

POVERTY BENCHMARKS 2011

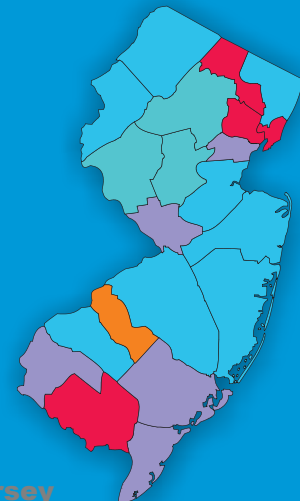
Assessing New Jersey's Progress in Combating Poverty

Instability
Unemployment
Concentrated Poverty
Continuing Hardships
Foreclosures
Vulnerability
Safety Net
Hunger



A Report from the
Legal Services of New Jersey
Poverty Research Institute

March 2011



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Poverty Benchmarks 2011

Assessing New Jersey's Progress in Combating Poverty

The Latest Annual Report from the
Legal Services of New Jersey
Poverty Research Institute

March 2011

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Legal Services of New Jersey Poverty Research Institute

Legal Services of New Jersey heads a statewide system of seven nonprofit corporations, which provide free legal assistance in civil matters to low-income people in all 21 counties of New Jersey. The Poverty Research Institute (NJPRI) was established by LSNJ in 1997 to create greater public awareness of poverty's scope, causes, consequences, and remedies, as a way to help alleviate some of the legal problems of those living in poverty, and thereby address LSNJ's core mission of addressing those legal problems. It is the first and only entity exclusively focused on developing and updating information on poverty in the state. LSNJ's NJPRI conducts systemic research on the incidence, effects, and other aspects of poverty — as well as the relationship among poverty, work and public policy — and makes its findings available to the public.

Information on NJPRI can be found at www.lsnj.org/PRI. For further questions, please e-mail pri@lsnj.org or call 732-572-9100. To submit comments or ideas in response to this report, please e-mail pri@lsnj.org.

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All opinions are those of Legal Services of New Jersey.

Melville D. Miller, Jr., President
Legal Services of New Jersey
Edison, New Jersey
March 2011

Introduction

The Poverty Benchmarks Report is an ongoing project of the Poverty Research Institute. Inaugurated in 2007, and published on an annual basis, its purpose is to provide a single source for New Jersey poverty-related data. This 2011 Poverty Benchmarks report is the fifth in the series. Like the previous reports, it is organized broadly along two major dimensions. The first tracks changes in the occurrence and extent of poverty over time, while the second evaluates selected state programs that address issues of poverty and inadequate income.

The report draws from a variety of data sources, including the U.S. Census Bureau's American Community Survey (ACS), which we use to describe the state of poverty in 2009, the most recent year for which data are available. Because of the slow economic recovery following the Great Recession, which officially ended in June 2009, these ACS poverty data understate the severity of prevailing socioeconomic conditions. In the aftermath of the Great Recession, many New Jersey residents continued to face enduring hardships. Consequently, this report, where possible, includes other sources of data that are available in order to portray the ongoing economic crisis and the hardships facing many residents in their efforts to make ends meet.

By making a broad array of poverty data readily available, this report is intended to stimulate awareness of the plight of those people with low incomes who are not able to make ends meet. The information also challenges preconceptions about the nature of poverty and the people who live in poverty in New Jersey.

New Jersey's current anti-poverty approach is a patchwork in which the diverse departments and programs that address elements of poverty exist and operate within their own domains — their silos — without significant interaction. Furthermore, in this period of severe economic circumstances, state agencies tasked with serving citizens in need have seen their budgets tightened, and service organizations have watched government grants and private contributions decline. In this difficult time of increased need and decreased resources, a strong state response is vital to the safety and well-being of those people living in poverty. Until New Jersey takes on a more coordinated approach to poverty, and organizes government programs and responses to address poverty comprehensively, taking into account the full needs of individuals and families in poverty, evaluation of the state's anti-poverty strategy is confined to assessing individual programs. This report tracks these program developments from year to year, and each program "snapshot" provides an opportunity for advocates and lawmakers to assess its impact and performance.

Report Structure

After a short discussion of the broader economic context, Part A of this report presents data on the characteristics of poverty in New Jersey. It is divided into three sections. The first, people in poverty, draws almost exclusively from ACS data to present a portrait of the variations in the extent of poverty among different groups in the population. The second examines variations in the geographical distribution of poverty and describes how poverty is more concentrated in certain counties and municipalities than in others. It too relies primarily on ACS data. The third section draws on various data sources to portray different aspects of poverty, including hunger and food insecurity, housing, health care, education, and transportation. Part B of the report examines specific major state programs that address elements of poverty and evaluates their performance.

Overview: Twenty Things to Know about Poverty in New Jersey

Ten striking poverty findings:

1. The number of New Jersey residents living in poverty continued to grow in 2009.
 - 350,083 New Jersey residents had incomes that were lower than the severe poverty level, an addition of more than 20,000 people since 2008.
 - 799,099 New Jersey residents had incomes that were lower than the official poverty rate, an addition of 57,627 people since 2008.
 - About 1.9 million New Jersey residents had incomes that were less than 200 percent of poverty in 2009, nearly 150,000 additional people since 2008.
2. Child poverty increased substantially in 2009.
 - Between 2008 and 2009, the official child poverty rate increased from 12.5 percent to 13.5 percent. An additional 19,319 children fell into poverty.
3. The official poverty rate rose for older people in 2009.
 - Between 2008 and 2009, the poverty rate for the 45 to 64 age group increased from 5.5 percent to 6.4 percent. An additional 12,693 people fell into poverty.
 - The poverty rate for the 55 to 64 age group increased from 5.4 percent in 2008 to 6.4 percent in 2009, with more than 11,000 new people moving into poverty.
4. The rise in poverty was especially severe for Hispanic and Latino residents in 2009.
 - While the official poverty rate for minority racial and ethnic groups increased in 2009, the rise was highest for Hispanics or Latinos, which increased from 16.5 percent in 2008 to 18.3 percent in 2009.
 - Among children, the increase in official poverty was the highest for Hispanic or Latino children. Between 2008 and 2009, the poverty rate for Hispanic and Latino children increased from 21.7 percent to 25.4 percent.
5. The official poverty rate rose for families headed by minority women in 2009.
 - The official poverty rate for families headed by black or African-American women increased from 31.4 percent in 2008 to 33.3 percent in 2009 and for families headed by Hispanic or Latino women from 37.2 percent in 2008 to 38 percent in 2009.
6. Geographical disparities in the incidence of poverty deepened at the municipality level in 2009.

- In 11 municipalities (of 70), at least one in five residents lived below the official poverty level in 2009.
 - In 14 places (of 70), more than 40 percent of the residents had incomes below 200 percent of the official poverty rate. In Camden, Passaic, Lakewood, New Brunswick, Bridgeton, Atlantic City, Paterson, and Trenton, more than 50 percent of the residents lived with incomes below 200 percent of the poverty level.
7. Elderly poverty rates varied significantly at the municipal level in 2009.
- The official poverty rate for the elderly in Paterson was 29.4 percent, nearly 20 times greater than the rate for the elderly living in Livingston.
 - Six municipalities were among the top 50 places (out of more than 2,000) in the country with the highest elderly poverty rates in 2009 —Paterson, Hoboken, Passaic, West New York town, Camden, and Newark.
8. Blacks or African Americans and Hispanics or Latinos were disproportionately clustered in places with high poverty in 2009.
- In 10 out of 12 places with the highest official poverty rates, whites were the minority group. On the other hand, less than 20 percent of the population in Passaic, Paterson, Atlantic City, Newark, Trenton, and Union was white.
 - Blacks or African Americans and Hispanics or Latinos were the major racial or ethnic group in many places with high official poverty rates. While 13.6 percent of New Jersey’s population was black or African American in 2009, 86.5 percent of East Orange residents and 52.2 percent of those living in Trenton were black or African American. Similarly, although only 16.3 percent of the total state population was Hispanic or Latino in 2009, 78.1 percent of Union City’s population and 69.2 percent of the population in Passaic was Hispanic or Latino.
9. Food insecurity continued to increase in the state in 2009, reaching the highest level since USDA began recording data.
- 11.5 percent of New Jersey households experienced low food security in 2009.
10. New Jersey residents continued to struggle to afford housing in 2009.
- More than 500,000 renters were cost-burdened. The percentage of cost-burdened renters increased from 51.2 percent in 2008 to 52.6 percent in 2009.
 - The percentage of renters who were severely cost-burdened increased from 25.6 percent in 2008 to 27.4 percent in 2009, an addition of 27,420 renters.

Ten critical changes (or lack thereof) in state anti-poverty programs:

1. TANF caseload trends indicate an apparent underutilization during the most recent recession. Meanwhile, cash grant levels have not been increased since 1987.
 - During the recessionary period, from December 2007 to June 2009, the TANF caseload decreased slightly, from 38,615 to 36,589 families. Although the TANF caseload has experienced a slight increase since the end of the recession to August 2010, it only represents a 3 percent increase since the onset of the recession.
 - On the contrary, GA caseloads outgrew TANF caseloads during the recessionary period and beyond. During the recession, the GA caseloads increased from 38,880 cases to 47,029 cases, a 20.9 percent increase. The GA caseload peaked at 53,720 in June 2010, a 38 percent increase since the beginning of the recession.
 - The lack of increase in cash grant levels has resulted in a 28.1 percent decline in real-dollar benefit levels for a single parent with two children between 1996 and 2010.
2. Monthly state supplements have decreased for some SSI recipients.
 - Effective January 1, 2011, the optional state supplementation payment of \$362.36 for individuals living with an ineligible spouse under category C was reduced to \$153.00. The state reduction will cause hardship for many clients, and many ineligible spouses may now be forced to apply for SSI benefits on their own.
3. Seven states increased the minimum wage this year while New Jersey's minimum wage remains stagnant.
 - On January 1, 2011, the minimum wage increased in seven states: Arizona, Colorado, Montana, Ohio, Oregon, Vermont, and Washington. Seventeen states, plus the District of Columbia, have now set their minimum wage above the federal level, and nine of these states have minimum wages set at or above \$8.00. Despite its high cost of living, New Jersey remains one of 24 states merely to match the federal minimum wage of \$7.25.
4. Initial unemployment claims remain high.
 - Since the end of the recession, initial unemployment claims were still above pre-recession levels. Prior to the recession, initial unemployment claims remained stable, oscillating between 9,500 and 11,000 on a weekly average. Since the end of the recession, initial claims have fallen below 11,000 in only two months — April and November of 2010.
5. New Jersey enacted an EITC credit reduction that increases financial hardship for families with low incomes.

- The state EITC reduced its credit to 20 percent, down from the 25 percent of the federal credit beginning in January 1, 2011. As a result, a single parent with two children and a minimum-wage job could lose \$300 — an amount equal to a week of pay.
6. A crowded waiting list and low payment standards continue to hamper the success of New Jersey Cares for Kids.
 - As of December 10, 2010, there were 5,896 children on the waiting list. This was up from 5,128 children in October 2009.
 - Although monthly state reimbursement rates have been raised a few times over the last several years, they are still significantly below the costs reflected in market-rate surveys. Payment rates fall well below the 75th percentile of market rate, which is the level recommended by the Child Care Development Block Grant.
 7. Despite steady increases in food stamp usage, New Jersey continues to be among the lowest performing states in food stamp participation rate among eligible households.
 - Over the course of the recession, the number of adults enrolled in the food stamp program increased from 209,562 to 253,318, an increase of 20.9 percent. Since the beginning of the recession to August 2010, adult food stamp usage has increased by 129,070 participants, an increase of 61.6 percent.
 - USDA's Program Access Index (PAI), which is a proportion of the number of SNAP participants to people with an income below 125 percent of the FPL, indicates continued low access to the Food Stamp Program in New Jersey in 2009. New Jersey's 2009 PAI ranked 45th in the nation, down from 44th the previous year (with 1 being the best, and 50 being the worst).
 - Similarly, New Jersey's student participation in the School Breakfast Program remains among the lowest in the nation. Student participation in the program in New Jersey ranked 46th amongst all states, having stayed essentially in the same position from 45th the previous year.
 8. Resources for major state rental assistance and housing production programs lag far behind the need.
 - Despite continued funding for the State Rental Assistance Program, as a supplement to the federal Housing Choice Voucher program, the need for rental assistance outgrows program resources. DCA's waiting lists for SRAP totaled 3,644 people statewide. The waiting list for the Housing Choice Voucher program totaled 10,789 people. Both lists are currently closed. These numbers do not include the 80 statewide housing authorities, all of which have crowded waiting lists and are experiencing major resource limitations.

- In order to maintain funding for the 4,300 plus families currently being assisted through SRAP, the program will need to be funded at \$55 million in FY 2012.
 - There is currently no available funding for the Affordable Housing Trust Fund to build or rehabilitate new affordable homes. As part of the balancing efforts of the FY11 budget, unspent trust fund balances were “recaptured” in the state’s General Fund and appropriations were limited. The resulting budget for the Affordable Housing Trust Fund left no additional resources for construction or rehabilitation of new affordable homes.
9. Although the impact of the Mt. Laurel decision has been significant, New Jersey still has a widely segregated housing market.
- As of 2008, the Mt. Laurel decision is estimated to have produced over 40,000 new units of low- and moderate-income housing and the rehabilitation of 15,000 substandard units.
 - While the state currently debates new housing legislation, the COAH process for defining municipal affordable housing obligations has continued to stall for a decade. With 533,600 cost-burdened renters statewide, and the continued concentration of poverty in poor, urban neighborhoods, the reach of Mt. Laurel has been limited.
10. NJ FamilyCare eligibility for new applicant parents and caretakers was reduced to 133 percent FPL, and New Jersey’s Medicaid physician reimbursement rates remain low.
- In March 2010, NJ FamilyCare eligibility for parents and caretakers filing new applications was reduced from 200 percent to 133 percent of the FPL. A recent analysis estimates a total impact of 47,612 parents terminated or denied NJ FamilyCare in FY 2011.
 - A 2009 national survey of trends in Medicaid physician fees from 2003 to 2008 found that New Jersey’s physician reimbursement rates were the lowest in the country. Because rates are so low, very few physicians participate as Medicaid providers. This means that, while many Medicaid recipients theoretically have health care coverage, they practically have no health care access.

Continuing Economic Crisis

The Great Recession of 2007 officially ended in June 2009, lasting 18 months in total. Yet, by December 2010, 36 months after the onset of the 2007 recession, little has changed for the better for people with low incomes and those living in poverty. The recession continues to take its toll on the most vulnerable groups of the population. Poverty has deepened and people with low incomes continue to face severe challenges providing food for their families, paying their mortgages or monthly rentals, ensuring adequate health care for their families, and meeting their daily responsibilities while often dependent on cumbersome transportation options.

In the aftermath of the Great Recession, the dire economic situation not only persisted, but also deteriorated. In fact, as the state's budget difficulties become more acute, the circumstances of people with low incomes may get worse before they get better. The 2009 Census poverty data, which are the focus of Part A of this report, and which include data from the last six months of the recession period, understate the severity of the hardships people with low incomes faced during 2010 and are likely to face throughout 2011. The lack of robust job growth and the continuing high rates of unemployment and underemployment have made large numbers of New Jersey families and residents vulnerable. The loss of income for residents who have been unable to find employment, are working part time rather than full time, or have opted out of the labor force has caused them to take actions that might mitigate their impoverished circumstances and help them make ends meet. Many have turned to the safety net provided by government in order to help them transition these difficult circumstances.

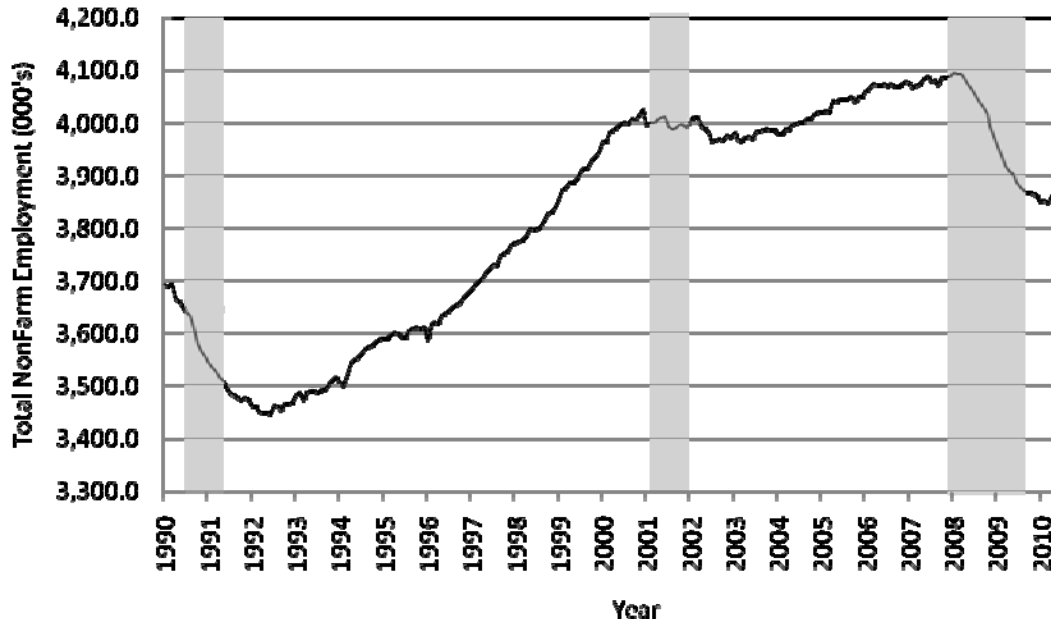
The sluggish pace of the economic recovery has yet to provide the number of jobs necessary to return employment to pre-recession levels. The outstanding feature of the current economy, both nationally and in New Jersey specifically, remains the especially high unemployment numbers. The labor market remains weak and abounds in residents of the state who are unemployed as well as many who are underemployed or have given up looking for employment and no longer are counted among the officially unemployed. While some commentators may gain solace from the fact that the unemployment rate has finally begun to taper off, this phenomenon belies the growing number of New Jersey residents who have opted out of the labor force.

1. Extended Decline in the Number of Jobs

The Great Recession was characterized by a dramatic decline in jobs. Between the start of the 2007 recession and its official conclusion in June 2009, New Jersey lost 201,000 jobs (see figure 1.1). From a high of almost 4.1 million jobs in December 2007, employment decreased to almost 3.9 million 18 months later in June 2009. The end of the recession, however, did not mean the end of the decline in employment. The New Jersey economy continued to shed jobs, although at

a slower rate than during the recession, with employment declining to a low of a little more than 3.8 million jobs in December 2010, a loss of a further 58,000 jobs.

Figure 1.1: Nonagricultural and Wage Employment in New Jersey, 1990 to 2010

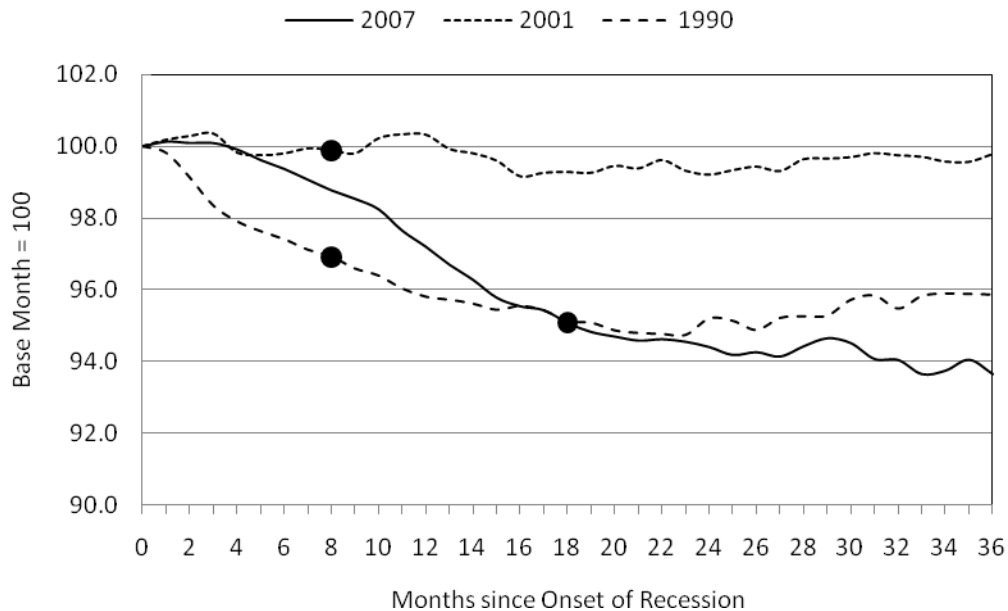


Source: U.S. Bureau of Labor Statistics and the New Jersey Department of Labor and Workforce Development

Note: Shaded areas denote recession

The severity of the employment loss during the Great Recession can be gauged by comparing the percentage change in jobs over the course of the last three recessions (see figure 1.2). Thirty-six months after the beginning of the recession, employment loss in New Jersey is deeper than it was in either of the two preceding recessions. With a reduction of 259,000 jobs in total by the end of 2010, non-agricultural and wage employment was 6.3 percent below the level at the onset of the recession. This percentage job loss is considerably greater than it was for either the 2001 or the 1990 recession at a comparable point in time. After 36 months, employment was only 0.2 percent below the level at the onset of the 2001 recession, and 4.1 percent below the level at the beginning of the 1990 recession.

Figure 1.2: Nonagricultural and Wage Employment in New Jersey, A Comparison of the Last Three Recessions



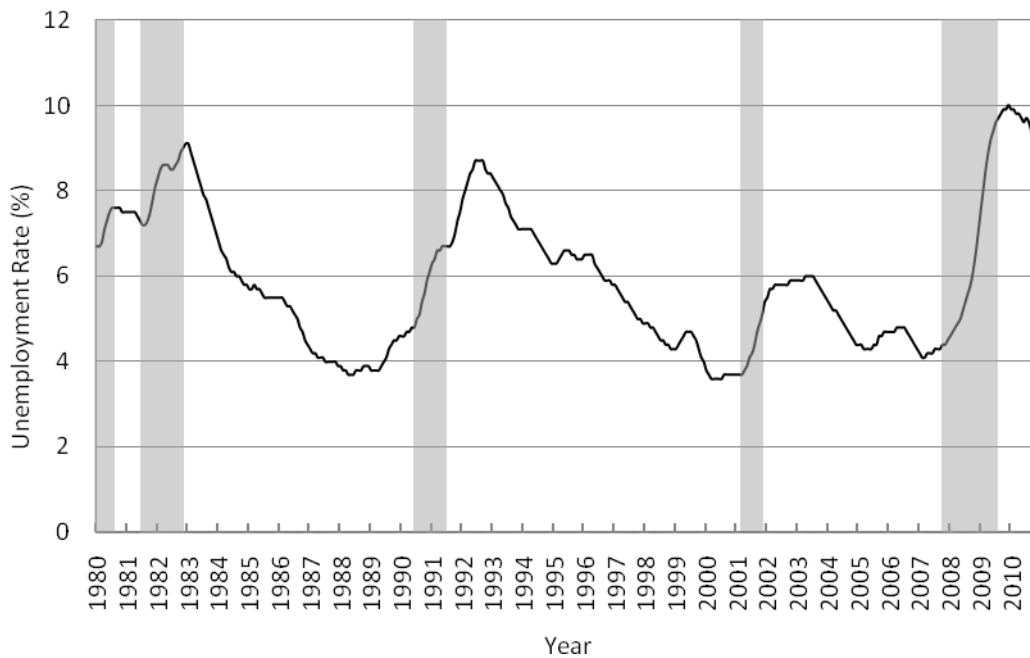
Source: U.S. Bureau of Labor Statistics and the New Jersey Department of Labor and Workforce Development

Note: The enlarged filled circle represents the official ending of a recession

2. Persistent Unemployment

The drastic decline in jobs over the course of the Great Recession has been accompanied by increasing unemployment (see figure 1.3). At the outset of the 2007 recession, the unemployment rate was 4.5 percent. By June 2009, it had increased to 9.4 percent, higher than at any time since 1980. Even after the official ending of the 2007 recession, the unemployment rate continued to climb, reaching a peak of 10 percent in December 2009. At this point, almost 453,000 New Jersey residents were officially unemployed, about 223 percent of the unemployment level of December 2007.

Figure 1.3: Unemployment Rate in New Jersey, 1980 to 2010

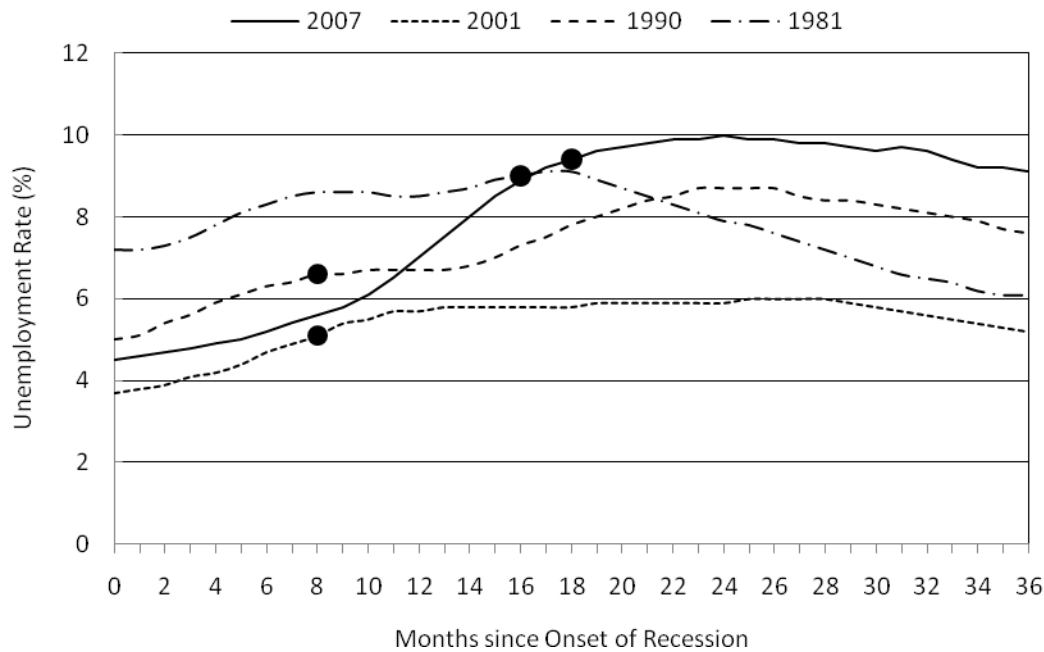


Source: U.S. Bureau of Labor Statistics and the New Jersey Department of Labor and Workforce Development

Note: Shaded areas denote recession

The extent of growth in the unemployment rate can be assessed by comparing it to the unemployment rates of the previous three recessions at a comparable point in time (see figure 1.4). At the onset of the Great Recession, the unemployment rate of 4.5 percent was lower than either that of the 1981 or the 1990 recession. Only the 2001 recession had a lower unemployment rate when it commenced. Yet, 36 months after the onset of the recession, the unemployment rate of 9.1 percent in December 2010 was considerably higher than it was at a comparable point in time for any of the four prior recessions. Moreover, while the unemployment rate declined between December 2009 and December 2010, it is still higher than it was at the peaks of the previous four recessions

Figure 1.4: Unemployment Rate in New Jersey: A Comparison of the Last Four Recessions



Source: U.S. Bureau of Labor Statistics and the New Jersey Department of Labor and Workforce Development

Note: The enlarged filled circle represents the official ending of a recession

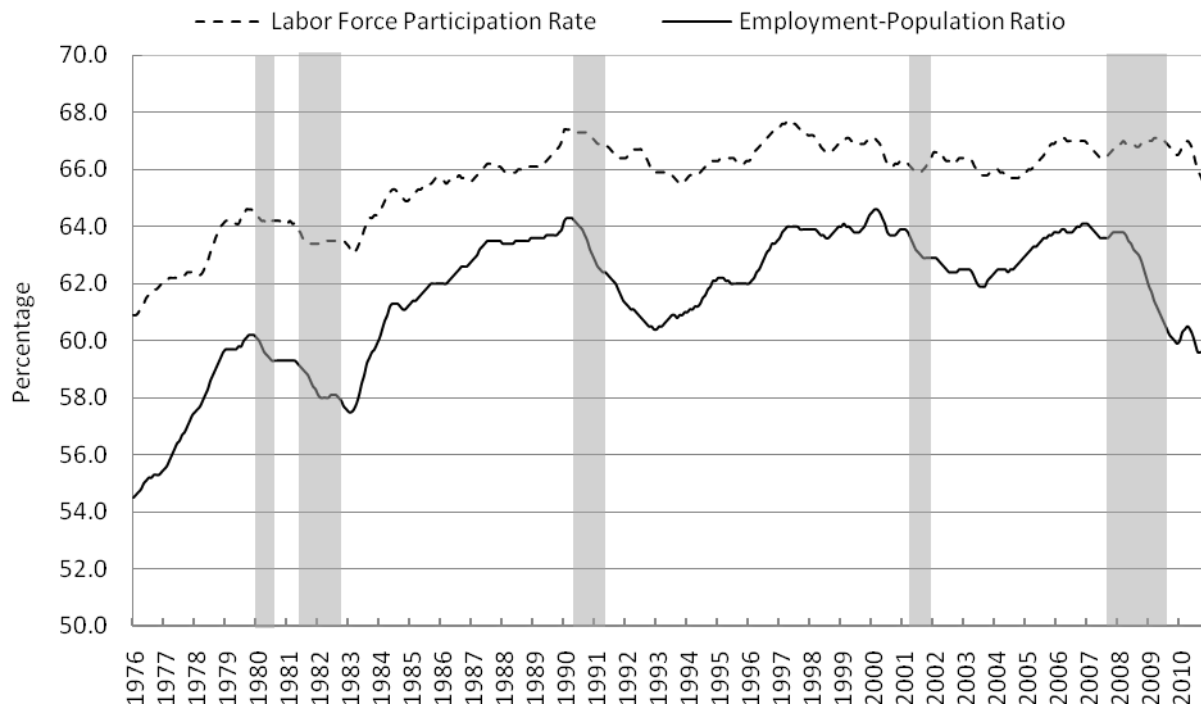
3. Enduring Underemployment

The official unemployment rate counts the share of the labor force that was not employed during a given week, was available for work during that time, and was actively seeking employment some time during the previous four-week period. Particularly in times of economic slowdown, many workers are discouraged and are not actively seeking employment, are working part-time although they would prefer to work full-time, or face substantial barriers to work, such as a lack of transportation or child care. These workers are available for work and would take a job if offered, or would increase to full-time work if the opportunity arose.

While the official unemployment rate captures the precarious condition of the New Jersey economy, it understates the extent of actual unemployment in the New Jersey economy because it does not account for the underemployed workers. Two ratios — the employment to population ratio and the labor force participation rate — help reveal the extent of underemployment in the state’s economy (see figure 1.5). The employment to population ratio is the ratio of the number of people currently employed to the total working-age population. As of December 2010, this ratio stood at 59.5 percent, the lowest it has been since September 1983. At the beginning of the 2007 recession, it was 63.8 percent, declining steadily thereafter. Since the onset of the 2007 recession, the total working-age population increased by a little more than

141,000 people, while the number of employed people declined by a little more than 204,000 people.

Figure 1.5: Employment to Population Ratio & Labor Force Participation Rate in New Jersey, 1976 to 2010



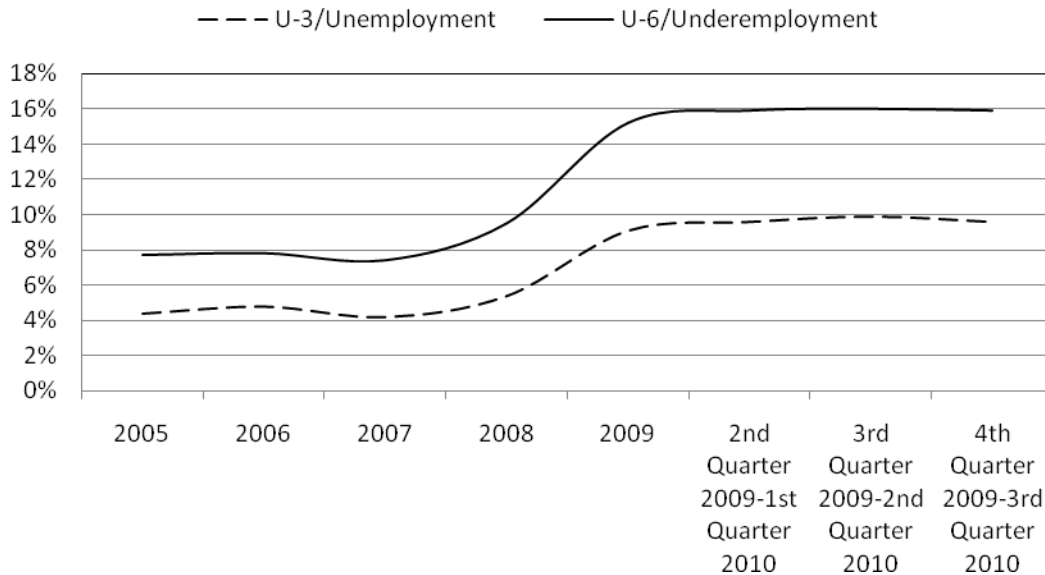
Source: U.S. Bureau of Labor Statistics and the New Jersey Department of Labor and Workforce Development

Note: Shaded areas denote recession

The labor force is the sum of the number of employed and officially unemployed people in the economy. The labor force participation rate is the ratio of the number of people in the labor force to the total working-age population. During the course of the 2007 recession, the growth in the labor force kept pace with the growth in the total working-age population, with the result that the labor force participation rate remained more or less stable, oscillating between 66.8 percent and 67.1 percent (see figure 1.5). Since April 2010, however, the labor force participation rate has begun to decline, a consequence of a contraction in the labor force of 84,000 people between April 2010 and December 2010, while the working-age population continued to grow.

The Bureau of Labor Statistics publishes on a quarterly basis various alternative measures of underemployment at the state level that reveal the discrepancy between the official unemployment rate and the full extent of unemployment in the economy. Figure 1.6 shows two of these measures of labor utilization — the official unemployment level (U-3) and the most inclusive measure of underemployment (U-6).

Figure 1.6: Official and Alternative Measure of Labor Utilization in New Jersey, 2005 to Third Quarter 2010



Source: U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics

Through the end of the second quarter of 2010, underemployment (U-6) had been steadily increasing in New Jersey, reaching 16.0 percent for the period between the third quarter of 2009 and the second quarter of 2010. The official unemployment rate (U-3) also peaked at 9.9 percent during this quarter. At this point, the difference between the underemployment rate (U-6) and the official unemployment rate was 6.1 percent. In the period between the fourth quarter of 2009 and the third quarter of 2010, the official unemployment rate (U-3) dropped to 9.6 percent, while the underemployment rate (U-6) decreased by a smaller amount to 15.9 percent. The increase in the difference between the two measures reflects the increased share of workers who left the labor force and the subsequent decline in the labor force participation rate. The large differential between the official unemployment rate (U-3) and the underemployment statistic (U-6) points to a considerable amount of underutilized potential labor resources in the New Jersey economy. It indicates that there is a large share of part-time workers who would prefer to work full time as well as other marginally attached workers who have given up searching for work, but would readily take an available job, if offered.

Part A: Characteristics of Poverty in New Jersey

Characteristics of Poverty in New Jersey

People in Poverty

1. Vulnerable Populations

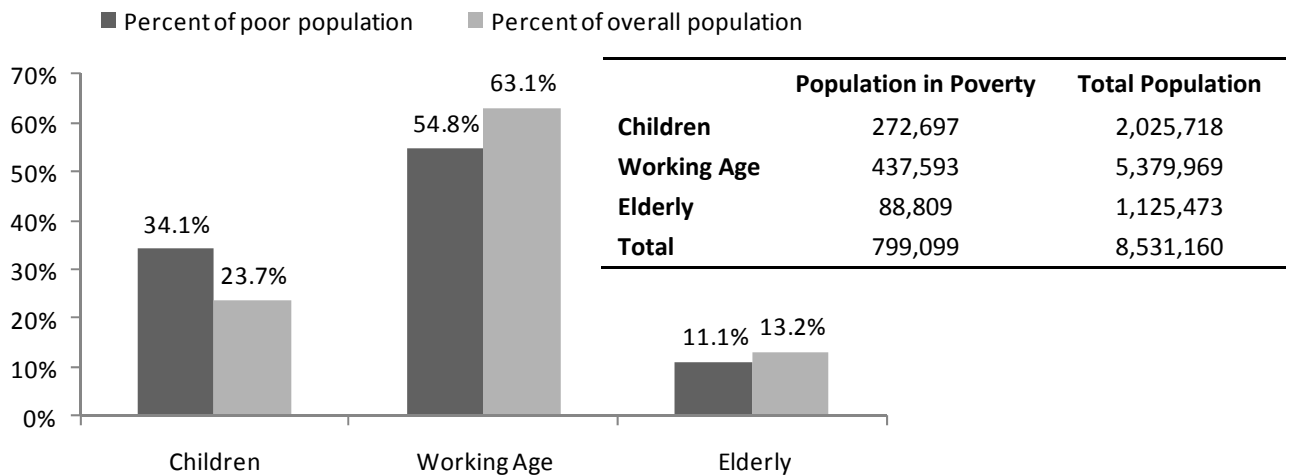
Certain population groups, because of their unique circumstances, have a higher likelihood of falling into poverty. Children constitute the largest of these groups. Another group consists of people unable to work because they are elderly, or suffer from physical or mental health issues. People who are actively engaged in work, but are unable to make ends meet because their jobs pay too little, represent a third prominent group vulnerable to poverty. In addition, women, single parents with dependent children, and people with low educational qualifications are disproportionately represented among the poor. This first section focuses on these vulnerable population groups, as well as those people who are at risk of falling into poverty.

The Great Recession not only intensified the hardships faced by these vulnerable population groups, but also entrapped many new people in poverty. While the recession is officially over, the consequent macroeconomic problems and, especially, the weak job market and state budget crisis, will continue to affect adversely many New Jersey residents over the next year.

a. Children

Overall, the poverty rate in New Jersey in 2009 was 9.4 percent. Children, as in previous years, were disproportionately represented among the poor in 2009 (see figure 2.1). Although the approximately 2 million children in New Jersey represented almost one-quarter (23.7 percent) of the total population, the 272,697 children living in poverty represented a little more than one-third (34.1 percent) of all people living in poverty.

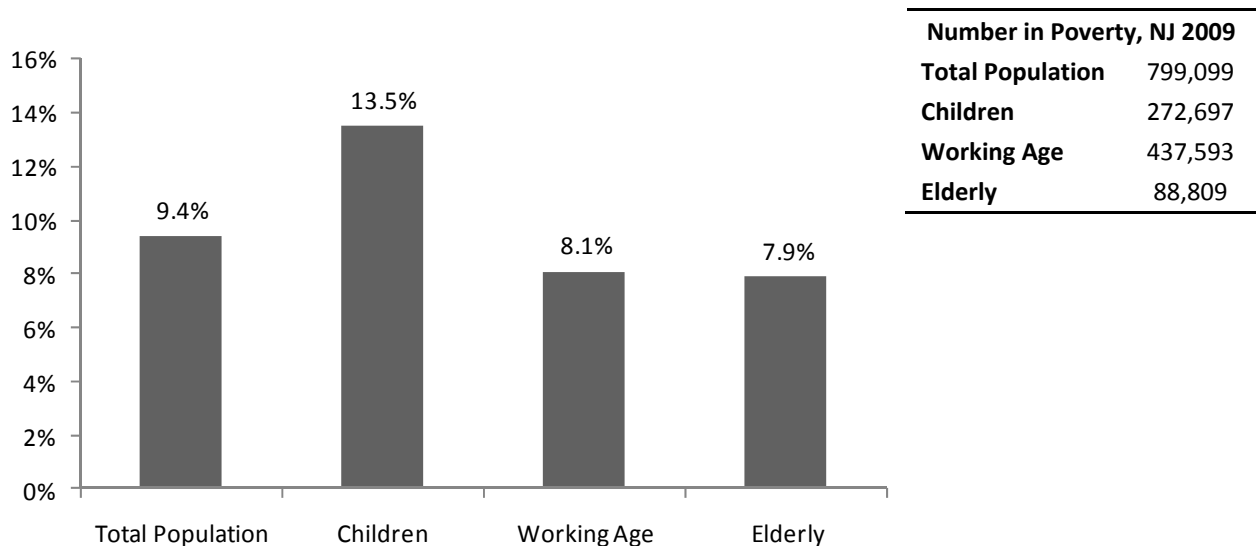
Figure 2.1: Share of Population Living in Poverty and Share of Overall Population, New Jersey, 2009



Source: U.S. Census Bureau, American Community Survey, 2009

Children were the most vulnerable to poverty among all age groups (see figure 2.2). In 2009, 13.5 percent of all children lived in poverty. Over the same year, the poverty rates for working-age adults and the elderly were 8.1 percent and 7.9 percent, respectively.

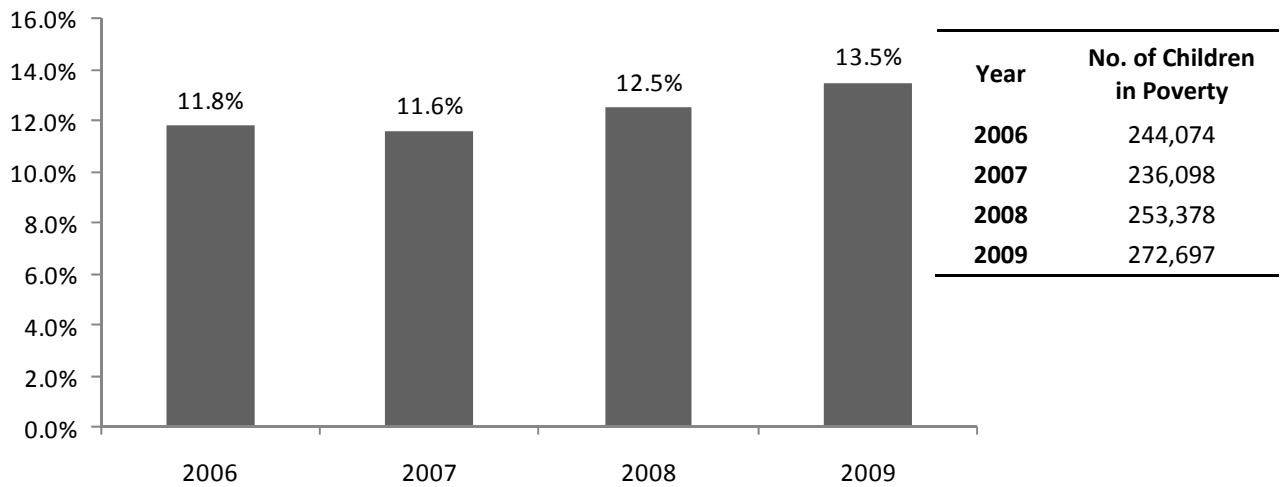
Figure 2.2: Poverty Rates by Age Group, New Jersey, 2009



Source: U.S. Census Bureau, American Community Survey, 2009

Between 2008 and 2009, child poverty rates increased from 12.5 percent to 13.5 percent (see figure 2.3). An additional 19,319 children fell into poverty between 2008 and 2009. All together, 36,599 children have fallen below the poverty level since 2007.

Figure 2.3: Child Poverty Rates, New Jersey, 2006 to 2009

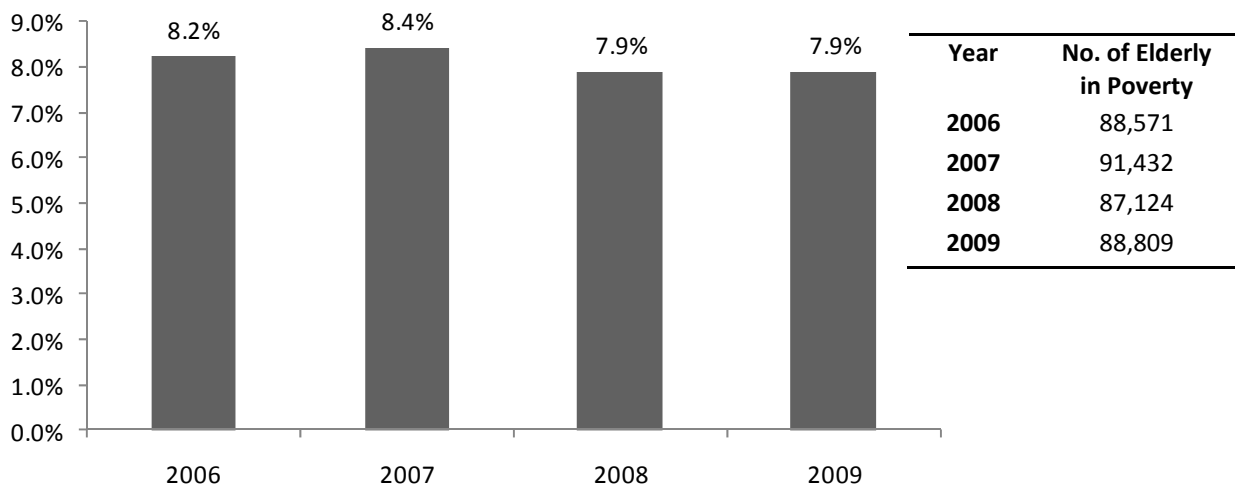


Source: U.S. Census Bureau, American Community Survey, 2006 to 2009

b. Elderly

In 2009, 7.9 percent of people above 65 years of age lived in poverty (see figure 2.4). While the rate remained unchanged from the previous year, the number of elderly living in poverty increased slightly in 2009.

Figure 2.4: Percentage of People Ages 65 and Over Living in Poverty, New Jersey, 2006 to 2009



Source: U.S. Census Bureau, American Community Survey, 2006 to 2009

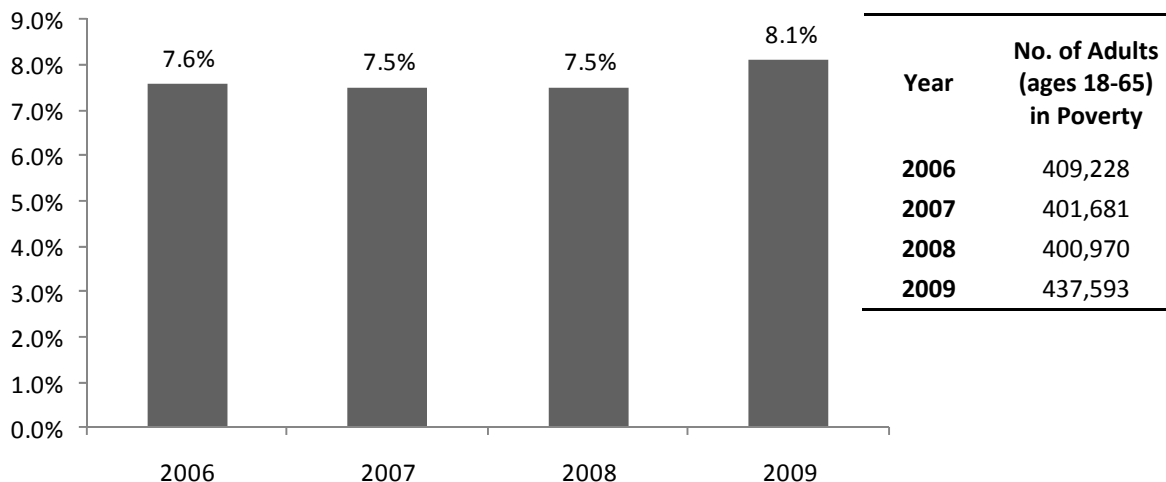
c. Working Age

The poverty rate increased for the working-age population (between the ages of 18 and 64) in 2009. The rise in the poverty rate was especially noticeable for the 45 to 64 age group. The growth in the poverty rate for this age group was probably attributable to the recession and the

consequent job losses. The change could result in a rise in elderly poverty in the future when the current working-age group moves into the elderly group.

Poverty rates increased for people between the ages 18 and 64 from 7.5 percent in 2008 to 8.1 percent in 2009 (see figure 2.5). An additional 36,623 people within this age group fell into poverty in 2009.

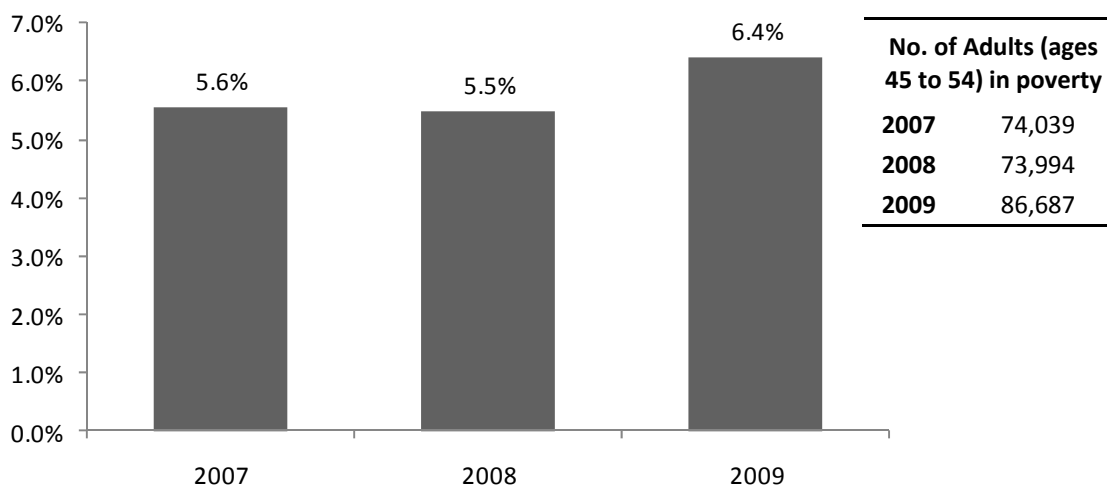
Figure 2.5: Percentage of People Ages 18 to 64 Living in Poverty, New Jersey, 2006 to 2009



Source: U.S. Census Bureau, American Community Survey, 2006 to 2009

Between 2008 and 2009, the poverty rate for the 45 to 64 age group increased from 5.5 percent to 6.4 percent (see figure 2.6). An additional 12,693 people slipped into poverty in 2009.

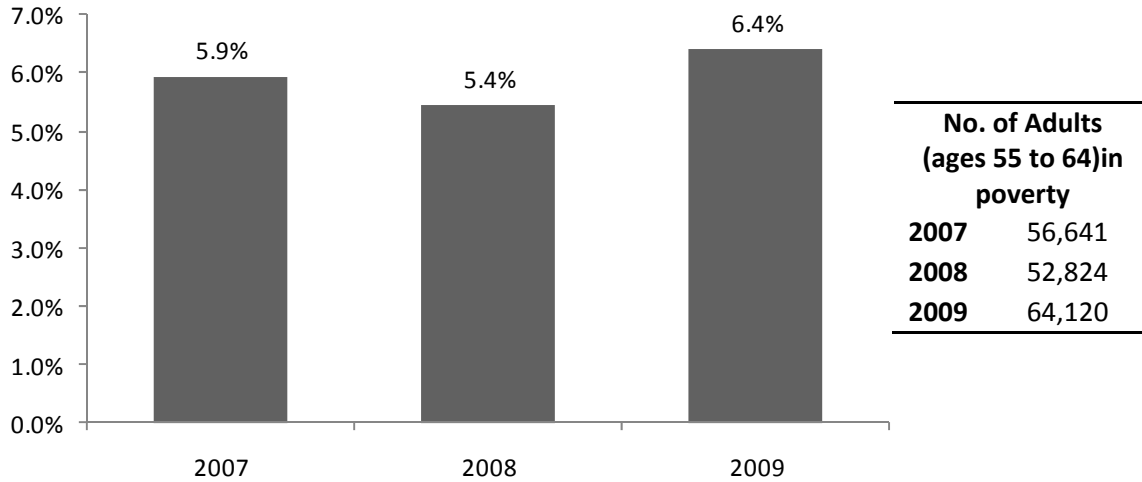
Figure 2.6: Percentage of People Ages 45 to 54 Living in Poverty, New Jersey, 2007 to 2009



Source: U.S. Census Bureau, American Community Survey, 2007 to 2009

The poverty rate for the 55 to 64 age group increased from 5.4 percent to 6.4 percent between 2008 and 2009, with more than 11,000 new people moving into poverty (see figure 2.7).

