

2014

Community Needs Assessment

for

Comal & Guadalupe Counties

2014 Update
Revised Edition



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Community Needs Assessment for Comal & Guadalupe Counties 2014 Update

November 2014

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Table of Contents

Table of Figures & Data Tables	v	3.9 Employment	29
1.0 Introduction	1	3.10 Occupations & Earnings	31
1.1 Assessment Approach	1	3.11 Crime Rates	33
1.2 Methods	1	3.12 Family Violence	34
1.3 Implications	2	3.13 Child Abuse & Neglect	35
2.0 Community Demographics	4	3.14 Elder Abuse & Neglect	36
2.1 Total Population	5	4.0 Youth	37
2.2 Population Change	6	4.1 Youth Demographics	38
2.3 Geographic Distribution	7	4.2 Student Achievement	39
2.4 Race & Ethnicity	9	4.3 Sexual Activity & STDs	40
2.5 Age Structure	11	4.4 Teen Pregnancy & Birth Rates	41
2.6 Educational Attainment	13	4.5 Juvenile Crime	42
2.7 Income	14	5.0 Health Status	43
2.8 Poverty	15	5.1 Births	44
2.9 Population Projections	16	5.2 General Health Status of Adults	45
3.0 Community and Quality of Life	18	5.3 Behavioral Risks for Chronic Illness	46
3.1 New Parcel Development	19	5.4 Health Projections	47
3.2 Households	20	5.5 Hospital Admissions	48
3.3 Residential Structures	21	5.6 Substance Abuse	49
3.4 Years at Residence	22	5.7 Mental Health	50
3.5 Home Ownership & Housing Affordability	23	5.8 Immunizations	51
3.6 Cost of Living	25	5.9 Infectious Disease	52
3.7 Personal Motor Vehicles	26	5.10 Sexually Transmitted Diseases	55
3.8 Working Population	28	5.11 Disability	57

5.12 Injuries by Type	58
5.13 Top Hospital Discharges	59
5.14 General Mortality	60
5.15 Infant Mortality	61
5.16 Mortality by Cause	62
6.0 Access to Health & Social Services	65
6.1 Public Assistance & Health Care Assistance	66
6.2 Availability of Childcare	70
6.3 Primary Care Provider Availability	71
6.4 Specialty & Inpatient Provider Availability	72
6.5 Insurance Coverage	74
6.6 Medicaid & Medicare Primary Care Providers	75
7.0 Data Sources	76

Table of Figures & Data Tables

2.0 Community Demographics	4
Figure 2.1.a Population Counts (1960-2010)	5
Figure 2.1.b Estimated Population (2011-2013)	5
Figure 2.2.a Decennial Population Change (1960-2010)	6
Table 2.3.a Comal County City and CDP Populations (2000-2010)	7
Figure 2.3.a Comal County Population Distribution by Census Tract (2010)	7
Table 2.3.b Guadalupe County City and CDP Populations (2000-2010)	8
Figure 2.3.b Guadalupe County Population Distribution by Census Tract (2010)	8
Table 2.4.a. Comal County Population by Race/Ethnicity (2005-2012)	9
Figure 2.4.a. Comal County Population Proportions by Race/Ethnicity (2000-2012)	9
Table 2.4.b. Guadalupe County Population by Race/Ethnicity (2005-2013)	10
Figure 2.4.b. Guadalupe County Population Proportions by Race/Ethnicity (2000-2013)	10
Figure 2.5.a. Comal County Population Pyramid (2000-2010)	11
Figure 2.5.b. Guadalupe County Population Pyramid (2000-2010)	12
Figure 2.6.a. Educational Attainment for Population 25+ (2005-2013)	13
Figure 2.6.b. Levels of Education for Population 25+ (2010-2013)	13
Figure 2.7.a. Per Capita Income (2005-2013)	14
Figure 2.7.b. Mean Household Income (2005-2013)	14
Figure 2.8.a. Comal County Percentage of Individuals Living under the Poverty Level. (2013)	15
Figure 2.8.b. Guadalupe County Percentage of Individuals Living under the Poverty Level. (2013)	15
Table 2.9.a. Comal County Population Projections (2010-2050)	16
Figure 2.9.a. Comal County Population Projections by Age Group (2010-2050)	16
Figure 2.9.b. Comal County Population Projections by Race/Ethnicity (2010-2050)	16
Table 2.9.b. Guadalupe County Population Projections (2010-2050)	17

Figure 2.9.c. Guadalupe County Population Projections by Age Group (2010-2050)	17
Figure 2.9.d. Guadalupe County Population Projections by Race/Ethnicity (2010-2050)	17
3.0 Community & Quality of Life	18
Table 3.1.a. Total Parcels by Taxing Jurisdiction (2010-2012)	19
Figure 3.1.a. New Parcels by Taxing Jurisdiction (2012-2013)	19
Table 3.2.a. Household Characteristics (2013)	20
Figure 3.2.a. Types of Family Households (2013)	20
Figure 3.3.a. Residential Structure Types (2013)	21
Figure 3.3.b. Year Unit Structure Built (2013)	21
Figure 3.4.a. Residence One Year Ago (2013)	22
Figure 3.4.b. Year Moved Into Residence (2013)	22
Figure 3.5.a. Occupied Housing Units by Ownership (2013)	23
Figure 3.5.b. Value of Owner Occupied Housing Units (2013)	23
Table 3.5.a. Selected Monthly Owner Costs as a Percent of Household Income for Units with a Mortgage	24
Table 3.5.b. Gross Rent as Percent of Household Income (2013)	24
Table 3.6.a. Cost of Living for One-Adult Households (2014)	25
Table 3.6.b. Cost of Living for Two-Adult Households (2014)	25
Figure 3.7.a. Personal Vehicles Registrations (2009-2012)	26
Figure 3.7.b. Household Vehicle Availability (2013)	26
Figure 3.7.c. Time Traveled to Work (2013)	27
Figure 3.7.d. Daily Vehicles Miles Traveled by Year (2009-2013)	27
Table 3.8.a. Comal County Working Population Estimates (2013)	28
Table 3.8.b. Guadalupe County Working Population Estimates (2013)	28
Figure 3.9.a. Place of Work (2013)	29
Table 3.9.a. Major Sources of Employment (2013)	29

Table 3.9.b. Class of Worker Distribution –Comal County (2013)	30
Table 3.9.c. Class of Worker Distribution –Guadalupe County (2013)	30
Table 3.10.a. Occupation Distribution & Median Earnings—Comal County (2013)	31
Table 3.10.b. Occupation Distribution & Median Earnings—Guadalupe County (2013)	32
Figure 3.11.a. Violent Crime Rate by Jurisdiction (2007-2013)	33
Figure 3.11.b. Property Crime Rate by Jurisdiction (2007-2013)	33
Figure 3.12.a. Family Violence Rate (2007-2013)	34
Figure 3.13.a. CPS Confirmed Victims per 1,000 Children (2008-2013)	35
Figure 3.13.b. Percent CPS Confirmed Investigations (2008-2013)	35
Figure 3.14.a. APS Validated Cases per 10,000 Eligible (2008-2013)	36
Figure 3.14.b. Percent APS Completed Investigations Validated (2008-2013)	36
4.0 Youth	37
Table 4.1.a. Comal County Youth Demographics (2010)	38
Table 4.1.b. Guadalupe County Youth Demographics (2010)	38
Table 4.2.a. Longitudinal Graduation Rate (2009-2013)	39
Figure 4.2.a. Percent of 9th Grade Students Graduating within 4 years (2009-2012)	39
Figure 4.3.a. Sexually Active Teenagers in Texas (2009-2013)	40
Figure 4.3.b. Teenagers with no AIDS education (2009-2013)	40
Table 4.4.a. Percentage of Births to Teens by Age Group	41
Figure 4.4.a. Teen Birth Rate (2006-2011)	41
Figure 4.5.a. Juvenile Violent Crime Arrests (2012)	42
5.0 Health Status	43
Figure 5.1.a. Total Births (2008-2012)	44
Table 5.1.a. Percent of Births with Risk Factors (2010-2012)	44
Figure 5.2.a. Percent of Adults with Poor/Fair Health (2008-2012)	45

Figure 5.2.b. Average Physically Unhealthy Days in Past Month for Adults (2008-2012)	45
Figure 5.3.a. Percent Behavioral Risks in Comal County Adults (2008-2012)	46
Figure 5.3.b. Percent Behavioral Risks in Guadalupe County Adults (2008-2012)	46
Figure 5.4.a. Projected Percent of Obese Population (2010-2040)	47
Figure 5.4.b. Projected Percent of Population with Diabetes (2010-2040)	47
Table 5.5.a. CHRISTUS Santa Rosa Mental Health Hospital Admissions (2013-2014)	48
Table 5.5.b. Resolute Health Mental Health Hospital Admissions (2013-2014)	48
Table 5.6.a. Substance Abuse related Hospital Admissions 2012	49
Table 5.7.a. Mental Health Related Hospital Admissions 2012	50
Figure 5.7.a. Suicide Mortality Rate (2008-2012)	50
Table 5.8.a. Vaccinations Prior to Kindergarten (SY2008-2009)	51
Table 5.9.a. Selected Infectious Disease Cases per 100,000 (2009-2013)	52
Figure 5.9.a. Chicken Pox Cases per 100,000 (2009-2013)	52
Figure 5.9.b. Cryptosporidiosis Cases per 100,000 (2009-2012)	53
Figure 5.9.c. E. Coli Cases per 100,000 (2009-2012)	53
Figure 5.9.d. Hepatitis A, B, and C Cases per 100,000 (2009-2012)	53
Figure 5.9.e. Pertussis Cases per 100,000 (2009-2012)	54
Figure 5.9.f. Salmonellosis Cases per 100,000 (2009-2012)	54
Figure 5.9.g. Tuberculosis Cases per 100,000 (2009-2012)	54
Table 5.10.a. STD Cases per 100,000 (2009-2013)	55
Figure 5.10.a. HIV Cases per 100,000 (2009-2013)	55
Figure 5.10.b. Chlamydia Cases per 100,000 (2009-2013)	56
Figure 5.10.c. Gonorrhea Cases per 100,000 (2009-2013)	56
Figure 5.10.d. Total Syphilis Cases per 100,000 (2009-2013)	56
Figure 5.11.a. Percent Disability Status by Age Group (2009-2012)	57

Figure 5.11.b. Percent Detailed Disability Type (2012)	57
Table 5.12.a. Number of Injuries by Type	58
Table 5.13.a. Comal County Top Hospital Diagnosis 2012	59
Table 5.13.b. Guadalupe County Top Hospital Diagnosis 2012	59
Figure 5.14.a. Crude Mortality Rate (2008-2012)	60
Figure 5.14.b. Years Per Life Lost (2010-2014)	60
Table 5.15.a. Infant Mortality Rates (2011)	61
Figure 5.15.a. 3-year average Mortality Rate (2006-2012)	61
Figure 5.16.a. Crude Mortality Rate (2012)	62
Figure 5.16.b Age adjusted Mortality Rate (2012)	62
Table 5.16.c. YPLL (2012)	63
Table 5.16.d. YPLL by Cancer Type (2008- 2012)	63
Table 5.16.e. Adult Mortality Rate (2012)	64
Table 5.16.f. Senior Age Specific Mortality Rate (2012)	64
6.0 Access to Health & Social Services	65
Figure 6.1.a. Medicaid Enrollees Comal County (2012)	66
Figure 6.1.b. Medicaid Enrollees Comal County (2012)	66
Figure 6.1.c. CHIP enrollees (2012)	67
Figure 6.1.d. SNAP Recipients– Comal County (2013)	68
Figure 6.1.e. SNAP Recipients– Guadalupe County (2013)	68
Figure 6.1.f. TANF Recipients - Comal Co (2013)	69
Figure 6.1.g. TANF Recipients - Comal Co (2013)	69
Table 6.2.a. Child Day Care Statistics(2013)	70
Figure 6.2.a. Child Day Care Capacity Rate (2010-2013)	70
Figure 6.3.a. PCP per 100,000 population (2013)	71

Figure 6.3.b. Estimated FTE per 100,000 population (2013)	71
Figure 6.4.a. Dentists and Dental Hygienists per 100,000 population (2013)	72
Figure 6.4.b. Mental Health Professionals per 100,000 population (2013)	72
Figure 6.4.c. Comal County, Mental Health Professionals per 100,000 population (2013)	73
Figure 6.4.d. Guadalupe County, Mental Health Professionals per 100,000 population (2013)	73
Table 6.5.a. Coverage by Age Group and Type (2012)	74
Figure 6.5.a. Percent Uninsured by Age Group (2008-2012)	74
Figure 6.6.a. Medicaid and Medicare Primary Care Providers (2014)	75

1.0 Introduction

This report is an update to the secondary data presented in the *2008 Comal County Assessment: Social and Environmental Determinants of Well-Being: Data for Planning and Policymaking*. In addition, it presents an overview of the current well-being of Guadalupe County with an emphasis on health and related issues. Comal and Guadalupe County leadership, committed to discovering and analyzing the evidence and making it available for discussion and action planning, engaged Community Information Now (CI:Now), a local data intermediary serving Bexar and 11 surrounding counties, to collect and analyze new extant data to inform stakeholders about the changes that have occurred in Comal County during the last five years since the first assessment was published and to provide health-related information and trends for Guadalupe County.

1.1 Assessment Approach and Scope

The *2008 Comal County Assessment* employed an adapted version of the Mobilizing for Action through Planning and Partnerships (MAPP) assessment approach. For this update, the Advisory Team asked for only updated extant data. Rather than generating another extensive narrative, the data on each issue is presented in a table, bar chart, or line graph annotated with brief narrative highlights and any appropriate cautions to the data user.

1.2 Assessment Methods

This assessment update focuses on issue areas deemed of interest by the Advisory Team, including demographics, quality of life, community safety, housing and households, transportation, employment, youth, health status, and access to health and human services.

Sources and Limitations of Data

Unlike the 2008 report that used both primary and secondary data information, this assessment is focused on existing (extant or secondary) data, including publicly-available data and aggregate and/or de-identified administrative data secured by request to the agency that owns the data. Although less costly than primary data, secondary data does have some limitations. First, secondary data is not always available for the issue, geography, or time period of interest, and it is generally already aggregated (e.g., into age groups) that are not consistent across datasets. Second, the type, source, and degree of bias in the data are not always known or documented. Any known weaknesses or limitations of the data are noted where appropriate.

Geography Assessed

Comal County and Guadalupe County are located in south central Texas. With an estimated 108,472 residents during 2010, Comal County encompasses over 559 square miles and includes the city of New Braunfels. Likewise, Guadalupe County encompasses over 711 square miles, includes the cities of Schertz, Seguin and Cibolo, and had a population of 131,537 residents during the same year.

Determination of Need

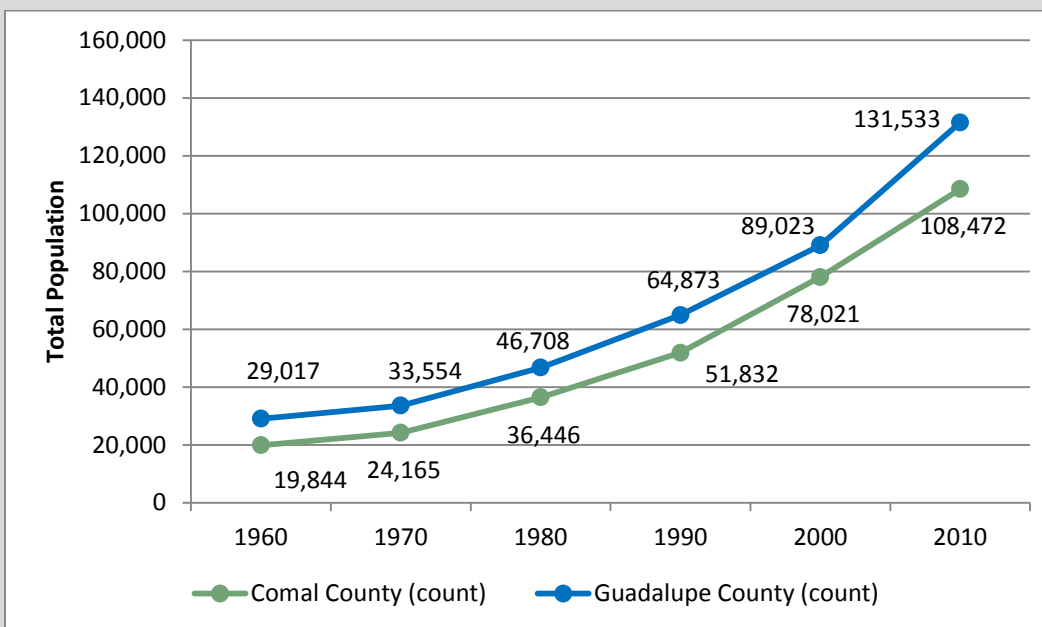
Community “need” is defined as the difference between the desired state and the current state of the community. While the “desired state” is subjective and most appropriately defined by the local community itself, this assessment presents quantitative evidence describing the current state of indicators of well-being in both counties. An inventory of community assets is beyond the scope of this assessment.

2.0 Community Demographics

2.1 Total Population

The following figures show the total population growth for Comal and Guadalupe Counties from 1960 to 2010 as well as the estimated population from 2011 to 2013. The actual population counts (Figure 2.1.a) come from the US Census Bureau's Decennial Census. Figure 2.1.b shows population estimates for 2011 through 2013.

Population Counts (1960-2010) & Estimated Population (2011-2013)



The population of Comal and Guadalupe Counties have shown rapid and sustained growth for decades.

From 1990 to 2010, the population of each of these counties more than doubled.

Population estimates produced since the 2010 Census count indicate that the population growth is continuing with each county adding 2,500-4,200 residents annually.

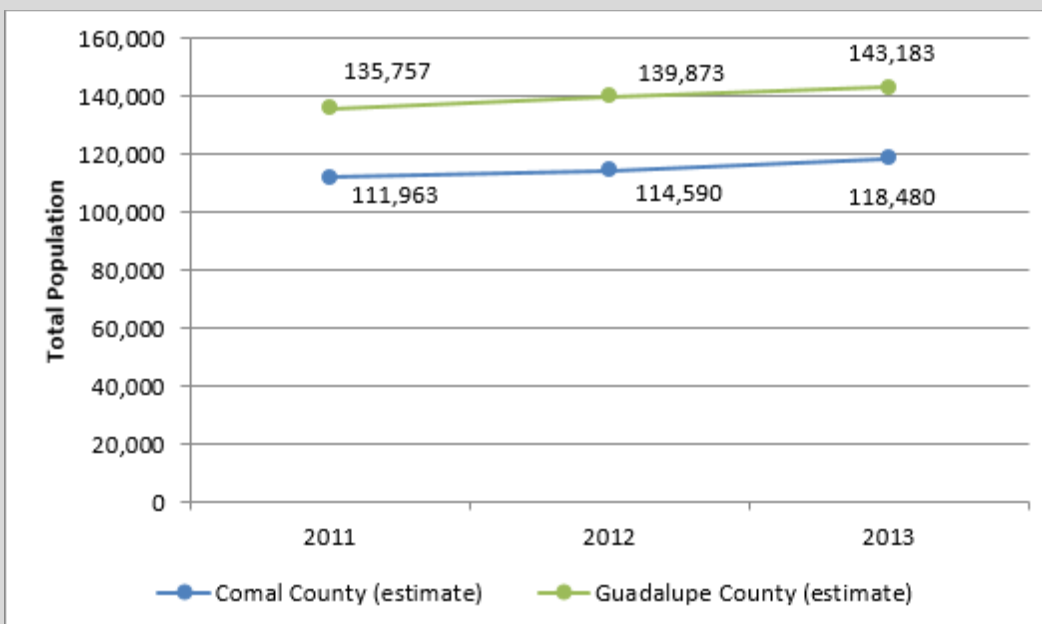


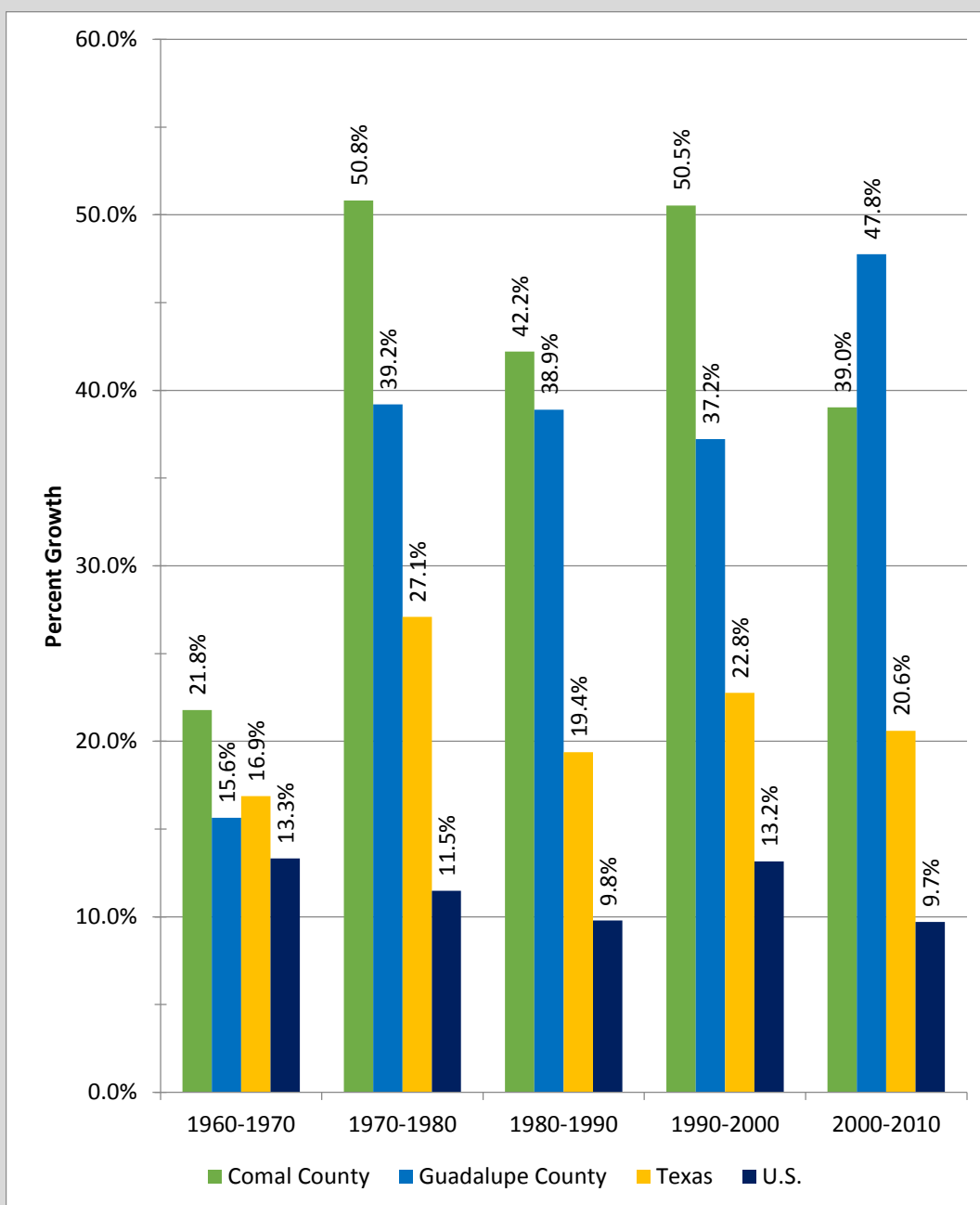
Figure 2.1.a
Population Counts
(1960-2010)
Source: US Census Bureau

Figure 2.1.b
Estimated Population
(2011-2013)
Source: US Census Bureau

2.2 Population Change

The following figure shows population growth in Comal and Guadalupe Counties as compared to Texas and the nation from 1960 to 2010. These figures are actual population counts from the US Census Bureau's Decennial Census.

Decennial Population Change (1960-2010)



Comparing each Census count to the prior Census, the population in both Comal and Guadalupe counties has increased at a faster pace in comparison to that of the state and the nation in every decade since the 1960s. Between 2000 and 2010, the two counties grew about twice as fast as Texas and almost four times as fast as the nation. In the 2000s, Guadalupe County's growth rate outstripped that of Comal County for the first time since the 1960s.

Figure 2.2.a
Decennial Population Change (1960-2010)
Source: US Census Bureau

2.3 Geographic Distribution: Comal County

The following table shows the change in Comal County's population between 2000 and 2010 by city or Census-designated Place (CDP), as well as the percent of total county population those jurisdictions represent. (Percentages may not add up to 100% due to rounding error.) The map shows percent of total county population living in each census tract in 2010. These data are from the US Census Bureau's Decennial Census.

Comal County City & CDP Populations (2000, 2010) & Comal County Distribution by Census Tract (2010)

Geographic Area	2000		2010	
	#	%	#	%
Comal County	78,021	100.0%	108,472	100.0%
Bulverde	3,761	4.8%	4,630	4.3%
Canyon Lake CDP	16,870	21.6%	21,262	19.6%
Fair Oaks Ranch (part)	246	0.3%	303	0.3%
Garden Ridge	1,882	2.4%	3,259	3.0%
New Braunfels (part)	35,328	45.3%	47,586	43.9%
Schertz (part)	316	0.4%	845	0.8%
Selma (part)	16	0.0%	14	0.0%
All Other Areas	19,602	25.1%	30,573	28.2%

The geographic distribution of the population remained about the same from 2000 to 2010. In both 2000 and 2010, more than four in 10 county residents lived in New Braunfels.

The map at left shows the percent of total 2010 county population living in each census tract. The tracts containing the largest proportions of the population are shown in red and orange.

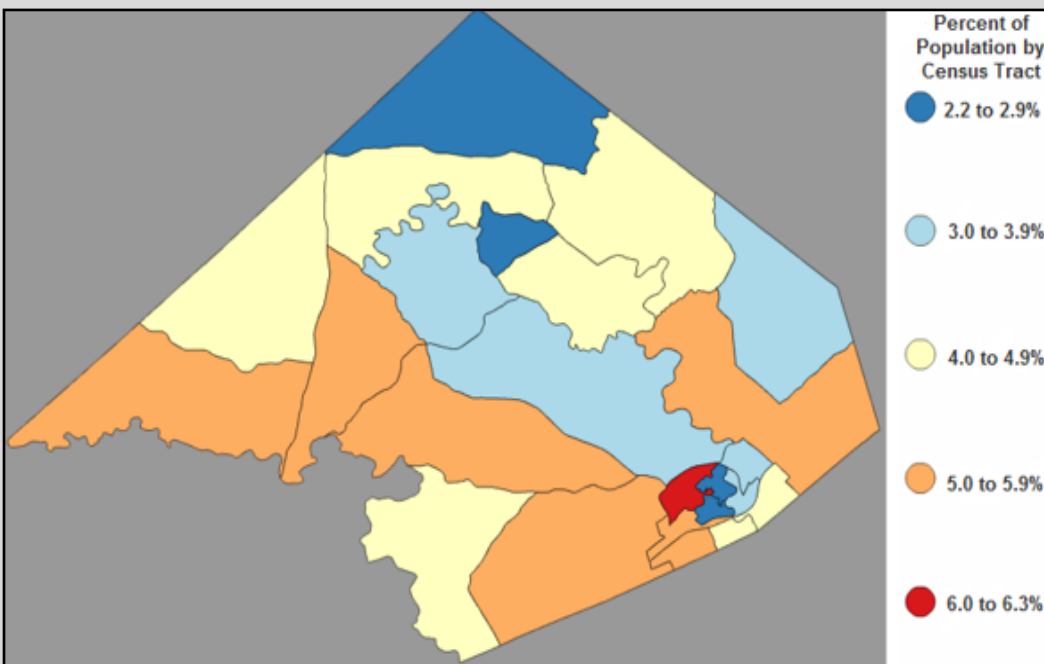


Table 2.3.a
Comal County City and CDP Populations (2000, 2010)
Source: US Census Bureau

Figure 2.3.a
Comal County Population Distribution by Census Tract (2010)
Source: US Census Bureau

2.3 Geographic Distribution: Guadalupe County

The following table shows the change in Comal County's population between 2000 and 2010 by city or Census-designated Place (CDP), as well as the percent of total county population those jurisdictions represent. (Percentages may not add up to 100% due to rounding error.) The map shows percent of total county population living in each census tract in 2010. These data are from the US Census Bureau's Decennial Census.

Guadalupe County City & CDP Populations (2000, 2010) & Guadalupe County Distribution by Census Tract (2010)

Geographic Area	2000		2010	
	#	%	#	%
Guadalupe County	89,023	100.00%	131,533	100.00%
Cibolo (part)	3,035	3.40%	15,349	11.66%
Lake Dunlap CDP	0	0.00%	1,934	1.50%
McQueeney CDP	2,527	2.80%	2,545	1.90%
New Braunfels	1,166	1.30%	10,154	7.70%
Redwood CDP	3,586	4.00%	4,338	3.30%
Schertz (part)	17,333	19.50%	29,463	22.40%
Seguin	22,011	24.70%	25,175	19.10%
Selma (part)	50	0.10%	1,377	1.00%
All Other Areas	39,315	44.16%	41,198	32.32%

The majority of Guadalupe County residents lives in one of three cities: Cibolo (11.7%), Schertz (22.4%), or Seguin (19.1%). Population growth has been strongest in the Guadalupe County portions of Cibolo, Schertz, and New Braunfels. The map at left shows the percent of total 2010 county population living in each census tract. The tracts containing the largest proportions of the population are shown in red and orange.

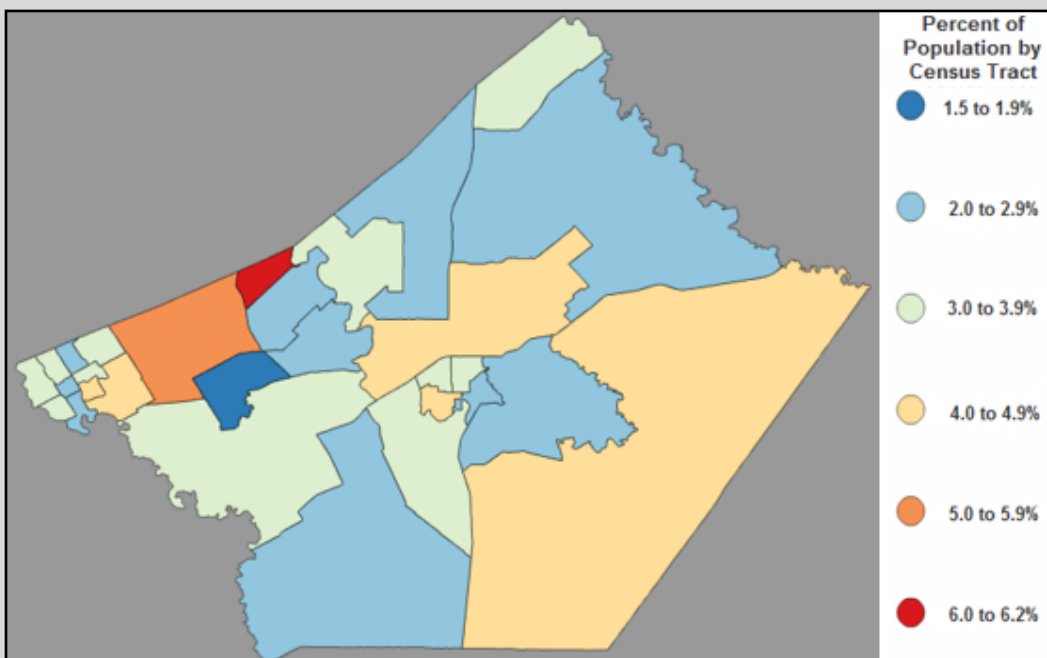


Table 2.3.b
Guadalupe County City and CDP Populations (2000, 2010)
Source: US Census Bureau

Figure 2.3.b
Guadalupe County Population Distribution by Census Tract (2010)
Source: US Census Bureau

2.4 Race & Ethnicity: Comal County

The table and figure below show the racial and ethnic composition of Comal County, with race (e.g., White, Black) and ethnicity (Hispanic, non-Hispanic) combined into a single variable. The 2005 and 2012 data are estimated from the US Census Bureau's American Community Survey (ACS), so each estimate has an associated margin of error (MOE). The larger the margin of error, the less confidence one should have in the estimate.

Comal County Population by Race/Ethnicity (2005-2012) & Comal County
Comal County Population Proportions by Race/Ethnicity (2000-2012)

Race/Ethnicity	2005 (MOE)		2010	2012 (MOE)	
Total	94,794	(-)	108,472	114,384	(-)
Hispanic (any race)	22,439	(-)	26,989	29,556	(-)
White (non-Hispanic)	69,565	(+/- 61)	77,387	80,214	(+/- 206)
Black (non-Hispanic)	999	(+/- 536)	1,606	2,393	(+/- 447)
Asian (non-Hispanic)	285	(+/- 225)	813	1,078	(+/- 259)
Other (non-Hispanic)	1,506	(+/- 566)	1,677	1,143	(+/- 607)

The table on the left shows Comal County's estimated population by race/ethnicity. The overwhelming majority of residents continue to be Hispanic or (non-Hispanic) White. The population of Comal County is 70% White and 26% Hispanic. The Hispanic and Black populations are growing as a percent of total population, while the percent of the population that is White is declining.

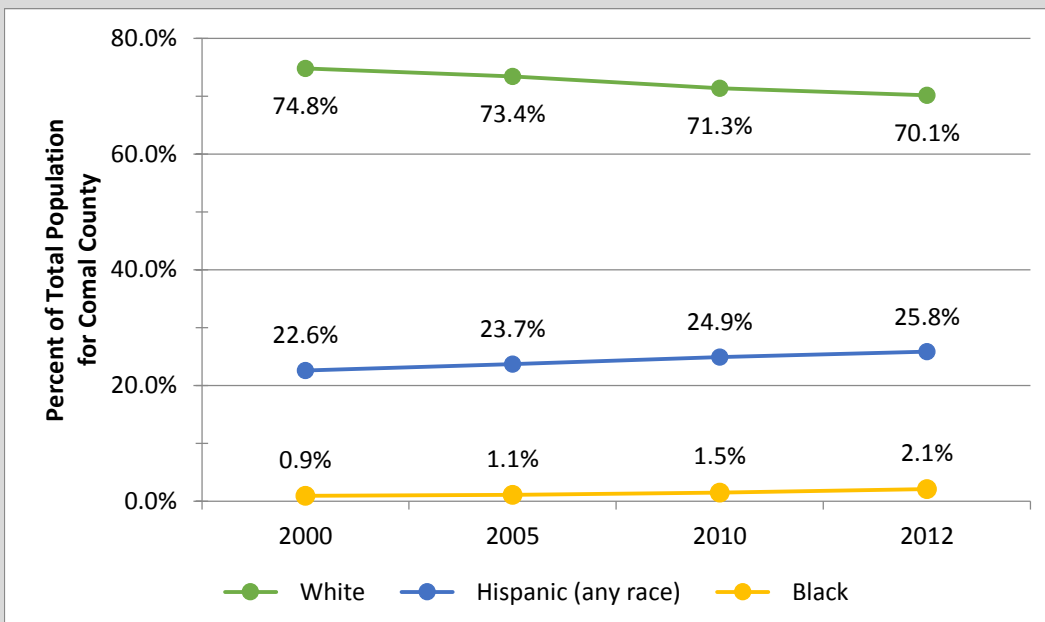


Table 2.4.a.
Comal County Population by Race/Ethnicity (2005-2012)
Source: American Community Survey

Figure 2.4.a.
Comal County Population Proportions by Race/Ethnicity (2000-2012)
Source: American Community Survey

2.4 Race & Ethnicity: Guadalupe County

The table and figure below show the racial and ethnic composition of Comal County, with race (e.g., White, Black) and ethnicity (Hispanic, non-Hispanic) combined into a single variable. The 2005 and 2013 data are estimated from the US Census Bureau's American Community Survey (ACS), so each estimate has an associated margin of error (MOE). The larger the margin of error, the less confidence one should have in the estimate.

