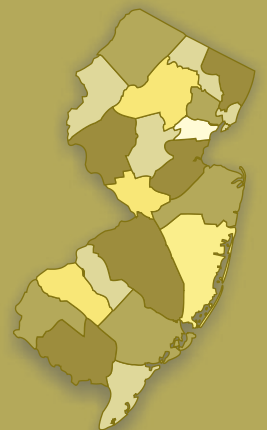


NOT ENOUGH TO LIVE ON

CHARACTERISTICS OF HOUSEHOLDS BELOW
THE REAL COST OF LIVING IN NEW JERSEY



By Diana M. Pearce, Ph.D., with
Legal Services of New Jersey Poverty Research Institute
June 2008



Legal Services of New Jersey
NJPRI
Poverty Research Institute

Legal Services of New Jersey (LSNJ) coordinates the statewide Legal Services system in New Jersey, which provides free legal assistance to low-income people in civil matters. Part of LSNJ's mission is to make people more aware of poverty in New Jersey and the serious effects that poverty has on the lives of low-income people. Accurate, state-specific data concerning the nature and the extent of poverty, especially how it relates to employment, welfare and other government programs, is essential to sound judgments and policymaking concerning the needs and problems of low-income people. To this end, in 1998 Legal Services of New Jersey formed The New Jersey Poverty Research Institute (NJPRI) to carry out research on the incidence, effects and other aspects of poverty in the state, as well as on the relationships among poverty, work and public policy. This report builds upon previous research on the Self-Sufficiency Standard for New Jersey as part of the ongoing *Real Cost of Living* research – a series of publications, studies and lectures through which NJPRI make its findings available to the public. For further information on NJPRI, go to <http://www.lsnj.org/PRI>



Center for Women's Welfare
University of Washington, School of Social Work



The Center for Women's Welfare at the University of Washington School of Social Work is devoted to furthering the goal of economic justice for women and their families. Under the direction of Dr. Diana Pearce, the Center partners with a range of non-profit, women's, children's, and community-based groups to:

- 1) research and evaluate public policy related to income adequacy;
- 2) create tools to assess and establish income adequacy; and
- 3) develop programs that strengthen public investment in low-income women, children, and families.

For more information about the Center's programs, or work related to the Self-Sufficiency Standard, call (206) 685-5264 or email Dr. Diana Pearce at pearce@u.washington.edu.

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By Diana M. Pearce, Ph.D.

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I. Introduction

This report presents analysis of the demographic characteristics of New Jersey residents with incomes below the amount necessary for a basic existence — the Real Cost of Living, measured by the Self-Sufficiency Standard. By understanding more about those living beneath this key benchmark, we hope to shed light on policies and approaches that hold promise for making their lives and prospects better.

A. THE NEW JERSEY REAL COST OF LIVING REPORTS

Starting in 1999, Legal Services of New Jersey, in partnership with Dr. Diana Pearce of the Center for Women’s Welfare at the University of Washington, inaugurated the *Real Cost of Living* (RCL) report series in New Jersey. This series utilizes a measure called the Self-Sufficiency Standard (SSS) to provide a more realistic estimate of income needs than those provided by the Federal Poverty Level (FPL), an outdated and inadequate poverty measure (see following text box for a discussion of this measure). The RCL reports portray how much income is required in different parts of the state to cover all basic household expenses without relying on public or private support. This series of reports, which have been issued in 2002, 2005, and most recently in April 2008, provides detailed analysis of the income required to meet basic necessities for different types of families in all counties of the state. A fuller discussion of findings related to the RCL reports for New Jersey, including comparisons of different areas within and outside the state is provided in Appendix A.

B. FOCUS OF THIS REPORT

While the Self-Sufficiency Standard describes the income levels necessary for different family types to be economically self-sufficient in various parts of the state, it does not furnish details concerning characteristics of those who are living with insufficient incomes. This report presents data regarding those below the real cost of living — those households with incomes under the Self-Sufficiency Standard for the appropriate family type and place.

By looking at data for all households below the Standard, not just those below the FPL, a much more complete understanding of the breadth of the income inadequacy challenges facing our state can be developed.

This report provides a more accurate estimate of people whose incomes fall short of a realistic benchmark of self-sufficiency. This report also compares the characteristics of the population below the Standard to those with income above, as well as to the characteristics of households whose incomes fall below the FPL. The report explores similarities and differences in employment situations, demographic characteristics and educational levels, and looks at the geographic distribution of income adequacy across the state. The resulting findings suggest important state policy choices to help the populations disproportionately impacted by inadequate income.

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WHAT IS THE SELF-SUFFICIENCY STANDARD?

The Self-Sufficiency Standard measures how much income is needed for a family of a certain composition in a given place to adequately meet their basic needs—*without public or private assistance*.

The Self-Sufficiency Standard calculates a family-sustaining wage that does not require choosing between basic necessities such as child care, nutritional food, adequate housing, or health care. On the other hand, the Standard is a measurement of essentials excluding longer-term needs such as retirement savings or college tuition, purchases of major items such as a car, emergency expenses, or extras such as gifts, video rentals, or soccer fees.

The Self-Sufficiency Standard differs from the Federal Poverty Level 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 a total of 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). For the New Jersey Standard the state Earned Income Tax Credit is factored into the calculations.

In addition, the Standard accounts for the fact that, over time, various costs increase at different rates. For example, food costs, on which the official poverty thresholds are based, have not increased as fast as housing costs. This failure to account for differential inflation rates among other non-food basic needs is one reason that the official poverty thresholds are no longer an adequate measure of the money required to meet real needs.

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. 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 also does not allow for retirement savings, education expenses, credit card debt, or emergencies.

See *Appendix A: The Self-Sufficiency Standard* for more information on how the Standard is calculated or the full 2008 Real Cost of Living report available at <http://www.lsnj.org/PDFs/PovertyResearchInstitute/RealCostofLiving2008.pdf>

C. SAMPLE AND METHODOLOGY

This study uses data from the 2005 American Community Survey (ACS), an annual U.S. Census Bureau survey of social, housing and economic characteristics of the population.

In the Census data, households are divided into “family” and non-family households. Family households have two or more persons residing together who are related by birth, marriage, or adoption; “non-family” households consist of a person living alone or with one or more non-relatives. The sample unit for the study is the household, not the individual or the family. Given the increasing variety of living arrangements, this study includes all persons residing in households, including not only the family (or families), but also non-relatives such as unmarried partners, foster children, boarders and their income. In New Jersey, 75 percent of households are “family” households (that is, at least two persons are related) and 25 percent are non-family households. Most non-family households consist of a single individual (80 percent); the remaining 20 percent have two or more unrelated persons. Regardless of household composition, it is assumed that all members of the household share income and expenses.

The Self-Sufficiency Standard assumes that all adult household members work and includes all their work-related costs (e.g., transportation, taxes, child care) in the calculation of expenses. Therefore, to be consistent, the population sample in this report excludes those household members not expected to work. That is, those who report having a disability that prevents them from working and/or are elderly are excluded (as is their income) when determining household size, household composition, and total income. For example, a grandmother who is over 65 and living with her adult children is not counted towards the household size or composition; neither is her income (e.g., from social security benefits) counted as part of household income. Households that consist of only elderly and/or disabled adults are excluded altogether. Homeless individuals and families, as well as those who live in shelters or institutions, are also not included, as these groups are not included in the ACS household-based survey. This results in a total population of 2,417,573 households in New Jersey, referenced hereafter as the “Study Population.”

This report’s focus on households with working (or potentially working) adults impacts the findings regarding income inadequacy. We know that the poverty rate, using the FPL, is lower for the Study Population (7%) than for the full population of New Jersey (9%), according to Census ACS data. We are not able to make a similar comparison of income inadequacy rates since we do not have a measure for New Jersey elderly and disabled households that parallels the Self-Sufficiency Standard. We do know, from the initial estimates of the Elder Economic Security Standard for other states, that such thresholds show somewhat higher income level requirements to meet basic expenses.¹ Likewise, the 2008 *Real Cost of Living* report estimates that disability-related needs increases costs by 14 percent to 136 percent, depending on the severity of the disability. Thus, it is likely that income inadequacy rates for the excluded populations would be higher than the Study Population.

To determine whether a household's income is above or below the Standard (the measure of the Real Cost of Living), the household's income is compared to the calculated Standard for the appropriate family composition and geographic location. Household income is also compared to the Federal Poverty Level for the appropriate family size in order to calculate whether households are above or below the FPL. (See Appendix B: Methodology and Assumptions for more information.)

D. ACKNOWLEDGEMENTS

This report is a joint project of the Center for Women's Welfare at the University of Washington and the Legal Services of New Jersey Poverty Research Institute. The methodology and all data analysis were produced by the Center for Women's Welfare in consultation with LSNJ PRI. The Introduction, Executive Summary and Policy Recommendations, and Conclusion were contributed by LSNJ PRI, in consultation with the Center for Women's Welfare.

The Self-Sufficiency Standard used in this report was developed by Dr. Diana Pearce, who was at that time Director of the Women and Poverty Project at Wider Opportunities for Women (WOW). The Ford Foundation provided funding for its original development. Providing primary assistance to Dr. Pearce in the production of this report at the Center for Women's Welfare were Bu Huang (statistical analysis), Maureen Newby (analysis and writing), with additional help from Liesl Eckert, Sarah Fickeisen, and Lisa Manzer. LSNJ's contributions to the design and drafting of the report were led by Serena Rice, managing director of LSNJ PRI, and Shivi Prasad, senior researcher, and included Melville D. Miller and Alyce Garver.

Finally, Rachel Cassidy, demographer, made a major contribution to the development of the methodology for this report through her work on the first demographic report done by the Center for Women's Welfare, *Overlooked and undercounted: A new perspective on the struggle to make ends meet in California*.

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II. Executive Summary: Principal Findings and Recommendations

This study examines demographic and other characteristics of a significant portion of New Jersey households (the Study Population) experiencing income inadequacy — living below the RCL, as measured by the Self-Sufficiency Standard. Focusing on households in which adults are working age and do not have a work-inhibiting disability, it finds that a very significant percentage of these households — one in five (a total of 494,042 households) — are suffering from income inadequacy. This report looks in detail at employment patterns, gender and household composition, race and ethnicity, citizenship status and language, educational attainment, and geographic location, as well as the interrelationship of many of these variables. Several key factors emerge as directly correlated with increased levels of income inadequacy. This summary draws attention to selected findings that stand out as being most urgent and most amenable to state action.

There are several portentous messages that flow from or attend the study data, distinguished more by their urgency than the surprise of their content. First, employment is clearly an important factor for attaining income sufficiency, but it is not necessarily enough. Second, people are quite unlikely to achieve adequate income — “economic self-sufficiency” — without significant additional education. Yet, as a practical matter, given that roughly four out of five households with inadequate incomes have both a householder with at least a high school degree *and* at least one worker, they are trapped at lower income and earning levels without targeted and substantial government intervention. Third, income disparities related to household composition, gender, race and ethnicity continue. Finally it should be noted that because this analysis excludes from the Study Population those who are not expected to work (the elderly and those unable to work due to a disability), the data examined in this report does not reflect income inadequacy rates among these populations, although comparative poverty rates from Census data are suggestive of even greater concerns.

I. Finding: Employment is necessary for, but does not ensure, economic self-sufficiency.

This study shows that, even though many households have full-time workers with steady employment throughout the year, the incomes generated by these jobs are not enough to reach the Self-Sufficiency Standard, meaning that these families lack enough income to pay for their most basic needs. As the report findings detail, the problem is often one of insufficient wages rather than insufficient work.

- Among families with insufficient income, 85 percent of households have at least one worker.
- About 13 percent or 1 out of 8 households with one member working full-time and year-round have insufficient incomes to meet daily household needs.
- If householders with inadequate incomes worked the same number of hours as those with adequate income, but retained their current low wage rate, the additional

earnings would only close five percent of the earnings gap. However, if householders with inadequate income worked the same number of hours as currently, but earned the same average wage as those with adequate income, the additional earnings would close 95 percent of the wage gap.

Policy Recommendation: Provide wage supports and other income enhancements.

Full-time workers who are facing a gap between wages and cost-of-living require wage supports or other policies that directly raise real income relative to expenses. Some steps that would address the income challenges of low-wage workers include:

- Expanding tax credits (such as the Earned Income Tax Credit, Child Care Tax Credit and Child Tax Credit) to cover those working families with insufficient income who currently lose eligibility for credits before incomes reach self-sufficiency levels.
- Considering other forms of direct wage subsidies.
- Increasing the minimum wage to a level that allows households to more closely approach the Self-Sufficiency Standard. As a first step, the recommendations of the New Jersey Minimum Wage Advisory Commission should be implemented, which would involve immediately raising the state minimum wage to \$8.50 an hour and indexing future increases to the rate of inflation.
- Instituting Living Wage laws that mandate public employers, government contractors and employers receiving public subsidies to pay a “living wage”, including benefits or an allowance (higher wage) if no health care benefits are provided.
- Improving the New Jersey Department of Labor and Workforce Development’s enforcement of state wage and hour laws.

II. Finding: Income inadequacy rates are higher among families with children than those without children, and this disproportion is especially pronounced for single mothers.

The high cost of child care and incremental costs for food, housing and other expenses result in a higher cost of living for families with children. The data examined in this report reveals that income inadequacy rates are substantially higher for families with children even when accounting for other variables.

- Households with children account for nearly two-thirds (62 percent) of all households below income sufficiency in New Jersey, even though less than half (46 percent) of all New Jersey households have children.
- More than half of single mothers raising children alone (57 percent) lack adequate income.
- The trend of higher income inadequacy rates for households with children versus parallel households without children holds true when factors such as marital status and family type, number of workers (other than no workers), and race and ethnicity are held constant.

Policy Recommendation: Provide supports for working parents, with special attention to the needs of single parents.

To better support low-income working parents, more targeted assistance and family-friendly employment policies are needed. Child care is an area of particular need for working parents, particularly single parents who often are the sole caregivers. Unstable, poor quality or unaffordable child care can jeopardize parental employment and take a toll on children and families. Reliable, quality child care can be very expensive and may not be available at all for the times that low-wage workers need, or may not be located in accessible locations. Low-income parents can also face challenges if they must take time off from work to care for sick children or other family members or to care for a new baby, if this results in lost income or jeopardizes employment. Single mother families have the highest rates of income inadequacy, and several policy alternatives can address key needs of working single mothers as well as the needs of all low-income working parents. Some policy options for New Jersey include:

- Subsidizing child care expenses of more low-income working parents by increasing investment in subsidized child care vouchers. Increased funding for the New Jersey Cares for Kids program is needed to address unmet need. This need is partially reflected by the current waiting list of approximately 2,500 children, but many other families do not seek vouchers or are unable to use them because of market forces. Since the subsidy program is primarily designed to assist in paying for formal child care arrangements and current subsidies only cover approximately 40 percent of market rates, many families are forced to choose makeshift and unregulated child care options or to go without entirely. The program also needs to be expanded to be available to workers who are excluded under the current eligibility rules that limit new applicants to income below 200 percent FPL.
- Making child care more easily accessible to low-wage workers by providing grants and capital investment financing for private and non-profit child care providers to develop off-hours care and to develop new child care options in under-served areas. While the state does currently commit a portion of its quality enhancement funding to technical assistance and resource development, additional investment, particularly capital funding, is needed to develop more child care alternatives for low-income working parents.
- Enacting state policies that require employers to provide paid sick leave for all employees, including time to care for sick children, as well as expeditiously implementing and enforcing recent Paid Family Leave legislation.

III. Finding: High percentages of households without working adults have incomes far below adequate levels, including those below 100 percent (and 200 percent) of the FPL.

While the large majority of households in the Study Population include working adults, a portion (15 percent) of these households have no adults who worked during the past year. Moreover, this group of households without workers in the previous year

is augmented by the very high proportion of non-worker households among those excluded from the Study Population, those with adults who are exclusively either elderly or disabled and unable to work. All such households without working adults require governmental policy responses to help them address the consequences of income inadequacy, which will be especially severe for those in the lowest income ranges. For the portion of the Study Population without workers in the previous year the data reveals large gaps between income and expenses, and Census data shows parallel trends for those households excluded from the study. The income needs of all families lacking workers require attention, particularly given that such a large percentage of these families are below the poverty level.

- Among households with incomes below the Standard, 15 percent have no workers. Of this group, 76 percent have incomes below the FPL.
- Among households with children below the Standard, 8 percent have no workers. Of this group, 91 percent have incomes below the FPL.
- Ninety-four percent of households below the Standard do not receive public assistance. Of the six percent that receive assistance, two-thirds are below the FPL and one-third between the FPL and the Standard. Additionally, some households that receive assistance may have workers that were employed part of the year and received welfare for part of the year.
- Households excluded from the Study Population, that is those in which the adults are either elderly (above age 65) or have disabilities that prevent them from working, face high rates of poverty. According to Census data, poverty rates for these populations are higher than the poverty rates for non-disabled working-age adult households in the Study Population.

Policy Recommendation: Provide an adequate safety net for households without workers.

The high rates of poverty among families with no adults working, including very high rates for families with children, suggest the inadequacy of current assistance programs that serve these households, such as unemployment insurance and Temporary Assistance to Needy Families (TANF), the state's welfare program, and programs serving the elderly and those unable to work due to disabilities. Policies should address both immediate income and service needs as well as longer term needs to enable adults in these households to enter or re-enter the workforce. Some changes that should be considered to make these programs more effective and responsive to the needs of households with unemployed adults include:

- Increasing the cash assistance grants provided to welfare recipients, which cover some portion of the households without workers in a given year. Cash welfare payments have not been increased in 21 years, and fall very short of not only the Standard, but even FPL income levels. Initial moderate increases in the grant levels should be implemented immediately, as the first step toward bringing assistance for needy families up to adequate levels.

- Ensuring that income assistance levels for various federal and state disability programs — the safety net for those unable to work by reason of disability — and programs serving households in which all adults are seniors are sufficient to meet basic income needs, and that these programs' eligibility criteria are realistically aligned with factors that in fact prevent people from working.
- Improving the unemployment benefits system to cover more unemployed workers. Many workers with irregular or low-wage employment do not earn enough to meet the minimum thresholds for benefits when they lose their jobs, while other workers are misclassified by their employers as contract workers, making them ineligible for benefits. The unemployment safety net needs to be expanded to provide adequate income assistance to all workers and their families.
- Extending unemployment benefits beyond the current 26 week limit. After 26 weeks, unemployment benefits are terminated even if the recipient has been unable to secure employment. New Jersey's exhaustion rate — the percentage of unemployment insurance recipients who do not find employment by the end of the 26 weeks — is the third highest in the nation, with a rate of 45 percent (compared with 36 percent in the U.S. as a whole).
- Increasing access to support services for both unemployed and underemployed working age adults. Such services should address a range of barriers, including language, health and mental health. In addition, it should be noted that the line between being able to work and not being able to work is not always clear. Just as households in the Study Population with no workers may include people with disabilities, households of adults with work inhibiting disabilities counted as part of the excluded population may well include people who could enter the workforce with appropriate supports and services. Thus, services should be flexible enough to address work inhibiting disabilities for anyone who wishes to participate in the workforce.

IV. Finding: Education is directly correlated with income adequacy among all demographic groups.

The report demonstrates a direct relationship between higher levels of education and higher levels of income adequacy, signifying the importance of access to education and training to reduce rates of income inadequacy within New Jersey.

- All demographic groups have high rates of income inadequacy at lower educational levels. Rates of income inadequacy are lower at each higher level of educational attainment.
- Among Whites,² gender-based disparities in the rates of income inadequacy are smaller at higher educational levels. The income inadequacy rate of women with less than a high school degree is 49 percent versus 24 percent for men, while among those with a bachelor's degree or higher the rates are very similar (8 percent for women versus 6 percent for men).
- At higher education levels, the decrease in income inadequacy rates is more dramatic for women than for men, especially women of color. Women of color have the largest differences in income inadequacy by educational level, ranging from 70 percent of those without a high school degree having inadequate incomes compared to only 18

percent with a college degree or higher. Rates for White women are also substantially higher at lower educational levels (49 percent versus 8 percent, respectively). Since males have lower income inadequacy rates overall, the difference in rates by educational level is not as great (39 percent versus 7 percent, respectively).

- Comparing both gender and race, women of color are much more likely than White men to have incomes below the Standard at each education level, especially at lower educational levels.
- Women and people of color need more education to achieve the same rate of income adequacy as White males.
- Men and women have relatively similar rates of educational attainment, as do Whites and people of color. Thus, differences in income inadequacy rates correlate with differences in the lesser “returns” to education for women and men of color at each educational level, rather than differences in educational attainment by women and men of color.

Policy Recommendation: Target education and training to demographic groups with inadequate income.

The findings relating to educational attainment and income adequacy particularly suggest the importance of ensuring much greater access to education and training. Obtaining additional education can be challenging and costly for those who are working. Many educational and training programs are not set up to accommodate full-time work schedules. For workers with incomes below the Self-Sufficiency Standard, moreover, there is no spare room in their budgets for educational costs. These barriers can trap low-income workers in jobs that provide too little income to meet their needs with no opportunity to gain the means to more self-sufficient employment. Improving affordability and access to education will lead to jobs that offer higher compensation. Some steps in this direction include:

- Expanding need-based tuition assistance programs for two- and four-year college degree programs, as well as assistance for adult-education programs and vocational training for enhancing job skills.
- Encouraging employers to offer flexible work schedules to enable individuals working full-time to learn new skills and enhance existing job skills. This would include accounting for hours rather than days worked and allow off-hours use of office computers to access education-related materials and on-line courses. Workforce Investment Boards could be leveraged to develop employer initiatives that promote such flexible work options.
- Providing tax credits to employers who offer low-wage workers educational stipends; resources and flextime options to pursue higher education and more specialized trainings.
- Providing financial assistance and income supports for low-income parents in college.

- Encouraging institutions to offer part-time and on-line training programs to low-income workers to develop alternative career paths while continuing to be employed.
- Introducing education loan forgiveness/postponement programs for low-income individuals who are unable to find a good job despite completing their education. This would encourage low-income workers to seek education who would otherwise not enroll due to uncertainty regarding their future ability to obtain a job.
- For all of the above recommendations, it is also important to conduct expanded outreach to increase awareness of available programs and potential eligibility.

V. Finding: The difference in the rates of income inadequacy among different demographic groups reveal disturbing inequities related to gender, race and ethnicity.

There are also wide disparities between populations related to gender, race and ethnicity:

- Women, particularly when they maintain households with children, experience higher rates of income inadequacy than their male counterparts.
- White households are least likely to experience inadequate income, with only 13 percent of White households overall having incomes below the Standard, and White households almost always having the lowest income inadequacy rates within distinct household groups. The highest percentages of households with insufficient income are found among Hispanics/Latinos³ (42 percent), followed by Blacks (34 percent).
- Two broad patterns are evident in examining wage differences between and within demographic groups. First, among households below the Standard, those headed by women and people of color have lower median wages than their male and White counterparts. Second, when each demographic group is considered independently (such as all White women, all women of color, etc.) the average wages of households above and below the Standard are substantially different. In comparing these two patterns, by far the stronger differential is found between those above and below the Standard within each demographic group.

Policy Recommendation: Address gender and racial inequities.

