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Executive Summary

HOPES Community Action Partnership, Inc. (HOPES CAP, Inc.) is a 48 year old community action agency headquartered in Hoboken, New Jersey that serves the needs of the lowest income children, youth, families and seniors in Hoboken, Jersey City and neighboring Hudson County communities as well as Plainfield in Union County, New Jersey. In response to these needs, HOPES CAP, Inc. provides a broad range of services that are organized under several programs – an Early Childhood Program, Senior Services, Adult Services, Youth Services and Community Assistance Services.

HOPES CAP, Inc. is required to assess the needs of the low-income communities it serves through the research, preparation and publication of a community assessment. Every third year, HOPES CAP, Inc. must complete a more in-depth, comprehensive analysis of the agency's target communities. The purpose of this document is to share the results of the 2012 in-depth community assessment on Hoboken and Jersey City which summarizes data and research on various community indicators, identifies the current and most pressing needs of low-income residents, distinguishes visible and potential gaps in services and provides recommendations for changes and additions to existing programming and levels of service.

While the majority of clients served by HOPES CAP, Inc. access agency programs and services in Hoboken, the geographic service area targeted includes all of Hudson County and portions of Union County. As this particular community assessment focuses primarily on Hoboken and Jersey City, it is necessary to include data, trends and analyses that demonstrate the needs of all clients served by the agency within Hudson County. While the focus and goal of this document is to assess the existing status of Hoboken and Jersey City's low-income population, it is inclusive of neighboring communities as well as Hudson County in its entirety. This methodology allows for comparative analyses of Hoboken and Jersey City's low-income population against the low-income population within all of Hudson County. Additionally, where data specific to Hoboken and Jersey City could not be identified, data for Hudson County or the State of New Jersey is used as the most reliable indicator within the target geographic area.

The data and research utilized to perform statistical analyses, visualize community indicators and assess pressing needs was obtained using a multi-faceted methodology. This approach ensures the reliability of data presented throughout the document and provides varying perspectives on the populations studied. Some of the sources accessed to obtain data and research include in-depth focus groups, surveys and interviews with clients, residents and partners and, agency archives. Additionally, a multitude of third party sources were consulted including the United States Census Bureau, the United States Department of Housing and Urban Development, the United States Bureau of Labor Statistics, the New Jersey Department of Labor and Workforce Development, the Hudson Regional Health Commission, the National Association of Child Care Resource and Referral Agencies, the New Jersey Department of Education, the New Jersey Poverty Research Institute and a variety of community-focused reports from community service organizations operating at local, state, regional and national levels.

Major findings identified through the community assessment process include:

- The number of young families (with children under 5 years) in Hoboken has skyrocketed since 2000, increasing by 115% as a percentage of the population.
- Despite comprising only 39% of the population of Hudson County, Jersey City accounts for nearly half of the countywide population of families, children and single mothers who are living in poverty.
- Over the past decade, the demographic composition of Hoboken and Jersey City has remained relatively consistent (as a percentage of total population) with the exception of the Asian population, which increased by over 51% as a percentage of total population and over 91% overall in Hoboken and by over 45% as a percentage of total population and over 50% overall in Jersey City.
- The average cost of childcare in Hudson County is not affordable for low-income households.
- Childcare availability is declining in Hudson County and the capacity of existing childcare centers is less than half of the total population under 5 years of age.
- Childcare workers are leaving the profession due to low wages, long hours and limited opportunity for professional development and career advancement.
- Income inequality and household and credit card debt continues to soar in the wake of the 2008 economic recession.
- At the current rate, 1 female teenager out of every 10 gives birth each year in Hudson County.
- Over half of the foreign-born residents who moved to Hoboken and Jersey City over the past decade are not United States citizens.
- At the current rate, nearly 1 out of every 5 children who attend public schools in Hoboken and Jersey City will not graduate from high school.

- Low-income youth are disproportionately at-risk due to low performing public schools, high levels of crime and violence in low-income neighborhoods and limited opportunities for extracurricular enrichment.
- Housing in Hoboken and Jersey City is not affordable for the majority of low-income families.
- There is a significant number of grandparents who are responsible for their grandchildren in Hoboken and Jersey City and many are disabled and over the age of 60 years.
- The population of Senior Citizens with limited English proficiency is in dire need of services. Many are from Spanish and/or Asian linguistic backgrounds.
- Single mothers with children under 18 years of age remain overwhelmingly encumbered by poverty.

