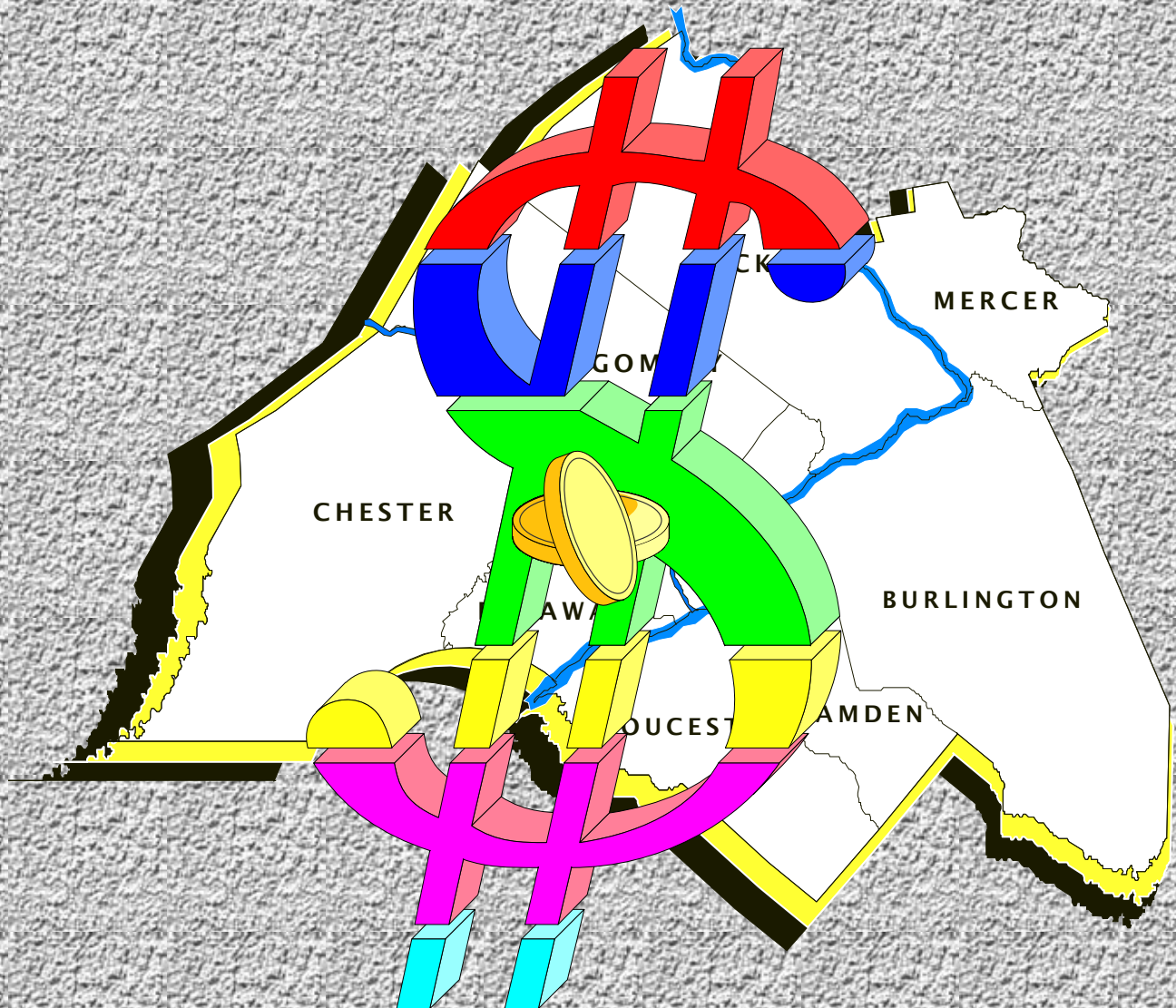


INCOME IN THE DELAWARE VALLEY

ANALYTICAL REPORT NO. 1



Delaware Valley Regional
Planning Commission

March 1994

INCOME IN THE DELAWARE VALLEY

**Analytical Report No. 1
March 1994**



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Created in 1965, the Delaware Valley Regional Planning Commission (DVRPC) is an interstate, intercounty and intercity agency which provides continuing, comprehensive and coordinated planning for the orderly growth and development of the Delaware Valley region. The region includes Bucks, Chester, Delaware, and Montgomery counties as well as the City of Philadelphia in Pennsylvania and Burlington, Camden, Gloucester, and Mercer counties in New Jersey. The Commission is an advisory agency which divides its planning and service functions between the Office of the Executive Director, the Office of Public Affairs, and three line Divisions: Transportation Planning, Regional Information Services Center, which includes Strategic Planning, and Finance and Administration. DVRPC's mission for the 1990s is to emphasize technical assistance and services and to conduct high priority studies for member state and local governments, while determining and meeting the needs of the private sector.



The DVRPC logo is adapted from the official seal of the Commission and is designed as a stylized image of the Delaware Valley. The outer ring symbolizes the region as a whole while the diagonal bar signifies the Delaware River flowing through it. The two adjoining crescents represent the Commonwealth of Pennsylvania and the State of New Jersey. The logo combines these elements to depict the areas served by DVRPC.

DELAWARE VALLEY REGIONAL PLANNING COMMISSION

PUBLICATION ABSTRACT

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Geographic Area Covered:

Berks, Bucks, Chester, Delaware, Lancaster, Lehigh, Montgomery, Northampton, Philadelphia, and York counties in Pennsylvania; Kent and New Castle counties in Delaware; Cecil and Harford counties in Maryland; Atlantic, Burlington, Camden, Cape May, Cumberland, Gloucester, Hunterdon, Mercer, Middlesex, Monmouth, Ocean, Salem, Somerset, and Warren counties in New Jersey.

Key Words:

Income, Per Capita, Median, Census, Household, Family, Inflation, Consumer Price Index, Income Growth Rate, Income Distribution, Wage and Salary, Social Security, Self-Employment, Retirement, Public Assistance, Race, Hispanic Origin, and Age.

ABSTRACT

This report provides an overview of income trends in the expanded 28 county DVRPC data service area at various levels of geographical detail including census tract, county, Minor Civil Division (MCD), state, Consolidated Metropolitan Statistical Area (CMSA) and Primary Metropolitan Statistical Area (PMSA). The 1990 Census and 1980 Census are the predominant data sources utilized.

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This report provides an overview of income trends in the Delaware Valley. The first section analyzes income in the Consolidated Metropolitan Statistical Area (CMSA) and the Primary Metropolitan Statistical Area (PMSA) -- both are statistical entities delineated by the U.S. Bureau of the Census. The next section analyzes income at the county level for the twenty-eight counties included in the Delaware Valley Regional Planning Commission's (DVRPC) data service area. The nine county DVRPC region profile examines the nine member counties of the DVRPC. Individual county profiles with detail at the Minor Civil Division (MCD) level are provided in the last section for the following member counties of the DVRPC: Bucks, Chester, Delaware, Montgomery, Burlington, Camden, Gloucester and Mercer. Since Philadelphia is both a county and a single MCD, its individual county profile is based on census tracts and the twelve Planning Analysis Sections defined by the Philadelphia City Planning Commission.

The principal income variable analyzed is **median household income** although some attention is given to per capita and family income figures. The 1990 Census reporting 1989 income data and the 1980 Census reporting 1979 income data are the predominant data sources utilized, unless otherwise noted. DVRPC Data Bulletin Number 44, "1990 Census Income" was published in June 1993 as a supplement to this report and contains selected income characteristics for the year 1989 from Summary Tape File 3 of the 1990 Census. The income characteristics are listed for each municipality in the four state, twenty-eight county DVRPC data service area.

Major points with regard to the metropolitan areas and DVRPC's twenty-eight county data service area include:



The Philadelphia-Wilmington-Trenton CMSA had a 1989 median household income of \$35,797 which ranked about average nationally when compared to the other major metropolitan statistical areas. The Philadelphia-Wilmington-Trenton CMSA's median household income ranked higher than the 1989 U.S. metropolitan median household income of \$32,086 and the U.S. median household income of \$30,056.

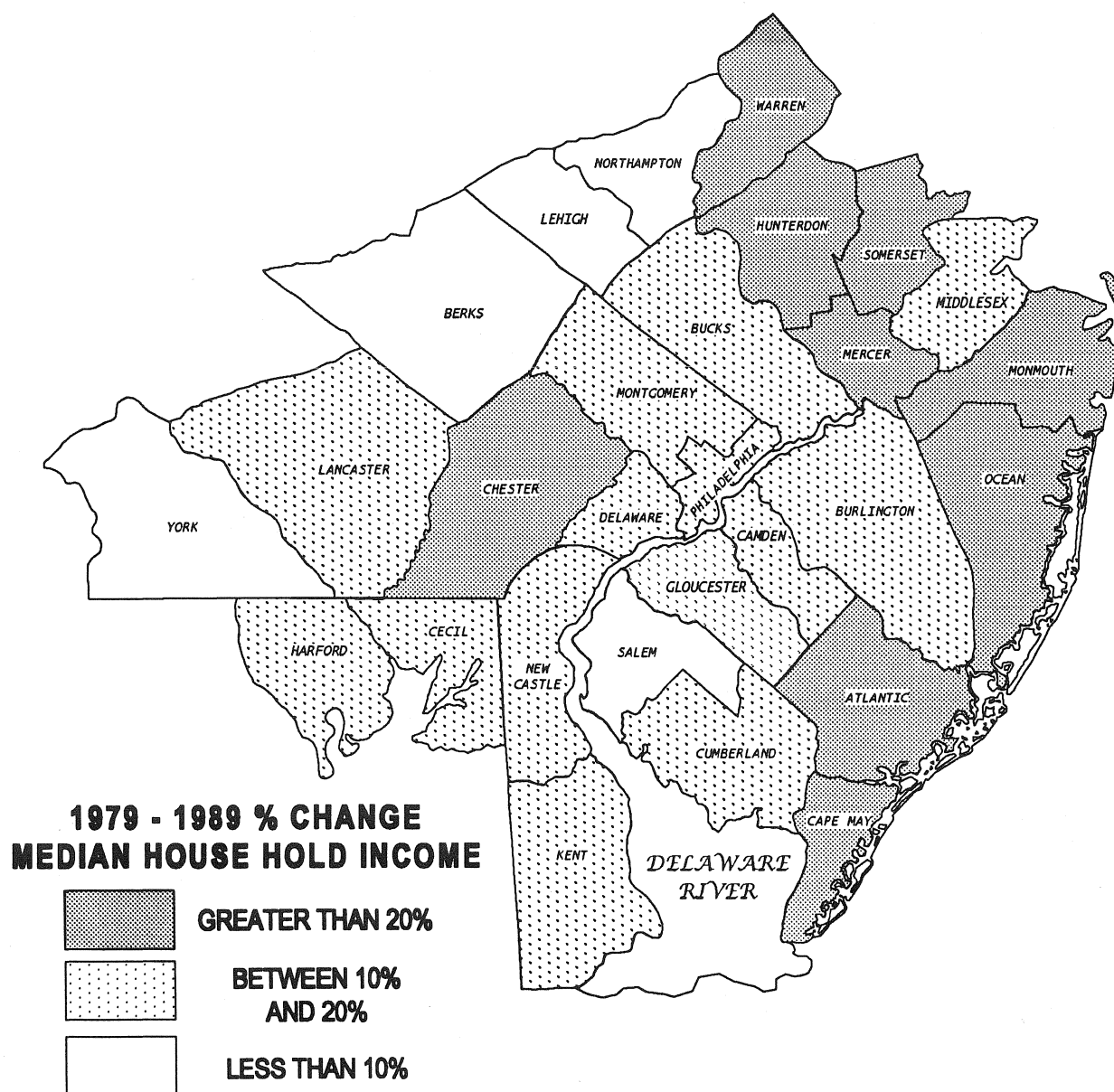
The Philadelphia-Wilmington-Trenton CMSA experienced 17.4% growth in median household income from 1979 to 1989, and the Philadelphia PMSA experienced 17.6% growth. This was significantly above the 6.5% rise in U.S. median household income and the 7.1% rise in U.S. metropolitan median household income.

In the expanded Delaware Valley region, only three of the twenty-eight counties had 1989 median household incomes below the U.S. 1989 median household income of \$30,056. Ten counties had incomes above \$40,000. High-income counties were mainly located in New Jersey.

In the expanded Delaware Valley region, the highest 1989 White per capita income of \$25,966 and the highest 1989 Black per capita income of \$17,381 were both reported in Somerset, NJ.

Significant gains in median household income from 1979 to 1989 were evident in most of the twenty-eight Delaware Valley counties. The highest gains (over 20%) were found in the northeastern New Jersey counties, the southeastern New Jersey counties of Atlantic and Cape May, and Chester County, PA.

MAP 1
1979 - 1989% CHANGE MEDIAN HOUSEHOLD INCOME





Of the nine member counties comprising the DVRPC region:

Chester County, PA and Mercer County, NJ showed the most growth in median household income from 1979-1989. Chester County had 22.7% growth while Mercer County had 25.1% growth.

In the nine county area, 58.9% of all households reporting public assistance income were located in Philadelphia County.

Of the nine DVRPC member counties: Bucks, Chester and Burlington Counties reported the largest percentages of households receiving wage and salary and self-employment income. Philadelphia, Montgomery and Delaware Counties had the largest percentages of households dependent on social security income.

Householders aged sixty-five or over in the nine county area had slightly higher incomes than in the nation. In the nine county area, 61% of all householders aged sixty-five or over had median household incomes below \$24,999 and 13.7% had incomes greater than \$49,999. In the United States, 66.6% of all householders aged sixty-five or over had median household incomes below \$24,999 and only 10.8% had incomes greater than \$49,999.

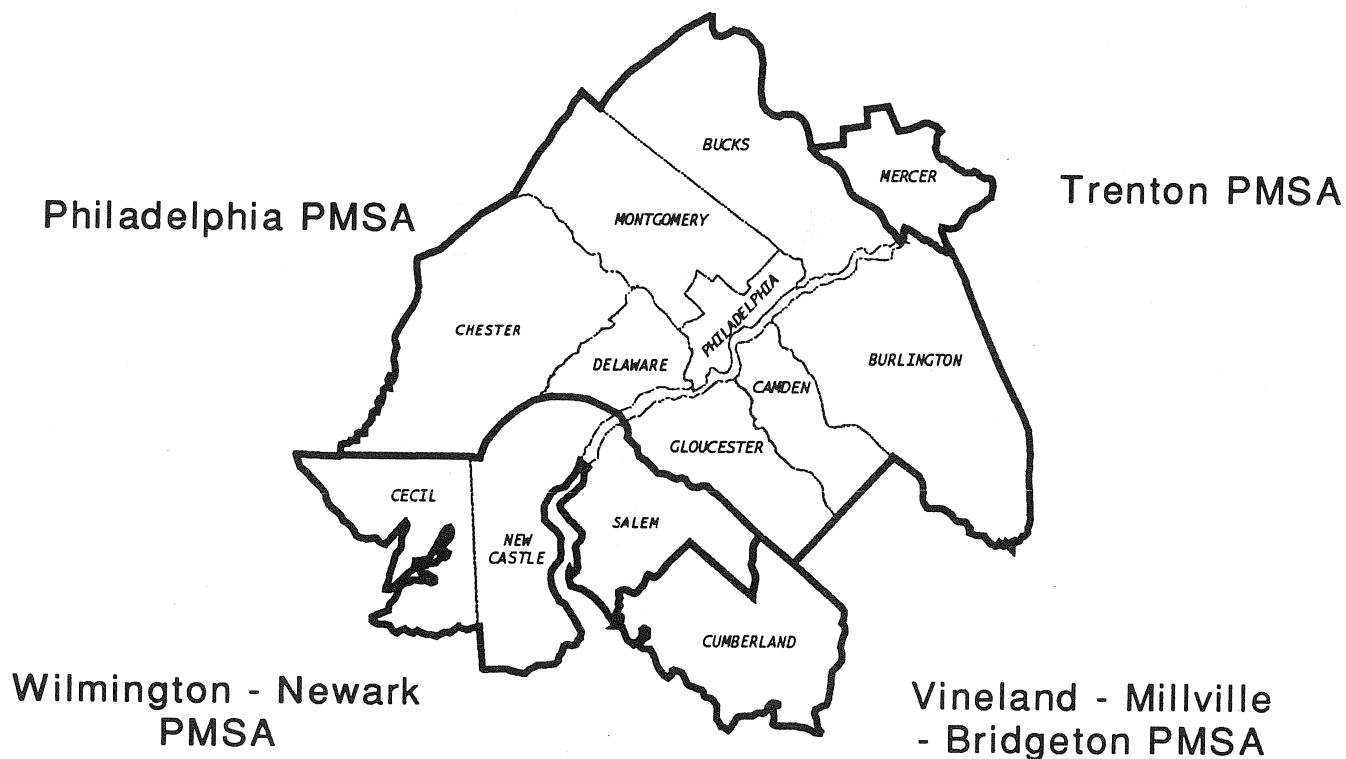
Of the nine counties, Montgomery County had the largest percentage, 21.8%, of householders aged sixty-five or over with 1989 median household incomes greater than \$49,999. Philadelphia County had the largest percentage, 71.1%, of householders aged sixty-five or over with 1989 median household incomes below \$24,999.

Income distribution among households was in part affected by the age and race of the householder. In the nine county area, 15.8% of White householders and 22.1% of Asian householders had a 1989 median household income below \$15,000. However, 34.9% of Black householders and 43.7% of householders of a racial background other than White, Black or Asian, had a 1989 median household income below \$15,000.

Income distribution among Hispanic households in the nine county region closely paralleled income distribution among Black households. 37.4% of Hispanic householders had a 1989 median household income below \$15,000 and 15.4% had a 1989 median household income of \$50,000 or over.

MAP 2

PHILADELPHIA - WILMINGTON - TRENTON CMSA



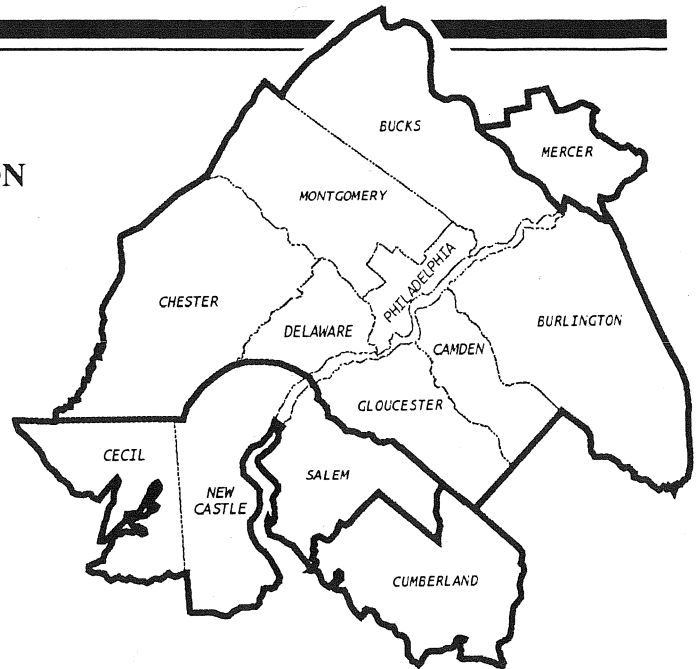
The following section analyzes median household income in the Philadelphia-Wilmington-Trenton Consolidated Metropolitan Statistical Area and the Philadelphia Primary Metropolitan Statistical Area. The four states of Pennsylvania, New Jersey, Delaware and Maryland which contain the counties that comprise the metropolitan areas are also studied.

FIGURE 1.
PHILADELPHIA-WILMINGTON-TRENTON
CMSA INCOME SUMMARY

1989 Median Household Income
\$35,797

1989 Median Family Income
\$42,206

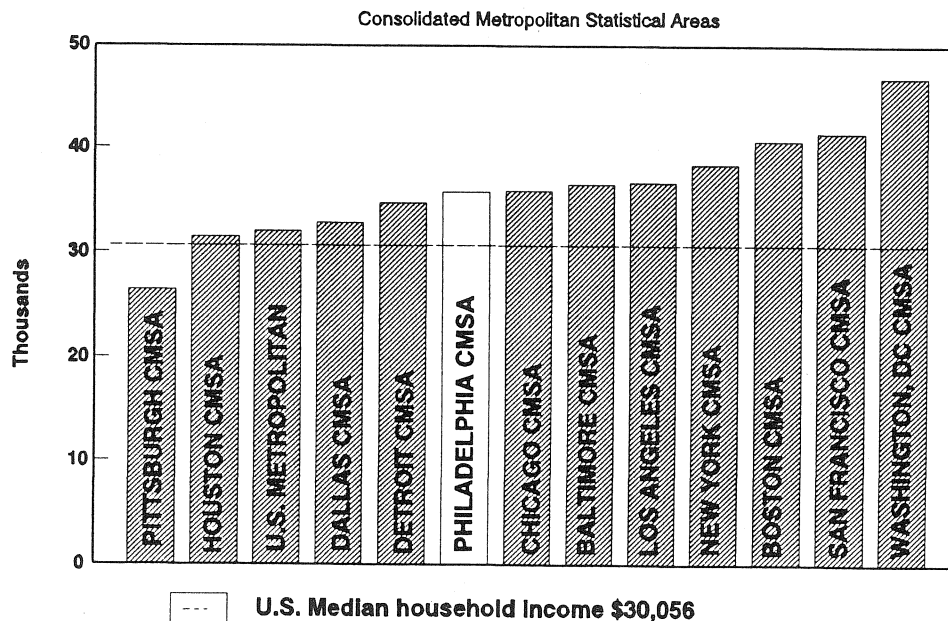
1989 Per Capita Income
\$16,465



CMSA Comparative Rankings

The Philadelphia-Wilmington-Trenton CMSA had a median household income of \$35,797 in 1989 according to the 1990 Census. This ranked higher than the 1989 median household income for U.S. metropolitan areas of \$32,086 and for the U.S. of \$30,056. The Philadelphia CMSA ranked average when compared to the nine other largest CMSAs and to two local MSAs, Baltimore and Pittsburgh. The Philadelphia-Wilmington-Trenton CMSA was in a position comparable to that of the Chicago-Gary-Lake County CMSA, the Baltimore MSA and the Los Angeles-Anaheim-Riverside CMSA. Ranking ahead were the New York-Northern New Jersey-Long Island CMSA, the Boston-Lawrence-Salem CMSA, the San Francisco-Oakland-San Jose CMSA and the Washington, D.C. MSA.

FIGURE 2
1989 MEDIAN HOUSEHOLD INCOME



The Philadelphia PMSA

The Philadelphia PMSA dominated the Philadelphia-Wilmington-Trenton CMSA as, in 1989, it contained 1,774,837 or 82.5% of the 2,151,624 households in the CMSA.

1989 Median Household Income
\$35,437

1989 Median Family Income
\$41,959

1989 Per Capita Income
\$16,386

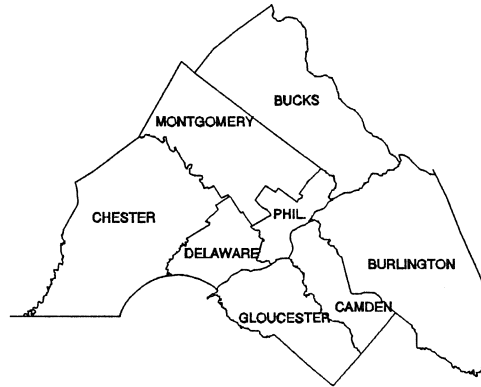
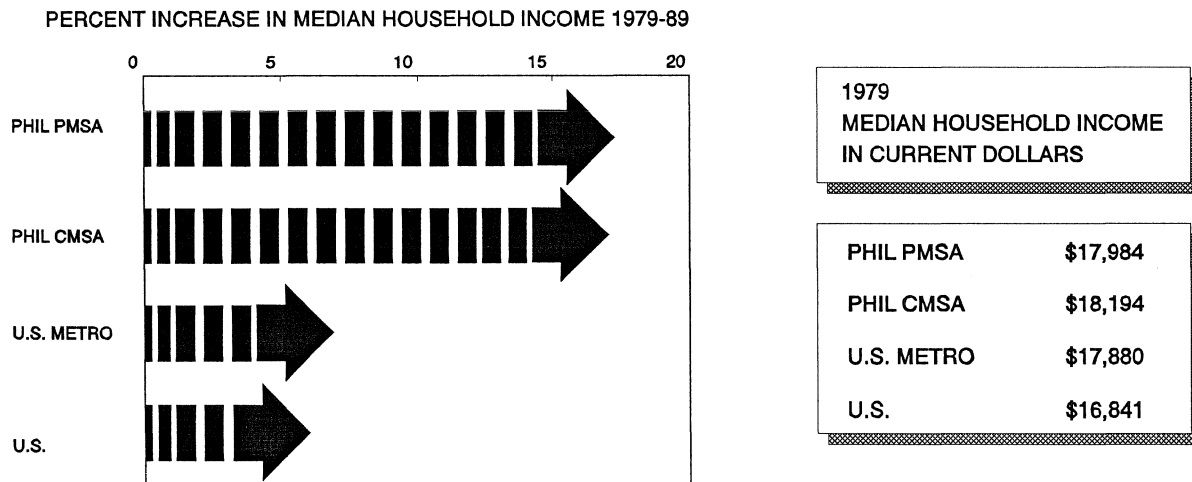


FIGURE 3
PERCENT INCREASE IN MEDIAN HOUSEHOLD INCOME 1979-89



The Philadelphia-Trenton-Wilmington CMSA experienced 17.4% growth in median household income from 1979-1989, after accounting for inflation (see Appendix A). The Philadelphia PMSA experienced 17.6% growth from 1979-1989. These increases were higher than the growth in U.S. median household income, 6.5%, and in U.S. metropolitan median household income, 7.1%.

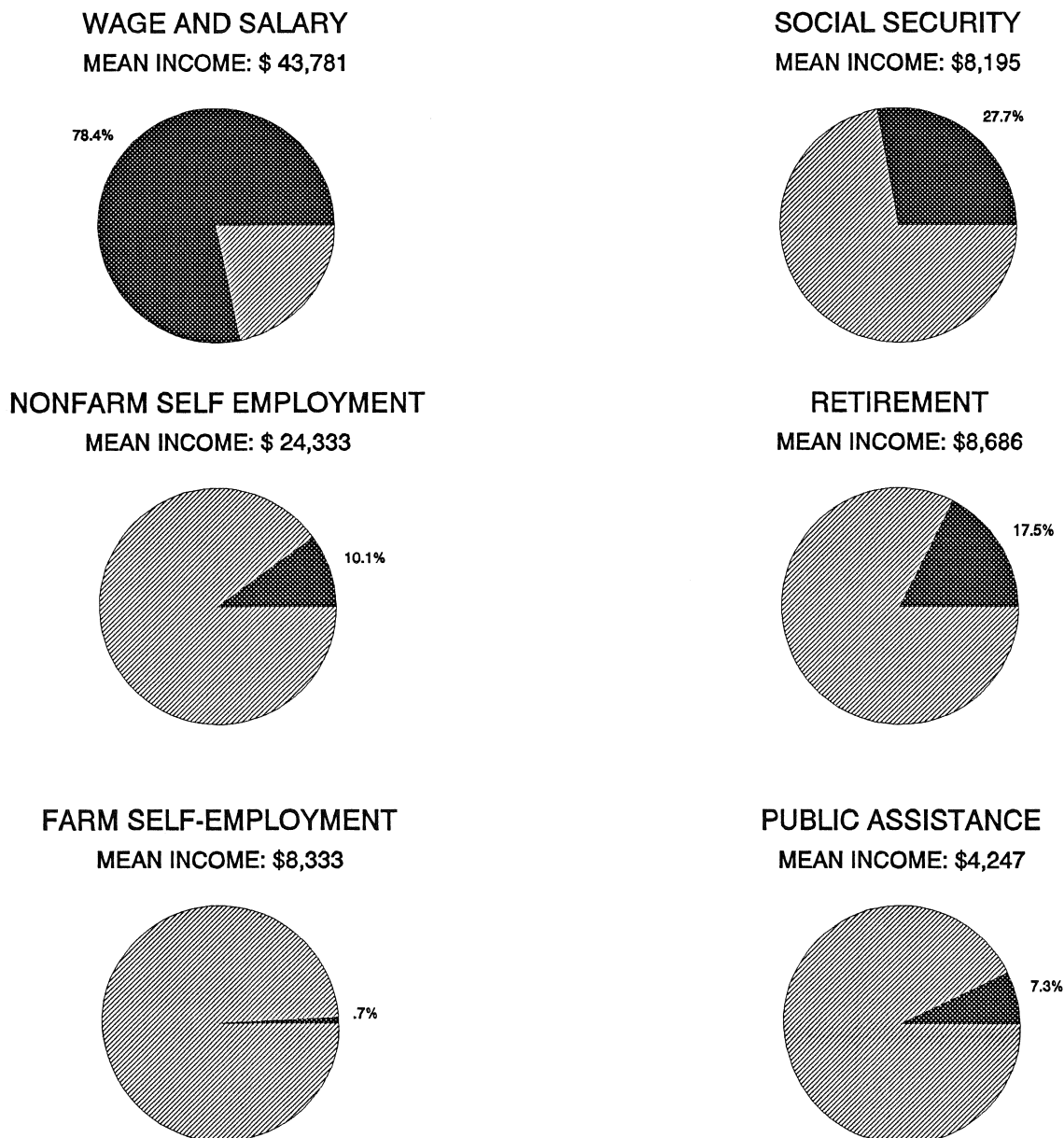
Comparing Metropolitan Statistical Areas over time is difficult given the frequency with which MSA boundaries are changed by the U.S. Office of Management and Budget. The 1980 CMSA was composed of the Philadelphia PMSA, the Wilmington PMSA and the Trenton PMSA. By the time of the 1990 Census, the CMSA had been expanded to include the Vineland-Millville-Bridgeton PMSA (Cumberland County). Being based on different combinations of counties, the 1980 CMSA data are not strictly comparable to 1990 CMSA data. 1980 CMSA data was not adjusted for this study to include Cumberland County for reasons explained in the data sources and methodology section.