Women and households of color disproportionately experience income inadequacy. Although a smaller factor, there also remains a wage gap for these populations. The existence of these inequities requires policies to reduce them. Some efforts that should be considered include:

- Policies aimed at equalizing the playing field for all workers, including enforcement of “pay equity” laws that require equivalent compensation for positions requiring equivalent skills, effort, responsibility, and working conditions.
- Enhanced enforcement of equal opportunity laws in both employment and education contexts, to prevent discrimination blocking access to educational opportunities and work-related opportunities, such as promotions and specialized employer-provided trainings.

- Enabling women, who form a large portion of the low-wage worker population, to make inroads into higher paying, traditionally male-dominated jobs through targeted training.
- Developing new microfinance opportunities specifically targeted to women and minorities, to provide resources and training required to develop new entrepreneurial enterprises.

VI. Finding: Lack of English proficiency correlates with significantly lower levels of income adequacy, particularly among Spanish-speaking populations.

Comparison of households by English proficiency (the ability to speak English “very well”) and by language spoken at home reveals a clear correlations between language and rates of income adequacy.

- Forty-three percent of New Jersey households headed by an individual who speaks English “less than very well” have incomes that are insufficient, compared with only 17 percent headed by fluent English speakers.
- Among households where a language other than English is spoken at home, there is an income inadequacy rate of 31 percent, compared with only 16 percent among English-speaking households. Among these households, 42 percent of those in which Spanish is spoken at home have insufficient incomes.

Policy Recommendation: Provide assistance to overcome language barriers.

Given the much higher income inadequacy among householders who have limited English proficiency (LEP), and especially among Spanish-speaking householders, greater access to services aimed at overcoming language barriers is imperative. Such programs would include:

- Increasing funding for ESL programs to both increase the program options available to LEP households and make available free language instruction.
- Encouraging employers to support workers who want to pursue English language instruction, for example, through special initiative grants or matching funds for workplace ESL training.
- Increasing access to English language classes targeted to low-wage workers by providing courses with flexible or non-traditional hours and coordinating transportation assistance, when needed.

III. Detailed Findings

How many households in New Jersey lack adequate income? If the Federal Poverty Level is used, about seven percent of New Jersey's non-disabled, non-elderly households would be designated officially as poor.⁴ Using the *Real Cost of Living* study's Self-Sufficiency Standard, however 20 percent, or one in five non-disabled, non-elderly households in New Jersey lack sufficient income to meet their basic needs (see Figure 1). In total, more than 494,000 households in the Study Population are living on inadequate incomes.

Figure 1.

1 out of 5 households in New Jersey are below the Self-Sufficiency Standard



A. A PROFILE OF HOUSEHOLDS WITH INADEQUATE INCOME

This section looks at the demographic composition of a large portion of New Jersey households (the Study Population) with incomes below the Self-Sufficiency Standard. The report's analysis of variables such as race and ethnicity, citizenship status, English language proficiency, household composition, educational attainment and employment status reveal a number of patterns. This section also briefly examines Census poverty data for the primary categories of individuals excluded from the Study Population, the elderly and the disabled.

- Twenty percent, or 1 in 5 non-elderly, non-disabled New Jersey households lack adequate income to meet basic needs
- White households form the largest racial or ethnic group among families with inadequate income, representing 40 percent of the category; Latinos represent 30 percent and 23 percent are Black.
- Two-thirds (62 percent) of families below the Standard have children.
- Ninety-four percent of households below the Standard do not receive public assistance.

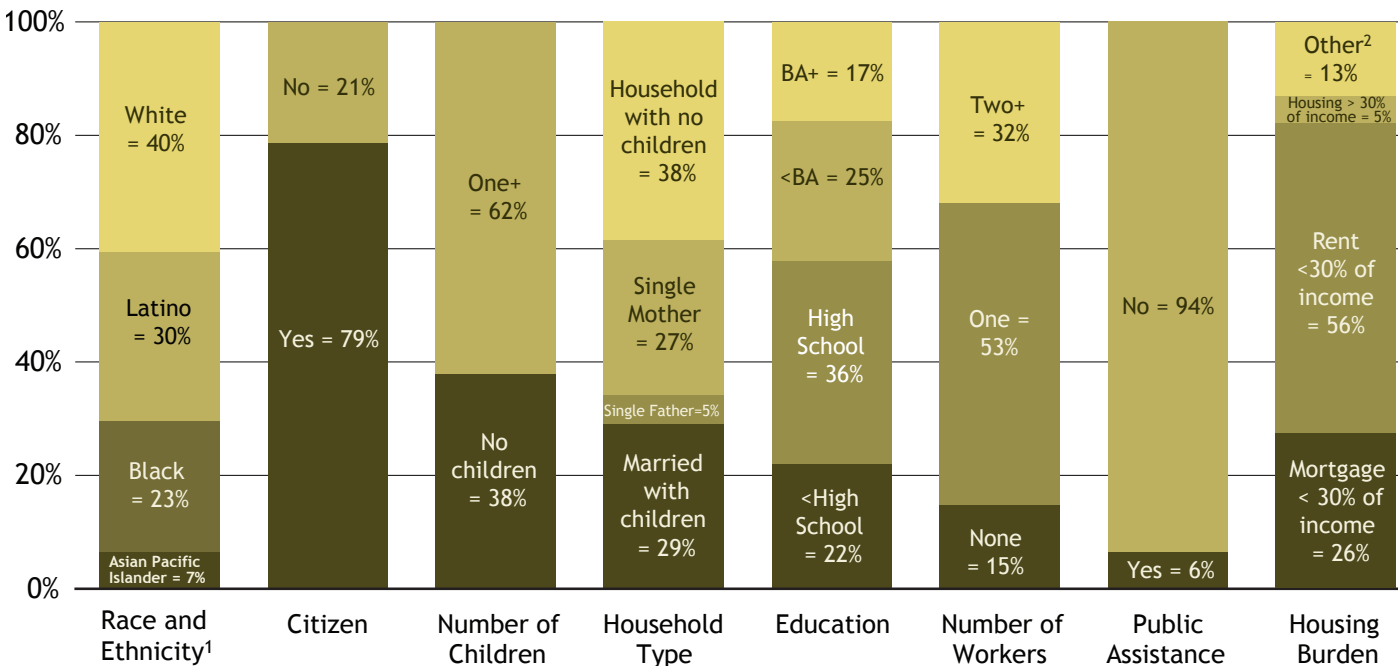
What are the characteristics of those with incomes below the Standard? The proportion of households experiencing inadequate income varies by such factors as geographic location, gender, race and ethnicity, education, and family type. There is not one typical profile of families with inadequate income. Rather, a consideration of different demographic variables reveals individual characteristics that correlate with proportionately higher and lower levels of income inadequacy.

Below is a summary of key profile characteristics of New Jersey families with inadequate income:

- In terms of race and ethnicity, 40 percent of households with inadequate income are White, 30 percent are Latino, nearly 23 percent are Black, and nearly seven percent are Asian/Pacific Islander.
- Nearly eight out of every ten households below the Self-Sufficiency Standard are headed by U.S. citizens.
- 75 percent of New Jersey households below the Self-Sufficiency Standard speak English “very well,” and 25 percent speak English “less than well”; 57 percent of households below the Standard speak English at home, while 43 percent speak a language other than English at home.
- Of families below the Standard, nearly two-thirds (62 percent) have children; almost three-fifths (58 percent) of these have at least one child under the age of six, while the remainder only have children ages six to 17 years.
- Of the households below the Standard, 29 percent are married-couple households with children, five percent are single-male householders with children, 27 percent are single-female householders with children, and the remaining 38 percent of the

Figure 2. Profile of Families with an Inadequate Income: New Jersey 2005
 Each bar represents 20% of Study Population, or 494,042 New Jersey households below the Standard

PERCENT BELOW STANDARD



¹1% = Other (not visible)
²Other = No cash rent, no mortgage, or no income

PROFILE OF NEW JERSEY HOUSEHOLDS

households below the Standard are family households without children and non-family households (also without children). A never-married mother heads only one out of seven households below the Standard.

- Among householders in families with inadequate income, 22 percent have less than a high school degree, 36 percent have a high school degree, 25 percent have an Associate's degree or some college, and 17 percent have a Bachelor's degree or higher.
- Among New Jersey households below the Standard, 85 percent have at least one worker (53 percent have one worker and 32 percent have two or more workers), and 40 percent of the households below the Standard have householders working full-time/year-round.
- Only 6 percent of households with inadequate income receive public cash assistance, of which two-thirds are below the FPL and one-third are between the Standard and the FPL.
- Nearly 27 percent of households with inadequate income own their home. Among these homeowners, slightly less than one in twenty are paying more than 30 percent of their income for housing (including utilities). Nearly all other households below the Standard (59 percent) are renters, of which around one in twenty are paying more than 30 percent of their income for housing.

Households Excluded from the Study. While the data examined in this report only allows the development of a detailed profile of those populations to which the Standard applies — the Study Population — it is important to also acknowledge the income challenges faced by those households not examined in this study. The population excluded from the study is primarily made up of households whose adults are either elderly or have a work-preventing disability. Census data⁵ for individuals in these two categories shows that poverty rates at both 100 percent and 200 percent of poverty are higher than the equivalent poverty rates for those who are not elderly or disabled.

- ACS 2005 data shows that the poverty rate for individuals with disabilities are more than double the poverty rate for individuals without disabilities (15 percent and 7 percent)
- Current Population Survey (CPS) data shows that among working-age adults (over the age of 15) 45 percent of individuals with a disability limiting work have incomes below 200 percent FPL, compared with only 16 percent of individuals without a disability.
- While the difference is smaller, the senior poverty rate of 9 percent, according to ACS 2005 data, exceeds the poverty rate for non-disabled working-age adults in the Study Population (7 percent).
- CPS data shows that 31 percent of seniors have incomes below 200 percent FPL.

B. CHARACTERISTICS OF POPULATIONS WITH INADEQUATE INCOME

Who is most likely to have inadequate income? Because the answer is quite different when the FPL is used compared to the Self-Sufficiency Standard, data for both of these measures is presented in this report. Each table in this report divides New Jersey households into three groups based on their household income:

1. Those households whose incomes are *below* both the FPL and the Standard (because the FPL is so low, families below the FPL are always below the Standard);
2. Those households whose incomes are *above* the FPL, but below the Standard; and
3. Those households whose incomes are *above* the Standard (which is always also above the FPL).

For convenience, the total number of families below the Standard is highlighted in the second to the last column in each table in the text. Note that the terms “below the Standard,” “inadequate income,” “lacking sufficient (or adequate) income,” and “income that is not sufficient (or adequate) to meet basic needs” are used interchangeably to refer to households whose incomes are too low to meet their basic needs as measured by the Self-Sufficiency Standard.

Data tables are provided in both the text section and in the Appendix. Generally, tables in the text section provide only the total population in a given subgroup and the percent of the population who fall into each of the groups described above. The corresponding Appendix tables (which are numbered in parallel) are more detailed, providing the raw numbers for each group as well as percentages.

1. EMPLOYMENT

This section looks at employment variables such as the number of workers in the household, employment patterns (whether part-time or full-time and part-year or full-year schedule), median wages, hours worked, and occupation, and their impact on income adequacy (or inadequacy).

- Among families with insufficient income, 85 percent of households have at least one worker.
- About 13 percent or 1 in 8 householders working full-time and year-round have insufficient incomes to meet daily household needs.
- If householders with inadequate incomes could work an equivalent number of hours as those with adequate income, but kept the same wage rate, the additional earnings would only close five percent of the earnings gap; however, working the same number of hours as currently, but earning the same wage as those in the higher income category would close 95 percent of the wage gap.

This section examines the labor force characteristics of households with incomes below the Standard. We begin by looking at the correlation between income adequacy and a number of employment factors, including the number of workers in a household, the employment patterns (hours and schedule) of workers, the occupations held by householders, and the householders' income from earnings. (In the subsequent sections we will examine how gender, family composition and race and ethnicity interact with these employment factors.)

Number of Workers. There is a clear correlation between income adequacy rates and number of workers in households. Households with no workers employed in the past year have the highest proportion of insufficient income, with 72 percent lacking adequate income (Table 1). However, only four percent of all New Jersey households in our sample (remembering that our sample excludes households maintained by elderly and/or disabled adults) have no workers at all. With just one worker, the percentage of households with inadequate income drops to 27 percent. Households in which there are two or more workers have the lowest rate of income inadequacy, although one out

Table 1. The Self-Sufficiency Standard and Federal Poverty Level by Number of Workers in Household¹: New Jersey 2005

	TOTAL	PERCENT OF HOUSEHOLDS	BELOW SELF-SUFFICIENCY STANDARD			ABOVE SELF-SUFFICIENCY STANDARD
			Below Standard and Below Poverty	Below Standard and Above Poverty	Total Below Standard	
			Percent of Total	Percent of Total	Percent of Total	Percent of Total
TOTAL HOUSEHOLDS	2,417,573	100.0%	7	14	20	80
NUMBER OF WORKERS IN HOUSEHOLD						
None	100,975	4.2%	55	18	72	28
One	967,718	40.0%	9	18	27	73
Two+	1,348,880	55.8%	2	10	12	88

¹ The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, the householder is any adult member, excluding roomers, boarders, or paid employees. All workers over age 16 are included in the calculation of number of workers in the total household.

Table 2. The Self-Sufficiency Standard and Federal Poverty Level by Work Status of Householder and Work Status of Adults¹: New Jersey 2005

	TOTAL	PERCENT OF HOUSEHOLDS	BELOW SELF-SUFFICIENCY STANDARD			ABOVE SELF-SUFFICIENCY STANDARD
			Below Standard and Below Poverty	Below Standard and Above Poverty	Total Below Standard	
			Percent of Total	Percent of Total	Percent of Total	Percent of Total
TOTAL HOUSEHOLDS	2,417,573	100.0%	7	14	20	80
WORK STATUS OF HOUSEHOLDER						
Not Working	232,311	9.6%	29	19	48	52
Full-time, Year-Round	1,563,445	64.7%	2	11	13	87
Part-time, Year-Round	115,255	4.8%	12	22	34	66
Full-time, Part-Year	382,401	15.8%	8	16	25	75
less than 26 weeks	79,507	3.3%	24	19	43	57
26 weeks to 49 weeks	302,894	12.5%	4	16	20	80
Part-time, Part-Year	124,161	5.1%	20	22	42	58
less than 26 weeks	48,370	2.0%	25	27	52	48
26 weeks to 49 weeks	75,791	3.1%	16	19	36	64
WORK STATUS OF ADULTS						
ONE ADULT IN HOUSEHOLD	723,029	29.9%	15	16	31	69
Full-time, Year-Round	441,066	18.2%	3	13	16	84
Part-time, Year-Round	204,137	8.4%	22	23	45	55
Not Working	77,826	3.2%	59	18	76	24
TWO OR MORE ADULTS IN HOUSEHOLD	1,694,544	70.1%	3	12	16	84
All adults work	1,190,443	49.2%	1	8	10	90
All workers full-time, year-round	414,872	17.2%	0	3	4	96
Some workers part-time and/or part-year ²	624,092	25.8%	1	9	10	90
All workers part-time and/or part-year	151,479	6.3%	7	20	27	73
Some adults work	480,952	19.9%	7	22	30	70
All workers full-time, year-round	299,118	12.4%	3	21	24	76
Some workers part-time and/or part-year ²	79,898	3.3%	1	25	27	73
All workers part-time and/or part-year	101,936	4.2%	23	25	48	52
No adults work	23,149	1.0%	40	18	58	42

¹ The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, the householder is any adult member, excluding roomers, boarders, or paid employees. All workers over age 16 are included in the calculation of number of workers in the total household.

² This category can also include households with full-time workers.

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

of eight such households still have incomes below the Standard. Overall, 85 percent of households with insufficient incomes have at least one worker. Only a small portion of these households (six percent), receive any public assistance income (see Figure 3).

Employment Patterns. Significant variations in income adequacy rates are also found by employment patterns. The first employment pattern examined is work schedule: whether the householder works full-time or part-time and/or whether the householder works year-round or part-year. Not surprisingly, the lowest rates of income inadequacy are found among those families in which the householder works full-time year-round, with one in eight such households (13 percent) having insufficient income (Table 2). Among householders whose employment is less than full-time throughout the year, income inadequacy increases accordingly, as the number of hours decrease:

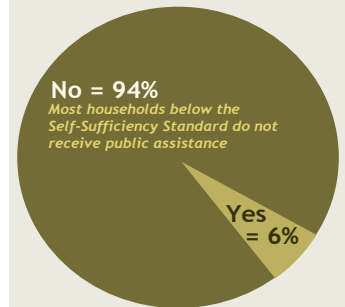
- Among householders who work *full-time*, but only *part of the year*, income inadequacy rises to 25 percent, almost double the rate of householders working full-time year-round. The majority of part-year workers (79 percent) work more than half the year (and have an income inadequacy rate of 20 percent); those who work full-time, but less than half the year, have an income inadequacy rate that increases to 43 percent.
- Among householders working *year-round*, but only *part-time*, 34 percent have insufficient income.
- Among householders working both *part-time* and *part-year*, the rate of insufficient income is 42 percent; if the householder's part-year work is less than half the year as well as part-time, 52 percent have insufficient incomes, a rate four times that of full-time/year-round workers.

Because some of these differences may reflect not only the householder's work schedules, but that of other adults as well, we now turn to the question of the number of adults, and the work patterns of all the adults in the household.

One-Adult Households. As one might expect, among one-adult households, if the adult works full-time, year-round, only about 16 percent of these households lack sufficient income, very similar to the rate among all households in which the householder works full-time year-round. (The employment patterns discussed here are presented in the bottom portion of Table 2). However, if the one adult works only part-time and/or part-year, the proportion lacking adequate income rises to 45 percent. Thus obtaining full-time, year-round employment is linked to improved economic well-being of single adult households.

Two-Adult Households. Among households with two or more adults,⁶ it is not just the work *schedule* that is associated with income insufficiency but the *number* of adults who work that is important (note that most households with two or more adults have just two adults). When *both* (or all) adults work (full or part-time and full or part year), regardless of schedule, only one in ten of these households lack sufficient income, somewhat better than the rate of households with one full-time year-round worker. However, if neither (or none) of these employed adults are full-time year-round, then among such households the proportion with income below the Standard increases to 27 percent. Where at least one adult does not work at all, while the other(s) only

Figure 3. Percent of Households Below the Standard that Receive Public Assistance: New Jersey 2005



work part-time and/or part-year, 48 percent of such households experience income inadequacy.

Wages and Hours. At the same time, only about one in eight householders with income below the Standard works less than full-time *and* less than full year. Indeed, the median hours worked among this group is 1,920 hours per year (see Table 3), which is only eight percent less than the median hours worked by those above the Standard. In contrast, the difference in wage rates is substantially greater than the work hour difference: the median hourly wage of employed householders above the Standard is \$24.48 per hour, compared to \$9.62 for employed householders with incomes below the Standard, i.e., those above the Standard have wages that are about *two and a half times* those of householders below the Standard.

If householders with incomes below the Standard were to work an equivalent number of hours as those with incomes above the Standard, but kept the same wage rate, the additional earnings would only close five percent of the earnings gap; however, working the same number of hours as currently, but earning the same wage as those above the Standard would close 95 percent of the wage gap. Clearly, given the substantial work effort level of householders below the Standard, wage rates are much more strongly correlated to income adequacy than are hours worked. That is, although working less than full-time year-round is associated with high rates of income inadequacy, lack of substantial work hours is not characteristic of most households with incomes below the Standard, whereas low wages is much more typical.

Occupations. One possible factor in the coinciding realities of low income and substantial work is the occupations held by low-income householders. In Table 4, we compare the “top ten” occupations⁷ (in terms of number of workers) held by householders *above* the Self-Sufficiency Standard with the “top ten” occupations held by New Jersey householders with household incomes *below* the Standard. Of the top ten occupational categories for each group, six are shared in common between households with incomes above and below the Standard, accounting for almost half of employed

Table 3. The Self-Sufficiency Standard and Federal Poverty Level by Earnings and Hours Worked of Householder¹: New Jersey 2005

	TOTAL	MEDIAN	BELOW SELF-SUFFICIENCY STANDARD			ABOVE SELF-SUFFICIENCY STANDARD
			Below Standard and Below Poverty	Below Standard and Above Poverty	Total Below Standard	
			Median	Median	Median	
ANNUAL EARNINGS (ALL HOUSEHOLDERS)	2,417,573	\$40,000	\$1,000	\$17,000	\$10,400	\$48,200
WORKING HOUSEHOLDER EARNINGS AND HOURS						
Annual Earnings (Workers Only)	2,185,262	\$43,000	\$5,700	\$20,000	\$15,000	\$50,000
Total Hours Worked	2,185,262	2,080	1,040	2,080	1,920	2,080
Hourly Pay Rate	2,185,262	\$21.63	\$6.25	\$10.72	\$9.62	\$24.48

¹ The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, the householder is any adult member, excluding roomers, boarders, or paid employees.

Table 4. The Self-Sufficiency Standard by Top Ten Householders Occupations:¹ New Jersey 2005

HOUSEHOLDS BELOW SELF-SUFFICIENCY STANDARD				HOUSEHOLDS ABOVE SELF-SUFFICIENCY STANDARD			
Rank	Occupation	Percent	Cumulative Percent	Rank	Occupation	Percent	Cumulative Percent
1	Office Administration	14	14	1	Managers	14	14
2	Sales & Cashier	10	23	2	Office Administration	13	27
3	Food Industry	7	30	3	Sales and Cashier	10	38
4	Moving	7	37	4	Financial Specialist	7	44
5	Housekeeping / Janitor	6	43	5	Teachers	6	50
6	Construction	6	49	6	Medical	5	55
7	Operating Machine	6	55	7	Math Computer	5	60
8	Gaming, Personal Care & Service Workers	5	60	8	Construction	5	65
9	Medical Assistants	5	64	9	Moving	5	70
10	Teachers	5	69	10	Operating Machine	4	74

¹ The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, the householder is any adult member, excluding roomers, boarders, or paid employees.

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

householders below the Standard: office administration, sales and cashier, moving, construction, machine operators, and teachers. The differences in the occupational categories between householders above and below the Standard are not surprising.

- The four occupational categories found only in the top ten for householders below the Standard include: food industry occupations; housekeeping/janitorial; gaming, personal care, and service workers; and medical assistance.
- Among householders above the Standard, the four occupational categories not shared with those below the Standard include: manager, financial specialist, medical, and math/computer.

Nonetheless, with nearly half of householders with incomes below the Standard working in the same occupations as those above the Standard, it is clear that many with incomes below the Standard are not in an isolated set of low-wage *occupations*. Rather, those lacking adequate incomes are working in the same fields as those with adequate incomes, but they hold *specific* jobs within these occupational fields that pay lower wages and/or have different work schedules or other characteristics that result in lower earnings.⁸

2. GENDER, FAMILY COMPOSITION, AND EMPLOYMENT FACTORS

In this section, we explore the relationship between employment and income inadequacy for different family types distinguished by gender of the householder and the presence of children. We find that the employment variables discussed above correlate with differing rates of self-sufficiency by different types of households.

Income inadequacy among female-headed households:

- More than half of the employed householders below the Standard are women. The average wage of employed female householders below the Standard is approximately 90 percent of the average wage of male householders below the Standard. This wage disparity represents a smaller wage gap than that between women and men above the Standard (a 79 percent ratio) and between women above and below the Standard (the average wage of females above the Standard is more than double that of females below the Standard).
- In households without children, women-maintained households with one full-time year-round worker have an income inadequacy rate of only 10 percent. This is comparable to the income inadequacy rate of childless male householder and married couple households (8 percent).