Figure 2.7: Percentage of People Ages 55 to 64 Living in Poverty, New Jersey, 2007 to 2009

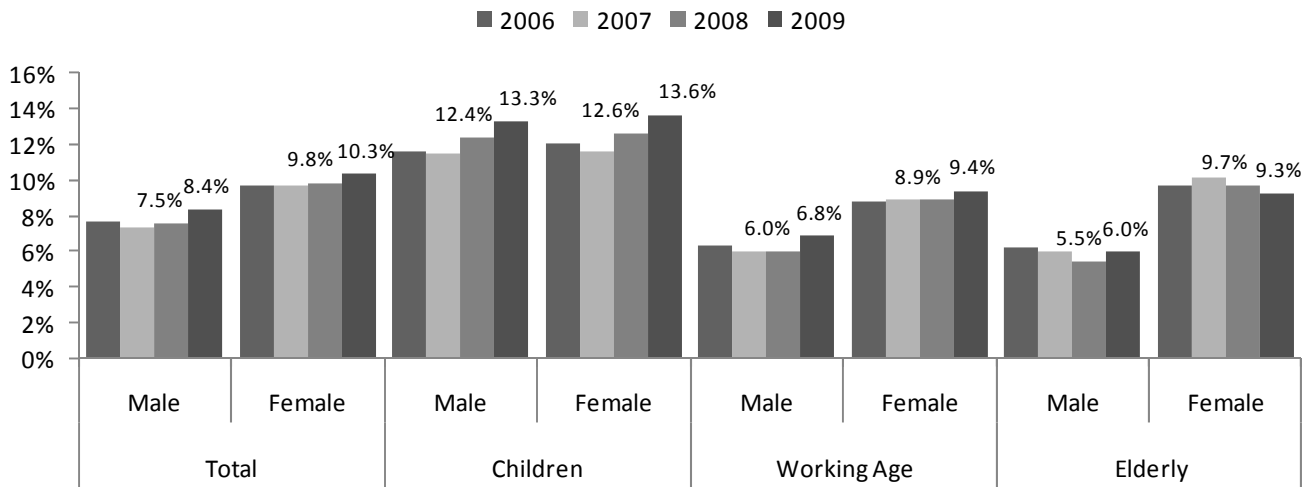


Source: U.S. Census Bureau, American Community Survey, 2007 to 2009

d. Women

While the poverty rate increased for men as well as women in 2009, women of all age groups continued to experience poverty at much higher rates than men did (see figure 2.8). Overall, the female poverty rate was 10.3 percent, compared to 8.4 percent for males. Among the elderly, the poverty rate for women was 9.3 percent, while for elderly men it was 6 percent. The difference in the poverty rate for the working-age group was also significant: 9.4 percent for women compared to 6.8 percent for men.

Figure 2.8: Poverty by Sex and Age, New Jersey, 2007 to 2009

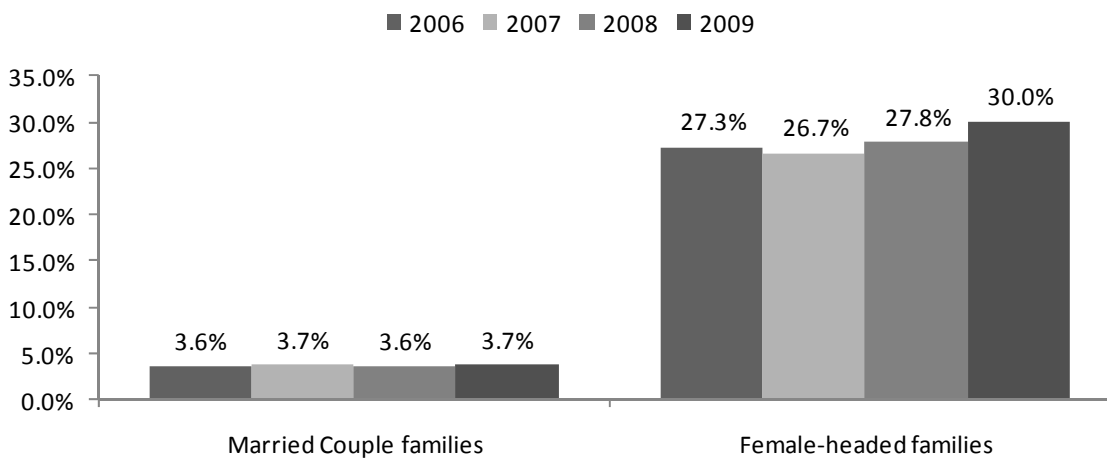


Source: U.S. Census Bureau, American Community Survey, 2006 to 2009

Female-headed families with dependent children were especially vulnerable to poverty. In 2009, the poverty rate for female-headed families with children increased to 30 percent from 27.8 percent in 2008 (see figure 2.9). This followed an increase between 2007 and 2008.

Similarly, the gap in the experience of poverty between female-headed families and married-couple families continued to expand in 2009. In 2009, the poverty rate for female-headed families was more than eight times that of married-couple families. In 2008, the ratio of female-headed families to married-couple families was seven to one.

Figure 2.9: Poverty Rates for Families with Children by Type of Family, New Jersey, 2006 to 2009



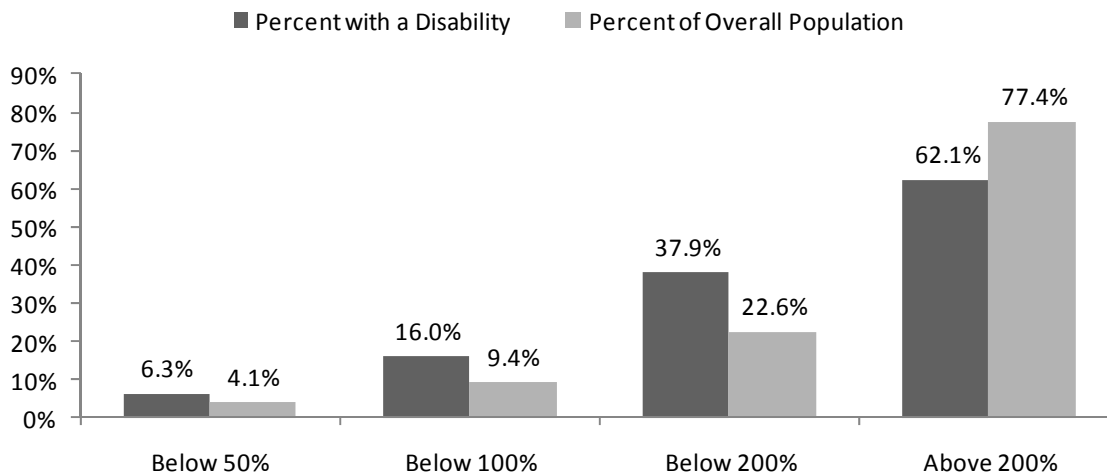
Source: U.S. Census Bureau, American Community Survey, 2006 to 2009

e. People with Disabilities

People with disabilities were more likely to be living in poverty than the overall population. Higher health care costs and a diminished ability to participate in the workforce were some of the factors contributing to the high poverty rate of people with disabilities

While 9.4 percent of the overall population lived below the official poverty level in 2009, 16 percent of the disabled population was in poverty (see figure 2.10). Whereas 4.1 percent of the total population lived in severe poverty (below 50 percent of the official poverty level), 6.3 percent of the disabled population were in this category, a larger share. Similarly, while 22.6 percent of the total population had incomes below 200 percent of the poverty level, 37.9 percent of the disabled population fell into this category.

Figure 2.10: Ratio of Income to Poverty by Disability Status, New Jersey, 2009

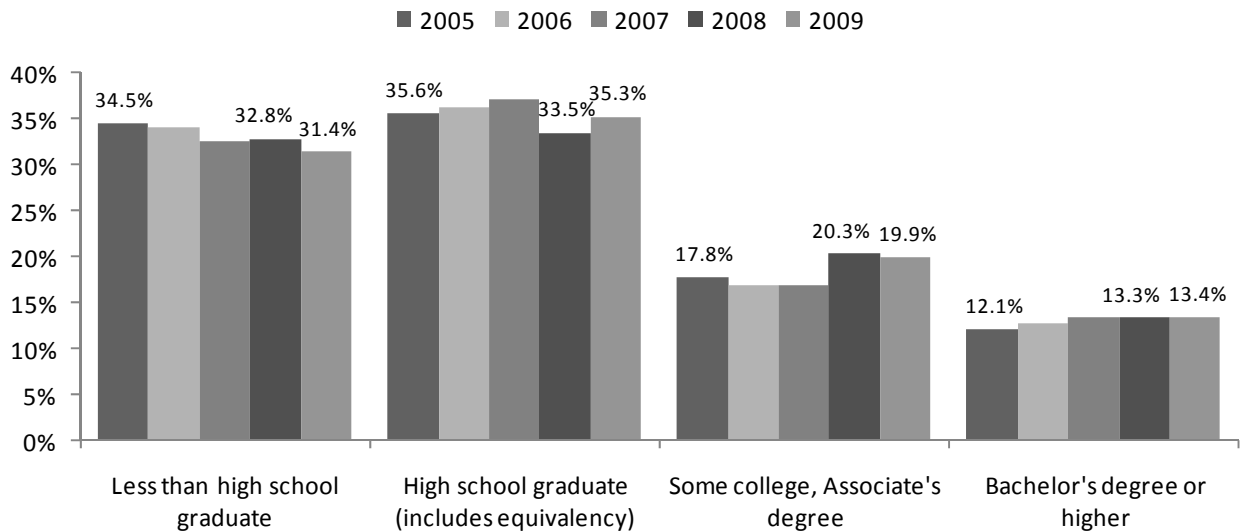


Source: U.S. Census Bureau, American Community Survey, 2009

f. Low Educational Attainment

The probability of poverty was higher for people with lower educational qualifications (see figure 2.11). Among the population 25 years and older living in poverty in 2009, 31.4 percent had less than a high school diploma or its equivalent, while another 35.3 percent attained no higher than a high school diploma or its equivalent. On the other hand, 19.9 percent had some college or an associate's degree, while 13.4 percent had a bachelor's degree or higher.

Figure 2.11 Educational Attainment of People 25 Years and Older Living in Poverty, New Jersey, 2005 to 2009

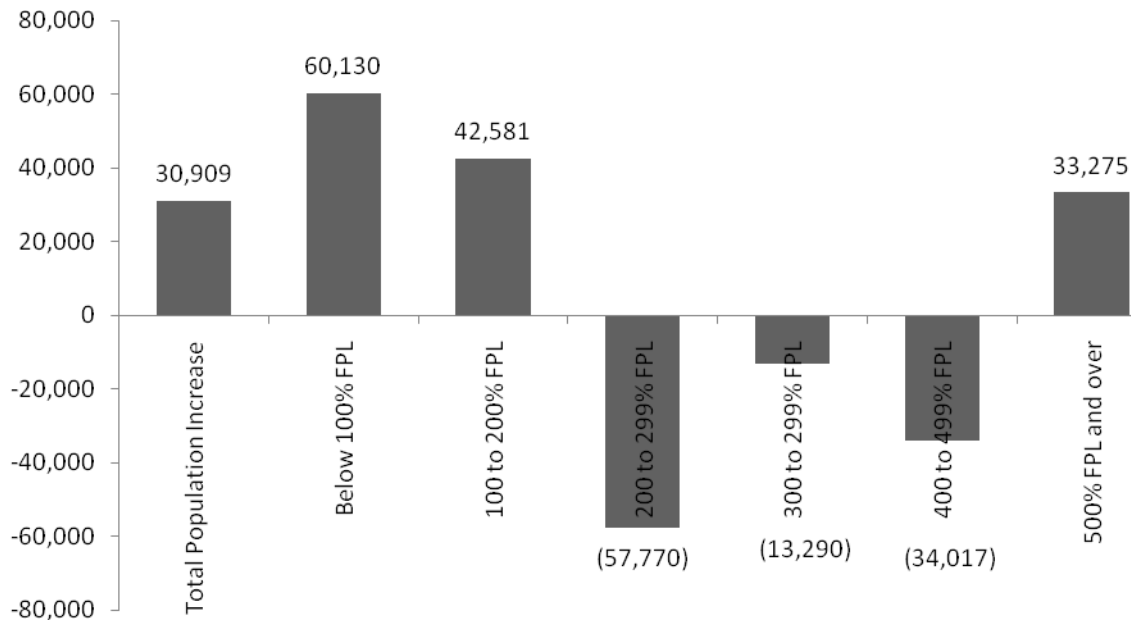


Source: U.S. Census Bureau, American Community Survey, 2005 to 2009

g. Middle-Income Groups

Although the incomes of middle-income groups are above the official poverty level, they faced significant income challenges because of the high cost of living in New Jersey, as detailed in the *Real Cost of Living* report series.¹ Between 2005 and 2009, the number of people in the middle-income groups (200 to 499 percent FPL) decreased from 3,176,779 persons to 3,281,856 persons, a loss of 105,077 persons. At the same time, the number of individuals below 200 percent of poverty increased from 1,819,572 persons in 2005 to 1,922,283 persons in 2009, an increase of 102,711 persons. Besides the increase in the number of people living with incomes below the official poverty level in 2009 (60,130 persons), there was an increase of 42,581 people with incomes between the official poverty level and below 200 percent of the official poverty level. This increase represented new people who were at risk of falling into official poverty (see Appendix III for more details).

Figure 2.12: Change in Population Size by Income Level, New Jersey, 2005 to 2009

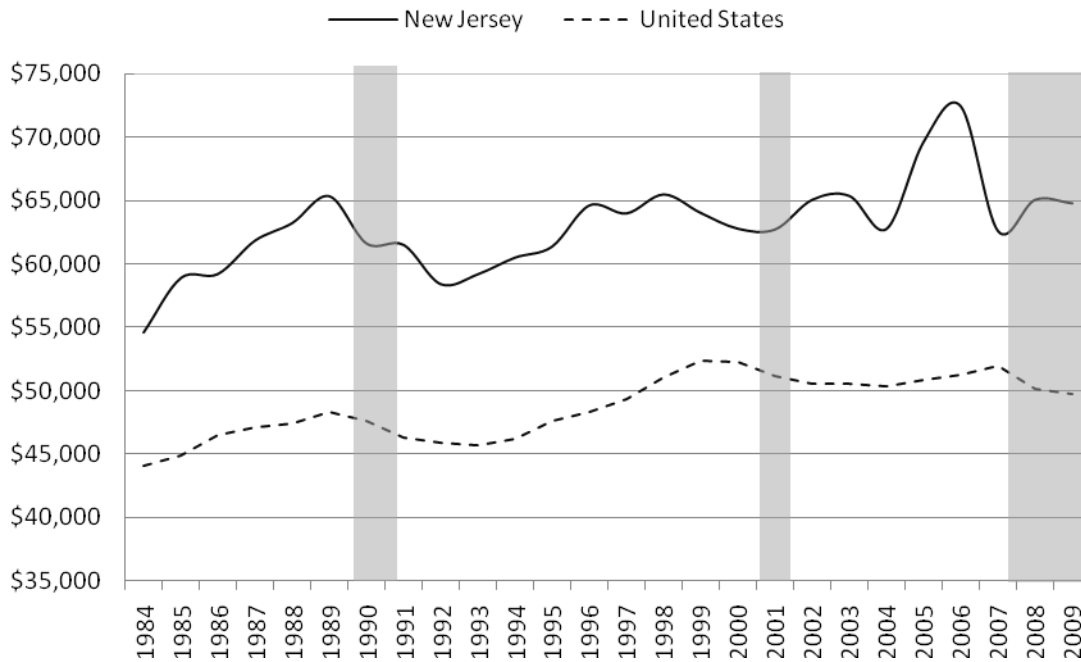


Source: U.S. Census Bureau, American Community Survey, 2005 to 2009

h. Falling Household Income

As the Great Recession progressed, median household income, calculated in constant dollars, declined nationally from \$51,965 in 2007 to \$50,112 in 2008 and, thereafter, to \$49,777 in 2009 (see figure 2.13). This followed an eight-year period, in which median household income failed to return to the high of \$52,388 reached in the expansionary period that followed the 1990 recession. In New Jersey, on the other hand, median household income regained and surpassed the 1998 peak of \$65,478 in 2005 and 2006 when median household income reached \$69,623 and \$72,403, respectively. In 2007, the year before the onset of the Great Recession, median household income dropped precipitously to \$62,594, before rising somewhat to \$65,058 in 2008, and then dropping back slightly in 2009 to \$64,777.

Figure 2.13: Median Household Income in 2009 CPU-U-RS Adjusted Dollars, New Jersey and the United States, 1984 to 2009

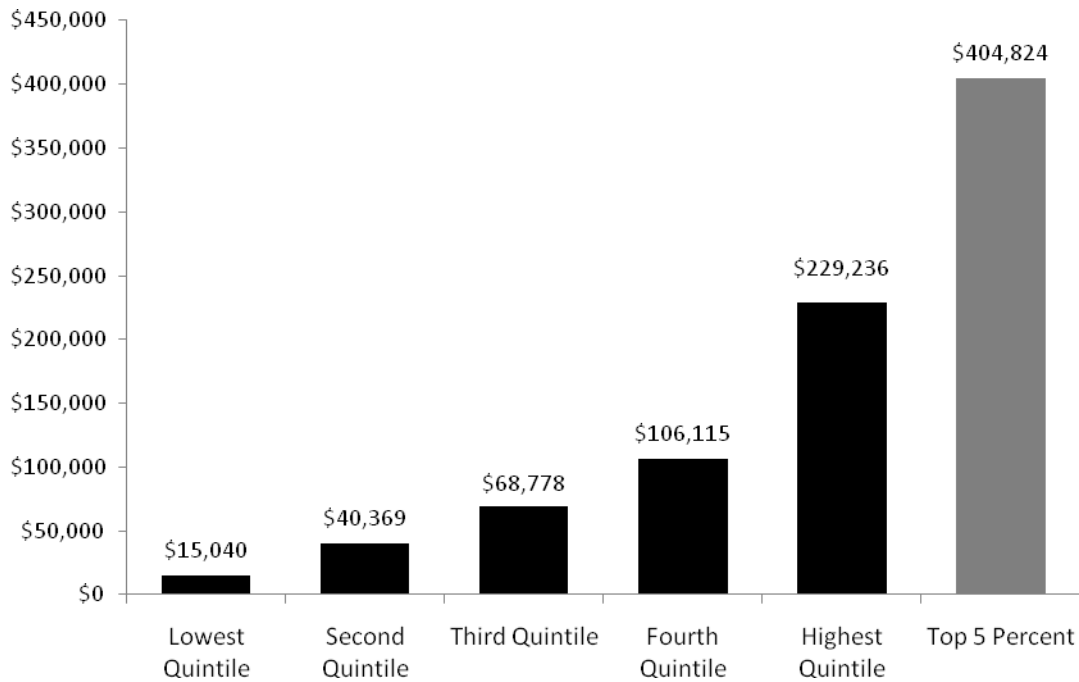


Source: U.S. Census Bureau, Current Population Survey, Annual Social and Economic Supplements, Table H-8

i. Disparities in Household Income

In 2009, the disparities in mean household income between income groups remained as large as in 2008, showing the same lopsided pattern (see figure 2.14). The average household income of the highest quintile was \$229,236, a little more than 15 times that of the lowest income quintile. The mean household income of \$404,824 for the top 5 percent was almost 1.8 times greater than that for the highest quintile, and about 27 times that for the lowest quintile.

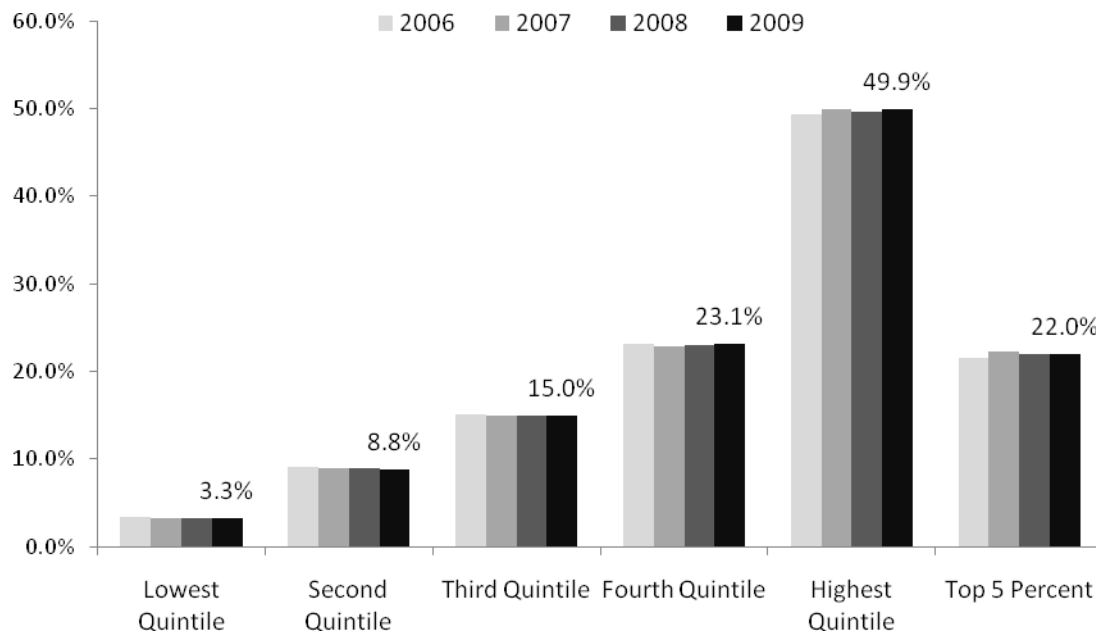
Figure 2.14: Mean Household Income by Quintile, New Jersey, 2009



Source: U.S. Census Bureau, American Community Survey, 2009

The distribution of aggregate household income, like mean household income, has hardly varied over the last four years (see figure 2.15). Nevertheless, the disparities between income groups remained glaring. About half of all income was concentrated in the highest quintile, which garnered 49.9 percent of the aggregate. The share of the top 5 percent remained at 22 percent.

Figure 2.15: Shares of Aggregate Household Income by Quintile, New Jersey, 2005 to 2009



Source: U.S. Census Bureau, American Community Survey, 2005 to 2009

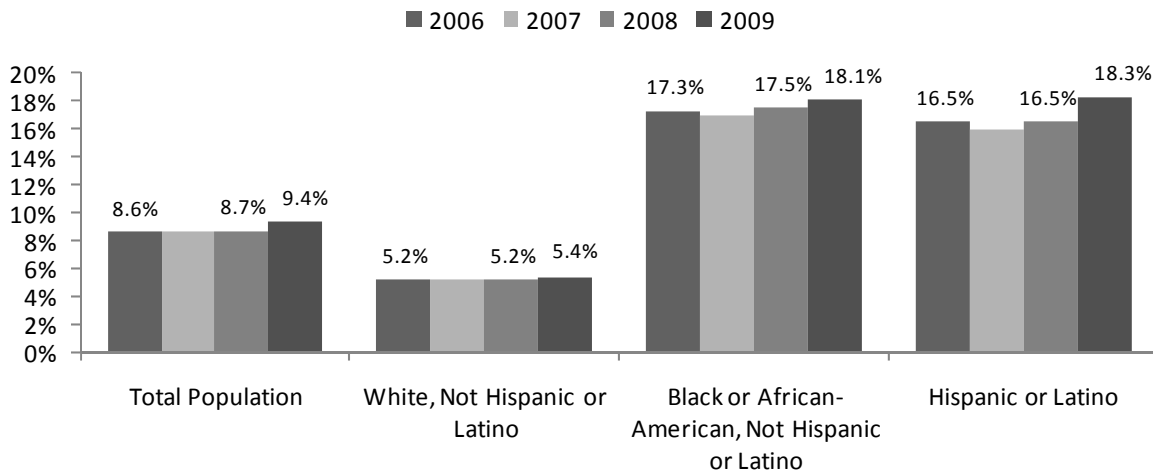
2. Racial and Ethnic Disparities of Poverty

While poverty at the aggregate level increased for various groups in 2009, disparities between racial and ethnic groups grew. Poverty rose among both blacks or African Americans and Hispanics or Latinos, and the differences in poverty rates between white residents and minorities remained evident. Minorities were also much more affected by the Great Recession, with unemployment being substantially higher for black or African-American and Hispanic or Latino residents than for Whites.

a. Racial and Ethnic Disparities in Overall Poverty

All racial and ethnic groups experienced a rise in poverty in 2009 (see figure 2.16). The rise in poverty rates was highest for Hispanics or Latinos. The poverty rate for this group increased from 16.5 percent in 2008 to 18.3 percent in 2009. The poverty rate for non-Hispanic or Latino black or African Americans increased from 17.5 percent in 2008 to 18.1 percent. At the same time, the poverty rate for non-Hispanic or Latino whites was 5.4 percent.

Figure 2.16: Poverty Rates by Race and Ethnicity, New Jersey, 2006 to 2009

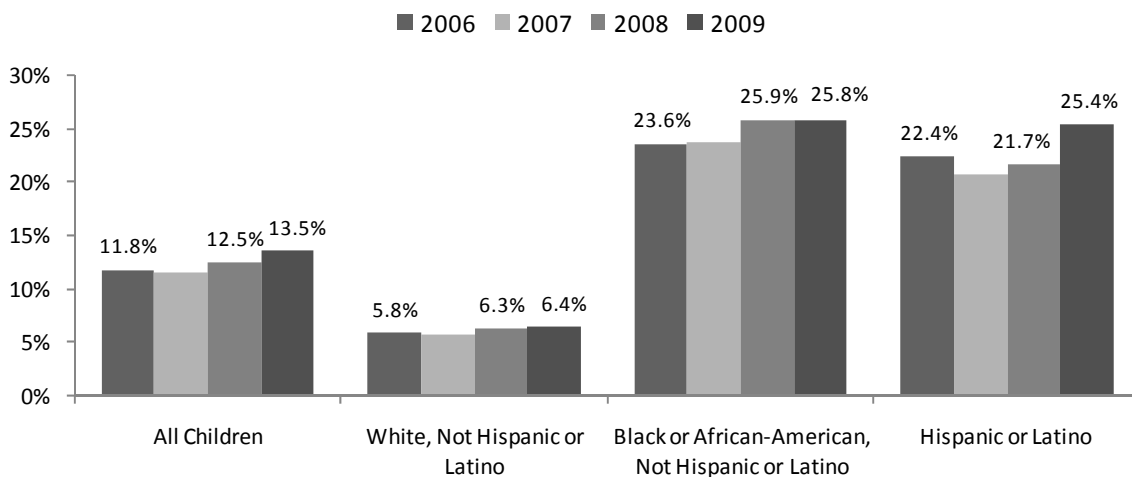


Source: U.S. Census Bureau, American Community Survey, 2006 to 2009

b. Racial and Ethnic Disparities in Child Poverty

Children of color continued to experience very high poverty rates in 2009. Approximately one in every four Hispanic or Latino children as well as black or African-American children lived in poverty in 2009 (see figure 2.17). Moreover, children of color were four times more likely to be living in poverty than white children were. It is important to note that the poverty rate of Hispanic or Latino children increased substantially, rising from 21.7 percent in 2008 to 25.4 percent in 2009.

Figure 2.17: Child Poverty Rates by Race and Ethnicity, New Jersey, 2006 to 2009

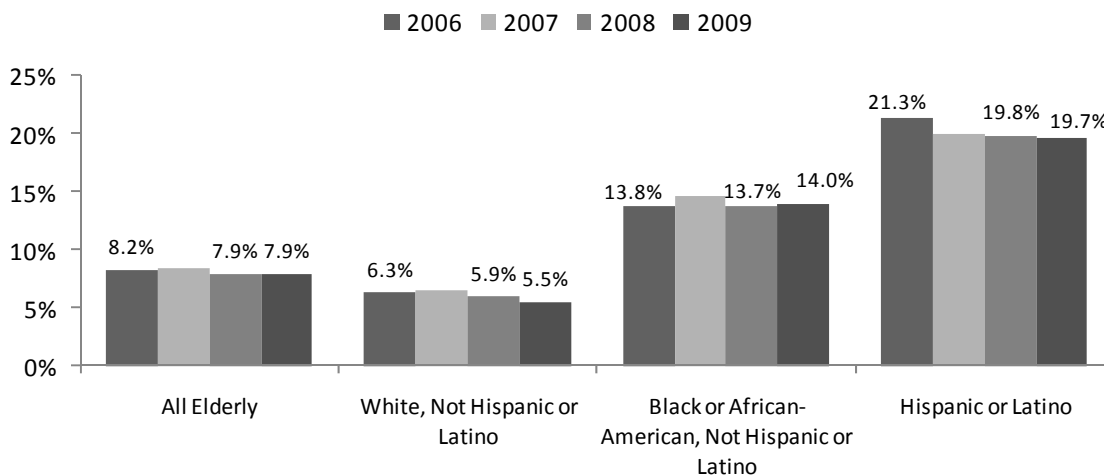


Source: U.S. Census Bureau, American Community Survey, 2006 to 2009

c. Racial and Ethnic Disparities in Elderly Poverty

The poverty rates of the elderly who were black or African American increased from 13.7 percent in 2008 to 14 percent in 2009 (see figure 2.18). The poverty rate of the elderly Hispanic or Latino population remained high at 19.7 percent in 2009. On the other hand, the poverty rate for white (not Hispanic or Latino) elderly residents remained much lower than the statewide average — 5.5 percent in 2009.

Figure 2.18: Elderly Poverty Rates by Race and Ethnicity, New Jersey, 2006 to 2009

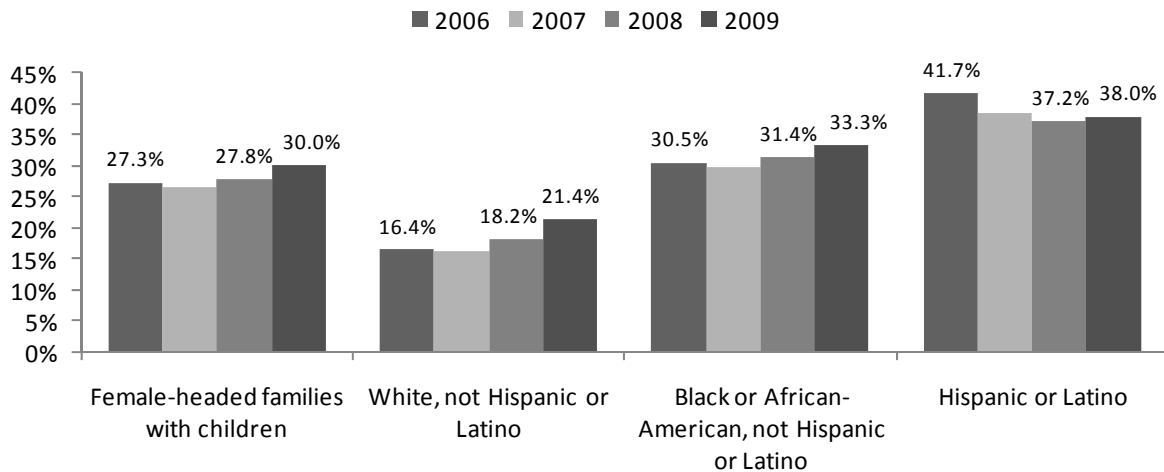


Source: U.S. Census Bureau, American Community Survey, 2006 to 2009

d. Racial and Ethnic Disparities in Poverty by Family Composition

While female-headed families with children, in general, were vulnerable to poverty, such families headed by racial and ethnic minorities were especially vulnerable (see figure 2.19). The poverty rate for families headed by minority women continued its upward trend in 2009. The poverty rate for families headed by black or African-American women increased from 31.4 percent in 2008 to 33.3 percent in 2009, while those headed by Hispanic or Latino women grew from 37.2 percent in 2008 to 38 percent in 2009. The poverty rate for white female-headed families with children increased as well, from 18.2 percent in 2008 to 21.4 percent in 2009, although it remained lower than the statewide average, and considerably below the rate for families headed by women of color.

Figure 2.19: Poverty Rate for Female-headed Families with Children, by Race and Ethnicity, New Jersey, 2006 to 2009

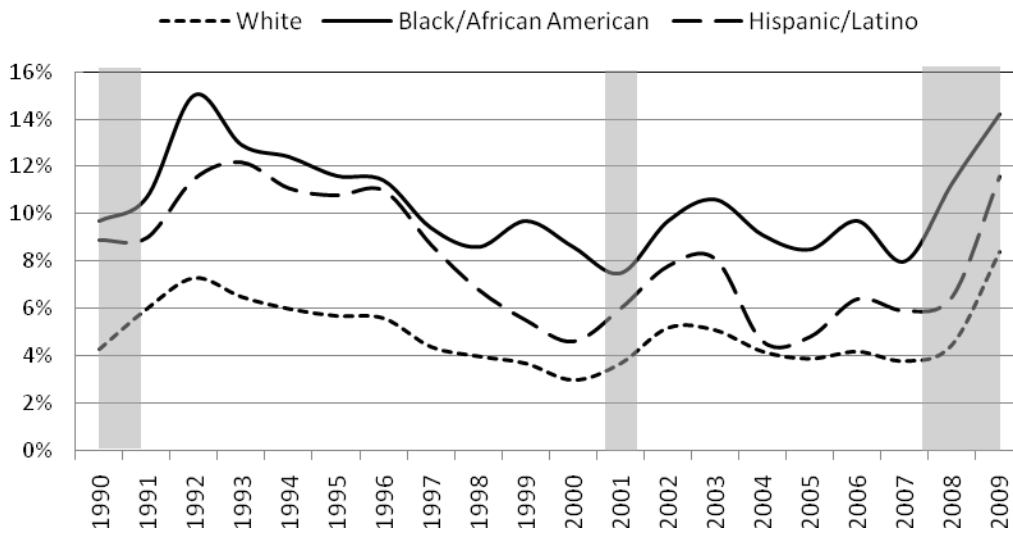


Source: U.S. Census Bureau, American Community Survey, 2006 to 2009

e. Disparate Consequences of Unemployment

The overall unemployment data hides the significant disparities that exist between racial and ethnic groups as well as between male and female workers. With the increase in unemployment over the course of the Great Recession, the consequences have not been shared proportionately among the different racial, ethnic, and gender groups. Since 1990, the unemployment rate among black or African-American New Jersey residents has consistently been higher than that for either white or Hispanic and Latino workers (see figure 2.20). Whereas the unemployment rate for Hispanic or Latino workers tracked that of black or African-American workers through the 1990s with the unemployment rate for whites being considerably lower, since 2000 the gap between white and Hispanic or Latino workers has narrowed. Since 2007, however, the unemployment rate for all three groups has surged. Black or African-American unemployment, which stood at 8 percent in 2007 rose to 14.2 percent in 2009, while the rate for Hispanics or Latinos increased from 5.9 percent to 11.6 percent, and that for whites from 3.8 percent to 8.4 percent.

Figure 2.20: Unemployment by Race and Ethnicity, 1990 to 2009

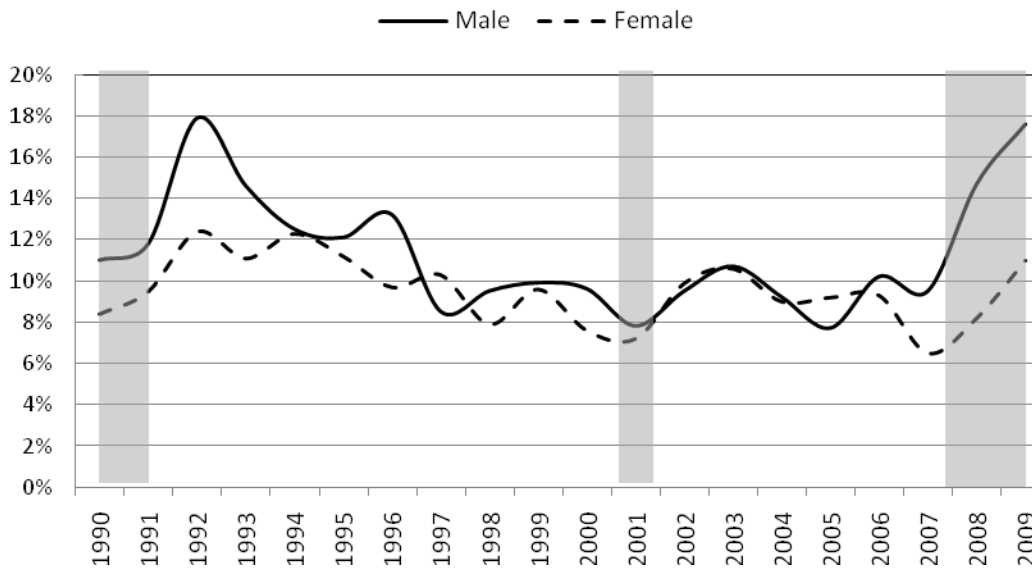


Source: U.S. Bureau of Labor Statistics and the New Jersey Department of Labor and Workforce Development

Note: Shaded areas denote recession

Since the onset of the recession, the high unemployment rate among black or African-American workers has fallen disproportionately on male workers with the divergence between black or African-American males and females growing considerably (see figure 2.21). In 2006, the unemployment rate for black or African-American female workers was 9.3 percent, while that for black or African-American male workers was 10.2 percent. In 2007, the unemployment rate for males declined to 9.5 percent and that for females by even more, to 6.5 percent. However, the unemployment rate for males jumped to 14.7 percent in 2008 and then to 17.6 percent in 2009, while that for females increased much more moderately to 8.2 percent and 11.0 percent respectively. On the other hand, the differences in the unemployment rates between male and female white or Hispanic and Latino workers has narrowed since the onset of the recession.

Figure 2.21: Unemployment by Gender for Blacks or African Americans, 1990 to 2009



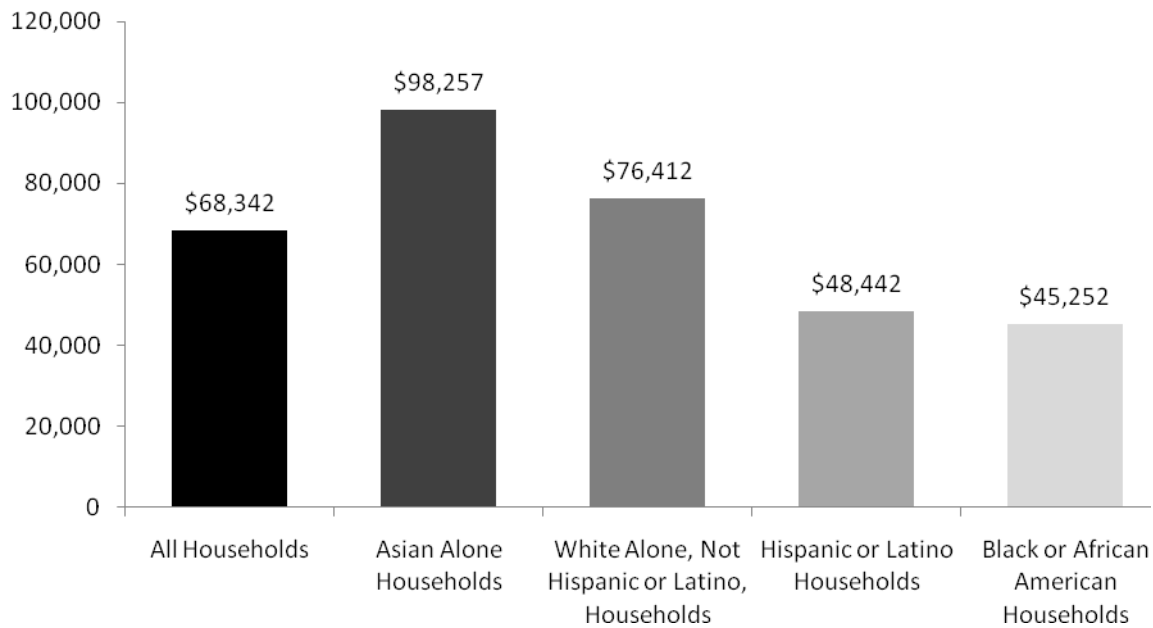
Source: U.S. Bureau of Labor Statistics and the New Jersey Department of Labor and Workforce Development

Note: Shaded areas denote recession

f. Racial and Ethnic Disparities in Household Income

In 2009, the disparities in median household income between racial and ethnic households remained as apparent as in previous years (see figure 2.22). The median household income for black or African-American and Hispanic or Latino households — \$45,252 and \$48,442, respectively — was less than half that of Asian households (\$98,257) and about 60 percent that of white-alone households (\$76,412).

Figure 2.22: Median Household Income by Race & Ethnicity, New Jersey, 2009



Source: U.S. Census Bureau, American Community Survey, 2009

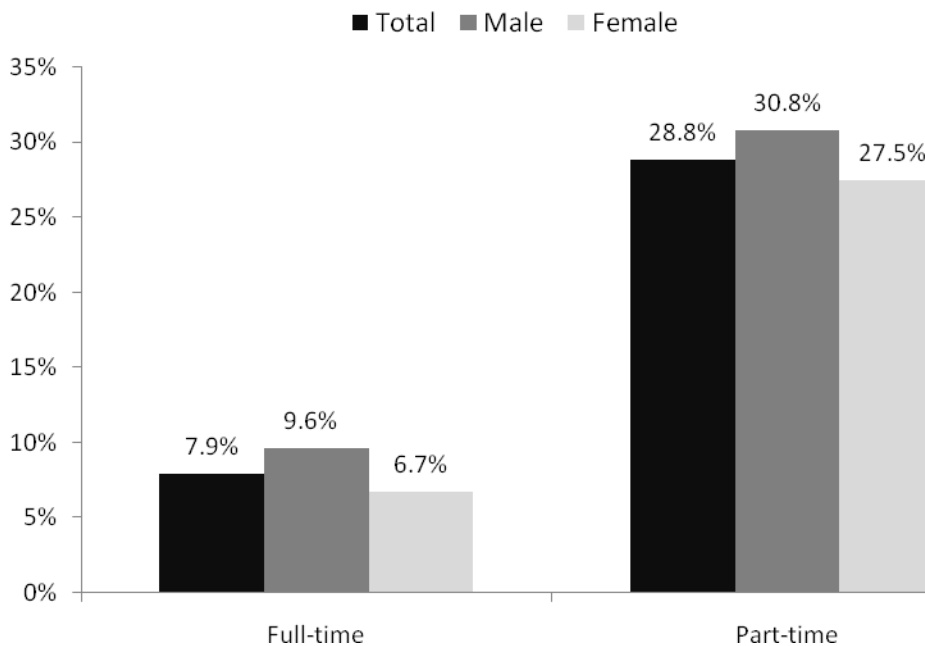
3. Working Poor

In 2009, as in previous years, working did not guarantee a path out of poverty. Moreover, working blacks or African Americans and Hispanics or Latinos were more likely than whites were to be living in poverty or with substantially lower incomes. Likewise, females were more likely to be living below the official poverty level or with lower incomes than were males.

a. Working and Living in Poverty

Among New Jerseyans 16 years and over with incomes below the official poverty level in 2009, almost 8 percent worked full time and year-round (see figure 2.23). Another 29 percent worked either part time or part year. While the share (and number) of full-time workers with incomes below the poverty level declined between 2008 and 2009 from 9.5 percent to 7.9 percent, the share (and number) of part-time or part-year workers increased.

Figure 2.23: Share of People 16 Years and Over by Sex with Incomes Below the Poverty Level and Who Worked either Full Time and Year-round or Part Time and Part Year, New Jersey, 2009



Source: U.S. Census Bureau, American Community Survey, 2009

The decrease in full-time work was evident among male workers with incomes below the poverty level, declining from 14.7 percent in 2008 to 9.6 percent in 2009; a decrease of almost 7,500 workers. On the other hand, the share of male part-time/part-year workers grew from 27.5 percent to 30.8 percent, an increase of almost 14,900 workers. Although the share of both full-time and part-time/part-year female workers with incomes below the poverty level remained about the same in 2009 as it was in 2008, the absolute numbers increased by about 2,200 for full-time workers and about 4,000 for part-time/part-year workers.

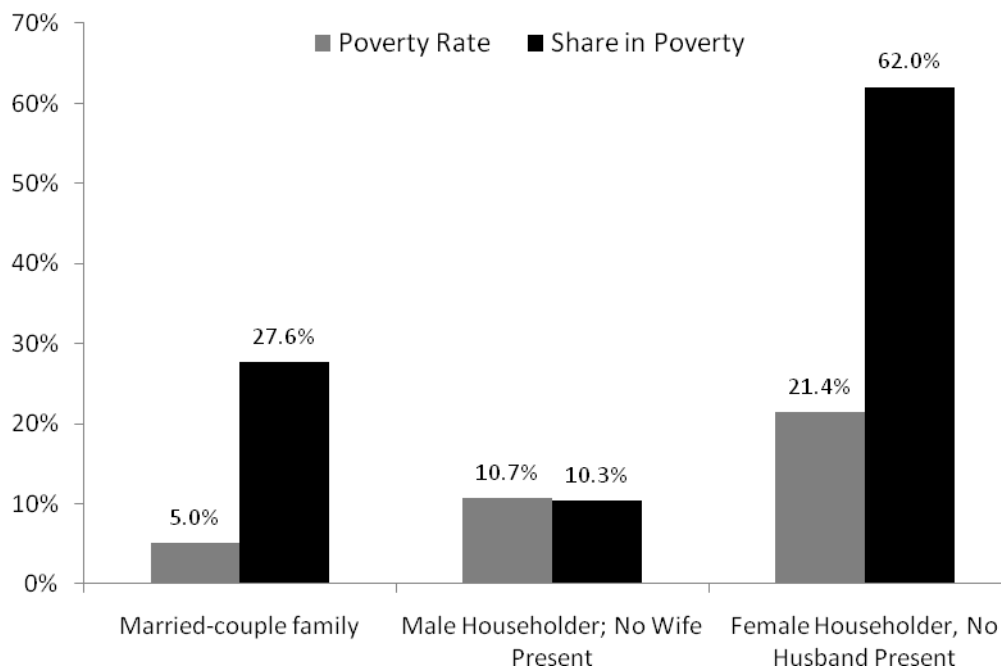
b. Families Working and Living in Poverty

For many New Jersey families, the presence of a worker in the family does not necessarily mean that the family will have an income that is greater than the official poverty level. In the case of one-worker female households where no husband is present, especially, living in poverty is frequent.

Females living in one-worker families with no husband present were more likely to be experiencing poverty than either males who lived in families with no wife present or married-couple families in which only one family member was working (see figure 2.24). In 2009, more than one-fifth (21.4 percent) of all one-worker female families were living below the official poverty level, a slight increase over the 19.4 percent for the previous year. Absolutely the number of one-worker female families living below the official poverty level increased by almost 5,900

families between 2008 and 2009. Furthermore, the proportion of one-worker female families living below the official poverty level was double that of one-worker male families and more than four times that of one-worker married-couple families.

Figure 2.24: Poverty Rate and Share in Poverty in the Past 12 Months of Families by Household Type for One-Worker Families, New Jersey, 2009



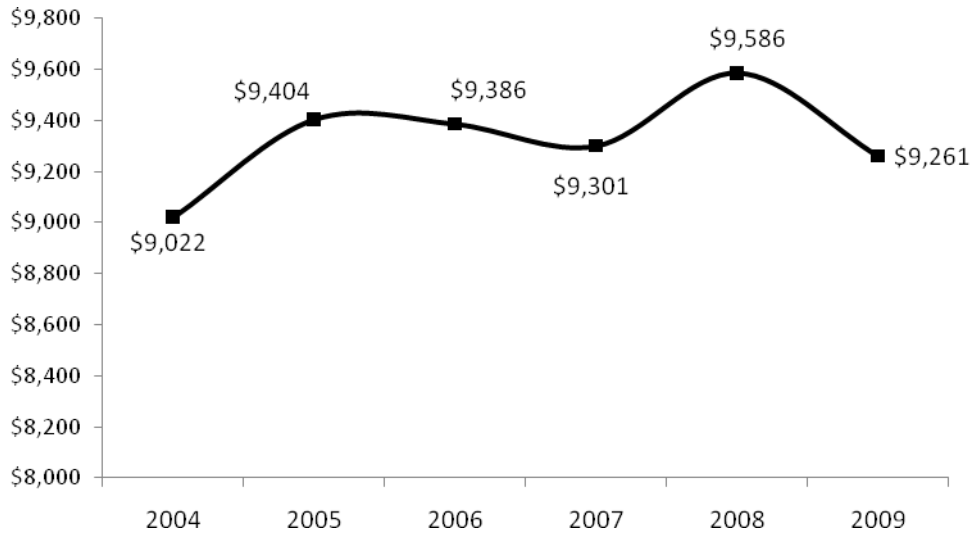
Source: U.S. Census Bureau, American Community Survey, 2009

In 2009, with the increase of almost 5,900 one-worker female families living below the official poverty level, the overall share of one-worker female families among all one-worker families living below the poverty level increased to 62 percent from 58.8 percent in 2008. This percentage was more than six times that of one-worker male families and more than double that of one-worker married-couple families.

The high poverty rate for one-worker female-headed families only indicates that the incomes of these families were below the official poverty level; it does not reveal by how much in dollar terms their actual incomes fell short of the official poverty threshold. By calculating the average income deficit for all female-headed households with no husband present (including both those who worked and did not work during 2009), the amount of income, on average, required to bring such a household up to the poverty threshold can be shown (see figure 2.25). In 2009, female-headed households with no husbands present faced an income deficit of \$9,261, on average. This amount was about \$1,400 more than the average income deficit for all married-couple families living below the official poverty level, and about \$1,300 more than that for all male householders with no wife present. Moreover, because the official poverty threshold for a

three-person family was \$17,285 in 2008, the \$9,261 income deficit was more than 50 percent of the official poverty threshold for a similar sized family, on average.

Figure 2.25: Mean income Deficit for Female-Headed Families Living Below the Poverty Level, New Jersey, 2004 to 2009



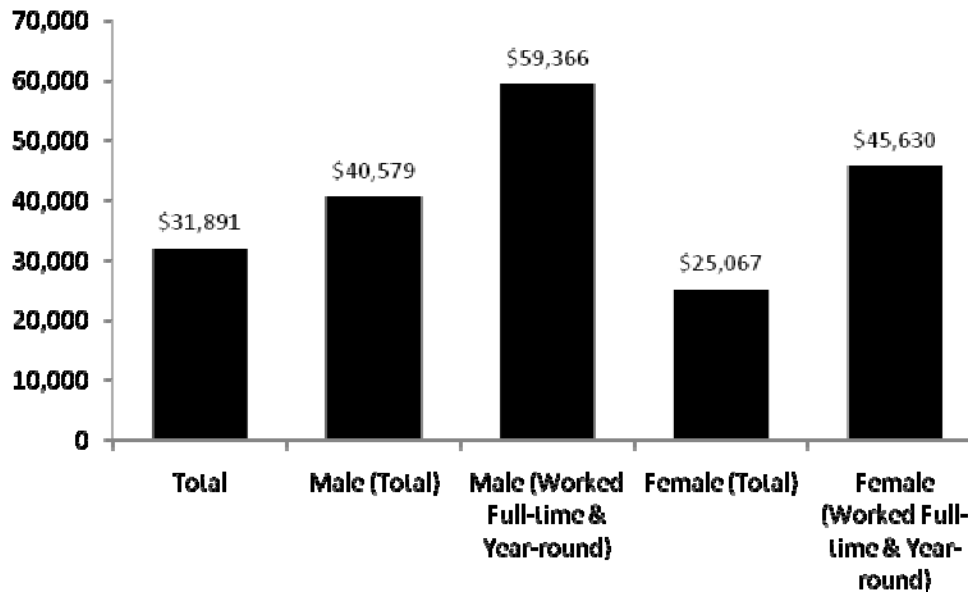
Source: U.S. Census Bureau, American Community Survey, 2009

Note: 2009 Inflation-Adjusted Dollars

c. Disparities in Income by Gender and Work Participation

The higher probability of one-worker female families living in poverty is a consequence, among other factors, of discrepancies in income by gender. Males, in general, and males who worked full time and year-round were more likely to have higher incomes than females in these categories (see figure 2.26). In 2009, the median income of \$25,067 for females was about 62 percent that for males (\$40,579), while the median income of \$45,630 for females who worked full time and year-round was about 77 percent that for males who worked full time and year-round (\$59,366).

