

WHAT IS POVERTY?

MEASURING DEPRIVATION
IN NEW JERSEY

“My Mom lost her job
cause my little sister
got sick, but she can’t
get to the doctor
cause the stupid car
ran out of gas and
there’s no bus out
here so I have to
figure out how to get
them something to eat
but I don’t know how
to get there and we
don’t have any money.
I don’t know where my
Dad is. I haven’t been
to school in four days.
I’m pretty sure
no one cares.”



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About Legal Services of New Jersey and Its Poverty Research Institute

Legal Services of New Jersey (LSNJ) heads the 48-year-old statewide Legal Services system, consisting of seven non-profit corporations providing free essential legal aid in civil matters to low-income people in all 21 counties. LSNJ created the Poverty Research Institute (PRI) in 1997 to assemble data and other information that would assist in its mission of providing civil legal aid. Such information can pinpoint the location, demographics, and other aspects 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 poverty's 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. For information on LSNJ itself, go to www.lsnj.org. To donate and support LSNJ's work, go to <https://www.lsnj.org/SupportOurWork.aspx>. To volunteer your time to assist LSNJ, go to www.lsnj.org/Volunteer.aspx.

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Measuring Deprivation in New Jersey

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

SEPTEMBER 2014

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Overview

Poverty estimates based upon the federal poverty level grossly understate the extent of poverty in New Jersey. Using a more realistic indicator that incorporates real cost of living data, this report reveals that a much larger group than previously reported or acknowledged is experiencing serious income shortages and deprivation in New Jersey.

The percentage of residents unable to meet basic needs is nearly three times more than what is revealed by the federal poverty level (FPL).

- Nearly one-third of the total state population grappled with income hardships in 2012. The official federal poverty measure, however, shows only a fraction of those experiencing poverty. Based on the official FPL measure, 10.8 percent of the state population—934,943 residents—were living in actual poverty in 2012. Using a more realistic indicator, 250% of FPL, the lowest percentage supported by LSNJ’s 2013 Real Cost of Living (RCL) report and research, more than 2.7 million or 31.5 percent of the total state population did not have enough resources to make ends meet—numbers nearly three times greater than at 100% of the FPL.

A disturbingly large portion—39 percent—of New Jersey children were living with insufficient resources in 2012.

- Thirty-nine percent of children were below 250% FPL in 2012, compared to 15.4 percent using the federal poverty measure.

Working-age adults had lower percentages experiencing income shortages, but still much higher than the official poverty level

- Approximately 28.4 percent of adults ages 18-64 were experiencing income hardships in 2012; the FPL shows only 9.7 percent of this group as experiencing poverty.

The most glaring differences arise when examining poverty rates for the elderly population.

- Using the official measure, only 7.9 percent of the elderly (55 and over) were below the FPL in 2012. Using 250% of the FPL, 33.7 percent experienced income insecurity and significant deprivation in 2012—more than four times higher than the official estimate.

Nearly half of the population of blacks and those of Latino ethnicity did not have enough resources to make ends meet in 2012.

- Hispanic or Latino groups experienced the highest income insecurity rates—54.6 percent were below 250% FPL in 2012. Blacks or African Americans had the next highest income hardships—49.0 percent were below 250% FPL in 2012. At 100% of the federal poverty level, only about 20 percent of these groups were reported to be below the official poverty level in 2012.

Essex, Hudson, and Passaic counties had the highest concentration of individuals below 250% of FPL in 2012—more than 40 percent of the residents.

- Forty-four percent of Hudson County residents, 44.2 percent in Essex, and 40.6 percent in Passaic County were below 250% FPL in 2012. Under federal poverty measure, less than 18 percent of residents in these counties lived in poverty in 2012.

Introduction

Poverty Research Institute

Legal Services of New Jersey created the Poverty Research Institute (PRI) in 1997 with two goals. First, we sought to share Legal Services' special knowledge of the conditions and deprivations of those with insufficient incomes, and of what is occurring at the intersection of public policy, law, and poverty: What approaches do and do not work, and what are the actual and potential consequences of various programs and rules. Second, with the ultimate intent of reducing the number and impact of civil legal problems of the poor, we undertook to examine root causes and consequences of poverty, looking to marshal facts and truths that would enable public and private policymakers to make the most informed decisions possible.

What Is Poverty?

This report concludes that a state-specific poverty measure is fundamental to understanding the true extent of deprivation in New Jersey, and provides the support for setting that measure at 250% of the U.S. Census Bureau's federal poverty level (FPL), a marked change from the 200% level used in prior LSNJ PRI reports. After beginning with a brief discussion of the challenge in defining poverty, we summarize the shortcomings of the FPL as a measure of actual poverty in New Jersey. The report's third section proposes the RCL as a far better gauge of the actual extent of poverty in the state, and presents the case for using 250% of the FPL as the closest approximation of the RCL when seeking to analyze and present U.S. Census data concerning poverty. Finally, using the 250% of FPL standard, the report's appendix portrays some key New Jersey demographic information regarding those most deeply affected by actual poverty in New Jersey.