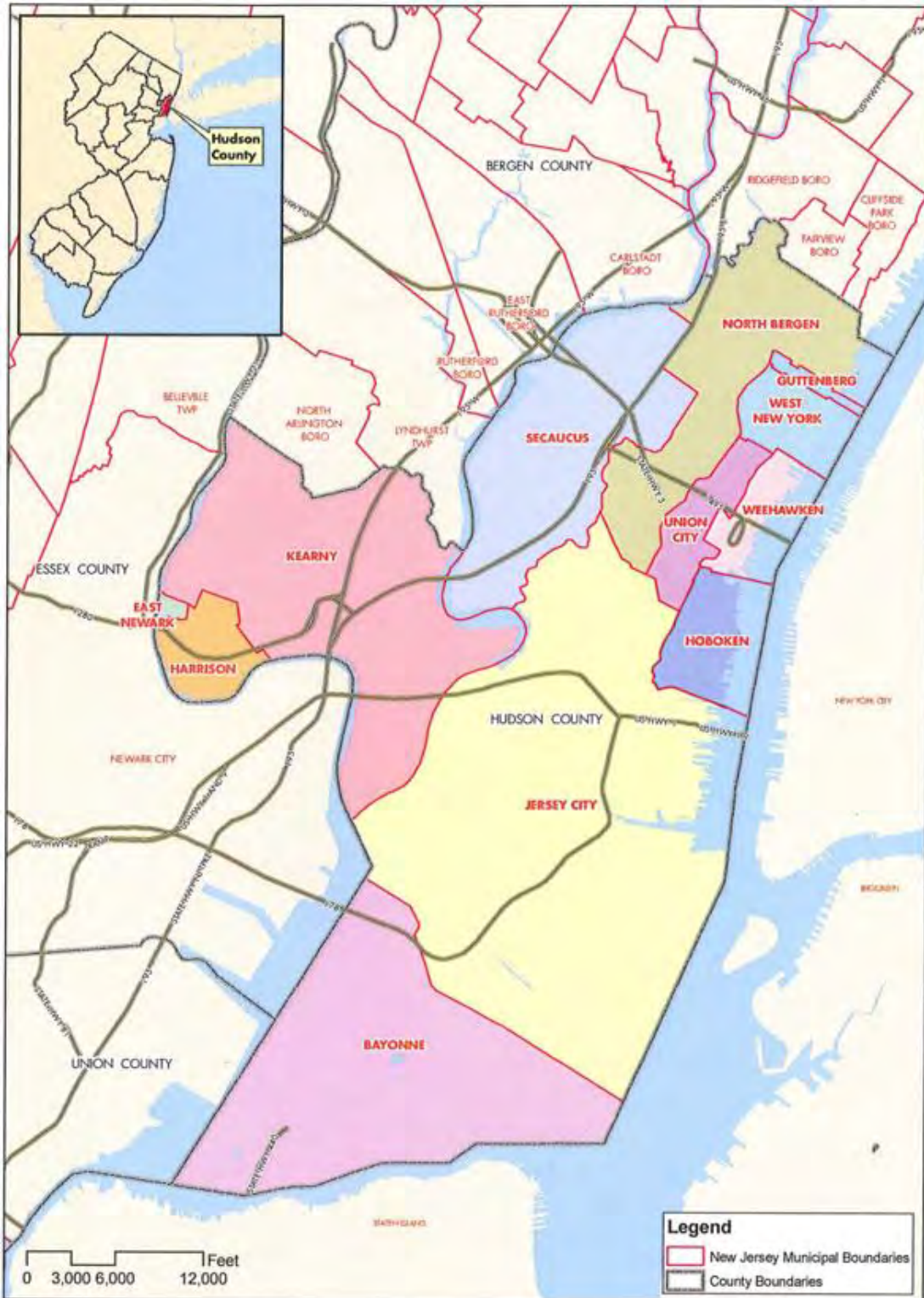
- The low-income population has been disproportionately impacted by recent economic trends as individuals face linguistic, financial, training, educational and citizenship challenges to obtaining sustainable employment in the wake of the nation's current economic troubles.
- The mortality rate for cancer diagnoses in Hudson County is significantly higher than the statewide average.
- Transportation costs have risen sharply ahead of the general inflation rate.

Recommendations for service provision in Hoboken and Jersey City derived from these findings include:

- Promote awareness of the scope and severity of poverty within Hoboken to combat potential loss of funding due to shifts in population, demographics, household income and other factors.
- Generate plans to extend service provision to the low-income population of Jersey City, particularly services that target families, children and single mothers.
- Provide childcare providers with access to professional development opportunities and identify ways to incentivize careers in childcare.
- Increase the number and capacity of childcare centers in Jersey City.
- Identify accurate service level demand for affordable childcare in Hoboken to justify continued need for services.
- Develop the bilingual capacity to provide critical, culturally-sensitive services for low-income individuals and families of Asian descent (particularly Indian, Arabic, Chinese, Vietnamese and Korean).
- Identify ways to subsidize or reduce the cost of childcare for low-income families.
- Design and implement programs that will enable low-income households to avoid and pay off debt, increase financial literacy, establish/reestablish credit and build assets towards first time homeownership, starting a business or continuing education at a higher level.
- Offer services that help reduce teen pregnancy including counseling for new or expectant teen mothers, access to contraception and educational programs that work to reduce adolescent pregnancies.
- Reach out to foreign born populations to identify needs and develop strategies for accessing citizenship and naturalization services.
- Collaborate with the local public school system in an effort to increase the local graduation rate, reduce the dropout rate and boost academic performance.
- Design and implement programs that reduce crime and violence among youth while providing an outlet for academic achievement.
- Coordinate efforts with critical stakeholders to make housing accessible, affordable and adequately calibrated to meet the needs of low-income renters.

- Create an extended support network to provide assistive services to grandparents responsible for their grandchildren.
- Develop extensive support network that utilizes the highly educated population of Hoboken and Jersey City as volunteers who can support service delivery to low-income populations.
- Increase access to Cancer Education and Early Detection services to reduce the mortality rate for cancer diagnoses in Hudson County.
- Expand the availability of assisted transportation services for seniors from Hoboken to destinations throughout the Greater Hudson County to increase access to medical appointments, supermarkets, banks, pharmacies and other critical locations.

Map of Hudson County, New Jersey Municipalities



Source: Hudson County 2008 Master Plan Reexamination Report

Map of Hoboken, New Jersey



Source: Google Maps

Maps of Jersey City, New Jersey



Source: Google Maps



Source: LibertyHealth System

HOPES Community Action Partnership, Inc.

HOPES Community Action Partnership, Inc. (HOPES CAP, Inc.) was established as the Community Action Program for the City of Hoboken in 1964. The HOPES CAP, Inc. Head Start Program was implemented in 1966. For the past 48 years, HOPES CAP, Inc. has expanded services to meet the needs of both Hudson County and Plainfield's low-income community in an effort to overcome barriers to economic self-sufficiency and fight the causes of poverty. These efforts have produced remarkable results in a variety of programs.