Guadalupe County Population by Race/Ethnicity (2005-2013) & Guadalupe County Population Proportions by Race/Ethnicity (2000-2013)

Race/Ethnicity	2005 (MOE)		2010	2013 (MOE)	
Total	101,236	(-)	131,533	143,183	(-)
Hispanic (any race)	34,444	(-)	46,889	52,372	(-)
White (non-Hispanic)	59,161	(+/- 93)	72,086	75,485	(+/-190)
Black (non-Hispanic)	5,493	(+/- 187)	7,963	10,228	(+/-1153)
Asian (non-Hispanic)	1,177	(+/- 85)	1,748	2,258	(+/-378)
Other (non-Hispanic)	961	(+/- 357)	2,847	2,840	(+/-1257)

An estimated 52.7% of the 2013 Guadalupe County population were (non-Hispanic) White, 36.6% were Hispanic, and 7.1% were Black. Every racial/ethnic group increased in number between 2000 and 2013. The White population declined as a percent of total population, while every other race/ethnicity increased as percent of total population.

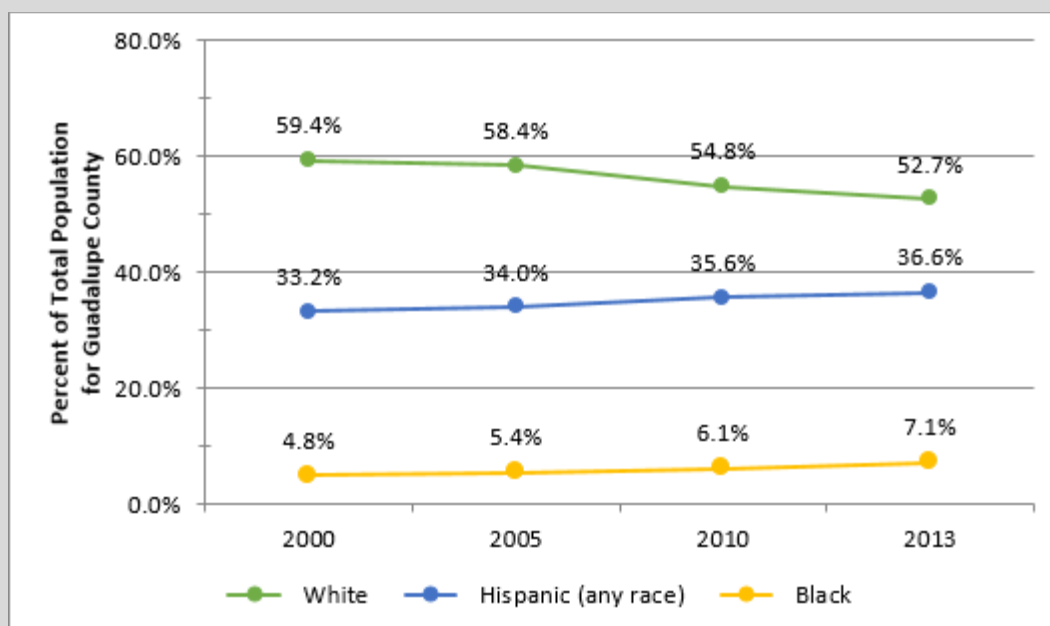


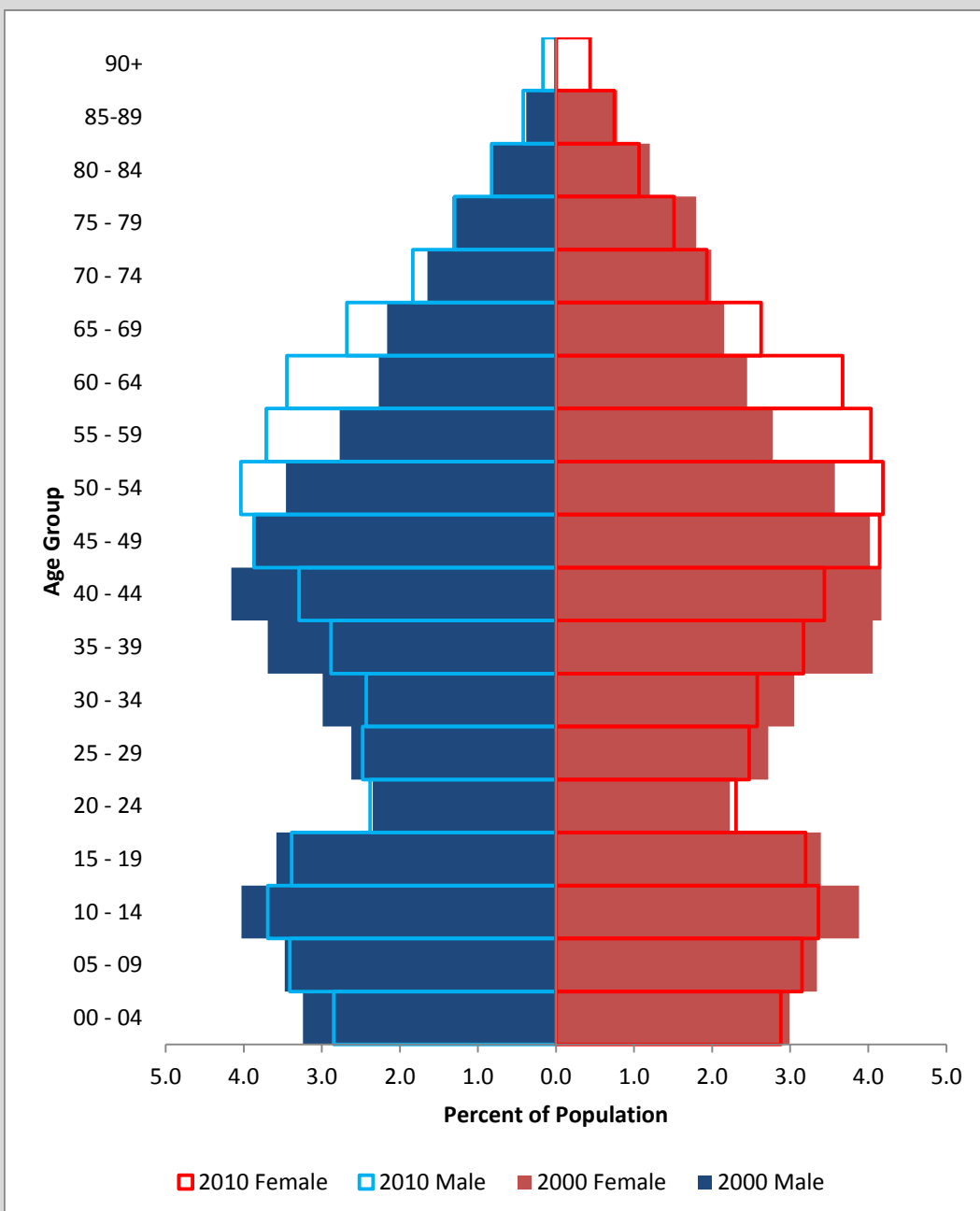
Table 2.4.b.
Guadalupe County
Population by Race/Ethnicity
(2005-2013)
Source: US Census Bureau

Figure 2.4.b.
Guadalupe County
Population Proportions by
Race/Ethnicity (2000-2013)
Source: US Census Bureau

2.5 Age Structure: Comal County

The population pyramid below shows the age distribution by sex for Comal County in 2010 (outlined bars) superimposed on the 2000 distribution (solid bars). Each bar represents one five-year age group as a percent of total population. The blue and red areas of the bar represent males and females, respectively. The data are from the US Census Bureau's Decennial Census.

Comal County Population Pyramid (2000 and 2010)



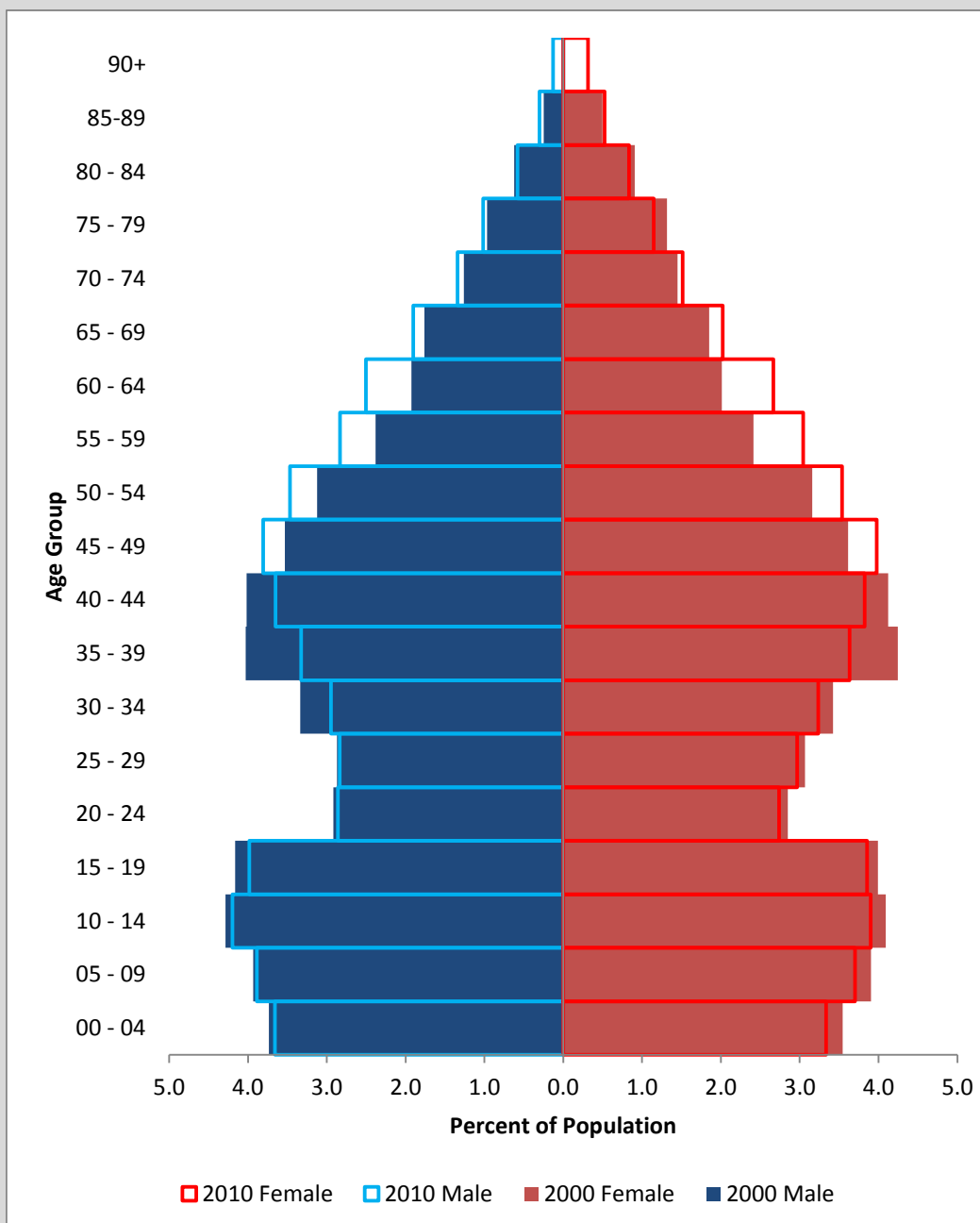
The shapes of both the 2000 and 2010 pyramids indicate a relatively smaller population aged 20 to 49 “sandwiched” between the larger child/adolescent population and older adult/senior population. The population as a whole is significantly older than in 2000, with a substantive proportion 75 and older. Both “aging in place” and in-migration of older adults are likely contributing to this change. The sex distribution is similar until age 70, at which point the population becomes disproportionately female.

Figure 2.5.a.
Comal County Population Pyramid (2000 and 2010)
Source: US Census Bureau

2.5 Age Structure: Guadalupe County

The population pyramid below shows the age distribution by sex for Guadalupe County in 2010 (outlined bars) superimposed on the 2000 distribution (solid bars). Each bar represents one five-year age group as a percent of total population. The blue and red areas of the bar represent males and females, respectively. The data are from the US Census Bureau's Decennial Census.

Guadalupe County Population Pyramid (2000 and 2010)



The shapes of both the 2000 and 2010 pyramids indicate a relatively smaller population aged 20 to 44 “sandwiched” between the larger child/adolescent population and older adult/senior population.

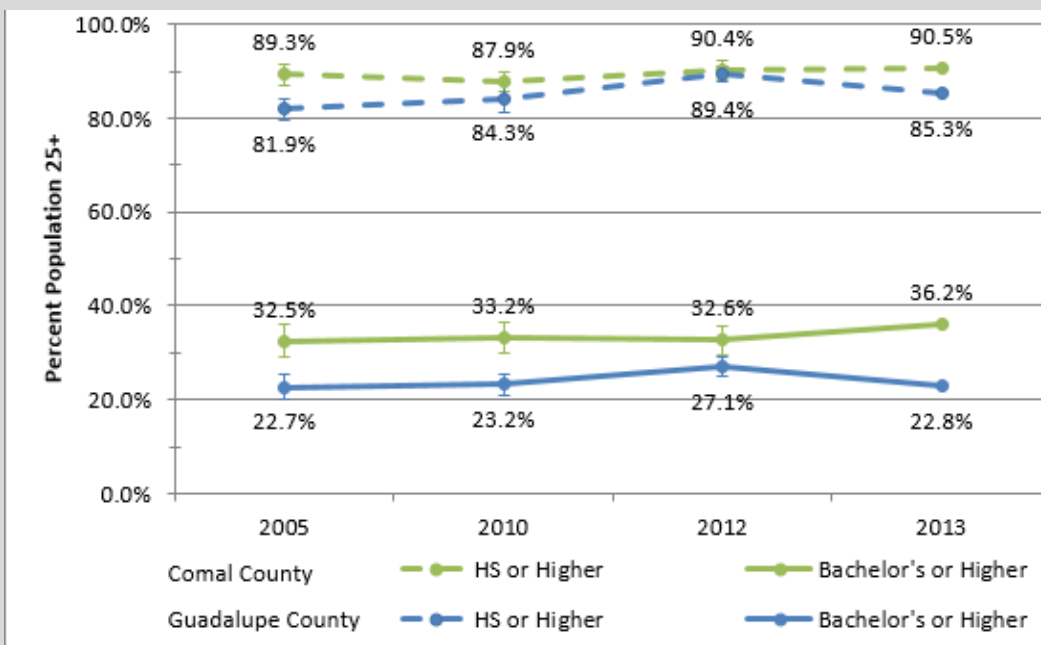
The population as a whole is slightly older than in 2000, but “very old” seniors remain a relatively small proportion of the total population. The sex distribution is similar until age 70, at which point the population becomes disproportionately female.

Figure 2.5.b.
Guadalupe County
Population Pyramid (2000
and 2010)
Source: US Census Bureau

2.6 Educational Attainment

The figures below show the percent of each county's population 25 and older by highest level of education completed. The "high school or higher" population in Figure 2.6.a includes all higher levels of education, while the categories are mutually exclusive in in Figure 2.6.b. The data are from the US Census Bureau's American Community Survey, meaning each data point is an estimate with an associated margin of error, not shown in Figure 2.6.a but shown in black in Figure 2.6.b.

Educational Attainment for Population 25+ (2005-2013) & Levels of Education for Population 25+ (2010-2013)



Educational attainment is a strong predictor of the well-being of the community, with close ties to poverty, employment, health status, and other key issues. Educational attainment remained relatively flat in both counties between 2005 and 2013. On the whole, the Comal County population 25 and older is more likely than that of the Guadalupe County population to have at least a bachelor's degree or graduate degree.

Figure 2.6.a.
Educational Attainment for Population 25+ (2005-2013)
Source: American Community Survey

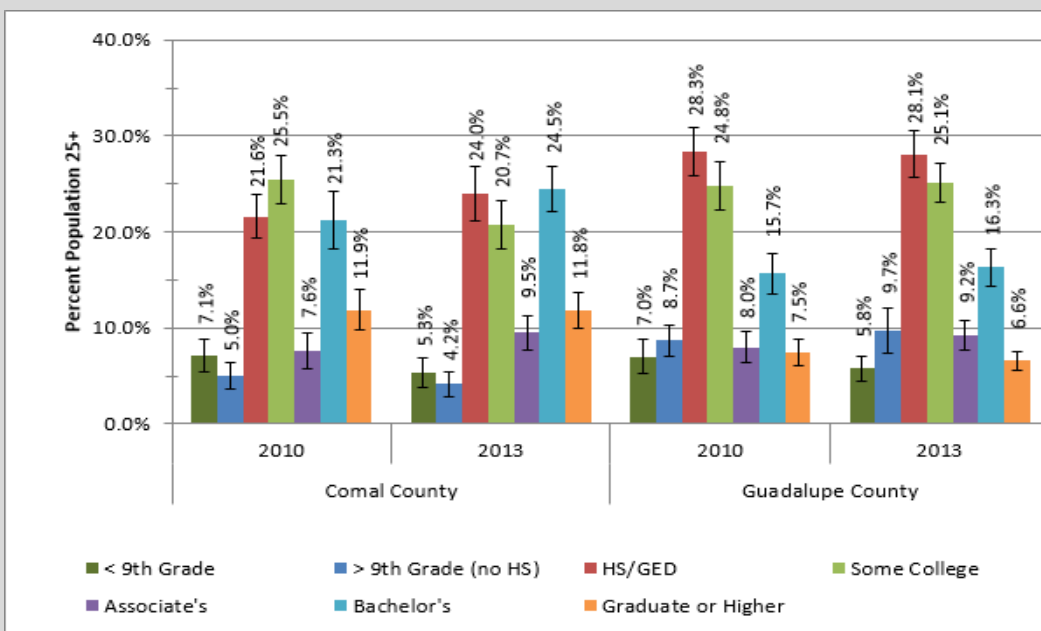
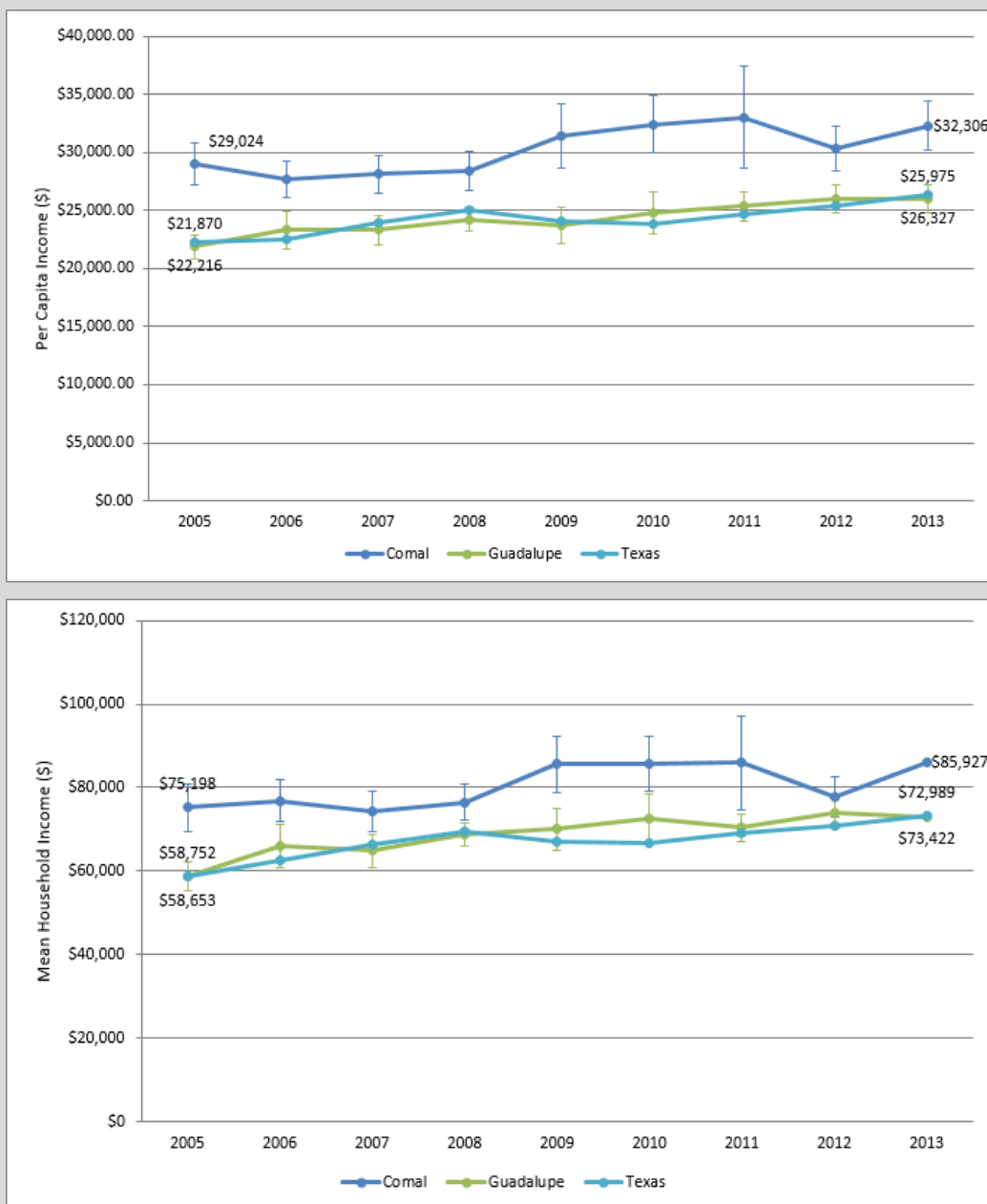


Figure 2.6.b.
Levels of Education for Population 25+ (2010-2013)
Source: American Community Survey

2.7 Income

The following figures show the per capita income and the mean household income for Comal and Guadalupe Counties in comparison to Texas. The data are from the US Census Bureau's American Community Survey, meaning each data point is an estimate with an associated margin of error, shown as vertical bars in each figure.

Per Capita Income (2005-2013) & Mean Household Income (2005-2013)



Both estimated per capita income and estimated mean household income have remained relatively flat over time; the spikes and dips in the trend lines generally wash out when margins of error are considered. Throughout the years Comal County has had a higher per capita income and mean household income than Guadalupe County and Texas.

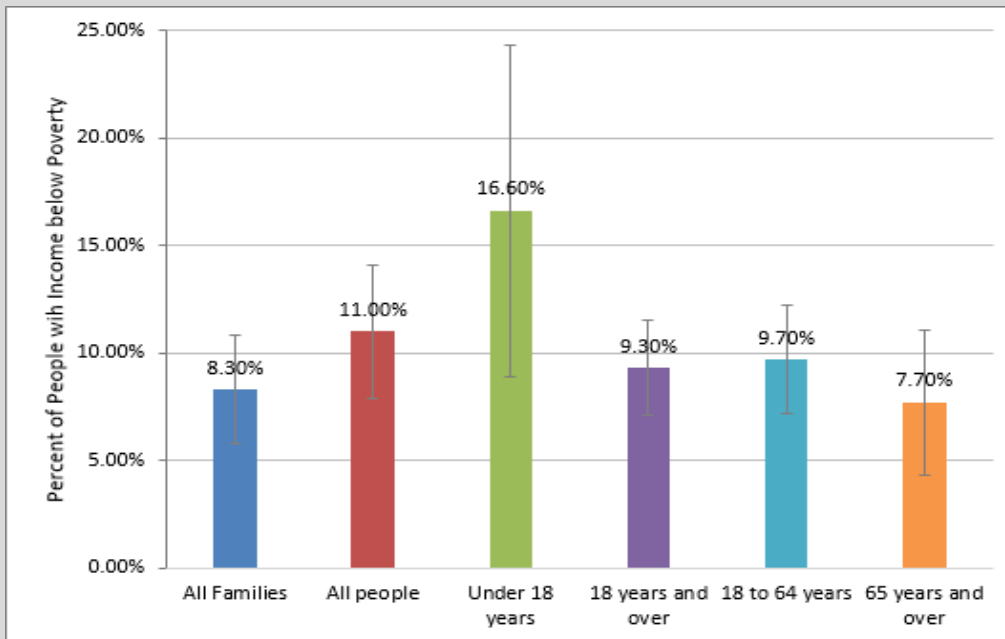
Figure 2.7.a.
Per Capita Income (2005-2013)
Source: American Community Survey

Figure 2.7.b.
Mean Household Income (2005-2013)
Source: American Community Survey

2.8 Poverty

The figure below shows the percentage of each of several Comal and Guadalupe County population groups whose income is below the Federal Poverty Level (FPL). In 2013 the FPL was \$23,550 in annual income for a family of four and \$11,490 for an individual. These data are from the US Census Bureau's American Community Survey and are estimates with a margin of error.

Percentage of Population Group Living under the Federal Poverty Level (2013)



Overall, about 11% of all people in each county live in poverty. That proportion is about 50% higher for children. Often both children and seniors are more likely than the general population to live in poverty, but for seniors in both counties, the reverse is true. The FPL is widely considered to underestimate poverty and cost of living (see Cost of Living, Section 3.6).

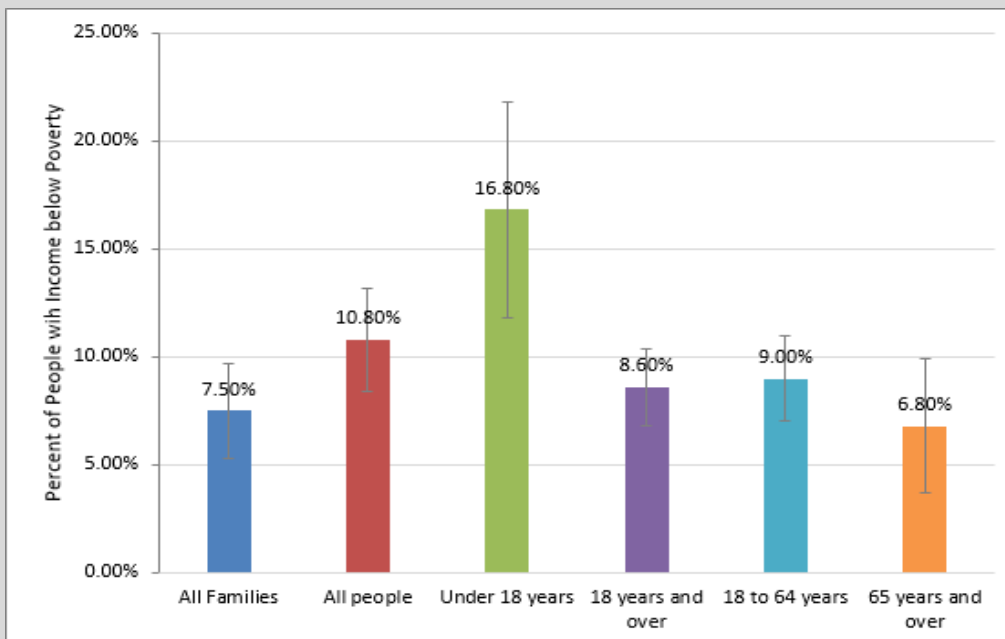


Figure 2.8.a.
Comal Co. Percentage of People Living under the Poverty Level. (2013)
Source: American Community Survey

Figure 2.8.b.
Guadalupe Co. Percentage of People Living under the Poverty Level. (2013)
Source: American Community Survey

2.9 Population Projections: Comal County

The table and figures below show Comal County's projected population growth through 2050 in total, by age group, and by race/ethnicity. The data are projections generated by the Texas State Data Center from actual Census 2010 counts. These projections assume a net in-migration rate equal to about half of that seen from 2000 to 2010, resulting in a "middle of the road" scenario of steady but not extreme growth.

Comal County Population Projections (2010-2050), Comal County Projections by Age Group (2010-2050), & Comal County Projections by Race/Ethnicity (2010-2050)

	2010	2020	2030	2040	2050
Total Projected Population	108,472	129,723	152,464	173,049	192,808

By 2050, the Comal County population is projected to increase by 78% over the 2010 count. The population age 65 and older is projected to grow significantly until 2030 and then level off. Mirroring the trend in recent decades, the Hispanic population is expected to grow significantly as a proportion of total population in every decade.

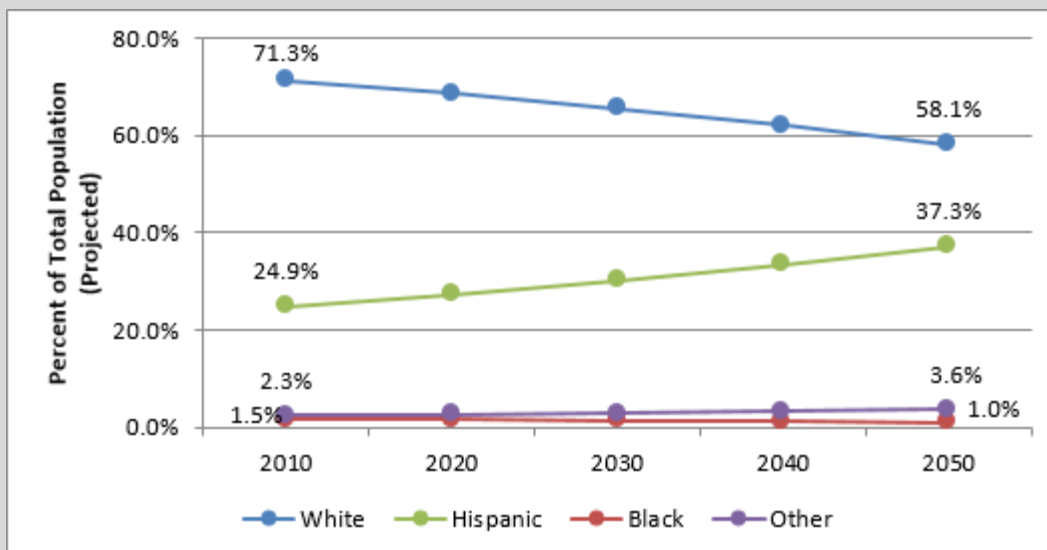
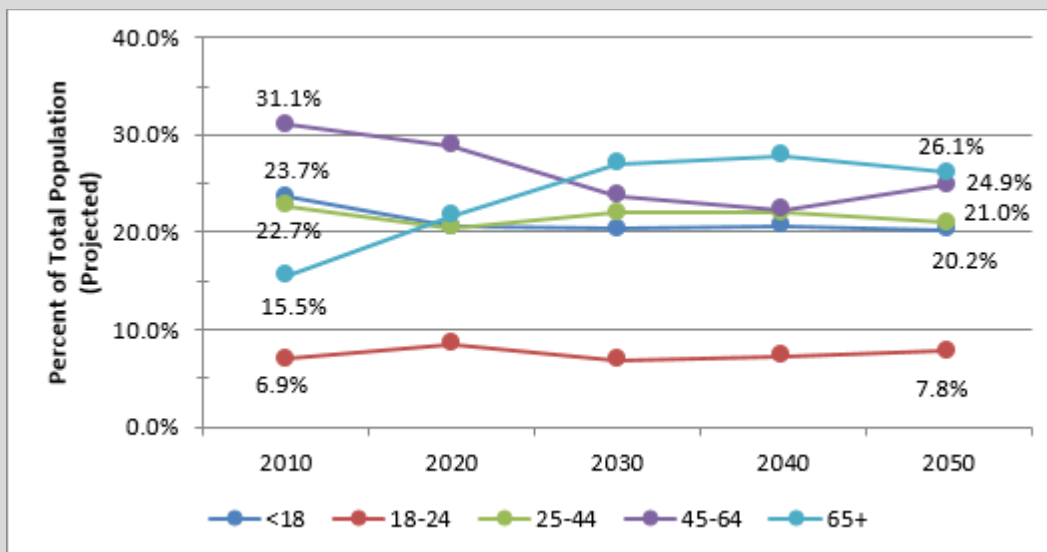


Table 2.9.a.
Comal County Population Projections (2010-2050)
Source: TXSDC

Figure 2.9.a.
Comal County Population Projections by Age Group (2010-2050)
Source: TXSDC

Figure 2.9.b.
Comal County Population Projections by Race/Ethnicity (2010-2050)
Source: TXSDC

2.9 Population Projections: Guadalupe County

The table and figures below show Guadalupe County's projected population growth through 2050 in total, by age group, and by race/ethnicity. The data are projections from Census 2010 counts and are generated by the Texas State Data Center. These projections assume a net in-migration rate equal to about half that seen from 2000 to 2010, resulting in a "middle of the road" scenario of steady but not extreme growth.

Guadalupe County Population Projections (2010-2050), Guadalupe County Projections by Age Group (2010-2050), & Guadalupe County Projections by Race/Ethnicity (2010-2050)

	2010	2020	2030	2040	2050
Total Population Projection	131,533	160,265	192,682	225,850	258,289

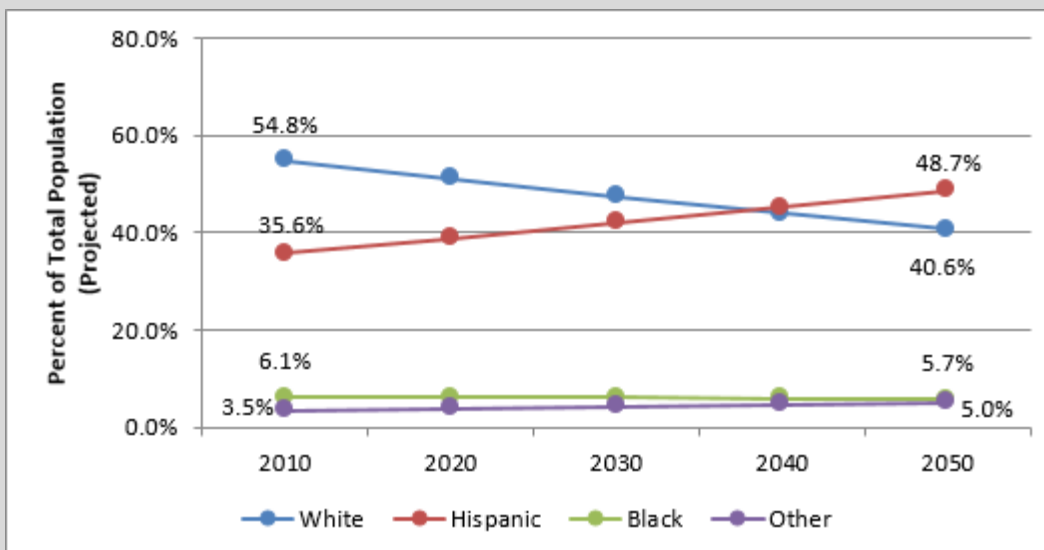
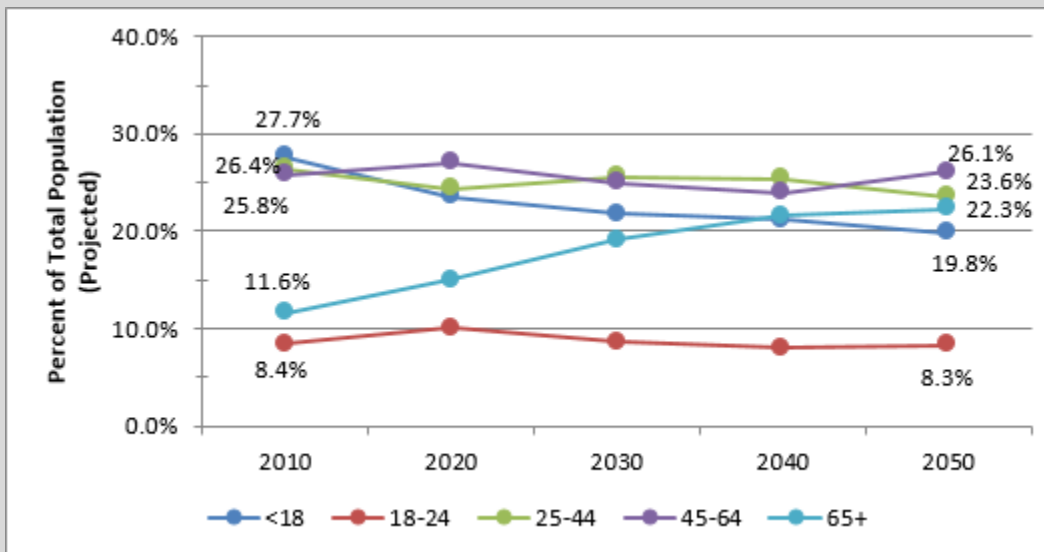
By 2050, the Guadalupe County population is projected to be nearly double the 2010 count. The population age 65 and older is projected to grow significantly until 2040 and then level off.

Mirroring the trend in recent decades, the Hispanic population is expected to grow significantly as a proportion of total population in every decade.

Table 2.9.b.
Guadalupe County Population Projections (2010-2050)
Source: TXSDC

Figure 2.9.c.
Guadalupe County Population Projections by Age Group (2010-2050)
Source: TXSDC

Figure 2.9.d.
Guadalupe County Population Projections by Race/Ethnicity (2010-2050)
Source: TXSDC



3.0 Community & Quality of Life

3.1 New Parcel Development

The following table shows the total number of parcels per taxing jurisdiction in Comal County. The bar chart shows new parcels added from 2012 to 2013 by taxing jurisdiction; Fair Oaks, which added one parcel, and Boerne ISD, which lost one parcel, are not depicted in the chart. These data are from the Comal Appraisal District.

