

BACKGROUND INFORMATION

The City of DeBary was incorporated in 1993 and is one of a number of cities located within Volusia County. The County is located on the Atlantic Ocean in Central Florida. The City sits on the western border of Volusia County across the St. Johns River from both Lake and Seminole counties. Here's what the statistics tell us about them:

POPULATION

In 2001, Claritas Inc., the nation's largest socioeconomic information provider, found there were 15,813 people living in DeBary (zip code 32713). This is up slightly from the 15,559 people found by the 2000 Census. The City's residents were organized into 6,776 households, or 2.32 persons per household. Of these households two-thirds (66%) were related families (versus 64% for the U.S.).

Both DeBary and Volusia County have a high concentration of older households. Households headed by someone over 65 make up over one in three (40%) of all households in DeBary. The median age in 2001 was 46.7 (versus 41.5 for Florida and 36.1 for the US).

	Number	Percent	Comparison	
			US	Florida
Under 25	188	3%	5%	4%
25 - 35	772	11%	17%	15%
35 - 45	1,024	15%	22%	19%
45 - 55	1,111	16%	21%	19%
55 - 65	996	15%	14%	14%
Over 65	2,685	40%	22%	29%
Total	6,776	100%	100%	100%

Source: Claritas Inc., 2002.

Households by Age - 2001

As this table illustrates, 55% of the households in DeBary are headed by someone over 55 versus 43% for Florida and 36% for the U.S.

DeBary has steadily been growing older. Between 1990 and 2001, 71% of the household changes were in households headed by someone over 45. Fifty-five percent were in households headed by someone over 55 and over a third (41%) were over 65.

Households by Age – 1990-2001

	1990	2001	90-01 Change	% of Change
Under 25	112	188	76	3%
25 - 35	569	772	203	7%
35 - 45	703	1,024	321	12%
45 - 55	512	1,111	599	22%
55 - 65	590	996	406	15%
Over 65	1,556	2,685	1,129	41%
Total	4,042	6,776	2,734	100%

Source: Claritas Inc., 2002.

DeBary has a low level of racial diversity. Ninety-six percent of the population is white versus 81% at the national level. Two percent is African-American versus 13% nationwide and only 5% of the population is Hispanic versus 17% statewide and 13% nationally.

	Number	Percent	Comparison	
			US	Florida
White	15,211	96%	81%	82%
African-American	333	2%	13%	15%
American Indian	60	0%	1%	1%
Asian	209	1%	4%	2%
Total	15,813	100%	100%	100%
Hispanic*	720	5%	13%	17%
*Hispanics can be of any race.				
<i>Source: Claritas Inc., 2002.</i>				

Race - 2001

The median (*half above/half below*) household income in 2001 within DeBary was \$31,541. The average family income was \$47,827.

Only 8% of the City's households have incomes above \$75,000 a year, and 27% have incomes below \$20,000. The majority of the County's households are clustered in the under \$50,000 income range.

	Number	Percent	Comparison	
			US	Florida
Under \$10,000	582	9%	8%	8%
\$10-\$20,000	1,224	18%	13%	13%
\$20-\$30,000	1,344	20%	12%	15%
\$30-\$50,000	1,996	29%	22%	25%
\$50-\$75,000	1,082	16%	20%	19%
\$75-\$100,000	338	5%	11%	9%
Over \$100,000	210	3%	14%	11%
	6,776	100%	100%	100%
<i>Source: Claritas Inc., 2002.</i>				

Households by Income - 2001

The trend toward slightly higher income households migrating into DeBary is clear in the data. Even accounting for inflation, there is clear evidence of the shift to higher incomes.

	1990	2001	90-2001 Change	% of Change
Under \$10,000	555	582	27	1%
\$10-\$20,000	993	1,224	231	8%
\$20-\$30,000	852	1,344	492	18%
\$30-\$50,000	1,086	1,996	912	33%
\$50-\$75,000	404	1,082	678	25%
\$75-\$100,000	81	338	139	10%
Over \$100,000	71	210	1,368	5%
Total Households	4,042	6,776	2,734	100%
<i>Source: Claritas Inc., 2002.</i>				

Changes in Household Income 1990-2001

Claritas projects that this trend will continue over the next five years.

The median household net worth (*assets less liabilities*) in 2001 within DeBary was a respectable \$102,164. By comparison, the median net worth in the US was \$93,590. Half the households in DeBary have a net worth of over \$100,000. Conversely, only 22% of all households have a net worth below \$25,000. This reinforces the age and income information because despite showing lower incomes, elderly households typically have household savings built up over time.

