

TWO NEW JERSEYS: ONE STATE OF INEQUITY



A COUNTY-BY-COUNTY ANALYSIS

THE NEW JERSEY INSTITUTE FOR SOCIAL JUSTICE

Established in 1999 by Alan V. and Amy Lowenstein, the Institute's cutting-edge racial and social justice advocacy seeks to empower people of color by building reparative systems that create wealth, transform justice and harness democratic power – from the ground up – in New Jersey. Known for our dynamic and independent advocacy aimed at toppling load-bearing walls of structural inequality to create just, vibrant and healthy communities, we are committed to exposing and repairing the cracks of structural racism in our foundation that erupt into earthquakes in communities of color. The Institute advocates for systemic reform that is at once transformative, achievable in the state and replicable in communities across the nation.

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INTRODUCTION

In New Jersey, we like to think of ourselves as progressive and forward thinking. And in many ways, we are.

It is also true that Black and other people of color in New Jersey confront some of the worst racial disparities in the United States. One of most racially diverse¹ and prosperous² states in the country is also one of its most inequitable.

New Jersey's racial disparities are particularly staggering in the area of economic security, with the state serving as a modern-day version of Dr. Martin Luther King Jr.'s "Two Americas." In white New Jersey, the median household wealth is \$322,500.³ But the median household wealth in Black and Latina/o New Jersey is just \$17,700 and \$26,100, respectively⁴—a nearly \$300,000 racial wealth gap.⁵

We are, indeed, a State of Inequity.

But why?

The answer is that New Jersey was designed this way during its founding as a colony.⁶ A direct line can be drawn from the state's history of slavery through generations of structural racism to the inequities experienced by New Jersey's Black and other communities of color today.⁷ The ongoing impacts are felt when it comes to disparities in homeownership, income, poverty, uninsured rates and the digital divide. When looking deeply into all of New Jersey's counties as this report does, it becomes clear that a person's race and zip code often determine outcomes in all these areas.

Building on our previous reports, *Making the Two New Jerseys One* and *The Two New Jerseys by the Numbers*, each of which examined New Jersey's racial wealth gap from a statewide perspective, this brief provides new, county-level data to help understand the impact of the racial wealth gap in the everyday lives of Black and other families of color in New Jersey.⁸

This difficult reality presents an important opportunity to finally confront New Jersey's history of slavery and its enduring legacy, and to design an equitable, racially just future for Black and other people of color in New Jersey.

STAGGERING RACIAL DISPARITIES IN HOMEOWNERSHIP IN NEW JERSEY

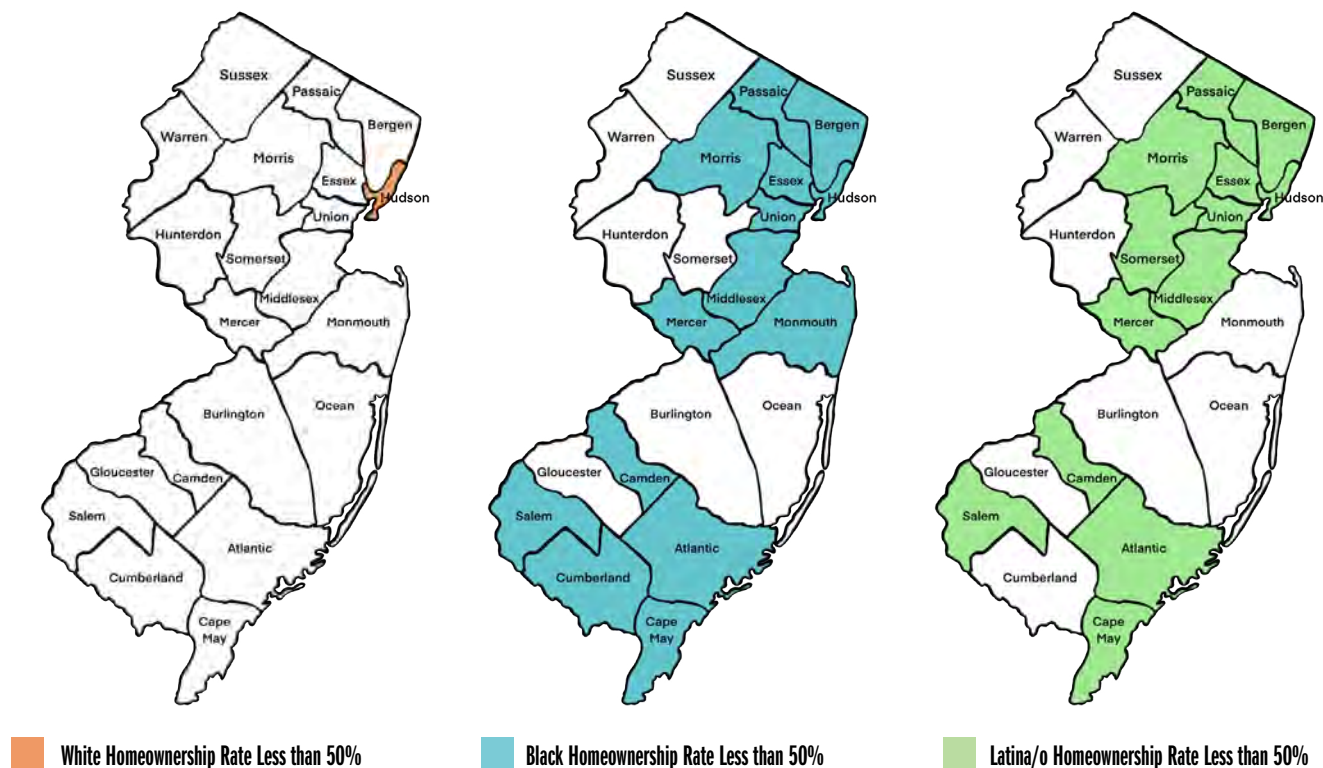
The primary driver of New Jersey's racial wealth gap is homeownership. Access to homeownership is a fundamental building block for growing assets, building wealth and, ultimately, long-term security. During slavery, New Jersey designed a racially discriminatory system for landownership – a system that continues to shape the modern day through generations of housing policies such as restrictive covenants, discriminatory access to the GI Bill following World War II, racial segregation, racially discriminatory lending practices and modern-day redlining.⁹

Through policy design, the statewide homeownership rate for white New Jersey households is 76.4 percent,¹⁰ nearly double the homeownership rates for Black and Latina/o New Jersey households, who have homeownership rates of 39.7 and 39.6 percent, respectively.¹¹

Indeed, white homeownership rates in New Jersey are substantially higher than Black and Latina/o homeownership rates across every county in the state.¹² White homeownership in 19 of New Jersey's 21 counties exceeds 70 percent. Hudson County is the only county with a white homeownership rate of less than 50 percent.

By stark contrast, Black and Latina/o homeownership rates in about two-thirds of counties are less than 50 percent. And even when Black families own their homes, ongoing barriers to fair lending, appraisal discrimination and racial segregation ensure that they do not experience the same financial gains as their white peers.¹³

FIGURE 1: STAGGERING RACIAL DISPARITIES EXIST IN HOMEOWNERSHIP ACROSS NEW JERSEY COUNTIES



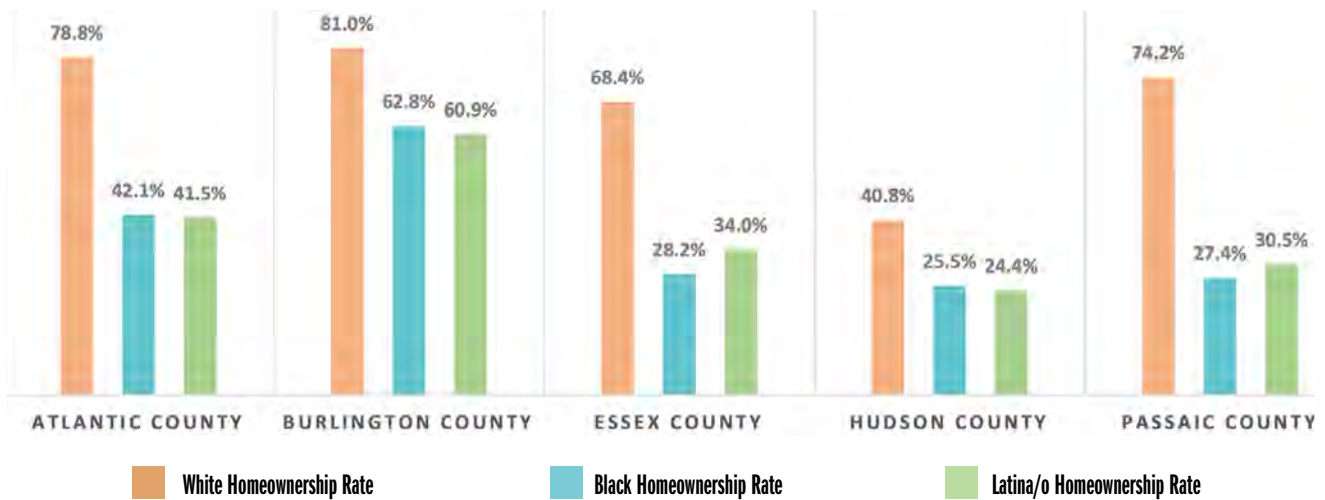
Source: American Community Survey (ACS) 2022 5-year Estimates.

Homeownership in Passaic County is characterized by some of the worst racial disparities in New Jersey, with 46.8 percentage points between the white and Black homeownership rates, and 43.7 percentage points between the white and Latina/o homeownership rates (see Figure 2).