Total Parcels by Taxing Jurisdiction (2011-2013) & New Parcels by Taxing Jurisdiction (2012-2013)

Taxing Jurisdiction	2011	2012	2013
Comal County	87,822	88,368	89,412
Comal ISD	70,183	70,498	71,146
New Braunfels ISD	17,523	17,761	18,165
Boerne ISD	288	287	286
New Braunfels	23,536	23,843	24,425
Garden Ridge	1,889	1,877	1,900
Bulverde	3,089	3,092	3,133
Fair Oaks	307	503	504
Schertz	1,376	1,387	1,496

All taxing jurisdictions except Boerne ISD saw some level of growth in number of parcels between 2011 and 2013. While the absolute number of parcels is small, Fair Oaks posted a 64% increase in that two year period, trailed by Schertz with a 9% increase and New Braunfels and New Braunfels ISD with a 4% increase.

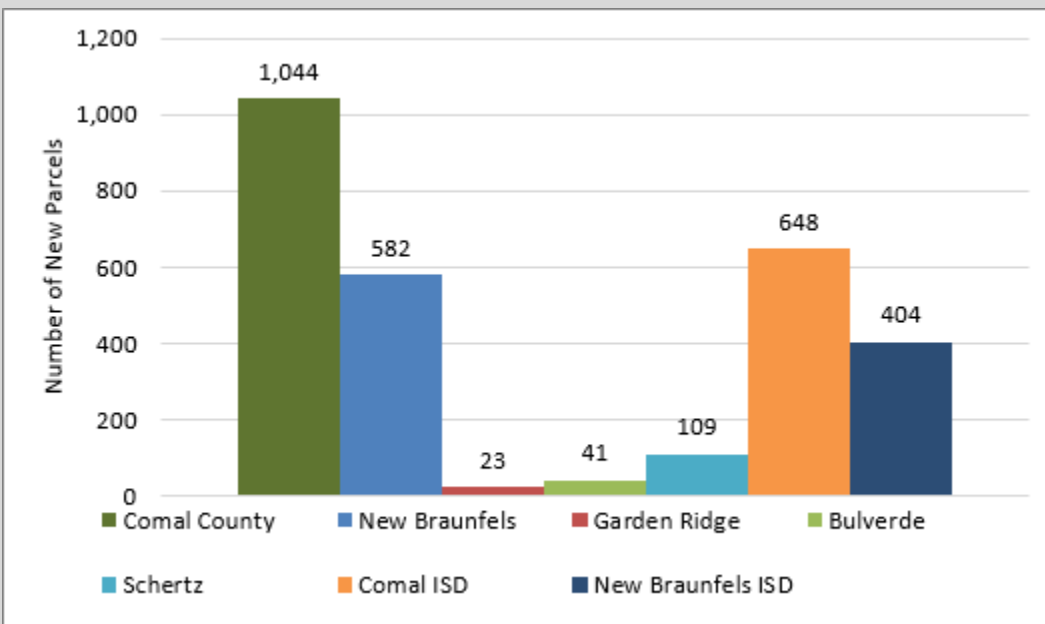


Table 3.1.a.

Total Parcels by Taxing Jurisdiction (2010-2012)
Source: Comal County Appraisal District

Figure 3.1.a.

New Parcels by Taxing Jurisdiction (2012-2013)
Source: Comal County Appraisal District

3.2 Households

The following table shows key household characteristics for Comal County, Guadalupe County, and Texas. The chart breaks down *family* households by type for Comal and Guadalupe Counties. This data is from the US Census Bureau's American Community Survey, so each data point is an estimate with an associated margin of error.

Household Characteristics (2013) & Types of Family Households (2013)

Characteristic	Comal County		Guadalupe County		Texas	
	Estimate (MOE)		Estimate (MOE)		Estimate (MOE)	
Average Household Size	2.70	(+/- 0.08)	2.89	(+/- 0.06)	2.84	(+/- 0.01)
Average Family Size	3.13	(+/- 0.13)	3.39	(+/- 0.13)	3.44	(+/- 0.01)
Households with Children < 18	31.7%	(+/- 3.3%)	38.7%	(+/- 3.5%)	37.60%	(+/- 0.20%)
Households with Adults 60+	41.2%	(+/- 2.3%)	33.2%	(+/- 2.0%)	31.50%	(+/- 0.10%)

Consistent with earlier data on the older age of the county population, Comal County's average household size is smaller than in Texas, the percentage of households with children under 18 is lower, and percentage of households with seniors quite a bit higher. Guadalupe County more closely resembles Texas.

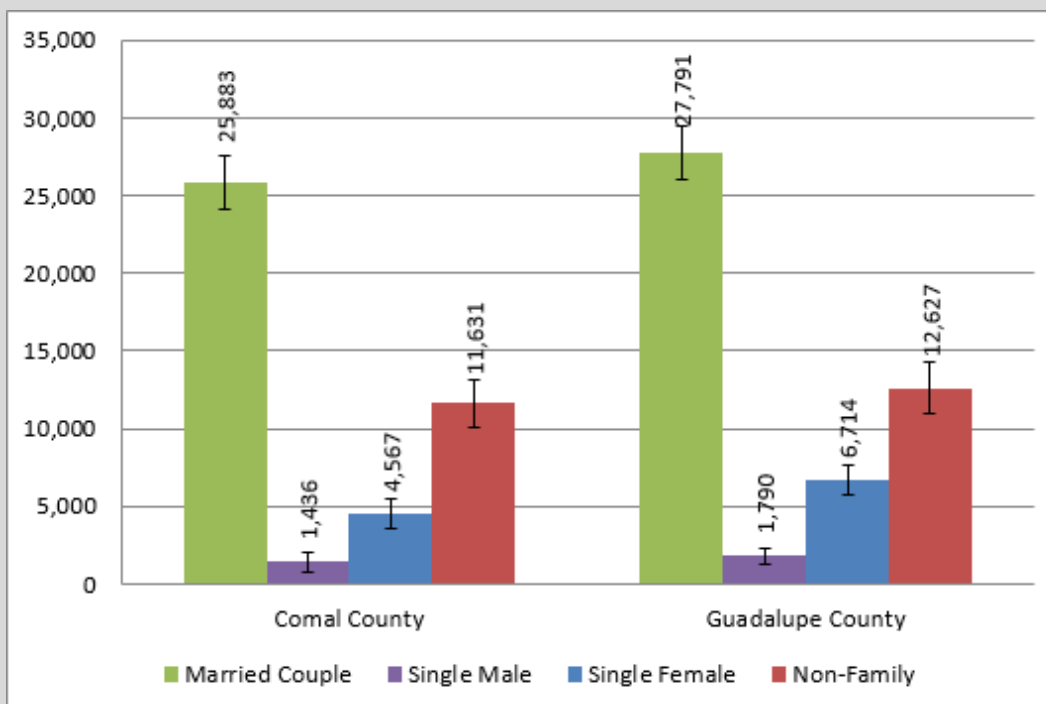


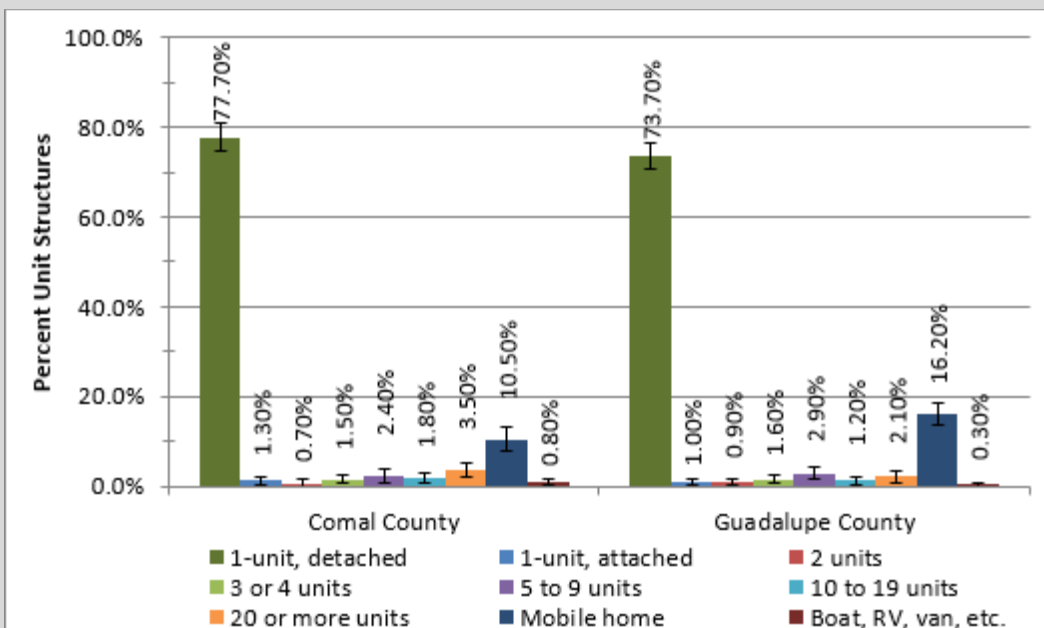
Table 3.2.a.
Household Characteristics (2013)
Source: American Community Survey

Figure 3.2.a.
Types of Family Households (2013)
Source: American Community Survey

3.3 Residential Structures

The following figures show type and age of residential structures for Comal and Guadalupe Counties. The data are from the US Census Bureau's American Community Survey, which means that these numbers are estimates with associated margins of error.

Residential Structure Type (2013) & Year Unit Structure Built (2013)



In both Comal and Guadalupe Counties the vast majority of residential structures are single-unit detached homes, with the next most common type being mobile homes. Much of the housing stock is quite new, with about four in 10 structures in both counties built since 2000. About one in four structures in each county was built before 1977, when hazardous lead-based paint was banned in the US.

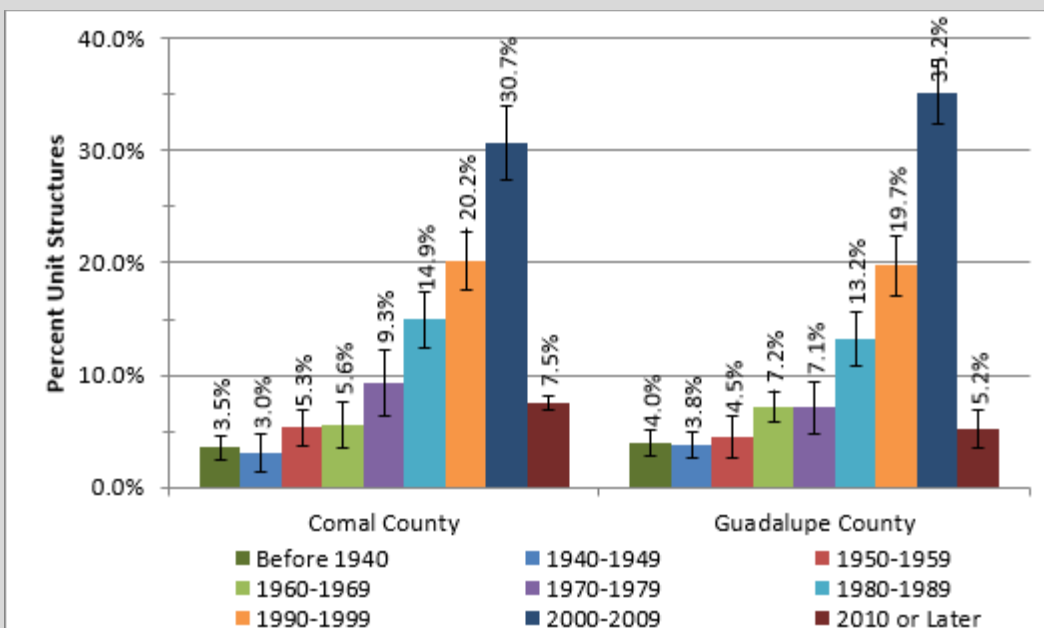


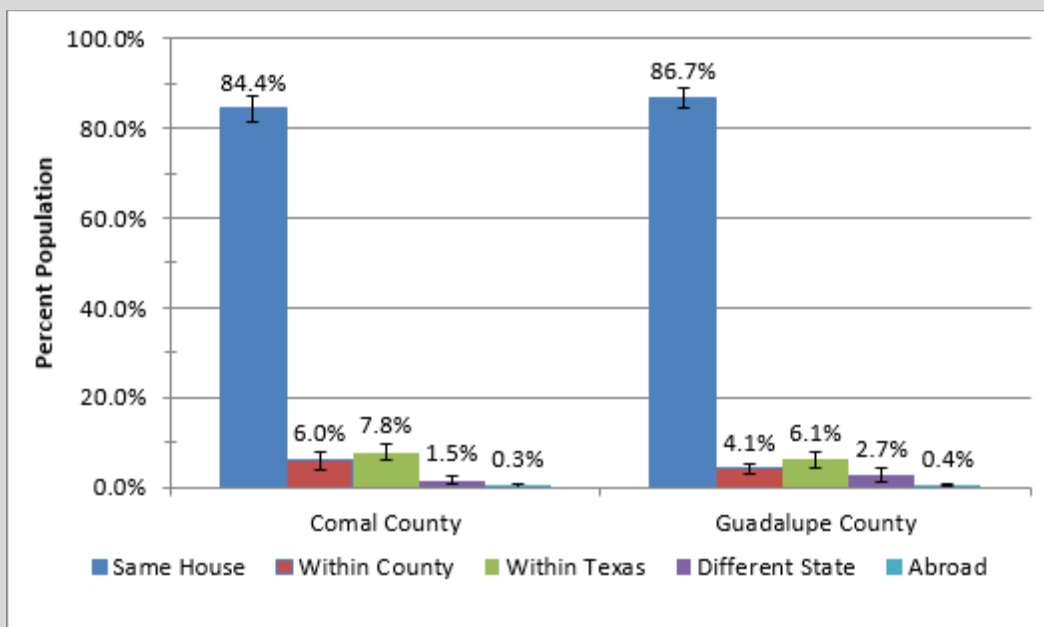
Figure 3.3.a.
Residential Structure Types (2013)
Source: American Community Survey

Figure 3.3.b.
Year Unit Structure Built (2013)
Source: American Community Survey

3.4 Years at Residence

The first chart below shows where the current residents of Comal and Guadalupe Counties lived one year ago; the second breaks down the county population by decade moved into current residence. Both indicators are measures of residential mobility. The data are from the US Census Bureau's American Community Survey and so are estimates with an associated margin of error.

Residence One Year Ago (2013) & Year Moved Into Residence (2013)



The overwhelming majority of both Comal County (84%) and Guadalupe County (87%) residents live in the same house as a year ago. Almost all of the recently-mobile population moved from elsewhere in the county or Texas.

Consistent with earlier data on newly-built housing stock, more than seven in 10 residents of both Comal and Guadalupe counties moved into their current home since 2000.

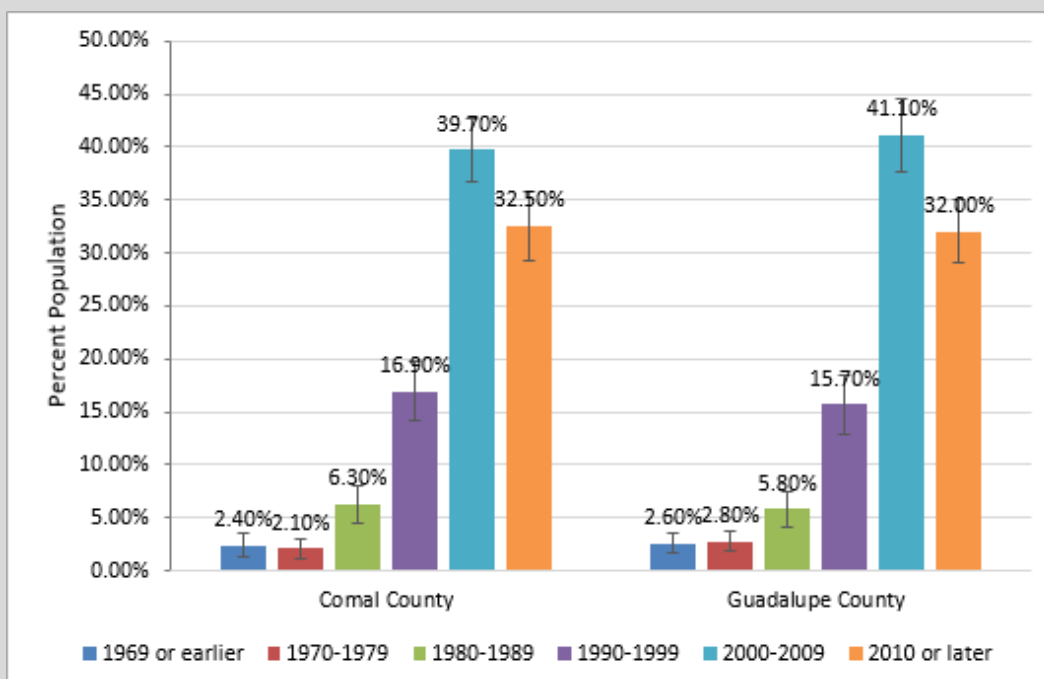


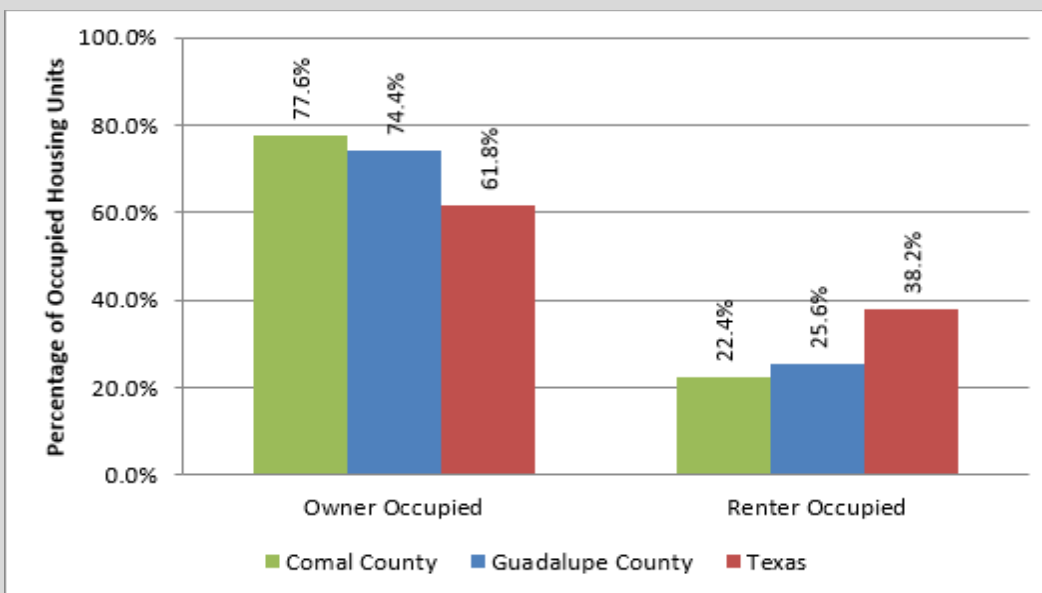
Figure 3.4.a.
Residence 1 Year Ago
(2013)
Source: American
Community Survey

Figure 3.4.b.
Year Moved Into Residence
(2013)
Source: American
Community Survey

3.5 Home Ownership & Housing Affordability

Figure 3.5.a shows the percentage of homeowner occupied and renter occupied houses in Comal and Guadalupe Counties in comparison to Texas as a whole. The data are from the US Census Bureau's American Community Survey, so the figures are estimates with associated margins of error.

Occupied Housing Units by Ownership (2013) & Gross Rent as Percent of Household Income (2013)



At 78% and 74%, respectively, the current proportion of households that are owner-occupied is significantly higher in both Comal and Guadalupe Counties than in Texas.

In 2013, the median value for a home in Comal County was \$197,900 compared to \$162,400 in Guadalupe County.

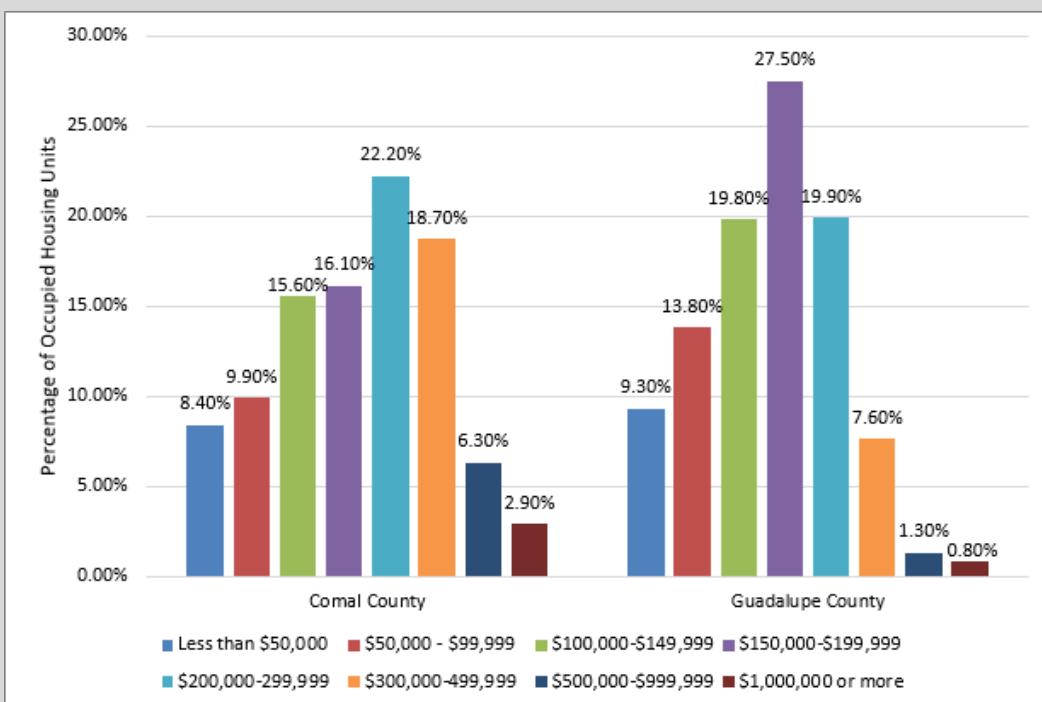


Figure 3.5.a.
Occupied Housing Units by Ownership (2013)
Source: American Community Survey

Figure 3.5.b.
Value of Owner Occupied Housing Units (2013)
Source: American Community Survey

3.5 Home Ownership & Housing Affordability

Tables 3.5.a. and 3.5.b. break out Comal and Guadalupe County housing costs as a percent of income. The data are from the US Census Bureau's American Community Survey, so the figures are estimates with associated margins of error.

Selected Monthly Owner Costs as Percent of Household Income for Units with a Mortgage (2013) & Value of Owner Occupied Housing Units (2013)

Percent of Household Income	Comal County		Guadalupe County	
	2013	(MOE)	2013	(MOE)
< 20%	53.6%	5.3%	46.4%	5.0%
20 - 24.9%	13.5%	3.6%	14.7%	3.0%
25 - 29.9%	11.8%	3.6%	12.4%	4.2%
30 - 34.9%	6.7%	2.6%	7.6%	3.5%
35% +	14.3%	3.5%	19.0%	4.5%

An estimated 54% of Comal County homeowners and 46% of Guadalupe County homeowners have monthly owner costs under 20% of household income, and another third have costs under 35% of income. About 68% of renters in both counties spend less than 35% of household income on rent, and about four in 10 spend less than 20%. The low cost of housing in both counties may be offset by higher transportation expenses in a regional economy.

Gross Rent as Percentage of Household Income	Comal County		Guadalupe County	
	2013	(MOE)	2013	(MOE)
< 15%	8.2%	(5.0%)	11.3%	(4.6%)
15 - 19.9%	23.3%	(9.2%)	17.4%	(5.7%)
20 - 24.9%	12.6%	(6.9%)	17.9%	(6.5%)
25 - 29.9%	13.4%	(6.9%)	11.9%	(4.6%)
30 - 34.9%	11.0%	(7.8%)	9.9%	(5.8%)
35% +	31.5%	(7.6%)	31.8%	(7.9%)

Table 3.5.a.

Selected Monthly Owner Costs as Percent of Household Income for Units with a Mortgage (2013)
Source: American Community Survey

Table 3.5.b.

Gross Rent as Percent of Household Income (2013)
Source: American Community Survey

3.6 Cost of Living

The following tables show the cost of living in the San Antonio-New Braunfels MSA and minimum required income for one-adult households and for two-adult households based on local expenditure data for food, childcare, health care, housing, transportation, and other basic needs in 2013. The data are from the Center for Public Policy Priorities (CPPP) Family Budget Calculator.

Cost of Living for One-Adult and Two-Adult Households (2013)

Expenses	1 Adult	1 Adult & 1 Child	1 Adult & 2 Children	1 Adult & 3 Children
Food	\$254	\$359	\$529	\$625
Child Care	\$0	\$472	\$779	\$1,326
Medical	\$43	\$53	\$69	\$80
Housing	\$682	\$842	\$842	\$1,086
Transportation	\$359	\$359	\$359	\$359
Other	\$136	\$222	\$331	\$329
Required Monthly Income After Taxes	\$1,663	\$2,302	\$2,859	\$3,922

Expenses	2 Adults	2 Adults & 1 Child	2 Adults & 2 Children	2 Adults & 3 Children
Food	\$466	\$581	\$731	\$809
Child Care	\$0	\$472	\$779	\$1,326
Medical	\$86	\$96	\$113	\$123
Housing	\$682	\$842	\$842	\$1,086
Transportation	\$539	\$539	\$539	\$539
Other	\$233	\$294	\$309	\$400
Required Monthly Income After Taxes	\$2,192	\$2,882	\$3,277	\$4,393

CPPP's family budget estimates assume that the employer pays all of one adult's health insurance premium and half of the premium for the rest of the family. The minimum required annual income after taxes is estimated to be \$47,064 for a one-adult family of four and \$39,324 for a two-adult family of four. These minimum annual incomes are 167% to 200% of the 2013 Federal Poverty Level of \$23,550 for a family of four, referenced in Section 2.8. In comparison, these minimum annual incomes are 8%-20% lower than for the neighboring Austin Metropolitan Area.

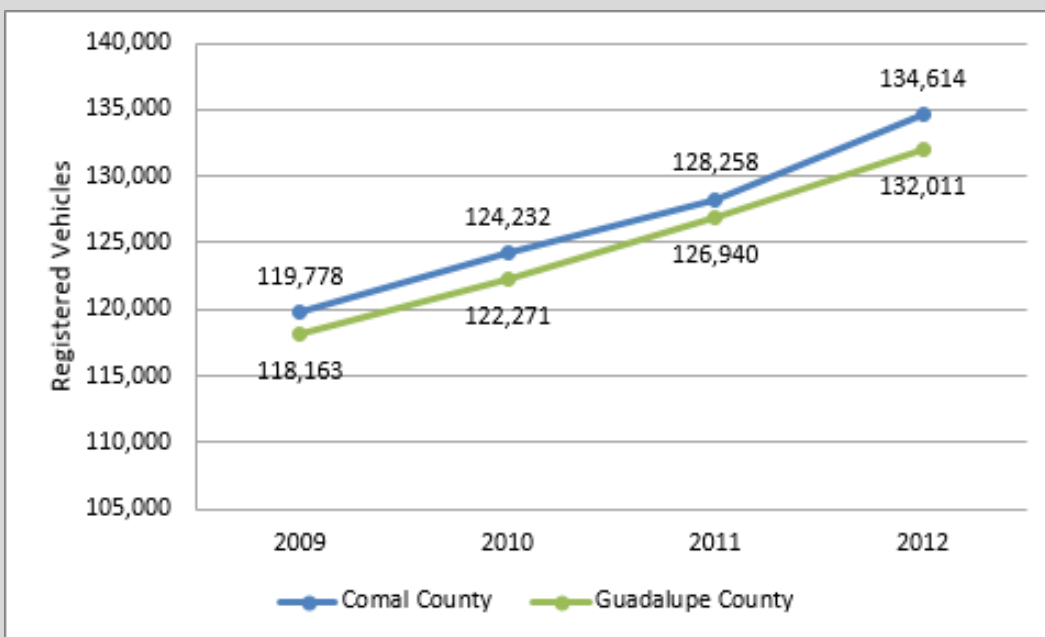
Table 3.6.a.
Cost of Living for One-Adult Households (2014)
Source: CPPP Family Budget

Table 3.6.b.
Cost of Living for Two-Adult Households (2014)
Source: CPPP Family Budget

3.7 Personal Motor Vehicles

The first chart below shows the growth in total number of registered motor vehicles in Comal and Guadalupe Counties; the second breaks down households by number of vehicles available per household. Vehicle registration data are from the Texas Department of Motor Vehicles. Vehicle availability data are estimates with associated margins of error from the US Census Bureau's American Community Survey.

Vehicle Registrations (2009-2011) & Household Vehicle Availability (2013)



The graph at left depicts a 12% increase in the number of vehicles registered in Comal and Guadalupe Counties from 2009 to 2012.

As shown in the bar chart at left, virtually all Comal County households and about 94% of Guadalupe County households have at least one vehicle available.

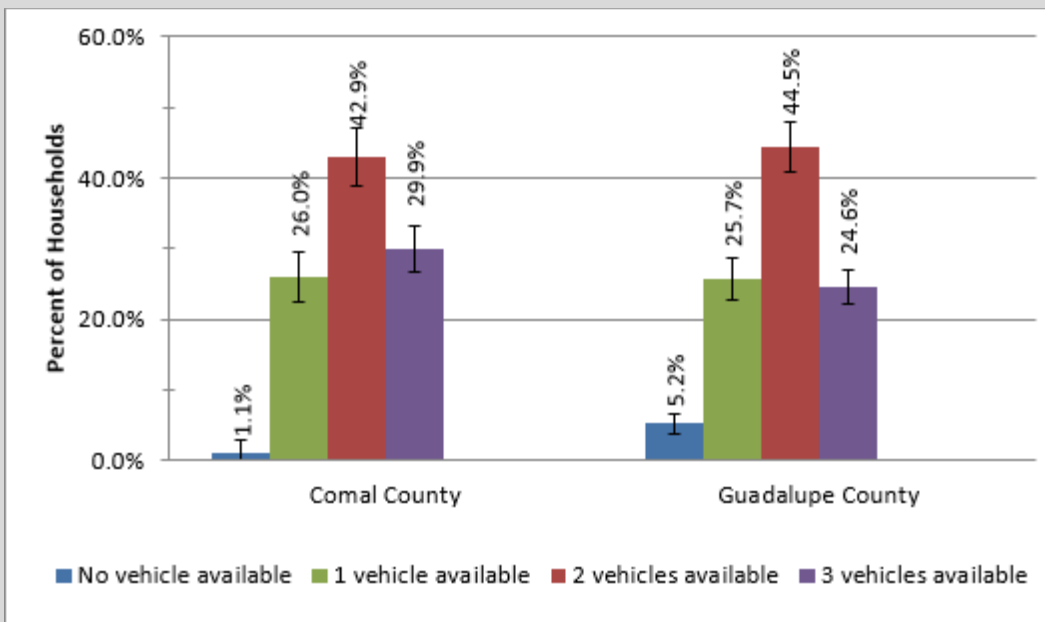


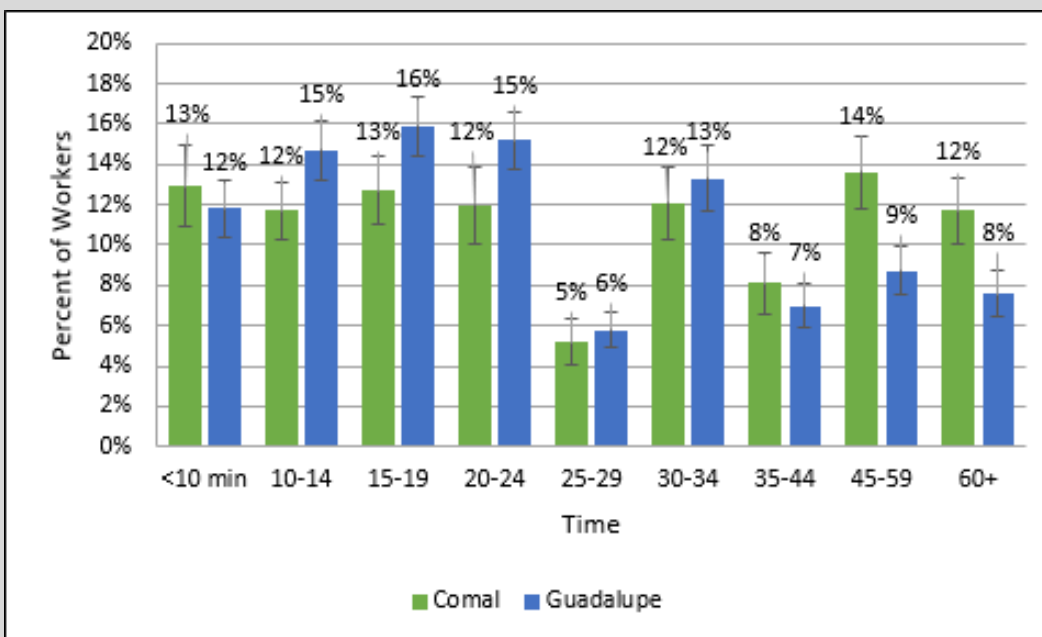
Figure 3.7.a.
Personal Vehicle Registrations (2009-2012)
Source: Texas Department of Motor Vehicles

Figure 3.7.b.
Household Vehicle Availability (2013)
Source: American Community Survey

3.7 Personal Motor Vehicles

The following charts show the time traveled to work and the daily vehicle miles traveled among the residents of Comal and Guadalupe Counties. The data are estimates with associated margins of error were collected from the US Census Bureau's American Community Survey and the Texas Department of Transportation.

Time Traveled to Work (2013) & Daily Vehicles Miles Traveled (2009-2013)



The graph on the left shows the percent of workers by the amount of time traveled to work. We can see that 46% of Comal County workers and 37% of Guadalupe County workers traveled more than 30 minutes to work.

The graph at the bottom left depicts a 18% increase in the number of miles traveled to work in Comal County and a 13% increase in Guadalupe County from 2009-2013.

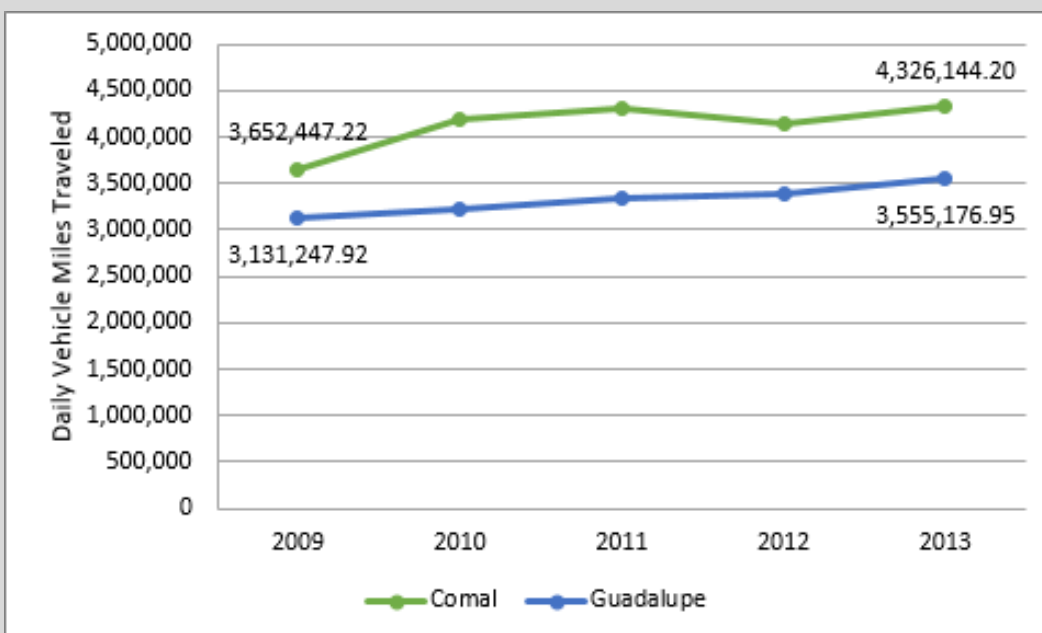


Figure 3.7.c.
Time Traveled to Work (2013)
Source: American Community Survey

Figure 3.7.d.
Daily Vehicles Miles Traveled by Year (2009-2013)
Source: Texas Department of Transportation

3.8 Working Population

The following table shows the estimated number and percent of workers by age group by county for 2013. The data are estimates with associated margins of error were collected from the US Census Bureau's American Community Survey.

