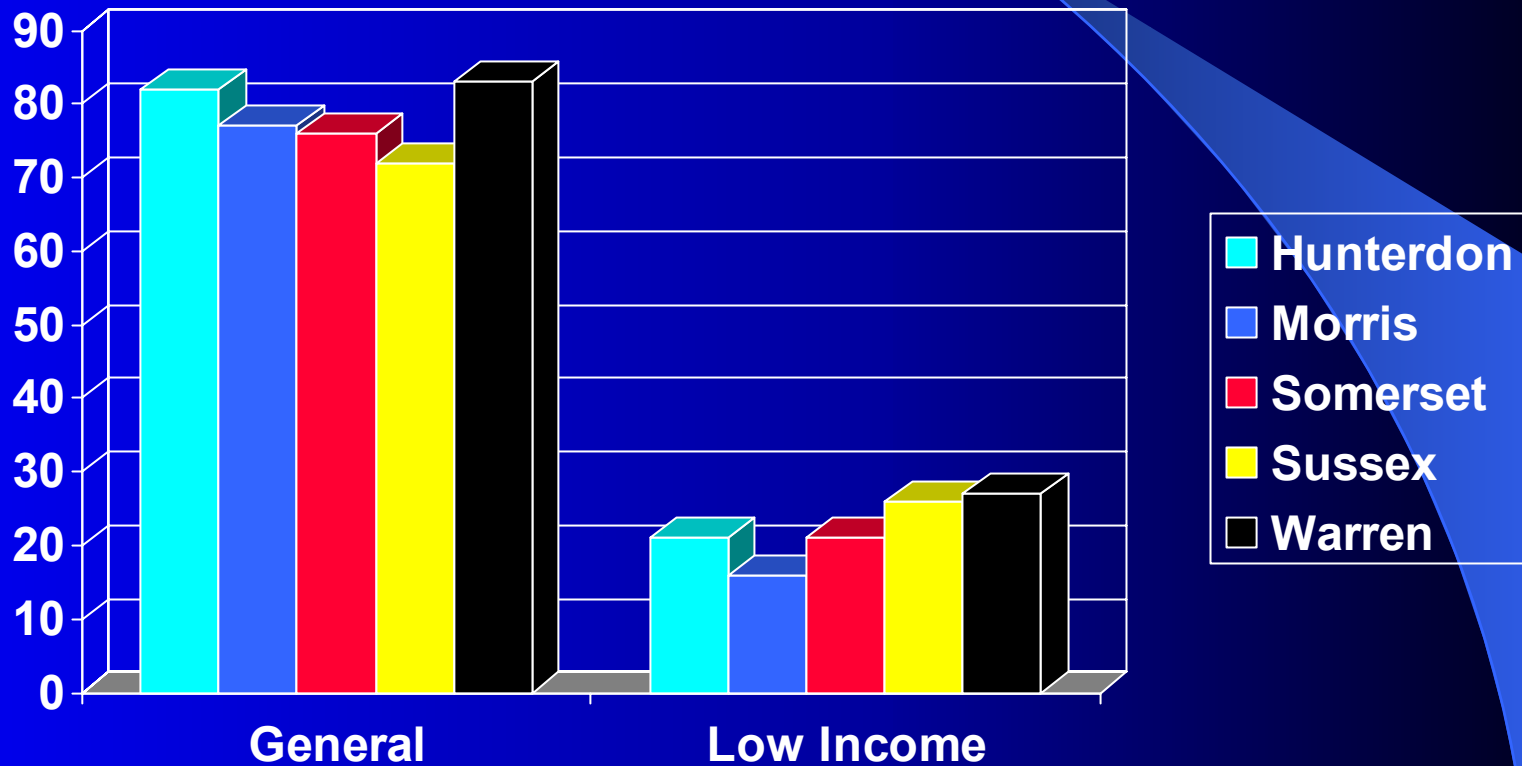


Homeownership



NORWESCAP POVERTY STUDY

The Perspectives of Low Income People in
Northwest New Jersey

The Approach

- The Purpose
- Contrast to the First Study
- The Instrument
- The Format of the Document
- Drawing Conclusions
- Use of Information by Others
- What's Next

Who is NORWESCAP?

