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Economic Indicators and Quality of Life in Southern New Jersey

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Kelly E. Sloane
Public Policy Researcher
William J. Hughes Center for Public Policy
Stockton University
PhD. Candidate, Temple University
101 Vera King Farris Drive
Galloway, NJ 08205

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NEW JERSEY'S DISTINCTIVE PUBLIC UNIVERSITY

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Even though economic inequality has been growing in Western nations since the 1970s, the "Great Recession" of 2008-2010 has inspired frequent and increasingly urgent debates about income, wages, and wealth in the United States. Recent analyses of economic inequality leave little doubt that since the Carter administration, there has been an upward shift in the distribution of resources and concentration of power and wealth (Picketty & Goldhammer 2014; Stiglitz 2012; Noah 2008). When compared with other states, New Jersey is quite affluent and enjoyed the third highest median household income after Maryland and Alaska in 2013. With a median household income of $70,000, New Jersey soars above the U.S. average of $52,000. New Jersey is also home to two counties which currently rank in the top ten for county-level median household incomes in the United States (Van Riper 2014). And, it is home to several counties with some of the "worst income mobility" trends for children in the Northeastern U.S. (Aisch, Buth, Bloch, Cox, & Quealy 2015).

In addition to discourse regarding concentrated wealth and the "ninety-nine percent", important post-recession debates about inequality have also brought greater attention to place and differences between and within states, counties and communities. In the state of New Jersey, there is a considerable amount of income and wealth inequality *within* North and Central Jersey counties with large cities like Newark, Paterson and Jersey City. There is also significant income inequality between the Northern, Central and Southern New Jersey counties. The William J. Hughes Center for Public Policy ("Hughes Center") and the Stockton University Polling Institute define the Central, North and Southern geographic regions by county in Table 1 and Figure 1 maps the county clusters.

Historically, there has been a tendency to treat the uneven distribution of incomes, wages and wealth between the Northern, Central and Southern New Jersey counties as a natural outcome associated with labor markets and place. The more affluent counties in the North and Central regions of the state are attached to the New York metro's higher-wage, higher-skill knowledge and financial occupational sectors. Similarly, the Southern counties are linked with the Philadelphia metro and Southern Jersey shore; South Jersey residents "logically" have lower incomes because the dominant employment sectors in this region are low-skill, low-wage agriculture, gaming and tourism.[1]

There is mounting evidence illustrating that incomes, wages, and wealth are highly correlated with "quality of life" which includes education access and attainment, safe neighborhoods, economic mobility, regional development, rates of civic engagement as well as concentrated affluence, poverty and individual life outcomes. As a recent New York Times web feature made plain: "Where Income is Higher, Life Spans Are Longer" (Lowrey 2014). When comparing New Jersey's twenty-one counties, six of the eight Southern New Jersey counties rank in the bottom ten for median household income, percentage of households living in poverty, rates of unemployment, educational attainment levels, and health outcomes. Considering the relationship between these indicators, life outcomes and prospects for development, these rankings should give Southern New Jersey policy makers pause.

This exploratory research is concerned with ranking and visualizing differences between New Jersey counties and understanding why the variables cited are important indicators of quality of life in Southern New Jersey. The paper is divided into two parts. In the first section,

[1] The Philadelphia-metro is formally defined by the Census Bureau as the Philadelphia-Camden-Wilmington (PA-NJ-DE) metropolitan statistical area and includes the South Jersey counties of Salem, Gloucester, Camden and Burlington.

the key variables noted above are described, ranked and mapped to illustrate county-level differences throughout the state. Because the Hughes Center mission is, in part, "to serve as a catalyst for research on public policy and economic issues facing Southern New Jersey", the second section offers profiles for the South Jersey counties with more context including county-level demographics and details about the population, education attainment and household income trends (Hughes Center for Public Policy, William J. n.d.). We also incorporate the most recent health outcomes rankings from the Robert Wood Johnson Foundation as well as the New Jersey Department of Labor occupational sector projections for each of the Southern counties. The conclusion summarizes this exploratory project's findings and future Hughes Center programming and research related to economic inequality.

Table 1

County Clusters

County	**Region**
Bergen	North
Essex	North
Hudson	North
Morris	North
Passaic	North
Sussex	North
Union	North
Warren	North
Hunterdon	Central
Mercer	Central
Middlesex	Central
Monmouth	Central
Somerset	Central
Atlantic	South
Burlington	South
Camden	South
Cape May	South
Cumberland	South
Gloucester	South
Ocean	South
Salem	South

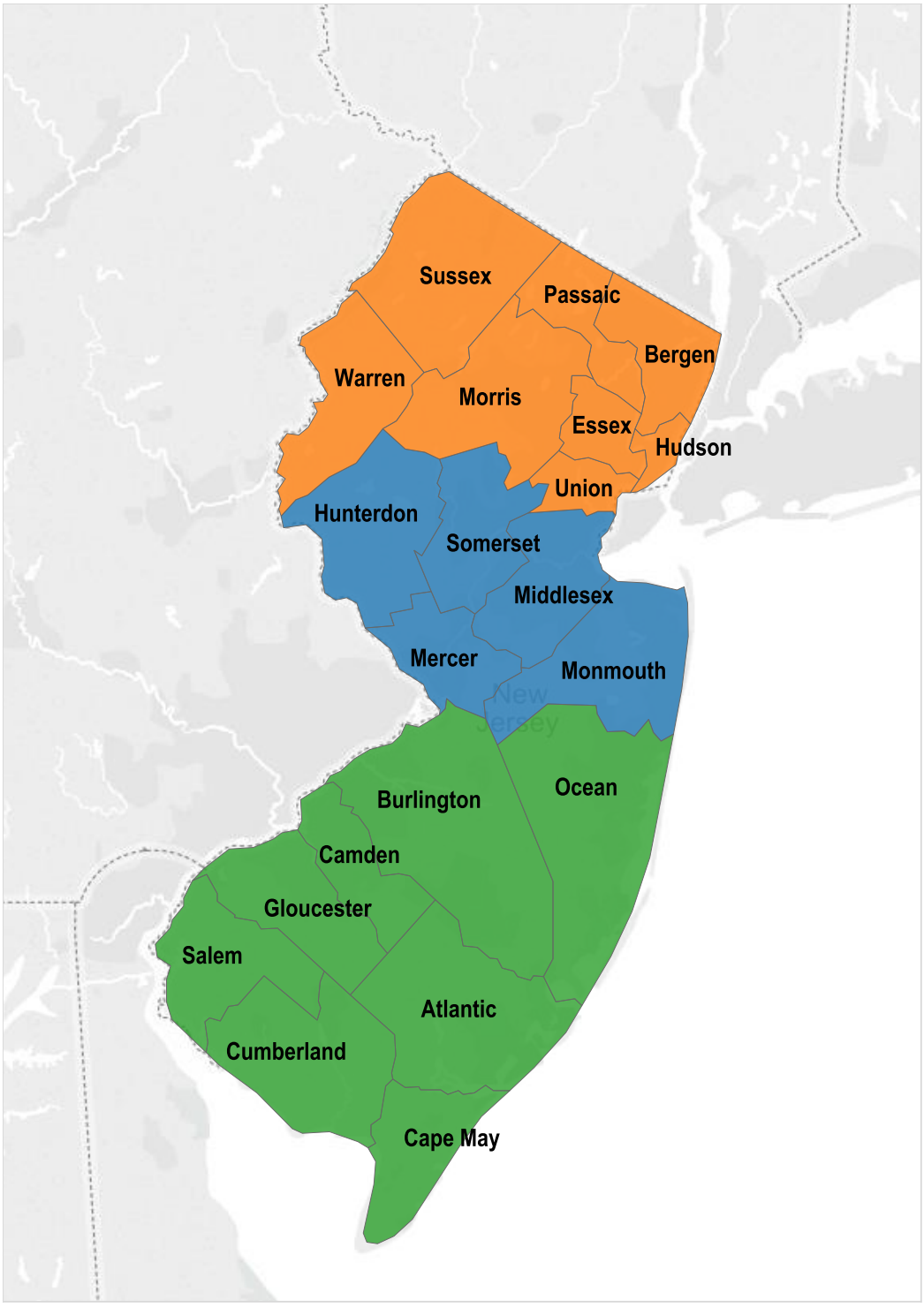

Figure 1. New Jersey County Clusters.

Economic Indicators and County-Level Data Visualization

Measuring Inequality

There are many ways to measure economic inequality between and within the counties and regions of the state of New Jersey (Desilva 2013). For example, the New Jersey Department of Labor and Workforce Development produces reports like the *Data for Decision Making Series* (2014) which uses county-level data to make projections about occupational sectors. Another long-term research project conducted by the Legal Services of New Jersey Poverty Research Institute (2013) seeks to better understand inequality, cost of living and the economic strain many New Jersey families endure. There are also projects like Stockton University's *The South Jersey Economic Review* (2014), an electronic publication produced by Dr. Oliver Cooke that trains a critical lens on labor, development and the region's economic futures. These research projects illustrate the importance and utility of data-driven research and analysis.

Some of the most popular (and valuable) public policy research published today begins with the collection and analysis of data because such projects help researchers and policy makers recognize patterns and relationships in particular geographies and among specific constituencies. Fostering insight about social and economic conditions, data collection and analysis can also confirm suspicions, lessen bias, and provide evidence to support policy initiatives and recommendations. This exploratory project considers economic variables at the New Jersey county-level that are regularly used by social scientists to gauge quality of life in particular places. Looking at key indicators including median household income, unemployment, rates of poverty and educational attainment at the county-level will help the Hughes Center and others

concerned with the future of the Southern counties recognize patterns of inequality that are detrimental to the welfare, quality of life and future of many South Jersey children and families.[2]

Economic Indicators

Median Household Income. Median household income includes the income of the householder(s) and others in a given residence age fifteen years and above. The American Community Survey explains that this measure: "divides the income distribution into two equal parts: one-half of the cases falling below the median income and one-half above the median" (quickfacts.census.gov).[3] In New Jersey, the median household income in 2013 was roughly $70,000 and the range of median household incomes at the county-level was between $105,000 and $49,000. In a pattern that will be repeated as we observe each economic indicator, in Table 2 six of the eight Southern New Jersey counties rank in the bottom ten of the median household income rankings.

Atlantic, Camden, Cape May, Cumberland, Ocean and Salem counties had median household incomes ranging between approximately $49,000 and $60,000 in 2013, well below the state average. Among all the counties, Cumberland County had the lowest median household income ($48,700) while the Central counties of Hunterdon and Somerset boast some of the highest county-level median incomes in the United States. Figure 2 illustrates the median household income distribution. The 2013 median household income for Hunterdon County was $105,950 and, according to Forbes it was the "sixth richest county" in the United States in 2014

[2] Interactive maps can be found at: https://public.tableau.com/views/EconomicIndicatorsandQualityofLifeinSouthernNewJerseyTableauPublic/EconomicIndicatorsandQualityofLifeinSouthernNJ?:embed=y&:showTabs=y&:display_count=yes

[3] As the Missouri Census Data Center explains, median household income is "perhaps the most widely used measure of income in the census." The preference for a median household measure over the per capita measure is due to the fact that per capita "does not take into account "economies of scale" involved when people share a household." http://mcdc.missouri.edu/allabout/measures_of_income

(Van Riper 2014). The “tenth wealthiest county” in 2014 was Somerset where the median household income was $98,401 in 2013, close to thirty thousand dollars higher than New Jersey’s average ($70,324) and approaching twice the national average of $52,176 (Van Riper 2014). The two Southern counties that rank in the upper half of the county-level median household income distribution are Burlington and Gloucester. These counties recorded median household incomes just above the New Jersey state average ($73,000 and $77,000) according to the American Community Survey 3 Year Estimates (2011-2013). As noted in the introduction, social science demonstrates that higher incomes are associated with an array of quality of life factors ranging from intergenerational wealth and concentrated poverty to educational attainment and civic engagement.