Estimated Working Population by Age Group and County (2013)

	Comal County		
Age Category	No.	Estimate in Labor Force	MOE
16 to 19 years	7,447	37.3%	10.1%
20 to 24 years	6,212	78.2%	8.6%
25 to 44 years	26,524	82.6%	4.4%
45 to 54 years	17,491	86.6%	4.2%
55 to 64 years	17,570	62.4%	6.2%
65 to 74 years	11,934	20.8%	5.5%
75 years and over	7,943	4.0%	3.2%
Total Working Population	95,121	61.4%	2.5%

	Guadalupe County		
Age Category	No.	Estimate in Labor Force	MOE
16 to 19 years	9,300	36.60%	10.4%
20 to 24 years	8,678	77.10%	6.7%
25 to 44 years	37,771	84.20%	2.8%
45 to 54 years	20,138	83.40%	4.2%
55 to 64 years	16,291	63.20%	5.1%
65 to 74 years	10,557	27.30%	7.6%
75 years and over	7,240	6.90%	4.2%
Total Working Population	109,975	65.80%	1.9%

As a total percentage of the population, 61% of Comal County residents and 66% of Guadalupe County residents are classified as working. The majority of the working population in both counties is between the ages of 25 to 64, but a remarkable 21% of Comal County's working population are aged 65 and over. That proportion is 16% in Guadalupe County.

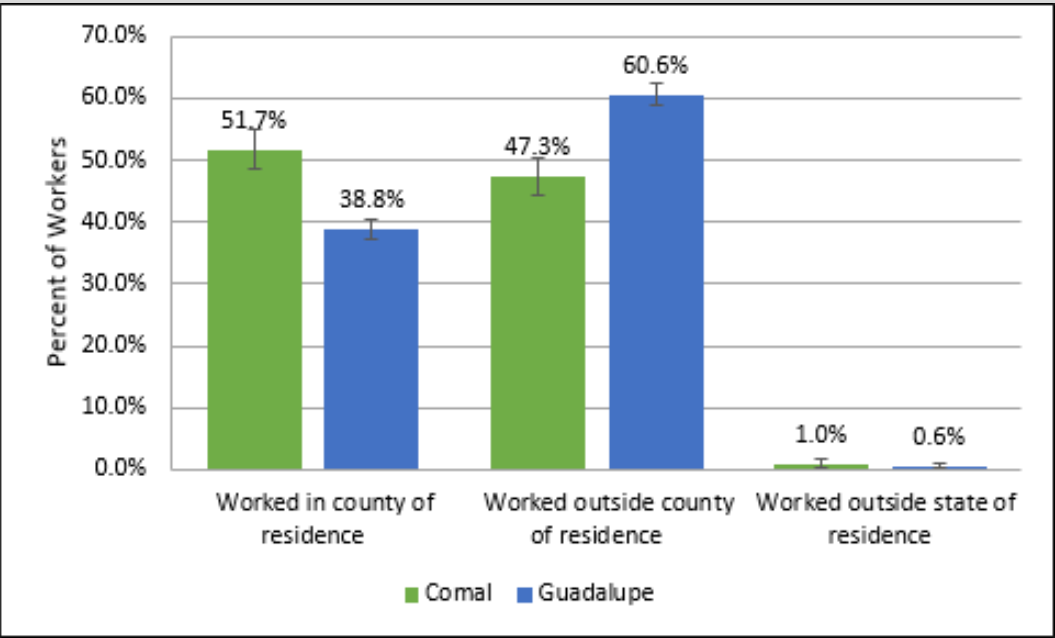
Table 3.8.a.
Comal County Working Population Estimates (2013)
Source: American Community Survey

Table 3.8.b.
Guadalupe County Working Population Estimates (2013)
Source: American Community Survey

3.9 Employment

The following chart shows the place of work by the percentage of workers 16 years and older for 2013. The table shows the major sources of employment for New Braunfels. The data are estimates with associated margins of error from the US Census Bureau’s American Community Survey and the Greater New Braunfels Chamber of Commerce.

Place of Work (2013) & Major Sources of Employment (2013)



The graph on the bottom left shows that 47.3% of Comal County employed residents work outside of the county. This number increases to 60.6% in Guadalupe County.

The major sources of employment in the area are the Comal ISD School District, Schlitterbahn Water Park (seasonal), and the Wal-Mart Distribution Center.

Employer	Employees
Comal ISD School District	2,300
Schlitterbahn Waterpark (seasonal)	1,689
Wal-Mart Distribution Center	1,065
New Braunfels ISD	928
CHRISTUS Santa Rosa—New Braunfels	692
Comal County	587
HEB Retail Grocery	561
City of New Braunfels	508

Figure 3.9.a.
Place of Work (2013)
Source: American
Community Survey

Table 3.9.a.
Major Sources of
Employment (2013)
Source: Greater New
Braunfels Chamber of
Commerce

3.9 Employment

The following table shows the class of worker distribution and median earnings by sex and county. The data are estimates with associated margins of error were collected from the US Census Bureau's American Community Survey.

Class of Worker Distribution and Median Earnings (2013)

Comal County	Total Number	% of Total	Male		Female		
			Median Earnings	MOE	% of Total	Median Earnings	MOE
Private for-profit wage & salary workers	38,630	57.8%	46,509	5,188	42.2%	30,901	4,400
Employee Private company workers	37,314	57.4%	46,257	6,023	42.6%	30,664	4,801
Self-employed in own incorporated business	1,316	70.5%	63,511	23,794	29.5%	120,838	86,743
Private not-for-profit wage & salary	4,150	36.1%	61,231	12,578	63.9%	38,956	14,667
Local government workers	3,127	40.7%	51,849	30,795	59.3%	37,205	10,488
State government workers	2,302	32.0%	50,871	12,259	68.0%	50,434	12,087
Federal government workers	1,902	60.4%	74,232	32,989	39.6%	70,616	67,156
Self-employed in own not incorporated business and unpaid family workers	5,164	53.7%	19,863	4,373	46.3%	10,697	11,845
Total	55,275	53.9%	47,768	4,159	46.1%	31,816	3,767

Guadalupe County	Total Number	% of Total	Median Earnings	MOE	% of Total	Median Earnings	MOE
Private for-profit wage & salary workers	46,897	57.8%	39,356	4,378	42.2%	19,432	2,131
Employee Private company workers	43,690	57.5%	37,037	3,113	42.5%	19,209	1,964
Self-employed in own incorporated business	3,207	63.2%	70,938	33,915	36.8%	27,021	59,619
Private not-for-profit wage & salary	3,274	34.9%	49,531	30,787	65.1%	30,110	12,574
Local government workers	5,020	47.5%	46,623	7,390	52.5%	38,883	5,509
State government workers	2,121	22.3%	22,838	27,994	77.7%	33,395	10,865
Federal government workers	5,144	50.8%	68,161	7,663	49.2%	53,679	17,437
Self-employed in own not incorporated business and unpaid family workers	3,963	42.7%	32,614	3,658	57.3%	17,684	13,175
Total	66,419	53.3%	41,618	1,643	46.7%	24,032	3,756

The majority of workers in both counties are employed in private for-profits. Women, however, are more likely than males to work in a not-for-profit. Across all classes of work, women's median earnings is 57% - 66% of men's median earnings. The median earnings for self- and federally-employed women should be interpreted with great caution, as the margin of error are extremely wide.

Table 3.9.b.
Class of Worker Distribution - Comal County (2013)
Source: American Community Survey

Table 3.9.c.
Class of Worker Distribution - Guadalupe County (2013)
Source: American Community Survey

3.10 Occupations & Earnings

The following table outlines Comal County job distribution by occupation with median earnings in 2013. The data are estimates with associated margins of error from the US Census Bureau's American Community Survey.

Occupation Distribution & Median Earnings for Comal County (2013)

Occupation	Number	% of Total	Median Earnings
Management, business, science, and arts occupations:	20,924	39.46%	57,221
Management, business, and financial occupations:	9,356	17.64%	65,993
Computer, engineering, and science occupations:	2,370	4.47%	68,458
Computer and mathematical occupations	1,196	2.26%	78,295
Architecture and engineering occupations	934	1.76%	82,629
Life, physical, and social science occupations	240	0.45%	51,050
Education, legal, community service, arts, and media occupations:	6,285	11.85%	42,243
Healthcare practitioners and technical occupations:	2,913	5.49%	58,475
Health diagnosing and treating practitioners and other technical occupations	2,049	3.86%	71,402
Health technologists and technicians	864	1.63%	30,903
Service occupations:	10,602	19.99%	16,577
Healthcare support occupations	949	1.79%	26,199
Protective service occupations:	1,289	2.43%	50,821
Fire fighting and prevention, and other protective service workers including supervisors	861	1.62%	40,041
Law enforcement workers including supervisors	428	0.81%	57,130
Food preparation and serving related occupations	2,881	5.43%	11,782
Building and grounds cleaning and maintenance occupations	1,601	3.02%	9,168
Personal care and service occupations	3,882	7.32%	17,398
Sales and office occupations:	13,790	26.01%	26,074
Natural resources, construction, and maintenance occupations:	3,962	7.47%	36,297
Farming, fishing, and forestry occupations	0	0.00%	-
Construction and extraction occupations	2,061	3.89%	33,837
Installation, maintenance, and repair occupations	1,901	3.59%	40,726
Production, transportation, and material moving occupations:	3,748	7.07%	36,277
Production occupations	1,282	2.42%	36,236
Transportation occupations	1,858	3.50%	36,945
Material moving occupations	608	1.15%	34,220
Total:	53,026	100.00%	34,332

Nearly 40% of Comal County's working population is employed in management, business, science or art occupations, with median earnings of \$57,221. Another 46% are employed in service occupations (median earnings \$16,577) or sales and office occupations (median earnings \$26,074).

Table 3.10.a.
Occupation Distribution & Median Earnings - Comal County (2013)
Source: American Community Survey

3.10 Occupations & Earnings

The following table outlines Guadalupe County job distribution by occupation with median earnings in 2013. The data are estimates with associated margins of error from the US Census Bureau's American Community Survey.

Occupation Distribution & Median Earnings for Guadalupe County (2013)

Occupation	Number	% of Total	Median Earnings
Management, business, science, and arts occupations:	23,203	35.32%	52,714
Management, business, and financial occupations:	10,565	16.08%	60,805
Computer, engineering, and science occupations:	2,824	4.30%	57,294
Computer and mathematical occupations	1,738	2.65%	63,095
Architecture and engineering occupations	842	1.28%	54,202
Life, physical, and social science occupations	244	0.37%	39,921
Education, legal, community service, arts, and media	7,394	11.26%	45,516
Healthcare practitioners and technical occupations:	2,420	3.68%	46,921
Health diagnosing and treating practitioners and other technical occupations	1,642	2.50%	60,009
Health technologists and technicians	778	1.18%	41,228
Service occupations:	9,835	14.97%	12,353
Healthcare support occupations	932	1.42%	14,647
Protective service occupations:	1,246	1.90%	57,541
Fire fighting and prevention, and other protective service workers including supervisors	534	0.81%	11,736
Law enforcement workers including supervisors	712	1.08%	58,699
Food preparation and serving related occupations	3,449	5.25%	10,285
Building and grounds cleaning and maintenance occupations	1,302	1.98%	15,120
Personal care and service occupations	2,906	4.42%	13,020
Sales and office occupations:	16,019	24.38%	28,334
Natural resources, construction, and maintenance occupations:	6,402	9.75%	34,942
Farming, fishing, and forestry occupations	641	0.98%	14,145
Construction and extraction occupations	3,332	5.07%	36,693
Installation, maintenance, and repair occupations	2,429	3.70%	35,876
Production, transportation, and material moving occupations:	10,235	15.58%	29,741
Production occupations	3,853	5.87%	30,483
Transportation occupations	4,174	6.35%	29,826
Material moving occupations	2,208	3.36%	26,192
Total:	65,694	100.00%	35,493

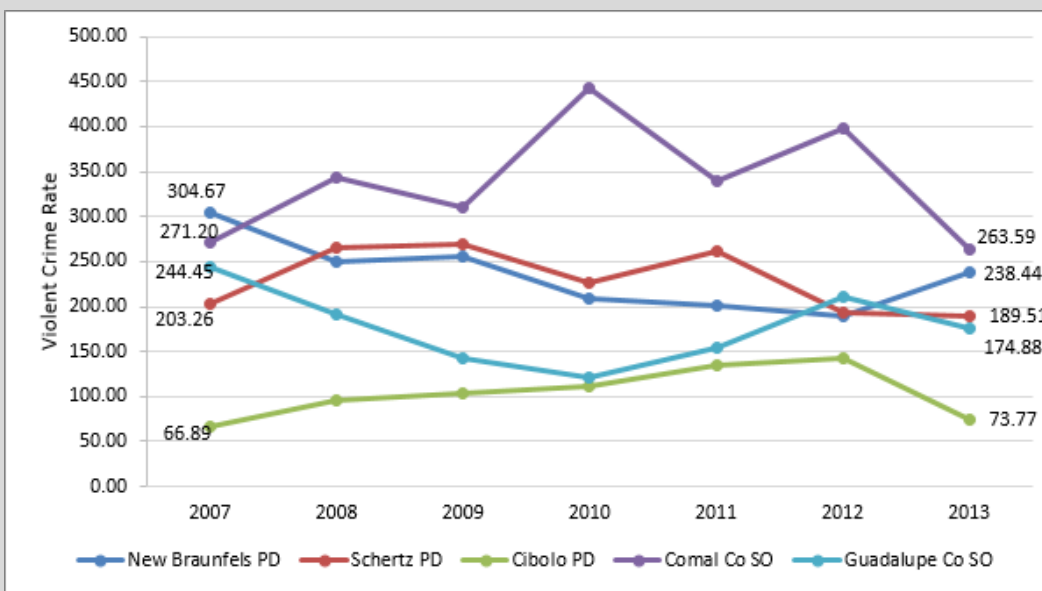
About 35% of Guadalupe County's working population is employed in management, business, science or art occupations, with median earnings of \$52,714. Another 24% are employed in sales and office occupations (median earnings \$28,334). About 15% each are employed in service occupations (median earnings \$12,353) or production and transportation occupations (median earnings \$29,741).

Table 3.10.b.
Occupation Distribution & Median Earnings—Guadalupe County (2013)
Source: American Community Survey

3.11 Crime Rates

The following figures show the violent crime rate and the property crime rate for the following jurisdictions: New Braunfels Police Department (PD), Schertz PD, Cibolo PD, Comal County Sheriff's Office, and Guadalupe County Sheriff's Office. The data are from the Texas Department of Public Safety.

Violent Crime Rate per 100,000 population by Jurisdiction (2007-2013) & Property Crime Rate per 100,000 population by Jurisdiction (2007-2013)



These rates should be interpreted with caution for those jurisdictions with a small population, including Cibolo and Schertz PDs, as the smaller the population, the more volatile or unstable the rate. Both the violent crime rate and property crime rate have steadily decreased in New Braunfels, but the property crime rate remains higher than in other jurisdictions.

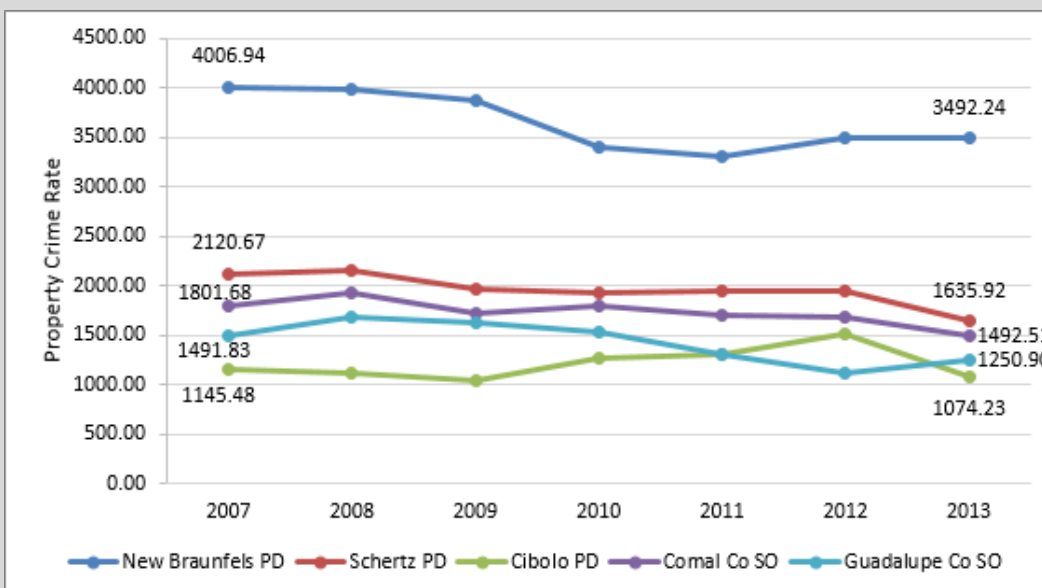


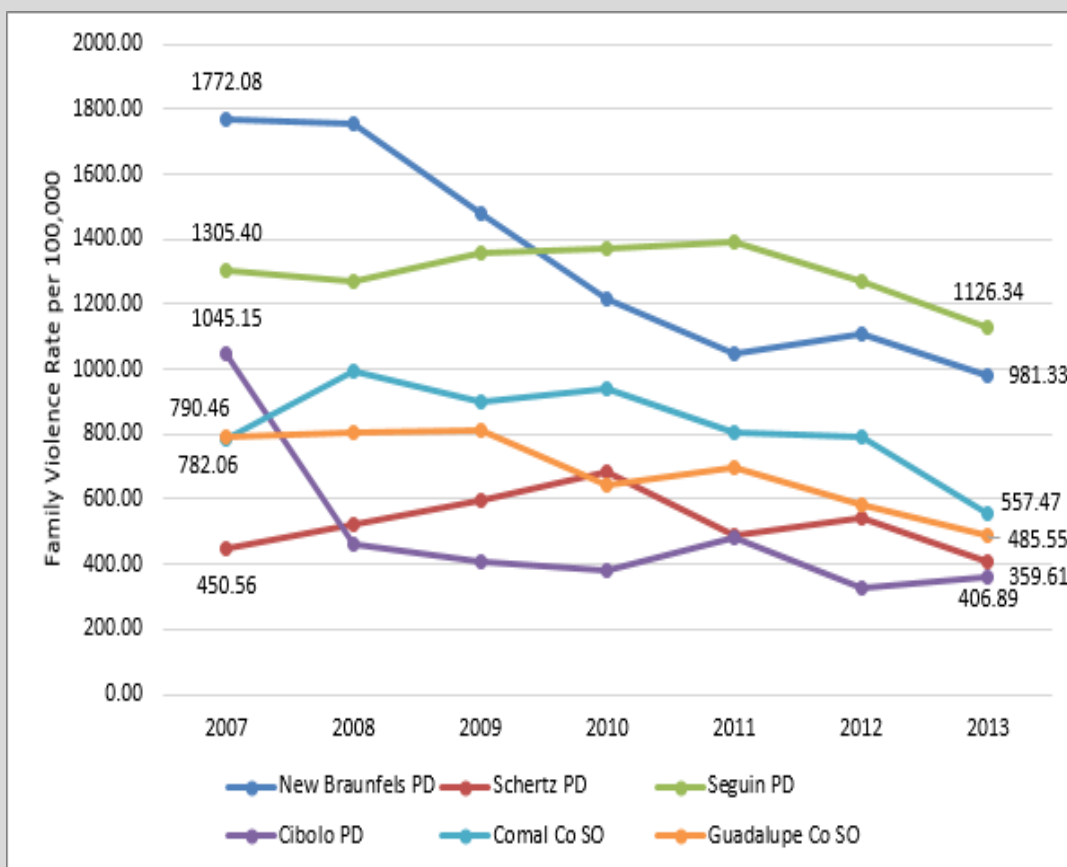
Figure 3.11.a.
Violent Crime Rate per 100,000 by Jurisdiction (2007-2013)
Source: Texas Department of Public Safety

Figure 3.11.b.
Property Crime Rate per 100,000 by Jurisdiction (2007-2013)
Source: Texas Department of Public Safety

3.12 Family Violence

The following chart shows the rate of family violence for the following jurisdictions: New Braunfels Police Department (PD), Schertz PD, Seguin PD, Cibolo PD, Comal County SO (Sheriff's Office), and Guadalupe County SO. The data are from the Texas Department of Public Safety.

Family Violence Rate per 100,000 population (2007-2013)



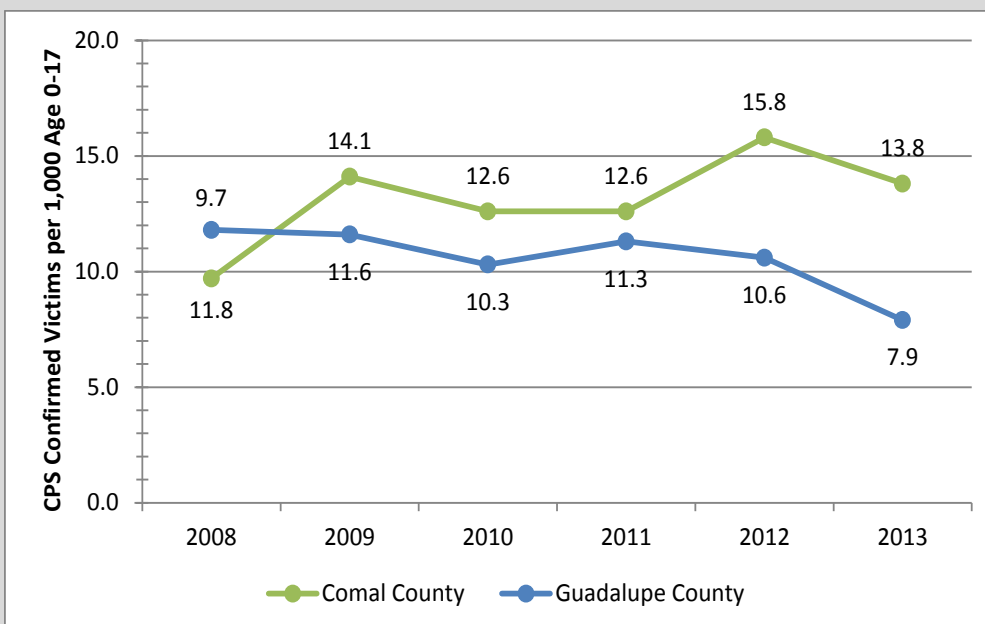
The family violence rate appears to be decreasing in all jurisdictions. Rates for jurisdictions with smaller populations and number of incidents (e.g., Cibolo PD) are likely to be unstable and should be interpreted with caution. The family violence rate is number of family violence occurrences per 100,000 population. A single occurrence may involve any number of victims.

Figure 3.12.a.
Family Violence Rate per 100,000 (2007-2013)
Source: Texas Department of Public Safety

3.13 Child Abuse & Neglect

The first chart below shows the trend in number of confirmed victims of abuse and neglect per 1,000 children. The second chart shows the percent of CPS confirmed investigations from 2008-2014. These data are from the Texas Department of Family and Protective Services.

CPS Confirmed Victims per 1,000 Children (2008-2013) & Percent of CPS Confirmed Investigations (2008-2013)



These figures should be considered a serious underestimate of child abuse because confirming a case requires that the abuse/neglect be reported, be investigated, and be either confirmed or not confirmed. The number of confirmed victims per 1,000 children has been declining in Guadalupe County but rising overall in Comal County. Looking back to children who were confirmed victims in 2008 in Comal County and Guadalupe County, 29% and 22%, respectively, are known to have been re-victimized within five years.

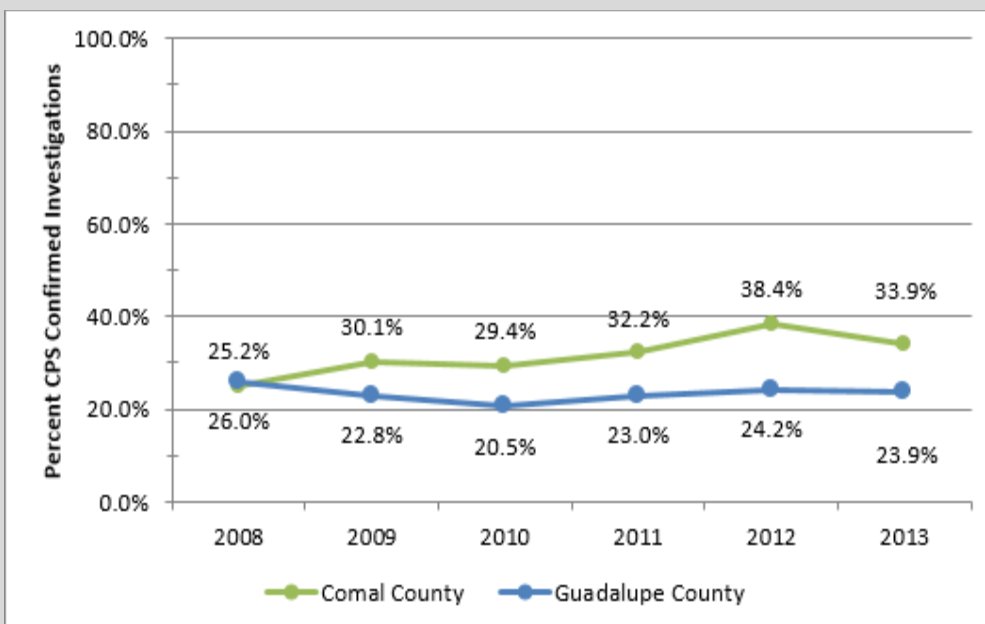


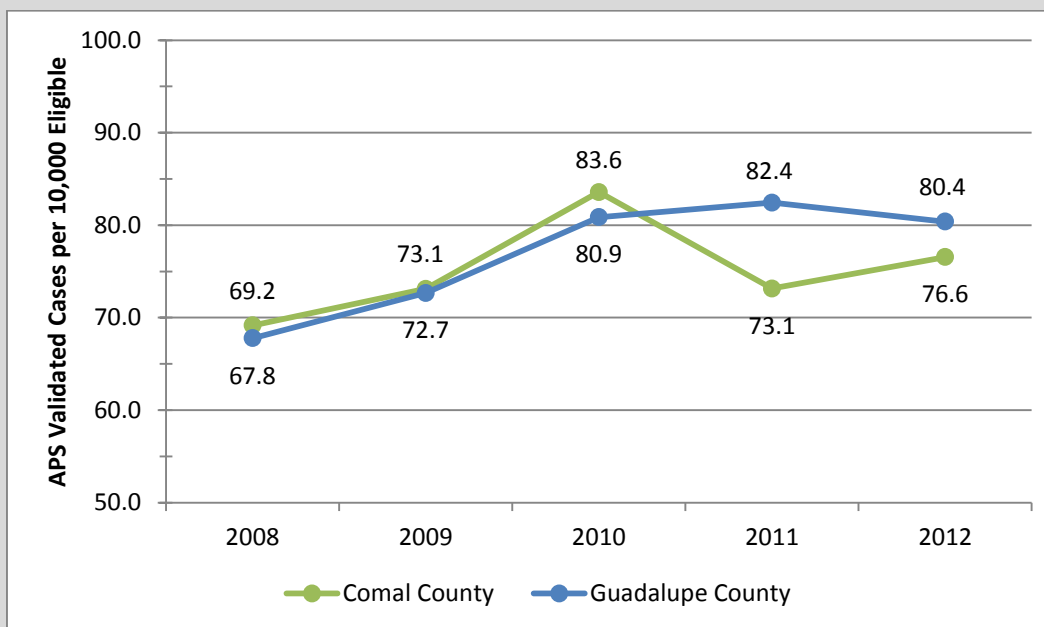
Figure 3.13.a.
CPS Confirmed Victims per 1,000 Children (2008-2013)
Source: Texas Dept. of Family and Protective Services

Figure 3.13.b.
Percent CPS Confirmed Investigations (2008-2013)
Source: Texas Dept. of Family and Protective Services

3.14 Elder Abuse & Neglect

The first chart below shows the number of Adult Protective Services (APS) validated cases per 10,000 disabled and elderly people (“eligibles”) from 2008 to 2012. The second chart shows the trend in percent of completed investigations that were validated. These data are from the Texas Department of Family and Protective Services.

APS Validated Cases per 10,000 Eligible (2008-2012) & Percent of Completed Investigations Validated (2008-2013)



Guadalupe County has experienced a steady increase in the rate of validated cases. As is the case with child abuse and neglect, Comal County’s rate of confirmed APS cases appears volatile and “bounces” significantly from one year to the next; the reason for this pattern is not known. The percent of completed investigations that are validated ranges from 60% to 70% in Comal County and 51% to 61% in Guadalupe County.

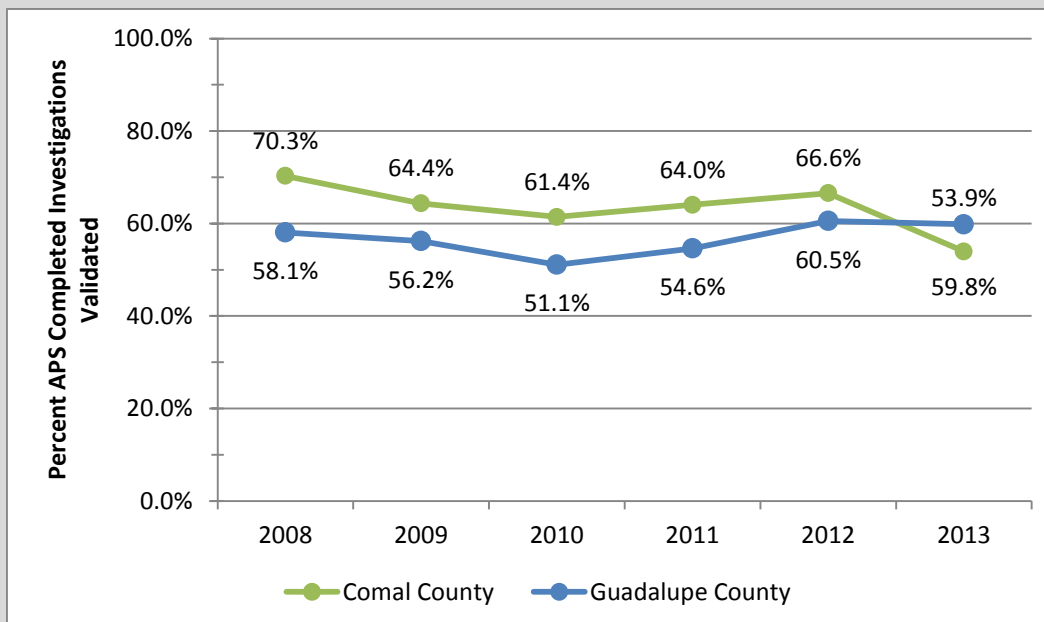


Figure 3.14.a.
APS Validated Cases per 10,000 Eligible (2008-2013)
Source: Texas Dept. of Family and Protective Services

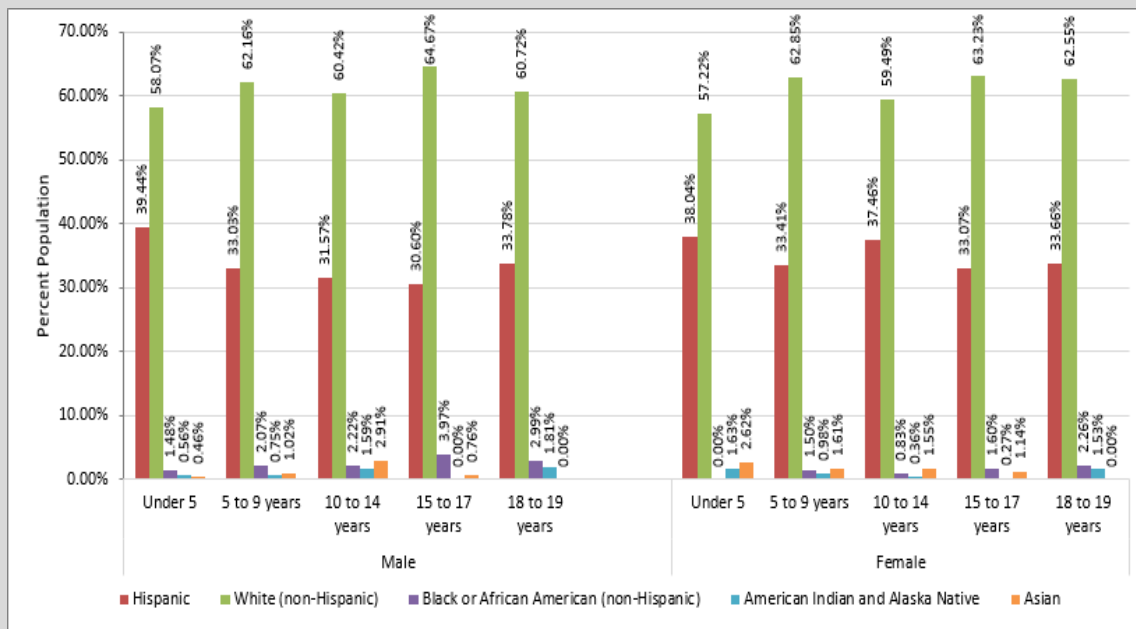
Figure 3.14.b.
Percent APS Completed Investigations Validated (2008-2013)
Source: Texas Dept. of Family and Protective Services

4.0 Youth

4.1 Youth Demographics

The charts below provide greater detail on youth demographics, breaking down the total youth population by age group, sex and race/ethnicity. The data are from the US Census Bureau's Decennial Census.

Comal County & Guadalupe County Youth Demographics (2010)



Comal County shows an increase of Hispanic population in the younger population aged 0-5. More than one third of the population is of Hispanic descent.

In Guadalupe County the percentages of Hispanics and (non-Hispanic) Whites are much more similar in every age group.

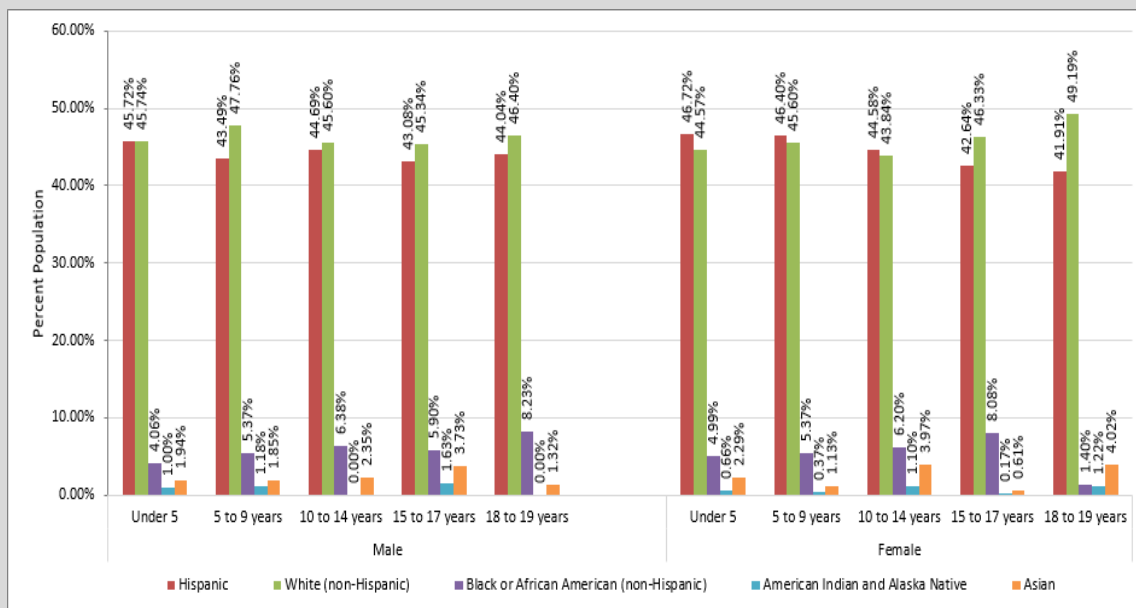


Figure 4.1.a.
Comal County Youth Demographics (2010)
Source: US Census Bureau

Figure 4.1.b.
Guadalupe Co. Youth Demographics (2010)
Source: US Census Bureau

4.2 Student Achievement

The following table and figure shows the 4 year graduation rate for high school students in Comal and Guadalupe County school districts for the counties as a whole. The data are from the Texas Education Agency and Kids Count.