Philadelphia Area Incomes by Type

The Census defines six types of income: *wage and salary*, *nonfarm self-employment*, *farm self-employment*, *social security*, *retirement* and *public assistance*. The highest mean incomes in the Philadelphia-Wilmington-Trenton CMSA were reported in the wage and salary category and the nonfarm self-employment category. The largest numbers of households were found in the wage and salary category followed by social security.

The percentage of total households in each income category and its mean income for the Philadelphia-Wilmington-Trenton CMSA in 1989 are pictured. Percentages do not add to one hundred as many households reported receiving more than one type of income.

FIGURE 4
PHILADELPHIA AREA INCOME BY TYPE

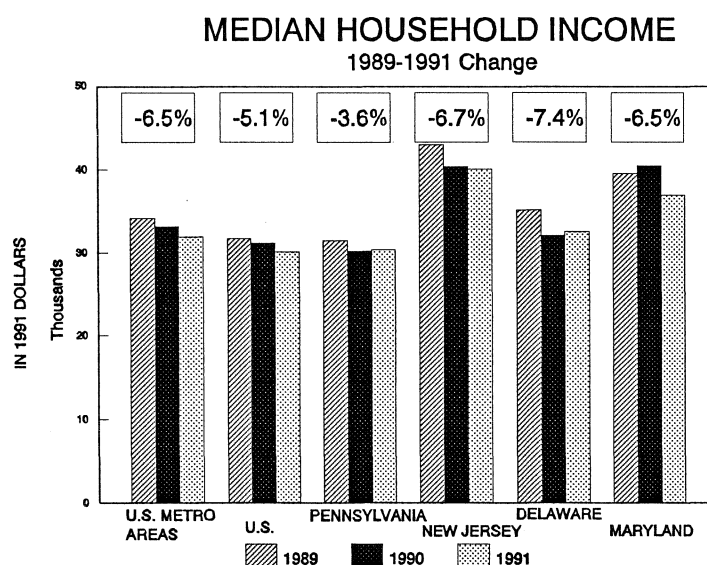


National Metropolitan Incomes Decline in Early 1990s

Median household income in U.S. metropolitan areas has been declining since 1989 according to the March 1992 Current Population Survey. Converting to 1991 dollars, metropolitan median household incomes have fallen from \$34,186 in 1989 to \$31,975 in 1991. National recession and unemployment are the causes of these kinds of cyclical and short-term changes in income.

Local state median household incomes have been affected also. In 1991 dollars, median household income in Pennsylvania fell from \$31,513 in 1989 to \$30,367 in 1991. In New Jersey median household income fell from \$42,969 to \$40,049; in Maryland it fell from \$39,560 to \$36,952; and in Delaware it fell from \$35,223 to \$32,585. Of the four states, Pennsylvania's change of -3.6% was the least.

FIGURE 5
PERCENTAGE CHANGE IN
STATE MEDIAN HOUSEHOLD INCOMES 1989-1991

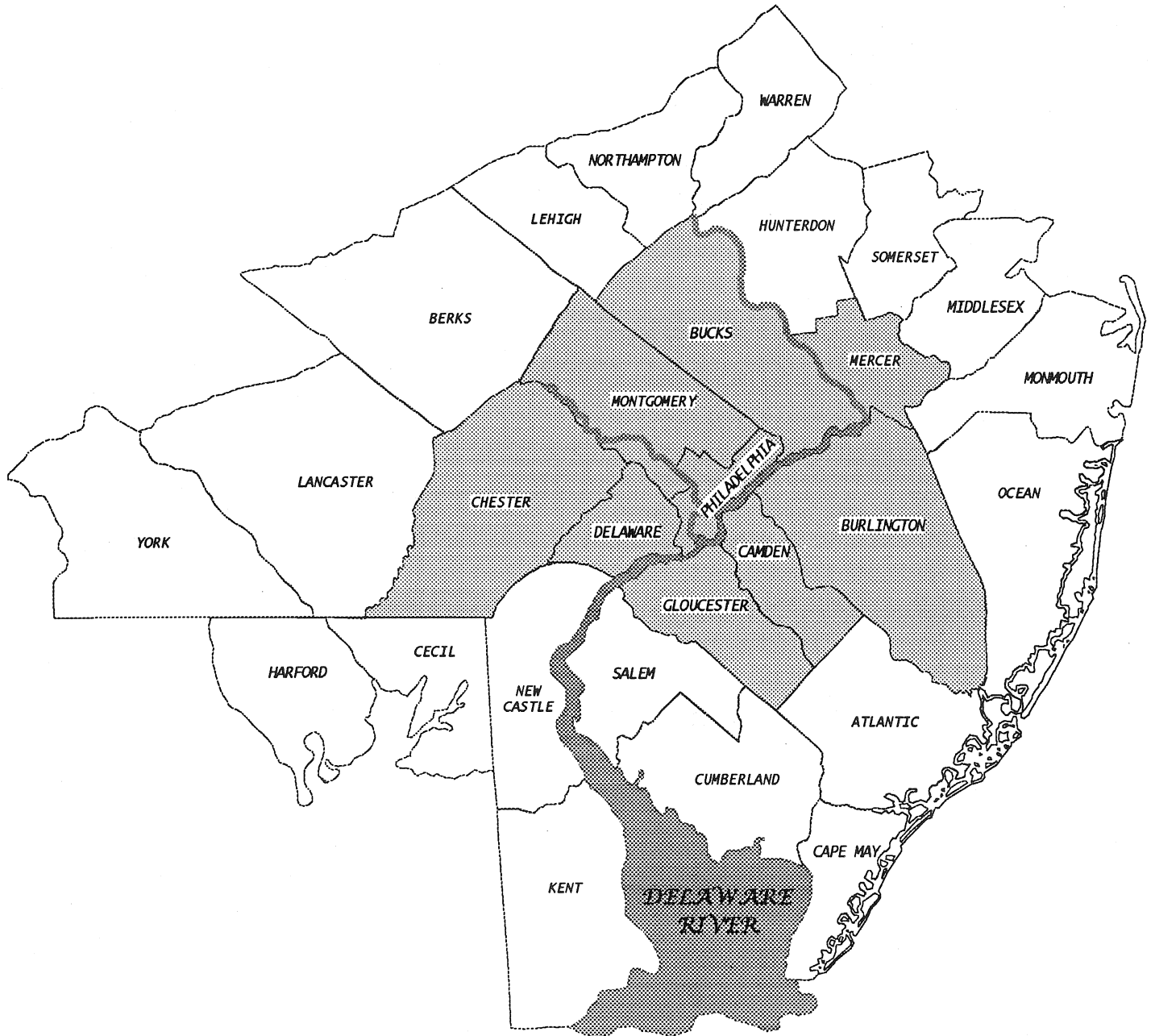


MEDIAN HOUSEHOLD INCOME	1989	1990	1991
U.S. METROPOLITAN AREAS	\$34,186	\$33,162	\$31,975
U.S.	\$31,750	\$31,203	\$30,126
PENNSYLVANIA	\$31,513	\$30,226	\$30,367
NEW JERSEY	\$42,969	\$40,364	\$40,049
DELAWARE	\$35,223	\$32,100	\$32,585
MARYLAND	\$39,560	\$40,492	\$36,952

ALL FIGURES ARE IN 1991 DOLLARS.

The following sections analyze median household income at the county level. Below is a map portraying the Delaware Valley Regional Planning Commission's twenty-eight county data service area. In gray are the nine member counties of the DVRPC.

MAP 3
28 COUNTY REGION

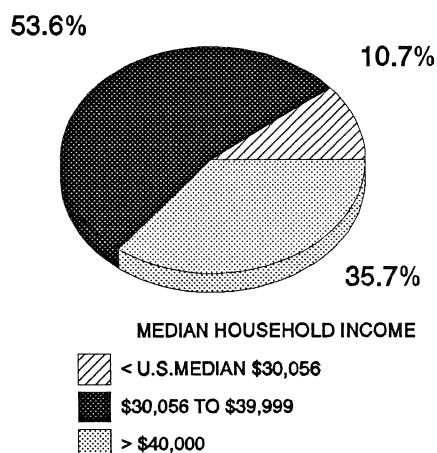


**Incomes Above U.S. Median
Dominate the Delaware Valley**

Of the twenty-eight counties in the Delaware Valley data service area, only 3 (10.7%) had median household incomes below the U.S. median of \$30,056. Ten (35.7%) counties had median household incomes greater than \$40,000. Of these ten high-income counties, six were located in New Jersey (Mercer, Burlington, Middlesex, Monmouth, Hunterdon, and Somerset), three were located in Pennsylvania (Chester, Montgomery and Bucks) and one was in Maryland (Harford).

**FIGURE 6B
1989 INCOME IN DESCENDING ORDER**

**FIGURE 6A
PERCENT OF 28 COUNTIES
IN INCOME GROUPS**

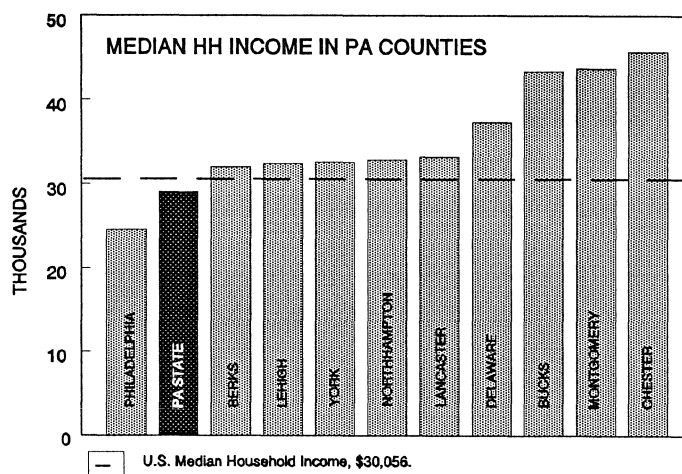


COUNTY & STATE	MEDIAN HOUSEHOLD INCOME	PER CAPITA INCOME
SOMERSET, NJ	55,519	25,111
HUNTERDON, NJ	54,628	23,236
MONMOUTH, NJ	45,912	20,565
CHESTER, PA	45,642	20,601
MIDDLESEX, NJ	45,623	18,714
MONTGOMERY, PA	43,720	21,990
BUCKS, PA	43,347	18,292
BURLINGTON, NJ	42,373	17,707
HARFORD, MD	41,680	16,612
MERCER, NJ	41,227	18,936
WARREN, NJ	39,929	16,716
GLOUCESTER, NJ	39,387	15,207
NEW CASTLE, DE	38,617	17,442
DELAWARE, PA	37,337	17,210
CAMDEN, NJ	36,190	15,773
CECIL, MD	36,019	14,314
ATLANTIC, NJ	33,716	16,016
LANCASTER, PA	33,255	14,235
SALEM, NJ	33,155	13,961
OCEAN, NJ	33,110	15,598
NORTHAMPTON, PA	32,890	14,562
YORK, PA	32,605	14,544
LEHIGH, PA	32,455	15,458
BERKS, PA	32,048	14,604
CAPE MAY, NJ	30,435	15,536
<u>U.S. MEDIAN</u>	<u>30,056</u>	<u>14,056</u>
CUMBERLAND, NJ	29,985	12,560
KENT, DE	29,497	12,726
PHILADELPHIA, PA	24,603	12,091

The Pennsylvania Counties

Ranked among themselves, Pennsylvania counties in the twenty-eight county Delaware Valley region tended to have median household incomes significantly higher than the state of Pennsylvania. Only Philadelphia county fell below the state median of \$29,069. Suburban counties immediately adjacent to the City of Philadelphia had higher household median incomes than their rural equivalents.

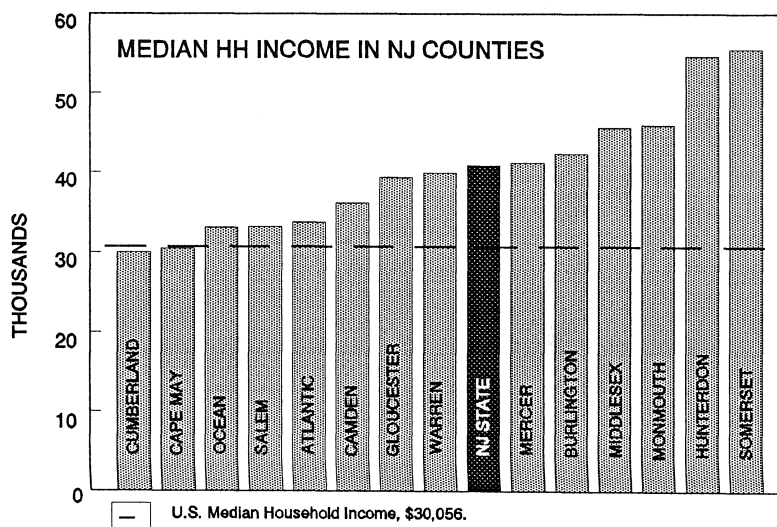
FIGURE 7
MEDIAN HOUSEHOLD INCOME IN PA COUNTIES



The New Jersey Counties

With regard to the New Jersey counties in the Delaware Valley, median household income covered a wider range than for the Pennsylvania counties. Eight New Jersey counties fell below their state median of \$40,927 while six were higher.

FIGURE 8
MEDIAN HOUSEHOLD INCOME IN NJ COUNTIES



The Maryland and Delaware Counties

Harford County, MD had a 1989 median household income of \$41,680 which was 105.8% of Maryland state's median of \$39,386. Cecil County, MD had a median of \$36,019 which was 91.5% of the state's median.

FIGURE 9
HOUSEHOLD INCOME IN MD COUNTIES

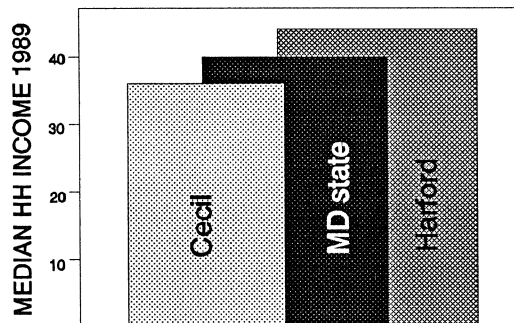
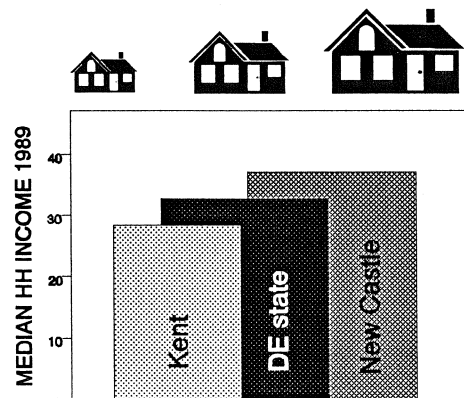


FIGURE 10
MEDIAN HOUSEHOLD IN DE COUNTIES



New Castle County, DE had a 1989 median household income of \$38,617 which was 110.7% of the Delaware state median of \$34,875. Kent County, DE had a median of \$29,497, which was 84.6% of the state's median.

Median Household Incomes Increase from 1979-1989

All counties in the twenty-eight county Delaware Valley area showed significant increases in median income from 1979-1989 after adjustment for inflation. The greatest county gainers were Chester (22.7%), Warren (25.6%), Somerset (26.3%), Monmouth (30.1%), Mercer (25.1%), Hunterdon (35.2%), Cape May (29.3%), and Atlantic City (27.7%). Of the four states, New Jersey had the biggest overall growth (23.4%) and Pennsylvania had the least growth (2.8%).

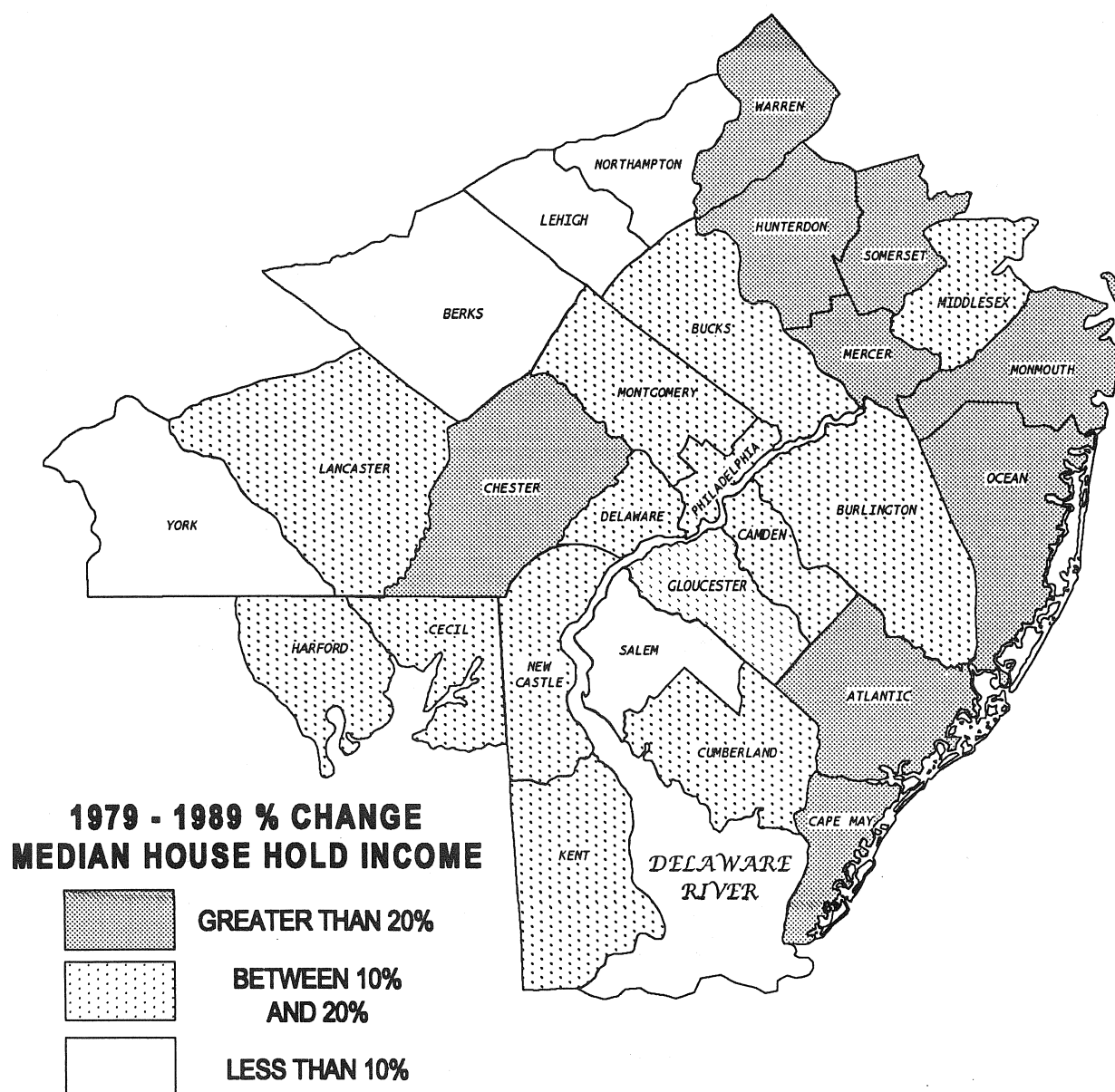
FIGURE 11
MEDIAN HOUSEHOLD INCOME PERCENT INCREASE 1979-1989

COUNTY	PERCENT GROWTH	COUNTY	PERCENT GROWTH
HUNTERDON, NJ	35.2	CUMBERLAND, NJ	16.4
MONMOUTH, NJ	30.1	MONTGOMERY, PA	15.9
CAPE MAY, NJ	29.3	HARFORD, MD	15.2
ATLANTIC, NJ	27.7	KENT, DE	14.7
SOMERSET, NJ	26.3	DELAWARE, PA	11.7
WARREN, NJ	25.6	PHILADELPHIA, PA	11.5
MERCER, NJ	25.1	LANCASTER, PA	10.7
CHESTER, PA	22.7	SALEM, NJ	9.8
OCEAN, NJ	21.8	BERKS, PA	9.1
CAMDEN, NJ	19.6	NORTHAMPTON, PA	6.3
BURLINGTON, NJ	19.3	YORK, PA	5.8
MIDDLESEX, NJ	19.3	LEHIGH, PA	3.1
GLOUCESTER, NJ	18.5	NJ STATE	23.4
BUCKS, PA	17.5	DE STATE	16.6
CECIL, MD	17.3	MD STATE	15.9
NEW CASTLE, DE	17.2	PA STATE	2.8

New Jersey Counties Show Big Income Gains

Most Delaware Valley counties showing extremely high income gains (over 25%) were located in northern New Jersey, possibly reflecting a southern push of the New York suburban communities and industrial growth. Income gains were also found in the New Jersey counties of Atlantic (27.7%) and Cape May (29.3%). Chester County was the only county in Pennsylvania to experience substantial income growth (22.7%).

MAP 4 MEDIAN HOUSEHOLD INCOME -- PERCENT CHANGE -- 1979-1989



Per Capita Income in 1989 by Race

A complete twenty-eight county list of 1989 per capita income in descending order is provided in Appendix B for each race (White, Black, American Indian, Asian and Other). Of the twenty-eight counties, those which reported the highest five and lowest five per capita incomes for the Black, Asian and White categories respectively are listed below.

**FIGURE 12
PER CAPITA INCOME IN 1989 BY RACE FOR 28 COUNTY REGION**

<u>TOP FIVE COUNTIES</u>		<u>BOTTOM FIVE COUNTIES</u>	
BLACK PER CAPITA INCOME			
SOMERSET, NJ	\$17,381	CUMBERLAND, NJ	\$8,429
MIDDLESEX, NJ	\$13,737	HUNTERDON, NJ	\$8,407
MONTGOMERY, PA	\$13,640	CAPE MAY, NJ	\$8,364
BURLINGTON, NJ	\$13,507	YORK, PA	\$8,224
WARREN, NJ	\$13,002	LANCASTER, PA	\$7,985
ASIAN PER CAPITA INCOME			
SALEM, NJ	\$23,610	BERKS, PA	\$11,925
SOMERSET, NJ	\$23,074	LANCASTER, PA	\$10,304
MONMOUTH, NJ	\$20,533	YORK, PA	\$9,934
CAPE MAY, NJ	\$20,465	CECIL, MD	\$8,577
OCEAN, NJ	\$20,366	PHILADELPHIA, PA	\$8,285
WHITE PER CAPITA INCOME			
SOMERSET, NJ	\$25,966	NORTHAMPTON, PA	\$14,877
HUNTERDON, NJ	\$23,581	LANCASTER, PA	\$14,652
MONTGOMERY, PA	\$22,668	CECIL, MD	\$14,636
MONMOUTH, NJ	\$21,592	CUMBERLAND, NJ	\$14,148
CHESTER, PA	\$21,421	KENT, DE	\$13,690

Counties which had a high per capita income for one race tended to report high per capita incomes for all races. Counties which reported low per capita incomes tended to do so for all races. Within counties, White per capita incomes were always higher than Black incomes but varied around Asian incomes.

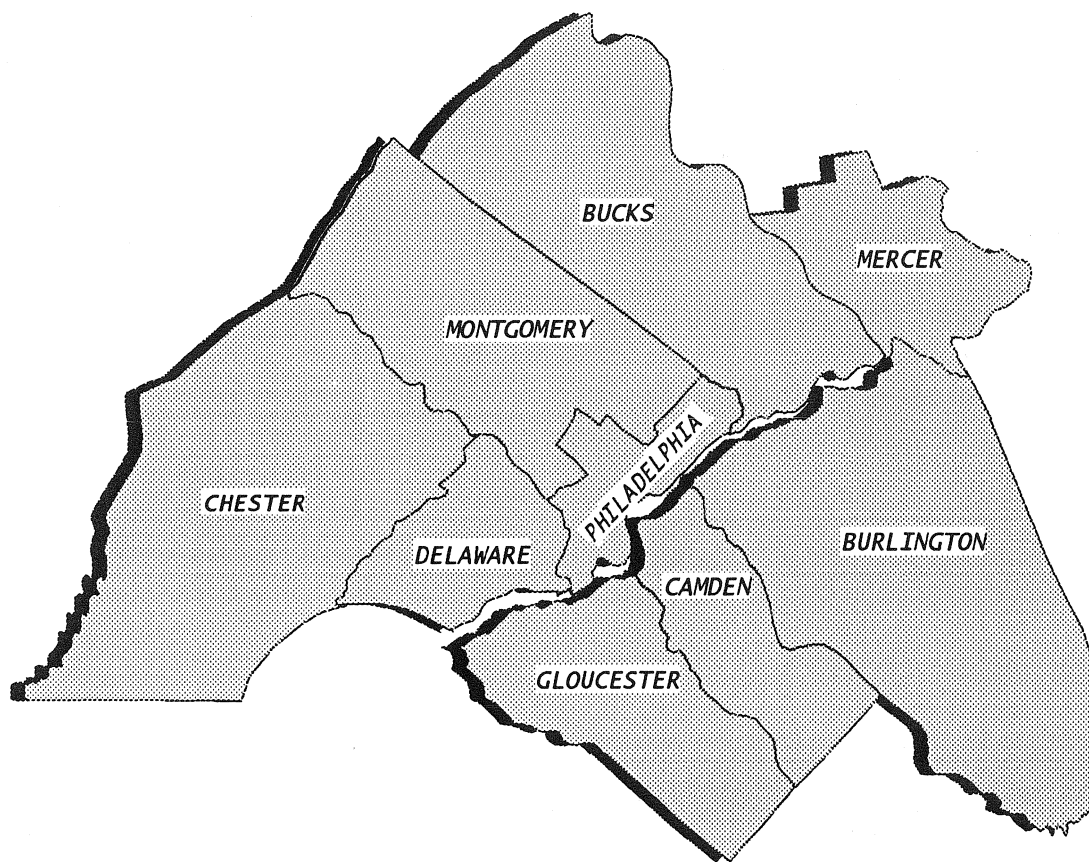
A partial list of 1989 Black per capita incomes as a percentage of 1989 White per capita incomes is provided. In Hunterdon, NJ, Black per capita income is only 35.7% of White per capita income. Per capita incomes are the most equal in Warren County, NJ, where Black per capita income is 77.3% of White per capita income.

FIGURE 13

**1989 BLACK PER CAPITA INCOME
AS A PERCENTAGE OF
1989 WHITE PER CAPITA INCOME**

LOWEST FIVE	
HUNTERDON, NJ	35.7%
MERCER, NJ	49.7%
CHESTER, PA	51.3%
CAPE MAY, NJ	52.1%
MONMOUTH, NJ	53.8%
HIGHEST FIVE	
SOMERSET, NJ	66.9%
MIDDLESEX, NJ	69.5%
BURLINGTON, NJ	72.7%
GLOUCESTER, NJ	75.1%
WARREN, NJ	77.3%

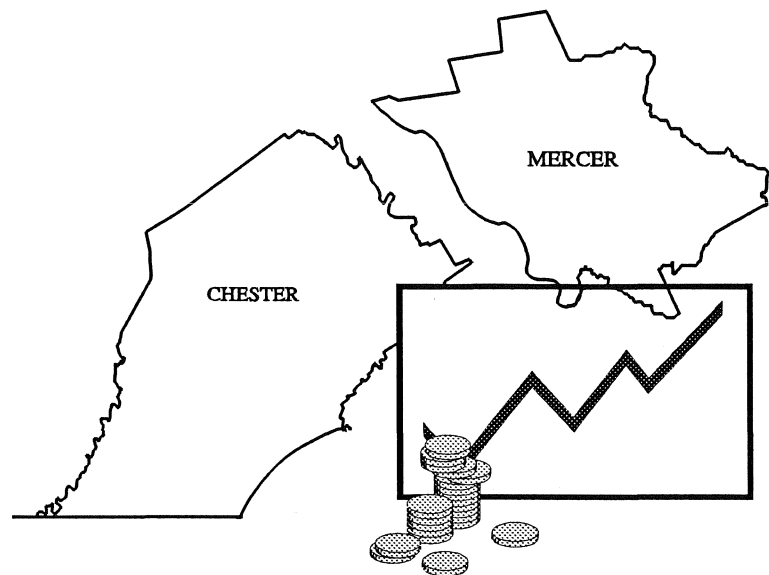
MAP 5
NINE COUNTY DVRPC REGION



The following section analyzes median household income among the nine member counties of the Delaware Valley Regional Planning Commission. The nine member counties include Bucks, Chester, Delaware, Montgomery and Philadelphia in Pennsylvania; and Burlington, Camden, Gloucester, and Mercer in New Jersey.

