What Does an Hour of Work Buy in Delaware?

Housing, groceries, and transportation through the lens of wages: 2026

At $15 an hour, a 40-hour workweek generates $600 before taxes. In New Castle County, the federal one-bedroom rental benchmark for fiscal year 2026 is $1,520 per month. Earning that amount requires approximately 101 hours of work, equivalent to more than two full working weeks, before accounting for taxes or other expenses (U.S. Department of Housing and Urban Development, 2025b).

Delaware's standard minimum wage reached $15 an hour on January 1, 2025, and remains at that level in 2026. It provides a consistent starting point for examining purchasing power, although it does not represent every worker's earnings (Delaware Department of Labor, n.d.).

Comparing prices with working time makes familiar expenses easier to assess. A rent payment, grocery budget, or bus pass represents a claim on a finite number of paid hours. The size of that claim depends on location, household circumstances, and transportation needs.

This comparison assumes one adult with no children, living alone in a one-bedroom rental and working 40 paid hours each week for 52 weeks. At $15 an hour, that produces $31,200 annually, or an average of $2,600 per month. Shared expenses, public assistance, and additional income are excluded.

All work-hour figures divide expenses by gross hourly pay. They measure the earnings equivalent of a purchase. They do not calculate take-home pay, which depends on taxes and other deductions.

The housing comparison uses Fair Market Rents published by the U.S. Department of Housing and Urban Development (HUD). These estimate the 40th percentile of gross rents for standard-quality housing occupied by recent movers. Gross rent incorporates rent and utility costs. The figures provide a consistent benchmark, rather than a count of apartments currently available at a particular price (HUD, 2025a).

County	Monthly one-bedroom benchmark	Hours of gross pay at $15	Share of $2,600 monthly gross income
New Castle	$1,520	101.3	58.5%
Kent	$1,165	77.7	44.8%
Sussex	$1,066	71.1	41.0%

NOTE: Author calculations using HUD's fiscal year 2026 schedule, published in 2025. New Castle uses the Philadelphia–Camden–Wilmington metropolitan benchmark; Kent uses the Dover benchmark. These geographic estimates do not capture every neighborhood's prices (HUD, 2025b).

Housing therefore makes a substantial claim on earnings across all three counties. Its effect also depends on what remains available for other necessities. A lower rent can improve a household's position, but the costs associated with living at that location must also be considered.

For food and transportation, this analysis uses estimates produced by the Living Wage Institute (LWI) and displayed through MIT's Living Wage Calculator. The county pages were updated on February 15, 2026. Their underlying inputs come from earlier years and are adjusted to December 2025 dollars. They are modeled benchmarks available in 2026, rather than observations of September 2026 prices (LWI, 2026a).

The food estimates begin with the USDA's June 2025 Low-Cost Food Plan, with adjustments for household size, geographic price differences, and inflation. The plan assumes food is purchased from grocery stores and prepared at home (LWI, 2026a).

Combining those food and transportation estimates with HUD's one-bedroom housing benchmarks produces the following limited, three-category comparison.

County	Food per month	Transportation per month	Housing, food, and transportation combined	Hours at $15
New Castle	$377	$720	$2,617	174.5
Kent	$336	$788	$2,289	152.6
Sussex	$375	$822	$2,263	150.9

NOTE: Monthly food and transportation estimates equal the published annual amounts divided by 12. Dollar figures are rounded to the nearest dollar; totals and hours use unrounded amounts. These are author-constructed partial budgets, not the calculator's complete living-wage budgets. Sources: HUD, 2025b; LWI, 2026b, 2026c, and 2026d.

In the New Castle scenario, these three categories total approximately the worker's entire $2,600 monthly gross income. The comparison leaves no meaningful allowance for taxes, health care, telephone service, clothing, or savings. Because the figures combine defined benchmarks, the small difference between the subtotal and gross earnings should not be interpreted as a precise shortfall for an individual household.

The Kent and Sussex scenarios leave approximately $311 and $337, respectively, before taxes and all other expenses. Those remaining amounts are not disposable income. They must still accommodate costs excluded from the comparison.

Groceries account for approximately 22 to 25 hours of gross pay each month across the three counties. The modeled difference between the highest and lowest food budgets is about $41 monthly. That is smaller than the housing difference, but it still represents almost three hours of work at the comparison wage.

Preparing meals at home also requires a functioning kitchen, storage, shopping access, and time. The estimates describe a defined food budget; they cannot establish what every person can realistically spend. Dietary requirements, available stores, and household routines can change the result.

Transportation introduces another distinction. LWI's estimates incorporate modeled vehicle ownership, vehicle use, and public transportation, with adjustments for household composition.

They represent a broader expense category than gasoline or a monthly car payment alone (LWI, 2026a).

Sussex illustrates why housing and transportation deserve joint consideration. Its housing benchmark is $454 below New Castle's, while its modeled transportation expense is approximately $102 higher per month. The combined difference across housing, food, and transportation is consequently about $354. This comparison suggests that some apparent housing savings can be offset by transportation costs. It does not predict the savings a particular person would achieve by relocating.

Public transit offers a different published price point. DART lists a one-zone, 30-consecutive-day pass at $60 and a two-zone pass at $120. At $15 an hour, those purchases represent four and eight hours of gross earnings, respectively. Fare zones generally follow county boundaries, with specified exceptions for local travel around Smyrna and Milford (Delaware Transit Corporation, n.d.).

Whether a pass can replace other transportation expenses depends on the trips a person needs to make. Work schedules, route coverage, transfers, and access to stops determine its usefulness. Someone who continues owning a vehicle may retain insurance, maintenance, and other costs while also purchasing transit fares. The pass price therefore cannot automatically be substituted for the entire transportation estimate.

Paid hours matter alongside hourly wages. At 30 paid hours per week, the same $15 rate generates an average of $1,950 monthly before taxes, $650 less than the full-time scenario. Holding the expense assumptions constant, each bill would consume a larger share of earnings.

A hypothetical increase to $20 an hour would produce approximately $3,467 in monthly gross income at 40 paid hours per week. It would reduce the working time equivalent of the $1,520 housing benchmark from 101.3 hours to 76 hours. With prices unchanged, moving from $15 to $20 reduces the hours required to earn any given purchase amount by 25%.

Household arrangements can change these calculations substantially. Sharing housing spreads some expenses across earners. Children introduce additional needs, potentially including paid care. Assistance, employer benefits, debt payments, and unpaid time away from work also affect how much income remains available.

The comparisons show why an hourly wage alone offers an incomplete picture of financial security. At $15, every additional $100 expense represents six hours and 40 minutes of gross earnings. The practical value of that work depends on the costs attached to a home, a commute, and a household, as well as the number of paid hours available.

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