- Community action program founded in 1965
- Serves - Hunterdon, Morris, Passaic, Somerset, Sussex and Warren Counties
- Mission to – Strengthen the community...
- Serving People. Creating Opportunities.
- Budget in 2002 – Approximately \$19 million
- Board – 25 and Staff – 230
- Over 100 contracts from Federal, State, Foundations, Local, United Ways, Donations, and Fees

Self-Sufficiency Wage in Northwest New Jersey

For 2 adults plus a pre-schooler and school age child

- Hunterdon - \$58,332 - \$29.16 per hour
- Morris - \$57,012 - \$28.50 per hour
- Somerset - \$56,556 - \$28.27 per hour
- Sussex - \$48,240 - \$24.12 per hour
- Warren - \$54,360 - \$27.18 per hour

Median Income

- Hunterdon - \$72,398
 - Morris – \$67,919
- Somerset – \$74,586
 - Sussex - \$59,626
 - Warren - \$50,002

Latest figures from 1997

2000 Census – Poverty

Number of people living below the poverty level - \$17,650 for a family of 4.

✓ Hunterdon – 3,750

✓ Morris – 15,847

✓ Somerset – 11,942

✓ Sussex – 5,941

✓ Warren – 6,709

Sussex Facts

Total Population – 144,166

Number of People Living Below 100% of
Poverty – 5,941

Self Sufficiency Wage - \$46,337

Median Income - \$59,626

Fair Market Rent 2-BR - \$913

Some Interesting Facts – Sussex County Respondents

- 35% have access to the Internet
- 29% have an educational level below 12th grade
- 36% expect to lose their health insurance in the next 2 years
- 27% said their dental needs are not being met

Sussex Continued

- 58% feel better off or happier than 3 years ago
- 31% don't own vehicles and cannot get where they need to go
 - 58% had income less than \$20,000
 - 83% received income from working

Sussex Continued

- 86% have enough food each day
- 25% have been homeless in the last 3 years
 - 21% own their home
 - 95% feel safe where they live
- 42% volunteered in the community
 - 50% voted in the last 2 years

NORWESCAP Services in Sussex County

- Energy Assistance (LIHEAP and NJ SHARES)
 - Minor Home Repair for Seniors
 - Weatherization
- Affordable Housing (Sussex Seniors, ECHO)
 - Housing Counseling
 - Heating System Improvement
- Children's Center at the Courthouse
 - Family Day Care

Sussex Services Continued

- Child Care Vouchers (NJCK, Navigator, WFNJ)
 - Child Care Resource and Referral
 - Child Care Training Institute
 - Infant Quality Initiative
 - Head Start
 - Early Head Start
- Women, Infant & Children Supplemental Food
 - Food Bank
- Retired Senior Volunteer Program (RSVP)

Sussex Services Continued

- Family Loan Program
- Individual Development Accounts
 - Post TANF Case Management
 - Safe Shores for Seniors
 - Even Start Family Literacy

NORWESCAP Investment in Sussex County

Total Persons Served by All Programs

Total Dollars Invested in Sussex County

Phone Numbers to Call – Sussex County

Child Care Services – 383.3461

IDA & Family Loan – 800.480.8662

Early Head Start – 875.8551

Food Bank – 908.454.4322

Head Start – 948.2778, 398.4486, 875.8565

Housing & Energy - 888.454.4778

RSVP – 209.7487

Outreach – 383.6020

WIC – 579.5155

What You Can Do

- Volunteer
- Collaborate on local projects
- Make a donation
- Link websites
- Join an advisory council or the board
- Make referrals
- Have us speak to other groups
- Let others know that poverty exists