Income Inadequacy among households with children:

- Households with children account for nearly two-thirds (62 percent) of all households below the Standard in New Jersey, even though less than half (46 percent) of all New Jersey households have children.
- Households with children headed by a married couple with a full-time year-round worker, have an income inadequacy rate of 28 percent. Such households headed by a female householder have an income inadequacy rate of 55 percent.
- More than half of all single mothers raising children alone (57 percent) lack adequate income.
- The pattern of higher income inadequacy rates for households with children versus similar households without children holds true when factors such as marital status and family type, number of workers, and race and ethnicity are held constant.
- Among households with children below the Standard, 8 percent have no workers. Of this group, 91 percent have incomes below the FPL.

This section examines households with income inadequacy by gender and family composition. Specifically, this section begins with a discussion of the characteristics of households with inadequate income by examining the gender of householders, the presence of children, and family composition. These variables are then examined in relation to the number of workers, employment patterns, occupations, and earnings of householders.

A. Gender and Family Composition

Gender. Across all types of households, those with a female householder are nearly twice as likely to have income below the Standard as households with male householders (27 percent versus 15 percent; see Table 5). However, since each gender group includes a

Table 5. The Self-Sufficiency Standard and Federal Poverty Level by Gender of Householder¹ and Household Type: New Jersey 2005

	TOTAL	PERCENT OF HOUSEHOLDS	BELOW SELF-SUFFICIENCY STANDARD			ABOVE SELF-SUFFICIENCY STANDARD
			Below Standard and Below Poverty	Below Standard and Above Poverty	Total Below Standard	
			Percent of Total	Percent of Total	Percent of Total	Percent of Total
TOTAL HOUSEHOLDS	2,417,573	100.0%	7	14	20	80
GENDER OF HOUSEHOLDER						
Male	1,387,558	57.4%	4	11	15	85
Female	1,030,015	42.6%	11	17	27	73
HOUSEHOLD TYPE						
All family households ²	1,810,168	74.9%	6	14	21	79
Non-family ³ household	607,405	25.1%	9	11	20	80
Male householder	317,285	13.1%	7	11	17	83
Female householder	290,120	12.0%	11	12	22	78

¹ The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, any adult member, excluding roomers, boarders, or paid employees.

² A family household is a household maintained by a family, defined as a group of two or more persons (one of whom is the householder) residing together and related by birth, marriage, or adoption; family households include any unrelated persons who reside in the household.

³ A non-family household is a person maintaining a household while living alone or with non-relatives only.

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

diverse set of households (e.g., with versus without children), it is not clear whether the apparent gender differences in fact reflect other differences in household composition that co-occur with gender.

Since four-fifths of *non-family* households are one-person households (and by definition do not include children — as that would make them family households), comparing the rate of income inadequacy among non-family households by gender shows how gender alone correlates with income inadequacy. As Table 5 shows, among *non-family* households the rate of income inadequacy is 22 percent for female householders versus 17 percent for male householders, a relatively small difference compared to the gender difference for all households. *In other words, since men and women living alone (and, in a few cases, with non-relatives) have similar rates of inadequate income, the overall difference between income inadequacy rates of male householder and female householder families must correlate with characteristics other than gender that nevertheless co-occur with gender, such as the presence of children or being a single parent.* We turn now to a consideration of several of these other family composition factors.

Presence of Children. The presence, and economic burden, of children may be one such co-occurring factor that relates to higher income inadequacy rates for female compared to male householder families. It is clear that the presence of even one child is associated with significantly higher rates of income inadequacy, as the increased costs associated with children (such as child care, housing, food, health care, etc.) burden all family types. (As seen in Appendix A, the level of the Self-Sufficiency Standard increases considerably when children are added to a non-child household.) The relationship between the *presence of children* and rates of income inadequacy is shown in Table 6. The proportion of all households with inadequate income is 14 percent for those with no children, but increases to 22 percent for households with one child, and

to 24 percent for households with two children. (The increase is more dramatic for larger families; however, these families account for a very small proportion (about 9 percent) of all households.⁹) Overall, nearly two-thirds (62 percent) of all households living below the Standard in New Jersey are households with children. *Thus, having children is moderately correlated with higher rates of income inadequacy.*

However, this relationship is much stronger if the children are below schoolage. The proportion of households with inadequate income who have at least one child under the age of six is considerably higher than households with only schoolage children (35 percent compared to 21 percent).

Marital Status. In Table 7, differences in income inadequacy are shown by marital status: 15 percent of married householders are below the Standard, while 26 percent of households headed by divorced, separated, or widowed householders and 31 percent of those who have never been married, are below the Standard. In short, marital status apparently has a modest relationship with income inadequacy.

However, each of the various marital status groups includes subgroups that vary by factors that have already been shown to be more highly related to the rate of income inadequacy, including gender and the presence of children. For example, householders who are “never married” in terms of marital status include both single men living alone and single never-married mothers with children, two quite different groups. Therefore we turn now to examining family type, which differentiates households by these key characteristics.

Family Type. With “family type,” we combine characteristics already shown above to be related to income adequacy rates, by dividing households according to whether they are maintained by a married couple, a man alone, or a woman alone. When we compare households by family type, regardless of the presence of children, married couples

Table 6. The Self-Sufficiency Standard and Federal Poverty Level by Number of Children in Household and Age of Youngest Child: New Jersey 2005

	TOTAL	PERCENT OF HOUSEHOLDS	BELOW SELF-SUFFICIENCY STANDARD			ABOVE SELF-SUFFICIENCY STANDARD
			Below Standard and Below Poverty	Below Standard and Above Poverty	Total Below Standard	
			Percent of Total	Percent of Total	Percent of Total	Percent of Total
TOTAL HOUSEHOLDS	2,417,573	100.0%	7	14	20	80
NUMBER OF CHILDREN IN HOUSEHOLD						
No children	1,299,005	53.7%	6	9	14	86
1 or more	1,118,568	46.3%	8	19	27	73
1	457,557	18.9%	7	16	22	78
2	440,112	18.2%	7	18	24	76
3	170,403	7.0%	12	27	39	61
4 or more	50,496	2.1%	20	43	63	37
AGE OF YOUNGEST CHILD						
Less than 6 years	497,882	20.6%	10	26	35	65
6 to 17 years	620,686	25.7%	7	14	21	79

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

Table 7. The Self-Sufficiency Standard and Federal Poverty Level by Marital Status of Householder¹: New Jersey 2005

	TOTAL	PERCENT OF HOUSEHOLDS	BELOW SELF-SUFFICIENCY STANDARD			ABOVE SELF-SUFFICIENCY STANDARD
			Below Standard and Below Poverty	Below Standard and Above Poverty	Total Below Standard	
			Percent of Total	Percent of Total	Percent of Total	Percent of Total
TOTAL HOUSEHOLDS	2,417,573	100.0%	7	14	20	80
MARITAL STATUS						
Married	1,408,631	58.3%	4	11	15	85
Divorced, Widowed, Separated	482,549	20.0%	10	17	26	74
Never Married	526,393	21.8%	13	18	31	69

¹ The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, any adult member, excluding roomers, boarders, or paid employees.

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

have the lowest rate of income inadequacy (14 percent), while male-householders have somewhat higher rates (25 percent). However the highest rates are those of single women maintaining homes alone, with almost half lacking adequate income (47 percent). When we limit the sample to families with children, we find a similar pattern; that is, married-couple households have the lowest rate of income inadequacy at 18 percent (Table 8). Income inadequacy increases for single fathers, with about one in three lacking adequate income (35 percent). However, over half of single mothers raising children alone lack adequate income (57 percent). Although the presence of children is associated with higher rates of income inadequacy for all household types, *the data shows that the rate of inadequate income is substantially greater for single mothers than single fathers; that is, gender and single parenting, combined together, are associated with some of the highest rates of income inadequacy.*¹⁰

When we compare the degree of correlation between income inadequacy and marital status versus family type, it is clear that the latter has a substantially stronger correlation. That is, while the marital statuses of no longer being married or being a never-married householder are associated with a somewhat increased likelihood of income inadequacy (26 and 31 percent, respectively), being a single parent — especially a single mother — corresponds with the highest rates of income inadequacy, with more than half of single mother households lacking adequate income (57 percent). Put another way, while marital status, or gender alone, or the presence of children alone, each individually correlate with moderately higher rates of income inadequacy, the combination of these factors in the single mother household is associated with the highest rate of income inadequacy. Note, however, that only 1 of 7 households with incomes below the Standard are headed by a “never married” mother. The majority of single mothers were once married, and are now divorced or separated. Again, it is the family type status of “single mother” rather than the marital status of “never married” that is most often and most strongly related to high levels of income inadequacy.

Table 8. The Self-Sufficiency Standard and Federal Poverty Level by Number of Children in Household and Family Type: New Jersey 2005

	TOTAL	PERCENT OF HOUSEHOLDS	BELOW SELF-SUFFICIENCY STANDARD			ABOVE SELF-SUFFICIENCY STANDARD
			Below Standard and Below Poverty	Below Standard and Above Poverty	Total Below Standard	
			Percent of Total	Percent of Total	Percent of Total	
TOTAL HOUSEHOLDS	2,417,573	100.0%	7	14	20	80
FAMILY TYPE AND NUMBER OF CHILDREN						
FAMILY HOUSEHOLDS¹	1,810,168	74.9%	6	14	21	79
Married couple	1,348,008	55.8%	3	11	14	86
No children	544,473	22.5%	2	5	8	92
1 or more	803,535	33.2%	3	15	18	82
1	303,154	12.5%	2	10	13	87
2	342,135	14.2%	3	13	16	84
3	123,663	5.1%	5	20	25	75
4 or more	34,583	1.4%	12	42	54	46
Male householder, no spouse present	133,147	5.5%	7	19	25	75
No children	60,035	2.5%	4	9	13	87
1 or more	73,112	3.0%	9	26	35	65
1	38,050	1.6%	6	19	25	75
2	21,893	0.9%	11	28	39	61
3	10,156	0.4%	9	41	50	50
4 or more	3,013	0.1%	26	53	79	21
Female householder, no spouse present	329,013	13.6%	20	28	47	53
No children	94,915	3.9%	9	13	22	78
1 or more	234,098	9.7%	24	34	57	43
1	111,919	4.6%	18	29	47	53
2	73,358	3.0%	23	33	57	43
3	36,011	1.5%	37	45	83	17
4 or more	12,810	0.5%	42	43	84	16

¹ A family household is a household maintained by a family, defined as a group of two or more persons (one of whom is the householder) residing together and related by birth, marriage, or adoption; family households include any unrelated persons who reside in the household.

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

B. Gender, Family Composition, and Employment

Number of Workers, Work Schedules, and Presence of Children. Previously, this report showed that the number of workers and work schedules each are highly correlated with income sufficiency.

In Table 9, we examine the question of whether the important employment pattern differences we found above vary systematically by family type.¹¹ For households with only one worker and no children, there are substantial differences in the income adequacy of both married couple and female householder families when the one worker works full-time year-round as opposed to working less than full-time year-round. That is, income inadequacy varies from six percent for full-time year-round workers to 30 percent for part-time and/or part-year workers in married-couple households,

and from 10 to 40 percent for female householder families. However, among families with children, the differences are even more dramatic, and at higher levels. That is, in one-worker families, the income inadequacy rate when that worker works a full-time year-round schedule, as opposed to a part-time and/or part-year schedule, rises from 28 percent to 48 percent for married couple families with children, and from 55 percent to 79 percent for single mother families. Thus, less than full-time/year-round work results in economic hardship across all family types, but this hardship is much more pronounced among households with children, especially households maintained by single mothers.

Table 9. The Self-Sufficiency Standard and Federal Poverty Level by Number of Workers by Household Type (Children and Marital Status)¹: New Jersey 2005

	TOTAL	PERCENT OF HOUSEHOLDS	BELOW SELF-SUFFICIENCY STANDARD			ABOVE SELF-SUFFICIENCY STANDARD
			Below Standard and Below Poverty	Below Standard and Above Poverty	Total Below Standard	Percent of Total
			Percent of Total	Percent of Total	Percent of Total	
TOTAL HOUSEHOLDS	2,417,573	100.0%	6	14	20	80
NUMBER OF WORKERS BY HOUSEHOLD TYPE						
HOUSEHOLDS WITHOUT CHILDREN	1,299,005	53.7%	6	9	14	86
Married couple	544,473	22.5%	2	5	8	89
Two or more workers	414,482	17.1%	0	4	4	95
One worker full-time, year-round	74,049	3.1%	1	5	6	92
One worker part-time and/or part-year	36,458	1.5%	13	16	30	67
No workers	19,484	0.8%	30	20	50	43
Female householder, no spouse present	383,880	15.9%	10	12	22	78
Two or more workers	107,502	4.4%	2	10	12	88
One worker full-time, year-round	168,429	7.0%	2	9	10	90
One worker part-time and/or part-year	71,916	3.0%	20	19	40	60
No workers	36,033	1.5%	56	19	75	25
HOUSEHOLDS WITH CHILDREN	1,118,568	46.3%	8	19	27	73
Married couple	803,535	33.2%	3	15	18	81
Two or more workers	595,436	24.6%	2	11	13	86
One worker full-time, year-round	167,893	6.9%	3	25	28	71
One worker part-time and/or part-year	36,278	1.5%	22	26	48	50
No workers	3,928	0.2%	66	10	77	25
Female householder, no spouse present	235,253	9.7%	24	33	57	43
Two or more workers	83,103	3.4%	5	32	37	63
One worker full-time, year-round	79,394	3.3%	13	41	55	45
One worker part-time and/or part-year	53,444	2.2%	46	33	79	21
No workers	19,312	0.8%	90	8	98	2

¹ All workers over age 16 are included in the calculation of number of workers in the total household.

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

Table 10. The Self-Sufficiency Standard by
Top Ten Occupations of Householders by Gender: New Jersey 2005

HOUSEHOLDS BELOW THE SELF-SUFFICIENCY STANDARD							
MALE HOUSEHOLDERS				FEMALE HOUSEHOLDERS			
Rank	Occupation	Percent	Cumulative Percent	Rank	Occupation	Percent	Cumulative Percent
1	Construction	13	13	1	Office Administration	19	19
2	Moving	12	25	2	Sales & cashier	10	29
3	Sales & Cashier	9	34	3	Gaming, Personal Care & Service Workers	7	36
4	Food Industry Worker	7	41	4	Medical Assistants	7	43
5	Office Administration	7	48	5	Food Industry Worker	7	50
6	Housekeeping / Janitor	7	55	6	Teachers	6	56
7	Maintenance Repair	7	62	7	Housekeeping / Janitor	5	62
8	Operating Machine	7	69	8	Operating Machine	5	67
9	Managers	6	74	9	Moving	3	70
10	Teachers	2	77	10	Medical ¹	2	72
HOUSEHOLDS ABOVE THE SELF-SUFFICIENCY STANDARD							
MALE HOUSEHOLDERS				FEMALE HOUSEHOLDERS			
Rank	Occupation	Percent	Cumulative Percent	Rank	Occupation	Percent	Cumulative Percent
1	Managers	16	16	1	Office Administration	24	24
2	Sales & Cashier	12	28	2	Teachers	11	34
3	Construction	7	35	3	Managers	10	45
4	Math & Computer	7	42	4	Sales & Cashier	8	53
5	Moving	7	49	5	Medical	8	61
6	Office Administration	7	55	6	Financial Specialist	7	68
7	Financial Specialist	6	62	7	Gaming, Personal Care & Service Workers	3	71
8	Maintenance Repair	5	67	8	Counseling (including religion)	3	74
9	Operating Machine	5	73	9	Operating Machine	3	76
10	Policing and Guards	4	77	10	Food Industry Worker	2	79

¹ The "medical" occupation includes dentists, physician's assistants, registered nurses, and physicians.

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

Not surprisingly, among families with children, households with two (or more, but for most households it is two) workers have the lowest income inadequacy rates, 13 percent for married couple households, and 37 percent for single mother households. However, the prevalence of two-worker households varies by family type. Nearly three-fourths (74 percent) of married-couple households with children have two or more workers, of which only 18 percent lack insufficient income (see Table 9). By contrast, only 37 percent of single mother households with children have two or more workers, the much higher overall income inadequacy rate (57 percent) of these households.

Thus, while variation in work schedules — most notably having only one part-time and/or part-year worker — correlates with increased economic hardship among all family types with children, this is considerably greater for single mothers. Overall higher income adequacy rates are associated with two different work patterns, either one adult who works full-time/year-round or two or more adult workers. This is true regardless of family type, and is especially critical in families with children. These

findings suggest that an increased likelihood of achieving income adequacy might be related to different work strategies for single-adult families with children (usually single mothers) compared to two-adult households with children. Since steady full-time/year-round work is essential to income adequacy for single mother one-adult households, single mothers must secure stable full-time employment in addition to adequate wages. On the other hand, two-adult households with children have more flexibility in terms of work schedules: as long as both/all have *some* employment, income inadequacy rates will be lower on average. At the same time, 71 percent of New Jersey households below the Standard with children have either at least one worker working full-time/year-round, OR two (or more) workers. This suggests that there may be other employment factors that may also play a role in the rate of income adequacy for different family types.

Occupations. When we examined the top occupations of householders above the Standard compared to those below the Standard, we found considerable overlap. Similarly, when we divide householders by gender, we find even more overlap between those above and those below the Standard than for all householders. As shown in Table 10, among both male and female householders, those below the Standard and those above share seven of their top ten occupations. Again, this indicates that the lower incomes of those below the Standard do not correlate with a marked occupational segregation of workers, even within gender.

Earnings. It was noted above that households maintained by women have a rate of income inadequacy that is almost twice that of households maintained by men (27 percent versus 15 percent); as we have added other variables, such as the presence of children, the “gender gap” has been maintained. One factor that may relate to this difference is that women’s wage rates are generally lower than men’s (Table 11). In New

Table 11. Median Hourly Pay Rate of Working Householders¹ by Gender, Household Status and the Presence of Children: New Jersey 2005

	TOTAL HOUSEHOLDS		TOTAL BELOW STANDARD		TOTAL ABOVE STANDARD	
	Total	Median	Total	Median	Total	Median
GENDER						
Male	1,314,030	\$24.04	183,018	\$10.42	1,131,012	\$27.24
Female	871,232	\$18.27	198,728	\$9.34	672,504	\$21.63
FAMILY HOUSEHOLDS						
Married couple	1,218,003	\$24.73	145,813	\$11.54	1,072,190	\$27.24
Male householder, no spouse present	125,395	\$17.09	29,438	\$9.62	95,957	\$20.57
Female householder, no spouse present	286,349	\$14.90	120,842	\$9.62	165,507	\$20.12
NON-FAMILY HOUSEHOLDS						
Male householder	297,596	\$20.63	43,138	\$7.50	254,458	\$23.08
Female householder	257,919	\$19.87	42,515	\$7.93	215,404	\$21.98
CHILDREN						
Children Present	1,017,370	\$21.63	254,817	\$10.71	762,553	\$26.71
No Children Present	1,167,892	\$21.63	126,929	\$8.08	1,040,963	\$23.08

¹ The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, the householder is any adult member, excluding roomers, boarders, or paid employees.

Jersey, the median hourly wage for employed women householders (\$18.27 per hour) is 76 percent of the median wage for employed male householders (\$24.04 per hour). However, when comparing the median wage of just those householders who are below the Standard, the difference is less pronounced; women householders earn 90 percent (\$9.34) of the median wage for men below the Standard (\$10.42), reflecting the “floor effect” of a minimum wage. (In contrast, women householders above the Standard earn 79 percent of the median wage of male householders above the Standard.) Thus the difference in wage rates between employed men and women householders below the Standard is not great enough to contribute substantially to the gender difference in income inadequacy rates. However, while wage rates are not greatly different, there is a considerable difference in the proportion of employed householders below versus above the Standard. Over half (52 percent) of employed householders below the Standard are women, compared to 37 percent of working householders above the Standard who are women. Thus, a higher proportion of households below the Standard reflect the somewhat lower wages of women. Of course, the much larger pay gap, within gender, is between those above and below the Standard. Employed male householders above the Standard have wages that are 2.6 times those of their counterparts below the Standard, while employed women householders above the Standard earn wages that are 2.3 times the wages of women householders who are below the Standard. Of the three wage-related factors considered here, then, gender-based wage differences show the smallest correlation with income adequacy, differences in the gender distribution of employed householders between those above and below are moderate, while the wage differences (both overall, and by gender) between those above and those below demonstrate the largest correlation with the differences in income adequacy rates between groups.

3. RACE AND ETHNICITY, CITIZENSHIP STATUS, AND LANGUAGE

This section examines income inadequacy of New Jerseyans by race and ethnicity, citizenship status, and languages spoken. Race and ethnicity are then considered in interaction with household composition and employment factors to further analyze correlations with income inadequacy.

Race and ethnicity and income inadequacy:

- White households are the least likely to experience income inadequacy with only 13 percent of White households overall having incomes below the Standard, and White households almost always having the lowest income inadequacy rates within distinct sub-populations.
- The highest percentage of households with insufficient income is found among Latinos (42 percent), followed by Blacks (34 percent).
- Two broad patterns are evident in examining wage differences between and within demographic groups. First, among households below the Standard, those headed by women and people of color have lower median wages than their male and White counterparts. Second, even when each demographic group is considered independently (such as all White women, all women of color, etc.) households above and below the Standard are found to have substantial differences in median wages. In comparing these two patterns, by far the stronger differential is found between those above and below the Standard within each demographic group.

Citizenship status, language and income inadequacy:

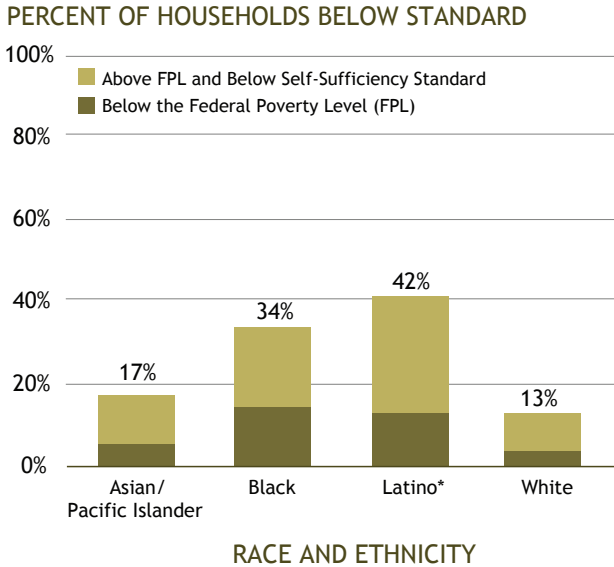
- Forty-three percent of New Jersey households headed by an individual who speaks English “less than very well” have incomes that are insufficient, compared with only 17 percent headed by fluent English speakers.
- Among households where a language other than English is spoken at home, there is an income inadequacy rate of 31 percent, compared with only 16 percent among English-speaking households. Among these households, 42 percent of those in which Spanish is spoken at home have insufficient incomes.

This section examines income inadequacy in New Jersey by race and ethnicity. Specifically, rates of household income inadequacy for racial and ethnic groups are detailed by citizenship status, language, and family composition. Additionally, this section concludes by examining these variables in relation to employment factors.

