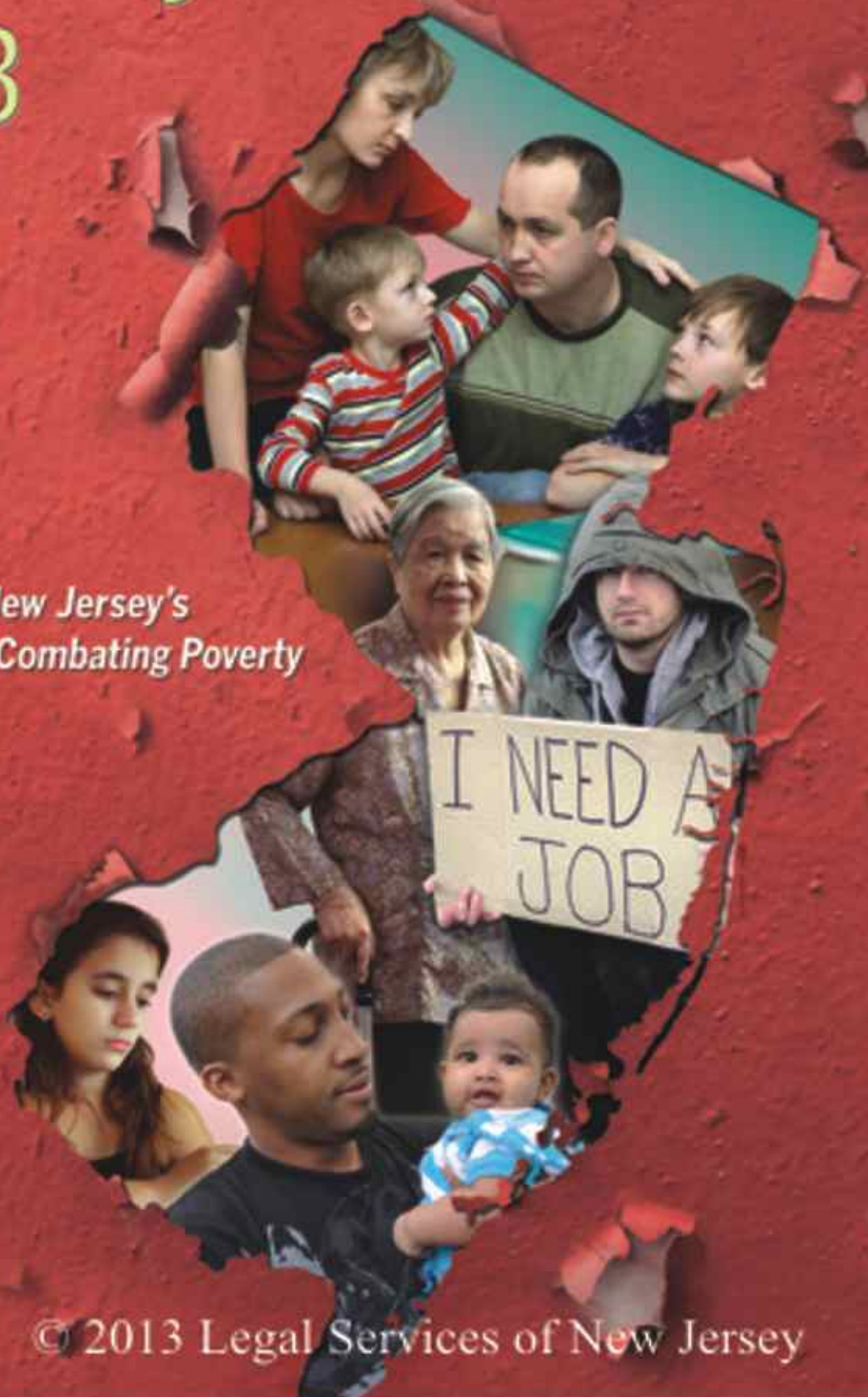


Poverty Benchmarks 2013

*Assessing New Jersey's
Progress in Combating Poverty*



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

Poverty Benchmarks 2013

Assessing New Jersey's Progress in Combating Poverty

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

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September 2013

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LEGAL SERVICES OF NEW JERSEY POVERTY RESEARCH INSTITUTE

Legal Services of New Jersey (LSNJ) heads the 47-year-old statewide Legal Services system, consisting of seven non-profit corporations providing free legal assistance in civil matters to low-income people in all 21 counties. LSNJ created the Poverty Research Institute (PRI) in 1997 to assemble data that would assist in its mission of providing civil legal aid. Such information can pinpoint the location, demographics, and other features of poverty, helping fashion more effective and efficient legal responses and solutions. Periodically, as a public service, LSNJ publishes reports and statistics gleaned from this data to enhance public awareness of poverty's scope, causes, consequences, and remedies. Greater knowledge about poverty can produce public policy decisions that alleviate some of the legal problems of those living in its grasp, and thereby further serve LSNJ's core mission. PRI is New Jersey's first and only entity exclusively focused on developing and updating information on poverty in the state.

To offer comments or ideas in response to this report, please email [**pri@lsnj.org**](mailto:pri@lsnj.org). For information on LSNJ itself, go to [**www.lsnj.org**](http://www.lsnj.org).

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Introduction

The annual *Poverty Benchmarks* report is an ongoing project of LSNJ's Poverty Research Institute. *Poverty Benchmarks 2013* is the seventh in the series.

The report is offered as a public service, providing a comprehensive single source for the important information about poverty in New Jersey. Additional in-depth data is available and continuously updated at LSNJ's PRI website, www.lsnj.org/pri. *Benchmarks'* annual updates enable systematic tracking of poverty trends, present new evidence and analysis concerning causes and solutions, and monitor performance of governmental poverty programs and policies. Each year major external events affecting poverty are flagged and assessed.

LSNJ traditionally issues *Benchmarks* between early spring and late summer, depending upon developments with the various data sources and the timing of major external studies and reports. The 2013 version comes out just nine days before the Census Bureau publishes its annual compilations of the Current Population Survey (CPS) and American Community Survey (ACS) 2012 poverty data, and thus provides an important platform from which to consider the significance of new federal data.

Benchmarks is best understood in conjunction with the PRI's other major reports, all available from its website: *The Real Cost of Living in New Jersey*; *Income Inequality in New Jersey*; *Food, Clothing, Health, or a Home?*; and *"I Want to Make it on My Own."*

1. Context: Cost of Living, Lingering Recession, and Sandy

The federal poverty level (FPL) is widely considered to understate true poverty. Among many shortcomings, the FPL is most prejudicial to New Jersey in failing to recognize *any* difference in or adjustment for wide disparities in the cost of living across the states.

LSNJ's recently released *Real Cost of Living* report shows that 250 percent of the federal poverty level (FPL) is the closest conservative measure of *actual or true poverty* in the state—that point at which people will face some *significant deprivation* in at least one key area of basic human needs. LSNJ's 2013 *Real Cost of Living* Study details these fundamental needs and their costs. With an income lower than the real cost of living, a family will likely be forced to go without food, default on a rent payment, defer a medical examination, or refrain from purchasing school clothing for a child.

While New Jersey is often cited as one of the *wealthiest* states in the nation, the high cost of living in New Jersey is usually ignored. A study undertaken by the Bureau of Economic Analysis, analyzing price level differences across states for the period 2006 to 2010, shows

that New Jersey's regional price parity index (developed by the Bureau of Labor statistics to measure price level differences between one place and another) was the third highest in the nation. Breaking down the overall index, expenditures for rent, education, housing, food, and medical categories also rank among the highest in the nation. At the same time, as we show in this report, median incomes adjusted for inflation were lower in 2011 than they were in 2006, and wages have been declining steadily. Median hourly wages, in 2011 real dollars, were lower in 2011 than they were in 2001.

Last year we stated that because of the slow economic recovery and high unemployment rates following the Great Recession, we expected that the ACS poverty data for 2010 and benchmarked in our report last year would understate the severity of poverty in 2011. The 2011 data confirmed this supposition. The Great Recession may be officially over, but poverty rates in New Jersey have risen steadily since the beginning of the recession, reaching record highs in 2011. *Benchmarks* includes numerous other data— especially unemployment figures—showing that many New Jersey residents continued to face enduring hardships in 2012.

We must leave to others an in-depth analysis of the extent to which these lingering recession effects reveal more pervasive, long-term structural economic changes. For the present, we need only keep in mind that New Jersey unemployment has not dropped dramatically. Combined with record-high SNAP (formerly known as Food Stamp) enrollment and still-high cash public assistance levels, we know that the shadow of the state's and nation's worst economic crisis lingers. Examining the evidence from available data, we find no reason to expect the soon-to-be-released 2012 Census data will reflect any significant reduction in poverty.

Finally, the Census data discussed in this report do not reflect the effects of 2012's Hurricane Sandy. By far the worst of New Jersey's three recent mega-storms (which also include 2011's Hurricane Irene and "Snowtober"), Sandy had a pronounced effect on the hardships of poverty, most notably in the destruction of substantial amounts of affordable housing. Notable government efforts to provide immediate shelter and relief obscure the absence to date of clear plans to restore, let alone augment, lost affordable housing.

2. Approach

The report, as with past reports, draws from a variety of data sources. For consistency, and to allow comparison, we emphasize data extracted from the U.S. Census Bureau's American Community Survey (ACS). These data depict the state of poverty in New Jersey in 2011. Unfortunately, there is no data available on the Census Bureau's ACS website at 250 percent of the FPL, the best marker for true poverty in New Jersey. This report therefore highlights poverty data at 200 percent of the official poverty measure, where available, because it is the closest to the real cost of living. Data at 50 percent and 100 percent of the

federal poverty level, where not given in the body of the report, are available in the Appendix.

New Jersey's current anti-poverty approach is a patchwork in which the diverse departments and programs that address elements of poverty exist and operate within their own domains—their silos—without significant interaction. Furthermore, in this period of severe economic circumstances, state agencies tasked with serving citizens in need have seen their budgets tightened, and service organizations have watched government grants and private contributions decline. Nonetheless, in the face of increased need and decreased resources, a strong state response is more vital than ever to the safety and well-being of those living in poverty. Until New Jersey takes a more coordinated approach to poverty, and organizes government programs and responses to address poverty comprehensively, confronting the full needs of individuals and families in poverty, evaluation of the state's anti-poverty strategy is confined to assessing individual programs. This report tracks these program developments from year to year, and each program "snapshot" provides an opportunity for advocates and lawmakers to assess its impact and performance. As recent Census Bureau analyses show, programs such as the Earned Income Tax Credit and SNAP make a major contribution in reducing the poverty level and without these programs, particularly in these times of economic hardship, the poverty rate would have been much higher than it already is.

3. Organization of this Report

The report commences by highlighting nine major findings. It then progresses through six sections, starting with comprehensive statewide data, and then looking at poverty in specific demographic categories, the prevalence of poverty in certain geographical areas, the interplay between poverty and work, specific consequences of poverty, and finally the current state of major government programs and policies to address poverty. The appendix provides very detailed information concerning poverty in every New Jersey county. Interspersed throughout the report are the detailed stories of four individuals living with the challenges of poverty, to remind us of the strength, courage, and dignity of those compelled to struggle against economic disadvantages.

Acknowledgements

LSNJ is especially grateful to the Fund for New Jersey, which provided grant assistance for this report, and which has provided funding to LSNJ's Poverty Research Institute since its inception in 1997.

PRI senior staff Allan Lichtenstein and Shivi Prasad were the primary researchers and reporters for this study. Key information was provided by senior LSNJ staff Kevin Liebkemann, Connie Pascale, Maura Sanders, Rosendo Socarras, and Joshua Spielberg.

As she has for 38 years, LSNJ's Sue Perger provided the final layout and editing. Tricia Simpson-Curtin of LSNJ put together the individual stories, and she and Harvey Fisher assisted in the editing. Cover design was by Laurel Ives of New York City.

All opinions are those of Legal Services of New Jersey.

Melville D. Miller, Jr., President
Legal Services of New Jersey
Edison, New Jersey
September 2013

Benchmarks 2013's Top Findings

- 1. Record Poverty.** In 2011, poverty in New Jersey reached a record high not seen for the past 50 years.

Census data going back to 1959 show that the official poverty rate of 10.4 percent in 2011 has not been surpassed in the last fifty years.

- 2. Nearly One-Third Face Significant Deprivation.** Using the *Real Cost of Living*, the portion of the state struggling to meet basic needs is dire—31.5% were below 250% FPL in 2011.

More than 2.7 million residents, or about 31.5 percent of the total population, were living in *true or actual* poverty in 2011; they were grappling to meet basic necessities.

- 3. Record Child Poverty.** Record number of children were living in poverty in 2011.

About 780,000, or 38.5 percent of all children, were below 250% of FPL in 2011. Of these, 31.2 percent were below 200% of FPL and 14.7% were below 100% of FPL, all record highs for the state.

- 4. Extreme Poverty In Certain Municipalities.**

Municipal poverty was highest in Camden, where 64.5 percent of the total population lived in households with incomes below 200 percent of FPL, followed by Passaic with a poverty rate of 59.5 percent, Lakewood at 55.9 percent, Paterson at 53.3 percent, Trenton at 51.5 percent, and Newark at 50.4 percent.

- 5. Child Poverty In Extreme Poverty Municipalities.**

Child poverty rates were highest in Camden—79 percent of all children were below 200 percent of the FPL in 2011. In another six places—Passaic, Lakewood, Paterson, Trenton, Newark, and Union City—more than 60 percent of children were below 200 percent of the FPL.

- 6. Continued High Unemployment.** In July 2013, the unemployment rate in New Jersey was 8.6 percent, substantially higher than the 4.6 percent at the onset of the Great Recession, and even higher than the current national average of 7.4 percent. The most recent data for July 2013 shows that New Jersey had the seventh highest unemployment rate in the nation.

7. Record Food Insecurity. Food insecurity reached another all-time high in 2011.

A sizeable portion of New Jersey households did not have enough food for all their members in 2011. Data from a three-year period (2009-11) show that 12.3 percent of New Jersey households were food insecure at some point during that period, and 4.5 percent had very low food security, meaning that the food intake of one or more household member was reduced or their eating pattern disrupted due to lack of resources. This represents a record high for the fifth consecutive year.

8. High Level of Medically Uninsured. Working-age population below 200% FPL had very high rates of uninsurance in 2011.

Working adults with low incomes were much more likely than either children or the elderly to be without health insurance coverage. In 2011, a sizeable proportion of working adults with incomes below 200 percent of the FPL were without health insurance—41.7 percent of working adults below 50% FPL, 38.2 percent between 50-99% FPL, and 42.4 percent with incomes between 100-200% FPL.

9. Poverty Correlates with School Districts Needing Improvement. School districts failing to make adequate progress were more likely to be located in high poverty areas.

During 2011-12, 19 category “A” school districts (poorest in the state) were identified as needing improvement. The “J” districts (considered the most affluent in the state) did not have any schools identified as needing improvement. In addition, the number of “A” district schools needing improvement has increased significantly in the past three years. During the 2009-10 school year, 13 failing districts fell under the “A” classification. By 2011-12 school year, the number rose to 19, a 46 percent increase. In all three years, no “J” district schools were identified as needing improvement.

Stories of Poverty:

Akavar



“I had full-blown depression at five years old.”

~ Akavar Dylutra

HUNTERDON COUNTY

Akavar Dylutra received his bachelor’s degree in 1975, and worked in media before moving into the technology field. He worked in the corporate I.T. world for 30 years until his department was downsized, and

attempts to reconnect with family resulted in emotional turmoil. Problems that had been buried for years began to rise to the surface.

“In my family, the ability to appear functional was very important. ... It did not matter if I was going through hell inside. As long as I appeared to be functional, I was rewarded by not having any attention drawn to me. During my 30 years in the corporate world, this became a very important skill.”

When Mr. Dylutra quit working in 2005, it marked the beginning of what he refers to as an “extensive four-year depressive event”—although this recognition comes in hindsight only. What he knew then was that he had spent down his retirement funds, maxed out his credit cards, and become increasingly isolated. The anxiety and depression he had managed his whole life was no longer manageable. “I didn’t really start to look at the fact, until I got about two years into this, that I’m just not getting myself back together to go back to work. ... And I just said, you know, why bother? At that point, I had already rebuilt my life a couple of times and I just couldn’t see myself doing it again. So I wound up with a couple of suicide attempts.”

The suicide attempts landed Mr. Dylutra in the hospital, where he came to realize that he had full-blown depression at five years old. “I had high anxiety. I couldn’t remember a time that I didn’t wake up with my heart in my throat, a pounding in my ears—just an absolute dread of the day.” He recalls self-inflicted injuries, a feeling that he didn’t fit in, and believing that he could not turn to those around him for help. “As a child, if I asked for things, most the time, I was ridiculed, or just in some way belittled, so I stopped asking for stuff as a kid.”

It wasn’t until after his release from the hospital that Mr. Dylutra learned the importance of being able to ask for help—as a means of sheer survival. At one point, he recalls being on the verge of homelessness. He was making great progress with his recovery, but was behind on his rent and the amount he was receiving on General Assistance was not enough to cover the payments. He knew that his mental health was still fragile, and that if he lost his home, all the gains he had made in his recovery would



Click to watch a video of Mr. Dylutra on our website.

be lost. He had asked his caseworker several times if there was anything they could do to help, and it wasn't until the third time he asked that the worker said they could provide Temporary Rental Assistance (TRA). He understood then that help was not going to be offered up out of kindness, and that he would only get help if he was persistent in asking for it. "I had to learn to keep asking, what else can you do for me? Not as a selfish thing, but more of self-preservation."

He has also learned to speak openly about his illness, which he describes as "major depression, some anxiety issues, and substance abuse issues," since he began volunteering with *In Our*

Own Voice, a project of NAMI (National Alliance on Mental Illness). Through NAMI, he gives presentations about mental illness and his personal experiences with it—something that in itself has become an important part of his treatment.

"People with depression frequently have isolating behavior, so I actually am

having to get out of my apartment and go somewhere and talk to people about my experience with my illness. ... It kinda helps me move through my day. If I don't have things to be doing during the course of the day ... I can fall into a downward spiral of depression and anxiety."

Mr. Dylutra was eventually approved for Social Security Disability and no longer receives General Assistance. His monthly income is higher, but still fixed. He has learned how to survive with very little. He borrows movies from his local library instead of paying for them. He makes things like pickles and barbeque sauce at home, rather than buy them at the store. And after paying for rent and utilities, he puts the highest priority on making sure his car insurance is paid (the car itself is long paid off), and the Internet stays on—two things he deems critical to his recovery. "I learned that if that's all you can do, that's all you can do."

- *Poverty exists even in the wealthiest counties in the country, such as Hunterdon County. In 2011, 10.9% of the population of Hunterdon County lived under 200% of the federal poverty level. (Poverty Benchmarks 2013)*
- *Food stamp usage increased by 513 percent in Hunterdon County between 2007 and 2010. (www.nj.com)*

Part One—Statewide Poverty in New Jersey

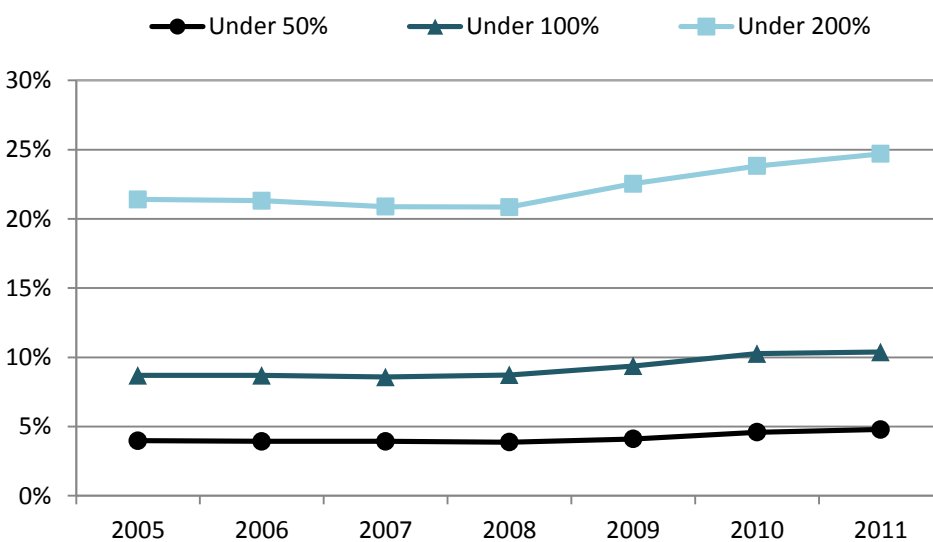
1. Statewide Levels of Poverty

Although the Great Recession officially ended in June 2009, poverty has continued to rise. The percentages and numbers of people living in poverty have increased each year since 2007, culminating in record highs in 2011, and approaching a level last experienced in New Jersey more than 50 years ago. Based on the official definition, 10.4 percent or 897,376 individuals were living in poverty in 2011. However, based on 250% FPL, which is closer to the real cost of living in the state, 31.5 percent or more than 2.7 million individuals in the state, did not have enough resources to meet their most basic needs—nearly three times more.

The poverty rate continued its upward trend in 2011

- In 2011, the official poverty rate edged up slightly, surpassing the high of 2010.
 - The official poverty rate (100% FPL) was 10.4 percent in 2011, a slight increase over the 10.3 percent of the previous year. Since the beginning of the recession in 2007, when the poverty rate stood at its lowest level for the seven-year period, the poverty rate has risen 1.8 percentage points.

Ratio of Income to Poverty Level in the Past 12 Months, New Jersey, 2005 to 2011



Source: U.S. Census Bureau, American Community Survey, 2005 to 2011

- Almost one-quarter of New Jersey’s population was living in households with incomes below 200 percent of the official poverty rate (200% FPL) in 2011.
 - The percentage of the population living in households below 200% FPL also reached a new high—the 2011 level of 24.7 percent was a 0.9 percentage point increase over

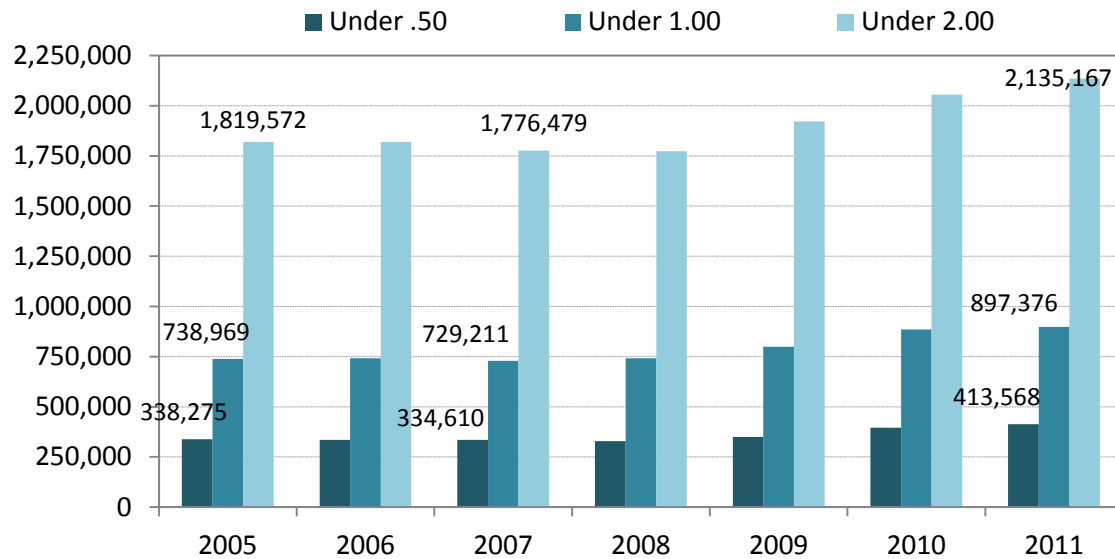
the 2010 high of 23.8 percent and 3.8 percentage points higher than the pre-recession level of 20.9 percent.

- The percentage of the population living in severe poverty (below 50% FPL) also reached a new high in 2011.
 - The severe poverty level (50% FPL) edged close to the 5.0 percent level in 2011. Since 2007, severe poverty has risen about 0.9 percentage points.

About one in four New Jersey residents living in households with incomes below 200% FPL in 2011

- More than 2 million people in New Jersey were living below 200% FPL in 2011.
 - In 2011, the number of people living in households with incomes below 200% FPL again surpassed the 2 million mark. At 2.1 million people, the number was a little over 80,000 higher than in 2010.
- More than 400,000 New Jersey residents were living in severe poverty in 2011.
 - With about 414,000 people living in households with incomes below 50% FPL, the 400,000 level was exceeded for the first time in 2011. Overall, an additional 18,000 people fell into severe poverty in 2011.

Number of People Living at Various Levels of Poverty, New Jersey, 2005 to 2011

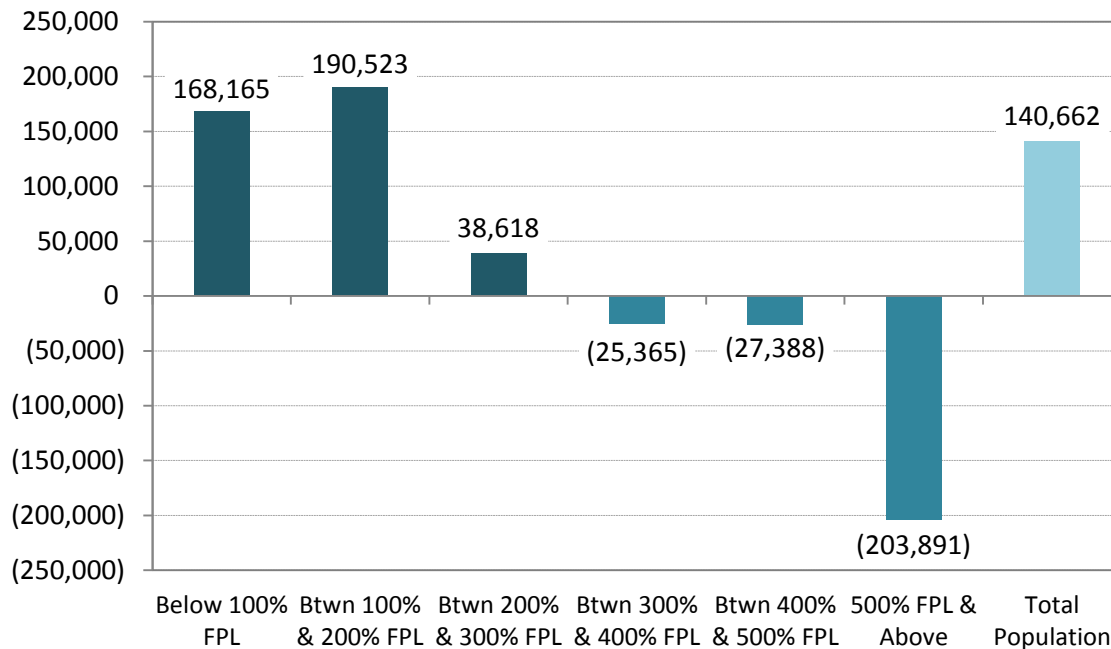


Source: U.S. Census Bureau, American Community Survey, 2005 to 2011

Since the onset of the recession, about 359,000 additional people now live in households with incomes below 200% FPL

- Since the Great Recession, there has been a downward shift along the income scale as the number of living in official poverty or in households with incomes below 200% FPL, has increased.
 - While the overall population has grown by 140,662 since 2007, the number of additional people living in official poverty increased by 168,165.
 - In addition, the number of people living in households with incomes between 100% FPL and 200% FPL increased by 190,523 people.
 - Overall, since the recession there were 358,688 additional people living in households with incomes below 200% FPL.

Change in Number of People Living at Various Levels of Poverty since 2007, New Jersey



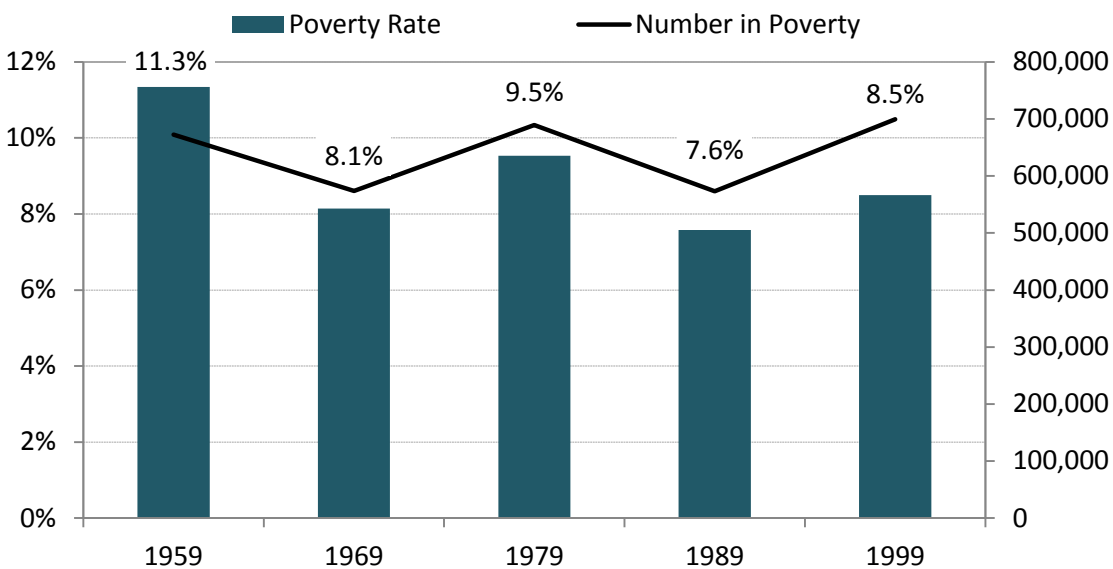
Source: U.S. Census Bureau, American Community Survey, 2005 to 2011

2. Historical Analysis

The poverty rate is approaching a level of poverty last experienced in New Jersey in 1959

- Census data going back to 1959 show that the poverty rate of 10.4 percent in 2011 has not been surpassed in the last 50 years. Although some variation in methodologies suggests caution needs to be employed in comparing poverty rates over an extended period, the comparison does provide important perspective on the high level of poverty in 2011. Furthermore, the “safety net” components now in place, such as SNAP (Food Stamps), Medicare and Medicaid, and indexed Social Security, suggest the current rate of poverty would be *much* worse than the 1959 comparison without such features.

Poverty Rate & Number of People in Poverty, New Jersey, 1959 to 1999



Source: <http://www.census.gov/hhes/www/poverty/data/census/1960/index.html>

Part Two—Disproportionately Affected Populations

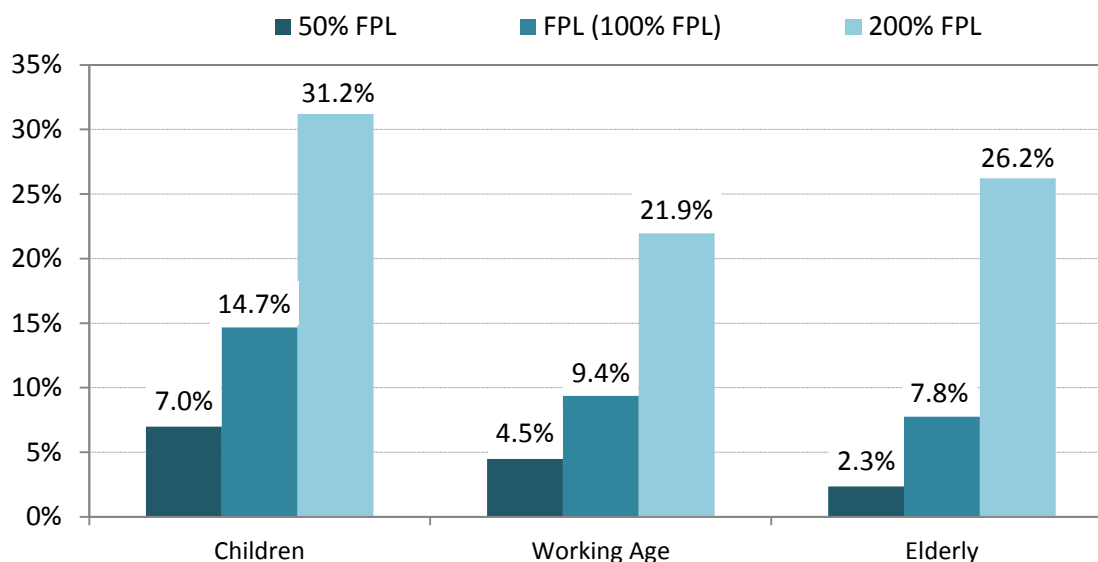
Some groups in society are in more precarious situations than others are and are more likely to be living in poverty. As a result, poverty is disproportionately higher for these vulnerable groups. In 2011, in New Jersey, the percentage of young children, young adults, and the very elderly living in households with incomes below 200% FPL was especially high. Females were much more likely than males to be living in poverty, while female-headed households are particularly at risk of falling into poverty. Education attainment bears a direct correlation to the probability of living in poverty; the less educated are much more likely to be living in poverty than the highly educated. In addition, the likelihood of having an income below the poverty level depends on a person's race or ethnicity; poverty levels are disproportionately high in the Black and Hispanic communities.

1. By Age

Children and elderly were more likely than working-age adults to be living in poverty in 2011

- In 2011, the poverty rate for children was substantially higher than working-age residents. The elderly also had very high poverty rates.

Poverty Level by Age Group, New Jersey, 2011



Source: U.S. Census Bureau, American Community Survey, 2011

- Child poverty, in particular, is widespread in New Jersey and remains disproportionately high. While children constitute a little more than 23.0 percent of

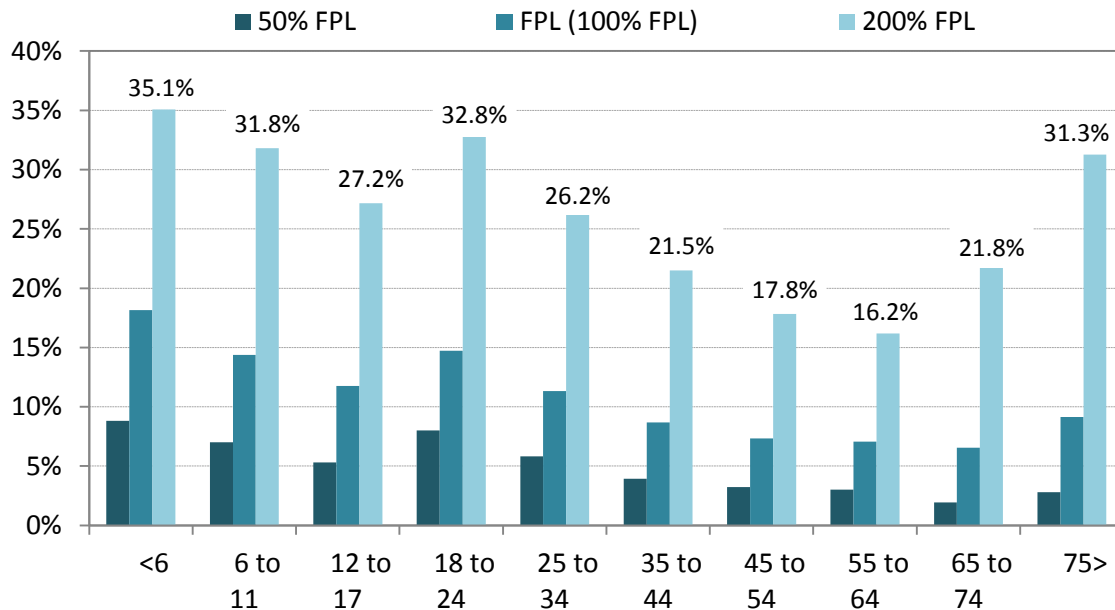
the total population, they account for disproportionately higher percentages of the population living in households with an income below 200% of the FPL, 100% of the FPL, and in severe poverty—29.5 percent, 33.0 percent, and 34.1 percent, respectively, in 2011.

- 31.2 percent of all children were living in households with an income below 200% FPL—a record high of 630,790 children.
- The 21.9 percent of working-age residents living in households with an income below 200% FPL in 2011 was the equivalent of 1.2 million people.
- More than one-quarter of New Jersey’s elderly were living in households with an income below 200% FPL in 2011.

Poverty rates are particularly high for very young children and the most elderly in 2011. Young adults also had very high poverty rates.

- In 2011, the percentage of people below 200% FPL was greater than 30 percent for four age groups.

Poverty Level by Age Group, New Jersey, 2011



Source: U.S. Census Bureau, American Community Survey, 2011

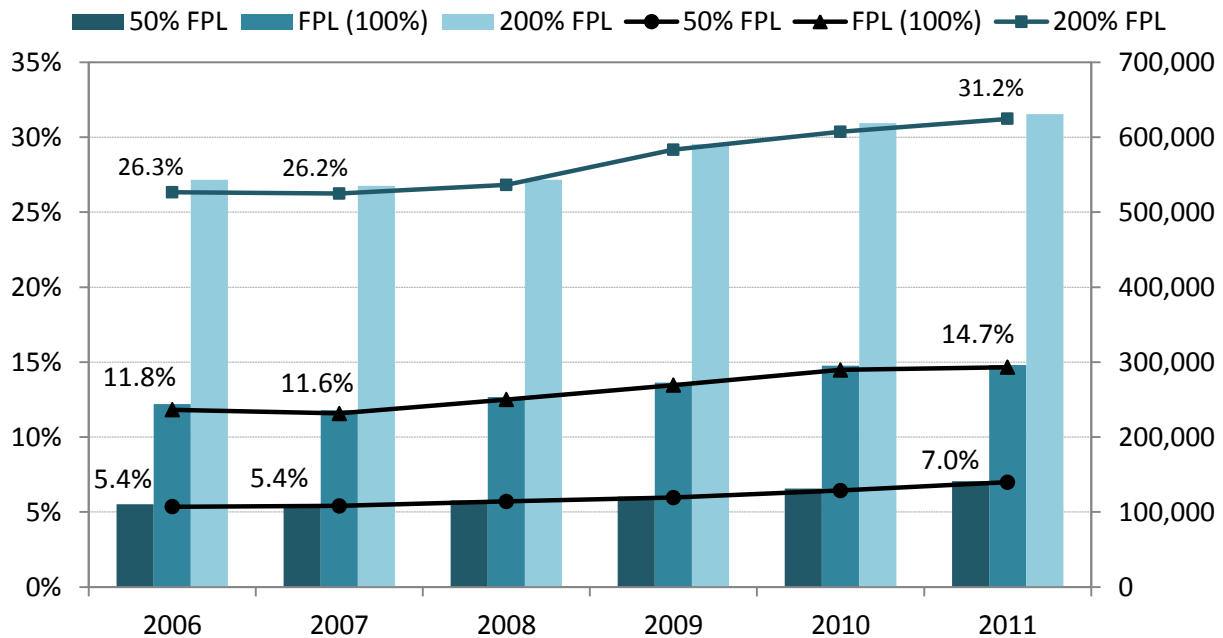
- For children under the age of six living below 200% of FPL, the rate was 35.1 percent, or 225,570 children. 18.2 percent were below 100%.
- Among young adults between the ages of 18 and 24, 32.8 percent were living in households with incomes below 200% FPL, the equivalent of 233,056 young adults. 14.7 percent lived below 100% of FPL.

- In the six-to-eleven age group, 31.8 percent lived below 200%, a total of 213,956. 14.4 lived below 100% of FPL.
- Among the elderly above the age of 75, 31.3 percent were living in households with an income below 200% FPL, or 170,867. Their official poverty rate was 9.1 percent.

Almost one in three children living in households with incomes below 200% FPL in 2011

- Since the onset of the recession, the percentage and number of children living in poverty has risen steadily.

Child Poverty Rate & Number of Children in Poverty at Various Multiples of FPL New Jersey, 2006 to 2011



Source: U.S. Census Bureau, American Community Survey, 2006 to 2011

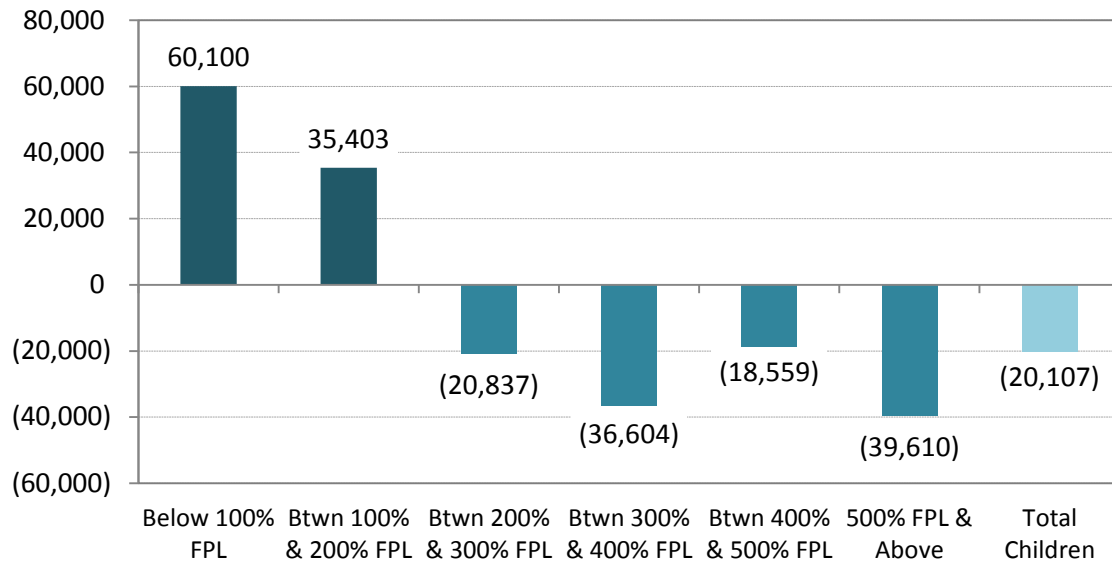
- Between 2007 and 2011, the percentage of children living in households with an income below 200% FPL rose five percentage points, increasing from 26.2 percent in 2007 to 31.2 percent in 2011.
- The corresponding increase in number was from 535,287 children in 2007 to 630,790 in 2011.
- Among the youngest children, the levels were especially high—for the under-six age group, the increase was from 29.0 percent in 2007 to 35.1 percent in 2011, an increase of 37,051 children, while for the age six-to-eleven group, the rate grew from 25.8 percent in 2007 to 31.8 percent in 2011, an increase of 40,765 children.

- During the same period, those below 100% FPL increased from 11.6 percent to 14.7 percent, while the severe child poverty rate rose from 5.4 percent to 7.0 percent.

Since the beginning of the recession, almost 96,000 additional children living in households with incomes below 200% FPL in 2011

- Although the child population has declined since 2007, the number of children living in poverty has increased as more households with children have experienced declines in their income to below poverty levels.

Change in Number of Children Living at Various Levels of Poverty, New Jersey, 2007 to 2011



Source: U.S. Census Bureau, American Community Survey, 2007 to 2011

- While the total child population decreased by 20,107, the number of children living in households with an income below 200% FPL increased by 95,503 between 2007 and 2011—an increase made up of 60,100 children below 100% FPL and another 35,403 between 100% and 200% FPL.

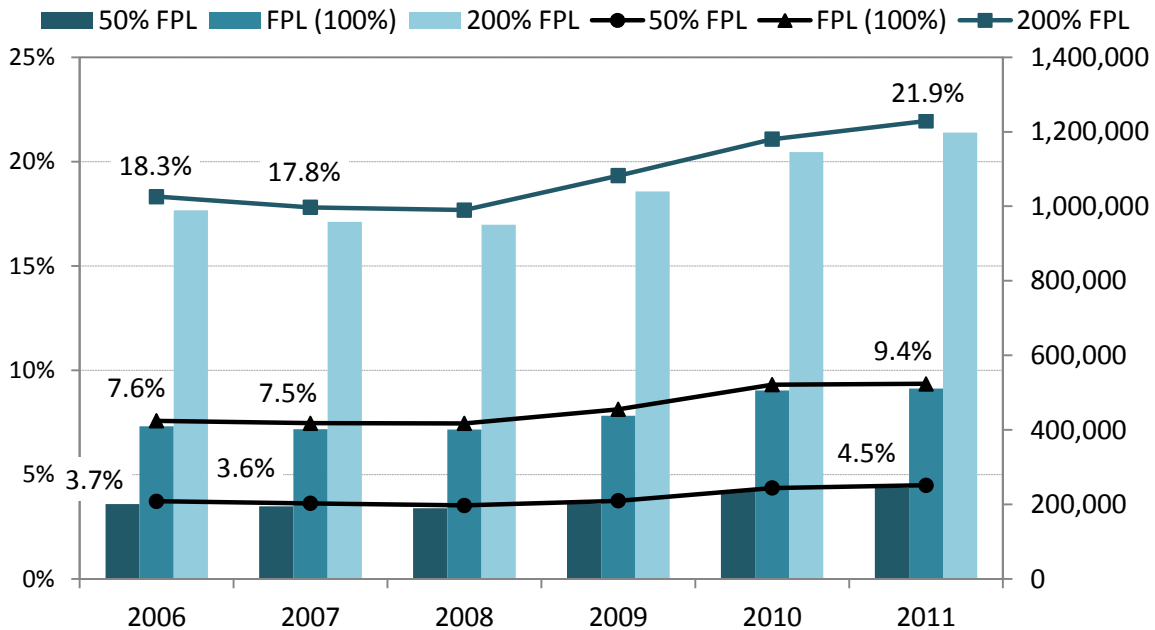
Working-age individuals (18 to 64 years) have lower poverty in general, although poverty for this group has increased markedly since the recession

With the increase in, and consistently high, unemployment since the onset of the recession, larger numbers of working-age residents have seen their incomes fall below the poverty level. Young adults, in particular, have been most vulnerable to the slumping job market. As a result, working-age poverty has increased at all levels of poverty.

At least one-fifth of New Jersey’s working-age population lived in households with incomes below 200% FPL in 2011

- The poverty levels for the working-age population have increased substantially since the onset of the recession.

Poverty Rate & Number in Poverty at Various Multiples of FPL for Working-Age Population New Jersey, 2006 to 2011



Source: U.S. Census Bureau, American Community Survey, 2006 to 2011

- The percentage of the working-age population living in households with incomes below 200% FPL grew from 17.8 percent in 2007 to 21.9 percent in 2011.
- An additional 239,995 working-age residents were living in households with incomes below 200% FPL.
- Young adults, in particular, experienced especially large increases in the percentage living below 200% FPL—for the 18 to 24 year olds, the increase was from 26.9 percent in 2007 to 32.8 percent in 2011; for the 25 to 34 year olds, the corresponding change was from 22.0 percent to 26.2 percent.
- The official poverty rate for working-age residents grew from 7.5 percent to 9.4 percent, while the severe poverty rate increased from 3.6 percent to 4.5 percent.

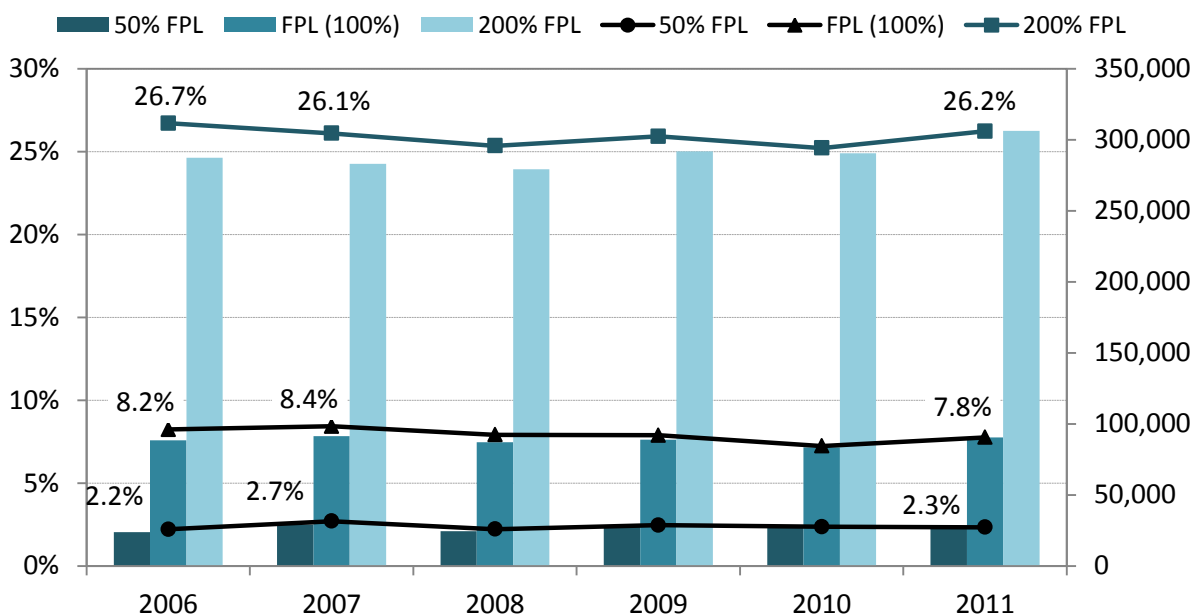
A very large proportion of the elderly population continued to remain below 200% FPL in 2011

The elderly seem to have weathered the recession somewhat better than the other major age groupings, perhaps because of the consistency of their Social Security payments, which have remained linked to the cost of living index. As a result, elderly poverty has fluctuated only slightly.

More than one-quarter of New Jersey's elderly population living in households with incomes below 200% FPL in 2011

- Although the poverty rates for the elderly have tended to decline since the onset of the recession, the percentage of elderly living in households with incomes below 200% FPL (which is above the level of Social Security) has remained particularly high.

Elderly Poverty Rate & Number of Elderly in Poverty at Various Multiples of FPL New Jersey, 2006 to 2011



Source: U.S. Census Bureau, American Community Survey, 2006 to 2011

- The percentage of the elderly living in households with incomes below 200% FPL has been consistently high over the last seven years, fluctuating at around 26 percent.
- Nevertheless, the corresponding number of elderly has increased with the growth in the overall elderly population, from 283,042 in 2007 to 306,232 in 2011.
- The official poverty rate for the elderly has decreased slightly since the onset of the recession, falling from 8.4 percent in 2007 to 7.8 percent in 2011.

- Similarly, severe elderly poverty declined to 2.3 percent in 2011, from 2.7 percent in 2007.

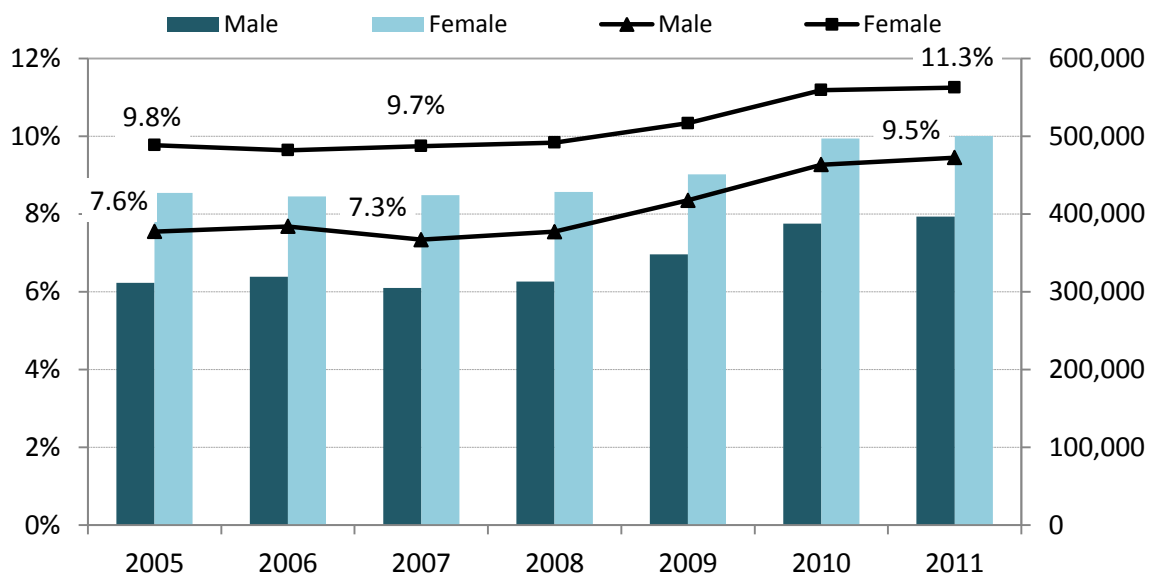
2. By Gender

Significant disparities in poverty rates exist between males and females. Females are consistently more likely than males to be living in poverty. The gap between the two, however, has narrowed since the onset of the recession, although it has narrowed only slightly for the female and male working-age population.

Female poverty is consistently higher than male poverty, but the gap between the two has narrowed

- Although female poverty remains consistently higher than male poverty, the difference between the two rates has narrowed since the onset of the recession.

Poverty Rate & Number in Poverty by Gender, New Jersey, 2005 to 2011



Source: U.S. Census Bureau, American Community Survey, 2005 to 2011

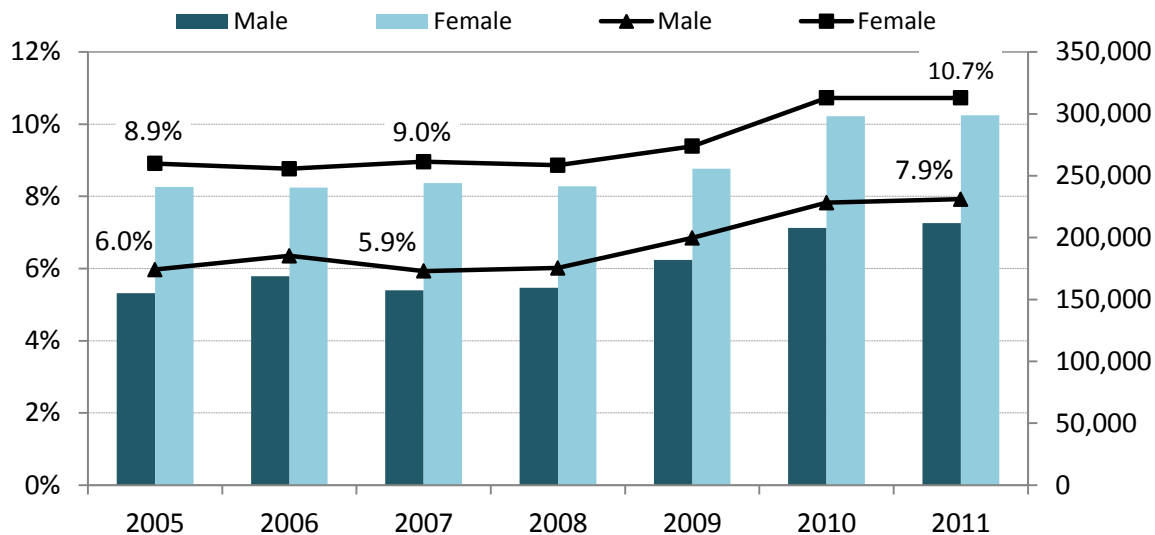
- While male poverty rose from 7.3 percent in 2007 to 9.5 percent in 2011, an increase of 2.2 percentage points, female poverty rose from 9.7 percent to 11.3 percent for an increase of 1.6 percentage points.
- In 2007, the difference between male and female poverty rates was 2.4 percentage points; by 2011, the difference had narrowed to 1.8 percentage points.
- Overall, male poverty increased by 91,814 people, from 304,939 in 2007 to 396,753 in 2011; on the other hand, the number of females in poverty increased by 76,351 females, from 424,272 in 2007 to 500,623 in 2011.

- In 2007, there were 119,333 more females in poverty than males; by 2011, this number had decreased to 103,870.

The gap in working-age poverty rates between females and males has narrowed slightly

- While the poverty rate has narrowed between females and males for the total population, the difference between working-age females and males has not narrowed as much.

Poverty Rate and Number in Poverty by Gender for Working-Age Population New Jersey, 2005 to 2011



Source: U.S. Census Bureau, American Community Survey, 2005 to 2011

- Female working-age poverty increased from 9.0 percent in 2007 to 10.7 percent in 2011 for an increase of 1.7 percentage points; male working-age poverty rose from 5.9 percent to 7.9 percent, a 2.0 percentage point increase.
- The difference between female and male poverty rates decreased from 3.1 percentage points in 2007 to 2.8 percentage points in 2011.

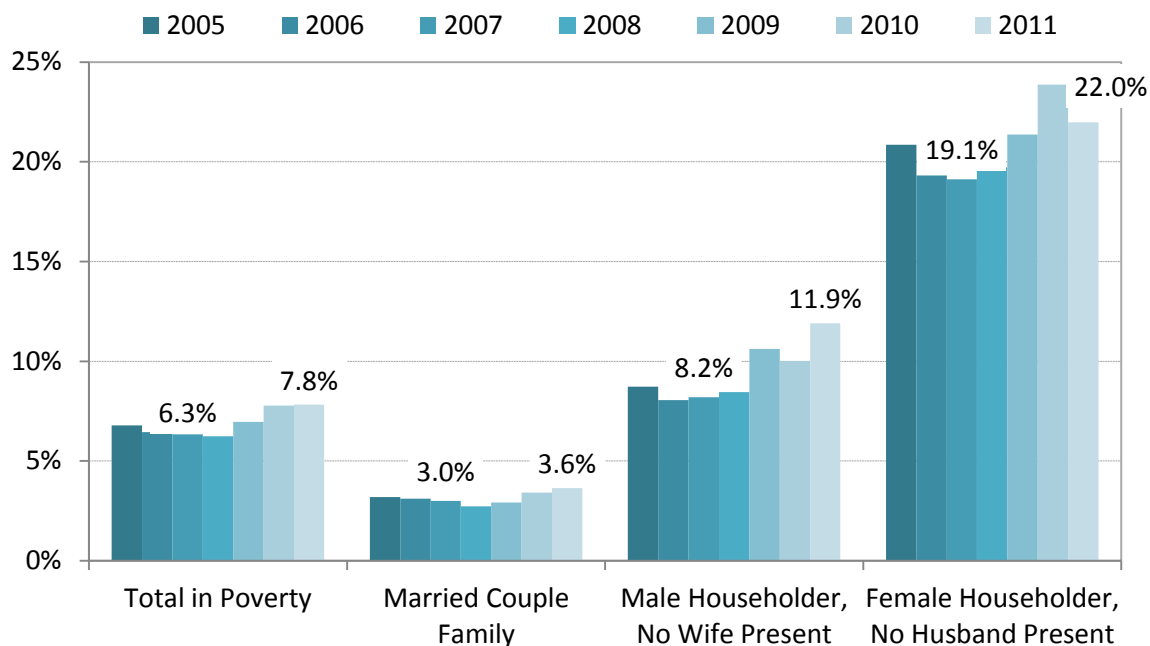
3. By Household Composition

There are far-reaching variations in poverty rates between household types. Female-headed families have consistently comprised the predominant share of all families living in poverty. Although their share has fluctuated, a substantial portion of female-headed families lives in poverty. Moreover, the average income deficit of female-headed families is greater than that for either married-couple or male-headed families.