Longitudinal Graduation Rate by School District and County (2009-2013)

Longitudinal Graduation Rate					
District	2009	2010	2011	2012	2013
Comal County					
Comal ISD	91.1%	91.8%	95.7%	92.4%	93.3%
New Braunfels ISD	83.3%	91.0%	94.3%	94.0%	94.5%
Guadalupe County					
Marion ISD	88.9%	93.1%	97.1%	98.8%	96.6%
Navarro ISD	94.3%	93.7%	96.9%	96.3%	94.8%
Schertz-Cibolo-U City ISD	91.7%	93.4%	93.6%	95.2%	94.2%
Seguin ISD	76.8%	89.3%	88.7%	89.6%	91.2%
Texas	80.6%	84.3%	85.9%	87.7%	88.0%

With the exception of Seguin ISD in 2009, over the past five years all school districts in Comal and Guadalupe Counties have exceeded the Texas graduation percentage rate, as have the counties overall. Guadalupe County's rate appears to be continuing to rise, while Comal County experienced a slight decrease in 2012.

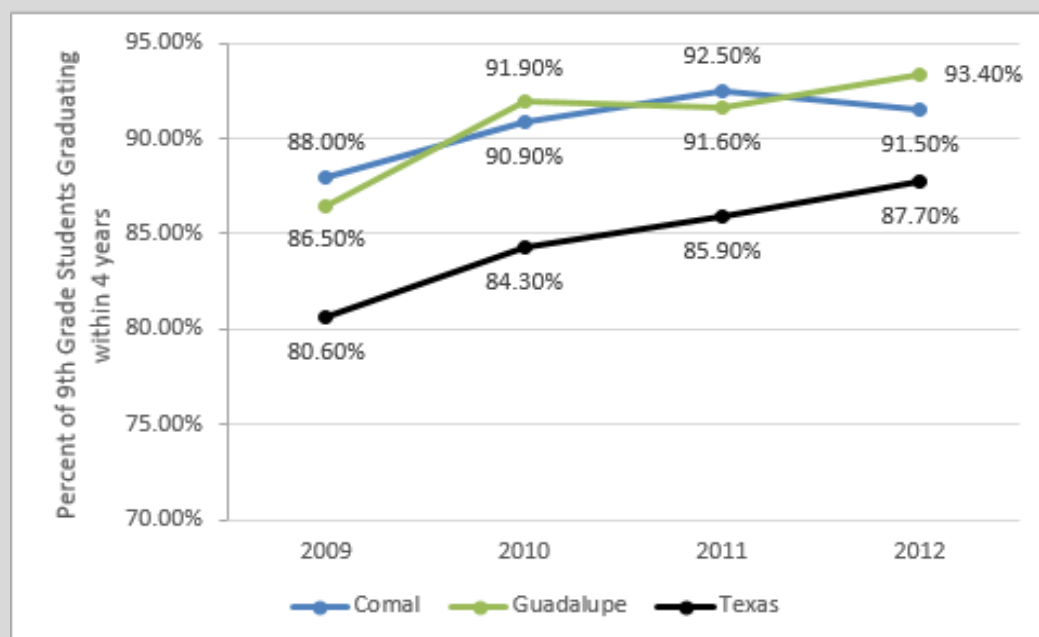


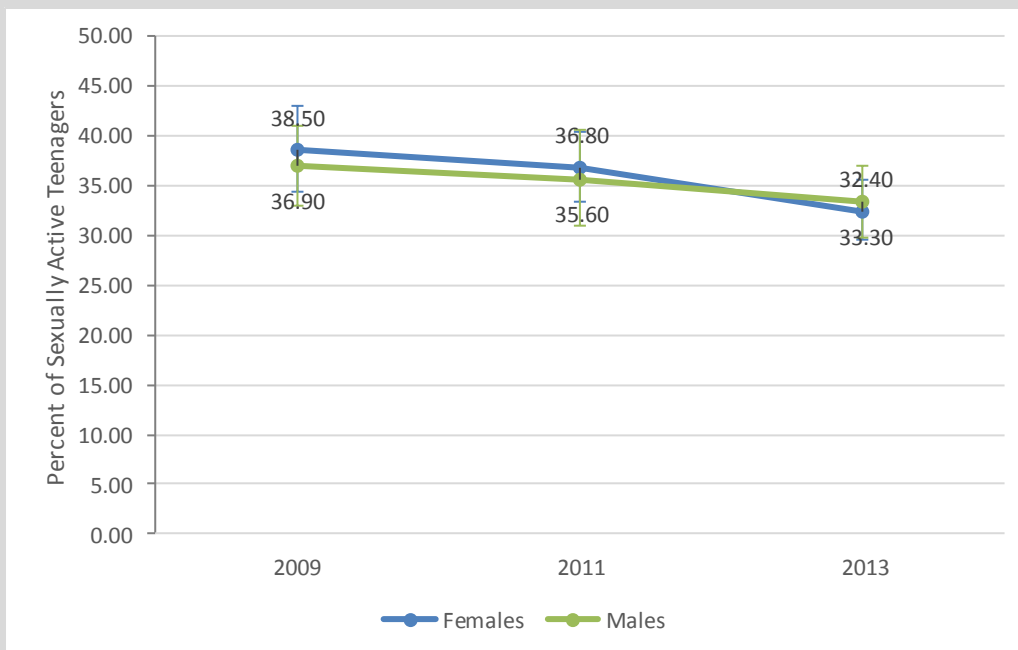
Table 4.2.a.
Longitudinal Graduation Rate
(2009-2013)
Source: Texas Education
Agency

Figure 4.2.a.
Percent of 9th Grade
Students Graduating within 4
years (2009-2012)
Source: Kids Count

4.3 Sexual Activity and STDs

The following charts show the percentage of sexually active Texas high school students and the percentage of Texas high school students with no HIV/AIDS education. The data are from the biannual Youth Risk Behavioral Surveillance Survey and estimates with associated margins of error. Estimates are not available for Comal County and Guadalupe County specifically. The estimates for youth in those two counties might be higher than, lower than, or similar to Texas estimates.

Sexually Active Teenagers in Texas (2009-2013)



The percentage of teenagers who report being sexually active appears to be slowly declining to a 2013 proportion of about a third, but the margins of error are wide enough that it is possible that no change has actually occurred. About 20% of respondents report having had no HIV/AIDS education, and this proportion appears to be growing.

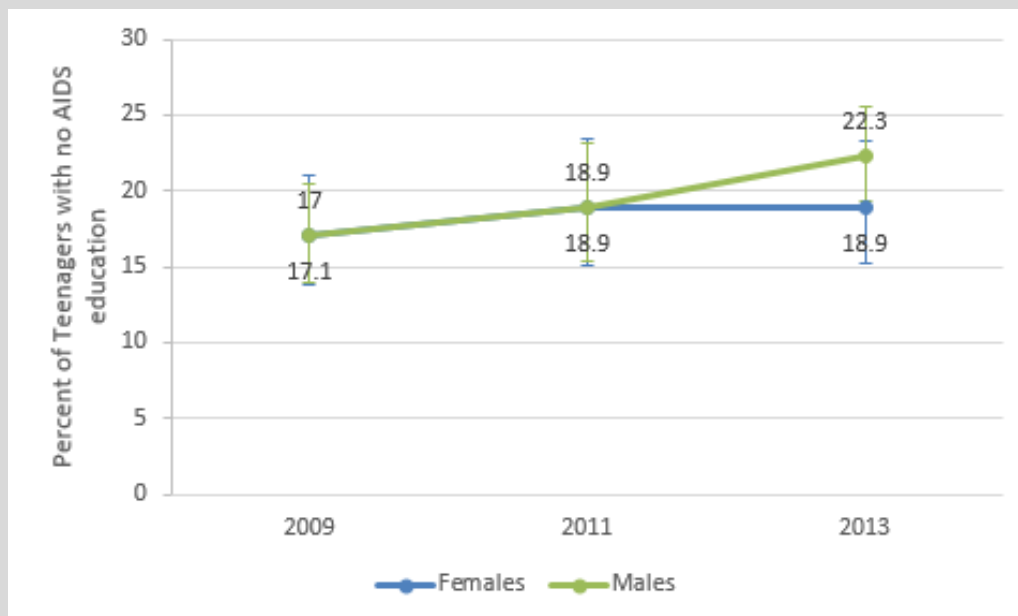


Figure 4.3.a.
Sexually Active Teenagers in Texas (2009-2013)
Source: YRBSS

Figure 4.3.b.
Teenagers with no AIDS education (2009-2013)
Source: YRBSS

4.4 Teen Births

The table below breaks down teen births by age of mother. The line chart shows the teen birth rate, which is number of live births per 1,000 girls 19 and younger. These data are from County Health Rankings, a collaboration between the Robert Wood Johnson Foundation and the University of Wisconsin Population Health Institute.

Births to Teens by Age Group (2010-2012) & Teen Birth Rate per 1,000 (2006-2011)

Percentage of Births to Teens by Age Group				
County	Age Group	2010	2011	2012
Comal	14 and younger	3.90%	1.40%	1.60%
	15-17	32.30%	38.30%	31.70%
	18-19	63.80%	60.30%	66.70%
Guadalupe	14 and younger	1.80%	0.50%	0.60%
	15-17	31.20%	31.30%	28.10%
	18-19	67.00%	68.30%	71.30%

Most births to mothers younger than 20 are to 18- and 19-year-olds. Both counties are seeing a decline in the proportion of births that are to 15- to 17-year-olds and especially to girls 14 and younger. As is the case across the U.S., the teen birth rate has declined in both Comal and Guadalupe Counties. The decline is slightly steeper in Comal County.

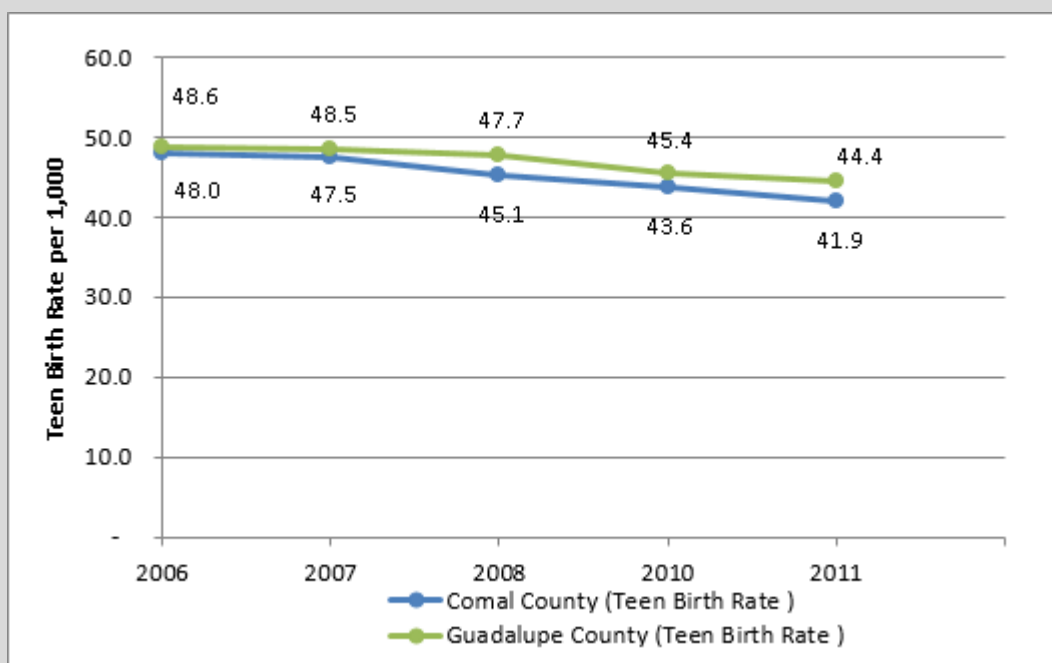


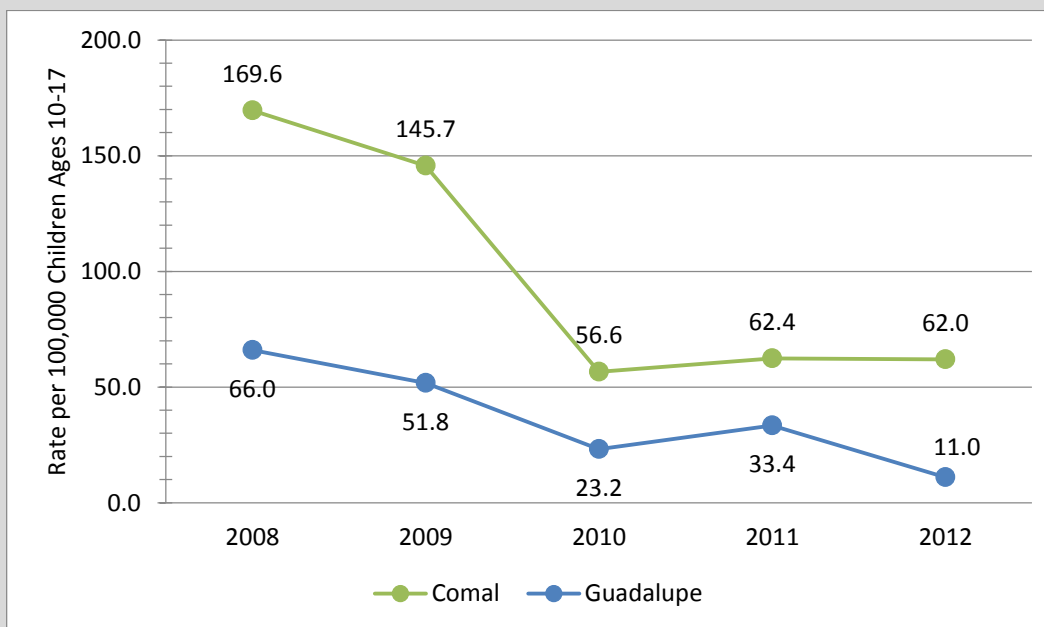
Table 4.4.a.
Percentage of Births to Teens by Age Group (2010-2012)
Source: Kids Count

Figure 4.4.a.
Teen Birth Rate (2006-2011)
Source: County Health Rankings

4.5 Juvenile Crime

The figure below shows the rate of juvenile (ages 10 through 17) violent crime arrests in Comal and Guadalupe Counties from 2008-2012. These data are from the Annie E. Casey Foundation's Kids Count Data Center.

Juvenile Violent Crime Arrests Rate per 100,000 population (2008-2012)



Over the years Comal County has experienced a higher rate of juvenile violent crime arrests than Guadalupe County. However, from 2008 to 2012 both counties saw a steep decline. These declines particularly stand out given the absence of a similar trend in violent crime rates presented in Section 3.1.1.

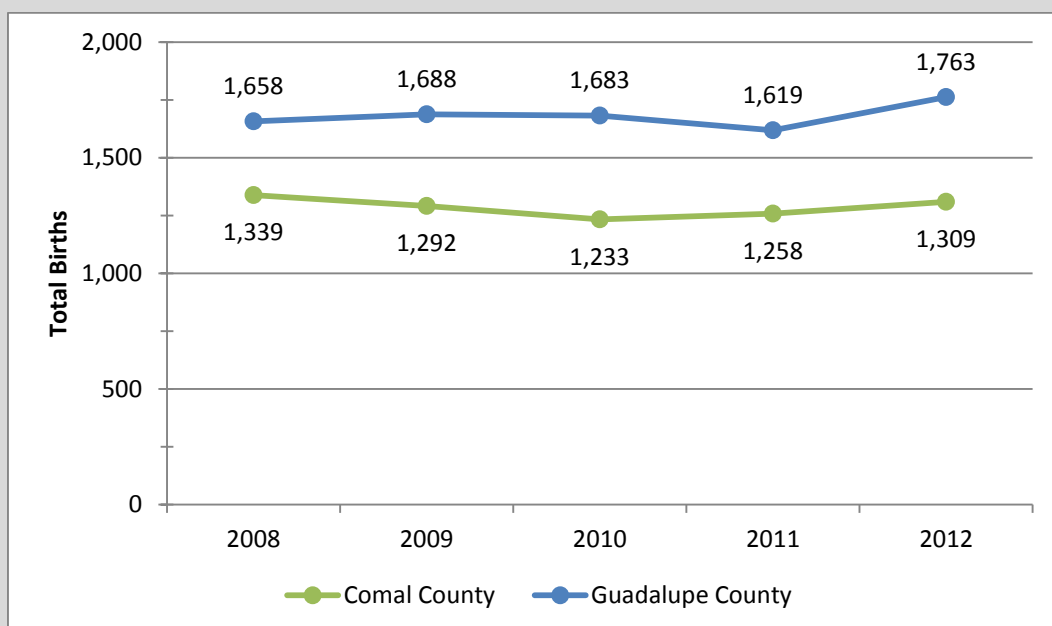
Figure 4.5.a.
Juvenile Violent Crime
Arrests Rate per 100,000
(2012)
Source: Kids Count Data

5.0 Health Status

5.1 Births

The following chart and table show the trend in total number of births from 2008 to 2012 and the percentage of births by risk factor for Comal and Guadalupe Counties. The data are from the Texas Department of State Health Services.

Total Births (2008-2012) & Births with Birth Risk Factors (2010-2012)



Comal County births have declined, with 1,339 births during 2008 and 1,309 births during 2012, while Guadalupe County births have increased from 1,658 in 2008 to 1,763 in 2012.

Of all babies born during 2012 in Comal County 11.4% were premature babies, 7.0% had low birth weight, and 5.3% had their mother smoking during the pregnancy. In comparison, 13.1% of all babies born in Guadalupe County during the same year were premature, 8.0% has low birth weight, and 4.7% has their mother smoking during the pregnancy.

Birth Risk Factor	Comal County			Guadalupe County		
	2010	2011	2012	2010	2011	2012
All Births (number)	1,233	1,258	1,309	1,683	1,619	1,763
Spacing <18 mo.	7.1%	6.4%	6.9%	6.8%	7.6%	6.5%
Premature	10.4%	11.8%	11.4%	12.4%	12.6%	13.1%
4+ Prior Births	3.2%	5.5%	3.4%	4.8%	5.1%	5.2%
No Prenatal Care	3.0%	1.7%	1.8%	3.0%	2.1%	2.2%
Low Birth Weight	7.4%	7.7%	7.0%	8.1%	9.6%	8.0%
Smoking During Pregnancy	6.1%	5.9%	5.3%	4.6%	4.7%	4.7%

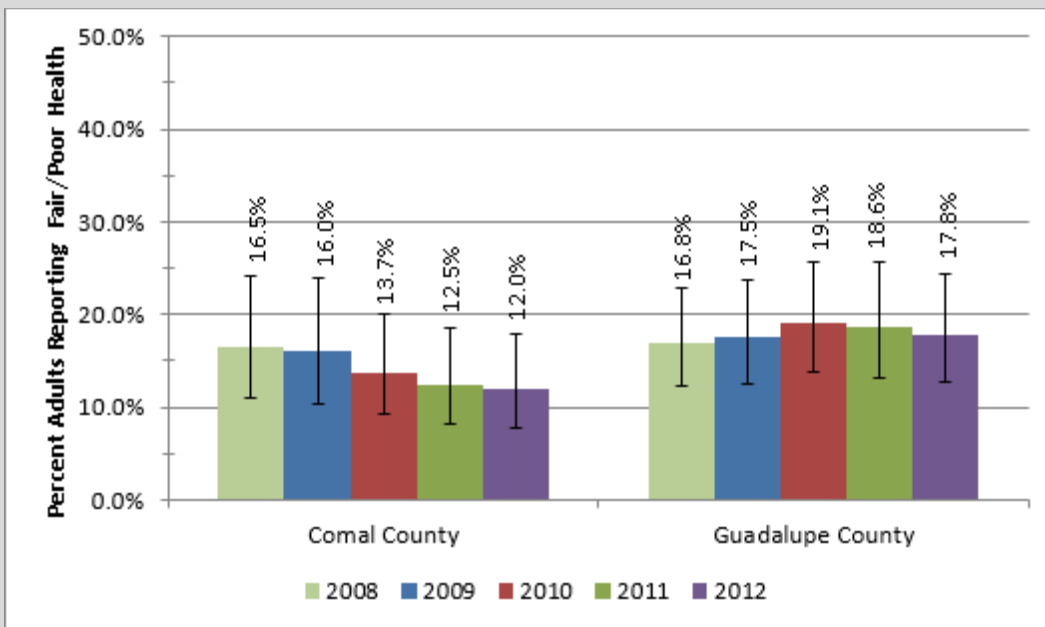
Figure 5.1.a.
Total Births (2008-2012)
Source: Texas Department of State Health Services

Table 5.1.a.
Percent of Births with Risk Factors (2010-2012)
Source: Texas Department of State Health Services

5.2 General Health Status of Adults

The first chart below shows the percent of Comal and Guadalupe County adults who report suffering from poor or fair health; the second chart shows the average number “physically unhealthy days” respondents report. The data are from the County Health Rankings, but the original source is the Behavioral Risk Factor Surveillance System (BRFSS), so the numbers are estimates with an associated margin of error. The sample sizes were small in these counties, so the margins of error are quite wide.

Fair/Poor Health and Unhealthy Days (2008-2012)



The percentage of adults reporting fair or poor health has remained relatively flat in Guadalupe County. The proportion appears to be decreasing noticeably in Comal County, but the margins of error are wide enough that the change may not be real. The same is true for average number of unhealthy days reported by Guadalupe County respondents.

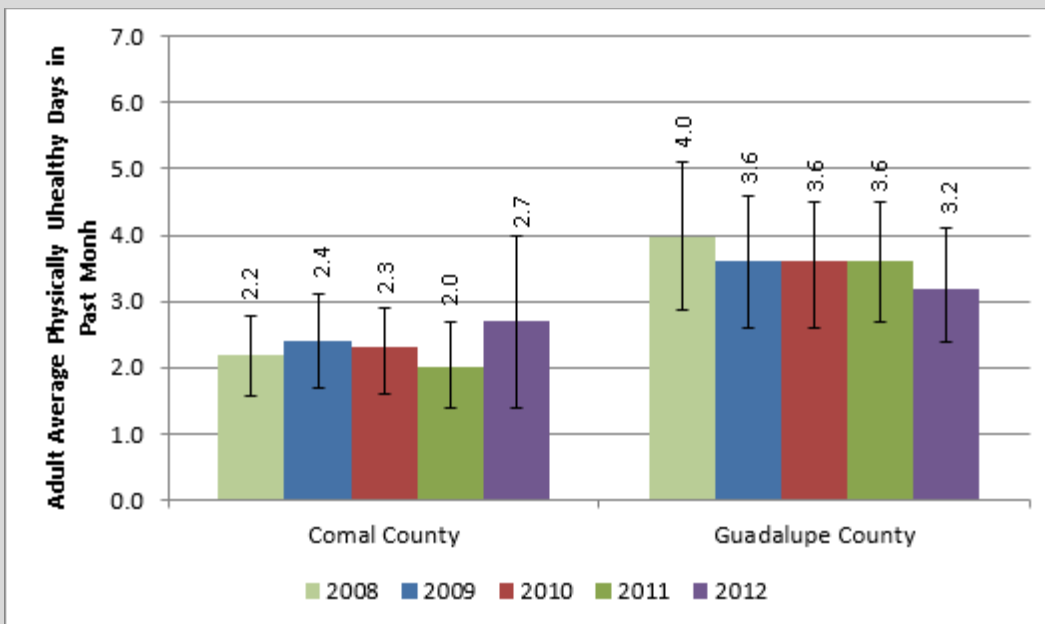


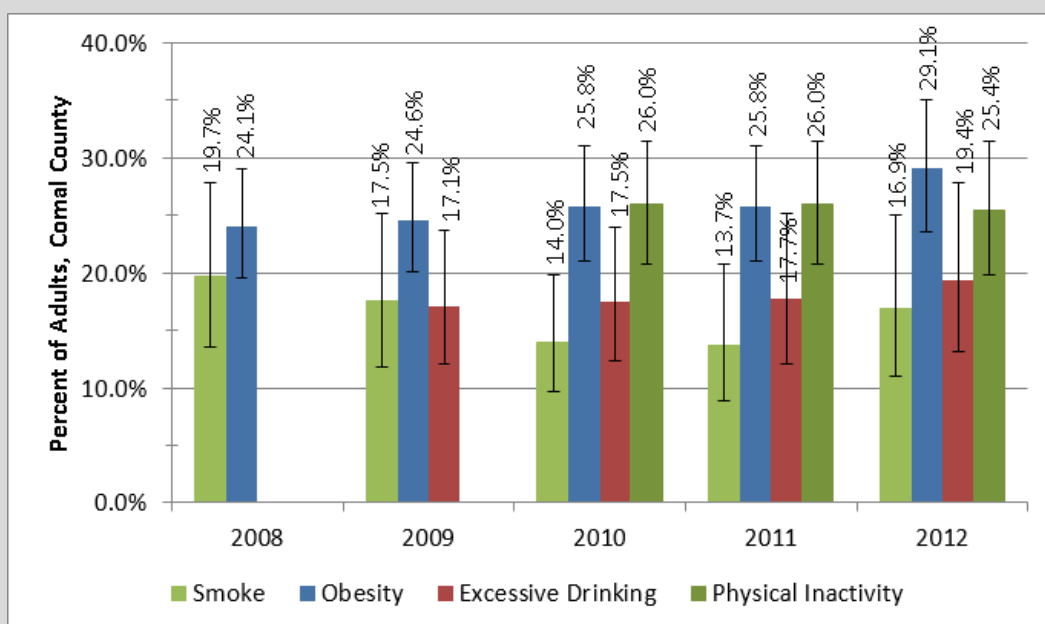
Figure 5.2.a.
Percent of Adults with Poor/
Fair Health (2008-2012)
Source: County Health
Rankings

Figure 5.2.b.
Average Physically Unhealthy
Days in Past Month for
Adults (2008-2012)
Source: County Health
Rankings

5.3 Behavioral Risks for Chronic Illness

The following charts show the percent of adults reporting engaging in a behavioral risk such as smoking, obesity, excessive drinking, and physical inactivity. The data are also BRFSS estimates with wide margins of error reported via the County Health Rankings.

Smoking, Drinking, Obesity, and Physical Inactivity (2008-2012)



As with Indicator 5.2, these estimates and trends must be interpreted with caution because of wide margins of error. About one in four adults reports being obese or reports being physically inactive. About one in five adults reports smoking or excessive drinking. Current smoking and obesity are consistently slightly higher in Guadalupe County.

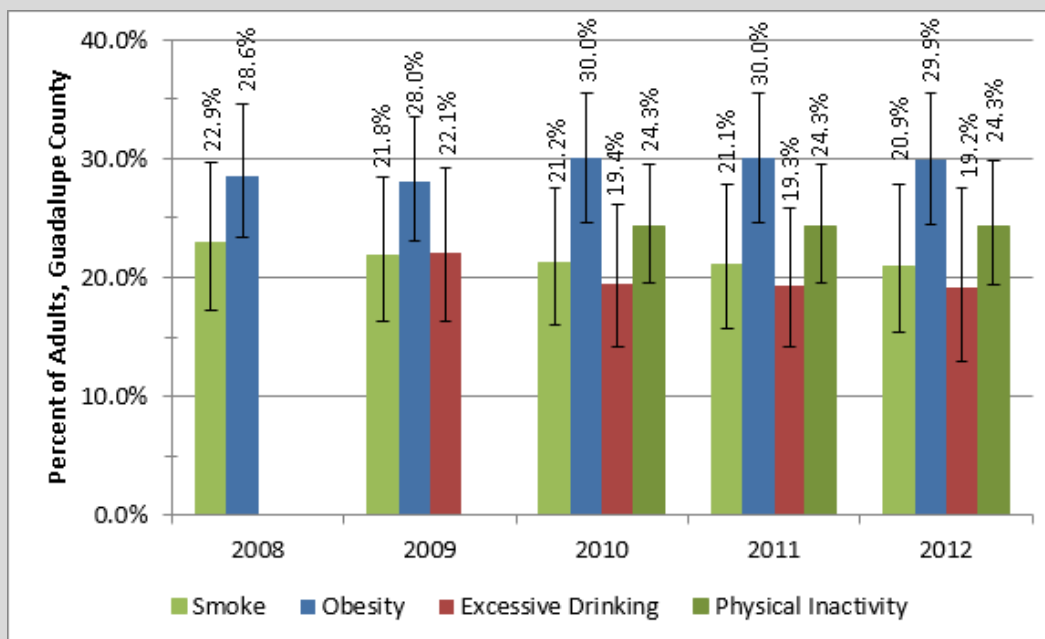


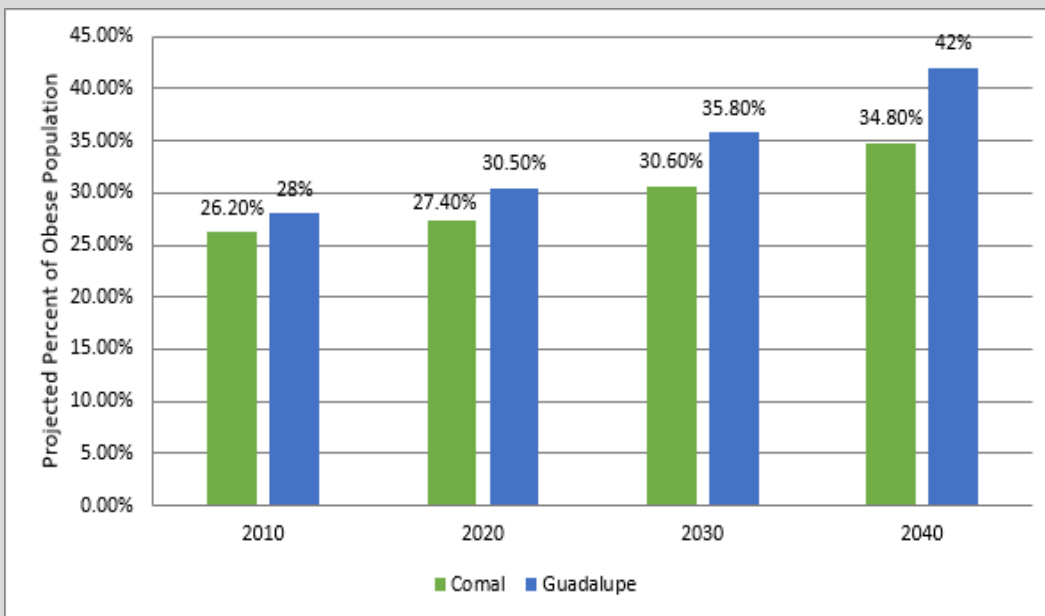
Figure 5.3.a.
Percent Behavioral Risks in Comal County Adults (2008-2012) Source: County Health Rankings

Figure 5.3.b.
Percent Behavioral Risks in Guadalupe County Adults (2008-2012) Source: County Health Rankings

5.4 Health Projections

The first chart below shows the projected percent of population from 2010 to 2014 suffering form obesity in Comal and Guadalupe Counties. The second chart below shows the projected percent of population from 2010-2014 with diabetes in Comal and Guadalupe Counties. The data are from the Office of State Demographer.

Projected Percent of Obese Population (2010-2040) & Projected Percent of Population with Diabetes (2010-2040)



If both counties continue to follow the trend it is expected that by 2040 35% of the Comal County population and 42% of the Guadalupe County population will be obese.

It is also expected that by 2040 the percent of population with diabetes will double from 2010, resulting in 25% of the population in each county suffering from diabetes.

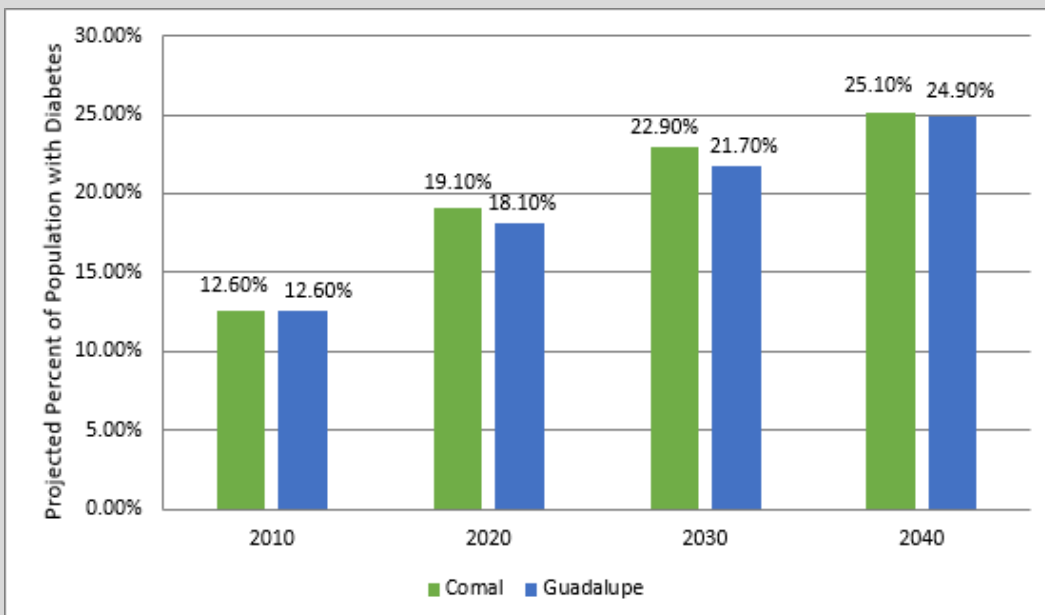


Figure 5.4.a.
Projected Percent of Obese Population (2010-2040)
Source: Office of State Demographer

Figure 5.4.b.
Projected Percent of Population with Diabetes (2010-2040)
Source: Office of State Demographer

5.5 Hospital Admissions

The following tables show the number and type of hospital visit coded with at least one mental health or substance abuse- (MHSA-) related diagnosis, grouped by broad MHSA category. The MHSA diagnosis may not have been the primary discharge diagnosis or even related to the presenting problem. Conversely, a visit by a patient presenting for a problem unrelated to MHSA may not be coded with an MHSA diagnosis.

CHRISTUS Santa Rosa (9/2013-8/2014) & Resolute Health (6/2014-7/2014) Visits with at Least One Mental Health or Substance Abuse Diagnosis

Diagnosis Type	Visit Type							
	Emergency Room	Inpatient	Outpatient	Psych	Recurring Outpatient	Rehab	Same Day Surgery	Grand Total
Not Specified	944	1,480	600		241	1	236	3,502
	6.8%	10.7%	4.3%	0.0%	1.7%	0.0%	1.7%	25.2%
Mental Disorder	1,035	193	246	30	63		41	1,608
	7.5%	1.4%	1.8%	0.2%	0.5%	0.0%	0.3%	11.6%
Mental disorders diagnosed in childhood	24	6	143		80		12	265
	0.2%	0.0%	1.0%	0.0%	0.6%	0.0%	0.1%	1.9%
Other: Injury	4,480	423	912		1,100		206	7,121
	32.3%	3.1%	6.6%	0.0%	7.9%	0.0%	1.5%	51.3%
Substance Abuse	1,100	107	127		8		53	1,395
	7.9%	0.8%	0.9%	0.0%	0.1%	0.0%	0.4%	10.0%
Grand Total	7,583	2,209	2,028	30	1,492	1	548	13,891
	54.59%	15.90%	14.60%	0.22%	10.74%	0.01%	3.95%	100.00%

These visits were to the specific hospital noted, but the patient may or may not reside within the county. Table 5.5.a represents a full 12 months of visits. Because the Resolute Health hospital opened in summer 2014, Table 5.5.b represents only one month of visits.

Diagnosis Type	Visit Type			
	Emergency	Inpatient	Observation	Grand Total
Alcohol abuse, unspecified	34	13	5	52
	22.37%	8.55%	3.29%	34.21%
Anxiety state, unspecified	63	12	4	79
	41.45%	7.89%	2.63%	51.97%
Other, mixed, or unspecified nondependent drug abuse, unspecified	7	1		8
	4.61%	0.66%	0.00%	5.26%
Unspecified psychosis	3	4	1	8
	1.97%	2.63%	0.66%	5.26%
NOT SPECIFIED	3	1	1	5
	1.97%	0.66%	0.66%	3.29%
Grand Total	110	31	11	152
	72.37%	20.39%	7.24%	100.00%

Table 5.5.a.
CHRISTUS Santa Rosa Visits with MHSA Diagnosis (One Year, 2013-2014)
Source: CHRISTUS Santa Rosa

Table 5.5.b.
Resolute Health Visits with MHSA Diagnosis (One month, 6/2014-7/2014)
Source: Resolute Health

5.6 Substance Abuse

The following table shows the number of hospital discharges with a substance use/abuse-related *principal diagnosis* for Comal and Guadalupe residents in 2012. (The discharge hospital itself may or may not have been in Comal or Guadalupe County.) A patient may be represented more than once in these visit totals. The data are from the Texas Department of State Health Services Texas Inpatient Public Use Data File.

