

# Perspectives Of Low Income People In Northwest New Jersey

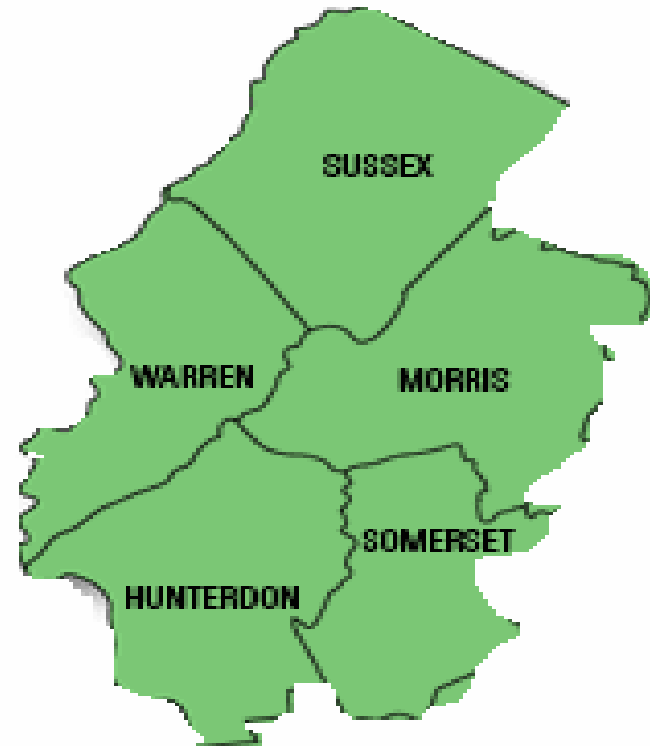
## Poverty Study 2006

# Ripple of Hope-RFK

- “Few will have the greatness to bend history; but each of us can work to change a small portion of events, and in the total of all those acts will be written the story of this generation...It is from numberless diverse acts of courage and belief that human history is thus shaped. Each time a man stands up for an ideal, or acts to improve the lot of others, or strikes out against injustice, he sends forth a tiny ripple of hope, and crossing each other from a million different centers of energy and daring, those ripples build a current which can sweep down the mightiest walls of oppression and resistance.

# Responses

- Total Responses  
1223
- County Breakdown
  - Hunterdon =119
  - Morris =200
  - Somerset =116
  - Sussex =283
  - Warren =490
  - Unknown\* =15



\*Returned survey did not have town/zip listed

# Why Are People Living In Poverty?

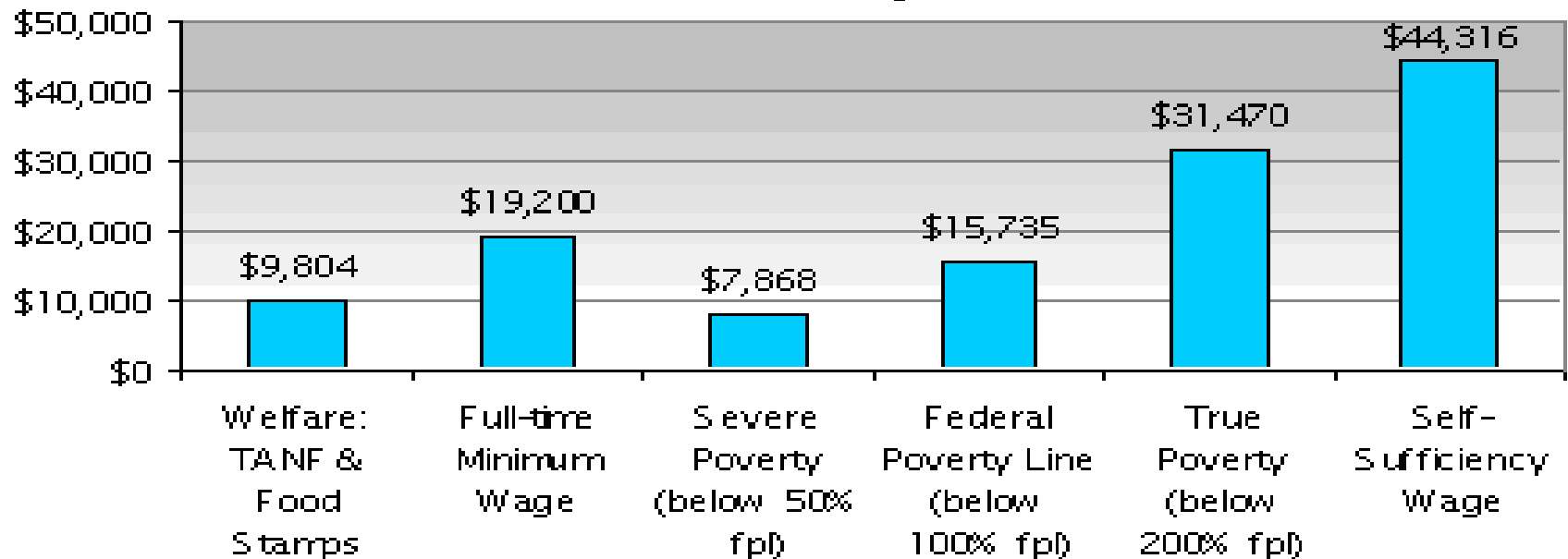
- Unfavorable economic conditions
- Lack of living wage jobs
- Lack of hope
- Lack of self esteem
- Poor choices
- No support
- Lack of job skills
- Lack of education