Of the nine DVRPC member counties, Philadelphia County had the lowest median household income in 1989. Counties in Pennsylvania dominated the higher income ranges.

Mercer County (25.1%) and Chester County (22.7%) demonstrated the greatest growth in median household incomes from 1979-1989 after adjusting for inflation while Philadelphia County (11.5%) and Delaware County (11.7%) demonstrated the least.



**FIGURE 14A
MEDIAN HOUSEHOLD INCOME
IN 9-COUNTY DVRPC REGION**

NINE COUNTIES	1989 MEDIAN HH INCOME
PHILADELPHIA	\$24,603
CAMDEN	\$36,190
DELAWARE	\$37,337
GLOUCESTER	\$39,387
MERCER	\$41,227
BURLINGTON	\$42,373
BUCKS	\$43,347
MONTGOMERY	\$43,720
CHESTER	\$45,642

**FIGURE 14B
MEDIAN HOUSEHOLD INCOME
GROWTH (%) 1979 -89**

NINE COUNTIES	GROWTH MED HH INC 1979-89
PHILADELPHIA	11.5%
DELAWARE	11.7%
MONTGOMERY	15.9%
BUCKS	17.5%
GLOUCESTER	18.5%
BURLINGTON	19.3%
CAMDEN	19.6%
CHESTER	22.7%
MERCER	25.1%

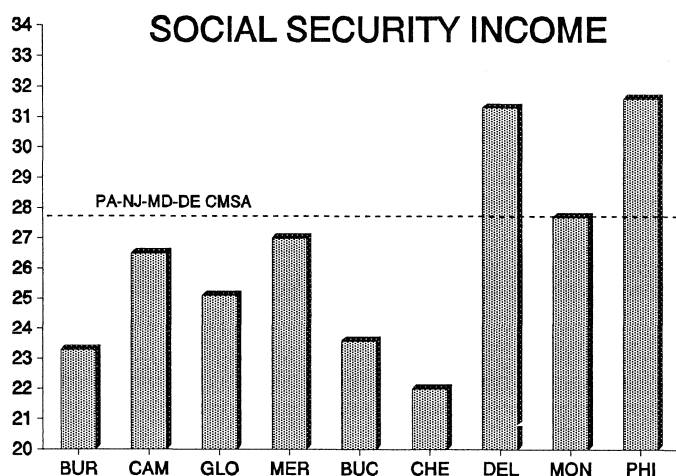
Although experiencing rapid income growth, Camden had the second lowest median household income for 1989. On the other hand, Mercer County's high income growth had pushed it upwards in the high income range.

DVRPC County Comparison by Type of Income

The U.S. Bureau of Census recognizes six types of income: *wage and salary*, *retirement*, *social security*, *public assistance*, *farm self-employment* and *non-farm self-employment*. Each type of income is further defined in the data sources and methodology section.

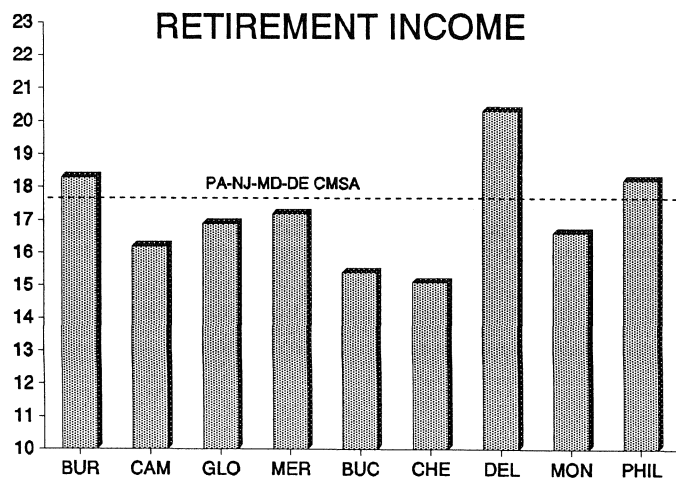
Delaware, Montgomery and Philadelphia Counties reported the largest percentages of households having social security income. In Philadelphia and Delaware Counties, over 30% of all households claimed social security income.

FIGURE 15
**PERCENT OF HOUSEHOLDS IN EACH COUNTY WITH
SOCIAL SECURITY INCOME**



Delaware and Philadelphia Counties also had large percentages of households with retirement income. The difference between the number of social security households and retirement households was greatest in Philadelphia County, indicative that Philadelphia had a large number of older households relying on only one income source--social security.

FIGURE 16
**PERCENT OF HOUSEHOLDS IN EACH COUNTY WITH
RETIREMENT INCOME**



The largest percentages of wage and salary households were found in Bucks (84.2%), Burlington (85.2%) and Chester Counties (84.6%). Only 70.1% of all households in Philadelphia County reported receiving wage and salary income. The largest percentages of households with self-employment income were found in Montgomery (14.8%) and Chester (15.4%).

FIGURE 17

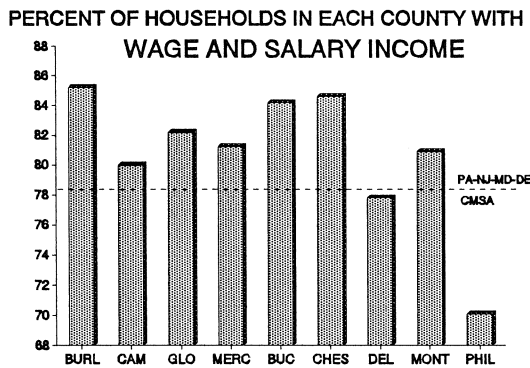
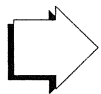
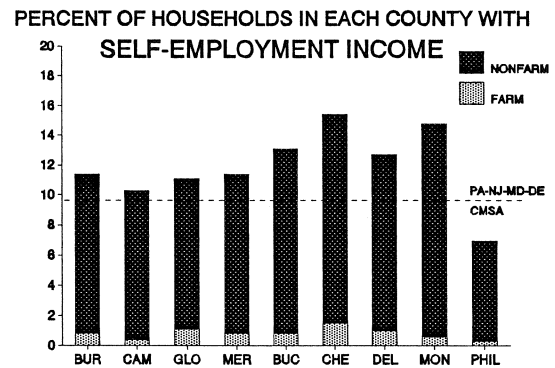
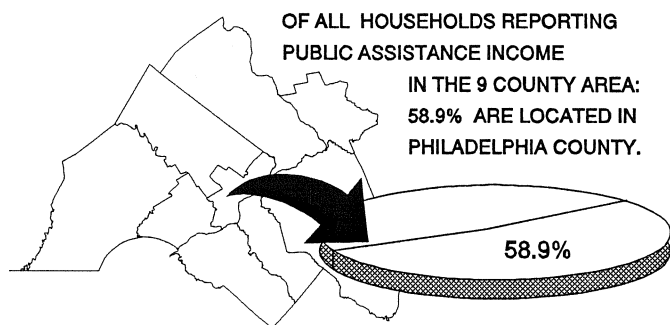


FIGURE 18



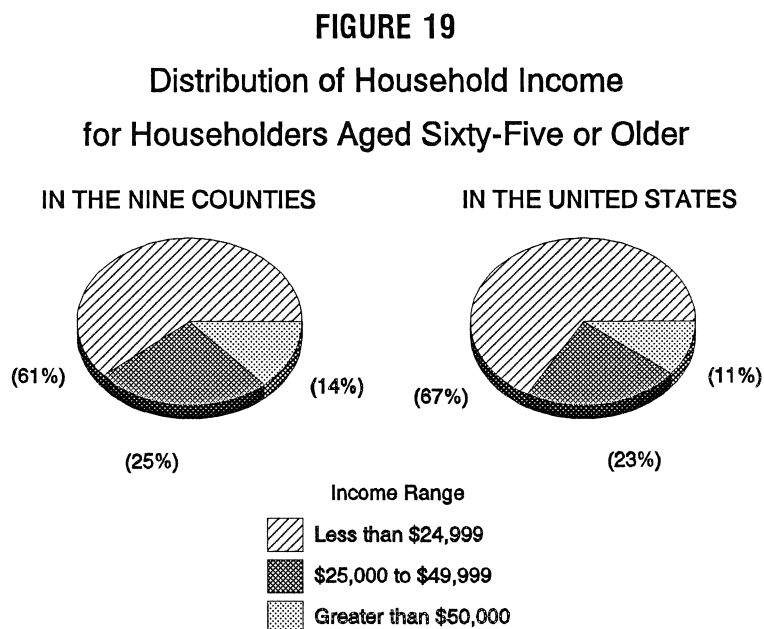
In Philadelphia County, 14% of all households received public assistance income. After Philadelphia, the highest percentages were found in Camden County with 7.5% and Delaware County with 5.8%.

A higher percentage of households in Philadelphia County relied on public assistance, retirement and social security income and a smaller percentage on wage and salary and self-employment income than in any other county. In absolute numbers however, Philadelphia contained more households in each category than any other county due to its larger population. Philadelphia County contains 31% of the population of the nine county DVRPC area.



Income Among Householders Aged Sixty-Five and Over

Over 60% of households in the nine county DVRPC area with householders aged sixty-five years or older had a median household income less than the national median household income of \$30,056. However, compared to national figures for householders aged sixty-five or over, older householders in the nine county DVRPC area had higher incomes. 13.7% of householders aged sixty-five and over in the nine county area had 1989 median household incomes greater than \$49,999 while in the United States only 10.8% of older householders had incomes greater than \$49,999.



Montgomery had a wealthier older population, housing 32.1% of householders aged 65 and over in the nine county area with median household incomes greater than one hundred thousand dollars. Philadelphia County contained 54.7% of householders aged sixty-five and over in the nine county area with median household incomes less than five thousand dollars, and 41.3% of older households with median household incomes between five and twenty-five thousand dollars.

FIGURE 20
DIVISION OF EACH INCOME CATEGORY BY COUNTY
FOR HOUSEHOLDS AGED 65 AND OVER

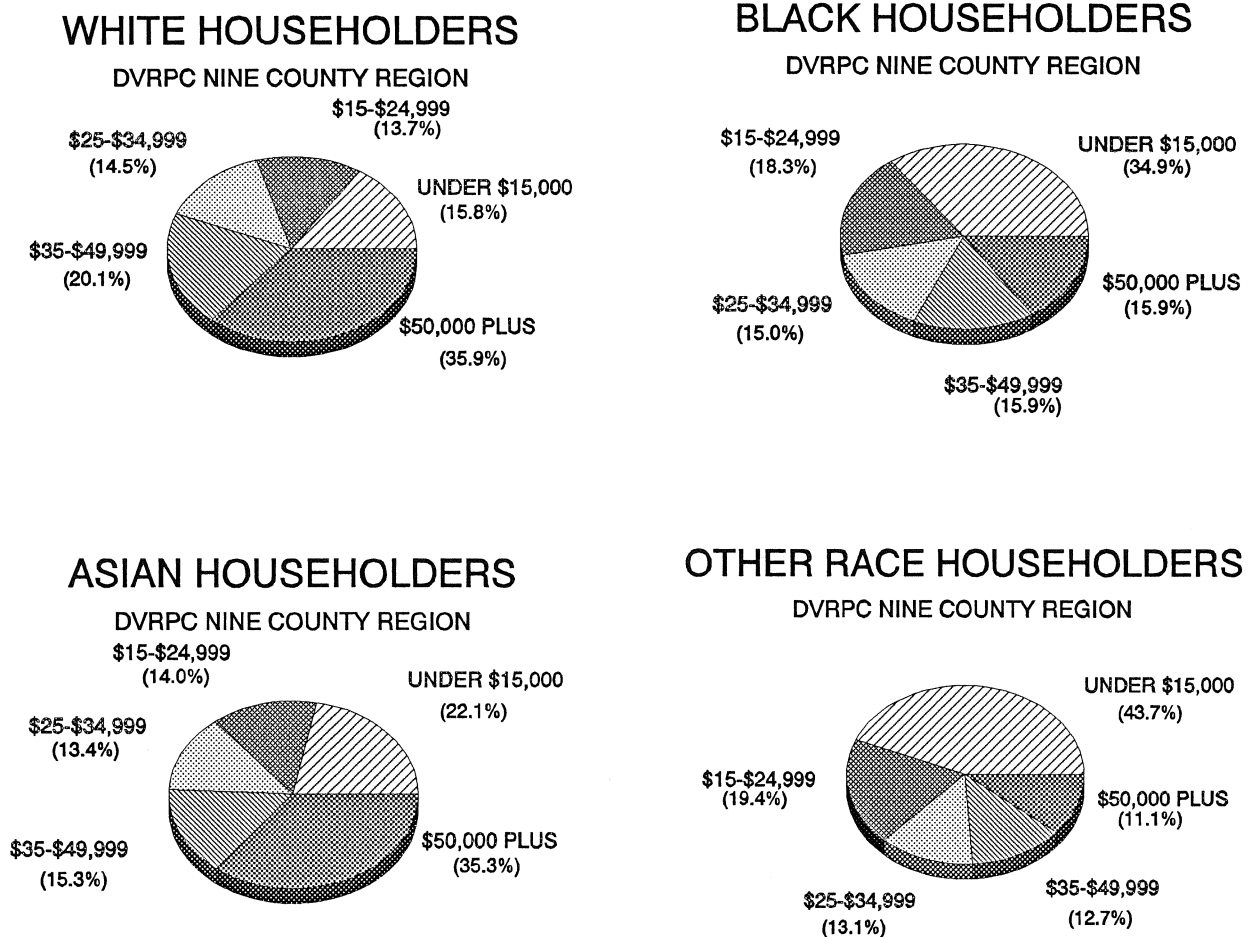
UNIVERSE: HOUSEHOLDERS AGED 65 AND OVER IN THE NINE COUNTY AREA*										
	LESS \$5000		\$5-\$24,999		\$25-\$49,999		\$50-\$99,999		\$100,000+	
	%	NUMBER	%	NUMBER	%	NUMBER	%	NUMBER	%	NUMBER
9 COUNTY TOTAL	100.0	29645	100.0	241185	100.0	112428	100.0	48626	100.0	12018
BURLINGTON	3.2	938	5.1	12291	7.0	7836	7.2	3491	5.4	645
CAMDEN	7.5	2212	8.9	21468	8.9	9988	8.7	4241	7.1	859
GLOUCESTER	2.8	837	3.6	8693	3.5	3880	3.1	1484	1.6	189
MERCER	4.6	1374	5.7	13699	6.4	7248	7.7	3766	7.7	926
BUCKS	4.5	1346	7.6	18309	9.3	10461	8.9	4329	7.1	854
CHESTER	3.3	989	4.7	11378	6.2	7005	7.3	3546	8.6	1037
DELAWARE	9.7	2869	11.5	27743	13.1	14741	13.6	6623	13.4	1610
MONTGOMERY	9.6	2851	11.7	28098	15.8	17719	20.0	9728	32.1	3856
PHILADELPHIA	54.7	16229	41.3	99506	29.8	33550	23.5	11418	17.0	2042

*1989 MEDIAN HOUSEHOLD INCOME

1989 Median Household Income by Race of Householder

The U.S. Census Bureau defines 5 racial categories for the following set of income data: *White, Black, American Indian, Asian and Other Race*. For this analysis the American Indian and Other Race categories have been consolidated. Income distribution by race for the nine county DVRPC area is pictured below. White householders had the largest percentage (35.9%) of households with income above \$50,000. Asian householders were a close second with 35.3%. Black and Other Race householders reported 15.9% and 11.1% respectively in the over \$50,000 income bracket. 43.7% of Other Race householders and 34.9% of Black householders had 1989 median household incomes below \$15,000.

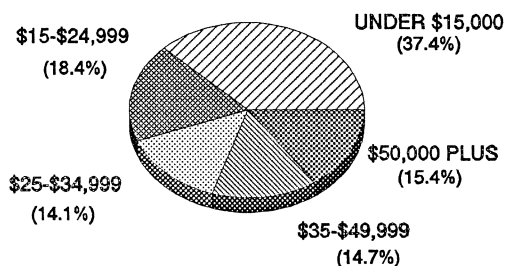
FIGURE 21
1989 MEDIAN HOUSEHOLD INCOME BY RACE OF HOUSEHOLDER
FOR NINE COUNTY DVRPC REGION



1989 Hispanic Median Household Income

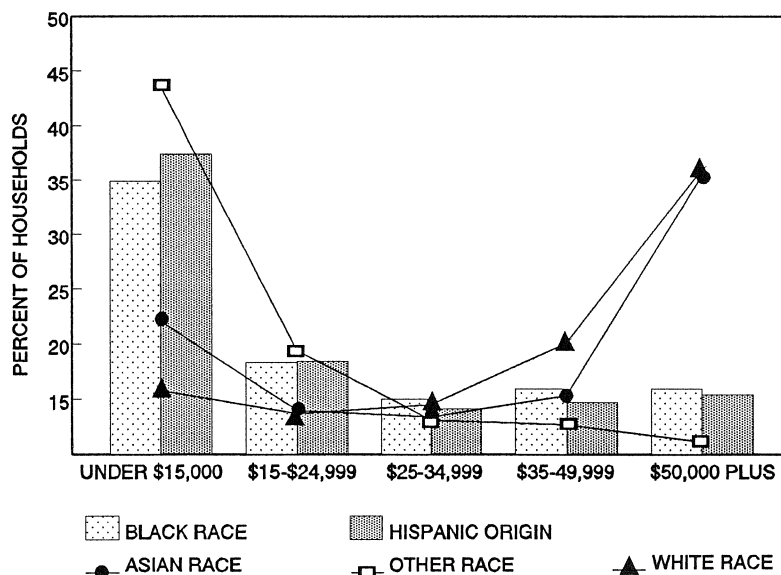
The Census Bureau defines persons of Hispanic origin as "those who classify themselves as Mexican, Puerto Rican, Cuban or Other Spanish/Hispanic." Origin is the ancestry or country of birth of the person or the person's parents. Persons of Hispanic origin may be of any race. Below is pictured Hispanic income distribution for the nine county DVRPC region.

FIGURE 22
1989 HISPANIC MEDIAN HOUSEHOLD
INCOME FOR NINE COUNTY REGION
HISPANIC HOUSEHOLDERS



37.4% of Hispanic householders had a 1989 median household income below \$15,000, and 18.4% had a 1989 median household income between \$15,000 and \$24,999. 15.4% had 1989 median household incomes above \$50,000. The income distribution of Hispanic householders in the nine county DVRPC area was very similar to Black householders.

FIGURE 23
1989 MEDIAN HOUSEHOLD INCOME IN THE NINE COUNTY REGION
BY RACE AND ORIGIN

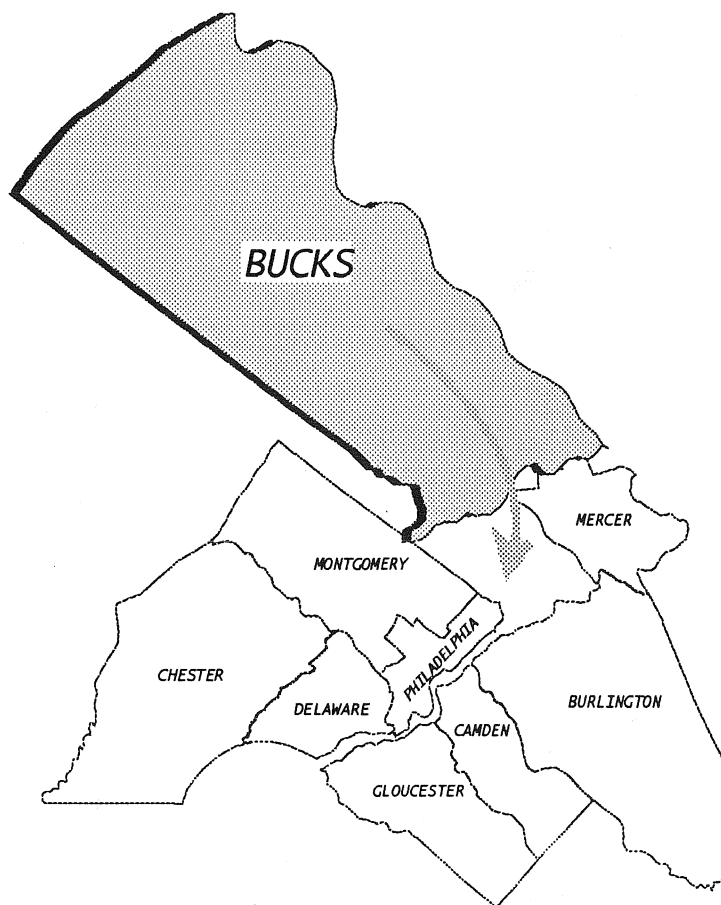


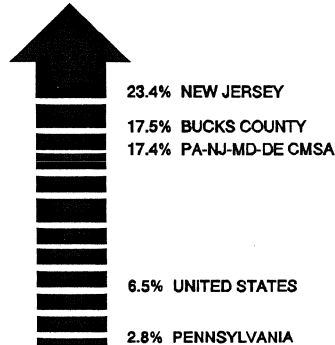
MAP 6
NINE COUNTY DVRPC REGION



The next section analyzes median household income within each of the following counties: Bucks, Chester, Delaware, Montgomery, Philadelphia, Camden, Burlington, Gloucester and Mercer. Maps of income distribution at the minor civil division level are provided for each county. Since Philadelphia is both a county and a single MCD, it is broken down into twelve neighborhood divisions based on the Planning Analysis Sections as defined by the Philadelphia City Planning Commission.

MAP 7
BUCKS COUNTY

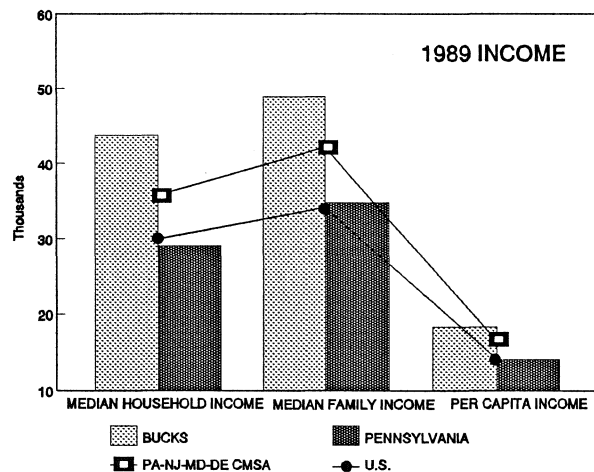


**1979-1989 GROWTH IN
MEDIAN HOUSEHOLD
INCOME**


Bucks County had a 1989 median household income of \$43,720 which was substantially above the 1989 median household incomes of the nation, the Philadelphia-Wilmington-Trenton CMSA and Pennsylvania. Bucks County also had greater growth in median household income (17.5%) from 1979-89 than these three entities. Ranked among the sixty-seven counties of Pennsylvania, Bucks County had the third highest median household income in 1989. Bucks County had a larger percentage of households reporting wage and salary income and nonfarm self-employment income than the Philadelphia-Wilmington-Trenton CMSA, and had a smaller number of households reporting social security and retirement income than the CMSA.

**FIGURE 24
COMPARISON OF HOUSEHOLD BY INCOME TYPE
FOR BUCKS COUNTY AND PHILADELPHIA CMSA**

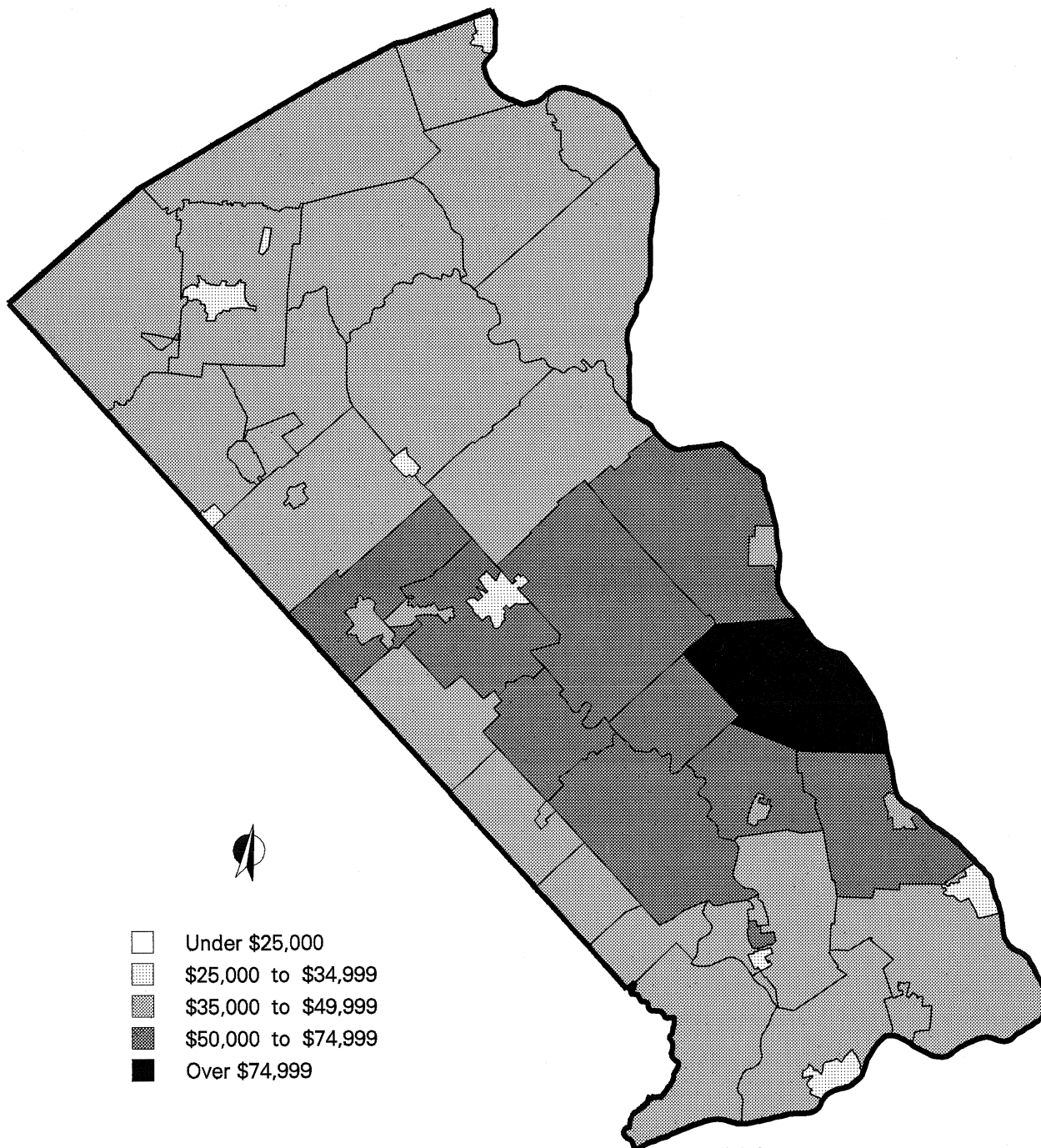
INCOME TYPE	PERCENT OF HOUSEHOLDS:	
	BUCKS	PHIL CMSA
WAGE AND SALARY	84.2%	78.4%
SOCIAL SECURITY	23.6%	27.7%
RETIREMENT	15.4%	17.5%
PUBLIC ASSISTANCE	3.4%	7.3%
FARM SELF-EMPLOYMENT	.8%	.7%
NONFARM SELF-EMPLOYMENT	12.3%	10.1%



Income Distribution by Minor Civil Divisions

Of the fifty-four Minor Civil Divisions (MCDs) in Bucks County, none had a 1989 median household income less than \$25,000. Nine MCDs or 16.7% had median household incomes between \$25,000 and \$34,999, and these tended to be small urbanized areas. The majority of MCDs, 63% or thirty-four MCDs, had 1989 median household incomes between \$35,000 and \$49,999. Ten MCDs or 18.5% had median household incomes between \$50,000 and \$74,999 and were located along the southeastern portion of the Bucks-Mercer County line. Upper Makefield was the only MCD in Bucks County with a 1989 median household income greater than \$75,000.