Acknowledgements

Shivi Prasad and Allan Lichtenstein, senior researchers at PRI, developed the methodology and assembled the data for this report, and served as primary authors. They also were the primary researchers and authors of PRI's most recent Real Cost of Living study for New Jersey, published last year, following the research format pioneered by Dr. Diana Pearce, a professor at the University of Washington, and implemented in 37 states. www.lsnj.org/PRIResearchReports.aspx. Final editing and layout was done by Sue Perger at LSNJ. The cover was designed by Laurel Ives of New York.

We are deeply grateful to the Fund for New Jersey, which provided the primary support for this research and report.

Melville D. Miller, Jr.
President, Legal Services of New Jersey
Edison, New Jersey
September 2014

Breaking the Shackles of the Past: The Need for a More Realistic Gauge of Actual Poverty

Defining Poverty

At bottom, defining poverty in practical terms is not deep science. We need only to be able to define and measure the point at which people suffer *significant deprivation in critical life areas*: safety, housing, food, health care, education, transportation, and child care to permit employment, and other essentials, such as clothing. In sum, a decent, productive life. Each key area of need must be defined in measureable terms, and the costs of meeting those needs must be assessed at the greatest possible level of detail, taking into account how particular factors such as family size, age, place of residence, and other issues may cause important variations in costs.

Apart from the increasing widespread use of the Real Cost of Living (also called “self-sufficiency standard”) poverty measurement approaches discussed in this report, there is a clear national trend toward alternative poverty assessments and measures. All in effect are occasioned by the widely acknowledged shortcomings of the FPL. A notable example is the Columbia University/Robin Hood Foundation joint venture. An initial April 1, 2014 report, based on qualitative and quantitative data, found that 37% of New Yorkers suffered “severe material hardship” over the past year, as against a 21% official (federal) poverty rate. In a different vein, several other cost/market basket approaches have been developed, notably by the Economic Policy Institute, Columbia’s National Center for Children in Poverty, and MIT’s Living Wage Calculator project.

The Inadequacy of the Federal Poverty Standard

For decades a consistent chorus of critics has documented the weaknesses and limitations of the “official” poverty standard—the Census Bureau’s FPL.

Poverty is not just a number but a state of deprivation that varies based on individual circumstances. A family with an infant *will* have higher expenses than one with a school-age child. Similarly, a family living in Manhattan *will* need significantly more resources than a family living in Mississippi. In such cases, a single threshold based on family size will not capture the income needs of both families accurately. Even before we can begin to think about how to assist people experiencing poverty, we need to find a way to accurately gauge who is experiencing it. LSNJ’s Real Cost of Living study addresses the shortcomings of the FPL and serves as an excellent guide to what families need to make ends meet. Below the RCL marker, you are in actual or true poverty. You do not have enough income to meet some portion of your basic needs. You are forced to go without, usually by trading off one critical need for another—less food to make rent or deferring a health exam to secure a child’s winter clothing. For vivid portrait of such tradeoffs in New Jersey, see *Food, Clothing, Health, or a Home? The Terrible Choices and Deprivations—and Great Courage—of New Jerseyans Who Live in Poverty*. Below the

marker, you are almost certain to be experiencing *significant deprivation*. While it is not possible to pinpoint a precise threshold that incorporates the particular and unique hardships of all individuals experiencing income challenges because of the uniqueness of personal circumstances, it is critical to agree on a threshold that captures the hardships of the majority.

The FPL was initiated in 1963 when Mollie Orshansky, an employee of the Social Security Administration, developed a simple equation. She started with the U.S. Department of Agriculture's "thrifty food plan"—even then a subjective statement about necessary types and amounts of food—and then simply multiplied it by three to account for all other necessary expenses. This formula remains the same today as in 1963. While it may have been somewhat representative of typical costs then, U.S. society has changed substantially since the 1960s. More than five decades later there are far more dual-earner families, and housing, transportation and child care consume a much larger share of family budgets than food. Because of the inherent deficiencies, the FPL overlooks and undercounts a vast group of individuals experiencing poverty.