This study uses the Census Bureau’s race and ethnicity classifications. The Census Bureau asks individuals to indicate their race and, separately, their ethnicity, i.e., whether or not a head of household is Hispanic or Latino. Thus, those who identify as Hispanic or Latino could be of any race.¹² For this study, we have combined these two characteristics into a single set of racial and ethnic categories. Hispanics/Latinos are grouped into one category (referred to as Latino), regardless of race, while all other categories are non-Hispanic, e.g., non-Hispanic Whites, non-Hispanic Blacks, and so forth. This results in five mutually exclusive racial and ethnic groups: 1) Asian and Pacific Islander, 2) Black/African-American, 3) Latino, 4) White, and 5) Other race and ethnicities.

A. Race and Ethnicity, Citizenship Status, and Language

Figure 4. Households Below the Self-Sufficiency Standard by Race and Ethnicity: New Jersey 2005



* Latinos may be of any race. All other races are non-Hispanic or non-Latino.

Race and Ethnicity. White households experience the lowest rate of inadequate income, with only 13 percent of White households having incomes below the Standard, as seen in Table 12 and Figure 4. Latinos have the highest percentage of households with insufficient income at 42 percent, followed by Black and Other households (both 34 percent). Among Asian/Pacific Islanders, 17 percent experience income inadequacy in New Jersey.

Citizenship Status. As seen above, Latinos have higher rates of income inadequacy than any other race or ethnic group. As this could be related to foreign birth and/or lack of citizenship, in Table 13 we examine the relationship of citizenship status to rates of inadequate income for both Latinos and non-Latino households. Households identifying as Latino consistently have higher rates of income inadequacy than non-Latino households in each category of citizenship status.

- For native-born Latinos (which includes Puerto Ricans), the rate of income inadequacy (38 percent) is more than double that of native-born non-Latinos (16 percent).
- The rate of income inadequacy for foreign-born naturalized citizen Latinos (30 percent) is also higher than non-Latino naturalized citizens (19 percent).
- The strongest contrast is among non-citizens, where more than half of Latino non-citizen households (54 percent) lack adequate income, but only about one-fourth of non-Latino non-citizen households lack adequate income.

Table 12. The Self-Sufficiency Standard and Federal Poverty Level by Race and Ethnicity of Householder¹: New Jersey 2005

	TOTAL	PERCENT OF HOUSEHOLDS	BELOW SELF-SUFFICIENCY STANDARD			ABOVE SELF-SUFFICIENCY STANDARD
			Below Standard and Below Poverty	Below Standard and Above Poverty	Total Below Standard	
			Percent of Total	Percent of Total	Percent of Total	Percent of Total
TOTAL HOUSEHOLDS	2,417,573	100.0%	7	14	20	80
RACE AND ETHNICITY						
Asian and Pacific Islander	185,364	7.7%	6	12	17	83
Black	331,150	13.7%	15	19	34	66
Latino ²	351,235	14.5%	13	28	42	58
White	1,534,296	63.5%	4	9	13	87
Other	15,528	0.6%	7	26	34	66

¹ The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, any adult member, excluding roomers, boarders, or paid employees.

² Hispanic or Latinos may be of any race. All other races are non-Hispanic or non-Latino.

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

Put another way, there is not much difference in the rate of income inadequacy for non- Latinos by citizenship status, as it rises from 16 percent for those who are native-born, to 19 percent for naturalized citizens, to 24 percent for non-citizens. In contrast, analysis of citizenship status for Latino households shows a greater range in comparison to non-Hispanics (ranging from 30 percent for naturalized citizen Latinos

Table 13. The Self-Sufficiency Standard and Federal Poverty Level by Citizenship Status and Ethnicity of Householder¹: New Jersey 2005

	TOTAL	PERCENT OF HOUSEHOLDS	BELOW SELF-SUFFICIENCY STANDARD			ABOVE SELF-SUFFICIENCY STANDARD
			Below Standard and Below Poverty	Below Standard and Above Poverty	Total Below Standard	Percent of Total
			Percent of Total	Percent of Total	Percent of Total	
TOTAL HOUSEHOLDS	2,417,573	100.0%	7	14	20	80
CITIZENSHIP STATUS						
NATIVE-BORN	1,813,500	75.0%	6	11	18	82
Hispanic or Latino ²	143,013	5.9%	15	24	38	62
Not Hispanic or Latino	1,670,487	69.1%	6	10	16	84
FOREIGN BORN	604,073	25.0%	8	21	29	71
Naturalized citizen	318,093	13.2%	7	15	22	78
Hispanic or Latino	87,570	3.6%	9	20	30	70
Not Hispanic or Latino	230,523	9.5%	6	13	19	81
Not a citizen	285,980	11.8%	10	27	37	63
Hispanic or Latino	120,652	5.0%	14	40	54	46
Not Hispanic or Latino	165,328	6.8%	7	17	24	76

¹ The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, any adult member, excluding roomers, boarders, or paid employees.

² Hispanic or Latinos may be of any race. All other races are non-Hispanic or non-Latino.

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

Table 14. The Self-Sufficiency Standard and Federal Poverty Level by Language of Householder¹: New Jersey 2005

	TOTAL	PERCENT OF HOUSEHOLDS	BELOW SELF-SUFFICIENCY STANDARD			ABOVE SELF-SUFFICIENCY STANDARD
			Below Standard and Below Poverty	Below Standard and Above Poverty	Total Below Standard	Percent of Total
			Percent of Total	Percent of Total	Percent of Total	
TOTAL HOUSEHOLDS	2,417,573	100.0%	7	14	20	80
ENGLISH SPEAKING ABILITY						
Very well	2,134,515	88.3%	6	11	17	83
Less than very well	283,058	11.7%	13	30	43	57
LANGUAGE SPOKEN AT HOME						
English	1,737,784	71.9%	6	10	16	84
Language other than English.	679,789	28.1%	10	22	31	69
Spanish	331,205	13.7%	13	29	42	58
Language other than Spanish	348,584	14.4%	6	15	21	79

¹ The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, any adult member, excluding roomers, boarders, or paid employees.

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

to 54 percent for non-citizen Latinos), although the rates of income inadequacy for Latino groups are high regardless of citizenship status, reaching to more than half of non-citizen Latino households. These data suggest that citizenship is significant, but is not the only factor related to the disadvantaged position occupied by Latino households in New Jersey's economy.

Language. Rates of income inadequacy also vary by the language spoken by householders. As can be seen in Table 14, only 12 percent of New Jersey's total households report speaking English "less than very well." Although small in size, among this latter group rates of income inadequacy are quite high:

- While only 17 percent of the households that report speaking English "very well" are below the Standard, 43 percent of those who speak English "less than very well" are below the Standard;
- Among households where the language spoken at home is English, 16 percent are below the Standard, while 31 percent of those who report speaking a "language other than English at home" are below the Standard. The highest rate of income inadequacy, 42 percent, is among households where that other language is Spanish.

In sum, income insufficiency rates are over 38 percent for households in New Jersey headed by a foreign-born householder, as well as a non-citizen Latino or a native-born Latino, and households in which English is spoken "less than very well" or Spanish is spoken at home. This rate of income inadequacy is nearly twice as high as that for all New Jersey households.

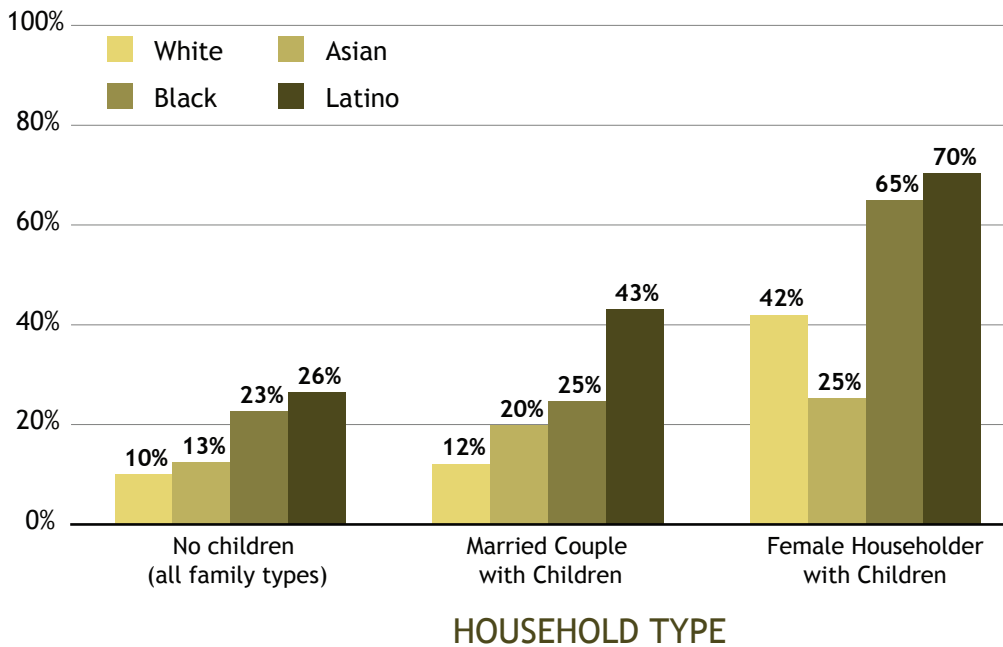
B. Race and Ethnicity and Family Composition

As previously discussed, the characteristics of being a woman, having children, and solo parenting when combined are associated with high rates of income inadequacy. At the same time, rates of income inadequacy vary considerably by race and ethnicity. This section explores the ways in which these demographic and racial and ethnic status factors interact together among households that occupy multiple categories with high individual rates of income inadequacy. [Note: This analysis of family composition by race and ethnicity excludes male householders with no spouse present, due to the small sample size.] When these two factors — family type and race and ethnicity — are combined, there is an even greater disparity between groups in rates of income adequacy. That is, *within* racial groups, family composition differences remain (with single mother households having the highest rates of income inadequacy) and, at the same time, among households of the same composition, racial and ethnic differences remain (with Latinos having the highest rates of income inadequacy). The patterns of income inadequacy by family composition and race and ethnicity are outlined below and shown in Figure 5 and Table 15.

- Regardless of household type or the absence/presence of children, White families generally have the lowest proportions of households with inadequate incomes, while Latino families have the highest proportion, with Black and Asian/Pacific Islander¹³ households falling in between.

Figure 5. Households Below the Self-Sufficiency Standard by Household Type and Race and Ethnicity: New Jersey 2005

PERCENT OF HOUSEHOLDS BELOW STANDARD



- Among family types *without* children, the proportion of married-couple households with insufficient incomes ranges from six percent (White) to 19 percent (Latino), significantly lower than the rates of 17 percent (White) to 36 percent (Latina) for women-maintained households. As Figure 4 shows, when all family types without children are combined, income inadequacy ranges from 10 percent among White households to 26 percent among Latino households.
- Among family types *with* children, the proportion of married-couple households with inadequate incomes ranges from 12 percent (White) to 43 percent (Latino). This range contrasts sharply with, and is considerably lower than, the 42 percent (White), 65 percent (Black), and 70 percent (Latina) rates of income inadequacy for female householders with children.

Thus, even though households with children, as well as those maintained by women alone, tend to have higher proportions of income inadequacy (compared to households without children and/or households maintained by married couples alone), the differences by race and ethnicity are substantial as well. Indeed, *childless* Latino married-couples have a proportion of income inadequacy (19 percent) that is more than White married-couple families with children (12 percent). *Additionally, single mother households as a whole (all racial and ethnic groups together) have a proportion of income inadequacy nearly five times that of White married-couple families with children (57 percent versus 12 percent).*

The data indicate not just which family types and which racial and ethnic groups have a higher proportion of income inadequacy, it reveals the relative depth of the poverty, particularly within single-female households and among minority households. Overall, in New Jersey, of the 20 percent of households statewide who are below the Standard,

one-third (33 percent) are also below the FPL, while two-thirds (66 percent) are above the FPL, but below the Standard. However, as shown in Table 15, among married-couple families with children, a smaller proportion (well below one-third) of those who are below the Standard are also below the FPL (between 17 and 24 percent of the total number of households below the Standard, depending on race and ethnicity). In contrast, among the 57 percent of women-maintained households with children who are below the Standard, 32 percent of White households below the Standard are also below the FPL, while an average of 46 percent of the non-White, women-maintained households are below both the Standard and the FPL. *Thus, households maintained by*

Table 15. The Self-Sufficiency Standard and Federal Poverty Level by Household Type by Race and Ethnicity: New Jersey 2005

	TOTAL	PERCENT OF HOUSEHOLDS	BELOW SELF-SUFFICIENCY STANDARD			ABOVE SELF-SUFFICIENCY STANDARD
			Below Standard and Below Poverty	Below Standard and Above Poverty	Total Below Standard	
			Percent of Total	Percent of Total	Percent of Total	Percent of Total
TOTAL HOUSEHOLDS	2,417,573	100.0%	7	14	20	80
HOUSEHOLD TYPE BY RACE AND ETHNICITY						
HOUSEHOLDS WITHOUT CHILDREN	1,299,005	53.7%	6	9	14	86
Married couple	604,508	25.0%	3	6	8	92
Asian/Pacific Islander	56,334	2.3%	2	7	9	91
Black	51,130	2.1%	4	6	10	90
Latino ¹	60,955	2.5%	5	15	19	81
White	432,842	17.9%	2	4	6	94
Female householder², no spouse present	383,880	15.9%	10	12	22	78
Asian/Pacific Islander	17,320	0.7%	13	11	24	76
Black	71,875	3.0%	16	16	32	68
Latina	47,184	2.0%	18	18	36	64
White	245,233	10.1%	7	10	17	83
HOUSEHOLDS WITH CHILDREN	1,118,568	46.3%	8	19	27	73
Married couple	876,647	36.3%	4	16	19	81
Asian/Pacific Islander	89,634	3.7%	4	16	20	80
Black	81,124	3.4%	6	19	25	75
Latino	142,137	5.9%	9	34	43	57
White	562,570	23.3%	2	10	12	88
Female householder, no spouse present	235,253	9.7%	24	33	57	43
Asian/Pacific Islander	5,229	0.2%	19	6	25	75
Black	81,478	3.4%	30	35	65	35
Latina	61,753	2.6%	31	40	70	30
White	84,441	3.5%	14	28	42	58

¹ Hispanics or Latinos may be of any race. All other races are non-Hispanic or non-Latino.

² The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, any adult member, excluding roomers, boarders, or paid employees.

Note: The Race and ethnicity category of "Other" is calculated but not shown separately in this table as the category is too small to be statistically stable. Similarly, the household type of "male householder, no spouse present" is calculated but not shown separately as the sample size for male householders with children is too small to be statistically stable.

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

women alone — particularly women of color — have a greater frequency of having not only insufficient income, but of also having an income below the Federal Poverty Level.

C. Race and Ethnicity and Employment

Number of Workers. Differences in income adequacy rates by race and ethnicity and citizenship status may reflect differences in the number of workers among these groups. In this section, we examine the number of workers by race and ethnicity and by citizenship.

As we found overall above, the presence of more workers in a household correlates with lower rates of income inadequacy. The strength of this correlation, however, varies by race and ethnicity. As can be seen in Table 16, if there are no workers at all within a household, the rate of income inadequacy varies from 58 percent (White households) to 94 percent (Latino households). Among households where one adult is working, the rate of income inadequacy drops substantially across all racial and ethnic groups; the rate of income inadequacy drops to 18 percent for White households but only to 53 percent for Latino households. With the exception of Latino households, when there are two or more workers within a household the percent of households below the Standard is lower than the overall rate of income inadequacy for New Jersey (7 percent for White

Table 16
The Self-Sufficiency Standard and Federal Poverty Level by
Number of Workers by Race and Ethnicity¹: New Jersey 2005

	TOTAL	PERCENT OF HOUSEHOLDS	BELOW SELF-SUFFICIENCY STANDARD			ABOVE SELF-SUFFICIENCY STANDARD
			Below Standard and Below Poverty	Below Standard and Above Poverty	Total Below Standard	Percent of Total
			Percent of Total	Percent of Total	Percent of Total	
TOTAL HOUSEHOLDS	2,417,573	100.0%	7	14	20	80
ASIAN/PACIFIC ISLANDER	185,364	7.7%	6	12	17	83
Two or more workers	110,143	4.6%	2	8	10	90
One worker	69,280	2.9%	6	18	24	76
No workers	5,941	0.2%	68	12	80	20
BLACK	331,150	13.7%	15	19	34	66
Two or more workers	143,787	5.9%	3	15	17	83
One worker	165,052	6.8%	16	25	41	59
No workers	22,311	0.9%	77	14	91	9
LATINO ²	351,235	14.5%	13	28	42	58
Two or more workers	204,006	8.4%	4	26	30	70
One worker	131,732	5.4%	20	33	53	47
No workers	15,497	0.6%	81	13	94	6
WHITE	1,534,296	63.5%	4	9	13	87
Two or more workers	883,849	36.6%	1	6	7	93
One worker	593,552	24.6%	5	13	18	82
No workers	56,895	2.4%	37	21	58	42

¹ All workers over age 16 are included in the calculation of number of workers in the total household.

² Hispanics or Latinos may be of any race. All other races are non-Hispanic or non-Latino.

Source: U.S. Census Bureau, 2005 American Community Survey, 5% ACS Data.

Table 17. The Self-Sufficiency Standard and Federal Poverty Level by Number of Working Adults and Nativity: New Jersey 2005

	TOTAL	PERCENT OF HOUSEHOLDS	BELOW SELF-SUFFICIENCY STANDARD			ABOVE SELF-SUFFICIENCY STANDARD
			Below Standard and Below Poverty	Below Standard and Above Poverty	Total Below Standard	
			Percent of Total	Percent of Total	Percent of Total	Percent of Total
TOTAL HOUSEHOLDS	2,417,573	100.0%	7	14	20	80
NUMBER OF WORKING ADULTS BY CITIZENSHIP STATUS						
NOT NATIVE	604,073	25.0%	8	21	29	71
No workers	19,455	0.8%	64	12	77	23
1 worker	225,992	9.3%	12	27	39	61
2 or more workers	358,626	14.8%	3	17	20	80
NATIVE	1,813,500	75.0%	6	11	18	82
No workers	81,520	3.4%	52	19	71	29
1 worker	741,726	30.7%	8	16	24	76
2 or more workers	990,254	41.0%	1	7	9	91

Source: U.S. Census Bureau, 2005 American Community Survey, 5% ACS Data.

households, 10 percent for Asian households, and 17 percent for Black households). Even with two (or more) workers within the household, Latino households still have an income inadequacy rate of 30 percent.

Nativity reflects a similar pattern by the number of workers (see Table 17). Whether native born or not, no workers within the household correlates with similarly high rates of income inadequacy, 71 or 77 percent, respectively. When there is one worker, the difference between native born householders and non-native born householders becomes more pronounced. Income inadequacy among native born householders with one worker is 24 percent, while among non-native born householders the rate is 39 percent. When there are two or more workers, the rate of income inadequacy decreases for native born householders to nine percent and to 20 percent for non-native born householders. Altogether, while it is clear that nativity is important, the number of workers within a household is more strongly related to rates of income adequacy than whether the householder is native born or not.

Occupations. The same pattern of substantial overlap between the top ten occupations held by householders above the Standard with households below the Standard is apparent within racial and ethnic groups as well. That is, among Whites, seven of the ten top occupations of those with incomes below the Standard are also among the top ten occupations of White householders with incomes above the Standard. Among each of the other racial and ethnic groups, six of the top ten occupations are shared between householders above and below the Standard. As is apparent in Table 18, the occupations shared by those above and below the Standard varies somewhat by race and ethnicity, but the pattern of overlap is remarkably similar across different racial and ethnic groups. Thus, a similar conclusion must be drawn. That is, although there are some differences in the occupations that are held by those above versus below the Standard within racial and ethnic groups, to a remarkable extent within each racial and ethnic group occupations are similar across very different rates of income adequacy.

Table 18. Top Ten Occupations of Householders Below the Self-Sufficiency Standard by Race and Ethnicity: New Jersey 2005

WHITE HOUSEHOLDERS							
HOUSEHOLDS BELOW SELF-SUFFICIENCY STANDARD				HOUSEHOLDS ABOVE SELF-SUFFICIENCY STANDARD			
Rank	Occupation	Percent	Cumulative Percent	Rank	Occupation	Percent	Cumulative Percent
1	Office Administration	16	16	1	Managers	16	16
2	Sales & Cashier	11	26	2	Office Administration	13	29
3	Construction	7	33	3	Sales & Cashier	11	40
4	Food Industry Worker	6	39	4	Teachers	7	47
5	Teachers	6	45	5	Financial Specialist	7	54
6	Managers	6	51	6	Medical ¹	5	59
7	Moving	5	56	7	Construction	5	64
8	Gaming, Personal Care & Service Workers	4	60	8	Math & Computer	4	68
9	Operating Machine	4	64	9	Maintenance / Repair	4	72
10	Maintenance / Repair	4	68	10	Moving	3	76
BLACK HOUSEHOLDERS							
HOUSEHOLDS BELOW SELF-SUFFICIENCY STANDARD				HOUSEHOLDS ABOVE SELF-SUFFICIENCY STANDARD			
Rank	Occupation	Percent	Cumulative Percent	Rank	Occupation	Percent	Cumulative Percent
1	Office Administration	15	15	1	Office Administration	19	19
2	Medical Assistant	12	27	2	Managers	10	29
3	Sales & Cashier	11	38	3	Moving	9	38
4	Gaming, Personal Care & Service Workers	8	46	4	Policing / Guards	6	44
5	Moving	6	52	5	Financial Specialist	6	49
6	Housekeeping / Janitor	6	58	6	Teachers	5	55
7	Teachers	5	63	7	Sales & Cashier	5	60
8	Food Industry Worker	5	68	8	Medical ¹	5	65
9	Policing / Guards	3	71	9	Counseling (including religion)	4	69
10	Medical ¹	3	74	10	Operating Machine	4	74

¹ The "medical" occupation includes dentists, physician's assistants, registered nurses, and physicians.

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

Clearly, specific jobs within the same occupational category, and held by people from the same race or ethnicity group, vary considerably from low wage to higher wage.

Earnings. One factor related to the difference in income adequacy rates of White versus non-White households may be lower wage rates among householders of color. However, as can be seen in Table 19, among households below the Standard, the median wages of non-White householders (\$9.57) are 91 percent of White householders' median wages (\$10.50). Thus, even though 61 percent of households below the Standard are headed by a non-White householder compared to just 31 percent of households above the Standard, with such similar wage rates, higher rates of income inadequacy are not correlated with substantially lower wage rates among non-White householders alone. At the same time, the median wage of White householders above the Standard is 2.5 times that of those below the Standard (\$26.15 versus \$10.50), and the median wage of non-White householders above the Standard is 2.2 times that of non-White householders

below the Standard. In sum, while wages of those below the Standard are uniformly low regardless of race or ethnicity, within race and ethnicity groups, there continues to be a substantial wage differential between the median wages of householders above and those below the Standard.