Early Childhood Services prepare young minds for educational achievement and social confidence. Children ages birth to five receive caring and professional supervision, as well as high quality education in Early Head Start, Head Start and State-funded Preschool Programs. Comprehensive services include education, dental and mental health, nutrition, parent involvement, family services and a commitment to recruiting and serving children with disabilities. Head Start and Early Head Start programs also offer life skills training to expectant women, parents and families. All programs offered through Early Childhood Services are designed to enhance the cultural and ethnic characteristics of the communities served. State-Funded Preschool, Head Start and Early Head Start programs are offered in Hoboken and Plainfield. Early Head Start services (ages birth to three years) are also offered in Hoboken.

Senior Services are offered with the goal to provide programs that affirm the value and enhance the dignity of older persons. Senior citizens participate in the programs listed below in an effort maintain self-sufficient lifestyles.

- ***Assisted Transportation Services*** provide escorted transportation for individuals ages 60 and over to scheduled appointments free of charge. HOPES CAP, Inc.'s vehicles accommodate clients with special needs that may require wheelchair accessible transportation.
- ***Senior Home Visiting Services*** consist of companionship, social interaction, assistance with understanding or translating written correspondences, performing local errands such as picking up prescriptions or going to the post office as well as referring clients to other community resources and services when needed.
- ***Senior Information & Assistance Services*** support senior clients learning about and applying for available services, benefits and entitlement programs. Clients are supported throughout the application process. Follow-up phone support is provided to clients to ensure their individual needs have been adequately met.
- ***Senior Education Services*** provide seniors with the opportunity to broaden their educational and social horizons by enrolling in a variety of classes, workshops and seminars that are challenging, enjoyable and relevant.

Community Services provide support to individuals as they learn about and apply for a variety of personal and financial asset building programs. Examples of support services include gas, water

and electric bills assistance; discount phone service; free cell phone service; free income tax preparation and counseling; cancer education and early detection; and, obtaining low cost food assistance.

Adult Services support individuals working to achieve personal, educational and professional self-sufficiency and advancement. Services include classes such as Adult Basic Education, English as a Second Language, Computer Literacy, Financial Education and Civics. Employment Support Services assist individuals with developing skills necessary for obtaining and maintaining employment as well as career advancement. Services include career assessments, resume and cover letter preparation, job search assistance and professional development workshops that teach individuals how to succeed in the workforce.

Youth Services include after school and summer computer courses, workshops and other enriching activities that empower youth through education. Opportunities to develop academic and social skills through constructive hands on learning experiences are fostered in safe learning environments.

HOPES CAP, Inc. coordinates services with each program and facility through its management team, who meet on a regularly scheduled basis to discuss all issues, ensure clear objectives, and coordinate activities for all staff. Networked computer and telecommunication systems link all HOPES CAP, Inc. staff and facilities, enabling seamless communication, up to date record keeping, and well-coordinated provision of services.



Methodology of Community Assessment Process

Plan, Organization and Design

HOPES CAP, Inc. planned a community assessment strategy for Hoboken, Jersey City and Hudson County to ensure a comprehensive process would be implemented. A team was assembled to support the development of the CA consisting of HOPES CAP, Inc. Senior Managers and Program Managers. Additionally, HOPES CAP, Inc. leveraged the input and participation of community members, clients and partner organizations in order to develop the most inclusive profile of Hoboken, Jersey City and Hudson County and identify the most pressing challenges facing the community. In addition to first person data collected by

agency staff, a consultant was involved to retrieve additional data from third party sources, analyze all information collected, develop the community assessment document and provide recommendations.

Data Design and Collection

All relevant internal data for the CA was reviewed. Focus groups were planned, scheduled and held with clients of each of HOPES CAP, Inc.'s three current target groups – parents and guardians of infant, toddler and pre-school children, seniors and clients of all ages enrolled in agency programs. Clients, community members and partners were asked to complete surveys that identified needs, assessed existing programs and requested additional services. Additionally, third party data was extracted from the following sources:

- Federal Reserve Bank of New York
- Hudson County Planning Board
- Hudson Regional Health Commission
- Kids Count of New Jersey
- Legal Services of New Jersey – Poverty Research Institute
- National Association of Child Care Resource and Referral Agencies
- New Jersey Association of Child Care Resource and Referral Agencies
- New Jersey Department of Education
- New Jersey Point in Time Count of the Homeless
- New Jersey State Police
- New Jersey Substance Abuse Monitoring System
- United States Census Bureau
- United States Department of Health and Human Services
- United States Department of Housing and Urban Development
- United States Department of Labor – Bureau of Labor Statistics

Other sources consulted include peer-reviewed academic journals, government databases, historical publications and other reference materials.

Service Area Information

Hoboken, Jersey City and Hudson County

HOPES CAP, Inc.'s service area varies according to the services provided. All agency services (Early Childhood Services, Senior Services, Community Services, Adult Services and Youth Services) are accessible in the City of Hoboken. Low-income individuals and families from across Hudson County can access agency services at one of five locations in Hoboken, depending on the type of service they are seeking:

- 124 Grand Street: Administrative Offices & Senior Services
- 301 Garden Street: Early Childhood Services – Rue Site
- 215 9th Street: Early Childhood Services – Brandt Site
- 201 Monroe Street: Early Childhood Services – Connors Site
- 532 Jackson Street: Family Resource Center

While all qualifying individuals and families in Hudson County can access agency services directly from one of these Hoboken locations, HOPES CAP, Inc. strategically leverages partnerships with organizations in neighboring communities such as Union City, West New York, Kearny and Jersey City to extend the footprint of service delivery countywide. The agency also operates three locations in Plainfield which provide Head Start and Early Head Start programs and related services to low-income families of Union County.