The main deficiencies of the FPL are:

- It fails to adjust for regional differences in the cost of living. It remains the same whether one lives in Mississippi or Manhattan. In reality, costs vary within states, within counties, and even within towns. The main driving force of poverty in New Jersey is, in fact, the cost of living. According to the U.S. Bureau of Economic Analysis' (BEA) Regional Price Parity Index, New Jersey has the third highest cost of living in the country.¹ Breaking down the overall index shows that expenditures for rent, education, food, and health are among the highest in the nation. As a result, individuals living in New Jersey need more money to buy the same amount of goods or services as someone in Mississippi and most other states. To apply the same threshold for a family irrespective of the place of residence is problematic.
- The FPL is based on the cost of a single item—food—not that of the full range of goods and services necessary to meet basic needs. Much has changed since the measure was first formulated in the 1960s. Food no longer occupies one-third of a family's budget.
- The FPL does not include the value of any non-cash benefits (such as Supplemental Nutrition Assistance Program [SNAP] benefits or housing assistance) or cash benefits (such as the Earned Income Tax Credit [EITC]) when calculating net income. Such benefits increase the disposable income available to a family and can alter a family's well-being.
- The FPL fails to consider child care costs that can drastically affect the disposable income available to a family when both parents are working or when the family is headed by a single parent. Since the 1960s, the number of households where all

¹ Excludes District of Columbia

adults are working has increased markedly. The last several decades have also seen a substantial rise in child care costs.

- In families where both adults are employed, transportation costs are likely to make up a larger proportion of the family budget than food.
- The FPL also does not account for medical or tax-related expenses or changes in consumption patterns over the years.

A new federal approach to reckoning poverty, termed the Supplemental Poverty Measure (SPM), has been under development for nearly two decades. The SPM is expressly designed to supplement, not replace, the FPL, and is not currently used at the federal level for resource allocation or determining program eligibility. Currently the only data point attached to it is a statewide poverty level. Of note:

- It is based on the 33rd percentile of expenditures on food, clothing, shelter, and utilities (FSCU) of consumer units with exactly two children, multiplied by 1.2 to add 20 percent for all other necessary expenses, thus incorporating several arbitrary elements;
- It is updated annually using a five-year moving average of expenditures on FSCU;
- Adjustments are made for geographical variations in housing costs using data from the American Community Survey (ACS);
- Adjustments are made for variations in family size and composition;
- Separate thresholds exist depending on variations in housing status: whether the home is owned with a mortgage, owned without a mortgage, or rented; and
- Gross income includes any in-kind benefits a family receives to meet their FSCU needs such as SNAP, housing subsidies, the Low Income Home Energy Assistance Program (LIHEAP), school lunch, Women, Infants and Children (WIC), minus taxes (or plus tax credits, such as EITC), minus work expenses (includes transportation and child care costs) and minus out-of-pocket medical expenses.

While SPM is a better tool than FPL, it still fails to utilize fully *actual costs*, substituting various assumptions, and thus is less accurate than a full “market basket” approach. In addition, because of its dependence on expenditures it is a less reliable indicator during periods of economic downturn when people tend to spend less. Any measure that depends upon expenditures at an arbitrary percentile, rather than actual costs, is susceptible to the same problem.

The Case for Using the Real Cost of Living as the Measure of Poverty

The RCL has a long history both in New Jersey and nationally. Originally developed by Dr. Diana Pearce, of the University of Washington, it follows an established methodology, used in 37 states, for calculating minimum costs to meet basic needs. The RCL focuses on seven areas of basic needs and costs: housing, health care, food, child care, transportation, taxes, and costs of other essentials, such as clothing. The RCL assumes that the adults in a household work full time, and, thus, assesses the costs of work. Transportation costs take into account the cost of traveling to and from work. Child care covers work and commuting time. Health care costs assume basic employer coverage, an assumption made even more reasonable with the advent of the federal Affordable Care Act (ACA).

It bears special emphasis that the RCL is extremely conservative. It includes no provision for many expenses considered staples of a decent middle-class existence in New Jersey. There are no savings for retirement or college for children, nothing for the purchase of a car or other major items, no set-aside for emergency expenses, and no luxuries of any kind—no cable, no restaurant meals or take outs, no vacations.

Each cost area is considered separately; no gross, across-the-board multiplier is used across all cost categories, which is a source of considerable distortion in other methodologies. Costs are assessed at the county level to better capture significant regional differences.

Past RCL studies confirm wide variations in essential living costs depending upon family composition, family size, and place of residence. For this reason the RCL is unprecedented in its detail: It utilizes 70 different family compositions in each of New Jersey's 21 counties. Together the included family compositions constitute the vast majority of New Jersey households.

Other key characteristics of the RCL approach include:

- The RCL's methodology is grounded in original research and takes into account realities that affect day-to-day opportunities and decisions by people with low incomes. For instance, the RCL not only uses a "bare-bones" budget concept, but also includes costs for services and products that are in fact widely accessible. For example, for a single-person household in New Jersey the RCL uses the costs of a one-bedroom apartment rather than an efficiency or a studio unit because efficiency units are significantly less available across the state.
- The RCL takes into account the net effect of taxes and tax credits in calculating basic costs, reducing them by the tax credit a family receives.

