ESTD. 1964 **HOPES** making change.
empowering people.
impacting the community.

2015 COMMUNITY ASSESSMENT

Triennial Assessment of Community Needs Indicators
in Hudson County and Plainfield, New Jersey

Executive Summary

HOPES Community Action Partnership Incorporated (HOPES) is a 50 year old Community Action Agency established in 1964 by the Economic Opportunity Act. The agency's mission is to provide services that respond to the social, educational and training needs of individuals in an effort to overcome barriers and fight the causes of poverty. Each year, HOPES provides over 2,500 individuals and families with a wide range of supportive services that assist low-income households in achieving self-sufficiency and financial independence.

The agency's current geographic service area encompasses all of Hudson County, New Jersey as well as Plainfield in Union County, NJ. To deliver these services HOPES receives funding from a variety of federal, state, county, and local government sources. Additionally, a wide range of grants from private foundations, as well as earned income from owned assets, support the delivery of high quality social services across Early Childhood, Youth, Adult, Senior and Community Services Programs.

To comply with the funding requirements set forth by federal and state funders, HOPES is mandated to complete a detailed needs assessment of the communities where it targets services. This occurs every third year when the agency must complete a comprehensive, in-depth community assessment inclusive of information depicting the target population and demonstrating the scope of poverty and ongoing need for social services. During the two interim years, HOPES must update this information to ensure that the most current data is available to inform the design and delivery of its programs and services.

The last in-depth community assessment was completed by HOPES in 2012. The results of this assessment provided a valuable resource to the agency for the development of strategies and plans to empower low-income families. In 2013 and 2014, the community assessment was updated following a thorough review of all sources of data consulted in 2012 and the incorporation of new information regarding emerging trends with significant impacts on low-income communities.

The purpose of this document is to share the results of the 2015 HOPES Community Assessment of Hudson County and the City of Plainfield, New Jersey. In order to assess community needs, the agency collected hundreds of surveys from clients, board members, employees, organizational partners, and residents and community members who reside within the agency's geographic service area. Additionally, HOPES conducted extensive research to collect data from a wide range of sources, including the United States Census Bureau, New Jersey Department of Labor and Workforce Development, United States Department of Labor, New Jersey State Police, Robert Wood Johnson Foundation, Coalition for Supportive Housing, Legal Services of New Jersey Poverty Research Institute, Advocates for Children of New Jersey, New Jersey Association of Childcare and Resource Referral Agency, and many others.

As a result of this detailed analysis, HOPES has developed a comprehensive depiction of the scope of poverty within the geographic areas it targets. Where the conditions of poverty have intensified, HOPES stands ready to continue providing high quality services that respect the cultural and linguistic diversity of community residents. Where new challenges have emerged, the agency is prepared to adopt new solutions that are innovative and responsive to the needs of the community's most vulnerable residents. Additionally, HOPES will continue to build upon its remarkable success over the past 50 years and lay the foundations for high quality social services that will further empower low-income families during the 21st century.

Organizational Overview

HOPES Community Action Partnership Incorporated (HOPES) was established as the Community Action Agency for the City of Hoboken in 1964. Over the past 50 years, the agency has grown substantially in terms of the size of the geographic area where it targets services and the number of low-income individuals and families reached each year. Since 2010, HOPES has increased its client base by 214%, expanded the agency budget by 135% to surpass $12 million in Fiscal Year 2015, and welcomed more than 125 new employees into the organization, bringing the total number of employees to almost 250. As a result of this growth, HOPES will provide services to more than 2,500 residents throughout Hudson County, New Jersey and the City of Plainfield, New Jersey during calendar year 2015.

The organization is led by a 15 member Board of Directors that follows a tripartite structure. One-third represents the agency's target population, one-third represents the local business and professional community, and one-third represents elected officials from the areas where HOPES provides services. The day-to-day operations of the agency are supervised by a five member Senior Management Team, including the CEO/President, Director of Program Operations, Director of Finance, Director of Human Resources and Director of Children and Family Services.

The mission of HOPES is to provide community services that respond to the social, educational and training needs of individuals in an effort to overcome barriers and fight the causes of poverty. Current agency programming and services that support this mission and work to empower low-income individuals and families to self-sufficiency and financial independence include:

◊ **Early Childhood Services** that prepare young minds for educational achievement and social confidence. Children ages birth to five receive caring and professional supervision, as well as high quality education in Early Head Start, Head Start and State-funded Preschool Programs. Comprehensive services include education, dental and mental health, nutrition, parent involvement, and family supports. Head Start and Early Head Start programs also offer life skills training to expectant women, parents and families. The agency also maintains a commitment to recruiting and serving children with disabilities within its early childhood programs. State-Funded Preschool, Head Start and Early Head Start programs are offered in Hoboken, Jersey City and Plainfield.

◊ **Youth Services** include after school and summer courses, workshops and other enriching activities that empower youth through education. These programs provide opportunities to develop academic and social skills through constructive hands on learning experiences that are fostered in safe learning environments. Program areas include technology, digital media, entrepreneurship, music appreciation, computer instruction, financial literacy, health and nutrition, anti-bullying, college and career preparation, and goal setting.

◊ **Adult Services** support individuals working to achieve personal, educational and professional self-sufficiency and advancement. Services include courses in Adult Basic Education, English as a Second Language, Computer Literacy, Financial Education and Civics. Additionally, HOPES promotes workforce readiness by assisting individuals with developing the skills necessary for obtaining and maintaining employment through career assessments,

resume and cover letter preparation, job search assistance and professional development workshops that teach individuals how to succeed in the workplace.

◊ **Senior Services** are offered with the goal to provide programs that affirm the value and enhance the dignity of older persons. The Assisted Transportation Program provides wheelchair accessible transportation for individuals ages 60 and over and individuals with disabilities to scheduled appointments free of charge, including medical offices, grocery stores, banks, and other destinations. Senior Education Services provide opportunities to broaden educational and social horizons through English as a Second Language (ESL), Adult Basic Education (ABE), citizenship, computer literacy, physical health and nutrition, emotional wellness, financial literacy, health insurance navigation and chronic disease management courses and workshops. HOPES also offers Information & Assistance Services to help seniors learn about and applying for various benefit and entitlement programs.

◊ **Community Services** provide support to individuals as they learn about and apply for a variety of assistance programs, including utility assistance for families struggling to afford energy, phone, and water bills, general assistance programs such as Cancer Education and Early Detection, HIV Education and Outreach, State Health Insurance Enrollment Assistance, and free income tax preparation assistance through the agency's IRS Certified Volunteer Income Tax Assistance (VITA) program. Additional Community Services include one-on-one support with Social Security, Medicare, Medicaid, Unemployment Compensation, SNAP benefits, and workshops in the areas of financial literacy and health, nutrition and wellness.

HOPES provides these services at several locations throughout Hoboken and Plainfield, including:

◊ David E. Rue Building - HOPES Administrative Offices: 301 Garden Street in Hoboken

◊ Family Resource Center: 532 Jackson Street in Hoboken

◊ Brandt Early Childhood Program Site: 215 9th Street in Hoboken

◊ Connors Early Childhood Program Site: 201 Monroe Street in Hoboken

◊ Hoboken Infant & Toddler Services Site: 619 Jefferson Street in Hoboken

◊ Watchung Avenue Early Childhood Program Site:7-9 Watchung Avenue in Plainfield

◊ New Horizon Early Childhood Program Site: 110-228 West Front Street in Plainfield

◊ St. Mary's Early Childhood Program Site: 513 West 6th Street in Plainfield

◊ Plainfield Infant & Toddler Services Site: 322 Park Avenue in Plainfield

Image 1: David E. Rue Building - HOPES Administrative Offices
(Photo Credit: HOPES Community Action Partnership Incorporated)

Service Area Overview

HOPES provides a variety of social services to low-income individuals and families throughout Hudson County, New Jersey and within the City of Plainfield, New Jersey. Reviewing the predominant characteristics and historical backgrounds of these areas is essential to understanding the challenges facing the low-income individuals and families that reside within these communities. Additionally, the availability of economic opportunity is vital to empowering people to obtain employment, establish and/or advance their career, and achieve upward social mobility. Transportation accessibility, choice and affordability are also critical resources that enable people to access employment centers within a reasonable distance to the neighborhood they call home.

Hudson County is a densely populated region of more than 62 square miles located in northern New Jersey along the Hudson River. According to the 2013 American Community Survey conducted by the United States Census Bureau, Hudson County is the sixth most densely populated county in the country, with over 13,700 residents per square mile. The population totals 652,921 residents, including 68,808 senior citizens above the age of 65 years and 133,228 children 18 years of age and younger. In Hudson County, there are 12 municipalities, 10 of which rank among the top 100 most densely populated places in the United States. Additionally, 6 Hudson County municipalities rank among the top 25 most densely populated in the country. This population density provides considerable benefits to residents, including proximity to a world-class multi-modal mass transit system and transportation infrastructure, unrivaled cultural and ethnic diversity, accessibility to several major employment centers across the region, and diverse opportunities for economic advancement. However, there are many pitfalls of high population density, including environmental health hazards, limited open space, housing shortages, and a consolidation of poverty that exacerbates the cycle of intergenerational poverty in the most economically disadvantaged neighborhoods. Despite the existing density, development and commercial investment continue to occur throughout Hudson County. Tens of thousands of housing units are under construction and hundreds of regional, national and international firms have relocated to the area. This has an adverse impact on low-income households who are often priced out of their neighborhood, further consolidating poverty and worsening the intergenerational cycle. While much progress has been made on a wide range of core community and economic development initiatives throughout Hudson County, the most economically vulnerable residents remain disadvantaged and continue to struggle with providing for their most basic needs. These include, but are not limited to, housing, food, healthcare, employment, wellness, childcare, education, and safety.

Image 2: Map of Hudson County, New Jersey
(Photo Credit: www.townsinbergencounty.com)

Plainfield is a small city of approximately 6 square miles located on the western border of Union County, New Jersey. The 2013 American Community Survey estimates that there are 50,304 residents, including 4,716 senior citizens above the age of 65 years and 11,776 children 18 years of age and younger. At its prime, the "Queen City" was the economic, entertainment and cultural hub of the region. The community attracted visitors from across central New Jersey for its variety of department stores, eateries, theaters, specialty stores, parks and playgrounds. The historic charm and appeal of Plainfield is evidenced by the five designated historic districts that survive today, as well as the highly affluent "Sleepy Hollow" neighborhood, which is defined by distinct and grandiose architectural styles. Sleepy Hollow is one of few areas of Plainfield that remain highly desirable places to live as urban decay has overcome much of the rest of the community. Riots and civil disturbance during the 1960s resulted in the flight of Plainfield's upper class residents. Limited social

Image 3: Map of Union County, New Jersey
(Photo Credit: www.townsinbergencounty.com)

and economic progress has been made to return Plainfield to the status it enjoyed prior to the 1967 riots. Of additional note, the demographic, cultural and linguistic composition of Plainfield has transformed rapidly since 2000. During the 21st century, the Hispanic/Latino population has grown by nearly 60%. The foreign born population has increased by 75%, with over 9,000 immigrants arriving in Plainfield after 2000, including over 7,000 foreign born residents without US Citizenship. As a result of this unprecedented demographic shift, the community has welcomed over 4,500 new residents with limited English proficiency. The demographic changes have transformed Plainfield's population, creating new opportunities for social, economic and community development while giving rise to new challenges in delivering social services to households in need. Similar to Hudson County, many members of Plainfield's low-income community continue to struggle meeting their most basic needs of housing, food, healthcare, employment, wellness, childcare, education, and safety.

Economic Opportunity is essential to empowering low-income individuals and families. However, employment remains a significant challenge for most low-income families in the areas where HOPES targets services. The labor force includes 317,200 workers in Hudson County and 26,700 workers in Plainfield. There are approximately 21,000 unemployed workers in Hudson County and 2,000 unemployed workers in Plainfield. In Hudson County, the unemployment rate was 6.6% as of January 2015. This is an 18.5% decrease since January 2014. However, while over 13,000 jobs were created during that time span, unemployment only decreased by 4,000 people. In Plainfield, the unemployment rate dropped by over 38% during 2014, yet the labor force shrunk by 200 people, the number of employed workers dropped by 1,000 and the number of unemployed persons dropped by 1,300. These statistics resemble state and national trends that show unemployment declining, but many people removing themselves from the workforce. It is important to note that while the unemployment rate continues to drop overall, roughly 1 out of every 3 individuals with incomes below the federal poverty level are unemployed in both Hudson County and Plainfield.

In Hudson County, there are more than 350 companies with more than 100 employees and 21 companies with more than 1,000 employees. The dominant industries in terms of workforce size

include medical services, higher education, publishing, banking, financial services, technology, government, education and retail. In Union County, there are approximately 200 companies with more than 100 employees and 9 with more than 1,000 employees. The dominant industries in terms of workforce size include pharmaceuticals, medical services, technology, transportation, energy, warehousing, government, education, and retail. Only six Union County companies with more than 100 employees are located in Plainfield, two of which are the City of Plainfield and the Plainfield Board of Education.

Transportation Infrastructure is another vital resource that is necessary to empowering low-income individuals and families. People must be able to access and afford transportation and must be provided with options that best suit their individual and family needs. Proximity to employment centers, access to transit hubs, and availability of transportation choices are all important considerations when analyzing the true scope of economic opportunity available to low-income

**Image 4: NJ Transit Rail in northern NJ
(Photo Credit: NJ Transit)**

people. However, the highly developed and utilized mass transit infrastructure in northern New Jersey is costly, with recent fare hikes adversely impacting low-income families and the possibility of additional increases in the not so distant future.
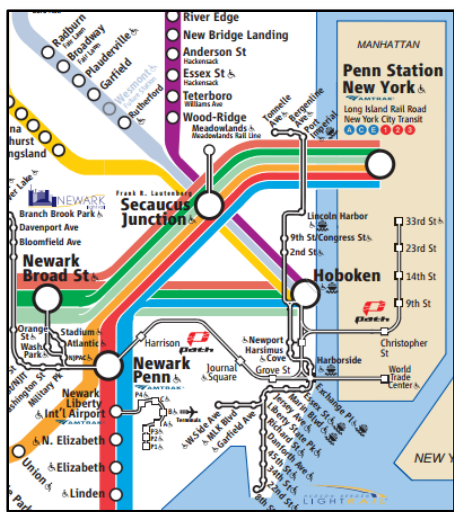
Hudson County is serviced by a world-class, multi-modal transit system that offers a combination of commuter rail, light rail, ferry, bus, shuttle bus, and subway services. The mass transit system provides accessibility to hundreds of thousands of people throughout the region and links workers to employment centers such as New York City, Newark and commercial districts across Hudson County. The regional system is connected through a central hub in Hoboken. Hoboken Terminal continues to be one of the nation's most heavily trafficked transit epicenters with more than 60,000 passengers departing, terminating or transferring at the station on a daily basis. Various *NJ Transit* commuter rail lines throughout New Jersey terminate at Hoboken Terminal, where passengers can transfer to access ferry or subway service to Manhattan and other New York City destinations. Commuter rail lines that

terminate at Hoboken Terminal include the Pascack Valley Line, the Bergen County Line, the Main Line, the Montclair-Boonton Line, the Morristown Line, the Gladstone Line and the North Jersey Coast Line. The Secaucus Junction hub is also located in Hudson County; however, this system primarily services commuters traveling east from points west of Hudson County and is not heavily utilized by Hudson County residents. It is important to note that NJ Transit increased rail fares by 25% and eliminated round trip ticket discounts in 2010 in order to close a $300 million budget gap. While these fare hikes occurred 5 years ago, they continue to impact all riders of NJ Transit, but particularly families with limited incomes. It is also anticipated that additional

**Image 5: PATH Rail System
(Photo Credit: Port Authority of NY & NJ)**

fare hikes could be on the horizon, despite the NJ Transit Executive Director's pledge not to raise fares during the 2013-2014 fiscal year.