# Why Are People Living In Poverty?

- Born into it
- Natural Disasters
- Accidents, major health issues
- Lazy
- Racism
- Domestic Abuse
- Divorce, death, separation
- Mental Illness
- Substance Abuse Addiction

# Wage Level Comparison

**Different Wage Levels for a 3-Person Family: One Adult, One Preschooler, and One Schoolage Child, New Jersey, 2005**

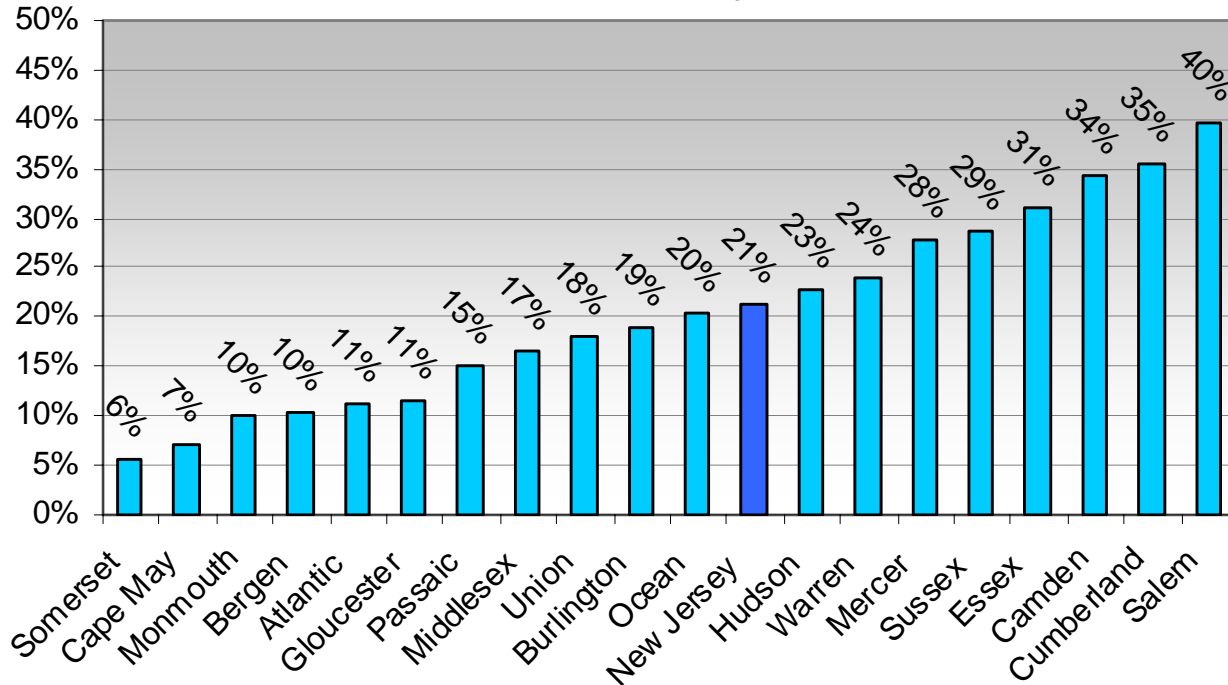


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[www.norwescap.org](http://www.norwescap.org)