- The RCL uses a minimal, but adequate, definition of basic needs. There is no room for extra spending, no recreation, no cable, and no non-work-related travel costs. The definitions and assumptions do allow, however, a family to meet basic needs without skimping or making trade-offs among necessities. As a key example, the RCL uses the USDA's "low-cost" food plan rather than its thrifty food plan, which is cheaper. The USDA "thrifty" food plan, while cheaper, is intended for only emergency, temporary use, and is not nutritionally adequate over a period of time. The low-cost food plan, on the other hand, is based on more realistic and adequate nutritional assumptions that account for food preparation time and consumption patterns. In keeping with its "bare bones" concept, the RCL does not allow for "take-outs" or restaurant meals.

Why It Is Necessary and Appropriate to Use 250% of the FPL as the Benchmark for Poverty in New Jersey

The RCL reports document a massive gap between the federal poverty level and what it actually costs to meet the most basic human needs in a high-cost state such as New Jersey. Using the RCL statewide weighted average for a few typical families, we find that in 2011 a family with two adults and two school-age children needed at least \$5,353 monthly (\$64,000 annually) to meet basic needs. A family with two adults with two preschool-age children needed at least \$6,114 monthly (\$73,371 annually). By contrast, the 2011 federal poverty level for this family size was \$22,811, and made no distinction between these two different family types, despite their greatly differing needs and costs.

The RCL study confirms that a range of 250% to 350% of the FPL, depending on geographical location, is a more accurate indicator of deprivation for the great majority of families in New Jersey. All but a few of the 70 principal family sizes and compositions in the RCL fall above 250% FPL. While using a single benchmark unquestionably runs against the spirit of the RCL, because it submerges individual needs and circumstances, such a conversation step is inevitable if the lessons of the RCL are actually applied. All federal data related to poverty is gathered and reported in terms of some percentage of the FPL.

It is important to understand that 250% of the FPL is not a magic number, just an average. Individuals and families above that threshold can experience deprivation because of their particular personal circumstances.

Concluding Observations

Based upon this research, going forward LSNJ's Poverty Research Institute will use the RCL—and its conversion in Census terms to 250% of FPL—as the floor, the standard, to assess the extent of poverty in New Jersey. Far more important than this research consequence, however, is the need for public and private decision makers, both federal and New Jersey, to employ it for use in program eligibility rules, program design, and development of new strategies and approaches to poverty. The discredited FPL in effect obscures three-quarters of New Jersey's poverty. It serves no interest—not for government, not for society, and least of all the poor—to perpetuate this illusion.

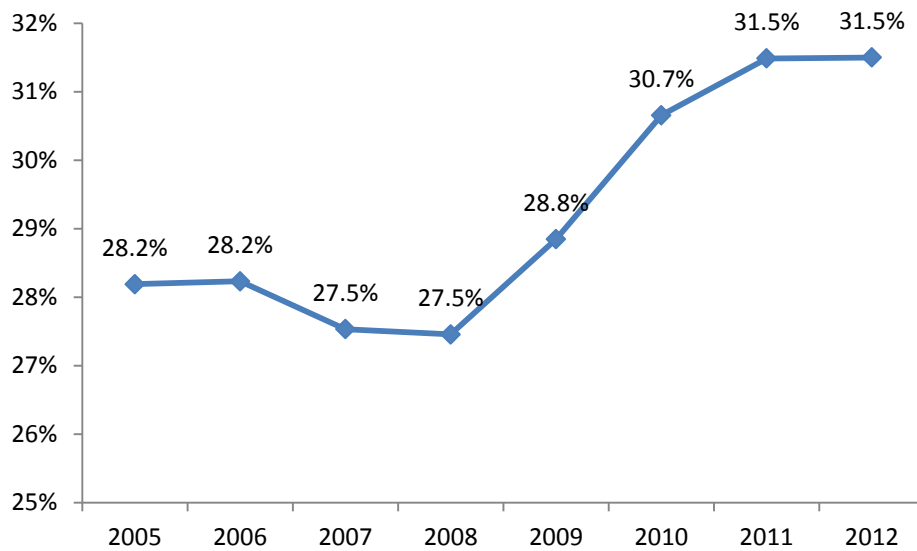
Appendix

Characteristics of New Jerseyans Experiencing Deprivation

Total Population Below 250% FPL, New Jersey 2005 to 2012

	Below 250% FPL	Above 250% FPL	Total Population	Percent below 250% FPL
2005	2,396,917	6,105,781	8,502,698	28.2%
2006	2,410,596	6,127,931	8,538,527	28.2%
2007	2,342,540	6,165,200	8,507,740	27.5%
2008	2,335,222	6,169,568	8,504,790	27.5%
2009	2,461,253	6,070,747	8,532,000	28.8%
2010	2,644,703	5,982,375	8,627,078	30.7%
2011	2,722,371	5,924,318	8,646,689	31.5%
2012	2,739,209	5,951,516	8,690,725	31.5%