	Households	Percent	Comparison	
			US	Florida
Under \$25,000	1,513	22%	30%	30%
\$25-\$50,000	593	9%	8%	8%
\$50-\$100,000	1,243	18%	14%	14%
\$100-\$250,000	1,983	29%	23%	23%
Over \$250,000	1,444	21%	25%	25%
	6,776	99%	100%	100%
<i>Source: Claritas Inc., 2002.</i>				

Household Net Worth - 2001

SOCIOECONOMICS

The nation's business marketers have divided America's households into 62 individual PRIZM socioeconomic social clusters that share unique demographic characteristics. These PRIZM 'clusters' range from the super rich down to the dirt poor. Although each social cluster only makes up approximately 2% of the households in America, it is the clusters found in specific areas that tell the nation's business community who lives in your individual neighborhood. This is also the basic information that drives major chain retail store locations.

Only six of the 62 PRIZM social clusters were found in DeBary. The following table provides the predominant social characteristics of these six clusters.

Nickname	Households	%	Thumbnail Description
Sunset City Blues	493	7%	Empty Nests in Aging Cities.
New Homesteaders	866	13%	Young, Middle-Class Families
Middle America	656	10%	Mid-Scale Families in Mid-Size Towns
Red, White & Blue	118	2%	Small Town Blue-Collar Families
Golden Ponds	3,727	55%	Retirement Town Seniors
Mines & Mills	916	13%	Older Families in a Factory Town
Total	6,776	100%	
<i>Source: Claritas Inc., 2002.</i>			

PRIZM Clusters - 2001

City of DeBary

Cluster Name	Predominate Characteristics										
	Income Level	Family Type	Ages	Education	Occupation	Housing	Race	Thumbnail Description	% of US HH	DeBary	%
Sunset City Blues	Middle	Couples	>55	HS	BC/Service	SFD	White	Empty Nests in Aging Cities.	1.7%	493	7%
New Homesteaders	Middle	Family	35-54	College	White-Collar	SFD	White	Young, Middle-Class Families	1.7%	866	13%
Middle America	Middle	Family	25-54	HS	Blue-Collar	SFD	White	Mid-Scale Families in Mid-Size Towns	2.3%	656	10%
Red, White & Blue	Middle	Family	35-64	HS	Blue-Collar	SFD	White	Small Town Blue-Collar Families	1.7%	118	2%
Golden Ponds	Lower-Mid	Couples	55+	HS	BC/Service	SFD	White	Retirement Town Seniors	1.6%	3,727	55%
Mines & Mills	Poor	Sgl/Cpls	55+	<HS	BC/Service	SFD	White	Older Families in a Factory Town	2.1%	916	13%
TOTAL:									11.1%	6,776	100%
<i>Source: Claritas Inc., 2002.</i>											

2001 PRIZM Clusters

Sunset City Blues

493 Households 7%

This cluster describes older skilled blue-collar workers who are now reaching the ends of their careers. These lower-middle income, over 55 empty-nest households typically reside in modest single-family houses.

New Homesteaders

866 Households 13%

This cluster of young (35-55) middle-class families is usually found on the outskirts of major cities and metro areas. They have above average college education levels and most are married with young children. They typically reside in median priced single-family houses.

Middle America

656 Households 10%

This cluster describes middle-class married couples (25-55) with children who live in mid-size towns on the outskirts of metro areas. They are employed in skilled white/blue-collar positions and owners of modest single-family houses.

Red, White & Blue

118 Households 2%

This cluster is comprised of middle-class small town families (35-65) with children. Typically employed in skilled blue-collar positions they typically live in modest single-family houses.

Golden Ponds

3727 Households 55%

This cluster is comprised of middle-class retirement town seniors (over 55) living in scenic semi-rural areas. They typically lived in modest single-family houses.

Mines & Mills

916 Households 14%

This cluster is comprised of older, blue-collar families (over 55) with few children who live in or around southern mill towns. They are typically owners of modest single-family houses.

Collectively this draws an interesting picture of DeBary. Where we had a small exurban blue-collar community that has now increasingly become home to younger middle-class families and middle-class retirees attracted by the City's small town character.

CONSUMER EXPENDITURES

In general, the average consumer expenditure patterns for DeBary are below the national average, which is a reflection of the older, smaller sized households found here.

Consumer expenditures in DeBary exceeded the local average for:

Sugar and Other Sweets	Lawn Care
Food at Home – Fats and Oils	Funeral Directors
Non-Alcoholic Beverages	Electrical & Plumbing Contractors
Over the Counter Drugs	Pet Shops
Smoking Products	Pharmacies
Prescription Drugs & Medicines	Rental Storage

Source: Claritas Inc., 2002.