Figure 2.26: Median Income by Sex and Work Experience for the Population 15+ Years, New Jersey, 2009



Source: U.S. Census Bureau, American Community Survey, 2009

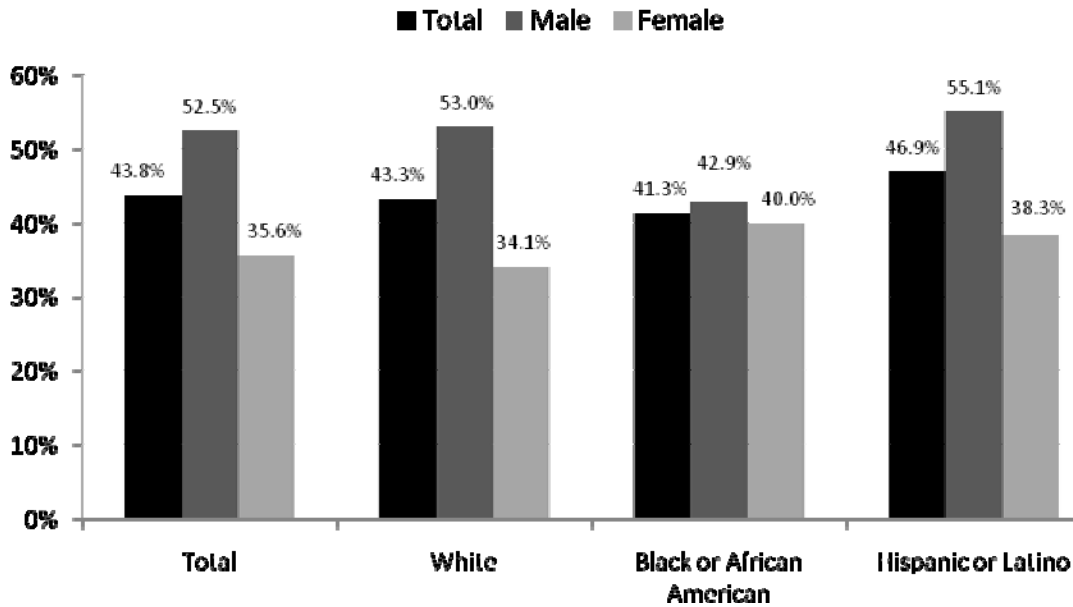
Note: 2009 Inflation-Adjusted Dollars

d. Disparities in Work Participation by Gender, Race, and Ethnicity

While one-worker female families were more likely to live in poverty than other one-worker family types, and while females were also likely to earn less than males, in the overall population a larger share of black or African-American and Hispanic or Latino females worked full time and year-round in 2009 (see figure 2.27). In 2009, as was the case in 2008, black or African-American females had the highest participation rate among females of working age, working full time and year-round — 40 percent compared to 38.3 percent of Hispanic or Latino females and 34.1 percent of white females.

Among males of working age, working full time and year-round, Hispanic or Latino males had the highest work participation rate in 2009 — 55.1 percent compared to 53 percent of white males and 42.9 percent of black or African-American males. Black or African-American males, in contrast to their female counterparts, lagged both Hispanic and Latino and white males in their work participation rate by at least 10 percentage points. As in 2008, Hispanic or Latino workers had the highest work participation rate, with almost 47 percent working full time year-round.

Figure 2.27: Work Experience by Gender and Ethnicity for the Population 16+ Years Who Worked Full Time Year-round, New Jersey, 2009



Source: U.S. Census Bureau, American Community Survey, 2009

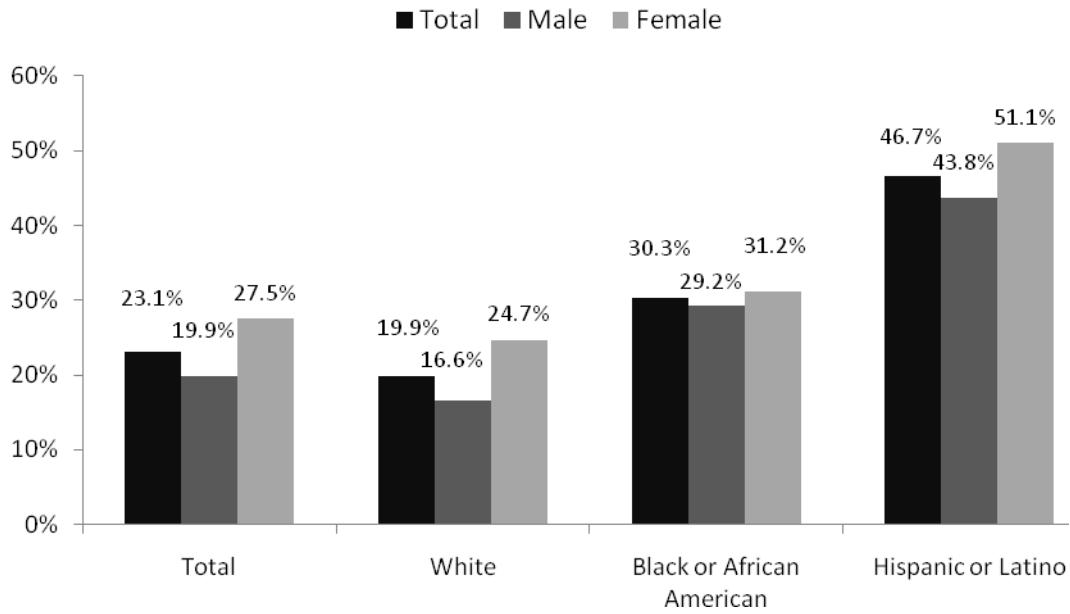
Note: 2009 Inflation-Adjusted Dollars

e. Disparities in Work Participation by Gender, Race, and Ethnicity, for Workers Earning Less than \$30,000

In 2009, as was the case in 2008, although a larger percentage of Hispanics or Latinos worked full time and year-round than either whites or blacks or African Americans, they were much more likely to be earning less than \$30,000 (an amount that approximates 200 percent of the poverty level for a family of three in New Jersey). Overall, 46.7 percent of Hispanics or Latinos working full-time and year-round earned less than \$30,000, compared to 30.3 percent for blacks or African Americans and 19.9 percent for whites, which in the latter case was less than half the proportion of Hispanics or Latinos (see figure 2.28).

Among male full-time and year-round workers, a substantially larger share of Hispanic or Latino males than either white or black and African-American males earned less than \$30,000. While 43.8 percent of Hispanic or Latino males earned less than \$30,000, 29.2 percent of blacks or African-American males did and just 16.6 percent of white males did. Similarly, among females working full time and year-round, a substantially larger share of Hispanic or Latino females earned less than \$30,000 — 51.1 percent for Hispanic or Latino female workers compared to 31.2 percent for black or African-American workers and 24.7 percent for White female workers.

Figure 2.28: Work Experience by Gender and Ethnicity for the Population 16+ Years who Worked Full-time Year-round and Earned Less than \$30,000, New Jersey, 2009



Source: U.S. Census Bureau, American Community Survey, 2009

Note: 2009 Inflation-Adjusted Dollars

Places in Poverty

New Jersey is home to many affluent communities where most residents do not need to worry about securing basic needs on a daily basis. In fact, three of the nation's 10 wealthiest counties — Hunterdon, Morris, and Somerset — are located in New Jersey. Despite this apparent prosperity, New Jersey is in fact a diverse state with glaring geographical disparities in the distribution of wealth. While some places are prosperous, other places endure acute economic hardships. Given the evidence that areas of concentrated wealth translate into higher costs, especially for basic needs such as housing, those with fewer resources can afford to live only in certain neighborhoods, which results in continued clustering of high poverty areas. The Great Recession and ensuing budget cuts have increased challenges faced by chronically poor communities, and has affected many new neighborhoods adversely as well.

This chapter examines geographical disparities in the incidence of poverty in the state, and analyzes changes in the experience of poverty over time. It begins with a discussion of poverty at the county level, and then explores poverty in smaller geographical areas.

1. Counties

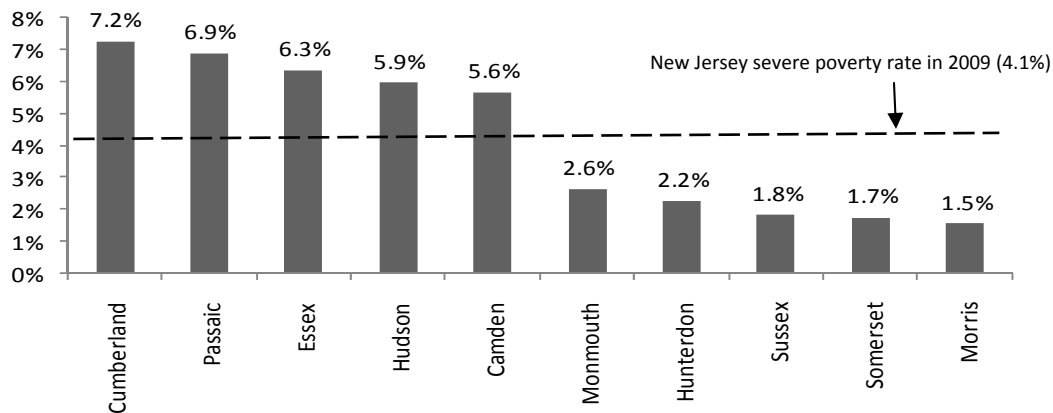
Wide disparities in economic security remain a prominent feature at the county level.

a. Poverty Levels

i. Below Severe Poverty Level (or 50% FPL)

Severe poverty, or 50 percent of the official poverty level, is a measure of extreme deprivation. A family of three with two children needed an annual income of \$8,642 to live above the severe poverty level in 2009 (\$8,803 in 2010)². Yet, the income for 350,083 residents fell below this level in 2009. Overall, the share of the population living below severe poverty increased from 3.9 percent in 2008 to 4.1 percent in 2009 (see figure 3.1). More than 20,000 additional New Jerseyans were living in severe poverty. Cumberland County's severe poverty rate of 7.2 percent was the highest in the state. Morris County, on the other hand, had the lowest severe poverty rate in the state.

Figure 3.1: Percentage of Population Living in Severe Poverty (<50% FPL), New Jersey Counties, 2009



Source: U.S. Census Bureau, American Community Survey, 2009

Overall, the highest increase in the severe poverty rate was in Cumberland County — from 5.2 percent in 2008 to 7.2 of percent in 2009 (see figure 3.2). Besides Cumberland County, Passaic, Essex, Hudson, and Camden counties also experienced high rates of severe poverty in 2009.

Figure 3.2: Counties with Highest Severe Poverty Rates (<50% FPL), New Jersey 2005 to 2009

COUNTY	2005	2006	2007	2008	2009	Change (08-09)
Cumberland	6.1%	7.1%	7.4%	5.2%	7.2%	Increase (+2.0%)
Passaic	7.3%	6.5%	6.5%	5.8%	6.9%	Increase (+1.1%)
Essex	7.7%	6.7%	7.5%	6.3%	6.3%	No change
Hudson	6.0%	6.0%	5.5%	6.6%	5.9%	Decrease (-0.7%)
Camden	5.6%	5.5%	4.9%	5.2%	5.6%	Increase (+0.4%)

Source: U.S. Census Bureau, American Community Survey, 2005 to 2009

The incidence of poverty was lowest in Morris, Somerset, Sussex, Hunterdon, and Monmouth counties (see figure 3.3). With the exception of Morris County, the poverty rate increased in all these counties, although remained much lower than the statewide average.

Figure 3.3: Counties with Lowest Severe Poverty Rates (<50% FPL), New Jersey 2005 to 2009

COUNTY	2005	2006	2007	2008	2009	Change (08-09)
Monmouth	2.6%	2.5%	2.5%	2.5%	2.6%	Increase (+0.1%)
Hunterdon	0.5%	1.2%	2.1%	1.9%	2.2%	Increase (+0.3%)
Sussex	1.5%	1.8%	2.3%	1.4%	1.8%	Increase (+0.4%)
Somerset	1.4%	1.9%	1.3%	1.0%	1.7%	Increase (+0.7%)
Morris	1.0%	1.8%	1.4%	1.7%	1.5%	Decrease (-0.2%)

Source: U.S. Census Bureau, American Community Survey, 2005 to 2009

ii. Below Federal Poverty Level (or 100 percent FPL)

A family of three with two children needed an annual income of at least \$17,285 to live above the official poverty level in 2009 (\$17,607 in 2010).³ The incomes of 799,099 New Jersey residents were below this threshold in 2009, an increase over the previous year. Overall, the poverty rate increased in the state from 8.7 percent in 2008 to 9.4 percent in 2009, pushing an additional 57,627 new people into poverty.

Poverty data at the federal poverty level also displayed a pattern of geographical disparity — the numbers of individuals with economic hardships varied significantly by county of residence (see figure 3.4). The incidence of poverty was highest in Passaic County, with 17.2 percent of residents living below the official poverty level in 2009. In contrast, Morris County had the lowest poverty rate (3.3 percent), less than one-fifth that of Passaic County.

Figure 3.4: Percentage of Population Living Below the Official Poverty Level (<100% FPL), New Jersey Counties, 2009



Source: U.S. Census Bureau, American Community Survey, 2009

Considering all 21 counties, the highest increase in the poverty rate was in Cape May, from 6.4 percent in 2008 to 10.0 percent in 2009 (see Appendix III).

Among the five counties with the highest poverty rates — Passaic, Cumberland, Essex, Hudson, and Camden — the highest increase in the poverty rate was in Cumberland County, where it grew from 12.5 percent in 2008 to 16 percent in 2009 (see figure 3.5).

Figure 3.5: Counties with Highest Official Poverty Rates (<100% FPL), New Jersey, 2005 to 2009

COUNTY	2005	2006	2007	2008	2009	Change (08-09)
Passaic	14.6%	15.0%	13.7%	14.4%	17.2%	Increase (+3.8%)
Cumberland	12.6%	15.3%	18.5%	12.5%	16.0%	Increase (+3.5%)
Essex	14.7%	14.5%	13.3%	14.8%	14.5%	Decrease (-0.3)
Hudson	16.5%	15.2%	13.7%	15.2%	14.5%	Decrease (-0.7%)
Camden	12.4%	11.0%	10.7%	11.5%	11.3%	Decrease (-0.2%)

Source: U.S. Census Bureau, American Community Survey, 2005 to 2009

The five counties with the lowest poverty rates in 2009 were Burlington, Sussex, Hunterdon, Somerset, and Morris (see figure 3.6). Among these counties, the biggest increase in the poverty rate was in Somerset County — from 2.3 percent in 2008 to 4.0 percent in 2009, still substantially lower than many counties in the state.

Figure 3.6: Counties with Lowest Official Poverty Rates (<100% FPL), New Jersey, 2005 to 2009

COUNTY	2005	2006	2007	2008	2009	Change (08-09)
Burlington	4.6%	5.9%	4.7%	5.3%	5.8%	Increase (+0.5%)
Sussex	4.4%	4.8%	4.6%	4.1%	5.7%	Increase (+1.6%)
Hunterdon	1.4%	3.5%	4.1%	4.2%	4.8%	Increase (+0.6%)
Somerset	3.6%	4.4%	2.6%	2.3%	4.0%	Increase (+1.7%)
Morris	2.9%	3.9%	3.9%	3.6%	3.3%	Decrease (-0.3%)

Source: U.S. Census Bureau, American Community Survey, 2005 to 2009

iii. Below 200 Percent of Poverty Level

A family of three with two children needed at least \$34,570 to live above 200 percent of the poverty level in 2009 (\$35,214 in 2010).⁴ About 1.9 million New Jersey residents had incomes that were less than this amount in 2009. Overall, 22.5 percent of the population remained below 200 percent of poverty, an increase over the 20.8 percent the previous year.

Among specific counties, 34.7 percent of Passaic County residents were below 200 percent of the poverty level, followed closely by Cumberland, Hudson, Essex, and Atlantic counties — all with poverty rates above 31 percent in 2009 (see figure 3.7). In contrast, Hunterdon County had the lowest rate in the state with 11.6 percent below 200 percent of the poverty level. The rate in Passaic County was three times more than that for Hunterdon County.

Figure 3.7: Percentage of Population Living Below 200 Percent of the Official Poverty Level (<200%FPL), New Jersey Counties, 2009



Source: U.S. Census Bureau, American Community Survey, 2009

While the percentage of the population living below 200 percent of the poverty level was highest in Passaic County and lowest in Hunterdon County, the largest increases between 2008 and 2009 were in Cape May and Somerset counties. In Cape May, the rate increased from 23.1 percent in 2008 to 28.5 percent in 2009, while in Somerset County the increase was from 9.2 percent to 14.6 percent.

The five counties with the highest rates of the population living with incomes less than 200 percent of the poverty level were Passaic, Cumberland, Hudson, Essex, and Atlantic (see figure 3.8). While all high-rate counties experienced an increase in the poverty rate in 2009, the largest increase was in Atlantic County, where it increased from 28.1 percent in 2008 to 31.1 percent in 2009.

Figure 3.8: Counties with Highest Rates of People Living Below 200 Percent of the Poverty Level, New Jersey, 2005 to 2009

COUNTY	2005	2006	2007	2008	2009	Change (08-09)
Passaic	32.3%	32.2%	29.9%	31.8%	34.7%	Increase (+2.9%)
Cumberland	32.3%	34.0%	35.4%	32.4%	34.4%	Increase (+2.0%)
Hudson	39.1%	36.1%	34.5%	33.0%	34.1%	Increase (+1.1%)
Essex	32.0%	29.9%	30.2%	30.3%	31.2%	Increase (+0.9%)
Atlantic	26.0%	24.9%	28.1%	28.1%	31.1%	Increase (+3.0%)

Source: U.S. Census Bureau, American Community Survey, 2005 to 2009

The counties with the lowest rates of people living below 200 percent of the poverty level in 2009 were Burlington, Hunterdon, Morris, Sussex, and Essex (see figure 3.9). With the exception of Sussex County, the rates increased in all these counties in 2009, the biggest increase being in Somerset County.

Figure 3.9: Counties with Lowest Rates of People Living Below 200 Percent of the Poverty Level, New Jersey, 2005 to 2009

COUNTY	2005	2006	2007	2008	2009	Change (08-09)
Burlington	12.5%	15.4%	15.3%	14.9%	15.4%	Increase (+0.5%)
Hunterdon	7.4%	10.1%	8.2%	9.3%	11.6%	Increase (+2.3%)
Morris	11.3%	10.7%	9.6%	10.9%	11.8%	Increase (+0.9%)
Sussex	12.8%	11.2%	13.9%	14.7%	13.0%	Decrease (-1.7%)
Somerset	11.2%	11.2%	9.0%	9.2%	14.6%	Increase (+5.4%)

Source: U.S. Census Bureau, American Community Survey, 2005 to 2009

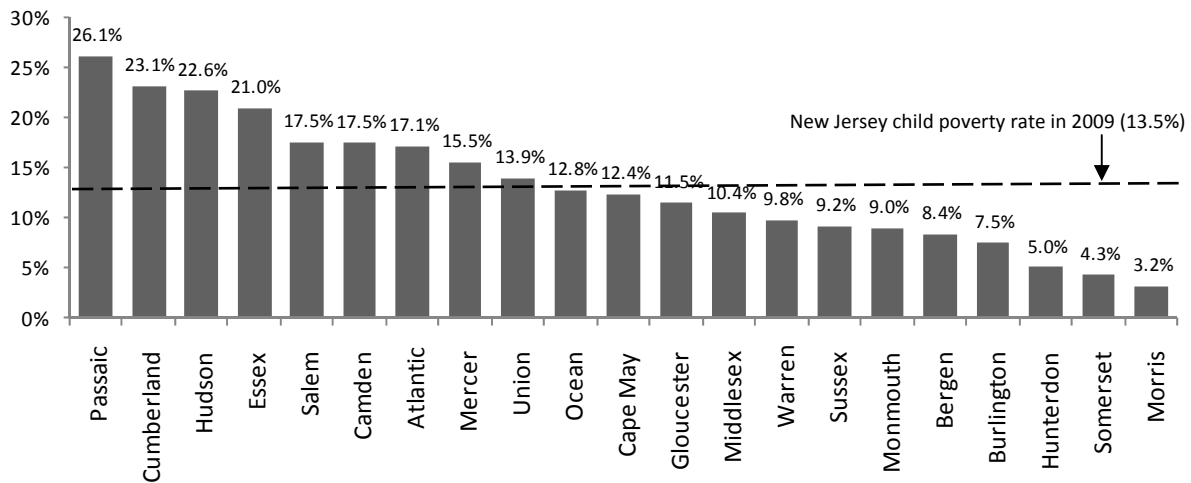
b. Children

While the official poverty rate increased considerably for children at the state level, there were wide disparities in child poverty at the county level.

The previous chapter showed that children were among the most vulnerable groups in the state. While poverty increased considerably for children in 2009, there were wide disparities in child poverty at the county level.

Passaic County had the highest proportion of children living below the official poverty rate in 2009, nearly twice the statewide average (see figure 3.10). More than one-quarter, or 26 percent, of children in Passaic County were below the official poverty level. Additionally, Cumberland, Essex, and Hudson counties also had very high child poverty rates in 2009. At least one in every five children in each of these counties experienced poverty. In contrast, and consistent with the clustering pattern of poverty, child poverty rates were very low in various other counties. Morris County had the lowest child poverty rate (3.2 percent), followed by Hunterdon and Somerset counties — less than 5 percent each.

Figure 3.10: Child Poverty Rates by County, New Jersey, 2009



Source: U.S. Census Bureau, American Community Survey, 2009

Among all 21 counties, the largest increase in the child poverty rate was in Sussex County, where child poverty nearly tripled — from 3.3 percent in 2008 to 9.2 percent in 2009.

The five counties with the highest child poverty rates in 2009 were Passaic, Cumberland, Hudson, Essex, and Salem (see figure 3.11). Although the child poverty rate decreased in Hudson and Salem counties, both continued to have very high child poverty rates (22.6 and 17.5 percent, respectively). Cumberland and Essex were other counties with previously high child poverty rates, where poverty continued to rise in 2009.

Figure 3.11: Counties with Highest Child Poverty Rates, New Jersey, 2006 to 2009

COUNTY	2006	2007	2008	2009	Change (08-09)
Passaic	22.9%	17.8%	22.1%	26.1%	Increase (+4.0%)
Cumberland	20.9%	33.7%	19.4%	23.1%	Increase (+3.7%)
Hudson	25.7%	20.4%	23.5%	22.6%	Decrease (-0.9%)
Essex	18.6%	18.8%	20.2%	21.0%	Increase (+0.8%)
Salem	12.2%	15.8%	18.4%	17.5%	Decrease (-0.9%)

Source: U.S. Census Bureau, American Community Survey, 2006 to 2009

The five counties with the lowest child poverty rates in 2009 were Bergen, Burlington, Hunterdon, Somerset, and Morris (see figure 3.12). With the exception of Morris County, the child poverty rate increased in all of these counties. The largest increase was in Bergen County — from 4.8 percent in 2008 to 8.4 percent in 2009.

Figure 3.12: Counties with Lowest Child Poverty Rates, New Jersey, 2006 to 2009

COUNTY	2006	2007	2008	2009	Change (08-09)
Bergen	5.9%	5.8%	4.8%	8.4%	Increase (+3.6%)
Burlington	7.5%	5.1%	6.4%	7.5%	Increase (+1.1%)
Hunterdon	3.2%	2.4%	3.5%	5.0%	Increase (+1.5%)
Somerset	5.5%	2.1%	2.4%	4.3%	Increase (+1.9%)
Morris	4.3%	4.0%	4.4%	3.2%	Decrease (-1.2%)

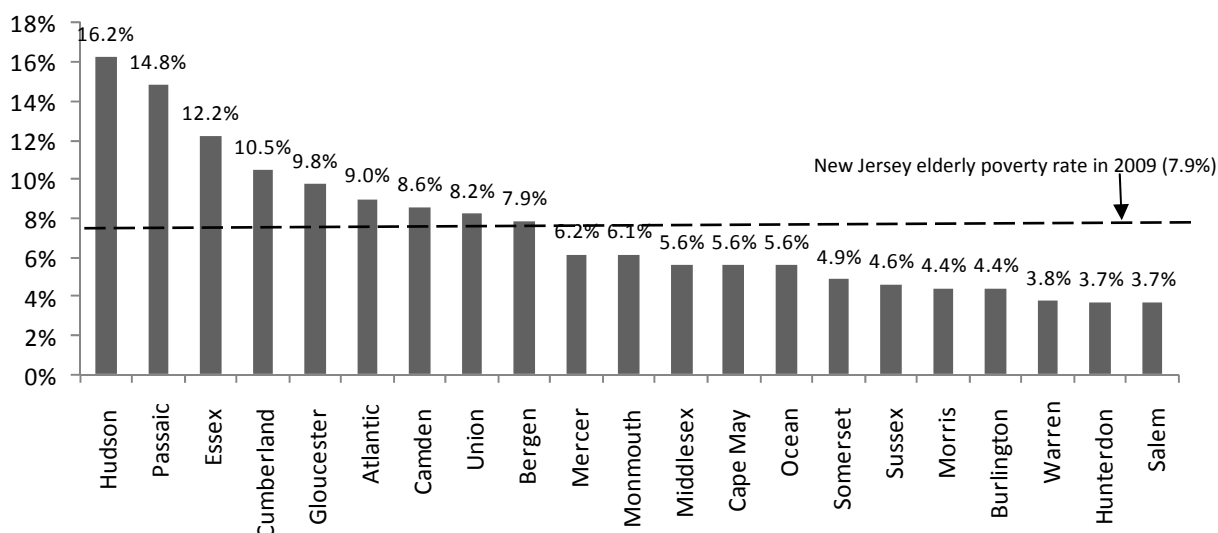
Source: U.S. Census Bureau, American Community Survey, 2006 to 2009

c. Elderly

Elderly residents in certain counties such as Hudson, Passaic, Essex, and Cumberland have a higher likelihood of being poor than other counties.

In 2009, 7.9 percent of residents over 65 years of age (or 88,809 residents) lived in poverty (see figure 3.13). Hudson County’s elderly poverty rate of 16.2 percent was the highest county rate, more than twice the statewide average. In Passaic, Essex, and Cumberland counties, the elderly poverty rates exceeded 10 percent. In contrast, elderly poverty rates remained less than one-third of the state average (or less than 5 percent) in seven counties — Somerset, Sussex, Morris, Burlington, Warren, Hunterdon, and Salem.

Figure 3.13: Percentage of People Ages 65 and Over Living in Poverty by County, New Jersey, 2009



Source: U.S. Census Bureau, American Community Survey, 2009

Among all 21 counties, Hudson County had the largest increase in the elderly poverty rate (see figure 3.14). It also continued to remain among the top five counties with the highest elderly poverty rates in 2009. Passaic, Essex, Cumberland, and Gloucester counties made up the other

four high elderly poverty rate counties. With the exception of Essex County, the elderly poverty rate continued to increase in the other four counties. While the elderly poverty rate decreased in Essex County, it remained high at 12.2 percent.

Figure 3.14: Counties with Highest Elderly Poverty Rates, New Jersey, 2006 to 2009

COUNTY	2006	2007	2008	2009	Change (08-09)
Hudson	16.0%	16.7%	14.2%	16.2%	Increase (+2.0%)
Passaic	10.5%	13.7%	14.7%	14.8%	Increase (+0.1%)
Essex	13.1%	9.6%	13.4%	12.2%	Decrease (-1.2%)
Cumberland	11.8%	6.0%	9.2%	10.5%	Increase (+1.3%)
Gloucester	12.3%	6.8%	7.8%	9.8%	Increase (+2.0%)

Source: U.S. Census Bureau, American Community Survey, 2006 to 2009

Elderly poverty rates were lowest in Morris, Burlington, Warren, Hunterdon, and Salem counties (see figure 3.15). With the exception of Salem County, poverty decreased in all these counties in 2009.

Figure 3.15: Counties with Lowest Elderly Poverty Rates, New Jersey, 2006 to 2009

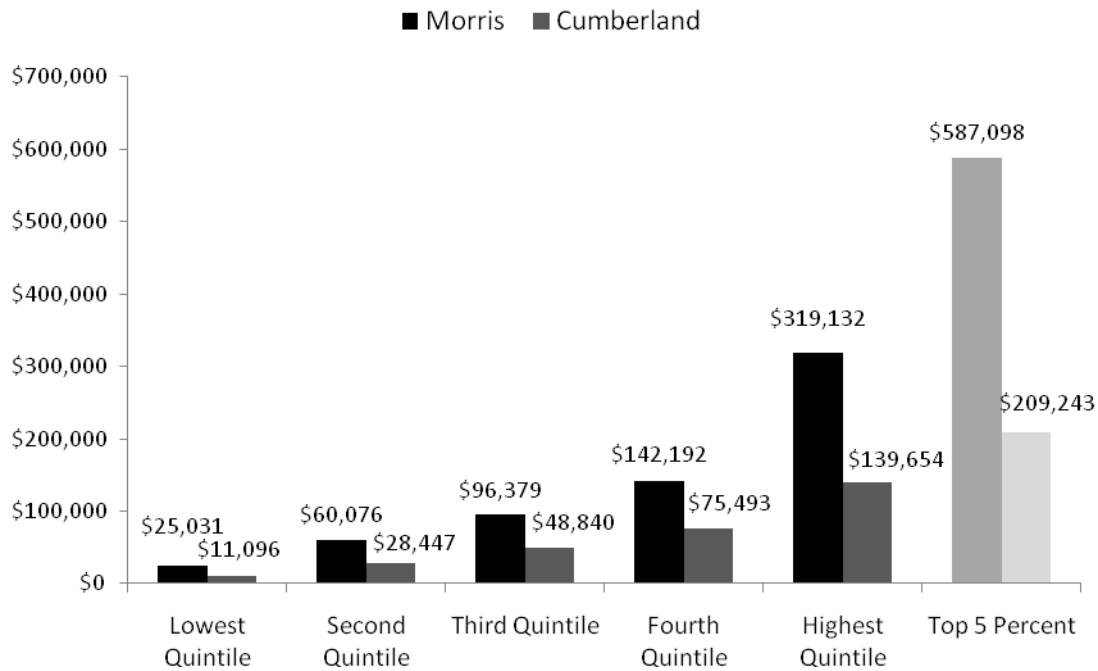
COUNTY	2006	2007	2008	2009	Change (08-09)
Morris	4.9%	5.9%	4.8%	4.4%	Decrease (-0.4%)
Burlington	3.5%	5.5%	3.7%	4.4%	Increase (+0.7%)
Warren	4.6%	6.8%	7.3%	3.8%	Decrease (-3.5%)
Hunterdon	2.0%	3.7%	7.1%	3.7%	Decrease (-3.4%)
Salem	9.6%	7.1%	9.3%	3.7%	Decrease (-5.6%)

Source: U.S. Census Bureau, American Community Survey, 2006 to 2009

d. Disparities in Household Income by County

While overall distribution in household income was lopsided towards the higher quintiles, substantial differences existed between the wealthier and poorer counties (see figure 3.16). In Morris County, one of the wealthiest counties in the state, the mean household income of \$25,031 for the lowest quintile was more than double the \$11,096 of the lowest quintile in Cumberland County, one of the poorest counties. A similar relationship existed between the \$319,132 mean household income of the highest quintile in Morris County and the \$139,654 for the same quintile in Cumberland County. In fact, the mean household quintiles in Morris County were more than the mean household income for the quintile above in Cumberland County, except for the lowest quintile.

Figure 3.16: Mean Household Income by Quintile for Selected Counties, New Jersey, 2009

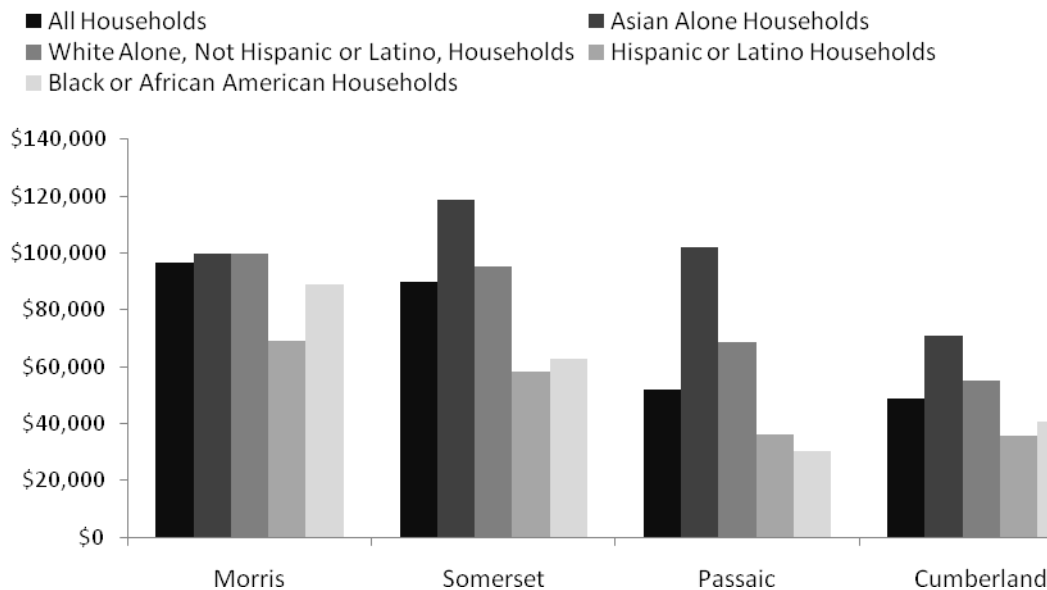


Source: U.S. Census Bureau, American Community Survey, 2009

e. Racial and Ethnic Disparities in Household Income by County

Significant disparities in median household income existed not only between racial and ethnic groups within counties but also among counties (see figure 3.17). Whereas the median income for Black or African-American and Hispanic or Latino households was consistently lower than it was for Asian or White-alone households in both the counties with the highest and lowest median household incomes, there were sharp distinctions among counties. Significant racial and ethnic disparities in median household income existed in Morris and Somerset counties, two of the counties with the highest median household income, as well as in Passaic and Cumberland counties, among the counties with the lowest median household income. Strikingly, however, the median income for blacks or African Americans and Hispanic or Latino households in both Morris and Somerset counties was higher than the median income for all households in either Passaic or Cumberland county. The median income for white households was lower in Cumberland County than the median income for black or African-American and Hispanic or Latino households in both Morris and Somerset counties, while in Passaic County it was lower than respective median household incomes in Morris County.

Figure 3.17: Median Household Income by Race & Ethnicity for Selected Counties, New Jersey, 2009



Source: U.S. Census Bureau, American Community Survey, 2009

2. Municipalities

The concentration of poverty continued to be a distinguishing feature of the smaller areas of the state in 2009. As shown above, certain southern counties — Cumberland, Atlantic, Salem, Camden, Passaic — as well as some northeast counties — Hudson and Essex — had very high concentrations of people living in poverty. Yet, these geographical disparities deepen when we examine poverty in smaller geographical areas within counties.

a. Poverty Levels

i. Below Severe Poverty Level (or 50% FPL)

A family of three with two children needed an income of at least \$8,803 to live above severe poverty in 2009. While county and state level analysis shows that many did not meet this threshold, municipal level data demonstrates the especially dire conditions in various smaller geographies (see figure 3.16). More than 18.0 percent of Camden residents and 15.4 percent of Bridgeton residents lived in severe poverty in 2009. In eight places of the state — Trenton, Paterson, Passaic, Newark, New Brunswick, and Atlantic City — the severe poverty rate was above 10 percent in 2009.

In contrast, the poverty rate was below 5 percent in 19 places in the state (see figure 3.19). Livingston had the lowest poverty rate and second lowest poverty in the country in 2009.

Figure 3.16: Places with High Severe Poverty Rates (<50% FPL), New Jersey, 2007 to 2009 (3-Year Averages)

PLACES	2007	2008	2009
Camden	19.7%	19.0%	18.1%
Bridgeton	13.8%	11.5%	15.4%
Atlantic City	12.3%	14.7%	13.7%
New Brunswick	11.9%	12.0%	13.3%
Newark	12.8%	12.5%	12.0%
Passaic	13.5%	10.5%	11.5%
Paterson	11.4%	11.6%	11.3%
Trenton	8.3%	9.6%	10.4%

Source: U.S. Census Bureau, American Community Survey, 2007 to 2009

Ten places had severe poverty rates below 1.5 percent in 2009 (see figure 3.17).

Figure 3.17: Places with Low Severe Poverty Rates (<50% FPL), New Jersey, 2007 to 2009 (3-Year Averages)

PLACES	2007	2008	2009
Wayne CDP	1.4%	1.1%	1.4%
South Plainfield	1.9%	2.3%	1.4%
East Brunswick CDP	1.6%	1.3%	1.3%
Lyndhurst	NA	NA	1.3%
Mercerville-Hamilton Sq.CDP	0.2%	0.3%	1.2%
Westfield	1.6%	1.0%	1.1%
Bergenfield	1.5%	1.8%	1.0%
Ridgewood	1.3%	0.6%	0.9%
Old Bridge CDP	0.8%	0.8%	0.8%
Livingston CDP	1.3%	1.6%	0.7%

Source: U.S. Census Bureau, American Community Survey, 2007 to 2009

ii. Below Federal Poverty Level (or 100 percent FPL)

In 2009, 36.7 percent of Camden residents had incomes below the official poverty level — the highest in the state (see figure 3.18). At the national level, only 28 places (out of 2,100 for which data is available) had poverty rates higher than Camden. Poverty remained high in many other municipalities. In 11 municipalities, more than 20 percent, or at least one in five residents, lived below the official poverty rate in 2009.

Figure 3.18: Places with High Official Poverty Rates (<100% FPL), New Jersey, 2007 to 2009 (3-Year Averages)

PLACES	2007	2008	2009
Camden	40.5%	38.6%	36.7%
Lakewood	34.1%	34.2%	31.3%
Passaic	26.9%	28.7%	29.6%
Paterson	24.5%	24.7%	26.7%
Atlantic City	22.5%	26.3%	26.1%
Bridgeton	24.9%	20.7%	25.2%
New Brunswick	24.2%	25.5%	24.7%
Newark	24.1%	24.7%	24.2%
Trenton	22.1%	22.1%	24.1%
Millville	21.1%	21.3%	22.1%
East Orange	26.9%	24.2%	20.8%

Source: U.S. Census Bureau, American Community Survey, 2007 to 2009

Figure 3.19: Places with Low Official Poverty Rates (<100% FPL), New Jersey, 2007 to 2009 (3-Year Averages)

PLACES	2007	2008	2009
Union CDP	4.6%	5.1%	4.7%
Toms River	4.6%	5.0%	4.7%
Sayreville	7.9%	5.7%	4.5%
Cranford	2.2%	4.0%	4.0%
Wayne	3.7%	3.4%	3.7%
Paramus	3.1%	1.4%	3.6%
Bergenfield	5.5%	5.2%	3.6%
Scotch Plains	2.2%	2.6%	3.5%
West Milford	2.3%	2.3%	3.1%
South Plainfield	5.5%	5.3%	3.1%
Fair Lawn	2.4%	3.0%	3.0%
Old Bridge	1.4%	2.7%	3.0%
Westfield	2.1%	2.2%	2.9%
East Brunswick	3.8%	3.7%	2.8%
Mercerville-Hamilton Square	3.3%	2.6%	2.8%
Ridgewood village	3.6%	2.3%	2.8%
Nutley	2.2%	2.9%	2.7%
Maplewood	3.3%	3.7%	2.3%
Livingston	3.4%	3.8%	1.2%

Source: U.S. Census Bureau, American Community Survey, 2007 to 2009

iii. Below 200 Percent of Poverty Level

In 14 out of 70 places, more than 40 percent of the residents had incomes below 200 percent of the poverty level (see figure 3.20). (The ACS three-year averages gives poverty data for only 70 places.) Of the 14 places, in eight places — Camden, Passaic, Lakewood, New Brunswick, Bridgeton, Atlantic City, Paterson, and Trenton — more than 50 percent of the residents lived with incomes below 200 percent of the poverty level. In nine additional places — Newark, Union, West New York, Millville, Elizabeth, Perth Amboy, East Orange, Irvington, Orange, Plainfield, Jersey City, Carteret, Lodi, Long Branch, and Hillside — between 30 and 40 percent of the residents had incomes below 200 percent of the poverty level. The rate remained highest in Camden, where 64.7 percent of the residents were below 200 percent of the poverty level. (For a full list of all 70 places, please see Appendix III.)

Figure 3.20: Places with High Rates of People Living Below 200 Percent of the Poverty Level, New Jersey, 2007 to 2009 (3-Year Averages)

PLACES	2007	2008	2009
Camden	67.1%	66.3%	64.7%
Passaic	53.6%	56.3%	58.2%
Lakewood CDP	63.8%	61.8%	58.1%
New Brunswick	51.5%	56.5%	56.6%
Bridgeton	53.9%	53.0%	55.3%
Atlantic City	49.5%	53.8%	55.0%
Paterson	51.4%	51.4%	51.5%
Trenton	48.8%	50.5%	50.2%
Newark	48.0%	48.9%	48.7%
Union	47.9%	47.5%	47.1%
West New York	47.8%	45.2%	45.5%
Millville	34.8%	37.6%	42.4%
Elizabeth	39.6%	40.3%	41.4%
Perth Amboy	34.9%	36.1%	41.2%
East Orange	47.9%	42.9%	38.5%
Irvington CDP	37.8%	34.0%	37.9%
Orange CDP	38.8%	41.6%	37.7%
Plainfield	34.1%	35.1%	35.1%
Jersey City	39.0%	35.5%	33.8%
Carteret	32.2%	28.2%	32.1%
Lodi	31.5%	26.8%	31.8%
Long Branch	36.0%	35.4%	31.3%
Hillside	NA	NA	31.1%

Source: U.S. Census Bureau, American Community Survey, 2007 to 2009

b. Children

Official child poverty rates at the municipal level showed extreme variations in the concentration levels of poverty. While 50.5 percent of children living in Camden city were poor, the poverty rate in Livingston was only 0.2 percent.

While official child poverty increased at the state level, and remained very high in some counties, it was even more concentrated at the municipal level (see figure 3.21). Of the 70 places for which data is available, 27 had child poverty rates above 20 percent in 2009. In 10 places, the poverty rates were more than 30 percent. The child poverty rate was the highest in Camden, where at least one in two children experienced poverty in 2009. (See Appendix III.)

Figure 3.21: Places with High Child Poverty Rates, New Jersey, 2005 to 2009 (3-Year Average)

PLACES	2005-2007	2006-2008	2007-2009
New Jersey	11.7%	12.0%	12.6%
Camden city	55.2%	52.3%	50.5%
Passaic	33.7%	36.2%	39.6%
Millville	33.2%	36.0%	37.3%
Atlantic City	31.4%	35.2%	37.2%
Paterson	34.1%	34.7%	37.1%
Lakewood CDP	38.5%	40.6%	37.0%
Trenton	33.3%	32.6%	35.5%
East Orange	36.7%	36.3%	35.4%
Newark	32.0%	33.5%	33.4%
Bridgeton	37.1%	30.1%	32.4%
Union City	29.0%	28.3%	29.9%
Carteret	26.3%	12.4%	29.6%
Perth Amboy	26.3%	25.8%	26.3%
Irvington CDP	21.2%	18.2%	25.3%
New Brunswick	28.2%	29.2%	25.2%
Elizabeth	27.7%	24.8%	25.0%
Lodi	22.2%	20.0%	24.8%
Jersey City	27.3%	26.5%	24.4%
Hoboken	20.0%	20.6%	23.8%
Long Branch	27.1%	25.9%	23.6%
Plainfield	19.6%	17.9%	23.3%
Orange CDP	20.8%	25.9%	22.8%
Vineland	20.7%	22.2%	22.3%
Garfield	20.5%	20.7%	22.2%
West New York	22.5%	19.3%	21.4%
Kearny	10.1%	19.8%	20.9%
Bayonne	20.0%	23.1%	20.1%

Source: U.S. Census Bureau, American Community Survey, 2005 to 2009

On the other hand, child poverty rates remained low in a number of places in 2009 (see figure 3.21). In 17 of 70 municipalities, child poverty rates were below 5 percent. In eight of 17 municipalities, poverty rates were below 3 percent — Livingston, Maplewood, South Plainfield, Nutley, Scotch Plains, Bergenfield, West Milford, and Ridgewood Village. Livingston had the lowest child poverty rate (0.2 percent) in the state in 2009.

Figure 3.21: Places with Low Child Poverty Rates, New Jersey, 2005 to 2009 (3-Year Average)

PLACES	2005-2007	2006-2008	2007-2009
Toms River CDP	4.8%	4.9%	4.8%
Union CDP	4.9%	5.9%	4.7%
Old Bridge CDP	1.3%	5.3%	4.6%
Paramus	3.9%	0.6%	4.4%
Fair Lawn	1.7%	2.5%	4.3%
Wayne CDP	3.0%	2.9%	3.5%
Westfield	1.6%	2.2%	3.3%
Mercerville-Hamilton Square CDP	5.6%	3.9%	3.2%
East Brunswick	4.2%	4.2%	3.0%
Ridgewood village	4.2%	2.2%	2.7%
West Milford CDP	1.1%	2.6%	2.5%
Bergenfield	6.7%	6.5%	2.2%
Scotch Plains CDP	2.7%	2.3%	2.0%
Nutley CDP	2.7%	3.2%	2.0%
South Plainfield	6.8%	7.2%	1.6%
Maplewood CDP	1.8%	2.6%	1.5%
Livingston CDP	1.1%	1.6%	0.2%

Source: U.S. Census Bureau, American Community Survey, 2005 to 2009

c. Elderly

Municipal elderly poverty rates also showed extreme variations in the concentration patterns of poverty. The poverty rate for the elderly in Paterson was 29.4 percent — nearly 20 times the rate experienced by the elderly living in Livingston.

Although the statewide poverty rate for the elderly was unchanged in 2009, in 18 out of 70 places for which data is available, the elderly poverty rate was more than twice the statewide average (see figure 3.22). In seven of these places, the percentage of elderly living in poverty was over 20 percent. (For a complete list, see Appendix III.)

Six New Jersey municipalities were among the top 50 places (out of more than 2,000) in the country with the highest elderly poverty rates in 2009. These were Paterson, Hoboken, Passaic, West New York town, Camden, and Newark. An additional five places — Atlantic City, Union

City, Hillside, Garfield, and Trenton — were ranked among the top 100 places with the highest elderly poverty rates in the country.

Figure 3.22: Places with Highest Elderly Poverty Rates, New Jersey, 2005 to 2009 (3-Year Average)

PLACES	2005-07	2006-08	2007-09
Paterson	26.4%	26.9%	29.4%
Hoboken	25.2%	26.7%	27.5%
Passaic	22.4%	27.0%	27.4%
West New York	30.6%	24.5%	25.2%
Camden	23.3%	26.5%	24.2%
Newark	24.0%	22.6%	22.0%
Atlantic City	19.9%	22.5%	21.1%
Union City	24.4%	21.2%	19.9%
Garfield	17.1%	15.8%	19.1%
Trenton	17.8%	17.4%	19.1%
Elizabeth	18.7%	19.4%	18.6%
Perth Amboy	12.8%	17.2%	18.4%
Lodi	25.0%	19.8%	18.2%
Orange	22.0%	24.3%	17.8%
Jersey City	17.8%	16.6%	17.4%
New Brunswick	13.7%	14.5%	17.0%
Irvington	18.1%	16.4%	16.5%
Bridgeton	15.2%	15.5%	16.4%

Source: U.S. Census Bureau, American Community Survey, 2005 to 2009

On the other hand, the elderly poverty rate was less than five percent in 10 municipalities — Roselle, Paramus, Toms River, Westfield, Montclair, Old Bridge, Mercerville-Hamilton Square, Maplewood, South Plainfield, and Livingston (see figure 3.23).

Figure 3.23: Places with Lowest Elderly Poverty Rates, New Jersey, 2005 to 2009 (3-Year Average)

PLACES	2007	2008	2009
Roselle	3.6%	5.0%	4.2%
Paramus	5.0%	3.8%	4.1%
Toms River	4.4%	4.5%	3.9%
Westfield	4.3%	2.9%	3.6%
Montclair	3.0%	2.8%	3.6%
Old Bridge	3.3%	2.9%	3.5%
Mercerville-Hamilton Sq.	4.5%	3.1%	3.0%
Maplewood	2.4%	3.8%	2.9%
South Plainfield	5.6%	2.9%	2.0%
Livingston	0.9%	1.0%	1.5%

Source: U.S. Census Bureau, American Community Survey, 2005 to 2009

d. Racial and Ethnic Composition of Places with High Poverty

Blacks or African Americans and Hispanic or Latinos are disproportionately clustered in places with high poverty rates.

Analysis of racial and ethnic composition of New Jersey towns shows that blacks or African Americans and Hispanics or Latinos were disproportionately clustered in places with high poverty rates (see figure 3.24). In 10 out of 12 places with the highest poverty rates, whites were a minority group. While whites represented 61.5 percent of the total population of the state, only 2.8 percent of the residents of East Orange and 5.2 percent of the residents of Camden City were white in 2009. Likewise, less than 20 percent of the population in Passaic, Paterson, Atlantic City, Newark, Trenton, and Union was white. Lakewood was the only town with a majority of whites among the 12 poorest places of New Jersey.

In contrast, blacks or African Americans and Hispanics or Latinos were a majority in the places with high poverty in the state. While 13.6 percent of the state population was black or African American in 2009, 86.5 percent of East Orange residents and 52.2 percent of those living in Trenton were black or African American. Similarly, although only 16.3 percent of the total state population was Hispanic or Latino in 2009, 78.1 percent of Union City's population and 69.2 percent of the population in Passaic was Hispanic or Latino.

Figure 3.24: Racial and Ethnic Composition of Places with Highest Poverty Rates, New Jersey, 2009 (3-Year Average)

PLACES	White, Not Hispanic or Latino	Black or African American	Hispanic or Latino	ALL
Camden	5.2%	48.8%	43.2%	36.7%
Lakewood CDP	77.3%	7.7%	14.5%	31.3%
Passaic	16.7%	9.6%	69.2%	29.6%
Paterson	11.3%	30.7%	56.1%	26.7%
Atlantic City	18.9%	40.3%	25.4%	26.1%
Bridgeton	21.3%	34.9%	41.3%	25.2%
New Brunswick	27.6%	16.3%	48.9%	24.7%
Newark	15.2%	51.8%	31.6%	24.2%
Trenton city	16.5%	52.2%	30.4%	24.1%
Millville	61.9%	20.8%	13.2%	22.1%
East Orange	2.8%	86.5%	9.0%	20.8%
Union (city)	16.9%	5.9%	78.1%	19.7%
New Jersey	61.5%	13.6%	16.3%	

Source: U.S. Census Bureau, American Community Survey, 2009

Note: Blacks and Hispanics or Latinos are not mutually exclusive groups in the above table and the data may overlap. Whites include only individuals identifying as non-Hispanic or Latino white.

On the other hand, the category for whites was by far the most dominant group in places with low poverty rates (see figure 3.25). In 2009, they exceeded the statewide average of 61.5 percent in 10 out of 12 places with the lowest poverty rates. In the other two places, the majority of residents were white (58.3 percent in South Plainfield and 55.9 percent in Maplewood). It is important to note that in seven out of these 12 places, the composition of blacks or African Americans could not be reported because the sample size was too small. The percentage of blacks or African Americans in three other places (Westfield, East Brunswick, and Mercerville-Hamilton Square) was less than 5 percent. An extreme level of clustering and segregation was also evident for the Hispanic or Latino population. Only 0.9 percent of the Mercerville-Hamilton Square residents and 2.8 percent of Livingston population was Hispanic or Latino in 2009.