Table 2

Median Household Income

COUNTY	REGION	RANK	MEDIAN HOUSEHOLD INCOME
Hunterdon	Central	1	$105,950
Somerset	Central	2	$ 98,401
Morris	North	3	$ 96,438
Sussex	North	4	$ 87,342
Monmouth	Central	5	$ 82,962
Bergen	North	6	$ 82,650
Middlesex	Central	7	$ 77,729
Burlington	South	8	$ 76,998
Gloucester	South	9	$ 73,259
Mercer	Central	10	$ 71,471
Warren	North	11	$ 67,909
Union	North	12	$ 65,872
Ocean	South	13	$ 60,156
Camden	South	14	$ 59,778
Salem	South	15	$ 59,202
Passaic	North	16	$ 58,057
Hudson	North	17	$ 57,378
Cape May	South	18	$ 57,168
Essex	North	19	$ 52,762
Atlantic	South	20	$ 52,646
Cumberland	South	21	$ 48,694
New Jersey			$ 70,324
United States			$ 52,176

Note: Data from the American Community Survey 3 Year Estimates, 2011-2013.

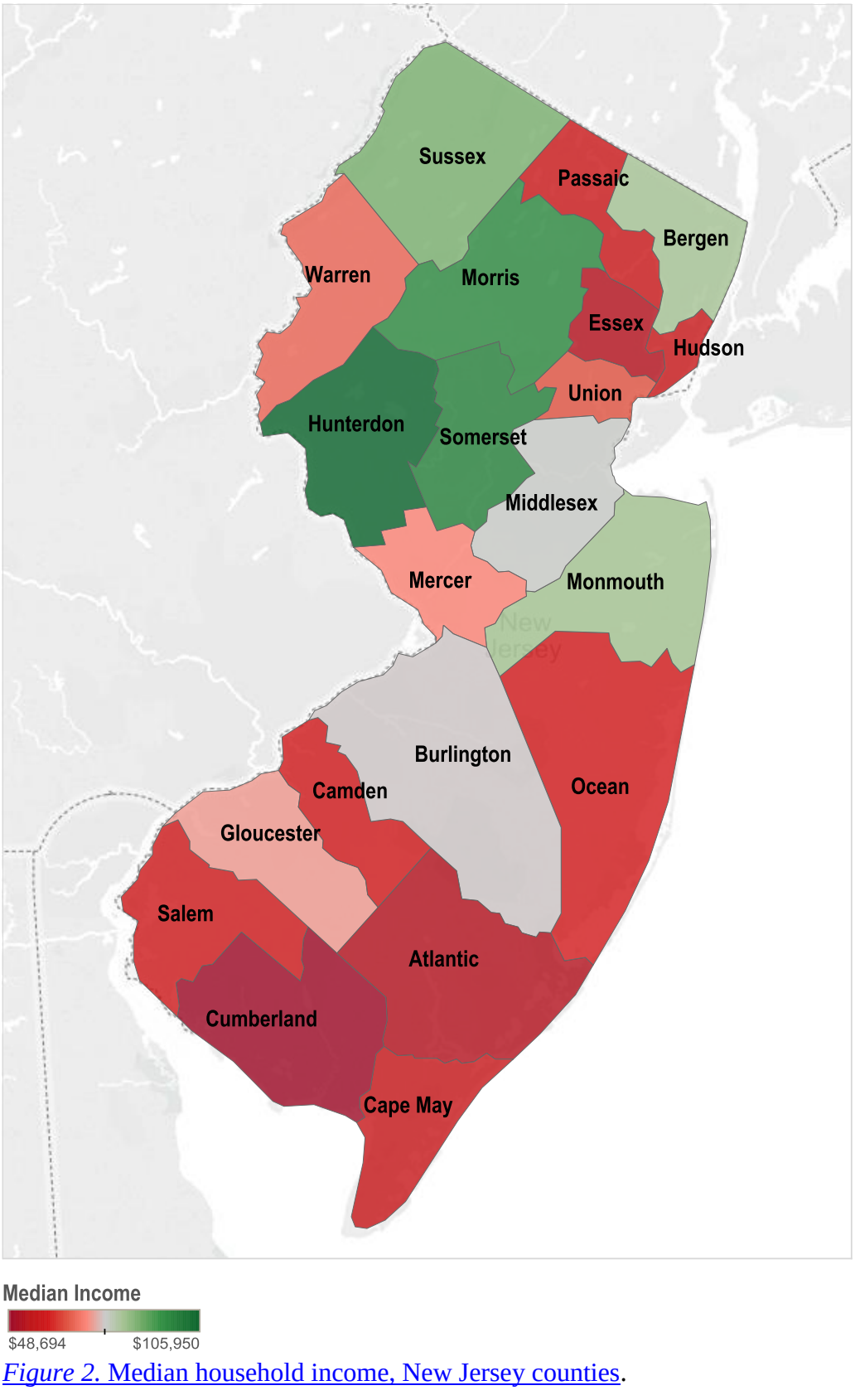

Figure 2. Median household income, New Jersey counties.

Poverty Status. Another important income measure calculated by the Census Bureau each year is the federal poverty level. The American Community Survey defines the poverty threshold as a set dollar value that varies by family composition but not geography or the cost of living in a particular place. Cost of living adjustments are made annually based on the Consumer Price Index to create national poverty threshold figures (quickfacts.census.gov). In this report, poverty refers to households living below the poverty threshold in 2013. The percentage of households living below the federal poverty threshold in the state of New Jersey was 10.9% while the United States average was 15.9% in 2013. As Table 3 clarifies, Atlantic, Camden, Cape May, Cumberland, Ocean, and Salem are ranked among the bottom ten for poverty status among the twenty-one New Jersey counties. These six Southern counties have some of the highest rates of poverty in the state of New Jersey including 18.5% in Cumberland County, 15% in Atlantic County and 14% in both Camden and Salem counties. Gloucester and Burlington once again prove exceptions to patterns of economic hardship among the Southern counties with rates of poverty status at 8.6% and 5.8% respectively. As suggested in the median household income section, low income households face an array of burdens related to lower quality of life and life outcomes. Figure 3 maps the rate of poverty by county and the South-county profiles will further illustrate that high concentrations of poverty are related to limited job prospects, low educational attainment and poor health outcomes.

Table 3

Poverty Status

COUNTY	REGION	RANK	PERCENT BELOW POVERTY LEVEL
Cumberland	South	1	18.5%
Essex	North	2	17.7%
Hudson	North	3	17.5%
Passaic	North	4	16.1%
Atlantic	South	5	15.2%
Salem	South	6	14.1%
Camden	South	7	13.7%
Mercer	Central	8	11.4%
Union	North	9	11.1%
Ocean	South	10	10.8%
Cape May	South	11	10.0%
Middlesex	Central	12	9.3%
Gloucester	South	13	8.6%
Warren	North	14	8.2%
Bergen	North	15	7.4%
Monmouth	Central	16	7.1%
Sussex	North	17	6.2%
Burlington	South	18	5.8%
Somerset	Central	19	5.3%
Morris	North	20	4.5%
Hunterdon	Central	21	3.8%
New Jersey			10.9%
United States			15.9%

Note: Data from the American Community Survey 3 Year Estimates, 2011-2013.

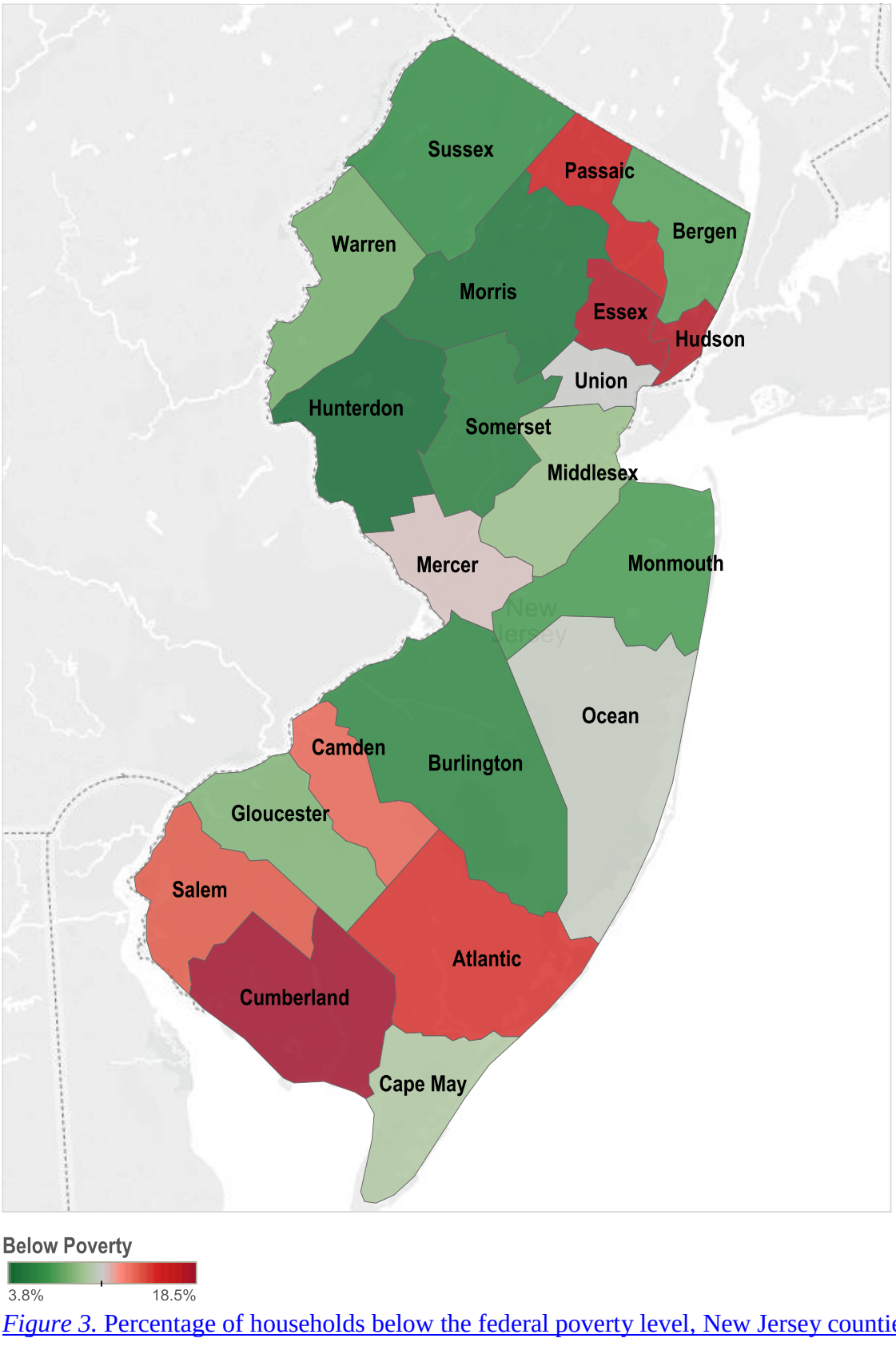

Figure 3. Percentage of households below the federal poverty level, New Jersey counties.

Asset Limited, Income Constrained, Employed ("ALICE"). Some social scientists and policy makers believe the federal poverty threshold is not the best measure of household economic duress. In pursuit of a more meaningful measure, the United Way of Northern New Jersey project "*ALICE"* crafted what can be described as a measure of *household vulnerability* (Halpin 2012). According to the author, "*ALICE* is a household with income *above* the [federal poverty level] but *below a basic survival threshold*" [emphasis added] (Halpin 2012, 5). The *ALICE* income threshold goes beyond the federal measure by including the cost of basic necessities like housing, child care, food, transportation, and health care. Halpin argues that the high cost of living and concentrated affluence in some New Jersey counties conceals the reality that "the top 20 percent of New Jersey's population earns almost half of all income earned in the state; the bottom 20 percent earns only 3 percent" (Halpin 2012, 5).