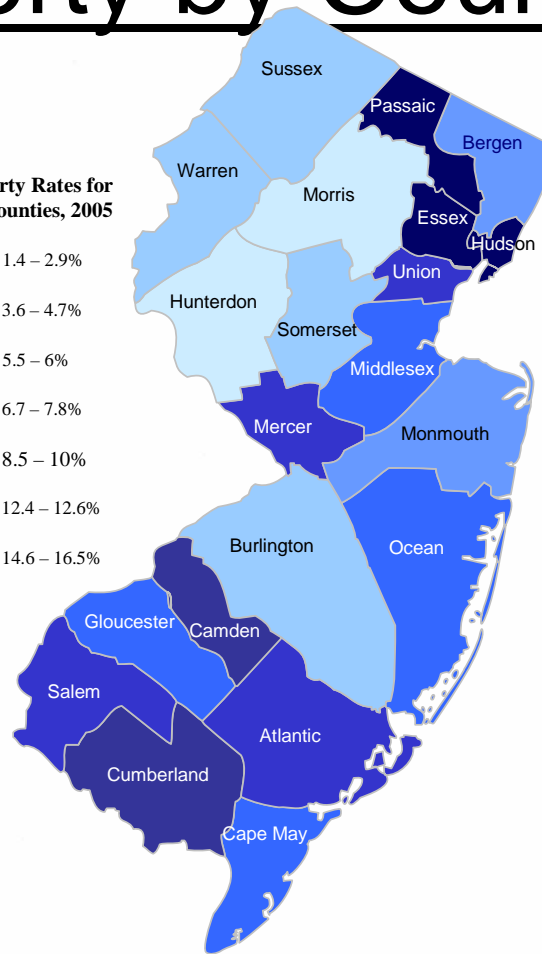
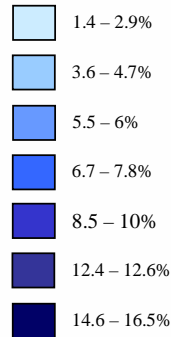
# Family on Public Assistance

**Percent of Poor Families Receiving Public Assistance: Cash Public Assistance or SSI, 2005, New Jersey**



# Poverty by County

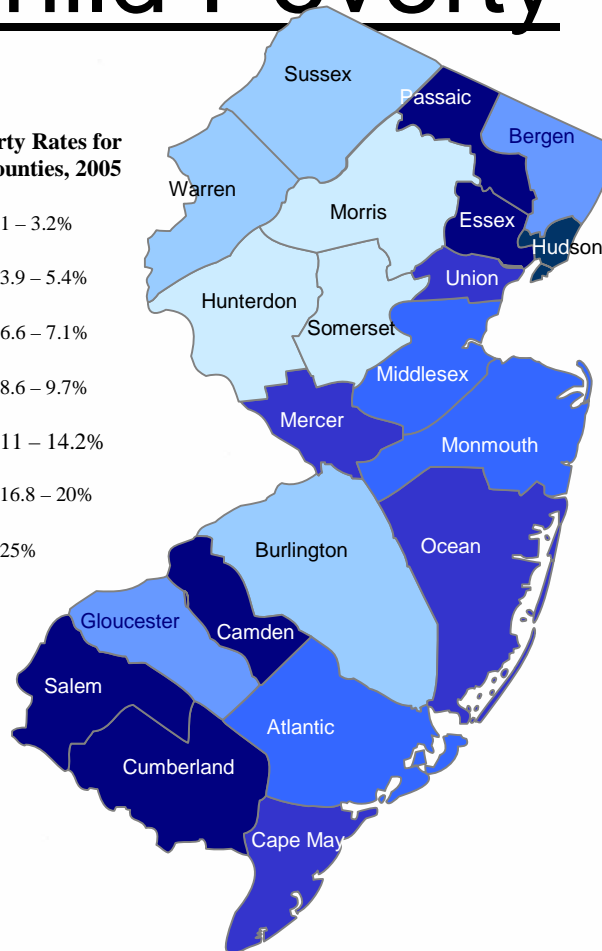
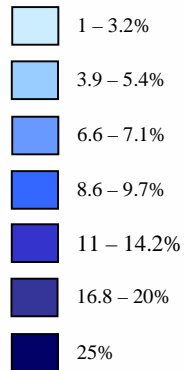
**Poverty Rates for  
New Jersey Counties, 2005**