More than one-fifth of all female-headed families living in poverty in 2011

- Although the poverty rate for female-headed families declined in 2011, female-headed families were almost twice as likely as male-headed families to be living in poverty, and six times as likely as married-couple families.

Poverty Rate by Household Composition, New Jersey, 2005 to 2011



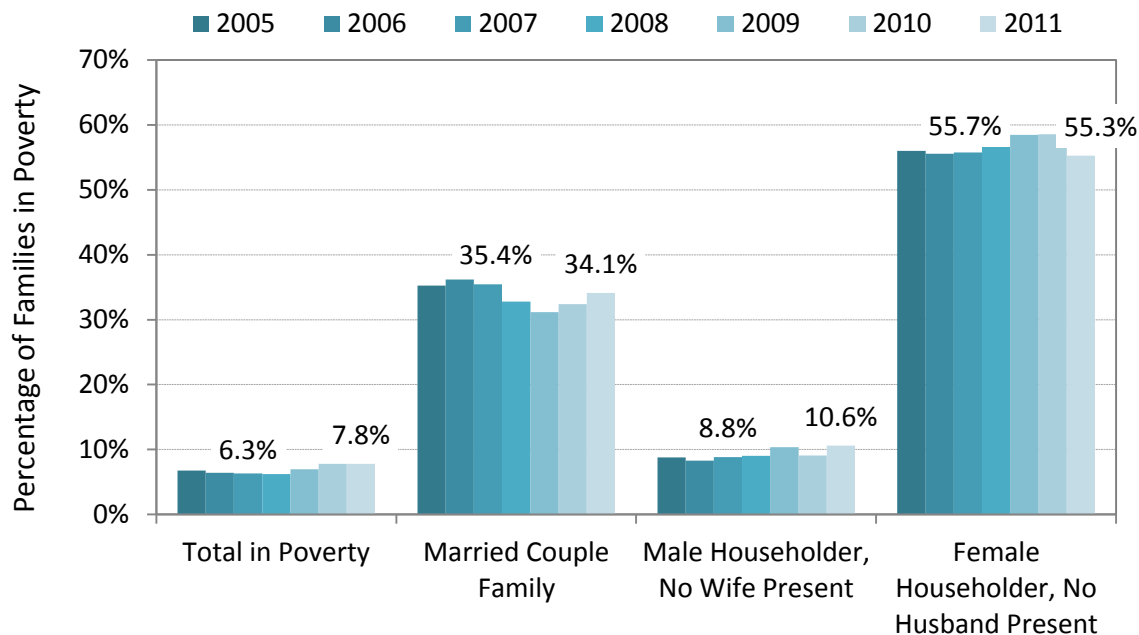
Source: U.S. Census Bureau, American Community Survey, 2005 to 2011

- The poverty rate for female-headed families was 22 percent in 2011, about 3 percentage points higher than it was in 2007. In 2011, an additional 17,680 female-headed families were living in poverty.
- Married-couple family poverty was 3.6 percent in 2011, up from 3.0 percent in 2007, an increase of 9,521 families.
- Male-headed family poverty rose to 11.9 percent in 2011, 3.7 percentage points above its 2007 level. In 2011, 6,001 additional male-headed families were living in poverty.
- Overall, the poverty rate for all families increased from 6.3 percent in 2007 to 7.8 percent in 2011, an additional 33,202 families living in poverty.

Female-headed families comprised more than a half of all families living in poverty in 2011

- Although the female-headed family share of all families in poverty declined in 2011, female-headed families still comprised more than a half of all families in poverty.

Share of Families in Poverty by Household Composition, New Jersey, 2005 to 2011



Source: U.S. Census Bureau, American Community Survey, 2005 to 2011

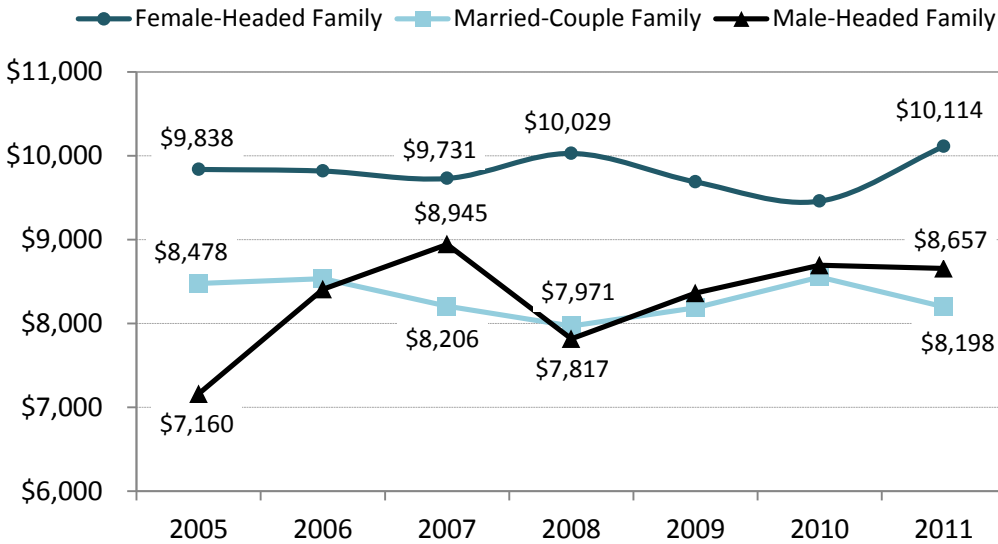
- In 2011, of the 171,559 families living in poverty in New Jersey, single females headed 94,796 families, 58,552 were married-couple families, and single males headed 18,211 families.
- Between 2007 and 2011, the share of both female-headed and married-couple families declined, while that for male-headed families increased by almost 2 percentage points.

The average income deficit for female-headed families rose sharply in 2011

- After declining for two years, the average income deficit for female-headed families rose to a new high in 2011.
 - In 2011, the dollar amount needed by a female-headed family, on average, to boost its income level to the poverty level was \$10,114, an amount that surpassed the previous high of \$10,029 in 2008.
 - The average income deficits for married-couple and male-headed families were considerably lower, both declining slightly in 2011.

- The average income deficit is the amount of income, on average, required by a family living in poverty to raise its income to the official poverty level.

Average Income Deficit for Families Living in Poverty, New Jersey, 2005 to 2011



Source: U.S. Census Bureau, American Community Survey, 2005 to 2011
 Note: 2011 Inflation-Adjusted Dollars

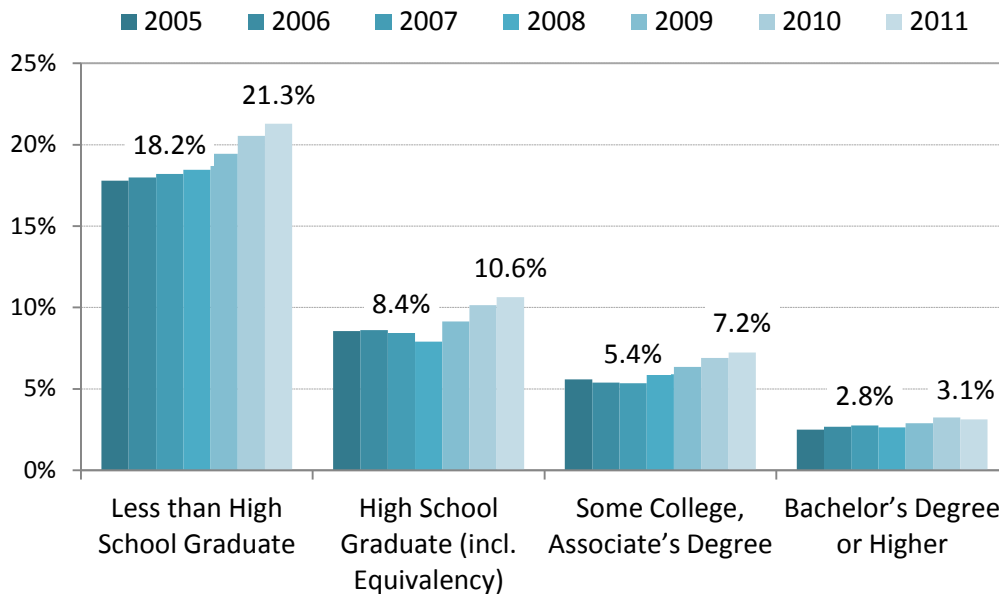
4. By Level of Education

There is a direct correlation between the likelihood of falling into poverty and educational attainment. As educational attainment increases, poverty rates decline. Although poverty rates have been increasing at all educational levels, rates were much higher and have increased by more for those adults 25 years and over with less than a high school education. Moreover, poverty rates for this group were higher for females than males. Nevertheless, adults with a high school education were the largest group in poverty in 2011. Considerably more females than males in this group have fallen into poverty since the beginning of the recession. Similarly, the number of females with some college education or an associate's degree that have fallen into poverty since 2007 was greater than the number of males, while among males a larger number of those with a bachelor's degree or higher have fallen into poverty.

Poverty rates increased at all educational levels, but the rise most pronounced for the population who have not graduated high school

- The poverty rate for the population 25 years and over with less than a high school education has been rising steadily; by 2011, more than one-fifth of this group was living in poverty.

Poverty Rate by Level of Education, New Jersey, 2005 to 2011



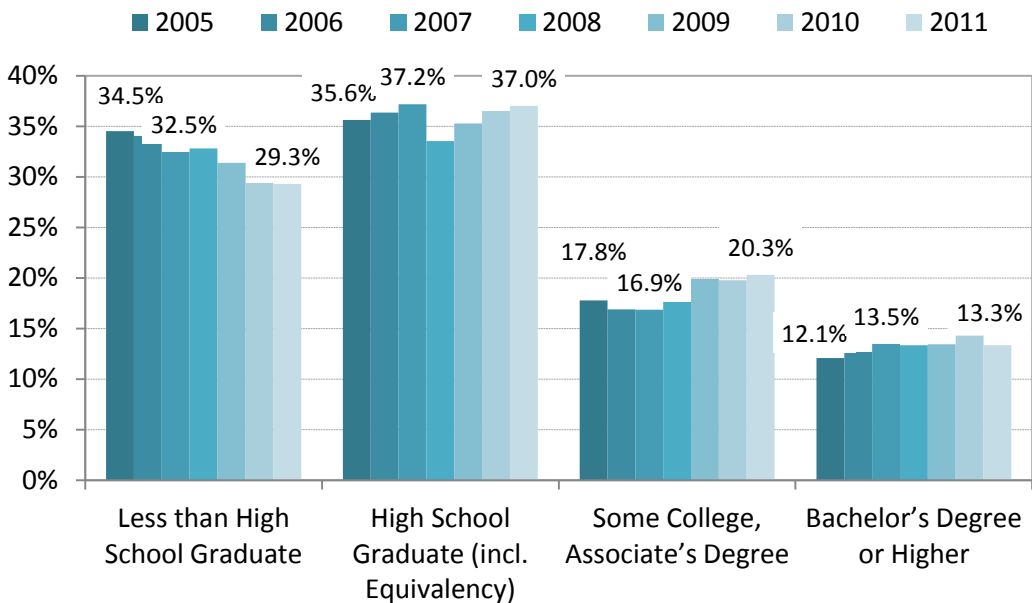
Source: U.S. Census Bureau, American Community Survey, 2005 to 2011. Universe: Population 25 years & over

- In 2011, the poverty rate for people who have not graduated high school stood at 21.3 percent, a 3.1 percentage point increase since 2007 and a 3.5 percentage point increase since 2005.
- For females without a high school education, the poverty rate in 2011 was even higher, 24.8 percent; this level was 7.3 percentage points higher than the rate for males.
- Poverty rates, which fell prior to the recession for the population who were high school graduates and have some college education or an associate's degree, have risen steadily since the recession, reaching 10.6 percent and 7.2 percent, respectively, in 2011.
- For these two groups, the poverty rate for females was 12.4 percent and 8.5 percent in 2011.
- The poverty rate for the population with a bachelor's degree or higher has fluctuated; in 2011, it stood at 3.1 percent.

High school graduates comprised the largest share of the population 25 years and over living in poverty

- Although poverty rates are highest for the population who have not graduated high school, their share of the population in poverty has been declining steadily; on the other hand, high school graduates comprised the largest group living in poverty.

Share in Poverty by Educational Attainment, New Jersey, 2005 to 2011



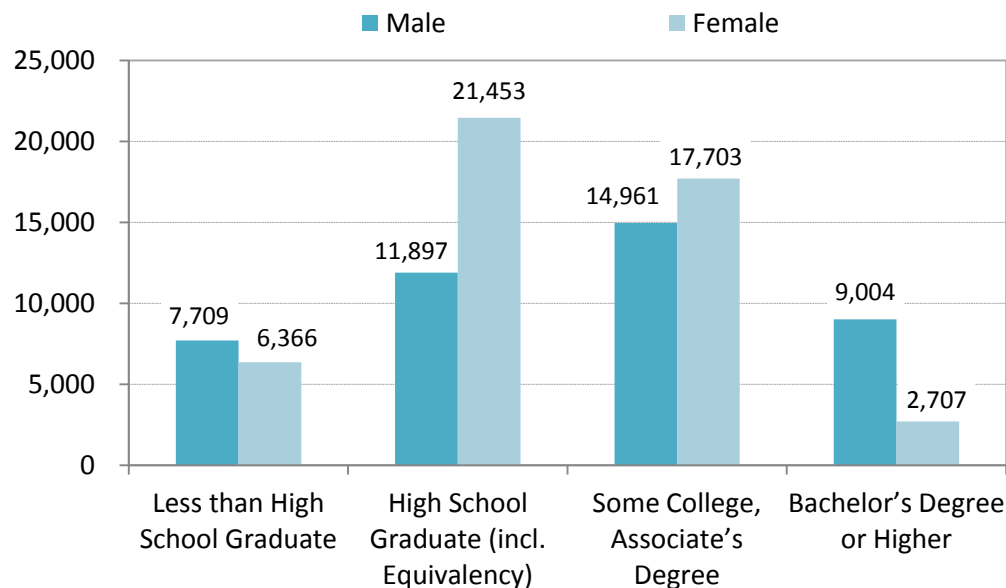
Source: U.S. Census Bureau, American Community Survey, 2005 to 2011. Universe: Population 25 years & over

- In 2011, high school graduates comprised 37 percent of the population 25 years and over living in poverty; 183,834 people, in total.
- The share of the total poverty population 25 years and over who have not graduated from high school has declined from 34.5 percent in 2005 to 29.3 percent in 2011.
- The shares of the total population 25 years and over living in poverty has increased for both the population with some college or an associate's degree and a bachelor's degree or higher, reaching 20.3 percent and 13.3 percent, respectively, in 2011.
- Among the male over 25-year-old population living in poverty in 2011, high school graduates comprised the largest group; at 35 percent, it was slightly less than the total population share. Less than high school graduates were a little less than 30 percent, some college or an associate's degree made up about 19 percent, and those males with a bachelor's degree or higher were about 16 percent.
- Among the similar female group living in poverty, there was no significant difference between their share and that for males for the less than high school group. At 38 percent and 21 percent, the share of females, however, was larger than that for males among high school graduates as well as those with some college or an associate's degree, respectively, while at 11.6 percent it was lower for those with a bachelor's degree or higher.

Stark differences in educational qualifications between males and females falling into poverty since the recession

- While considerably more females 25 years and older with a high school degree or some college have fallen into poverty since 2007, considerably more males with a bachelor's degree or higher have fallen into poverty.
 - Of the 33,350 people 25 years and older who have a high school degree and have fallen into poverty since 2007, 21,453 were females, compared to 11,897 males.
 - Similarly, among the 32,664 people with some college education or an associate's degree, 17,703 were females, while 14,961 were males.
 - In contrast, among the 11,711 people with a bachelor's degree or higher, 9,004 were males and 2,707 were females.

Change in Number in Poverty by Level of Education, New Jersey, 2007 to 2011



Source: U.S. Census Bureau, American Community Survey, 2007 to 2011. Universe: population 25 years & over

5. By Race and Ethnicity

Considerable disparities in poverty rates exist between the largest racial and ethnic groups. The poverty rates for Blacks and for Hispanics are consistently at least three times the levels for White non-Hispanics, with an even greater differential in the case of children. In 2011, Blacks had the highest overall poverty rate, as well as the highest working-age and child poverty rates; however, the poverty rate for elderly Hispanics was larger than that for Black elderly.

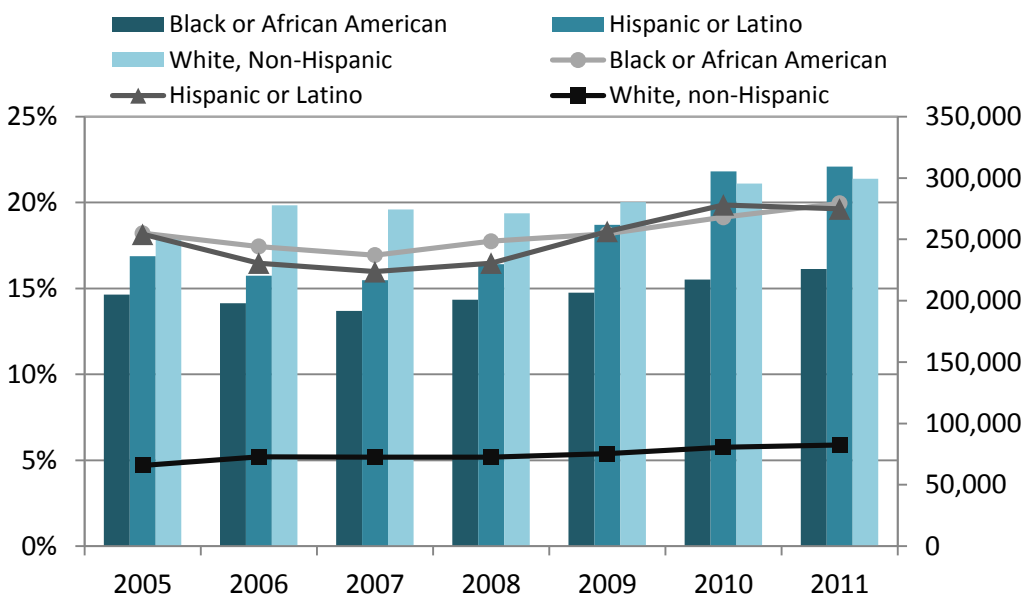
In 2010, Hispanics surpassed non-Hispanic Whites to be the largest group living in poverty. With considerably higher numbers of working-age and Hispanic children than working-age

or White non-Hispanic children falling into poverty since the recession, the number of Hispanics living in poverty has overwhelmed that for White non-Hispanics.

More Hispanics are living in poverty than any other ethnic or racial group, although the poverty rate for African Americans was highest in 2011

- In 2011, the number of Hispanics living in poverty again surpassed the number for White non-Hispanics; however, the poverty rate for Blacks was higher than that for Hispanics.

Poverty Rate & Number in Poverty by Race and Ethnicity, New Jersey, 2005 to 2011



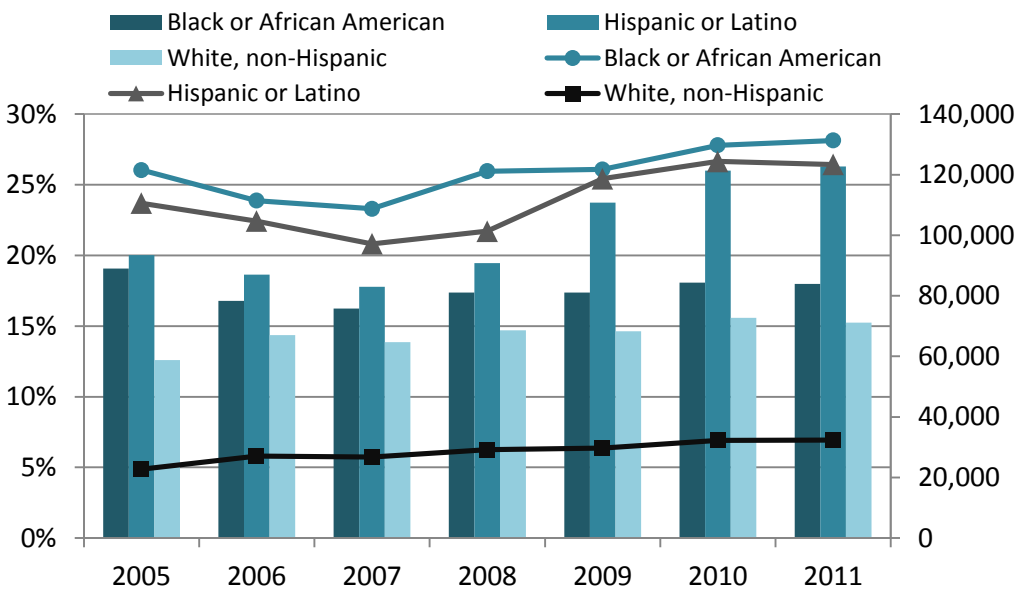
Source: U.S. Census Bureau, American Community Survey, 2005 to 2011

- In 2011, 309,390 Hispanics were living in poverty, compared to 299,457 White non-Hispanics and 225,834 Blacks.
- Since 2007, an additional 92,586 Hispanics have fallen into poverty, about three times more than the number of Blacks (34,189), and almost four times more than the number of White non-Hispanics (25,151).
- In 2011, the poverty rate for Blacks stood at 20.0 percent—one in every five African Americans was living in poverty; the poverty rate for Hispanics was slightly lower—19.6 percent, while it was 5.9 percent for White non-Hispanics.
- After falling between 2005 and 2007, the poverty rates for Blacks and Hispanics rose after 2007 from 16.9 percent and 16.0 percent, respectively, for increases of 3.0 percent and 3.6 percent.

Considerably more Hispanic children are living in poverty than either African-American or White non-Hispanic children, although the poverty rate remained highest for African-American children in 2011

- In 2011, there were considerably more Hispanic children living in poverty than either Black or White non-Hispanic children; moreover, the gap has widened over time. The poverty rate for Black children, however, has consistently been the highest.

Child Poverty Rate and Number of Children in Poverty by Race and Ethnicity New Jersey, 2005 to 2011

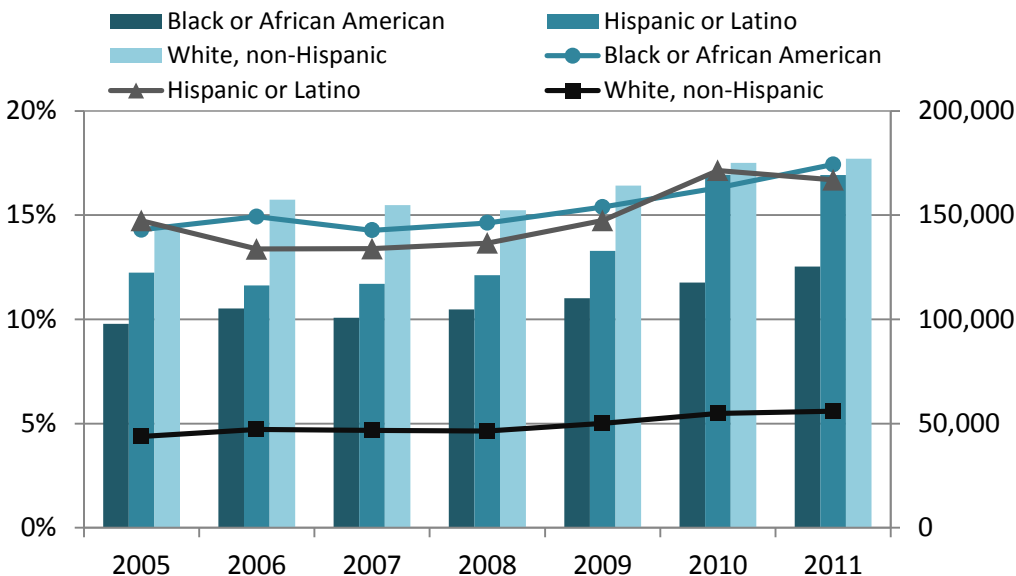


Source: U.S. Census Bureau, American Community Survey, 2005 to 2011

- In 2011, there were 122,664 Hispanic children living in poverty, compared to 83,965 Black children and 71,154 White non-Hispanic children.
- The increase in the number of Hispanic children living in poverty since 2007 has outpaced that of either Black children or White non-Hispanic children. While the number of Hispanic children in poverty grew by 39,691, the number of Black children grew by 8,215 and the number of White non-Hispanic children by 6,512.
- The poverty rate for Black children, however, is higher than that for either Hispanic children or White non-Hispanic children; in 2011, it stood at 28.1 percent, compared to 26.4 percent and 6.9 percent, respectively.
- Hispanic child poverty has grown by 5.6 percentage points since the start of the recession, while Black child poverty has grown by 4.8 percentage points, compared to a 1.2 percentage point increase for White non-Hispanic children.

Among the working-age population, White non-Hispanics were the largest group living in poverty but Hispanic numbers have grown by more, while poverty rate for African Americans remained highest in 2011

Poverty Rate & Number in Poverty by Race and Ethnicity for the Working-age Population, New Jersey, 2005 to 2011



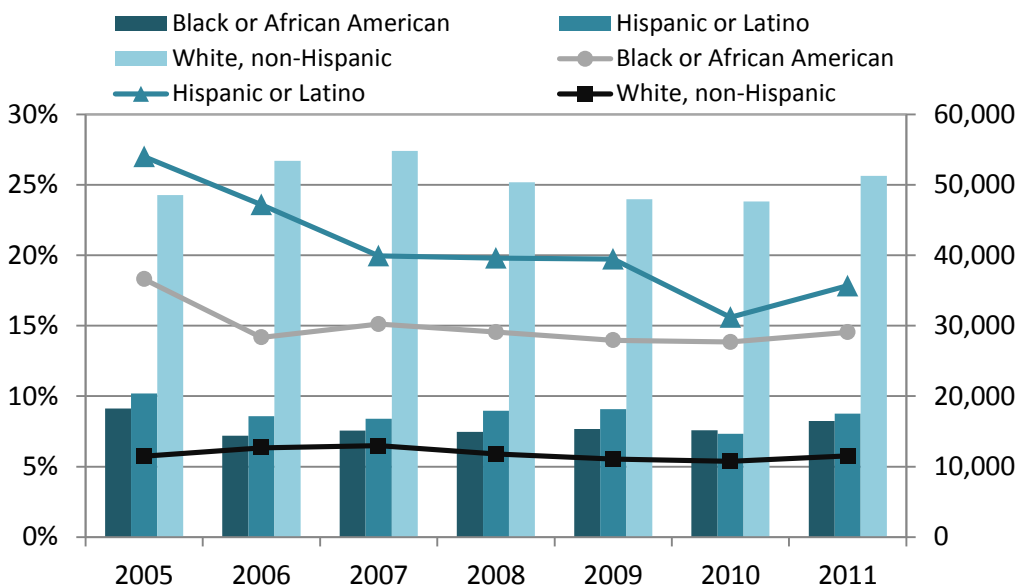
Source: U.S. Census Bureau, American Community Survey, 2005 to 2011

- Although the working-age White non-Hispanic population has consistently been the largest working-age group living in poverty, the additional working-age Hispanics that have fallen into poverty since the recession is considerably larger. Nevertheless, the poverty rate for working-age Blacks was greater than that for either working-age Hispanics or working-age White non-Hispanics.
 - In 2011, the number of working-age White non-Hispanics living in poverty reached 177,014, a number higher than that for either Hispanics—169,226—or Blacks—125,384.
 - Since 2007, however, substantially more working-age Hispanics than either White non-Hispanics or Blacks have fallen into poverty—52,191 additional Hispanics, compared to 24,590 additional Blacks and 22,189 additional White non-Hispanics.
 - The 17.4 percent poverty rate for working-age African Americans was higher than that for either working-age Hispanics or White non-Hispanics—16.7 percent and 5.6 percent, respectively.

Although elderly poverty rates have been falling since the recession, large disparities exist between racial and ethnic groups

- Although elderly poverty rates rose slightly in 2011 for the three largest racial and ethnic groups, they have declined since the recession, a consequence of the stabilizing effect of Social Security payments.

Elderly Poverty Rate & Number in Poverty by Race & Ethnicity, New Jersey, 2005 to 2011



Source: U.S. Census Bureau, American Community Survey, 2005 to 2011

- White non-Hispanic elderly living in poverty far outnumber either Black elderly or Hispanic elderly; in 2011, there were 51,289 White non-Hispanic elderly living in poverty, compared to 17,500 Hispanic elderly and 16,485 Black elderly.
- Since the recession, however, the number of elderly White non-Hispanics living in poverty has declined by 3,550, while Black elderly in poverty has increased by 1,384 and Hispanic elderly by 724.
- Large disparities in poverty rates exist between the largest racial and ethnic groups; Hispanic elderly poverty stood at 17.8 percent in 2011, compared to 14.5 percent for Black elderly and a much lower 5.8 percent for White non-Hispanic elderly.

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Stories of Poverty:

Monica



“We in a war with ourselves.”

~ Monica Hersey
TRENTON

Monica Hersey is a survivor. Raised in the Trenton Housing Projects, surrounded by violence, she defied the odds by graduating high school and enrolling in community college—hoping to break the cycle of poverty. “I never had a counselor try to tell me that I was gonna grow up and become successful. ... they said ... that I wasn’t gonna be nothing more than a custodial worker. ... I always just knew

it was something else besides what I was being told.”

Between college courses, modeling and etiquette classes, parenting two children, and working a part-time job, Ms. Hersey also found time to write poetry, including one that read, “When I’m stuck between what’s wrong and right, my light gives me valuable advice. Especially, when I’m contemplating depths of suicide, wondering what the hell is wrong with me tonight, here comes my insight, my aluminous light...” She shakes her head, remembering that poem from years ago, when her light shown bright and she had high hopes. Then, one day, in 2006, she was attacked by a gang outside of her apartment.

“I knew something was terribly wrong, when I went to speak, I was slurring. It took a long time for me to get to the ending of the sentence. I felt slow, I was walking sideways. I couldn’t tell today from tomorrow.”

Ms. Hersey tried to go back to school, but her grades slipped drastically, and she eventually gave up. She tried to work, but was let go after passing out on the job. Her options were limited with her insurance coverage, and it took some time to find a doctor who would move beyond the hearing loss, to the more debilitating signs of a traumatic brain injury, marked by migraines, vertigo, memory loss, vomiting, and fainting. She also suffers from a host of PTSD symptoms, related not only to the gang attack, but to the repetitive trauma that permeates communities in severe poverty. Anxiety, depression, and panic attacks are a daily reminder of her past, and her fear of the future.

Ms. Hersey describes the city of Trenton as a place that has “fallen,” with residents of the projects innocent victims of the violent crime going on around them. She moved from that apartment, but there isn’t a wealth of options for those relying on temporary rental assistance from the Board of Social Services.



Click to watch a video of Ms. Hersey on our website.

Outside of her new place, she steps over broken bottles and blood-covered items in the morning, and has witnessed young boys holding up grown men with impunity right outside her door. “It’s like we in a war. We in a war with ourselves.”

Then there is another brand of violence, specially reserved for women and children, that can dampen even the brightest light. “Every other woman, or girl, or baby girl—every last time I turn around, somebody got raped here—by their father, their uncle. ... I got raped five times in my whole life, just in this town here, by people that knew—watched me grow up—and watched me around the neighborhood.” Just recently, an entire family was held hostage in their Trenton home, in a tragedy that involved over a week of sexual abuse and ended with the murder of a mother and a young son. “I live in fear every day, I’m not even gonna lie. I sleep with a knife around my bed.”

Ms. Hersey has relied on a charter school to shield her own children from the danger of the streets and feels it has been critical to their success so far. But the school only goes through the 8th grade, and she has not

been able to find a high school for her daughter to attend. She is terrified by the prospect of sending her to a public school in Trenton, saying, “I don’t even know what I’m going to do if they try to make me make her go. I don’t want her to go.”

As for her, Ms. Hersey believes her only hope now lies in her ability to obtain a Section 8 voucher, which would allow her to move out of Trenton, into safer, more stable housing. It’s either that, or live out of a bag somewhere else. “I’m waiting for my daughter to get grown and I’m thinking like, maybe, I’ll just live out [of] my book bag. I think that I can survive somewhere else. Not here. This place is killing me.”

- *In 2011, more than half of the total population (51.5%) of Trenton city lived below 200 percent of the federal poverty level. The child poverty rate was 66.3%. (Poverty Benchmarks 2013)*
- *There were 641 reported assaults, 25 rapes, and 23 murders in the city of Trenton in 2011. (www.city-data.com)*

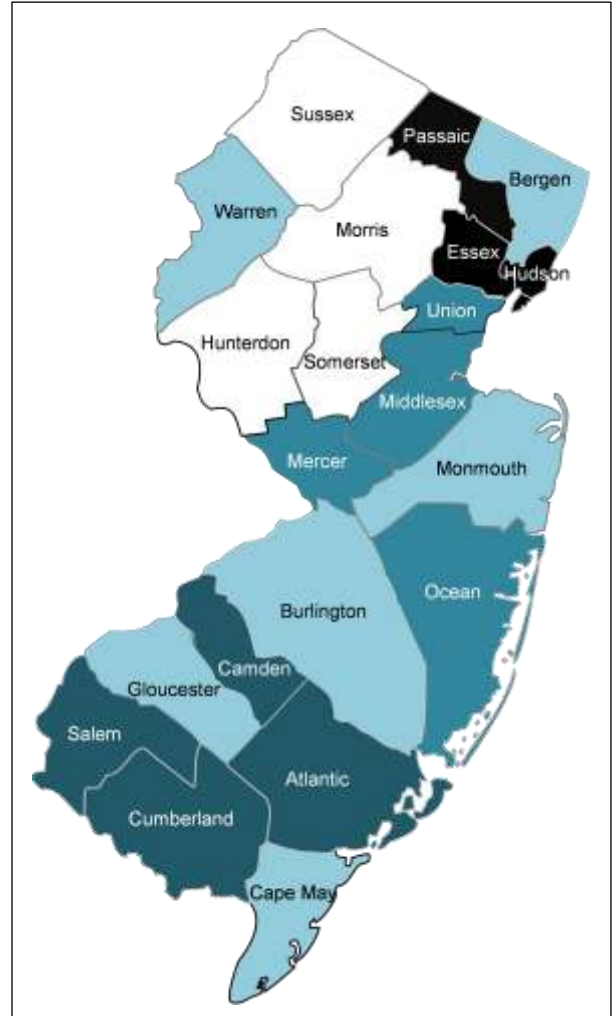
Part Three—Poverty and Geography

1. Poverty at the County Level

New Jersey's population of 8.8 million residents in 2011 is distributed unevenly among twenty-one counties, ranging from Bergen County with the highest population to Salem County with the lowest. The distribution for people living in households with incomes below the poverty level, however, is different. In 2011, the county with the highest concentration of people living in poverty was still Essex County—12.8 percent. Following Essex was Hudson County with 10.7 percent and Passaic County with 8.6 percent.

Geographically, the distribution of poverty is highest in four southern counties—Cumberland, Camden, Atlantic and Salem—and three northern counties—Passaic, Essex, and Hudson. On the other hand, three counties in the north-west part of the state—Hunterdon, Somerset, and Morris—are among the wealthiest, not only in the state, but also in the nation.

The tables below present poverty rates at 200 percent of the FPL for the overall population, as well as for children and the elderly. While the rankings vary, the overall poverty distribution remains more or less consistent. The appendix provides additional tables on the distribution by county of severe poverty and the official poverty level.



High poverty levels concentrated in a few counties

- In six counties—Passaic, Cumberland, Hudson, Essex, Atlantic, and Salem—more than 30 percent of the population is living in households with incomes below 200% FPL.
 - Four of the six counties—Passaic, Cumberland, Hudson and Essex—have consistently had more than 30 percent of their population living in households with incomes below 200% FPL since 2006.

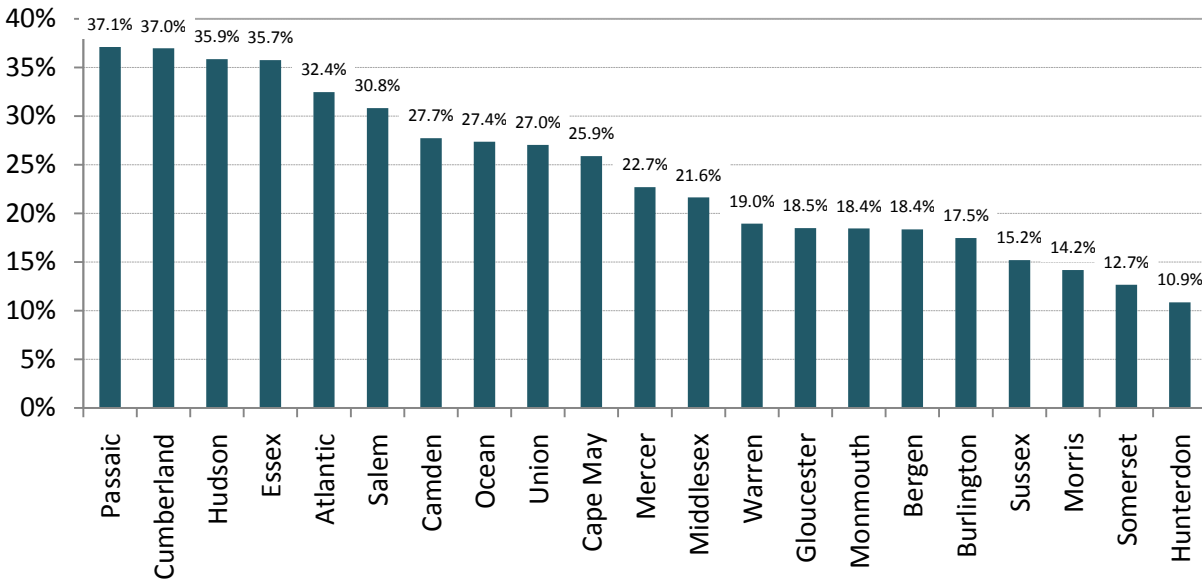
- With 37.1 percent of its population living in households with incomes below 200% FPL, the rate was highest in Passaic County.
- The percentage of the population living in households with incomes below 200% FPL increased in all four counties in 2011. The highest increase was in Essex County—from 33.5 percent in 2010 to 35.7 percent in 2011.
- Hunterdon, Somerset, and Morris Counties remained the three with lowest poverty in the state in 2011. Poverty in two of these counties, Somerset and Hunterdon, decreased in 2011.

Percentage of Total Population below 200% FPL by County, New Jersey, 2006 to 2011

	2006	2007	2008	2009	2010	2011	Change 2010-11
New Jersey	21.3%	20.9%	20.8%	22.5%	23.8%	24.7%	0.9%
Atlantic	24.9%	28.1%	28.1%	31.1%	33.4%	32.4%	-0.9%
Bergen	14.9%	14.4%	12.9%	15.5%	17.4%	18.4%	0.9%
Burlington	15.4%	15.3%	14.9%	15.4%	15.1%	17.5%	2.4%
Camden	24.6%	24.6%	25.3%	24.4%	27.7%	27.7%	0.0%
Cape May	25.3%	25.5%	23.1%	28.5%	23.2%	25.9%	2.6%
Cumberland	34.0%	35.4%	32.4%	34.4%	36.8%	37.0%	0.1%
Essex	29.9%	30.2%	30.3%	31.2%	33.5%	35.7%	2.2%
Gloucester	17.7%	18.5%	17.2%	17.7%	19.0%	18.5%	-0.5%
Hudson	36.1%	34.5%	33.0%	34.1%	35.9%	35.9%	0.0%
Hunterdon	10.1%	8.2%	9.3%	11.6%	12.8%	10.9%	-1.9%
Mercer	22.3%	21.1%	19.3%	22.8%	25.1%	22.7%	-2.4%
Middlesex	17.5%	17.0%	18.7%	20.2%	18.5%	21.6%	3.2%
Monmouth	15.9%	16.0%	15.1%	17.9%	18.1%	18.4%	0.4%
Morris	10.7%	9.6%	10.9%	11.8%	13.8%	14.2%	0.4%
Ocean	22.8%	23.1%	22.2%	23.3%	27.3%	27.4%	0.0%
Passaic	32.2%	29.9%	31.8%	34.7%	35.4%	37.1%	1.7%
Salem	23.3%	22.2%	25.9%	25.6%	24.9%	30.8%	5.9%
Somerset	11.2%	9.0%	9.2%	14.6%	13.0%	12.7%	-0.4%
Sussex	11.2%	13.9%	14.7%	13.0%	17.1%	15.2%	-1.9%
Union	22.6%	20.9%	23.1%	24.5%	24.7%	27.0%	2.3%
Warren	17.6%	17.3%	16.1%	18.1%	18.7%	19.0%	0.2%

Source: U.S. Census Bureau, American Community Survey, 2006 to 2011

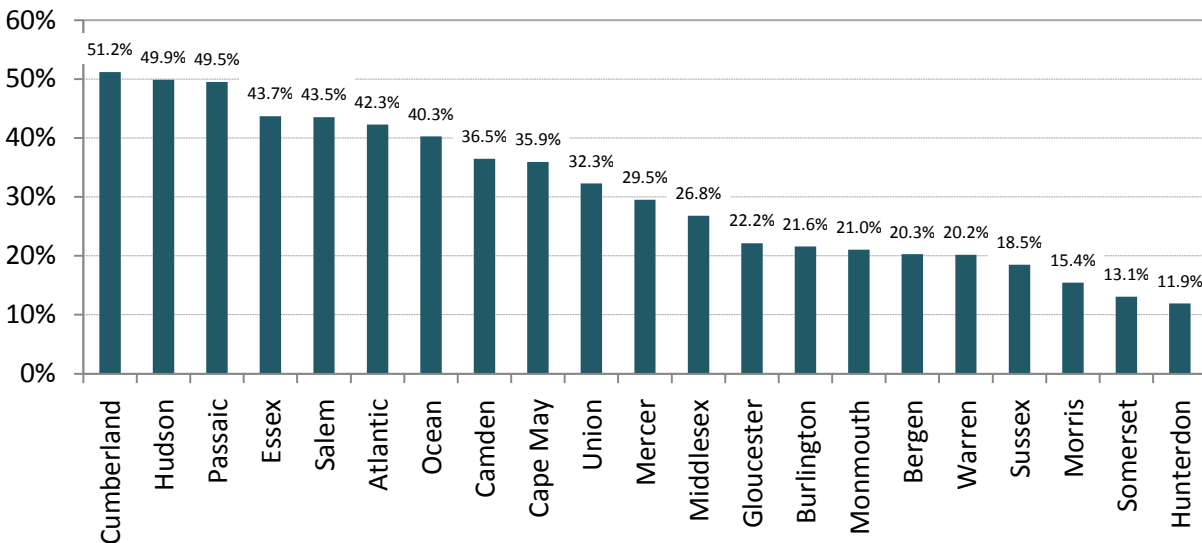
Percentage of Total Population below 200% FPL by County, New Jersey, 2011



Source: U.S. Census Bureau, American Community Survey, 2011

Child poverty levels reach 50 percent in some counties

Percentage of Children below 200% FPL by County, New Jersey, 2011



Source: U.S. Census Bureau, American Community Survey, 2011

- In three counties—Cumberland, Hudson, and Passaic—about 50 percent of the children are living in households with incomes below 200% FPL.
 - Cumberland County had the highest percentage of children below 200% FPL in 2011—51.2 percent.

- In Hudson and Passaic counties, 49.9 percent and 49.5 percent of the children respectively were living in households with incomes below 200% FPL in 2011.
- The percentage of children living in households below 200% FPL has consistently been highest in these three counties. In addition, child poverty rose in all three counties in 2011.
- Hunterdon, Somerset, and Morris counties had the lowest child poverty rates in 2011.

Percentage of Children below 200% FPL by County, New Jersey, 2006 to 2011

	2006	2007	2008	2009	2010	2011	Change 2010-11
New Jersey	26.3%	26.2%	26.8%	29.2%	30.4%	31.2%	0.9%
Atlantic	30.8%	34.8%	37.9%	42.8%	46.7%	42.3%	-4.4%
Bergen	17.0%	14.9%	12.3%	18.2%	18.2%	20.3%	2.1%
Burlington	17.8%	21.2%	17.8%	18.6%	18.4%	21.6%	3.2%
Camden	32.0%	32.0%	33.5%	31.8%	38.2%	36.5%	-1.7%
Cape May	35.3%	29.5%	30.7%	33.3%	30.3%	35.9%	5.6%
Cumberland	44.1%	49.5%	43.9%	45.8%	47.2%	51.2%	4.0%
Essex	35.7%	38.2%	39.3%	41.9%	42.3%	43.7%	1.4%
Gloucester	19.8%	21.1%	20.9%	22.8%	22.6%	22.2%	-0.5%
Hudson	50.2%	49.6%	45.1%	47.9%	47.0%	49.9%	2.8%
Hunterdon	8.6%	7.5%	8.4%	11.0%	15.2%	11.9%	-3.3%
Mercer	26.8%	27.5%	24.4%	29.6%	31.8%	29.5%	-2.3%
Middlesex	20.5%	20.0%	23.4%	24.3%	21.2%	26.8%	5.5%
Monmouth	17.6%	18.5%	18.3%	21.7%	21.0%	21.0%	0.0%
Morris	11.4%	8.9%	13.0%	13.1%	14.7%	15.4%	0.7%
Ocean	30.7%	31.1%	30.4%	32.5%	43.0%	40.3%	-2.7%
Passaic	41.8%	37.0%	42.4%	48.0%	47.9%	49.5%	1.6%
Salem	27.3%	29.4%	39.7%	36.6%	35.4%	43.5%	8.2%
Somerset	12.8%	9.8%	9.9%	17.2%	15.2%	13.1%	-2.1%
Sussex	13.5%	17.3%	17.7%	16.2%	24.8%	18.5%	-6.3%
Union	27.1%	27.1%	30.3%	30.8%	31.2%	32.3%	1.1%
Warren	21.1%	18.1%	22.0%	21.8%	21.7%	20.2%	-1.6%

Source: U.S. Census Bureau, American Community Survey, 2006 to 2011

Elderly poverty especially high in Hudson County

- In five counties—Hudson, Essex, Cumberland, Passaic, and Union—more than 30 percent of the elderly population were living in households with incomes below 200% FPL.
 - The elderly poverty rate was especially high in Hudson County where 42.6 percent of the elderly were living in households with incomes below 200% FPL in 2011. This rate was 1.3 percentage points higher than 2010.

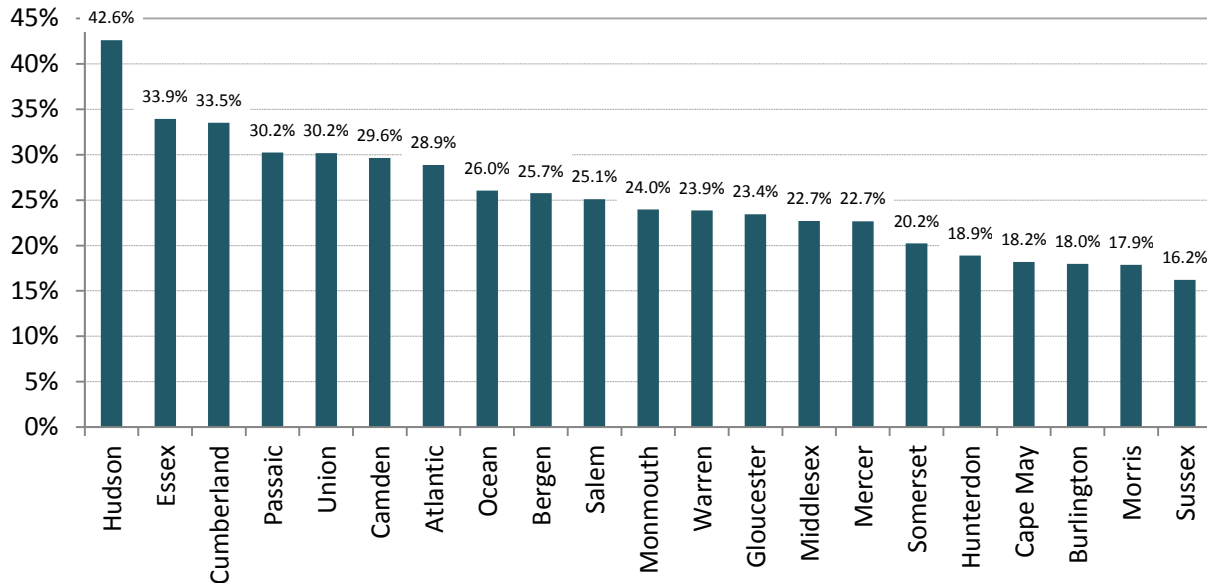
- In Essex and Cumberland counties, more than one-third of the elderly population was living in households with incomes below 200% FPL. In both counties, however, the poverty level declined slightly.
- Sussex, Morris, and Burlington counties had the lowest elderly poverty rates in 2011. In all three counties, less than 18 percent of the elderly residents were living in households with incomes below 200% FPL in 2011.

Percentage of Elderly below 200% FPL by County, New Jersey, 2006 to 2011

	2006	2007	2008	2009	2010	2011	Change 2010-11
New Jersey	26.7%	26.1%	25.3%	25.9%	25.2%	26.2%	1.0%
Atlantic	29.2%	38.8%	28.6%	30.6%	30.9%	28.9%	-2.0%
Bergen	20.9%	22.7%	20.3%	23.0%	23.3%	25.7%	2.4%
Burlington	20.7%	17.7%	19.0%	20.5%	17.1%	18.0%	0.9%
Camden	29.3%	26.7%	29.1%	28.8%	26.0%	29.6%	3.6%
Cape May	25.5%	23.5%	24.4%	23.6%	29.0%	18.2%	-10.9%
Cumberland	41.2%	30.2%	35.3%	32.5%	34.9%	33.5%	-1.3%
Essex	32.7%	29.5%	33.0%	32.9%	34.1%	33.9%	-0.1%
Gloucester	33.7%	25.9%	27.9%	24.4%	22.3%	23.4%	1.2%
Hudson	45.0%	41.2%	37.1%	41.0%	41.3%	42.6%	1.3%
Hunterdon	15.4%	13.9%	17.9%	17.8%	17.4%	18.9%	1.5%
Mercer	27.0%	22.8%	23.1%	17.8%	25.5%	22.7%	-2.9%
Middlesex	23.9%	26.8%	23.4%	23.4%	20.2%	22.7%	2.5%
Monmouth	22.3%	22.4%	20.2%	22.2%	22.0%	24.0%	1.9%
Morris	16.8%	17.6%	14.7%	17.5%	16.4%	17.9%	1.5%
Ocean	27.1%	27.3%	27.1%	27.3%	24.1%	26.0%	1.9%
Passaic	30.0%	32.6%	32.5%	32.8%	35.1%	30.2%	-4.9%
Salem	29.7%	28.8%	32.9%	27.9%	24.8%	25.1%	0.3%
Somerset	18.7%	15.6%	16.9%	16.8%	16.9%	20.2%	3.3%
Sussex	16.7%	23.0%	27.1%	22.0%	18.5%	16.2%	-2.3%
Union	29.6%	25.9%	26.8%	28.6%	25.2%	30.2%	5.0%
Warren	25.5%	35.2%	24.8%	26.0%	24.0%	23.9%	-0.1%

Source: U.S. Census Bureau, American Community Survey, 2006 to 2011

Percentage of Elderly below 200% FPL by County, New Jersey, 2011



Source: U.S. Census Bureau, American Community Survey, 2011

2. Poverty by Municipality

Broad geographical descriptions of poverty at the state or county level obscure the particularly high rates of concentrated poverty that tend to cluster in certain places rather than others. An analysis of municipalities in New Jersey reveals high concentrations of poverty along the urban corridor running from northeast to southwest as well as some concentrations along the coast and in some southern municipalities. The poverty levels in some of these places are among the highest in the nation.

This analysis divides New Jersey's municipalities into three groups. It excludes municipalities with populations of less than 10,000 individuals.

- a. Large Areas: places with total populations exceeding 65,000 people;
- b. Mid-Sized Areas: places with total populations between 20,000 and 65,000 people; and
- c. Small Areas: places with total populations between 10,000 and 20,000 people.

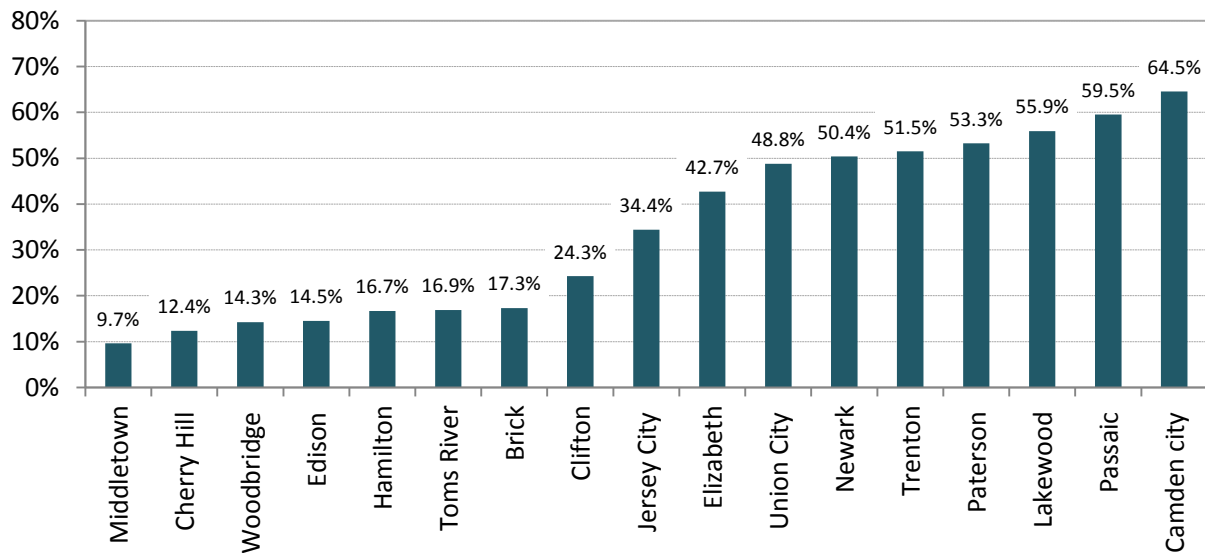
A. Places with Population exceeding 65,000 People (Large-Sized Places)

In 2011, the total population exceeded 65,000 people in 17 New Jersey municipalities. In six of these places, more than half the total population was living in households with

incomes below 200% FPL. Five of these places—Camden, Passaic, Paterson, Trenton, and Newark,—are historically part of the New Jersey urban core.

- Poverty was highest in Camden, where 64.5 percent of the total population was living in households with incomes below 200 percent of FPL.
- Camden was followed by Passaic with a poverty rate of 59.5 percent, Lakewood at 55.9 percent, Paterson at 53.3 percent, Trenton at 51.5 percent, and Newark at 50.4 percent.

Percentage of Population below 200% FPL for All Places with a Population above 65,000 New Jersey, 2011

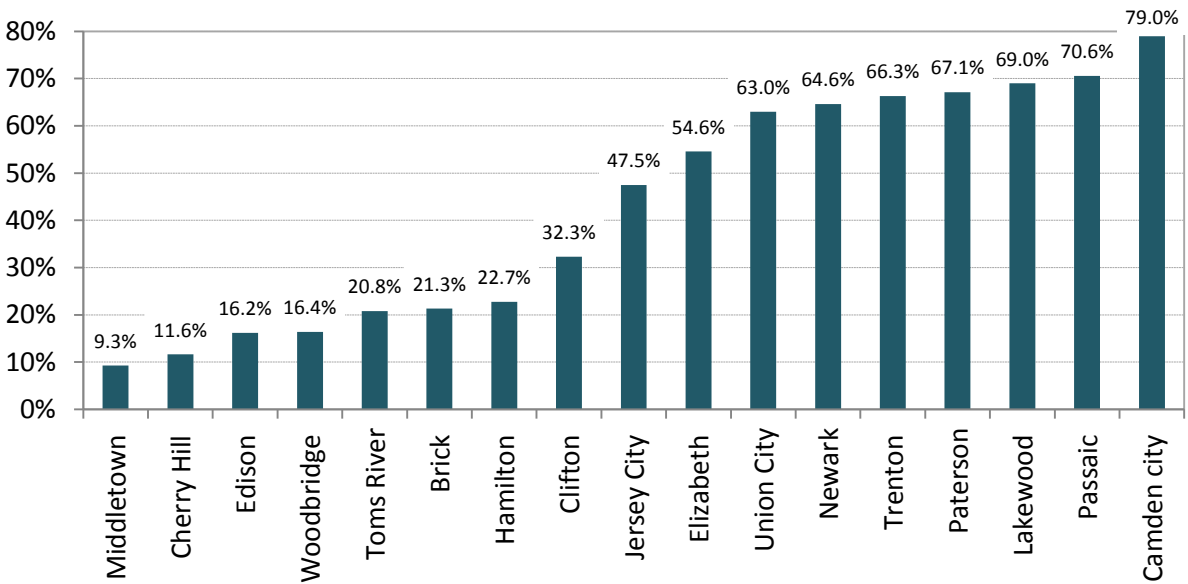


Source: U.S. Census Bureau, American Community Survey, 5-Year Estimates 2007-2011

Children in Poverty in Large-Sized Places

- Poverty among children was significantly higher than overall poverty in all these places.
 - In seven places—Camden, Passaic, Lakewood, Paterson, Trenton, Newark, and Union—more than 60 percent of children were below 200% FPL.
 - Child poverty rates were highest in Camden—79 percent of all children were below 200% FPL in 2011.