Early Childhood Program Service Area

HOPES CAP, Inc. operates Early Head Start and Head Start programs inclusive of all geographic areas within Hoboken for low-income youth from birth to 5 years of age. The agency's Early Head Start program in Hoboken is open to enrollment for low-income youth ages birth to 3 years of age who reside in Jersey City. In addition to Early Childhood Program locations in Hudson County, HOPES CAP, Inc. operates Early Head Start and Head Start programs in the City of Plainfield, Union County for low-income youth from birth to 5 years of age.

Early Head Start and Head Start Recruitment and Selection

HOPES CAP, Inc.'s Early Childhood Program, inclusive of Head Start and Early Head Start, focuses on recruiting the lowest income families throughout the three service areas of Hoboken, Jersey City and Plainfield. The largest concentration of low-income families in Hoboken is located in the western side of the City in Hoboken Housing Authority apartment building complexes along Jackson Avenue. This area houses the highest density of families with the greatest need for comprehensive, community-based services. A much smaller percentage of low-income families live in pockets of subsidized housing throughout the city. In Jersey City, the largest concentration of low-income families can be found in the City's central and south central areas, as indicated by the U.S. Department of Housing and Urban Development and the United States Census Bureau.

Countywide Service Area

HOPES CAP, Inc.'s programs are open to individuals in need of assistance, yet eligibility guidelines are based on an individual program basis (which include factors such as income, age, geographic location, etc.). HOPES CAP, Inc.'s programs include Senior Information & Assistance, Senior Education and Senior Assisted Transportation programs, Community Assistance Services, Adult Services and Youth Services. The majority of HOPES CAP, Inc.'s clients for these services reside in Hudson County communities inclusive of Hoboken, Jersey City, Union City, North Bergen, West New York and Weehawken.

Hoboken is a vibrant urban municipality of 50,005 residents situated within the New York City metropolitan area. As the fourth most densely populated municipality in the United States, Hoboken is home to a diverse population of residents, a world class, multi-modal transportation network and various other amenities that are characteristic of any urban environment. Geographically, Hoboken is located on the west bank of the Hudson River, bordered by Weehawken to the North, Union City to the West and Jersey City to the South and West. Directly across the Hudson River lies southern Manhattan, home to New York City's largest

financial firms and widely considered to be the global center of economic activity. As a result, the transportation infrastructure within Hoboken is extensive, centered on the historic Hoboken Terminal which services more than 60,000 daily passengers to major employment centers via the Bergen-Hudson Light Rail, NJ Transit Commuter Rail and the NY/NJ PATH subway system as well as various other modes including bus, ferry and taxi services.

Jersey City is a diverse metropolis of 248,005, the second largest city by population in the State of New Jersey and the largest by geographic area and population within Hudson County. Geographically, Jersey City is bordered by Hoboken to the north, Bayonne to the south, the Hackensack River to the west and the Hudson River to the east. As with Hoboken, Jersey City is situated directly across the Hudson River from southern Manhattan. Jersey City's transportation infrastructure supports tens of thousands of daily passengers to major employment centers via the Bergen-Hudson Light Rail system, the NY/NJ PATH subway system and the Holland Tunnel.

Hudson County is the sixth most densely populated county in the United States with over 13,000 residents per square mile. There are 635,294 residents within four cities (Bayonne, Jersey City, Hoboken and Union City), five towns (Guttenberg, Harrison, Kearny, Secaucus and West New York), two townships (North Bergen and Weehawken) and one borough (East Newark).

Background of Hoboken and Hudson County

Passing through the Verrazano Narrows in the early 20th Century, more than 12 million immigrants laid eyes on Lady Liberty en route to processing at Ellis Island and disembarkment on the shores of Manhattan, Jersey City and Hoboken. The recent history of the Greater Hudson County region is inextricably tied to this era of mass migration from war torn Europe. Hoboken, Jersey City and their Hudson County neighbors became melting pots; transformed into bustling immigrant communities with thriving industrial power and cultural and ethnic diversity. Hoboken was established as a major transportation hub during the 1800s, and continues to hold this title today. By the early 20th century, freight cargo increased along the waterway and immigrants began to flock to Hoboken due to its proximity to New York City. The warehouse, manufacturing and other working-class industries flourished within Jersey City as the nation's vast railroad system terminated near the shores of the Hudson River. As the century dragged on, proximity to New York City further diversified the socioeconomic composition of the population, fostered new areas of economic growth and propelled Hoboken and Jersey City as dominant players in the regional economy.

The conclusion of World War II brought economic growth to Hoboken driven by companies such as Todd Shipyards, Maxwell House, Lipton's Tea, Hostess and Bethlehem Steel. Despite this industrial-driven economic development, wealthier residents and veterans returning from overseas fled the urban chaos of Hoboken for the calm and comfortable atmosphere of suburbia found in Bergen and Passaic counties. Hoboken entered a period of economic decline as real-estate values plunged and the city shifted into a dilapidated condition. Jersey City faced similar circumstances as World War II came to a close. Many veterans and affluent families relocated to calmer, suburban communities. The population dropped by 25% during the post-war era, reaching pre-1900 levels by the 1980s. This flight of wealth and citizenry enabled a culture of crime and political corruption to prevail as the city fell victim to economic decline.

An era of urban renewal emerged in both Hoboken and Jersey City during the early 1980s, when Manhattan firms either expanded or relocated across the Hudson River, drawn by more competitive real estate prices, energy rates and tax incentives. Young professionals followed by settling historic neighborhoods of Hoboken and Jersey City, attracted by low rents, a sense of community and parallels to the cosmopolitan lifestyle found in upscale Manhattan neighborhoods. The economic renaissance earned Hoboken the nickname of “the 6th Borough,” Jersey City the nickname of “Wall Street West” and buoyed the development of a Light-Rail transit system, 50-story skyscrapers and commercial and retail investment.