Hoboken, Jersey City and Harrison are Hudson County communities with **NY/NJ PATH** subway stations (Fare = $2.75 per trip). Jersey City is home to four NY/NJ PATH subway stations: Newport, Journal Square, Exchange Place and Grove Street. Additional PATH stations can be found in Harrison as well as Newark in neighboring Essex County. NY/NJ PATH trains provide access to major transit hubs in Newark, Hoboken and Jersey City as well as stops in New York City including the World Trade Center and other destinations in lower Manhattan. NY/NJ PATH trains from Hoboken Terminal provide direct lines to locations in Jersey City and the World Trade Center. NY/NJ PATH trains from Jersey City provide direct lines to Hoboken, the World Trade Center and midtown Manhattan via (33rd Street: 1 city block from New York Pennsylvania Station). In September 2014, the single trip rate for riding the PATH system increased from $2.25 to $2.75, amounting to a 22% increase and $1.00 per day for round trip riders. This could have a huge impact on low-income families, who could pay up to $300 in additional annual travel expenses as a result of these increases.
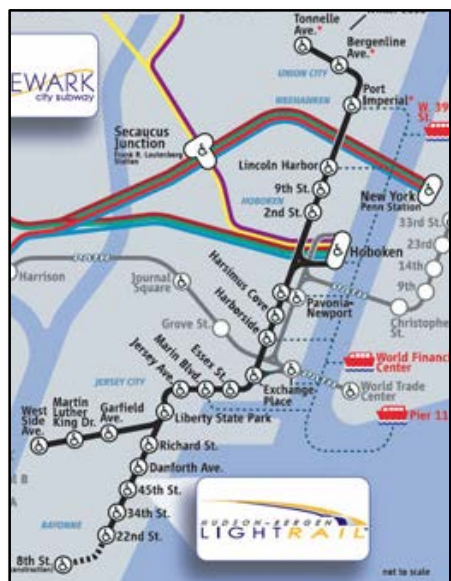

Image 6: Hudson-Bergen Light Rail System (Photo Credit: NJ Transit)

NJ Transit also operates the **Hudson-Bergen Light Rail** system throughout Hudson County from North Bergen south to the City of Bayonne (Fare = $2.10 per trip). There are two Light Rail stations in Hoboken, connecting residents to downtown Jersey City and Bayonne. The northern route for the Light Rail provides travelers with access throughout communities from Hoboken to North Bergen. One of Hoboken's two Light Rail stations is located adjacent to the Hoboken Housing Authority, where the highest concentration of poverty in Hoboken can be found. There are 13 Light Rail stations in Jersey City, connecting residents of the central and southern areas of the city with Hoboken Terminal and NY/NJ PATH trains. Neighborhoods in the northern parts of Jersey City have more immediate access to mass transit via NY/NJ PATH trains. The fare charged by NJ Transit to ride the Hudson-Bergen Light Rail increased by 10% in 2010, which is equivalent to nearly $150 per year for daily round trip riders.

In addition to heavy rail, light rail and subway, the multi-modal transit system provides other choices for commuters of all income levels. NJ Transit operates an extensive bus system throughout Hudson County, connecting to destinations such as Manhattan, Secaucus, Newark and other major employment centers. NJ Transit charges bus fares based on the number of "zones" passed through, at a rate of $1.50 per zone. The per-zone bus fare increased by 11% in 2010, amounting to more than $100 for daily, round trip riders and much more for those who utilize bus service for commutes that pass through more than one zone. Commuters near the Hudson River waterfront can also take NY Waterway Ferry service to Manhattan. However, the one way trip fare is at least $9.00 and not affordable for low-income families. Additionally, Hoboken, Jersey City and Weehawken are conveniently situated at the entrance to both the Lincoln and Holland Tunnels bound for Manhattan (toll ranges from $7.50 to $12.00) and are accessible by the NJ Turnpike, US Route 1&9, US Interstate 78 and NJ Route 3. However, the cost of owning, insuring and fueling a vehicle are substantial and not affordable more many low-income families, notwithstanding the daily toll fares charged by the Port Authority of NY & NJ for the use of its tunnels.

Plainfield is home to two NJ Transit railroad stations that run on the Raritan Valley Line (Fares range from $7.00 to Newark and $11.00 to New York per trip). The primary station – Plainfield Station – is located in downtown Plainfield, while the second station – Netherwood Station – is located east of the downtown area. These stations provide travelers with access to various townships within Union, Somerset and Essex Counties, and connections to major employment centers via Newark Penn Station and New York Penn Station. In Union County there are only seven out of 21 municipalities without NJ Transit railroad stations (Clark, Hillside, Scotch Plains, Springfield, Winfield, Kenilworth and Roselle).

Image 7: NJ Transit Rail Map (Photo Credit: NJ Transit)

NJ Transit also operates bus services throughout Plainfield, connecting to local destinations and other major employment centers such as Newark and Manhattan (Fares = $1.50 per trip per zone). Union County is conveniently situated along US Interstate 78, which stretches from Pennsylvania to New York; US Route 24, which extends from Morris County to Union County; and US Route 22, which is accessible to several other highways including US Interstate 78, US Route 1&9, the Garden State Parkway and US Interstate 278. Additionally, there are several exits off the New Jersey Turnpike and Garden State Parkway within Union County.

While the mass transit system throughout northern New Jersey provides sufficient access and a variety of choices, including commuter rail, light rail, ferry, subway, and bus service, the costs for daily ridership on the system are prohibitive for many low-income families. Additionally, fare increases over the past five years have impacted household incomes at all socioeconomic levels, with a particularly damaging effect on the most vulnerable households. Linkages to major employment centers in New York and throughout northern New Jersey are significant, however, the affordability of using the system daily continues to burden low-income families. Finding ways to soften the divide between the economic opportunity that exists in northern New Jersey and the expensive transportation system is essential to achieving long-term outcomes for low-income families seeking upward social mobility, self-sufficiency and financial independence.

Community Characteristics and Trends

Table 1: Population by Gender and Age

The following table shows the total population by age, as well as the percent of the total population comprised by each age group, of communities in HOPES' geographic service area. The tables also include the total population and breakdown of male and female residents in each municipality.

Group	Bayonne %Pop	Bayonne Total	East Nwk. %Pop	East Nwk. Total	Guttenberg %Pop	Guttenberg Total	Harrison %Pop	Harrison Total	Hoboken %Pop	Hoboken Total	Jersey City %Pop	Jersey City Total
	-	63,819	-	2,471	-	11,270	-	14,025	-	51,901	-	254,872
Female	51.5%	32,858	49.5%	1,223	50.3%	5,670	48.3%	6,773	50.2%	26,040	50.7%	129,305
Male	48.5%	30,961	50.5%	1,248	49.7%	5,600	51.7%	7,252	49.8%	25,861	49.3%	125,567
>5 yrs.	5.8%	3,698	8.2%	202	6.4%	717	4.9%	686	6.6%	3,433	7.0%	17,722
5 to 9	5.3%	3,410	4.7%	117	3.3%	374	4.5%	626	3.8%	1,953	5.5%	14,011
10 to 14	6.1%	3,903	7.7%	191	4.6%	516	6.1%	855	1.8%	941	4.9%	12,573
15 to 19	6.0%	3,847	5.5%	136	4.4%	501	6.4%	900	3.2%	1,679	5.2%	13,171
20 to 24	6.4%	4,092	10.6%	262	6.7%	752	8.8%	1,230	9.0%	4,659	7.2%	18,420
25 to 34	14.6%	9,311	21.5%	532	15.5%	1,752	22.0%	3,086	37.8%	19,599	22.8%	58,237
35 to 44	15.8%	10,090	13.6%	336	17.1	1,927	13.9%	1,951	17.2%	8,952	15.0%	38,336
45 to 54	14.5%	9,226	13.2%	327	14%	1,586	15.1%	2,123	8.8%	4,592	12.6%	32,036
55 to 59	6.4%	4,113	5.9%	147	5.9%	664	5.8%	808	3.2%	1,637	5.5%	13,932
60 to 64	5.7%	3,668	3.6%	90	6.3%	715	4.2%	586	2.1%	1,082	4.5%	11,496
65 to 74	6.9%	4,396	3.2%	79	8.7%	982	4.6%	652	3.1%	1,634	5.8%	14,699
75 to 84	4.3%	2,734	1.6%	40	4.1%	459	2.4%	340	2.7%	1,417	3.0%	7,693
85+	2.1%	1,331	0.5%	12	2.9%	325	1.3%	182	0.6%	323	1.0%	2,546

Group	Kearny %Pop	Kearny Total	N. Bergen %Pop	N. Bergen Total	Secaucus %Pop	Secaucus Total	Union City %Pop	Union City Total	Weehawken %Pop	Weehawken Total
	-	42,471	-	62,050	-	17,106	-	67,233	-	12,829
Female	48.5%	20,101	51.9%	32,230	49.9%	8,573	49.3%	33,153	46.6%	5,983
Male	51.5%	21,370	48.1%	29,820	50.1%	8,533	50.7%	34,080	53.4%	6,846
>5 yrs.	6.9%	2,862	7.0%	4,349	6.1%	1,052	6.6%	4,408	6.0%	771
5 to 9	6.8%	2,830	6.6%	4,094	5.3%	904	6.3%	4,245	3.2%	409
10 to 14	6.2%	2,558	5.2%	3,256	4.1%	706	6.6%	4,412	3.3%	425
15 to 19	6.5%	2,692	5.4%	3,328	5.1%	871	6.8%	4,591	5.3%	676
20 to 24	6.7%	2,762	7.3%	4,554	4.0%	684	8.2%	5,510	6.2%	793
25 to 34	13.9%	5,771	17.7%	10,965	15.4%	2,637	17.0%	11,414	21.4%	2,743
35 to 44	15.8%	6,532	13.8%	8,543	15.7%	2,683	14.9%	10,027	17.0%	2,181
45 to 54	14.8%	6,151	13.0%	8,072	14.2%	2,428	14.4%	9,690	14.6%	1,871
55 to 59	6.3%	2,605	6.0%	3,733	7.7%	1,318	5.2%	3,474	5.6%	713
60 to 64	5.5%	2,293	5.4%	3,363	5.4%	919	4.1%	2,753	4.9%	634
65 to 74	6.2%	2,587	6.4%	3,953	8.8%	1,508	5.5%	3,708	5.8%	749
75 to 84	3.0%	1,259	3.7%	2,320	4.8%	822	3.2%	2,136	5.5%	710
85+	1.4%	569	2.4%	1,520	3.4%	574	1.3%	865	1.2%	154

Analysis: The 25 to 34 and 35 to 44 year old age brackets include the highest percentage of residents within the communities served by HOPES. The only anomaly is found in Union County, where the 45 to 54 year old age bracket includes the highest percentage of residents. These figures are consistent with state and national averages, where the highest percentage of residents fall between the ages of 25 to 54. The communities of East Newark, Harrison, Hoboken, Jersey City and Weehawken have

considerably higher percentages in their largest age brackets. This is most notable of these is Hoboken, where nearly 40% of residents are between the ages of 25 and 34, which is important as the poverty rate among this age bracket is 27% higher than the city as a whole. As this group ages, possibly has children, and decides to remain in Hoboken, it could be an indicator of growth among households in poverty in the community.

Group	WNY		Plainfield		Union County		Hudson County	
	%Pop	Total	%Pop	Total	%Pop	Total	%Pop	Total
	-	51,411	-	50,304	-	548,256	-	660,282
Female	50.2%	25,794	48.8%	24,571	51.1%	280,399	50.2%	331,773
Male	49.8%	25,617	51.2%	25,733	48.9%	267,857	49.8%	328,509
>5 yrs.	7.9%	4,077	6.9%	3,469	6.5%	35,463	6.9%	45,551
5 to 9	5.3%	2,717	7.0%	3,535	6.5%	38,757	5.5%	36,258
10 to 14	4.7%	2,432	5.7%	2,892	7.1%	35,186	4.9%	32,386
15 to 19	5.2%	2,697	7.2%	3,639	6.4%	34,934	5.1%	33,517
20 to 24	7.0%	3,576	8.7%	4,356	6.4%	71,093	7.2%	47,623
25 to 34	**20.8%**	**10,714**	**17.0%**	**8,566**	13.0%	76,933	**21.0%**	**138,968**
35 to 44	17.7%	9,117	14.4%	7,247	14.0%	83,351	15.5%	102,555
45 to 54	12.0%	6,171	13.4%	6,764	**15.2%**	**39,534**	13.0%	85,523
55 to 59	4.6%	2,353	5.5%	2,782	7.2%	26,634	5.7%	37,913
60 to 64	3.8%	1,955	4.6%	2,338	4.9%	38,088	4.5%	29,584
65 to 74	5.1%	2,620	4.9%	2,475	6.9%	20,556	6.1%	40,135
75 to 84	4.4%	2,247	3.0%	1,484	3.7%	12,246	3.2%	20,853
85+	1.4%	735	1.5%	757	2.2%	35,463	1.4%	9,416

Table 2: Population by Gender and Age % Change

The following table shows the change in total population by age and percent of population by age between the 2010 United States Census and 2013 American Community Survey.

Group	Bayonne		East Newark		Guttenberg		Harrison		Hoboken	
	%Pop Δ	Total Δ	%Pop Δ	Total Δ	%Pop Δ	Total Δ	%Pop Δ	Total Δ	%Pop Δ	Total Δ
Total	-	+2.9%	-	+3.9%	-	+2.8%	-	+3.4%	-	+7.5%
Female	-1.2%	+1.6%	+2.9%	+6.9%	-3.3%	-0.5%	+0.8%	+4.2%	+1.0%	+8.5%
Male	+1.3%	+4.3%	-2.7%	+1.1%	+3.5%	+6.4%	-0.8%	+2.5%	-1.0%	+6.4%
>5 yrs.	+3.6%	+6.3%	+6.5%	+11.0%	+68.4%	+74.0%	-23.4%	-21.1%	0	+7.8%
5 to 9	+12.8%	+16.0%	+46.9%	+53.9%	-5.7%	-3.4%	-10.0%	-7.5%	+36.7%	+46.8%
10 to 14	-4.7%	-1.9%	+40.0%	+45.8%	-24.6%	-22.6%	+8.9%	+12.4%	+10.5%	+16.2%
15 to 19	-4.8%	-1.1%	-23.6%	-20.9%	-35.3%	-32.3%	+30.6%	+34.1%	-3.0%	+3.1%
20 to 24	+6.7%	+10.0%	+11.6%	+15.4%	-1.5%	+1.3%	-13.7%	-11.2%	-7.4%	-0.4%
25 to 34	-2.7%	-0.2%	+5.4%	+9.9%	-8.8%	-6.2%	+3.3%	+6.8%	-0.3%	+7.2%
35 to 44	+6.8%	+9.9%	-15.0%	-11.6%	-2.8%	-0.1%	-9.7%	-6.8%	0	+7.4%
45 to 54	-8.8%	-6.4%	-8.3%	-4.7%	-7.2%	-4.7%	+10.2%	+14.3%	+9.6%	+17.3%
55 to 59	-3.0%	0	0	+4.3%	+22.9%	+26.0%	+3.6%	+6.0%	-13.2%	-6.8%
60 to 64	+14.0%	+19.3%	-30.8%	-27.4%	+37.0%	+42.4%	-10.6%	-7.3%	+4.0%	+10.5%
65 to 74	+3.0%	+6.1%	+14.3%	+17.9%	+16.0%	+19.3%	+2.2%	+6.0%	-6.3%	-0.7%
75 to 84	-14.0%	-11.4%	-20.0%	-14.9%	+2.5%	+3.6%	+20.0%	+26.4%	-8.3%	-1.3%
85+	+5.0%	+7.3%	+150.0%	+200.0%	+26.1%	+27.5%	+116.7%	+111.6%	-10.0%	-5.2%

Analysis: Some communities in Hudson County have small populations that are highly sensitive to fluctuations in population, which is best demonstrated by a 150% jump in the percent of population

and 200% in the total population of residents who are 85 years and older in East Newark. However, this only amounted to an increase in 8 residents. The most significant demographic change in Hudson County is the increase in the total number of residents who are between 5 to 9 years old. This suggests that young families are either relocating or remaining in the county, which will have considerable long term influences in areas such as education and childcare as they grow older and/or have younger siblings. In Plainfield, the increase in the number of residents between 15 to 19 years of age is not consistent with the countywide trend of increases in the percent of residents who are 60 years of age and older.