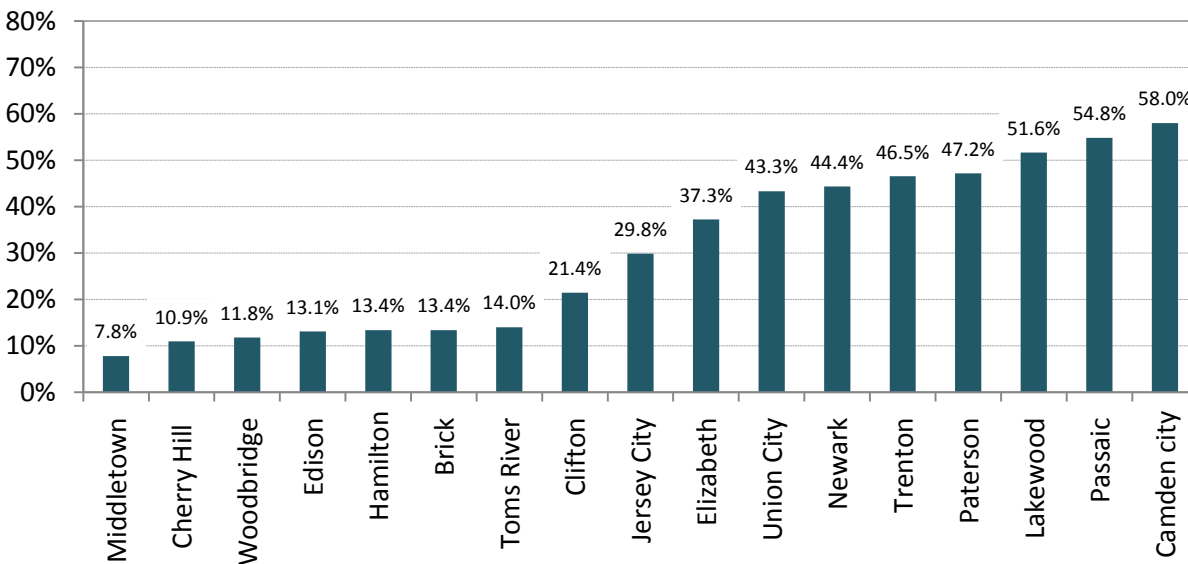
**Percentage of Children below 200% FPL for All Places with a Population above 65,000
New Jersey, 2011**



Source: U.S. Census Bureau, American Community Survey, 5-Year Estimates 2007-2011

Working Age in Poverty in Large Sized Places

**Percentage of Working Age below 200% FPL for All Places with a Population above 65,000
New Jersey, 2011**



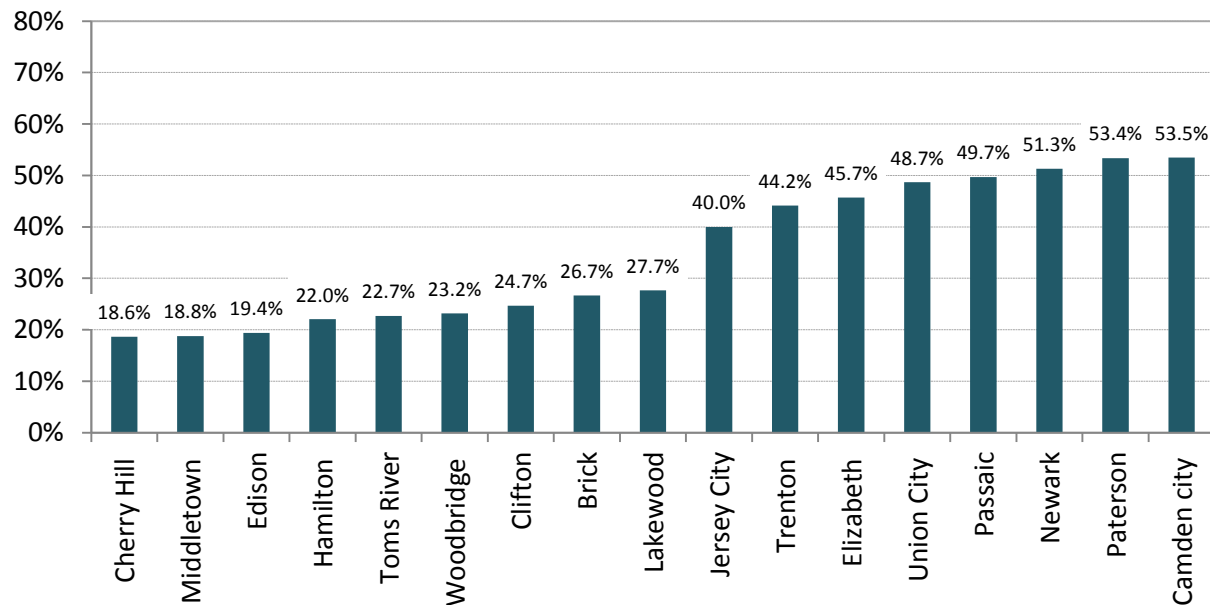
Source: U.S. Census Bureau, American Community Survey, 5-Year Estimates 2007-2011

- In three places—Camden, Lakewood, and Passaic—the poverty rate exceeded 50 percent.

Elderly in Poverty in Large-Sized Places

- Poverty among the elderly was above 50 percent in three places and above 40 percent in another five places.
 - It was highest in Camden city—53.5 percent of all elderly were below 200% FPL in 2011.

Percentage of Elderly below 200% FPL for All Places with Population above 65,000 New Jersey, 2011

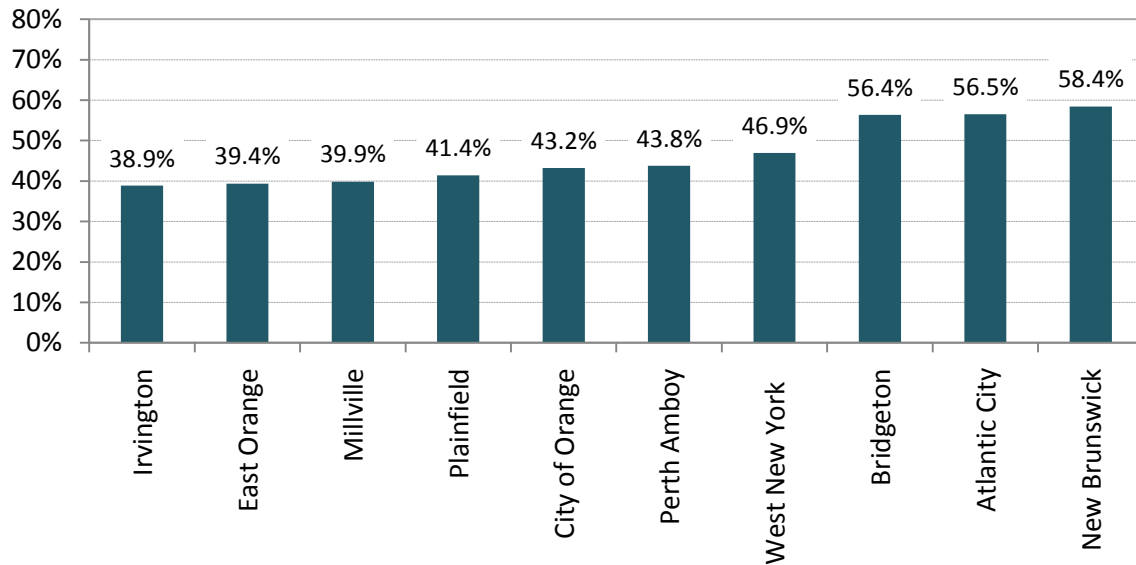


Source: U.S. Census Bureau, American Community Survey, 5-Year Estimates 2007-2011

B. Places with Population between 20,000 and 65,000 People (Mid-Sized Places)

In New Jersey, 110 places had a population between 20,000 and 65,000 people in 2011. Among these mid-sized places, the percentage of the population living in households with incomes below 200 percent the FPL was highest in New Brunswick, with 58.4 percent of its population in poverty. The next nine places with the highest poverty levels, in order, were Atlantic City, Bridgeton, West New York, Perth Amboy, Orange, Millville, East Orange, and Irvington. While Bridgeton and Millville are among the larger towns of southern New Jersey, and Atlantic City is along the coast, the remaining seven towns are located along the north-south urban corridor.

**Population below 200% FPL for Top Ten Mid-Sized Places with Highest Poverty
New Jersey, 2011**

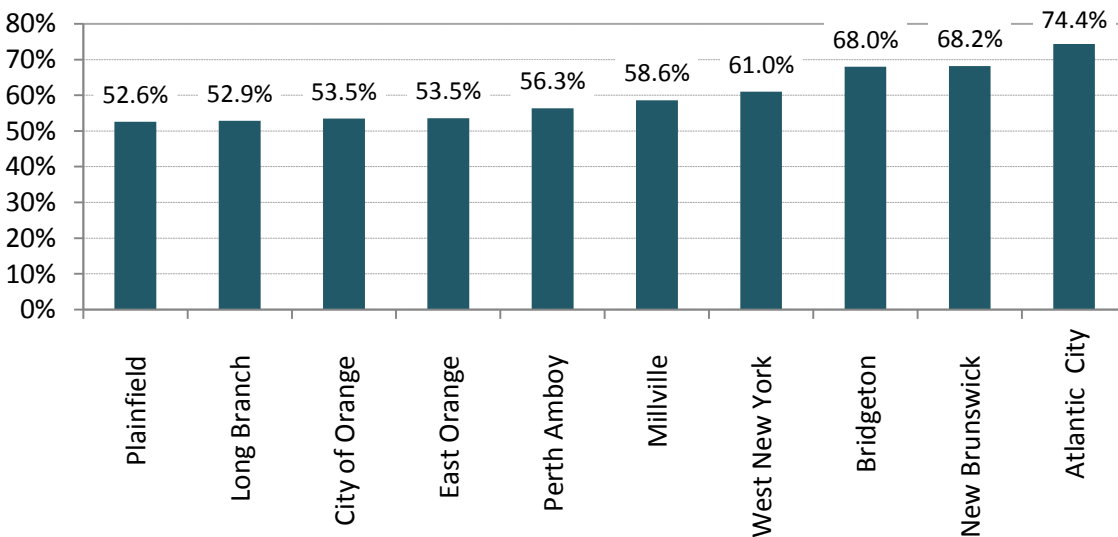


Source: U.S. Census Bureau, American Community Survey, 5-Year Estimates 2007-2011

Children in Poverty in Mid-Sized Places

Atlantic City had the highest percentage of children living in households with incomes below 200% FPL among mid-sized places in 2011—nearly 75 percent. The following nine mid-sized places in order with the highest percent of children below 200% FPL were New Brunswick, Bridgeton, West New York, Millville, Perth Amboy, East Orange, Orange, Long Branch, and Plainfield.

Percentage of Children below 200% FPL for Top Ten Mid-Sized Places with Highest Child Poverty, New Jersey, 2011

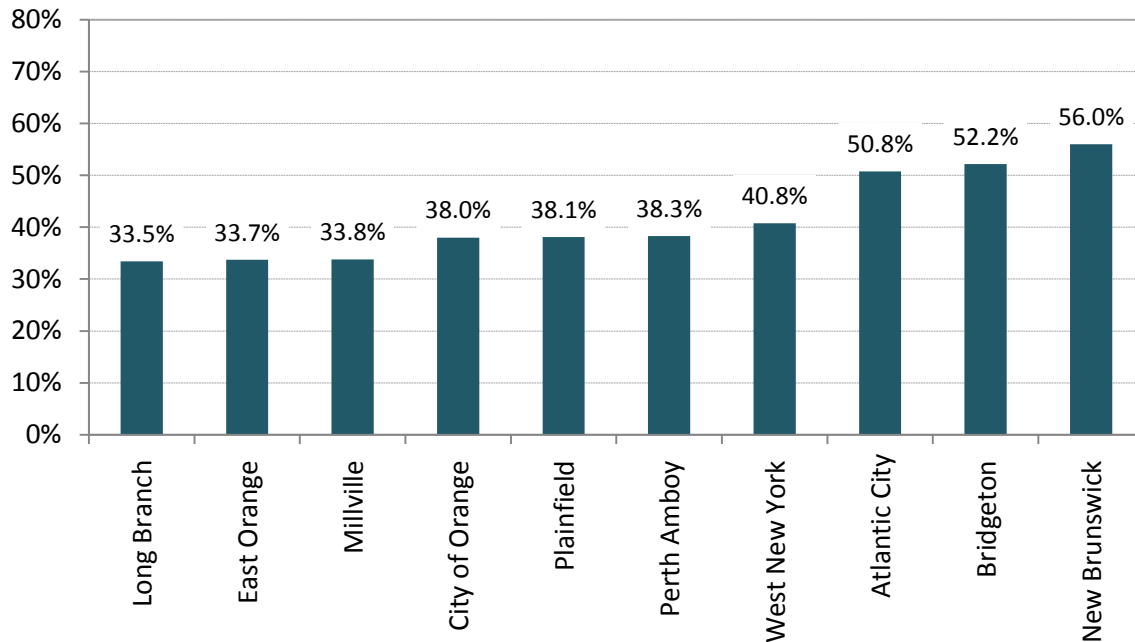


Source: U.S. Census Bureau, American Community Survey, 5-Year Estimates 2007-2011

Working Age in Poverty in Mid-Sized Places

The percentage of working age living in households with incomes below 200% FPL was highest in New Brunswick among mid-sized cities in 2011—56 percent. Thereafter, in order from highest to lowest, the next nine places were Bridgeton, Atlantic City, West New York, Perth Amboy, Plainfield, Orange, Millville, East Orange, and Long Branch.

Percentage of Working Age below 200% FPL for Top Ten Mid-Sized Places with Highest Working-age Poverty, New Jersey, 2011

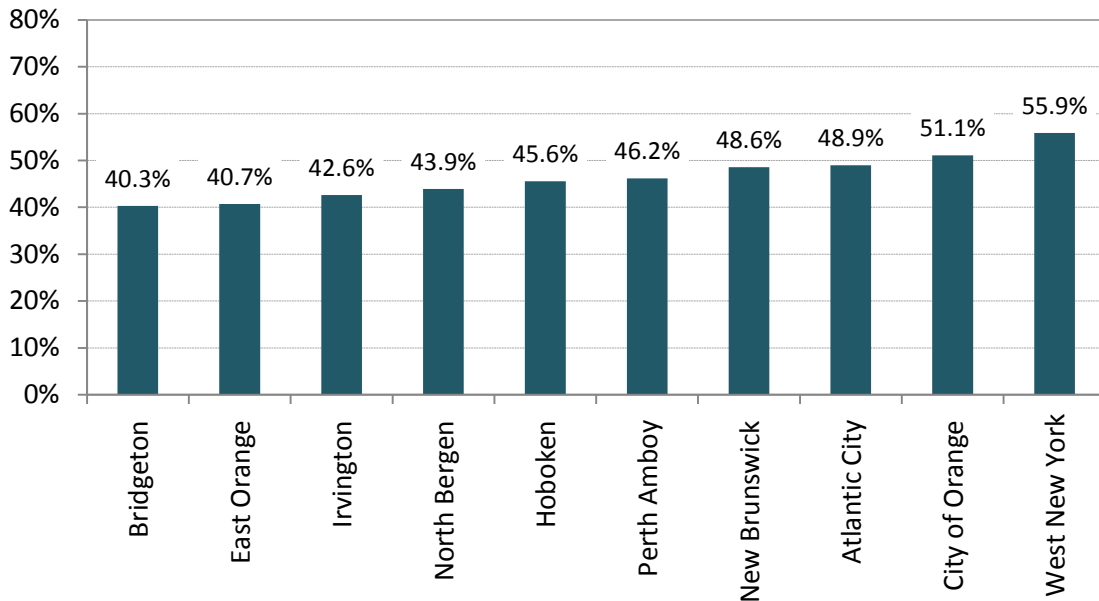


Source: U.S. Census Bureau, American Community Survey, 5-Year Estimates 2007-2011

Elderly in Poverty in Mid-Sized Places

The town of West New York in Hudson County, among mid-sized towns, had the highest percentage of elderly living in households with incomes below 200% FPL in 2011—nearly 56 percent. The next mid-sized places, in order, other places were Orange, Atlantic City, New Brunswick, Perth Amboy, Hoboken, North Bergen, Irvington, East Orange, and Bridgeton.

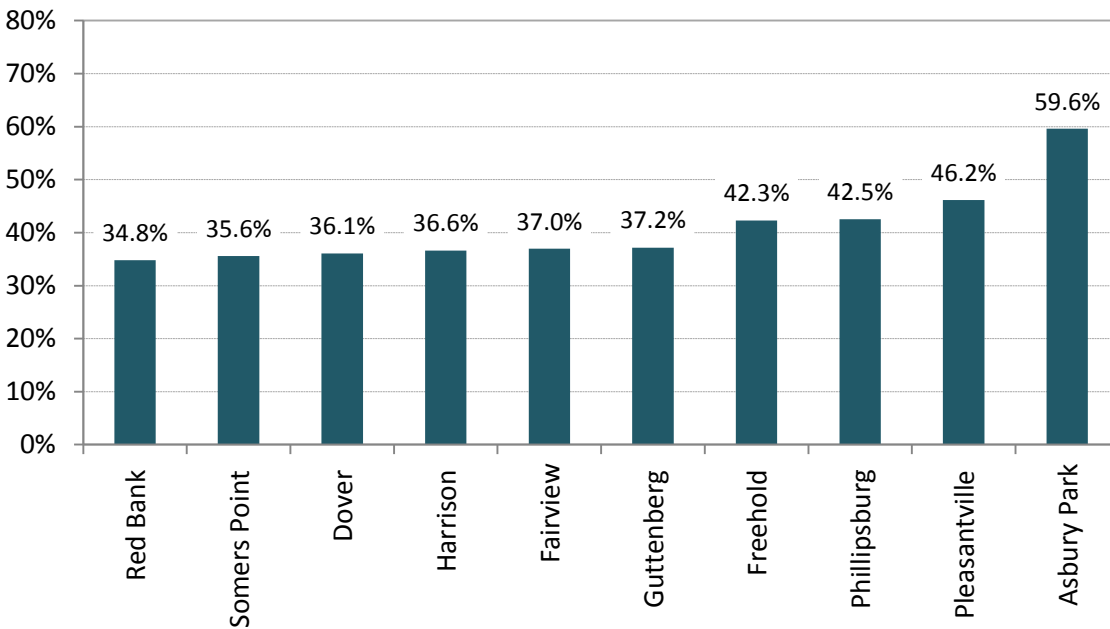
Percentage of Elderly below 200% FPL for Top Ten Mid-Sized Places with Highest Elderly Poverty, New Jersey, 2011



Source: U.S. Census Bureau, American Community Survey, 5-Year Estimates 2007-2011

C. Places with Population between 10,000 and 20,000 People (Small-Sized Places)

Percentage of Population below 200% FPL for Top Ten Small-Sized Places with Highest Poverty New Jersey, 2011



Source: U.S. Census Bureau, American Community Survey, 5-Year Estimates 2007-2011

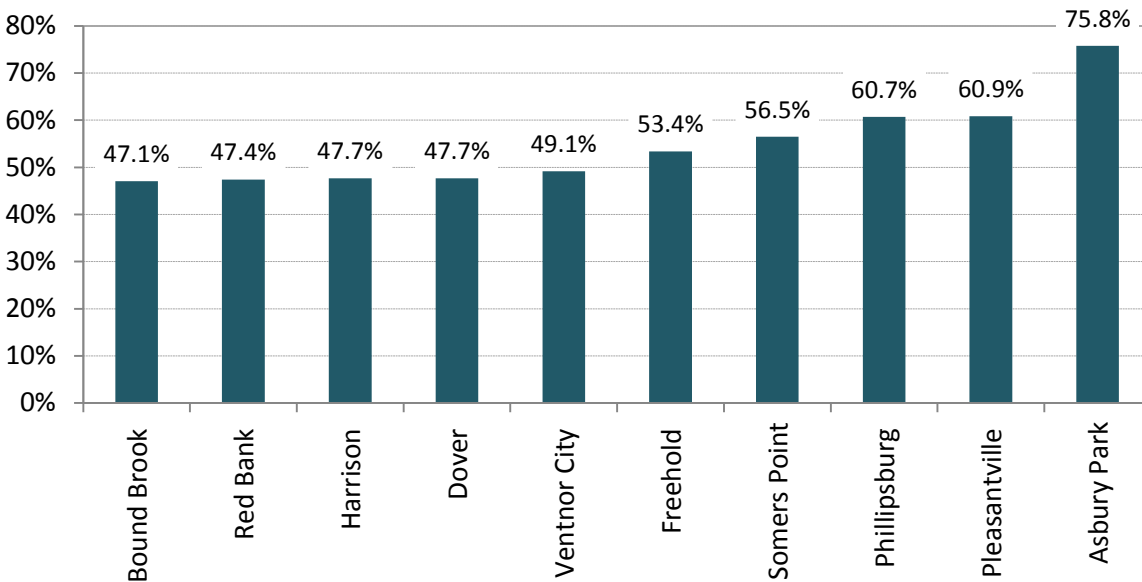
There were 112 places with a population between 10,000 and 20,000 people in 2011. Among these small-sized places, the geographical distribution of the places with the highest poverty rates is more haphazard than it is among the larger-sized places. There are high pockets of poverty even in counties with historically lower rates of poverty.

Asbury Park had the highest percentage of people among small-sized places living in households with incomes below 200% FPL in 2011—nearly 60 percent of its residents. The poverty rate exceeded 40 percent in three other small-sized places—Pleasantville, Phillipsburg, and Freehold.

Children in Poverty in Small-Sized Places

Among small-sized places, the percentage of children living in households with incomes below 200% FPL was highest in Asbury Park—three-quarters of all children in this town. Child poverty rates surpassed 60 percent in Phillipsburg and Pleasantville. In the remaining seven places, child poverty rates exceeded 45 percent.

Percentage of Children below 200% FPL for Top Ten Small-Sized Places with Highest Child Poverty, New Jersey, 2011

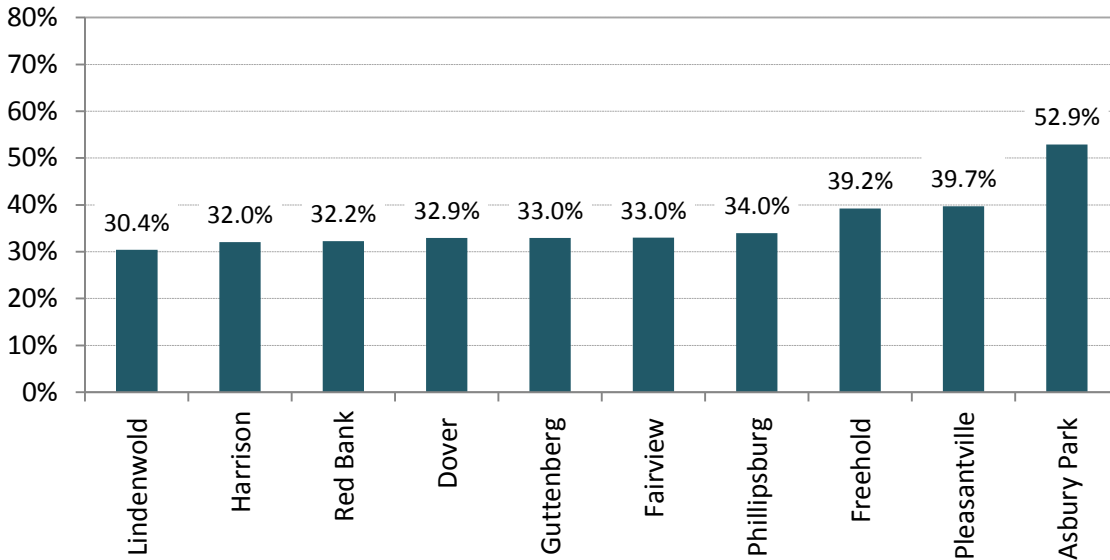


Source: U.S. Census Bureau, American Community Survey, 5-Year Estimates 2007-2011

Working Age in Poverty in Small-Sized Places

Among small-sized places, working-age poverty rates tended to be lower than those for children were. While the percentage of the working age living in households with incomes below 200% FPL, at nearly 53 percent, was also highest in Asbury Park, it was lower than the rate for children.

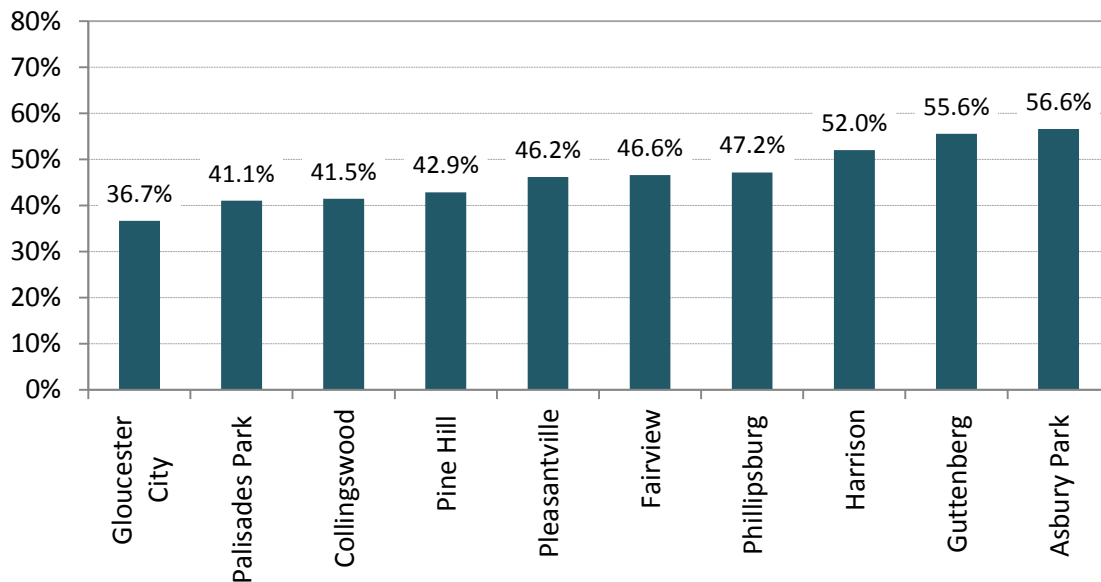
Percentage of Working Age below 200% FPL for Top Ten Small-Sized Places with Highest Working-age Poverty, New Jersey, 2011



Source: U.S. Census Bureau, American Community Survey, 5-Year Estimates 2007-2011

Elderly in Poverty in Small -Sized Places

Percentage of Elderly below 200% FPL for Top Ten Small-Sized Places with Highest Elderly Poverty, New Jersey, 2011



Source: U.S. Census Bureau, American Community Survey, 5-Year Estimates 2007-2011

More than half the elderly in three small-sized places were living in households with incomes below 200% FPL in 2011—Asbury Park, Guttenberg, and Harrison. Except for Gloucester, the elderly poverty rates exceeded 40 percent in six of the remaining ten places with the highest poverty rates.

The following tables show poverty for the total population, children, working age, and the elderly at 50% FPL, 100% FPL, and 200% FPL for all places detailed above.

Large-Sized Places: Population Below 50% FPL, 100% FPL, and 200% FPL

Large-Sized Places 65,000+	Total Population in Poverty	Below 50%	Below 100%	Below 200%
1	Middletown (Monmouth County)	1.4%	3.1%	9.7%
2	Cherry Hill (Camden County)	1.8%	3.9%	12.4%
3	Woodbridge (Middlesex County)	2.2%	5.2%	14.3%
4	Edison (Middlesex County)	3.3%	6.7%	14.5%
5	Hamilton (Mercer County)	2.3%	5.9%	16.7%
6	Toms River (Ocean County)	2.1%	6.2%	16.9%
7	Brick (Ocean County)	2.4%	5.1%	17.3%
8	Clifton (Passaic County)	4.1%	8.6%	24.3%
9	Jersey City (Hudson County)	7.8%	16.4%	34.4%
10	Elizabeth Union County)	6.9%	17.7%	42.7%
11	Union (Hudson County)	7.9%	21.1%	48.8%
12	Newark (Essex County)	11.9%	26.1%	50.4%
13	Trenton (Mercer County)	11.5%	25.6%	51.5%
14	Paterson (Passaic County)	13.0%	27.1%	53.3%
15	Lakewood (Ocean County)	10.4%	27.3%	55.9%
16	Passaic (Passaic County)	10.9%	29.2%	59.5%
17	Camden (Camden County)	19.1%	38.4%	64.5%

Source: U.S. Census Bureau, American Community Survey, 5-Year Estimates 2007-2011

Large-Sized Places 65,000+	Children in Poverty	Below 50%	Below 100%	Below 200%
1	Middletown (Monmouth County)	1.8%	3.4%	9.3%
2	Cherry Hill (Camden County)	1.3%	3.3%	11.6%
3	Edison (Middlesex County)	4.0%	7.8%	16.2%
4	Woodbridge (Middlesex County)	3.2%	7.8%	16.4%
5	Toms River (Ocean County)	2.1%	8.6%	20.8%
6	Brick (Ocean County)	3.5%	7.5%	21.3%
7	Hamilton (Mercer County)	3.1%	9.8%	22.7%
8	Clifton (Passaic County)	5.3%	12.4%	32.3%
9	Jersey City (Hudson County)	12.1%	25.3%	47.5%
10	Elizabeth Union County)	9.9%	26.3%	54.6%
11	Union (Hudson County)	10.9%	30.1%	63.0%
12	Newark (Essex County)	18.5%	37.0%	64.6%
13	Trenton (Mercer County)	19.7%	37.6%	66.3%
14	Paterson (Passaic County)	19.9%	38.2%	67.1%
15	Lakewood (Ocean County)	14.4%	37.1%	69.0%
16	Passaic (Passaic County)	17.1%	40.6%	70.6%
17	Camden (Camden County)	29.0%	52.7%	79.0%

Source: U.S. Census Bureau, American Community Survey, 5-Year Estimates 2007-2011

Large-Sized Places 65,000+	Working-age in Poverty	Below 50%	Below 100%	Below 200%
1	Middletown (Monmouth County)	1.4%	2.8%	7.8%
2	Cherry Hill (Camden County)	2.1%	3.7%	10.9%
3	Woodbridge (Middlesex County)	1.9%	4.3%	11.8%
4	Edison (Middlesex County)	3.3%	6.4%	13.1%
5	Hamilton (Mercer County)	2.2%	4.9%	13.4%
6	Brick (Ocean County)	2.1%	4.1%	13.4%
7	Toms River (Ocean County)	2.2%	5.7%	14.0%
8	Clifton (Passaic County)	3.9%	7.3%	21.4%
9	Jersey City (Hudson County)	7.1%	14.0%	29.8%
10	Elizabeth (Union County)	6.1%	14.2%	37.3%
11	Union (Hudson County)	7.2%	17.7%	43.3%
12	Newark (Essex County)	10.2%	22.2%	44.4%
13	Trenton (Mercer County)	9.4%	22.0%	46.5%
14	Paterson (Passaic County)	10.7%	22.3%	47.2%
15	Lakewood (Ocean County)	8.9%	24.0%	51.6%
16	Passaic (Passaic County)	8.4%	23.6%	54.8%
17	Camden (Camden County)	15.3%	32.5%	58.0%

Source: U.S. Census Bureau, American Community Survey, 5-Year Estimates 2007-2011

Large-Sized Places 65,000+	Elderly in Poverty	Below 50%	Below 100%	Below 200%
1	Cherry Hill (Camden County)	1.5%	5.3%	18.6%
2	Middletown (Monmouth County)	1.1%	4.4%	18.8%
3	Edison (Middlesex County)	1.6%	6.0%	19.4%
4	Hamilton (Mercer County)	1.4%	4.2%	22.0%
5	Toms River (Ocean County)	1.7%	5.0%	22.7%
6	Woodbridge (Middlesex County)	1.8%	5.5%	23.2%
7	Clifton (Passaic County)	3.0%	8.7%	24.7%
8	Brick (Ocean County)	2.1%	5.9%	26.7%
9	Lakewood (Ocean County)	2.3%	6.6%	27.7%
10	Jersey City (Hudson County)	3.6%	14.7%	40.0%
11	Trenton (Mercer County)	2.9%	16.2%	44.2%
12	Elizabeth (Union County)	3.7%	17.2%	45.7%
13	Union (Hudson County)	5.3%	20.4%	48.7%
14	Passaic (Passaic County)	4.5%	24.5%	49.7%
15	Newark (Essex County)	4.3%	21.4%	51.3%
16	Paterson (Passaic County)	7.3%	26.6%	53.4%
17	Camden (Camden County)	6.6%	23.6%	53.5%

Source: U.S. Census Bureau, American Community Survey, 5-Year Estimates 2007-2011

Mid-Sized Places: Population Below 50% FPL, 100% FPL, and 200% FPL

Mid-Sized Places 20,000 - 65,000	Total Population in Poverty	Below 50%	Below 100%	Below 200%
1	Irvington (Essex County)	9.0%	18.5%	38.9%
2	East Orange (Essex County)	8.5%	19.4%	39.4%
3	Millville (Cumberland County)	7.0%	18.9%	39.9%
4	Plainfield (Union County)	10.1%	19.0%	41.4%
5	Orange (Essex County)	7.2%	19.2%	43.2%
6	Perth Amboy (Middlesex County)	8.7%	19.9%	43.8%
7	West New York (Hudson County)	9.3%	19.0%	46.9%
8	Bridgeton (Cumberland County)	17.0%	28.8%	56.4%
9	Atlantic City (Atlantic County)	15.1%	29.3%	56.5%
10	New Brunswick (Middlesex County)	15.6%	27.9%	58.4%

Source: U.S. Census Bureau, American Community Survey, 5-Year Estimates 2007-2011

Mid-Sized Places 20,000 - 65,000	Children in Poverty	Below 50%	Below 100%	Below 200%
1	Atlantic City (Atlantic County)	24.8%	41.9%	74.4%
2	New Brunswick (Middlesex County)	9.2%	27.5%	68.2%
3	Bridgeton (Cumberland County)	24.6%	37.4%	68.0%
4	West New York (Hudson County)	13.1%	24.7%	61.0%
5	Millville (Cumberland County)	13.2%	34.2%	58.6%
6	Perth Amboy (Middlesex County)	13.4%	29.0%	56.3%
7	East Orange (Essex County)	13.2%	30.1%	53.5%
8	Orange (Essex County)	10.4%	24.7%	53.5%
9	Long Branch (Monmouth County)	8.7%	25.6%	52.9%
10	Plainfield (Union County)	16.5%	28.3%	52.6%

Source: U.S. Census Bureau, American Community Survey, 5-Year Estimates 2007-2011

Mid-Sized Places 20,000 - 65,000	Working Age in Poverty	Below 50%	Below 100%	Below 200%
1	Long Branch (Monmouth County)	5.1%	11.8%	33.5%
2	East Orange (Essex County)	7.7%	16.3%	33.7%
3	Millville (Cumberland County)	5.6%	14.7%	33.8%
4	Orange (Essex County)	6.5%	16.8%	38.0%
5	Plainfield (Union County)	8.3%	16.3%	38.1%
6	Perth Amboy (Middlesex County)	7.3%	16.8%	38.3%
7	West New York (Hudson County)	8.6%	16.2%	40.8%
8	Atlantic City (Atlantic County)	13.1%	26.1%	50.8%
9	Bridgeton (Cumberland County)	14.7%	25.6%	52.2%
10	New Brunswick (Middlesex County)	18.6%	29.0%	56.0%

Source: U.S. Census Bureau, American Community Survey, 5-Year Estimates 2007-2011

Mid-Sized Places 20,000 - 65,000	Elderly in Poverty	Below 50%	Below 100%	Below 200%
1	West New York (Hudson County)	6.3%	24.8%	55.9%
2	Orange (Essex County)	3.8%	20.9%	51.1%
3	Atlantic City (Atlantic County)	6.1%	20.4%	48.9%
4	New Brunswick (Middlesex County)	4.5%	15.4%	48.6%
5	Perth Amboy (Middlesex County)	4.8%	15.4%	46.2%
6	Hoboken (Hudson County)	3.5%	21.6%	45.6%
7	North Bergen (Hudson County)	3.2%	13.6%	43.9%
8	Irvington (Essex County)	5.6%	18.7%	42.6%
9	East Orange (Essex County)	2.9%	14.5%	40.7%
10	Bridgeton (Cumberland County)	3.7%	17.3%	40.3%

Source: U.S. Census Bureau, American Community Survey, 5-Year Estimates 2007-2011

Note: Tables include only top 10 mid-sized places with highest poverty rates at 200% FPL.

For poverty rates for all mid-sized places, see appendix.

Small-Sized Places: Population Below 50% FPL, 100% FPL, and 200% FPL

Small-Sized Places 10,000 – 20,000	Total Population in Poverty	Below 50%	Below 100%	Below 200%
1	Red Bank (Monmouth County)	5.6%	16.2%	34.8%
2	Somers Point (Atlantic County)	6.0%	12.2%	35.6%
3	Dover (Morris County)	3.1%	9.7%	36.1%
4	Harrison (Hudson County)	7.6%	14.9%	36.6%
5	Fairview (Bergen County)	4.0%	15.1%	37.0%
6	Guttenberg (Hudson County)	4.6%	13.6%	37.2%
7	Freehold (Monmouth County)	4.3%	17.4%	42.3%
8	Phillipsburg (Warren County)	9.6%	19.5%	42.5%
9	Pleasantville (Atlantic County)	9.5%	19.0%	46.2%
10	Asbury Park (Monmouth County)	14.0%	31.5%	59.6%

Source: U.S. Census Bureau, American Community Survey, 5-Year Estimates 2007-2011

Small-Sized Places 10,000 – 20,000	Children in Poverty	Below 50%	Below 100%	Below 200%
1	Bound Brook (Somerset County)	0.7%	8.2%	47.1%
2	Red Bank (Monmouth County)	9.3%	32.0%	47.4%
3	Harrison (Hudson County)	6.4%	18.1%	47.7%
4	Dover (Morris County)	4.1%	12.4%	47.7%
5	Ventnor City (Atlantic County)	9.3%	17.5%	49.1%
6	Freehold (Monmouth County)	4.7%	23.1%	53.4%
7	Somers Point (Atlantic County)	11.1%	21.3%	56.5%
8	Phillipsburg (Warren County)	17.7%	35.2%	60.7%
9	Pleasantville (Atlantic County)	14.3%	28.6%	60.9%
10	Asbury Park (Monmouth County)	24.8%	46.0%	75.8%

Source: U.S. Census Bureau, American Community Survey, 5-Year Estimates 2007-2011

Small-Sized Places 10,000 – 20,000	Working Age in Poverty	Below 50%	Below 100%	Below 200%
1	Lindenwold (Camden County)	5.0%	12.3%	30.4%
2	Harrison (Hudson County)	8.1%	13.9%	32.0%
3	Red Bank (Monmouth County)	4.9%	13.2%	32.2%
4	Dover (Morris County)	3.0%	8.5%	32.9%
5	Guttenberg (Hudson County)	5.1%	13.2%	33.0%
6	Fairview (Bergen County)	4.4%	13.5%	33.0%
7	Phillipsburg (Warren County)	7.8%	15.6%	34.0%
8	Freehold (Monmouth County)	4.4%	15.5%	39.2%
9	Pleasantville (Atlantic County)	7.7%	14.4%	39.7%
10	Asbury Park (Monmouth County)	10.7%	25.7%	52.9%

Source: U.S. Census Bureau, American Community Survey, 5-Year Estimates 2007-2011

Small-Sized Places 10,000 – 20,000	Elderly in Poverty	Below 50%	Below 100%	Below 200%
1	Gloucester (Camden County)	2.6%	11.3%	36.7%
2	Palisades Park (Bergen County)	0.7%	12.1%	41.1%
3	Collingswood (Camden County)	1.2%	6.7%	41.5%
4	Pine Hill (Camden County)	1.9%	20.2%	42.9%
5	Pleasantville (Atlantic County)	7.6%	21.2%	46.2%
6	Fairview (Bergen County)	0.0%	13.0%	46.6%
7	Phillipsburg (Warren County)	2.9%	7.0%	47.2%
8	Harrison (Hudson County)	5.3%	16.8%	52.0%
9	Guttenberg (Hudson County)	4.8%	8.8%	55.6%
10	Asbury Park (Monmouth County)	4.8%	27.8%	56.6%

Source: U.S. Census Bureau, American Community Survey, 5-Year Estimates 2007-2011

Note: Tables include only top 10 small-sized places with highest poverty at 200% FPL.

For poverty rates for all small-sized places, see appendix.

3. Racial and Ethnic Composition of High-Poverty Places

Poverty is not only unevenly distributed across counties and municipalities; it also tends to cluster in places with higher concentrations of people of color or ethnic minorities. People of color and ethnic minorities are disproportionately clustered in counties and municipalities with high poverty levels.

Counties with high poverty rates tend to have high concentration of people of color and ethnic minorities

- Most counties with a poverty rate at 200% FPL that was higher than the statewide average of 24.7 percent in 2011 had a disproportionately higher percentage of people of color or ethnic minorities.
 - In 2011, 61.2 percent of the New Jersey's population was non-Hispanic White, 13.1 percent non-Hispanic Black, and 16.8 percent Hispanic or Latino.

- In six of the ten counties with poverty rates at 200% FPL greater than the statewide average of 24.7 percent, the percentage of non-Hispanic Whites was lower than the statewide average, while in six the percentage of non-Hispanic Blacks was greater than the statewide average and in five the percentage of Hispanics was greater than the statewide average.
- Among the ten counties with poverty rates greater than the statewide average at 200% FPL of 24.7 percent, the percentage of non-Hispanic Blacks was greater than the statewide average in Cumberland, Essex, Atlantic, and Union counties, while the percentage of non-Hispanic Whites was lower than the statewide average.
- Among the ten counties with poverty rates greater than the statewide average at 200% FPL, the percentage of Hispanics was greater than the statewide average in Passaic, Cumberland, Hudson, Essex, and Union counties, while the percentage of non-Hispanic Whites was lower than the statewide average.

Racial & Ethnic Composition of 21 Counties, New Jersey, 2011

	Non-Hispanic White	Non-Hispanic Black	Hispanic or Latino	Poverty Rate at 200% FPL	
Hunterdon	88.9%	2.6%	5.0%	10.9%	Poverty below Statewide Average
Somerset	64.7%	8.5%	12.4%	12.7%	
Morris	76.7%	3.0%	10.8%	14.2%	
Sussex	90.0%	1.8%	6.1%	15.2%	
Burlington	73.0%	16.3%	5.9%	17.5%	
Bergen	64.4%	5.2%	15.3%	18.4%	
Monmouth	78.8%	7.2%	8.6%	18.4%	
Gloucester	83.3%	9.7%	4.1%	18.5%	
Warren	87.1%	3.6%	6.5%	19.0%	
Middlesex	51.3%	9.0%	17.7%	21.6%	
Mercer	56.3%	19.9%	14.4%	22.7%	Poverty above Statewide Average
Cape May	88.4%	4.8%	5.6%	25.9%	
Union	46.7%	20.9%	26.5%	27.0%	
Ocean	87.6%	2.9%	7.5%	27.4%	
Camden	62.7%	18.7%	13.1%	27.7%	
Salem	78.4%	14.1%	6.2%	30.8%	
Atlantic	60.7%	15.5%	15.4%	32.4%	
Essex	34.9%	40.9%	18.6%	35.7%	
Hudson	32.0%	11.9%	41.9%	35.9%	
Cumberland	52.8%	19.5%	25.5%	37.0%	
Passaic	47.0%	11.7%	35.7%	37.1%	

Source: U.S. Census Bureau, American Community Survey, 2011

- In addition, Camden and Salem counties, both with poverty levels at 200% FPL greater than the statewide average, had disproportionately larger percentages of non-Hispanic Blacks than the statewide average of 13.1 percent.

- In contrast, of the eleven counties with poverty rates at 200% FPL below the statewide average, only Middlesex and Mercer counties had lower percentages of non-Hispanic Whites than the statewide average.
- In addition, in only Burlington and Mercer counties the population of non-Hispanic Blacks was greater than the statewide average, and in only Middlesex County the population of Hispanics was larger than the statewide average.

Municipalities with high poverty rates tend to have high concentration of people of color and ethnic minorities

- In eight of the nine places with a population greater than 65,000 people and a poverty rate at 200% FPL greater than the statewide average of 24.7 percent, the percentage of non-Hispanic Whites was lower than the statewide average (61.2 percent). In contrast, the share of either the non-Hispanic Black population or the Hispanic population or both was greater than the statewide average—13.1 percent and 16.8 percent, respectively.

Racial & Ethnic Composition for All Large-Sized Places, New Jersey, 2011

	Non-Hispanic White	Non-Hispanic Black	Hispanic or Latino	Poverty at 200% FPL	
Middletown (Monmouth)	90.7%	1.8%	4.9%	9.7%	Poverty below Statewide Average
Cherry Hill (Camden)	77.2%	5.8%	4.0%	12.4%	
Woodbridge (Middlesex)	53.1%	9.1%	14.5%	14.3%	
Edison (Middlesex)	40.9%	7.3%	8.1%	14.5%	
Hamilton (Mercer)	75.6%	10.2%	9.7%	16.7%	
Toms River (Ocean)	86.7%	1.8%	7.8%	16.9%	
Brick (Ocean)	89.5%	2.0%	6.6%	17.3%	
Clifton (Passaic)	54.8%	4.5%	30.2%	24.3%	Poverty Above Statewide Average
Jersey City (Hudson)	22.6%	24.9%	27.9%	34.4%	
Elizabeth Union)	19.5%	18.4%	58.4%	42.7%	
Union (Hudson)	14.2%	2.2%	81.1%	48.8%	
Newark (Essex)	13.7%	53.5%	29.7%	50.4%	
Trenton (Mercer)	15.5%	50.4%	32.5%	51.3%	
Paterson (Passaic)	11.1%	30.4%	55.0%	53.3%	
Lakewood (Ocean)	77.5%	6.9%	14.8%	55.9%	
Passaic (Passaic)	18.1%	7.8%	69.2%	59.5%	
Camden (Camden)	5.9%	47.0%	44.7%	64.5%	

Source: U.S. Census Bureau, American Community Survey, 5-Year Estimates 2007-2011

- In six of the nine places—Newark, Trenton, Camden, Paterson, Jersey City, and Elizabeth—the percentage of non-Hispanic Blacks was greater than the statewide average of 13.1 percent.
- In eight of the nine places—Union, Passaic, Elizabeth, Paterson, Camden, Trenton, Newark, and Jersey City—the percentage of Hispanics was greater than the statewide average of 16.8 percent.

- Although the percentage of non-Hispanic Whites was lower than the statewide average in Edison and Woodbridge, in no town among the eight towns with poverty rates at 200 percent the FPL below the statewide average was either the percentage of non-Hispanic Blacks or Hispanics greater than the statewide average.
- In nine of the ten mid-sized places with populations between 20,000 and 65,000 people and with the highest poverty rates at 200% FPL, the percentage of non-Hispanic Whites was lower than the statewide average, while either the non-Hispanic Black population or the Hispanic population or both was greater than the statewide average in 2011.
 - In seven of the nine places—East Orange, Irvington, Orange, Plainfield, Atlantic City, Bridgeton, and New Brunswick—the percentage of non-Hispanic Blacks was greater than the statewide average of 13.1 percent.
 - In all nine places—Union, Passaic, Elizabeth, Paterson, Camden, Trenton, Clifton, Newark, and Jersey City—the percentage of Hispanics was greater than the statewide average of 16.8 percent.

Racial & Ethnic Composition for 10 Mid-Sized Places with Highest Poverty, New Jersey, 2011

	Non-Hispanic White	Non-Hispanic Black	Hispanic or Latino	Poverty at 200% FPL
Irvington (Essex)	2.8%	85.1%	10.4%	38.9%
East Orange (Essex)	2.8%	87.5%	8.3%	39.4%
Millville (Cumberland)	63.3%	20.7%	13.9%	39.9%
Plainfield (Union)	9.0%	47.7%	36.9%	41.4%
Orange (Essex)	4.2%	75.2%	18.7%	43.2%
Perth Amboy (Middlesex)	14.0%	7.4%	77.0%	43.8%
West New York (Hudson)	14.9%	2.1%	77.7%	46.9%
Bridgeton (Cumberland)	19.1%	33.2%	46.3%	56.4%
Atlantic City (Atlantic)	20.5%	38.2%	23.4%	56.5%
New Brunswick (Middlesex)	26.2%	15.7%	49.3%	58.4%

Source: U.S. Census Bureau, American Community Survey, 5-Year Estimates 2007-2011

- In eight of the ten mid-sized places with populations between 10,000 and 20,000 people and with the highest poverty rates at 200% FPL, the percentage of non-Hispanic Whites was lower than the statewide average, while either the non-Hispanic Black population or the Hispanic population or both was greater than the statewide average in 2011.
 - In three of the eight places—Asbury Park, Pleasantville, and Red Bank—the percentage of non-Hispanic Blacks was greater than the statewide average of 13.1 percent.
 - In all eight places—Dover, Guttenberg, Fairview, Harrison, Freehold, Pleasantville, Asbury Park, and Red Bank—the percentage of Hispanics was greater than the statewide average of 16.8 percent.

- In two places—Phillipsburg and Somers Point—the non-Hispanic White populations were larger than the statewide average and both the non-Hispanic Black and Hispanic populations were considerably lower than the respective statewide averages.

Racial & Ethnic Composition for 10 Small-Sized Places with Highest Poverty, New Jersey, 2011

	Non-Hispanic White	Non-Hispanic Black	Hispanic or Latino	Poverty at 200% FPL
Red Bank (Monmouth)	60.9%	13.4%	23.4%	34.8%
Somers Point (Atlantic)	77.8%	9.7%	9.4%	35.6%
Dover (Morris)	24.4%	2.9%	66.8%	36.1%
Harrison (Hudson)	35.2%	0.4%	46.5%	36.6%
Fairview (Bergen)	41.0%	0.8%	48.0%	37.0%
Guttenberg (Hudson)	20.8%	2.4%	65.7%	37.2%
Freehold (Monmouth)	44.0%	10.0%	42.2%	42.3%
Phillipsburg (Warren)	83.5%	6.9%	7.7%	42.5%
Pleasantville Atlantic)	18.2%	44.8%	32.5%	46.2%
Asbury Park (Monmouth)	20.8%	53.2%	25.0%	59.6%

Source: U.S. Census Bureau, American Community Survey, 5-Year Estimates 2007-2011

Note: Race and ethnicity data only includes individuals reporting one race.

Part Four—Poverty and Work

Work does not ensure a life devoid of poverty. There are many state residents who are working full-time and year-round but still not able to make ends meet. Many others are not able to find work or full-time work because they lack requisite skills or training, because they are disabled, or because they are the primary caretakers of children or family members with significant health issues. The recent recession and the sluggish economic recovery has exacerbated the challenges of not only the lowest income groups but many well above that threshold. Additionally, the ensuing unemployment and lack of good jobs has discouraged many from seeking jobs altogether. The steady erosion of wages has made it even more difficult for families to make ends meet. While income has declined in general, the loss of income has not been uniform and those on the lowest end of the income spectrum have lost a larger share than those at the top.

1. Working but Still Living in Poverty

In 2011, more than 200,000 state residents below 100% FPL were engaged in paid work

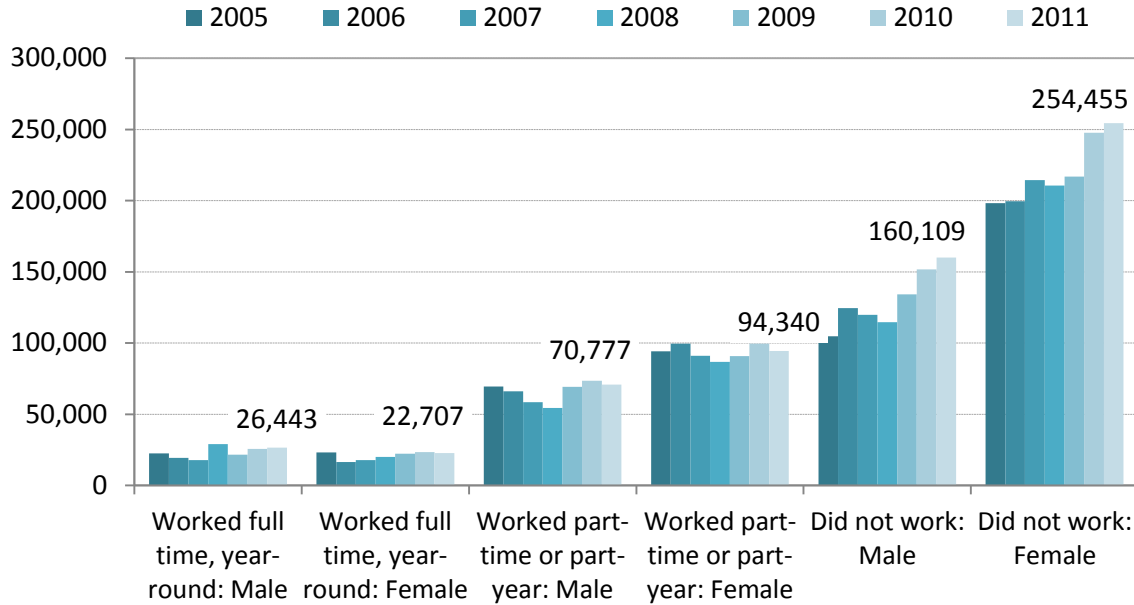
- About 50,000 individuals living below 100% of FPL worked full-time and year-round and additional 165,117 worked part-year or part-time

The number of poor residents working full-time and year-round, and those working part-time, increased between 2005 and 2011; those not participating in work increased as well

- Between 2007 and 2011, the number of full-time workers living in poverty increased from 35,454 in 2007 to 49,150 in 2011. Among males, the increase was from 17,747 in 2007 to 26,443 in 2011, while among females, the increase was from 17,707 to 22,707.
- The number of part-time workers living in poverty grew from 149,446 in 2007 to 165,117 in 2011. The number of females increased from 90,950 to 94,340, while the increase for males was from 58,496 in 2007 to 70,777 in 2011.
- At the same time, the number of poor individuals who did not work also increased.
 - The number of residents not working and living in poverty rose from 334,124 in 2007 to 414,564 in 2011.
 - The number increased for both males and females, although the percent increase for males has been much larger than that for females. Since 2007, the non-working and living in poverty group has added 40,314 males, an increase of almost 34 percent,

while the equivalent female group has increased by 40,126, for an almost 19 percent increase.

Work Status of Individuals in Poverty by Race & Ethnicity, and Sex, New Jersey, 2005 to 2011

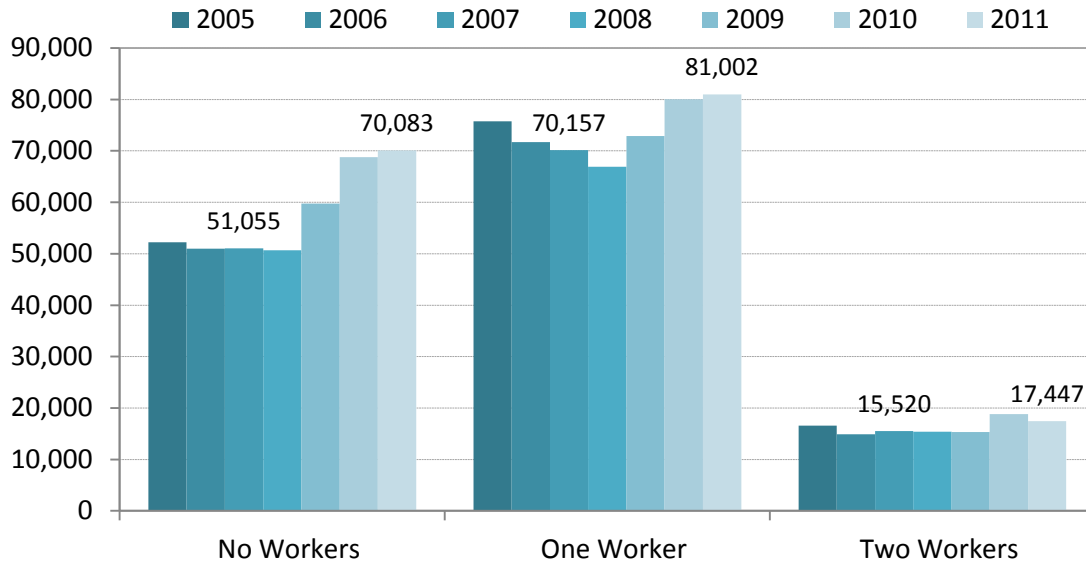


Source: U.S. Census Bureau, American Community Survey, 2005 to 2011

An additional 33,202 families have fallen into poverty since 2007; one-third of these are one-worker families

- The poverty rate for one-worker families stood at 11.2 percent in 2011, for two-worker families at 1.9 percent, and for three or more worker families at 1.0 percent. Over one-quarter of all families with no workers lived in poverty in 2011, the highest level since 2005.
- An additional 33,202 families fell into poverty, an increase of 24 percent since 2007. Of this amount, 10,845 were one-worker families, 1,927 were two-worker families, and 1,402 were three or more worker families. In addition, there was an increase of 19,028 families with no workers.

Families in Poverty by Number of Workers, New Jersey, 2005 to 2011



Source: U.S. Census Bureau, American Community Survey, 2005 to 2011

With the onset of the Great Recession, the number of individuals working full-time and year-round as well as those working part-time has decreased in the state.

The recession took a toll on working families. Overall, the number of full-time workers declined after 2008. Similarly, the overall number of part-time workers also declined between 2007 and 2011. The number of families with two or more workers decreased, while there was a corresponding increase in the number of families with either one or no working members.