On the other end of the spectrum, Hudson County, which has the lowest rates of homeownership across all racial groups, also has some of the lowest racial disparities in homeownership, with gaps of 15.3 and 16.4 percentage points between white and Black and white and Latina/o homeownership rates, respectively. With homeownership out of reach for the majority of county residents, housing cost burdens in Hudson County are notable with half of all residents paying over 30 percent of income on housing, indicating affordability is a major concern across the county.¹⁴

In South Jersey, Atlantic County has an over 35 percentage point racial homeownership gap between white and Black, and white and Latina/o households, compared to an approximately 20 percentage point gap in neighboring Burlington County.

FIGURE 2: HOMEOWNERSHIP RATES BY RACE/ETHNICITY IN KEY NJ COUNTIES REFLECT NEED FOR TARGETED POLICY SOLUTIONS THAT ADDRESS LOCAL NEEDS



Source: American Community Survey (ACS) 2022 5-Year Estimates.

STARK RACIAL DISPARITIES IN HOMEOWNERSHIP IN ESSEX COUNTY

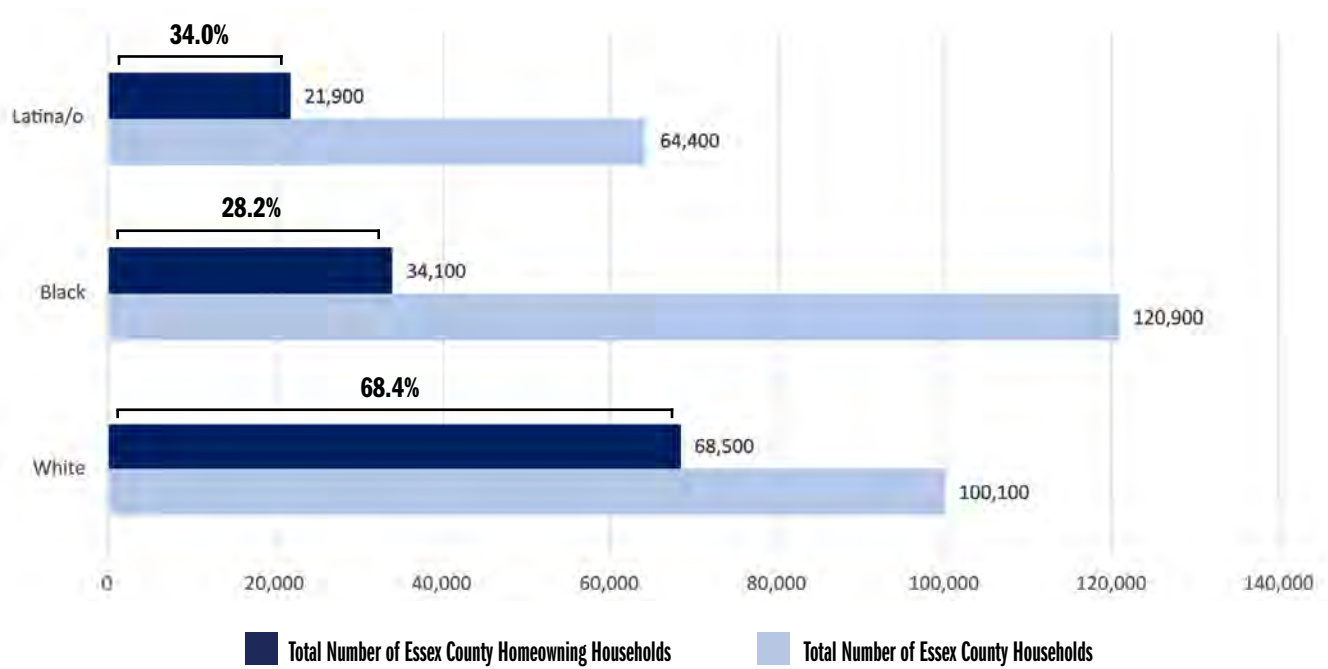
White Families Are Much More Likely to Be Homeowners in Essex County

Essex County is in many ways a microcosm of Dr. King’s “Two Americas,” reflecting its racial diversity and its substantial inequities.

There are over 20,000 more Black households than white households in Essex County, a majority Black and Latina/o county. Yet there are more white homeowning households in Essex County than Black and Latina/o homeowning households combined (see Figure 3).¹⁵

In Essex County, more than two-thirds (68.4%) of white families own their homes compared to just 28.2% of Black families, and 34.0% of Latina/o families—an approximately 40 percentage point gap between Black and white families.¹⁶

FIGURE 3: SUBSTANTIAL HOMEOWNERSHIP GAP BY RACE/ETHNICITY IN ESSEX COUNTY: MORE HOUSEHOLDS OF COLOR, BUT WHITE HOMEOWNERS OUTNUMBER BLACK AND LATINA/O HOMEOWNERS



Source: American Community Survey (ACS) 2022 5-year Estimates.

INEQUITABLE INCOMES FOR COMMUNITIES OF COLOR ACROSS NEW JERSEY COUNTIES

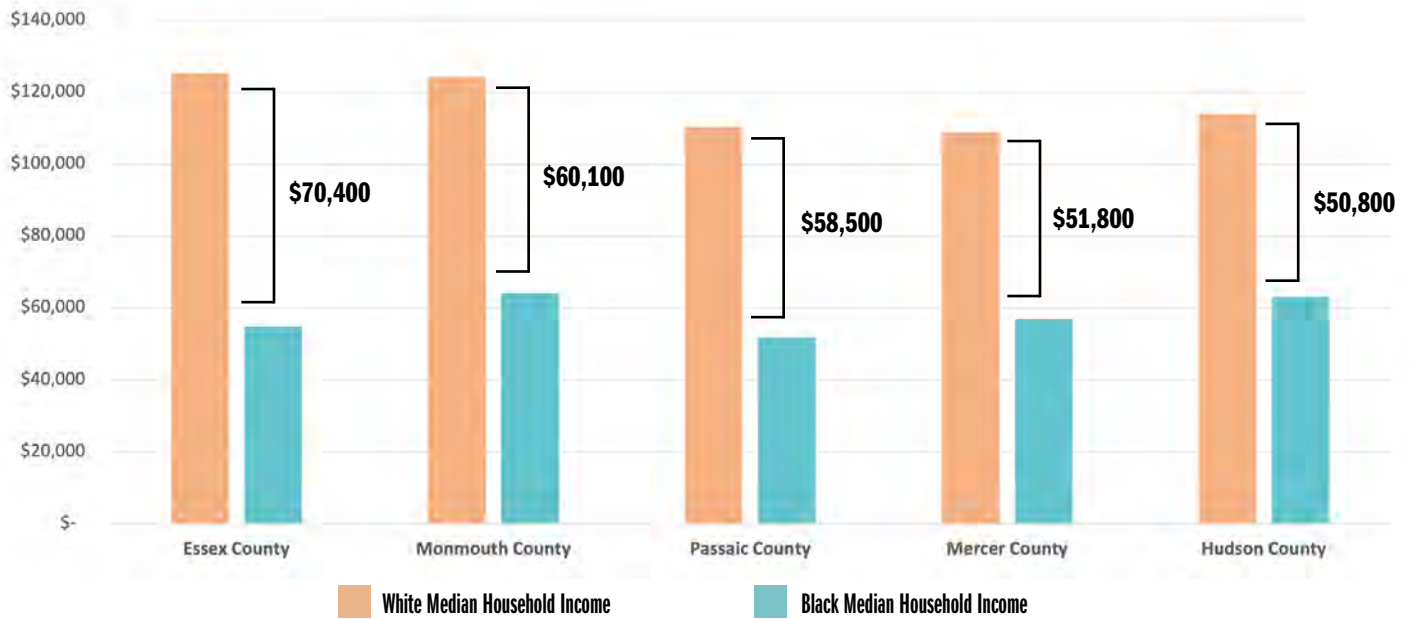
While wealth and access to wealth-building opportunities are crucial for long-term security, income helps families meet their everyday needs. The wide chasm in median income between white and Black, and white and Latina/o New Jersey residents, also lays bare Dr. King’s Two Americas in New Jersey.

The median income for New Jersey households is \$97,100. The median income for white New Jersey households is \$109,100. In Black and Latina/o households in New Jersey, it is less than two-thirds of that at just \$65,400 and \$70,200, respectively.¹⁷

In one of the wealthiest and most expensive states in America,¹⁸ too many Black and Latina/o families in New Jersey struggle to make ends meet with incomes lower than the national median (\$75,100).¹⁹

Several counties bear even larger disparities than the state as a whole. For example, while the statewide gap in median income between white and Black New Jersey households is a troubling \$43,700, the gap is over \$70,000 in Essex County, where Black median income is just \$54,700. In Monmouth, Passaic, Mercer and Hudson counties, the Black-white household income gaps are all over \$50,000 (see Figure 4).²⁰