We know the working poor in the United States are economically vulnerable when hardship strikes a family; they are also less likely to benefit from intergenerational wealth transfers and more apt to have children with constrained economic mobility (Aisch, Buth, Bloch, Cox, & Quealy 2015). Based on the geographic trends we see, it is possible to argue that the low cost of living, low wages, and concentrated poverty in many of the South counties similarly masks deep inequalities between North, Central and South New Jersey. All of the Southern New Jersey counties except Camden are among the top ten in terms of percentage of households Halpin defines as "asset limited, income constrained, employed" (Halpin 2012). Table 4 features the complete *ALICE* rankings and Figure 4 maps the county level distribution of the measure.

Table 4

Asset Limited, Income Constrained, Employed ("ALICE")

COUNTY	REGION	RANK (ALICE)	2010 HOUSEHOLDS LIVING IN POVERTY	2010 HOUSEHOLDS LIVING IN ALICE
Union	North	1	10%	18%
Morris	North	2	5%	18%
Monmouth	Central	3	7%	21%
Middlesex	Central	4	7%	21%
Camden	South	5	12%	22%
Somerset	Central	6	4%	23%
Hunterdon	Central	7	4%	23%
Bergen	North	8	8%	23%
Warren	North	9	8%	24%
Mercer	Central	10	11%	24%
Hudson	North	11	16%	25%
Gloucester	South	12	8%	25%
Burlington	South	13	5%	25%
Essex	North	14	17%	26%
Atlantic	South	15	12%	26%
Sussex	North	16	5%	27%
Salem	South	17	11%	29%
Passaic	North	18	15%	30%
Cumberland	South	19	15%	32%
Ocean	South	20	9%	33%
Cape May	South	21	10%	33%

Note: The *ALICE* rankings, data and analysis are from Halpin, S. H. (2012). *ALICE : Asset Limited, Income Constrained, Employed: A study of financial hardship in New Jersey*. Cedar Knolls, NJ: United Way of Northern New Jersey.
http://www.unitedwaynnj.org/ourwork/alice_nj.php

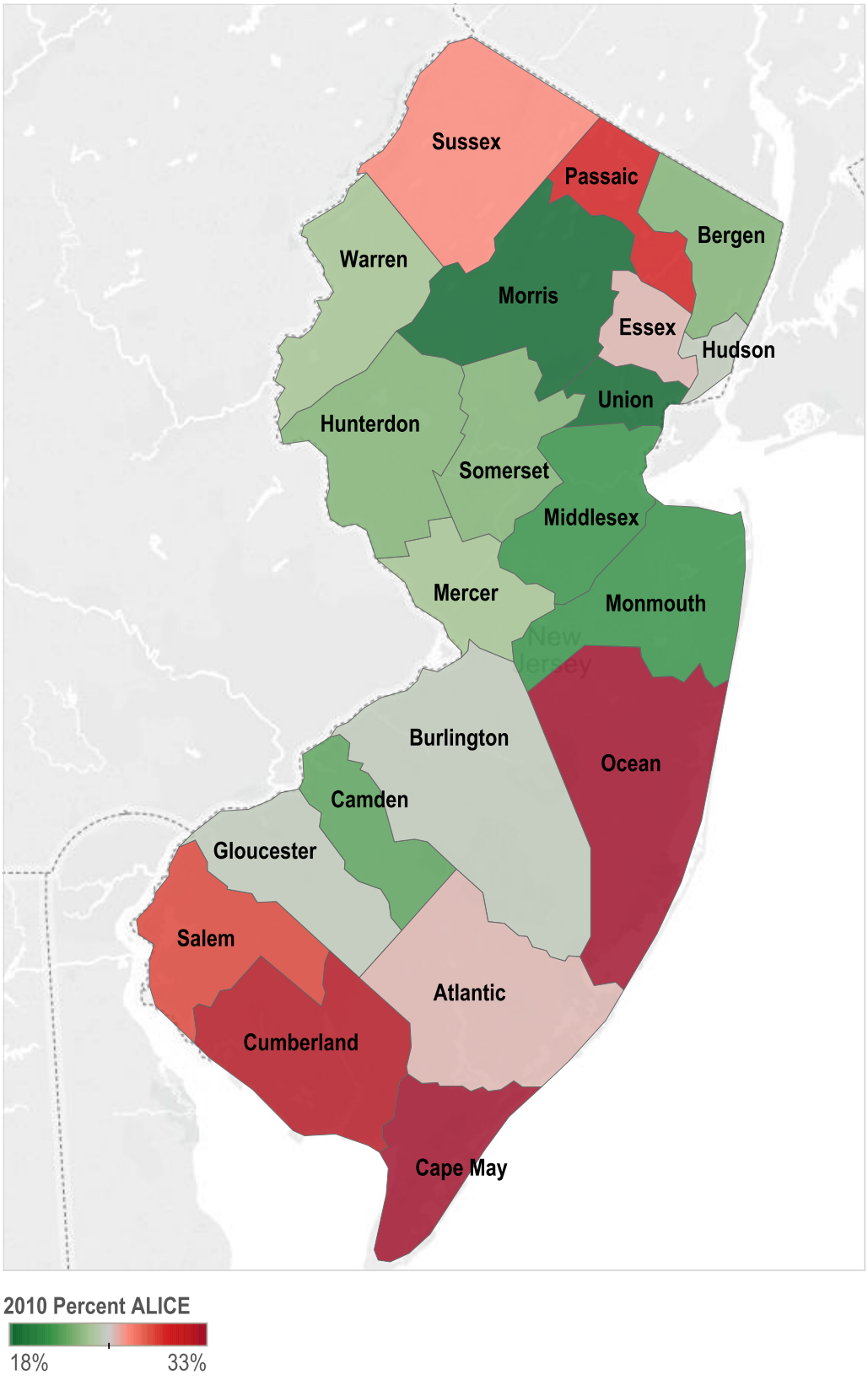

Figure 4. Percentage of households *Asset Limited, Income Constrained, Employed,* New Jersey counties. Data ranking and analysis conducted by Halpin 2012.

Unemployment. The unemployment statistics cited in this paper are based on data collected through the U.S. Department of Labor's monthly Current Population Survey and ranked in Table 5. This data is collected from more than one hundred thousand American survey respondents each month to determine, among other variables, the "extent of unemployment" in the United States. According to the Bureau of Labor Statistics, an individual is unemployed if she/he is "jobless, looking for a job, and available for work" (www.bls.gov). The Bureau reports that Atlantic, Burlington, Camden, Cape May, Cumberland, Gloucester, and Ocean rank among the counties with the highest rates of unemployment as of January 2015. Notably, the rate of unemployment for the state of New Jersey was 6.4% while the national average was a little lower at 5.8% for the same period.

When comparing the county unemployment rates mapped in Figure 5, the percentage unemployed ranges between 5.3% and 10.9%. Hunterdon has the lowest unemployment rate (5.3%) followed by Morris (5.7%), Warren (5.8%) and Somerset (5.9%). The Southern counties of Cape May (9.9%), Cumberland (10.7%), and Atlantic (10.9%) have the highest rates of unemployment in the state. Salem appears to be an outlier in this category with only 6.7% unemployment on record in January 2015. It is very possible that like many Americans, a considerable number of New Jersey residents are no longer calculated as "unemployed" because they have stopped seeking employment. While unemployment is certainly correlated with rates of poverty and low incomes, it also shares an increasingly predictive relationship with educational attainment.

Table 5

Unemployment Status

COUNTY	REGION	RANK	PERCENTAGE UNEMPLOYED
Hunterdon	Central	1	5.3%
Morris	North	2	5.7%
Warren	North	3	5.8%
Somerset	Central	4	5.9%
Mercer	Central	5	6.2%
Bergen	North	6	6.5%
Sussex	North	7	6.6%
Salem	South	8	6.7%
Monmouth	Central	9	6.8%
Middlesex	Central	10	7.0%
Burlington	South	11	7.4%
Union	North	12	7.6%
Ocean	South	13	7.7%
Gloucester	South	14	7.8%
Camden	South	15	8.4%
Hudson	North	16	8.5%
Passaic	North	17	8.8%
Essex	North	18	9.0%
Cape May	South	19	9.9%
Cumberland	South	20	10.7%
Atlantic	South	21	10.9%
New Jersey			6.4%
United States			5.8%

Note: County level data source is U.S. Department of Labor. (2014). *Labor force data by county, not seasonally adjusted, October 2013-November 2014.* Washington, D.C.: Bureau of Labor Statistics. http://www.bls.gov/lau/ 7 January 2015. State level data is from U.S. Department of Labor. (2014). *Unemployment rates for states, monthly rankings, seasonally adjusted.* Washington, D.C.: Bureau of Labor Statistics. http://www.bls.gov/web/laus/laumstrk.htm 7 January 2015. U.S. data source is U.S. Department of Labor. (2015). *United States Labor force statistics from the Current Population Survey.* Washington, D.C.: Bureau of Labor Statistics. http://data.bls.gov/timeseries/LNS14000000 7 January 2015.

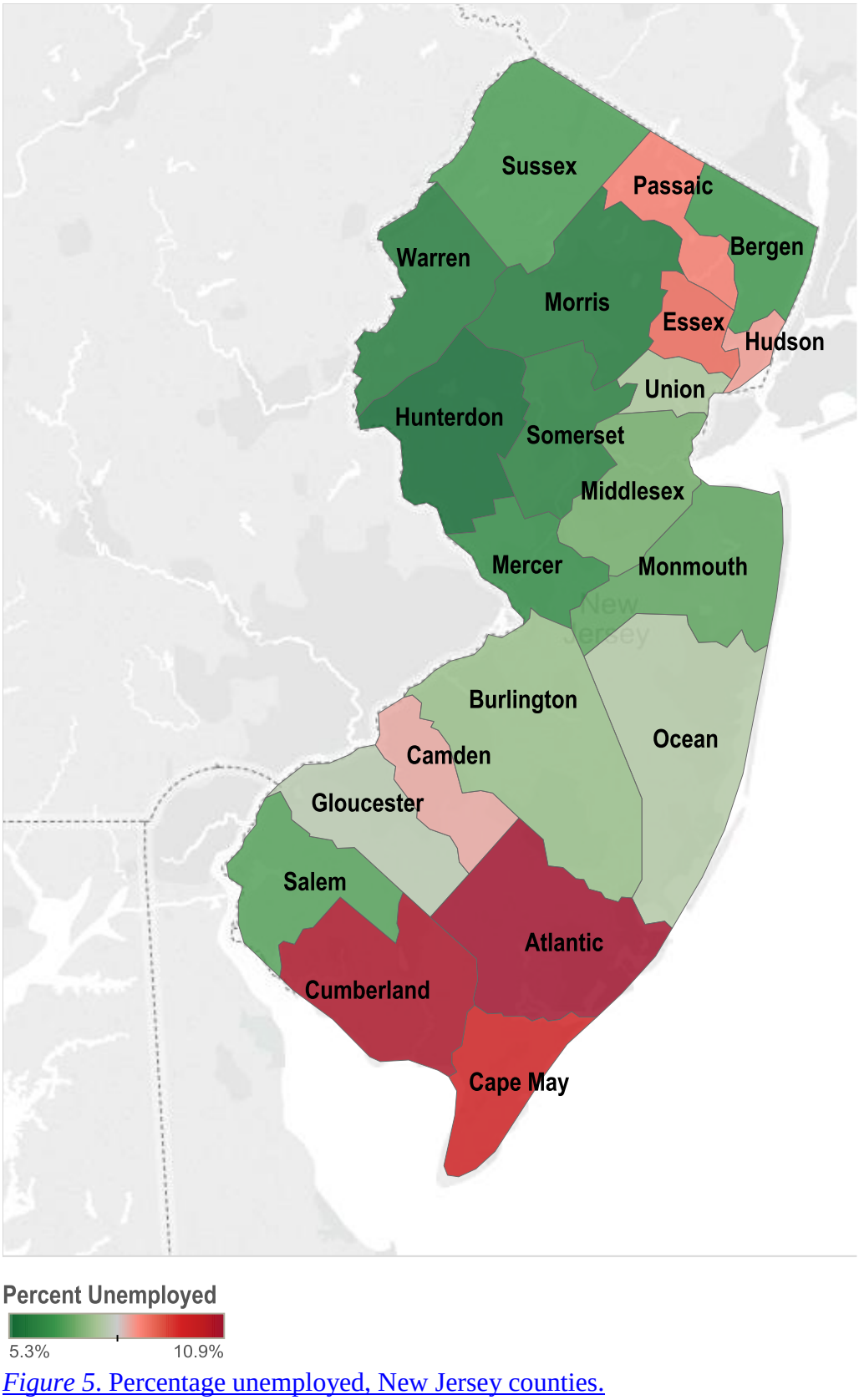

Figure 5. Percentage unemployed, New Jersey counties.