- Between 2007 and 2011, the number of families with two workers decreased by 7 percent (68,508 fewer families) and with three or more workers by almost 8 percent (25,259 fewer families). As a result, the number of families with one worker increased by almost 10 percent (64,327 additional families), and with no workers by almost 15 percent (35,520 additional families).

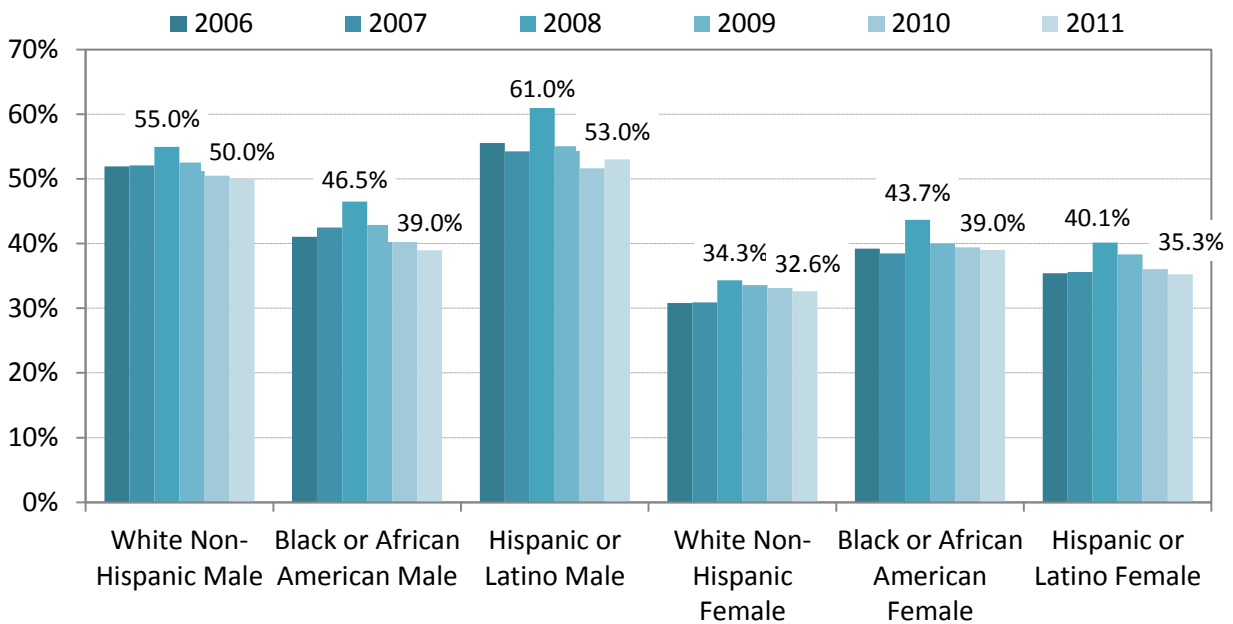
The percent of individuals working full-time and year-round decreased among all major race and ethnic groups since the beginning of the Great Recession

- The decrease in work participation was more severe for men who were Black or Hispanic or Latino.
 - Between 2008 and 2011, the Black full-time work participation rate declined from 46.5 percent in 2008 to 39.0 percent in 2011, a decline of 7.5 points. Likewise, the

full-time work participation rate of Hispanic or Latino men declined from 61 percent in 2008 to 53 percent in 2011, a decrease by 8.0 points.

- In addition, the declines have been disproportionately greater for males than for females—the percent decrease in the number of Black and Hispanic males has been larger than for the respective females.
 - Between 2008 and 2011, work participation for full-time and year-round Hispanic females declined from 40.1 percent of the Hispanic female population to 35.3 percent, a decline by 4.8 points. The corresponding decline for women who were Black was 4.7 points, from 43.7 percent in 2008 to 39.0 percent in 2011.

Individuals Working Full-Time & Year-Round, New Jersey, 2006 to 2011



Source: U.S. Census Bureau, American Community Survey, 2006 to 2011 (population 16 years & over)

Hispanic or Latinos had the highest full-time work participation rate among men in 2011, and Blacks or African Americans had the highest participation rate among women

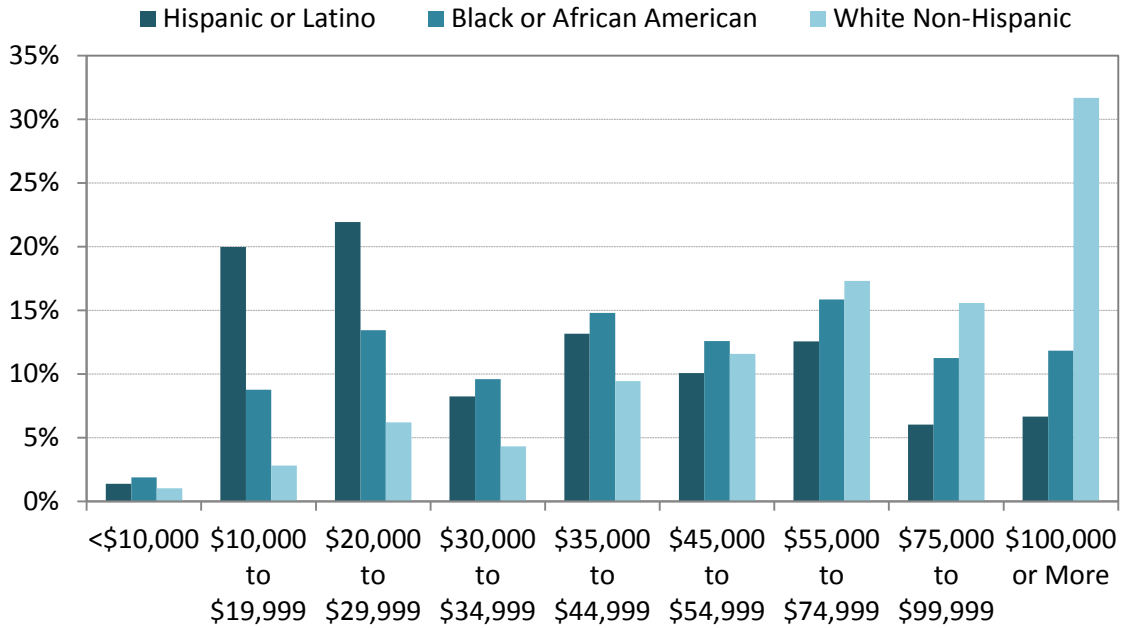
- Nevertheless, men of Hispanic or Latino descent had the highest likelihood of being employed full-time and year-round in 2011(53%). Non-Hispanic White men had the second highest full-time work participation rate at 50 percent.
- Among women, those who were Black or African American had the highest full-time work participation rate in 2011.

- On the other hand, the full-time and year-round work participation rate for Black females was 39.0 percent—higher than the 35.3 percent for Hispanic or Latino women or the 32.6 percent for non-Hispanic White women.

Hispanics or Latinos were more likely to be at the lowest end of the earnings scale while non-Hispanic Whites were more likely to be at the highest end

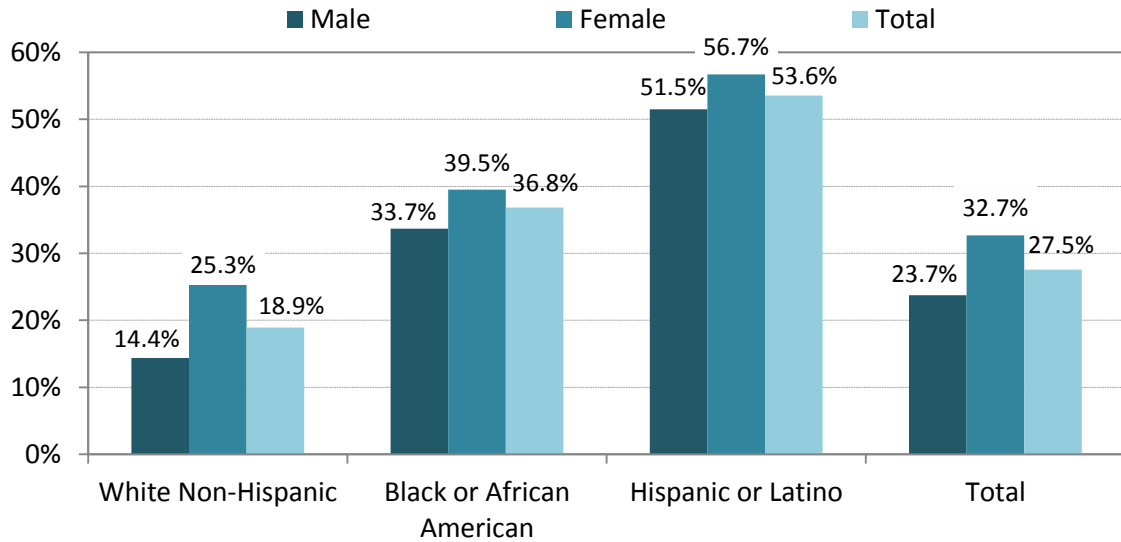
- While 20.0 percent of all Hispanic full-time and year-round male workers earned between \$10,000 and \$19,999 and another 21.9 percent earned between \$20,000 and \$29,999, the comparable percentages for non-Hispanic White males were 2.8 percent and 6.2 percent, respectively. Overall, 51.5 percent of Hispanic men earned less than \$35,000 in 2011, comparable to 14.4 percent non-Hispanic White men.
- At the upper end of the earnings scale, 17.3 percent of non-Hispanic White males working full-time and year-round in 2011 earned between \$55,000 and \$74,999, another 15.6 percent between \$75,000 and \$99,999 and another 31.7 percent earned more than \$100,000 in 2011. These percentages contrast with the 12.6 percent, 6.0 percent and 6.7 percent, respectively, for Hispanic or Latino males working full-time and year-round.
- The proportionate share of Blacks working full-time and year-round was largest in the middle three earnings brackets—9.6 percent between \$30,000 and \$34,999; 14.8 percent between \$35,000 and \$44,999; and 12.6 percent between \$45,000 and \$54,999—although the largest share (15.9 percent) of Blacks was in the \$55,000 to \$74,999 bracket.

**Earnings Distribution for those Working Full-Time & Year-Round by Race & Ethnicity
New Jersey 2011**



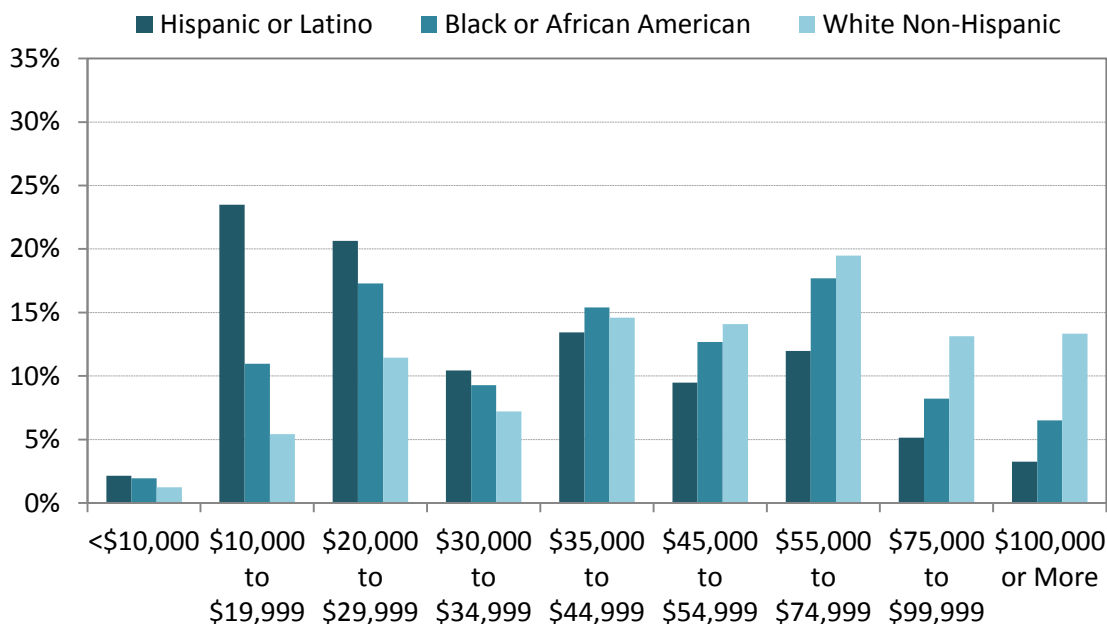
Source: U.S. Census Bureau, American Community Survey, 2011, Universe: population 16 years & over

**Working Full-Time & Year-Round and Earning Less than \$35,000, by Race & Ethnicity
New Jersey 2011**



Source: U.S. Census Bureau, American Community Survey, 2011, Universe: population 16 years and over

Earnings Distribution for Women Working Full-Time & Year-Round by Race & Ethnicity New Jersey, 2011



Source: U.S. Census Bureau, American Community Survey, 2011

- The distribution of Hispanic women working full-time and year-round by earnings in 2011 was also disproportionately skewed towards the lower end of the earnings scale, while the distribution for non-Hispanic White women was disproportionately skewed at the upper end.
 - Almost one-quarter (23.5 percent) of Hispanic women working full-time and year-round in 2011 earned between \$10,000 and \$19,999, another 20.6 percent were in the \$20,000 to \$29,999 bracket, and another 10.4 percent in the \$30,000 to \$34,999 group. Overall, 56.7 percent of Hispanic women earned less than \$35,000.
 - More than one-half of non-Hispanic White women were concentrated in the four top earnings brackets—14.1 percent in the \$45,000 to \$54,999; 19.5 percent between \$55,000 and \$74,999; 13.1 percent between \$75,000 and \$99,999 and 13.3 percent above \$100,000—where their shares were proportionately larger than either of the other two major racial or ethnic groups.

2. Macro-Level Developments Affecting Work Participation and Income

One reason for lower work participation in the recent years is the scarcity of jobs in the state. Four years have passed since the end of the Great Recession, yet New Jersey's economy remains worrying. Unemployment and underemployment are exceptionally high,

compared to most states in the nation. Although there has been some growth in employment numbers recently, it is still well below the level going into the recession. Additionally, the jobs that have been produced are primarily in the low-wage private service sector, while the higher paying manufacturing jobs continue to decline.

A. Great Recession and Ensuing Unemployment

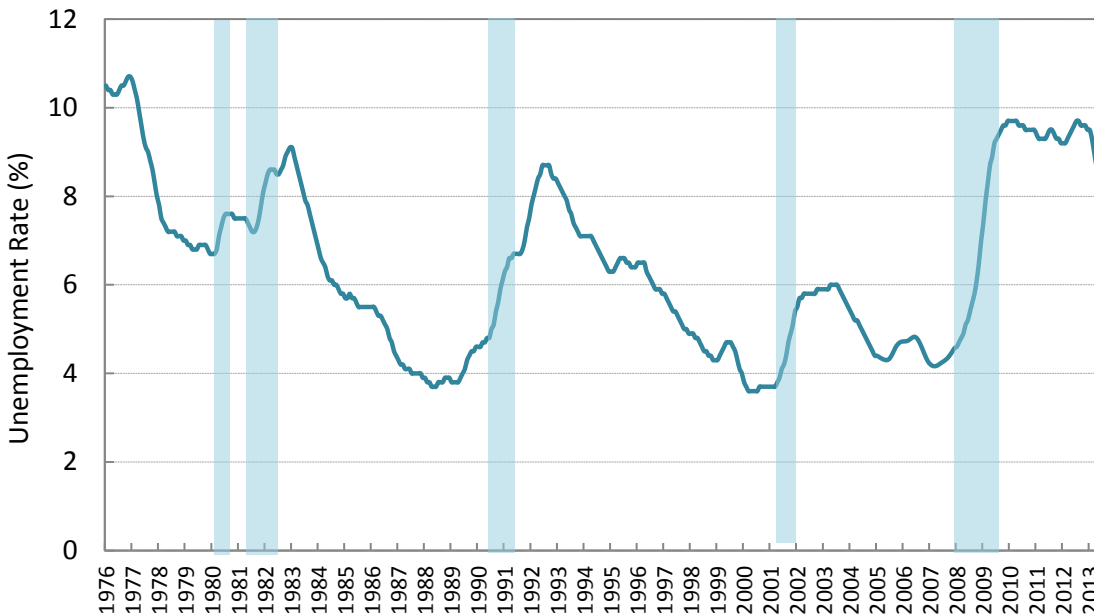
Unemployment in New Jersey remains exceptionally high. In 2007, when the Great Recession began, the unemployment rate for New Jersey averaged 4.3 percent. Twenty-six states in the nation had higher unemployment rates than New Jersey. In 2012, New Jersey's unemployment rate averaged 9.5 percent. Only three states had a higher annual average unemployment rate—Rhode Island, California, and Nevada. New Jersey ranked fourth with North Carolina.

The high unemployment rates in 2012 suggest that the poverty rate for 2012, which will be released in September of this year, will be high again, approximating the 2011 level.

Unemployment rate remains high and much higher than national average

- As of June 2013, the unemployment rate in New Jersey was 8.7 percent, about half a point below the 9.2 percent level of June 2009 when the Great Recession ended, and substantially higher than the 4.6 percent at the onset of the Great Recession.
 - Since the conclusion of the Great Recession, the unemployment rate has remained high and dropped below the 9.2 percent level when the Great Recession ended for the first time in March this year.
 - Although New Jersey's unemployment rate has declined during 2013, it still had the sixth highest unemployment rate in the nation in June 2013—only five states (Illinois, Mississippi, Nevada, Rhode Island, and North Carolina) had higher rates.
 - New Jersey's unemployment rate of 8.7 percent in June was about one percentage point higher than the national average of 7.6 percent.

Unemployment Rate, New Jersey, January 1976 to June 2013

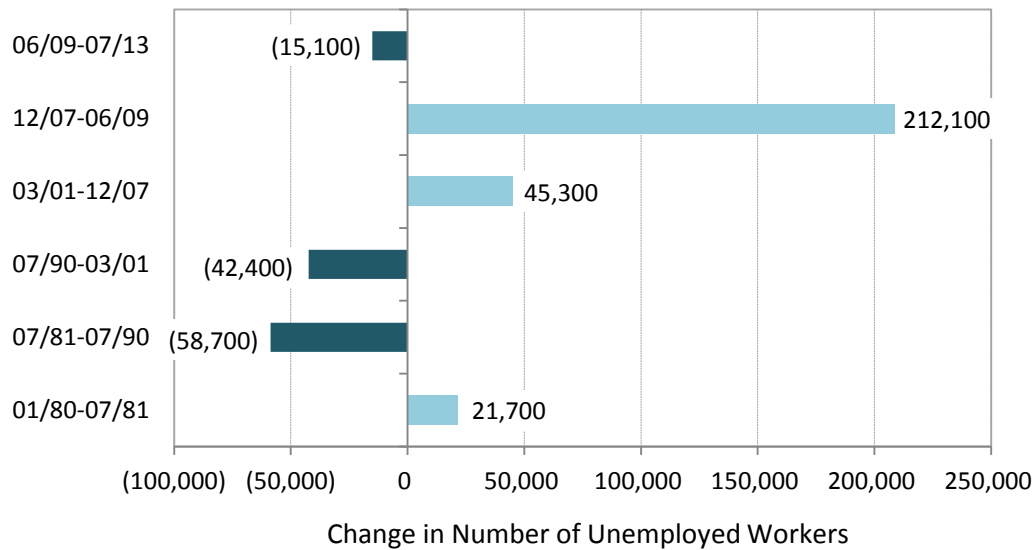


Source: U.S. Bureau of Labor Force Statistics and the New Jersey Department of Labor and Workforce Development
Note: Shaded areas denote recessions

The number of unemployed workers has barely changed since the end of the recession

- The number of unemployed workers as of June 2013 was 15,200 lower than it was in June 2009 when the Great Recession officially concluded—in June 2013, there were 402,000 unemployed workers, compared to 417,200 in June 2009.
 - During the Great Recession the number of unemployed workers increased by 212,100, rising from 205,100 unemployed workers in December 2007 to 417,200 in June 2009.
 - During the prior business cycle, between March 2001 and December 2007, the number of unemployed workers increased by just 45,300 workers.
 - In contrast, the number of unemployed workers declined by 42,400 and 58,700 workers, respectively, during the two preceding business cycles, between July 1990 and March 2001 and between July 1981 and July 1990.

Change in Number of Unemployed Workers, New Jersey, January 1980 to June 2013

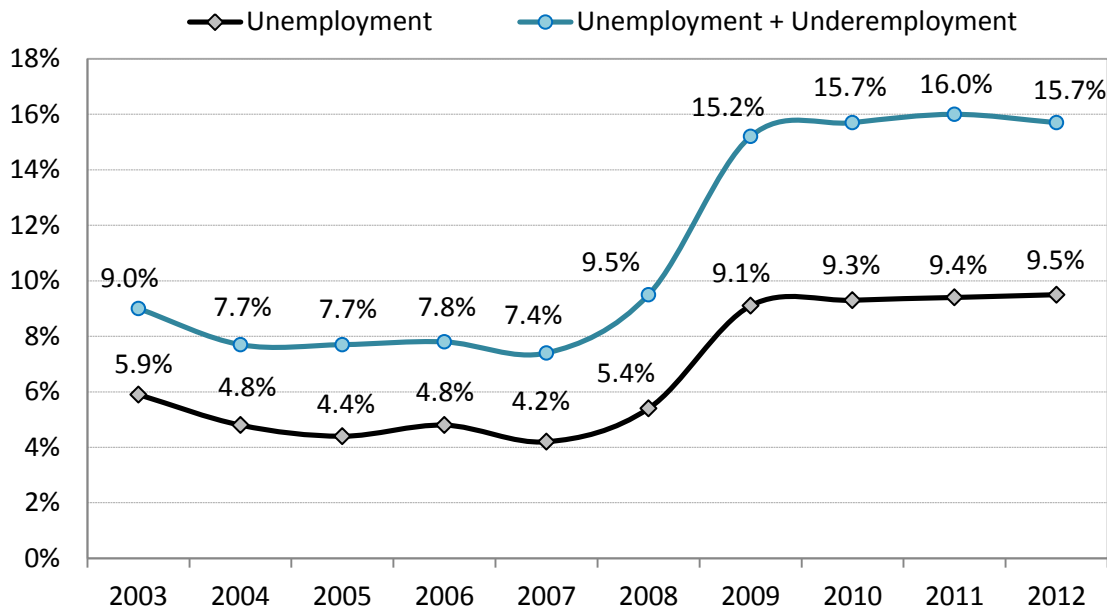


Source: U.S. Bureau of Labor Force Statistics and the New Jersey Department of Labor and Workforce Development

Underemployment rate also remains exceptionally high in the state

- The underemployment rate, which rose to 16.0 percent in 2011, declined only slightly in 2012, dropping to 15.7 percent.
 - The underemployment rate accounts not only for officially unemployed workers, but also workers who have become so discouraged that they are no longer actively seeking employment, workers who are working part-time although they would prefer to work full-time, and workers who face substantial barriers to actively participating in the labor force because they might lack transportation or childcare.
 - The gap between the official unemployment rate and the underemployment rate remains high—6.2 percent, only slightly less than the 6.6 percent for 2011. This rate points to a high level of underutilized potential labor resources in the New Jersey economy.

Official & Alternative Measure of Labor Utilization, New Jersey, 2003 to 2012



Source: U.S. Bureau of Labor Force Statistics

Note: Shaded area denotes recession

Unemployment rate is highest for young adults

- Among individuals 20 years and over, the unemployment rate was highest for those between the ages of 20 and 24, many of whom are young adults who may have just graduated from college.
 - For the 20 to 24 age group the unemployment rate increased from 8.9 percent in 2007 to a new high of 15.7 percent in 2012, an increase of 6.8 points.
 - Although unemployment rates for the different age groupings between 25 years of age and 64 years of age have increased more modestly, since 2007 they have more than doubled for the 25 to 34 age group, more than trebled for the 35 to 44 and 45 to 54 age groups, and almost quadrupled for the 55 to 64 age group.

Unemployment Rate by Age, New Jersey, 1999 to 2012

	16-19	20-24	25-34	35-44	45-54	55-64	65+
1999	13.4%	8.3%	4.3%	3.2%	3.6%	3.5%	4.8%
2000	12.7%	7.8%	3.6%	2.9%	2.4%	2.0%	2.6%
2001	13.1%	7.1%	4.3%	3.0%	2.8%	4.3%	2.7%
2002	14.5%	9.1%	6.4%	4.6%	4.4%	5.1%	5.4%
2003	16.2%	10.2%	5.7%	5.0%	4.4%	4.6%	5.0%
2004	13.8%	7.6%	4.5%	3.7%	4.3%	4.0%	3.5%
2005	15.3%	7.7%	4.6%	3.2%	3.4%	3.4%	2.4%
2006	13.3%	9.5%	4.7%	4.1%	4.1%	2.9%	3.4%
2007	13.5%	8.4%	4.1%	3.4%	3.4%	3.1%	2.4%

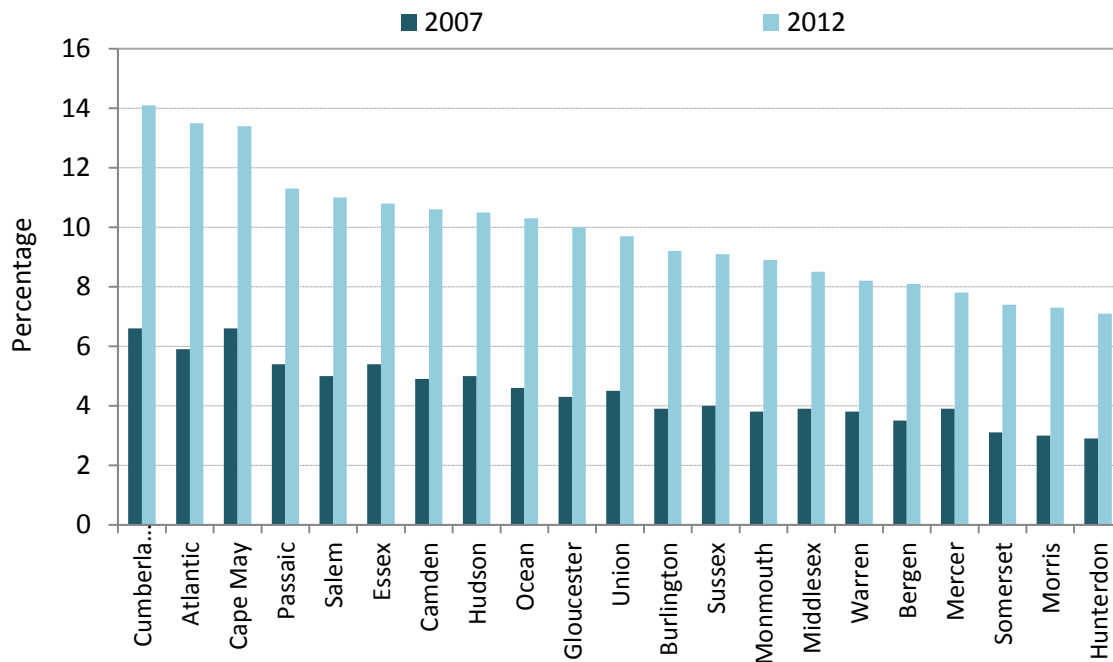
2008	16.0%	8.8%	5.5%	3.7%	4.8%	4.4%	3.9%
2009	21.6%	12.7%	11.6%	7.2%	8.1%	6.2%	8.1%
2010	20.9%	14.0%	9.8%	7.7%	8.6%	7.7%	8.0%
2011	23.5%	14.8%	9.5%	8.6%	7.6%	8.1%	7.4%
2012	24.7%	15.7%	9.6%	7.4%	8.1%	7.2%	9.0%

Source: U.S. Bureau of Labor Force Statistics

Unemployment rates are much higher and have increased more in southern counties of the state; majority of these counties have very high poverty rates

- Unemployment rates in 2012 were much higher in the southern counties than they were in the northern counties; moreover, they have increased by more since the onset of the Great Recession in 2007.
 - Seven of the eleven counties that had unemployment rates above the statewide average of 9.5 percent in 2012 were in the southern half of the state.
 - Cumberland County had the highest rate—14.1 percent—followed by Atlantic County with 13.5 percent and Cape May with 13.4 percent; the highest northern county was Passaic, the next in rank, with 11.3 percent.

Unemployment Rate by County, New Jersey, 2007 & 2012



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

1. Between 2007 and 2012, the unemployment rate more than doubled for Cumberland, Atlantic, and Cape May counties, increasing 7.5 percentage points, 7.6 percentage points, and 6.8 percentage points, respectively.

2. Nine of the ten counties with unemployment rates below the state average in 2012 were northern counties; the only exception was Burlington County whose 9.2 percent unemployment rate was higher than in any of the nine counties.

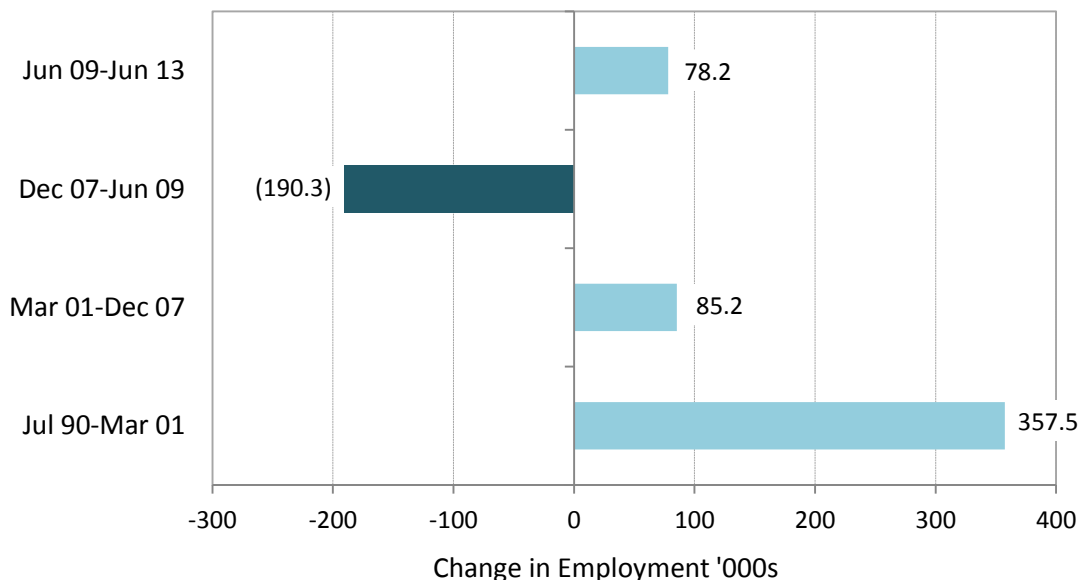
B. Availability of Jobs

At the conclusion of the Great Recession in June 2009, non-agricultural wage and salary employment in New Jersey stood at 3.892 million, a level last recorded about 20 years earlier, in mid-1999. Employment continued to contract thereafter, reaching a low of 3.833 million jobs in September 2010. Since then employment has grown slightly. As of June 2013, the employment level had climbed to 3.970 million jobs, just 78,200 jobs above the June 2009 level. Moreover, employment in New Jersey was still 112,100 jobs short of the level going into the Great Recession, in December 2007.

Lackluster job growth since the end of the recession

- Since the end of the Great Recession in June 2009, job growth in New Jersey has been particularly lackluster. Although the economy is officially in an expansionary phase, it has produced, as of June 2013, only 78,200 jobs.

Change in Number of Non-Agricultural Wage & Salary Employed Workers New Jersey, July 1990 to June 2013



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

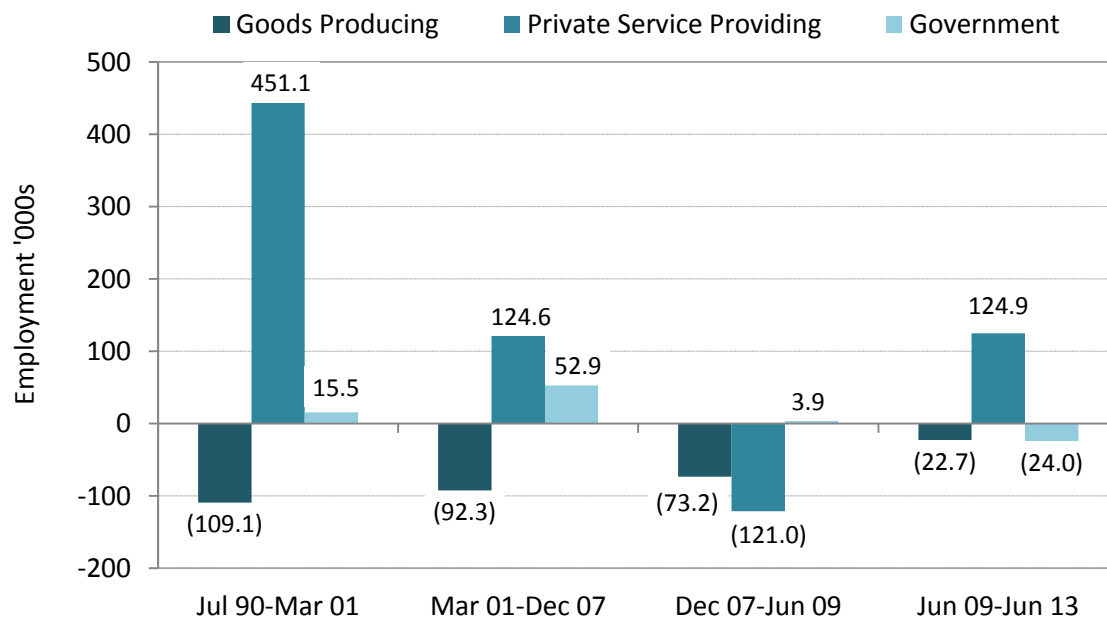
- Looking at the business cycle that stretched from the outset of the recession in July 1990 until the economy entered a recession again in March 2001, 128 months in total, the New Jersey economy produced 357,500 new jobs.

- In the following business cycle lasting 81 months, from March 2001 to December 2007, when the Great Recession officially began, the New Jersey economy produced 85,200 new jobs.
- Over the 65 months that have elapsed since the outset of the Great Recession, the New Jersey economy has lost 119,700 jobs—190,300 jobs were lost during the 18-month recession, while in the 47 months of economic expansion thereafter, 70,600 jobs have been produced.

Private service-producing jobs replacing goods-producing jobs

- The New Jersey economy has been shedding goods-producing jobs, even when the economy was expanding. On the other hand, it has been gaining private service-providing jobs, which made up for the loss of goods-producing jobs, adding a net gain of 330,600 non-agricultural wage jobs since July 1990.

**Change in Number of Non-Agricultural Wage & Salary Employed Workers by Sector
New Jersey, January 1990 to June 2013**



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

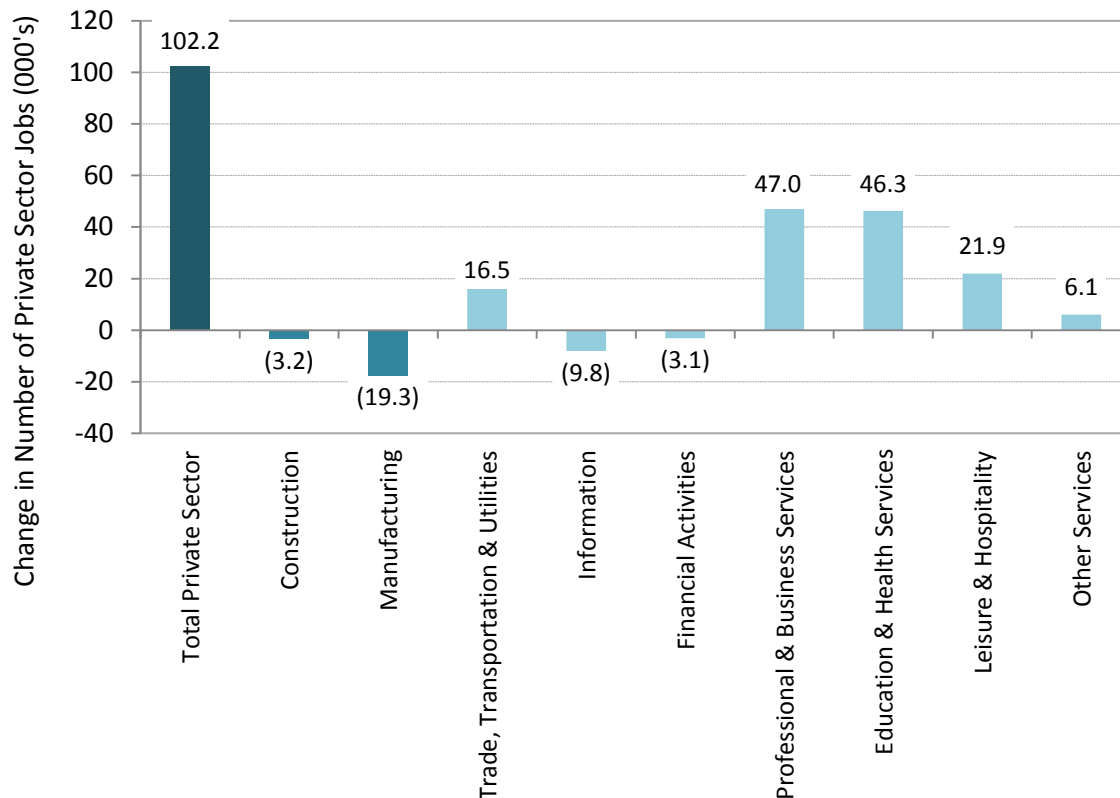
- During the 128-month business cycle between July 1990 and March 2001, the New Jersey economy lost 109,100 goods-producing jobs, while it gained 451,100 private service-providing jobs. It also added 15,500 government jobs.
- In the subsequent 81-month business cycle a further 92,300 goods-producing jobs were lost, while 124,600 private service-providing and 52,900 government jobs were added.

- During the Great Recession, the New Jersey economy contracted substantially, losing 73,200 goods-producing jobs and 121,000 private service-providing jobs. It did gain 3,900 government jobs.
- Over the 48 months since the Great Recession, the New Jersey economy lost another 22,700 goods producing jobs as well as 24,000 government jobs, while gaining 124,900 private service-providing jobs.

Most of the private sector job growth since the recession has been in sectors that pay low wages

- Most of the private sector jobs produced in the New Jersey economy since June 2009 when the Great Recession ended, have been concentrated in four sectors—47,000 jobs in professional and business services, 46,300 jobs in education and health services, 21,900 jobs in leisure and hospitality, and 16,500 jobs in trade, transportation, and utilities.

**Change in Number of Non-Agricultural Wage & Salary Private Sector Employed Workers
New Jersey, June 2009 to June 2013**



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

- Within the three sectors, the bulk of the new jobs that have been added have been concentrated in four sub-sectors that tend to pay low wages—33,800 jobs in administration, support, waste management, and remedial services, 35,900 jobs in

health care and social assistance, 20,600 jobs in retail trade, and 14,400 jobs in accommodation and food services.

- On the other hand, manufacturing, a traditionally high-wage sector, has shed 19,300 jobs, with a further 3,200 being lost in construction as well as 9,800 in the information sector and 3,100 in financial activities.

3. Eroding Wages

Although the increase in unemployment and the decrease in the number of working New Jersey residents have contributed significantly to the rising poverty, the increase in poverty is also a consequence of eroding wages. Median wages have declined steadily since 2001. For New Jersey residents working in occupations paying median wages that were less than the real cost of living for a single adult in 2011, the decline in median real wages has made meeting basic needs even more difficult.

Median wages have declined steadily over the last decade

- Median wages, in 2011 dollars, have declined steadily over the last decade for the half of all New Jersey workers earning wages at the lower end of the wage scale.
 - The median wage for both the bottom 25 percent and the bottom 50 percent of all workers have declined in real dollars since 2001. While the median hourly wage for the 50th percentile was \$19.90 in 2001, it had declined to \$19.01 by 2011. The median hourly wage at the 25th percentile was \$12.72 in 2001 and \$11.85 in 2011, in both instances considerably below the \$13.75, which was the real cost of living for a single adult in 2011.
 - The equivalent decreases in annual wages were from \$26,465 in 2001 to \$24,640 in 2011 at the 25th percentile, and from \$41,392 in 2001 to \$39,530 in 2011 at the 50th percentile.
- New Jersey residents working in occupations at the low end of the wage scale have seen the gap between their wages and the real cost of living widen.
 - The median hourly and annual wage declined in real dollars for ten of the twelve occupations that employed more than 30,000 workers and for which the median hourly wage was less than \$13.75 per hour, or \$28,593 annually, the equivalent of the real cost of living for a single adult in New Jersey in 2011.
 - These twelve lowest paying occupations employed 762,630 workers in 2011, about one-fifth of the total wage employment.

**Occupational Wage & Employment Estimates for All Occupations Combined
New Jersey, 2001 to 2011 (2011 Dollars)**

	Est'd. Total Employ	Mean Hourly Wage	Mean Annual Wage	25th Pctile Hourly Wage	25th Pctile Annual Wage	50th Pctile Hourly Wage	50th Pctile Annual Wage
2001	3,848,330	\$24.60	\$51,185	\$12.72	\$26,465	\$19.90	\$41,392
2002	3,856,640	\$24.98	\$51,959	\$12.69	\$26,403	\$19.73	\$41,059
2003	3,870,500	\$24.61	\$51,187	\$12.45	\$25,905	\$19.47	\$40,493
2004	3,881,440	\$24.44	\$50,822	\$12.28	\$25,555	\$19.35	\$40,234
2005	3,917,310	\$24.43	\$50,802	\$12.21	\$25,401	\$19.32	\$40,169
2006	3,957,500	\$24.38	\$50,718	\$12.23	\$25,443	\$19.23	\$39,994
2007	3,980,080	\$24.62	\$51,217	\$12.30	\$25,587	\$19.32	\$40,202
2008	3,986,310	\$24.54	\$51,038	\$12.18	\$25,336	\$19.11	\$39,749
2009	3,850,770	\$25.15	\$52,328	\$12.26	\$25,510	\$19.42	\$40,389
2010	3,770,550	\$25.07	\$52,146	\$12.09	\$25,143	\$19.28	\$40,109
2011	3,771,250	\$24.78	\$51,540	\$11.85	\$24,640	\$19.01	\$39,530

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

**Occupational Wage & Employment Estimates for Twelve Occupations
New Jersey, 2001 and 2011 (2011 Dollars)**

	Est'd. Total Employ	Mean Hourly Wage		Mean Annual Wage		Median Hourly Wage		Median Annual Wage	
		2001	2011	2001	2011	2001	2011	2001	2011
Combined Food Preparation & Serving workers, incl. Fast Food	58,370	\$9.98	\$9.42	\$20,755	\$19,600	\$9.32	\$8.83	\$19,377	\$18,360
Cashiers	106,290	\$10.52	\$10.05	\$21,884	\$20,910	\$9.68	\$9.16	\$20,125	\$19,060
Packers & Packagers, Hand	30,700	\$11.15	\$10.63	\$23,184	\$22,110	\$10.07	\$9.45	\$20,939	\$16,650
Waiters & Waitresses	58,340	\$11.05	\$11.12	\$22,987	\$23,140	\$9.48	\$10.38	\$19,718	\$21,600
Teacher Assistants	45,840	*	*	\$24,825	\$25,990	*	*	\$23,289	\$24,130
Stock Clerks & Order Fillers	66,790	\$15.10	\$11.94	\$31,402	\$24,830	\$13.39	\$10.40	\$27,844	\$21,640
Retail Salespersons	117,720	\$14.24	\$13.01	\$29,629	\$27,060	\$11.34	\$10.77	\$23,591	\$22,400
Laborers & Freight, Stock, & Material Movers, Hand	73,940	\$13.94	\$12.80	\$28,986	\$26,630	\$12.83	\$11.64	\$26,689	\$24,200
Janitors & Cleaners, except Maids & Housekeeping Cleaners	67,440	\$13.35	\$13.25	\$27,778	\$27,560	\$11.91	\$11.71	\$24,759	\$24,360
Nursing Aids, Orderlies, & Attendants	51,090	\$14.23	\$13.00	\$29,603	\$27,050	\$13.86	\$12.70	\$28,828	\$26,420
Receptionists & Information Clerks	49,790	\$14.47	\$13.49	\$30,089	\$28,050	\$13.97	\$13.15	\$29,065	\$27,360
Security Guards	36,320	\$13.51	\$14.22	\$28,093	\$29,580	\$12.31	\$13.16	\$25,612	\$27,380

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

Note: For all Industries with a Median Hourly Wage of Less than \$13.75 or a Median Annual Wage of Less than \$28,593 and 30,000 Workers or More in 2011

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Stories of Poverty:

Isabel



***“I was being mistreated and abused,
and I didn’t know what to do.”***

~ Isabel Sanchez
CUMBERLAND COUNTY

Isabel Sanchez (whose name has been changed to respect her privacy), began her journey in a small village outside of Oaxaca, Mexico. One day, she was delivered to a 30-year-old man to be his wife because her parents could no longer afford to care for her or pay for her education. It was a common practice in her community, and she was not surprised when it happened to her. She had completed the 6th grade, and had learned some Spanish from the textbooks there, but her primary language is the indigenous Mixe. So when her new husband told her they were going to the United States, she did so with no English skills whatsoever, and only limited Spanish. She was 19 years old, and it was the first time she had left her small town.

After a harrowing and exhausting journey to Washington State, Ms. Sanchez and her husband found work picking apples and spent a few years there before deciding to go to New Jersey. Like many migrant workers, they traveled up and down the East Coast to maximize seasonal work opportunities—picking blueberries or packing vegetables in New Jersey and picking tomatoes in Florida. Ms. Sanchez’s husband had become abusive over time, and she was pregnant with her second child when he decided to return to Mexico without her. She had so little money (earning approximately \$20 to \$30 a day, half of which went to the babysitter) that she remembers being unable to afford even milk for her baby. “Some contractors don’t pay. There are people, you work for them for a couple of days and they don’t pay you.” She did not have enough money to purchase her second child’s birth certificate at the hospital when she gave birth to him, and her husband had taken her older son’s birth certificate back to Mexico with him. Without any documentation, she was afraid to try to return to Mexico with them, and had no idea that any other help might be available to her. With nowhere else to turn, she asked the woman who had been caring for her children to keep them while she looked for work in Florida.

Over the next several years, Ms. Sanchez faced one traumatic experience after another. She had severe reactions to chemical pesticides that led to lapses in employment. She was often cheated by contractors who refused to pay her for her work. She became involved with a man who was even more abusive than her first husband, and then suffered the most devastating cruelty of all. Her third child, a nine-month old daughter born during this second relationship, suffered a head injury at the hands of a teen babysitter, who had been watching her while Ms. Sanchez worked in the fields. She died



Click to watch a video of Ms. Sanchez on our website.

later at the hospital. The realization of what had happened to her daughter caused Ms. Sanchez to become so fearful for the safety of her sons that she could think of nothing else. She had tried, unsuccessfully, to reach out to them while they were separated. But, believing that she needed to repay the caretaker for the money that had been spent on them, and knowing she had no way to do that, she had lost hope. With the death of her daughter, she sought the help of a friend, who introduced her to a lawyer, and took her to a nonprofit organization to get help.

With some legal guidance, parenting programs—in which she participated fully—and minimal support from local agencies and sympathetic members of the community, Ms. Sanchez was eventually

reunited with her children. She was granted legal status to live and work in the United States, and feels her life has changed tremendously as a result. “I was being mistreated and abused and I didn’t know what to do. I left my kids with a woman because I received no child support.” Now, “I feel really proud, and, well, I no longer feel afraid.”

Ms. Sanchez is grateful for the help she has received, and for the

opportunity to live and work in this country legally. And she is hopeful for the future, and the future of her children. But they continue to live in severe poverty, in a community where workplace abuses and denial of promised pay are commonplace.

- *Cumberland County has been among the four poorest counties in New Jersey since 2006. In 2011, it had the second highest rate overall of people living under 200 percent of the federal poverty level (37%). (Poverty Benchmarks 2013)*
- *Cumberland County had the highest rate of child poverty of all the New Jersey counties in 2011. More than 51 percent children lived below 200 percent of the poverty level in 2011. (Poverty Benchmarks 2013)*
- *Hispanic or Latino females and males working full-time and year-round are more likely to be earning less than \$35,000, than either White non-Hispanic females and males or Black or African-American females or males. (Poverty Benchmarks 2013)*

Part Five—Impacts of Poverty

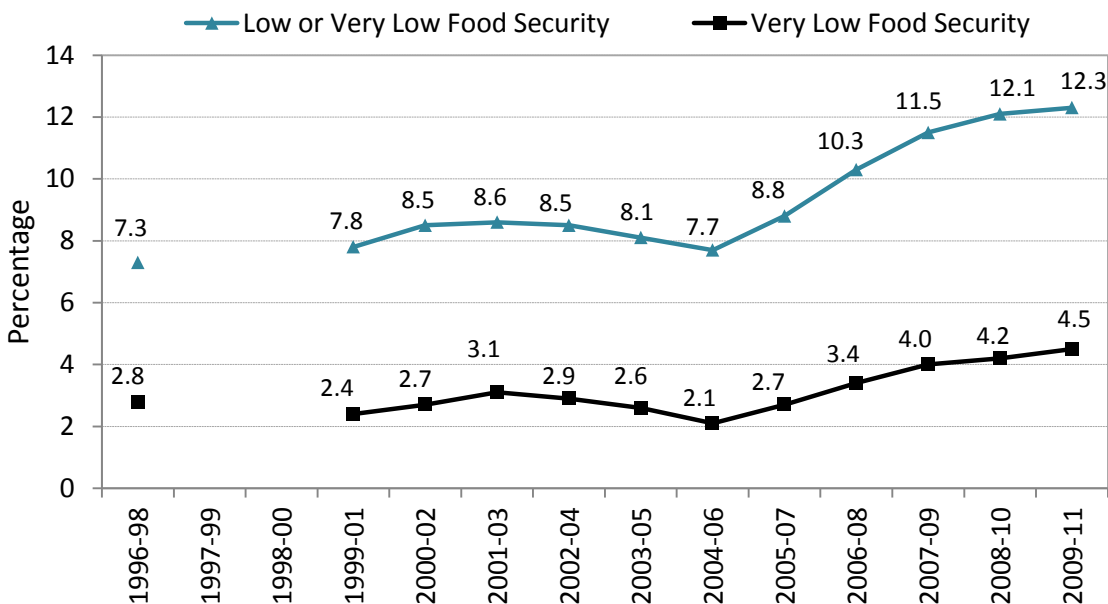
1. Hunger and Food Insecurity

Access to sufficient food is perhaps the most basic of all human needs, yet a sizeable percentage of New Jersey households did not have enough food for all its members in 2011. Since the onset of the recession, the level of food insecurity has risen steadily, reaching a high for the fifth consecutive year in 2011, and the highest rate since USDA began monitoring food insecurity in 1996.

Food insecurity level climbed still higher in 2011

- About one-eighth of New Jersey households had difficulty some time during the 2009-11 three-year period providing enough food for all their members due to a lack of resources.

Percent of Households Experiencing Food Insecurity, New Jersey, 1996 to 2011



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

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

- According to state-level surveys conducted by USDA since the mid-1990s, the 12.3 percent food insecurity rate for the most recent three-year period was the highest recorded.
- Intensification of the pressure on households with low incomes who lack adequate resources to make ends meet is evident in the upward trend of the food insecurity chart

since the onset of the recession and its continuation even after the official conclusion of the recession.

- The percentage of households with very low food insecurity has also grown steadily, reaching a high of 4.5 percent in 2009-11.
- Very low food security means “the food intake of one or more household members was reduced and normal eating patterns were disrupted due to limited resources.”

2. Housing

Access to housing, like food, is a basic human need; yet high housing costs require families with low income to allocate a larger share of their income to cover their housing costs. As a result, an increasing share of renter households was either cost-burdened or severely cost-burdened in 2011. Poverty rates among renter households and overcrowding remained high.

Housing cost burden continued to rise for renter households

- The percentage of cost-burdened and severely cost-burdened renter households continued to rise in 2011, reaching almost 55 percent and 30 percent of all renter households, respectively.

Gross Rent as a Percentage of Household Income, New Jersey, 2005 to 2011



Source: U.S. Census Bureau, American Community Survey, 2005 to 2011

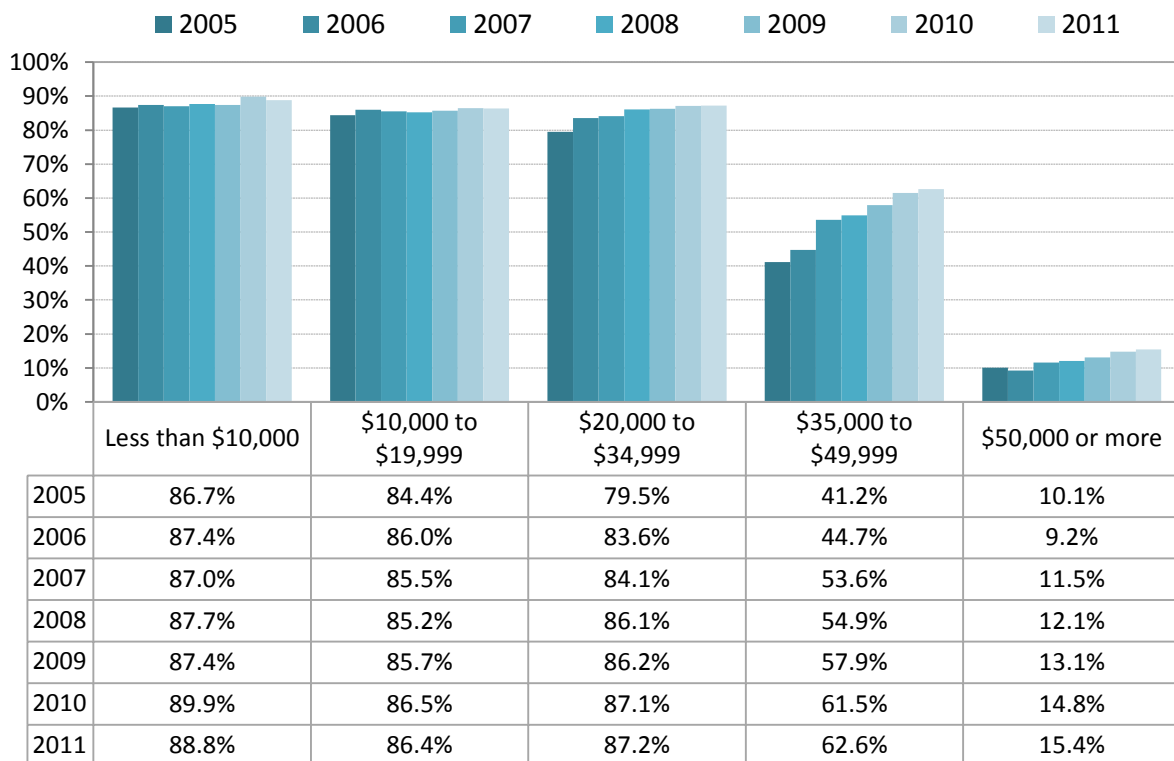
- Households paying more than 30 percent of total household income on housing are considered cost-burdened, because this leaves limited resources to meet other basic expenses.

- The percentage of cost-burdened renter households has been rising steadily since 2006, reaching a high of 54.6 percent in 2011.
- Households using more than 50 percent of their total household income on housing are referred to as being severely cost-burdened.
- The percentage of severely cost-burdened renter households has also been growing steadily reaching a high of 29.6 percent in 2011, four percentage points higher than it was in 2007, at the outset of the recession.

Housing cost burden spread across a broad income range

- A substantial percentage of renter households with household incomes of up to \$50,000 are cost-burdened, paying more than 30 percent of their income on rent.

Percent of Renters who were Cost-Burdened by Income Level, New Jersey, 2005 to 2011



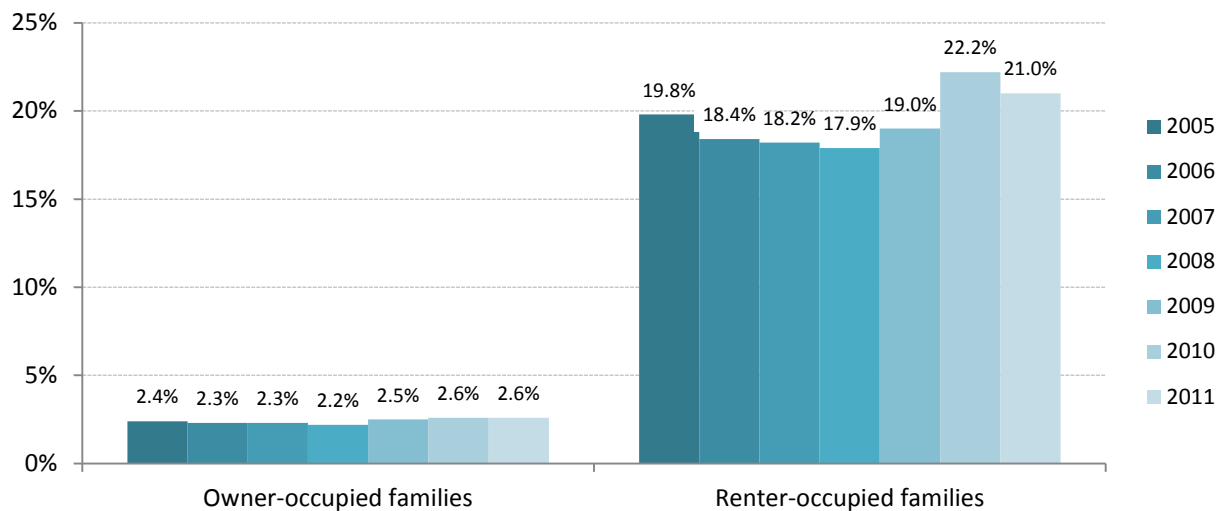
Source: U.S. Census Bureau, American Community Survey, 2005 to 2011

- For renter households with incomes less than \$35,000, at least 86 percent were cost-burdened in 2011.
- In addition, almost 63 percent of renter households with incomes between \$35,000 and \$50,000 were also cost-burdened.
- Only in the case of renter households with incomes greater than \$50,000 was a minority share cost-burdened.