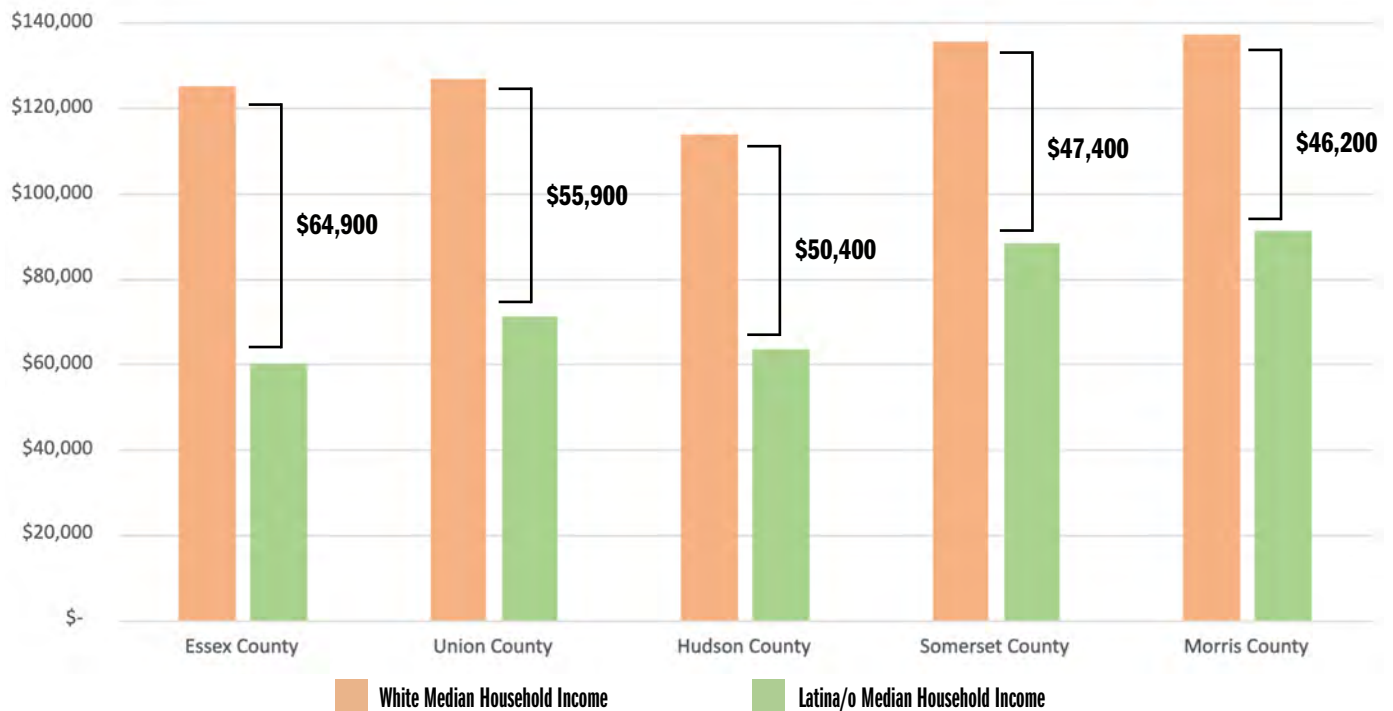
FIGURE 4: NEW JERSEY COUNTIES WITH THE LARGEST WHITE-BLACK GAP IN MEDIAN HOUSEHOLD INCOME



Source: American Community Survey (ACS) 2022 5-year Estimates.

Similarly, while the statewide gap in median income between white and Latina/o New Jersey households is \$38,900, the gap is more pronounced in several counties in New Jersey, reaching up to \$64,900 in Essex County and about \$50,000 in several nearby counties (see Figure 5).²¹

FIGURE 5: NEW JERSEY COUNTIES WITH THE LARGEST WHITE-LATINA/O GAP IN MEDIAN HOUSEHOLD INCOME



Source: American Community Survey (ACS) 2022 5-year Estimates.

ESSEX COUNTY MOST UNEQUAL, MIDDLESEX AND SUSSEX HAVE LOWER DISPARITIES

Racial disparities in income reflect the profound inequities prevalent across New Jersey counties. In Essex County, median income for white households is \$125,100, more than twice that of the median income for Black Essex County families, which is \$54,700 – a massive income gap of \$70,400. In Middlesex County, income disparities are less pronounced than the state overall; for white residents, median household income is \$102,600, while the median income for Black residents is \$90,000. The gap in median income between white and Black residents in Essex County is a staggering 5.6 times larger than that of Middlesex County (see Figure 6).²²

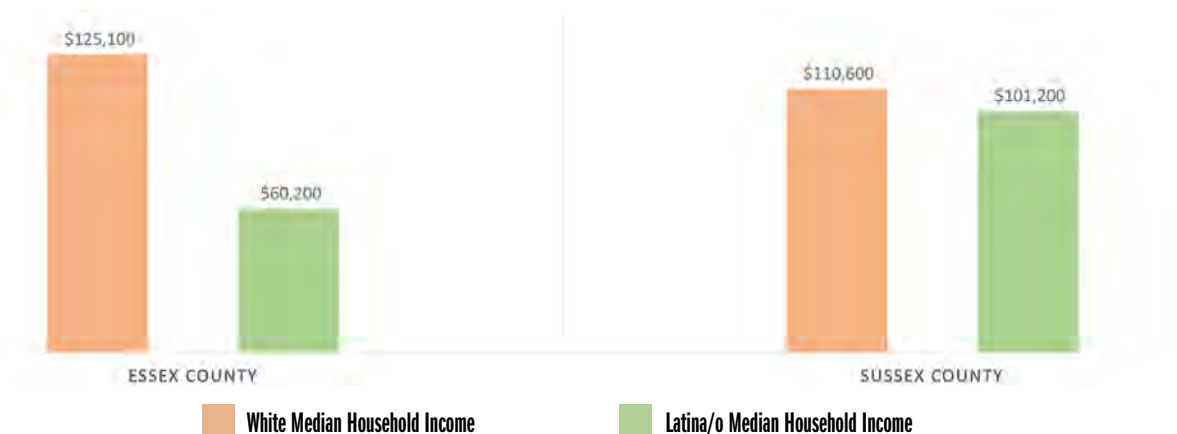
Similarly, the median income for white households in Essex County (\$125,100) is more than twice that of the median income for Latina/o households (\$60,200), representing a substantial income gap of \$64,900. In Sussex County, median income for white and Latino residents is both above the state median and the gap between the two groups is less than \$10,000 (see Figure 7);²³ however, Sussex County – like several other counties that have lower income disparities according to our analysis including Warren and Ocean counties – has a substantially smaller proportion of people of color than other parts of the state.²⁴

FIGURE 6: BLACK-WHITE HOUSEHOLD INCOME DISPARITIES ARE LARGEST IN ESSEX COUNTY AS OPPOSED TO MIDDLESEX COUNTY



Source: American Community Survey (ACS) 2022 5-year Estimates.

FIGURE 7: INEQUITIES BETWEEN WHITE AND LATINA/O HOUSEHOLD INCOME ARE LARGEST IN ESSEX COUNTY AS OPPOSED TO SUSSEX COUNTY



Source: American Community Survey (ACS) 2022 5-year Estimates.

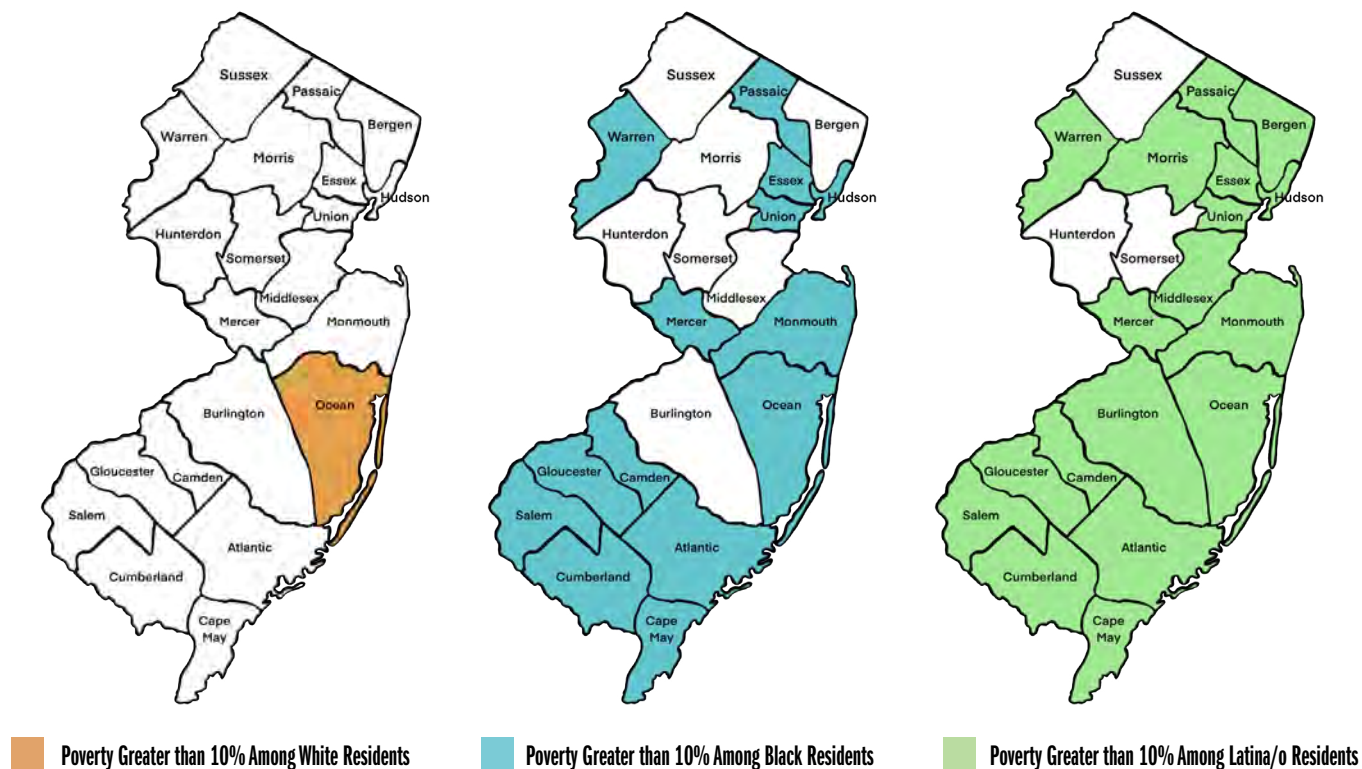
POVERTY PERSISTS IN COMMUNITIES OF COLOR ACROSS NEW JERSEY

Like other economic inequities, poverty status varies substantially across New Jersey counties and even more starkly by race.