Educational Attainment. The American Community Survey captures the highest level of education completed by American adults. In this paper, educational attainment is reported for adults age 25 and older unless other populations and/or age groups are referenced in the narrative. The report emphasizes: (1) the percentage of adults age 25 and older who earned a high school diploma or higher level of education attainment; (2) the percentage of adults age 25 and older who reported earning a bachelor's degree or higher level of education attainment; and, (3) the highest educational attainment levels reported categorically by adults age 25 and older (https://www.census.gov/hhes/socdemo/education/about/).

High School Diploma and Higher Educational Attainment. The first variable we consider is the percentage of adults who reported attaining a high school diploma or higher education. In Table 6, among the New Jersey counties, the percentages range from a high of 95% in Hunterdon County to a low of 78% in Cumberland County. For the sake of perspective, the New Jersey state average is 88.3%, slightly higher than the United States average of 86.3%. As occurs with the other indicators in this paper, Figure 6 illustrates a persistent geographic pattern as six Southern counties are in the bottom of the rankings for this measure. Of the two remaining Southern counties, Gloucester ranks 8th with 91.3% and Burlington ranks 6th with 92.1%.

Table 6

Percentage High School Graduate or Higher

COUNTY	REGION	RANK	PERCENT HS GRAD OR HIGHER
Hunterdon	Central	1	94.5%
Sussex	North	2	93.9%
Somerset	Central	3	93.7%
Morris	North	4	93.5%
Monmouth	Central	5	92.5%
Burlington	South	6	92.1%
Bergen	North	7	91.5%
Gloucester	South	8	91.3%
Warren	North	9	89.9%
Ocean	South	10	89.8%
Cape May	South	11	89.7%
Middlesex	Central	12	88.6%
Mercer	Central	13	87.6%
Camden	South	14	87.5%
Salem	South	15	86.2%
Union	North	16	85.7%
Essex	North	17	83.7%
Atlantic	South	18	83.6%
Hudson	North	19	82.5%
Passaic	North	20	82.0%
Cumberland	South	21	77.7%
United States			86.3%
New Jersey			88.3%

Note: U.S. Census Bureau. (2013). *Educational attainment (S1501), 2011-2013 American Community Survey, 3-Year Survey* [Data File]. Retrieved from http://factfinder.census.gov. Percent high school graduate or higher (includes equivalency) for the population 25 years and over.

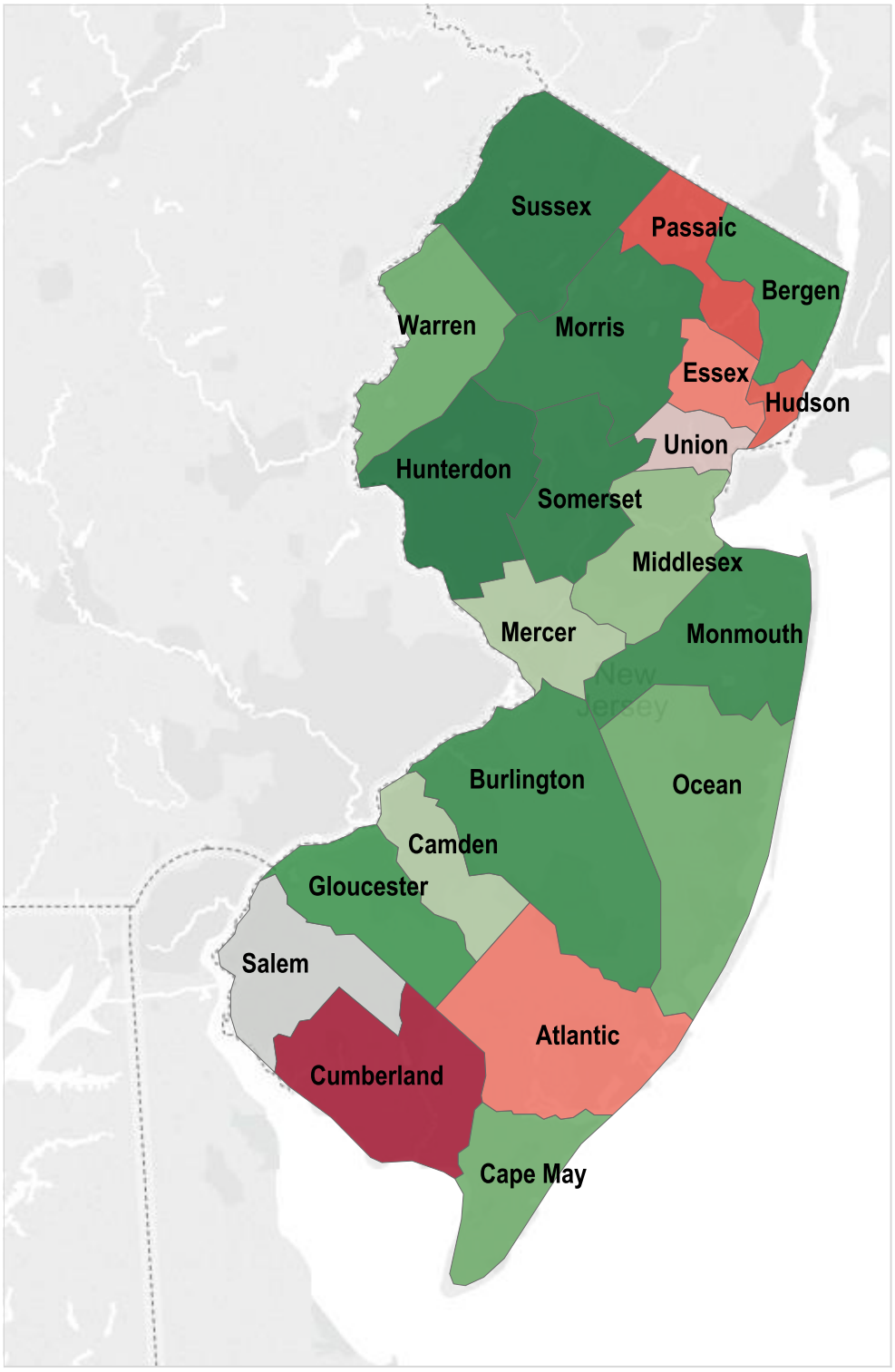

Figure 6. Percentage high school graduate and higher, New Jersey counties.

Bachelor's Degree or Higher Educational Attainment. While the percentage of adults age twenty-five and older who reported earning a bachelor's degree or higher in the United States was 29% in 2013, in New Jersey, the state average is even higher at 36%. When looking at county-level data, there are considerable differences for this measure between North, South and Central Jersey. While the disparities between New Jersey counties for high school graduate and higher attainment is relatively small, see Table 7 as the range for the percentage of residents reporting they'd earned a bachelor's degree or higher in 2013 included a low of 15% and a high of 51% at the county-level. As we have seen with the other economic indicators, most of the Southern New Jersey counties have poor rankings for this measure.

Seven of eight South Jersey counties – Atlantic, Camden, Cape May, Cumberland, Gloucester, Ocean and Salem counties – are ranked in the bottom ten for bachelor degree "plus" attainment when compared with the other New Jersey counties. The percentage of Southern county residents reporting a bachelor's degree or higher range from a low of 14.7% in Cumberland County to a high of 35% in Burlington County. Conversely, Figure 7 highlights the geographic pattern of the Northern and Central counties of Somerset (51.4%), Morris (49.9%), Hunterdon (47.6%) and Bergen (46.7%) boasting education attainment levels well above New Jersey and United States averages.

Notably, the relationship between labor force attachment, earnings and educational attainment has only grown in significance since the Great Recession (Carnevale and Rose 2015). Reflecting this new economic climate, the Pew Research Center for Social and Demographic Trends recently tallied stark income disparities among millennials between the ages of 25 and 32 (Taylor, Fry & Oates 2014). Pew researchers calculate that millennials holding a "bachelor's degree or higher" earn a median income of $45,500 while the average millennial high school

graduate earns a median income of $28,000. With regard to labor attachment, recent college graduates also have considerably lower rates of unemployment of 3.8% compared with the millennial American high school graduate rate of 12.2% unemployment in March 2013 (Taylor, Fry & Oates 2014). Further, 21.8% of high school graduates were living in poverty in 2013 compared with only 5.8% of millennial college graduates (Taylor, Fry & Oates 2014). Without making claims about causation or weighting the effects of migration patterns and within-county disparities, when we look at the linear relationship between the percentage of bachelor's degree plus earners in New Jersey compared with median household incomes at the county-level in Figure 8, there is a positive relationship between the two variables.

Table 7

Percentage Bachelor's Degree or Higher

COUNTY	REGION	RANK	PERCENT BACHELOR'S OR HIGHER
Somerset	Central	1	51.4%
Morris	North	2	49.9%
Hunterdon	Central	3	47.6%
Bergen	North	4	46.7%
Monmouth	Central	5	41.7%
Middlesex	Central	6	40.4%
Mercer	Central	7	39.1%
Hudson	North	8	36.6%
Burlington	South	9	34.8%
Sussex	North	10	33.7%
Essex	North	11	32.1%
Union	North	12	31.7%
Cape May	South	13	31.0%
Warren	North	14	30.0%
Camden	South	15	29.2%
Gloucester	South	16	28.5%
Ocean	South	17	25.9%
Passaic	North	18	25.3%
Atlantic	South	19	24.4%
Salem	South	20	20.5%
Cumberland	South	21	14.7%
United States			29.1%
New Jersey			36.1%

Note: U.S. Census Bureau. (2013). *Educational attainment (S1501), 2011-2013 American Community Survey, 3-Year Survey* [Data File]. Retrieved from http://factfinder.census.gov. Percent bachelor's degree or higher for the population 25 years and over.