Figure 3.25: Racial and Ethnic Composition of Places with Lowest Poverty Rates, New Jersey, 2009 (3-Year Average)

PLACES	White, Not Hispanic or Latino	Black	Hispanic or Latino	ALL
Lyndhurst	75.4%	*	13.8%	3.1%
West Milford CDP	93.7%	*	4.9%	3.1%
South Plainfield	58.3%	11.6%	8.3%	3.1%
Fair Lawn	79.3%	*	11.3%	3.0%
Old Bridge CDP	76.5%	*	12.4%	3.0%
Westfield	84.5%	2.2%	9.2%	2.9%
East Brunswick CDP	67.3%	3.2%	5.0%	2.8%
Mercerville-Hamilton Sq. CDP	88.0%	4.4%	0.9%	2.8%
Ridgewood	75.5%	*	7.3%	2.8%
Nutley CDP	79.2%	*	7.2%	2.7%
Maplewood CDP	55.9%	30.3%	5.3%	2.3%
Livingston CDP	77.4%	*	2.8%	1.2%

Source: U.S. Census Bureau, American Community Survey, 2009

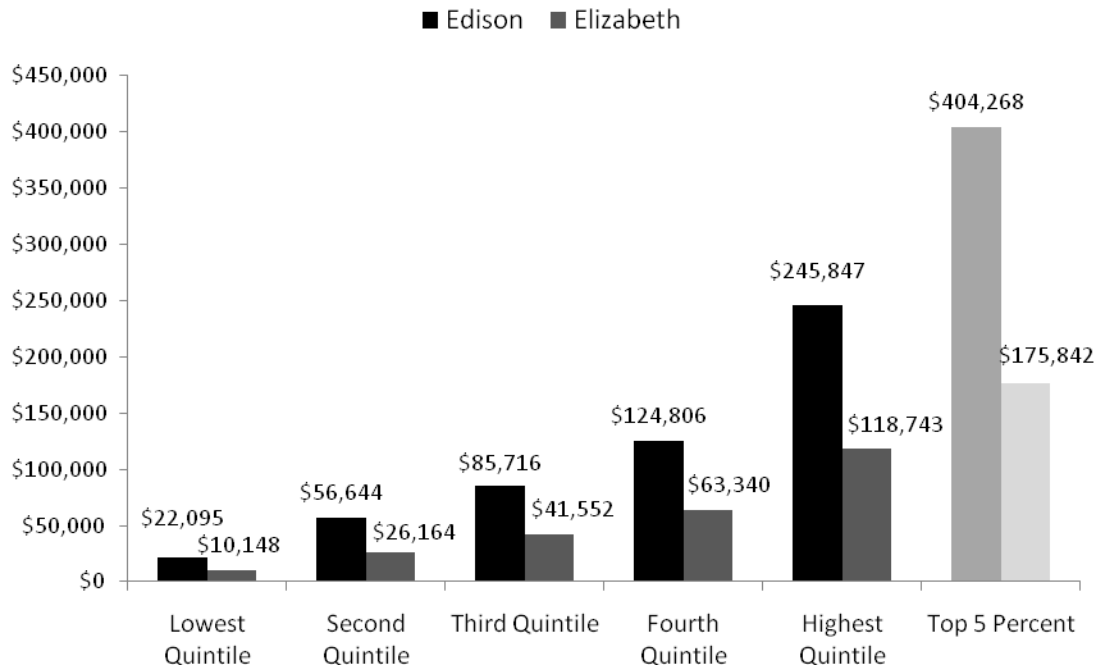
Note: Blacks and Hispanics or Latinos are not mutually exclusive groups in the above table and the data may overlap. Whites include only individuals identifying as non-Hispanic or Latino white.

e. Disparities in Household Income by Municipality

As was the case at the county level, significant variations existed at the municipal level in mean household income (see figure 3.26). For each quintile, mean household income in Edison was about double that of Elizabeth. Mean household income for the highest quintile was \$245,847 in Edison, compared to \$118,743 for Elizabeth. Similarly, in the lowest quintile grouping, mean household incomes were \$22,095 and \$10,148, respectively. Except in the case of the lowest

quintile, the mean household income in Edison was higher than that in the quintile above in Elizabeth.

Figure 3.26: Mean Household Income by Quintile for Selected Municipalities, New Jersey, 2009

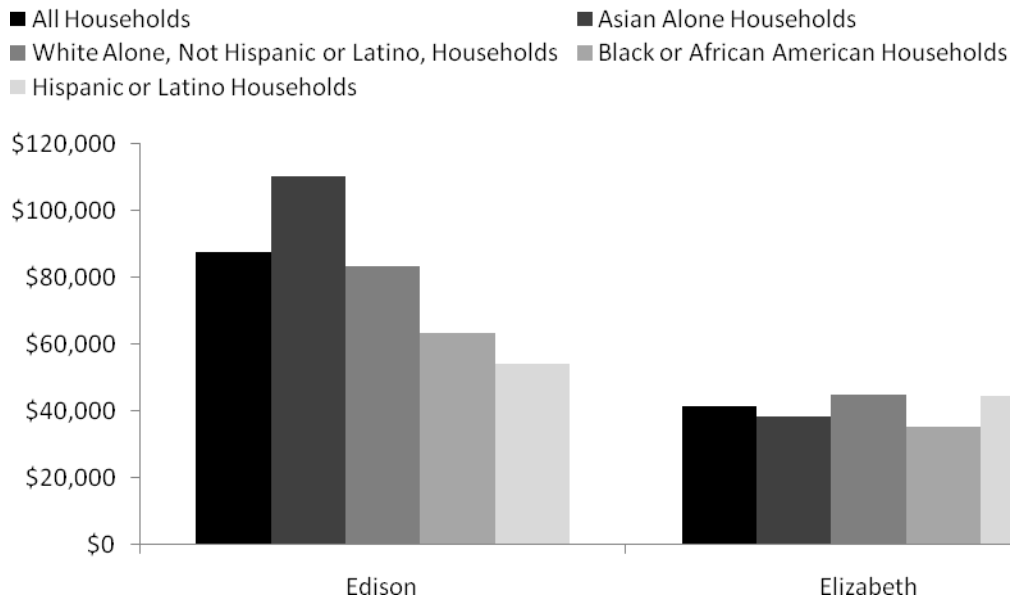


Source: U.S. Census Bureau, American Community Survey, 2009

f. Racial and Ethnic Disparities in Household Income by Municipality

A comparison of median household income between Edison and Elizabeth shows stark differences both within the two municipalities and between them (see figure 3.27). The median income of \$54,279 for black or African-American households in Edison, the lowest in the municipality, was higher than that for any of the racial or ethnic group in Elizabeth. Whereas the disparities in median household income in Edison followed a similar pattern to that for the state overall, in Elizabeth the differences between racial and ethnic groups were slight. Hispanic or Latino households in Elizabeth had the highest median income (\$44,369), only \$9,651 more than the \$35,206 for black or African-American households, the lowest in the municipality. In Edison, on the other hand, the median income of \$110,386 for Asian households was more than double the \$54,279 for Hispanic or Latino households, the group with the lowest number.

Figure 3.27: Median Household Income by Race & Ethnicity for Selected Municipalities, New Jersey, 2009



Source: U.S. Census Bureau, American Community Survey, 2009

Aspects of Poverty

The previous sections used U.S. Census and other data sources to draw attention to the magnitude of the extent of poverty in the state, as well as the number of residents affected by it. What was not answered was how poverty affects people's daily lives, as well as their opportunities. This section focuses on this question. While not having enough resources curtails or impedes access to many necessities, this section examines five areas in detail — hunger and food security, housing, health, transportation, bankruptcy, and education.

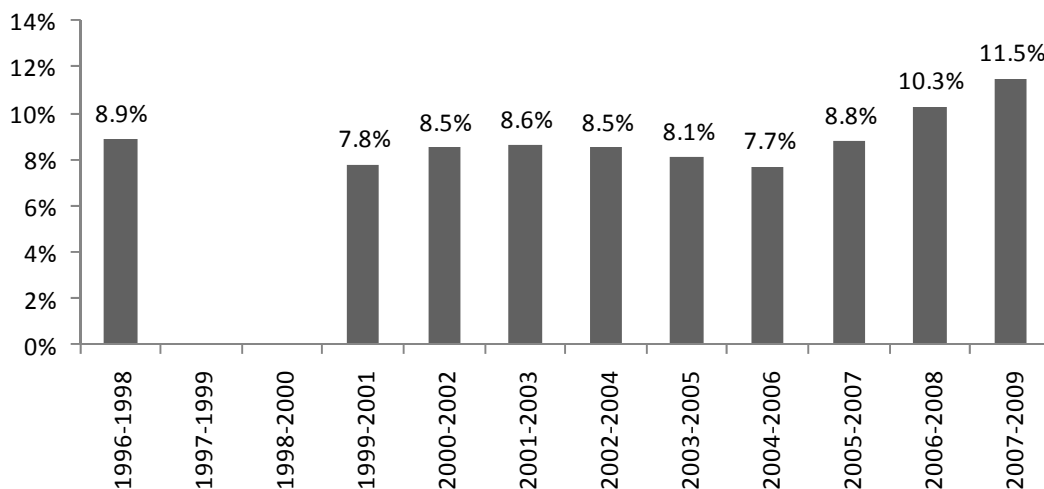
1. Hunger and Food Security

Food insecurity continued to increase in the state in 2009, reaching the highest level since USDA began recording data.

Access to adequate, nutritious food is the most basic of all necessities for children as well as adults. Insufficient or unhealthy food not only negatively affects health, but also percolates into other areas of well-being such as education, work, and consequently income sufficiency. Yet, lack of resources prevented many New Jersey residents from putting sufficient food on the table for all household members on a consistent basis.

USDA defines food-insecure households as those that had difficulty at some time during the year providing enough food for all their members due to a lack of resources. In 2009, the percent of New Jersey households experiencing low food security grew to the highest level since 1995 (see figure 4.1). About 11.5 percent of New Jersey households were food-insecure in 2009.

Figure 4.1: Households with Low Food Security, New Jersey

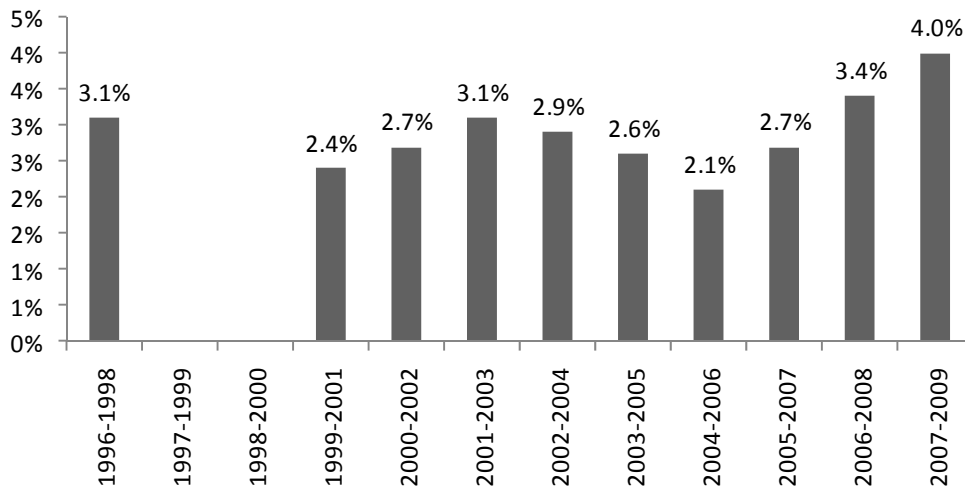


Source: United States Department of Agriculture, Household Food Insecurity in the United States

Note: Published data not available for years 1997-99 and 1998-2000

Approximately 4 percent of New Jersey households had very low food security in 2009, meaning that food intake of some household members was reduced and normal eating patterns were disrupted due to limited resources (see figure 4.2).

Figure 4.2: Households with Very Low Food Security, New Jersey



Source: United States Department of Agriculture, Household Food Insecurity in the United States

Note: Published data not available for years 1997-99 and 1998-2000

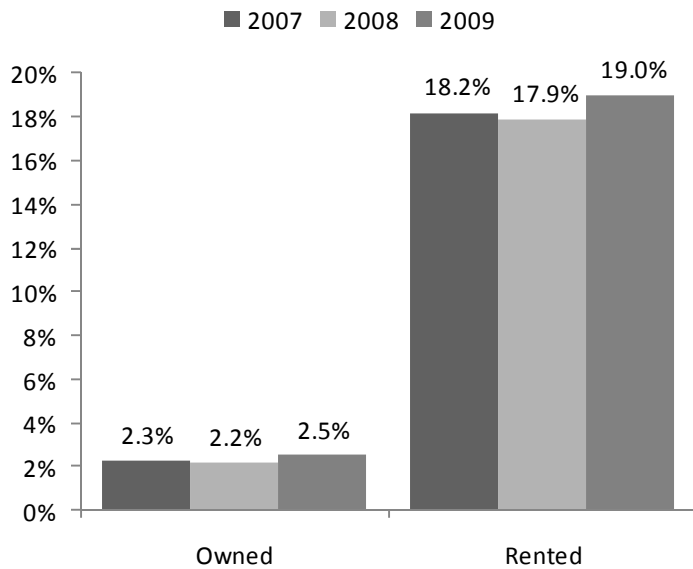
2. Housing

New Jerseyans continued to struggle to afford housing in 2009. An additional 12,090 renters fell into poverty in 2009.

Because of the high cost of living in the state, affording housing remains a challenge for New Jersey residents, especially for those with limited financial resources. Faced with the possibility of eviction, losing a home, and possible homelessness, many households prioritize meeting their housing needs over other equally important non-housing needs. This section draws attention to residents who were cost-burdened, those living in substandard or overcrowded units, and homes that were lacking basic services, such as telephones.

Renters typically have a higher incidence of poverty than residents who own their dwellings. This trend gained even more traction in 2009, with an additional 12,090 new renters experiencing poverty in the state (see figure 4.3). While poverty among renters increased to 19 percent in 2009, poverty among owners also increased slightly, from 2.2 percent in 2008 to 2.5 percent in 2009 — an additional 3,663 owners fell into poverty in 2009.

Figure 4.3: Poverty Rate by Tenure, New Jersey, 2007 to 2009



Year	Owner-occupied	Renter-occupied
2007	101,030	37,327
2008	99,479	35,772
2009	111,569	39,435

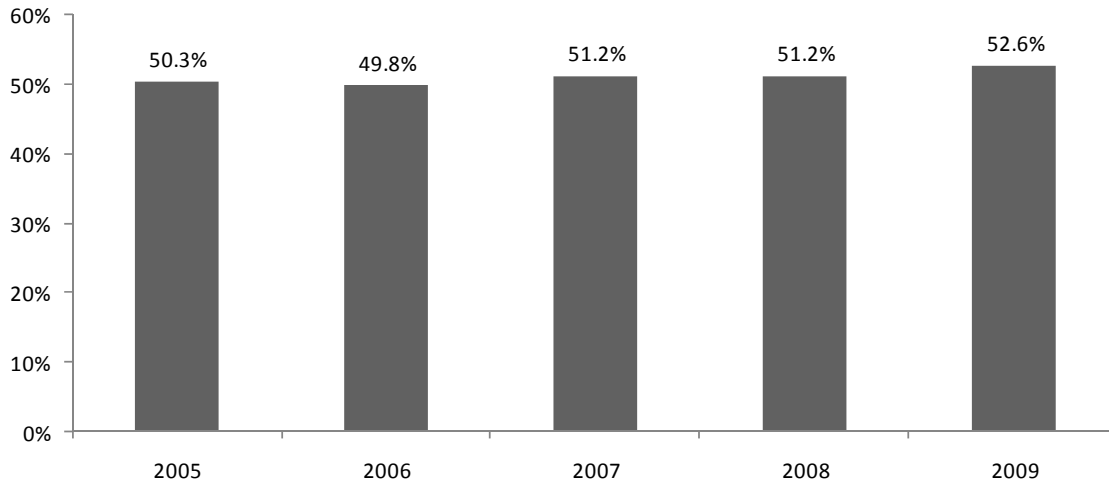
Source: U.S. Census Bureau, American Community Survey, 2007 to 2009

a. Cost-Burdened Households

More than half a million New Jersey renters were cost-burdened in 2009.

Affording housing continued to be particularly difficult, especially for those with limited financial resources. In 2009, more than 500,000 renters were cost-burdened in the state.⁵ The percentage of cost-burdened renters increased from 51.2 percent in 2008 to 52.6 percent in 2009 (see figure 4.4).

Figure 4.4: Percentage of Cost-Burdened Renters, New Jersey, 2005 to 2009

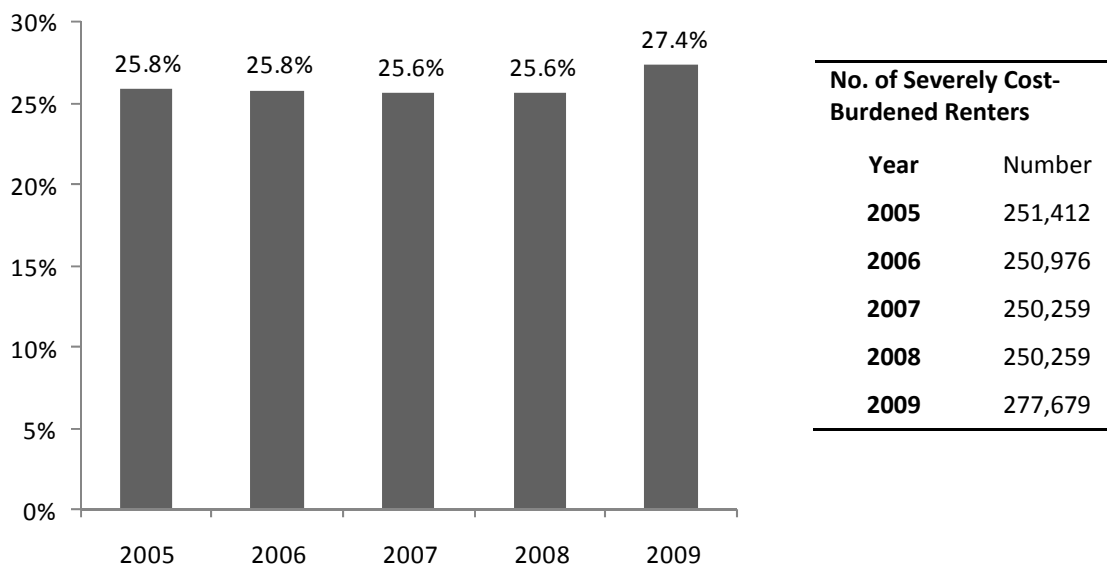


Source: U.S. Census Bureau, American Community Survey, 2005 to 2009

The percentage of renters who were severely cost-burdened increased from 25.6 percent in 2008 to 27.4 percent in 2009; an additional 27,420 renters became severely cost-burdened.

Households using more than 50 percent of their aggregate income on rent are termed as being “severely cost-burdened.” In 2009, 277,679 renters or 27.4 percent were severely cost-burdened, about a two-percentage point increase over the previous year (see figure 4.5).

Figure 4.5: Percentage of Severely Cost-burdened Renters, New Jersey, 2005 to 2009



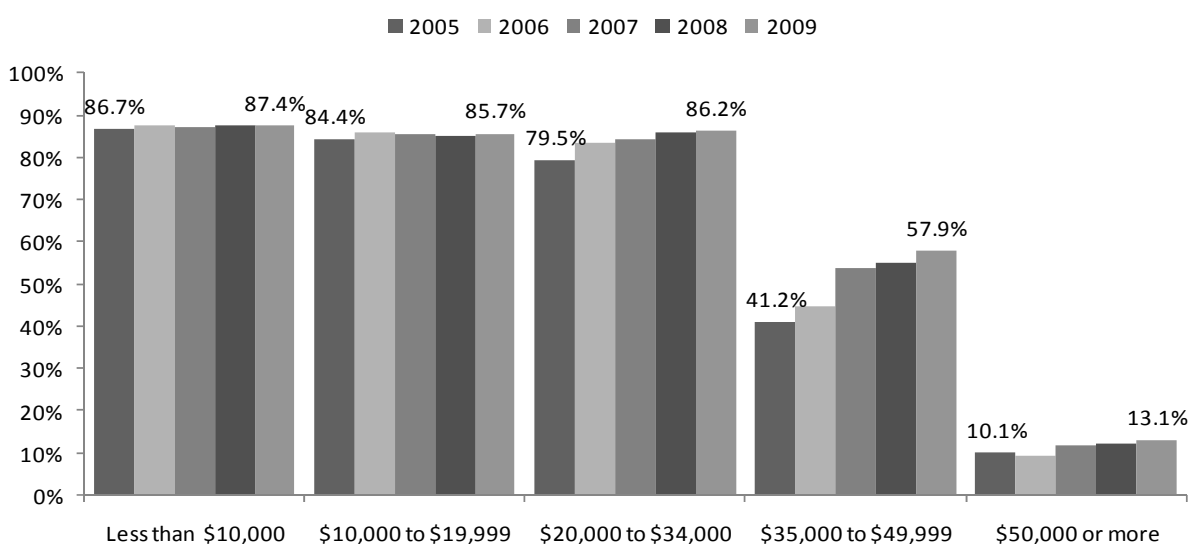
No. of Severely Cost-Burdened Renters	
Year	Number
2005	251,412
2006	250,976
2007	250,259
2008	250,259
2009	277,679

Source: U.S. Census Bureau, American Community Survey, 2005 to 2009

While the majority of cost-burdened renters had low incomes, an increasing number of higher income renters became cost-burdened in 2009.

Although most renters with low incomes continued to remain cost-burdened, even renters with higher incomes struggled to afford housing in 2009. The most substantial increase in the cost-burdened rate occurred in the \$35,000 to \$49,999 income group where the percentage increased from 54.9 percent in 2008 to 57.9 percent in 2009. Since 2005, there has been more than a 16-percentage point increase (see figure 4.6). Among those with incomes below \$35,000, the number of cost-burdened renters increased in all income groups between 2008 and 2009.

Figure 4.6: Percentage of Cost-Burdened Renters by Income Group, New Jersey, 2005 to 2009



	Less than \$10,000	\$10,000 to \$19,999	\$20,000 to \$34,999	\$35,000 to \$49,999	\$50,000 or more
2005	103,102	132,418	150,561	69,211	34,272
2006	97,474	129,571	152,520	70,840	34,059
2007	86,500	124,883	161,669	82,964	44,446
2008	86,317	115,707	153,648	88,542	49,812
2009	92,344	124,570	172,406	91,178	53,102

Source: U.S. Census Bureau, American Community Survey, 2005 to 2009

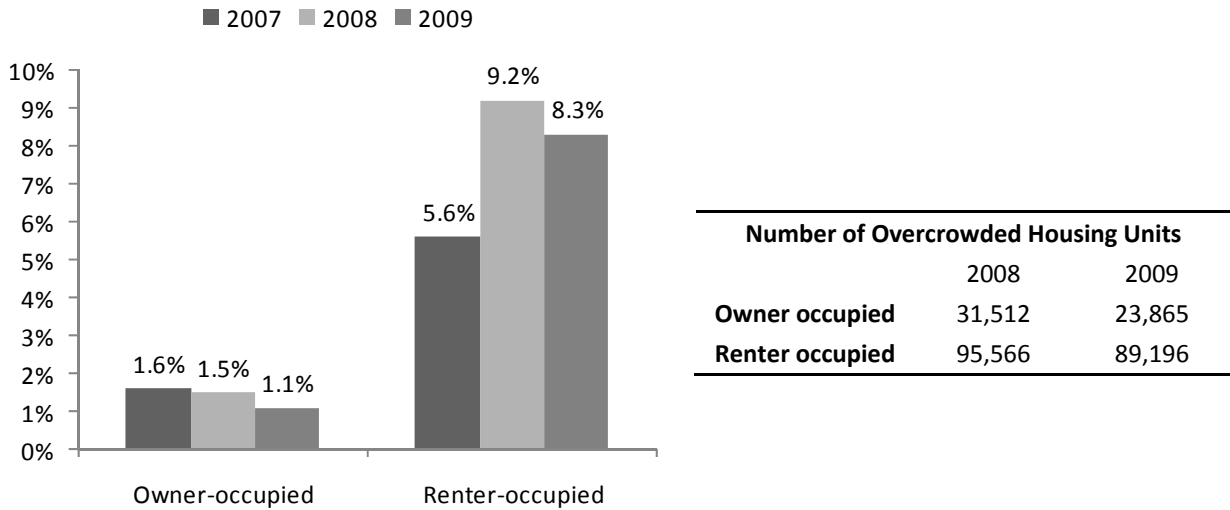
b. Overcrowding

The proportion of renters in overcrowded homes declined in 2009, although renters had a higher likelihood of living in crowded housing than residents who owned their homes.

While renters were more likely than owners were to live in crowded housing conditions, the proportion of overcrowded renter-occupied homes declined from 9.2 percent in 2008 to 8.3

percent in 2009 (see figure 4.7). The percent of owner-occupied homes that were overcrowded also declined during this period from 1.5 percent in 2008 to 1.1 percent in 2009. Overall, 89,196 renter-occupied homes and 23,865 owner-occupied homes remained overcrowded in 2009.

Figure 4.7: Percentage of Households Living in Overcrowded Conditions by Tenure, New Jersey, 2007 to 2009



Number of Overcrowded Housing Units		
	2008	2009
Owner occupied	31,512	23,865
Renter occupied	95,566	89,196

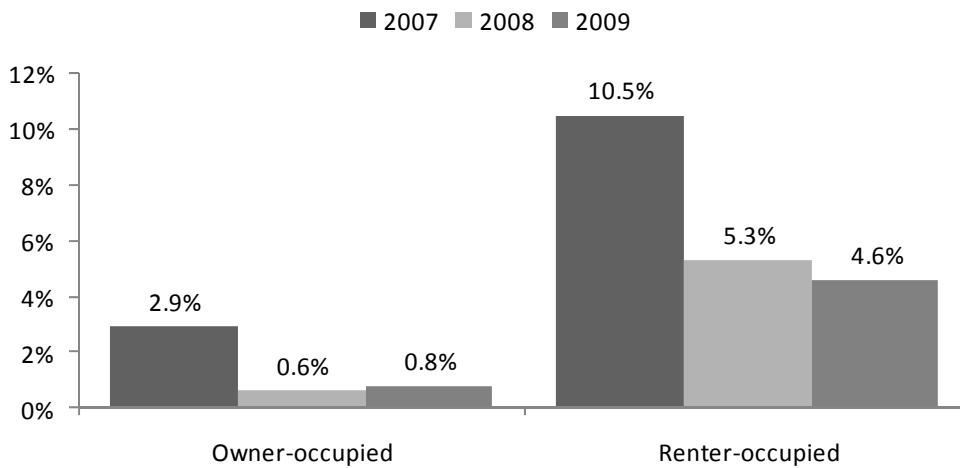
Source: U.S. Census Bureau, American Community Survey, 2007 to 2009

c. No Telephone Service

While access to personal telephone service continued to improve for renters, a substantial number of households did not have telephones in 2009.

Overall, 64,721 households lacked access to telephone service (including cell phones) in 2009, of which 15,994 were owner-occupied and 48,727 were renter-occupied (see figure 4.8). Renter-occupied households with no telephone service decreased from 5.3 percent in 2008 to 4.6 percent in 2009.

Figure 4.8: Percentage of Households with No Telephone Service by Tenure New Jersey, 2007 to 2009

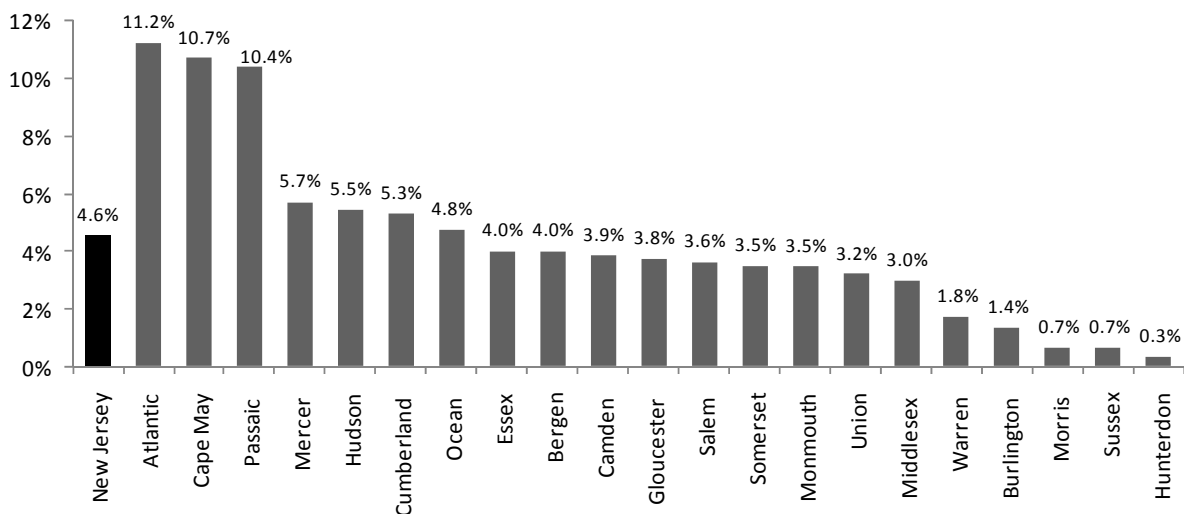


Source: U.S. Census Bureau, American Community Survey, 2007 to 2009

Note: Telephone Service includes landlines as well as cell phones

Access to telephones was more limited in some counties than in others in 2009. In Atlantic, Cape May, and Passaic counties, more than 10 percent of renters did not have access to a personal telephone. Likewise, at least 5 percent or more renters did not have access to a personal telephone in Cumberland, Hudson, and Mercer counties.

Figure 4.9: Percentage of Renter-Occupied Households without Personal Telephone Service by County, New Jersey, 2009



Source: U.S. Census Bureau, American Community Survey, 2007 to 2009

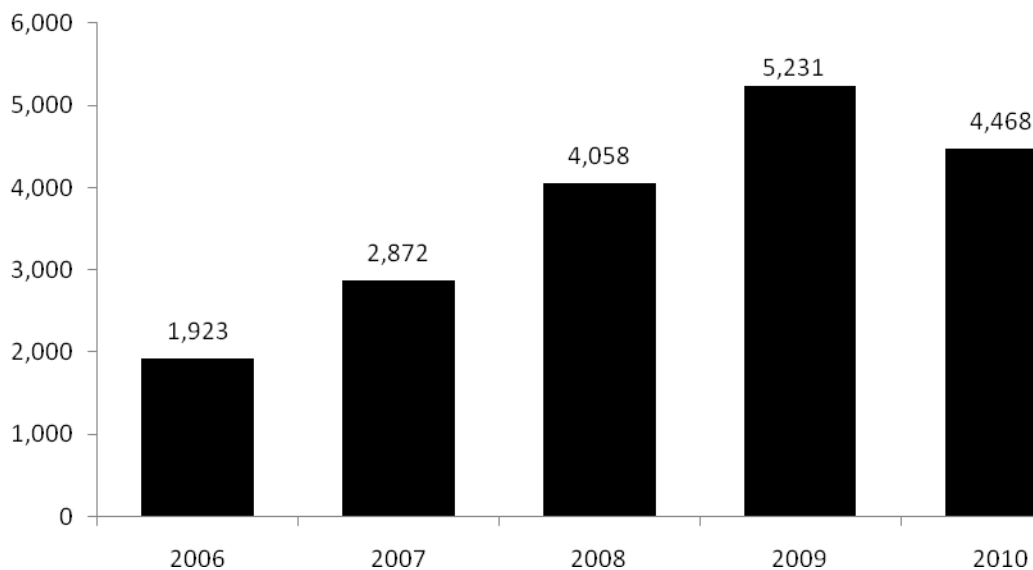
Note: Telephone service includes landlines as well as cell phones

d. Residential Foreclosure Filings Remained High

The consequences of the bursting of the housing bubble continued to affect the housing market, and many homeowners had difficulty meeting their mortgage payments in 2010. As a result, residential foreclosure filings remained high, although the monthly average declined since 2009 (see figure 4.10). (This may have been a consequence, however, of the “moratorium” some banks placed on foreclosure filings in 2010.) While the number of residential foreclosure filings on a monthly average declined to 4,468 in 2010 from 5,231 in 2009, the monthly average was still higher than in the three years between 2006 and 2008. The total number of foreclosure filings for 2010 was 53,614.

Bergen, Camden, Essex, Middlesex, Monmouth, Ocean, and Union counties experienced especially high numbers of foreclosure filings in 2010 — more than 3,500 filings for the year. The highest number of foreclosure filings was in Essex County with 5,025, followed by Ocean County with 4,359 filings, and Middlesex County with 4,063 filings.

Figure 4.10: Residential Foreclosure Filing Monthly Averages: 2006 to 2010



Source: New Jersey Superior Court Clerk’s Office

3. Health

Although access to health insurance improved for all residents of the state, more than 250,000 residents continued to lack coverage in 2009.

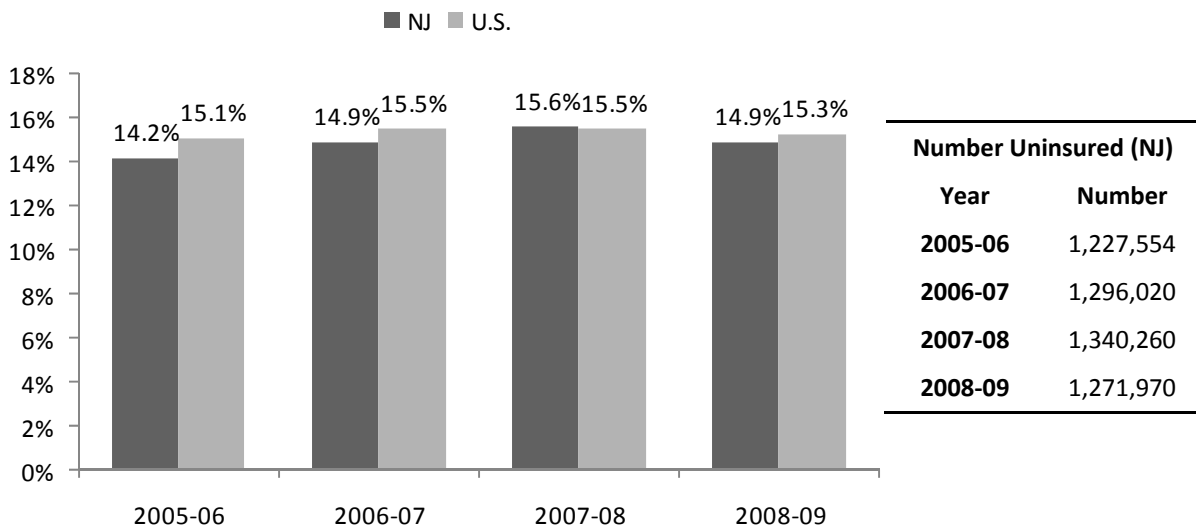
Access to affordable preventive and emergent-need health care is critical for all aspects of well being. Unfortunately, because of the high cost of medical care, many people with low incomes went without needed care. Failure to access doctors or medicines, when needed, has serious

physical and emotional ramifications. This section begins with a detailed description of the health insurance status of people at different levels of poverty, highlighting unequal access to health care for those with lower incomes. The section ends with a brief look at health outcomes for those with limited financial resources.

a. Health Insurance

After increasing for three years, the uninsurance rate of New Jersey residents decreased from a 15.6 percent average for 2007-2008 to a 14.9 percent average for 2008-2009. Nevertheless, the total number of uninsured persons remains high — 1,271,970 individuals on average in 2008-2009. It is important to note that in 2009, the percentage of New Jersey residents with no health insurance coverage was lower than the national average.

Figure 4.11: Percentage of Population without Health Insurance Coverage, New Jersey and U.S.A., 2005 to 2009



Source: U.S. Census Bureau, Current Population Survey, 2005 to 2009

b. Health Insurance Status of Populations in Poverty

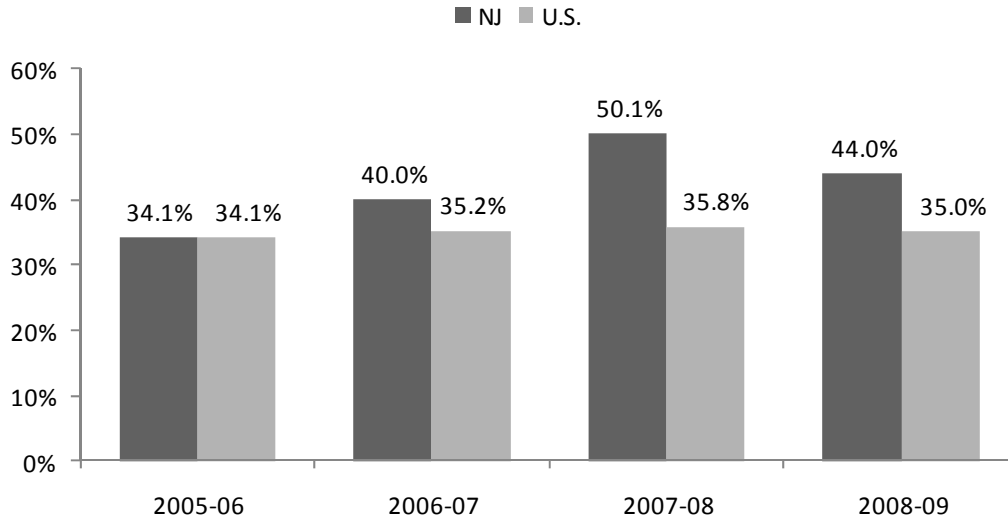
Forty-four percent of individuals with incomes below 50 percent of poverty did not have any health insurance in 2009. Below 50 Percent of the Federal Poverty Level

While the share of the population below 50 percent of the poverty level with no health insurance coverage decreased from 50.1 percent in 2008 to 44 percent in 2009, the uninsurance rate in the state continued to be very high, much higher than the national average (see figure 4.12). Overall, 153,458

Below 50% FPL	
Year	Number Uninsured
2005-06	98,397
2006-07	101,533
2007-08	141,148
2008-09	153,458

residents living below 50 percent of poverty level did not have access to health insurance in 2009, compared to 141,148 people in 2008.

Figure 4.12: Percentage of Population below 50% of the Poverty Level without Health Insurance Coverage, New Jersey and U.S.A., 2005 to 2009



Source: U.S. Census Bureau, Current Population Survey, 2005 to 2009

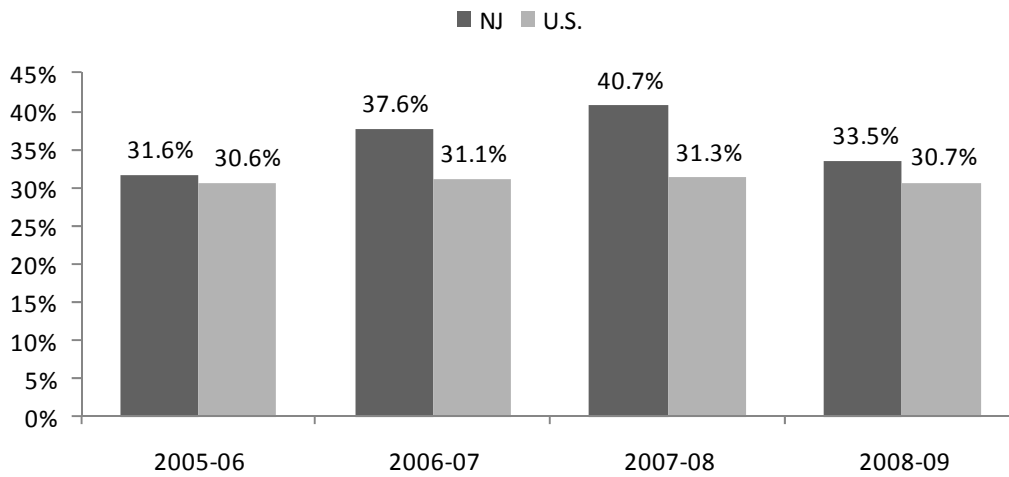
i. Below 100 Percent of the Federal Poverty Level

Approximately one-third of the people with incomes below the federal poverty level lacked health insurance coverage in 2009.

While the percentage of New Jerseyans living with incomes below the federal poverty level who were uninsured decreased from 40.7 percent in 2008 to 33.5 percent in 2009, a significant number continued to lack access to health insurance (see figure 4.13). In all, 255,839 people living in poverty did not have any health insurance coverage. The uninsurance rate of New Jersey residents was higher than the national average at this level as well.

Below 100% FPL	
Year	Number Uninsured
2005-06	203,358
2006-07	254,269
2007-08	306,229
2008-09	255,839

Figure 4.13: Percentage of Population below the Federal Poverty Level without Health Insurance Coverage, New Jersey and U.S.A., 2005 to 2009



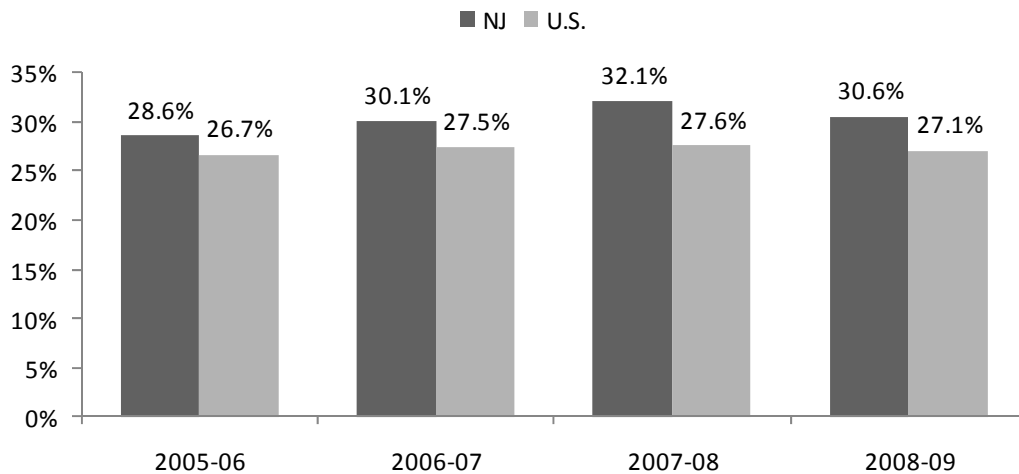
Source: U.S. Census Bureau, Current Population Survey, 2005 to 2009

ii. Below 200 Percent of the Federal Poverty Level

The percentage of New Jerseyans with incomes below 200 percent of the federal poverty level without health insurance coverage remained high at 30.6 percent in 2009, although a decrease from 32.1 percent in 2008 (see figure 4.14). The state average continued to remain higher than the national rate at this income level in 2009.

Below 200% FPL	
Year	Number Uninsured
2005-06	513,149
2006-07	528,245
2007-08	601,132
2008-09	623,498

Figure 4.14: Percentage of Population below 200 Percent of the Federal Poverty Level without Health Insurance Coverage, New Jersey and U.S.A., 2005 to 2009



Source: U.S. Census Bureau, Current Population Survey, 2005 to 2009

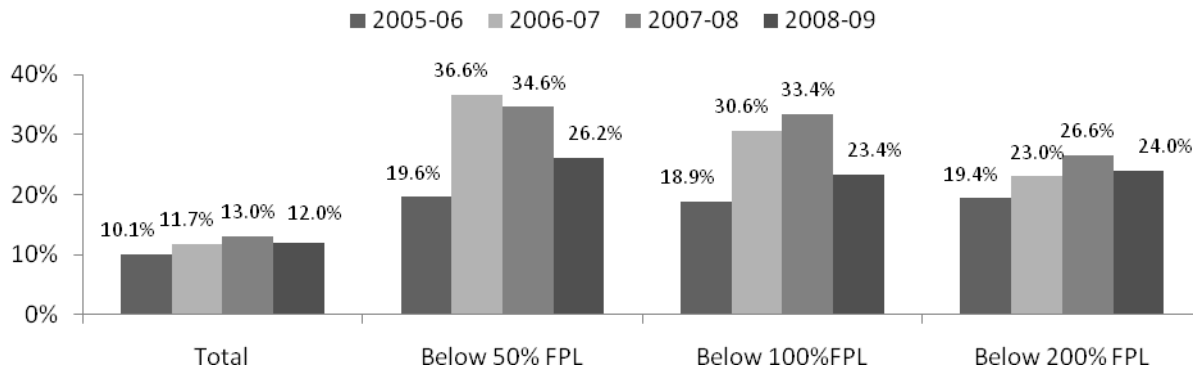
c. Children’s Health Insurance

While health insurance coverage improved for children at all income levels, approximately 250,000 children in the state did not have any health insurance coverage in 2009.

Overall, the percentage of children with no health insurance coverage decreased from 13 percent in 2008 to 12 percent in 2009. Children’s health insurance coverage also improved at all levels of poverty in 2009. However, the uninsurance rate remained very high, and considerably higher than the national average. In the below 50 percent of the federal poverty level income range, the uninsurance rate decreased from 34.6 percent in 2008 to 26.2 percent in 2009, although the number of children with no health coverage increased from 29,271 in 2008 to 33,724 in 2009.

For children below the federal poverty level, the uninsurance rate decreased from 33.4 percent in 2008 to 23.4 percent in 2009. The percentage of uninsured children with no health coverage below 200 percent of the federal poverty level declined from 26.6 percent in 2008 to 24 percent in 2009.

Figure 4.15: Percentage of Children with No Health Insurance Coverage at Different Poverty Levels, New Jersey, 2005 to 2009



Source: U.S. Census Bureau, Current Population Survey, 2005 to 2009

d. Health Insurance: Children in New Jersey Compared to the National Average

While the state made considerable progress in extending children’s health insurance coverage, New Jersey continued to lag the U.S. average. Overall, and at all levels of poverty, a much larger portion of children in the state had no health insurance coverage in 2009 than the nation did. This is paradoxical because New Jersey has one of the highest income eligibility criteria for state-funded health insurance coverage for children.

Figure 4.16: Percentage of Children with No Health Insurance Coverage at Different Poverty Levels, New Jersey and the U.S.A., 2005 to 2009

	All Children		Below 50%		Below 100%		Below 200%	
	NJ	U.S.	NJ	U.S.	NJ	U.S.	NJ	U.S.
2005-06	10.1%	10.6%	19.6%	17.6%	18.9%	18.3%	19.4%	17.1%
2006-07	11.7%	11.2%	36.6%	18.9%	30.6%	19.0%	23.0%	17.9%
2007-08	13.0%	11.2%	34.6%	18.3%	33.4%	18.4%	26.6%	17.6%
2008-09	12.0%	10.3%	26.2%	16.7%	23.4%	16.6%	24.0%	16.2%

Source: U.S. Census Bureau, Current Population Survey, 2005 to 2009

Overall, 12 percent of children in the state had no health insurance, compared to 10.3 percent of children at the national level (see figure 4.16). Below 50 percent of the federal poverty level, 26.2 percent of children in the state did not have any health insurance, compared to 16.7 percent at the national level. Below the federal poverty level, 23.4 percent of children in the state did not have health insurance, compared to 16.6 percent at the national level. Finally, below 200 percent of the federal poverty level, 24 percent of children in the state did not have any health insurance, compared to 16.2 percent at the national level.

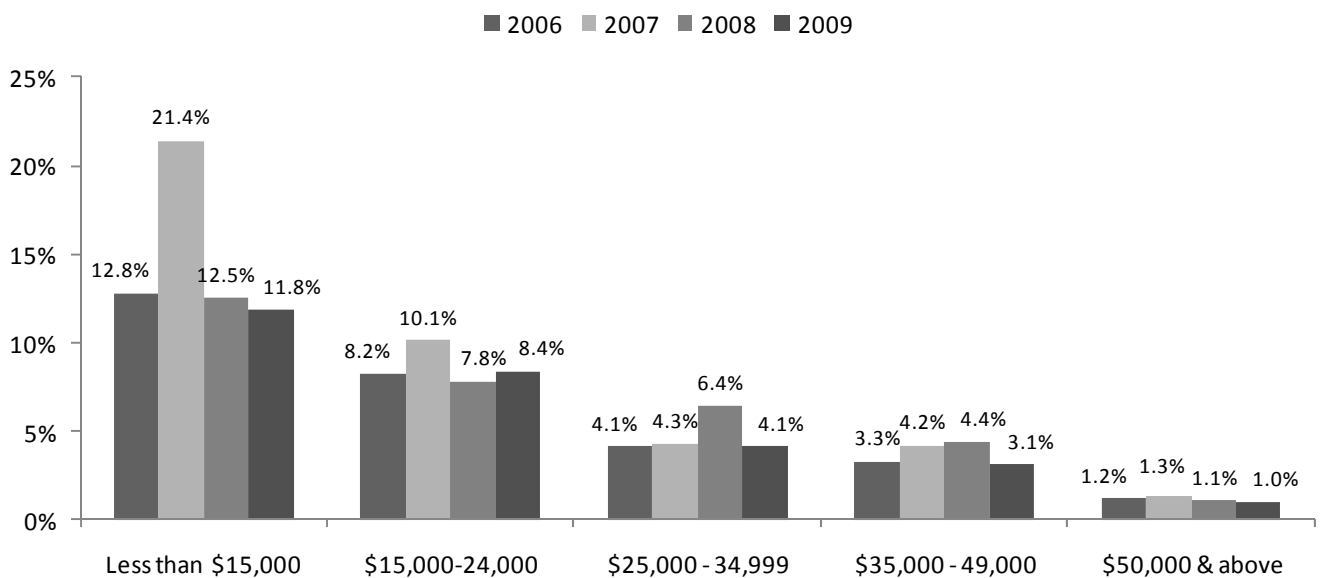
e. Health Outcomes

Failure to consult with a doctor or take necessary medications can have serious health ramifications. People at lower income levels who were more likely to lack health insurance coverage and, thus, less likely to get the medical attention they needed, had a higher likelihood of reporting conditions such as diabetes and obesity, in addition to poor health in general.

As in previous years, the lowest income group (below \$15,000) had the highest proportion of people reporting poor health — 11.8 percent in 2009, a decrease from 12.5 percent in 2008 (see figure 4.17). Health status improved for all income groups, except those earning between \$15,000 and \$24,000. For this group, the percentage reporting poor health increased from 7.8 percent in 2008 to 8.4 percent in 2009.

Percent Reporting Poor Health by Income Level				
	2006	2007	2008	2009
Less than \$15,000	12.8%	21.4%	12.5%	11.8%
\$15,000-24,000	8.2%	10.1%	7.8%	8.4%
\$25,000 - 34,999	4.1%	4.3%	6.4%	4.1%
\$35,000 - 49,000	3.3%	4.2%	4.4%	3.1%
\$50,000 & above	1.2%	1.3%	1.1%	1.0%

Figure 4.17: Percentage of People Reporting Poor Health by Income Level, New Jersey, 2006 to 2009



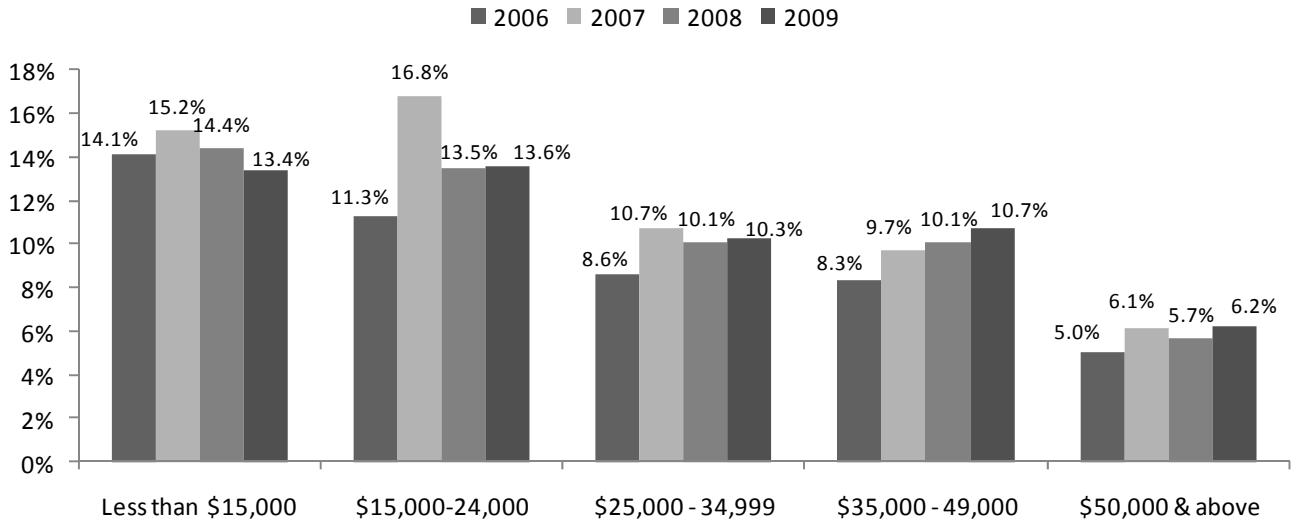
Source: Center for Disease Control, Behavioral Risk Factor System, Prevalence and Trends Data

i. Diabetes

People with lower incomes had a higher probability of suffering from diabetes in the state than those with higher incomes did (see figure 4.18). While the percentage reporting diabetes in the lowest income category remained among the highest at 13.4 percent in 2009, it decreased from

the previous year. All other income groups either did not change or reported an increase in the percentage suffering from diabetes.