Table 18 (continued). Top Ten Occupations of Householders Below the Self-Sufficiency Standard by Race and Ethnicity: New Jersey 2005

LATINO HOUSEHOLDERS							
HOUSEHOLDS BELOW SELF-SUFFICIENCY STANDARD				HOUSEHOLDS ABOVE SELF-SUFFICIENCY STANDARD			
	Occupation	Percent	Cumulative Percent	Rank	Occupation	Percent	Cumulative Percent
1	Moving	12	12	1	Office Administration	14	14
2	Construction	12	23	2	Operating Machine	10	24
3	Operating Machine	11	35	3	Sales & Cashier	9	34
4	Office Administration	10	45	4	Moving	9	43
5	Food Industry	10	55	5	Managers	8	51
6	Housekeeping / Janitor	8	63	6	Construction	6	57
7	Gaming, Personal Care & Service Workers	6	69	7	Housekeeping / Janitor	6	62
8	Policing / Guards	4	73	8	Financial Specialist	5	67
9	Maintenance / Repair	4	77	9	Food Industry	4	72
10	Farming / Fishing	3	80	10	Teachers	4	76
ASIAN AND PACIFIC ISLANDER HOUSEHOLDERS							
HOUSEHOLDS BELOW SELF-SUFFICIENCY STANDARD				HOUSEHOLDS ABOVE SELF-SUFFICIENCY STANDARD			
	Occupation	Percent	Cumulative Percent	Rank	Occupation	Percent	Cumulative Percent
1	Sales & Cashier	12	12	1	Math & Computer	21	21
2	Office Administration	8	20	2	Managers	11	32
3	Managers	8	28	3	Medical ¹	10	42
4	Food Industry Worker	7	35	4	Sales & Cashier	9	52
5	Moving	6	41	5	Office Administration	8	60
6	Teachers	5	46	6	Financial Specialists	7	67
7	Financial Specialists	4	50	7	Engineer	7	74
8	Gaming, Personal Care & Service Workers	4	54	8	Operating Machine	4	78
9	Operating Machine	4	57	9	Scientist	4	81
10	Counseling (including religion)	4	61	10	Teachers	3	85

¹ The "medical" occupation includes dentists, physician's assistants, registered nurses, and physicians.

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

Table 19. Median Hourly Pay Rate of Working Householders¹ by Race and Ethnicity: New Jersey 2005

RACE AND ETHNICITY	TOTAL HOUSEHOLDS		TOTAL BELOW STANDARD		TOTAL ABOVE STANDARD	
	Total	Median	Total	Median	Total	Median
White	1,391,117	\$24.25	147,901	\$10.50	1,243,216	\$26.15
Not White	794,145	\$16.83	233,845	\$9.57	560,300	\$21.15

¹ The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, the householder is any adult member, excluding roomers, boarders, or paid employees.

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

4. EDUCATION

This section explores the correlation of educational attainment with income sufficiency. Factors such as race and ethnicity, and gender are examined in relationship to educational attainment to determine variations in rates of income inadequacy.

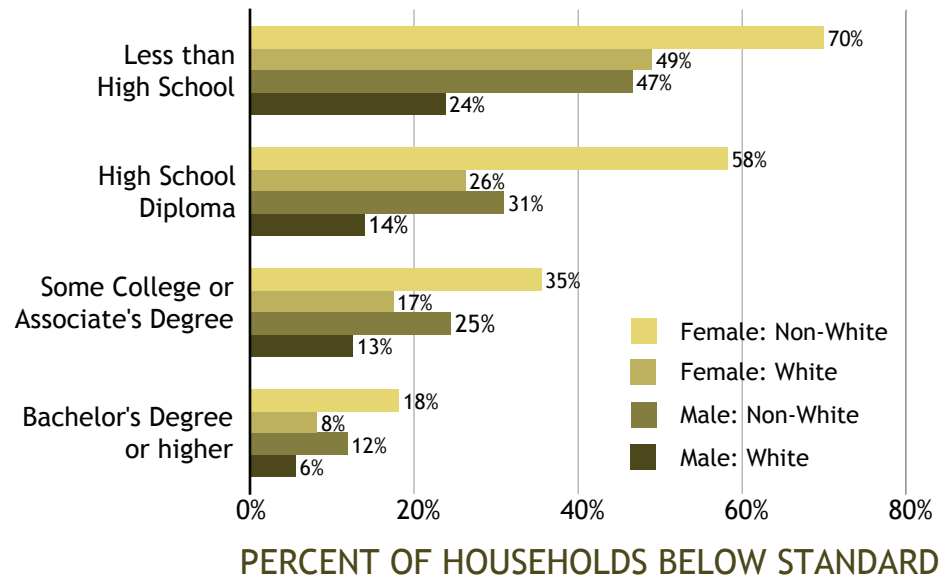
- All demographic groups have high rates of income inadequacy at lower educational levels. Rates of income inadequacy are lower at each higher level of educational attainment.
- Among Whites, gender-based disparities in the rates of income inadequacy are smaller at higher educational levels. The income inadequacy rate with less than a high school degree is 49 percent for women versus 24 percent for men, while with a bachelor’s degree or higher the rates are very similar (8 percent for women versus 6 percent for men).
- At higher education levels, the decrease in income inadequacy rates is more dramatic for women than for men, especially women of color. Women of color have the largest difference in income inadequacy by educational level, ranging from 70 percent of those without a high school degree having inadequate incomes compared to only 18 percent of those with a college degree or higher. Rates of income inadequacy for White women are also substantially higher at lower educational levels compared to the highest levels (49 percent versus 8 percent, respectively). Since males have lower income inadequacy rates overall, the difference in rates between the highest and lowest levels is smaller (39 percent to 7 percent, respectively).
- Comparing both gender and race, women of color are much more likely than White men to have incomes below the Standard at each education level, especially at lower educational levels.
- Women and people of color need more education to achieve the same level of economic self-sufficiency as White males. For example, women of color with a bachelor’s degree have a higher level income inadequacy than White males with a high school diploma (18 percent and 14 percent, respectively).
- Men and women have relatively similar rates of educational attainment, as do Whites and people of color. Thus, differences in income inadequacy rates correlate with differences in the lesser “returns” to education for women and men of color at each educational level, rather than differences in educational attainment.

Consistent with other research (see Rank and Hirschl, 2001), householders with less education are much more likely to have insufficient income. Thus, half (50 percent) of those with less than a high school education have inadequate incomes, while 29 percent of those with a high school degree or its equivalent, 20 percent of those with some college, and nine percent of those with a college degree or more have inadequate incomes (see Table 20). Nonetheless, it should be noted that only nine percent of all householders in New Jersey, and 22 percent of those with incomes below the Standard, lack a high school degree. The remaining 78 percent have a high school degree or more, with more than two-fifths having some college or more.

Although advanced education correlates with lower income inadequacy for all race and gender groups, three patterns are apparent. First, as education levels *increase*, income inadequacy rates *decrease* more dramatically for women than for men, especially

Figure 6. Households Below the Self-Sufficiency Standard by Education, Race, and Gender: New Jersey 2005

EDUCATION OF HOUSEHOLDER



women of color (see Figure 6 and Table 20). Thus, the correlation between higher education and relatively higher levels of income adequacy are greatest for women of color, followed by White women; in fact, when education increases from a high school degree to a Bachelor's degree or higher, income inadequacy plummets from 70 percent to 18 percent for women of color, and from 49 percent to eight percent for White women. In contrast, men have lower rates of income inadequacy even with less education: men at the lowest educational level, those with less than a high school education, have an income inadequacy rate of 39 percent — compared to 64 percent for women lacking a high school degree — and therefore experience less of a decline with increased education.

Second, as educational levels increase, the *differences* in income inadequacy rates between men and women narrow. This is most apparent for White women: Table 20 and Figure 5 show that White women with less than a high school degree are twice as likely to have inadequate income as White males (49 percent compared to 24 percent) with the same education level. This gap decreases as education increases, particularly at the college level, so that the difference in income inadequacy between White women who hold a Bachelor's degree or higher compared to White men declines to only about two percent (eight percent compared to six percent). A similar pattern of convergence is apparent for men compared to women of color, except that for women of color there is less of a drop in income inadequacy between “less than a high school degree” and “high school diploma,” but more so with the achievement of “some college”; nevertheless, although income inadequacy declines as with Whites, there remains a somewhat larger gap of six percent between men and women of color with college degrees or more.

Likewise, within gender there is also a convergence pattern: income inadequacy for men of color remains about double that of White men at each educational level, although the

percentage point gap, as above, does decrease, from 23 percent between men of color and White men lacking a high school education to just six percent between White men and men of color with a Bachelor's degree or more. For women, likewise, there is a similar decline in the difference between White and non-White women as education increases. Nevertheless, comparing both gender and race, women of color are about three or four times more likely than White men to have inadequate incomes at each education level.

Table 20. The Self-Sufficiency Standard and Federal Poverty Level by Educational Attainment of Householder¹ by Gender and Race: New Jersey 2005

	TOTAL	PERCENT OF HOUSEHOLDS	BELOW SELF-SUFFICIENCY STANDARD			ABOVE SELF-SUFFICIENCY STANDARD
			Below Standard and Below Poverty	Below Standard and Above Poverty	Total Below Standard	Percent of Total
			Percent of Total	Percent of Total	Percent of Total	
TOTAL HOUSEHOLDS	2,417,573	100.0%	7	14	20	80
EDUCATIONAL ATTAINMENT						
LESS THAN HIGH SCHOOL	219,473	9.1%	19	31	50	50
Male	122,662	5.1%	10	28	39	61
White	43,638	1.8%	5	19	24	76
Non-White	79,024	3.3%	13	33	47	53
Female	96,811	4.0%	29	35	64	36
White	27,689	1.1%	19	30	49	51
Non-White	69,122	2.9%	33	37	70	30
HIGH SCHOOL DIPLOMA	614,699	25.4%	11	18	29	71
Male	343,605	14.2%	5	15	20	80
White	217,187	9.0%	3	11	14	86
Non-White	126,418	5.2%	8	23	31	69
Female	271,094	11.2%	18	21	40	60
White	156,441	6.5%	10	16	26	74
Non-White	114,653	4.7%	30	29	58	42
SOME COLLEGE OR ASSOCIATE'S DEGREE	601,398	24.9%	6	15	20	80
Male	318,460	13.2%	4	12	16	84
White	221,587	9.2%	3	9	13	87
Non-White	96,873	4.0%	5	19	25	75
Female	282,938	11.7%	7	18	25	75
White	167,591	6.9%	5	12	17	83
Non-White	115,347	4.8%	10	26	35	65
BACHELOR'S DEGREE OR HIGHER	982,003	40.6%	3	6	9	91
Male	602,831	24.9%	2	5	7	93
White	426,714	17.7%	2	4	6	94
Non-White	176,117	7.3%	3	9	12	88
Female	379,172	15.7%	3	8	11	89
White	273,449	11.3%	2	6	8	92
Non-White	105,723	4.4%	6	12	18	82

¹ The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, the householder is any adult member, excluding roomers, boarders, or paid employees.

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

Third, the disadvantages experienced by women and/or people of color are such that these groups need more education to achieve the same level of economic self-sufficiency as White males. Likewise, among White males with only a high school diploma, only 14 percent are below the Standard, while 35 percent of women of color with some college or an Associate's degree and 18 percent of women of color with a Bachelor's degree or higher are below the Standard. Thus, a higher proportion of women of color with a Bachelor's degree or higher have inadequate incomes than White males lacking a high school degree.

It should be noted that in New Jersey the distribution of educational attainment is very similar among men and women, especially at the lower end. That is, about nine percent of both men and women in New Jersey have less than a high school degree, and about one-fourth of both men and women have a high school degree. Even among those below the Standard, only about 22 percent of both men and women lack a high school degree, while about 33 percent of men and 38 percent of women have a high school degree, with the remaining having at least some college. *In short, the differences in income adequacy by gender are not correlated with lesser educational attainment, and instead reflect disparities between genders in the "returns" to education for similar levels of educational attainment.*

5. THE GEOGRAPHIC DISTRIBUTION OF INCOME ADEQUACY

This section examines regional differences in income inadequacy rates — all 21 New Jersey counties and a few cities with large populations are analyzed to reveal a disturbing dichotomy that concentrates income inadequacy in certain areas of the state.

- Eight of New Jersey’s 21 counties — Atlantic, Camden, Cumberland, Essex, Hudson, Ocean, Passaic, and Warren — house over 52 percent of the state’s population with inadequate income (although only 40 percent of the state’s total households reside in these counties).
- Both Newark (in Essex County) and Camden City (in Camden County) have a disproportionate share of their respective counties’ households with incomes below the Standard relative to the size of their populations as a share of the county population.
- Other cities, such as Edison and Toms River, house a higher percent of the total populations of their respective counties but a lower share of the population with inadequate incomes.

As depicted in Figure 7, the proportion of households with insufficient income varies greatly by county, from a low of 12 percent of households in Hunterdon to a high of 32 percent of households in Passaic. In eight counties — Atlantic, Camden, Cumberland, Essex, Hudson, Ocean, Passaic, and Warren — the proportion of households with inadequate income is above the statewide average of 20 percent, ranging from 22 percent in Atlantic, Camden and Warren to 32 percent in Passaic. These eight counties include over half (52 percent) of New Jersey households with inadequate income although only 40 percent of the state’s total households reside in these counties.

This disproportionate distribution geographically is even more striking when New Jersey cities are examined. Data calculated from Table 21 and Table 22 indicates that:

- Although overall in Essex County, 28 percent of households have inadequate income, in Newark the income inadequacy rate is 44 percent. As a result, households with inadequate income are concentrated in the city of Newark: although only one-third (33 percent) of Essex’s total households live in Newark, it is home to over half of the county’s households living below the Standard.
- Likewise, the City of Camden, which has an income inadequacy rate of 45 percent, houses only 23 percent of Camden County’s total households, but is home to 47 percent of the county’s households living below the Standard.
- Conversely, Edison houses 19 percent of the population of Middlesex County, but is home to only nine percent of the county’s households living below the Standard.
- Likewise, Toms River houses 29 percent of the Ocean County’s population, but has only 20 percent of the county’s population living below the Standard.

These findings suggest a paradox. In some counties, poverty is disproportionately found in the major cities (e.g., Newark and Camden), but in other counties (Middlesex and Ocean) the centers of population (Edison and Toms River) have a *lower* proportion of households below the Standard than in the county as a whole.

Figure 7. Counties by Percentage
Below the Self-Sufficiency Standard: New Jersey 2005

PERCENT BELOW THE STANDARD

- 12.17 - 15.75
- 16.06 - 19.22
- 20.45 - 22.23
- 25.11 - 32.02

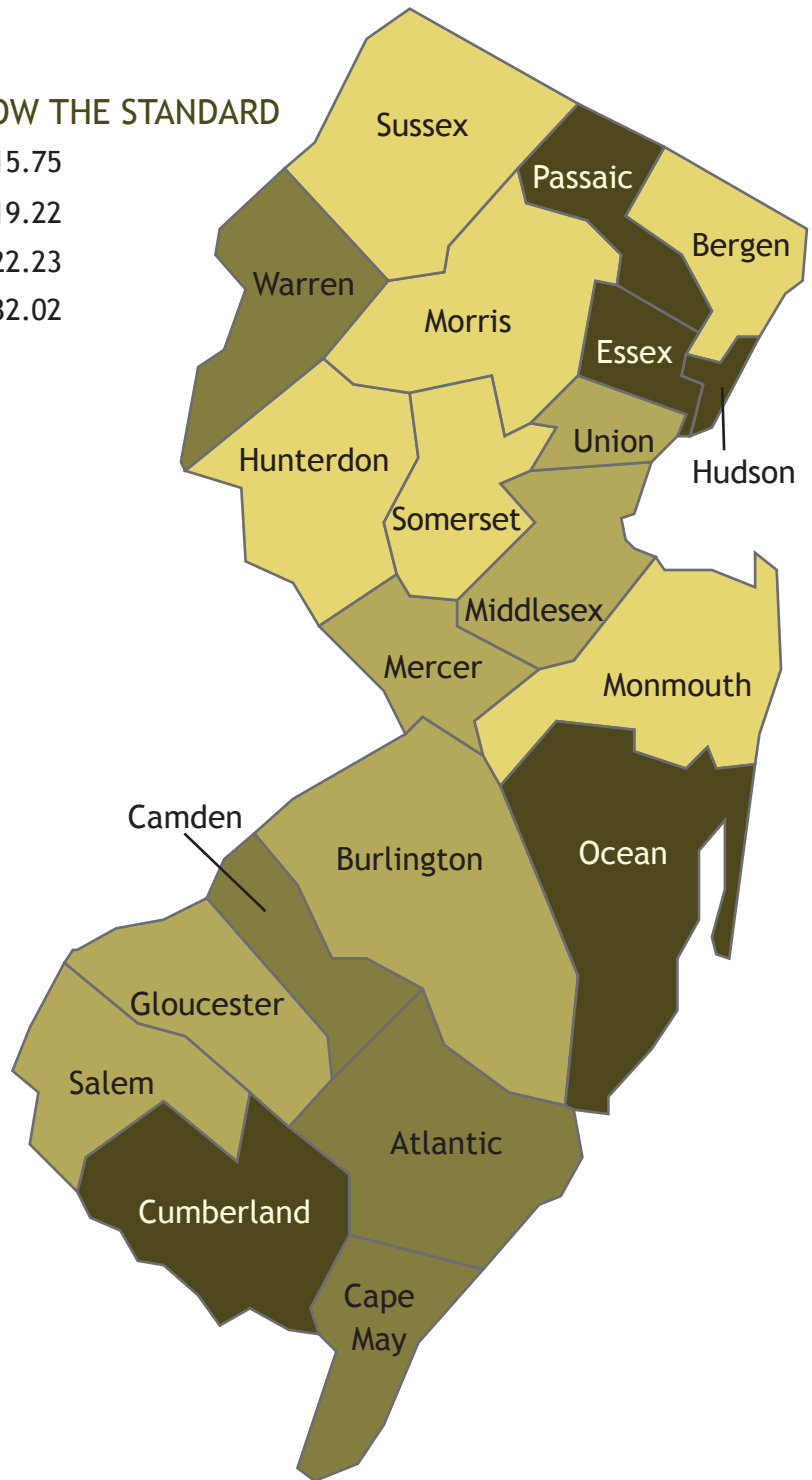


Table 21. The Self-Sufficiency Standard and Federal Poverty Level by County Households: New Jersey 2005

	TOTAL	PERCENT OF HOUSEHOLDS	BELOW SELF-SUFFICIENCY STANDARD			ABOVE SELF-SUFFICIENCY STANDARD
			Below Standard and Below Poverty	Below Standard and Above Poverty	Total Below Standard	Percent of Total
			Percent of Total	Percent of Total	Percent of Total	
TOTAL HOUSEHOLDS	2,417,573	100.0%	7	14	20	80
Atlantic	78,293	3.2%	8	15	22	78
Bergen	251,206	10.4%	5	10	16	84
Burlington	125,266	5.2%	3	13	16	84
Camden	141,298	5.8%	10	12	22	78
Cape May	26,059	1.1%	6	14	20	80
Cumberland	37,457	1.5%	10	16	26	74
Essex	224,724	9.3%	12	16	28	72
Gloucester	75,028	3.1%	5	11	16	84
Hudson	187,861	7.7%	10	20	30	70
Hunterdon	38,503	1.6%	3	9	12	88
Mercer	101,001	4.2%	8	10	18	82
Middlesex	225,468	9.3%	5	13	18	82
Monmouth	176,694	7.3%	4	10	14	86
Morris	140,587	5.8%	3	12	15	85
Ocean	130,710	5.4%	5	20	25	75
Passaic	128,820	5.3%	12	20	32	68
Salem	19,510	0.8%	5	13	19	81
Somerset	94,106	3.9%	4	12	16	84
Sussex	43,205	1.8%	4	9	13	87
Union	138,644	5.7%	7	12	19	81
Warren	33,133	1.4%	5	17	22	78

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

Table 22. The Self-Sufficiency Standard and Federal Poverty Level by Select Cities: New Jersey 2005

	TOTAL	PERCENT OF HOUSEHOLDS	BELOW SELF-SUFFICIENCY STANDARD			ABOVE SELF-SUFFICIENCY STANDARD
			Below Standard and Below Poverty	Below Standard and Above Poverty	Total Below Standard	Percent of Total
			Percent of Total	Percent of Total	Percent of Total	
TOTAL HOUSEHOLDS	186,521	100.0%	13	18	31	69
SELECT CITIES¹						
Edison, Middlesex County	42,176	22.6%	1	7	9	91
Toms River, Ocean County	37,822	20.3%	3	14	18	82
Newark, Essex County	74,663	40.0%	21	23	44	56
Camden, Camden County	31,860	17.1%	23	22	45	55

¹ Note that these four cities represent approximately eight percent of New Jersey's population.

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

IV. Conclusion

The findings in this study begin to answer questions raised by the *Real Cost of Living* report series, with its evidence that New Jersey households face shortfalls at far higher income thresholds than traditional measures of poverty suggest. The data reveals that a substantial portion of the population lives in households with incomes that are less than what they need to cover all basic expenses. These households represent 20 percent of the Study Population, that is, non-elderly and non-disabled households. Analysis of the income inadequacy patterns also reveals a number of major themes. First, employment is clearly an important factor for attaining income sufficiency, but it is not necessarily enough. Second, without higher education, most households will face difficulties raising their income to adequate levels. Third, certain demographic groups, including families with children, women, and people of color, are disproportionately disadvantaged in terms of income relative to the Standard. All of these findings present the need for targeted, effective policy responses. While the correlations revealed by the data cannot pinpoint exact reasons why households face insufficient incomes, they do reveal the areas toward which state action should be targeted. The barriers to income adequacy impacting such a substantial portion of the population, and disproportionately experienced by several identifiable groups, must be addressed.

Endnotes

¹ Estimate based on analysis by Dr. Pearce of the *Elder Economic Security Standard Index for Pennsylvania* compared to the *Self-Sufficiency Standard for Pennsylvania 2008*. See Bruce, E.A., McCormack, J.W., & Russel, L.H. (2008). *Elder Economic Security Initiative™ Program: The Elder Economic Security Standard™ Index for Pennsylvania*. Washington, DC: Wider Opportunities for Women. Retrieved May 21, 2008 from http://www.pathwayspa.org/ElderInitiative%5CPA_Index.pdf and Pearce, D.M. (Unpublished). *The Self-Sufficiency Standard for Pennsylvania 2008*. Seattle, WA: University of Washington. Will be available June 2008 at www.pathwayspa.org.

² The racial and ethnic categories referenced in this report depend on Census data, as described below (see endnote 10). In keeping with Census categories, all designations in this report of a population group by racial or ethnic categories are capitalized (White, Black, etc.).

³ For ease of reference, this report will use the designation of Latino for the Census category Hispanic/Latino from this point on.

⁴ According to the American Community Survey, 8.7 percent of all people were below the poverty level in 2005. This is higher than the estimate calculated in this report (6.8 percent) due to sample differences. This report does not include the elderly or people with disabilities, due to methodological constraints of the Self-Sufficiency Standard.

⁵ The following findings rely on data drawn from two Census sources: The 2005 American Community Survey (ACS) and 3-year averages (2004-2006) of the Current Population Survey (CPS). While sampling differences between the ACS and CPS prevent direct comparison of data between the two Census samples, data from both sources provides insight into general patterns for individuals with disabilities and seniors. In the case of ACS data on poverty, these data are comparable to the findings for the Study Population, as the data for the study is derived from the 2005 ACS public use sample. Poverty rates by age are derived from the 2005 ACS table #C17001. Poverty rates by disability status are derived from 2005 ACS table #B18030. CPS calculations are 3-year averages from the Current Population Survey, Annual Social and Economic Supplement, 2005 through 2007. Data regarding incomes relative to disability status are calculated for Percentages by Disability – Health Problem Limiting Work, filtered by age (16 to 65 years) and Income-to-Poverty Ratio (200 percent). Data regarding seniors with incomes below 200 percent FPL are calculated for Income-to-Poverty Ratio (below 200 percent) filtered by Age (65 to 80+).

⁶ All households with two or more adults have been grouped together because there are relatively few households with three or more adults.