For More Information on NORWESCAP

Visit Our Website at

www.norwescap.org

Warren Facts

Total Population – 102,437

Number of People Living Below 100% of
Poverty – 6,709

Self Sufficiency Wage - \$54,360

Median Income - \$50,002

Fair Market Rent 2-BR - \$913

Some Interesting Facts – Hunterdon County Respondents

- 35% have Internet access
- 75% have incomes below \$20,000
- 71% get income from employment
- 21% have educational level below 12th grade
- 41% expect to lose health insurance in the next 2 years
- 27% own their homes

Hunterdon County – Cont'd

- 94% have adequate food to prepare each day
- 82% feel reasonable safe in their community
- 44% have volunteered in last 3 years
- 67% have voted in last 2 years
- 46% say they are happier now than 3 years ago
- 89% have access to vehicle

Hunterdon County – Cont'd

- 43% have had their income increase in the last three years from employment
- 29% have been homeless sometime in the last 3 years

Some Interesting Facts From Warren County

- 35% of Individuals have access to the Internet
- 59% of respondents had annual income less than \$20,000
- 76% had employment as their main source of income
- 34% will lose their medical insurance in the next 2 years
- 26% own their home
- 16% have been homeless in the last 3 years

More Interesting Warren Facts

- 36% are without a high school diploma
- 38% are not having their dental needs met
- 90% have enough food for 3 meals a day
- 95% felt reasonable safe in their community
- 50% have volunteered in the last 3 years
- 65% have voted in the last three years
- 74% can usually obtain transportation when needed

More Interesting Warren Facts

- 51% feel they are in a better position than they were 3 years ago
- 37% have had an increase in income based on employment

NORWESCAP Services in Warren County

- Energy Assistance (LIHEAP and NJ SHARES)
- Weatherization
- Affordable Housing
- Housing Counseling
- Heating System Improvement
- Children's Center at the Courthouse
- Family Day Care

Warren Services Continued

- Child Care Vouchers (NJCK, Navigator, WFNJ)
- Child Care Resource and Referral
- Child Care Training Institute
- Infant Quality Initiative
- Head Start
- Early Head Start
- Women, Infant & Children Supplemental Food
- Food Bank
- Retired Senior Volunteer Program (RSVP)

Warren Services Continued

- Family Loan Program
- Individual Development Accounts
- Post TANF Case management
- F.A.C.E.S. – Family Resource Center
- Housing for People with AIDS
- First Call for Help
- Safe Shores

NORWESCAP Investment in Warren County

- Total Persons Served by All Programs

- Total Dollars Invested in Warren County

Morris Facts

Total Population – 470,212

Number of People Living Below 100% of
Poverty – 15,847

Self Sufficiency Wage - \$57,012

Median Income - \$67,915

Fair Market Rent 2-BR - \$913

NORWESCAP Services in Morris County

- ECHO Housing
- Housing Counseling
- Early Head Start
- Family Self Sufficiency
- Individual Development Accounts
- Family Loan
- Post TANF Case Management

Some Interesting Facts From Morris County Respondents

- 75% have a telephone
- 35% have access to the Internet
- 77% have income below \$20,000
- 61% said employment was their main source of income
- 24% do not have a high school diploma or GED
- 48% are raising their children on their own

Some Interesting Facts From Morris County Respondents

- 76% voted within the last 2 years
- 47% say they don't have reliable child care
- 60% feel they are happier now than in the last 3 years
- 63% that don't have a vehicle say they have access to transportation
- 53% have had their income increase as a result of employment in the last 3 years

Some Interesting Facts From Morris County Respondents

- 54% have been homeless in the last three years
- 21% own their home
- 34% expect to lose their medical benefits in the next 2 years
- 56% have dental needs not being met

Somerset Facts

Total Population – 297,490

Number of People Living Below 100% of
Poverty – 11,942

Self Sufficiency Wage - \$56,556

Median Income - \$74,586

Fair Market Rent 2-BR - \$1,001

Interesting Facts From Somerset County Respondents

- 75% have a telephone
- 35 have access to the Internet
- 69% have incomes under \$20,000
- 92% have employment as their main source of income
- 36% do not have a GED or high school diploma
- 31% expect to lose their health insurance in the next 2 years