Figure 4.18: Percentage of People Reporting Diabetes by Income Level, New Jersey, 2006 to 2009

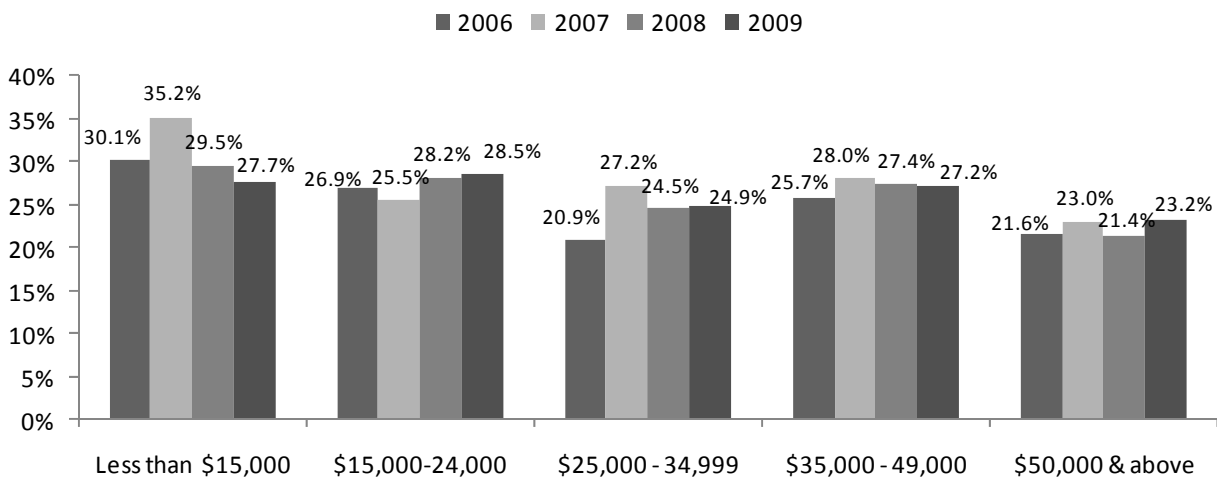


Source: Center for Disease Control, Behavioral Risk Factor System, Prevalence and Trends Data

ii. Obesity

People with lower incomes also had a higher likelihood of reporting obesity in 2009 (see figure 4.19). The \$15,000 to \$24,000 income group had the largest percentage of individuals reporting obesity, while those with incomes above \$50,000 had the lowest.

Figure 4.19: Percentage of People Reporting Obesity by Income Level, New Jersey, 2006 to 2009

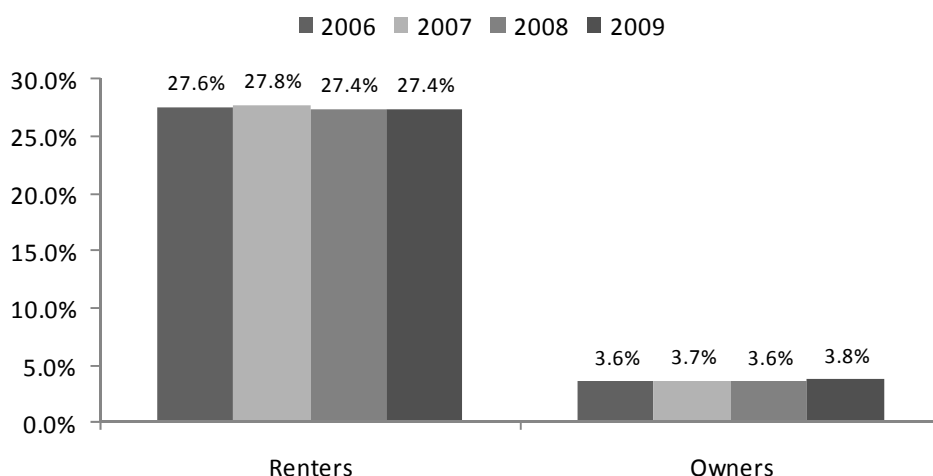


Source: Center for Disease Control, Behavioral Risk Factor System, Prevalence and Trends Data

4. Transportation

New Jersey residents with scarce financial resources who do not own a car have limited travel options because of shortcomings in the public transportation system. Relying on public transportation to travel to work or undertake various activities, such as taking children to school, traveling to a doctor, or doing food shopping, can be time-consuming and cumbersome. As shown above, renters have a higher likelihood of living in poverty than owners. Moreover, renters, as in previous years, were more likely not to own a car than owners were — 27.4 percent in 2009, compared to 3.8 percent for owners (see figure 4.20).

Figure 4.20: Percentage of Residents Not Owning a Car by Tenure, New Jersey, 2006 to 2009



Source: U.S. Census Bureau, American Community Survey, 2006 to 2009

People living below the official poverty level continued to rely less on cars and more on other means of transportation to travel to work in 2009 compared to those with higher incomes (see figure 4.21). In 2009, less than 50 percent of residents with incomes below the federal poverty level drove alone to work compared to 73.3 percent for those above 150 percent FPL.

People with low income were more likely to use public transportation, walk, use a taxicab and other means of transportation, or work at home. Public transportation use among those with incomes below the federal poverty level remained above 18 percent in 2009. On the other hand, carpooling, taxicab use, and other means of commuting declined. Walking declined from 10.4 percent in 2008 to 9.9 percent in 2009. The share of people who worked at home increased from 5.3 percent in 2008 to 6.5 percent in 2009.

Figure 4.21: Means of Transportation to Work by Level of Poverty, New Jersey, 2006 to 2009

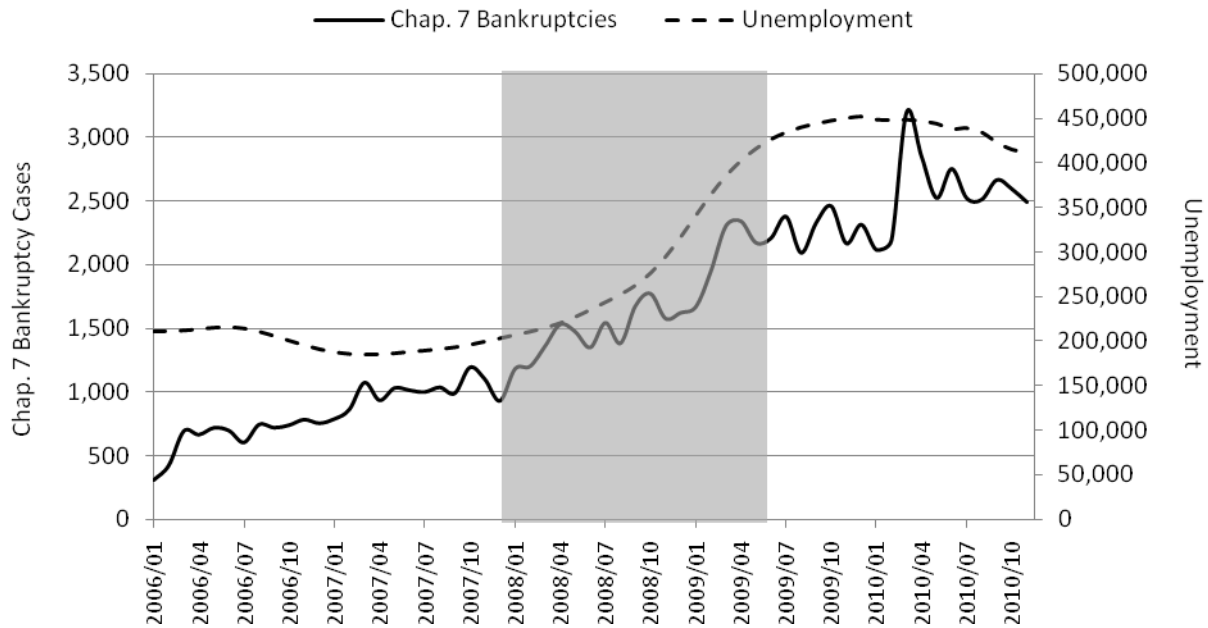
Below 100% FPL	2006	2007	2008	2009
Drove Alone	44.7%	47.8%	46.1%	48.8%
Carpool	13.8%	13.2%	13.5%	11.2%
Public Transportation	20.5%	15.7%	18.1%	18.2%
Walked	10.0%	11.3%	10.4%	9.9%
Taxicab, Motorcycle, Bicycle, or Other Means	6.3%	6.4%	6.5%	5.3%
Worked at Home	4.6%	5.5%	5.3%	6.5%
100% - 149% FPL	2006	2007	2008	2009
Drove Alone	50.5%	50.3%	50.6%	50.8%
Carpool	15.3%	16.1%	14.5%	14.5%
Public Transportation	15.3%	17.1%	16.9%	14.9%
Walked	10.3%	8.1%	8.9%	9.4%
Taxicab, Motorcycle, Bicycle, or Other Means	5.0%	5.6%	5.8%	6.2%
Worked at Home	3.5%	2.8%	3.3%	4.3%
At or Above 150% FPL	2006	2007	2008	2009
Drove Alone	73.9%	73.7%	73.6%	73.3%
Carpool	8.9%	8.8%	8.8%	8.4%
Public Transportation	9.7%	10.0%	9.8%	10.2%
Walked	2.8%	2.5%	2.6%	2.7%
Taxicab, Motorcycle, Bicycle, or Other Means	1.6%	1.8%	1.9%	1.6%
Worked at Home	3.2%	3.3%	3.2%	3.8%

Source: U.S. Census Bureau, American Community Survey, 2006 to 2009

5. Bankruptcy

The upward trend in the number of Chapter 7 bankruptcy⁶ cases during the recession continued after the ending of the recession, shadowing the increasing numbers of unemployed residents (see figure 4.22). At its monthly peak, in March 2010, 3,197 Chapter 7 bankruptcy cases were filed, almost three-and-a-half times the number of cases filed in December 2007, at the beginning of the recession. Although the number of monthly cases fell subsequently, the monthly number remained much higher than it was at any time during the recession.

Figure 4.22: Chapter 7 New and Reopened Bankruptcy Cases and Total Unemployment: January 2006 to November 2010

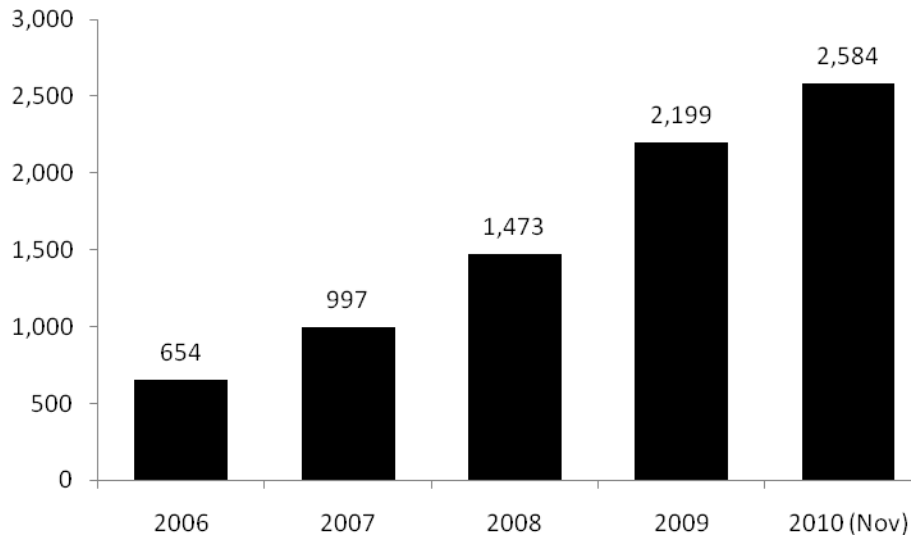


Source: U.S. Bankruptcy Court, District of New Jersey & U.S. Bureau of Labor Statistics and the New Jersey Department of Labor and Workforce Development

Note: Shaded area denotes 2007 recession

As of November 2010, the total number of Chapter 7 new and reopened bankruptcy cases for the year had already surpassed the total for 2009. While 26,390 cases were filed in 2009, 28,428 cases had already been filed as of November 2010. These numbers translated into an average of 2,584 cases in 2010, compared to 2,199 cases in 2009 (see figure 4.23). As was observed in the Poverty Benchmarks 2010 report, Chapter 7 bankruptcies have been preferred to Chapter 13 bankruptcies. As of November 2010, there had been 8,315 Chapter 13 bankruptcy cases, slightly higher than the 8,228 total for 2009.

Figure 4.23: Monthly Average Chapter 7 New and Reopened Bankruptcy Cases: 2006 to 2010



Source: United States Bankruptcy Court, District of New Jersey

6. Education

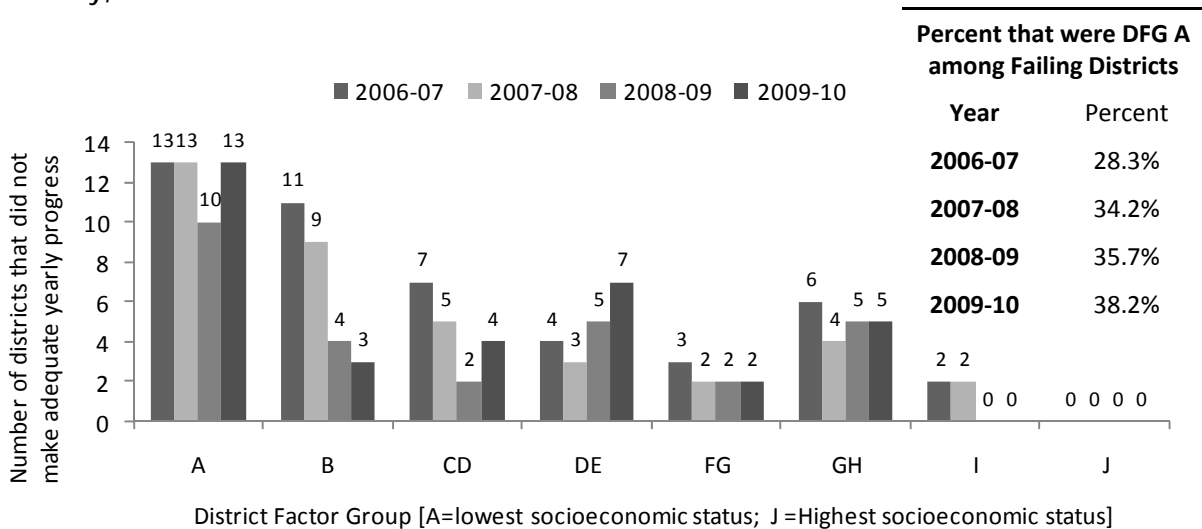
The earlier part of this report showed that individuals with lower educational attainment have a higher likelihood of being poor. Those living in poverty, however, experience many obstacles in trying to gain knowledge. Besides limited resources to invest in books or private tutoring, public schools in poor neighborhoods are not at the same standard as those in richer neighborhood. This section uses data provided by the New Jersey Department of Education to create a profile of district variations, teacher quality, and student outcomes in the state. There is wide disparity in academic outcomes between children from different socioeconomic backgrounds. While the disparity is evident in academic performance between children from different income districts, even rich and poor children within the same districts do not perform at the same level.

a. Failing Districts

A higher proportion of schools in the poorest districts failed to make adequate yearly progress in 2009.

Of districts that failed to make adequate yearly progress in 2009-10, 38.2 percent belonged to DFG⁷ A, the lowest socioeconomic group, and included some of the poorest cities of New Jersey — Camden, Irvington, Newark, Orange, Trenton, Asbury Park, Paterson, Elizabeth, and Union. Between school year 2008-09 and 2009-10, the number of districts that did not make adequate yearly progress within DFG A increased from 10 to 13. On the other hand, no districts in DFGs I and J (districts where residents have the highest income in the state) were identified as needing improvement in school year 2009-10.

Figure 4.24: Number of Districts that Failed to Make Adequate Yearly Progress by DFG Status, New Jersey, 2006 to 2010



Source: New Jersey Department of Education

b. Teacher Quality

Teacher quality improved steadily in the high poverty areas, although the proportion of teachers who were not highly qualified remained greater in high poverty areas.

Although the proportion of teachers who were not highly qualified remained greater in high poverty areas, teacher quality improved steadily in all schools in high poverty areas (see figure 4.25). At the elementary school level, the percentage of teachers who were not highly qualified decreased from 2.8 percent in 2007-08 to 0.7 percent in 2008-09. At the middle school level, the percentage of teachers who were not highly qualified decreased from 6.8 percent in 2007-08 to 1.7 percent in 2008-09. The percentage of teachers who were not highly qualified also declined at the high school level, decreasing from 3.1 percent in 2007-08 to 1.7 percent in 2008-09.

At all school levels, the proportion of teachers lacking advanced qualifications was greater in the high poverty areas than in the low poverty areas in 2008-09. In places with low poverty, all teachers had necessary qualifications at the middle and high school level. In high poverty areas, however, 1.7 percent of teachers at the middle and high school level did not have requisite qualifications. Similarly, at the elementary school level a higher proportion of teachers in high poverty areas were not highly qualified.

Figure 4.25: Percentage of Teachers Not Highly Qualified, New Jersey, 2005 to 2009

ELEMENTARY SCHOOL				
	2005-06	2006-07	2007-08	2008-09
All Schools	3.3%	1.1%	1.2%	0.3%
High Poverty	6.5%	2.2%	2.8%	0.7%
Low Poverty	2.2%	0.9%	0.6%	0.1%
MIDDLE SCHOOL				
	2005-06	2006-07	2007-08	2008-09
All Schools	4.6%	1.5%	1.7%	0.3%
High Poverty	10.3%	4.1%	6.8%	1.7%
Low Poverty	3.3%	0.9%	0.5%	0.0%
HIGH SCHOOL				
	2005-06	2006-07	2007-08	2008-09
All Schools	3.7%	1.2%	1.1%	0.4%
High Poverty	6.7%	3.2%	3.1%	1.7%
Low Poverty	1.6%	0.6%	0.3%	0.0%

Source: New Jersey Department of Education

c. Student Performance by Socioeconomic Group

At various school levels, students from economically disadvantaged backgrounds performed worse than those who were not economically disadvantaged. Students with limited English proficiency and those who were black or African American and Hispanic or Latino also had lower rates of academic proficiency.

i. Elementary School

In grade four language arts, 61.6 percent of economically disadvantaged students failed to meet state proficiency standards in 2010, an increase over the 58.9 percent for the previous year. Only 28.9 percent of non-economically disadvantaged students were partially proficient in language arts during school year 2008-09.

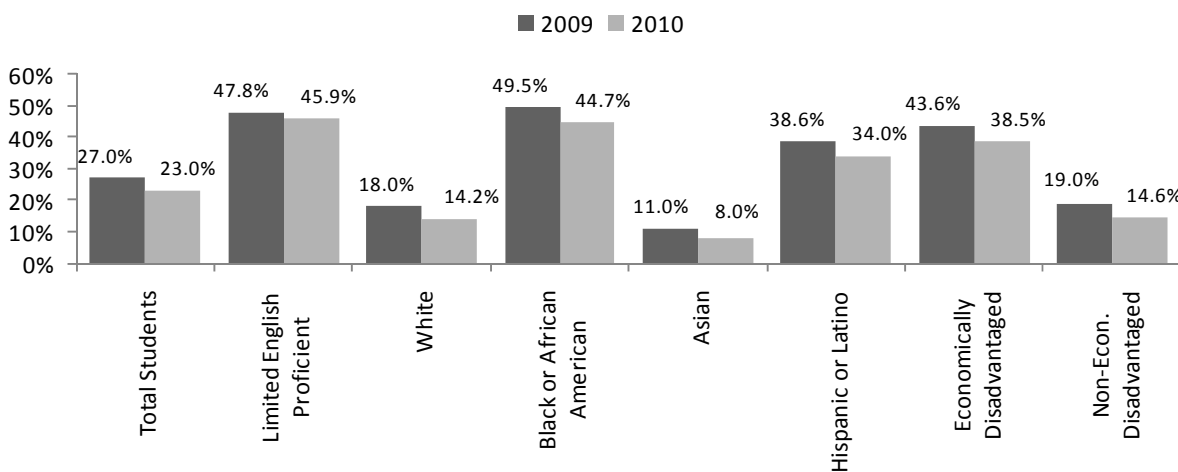
Figure 4.26: Grade 4, Percentage Partially Proficient in Language Arts, New Jersey, 2009 and 2010



Source: NJ Department of Education, Assessment Reports 2009 (released 1/10) & 2010 (released 1/11)

In grade four, 38.5 percent of economically disadvantaged students were not proficient in mathematics in 2010 (see figure 4.27). While an improvement over 43.6 percent for the previous year, the disparity in outcome compared with non-economically disadvantaged students was substantial. Only 14.6 percent of non-economically disadvantaged students were not proficient in mathematics in school year 2010.

Figure 4.27: Grade 4, Percentage Partially Proficient in Mathematics, New Jersey 2009 and 2010

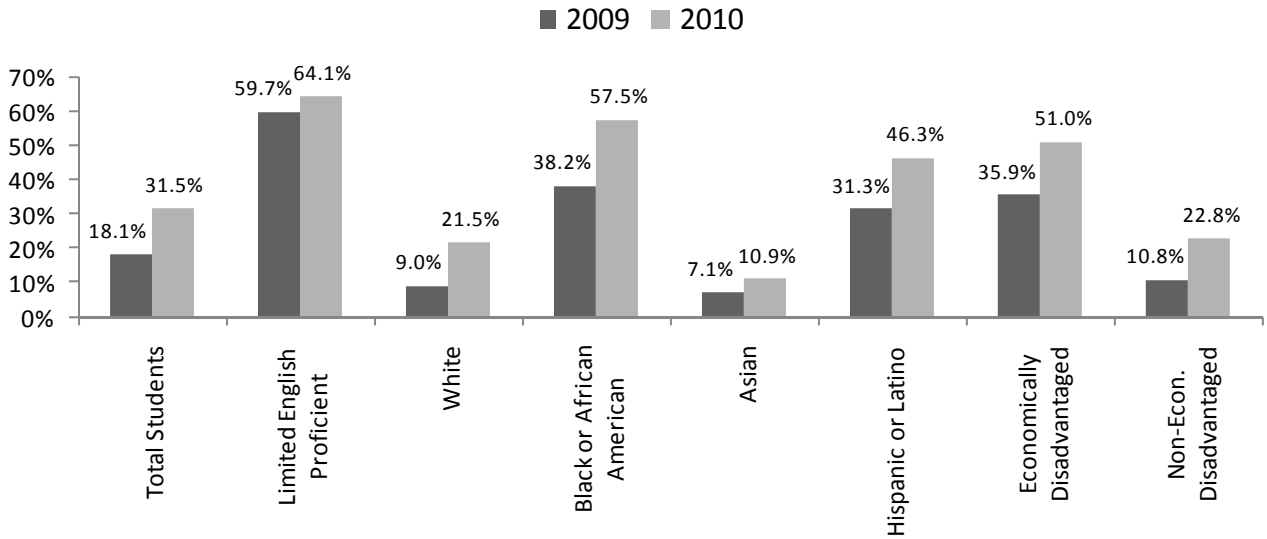


Source: NJ Department of Education, Assessment Reports 2009 (released 1/10) & 2010 (released 1/11)

ii. Middle School

In grade eight language arts, 51 percent of economically disadvantaged students failed to meet state proficiency standards, a significant increase over the 35.9 percent during the previous year (see figure 4.28). On the other hand, only 22.8 percent of non-economically disadvantaged students were partially proficient in language arts.

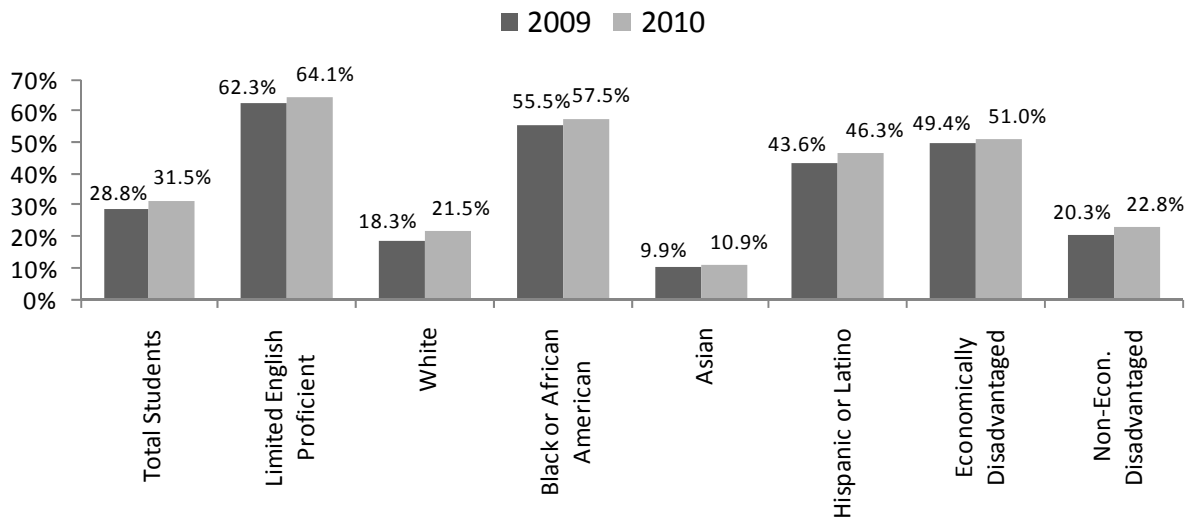
Figure 4.28: Grade 8, Percentage Partially Proficient in Language Arts, New Jersey, 2009 and 2010



Source: NJ Department of Education, Assessment Reports 2009 (released 1/10) & 2010 (released 1/11)

In grade eight, 51 percent of economically disadvantaged students were below proficiency in mathematics during 2010, an increase from 49.4 percent the previous school year (see figure 4.29). On the other hand, the performance of only 22.8 percent of non-economically disadvantaged students fell below proficiency during the same year.

Figure 4.29: Grade 8, Percentage Partially Proficient in Mathematics, New Jersey, 2009 and 2010



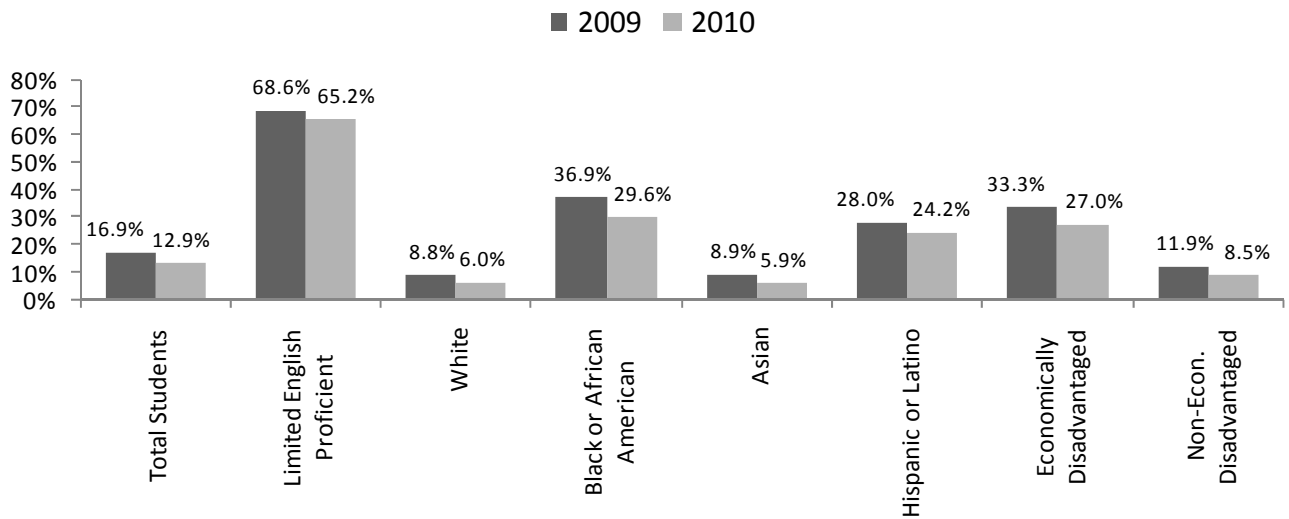
Source: NJ Department of Education, Assessment Reports 2009 (released 1/10) & 2010 (released 1/11)

iii. High School

While the academic performance of economically disadvantaged high school students improved in language arts as well as in mathematics during 2010, a significant disparity in outcome continued to exist between students from disparate socioeconomic backgrounds.

Among economically disadvantaged students, 27 percent of were only partially proficient in language arts during school year 2008-09, a decrease from 33.3 percent during the previous year (see figure 4.30). In contrast, only 8.5 percent of non-economically disadvantaged students were below proficiency in language arts.

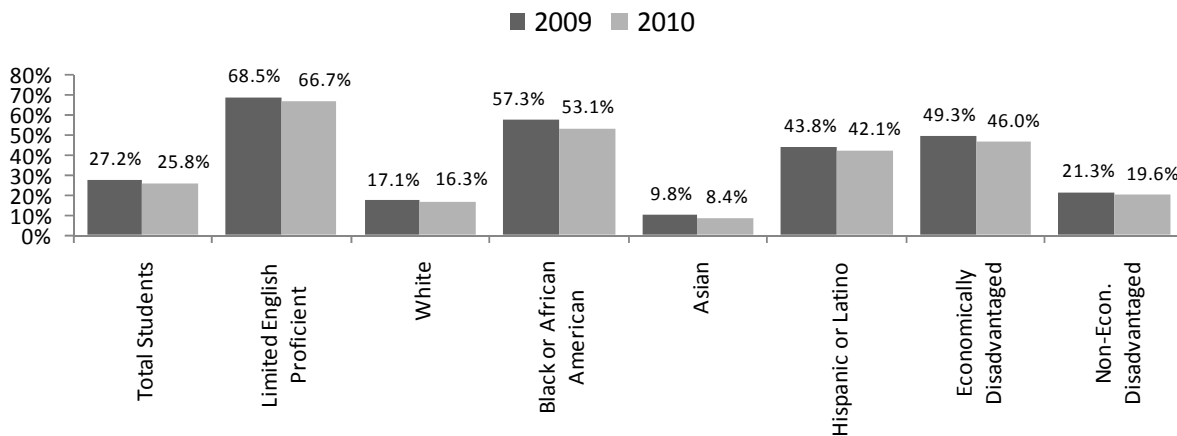
Figure 4.30: High School, Percentage Partially Proficient in Language Arts, New Jersey, 2009 and 2010



Source: NJ Department of Education, Assessment Reports 2009 (released 1/10) & 2010 (released 1/11)

Among economically disadvantaged students, 46 percent were partially proficient in mathematics during school 2010, a decrease from the 49.3 percent in the previous school year. On the other hand, only 19.6 percent of high school students from non-economically disadvantaged backgrounds fell below proficiency in mathematics during 2010.

Figure 4.31: High School, Percentage Partially Proficient in Mathematics, New Jersey, 2009 and 2010



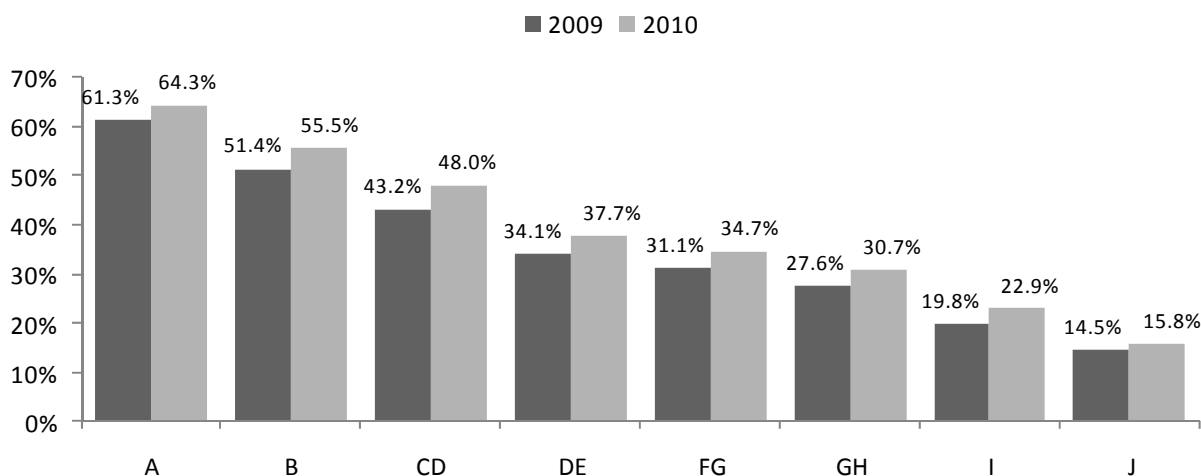
Source: NJ Department of Education, Assessment Reports 2009 (released 1/10) & 2010 (released 1/11)

d. School District Performance by DFG Status

A large proficiency disparity existed both between and within districts between students from dissimilar socioeconomic backgrounds.

There is large variation in achievement between students from diverse socioeconomic districts. Among grade four language arts, 64.3 percent of students were only partially proficient in language arts in the 2009-10 school year in A districts, an increase over the 61.3 percent for the previous year (see figure 4.32). On the other hand, only 15.8 percent of students in the J districts were only partially proficient.

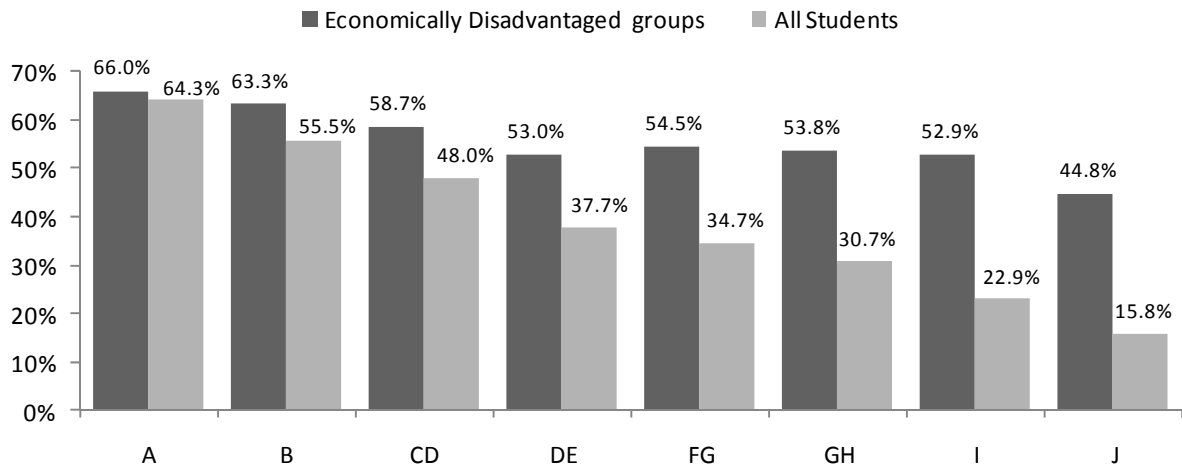
Figure 4.32: Grade 4, Percentage Partially Proficient in Language Arts by DFG Status, New Jersey, 2009 and 2010



Source: NJ Department of Education, Assessment Reports 2009 (released 1/10) & 2010 (released 1/11)

There was a large proficiency disparity within the same districts between students from dissimilar socioeconomic backgrounds. While 15.8 percent of all students in J districts were below proficiency in language arts in grade 4 in school year 2009-10, 44.8 percent of the economically disadvantaged students were partially proficient (see figure 4.33).

Figure 4.33: Grade 4, Percentage Partially Proficient in Language Arts, New Jersey, 2010



Source: New Jersey Department of Education

Part B: Major State Responses to Poverty

Part B: Major State Responses to Poverty

As the previous section illustrates, more and more New Jerseyans living on the brink of poverty have seen their economic security crumble in the wake of the Great Recession. These individuals join the ranks of those who were battling poverty before the recession arrived; individuals who were the most vulnerable to the damage of economic slowdown and would likely have the most difficult time recovering. At the same time, state agencies tasked with serving citizens in need have seen their budgets tightened and service organizations have watched government grants and private contributions decline. In this difficult time of increased need and decreased resources, a strong state response — as well as the transparency and accountability of state programs — is vital to the safety and well-being of those in poverty.

Part B of this report analyzes major state programs and responses that address elements of poverty and evaluates their performance in relation to income support, employment, food and nutrition, housing, and health care as a context for accountability. We have not examined every state program or expenditure, but the major current efforts of the state government, measured by the size of the financial commitment, are included.⁸ These programs are critical to the lives of those in poverty, yet it is important to also keep in mind that New Jersey's current anti-poverty efforts are a patchwork approach in which the diverse departments and programs that address elements of poverty exist and operate within their own domains — their silos — without significant interaction. A more effective model is required to harness the resources of state government to make real progress in reducing and ameliorating the effects of poverty. Before offering specific programmatic recommendations for improvement, we set forth a more comprehensive framework for effective government engagement with poverty:

Ten Key Elements of an Effective Public Anti-Poverty Response

1. Tie government anti-poverty programs together under the auspices of a single state agency, assisted by an advisory board of residents experienced with anti-poverty strategies and responses.
2. Require that all government anti-poverty programs have and utilize a comprehensive map of all public and nonprofit anti-poverty services and agencies in the state. Such utilization, at a minimum, should include assessment of the comprehensive needs of clients who seek services from a particular agency, as well as prompt a seamless referral of clients to programs and agencies that may be able to address other needs that the client may have. This map

should be made widely available to all community partners, libraries, and other information centers.

3. Recognize the factors causing tipping points and collapses that push people into poverty or prevent escape, and then fashion effective strategies and programs that prevent such outcomes.

Key characteristics of effective programs include:

- The ability to gain access through many different government programs and doors;
 - Responses that are flexible and tailored to the particular need or crisis;
 - Responses that are immediate and appropriate to the situation.
4. View government programs and responses holistically, looking to the needs of the whole individual. For example, food strategies and programs should be designed with full consciousness of health consequences of particular foods and solutions.
 5. Recognize that most in poverty seek to help themselves, reject stereotypes that would blame or punish poverty's victims, and design government programs and responses built on accurate positive assumptions about people's aspirations to escape poverty.
 6. Identify people living in poverty who have the ability to engage in work that has a reasonable prospect of providing income commensurate with the Real Cost of Living (see Appendix I). People able to engage in such work should be offered the assistance they require to succeed (e.g., access to a car or other transportation alternative, opportunities for relevant training, necessary social and support services). People not able to engage in such work fully, or at all, should be provided additional assistance as may be necessary to meet their basic needs, consistent with the Real Cost of Living.
 7. Expand government programs and responses to address continuing and current deprivations and needs not adequately remedied by current public and voluntary efforts.
 8. Build new and expanded programs on the shoulders and learning of the many currently successful programs.
 9. Ensure effective existing programs are utilized fully and funded sufficiently. As an example, New Jersey's level of utilization in the extremely important and helpful Food Stamps Program (SNAP) is consistently well below the national average.
 10. Use a realistic measure of true poverty in the state — not the federal poverty level — to set eligibility for government programs and to determine the depth and type of appropriate government responses. The Real Cost of Living methodology or an even more advanced market basket approach should be the touchstone for such a standard.

Until New Jersey takes on a more coordinated approach to poverty, and organizes government programs and responses to address poverty comprehensively, taking into account the full needs of individuals and families in poverty, evaluation of the state's anti-poverty strategy is confined to assessing individual programs. This report tracks these program developments from year to year, and each program "snapshot" provides an opportunity for advocates and lawmakers to assess its impact and performance.

1. Income Support

Income support programs mark the cornerstone of support for residents with low incomes. As poor economic conditions continue to linger for the state's most vulnerable populations, income support programs become increasingly vital. Income support programs discussed in this section are Work First New Jersey and Supplemental Security Income, both of which provide income and support to those in need. For many of the families and individuals behind the data, these programs are both the key to survival and a lifeline to a more sustainable future.

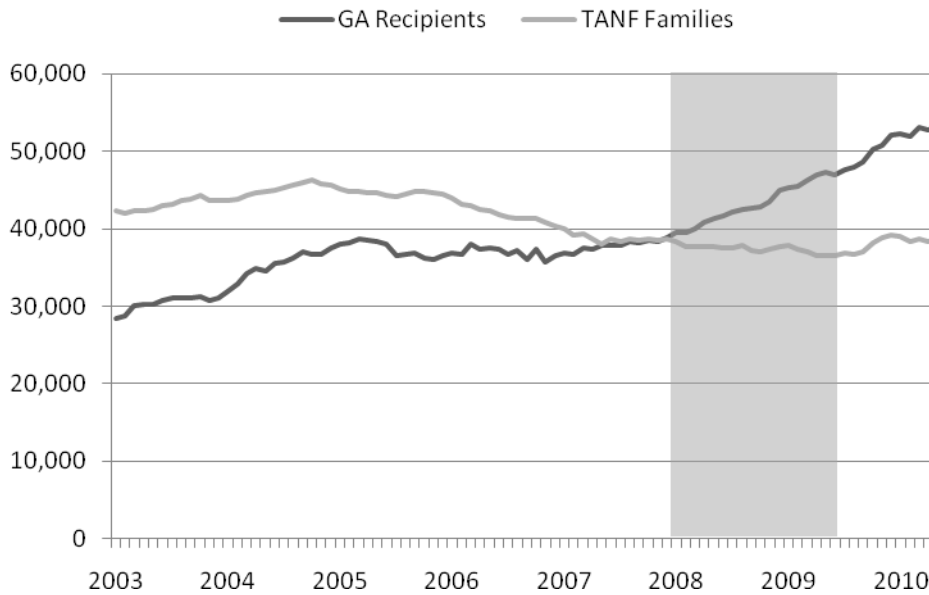
a. Work First New Jersey (WFNJ)

The Work First New Jersey (WFNJ) program provides cash assistance and selected support services to eligible families and individuals with low incomes. The program is designed as a temporary support and focuses on moving participants into employment, for those individuals deemed able to work, through mandatory participation in work activities. Two specific elements of WFNJ are designed to respond to residents with the lowest incomes. The first is Temporary Assistance to Needy Families (TANF), which provides cash assistance and employment assistance to families with children. The other is General Assistance (GA), which serves individuals or couples without children in need of income and work supports. As of August 2010, 54,203 individuals relied on GA and 39,831 families (encompassing 101,085 persons) relied on TANF for support.⁹

GA caseloads outgrew TANF caseloads during the recessionary period and beyond.

There are, indeed, both predictable and surprising trends that emerge from the caseload data in recent times. TANF and GA caseload data show a complicated reaction in terms of program enrollment during the recent recessionary period, which began in December 2007 and lasted into June 2009 (see figure 5.1). During this period, the TANF caseload actually decreased slightly, from 38,615 to 36,589 families. During the same period, the GA caseload increased from 38,880 cases to 47,029 cases, a 21.0 percent increase. The GA caseload peaked at 54,203 in August 2010, a 39.4 percent increase since the beginning of the recession. Although the TANF caseload has experienced a slight increase since the end of the recessionary period, it only represents a three percent increase since the onset of the recession. Historical trends show that as economic conditions worsen, more and more families and individuals seek assistance through state social safety net programs such as WFNJ. This data suggests that only portions of the population with low incomes are receiving the cash support they may need during the current economic crisis.

Figure 5.1: Number of TANF Families and GA Recipients in New Jersey, January 2003 to August 2010



Source: State of New Jersey, Department of Human Services, Division of Family Development, Current Program Statistics

Note: Shaded area denotes December 2007 to June 2009 recession

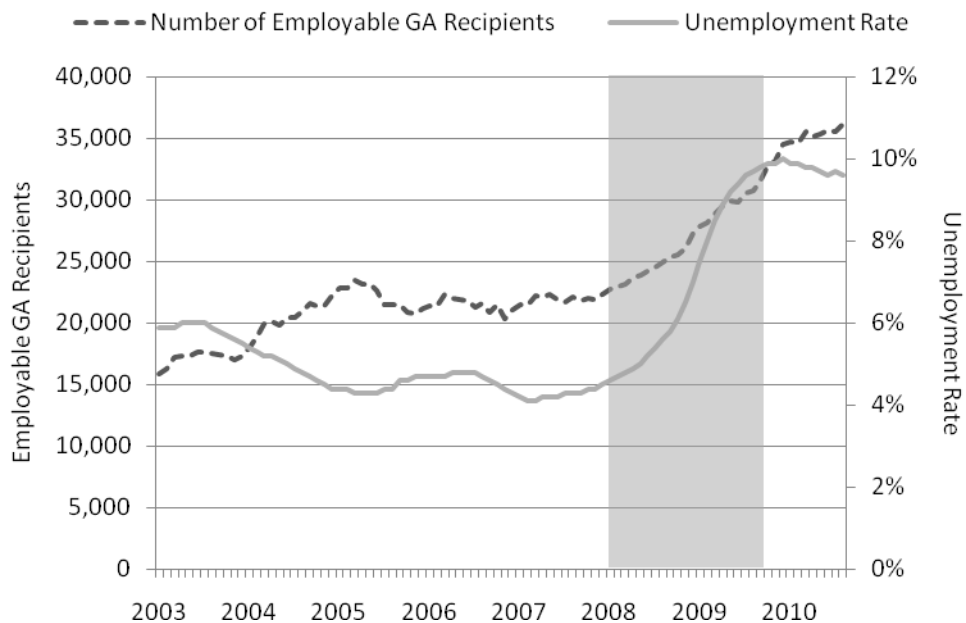
Employable recipients represent the largest increase in the GA caseload.

General Assistance recipients are designated as *employable* or *unemployable*. An individual who is unable to work due to a disability or medical condition is deemed unemployable. All other recipients are deemed employable.¹⁰ Since the onset of the Great Recession, the number of employable General Assistance recipients has increased significantly and continued to increase after the conclusion of the recession (see figure 5.2). Over the course of the 18 months of the recession, there was an addition of 7,437 employable recipients, an increase of 33.2 percent. By August 2010, the enrollment of employable recipients had increased by an additional 6,329 people, an increase of 21.2 percent. Overall, since December 2007, the number of employable General Assistance recipients has increased by 13,766, a 61.5 percent increase.¹¹

While it is not possible to identify who are the additional employable General Assistance recipients or the reasons for their enrollment in the program, it is possible to speculate that many of these people were low-wage earners who lost their jobs during the recession. Their salaries were too low for them to receive unemployment insurance and, thus, they opted to apply for General Assistance. Moreover, because these numbers continued to increase after the recession concluded, during the period when the labor force began to contract, it is possible that

many of these people have given up searching for employment and have dropped out of the labor force, although they would be willing to take a job if one was available.

Figure 5.2: Employable GA Recipients, New Jersey, January 2003 to August 2010



Source: State of New Jersey, Department of Human Services, Division of Family Development, Current Program Statistics; and the New Jersey Department of Labor and Workforce Development

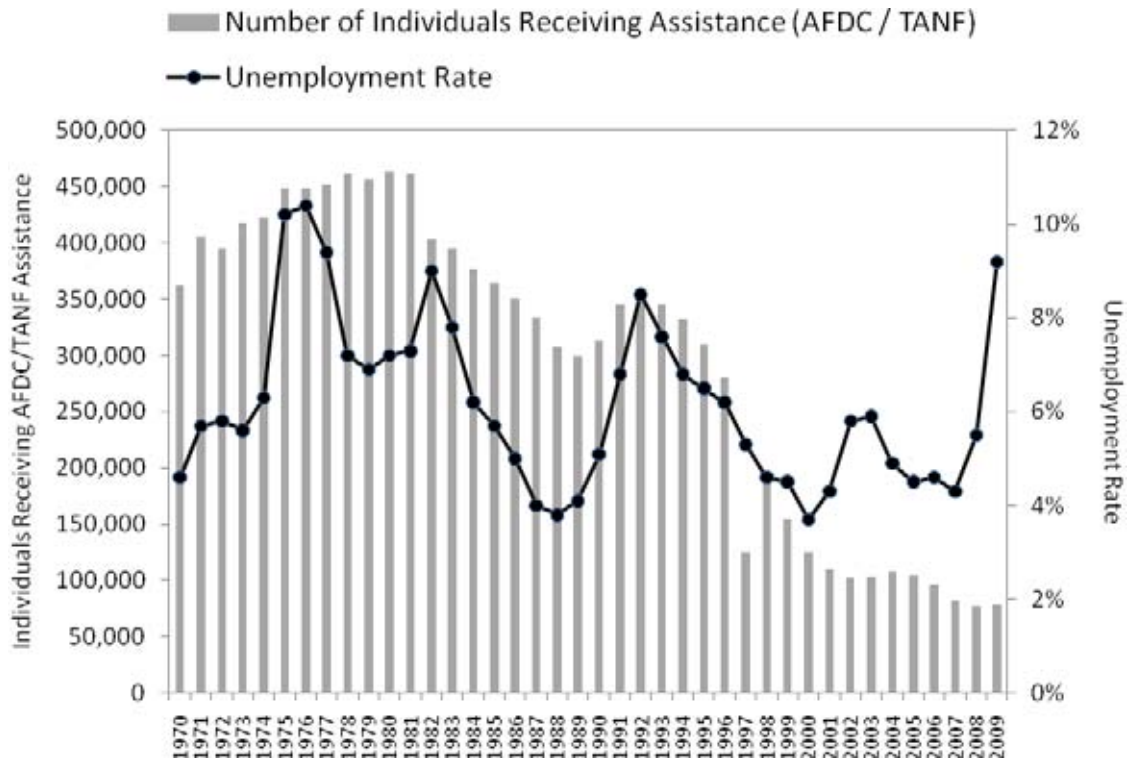
Note: Shaded area denotes December 2007 to June 2009 recession

TANF caseload trends indicate an apparent underutilization during the most recent recession.

Figure 5.3 provides a comparison, over time, of individuals receiving TANF (or AFDC) benefits compared to the unemployment rate. Together these two figures provide a portrait of a decreased reliance on public assistance, despite indications suggesting poor prospects in the labor market. Indeed, the most recent recession is the first major recession in which New Jersey public assistance caseloads have not responded. TANF caseloads have not increased as much as would be expected given the high unemployment rates and recessionary conditions.

It is difficult to explain fully this trend, though a few possible theories raise concerns. The first is that eligible families may be discouraged from undertaking the lengthy bureaucratic process necessary to receive assistance. Secondly, eligibility for the program is restricted to those households whose income is below 150 percent of the maximum benefit level. Given how low the benefit level is, many newly unemployed families may not be eligible for assistance. A single parent with two children who earns more than \$636 a month is ineligible.

Figure 5.3: Number of Individuals Receiving Public Assistance (AFDC/TANF) and the Unemployment Rate, New Jersey, 1970 to 2009



Source: U.S. Administration for Children and Families and the New Jersey Department of Labor and Workforce Development

Cash grant levels have remained at the same rate for 24 years.

Another contributing factor to the lack of responsiveness of WFNJ to the income support needs of families with low incomes is that cash grant levels have not been increased since 1987, including no adjustments for inflation. As a result, cash income levels are currently below the level of income that constitutes the severe poverty threshold — an annual income of less than \$8,689 for a family of three.¹²

WFNJ/TANF offers a maximum grant of \$424 a month for a family of three, an amount which annualizes to just \$5,088. The lack of increase in cash grant levels has resulted in a 28.1 percent decline in real-dollar (inflation-adjusted) benefit levels for a single parent with two children between 1996 and 2010. This low rate of benefits translates to only 28 percent of the federal poverty level. Even when public assistance benefits are combined with food stamp benefits, the combined benefit is only 62 percent of the federal poverty level — just above severe poverty.¹³ The consequence of low grant levels is palpable for both the client and caseworkers tasked with assisting clients. A recent qualitative study conducted by LSNJ’s Poverty Research Institute documented how low cash grants created affordability issues for clients so severe that they

affected their ability to progress through the WFNJ program and transition into full-time employment.¹⁴

b. Supplemental Security Income (SSI)

SSI is a cash assistance program designed to help people with little or no income who are disabled, blind, or age 65 or older. Although SSI is administered by the federal Social Security Administration (SSA), in New Jersey SSA contracts with the New Jersey Department of Labor and Workforce Development's Division of Disability Determination Services (DDS) to adjudicate applications for benefits in both Social Security Disability Insurance (SSDI) and SSI programs. SSA performs the initial eligibility determination on technical grounds, and then sends the case to DDS to process medical eligibility, based on SSA guidelines. Beyond involvement in the processing of disability claims for SSA, New Jersey augments monthly income assistance to SSI recipients, through the optional state supplement.

The SSA claims backlog has increased despite efforts to reduce it.

Disability claims have risen dramatically since 2007. As the economy has struggled and baby boomers have begun to reach their most disability-prone years, more Americans have turned to SSA for financial assistance. SSA received more than 3.2 million initial applications for SSDI and SSI in FY 2010, a seven percent increase over FY 2009. These numbers have created workloads for SSA that have tested resources and caused delays and backlogs, and SSA expects the trend of increasing disability workloads to continue.¹⁵

In FY 2010, Americans filed 600,000 more claims than were filed in FY 2008.¹⁶ At the end of FY 2010, SSA had a backlog of some 842,000 initial disability claims, and 705,000 claimants whose applications were denied were awaiting a hearing on their appeal.¹⁷ These numbers are troubling; they can be tragic to those who will ultimately receive benefits and are waiting on these funds to pay their rent, heat, or grocery bills and meet other critical needs. The average disability claimant will wait 111 days for an initial decision on his or her claim; the average disability appellant will wait 426 days for his or her case to be heard and decided.¹⁸ In New Jersey, there are two hearing offices for adjudicating disability applications. Pennsauken/South Jersey averaged 398 days and Newark averaged 518 days as of November 2010.¹⁹

Monthly state supplements will decrease for some SSI recipients.