⁷ Note that occupations are different from industries; thus, the manufacturing industry (or sector) includes many occupations, from machinist to manager. Within occupations there are further specifications of jobs that fall within the same occupational categories; so, for example, “teachers” include positions from preschool teachers to post-secondary teachers and specialties like special education teachers.

⁸ Income inadequacy may also be related to the skill level associated with specific types of jobs within these broader occupational categories; these characteristics, however, are not available for analysis in Census data analyzed here.

⁹ Although the proportion of households with inadequate income rises substantially for larger numbers of children, only two percent of all New Jersey households have four or more children. See Table 6.

¹⁰ Some of the differences by gender of the householder may be related to demographic differences between these two types of single parents, e.g., single fathers may be older, with older children (and hence have less need of child care). However, most of the difference is likely associated with gender itself, as women householders consistently have lower incomes than men.

¹¹ This discussion of family composition excludes male householders families with no spouse present due to the small sample size of this group. Additionally, data for this group is suppressed in Table 9.

¹² In the Census questionnaires, individuals were asked whether or not they identified as Hispanic or Latino and then asked to identify their race/races (they could indicate more than one race). Those who indicated they were Latino (either alone or in addition to other race categories) were coded as Hispanic/Latino, regardless of race (Latinos may be of any race). Non-Latino individuals who identified as Black (alone or in addition to other race categories) were coded as Black. Non-Latino, non-Black individuals who identified as Asian or Hawaii/Pacific Islanders (alone or in addition to other race categories) were coded as API (Asian/Pacific Islander). Those non-Latino, non-Black and non-API individuals who identified as “Other” (either alone or in addition to other race categories) were coded as “Other.” All other non-Latino, non-Black, non-API and non-“Other” individuals were coded as White. Tables were created with the mutually exclusive categories, and then were again run for all respondents indicating more than one racial category. The results were virtually identical, so only the mutually exclusive racial and ethnic categories are reported here.

¹³ There is a relatively low rate (25 percent) of income insufficiency among Asian/Pacific Islander single mother households, but Asian/Pacific Islander single mothers represent 0.2 percent of all New Jersey households, too small a number to be significant.

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Appendix A: The Self-Sufficiency Standard

Though innovative for its time, many researchers and policy analysts have concluded that the official poverty measure, developed over four decades ago by Mollie Orshansky, is methodologically dated and no longer an accurate measure of poverty. Beginning with studies such as Ruggles’ *Drawing the line* (1990), and Bergmann and Renwick’s “Basic Needs Budget” (1993), many have critiqued the FPL and/or offered alternatives. These discussions culminated in the early 1990s with Congress mandating a comprehensive study by the National Academy of Sciences, which brought together hundreds of scientists, commissioned studies and papers, and compiled a set of recommendations. These studies and suggestions were summarized in the 1995 book, *Measuring poverty: A new approach*. Despite substantial consensus on a wide range of methodological issues and the need for changes and new measures, no changes have been made in the FPL in the decade since the report’s release. Even the Census Bureau now characterizes the FPL as a “statistical yardstick rather than a complete description of what people and families need to live.”^a

In light of these critiques, the Self-Sufficiency Standard was developed to provide a more accurate, nuanced measure of income adequacy.^b While designed to address the major shortcomings of the FPL, the Self-Sufficiency Standard also reflects the realities faced by today’s working parents, such as child care and taxes, which are not addressed in the original poverty measure. Moreover, the Standard takes advantage of the greater accessibility, timeliness, and accuracy of current data and software (as compared to that available four decades ago).

WHAT IS THE SELF-SUFFICIENCY STANDARD?

The Self-Sufficiency Standard measures how much income is needed for a family of a certain composition in a given place to adequately meet their basic needs — without public or private assistance.

The Self-Sufficiency Standard calculates a family-sustaining wage that does not require choosing between basic necessities such as child care, nutritional food, adequate housing, or health care. On the other hand, the Standard is a measurement of essentials, excluding longer-term needs such as retirement savings or college tuition, purchases of major items such as a car, emergency expenses, or extras such as gifts, video rentals, or soccer fees.

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 a total of 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 low-income families.

The resulting Self-Sufficiency Standards^c 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.^d Costs are derived, whenever possible, from the minimally adequate amount needed (e.g., for housing or child care), as determined by government assistance programs.

Table A-1. The Self-Sufficiency Standard and Federal Poverty Level by County and Select Family Types: New Jersey 2008

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
	Median Household Income ¹	Adult	Adult + infant	Adult + preschooler	Adult + infant preschooler	Adult + schoolage teenager	Adult + infant preschooler schoolage	2 Adults + infant preschooler	2 Adults + preschooler schoolage
Atlantic	55,127	20,229	35,618	36,188	46,670	34,818	60,409	50,746	48,697
Bergen	80,058	30,247	49,073	51,154	65,682	49,497	86,308	73,206	71,278
Burlington	71,867	24,550	40,682	44,208	55,065	40,938	68,714	62,989	60,912
Camden	60,070	18,115	31,858	35,728	45,377	33,078	58,663	49,593	49,739
Cape May	52,799	21,553	35,908	36,734	45,785	36,430	58,833	53,589	52,284
Cumberland	50,075	22,517	38,366	37,978	48,198	41,486	63,185	56,177	56,823
Essex	54,757	20,732	35,364	39,299	49,632	33,074	61,017	53,722	50,716
Gloucester	70,462	22,246	39,458	39,999	52,421	38,149	65,063	60,368	56,752
Hudson	52,306	23,211	37,521	39,460	48,686	38,937	61,890	52,988	52,004
Hunterdon	98,472	29,139	53,680	51,995	72,101	49,950	94,386	78,385	72,200
Mercer	68,927	25,576	41,775	48,154	58,752	44,160	75,180	66,769	66,713
Middlesex	76,700	29,104	47,473	49,773	62,598	48,569	82,716	70,557	69,241
Monmouth	81,440	26,643	45,302	48,812	61,376	46,054	81,620	69,219	67,556
Morris	94,556	29,371	49,418	51,518	67,062	45,662	82,699	73,870	67,796
Ocean	57,861	28,091	46,865	47,240	59,499	47,370	79,605	67,497	65,583
Passaic	52,710	22,997	36,544	40,413	49,732	37,545	62,931	53,893	52,534
Salem	61,390	21,369	35,482	36,605	46,256	33,606	56,468	54,106	51,353
Somerset	96,774	30,101	51,613	54,210	70,995	53,154	96,070	77,657	76,848
Sussex	82,842	27,208	46,118	45,402	59,346	42,454	73,248	67,005	60,997
Union	65,714	26,904	43,161	46,588	57,999	43,295	72,896	66,242	64,027
Warren	65,531	24,483	41,861	42,231	54,757	39,378	66,904	62,941	58,125
FEDERAL POVERTY LEVEL									
2008 Annual Federal Poverty Level²		10,400	14,000	14,000	17,600	17,600	21,200	21,200	21,200

¹ Median Household Income obtained from Census Bureau, American Community Survey. (2006). Table GCT1901. Median Household Income (In 2006 Inflation-Adjusted Dollars). Inflated to March 2008 for comparison. Bureau of Labor Statistics, Consumer Price Index - All Urban Consumers, Northeast Urban. Retrieved from <http://data.bls.gov>.

² United States Department of Health and Human Services. (2008). *2008 HHS Poverty Guidelines*. Federal Register, Vol. 73, No. 15, January 23, 2008, pp. 3971-3972. Retrieved January 25, 2008 from <http://aspe.hhs.gov/POVERTY/08poverty.shtml>.

Note: All values expressed in U.S. dollars.

Source: Diana M. Pearce, *The Real Cost of Living: The Self-Sufficiency Standard for New Jersey 2008*. Available at <http://www.lsnj.org/PDFs/PovertyResearchInstitute/RealCostofLiving2008.pdf>

Table A-2
The Self-Sufficiency Standard for Camden, Jersey City, and Newark, New Jersey
Comparison to Other Northeast U.S. Cities¹

SINGLE ADULT		SINGLE ADULT, INFANT		SINGLE ADULT, PRESCHOOLER		SINGLE ADULT, PRESCHOOLER, SCHOOLAGE		TWO ADULTS, PRESCHOOLER, SCHOOLAGE ²	
Hartford, CT	\$16,052	Baltimore, MD	\$33,835	Baltimore, MD	\$41,942	Baltimore, MD	\$23,407	Camden, NJ	\$22,218
Baltimore, MD	\$18,047	Philadelphia, PA	\$35,395	Philadelphia, PA	\$44,705	Philadelphia, PA	\$24,619	Newark, NJ	\$23,586
Camden, NJ	\$18,115	Camden, NJ	\$35,728	Camden, NJ	\$45,583	Camden, NJ	\$24,870	Philadelphia, PA	\$24,011
Philadelphia, PA	\$18,842	Hartford, CT	\$36,415	Newark, NJ	\$46,686	Newark, NJ	\$25,358	Hartford, CT	\$24,404
Newark, NJ	\$20,732	Newark, NJ	\$39,299	Jersey City, NJ	\$47,752	Hartford, CT	\$25,798	Jersey City, NJ	\$24,756
New York City, NY	\$21,742	Jersey City, NJ	\$39,452	Hartford, CT	\$48,454	Jersey City, NJ	\$25,999	Baltimore, MD ³	\$26,278
Jersey City, NJ	\$23,211	New York City, NY	\$42,154	New York City, NY	\$52,705	New York City, NY	\$28,847	New York City, NY	\$32,310
2008 FEDERAL POVERTY LEVEL									
Family Size = 1	\$10,400	Family Size = 2	\$14,000	Family Size = 2	\$17,600	Family Size = 3	\$21,200	Family Size = 4	\$20,650

¹ All wages updated to March 2008 using the Consumer Price Index.

² Per adult.

Note: All cities assume public transportation use for commute to and from work.

Source: Diana M. Pearce, *The Real Cost of Living in 2008: The Self-Sufficiency Standard for New Jersey*. Available at <http://www.lsnj.org/PDFs/PovertyResearchInstitute/RealCostofLiving2008.pdf>

The Standard also does not allow for retirement savings, education expenses, credit card debt, or emergencies.

THE SELF-SUFFICIENCY STANDARD IN NEW JERSEY

The median incomes^e for New Jersey's 21 counties, as well as 2008 Self-Sufficiency Standards for eight different family types in each county are shown in Table A1. (Note that while the 2005 Standard was used for this research, the 2008 numbers are shown in Table A1 for illustrative purposes.) As the data show, costs vary widely, depending on both family composition and location. *Adding the costs of a single infant (especially child care and health care) to the costs for a single adult increases the Standard by at least 59 percent and as much as 84 percent in every county.* In general, the costs associated with the addition of an older child are much less than with the addition of a younger child, mostly due to lower (or no) child care costs for older children. For instance, costs decrease an average of 25 percent between the adult with an infant and preschooler family (in the fifth column) and the family with a schoolage child (6-12 years) and a teenager (13-18 years) (in the sixth column).

On the other hand, adding a second adult to the family type in column five (adult, infant, and preschooler) increases costs by only 12 percent on average (compare the fifth and eighth columns). At the same time, the costs for the same family composition vary widely across New Jersey, depending on the county of residence. Costs (based on the Standard) are, on an average, about 50 percent higher in counties such as Morris, Hunterdon, and Somerset (depending on family type) than counties such as Atlantic, Camden, and Essex (see Table A1).

Even though the Standards are “bare bones” budgets, the Federal Poverty Level for 2008 is dramatically lower for each family size are dramatically lower than the Standards for all family types in all New Jersey counties, including the least costly counties (shown in the last row of Table A1). With the added variation by family type and county, the Standards vary from 174 percent of the FPL (a single adult in Camden County) to 453 percent of the FPL (an adult with an infant, preschooler, and schoolage child in Somerset County). By using the Standard in this study, we have much more accurately estimated exactly which households lack adequate income, taking into account variations in the cost of living by both family composition and place.

The Self-Sufficiency Standard varies not only *within* states by county and family type, but also *between* states. In Table A2, the Standards for four family types in three New Jersey cities (Camden, Newark in Essex County, and Jersey City in Hudson County) are compared to the Standards for four other selected Northeastern U.S. cities. As Table A2 shows, every Self-Sufficiency Standard for each family type in each city is above the Federal Poverty Level; this is especially notable in the single-adult families with children where the Standard is at least twice and sometimes three times the level of the FPL.

APPENDIX A ENDNOTES

^a Dalaker, J. (2001). *Poverty in the United States: 2000*. (U.S. Census Bureau, Current Population Reports, Series P60-214). Washington: D.C.: U.S. Government Printing Office.

^b The Self-Sufficiency Standard was developed in the mid-1990s by Diana Pearce as an alternative “performance standard” in the workforce development system, then called the JTPA (Job Training Partnership Act) Program, to measure more accurately and specifically what would be required to meet the JTPA goal of “self-sufficiency” for each individual participant. At the time, Pearce was Director of the Women and Poverty Project, located at Wider Opportunities for Women, in Washington, D.C. The development of the Self-Sufficiency Standard benefited from other attempts to create alternatives, such as Living Wage campaigns, the National Academy of Sciences studies, and Trudi Renwick’s work. See Bergmann, B. & Renwick, T. (1993). A budget-based definition of poverty: With an application to single-parent families, *The Journal of Human Resources*, 28 (1), 1-24. For a more detailed discussion of the background and methodology of the Self-Sufficiency Standard, see a state report, available at <http://www.wowonline.org/ourprograms/fess>

^c As of June 2008, Self-Sufficiency Standards have been created for 35 states, plus Washington, D.C., and New York City. For further information on uses of the Self-Sufficiency Standard across the country, and across various policy settings, contact Wider Opportunities for Women, the Family Economic Self-Sufficiency project (FESS) at www.wowonline.org.

^d U.S. Department of Labor, Bureau of Labor Statistics, *Consumer Expenditure Survey* (2000). Table 4: Size of consumer unit: Average annual expenditures and characteristics. Retrieved from <http://www.bls.gov/cex/2000/Standard/cusize.pdf>.

^e The median income is the point where half the households are above and half the households are below the given income level.

Appendix B: Methodology and Assumptions

DATA

This study uses data from the 2005 American Community Survey by the U.S. Census Bureau. The American Community Survey (ACS), which shifted from a demonstration program to the full sample size and design in 2005, is a new approach to collecting census data that eliminates the need for a long form in the 2010 Census. The ACS publishes social, housing, and economic characteristics for demographic groups covering a broad spectrum of geographic areas with populations of 65,000 or more in the United States and Puerto Rico.

The 2005 Public Use Microdata Sample (PUMS) is a set of data files that contain records of a one-percent sample of all housing units that the survey interviewed. For determining the PUMS sample size, the size of the housing unit universe is the ACS estimate of the total number of housing units. Nationally, the 2005 PUMS data contains 1,259,653 housing unit records; in New Jersey, the 2005 ACS housing unit estimate is 3,443,981, and the one-percent sample size is 34,440.

As of August 2006, the primary way to access data for rural areas in the ACS is through Public Use Micro Data Sample Areas (PUMAs), which are special, non-overlapping areas that partition a state. The Census Bureau has produced 2005 ACS data products, which contain selected demographic, social, economic, and housing characteristics, for all 2,071 PUMAs. (See <http://www.census.gov/acs/www/Products/PUMS/>.) Each PUMA, drawn by state governments for the Census 2000 sample PUMS files, contains a population of about 100,000. New Jersey, which has 21 counties, is partitioned into 61 PUMAs, each of which has received 2005 ACS estimates. In the one instance when a single PUMA is in more than one county (Gloucester and Salem), each county was weighted by population and a new weighted average was calculated to determine a Self-Sufficiency Standard specific to that PUMA.

Since the Self-Sufficiency Standard assumes that all adult household members work, the population sample in this report includes only those households in which there is at least one adult of age 18-65 who is not disabled. Thus, although the ACS *sample* includes households that have disabled and/or elderly members, this *report* excludes disabled/elderly adults and their income when determining household composition and income for the Study Population. Households defined as “group quarters” are also excluded from the analysis. In total, 2,417,573 non-disabled, non-elderly households are included in this demographic study of New Jersey.

ASSUMPTIONS FOR THE EXPANDED SELF-SUFFICIENCY FAMILY TYPES

The 2005 Self-Sufficiency Standard for New Jersey was calculated for 70 different family types in each county, including combinations of up to two adults and three children. However, to account for additional family types found in the U.S. Census (3 or more adults and/or 4 or more children), the Self-Sufficiency Standard for each county in New Jersey was expanded by an additional 82 family types for a total of 152 family types.

In order to remain consistent with the Standard’s methodology, it is assumed that all adults in one- and two-adult households are working. Adults are defined as all persons

in a household (family and non-family) who are between 18 and 64 years of age and able to work (not disabled). Working adults are defined as those who are employed at work or employed but absent from work during the week preceding the survey, as well as people in the Armed Forces. (Working adults also includes the very small number of working teenagers 16 and over.) Non-working adults include those who are unemployed and looking for work as well as those who are not in the labor force because they are retired or are in school, or for some other reason. Therefore, all work-related costs (transportation, taxes, and child care) are included for these adults in the household's Standard. In New Jersey, 40 percent of the households have one worker, 56 percent have two or more workers, and four percent have no workers.

Other assumptions used in the creation of the extended family types include:

- For households with more than two adults, it is assumed that all adults beyond two are non-working dependents of the first two working adults. The main effect of this assumption is that the costs for these adults do not include transportation.
- As in the original Standard calculations, it is assumed that adults and children do not share the same bedroom and that there are no more than two children per bedroom. When there are three or more adults in a household, it is assumed that there are no more than two adults per bedroom.
- Food costs for additional adults (greater than two) are calculated using the assumption that the third adult is a female and the fourth adult is a male, with the applicable food costs added for each.
- The first two adults are assumed to be a married couple and taxes are calculated for the whole household together (i.e., as a family), while additional adults are treated as single adults for tax exemptions and credits.
- For the additional children in the two- and three-adult families, the added costs of food, health care, and child care are based on the ages of the "extra" children and added to the total expenses of the household (before taxes and tax credits are calculated).

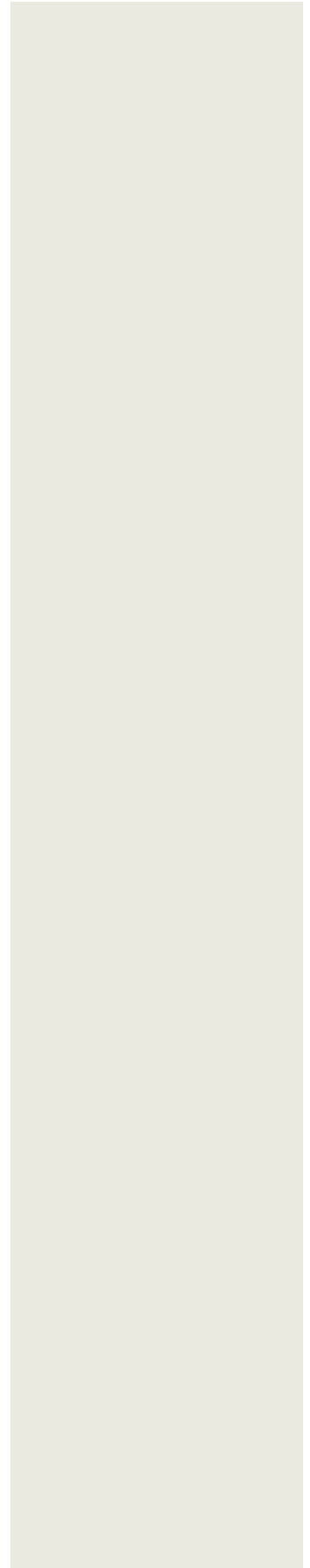
COMPARING THE SELF-SUFFICIENCY STANDARD TO CENSUS INCOME AND THE FPL

The ACS/Census income is determined by calculating the total income of each person in the household, excluding seniors and disabled adults. Income includes money received during the preceding year (2004) by non-disabled/non-elderly adult household members (or children) from: wages; farm and non-farm self-employment; Social Security or railroad payments; interest on savings or bonds; dividends, income from estates or trusts, and net rental income; veterans' payments or unemployment and workmen's compensation; private pensions or government employee pensions; alimony and child support; regular contributions from people not living in the household; and other periodic income. It is assumed that all income in a household is equally available to pay all expenses.

The 2004 U.S. Census Bureau poverty thresholds and the 2005 New Jersey Self-Sufficiency Standard for each family type for each PUMA are then compared to the

2005 ACS income (as determined by income received the year before) to determine the number of households with income above and below the threshold and the Self-Sufficiency Standard. Note that the 2004 poverty thresholds were used because the data for the 2005 Standards for New Jersey was collected in 2004.

Households are categorized by whether households income is (1) below the poverty threshold as well as below the Self-Sufficiency Standard, (2) above the poverty threshold but below the Standard, or (3) above the Standard. Households whose income are below the Standard are designated as having “insufficient” or “inadequate” income.



Appendix C: Data Tables

Table C-1. The Self-Sufficiency Standard and Federal Poverty Level by Number of Workers in Household¹: New Jersey 2005

	TOTAL	PERCENT OF HOUSEHOLDS	BELOW SELF-SUFFICIENCY STANDARD						ABOVE SELF-SUFFICIENCY STANDARD	
			Below Standard and Below Poverty		Below Standard and Above Poverty		Total Below Standard		Number	Percent of Total
			Number	Percent of Total	Number	Percent of Total	Number	Percent of Total		
TOTAL HOUSEHOLDS	2,417,573	100.0%	165,136	7	328,906	14	494,042	20	1,923,531	80
NUMBER OF WORKERS IN HOUSEHOLD										
None	100,975	4.2%	55,115	55	17,887	18	73,002	72	27,973	28
One	967,718	40.0%	88,628	9	175,298	18	263,926	27	703,792	73
Two+	1,348,880	55.8%	21,393	2	135,721	10	157,114	12	1,191,766	88

¹ The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, the householder is any adult member, excluding roomers, boarders, or paid employees. All workers over age 16 are included in the calculation of number of workers in the total household.