One-fifth of renter families living in poverty in 2011

- In 2011, 21 percent of all renter families were living in poverty, almost three percentage points higher than it was in 2007 at the outset of the recession.

Poverty Rate for Families by Tenure (renting or owning), New Jersey, 2005 to 2011



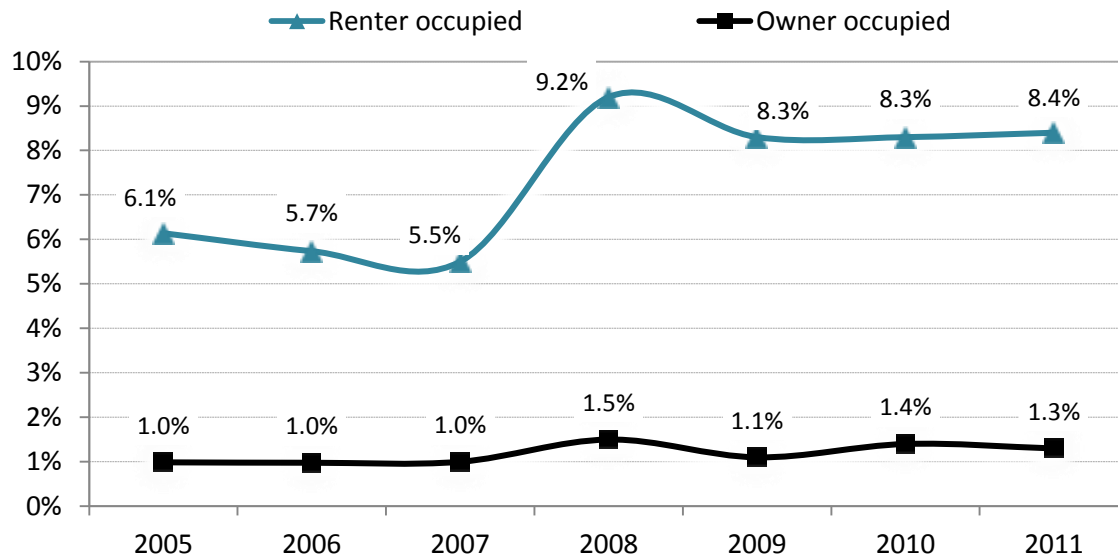
Source: U.S. Census Bureau, American Community Survey, 2005 to 2011

- The poverty rate for renter families was eight times that of homeowner families. In 2011, only 2.6 percent of homeowner families lived in households with incomes below the poverty level.

Overcrowding of renter-occupied housing much higher than for owner-occupied housing

- In 2011, about one in twelve renter-occupied houses were overcrowded, with more than one occupant per room. In contrast, only 1.3 percent of owner-occupied units were overcrowded.

Percent of Household Units that were Overcrowded, New Jersey, 2005 to 2011

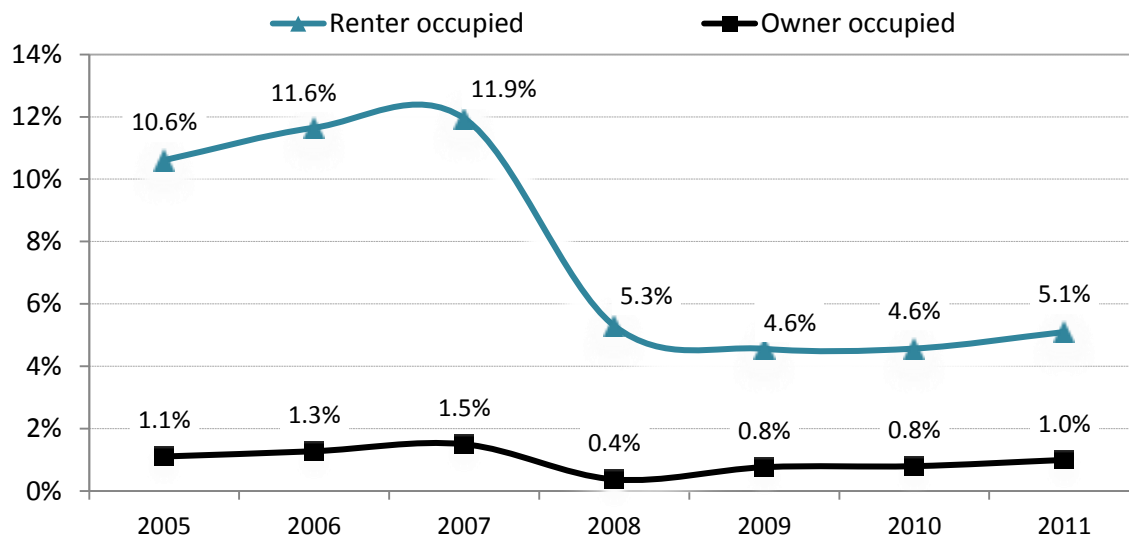


Source: U.S. Census Bureau, American Community Survey, 2005 to 2011

Five percent of renter households lack telephone service

- In 2011, about 5 percent of all renter households did not have telephone service, whether a landline or cell service.

Percent of Households with No Telephone Service, New Jersey, 2005 to 2011



Source: U.S. Census Bureau, American Community Survey, 2005 to 2011

- The percentage of renter households without telephone service has improved since 2007 when almost 12 percent were without service.
- Telephone service is much more prevalent among owner households where only 1 percent lacked service in 2011.

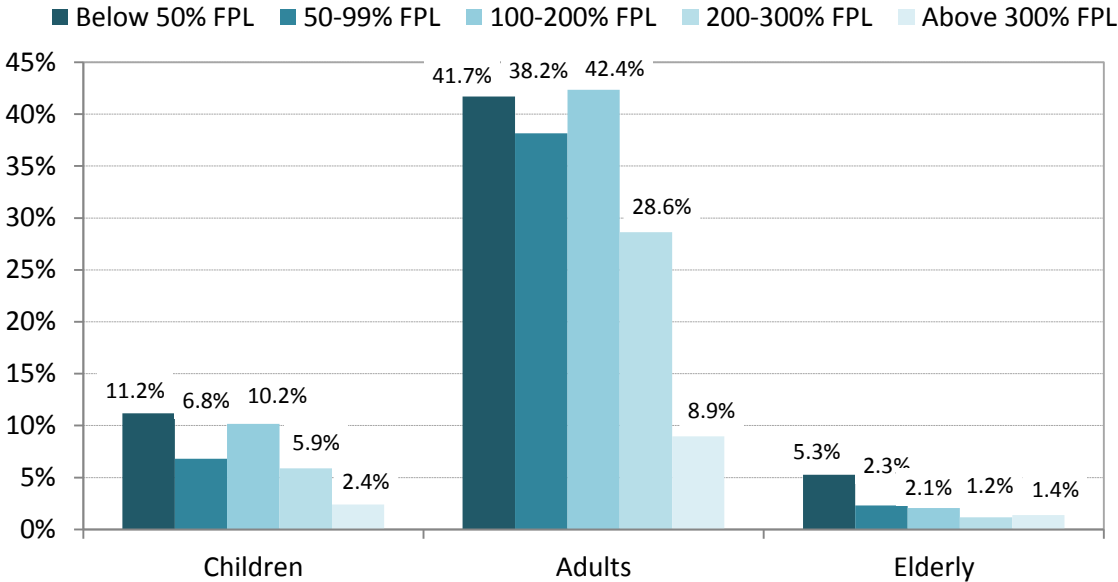
3. Health Care

Access to affordable health care is especially critical for people with low incomes; however, they are more likely to be lacking coverage than residents with higher incomes. This problem is especially prevalent among working-age adults with low incomes who are more likely not to have health insurance than either the elderly or children. Moreover, the uninsurance rate is much higher among the Hispanic population, overall, and working-age adult Hispanics, in particular. With higher rates of reported poor health and obesity among people with low incomes, the addition of health insurance could help improve the health of people with low incomes.

Large percentage of working-age adults with low incomes without health insurance

- Working adults with low incomes were much more likely than either children or the elderly to be without health insurance coverage in 2011.

Population with No Health Insurance Coverage by Level of Poverty, New Jersey, 2011



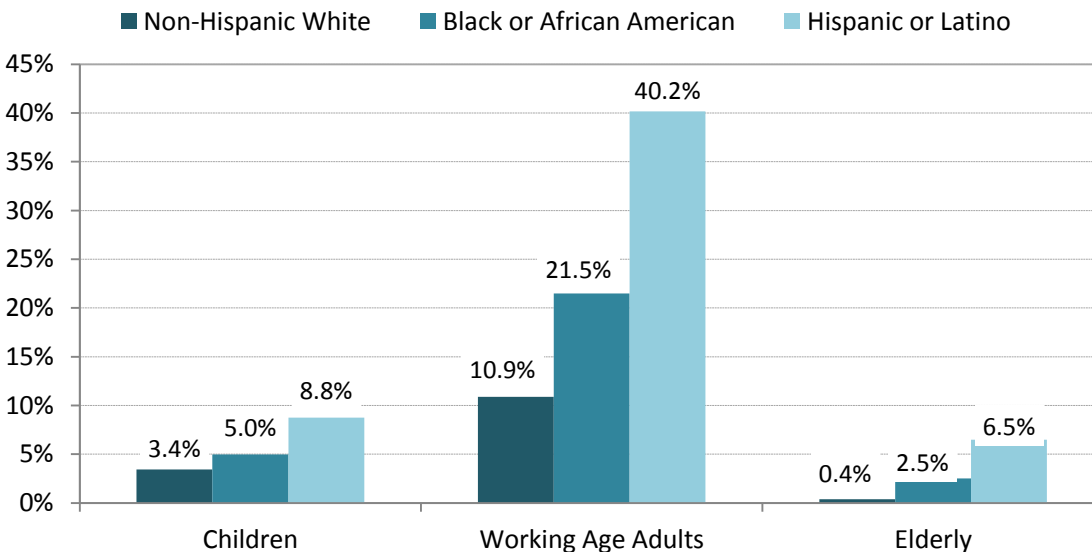
Source: U.S. Census Bureau, American Community Survey, 2011

- In 2011, a sizeable proportion of working adults with incomes below 200 percent of the FPL were without health insurance—41.7 percent of working adults living in severe poverty, 38.2 percent with incomes above severe poverty but below the FPL, and 42.4 percent with incomes above the FPL but below 200 percent the FPL.
- In contrast, the comparable percentages of children and elderly without health insurance were significantly lower—in the case of children 11.2 percent, 6.8 percent and 10.2 percent, while for the elderly 5.3 percent, 2.3 percent, and 2.1 percent, respectively.

Hispanics more likely not to have health insurance

- For all age groups, the percentage of Hispanics without health insurance was higher than that for either Blacks or non-Hispanic Whites in 2011.
 - Among Hispanics, 40.2 percent of working-age adults, 8.8 percent of children, and 6.5 percent of the elderly did not have health insurance.
 - The corresponding percentages for the Black population were 21.5 percent for working-age adults, 5 percent for children, and 2.5 percent for the elderly.
 - The percentages of uninsured non-Hispanic Whites were lowest across the three age groups.

Percent of Population with No Health Insurance by Race & Ethnicity, New Jersey, 2011



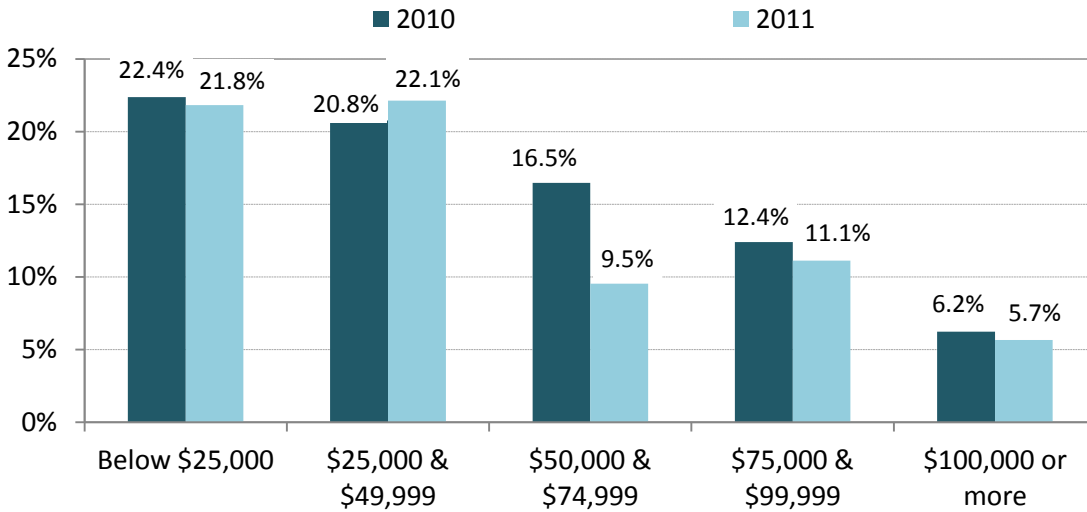
Source: U.S. Census Bureau, American Community Survey, 2011

About one-fifth of population with incomes below \$50,000 without health insurance in 2011

- In 2011, a higher percentage of people living households with incomes between \$25,000 and \$49,999 were without health insurance than in any other income group—22.1 percent.
 - The percentage without health insurance in the below \$25,000 income households was almost as large—21.8 percent.
 - In contrast, people living in households with incomes above \$50,000 were much more likely to have health insurance—9.5 percent for those in households with incomes between \$50,000 and \$74,999, 11.1 percent for households between

\$75,000 and \$99,999, and 5.7 percent for households with incomes of \$100,000 or more.

Percentage of Population with No Health Insurance by Income Level, New Jersey, 2011



Source: U.S. Census Bureau, American Community Survey, 2011

Percentage of residents lacking health insurance varies across counties and by income level

- The likelihood of lacking health insurance coverage for working adults varies by county and by poverty level with a higher likelihood for working adults with incomes below 200 percent the FPL.

Working-age Adults with No Health Insurance by Level of Poverty, New Jersey Counties, 2011

	Below 50% FPL	50-99% FPL	100-200% FPL	200-300% FPL	Above 300% FPL
New Jersey	41.7%	38.2%	42.4%	28.6%	8.9%
Atlantic	45.7%	34.4%	38.6%	19.8%	10.7%
Bergen	44.8%	49.9%	42.5%	27.2%	9.7%
Burlington	46.7%	28.6%	34.9%	22.2%	5.3%
Camden	32.5%	30.6%	39.1%	24.8%	8.2%
Cape May	31.6%	21.0%	28.8%	28.3%	11.1%
Cumberland	52.8%	38.0%	35.9%	23.9%	9.5%
Essex	44.0%	40.1%	44.7%	35.7%	12.7%
Gloucester	29.4%	24.8%	29.8%	22.3%	7.0%
Hudson	45.4%	42.7%	49.9%	35.3%	15.6%
Hunterdon	30.3%	36.7%	38.2%	11.6%	3.2%
Mercer	40.7%	39.5%	41.5%	25.5%	7.2%
Middlesex	38.9%	49.6%	46.0%	34.8%	9.0%
Monmouth	46.4%	41.9%	49.1%	25.7%	6.5%
Morris	39.6%	36.9%	48.3%	22.9%	5.1%
Ocean	25.7%	19.8%	29.4%	22.2%	7.3%
Passaic	42.3%	41.1%	44.5%	38.8%	14.2%

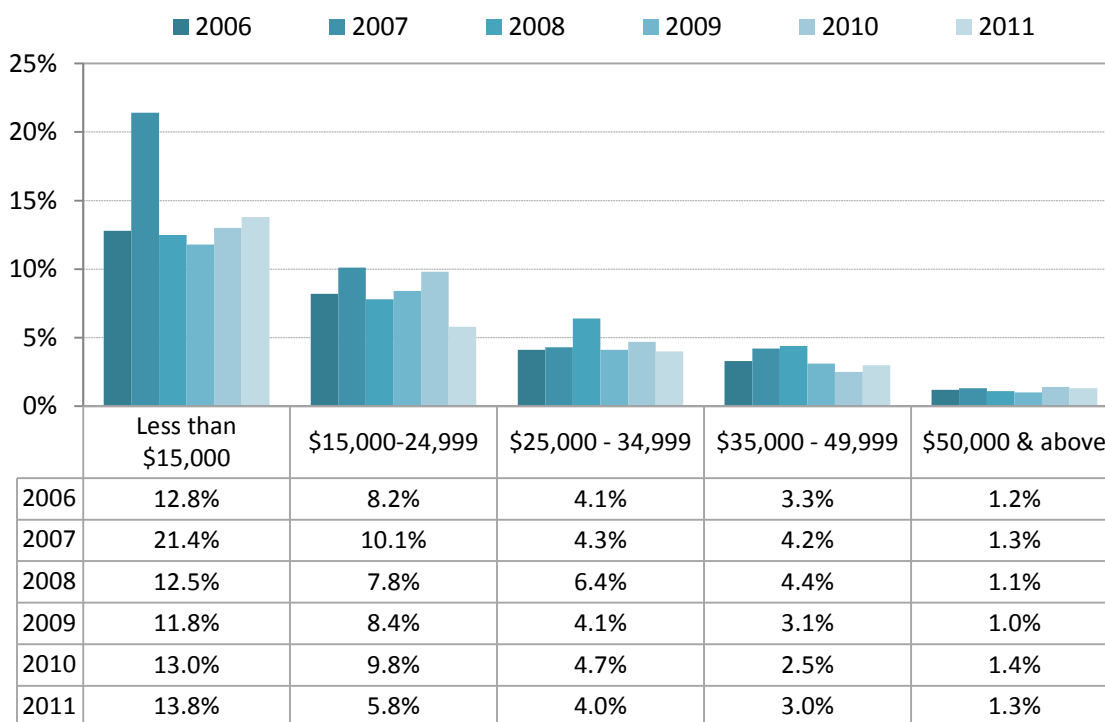
Salem	44.0%	48.2%	30.6%	27.9%	7.3%
Somerset	42.1%	37.5%	35.9%	31.2%	6.9%
Sussex	56.1%	31.9%	30.2%	23.8%	4.8%
Union	48.1%	40.8%	47.7%	30.1%	11.7%
Warren	19.3%	13.5%	33.2%	23.4%	5.4%

Source: U.S. Census Bureau, American Community Survey, 2011

Poor health more likely as income decreases

- People with the lowest incomes are more likely to report poor health.
 - The highest percentage of residents reporting poor health has consistently been those living in households with incomes less than \$15,000—13.8 percent in 2011.
 - Conversely, the lowest percentage of residents reporting poor health has regularly been those in the \$50,000 and above income group, the highest income group—1.3 percent in 2011.

Percentage of People Reporting Poor Health by Income Level, New Jersey, 2006 to 2011



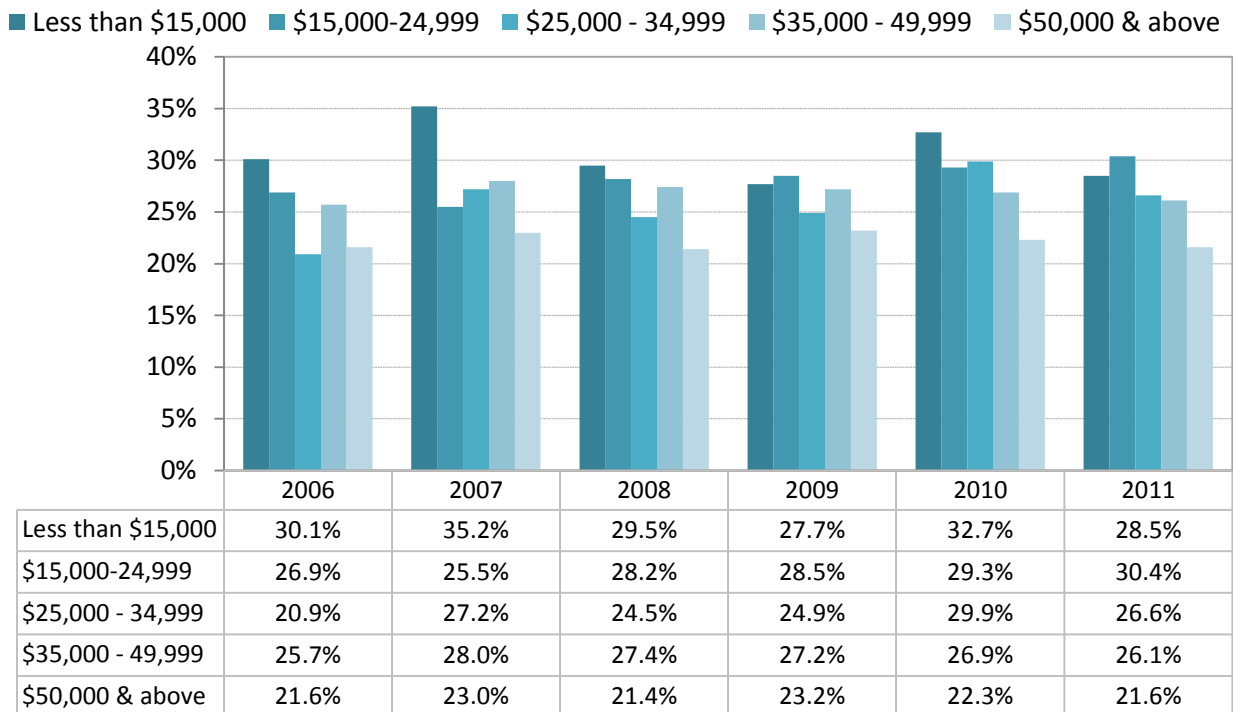
Source: Center for Disease Control, Behavioral Risk Factor System, Prevalence and Trend Data

Obesity remains more prevalent among people with lower incomes

- People living in households with less than \$25,000 were more likely to report obesity than those living in higher-income households.

- In 2011, 28.5 percent of residents living in households with incomes less than \$15,000 reported obesity, as did 30.4 percent of those living in households with incomes between \$15,000 and \$25,000.
- In comparison, 21.6 percent of residents living in households with incomes of \$50,000 and above reported obesity in 2011.

Percent of People Reporting Obesity by Income Level, New Jersey, 2006 to 2011



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

4. Education

Lower educational attainment increases the probability of living in poverty. But living in a household with a low income increases the probability of a student being less proficient at school than a peer from a non-economically disadvantaged household. Moreover, living in an area of low socioeconomic status also increases the likelihood of not performing as well as peers who live in high socioeconomic status areas. In addition, students who are Black, Hispanic, or limited in English proficiency are more likely to be partially proficient than their White and Asian peers.

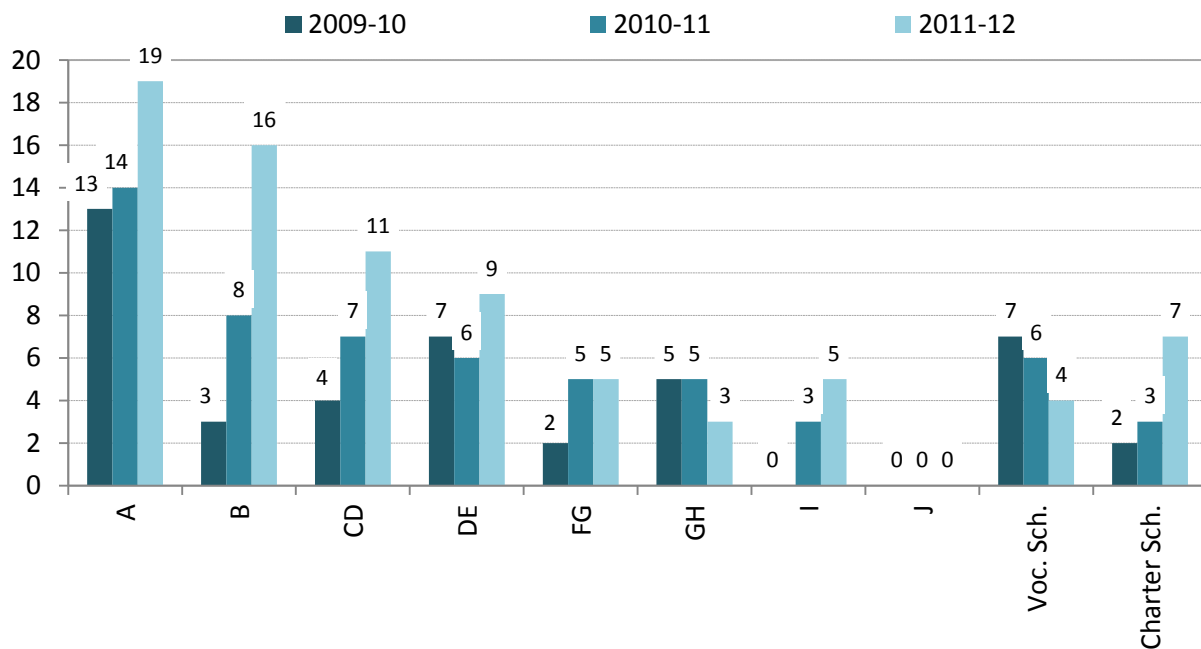
School District Classification

Public schools in New Jersey are divided into 10 sub-groups or District Factor Groups (DFGs). Eight (A, B, CD, DE, FG, GH, I, and J) are based on the socioeconomic status of the district. “A” Districts are considered of low socioeconomic status, while “J Districts” are considered to have higher socioeconomic status. Vocational schools and charter schools are two separate classifications, not related to socioeconomic status.

Majority of school districts failing to make adequate progress more likely to be low socioeconomic status districts

- In school year 2011-12, 35 of the 68 school districts, failing to make adequate yearly progress, were in low socioeconomic Districts A and B.
 - A Districts included 19 school districts identified as needing improvement, while B Districts included another 14 school districts, an increase of 5 and 8 over the 2010-11 school year.
 - In contrast, at the opposite end of scale, there were no school districts for the third year in succession in the high socioeconomic J Districts that failed to make adequate progress.

Number of School Districts that Failed to Make Adequate Yearly Progress by Socioeconomic Status (SES) of School District, New Jersey, 2009 to 2011



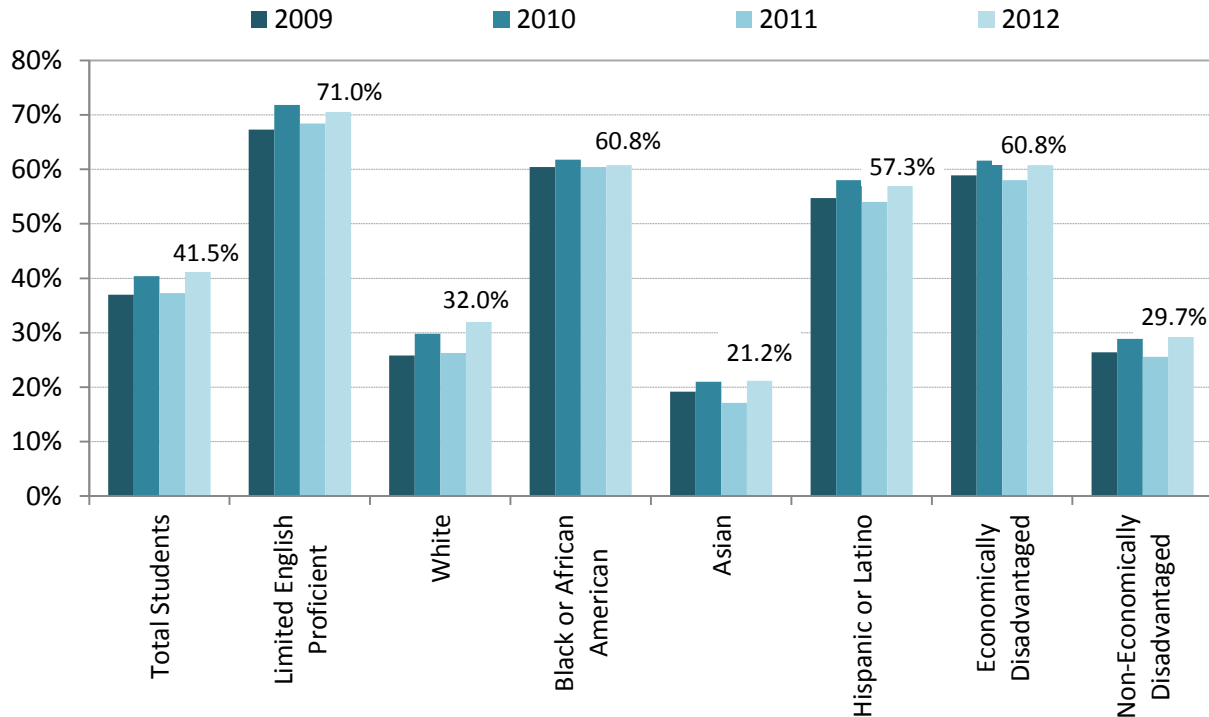
Source: New Jersey Department of Education

Grade 4 students who were Black or Hispanic or economically disadvantaged or limited in English proficiency more likely to be partially proficient in language arts

- Among Grade 4 students, 60.8 percent of the economically disadvantaged, 60.8 percent of the Black students, 57.3 percent of the Hispanic students, and 71 percent of those with limited English proficiency were partially proficient in language arts in the 2011-12 school year.

- In contrast, only 32 percent of the White students, 21.2 percent of the Asian students, and 29.7 percent of the economically advantaged students were partially proficient in language arts.

Grade 4 Students Partially Proficient in Language Arts, New Jersey, 2009 to 2012

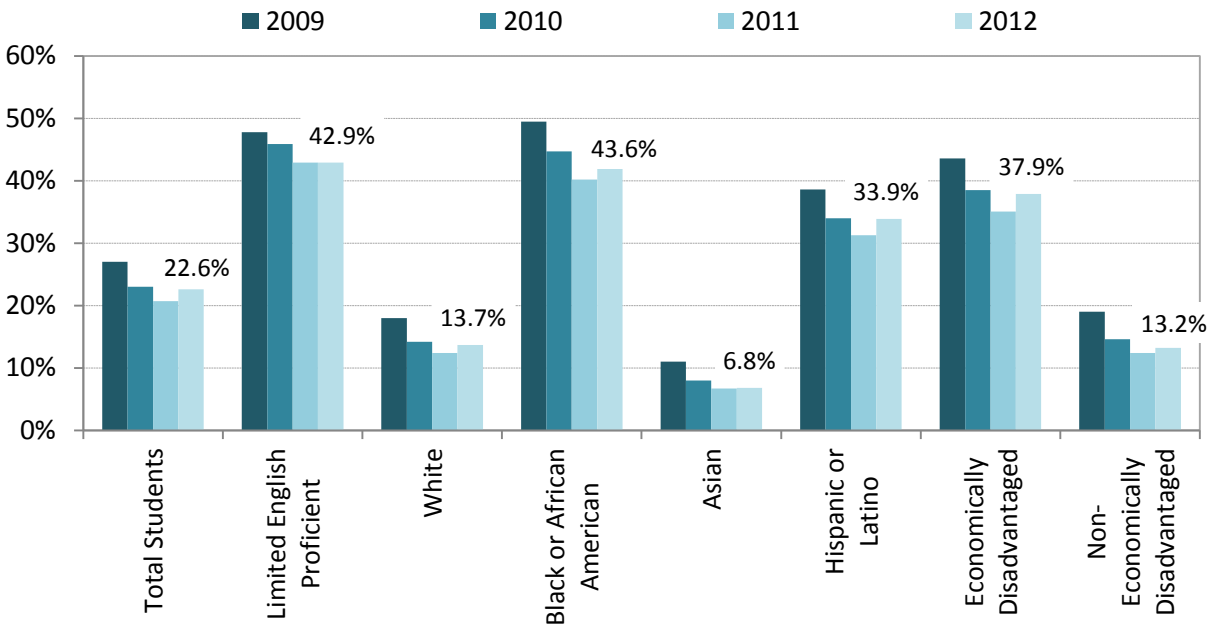


Source: New Jersey Department of Education

Grade 4 students who were Black or Hispanic or economically disadvantaged or limited in English proficiency more likely to be partially proficient in mathematics

- Grade 4 students who were Black or Hispanic or economically disadvantaged or limited in English proficiency were more likely to be partially proficient in mathematics than their White, Asian, and economically advantaged peers; however, they were more likely to be partially proficient in language arts than in mathematics.
 - Among Grade 4 students, 37.9 percent of the economically disadvantaged, 43.6 percent of the Black students, 33.9 percent of the Hispanic students, and 42.9 percent of those with limited English proficiency were partially proficient in mathematics in the 2011-12 school year.
 - In contrast, only 13.7 percent of the White students, 6.8 percent of the Asian, students, and 13.2 percent of the economically advantaged students were partially proficient in mathematics.

Grade 4 Students Partially Proficient in Mathematics, New Jersey, 2009 to 2012

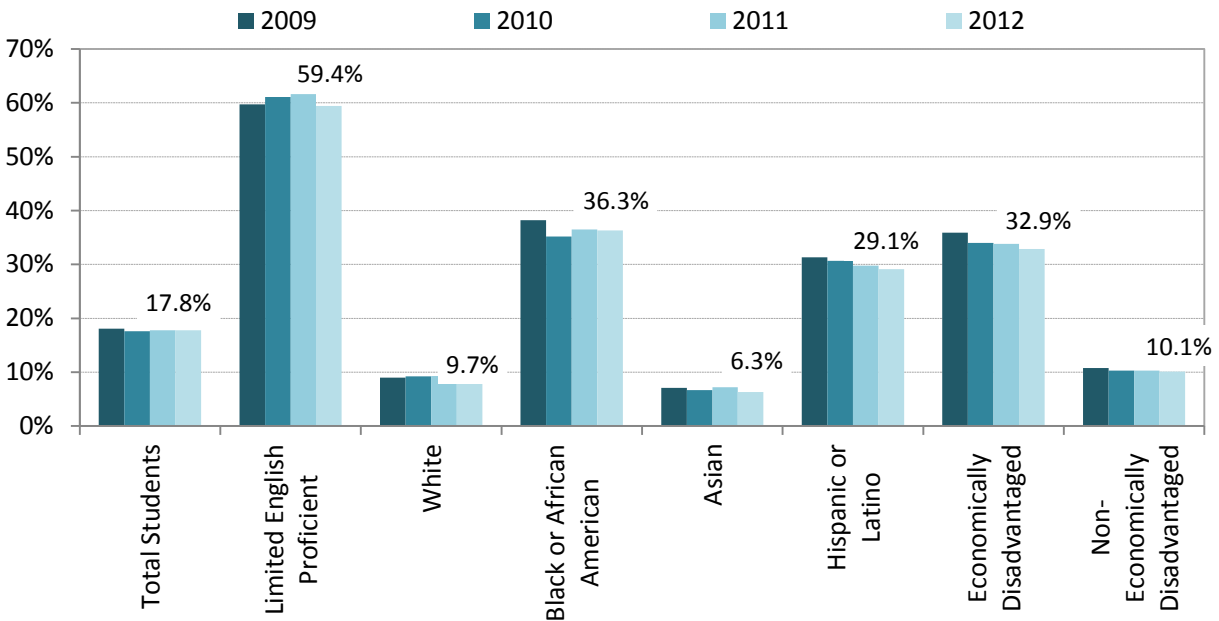


Source: New Jersey Department of Education

Grade 8 Students who were Black or Hispanic or economically disadvantaged or limited in English proficiency more likely to be partially proficient in mathematics than in language arts

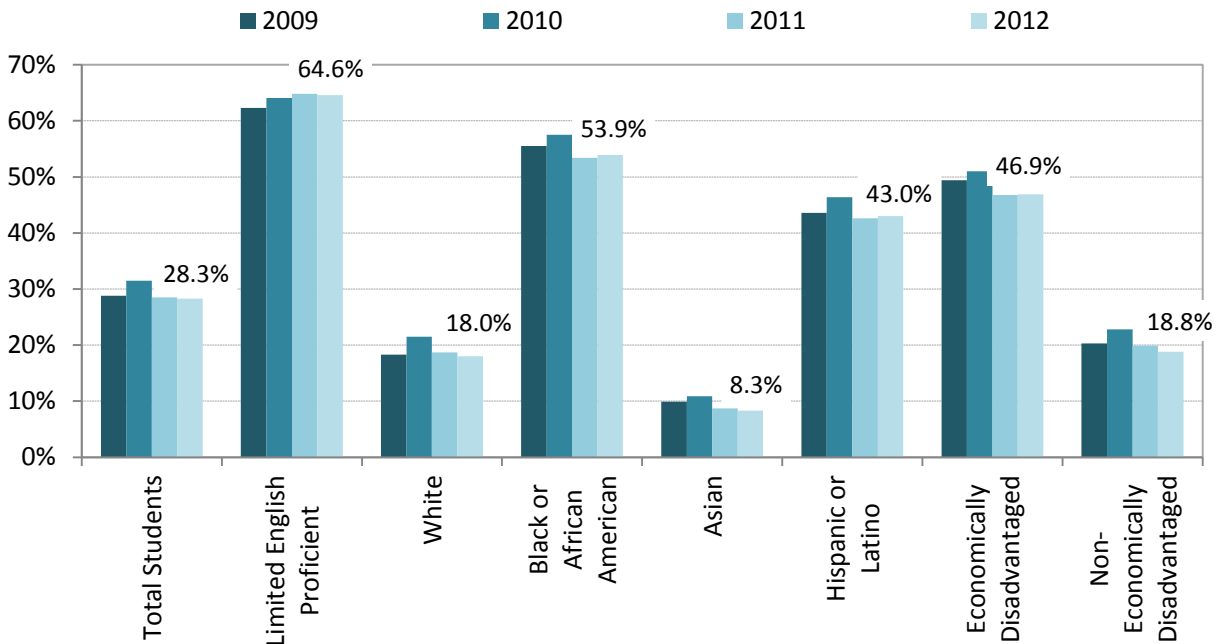
- Among Grade 8 students, proficiency in the language arts improved; however, sizeable percentages of Black, Hispanic, economically disadvantaged, and those with limited English proficiency were partially proficient in language arts.
 - In the 2011-12 school year, 32.9 percent of the economically disadvantaged, 36.3 percent of the Black students, 29.1 percent of the Hispanic students, and 59.4 percent of those with limited English proficiency were partially proficient in language arts.
 - In contrast, only 9.7 percent of the White students, 6.3 percent of the Asian students and 10.1 percent of the economically advantaged students were partially proficient in language arts.

Grade 8 Students Partially Proficient in Language Arts, New Jersey, 2009 to 2012



Source: New Jersey Department of Education

Grade 8 Students Partially Proficient in Mathematics, New Jersey, 2009 to 2012



Source: New Jersey Department of Education

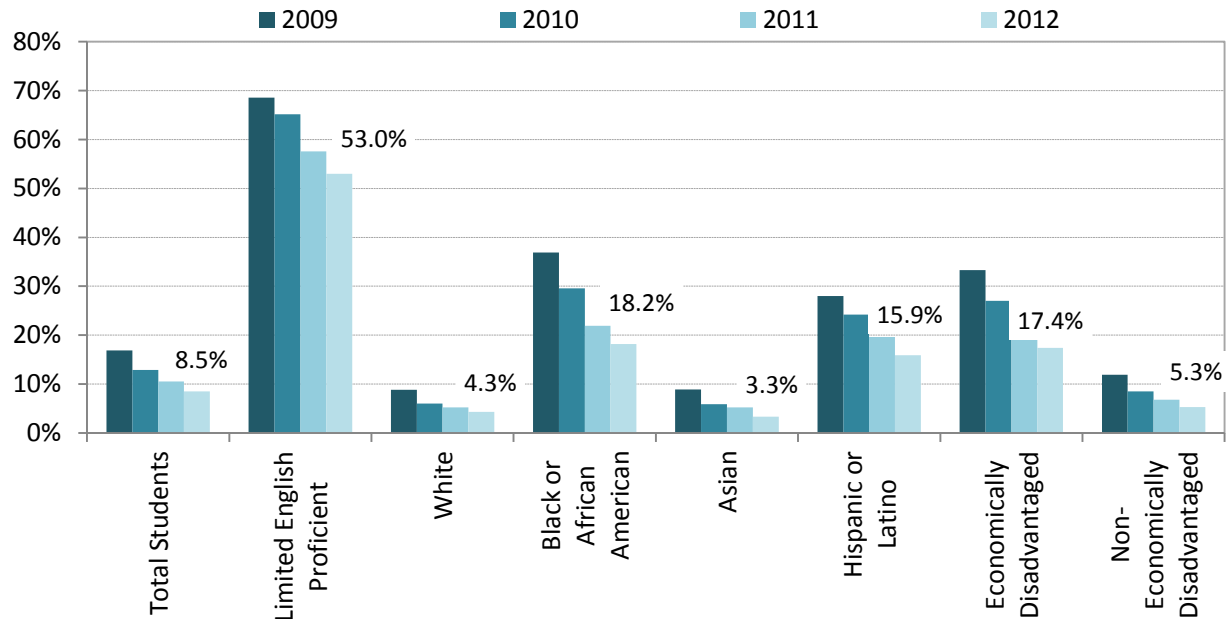
- Unlike Grade 4 students, Grade 8 students were more likely to be proficient in language arts than in mathematics; nevertheless, Black or Hispanic or economically disadvantaged or limited in English proficiency were more likely to be partially proficient in mathematics than their White, Asian, and economically advantaged peers.

- Among Grade 8 students, 46.9 percent of the economically disadvantaged, 53.9 percent of the Black students, 43 percent of the Hispanic students, and 64.6 percent of those with limited English proficiency were partially proficient in mathematics in the 2011-12 school year.
- In contrast, only 18 percent of the White students, 8.3 percent of the Asian students and 18.8 percent of the economically advantaged students were partially proficient in mathematics.

Among grade 11 students proficiency levels improve, but students who were Black or Hispanic or economically disadvantaged or limited in English proficiency more likely to be partially proficient in language arts and mathematics than their White, Asian, or economically advantaged peers

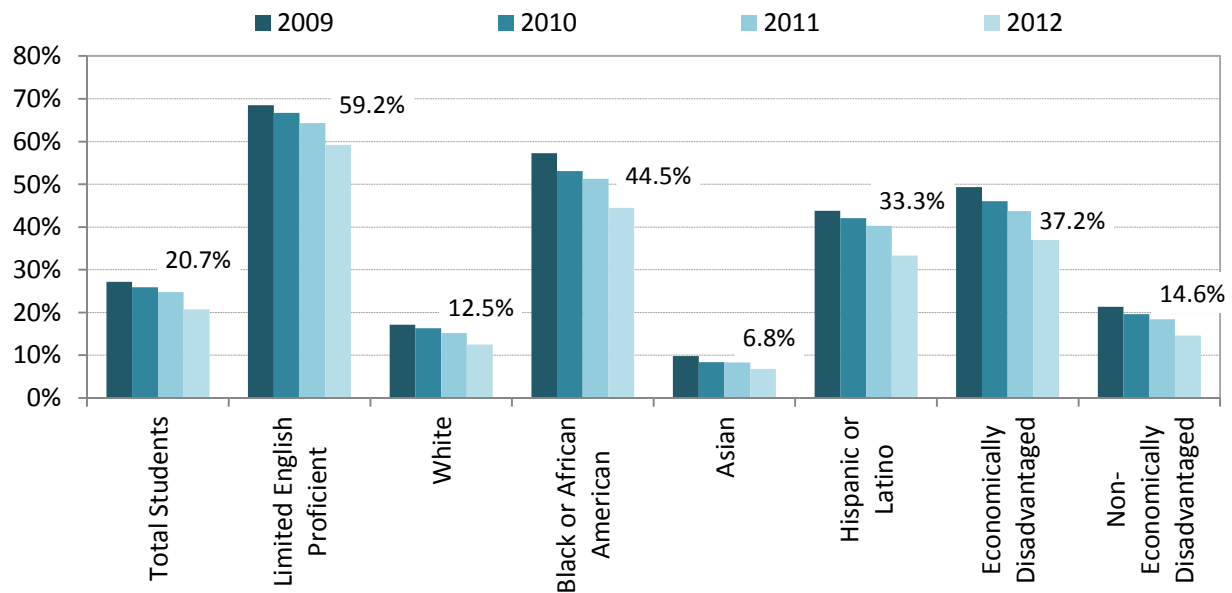
- Among Grade 11 students, proficiency in the language arts further improved; however, Black, Hispanic, economically disadvantaged, and those with limited English proficiency were still more likely than their White, Asian, and economically advantaged peers to be partially proficient in language arts.
 - In the 2011-12 school year, 17.4 percent of the economically disadvantaged, 18.2 percent of the Black students, 15.9 percent of the Hispanic students, and 53 percent of those with limited English proficiency were partially proficient in language arts.
 - In contrast, only 4.3 percent of the White students, 3.3 percent of the Asian students, and 5.3 percent of the economically advantaged students were partially proficient in language arts.
- Grade 11 students, like Grade 8 students, were more likely to be proficient in language arts than in mathematics; nevertheless, a sizeable, but smaller percentage of Grade 11 than Grade 8 Black or Hispanic or economically disadvantaged or limited in English proficiency students were partially proficient in mathematics.
 - Among Grade 11 students, 37.2 percent of the economically disadvantaged, 44.5 percent of the Black students, 33.3 percent of the Hispanic students, and 59.2 percent of those with limited English proficiency were partially proficient in mathematics in the 2011-12 school year.
 - In contrast, only 12.5 percent of the White students, 6.8 percent of the Asian students, and 14.6 percent of the economically advantaged students were partially proficient in mathematics.

Grade 11 Students Partially Proficient in Language Arts, New Jersey, 2009 to 2012



Source: New Jersey Department of Education

Grade 11 Students Partially Proficient in Mathematics, New Jersey, 2009 to 2012



Source: New Jersey Department of Education

As socioeconomic status of school district rises, grade 4 student proficiency improves

- School performance improved for children from both economically disadvantaged and advantaged households as the socioeconomic status of the school district rises.

- Among grade 4 students, the percentage of students who were partially proficient in language arts declined from 65.7 percent to 48.4 percent for students from economically disadvantaged households and from 54.5 percent to 15.6 percent for children who were from economically advantaged households in school year 2011-12.
- Similar distinctions existed for grade 4 students in mathematics, although the percentage of partially proficient students was lower.

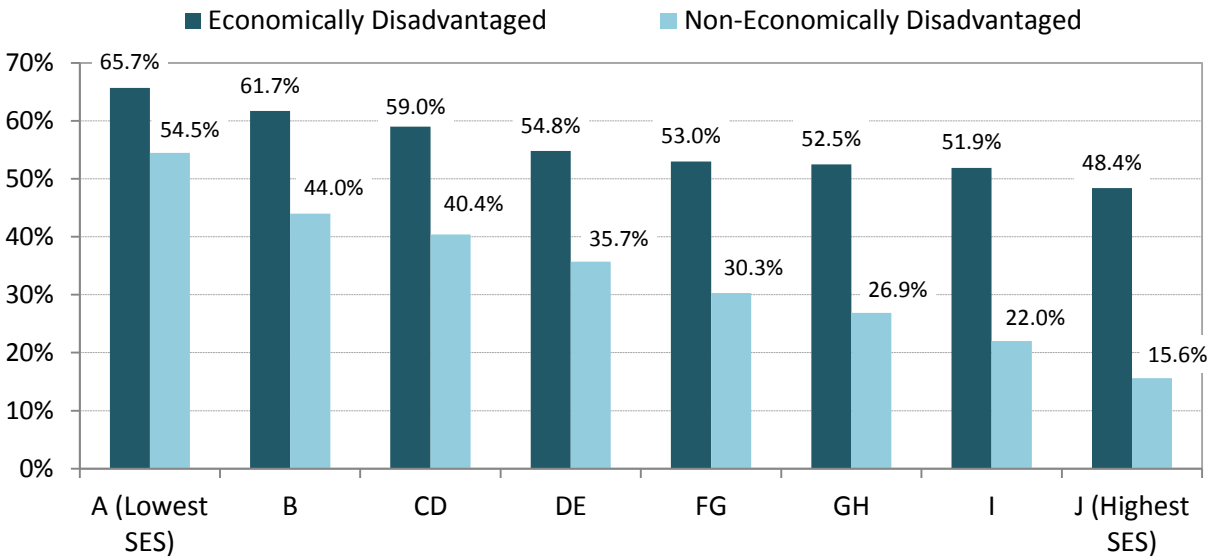
Grade 4 students from economically disadvantaged households more likely to be less proficient students than peers from economically advantaged households

- In each school district, grade 4 students from economically disadvantaged households were more likely to be partially proficient in both language arts and mathematics than were their peers from economically advantaged households in school year 2011-12.
 - In “A” school districts, 65.7 percent of grade 4 students from economically disadvantaged households were partially proficient in language arts compared to 54.5 percent of students from economically advantaged households. Similarly, in “J” school districts the respective percentages were 48.4 percent and 15.6 percent.
 - Similar discrepancies existed for grade 4 students in mathematics, although the percentage of partially proficient students was lower.

As socioeconomic status of school district rises, performance of grade 4 students from economically disadvantaged households improves less than performance of students from economically advantaged households

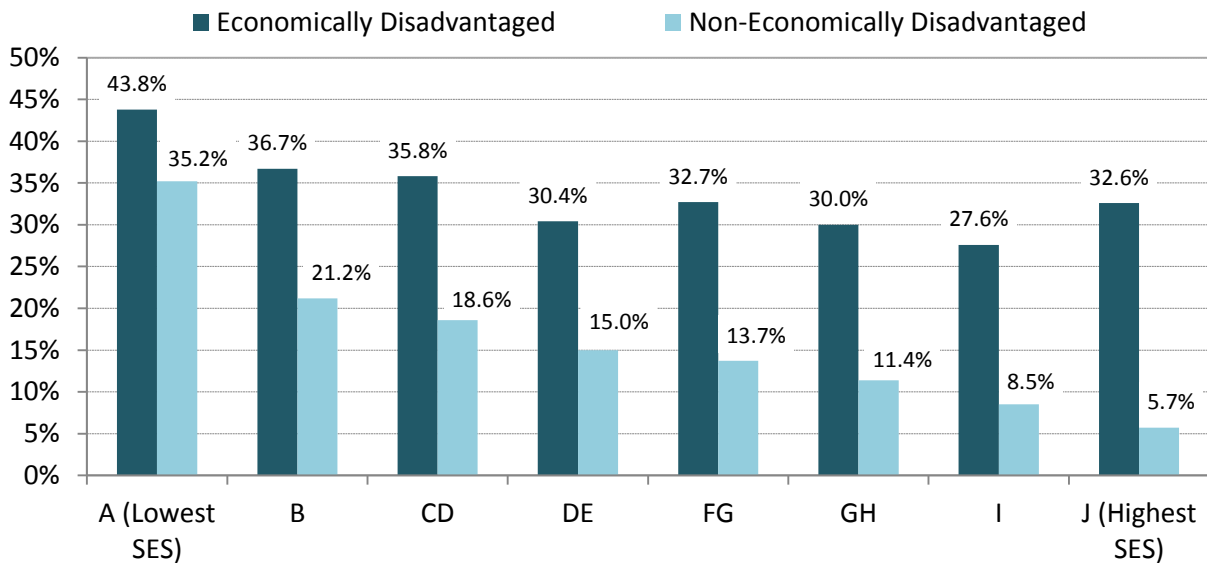
- While the percentage of grade 4 students who were partially proficient in language arts and mathematics declined significantly for students from economically advantaged households as the socioeconomic status of the school districts increased, it declined by substantially less for students from economically disadvantaged households in school year 2011-12.
 - Among grade 4 students from economically advantaged households, the percentage of children who were partially proficient in language arts declined from 54.5 percent for those living in “A” school districts to 15.6 percent for those living in “J” school districts.

Grade 4 Students Partially Proficient in Language Arts by Socioeconomic Status (SES) of School District, New Jersey 2012



Source: New Jersey Department of Education

Grade 4 Students Partially Proficient in Mathematics by Socioeconomic Status (SES) of School District, New Jersey 2012



Source: New Jersey Department of Education

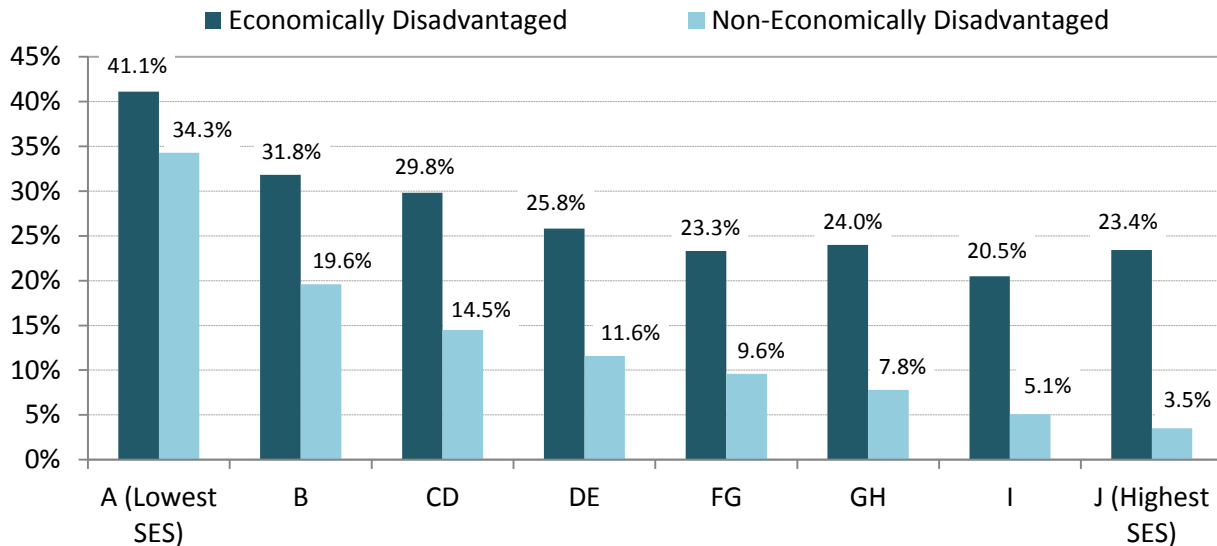
- In contrast, for grade 4 students from economically disadvantaged households living in “A” school districts, 65.7 percent of children were partially proficient in language arts. The percentage of partial proficiency declined to only 48.4 percent in “J” school districts.

- Similar discrepancies existed for grade 4 students when examining partial proficiency in mathematics although percentage of partially proficient students was lower.

Similar differences in student performance by economic status of household and socioeconomic status of school district also prevalent for grade 8 and grade 11 students

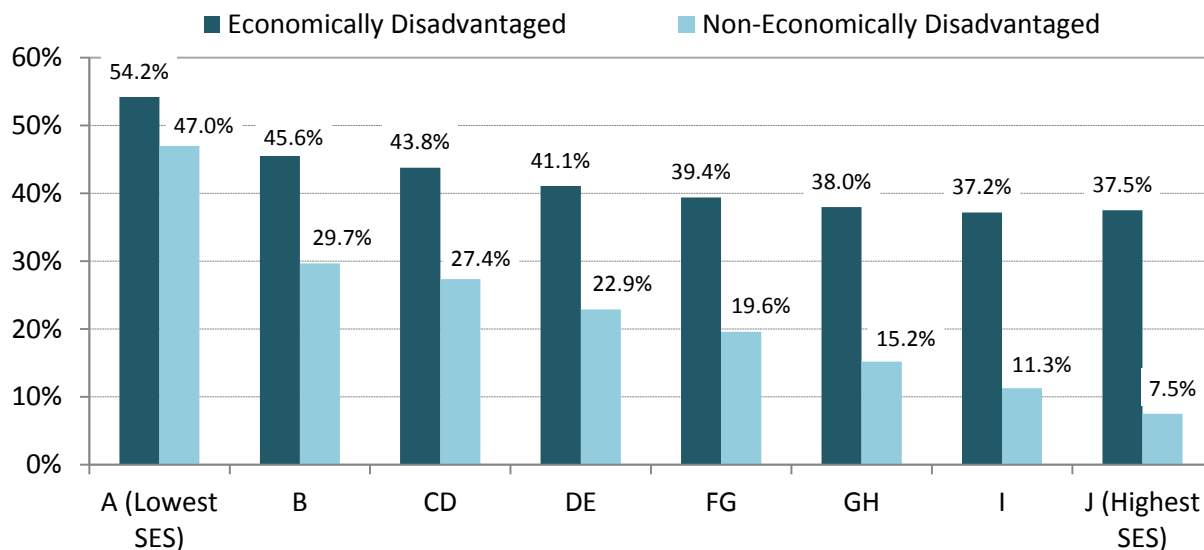
- While differences in student proficiency of grade 8 and grade 11 students were similar to those for grade 4 students as the socioeconomic status of the school district changed and as the economic status of the household changed, the differences were more acute for mathematics than for language arts in school year 2011-12.
 - The percentage of grade 8 students who were partially proficient in mathematics was not only higher than in language arts in all school districts and for both economically advantaged and disadvantaged students, it was also higher for grade 8 students than for grade 4 students.
 - While the percentage of partially proficient grade 11 students in mathematics was higher than in language arts for all school districts and for both economically advantaged and disadvantaged students, the percentages were lower for grade 11 students than for grade 8 students in both mathematics and language arts.

