportionately children of color—could lose their Medicaid/CHIP coverage. Hedicaid meets a basic need by providing critical health insurance. The concern is compounded by the ripple effect a loss of coverage would have on automatic enrollment for SNAP and the school lunch program.

Medicaid expenditures by Delaware in FY 2021 were \$2.58 billion, of which the federal government contributed \$1.83 billion. In FY 2022, 19.8% of total state expenditures went to the Medicaid program, a lower percentage of total expenditures compared to neighboring states and the nation.

FIGURE 26



CONCLUSIONS

Poverty in Delaware is multifaceted. It is most concentrated in Delaware's urban areas but also exists at elevated levels in broad swaths of Delaware's more rural regions. Delaware residents of all ages, races, ethnicities, and locations experience the impact of living below the poverty level. However, poverty does not affect all individuals equally, and analyzing these and other characteristics enables us to see which Delawareans face the hardest challenges. Children, Black and Hispanic residents, and households headed by a single mother are several groups that are particularly impacted by

poverty throughout Delaware. These varying characteristics underscore the importance of context when considering potential policies or programs in a range of domains that include not only income support but also transportation, education, housing, and health.

Understanding this established foundation of poverty is essential for a reference baseline. Initiatives exist which seek to quantify alternate measures of poverty.²⁵ These consider the experience of households with incomes above the FPL, but below the basic cost of living.

The end of the PHE ruling will have an impact on financial stability, and monitoring of the impact will be necessary for service delivery. Data from sources such as the Census Bureau's Household Pulse Survey will enable close to real time updates on the status of basic need acquisition for families. Examining trends can indicate the financial well-being of Delawareans.

The policy implications of poverty level analysis are extensive, and the information contained in this brief may be used as a starting point for understanding the dynamics of poverty in Delaware and the policy discussions that seek to address it. All of the aforementioned supports to citizens (accessibility of employment opportunities, income support, shelter, food, and healthcare) indicate the level of economic hardship for a community and are woven together to describe the poverty experience.

Delawareans are encouraged to call or text Delaware 211 for free support on accessing fundamental resources.

TECHNICAL NOTE:

The U.S. Census Bureau's American Community Survey (www.census.gov/acs) is an excellent source of small geographic data. However, in small states like Delaware, the five-year average data can have a large margin of error. These data are helpful in presenting patterns and trends but should not be interpreted as exact measurements.

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This report was produced by the University of Delaware Center for Community Research and Service (CCRS).

Contributors:

Erin Nescott, Associate Policy Scientist, Center for Community Research and Service Janice Barlow, Policy Scientist, Center for Community Research and Service Miranda Perez-Rivera, Public Policy Fellow

Please contact Erin Nescott (eplynch@udel.edu) with any questions or for more information.

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