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

Table C-2. The Self-Sufficiency Standard and Federal Poverty Level by Work Status of Householder and Work Status of Adults¹: New Jersey 2005

	TOTAL	PERCENT OF HOUSEHOLDS	BELOW SELF-SUFFICIENCY STANDARD						ABOVE SELF-SUFFICIENCY STANDARD	
			Below Standard and Below Poverty		Below Standard and Above Poverty		Total Below Standard		Number	Percent of Total
			Number	Percent of Total	Number	Percent of Total	Number	Percent of Total		
TOTAL HOUSEHOLDS	2,417,573	100.0%	165,136	7	328,906	14	494,042	20	1,923,531	80
WORK STATUS OF HOUSEHOLDER										
Not Working	232,311	9.6%	68,202	29	44,094	19	112,296	48	120,015	52
Full-time, Year-Round	1,563,445	64.7%	27,443	2	169,609	11	197,052	13	1,366,393	87
Part-time, Year-Round	115,255	4.8%	13,576	12	25,335	22	38,911	34	76,344	66
Full-time, Part-Year	382,401	15.8%	31,530	8	62,314	16	93,844	25	288,557	75
less than 26 weeks	79,507	3.3%	19,058	24	14,745	19	33,803	43	45,704	57
26 weeks to 49 weeks	302,894	12.5%	12,472	4	47,569	16	60,041	20	242,853	80
Part-time, Part-Year	124,161	5.1%	24,385	20	27,554	22	51,939	42	72,222	58
less than 26 weeks	48,370	2.0%	12,062	25	12,862	27	24,924	52	23,446	48
26 weeks to 49 weeks	75,791	3.1%	12,323	16	14,692	19	27,015	36	48,776	64
WORK STATUS OF ADULTS										
ONE ADULT IN HOUSEHOLD	723,029	29.9%	106,179	15	117,574	16	223,753	31	499,276	69
Full-time, Year-Round	441,066	18.2%	14,776	3	56,884	13	71,660	16	369,406	84
Part-time, Year-Round	204,137	8.4%	45,604	22	46,971	23	92,575	45	111,562	55
Not Working	77,826	3.2%	45,799	59	13,719	18	59,518	76	18,308	24
TWO OR MORE ADULTS IN HOUSEHOLD	1,694,544	70.1%	58,957	3	211,332	12	270,289	16	1,424,255	84
All adults work	1,190,443	49.2%	15,335	1	99,120	8	114,455	10	1,075,988	90
All workers full-time, year-round	414,872	17.2%	364	0	14,374	3	14,738	4	400,134	96
Some workers part-time and/or part-year ²	624,092	25.8%	4,836	1	54,671	9	59,507	10	564,585	90
All workers part-time and/or part-year	151,479	6.3%	10,135	7	30,075	20	40,210	27	111,269	73
Some adults work	480,952	19.9%	34,306	7	108,044	22	142,350	30	338,602	70
All workers full-time, year-round	299,118	12.4%	9,904	3	62,043	21	71,947	24	227,171	76
Some workers part-time and/or part-year	79,898	3.3%	1,068	1	20,333	25	21,401	27	58,497	73
All workers part-time and/or part-year ²	101,936	4.2%	23,334	23	25,668	25	49,002	48	52,934	52
No adults work	23,149	1.0%	9,316	40	4,168	18	13,484	58	9,665	42

¹ The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, the householder is any adult member, excluding roomers, boarders, or paid employees. All workers over age 16 are included in the calculation of number of workers in the total household.

² This category can also include households with full-time workers.

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

Table C-3. The Self-Sufficiency Standard and Federal Poverty Level by Earnings and Hours Worked of Householder¹: New Jersey 2005

	TOTAL	MEDIAN	BELOW SELF-SUFFICIENCY STANDARD						ABOVE SELF-SUFFICIENCY STANDARD	
			Below Standard and Below Poverty		Below Standard and Above Poverty		Total Below Standard		Number	Median
			Number	Median	Number	Median	Number	Median		
ANNUAL EARNINGS (ALL HOUSEHOLDERS)	2,417,573	\$40,000	165,136	\$1,000	328,906	\$17,000	494,042	\$10,400	1,923,531	\$48,200
WORKING HOUSEHOLDER EARNINGS AND HOURS										
Annual Earnings (Workers Only)	2,185,262	\$43,000	96,934	\$5,700	284,812	\$20,000	381,746	\$15,000	1,803,516	\$50,000
Total Hours Worked	2,185,262	2,080	96,934	1,040	284,812	2,080	381,746	1,920	1,803,516	2,080
Hourly Pay Rate	2,185,262	\$21.63	96,934	\$6.25	284,812	\$10.72	381,746	\$9.62	1,803,516	\$24.48

¹ The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, the householder is any adult member, excluding roomers, boarders, or paid employees.

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

Table C-4. The Self-Sufficiency Standard by
Top Ten Householders Occupations:¹ New Jersey 2005

HOUSEHOLDS BELOW SELF-SUFFICIENCY STANDARD					HOUSEHOLDS ABOVE SELF-SUFFICIENCY STANDARD				
Rank	Occupation	Number	Percent	Cumulative Percent	Rank	Occupation	Number	Percent	Cumulative Percent
1	Office Administration	67,115	14	14	1	Managers	269,765	14	14
2	Sales & Cashier	47,411	10	23	2	Office Administration	254,397	13	27
3	Food Industry	34,554	7	30	3	Sales and Cashier	197,860	10	38
4	Moving	34,406	7	37	4	Financial Specialist	125,779	7	44
5	Housekeeping / Janitor	30,045	6	43	5	Teachers	117,879	6	50
6	Construction	28,375	6	49	6	Medical	100,497	5	55
7	Operating Machine	28,169	6	55	7	Math Computer	96,561	5	60
8	Gaming, Personal Care & Service Workers	24,998	5	60	8	Construction	89,647	5	65
9	Medical Assistants	22,964	5	64	9	Moving	88,429	5	70
10	Teachers	22,094	5	69	10	Operating Machine	81,046	4	74

¹ The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, the householder is any adult member, excluding roomers, boarders, or paid employees.

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

Table C-5. The Self-Sufficiency Standard and Federal Poverty Level by Gender of Householder¹ and Household Type: New Jersey 2005

	TOTAL	PERCENT OF HOUSEHOLDS	BELOW SELF-SUFFICIENCY STANDARD						ABOVE SELF-SUFFICIENCY STANDARD	
			Below Standard and Below Poverty		Below Standard and Above Poverty		Total Below Standard		Number	Percent of Total
			Number	Percent of Total	Number	Percent of Total	Number	Percent of Total		
TOTAL HOUSEHOLDS	2,417,573	100.0%	165,136	7	328,906	14	494,042	20	1,923,531	80
GENDER OF HOUSEHOLDER										
Male	1,387,558	57.4%	54,029	4	158,579	11	212,608	15	1,174,950	85
Female	1,030,015	42.6%	111,107	11	170,327	17	281,434	27	748,581	73
HOUSEHOLD TYPE										
All family households ²	1,810,168	74.9%	113,396	6	261,223	14	374,619	21	1,435,549	79
Non-family ³ household	607,405	25.1%	51,740	9	67,683	11	119,423	20	487,982	80
Male householder	317,285	13.1%	20,930	7	33,874	11	54,804	17	262,481	83
Female householder	290,120	12.0%	30,810	11	33,809	12	64,619	22	225,501	78

¹ The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, any adult member, excluding roomers, boarders, or paid employees.

² A family household is a household maintained by a family, defined as a group of two or more persons (one of whom is the householder) residing together and related by birth, marriage, or adoption; family households include any unrelated persons who reside in the household.

³ A non-family household is a person maintaining a household while living alone or with nonrelatives only.

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

Table C-6. The Self-Sufficiency Standard and Federal Poverty Level by Number of Children in the Household and Age of Youngest Child: New Jersey 2005

	TOTAL	PERCENT OF HOUSEHOLDS	BELOW SELF-SUFFICIENCY STANDARD						ABOVE SELF-SUFFICIENCY STANDARD	
			Below Standard and Below Poverty		Below Standard and Above Poverty		Total Below Standard		Number	Percent of Total
			Number	Percent of Total	Number	Percent of Total	Number	Percent of Total		
TOTAL HOUSEHOLDS	2,417,573	100.0%	165,136	7	328,906	14	494,042	20	1,923,531	80
NUMBER OF CHILDREN IN HOUSEHOLD										
No children	1,299,005	53.7%	75,642	6	112,242	9	187,884	14	1,111,121	86
1 or more	1,118,568	46.3%	89,494	8	216,664	19	306,158	27	812,410	73
1	457,557	18.9%	29,988	7	71,314	16	101,302	22	356,255	78
2	440,112	18.2%	28,857	7	77,522	18	106,379	24	333,733	76
3	170,403	7.0%	20,299	12	46,259	27	66,558	39	103,845	61
4 or more	50,496	2.1%	10,350	20	21,569	43	31,919	63	18,577	37
AGE OF YOUNGEST CHILD										
Less than 6 yrs	497,882	20.6%	48,921	10	127,792	26	176,713	35	321,169	65
6 to 17 yrs	620,686	25.7%	40,573	7	88,872	14	129,445	21	491,241	79

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

Table C-7. The Self-Sufficiency Standard and Federal Poverty Level by Marital Status of Householder¹: New Jersey 2005

	TOTAL	PERCENT OF HOUSEHOLDS	BELOW SELF-SUFFICIENCY STANDARD						ABOVE SELF-SUFFICIENCY STANDARD	
			Below Standard and Below Poverty		Below Standard and Above Poverty		Total Below Standard		Number	Percent of Total
			Number	Percent of Total	Number	Percent of Total	Number	Percent of Total		
TOTAL HOUSEHOLDS	2,417,573	100.0%	165,136	7	328,906	14	494,042	20	1,923,531	80
MARITAL STATUS										
Married	1,408,631	58.3%	49,777	4	155,322	11	205,099	15	1,203,532	85
Divorced, Widowed, Separated	482,549	20.0%	46,768	10	81,029	17	127,797	26	354,752	74
Never Married	526,393	21.8%	68,591	13	92,555	18	161,146	31	365,247	69

¹ The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, any adult member, excluding roomers, boarders, or paid employees.

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

Table C-8. The Self-Sufficiency Standard and Federal Poverty Level by Number of Children in Household and Family Type: New Jersey 2005

	TOTAL	PERCENT OF HOUSEHOLDS	BELOW SELF-SUFFICIENCY STANDARD						ABOVE SELF-SUFFICIENCY STANDARD	
			Below Standard and Below Poverty		Below Standard and Above Poverty		Total Below Standard		Number	Percent of Total
			Number	Percent of Total	Number	Percent of Total	Number	Percent of Total		
TOTAL HOUSEHOLDS	2,417,573	100.0%	165,136	7	328,906	14	494,042	20	1,923,531	80
FAMILY TYPE AND NUMBER OF CHILDREN										
FAMILY HOUSEHOLDS¹	1,810,168	74.9%	113,396	6	261,223	14	374,619	21	1,435,549	79
Married couple	1,348,008	55.8%	39,943	3	145,714	11	185,657	14	1,162,351	86
No children	544,473	22.5%	13,130	2	28,761	5	41,891	8	502,582	92
1 or more	803,535	33.2%	26,813	3	116,953	15	143,766	18	659,769	82
1	303,154	12.5%	7,510	2	31,596	10	39,106	13	264,048	87
2	342,135	14.2%	9,348	3	45,484	13	54,832	16	287,303	84
3	123,663	5.1%	5,807	5	25,349	20	31,156	25	92,507	75
4 or more	34,583	1.4%	4,148	12	14,524	42	18,672	54	15,911	46
Male householder, no spouse present	133,147	5.5%	8,731	7	24,704	19	33,435	25	99,712	75
No children	60,035	2.5%	2,359	4	5,525	9	7,884	13	52,151	87
1 or more	73,112	3.0%	6,372	9	19,179	26	25,551	35	47,561	65
1	38,050	1.6%	2,263	6	7,180	19	9,443	25	28,607	75
2	21,893	0.9%	2,396	11	6,214	28	8,610	39	13,283	61
3	10,156	0.4%	921	9	4,189	41	5,110	50	5,046	50
4 or more	3,013	0.1%	792	26	1,596	53	2,388	79	625	21
Female householder, no spouse present	329,013	13.6%	64,722	20	90,805	28	155,527	47	173,486	53
No children	94,915	3.9%	8,603	9	12,334	13	20,937	22	73,978	78
1 or more	234,098	9.7%	56,119	24	78,471	34	134,590	57	99,508	43
1	111,919	4.6%	20,215	18	32,204	29	52,419	47	59,500	53
2	73,358	3.0%	17,113	23	24,494	33	41,607	57	31,751	43
3	36,011	1.5%	13,471	37	16,324	45	29,795	83	6,216	17
4 or more	12,810	0.5%	5,320	42	5,449	43	10,769	84	2,041	16

¹ A family household is a household maintained by a family, defined as a group of two or more persons (one of whom is the householder) residing together and related by birth, marriage, or adoption; family households include any unrelated persons who reside in the household.

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

Table C-9. The Self-Sufficiency Standard and Federal Poverty Level by Number of Workers by Household Type (Children and Marital Status)¹: New Jersey 2005

	TOTAL	PERCENT OF HOUSEHOLDS	BELOW SELF-SUFFICIENCY STANDARD						ABOVE SELF-SUFFICIENCY STANDARD	
			Below Standard and Below Poverty		Below Standard and Above Poverty		Total Below Standard		Number	Percent of Total
			Number	Percent of Total	Number	Percent of Total	Number	Percent of Total		
TOTAL HOUSEHOLDS	2,417,573	100.0%	145,221	6	348,821	14	494,042	20	1,923,531	80
NUMBER OF WORKERS BY HOUSEHOLD TYPE										
HOUSEHOLDS WITHOUT CHILDREN	1,299,005	53.7%	75,642	6	112,242	9	187,903	14	1,111,121	86
Married couple	544,473	22.5%	13,130	2	28,761	5	41,893	8	502,582	89
Two or more workers	414,482	17.1%	1,696	0	14,978	4	16,674	4	397,808	95
One worker full-time, year-round	74,049	3.1%	659	1	3,979	5	4,639	6	69,411	92
One worker part-time and/or part-year	36,458	1.5%	4,886	13	5,965	16	10,864	30	25,607	67
No workers	19,484	0.8%	5,889	30	3,839	20	9,758	50	9,756	43
Female householder, no spouse present	383,880	15.9%	39,223	10	46,080	12	85,313	22	298,577	78
Two or more workers	107,502	4.4%	1,773	2	10,808	10	12,583	12	94,921	88
One worker full-time, year-round	168,429	7.0%	2,613	2	14,528	9	17,143	10	151,288	90
One worker part-time and/or part-year	71,916	3.0%	14,694	20	13,961	19	28,675	40	43,261	60
No workers	36,033	1.5%	20,143	56	6,783	19	26,982	75	9,107	25
HOUSEHOLDS WITH CHILDREN	1,118,568	46.3%	89,494	8	216,664	19	306,193	27	812,410	73
Married couple	803,535	33.2%	26,813	3	116,953	15	143,769	18	659,769	81
Two or more workers	595,436	24.6%	11,034	2	65,521	11	76,557	13	518,881	86
One worker full-time, year-round	167,893	6.9%	5,176	3	41,514	25	46,693	28	121,203	71
One worker part-time and/or part-year	36,278	1.5%	8,002	22	9,544	26	17,568	48	18,732	50
No workers	3,928	0.2%	2,601	66	374	10	3,041	77	953	25
Female householder, no spouse present	235,253	9.7%	56,309	24	78,534	33	134,867	57	100,410	43
Two or more workers	83,103	3.4%	3,993	5	26,568	32	30,566	37	52,542	63
One worker full-time, year-round	79,394	3.3%	10,649	13	32,774	41	43,436	55	35,971	45
One worker part-time and/or part-year	53,444	2.2%	24,347	46	17,673	33	42,066	79	11,424	21
No workers	19,312	0.8%	17,320	90	1,519	8	18,929	98	473	2

¹ All workers over age 16 are included in the calculation of number of workers in the total household.

Note: The household type of "male householder, no spouse present" is calculated but not shown separately as the sample size for male householders with children is too small to be statistically stable.

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

Table C-10. The Self-Sufficiency Standard by
Top Ten Occupations of Householders by Gender: New Jersey 2005

HOUSEHOLDS BELOW THE SELF-SUFFICIENCY STANDARD									
MALE HOUSEHOLDERS					FEMALE HOUSEHOLDERS				
Rank	Occupation	Number	Percent	Cumulative Percent	Rank	Occupation	Number	Percent	Cumulative Percent
1	Construction	27,908	13	13	1	Office Administration	52,254	19	19
2	Moving	25,776	12	25	2	Sales & cashier	28,494	10	29
3	Sales & Cashier	18,917	9	34	3	Gaming, Personal Care & Service Workers	20,907	7	36
4	Food Industry Worker	15,254	7	41	4	Medical Assistants	20,742	7	43
5	Office Administration	14,861	7	48	5	Food Industry Worker	19,300	7	50
6	Housekeeping / Janitor	14,799	7	55	6	Teachers	17,207	6	56
7	Maintenance Repair	14,729	7	62	7	Housekeeping / Janitor	15,246	5	62
8	Operating Machine	14,037	7	69	8	Operating Machine	14,132	5	67
9	Managers	11,856	6	74	9	Moving	8,630	3	70
10	Teachers	4,887	2	77	10	Medical ¹	6,912	2	72
HOUSEHOLDS ABOVE THE SELF-SUFFICIENCY STANDARD									
MALE HOUSEHOLDERS					FEMALE HOUSEHOLDERS				
Rank	Occupation	Number	Percent	Cumulative Percent	Rank	Occupation	Number	Percent	Cumulative Percent
1	Managers	191,203	16	16	1	Office Administration	175,941	24	24
2	Sales & Cashier	135,420	12	28	2	Teachers	79,915	11	34
3	Construction	87,820	7	35	3	Managers	78,562	10	45
4	Math & Computer	79,336	7	42	4	Sales & Cashier	62,440	8	53
5	Moving	78,985	7	49	5	Medical	61,582	8	61
6	Office Administration	78,456	7	55	6	Financial Specialist	49,912	7	68
7	Financial Specialist	75,867	6	62	7	Gaming, personal care and service workers	21,395	3	71
8	Maintenance Repair	64,407	5	67	8	Counseling (including religion)	21,171	3	74
9	Operating Machine	61,408	5	73	9	Operating Machine	19,638	3	76
10	Policing and Guards	47,005	4	77	10	Food Industry Worker	18,455	2	79

¹ The "medical" occupation includes dentists, physician's assistants, registered nurses, and physicians.

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

Table C-11. Median Hourly Pay Rate of Working Householders¹ by Gender, Household Status and the Presence of Children: New Jersey 2005

	TOTAL HOUSEHOLDS			TOTAL BELOW STANDARD			TOTAL ABOVE STANDARD		
	Total	Missing ²	Median	Total	Missing	Median	Total	Missing	Median
GENDER									
Male	1,314,030	73,528	\$24.04	183,018	29,590	\$10.42	1,131,012	43,938	\$27.24
Female	871,232	158,783	\$18.27	198,728	82,706	\$9.34	672,504	76,077	\$21.63
FAMILY HOUSEHOLDS									
Married couple	1,218,003	130,005	\$24.73	145,813	39,844	\$11.54	1,072,190	90,161	\$27.24
Male householder, no spouse present	125,395	7,752	\$17.09	29,438	3,997	\$9.62	95,957	3,755	\$20.57
Female householder, no spouse present	286,349	42,664	\$14.90	120,842	34,685	\$9.62	165,507	7,979	\$20.12
NON-FAMILY HOUSEHOLDS									
Male householder	297,596	19,689	\$20.63	43,138	11,666	\$7.50	254,458	8,023	\$23.08
Female householder	257,919	32,201	\$19.87	42,515	22,104	\$7.93	215,404	10,097	\$21.98
CHILDREN									
Children Present	1,017,370	101,198	\$21.63	254,817	51,341	\$10.71	762,553	49,857	\$26.71
No Children Present	1,167,892	131,113	\$21.63	126,929	60,955	\$8.08	1,040,963	70,158	\$23.08

¹ The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, the householder is any adult member, excluding roomers, boarders, or paid employees.

² Missing indicates the number of non-working householders excluded from the calculation of median hourly pay rate.

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

Table C-12. The Self-Sufficiency Standard and Federal Poverty Level by Race and Ethnicity of Householder¹: New Jersey 2005

	TOTAL	PERCENT OF HOUSEHOLDS	BELOW SELF-SUFFICIENCY STANDARD						ABOVE SELF-SUFFICIENCY STANDARD	
			Below Standard and Below Poverty		Below Standard and Above Poverty		Total Below Standard		Number	Percent of Total
			Number	Percent of Total	Number	Percent of Total	Number	Percent of Total		
TOTAL HOUSEHOLDS	2,417,573	100.0%	165,136	7	328,906	14	494,042	20	1,923,531	80
RACE AND ETHNICITY										
Asian and Pacific Islander	185,364	7.7%	10,393	6	21,814	12	32,207	17	153,157	83
Black	331,150	13.7%	48,204	15	64,372	19	112,576	34	218,574	66
Latino ²	351,235	14.5%	45,993	13	99,843	28	145,836	42	205,399	58
White	1,534,296	63.5%	59,455	4	138,764	9	198,219	13	1,336,077	87
Other	15,528	0.6%	1,091	7	4,113	26	5,204	34	10,324	66

¹ The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, any adult member, excluding roomers, boarders, or paid employees.

² Hispanic or Latinos may be of any race. All other races are non-Hispanic or non-Latino.

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

Table C-13. The Self-Sufficiency Standard and Federal Poverty Level by Citizenship Status and Ethnicity of Householder¹: New Jersey 2005

	TOTAL	PERCENT OF HOUSEHOLDS	BELOW SELF-SUFFICIENCY STANDARD						ABOVE SELF-SUFFICIENCY STANDARD	
			Below Standard and Below Poverty		Below Standard and Above Poverty		Total Below Standard		Number	Percent of Total
			Number	Percent of Total	Number	Percent of Total	Number	Percent of Total		
TOTAL HOUSEHOLDS	2,417,573	100.0%	165,136	7	328,906	14	494,042	20	1,923,531	80
CITIZENSHIP STATUS										
NATIVE-BORN	1,813,500	75.0%	114,630	6	203,978	11	318,608	18	1,494,892	82
Hispanic or Latino ²	143,013	5.9%	20,771	15	33,717	24	54,488	38	88,525	62
Not Hispanic or Latino	1,670,487	69.1%	93,859	6	170,261	10	264,120	16	1,406,367	84
FOREIGN BORN	604,073	25.0%	50,506	8	124,928	21	175,434	29	428,639	71
Naturalized citizen	318,093	13.2%	21,824	7	48,309	15	70,133	22	247,960	78
Hispanic or Latino	87,570	3.6%	8,259	9	17,718	20	25,977	30	61,593	70
Not Hispanic or Latino	230,523	9.5%	13,565	6	30,591	13	44,156	19	186,367	81
Not a citizen	285,980	11.8%	28,682	10	76,619	27	105,301	37	180,679	63
Hispanic or Latino	120,652	5.0%	16,963	14	48,408	40	65,371	54	55,281	46
Not Hispanic or Latino	165,328	6.8%	11,719	7	28,211	17	39,930	24	125,398	76

¹ The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, any adult member, excluding roomers, boarders, or paid employees.

² Hispanic or Latinos may be of any race. All other races are non-Hispanic or non-Latino.

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

Table C-14. The Self-Sufficiency Standard and Federal Poverty Level by Language of Householder¹: New Jersey 2005

	TOTAL	PERCENT OF HOUSEHOLDS	BELOW SELF-SUFFICIENCY STANDARD						ABOVE SELF-SUFFICIENCY STANDARD	
			Below Standard and Below Poverty		Below Standard and Above Poverty		Total Below Standard		Number	Percent of Total
			Number	Percent of Total	Number	Percent of Total	Number	Percent of Total		
TOTAL HOUSEHOLDS	2,417,573	100.0%	165,136	7	328,906	14	494,042	20	1,923,531	80
ENGLISH SPEAKING ABILITY										
Very well	2,134,515	88.3%	127,336	6	244,860	11	372,196	17	1,762,319	83
Less than very well	283,058	11.7%	37,800	13	84,046	30	121,846	43	161,212	57
LANGUAGE SPOKEN AT HOME										
English	1,737,784	71.9%	99,496	6	181,683	10	281,179	16	1,456,605	84
Language other than English.	679,789	28.1%	65,640	10	147,223	22	212,863	31	466,926	69
Spanish	331,205	13.7%	43,252	13	96,349	29	139,601	42	191,604	58
Language other than Spanish	348,584	14.4%	22,388	6	50,874	15	73,262	21	275,322	79

¹ The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, any adult member, excluding roomers, boarders, or paid employees.