PERSONAL INCOME

The components of a community's personal income provide important clues about the nature of the local economy. Personal income has three main components: (1) net earnings (*from work*), (2) transfer payments (*such as social security*), and (3) income from dividends/interest/rents.

The high concentration of retirees within Volusia County is reflected in the source of personal income. In 1999, the per capita income in the County was \$22,564. As the following table displays, Volusia County's per capita income is only 81% of the statewide average, and it also grew slightly slower than average during the 1990s.

But it is within the components that a picture of the county's underlying economy begins to take shape. Only half (50%) of the County's persons income was generated by people going to work (*versus 59% statewide and 75% in Seminole County*). The other half, almost five billion dollars came from investments or transfer payments (*primarily social security*). By contrast the Saturn plant in Kentucky generates \$2.5 billion in income each year.

	90-99			90-99		
	Volusia	%	Change	Florida	%	Change
Net Earnings	\$ 4,772,696	50%	56%	\$ 245,775,147	59%	67%
Dividends/Interest/Rents	\$ 2,800,896	29%	37%	\$ 110,285,592	26%	43%
Transfer Payments	\$ 2,029,639	21%	87%	\$ 63,739,714	15%	84%
TOTAL	\$ 9,603,231	100%	54%	\$419,800,453	100%	62%

Source: Bureau of Economic Analysis, U.S. Department of Commerce, 2002.

Personal Income By Source (000s) - 1999

This information clearly displays the fact that retirees are the economic base of Volusia County, followed by tourism, which generates approximately \$1 billion in income.

Looking at Earnings by Place of Work (1999) displays how this shapes the County's local economy. Slightly over half (51%) of the earnings within Volusia County are generated in two sectors: retail trade (15%) and services (31%) while on a statewide basis only 45% comes from these sources.

Employment by Industry	Volusia	%	Florida	%
Agriculture/Forestry/Fishing	-	0%	\$ 2,675,672	7%
Mining	-	0%	\$ 378,117	0%
Construction	\$ 287,243	7%	\$ 15,498,775	6%
Manufacturing	\$ 377,653	9%	\$ 20,449,491	8%
Transportation/Communications/Utilities	\$ 213,583	5%	\$ 16,421,787	6%
Wholesale Trade	\$ 181,940	4%	\$ 16,986,297	7%
Retail Trade	\$ 655,241	15%	\$ 29,037,759	11%
Finance/Insurance/Real Estate	\$ 285,103	7%	\$ 25,465,654	10%
Services	\$ 1,587,862	36%	\$ 87,333,587	34%
Government	\$ 783,854	18%	\$ 43,599,428	17%
TOTAL	\$ 4,372,479	100%	\$257,846,567	100%

Source: Bureau of Economic Analysis, U.S. Department of Commerce, 2002.

Earnings by Place of Work - 1999

Within the services sector itself, there are some interesting differences between Volusia and neighboring Seminole County. While both counties generated \$1.5 billion in earnings within this sector in 1999, the difference within this sector can help explain the nature of Volusia County's economy. The following table displays the top five sub-sectors within the service sector for each county. The business services sector makes up on 12% of this sector versus almost a third (31%) in Seminole County. Amusement/recreational services are twice as large in Volusia County reflection Daytona Beach.

	Volusia	%	Seminole	%
Services	\$ 1,587,862	36%	\$ 1,570,160	31%
Business	\$ 186,681	12%	\$ 488,468	31%
Amusement/Recreational	\$ 124,180	8%	\$ 59,042	4%
Health	\$ 620,341	39%	\$ 376,961	24%
Educational	\$ 104,867	7%	\$ 41,526	3%
Engineering/Management	\$ 106,071	7%	\$ 250,543	16%
<i>Source: Bureau of Economic Analysis, U.S. Department of Commerce, 2002.</i>				

Earnings by Place of Work - 1999

Health service jobs are significantly higher in Volusia County (39% vs. 24%) reflecting its elderly population. Education services are twice the level in Seminole County, while engineering/management consultants are less than half (7% vs. 16%).

EDUCATIONAL ATTAINMENT

In 1990, the Census found that Volusia County had relatively good educational attainment levels. However, only 15% of the population (*versus 18 % in Florida and 20% nationwide*) had Bachelor Degrees or higher.

			Volusia
	Florida	US	County
Less than 9th Grade	10%	10%	8%
Not H.S. Graduate	16%	14%	17%
High School/GED	30%	30%	32%
Some College	19%	19%	21%
Associate Degree	7%	6%	7%
Bachelors Degree	12%	13%	10%
Graduate/Professional Degree	6%	7%	5%
	100%	100%	100%
<i>Source: 1990 Census.</i>			

Educational Attainment - 1990

02-103/background