More Interesting Somerset Facts

- 69% have voted in the last 2 years
- 38% feel they are happier or better off in the last three years
- 28% indicated that their educational needs are not being met
- 87% feel reasonable safe in their community
- 33% have volunteered in their community in the last 3 years

More Interesting Somerset Facts

- 69% of the people who don't have a vehicle can get where they need to go
- 34% have had an increase in income as a result of employment
- 18% have been homeless sometime in the last 3 years
- 16% own their home

NORWESCAP Services in Somerset County

- Weatherization
- Housing Counseling
- PSE&G Direct Grant
- Heating System Improvement
- Low Income Energy Assistance (LIHEAP)
- ECHO Housing
- Woman, Infant and Children Supplemental Food

NORWESCAP Somerset Services

- Family Loan Program
- NJ SHARES
- Individual Development Accounts (IDA's)

NORWESCAP Investment in Somerset County

- Total Number of People Served in Somerset County
- Total Dollars Invested In Somerset County

Hunterdon Facts

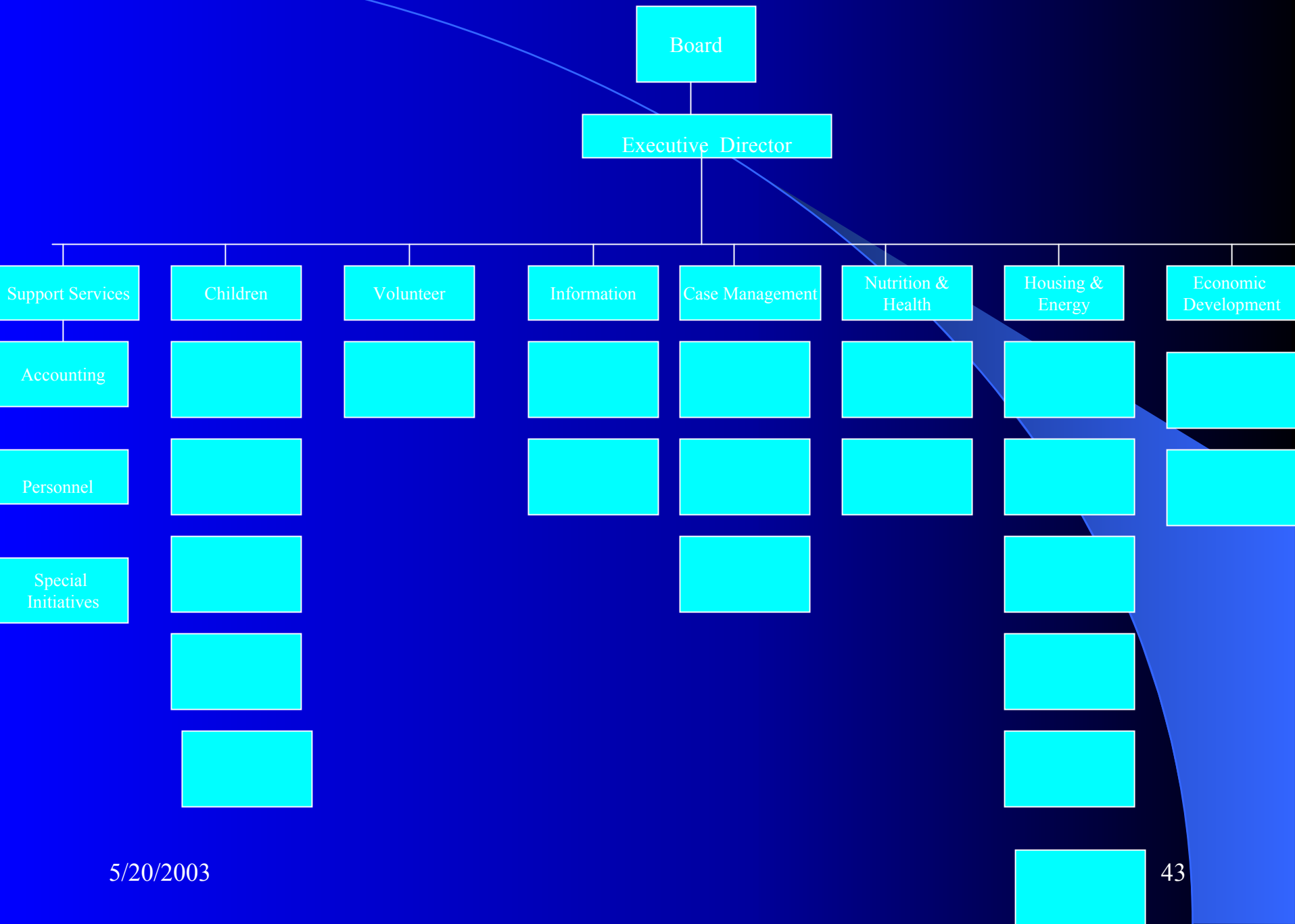
Total Population – 121,989

Number of People Living Below
100% of Poverty – 3,750

Self Sufficiency Wage - \$58,332

Median Income - \$72,398

Fair Market Rent 2-BR - \$1,001



Board

Executive Director

Support Services

Children

Volunteer

Information

Case Management

Nutrition &
Health

Housing &
Energy

Economic
Development

Accounting

Personnel

Special
Initiatives

NORWESCAP Services in Hunterdon County

- Energy Assistance (LIHEAP and NJ SHARES)
- Weatherization
- Affordable Housing (ECHO, Robin Hill)
- Housing Counseling
- Heating System Improvement
- Children's Center at the Courthouse
- Family Day Care

Hunterdon Services – Cont'd

- Child Care Vouchers (NJCK, Navigator, WFNJ)
