

# 4 Social and Economic Needs at the Household Level

The 1999 Community Needs Assessment Household Survey included 11 questions about household social and economic needs. Respondents were asked if they or someone in their household had a problem with:

- housing that needs repair,
- paying the rent or mortgage,
- having specially built or equipped housing (for elderly, individuals with physical or mental disabilities, or people with AIDs),
- having sufficient food or good nutrition,
- having adequate clothing,
- having furniture or appliances or having them in poor condition,
- paying electric, heating, or other utility bills,
- getting transportation to medical or other appointments,
- reading or writing well enough to get along,
- using the English language,
- needing legal services (including victims' assistance) but cannot find or afford them.

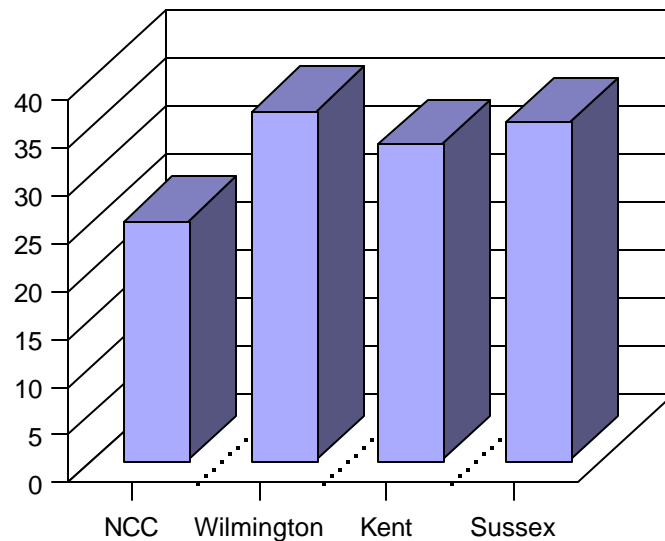
## **Prevalence of Household Problems**

Compared to reports of neighborhood problems, there is much less variation in reporting household problems among respondents in the four geographic areas and more respondents report household problems than reported neighborhood problems. As shown in Figure 4-1, one-quarter of suburban New Castle County respondents (25%) report having household problems, while about one-third of Kent County (33%), Sussex County (35.3%), and Wilmington (36.5%) respondents report having household problems.

Statewide, about one-in-three (29.5%) of the survey respondents in the weighted sample report household problems. There are substantial differences among sub-

or more household problems than white respondents (42.5%). These differences are significant at the .032 and .007 level. Respondents with annual income of either less than \$15,000 or less than \$20,000 are more likely to report one or more household problems. These relationships are significant at the .031 and .003 level.

**Figure 4-1: Household Problems by Geographic Area**



#### **Prevalence of Specific Household Problems**

In contrast to the neighborhood level findings, there is less variation among respondents on the type of household problem reported in the four geographic areas. As shown in Figure 4-2, with the exception of housing repair and paying utilities, well below 10 percent of the respondents from all four geographic areas report specific household problems. Table 4-1 shows the responses to questions about specific household problems by geographic area. Percentages are bolded when the chi-square value is .05 or less (a confidence interval of 95 percent).



Statewide, the most frequently reported household problem is housing repair, by 8.9 percent of respondents. The next three leading problems are paying utilities (5.3%), paying rent (4.0%), and transportation (3.0%).

#### **Prevalence of Most Serious Household Problems**

Similar to the neighborhood level findings, and as shown in Table 4-2, rating household problems varies significantly across geographic areas. Approximately one in six Wilmington respondents (16.7%) rate housing repair as their most serious household problem, while less than ten percent of the respondents in the three counties rate housing repair as their most serious household problem. Problems with English are rated as the most serious household problem by 8.6 percent of the respondents in Sussex County. About five percent of Kent County respondents said that paying rent is a serious household problem.

**Table 4-2: Most Serious Household Problems by Geographic Area**

Housing repair	7.9%	16.7%	9.2%	1.9%
Paying rent	2.6%	2.8%	6.1%	
Paying utilities	1.3%	6.5%	5.1%	3.8%
Problem with English		.9%		8.6%

Source: 1999 Community Needs Assessment Household Survey.

Statewide, the largest group of respondents (7.9%) rate housing repair as their most serious household problem. However, African American respondents (83.5%) are less likely to report household problems with housing in need of repair. This difference is significant at the .050 level. There are no statistically significant differences in rating household problems among male and female respondents. Nor are there any statistically significant differences in rating household problems based on age, marital status, income, or educational achievement.

#### **Prevalence of Household Health Problems**

The Community Needs Assessment Household Survey also included nine questions about health needs. Respondents were asked if they or someone in their household has a problem with:

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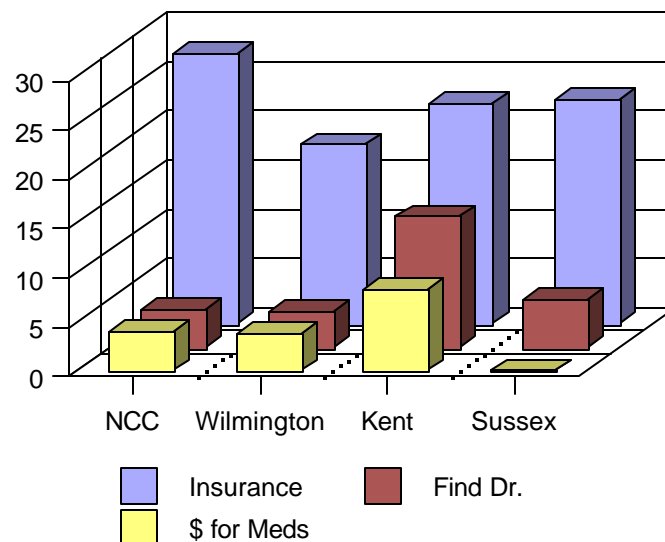
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- needing treatment for alcohol or drug abuse, or
- needing treatment for a chronic disease such as TB, cancer, chronic lung disease, or heart disease.