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

Table C-15. The Self-Sufficiency Standard and Federal Poverty Level by Household Type by Race and Ethnicity: New Jersey 2005

	TOTAL	PERCENT OF HOUSEHOLDS	BELOW SELF-SUFFICIENCY STANDARD						ABOVE SELF-SUFFICIENCY STANDARD	
			Below Standard and Below Poverty		Below Standard and Above Poverty		Total Below Standard		Number	Percent of Total
			Number	Percent of Total	Number	Percent of Total	Number	Percent of Total		
TOTAL HOUSEHOLDS	2,417,573	100.0%	165,136	7	328,906	14	494,042	20	1,923,531	80
HOUSEHOLD TYPE BY RACE AND ETHNICITY										
HOUSEHOLDS WITHOUT CHILDREN	1,299,005	53.7%	75,642	6	112,242	9	187,884	14	1,111,121	86
Married couple	604,508	25.0%	15,489	3	34,286	6	49,775	8	554,733	92
Asian and Pacific Islander	56,334	2.3%	991	2	3,822	7	4,813	9	51,521	91
Black	51,130	2.1%	2,077	4	2,994	6	5,071	10	46,059	90
Latino ¹	60,955	2.5%	2,783	5	8,941	15	11,724	19	49,231	81
White	432,842	17.9%	9,470	2	17,929	4	27,399	6	405,443	94
Female householder ² , no spouse present	383,880	15.9%	39,223	10	46,080	12	85,303	22	298,577	78
Asian and Pacific Islander	17,320	0.7%	2,321	13	1,822	11	4,143	24	13,177	76
Black	71,875	3.0%	11,392	16	11,590	16	22,982	32	48,893	68
Latina	47,184	2.0%	8,490	18	8,374	18	16,864	36	30,320	64
White	245,233	10.1%	16,888	7	23,667	10	40,555	17	204,678	83
HOUSEHOLDS WITH CHILDREN	1,118,568	46.3%	89,494	8	216,664	19	304,160	27	812,410	73
Married couple	876,647	36.3%	33,185	4	136,132	16	169,317	19	707,330	81
Asian and Pacific Islander	89,634	3.7%	3,807	4	13,989	16	17,796	20	71,838	80
Black	81,124	3.4%	4,852	6	15,176	19	20,028	25	61,096	75
Latino	142,137	5.9%	12,592	9	48,787	34	61,379	43	80,758	57
White	562,570	23.3%	11,501	2	57,164	10	68,665	12	493,905	88
Female householder, no spouse present	235,253	9.7%	56,309	24	78,534	33	134,843	57	100,410	43
Asian and Pacific Islander	5,229	0.2%	1,006	19	323	6	1,329	25	3,900	75
Black	81,478	3.4%	24,688	30	28,332	35	53,020	65	28,458	35
Latina	61,753	2.6%	18,898	31	24,555	40	43,453	70	18,300	30
White	84,441	3.5%	11,465	14	24,038	28	35,503	42	48,938	58

¹ Hispanics or Latinos may be of any race. All other races are non-Hispanic or non-Latino.

² The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, any adult member, excluding roomers, boarders, or paid employees.

Note: The Race and ethnicity category of "Other" is calculated but not shown separately in this table as the category is too small to be statistically stable. Similarly, the household type of "male householder, no spouse present" is calculated but not shown separately as the sample size for male householders with children is too small to be statistically stable.

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

Table C-16
 The Self-Sufficiency Standard and Federal Poverty Level by
 Number of Workers by Race and Ethnicity¹: New Jersey 2005

	TOTAL	PERCENT OF HOUSEHOLDS	BELOW SELF-SUFFICIENCY STANDARD						ABOVE SELF-SUFFICIENCY STANDARD	
			Below Standard and Below Poverty		Below Standard and Above Poverty		Total Below Standard		Number	Percent of Total
			Number	Percent of Total	Number	Percent of Total	Number	Percent of Total		
TOTAL HOUSEHOLDS	2,417,573	100.0%	165,136	7	328,906	14	494,042	20	1,923,531	80
ASIAN/PACIFIC ISLANDER	185,364	7.7%	10,393	6	21,814	12	32,207	17	153,157	83
Two or more workers	110,143	4.6%	2,441	2	8,608	8	11,049	10	99,094	90
One worker	69,280	2.9%	3,916	6	12,501	18	16,417	24	52,863	76
No workers	5,941	0.2%	4,036	68	705	12	4,741	80	1,200	20
BLACK	331,150	13.7%	48,204	15	64,372	19	112,576	34	218,574	66
Two or more workers	143,787	5.9%	3,822	3	20,887	15	24,709	17	119,078	83
One worker	165,052	6.8%	27,122	16	40,458	25	67,580	41	97,472	59
No workers	22,311	0.9%	17,260	77	3,027	14	20,287	91	2,024	9
HISPANIC/LATINO²	351,235	14.5%	45,993	13	99,843	28	145,836	42	205,399	58
Two or more workers	204,006	8.4%	7,765	4	53,764	26	61,529	30	142,477	70
One worker	131,732	5.4%	25,736	20	44,031	33	69,767	53	61,965	47
No workers	15,497	0.6%	12,492	81	2,048	13	14,540	94	957	6
WHITE	1,534,296	63.5%	59,455	4	138,764	9	198,219	13	1,336,077	87
Two or more workers	883,849	36.6%	7,009	1	51,511	6	58,520	7	825,329	93
One worker	593,552	24.6%	31,450	5	75,146	13	106,596	18	486,956	82
No workers	56,895	2.4%	20,996	37	12,107	21	33,103	58	23,792	42

¹ All workers over age 16 are included in the calculation of number of workers in the total household.

² Hispanics or Latinos may be of any race. All other races are non-Hispanic or non-Latino.

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

Table C-17. The Self-Sufficiency Standard and Federal Poverty Level by Number of Working Adults and Nativity: New Jersey 2005

	TOTAL	PERCENT OF HOUSEHOLDS	BELOW SELF-SUFFICIENCY STANDARD						ABOVE SELF-SUFFICIENCY STANDARD	
			Below Standard and Below Poverty		Below Standard and Above Poverty		Total Below Standard		Number	Percent of Total
			Number	Percent of Total	Number	Percent of Total	Number	Percent of Total		
TOTAL HOUSEHOLDS	2,417,573	100.0%	165,136	7	328,906	14	494,042	20	1,923,531	80
NUMBER OF WORKING ADULTS BY NATIVITY										
NOT NATIVE	604,073	25.0%	50,506	8	124,928	21	175,442	29	428,639	71
No workers	19,455	0.8%	12,520	64	2,407	12	14,991	77	4,528	23
1 worker	225,992	9.3%	28,170	12	60,141	27	88,323	39	137,681	61
2 or more workers	358,626	14.8%	9,816	3	62,380	17	72,199	20	286,430	80
NATIVE	1,813,500	75.0%	114,630	6	203,978	11	318,614	18	1,494,892	82
No workers	81,520	3.4%	42,595	52	15,480	19	58,127	71	23,445	29
1 worker	741,726	30.7%	60,458	8	115,157	16	175,623	24	566,111	76
2 or more workers	990,254	41.0%	11,577	1	73,341	7	84,919	9	905,336	91

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

Table C-18. Top Ten Occupations of Householders Below the Self-Sufficiency Standard by Race and Ethnicity: New Jersey 2005

WHITE HOUSEHOLDERS									
HOUSEHOLDS BELOW SELF-SUFFICIENCY STANDARD					HOUSEHOLDS ABOVE SELF-SUFFICIENCY STANDARD				
Rank	Occupation	Number	Percent	Cumulative Percent	Rank	Occupation	Number	Percent	Cumulative Percent
1	Office Administration	31,053	16	16	1	Managers	213,336	16	16
2	Sales & Cashier	21,100	11	26	2	Office Administration	169,684	13	29
3	Construction	13,055	7	33	3	Sales & Cashier	152,457	11	40
4	Food Industry Worker	12,300	6	39	4	Teachers	92,981	7	47
5	Teachers	11,578	6	45	5	Financial Specialist	91,570	7	54
6	Managers	11,137	6	51	6	Medical	69,649	5	59
7	Moving	10,409	5	56	7	Construction	69,392	5	64
8	Gaming, Personal Care & Service Workers	8,582	4	60	8	Math & Computer	54,424	4	68
9	Operating Machine	7,671	4	64	9	Maintenance / Repair	49,454	4	72
10	Maintenance / Repair	7,407	4	68	10	Moving	46,732	3	76
BLACK HOUSEHOLDERS									
HOUSEHOLDS BELOW SELF-SUFFICIENCY STANDARD					HOUSEHOLDS ABOVE SELF-SUFFICIENCY STANDARD				
Rank	Occupation	Number	Percent	Cumulative Percent	Rank	Occupation	Number	Percent	Cumulative Percent
1	Office Administration	16,480	15	15	1	Office Administration	42,181	19	19
2	Medical Assistant	13,472	12	27	2	Managers	20,823	10	29
3	Sales & Cashier	12,848	11	38	3	Moving	20,299	9	38
4	Gaming, Personal Care & Service Workers	9,461	8	46	4	Policing / Guards	12,132	6	44
5	Moving	6,793	6	52	5	Financial Specialist	12,126	6	49
6	Housekeeping / Janitor	6,258	6	58	6	Teachers	11,953	5	55
7	Teachers	5,880	5	63	7	Sales & Cashier	11,574	5	60
8	Food Industry Worker	5,244	5	68	8	Medical ¹	10,899	5	65
9	Policing / Guards	3,511	3	71	9	Counseling (including religion)	9,771	4	69
10	Medical ¹	3,028	3	74	10	Operating Machine	9,438	4	74

¹ The "medical" occupation includes dentists, physician's assistants, registered nurses, and physicians.

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

Table C-18 (continued). Top Ten Occupations of Householders Below the Self-Sufficiency Standard by Race and Ethnicity: New Jersey 2005

LATINO HOUSEHOLDERS									
HOUSEHOLDS BELOW SELF-SUFFICIENCY STANDARD					HOUSEHOLDS ABOVE SELF-SUFFICIENCY STANDARD				
	Occupation	Number	Percent	Cumulative Percent	Rank	Occupation	Number	Percent	Cumulative Percent
1	Moving	17,313	12	12	1	Office Administration	28,933	14	14
2	Construction	16,866	12	23	2	Operating Machine	21,134	10	24
3	Operating Machine	16,757	11	35	3	Sales & Cashier	18,874	9	34
4	Office Administration	14,621	10	45	4	Moving	18,624	9	43
5	Food Industry	14,424	10	55	5	Managers	17,108	8	51
6	Housekeeping / Janitor	11,451	8	63	6	Construction	11,998	6	57
7	Gaming, Personal Care & Service Workers	8,831	6	69	7	Housekeeping / Janitor	11,467	6	62
8	Policing / Guards	5,734	4	73	8	Financial Specialist	10,435	5	67
9	Maintenance / Repair	5,619	4	77	9	Food Industry	8,934	4	72
10	Farming / Fishing	4,587	3	80	10	Teachers	7,872	4	76
ASIAN AND PACIFIC ISLANDER HOUSEHOLDERS									
HOUSEHOLDS BELOW SELF-SUFFICIENCY STANDARD					HOUSEHOLDS ABOVE SELF-SUFFICIENCY STANDARD				
	Occupation	Number	Percent	Cumulative Percent	Rank	Occupation	Number	Percent	Cumulative Percent
1	Sales & Cashier	3,939	12	12	1	Math & Computer	32,299	21	21
2	Office Administration	2,613	8	20	2	Managers	17,253	11	32
3	Managers	2,491	8	28	3	Medical ¹	15,413	10	42
4	Food Industry Worker	2,104	7	35	4	Sales & Cashier	14,294	9	52
5	Moving	2,047	6	41	5	Office Administration	12,852	8	60
6	Teachers	1,633	5	46	6	Financial Specialists	10,785	7	67
7	Financial Specialists	1,226	4	50	7	Engineer	9,968	7	74
8	Gaming, Personal Care & Service Workers	1,221	4	54	8	Operating Machine	6,115	4	78
9	Operating Machine	1,216	4	57	9	Scientist	5,622	4	81
10	Counseling (including religion)	1,133	4	61	10	Teachers	4,954	3	85

¹ The "medical" occupation includes dentists, physician's assistants, registered nurses, and physicians.

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

Table C-19. Median Hourly Pay Rate of Working Householders¹ by Race: New Jersey 2005

	TOTAL HOUSEHOLDS			TOTAL BELOW STANDARD			TOTAL ABOVE STANDARD		
	Total	Missing ²	Median	Total	Missing	Median	Total	Missing	Median
RACE									
White	1,391,117	143,179	\$24.25	147,901	50,318	\$10.50	1,243,216	92,861	\$26.15
Not White	794,145	89,132	\$16.83	233,845	61,978	\$9.57	560,300	27,154	\$21.15

¹ The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, the householder is any adult member, excluding roomers, boarders, or paid employees.

² Missing indicates the number of non-working householders excluded from the calculation of median hourly pay rate.

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

Table C-20. The Self-Sufficiency Standard and Federal Poverty Level by Educational Attainment of Householder¹ by Gender and Race: New Jersey 2005

	TOTAL	PERCENT OF HOUSEHOLDS	BELOW SELF-SUFFICIENCY STANDARD						ABOVE SELF-SUFFICIENCY STANDARD	
			Below Standard and Below Poverty		Below Standard and Above Poverty		Total Below Standard		Number	Percent of Total
			Number	Percent of Total	Number	Percent of Total	Number	Percent of Total		
TOTAL HOUSEHOLDS	2,417,573	100.0%	165,136	7	328,906	14	494,042	20	1,923,531	80
EDUCATIONAL ATTAINMENT										
LESS THAN HIGH SCHOOL	219,473	9.1%	40,971	19	68,188	31	109,159	50	110,314	50
Male	122,662	5.1%	12,661	10	34,578	28	47,239	39	75,423	61
White	43,638	1.8%	2,191	5	8,204	19	10,395	24	33,243	76
Non-White	79,024	3.3%	10,470	13	26,374	33	36,844	47	42,180	53
Female	96,811	4.0%	28,310	29	33,610	35	61,920	64	34,891	36
White	27,689	1.1%	5,216	19	8,349	30	13,565	49	14,124	51
Non-White	69,122	2.9%	23,094	33	25,261	37	48,355	70	20,767	30
HIGH SCHOOL DIPLOMA	614,699	25.4%	66,013	11	111,123	18	177,136	29	437,563	71
Male	343,605	14.2%	16,427	5	52,915	15	69,342	20	274,263	80
White	217,187	9.0%	6,089	3	24,125	11	30,214	14	186,973	86
Non-White	126,418	5.2%	10,338	8	28,790	23	39,128	31	87,290	69
Female	271,094	11.2%	49,586	18	58,208	21	107,794	40	163,300	60
White	156,441	6.5%	15,581	10	25,461	16	41,042	26	115,399	74
Non-White	114,653	4.7%	34,005	30	32,747	29	66,752	58	47,901	42
SOME COLLEGE OR ASSOCIATE'S DEGREE	601,398	24.9%	33,468	6	88,203	15	121,671	20	479,727	80
Male	318,460	13.2%	12,860	4	38,647	12	51,507	16	266,953	84
White	221,587	9.2%	7,657	3	20,112	9	27,769	13	193,818	87
Non-White	96,873	4.0%	5,203	5	18,535	19	23,738	25	73,135	75
Female	282,938	11.7%	20,608	7	49,556	18	70,164	25	212,774	75
White	167,591	6.9%	9,110	5	20,112	12	29,222	17	138,369	83
Non-White	115,347	4.8%	11,498	10	29,444	26	40,942	35	74,405	65
BACHELOR'S DEGREE OR HIGHER	982,003	40.6%	24,684	3	61,392	6	86,076	9	895,927	91
Male	602,831	24.9%	12,081	2	32,439	5	44,520	7	558,311	93
White	426,714	17.7%	7,354	2	16,311	4	23,665	6	403,049	94
Non-White	176,117	7.3%	4,727	3	16,128	9	20,855	12	155,262	88
Female	379,172	15.7%	12,603	3	28,953	8	41,556	11	337,616	89
White	273,449	11.3%	6,257	2	16,090	6	22,347	8	251,102	92
Non-White	105,723	4.4%	6,346	6	12,863	12	19,209	18	86,514	82

¹ The householder is the person (or one of the persons) in whose name the housing unit is owned or rented or, if there is no such person, the householder is any adult member, excluding roomers, boarders, or paid employees.

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

Table C-21. The Self-Sufficiency Standard and Federal Poverty Level by County: New Jersey 2005

	TOTAL	PERCENT OF HOUSEHOLDS	BELOW SELF-SUFFICIENCY STANDARD						ABOVE SELF-SUFFICIENCY STANDARD	
			Below Standard and Below Poverty		Below Standard and Above Poverty		Total Below Standard		Number	Percent of Total
			Number	Percent of Total	Number	Percent of Total	Number	Percent of Total		
TOTAL HOUSEHOLDS	2,417,573	100.0%	165,136	7	328,906	14	494,042	20	1,923,531	80
Atlantic	78,293	3.2%	5,882	8	11,467	15	17,349	22	60,944	78
Bergen	251,206	10.4%	13,510	5	25,485	10	38,995	16	212,211	84
Burlington	125,266	5.2%	4,017	3	16,446	13	20,463	16	104,803	84
Camden	141,298	5.8%	14,313	10	16,369	12	30,682	22	110,616	78
Cape May	26,059	1.1%	1,606	6	3,722	14	5,328	20	20,731	80
Cumberland	37,457	1.5%	3,622	10	5,947	16	9,569	26	27,888	74
Essex	224,724	9.3%	27,293	12	36,012	16	63,305	28	161,419	72
Gloucester	75,028	3.1%	3,874	5	8,177	11	12,052	16	62,977	84
Hudson	187,861	7.7%	18,915	10	37,655	20	56,570	30	131,291	70
Hunterdon	38,503	1.6%	1,111	3	3,574	9	4,685	12	33,818	88
Mercer	101,001	4.2%	8,414	8	9,840	10	18,254	18	82,747	82
Middlesex	225,468	9.3%	11,086	5	28,388	13	39,474	18	185,994	82
Monmouth	176,694	7.3%	7,256	4	16,820	10	24,076	14	152,618	86
Morris	140,587	5.8%	3,697	3	17,232	12	20,929	15	119,658	85
Ocean	130,710	5.4%	6,815	5	26,008	20	32,823	25	97,887	75
Passaic	128,820	5.3%	15,855	12	25,397	20	41,252	32	87,568	68
Salem	19,510	0.8%	1,054	5	2,583	13	3,636	19	15,873	81
Somerset	94,106	3.9%	3,799	4	11,023	12	14,822	16	79,284	84
Sussex	43,205	1.8%	1,710	4	4,056	9	5,766	13	37,439	87
Union	138,644	5.7%	9,585	7	17,062	12	26,647	19	111,997	81
Warren	33,133	1.4%	1,722	5	5,643	17	7,365	22	25,768	78

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

Table C-22. The Self-Sufficiency Standard and Federal Poverty Level by Select Cities: New Jersey 2005

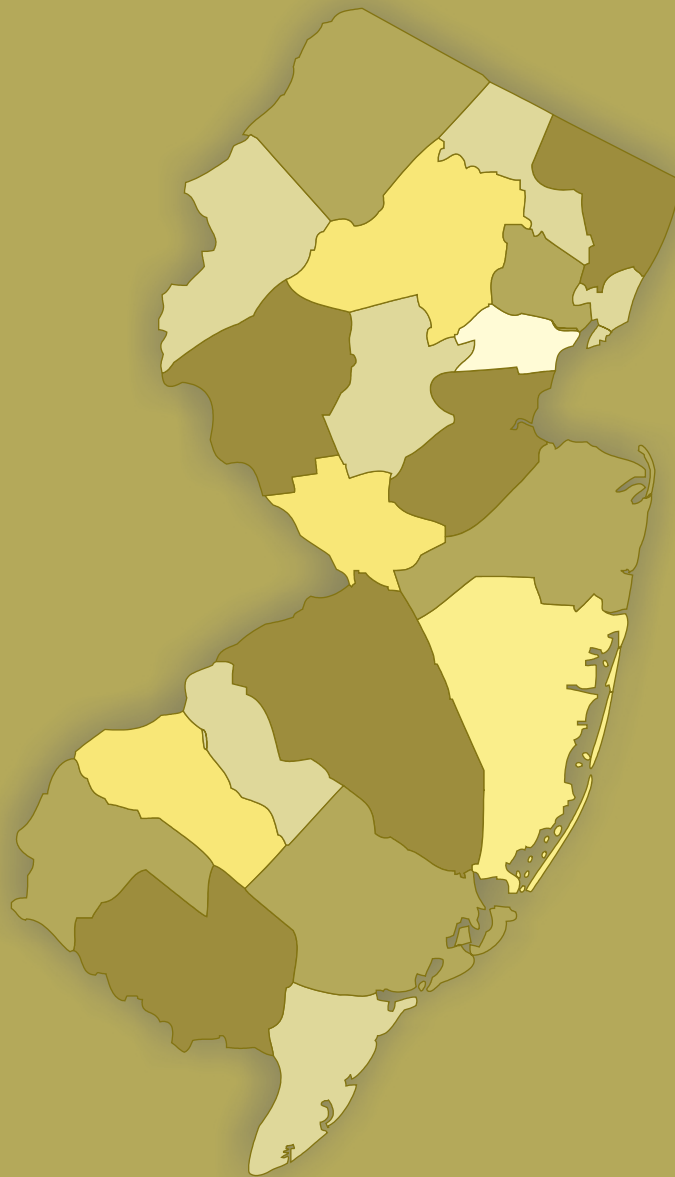
	TOTAL	PERCENT OF HOUSEHOLDS	BELOW SELF-SUFFICIENCY STANDARD						ABOVE SELF-SUFFICIENCY STANDARD	
			Below Standard and Below Poverty		Below Standard and Above Poverty		Total Below Standard		Number	Percent of Total
			Number	Percent of Total	Number	Percent of Total	Number	Percent of Total		
TOTAL HOUSEHOLDS	186,521	100.0%	24,897	13	33,002	18	57,899	31	128,622	69
SELECT CITIES¹										
Edison, Middlesex County	42,176	22.6%	572	1	3,092	7	3,664	9	38,512	91
Toms River, Ocean County	37,822	20.3%	1,265	3	5,367	14	6,632	18	31,190	82
Newark, Essex County	74,663	40.0%	15,668	21	17,545	23	33,213	44	41,450	56
Camden, Camden County	31,860	17.1%	7,392	23	6,998	22	14,390	45	17,470	55

¹ Note that these four cities represent approximately eight percent of New Jersey's population.

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

About Dr. Diana Pearce

Diana M. Pearce, Ph.D. teaches at the School of Social Work, University of Washington in Seattle, Washington, and is Director of the Center for Women's Welfare. Recognized for coining the phrase "the feminization of poverty," Dr. Pearce founded and directed the Women and Poverty Project at Wider Opportunities for Women. She has written and spoken widely on women's poverty and economic inequality, including testimony before Congress and the President's Working Group on Welfare Reform. While at WOW, Dr. Pearce conceived and developed the methodology for the Self-Sufficiency Standard and first published results in 1996 for Iowa and California. Her areas of expertise include low-wage and part-time employment, unemployment insurance, homelessness, and welfare reform as they impact women. Dr. Pearce has helped found and lead several coalitions, including the Women, Work and Welfare Coalition and the Women and Job Training Coalition. She received her Ph.D. degree in Sociology and Social Work from the University of Michigan.



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