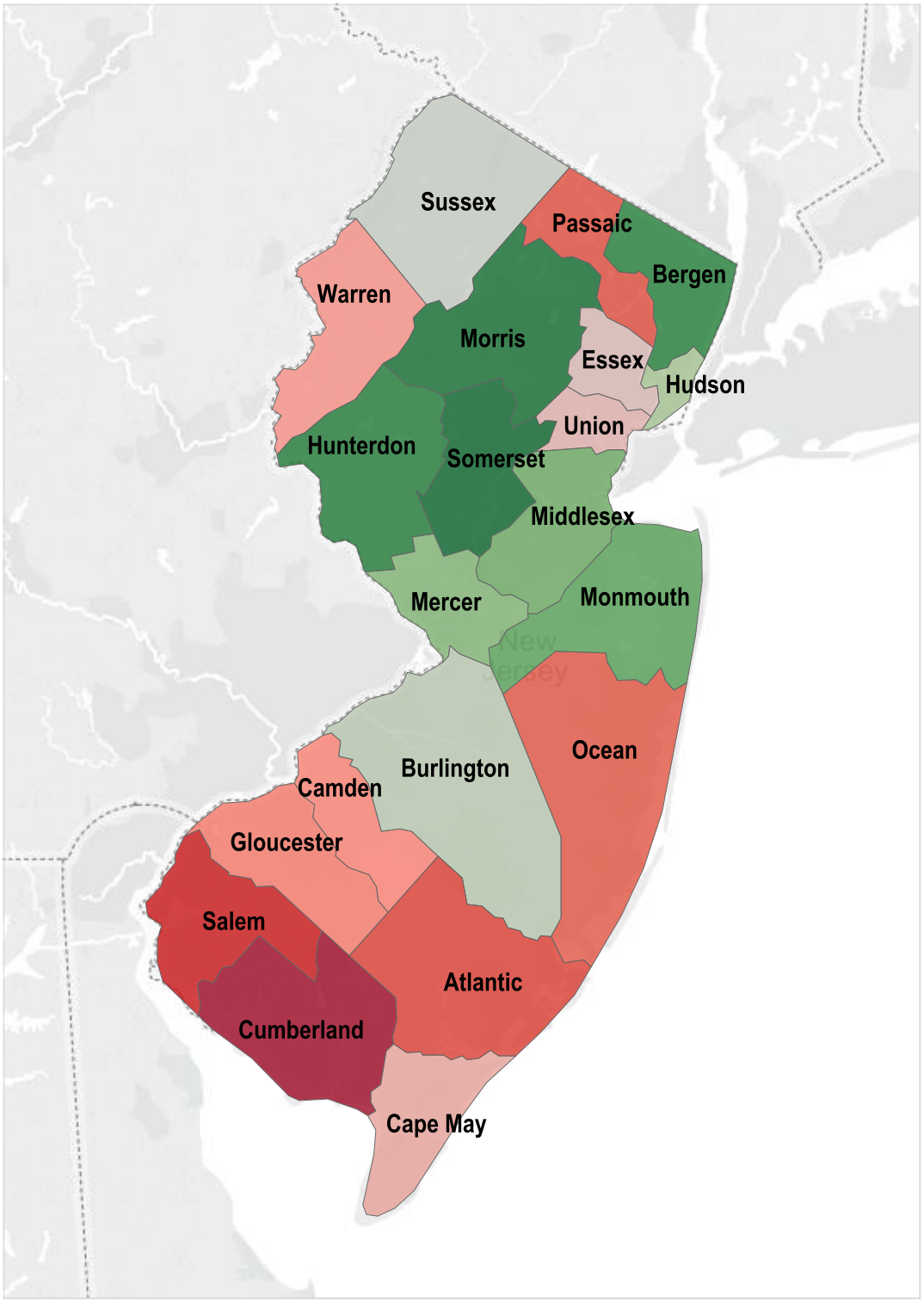

Figure 7. Percentage Bachelor's degree and higher, New Jersey counties.

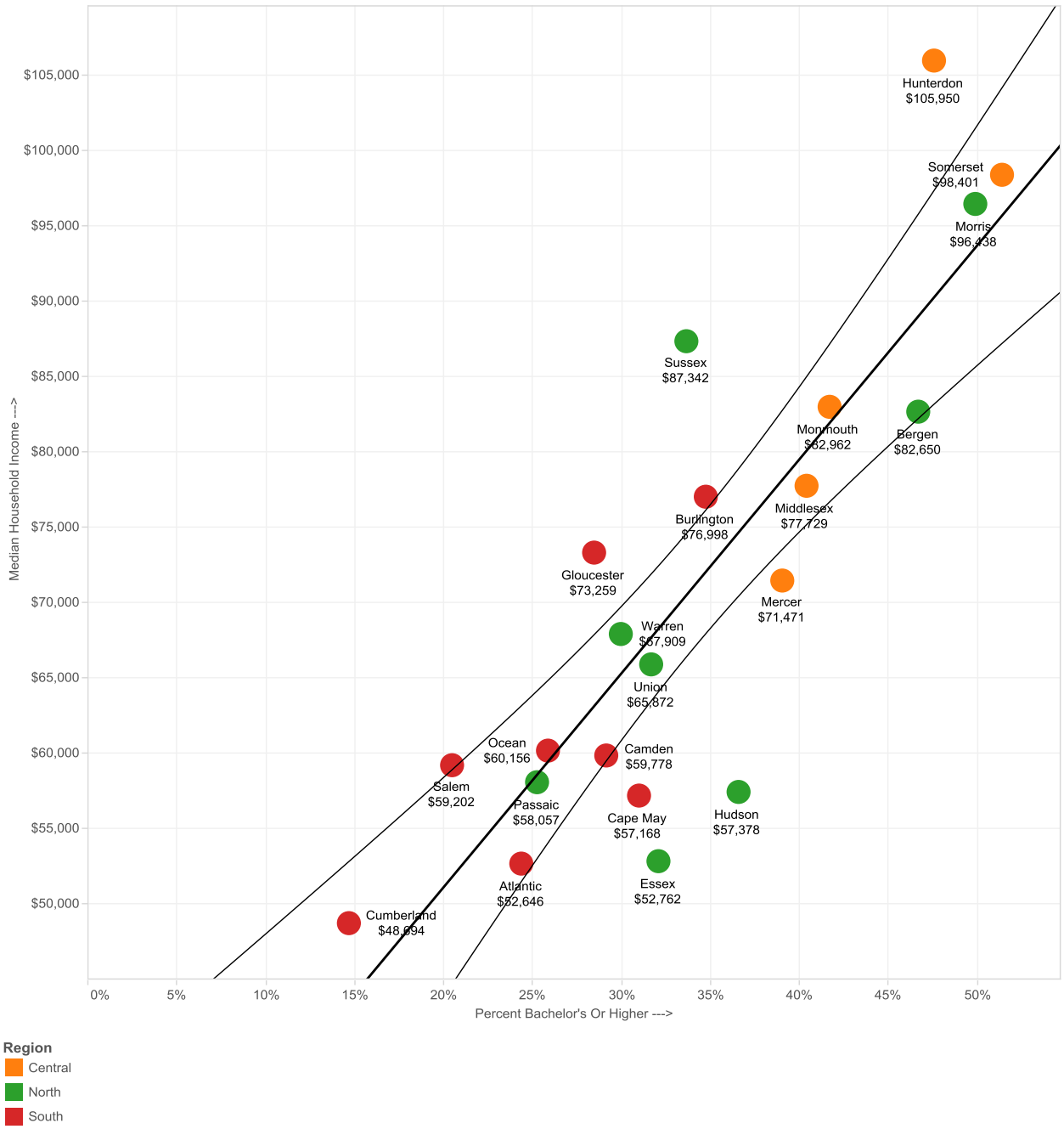

Figure 8. This chart illustrates the relationship between two variables: the percentage of individuals earning a bachelor's degree or higher and median household incomes for each of the New Jersey counties.

Southern New Jersey County Snapshots

In this section, we take a look at individual Southern New Jersey county demographics, population statistics and detailed educational attainment data. In addition to the key economic variables previously addressed, this section of the report includes several additional data points that help flesh out quality of life in Southern New Jersey counties.

Additional Variables

Race, Ethnicity and National Origin. Similar to the Decennial Census, the American Community Survey asks survey respondents about their racial and ethnic identity in addition to questions about citizenship and national origin. In this report, the racial categories were defined by the 2010 Decennial Census and include: white; black or African American; American Indian and Alaska Native; Asian; Native Hawaiian and Other Pacific Islander; and, Two or more races. The Census Bureau notes "percentages for the various categories add up to 100 percent, and should not be combined with the percent Hispanic" (http://quickfacts.census.gov/qfd/meta/long_RHI125213.htm).

Ethnicity. In addition to the racial categories noted, the American Community Survey includes a narrow set of questions related to Hispanic or Latino "ethnicity" and that data can be associated with or distinguished from racial categories. For example, it is possible for a respondent to be white *and* Hispanic or Latino (http://www.census.gov/prod/cen2010/briefs/c2010br-04.pdf). Data regarding Hispanic or Latino *origin* is not included in this project. In this paper, data regarding origins is limited to identifying the percentage of *foreign born residents* by county.

Median Age: The Census Bureau defines median age as: "The age which divides the population into two numerically equal groups; that is, half the people are younger than this age and half are older" (https://www.census.gov/popest/about/terms/national.html).

Real Cost of Living ("RCL"). Similar to Halpin 2012, researchers at the Poverty Research Institute use a methodology designed to measure "income adequacy" called the "Self-sufficiency Standard" to calculate the cost of living in each New Jersey county. (Poverty Research Institute 2013, 3). The researchers explain that the cost of living in New Jersey is among the highest in the nation which means that middle- and lower-income New Jersey families are especially vulnerable because they are "most likely to have fewer or no reserves, to have fewer or no other places to turn, and to spend all or nearly all of their income on the most basic necessities, especially housing" (Poverty Research Institute 2013, 8). Like Halpin's *ALICE* measure (2012), the cost of transportation, housing, healthcare and childcare define the RCL measure.

County Profiles

Atlantic County. Atlantic, Camden and Cumberland have the most racially and ethnically diverse populations among the Southern New Jersey counties. Sixty-nine percent of Atlantic County residents identified as white, nearly 18% black or African American, and close to 9% as Asian American in 2013. Approximately 16% of Atlantic County residents were born outside of the United States while 18% of individuals surveyed reported Hispanic or Latino ethnicity. Notably, Atlantic and Cumberland counties are also ranked in the bottom five for each of the primary indicators this report explores including income, poverty, unemployment status and educational attainment. In addition to the indicators explored in the first section of this paper, the Robert Wood Johnson Foundation ("RWJF") ranks Atlantic County 20th among the

twenty-one New Jersey counties for health outcomes (County Health Rankings 2015). The study found that Atlantic County residents have some of the lowest health ratings in the state for indicators including clinical care, socioeconomics, health behaviors and health outcomes including life expectancy (County Health Rankings 2015).

The 2013 median household income for Atlantic County residents was $52,646 while the real cost of living calculation by the Poverty Research Institute (2013) was $51,395. Thirteen percent of residents live in rural communities and 17% are uninsured (County Health Rankings 2015). The high percentage of residents living below both the federal poverty measure (15.2%) and *ALICE* threshold (26%) (Halpin 2012) speaks to the economic vulnerability of Atlantic County residents. In 2013, the average income for the top 20% of Atlantic County residents was 4.8 times the average income of the bottom 20% (County Health Rankings 2015).

As of January 2015, the unemployment rate for Atlantic County was 10.9% compared with the New Jersey state unemployment rate of 6.4%. According to the New Jersey Department of Labor, the dominant labor sectors in the county are accommodation and food services; retail trade; health care and social assistance; construction; administrative and support and waste management and remediation services; and, construction (New Jersey Department of Labor 2014). The largest employment sectors in the county are (1) leisure and hospitality; (2) trade, transportation, and utilities; and, (3) education and health services (New Jersey Department of Labor 2014). Atlantic County is projected to see an increase of 3,850 jobs (2.8% growth) between 2012 and 2022. For the sake of comparison, the rate of increase for the state of New Jersey during the same period is 7.5% (New Jersey Department of Labor 2014). While the percentage of New Jersey adults age twenty-five and older reportedly attaining a bachelor's degree or higher is 36.1% and the U.S. average is 29%, Atlantic County lags behind. In 2013,

high school diploma, GED or higher educational attainment percentages for adults reached 84%; however, only 24.4% of residents reported earning a bachelor's degree or higher. Many of the new jobs projected for the county are in sectors where a high percentage of opportunities are limited to low-skill, low-educated workers (New Jersey Department of Labor 2014).

Burlington County. Out of the eight South Jersey counties, Gloucester and Burlington have the highest rankings in all of the economic indicators explored in this report. The 2013 median household income for Burlington County was $76,998 compared with the New Jersey average of $70,324. As far as within-county inequality is concerned, in 2013, the average income for the top 20% of Burlington County residents was 3.8 times the average income of the bottom 20% (County Health Rankings 2015). The real cost of living calculated by the Poverty Research Institute (2013) was roughly $70,000 and nearly seven (6.7%) percent of Burlington County residents live in a rural community (County Health Rankings 2015).