Group	Jersey City		Kearny		North Bergen		Secaucus		Union City	
	%Pop Δ	Total Δ	%Pop Δ	Total Δ	%Pop Δ	Total Δ	%Pop Δ	Total Δ	%Pop Δ	Total Δ
Total	-	+3.5%	-	+2.3%	-	+3.1%	-	+6.9%	-	+2.2%
Female	-0.6%	+2.8%	-0.2%	+2.2%	+2.4%	+5.5%	-2.7%	+3.9%	-1.6%	+0.6%
Male	+0.6%	+4.2%	+0.2%	+2.4%	-2.4%	+0.8%	+2.9%	+10.0%	+1.6%	+3.9%
>5 yrs.	+1.4%	+5.4%	+3.1%	+6.1%	+3.1%	+6.3%	0	+7.5%	-9.6%	-8.0%
5 to 9	-1.8%	+2.2%	+27.7%	+30.3%	+13.0%	+16.3%	+23.3%	+32.0%	+6.8%	+9.1%
10 to 14	-12.7%	-8.9%	-6.3%	-4.7%	-14.1%	-10.5%	-10.9%	-4.3%	-8.3%	-6.5%
15 to 19	-10.9%	-7.7%	-2.9%	0	-18.2%	-16.3%	-7.3%	-1.6%	+3.0%	+5.6%
20 to 24	-3.9%	+0.7%	-9.0%	-7.0%	-10.3%	-8.5%	-14.9%	-8.6%	+10.8%	+13.7%
25 to 34	+5.6%	+9.0%	-9.2%	-7.0%	+8.2%	+11.5%	+6.2%	+13.8%	-4.0%	-2.0%
35 to 44	-2.6%	+1.1%	-3.1%	-0.7%	+5.2%	+8.2%	+4.7%	+11.5%	-5.7%	-3.8%
45 to 54	+1.6%	+5.1%	-1.3%	+0.7%	-8.8%	-5.8%	-9.0%	-2.6%	+10.8%	+13.4%
55 to 59	+5.9%	+11.0%	+12.5%	+15.2%	+7.0%	+9.9%	+8.5%	+16.6%	+8.3%	+10.1%
60 to 64	-2.3%	+0.2%	+19.1%	+21.8%	+20.9%	+26.2%	+3.8%	+10.9%	+7.9%	+10.2%
65 to 74	+5.8%	+9.8%	+3.2%	+5.6%	+2.9%	+5.8%	+3.5%	+10.7%	-3.5%	-1.3%
75 to 84	+3.6%	+5.4%	0	+4.8%	-4.7%	-1.4%	-29.4%	-24.0%	-8.6%	-8.3%
85+	-9.1%	-8.1%	0	+1.2%	+5.3%	+8.2%	+54.5%	+62.1%	0	+4.2%

Group	Weehawken		West New York		Plainfield		Union County		Hudson County	
	%Pop Δ	Total Δ	%Pop Δ	Total Δ	%Pop Δ	Total Δ	%Pop Δ	Total Δ	%Pop Δ	Total Δ
Total	-	+1.8%	-	+4.6%	-	+2.1%	-	+2.1%	-	+3.6%
Female	-4.7%	-3.0%	+1.4%	+6.1%	-2.2%	-0.1%	-0.2%	+1.8%	-0.4%	+3.2%
Male	+4.5%	+6.4%	-1.4%	+3.2%	+2.2%	+4.3%	+0.2%	+2.4%	+0.4%	+4.0%
>5 yrs.	+3.4%	+4.8%	+7.8%	+11.9%	0	+1.4%	-2.9%	-0.4%	+1.5%	+5.0%
5 to 9	-5.9%	-4.2%	0	+4.2%	+1.5%	+2.7%	0	+1.6%	+5.9%	+10.0%
10 to 14	+6.5%	+7.9%	-16.1%	-12.2%	-9.7%	-8.9%	0	+1.8%	-10.7%	-6.5%
15 to 19	+23.3%	+24.7%	-15.0%	-10.5%	+10.3%	+14.0%	-1.5%	-0.4%	-8.2%	-4.8%
20 to 24	-19.5%	-18.2%	-5.1%	-0.2%	+1.3%	+3.3%	+3.4%	+5.3%	-2.6%	+0.4%
25 to 34	-0.9%	+0.8%	+1.5%	+6.1%	-0.6%	+1.3%	0	+2.4%	+2.0%	+5.9%
35 to 44	+16.4%	+18.3%	+10.4%	+15.8%	+2.2%	+3.7%	-5.3%	-3.5%	0	+3.9%
45 to 54	-12.6%	-10.9%	0	+4.5%	-4.9%	-2.6%	+0.7%	+3.0%	-0.8%	+2.9%
55 to 59	-11.1%	-10.1%	0	+4.7%	0	+1.5%	+4.9%	+7.7%	+3.8%	+8.0%
60 to 64	+25.6%	+29.4%	-14.3%	-10.2%	-2.4%	-1.0%	+8.3%	+11.5%	+4.7%	+8.4%
65 to 74	-1.7%	+0.3%	-1.7%	+3.0%	+6.0%	+8.0%	+4.8%	+8.1%	+1.8%	+6.4%
75 to 84	+14.6%	+16.4%	+2.5%	+5.6%	+6.9%	+10.2%	-9.1%	-7.8%	-5.7%	-0.6%
85+	-33.3%	-33.0%	+40.0%	+41.1%	+7.7%	+13.6%	+4.8%	+8.9%	+7.7%	+6.1%

Table 3: Living Status

The following table shows selected statistics on the living status of households throughout the areas served by HOPES.

	# House Holds	Families	Families w/Children	Single Mothers w/Children >18	65+ Living Alone	Homes w/ 65+	Avg. Household Size	Avg. Family Size
Bayonne	25,343	64.0%	29.9%	9.3%	11.3%	26.1%	2.51	3.13
E. Newark	762	72.0%	37.9%	11.2%	3.0%	12.2%	3.24	3.43
Guttenberg	4,648	58.9%	24.5%	7.6%	8.2%	26.8%	2.40	3.09
Harrison	5,021	67.7%	28.3%	6.8%	6.5%	18.2%	2.79	3.24
Hoboken	23,997	40.2%	18.1%	5.2%	5.6%	10.6%	2.06	2.74
Jersey City	97,364	60.4%	27.7%	8.9%	7.4%	18.7%	2.59	3.29
Kearny	13,578	76.6%	35.5%	8.1%	7.9%	24.2%	2.96	3.40
N. Bergen	21,461	65.0%	32.8%	11.1%	9.6%	25.1%	2.86	3.53
Secaucus	6,391	67.9%	27.0%	4.9%	12.1%	31.2%	2.56	3.16
Union City	22,439	70.3%	35.4%	14.4%	8.1%	22.5%	2.98	3.50
Weehawken	5,500	54.1%	20.9%	3.7%	7.9%	21.1%	2.33	3.06
WNY	18,378	63.9%	30.2%	10.2%	10.9%	24.4%	2.76	3.33
Hudson Cty.	247,490	60.4%	27.5%	8.2%	8.8%	29.9%	2.64	3.34
Plainfield	14,330	70.7%	36.6%	15.4%	6.8%	22.5%	3.45	3.82
Union Cty.	131,662	70.4%	33.5%	7.6%	9.5%	25.8%	2.89	3.48

Table 4: Living Status % Change

The following table shows the percent change among selected statistics on the living status of households between the 2010 US Census and the 2013 American Community Survey.

	# House Holds	Families	Families w/ Children	Single Mothers w/Children >18	65+ Living Alone	Homes w/ 65+	Avg. Household Size	Avg. Family Size
Bayonne	+0.8%	+3.8%	+7.0%	+8.0%	-10.1%	-4.2%	+2.0%	-0.9%
E. Newark	+2.1%	-10.0%	0	+19.7%	+38.2%	+21.1%	+1.6%	+2.1%
Guttenberg	-2.3%	+0.3%	+7.7%	+5.7%	-10.8%	-31.1%	+4.3%	+1.0%
Harrison	+9.6%	+6.2%	-9.0%	+29.8%	+28.7%	+77.6%	-5.7%	-6.1%
Hoboken	+3.7%	+9.9%	+7.9%	+21.7%	-5.2%	-9.3%	+3.0%	-0.7%
Jersey City	+3.5%	+4.1%	+3.3%	-6.8%	-0.3%	+2.2%	0	-0.3%
Kearny	+0.4%	+6.4%	+5.1%	+1.3%	-12.6%	-2.3%	+2.4%	-0.9%
N. Bergen	+1.1%	0	+3.7%	+26.2%	-1.3%	-4.5%	+2.2%	+1.5%
Secaucus	+6.3%	+2.2%	+2.4%	-28.5%	+15.3%	+7.2%	+1.6%	+4.3%
Union City	+1.7%	+2.8%	+6.0%	+11.7%	+3.6%	+19.7%	+0.7%	+0.9%
Weehawken	-3.5%	+9.0%	+6.3%	-41.2%	-18.9%	-36.4%	+5.4%	-2.2%
WNY	+4.0%	+1.5%	-0.5%	-0.4%	+8.0%	+32.6%	+0.7%	+2.5%
Hudson Cty.	+2.6%	+3.8%	+3.9%	+2.0%	-2.0%	+1.6%	+0.8%	0
Plainfield	-9.7%	+1.4%	+9.8%	+20.9%	-34.6%	-18.8%	+12.6%	+2.2%
Union Cty.	+0.4%	+1.3%	+2.1%	+3.5%	-3.1%	+0.1%	+1.4%	+0.6%

Analysis: The percent of the households comprised of family households and family households with children is increasing throughout HOPES' geographic service area. The most notable increases occurred in Bayonne (+7.0%), Guttenberg (+7.7%), Hoboken (+7.9%) and Plainfield (+9.8%), with a -9.0% decrease in Harrison. The percent of households comprised of single mothers increased

significantly in East Newark, Harrison (+29.8%), Hoboken (+21.7%), North Bergen (+26.2%), Union City (+11.7%) and Plainfield (+20.9%). Significant decreases in the percentage of single mother households occurred in Secaucus (-28.5%) and Weehawken (-41.2%). The percentage of senior households living alone increased the most in East Newark (+38.2%), Harrison (+28.7%) and Secaucus (+15.3%). The percent of households with seniors increased considerably in East Newark (+21.1%), Harrison (+77.6%), Union City (+19.7%) and West New York (+32.6%) and decreased the most in Guttenberg (-31.1%), Weehawken (-36.4%) and Plainfield (-18.8%). The most notable change in household size occurred in Plainfield, which jumped by 12.6%.

Table 5: Ethnicity

The following table shows the demographic breakdown of communities served by HOPES, where W = White/Non-Hispanic, H = Hispanic/Latino, B = Black/African-American, A = Asian, NA = Native American, and PI = Pacific Islander. "Other" signifies residents who are biracial, mixed race, or identify with two or more races.

	W	%	H	%	B	%	A	%
Bayonne	38,875	60.9	13,260	20.8	4,967	7.8	5,098	8.0
E. Newark	608	24.6	1,510	61.1	35	1.4	221	8.9
Guttenberg	1,890	16.8	7,720	68.5	408	3.6	1,124	10.0
Harrison	4,058	28.9	6,764	48.2	90	0.6	2,716	19.4
Hoboken	35,811	70.3	8,924	17.5	1,436	2.8	3,564	7.0
Jersey City	54,626	21.7	68,857	27.4	60,384	24.0	60,627	24.1
Kearny	18,451	44.9	17,490	42.5	1,080	2.6	2,142	5.2
N. Bergen	10,737	17.5	44,602	72.6	983	1.6	3,827	6.2
Secaucus	9,047	52.9	3,084	18.0	636	3.7	3,607	21.1
Union City	7,768	11.6	56,703	84.3	892	1.3	1,494	2.2
Weehawken	5,671	44.2	4,739	36.9	652	5.1	1,317	10.3
WNY	6,650	13.1	39,958	78.9	713	1.4	2,581	5.1
Hudson Cty.	194,192	30.1	273,611	42.4	72,276	11.2	88,318	13.7
Plainfield	4,501	9.0	19,077	38.1	21,625	43.2	1,073	2.1
Union Cty.	238,632	44.1	151,901	28.1	110,779	20.5	25,056	4.6

	NA	%	PI	%	Other	%
Bayonne	89	0.1	14	0	1,516	2.4
E. Newark	0	0	0	0	97	3.9
Guttenberg	35	0.3	0	0	93	0.8
Harrison	44	0.3	0	0	353	2.5
Hoboken	16	0	21	0	1,157	2.3
Jersey City	604	0.2	37	0	6,582	2.6
Kearny	29	0.1	0	0	1,931	4.7
N. Bergen	0	0	0	0	1,285	2.1
Secaucus	0	0	63	0.4	669	3.9
Union City	38	0.1	0	0	338	0.5
Weehawken	0	0	0	0	450	3.5
WNY	35	0.1	13	0	699	1.4
Hudson Cty.	890	0.1	148	0	15,170	2.4
Plainfield	0	0	0	0	3,789	7.6
Union Cty.	536	0.1	197	0	13,467	2.5

Analysis: The majority of communities served by HOPES have high concentrations of Hispanic/Latino residents, particularly in Hudson County. Plainfield has a high percentage of Black/African-American residents, however, the number of Hispanic/Latino residents is comparable. Bayonne, Hoboken and Secaucus have significantly large percentages of White/Non-Hispanic residents. Also, the percent of the population comprised of Asian residents is notable in Guttenberg, Harrison, Jersey City, Secaucus, and Weehawken. Jersey City is the second most diverse community in the United States, with a population that is 21.7% White, 27.4% Hispanic/Latino, 24.0% Black/African-American and 24.1% Asian. Harrison also has significant diversity when compared with its neighbors throughout Hudson County. While the diversity found in the communities of Jersey City and Harrison is not entirely replicated throughout the county, Hudson is New Jersey's most diverse county.

Table 6: Ethnicity % Change

The following table shows the changes in demographic breakdown of communities served by HOPES between the 2010 US Census and 2013 American Community Survey.

	W	%	H	%	B	%	A	%
Bayonne	+3.0%	0	+2.1%	-0.5%	+0.2%	-2.5%	+0.5%	-2.4%
E. Newark	-20.3%	-23.4%	+17.3%	+12.9%	-35.2%	-39.1%	+42.6%	+36.9%
Guttenberg	-31.6%	-33.3%	+10.2%	+7.2%	+72.9%	+63.6%	+23.0%	+20.5%
Harrison	-18.9%	-21.7%	+10.6%	+6.9%	+130.8%	+100.0%	+28.2%	+24.4%
Hoboken	+7.4%	-0.1%	+3.7%	-3.8%	+5.9%	-3.4%	+12.1%	+4.5%
Jersey City	+1.8%	-1.8%	+0.6%	-2.5%	0	-3.2%	+11.8%	+8.1%
Kearny	+0.4%	-1.8%	+4.6%	+2.2%	-26.6%	-29.7%	-2.4%	-5.5%
N. Bergen	-14.8%	-17.1%	+8.8%	+5.5%	+40.2%	+33.3%	-5.6%	-8.8%
Secaucus	-6.4%	-12.4%	+11.3%	+4.0%	-0.8%	-7.5%	+31.0%	+22.7%
Union City	-25.3%	-26.6%	+8.6%	+6.2%	-38.5%	-40.9%	+17.0%	+15.8%
Weehawken	+2.6%	+0.7%	-2.1%	-3.9%	-9.9%	-10.5%	+20.6%	+18.4%
WNY	+5.7%	+0.8%	+3.9%	-0.8%	-25.6%	-30.0%	+10.0%	+6.3%
Hudson Cty.	-1.0%	-4.4%	+5.0%	+1.2%	-1.0%	-4.3%	+11.3%	+7.0%
Plainfield	+4.5%	+2.3%	+8.3%	+6.1%	-13.1%	-14.8%	+75.3%	+75.0%
Union Cty.	-3.8%	-5.8%	+10.3%	+8.1%	+0.9%	-1.0%	+4.3%	+2.2%

	NA	%	PI	%	Other	%
Bayonne	0	0	+345.0%	0	+22.2%	+20.0%
E. Newark	0	0	0	0	-18.5%	-22.0%
Guttenberg	0	0	0	0	+144.7%	+166.7%
Harrison	0	0	0	0	+22.1%	+19.0%
Hoboken	0	0	+220.0%	0	+29.9%	+21.1%
Jersey City	+42.3%	0	+13.1%	0	+10.6%	+8.3%
Kearny	0	0	+38.1%	0	+35.9%	+34.3%
N. Bergen	-100.0%	-100.0%	-100.0%	0	+10.7%	+10.5%
Secaucus	0	0	0	0	+271.7%	+254.5%
Union City	0	0	+35.7%	0	-14.6%	-16.7%
Weehawken	0	0	0	0	+7.1%	+6.1%
WNY	0	0	0	0	+108.7%	+100.0%
Hudson Cty.	+117.6%	0	+44.7%	0	+21.9%	+20.0%
Plainfield	-100.0%	0	-100.0%	0	+138.5%	+137.5%
Union Cty.	-21.5%	0	+13.1%	0	+46.7%	+47.1%

Analysis: The percentage of White/Non-Hispanic residents and the percentage of the total population comprised of White/Non-Hispanic residents are decreasing. The Hispanic/Latino, Black/African-American and Asian populations are noticeably increasing in the areas served by HOPES. East Newark (+17.3%), Guttenberg (+10.2%), Harrison (+10.6%) and Secaucus (+11.3%) had the highest increases in total Hispanic/Latino residents. East Newark (+12.9%) had the highest increase in the percentage of the population comprised of Hispanic/Latino residents. Additionally, the towns of Guttenberg (+72.9%, +63.6%), Harrison (+130.8%, +100.0%) and North Bergen (+40.2%, +33.3%) showed significant increases in the total number of Black/African-American residents and the percent of the population comprised of Black/African-American residents, respectively. East Newark (-35.2%, -39.1%), Kearny (-26.6%, -29.7%), Union City (-38.5%, -40.9%), West New York (-25.6%, -30.0%) and Plainfield (-13.1%, -14.8%) showed significant decreases in the total number of Black/African-American residents and the percent of the population comprised of Black/African-American residents, respectively. The total number of Asian residents and percent of the population comprised of Asians rose sharply in East Newark, Guttenberg, Harrison, Secaucus, Union City, Weehawken, West New York and Plainfield, while no significant decreases occurred. As a result, the Asian population is the fastest growing demographic group in HOPES service area.