Hospital Discharges with Alcohol- or Substance Use/Abuse-related Principal Diagnosis (2012)

Diagnosis	Comal	Guadalupe
Alcohol Abuse	17	17
Alcohol Psychoses/Dependence	34	26
Drug Psychoses/Dependence	24	17
Nondependent Abuse of Drugs	6	3
Combinations Of Drug Dependence Excluding Opioid	5	2
Opioid Type Dependence	5	6
Amphetamine And Other Psychostimulant Dependence/Abuse	4	1
Cannabis Dependence		2
Sedative, Hypnotic Or Anxiolytic Dependence		1
Other Mixed Or Unspecified Drug Abuse		1
Total	95	76

The table at left shows the number of hospital discharges - not including ER or observation visits - with a principal diagnosis for patients residing in Comal and Guadalupe Counties. Discharges queried on principal diagnosis are a better indicator of acutely severe cases than cases overall, as most people who use or abuse alcohol or other substances will not be admitted to a hospital for any reason. The discharge of a patient who is admitted for some other reason (e.g., heart failure) will not have an MHSA *principal* diagnosis and is thus not reflected in these figures as it is in Tables 5.5.a. and 5.5.b.

Table 5.6.a.
Hospital Discharges with an Alcohol or Substance Use/Abuse-related Principal Diagnosis (2012)
Source: Texas Department of State Health Services

5.7 Mental Health

The following table shows the number of hospital discharges with a mental illness-related *principal diagnosis* for Comal and Guadalupe residents in 2012. (The discharge hospital itself may or may not have been in Comal or Guadalupe County.) A patient may be represented more than once in these visit totals. (The data are from the Texas Department of State Health Services Texas Inpatient Public Use Data File.

Hospital Discharges with Mental Illness-related Principal Diagnosis (2012) & Suicide Mortality Rate (2008-2012)

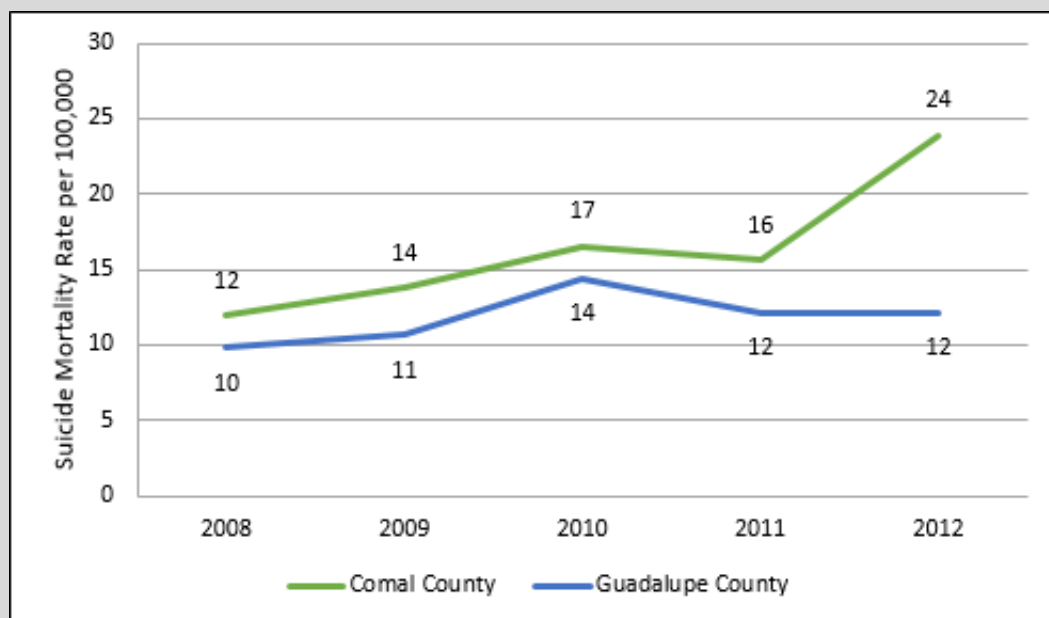
Diagnosis	Comal			Guadalupe		
Age Group	0-17	18-64	65+	0-17	18-64	65+
Dementias			1			2
Schizophrenic Disorders	5	33	5	2	95	4
Episodic Mood Disorders	174	150	27	149	231	14
Depressive Disorder Other	29	22		22	15	
Anxiety/Dissociative/Somatoform		8	2	2	10	2
Other Nonorganic Psychoses	3	8	13	11	18	6
Persistent/Transient Mental Disorder	4	2	7	1		2
Organic Nonpsychotic Mental Disorder	1	3	2	1		2
Other Adult Onset	1	7	1	2	10	
Mental Disorders Diagnosed in Childhood	1			3	1	
Grand Total	509			604		

Among the 0-17 and 18-64 age groups in both counties, the majority of discharges with a mental illness-related principal diagnosis are with a mood disorder like bipolar disorder, a depressive disorder, or an anxiety disorder.

The chart in the left shows that the suicide mortality rate for Comal County has doubled from 2008 to 2012.

Table 5.7.a.
Mental Illness-related Hospital Discharges (2012)
Source: Texas Department of State Health Services

Figure 5.7.a.
Suicide Mortality Rate (2008-2012)
Source: Texas Department of State Health Services



5.8 Immunizations

The following table shows the percentage of children completing various vaccination series by the recommended age. These school year 2008-2009 data are from the Texas Retrospective Immunization School Survey and are the most recent available for Comal and Guadalupe Counties.

Vaccinations Prior to Kindergarten (SY 2008-2009)

Timing	Vaccine	Comal County	Guadalupe County
By 24 Months	4 DTP/DTaP/DT	79.8%	73.2%
	3 Polio	91.3%	87.8%
	1 MMR	90.8%	85.6%
	3 Hib	91.1%	92.3%
	3 Hep B	91.9%	89.3%
	1 Var	85.5%	80.4%
	3 PCV	72.5%	53.6%
	4 PCV	34.8%	29.3%
	4:03:01	76.9%	68.7%
	4:3:1:3:3	73.1%	65.4%
	4:3:1:3:3:1	67.7%	60.3%
	4:3:1:3:3:1:4	30.2%	(missing)
By Kindergarten	Hep A	94.6%	95.2%
	Hep A (series)	82.7%	81%

About 68% and 60% of Comal County and Guadalupe County children, respectively, completed the 4:3:1:3:3:1 series -- the most commonly-measured series -- by 24 months of age. Only 80% of Comal County children and 73% of Guadalupe County Children received the 4DTP/DTaP/DT series to prevent pertussis or whooping cough, which has made a recent resurgence in central Texas.

Table 5.8.a.
Vaccinations Prior to Kindergarten
(SY2008-2009)
Source: Texas Retrospective
Immunization School Survey

5.9 Infectious Disease

The following figures show the number of cases per 100,000 population for selected reportable infectious diseases: Chicken Pox, Cryptosporidiosis, E. Coli, Hepatitis A, B, and C, Pertussis, Salmonellosis, and Tuberculosis. The data are from the Texas Department of State and Health Services.

Selected Infectious Disease Cases per 100,000 Population (2009-2013) & Chicken Pox Cases per 100,000 Population Comparison (2009-2013)

Disease	Comal County		Guadalupe County	
	2009	2013	2009	2013
Chicken Pox	26.4	8.0	10.7	9.7
Cryptosporidiosis	0.9	0.8*	0.8	0.7*
E. Coli	0.9	2.3*	0.0	1.4*
Hepatitis A, B, and C	0	1.4	4.2	2.8
Pertussis	4.4	11.7	5.0	9.7
Salmonellosis	27.2	9.1*	27.2	13.7*
Tuberculosis	0	1.7	1.6	0.7

*2012 Rate

Reported cases have declined for most of these selected diseases. The notable exception is pertussis (whooping cough), which increased nearly three times in Comal County and nearly doubled in Guadalupe County. Reported cases of chicken pox (varicella-zoster virus or VSV) declined markedly in Comal County, mirroring a statewide trend. Dormant VSV also causes shingles if it reactivates later in life.

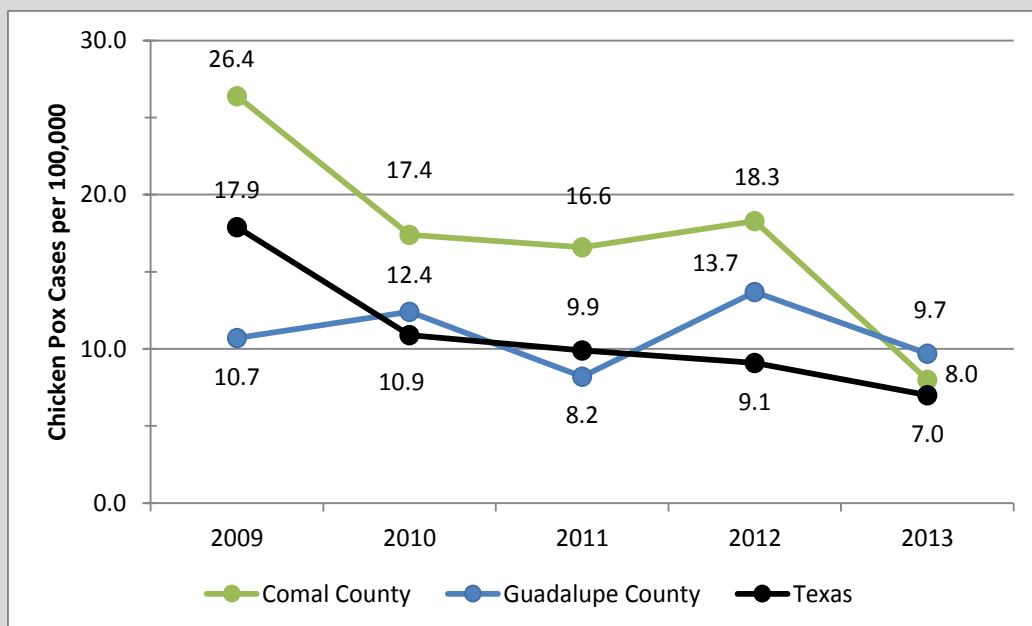
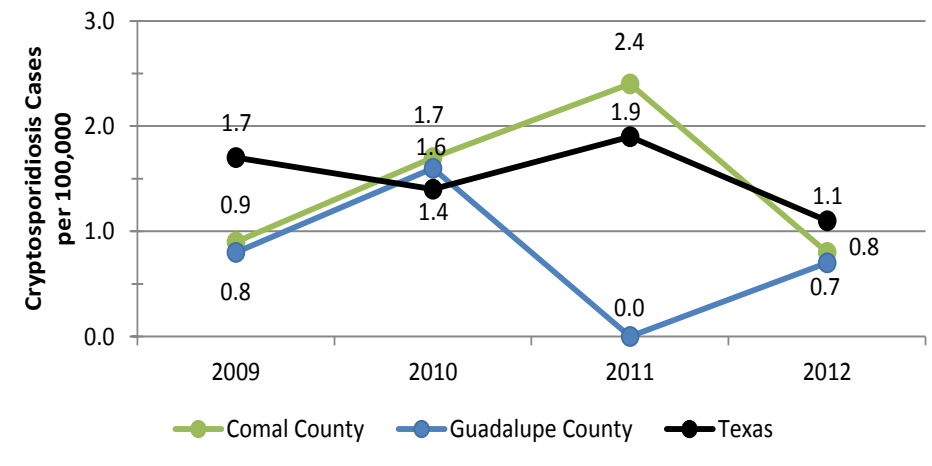


Table 5.9.a.
Selected Infectious Disease Cases per 100,000 (2009-2013)
Source: Texas Department of State Health Services

Figure 5.9.a.
Chicken Pox Incidence Cases per 100,000 (2009-2013)
Source: Texas Department of State Health Services

5.9 Infectious Disease

Cryptosporidiosis Cases per 100,000 Comparison (2009-2012), E. Coli Cases per 100,000 Comparison (2009-2012), & Hepatitis A, B, and C Cases per 100,000 Comparison (2009-2013)



The Cryptosporidiosis morbidity rate has increased and decreased over the years, having a current rate of 0.8 in Comal County and 0.7 in Guadalupe County, both of which are lower than the rate for Texas at 1.1. The number of E. Coli cases has increased over the years. Currently, the Texas rate for E. Coli cases is 1.9 which is higher than Guadalupe's rate at 1.4 and lower than Comal's rate at 2.3. Although the hepatitis rate decreased in Texas since 2009 the story in Comal County is different where the rate increased from 0 in 2009 to 1.4 in 2013. In comparison, the hepatitis rate in Guadalupe County has shown sign of decline going from 4.2 cases per 100,000 in 2009 to 2.8 cases per 100,000 in 2013.

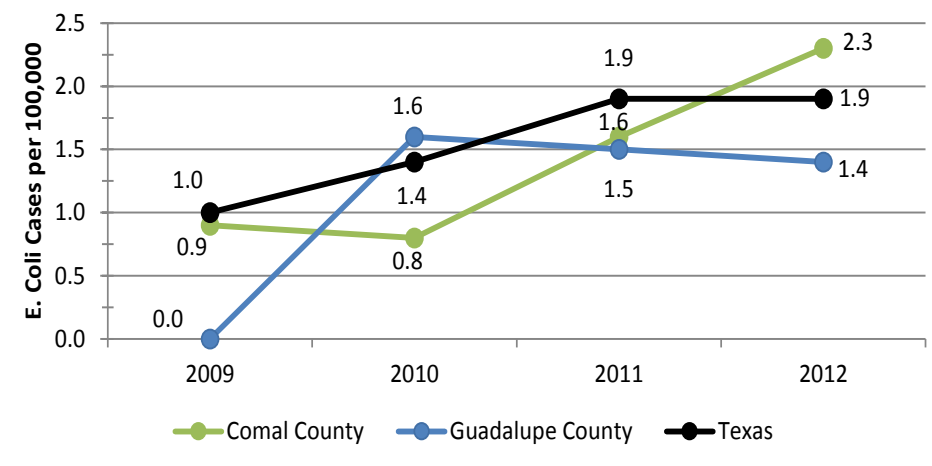


Figure 5.9.b.
Cryptosporidiosis Cases Rate per 100,000 (2009-2012)
Source: Texas Department of State Health Services

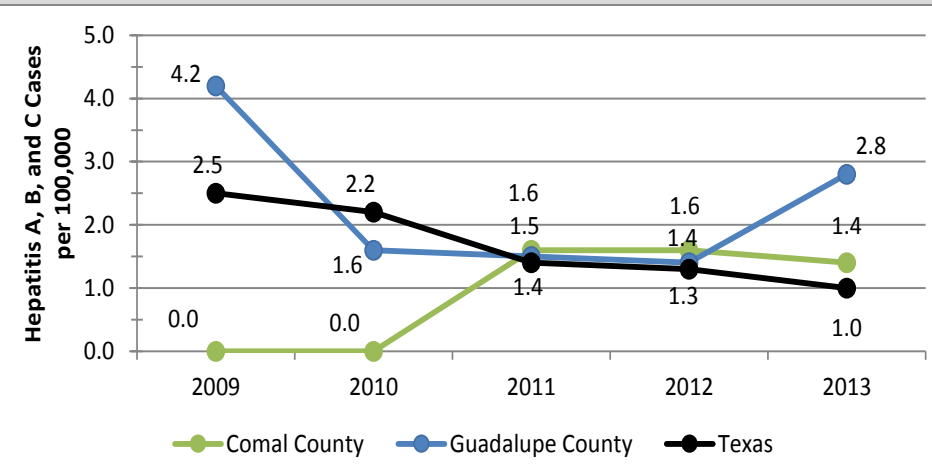
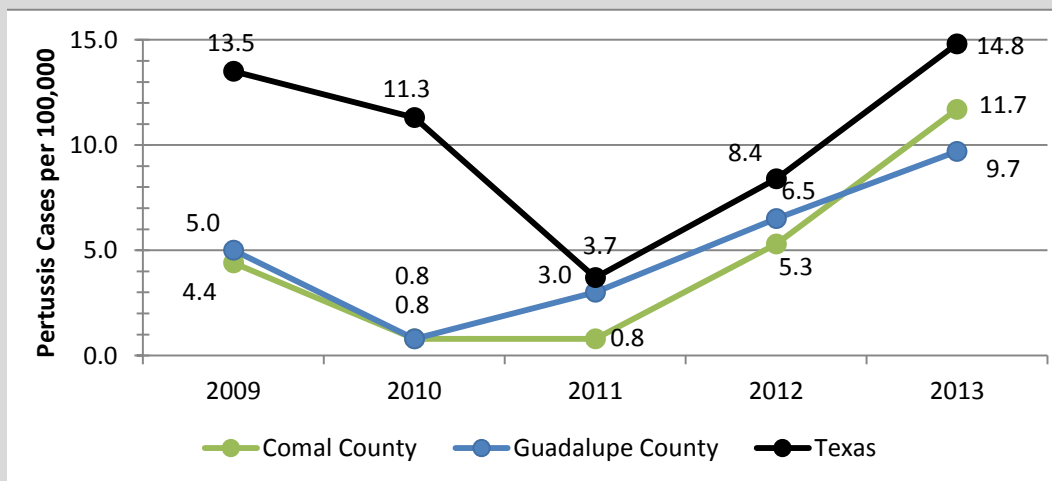


Figure 5.9.c.
E. Coli Incidence Cases per 100,000 (2009-2012)
Source: Texas Department of State Health Services

Figure 5.9.d.
Hepatitis A, B, and C Cases Rate per 100,000 (2009-2012)
Source: Texas Department of State Health Services

5.9 Infectious Disease

Pertussis Cases per 100,000 (2009-2013), Salmonellosis Cases per 100,000 (2009-2012), & Tuberculosis Cases per 100,000 (2009-2013)



Although Comal and Guadalupe Counties have been able to maintain a pertussis morbidity rate lower than Texas, the reality is that the number of cases have doubled since 2009. The rate of Salmonellosis cases has decreased in both Comal and Guadalupe Counties going from 27.2 cases in 2009 to 9.1 and 13.7 cases respectively during 2012. Throughout the years, the number of tuberculosis cases per 100,000 in Comal and Guadalupe counties has been lower than the Texas rate.

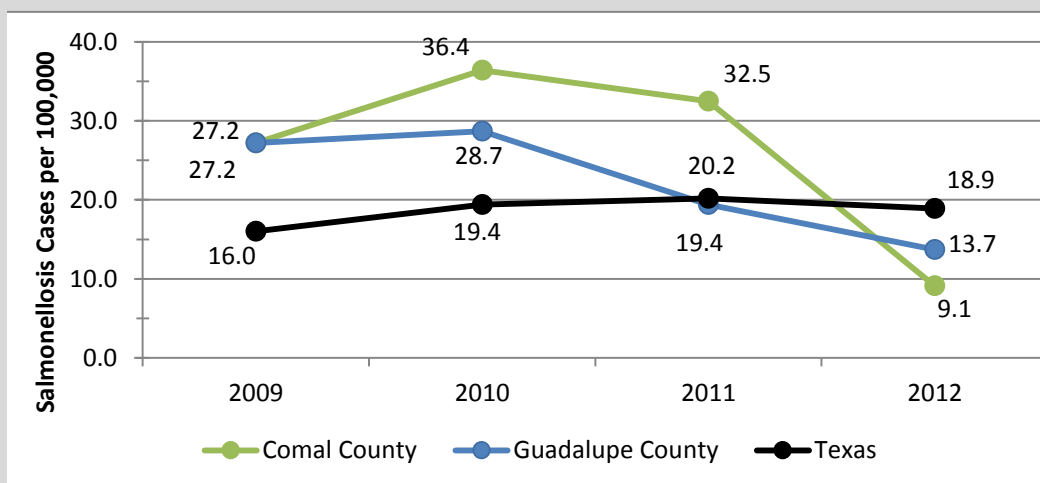


Figure 5.9.e.
Pertussis Cases per 100,000 (2009-2012)
Source: Texas Department of State Health Services

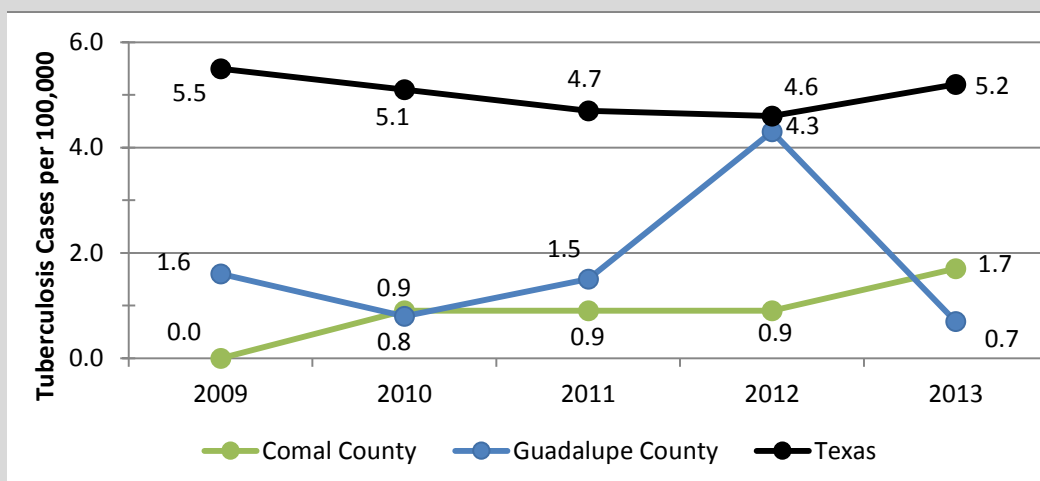


Figure 5.9.f.
Salmonellosis Cases per 100,000 (2009-2012)
Source: Texas Department of State Health Services

Figure 5.9.g.
Tuberculosis Cases per 100,000 (2009-2012)
Source: Texas Department of State Health Services

5.10 Sexually Transmitted Disease

The table and figures below show the number of Chlamydia, Gonorrhea, Syphilis and HIV cases per 100,000 people from 2009 to 2012 for both Comal and Guadalupe counties. Data was obtained from the Texas Department of State Health Services.

Sexually Transmitted Disease Cases per 100,000 population (2009-2013) & HIV Cases per 100,000 population (2009-2013)

STD	Comal County		Guadalupe County	
	2009	2013	2009	2013
Chlamydia	160.8	316.5	194.9	308.7
Gonorrhea	38.6	54.9	92.0	71.2
HIV	6.6	6.8	4.7	2.8
Total Syphilis	7.5	10.1	6.2	11.2

In both Comal and Guadalupe Counties the morbidity rate for the selected STDs has increased over the years.

Data shows that the HIV rate among the residents of Comal County is increasing, while in the nearby county of Guadalupe the rate seems to be on a decline.

Furthermore, both rates are twice as low as the Texas rate.

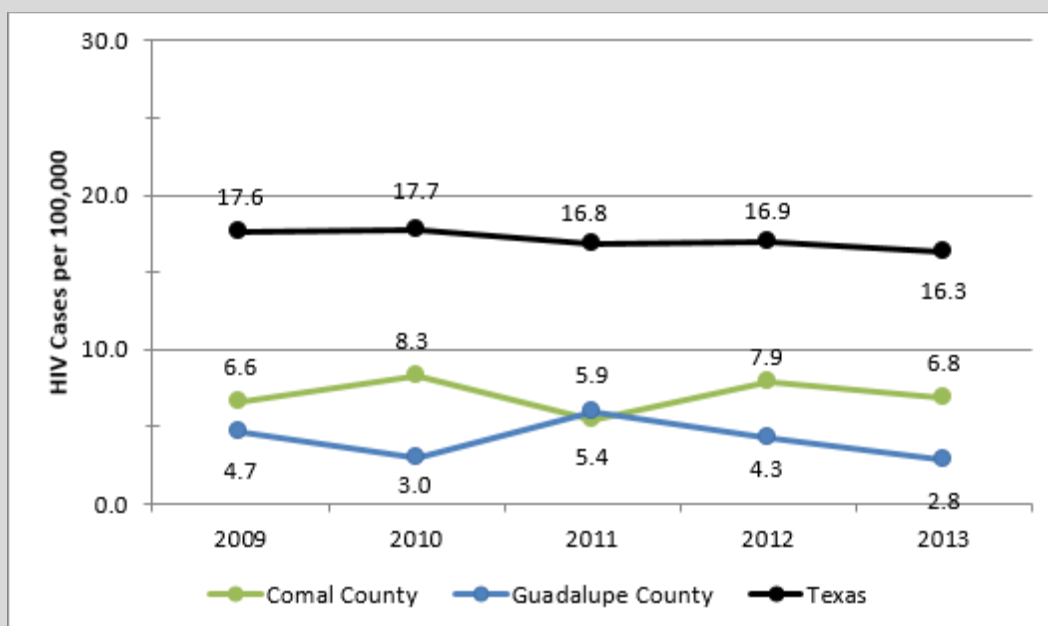
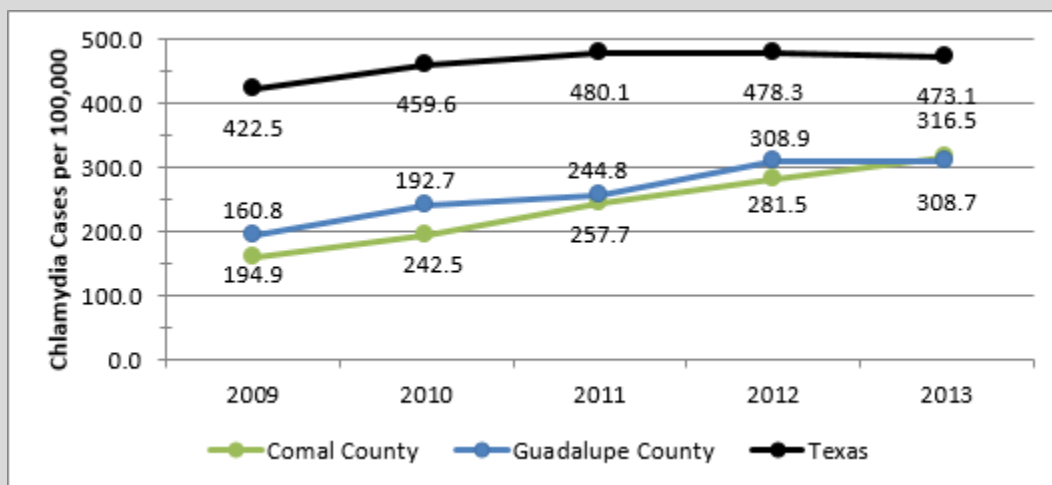


Table 5.10.a.
STD New Cases per 100,000 (2009-2012)
Source: Texas Department of State Health Services

Figure 5.10.a.
HIV Incidence Rate per 100,000 (2009-2012)
Source: Texas Department of State Health Services

5.10 Sexually Transmitted Disease

Chlamydia Morbidity Rate Comparison (2009-2012), Gonorrhea Morbidity Rate Comparison (2009-2012), & Total Syphilis Morbidity Rate Comparison (2009-2012)



From 2009 to 2012 Chlamydia rates increased by 44% in Comal County and by 92% in Guadalupe County. Both Comal and Guadalupe counties have been able to maintain a Gonorrhea rate much lower than that of Texas. The current Syphilis rate in both Comal and Guadalupe counties is higher than what it was in 2009 going from 7.5 to 10.5 in Comal County and from 6.2 to 13.6 in Guadalupe County.

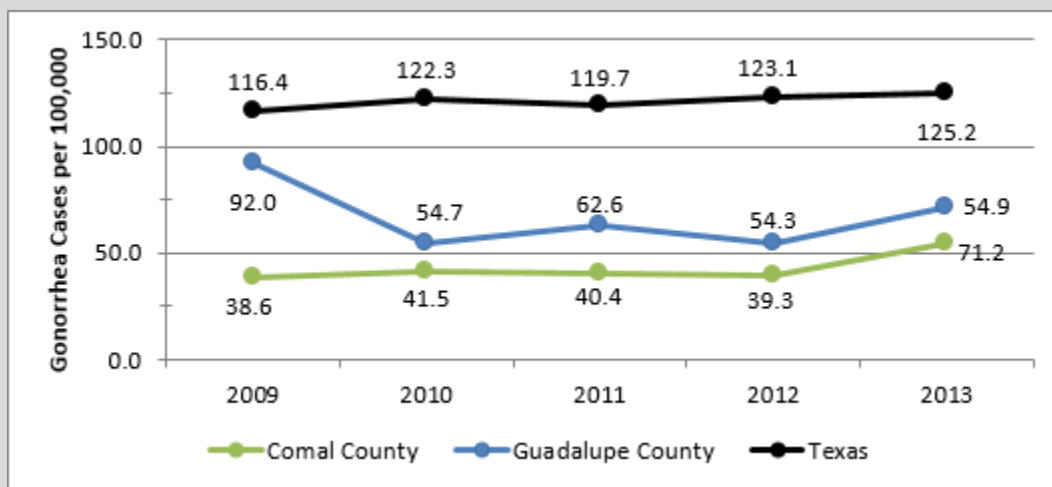


Figure 5.10.b.
Chlamydia Morbidity Rate per 100,000 (2009-2012)
Source: Texas Department of State Health Services

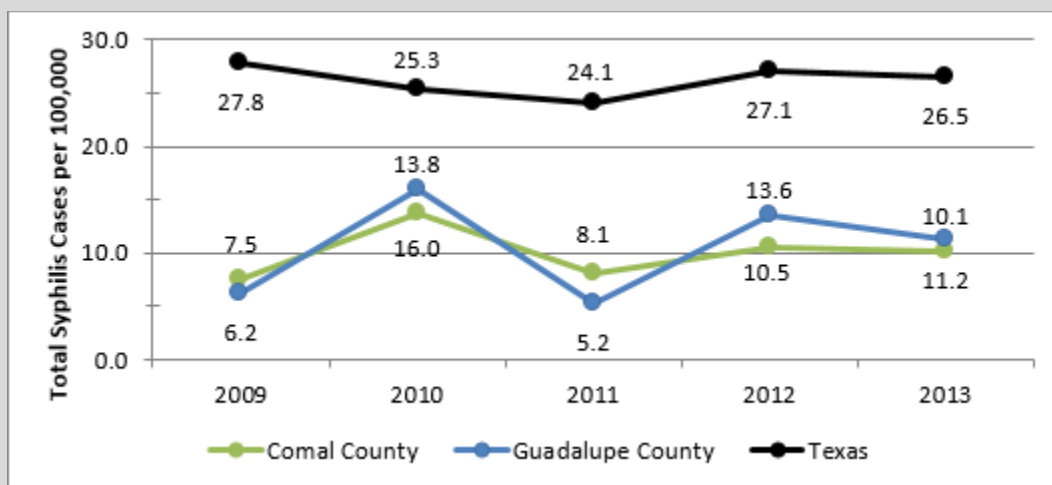


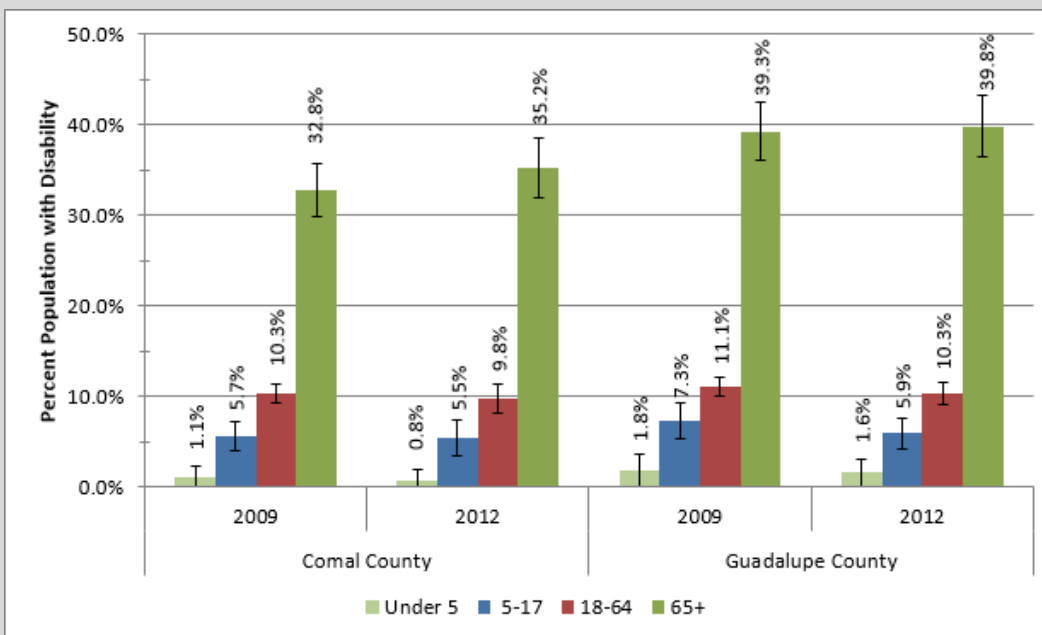
Figure 5.10.c.
Gonorrhea Morbidity Rate per 100,000 (2009-2012)
Source: Texas Department of State Health Services

Figure 5.10.d.
Total Syphilis Morbidity Rate per 100,000 (2009-2012)
Source: Texas Department of State Health Services

5.11 Disability

The following charts show the percentage of disabled county residents by age group and by disability type. The data are estimates with associated margins of error from the US Census Bureau's American Community Survey.

Disability Status by Age Group (2009-2012) & Detailed Disability Type (2012)



Over 30% of individuals aged 65 or older in both Comal and Guadalupe Counties and about one in 10 working age (18-64) adults have some type of disability. The most common type of disability in both counties is Ambulatory, followed by Independent Living in Comal County and Cognitive disability in Guadalupe County.

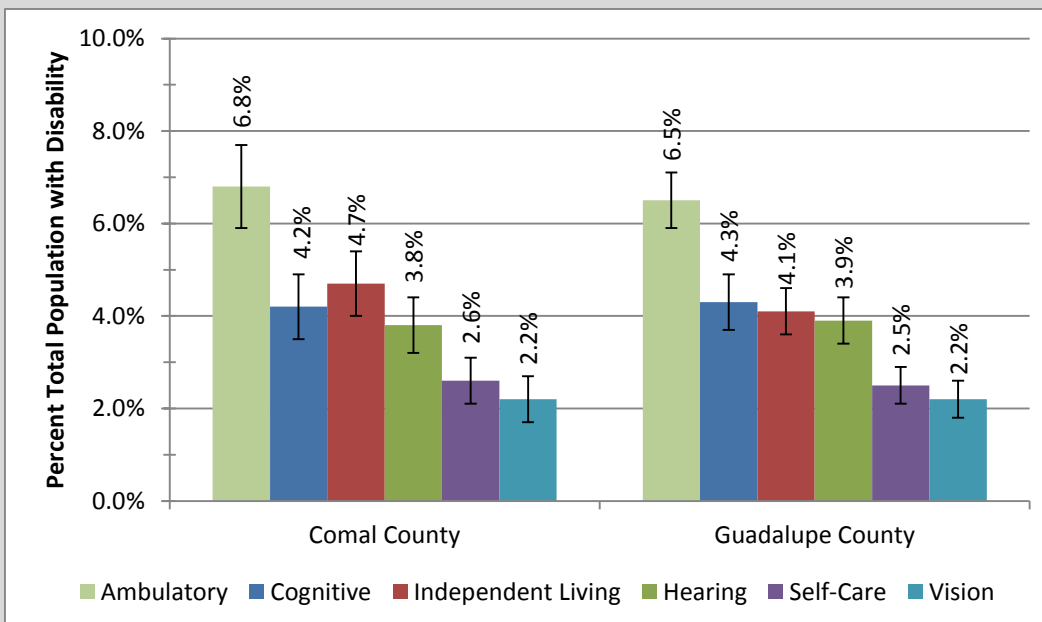


Figure 5.11.a.
Percent Disability Status by Age Group (2009-2012)
Source: US Census Bureau

Figure 5.11.b.
Percent Detailed Disability Type (2012)
Source: US Census Bureau

5.12 Type of Injury

The following table shows the number of injury by type among Comal and Guadalupe residents by age groups. The figures are raw number of injuries rather than age group-specific rates, so the data should not be compared across counties. Data are from the Texas Department of State Health Services.