Statewide, the percentage of white residents with income below the poverty level is 6.2%, whereas the rates for Black and Latina/o residents are more than double at 16.1% and 16.5%, respectively.²⁵

In two-thirds of the state's 21 counties, over one in 10 Black residents are living below the poverty level and in 18 counties, over one in 10 Latina/o residents are living below the poverty level (see Figure 8).²⁶ While most counties have over one in 10 Black and Latino/a residents living in poverty, only Ocean County records more than 10% of white residents with income below the poverty level (10.5%).

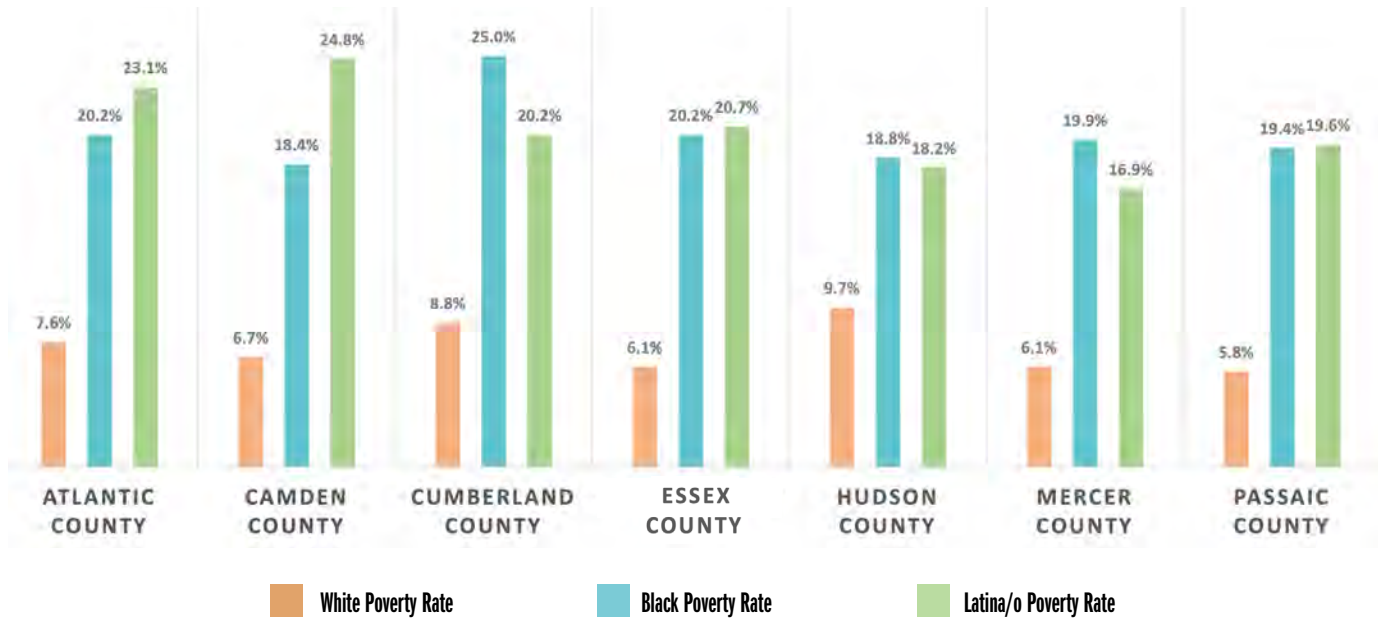
FIGURE 8: POVERTY MAPPED ACROSS THE STATE REVEALS STARK RACIAL DISPARITIES IN NEW JERSEY COUNTIES



Source: American Community Survey (ACS) 2022 5-year Estimates.

In Cumberland County, one in four Black residents live in poverty, while in Atlantic, Camden, Essex, Hudson, Mercer and Passaic counties, about one in five Black residents live in poverty (see Figure 9).²⁷ In Atlantic and Camden counties, almost one in four Latina/o residents live in poverty, while the same is true for about one in five Latina/o residents in Cumberland, Essex, Hudson and Passaic counties.²⁸

FIGURE 9: NJ COUNTIES WITH NOTABLE DISPARTIES IN POVERTY



Source: American Community Survey (ACS) 2022 5-year Estimates.

The data make clear that racial disparities in poverty vary widely across New Jersey counties and reflect substantial differences in economic vulnerability. In contrast to the counties highlighted above, Sussex and Somerset counties have lower overall poverty rates and within particular racial groups. Still, disparities persist with almost one in 11 (8.7%) of Black Sussex County residents living in poverty and almost one in 10 (9.5%) of Latina/o residents of Somerset County experiencing poverty.²⁹

As disturbing as they are, these numbers underestimate the true nature of economic insecurity in New Jersey. Comprehensive measures of economic insecurity like ALICE and the Supplemental Poverty Measure (SPM) show even higher levels of economic insecurity in New Jersey than the federal poverty rate.³⁰ Thus, the data seen here present a conservative estimate of the percentage of people facing financial hardship across New Jersey.

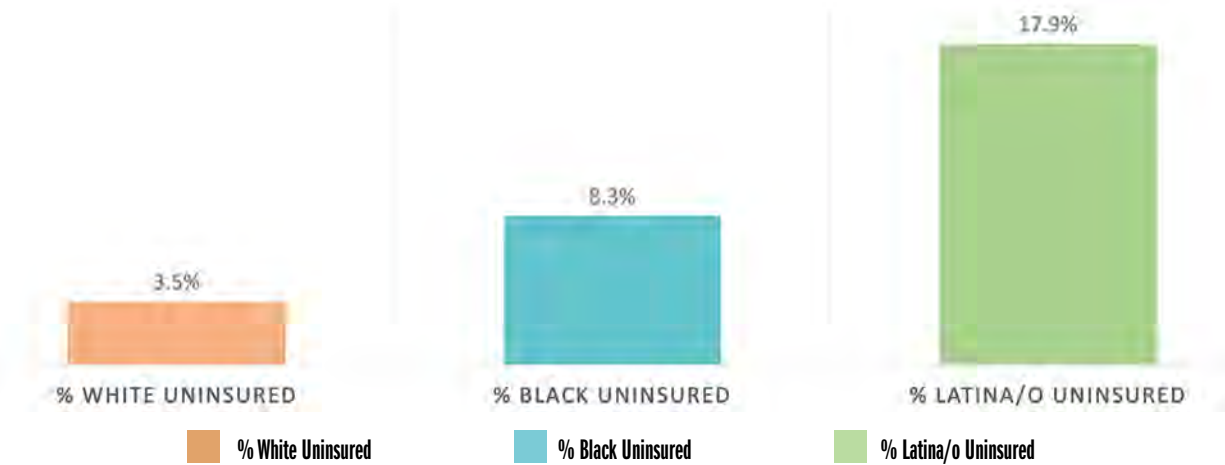
UNINSURED RATES HIGHEST AMONGST NEW JERSEY'S LATINA/O AND BLACK RESIDENTS

Racial inequality in health insurance coverage persists across New Jersey's counties. Having health insurance is paramount to financial health—in addition to physical health—as it provides a safety net against exorbitant medical expenses, reduces the risk of crippling debt and ensures individuals can access essential healthcare services.

And yet, approximately 7.5% of New Jersey residents lack health insurance coverage with persistent disparities across groups.³¹ In New Jersey, 3.5% of white residents are uninsured, compared to 8.3% of Black residents, and 17.9% of Latina/o residents (see Figure 10).³²

Thus, Black residents are over twice as likely to lack health insurance relative to white New Jerseyans, and Latina/o residents are over five times more likely to be uninsured.

FIGURE 10: STAGGERING RACIAL DISPARITIES IN UNINSURED POPULATION IN NEW JERSEY



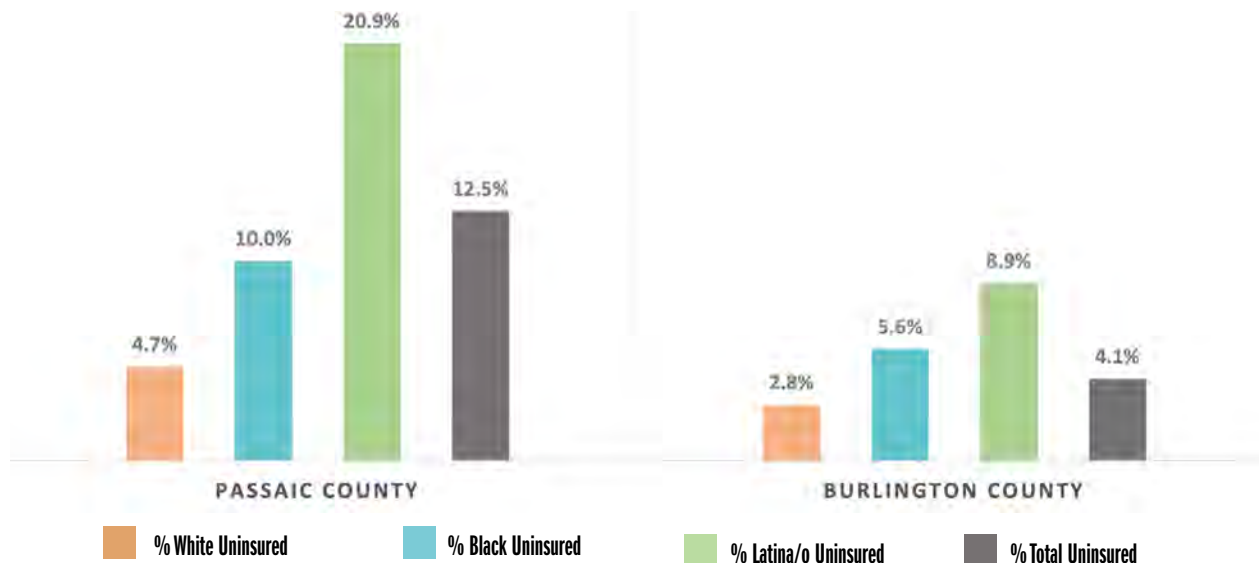
Source: American Community Survey (ACS) 2022 5-year Estimates.