In many ways, the rebirths of Hoboken and Jersey City are replicated in neighboring Hudson County municipalities. Once hubs of population growth stimulated by immigration and thriving industrial sectors, communities such as West New York and Weehawken saw post-war economic decline replaced by an influx of young professionals and families and significant waterfront development. Property values soared and the countywide economic renaissance priced out low-income families cultivating pockets of urban blight, low-income enclaves, high-crime neighborhoods and poor performing public schools.

Today, Hudson County, Hoboken and Jersey City continue the growth trends that have characterized the previous three decades on the Hudson River waterfront. International firms in the finance, insurance, real estate and banking industries are moving to the area, buttressing high property values and redevelopment initiatives. Hoboken is also an attractive destination for thousands of technology students and an emergent tech-based industry with the campus of Stevens Institute of Technology located along the Hudson River waterfront (founded 1870; enrollment 6,129).

However impactful the economic renaissance has been for the region as a whole, low-income populations continue to struggle as income inequality, limited access to quality services such as health care and education, and rising costs of living persistently marginalize Hudson County, Hoboken and Jersey City’s disadvantaged population. While the number of households with annual incomes over \$100,000 more than doubled over the past decade, the number of families living in poverty increased by 7%. Over 16% of county residents now live in poverty along with 1 in 5 children under the age of 18 years. Low-skill jobs, adult education programs and employment support services are scarce. The costs of vital goods such as gas and food and vital services such as education and healthcare are rising. Since the early 1980s, economic growth and development trends in Hoboken, Jersey City and Hudson County have been a remarkable reminder of the history and background of these communities; however, these trends have done little to impact the low-income populations of the region and have allowed socioeconomic inequality to grow and hamper future growth.

Transportation in Hoboken, Jersey City and Hudson County

Both the proximity of Hoboken, Jersey City and Hudson County to New York City and the high population density in the region require an extensive and top quality mass transit system.

NJ TRANSIT Commuter Rail

Hoboken Terminal is included on both the State of New Jersey and Federal Registers of Historic Places due to its significance in the growth of industry and transportation in American history. However, Hoboken Terminal continues to be one of the nation's most heavily trafficked transit epicenters with more than 60,000 passengers passing through on a daily basis. Various commuter rail lines throughout New Jersey terminate at Hoboken Terminal, where passengers can transfer to access ferry or subway service to Manhattan and other New York City destinations. Commuter rail lines that terminate at Hoboken Terminal include the Pascack Valley Line, the Bergen County Line, the Main Line, the Montclair-Boonton Line, the Morristown Line, the Gladstone Line and the North Jersey Coast Line.

NY/NJ PATH

Hoboken is home to a NY/NJ PATH subway station at Hoboken Terminal (Fare = \$2.25 per trip). Jersey City is home to four NY/NJ PATH subway stations: Newport, Journal Square, Exchange Place and Grove Street. Additional PATH stations can be found in Harrison, also in Hudson County, as well as Newark in Essex County. NY/NJ PATH trains provide access to major transit hubs in Newark, Hoboken and Jersey City as well as stops in New York City including the World Trade Center and other destinations in lower Manhattan. NY/NJ PATH trains from Hoboken Terminal provide direct lines to locations in Jersey City and the World Trade Center. NY/NJ PATH trains from Jersey City provide direct lines to Hoboken, the World Trade Center and midtown Manhattan via (33rd Street: 1 city block from New York Pennsylvania Station).



Photo Credit: Port Authority of NY & NJ

NJ TRANSIT: Hudson Bergen Light Rail

NJ Transit operates Light Rail services throughout Hudson County from North Bergen south to the City of Bayonne (Fare = \$2.10 per trip). There are two Light Rail stations in Hoboken,

connecting residents to downtown Jersey City and Bayonne. The northern route for the Light Rail provides travelers with access throughout Hoboken and North Bergen. One of the Light Rail stations is situated adjacent to the main campus properties of the Hoboken Housing Authority, where the highest concentration of low-income Hoboken residents can be found. There are 13 Light Rail stations in Jersey City, connecting residents of the central and southern areas of the city with Hoboken Terminal and NY/NJ PATH trains to the World Trade Center. Neighborhoods in the northern parts of Jersey City have more immediate access to mass transit via NY/NJ PATH trains.



Photo Credit: NJ Transit

Other Transportation Options

Transportation in Hudson County is expensive and difficult to afford for low-income families. However, in addition to heavy rail, light rail and subway, an extensive, diversified and multi-modal network provides choice for commuters of all income levels. NJ Transit operates an extensive bus system throughout Hoboken and Jersey City, connecting to destinations such as Manhattan, Secaucus, Newark and other major employment centers. Commuters can also take Hudson River Ferry service bound for Manhattan. Hoboken and Jersey City are conveniently situated at the entrance to both the Lincoln and Holland Tunnels bound for Manhattan (toll ranges from \$7.50 to \$12.00) and are accessible by the NJ Turnpike, Route 1&9, Interstate 78 and Route 3.

Population of Hoboken by Gender and Age

- The most significant population shift apparent in Hoboken since 2000 is the decrease in senior citizens and the increase in young children. While the percentage of individuals over 65 years of age decreased by 43%, the percentage of the population made up of children under the age of 5 years increased by 115%. This increase in young residents is substantiated by growth in the 25 to 34 and 35 to 44 age brackets, which increased as a percentage of the population by 4% and 19.5%, respectively. The 25 to 44 age range is most likely to be having young children and seems to be the primary factor influencing demographic shifts over the past 10 years.
- The only other significant change in population occurred in the 20 to 24 age bracket, which decreased by 36%. When compared with the other demographic shifts, this trend suggests that previous generations of young professionals are staying in Hoboken to start and raise their families. Younger professionals and new graduates, once critical to Hoboken’s population growth and commercial and retail development are being forced or priced out. This can be partially attributed to limited job prospects for recent graduates, who are opting to stay at home until the economy recovers and high skill jobs return.