If there was someone under the age of 60 in the household, respondents were also asked whether they or someone in the household had a problem with needing treatment for a sexually transmitted disease or AIDs or needing family planning.

Figure 4-3 shows that about one-quarter of the respondents in each of the four geographic areas rate getting health insurance as a serious health problem. A smaller proportion of Kent County respondents rate finding a doctor (13.3%) and lacking money for medicine (8.2%) as serious health problems. These differences are statistically significant at the .022 and .037 level. Sussex County respondents (96%) are much less likely to report needing treatment for a chronic disease. This difference is significant at the .041 level.

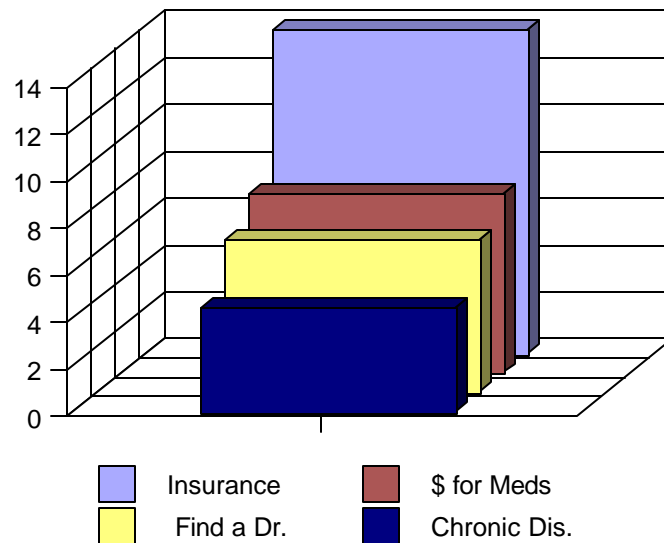
**Figure 4-3: Specific Health Problems by Geographic Area**



As shown in Figure 4-4, similar to the four geographic areas, statewide responses reflect the largest percentage of respondents (13.8%) having problems getting adequate health insurance. Respondents age 60 and over are more likely to report that someone in the household had a problem getting treatment for a chronic disease (7.3%). This difference is statistically significant at the .064 level. Respondents who are separated from their spouse are much more likely to report problems with getting adequate health insurance (50%) and to be lacking money for medicine (22.2%). These differences are significant at the .012 and .005 level. White and African American respondents are less likely to be lacking money for

medicine, 93.8 percent and 86.8 percent respectively. These differences are significant at the .015 and .050 level. Respondents with incomes between \$35,000 and \$49,999 and over \$75,000 are less likely to be lacking money for medicine, 91.0 percent and 91.2 percent respectively. These differences are significant at the .015 and .012 level.

**Figure 4-4: Incidence of Serious Health Problems (Statewide)**



#### Prevalence of Problems for Children/Youth

The 1999 Community Needs Assessment Household Survey also included 12 questions on the needs of children and youth. Respondents living in households with persons age 17 or younger were asked if the children or teenagers in the household had a problem with:

- acting out behavior,
- finding day care,
- getting adequate child support,
- finding social/ recreational activities,

These respondents were also asked whether anyone in the household needs help with parenting skills.

Respondents living in households with children between the ages of 6 and 17 were asked if any of the children or teenagers in the household were having problems with:

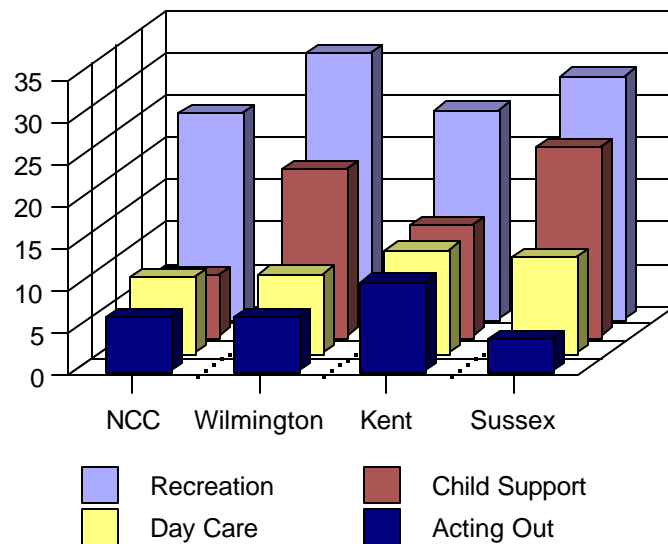
- skipping/dropping out of school,
- poor school performance,
- running away from home,
- getting into trouble with police.

In addition, these respondents were asked if any of the children or teenagers were:

- sexually active,
- pregnant,
- parents.

Again, in comparison with the neighborhood level findings, at the household level, there is less variation in responses across the four geographic areas. Figure 4-5 shows that about one-quarter of the respondents in each of the four geographic areas report a problem with lack of social/recreational activities for youth. Getting adequate child support and finding day care are problems for slightly smaller but still substantial groups in each area. However, respondents from suburban New Castle County and Sussex County are less likely to report problems getting adequate child support, 92.7 percent and 77.5 percent respectively. These differences are statistically significant at the .007 and .052 level.

**Figure 4-5: Specific Problems with Youth by Geographic Area**



Lack of social/recreati

onal activities is the **most serious** household problem reported by respondents with children under 17 in suburban New Castle (17.1%), Kent (13.3%) and Sussex (12.4%) counties. Child care is the second most serious household problem for

respondents with children in suburban New Castle (10.5%), Kent (9.2%) and Sussex (12.4%) counties. Lack of social/recreational activities for youth is rated third by Wilmington respondents (11.1%).