New Jersey's SSI benefits are marked by a lack of progress. The federal portion of the benefit is subject to automatic annual increases to account for inflation, but the monthly state supplement of \$31.25 for individuals and \$25.36 for couples has not been increased since 1986. New Jersey's supplement is relatively meager in comparison with many other high-cost states (such as California, Connecticut, Massachusetts, New York, and Rhode Island), which all provide state supplements of more than \$100 per month for an individual. New Jersey is also one of only

seven states where the state supplement for couples is lower than the supplement for individuals. When combined with the federal benefit levels, effective January 1, 2011, couples receive \$1,036.36 monthly (\$1,011 federally and \$25.36 through the state supplement) and individuals receive \$705.25 monthly (\$674 federally and \$31.25 through the state supplement).

For some SSI recipients, state supplements will be decreased. Effective January 1, 2011, the optional state supplementation payment of \$362.36 for individuals living with an ineligible spouse under category C was reduced to \$153.00. In 2009, the state optional supplementation was \$362.36, for a combined federal and state payment of \$1036.36. The new combined payment rate effective January 1, 2011, is \$827.00 (\$674.00 for SSI and \$153.00, state supplement). The state reduction will cause hardships for many clients, and many ineligible spouses may now be forced to apply for SSI benefits on their own.²⁰

2. Employment

In this era of unprecedented unemployment, temporary support for those trying to find work is essential. Just as important, however, are the supports necessary to ensure that once working, employees make a fair, living wage and have the supports necessary to be reliable, productive employees. This section discusses program developments that affect three broad and often overlapping working populations. First, for those already working, the minimum wage is designed to ensure that workers receive adequate compensation. Second, for employees who lose their jobs through no fault of their own, the unemployment insurance system is the largest safety net available. Finally, programs that support working families with lower wages through subsidized child care and paid family leave include New Jersey Cares for Kids and the Family Leave Insurance program.

a. Minimum Wage

The basic premise of the minimum wage is to ensure that work is rewarded and that a full-time worker has adequate income to meet basic needs. The state is responsible for setting requirements for employers to provide adequate compensation to their employees.

Seven states will see minimum wage increases this year while New Jersey's minimum wage remains stagnant.

On January 1, 2011, the minimum wage increased in seven states: Arizona, Colorado, Montana, Ohio, Oregon, Vermont, and Washington. Seventeen states, plus the District of Columbia, have now set their minimum wage above the federal level of \$7.25, and nine of these states have minimum wages set at or above \$8.00.²¹ Despite its high cost of living, New Jersey remains one of 24 states merely to match the federal minimum wage of \$7.25, raised in 2009 from its 2006 level of \$7.15. Moreover, New Jersey is one of only two states that has failed to set a cash minimum wage requirement for tipped employees.

In January 2011, the New Jersey Minimum Wage Advisory Commission issued its fourth annual report, dating back to December 2007. The commission, which is tasked with reporting annually on the adequacy of the minimum wage, concluded that New Jersey's economy had experienced flat average wages and a low inflation rate; therefore, their recommendation was that the minimum wage of \$7.25 per hour should remain unchanged for 2011. This recommendation contradicts the commission's three previous annual reports from 2007 to 2009, all of which recommended increasing the minimum wage to first \$8.25 and then to \$8.50 per hour and establishing an automatic annual increase each year based on the increase in the consumer price index. In addition, earlier reports called for a cash minimum wage requirement for tipped employees.

Critics of the commission's latest report, including two members of the five-person commission itself, point out the report's omission of valuable information necessary to ensure the adequacy of the current minimum wage, including information on cost-of-living factors. The report only points to two indicators: inflation rates measured by the consumer price index (CPI), and wage changes as measured by the statewide average weekly wage (SAWW). These two inclusions seem to argue against the commission's own conclusion. As reported by the commission, the CPI has increased between 1.2 percent and 3.7 percent in three of the past four years. Additionally, the SAWW increased to \$1,056.54 in 2009, up from \$1,031.28 in 2007, which equates to an additional 63 cents per hour during a 40-hour week.²²

In addition to arguments that the commission's analysis of the available data is inadequate, the two dissenting voices of the commission argue that raising the minimum wage makes good economic sense by citing a study done by the Federal Reserve Bank of Chicago. The study found that "for every dollar increase in the minimum wage, each family with minimum wage earners would spend an additional \$3,200 per year." Such direct economic stimulus, specifically one that does not require public tax dollars, may be invaluable to the state's economy during this post-recession era.

b. Unemployment Insurance (UI)

The unemployment insurance system is designed to temporarily replace a portion of the wages lost by workers who lose a job through no fault of their own. Its primary function is to relieve the financial distress of jobless workers and their families, serving as a stimulus to continue consumer spending during economic downturns.

UI is a combined federal-state program, meaning that federal rules determine what types of employment are covered by unemployment insurance and establish broad eligibility requirements. Federal officials also oversee state performance under the federal guidelines. States have discretion when setting specific eligibility criteria and benefit levels, and they provide the funding and pay for the actual benefits provided to workers. Federal and state taxes fund the

UI system. New Jersey is unique in that, while the UI system is funded mostly through taxes imposed on employers, a small portion of the program is also paid for through taxes on employees.

The basic UI benefit provided to jobless workers consists of up to 26 weeks of benefits, which replaces about half of a worker's previous wage. In addition, the federal government runs the Extended Benefits program (EB), which provides an additional 13 or 20 weeks of compensation to unemployed workers in states with high unemployment rates. Because of the severity of the recent economic downturn, the federal government created an additional program to extend benefits for unemployed workers. The Emergency Unemployment Compensation program, created in June 2008, provides up to 34 additional weeks of benefits to workers who exhaust the regular state benefits. This program is funded entirely through the federal government.

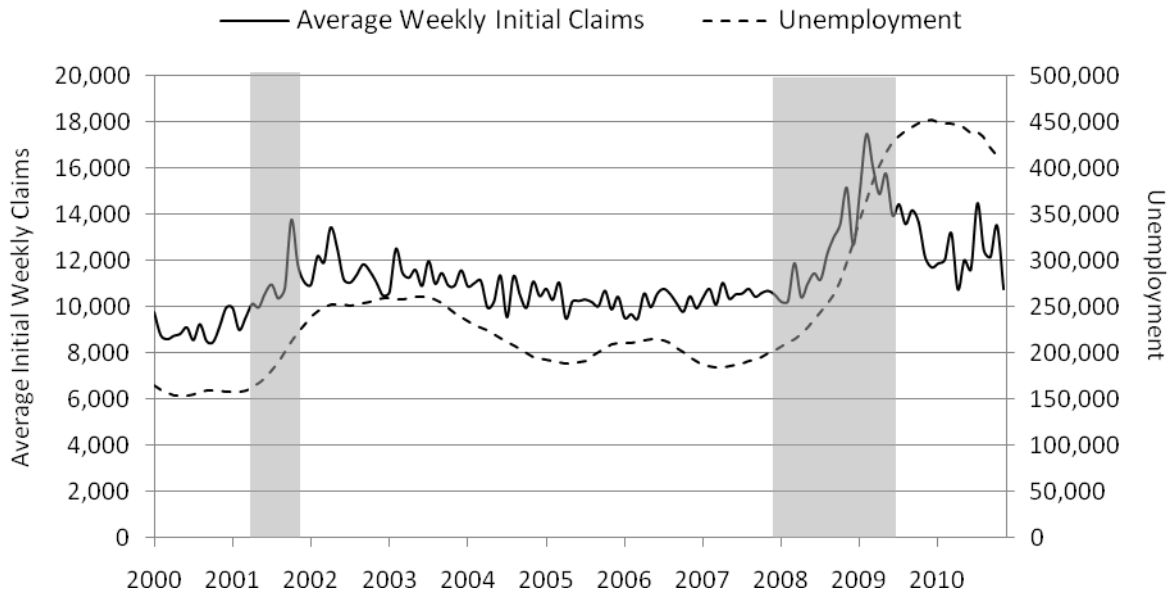
Recent data indicates that over half (51.4 percent) of all unemployment claims in New Jersey, according to 2010 annual averages, lasted longer than the initial 26 weeks of benefits. Additionally, over a third of all claimants (37.1 percent) collected unemployment for 52 weeks or more.²³ This data suggests that many of those still unable to return to the workforce have utilized the recent unemployment extensions.

Initial unemployment insurance claims remain high.

Initial unemployment insurance claims have continued to remain high despite the ending of the recession (see figure 5.4). Increasing numbers of initial unemployment insurance claims accompanied steadily rising unemployment during the period of the Great Recession. After November 2009, when official unemployment numbers began to decline, initial unemployment insurance claims also declined. Since the end of the recession, however, initial claims, similarly to unemployment, were still above the pre-recession levels.

After a period of three years between January 2005 and December 2007 when initial unemployment insurance claims remained stable, oscillating between 9,500 and 11,000 on a weekly average, they rose rapidly during the first 12 months of the recession, reaching a peak of 17,463 initial claims in February 2009. By the end of the recession in June 2009, the number of initial claims had fallen back to almost 14,000 on a weekly average. Since the end of the recession, however, initial claims have fallen below 11,000 in only two months — April and November of 2010.

Figure 5.4: Weekly Average Initial Unemployment Insurance Claims and Total Unemployment, New Jersey, January 2000 to November 2010 (Seasonally Adjusted)



Source: U.S. Bureau of Labor Statistics and the New Jersey Department of Labor and Workforce Development

Note: Shaded areas denote recessions

Eligibility issues present a hardship for unemployed workers.

Eligibility for UI requires that a worker lost their job through no fault of their own or for minor offenses; worked at a job covered by the unemployment compensation law; earned at least \$6,200 or worked 20 weeks in a 52-week period; and is willing to actively seek employment.

There are, however, significant areas of concern within the state UI program. One of the more troubling components of the program for unemployed workers surrounds eligibility issues. As mentioned above, workers who lost their jobs due to minor offenses *remain* eligible for UI. At the same time, workers who are fired for what is considered *simple misconduct* face a waiting period of eight weeks before they can collect benefits. The law is intended to protect employers; but for many families, the eight-week delay can present a serious financial hardship. If, on the other hand, a worker is fired for an offense considered criminal — defined in the law as *gross misconduct* — that worker faces a complete ban on receipt of benefits. In June 2010, the categories of workers barred from benefits were expanded to include a third category — *severe misconduct*.

While it is possible that all three categories of misconduct — simple, severe, and gross — could provide a useful guide for businesses and workers regarding eligibility for Unemployment Insurance, the concern is that the current law is not specific enough to ensure that the program

will operate in a uniform manner for all workers. Advocates are concerned that the uncertainty in the law could leave it open to abuse by businesses.²⁴ Because of these concerns, the state Senate and Assembly presented identical bills to define severe misconduct as “committed with malice and deliberate disregard for the property, safety, or life of people at the worksite or consumers, and consists of violence, threats, theft, or other employee-caused, substantial property or monetary loss.”²⁵ This law seeks to clarify what constitutes severe misconduct such that workers who have been fired are provided an objective eligibility process when they apply for UI. As of this writing, the bill (A3707) has been approved by the Assembly Labor Committees. Given the significance of the program for unemployed workers as well as for state economic stability, it is critical that workers retain access to these important financial benefits.

c. Workers’ Rights

Every worker in New Jersey has the right to appropriate wages and benefits, work conditions that are safe and clean, and jobs that operate under state-sanctioned terms of employment. Workers consistently guaranteed these basic workers’ rights have the kind of stability that makes them better able to make meaningful contributions to their neighborhood, community, and society. The same is true of the state: when employment laws are properly enforced and complied with, state government will receive appropriate tax revenue from employers. New Jersey’s economy is composed of both urban centers that attract financial services and hospitality industries as well as rural areas with a climate conducive to agriculture. As such, the workforce is diverse and includes many of the workers frequently vulnerable to employment abuses, such as food services staff, seasonal and migrant farm workers, landscapers, and construction workers.

Ensuring all New Jersey workers’ rights to full compensation and a safe workplace is the responsibility of the Department of Labor and Workforce Development, whose budget includes funding for the Division of Wage and Hour Compliance and the Division of Public Safety and Occupational Health and Safety. A number of significant issues exist when it comes to protecting state workers and ensuring their access to the full set of rights accorded to them under the law.

A variety of persistent trends results in unjust compensation for many in New Jersey.

Wage theft is illegal and yet anecdotal reports suggest it is prevalent within many low-wage job sectors. To begin, within agriculture, the piece rates paid for harvesting some crops have not been sufficiently raised to compensate workers such that they are consistently paid minimum wage. For farm workers, state law requires crew leaders to train, recruit, and manage laborers; but the law does not require that a crew leader be clear of workplace violations. A simple check on crew leaders could help to combat wage theft in this industry. In addition, employment abuses, including non-payment of regular or overtime wages, are frequently connected to work

arrangements with marginal subcontractors in construction and landscaping trades. Of particular concern are those workers who may be hired to assist a contractor or subcontractor and then are never paid for their work. All involved employers should be held accountable for payment of wages to all workers hired by contractors or subcontractors.

An additional move toward the full and complete compensation of workers involves the method of investigation of violation complaints. The DLWD currently focuses its complaint investigations on records reviews. In some instances, this is sufficient; but in others, it is not. A complete review of the records is important, but wage theft issues are not always detectable in a records review. For the detection of serious wage violations, interviews must be conducted with workers in a common language and in an environment that encourages worker disclosure.

d. Earned Income Tax Credit (EITC)

The state Earned Income Tax Credit is intended to offset the financial impact that families with low incomes experience through payroll taxes by providing a tax credit for workers. In New Jersey, workers with low incomes are eligible for both the federal EITC and the state EITC. The state EITC program “piggybacks” on the federal EITC, meaning that eligibility requirements are mostly the same and the amount of the tax credit is calculated as a percentage of the federal EITC.

Figure 5.5: New Jersey State Earned Income Tax Credit Data by Tax Year

	TY 2006	TY 2007	TY 2008	TY 2009
Number of recipients	195,896	473,874	482,769	527,519
Average EITC benefit	\$572	\$397	\$461	\$546
Total EITC expenditure	\$112,040,494	\$188,065,187	\$222,408,425	\$288,044,846

Source: Tax year information provided by New Jersey Department of the Treasury

As figure 5.5 illustrates, over half a million New Jersey residents benefit from the state EITC and receive, on average, a benefit amount of over \$500 annually. This payment represents immediate financial assistance to workers with low and moderate incomes, meaning it is likely to return to the local economy soon after receipt.

New Jersey enacted an EITC credit reduction that increases financial hardship for families with low incomes.

As a part of New Jersey’s aggressive approach to reducing budget expenses, the state EITC reduced its credit to 20 percent down from 25 percent of the federal credit beginning in January 1, 2011. As a result, the state saved \$45 million. The impact on families with low incomes, however, is significant. One report calculated that a single parent with two kids and minimum wage job would lose \$300 — an amount equal to a week of pay.²⁶

e. New Jersey Cares for Kids (NJCK)

The cost of child care can be a serious barrier for families with low incomes and child care assistance for those who cannot afford care can make a significant difference in parents' abilities to work and provide for their families.²⁷ New Jersey Cares for Kids is the umbrella program for the state's child care subsidy programs, including means-based child care assistance, as well as programs for special populations (e.g., welfare, post-welfare, and DYFS families). Either covered children may be enrolled in a subsidized child care center or parents may use a voucher to purchase market rate child care in a center, registered family day care, or through family or friends.

The waiting list and low payment standards continue to hamper the success of the NJCK program.

The American Recovery and Reinvestment Act (ARRA), passed in February 2009, provided an additional \$2 billion nationally in funding for the federal Child Care Development Block Grant (CCDBG) in the form of discretionary funds, meaning that there is no state match requirement to access the funds.²⁸ New Jersey drew down \$34 million in CCDBG funds to, among other initiatives, reduce the number of children on the waiting list.²⁹ As of December 10, 2010, there were 5,896 children on the waiting list. Although this is a point-in-time estimate, it is up from 5,128 children in October of 2009.³⁰

Also troubling is the fact that New Jersey's payment rates fall well below the 75th percentile level recommended by the CCDBG. Although payment standards have been raised a few times over the last several years, as figure 5.6 shows, they are still significantly below the costs reflected in market-rate surveys. Families that participate in the program are responsible for differential costs between the payment standard and the actual rates, which can make even subsidized child care unaffordable.

Figure 5.6: State Reimbursement Rate Amount Compared to Market Rate Amount for Child Care Centers, 2008

	Monthly state reimbursement rate	75 th percentile of market rate	Difference between state rate and 75 th percentile	Percentage difference between state rate and 75 th percentile
Center Care for a Four-Year Old	\$573	\$844	-\$271	-32%
Center Care for a One-Year Old	\$695	\$1,100	-\$405	-37%

Source: National Women's Law Center, State Child Care Assistance Policies 2010, September 2010

f. Family Leave Insurance (FLI)

New Jersey's Family Leave Insurance program, which provides workers with up to six weeks of partial wage replacement to care for newborns, newly adopted children, and sick family members, was implemented in 2009 as an extension of the state's Temporary Disability Insurance program. New Jersey is now the third state in the nation to adopt paid family leave and the second state, after California, to implement it.³¹ The implementation of FLI in New Jersey is an important step in the right direction toward work policies that move away from trade-offs between necessary income and family responsibilities. Paid leave is especially crucial for workers with low incomes, who are less likely to have access to employer-provided leave benefits and less likely to be able to afford to pay for safe and quality child care, adult care, or other family care needs.³²

The Family Leave Insurance is an important step forward; however, the program has been underutilized.

New Jersey's FLI became available to New Jerseyans in July 2009. Prior to implementation, the Office of Legislative Services (OLS) estimated that 38,200 people would file claims within the first year (or, since the program only became available during the second half of 2009, the estimate was placed at 19,100 claims for the half year).³³ As figure 5.7 shows, the total number of claims determined from July 2009 through June 2010 was 33,013, and the total number of eligible claims in the first year was 28,359.³⁴

Figure 5.7: New Jersey Family Leave Insurance Claims, July 2009 to June 2010

Month	Bonding Claims Determined		Care Claims Determined		Total Eligible Claims	Total Claims Determined
	Eligible	Ineligible	Eligible	Ineligible		
July	992	243	172	33	1,164	1,440
August	1,790	332	504	107	2,294	2,733
September	2,219	259	591	158	2,810	3,227
October	2,064	271	571	176	2,635	3,082
November	2,021	227	475	149	2,496	2,872
December	2,177	279	640	199	2,817	3,295
January	2,051	272	469	197	2,520	2,989
February	1,585	173	371	143	1,956	2,272
March	2,078	228	467	168	2,545	2,941
April	1,904	193	473	144	2,377	2,714
May	1,876	182	433	167	2,309	2,658
June	2,005	196	431	158	2,436	2,790
Total	22,762	2,855	5,597	1,799	28,359	33,013

Source: New Jersey Department of Labor and Workforce Development, 2009-2010

The reason for the low rate of utilization has not been formally evaluated, but insight may be gleaned from California's experience, where a paid family leave program has been in operation for over six years. A recent study on the California paid family leave program found that overall public awareness of the program was limited.³⁵ Moreover, past surveys designed to assess the extent of public awareness of the California program found that those most in need of the program were least likely to be aware of it. Residents with low incomes and workers whose jobs lacked employer-provided paid sick days and paid vacation days had far lower levels of awareness of the program than higher income employees whose employers were providing benefits.³⁶

Another possible factor contributing to low utilization is the lack of job protection built into the legislation. Although a worker on leave might be protected under the NJFLA or the FMLA, eligibility criteria keeps this protection out of the reach for many workers with low incomes. For instance, in order to be eligible for protection under either the NJFLA or the FMLA, a worker must have been employed for at least 12 months for an employer who has 50 or more employees.³⁷ Although workers now have access to partial wage replacement for a limited amount of time, without job protection a worker may still have to make the difficult trade-off between caring for a sick family member and facing the risk of a job loss.

3. Food and Nutrition

Access to sufficient, healthy food is one of the most basic of human needs, yet scarce financial resources make it difficult, or in some cases impossible, for many of the state's households to meet this need. Food insecurity in New Jersey has been steadily growing, and in 2009, grew to the highest level since the USDA began recording data in 1995. The Food Stamp program is the first line of defense against hunger and the School Breakfast and School Lunch programs are essential to ensuring that New Jersey's children are able to thrive.

a. Supplemental Nutrition Assistance Program (SNAP)

The Food Stamp Program, now known federally as the Supplemental Nutrition Assistance Program (SNAP), provides in-kind assistance for the purchase of designated food items. While the program is federally funded, the state is responsible for administering the program locally. This includes incurring all costs related to the administration of the program, including conducting outreach, determining eligibility, and issuing monthly benefits.

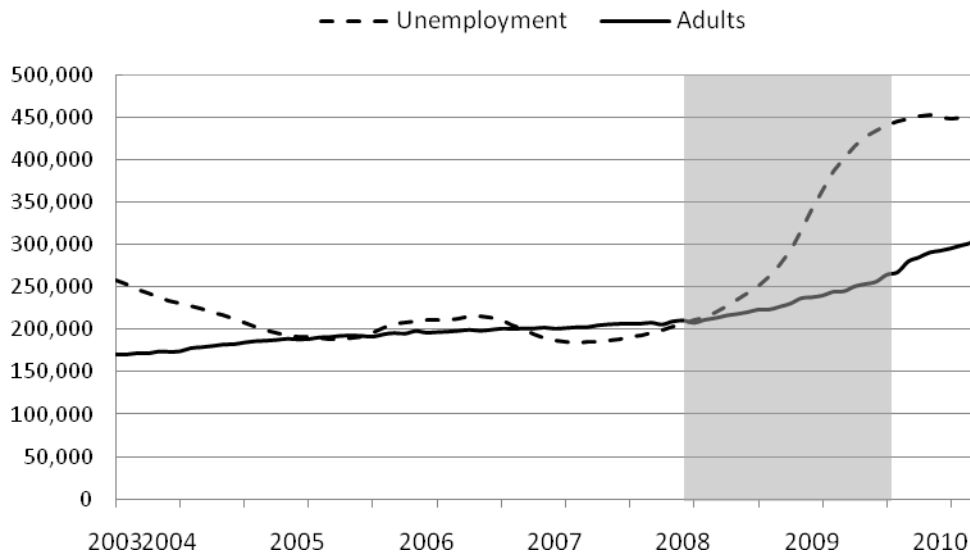
Food stamp usage increased steadily.

As the Great Recession progressed and unemployment numbers increased, more and more New Jersey adults enrolled in SNAP to help meet their basic food needs (see figure 5.8). Even after the official number of unemployed peaked and began to level off, adult food stamp usage continued to increase. Over the course of the recession, the number of adults enrolled in the program

increased from 209,562 in December 2007 to 253,318 in June 2009, an increase of 20.9 percent. Since the end of the recession, usage rose by an additional 85,314 adults, reaching 338,632 in August 2010, an increase of 33.7 percent. The monthly average of 227,357 adults over the course of the recession has increased to 295,430 for the 14 months since the end of the recession. Overall, adult food stamp usage has increased by 129,070 participants, for an increase of 61.6 percent since December 2007.

With the growing usage of food stamps, the proportions of New Jersey adults and children participating in the program increased significantly over the two-year period prior to the end of the recession. As of July 2009, at the conclusion of the recession, 5.5 percent of the total New Jersey population was enrolled in the Food Stamp Program, up from 4.9 percent in July 2008 and 4.7 percent in July 2007. Among children, the proportion was more than double that of the overall population — 11.7 percent in July 2009, compared with 10.5 percent in July 2008, and 10.0 percent in July 2007.

Figure 5.8: Adult Food Stamp Usage and Total Unemployment, New Jersey, August 2003 to August 2010



Source: State of New Jersey, Department of Human Services, Division of Family Development, Current Program Statistics; US Bureau of Labor Statistics and the New Jersey Department of Labor and Workforce Development

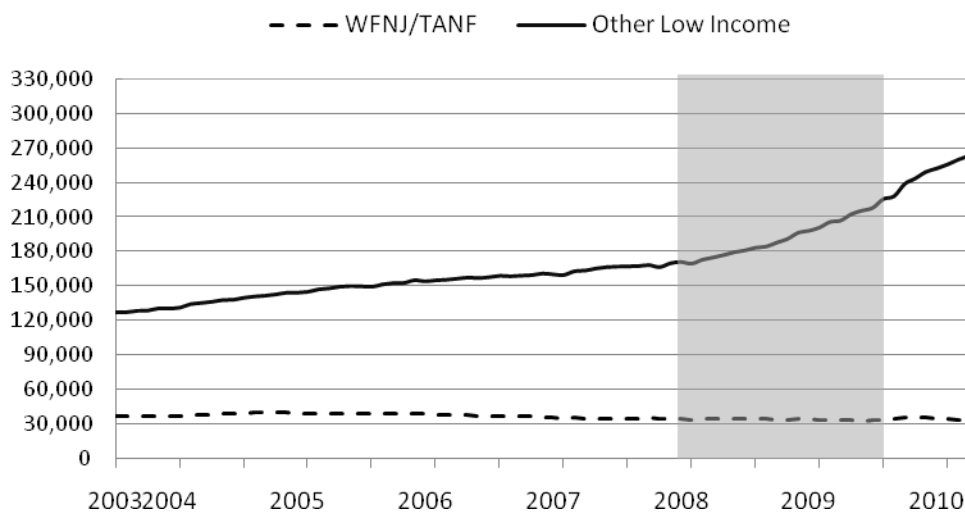
Note: Shaded area denotes Dec. 2007 to June 2009 recession

The increase in food stamp usage continued to be primarily households with low incomes who were not receiving welfare benefits (see figure 5.9). Total household food stamp usage grew by 43,912 over the course of the recession, an increase of 21.4 percent. All of this growth was “other low income” households. Their usage increased from 169,685 households in December 2007 to

215,589 households in June 2009, an increase of 45,904 households. In the same period, WFNJ/TANF food stamp usage decreased by 1,992 households.

Since the conclusion of the recession, over the 14-month period to the end of August 2010, food stamp usage by “other low income” households has grown by an additional 77,522 households, or 36.0 percent, considerably more than during the course of the recession. Food stamp usage by WFNJ/TANF households has also increased slightly, growing by 2,746 households to return to its pre-recession level. Overall, since the beginning of the recession, food stamp usage has increased by 124,180 households, an increase of 60.6 percent.

Figure 5.9: Food Stamp Usage by Household, New Jersey, August 2003 to August 2010



Source: State of New Jersey, Department of Human Services, Division of Family Development, Current Program Statistics

Note: Shaded area denotes Dec. 2007 to June 2009 recession

Food stamp income eligibility has been increased and some administrative barriers have been addressed.

The New Jersey Department of Human Services (DHS) has made several changes that improve food stamp access for New Jerseyans with low incomes. Eligibility has been increased from 130% to 185% of the federal poverty level, and the asset test has been waived for eligibility determination. In addition, face-to-face interviews for the intake process were waived for elderly, disabled, and working households, allowing them to participate in telephone interviews. Finally, food stamp recertification periods were extended from six to 12 months (and 12 to 24 months for seniors).³⁸

New Jersey has historically been among the lowest performing states in participation rate among eligible households.

From 2005 to 2007, New Jersey's participation rate, or the percentage of those eligible who participated in the program, stayed steadily low, between 58 and 60 percent. Among the states in 2007, New Jersey ranked 42nd in the number of eligible people receiving benefits. At the time of this writing, updated participation rate data was not available. However, the USDA's Program Access Index (PAI), which is a proportion of the number of SNAP participants to people with an income below 125 percent of the FPL, indicate continued low access in New Jersey in 2009. New Jersey's 2009 PAI ranked 45th in the nation, down from 44th the previous year.³⁹

b. School Nutrition Programs

School-based nutrition and related programs, including school lunch, school breakfast, and summer nutrition, provide meals for children in households with low incomes in learning or care environments. Their purpose is to provide nutritious meals to promote good health and academic achievement. While the programs are all federally funded, New Jersey's Department of Agriculture administers the programs.

The Healthy, Hunger-Free Kids Act of 2010 was signed into law.

On December 13, 2010, President Obama signed the Healthy, Hunger-Free Kids Act into law. The act reauthorizes child nutrition programs for five years and authorizes \$4.5 billion in new funding for the programs over 10 years. The act takes several steps forward to ensure that children in families with low incomes can participate in school nutrition programs and receive the meals they need. Highlights from the act include the expansion of the Afterschool Meal Program to all states and improvements to direct certification for school meals. The act also enhances the nutritional quality of food served in school-based and preschool settings and authorizes grants for expansion of School Breakfast Programs.⁴⁰

New Jersey's student participation in the School Breakfast Program remains among the lowest in the nation.

The benchmark goal of the program is to serve breakfast to 60 per 100 children in families with low incomes participating in the School Lunch Program. Far from reaching this goal, many children went without nutritious breakfasts for which they were eligible, and New Jersey lost out on drawing down federal funds. In the 2009-2010 school year, only 37.6 percent of School Lunch Program participants received subsidized school breakfasts (see figure 5.10). Student participation in the program in New Jersey ranked 46th amongst all states, where 1st ranks as the highest participation rate, having stayed essentially in the same position from 45th the previous year. Moreover, New Jersey's ranking for school participation has been 49th in the nation for the last three years.⁴¹

New Jersey was also one of the top 10 states in lost federal funds due to the failure to reach the program goal. New Jersey lost out on \$21,681,076 in the 2009-2010 school year.⁴²

Other states have demonstrated that the 60 percent goal is achievable — New Mexico reached 60.8 percent of eligible children and South Carolina reached 60.4 percent this past year.⁴³ New Jersey can even look towards one of its own cities as an example of high participation. In the Food Research and Action Center’s report, “School Breakfast in America’s Big Cities,” Newark ranked first in participation with a 94 percent participation rate during the 2009-2010 school year. Unlike many other school systems, Newark operated a program that served breakfast in the classroom and at no charge to the students.⁴⁴

Figure 5.10: Students with Low Incomes Participating in the School Breakfast Program (SBP) per 100 in the National School Lunch Program (NSLP), School Year 2009-2010

Top 10 States		Bottom 10 States	
State	Ratio	State	Ratio
New Mexico	60.8	Connecticut	38.9
South Carolina	60.4	Alaska	38.3
Vermont	59.8	Colorado	38.2
Oklahoma	58.3	Illinois	38.0
Mississippi	58.2	New Jersey	37.6
Kentucky	57.4	Nebraska	37.1
Texas	56.1	Iowa	36.8
Georgia	55.7	New Hampshire	36.7
West Virginia	55.6	Nevada	34.9
Arkansas	53.9	Utah	33.7

Source: Food Research and Action Center, School Breakfast Scorecard 2010, January 2011.

4. Housing

Housing and shelter are the most basic of human needs, vital to the personal well-being and full engagement of individuals within their society. Access to safe and affordable housing is a growing concern for many of New Jersey’s households with low and moderate incomes. A central factor in the lack of affordability for many households is the state’s extremely high housing costs. New Jersey remains one of the most unaffordable states in the nation. As figure 5.11 shows, in New Jersey, a family needed 3.4 full-time jobs at minimum wage in order to afford a two-bedroom unit at fair market rent in 2010. This rate was up from 3.2 full-time jobs needed in 2009.

Figure 5.11: Annual Income and Full-Time Jobs at Minimum Wage Needed to Afford Fair Market Rent (FMR), New Jersey, 2010

	2010 Fair Market Rent	Annual Income Needed to Afford FMR	Full-Time Minimum Wage Jobs Needed
Zero-Bedroom	\$964	\$38,575	2.6
One-Bedroom	\$1,087	\$43,470	2.9
Two-Bedroom	\$1,264	\$50,577	3.4

Source: FY10 Fair Market Rent (HUD, 2010); Out of Reach 2010 (National Low-Income Housing Coalition, June 2010)

Additionally, there were an overwhelming 533,600 cost-burdened renter households in 2009 — households using more than 30 percent of their aggregate income on rent. This group represented 52.6 percent of all renter households. The number of severely cost-burdened renters — households using more than 50 percent of income on rent — was 277,679 in 2009. This group represented 27.4 percent of all renter households.⁴⁵ In the past, New Jersey would have relied on federal programs to respond to state housing needs. However, due to funding limitations at the federal level, only *one in four households* that are eligible for federal housing vouchers receive any form of federal housing assistance.⁴⁶ Addressing this ever-increasing challenge requires a renewed commitment from the state to establish an adequate and comprehensive affordable housing policy.

New Jersey lacks a coherent, statewide affordable housing policy.

While the state has a number of programs and agencies charged with overseeing affordable housing procedures, New Jersey lacks a coherent, statewide affordable housing policy. An adequate and comprehensive housing policy would address three major areas of need: the emergency housing needs of the most financially vulnerable households; long-term solutions to current and future affordable housing needs through adequate rental assistance and housing production programs; and the elimination of long-standing racial and economic segregation in housing patterns. The latter results in the concentration of affordable housing — and thus, households with lower incomes — in poor, urban areas. State responses to these areas of need are the focus of this section.

a. Responding to Immediate Needs: Emergency Assistance and Homelessness Prevention

Although much public outcry has been focused on the still-looming foreclosure crisis, both nationally and statewide, an equally devastating phenomenon facing households with low and moderate incomes is the state’s ongoing eviction crisis. In FY 2010, 165,818 eviction claims were filed with New Jersey courts. From July 2010 to December 2010, an additional 87,384 evictions were filed with the courts.⁴⁷ The overwhelming number of evictions throughout the state —

coupled with the 53,614 foreclosures filed in 2010 — continues to create instability for many households.

Existing resources are not adequate to meet the needs of households who, through personal or family misfortune, need short-term assistance, such as back rent or mortgage payments to prevent eviction or foreclosure, or security deposit and first month's rent payments to secure stable housing. Two of the state's more notable "short-term," emergency need programs are Work First New Jersey's *Emergency Assistance* and the *Homelessness Prevention Program*. The state's role in facilitating fair foreclosure procedures — and ultimately preventing foreclosures — is also examined in more detail in this section.

i. Emergency Assistance (EA)

Emergency Assistance provides funding for housing emergencies as well as other forms of assistance to eligible TANF, GA, and SSI clients. Eligible clients in crisis situations are able to receive funds for essentials such as food, clothing, shelter, utility payments, transportation, aid in the search for housing, moving expenses, and rent or mortgage payments. Eligibility for EA is restricted to those WFNJ recipients of the highest need, including those who are homeless, or about to become homeless, and those who have experienced a loss of food, housing, or clothing due to a disaster such as fire or flood. For those who meet eligibility requirements, EA is an entitlement program. However, as a result of limiting eligibility to those who qualify for WFNJ and SSI benefits, many individuals who are either working and make too much money — such as the \$424 per month maximum benefit for a TANF family of three — or receive more than \$705 per month in Social Security benefits are not able to gain access to these services.

There is a 12-month time limit for monthly EA payments, but some extensions of up to an additional 12 months are granted under hardship conditions and all recipients have a right to apply for an extension. Although the time limit for EA receipt without an extension is 12 months, initial awards are not always for the full 12-month period. The length of assistance is reduced if recipients receive payments for additional expenses, such as security deposits or utility payments. Temporary Rental Assistance (TRA) is a specific element of EA used to pay rent for permanent housing placements and is a priority use of EA funds, but general EA funding can also be used to pay for shelter and hotel/motel placements. Once a recipient loses eligibility for WFNJ benefits, such as receiving earned income higher than the maximum allowable to maintain program eligibility, their Emergency Assistance is immediately terminated. This program policy is problematic for many welfare recipients attempting to transition back into full-time employment while also maintaining stable housing.

Figure 5.12 depicts the number of average monthly recipients for both GA and TANF clients. Both the average number of GA recipients and TANF families experienced an increase in Emergency Assistance for FY 2010, with over 20 percent increases in both GA EA recipients and TANF EA families from FY07 to FY10.

Figure 5.12: WFNJ Emergency Assistance Average Monthly GA Recipients/TANF Families, FY07 - FY10

	FY07	FY08	FY09	FY10
GA average monthly EA recipients	6,813	6,997	7,491	8,360
TANF average monthly EA families	4,690	4,790	4,991	5,718

Source: Department of Human Services, Division of Family Development, Current Program Statistics

ii. Homelessness Prevention Program (HPP)

The Homelessness Prevention Program provides limited financial assistance to tenants and homeowners with low and moderate incomes in order to prevent homelessness. In order to receive assistance, the household must be in imminent danger of eviction or foreclosure due to temporary financial problems beyond the applicant’s control, such as a temporary loss of income due to unemployment or a hospitalization. The short-term assistance must also be adequate to resolve the specific housing crisis, and applicants must be able to demonstrate their financial ability to maintain their housing after receiving assistance. Funds may be approved as either loans or grants and are dispersed in the form of payments to landlords and mortgage companies on behalf of eligible households in danger of homelessness. Program rules allow up to six months of rental assistance payments.

Figure 5.13 shows the number of households assisted through HPP from FY07 to FY10. Despite the growing need for emergency housing assistance, HPP has not seen a significant increase in the number of households assisted over the past three years. Unlike the EA program, HPP is not an entitlement program and is subject to funding limitations. Anecdotal evidence suggest that once funds are exhausted at the beginning of each year — or when rationed over the course of a year, at the beginning of each month — the program is unable to serve clients in need.

Figure 5.13: Homelessness Prevention Program: Households Assisted, FY07 - FY10

FY07	FY08	FY09	FY10
1,121	1,384	1,400	1,400

Source: State FY10 Budget Book (p.D-49)

iii. New Jersey’s Response to the Foreclosure Crisis

Foreclosure is the legal process through which a court orders the sale of a home when the homeowner does not pay the mortgage. For homeowners with low incomes, especially, a foreclosure can be a devastating setback for a family trying to maintain financial and residential stability. Recent data suggests there is a cause for concern. The number of foreclosure cases filed in New Jersey courts has risen sharply in recent years. In court year 2007 (the period equivalent to state fiscal year 2007), plaintiffs filed 29,851 foreclosure actions; by court year 2010, that

number grew to 65,222 foreclosure filings.⁴⁸ Preventing foreclosures should be a top priority for the state, as an adequate statewide foreclosure prevention policy would help reduce the need for many households to rely on emergency housing programs, such as those previously discussed.

Foreclosure proceedings typically begin when a homeowner defaults on their loan (which technically occurs after one missed loan payment). Legal action is usually not taken by the lender until after three months of missed mortgage payments. The lender is required to provide the homeowner a Notice of Intention to Foreclose 30 days prior to filing a complaint. When a foreclosure complaint is filed and served, the homeowner has 35 days to file a written “Answer.” An *answer* is the homeowner’s chance to defend him or herself against the foreclosure lawsuit in court. Answers can be considered *contesting*, when the defendant has a reasonable legal defense or counterclaim, or *non-contesting*, when the homeowner has no adequate legal defense. If the court grants final judgment to the lender in favor of a foreclosure, the court will also issue a *Writ of Execution* directing the county sheriff to sell the house to the highest bidder at a sheriff’s sale auction.

Almost 95 percent of residential foreclosures go through to sheriff’s sale uncontested — with no contesting answer from the defendant.⁴⁹ The significance of this disparity is even more striking because many of the contested proceedings are defended by homeowners with no legal counsel, or pro se. A recent statement by the Administrative Office of the Courts claims: “Because these actions frequently lack an aggressive defense, the Office of Foreclosure and our General Equity judges are tasked with the responsibility of ensuring that justice is done for absent and pro se parties.”⁵⁰ Because of these conditions, it is crucial for the state to ensure accountability measures for the fair processing of foreclosure complaints.

Recent judicial measures are intended to ensure the integrity of foreclosure proceedings.

In response to formal complaints from advocates alleging industry-wide deficiencies in New Jersey’s foreclosure filings, the Acting Administrative Director of the Courts announced Administrative Order 01-2001, in accordance with the New Jersey Supreme Court’s Order on Dec. 20, 2010. The primary target of the Court’s order were lenders and service providers found culpable in “robo-signing” activities. Robo-signers are mortgage lenders or servicer employees who sign hundreds — in some cases thousands — of affidavits submitted in support of foreclosure claims without any personal knowledge of the information contained in the affidavits. Robo-signing may also refer to improper notarizing practices or document backdating. In light of robo-signing counterclaims, questions have also arisen as to whether plaintiffs filing foreclosure actions actually own the underlying mortgages, a technicality which is required to file a foreclosure complaint.

As a result of the Court’s order, six lenders and service providers implicated in “irregularities” in connection with their foreclosure practices were required to show “good cause” as to why the processing of the uncontested residential mortgage foreclosure actions they have filed should

not be immediately suspended by the Office of Foreclosure. These suspensions would last until further information could be gathered as to the accuracy of their foreclosure filings. Likewise, the Court order directed 24 lenders and service providers statewide, who have filed more than 200 residential foreclosure actions in 2010, to demonstrate affirmatively that there are no irregularities in their handling of foreclosure proceedings. The Court's order also includes a mechanism for the plaintiff's counsel and employees to ensure the review of and accuracy of all court filings. This legislation is of great importance as it ensures the rights of many homeowners, too many of whom have no legal counsel or support.

New Jersey's foreclosure mediation program is in need of expanded access to full legal representation and greater outreach to current foreclosure victims.

In addition to legislative attempts to ensure the rights of homeowners, a statewide mortgage foreclosure mediation program was put into place at the beginning of 2009. The program provides eligible homeowners access to housing counselors, attorneys (limited to the mediation), and mediators. The mediation program's goal is to resolve foreclosure actions by offering work-out and payment arrangements between borrowers and lenders.⁵¹

A number of states have instituted foreclosure mediation programs in response to the ongoing foreclosure crisis. While mediation programs provide the hope of slowing the spread of foreclosures, there have been questions as to the effectiveness of the programs. The primary concern in New Jersey is that the mediation program assumes that the foreclosure results exclusively from a homeowner's economic hardship, and not from predatory lending or any wrongdoing on the part of the lender. Attorneys provided by the state are limited to representing homeowners at the mediation only and these attorneys are not given access to loan origination documents or even full accounts of histories. As such, the homeowner is unable to assess his or her best outcome and is left at the mercy of the loan servicer. A recent court decision in New York outlined procedures for assuring that all homeowners facing foreclosure are provided with full legal representation.⁵² A similar shift in focus by New Jersey courts could provide thousands of families a better chance at saving their homes.

Concerns have also been raised regarding the limited outreach of the program as a percentage of all homeowners facing foreclosure proceedings. Recent data depicts the program's impact in the past year. During court year 2010, 4,348 homeowners requested mediation, and 2,253 cases were completed, with settlement achieved in 1,189 of those cases.⁵³ Considering the 65,222 foreclosure cases filed in court year 2010, the program's reach has not been extended far enough to counteract the state's foreclosure crisis. Improved outreach for the program is necessary to ensure outcomes that are more favorable for homeowners at risk of losing their homes.

b. Building towards Long-Term Solutions: Rental Assistance and Housing Production Programs

Beyond the need to address the immediate needs of renters and homeowners at risk of homelessness through eviction or foreclosure, New Jersey needs to develop a long-term solution for addressing the state's current and future affordable housing needs. Preparing for these needs now, through the provision of rental assistance and the adequate production of new affordable housing stock, will reduce future dependence on emergency housing services. For many years, the federal government has played a primary role in the production of affordable housing. In recent decades, however, the federal role has waned, making the state's responsibility in affordable housing production and assistance all the more important.

i. Rental Assistance Programs

The existing rental assistance system is inadequate to address the gap between market-rate rental prices and the housing affordability ceiling for a large portion of the population. Given the ever-rising cost of ownership housing and New Jersey's high and rising rental prices, large portions of the working poor, as well as many senior, disabled, and other vulnerable households, cannot pay market-rate rents while also meeting other basic living costs. For these households, rental assistance fills the gap to allow them to participate in the rental housing market and maintain a balanced budget, which can allow them to eventually transition to more permanent housing solutions. As previously mentioned, funding limitations have hindered the reach of the federal voucher program, with only one in four eligible households receiving federal housing assistance. New Jersey's primary "gap filler," as a supplement to the federal "Section 8" Housing Choice Voucher Program, is the *State Rental Assistance Program*.

The State Rental Assistance Program is a state-funded program administered by the Department of Community Affairs (DCA). The greater part of SRAP assistance is in the form of tenant-based rental assistance (TBRA) vouchers for individuals and households with low incomes in New Jersey that rent market-rate housing. These vouchers are comparable to the federal Housing Choice vouchers and are terminated upon the award of a Housing Choice subsidy to the same household or individual. Unlike Housing Choice vouchers, which are not time-limited, SRAP vouchers are limited to five years. In addition, SRAP provides project-based assistance (PBA), whereby rental payments are allocated to new or rehabilitated housing units for 10 years and paid when qualified tenants occupy those units. See Appendix V for more information on SRAP and the Housing Choice Voucher Program.

A shortage of rental assistance remains despite a steady increase in funding levels.

Despite continued funding for SRAP, which attempts to bridge the gaps left by the federal Section 8 program, the need for rental assistance outgrows program resources. In FY 2010, SRAP assisted 4,354 households (see figure 5.14). These numbers indicate a gradual increase

since FY 2008, when 3,561 households were assisted through SRAP. Likewise, in FY10, the Housing Choice Voucher Program assisted over 20,589 households, up from 18,043 households in FY08. Although New Jersey’s commitment to providing tenant-based rental assistance, through SRAP and the Housing Choice Voucher Program, is being steadily implemented, it is still at a level well below the actual need. Waiting lists for rental assistance in New Jersey are several years and thousands of persons long.

Figure 5.14 depicts the DCA waiting list for SRAP. The waiting list, which includes county-specific waiting lists for the elderly, totaled 3,644 statewide. The waiting list for the elderly alone, which closed in December 2008, has 1,578 names. These figures do not include the SRAP waiting list for the disabled, a separate statewide list, which closed in March 2007 and currently has 2,309 names.⁵⁴ The Housing Choice Voucher Program has a waiting list of 10,789 and closed as recently as April 2010. Recent proposals to cut funding for federal vouchers would create an even greater burden on SRAP to fulfill the needs not fully being met by the federal voucher program. As such, New Jersey has a stake in ensuring the full, or even increased, funding for the federal voucher program.

Figure 5.14: Rental Assistance Programs Funding and Activity Levels, New Jersey, FY08 - FY10⁵⁵

	2008 Funding Level	2008 Activity Level	2009 Funding Level	2009 Activity Level	2010 Funding Level	2010 Activity Level	DCA Waiting List	
							# of Names	Date Closed
State Rental Assistance Program	\$23.8M	3,561 total vouchers	\$36.4M	4,010 total vouchers	\$40.5M	4,354 total vouchers	3,64	12/8/08
Housing Choice Voucher Program	\$157.2M	18,043 households	\$171.2M	20,622 households	\$183.9M	20,589 households	10,789	4/27/10

Source: Department of Community Affairs, Consolidated Plans FFY 2007, 2008, 2009, 2010-2014; Consolidated Annual Performance and Evaluation Reports, FFY 2008, 2009.

Note: SRAP total vouchers include both TBRA and PBA vouchers.

Increased budget appropriations needed to maintain current number of SRAP vouchers.

Not only are federal vouchers on the chopping block, but SRAP lacks its own continuing source of dedicated funding. For FY11, SRAP funding was maintained at the original proposed budget of \$52.5 million. This figure was initially to be pulled from \$32.5 million in state budget appropriations and an annual \$20 million transfer from the Affordable Housing Trust Fund (AHTF). However, in the final FY11 budget, appropriations for SRAP were eliminated and the budget level was maintained by depending on the AHTF transfer and the balance of obligations established to support project-based voucher contracts, or the reserve funding that SRAP had

earmarked for future expenses. As of March 2010, no additional tenant-based vouchers were approved; however, DCA maintained leasing at a level of 4,318 tenants and continued to replace households who left the program with applicants from the waiting list.⁵⁶

If appropriations are not restored in FY12, SRAP will face a vast budget shortfall. In order to maintain funding for the 4,300 plus families currently being assisted through SRAP, the program will need to be funded at \$55 million in FY12.⁵⁷ The additional funding is necessary because of increases in rents and previous commitments to project-based vouchers.

ii. Affordable Housing Production Programs

A patchwork of state programs exists to encourage the development of much-needed affordable housing. Most state-funded programs and many federally funded development programs operate through the New Jersey Department of Community Affairs (DCA) and the Housing and Mortgage Finance Agency (HMFA). Figure 5.15 illustrates the funding and activity levels of some of the highest producing programs. A brief description of these programs can be found in Appendix V.

The New Jersey Affordable Housing Trust Fund (AHTF), previously known as the Neighborhood Preservation Balanced Housing Program, is funded through a portion of state collections of Realty Transfer Fees. The significant reduction in units and funds for the AHTF from FY 2009 to FY 2010 is a direct result of the poor condition of the real estate market. Even these programs may be adversely effected by the cuts to the AHTF since all production programs need multiple sources of funding to work.

Figure 5.15: Affordable Housing Production Program Funding and Activity Levels, New Jersey, FY08 - FY10⁵⁸

	2008 Funding Level	2008 Activity Level	2009 Funding Level	2009 Activity Level	2010 Funding Level	2010 Activity Level
Affordable Housing Trust Fund	\$24.7M	900 units	\$36M	500 units	\$14.7M	260 units
CHOICE	\$18.4M	500 units	\$28.8M	403 units	\$16.4M	195 units
Special Needs Housing Trust Fund	\$24.1M	307 units	\$25.8M	238 units	\$49.2M	482 units
Low-Income Housing Tax Credit Program	\$19.3M	-	\$21.3M	-	\$34M	-
Multi-Family Rental Housing Program	\$269M	3,242 units	\$119.4M	1,052 units	\$88.5M	1,537 units

Source: Department of Community Affairs, Consolidated Plans FFY 2007, 2008, 2009; Consolidated Annual Performance and Evaluation Reports, FFY 2008, 2009.

There is currently no available housing trust fund money to build or rehabilitate new affordable homes.

The FY11 budget had a drastic effect on the AHTF. As part of the balancing efforts of the FY11 budget, unspent trust fund balances were “recaptured” into the state’s General Fund and appropriations, based on certain Realty Transfer Fee collections, were not funded at the full amount required by law.⁵⁹ Because of these cuts, the AHTF lost a total of \$30 million. The remaining \$32 million received through appropriations was already earmarked for rental assistance (budget appropriations authorize at least \$20 million from the AHTF for SRAP) and other non-production programs. As such, AHTF has no funds available to build or rehabilitate new affordable homes. DCA will rely on HMFA to provide funds to support affordable housing production, primarily through CHOICE, Special Needs Housing Trust Fund, Low-Income Housing Tax Credit Program, and the Multi-Family Rental Housing Program.

c. Combating Racial and Economic Segregation: Mt. Laurel and COAH

New Jersey has been cited as a leader in state housing policy,⁶⁰ centered on the state’s *Mt. Laurel* doctrine. Responding to complaints that local land use policies contributed to the racial and economic segregation of New Jersey suburbs through “exclusionary zoning” practices, the New Jersey Supreme Court established unprecedented rulings in *Mt. Laurel I* (1975) and *Mt. Laurel II* (1983). According to *Mt. Laurel*, municipal land use regulations that prevent affordable housing opportunities for the poor are unconstitutional and all New Jersey municipalities are to plan, zone for, and take affirmative steps to provide realistic opportunities for their “fair share” of the region’s need for affordable housing for people with low and moderate incomes — a practice known as “inclusionary zoning.” In response to these decisions, the Fair Housing Act of 1985 (FHA) created the Council on Affordable Housing (COAH), a state-level decision-making entity charged with overseeing municipal fair share housing obligations.

Although the impact of the Mt. Laurel decision has been substantial, New Jersey still has a widely segregated housing market.

As of 2008, the *Mt. Laurel* decision is estimated to have produced over 40,000 new units of low- and moderate-income housing, the rehabilitation of 15,000 substandard units, the creation of \$210 million from the suburbs to go towards urban housing needs, and the establishment of \$350 million in state trust fund money to go towards affordable housing projects.⁶¹ Because of the *Mt. Laurel* legal obligations, and an additional positive impact of the decision, New Jersey has expanded its expertise to build affordable housing among both private developers and the nonprofit housing community.

Despite these accomplishments, the need for affordable housing persists in New Jersey. The latest estimates from COAH’s Third Round Rules, a decade-long battle to draft an acceptable

level of municipal housing obligations, indicates the need at a little over 115,000 units.⁶² Housing advocates contend that even these projections greatly underestimate the state's real affordable housing needs, considering the 533,600 cost-burdened households in 2009.