Table 7: Foreign Born and Citizenship

The following table shows the total number of foreign born residents, residents without US Citizenship, residents who speak a language other than English, and residents who have limited English proficiency, as well as the percent change in those categories since the 2010 Census.

	Total	% Change	% FB Non-US	% Change	Other Language	% Change	LEP	% Change
Bayonne	17,510	+6.9%	8,739	+9.9%	24,593	+11.8%	6,756	-5.9%
E. Newark	1,402	-9.2%	1,019	-8.8%	1,933	-0.6%	845	-8.3%
Guttenberg	6,757	+18.4%	3,327	+12.2%	8,470	+11.0%	4,434	+23.8%
Harrison	7,541	-3.8%	4,999	-2.5%	10,654	+4.7%	4,237	+7.4%
Hoboken	7,559	+5.8%	3,786	+1.5%	9,688	+3.0%	3,841	+1.5%
Jersey City	98,153	+5.5%	53,809	+4.6%	121,999	+3.6%	49,306	+4.7%
Kearny	16,769	+3.2%	8,672	-7.0%	35,225	+6.0%	9,627	+1.3%
N. Bergen	31,201	+7.1%	13,436	+8.7%	45,009	+7.7%	20,308	+13.1%
Secaucus	5,467	+30.6%	2,250	+38.0%	7,096	+33.0%	2,137	+32.7%
Union City	38,621	+2.9%	24,123	+3.8	55,385	+4.1%	28,823	+1.6%
Weehawken	4,809	+5.4%	2,315	+8.3%	6,540	+4.8%	2,578	+8.0%
WNY	30,063	+2.3%	18,993	+5.4%	39,073	+5.0%	22,563	+9.7%
Hudson Cty.	265,852	+5.2%	145,468	+4.6%	355,665	+5.7%	155,455	+5.8%
Plainfield	18,849	+16.9%	14,599	+24.0%	21,857	+19.0%	12,556	+4.5%
Union Cty.	157,755	+3.4%	82,675	0	211,274	+5.7%	102,210	+1.0%

Analysis: The most significant increases in foreign born residents were observed in Guttenberg (+18.4%) and Secaucus (+30.6%). The highest change in residents without US Citizenship occurred in Guttenberg (+12.2%), Secaucus (+38.0%) and Plainfield (+24.0%). It is notable that the number of foreign born residents and number of residents without US Citizenship is growing throughout much of HOPES' service area.

The number of residents who speak a language other than English increased the most in Bayonne (+11.8%), Guttenberg (+11.0%), Secaucus (+33.0%) and Plainfield (+19.0%). The biggest changes in

the number of residents with limited English proficiency occurred in Guttenberg (+23.8%), North Bergen (+13.1%) and Secaucus (+32.7%). These trends suggest that the communities of Guttenberg and Secaucus, and to a lesser extent, Plainfield, are experiencing large migration of foreign born residents, many of whom do not have US Citizenship and have limited English proficiency.

Table 8: Language

The following table shows the breakdown of languages spoken and the percent change between the 2010 US Census and 2013 American Community Survey.

	English Only	% Change	English/ Spanish	% Change	LEP Spanish	% Change	English/ Indo European	% Change	LEP Indo European	% Change
Bayonne	35,528	-2.8%	12,997	+7.5%	3,529	-7.2%	4,844	+5.8%	1,325	+2.6%
E. Newark	336	+33.3%	1,270	+2.0%	596	-3.1%	571	-13.4%	211	-27.0%
Guttenberg	2,083	-28.6%	6,771	+9.9%	3,908	+22.9%	847	-10.1%	263	+8.7%
Harrison	2,685	+6.2%	5,941	+3.3%	2,680	+10.7%	3,045	-3.0%	1,024	-14.8%
Hoboken	37,925	+8.7%	4,826	-2.3%	2,348	+1.5%	3,032	+1.1%	854	-14.8%
Jersey City	112,068	+3.1%	52,936	-4.1%	21,737	+0.6%	32,772	+7.7%	12,824	-0.5%
Kearny	13,169	-4.8%	15,004	+1.5%	5,632	-7.0%	8,409	+12.7%	3,228	+17.3%
N. Bergen	12,320	-11.3%	38,828	+11.6%	17,538	+16.3%	4,009	-9.6%	1,933	+0.6%
Secaucus	8,958	-7.6%	2,637	+13.0%	749	+53.8%	2,747	+65.5%	783	+75.2%
Union City	7,440	-4.6%	52,570	+5.0%	27,633	+2.3%	1,616	-17.0%	624	-16.9%
Weehawken	5,518	-2.0%	4,459	+0.9%	2,014	+2.0%	1,097	-8.4%	261	-19.4%
WNY	7,388	-0.8%	35,067	+5.1%	21,080	+9.7%	1,909	-2.6%	577	-2.0%
Hudson Cty.	245,418	+0.5%	233,306	+3.6%	109,444	+5.4%	64,898	+5.7%	23,907	+0.9%
Plainfield	24,257	-9.4%	19,749	+18.6%	12,076	+6.5%	1,120	+39.1%	277	+8.2%
Union Cty.	293,531	-0.1%	131,762	+10.2%	71,584	+4.2%	59,325	-0.4%	24,150	-5.3%

	English/ Asian	% Change	LEP Asian	% Change	English/ Other	% Change	LEP Other	% Change
Bayonne	2,742	+1.9%	517	-40.4%	4,010	+52.5%	1,385	+13.9%
E. Newark	92	+130.0%	38	+123.5%	0	0	0	0
Guttenberg	830	+64.0%	245	+62.3%	22	0	18	+125.0%
Harrison	1,589	+36.0%	491	+65.3%	79	-31.3%	42	+61.5%
Hoboken	1,595	+36.0%	619	+36.6%	235	-19.5%	20	+42.9%
Jersey City	27,157	+10.0%	10,080	+8.0%	9,134	+22.2%	4,665	+44.1%
Kearny	1,296	-5.3%	501	-14.7%	516	+174.5%	266	+135.4%
N. Bergen	1,153	-3.9%	427	+0.9%	1,019	-25.4%	410	-21.2%
Secaucus	1,303	+9.4%	467	-28.5%	409	+174.5%	138	+475%
Union City	829	+5.7%	407	+2.3%	370	-6.3%	159	-16.3%
Weehawken	834	+48.9%	240	+169.7%	150	+145.9%	63	0
WNY	1,684	+4.5%	774	+13.8%	413	+49.6%	132	+78.4$
Hudson Cty.	41,104	+11.1%	14,806	+6.1%	16,357	+26.1%	7,298	+34.6%
Plainfield	408	+27.1%	126	-27.2%	580	-3.0%	77	-68.0%
Union Cty.	13,053	-6.3%	4,564	-13.5%	7,134	+4.8%	1,912	+8.7%

Analysis: The number of residents of speak only English decreased in Guttenberg (-28.6%), North Bergen (-11.3%) and Plainfield (-9.4%). The number of bilingual English/Spanish residents increased in North Bergen (+11.6%), Secaucus (+13.0%) and Plainfield (+18.6%) while the number of Spanish speaking residents with limited English proficiency increased in Guttenberg (+22.9%), Harrison (+10.7%), North Bergen (+16.3%) and Secaucus (+53.8%). The number of bilingual English/Indo-European language residents increased in Kearny (+12.7%), Secaucus (+65.6%) and

Plainfield (+39.1%), while the number of speakers of Indo-European languages with limited English proficiency increased in Kearny (+17.5%) and Secaucus (+75.2%). The number of bilingual English/Asian language residents increased in East Newark, Guttenberg, Harrison, Hoboken, Jersey City, Weehawken and Plainfield, while the number of speakers of Asian languages with limited English proficiency increased in East Newark (+123.5%), Guttenberg (+62.3%), Harrison (+65.3%), Hoboken (+36.6%), Weehawken (+169.7%) and West New York (+13.8%). These trends are consistent with the demographic shifts that have occurred throughout Hudson County and Plainfield over the past few years. Most notably, Guttenberg, Harrison, North Bergen, Kearny and Secaucus have seen large increases in limited English proficient residents that identify their primary language as Spanish or an Indo-European language. Limited English proficient residents that identify their primary language as an Asian language have shown the most notable increase across all communities and language groups.

Table 9: Educational Attainment

The following table show the educational attainment of residents as well as the percent change in educational attainment between the 2010 US Census and 2013 American Community Survey.

	Less than HS	% Δ	HS or Less	% Δ	College Degree	% Δ	HS	% Δ	Bachelor's Degree	% Δ
Bayonne	5,576	-6.5%	22,259	-1.4%	15,250	+4.8%	87.6%	+1.3%	29.6%	+5.3%
E. Newark	329	-20.0%	935	-9.6%	292	+3.5%	79.0%	+6.5%	17.1%	+14.0%
Guttenberg	1,921	+4.2%	3,894	+0.9%	3,077	-4.4%	77.2%	+0.3%	32.0%	-9.9%
Harrison	2,182	+6.1%	5,116	-5.3%	3,271	+26.8%	77.6%	-0.1%	29.7%	+23.8%
Hoboken	2,843	-7.4%	6,590	-6.4%	29,232	+10.5	92.6%	+1.2%	73.5%	+2.7%
Jersey City	26,599	-4.6%	66,904	-2.5%	80,618	+12.2%	84.8%	+2.0%	42.0%	+6.1%
Kearny	5,421	-8.4%	15,895	-2.4%	6,844	+10.4%	80.5%	+2.8%	20.0%	+9.3%
N. Bergen	9,224	-0.4%	21,244	+3.8%	13,491	+8.9%	78.3%	+1.8%	24.6%	-3.1%
Secaucus	1,554	-2.8%	4,621	-5.9%	6,510	+18.0%	87.9%	+1.5%	41.7%	+4.8%
Union City	14,553	-1.2%	28,376	+1.4%	8,991	+3.4%	67.0%	+1.7%	16.4%	-1.8%
Weehawken	1,143	-12.2%	2,763	-12.6%	5,431	+10.2%	88.3%	+2.3%	51.3%	+9.6%
WNY	10,270	-1.2%	19,340	+1.5%	10,319	+9.2%	70.7%	+3.5%	25.2%	+1.6%
Hudson Cty.	81,615	-3.3%	197,937	-1.2%	183,326	+10.4%	81.9%	+2.0%	36.3%	+4.9%
Plainfield	9,051	+10.7%	18,989	+0.9%	7,816	-0.9%	72.3%	-3.0%	18.5%	-5.6%
Union Cty.	53,180	-4.6%	162,249	-2.9%	136,181	+4.5%	85.3%	+1.2%	31.8%	+1.9%

Analysis: The percentage of residents over the age of 25 years without a high school diploma is decreasing in most communities, with the exception of Plainfield (+10.7%), Guttenberg (+4.2%) and Harrison (+6.1%). Communities with the highest increases in the rates of college degree attainment include Harrison, Kearny, Secaucus and Weehawken. Harrison stands out as the only community that had an increase in both the number of residents without a high school diploma or equivalent and the number of residents who have a Bachelor's Degree. Union City (67.0%), West New York (70.7%) and Plainfield (72.3%) have the lowest percentage of residents with a high school diploma or greater.
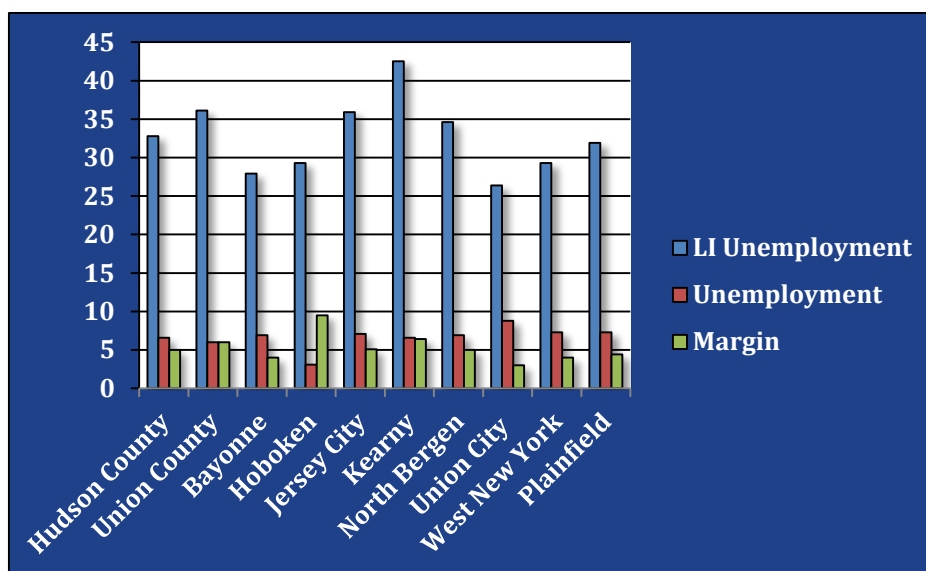
Chart 1: Unemployment

The following chart shows the twelve-month change in the unemployment rate during 2014 in select communities served by HOPES.
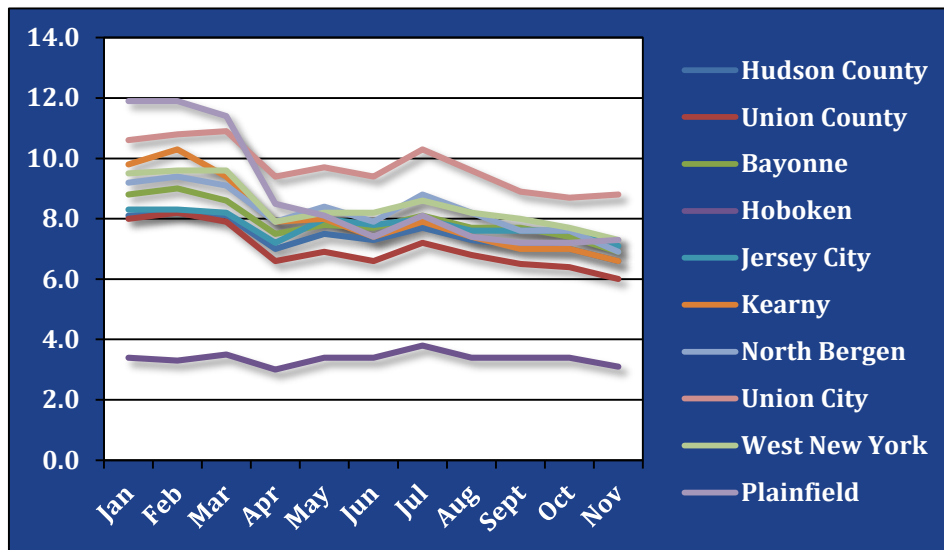
Analysis: Hoboken has a significantly lower unemployment rate that other communities served by HOPES, with minimal change during 2014. Yet the unemployment rate has steadily declined throughout the other communities served by HOPES.