Similarly, statewide, lack of social/recreational activities for youth is reported by the largest proportion of recipients (26.0%) in the weighted sample, while 11.9% reported problems in getting adequate child support. One in ten respondents reported problems finding day care. Respondents age 18 to 59 with children under 17 are more likely to report difficulty in getting adequate child support (10.2%). This difference is statistically significant at the .040 level. Female respondents are much more likely to report difficulty in getting adequate child support (16.2%) than male respondents (4.3%). This difference is significant at the .026 level. African American respondents are more likely to report lack of social/recreational activities for youth (40.6%). This difference is significant at the .051 level. Respondents with income between \$50,00 and \$74,999 and over \$75,000 are much less likely to report problems getting adequate child support, 97.7 percent and 95.6 percent respectively. These differences are significant at the .030 level.

#### **Problems of Older Persons**

The 1999 Community Needs Assessment Household Survey included six questions on the needs of older persons. Respondents living in households with persons 60 years of age or older were asked whether, for these persons, there is a problem with:

- finding suitable recreational activities,
- doing housekeeping or shopping,
- maintaining or repairing the home,
- obtaining transportation,
- obtaining nursing care/adult day care,
- obtaining information about services.

As shown in Table 4-3, a problem with maintaining/repairing the home is the most frequently reported problem for older persons in all of the geographic areas except Sussex County. Obtaining transportation and doing housekeeping or shopping are reported by smaller but substantial percentages of respondents in three of the four areas. Sussex County respondents are much less likely to report problems doing housekeeping or shopping (98.3%) or maintaining or repairing the home (97.4%). These differences are statistically significant at the .047 and .001 level.



**Table 4-3: Specific Problems for Older Persons by Geographic Area**

Maintain/repair home	11.1	15.3	13.2	
Housekeeping/ shopping	3.7	9.2	7.7	
Transportation	7.4	9.2	9.9	6.1
Information about services	5.0	6.1	8.8	4.3
Recreation	3.7	3.1	5.5	8.7
Nursing/ adult day care	2.5	4.1	2.2	0.9

Source: 1999 Community Needs Assessment Household Survey. Percentages are bolded when the chi-square value is 0.05 or less (a confidence interval of 95 percent).

At the statewide level, the largest percentage of respondents (9.8%) in the weighted sample reported problems for older people with maintaining or repairing their homes. Smaller proportions reported problems with obtaining transportation (7.1%), information about services (5.6%), recreation (5.2%), housekeeping/shopping (4.5%), and nursing/adult day care (2.2%). White respondents are less likely to have problems obtaining transportation for older persons (95.7%). This difference is statistically significant at the .003 level.

#### **Problems of Persons with Disabilities**

Six questions were included in the 1999 Community Needs Assessment Household Survey which related to the needs of persons with disabilities. The respondent was first asked:

Does someone in your household have a disability?

If the answer was yes, the respondent was asked:

Is this the same person we just talked about?

The questions on the needs of the individuals with disabilities followed the questions on the needs of older persons. Thus, if the person with a disability in the household was 60 years of age or older, the series of questions listed below was skipped. Therefore, the data in this section relates only to persons under the age of 60. If there was a person with a disability under the age of 60 in the household, the respondent was asked:

- Is this person an adult or a child?
- Does this person have a problem in finding suitable recreational activities?
- Does this person have a problem obtaining day care?
- Does this person have a problem obtaining transportation?
- Does this person have a problem obtaining nursing care at home?
- Does this person have problem obtaining education or es 2 34 Bt1ave a problem obtaining


**Table 4-5: Specific Problems of Individuals with Disabilities by Geographic Area**

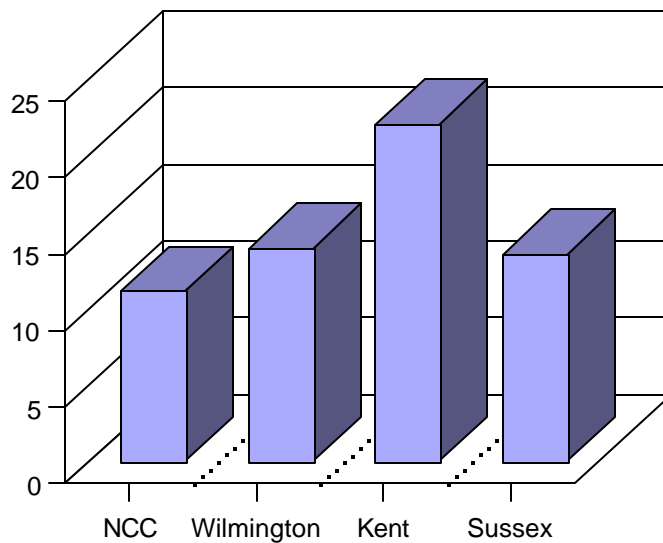
Recreation	22.2	22.7	33.3	21.4
Transportation	5.6	9.1	11.1	14.3
Housekeeping	5.6	9.1	11.1	0
Adult Day Care	16.7	4.5	5.6	7.1

Source: 1999 Community Needs Assessment Household Survey. These percentages relate only to households which contain a person with a disability under the age of 60.

- Purchase of Care (Subsidized child care)
- WIC (Supplemental Food Program for Women, Infants and Children)
- Food Stamps
- Housing assistance (Section 8, public housing)
- Unemployment Insurance.