Grade 8 Students Partially Proficient in Language Arts by Socioeconomic Status (SES) of School District, New Jersey, 2012



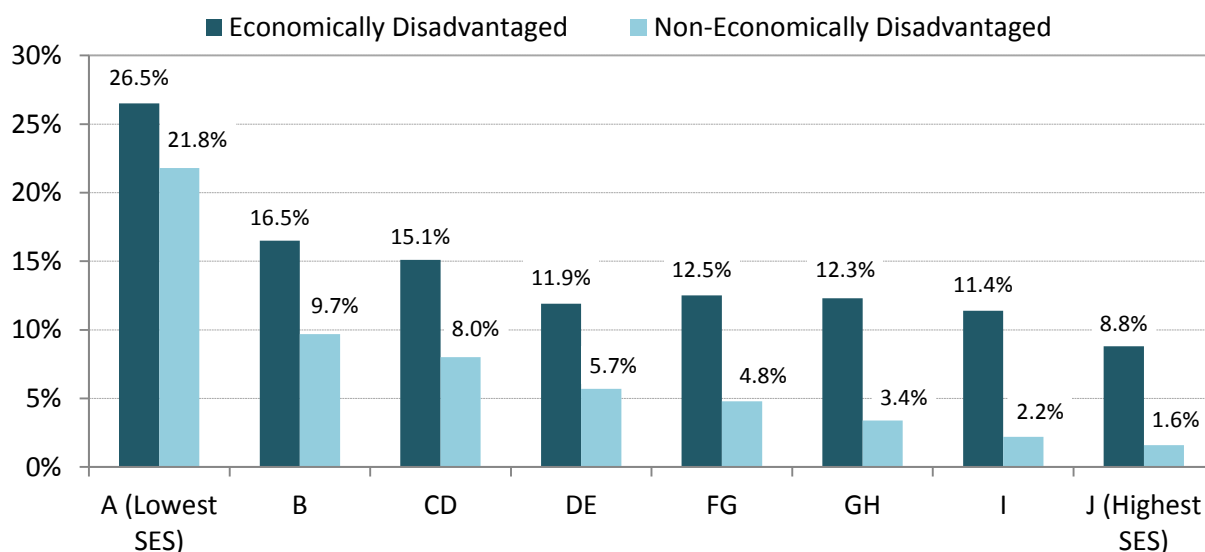
Source: New Jersey Department of Education

Grade 8 Students Partially Proficient in Mathematics by Socioeconomic Status (SES) of School District, New Jersey, 2012



Source: New Jersey Department of Education

Grade 11 Students Partially Proficient in Language Arts by Socioeconomic Status (SES) of School District, New Jersey, 2012

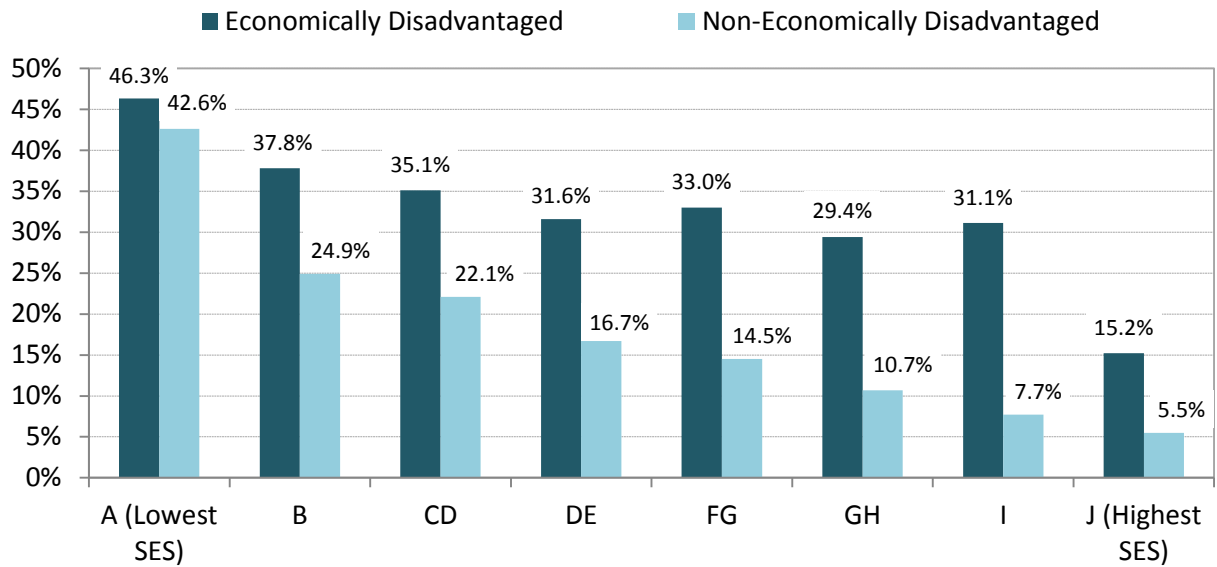


Source: New Jersey Department of Education

- Differences in partial proficiency between economically advantaged and disadvantaged students in language arts was smaller for grade 11 students than for both grade 4 and grade 8 students.
 - While 26.5 percent of students from economically disadvantaged households were partially proficient in “A” school districts, 21.8 percent economically advantaged students were partially proficient—a difference of 4.7 percentage points.

- Likewise, in the “J” districts, the difference in partial proficiency between economically advantaged and disadvantaged students was 7.2 percentage points.

Grade 11 Students Partially Proficient in Mathematics by Socioeconomic Status (SES) of School District, New Jersey, 2012



Source: New Jersey Department of Education

Stories of Poverty:

Joseph



“I’m kinda worried that things are gonna get worse instead of better.”

~ Joseph Karecky
HUDSON COUNTY

Joseph Karecky remembers being told by a neurologist in the early nineties, “My honest opinion is—Go out; buy yourself a very comfortable wheelchair; and within 10 years, you’re gonna be stuck in one and that’s gonna be it.” He was right. Mr. Karecky’s ability to stand for more than a few minutes, or trust his hands to hold a crutch or control a moving wheelchair, has continued to deteriorate, although no one has offered a clear explanation why. One doctor said, “You can’t walk because you have a bunch of crushed nerves.” His current doctor wants to send him for testing for Multiple Sclerosis and Muscular Dystrophy. He’s less concerned with the diagnosis than with the day-to-day logistics of getting by. “You get used to your limitations,” he says. And he has become adept at managing them. He has learned to maneuver himself around his apartment well enough to bathe and cook. He cooks for several days at a time so that he can freeze and microwave his meals, and takes advantage of Internet shopping—both because of the delivery service (the only way he could get his groceries up to the second floor) and so that he can make the most of the week’s sales and coupons. He even built a motorized “Frankenstein” wheelchair when his hands lost the strength to control a non-electric wheelchair, and his insurance wouldn’t cover a new one. But he will never return to the life he had before his body began to deteriorate.

Mr. Karecky graduated from a technical school and was an auto mechanic for several large car manufacturers until his ailing health prevented him from continuing. He moved into the service and management area and worked for several dealerships until his mother was diagnosed with Alzheimer’s disease. He quit work to become her sole caretaker for eight years until her passing; by the time he returned to work, he was completely reliant on a wheelchair in his home. He managed with the crutches for a bit at work, but before long, he was laid off, went on unemployment, and then General Assistance.

That process of transitioning from unemployment to General Assistance and Temporary Rental Assistance (TRA) was not easy. The welfare office at first agreed to a home visit, but then began sending forms in the mail—a process that proved disastrous. Paperwork was lost; he was labeled uncooperative; and the clock ticked on, with the threat of becoming homeless looming large. At one point, he was told his only options were to go to a shelter in Staten Island or Union City—a terrifying prospect for someone who has lived their whole life in Bayonne and cannot walk without assistance. But eventually, he was approved for rental assistance, \$200 a month in food stamps, and



[Click to Watch a video of Mr. Karecky on our website.](#)

\$147 a month in cash through General Assistance. “Pride, you kinda got to take and throw it out the window. I mean, you can’t really think on those levels, you know? I mean, you have to try to get help, or any help that’s necessary, if you need it.”

The hardest part for Mr. Karecky is dealing with the many bureaucracies on which he must rely for help. He likens the hours spent calling around to get information to a *regular* job. “You just kinda keep gettin’ that runaround. Ya have to keep doing it because, it’s like treading water, ya know? It’s the only thing you can do.”

Mr. Karecky’s apartment is modest, but given the past, he is relieved to have it. And he is resourceful—surrounded by furnishings he had as a child or pieces he has gotten off of Freecycle, a website that lists items people will give away for free. There can be some unruly behavior in the

street at night, as people leave the local bars, and the windows should have been replaced years ago, One is taped, another is sealed shut with silicone. There is only heat in one room, and despite Mr. Karecky’s efforts, it is drafty in the winter. Still, “I have a roof over my head.

- ***Hudson has been among the four poorest counties in New Jersey since 2006. In 2011, 35.9 percent of the population and 49.9 percent of children lived below 200 percent of the poverty level. (Poverty Benchmarks 2013)***
- ***11.4 percent of the state’s poor lived in Hudson County in 2011. (Poverty Benchmarks 2013)***

The rent is being paid. I have just enough food to last me through the month. The electricity is on. And I could watch a documentary.” His greatest concern now is that he will lose this most-important stability.

He has received several extensions of his TRA while awaiting a decision on his Social Security Disability benefits, but he has reached the maximum number of allowable extensions. His Social Security claim was recently approved, but he does not know exactly how much his monthly benefit will be, and is increasingly worried that they will cut off his rental assistance before he has secured other housing. He has been on the waiting list for public housing in Bayonne for nearly three years and can only hope that something will open up for him before they terminate his TRA. “I’m kinda worried that things are gonna get worse instead of better.”

Part Six—Major Programs Addressing Elements of Poverty

Government-run programs responded unevenly to the heightened need for assistance during and after the Great Recession. The enrollment in some programs such as SNAP and unemployment insurance (UI) doubled with the rise in poverty. Programs like these can be considered to be working well because the utilization rose with the rise in need. They are successful because they were able to achieve what they were created for—ameliorating poverty and temporary income hardships. In the absence of these programs, poverty in the state would be much higher. According to a study by the Congressional Research Service, the “poverty rate for persons in families who had received UI benefits was about 40 percent less than it would have been otherwise.” Nationally, UI benefits lifted an estimated 2.3 million people out of poverty in 2011. According to another study by USDA, “SNAP benefits led to an average annual decline of 4.4 percent in the prevalence of poverty from 2000 to 2009. Similarly, many other studies have highlighted the poverty-reducing effect of government programs when they are effective.

In contrast, the number of persons being assisted failed to increase with the rise in poverty in programs such as TANF and GA. This development is not at par with historical trends. Historically, these programs were more responsive to a weak economy and were successful in ameliorating poverty. Programs that failed to respond to recession need to be assessed and strengthened so that people can depend on them when they need them the most.

Many other programs provide benefits in-kind, which means that they are successful in mitigating the effects of poverty, but not in directly reducing the poverty rate itself. In an indirect way, they can be considered to reduce poverty because by reducing costs, they allow beneficiaries to have more disposable income to meet their other basic needs. One such program is state-subsidized health insurance. While the outreach of this program has decreased since 2010, particularly for adults, expansion through the federal Affordable Care Act (ACA) in 2014 will provide New Jerseyans with incomes up to 400% FPL with better health security.

While many government programs can play important roles in addressing poverty and its effects, the following major public responses are reviewed in this report.

Income Support	Food & Nutrition
Temporary Assistance to Needy Families (TANF)	Supplemental Nutrition Assistance Program (SNAP)
General Assistance (GA)	School Breakfast Program (SBP)
Supplemental Security Income (SSI)	Summer Food Service Program (SFSP)
Employment	Housing
Minimum Wage	State Rental Assistance Program (SRAP)
Earned Income Tax Credit (EITC)	Homelessness Prevention Program (HPP)
Unemployment Insurance (UI)	Emergency Assistance (EA)
Family Leave Insurance (FLI)	Health
	New Jersey FamilyCare (NJFC)

1. Income Support

A. WorkFirst New Jersey (WFNJ)

The WFNJ program provides cash assistance and selected support services to eligible families and individuals with low incomes. The program is designed as a temporary support and focuses on moving participants into employment, for those deemed able to work, through mandatory work participation in designated work activities. For those unable to work, the program provides cash assistance and supportive services. It may also refer enrollees to other assistance programs such as SSI if the barrier to work is ongoing or long-term. The WFNJ program can provide a number of other services, such as child care and transportation. Participants with identified barriers to work can receive certain barrier removal services, including mental health and substance abuse case management and treatment, family violence services, and disability services.

WFNJ operates two separate programs based on the household composition of those seeking assistance.

1. **Temporary Assistance to Needy Families (TANF)** provides cash and employment assistance to families with children, including single and two-parent households and legal guardians. It is funded by the federal government and administered by the state.
2. **The General Assistance program (GA)** serves individuals or couples without children, or without the custodial care of children, who are in need of income and work supports. It is funded by the state, and is administered through the County Welfare Agencies.

Potential GA recipients are classified into two categories—*employable* and *unemployable*.

- The employable category includes individuals who are healthy and do not have any physical or mental barriers to work.
- The unemployable includes individuals who cannot work because of a disability or medical condition.

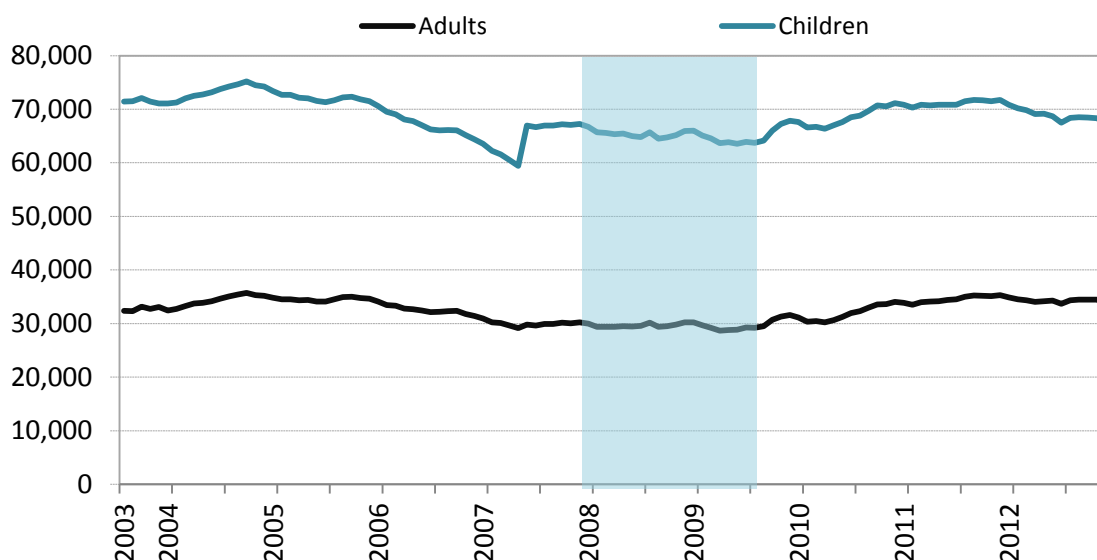
GA cash assistance varies by category—potential individual recipients deemed “employable” receive up to \$140 per month. A childless “employable” couple receives up to \$193 per month. An individual who is unable to work or is unemployable receives up to \$210 per month. New Jersey is the only state that offers different benefit levels for employable and unemployable individuals.

i. Temporary Assistance to Needy Families (TANF)

The decline in TANF caseload during the Great Recession and moderate increase after the end of the recessionary period is a matter of major concern

During the Great Recession, the adult TANF caseload declined by 4.5 percent. During the same period the number of unemployed individuals in the state increased by 103.4 percent and adults on SNAP assistance increased by 20.9 percent. Since the end of the Great Recession and until December 2012, the adult TANF caseload increased by 17.7 percent. During the same period, those on unemployment continued to increase (by more than 4 percent over the initial 103.4 percent) and food stamp caseload increased by 77.3 percent.

Number of Adults and Children Receiving TANF, New Jersey, Aug 2003 to Dec 2012



Source: State of New Jersey, Department of Human Services, Division of Family Development
Note: Shaded area denotes recession

Clearly, the TANF caseload trend fails to track the escalating economic hardships of lowest income residents during and after one of the two biggest recessions since the great depression in 1929. Given that TANF is a last resort safety net for those who are jobless or do not qualify for unemployment insurance, this lack of responsiveness is of great concern. Caseload declines, to be seen as encouraging, must be accompanied by simultaneous decrease in poverty as well as decrease in demand for other safety net programs such as SNAP and unemployment insurance.

While it is not clear why caseload declined during some of the worst years in terms of economic security, the TANF cash assistance levels may have a role. The grants have not been increased since 1987. The maximum grant for a family of three with two children is \$424 per month, which annualizes to \$5,088, which is even below the severe poverty

threshold (50% FPL) for that family composition. Additionally, some studies have noted that the practice of rewarding states for removing recipients from the caseload regardless of their employment status is detrimental to the support the program can provide.¹

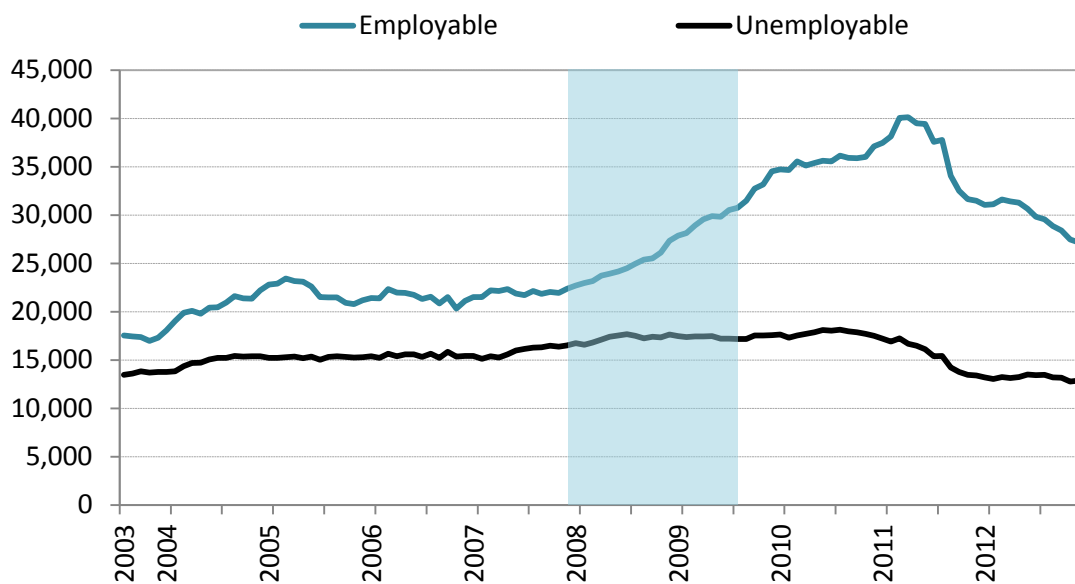
The tight job market in the post-recessionary period means that participants who are currently on TANF may find it difficult to transition back to work

For workers who lost their jobs during the recession and who have experienced prolonged periods of unemployment, TANF offers an alternative assistance when their UI benefits run out. Those who were able to latch on to the welfare program despite its shortcomings may find it hard to transition off welfare and return to work quickly because of the tight job market.

ii. The General Assistance Program (GA)

The GA “employable” caseload dropped precipitously in 2012 because of new policies introduced in 2011

Number of Employable & Unemployable GA Recipients, New Jersey, Aug 2003 to Dec 2012



*Source: State of New Jersey, Department of Human Services, Division of Family Development
Note: Shaded area denotes recession*

With the onset of the recession, the GA “employable” caseload showed a distinct rise. The impact of the Great Recession and rising unemployment caused many individuals to lose their jobs and seek GA assistance. The number of “employable” individuals receiving GA peaked in April 2011 at 40,108 individuals, the highest level since August 2003. Thereafter,

however, the caseload began to decline and dropped to 27,172 recipients in December 2012, a decrease of 32.3 percent. This is in contrast to other assistance programs, such as SNAP, where caseload sizes continued to grow during the post-recession period.

The drop in GA enrollment, however, is not an indication of decreased need. In fact, new policies introduced in 2011 have made it harder for people to receive GA. New applicants are now required to work for 30 days continuously with no payment before they become eligible for grants. Previously, applicants received cash assistance during the qualifying period. Another change is that grants are now received only from the date when application is approved, not from the date of application. In addition, some previously covered groups are now excluded from GA assistance. This includes those living with family members and full-time students.

The decrease in “unemployable” GA caseload is also the result of new regulations that makes it harder to receive assistance

The “unemployable” caseload peaked in August 2010, with 18,123 individuals receiving GA assistance. Thereafter, the caseload declined, falling to 12,861 recipients in December 2012, a decrease by 29 percent. Like the decline in the number of “employable” GA recipients, the drop in enrollment is a consequence of regulatory policy change. The change in the definition of “unemployable” has made it virtually impossible for individuals with serious, but not long-lasting, health issues to enroll in the GA “unemployable” category. Previously, a person was considered “unemployable” if the medical issue lasted for at least 30 days or more. A potential recipient now must show that they have been incapacitated for a minimum of seven months. As a result, those with short-term health issues are now unable to access the “unemployable” grant. At the same time, they are not able to receive the “employable” GA grant because they are not healthy enough to engage in work in the first place.

B. Supplemental Security Income (SSI)

Supplemental Security Income (SSI) is a last resort safety net program designed to provide financial support to impoverished individuals 65 years of age. It also provides cash assistance to individuals of all ages who are blind or disabled. Since it is an entitlement program, all individuals meeting the eligibility criteria are guaranteed assistance. Although the federal Social Security Administration (SSA) administers the program, in New Jersey the SSA contracts with the Department of Labor and Workforce Development’s Division of Disability Determination Services (DDS) to determine benefit levels. SSA performs the initial eligibility determination and sends the case to DDS to process medical eligibility. New Jersey, like many other states, provides additional funds to the program through an optional state supplement. SSI funds are mostly used by the recipients to meet their most basic needs, such as food and housing.

SSI payment levels are based on the composition of the recipient's household. The table below gives the maximum monthly payment amounts for different household compositions in 2013. The total amount includes federal as well as state payments. It is important to note that not all SSI recipients receive the maximum amount.

Total SSI Monthly Payment by Category, New Jersey, 2013

Person living alone or with others in own household	\$741.25
Person living with spouse who is not eligible for SSI	\$863.00
Person living in someone else's household and receiving support & maintenance	\$517.65
Person living in licensed residential health care facility	\$920.05
Person living in public general hospital or Medicaid-approved long-term health facility	\$40.00
Couple living alone or with others in own household	\$1,091.36
Couple living in someone else's household and receiving support & maintenance	\$803.76
Couple living in licensed residential health care facility	\$1,804.36

Source: Social Security Administration

State SSI supplement payments have stagnated for 25 years, just as with TANF and GA grants, making New Jersey supplements the lowest among the high-cost states

The federal portion of the SSI payment is adjusted annually for inflation, but the monthly state supplement has not been increased since 1986. It remains unchanged at \$31.25 for individuals and \$25.36 for couples in the last 25 years. New Jersey's supplement is relatively meager in comparison with many other high-cost states (such as California, Connecticut, Massachusetts, New York, and Rhode Island). The supplements in all these states exceed \$100 per month for an individual. New Jersey is also one of only seven states where the state supplement for couples is lower than the supplement for individuals. Additionally, effective January 2011, the state supplements decreased for SSI recipients living with ineligible spouses (under category C). It was reduced from \$362.36 to \$153, escalating hardships for many recipients.

Recent developments in the SSI program, such as hearing officials no longer traveling to satellite offices around the state, is causing severe hardship to potential SSI recipients, in some cases resulting in a loss of disability claims

A recent development has made it harder for prospective clients to get SSI benefits because of the difficulties encountered in traveling to far away hearing offices. Previously the Social Security hearing officials routinely traveled to satellite offices throughout the state to service distant communities. Because of budgetary reasons, however, SSA has discontinued this practice. While a third hearing office opened in Jersey City, it does not ameliorate the problem because individual clients still have to travel to the site. Additionally, although the state contracted with a private transportation company, "Logisticare," to assist SSI

applicants with their transportation needs, anecdotal evidence suggests that clients encounter obstacles in using its transportation services.

In order to be present at hearings, SSI applicants need to travel to one of the three offices located in Newark, Jersey City, and Pennsauken. For instance, for someone traveling from Atlantic City, this means a minimum of two hours of travel time one-way to the nearest ODAR office in Pennsauken. This is not easy for the elderly, or people who have a severe disability. In most cases, these people are unlikely to have personal transportation because their health status may not permit them to drive or they may not have a car. A person with a severe disability may also find it difficult to access public transportation.

If an individual with severe health issues—currently receiving General Assistance but eligible for SSI—cannot get to a disability hearing, there is a significant cost to the state. Claimants receiving GA who have legitimate disability claims may lose their disability cases when they fail to make a timely appearance, prolonging their stay on the state-supported GA program.

SSI applicants have a long waiting period before their case can even be heard; these delays could increase because of reduced office hours in the satellite offices

Most SSI applicants have to wait for nearly a year before their case can even be heard, which may have devastating consequences for those with severe disabilities. In FY2013, Jersey City had 4,416 cases pending, Newark 5,126 cases, and Pennsauken 5,403 cases.

Total SSI Monthly Cases Handled by SSI Office, New Jersey, 2013

SSI Office	Number of Cases Received	Dispositions	Cases Pending	Average Number of Days until Case is Heard
Jersey City	1,294	1,119	4,416	355
Newark	1,816	1,307	5,126	368
Pennsauken	2,246	1,528	5,403	350

Source: ODAR's Data Report, Social Security Online

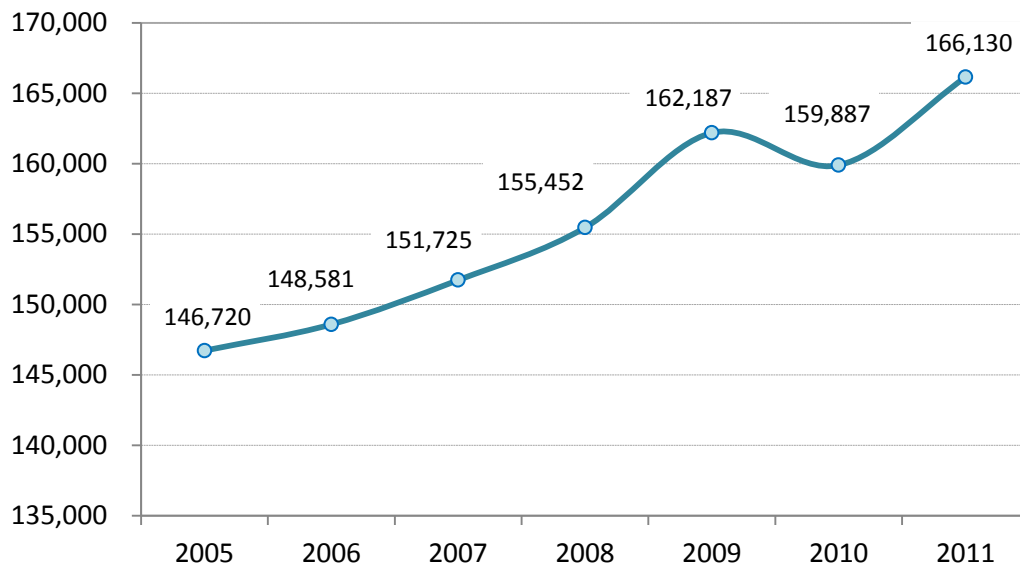
In addition, the number of days an applicant had to wait for a hearing averaged 355 days in Jersey City, 368 days in Newark, and 350 days in South Jersey. These delays may lengthen because office hours have been cut in many local Social Security offices.

Despite transportation difficulties and long wait times, the number of persons receiving the optional state supplement continues to increase because of the rise in poverty, and baby boomers reaching an age where they are more prone to disability

Between 2005 and 2011, the number of individuals receiving the optional state supplement increased by 13.2 percent—from 146,720 in 2005 to 166,130 in 2011. The increase was largest for adults with disabilities—28.3 percent. The number of children receiving

optional state supplement grew by 12.9 percent during this period. One possible reason for this increase is the substantial rise in poverty since the onset of the recession, which has made many more individuals with disabilities financially eligible for SSI assistance. Additionally, as the baby boomer generation has begun to reach their most disability prone years, many have turned to SSA for financial assistance.

Number of Persons Receiving the Optional State Supplement, New Jersey, 2005 to 2011



Source: Social Security Administration Data

Number of Persons Receiving Optional State Supplement by Category New Jersey, 2005 to 2011

	Total	Aged	Blind	Children	Adults
2005	146,720	32,732	883	85,540	27,564
2006	148,581	32,752	850	86,061	28,918
2007	151,725	33,115	830	87,387	30,393
2008	155,452	33,686	805	89,372	31,589
2009	162,187	34,632	1,607	93,072	32,876
2010	159,887	33,439	750	91,972	33,726
2011	166,130	33,495	731	96,535	35,369
Change (2005-11)	19,410	763	(152)	10,995	7,805
Percent Change (2005-11)	13.2%	2.3%	-17.2%	12.9%	28.3%

Source: Social Security Administration Data

The passing of the Affordable Care Act will improve the health care choices of SSI recipients, which, in turn, will enable them to document their disabilities more accurately

Many applicants are on welfare when they apply for SSI assistance. Applicants with children are on TANF support, while those without children are on GA. To qualify for SSI, applicants need to go through a rigorous process of documenting their disabilities, which

makes the quality of their health insurance plan very important. TANF recipients are covered by Medicaid HMO insurance. In contrast, GA recipients are covered by Plan G of Medicaid, which is of inferior quality. As a result, many SSI applicants who are GA recipients find it hard to document their disabilities because they cannot find a specialist who will accept their insurance plan. Once the Affordable Care Act (ACA) becomes operational in 2014, SSI applicants, who are currently GA clients, will have better health insurance coverage. This means that they will be able to document their disabilities accurately. It also means that those suffering from health issues limiting work will not have to rely on welfare because they could not access a doctor.

2. Employment

A. Minimum Wage

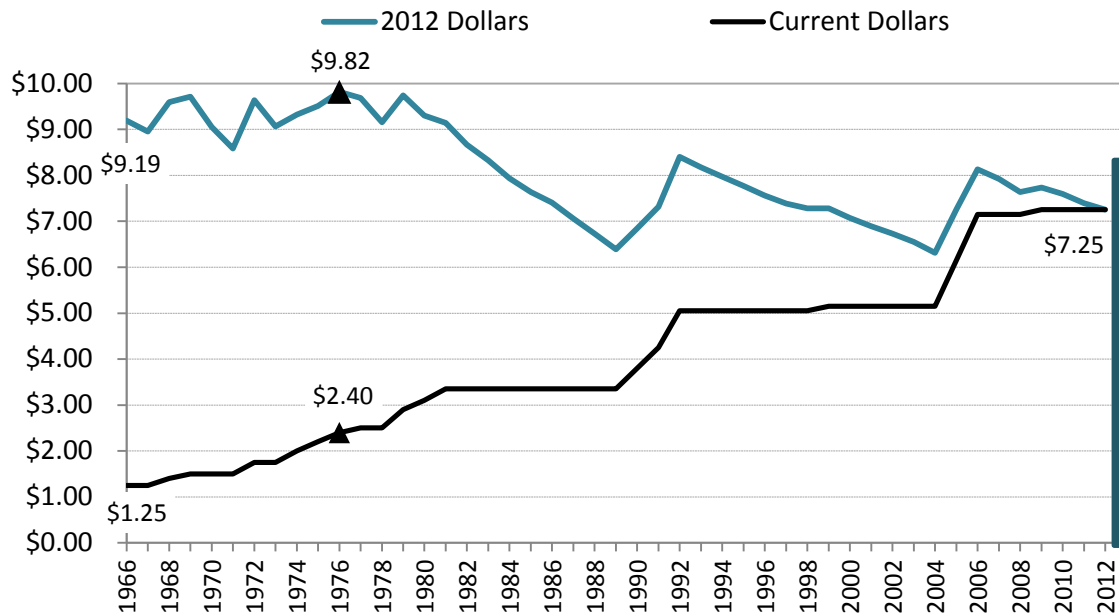
The state is responsible for setting requirements for employers to provide adequate compensation to their employees. Currently the minimum wage in New Jersey is \$7.25 an hour, the equivalent of \$15,080 a year—less than the official poverty level (FPL) for a family of three. The \$7.25 amount matches the federal minimum, as it does in 22 other states in the United States. Nineteen states, plus the District of Columbia, however, have minimum wages levels set above the federal minimum or New Jersey minimum.

Ten states annually increase the minimum wage to keep up with the rise in the cost of living. New Jersey, however, is among the states that do not index their minimum wage. The federal minimum wage, which is not indexed to the cost of living, would be \$10.55 if it had kept up with inflation over the past 40 years.

Minimum wage in New Jersey has not kept pace with the rising cost

The value of the state minimum wage in New Jersey has consistently diminished over the years. It was first introduced in 1966 at \$1.25, which equalizes to \$9.19 in 2012 dollars. The high water mark for the minimum wage was in 1976, when it reached \$9.82 an hour in 2012 dollars. However, it has stagnated since 2009, when it was last raised from \$7.15 to \$7.25 to match the just increased federal minimum wage. While the state legislature's proposal to raise the minimum wage to \$8.25 would restore some of its lost value, issues regarding enactment persist.

Comparisons of the Minimum Wage, New Jersey, 1966 to 2012



B. Earned Income Tax Credit (EITC)

EITC is a work support program that benefits low-income working adults and their families by reducing the amount of taxes owed or providing a refund (if taxes owed are less than the EITC amount). To qualify for EITC, individuals or families need to meet certain criteria, including having earned income (or income from work such as wages and salaries). They are also required to file a tax return even if they don't owe any taxes.

In New Jersey, workers are eligible for both the federal EITC and the state EITC. The state EITC program "piggybacks" on the federal EITC, meaning that eligibility requirements are mostly the same and the amount of the tax credit is calculated as a percentage of the federal EITC.

Recent years have seen drastic cuts in state EITC benefits

New Jersey is one of 24 states (and D.C.) with a state EITC component. The program, first introduced in 2000, has helped a substantial number of working individuals and families meet their basic needs. In 2012, about 563,000 New Jersey families were assisted by EITC, with each family receiving an average of \$2,169.²

While it is a promising program, it has seen cuts in the recent years. As a part of New Jersey's approach to reducing budget expenses, the state EITC was reduced to 20 percent of the federal credit, down from 25 percent in January 2011. This means a loss ranging from \$119 to \$1,473 in 2012. For a family with total income at \$15,000, this is a substantial loss.

The annual benefit from the state EITC ranged from \$95 to \$1,178 in 2012, still a substantial support for low-income families

In the 2012 tax year, to qualify for the state EITC, a family's annual income needed to be less than \$13,980 for a family with no qualified children and less than \$45,060 for a family with three or more qualifying children. The annual federal credit ranged from \$475 to \$5,891, while the state portion ranged from \$95 to \$1,178. These amounts are substantial given that the median adjusted gross income was \$15,114 in 2010.³

C. Unemployment Insurance (UI)

The unemployment insurance program is designed to temporarily replace a portion of the wages of workers who lose a job through no fault of their own and meet certain eligibility criteria. Its primary purpose is to relieve the financial distress of jobless workers and their families.

UI is a combined federal-state program, meaning that federal rules determine broad eligibility requirements and the types of employment that are covered. Federal officials also oversee state performance under the federal guidelines. States have discretion when setting specific eligibility criteria and benefit levels, and they provide the funding and pay for the actual benefits provided to workers. Federal and state taxes fund the UI system. New Jersey is unique in that, while the UI system is funded mostly through taxes imposed on employers, a small portion of the program is also paid for through taxes on employees.

Eligible workers who have lost their job can get up to 26 weeks of UI benefits through the state, which replaces 60 percent of a worker's previous wage, up to a maximum of \$624 per week in 2013. Assistance for additional weeks is available during periods of economic downturn and when the unemployment rate is high. Eligible jobless workers may receive benefits for an extended period under three separate programs. In 2012, the average New Jersey weekly benefit was \$395, third highest in the nation, but 28th in the nation as a percentage of average wages.⁴

1. **Emergency Unemployment Compensation (EUC):** The federal government can fund additional weeks of benefits during a recession or a period of high unemployment for workers who have exhausted their basic UI benefits. Following the recent recession, the federal government introduced the EUC program in June 2008. This program provided workers 14 additional weeks of benefits and, in states with particularly high unemployment rates, up to 47 weeks of additional benefits.⁵ It is scheduled to expire at the end of 2013.⁶
2. **Extended Benefits program (EB):** The state runs the EB program, which provides a maximum of 20 additional weeks of compensation to unemployed workers when certain criteria are met. With the enactment of the Recovery Act in 2009, however,

the federal government took responsibility to fund the EB program, but on a temporary basis. The states are scheduled to resume funding responsibility in 2014.⁷

3. **Additional state programs:** States can also use their own funds to provide additional weeks of benefits to jobless workers who have exhausted all other forms of UI benefits.⁸

While the unemployment rate in the state remains high, the EB program has expired, and the EUC program is set to expire at the end of 2013

In New Jersey, workers who have lost their jobs can receive a maximum of 73 weeks unemployment insurance (26 weeks under the state funded program and an additional 47 weeks under the EUC program). The EUC program was due to expire on December 31, 2012; however, under the Tax Relief Extension Act it was extended to the end of 2013. The EB program, which provided jobless workers an additional 20 weeks of unemployment insurance, ended in New Jersey on June 16, 2012.

Eligibility issues continue to present hardship for unemployed workers

Eligibility for UI requires that a worker who lost a job through no fault of their own or for a minor offense worked at a job covered by the unemployment compensation law, earned at least \$7,300 or worked 20 weeks in a 52-week period, and is actively seeking employment. This means that low-wage workers or those working part-time are not eligible for UI, even when they may have lost their job through no fault of their own.

Another troubling component of the program is the eligibility issues with regard to minor offenses. While workers who lost their jobs due to minor conduct issues at work remain eligible for UI, they face a waiting period of eight weeks before they can collect benefits. The law is intended to protect employers, but for many families the eight-week delay can present a serious financial hardship. If, on the other hand, a worker is fired for an offense considered criminal—defined in the law as *gross misconduct*—that worker faces a complete ban on receipt of benefits. In June of 2010, the categories of workers barred from benefits was expanded to include a third category—*severe misconduct*. This is also a complete disqualification; however, because it is not defined in statute, its interpretation is very problematic.

While it is possible that all three categories of misconduct—simple, gross, and severe—could provide a useful guide for employers and workers regarding eligibility for UI, the concern is that the current law is not specific enough to ensure that the program will operate in a uniform manner for all workers. Advocates are concerned that the uncertainty in the law could leave it open to abuse by employers. While proposals have been made to

define severe misconduct so that workers who have been fired are provided an objective eligibility process when they apply for UI, no legislation has been enacted.

Individuals who became jobless as a result of Hurricane Sandy may exhaust their UI benefits before they can find a job given the level of destruction due to the storm coupled with sluggish economic recovery

Disaster Unemployment Assistance (DUA) is a federal program that provides temporary financial assistance to workers who lost their jobs because of a major disaster. New Jersey residents who became unemployed because of Hurricane Sandy are potentially eligible for this assistance. To qualify for DUA, unemployed workers had to apply within 30 days after the official declaration of a disaster, that is, by February 4, 2013. DUA recipients receive the same weekly benefits as UI recipients.⁹ The maximum duration is 26 weeks and the benefit period cannot exceed six months from the disaster declaration date. Many people displaced because of the storm will find it extremely hard to find a job, particularly if they have not been able to return to their primary homes. Other individuals who are staying in temporary accommodations also may face difficulties finding a job in the 26-week period, especially because of the sluggish job market.

D. Family Leave Insurance (FLI)

New Jersey's Family Leave Insurance program provides workers with up to six weeks of partial wage replacement to care for newborns, newly adopted children, and sick family members. New Jersey is the third state in the country to adopt a law that allows workers paid leave that is not for self-care. The program was implemented in July 2009, and is an extension of the state's Temporary Disability Insurance program. It is funded through an employee payroll deduction. Each year, workers are required to contribute a certain percentage of the taxable wage base, which changes annually. For 2013, the taxable wage base is \$30,900, and the maximum yearly deduction for Family Leave Insurance is \$30.90. While employers do not contribute to the program, they are required to post and distribute notices about the program.

To be eligible for FLI, workers must have earned a certain amount in covered employment during the base year (base year is equal to 52 weeks immediately preceding the week during which family leave begins). In 2013, an eligible worker must have earned either \$145 or more per week during 20 calendar weeks in the base year, or \$7,300 or more during the base year.¹⁰ For claims beginning January 2013, the weekly benefit rate is two-thirds of the average wage, up to a maximum of \$584.

Although FLI provides workers paid leave to take care of sick family members, without the guarantee of job protection workers find it hard to make a choice between taking care of a sick relative and facing the risk of losing their job

New Jersey's FLI became available in July 2009. Prior to the implementation, the Office of Legislative Services (OLS) estimated that 38,200 people would file claims within the first year (because the program only became available during the second half of 2009, the estimate was placed at 19,100 claims for the half year).¹¹ The total number of actual claims, however, was much lower —14,216 in 2009, 28,457 in 2010, 29,407 in 2011, and 29,653 in 2012.

A possible explanation for the low FLI utilization is that the legislation does not guarantee job protection. Workers do not have the right to return to their jobs after a period of family leave, although the job may be protected if the employer is also subject to the Federal Family and Medical Leave Act (FMLA) or the New Jersey Family Leave Act (NJFMLA).¹² However, FMLA and NJFLA are only applicable, for employers with at least 50 employees. In addition, a worker needs to be employed at least 12 months with one employer, and must have worked 1,000 base hours in the preceding 12 months. As a result, not all workers eligible for FLI are covered by FMLA or NJFMLA. Consequently, their jobs are not protected and the fear of job loss keeps many from accessing this assistance, hence making the difficult choice between caring for a sick family member and facing the risk of job loss.

3. Food and Nutrition

A. Supplemental Nutrition Assistance Program (SNAP)

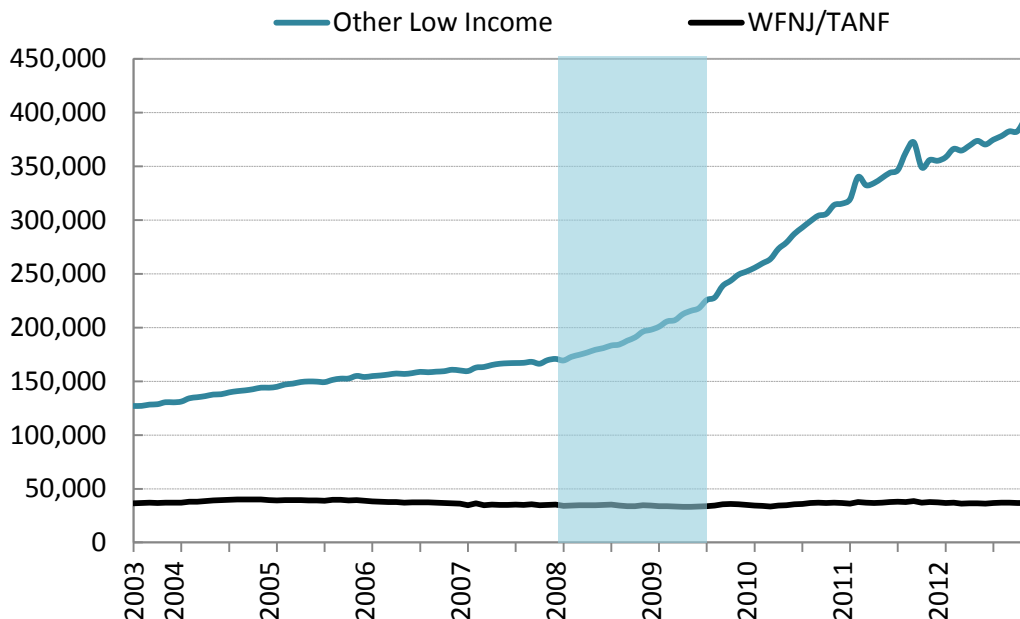
SNAP, formerly called the Food Stamp Program, is a federal entitlement program designed to provide food assistance to eligible low-income individuals and families. All residents with incomes below 130% FPL are eligible to participate in the program. In addition, a few other residents with incomes up to 185% FPL are eligible, if they meet certain specific criteria.

While the number of households participating in SNAP has more than doubled since the beginning of the Great Recession, this was in response to the escalating need for food assistance during the economic downturn. As the economy improves, it is expected that the SNAP caseload will also decline.

Although the Great Recession officially ended in June 2009, the SNAP caseload has continued to increase steadily. As of December 2012, 431,155 households were receiving

SNAP, made up of 36,742 households in the WFNJ or TANF programs and 394,413 other households with low incomes. The SNAP caseload has increased by 226,356 households since the beginning of the Great Recession in December 2007, an increase of 110.5 percent. Since the end of the Great Recession, in June 2009, the caseload has grown by 182,444 households, an increase of 73.4 percent. SNAP has been successful in providing critical nutrition assistance to many families who would otherwise struggle to put food on the table. It is in fact one of the most successful anti-poverty programs, directly satisfying the nutritional needs of low-income New Jerseyans. While the number of individuals needing SNAP assistance has increased at a substantial rate in the recent years, this was in response to the need created by the economic downturn. As the economy improves, it is expected that the SNAP caseload will also decline.

Number of Households Participating in SNAP, New Jersey, Aug 2003 to Dec 2012

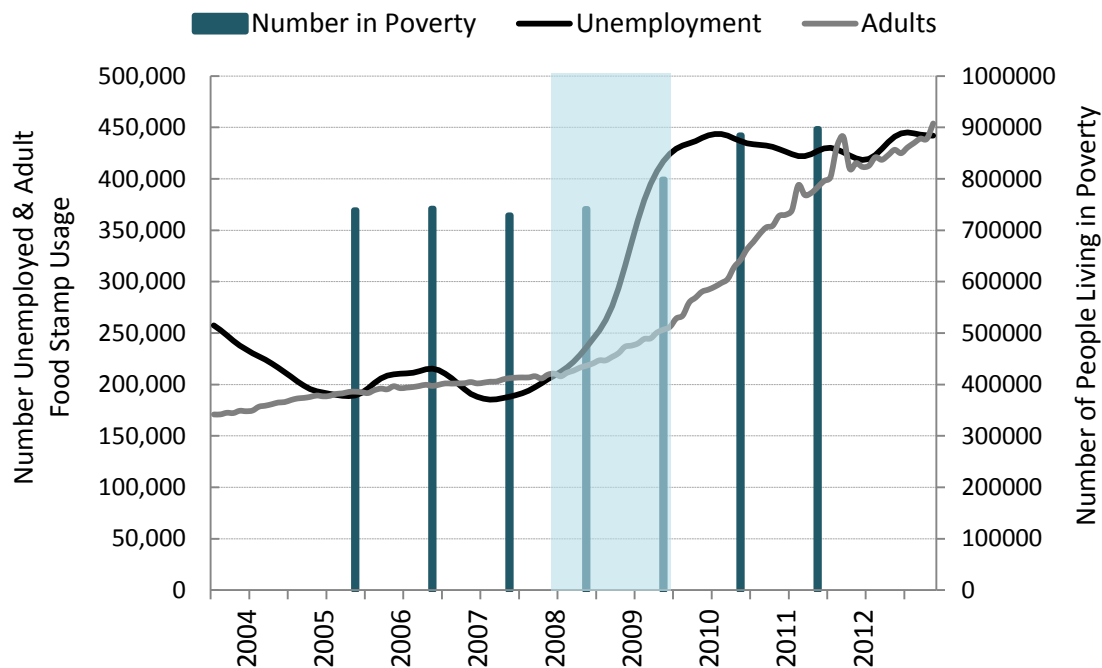


Source: State of New Jersey, Department of Human Services, Division of Family Development
 Note: Shaded area denotes recession

Parallel rise in unemployment and SNAP usage indicates poverty rates likely to remain high in 2013

Since the onset of the Great Recession, the number of unemployed residents and SNAP recipients has increased substantially. As of December 2012, both numbers were at about the same level—441,900 unemployed and 453,869 adults receiving SNAP. The number of people living in households with incomes below the official poverty level rose in step with the rise in adult SNAP caseload and unemployment through 2011. Although poverty data for 2012 is not yet available, the continued rise in adult SNAP participation and unemployment through 2012 suggests that the poverty rate in 2012 will remain high.

Number of Adults Receiving SNAP, Number of Unemployed, and Number of People in Poverty, New Jersey, August 2003 to December 2012



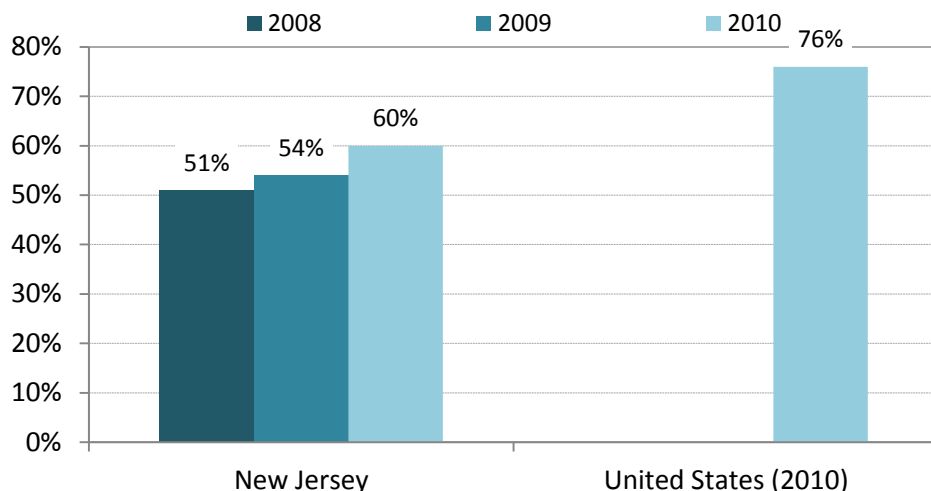
Source: State of New Jersey, Department of Human Services, U.S Bureau of Labor Statistics, New Jersey Department of Labor & Workforce Development and American Community Survey
 Note: Shaded area denotes recession

Despite rise in SNAP usage, New Jersey continues to have one of the lowest participation rates in the country—the bulk of eligible working poor are still not enrolled in the program

In 2010,¹³ only 60 percent of the eligible residents participated in SNAP; nationally, the participation rate was 76 percent. While this is a slight improvement over the previous year, New Jersey's participation rate was *significantly* lower than two-thirds of the states.

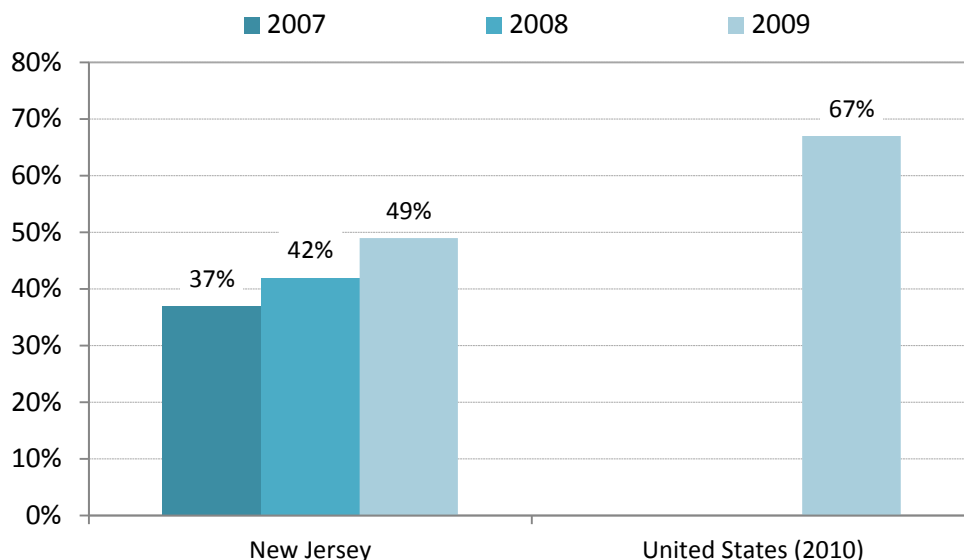
Among the eligible working poor, New Jersey participation rate ranked 49th among 50 states and the District of Columbia in 2010. The participation rate of the eligible working poor was also 18 percentage points lower than the national average in 2010. While the national participation rate of the eligible working poor was 67 percent, New Jersey's participation rate was 49 percent in 2010 —fourth from the bottom. One reason for the low SNAP participation rate is administrative hurdles such as backlogged application. Although enrollment has grown, the number of new applications has also grown.

Percent of Eligible People Participating in SNAP, New Jersey and U.S., 2008 to 2010



Source: *Reaching Those in Need, State Supplemental Nutrition Assistance Program Participation Rates in 2010*, Karen E. Cunyngnam, Mathematica Policy Research (December 2012)

Percent of Eligible Working Poor Participating in SNAP, New Jersey and U.S., 2008 to 2010



Source: *Reaching Those in Need, State Supplemental Nutrition Assistance Program Participation Rates in 2010*, Karen E. Cunyngnam, Mathematica Policy Research (December 2012)

B. School Breakfast Program (SBP)

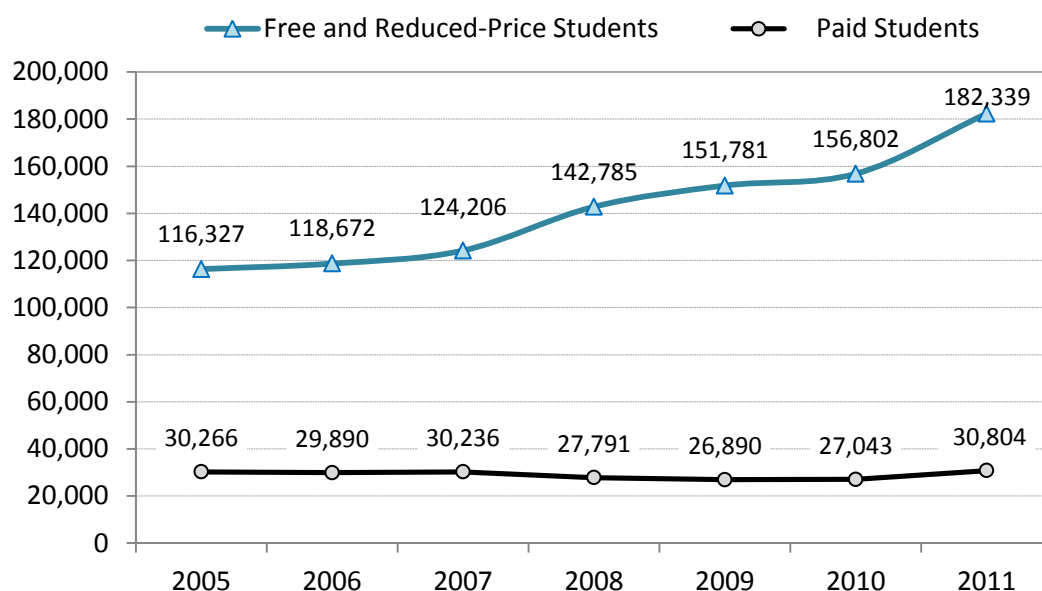
The School Breakfast Program (SBP) is a federally funded school-based nutrition program designed to provide free or reduced-price breakfast to low income children throughout the state. Children living in households with incomes below 130% FPL qualify for free school meals. Those with household incomes between 130 and 185% FPL are eligible for reduced-price meals and can be charged up to 30 cents per breakfast. Children from families above

185% FPL pay for meals. The actual meal charges are set by individual schools, although schools do receive some federal reimbursement per meal served.

The Food Research and Action Center's (FRAC) School Breakfast Scorecard (SBC) compiles participation rates for the SBP. Previously, FRAC designated a SBC participation rate of at least 60 per 100 children enrolled in the National School Lunch Program (NSLP) as the benchmark goal for this program. For the 2011-12 school year, FRAC expanded the goal to 70 low-income children eating free or reduced-price breakfast for every 100 eating free lunch.

While recent trends indicate a higher participation in School Breakfast Program, a large portion of eligible children are going without subsidized or free breakfast

Average Number of Students Participating in Free and Reduced-Price Breakfast and Paid Breakfast, New Jersey, 2005 to 2011



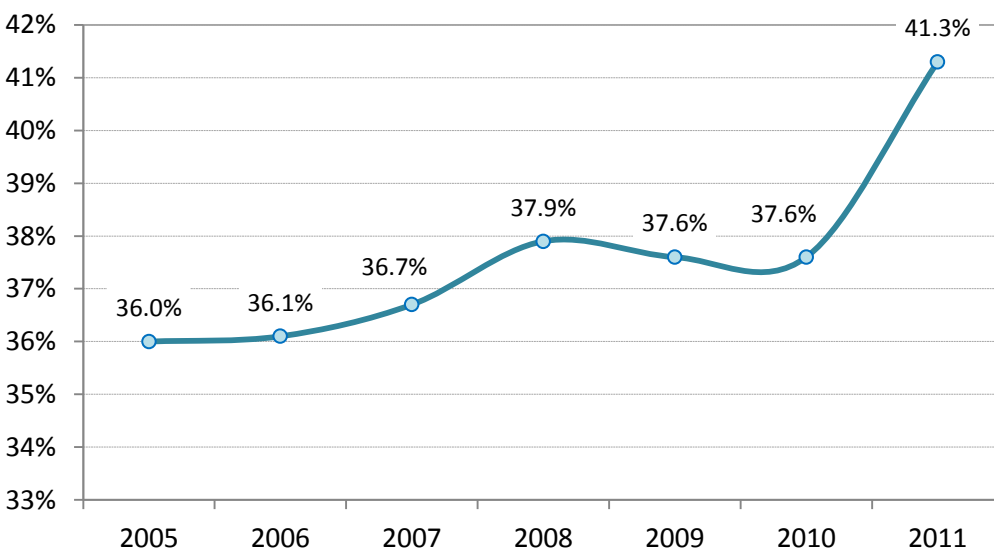
Source: Food Research and Action Center

During the 2011-12 school year, the number of children participating in the free or reduced-price school breakfast grew by 16.3 percent, from 156,802 to 182,339 children. Previously, the largest annual increase was between 2007 and 2008, at the beginning of the recessionary, when participation increased by 15 percent. Although these increases are encouraging, there is a reason for concern given the outstanding number of children going without the much-needed meal. If New Jersey had reached the goal of serving 70 breakfasts per 100 free lunches in the 2011-12 school year, an additional 126,482 children would have received free or reduced-price breakfast.

New Jersey had the 46th worst participation rate in the country during 2011-2012 school year, a slight improvement from 48th position the previous school year

While New Jersey's participation rate in the School Breakfast Program improved from 37.6 percent in 2010 to 41.3 percent in 2011, it remains well below the national average of 50.4 percent. During 2011-12 school year, New Jersey had the 46th lowest participation rate in the country, a slight improvement from the 48th position the previous year.