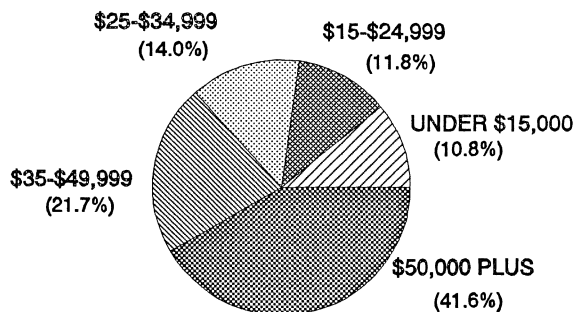
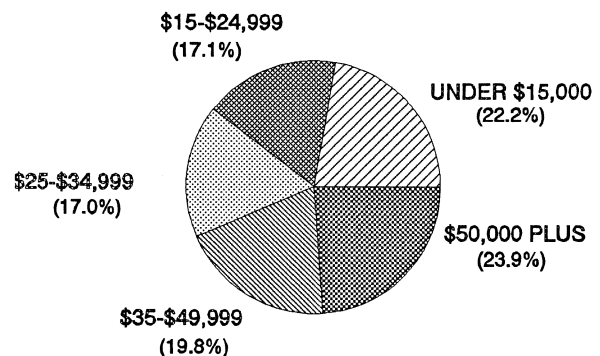
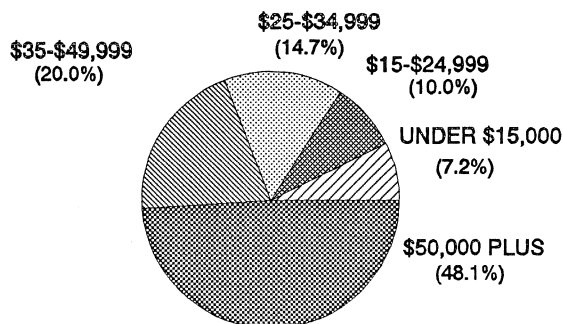
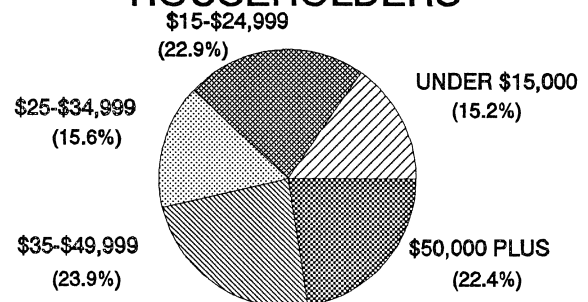
MAP 8
1989 MEDIAN HOUSEHOLD INCOME DISTRIBUTION
AT THE MINOR CIVIL DIVISION LEVEL FOR BUCKS COUNTY



1989 MEDIAN HOUSEHOLD INCOME BY RACE OF HOUSEHOLDER

Income distribution among Asian and White householders was similar as was income distribution among Black and Other Race householders. 41.6% of White householders and 48.1% of Asian householders had 1989 median household incomes above \$50,000 compared to 22.4% of Other Race householders and 23.9% of Black householders. 22.2% of Black householders had 1989 median household incomes below \$15,000. (The two racial categories 'American Indian' and 'Other Race' have been consolidated and are referred to as 'Other Race'.)

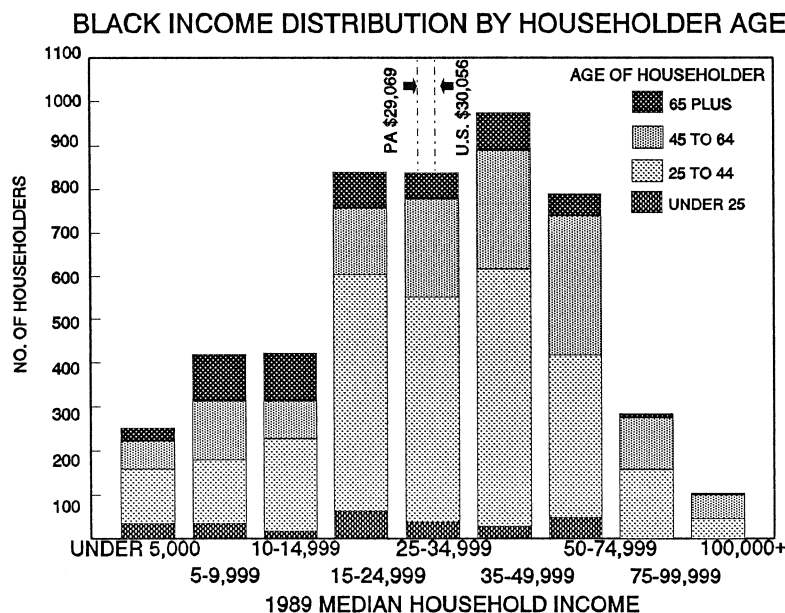
FIGURE 25
1989 MEDIAN HOUSEHOLD INCOME BY RACE OF HOUSEHOLDER
FOR BUCKS COUNTY

WHITE HOUSEHOLDERS**BLACK HOUSEHOLDERS****ASIAN HOUSEHOLDERS****OTHER RACE HOUSEHOLDERS**

1989 Median Household Income by Age of Black Householder

Over 40% of Black householders had 1989 median household incomes above Pennsylvania's 1989 median household income of \$29,069 and the nation's median household income of \$30,056. The largest percentages of black householders aged over sixty-five or under twenty-five years were found in the low income groups.

FIGURE 26
BUCKS COUNTY

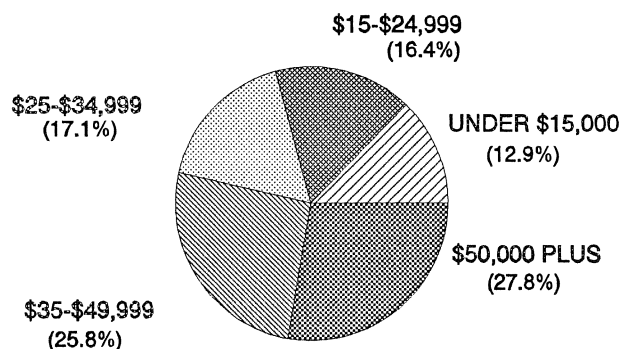


1989 Hispanic Household Income

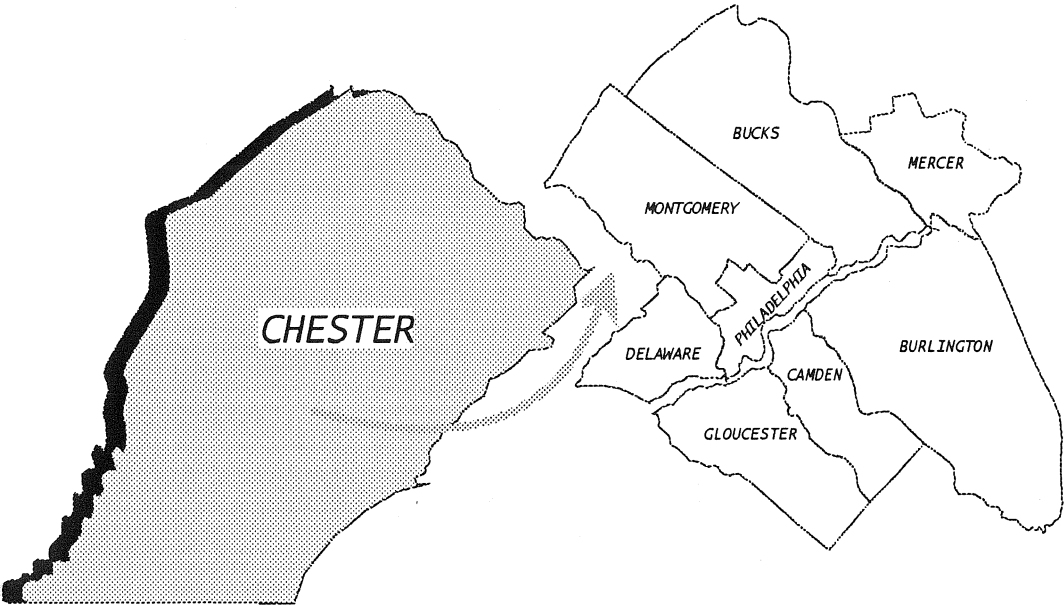
Hispanic householders had a similar but slightly higher income distribution as Other Race and Black householders. 27.8% of Hispanic householders had 1989 median household incomes above \$50,000 compared to 23.9% of Black householders and 22.4% of other race householders.

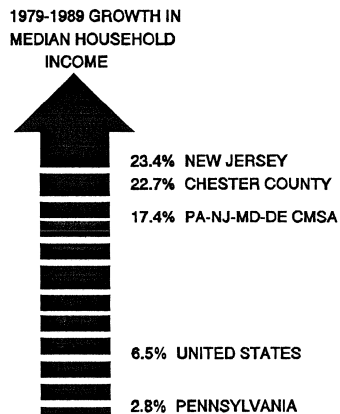
FIGURE 27
1989 HISPANIC MEDIAN HOUSEHOLD
INCOME FOR BUCKS COUNTY

HISPANIC HOUSEHOLDERS



MAP 9
CHESTER COUNTY

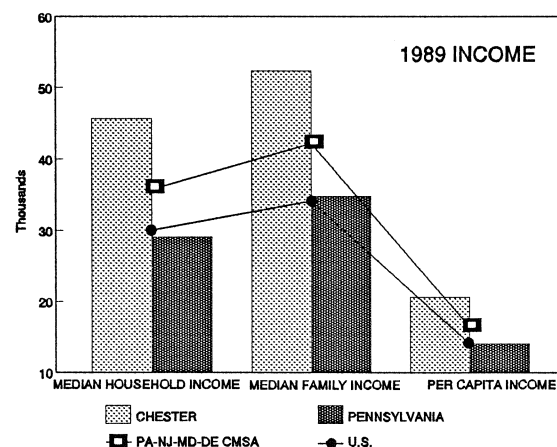




Chester County had a 1989 median household income of \$45,642 which was substantially above the 1989 median household incomes of the nation, the Philadelphia-Wilmington-Trenton CMSA and Pennsylvania. Chester County also had greater growth in median household income (22.7%) from 1979-89 than these three entities. Ranked among the sixty-seven counties of Pennsylvania, Chester County had the highest median household income in 1989. Chester County had a larger percentage of households reporting wage and salary income and nonfarm self-employment income than the Philadelphia-Wilmington-Trenton CMSA, and had a smaller percentage of households reporting social security and retirement income than the CMSA.

FIGURE 28
COMPARISON OF HOUSEHOLD BY INCOME TYPE
FOR CHESTER COUNTY AND PHILADELPHIA CMSA

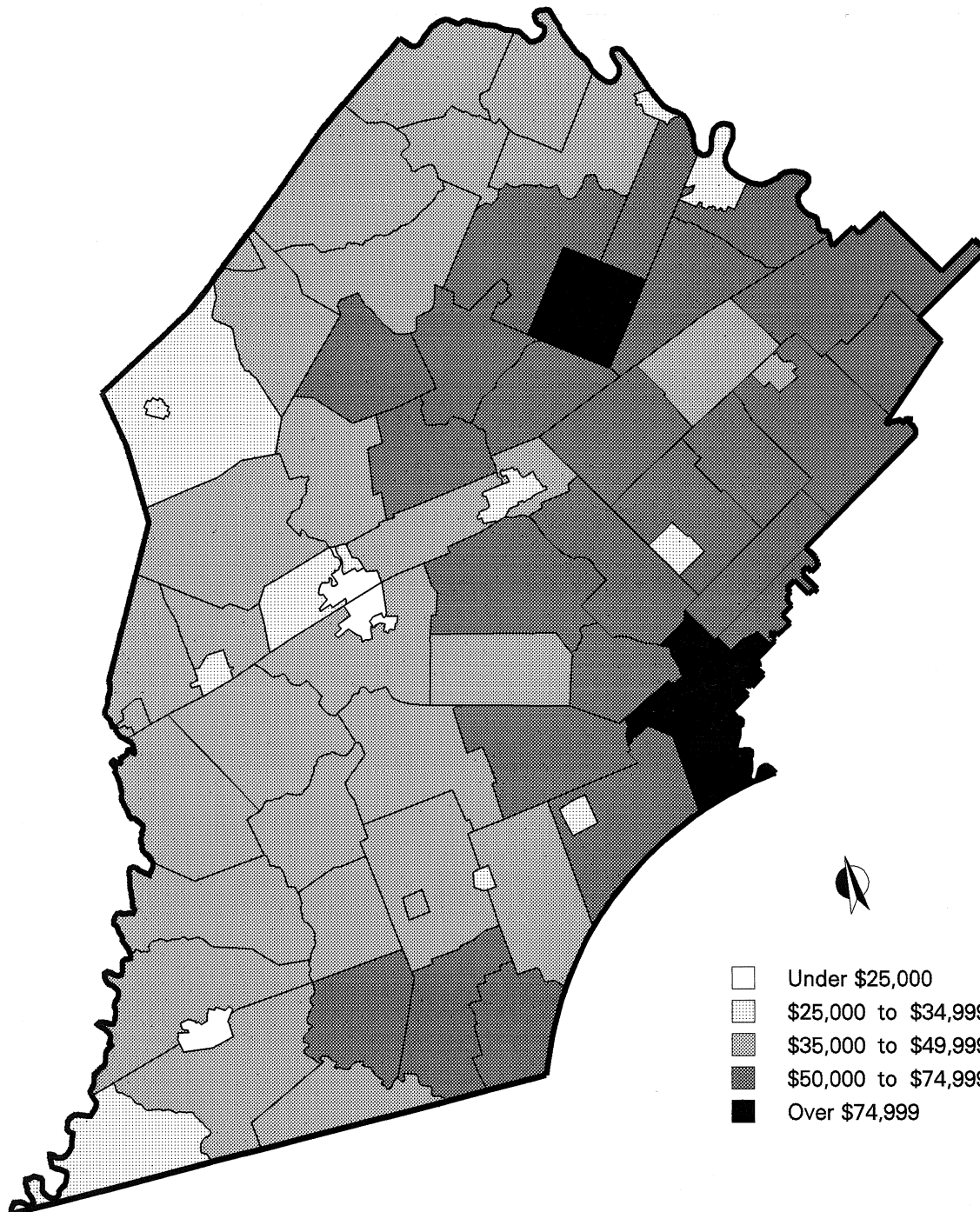
INCOME TYPE	PERCENT OF HOUSEHOLDS:	
	CHESTER	PHIL CMSA
WAGE AND SALARY	84.6%	78.4%
SOCIAL SECURITY	22.0%	27.7%
RETIREMENT	15.1%	17.5%
PUBLIC ASSISTANCE	3.1%	7.3%
FARM SELF-EMPLOYMENT	1.5%	.7%
NONFARM SELF-EMPLOYMENT	13.9%	10.1%



Income Distribution by Minor Civil Divisions

There are seventy-three Minor Civil Divisions (MCDs) in Chester County, four or 5.5% of which had 1989 median household incomes below \$25,000. These four include Coatesville city, Modena borough, Oxford borough and South Coatsville borough. The largest percentage of MCDs, 43.9% (thirty-two MCDs), had 1989 median household incomes between \$35,000 and \$49,999. Twenty-four MCDs or 32.9% had 1989 median household incomes between \$50,000 and \$74,999. Three (4.1%) of the MCDs, Birmingham township, Pennsbury township and Thornbury township, had 1989 median household incomes of \$75,000 or more. Birmingham township had a median household income of \$102,989, the highest of any MCD in the Pennsylvania five county DVRPC region. MCDs with high median household incomes tended to be located in the eastern region of the county and along the Chester-Delaware county line.

MAP 10
1989 MEDIAN HOUSEHOLD INCOME DISTRIBUTION
AT THE MINOR CIVIL DIVISION LEVEL FOR CHESTER COUNTY

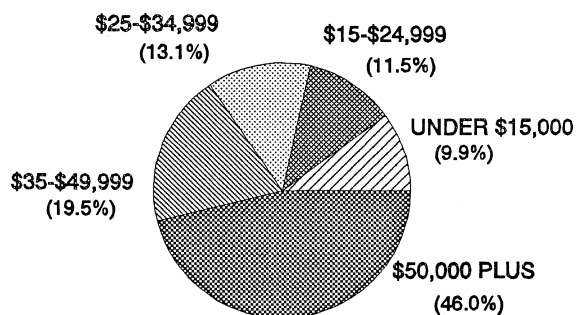


1989 MEDIAN HOUSEHOLD INCOME BY RACE OF HOUSEHOLDER

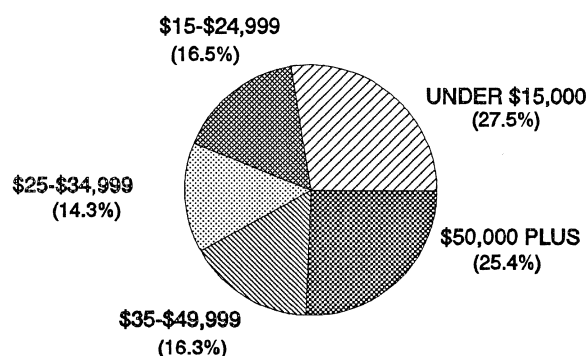
Income distribution among Asian and White householders was similar as was income distribution among Black and Other Race householders. 46% of White householders and 54.2% of Asian householders had 1989 median household incomes above \$50,000 compared to 25.4% of Black householders and 20.3% of Other Race householders. 30% of Other Race householders and 27.5% of Black householders had 1989 median household incomes below \$15,000. (The two racial categories 'American Indian' and 'Other Race' have been consolidated and are referred to as 'Other Race'.)

FIGURE 29
1989 MEDIAN HOUSEHOLD INCOME BY RACE OF HOUSEHOLDER
FOR CHESTER COUNTY

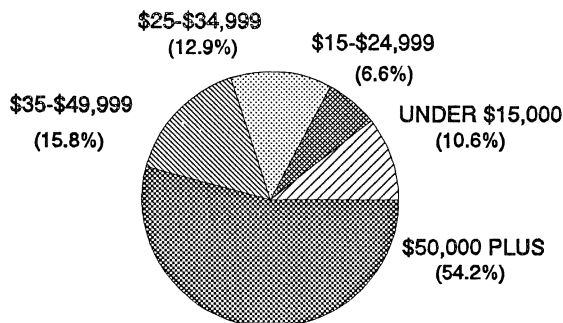
WHITE HOUSEHOLDERS



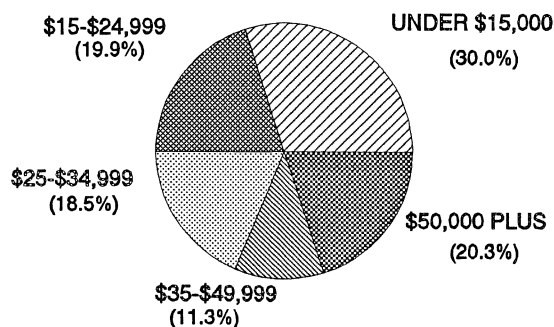
BLACK HOUSEHOLDERS



ASIAN HOUSEHOLDERS



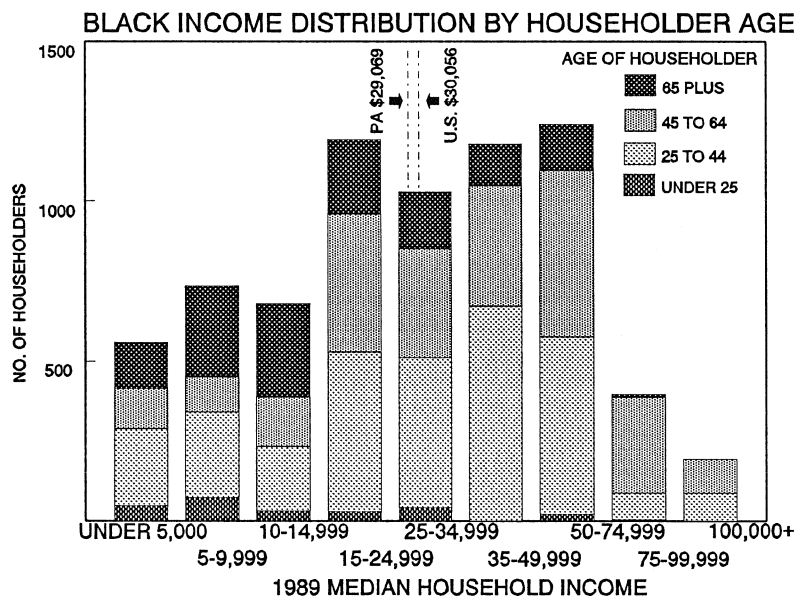
OTHER RACE HOUSEHOLDERS



1989 Median Household Income by Age of Black Householder

Over 40% of Black householders had 1989 median household incomes above Pennsylvania's median household income of \$29,069 and the nation's median household income of \$30,056. The largest percentages of Black householders aged sixty-five and over were found in the low income groups.

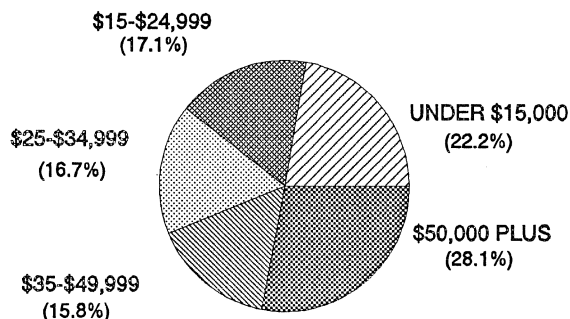
FIGURE 30
CHESTER COUNTY



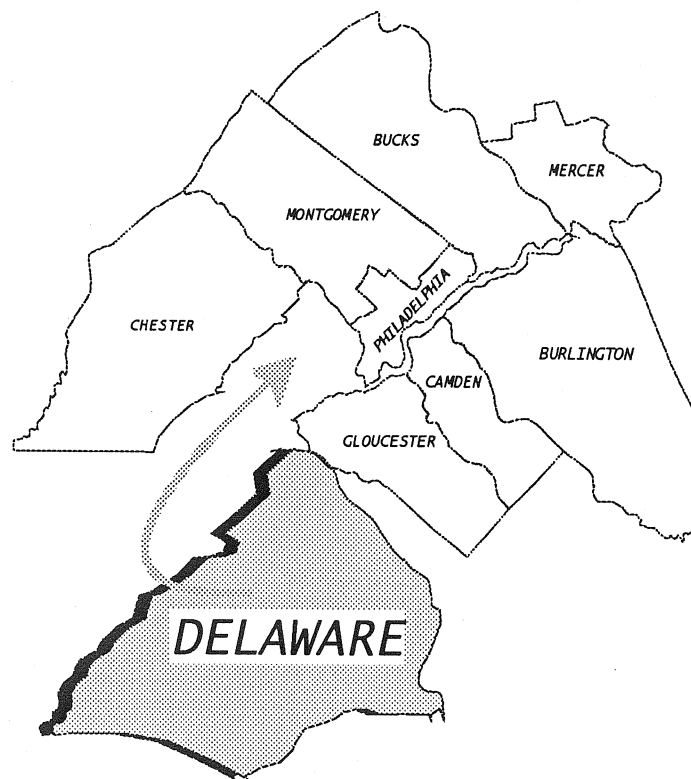
1989 Hispanic Household Income

Hispanic householders had slightly higher incomes than Black or Other Race householders and lower incomes than White and Asian householders. 28.1% of Hispanic householders had 1989 median household income above \$50,000 and 22.2% of Hispanic householders had 1989 median household incomes below \$15,000.

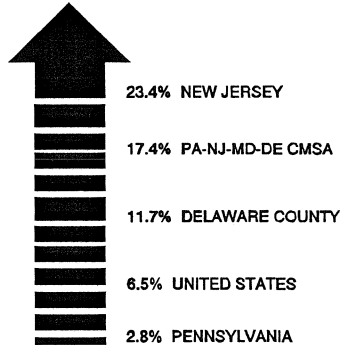
FIGURE 31
1989 HISPANIC MEDIAN HOUSEHOLD INCOME FOR CHESTER COUNTY
HISPANIC HOUSEHOLDERS



MAP 11
DELAWARE COUNTY



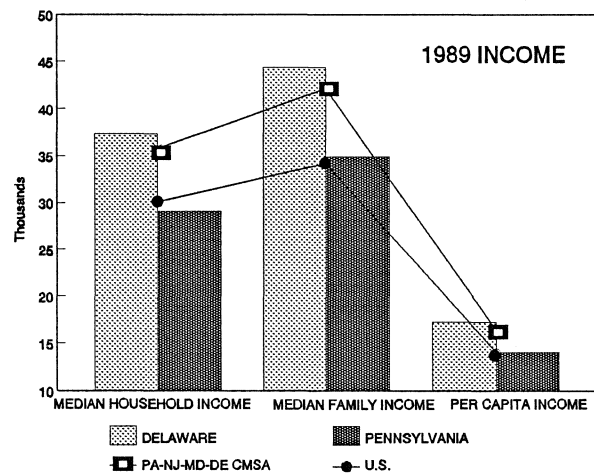
1979-1989 GROWTH IN
MEDIAN HOUSEHOLD
INCOME



Delaware County had a 1989 median household income of \$37,337 which was substantially above the 1989 median household incomes of the nation, the Philadelphia-Wilmington-Trenton CMSA and Pennsylvania. Delaware County's 1979-89 growth rate of 11.7% in median household income was higher than that of Pennsylvania or the nation but lower than that of the CMSA. Ranked among the sixty-seven counties of Pennsylvania, Delaware County had the fourth highest median household income in 1989. Delaware County had a smaller percentage of households reporting wage and salary income than the Philadelphia-Wilmington-Trenton CMSA, and had a larger number of households reporting social security and retirement income than the CMSA.

FIGURE 32
COMPARISON OF HOUSEHOLD BY INCOME TYPE
FOR DELAWARE COUNTY AND PHILADELPHIA CMSA

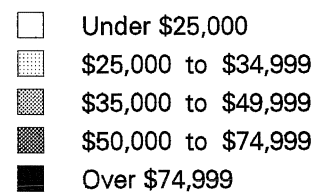
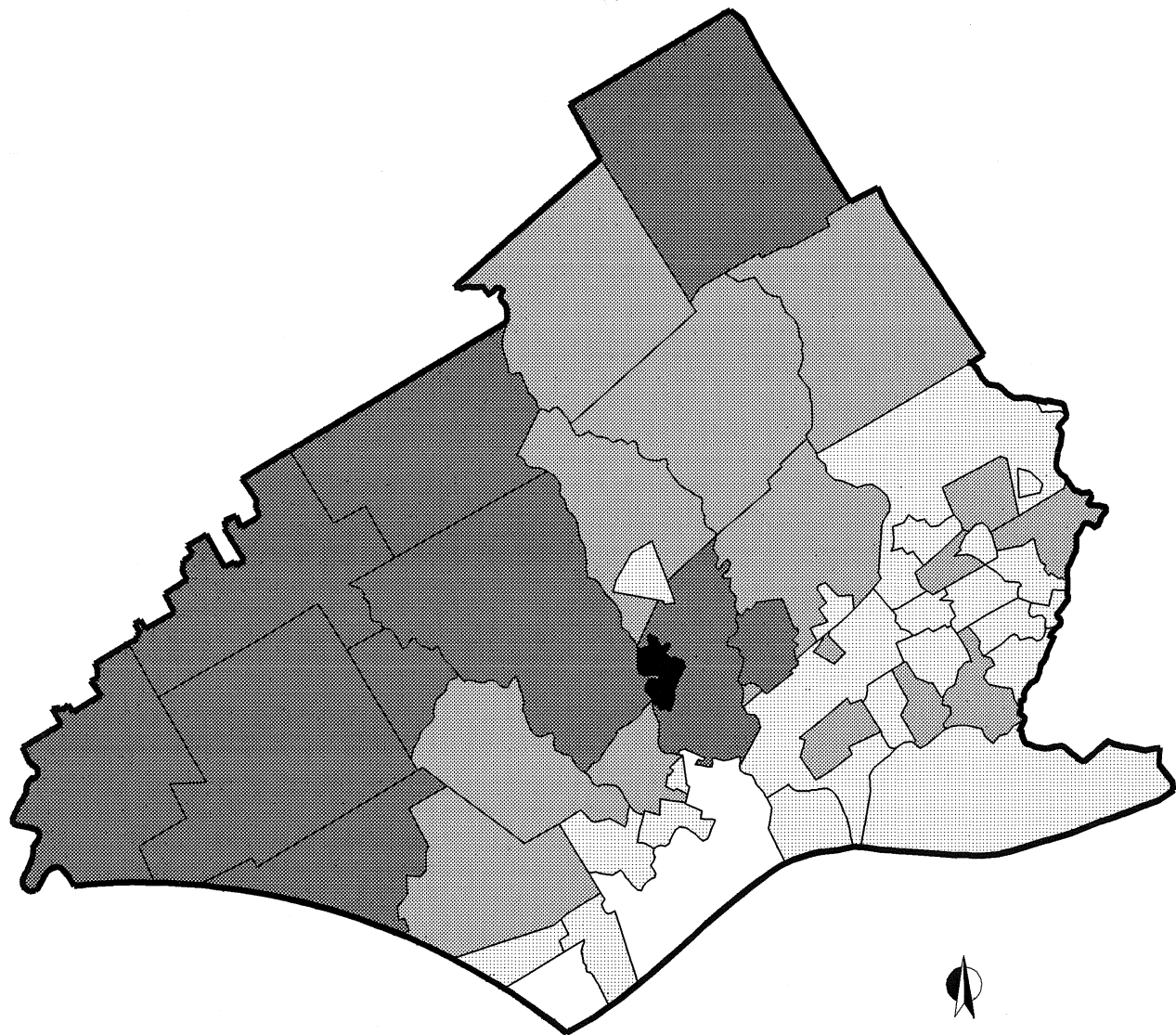
INCOME TYPE	PERCENT OF HOUSEHOLDS:	
	DELAWARE	PHIL CMSA
WAGE AND SALARY	77.8%	78.4%
SOCIAL SECURITY	31.3%	27.7%
RETIREMENT	20.3%	17.5%
PUBLIC ASSISTANCE	5.8%	7.3%
FARM SELF-EMPLOYMENT	1.0%	.7%
NONFARM SELF-EMPLOYMENT	11.7%	10.1%



Income Distribution by Minor Civil Divisions

Of the forty-nine Minor Civil Divisions (MCDs) in Delaware County, three or 6.1% had 1989 median household incomes below \$25,000. These include Chester city, Marcus Hook borough and Millbourne borough. Nineteen (38.8%) of the MCDs in Delaware County had median household incomes between \$25,000 and \$34,999, and seventeen (34.7%) had median household incomes between \$35,000 and \$49,999. Nine MCDs (18.4%), which were mainly located in the western portion of the county along the Chester-Delaware county line, had 1989 median household incomes between \$50,000 and \$74,999. Only Rose Valley borough had a median household income greater than \$75,000.