The percentage of uninsured white residents is less than 5.0% in all but one county in New Jersey—Hudson County. By stark contrast, the percentage of uninsured Black residents is less than 5.0% in only three of New Jersey’s 21 counties (Salem, Sussex and Warren).

Strikingly, every county in New Jersey has greater than 5.0% of its Latina/o residents without health insurance. The uninsured Latina/o population across counties ranges from 6.6% in Sussex County to almost one in four (24.8%) in Union County.³³

Passaic County has the greatest average uninsured population in all of New Jersey, at 12.5%, or one in eight, in large part driven by the one in five (20.9%) Latinas/os uninsured in the county, but also higher uninsured rates among white (4.7%) and Black (10.0%) residents. Comparatively, Burlington, Hunterdon and Sussex Counties have among the lowest uninsured rates, at 4.1%, 2.8% and 3.6% respectively, including lower disparities by race/ethnicity (see Figure 11).³⁴

FIGURE 11: UNINSURED RATES HIGHEST IN PASSAIC COUNTY, LOWER IN BURLINGTON COUNTY



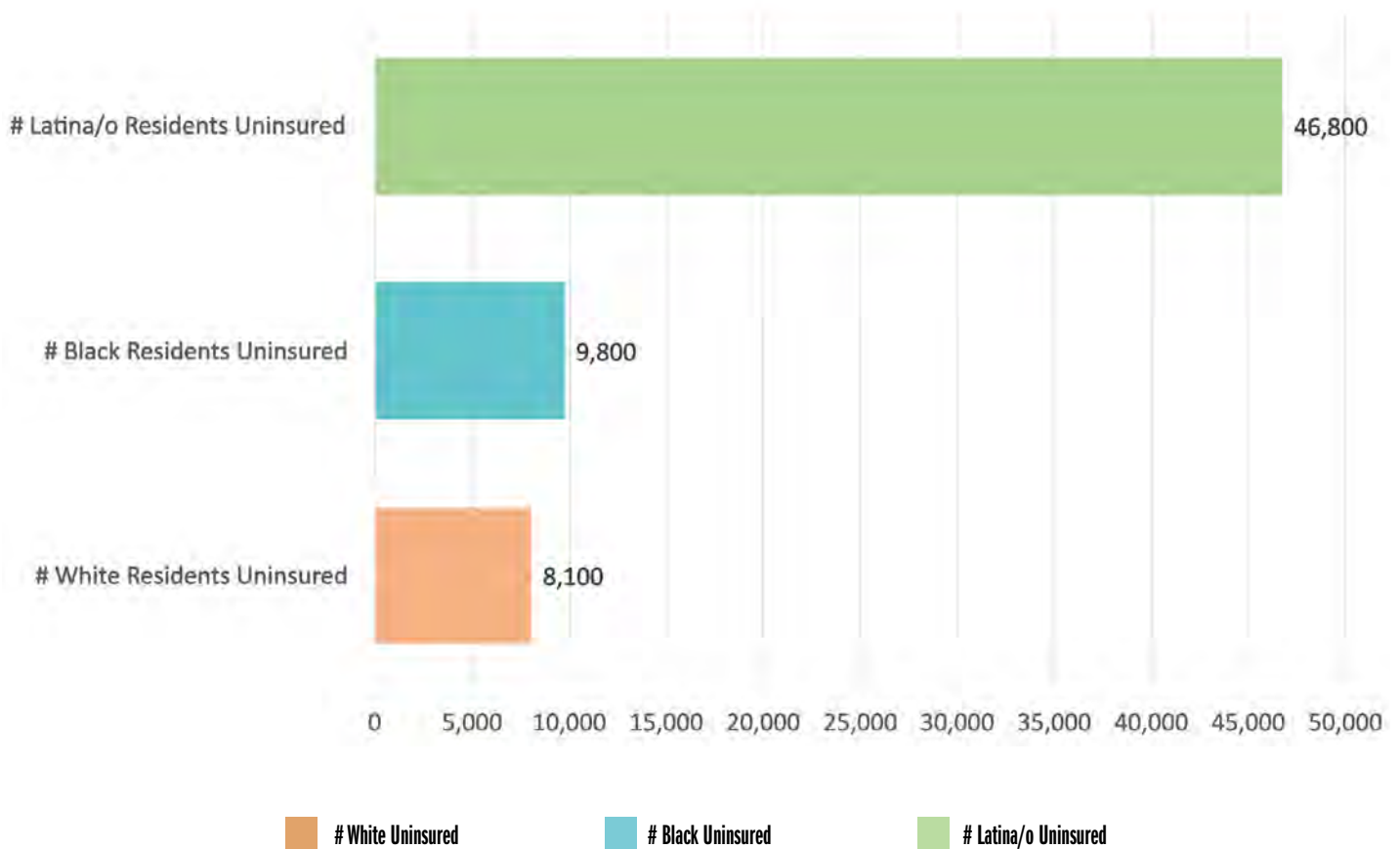
Source: American Community Survey (ACS) 2022 5-year Estimates.

LATINA/O RESIDENTS FACE STAGGERING HEALTH INSURANCE DISPARITIES IN UNION COUNTY

Despite having more white residents than Latina/o residents,³⁵ the uninsured Latina/o population in Union County is 5.8 times greater than the white uninsured population. Union County has the highest percentage of uninsured Latina/o residents in the entire state of New Jersey, with an alarming one in four (24.8%) of its Latina/o residents lacking health insurance coverage.³⁶

Of the 69,100 residents in Union County who are uninsured, over two-thirds (68%) are Latina/o compared to their one-third (33%) of the population of the county overall (see Figure 12).³⁷

FIGURE 12: DESPITE BEING 1/3 OF THE POPULATION, LATINA/O RESIDENTS MAKE UP 2/3 OF THE UNINSURED POPULATION IN UNION COUNTY



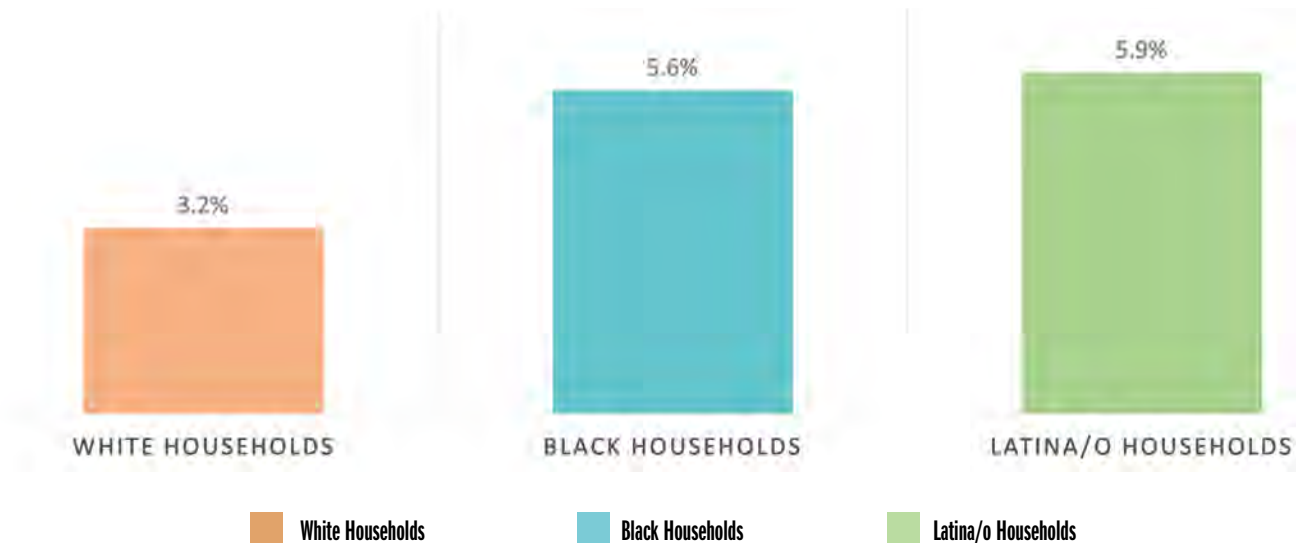
Source: American Community Survey (ACS) 2022 5-year Estimates.

NEW JERSEY'S DIGITAL DIVIDE REFLECTS INEQUITIES BY RACE

Access to a computer and the internet is a basic need in the 21st Century.