Beyond the issue of affordable housing that may be credited to the Mt. Laurel decision is a second critical issue: whether Mt. Laurel — and the resulting attempts at instituting inclusionary zoning practices — has had any impact on the racial and economic segregation that was at the heart of the original decision. At least one study reported that it is generally more economically and politically feasible to build moderate-income rather than low-income and very-low-income housing, decreasing inclusionary zoning's ability to truly impact economic segregation.⁶³ Despite the measurable benefits of the Mt. Laurel decision, New Jersey still has much more work to do to meet the needs of households with low and moderate incomes.

New Jersey's municipal affordable housing regulations are facing a potential overhaul.

In January 2011, the state Senate and Assembly passed S-1/A-3447, a bill intended to overhaul New Jersey's affordable housing policy. S-1 calls for the abolishment of the Council on Affordable Housing (COAH), replacing its obligations for municipalities to develop affordable housing with much more lax regulations.⁶⁴ S-1 also calls for the elimination of the Statewide Non-Residential Developer Fee. A 2.5 percent fee on all non-residential development, moneys collected through the fee are slated to support the development of affordable housing throughout New Jersey and to fund the Urban Housing Assistance Fund. The loss of the developer fee will result in decreased funds for future affordable housing programs.

As of the time of this writing, Governor Christie conditionally vetoed S-1 and called on the Legislature to adopt revised regulations. With S-1 still up for debate, COAH was recently granted a delay in presenting new affordable housing rules. As such, solutions for addressing the original goals of the Mt. Laurel process may still be far away. It is likely that any decisions on affordable housing policy in the near future will be made by the state Supreme Court.

With current state affordable housing responsibilities scattered throughout various programs and entities, all of which are experiencing financial cutbacks and seemingly reaching out to fewer households than what is needed, the picture of responding to widespread housing needs in New Jersey remains very unclear. A more comprehensive effort is required by the state of New Jersey to meet the current and future needs of households with low and moderate incomes.

5. Health Care

The high cost of health care makes it extremely difficult for New Jerseyans without adequate insurance to access quality care. Health insurance can be critical to accessing emergent-need as well as preventative health care, and a lack of insurance or underinsurance may result in the inability to receive crucial care and treatment. An extensive government network, supplemented

by community clinics, exists to provide health care access to New Jerseyans with low incomes; however, gaps in access and coverage remain. In 2009, more than 1.25 million residents continued to lack coverage.

a. NJ FamilyCare

Both Medicaid and CHIP provide funding under the umbrella of NJ FamilyCare, which is the name generally used to describe New Jersey's subsidized health insurance program for children and adults with low incomes who are not elderly or disabled. NJ FamilyCare coverage is essential for residents with low incomes who are unable to get coverage through their employers and who cannot afford private insurance.

The federal Affordable Care Act will have a significant impact for New Jerseyans with low incomes; however, major provisions will not be implemented until 2014.

The Patient Protection and Affordable Care Act was signed into law in March of 2010. The new law includes an individual mandate to obtain health insurance, a Medicaid coverage expansion to 133 percent FPL (abolishing categorical eligibility), and the creation of state-based insurance exchanges with subsidies for individuals whose income falls between 133 and 400 percent FPL.

These major health care reform provisions in the Affordable Care Act will have a tremendous impact on New Jerseyans; however, they will not be enacted until 2014. Until this time, many New Jersey parents and caretakers with low incomes will not be able to afford health insurance.

NJ FamilyCare eligibility for new applicant parents and caretakers was reduced to 133 percent FPL.

Although NJ FamilyCare provides health insurance coverage to uninsured children living in families with incomes up to 350 percent of the federal poverty level (FPL), access for parents and caretakers has been inconsistent. In March 2010, eligibility for parents and caretakers filing new applications was generally reduced from 200 percent to 133 percent of the FPL. In addition, eligibility for legal immigrant parents who have been in this country for less than five years was also subjected to drastic cuts. A recent analysis estimated a total impact of 47,612 parents terminated or denied FamilyCare in New Jersey for FY 2011.⁶⁵ The same study also estimated a total of \$45.7 million dollars in federal matching funds to be lost due to reduced NJ FamilyCare enrollments. Previous studies have also indicated that closing enrollment to parents from 2002 to 2006 resulted in a total loss of over \$1 billion each year in federal funds and business activity, 45,000 fewer children being enrolled, and a \$750 million increase in charity care.⁶⁶

New Jersey's Medicaid physician reimbursement rates remain low.

A 2009 national survey of trends in Medicaid physician fees from 2003 until 2008 found that New Jersey's physician reimbursement rates were the lowest in the country.⁶⁷ While New Jersey

increased rates for pediatric providers effective January 2008, the rates for adult providers remain at their lowest-in-the-nation level. In 2008, the state Medicaid program's physician reimbursement rate was at 58 percent of the national average. Because rates are so low, very few physicians participate as Medicaid providers. This means that, while many Medicaid recipients theoretically have health care coverage, they practically have no health care access.

Policy Recommendations: Providing Opportunity for Work and Economic Security

This report's recommendations start from the premise that all New Jerseyans are assets to the state, have worth, and have a desire to contribute. In this context, while acknowledging the state's current fiscal situation, we call on the state to make work accessible for those who need supports; make certain that those who are working are not living in poverty; provide supports for those who cannot work; and strengthen the commitment to ensure that all New Jerseyans are able to meet their most basic needs.⁶⁸

1. Providing Supports to Make Work Accessible:

Recommendations that respond to the needs of individuals who have been disengaged from the workforce or who require supports such as child care in order to work.

- For New Jerseyans with the lowest incomes who must depend on public assistance (**Work First New Jersey**), provide a level of income adequate to meet their most basic needs, which enhances clients' opportunities for moving toward self-sufficient work.
 - Raise the cash grant amount for TANF and GA recipients in the next budget to bring it to a level that covers basic needs.
 - Moving forward, grant levels should be automatically increased based on cost-of-living increases to ensure the fulfillment of the program's goal to bring clients to self-sufficient work.
- Ensure that families and individuals with low incomes can access the important financial support of **Unemployment Insurance**.
 - The state should pass S2589 and A3707 to correct issues surrounding the determination of gross misconduct.
 - Reduce the delays in receipt of UI benefits that cause hardship for families with the lowest incomes.
 - Increase the dependent allowance for families with low incomes.
 - Re-evaluate and correct the funding mechanisms that unfairly penalize families with low incomes.
- Continue to maximize participation in-state subsidized child care through **New Jersey Cares for Kids**.

- Eliminate the NJCK waiting list and increase the payment standard to at least 75 percent of market rates. In New Jersey, unless contracted, child care providers can charge parents receiving child care assistance the difference between the reimbursement rate and the actual fee. Although this approach might be intended to help child care providers avoid lost income, it places a real financial burden on families with low incomes whose eligibility for assistance already demonstrates that they cannot afford any additional charges.
- Expand outreach efforts to ensure that all eligible New Jerseyans are informed about the right to take paid family leave through the **Family Leave Insurance** program.
 - Increase outreach to ensure full participation in the program. Targeted outreach to workers with low incomes and immigrant workers is especially crucial to ensure that those workers who need paid leave the most are informed about their options. Working with community organizations and encouraging hospitals and clinics to make application forms available are low-cost, concrete steps to spread the word about paid family leave. New Jersey has been at the forefront of state policies that address work-caregiver conflict and Family Leave Insurance is a vital step in the right direction. The next step includes ensuring that all eligible New Jerseyans are informed about the program.

2. Ensuring that Those Engaged in Work are Able to be Self-Sufficient:

Recommendations that respond to the needs of individuals who are currently working, but not earning enough to make ends meet.

- Increase the **minimum wage** and set a wage requirement for tipped employees.
 - Increase the minimum wage to at least \$8.50 per hour and establish an automatic annual increase each year based on the increase in the consumer price index. In addition, the state should establish a minimum cash wage requirement for tipped employees. In a state with the fifth highest cost of living, a minimum-wage worker in New Jersey who works full time earns just \$15,080 per year, well below the federal poverty level of \$22,350 for a family of four. Despite the fact that the latest Minimum Wage Commission has recommended no increase in the \$7.25 per hour wage, the recommendations from the commission's previous reports, which are

based on a more adequate analysis of available data, should be taken into consideration and ultimately followed.

- Ensure **adequate compensation** for all workers by 1) enforcing the full and complete payment of wages; 2) ensuring all collected unpaid wages owed to workers; and 3) instituting financial penalties for wage violations.
 - Sufficiently increase the piece rate paid to farm workers such that workers are paid minimum wage at all times.
 - Hold employers accountable for payment to all workers, including payments made to workers hired by contractors and subcontractors, particularly among seasonal, migrant farm workers, landscapers, and construction workers.
 - Strengthen the registration process for crew leaders, including requiring an investigation of prior workplace violation and instituting substantial financial penalties for nonpayment of wages.
 - Complaint investigations must be thorough and include worker interviews (using a translator when necessary and in an off-worksites location) in addition to records reviews.
- Reinforce the benefit of work by reinstating the state **EITC** to 25 percent of the federal EITC, up from its current level of 20 percent.

3. Ensuring Adequate Support for Those Unable to Work:

Recommendations that respond to the needs of individuals who are unable to work, such as those with a work-limiting disability.

- Address the inadequacy of income support through **SSI** for individuals with disabilities and limited assets:
 - Increase the state SSI supplement. The state supplement has not been increased since 1986. The monthly income provided to SSI recipients is far from adequate to cover basic needs. SSI recipients are among the most vulnerable residents in the state. The seriousness of their disabilities makes it very difficult to earn income from work and makes the medical insurance coverage provided through Medicaid to SSI recipients essential. Most recipients are left with no alternative to increase their income to adequate levels when the monthly assistance does not cover expenses.

- Reinstating the previous level of category C state supplement at the earliest possible opportunity. The budget axe fell harshly with a cut in income for some of our most vulnerable citizens. The payment reductions for individuals living with an ineligible spouse will cause economic hardships for many SSI clients. The category C state supplement should be restored to its original level immediately.
- Ensure that applicants for SSI are supported while their SSI applications are pending.
 - The state has a financial interest in ensuring a safety net of medical, housing, and other benefits, especially for people applying for SSI. Access to medical care, in particular, to document health conditions is critical to the success of an applicant's SSI claims. There may be substantial hidden costs to cutting holes in this safety net. SSI applications may be lost as a result, depriving applicants of federal benefits, and causing their prolonged and increased reliance upon other state benefits at added cost to the state, which usually involves GA and TANF for cash assistance, medical coverage, food stamps and housing.

4. Stabilizing Factors: Ensuring Access to Food, Housing, and Health Care:

Without their fundamental needs accounted for, New Jersey residents do not have the stability they need to contribute in a meaningful way through work, community involvement, and parenting. Those fundamental needs include food, housing, and health care. They are the *stabilizing factors* that form the foundation every family requires to thrive.

- a. **Ensure that all New Jerseyans have access to sufficient, healthy food.**
 - Continue to improve the participation rate by instituting procedures that will narrow the gap between those who are eligible for the program and those who enroll in the **Food Stamp Program**.
 - Eliminate extraneous participation and report requirements to free time for caseworkers to process new applications and engage in outreach.
 - Simplify the application process by ensuring that applications align. For example, incorporating a document imaging, shared file system would reduce the onus on clients to produce documents multiple times and allow caseworkers to more easily access these documents.

- Create a data-matching system to identify individuals who are receiving benefits through such programs as Medicaid, LIHEAP, and the EITC, and who are not receiving food stamps, which could allow for more targeted outreach.
- Improve access to children’s food assistance by instituting procedures that will narrow the gap between those children who are eligible for the **School Breakfast Program** and those who enroll.
 - Implement a “universal” school breakfast program that would provide breakfast to all children in schools in which 60 percent or more of the students are eligible for free or reduced-priced lunches and issue a policy directive to all schools, stating that breakfast after the bell should be considered part of instructional time.

b. Ensure that all New Jerseyans have access to adequate and affordable housing.

- Address the immediate needs of the state’s most vulnerable households – those who are facing the threat of homelessness through eviction or foreclosure
 - Improve response to families and individuals seeking assistance with immediate needs by expanding the **Emergency Assistance** program. Families and individuals turning to the WFNJ program for assistance are in crisis, often facing an eviction, foreclosure, or other housing emergency. Many of these incoming clients need up-front assistance to stabilize their situation. The existing Emergency Assistance program should be expanded, by making it available to WFNJ clients transitioning to work or to the Unemployment Insurance program. As it stands now, a client who leaves TANF or GA immediately loses eligibility for Emergency Assistance.
 - Respond to the increasing need for short-term assistance to prevent homelessness by increasing funding for assistance grants through the **Homelessness Prevention Program (HPP)**. By ensuring HPP as an entitlement program, services could be targeted to clients who are not eligible to receive housing assistance through the EA program, thus closing the service gap in unmet emergency housing needs.
 - Increase the state’s role in **facilitating foreclosure mediations**. Although New Jersey has taken actions to ensure fair procedures for victims of foreclosure, foreclosures continue to plague the state at an alarming rate. The state must take actions to increase outreach for the Foreclosure Mediation Program while also expanding the program to improve access to attorney evaluations and representation so that

homeowners can make informed decisions about options available to them.

Following in the footsteps of the recent court decision in New York, the state should expand the mediation program to ensure full representation by an attorney.

- Plan for long-term solutions to the state's current and future housing needs and ensure the necessary resources to reach these goals.
 - Provide housing stability to a greater share of struggling households with low incomes by increasing funding for **SRAP** assistance and ensuring its own dedicated funding source going forward. A substantial infusion of new funding into SRAP represents the surest and fastest way to help struggling households obtain or retain housing and avoid homelessness. If this program is not fully funded, many people who now have homes may become homeless. This will result in even greater expense to the state, as emergency shelters are a more costly option than investing in SRAP. In order to maintain the current level of vouchers, SRAP will need to be funded at a level of \$55 million in FY 2012.
 - SRAP is designed as a supplement to federal **Housing Choice Vouchers**, which serve a greater number of clients through permanent rental assistance. Ensuring that Housing Choice Vouchers are fully funded at the federal level will decrease the burden on the state to address current and future rental assistance needs.
 - Restore full appropriations to the **Affordable Housing Trust Fund** and ensure that unspent fund balances are not siphoned into the state's General Fund to fill budget gaps. As it currently stands, the trust fund is not able to contribute to the production of affordable housing with its current funds already earmarked for rental assistance (SRAP) and non-production programs. Without a strong and productive state housing trust fund, the current and future needs of affordable housing will continue to grow.
 - The State Planning Commission must promptly complete a new **State Plan** that represents a balance of development and conservation objectives best suited to meet the needs of the state, specifically concerning housing needs of low- and moderate-income households.
 - Additionally, the **State Housing Commission** must be called upon to provide a realistic roadmap for how New Jersey plans to both fund and produce its affordable housing needs now and in the future.

- Continue to oversee the process begun by Mt. Laurel 30 years ago, by ensuring that state housing policy provides a realistic opportunity for municipalities to reduce racial and economic segregation in the housing market.
 - Ensure a fair process for defining **municipal housing obligations**. Given the potential for political stalemate in Trenton regarding S-1, and the decade-long delay that has interfered with the COAH process, it is time for the judiciary to appoint a special master to oversee a fair process.
 - Prevent the elimination of the **Statewide Non-Residential Developer Fee**. The creation of the Urban Housing Assistance Fund and the coinciding elimination of Regional Contribution Agreements (RCAs), as a result of 2008's housing reform legislation A-500, were seen as a victory for affordable housing advocates, specifically with regard to decreasing the concentration of poverty in poor, urban areas. The elimination of the non-residential development fee would not only negate this progress but would drastically decrease resources for the Urban Housing Assistance Fund.
 - Include **affirmative deconcentration policies** in affordable housing creation programs. The magnitude of the need for affordable housing dwarfs the resources currently committed to this goal, but the problem of concentrated poverty presents a different type of challenge in designing development programs. The differences in development costs between areas of low income and higher income also produce a built-in incentive for affordable housing development projects to be located in less expensive, more highly concentrated areas. In order to counteract this tendency and ensure options for residents with low incomes to live in areas of higher income, housing development programs need to incorporate affirmative deconcentration goals.
 - Tie state subsidies for municipalities to development of affordable housing. The state could **promote inclusionary policies** and practices by linking municipal efforts to develop affordable housing **with incentive funding**, and restrict state funding for municipalities that refuse to promote affordable housing. Recent changes to the school funding formula that will allow state funding to follow students in families with low incomes opens this door, but more direct triggers could be built into school funding allocations to encourage housing for families with low incomes. Other municipal aid and subsidies could also be linked with participation in efforts to develop adequate supplies of affordable housing at the municipal level.

c. Ensure that all New Jerseyans have access to affordable, quality health care.

- Ensure that all parents and caretakers with low incomes have access to health care coverage through **NJ FamilyCare**.
 - Reverse the recent cuts so that eligibility for all parents is again 200 percent FPL. The eligibility reduction from 200 percent to 133 percent FPL leaves a significant gap of coverage for New Jersey's parents with low incomes.
 - If that is not possible, New Jersey should at least modify the NJ FamilyCare cuts so that all New Jersey parents who are new applicants for NJ FamilyCare are eligible if their income is below 133 percent FPL. Eligibility criteria should also make it clear that those parents who were receiving NJ FamilyCare continuously prior to March 2010 will remain eligible for NJ FamilyCare as long as their income does not increase above 200 percent FPL.
- Cover the gaps in coverage left by the federal health care legislation, even after major provisions are enacted. Individuals who cannot afford the premiums and cost-sharing provisions will not be covered (and will be subject to the penalty), and undocumented New Jerseyans will remain ineligible.
 - Assist individuals who cannot afford the premiums and cost-sharing provisions through additional subsidies to the extent necessary.
 - Ensure coverage of all children, including undocumented children. Undocumented children are currently ineligible for NJ FamilyCare and will be ineligible for coverage under the federal law. Undocumented children are also unlikely to have access to coverage through a parent's employer or private insurance. Similar to other states such as New York and Illinois, which have enacted insurance provisions for undocumented children, New Jersey should ensure that all children in the state are eligible for health care coverage.
- Ensure that health care coverage means health care access for Medicaid recipients.
 - Raise Medicaid physician reimbursement rates before 2013. Because rates are so low, few physicians participate as Medicaid providers. This means that, while many Medicaid recipients theoretically have health care coverage, they practically have no health care access.

Appendix I: Poverty in New Jersey

The Real Cost of Living

The Real Cost of Living (RCL), as measured by the Self-Sufficiency Standard, is an alternative poverty measure that addresses the shortcomings of the FPL and tries to more realistically define an income level below which families are unable to make ends meet. It is based on a methodology developed by Dr. Diana Pearce and is regularly updated in New Jersey in a series of reports, *The Real Cost of Living in New Jersey*. The RCL measures how much income is required for a family of a given composition to meet all basic needs without any public or private support. It takes into account the number of members in a family, ages of all children, and place of residence, and it relies on conservative estimates of costs for basic needs, with no allowance for extras like eating out or savings. One assumption inherent in the RCL model is that all adults are working full time and, therefore, child care costs are incorporated in the RCL calculations. Because of the differential costs for the elderly (above 65 years) and persons with disabilities, the standard does not apply to households that have members with special needs. In general, the RCL is a more realistic option than the FPL for evaluating economic self-sufficiency, and Self-Sufficiency Standards have been developed for 35 other U.S. states, which are extensively used as a public advocacy tool.

The Self-Sufficiency Standard differs from the FPL in five important ways:

1. The Standard independently calculates the cost of each basic need (not just food) and does not assume that any single cost will account for a fixed percentage of the budget.
2. The Standard assumes that all adults — married or single — work full time and includes all major costs (child care, taxes, and so forth) associated with employment.
3. The Standard varies costs not only by family size (as does the FPL), but also by family composition and the ages of children to create 70 family types.
4. Whenever possible and appropriate, the Standard varies costs geographically (by state, region, county and, in some cases, by city or locality).
5. The Standard includes federal, state, and local taxes (e.g., income, payroll, and sales taxes) and tax credits. Federal tax credits include the Earned Income Tax Credit (EITC), Child Care Tax Credit (CCTC), and Child Tax Credit (CTC). When applicable, state tax credits can include a state EITC and/or other credits applicable to families of low income.

The resulting Self-Sufficiency Standards are no-frills budgets that allow just enough for families to meet their basic needs at a minimally adequate level. For example, the food budget contains

no restaurant or take-out food, even though Americans spend an average of over 40 percent of their food budget on take-out and restaurant food. Costs are derived, whenever possible, from the minimally adequate amount needed (e.g., for housing or child care), as determined by government assistance programs. The Standard does not allow for retirement savings, education expenses, credit card debt, or emergencies.

Description of Appendix Tables II to IV with Data Sources

APPENDIX II: VULNERABLE POPULATIONS IN THE STATE

1. POVERTY RATE BY SEX, NEW JERSEY
2. NUMBER IN POVERTY BY SEX, NEW JERSEY
3. POVERTY RATE BY RACE, NEW JERSEY
4. POVERTY RATE FOR FEMALE-HEADED FAMILIES BY RACE AND ETHNICITY
5. POVERTY RATE FOR FEMALE-HEADED FAMILIES WITH CHILDREN BY RACE AND ETHNICITY
6. POVERTY RATE FOR MARRIED-COUPLE FAMILIES BY RACE AND ETHNICITY
7. POVERTY RATE FOR MARRIED-COUPLE FAMILIES WITH CHILDREN BY RACE AND ETHNICITY
8. CHANGE IN POPULATION BY INCOME LEVEL, NEW JERSEY 2005-2009

Source for Appendix II:

Tables 1-8: U.S. Census Bureau, American Community Survey, One-Year Estimates

Appendix III: Places in Poverty

9. PERCENT BELOW 50 PERCENT FPL, NEW JERSEY COUNTIES
10. NUMBER BELOW 50 PERCENT FPL, NEW JERSEY COUNTIES
11. PERCENT BELOW 100 PERCENT FPL, NEW JERSEY COUNTIES
12. NUMBER BELOW 100 PERCENT FPL, NEW JERSEY COUNTIES
13. PERCENT BELOW 200 PERCENT FPL, NEW JERSEY COUNTIES
14. NUMBER BELOW 200 PERCENT FPL, NEW JERSEY COUNTIES
15. NUMBER & PERCENT OF CHILDREN BELOW POVERTY, NEW JERSEY COUNTIES
16. NUMBER & PERCENT OF ELDERLY BELOW POVERTY, NEW JERSEY COUNTIES
17. PERCENT BELOW 50 PERCENT FPL, NEW JERSEY MUNICIPALITIES (3-YEAR AVERAGE)
18. NUMBER BELOW 50 PERCENT FPL, NEW JERSEY MUNICIPALITIES (3-YEAR AVERAGE)
19. PERCENT BELOW 100 PERCENT FPL, NEW JERSEY MUNICIPALITIES (3-YEAR AVERAGE)
20. NUMBER BELOW 100 PERCENT FPL, NEW JERSEY MUNICIPALITIES (3-YEAR AVERAGE)
21. PERCENT BELOW 200 PERCENT FPL, NEW JERSEY MUNICIPALITIES (3-YEAR AVERAGE)
22. NUMBER BELOW 200 PERCENT FPL, NEW JERSEY MUNICIPALITIES (3-YEAR AVERAGE)
23. PERCENT OF CHILDREN IN POVERTY, NEW JERSEY MUNICIPALITIES (3-YEAR AVERAGE)
24. NUMBER OF CHILDREN IN POVERTY, NEW JERSEY MUNICIPALITIES (3-YEAR AVERAGE)
25. PERCENT OF ELDERLY IN POVERTY, NEW JERSEY MUNICIPALITIES (3-YEAR AVERAGE)
26. NUMBER OF ELDERLY IN POVERTY, NEW JERSEY MUNICIPALITIES (3-YEAR AVERAGE)

Sources for Appendix III:

Tables: 9-16: U.S. Census Bureau, American Community Survey, 1-Year Estimates

Tables 17-26: U.S. Census Bureau, American Community Survey, 3-Year Estimates

Appendix IV: Aspects of Poverty

27. HOUSING: PERCENT OF RENTERS THAT WERE COST-BURDENED, NEW JERSEY
28. NUMBER OF RENTERS WHO WERE COST-BURDENED, NEW JERSEY
29. PERCENT OF RENTERS WHO WERE SEVERELY COST-BURDENED, NEW JERSEY
30. NUMBER OF RENTERS WHO WERE SEVERELY COST-BURDENED, NEW JERSEY
31. PERCENT OF RENTERS WHO WERE COST-BURDENED BY INCOME LEVEL, NEW JERSEY
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33. HEALTH: UNINSURANCE RATE, NEW JERSEY
34. NUMBER OF INDIVIDUALS WITHOUT HEALTH INSURANCE, NEW JERSEY
35. UNINSURANCE RATE, UNITED STATES
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37. CHILDREN: UNINSURANCE RATES, NJ & U.S.
38. PERCENT REPORTING POOR HEALTH BY INCOME LEVEL, NEW JERSEY
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42. EDUCATION: EDUCATIONAL ATTAINMENT OF INDIVIDUALS (25 & OVER) IN POVERTY, NEW JERSEY
43. NUMBER OF DISTRICTS IDENTIFIED AS NEEDING IMPROVEMENT BY DFG STATUS, NEW JERSEY
44. DISTRICTS IDENTIFIED AS NEEDING IMPROVEMENT: SHARE OF TOTAL BY DFG STATUS, NEW JERSEY

Sources for Appendix IV:

Tables 27-32, & Table 41: U.S. Census Bureau, American Community Survey, 1-Year Estimates

Tables 33-37: U.S. Census Bureau, Current Population Survey

*Tables 38-40: Center for Disease Control, Behavioral Risk Factor System
Prevalence & Trends Data*

Tables 42-44: New Jersey Department of Education data

Appendix II: Vulnerable Populations in the State

1. Poverty Rate by Sex, New Jersey 2006-2009

	Total		Children		Working Age		Elderly	
	Male	Female	Male	Female	Male	Female	Male	Female
2006	7.7%	9.6%	11.7%	12.0%	6.4%	8.8%	6.2%	9.7%
2007	7.3%	9.7%	11.5%	11.6%	5.9%	9.0%	5.9%	10.2%
2008	7.5%	9.8%	12.4%	12.6%	6.0%	8.9%	5.5%	9.7%
2009	8.4%	10.3%	13.3%	13.6%	6.8%	9.4%	6.0%	9.3%

2. Number in Poverty by Sex, New Jersey 2006-2009

	Total		Children		Working Age		Elderly	
	Male	Female	Male	Female	Male	Female	Male	Female
2006	319,355	422,518	122,792	121,282	168,834	240,394	27,729	60,842
2007	304,939	424,272	120,867	115,231	157,533	244,148	26,539	64,893
2008	313,167	428,305	128,498	124,880	159,560	241,410	25,109	62,015
2009	347,959	451,140	137,882	134,815	181,966	255,627	28,111	60,698

3. Poverty Rate by Race, New Jersey 2006-2009

	2006	2007	2008	2009
Total Population	8.6%	8.6%	8.7%	9.4%
White	5.2%	5.2%	5.2%	5.4%
Black or African-American	17.3%	16.9%	17.5%	18.1%
Hispanic or Latino	16.5%	16.0%	16.5%	18.3%
Children				
	2006	2007	2008	2009
All Children	11.8%	11.6%	12.5%	13.5%
White	5.8%	5.7%	6.3%	6.4%
Black or African-American	23.6%	23.7%	25.9%	25.8%
Hispanic or Latino	22.4%	20.8%	21.7%	25.4%
Elderly				
	2006	2007	2008	2009
All Elderly	8.2%	8.4%	7.9%	7.9%
White	6.3%	6.5%	5.9%	5.5%
Black or African-American	13.8%	14.7%	13.7%	14.0%
Hispanic or Latino	21.3%	20.0%	19.8%	19.7%

4. Poverty Rate for Female-headed Families by Race and Ethnicity, New Jersey 2006-2009

	All female-headed families	White (not Hispanic or Latino)	African-American (not Hispanic or Latino)	Hispanic or Latino (of any race)
2006	19.3%	10.1%	25.2%	32.9%
2007	19.1%	10.1%	24.6%	31.4%
2008	19.7%	11.1%	25.4%	30.6%
2009	21.4%	13.1%	27.2%	30.8%

5. Poverty Rate for Female-headed Families with Children by Race and Ethnicity, New Jersey 2006-2009

	Female-headed families with children	White(not Hispanic or Latino)	African-American (not Hispanic or Latino)	Hispanic or Latino (of any race)
2006	27.3%	16.4%	30.5%	41.7%
2007	26.7%	16.1%	29.8%	38.5%
2008	27.8%	18.2%	31.4%	37.2%
2009	30.0%	21.4%	33.3%	38.0%

6. Poverty rate for Married-Couple Families by Race and Ethnicity, New Jersey 2006-2009

	All married-couple families	White (not Hispanic or Latino)	African-American (not Hispanic or Latino)	Hispanic or Latino (of any race)
2006	3.1%	2.1%	4.5%	7.7%
2007	3.0%	2.0%	4.3%	7.2%
2008	2.7%	1.7%	3.9%	7.5%

2009	2.9%	1.9%	3.9%	7.4%
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7. Poverty Rate for Married-Couple Families with Children by Race and Ethnicity, New Jersey 2006-2009

	All married-couple families	White (not Hispanic or Latino)	African-American (not Hispanic or Latino)	Hispanic or Latino (of any Race)
2006	3.6%	2.3%	5.3%	8.1%
2007	3.7%	2.5%	5.6%	7.2%
2008	3.6%	2.2%	5.3%	8.9%
2009	3.7%	2.4%	5.4%	8.8%

8. Change in Population by Income Level, New Jersey 2005-2009

	2005	2006	2007	2008	2009	Change in Population 2005-09
Total Population:	8,500,251	8,540,402	8,505,944	8,504,286	8,531,160	30,909
Below 100% FPL	738,969	741,873	729,211	741,472	799,099	60,130
100 to 200% FPL	1,080,603	1,078,442	1,047,268	1,031,325	1,123,184	42,581
200 to 299% FPL	1,158,223	1,170,507	1,144,144	1,119,717	1,100,453	(57,770)
300 to 299% FPL	1,118,746	1,127,433	1,106,870	1,103,442	1,105,456	(13,290)
400 to 499% FPL	1,004,887	1,019,200	1,011,149	1,012,561	970,870	(34,017)
500% FPL and over	3,398,823	3,402,947	3,467,302	3,495,769	3,432,098	33,275

Appendix III: Places in Poverty

9. Percent below 50 Percent FPL, New Jersey Counties

	2005	2006	2007	2008	2009
New Jersey	4.0%	3.9%	3.9%	3.9%	4.1%
Atlantic	4.3%	4.7%	6.7%	6.0%	4.8%
Bergen	2.5%	2.4%	2.8%	1.7%	3.0%
Burlington	2.5%	2.7%	1.9%	2.6%	3.0%
Camden	5.6%	5.5%	4.9%	5.2%	5.6%
Cape May	3.4%	4.8%	3.7%	2.9%	4.0%
Cumberland	6.1%	7.1%	7.4%	5.2%	7.2%
Essex	7.7%	6.7%	7.5%	6.3%	6.3%
Gloucester	3.5%	3.7%	4.1%	2.9%	3.9%
Hudson	6.0%	6.0%	5.5%	6.6%	5.9%
Hunterdon	0.5%	1.2%	2.1%	1.9%	2.2%
Mercer	3.1%	3.8%	4.1%	4.2%	5.3%
Middlesex	3.8%	3.4%	3.1%	4.2%	4.2%
Monmouth	2.6%	2.5%	2.5%	2.5%	2.6%
Morris	1.0%	1.8%	1.4%	1.7%	1.5%
Ocean	3.5%	3.4%	3.3%	3.6%	2.9%
Passaic	7.3%	6.5%	6.5%	5.8%	6.9%
Salem	5.0%	4.2%	5.7%	6.5%	3.7%
Somerset	1.4%	1.9%	1.3%	1.0%	1.7%
Sussex	1.5%	1.8%	2.3%	1.4%	1.8%

Union	3.8%	4.0%	3.2%	4.3%	3.9%
Warren	2.6%	2.7%	3.0%	3.0%	2.7%

10. Number below 50 Percent FPL, New Jersey Counties

	2005	2006	2007	2008	2009
New Jersey	338,275	335,670	334,610	329,573	350,083
Atlantic	11,426	12,168	17,313	15,485	12,477
Bergen	22,109	21,083	24,567	14,852	26,174
Burlington	11,001	11,716	8,357	11,001	12,933
Camden	28,603	28,235	24,637	26,300	28,677
Cape May	3,271	4,602	3,488	2,720	3,753
Cumberland	8,436	10,394	10,750	7,547	10,647
Essex	58,876	51,554	56,662	47,397	47,446
Gloucester	9,384	10,265	11,564	8,060	11,093
Hudson	35,819	35,506	32,636	38,848	35,199
Hunterdon	693	1,578	2,585	2,462	2,882
Mercer	10,642	13,326	14,401	14,780	18,940
Middlesex	29,467	25,511	23,449	32,347	32,092
Monmouth	16,059	15,495	16,218	16,155	16,763
Morris	4,821	8,562	6,925	8,259	7,379
Ocean	19,352	18,722	18,588	20,411	16,668
Passaic	35,355	31,614	31,418	27,810	32,972
Salem	3,239	2,756	3,692	4,214	2,430
Somerset	4,470	5,973	4,141	3,078	5,611
Sussex	2,328	2,710	3,411	2,094	2,723
Union	20,113	20,918	16,606	22,523	20,263
Warren	2,811	2,982	3,202	3,230	2,961

11. Percent below 100 Percent FPL, New Jersey Counties

	2005	2006	2007	2008	2009
New Jersey	8.7%	8.7%	8.6%	8.7%	9.4%
Atlantic	8.9%	9.2%	12.8%	11.8%	10.8%
Bergen	5.5%	5.2%	5.9%	5.2%	6.6%
Burlington	4.6%	5.9%	4.7%	5.3%	5.8%
Camden	12.4%	11.0%	10.7%	11.5%	11.3%
Cape May	7.4%	9.2%	8.6%	6.4%	10.0%
Cumberland	12.6%	15.3%	18.5%	12.5%	16.0%
Essex	14.7%	14.5%	13.3%	14.8%	14.5%
Gloucester	6.7%	6.8%	8.1%	6.9%	8.0%
Hudson	16.5%	15.2%	13.7%	15.2%	14.5%
Hunterdon	1.4%	3.5%	4.1%	4.2%	4.8%
Mercer	8.5%	8.4%	9.3%	8.8%	11.1%
Middlesex	7.8%	7.2%	6.7%	7.3%	8.1%
Monmouth	6.0%	5.8%	6.1%	5.8%	6.9%
Morris	2.9%	3.9%	3.9%	3.6%	3.3%
Ocean	7.4%	8.8%	8.7%	8.9%	7.9%
Passaic	14.6%	15.0%	13.7%	14.4%	17.2%
Salem	10.0%	8.9%	10.9%	11.7%	9.7%
Somerset	3.6%	4.4%	2.6%	2.3%	4.0%
Sussex	4.4%	4.8%	4.6%	4.1%	5.7%

Union	8.9%	7.7%	7.8%	8.8%	9.5%
Warren	4.7%	5.6%	6.3%	6.9%	6.8%

12. Number below 100 Percent FPL, New Jersey Counties

	2005	2006	2007	2008	2009
New Jersey	738,969	741,873	729,211	741,472	799,099
Atlantic	23,427	23,913	33,399	30,599	28,221
Bergen	49,345	46,367	52,195	45,852	58,614
Burlington	20,139	25,592	20,568	22,613	25,282
Camden	62,898	56,083	53,731	58,248	57,544
Cape May	7,087	8,839	8,002	6,001	9,354
Cumberland	17,565	22,210	26,787	18,225	23,574
Essex	112,648	111,249	100,383	111,000	108,369
Gloucester	18,102	18,987	22,816	19,506	22,585
Hudson	97,855	89,882	81,159	89,333	85,546
Hunterdon	1,803	4,416	5,134	5,289	6,241
Mercer	29,346	29,516	32,635	30,909	39,572
Middlesex	60,057	54,870	51,009	56,297	62,203
Monmouth	37,511	36,290	38,973	36,677	43,811
Morris	13,718	18,767	18,661	17,511	15,769
Ocean	40,419	48,640	48,466	49,911	44,885
Passaic	70,980	72,411	65,784	69,430	82,882
Salem	6,469	5,900	7,090	7,624	6,394
Somerset	11,198	14,137	8,255	7,311	12,943
Sussex	6,651	7,196	6,920	6,139	8,507
Union	46,670	40,491	40,562	45,505	49,380
Warren	5,081	6,117	6,682	7,492	7,423

13. Percent below 200 Percent FPL, New Jersey Counties

	2005	2006	2007	2008	2009
New Jersey	21.4%	21.3%	20.9%	20.8%	22.5%
Atlantic	26.0%	24.9%	28.1%	28.1%	31.1%
Bergen	15.6%	14.9%	14.4%	12.9%	15.5%
Burlington	12.5%	15.4%	15.3%	14.9%	15.4%
Camden	26.2%	24.6%	24.6%	25.3%	24.4%
Cape May	25.3%	25.3%	25.5%	23.1%	28.5%
Cumberland	32.3%	34.0%	35.4%	32.4%	34.4%
Essex	32.0%	29.9%	30.2%	30.3%	31.2%
Gloucester	16.9%	17.7%	18.5%	17.2%	17.7%
Hudson	39.1%	36.1%	34.5%	33.0%	34.1%
Hunterdon	7.4%	10.1%	8.2%	9.3%	11.6%
Mercer	20.8%	22.3%	21.1%	19.3%	22.8%
Middlesex	17.1%	17.5%	17.0%	18.7%	20.2%
Monmouth	15.3%	15.9%	16.0%	15.1%	17.9%
Morris	11.3%	10.7%	9.6%	10.9%	11.8%
Ocean	21.2%	22.8%	23.1%	22.2%	23.3%
Passaic	32.3%	32.2%	29.9%	31.8%	34.7%
Salem	21.7%	23.3%	22.2%	25.9%	25.6%
Somerset	11.2%	11.2%	9.0%	9.2%	14.6%
Sussex	12.8%	11.2%	13.9%	14.7%	13.0%
Union	21.0%	22.6%	20.9%	23.1%	24.5%

Warren	17.0%	17.6%	17.3%	16.1%	18.1%
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14. Number below 200 Percent FPL, New Jersey Counties

	2005	2006	2007	2008	2009
New Jersey	1,819,572	1,820,315	1,776,479	1,772,797	1,922,283
Atlantic	68,638	64,852	73,189	72,668	81,387
Bergen	138,496	132,696	127,959	113,786	137,602
Burlington	54,326	67,346	66,871	64,290	66,520
Camden	132,860	125,175	123,846	128,847	124,015
Cape May	24,341	24,326	23,790	21,659	26,588
Cumberland	44,947	49,390	51,170	47,098	50,541
Essex	246,223	228,767	227,820	227,487	234,081
Gloucester	45,836	49,424	51,754	48,614	50,241
Hudson	231,671	214,168	204,268	193,492	201,896
Hunterdon	9,340	12,899	10,206	11,708	15,008
Mercer	71,837	78,596	74,327	67,596	81,123
Middlesex	130,777	132,832	129,572	143,265	154,848
Monmouth	95,841	99,624	102,188	95,961	114,171
Morris	54,514	52,130	45,966	52,578	56,354
Ocean	115,661	126,894	128,632	124,892	131,441
Passaic	157,228	155,517	143,558	153,255	166,860
Salem	14,129	15,334	14,450	16,839	16,842
Somerset	35,194	36,076	28,994	29,622	46,825
Sussex	19,398	16,894	20,868	21,994	19,490
Union	109,839	118,078	108,598	119,744	126,768
Warren	18,476	19,297	18,453	17,402	19,682

15. Number & Percent of Children below Poverty, New Jersey Counties

	Number		Percent	
	2008	2009	2008	2009
New Jersey	253,378	272,697	12.5%	13.5%
Atlantic	12,114	10,709	19.0%	17.1%
Bergen	9,347	16,478	4.8%	8.4%
Burlington	6,399	7,577	6.4%	7.5%
Camden	20,955	21,797	16.6%	17.5%
Cape May	1,356	2,235	7.2%	12.4%
Cumberland	7,309	8,945	19.4%	23.1%
Essex	39,053	40,171	20.2%	21.0%
Gloucester	5,514	7,776	8.4%	11.5%
Hudson	30,408	27,747	23.5%	22.6%
Hunterdon	992	1,539	3.5%	5.0%
Mercer	9,865	12,891	11.9%	15.5%
Middlesex	18,508	19,126	10.3%	10.4%
Monmouth	12,483	13,807	8.3%	9.0%
Morris	4,994	3,695	4.4%	3.2%
Ocean	21,568	16,566	16.5%	12.8%
Passaic	27,873	31,953	22.1%	26.1%
Salem	2,703	2,736	18.4%	17.5%
Somerset	1,899	3,432	2.4%	4.3%
Sussex	1,121	3,252	3.3%	9.2%
Union	15,799	17,774	12.3%	13.9%

Warren	3,118	2,491	12.1%	9.8%
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16. Number & Percent of Elderly below Poverty, New Jersey Counties

	Number		Percent	
	2008	2009	2008	2009
New Jersey	87,124	88,809	7.9%	7.9%
Atlantic	3,566	3,308	9.4%	9.0%
Bergen	7,751	10,241	6.2%	7.9%
Burlington	2,069	2,611	3.7%	4.4%
Camden	5,003	5,405	8.1%	8.6%
Cape May	939	1,092	5.0%	5.6%
Cumberland	1,737	1,987	9.2%	10.5%
Essex	11,445	10,469	13.4%	12.2%
Gloucester	2,529	3,234	7.8%	9.8%
Hudson	8,777	10,115	14.2%	16.2%
Hunterdon	1,032	589	7.1%	3.7%
Mercer	3,030	2,690	7.1%	6.2%
Middlesex	6,384	5,345	7.0%	5.6%
Monmouth	4,114	5,124	5.0%	6.1%
Morris	2,892	2,849	4.8%	4.4%
Ocean	6,700	6,559	5.9%	5.6%
Passaic	8,456	8,570	14.7%	14.8%
Salem	815	347	9.3%	3.7%
Somerset	1,508	1,832	4.0%	4.9%
Sussex	1,335	747	8.7%	4.6%
Union	6,039	5,184	9.5%	8.2%
Warren	1,003	511	7.3%	3.8%

17. Percent below 50 Percent FPL, New Jersey Municipalities (3-Year Average)

	2007	2008	2009
New Jersey	4.0%	3.9%	4.0%
Atlantic City	12.3%	14.7%	13.7%
Bayonne	4.1%	5.0%	5.2%
Belleville CDP	5.9%	4.1%	4.0%
Bergenfield	1.5%	1.8%	1.0%
Bloomfield CDP	4.0%	4.4%	4.7%
Bridgeton	13.8%	11.5%	15.4%
Camden city	19.7%	19.0%	18.1%
Carteret	7.0%	2.6%	5.6%
Cliffside Park	4.2%	3.1%	5.4%
Clifton	5.5%	4.2%	3.7%
Cranford CDP	0.4%	1.6%	1.8%
East Brunswick CDP	1.6%	1.3%	1.3%
East Orange	11.8%	9.9%	8.9%
Edison CDP	4.6%	5.5%	5.5%
Elizabeth	8.1%	7.5%	6.4%
Englewood	2.7%	3.5%	5.0%
Ewing CDP	7.7%	7.3%	5.8%
Fair Lawn	1.1%	1.7%	1.8%
Fort Lee	4.1%	2.6%	3.2%
Garfield	3.2%	2.9%	3.4%

Hackensack	4.0%	3.5%	4.5%
Hillside	NA	NA	7.5%
Hoboken	4.7%	5.0%	4.0%
Irvington CDP	8.3%	6.2%	8.5%
Jersey City	6.5%	7.1%	7.1%
Kearny	3.4%	5.0%	4.4%
Lakewood CDP	13.0%	11.5%	9.3%
Linden	2.6%	2.8%	3.1%
Livingston CDP	1.3%	1.6%	0.7%
Lodi	5.0%	4.0%	4.9%
Long Branch	6.8%	5.6%	4.9%
Lyndhurst	NA	NA	1.3%
Maplewood CDP	0.8%	0.7%	1.5%
Mercerville-Hamilton Square CDP	0.2%	0.3%	1.2%
Millville	9.7%	8.1%	6.7%
Montclair CDP	2.2%	2.7%	2.4%
Newark	12.8%	12.5%	12.0%
New Brunswick	11.9%	12.0%	13.3%
North Brunswick Township CDP	3.0%	3.8%	2.6%
North Plainfield	2.0%	2.1%	1.7%
Nutley CDP	1.6%	1.6%	1.6%
Old Bridge CDP	0.8%	0.8%	0.8%
Orange CDP	6.6%	6.6%	5.1%
Paramus	2.0%	0.6%	2.9%
Passaic	13.5%	10.5%	11.5%
Paterson	11.4%	11.6%	11.3%
Pennsauken CDP	3.2%	2.3%	2.6%
Perth Amboy	7.0%	7.6%	8.7%
Plainfield	10.4%	9.1%	8.5%
Point Pleasant	NA	NA	1.9%
Rahway	2.3%	3.1%	5.0%
Ridgewood	1.3%	0.6%	0.9%
Roselle	1.1%	1.8%	3.0%
Sayreville	4.0%	2.8%	2.7%
Scotch Plains CDP	0.8%	1.6%	2.4%
Somerset CDP	1.9%	3.0%	3.4%
South Plainfield	1.9%	2.3%	1.4%
Summit	0.7%	1.2%	2.3%
Teaneck CDP	3.6%	3.5%	3.1%
Toms River CDP	2.0%	2.1%	1.8%
Trenton city	8.3%	9.6%	10.4%
Union CDP	1.2%	1.3%	1.5%
Union City	6.6%	7.3%	7.4%
Vineland	4.9%	5.1%	5.1%
Wayne CDP	1.4%	1.1%	1.4%
Westfield	1.6%	1.0%	1.1%
West Milford CDP	0.9%	1.5%	1.6%
West New York town	6.7%	6.5%	8.4%
West Orange CDP	1.5%	1.4%	1.6%

18. Number below 50 Percent FPL, New Jersey Municipalities (3-Year Average)

	2007	2008	2009
New Jersey	335,924	329,461	338,009
Atlantic City	4,369	5,102	5,391
Bayonne	2,514	2,953	2,975
Belleville CDP	2,107	1,403	1,353
Bergenfield	403	469	252
Bloomfield CDP	1,846	2,012	2,041
Bridgeton	2,604	2,151	3,065
Camden city	13,304	13,053	13,733
Carteret	1,421	521	1,274
Cliffside Park	862	705	1,231
Clifton	4,288	3,257	2,829
Cranford CDP	86	349	384
East Brunswick CDP	762	627	620
East Orange	7,282	6,210	5,697
Edison CDP	4,445	5,590	5,314
Elizabeth	10,009	9,145	7,783
Englewood	709	883	1,408
Ewing CDP	2,611	2,392	1,907
Fair Lawn	390	557	557
Fort Lee	1,435	913	1,168
Garfield	941	866	991
Hackensack	1,779	1,455	1,890
Hillside	NA	NA	1,581
Hoboken	1,881	2,019	1,587
Irvington CDP	4,904	3,432	4,750
Jersey City	15,222	16,078	16,790
Kearny	1,245	1,827	1,572
Lakewood CDP	5,503	5,106	3,488
Linden	1,073	1,097	1,213
Livingston CDP	374	474	195
Lodi	1,298	1,079	1,163
Long Branch	2,156	1,797	1,579
Lyndhurst	NA	NA	253
Maplewood CDP	189	163	329
Mercerville-Hamilton Square CDP	62	78	289
Millville	2,589	2,273	1,915
Montclair CDP	800	990	887
Newark	32,591	31,301	31,571
New Brunswick	4,710	4,823	6,057
North Brunswick CDP	1,123	1,477	997
North Plainfield	441	436	366
Nutley CDP	446	446	422
Old Bridge CDP	167	192	195
Orange CDP	2,005	2,070	1,570
Paramus	502	167	720
Passaic	8,819	6,745	7,675
Paterson	15,854	16,092	16,092

Pennsauken CDP	1,059	763	917
Perth Amboy	3,391	3,577	4,186
Plainfield	4,189	3,660	3,878
Point Pleasant	NA	NA	375
Rahway	610	805	1,418
Ridgewood	340	161	223
Roselle	237	410	619
Sayreville	1,684	1,195	1,121
Scotch Plains CDP	178	335	557
Somerset CDP	430	648	799
South Plainfield	469	543	307
Summit	159	269	480
Teaneck CDP	1,510	1,383	1,146
Toms River CDP	1,781	1,780	1,643
Trenton city	6,422	7,320	8,282
Union CDP	686	737	774
Union City	4,319	4,756	4,537
Vineland	3,028	3,167	2,935
Wayne CDP	750	566	740
Westfield	466	307	312
West Milford CDP	239	405	439
West New York town	3,161	3,111	3,892
West Orange CDP	657	606	659

19. Percent below 100 Percent FPL, New Jersey Municipalities (3-Year Average)

	2007	2008	2009
New Jersey	8.7%	8.7%	9.0%
Atlantic City	22.5%	26.3%	26.1%
Bayonne	12.2%	13.0%	12.0%
Belleville CDP	8.2%	7.0%	7.4%
Bergenfield	5.5%	5.2%	3.6%
Bloomfield CDP	6.7%	6.6%	8.1%
Bridgeton	24.9%	20.7%	25.2%
Camden city	40.5%	38.6%	36.7%
Carteret	15.6%	9.0%	15.9%
Cliffside Park	10.6%	9.8%	10.6%
Clifton	10.0%	9.1%	8.0%
Cranford CDP	2.2%	4.0%	4.0%
East Brunswick CDP	3.8%	3.7%	2.8%
East Orange	26.9%	24.2%	20.8%
Edison CDP	6.4%	7.6%	8.8%
Elizabeth	17.6%	16.9%	16.8%
Englewood	7.9%	10.0%	14.4%
Ewing CDP	9.8%	10.5%	9.9%
Fair Lawn	2.4%	3.0%	3.0%
Fort Lee	7.1%	5.8%	7.2%
Garfield	12.4%	12.4%	12.5%
Hackensack	10.5%	9.1%	8.8%
Hillside	NA	NA	13.6%
Hoboken	9.7%	10.4%	9.9%
Irvington CDP	14.8%	13.6%	17.7%

Jersey City	17.4%	16.8%	16.1%
Kearny	7.0%	12.2%	13.3%
Lakewood CDP	34.1%	34.2%	31.3%
Linden	6.5%	5.6%	7.9%
Livingston CDP	3.4%	3.8%	1.2%
Lodi	14.8%	13.7%	16.2%
Long Branch	15.5%	14.7%	13.4%
Lyndhurst	NA	NA	3.1%
Maplewood CDP	3.3%	3.7%	2.3%
Mercerville-Hamilton Sq. CDP	3.3%	2.6%	2.8%
Millville	21.1%	21.3%	22.1%
Montclair CDP	5.8%	6.4%	6.5%
Newark	24.1%	24.7%	24.2%
New Brunswick	24.2%	25.5%	24.7%
North Brunswick Township CDP	8.4%	8.7%	7.1%
North Plainfield	6.3%	6.1%	6.0%
Nutley CDP	2.2%	2.9%	2.7%
Old Bridge CDP	1.4%	2.7%	3.0%
Orange CDP	16.7%	18.0%	15.2%
Paramus	3.1%	1.4%	3.6%
Passaic	26.9%	28.7%	29.6%
Paterson	24.5%	24.7%	26.7%
Pennsauken CDP	8.1%	8.7%	8.7%
Perth Amboy	17.4%	17.0%	19.3%
Plainfield	17.1%	14.3%	15.5%
Point Pleasant	NA	NA	3.4%
Rahway	5.5%	6.4%	8.5%
Ridgewood	3.6%	2.3%	2.8%
Roselle	5.1%	5.4%	6.0%
Sayreville	7.9%	5.7%	4.5%
Scotch Plains CDP	2.2%	2.6%	3.5%
Somerset CDP	4.4%	7.2%	7.8%
South Plainfield	5.5%	5.3%	3.1%
Summit	3.0%	1.7%	6.6%
Teaneck CDP	5.2%	7.1%	7.6%
Toms River CDP	4.6%	5.0%	4.7%
Trenton city	22.1%	22.1%	24.1%
Union CDP	4.6%	5.1%	4.7%
Union City	19.3%	19.1%	19.7%
Vineland	13.3%	13.4%	13.5%
Wayne CDP	3.7%	3.4%	3.7%
Westfield	2.1%	2.2%	2.9%
West Milford CDP	2.3%	2.3%	3.1%
West New York town	17.1%	15.6%	17.5%
West Orange CDP	5.2%	5.2%	5.5%