- Child Care Resource and Referral
- Child Care Training Institute
- Infant Quality Initiative
- Head Start
- Women, Infant & Children Supplemental

Hunterdon Services – Cont'd

- Family Loan Program
- Food Bank
- Individual Development Accounts
- Post TANF Case Management

Phone Numbers to Call – Warren County

454.7000 -Child Care Services, Housing,
Administration, IDA, Family Loan, First Call,
Energy Assistance, RSVP, Pre-school

454.8830 - Head Start, Early Head Start

454.4322 – Food Bank

454.5011 – WIC

387.1723 – Safe Shores

454.0600 – Family Resource Center

Phone Numbers to Call – Hunterdon County

454.7000 – Administration

782.8183 – Child Care Services

454.4322 - Food Bank

689.9570 – Head Start

859.1777 - IDA & Family Loan

888.454.4778 – Housing and Energy Assistance

800.527.0125 - WIC

Phone Numbers to Call – Somerset County

IDA & Family Loan – 859.1777

Housing – 888.454.4778

Energy Assistance – 888.454.4778

WIC – 685.8282

Phone Numbers to Call Morris County

Family Loan – 908.859.1777

IDA – 908.859.1777

Early Head Start – 908.213.6873

Family Self Sufficiency – 989.1703

Housing – 888.454.4778

What You Can Do

- Volunteer
- Collaborate on local projects
- Make a donation
- Link websites
- Join an advisory council or the board
- Make referrals
- Have us speak to other groups
- Let others know that poverty exists

Trends From the Field

- Largest increase in request for heating assistance
- Cost of child care exceeds State reimbursement, so clients have to pay the difference
- Many centers don't take child care reimbursement
- Largest increase in utility assistance requests
- Increase in request for WIC services for the first time in 4 years
- Sudden surge in enrollment for substance abuse prevention for teens