Chart 2: Unemployment vs. Low-Income Unemployment

The following chart shows the unemployment rate versus the low-income unemployment rate, as well as the margin between the two rates.

Analysis: There is a significant divide between the unemployment rate and the rate of unemployment among low-income populations. The largest margins (5 to 10 times greater for low-income residents) were observed in Hoboken (9.5), Kearny (6.4), Jersey City (5.1) and North Bergen (5.0).

Table 10: Economic Characteristics

The following chart show key economic indicators such as median household income, per capita income, SNAP beneficiaries, cash public assistance, and recipients of SNAP benefits and cash public assistance as a percent of the population, as well as the change in these areas between the 2010 US Census and 2013 American Community Survey.

	Median Household Income	% Change	Per Capita Income	% Change	SNAP Benefits	% Change	Cash Public Assistance	% Change
Bayonne	$55,608	+3.8%	$29,169	+1.6%	2,436	+50.4%	704	+3.7%
E. Newark	$51,111	-6.6%	$21,522	-3.2%	72	-19.1%	28	+75.0%
Guttenberg	$54,132	+8.3%	$32,968	-0.8%	557	+118.4%	62	+181.8%
Harrison	$53,192	+3.9%	$24,882	+13.8%	535	+122.9%	182	+48.0%
Hoboken	$107,366	+5.5%	$70,609	+2.2%	1,327	+59.3%	378	+15.2%
Jersey City	$58,206	+7.2%	$32,751	+7.4%	12,511	+31.4%	3,917	+9.8%
Kearny	$61,782	+5.3%	$25,936	+3.8%	1,191	+96.9%	320	+71.1%
N. Bergen	$52,908	+0.3%	$25,814	+0.5%	2,838	+65.8%	657	+21.6%
Secaucus	$85,392	+3.8%	$40,553	+5.7%	209	+301.9%	60	+36.4%
Union City	$40,763	+3.5%	$19,475	+4.5%	5,307	+67.9%	982	+34.7%
Weehawken	$72,717	+16.5%	$48,129	+6.5%	431	+63.3	78	+27.9%
WNY	$45,785	+2.5%	$25,514	+4.5%	4,545	+48.1%	494	-16.6%
Hudson Cty.	$58,442	+5.7%	$32,641	+5.2%	30,959	+49.2%	7.852	+14.1%
Plainfield	$54,158	+4.0%	$21,964	-7.6%	2,481	+60.2%	720	-18.3%
Union Cty.	$68,507	+2.6%	$35,089	+2.9%	14,658	+62.7%	4,830	+14.5%

	SNAP Beneficiaries as % of Population	% Change	Cash Public Assistance Recipients as % of Population	% Change
Bayonne	3.8%	+46.2%	1.1%	0
E. Newark	2.9%	-21.6%	1.1%	+57.1%
Guttenberg	4.9%	+113.0%	0.6%	+200.0%
Harrison	3.8%	+111.1%	1.3%	+44.4%
Hoboken	2.6%	+44.4%	0.7%	0
Jersey City	5.0%	+28.2%	1.6%	+6.7%
Kearny	2.9%	+93.3%	0.8%	+60.0%
N. Bergen	3.4%	+61.9%	0.6%	+20.0%
Secaucus	1.2%	+300.0%	0.4%	+33.3%
Union City	7.9%	+64.6%	1.5%	36.4%
Weehawken	3.8%	+46.2%	1.1%	0
WNY	7.0%	+42.9%	1.0%	-16.7%
Hudson Cty.	4.8%	+45.5%	1.2%	+9.1%
Plainfield	5.0%	+56.3%	1.4%	-22.2%
Union Cty.	2.5%	+56.3%	0.9%	+12.5%

Analysis: The median household income increased everywhere except for East Newark (-6.6%), with notable increases in Guttenberg (+8.3%), Jersey City (+7.2%) and Weehawken (+16.5%). The per capita income increased everywhere except East Newark (-3.2%) and Plainfield (-7.6%), with the most notable increase in Harrison (+13.8%). The number of residents receiving SNAP benefits and Cash Public Assistance increased everywhere except for East Newark and Plainfield. Also, the percent of the population receiving SNAP benefits and Cash Public Assistance increased everywhere except for East Newark and West New York and Plainfield. Despite a higher median household income and per capita income throughout these communities, the total number and percent of the population who receive SNAP benefits and Cash Public Assistance is increasing, suggesting that income inequality is worsening and that low-income populations are becoming more and more marginalized economically.

Table 11: Health

The following table shows key health indicators including the total number of people without health coverage, children without health coverage and children, adults and seniors with disabilities, as well as the percent of the population comprised of those groups.

	All People without Health Coverage		Children without Health Coverage		Children with Disabilities		Adults with Disabilities		Seniors with Disabilities	
	#	% Pop	#	% Pop	#	% Pop	#	% Pop	#	% Pop
Bayonne	10,427	16.3%	930	7.0%	157	1.2%	3,037	7.2%	2,821	33.3%
E. Newark	804	32.5%	93	15.2%	14	2.3%	86	5.0%	42	32.1%
Guttenberg	3,576	32.1%	87	4.9%	148	8.3%	844	11.0%	415	24.7%
Harrison	3,937	28.1%	397	14.6%	103	3.8%	764	7.5%	367	31.3%
Hoboken	2,676	5.3%	62	0.9%	144	2.0%	1,690	4.1%	1,126	36.6%
Jersey City	47,897	19.1%	4,236	8.1%	1,948	3.7%	12,933	7.4%	8,919	39.6%
Kearny	9,340	23.2%	1,215	12.9%	210	2.2%	1,705	6.4%	1,588	35.9%
N. Bergen	15,880	26.1%	1,244	9.5%	514	3.9%	2,824	7.0%	2,753	36.3%
Secaucus	1,636	9.8%	128	4.1%	114	3.7%	762	7.1%	787	28.5%
Union City	23,819	35.6%	1,814	11.3%	741	4.6%	3,738	8.4%	2,758	42.6%
Weehawken	2,134	16.6%	107	5.6%	37	1.9%	433	4.7%	463	28.7%
WNY	16,941	33.5%	766	7.1%	516	4.8%	3,047	8.9%	2,586	45.1%
Hudson Cty.	139,057	21.7%	11,079	8.4%	4,646	3.5%	31,863	7.2%	24,625	37.5%
Plainfield	14,337	28.8%	1,004	8.4%	226	1.9%	2,216	6.7%	1,540	33.0%
Union Cty.	86,319	16.1%	8,318	6.3%	4,436	3.4%	22,893	6.8%	21,503	32.4%

Analysis: Lack of health insurance coverage is a major problem in many communities, especially East Newark, Guttenberg, Harrison, North Bergen, Union City, West New York and Plainfield, where between 25-33% of residents do not have coverage. Bayonne, Kearny, Jersey City and Weehawken also have high rates of uninsured. The challenge does not just impact low-income populations, as the rate of uninsured residents outpaces the poverty rate in every community.

Children without health insurance is less of a challenge, most likely due to the United States Department of Health and Human Services' State Children's Health Insurance Program (SCHIP). However, East Newark, Harrison, Kearny and Union City have higher rates of children without insurance than the other communities.

The rate of children, adults and seniors with disabilities is comparable across all communities. Guttenberg has notably higher rates of children and adults with disabilities. Also, Jersey City, Union

City and West New York have higher rates of seniors with disabilities, with nearly half of all seniors in West New York having at least one disability.

Table 12: Health Coverage Status by Level of Poverty

The following table shows the number of people without health insurance coverage by level of poverty, including the percent of the population at that level of poverty who are uninsured.

	>1.38x Poverty Uninsured	% of >1.38x Poverty	1.38 to 1.99x Poverty Uninsured	% of 1.38 to 1.99x Poverty	2.00% Poverty and Over Uninsured	% of 2.00x Poverty and Over
Bayonne	3,830	29.3%	1,344	22.2%	5,243	11.7%
E. Newark	231	36.9%	143	44.4%	423	29.2%
Guttenberg	1,221	52.7%	500	27.1%	1,855	26.6%
Harrison	1,385	33.9%	598	32.5%	1,954	24.1%
Hoboken	923	12.5%	304	13.3%	1,428	3.6%
Jersey City	16,979	26.8%	8,021	29.3%	22,826	14.4%
Kearny	2,616	35.7%	1,790	36.8%	4,921	17.6%
N. Bergen	4,733	36.1%	3,097	30.4%	8,049	21.5%
Secaucus	370	18.5%	379	47.7%	887	6.4%
Union City	9,204	39.4%	3,873	37.4%	10,742	32.3%
Weehawken	270	18.5%	582	43.1%	1,282	12.8%
WNY	6,238	38.5%	3,233	40.9%	7,470	28.3%
Hudson Cty.	48,000	31.1%	23,864	31.8%	67,080	16.4%
Plainfield	6,538	42.2%	2,774	37.7%	4,979	18.9%
Union Cty.	27,358	30.9%	15,311	29.3%	43,318	11.0%

Analysis: The table demonstrates that the closer individuals are to the federal poverty threshold, the more likely they are to be without health insurance. Additionally, while all communities except for Secaucus and Weehawken have a higher number of residents at 1.38 times the poverty level who are without health insurance, most communities have a higher percentage of residents at 1.38 to 1.99 times the federal poverty level without health insurance. The exceptions to this are Guttenberg, Harrison, North Bergen, Union City and Plainfield, however, the rates of uninsured are comparable between those below 1.38 times the poverty level and those between 1.38 and 1.99 times the poverty level. This suggests that health insurance is, in many cases, less affordable for many people above the poverty level but below 200% of the poverty level, and that many of these individuals are in need of assistance in finding affordable health insurance. It is important to note that the Affordable Care Act provides financial subsidies to individuals between 1 to 4 times the federal poverty level to purchase health coverage in the federal exchange marketplace or through exchanges created by states. Of additional note, the State of New Jersey did not accept the provisions of the Affordable Care Act that would allow the state to set up its own marketplace, and residents must therefore purchase insurance in the federal marketplace.

Table 13: Housing

The following table shows key housing statistics, including median rent, median mortgage, median home value, vacancy rates and Gross Rent as a Percentage of Income (GRAPI), as well the percent change in those categories between the 2010 US Census and the 2013 American Community Survey.

	Median Rent	% Change	Median Mortgage	% Change	35%+ GRAPI	% Change	Median Home Value	% Change	Vacancy Units	% Change
Bayonne	$1,101	+13.9%	$2,742	+7.6%	5,273	+2.5%	$332,700	-8.5%	2,293	-9.9%
E. Newark	$1,182	+7.4%	$2,167	-18.3%	266	+16.7%	$299,500	-17.8%	58	+3.6%
Guttenberg	$1,236	+14.2%	$2,833	-3.6%	1,535	+17.3%	$325,300	-12.0%	590	+20.9%
Harrison	$1,210	+7.8%	$2,635	-4.3%	1,213	+27.7%	$321,000	-5.9%	362	-4.7%
Hoboken	$1,747	+6.5%	$3,236	+7.9%	3,609	+1.3%	$550,700	-3.9%	2,179	+0.4%
Jersey City	$1,174	+8.5%	$2,657	+6.1%	25,155	+8.1%	$328,100	-9.0%	13,792	-0.9%
Kearny	$1,168	+6.5%	$2,577	+3.7%	2,923	+3.0%	$331,300	-10.4%	795	+2.2%
N. Bergen	$1,152	+10.5%	$2,551	+2.7%	5,519	+8.0%	$305,600	-18.4%	1,877	+2.2%
Secaucus	$1,475	+21.5%	$2,549	+3.4%	672	+34.1%	$403,800	-9.3%	647	+92.0%
Union City	$1,066	+9.6%	$2,735	+4.9%	8,467	+9.5%	$307,100	-19.3%	2,623	+4.1%
Weehawken	$1,212	+13.4%	$2,887	-1.7%	998	-13.9%	$499,000	-7.6%	717	+40.9%
WNY	$1,133	+11.6%	$2,783	+1.8%	6,090	+5.5%	$333,600	-14.7%	1,729	+9.0%
Hudson Cty.	$1,174	+9.6%	$2,723	+4.8%	61,720	+7.2%	$347,200	-9.6%	27,662	+2.0%
Plainfield	$1,175	+10.7%	$2,429	+1.4%	4,168	+5.5%	$260,100	-14.9%	1,873	-11.9%
Union Cty.	$1,172	+8.1%	$2,739	+3.8%	32,669	+10.6%	362,300	-8.8%	14,578	+5.2%

Analysis: The median rent has increased sharply throughout all communities, with the lowest change occurring in Kearny. The median mortgage has increased in many communities, but most notably in Bayonne, Hoboken and Jersey City. The median home value has dropped across all communities.

Trends in mortgage rates, rent rates and home values are consistent with continued stagnation in the housing market, whereby many banks are not lending, and people are unable to purchase homes, forcing an increasingly larger number of families into rentals. As a result, the rising demand for rentable units has facilitated an increasing the market rate rents charged to tenants. Of note, while home values continue to drop, median mortgage rates continue to increase. With interest rates at all-time lows, there would typically be a drop in the median mortgage rate. However, this trend suggests that families are investing less in the down payment towards home ownership, increasing the amount they must pay back monthly on the mortgage loan.

Vacancy is another important housing indicator. When vacancy rates rise, issues such as blight and crime rise, while the entire surrounding neighborhood is impacted by lower home values. Rising vacancy rates are a sign of renewed interest in the local housing market, as homes are purchased and revitalized by new homeowners. This trend often leads to improved home values and reductions in blight and crime, among other effects. Vacancy rates increased the most in Guttenberg, Secaucus, Weehawken and West New York. Vacancy rates dropped the most in Bayonne and Plainfield.

Analysis of Poverty

Table 14: Key Poverty Indicators

The following table shows the total number of residents, by group, who are living in households with income below the federal poverty threshold, as well as the change between the 2010 US Census and the 2013 American Community Survey.

	Under 5		All Children		Seniors		All People		Single Mothers	
	#2013	% Δ	#2013	% Δ	#2013	% Δ	#2013	% Δ	#2013	% Δ
Bayonne	836	+17.7%	2,644	+1.5%	804	+13.1%	8,807	+15.4%	765	+8.4%
E. Newark	34	+466.7%	187	+152.7%	11	-42.1%	484	+63.0%	37	+131.3%
Guttenberg	47	-48.4%	186	-64.6%	180	+0.6%	1,296	-26.1%	128	+16.4%
Harrison	201	+8.1%	673	+27.0%	266	+92.8%	2,468	+21.3%	164	+45.1%
Hoboken	259	-19.8%	1,294	+3.3%	729	-4.5%	5,959	+14.3%	650	+44.8%
Jersey City	4,995	+14.7%	15,285	+2.9%	3,336	-3.3%	46,316	+8.8%	3,801	-2.8%
Kearny	431	-7.5%	1,226	-1.6%	359	+2.3%	4,236	+2.3%	251	-5.3%
N. Bergen	969	+66.2%	2,635	+53.8%	1,225	+18.7%	8,662	+46.9%	866	+62.2%
Secaucus	69	-23.3%	345	+70.0%	189	-14.5%	1,471	+39.2%	161	+43.8%
Union City	1,538	+24.9%	5,660	+18.1%	1,610	+12.0%	16,405	+24.7%	1,563	+31.6%
Weehawken	36	-42.9%	100	-64.5%	166	-48.8%	1,052	-35.3%	47	-17.5%
WNY	1,286	+38.0%	3,431	+33.8%	1,521	+11.3%	10,991	+25.5%	757	-1.2%
Hudson Cty.	10,706	+18.5%	33,713	+9.7%	10,430	+4.0%	108,294	+15.3%	9,198	+11.4%
Plainfield	1,501	+50.0%	3,854	+35.4%	740	+2.6%	10,964	+33.1%	781	+68.0%
Union Cty.	6,437	+31.8	20,073	+23.8%	5,713	-2.0%	58,381	+21.2%	4,879	+21.1%

Analysis: The number of children under 5 years of age living in poverty increased significantly in Bayonne, East Newark, Jersey City, North Bergen, Union City, West New York and Plainfield. The number of children living in poverty increased the most in East Newark, Harrison, North Bergen, Secaucus, Union City, West New York and Plainfield. This has significant implications for issues such as access to affordable child care, educational outcomes, and economic opportunity for thousands of children.