Number of Injuries by Type (2011)

Injury Type	Comal			Guadalupe		
	0-19	20-64	65+	0-19	20-64	65+
Fall	24	49	136	23	67	161
Motor Vehicle Traffic	7	68	13	12	67	9
Other Transport	10	19	3	4	16	1
Struck By/Against	9	8	1	11	11	2
Cut/Pierce	0	5	0	0	7	1
Burn, Fire/Flame or Hot Object/Substance	9	2	0	5	1	2
Natural/Environment	3	1	1	11	12	5
Machinery	1	4	1	0	2	0
Firearm	0	2	0	0	2	0
Overexertion	1	0	2	0	1	0
Poisoning	0	0	0	0	1	0
Drowning/Submersion	0	0	0	1	0	0
Suffocation	0	0	0	0	0	0
Other	3	2	0	3	8	3
Assault	5	19	0	3	21	3
Intentional Self-Harm	0	1	0	0	3	1

Falls and motor vehicle accidents are some of the top causes of injury among Comal and Guadalupe residents.

Injuries due to motor vehicle traffic are more common among the 20-64 age group, while falls are more common among the elderly population age 65 or older.

Table 5.12.a.
Number of Injuries by Type (2011)
Source: Texas Department of State Health Services

5.13 Top Hospital Discharge Diagnoses

The following tables show the most common hospital discharge diagnoses for Comal and Guadalupe residents in 2012. The data are from the Texas Department of State Health Services.

Top Hospital Discharge Diagnoses 2012

Comal County						
Principal Diagnosis	Asian	Black	Hispanic	Other	White	TOTAL
OSTEOARTHRISIS		5	30	21	335	391
EPISODIC MOOD DISORDERS	3	9	89	10	240	351
CARDIAC DYSRHYTHMIAS		2	31	5	291	329
PNEUMONIA ORGANISM UNSPEC		5	50	1	225	281
HEART FAILURE	1	4	42	7	187	241
OT CHRONIC ISCHEMIC HT DIS		2	45	4	187	238
ACUTE MYOCARDIAL INFARCTION	1	4	43	11	178	237
HEARING LOSS		4	36	7	188	235
TRAUMA VULVA/PERINEUM DELIV		1	60	15	136	212
OTHER CELLULITIS AND ABSCESS		1	53	7	145	206
COMPLICATION SPECIF PROCEDR		4	31	9	142	186
ABNORMAL PELVIC ORGAN IN PG	1	3	43	27	109	183
DIABETES MELLITUS		3	49	12	113	177
ACUTE RENAL FAILURE		6	25	5	135	171

Guadalupe County						
Principal Diagnosis	Asian	Black	Hispanic	Other	White	TOTAL
EPISODIC MOOD DISORDERS	1	26	104	6	257	394
OSTEOARTHRISIS	1	7	36	76	159	279
HEARING LOSS		2	20	109	102	233
HEART FAILURE		12	21	93	98	224
ABNORMAL PELVIC ORGAN IN PG	1	10	42	71	90	214
PNEUMONIA ORGANISM UNSPEC	2	6	21	85	95	209
COMPLICATION SPECIF PROCEDR	2	13	38	39	100	192
TRAUMA VULVA/PERINEUM DELIV	1	3	37	67	80	188
CARDIAC DYSRHYTHMIAS		11	12	60	99	182
OTHER CELLULITIS AND ABSCESS	1	4	31	74	69	179
ACUTE MYOCARDIAL INFARCTION		5	28	39	100	172
OT CHRONIC ISCHEMIC HT DIS		6	33	17	112	168
DIABETES MELLITUS		9	24	71	63	167
ACUTE RENAL FAILURE		14	18	61	64	157

Osteoarthritis (also called osteoarthritis or degenerative bone disease), episodic mood disorders, and cardiac dysrhythmias are among the top diagnoses made among Comal County residents. In comparison, episodic mood disorders, osteoarthritis, and hearing loss are among the top diagnoses among Guadalupe County residents.

Table 5.13.a.

Comal County Top Hospital Discharge Diagnoses 2012

Source: Texas Department of State Health Services

Table 5.13.b.

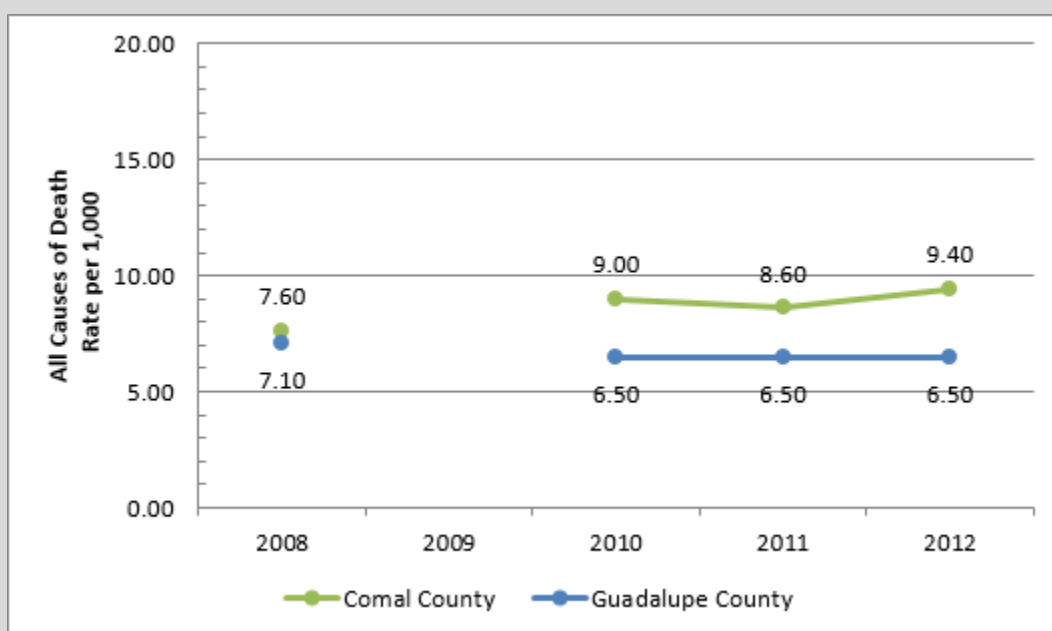
Guadalupe County Top Hospital Discharge Diagnoses 2012

Source: Texas Department of State Health Services

5.14 General Mortality

The figures below show the all-cause mortality rate (deaths per 1,000 population) and Years of Potential Life Lost (YPLL, a measure of premature death) for residents of Comal and Guadalupe Counties. The data are from Texas Department of State Health Services and the County Health Rankings.

Crude Mortality Rate (2008-2012) & Years of Potential Life Lost (reported



The Comal County all-cause mortality rate has increased over the years, while the Guadalupe County has remain constant.

Over the past five years YPLL-75 rate has remained flat for Comal County and declined for Guadalupe County. YPLL-75 is a measure of premature death, representing the total number of years lost to mortality before 75, the average life expectancy.

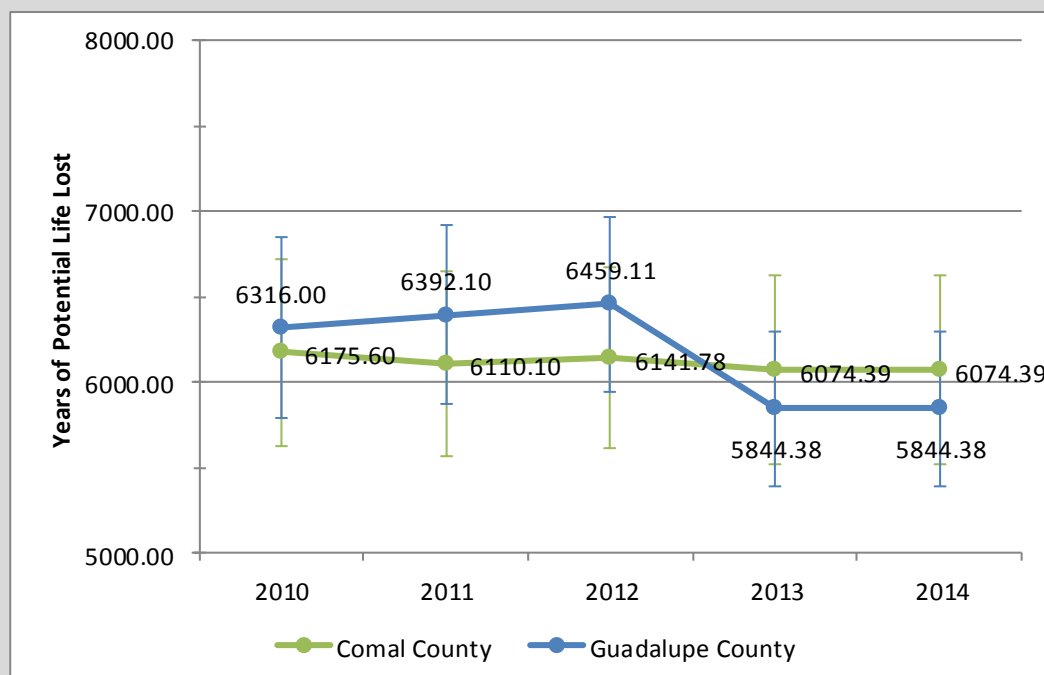


Figure 5.14.a. Crude Mortality Rate (2008-2012)
Source: Texas Department of State Health Services

Figure 5.14.b. Years of Potential Life Lost (2010-2014)
Source: County Health Rankings

5.15 Infant Mortality

The table and chart below show the Infant mortality rate by cause and the three-year moving average infant mortality rate per 1,000 residents from 2006-2012 for Comal and Guadalupe County. The data are from the Texas Department of State Health Services and CDC WONDER Mortality.

Infant Mortality by Cause & Three-year Average Mortality Rate (2006-2012)

County	Live Births	Infant Deaths		Neonatal Deaths		Fetal Deaths		Perinatal Deaths	
	No.	No.	Rate	No.	Rate	No.	Ratio	No.	Rate
COMAL	1,258	3	2.4	1	0.8	10	7.9	11	8.7
New Braunfels	800	2	2.5	1	1.3	5	6.3	6	7.5
All Other Areas	446	1	2.2	0	-	5	11.2	5	11.1
GUADALUPE	1,619	10	6.2	7	4.3	15	9.3	22	13.5
New Braunfels	168	1	6	1	6	0	-	1	6
Schertz	237	3	12.7	2	8.4	2	8.4	4	16.7
Seguin	412	3	7.3	1	2.4	3	7.3	4	9.6
All Other Areas	802	3	3.7	3	3.7	10	12.5	13	16
TEXAS	377,274	2,136	5.7	1,411	3.7	1,944	5.2	3,355	8.8

Because infant deaths are relatively rare, infant mortality is a volatile measure best represented as a moving three-year average. That three-year average rate for Comal County decreased by about a third between 2006-2008 and 2010-2012, while the three-year rate for Guadalupe County is flat or increasing slightly.

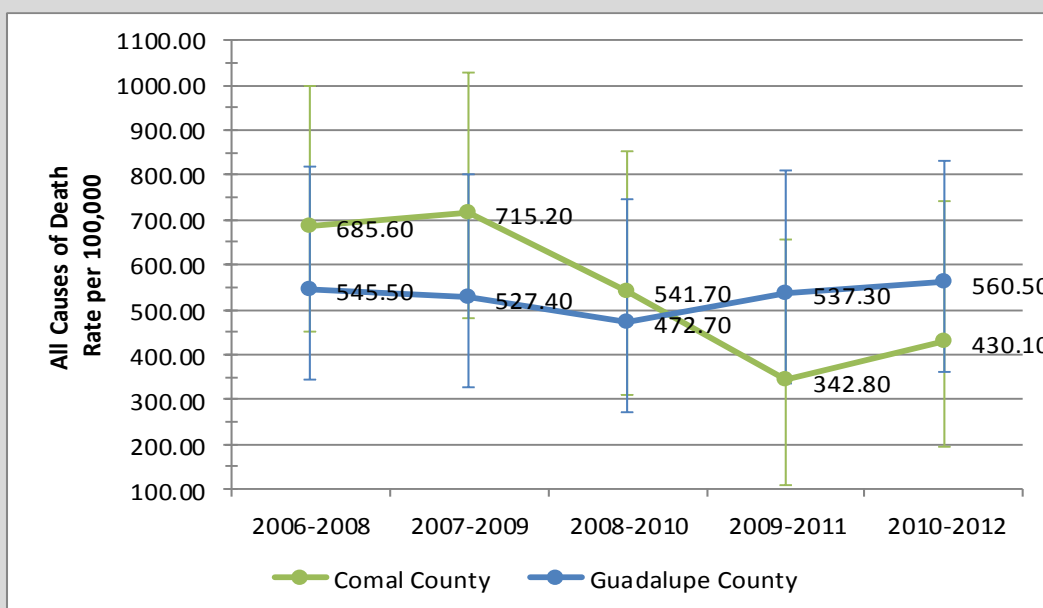


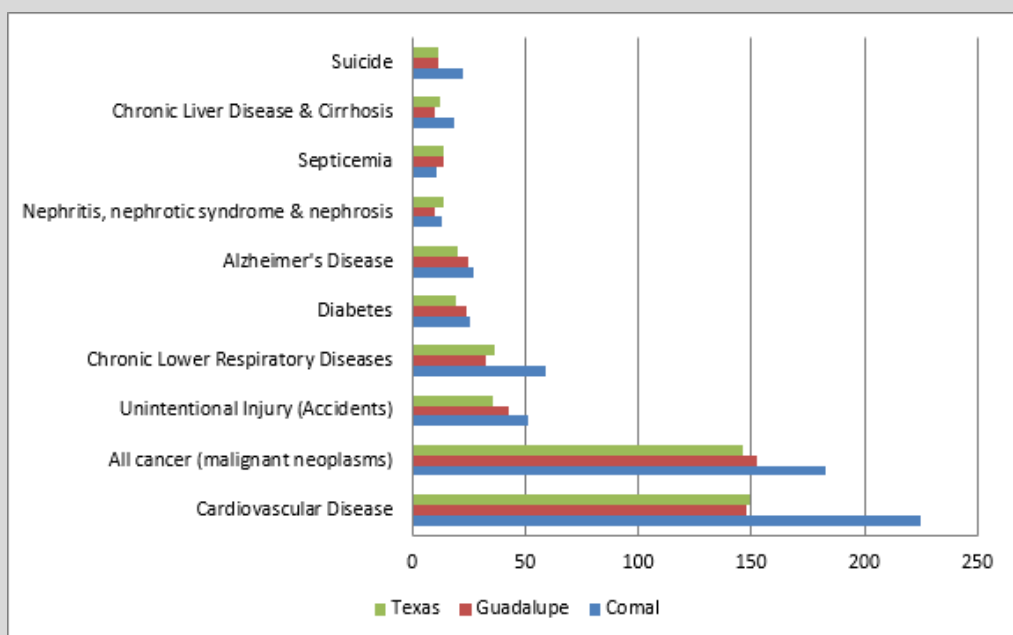
Table 5.15.a.
Infant Mortality Rates (2011)
Source: Texas Department of State Health Services

Figure 5.15.a.
3-year average Mortality Rate (2006-2012)
Source: CDC Wonder

5.16 Mortality by Cause

The following figures show the crude and age-adjusted mortality rates for 10 selected causes. Crude rates are helpful in quantifying the actual mortality burden in the county. Age-adjusted rates control for the age distribution in the county, enabling comparisons of mortality between counties with older and younger populations. Data was collected from the Texas Department of State Health Services.

Crude and Age-Adjusted Mortality Rates by Selected Causes (2012)



The most common causes of mortality in both counties are cardiovascular disease, cancer (all cancers combined), unintentional injury (accidents), and chronic lower respiratory disease. Comal County's crude mortality rates are quite high because the population is older. After age-adjustment, Comal County mortality is significantly higher than Texas only for cardiovascular disease. Both counties compare favorably on age-adjusted cancer mortality.

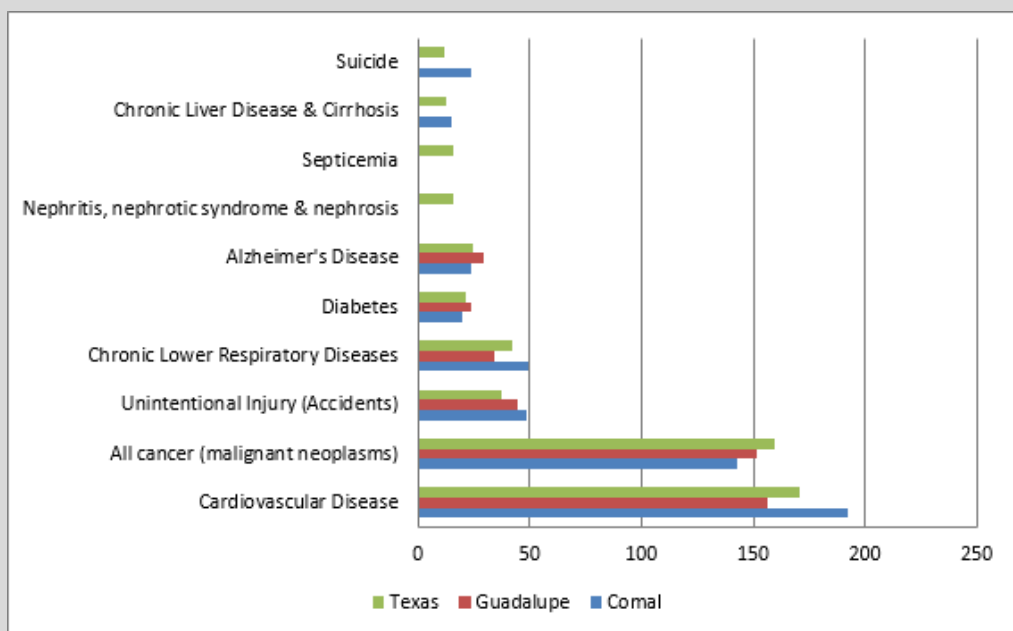


Figure 5.16.a.
Crude Mortality Rate (2012)
Source: Texas Department of State Health Services

Figure 5.16.b
Age adjusted Mortality Rate (2012)
Source: Texas Department of State Health Services

5.16 Mortality by Cause

YPLL by Cause of Death (2012) & YPLL by Cancer Type (2008-2012)

YEARS OF POTENTIAL LIFE LOST AND DEATH RATES FOR OVERALL POPULATION										
	COMAL					GUADALUPE				
	Mortality rate per 100,000	No. of deaths	Total YPLL per cause	Population Estimated 2012	YPLL per 100,000	Mortality rate per 100,000	No. of deaths	Total YPLL per cause	Population Estimated 2012	YPLL per 100,000
Cardiovascular Disease	225.1	259	1,295	108,472	1,194	147.8	206	1,030	131,533	783
Unintentional Injury (accidents)	51.3	59	1,298	108,472	1,197	43	60	1,320	131,533	1,004
All cancer (malignant neoplasms)	182.5	210	2,100	108,472	1,936	152.8	213	3,195	131,533	2,429
Suicide	22.6	26	533	108,472	491	11.5	16	248	131,533	189
Septicemia	10.4	12	120	108,472	111	13.6	19	0	131,533	-
Diabetes	25.2	29	0	108,472	-	23.7	33	165	131,533	125
Chronic Liver Disease & Cirrhosis	18.2	21	220.5	108,472	203	10	14	7	131,533	5
Chronic Lower Respiratory	59.1	68	0	108,472	-	32.3	45	0	131,533	-
Alzheimer's Disease	26.9	31	0	108,472	-	25.1	35	0	131,533	-
Nephritis, nephrotic syndrome & nephrosis	13	15	0	108,472	-	10	14	70	131,533	53

Looking at YPLL by cause of death shows that cardiovascular disease, accidents, and cancer are tremendous drivers of premature death. Among all cancers, the greatest contributors to YPLL are lung, breast, and colorectal cancer.

YEARS OF POTENTIAL LIFE LOST BY CANCER TYPE								
	COMAL				GUADALUPE			
	Number of deaths	Total YPLL per cause	Population Estimated 2010	YPLL per 100,000	Number of deaths	Total YPLL per cause	Population Estimated 2010	YPLL per 100,000
Lung Cancer	287	688	108,472	634.27	264	2015	131,533	1531.93
Breast Cancer	77	390	108,472	359.54	67	704	131,533	535.23
Colorectal Cancer	81	328.5	108,472	302.84	96	752.5	131,533	572.10
Liver Cancer	40	180	108,472	165.94	60	652	131,533	495.69
Leukemia	50	149.5	108,472	137.82	40	423	131,533	321.59
Esophagus Cancer	25	146	108,472	134.60	31	363	131,533	275.98
Brain Cancer	23	139.5	108,472	128.60	32	540	131,533	410.54
Pancreatic Cancer	69	127	108,472	117.08	70	664	131,533	504.82

Table 5.16.c.
YPLL and Mortality Rate (2012)
Source: Texas Department of State Health Services

Table 5.16.d.
YPLL by Cancer Type (2008-2012)
Source: Texas Department of State Health Services

5.16 Mortality by Cause

Adult Mortality Rate age 15-64 & Senior Age Specific Mortality Rate (2012)

	15 to 24		25 to 34		35 to 44		45 to 54		55 to 64	
Cause of death	n	Rate	n	Rate	n	Rate	n	Rate	n	Rate
Malignant Neoplasms										
Comal	0	*	1	*	4	*	19	106.7	36	203.2
Guadalupe	3	*	4	*	3	*	24	115.8	46	289.3
Texas	163	4.3	345	9.3	926	26.2	3584	103.5	8191	290.5
Diabetes Mellitus										
Comal	0	*	0	*	0	*	2	*	2	*
Guadalupe	0	*	0	*	1	*	4	*	8	50.3
Texas	14	0.4	54	1.5	157	4.4	434	12.5	984	34.9
Diseases of the Heart										
Comal	0	*	0	*	8	57.1	10	56.2	28	158.1
Guadalupe	0	*	0	*	8	41.1	11	53.1	23	144.6
Texas	98	2.6	292	7.9	849	24	2758	79.6	5500	195.1
Chronic Liver Disease and Cirrhosis										
Comal	0	*	2	*	1	*	5	28.1	7	39.5
Guadalupe	0	*	0	*	0	*	6	29.0	2	
Texas	3	*	47	1.3	220	6.2	925	26.7	1058	37.5
Accidents										
Comal	5	36.2	11	99.2	2	*	8	44.9	12	67.7
Guadalupe	8	40.1	8	50.6	8	41.1	6	29.0	11	69.2
Texas	1132	29.6	1306	35.3	1134	32.0	1450	41.9	1157	41.0

		Comal	Guadalupe	TX
All Cancers	65 to 74	*	*	18.2
	75 to 84	142.1	113.1	186.4
	85 and older	1,005.0	1,450.0	959.8
Alzheimer's Disease	65 to 74	*	*	18.2
	75 to 84	142.1	113.1	186.4
	85 and older	1,005.0	1,450.0	959.8
Heart Disease	65 to 74	222.7	469.7	413.3
	75 to 84	1,278.9	1,055.8	1,118.1
	85 and older	5,778.9	3,346.3	3,870.7
Stroke (cerebrovascular diseases)	65 to 74	51.4	107.6	87.3
	75 to 84	230.9	150.8	313.6
	85 and older	1,407.0	1,115.4	1,000.0
Accidents	65 to 74	51.4	*	45.5
	75 to 84	177.6	132.0	104.4
	85 and older	*	390.4	304.7
Suicide	65 to 74	*	*	14.4
	75 to 84	*	*	19.7
	85 and older	*	*	19.2

In Comal and Guadalupe Counties, heart disease and cancer contribute significantly to mortality beginning with the 45- to 54-year old age group. Accidents contribute a number of deaths in every adult age group.

Comal County mortality rates appear to be higher than the state average for heart disease among seniors 75 and older.

Table 5.16.e.
Adult Mortality Rate (2012)
Source: Texas Department of State Health Services

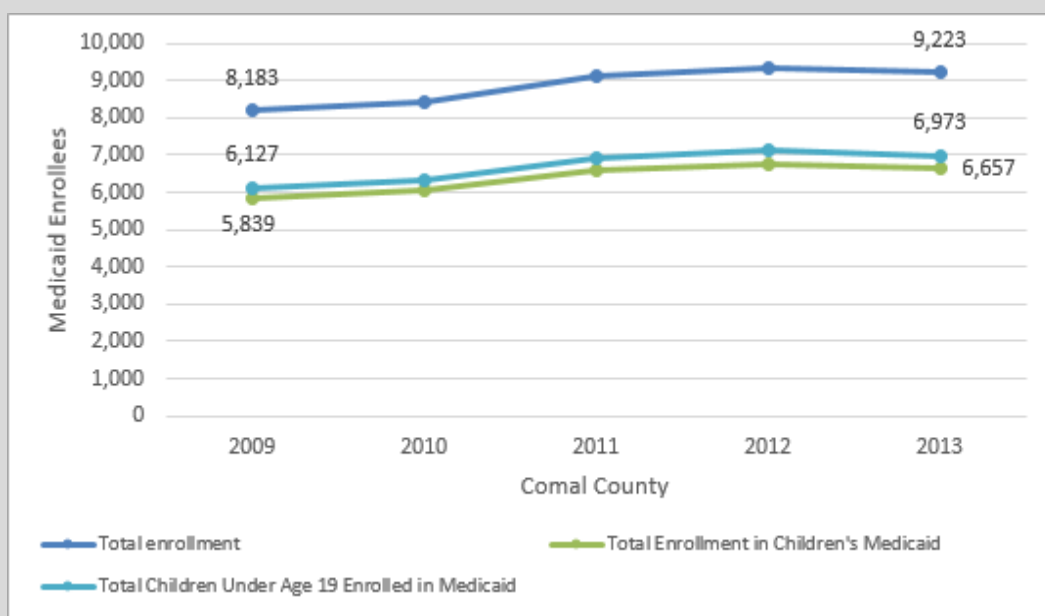
Table 5.16.f.
Senior Age Specific Mortality Rate (2012)
Source: Texas Department of State Health Services

6.0 Access to Health & Social Services

6.1 Public Assistance & Health Care Assistance

Medicaid, the Children's Health Insurance Plan (CHIP), Supplementary Nutrition Assistance Program (SNAP, formerly called food stamps), and Temporary Assistance for Needy Families (TANF, or cash assistance) are some of the assistance programs available in Comal and Guadalupe Counties. The charts below show the trend in number of total and child Medicaid enrollees. The data are from the Texas Health and Human Services Commission.

Medicaid Enrollees (2009-2012)



From 2009 to 2013 the number of Comal and Guadalupe residents that enrolled in Medicaid has increased by 12% and 15% respectively. As expected given that Texas Medicaid generally covers only low-income children, pregnant women, and people with a disability, about three in four Medicaid recipients are children under the age of 19. Any effects of the Affordable Care Act will not appear until 2014 data are available.

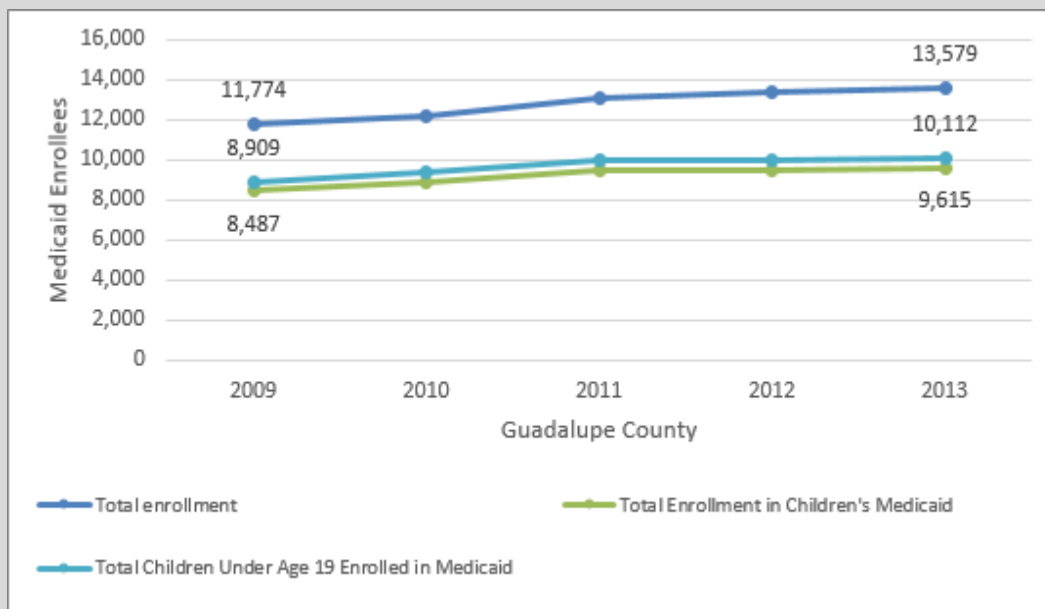


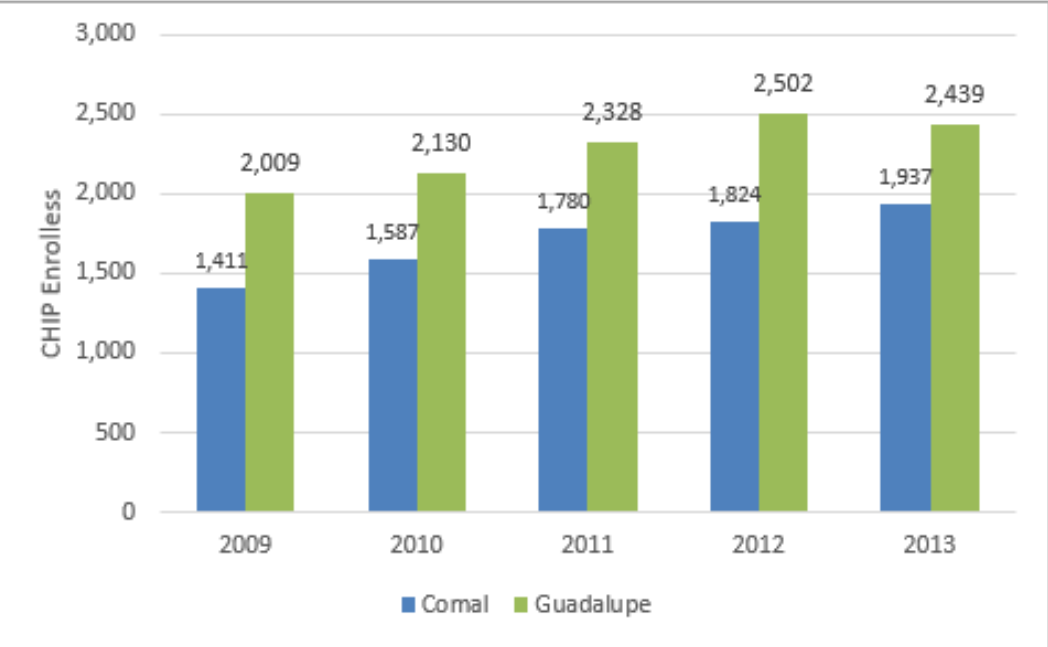
Figure 6.1.a.
Medicaid Enrollees Comal County (2012)
Source: Texas Health and Human Services Commission

Figure 6.1.b.
Medicaid Enrollees Guadalupe County (2012)
Source: Texas Health and Human Services Commission

6.1 Public Assistance & Health Care Assistance

The following chart shows the number of Children’s Health Insurance Plan (CHIP) enrollees between 2009 and 2013 for Comal and Guadalupe Counties. The data are from the Texas Health and Human Services Commission.

CHIP Enrollees (2009-2013)



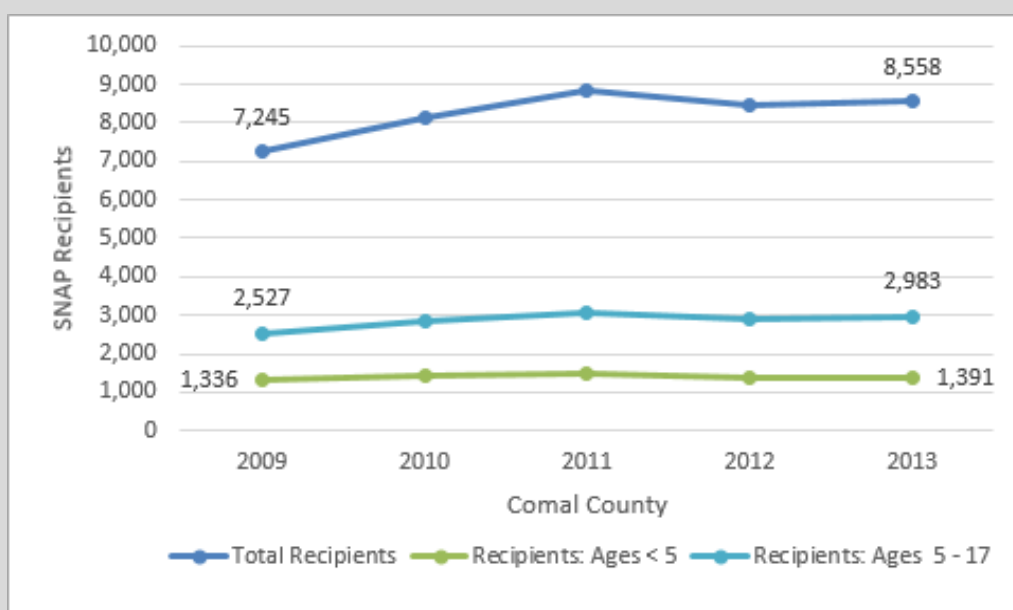
Since 2009 the number of children enrolled in CHIP has increased fairly steadily in both counties. However, these increases actually did not quite keep pace with growth in the child population, although very recent data on number of *eligible* children specifically are not available. For example, the child population of Comal county grew 7% from 2012 to 2013 while CHIP enrollment increased by only 6%. In Guadalupe county the child population grew by 1% while CHIP enrollment decreased by about 2%.

Figure 6.1.c. CHIP enrollees (2009-2013)
Source: Texas Health and Human Services Commission.

6.1 Public Assistance & Health Care Assistance

The following charts trend the number of SNAP (Supplemental Nutrition Assistance Program, formerly called food stamps) recipients from 2009 to 2013 for Comal and Guadalupe Counties. The data are from the Texas Health and Human Services Commission.

SNAP Recipients (2009-2013)



From 2009 to 2013 the number of SNAP recipients increased by 18% in Comal County and by 5% in Guadalupe County.

During 2013, 34% of the recipients in Comal County were children aged 5-17 while 16% were recipients under the age of five. In comparison, 36% of the recipients in Guadalupe County were children aged 5-17 and 17% were recipients under the age of five.