School Breakfast Program, Student Program Participation Rate, New Jersey, 2005 to 2011



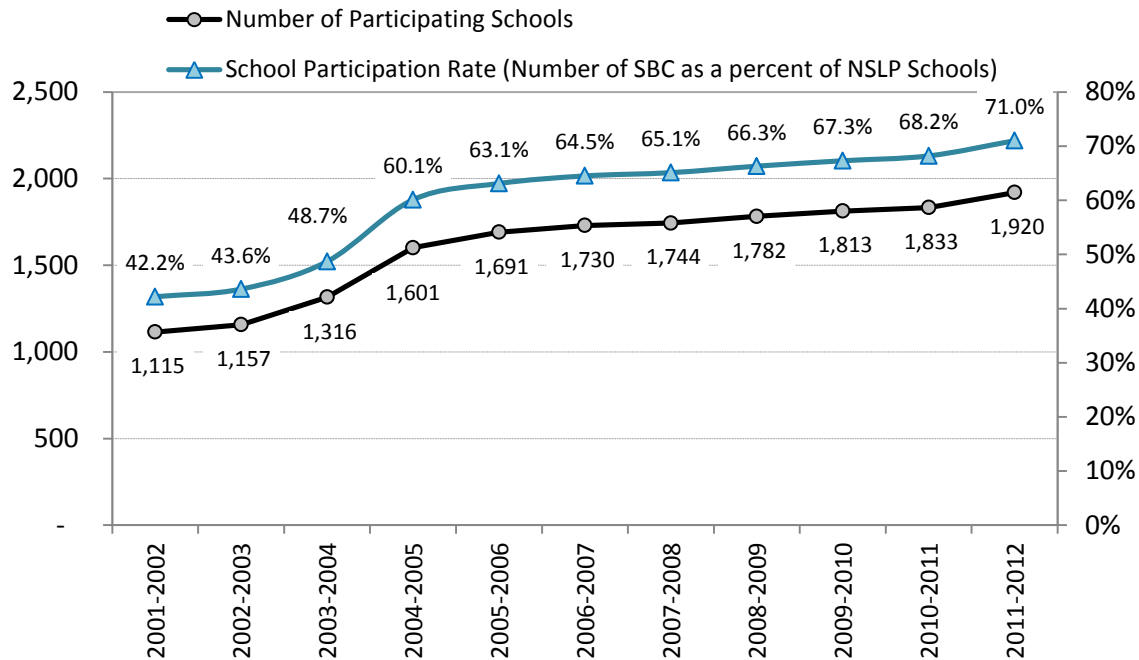
Source: Food Research and Action Center

New Jersey school participation rate in the SBC continues to be among the lowest in the nation

For a child to participate in the School Breakfast Program, the program must be available in their school. Nationally, 91.2 percent of schools running in the National School Lunch Program also participated in the School Breakfast program. In New Jersey, however, only 71 percent participated in the program (per 100 participating in the NSLP). During the 2011-12 school year, New Jersey had the 50th lowest school participation rate, among all 50 states and the District of Columbia.

Nevertheless, the number of schools participating in the program has improved. Since 2007-08, the number of schools participating in the School Breakfast Program increased by more than 10 percent, from 1,744 schools in 2007-2008 to 1,920 schools in 2011-2012. The school participation rate, while lagging the national average, has also improved, growing from 65.1 percent of schools per 100 NSLP schools in 2007-2008 to 71 percent of schools per 100 NSLP schools in the 2011-12 school year.

School Participation Rate and Number of School Participating in the School Breakfast Program, New Jersey, 2001-2002 to 2011-2012



Source: Food Research and Action Center

New Jersey lost \$30.9 million in federal funds during 2011-2012 school year and more than \$145 million since 2005 because of the state's failure to meet the benchmark participation goal

If participation in the School Breakfast Program reached 70 children per 100 enrolled in NSLP, New Jersey would have received an additional \$30.9 million in federal funds during 2011-12. In fact, New Jersey has lost more than \$145 million in federal funds since 2005 because it has not reached the benchmark participation goal of the program (60 SBP per 100 NSLP from 2005-10, and 70 SBP participants per 100 NSLP in 2011).

C. Summer Food Service Program (SFSP)

The Summer Food Service Program (SFSP) is a federally funded program providing meals and snacks to children during the summer months at eligible sites.

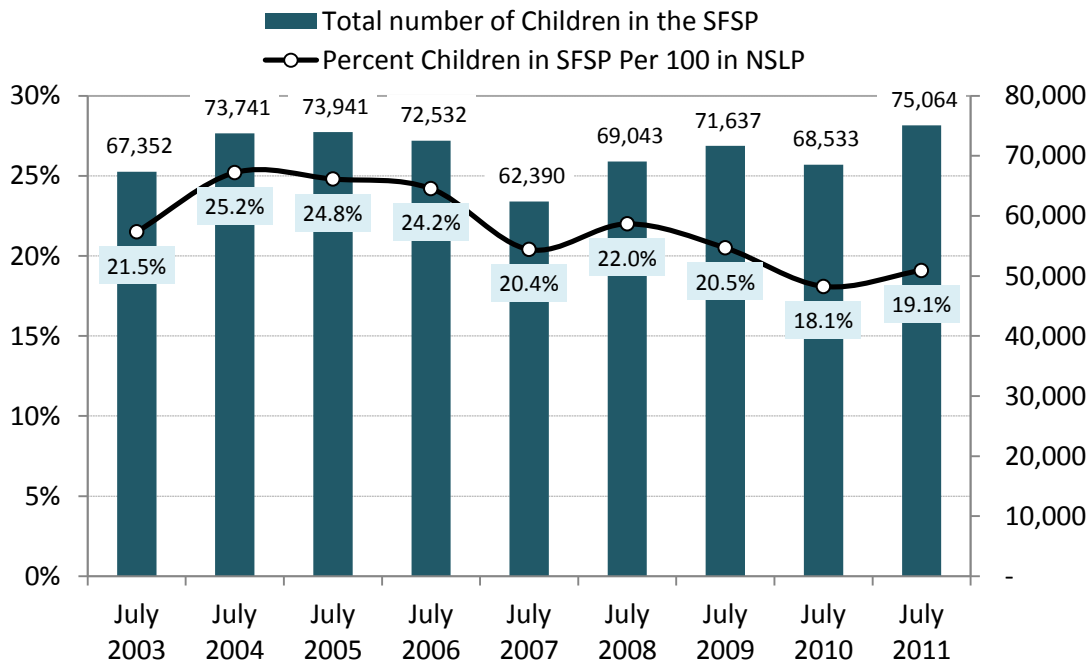
Only a fraction of those eligible for summer meals actually received this critical nutritional assistance

During the 2010-11 school year, the number of children participating in this program in New Jersey was the highest recorded since the 2002-03 school year. Nevertheless, the percent of children actually participating in the program was second lowest since 2002-03.

With 19.1 percent of eligible children participating in SFSP in 2011, about 80 percent of eligible children were deprived of this crucial nutrition receiving this food service.

Moreover, it is important to note that even during the non-summer months, not all the eligible children actually receive this nutrition assistance. If the program fed 40 children in the summer months per 100 in the regular school year, the state would have received an additional \$5 million in federal funds in the 2010-11 school year.

Participation of Children in the Summer Food Program, New Jersey, 2003 to 2011



Source: Food Research and Action Center

4. Housing

FEDERAL HOUSING PROGRAMS

Federal housing programs reach only a fraction of renters needing assistance in the state

Several federal housing programs assist low-income households across the state (see table below). These programs, however, reach only a fraction of the hundreds and thousands needing assistance.

Table: Number of Households Assisted by Federal Housing Programs, New Jersey, 2011

Program	Number of Units
Housing Choice Vouchers	63,505
Public Housing	37,964
Section 8 Project-Based Rental Assistance	45,916
Supportive Housing for Elderly & People with Disabilities (202/811)	4,228
Other HUD Programs	5,599
USDA Section 521 Rental Asst.	1,947
Total	159,159

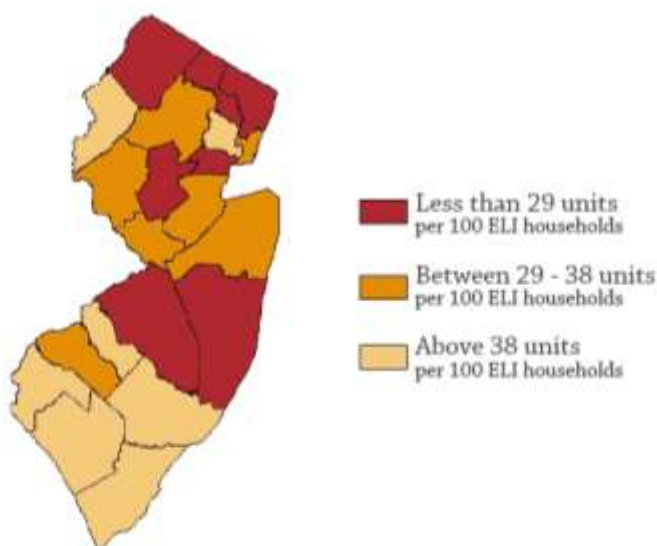
Source: Center on Budget & Policy Priorities, New Jersey Federal Rental Assistance Facts, December 2012

Extremely low income households (ELI)—those with incomes below 30 percent of the area median—are particularly affected by this shortage. According to a report by the National Low Income Housing Coalition, in 2013, the deficit of units that are both affordable and available to extremely low-income renter households in New Jersey is about 188,974 units.¹⁴ Overall, for every 100 ELI renters in the state—those with incomes less than 30 percent of the area median income (AMI)—there were only 31 units that are both affordable and available.

The shortage of affordable and available units also affects renters with incomes above the ELI level. For individuals with very low incomes (VLI)—incomes below 50 percent of the AMI—only 41 units were both affordable and available. It is important to note that some of these affordable units are away from job-rich areas of the state and not well connected to public transportation.

At the county level, less than 28 affordable units are available per 100 extremely low-income households in Sussex, Bergen, Union, Somerset, Passaic, Ocean, and Burlington counties. Between 29 and 38 units (per 100) are available in Morris, Hudson, Monmouth, Hunterdon, Mercer, and Gloucester counties. The number of affordable units is highest in the poorest counties, namely Atlantic, Cumberland, Camden, Essex, and Salem, but still well below the existing need.

Affordable and Available Housing Units for Extremely Low Income Renters New Jersey, 2013



Source: National Low Income Housing Coalition, 2013 State Housing Profile

Note: Extremely low income refers to those with incomes at or below 30 percent of area median income (AMI)

STATE HOUSING PROGRAMS

Some state programs attempt to close the affordable housing gap but are severely underfunded

Clearly, federal housing programs are insufficient to meet the needs of New Jersey renters with low incomes. Furthermore, *sequestration*¹⁵ and the ongoing budget crisis are likely to reduce further the reach of federal programs. Some state programs also attempt to close the affordable housing gap for low income individuals, but are similarly severely underfunded. Foremost among these programs is the State Rental Assistance Program, or SRAP.

A. State Rental Assistance Program (SRAP)

SRAP was enacted into law in 2004. It is a state funded program, administered by the New Jersey Department of Community Affairs (DCA), and provides rental assistance to individuals with low incomes. SRAP also provides rental assistance to some other groups, such as seniors, homeless families with children, graduates of transitional housing programs, and households currently participating in temporary housing assistance programs and facing homelessness due to termination of funding.

Rental assistance is provided according to two categories—tenant-based and project-based. Tenant-based assistance is given without regard to where they are living. This assistance is allocated by “lottery” from the current pool of applicants on the waiting list. Project-based assistance is directed to a specific housing rental project. It is allocated to new or rehabilitated housing for a period of 15 years, and paid when qualified tenants occupy the units.¹⁶ If the tenant moves out of the project, they lose the right to rental assistance.

SRAP assistance is limited to five years for all participants, except for the elderly or disabled. The total assistance amount is set to a level where the recipient’s portion of the rent does not exceed 30 percent of his annual household income.¹⁷

A large portion of the SRAP assistance is in the form of rental assistance vouchers, and is comparable to the Federal Housing Choice Voucher (formerly known as Section 8 Housing Assistance program). SRAP rental assistance is only available to families who also meet the federal program requirements, but for lack of funding or other reasons are not recipients of Section 8 vouchers. As a result, SRAP assistance is terminated if an individual or family is awarded Section 8 federal rental assistance.

The decrease in SRAP tenant-based vouchers is a consequence of the lingering effects of the recession, which has left many tenants with even lower disposable incomes as rents continue to rise. This, in turn, made the amount of subsidy required for each voucher significantly higher

During FY 2012, the SRAP encompassed 4,376 vouchers, down from 4,977 vouchers for the previous financial year. The loss of vouchers stemmed, primarily, from a reduction in tenant-based vouchers—from 4,313 in FY 11 to 3,638 in FY 2012. The decrease in SRAP tenant-based vouchers is a consequence of the lingering effects of the recession, which has left many tenants with even lower disposable incomes as rents continue to rise. This, in turn, made the amount of subsidy required for each voucher significantly higher.

There was, however, an increase in the number of project-based vouchers—from 659 in FY 2011, to 738 in FY 2012, and to 811 in FY 2013. An allocation of less than 3,200 tenant-based vouchers is projected for FY 2013.

The demand for SRAP far exceeds the available resources and many households are on waiting lists; however, the waiting list is no longer accepting new applicants

Since SRAP is not an entitlement program, the demand for the program far exceeds the available resources. As of March 2012, there were 3,337 households on the SRAP waiting list. This is slightly less than the 3,644 cases on the waiting list in May 2010. The waiting

list, however, is closed and new applications are not being accepted. The waiting list includes 1,578 elderly individuals and 1,204 families, but does not include the 2,325 households on the disabled waiting list, which closed in March 2007.¹⁸

Programs to Prevent Homelessness

Housing shortage programs exist at two levels—those addressing permanent housing needs and those that address temporary needs. Permanent housing refers to affordable housing units, which people with low incomes can rent on a permanent basis. Emergency housing refers to units assisting people with short-term housing needs triggered by circumstances, such as loss of employment, medical situations, etc. In other words, these programs are geared to prevent imminent homelessness.

Two major housing programs are directed at preventing or alleviating homelessness—the Homelessness Prevention Program (HPP) and the Emergency Assistance program (EA). EA is available only to people receiving TANF, GA, or Supplemental Security Income (SSI). HPP is potentially available to people who are working, or receiving unemployment benefits, disability payments, or some other type of income.

B. Homelessness Prevention Program (HPP)

The Homelessness Prevention Program (HPP) is funded by the state and usually administered by a county non-profit organization, pursuant to contracts with the New Jersey Department of Community Affairs. It is available to homeowners as well as renters. The program provides short-term assistance to individuals who are homeless or in imminent danger of eviction or foreclosure due to temporary financial problems beyond their control, such as unemployment or hospitalization.

For renters who face eviction because they have fallen behind in rent payments, the program offers a chance to keep their housing unit by providing a security deposit and a few months' rent. HPP can pay at least three months of back or future rent and up to six months total, in certain cases. In order to receive assistance, however, applicants must be able demonstrate that they can pay the full rent after the assistance period is over. To be eligible for assistance, the applicant must meet certain other criteria, such as strict income limits. In addition, applicants must demonstrate that they fell behind on rental payments because of a temporary crisis. Funds are disbursed in the form of grants or loans to landlords and mortgage companies on behalf of eligible households in danger of homelessness.

Low funding of the HPP program means that only limited needy households can be served during any given year

The HPP program receives a relatively small amount of funding from the state every year. In most years, it does not get nearly enough funding to help more than a limited number of

people in need. In FY 2012, the program assisted approximately 1,600 households. Inadequate funding also means that the local offices ration funds to make them last as long as possible. Nevertheless, they are likely to run out of money, particularly in the spring towards the end of the fiscal year.

C. Emergency Assistance (EA)

New Jersey's Emergency Assistance (EA) program provides up to three months' past-due rent or utility payments for an eligible household that falls behind on payments. It can also provide temporary rental assistance of at least six months with the possibility of additional extensions, depending on the income programs involved. The primary purpose of the program is to prevent or alleviate homelessness and/or maintain necessary utility service.

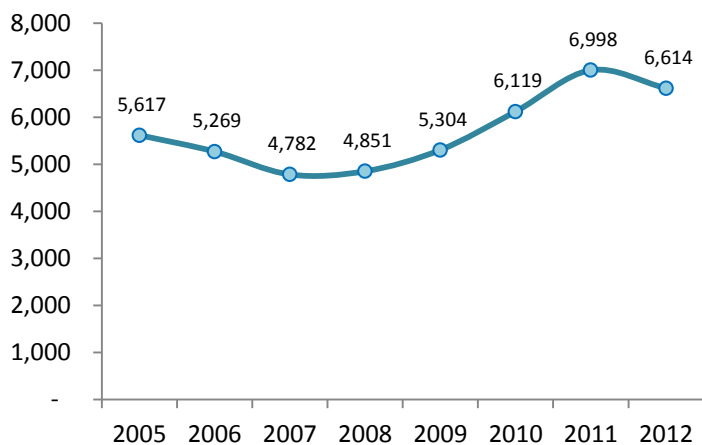
In order to qualify for EA, households must be receiving Supplemental Security Income (SSI) or be enrolled with or eligible for WorkFirst New Jersey (WFNJ). In addition, they must be homeless or be in imminent danger of losing their homes.

The EA program can also provide emergency shelter; security deposits; payments to hotels, motels, or homeless facilities' utility deposits for a new apartment; and an allowance for furniture, if needed. EA payments are ostensibly limited to a period of 12 months, over the course of the recipient's lifetime. Under certain hardship conditions, however, extensions can be granted.

The number of families assisted by the EA program decreased by 5.5 percent between 2011 and 2012

In 2012, an average of 6,614 families received EA in New Jersey. This was a decrease of 5.5 percent from the previous year's caseload of 6,998 families. Essex and Passaic counties had the highest number of EA recipients in December 2012—1,489 and 843 families, respectively.

Average Number of Families Receiving Emergency Assistance, New Jersey, 2005 to 2012



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

IMPACT OF HURRICANE SANDY ON THE HOUSING SITUATION

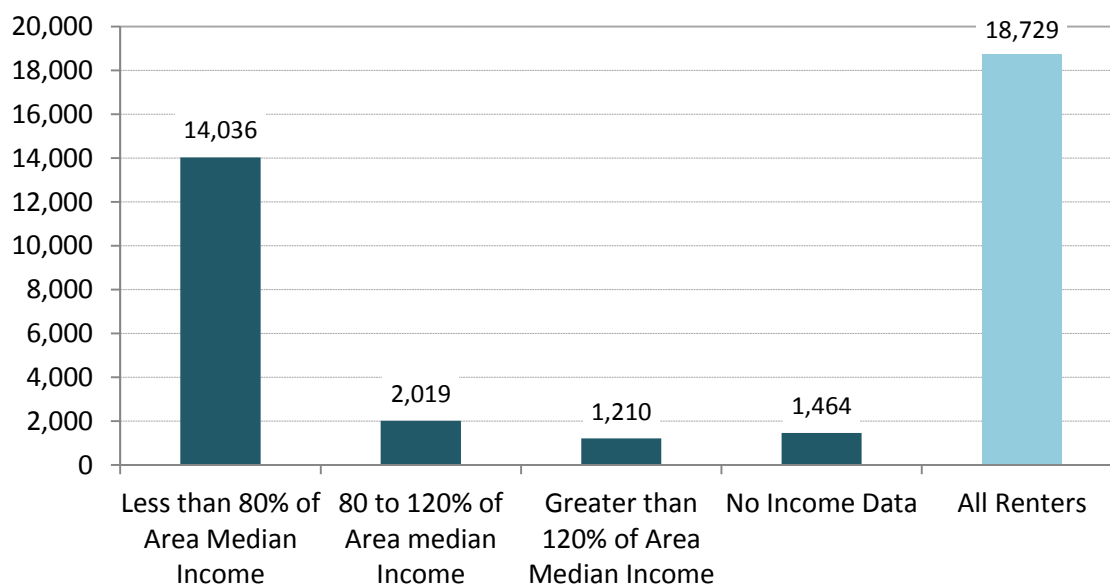
The critical shortage of affordable housing in New Jersey was made substantially worse by the devastation caused by Hurricane Sandy

Hurricane Sandy caused extensive housing damage, and many families were either displaced or lost their homes. At a time when the state was already experiencing a critical shortage of affordable housing units, the storm substantially worsened the housing situation. Increased demand because of displacement from existing homes coupled with a limited supply of available units have generated a substantial spike in rents,¹⁹ further escalating the housing woes of the lowest income residents.

Nearly 75 percent of renters with low incomes experienced housing damage, compared to 6.5 percent of renters with incomes above 120 percent of the area median income.

Among renters, residents with the lowest incomes suffered the largest damage. Nearly 75 percent or 14,036 renters with low incomes,²⁰ experienced housing damage, compared to 6.5 percent or 1,464 with incomes above 120 percent of the area median income. The shortage of rental housing is now much worse, particularly in the most impacted communities, where local officials describe the rental stock as virtually nonexistent.²¹ In Hudson and Monmouth counties, the state planning department reported vacancy rates below one percent.²²

Number of Renter Households with Storm Damage by Income Level

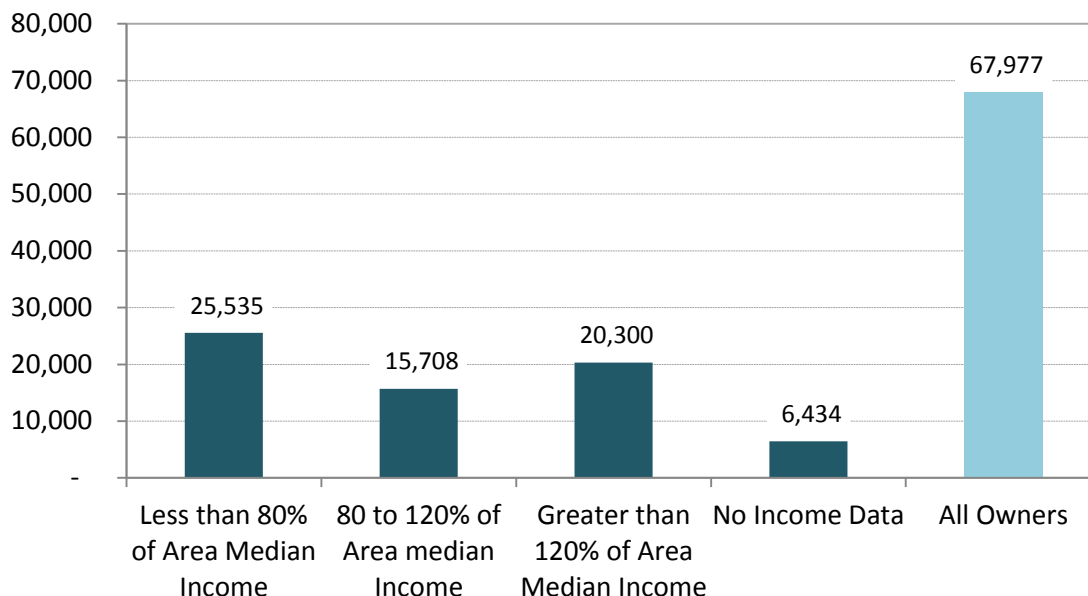


Source: FEMA Individual Assistance data, effective February 27, 2013 and FEMA ABFE Maps (New Jersey Department of Community Affairs, Community Development Block Grant Disaster Recovery Action Plan)

Nearly 38 percent of owner-occupied homes damaged by the storm were owned by households with incomes below 80 percent of the Area Median Income

Overall, 67,977 owner-occupied homes were damaged by Hurricane Sandy. Almost 38 percent of the damaged homes (25,535 homes) were owned by households with low incomes—below 80 percent of the area median income.

Number of Owner-Occupied Households with Storm Damage by Income Level



Source: FEMA Individual Assistance data, effective February 27, 2013 and FEMA ABFE Maps (New Jersey Department of Community Affairs, Community Development Block Grant Disaster Recovery Action Plan)

The vast majority of renters applying for FEMA assistance—approximately 69 percent—had incomes below \$30,000. Another 22 percent had incomes between \$30,000 and \$60,000. Among owners, 28 percent had incomes less than \$30,000 and 23 percent had incomes between \$30,000 and \$60,000.²³

The damage caused by the storm to the subsidized housing stock in the state has made the housing situation exponentially worse

The storm also damaged subsidized housing stock, including public housing, as well as housing primarily occupied by the elderly and dwellings occupied by Housing Choice Voucher recipients (HCV). According to preliminary estimates (as of February 2013) 2,188 federally subsidized units in 192 multi-family properties were damaged, and 229 households remain displaced. About 824 public housing units were damaged and an additional 100 families remain displaced. Furthermore, 740 HCV recipient households were displaced by the storm and only 310 have returned to their former home.²⁴ In short, it is clear that the storm has made the already severe housing difficulties confronting New

Jersey households with low incomes exponentially worse. It is also clear that it will take years, as well as a major commitment by government at the federal, state, and local levels, to address meaningfully New Jersey's housing situation in a way that truly meets the needs of residents with low incomes.

5. Health Care

A. NJ FamilyCare

NJ FamilyCare (NJFC) is a broad assistance program that provides health insurance to eligible children and parents through both the federal Medicaid and CHIP programs. In addition to providing health insurance to children and parents within NJFC, the Medicaid program also provides health insurance coverage to New Jersey's elderly and disabled. However, because of eligibility cuts introduced in the recent years, the reach of the program has become limited, particularly for adults.

Parents with unearned income above 29 percent of the FPL are ineligible for NJFC coverage; this is a steep drop from the 200 percent of FPL eligibility level until March 2010 and among the lowest in the nation

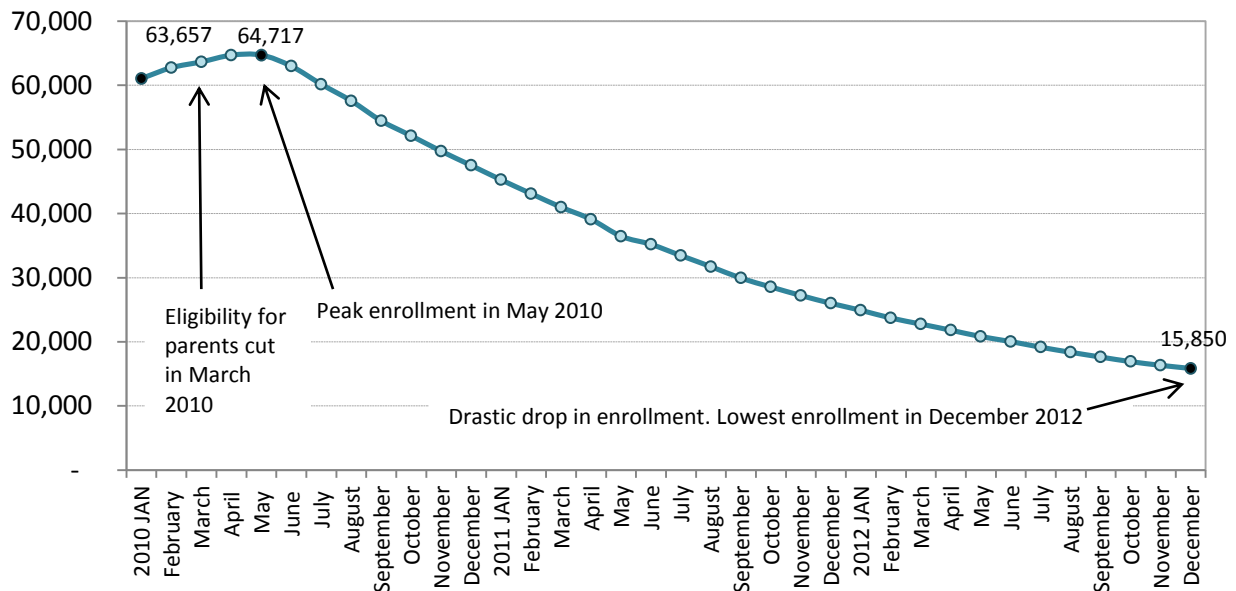
In March 2010, parents' eligibility level for NJFC was reduced from 200% FPL to 29% FPL for "unearned" income and to 133% for total (unearned and earned) income. This means that parents who are receiving unemployment insurance, child support, Social Security Disability (SSD), or any other source of income that is not "earned" are no longer eligible for NJFC if their total unearned income is above 29% FPL. As a result, New Jersey's health care assistance program for parents is among programs providing the lowest level of support in the nation.

Not only is enrollment frozen to new applicants, but many parents with coverage have been terminated because of the change in eligibility. As a result, enrollment of parents has dropped by more than 75 percent since March 2010.

Some parents with incomes greater than 29% FPL but less than 200% FPL who were receiving NJFC coverage prior to March 2010 were "grandfathered" into the program, but most have been terminated. Many of those in the lower income group—with total income less than 133% FPL—who experienced a modest change in income—for example, when a family member began receiving SSD or because their income increased to 135%—also lost coverage. At the same time, some in the higher income group—between 133 and 200% FPL—have remained eligible because their income has not changed.

With the change in the criterion for eligibility in March 2010, many parents have lost or been denied enrollment in NJFC. This includes many parents with a total family income less than 133% FPL, because they have unearned income above 29% FPL. As of December 2012, only 15,850 parents were enrolled in NJFC, a 75 percent decrease in enrollment from the peak of 64,717 parents in May of 2010. In fact, enrollment was increasing prior to May 2010, but began to decline steadily thereafter as a result of the regulation change.

Number of Parents Enrolled in New Jersey FamilyCare, 2010 to 2012



Source: New Jersey Division of Medical Assistance and Health Services

The Affordable Care Act, which will be fully in place on January 1, 2014, will provide New Jerseyans with better health care security

While health care as a safety net has become weaker in New Jersey since 2010, particularly for parents, the Affordable Care Act (ACA) has or will provide great improvements in health care coverage. The law was passed in 2010, and some provisions have already gone into effect; but significant coverage expansions will be effectual, finally, on January 1, 2014.

Additionally, in New Jersey, dependents can be covered until they are 31 years old under parents job based coverage, although there are some restrictions and not all such dependents were able to access their parent’s coverage. The ACA requires states to allow parents to keep children under 26 years of age without job-based coverage on the family’s coverage. As a result, 73,000 young adults in New Jersey gained health insurance coverage as of December 2011, and many more will continue to get coverage.²⁵ The law also prohibits insurance companies from imposing lifetime cash limits on health benefits. The law also restricts the use of annual limits and bans them completely starting 2014.²⁶ Thus,

a critical health care situation will not convert into a debt situation, which, in the past, has pushed numerous families into poverty.

The ACA, for the first time, will make health coverage options more affordable for all New Jersey residents up to 400% FPL

New Jersey has adopted the Medicaid Expansion, which will provide health care coverage for all adults (up to age 65, subject to certain immigration restrictions) with incomes up to 133% FPL. The new health insurance Exchange (a/k/a Marketplace) will provide subsidies for all persons (except undocumented immigrants) between 133% and 400% FPL to buy private health insurance policies. Enrollment for both programs starts October 1, 2013, for coverage effective January 1, 2014.

The ACA requires states to increase Medicaid primary care reimbursement rates to Medicare levels effective January 2013; this will allow many more New Jersey Medicaid recipients to access better quality of care

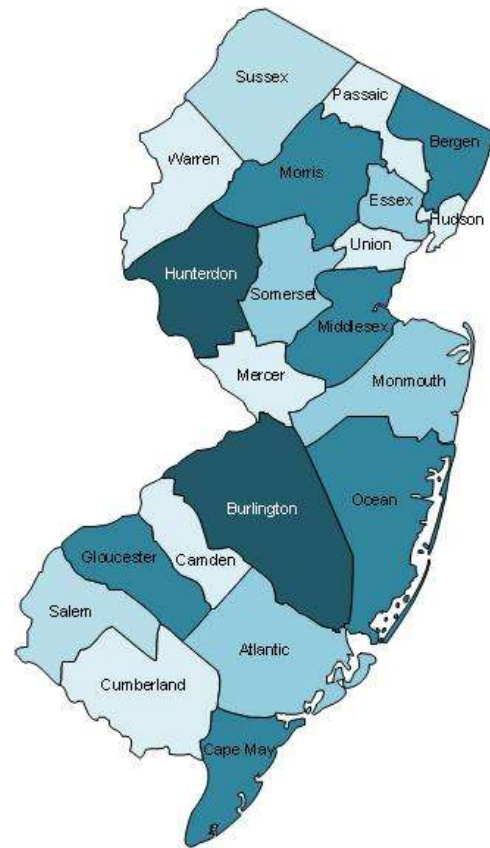
New Jersey currently has one of the lowest Medicaid adult provider reimbursement rates in the nation. Nationally, the Medicaid physician fee averaged 66 percent of the Medicare fee in 2012. In New Jersey, the Medicaid reimbursement rate is more than 20 points below the national average (45 percent). Because of low reimbursement rates, many providers do not accept Medicaid patients. Consequently, Medicaid policyholders are unable to access health care coverage, even though they have health insurance. The increase in Medicaid reimbursement rate will allow many more doctors to receive Medicaid patients.

The ACA requires states to increase Medicaid fees to at least 100 percent of the Medicare physician fees for about 150 different primary care services. The primary care fee increase will be funded entirely by the federal government. The fee was scheduled to increase on January 1, 2013, and will be federally funded through December 1, 2014, and may increase by as much as 109 percent above current low rates.²⁷

Appendix: Poverty Tables

Poverty in New Jersey

	Number	Percent
Total Population (all ages)	8,646,606	100%
Below 50% FPL	413,568	4.8%
Below 100% FPL	897,376	10.4%
Below 200% FPL	2,135,167	24.7%
Child Poverty (below 18 years)		
Total Children	2,019,945	100%
Below 50% FPL	141,122	7.0%
Below 100% FPL	296,198	14.7%
Below 200% FPL	630,790	31.2%
Working-age (18 to 64 Years)		
Total Working Age	5,458,784	100%
Below 50% FPL	245,096	4.5%
Below 100% FPL	510,584	9.4%
Below 200% FPL	1,198,145	21.9%
Elderly (65 years & over)		
Total Elderly	1,167,877	100%
Below 50% FPL	27,350	2.3%
Below 100% FPL	90,594	7.8%
Below 200% FPL	306,232	26.2%



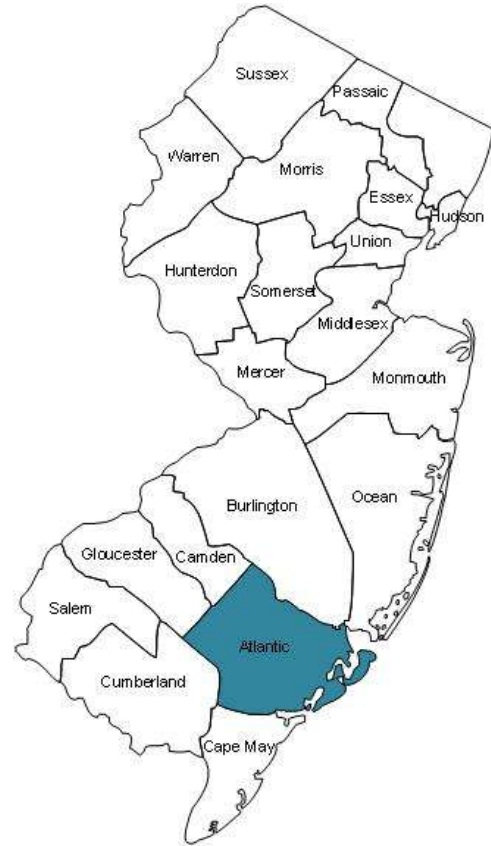
Poverty by Race

	Total	Below FPL (#)	Below FPL (%)
White (not Hispanic or Latino)	5,078,740	299,457	5.9%
Black or African American	1,131,412	225,834	20.0%
Hispanic or Latino	1,575,995	309,390	19.6%
Children			
White (not Hispanic or Latino)	1,026,311	71,154	6.9%
Black or African American	298,435	83,965	28.1%
Hispanic or Latino	464,069	122,664	26.4%
Working Age			
White (not Hispanic or Latino)	3,161,731	177,014	5.6%
Black or African American	719,563	125,384	17.4%
Hispanic or Latino	1,013,876	169,226	16.7%
Elderly			
White (not Hispanic or Latino)	890,698	51,289	5.8%
Black or African American	113,414	16,485	14.5%
Hispanic or Latino	98,050	17,500	17.8%

Source: 2011 American Community Survey, One year estimates

Poverty in Atlantic County

	Number	Percent
Total Population (all ages)	266,633	100.0%
Below 50% FPL	16,991	6.4%
Below 100% FPL	35,697	13.4%
Below 200% FPL	86,520	32.4%
Child Poverty (below 18 years)		
Total Children	61,766	100%
Below 50% FPL	5,975	9.7%
Below 100% FPL	10,927	17.7%
Below 200% FPL	26,114	42.3%
Working-age (18 to 64 Years)		
Total Working Age	166,307	100.0%
Below 50% FPL	9,589	5.8%
Below 100% FPL	20,724	12.5%
Below 200% FPL	49,277	29.6%
Elderly (65 years & over)		
Total Elderly	38,560	100%
Below 50% FPL	1,427	3.7%
Below 100% FPL	4,046	10.5%
Below 200% FPL	11,129	28.9%



Poverty by Race

	Total	Below FPL (#)	Below FPL (%)
White (not Hispanic or Latino)	155,025	16,502	10.6%
Black or African American	42,299	8,073	19.1%
Hispanic or Latino	46,662	8,334	17.9%
Children			
White (not Hispanic or Latino)	28,327	3,383	11.9%
Black or African American	12,014	2,710	22.6%
Hispanic or Latino	16,008	4,539	28.4%
Working Age			
White (not Hispanic or Latino)	97,043	10,187	10.5%
Black or African American	25,612	4,785	18.7%
Hispanic or Latino	28,217	3,566	12.6%
Elderly			
White (not Hispanic or Latino)	29,655	2,932	9.9%
Black or African American	4,673	578	12.4%
Hispanic or Latino	2,437	229	9.4%

Source: 2011 American Community Survey, One year estimates

Poverty in Bergen County

	Number	Percent
Total Population (all ages)	900,942	100 %
Below 50% FPL	27,071	3.0%
Below 100% FPL	57,482	6.4%
Below 200% FPL	165,399	18.4%
Child Poverty (below 18 years)		
Total Children	200,495	100 %
Below 50% FPL	5,800	2.9%
Below 100% FPL	13,543	6.8%
Below 200% FPL	40,625	20.3%
Working-age (18 to 64 Years)		
Total Working Age	565,482	100 %
Below 50% FPL	17,965	3.2%
Below 100% FPL	34,441	6.1%
Below 200% FPL	90,024	15.9%
Elderly (65 years & over)		
Total Elderly	134,965	100 %
Below 50% FPL	3,306	2.4%
Below 100% FPL	9,498	7.0%
Below 200% FPL	34,750	25.7%



Poverty by Race

	Total	Below FPL (#)	Below FPL (%)
White (not Hispanic or Latino)	551,620	25,327	4.6%
Black or African American	51,393	5,635	11.0%
Hispanic or Latino	151,130	15,011	9.9%
Children			
White (not Hispanic or Latino)	110,806	3,411	3.1%
Black or African American	12,989	2,601	20.0%
Hispanic or Latino	41,150	3,926	9.5%
Working Age			
White (not Hispanic or Latino)	334,723	15,549	4.6%
Black or African American	32,828	2,541	7.7%
Hispanic or Latino	99,534	9,973	10.0%
Elderly			
White (not Hispanic or Latino)	106,091	6,367	6.0%
Black or African American	5,576	493	8.8%
Hispanic or Latino	10,446	1,112	10.6%

Source: 2011 American Community Survey, One year estimates

Poverty in Burlington County

	Number	Percent
Total Population (all ages)	437,661	100 %
Below 50% FPL	10,629	2.4%
Below 100% FPL	22,861	5.2%
Below 200% FPL	76,458	17.5%
Child Poverty (below 18 years)		
Total Children	100,967	100 %
Below 50% FPL	3,342	3.3%
Below 100% FPL	6,720	6.7%
Below 200% FPL	21,813	21.6%
Working-age (18 to 64 Years)		
Total Working Age	275,416	100 %
Below 50% FPL	6,574	2.4%
Below 100% FPL	13,825	5.0%
Below 200% FPL	43,621	15.8%
Elderly (65 years & over)		
Total Elderly	61,278	100 %
Below 50% FPL	713	1.2%
Below 100% FPL	2,316	3.8%
Below 200% FPL	11,024	18.0%



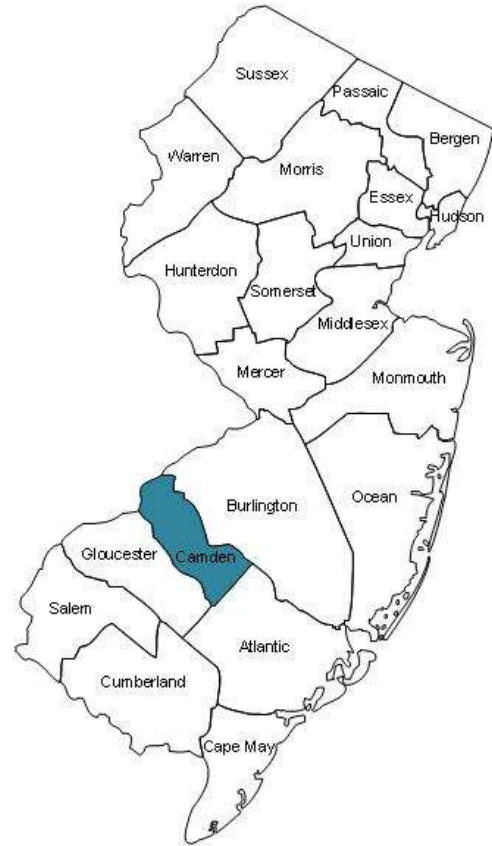
Poverty by Race

	Total	Below FPL (#)	Below FPL (%)
White (not Hispanic or Latino)	309,357	11,369	3.7%
Black or African American	69,552	5,861	8.4%
Hispanic or Latino	27,786	3,988	14.4%
Children			
White (not Hispanic or Latino)	63,719	2,397	3.8%
Black or African American	17,302	2,096	12.1%
Hispanic or Latino	9,471	1,756	18.5%
Working Age			
White (not Hispanic or Latino)	195,810	7,000	3.6%
Black or African American	44,360	3,679	8.3%
Hispanic or Latino	16,891	2,156	12.8%
Elderly			
White (not Hispanic or Latino)	49,828	1,972	4.0%
Black or African American	7,890	86	1.1%
Hispanic or Latino	1,424	76	5.3%

Source: 2011 American Community Survey, One year estimates

Poverty in Camden County

	Number	Percent
Total Population (all ages)	506,955	100.0%
Below 50% FPL	27,787	5.5%
Below 100% FPL	68,386	13.5%
Below 200% FPL	140,493	27.7%
Child Poverty (below 18 years)		
Total Children	122,383	100%
Below 50% FPL	9,748	8.0%
Below 100% FPL	24,267	19.8%
Below 200% FPL	44,646	36.5%
Working-age (18 to 64 Years)		
Total Working Age	320,237	100.0%
Below 50% FPL	16,560	5.2%
Below 100% FPL	37,907	11.8%
Below 200% FPL	76,781	24.0%
Elderly (65 years & over)		
Total Elderly	64,335	100%
Below 50% FPL	1,479	2.3%
Below 100% FPL	6,212	9.7%
Below 200% FPL	19,066	29.6%



Poverty by Race

	Total	Below FPL (#)	Below FPL (%)
White (not Hispanic or Latino)	303,288	16,948	5.6%
Black or African American	92,748	19,949	21.5%
Hispanic or Latino	74,786	26,783	35.8%
Children			
White (not Hispanic or Latino)	59,576	2,834	4.8%
Black or African American	26,239	8,555	32.6%
Hispanic or Latino	26,132	11,550	44.2%
Working Age			
White (not Hispanic or Latino)	194,924	10,544	5.4%
Black or African American	57,882	9,822	17.0%
Hispanic or Latino	45,160	14,662	32.5%
Elderly			
White (not Hispanic or Latino)	48,788	3,570	7.3%
Black or African American	8,627	1,522	18.2%
Hispanic or Latino	3,494	571	16.3%

Source: 2011 American Community Survey, One year estimates

Poverty in Cape May County

	Number	Percent
Total Population (all ages)	94,791	100%
Below 50% FPL	4,612	4.9%
Below 100% FPL	10,760	11.4%
Below 200% FPL	24,539	25.9%
Child Poverty (below 18 years)		
Total Children	17,698	100%
Below 50% FPL	1,663	9.4%
Below 100% FPL	3,469	19.6%
Below 200% FPL	6,356	35.9%
Working-age (18 to 64 Years)		
Total Working Age	56,144	100%
Below 50% FPL	2,491	4.4%
Below 100% FPL	5,952	10.6%
Below 200% FPL	14,375	25.6%
Elderly (65 years & over)		
Total Elderly	20,949	100%
Below 50% FPL	458	2.2%
Below 100% FPL	1,339	6.4%
Below 200% FPL	3,808	18.2%



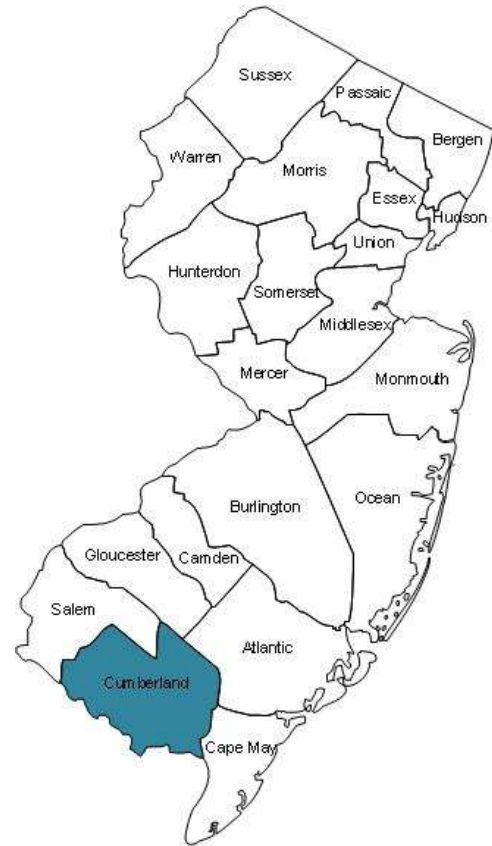
Poverty by Race

	Total	Below FPL (#)	Below FPL (%)
White (not Hispanic or Latino)	82,557	8,324	10.1%
Black or African American	4,807	428	8.9%
Hispanic or Latino	-	-	-
Children			
White (not Hispanic or Latino)	13,565	2,493	18.4%
Black or African American	1,169	93	8.0%
Hispanic or Latino	-	-	-
Working Age			
White (not Hispanic or Latino)	48,915	4,492	9.2%
Black or African American	3,086	335	10.9%
Hispanic or Latino	-	-	-
Elderly			
White (not Hispanic or Latino)	20,077	1,339	6.7%
Black or African American	552	0	0.0%
Hispanic or Latino	-	-	-

Source: 2011 American Community Survey, One year estimates

Poverty in Cumberland County

	Number	Percent
Total Population (all ages)	144,143	100 %
Below 50% FPL	10,315	7.2%
Below 100% FPL	23,243	16.1%
Below 200% FPL	53,263	37.0%
Child Poverty (below 18 years)		
Total Children	35,492	100 %
Below 50% FPL	4,423	12.5%
Below 100% FPL	9,311	26.2%
Below 200% FPL	18,164	51.2%
Working-age (18 to 64 Years)		
Total Working Age	89,586	100 %
Below 50% FPL	5,423	6.1%
Below 100% FPL	12,260	13.7%
Below 200% FPL	28,707	32.0%
Elderly (65 years & over)		
Total Elderly	19,065	100 %
Below 50% FPL	469	2.5%
Below 100% FPL	1,672	8.8%
Below 200% FPL	6,392	33.5%



Poverty by Race

	Total	Below FPL (#)	Below FPL (%)
White (not Hispanic or Latino)	75,338	6,660	8.8%
Black or African American	26,644	6,184	23.2%
Hispanic or Latino	40,015	10,864	27.1%
Children			
White (not Hispanic or Latino)	13,210	1,230	9.3%
Black or African American	8,141	2,867	35.2%
Hispanic or Latino	13,942	5,379	38.6%
Working Age			
White (not Hispanic or Latino)	47,586	4,476	9.4%
Black or African American	16,177	3,031	18.7%
Hispanic or Latino	23,967	5,004	20.9%
Elderly			
White (not Hispanic or Latino)	14,542	954	6.6%
Black or African American	2,326	286	12.3%
Hispanic or Latino	2,106	481	22.8%

Source: 2011 American Community Survey, One year estimates

Poverty in Essex County

	Number	Percent
Total Population (all ages)	765,495	100 %
Below 50% FPL	58,509	7.6%
Below 100% FPL	134,875	17.6%
Below 200% FPL	273,657	35.7%
Child Poverty (below 18 years)		
Total Children	191,378	100 %
Below 50% FPL	20,308	10.6%
Below 100% FPL	46,293	24.2%
Below 200% FPL	83,625	43.7%
Working-age (18 to 64 Years)		
Total Working Age	485,851	100 %
Below 50% FPL	36,006	7.4%
Below 100% FPL	77,403	15.9%
Below 200% FPL	160,083	32.9%
Elderly (65 years & over)		
Total Elderly	88,266	100 %
Below 50% FPL	2,195	2.5%
Below 100% FPL	11,179	12.7%
Below 200% FPL	29,949	33.9%



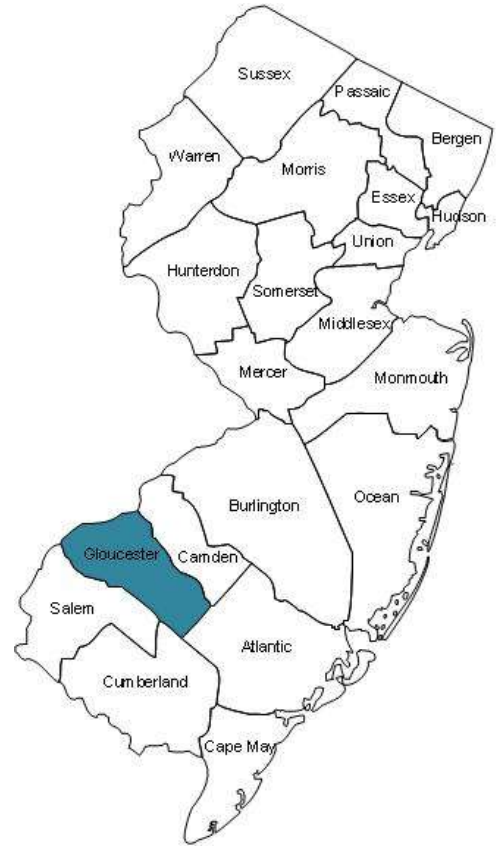
Poverty by Race

	Total	Below FPL (#)	Below FPL (%)
White (not Hispanic or Latino)	251,047	15,758	6.3%
Black or African American	301,731	75,894	25.2%
Hispanic or Latino	160,998	39,385	24.5%
Children			
White (not Hispanic or Latino)	52,128	2,342	4.5%
Black or African American	78,565	27,548	35.1%
Hispanic or Latino	46,924	15,482	33.0%
Working Age			
White (not Hispanic or Latino)	154,239	10,284	6.7%
Black or African American	192,694	42,467	22.0%
Hispanic or Latino	104,668	22,032	21.0%
Elderly			
White (not Hispanic or Latino)	44,680	3,132	7.0%
Black or African American	30,472	5,879	19.3%
Hispanic or Latino	9,406	1,871	19.9%

Source: 2011 American Community Survey, One year estimates

Poverty in Gloucester County

	Number	Percent
Total Population (all ages)	284,347	100 %
Below 50% FPL	9,927	3.5%
Below 100% FPL	20,682	7.3%
Below 200% FPL	52,592	18.5%
Child Poverty (below 18 years)		
Total Children	68,509	100 %
Below 50% FPL	3,815	5.6%
Below 100% FPL	7,395	10.8%
Below 200% FPL	15,179	22.2%
Working-age (18 to 64 Years)		
Total Working Age	180,863	100 %
Below 50% FPL	5,303	2.9%
Below 100% FPL	11,519	6.4%
Below 200% FPL	29,214	16.2%
Elderly (65 years & over)		
Total Elderly	34,975	100 %
Below 50% FPL	809	2.3%
Below 100% FPL	1,768	5.1%
Below 200% FPL	8,199	23.4%



Poverty by Race

	Total	Below FPL (#)	Below FPL (%)
White (not Hispanic or Latino)	229,215	10,533	4.6%
Black or African American	28,250	6,488	23.0%
Hispanic or Latino	14,181	2,315	16.3%
Children			
White (not Hispanic or Latino)	50,567	2,093	4.1%
Black or African American	7,511	3,434	45.7%
Hispanic or Latino	5,243	1,232	23.5%
Working Age			
White (not Hispanic or Latino)	147,474	6,787	4.6%
Black or African American	17,646	2,939	16.7%
Hispanic or Latino	8,406	1,083	12.9%
Elderly			
White (not Hispanic or Latino)	31,174	1,653	5.3%
Black or African American	3,093	115	3.7%
Hispanic or Latino	532	0	0.0%

Source: 2011 American Community Survey, One year estimates

Poverty in Hudson County

	Number	Percent
Total Population (all ages)	634,267	100%
Below 50% FPL	50,747	8.0%
Below 100% FPL	102,496	16.2%
Below 200% FPL	227,398	35.9%
Child Poverty (below 18 years)		
Total Children	130,907	100%
Below 50% FPL	16,825	12.9%
Below 100% FPL	31,159	23.8%
Below 200% FPL	65,261	49.9%
Working-age (18 to 64 Years)		
Total Working Age	438,275	100%
Below 50% FPL	31,882	7.3%
Below 100% FPL	61,708	14.1%
Below 200% FPL	134,397	30.7%
Elderly (65 years & over)		
Total Elderly	65,085	100%
Below 50% FPL	2,040	3.1%
Below 100% FPL	9,629	14.8%
Below 200% FPL	27,740	42.6%



Poverty by Race

	Total	Below FPL (#)	Below FPL (%)
White (not Hispanic or Latino)	191,987	19,054	9.9%
Black or African American	78,665	18,335	23.3%
Hispanic or Latino	270,195	55,566	20.6%
Children			
White (not Hispanic or Latino)	27,890	5,008	18.0%
Black or African American	19,038	6,638	34.9%
Hispanic or Latino	66,600	17,786	26.7%
Working Age			
White (not Hispanic or Latino)	137,195	11,565	8.4%
Black or African American	52,698	10,974	20.8%
Hispanic or Latino	178,587	32,469	18.2%
Elderly			
White (not Hispanic or Latino)	26,902	2,481	9.2%
Black or African American	6,929	723	10.4%
Hispanic or Latino	25,008	5,311	21.2%

Source: 2011 American Community Survey, One year estimates

Poverty in Hunterdon County

	Number	Percent
Total Population (all ages)	123,564	100 %
Below 50% FPL	2,512	2.0%
Below 100% FPL	4,904	4.0%
Below 200% FPL	13,433	10.9%
Child Poverty (below 18 years)		
Total Children	28,421	100 %
Below 50% FPL	973	3.4%
Below 100% FPL	1,522	5.4%
Below 200% FPL	3,382	11.9%
Working-age (18 to 64 Years)		
Total Working Age	78,117	100 %
Below 50% FPL	1,438	1.8%
Below 100% FPL	2,574	3.3%
Below 200% FPL	6,832	8.7%
Elderly (65 years & over)		
Total Elderly	17,026	100 %
Below 50% FPL	101	0.6%
Below 100% FPL	808	4.7%
Below 200% FPL	3,219	18.9%



Poverty by Race

	Total	Below FPL (#)	Below FPL (%)
White (not Hispanic or Latino)	109,443	2,793	2.6%
Black or African American	-	-	-
Hispanic or Latino	-	-	-
Children			
White (not Hispanic or Latino)	23,942	667	2.8%
Black or African American	-	-	-
Hispanic or Latino	-	-	-
Working Age			
White (not Hispanic or Latino)	69,658	1,709	2.5%
Black or African American	-	-	-
Hispanic or Latino	-	-	-
Elderly			
White (not Hispanic or Latino)	15,843	417	2.6%
Black or African American	-	-	-
Hispanic or Latino	-	-	-

Source: 2011 American Community Survey, One year estimates

Poverty in Mercer County

	Number	Percent
Total Population (all ages)	348,253	100 %
Below 50% FPL	20,198	5.8%
Below 100% FPL	39,766	11.4%
Below 200% FPL	79,086	22.7%
Child Poverty (below 18 years)		
Total Children	80,693	100 %
Below 50% FPL	7,129	8.8%
Below 100% FPL	14,049	17.4%
Below 200% FPL	23,799	29.5%
Working-age (18 to 64 Years)		
Total Working Age	222,147	100 %
Below 50% FPL	11,854	5.3%
Below 100% FPL	22,734	10.2%
Below 200% FPL	44,988	20.3%
Elderly (65 years & over)		
Total Elderly	45,413	100 %
Below 50% FPL	1,215	2.7%
Below 100% FPL	2,983	6.6%
Below 200% FPL	10,299	22.7%