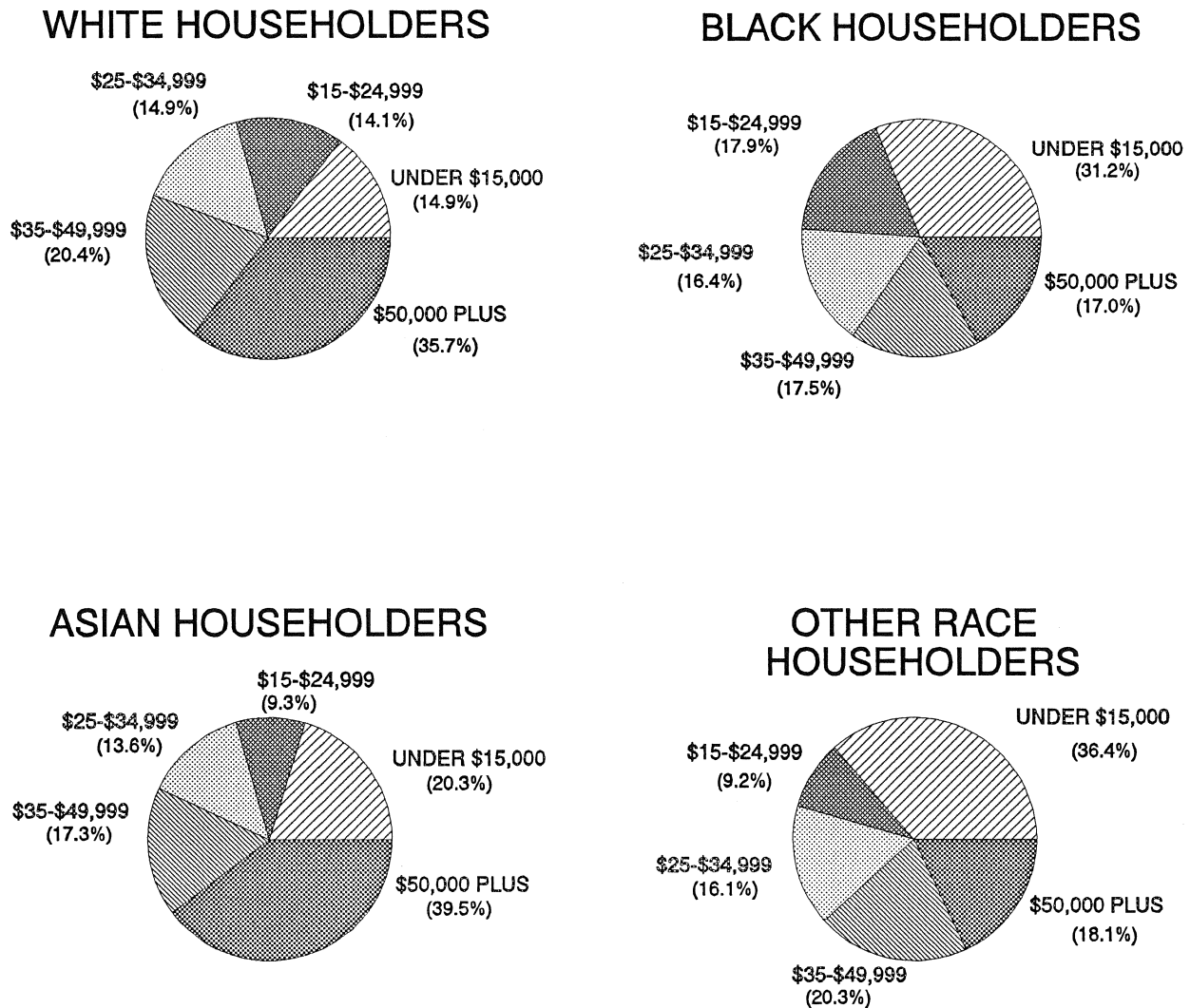
MAP 12
1989 MEDIAN HOUSEHOLD INCOME DISTRIBUTION
AT THE MINOR CIVIL DIVISION LEVEL FOR DELAWARE COUNTY



1989 MEDIAN HOUSEHOLD INCOME BY RACE OF HOUSEHOLDER

Income distribution among Asian and White householders was similar as was income distribution among Black and Other Race householders. 39.5% of Asian householders and 35.7% of White householders had 1989 median household incomes above \$50,000 compared to 18.1% of Other Race householders and 17% of Black householders. 36.4% of Other Race householders had 1989 median household incomes below \$15,000 as did 31.2% of Black householders. (The two racial categories 'American Indian' and 'Other Race' have been consolidated and are referred to as 'Other Race'.)

FIGURE 33
1989 MEDIAN HOUSEHOLD INCOME BY RACE OF HOUSEHOLDER
FOR DELAWARE COUNTY

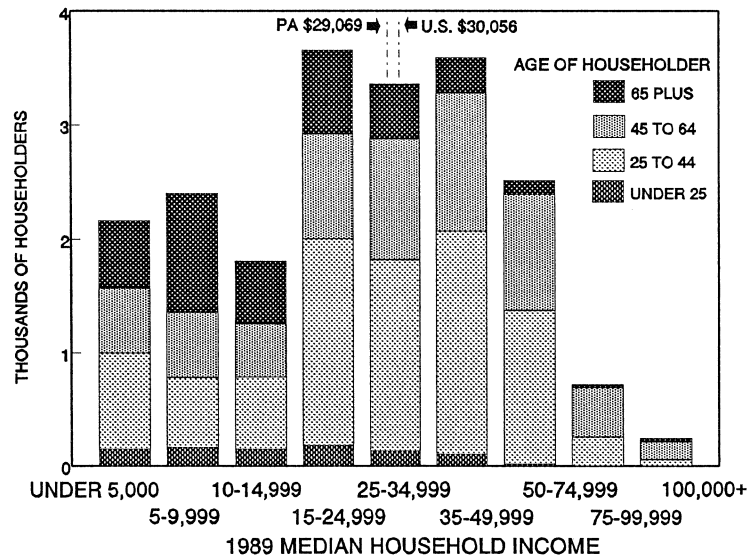


1989 Median Household Income by Age of Black Householder

Over 50% of Black householders had 1989 median household incomes below the national median income of \$30,056 and Pennsylvania's median income of \$29,069. Black householders aged sixty-five and over were present in Delaware County in large numbers and tended to be found in the lower income levels.

**FIGURE 34
DELMARE COUNTY**

BLACK INCOME DISTRIBUTION BY HOUSEHOLDER AGE

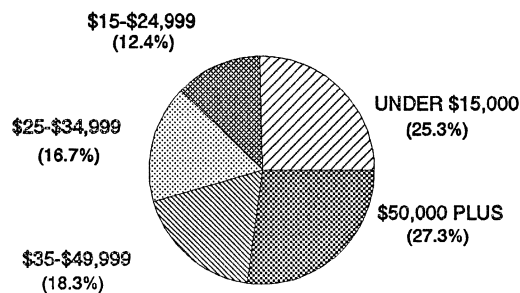


1989 Hispanic Household Income

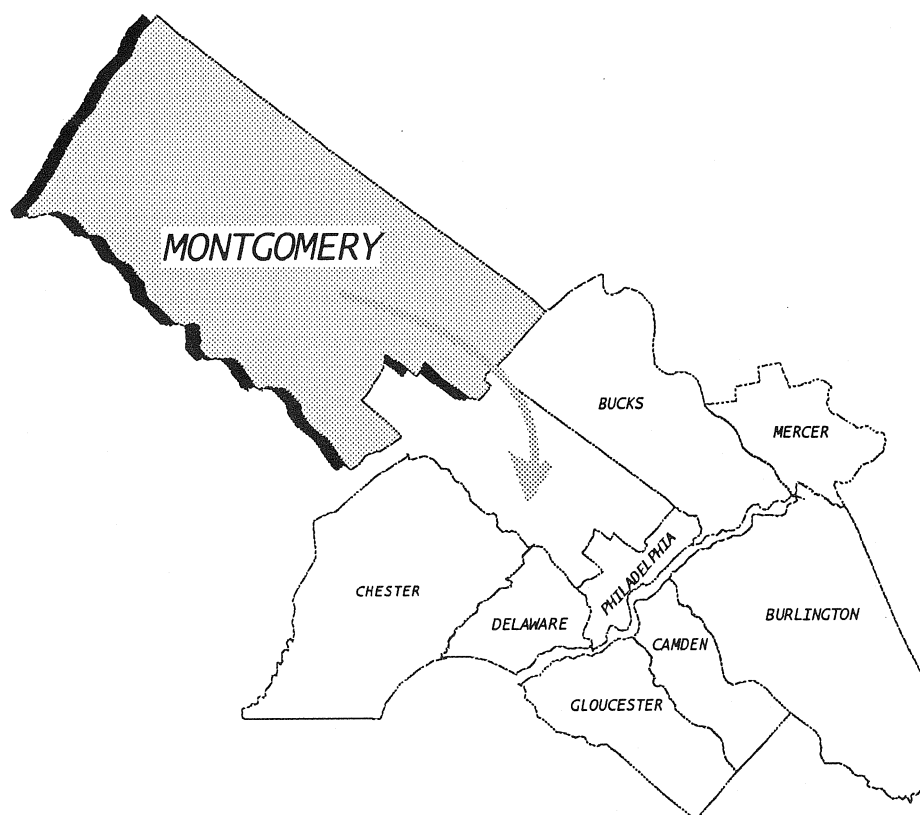
Hispanic householders had higher 1989 median household incomes than Black or Other Race householders. 27.3% of Hispanic householders had 1989 median household income above \$50,000 compared to 17% of Black householders and 18.1% of Other Race householders.

**FIGURE 35
1989 HISPANIC MEDIAN HOUSEHOLD INCOME FOR DELMARE COUNTY**

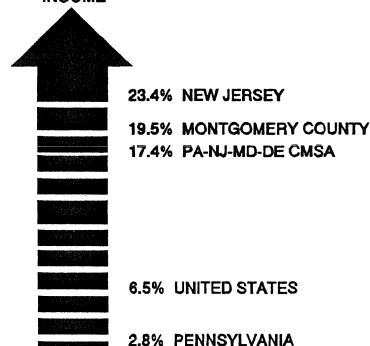
HISPANIC HOUSEHOLDERS



MAP 13
MONTGOMERY COUNTY



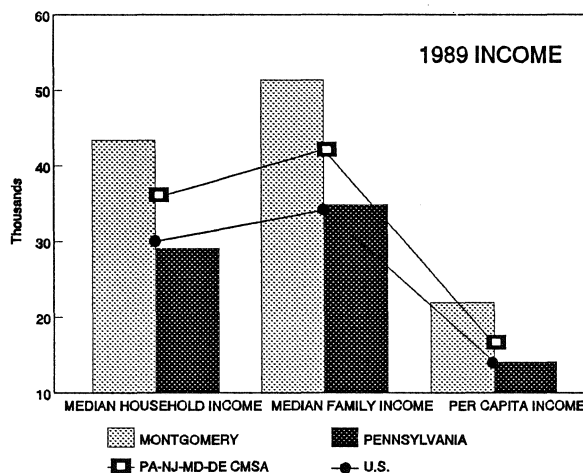
1979-1989 GROWTH IN MEDIAN HOUSEHOLD INCOME



Montgomery County had a 1989 median household income of \$43,347 which was substantially above the 1989 median household incomes of the nation, the Philadelphia-Wilmington-Trenton CMSA and Pennsylvania. Montgomery County's 1979-89 growth rate in median household income of 19.5% was higher than that of Pennsylvania, the nation and the CMSA. Ranked among the sixty-seven counties of Pennsylvania, Montgomery County had the second highest median household income in 1989. Montgomery County had a larger percentage of households reporting wage and salary income and nonfarm self-employment income than the Philadelphia-Wilmington-Trenton CMSA. An equivalent percentage of households with social security income was reported in Montgomery County and the CMSA.

FIGURE 36
COMPARISON OF HOUSEHOLD BY INCOME TYPE
FOR MONTGOMERY COUNTY AND PHILADELPHIA CMSA

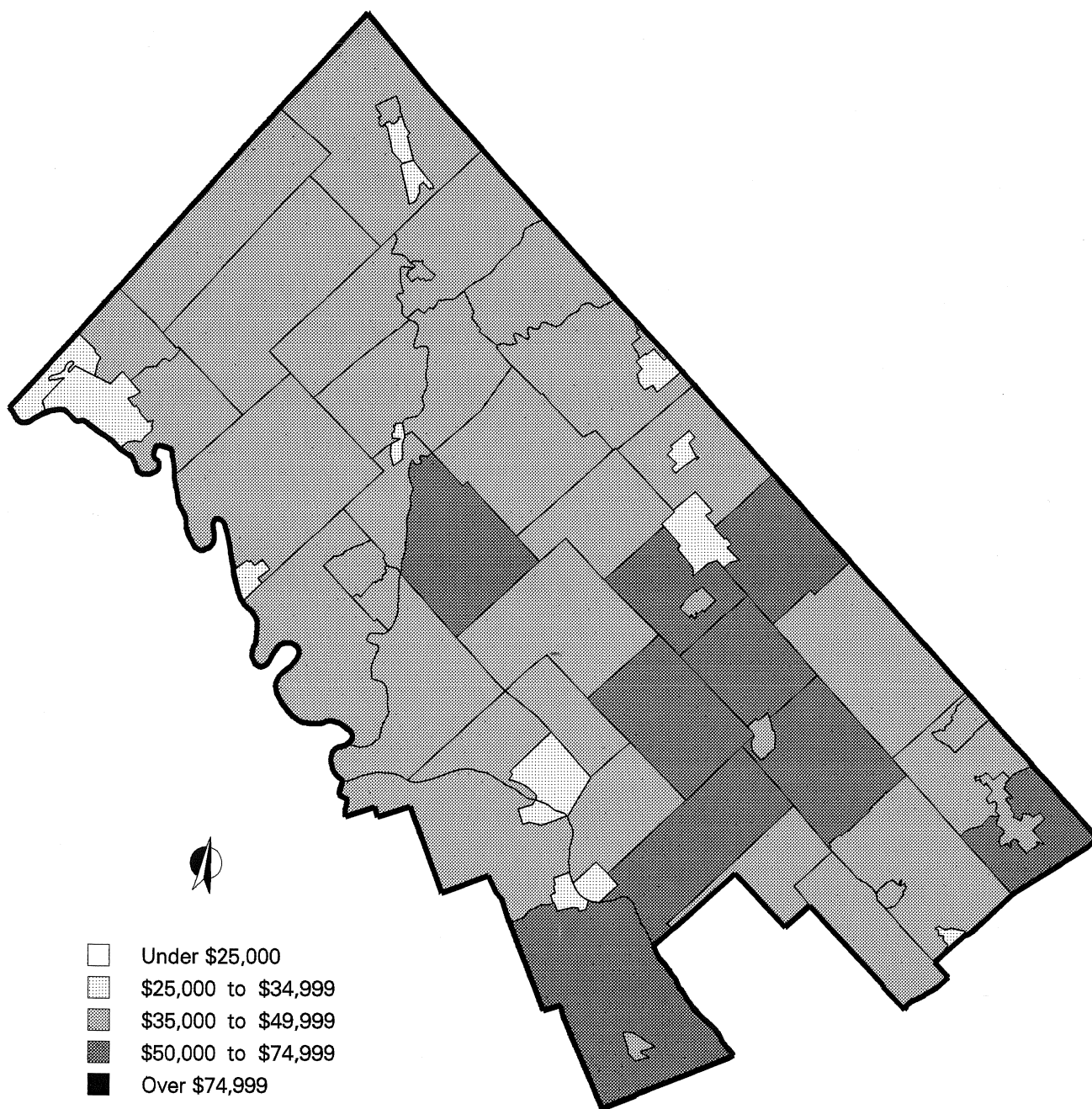
INCOME TYPE	PERCENT OF HOUSEHOLDS:	
	MONTGOMERY	PHIL CMSA
WAGE AND SALARY	80.9%	78.4%
SOCIAL SECURITY	27.7%	27.7%
RETIREMENT	16.6%	17.5%
PUBLIC ASSISTANCE	2.9%	7.3%
FARM SELF-EMPLOYMENT	.6%	.7%
NONFARM SELF-EMPLOYMENT	14.2%	10.1%



Income Distribution by Minor Civil Divisions

Of the sixty-two Minor Civil Divisions (MCDs) in Montgomery County, none had 1989 median household incomes below \$25,000 or above \$75,000. The majority of MCDs, thirty-nine or 62.9%, had median household incomes between \$35,000 and \$49,999. Higher income MCDs tended to be located close to Philadelphia City.

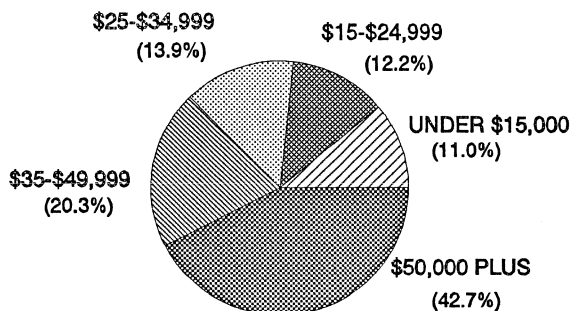
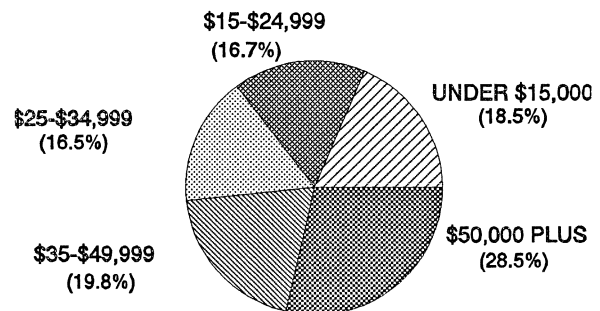
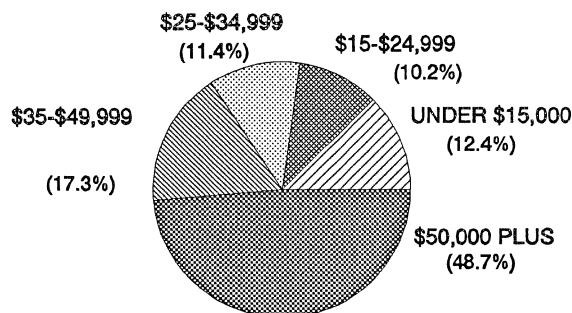
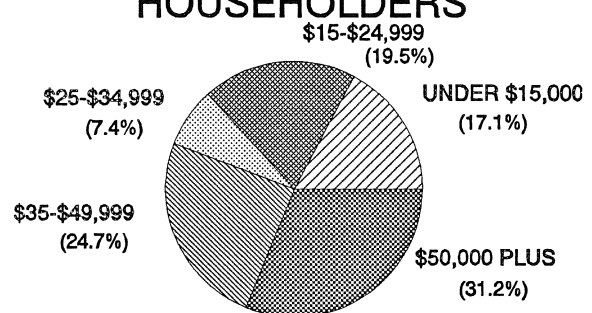
MAP 14
1989 MEDIAN HOUSEHOLD INCOME DISTRIBUTION
AT THE MINOR CIVIL DIVISION LEVEL FOR MONTGOMERY COUNTY



1989 MEDIAN HOUSEHOLD INCOME BY RACE OF HOUSEHOLDER

The income distributions of the four racial groups were slightly similar in Montgomery County. 28.5% of Black householders, 31.2% of Other Race householders, 42.7% of White householders, and 48.7% of Asian householders had 1989 median household incomes above \$50,000. 12.4% of Asian householders, 17.1% of Other Race householders, 18.5% of Black householders, and 11% of White householders had incomes less than \$15,000. (The two racial categories 'American Indian' and 'Other Race' have been consolidated and are referred to as 'Other Race'.)

FIGURE 37
1989 MEDIAN HOUSEHOLD INCOME BY RACE OF HOUSEHOLDER
FOR MONTGOMERY COUNTY

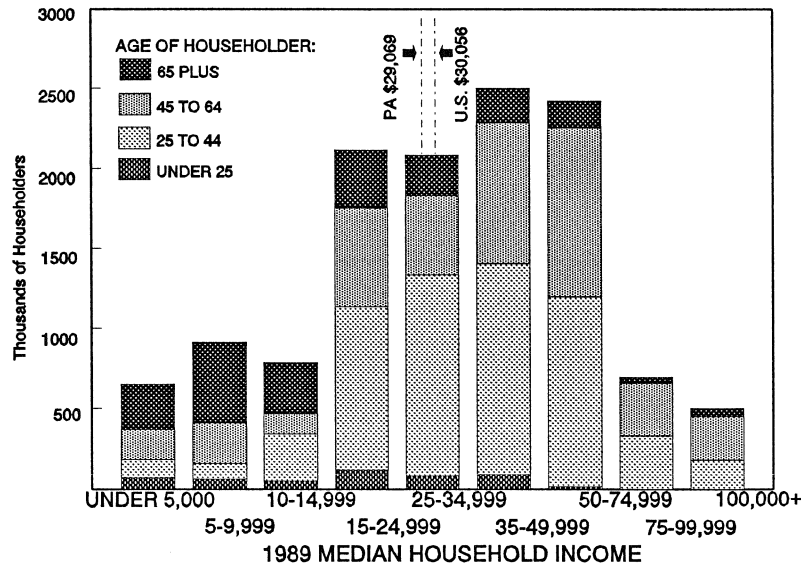
WHITE HOUSEHOLDERS**BLACK HOUSEHOLDERS****ASIAN HOUSEHOLDERS****OTHER RACE HOUSEHOLDERS**

1989 Median Household Income by Age of Black Householder

Over 40% of Black householders had 1989 median household incomes above Pennsylvania's 1989 median household income of \$29,069 and nation's 1989 median household income of \$30,056. Black householders aged sixty-five and over dominated the lower income groups.

FIGURE 38
MONTGOMERY COUNTY

BLACK INCOME DISTRIBUTION BY HOUSEHOLDER AGE

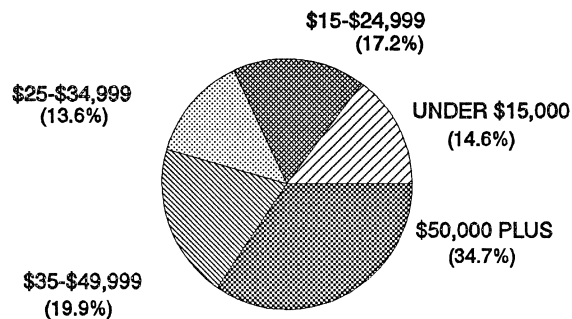


1989 Hispanic Household Income

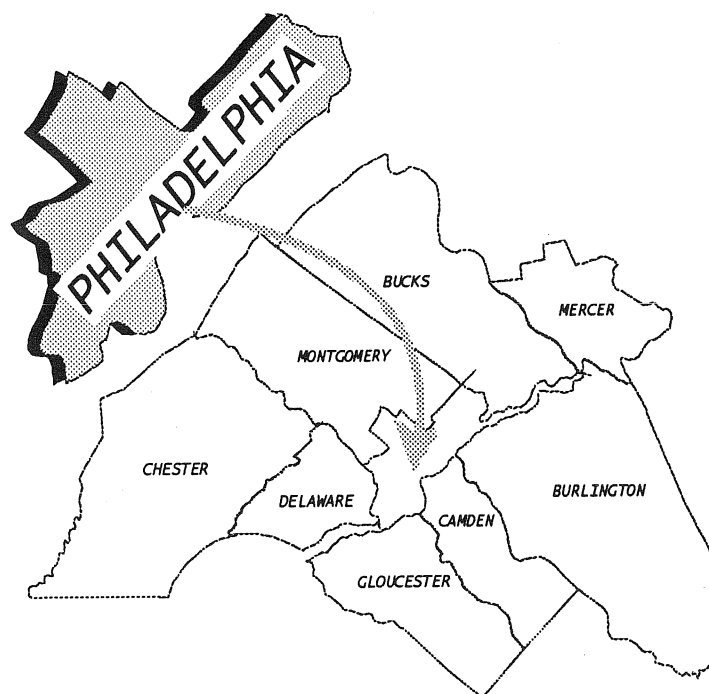
Income distribution between the four racial groups and Hispanic householders was similar in Montgomery County. 34.7% of Hispanic householders had 1989 incomes above \$50,000.

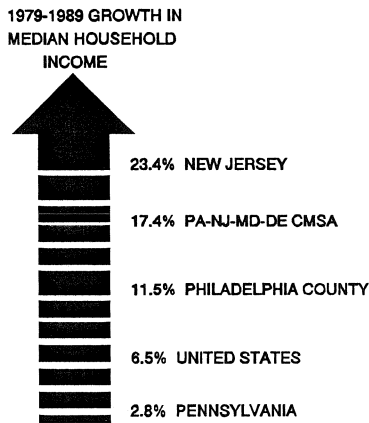
FIGURE 39
1989 HISPANIC MEDIAN HOUSEHOLD INCOME FOR MONTGOMERY COUNTY

HISPANIC HOUSEHOLDERS



MAP 15
PHILADELPHIA COUNTY

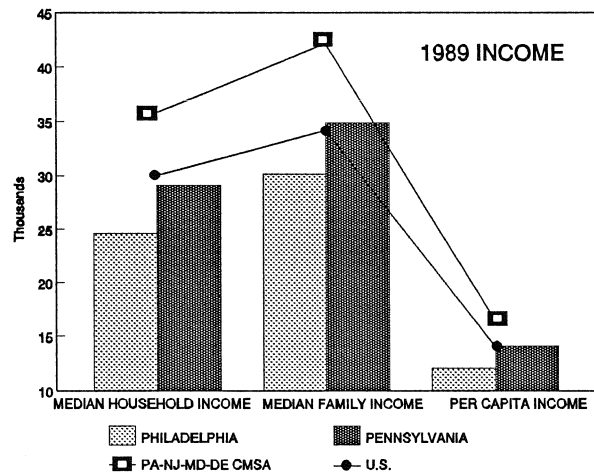




Philadelphia County had a 1989 median household income of \$24,603 which was below the 1989 median household incomes of the nation, Pennsylvania and the Philadelphia-Wilmington-Trenton CMSA. Philadelphia County's 1979-89 growth rate in median household income of 11.5% was higher than that of Pennsylvania or the nation but lower than that of the CMSA. Among the sixty-seven counties of Pennsylvania, Philadelphia County ranked thirty-six in median household income in 1989. Philadelphia County contained 31% of the total population of the CMSA. Philadelphia County had a smaller percentage of households reporting wage and salary income than the Philadelphia-Wilmington-Trenton CMSA, and had a larger percentage of households reporting social security, retirement and public assistance income than the CMSA.