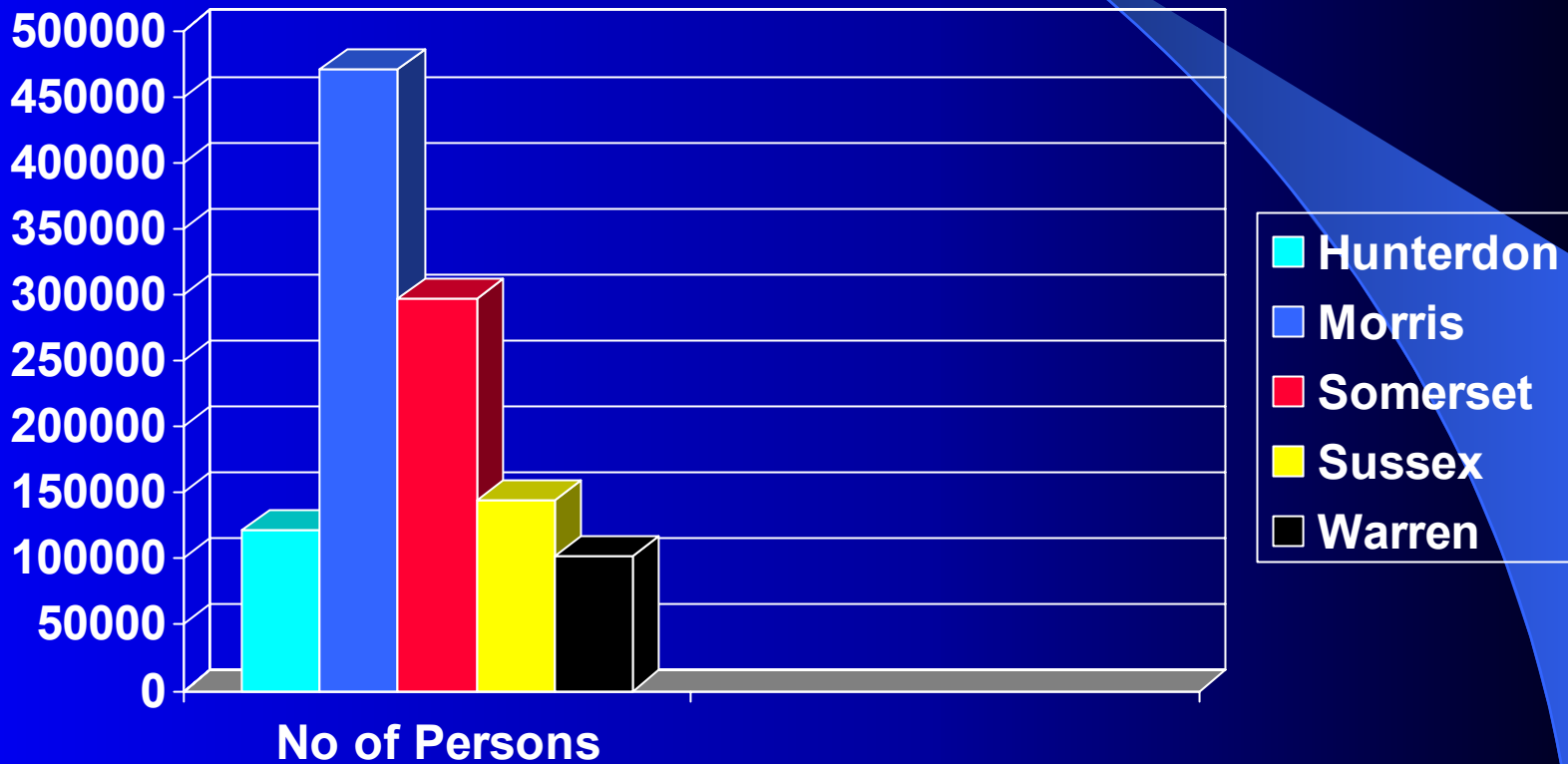
More Trends

- Number of volunteers increasing after 9/11
- People come to food pantries not just for emergencies, now they rely on them on a monthly basis for basic food needs
- 85% of our loans and IDA's are for cars
- More incidents of drug and alcohol use