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# Child Poverty

**Poverty Rates for Children, N.J. Counties, 2005**



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# Living With Minimum Wage

40 hrs x \$7.15	\$14,872
Avg. Rent (2 bdrm)	12,226
Childcare(2 preschool)	15,000
Transportation	5,280
Healthcare	12,000
Food	4,200
Misc.	<u>3,600</u>

Balance: **-\$37,434**

# Minimum Wage Hours to

## **Hours of Work Per Week at the Minimum Wage to afford 2 bedroom Fair Market Rent by HUD Region, FY2007**

<b>Location</b>	<b>Hr/Wk</b>	<b>Location</b>	<b>Hr/Wk</b>	<b>Location</b>	<b>Hr/Wk</b>
Ocean City	87	Atlantic City	101	Jersey City	121
Vineland, Milville,		Warren County	110	Bergen, Passaic County	122
Bridgeton City	93	Newark City	112	Monmouth, Ocean County	123
Camden County	97	Trenton City	114	Middlesex, Somerset, Hunterdon Countv	132

# Family Income

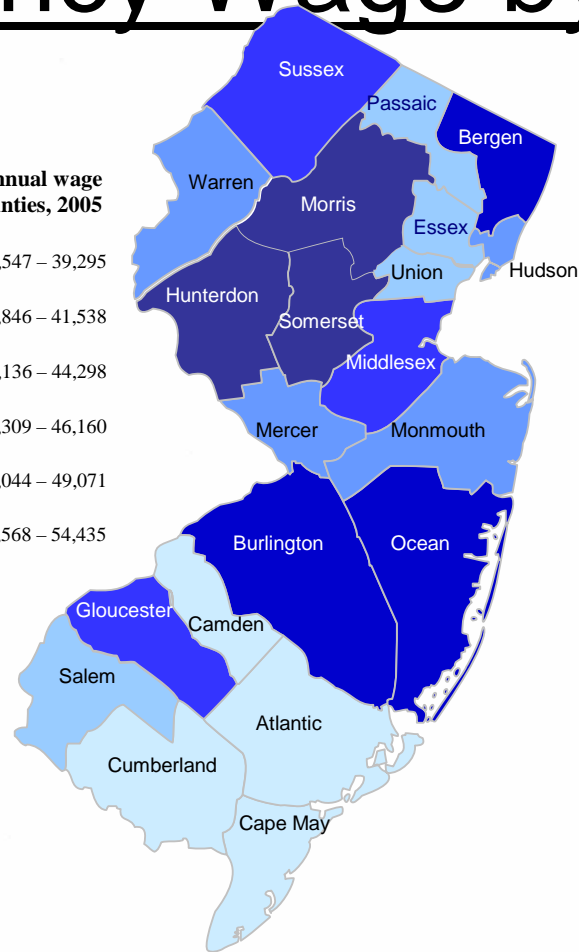
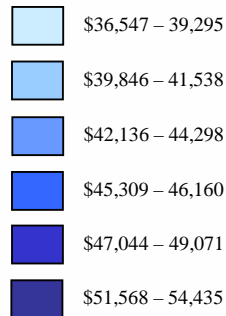
- Average NORWESCAP family income
  - \$15,469.00
- 2007 HHS Poverty Guidelines\*
  - \$20,500.00