And yet, in almost 40% of the state's counties at least one in 20 Black households do not have a computer.³⁸ The digital divide is not solved upon securing a computer, because Black and Latina/o households are almost twice as likely to lack an internet subscription compared to white households (see Figure 13).³⁹

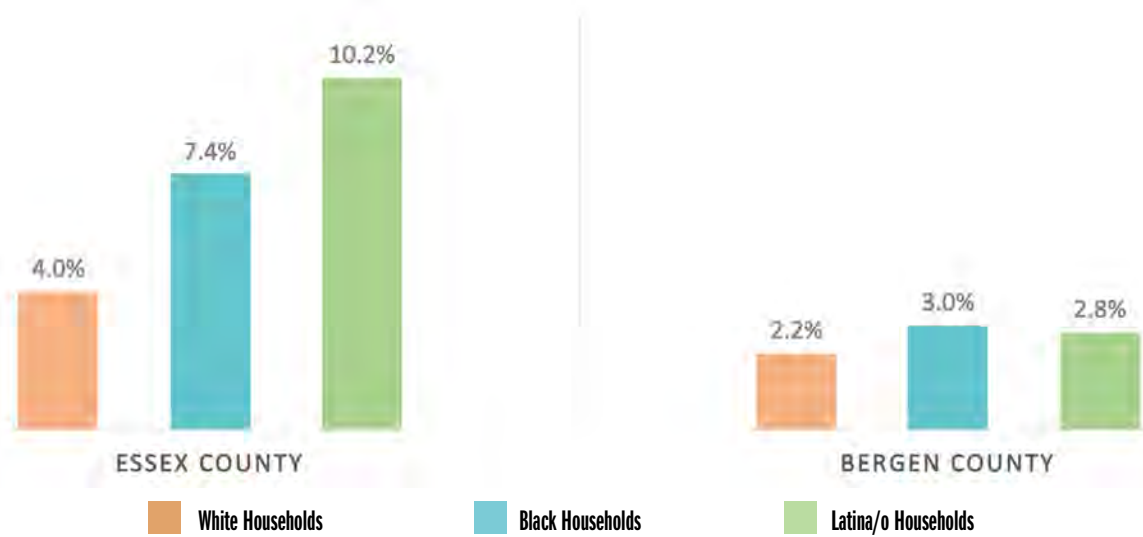
FIGURE 13: BLACK & LATINA/O HOUSEHOLDS IN NEW JERSEY ALMOST TWICE AS LIKELY AS WHITE HOUSEHOLDS TO LACK INTERNET SUBSCRIPTION



Source: American Community Survey (ACS) 2022 5-year Estimates.

Essex County demonstrates some of New Jersey's largest digital divide disparities, with over one in 10 (10.2%) Latina/o households and about one in 13 (7.4%) Black households lacking an internet subscription.⁴⁰ By contrast, in Bergen County, only about three percent of Black (3.0%) and Latina/o households (2.8%) lack an internet subscription (see Figure 14).⁴¹

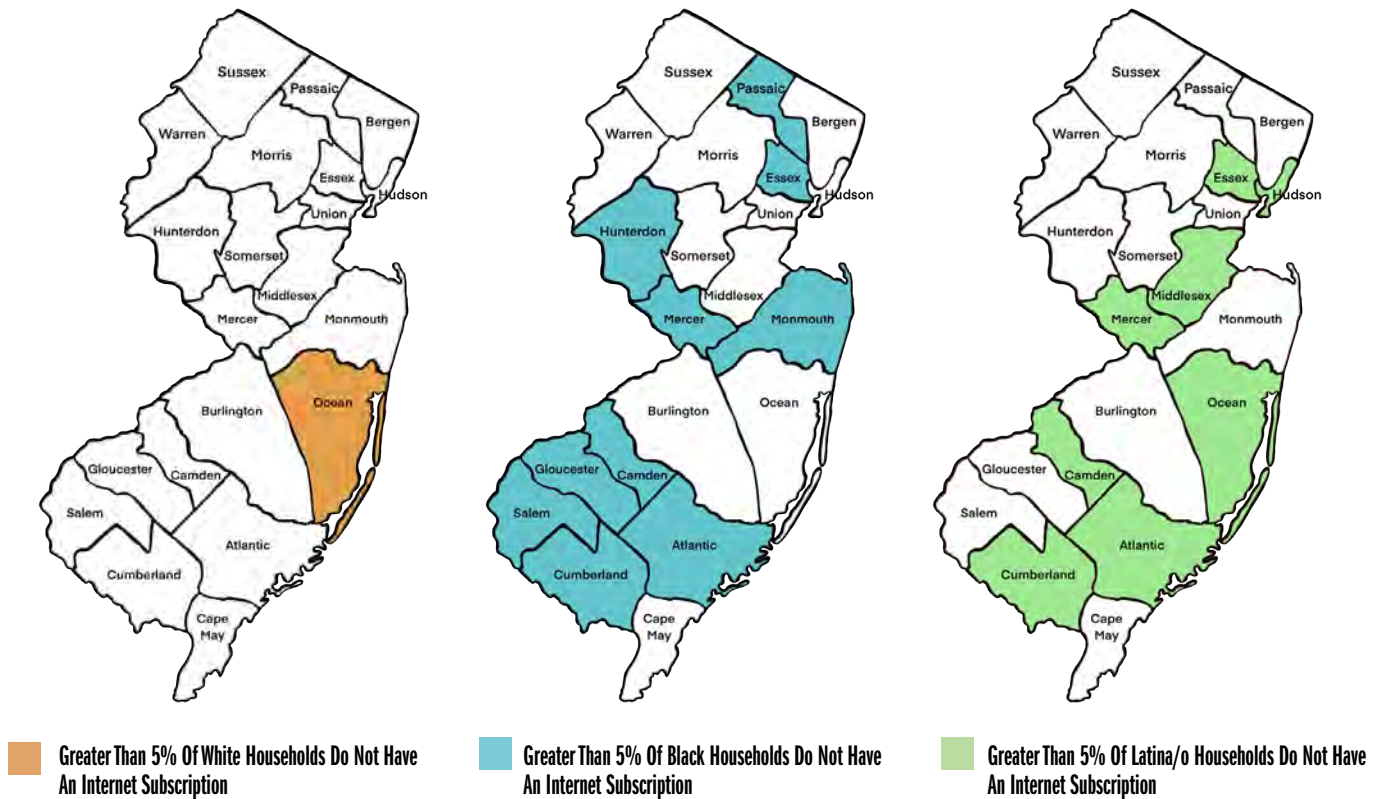
FIGURE 14: PERCENT WITHOUT AN INTERNET SUBSCRIPTION VARIES SUBSTANTIALLY BY COUNTY: ESSEX & BERGEN



Source: American Community Survey (ACS) 2022 5-year Estimates.

Ocean County is the only county with 5.0% or more of white households lacking internet subscriptions.⁴² Yet, in 10 and eight counties respectively, over one in 20 Black and Latina/o households lack an internet subscription (see Figure 15).

FIGURE 15: DIGITAL DIVIDE MAPPED ACROSS THE STATE REVEALS STARK RACIAL DISPARITIES IN NEW JERSEY COUNTIES



Source: American Community Survey (ACS) 2022 5-year Estimates.

CONCLUSION

The sobering data in this report reflects who we are in New Jersey: a modern-day version of Dr. Martin Luther King Jr.'s "Two Americas."

A State of Inequity, by design.

To bridge the Two New Jerseys we must first confront this reality and then design a new New Jersey for Black and other people of color.

A new New Jersey that acknowledges and redresses the structural barriers that have created its staggering racial wealth and other gaps in Black and other communities of color.

A new New Jersey in which deep, reparative investments are made that build wealth in Black and other communities of color.

A new normal in which the incredible prosperity, opportunity and security available in the Garden State is shared.

The data in this report reflect that New Jersey faces serious inequity challenges, but also a ripe opportunity to address them.

The only way out is through.

It is time for a new New Jersey to connect Black and other communities of color to the best things available in the Garden State.