Total Population Percent below 250% FPL

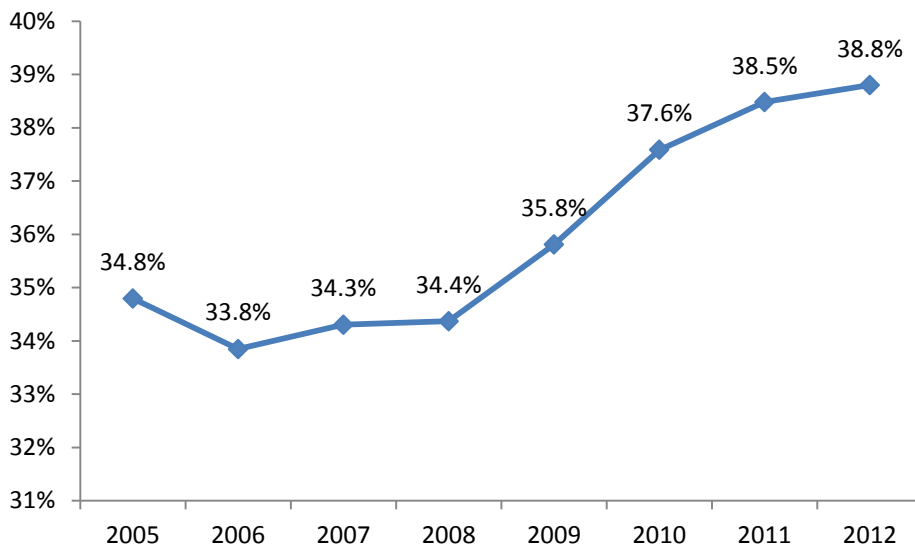


Source: American Community Survey, PUMS data analysis, New Jersey 2005 to 2012

Children below 250% FPL, New Jersey 2005 to 2012

	Below 250% FPL	Above 250% FPL	Total Children	Percent below 250% FPL
2005	743,922	1,394,125	2,138,047	34.8%
2006	698,917	1,365,964	2,064,881	33.8%
2007	696,434	1,333,845	2,030,279	34.3%
2008	696,523	1,330,029	2,026,552	34.4%
2009	725,115	1,299,996	2,025,111	35.8%
2010	765,978	1,272,048	2,038,026	37.6%
2011	776,524	1,241,355	2,017,879	38.5%
2012	779,691	1,228,337	2,008,028	38.8%

Percent of Children below 250% FPL

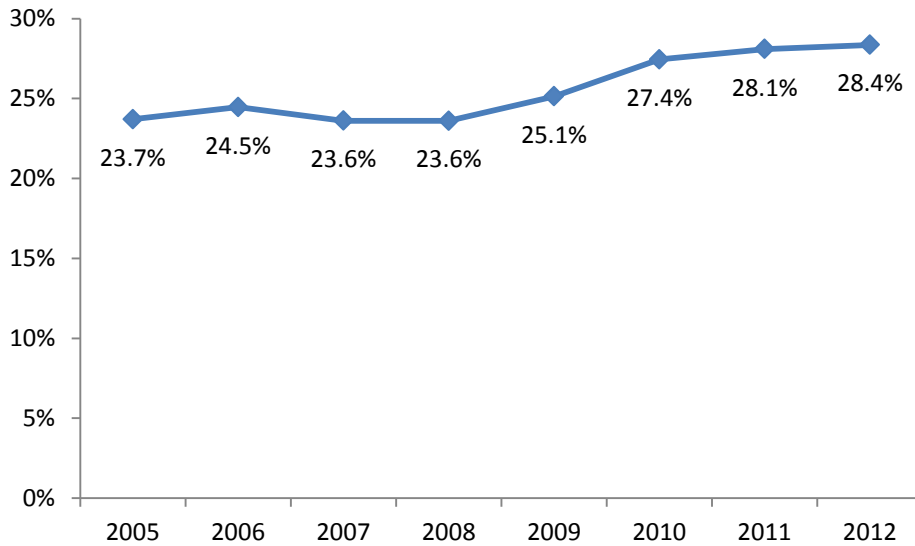


Source: American Community Survey, PUMS data analysis, New Jersey 2005 to 2012

Adults (18-64 years) below 250% FPL, New Jersey 2005 to 2012

	Below 250% FPL	Above 250% FPL	Total Adults	Percent below 250% FPL
2005	1,253,701	4,036,505	5,290,206	23.7%
2006	1,321,035	4,078,576	5,399,611	24.5%
2007	1,275,128	4,124,602	5,399,730	23.6%
2008	1,270,180	4,112,038	5,382,218	23.6%
2009	1,352,758	4,030,439	5,383,197	25.1%
2010	1,492,480	3,945,095	5,437,575	27.4%
2011	1,532,925	3,923,817	5,456,742	28.1%
2012	1,551,718	3,921,327	5,473,045	28.4%