**\*Based on family of four**

# Self-Sufficiency Wage by County

**Real Cost of Living, annual wage  
New Jersey Counties, 2005**



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# The Self- Sufficiency Standard

(One Adult, Infant and Preschooler/ Per Hour – LSNJ Report))

	<u>Annually</u>	<u>Hourly</u>
• Hunterdon	\$29.12	\$61,506
• Morris	\$28.17	\$59,485
• Somerset	\$29.06	\$61,377
• Sussex	\$24.24	\$51,191
• Warren	\$23.03	\$48,633

**Average NORWESCAP  
family income**

**-\$15,469.00**

**2007 HHS Poverty  
Guidelines**

**-\$20,500.00**

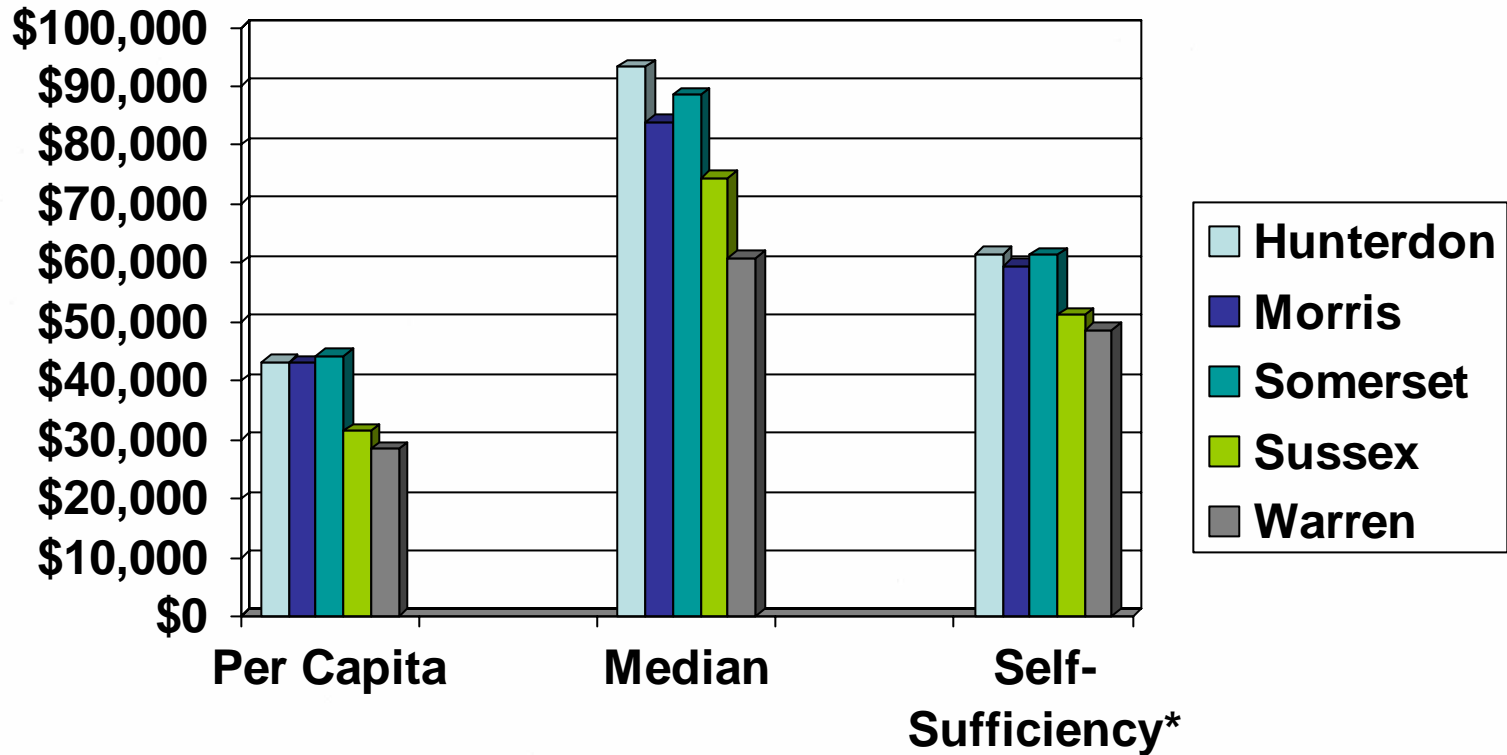
**Minimum Wage Annual**

**-\$14,872**

# Job Titles of Respondents

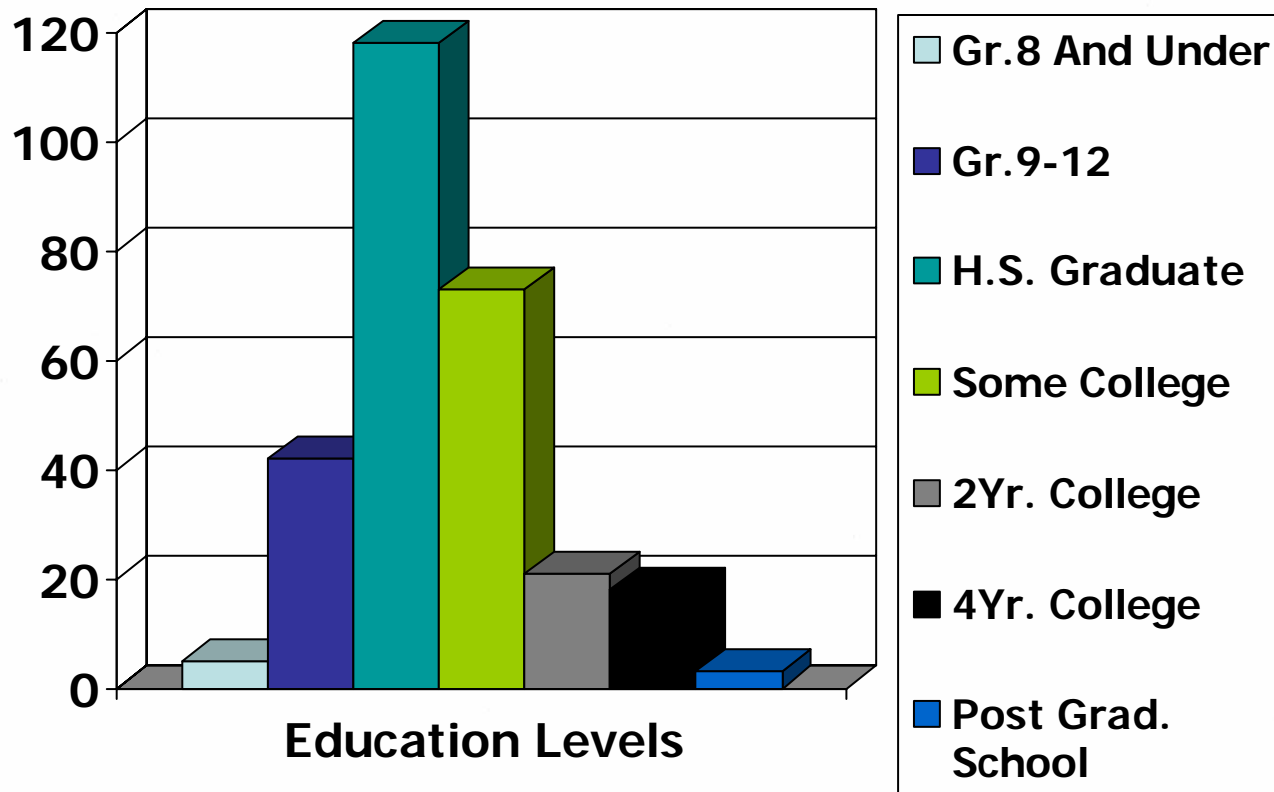
- 75% In a Service Occupation
  - *Food Service, Retail, Childcare, Etc.*
- 18% Professional or Managerial
  - *Office, Teacher, Social Worker, Etc.*
- 7% Clerical and Sales
  - *Assistant, Secretary, Customer Service*