As shown in Figure 4-6, close to one in six of the respondents in suburban New Castle County, Sussex County, and the City of Wilmington reported that there is someone unemployed in their household. More than one-in-five respondents in Kent County reported an unemployed person in their household. This difference is statistically significant at the .001 level. Kent County respondents are also less likely to have the unemployed person in the household seeking employment. This difference is significant at the .026 level. Wilmington respondents (94.9%) are less likely to report that someone in their household needs job counseling or training. This difference is significant at the .008 level.

**Figure 4-6:  
Unemployed  
Household Members  
by Geographic Area**



At the statewide level, close to one in six respondents (13.6%) in the weighted sample reported an unemployed household member. About one half (45.6%) of the unemployed household members are seeking employment. White respondents (97.1%) are less likely to report that any one in the household needed job counseling or training. This difference is statistically significant at the .002 level. Respondents who are separated from their spouse (50%) are much more likely to report a problem with having an unemployed household member. This difference is significant at the .011 level.



This difference is significant at the .030 level. Respondents with income between \$50,000 and \$74,999 and over \$75,000 are less likely to receive Medicare. These differences are significant at the .048 and .000 level.

## Household Level Findings:

### Summary and Comparison with Other Studies

As part of the Insight Delaware household survey, respondents were asked to identify health and human service problems that they or someone within their home needed help with from a listing of 14 possible problems almost identical to the 1999 Community Needs Assessment (CNA) listing.<sup>1</sup> In contrast to the 1999 CNA findings, there were many fewer Insight Delaware respondents reporting household problems than reported neighborhood problems. Overall, 29 percent of the Insight Delaware respondents indicated that one or more of the 14 possible problems existed in their home, which is well below the 46 percent of respondents that identified problems that needed to be addressed within their neighborhood or area. Close to one in three of the 1999 CNA Survey respondents (29.3%) report household problems while less than one-quarter (24.3%) reported problems in the area where they live.

Both studies found substantial but varying differences among subgroups of respondents in reporting household problems. Insight Delaware households headed by African Americans (52%) and Hispanics (52%) were about twice as likely as households headed by whites (28%) to identify one or more household problems. African American respondents to the 1999 CNA survey (56%) are 24 percent more likely to identify one or more household problems than white respondents (42.5%). Insight Delaware households headed by females were considerably more likely than those headed by males to identify the presence of problems within their homes (40% vs. 26%). Elderly Insight Delaware respondents (65 years and over) were significantly less likely (99 percent confidence level) to identify household problems than those 16 to 24 years of age. Similarly, 1999 CNA respondents age 18-59 are much more likely to report one or more household problems than those 60 and over, 77.4 percent vs. 22.6 percent. Fifty-four percent of Insight Delaware households with less than \$10,000 annual income identified problems compared to 16 percent of households with \$50,000 or more income. 1999 CNA respondents with less than \$20,000 annual

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<sup>1</sup> The *Insight Delaware* household problems included: housing (too crowded, too expensive, or in bad condition), medical care (difficulty in getting care or medicine for illness, paying for or getting health insurance, or finding doctors), unemployment, poverty, English language difficulties, illiteracy, alcohol problems, drug abuse, family conflict, mental health (feeling depressed, anxious, or under more stress than the respondent can handle), problems facing youth (skipping or dropping out of school, running away from home, joining a gang, or becoming pregnant), insufficient and/or unaffordable child care, problems facing the elderly (housekeeping or home health care), and problems facing the disabled (housekeeping or home health care).

income are more likely to report one or more household problems. Fifty-five percent of Insight Delaware respondents with less than an eighth grade education identified one or more home problems compared to 22 percent of those with a college education or more. Unemployed (74%), clerical (49%), and service (42%) workers surveyed by the United Way were more likely to identify problems within their homes than retirees (22%) and executives (23%). There was much less variation in reporting household problems among 1999 CNA respondents across geographic areas in comparison with reporting of neighborhood problems. Insight Delaware did not report any household variation associated with geographic areas.

#### **Prevalence of Specific Household Problems**

The relative prominence of specific household problems varied in the two studies. For all Insight Delaware respondents, the most frequently cited home problem was medical care, cited by 10 percent. The next three leading Insight Delaware household problems were closely grouped: poverty (7%), mental illness (7%) and housing (6%). In contrast, the most frequently cited household problem in the 1999 Community Needs Assessment is housing in need of repair, cited by 8.9 percent. The next three leading problems are paying utilities (5.3%), paying rent (4.0%), and transportation (3.0%). For Insight Delaware respondents, the rankings of most important and most frequently cited home problems were not much different. The top four concerns remained the same - medical care problems, poverty, mental illness, and housing. In contrast, 1999 CNA respondents reported that getting health insurance (24.6%), lack of recreation and cultural activities (12.7%), housing repair (7.9%), and child care (6.6%) were the most serious household problems. Only one problem category, housing repair, appears on both the most frequently cited and most serious rankings by 1999 CNA respondents.

Subgroups among the Insight Delaware household survey respondents differed considerably in terms of which problems they identified in their homes. Eighteen percent of African Americans identified medical care as a major problem in their home, compared to 10% of whites. Insight Delaware households with a household member with a disability and households where the head was unemployed or had less than an eighth grade education were more likely to identify specific household problems, including medical care (cited by 37.1 percent of the unemployed, 28.8 percent of those with a household member with a disability, 23.7 percent of those with less than eighth grade education), poverty (34.3% of the unemployed), and mental illness (17.1% of the unemployed, 17.1% of those with a disabled household member). In contrast, there are relatively few significant variations in reporting specific household problems among 1999 CNA respondents. White respondents to the 1999 CNA Survey are less likely to report a number of household problems, including housing repair,

paying rent, sufficient food/nutrition, adequate clothing, furniture/appliances, paying utilities, and transportation to appointments, while African American respondents are less likely to report a problem with housing in need of repair.