20. Number below 100 Percent FPL, New Jersey Municipalities (3-Year Average)

	2007	2008	2009
New Jersey	737,231	734,168	760,621
Atlantic City	7,989	9,092	10,263
Bayonne	7,472	7,704	6,847

Belleville CDP	2,927	2,362	2,506
Bergenfield	1,462	1,372	913
Bloomfield CDP	3,110	3,019	3,544
Bridgeton	4,709	3,861	5,028
Camden city	27,367	26,479	27,847
Carteret	3,184	1,811	3,598
Cliffside Park	2,191	2,239	2,405
Clifton	7,730	7,037	6,149
Cranford CDP	493	905	865
East Brunswick CDP	1,800	1,760	1,338
East Orange	16,521	15,250	13,246
Edison CDP	6,269	7,636	8,475
Elizabeth	21,798	20,626	20,585
Englewood	2,091	2,534	4,077
Ewing CDP	3,327	3,461	3,226
Fair Lawn	833	1,015	916
Fort Lee	2,474	2,019	2,603
Garfield	3,697	3,675	3,623
Hackensack	4,606	3,792	3,675
Hillside	NA	NA	2,880
Hoboken	3,860	4,195	3,885
Irvington CDP	8,787	7,565	9,912
Jersey City	40,601	37,864	38,247
Kearny	2,574	4,463	4,764
Lakewood CDP	14,468	15,251	11,787
Linden	2,682	2,228	3,061
Livingston CDP	992	1,142	337
Lodi	3,803	3,662	3,838
Long Branch	4,873	4,732	4,362
Lyndhurst	NA	NA	599
Maplewood CDP	807	897	501
Mercerville-Hamilton Sq. CDP	891	660	698
Millville	5,639	5,987	6,293
Montclair CDP	2,147	2,352	2,395
Newark	61,376	62,068	63,713
New Brunswick	9,629	10,246	11,285
North Brunswick Township CDP	3,128	3,330	2,670
North Plainfield	1,397	1,287	1,264
Nutley CDP	628	807	704
Old Bridge CDP	301	644	736
Orange CDP	5,071	5,637	4,691
Paramus	793	359	908
Passaic	17,629	18,419	19,675
Paterson	34,197	34,370	38,214
Pennsauken CDP	2,722	2,912	3,055
Perth Amboy	8,396	7,942	9,252
Plainfield	6,873	5,736	7,047
Point Pleasant	NA	NA	673
Rahway	1,481	1,684	2,399
Ridgewood	918	582	662
Roselle	1,093	1,208	1,226
Sayreville	3,300	2,391	1,835

Scotch Plains CDP	481	559	800
Somerset CDP	1,023	1,579	1,833
South Plainfield	1,326	1,254	672
Summit	665	380	1,345
Teaneck CDP	2,179	2,814	2,835
Toms River CDP	4,041	4,371	4,296
Trenton city	17,133	16,918	19,245
Union CDP	2,621	2,912	2,469
Union City	12,609	12,481	12,116
Vineland	8,121	8,357	7,814
Wayne CDP	1,973	1,823	1,910
Westfield	626	661	855
West Milford CDP	614	651	858
West New York town	8,007	7,522	8,059
West Orange CDP	2,276	2,224	2,303

21. Percent below 200 Percent FPL, New Jersey Municipalities (3-Year Average)

	2007	2008	2009
New Jersey	21.1%	21.0%	21.4%
Atlantic City	49.5%	53.8%	55.0%
Bayonne	31.1%	29.9%	27.7%
Belleville CDP	24.0%	22.2%	24.4%
Bergenfield	14.9%	12.4%	9.7%
Bloomfield CDP	19.9%	17.9%	19.1%
Bridgeton	53.9%	53.0%	55.3%
Camden city	67.1%	66.3%	64.7%
Carteret	32.2%	28.2%	32.1%
Cliffside Park	27.2%	24.2%	19.7%
Clifton	23.6%	21.9%	20.9%
Cranford CDP	7.0%	8.0%	7.5%
East Brunswick CDP	9.4%	8.6%	8.2%
East Orange	47.9%	42.9%	38.5%
Edison CDP	12.7%	15.6%	16.4%
Elizabeth	39.6%	40.3%	41.4%
Englewood	21.4%	20.5%	26.3%
Ewing CDP	18.5%	18.2%	17.2%
Fair Lawn	9.1%	10.3%	9.6%
Fort Lee	19.5%	16.5%	16.4%
Garfield	32.5%	26.9%	29.8%
Hackensack	29.4%	25.1%	23.6%
Hillside	NA	NA	31.1%
Hoboken	19.9%	19.7%	18.0%
Irvington CDP	37.8%	34.0%	37.9%
Jersey City	39.0%	35.5%	33.8%
Kearny	24.6%	27.9%	28.6%
Lakewood CDP	63.8%	61.8%	58.1%
Linden	19.3%	19.3%	22.1%
Livingston CDP	9.6%	9.0%	6.2%
Lodi	31.5%	26.8%	31.8%
Long Branch	36.0%	35.4%	31.3%
Lyndhurst	NA	NA	8.4%

Maplewood CDP	10.6%	9.8%	8.6%
Mercerville-Hamilton Square CDP	7.3%	6.9%	7.5%
Millville	34.8%	37.6%	42.4%
Montclair CDP	14.9%	15.1%	13.7%
Newark	48.0%	48.9%	48.7%
New Brunswick	51.5%	56.5%	56.6%
North Brunswick Township CDP	17.0%	21.5%	20.9%
North Plainfield	19.3%	18.4%	23.7%
Nutley CDP	11.7%	11.3%	10.4%
Old Bridge CDP	6.0%	6.6%	9.6%
Orange CDP	38.8%	41.6%	37.7%
Paramus	10.2%	7.3%	11.5%
Passaic	53.6%	56.3%	58.2%
Paterson	51.4%	51.4%	51.5%
Pennsauken CDP	25.2%	24.7%	23.9%
Perth Amboy	34.9%	36.1%	41.2%
Plainfield	34.1%	35.1%	35.1%
Point Pleasant	NA	NA	11.2%
Rahway	20.5%	21.7%	25.2%
Ridgewood	7.4%	7.4%	5.9%
Roselle	23.3%	23.0%	19.6%
Sayreville	17.0%	17.7%	16.8%
Scotch Plains CDP	9.8%	10.2%	9.3%
Somerset CDP	21.0%	19.9%	20.9%
South Plainfield	9.5%	9.6%	12.2%
Summit	10.4%	9.1%	14.8%
Teaneck CDP	13.4%	13.6%	13.6%
Toms River CDP	15.0%	14.9%	15.6%
Trenton city	48.8%	50.5%	50.2%
Union CDP	15.1%	16.3%	15.8%
Union City	47.9%	47.5%	47.1%
Vineland	32.2%	32.0%	29.6%
Wayne CDP	10.1%	9.0%	9.3%
Westfield	6.9%	8.3%	7.8%
West Milford CDP	11.2%	8.9%	9.2%
West New York town	47.8%	45.2%	45.5%
West Orange CDP	15.8%	16.4%	18.7%

22. Number below 200 Percent FPL, New Jersey Municipalities (3-Year Average)

	2007	2008	2009
New Jersey	1,794,493	1,776,712	1,816,694
Atlantic City	17,567	18,618	21,670
Bayonne	18,980	17,748	15,847
Belleville CDP	8,522	7,536	8,248
Bergenfield	3,958	3,265	2,468
Bloomfield CDP	9,223	8,200	8,335
Bridgeton	10,183	9,880	11,021
Camden city	45,379	45,496	49,129
Carteret	6,584	5,657	7,250
Cliffside Park	5,641	5,555	4,486
Clifton	18,281	16,910	16,087

Cranford CDP	1,579	1,799	1,612
East Brunswick CDP	4,446	4,109	3,877
East Orange	29,439	26,973	24,550
Edison CDP	12,369	15,748	15,748
Elizabeth	49,014	49,278	50,631
Englewood	5,662	5,202	7,445
Ewing CDP	6,267	5,992	5,636
Fair Lawn	3,105	3,460	2,909
Fort Lee	6,793	5,792	5,935
Garfield	9,686	7,971	8,614
Hackensack	12,926	10,416	9,844
Hillside	NA	NA	6,587
Hoboken	7,939	7,947	7,057
Irvington CDP	22,465	18,960	21,209
Jersey City	90,755	80,077	80,336
Kearny	9,075	10,166	10,282
Lakewood CDP	27,091	27,526	21,892
Linden	7,990	7,671	8,574
Livingston CDP	2,803	2,699	1,669
Lodi	8,104	7,189	7,520
Long Branch	11,352	11,423	10,178
Lyndhurst	NA	NA	1,621
Maplewood CDP	2,608	2,365	1,881
Mercerville-Hamilton Square CDP	1,950	1,778	1,880
Millville	9,327	10,553	12,066
Montclair CDP	5,489	5,601	5,023
Newark	121,943	122,815	127,964
New Brunswick	20,476	22,697	25,847
North Brunswick Township CDP	6,322	8,267	7,908
North Plainfield	4,280	3,874	5,011
Nutley CDP	3,302	3,167	2,698
Old Bridge CDP	1,318	1,566	2,366
Orange CDP	11,798	13,008	11,619
Paramus	2,597	1,907	2,882
Passaic	35,145	36,087	38,737
Paterson	71,746	71,582	73,668
Pennsauken CDP	8,465	8,327	8,355
Perth Amboy	16,811	16,903	19,777
Plainfield	13,662	14,067	15,978
Point Pleasant	NA	NA	2,230
Rahway	5,517	5,714	7,109
Ridgewood	1,913	1,849	1,420
Roselle	5,041	5,176	4,026
Sayreville	7,088	7,471	6,860
Scotch Plains CDP	2,151	2,145	2,120
Somerset CDP	4,828	4,353	4,937
South Plainfield	2,297	2,277	2,682
Summit	2,293	2,002	3,038
Teaneck CDP	5,620	5,377	5,074
Toms River CDP	13,031	12,890	14,316
Trenton city	37,806	38,665	40,164
Union CDP	8,501	9,276	8,273

Union City	31,228	31,031	28,929
Vineland	19,750	19,914	17,169
Wayne CDP	5,378	4,839	4,780
Westfield	2,017	2,454	2,268
West Milford CDP	3,026	2,467	2,536
West New York town	22,371	21,750	20,965
West Orange CDP	6,882	7,040	7,769

23. Percent of Children in Poverty, New Jersey Municipalities (3-Year Average)

	2007	2008	2009
Atlantic City	31.4%	35.2%	37.2%
Bayonne	20.0%	23.1%	20.1%
Belleville CDP	9.5%	9.2%	9.3%
Bergenfield	6.7%	6.5%	2.2%
Bloomfield CDP	8.2%	6.7%	9.1%
Bridgeton	37.1%	30.1%	32.4%
Camden city	55.2%	52.3%	50.5%
Carteret	26.3%	12.4%	29.6%
Cliffside Park	10.7%	9.2%	15.4%
Clifton	15.4%	17.7%	12.3%
Cranford CDP	1.7%	4.3%	5.6%
East Brunswick	4.2%	4.2%	3.0%
East Orange	36.7%	36.3%	35.4%
Edison CDP	4.4%	9.2%	11.6%
Elizabeth	27.7%	24.8%	25.0%
Englewood	3.3%	6.6%	16.4%
Ewing CDP	9.7%	7.5%	5.9%
Fair Lawn	1.7%	2.5%	4.3%
Fort Lee	6.4%	3.3%	7.9%
Garfield	20.5%	20.7%	22.2%
Hackensack	11.0%	11.4%	9.9%
Hoboken	20.0%	20.6%	23.8%
Irvington CDP	21.2%	18.2%	25.3%
Jersey City	27.3%	26.5%	24.4%
Kearny	10.1%	19.8%	20.9%
Lakewood CDP	38.5%	40.6%	37.0%
Linden city	9.3%	5.8%	11.7%
Livingston CDP	1.1%	1.6%	0.2%
Lodi	22.2%	20.0%	24.8%
Long Branch	27.1%	25.9%	23.6%
Maplewood CDP	1.8%	2.6%	1.5%
Mercerville-Hamilton Square CDP	5.6%	3.9%	3.2%
Millville	33.2%	36.0%	37.3%
Montclair CDP	7.1%	7.2%	7.1%
Newark	32.0%	33.5%	33.4%
New Brunswick	28.2%	29.2%	25.2%
North Brunswick CDP	9.1%	10.0%	10.3%
North Plainfield	11.6%	12.6%	8.2%
Nutley CDP	2.7%	3.2%	2.0%
Old Bridge CDP	1.3%	5.3%	4.6%
Orange CDP	20.8%	25.9%	22.8%

Paramus	3.9%	0.6%	4.4%
Passaic	33.7%	36.2%	39.6%
Paterson	34.1%	34.7%	37.1%
Pennsauken CDP	11.7%	14.1%	12.3%
Perth Amboy	26.3%	25.8%	26.3%
Plainfield	19.6%	17.9%	23.3%
Rahway	4.5%	4.4%	8.6%
Ridgewood village	4.2%	2.2%	2.7%
Roselle	8.4%	6.3%	8.6%
Sayreville	11.3%	7.0%	6.4%
Scotch Plains CDP	2.7%	2.3%	2.0%
Somerset CDP	4.9%	11.7%	11.6%
South Plainfield	6.8%	7.2%	1.6%
Summit	4.4%	0.0%	7.2%
Teaneck CDP	5.7%	10.1%	9.1%
Toms River CDP	4.8%	4.9%	4.8%
Trenton	33.3%	32.6%	35.5%
Union CDP	4.9%	5.9%	4.7%
Union City	29.0%	28.3%	29.9%
Vineland	20.7%	22.2%	22.3%
Wayne CDP	3.0%	2.9%	3.5%
Westfield	1.6%	2.2%	3.3%
West Milford CDP	1.1%	2.6%	2.5%
West New York	22.5%	19.3%	21.4%
West Orange CDP	6.7%	4.3%	6.6%

24. Number of Children in Poverty, New Jersey Municipalities (3-Year Average)

	2007	2008	2009
New Jersey	240,676	244,687	255752
Atlantic City	2,793	3,273	3819
Bayonne	2,715	3,018	2442
Belleville CDP	732	638	635
Bergenfield	366	372	132
Bloomfield CDP	756	647	811
Bridgeton	2,140	1,674	2080
Camden city	12,661	12,134	12782
Carteret	1,484	601	1677
Cliffside Park	311	329	573
Clifton	2,438	2,763	1818
Cranford CDP	91	229	291
East Brunswick	521	514	353
East Orange	6,244	6,100	5677
Edison CDP	928	2,234	2735
Elizabeth	9,205	8,256	8659
Englewood	192	355	1097
Ewing CDP	634	445	348
Fair Lawn	131	196	290
Fort Lee	371	197	485
Garfield	1,369	1,395	1484
Hackensack	888	784	666
Hoboken	884	981	1133

Irvington CDP	3,677	2,731	3967
Jersey City	14,787	13,671	12343
Kearny	787	1,609	1650
Lakewood CDP	7,904	8,602	6912
Linden city	827	468	1006
Livingston CDP	89	133	14
Lodi	1,272	1,200	1460
Long Branch	1,703	1,584	1578
Maplewood CDP	124	175	93
Mercerville-Hamilton Square CDP	369	249	185
Millville	2,288	2,633	2973
Montclair CDP	683	706	701
Newark	22,043	22,823	23719
New Brunswick	2,806	2,937	2670
North Brunswick CDP	799	889	918
North Plainfield	670	606	429
Nutley CDP	174	198	107
Old Bridge CDP	76	363	326
Orange CDP	1,564	2,231	1737
Paramus	226	34	249
Passaic	6,825	7,553	8900
Paterson	13,812	13,794	15128
Pennsauken CDP	996	1,151	975
Perth Amboy	3,307	3,272	3380
Plainfield	2,097	1,823	2511
Rahway	251	257	547
Ridgewood village	334	177	207
Roselle	439	310	367
Sayreville	988	649	556
Scotch Plains CDP	149	118	111
Somerset CDP	283	630	622
South Plainfield	384	407	77
Summit	298	-	406
Teaneck CDP	631	1,020	877
Toms River CDP	956	964	1004
Trenton	6,895	6,542	7419
Union CDP	615	758	529
Union City	4,675	4,635	4257
Vineland	3,231	3,558	3330
Wayne CDP	435	411	462
Westfield	139	198	286
West Milford CDP	74	185	173
West New York	2,489	2,100	2126
West Orange CDP	710	435	697

25. Percent of Elderly in Poverty, New Jersey Municipalities (3-Year Average)

	2007	2008	2009
New Jersey	8.5%	8.3%	8.2%
Atlantic City	19.9%	22.5%	21.1%

Bayonne	7.8%	7.9%	8.1%
Belleville	8.9%	6.6%	9.4%
Bergenfield	6.7%	4.7%	6.2%
Bloomfield	5.4%	7.0%	9.4%
Bridgeton	15.2%	15.5%	16.4%
Camden city	23.3%	26.5%	24.2%
Carteret	16.9%	13.7%	12.0%
Cliffside Park	13.4%	8.5%	7.7%
Clifton	13.4%	9.4%	9.3%
Cranford	7.0%	10.4%	8.0%
East Brunswick	9.6%	8.9%	6.2%
East Orange	27.9%	18.7%	15.6%
Edison	8.5%	7.6%	7.5%
Elizabeth	18.7%	19.4%	18.6%
Englewood	14.1%	12.7%	15.2%
Ewing	7.5%	9.4%	8.4%
Fair Lawn	5.4%	5.7%	6.3%
Fort Lee	7.8%	9.6%	9.0%
Garfield	17.1%	15.8%	19.1%
Hackensack	14.1%	14.4%	7.9%
Hoboken	25.2%	26.7%	27.5%
Irvington	18.1%	16.4%	16.5%
Jersey City	17.8%	16.6%	17.4%
Kearny	7.9%	10.2%	10.4%
Lakewood	17.5%	10.7%	12.4%
Linden	7.3%	9.4%	9.0%
Livingston	0.9%	1.0%	1.5%
Lodi	25.0%	19.8%	18.2%
Long Branch	11.6%	13.7%	11.2%
Maplewood	2.4%	3.8%	2.9%
Mercerville-Hamilton Square	4.5%	3.1%	3.0%
Millville	9.9%	8.5%	12.1%
Montclair	3.0%	2.8%	3.6%
Newark	24.0%	22.6%	22.0%
New Brunswick	13.7%	14.5%	17.0%
North Brunswick	7.0%	5.8%	7.0%
North Plainfield	2.8%	5.0%	10.1%
Nutley	3.2%	5.1%	5.1%
Old Bridge	3.3%	2.9%	3.5%
Orange	22.0%	24.3%	17.8%
Paramus	5.0%	3.8%	4.1%
Passaic	22.4%	27.0%	27.4%
Paterson	26.4%	26.9%	29.4%
Pennsauken	4.9%	6.0%	6.5%
Perth Amboy	12.8%	17.2%	18.4%
Plainfield	23.1%	21.2%	14.9%
Rahway	5.7%	7.6%	9.5%
Ridgewood village	4.9%	4.5%	5.1%
Roselle	3.6%	5.0%	4.2%
Sayreville	5.5%	6.5%	5.0%
Scotch Plains	0.7%	3.1%	5.9%
Somerset	3.4%	5.8%	5.1%

South Plainfield	5.6%	2.9%	2.0%
Summit	1.3%	2.8%	8.2%
Teaneck	4.6%	7.4%	8.7%
Toms River	4.4%	4.5%	3.9%
Trenton	17.8%	17.4%	19.1%
Union CDP	3.0%	4.2%	6.0%
Union City	24.4%	21.2%	19.9%
Vineland	10.9%	8.0%	6.8%
Wayne	4.9%	5.2%	5.2%
Westfield	4.3%	2.9%	3.6%
West Milford	4.4%	2.7%	5.6%
West New York	30.6%	24.5%	25.2%
West Orange	4.1%	5.4%	5.2%

26. Number of Elderly in Poverty, New Jersey Municipalities (3-Year Average)

	2007	2008	2009
New Jersey	92,031	90,092	91,015
Atlantic City	1,112	1,230	1211
Bayonne	669	676	666
Belleville	365	274	396
Bergenfield	234	161	201
Bloomfield	290	391	447
Bridgeton	286	281	307
Camden city	1,205	1,340	1412
Carteret	390	339	309
Cliffside Park	493	367	316
Clifton	1,615	1,140	1118
Cranford	231	342	263
East Brunswick	490	493	358
East Orange	2,024	1,388	1226
Edison	904	796	777
Elizabeth	2,182	2,175	1989
Englewood	516	438	551
Ewing	376	459	419
Fair Lawn	301	287	266
Fort Lee	564	680	648
Garfield	584	473	592
Hackensack	764	700	407
Hoboken	752	818	662
Irvington	855	790	905
Jersey City	3,997	3,541	3830
Kearny	294	391	401
Lakewood	274	219	242
Linden	383	479	449
Livingston	39	40	58
Lodi	959	804	640
Long Branch	391	482	410
Maplewood	57	96	67
Mercerville-Hamilton Square	159	108	95
Millville	305	299	411
Montclair	118	103	138

Newark	5,875	5,466	5368
New Brunswick	309	341	461
North Brunswick	229	205	258
North Plainfield	52	105	183
Nutley	139	213	196
Old Bridge	77	60	63
Orange	638	692	528
Paramus	234	177	193
Passaic	1,182	1,345	1537
Paterson	3,199	3,421	3905
Pennsauken	211	274	299
Perth Amboy	514	682	869
Plainfield	684	675	595
Rahway	211	264	337
Ridgewood village	153	128	147
Roselle	72	112	96
Sayreville	248	297	232
Scotch Plains	23	96	198
Somerset	89	133	144
South Plainfield	153	83	57
Summit	34	78	201
Teaneck	232	369	406
Toms River	568	597	547
Trenton	1,373	1,276	1385
Union CDP	240	336	469
Union City	1,631	1,432	1326
Vineland	900	652	517
Wayne	383	417	421
Westfield	156	102	130
West Milford	112	68	147
West New York	1,807	1,407	1409
West Orange	252	322	304

Appendix IV: Aspects of Poverty

27. Housing: Percent of Renters Who were Cost-Burdened, New Jersey

	2005	2006	2007	2008	2009
New Jersey	50.3%	49.8%	51.2%	51.2%	52.6%
Atlantic	50.0%	51.0%	55.9%	55.9%	58.5%
Bergen	48.5%	46.3%	49.7%	49.7%	49.6%
Burlington	51.7%	51.9%	52.0%	52.0%	50.4%
Camden	50.5%	49.8%	53.2%	53.2%	50.3%
Cape May	48.9%	53.7%	56.5%	56.5%	58.7%
Cumberland	53.7%	52.9%	60.4%	60.4%	61.8%
Essex	51.1%	47.5%	51.2%	51.2%	54.2%
Gloucester	48.4%	46.1%	49.5%	49.5%	57.8%
Hudson	48.8%	47.1%	47.1%	47.1%	46.1%
Hunterdon	56.8%	50.5%	54.0%	54.0%	50.6%
Mercer	49.2%	50.2%	53.4%	53.4%	49.9%
Middlesex	46.4%	41.8%	45.9%	45.9%	45.9%

Monmouth	53.6%	55.3%	52.9%	52.9%	55.5%
Morris	45.7%	45.9%	40.8%	40.8%	45.3%
Ocean	61.2%	63.2%	60.1%	60.1%	65.9%
Passaic	57.7%	63.0%	59.8%	59.8%	64.9%
Salem	50.2%	57.5%	54.4%	54.4%	61.5%
Somerset	45.6%	48.6%	45.5%	45.5%	54.3%
Sussex	56.9%	48.1%	58.2%	58.2%	61.9%
Union	48.5%	50.9%	53.5%	53.5%	54.9%
Warren	38.6%	51.0%	49.6%	49.6%	49.3%

28. Number of Renters Who were Cost-Burdened, New Jersey

	2005	2006	2007	2008	2009
New Jersey	489,564	484,464	500,462	500,462	533,600
Atlantic	14,950	15,699	16,584	16,584	16,547
Bergen	49,633	46,327	47,874	47,874	54,082
Burlington	16,350	16,829	18,138	18,138	17,703
Camden	29,342	26,468	30,122	30,122	27,854
Cape May	3,733	6,101	6,868	6,868	7,407
Cumberland	7,882	8,566	8,830	8,830	9,903
Essex	73,508	66,181	69,897	69,897	77,223
Gloucester	8,063	7,595	8,995	8,995	10,684
Hudson	72,563	66,377	67,952	67,952	68,247
Hunterdon	2,621	2,437	2,794	2,794	3,346
Mercer	18,012	18,975	19,475	19,475	20,287
Middlesex	38,267	35,560	39,392	39,392	39,838
Monmouth	27,610	27,322	28,191	28,191	31,184
Morris	17,682	17,463	15,535	15,535	17,881
Ocean	21,452	21,581	21,252	21,252	23,471
Passaic	38,538	42,898	38,843	38,843	43,047
Salem	2,759	3,672	2,910	2,910	3,887
Somerset	8,455	11,000	9,446	9,446	13,992
Sussex	4,517	3,960	4,509	4,509	4,424
Union	29,347	34,413	37,914	37,914	37,266
Warren	4,280	5,040	4,941	4,941	5,327

29. Percent of Renters Who were Severely Cost-Burdened, New Jersey

	2005	2006	2007	2008	2009
New Jersey	25.8%	25.8%	25.6%	25.6%	27.4%
Atlantic	26.3%	25.1%	30.9%	30.9%	31.0%
Bergen	22.6%	24.3%	26.4%	26.4%	28.6%
Burlington	25.3%	21.5%	23.0%	23.0%	26.8%
Camden	26.0%	25.1%	24.4%	24.4%	22.8%
Cape May	16.8%	26.3%	24.3%	24.3%	35.9%
Cumberland	21.6%	30.9%	27.3%	27.3%	39.7%
Essex	25.4%	25.2%	25.3%	25.3%	27.8%
Gloucester	24.8%	24.1%	25.4%	25.4%	30.5%
Hudson	26.7%	24.5%	23.0%	23.0%	23.1%
Hunterdon	23.2%	24.1%	20.8%	20.8%	29.6%
Mercer	28.2%	25.3%	25.7%	25.7%	27.9%
Middlesex	21.9%	21.2%	22.9%	22.9%	22.9%
Monmouth	26.6%	28.2%	24.7%	24.7%	28.3%

Morris	25.2%	20.9%	19.9%	19.9%	20.0%
Ocean	31.3%	40.5%	33.8%	33.8%	37.0%
Passaic	34.8%	37.5%	34.5%	34.5%	36.3%
Salem	28.1%	32.7%	29.8%	29.8%	40.8%
Somerset	25.2%	22.4%	21.6%	21.6%	26.9%
Sussex	21.3%	21.3%	32.3%	32.3%	33.1%
Union	25.2%	23.6%	26.2%	26.2%	25.7%
Warren	19.9%	21.2%	22.1%	22.1%	15.9%

30. Number of Renters Who were Severely Cost-Burdened, New Jersey

	2005	2006	2007	2008	2009
New Jersey	251,412	250,976	250,259	250,259	277,679
Atlantic	7,882	7,714	9,170	9,170	8,760
Bergen	23,133	24,314	25,405	25,405	31,244
Burlington	7,999	6,955	8,016	8,016	9,404
Camden	15,085	13,359	13,822	13,822	12,648
Cape May	1,281	2,992	2,953	2,953	4,525
Cumberland	3,165	5,003	3,993	3,993	6,357
Essex	36,496	35,179	34,557	34,557	39,597
Gloucester	4,137	3,975	4,626	4,626	5,630
Hudson	39,703	34,479	33,145	33,145	34,284
Hunterdon	1,072	1,161	1,076	1,076	1,956
Mercer	10,338	9,566	9,376	9,376	11,334
Middlesex	18,049	18,044	19,660	19,660	19,885
Monmouth	13,697	13,961	13,144	13,144	15,910
Morris	9,751	7,946	7,588	7,588	7,877
Ocean	10,976	13,839	11,962	11,962	13,159
Passaic	23,279	25,518	22,390	22,390	24,056
Salem	1,548	2,089	1,591	1,591	2,577
Somerset	4,671	5,068	4,486	4,486	6,931
Sussex	1,687	1,750	2,505	2,505	2,368
Union	15,259	15,969	18,591	18,591	17,462
Warren	2,204	2,095	2,203	2,203	1,715

31. Percent of Renters Who were Cost-Burdened by Income Level, New Jersey

	Less than \$10,000	\$10,000 to \$19,999	\$20,000 to \$34,000	\$35,000 to \$49,999	\$50,000 or more
2005	86.7%	84.4%	79.5%	41.2%	10.1%
2006	87.4%	86.0%	83.6%	44.7%	9.2%
2007	87.0%	85.5%	84.1%	53.6%	11.5%
2008	87.7%	85.2%	86.1%	54.9%	12.1%
2009	87.4%	85.7%	86.2%	57.9%	13.1%

32. Number of Renters Who were Cost-Burdened by Income Level, New Jersey

	Less than \$10,000	\$10,000 to \$19,999	\$20,000 to \$34,000	\$35,000 to \$49,999	\$50,000 or more
2005	103,102	132,418	150,561	69,211	34,272
2006	97,474	129,571	152,520	70,840	34,059

2007	86,500	124,883	161,669	82,964	44,446
2008	86,317	115,707	153,648	88,542	49,812
2009	92,344	124,570	172,406	91,178	53,102

33. Health: Uninsurance Rate, New Jersey

	Total Population	Below 50% FPL	Below 100% FPL	Below 200% FPL
2005-06	14.2%	34.1%	31.6%	28.6%
2006-07	14.9%	40.0%	37.6%	30.1%
2007-08	15.6%	50.1%	40.7%	32.1%
2008-09	14.9%	44.0%	33.5%	30.6%

34. Number of Individuals without Health Insurance, New Jersey

	Total Population	Below 50% FPL	Below 100% FPL	Below 200% FPL
2005-06	1,227,554	98,397	203,358	513,149
2006-07	1,296,020	101,533	254,269	528,245
2007-08	1,340,260	141,148	306,229	601,132
2008-09	1,271,970	153,458	255,839	623,498

35. Uninsurance Rate, United States

	Total Population	Below 50% FPL	Below 100% FPL	Below 200% FPL
2005-06	15.1%	34.1%	30.6%	26.7%
2006-07	15.5%	35.2%	31.1%	27.5%
2007-08	15.5%	35.8%	31.3%	27.6%
2008-09	15.3%	35.0%	30.7%	27.1%

36. Number of Individuals without Health Insurance, United States

	Total Population	Below 50% FPL	Below 100% FPL	Below 200% FPL
2005-06	44,003,855	5,398,447	11,336,043	24,294,086
2006-07	45,770,964	5,520,934	11,424,187	24,936,835
2007-08	46,230,206	5,549,514	11,529,193	25,037,645
2008-09	45,911,302	5,709,289	11,828,466	25,306,439

37. Children's Uninsurance Rates, New Jersey & United States

	All Children		Below 50%		Below 100%		Below 200%	
	NJ	U.S.	NJ	U.S.	NJ	U.S.	NJ	U.S.
2005-06	10.1%	10.6%	19.6%	17.6%	18.9%	18.3%	19.4%	17.1%
2006-07	11.7%	11.2%	36.6%	18.9%	30.6%	19.0%	23.0%	17.9%
2007-08	13.0%	11.2%	34.6%	18.3%	33.4%	18.4%	26.6%	17.6%
2008-09	12.0%	10.3%	26.2%	16.7%	23.4%	16.6%	24.0%	16.2%

38. Percent Reporting Poor Health by Income Level, New Jersey

	2006	2007	2008	2009
Less than \$15,000	12.8%	21.4%	12.5%	11.8%
\$15,000-24,000	8.2%	10.1%	7.8%	8.4%
\$25,000 - 34,999	4.1%	4.3%	6.4%	4.1%
\$35,000 - 49,000	3.3%	4.2%	4.4%	3.1%
\$50,000 & above	1.2%	1.3%	1.1%	1.0%

39. Percent Reporting Diabetes by Income Level, New Jersey

	2006	2007	2008	2009
Less than \$15,000	14.1%	15.2%	14.4%	13.4%
\$15,000-24,000	11.3%	16.8%	13.5%	13.6%
\$25,000 - 34,999	8.6%	10.7%	10.1%	10.3%
\$35,000 - 49,000	8.3%	9.7%	10.1%	10.7%
\$50,000 & above	5.0%	6.1%	5.7%	6.2%

40. Percent Reporting Obesity by Income Level, New Jersey

	2006	2007	2008	2009
Less than \$15,000	30.1%	35.2%	29.5%	27.7%
\$15,000-24,000	26.9%	25.5%	28.2%	28.5%
\$25,000 - 34,999	20.9%	27.2%	24.5%	24.9%
\$35,000 - 49,000	25.7%	28.0%	27.4%	27.2%
\$50,000 & above	21.6%	23.0%	21.4%	23.2%

41. Transportation: Percent Not Owning a Car by Tenure, New Jersey

	2006	2007	2008	2009
Renters	27.6%	27.8%	27.4%	27.4%
Owners	3.6%	3.7%	3.6%	3.8%

42. Education: Educational Attainment of Individuals (25 & over) in Poverty, New Jersey

	2005	2006	2007	2008	2009
Less than high school graduate	34.5%	34.1%	32.5%	32.8%	31.4%
High school graduate (includes equivalency)	35.6%	36.4%	37.2%	33.5%	35.3%
Some college, associate's degree	17.8%	16.9%	16.9%	20.3%	19.9%
Bachelor's degree or higher	12.1%	12.7%	13.5%	13.3%	13.4%

43. Number of Districts Identified as Needing Improvement by DFG Status, New Jersey

	A	B	CD	DE	FG	GH	I	J	Total
2006-07	13	11	7	4	3	6	2	0	46
2007-08	13	9	5	3	2	4	2	0	38
2008-09	10	4	2	5	2	5	0	0	28

2009-10	13	3	4	7	2	5	0	0	34
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44. Districts Identified as Needing Improvement: Share of Total by DFG Status, New Jersey

	A	B	CD	DE	FG	GH	I	J	Total
2006-07	28.3%	23.9%	15.2%	8.7%	6.5%	13.0%	4.3%	0.0%	100.0%
2007-08	34.2%	23.7%	13.2%	7.9%	5.3%	10.5%	5.3%	0.0%	100.0%
2008-09	35.7%	14.3%	7.1%	17.9%	7.1%	17.9%	0.0%	0.0%	100.0%
2009-10	38.2%	8.8%	11.8%	20.6%	5.9%	14.7%	0.0%	0.0%	100.0%

Appendix V: Major State Housing Programs

State Affordable Housing Production Programs

New Jersey Affordable Housing Trust Fund

The New Jersey Affordable Housing Trust Fund (AHTF), previously known as the Neighborhood Preservation Balanced Housing Program, is funded through a portion of state collections of Realty Transfer Fees. AHTF provides state funds for the development of affordable housing for low- and moderate-income households. Affordability standards require that residents of low- or moderate-income not be required to spend more than 30 percent of their household income on housing costs. Municipalities or developers who receive the funds must use them for activities related to the rehabilitation or development of units that must remain affordable for a minimum of 10 years.

CHOICE (Choices in Homeownership Incentives Created for Everyone)

CHOICE is the HMFA's financing program for the development of new construction and substantially rehabilitated homeownership housing. Through below-market interest rate construction loans and construction subsidy funding as well as favorable end-loan financing for eligible homeowners, the program helps promote viable and affordable markets.

Special Needs Housing Trust Fund

The fund, administered by HMFA, provides grants and loans to housing developers providing housing units for people with special needs. Funded housing projects can include supported housing units or other community residences, along with the associated structures and facilities.

Low-Income Housing Tax Credit Program

The Federal Low-Income Housing Tax Credit Program is federally funded but administered through the HMFA. The tax credit, rather than being a federal subsidy, provides a dollar-for-dollar credit to offset owners' federal tax liability on ordinary income. In 2009, in order for HMFA to fully commit funds within the timeframe required under the American Recovery and Reinvestment Act of 2009, HMFA used its authority under Section 42 of the Internal Revenue Code to forward commit approximately \$14 million in future years' credits (which is why program funding for 2009 appears to be increased from \$20 million to \$34 million).

Multi-Family Rental Housing Program

Another program administered through the HMFA, the Multi-Family Rental Housing Program, provides low-interest financing for construction, rehabilitation, and/or permanent financing

loans for the creation or preservation of multi-unit rental housing for low- and moderate-income families and individuals.

Rental Assistance Programs

State Rental Assistance Program (SRAP)

The State Rental Assistance Program provides a subsidized housing voucher similar to the federal Section 8 Housing Choice Voucher Program. Recipients use the vouchers to secure moderately priced rental housing and are responsible to pay 30 percent of their total income toward the rent, with the rest paid by SRAP. The contribution percentage is reduced to 25 percent for elderly or disabled heads of household. Voucher payments are also not to exceed housing region payment standards for the given unit size, and tenants are responsible for any rent charged above this standard, in addition to their 30/25 percent contribution. The program is available to state residents who are not currently holders of the federal Section 8 vouchers.

In addition to the DCA waiting lists, there are multiple Public Housing Authorities (PHAs) in every county, each with its own selection policies. Households may be placed on both state and local SRAP waiting lists.

Housing Choice Voucher Program (Section 8)

The Housing Choice Voucher Program, commonly known as Section 8, assists very low-income families, the elderly, and the disabled to afford decent, safe, sanitary housing. Rental units must meet minimum housing quality standards. A housing subsidy is paid to the landlord directly on behalf of the participating family. The family pays the difference between the actual rent charged by the landlord and the amount subsidized by the program.

Endnotes

¹ *The Real Cost of Living in 2008: The Self-Sufficiency Standard for New Jersey*, by Diana Pearce.

² Calculation based on U.S. Census Bureau's annual poverty thresholds for 2009 and 2010 for a three-person family with one adult and two children.

³ Calculation based on U.S. Census Bureau's annual poverty thresholds for 2009 and 2010 for a three-person family with one adult and two children.

⁴ Calculation based on U.S. Census Bureau's annual poverty thresholds for 2009 and 2010 for a three-person family with one adult and two children.

⁵ Households that use more than 30 percent of their aggregate household income on rent are referred as cost-burdened households.

⁶ A Chapter 7 bankruptcy, often referred to as "liquidation," contemplates an orderly, court-supervised procedure by which a trustee takes over the assets of the debtor's estate, reduces them to cash, and makes distributions to creditors, subject to the debtor's right to retain certain exempt property and the rights of secured creditors.

(http://www.njb.uscourts.gov/attorney_filing_info/chapter7_attorney/!SSL!/FlashHelp/Ch_7_Attorney_Resource_Guide.htm)

⁷ DFG or District Factor Group is a classification system created by the New Jersey Department of Education. It is an approximate measure of a community's socioeconomic status. The DFG classification system divides school districts into eight categories based on their relative socioeconomic status — "A" being the lowest and "J" being the highest. The variables used in the creation of the classification system include percent of individuals in poverty, median family income, percent of adults with no high school diploma, percent of individuals with some college education, occupational status, and unemployment rate.

⁸ This report is focused specifically on providing a framework for holding state government accountable for the effectiveness of its response to poverty in New Jersey. We recognize that this analysis excludes many players with a role in addressing poverty, including non-governmental organizations and federal programs not mediated by the state. This is not to devalue the importance of these efforts or to propose that fighting poverty is solely the province of state government. On the contrary, these state efforts cannot be effective in isolation.

⁹ Source: State of New Jersey, Department of Human Services, Division of Family Development, Current Program Statistics.

¹⁰ GA designations impact monthly grant levels and work requirements. Unemployable GA recipients receive \$210 per month and are exempt from Work First New Jersey work activities throughout the duration of the disability or health-related barrier. Employable GA recipients receive only \$140 per month and are required to participate in work activities.

¹¹ During this period, December 2007 to August 2010, the number of unemployable General Assistance recipients grew by 1,557 people, a 9.4% increase.

¹² Calculation based on U.S. Department of Commerce, Bureau of the Census, Preliminary Estimate of Weighted Average Poverty Threshold for 2010. Final estimates will be published in September 2011 and will differ slightly.

¹³ *TANF Benefits are Low and Have Not Kept Pace with Inflation*. Center on Budget and Policy Priorities, Liz Schott and Ife Finch, October 14, 2010.

¹⁴ *I Want to Make It On My Own: A Qualitative Assessment of New Jersey's Welfare and Workforce Development Programs*. Legal Services of New Jersey, November 2010.

¹⁵ Social Security Administration: http://www.ssa.gov/oig/communications/testimony_speeches/11152010testimony.pdf

¹⁶ National Association of Disability Examiners: <http://nade.org/FY%202012%20OMB%20Letter-November%204%202010%20re%202012%20budget.pdf>

¹⁷ Social Security Administration: http://www.ssa.gov/oig/communications/testimony_speeches/11152010testimony.pdf.

¹⁸ *Ibid.*

¹⁹ Social Security News: http://socsecnews.blogspot.com/2010_11_01_archive.html.

²⁰ Social Security Online: <https://secure.ssa.gov/apps10/public/reference.nsf/links/11232010025245PM>.

²¹ U.S. Department of Labor: <http://www.dol.gov/esa/minwage/america.htm#Consolidated>.

²² *Raising the minimum wage makes good economic sense*. New Jersey Policy Perspective, February 14, 2011.

²³ Source: Bureau of Labor Statistics, Current Population Survey, *Percent distribution of unemployed persons by duration of unemployment, 2010 annual averages*. Courtesy of Economic Policy Institute.

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- ²⁴ “N.J. Assembly advances bill that would make it more difficult to deny workers their unemployment benefits.” Matt Friedman, Star Ledger, January 24, 2011.
- ²⁵ New Jersey Senate. Bill # S2589 (A3707). Introduced December 30, 2010. Bill A3707 was scheduled to be voted on by the General Assembly on February 17, 2011.
- ²⁶ *NJ EITC: Governor’s No Tax Pledge Ignores Poor Working Families*. New Jersey Policy Perspective, January 10, 2011.
- ²⁷ See, for instance, *Progress Toward Self-Sufficiency for Low-Wage Workers*, Urban Institute, January 2010, which found that child care assistance increases the self-sufficiency of low-wage unmarried mothers in families with low incomes.
- ²⁸ *How States are Using Economic Recovery Funds for Child Care: Fall 2009 Update*, National Women’s Law Center, November 2009.
- ²⁹ *Tracking American Recovery and Reinvestment Act Funds: Child Care and Development Block Grant Outlays*, CLASP. \$29.7 million was available to New Jersey for general child care assistance and the remaining funds were targeted funding for quality expansion and infant/toddler quality improvements.
- ³⁰ Division of Family Development, Program Statistics. Provided by e-mail on December 10, 2010 and October 23, 2009.
- ³¹ California and Washington have also adopted such a program, and California was the first state to implement it.
- ³² According to an Urban Institute study, only four out of 10 working families with low incomes have access to paid parental leave and, of those with leave, 31 percent have only one paid week of leave or less. *Getting Time Off: Access to Leave Among Working Parents*, Urban Institute, 2004. See also, *Economics and Politics of Work-Family Policy: The Case for a State Family Leave Insurance Program*, The Working Poor Families Project policy brief, Spring 2009.
- ³³ The estimate was extrapolated using 2005 New Jersey Temporary Disability Insurance eligible pregnancy claims as well as an analysis of California’s experience. Office of Legislative Services, Legislative Fiscal Estimate for Assembly Bill No. 973 of 2008.
- ³⁴ Due to the lower than expected participation, the employee payroll tax rate for the FLI program was cut in half to 0.06 percent on January 1, 2011. The maximum withholding in 2011 will be \$17.76 as opposed to \$35.64 in 2010. State of New Jersey Department of Labor and Workforce Development news release, November 8, 2010
- ³⁵ More than half of the 500 respondents who were employed and had experienced a life event were unaware that the program existed. Eileen Applebaum and Ruth Milkman, *Leaves that Pay: Employer and Worker Experiences with Paid Family Leave in California*, Center for Economic and Policy Research, January 2011
- ³⁶ *Ibid.*
- ³⁷ It is important to note that a worker entitled to leave covered under the NJFLA or FMLA must take any FLI benefits concurrently. This means that workers can still only receive the maximum of 12 weeks (FLI does not provide six weeks of partially paid leave on top unpaid leave under NJFLA or FMLA).
- ³⁸ See <http://njahc.org> (New Jersey Anti-Hunger Coalition) for more information.
- ³⁹ The USDA states that “the PAI is not, strictly speaking, a measure of participation among people eligible for benefits. For most purposes, the participation rate among people eligible for benefits is a better measure of program performance. FNS uses the poverty-based PAI because it is the best measure available in time to meet the [Farm Bill’s] requirements.” *Calculating the SNAP Program Access Index: A Step-By-Step Guide*, USDA Food and Nutrition Service, October 2010.
- ⁴⁰ For a complete summary of Child Nutrition Reauthorizations, see www.frac.org.
- ⁴¹ *School Breakfast Scorecard: School Year 2009-2010*, Food Research and Action Center, January 2011 and *School Breakfast Scorecard: School Year 2008-2009*, Food Research and Action Center, December 2009.
- ⁴² *Ibid.*
- ⁴³ *Ibid.*
- ⁴⁴ *School Breakfast in America’s Big Cities*, Food Research and Action Center, January 2011.
- ⁴⁵ Source: American Community Survey, 2009. For more information, see the *Aspects of Poverty* section of this report.
- ⁴⁶ *Introduction to the Housing Voucher Program*. Center on Budget and Policy Priorities, May 15, 2009.
- ⁴⁷ Administrative Office of the Courts, Court Management Statistics.
- ⁴⁸ New Jersey Courts, Annual Report 2009-2010, pg. 24
- ⁴⁹ “Administrative Order Directing Submission of Information From Residential Mortgage Foreclosure Plaintiffs Concerning Their Document Execution to a Special Master.” New Jersey Judiciary: Administrative Order 01-2001.
- ⁵⁰ *Ibid.*
- ⁵¹ *Statewide Mortgage Foreclosure Mediation Program Launched* Press Release. Office of the Attorney General of New Jersey, January 6, 2009.
- ⁵² “New York Courts Vow Legal Aid in Housing.” New York Times, February 15, 2011.

⁵³ New Jersey Courts, Annual Report 2009-2010, pg. 24.

⁵⁴ The numbers for SRAP elderly and disabled waiting lists were provided by DCA via e-mail on 12/15/10. The 1,578 names on the elderly waiting list is down from 1,639 from the previous year. The 2,309 names on the disabled waiting list is down from 2,348 from the previous year. The previous year numbers were provided by DCA via e-mail on 12/01/09.

⁵⁵ DCA reports housing data in terms of Federal Fiscal Year. In this section, State Fiscal Year (FY) 2010 corresponds to Federal Fiscal Year (FFY) 2009, for the fiscal period from July 1, 2009, to June 30, 2010. Statewide DCA waiting list figures are calculated from county-specific figures, as of May 4, 2010 (in the 2010-2014 DCA Consolidated Plan). Funding and activity levels for SRAP include both TBRA and PBA vouchers. See Appendix V for more information.

⁵⁶ Office of Legislative Services Budget Analysis and DCA Response for State Fiscal Year 2011.

⁵⁷ Figures based on budget analysis performed by the Housing and Community Development Network of New Jersey.

⁵⁸ DCA reports housing data in terms of Federal Fiscal Year. In this section, State Fiscal Year (FY) 2010 corresponds to Federal Fiscal Year (FFY) 2009, for the fiscal period from July 1, 2009, to June 30, 2010. Low-Income Housing Tax Credit Program: Original estimate for 2009 funding level was \$20 million. See Appendix V, for explanation of \$14 million increase.

⁵⁹ The FY11 budget recaptured \$13.925 million from FY10 funds already in the trust fund. The budget also appropriated only \$32 million out of \$48 million in projected FY11 realty transfer fund proceeds.

⁶⁰ "State Innovations in Affordable Housing Policy: Lessons from California and New Jersey." Victoria Basolo and Corianne P. Scally. *Housing Policy Debate*, Vol. 19, Issue 4. 2008, Metropolitan Institute at Virginia Tech.

⁶¹ "The Unfinished Business of Mount Laurel II." John M. Payne. *Mount Laurel at 25: The Unfinished Agenda of Fair Share Housing*. Policy Research Institute for the Region, Woodrow Wilson School of Public and International Affairs, Princeton University, 2008.

⁶² The latest COAH Third Round Rules were invalidated by the Appellate Division on October 8, 2010. COAH is required to draft revised rules by March 8, 2011.

⁶³ *Cities, Regions, and Schools: A Report to the Brookings Institution Metropolitan Policy Program*. The Center for Cities & Schools, University of California, Berkeley, May 2006.

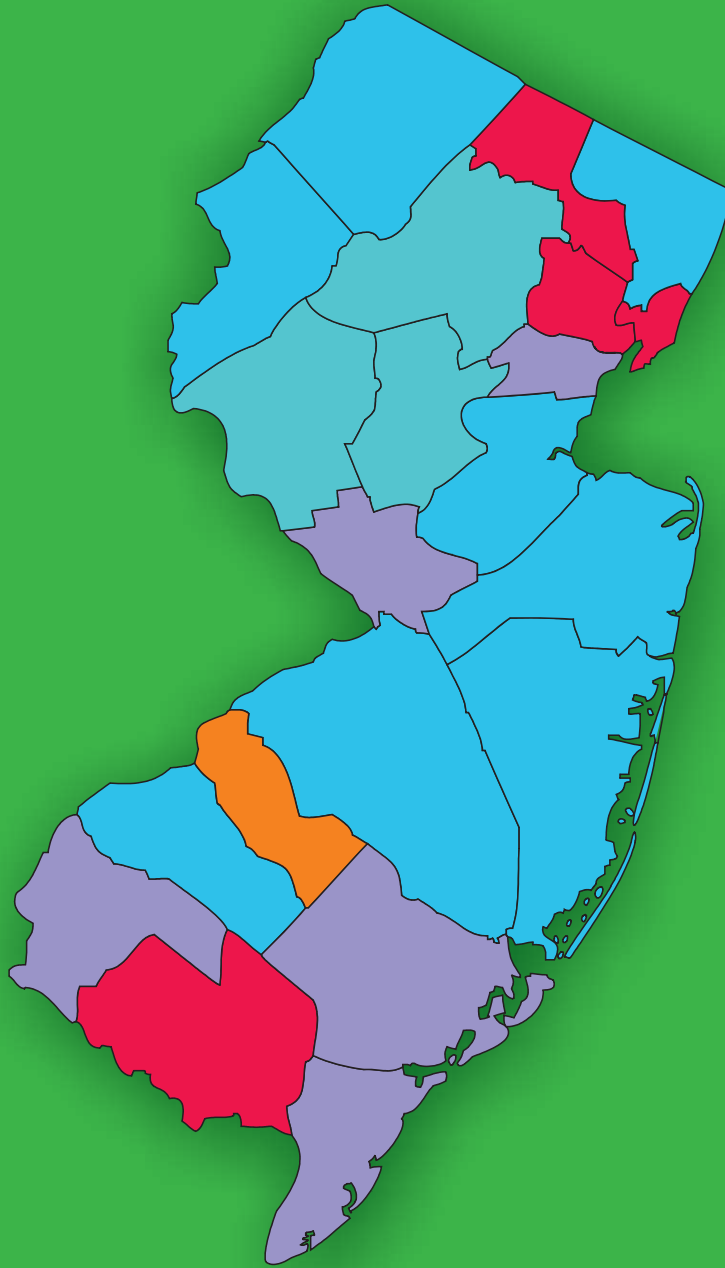
⁶⁴ For more information on S-1, refer to "The Housing Bill is on the Governor's Desk — Already Low Municipal Obligations Reduced Again." Fair Share Housing Center, January 11, 2011. FSHC analysis projects the total municipal housing obligations, under S-1 legislation, at 48,873. This projection of need is greatly reduced from the 115,666 homes needed in COAH's Third Round Rules.

⁶⁵ Statement of NJ Policy Perspective Senior Policy Analyst Raymond Castro on FamilyCare cuts: <http://www.njpp.org/commentary-testimony/statement-of-nj-policy-perspective-senior-policy-analyst-raymond-castro-on-familycare-cuts-2>.

⁶⁶ Testimony by Raymond Castro before the Senate Budget Committee: <http://www.njpp.org/commentary-testimony/testimony-before-the-senate-budget-committee-2>.

⁶⁷ "Trends in Medicaid Physician Fees, 2003-2008," Stephen Zuckerman, Aimee F. Williams, Karen E. Stockley, Urban Institute, April 2009.

⁶⁸ The framework for these policy recommendations is based on Illinois' Commission on the Elimination of Poverty's *Poverty Elimination Strategy: Building a Pathway to Dignity & Work*, December 2010.



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