The poverty rate among all people is rising considerably throughout nearly all of the communities served by HOPES. The lowest increases were in Kearny and Jersey City, with Guttenberg and Weehawken experiencing decreases. All other communities experienced double digit percentage increases in the number of residents in poverty. The number of single mothers in poverty is also increasing, most notably in East Newark, Harrison, Hoboken, North Bergen, Secaucus, Union City and Plainfield.

When analyzing the statistics on poverty in comparison to the economic indicators discussed previously, it is clear that economic disparity is growing rapidly. As incomes rise at the higher end of the economic spectrum, the median household income and per capita incomes rise; however, the number of people in poverty and number of people receiving SNAP benefits and Cash Public Assistance are rising as well. This growing income inequality is, and will continue to be, a major challenge faced by families in the areas served by HOPES.

Table 15: Poverty as a Percent of Population

The following table shows the percent of the population by group comprised of households in poverty, along with the percent change between the 2010 US Census and the 2013 American Community Survey.

	Under 5		All Children		Seniors		All People		Single Mothers	
	%2013	% Δ	%2013	% Δ	%2013	% Δ	%2013	% Δ	%2013	% Δ
Bayonne	22.6%	+10.8%	19.8%	-3.4%	9.5%	+13.1%	13.8%	+12.2%	32.5%	+0.3%
E. Newark	16.8%	+409.1%	30.7%	+100.7%	8.4%	-47.8%	19.6%	+56.8%	44.0%	+90.5%
Guttenberg	6.6%	-70.1%	10.4%	-63.8%	10.2%	-13.6%	11.5%	-28.1%	36.4%	+10.0%
Harrison	29.3%	+36.9%	24.8%	+28.5%	22.7%	+59.9%	17.6%	+17.3%	48.3%	+11.8%
Hoboken	7.8%	-25.7%	18.4%	-11.1%	23.7%	-2.9%	11.7%	+6.4%	51.9%	+19.0%
Jersey City	28.3%	+8.8%	29.2%	+3.9%	14.2%	-9.0%	18.4%	+5.1%	43.4%	+4.3%
Kearny	15.8%	-12.7%	13.0%	-8.5%	7.9%	-2.5%	10.3%	0	22.8%	-6.6%
N. Bergen	23.6%	+56.3%	20.1%	+55.8%	15.1%	+14.4%	14.1%	+42.4%	37.6%	+28.3%
Secaucus	6.6%	-28.3%	10.8%	+56.5%	6.5%	-17.7%	8.6%	+30.3%	51.7%	+101.2%
Union City	34.9%	+35.8%	35.4%	+20.4%	24.0%	+15.4%	24.4%	+22.0%	48.3%	+17.8%
Weehawken	4.7%	-45.3%	5.2%	-65.8%	10.3%	-49.5%	8.2%	-36.4%	23.2%	+40.6%
WNY	30.7%	+23.3%	32.0%	+35.6%	26.5%	+3.5%	21.7%	+19.9%	40.0%	-0.7%
Hudson Cty.	24.6%	+12.8%	25.5%	+8.5%	15.4%	0	16.8%	+11.3%	41.5%	+9.2%
Plainfield	38.0%	+47.9%	32.2%	+37.0%	15.0%	-6.3%	21.9%	+30.4%	41.9%	+38.7%
Union Cty.	18.0%	+32.4%	15.3%	+23.4%	8.3%	-4.6%	10.8%	+18.7%	31.6%	+17.0%

Analysis: The percent of the population of children under 5 years of age living in poverty is highest in Bayonne, Harrison, Jersey City, North Bergen, Union City, West New York and Plainfield. The sharpest increases were observed in East Newark, Harrison, North Bergen, Union City, West New York and Plainfield. Sharp decreases were observed in Guttenberg, Hoboken, Secaucus and Weehawken.

The percent of the population of all children living in poverty is highest in East Newark, Harrison, Jersey City, North Bergen, Union City, West New York and Plainfield. The most notable increases were observed in East Newark, Harrison, North Bergen, Secaucus, Union City, West New York and Plainfield. Significant decreases occurred in Guttenberg and Weehawken. These trends suggest that the number of children in poverty is increasing considerably throughout the areas served by HOPES. Additionally, the percent of children who are in poverty is increasing at a much higher rate than the total population of children.

The rate of seniors in poverty increased most notably in Harrison, and to a lesser extent in Bayonne, North Bergen and Union City, while decreasing significantly in East Newark, Guttenberg, Secaucus and Weehawken. Along with children, this trend is occurring while nearly all communities experienced increased in the percentage of all residents living in poverty and number of single mothers living in poverty. Overall poverty rates increased the most in East Newark, Harrison, North Bergen, Secaucus, Union City, West New York and Plainfield, while decreasing in Weehawken. Notable increases in the number of single mothers in poverty occurred in East Newark, North Bergen, Secaucus, Weehawken and Plainfield.

Key Poverty Indicators

Childcare Access and Affordability

According to the New Jersey Association of Child Care Resource & Referral Agencies:

> "In 2013, the average annual price of full-time center-based care for an infant 0-12 months in a licensed child care center in New Jersey was $11,534; parents of a pre-school age child paid an average of $9,546 annually and parents with a school-age child paid an average of $3,475 annually. The monthly cost of child care for two children exceeds the monthly housing costs for renters in all counties. In nine counties, the average annual price of infant care was higher than the average annual tuition and fees at a four-year New Jersey public college."

These statistics demonstrate that lack of affordability of childcare for most families, which is particularly important as the number of households and children in poverty continues to increase in the areas where HOPES provides services. Furthermore, information collected from the Kids County Data Center of the Annie E. Casey Foundation provides more information on the lack of prioritization of affordable child care in New Jersey. Since 2010, the number of licensed child care centers in both Hudson County and Union County has decreased, while the capacity of licensed child care centers has increased by just 4% in Hudson County and remained the same in Union County. In both counties, families with children spend more than 30% of their income on childcare and over two-thirds of families have both parents working. Additionally, the number of State-Funded Preschool slots has increased by only 3.6% in Hudson County and 1.5% in Union County. These trends reveal that while the need for affordable childcare is increasing significantly, the availability of affordable childcare is not keeping pace.

In Hudson County, the availability of center-based childcare slots is less than half of all children under 5 years of age, and in Union County, 33% of children do not have a center-based childcare slot. In Hudson County and Union County, there are nearly 2,000 children living in poverty who do not have access to a State-Funded Preschool slot. These trends continue to intensify as the percent of children under 5 years of age increased by 18.5% in Hudson County and 31.8% in Union County.

Self-Sufficiency

According to the Poverty Research Institute of the Legal Services of New Jersey, more than 1 in 4 New Jersey workers have incomes below the Real Cost of Living (RCL). The Poverty Research Institute estimates the average RCL for a family of four between $64,000 and $74,000 annually to meet basic needs, with a RCL that is over 14% higher for a family of four with two preschool aged children than a family of four with two school-aged children. In contrast, the federal poverty guideline, which determines threshold eligibility for many federal benefit and assistance programs, is $24,250 for a family of four. This data demonstrates the magnitude of the barriers to self-sufficiency facing low-income families in New Jersey, and particularly those in Hudson and Union County.

Additionally, the RCL has increased an average of 18.5% to 28.9% over the past twelve years, while median wages have dropped 4.4%. This has created a significantly larger wage gap as wages decline and the RCL increases. The Poverty Research Institute also found that counties with higher RCL have lower poverty rates, and vice versa, which indicates that the concentration of poverty will continue

to increase in Hudson and Union Counties, which have lower RCL and higher poverty rates than many other counties.

Affordable Housing

The most recent data available from the New Jersey Department of Community Affairs (2010) lists a total of 21,125 Section 8 Housing Vouchers available in Hudson County and 2,088 Section 8 Housing Vouchers available in Plainfield. By contrast, there are over 37,000 families living in poverty in Hudson County and over 3,000 families living in poverty in Plainfield. The Section 8 Housing Voucher Program provides rental subsidies to qualifying families whereby rents are controlled by Fair Market Rents established by the United States Department of Housing and Urban Development. The tenant pays their portion of the rent based on 30% of the family's adjusted gross income and the subsidy makes up the difference between the tenant's portion and the actual market rate rent.

The alternative for affordable housing is called Conventional Housing, whereby public housing authorities charge 30% of the tenants adjusted gross income to rent units in public housing properties. In Hudson County, there are approximately 8,000 Conventional Housing units administered by public housing authorities. The Plainfield Housing Authority administers approximately 464 Conventional Housing units.

Table 16: Affordable Housing Deficits

	Section 8	Public Units	Total Affordable Units	Households in Poverty	Affordable Housing Deficit
Bayonne	2,351	1,279	3,630	4,272	-642
Guttenberg	449	251	700	711	-11
Harrison	717	268	985	907	+78
Hoboken	3,858	1,228	5,086	4,413	+673
Jersey City	12,951	2,449	6,285	23,102	-7,702
North Bergen	2,230	985	4,200	3,660	+540
Secaucus	2,529	275	2,804	597	+2,207
Union City	26	455	481	6,630	-6,149
Weehawken	487	99	586	591	-5
West New York	2,800	715	3,513	4,765	-1,252
Plainfield	2,088	464	2,552	3,642	-1,090

In Hudson County, there are 37,409 family households in poverty, not including non-family households in poverty. In Plainfield, there are 3,095 family households in poverty, not including non-family households in poverty. For just family households in poverty, there is an 8,280 unit affordable housing deficit in Hudson County and a 543 unit affordable housing deficit in Plainfield.

It is important to note that the data used to estimate Section 8 Housing Voucher availability is from 2010 and may have increased since that date. Furthermore, while it is possible to accurate derive the number of family households in poverty, it is not as simple with non-family households. Therefore, the total number of households in poverty should only be viewed as estimates, and all data in the above table should only be considered as a demonstration of the estimated scope of affordable housing deficits in the target areas.

Additionally, the existing condition of many affordable housing units is substandard. In Hudson County, there are 1,901 units that lack adequate plumbing facilities and 3,057 units that lack adequate kitchen facilities. In Plainfield, there are 114 units that lack adequate plumping facilities and 168 units that lack adequate kitchen facilities. Additionally, 28% of units in Hudson County and 29% of units in Union County have severe housing problems, including inadequate plumbing and kitchen facilities, overcrowding, and cost burdened units.

Population Density

In Hudson County, 10 of 12 municipalities rank among the top 100 most densely populated places in the United States and 6 rank among the top 25. This density affords residents benefits such as access to a world-class multi-modal mass transit system and highly-developed transportation infrastructure, unrivaled cultural and ethnic diversity, proximity to several major employment centers across the region, and diverse opportunities for economic advancement. However, there are many negatives associated with high population density, including environmental health hazards, open space limitations, housing shortages, and a consolidation of poverty. Despite the existing density, development and commercial investment continue to occur. Tens of thousands of housing units are under construction. Over the long-term this will have an adverse impact on low-income households who will likely be priced out of their neighborhoods, further consolidating poverty and worsening the intergenerational cycle that already impacts so many families in poverty.

Table 17: Population Density

	Land Area (sq. mi.)	Density 2010	2013 Population	2013 Density	% Change
Bayonne	5.8	10,858	63,819	11,003	1.3%
E. Newark	0.1	23,532	2,471	24,719	5.0%
Guttenberg	0.2	57,116	11,270	56,350	-1.3%
Harrison	1.2	11,319	14,025	11,687	3.3%
Hoboken	1.28	39,212	50,929	39,788	1.5%
Jersey City	14.79	16,736	251,717	17,019	1.7%
Kearny	8.77	4,636	41,123	4,689	1.1%
N. Bergen	5.13	11,838	61,434	11,975	1.2%
Secaucus	5.82	2,793	17,106	2,939	5.2%
Union City	1.28	51,810	67,233	52,525	1.4%
Weehawken	0.8	15,764	12,829	16,036	1.7%
WNY	1.01	49,341	50,644	50,147	1.6%
Hudson Cty.	46.19	13,731	644,605	13,955	1.6%
Plainfield	6.023	8,269	50,065	8,312	0.5%
Union Cty.	102.86	5,215	540,568	5,255	0.8%

Education, Skills and the Employment Market

The economies of Hudson County and Union County are dominated by the finance, insurance, real estate, health care, education, and government industries. The employment opportunities in these industries that allow for economic self-sufficiency and advancement often require higher academic qualifications and advanced job skills. As a result, most low-income families who lack these qualifications are either unemployed or work part-time in low-skill industries where employer-provided benefits such as healthcare, vacation and sick leave are limited. Some communities, most

notably Jersey City, have addressed this challenge by passing paid sick leave legislation, but limitations on educational qualifications and professional skills continue to impact the employment prospects for most low-income families.

In Hudson County, 1 in 5 residents do not have a high school diploma. In Plainfield, more than 1 in 4 residents did not graduate high school. The poverty rate for residents of Hudson County without a high school diploma (24.1%) is four times higher than the poverty rate for residents with a Bachelor's Degree (6.0%). In Plainfield, the poverty rate for those without a diploma is 32.8%, which is over five times the poverty rate for those with a college degree (6.2%). The challenges associated with not having a high school diploma or equivalency are intensified for women. The poverty rate for women without a diploma in Hudson County is 64% higher than it is for men. In Plainfield, it is 51% higher. In fact, more than 1 in 3 women without a diploma in both Hudson County and Plainfield live in poverty. Functional literacy is another major educational challenge for low-income families in the HOPES service area. In Hudson County, 37% of residents lack basic prose literacy skills, and 21% of residents of Union County lack basic prose literacy skills.

The academic achievement of youth in Hudson County and Plainfield are further demonstrative of the educational challenges facing low-income families. The graduation rate across all communities served by HOPES is 84% and the dropout rate is 0.9%. This translates to roughly 4,681 youth currently enrolled in high school who will not graduate in Hudson County and 282 who will not graduate in Plainfield. Additionally, roughly 263 youth will dropout in Hudson County and 43 youth will drop out in Plainfield.

In Hudson County, there are more than 350 companies with more than 100 employees and 21 companies with more than 1,000 employees. The dominant industries in terms of workforce size include medical services, higher education, publishing, banking, financial services, technology, government, education and retail. In Union County, there are approximately 200 companies with more than 100 employees and 9 with more than 1,000 employees. The dominant industries include pharmaceuticals, medical services, technology, transportation, energy, warehousing, government, education, and retail. Only six Union County companies with more than 100 employees are located in Plainfield, two of which are the City of Plainfield and the Plainfield Board of Education.

Income Inequality

The United States has one of the highest rates of income inequality among industrialized countries. The top 1% of households in terms of annual earnings take home over $1 million each year, while the bottom 90% earn an average of less than $30,000 each year. When calculating income inequality with the Gini Coefficient*, an internationally accepted inequality indicator for nearly 100 years, only 11 countries have higher income inequality before taxes than the United States. After taxes, income inequality in the United States is higher than all but three of the most developed countries in the world: Chile, Mexico and Turkey. This statistical shift in ranking demonstrates the favorability towards the highest income earners in the tax code, a trend that adversely impacts low-income families. Between 1979 and 2007, the highest 1% of earners ($353,900+) increased their aggregate after-tax income by approximately 281% while the bottom 60% (>$50,000) increased their collective after-tax income by an average of 21.3%. The top 20% of earners ($74,700+) increased their total after-tax income by 95%. Over that same time period, the bottom 20% of earners (>$26,934) saw their family after-tax income decrease by 7.4%.

