

# ENDNOTES

- <sup>1</sup> N.J. TREASURY: OFF. OF DIVERSITY & INCLUSION, *Welcome*, <https://www.nj.gov/treasury/diversity/welcome.shtml> (last visited Dec.18, 2023).
- <sup>2</sup> 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>.
- <sup>3</sup> 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](https://njisj.org/wp-content/uploads/2023/07/Two_New_Jerseys_By_the_Numbers_Data_Brief_3.23.23-compressed.pdf).
- <sup>4</sup> *Id.*
- <sup>5</sup> *Id.*
- <sup>6</sup> 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>.
- <sup>7</sup> *Id.*
- <sup>8</sup> 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.
- <sup>9</sup> 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](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](https://njisj.org/wp-content/uploads/2023/05/Black_Homeownership_Matters_Report_5.3.22_web.pdf).
- <sup>10</sup> 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.
- <sup>11</sup> 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>.
- <sup>12</sup> 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.
- <sup>13</sup> See generally NICHOLE NELSON ET AL., *supra* note 9.
- <sup>14</sup> 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>.
- <sup>15</sup> Note that all dollar totals and whole number totals in this report have been rounded to the nearest 100.
- <sup>16</sup> 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.

<sup>17</sup> 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.

<sup>18</sup> 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/>.

<sup>19</sup> 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).

<sup>20</sup> 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.

<sup>21</sup> *Id.*

<sup>22</sup> 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.

<sup>23</sup> 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.

<sup>24</sup> 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).

<sup>25</sup> 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=povrty%20in%20new%20jersey%20in%202022&g=040XX00US34\\$0500000&tp=true](https://data.census.gov/table/ACS5Y2022.S1701?q=povrty%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).

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

<sup>27</sup> *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).

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

<sup>29</sup> *Id.*

<sup>30</sup> 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).

<sup>31</sup> 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).

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

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

<sup>34</sup> *Id.*

<sup>35</sup> *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.

<sup>36</sup> *Id.*

<sup>37</sup> *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).

<sup>38</sup> 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).

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

<sup>40</sup> *Id.*

<sup>41</sup> *Id.*

<sup>42</sup> *Id.*