Even though the percentage of Burlington County residents living below the poverty level is only 5.8%, incomes are higher than average, and the unemployment rate was 7.4%, the percentage of Burlington households living below the *ALICE* threshold totaled 25% (Halpin 2012). The county also ranks eleventh out of the twenty-one counties for health outcomes in the most recent RWJF County Health Rankings (2015). According to 2011-2013 American Community Survey data, 7% of Burlington County residents in all racial categories identified as ethnically Hispanic or Latino. Close to 6% of county residents are Asian American, 18% African American or black and the majority of the population (76%) are white. In 2012, ten percent of Burlington County residents reported they were born outside the United States. Nearly all Burlington County residents (92%) have earned a high school diploma, GED or higher;

similarly, close to 35% of Burlington County residents have attained a bachelor's degree or higher including 12% who reported earning a professional or graduate degree.

According the New Jersey Department of Labor, Burlington County is projected to see a 6.7% increase in jobs (+ 13,700) between 2012 and 2022 (New Jersey Department of Labor 2014). The dominant Burlington County industrial sectors include: retail trade; administrative and support and waste management and remediation services; health care and social assistance; accommodation and food services; and, finance and insurance (New Jersey Department of Labor 2014). The largest employment sectors include: (1) trade, transportation, and utilities; (2) professional and business services; (3) education and health services; and, (4) financial activities (New Jersey Department of Labor 2014).

Camden County. The median household income for Camden County was very close to $60,000 in 2013. While the Poverty Research Institute (2013) calculated the cost of living for this county as roughly $58,966, the percentage of households living under the *ALICE* threshold was 22% (Halpin 2012). Approximately 13.7% of Camden County households were living below the poverty threshold in 2013 and ranks 19th in the RWJF County Health Rankings for 2015. The county ranks low in terms of health outcomes, health behaviors and a high rate of violent crime[4] (County Health Rankings 2015). Between 2012 and 2022, it is projected that Camden County will see a job increase of 5.6% or 11,250 jobs (New Jersey Department of Labor 2014). Dominant industrial sectors in the county are: healthcare and social assistance; retail trade, administrative and support and waste management and remediation services; accommodation and food service; and, professional, scientific and technical services (New Jersey Department of Labor 2014). Primary employment sectors (most numerous jobs) are: (1) education and health

[4] Violent crime is measured by the number of violent offenses per one hundred thousand residents (County Health Rankings 2015).

services; (2) trade, transportation, and utilities; and, (3) professional and business services (New Jersey Department of Labor 2014). The unemployment rate for Camden County (8.4%) was above both the New Jersey and United States averages as of January 2015.

Camden, Atlantic, and Cumberland have the most racially and ethnically diverse populations among the Southern New Jersey counties. Twenty-two percent of Camden County residents are black or African American, 6% are Asian, and 66% reported they were white in 2013. Regardless of racial category, 15% of residents identified Hispanic or Latino ethnicity and among the entire county's population, 10% reported they were born outside the United States. With regard to educational attainment, 87.5% of residents have earned a high school diploma, GED or higher and 29% of adults age 25 and older have earned a bachelor's degree or higher. As far as within-county inequality is concerned, in 2013, the average income for the top 20% of Camden County residents was 5.0 times the average income of the bottom 20% (County Health Rankings 2015).

Cape May County. With regard to racial categories, 93% of Cape May residents are white, 6% reported they were black or African American, and 1.3% Asian American in 2013. Only 4.8% of the population was born outside the United States while 6.7% of residents of all races claimed Hispanic or Latino ethnicity. Notably, 23% of Cape May County's 96,000 residents are 65 years of age and over; and, the median age is 48.1. A significant number of Cape May County residents (17.5%) lived in rural communities in 2013 (County Health Rankings 2015). As for within-county income inequality, the average income for the top 20% of Cape May County residents was 4.4 times the average income of the bottom 20% in 2013 (County Health Rankings 2015). The dominant labor sectors of Cape May County include: accommodation/food service; retail trade; healthcare and social assistance; arts, entertainment and recreation; and,

construction (New Jersey Department of Labor 2014). The major employment sectors include: (1) leisure and hospitality; (2) trade, transportation, and utilities; and, (3) education and health services (New Jersey Department of Labor 2014). Between 2012 and 2022, the New Jersey Department of Labor (2014) projects limited job growth of 3.3% or an increase of 1,350 jobs.

The 2013 median household income for Cape May was $57,168 while the real cost of living calculated in 2011 dollars averaged $58,134 (Poverty Research Institute 2013). According to American Community Survey data, 10% of Cape May County households were living below the federal poverty threshold in 2013 and a large number (33%) were calculated living below the *ALICE* threshold in 2010 (Halpin 2012). A high percentage of Cape May County adults (31%) have attained a bachelor's or higher degree; and, 10.6% of those hold a professional or graduate degree. Similarly, nearly 90% of county residents reported earning a high school degree, GED or higher level of schooling. Based on multiple indicators, the Robert Wood Johnson Foundation ranks Cape May County fifteenth out of twenty-one counties for health outcomes. Contributing to the poor health ranking are higher than average rates of premature death, poor health behaviors, and below average social and environmental factors (County Health Rankings 2015).

Cumberland County. Cumberland is the poorest county in the state of New Jersey. With a population totaling 157,658 in 2013, the median age of Cumberland County residents was 36. While only 2% of residents identified as Asian American, 23% of Cumberland County citizens are African American or black and 64% are white. Seven percent of the population identified as Hispanic or Latino of any race while close to 10% reported they were born outside the United States. Cumberland County experienced the lowest median household income of all New Jersey counties with $48,694 in 2013 and, notably the real cost of living calculated in 2011 dollars averaged $60,415 (Poverty Research Center 2013). Close to 19% of Cumberland County

residents live below the federal poverty level and according to Halpin (2012), 32% of households lived below the *ALICE* threshold. With the second highest unemployment rate (10.7% in January 2015) among all New Jersey counties, only 77.7% of Cumberland County residents have earned a high school diploma, GED or higher. As well, this county has the lowest percentage of residents attaining a bachelor's degree or higher at 14.7%.

In the 2015 RWJF County Health Rankings, Cumberland County is ranked 21st among the twenty-one New Jersey counties (County Health Rankings 2015). Twenty-three percent of residents live in rural communities and, as far as within-county inequality is concerned, in 2013, the average income for the top 20% of Cumberland County residents was 5.0 times the average income of the bottom 20% (County Health Rankings 2015). The county's dismal health ranking is attributed to poor health outcomes, behaviors, clinical care, and socioeconomics (County Health Rankings 2015).

The most dominant labor sectors in Cumberland County are: health care and social assistance; manufacturing; retail trade; accommodation and food service; and, administrative and support and waste management, remediation services (New Jersey Department of Labor 2014). The top three employers in Cumberland County include (1) trade, transportation and utilities; (2) education and health care; and, (3) manufacturing (New Jersey Department of Labor 2014). As far as growth is concerned, Cumberland County will see an increase in jobs between 2012 and 2022 particularly in the health care and social service sector. The New Jersey Department of Labor projects the county will gain 4.9% or 2,850 new jobs (New Jersey Department of Labor 2014).

Gloucester County. In Gloucester County, 84% of residents identify as white, close to 12% as black or African American and 3% as Asian American. Only 5% of Gloucester County

residents reported Hispanic or Latino ethnicity; and, 5% of residents reported being born outside of the United States. Eight percent of Gloucester County residents lived in rural communities in 2013 and the median household income was approximately $73,000 (County Health Rankings 2015). As far as within-county inequality is concerned, the average income for the top 20% of Gloucester County residents was 4.1 times the average income of the bottom 20% in 2013 (County Health Rankings 2015).

According to the Poverty Research Institute's analysis (2013), the real cost of living in Gloucester County was $61,700 in 2011. Similarly, is it estimated that a quarter of Gloucester County households lived below the *ALICE* threshold and should therefore considered economically vulnerable (Halpin 2012). The rate of poverty in the county is 8.6% while the unemployment rate is higher than both the New Jersey and United States averages at 7.8% as of January 2015. Gloucester was ranked by RWJF sixteenth out of twenty-one counties for health outcomes (County Health Rankings 2015).

Ninety one percent of adults age 25 and older hold a high school diploma, GED or higher and close to 29% reported attaining a bachelor's degree or higher. The dominant labor sectors in Gloucester County include: retail trade; health care and social assistance; accommodation and food services; construction; and administrative and support and waste management and remediation services (New Jersey Department of Labor 2014). The greatest number of jobs are in the industry sectors: (1) trade, transportation and utilities; (2) education and health services; (3) leisure and hospitality; and, (4) professional and business services (New Jersey Department of Labor 2014). Between 2012 and 2022, it is projected that Gloucester County will gain 6,700 jobs, a 6.7% increase (New Jersey Department of Labor 2014).

Ocean County. Similar to Cape May County, a considerable percentage of Ocean County's 581,000 residents (21.4%) are 65 years of age and over and the majority of the population (93.2%) of the population is white. Only 2.3% of Ocean County residents identified as Asian American while another 4% identified as black or African American. Likewise, 8.7% of residents of all races claimed Hispanic or Latino ethnicity. Eight percent of the population reported they were born outside the United States. Ocean County is ranked eighth among the twenty-one New Jersey counties for health outcomes by the Robert Wood Johnson Foundation (County Health Rankings 2015). This represents the highest ranking for that survey among the South Jersey counties.

In 2013, the median household income for Ocean was $60,156; notably, the Poverty Research Institute's (2013) average cost of living calculation was considerably higher at $69,857. The percentage of households living below the federal poverty measure in Ocean County was 10.8% in 2013. Similar to other Southern New Jersey counties, the percentage of households living below the *ALICE* threshold is 33%, nearly three times the percentage living in poverty (Halpin 2012). As of January 2015, Ocean County's unemployment rate was 7.7% or, a little more than one percentage point higher than the New Jersey state average of 6.4%. Close to 90% of Ocean County residents age 25 and older reported they have earned a high school diploma, GED or higher. Twenty six percent of Ocean County residents have attained a bachelor's degree or higher.

The key industry sectors of Ocean County are: health care and social assistance; retail trade; accommodations and food service; construction; and administrative and support and waste management and remediation services (New Jersey Department of Labor 2014). The sectors with the highest levels of employment in Ocean County include: (1) education and health services;

trade, transportation, and utilities; and, (3) leisure and hospitality (New Jersey Department of Labor 2014). Employment projections for Ocean County between 2012 and 2022 exceed the 7.5% rate of growth anticipated by the state of New Jersey. The New Jersey Department of Labor (2014) projects a 9.2% job increase or approximately 14,350 jobs. It is anticipated that the majority of these new jobs will be in the health care and social services sectors.

Salem County. While 7% of Salem County residents claimed they are ethnically Hispanic or Latino in 2013, 4% of the population reported they were born outside the United States. Eighty two percent of Salem County residents are white, 15% are African American or black, and approximately 1% are Asian American. In 2013, the median household income was $59,202 and it is estimated that 29% of Salem County households were living below the *ALICE* threshold (Halpin 2012). Fifteen percent of households were living below the federal poverty level in 2013 and the unemployment rate was 6.7% as of January 2015, close to the New Jersey average of 6.4%. According to the American Community Survey, there is a relatively low rate of postsecondary educational attainment as 86% of Salem County residents have obtained a high school diploma, GED or higher but only 20.5% of county residents have earned a bachelor's degree or higher. The smallest of the Southern counties with a population of 65,651, approximately 16% of Salem County residents are 65 years of age or older.

Forty-five percent (45.3%) of this county's residents live in rural communities and, within-county inequality is high as the average income for the top 20% of Salem County residents was 4.9 times the average income of the bottom 20% (County Health Rankings 2015). Salem County residents experience high rates of poor health behaviors, weaker clinical care and lower life expectancy. The rate of premature deaths is improving but still above national and state averages (County Health Rankings 2015). Among the twenty-one New Jersey counties,

Salem County is ranked 18th for the 2015 RWJF health outcomes (County Health Rankings 2015).