In comparison with the 1994 Community Needs Assessment, the 1999 CNA results show a much lower level of household problem identification. This is due, in part, to the focus on low-and moderate-income households (those at or below 200 percent of the federal poverty level) in the 1994 CNA survey. However, many of the same household problems are identified by respondents in both studies. The two surveys also show different patterns of geographic variability.

### **Utility and Housing Problems**

Paying electric, heating or other utility bills was the most frequently cited household problem in the 1994 CNA survey. Nearly two-fifths (37.0%) of the respondents said that this was a problem for someone in their household. In the 1994 CNA survey, 23 percent of the respondents said that housing repair was a problem in their household. In contrast, the most frequently reported household problem for 1999 CNA respondents is housing in need of repair, and less than one in ten respondents (8.9%) cited this problem. Only 5.3 percent of the 1999 CNA respondents report paying utilities as a household problem. However, utility assistance and help paying rent were the two most frequently requested types of assistance by callers to the Delaware Helpline in 1998, accounting for more than two-fifths (42.8%) of the total calls. Basic shelter calls and requests for security deposit assistance represented 7% each of the Delaware Helpline calls in the same year, bringing housing related requests to more than one half (57.1%) of all calls.

Neither the 1994 or the 1999 CNA studies revealed any differences among the respondents from the four geographic areas with respect to the problems of paying utility bills or paying rent or mortgage but a number of other studies have identified a broad range of housing problems in the four geographic areas (Delaware Community Clusters Against Substance Abuse 1991-1993, Delaware State Housing Authority 1993, First State Community Action Agency Needs Assessments 1994, AmeriCorps Public Forums 1994, Legg Mason 1996, Public Assistance Task Force 1997)<sup>2</sup>. According to the Delaware Community Clusters Against Substance Abuse, more than half of the residents of Georgetown, Milford and Seaford (Sussex County) expressed the desire for expansion of housing services as did about two-thirds (61%) of Smyrna (New Castle County) residents. The First State Community Action Agency 1994 Needs Assessments reported that many dwellings in Sussex County lacked potable water and were in need of roof repairs. The AmeriCorps Public Forums cited the need for transitional housing as

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<sup>2</sup> Summaries of these studies are included either in Volume 3 of the 1999 Community Needs Assessment or Volume 3 of the 1994 Community Needs Assessment.



well as affordable housing as community concerns. The 1997 Update of The Realities of Poverty in Delaware states that a typical three person family receiving welfare spends 42 percent of its income on energy and that household energy costs had risen 201 percent for the poor, resulting in a crisis for low and fixed income households.

The 1994 CNA study found that respondents from Sussex County (30%) were significantly more likely to identify a problem with housing repair than respondents from Wilmington (21%), Kent County (20%), or suburban New Castle County (16%). In contrast, respondents to the 1999 CNA survey are less likely to identify housing repair as a household problem and identify housing repair with a different pattern of geographic variation. Wilmington respondents (19.3%) to the 1999 CNA are much more likely to identify housing repair as a household problem than respondents from Kent County (10.3%), suburban New Castle County (7.2%), or Sussex County (6.7%). The State of Delaware's Statewide Housing Needs Assessment estimates that there are 14,486 substandard units of housing statewide, with approximately 70 percent (10,130) of these units located in the City of Wilmington and suburban New Castle County. Almost 12.5 percent of renters are at-risk compared to only 2.4 percent of homeowners. The 1996 Surveillance Report of the Division of Public Health, Office of Lead Poisoning Prevention reports that child exposure to lead paint is a housing issue and that more than 60 percent of children exposed to lead paint reside in the City of Wilmington.

#### **Transportation Problems**

Eighteen percent of the respondents to the 1994 CNA survey said that getting transportation to medical or other appointments was a problem for someone in their household, while only 3.1 percent of respondents to the 1999 CNA survey report such transportation as a household problem. 1994 CNA respondents from suburban New Castle County (21%) and Wilmington (21%) were more likely to cite transportation as a household problem than respondents from Kent County (13%) and Sussex County (14%). Similarly, although in smaller proportions, 1999 CNA respondents from Wilmington (6.4%) are significantly more likely to report transportation as a household problem than Kent County respondents (4.7%), suburban New Castle County respondents (2.6%), and Sussex County respondents (3.0%). However, 1999 CNA focus group participants in Wilmington, New Castle County, and Sussex County rate transportation among the three most

car. Thirty-four percent of the 1998 requests to the mobile information and referral unit operated by Ingleside Homes and covering the City of Wilmington and part of New Castle County were for transportation assistance.

### **Food and Nutrition**

In the 1994 CNA Survey, 14 percent of the respondents cited food and nutrition as a household problem, while less than 5 percent of the 1999 CNA Survey respondents report food and nutrition problems. This difference is due, in part, to the focus of the earlier study on low- and moderate-income households. In 1994 and 1997, Second Harvest and the Food Bank of Delaware released studies indicating an increasing number of Delawareans receiving emergency food assistance and that those receiving assistance in 1997 were worse off than in 1994. Fully a third of households surveyed in 1997 did not expect to need food assistance three months prior to the study. Other local studies have shown that there has been substantial growth in the number of emergency food assistance facilities in the state since 1981 and that peaks in emergency food assistance provided coincide with national and regional economic downturns.

### **Domestic Violence**

About 4 percent of the respondents to the 1994 CNA Survey revealed that domestic violence was a problem in their household as compared to under 2 percent of the respondents to the Insight Delaware and 1999 CNA Surveys. However, nearly 10 percent of the Insight Delaware respondents and more than a quarter (26.7%) of the 1999 CNA Survey respondents said that violence in the family was a neighborhood problem. The possibility that there is an under reporting of such a sensitive problem by respondents to community surveys must be considered. A series of reports on domestic violence by the Center for Community Development indicate several needs for victims of domestic violence including increased emergency shelter, financial assistance, law enforcement, counseling, and substance abuse services. Surveys administered to service providers revealed that lack of awareness of and access to domestic violence services and fear of reprisal were the two dominant obstacles that impede victims from obtaining domestic violence services.