ENDNOTES

- ¹ N.J. TREASURY: OFF. OF DIVERSITY & INCLUSION, *Welcome*, <https://www.nj.gov/treasury/diversity/welcome.shtml> (last visited Dec.18, 2023).
- ² Steven Ross Johnson, *The 10 Richest States in America*, U.S. NEWS & WORLD REPORT, Nov. 22, 2023, <https://www.usnews.com/news/best-states/slideshows/10-wealthiest-states-in-america?slide=11>.
- ³ N.J. INST. FOR SOC. JUST., *THE TWO NEW JERSEYS BY THE NUMBERS: RACIAL WEALTH DISPARITIES IN THE GARDEN STATE 2* (2023), https://njisj.org/wp-content/uploads/2023/07/Two_New_Jerseys_By_the_Numbers_Data_Brief_3.23.23-compressed.pdf.
- ⁴ *Id.*
- ⁵ *Id.*
- ⁶ See, e.g., GRAHAM RUSSELL GAO HODGES, *BLACK NEW JERSEY: 1664 TO THE PRESENT DAY* 13-14 (2019); Douglas Harper, *Slavery in New Jersey*, SLAVERY IN THE NORTH (2003), <http://slavenorth.com/newjersey.htm>.
- ⁷ *Id.*
- ⁸ Note that while the American Community Survey (ACS) – the primary data source for this report – includes additional racial categories, including Asian and Native Americans, this report does not include analysis on these populations, as the sample sizes for these populations were smaller, and therefore, data were often unreliable or incomplete, particularly at the county level.
- ⁹ JAYNE JOHNSON ET AL., N.J. INST. FOR SOC. JUST., *ERASING N.J.’S RED LINES: REDUCING THE RACIAL WEALTH GAP THROUGH HOMEOWNERSHIP AND REINVESTMENT IN CMTY. OF COLOR* 8-11 (2020), https://njisj.org/wp-content/uploads/2023/05/Erasing_New_Jerseys_Red_Lines_Final.pdf; Laura Sullivan, *Redlining is not a thing of the past* (Opinion), NJ.COM, Feb. 16, 2023, <https://www.nj.com/opinion/2022/10/redlining-is-not-a-thing-of-the-past-opinion>; NICHOLE NELSON ET AL., N.J. INST. FOR SOC. JUST., *BLACK HOMEOWNERSHIP MATTERS: EXPANDING ACCESS TO HOUSING WEALTH FOR BLACK NEW JERSEYANS* 11-13 (2022), https://njisj.org/wp-content/uploads/2023/05/Black_Homeownership_Matters_Report_5.3.22_web.pdf.
- ¹⁰ Note that all references to white householders or residents in this report are referencing white, non-Hispanic or Latino householders or residents. The specific category in the ACS data is White Alone, Not Hispanic or Latino.
- ¹¹ U.S. Census Bureau, *Table B25003H: Tenure (White Alone, Not Hispanic or Latino Householder), 2022: ACS 5-Year Estimates Detailed Tables, United States*, [https://data.census.gov/table/ACS5Y2022.B25003H?q=B25003H:%20TENURE%20\(WHITE%20ALONE,%20NOT%20HISPANIC%20OR%20LATINO%20HOUSEHOLDER\)&g=040XX00US34.34\\$0500000&tp=true](https://data.census.gov/table/ACS5Y2022.B25003H?q=B25003H:%20TENURE%20(WHITE%20ALONE,%20NOT%20HISPANIC%20OR%20LATINO%20HOUSEHOLDER)&g=040XX00US34.34$0500000&tp=true) (last visited Dec. 18, 2023); U.S. Census Bureau, *Table B25003B: Tenure (Black or African American Alone Householder), 2022: ACS 5-Year Estimates Detailed Tables, United States*, [https://data.census.gov/table/ACS5Y2022.B25003B?q=B25003B&g=040XX00US34.34\\$0500000](https://data.census.gov/table/ACS5Y2022.B25003B?q=B25003B&g=040XX00US34.34$0500000) (last visited Dec. 18, 2023); U.S. Census Bureau, *Table B25003I: Tenure (Hispanic or Latino Householder), 2022: ACS 5-Year Estimates Detailed Tables, United States*, [https://data.census.gov/table/ACS5Y2022.B25003I?q=B25003I:%20TENURE%20\(HISPANIC%20OR%20LATINO%20HOUSEHOLDER\)&g=040XX00US34.34\\$0500000&tp=true](https://data.census.gov/table/ACS5Y2022.B25003I?q=B25003I:%20TENURE%20(HISPANIC%20OR%20LATINO%20HOUSEHOLDER)&g=040XX00US34.34$0500000&tp=true) (last visited Dec. 18, 2023). Homeownership rate is calculated by dividing the number of owner-occupied houses by the total. This report cites data from the American Community Survey (ACS) 2022 5-year estimates. The ACS is an ongoing survey that provides data every year and covers a broad range of topics about social, economic, demographic, and housing characteristics of the U.S. population. The 5-year estimates from the ACS are estimates that represent data collected over a period of time. The primary advantage of using 5-year estimates, as opposed to 1-year estimates, is the increased statistical reliability of the data for less populated areas and small population subgroups. Since this report cites data at the New Jersey county level, 5-year estimates are more reliable. U.S. Census Bureau, *American Community Survey 5-Year Data (2009-2021)*, Jun. 15, 2023, <https://www.census.gov/data/developers/data-sets/acs-5year.html>.
- ¹² U.S. Census Bureau, *Table B25003H: Tenure (White Alone, Not Hispanic or Latino Householder), 2022: ACS 5-Year Estimates Detailed Tables, United States*, [https://data.census.gov/table/ACS5Y2022.B25003H?q=B25003H:%20TENURE%20\(WHITE%20ALONE,%20NOT%20HISPANIC%20OR%20LATINO%20HOUSEHOLDER\)&g=040XX00US34.34\\$0500000&tp=true](https://data.census.gov/table/ACS5Y2022.B25003H?q=B25003H:%20TENURE%20(WHITE%20ALONE,%20NOT%20HISPANIC%20OR%20LATINO%20HOUSEHOLDER)&g=040XX00US34.34$0500000&tp=true) (last visited Dec. 18, 2023); U.S. Census Bureau, *Table B25003B: Tenure (Black or African American Alone Householder), 2022: ACS 5-Year Estimates Detailed Tables, United States*, [https://data.census.gov/table/ACS5Y2022.B25003B?q=B25003B&g=040XX00US34.34\\$0500000](https://data.census.gov/table/ACS5Y2022.B25003B?q=B25003B&g=040XX00US34.34$0500000) (last visited Dec. 18, 2023); U.S. Census Bureau, *Table B25003I: Tenure (Hispanic or Latino Householder), 2022: ACS 5-Year Estimates Detailed Tables, United States*, [https://data.census.gov/table/ACS5Y2022.B25003I?q=B25003I:%20TENURE%20\(HISPANIC%20OR%20LATINO%20HOUSEHOLDER\)&g=040XX00US34.34\\$0500000&tp=true](https://data.census.gov/table/ACS5Y2022.B25003I?q=B25003I:%20TENURE%20(HISPANIC%20OR%20LATINO%20HOUSEHOLDER)&g=040XX00US34.34$0500000&tp=true) (last visited Dec. 18, 2023). Homeownership rate is calculated by dividing the number of owner-occupied houses by the total. Table with calculations of homeownership rates for each county on file with authors.
- ¹³ See generally NICHOLE NELSON ET AL., *supra* note 9.
- ¹⁴ SAMANTHA MOORE, N.J. DEP’T OF CHILDREN & FAMILIES, *HUDSON COUNTY NEEDS ASSESSMENT 2020* 19 (Aug. 28, 2020), <https://www.nj.gov/dcf/about/divisions/asi/docs/Hudson%20County%20Needs%20Assessment%20Report%202020.pdf>.
- ¹⁵ Note that all dollar totals and whole number totals in this report have been rounded to the nearest 100.
- ¹⁶ Author’s analysis of ACS data. See U.S. Census Bureau, *Table B25003H: Tenure (White Alone, Not Hispanic or Latino Householder)*, U.S. Census Bureau, *Table B25003B: Tenure (Black or African American Alone Householder)*, U.S. Census Bureau, *Table B25003I: Tenure (Hispanic or Latino Householder)*, *supra* note 11. Table with calculations of homeownership rates by race for Essex County on file with authors.

¹⁷ U.S. Census Bureau, *B19013H: Median Household Income in the Past 12 Months (In 2022 Inflation-Adjusted Dollars) (White Alone, Not Hispanic or Latino Householder)*, 2022: ACS 5-Year Estimates Detailed Tables, United States, [https://data.census.gov/table/ACS5Y2022.B19013H?q=B19013H:%20MEDIAN%20HOUSEHOLD%20INCOME%20IN%20THE%20PAST%2012%20MONTHS%20\(IN%202021%20INFLATION-ADJUSTED%20DOLLARS\)%20\(WHITE%20ALONE,%20NOT%20HISPANIC%20OR%20LATINO%20HOUSEHOLDER\)&g=040XX00US34\\$0500000.34&tp=true](https://data.census.gov/table/ACS5Y2022.B19013H?q=B19013H:%20MEDIAN%20HOUSEHOLD%20INCOME%20IN%20THE%20PAST%2012%20MONTHS%20(IN%202021%20INFLATION-ADJUSTED%20DOLLARS)%20(WHITE%20ALONE,%20NOT%20HISPANIC%20OR%20LATINO%20HOUSEHOLDER)&g=040XX00US34$0500000.34&tp=true) (last visited Dec. 18, 2023); U.S. Census Bureau, *B19013B: Median Household Income in the Past 12 Months (In 2022 Inflation-Adjusted Dollars) (Black or African American Alone Householder)*, 2022: ACS 5-Year Estimates Detailed Tables, United States, [https://data.census.gov/table/ACS5Y2022.B19013B?q=B19013B:%20MEDIAN%20HOUSEHOLD%20INCOME%20IN%20THE%20PAST%2012%20MONTHS%20\(IN%202021%20INFLATION-ADJUSTED%20DOLLARS\)%20\(BLACK%20OR%20AFRICAN%20AMERICAN%20ALONE%20HOUSEHOLDER\)&g=040XX00US34\\$0500000.34&tp=true](https://data.census.gov/table/ACS5Y2022.B19013B?q=B19013B:%20MEDIAN%20HOUSEHOLD%20INCOME%20IN%20THE%20PAST%2012%20MONTHS%20(IN%202021%20INFLATION-ADJUSTED%20DOLLARS)%20(BLACK%20OR%20AFRICAN%20AMERICAN%20ALONE%20HOUSEHOLDER)&g=040XX00US34$0500000.34&tp=true) (last visited Dec. 18, 2023); U.S. Census Bureau, *B19013I: Median Household Income in the Past 12 Months (In 2022 Inflation-Adjusted Dollars) (Hispanic or Latino Householder)*, 2022: ACS 5-Year Estimates Detailed Tables, United States, [https://data.census.gov/table/ACS5Y2022.B19013I?q=B19013I&g=040XX00US34\\$0500000.34&tp=true](https://data.census.gov/table/ACS5Y2022.B19013I?q=B19013I&g=040XX00US34$0500000.34&tp=true) (last Dec. 18, 2023). Table with calculations of household income by race for New Jersey counties on file with authors.

¹⁸ Judi Franco, *New study ranks NJ the 6th most expensive state in the U.S.*, NJ 101.5, Apr. 28, 2023, <https://nj1015.com/new-study-ranks-nj-the-6th-most-expensive-state-in-the-u-s/>.

¹⁹ U.S. Census Bureau, *B19013: Median Household Income in the Past 12 Months (In 2022 Inflation-Adjusted Dollars)*, 2022: ACS 5-Year Estimates Detailed Tables, United States, <https://data.census.gov/table/ACS5Y2022.B19013?q=B19013> (last visited Dec. 15, 2023).