Percent of Adults below 250% FPL, New Jersey 2005 to 2012

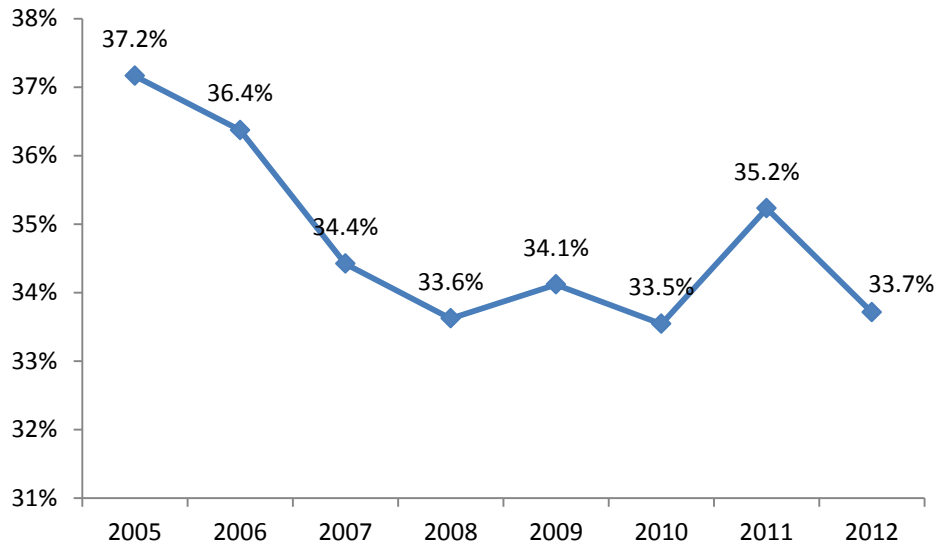


Source: American Community Survey, PUMS data analysis, New Jersey 2005 to 2012

Elderly (65 years & over) below 250% FPL, New Jersey 2005 to 2012

	Below 250% FPL	Above 250% FPL	Total Elderly	Percent below 250% FPL
2005	399,294	675,151	1,074,445	37.2%
2006	390,644	683,391	1,074,035	36.4%
2007	370,978	706,753	1,077,731	34.4%
2008	368,519	727,501	1,096,020	33.6%
2009	383,380	740,312	1,123,692	34.1%
2010	386,245	765,232	1,151,477	33.5%
2011	412,922	759,146	1,172,068	35.2%
2012	407,800	801,852	1,209,652	33.7%

Percent of Elderly below 250% FPL, New Jersey 2005 to 2012



Source: American Community Survey, PUMS data analysis, New Jersey 2005 to 2012

Below 250% FPL by Sex, New Jersey 2005 to 2012

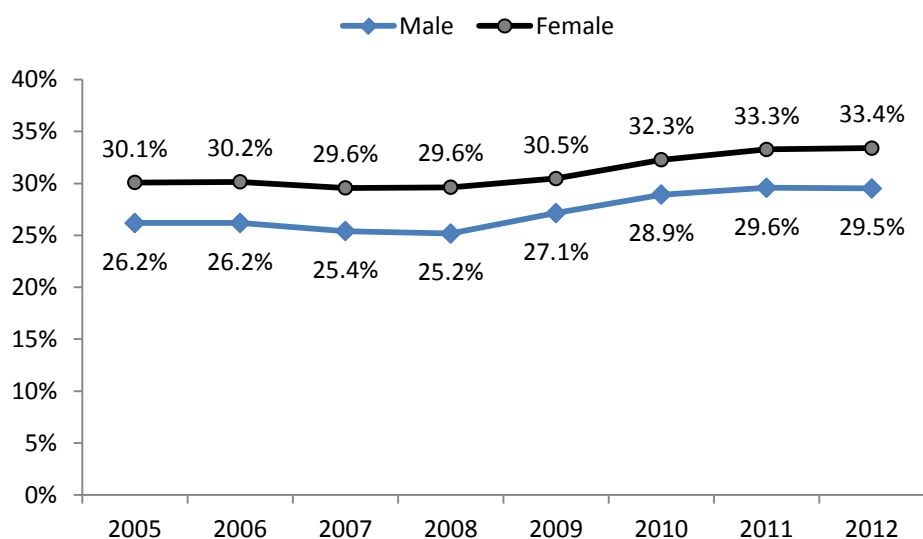
Percent of Men below 250% FPL, New Jersey 2005 to 2012