### **Problems with Access to Health Care**

Lack of adequate health insurance was identified by about two-fifths (37.0%) of the respondents to the 1994 CNA survey as a household problem. Similarly, although in smaller proportions, the largest percentage of respondents (13.8%) to the 1999 CNA survey report problems getting adequate health insurance. Participants in the 1999 CNA focus groups rated problems in access to health care (including lack of health insurance) as one of the three most important community problems. In 1998, eight percent of Delaware Helpline callers requested assistance with medical insurance. The Center for Disease Control Behavioral Risk Survey

(1998) also provides information about health insurance coverage. In 1997, about 11 percent of Delawareans reported having no health insurance. This prevalence of uninsured adults has remained the same over the past five years.

Expressed need for adequate health insurance varied somewhat by geographic area in the 1994 CNA survey but did not vary geographically in the 1999 CNA survey. Respondents from Sussex County (43%) were much more likely than respondents from Kent County (39%) or from Wilmington or suburban New Castle County (both 34%) to say that a lack of adequate health insurance was a household problem in 1994. About one-quarter of the respondents to the 1999 CNA survey in each of the four geographic areas rate getting health insurance as a serious problem.

Lack of adequate health insurance was reported most frequently in the 1994 CNA survey by Hispanic respondents (57%) and by respondents under the age of 60 (47%). Marital status rather than ethnicity or age produced the most significant sub-group difference among 1999 CNA respondents, as those who are separated from their spouse are much more likely to report problems in getting adequate health insurance (50%). However, the Center for Disease Control Behavioral Risk Survey (1998) reported that in 1997, nonwhites (21%) were significantly more likely to report not having health insurance than whites (8%). Younger adults and those with less than a high school education were also less likely to have health insurance coverage. Nearly 10 percent of Delaware adults reported to the CDC that they could not see a doctor at least once during the previous year because of cost. Twice as many nonwhites (16%) as whites (8%) made this claim. The Delaware Health Commission (1997) reported that single person households are most likely to be insured, while two and four person households are least likely. They found that lack of health insurance is correlated with poverty and that African Americans, Hispanics, and other minorities are more likely to lack health insurance than whites.

Another health care concern is lack of money for medicine. This was mentioned as a household problem by more than one-quarter of the respondents (27%) to the 1994 CNA survey. African American (30%) and Hispanic (50%) respondents to the 1994 CNA Survey and those under the age of 60 were more likely to lack money for medicine. Less than 10 percent of the respondents to the 1999 CNA survey report lack of money for medicine as a household problem. Hispanic respondents to the 1999 CNA survey are more likely to report lack of money for medicine as a problem in their home.

In the 1994 CNA survey, lack of money for medicine was most frequently cited by Sussex County respondents (35%) as compared to respondents from Kent County (26%), Wilmington (24%), or suburban New Castle County (23%).

Kent County respondents (8.2%) to the 1999 CNA survey are more likely to report lack of money for medicine as a serious health problem than respondents from three other areas.

Twelve percent of the respondents to the 1994 CNA Survey indicated that someone in their household had a problem finding a doctor, while about half as many (6.5%) of the respondents to the 1999 CNA Survey responded affirmatively to the same question. The 1994 CNA Survey found no statistical relationship between geographical area and the problem of finding a doctor. In 1999, Kent County respondents (12.3%) are less likely to have a problem finding a doctor.

#### **Alcohol and Substance Abuse**

Just two percent of the respondents to the 1994 CNA Survey and one percent of respondents to the 1999 CNA Survey said that a need for treatment of alcohol abuse and substance abuse were problems in their household. The response to these questions contrasts dramatically with the concerns that the same individuals raised about substance abuse problems in their neighborhoods (a quarter of the 1994 CNA Survey respondents and more than half of the 1999 CNA Survey respondents said that substance abuse was a serious neighborhood problem) and the number of needs assessments and studies which refer to one or another form of substance abuse as a serious problem. Many people are concerned about substance abuse but very few admit that it is a problem in their own household. A similar pattern was observed in the Insight Delaware study.

Concerns about substance abuse are indicated in a number of other studies. A study of alcohol, tobacco and other drug use among Delaware students by the Center for Community Development and Family Policy indicates that drug use in this group has been high but relatively stable over the past decade. Twenty five percent of eleventh graders used marijuana in 1995 and 1998. However, eighth grade marijuana use increased to 19 percent in 1998, the highest rate reported for this cohort. In general, there are no significant differences in student drug use for male or females students or across the three counties.

The 1996 Delaware Small Area Prevalence Study found that lifetime alcohol prevalence rates were highest for white males in the 18-29 and 30-44 age groups and that one year prevalence rates were highest for white males between 18 and 29 years old. Sussex County respondents were more likely to receive treatment in their lifetimes and in the past year, followed by New Castle and Kent counties. Sussex County and Kent County respondents used more informal treatment modalities such as Alcoholic Anonymous, informal treatment by clergy and informal therapy treatment. New Castle County respondents used both informal treatment modalities (as above) and inpatient hospital rehabilitation and intensive

outpatient treatment.

The 1997 Delaware Behavioral Risk Factor Surveillance Survey found that approximately 12 percent of Delaware adults are "binge drinkers," defined by the survey as having five or more drinks at one occasion, one or more times during the past month. There was no difference between whites and nonwhites, although gender and age differences were significant. Twenty one percent of men report binge drinking compared to only four percent of women. Young males are the largest group at risk. In the 18-24 year old age group, 44 percent of men reported binge drinking as opposed to nine percent of women. Based on reported alcohol consumption, 3.4 percent of adults are chronic drinkers (defined as having an average of more than 60 alcoholic drinks per month). Only one percent of women are chronic drinkers versus six percent of men.