The dominant labor sectors in Salem County include: health care and social assistance; retail trade; transportation and warehousing; accommodation and food services; and construction (New Jersey Department of Labor 2014). The most jobs are located in sectors including: (1) trade, transportation and utilities; (2) manufacturing; and, (3) professional and business services (New Jersey Department of Labor 2014). It is projected that Salem County will see a 5.2% gain (1,100 jobs) between 2012 and 2022 (New Jersey Department of Labor 2014).

Conclusion

As stated in the introduction, the purpose of this paper was to gather, rank and visualize data to gain a better understanding of differences between the North, Central and South New Jersey counties. This data allows us to consider how the Southern counties rank in terms of common indicators used to gauge quality of life including median household income, rates of unemployment and poverty and educational attainment. Summing up a new study on human development in the United States, Richard Florida reminds us that, "America's economic divide registers not just in what we can afford to buy, but in the education we have the opportunity to attain and most basically, in how much time we have to live" (Florida 2015). In addition to compilations of current socioeconomic data, this project highlights geographically concentrated inequality that may be detrimental to the long term welfare and quality of life of many South Jersey children and families.

The importance of "place" in social science research reveals that beyond historic patterns of racial and ethnic segregation, affluence and poverty in the U.S. also tend to be concentrated

geographically (Reardon & Bischoff, 2011; Bell, Rubin, PolicyLink & California Endowment, 2007; Briggs, 2005). Briggs (2005) argues that the "geography of opportunity" in the United States dictates that access to good schools, fruitful employment opportunities, higher incomes, safe housing, and health outcomes are too often determined by where one lives. In the state of New Jersey, while the stark poverty of residents living in cities like Newark and Trenton tends to be segregated, it is nonetheless more visible than the poverty and limited employment opportunities experienced by many residents living in New Jersey's rural, suburban and exurban communities. In part, sprawl makes South Jersey's economic inequality less conspicuous even though the data collected in this paper illustrates that six of the eight Southern counties experience some of the highest rates of poverty and unemployment, have the lowest median incomes and achieve some of the lowest educational attainment and health rankings among the twenty-one counties in the state.

The low levels of educational attainment in Southern New Jersey should be particularly alarming to anyone concerned about South Jersey's future. In addition to economic vulnerability, higher rates of unemployment and poverty, educational attainment is also predictive of civic participation, health outcomes and life span. Importantly, low educational attainment is not only predictive of an individual's personal economic futures but can also over-determine the economic futures of particular geographies. As Oliver Cooke explains in the *South Jersey Economic Review* about regional development and the future of the Atlantic City metro, "there is some evidence that suggests that this metric—an area population's educational attainment—may be the most important factor in driving metropolitan economic success" (Cooke 2014, 5). The economic inequality, regional development and policy challenges facing Southern New Jersey will require more than discourse on political will and community engagement. In their study

about the "suburbanization of poverty," Kneebone and Berube (2014) explain that lack of population density in places like the rural, suburban and exurban communities of Southern New Jersey means that services and resources for the poor and vulnerable tend to be fragmented. Policy interventions to alleviate present hardship and improve the futures of South Jersey residents in urban, suburban and rural communities will require deliberate place-based measures and non-partisan collaboration among policy-makers throughout the South Jersey counties.

Future Research

A testament to the institutional mission of "giving voice" to Southern New Jersey, The Hughes Center is participating in Stockton University's Economic Inequality Initiative and looks forward to expanding the exploratory research in this report by launching several projects exploring the relationship between civic health and economic inequality. Civic health is measured not only by voter registration rates, voter turnout and political engagement; it also concerns how attached, trusting and engaged individuals feel in their respective families, neighborhoods, institutions, geographic and political communities. This fall, Dr. David Carr will lead a project based on Dr. Suzanne Mettler's study *The Submerged State: How Invisible Government Policies Undermine American Democracy*, to explore knowledge and feelings about government social benefits. Working with the Stockton Polling Institute, the Hughes Center also plans to conduct a state-wide poll regarding inequality and civic engagement to learn more about the lived experience of New Jersey residents. And, building upon this paper, we plan to collect and visualize data at the census tract level for economic indicators in Atlantic County. The Hughes Center on-going civic engagement programming and upcoming research on civic health and economic inequality will contribute toward the important and difficult work involved with creating and expanding policy interventions to disrupt patterns of inequality in South Jersey.

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Correspondence concerning this paper should be addressed to Kelly.Sloane@stockton.edu

Table 8

Atlantic County

POPULATION	
Total Population	275,339
Median Age	40.4
Under 5 years	6.1%
18 years and over	77.3%
21 years and over	73.1%
62 years and over	18.6%
65 years and over	14.9%
RACE, ETHNICITY& ORIGINS	
White	69%
Black or African American	17.5%
American Indian and Alaska Native	1.2%
Asian	8.8%
Native Hawaiian and Other Pacific Islander	0.1%
Some Other Race	7%
Hispanic or Latino of any race	17.8%
Foreign Born	16.2%
INCOME AND COST OF LIVING	
Median Household Income	$52,646
Real Cost of Living	$51,395
Percentage Below Poverty Level	15.2%
Percentage ALICE	26%
Percentage Unemployed	10.9%
EDUCATIONAL ATTAINMENT	
Population 25 years and over	186,693
Less than 9th grade	6.6%
9th to 12th grade, no diploma	9.8%
High School graduate (includes equivalency)	32.8%
Some college, no degree	19.9%
Associates degree	6.5%
Bachelor's degree	16.1%
Graduate or professional degree	8.3%
Percent high school graduate or higher	83.6%
Percent bachelor's degree or higher	24.4%

Note: Population, race, ethnicity, median household income, poverty, and educational attainment data from the American Community Survey 3 Year Estimates, 2011-2013. Foreign born data source is the American Community Survey 5 Year Estimates, 2008-2012. The *Real Cost of Living in New Jersey* analysis by the Poverty Research Institute, Legal Services of New Jersey, 2013. *Asset Limited, Income Constrained, Employed* ("ALICE") data, ranking and analysis by Halpin 2012. Unemployment data from the Bureau of Labor Statistics, Local Area Unemployment Statistics, 7 January 2015.

Table 9

Burlington County

POPULATION	
Total Population	451,071
Median Age	40.9
Under 5 years	5.6%
18 years and over	77.5%
21 years and over	73.9%
62 years and over	18%
65 years and over	14.7%
RACE, ETHNICITY & ORIGINS	
White	75.9%
Black or African American	18.1%
American Indian and Alaska Native	0.9%
Asian	5.6%
Native Hawaiian and Other Pacific Islander	0.2%
Some Other Race	3.2%
Hispanic or Latino of any race	7.1%
Foreign Born	9.5%
INCOME AND COST OF LIVING	
Median Household Income	$76,998
Real Cost of Living	$70,224
Percentage Below Poverty Level	5.8%
Percentage ALICE	25%
Percentage Unemployed	7.4%
EDUCATIONAL ATTAINMENT	
Population 25 years and over	310,702
Less than 9th grade	2.6%
9th to 12th grade, no diploma	5.4%
High School graduate (includes equivalency)	30.3%
Some college, no degree	19.2%
Associates degree	7.7%
Bachelor's degree	22.6%
Graduate or professional degree	12.2%
Percent high school graduate or higher	92.1%
Percent bachelor's degree or higher	34.8%

Note: Population, race, ethnicity, median household income, poverty, and educational attainment data from the American Community Survey 3 Year Estimates, 2011-2013. Foreign born data source is the American Community Survey 5 Year Estimates, 2008-2012. The *Real Cost of Living in New Jersey* analysis by the Poverty Research Institute, Legal Services of New Jersey, 2013. *Asset Limited, Income Constrained, Employed* ("ALICE") data, ranking and analysis by Halpin 2012. Unemployment data from the Bureau of Labor Statistics, Local Area Unemployment Statistics, 7 January 2015.

Table 10

Camden County

POPULATION	
Total Population	513,404
Median Age	38.2
Under 5 years	6.40%
18 years and over	76.2%
21 years and over	72.3%
62 years and over	16.8%
65 years and over	13.5%
RACE, ETHNICITY & ORIGINS	
White	65.9%
Black or African American	21.6%
American Indian and Alaska Native	1%
Asian	6.1%
Native Hawaiian and Other Pacific Islander	0.1%
Some Other Race	8.9%
Hispanic or Latino of any race	15.1%
Foreign Born	10.4%
INCOME AND COST OF LIVING	
Median Household Income	$59,778
Real Cost of Living	$58,966
Percentage Below Poverty Level	13.7%
Percentage ALICE	22%
Percentage Unemployed	8.4%
EDUCATIONAL ATTAINMENT	
Population 25 years and over	345,316
Less than 9th grade	4.8%
9th to 12th grade, no diploma	7.7%
High School graduate (includes equivalency)	31.6%
Some college, no degree	19.3%
Associates degree	7.5%
Bachelor's degree	18.8%
Graduate or professional degree	10.4%
Percent high school graduate or higher	87.5%
Percent bachelor's degree or higher	29.2%

Note: Population, race, ethnicity, median household income, poverty, and educational attainment data from the American Community Survey 3 Year Estimates, 2011-2013. Foreign born data source is the American Community Survey 5 Year Estimates, 2008-2012. The *Real Cost of Living in New Jersey* analysis by the Poverty Research Institute, Legal Services of New Jersey, 2013. *Asset Limited, Income Constrained, Employed* ("ALICE") data, ranking and analysis by Halpin 2012. Unemployment data from the Bureau of Labor Statistics, Local Area Unemployment Statistics, 7 January 2015.

Table 11

Cape May County

POPULATION	
Total Population	96,305
Median Age	48.1
Under 5 years	4.7%
18 years and over	81.7%
21 years and over	77.7%
62 years and over	27.5%
65 years and over	22.7%
RACE, ETHNICITY & ORIGINS	
White	92.6%
Black or African American	5.6%
American Indian and Alaska Native	0.9%
Asian	1.3%
Native Hawaiian and Other Pacific Islander	N
Some Other Race	1.7%
Hispanic or Latino of any race	6.7%
Foreign Born	4.8%
INCOME AND COST OF LIVING	
Median Household Income	$57,168
Real Cost of Living	$58,134
Percentage Below Poverty Level	10%
Percentage ALICE	33%
Percentage Unemployed	9.9%
EDUCATIONAL ATTAINMENT	
Population 25 years and over	70,965
Less than 9th grade	3%
9th to 12th grade, no diploma	7.2%
High School graduate (includes equivalency)	34.4%
Some college, no degree	17.4%
Associates degree	6.9%
Bachelor's degree	20.4%
Graduate or professional degree	10.6%
Percent high school graduate or higher	89.7%
Percent bachelor's degree or higher	31%

Note: Population, race, ethnicity, median household income, poverty, and educational attainment data from the American Community Survey 3 Year Estimates, 2011-2013. Foreign born data source is the American Community Survey 5 Year Estimates, 2008-2012. The *Real Cost of Living in New Jersey* analysis by the Poverty Research Institute, Legal Services of New Jersey, 2013. *Asset Limited, Income Constrained, Employed* ("ALICE") data, ranking and analysis by Halpin 2012. Unemployment data from the Bureau of Labor Statistics, Local Area Unemployment Statistics, 7 January 2015. "An 'N' entry in the estimate and margin of error columns [Native Hawaiian] indicates that data for this geographic area cannot be displayed because the number of sample cases is too small" (American Community Survey, 3 Year Estimates, 2011-2013).