While income inequality is a growing problem nationwide, it is also significant in New Jersey, and more specifically, Hudson County and Union County. There are 35 states which have lower income inequality, placing the Garden State in the 30th percentile. The problem is even more pervasive in Hudson County where the Gini Coefficient measures at .625, 35% higher than New Jersey as a whole and 65% higher than the nation as a whole. Furthermore, 50% of Hudson County's total aggregate income is held by the top 15% of earners. The problem is also experienced in Union County where the Gini Coefficient measures at .485, higher than both New Jersey and the nation as a whole. In fact, Hudson County and Union County both rank in the top 3 in terms of income inequality in New Jersey. As income inequality deepens, the ability of low-income families to increase their earning power and escape the cycle of poverty becomes increasingly difficult.

The Gini Coefficient measures income inequality on a scale of 0 to 1, 0 being perfect equality and 1 being perfect inequality.

Public Safety

In New Jersey, Hudson County ranks 3rd for total crime index and violent crime index and 5th for violent crime rate per 1,000 residents. The crime rate and violent crime rate in Plainfield are higher than all but one Union County town. The crime rate and violent crime rate are 45.2% and 102% higher than countywide averages, respectively. Plainfield accounted for more than 13% of all crimes and 19% of violent crimes throughout all of Union County despite accounting for only 9% of the population.

High rates of crime have a considerable impact on communities. Examples of the consequences of high crime rates include lower property values and higher insurance premiums, as well as barriers to securing residential and commercial investment. Further, high crime communities require greater numbers of law enforcement personnel, as well as larger courts, jail and prison systems.

The effects of crime also impact youth development, particularly in communities with a high prevalence of gang activity. In Hudson County, the New Jersey State Police estimate that there are at least 31 active gangs with more than 3,400 members. In Plainfield, there are more than 32 active gangs with over 1,000 members. Gang membership can be very enticing for young, impressionable people who have grown up in poverty, especially those with limited educational or economic prospects.

Cost of Living

The New York Metropolitan Region, which encompasses all of Hudson County and Union County, is one of the most expensive places to live in the United States in terms of cost of living. Over the past decade (2002-2012), the rate of inflation in the New York-Northern New Jersey-Long Island geographic area, as indicated by the U.S. Bureau of Labor Statistics Consumer Price Index, has increased by 32.3%, compared with 28% nationwide (15.4% higher). Specifically, the cost of food has increased 35.4%, the cost of rent has increased 48.8%, the cost of transportation has increased 43.1% and the cost of medical care has increased 38.7%. The increasing costs of food and rent were higher than the national average, the rising cost of transportation were relatively consistent with the national average and only the rising cost of medical care was lower than the national average. Additionally, in just the past four years, the cost of living has increased by 9% as the country emerges from the recession and inflation rises. These trends have significantly greater impacts on low-income families who already face barriers to food, housing, transportation and medical care.

Public Health Challenges

According to the *County Health Rankings* compiled by the Robert Wood Johnson Foundation, Hudson County faces health challenges on a comparably larger scale than New Jersey's other 20 counties. Out of 21 total counties, Hudson ranks 16th for Health Outcomes, 17th for Quality of Life, 18th for Health Factors, 17th for Social and Economic Factors, and last for Clinical Care. Hudson County has the highest rate of uninsured adults and children; ranks 1st for percentage of population who could not see a doctor due to costs; 2nd for food insecurity, health care costs, HIV prevalence rate, and primary care provider ratio; 7th for child mortality; and 8th for infant mortality. Other noteworthy rankings include 1st for childhood poverty and inadequate social supports; 2nd for poor/fair health, severe housing problems and mental health provider ratio; 3rd for preventative hospital stays; 4th for poor physical health days; 6th for violent crime per capita, physical activity, and teen pregnancy; 8th for unemployment; and, last for percentage of residents who receive diabetic and mammography screenings.

Jersey City Medical Center also completed a comprehensive Community Health Needs Assessment in 2013, which adds additional perspective to the *County Health Rankings* data for Hudson County. The Needs Assessment lists cancer, cardiovascular disease, diabetes, health care access and availability, maternal and child health, sexually transmitted infections and substance abuse as the highest priority health needs across Hudson County. Additionally, the assessment discusses access to screenings, limited primary care and pediatric care providers, transportation, affordability, and cultural and linguistic competency as primary barriers to healthcare throughout Hudson County.

Out of 21 total counties, Union ranks 10th for Health Outcomes, 12th for Quality of Life, 12th for Health Factors, 13th for Social and Economic Factors, and 11th for Clinical Care. Union County has the 5th highest rate of uninsured adults and children; ranks 3rd for severe housing problems; 5th for health care costs, percentage of residents who receive mammography screenings, number of uninsured residents, and inadequate social supports; 6th for poor/fair health and HIV prevalence rate; 7th for sexually transmitted infection rate, violent crime, percentage of residents who receive diabetic screenings; 8th for food insecurity and child mortality rate; 9th for physical activity and teen births; 10th for primary care physician ratio and children in poverty; 11th for infant mortality and unemployment; and, 14th for poor physical health days.

The public health and healthcare systems challenges throughout Hudson County and Union County have significant impacts on low-income populations, especially new born and young children. In Hudson County, the infant mortality rate is 4.8 deaths per 1,000 live births, and in Union County, the infant mortality rate is 5.2 deaths per 1,000 live births. In Hudson County, roughly 8.6% of infants are born with a low birth weight, along with 8.1% of children in Union County. Additionally, the child mortality rate is 41.4 children per 100,000 in Hudson County and 43.8 children per 100,000 in Union County. In Hudson County, 67.2% of women receive early prenatal care, along with 78.5% of women in Union County.

Environmental factors are also influential on the quality of life and public health of the community, especially in low-income neighborhoods. Hudson County and Union County have some of the poorest air and water quality measures in New Jersey. Both the Environmental Protection Agency and the American Lung Association have designated Hudson County and Union County as failing to meet air- and water quality standards.

Household Debt

According to the Federal Reserve Bank of New York, 81% of New Jersey residents have household debt, with a median balance of $8,800. Roughly 12% of those households are more than 90 days delinquent on their repayment obligations and about 19% have a credit score below 620. Nearly 70% of borrowers have 1 or more credit cards, with a median balance of $2,150 and median utilization rate of 18%. For households that have more than one credit card, the median balance is $3,000 and the median utilization rate is 15%. For households that have just one credit card, the median balance is $800 and the median utilization rate is 34%. Further, the 90 day delinquency rate is 13% for households with one credit card, compared with 6% for households with more than one credit card. Additionally, 27% of borrowers have an outstanding auto loan with a median balance of $11,950 and 17% of borrowers have an outstanding student loan with a median balance of $17,650. For student loan debts, the 90 day delinquency rate is 13% and more than a third of student loan debt holders have a credit score below 620. All in all, these figures are comparable to those released by the Federal Reserve for neighboring New York and Connecticut. However, it is important to consider the implications of household debt on low-income families. It can be very difficult for low-income families to repay debt obligations for student loans, housing, cars and other forms of credit, very difficult to rebuild damaged credit, and even more difficult to achieve self-sufficiency without access to credit.

Substance Abuse

During 2014, there were 3,074 unduplicated admissions to substance abuse treatment in Hudson County, including 780 readmissions for a readmission rate of 25%. Males accounted for 73.9% of admissions, juveniles accounted for 12.6% of admissions and homeless individuals accounted for 4.7% of admissions. The most prevalent primary drugs that were cause for admissions were heroin/opiates and marijuana at approximately 30% of admissions each. Over 25% of admitted persons were unemployed, over 60% did not have health insurance and 32.4% of admissions were using Medicare or Medicaid. Only 8% had private insurance. Additionally, 31.9% of admissions were Black/African-American, along with 41.9% who were of Hispanic/Latino origin.

During 2014, there were 2,272 unduplicated admissions to substance abuse treatment in Union County, including 824 readmissions for a readmission rate of 36%. Males accounted for 70% of admissions, juveniles accounted for 0.4% of admissions and homeless individuals accounted for 6.9% of admissions. The most prevalent primary drugs that were cause for admissions were heroin/opiates and alcohol at 42.9% and 25.3%, respectively. Roughly 27.8% of admitted persons were unemployed, over 62% did not have health insurance and 30.7% of admissions were using Medicare or Medicaid. Only 6.4% had private insurance. Additionally, 43% of admissions were Black/African-American, along with 22% who were of Hispanic/Latino origin.

These figures demonstrate that impact substance abuse has on low-income families, particularly those who do not have health insurance and/or are minorities. The substance abuse problem in these communities primarily impacts males, which account for nearly ¾ of admissions in both Hudson County and Union County. Additionally, more than a quarter of those seeking treatment in Hudson County were readmitted within the same year, along with more than a third in Union County.

Domestic Violence and Child Abuse and Neglect

According to the New Jersey State Police, there are approximately 3,443 incidences of reported domestic violence in Hudson County and 3,215 reported incidences of domestic violence in Union County. These incidences resulted in 959 arrests in Hudson County and 1,197 arrests in Union County, for an arrest rate of 27.9% in Hudson and 37% in Union. Of all incidences of domestic violence in Hudson and Union, half were related to assaults.

This includes only the cases that were reported to authorities, as many domestic violence experts suggest that an even larger number of cases go unreported. This may occur for any number of reasons including, but not limited to, fear of retaliation from the abuser, desire to avoid authorities as a result of immigration status, culturally accepted normative behaviors, lack of confidence in the ability of the criminal justice system to resolve the abuse and concern for consequences to the abuser, particularly in cases of spousal or other intra-family abuse.

In Hudson County, there were over 7,000 children involved in child abuse and/or neglect investigations, along with roughly 4,700 children in Union County. Roughly 14% of child abuse and neglect cases in Hudson County were substantiated, amounting to over 1,000 children. Roughly 11% of child abuse and neglect cases in Union County were substantiated, amounting to more than 520 children.

Mental Health

According to the Robert Wood Johnson's Foundation *County Health Rankings*, Hudson County has 244 mental health providers. The ratio of residents to mental health providers is 2,673:1, which is the second worst ratio in the state. Union County has 699 mental health providers, with a ratio of 778 residents per provider. This ratio ranks 13th among New Jersey's 21 counties.

The lack of access to mental health providers is a major concern, as mental health issues have a disproportionate impact on low-income children and families. Not only are families in areas served by HOPES limited by affordability for needed mental health care, but the ratio of mental health providers to residents demonstrates the accessibility challenge faced by most low-income households.

Family Supports

Many low-income households are multigenerational, where three generations of the same family live in the same household. This helps to make housing, food and other vital needs more affordable by grouping resources together. However, multigenerational households do not always have the ability to maximize the use of their resources. Many grandparents are responsible for their grandchildren, older households members may be elderly, frail and/or unable to work, and family members may be disabled or otherwise unable to work and contribute to household income.

In Hudson County, 28.7% of grandparents living with their grandchildren are responsible for their grandchildren. In Plainfield, 14.2% of grandparents living with their grandchildren are responsible for their grandchildren. Multigenerational households are more common in Hispanic/Latino and Black/African American families. In Hudson County, 54% of multigenerational households are Hispanic/Latino and 26% are Black/African-American. In Plainfield, 62.5% of multigenerational households are Hispanic/Latino and 29% are Black/African-American.

Additionally, between 48-58% of grandparents living with their grandchildren have limited English proficiency in Hudson County and Plainfield, 20-26% have at least one disability, and 15-20% are living in poverty. This demonstrates the scope of the challenges faced, not only by grandparents raising their grandchildren, but multigenerational families that face the same barriers common among low-income households.

Teen Pregnancy

The national teen pregnancy rate is 19 per 1,000 females ages 15 to 19 years. In Jersey City and West New York, the teen pregnancy rate is 36.8% and 121% higher than the national average, respectively. The teen pregnancy rate is increasing very fast in Union City, where it has declined substantially over the past few years in places like North Bergen, Plainfield and Union County as a whole. This demonstrates the inconsistency in teen birth rates, the impact that investments in teen pregnancy prevention can have relatively quickly, and the possibility for these increases and decreases to occur throughout the areas served by HOPES. In some places, such as Jersey City, teen pregnancy is confined to only a few small neighborhoods, where targeted investments could be particularly impactful.

Table 18: Teen Pregnancy Rates

	Teen Pregnancy Rate per 1,000	% Change
Bayonne	18	-5.3%
Hoboken	19	-13.6%
Jersey City	26	-3.7%
N. Bergen	6	-60.0%
Union City	20	+53.8%
WNY	42	-2.3%
Hudson Cty.	20	0
Plainfield	15	-77.6%
Union Cty.	18	-35.7%

Parental Involvement

Parental involvement is a major indicator of a child's success in K-12 schooling. A report from Southwest Educational Development Laboratory recently found that "when schools, families, and community groups work together to support learning, children tend to do better in school, stay in school longer, and like school more." However, low-income families face numerous barriers to becoming and staying involved with the school environment. The many obstacles that families must overcome include dependence on hourly wage rates, work during evening hours, language barriers, and limited education, which impacts learning in the home and summer months by preventing parents from supplementing what is taught/learned in the classroom. Furthermore, 17% of households in Hudson County and 29% of households in Plainfield are single parent households, which creates additional challenges in the communication chain between school and home. Finding ways to better involve parents in the education of their children is essential to empowering youth to achieve greater life outcomes and succeed academically.

In Hudson County, there are approximately 565 children in out-of-home placements, along with 340 children in Union County. This includes children in foster homes, group homes, or other placements where natural born parents are not involved in child rearing.

Homelessness

According to the 2014 Point In Time Count of the Homeless conducted by Monarch Housing Associates, there are approximately 821 homeless residents of Hudson County and 1,691 homeless residents of Union County. While the number of homeless residents in Hudson County has decreased significantly over the past 5 years, the number of homeless Union County residents has risen sharply. The demand for emergency shelter has nearly doubled over the past few years in Union County, whereas it has remained relatively constant despite Hudson County's declining homeless population. Municipalities are making considerable efforts to boost the supply of affordable housing and improve opportunities for homeless residents. However, this segment of the community are traditionally hard-to-reach and serve, difficult to track, and oftentimes unwilling to seek out and/or accept assistance. Additionally, there is a significant shortage of needed affordable housing, which will further impact homeless individuals and families seeking permanent housing solutions.

Veterans Status

Table 19: Veterans Status

	# Veterans	% Change	% of Population	% Change
Bayonne	3,325	-0.7%	6.6%	-2.9%
E. Newark	30	-41.2%	1.6%	-40.7%
Guttenberg	222	+7.2%	2.3%	0
Harrison	308	+3.2%	2.7%	-15.6%
Hoboken	834	+1.3%	1.9%	-5.0%
Jersey City	6,277	-5.0%	3.1%	-11.4%
Kearny	1,443	-6.5%	4.6%	-6.1%
N. Bergen	1,188	-15.5%	2.5%	-16.7%
Secaucus	800	-17.9%	5.8%	-22.7%
Union City	835	+10.0%	1.6%	+6.7%
Weehawken	358	-9.4%	3.3%	-10.8%
WNY	519	-11.0%	1.3%	-18.8%
Hudson Cty.	16,139	-5.3%	3.2%	-8.6%
Plainfield	1,734	-9.4%	4.6%	-11.5%
Union Cty.	20,109	-11.7%	4.9%	-14.0%

Hudson County is home to 16,139 veterans, compared with the 20,109 veterans in Union County. The total number of veterans and the percent of population is declining throughout much of HOPES' service area. However, there is now a new generation of veterans who served Post 9/11 that are experiencing some difficulty in adjusting to civilian life, finding employment, overcoming disabilities and/or climbing out of poverty. Roughly 1 in 10 post 9/11 veterans are unemployed in Hudson and Union County and about 1in 4 have a disability. Poverty among post 9/11 veterans is about 5% in Union County and 10% in Hudson County.