FIGURE 40
COMPARISON OF HOUSEHOLD BY INCOME TYPE
FOR PHILADELPHIA COUNTY AND PHILADELPHIA CMSA

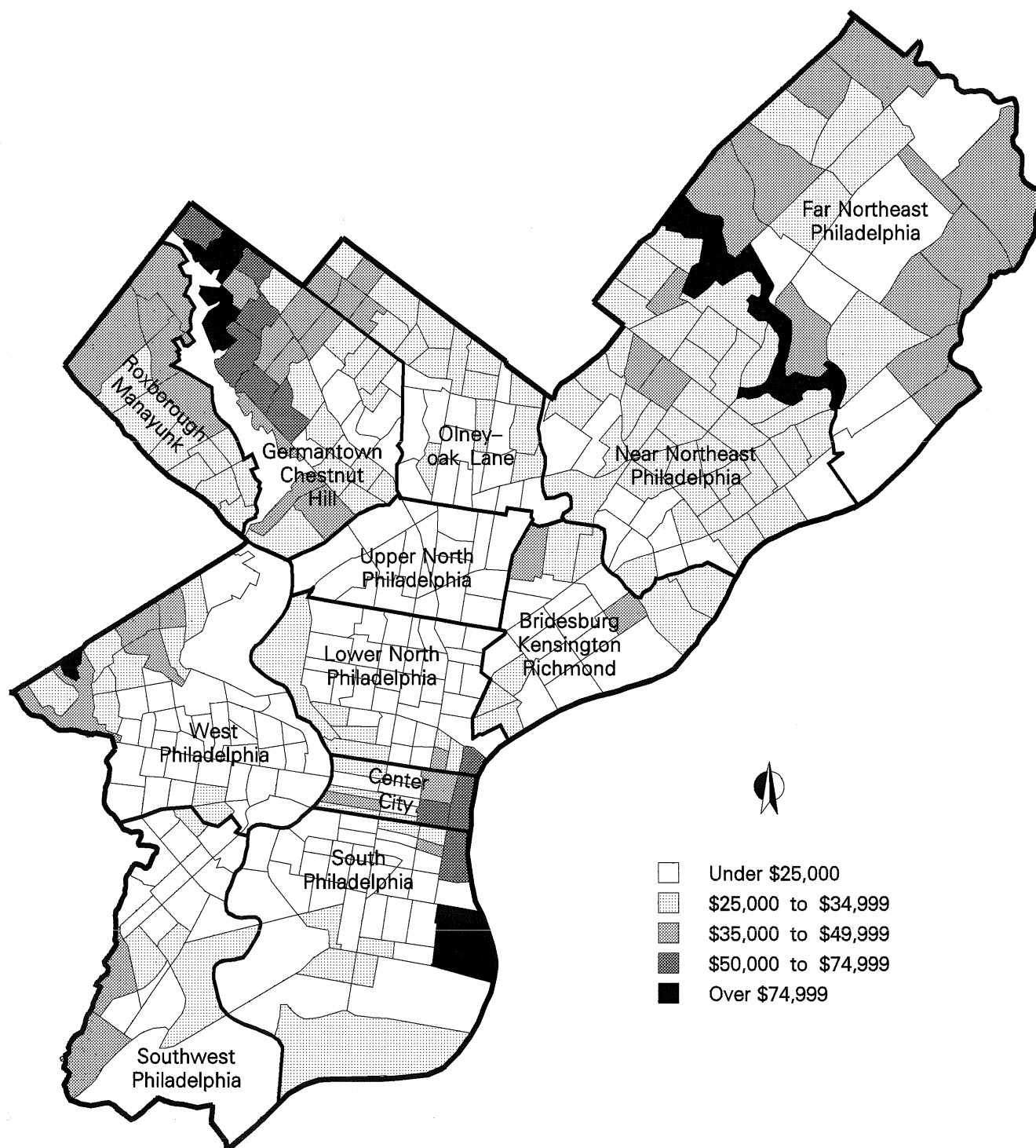
INCOME TYPE	PERCENT OF HOUSEHOLDS:	
	PHILADELPHIA	PHIL CMSA
WAGE AND SALARY	70.1%	78.4%
SOCIAL SECURITY	31.6%	27.7%
RETIREMENT	18.2%	17.5%
PUBLIC ASSISTANCE	14.0%	7.3%
FARM SELF-EMPLOYMENT	.3%	.7%
NONFARM SELF-EMPLOYMENT	6.6%	10.1%



Income Distribution by Census Tract

Philadelphia is both a county and a single Minor Civil Division made up of 366 census tracts. On the following page, 1989 median household income distribution has been mapped by census tracts and the twelve neighborhood planning analysis sections into which they have been organized (see Appendix D). The majority of census tracts in Philadelphia had a 1989 median household income under \$25,000. Two planning districts, Far Northeast Philadelphia and Roxborough Manayunk, had a large percentage of census tracts with 1989 median household income between \$35,000 and \$49,999. The Germantown Chestnut Hill planning district contained several census tracts in its northwest corner with median household incomes between \$50,000 and \$74,999. Census Tracts along the waterfront in or near Center City also had median household incomes between \$50,000 and \$74,999. Only four planning districts contained census tracts with 1989 median household incomes greater than \$75,000. These are Far Northeast Philadelphia, Germantown Chestnut Hill, West Philadelphia and South Philadelphia.

MAP 16
1989 MEDIAN HOUSEHOLD INCOME DISTRIBUTION
AT THE MINOR CIVIL DIVISION LEVEL FOR PHILADELPHIA COUNTY

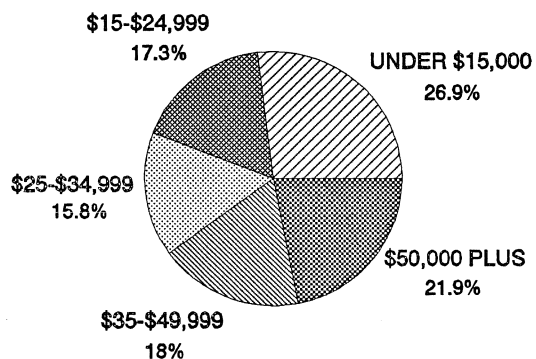


1989 MEDIAN HOUSEHOLD INCOME BY RACE OF HOUSEHOLDER

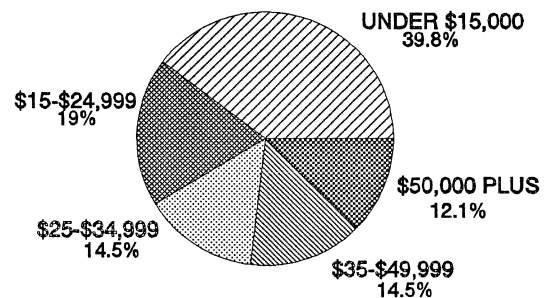
White householders had the largest percentage of households (21.9%) with 1989 median household incomes above \$50,000. 39.8% of Black householders had a 1989 median household income below \$15,000. Other Race householders had the largest percentage (53.4%) of households with 1989 median household incomes below \$15,000. (The two racial categories 'American Indian' and 'Other Race' have been consolidated and are referred to as 'Other Race'.)

FIGURE 41
1989 MEDIAN HOUSEHOLD INCOME BY RACE OF HOUSEHOLDER
FOR PHILADELPHIA COUNTY

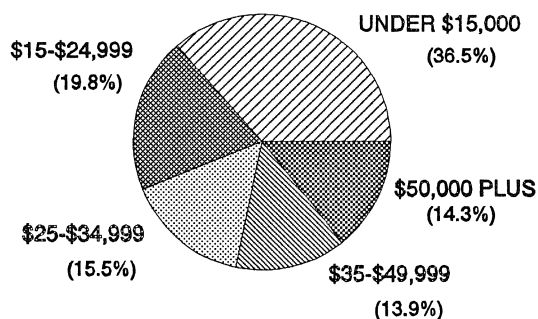
WHITE HOUSEHOLDERS



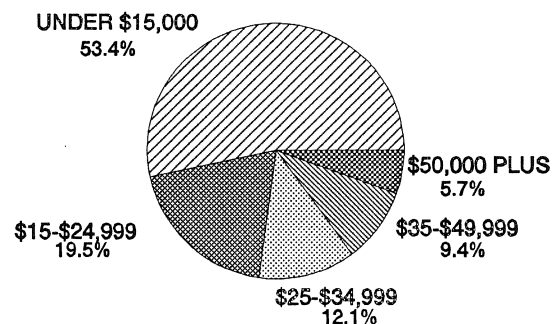
BLACK HOUSEHOLDERS



ASIAN HOUSEHOLDERS



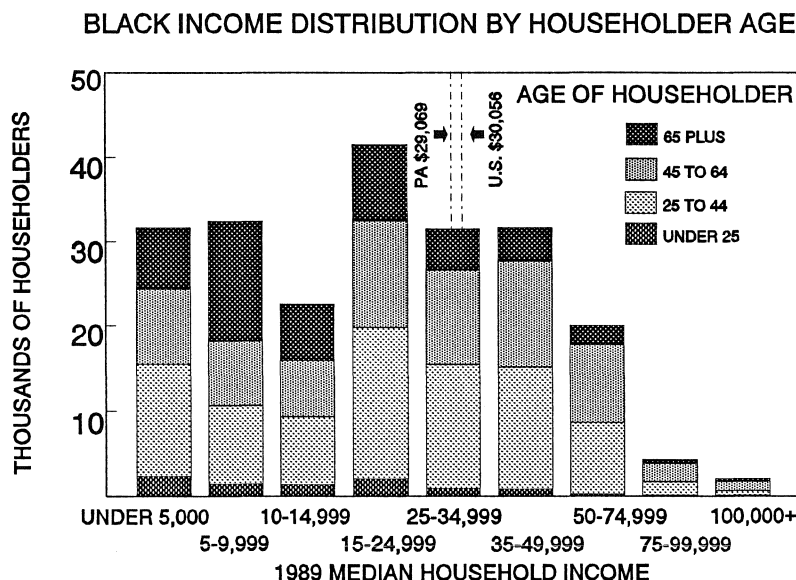
OTHER RACE HOUSEHOLDERS



1989 MEDIAN HOUSEHOLD INCOME BY RACE AND AGE OF HOUSEHOLDER

Black householders aged under twenty-five years or over sixty-five years were found predominantly in the lower income groups. The majority of Black households in Philadelphia County had a 1989 median household income below the U.S. median of \$30,056.

FIGURE 42
PHILADELPHIA COUNTY

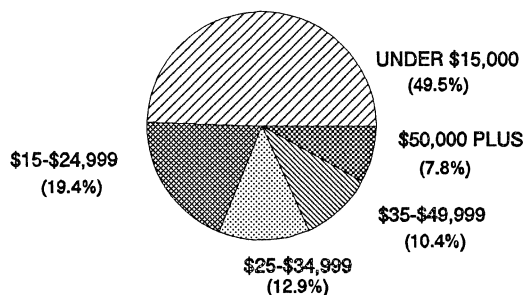


1989 Hispanic Household Income

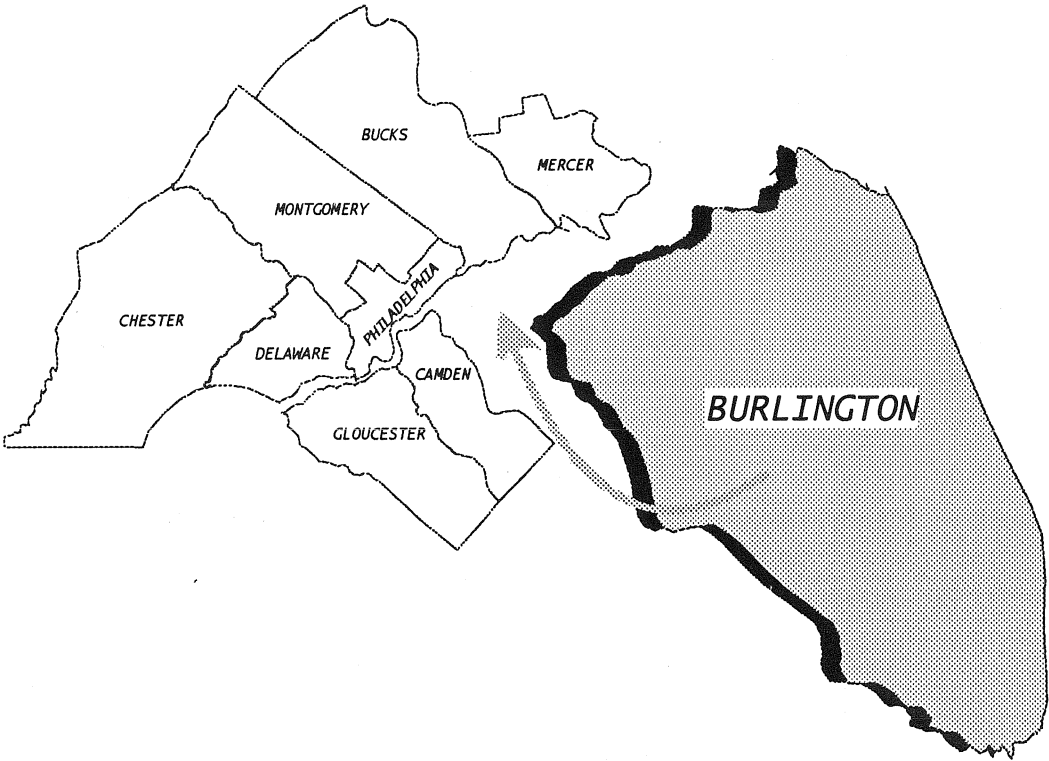
49.5% of Hispanic householders had a 1989 median household income below \$15,000. Only the Other Race category had a larger percentage of householders with 1989 median household incomes below \$15,000.

FIGURE 43
1989 HISPANIC MEDIAN HOUSEHOLD INCOME FOR PHILADELPHIA COUNTY

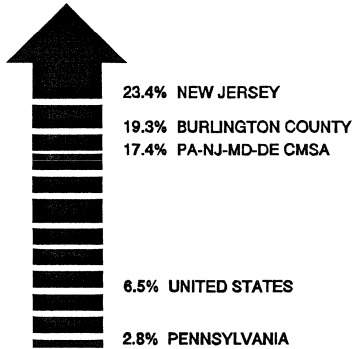
HISPANIC HOUSEHOLDERS



MAP 17
BURLINGTON COUNTY



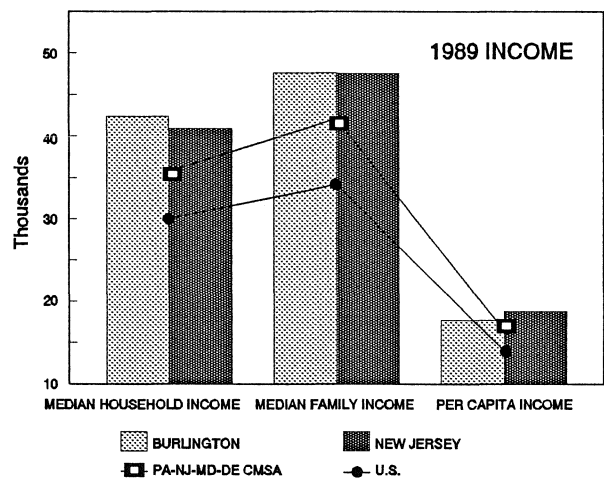
**1979-1989 GROWTH IN
MEDIAN HOUSEHOLD
INCOME**



Burlington County had a 1989 median household income of \$42,373 which was above the 1989 median household incomes of the nation, the Philadelphia-Wilmington-Trenton CMSA and New Jersey. Burlington County's 1979-89 growth rate of 19.3% in median household income was higher than that of the Philadelphia-Wilmington-Trenton CMSA or the nation but lower than that of New Jersey. Ranked among the twenty-one counties of New Jersey, Burlington County had the eighth highest median household income in 1989. Burlington County had a larger percentage of households reporting wage and salary income, and a smaller percentage reporting social security income than the CMSA.

**FIGURE 44
COMPARISON OF HOUSEHOLD BY INCOME TYPE
FOR BURLINGTON COUNTY AND PHILADELPHIA CMSA**

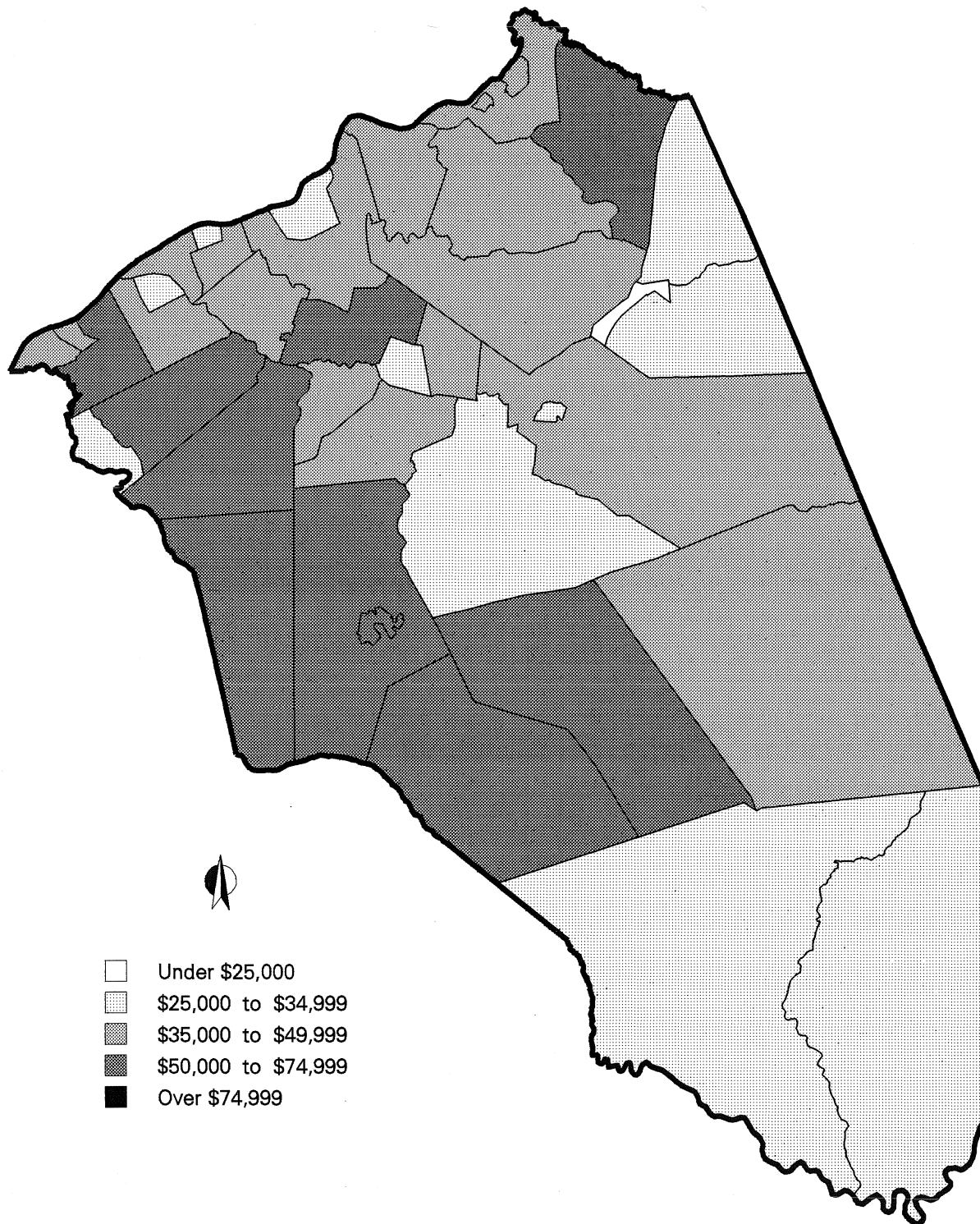
INCOME TYPE	PERCENT OF HOUSEHOLDS:	
	BURLINGTON	PHIL CMSA
WAGE AND SALARY	85.2%	78.4%
SOCIAL SECURITY	23.3%	27.7%
RETIREMENT	18.3%	17.5%
PUBLIC ASSISTANCE	3.5%	7.3%
FARM SELF-EMPLOYMENT	.8%	.7%
NONFARM SELF-EMPLOYMENT	10.6%	10.1%



Income Distribution by Minor Civil Divisions

There are forty Minor Civil Divisions (MCDs) in Burlington County. Wrightstown borough was the only MCD to have a 1989 median household income less than \$25,000. Twenty (50%) of the MCDs had 1989 median household income between \$35,000 and \$49,999. Nine (22.5%) of the MCDs had median household incomes between \$50,000 and \$74,000 and tended to be located in the western portion of the county along the Burlington-Camden county line.

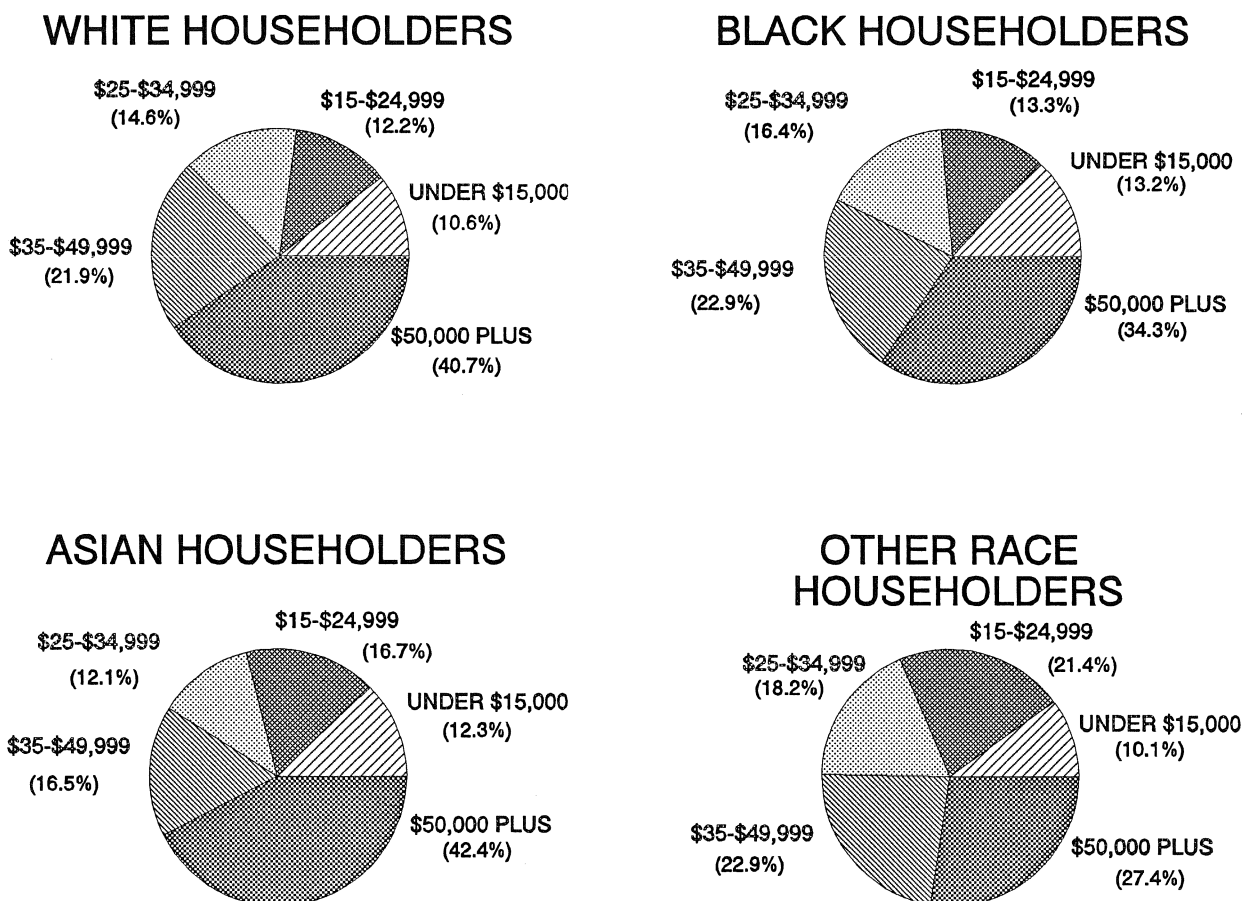
MAP 18
1989 MEDIAN HOUSEHOLD INCOME DISTRIBUTION
AT THE MINOR CIVIL DIVISION LEVEL FOR BURLINGTON COUNTY



1989 Median Household Income by Race of Householder

In Burlington County, income distribution among the four racial groups was more similar than in any of the other eight DVRPC counties. 40.7% of White householders, 42.4% of Asian householders, 34.3% of Black householders and 27.4% of Other Race householders had 1989 median household incomes of \$50,000 or more. 13.2% of Black householders, 10.1% of Other Race householders, 10.6% of White householders and 12.3% of Asian householders had 1989 median household incomes below \$15,000. (The two racial categories 'American Indian' and 'Other Race' have been consolidated and are referred to as 'Other Race'.)

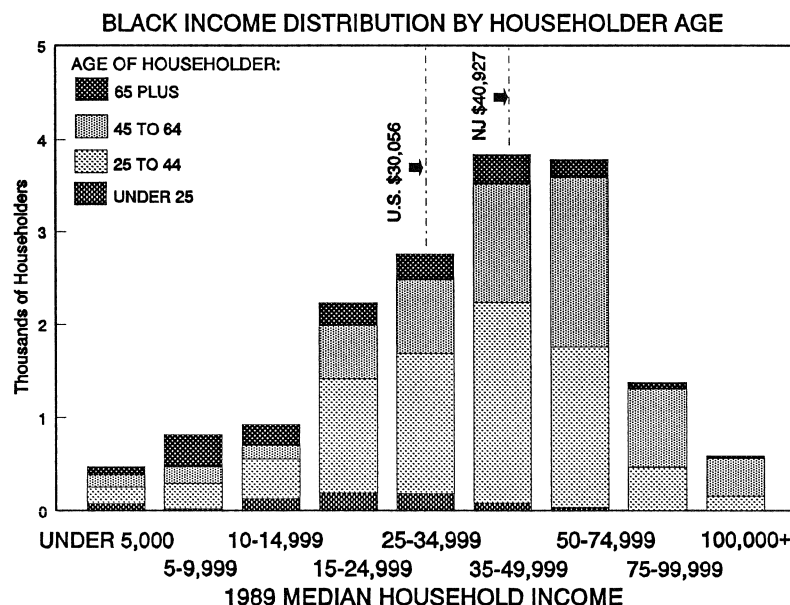
FIGURE 45
1989 MEDIAN HOUSEHOLD INCOME BY RACE OF HOUSEHOLDER
FOR BURLINGTON COUNTY



1989 Median Household Income by Age of Black Householder

Over 40% of Black householders had 1989 median household incomes greater than New Jersey's median household income of \$40,927. Black householders aged sixty-five and over were a large percentage of the under \$15,000 median household income category.

FIGURE 46
BURLINGTON COUNTY

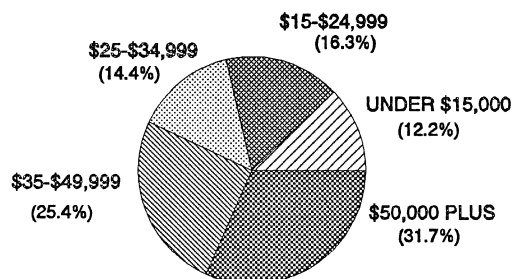


1989 Hispanic Household Income

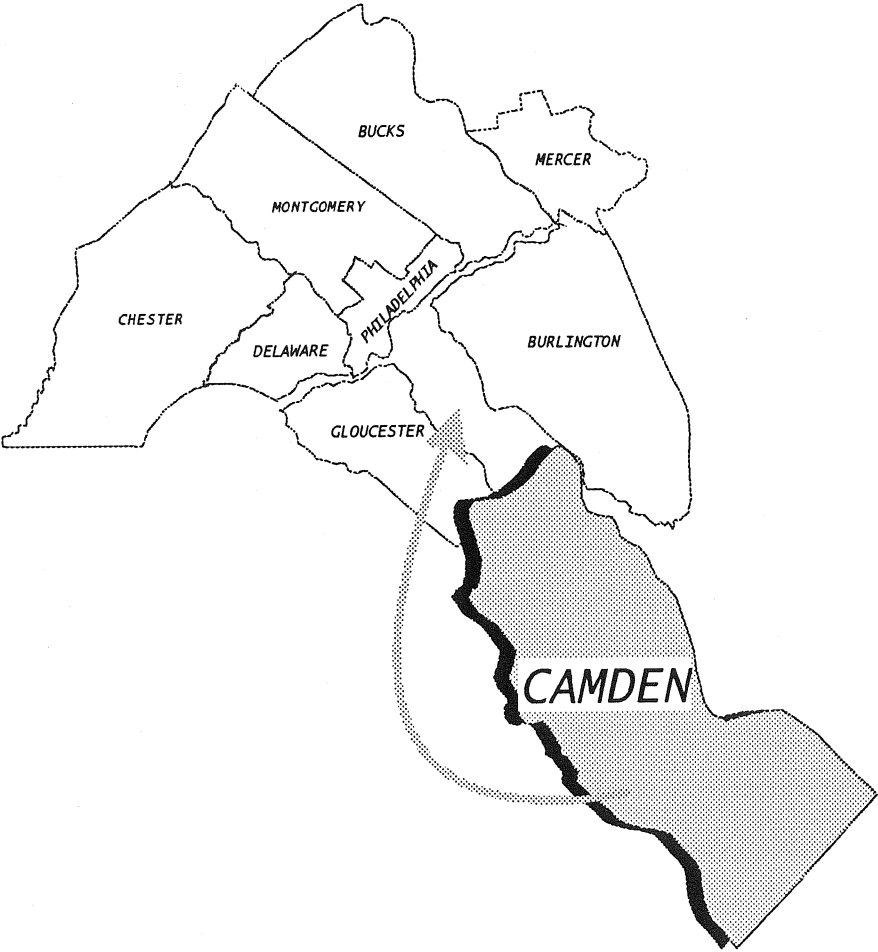
1989 Hispanic median household income distribution was similar to that of the four racial groups. A small percentage, 12.2%, of Hispanic householders had 1989 median household incomes below \$15,000 while 31.7% had 1989 median household incomes above \$50,000.