Table 12

Cumberland County

POPULATION	
Total Population	157,658
Median Age	36.7
Under 5 years	6.9%
18 years and over	76.2%
21 years and over	72.7%
62 years and over	16.2%
65 years and over	13%
RACE, ETHNICITY & ORIGINS	
White	64%
Black or African American	23.1%
American Indian and Alaska Native	2.1%
Asian	1.7%
Native Hawaiian and Other Pacific Islander	.2%
Some Other Race	13.1%
Hispanic or Latino of any race	6.7%
Foreign Born	10.3%
INCOME AND COST OF LIVING	
Median Household Income	$48,694
Real Cost of Living	$60,415
Percentage Below Poverty Level	18.5%
Percentage ALICE	32%
Percentage Unemployed	10.7%
EDUCATIONAL ATTAINMENT	
Population 25 years and over	105,480
Less than 9th grade	9.3%
9th to 12th grade, no diploma	13%
High School graduate (includes equivalency)	39.8%
Some college, no degree	17.5%
Associates degree	5.7%
Bachelor's degree	10.6%
Graduate or professional degree	4.1%
Percent high school graduate or higher	77.7%
Percent bachelor's degree or higher	14.7%

Note: Population, race, ethnicity, median household income, poverty, and educational attainment data from the American Community Survey 3 Year Estimates, 2011-2013. Foreign born data source is the American Community Survey 5 Year Estimates, 2008-2012. The *Real Cost of Living in New Jersey* analysis by the Poverty Research Institute, Legal Services of New Jersey, 2013. *Asset Limited, Income Constrained, Employed* ("ALICE") data, ranking and analysis by Halpin 2012. Unemployment data from the Bureau of Labor Statistics, Local Area Unemployment Statistics, 7 January 2015.

Table 13

Gloucester County

POPULATION	
Total Population	289,837
Median Age	39.3
Under 5 years	5.8%
18 years and over	76.4%
21 years and over	72.2%
62 years and over	16.7%
65 years and over	13.2%
RACE, ETHNICITY & ORIGINS	
White	84.1%
Black or African American	11.6%
American Indian and Alaska Native	0.9%
Asian	3.4%
Native Hawaiian and Other Pacific Islander	0.1%
Some Other Race	2.5%
Hispanic or Latino of any race	5.2%
Foreign Born	5.1%
INCOME AND COST OF LIVING	
Median Household Income	$73,259
Real Cost of Living	$61,700
Percentage Below Poverty Level	8.6%
Percentage ALICE	25%
Percentage Unemployed	7.8%
EDUCATIONAL ATTAINMENT	
Population 25 years and over	194,429
Less than 9th grade	2.5%
9th to 12th grade, no diploma	6.2%
High School graduate (includes equivalency)	34.8%
Some college, no degree	19.6%
Associates degree	8.4%
Bachelor's degree	19.7%
Graduate or professional degree	8.9%
Percent high school graduate or higher	91.3%
Percent bachelor's degree or higher	28.5%

Note: Population, race, ethnicity, median household income, poverty, and educational attainment data from the American Community Survey 3 Year Estimates, 2011-2013. Foreign born data source is the American Community Survey 5 Year Estimates, 2008-2012. The *Real Cost of Living in New Jersey* analysis by the Poverty Research Institute, Legal Services of New Jersey, 2013. *Asset Limited, Income Constrained, Employed* ("ALICE") data, ranking and analysis by Halpin 2012. Unemployment data from the Bureau of Labor Statistics, Local Area Unemployment Statistics, 7 January 2015.

Table 14

Ocean County

POPULATION	
Total Population	581,223
Median Age	42.8
Under 5 years	6.8%
18 years and over	76.5%
21 years and over	73.3%
62 years and over	25.2%
65 years and over	21.4%
RACE, ETHNICITY & ORIGINS	
White	93.2%
Black or African American	3.7%
American Indian and Alaska Native	0.7%
Asian	2.3%
Native Hawaiian and Other Pacific Islander	0%
Some Other Race	1.8%
Hispanic or Latino of any race	8.7%
Foreign Born	7.9%
INCOME AND COST OF LIVING	
Median Household Income	$60,156
Real Cost of Living	$69,857
Percentage Below Poverty Level	10.8%
Percentage ALICE	33%
Percentage Unemployed	7.7%
EDUCATIONAL ATTAINMENT	
Population 25 years and over	400,975
Less than 9th grade	3.5%
9th to 12th grade, no diploma	6.6%
High School graduate (includes equivalency)	37.3%
Some college, no degree	19.7%
Associates degree	6.9%
Bachelor's degree	17.3%
Graduate or professional degree	8.6%
Percent high school graduate or higher	89.8%
Percent bachelor's degree or higher	25.9%

Note: Population, race, ethnicity, median household income, poverty, and educational attainment data from the American Community Survey 3 Year Estimates, 2011-2013. Foreign born data source is the American Community Survey 5 Year Estimates, 2008-2012. The *Real Cost of Living in New Jersey* analysis by the Poverty Research Institute, Legal Services of New Jersey, 2013. *Asset Limited, Income Constrained, Employed* ("ALICE") data, ranking and analysis by Halpin 2012. Unemployment data from the Bureau of Labor Statistics, Local Area Unemployment Statistics, 7 January 2015.

Table 15

Salem County

POPULATION	
Total Population	65,651
Median Age	41.6%
Under 5 years	5.9%
18 years and over	77.2%
21 years and over	73.2%
62 years and over	20%
65 years and over	15.9%
RACE, ETHNICITY & ORIGINS	
White	81.7%
Black or African American	15.4%
American Indian and Alaska Native	0.8%
Asian	1.3%
Native Hawaiian and Other Pacific Islander	N
Some Other Race	3%
Hispanic or Latino of any race	7.4%
Foreign Born	4%
INCOME AND COST OF LIVING	
Median Household Income	$59,202
Real Cost of Living	$52,184
Percentage Below Poverty Level	14.1%
Percentage ALICE	29%
Percentage Unemployed	6.7%
EDUCATIONAL ATTAINMENT	
Population 25 years and over	45,168
Less than 9th grade	5.1%
9th to 12th grade, no diploma	8.7%
High School graduate (includes equivalency)	38.6%
Some college, no degree	18.6%
Associates degree	8.4%
Bachelor's degree	14.5%
Graduate or professional degree	6.0%
Percent high school graduate or higher	86.2%
Percent bachelor's degree or higher	20.5%

Note: Population, race, ethnicity, median household income, poverty, and educational attainment data from the American Community Survey 3 Year Estimates, 2011-2013. Foreign born data source is the American Community Survey 5 Year Estimates, 2008-2012. The *Real Cost of Living in New Jersey* analysis by the Poverty Research Institute, Legal Services of New Jersey, 2013. *Asset Limited, Income Constrained, Employed* ("ALICE") data, ranking and analysis by Halpin 2012. Unemployment data from the Bureau of Labor Statistics, Local Area Unemployment Statistics, 7 January 2015. "An 'N' entry in the estimate and margin of error columns [foreign born] indicates that data for this geographic area cannot be displayed because the number of sample cases is too small" (American Community Survey, 5 Year Estimates, 2008-2012).

STOCKTON UNIVERSITY | WILLIAM J. HUGHES CENTER FOR PUBLIC POLICY

IN BRIEF

Mission
The William J. Hughes Center for Public Policy continues to expand its civic engagement mission and "serves as a catalyst for research on public policy and economic issues." The Hughes Center focuses on the importance of civility in government as a way to bridge partisan differences and make government work. The Hughes Center promotes the civic life of our community through engagement, education and research. The Center is named for William J. Hughes, whose distinguished career includes service in the U.S. House of Representatives, Ambassador to Panama and teaching as a Distinguished Visiting Professor at the university.

Symposia, Lectures and Panel Discussions
The Center sponsors candidate lectures, panel discussions, and symposia. In November 2013, the Hughes Center and the Stockton School of Health Sciences brought together 600 citizens, students and health care professionals to discuss the Affordable Care Act. Some of our distinguished speakers included: former New Jersey Governors Brendan T. Byrne, Thomas H. Kean, James J. Florio, and Christine Todd Whitman; former New Mexico Governor and U.N. Ambassador Bill Richardson; New Jersey Supreme Court Chief Justice Stuart Rabner; then - E.P.A. Administrator Lisa Jackson, then-U.S. Attorney Chris Christie, National Advisory Board member Ruth Katz of the Aspen Institute; and, Nelson Johnson, author of three important New Jersey books: *Boardwalk Empire, The Northside,* and *Battleground New Jersey.*

Survey Research
The Stockton Polling Institute, part of the Hughes Center, conducts independent public opinion polling on elections and issues of importance across the state and the region. The Polling Institute relies on a student-based interview team, providing students with a first-hand opportunity to learn about public opinion and policymaking. It conducts about a dozen polls each year for the public, faculty, private clients, and the university.

Research
The Hughes Center conducts its own research and partners with the college's distinguished faculty on public policy research.
Major research projects include:

- Understanding the United States Constitution and the Supreme Court: A Survey of New Jerseyans – Professors Linda Wharton and James Avery
- Economic Opportunity and Quality of Life in Southern New Jersey Report – Researcher Kelly Sloane
- Assessing the Impact of Civic Engagement Programs at Stockton University - Professors Sonia Gonsalves and Ramya Vijaya.
- New Jersey State Legislature: A Demographic Profile – John Froonjian, Senior Research Associate

Higher Education Strategic Information and Governance (HESIG)
The Hughes Center includes the Higher Education Strategic Information and Governance (HESIG) project, which examines affordability and value of a college degree. HESIG has worked with the Stockton Polling Institute to produce three important studies. The most recent survey, under the direction of Dr. Darryl Greer, was commissioned by the Office of the Secretary of New Jersey Higher Education regarding student views of academic advising and career counseling.

Legislator-in-Residence
The Legislator-in-Residence program brings state legislators to the Stockton campus, allowing students to learn about state issues important to our region and introducing lawmakers to what makes Stockton so distinctive. Past participants include Senate President Steve Sweeney, General Assembly Speaker Sheila Oliver, Majority Leader Louis Greenwald, State Senators Chris Connors and Jim Whelan, and Assembly members David Wolfe, Brian Rumpf, and DiAnne Gove.

Congress-to-Campus
Congress to Campus brings together former Members of Congress to visit colleges and universities to promote civic engagement with students, faculty and staff. Visiting Stockton from October 12-14, 2014 were Robert Clement, a Democrat who represented Tennessee's 5th District from 1988-2003, and Louis Frey, a Republican who served Florida's 9th District from 1973-1979, and Florida's 5th district from 1969- 1973.

Candidate Debates
Since the earliest years of the Hughes Center, we have sponsored debates for candidates for federal and state candidates. This year we will offer debate forums in legislative districts 1 and 2. Debates in previous years have been held on the main campus in Galloway, at Dante Hall in Atlantic City and live streamed on the Internet.

Civic Education with iCivics
The iCivics program, started by former U.S. Supreme Court Justice Sandra Day O'Connor, provides civics teachers with interactive learning games that promote the understanding of civics. The goal of iCivics at Stockton is to train social studies teachers to use these Web-based activities in their classrooms. A Verizon Foundation grant is funding the cost of instruction, instructors, training sessions, and assessment study.

Washington Internship Program Scholarships
The Hughes Center provides scholarships for two students each year for the Washington Internship Program. The Hughes Center scholarship program was established in 2011 with funds raised through the Center's Civility in Government and Politics awards dinner, and has since awarded $7,000 to seven deserving students. Scholarships are meant to help defray costs for students who are interning through the Washington Internship Program.

Hughes Center Honors
The Hughes Center Honors recognize individuals (business, labor, community, governmental, alumni and student leaders) for professional excellence and a commitment to public service, civility and bipartisanship which reflects the life and career of William J. Hughes. Distinguished Lifetime Achievement Awards were given to former Governor Brendan T. Byrne in 2013, and to former Governor Thomas H. Kean in 2015.

American Democracy Project
The Hughes Center is active in the Political Engagement Project through the American Democracy Project sponsored by the American Association of State Colleges and Universities (www.aascu.org). A Stockton delegation will be presenting at their annual conference in June 2015 and is involved in the ADP Economic Inequality Initiative.

Connecting
The Hughes Center communicates through its website (www.stockton.edu/hughescenter), a public policy blog (blogs.stockton.edu/policyhues), newsletters, emails, Twitter and Facebook.

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