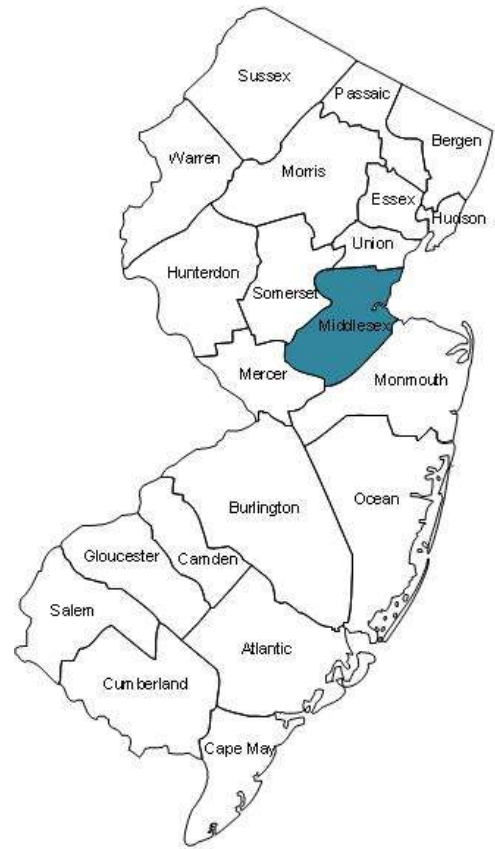
Poverty by Race

	Total	Below FPL (#)	Below FPL (%)
White (not Hispanic or Latino)	187,620	8,855	4.7%
Black or African American	69,815	15,687	22.5%
Hispanic or Latino	54,547	12,884	23.6%
Children			
White (not Hispanic or Latino)	34,888	1,196	3.4%
Black or African American	18,736	7,231	38.6%
Hispanic or Latino	16,337	5,206	31.9%
Working Age			
White (not Hispanic or Latino)	119,121	6,377	5.4%
Black or African American	44,452	7,592	17.1%
Hispanic or Latino	36,422	7,146	19.6%
Elderly			
White (not Hispanic or Latino)	33,611	1,282	3.8%
Black or African American	6,627	864	13.0%
Hispanic or Latino	1,788	532	29.8%

Source: 2011 American Community Survey, One year estimates

Poverty in Middlesex County

	Number	Percent
Total Population (all ages)	789,987	100%
Below 50% FPL	31,721	4.0%
Below 100% FPL	67,428	8.5%
Below 200% FPL	170,941	21.6%
Child Poverty (below 18 years)		
Total Children	182,737	100%
Below 50% FPL	9,064	5.0%
Below 100% FPL	19,708	10.8%
Below 200% FPL	48,927	26.8%
Working-age (18 to 64 Years)		
Total Working Age	508,949	100%
Below 50% FPL	20,276	4.0%
Below 100% FPL	42,042	8.3%
Below 200% FPL	99,712	19.6%
Elderly (65 years & over)		
Total Elderly	98,301	100%
Below 50% FPL	2,381	2.4%
Below 100% FPL	5,678	5.8%
Below 200% FPL	22,302	22.7%



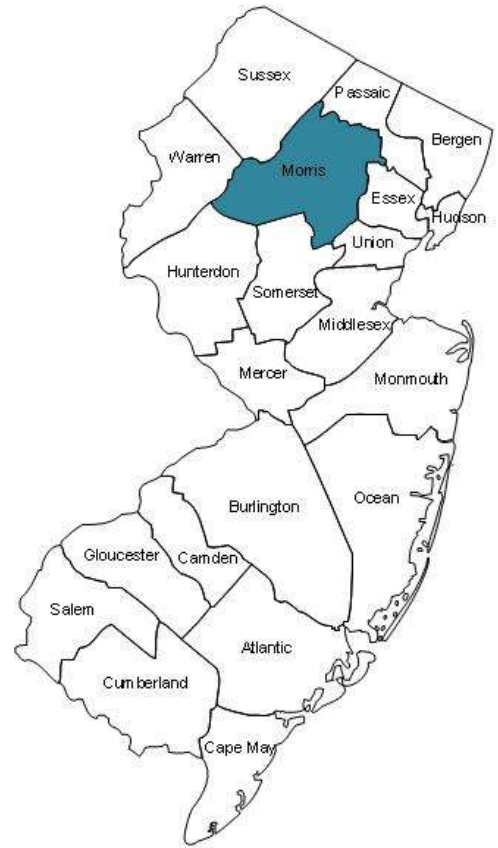
Poverty by Race

	Total	Below FPL (#)	Below FPL (%)
White (not Hispanic or Latino)	383,845	19,764	5.1%
Black or African American	69,503	8,746	12.6%
Hispanic or Latino	151,825	28,914	19.0%
Children			
White (not Hispanic or Latino)	67,396	2,604	3.9%
Black or African American	18,469	2,511	13.6%
Hispanic or Latino	46,145	12,545	27.2%
Working Age			
White (not Hispanic or Latino)	245,112	13,474	5.5%
Black or African American	44,864	5,345	11.9%
Hispanic or Latino	97,696	15,726	16.1%
Elderly			
White (not Hispanic or Latino)	71,337	3,686	5.2%
Black or African American	6,170	890	14.4%
Hispanic or Latino	7,984	643	8.1%

Source: 2011 American Community Survey, One year estimates

Poverty in Morris County

	Number	Percent
Total Population (all ages)	486,452	100 %
Below 50% FPL	9,637	2.0%
Below 100% FPL	23,109	4.8%
Below 200% FPL	69,037	14.2%
Child Poverty (below 18 years)		
Total Children	114,292	100 %
Below 50% FPL	1,958	1.7%
Below 100% FPL	5,481	4.8%
Below 200% FPL	17,630	15.4%
Working-age (18 to 64 Years)		
Total Working Age	303,871	100 %
Below 50% FPL	6,578	2.2%
Below 100% FPL	14,316	4.7%
Below 200% FPL	39,203	12.9%
Elderly (65 years & over)		
Total Elderly	68,289	100 %
Below 50% FPL	1,101	1.6%
Below 100% FPL	3,312	4.8%
Below 200% FPL	12,204	17.9%



Poverty by Race

	Total	Below FPL (#)	Below FPL (%)
White (not Hispanic or Latino)	360,300	13,989	3.9%
Black or African American	-	-	-
Hispanic or Latino	57,281	4,835	8.4%
Children			
White (not Hispanic or Latino)	79,363	2,804	3.5%
Black or African American	-	-	-
Hispanic or Latino	15,621	1,090	7.0%
Working Age			
White (not Hispanic or Latino)	221,446	8,172	3.7%
Black or African American	-	-	-
Hispanic or Latino	38,728	3,591	9.3%
Elderly			
White (not Hispanic or Latino)	59,491	3,013	5.1%
Black or African American	-	-	-
Hispanic or Latino	2,932	154	5.3%

Source: 2011 American Community Survey, One year estimates

Poverty in Monmouth County

	Number	Percent
Total Population (all ages)	625,086	100%
Below 50% FPL	19,714	3.2%
Below 100% FPL	41,292	6.6%
Below 200% FPL	115,323	18.4%
Child Poverty (below 18 years)		
Total Children	146,522	100%
Below 50% FPL	6,008	4.1%
Below 100% FPL	13,440	9.2%
Below 200% FPL	30,820	21.0%
Working Age (18 to 64 Years)		
Total Working Age	392,002	100%
Below 50% FPL	12,273	3.1%
Below 100% FPL	23,572	6.0%
Below 200% FPL	63,752	16.3%
Elderly (65 years & over)		
Total Elderly	86,562	100%
Below 50% FPL	1,433	1.7%
Below 100% FPL	4,280	4.9%
Below 200% FPL	20,751	24.0%



Poverty by Race

Monmouth County	Total	Below FPL (#)	Below FPL (%)
White (not Hispanic or Latino)	478,584	23,374	4.9%
Black or African American	44,347	7,573	17.1%
Hispanic or Latino	61,977	8,439	13.6%
Children			
White (not Hispanic or Latino)	102,836	6,004	5.8%
Black or African American	12,406	2,990	24.1%
Hispanic or Latino	20,142	3,804	18.9%
Working Age			
White (not Hispanic or Latino)	300,719	13,860	4.6%
Black or African American	26,741	4,057	15.2%
Hispanic or Latino	38,960	4,462	11.5%
Elderly			
White (not Hispanic or Latino)	75,029	3,510	4.7%
Black or African American	5,200	526	10.1%
Hispanic or Latino	2,875	173	6.0%

Source: 2011 American Community Survey, One year estimates

Poverty in Ocean County

	Number	Percent
Total Population (all ages)	571,778	100%
Below 50% FPL	29,868	5.2%
Below 100% FPL	65,811	11.5%
Below 200% FPL	156,399	27.4%
Child Poverty (below 18 years)		
Total Children	133,991	100%
Below 50% FPL	13,611	10.2%
Below 100% FPL	27,751	20.7%
Below 200% FPL	53,962	40.3%
Working-age (18 to 64 Years)		
Total Working Age	319,225	100%
Below 50% FPL	13,292	4.2%
Below 100% FPL	30,817	9.7%
Below 200% FPL	71,556	22.4%
Elderly (65 years & over)		
Total Elderly	118,562	100%
Below 50% FPL	2,965	2.5%
Below 100% FPL	7,243	6.1%
Below 200% FPL	30,881	26.0%



Poverty by Race

	Total	Below FPL (#)	Below FPL (%)
White (not Hispanic or Latino)	487,773	52,282	10.7%
Black or African American	17,039	3,692	21.7%
Hispanic or Latino	49,333	7,462	15.1%
Children			
White (not Hispanic or Latino)	105,738	21,608	20.4%
Black or African American	5,355	1,420	26.5%
Hispanic or Latino	17,135	3,578	20.9%
Working Age			
White (not Hispanic or Latino)	270,266	24,489	9.1%
Black or African American	9,782	1,694	17.3%
Hispanic or Latino	29,194	3,425	11.7%
Elderly			
White (not Hispanic or Latino)	111,769	6,185	5.5%
Black or African American	1,902	578	30.4%
Hispanic or Latino	3,004	459	15.3%

Source: 2011 American Community Survey, One year estimates

Poverty in Passaic County

	Number	Percent
Total Population (all ages)	494282	100 %
Below 50% FPL	37985	7.7%
Below 100% FPL	81294	16.4%
Below 200% FPL	183428	37.1%
Child Poverty (below 18 years)		
Total Children	122599	100 %
Below 50% FPL	15702	12.8%
Below 100% FPL	30891	25.2%
Below 200% FPL	60672	49.5%
Working-age (18 to 64 Years)		
Total Working Age	312421	100 %
Below 50% FPL	21081	6.7%
Below 100% FPL	43629	14.0%
Below 200% FPL	104839	33.6%
Elderly (65 years & over)		
Total Elderly	59262	100 %
Below 50% FPL	1202	2.0%
Below 100% FPL	6774	11.4%
Below 200% FPL	17917	30.2%



Poverty by Race

	Total	Below FPL (#)	Below FPL (%)
White (not Hispanic or Latino)	218,931	12,849	5.9%
Black or African American	59,792	17,317	29.0%
Hispanic or Latino	188,030	48,816	26.0%
Children			
White (not Hispanic or Latino)	43,496	2,182	5.0%
Black or African American	15,237	5,506	36.1%
Hispanic or Latino	56,786	21,687	38.2%
Working Age			
White (not Hispanic or Latino)	136,144	7,788	5.7%
Black or African American	38,613	10,477	27.1%
Hispanic or Latino	119,352	24,407	20.4%
Elderly			
White (not Hispanic or Latino)	39,291	2,879	7.3%
Black or African American	5,942	1,334	22.5%
Hispanic or Latino	11,892	2,722	22.9%

Source: 2011 American Community Survey, One year estimates

Poverty in Salem County

	Number	Percent
Total Population (all ages)	64,605	100%
Below 50% FPL	3,559	5.5%
Below 100% FPL	8,216	12.7%
Below 200% FPL	19,910	30.8%
Child Poverty (below 18 years)		
Total Children	15,175	100%
Below 50% FPL	1,330	8.8%
Below 100% FPL	3,282	21.6%
Below 200% FPL	6,607	43.5%
Working-age (18 to 64 Years)		
Total Working Age	39,946	100%
Below 50% FPL	2,142	5.4%
Below 100% FPL	4,524	11.3%
Below 200% FPL	10,923	27.3%
Elderly (65 years & over)		
Total Elderly	9,484	100%
Below 50% FPL	87	0.9%
Below 100% FPL	410	4.3%
Below 200% FPL	2,380	25.1%



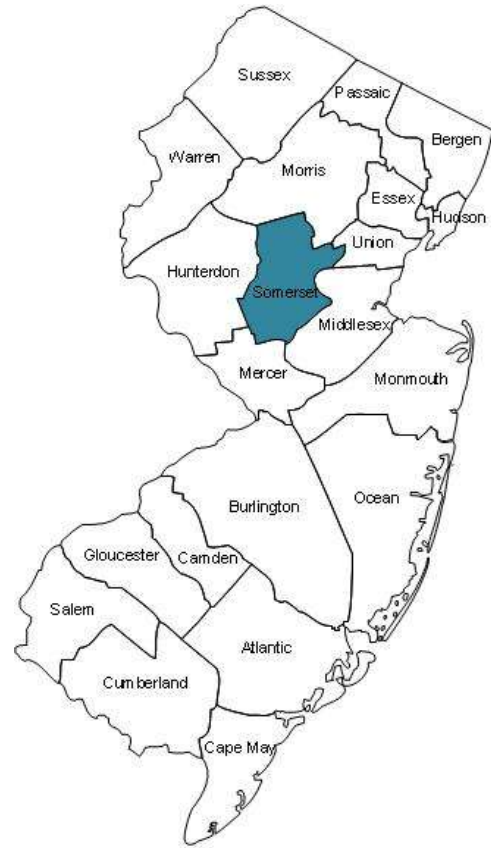
Poverty by Race

	Total	Below FPL (#)	Below FPL (%)
White (not Hispanic or Latino)	49,647	4,300	8.7%
Black or African American	9,801	2,216	22.6%
Hispanic or Latino	-	-	-
Children			
White (not Hispanic or Latino)	10,065	1,668	16.6%
Black or African American	2,887	677	23.4%
Hispanic or Latino	-	-	-
Working Age			
White (not Hispanic or Latino)	31,322	2,405	7.7%
Black or African American	5,738	1,356	23.6%
Hispanic or Latino	-	-	-
Elderly			
White (not Hispanic or Latino)	8,260	227	2.7%
Black or African American	1,176	183	15.6%
Hispanic or Latino	-	-	-

Source: 2011 American Community Survey, One year estimates

Poverty in Somerset County

	Number	Percent
Total Population (all ages)	320,839	100 %
Below 50% FPL	7,252	2.3%
Below 100% FPL	14,860	4.6%
Below 200% FPL	40,667	12.7%
Child Poverty (below 18 years)		
Total Children	78,013	100 %
Below 50% FPL	2,090	2.7%
Below 100% FPL	3,728	4.8%
Below 200% FPL	10,204	13.1%
Working-age (18 to 64 Years)		
Total Working Age	203,456	100 %
Below 50% FPL	3,871	1.9%
Below 100% FPL	7,999	3.9%
Below 200% FPL	22,495	11.1%
Elderly (65 years & over)		
Total Elderly	39,370	100 %
Below 50% FPL	1,291	3.3%
Below 100% FPL	3,133	8.0%
Below 200% FPL	7,968	20.2%



Poverty by Race

	Total	Below FPL (#)	Below FPL (%)
White (not Hispanic or Latino)	197,673	6,961	3.5%
Black or African American	28,612	2,113	7.4%
Hispanic or Latino	42,620	4,579	10.7%
Children			
White (not Hispanic or Latino)	42,391	1,385	3.3%
Black or African American	7,133	519	7.3%
Hispanic or Latino	12,821	1,825	14.2%
Working Age			
White (not Hispanic or Latino)	123,753	3,368	2.7%
Black or African American	19,082	1,453	7.6%
Hispanic or Latino	28,175	2,409	8.6%
Elderly			
White (not Hispanic or Latino)	31,529	2,208	7.0%
Black or African American	2,397	141	5.9%
Hispanic or Latino	1,624	345	21.2%

Source: 2011 American Community Survey, One year estimates

Poverty in Sussex County

	Number	Percent
Total Population (all ages)	147,009	100 %
Below 50% FPL	3,718	2.5%
Below 100% FPL	8,595	5.8%
Below 200% FPL	22,326	15.2%
Child Poverty (below 18 years)		
Total Children	34,233	100 %
Below 50% FPL	1,376	4.0%
Below 100% FPL	2,540	7.4%
Below 200% FPL	6,334	18.5%
Working-age (18 to 64 Years)		
Total Working Age	95,333	100 %
Below 50% FPL	2,064	2.2%
Below 100% FPL	5,721	6.0%
Below 200% FPL	13,163	13.8%
Elderly (65 years & over)		
Total Elderly	17,443	100 %
Below 50% FPL	278	1.6%
Below 100% FPL	334	1.9%
Below 200% FPL	2,829	16.2%



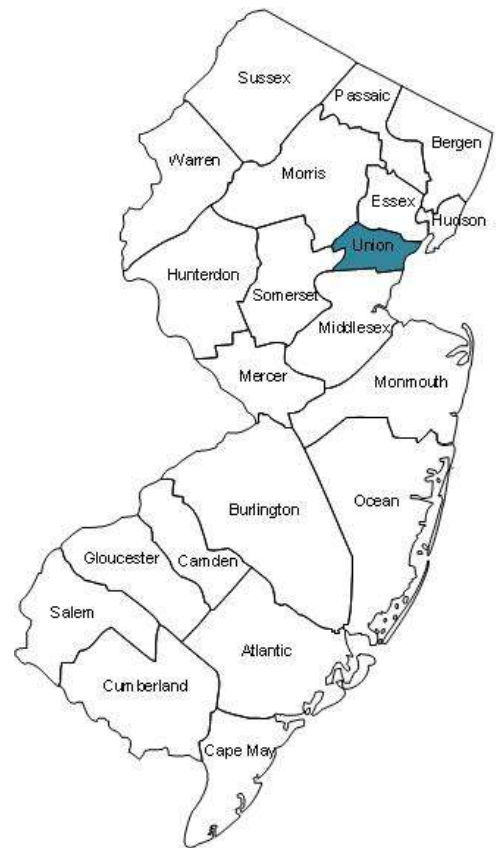
Poverty by Race

	Total	Below FPL (#)	Below FPL (%)
White (not Hispanic or Latino)	130,049	7,462	5.7%
Black or African American	-	-	-
Hispanic or Latino	-	-	-
Children			
White (not Hispanic or Latino)	28,670	2,076	7.2%
Black or African American	-	-	-
Hispanic or Latino	-	-	-
Working Age			
White (not Hispanic or Latino)	84,741	5,052	6.0%
Black or African American	-	-	-
Hispanic or Latino	-	-	-
Elderly			
White (not Hispanic or Latino)	16,638	334	2.0%
Black or African American	-	-	-
Hispanic or Latino	-	-	-

Source: 2011 American Community Survey, One year estimates

Poverty in Union County

	Number	Percent
Total Population (all ages)	533,042	100 %
Below 50% FPL	27,637	5.2%
Below 100% FPL	57,261	10.7%
Below 200% FPL	144,119	27.0%
Child Poverty (below 18 years)		
Total Children	129,130	100 %
Below 50% FPL	8,904	6.9%
Below 100% FPL	18,026	14.0%
Below 200% FPL	41,719	32.3%
Working-age (18 to 64 Years)		
Total Working Age	337,701	100 %
Below 50% FPL	16,367	4.8%
Below 100% FPL	32,016	9.5%
Below 200% FPL	82,429	24.4%
Elderly (65 years & over)		
Total Elderly	66,211	100 %
Below 50% FPL	2,366	3.6%
Below 100% FPL	7,219	10.9%
Below 200% FPL	19,971	30.2%



Poverty by Race

	Total	Below FPL (#)	Below FPL (%)
White (not Hispanic or Latino)	235,060	10,710	4.6%
Black or African American	112,758	18,342	16.3%
Hispanic or Latino	150,500	24,293	16.1%
Children			
White (not Hispanic or Latino)	48,650	2,466	5.1%
Black or African American	27,993	5,271	18.8%
Hispanic or Latino	41,693	7,860	18.9%
Working Age			
White (not Hispanic or Latino)	144,209	5,712	4.0%
Black or African American	72,763	10,972	15.1%
Hispanic or Latino	99,151	13,805	13.9%
Elderly			
White (not Hispanic or Latino)	42,201	2,532	6.0%
Black or African American	12,002	2,099	17.5%
Hispanic or Latino	9,656	2,628	27.2%

Source: 2011 American Community Survey, One year estimates

Poverty in Warren County

	Number	Percent
Total Population (all ages)	106,475	100 %
Below 50% FPL	3,179	3.0%
Below 100% FPL	8,358	7.8%
Below 200% FPL	20,179	19.0%
Child Poverty (below 18 years)		
Total Children	24,544	100 %
Below 50% FPL	1,078	4.4%
Below 100% FPL	2,696	11.0%
Below 200% FPL	4,951	20.2%
Working-age (18 to 64 Years)		
Total Working Age	67,455	100 %
Below 50% FPL	2,067	3.1%
Below 100% FPL	4,901	7.3%
Below 200% FPL	11,774	17.5%
Elderly (65 years & over)		
Total Elderly	14,476	100 %
Below 50% FPL	34	0.2%
Below 100% FPL	761	5.3%
Below 200% FPL	3,454	23.9%



Poverty by Race

	Total	Below FPL (#)	Below FPL (%)
White (not Hispanic or Latino)	90,381	5,643	6.2%
Black or African American	-	-	-
Hispanic or Latino	-	-	-
Children			
White (not Hispanic or Latino)	19,088	1,303	6.8%
Black or African American	-	-	-
Hispanic or Latino	-	-	-
Working Age			
White (not Hispanic or Latino)	57,331	3,724	6.5%
Black or African American	-	-	-
Hispanic or Latino	-	-	-
Elderly			
White (not Hispanic or Latino)	13,962	616	4.4%
Black or African American	-	-	-
Hispanic or Latino	-	-	-

Source: 2011 American Community Survey, One year estimates

Total Population: Below 50% FPL

NUMBER	2006	2007	2008	2009	2010	2011
New Jersey	335,670	334,610	329,573	350,083	395,509	413,568
Atlantic	12,168	17,313	15,485	12,477	19,257	16,991
Bergen	21,083	24,567	14,852	26,174	27,564	27,071
Burlington	11,716	8,357	11,001	12,933	10,461	10,629
Camden	28,235	24,637	26,300	28,677	30,672	27,787
Cape May	4,602	3,488	2,720	3,753	4,321	4,612
Cumberland	10,394	10,750	7,547	10,647	11,321	10,315
Essex	51,554	56,662	47,397	47,446	59,638	58,509
Gloucester	10,265	11,564	8,060	11,093	5,062	9,927
Hudson	35,506	32,636	38,848	35,199	40,325	50,747
Hunterdon	1,578	2,585	2,462	2,882	3,012	2,512
Mercer	13,326	14,401	14,780	18,940	18,058	20,198
Middlesex	25,511	23,449	32,347	32,092	25,132	31,721
Monmouth	15,495	16,218	16,155	16,763	18,200	19,714
Morris	8,562	6,925	8,259	7,379	10,720	9,637
Ocean	18,722	18,588	20,411	16,668	31,059	29,868
Passaic	31,614	31,418	27,810	32,972	35,741	37,985
Salem	2,756	3,692	4,214	2,430	3,557	3,559
Somerset	5,973	4,141	3,078	5,611	6,685	7,252
Sussex	2,710	3,411	2,094	2,723	3,974	3,718
Union	20,918	16,606	22,523	20,263	27,985	27,637
Warren	2,982	3,202	3,230	2,961	2,765	3,179

PERCENT	2006	2007	2008	2009	2010	2011
New Jersey	3.9%	3.9%	3.9%	4.1%	4.6%	4.8%
Atlantic	4.7%	6.7%	6.0%	4.8%	7.2%	6.4%
Bergen	2.4%	2.8%	1.7%	3.0%	3.1%	3.0%
Burlington	2.7%	1.9%	2.6%	3.0%	2.4%	2.4%
Camden	5.5%	4.9%	5.2%	5.6%	6.1%	5.5%
Cape May	4.8%	3.7%	2.9%	4.0%	4.5%	4.9%
Cumberland	7.1%	7.4%	5.2%	7.2%	7.9%	7.2%
Essex	6.7%	7.5%	6.3%	6.3%	7.8%	7.6%
Gloucester	3.7%	4.1%	2.9%	3.9%	1.8%	3.5%
Hudson	6.0%	5.5%	6.6%	5.9%	6.4%	8.0%
Hunterdon	1.2%	2.1%	1.9%	2.2%	2.4%	2.0%
Mercer	3.8%	4.1%	4.2%	5.3%	5.2%	5.8%
Middlesex	3.4%	3.1%	4.2%	4.2%	3.2%	4.0%
Monmouth	2.5%	2.5%	2.5%	2.6%	2.9%	3.2%
Morris	1.8%	1.4%	1.7%	1.5%	2.2%	2.0%
Ocean	3.4%	3.3%	3.6%	2.9%	5.4%	5.2%
Passaic	6.5%	6.5%	5.8%	6.9%	7.2%	7.7%
Salem	4.2%	5.7%	6.5%	3.7%	5.5%	5.5%
Somerset	1.9%	1.3%	1.0%	1.7%	2.1%	2.3%
Sussex	1.8%	2.3%	1.4%	1.8%	2.7%	2.5%
Union	4.0%	3.2%	4.3%	3.9%	5.3%	5.2%
Warren	2.7%	3.0%	3.0%	2.7%	2.6%	3.0%

Total Population: Below 100% FPL

NUMBER	2006	2007	2008	2009	2010	2011
New Jersey	741,873	729,211	741,472	799,099	884,789	897,376
Atlantic	23,913	33,399	30,599	28,221	38,193	35,697
Bergen	46,367	52,195	45,852	58,614	61,011	57,482
Burlington	25,592	20,568	22,613	25,282	22,292	22,861
Camden	56,083	53,731	58,248	57,544	62,572	68,386
Cape May	8,839	8,002	6,001	9,354	10,064	10,760
Cumberland	22,210	26,787	18,225	23,574	24,034	23,243
Essex	111,249	100,383	111,000	108,369	127,116	134,875
Gloucester	18,987	22,816	19,506	22,585	17,807	20,682
Hudson	89,882	81,159	89,333	85,546	103,825	102,496
Hunterdon	4,416	5,134	5,289	6,241	4,660	4,904
Mercer	29,516	32,635	30,909	39,572	42,445	39,766
Middlesex	54,870	51,009	56,297	62,203	60,247	67,428
Monmouth	36,290	38,973	36,677	43,811	41,307	41,292
Morris	18,767	18,661	17,511	15,769	29,191	23,109
Ocean	48,640	48,466	49,911	44,885	64,022	65,811
Passaic	72,411	65,784	69,430	82,882	77,461	81,294
Salem	5,900	7,090	7,624	6,394	7,387	8,216
Somerset	14,137	8,255	7,311	12,943	15,800	14,860
Sussex	7,196	6,920	6,139	8,507	8,690	8,595
Union	40,491	40,562	45,505	49,380	58,979	57,261
Warren	6,117	6,682	7,492	7,423	7,686	8,358

PERCENT	2006	2007	2008	2009	2010	2011
New Jersey	8.7%	8.6%	8.7%	9.4%	10.3%	10.4%
Atlantic	9.2%	12.8%	11.8%	10.8%	14.3%	13.4%
Bergen	5.2%	5.9%	5.2%	6.6%	6.8%	6.4%
Burlington	5.9%	4.7%	5.3%	5.8%	5.1%	5.2%
Camden	11.0%	10.7%	11.5%	11.3%	12.4%	13.5%
Cape May	9.2%	8.6%	6.4%	10.0%	10.5%	11.4%
Cumberland	15.3%	18.5%	12.5%	16.0%	16.9%	16.1%
Essex	14.5%	13.3%	14.8%	14.5%	16.7%	17.6%
Gloucester	6.8%	8.1%	6.9%	8.0%	6.3%	7.3%
Hudson	15.2%	13.7%	15.2%	14.5%	16.5%	16.2%
Hunterdon	3.5%	4.1%	4.2%	4.8%	3.8%	4.0%
Mercer	8.4%	9.3%	8.8%	11.1%	12.1%	11.4%
Middlesex	7.2%	6.7%	7.3%	8.1%	7.7%	8.5%
Monmouth	5.8%	6.1%	5.8%	6.9%	6.6%	6.6%
Morris	3.9%	3.9%	3.6%	3.3%	6.0%	4.8%
Ocean	8.8%	8.7%	8.9%	7.9%	11.2%	11.5%
Passaic	15.0%	13.7%	14.4%	17.2%	15.7%	16.4%
Salem	8.9%	10.9%	11.7%	9.7%	11.3%	12.7%
Somerset	4.4%	2.6%	2.3%	4.0%	4.9%	4.6%
Sussex	4.8%	4.6%	4.1%	5.7%	5.9%	5.8%
Union	7.7%	7.8%	8.8%	9.5%	11.1%	10.7%
Warren	5.6%	6.3%	6.9%	6.8%	7.1%	7.8%

Total Population: Below 200% FPL

NUMBER	2006	2007	2008	2009	2010	2011
New Jersey	1,820,315	1,776,479	1,772,797	1,922,283	2,054,938	2,135,167
Atlantic	64,852	73,189	72,668	81,387	88,992	86,520
Bergen	132,696	127,959	113,786	137,602	156,451	165,399
Burlington	67,346	66,871	64,290	66,520	65,801	76,458
Camden	125,175	123,846	128,847	124,015	140,172	140,493
Cape May	24,326	23,790	21,659	26,588	22,304	24,539
Cumberland	49,390	51,170	47,098	50,541	52,527	53,263
Essex	228,767	227,820	227,487	234,081	255,338	273,657
Gloucester	49,424	51,754	48,614	50,241	54,191	52,592
Hudson	214,168	204,268	193,492	201,896	225,706	227,398
Hunterdon	12,899	10,206	11,708	15,008	15,832	13,433
Mercer	78,596	74,327	67,596	81,123	87,877	79,086
Middlesex	132,832	129,572	143,265	154,848	145,076	170,941
Monmouth	99,624	102,188	95,961	114,171	112,943	115,323
Morris	52,130	45,966	52,578	56,354	66,946	69,037
Ocean	126,894	128,632	124,892	131,441	155,987	156,399
Passaic	155,517	143,558	153,255	166,860	174,496	183,428
Salem	15,334	14,450	16,839	16,842	16,218	19,910
Somerset	36,076	28,994	29,622	46,825	41,857	40,667
Sussex	16,894	20,868	21,994	19,490	25,273	22,326
Union	118,078	108,598	119,744	126,768	130,812	144,119
Warren	19,297	18,453	17,402	19,682	20,139	20,179

PERCENT	2006	2007	2008	2009	2010	2011
New Jersey	21.3%	20.9%	20.8%	22.5%	23.8%	24.7%
Atlantic	24.9%	28.1%	28.1%	31.1%	33.4%	32.4%
Bergen	14.9%	14.4%	12.9%	15.5%	17.4%	18.4%
Burlington	15.4%	15.3%	14.9%	15.4%	15.1%	17.5%
Camden	24.6%	24.6%	25.3%	24.4%	27.7%	27.7%
Cape May	25.3%	25.5%	23.1%	28.5%	23.2%	25.9%
Cumberland	34.0%	35.4%	32.4%	34.4%	36.8%	37.0%
Essex	29.9%	30.2%	30.3%	31.2%	33.5%	35.7%
Gloucester	17.7%	18.5%	17.2%	17.7%	19.0%	18.5%
Hudson	36.1%	34.5%	33.0%	34.1%	35.9%	35.9%
Hunterdon	10.1%	8.2%	9.3%	11.6%	12.8%	10.9%
Mercer	22.3%	21.1%	19.3%	22.8%	25.1%	22.7%
Middlesex	17.5%	17.0%	18.7%	20.2%	18.5%	21.6%
Monmouth	15.9%	16.0%	15.1%	17.9%	18.1%	18.4%
Morris	10.7%	9.6%	10.9%	11.8%	13.8%	14.2%
Ocean	22.8%	23.1%	22.2%	23.3%	27.3%	27.4%
Passaic	32.2%	29.9%	31.8%	34.7%	35.4%	37.1%
Salem	23.3%	22.2%	25.9%	25.6%	24.9%	30.8%
Somerset	11.2%	9.0%	9.2%	14.6%	13.0%	12.7%
Sussex	11.2%	13.9%	14.7%	13.0%	17.1%	15.2%
Union	22.6%	20.9%	23.1%	24.5%	24.7%	27.0%
Warren	17.6%	17.3%	16.1%	18.1%	18.7%	19.0%

Children in Poverty: Below 50% FPL

NUMBER	2006	2007	2008	2009	2010	2011
New Jersey	110,585	110,410	115,645	120,840	131,256	141,122
Atlantic	3,513	5,744	6,941	4,871	6,918	5,975
Bergen	4,625	4,514	2,670	7,721	5,871	5,800
Burlington	3,669	2,013	2,522	3,919	3,168	3,342
Camden	11,505	10,008	10,516	13,108	12,333	9,748
Cape May	1,244	730	610	561	1,172	1,663
Cumberland	4,353	5,184	2,931	4,344	5,189	4,423
Essex	19,201	22,418	17,609	18,457	21,966	20,308
Gloucester	2,346	3,923	1,952	4,833	816	3,815
Hudson	13,853	10,495	13,668	10,094	10,784	16,825
Hunterdon	339	405	628	553	1,109	973
Mercer	3,103	5,303	5,433	6,577	5,660	7,129
Middlesex	6,470	5,597	11,032	9,512	4,432	9,064
Monmouth	3,243	4,338	5,539	4,762	5,668	6,008
Morris	2,479	1,432	1,613	2,142	1,694	1,958
Ocean	7,453	6,532	8,032	4,885	13,640	13,611
Passaic	13,470	11,432	11,968	12,760	14,432	15,702
Salem	916	1,119	1,481	1,061	1,545	1,330
Somerset	1,381	790	563	1,383	2,176	2,090
Sussex	771	1,483	420	1,123	1,344	1,376
Union	5,800	5,581	7,879	7,280	10,506	8,904
Warren	851	1,369	1,638	894	833	1,078

PERCENT	2006	2007	2008	2009	2010	2011
New Jersey	5.4%	5.4%	5.7%	6.0%	6.4%	7.0%
Atlantic	5.5%	8.9%	10.9%	7.8%	11.0%	9.7%
Bergen	2.3%	2.3%	1.4%	3.9%	2.9%	2.9%
Burlington	3.6%	2.0%	2.5%	3.9%	3.1%	3.3%
Camden	9.0%	7.9%	8.3%	10.5%	9.9%	8.0%
Cape May	6.4%	3.9%	3.2%	3.1%	6.5%	9.4%
Cumberland	11.8%	14.0%	7.8%	11.2%	14.4%	12.5%
Essex	9.5%	11.5%	9.1%	9.6%	11.6%	10.6%
Gloucester	3.6%	5.9%	3.0%	7.2%	1.2%	5.6%
Hudson	10.3%	8.1%	10.6%	8.2%	8.3%	12.9%
Hunterdon	1.1%	1.4%	2.2%	1.8%	3.7%	3.4%
Mercer	3.7%	6.4%	6.5%	7.9%	6.8%	8.8%
Middlesex	3.6%	3.1%	6.1%	5.2%	2.4%	5.0%
Monmouth	2.1%	2.8%	3.7%	3.1%	3.8%	4.1%
Morris	2.1%	1.2%	1.4%	1.9%	1.5%	1.7%
Ocean	5.9%	5.1%	6.2%	3.8%	10.3%	10.2%
Passaic	10.5%	9.0%	9.5%	10.4%	11.6%	12.8%
Salem	6.1%	7.7%	10.1%	6.8%	10.1%	8.8%
Somerset	1.7%	1.0%	0.7%	1.7%	2.7%	2.7%
Sussex	2.1%	4.1%	1.2%	3.2%	3.8%	4.0%
Union	4.4%	4.3%	6.1%	5.7%	8.1%	6.9%
Warren	3.2%	5.2%	6.4%	3.5%	3.3%	4.4%

Children in Poverty: Below 100% FPL

NUMBER	2005	2006	2007	2008	2009	2010	2011
New Jersey	238,517	244,074	236,098	253,378	272,697	295,346	296,198
Atlantic	6,017	8,385	11,417	12,114	10,709	12,673	10,927
Bergen	12,941	11,956	11,319	9,347	16,478	14,546	13,543
Burlington	5,651	7,689	5,231	6,399	7,577	7,365	6,720
Camden	23,707	20,679	19,157	20,955	21,797	23,518	24,267
Cape May	2,471	2,288	1,838	1,356	2,235	3,371	3,469
Cumberland	5,935	7,706	12,502	7,309	8,945	9,492	9,311
Essex	38,655	37,630	36,807	39,053	40,171	44,524	46,293
Gloucester	4,459	4,671	6,889	5,514	7,776	4,687	7,395
Hudson	32,542	34,447	26,458	30,408	27,747	30,207	31,159
Hunterdon	302	985	703	992	1,539	1,583	1,522
Mercer	9,661	9,228	11,852	9,865	12,891	14,308	14,049
Middlesex	16,738	15,430	13,489	18,508	19,126	17,805	19,708
Monmouth	12,812	9,628	11,509	12,483	13,807	12,410	13,440
Morris	3,362	5,055	4,599	4,994	3,695	7,031	5,481
Ocean	13,074	17,707	17,022	21,568	16,566	27,757	27,751
Passaic	24,184	29,245	22,475	27,873	31,953	29,099	30,891
Salem	2,695	1,822	2,310	2,703	2,736	2,796	3,282
Somerset	2,365	4,456	1,679	1,899	3,432	5,295	3,728
Sussex	1,457	2,181	2,501	1,121	3,252	3,119	2,540
Union	18,523	11,162	14,163	15,799	17,774	21,801	18,026
Warren	966	1,724	2,178	3,118	2,491	1,959	2,696

PERCENT	2005	2006	2007	2008	2009	2010	2011
New Jersey	11.2%	11.8%	11.6%	12.5%	13.5%	14.5%	14.7%
Atlantic	9.0%	13.2%	17.7%	19.0%	17.1%	20.1%	17.7%
Bergen	6.3%	5.9%	5.8%	4.8%	8.4%	7.2%	6.8%
Burlington	5.3%	7.5%	5.1%	6.4%	7.5%	7.1%	6.7%
Camden	17.8%	16.3%	15.1%	16.6%	17.5%	19.0%	19.8%
Cape May	12.0%	11.8%	9.7%	7.2%	12.4%	18.7%	19.6%
Cumberland	15.9%	20.9%	33.7%	19.4%	23.1%	26.3%	26.2%
Essex	18.4%	18.6%	18.8%	20.2%	21.0%	23.5%	24.2%
Gloucester	6.7%	7.2%	10.4%	8.4%	11.5%	6.7%	10.8%
Hudson	23.4%	25.7%	20.4%	23.5%	22.6%	23.3%	23.8%
Hunterdon	1.0%	3.2%	2.4%	3.5%	5.0%	5.3%	5.4%
Mercer	11.1%	11.0%	14.3%	11.9%	15.5%	17.3%	17.4%
Middlesex	9.0%	8.5%	7.6%	10.3%	10.4%	9.7%	10.8%
Monmouth	8.0%	6.3%	7.5%	8.3%	9.0%	8.3%	9.2%
Morris	2.8%	4.3%	4.0%	4.4%	3.2%	6.1%	4.8%
Ocean	10.4%	14.0%	13.2%	16.5%	12.8%	20.9%	20.7%
Passaic	18.1%	22.9%	17.8%	22.1%	26.1%	23.5%	25.2%
Salem	17.0%	12.2%	15.8%	18.4%	17.5%	18.3%	21.6%
Somerset	2.9%	5.5%	2.1%	2.4%	4.3%	6.6%	4.8%
Sussex	3.7%	5.9%	6.9%	3.3%	9.2%	8.8%	7.4%
Union	13.6%	8.5%	11.0%	12.3%	13.9%	16.9%	14.0%
Warren	3.5%	6.5%	8.3%	12.1%	9.8%	7.7%	11.0%

Children in Poverty: Below 200% FPL

NUMBER	2006	2007	2008	2009	2010	2011
New Jersey	543,437	535,287	543,444	590,859	619,003	630,790
Atlantic	19,592	22,414	24,141	26,778	29,371	26,114
Bergen	34,251	29,162	24,080	35,894	36,945	40,625
Burlington	18,235	21,850	17,698	18,903	19,027	21,813
Camden	40,637	40,584	42,222	39,529	47,428	44,646
Cape May	6,839	5,584	5,764	6,024	5,451	6,356
Cumberland	16,274	18,337	16,540	17,707	17,053	18,164
Essex	72,300	74,672	76,175	80,119	80,259	83,625
Gloucester	12,873	14,074	13,753	15,423	15,763	15,179
Hudson	67,220	64,183	58,221	58,690	60,929	65,261
Hunterdon	2,610	2,188	2,366	3,372	4,520	3,382
Mercer	22,475	22,832	20,272	24,571	26,272	23,799
Middlesex	37,158	35,765	42,083	44,600	38,830	48,927
Monmouth	26,987	28,461	27,533	33,229	31,408	30,820
Morris	13,401	10,242	14,895	15,026	17,104	17,630
Ocean	38,739	40,069	39,633	42,186	57,015	53,962
Passaic	53,444	46,741	53,590	58,729	59,430	60,672
Salem	4,097	4,293	5,822	5,702	5,394	6,607
Somerset	10,391	7,869	7,932	13,797	12,116	10,204
Sussex	4,933	6,271	6,081	5,730	8,772	6,334
Union	35,434	34,960	38,999	39,305	40,399	41,719
Warren	5,547	4,736	5,644	5,545	5,517	4,951

PERCENT	2006	2007	2008	2009	2010	2011
New Jersey	26.3%	26.2%	26.8%	29.2%	30.4%	31.2%
Atlantic	30.8%	34.8%	37.9%	42.8%	46.7%	42.3%
Bergen	17.0%	14.9%	12.3%	18.2%	18.2%	20.3%
Burlington	17.8%	21.2%	17.8%	18.6%	18.4%	21.6%
Camden	32.0%	32.0%	33.5%	31.8%	38.2%	36.5%
Cape May	35.3%	29.5%	30.7%	33.3%	30.3%	35.9%
Cumberland	44.1%	49.5%	43.9%	45.8%	47.2%	51.2%
Essex	35.7%	38.2%	39.3%	41.9%	42.3%	43.7%
Gloucester	19.8%	21.1%	20.9%	22.8%	22.6%	22.2%
Hudson	50.2%	49.6%	45.1%	47.9%	47.0%	49.9%
Hunterdon	8.6%	7.5%	8.4%	11.0%	15.2%	11.9%
Mercer	26.8%	27.5%	24.4%	29.6%	31.8%	29.5%
Middlesex	20.5%	20.0%	23.4%	24.3%	21.2%	26.8%
Monmouth	17.6%	18.5%	18.3%	21.7%	21.0%	21.0%
Morris	11.4%	8.9%	13.0%	13.1%	14.7%	15.4%
Ocean	30.7%	31.1%	30.4%	32.5%	43.0%	40.3%
Passaic	41.8%	37.0%	42.4%	48.0%	47.9%	49.5%
Salem	27.3%	29.4%	39.7%	36.6%	35.4%	43.5%
Somerset	12.8%	9.8%	9.9%	17.2%	15.2%	13.1%
Sussex	13.5%	17.3%	17.7%	16.2%	24.8%	18.5%
Union	27.1%	27.1%	30.3%	30.8%	31.2%	32.3%
Warren	21.1%	18.1%	22.0%	21.8%	21.7%	20.2%

Elderly in Poverty: Below 50% FPL

NUMBER	2006	2007	2008	2009	2010	2011
New Jersey	23,790	29,319	24,469	27,747	27,267	27,350
Atlantic	1,270	3,534	731	879	2,238	1,427
Bergen	3,213	5,751	1,598	3,235	3,473	3,306
Burlington	753	937	622	843	970	713
Camden	1,486	547	1,277	1,386	1,867	1,479
Cape May	709	383	228	173	306	458
Cumberland	465	314	608	284	386	469
Essex	1,776	1,660	2,703	2,510	2,930	2,195
Gloucester	1,955	123	663	1,297	481	809
Hudson	1,316	2,935	1,947	2,964	1,977	2,040
Hunterdon	16	324	144	127	210	101
Mercer	302	758	636	504	956	1,215
Middlesex	1,524	1,624	2,414	2,338	1,312	2,381
Monmouth	1,719	1,507	1,520	1,340	1,332	1,433
Morris	839	1,542	1,597	1,009	549	1,101
Ocean	1,544	2,195	2,724	3,264	2,164	2,965
Passaic	2,248	2,574	2,078	2,639	2,403	1,202
Salem	412	82	279	115	169	87
Somerset	538	893	711	658	413	1,291
Sussex	225	185	254	380	28	278
Union	1,430	1,356	1,641	1,512	2,719	2,366
Warren	50	95	94	290	384	34

PERCENT	2006	2007	2008	2009	2010	2011
New Jersey	2.2%	2.7%	2.2%	2.5%	2.4%	2.3%
Atlantic	3.6%	9.7%	1.9%	2.4%	6.0%	3.7%
Bergen	2.5%	4.5%	1.3%	2.5%	2.6%	2.4%
Burlington	1.4%	1.7%	1.1%	1.4%	1.6%	1.2%
Camden	2.4%	0.9%	2.1%	2.2%	3.0%	2.3%
Cape May	3.6%	2.1%	1.2%	0.9%	1.5%	2.2%
Cumberland	2.5%	1.7%	3.2%	1.5%	2.1%	2.5%
Essex	2.1%	1.9%	3.2%	2.9%	3.4%	2.5%
Gloucester	6.1%	0.4%	2.0%	3.9%	1.4%	2.3%
Hudson	2.1%	4.7%	3.1%	4.8%	3.1%	3.1%
Hunterdon	0.1%	2.3%	1.0%	0.8%	1.3%	0.6%
Mercer	0.7%	1.8%	1.5%	1.2%	2.1%	2.7%
Middlesex	1.7%	1.9%	2.6%	2.5%	1.3%	2.4%
Monmouth	2.2%	1.9%	1.9%	1.6%	1.6%	1.7%
Morris	1.4%	2.6%	2.6%	1.6%	0.8%	1.6%
Ocean	1.4%	1.9%	2.4%	2.8%	1.8%	2.5%
Passaic	4.2%	4.5%	3.6%	4.6%	4.2%	2.0%
Salem	4.5%	0.9%	3.2%	1.2%	1.7%	0.9%
Somerset	1.5%	2.5%	1.9%	1.7%	1.1%	3.3%
Sussex	1.6%	1.3%	1.7%	2.4%	0.2%	1.6%
Union	2.3%	2.1%	2.6%	2.4%	4.2%	3.6%
Warren	0.4%	0.7%	0.7%	2.1%	2.5%	0.2%

Elderly in Poverty: Below 100% FPL

NUMBER	2005	2006	2007	2008	2009	2010	2011
New Jersey	91,088	88,571	91,432	87,124	88,809	83,418	90,594
Atlantic	3,479	2,571	6,059	3,566	3,308	4,641	4,046
Bergen	7,625	9,694	11,490	7,751	10,241	10,019	9,498
Burlington	2,703	1,868	3,106	2,069	2,611	2,522	2,316
Camden	4,263	6,011	4,046	5,003	5,405	4,758	6,212
Cape May	1,237	1,654	912	939	1,092	1,288	1,339
Cumberland	2,129	2,207	1,101	1,737	1,987	1,553	1,672
Essex	14,654	11,345	8,358	11,445	10,469	10,224	11,179
Gloucester	2,007	3,925	2,148	2,529	3,234	1,553	1,768
Hudson	12,920	10,094	10,488	8,777	10,115	9,147	9,629
Hunterdon	493	270	520	1,032	589	465	808
Mercer	2,879	2,722	2,599	3,030	2,690	3,285	2,983
Middlesex	7,077	6,605	7,018	6,384	5,345	3,958	5,678
Monmouth	4,763	4,860	4,948	4,114	5,124	5,110	4,280
Morris	2,838	2,871	3,486	2,892	2,849	2,460	3,312
Ocean	5,913	6,801	7,892	6,700	6,559	6,191	7,243
Passaic	8,720	5,563	7,768	8,456	8,570	7,664	6,774
Salem	952	888	634	815	347	503	410
Somerset	1,144	1,951	1,799	1,508	1,832	1,749	3,133
Sussex	729	556	847	1,335	747	439	334
Union	4,127	5,503	5,315	6,039	5,184	5,048	7,219
Warren	436	612	898	1,003	511	841	761

PERCENT	2005	2006	2007	2008	2009	2010	2011
New Jersey	8.5%	8.2%	8.4%	7.9%	7.9%	7.2%	7.8%
Atlantic	10.4%	7.3%	16.6%	9.4%	9.0%	12.4%	10.5%
Bergen	6.0%	7.6%	9.0%	6.2%	7.9%	7.5%	7.0%
Burlington	5.0%	3.5%	5.5%	3.7%	4.4%	4.2%	3.8%
Camden	7.1%	9.9%	7.0%	8.1%	8.6%	7.6%	9.7%
Cape May	6.3%	8.4%	5.0%	5.0%	5.6%	6.2%	6.4%
Cumberland	12.1%	11.8%	6.0%	9.2%	10.5%	8.4%	8.8%
Essex	17.2%	13.1%	9.6%	13.4%	12.2%	11.8%	12.7%
Gloucester	6.5%	12.3%	6.8%	7.8%	9.8%	4.5%	5.1%
Hudson	20.2%	16.0%	16.7%	14.2%	16.2%	14.1%	14.8%
Hunterdon	3.6%	2.0%	3.7%	7.1%	3.7%	2.9%	4.7%
Mercer	7.1%	6.5%	6.2%	7.1%	6.2%	7.3%	6.6%
Middlesex	7.9%	7.6%	8.2%	7.0%	5.6%	4.1%	5.8%
Monmouth	6.3%	6.2%	6.1%	5.0%	6.1%	6.0%	4.9%
Morris	5.0%	4.9%	5.9%	4.8%	4.4%	3.7%	4.8%
Ocean	5.3%	6.0%	7.0%	5.9%	5.6%	5.2%	6.1%
Passaic	15.7%	10.5%	13.7%	14.7%	14.8%	13.3%	11.4%
Salem	10.7%	9.6%	7.1%	9.3%	3.7%	5.1%	4.3%
Somerset	3.5%	5.6%	5.0%	4.0%	4.9%	4.5%	8.0%
Sussex	5.1%	3.9%	5.8%	8.7%	4.6%	2.6%	1.9%
Union	6.4%	8.8%	8.3%	9.5%	8.2%	7.7%	10.9%
Warren	3.3%	4.6%	6.8%	7.3%	3.8%	5.5%	5.3%

Elderly in Poverty: Below 200% FPL

NUMBER	2006	2007	2008	2009	2010	2011
New Jersey	287,335	283,042	279153	291,724	290,435	306,232
Atlantic	10,268	14,110	10814	11,261	11,541	11,129
Bergen	26,574	28,869	25399	29,899	31,017	34,750
Burlington	11,170	10,001	10729	12,075	10,302	11,024
Camden	17,786	15,450	18045	18,162	16,328	19,066
Cape May	4,992	4,312	4606	4,614	6,072	3,808
Cumberland	7,703	5,588	6637	6,171	6,408	6,392
Essex	28,219	25,547	28146	28,259	29,526	29,949
Gloucester	10,726	8,149	9079	8,076	7,641	8,199
Hudson	28,428	25,898	22967	25,513	26,682	27,740
Hunterdon	2,128	1,956	2604	2,812	2,794	3,219
Mercer	11,216	9,609	9920	7,797	11,515	10,299
Middlesex	20,785	22,867	21415	22,255	19,666	22,302
Monmouth	17,411	18,067	16558	18,536	18,633	20,751
Morris	9,830	10,380	8944	11,205	10,955	12,204
Ocean	30,597	30,850	30721	32,110	28,768	30,881
Passaic	15,935	18,495	18679	19,017	20,278	17,917
Salem	2,735	2,583	2892	2,595	2,451	2,380
Somerset	6,553	5,669	6411	6,311	6,628	7,968
Sussex	2,369	3,389	4145	3,533	3,163	2,829
Union	18,503	16,573	17048	18,005	16,419	19,971
Warren	3,407	4,680	3394	3,518	3,648	3,454

PERCENT	2006	2007	2008	2009	2010	2011
New Jersey	26.7%	26.1%	25.3%	25.9%	25.2%	26.2%
Atlantic	29.2%	38.8%	28.6%	30.6%	30.9%	28.9%
Bergen	20.9%	22.7%	20.3%	23.0%	23.3%	25.7%
Burlington	20.7%	17.7%	19.0%	20.5%	17.1%	18.0%
Camden	29.3%	26.7%	29.1%	28.8%	26.0%	29.6%
Cape May	25.5%	23.5%	24.4%	23.6%	29.0%	18.2%
Cumberland	41.2%	30.2%	35.3%	32.5%	34.9%	33.5%
Essex	32.7%	29.5%	33.0%	32.9%	34.1%	33.9%
Gloucester	33.7%	25.9%	27.9%	24.4%	22.3%	23.4%
Hudson	45.0%	41.2%	37.1%	41.0%	41.3%	42.6%
Hunterdon	15.4%	13.9%	17.9%	17.8%	17.4%	18.9%
Mercer	27.0%	22.8%	23.1%	17.8%	25.5%	22.7%
Middlesex	23.9%	26.8%	23.4%	23.4%	20.2%	22.7%
Monmouth	22.3%	22.4%	20.2%	22.2%	22.0%	24.0%
Morris	16.8%	17.6%	14.7%	17.5%	16.4%	17.9%
Ocean	27.1%	27.3%	27.1%	27.3%	24.1%	26.0%
Passaic	30.0%	32.6%	32.5%	32.8%	35.1%	30.2%
Salem	29.7%	28.8%	32.9%	27.9%	24.8%	25.1%
Somerset	18.7%	15.6%	16.9%	16.8%	16.9%	20.2%
Sussex	16.7%	23.0%	27.1%	22.0%	18.5%	16.2%
Union	29.6%	25.9%	26.8%	28.6%	25.2%	30.2%
Warren	25.5%	35.2%	24.8%	26.0%	24.0%	23.9%

Endnotes

¹ <http://www.kypolicy.us/content/decline-tanf-caseloads-not-result-decreasing-poverty>

² <http://www.eitc.irs.gov/central/eitcstats/>

³ See 2011 Real Cost of Living Report available at www.lsnj.org/pri

⁴ Office of Legislative Services Analysis. FY 2013-14

⁵ Center on Budget and Policy Priorities, “How Many Weeks of Unemployment Compensation are Available?” (April 8, 2013)

⁶ Center on Budget and Policy Priorities (CBPP), “*Introduction to Unemployment Insurance*” by Chad Stone and William Chen (February 6, 2013)

⁷ CBPP, “*Introduction to Unemployment Insurance*” by Chad Stone and William Chen (February 6, 2013)

⁸ CBPP, “*Introduction to Unemployment Insurance*” by Chad Stone and William Chen (February 6, 2013)

⁹ Department of Labor and Workforce Development, Disaster Unemployment Assistance.

http://lwd.dol.state.nj.us/labor/ui/aftrfile/dua_basics.html

¹⁰ <http://lwd.dol.state.nj.us/labor/forms-pdf/tdi/wpr-119.pdf>

¹¹ The estimate was extrapolated using 2005 New Jersey Temporary Disability Insurance eligible pregnancy claims as well as an analysis of California’s experience. Office of Legislative Services, Legislative Fiscal Estimate for Assembly Bill No. 973 of 2008.

¹² Both provide time off from work due to an employee’s own disability.

¹³ 2009 is the latest year for which the data is available on the state-by-state food stamp caseload.

¹⁴ National Low Income Housing Coalition, State Housing Profile (updated 7/26/12)

¹⁵ “The automatic budget cuts known as “sequestration” took effect on March 1 2013. Under the requirements of the 2011 Budget Control Act (BCA) as amended by January’s American Taxpayer Relief Act (ATRA), both defense and non-defense programs were automatically cut, or sequestered, reducing total funding by \$85 billion.” [Source: Center on Budget and Policy Priorities – Sequestration by Numbers by Richard Kogan, March 22, 2013].

¹⁶ Department of community Affairs Response to Office of Legislative Services Analysis, Fiscal Year 2010-11

¹⁷ It is important to note that some portion of the household income can be deducted before the 30 percent is calculated. The deducted amount usually falls in the following categories – deduction for elderly or disabled head of household, deduction for each household member who is under 18 years, and deduction for the estimated cost of tenant-paid utilities (which is based on the DCA utility schedule chart).

¹⁸ State of New Jersey, 2012 Annual Action Plan (July 1, 2012 – June 30, 2012), Department of Community Affairs

¹⁹ New Jersey Department of Community Affairs, Community Development Block Grant Disaster recovery Action Plan. For CDBG-DR Disaster Recovery Funds, Disaster Relief Appropriations Act of 2013 (Public Law 113-2, January 29, 2013)

²⁰ Low income defined as income below 80 percent of the area median income (AMI).

²¹ New Jersey Department of Community Affairs, Community Development Block Grant Disaster Recovery Action Plan. For CDBG-DR Disaster Recovery Funds, Disaster Relief Appropriations Act of 2013 (Public Law 113-2, January 29, 2013)

²² FEMA Individual Assistance data, effective February 27, 2013 and FEMA ABFE Maps (New Jersey Department of Community Affairs, Community Development Block Grant Disaster Recovery Action Plan)

²³ FEMA Individual Assistance data, effective February 27, 2013 and FEMA ABFE Maps (New Jersey Department of Community Affairs, Community Development Block Grant Disaster Recovery Action Plan)

²⁴ New Jersey Department of Community Affairs, Community Development Block Grant Disaster recovery Action Plan. For CDBG-DR Disaster Recovery Funds, Disaster Relief Appropriations Act of 2013 (Public Law 113-2, January 29, 2013)

²⁵Healthcare.Gov. "How the health care law is making a difference for the people of New Jersey." Retrieved from the web on 1/28/13

²⁶ Healthcare.Gov. "How the health care law is making a difference for the people of New Jersey." Retrieved from the web on 1/28/13

²⁷The Kaiser Commission on Medicaid and the Uninsured. "How Much Will Medicaid Physician Fees for Primary Care Rise in 2013? Evidence from a 2012 Survey of Medicaid Physician Fees" by Stephen Zuckerman and Dana Goin, The Urban Institute.