FIGURE 47
1989 HISPANIC MEDIAN HOUSEHOLD INCOME FOR BURLINGTON COUNTY

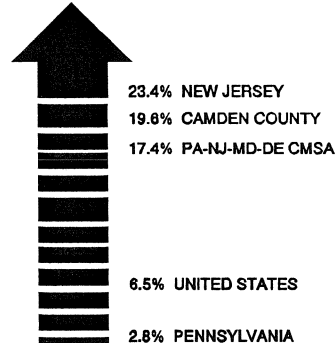
HISPANIC HOUSEHOLDERS



MAP 19
CAMDEN COUNTY



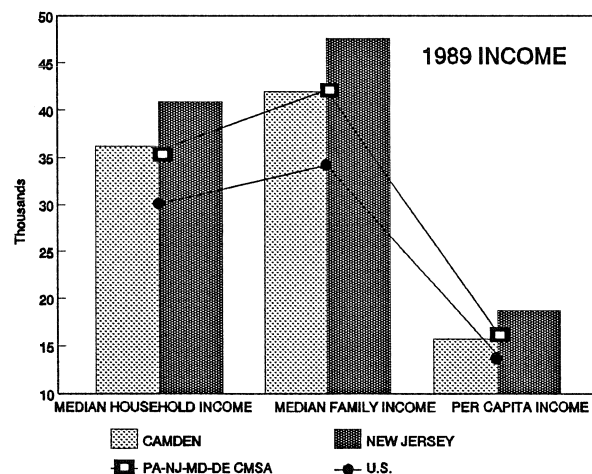
1979-1989 GROWTH IN MEDIAN HOUSEHOLD INCOME



Camden County had a 1989 median household income of \$36,190 which was above the 1989 median household income of the nation and the Philadelphia-Wilmington-Trenton CMSA but below the median household income of New Jersey. Camden County's 1979-89 growth rate in median household income of 19.6% was higher than that of Pennsylvania, the nation and the CMSA. Among the twenty-one counties of New Jersey, Camden County ranked fourteenth in median household income in 1989. Camden County had a slightly larger percentage of households reporting wage and salary income and public assistance income than the Philadelphia-Wilmington-Trenton CMSA.

FIGURE 48
COMPARISON OF HOUSEHOLD BY INCOME TYPE
FOR CAMDEN COUNTY AND PHILADELPHIA CMSA

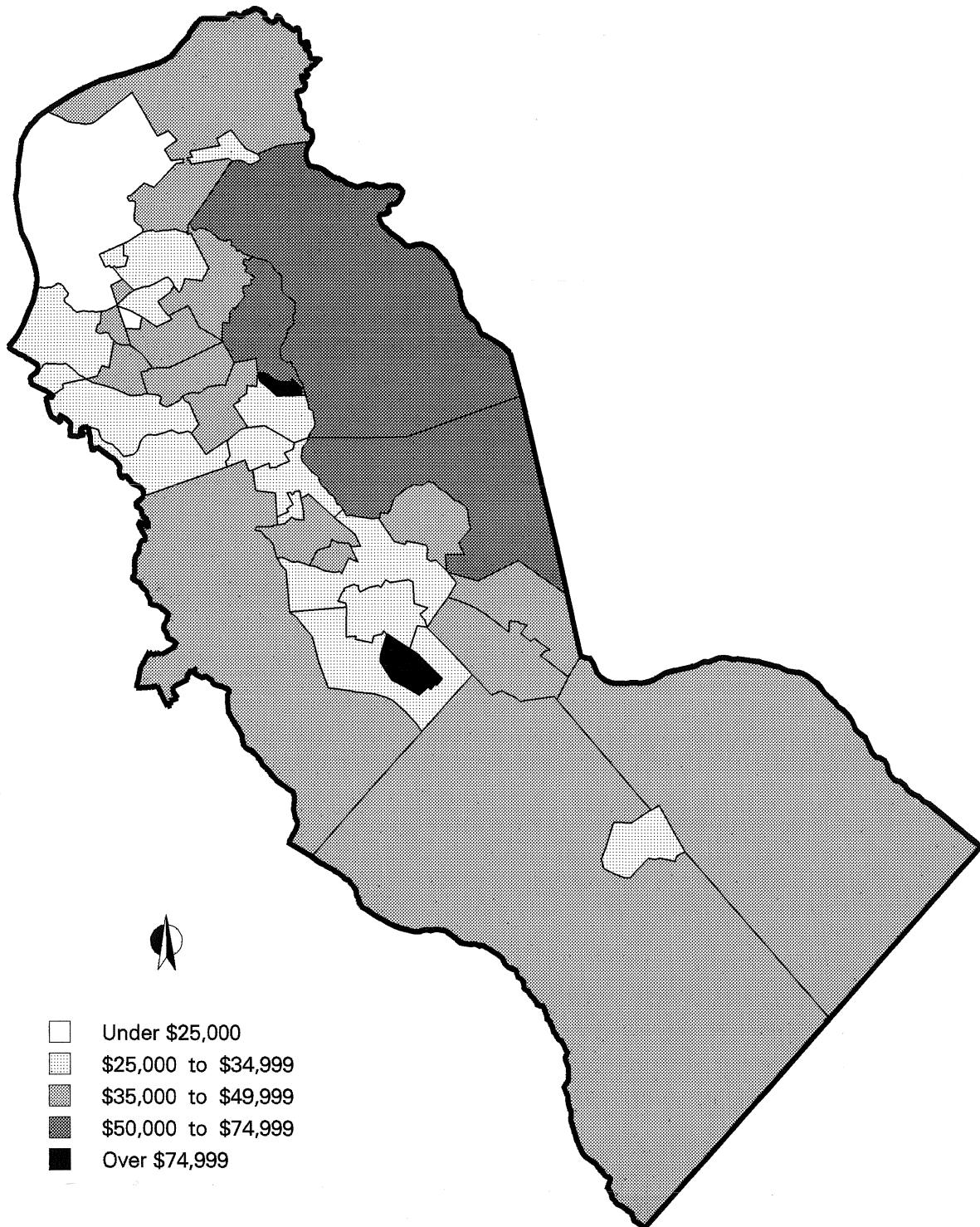
INCOME TYPE	PERCENT OF HOUSEHOLDS:	
	CAMDEN	PHIL CMSA
WAGE AND SALARY	80.0%	78.4%
SOCIAL SECURITY	26.5%	27.7%
RETIREMENT	16.2%	17.5%
PUBLIC ASSISTANCE	7.5%	7.3%
FARM SELF-EMPLOYMENT	.4%	.7%
NONFARM SELF-EMPLOYMENT	9.9%	10.1%



Income Distribution by Minor Civil Divisions

There are thirty-seven Minor Civil Divisions (MCDs) in Camden County, two or 5.4% of which had 1989 median household incomes below \$25,000. These two MCDs were Camden city and Audobon Park borough. The largest percentage of MCDs, 43.7% (sixteen MCDs), had median household incomes between \$25,000 and \$34,999. Fourteen (37.8%) of the MCDs had median household incomes between \$35,000 and \$49,999. Two (5.4%) of the MCDs had median household incomes greater than \$75,000. They were Pine Valley with a median household income of \$78,668 and Tavistock with a median household income of \$150,000 plus. These were also the two highest median household incomes of any MCD in the New Jersey four county DVRPC region. Higher income MCDs tended to be located along the Camden-Burlington border.

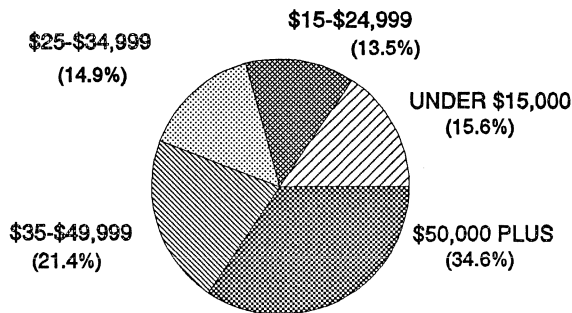
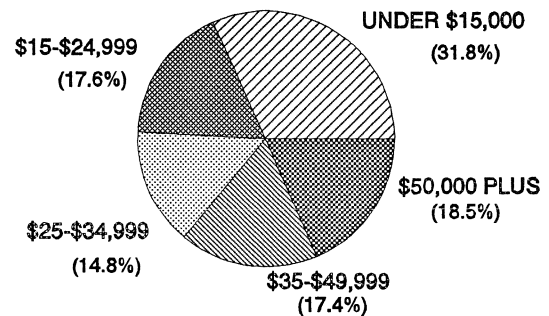
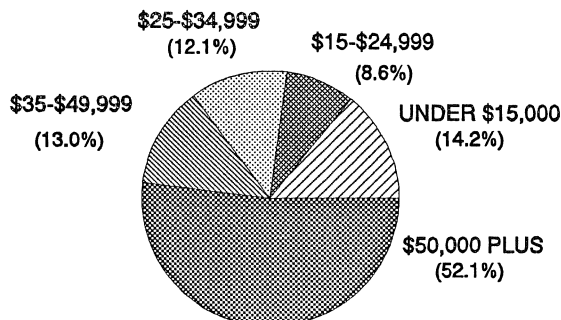
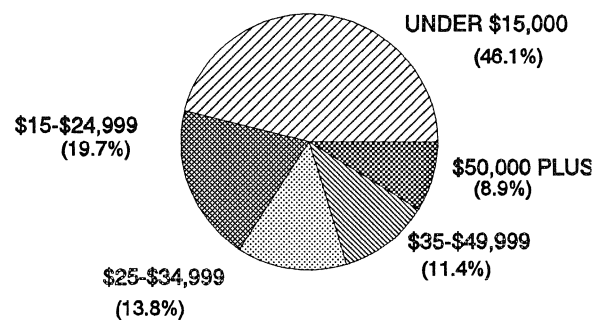
MAP 20
1989 MEDIAN HOUSEHOLD INCOME DISTRIBUTION
AT THE MINOR CIVIL DIVISION LEVEL FOR CAMDEN COUNTY



1989 Median Household Income by Race of Householder

52.1% of all Asian householders had 1989 median household incomes over \$50,000 compared to 34.6% of White householders, 18.5% of Black householders and 8.9% of Other Race householders. 46.1% of Other Race householders and 31.8% of Black householders had 1989 median household incomes under \$15,000. (The two racial categories 'American Indian' and 'Other Race' have been consolidated and are referred to as 'Other Race'.)

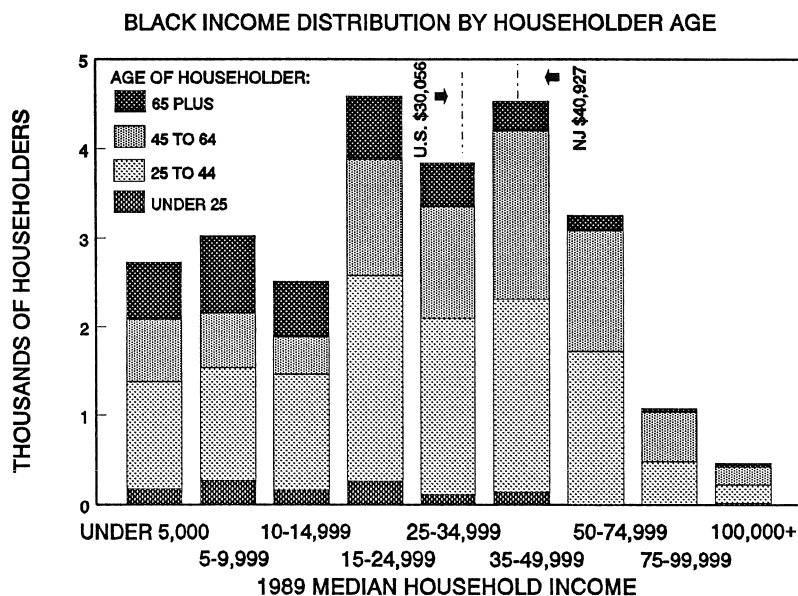
FIGURE 49
1989 MEDIAN HOUSEHOLD INCOME BY RACE OF HOUSEHOLDER
FOR CAMDEN COUNTY

WHITE HOUSEHOLDERS**BLACK HOUSEHOLDERS****ASIAN HOUSEHOLDERS****OTHER RACE HOUSEHOLDERS**

1989 Median Household Income by Age of Black Householder

Over 50% of Black householders in Camden County had a 1989 median household income below the nation's median of \$30,056. Over 60% of Black householders had 1989 median household incomes below New Jersey's median of \$40,927. The largest percentages of Black householders aged sixty-five and over were in the low income categories.

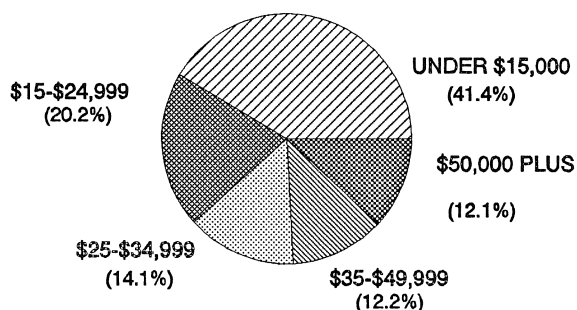
FIGURE 50
CAMDEN COUNTY



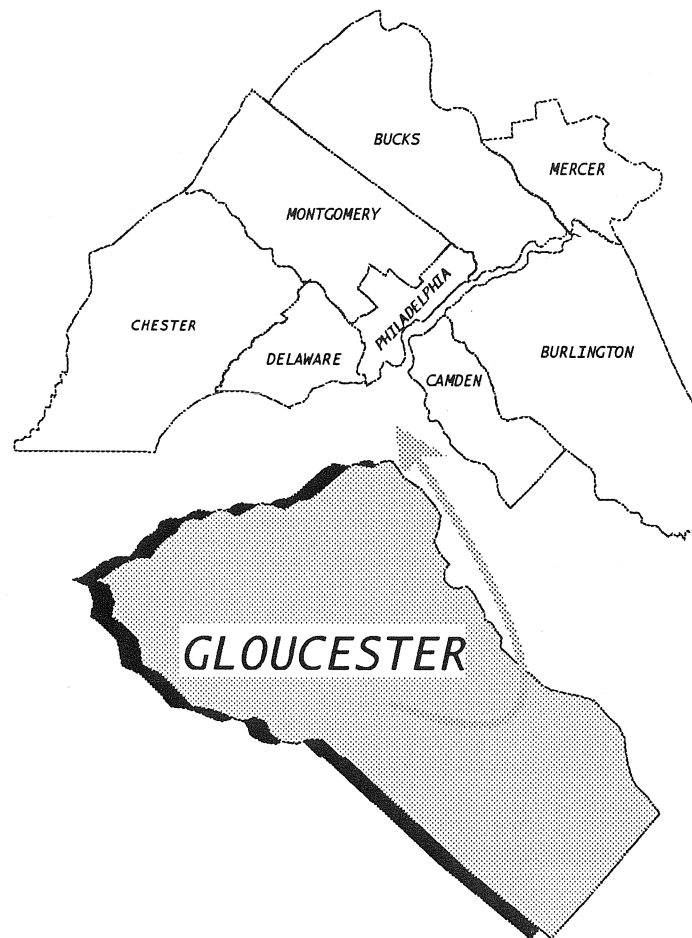
1989 Hispanic Household Income

Similar to Black and Other Race householders, a large percentage, 41.4%, of Hispanic householders had 1989 median household incomes below \$15,000. Only 12.2% of Hispanic householders had median household incomes above \$50,000.

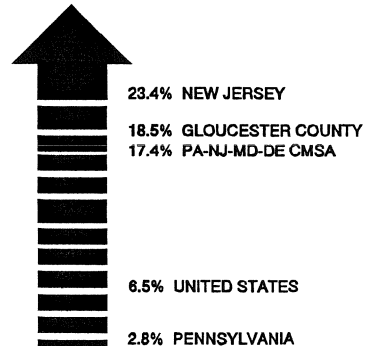
FIGURE 51
1989 HISPANIC MEDIAN HOUSEHOLD INCOME FOR CAMDEN COUNTY
HISPANIC HOUSEHOLDERS



MAP 21
GLOUCESTER COUNTY



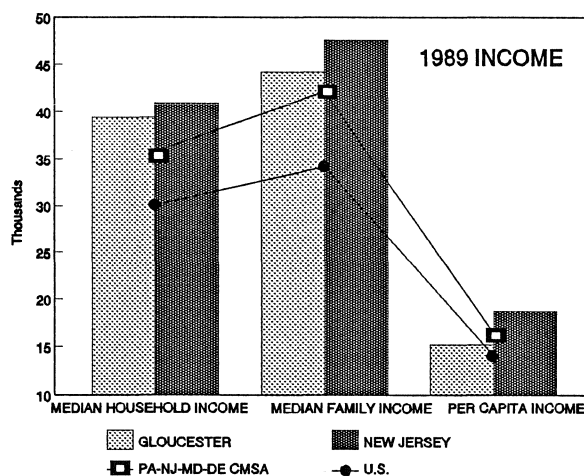
**1979-1989 GROWTH IN
MEDIAN HOUSEHOLD
INCOME**



Gloucester County had a 1989 median household income of \$39,387 which was above the 1989 median household incomes of the nation and the Philadelphia-Wilmington-Trenton CMSA but below the 1989 median household income of New Jersey. Gloucester County's 1979-89 growth rate in median household income of 18.5% was higher than that of the CMSA or the nation but lower than that of New Jersey. Ranked among the twenty-one counties of New Jersey, Gloucester County had the twelfth highest median household income in 1989. Gloucester County had a larger percentage of households reporting wage and salary income than the Philadelphia-Wilmington-Trenton CMSA, and had a smaller percentage of households reporting social security and retirement income than the CMSA.

**FIGURE 52
COMPARISON OF HOUSEHOLD BY INCOME TYPE
FOR GLOUCESTER COUNTY AND PHILADELPHIA CMSA**

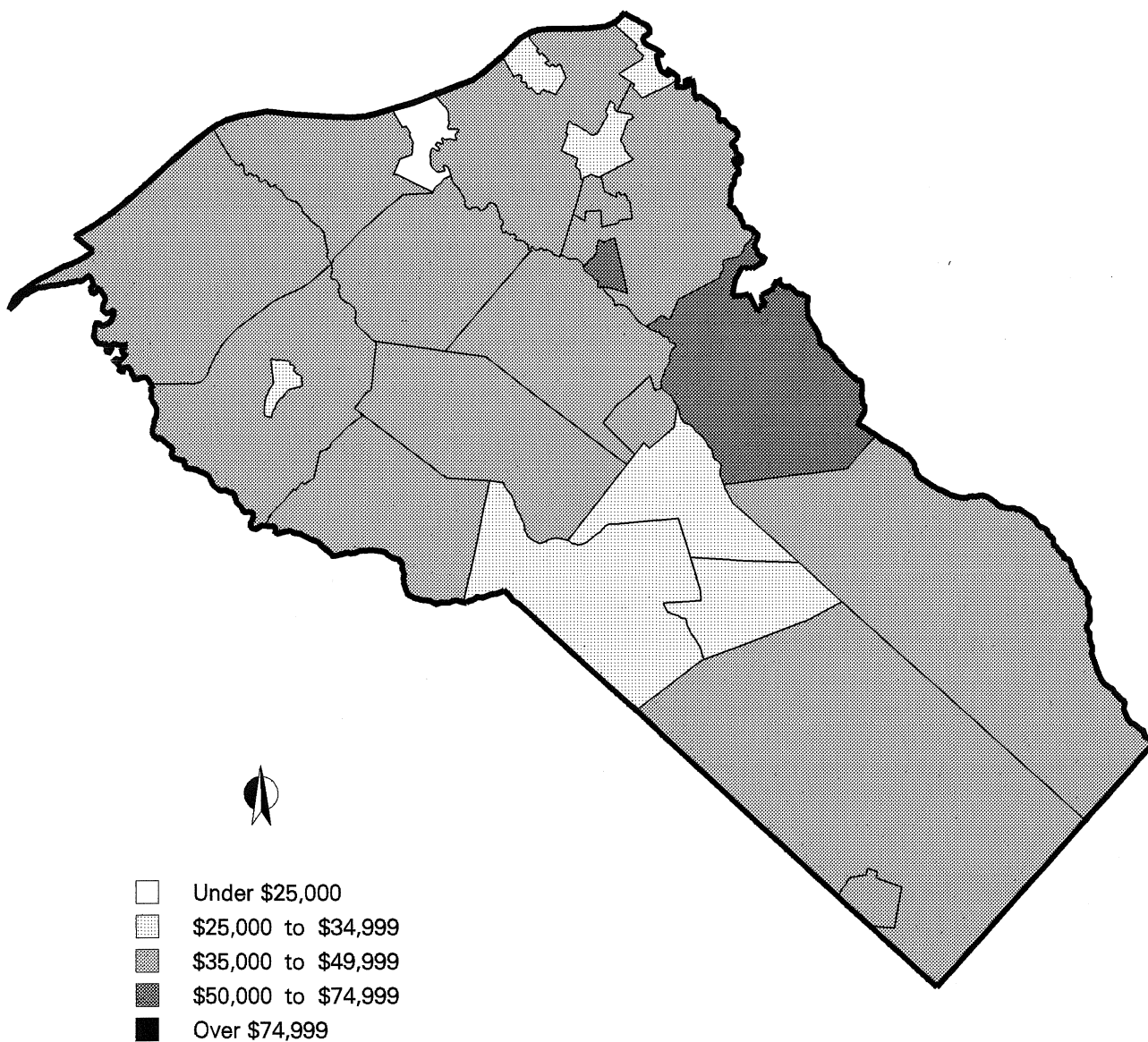
INCOME TYPE	PERCENT OF HOUSEHOLDS:	
	GLOUCESTER	PHIL CMSA
WAGE AND SALARY	82.2%	78.4%
SOCIAL SECURITY	25.1%	27.7%
RETIREMENT	16.9%	17.5%
PUBLIC ASSISTANCE	5.5%	7.3%
FARM SELF-EMPLOYMENT	1.1%	.7%
NONFARM SELF-EMPLOYMENT	10.0%	10.1%



Income Distribution by Minor Civil Divisions

Of the twenty-four Minor Civil Divisions (MCDs) in Gloucester County, one MCD, Paulsboro borough, had a median household income less than \$25,000. Seven (29.2%) of the MCDs had a median household income between \$25,000 and \$34,999, and fourteen (58.3%) had a median household income between \$35,000 and \$49,999. Only two (8.3%) of the MCDs, East Greenwich township and Washington township, had median household incomes between \$50,000 and \$74,999.

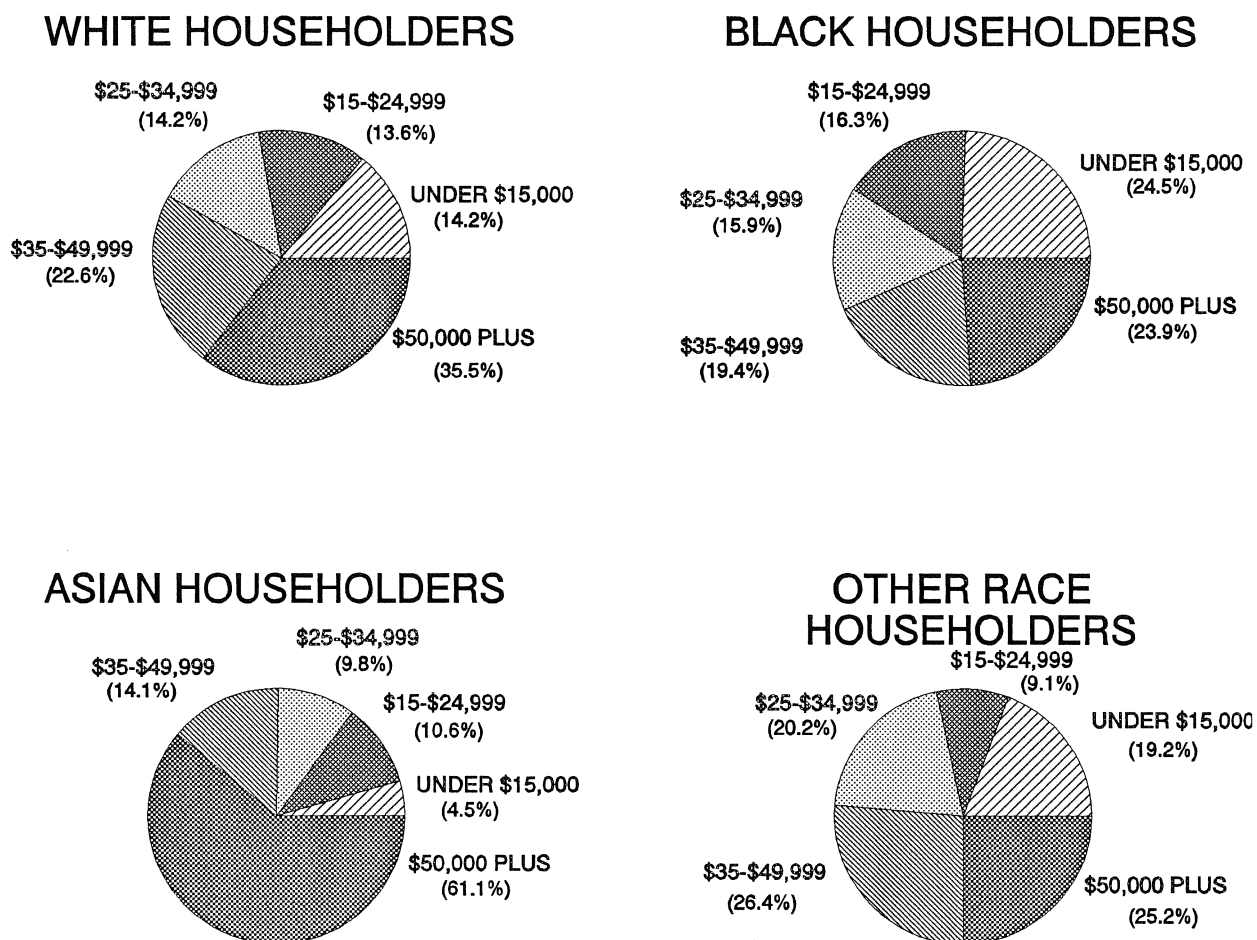
MAP 22
1989 MEDIAN HOUSEHOLD INCOME DISTRIBUTION
AT THE MINOR CIVIL DIVISION LEVEL FOR GLOUCESTER COUNTY



1989 MEDIAN HOUSEHOLD INCOME BY RACE OF HOUSEHOLDER

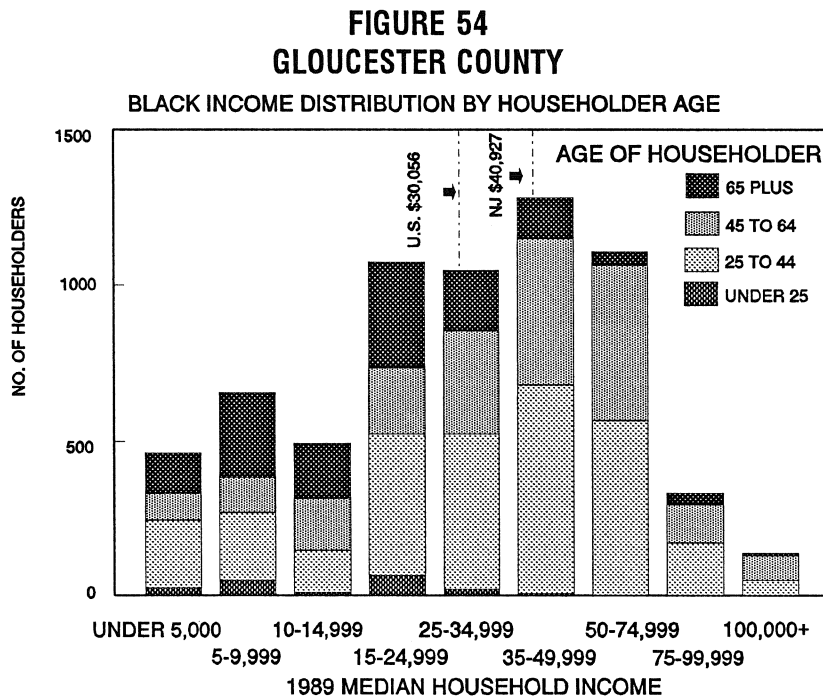
61.1% of Asian householders had 1989 median household incomes above \$50,000 compared to 35.5% of White householders, 25.2% of Other Race householders and 23.9% of Black householders. Only 4.5% of Asian householders had median household incomes below \$15,000. Income distribution among Black and Other Race householders was similar. (The two racial categories 'American Indian' and 'Other Race' have been consolidated and are referred to as 'Other Race'.)