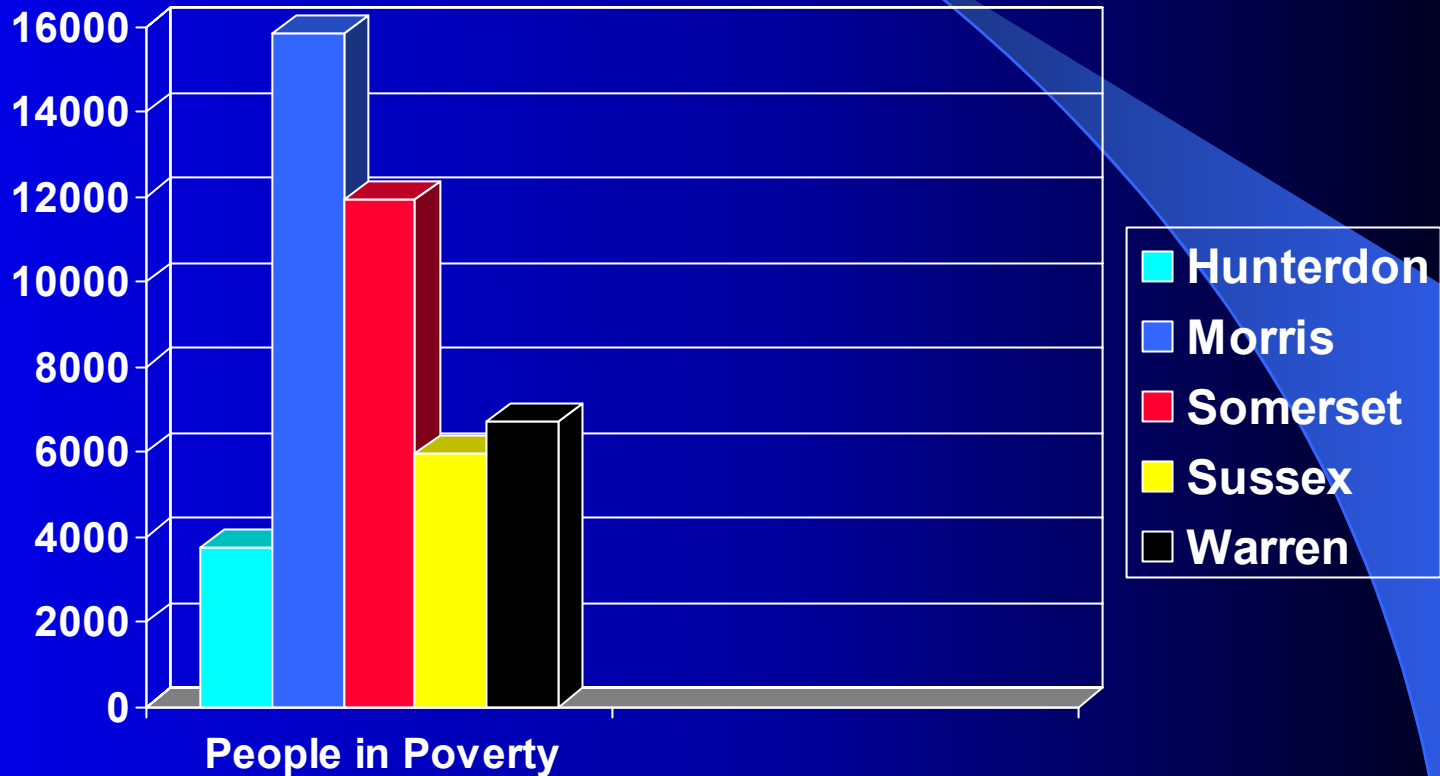
More Trends From the Field

- Increase in Spanish speaking population
- Mental health issues at an all time high
- Need for infant child care continues to increase
- As the economy takes a turn downward, the demand for services goes up without the funds to meet the demand
- Seeing more homeless clients