# Income Statistics



\*Based on one adult, infant and preschooler

# Highest Level Of Education



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# Greatest Identified Needs

- Affordable Housing
- Job/ Better Job
- Health Insurance/  
Dental Insurance/  
Better Health
- A Car/ Better Public  
Transportation
- Education



# Findings

- Average Childcare Costs\*
  - Monthly \$292.57
  - Weekly \$92.92
- Real Cost Of Childcare
  - Between \$125-275 a week
- Average Rent/ Mortgage Payment\*
  - \$746.27
- Real Cost of Rent/ Mortgage Payment
  - \$1100.00

\*Based on survey responses and family share if subsidized.

# More Findings

- 53% rent their housing
- 45% have taxes done by H&R Block type companies
- Population consists of 73% White, 15% Latino, 9% Black
- 30% do not have H.S. diplomas

# Findings Continued

- 69% have internet access in their homes
- 30% use childcare
- 67% of parents stay home when children are sick
- 41% say affordability is the most important thing when considering childcare

# More Interesting Findings

- 55% of respondents are employed
- 49% have trouble finding doctor/ dentist due to insurance type
- 36% of respondents don't have dental insurance
- 29% have been homeless
- 91% speak English, 8% speak Spanish

# More Findings

- 23% are divorced or separated, 41% single
- 38% receive food stamps
- 9% use public transit; 64% own car
- 43% use food pantries; 37% every month

For more results, organized by county, visit our website – [www.norwescap.org](http://www.norwescap.org)

# Roadmap Out Of Poverty

- Social awareness and empathy
- Advocacy by all
- Appropriate resources (*Human and Financial*)
- Investment mentality
- Making it a priority
- Voting
- The faith based community
- Personal responsibility by customers
- A will to change

# Who Is NORWESCAP?

- Community action program founded in 1965
- Serves: Hunterdon, Morris, Passaic, Somerset, Sussex and Warren Counties
- Mission:
  - Fighting Poverty.*
  - Creating Opportunities.*
  - Changing Lives.*

# Who is NORWESCAP Con't.

- Who:
  - Touch lives of 30,000 people
  - 65 programs
  - 15 board members
  - 240 staff
- Budget of \$24 million
  - Over 100 funding sources
- Administrative costs 4½ %

## What Impact Does NORWESCAP Have?

- *Remove barriers and create opportunities.*
- *Families at work/training through childcare.*
- *Increase developmental skills in preschoolers.*
- *Improve health and nutritional status.*
- *Save local food pantries \$3 million.*
- *Secure emergency shelter, heat and utility.*

# What Impact Does NORWESCAP Have?

- *Link people with needed services*
- *Conserve 1000's of dollars in energy costs*
- *Improve credit scores*
- *Loans for first time borrowers*
- *Match savings for education, cars, small businesses, and homes*
- *New skills for job enhancement*

## What Impact Does NORWESCAP Have?

- *Created two health care facilities*
- *Increase the financial literacy skills*
- *Enhance parenting & coping skills*
- *Job placement*
- *Create affordable housing*
- *Provide over 100,000 volunteer hours.*

## What Impact Does NORWESCAP Have?

- *Enable first time homebuyers to purchase*
- *Increase the # of child care slots*
- *Increase the capacity of child care providers*
- *Prevent infant mortality*
- *Increase tax refunds*
- *Increase the supply of nutritious food*

# Who is NORWESCAP?

*“We’re not just a safety net, we’re a self-sufficiency trampoline”*



# Ways You Can Help

- Volunteer
- Make A Donation
- Let Others Know That Poverty Exists
- Make Referrals
- Have Us Speak To Other Groups
- Link Websites

# Statewide Poverty Info

- See LSNJ's Poverty Research Institute's Report:
  - *Poor in the Garden State – Assessing NJ's Progress in Addressing Poverty*
  - *Website:*  
*<http://www.lsnj.org/PDFs/budget/FinalBenchmarksReport012507.pdf>*

# Contact Info

For More Information on  
**NORWESCAP** or to download the full study  
and county information

Visit Our Website:  
[www.norwescap.org](http://www.norwescap.org)