Population of Jersey City by Gender and Age

- While the proportion of children under 5 years of age remained consistent over the past ten years, the population of Jersey City is getting older. The median age grew by 1.5%

Residents by Group	2010		2000	
	% of Total Population	Total Population	% of Population	Total Population
Females	50.5%	24,606	48.8%	18,883
Males	49.5%	24,115	51.2%	19,786
Under 5 Years	6.9%	3,352	3.2%	1,219
5 to 9	3.8%	1,872	3.0	1,151
10 to 14	2.0%	998	2.6%	1,012
15 to 19	3.2%	1,548	3.4%	1,303
20 to 24	8.8%	4,308	13.8%	5,347
25 to 34	39.3%	19,139	37.7%	14,576
35 to 44	16.5%	8,032	13.8%	5,347
45 to 54	8.3%	4,050	7.9%	3,058
55 to 59	3.4%	1,672	2.6%	995
60 to 64	2.4%	1,151	2.5%	967
65 to 74	2.5%	1,199	4.8%	1,872
75 to 84	2.1%	1,030	3.4%	1,326
85 Years +	0.8%	370	1.3%	496

Source: United States Census Bureau, 2010 American Community Survey 3 Year Estimates

from 32.4 years to 32.9 years as the percentage of residents aged 5 to 24 years decreased and the percentage of residents aged 25 to 74 increased. The lone exception to population

growth was the 35 to 44 bracket. The largest increase in population by age occurred in the 25 to 34 range, indicating many young professionals and families have settled in Jersey City over the past decade.

- Jersey City welcomed approximately 9,044 residents between the ages of 25 and 34 over the past decade, by far the largest increase in total residents of any age group. The increase observed within this age range is not consistent with 2000 Census numbers for the 15 to 24 bracket, suggesting that many of these residents are newly arrived in Jersey City.

Population of Hudson County by Gender and Age

- Demographic shifts in Hudson County were relatively stagnant over the past decade, with no noteworthy increases in any age bracket as a percent of total population. In real numbers, Hudson County experienced visible growth in the Under 5 (+4,587), the 25 to 34 (+12,588), the 45 to 54 (+10,821), the 55 to 59 (+8,632) and the 60 to 64 (+4,464) age

Residents by Group	2010		2000	
	% of Total Population	Total Population	% of Population	Total Population
Females	50.4%	124,963	51.2%	122,911
Males	49.6%	123,042	48.8%	117,144
Under 5 Years	6.9%	17,032	6.9%	16,631
5 to 9	6.3%	15,709	7.2%	17,321
10 to 14	4.9%	12,268	6.8%	16,383
15 to 19	6.5%	16,115	6.5%	15,542
20 to 24	7.3%	18,133	8.0%	19,094
25 to 34	22.4%	55,585	19.4%	46,541
35 to 44	14.7%	36,470	15.7%	37,799
45 to 54	13.0%	32,153	11.8%	28,268
55 to 59	5.4%	13,398	4.4%	10,463
60 to 64	4.3%	10,645	3.6%	8,575
65 to 74	5.3%	13,163	5.2%	12,534
75 to 84	2.2%	5,571	3.4%	8,099
85 Years +	0.7%	1,763	1.2%	2,805

Source: United States Census Bureau, 2010 American Community Survey 1 Year Estimates

brackets. The percent of the population above the age of 45 shifted up by 6%, but this marginal shift is equally distributed throughout the statistical age brackets and reveals no significant trends. However, the aging population and stagnant youth population suggests that Hudson County's population has limited mobility, is multi-generational and has close ties to their communities and neighborhoods.

- The changes in population by age over the past decade are relatively consistent between Hudson County and Jersey City. There are, however, a number of differences that help

unveil significant demographic trends within Jersey City. The two most notable changes are in the under-five population and the 25 to 34 bracket. Across all of Hudson County, the under-five population grew by 4.7% between 2000 and 2010, while it remained consistent in Jersey City over the same time period. However, the 25 to 34 population grew in Jersey City by a remarkable 15.5%, while only growing by approximately 5.6% in all of Hudson County. Therefore, when compared with the entire county, birth rates remained relatively constant over the past decade in Jersey City while the population of young professionals aged 25 to 34 experienced noteworthy growth. This trend is consistent with economic development and high skills employment growth in Jersey City over the past decade.

Residents by Group	2010		2000	
	% of Total Population	Total Population	% of Population	Total Population
Females	50.6%	321,584	50.9%	309,911
Males	49.4%	313,710	49.1%	299,064
Under 5 Years	6.7%	43,343	6.4%	38,756
5 to 9	5.6%	35,287	6.4%	39,034
10 to 14	4.9%	31,233	6.2%	37,666
15 to 19	5.9%	37,375	6.1%	37,383
20 to 24	7.6%	48,275	7.9%	48,029
25 to 34	20.7%	131,661	19.6%	119,073
35 to 44	15.2%	96,750	16.0%	97,727
45 to 54	13.1%	83,200	11.9%	72,379
55 to 59	5.6%	35,334	4.4%	26,702
60 to 64	4.3%	27,419	3.8%	22,955
65 to 74	5.8%	36,969	6.0%	36,714
75 to 84	3.4%	21,563	4.0%	24,312
85 Years +	1.2%	7,885	1.4%	8,245

Source: United States Census Bureau, 2010 American Community Survey 1 Year Estimates

Living Status in Hoboken

- The typical Hoboken household has completely transformed over the past decade. The number of family households has increased by 11%, the number of families with children has increased by 62.3% and the number of married couples has increased by 80.3%. This trend is further revealed by the 35% decrease in senior citizen households, the 2% increase in average family size and the 6.25% increase in the average household size. Hoboken is becoming a family-oriented community where young couples are establishing their roots and starting families.