	Below 250% FPL	Above 250% FPL	Total Male	Percent below 250% FPL
2005	1,083,487	3,053,605	4,137,092	26.2%
2006	1,088,743	3,066,731	4,155,474	26.2%
2007	1,055,680	3,099,049	4,154,729	25.4%
2008	1,044,712	3,105,157	4,149,869	25.2%
2009	1,130,940	3,035,728	4,166,668	27.1%
2010	1,209,178	2,971,194	4,180,372	28.9%
2011	1,241,498	2,956,233	4,197,731	29.6%
2012	1,243,519	2,969,015	4,212,534	29.5%

Percent of Women below 250% FPL, New Jersey 2005 to 2012

	Below 250% FPL	Above 250% FPL	Total Female	Percent below 250% FPL
2005	1,313,430	3,052,176	4,365,606	30.1%
2006	1,321,853	3,061,200	4,383,053	30.2%
2007	1,286,860	3,066,151	4,353,011	29.6%
2008	1,290,510	3,064,411	4,354,921	29.6%
2009	1,330,313	3,035,019	4,365,332	30.5%
2010	1,435,525	3,011,181	4,446,706	32.3%
2011	1,480,873	2,968,085	4,448,958	33.3%
2012	1,495,690	2,982,501	4,478,191	33.4%

Below 250% FPL by Sex, New Jersey 2005 to 2012

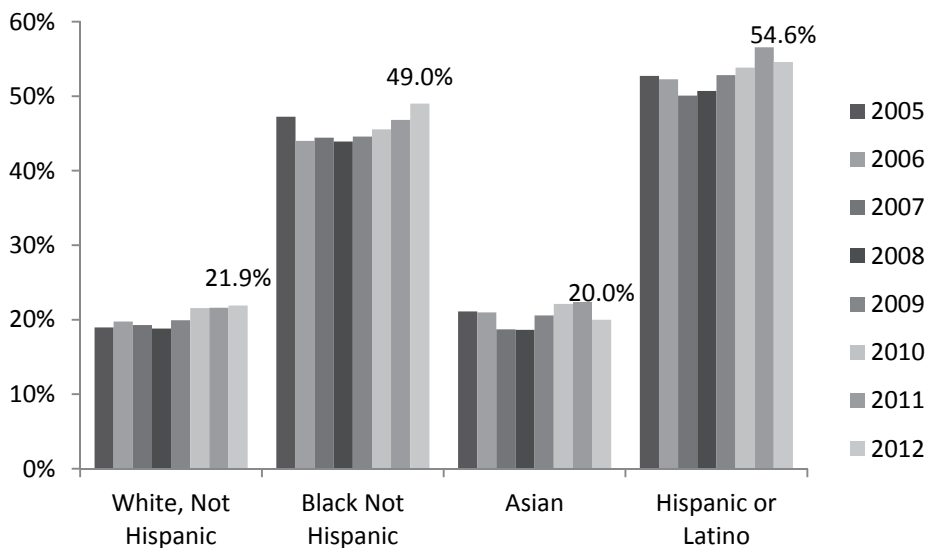


Source: American Community Survey, PUMS data analysis, New Jersey 2005 to 2012

Below 250% FPL by Race & Ethnicity, New Jersey 2005 to 2012

	White, Not Hispanic or Latino	Black, Not Hispanic or Latino	Asian	Hispanic or Latino
2005	19.0%	47.2%	21.1%	52.7%
2006	19.8%	44.0%	21.0%	52.3%
2007	19.3%	44.4%	18.7%	50.1%
2008	18.8%	43.9%	18.6%	50.7%
2009	19.9%	44.6%	20.6%	52.8%
2010	21.6%	45.5%	22.1%	53.8%
2011	21.6%	46.8%	22.4%	56.6%
2012	21.9%	49.0%	20.0%	54.6%