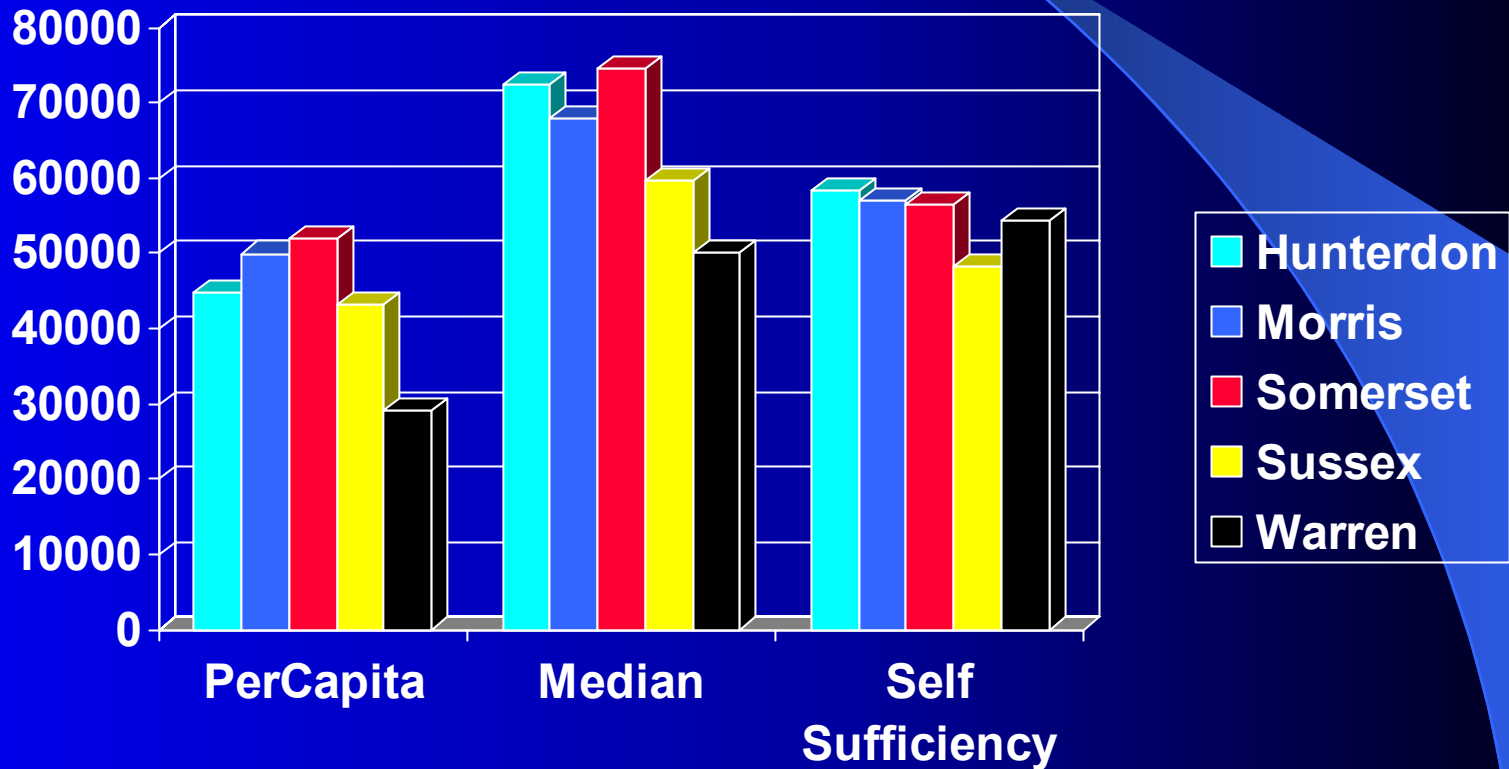
Population by County



Number of People in Poverty



Income by County



Total Income by County