Of 23,267 Households in 2010 and 19,418 in 2000	2010	2000
Family Households	39.1%	35.2%

Family Households with Children Under 18	18.5%	11.4%
Married Couples with Children Under 18	11.9%	6.6%
Female Householders, No Husband Present	9.1%	9.0%
Female Householders with Children Under 18, No Husband Present	5.5%	4.1%
Male Householders with Children Under 18, No Wife Present	1.1%	---
Householders 65 Years or Older Living Alone	5.3%	8.0%
Households With Individuals 65 Years and Over	9.4%	14.5%
Average Household Size	2.04	1.92
Average Family Size	2.78	2.73
Percent of Total Residents 65 Years or Older with a Disability	36.1%	51.5%
Percent of Total Residents 18 to 64 Years with a Disability*	4.7%	12.3%
Percent of Total Resident Under 18 Years with a Disability**	5.1%	7.5%

Source: United States Census Bureau, 2010 American Community Survey 3 Year Estimates

*2000 Data – Percent of Total Residents 21 to 64 Years with a Disability

**2000 Data – Percent of Total Residents 5 to 20 Years with a Disability

Living Status in Jersey City

- While the number of households in Jersey City increased by 4.5% between 2000 and 2010, the composition of households has transformed. Compared with the rising median age, the typical Jersey City household is shrinking, relative to the total size of the population. There are fewer families, families with children and married couples. The declining trends are reinforced by a 7.7% increase in the number of single head of households in Jersey City. This increase demonstrates the number of young, single professionals with high quality academic credentials and job skills who have recently migrated to Jersey City as a less expensive alternative to the urban lifestyle afforded by Manhattan.
- Although the number of resident over the age of 65 increased by 3.6%, the percentage of households with individuals over 65 decreased by 15.9% and the percentage of householders 65 years or older living alone decreased by 18.3%, suggesting a rise in multi-generational households.

Of 92,649 Households in 2010 and 88,632 in 2000	2010	2000
Family Households	61.5%	62.8%
Family Households with Children Under 18	27.4%	31.1%
Married Couples with Children Under 18	15.7%	17.6%
Female Householders, No Husband Present	17.6%	20.2%
Female Householders with Children Under 18, No Husband Present	8.9%	11.2%
Male Householders with Children Under 18, No Wife Present	2.7%	---
Householders 65 Years or Older Living Alone	6.7%	8.2%
Households With Individuals 65 Years and Over	16.9%	20.1%
Average Household Size	2.65	2.67
Average Family Size	3.33	3.37
Percent of Total Residents 65 Years or Older with a Disability	42.1%	49.0%
Percent of Total Residents 16 to 64 Years with a Disability*	7.0%	25.8%
Percent of Total Resident 5 to 15 Years with a Disability**	4.2%	9.9%

Source: United States Census Bureau, 2010 American Community Survey 1 Year Estimates

*2000 Data – Percent of Total Residents 21 to 64 Years with a Disability

**2000 Data – Percent of Total Residents 5 to 20 Years with a Disability

Living Status in Hudson County

- Like Jersey City, Hudson County experienced decline in family households and households with children. However, these demographic shifts in household composition followed an opposite trajectory in Hoboken, where the family and household size is on the rise.
- The number of residents in all age groups with a disability is decreasing in Hoboken, Jersey City and Hudson County. According to the National Institute of Health, a recent study found that this decline has been observed nationwide and can be traced to a variety of factors including environmental modifications, assistive technologies, biomedical advances, changes in Medicare reimbursement policies, improved rehabilitation services and the emergence of assisted-living options.

Of 238,692 Households in 2010 and 230,546 in 2000	2010	2000
Family Households	61.9%	62.3%
Family Households with Children Under 18	27.6%	29.6%
Married Couples with Children Under 18	16.5%	18.7%
Female Householders, No Husband Present	16.9%	16.6%
Female Householders with Children Under 18, No Husband Present	8.3%	8.8%
Male Householders with Children Under 18, No Wife Present	2.8%	---
Householders 65 Years or Older Living Alone	8.3%	9.6%
Households With Individuals 65 Years and Over	21.2%	22.9%
Average Household Size	2.64	2.60
Average Family Size	3.29	3.27
Percent of Total Residents 65 Years or Older with a Disability	35.7%	45.8%
Percent of Total Residents 18 to 64 Years with a Disability*	6.8%	24.4%
Percent of Total Resident Under 18 Years with a Disability**	4.1%	9.8%

Source: United States Census Bureau, 2010 American Community Survey 1 Year Estimates

*2000 Data – Percent of Total Residents 21 to 64 Years with a Disability

**2000 Data – Percent of Total Residents 5 to 20 Years with a Disability

Ethnicity in Hoboken

- Since 2000, Hoboken has welcomed an influx of Asian residents (Asian Indian: +26.4%, Chinese: +254.5%, Japanese: +40.5%, Vietnamese: +392.6%). As a result, the percentage of the population comprised of Asians increased by over 51.1%. Population growth occurred in other ethnic groups, but the changes were minimal in comparison to the significant growth in the Asian population. The most significant growth occurred in the Chinese population, which grew by 1,176 residents.