FIGURE 53
1989 MEDIAN HOUSEHOLD INCOME BY RACE OF HOUSEHOLDER
FOR GLOUCESTER COUNTY



1989 Median Household Income by Age of Black Householder

Over 55% of Black householders had 1989 median household incomes below the New Jersey State median of \$40,927. Black householders aged sixty-five and over dominated the low income categories.

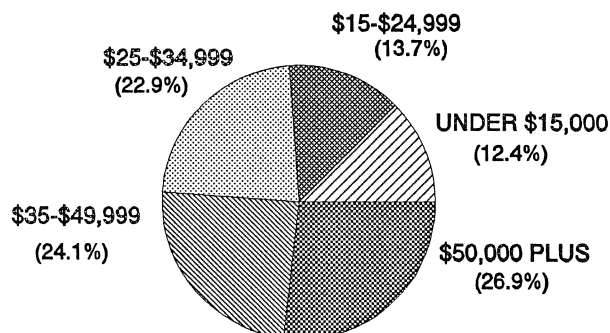


1989 Hispanic Household Income

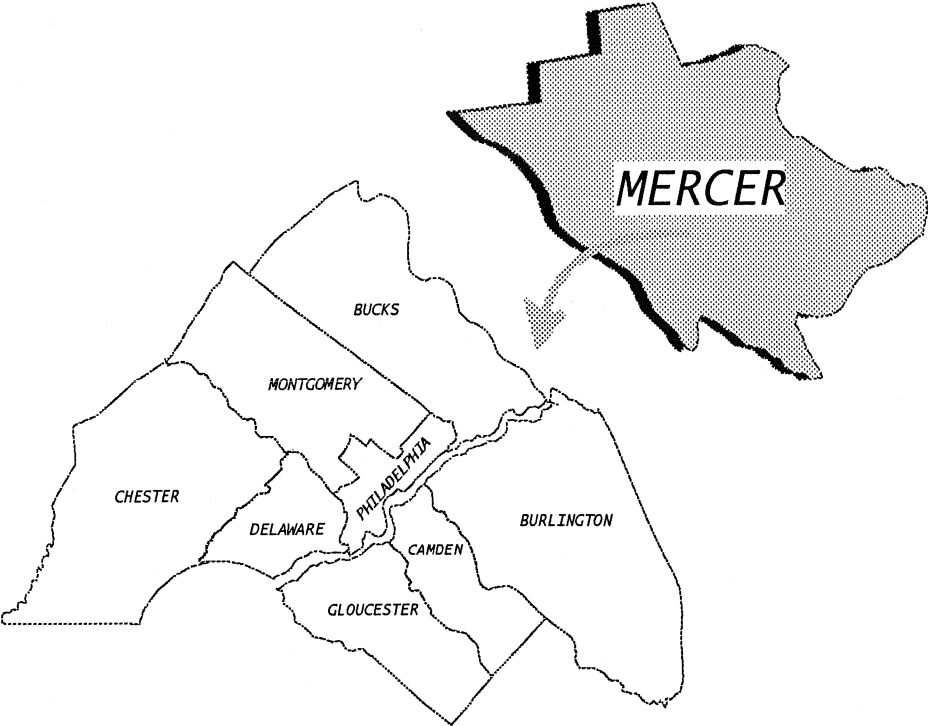
Income distribution among Black, Other Race and Hispanic householders was similar. However, only 12.4% of Hispanic householders had 1989 median household incomes below \$15,000 compared to 24.5% of Black householders and 19.2% of Other Race householders.

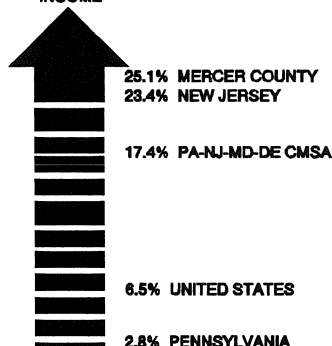
FIGURE 55
1989 HISPANIC MEDIAN HOUSEHOLD INCOME FOR GLOUCESTER COUNTY

HISPANIC HOUSEHOLDERS



MAP 23
MERCER COUNTY

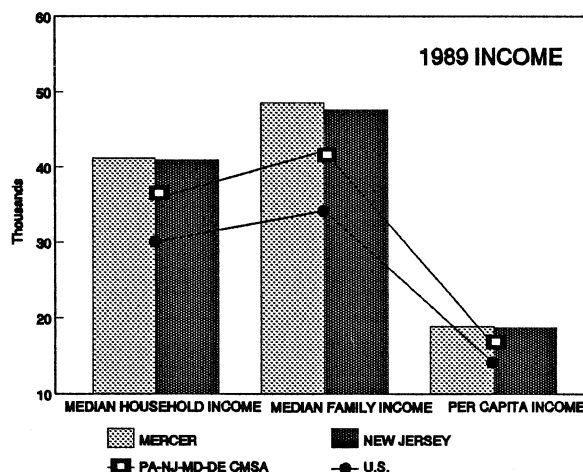


**1979-1989 GROWTH IN
MEDIAN HOUSEHOLD
INCOME**


Mercer County had a 1989 median household income of \$41,227 which was above the 1989 median household incomes of the nation, the Philadelphia-Wilmington-Trenton CMSA and New Jersey. Mercer County's 1979-89 growth rate of 25.1% in median household income was higher than that of New Jersey, the nation and the CMSA. Ranked among the twenty-one counties of New Jersey, Mercer County had the tenth highest median household income in 1989. Mercer County had a larger percentage of households reporting wage and salary income than the Philadelphia-Wilmington-Trenton CMSA, and had an almost equivalent percentage of households reporting social security and retirement income as the CMSA.

**FIGURE 56
COMPARISON OF HOUSEHOLD BY INCOME TYPE
FOR MERCER COUNTY AND PHILADELPHIA CMSA**

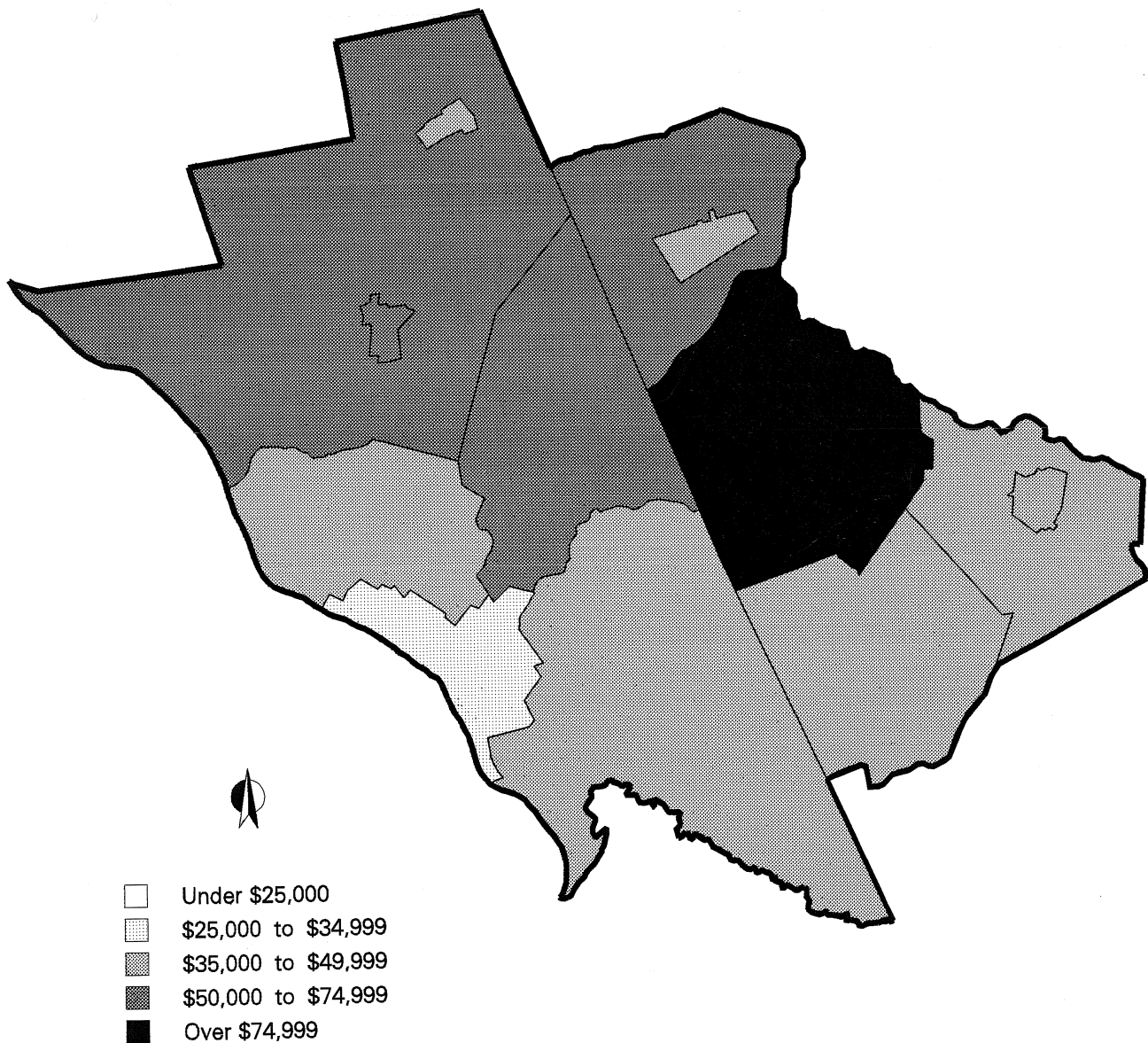
INCOME TYPE	PERCENT OF HOUSEHOLDS:	
	MERCER	PHIL CMSA
WAGE AND SALARY	81.2%	78.4%
SOCIAL SECURITY	27.0%	27.7%
RETIREMENT	17.2%	17.5%
PUBLIC ASSISTANCE	5.3%	7.3%
FARM SELF-EMPLOYMENT	.8%	.7%
NONFARM SELF-EMPLOYMENT	10.6%	10.1%



Income Distribution by Minor Civil Divisions

Of the thirteen Minor Civil Divisions (MCDs) in Mercer County, one of the MCDs, Trenton city, had a 1989 median household income between \$25,000 and \$34,999. Seven MCDs (53.8%) had median household incomes between \$35,000 and \$49,999, and four MCDs (30.8%) had median household incomes between \$50,000 and \$74,999. One of the MCDs, West Windsor township, had a median household income above \$75,000.

MAP 24
1989 MEDIAN HOUSEHOLD INCOME DISTRIBUTION
AT THE MINOR CIVIL DIVISION LEVEL FOR MERCER COUNTY

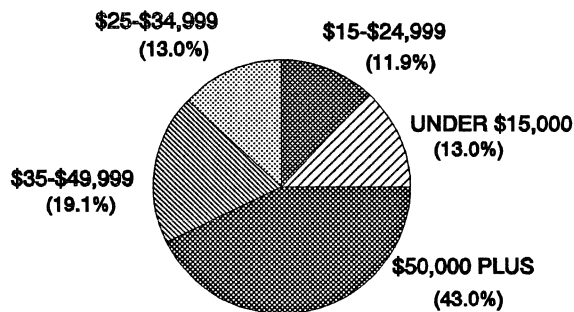


1989 MEDIAN HOUSEHOLD INCOME BY RACE OF HOUSEHOLDER

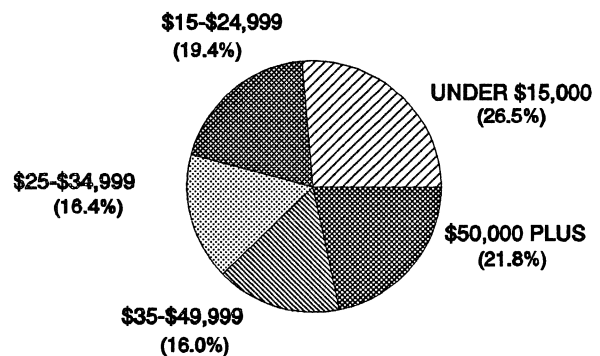
Asian and White householders had similar income distributions. 43% of White householders and 59% of Asian householders had 1989 median household incomes above \$50,000. Only 13% of White householders and 9.3% of Asian householders had incomes below \$15,000. 26.5% of Black householders and 25.7% of Other Race householders had incomes below \$15,000. (The two racial categories 'American Indian' and 'Other Race' have been consolidated and are referred to as 'Other Race'.)

FIGURE 57
1989 MEDIAN HOUSEHOLD INCOME BY RACE OF HOUSEHOLDER
FOR MERCER COUNTY

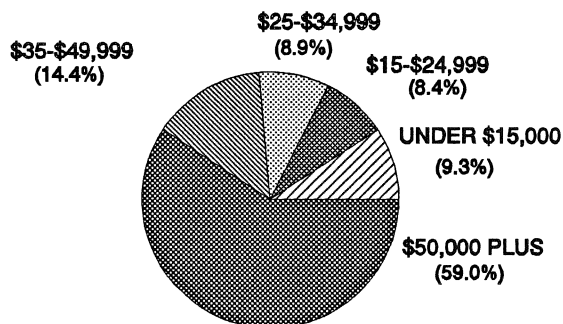
WHITE HOUSEHOLDERS



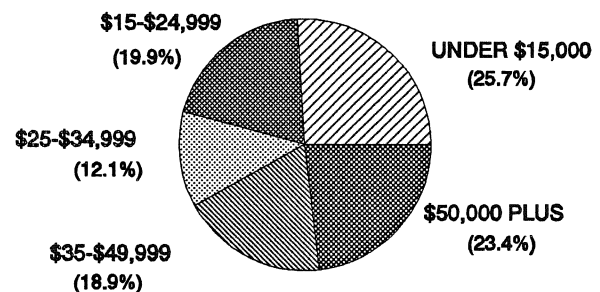
BLACK HOUSEHOLDERS



ASIAN HOUSEHOLDERS



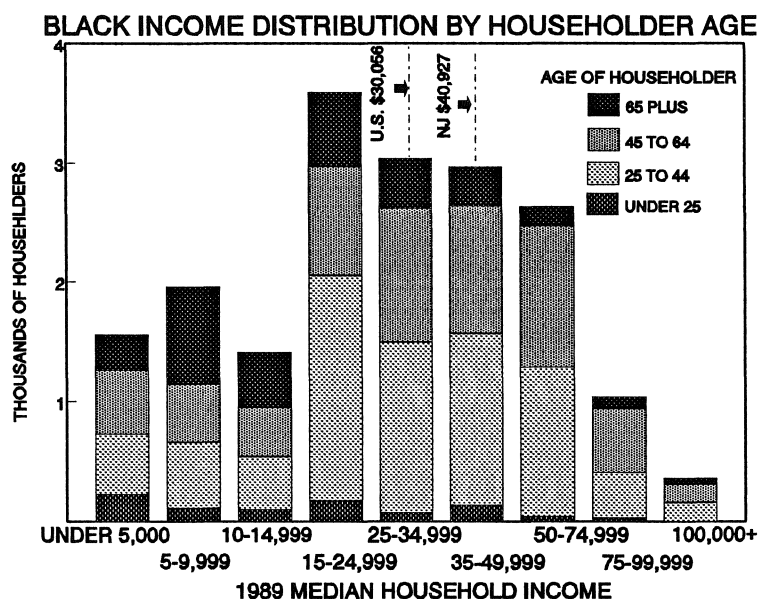
OTHER RACE HOUSEHOLDERS



1989 Median Household Income by Age of Black Householder

Over 60% of Black householders had 1989 median household income below the New Jersey state median of \$40,927. Black householders aged sixty-five and over dominated the low income categories.

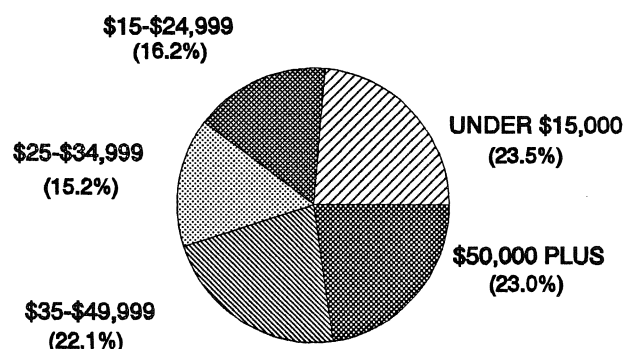
**FIGURE 58
MERCER COUNTY**



1989 Hispanic Household Income

Hispanic income distribution in Mercer County resembled that of Black and Other Race householders. 23.5% of Hispanic householders had 1989 median household incomes below \$15,000 and 23% had median incomes above \$50,000.

**FIGURE 59
1989 HISPANIC MEDIAN HOUSEHOLD INCOME FOR MERCER COUNTY
HISPANIC HOUSEHOLDERS**



APPENDIX A

DATA SOURCES AND METHODOLOGY

DATA SOURCES AND METHODOLOGY

Median household income was the main variable utilized because it is not affected by extreme values and is therefore a better measure of small populations than mean household income. The mean is influenced strongly by extreme values and is susceptible to the effects of sampling variability, misreporting and processing errors.

The main data sources utilized were the 1980 and 1990 Census. Census income variables were derived from the sample data compiled from the long form questionnaire filled out by approximately 15% of all respondents to the Census. Data collected in the March 1992 Current Population Survey of the Bureau of Census is presented on page eight of this report. This March 1992 survey consisted of approximately 60,000 households nationwide. Thus there may exist small discrepancies in values of income variables which are reported by both the 1990 Census and the March 1992 Current Population Survey.

Income variables which are not adjusted for inflation are referred to as "current dollars." To find real changes in income over time, income variables need to be adjusted for inflation. After adjustment, they are called "constant dollars." The Consumer Price Index (CPI-U-X1) was used to determine the deflators and inflators for this report. See Appendix A. The 1979-89 inflation factor is 1.676 which is the ratio of CPI-U-X1 for 1989/CPI-U-X1 for 1979. To compare an income variable from 1979 to an income variable from 1989, the 1979 variable should first be multiplied by the 1.676 inflator.

This report presents data for the Philadelphia-Wilmington-Trenton CMSA and the Philadelphia PMSA. A Consolidated Metropolitan Statistical Area, CMSA, is a statistical definition of the Census. It is a large integrated area which consists of a population of over one million people and more than one Primary Metropolitan Statistical Area. A Primary Metropolitan Statistical Area, PMSA, is also a statistical entity defined by the Census. A PMSA consists of a city with at least 50,000 people and the surrounding counties with which it demonstrates strong economic and social linkages. When not part of a CMSA, PMSAs are referred to as metropolitan statistical areas, MSAs. CMSA and PMSA boundaries often include counties from more than one state.

A strict comparison of CMSAs and PMSAs over time is difficult as their geographical boundaries are often changed in order to properly reflect changing social and economic boundaries. The Philadelphia-Wilmington-Trenton CMSA was changed in 1983 to include Cumberland County. In order to determine 1979-89 growth in median household income for the Philadelphia-Wilmington-Trenton CMSA, this report did not supplement 1979 CMSA figures with 1979 Cumberland County figures. This decision was meant to maintain the integrity of the social and economic definition of the CMSA at the expense of the geographical definition of the CMSA.

The Census Bureau defines the data variables as follows:

Family - A family consists of a householder and one or more other persons living in the same household who are related to the householder by birth, marriage, or adoption.

Household - A household includes all the persons who occupy a housing unit. A housing unit is a house, an apartment, a mobile home, a group of rooms, or a single room that is occupied (or if vacant, is intended for occupancy) as separate living quarters. Separate living quarters are those in which the occupants live and eat separately from any other persons in the building and which have direct access from the outside of the building or through a common hall. The occupants may be a single family, one person living alone, two or more families living together, or any other group of related or unrelated persons who share living arrangements.

Income - The money income received by persons fifteen years old and over. The Census recognizes the following eight types of income: Wage or salary income (before deductions for taxes, union dues, bonds, or pensions), nonfarm self-employment income (gross receipts minus operating expenses), farm self-employment income, interest, dividend, or net rental income, social security income, public assistance income, retirement or disability income, and all other income. The 'all other income' category includes unemployment compensation, Veterans Administration payments, alimony and child support payments and other types of periodic income other than earnings. The following types of income are not included: income from sale of property, 'in-kind' social transfer payments such as food stamps, tax refunds, lump-sum inheritances, insurance payments or other types of lump-sum receipts.

Income of Households - Includes the income of the householder and all other persons fifteen years old and over in the household, whether related to the householder or not.

Mean Income - Amount obtained by dividing the total income of a particular statistical universe by the number of units in that universe. Thus, mean household income is obtained by dividing total household income by the number of households. The mean is influenced strongly by extreme values in the distribution.

Median Income - The median divides the income distribution into two equal parts, one having incomes above the median and the other having incomes below the median. The median income is based on the distribution of the total number of units, whether households or families, including those with no income.

Per Capita Income - It is the mean income computed for every man, woman and child in a particular group. It is derived by dividing the total income of a particular group by the total population in that group.

APPENDIX B

1989 PER CAPITA INCOMES BY RACE

**1989 PER CAPITA INCOMES BY RACE
IN DESCENDING ORDER
FOR THE TWENTY-EIGHT COUNTY AREA**

WHITE

Somerset, NJ	\$25,966
Hunterdon, NJ	\$23,581
Montgomery, PA	\$22,668
Monmouth, NJ	\$21,592
Chester, PA	\$21,421
Mercer, NJ	\$21,402
Middlesex, NJ	\$19,762
New Castle, DE	\$19,006
Burlington, NJ	\$18,576
Bucks, PA	\$18,549
Delaware, PA	\$18,227
Camden, NJ	\$17,547
Atlantic, NJ	\$17,403
Harford, MD	\$17,211
Warren, NJ	\$16,827
Cape May, NJ	\$16,048
Lehigh, PA	\$15,920
Ocean, PA	\$15,761
Gloucester, NJ	\$15,566
Berks, PA	\$15,077
Philadelphia, PA	\$15,027
Salem, NJ	\$14,951
York, PA	\$14,880
Northampton, PA	\$14,877
Lancaster, PA	\$14,652
Cecil, MD	\$14,636
Cumberland, NJ	\$14,148
Kent, DE	\$13,690

BLACK

Somerset, NJ	\$17,381
Middlesex, NJ	\$13,737
Montgomery, PA	\$13,640
Burlington, NJ	\$13,507
Warren, NJ	\$13,002
Bucks, PA	\$11,972
Gloucester, NJ	\$11,690
Monmouth, NJ	\$11,620
Atlantic, NJ	\$11,431
Harford, NJ	\$11,019
Chester, PA	\$10,984
Mercer, NJ	\$10,639
New Castle, DE	\$10,597
Ocean, DE	\$10,366
Delaware, PA	\$10,245
Camden, NJ	\$9,936
Lehigh, PA	\$9,380
Philadelphia, PA	\$9,061
Northampton, PA	\$8,966
Salem, NJ	\$8,884
Kent, DE	\$8,821
Berks, PA	\$8,600
Cecil, MD	\$8,511
Cumberland, NJ	\$8,429
Hunterdon, NJ	\$8,407
Cape May, NJ	\$8,364
York, PA	\$8,224
Lancaster, PA	\$7,985

AMERICAN INDIAN

Hunterdon, NJ	\$71,379
Camden, NJ	\$27,144
Monmouth, NJ	\$19,336
Somerset, NJ	\$19,303
New Castle, DE	\$18,314
Warren, NJ	\$18,053
Harford, MD	\$15,438
Middlesex, NJ	\$15,430
Bucks, PA	\$15,220
Montgomery, PA	\$14,277
Atlantic, NJ	\$13,877
Delaware, PA	\$13,589
Berks, PA	\$13,489
Kent, DE	\$13,130
Burlington, NJ	\$12,963
Ocean, NJ	\$12,509
Cumberland, NJ	\$12,403
Chester, PA	\$12,181
Cecil, MD	\$12,149
Northampton, PA	\$12,017
Gloucester, NJ	\$11,897
Mercer, NJ	\$11,717
Lehigh, PA	\$10,234
Philadelphia, PA	\$10,146
Lancaster, PA	\$10,052
Salem, NJ	\$9,391
Cape May, NJ	\$8,008
York, PA	\$7,879

ASIAN

Salem, NJ	\$23,610
Somerset, NJ	\$23,074
Monmouth, NJ	\$20,533
Cape May, NJ	\$20,465
Ocean, NJ	\$20,366
Hunterdon, NJ	\$19,435
Northampton, PA	\$19,199
Mercer, NJ	\$18,287
Montgomery, PA	\$17,774
New Castle, DE	\$17,447
Chester, PA	\$17,040
Bucks, PA	\$16,838
Burlington, NJ	\$16,755
Atlantic, NJ	\$16,626
Camden, NJ	\$16,292
Middlesex, NJ	\$16,166
Gloucester, NJ	\$16,130
Harford, MD	\$15,304
Lehigh, PA	\$14,328
Delaware, PA	\$13,938
Kent, DE	\$13,498
Warren, NJ	\$12,988
Cumberland, NJ	\$12,022
Berks, PA	\$11,925
Lancaster, PA	\$10,304
York, PA	\$9,934
Cecil, MD	\$8,577
Philadelphia, PA	\$8,285

OTHER RACE

Montgomery, PA	\$11,963
Somerset, NJ	\$11,767
Gloucester, NJ	\$11,630
Burlington, NJ	\$10,973
Hunterdon, NJ	\$10,669
Warren, NJ	\$10,501
Ocean, NJ	\$10,449
Harford, MD	\$10,439
Bucks, PA	\$10,122
Middlesex, NJ	\$9,981
Monmouth, NJ	\$9,836
Mercer, NJ	\$9,643
Chester, PA	\$8,121
Atlantic, NJ	\$8,093
Kent, DE	\$7,894
Delaware, PA	\$7,601
New Castle, DE	\$7,528
Cumberland, NJ	\$6,690
Cape May, NJ	\$6,669
Cecil, MD	\$6,571
Lehigh, PA	\$6,402
Northampton, PA	\$5,960
Camden, NJ	\$5,902
Lancaster, NJ	\$5,447
Philadelphia, PA	\$5,083
Berks, PA	\$5,037
Salem, NJ	\$4,943
York, PA	\$4,756

APPENDIX C

ANNUAL AVERAGE CONSUMER PRICE INDEX

1969 TO 1991

ANNUAL AVERAGE CONSUMER PRICE INDEX (CPI-U-X1) 1969 TO 1991

<u>Year</u>	<u>CPI-U-X1</u>	<u>Year</u>	<u>CPI-U-X1</u>
1969	39.4	1981	90.1
1970	41.3	1982	95.6
1971	43.1	1983	99.6
1972	44.4	1984	103.9
1973	47.2	1985	107.6
1974	51.9	1986	109.6
1975	56.2	1987	113.6
1976	59.4	1988	118.3
1977	63.2	1989	124.0
1978	67.5	1990	130.7
1979	74.0	1991	136.2
1980	82.3		

* (1982-84) = 100.0

** Dividing the 1991 CPI-U-X1 by an earlier year's CPI-U-X1 will give the percent change in prices between the earlier year and 1991.

*** This index was provided by the Bureau of Labor Statistics and is utilized by the Census Bureau. It is an experimental consumer price index that treats homeowner costs consistently over time.

APPENDIX D

1990 CENSUS TRACTS

BY PLANNING ANALYSIS SECTION

1990 CENSUS TRACTS BY PLANNING ANALYSIS SECTION

<u>Planning Analysis Section</u>	<u>Census Tracts</u>
Center City	1 thru 12, 366
South Philadelphia	13 thru 37, 38.98, 39 thru 46, 47.98, 48 thru 51
Southwest Philadelphia	52, 54 thru 75
West Philadelphia	76 thru 124
Lower North Philadelphia	125 thru 142, 144 thru 157, 162 thru 169
Upper North Philadelphia	170 thru 176, 194 thru 205
Bridesburg Kensington Richmond	143, 158 thru 161, 177 thru 193
Roxborough Manayunk	209 thru 222
Germantown Chestnut Hill	206 thru 208, 223 thru 257
Olney-Oak Lane	258 thru 290
Near Northeast Philadelphia	291 thru 327, 329 thru 342, 367
Far Northeast Philadelphia	328, 343 thru 349, 351 thru 365