²⁰ U.S. Census Bureau, *B19013H: Median Household Income in the Past 12 Months (In 2022 Inflation-Adjusted Dollars) (White Alone, Not Hispanic or Latino Householder)*, 2022: ACS 5-Year Estimates Detailed Tables, United States, [https://data.census.gov/table/ACS5Y2022.B19013H?q=B19013H:%20MEDIAN%20HOUSEHOLD%20INCOME%20IN%20THE%20PAST%2012%20MONTHS%20\(IN%202021%20INFLATION-ADJUSTED%20DOLLARS\)%20\(WHITE%20ALONE,%20NOT%20HISPANIC%20OR%20LATINO%20HOUSEHOLDER\)&g=040XX00US34\\$0500000.34&tp=true](https://data.census.gov/table/ACS5Y2022.B19013H?q=B19013H:%20MEDIAN%20HOUSEHOLD%20INCOME%20IN%20THE%20PAST%2012%20MONTHS%20(IN%202021%20INFLATION-ADJUSTED%20DOLLARS)%20(WHITE%20ALONE,%20NOT%20HISPANIC%20OR%20LATINO%20HOUSEHOLDER)&g=040XX00US34$0500000.34&tp=true) (last visited Dec. 18, 2023); U.S. Census Bureau, *B19013B: Median Household Income in the Past 12 Months (In 2022 Inflation-Adjusted Dollars) (Black or African American Alone Householder)*, 2022: ACS 5-Year Estimates Detailed Tables, United States, [https://data.census.gov/table/ACS5Y2022.B19013B?q=B19013B:%20MEDIAN%20HOUSEHOLD%20INCOME%20IN%20THE%20PAST%2012%20MONTHS%20\(IN%202021%20INFLATION-ADJUSTED%20DOLLARS\)%20\(BLACK%20OR%20AFRICAN%20AMERICAN%20ALONE%20HOUSEHOLDER\)&g=040XX00US34\\$0500000.34&tp=true](https://data.census.gov/table/ACS5Y2022.B19013B?q=B19013B:%20MEDIAN%20HOUSEHOLD%20INCOME%20IN%20THE%20PAST%2012%20MONTHS%20(IN%202021%20INFLATION-ADJUSTED%20DOLLARS)%20(BLACK%20OR%20AFRICAN%20AMERICAN%20ALONE%20HOUSEHOLDER)&g=040XX00US34$0500000.34&tp=true) (last visited Dec. 18, 2023); U.S. Census Bureau, *B19013I: Median Household Income in the Past 12 Months (In 2022 Inflation-Adjusted Dollars) (Hispanic or Latino Householder)*, 2022: ACS 5-Year Estimates Detailed Tables, United States, [https://data.census.gov/table/ACS5Y2022.B19013I?q=B19013I&g=040XX00US34\\$0500000.34&tp=true](https://data.census.gov/table/ACS5Y2022.B19013I?q=B19013I&g=040XX00US34$0500000.34&tp=true) (last visited Dec 18, 2023). Table with calculations of household income by race for New Jersey counties on file with authors.

²¹ *Id.*

²² U.S. Census Bureau, *B19013: Median Household Income in the Past 12 Months (In 2022 Inflation-Adjusted Dollars)*, *supra* note 19; U.S. Census Bureau, *B19013H: Median Household Income in the Past 12 Months (In 2022 Inflation-Adjusted Dollars) (White Alone, Not Hispanic or Latino Householder)*, *supra* note 20; U.S. Census Bureau, *B19013B: Median Household Income in the Past 12 Months (In 2022 Inflation-Adjusted Dollars) (Black or African American Alone Householder)*, *supra* note 20. Table with calculations of household income by race for New Jersey counties on file with authors.

²³ U.S. Census Bureau, *B19013: Median Household Income in the Past 12 Months (In 2022 Inflation-Adjusted Dollars)*, *supra* note 19; U.S. Census Bureau, *B19013H: Median Household Income in the Past 12 Months (In 2022 Inflation-Adjusted Dollars) (White Alone, Not Hispanic or Latino Householder)*, *supra* note 20; U.S. Census Bureau, *B19013I: Median Household Income in the Past 12 Months (In 2022 Inflation-Adjusted Dollars) (Hispanic or Latino Householder)*, *supra* note 20. Table with calculations of household income by race for New Jersey counties on file with authors.

²⁴ U.S. Census Bureau, QuickFacts: New Jersey; Middlesex County, New Jersey; Warren County, New Jersey; Ocean County, New Jersey; Sussex County, New Jersey, <https://www.census.gov/quickfacts/fact/table/NJ,middlesexcountynewjersey,warrencountynewjersey,oceancountynewjersey,sussexcountynewjersey/PST045222> (last visited Dec. 18, 2023).

²⁵ U.S. Census Bureau, S1701: *Poverty Status in the Past 12 Months*, 2022: ACS 5-Year Estimates Detailed Tables, United States, [https://data.census.gov/table/ACS5Y2022.S1701?q=poverty%20in%20new%20jersey%20in%202022&g=040XX00US34\\$0500000&tp=true](https://data.census.gov/table/ACS5Y2022.S1701?q=poverty%20in%20new%20jersey%20in%202022&g=040XX00US34$0500000&tp=true) (last visited Dec. 18, 2023). Selected characteristics considered include White Alone, not Hispanic or Latino; Black or African American Alone; and Hispanic or Latino (of any race).

²⁶ *Id.* Table with calculations of poverty status in the past 12 months by race for New Jersey counties on file with authors.

²⁷ *Id.* Table with calculations of poverty status in the past 12 months by race for New Jersey counties on file with authors. It should be noted that that Salem County has substantial disparities, but greater uncertainty in the data due to its small total population and thus, is not highlighted in Figure 9. See U.S. Census Bureau, QuickFacts: Salem County, New Jersey; New Jersey, <https://www.census.gov/quickfacts/fact/table/salemcounynewjersey/PST045222> (last visited Dec. 18, 2023).

²⁸ U.S. Census Bureau, S1701: *Poverty Status in the Past 12 Months*, *supra* note 25.

²⁹ *Id.*

³⁰ See U.S. Census Bureau, *Figure 9: Difference in Poverty Rates by State Using the Official and Supplemental Poverty Measures: 3-Year Average 2020 to 2022*, <https://www.census.gov/content/dam/Census/library/visualizations/2023/demo/p60-280/figure9.pdf>; CONGRESSIONAL RESEARCH SERVICE, *THE SUPPLEMENTAL POVERTY MEASURE: ITS CORE CONCEPTS, DEVELOPMENT, & USE* (July 2022), [https://crsreports.congress.gov/product/pdf/R/R45031#:~:text=The%20Supplemental%20Poverty%20Measure%20\(SPM,measure%2C%20without%20supplanting%20it%20outright](https://crsreports.congress.gov/product/pdf/R/R45031#:~:text=The%20Supplemental%20Poverty%20Measure%20(SPM,measure%2C%20without%20supplanting%20it%20outright); United For Alice Research Center: New Jersey, <https://www.unitedforalice.org/new-jersey> (last visited Dec. 18, 2023).

³¹ U.S. Census Bureau, *S2701: Selected Characteristics of Health Insurance Coverage in the United States, 2022: ACS 5- Year Estimates Detailed Tables, United States*, [https://data.census.gov/table/ACSST5Y2022.S2701?q=health%20insurance&t=Race%20and%20Ethnicity&g=040XX00US34,34\\$0500000&tp=true](https://data.census.gov/table/ACSST5Y2022.S2701?q=health%20insurance&t=Race%20and%20Ethnicity&g=040XX00US34,34$0500000&tp=true) (last visited Dec. 18, 2023). Selected characteristics considered include White Alone, not Hispanic or Latino; Black or African American Alone; and Hispanic or Latino (of any race).

³² *Id.* Table with calculations of uninsured status by race in New Jersey on file with authors.

³³ *Id.* Table with calculations of uninsured status by race in New Jersey counties on file with authors.

³⁴ *Id.*

³⁵ *Id.* This table lists the population sizes of White, non-Hispanic or Latino residents alone, Black or African American residents alone, and Hispanic or Latino residents as 213,430, 116,971, and 188,620, respectively. Accordingly, the difference between the population sizes of White, non- Hispanic or Latino residents and Hispanic and Latino residents is 24,783 residents.

³⁶ *Id.*

³⁷ *Id.* U.S. Census Bureau, QuickFacts: Union County, New Jersey; New Jersey, <https://www.census.gov/quickfacts/fact/table/unioncountynewjersey,NJ/RHI725222> (last visited Dec. 18, 2023).

³⁸ U.S. Census Bureau, *S2802: Types of Internet Subscriptions by Selected Characteristics, 2022: ACS 5-Year Estimates Detailed Tables, United States*, [https://data.census.gov/table/ACSST5Y2022.S2802?q=S2802:%20TYPES%20OF%20INTERNET%20SUBSCRIPTIONS%20BY%20SELECTED%20CHARACTERISTICS&g=040XX00US34,34\\$0500000&tp=true](https://data.census.gov/table/ACSST5Y2022.S2802?q=S2802:%20TYPES%20OF%20INTERNET%20SUBSCRIPTIONS%20BY%20SELECTED%20CHARACTERISTICS&g=040XX00US34,34$0500000&tp=true) (last visited Dec. 18, 2023). Selected characteristics considered include White Alone, not Hispanic or Latino; Black or African American Alone; and Hispanic or Latino (of any race).

³⁹ *Id.* Table with calculations of households with no Internet subscription by race in New Jersey on file with authors.

⁴⁰ *Id.*

⁴¹ *Id.*

⁴² *Id.*

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