Table 20: Characteristics of Post 9/11 Veterans

	Post-9/11 Veterans	Unemployment		Poverty		Disability	
	#	#	%	#	%	#	%
Bayonne	116	293	8.8%	339	10.2%	758	22.8%
E. Newark	8	6	18.8%	3	10.0%	8	26.7%
Guttenberg	40	0	0%	16	7.1%	28	12.4%
Harrison	63	0	0%	42	13.6%	52	16.9%
Hoboken	188	40	4.8%	121	14.5%	188	22.5%
Jersey City	923	640	10.2%	609	9.7%	1,626	25.9%
Kearny	149	163	11.3%	137	9.5%	291	20.2%
N. Bergen	236	84	7.1%	124	10.4%	240	20.2%
Secaucus	67	44	5.5%	13	1.6%	114	14.3%
Union City	296	182	21.8%	93	11.1%	215	25.8%
Weehawken	44	60	16.8%	13	3.6%	95	26.5%
WNY	182	11	2.2%	27	5.2%	50	9.6%
Hudson Cty.	2,308	1,517	9.4%	1,533	9.5%	3,664	22.7%
Plainfield	199	109	6.3%	213	12.3%	416	24.0%
Union Cty.	1,528	2,132	10.6%	965	4.8%	4,907	24.4%

Food Insecurity

According to the Food Research and Action Center, low-income neighborhoods frequently lack full-service grocery stores and farmers' markets, have greater availability of low-cost fast-food restaurants, and are limited in the availability of affordable healthy foods. Additionally, healthy foods, especially produce, are often of poorer quality, diminishing their appeal to buyers. These factors compound other barriers to healthy living faced by low-income families, including limited access to resources for physical activity, financial limitations, lack of access to basic and affordable healthcare, language proficiency and various other obstacles (www. frac.org).

These factors are commonplace within the communities served by HOPES. In Hudson County, Roughly 15% of households receive SNAP benefits, amounting to more than 35,000 households experiencing financial barriers to healthy eating. In Plainfield, 17% of households receive SNAP benefits. In these densely populated low-income neighborhoods, grocery stores are scarce, forcing many families to purchase food at local convenience stores. These foods are often more expensive and lacking in nutritious content, exacerbating the health and nutrition challenges faced by low-income families.

In Hudson County, there are over 52,000 children receiving SNAP benefits, along with over 24,000 children in Union County. This represents a 27% and 43% increase between 2010 and 2014, respectively. Additionally, there are over 6,500 children in Hudson County and 2,868 children in Union County receiving welfare benefits (Temporary Assistance for Needy Families (TANF)).

According to the Robert Wood Johnson Foundation's County Health Rankings and Roadmaps, 16% of Hudson County residents and 13% of Union County residents are food insecure, defined as the percent of the population without a reliable source of food. Additionally, 60% of Hudson County children are eligible for free/reduced price lunch and in Plainfield, 88% of children are eligible for free or reduced price lunch.

Early Head Start and Head Start Eligibility

The following table shows the percentage of children under 5 years old in poverty per community, the number of children in poverty in the 1-3 and 4-5 age brackets that correspond to Early Head Start and Head Start enrollment, and the total estimated eligible infants, toddlers and preschoolers for Early Head Start and Head Start.

Table 21: Early Head Start and Head Start Eligibility

	Under 5 Poverty	Children Ages 1-3	Children Ages 4-5	Early Head Start Eligible	Head Start Eligible
Bayonne	22.6%	3,201	501	723	113
E. Newark	16.8%	141	62	24	10
Guttenberg	6.6%	449	272	30	18
Harrison	29.3%	336	351	98	103
Hoboken	7.8%	3,023	287	236	22
Jersey City	28.3%	13,489	4,131	3,817	1,169
Kearny	15.8%	1,831	883	289	140
N. Bergen	23.6%	2,147	1,969	507	465
Secaucus	6.6%	770	273	51	18
Union City	34.9%	3,257	1,180	1,137	412
Weehawken	4.7%	271	499	13	23
WNY	30.7%	2,890	1,314	887	403
Hudson Cty.	24.6%	31,805	12,028	7,824	2,959
Plainfield	38.0%	3,188	767	1,211	291
Union Cty.	18.0%	25,040	10,637	4,507	1,915

Within HOPES' service area, there are several communities where more than 1 in 4 children under five grow up in poverty, including Hudson County as a whole. The communities with the highest rate of under 5 poverty are Union City, Plainfield, West New York, Jersey City and Harrison. Other communities with high rates of under 5 poverty include Bayonne, North Bergen, and Kearny. In total, there nearly 30,000 children under 5 within HOPES' catchment area that are living in poverty and are eligible for Early Head Start or Head Start. This accounts for about 1 in 4 of every child under 5 that lives within communities where HOPES delivers services.

According to the United States Department of Health and Human Services, Administration for Children & Families, Office of Head Start: "Head Start promotes school readiness of children under 5 from low-income families through education, health, social and other services." For HOPES, achieving desired school readiness outcomes for low-income children requires a strong emphasis on parental involvement, including connections to supportive services that lead to economic opportunity and advancement towards self-sufficiency. The agency makes every effort to provide supportive services to parents in an effort to maximize the school readiness outcomes achieved by enrolled children. The characteristics of Head Start parents vary, however, household composition and educational attainment are two indicators of the concentration of need within low-income communities.

Table 22: Indicators of Head Start Eligible Parents

	Single Parent	Two-Parent	Less Than HS	HS+
Bayonne	33%	67%	23%	77%
E. Newark	29%	71%	42%	58%
Guttenberg	25%	75%	52%	48%
Harrison	26%	74%	28%	72%
Hoboken	16%	84%	37%	63%
Jersey City	39%	61%	28%	72%
Kearny	37%	63%	34%	66%
N. Bergen	45%	55%	32%	68%
Secaucus	12%	88%	26%	74%
Union City	57%	43%	42%	58%
Weehawken	23%	77%	21%	79%
WNY	45%	55%	46%	54%
Hudson Cty.	39%	61%	33%	67%
Plainfield	58%	42%	51%	49%
Union Cty.	44%	66%	30%	70%

Additionally, Head Start has a commitment to reserving 10% of enrollment for children with disabilities. The table below shows the total number of Head Start eligible children with a disability. It also utilizes disability rates among children 5-17 years as a tool for projecting the number of Head Start children with a disability, as many diagnoses occur after Head Start participation. This data helps Head Start programs better plan and coordinate services for children with disabilities.

Table 23: Disability Statistics for Early Head Start and Head Start Populations

	EHS/HS Eligible	Under 5 w/ Disability		5-17 w/ Disability		5-17 w/ Cognitive Disability	
	#	%	#	%	#	%	#
Bayonne	836	0	0	1.6%	13	1.5%	13
E. Newark	34	1.5%	1	2.7%	1	2.7%	1
Guttenberg	48	0	0	13.8%	7	12.5%	6
Harrison	201	0	0	5.1%	10	2.6%	5
Hoboken	258	0.6%	2	3.4%	9	3.4%	9
Jersey City	4,986	0.5%	25	5.4%	269	4.0%	199
Kearny	429	1.8%	8	2.4%	10	1.6%	7
N. Bergen	972	0	0	5.7%	55	4.1%	40
Secaucus	69	4.0%	3	3.5%	2	3.5%	2
Union City	1,549	0.5%	8	6.2%	96	4.6%	71
Weehawken	36	0	0	3.2%	1	0	0
WNY	1,290	2.1%	27	6.5%	84	4.2%	54
Hudson Cty.	10,783	0.7%	75	4.9%	528	3.6%	388
Plainfield	1,502	1.4%	21	2.1%	32	1.8%	27
Union Cty.	6,422	0.7%	45	4.4%	283	3.4%	218

Early Care and Education

Abbott districts in New Jersey were created in 1985 as a result of the first ruling of *Abbott v. Burke*, a case filed by the Education Law Center. The ruling asserted that public primary and secondary education in poor communities throughout the state was unconstitutionally substandard. There are now 31 "Abbott districts" in the state, including five in Hudson County and two in Union County, including Plainfield. Enrollment in "State-funded Preschool," the current name for Abbott districts, is 9,570 in Hudson County and 5,509 in Union County, reflective of a 7% and 10% increase between 2009 and 2014, respectively.

In Hudson County, there are 7,055 children enrolled in public school kindergarten, either full day or half day. There are 6,264 children enrolled in full or half day public school kindergarten in Union County.

Table 24: Public Pre-School and Kindergarten Enrollments

	Total Youth >5	Public Preschool	Public Kindergarten	Total Enrolled	% of Total
Bayonne**	3,702	423	725	1,148	31%
E. Newark*	203	25	22	47	23%
Guttenberg*	721	32	102	134	19%
Harrison***	687	15	171	186	27%
Hoboken***	3,310	162	230	392	12%
Jersey City***	17,620	2,387	2,290	4,677	27%
Kearny*	2,714	250	414	664	24%
N. Bergen**	4,116	279	514	793	19%
Secaucus*	1,043	93	170	263	25%
Union City***	4,437	305	967	1,272	29%
Weehawken***	770	104	117	221	29%
WNY***	4,204	1,205	686	1,891	45%
Plainfield***	3,955	15	727	742	19%

*   District offers only half day public preschool
**   District offers both half day and full day public preschool
*** District offers only full day public preschool

Childcare for children not enrolled in/without access to free public preschool and kindergarten is very expensive. The average annual cost of fulltime center-based infant care is $8,996 in Hudson County and $12,168 in Union County. The average annual cost of fulltime center-based preschool care is $7,748 in Hudson County and $9,620 in Union County. In Hudson County, 67% of children ages birth to five have both parents working and in Union County, 70% of children ages birth to five have both parents working. This demonstrates the overwhelming need for infant and preschool care for roughly 2 out of every 3 children in the area served by HOPES. However, the capacity of licensed childcare centers is limited. There are 313 licensed childcare centers in Hudson County and 279 licensed childcare centers in Union County. The capacity of licensed childcare centers is 22,925 in Hudson County and 23,796 in Union County. With 34,846 children ages birth to five in Hudson County having both parents work, there are roughly 4,866 without access to licensed childcare or public preschool or kindergarten. In Union County, capacity for licensed childcare centers and public education exceeds local demand, however, this does not factor in ability to afford such services.

Findings and Recommendations

◊ **Childcare:** The cost of infant and preschool childcare is prohibitively expensive for most low-income families. Public education and licensed childcare centers provide local access to childcare throughout Hudson County and Plainfield, however, the affordability and quality of care varies. With a high percentage of children ages birth to five with both parents working, HOPES should continue to identify ways to enhance the quality and affordability of childcare so that young learners receive the educational support necessary to ensure school readiness and optimal educational and life outcomes.

◊ **Health and Wellness:** Issues of food insecurity, health coverage, health care, mental health, and nutrition abound throughout Hudson County and Plainfield and disproportionately impact low-income families. HOPES should leverage existing organizational capacity to continue, sustain, and improve the delivery of services that help families enroll in affordable health coverage, access medical, dental, and mental health providers, and improve household nutrition.

◊ **Education:** Many families in Hudson County and Plainfield have parents with a high school education or less, and the current graduation and dropout rates in the region are concerning. HOPES should continue to provide and expand adult education that leads to high school equivalency attainment, continuing education, skill development, and potential career advancement and increases in earnings as a means of empowering low-income families to financial success.

◊ **Youth Development:** Thousands of low-income youth in Hudson County and Plainfield are disenfranchised by issues of low performing schools, gang activity, and limited family supports and parental involvement. HOPES should work with other community organizations to account for out-of-school time, including afterschool and summer hours, in an effort to provide youth with enhanced learning opportunities that guide them down the path towards self-sufficiency as they grow and develop into adulthood. Support with STEAM-learning, college readiness, and financial assistance for higher education are greatly needed in the target communities.

◊ **Workforce Readiness:** The economic recovery from the recession of 2008 continues in Hudson County and Plainfield. Low-skilled, unemployed, underemployed, and other workers are in need of support with advancing or reestablishing their careers, and/or securing and maintaining employment. HOPES should provide workforce readiness programming, including skill development, resume building, interview assistance, and other supports, to empower low-income workers in need of employment or career advancement. Connections that lead to job placements with large regional employers, training programs that align with the needs of the current and projected labor force, and linkages to growing or emerging industries would be particularly effective in support unemployed or underemployed workers.

◊ **Benefits Enrollment:** Many low-income families need temporary assistance to make ends meet and account for their most basic and fundamental needs to achieve and/or maintain self-sufficiency. Federal and state programs are available that help low-income families obtain financial, food, health coverage, utility, and other forms of assistance. HOPES should continue to support low-income families with understanding, applying, and reapplying for these programs, including the provision of culturally competent and linguistically appropriate services. The agency should make every effort to ensure these assistance programs are temporary wherever possible, ensuring that families have viable and sustainable pathways to use benefits to achieve self-sufficiency and financial independence.

◊ **Affordable Housing:** The cost of housing in Hudson County and Plainfield is entirely prohibitive for low-income families. Affordable housing deficits compound the problem by limiting local access to reasonable housing accommodations for those who need it most. HOPES should explore avenues that lead to increased access to affordable housing and reductions in affordable housing deficits in select communities. This may include development and management of affordable housing properties, purchase, refurbishment, and resale of affordable units, and obtainment of Housing Choice Vouchers to help connect families with housing.

◊ **Financial Literacy:** Issues of household debt, limited financial management, and low earning potential are widespread in Hudson County and Plainfield. As low-income families access services that lead to financial independence, HOPES should play a role in helping these families manage finances and assets to ensure long-term sustainability of self-sufficiency gains.

◊ **Citizenship:** The rate of immigration to the region is astounding, far outpacing the rest of the state and many other regions of the United States. Northern New Jersey has historically been both a temporary and permanent landing spot for many immigrants, a tradition that is demonstrated by the unrivaled cultural, ethnic, racial, and linguistic diversity in Hudson County and Plainfield. Many of these families would be well served by the benefits of US Citizenship, however, they are held back by challenges such as affordability, education, language, and other barriers. HOPES should utilize is cultural and linguistic capabilities to empower families without US Citizenship, particularly in light of the high concentration of individuals without citizenship in the service region and the high number of undocumented residents.

◊ **Veterans:** As Post-9/11 wars in Afghanistan and Iraq come to a close, thousands of veterans have returned to civilian life in the United States. Many have returned and/or settled in New Jersey and the need for support with issues such as education, employment, benefits, health coverage and care, mental health, and substance abuse are growing rapidly. HOPES should consider ways to conduct outreach and encourage participation in agency programming in an effort to support the men and women who have sacrificed in service to the country.

Community Resources and Partnerships

Adriana Pizzuto, Dietician	Jewish Family Service of MetroWest New Jersey
Affordable Housing Alliance	Liberty Savings Federal Credit Union
All Saints Corp (David Shehigian)	Literacy Volunteers of America
Amerigroup/WellPoint (Kate Heenan)	Macy's
Angels of Zion	Marian "Lori" Reisz
Asset for Independence	National Community Action Partnership Asso.
Bayonne Economic Opportunity Foundation	National Council on Aging (BEC)
Carol Riddlestorffer, CSN	NJ Community Action Partnership Association
Church of Our Lady of Grace & St. Joseph	New Jersey Citizen Action
City of Plainfield (Plainfield Action Services)	NIA Community Habitat Development, Inc.
Community Coordinated Child Care of Union County	NJ Commission for the Blind
Community Work Experience Program (CWEP)	NJ SHARES
CSBG	Office of Community Development, Plainfield
D'Elia Counseling & Consulting, LLC	Office of Faith Based Initiatives (Kyesha Harris)
Division of Child Protection & Permenancy	Organization for Recovery, Inc.
Dr. Yumiko Ogawa, Ph.D., LPC, RPT-S	Party with Purpose (Kathryn Linarducci)
Dvine Konektion	Plainfield Board of Education
Early Intervention at Hudson County Special Child Health Services	Plainfield Fire Division
Early Intervention at Union County Child's Specialized Hospital	Planned Parenthood of Central and Greater North Jersey
Friends Texas Weiner	Pollo Campero
Hoboken Board of Education	PSEG Goundation (Lisa Gleason)
Hoboken Charter High School	Star Fish, Inc. Food Pantry
Hoboken Family Planning	Starting Points
Hoboken Housing Authority	Starting Points, Inc.
Hoboken MakerBar (Matthew Williams)	Steps Recovery Center
Hoboken Municipal Alliance (Suzanne Hetman)	TD Bank Charitable Foundation
Hoboken Public Library	The Incubator Inc./The BOSS, Plainfield
Hoboken Shelter	The Jumble Store, Career Closet
Hoboken University Medical Center	The Pajama Program
Home First Family Success Center	Travelin' Tumblers
Horizon Foundation (Brielle Nalence)	United Way of Hudson County
Hudson Community Network Association	Urban League of Hudson County
Hudson County Area Agency on Aging	Washington Dental Care
Hudson County Care Management Organization	WorkFirst NJ
Hudson County Community Network Asso.	YCS Therapeutic Nursery of Hudson County
Jersey City Medical Center	Jewish Family Service of MetroWest New Jersey