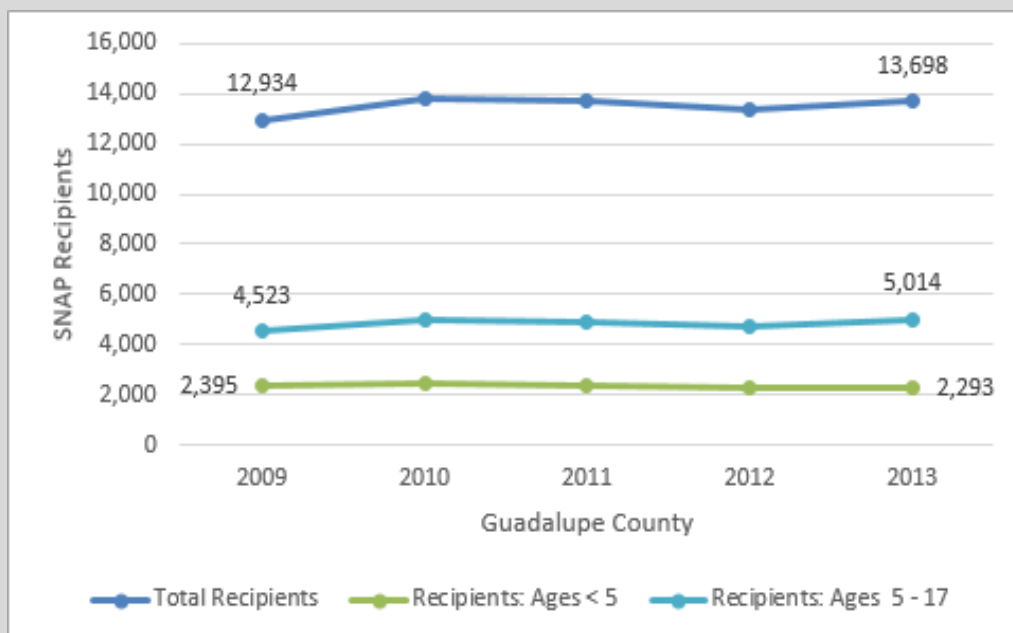


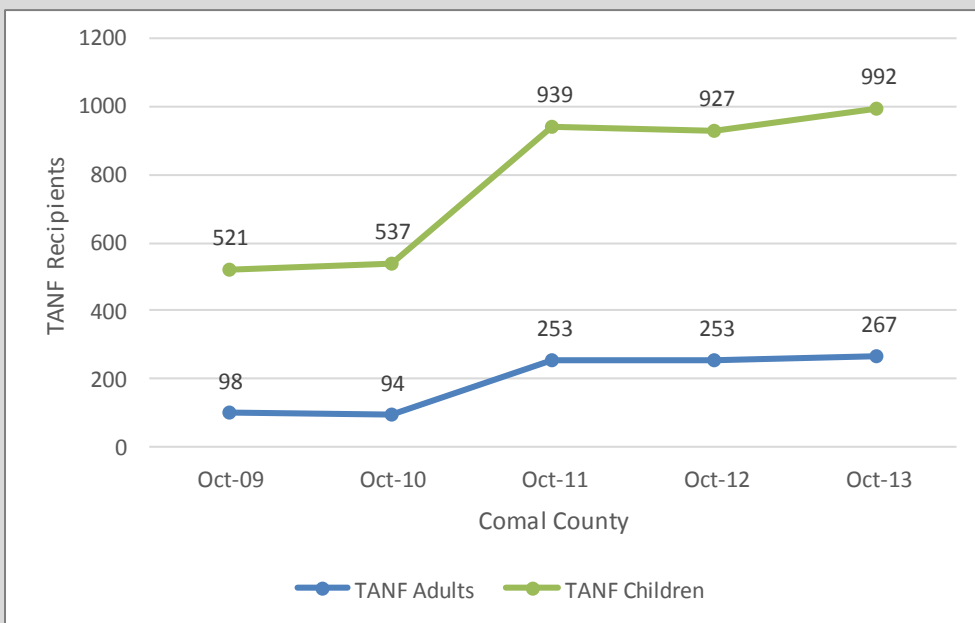
Figure 6.1.d. SNAP Recipients - Comal Co. (2013)
Source: Texas Health and Human Services Commission

Figure 6.1.e. SNAP Recipients - Guadalupe Co. (2013)
Source: Texas Health and Human Services Commission

6.1 Public Assistance & Health Care Assistance

The following charts show the number of TANF (Temporary Assistance to Needy Families, or cash assistance) recipients from 2009-2013 in Comal and Guadalupe Counties. The data are from the Texas Health and Human Services Commission.

TANF Recipients (2009-2013)



Since 2009 the number of TANF recipients increased rapidly in both Comal and Guadalupe Counties.

In Comal County the number of children TANF recipients increased by 90% from 2009 to 2013 while the number of adult TANF recipients more than doubled since 2009.

In comparison, the number of children TANF recipients in Guadalupe County increased by 68% while the number of adult TANF recipients increased by 79% during the same period.

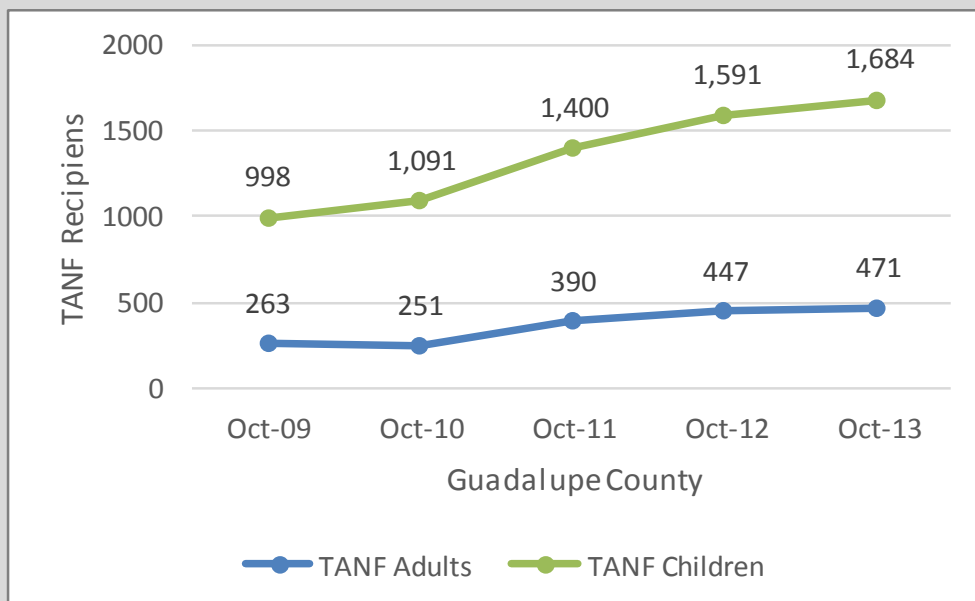


Figure 6.1.f. TANF Recipients - Comal Co (2013)
Source: Texas Health and Human Services Commission

Figure 6.1.g. TANF Recipients - Guadalupe Co (2013)
Source: Texas Health and Human Services Commission

6.2 Availability of Childcare

The following table and chart show the availability of child day care services in Comal and Guadalupe Counties. Because the number of slots and the child population are both relatively low in both counties, it should be noted that the opening or closing of a single sizable center can alter the numbers significantly. The data are from the Texas Department of Family and Protective Services.

Child Daycare (2013) & Child Daycare Capacity per 1,000 Kids (2010-2013)

	Comal	Guadalupe	Texas
Licensed Child Care Centers	39	36	9,534
Total Child Care Centers Capacity	3,969	3,902	1,003,151
Child Population Age 0-5	7,733	10,733	2,335,966
Capacity per 1,000 Children 0-5	513.3	363.6	429.4
Child Population Age 0-13	20,206	29,165	5,589,741
Capacity per 1,000 Children 0-13	196.4	133.8	179.5

Comal Co. has significantly greater day care capacity than Guadalupe Co. or Texas., although capacity appears to be declining in Comal County and increasing in Guadalupe County. Besides available slots, many other barriers to care were cited in the 2008 household survey, including cost (27%), limited hours of operation (25%), and convenient location (19%). Beyond access, concerns about the quality of available child care were cited by 19% of survey respondents.

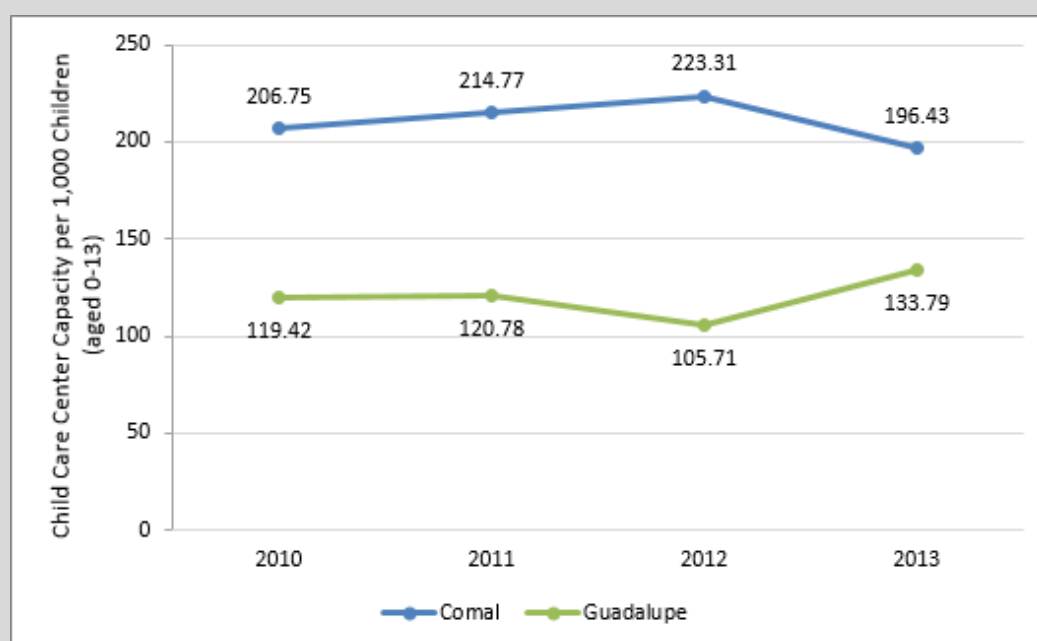


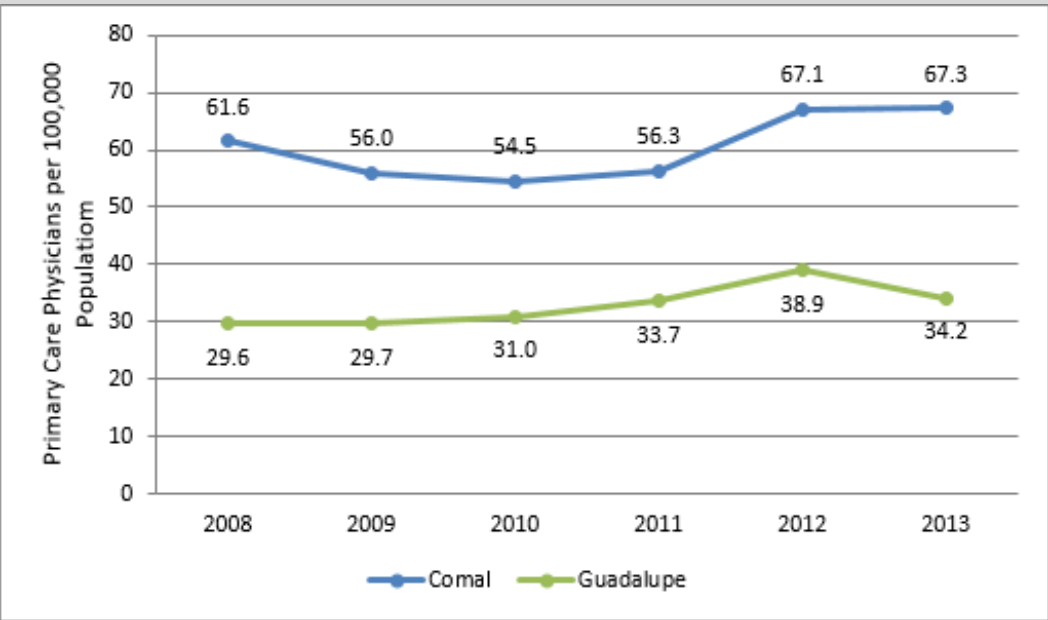
Table 6.2.a. Child Day Care Statistics (2013)
Source: Texas Department of Family and Protective Services

Figure 6.2.a. Child Day Care Capacity Rate per 1,000
Source: Texas Department of Family and Protective Services

6.3 Primary Care Provider Availability

The first chart below trends the absolute number of primary care physicians (PCPs) per 100,000 population in Comal and Guadalupe counties. Because a large number of primary care physicians in Comal County are known to be semi-retired or for some other reason practice only part-time, the bar chart summarizes estimated FTE (full-time equivalents) by primary care specialty. Two physicians each practicing 20 hours per week would equal one FTE. These figures are calculated from 2012 and 2014 Texas Medical Board data.

Primary Care Physicians & Estimated FTE per 100,000 Population (2013)



Per the CDC, the national ratio of PCPs to 100,000 population is 46.1. The number of primary care physicians in Comal County exceeds the national average, particularly after an upswing beginning in 2012. The supply in Guadalupe County has increased but remains below the national average. Estimated FTE increased slightly from 2013 to 2014 for some specialties and decreased for others. Both counties lack geriatricians to care for complex health needs of an aging population.

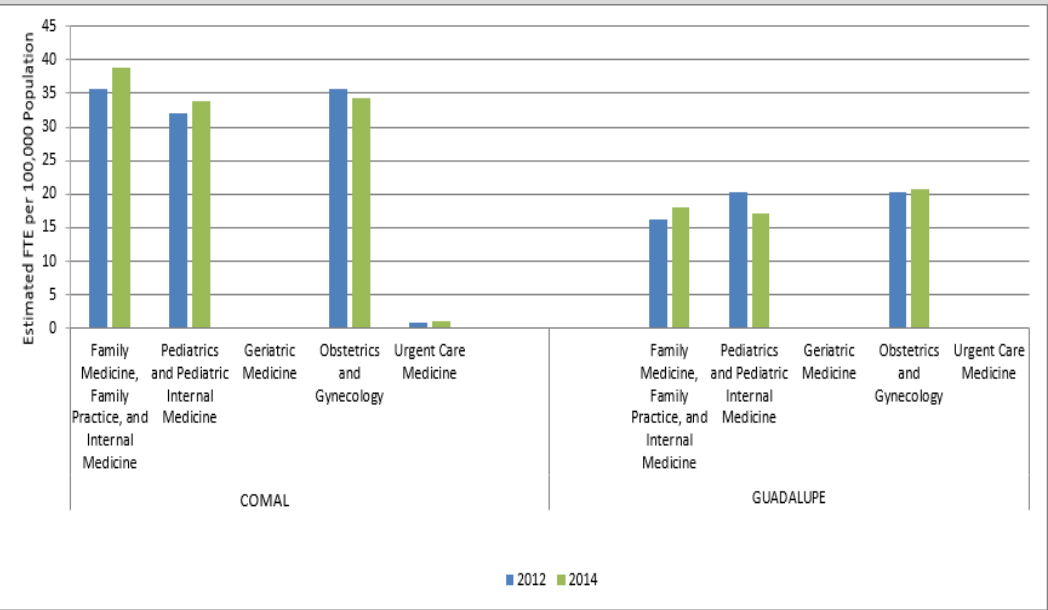


Figure 6.3.a. PCP per 100,000 population (2013)
Source: Texas Department of State Health Services

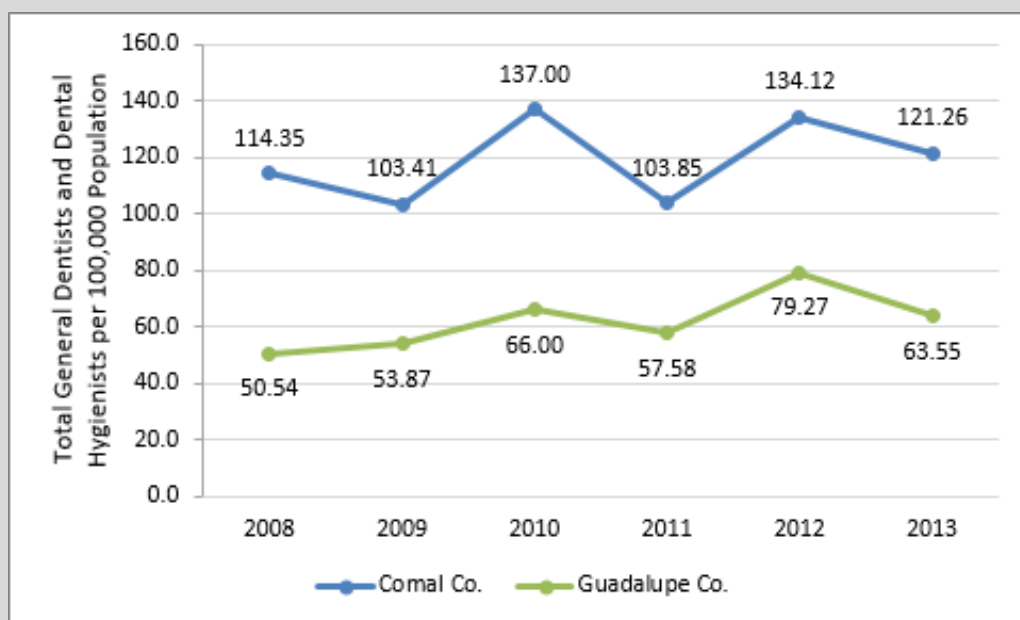
Figure 6.3.b. Estimated FTE per 100,000 population (2012, 2014)
Source: Texas Medical Board

6.4 Specialty Care & Inpatient Availability

The following charts show the total number of Dentists and Dental Hygienists per 100,000 population as well as the total number of mental health professionals per 100,000 population in Comal and Guadalupe Counties. The specialties composing this total are broken out separately in Figures 6.4.c and 6.4.d.

These data are from the Texas Department of State Health Services.

Total General Dentists and Dental Hygienists per 100,000 population (2013) & Total Mental Health Professionals per 100,000 population (2013)



Breaking out general dentists from total dentists and hygienists, Comal County has 54.0 general dentists per 100,000 population, compared to 22.6 per 100,000 in Guadalupe County.

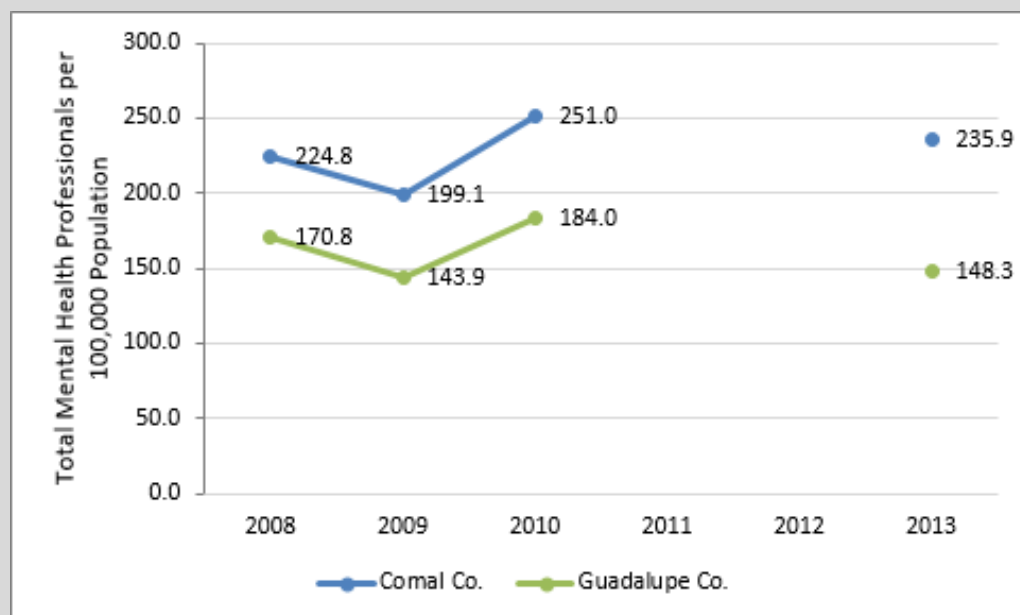


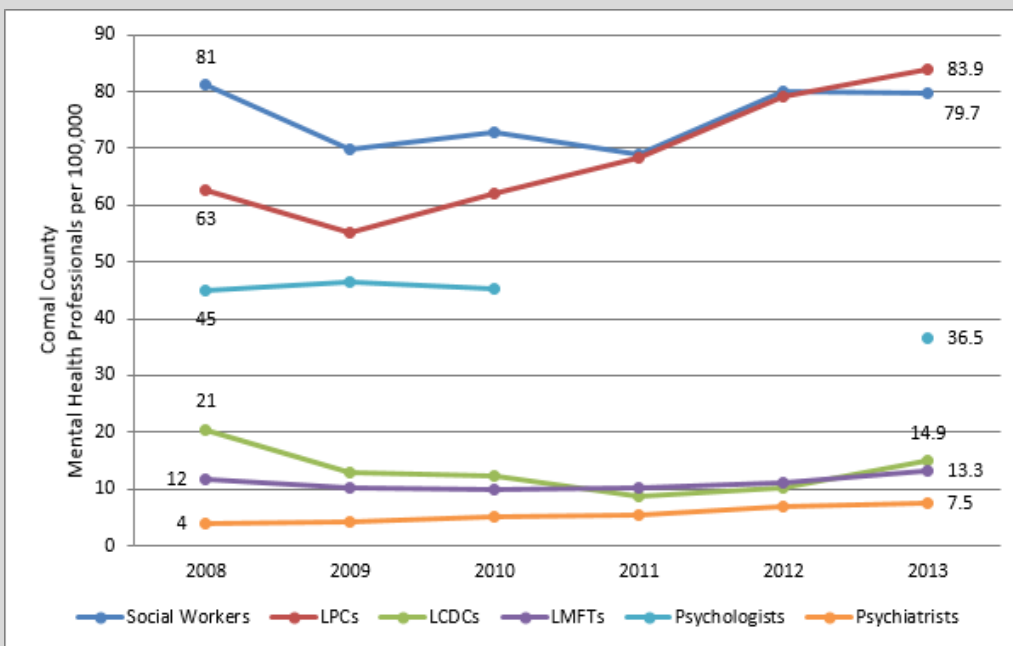
Figure 6.4.a.
Dentists and Dental Hygienists per 100,000 population (2013)
Source: Texas Department of State Health Services

Figure 6.4.b.
Mental Health Professionals per 100,000 population (2013)
Source: Texas Department of State Health Services

6.4 Specialty Care & Inpatient Availability

The following charts trend the number of mental health professionals per 100,000 population for Licensed Clinical Social Workers (LCSWs), Licensed Professional Counselors (LPCs), Licensed Chemical Dependency Counselors (LCDCs), Licensed Marriage and Family Therapists (LMFTs), clinical psychologists, and psychiatrists. The data are from the Texas Department of State Health Services, and data on licensed psychologists are unavailable for 2011 and 2012.

Mental Health Professionals per 100,000 Population by Specialty (2008-2013)



The Comal and Guadalupe ratios of psychiatrists to 100,000 population during 2013 were 7.5 and 1.4 respectively. Comal County appears to be seeing a steady and marked increase in the availability of Licensed Professional Counselors, overtaking Licensed Clinical Social Workers. Licensed Chemical Dependency Counselors remain in short supply in both counties. Data on psychologists was not available for 2011 or 2012.

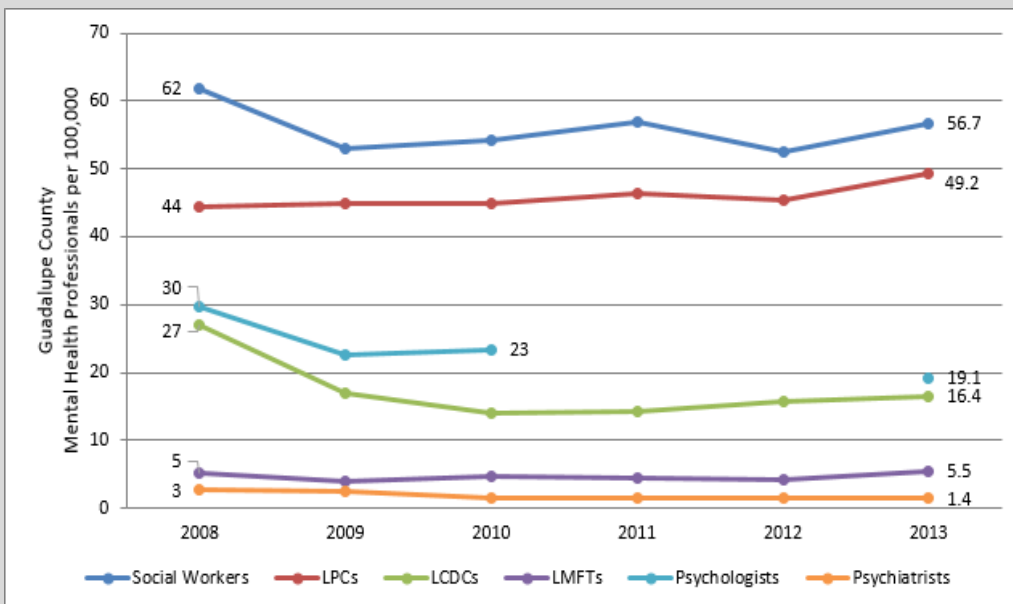


Figure 6.4.c. Comal Co Mental Health Professionals per 100,000 (2013)
Source: Texas Department of State Health Services

Figure 6.4.d. Guadalupe Co Mental Health Professionals per 100,000 population (2013)
Source: Texas Department of State Health Services

6.5 Insurance Coverage

The following table shows the insurance coverage by age group and type while the figure below shows the percentage of uninsured residents by age in Comal and Guadalupe Counties from 2008 to 2012. Any effects of the Affordable Care Act on coverage rates or types will likely not be apparent until 2014 data are available. The data are estimates with associated margins of error from the US Census Bureau's American Community Survey.

Coverage by Age Group & Type (2012) & Percent Uninsured by Age Group (2008-2012)

Age Group	Insurance Type	Comal County		Guadalupe County	
		2012 (MOE)		2012 (MOE)	
< 18	Private Only	62.9%	(8.1%)	65.9%	(5.6%)
	Public Only	28.2%	(8.2%)	21.4%	(5.5%)
	Both Private and Public	3.0%	(2.6%)	2.7%	(1.7%)
18-34	Private Only	59.1%	(6.2%)	63.2%	(5.3%)
	Public Only	3.2%	(2.5%)	4.2%	(2.4%)
	Both Private and Public	2.1%	(2.0%)	2.8%	(2.0%)
35-64	Private Only	72.9%	(4.3%)	72.5%	(3.3%)
	Public Only	7.5%	(2.9%)	5.5%	(1.6%)
	Both Private and Public	3.3%	(1.7%)	6.5%	(1.5%)
65+	Private Only	1.1%	(0.9%)	3.0%	(2.2%)
	Public Only	36.4%	(6.4%)	31.4%	(6.0%)
	Both Private and Public	62.5%	(6.0%)	64.9%	(6.1%)

Among those residents who do have insurance coverage, the majority younger than 65 have private coverage. Almost two-thirds of seniors in both counties have private coverage as well as Medicare. A larger proportion of Comal County children have public coverage like CHIP or Medicaid. The line chart indicates that the uninsured rate is flat or declining in all age groups, although unfortunately the margins of error are quite wide.

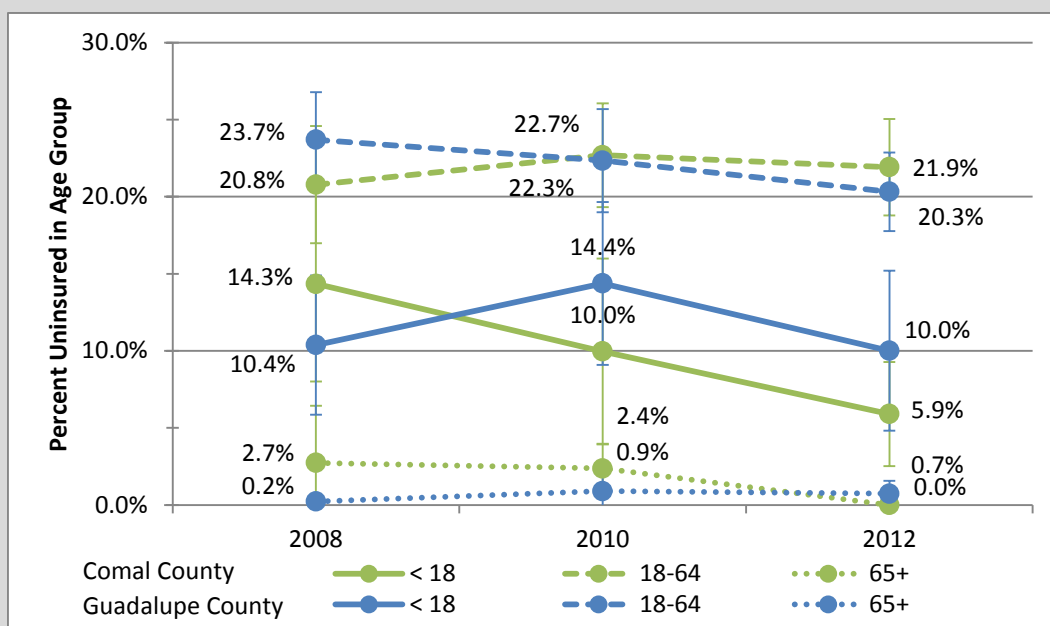


Table 6.5.a.
Coverage by Age Group and Type (2012)
Source: US Census Bureau

Figure 6.5.a.
Percent Uninsured by Age Group (2008-2012)
Source: US Census Bureau

6.6 Medicaid and Medicare Providers

The following table shows the number of primary care physicians (general practice, family practice, internal medicine, OB/GYN, pediatric, geriatrics) and midlevel providers (nurse practitioners and physician assistants) enrolled as a Medicaid or Medicare provider, grouped by city. The data are from the Texas Medicaid & Healthcare Partnership and the Centers for Medicare and Medicaid Services.

Medicaid and Medicare Providers (2014)

City	Medicaid		Medicare	
	Physicians	Midlevel Providers	Physicians	Midlevel Providers
Bulverde	5	1	2	
Canyon Lake	3			
New Braunfels	152	32	43	13
Schertz	47	6	49	
Spring Branch	1		2	
Marion	1			
Seguin	122	34	38	10
Converse				1
Universal City			2	

These figures are intended to give only a rough estimate of the availability of Medicaid and Medicare providers. The available data do not capture important information like whether the provider is accepting new Medicaid or Medicare patients or whether the provider practices full-time or part-time. If a provider practices in more than one city, as is often seen with New Braunfels and Seguin, that provider will be counted in both cities. Similarly, a physician who accepts both Medicaid and Medicare will appear in both columns.

Figure 6.6.a. Medicaid & Medicare Providers (2014)
Source: Texas Medicaid & Healthcare Partnership and Centers for Medicare and Medicaid Services

Data Sources

2.0 Community Demographics	4
Figure 2.1.a US Census Bureau	5
Figure 2.1.b US Census Bureau	5
Figure 2.2.a US Census Bureau	6
Table 2.3.a US Census Bureau	7
Figure 2.3.a US Census Bureau	7
Table 2.3.b US Census Bureau	8
Figure 2.3.b US Census Bureau	8
Table 2.4.a. US Census Bureau	9
Figure 2.4.a. US Census Bureau	9
Table 2.4.b. US Census Bureau	10
Figure 2.4.b. US Census Bureau	10
Figure 2.5.a. US Census Bureau	11
Figure 2.5.b. US Census Bureau	12
Figure 2.6.a. US Census Bureau	13
Figure 2.6.b. US Census Bureau	13
Figure 2.7.a. US Census Bureau	14
Figure 2.7.b. US Census Bureau	14
Figure 2.8.a. US Census Bureau	15
Figure 2.8.b. US Census Bureau	15
Table 2.9.a. Texas State Data Center	16
Figure 2.9.a. Texas State Data Center	16
Figure 2.9.b. Texas State Data Center	16
Table 2.9.b. Texas State Data Center	17

Figure 2.9.c. Texas State Data Center	17
Figure 2.9.d. Texas State Data Center	17
3.0 Community & Quality of Life	18
Table 3.1.a. Comal County	19
Figure 3.1.a. Comal County	19
Table 3.2.a. American Community Survey	20
Figure 3.2.a. American Community Survey	20
Figure 3.3.a. American Community Survey	21
Figure 3.3.b. American Community Survey	21
Figure 3.4.a. American Community Survey	22
Figure 3.4.b. American Community Survey	22
Figure 3.5.a. American Community Survey	23
Table 3.5.a. American Community Survey	23
Table 3.5.b. American Community Survey	24
Figure 3.5.b. American Community Survey	24
Table 3.6.a. CPPP Family Budget Calculator	25
Table 3.6.b. CPPP Family Budget Calculator	25
Figure 3.7.a. Texas Department of Motor Vehicles	26
Figure 3.7.b. American Community Survey	26
Figure 3.7.c. American Community Survey	27
Figure 3.7.d. Texas Department of Transportation	27
Table 3.8.a. American Community Survey	28
Table 3.8.b. American Community Survey	28
Figure 3.9.a. American Community Survey	29
Table 3.9.a. Greater New Braunfels Chamber of Commerce	29

Table 3.9.b. American Community Survey	30
Table 3.9.c. American Community Survey	30
Table 3.10.a. American Community Survey	31
Figure 3.10.a. American Community Survey	32
Figure 3.11.a. Texas Department of Public Safety	33
Figure 3.11.b. Texas Department of Public Safety	33
Figure 3.12.a. Texas Department of Public Safety	34
Figure 3.13.a. Texas Dept. of Family and Protective Services	35
Figure 3.13.b. Texas Dept. of Family and Protective Services	35
Figure 3.14.a. Texas Dept. of Family and Protective Services	36
Figure 3.14.b. Texas Dept. of Family and Protective Services	36

4.0 Youth	37
------------------	-----------

Figure 4.1.a. US Census Bureau	38
Figure 4.1.b. US Census Bureau	38
Table 4.2.a. Texas Education Agency	39
Figure 4.2.a. Kids Count	39
Figure 4.3.a. Youth Risk Behavioral Surveillance Survey	40
Figure 4.3.b. Youth Risk Behavioral Surveillance Survey	40
Figure 4.4.a. Kids Count Data	41
Figure 4.4.b. County Health Rankings	41
Figure 4.5.a. Kids Count Data	42

5.0 Health Status	43
--------------------------	-----------

Figure 5.1.a. Texas Department of State Health Services	44
Table 5.1.a. Texas Department of State Health Services	44
Figure 5.2.a. County Health Rankings	45

Figure 5.2.b. County Health Rankings	45
Figure 5.3.a. County Health Rankings	46
Figure 5.3.b. County Health Rankings	46
Figure 5.4.a. Office of State Demographer	47
Figure 5.4.b. Office of State Demographer	47
Table 5.5.a. CHRISTUS Santa Rosa	48
Table 5.5.a. Resolute Health	48
Table 5.6.a. Texas Department of State Health Services	49
Table 5.7.a. Texas Department of State Health Services	50
Figure 5.7.a. Texas Department of State Health Services	50
Table 5.8.a. Texas Retrospective Immunization School Survey	51
Table 5.9.a. Texas Department of State Health Services	52
Figure 5.9.a. Texas Department of State Health Services	52
Figure 5.9.b. Texas Department of State Health Services	53
Figure 5.9.c. Texas Department of State Health Services	53
Figure 5.9.d. Texas Department of State Health Services	53
Figure 5.9.e. Texas Department of State Health Services	54
Figure 5.9.f. Texas Department of State Health Services	54
Figure 5.9.g. Texas Department of State Health Services	54
Table 5.10.a. Texas Department of State Health Services	55
Figure 5.10.a. Texas Department of State Health Services	55
Figure 5.10.b. Texas Department of State Health Services	56
Figure 5.10.c. Texas Department of State Health Services	56
Figure 5.10.d. Texas Department of State Health Services	56
Figure 5.11.a. US Census Bureau	57

Figure 5.11.b. US Census Bureau	57
Table 5.12.a. Texas Department of State Health Services	58
Table 5.13.a. Texas Department of State Health Services	59
Table 5.13.b. Texas Department of State Health Services.	59
Figure 5.14.a. Texas Department of State Health Services.	60
Figure 5.14.b. County Health Rankings	60
Table 5.15.a. Texas Department of State Health Services.	61
Figure 5.15.a. CDC Wonder	61
Figure 5.16.a. Texas Department of State Health Services	62
Figure 5.16.b Texas Department of State Health Services	62
Table 5.15.c. Texas Department of State Health Services	63
Table 5.16.d. Texas Department of State Health Services	63
Table 5.16.e. Texas Department of State Health Services	64
Table 5.16.f. Texas Department of State Health Services	64
6.0 Access to Health & Social Services	65
Figure 6.1.a. Texas Health and Human Services Commission.	66
Figure 6.1.b. Texas Health and Human Services Commission.	66
Figure 6.1.c. Texas Health and Human Services Commission.	67
Figure 6.1.d. Texas Health and Human Services Commission.	68
Figure 6.1.e. Texas Health and Human Services Commission.	68
Figure 6.1.f. Texas Health and Human Services Commission.	69
Figure 6.1.g. Texas Health and Human Services Commission.	69
Table 6.2.a. Texas Department of Family and Protective Services	70
Figure 6.2.a. Texas Department of Family and Protective Services	70
Figure 6.3.a. Texas Department of State Health Services	71

Figure 6.3.b. Texas Medical Board	71
Figure 6.4.a. Texas Department of State Health Services	72
Figure 6.4.b. Texas Department of State Health Services	72
Figure 6.4.c. Texas Department of State Health Services	73
Figure 6.4.d. Texas Department of State Health Services	73
Figure 6.5.a. US Census Bureau	74
Figure 6.5.b. US Census Bureau	74
Figure 6.6.a. Texas Medicaid & Health Care Partnership and Centers for Medicare and Medicaid Services	75