Percent below 250% FPL by Race & Ethnicity, New Jersey 2005 to 2012

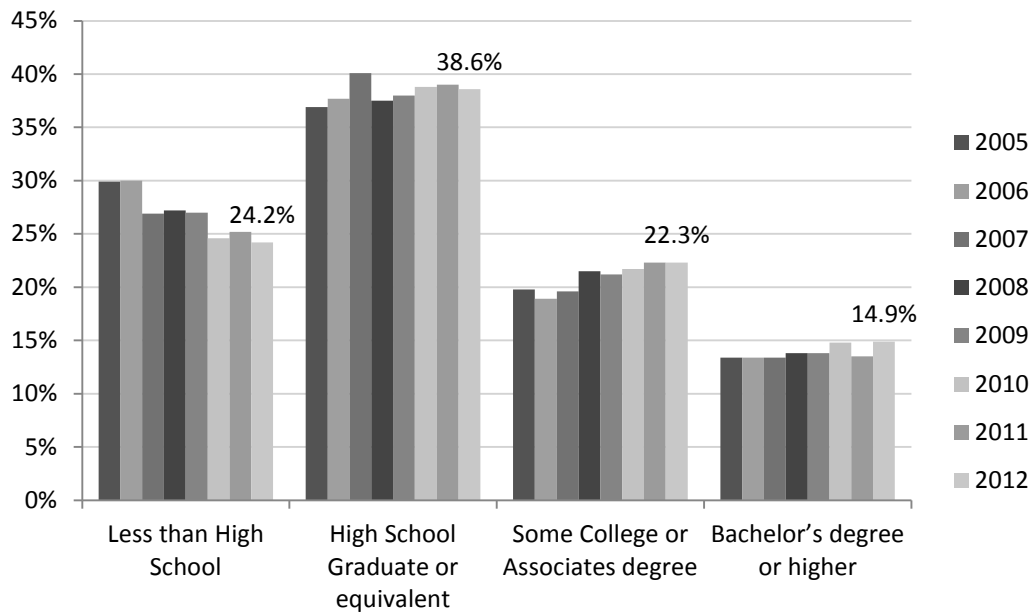


Source: American Community Survey, PUMS data analysis, New Jersey 2005 to 2012

Educational Attainment of Population Below 250% FPL New Jersey 2005 to 2012

	Less than High School	High School Graduate or equivalent	Some College or Associates degree	Bachelor's degree or higher	Total
2005	29.9%	36.9%	19.8%	13.4%	100%
2006	30.0%	37.7%	18.9%	13.4%	100%
2007	26.9%	40.1%	19.6%	13.4%	100%
2008	27.2%	37.5%	21.5%	13.8%	100%
2009	27.0%	38.0%	21.2%	13.8%	100%
2010	24.6%	38.8%	21.7%	14.8%	100%
2011	25.2%	39.0%	22.3%	13.5%	100%
2012	24.2%	38.6%	22.3%	14.9%	100%

Educational Attainment of Population below 250% FPL New Jersey 2005 to 2012



Source: American Community Survey, PUMS data analysis, New Jersey 2005 to 2012

Percent of Total Population below 250% FPL by County New Jersey 2005 to 2012

	2005	2006	2007	2008	2009	2010	2011	2012
Atlantic	34.7%	35.4%	35.2%	38.5%	38.6%	41.0%	42.7%	*
Bergen	21.3%	20.9%	19.6%	17.1%	20.4%	23.3%	23.9%	24.4%
Burlington	19.8%	22.1%	20.6%	20.8%	21.8%	19.5%	23.9%	25.6%
Camden	33.5%	32.7%	33.2%	32.4%	32.0%	35.7%	35.6%	37.0%
Cape May	31.7%	32.7%	36.6%	30.2%	37.5%	31.2%	34.3%	*
Cumberland	41.0%	42.2%	42.3%	40.9%	43.7%	42.0%	47.2%	*
Essex	40.9%	38.2%	38.7%	37.6%	37.8%	41.1%	42.4%	44.2%
Gloucester & Salem	24.3%	25.8%	28.8%	25.6%	25.4%	28.2%	28.3%	*
Hudson	45.7%	44.1%	42.8%	42.0%	41.4%	45.0%	43.0%	44.0%
Hunterdon	12.3%	12.9%	11.9%	12.2%	14.6%	16.3%	15.3%	18.3%
Mercer	24.6%	28.9%	25.6%	27.3%	29.5%	31.9%	28.1%	30.2%
Middlesex	23.4%	23.9%	22.7%	24.7%	25.6%	24.9%	28.3%	28.0%
Monmouth	20.6%	21.0%	21.3%	20.8%	23.8%	24.4%	23.9%	23.0%
Morris	14.9%	14.6%	13.8%	15.8%	16.2%	19.4%	19.1%	16.9%
Ocean	28.3%	31.2%	29.9%	29.4%	31.3%	35.7%	36.0%	32.1%
Passaic	43.1%	41.0%	38.7%	40.2%	42.0%	42.7%	47.4%	40.6%
Somerset	15.6%	16.1%	14.8%	13.9%	18.3%	18.1%	19.2%	20.0%
Sussex	17.4%	14.7%	20.0%	20.0%	18.9%	21.6%	19.2%	19.8%
Union	30.0%	30.3%	28.4%	30.1%	31.5%	32.1%	32.0%	35.6%
Warren	24.8%	24.7%	21.7%	24.4%	24.9%	25.6%	25.4%	26.9%
STATEWIDE	28.2%	28.2%	27.5%	27.5%	28.8%	30.7%	31.5%	31.5%

**2012(some PUMA areas were combined and others were split in 2012. Four counties had overlapping PUMAs in 2012. Estimates for these counties have been combined below)*

Atlantic & Cape May: 41.3%

Salem & Cumberland: 43.2%

Gloucester: 27.0%

Source: American Community Survey, PUMS data analysis, New Jersey 2005 to 2012