A study conducted on the prevalence and treatment of alcohol and other drug abuse and dependence among the sheltered homeless in Delaware found that statewide, 38.2 percent of respondents were currently abusing or dependent on alcohol. The rate was highest in Wilmington/ New Castle County, at 49.2 percent, compared to 19.2 percent in Kent County and 17.1 percent in Sussex County. After alcohol, cocaine, especially in the form of crack, was the drug of choice. Of the sheltered homeless statewide, 22.6 percent had been diagnosed with cocaine abuse or dependence. In Wilmington/ New Castle County, the rate was 26.9 percent, while the prevalence rates in Sussex and Kent counties were 19.2 percent and 13.5 percent respectively. Of the surveyed adults diagnosed with current alcohol or drug abuse, 17.5 percent reported that they had not received treatment in the past 12 months for their abuse problem.

In a 1997 survey conducted by the Center for Community Development and Family Policy, more than two-thirds (65%) of residents of the Enterprise Community in Wilmington saw drugs as a major problem within their neighborhood in terms of both the perceived number of people using drugs and drug dealing taking place.

#### **Problems with Children/Youth**

The issue that was most frequently identified as a household problem related to children and youth in the 1994 CNA Survey was getting adequate child support from the child's other parent. Thirty four percent of the respondents from households with children under 17 said that someone in the household had a problem with getting adequate child support. Finding places for wholesome social or recreational activities for children or teenagers was a matter of concern to 28 percent of these respondents to the 1994 CNA Survey. Sixteen percent of these respondents to the 1994 CNA Survey said that finding day care or other care while the parents were at work or school was a household problem. Lack of

social/recreational activities for youth is reported by the largest proportion of respondents with children under 17 (26.0%) in the 1999 CNA Survey, while 11.9 percent report problems getting adequate child support, and one in ten respondents reported problems finding day care.

In 1994, some groups cited problems getting adequate child support more frequently, including African Americans (49%), females (39%), and respondents in households with annual income of less than \$12,000 (46%). Concern about lack of social/recreational activities was expressed by more Hispanic respondents (48%) and female respondents (30%) to the 1994 CNA Survey. In 1999, females are more likely to report problems getting adequate child support (16.2%), African Americans are more likely to report lack of social/recreational activities as a problem for someone in their household (40.6%), and respondents with incomes \$50,000 and over are less likely to report problems getting child support (96.7%).

In the 1994 CNA Survey, there was no significant statistical relationship between the responses to the questions about child support, day care, or social/recreational activities and the geographical location of the household. Respondents to the 1999 CNA Survey from suburban New Castle County (92.7%) and Sussex County (77.5%) are less likely to report problems getting adequate child support. The Children's Defense Fund (1998) estimates that about 40,000 Delaware pre-school and school-aged children (ages 0-12) currently need but do not have child care. There are approximately 37,000 children in licensed or legally operating child care programs, with an additional 12,000 that are cared for by relatives or caregivers in the children's home. Based on 1990 census projections, it is estimated that approximately 90,000 pre-school and school-aged children currently need some type of child care during all or part of the year.

Approximately 16 percent of the 1994 CNA Survey and nine percent of the 1999 CNA Survey respondents with children under 17 years of age identified a household problem with sexually active children or teenagers. A much smaller proportion, 2 percent of the 1994 CNA Survey and none of the 1999 CNA Survey households with children under 17 years old said that any children in their households were pregnant. This is also an issue where we see a discrepancy between the concerns that people raise about community problems and the problems they identify in their own household.

Geographic location of the household did not correlate with the responses to these questions in either the 1994 or 1999 CNA Survey. Concerns about teen pregnancy and pregnancy prevention programs have been raised by several reports. In a baseline analysis of New Castle County, 37.6 percent of respondents reported teen pregnancy as a neighborhood problem. According to the 1996

Vital Statistics report, only 60 percent of teenage mothers received adequate prenatal care.

Poor school performance was a problem for 15 percent of the 1994 CNA Survey and 8.2 percent of the 1999 CNA Survey households with children under 17 years of age. Geography did not affect the responses to the question about school performance in the 1994 or 1999 CNA Surveys.

Several reports and needs assessments document statewide issues related to school performance. According to a 1997 summary by the Department of Education, during the 1996-1997 school year, 1,464 out of 32,568 students enrolled in grades nine through twelve left school. This constitutes a statewide annual drop out rate of 4.5 percent which is the same as the previous year. Of the 1,464 dropouts, 58.2 percent were male and 41.8 percent were female. Hispanics had the lowest drop out rate at 5.9 percent, while white/other and African Americans had rate of 55.1 percent and 39.1 percent respectively. However, in a baseline analysis of New Castle County, Hispanic heads of households overwhelmingly expressed concern about poor school performance, at 88 percent as compared to 41 percent of African American and 29 percent of white respondents. In a statewide poll on the Condition of Education in Delaware, 43 percent of citizens polled believe that children today are getting a worse education than they did themselves.

#### **Problems for Older Persons**

In the 1994 and 1999 CNA Surveys, respondents 60 years of age and over tended to express a lower level of need on the general questions of social and health services than respondents below the age of 60. Among the households containing a person 60 years of age or older, the problem which was most frequently identified—by 16 percent of the respondents to the 1994 CNA Survey—was housekeeping or shopping. Fourteen percent of the respondents to the 1994 CNA Survey indicated that maintaining or repairing the home and obtaining transportation were household problems. Nine percent of the respondents to the 1994 CNA Survey said that a senior in their household had a problem with finding suitable recreational activities. In 1999, the largest percentage of respondents (9.8%) reported problems for older people with maintaining or repairing their homes. Smaller proportions of 1999 CNA Survey respondents reported problems with obtaining transportation (7.1%), information about services (5.2%), housekeeping/shopping (4.5%), and nursing care/adult day care (2.2%).

There were no differences among the 1994 CNA respondents from different locations in the state concerning housekeeping/shopping or transportation problems for older persons. Respondents to the 1994 CNA Survey from Kent

County (24%) and Sussex County (21%) were significantly more likely to say that a senior in the household had a problem with maintaining or repairing the home. Respondents to the 1994 CNA Survey from Kent County (15%) were the most likely to cite a problem finding recreational activities while respondents from Wilmington (6%) were the least likely. In 1999, respondents to the CNA Survey from Sussex County are less likely to report problems for older persons with housekeeping or shopping (98.3%) or maintaining or repairing the home (97.4%).

The state Division of Services for Aging and Adults with Disabilities reports that between 1990 and 2020 Delaware's population over age 60 will increase 68 percent while the population under 60 will increase only 28 percent. During the same time period, each county will experience a different rate of increase; 115 percent in Sussex County, 99 percent in Kent County, and 46 percent in New Castle County. A 1995 study of the Need for Supported Housing in Delaware reported that elderly persons aged 65 and older have the highest prevalence of disabilities with rates approaching 20 percent. The Second Harvest National Research Study found that 8.1 percent of the recipients of food from the Food Bank of Delaware were seniors.

#### **Problems for Persons with Disabilities**

In the 1994 CNA Survey, almost one third (32%) of those respondents living in a household with someone under the age of 60 with a physical disability said that the person had a problem finding suitable recreational activities. Just under one-quarter of the respondents to the 1994 CNA Survey said that obtaining transportation for a person with a disability was a household problem. Twenty-three percent of the respondents to the 1994 CNA Survey expressed concern about a household problem for a person with a disability in the area of maintaining or repairing the home. Among the households containing a person with a disability under the age of 60, 17 percent of the 1994 CNA Survey respondents said that this person had a problem getting help with housekeeping or shopping. Similarly, in 1999, statewide, recreational activities (24%) was the most frequently cited problem for household members with a disability. In contrast to the 1994 CNA Survey, about one in ten 1999 CNA Survey respondents (10.8%) reported education and training as a problem for household members with a disability, while smaller percentages reported adult day care (8.3%) and transportation (8.3%) as household problems for individuals with disabilities.

In both the 1994 and 1999 CNA Surveys, there were no statistically significant relationships between household location and the presence in the household of someone with a disability. In 1994, there were no variations in response to questions about recreational activities or housekeeping/shopping as problems for



household members with a disability, while respondents from Sussex County (36%) were the most likely to say that there was a household problem with maintaining or repairing the home and respondents from Wilmington (13%) the least likely. In 1999, there were no statistically significant variations in responses to the question about recreational activities. However, no Sussex County respondents report housekeeping/shopping problems and suburban New Castle County respondents (5.6%) are much less likely to report problems in obtaining transportation.

The Delaware Developmental Disabilities Planning Council reports that housing, independent living and transportation needs are prevalent among adult consumers and their parents, as were questions about funding and support contacts. Spanish speaking consumers cited language barriers as their greatest difficulty in accessing services or information, as most agencies do not have bilingual workers to assist them. Consumers who were past secondary school-age expressed concerns about technology access and assistance in pursuing college or job training courses.

### **Unemployment**

More than two-fifths (44%) of the respondents to the 1994 CNA Survey said that someone in their household was unemployed, while 15 percent said that someone in their household needed job counseling or training. In contrast, but not unexpected given the focus of the earlier study on low- and moderate-income households, a smaller proportion of respondents to the 1999 CNA Survey (13.6 percent) report an unemployed household member. Less than five percent of the 1999 CNA respondents report that someone in their household needed job counseling or training. Somewhat surprisingly, the 1999 CNA reported unemployment (15 percent) is higher than that reported by respondents to the Insight Delaware survey (just under nine percent). African American respondents (53%) to the 1994 CNA Survey were most likely to indicate that someone in their household was unemployed. In 1999, respondents who are separated from their spouse (50%) are much more likely to report an unemployed household member.

In the 1994 CNA Survey, Wilmington respondents (54%) were significantly more likely to say that someone in the household was unemployed as compared to respondents from Kent County (45%), Sussex County (41%), or suburban New Castle County (40%). In contrast, Kent County respondents (22%) to the 1999 CNA Survey are much more likely to report an unemployed household member than respondents from Wilmington (13.9%), Sussex County (13.5%), or suburban New Castle County (11.1%). While both CNA Surveys and the Insight Delaware study are based on households rather than persons in the labor force, it should be noted that the seasonally adjusted unemployment rate for Delaware was 3.7

percent in August 1989, 4.3 percent in August 1994, and was 2.8 percent in August 1999. There was no variation in response to the question about job counseling and training by geographical areas in 1994 or 1999.

According to the Delaware Department of Labor, in 1995, approximately 21 percent of all employment in the state was part-time and in firms of less than 250 employees. Four percent of the jobs in Delaware pay minimum wage and are in retail trade services, with less than one percent of all workers in other economic sectors earning only the federally mandated minimum wage. By 2005, service industries will provide 80 percent of all jobs in the state, compared to 48 percent in 1950.

An analysis of the Wilmington economy by the Center for Community Development and Family Policy found that while employment in the city grew by nearly seven percent (or 5,527 jobs) between 1990 and 1995, much of that growth came from personal services, educational services, retail trade and other services. These jobs tend to be among the lowest paying, with few benefits and poor job security.