Year	White/Non-Hispanic	Hispanic/Latino	Asian	African American	Native American	Pacific Islander	Other
2010	70.6%	17.4%	6.5%	3.5%	0.1%	0.0%	1.9%
2000	70.5%	20.2%	4.3%	4.3%	0.2%	0.1%	0.4%

Source: United States Census Bureau, 2010 American Community Survey 3 Year Estimates

Ethnicity in Jersey City

- Over the past ten years, Jersey City has also experienced an influx of Asian residents (Asian Indian: +111%, Chinese: +96%, Korean: +70%, Vietnamese: +87%). Since 2000, the percentage of the population comprised of Asians has increased by over 45%. Like Hoboken, population growth occurred in other ethnic groups, but minimally.

Year	White/Non-Hispanic	Hispanic/Latino	Asian	African American	Native American	Pacific Islander	Other
2010	21.0%	28.2%	23.6%	26.2%	0.2%	0.0%	0.8%
2000	23.6%	28.3%	16.2%	28.3%	0.4%	0.1%	3.1%

Source: United States Census Bureau, 2010 American Community Survey 1 Year Estimates

Ethnicity in Hudson County

- The number of Hispanic/Latino residents in Hudson County increased by 11% between 2000 and 2010. Hoboken and Jersey City accounted for 3% and 7%, respectively, of total countywide growth in the Hispanic/Latino population over the past decade. Hoboken accounted for a large portion of growth in the Asian population (Chinese 27.5%) as did Jersey City (Asian Indian: 76%, Chinese: 80%, Korean: 63%, Vietnamese: 69%).

Year	White/Non-Hispanic	Hispanic/Latino	Asian	African American	Native American	Pacific Islander	Other
2010	30.1%	42.3%	13.3%	13.0%	0.5%	0.1%	0.7%
2000	35.3%	39.8%	9.4%	13.5%	0.4%	0.1%	1.5%

Source: United States Census Bureau, 2010 American Community Survey 1 Year Estimates

Ethnic Breakdown by Municipality in Hudson County

- Hoboken's population is noticeably less diverse than in what is found in neighboring communities. A significant percentage of the population is White/Non-Hispanic and the percentage of the population in the City of Hispanic/Latino, African-American and Asian descent is smaller than what has been observed in Hoboken's neighbors. While less diverse and significantly wealthier than other Hudson County communities, Hoboken is home to staggeringly high levels of income inequality that increasingly marginalizes the minority populations within the community.
- The percentage of Asian and African-American residents in Jersey City is significantly higher than in neighboring Hudson County municipalities, while the percentage of Hispanic/Latino and White/Non-Hispanic residents is significantly lower than the average of all municipalities. This statistical anomaly demonstrates the true diversity of Jersey City's demographic profile.

Municipality	Hispanic/Latino	White/Non-Hispanic	African American	Asian	Other
Bayonne	19.5%	62.7%	8.2%	7.3%	2.3%
East Newark	54.1%	32.1%	2.3%	6.5%	5.0%

Guttenberg	63.9%	25.2%	2.2%	8.3%	0.4%
Harrison	45.1%	36.9%	0.3%	15.6%	2.1%
Hoboken	17.4%	70.6%	3.9%	6.5%	1.6%
Jersey City	28.2%	21.0%	26.2%	23.6%	1.0%
Kearny	42.7%	44.5%	3.4%	4.5%	4.9%
North Bergen	68.4%	21.0%	4.0%	6.5%	0.1%
Secaucus	17.3%	60.4%	4.0%	17.2%	1.1%
Union City	76.2%	17.0%	1.0%	4.6%	1.2%
Weehawken	46.6%	40.3%	4.8%	8.2%	0.1%
West New York	78.4%	12.9%	2.1%	5.7%	0.9%
Averages	46.5%	37.1%	5.2%	9.5%	1.7%

Source: United States Census Bureau, 2010 American Community Survey 1 Year Estimates

Foreign Born and Citizenship in Hoboken

- Approximately 1,489 foreign born residents settled in Hoboken over the past decade, representing an increase of 26.6% in the foreign born population. As of 2010, 41.7% of Hoboken’s foreign born population entered the United States after 2000.
- Since 2000, the percentage of the population that speaks a language other than English and has limited English proficiency has decreased.
- While 1,489 new foreign born residents moved to Hoboken over the past decade, bringing the total foreign born population 7,077 residents, more than half of the foreign born population (3,906; 55.2%) still does not hold U.S. Citizenship. As a result, the percentage of the foreign born population without citizenship increased by 5.3% over the past decade.

Year	Foreign Born	% Foreign Born, Not Citizens	Speak a Language Other Than English at Home	Speak English Less Than Very Well
2010	14.5%	55.2%	19.3%	7.4%
2000	14.5%	52.4%	28.7%	11.2%

Source: United States Census Bureau, 2010 American Community Survey 1 Year Estimates

Foreign Born and Citizenship in Jersey City

- The percentage of residents in Jersey City who are foreign born increased from 34% to 38.7% over the past 10 years.
- While 14,498 new foreign born residents moved to Jersey City over the past decade, less than half (7,174) are not U.S. Citizens, replicating Hoboken’s challenges.

Year	Foreign Born	% Foreign Born, Not Citizens	Speak a Language Other Than English at Home	Speak English Less Than Very Well
2010	38.7%	57.4%	53.9%	22.1%
2000	34.0%	58.7%	50.0%	21.6%

Source: United States Census Bureau, 2010 American Community Survey 1 Year Estimates

Foreign Born and Citizenship in Hudson County

- The challenges apparent in Hoboken and Jersey City’s foreign born populations are more pronounced across all of Hudson County. Hoboken and Jersey City house just a small portion of the County’s foreign born population, yet still need services that target immigrant populations.
- The influx of foreign born residents occurred at a faster rate in Jersey City over the past decade (13.4%) than in Hudson County (4.5%).

Year	Foreign Born	% Foreign Born, Not Citizens	Speak a Language Other Than English at Home	Speak English Less Than Very Well
2010	41.6%	56.2%	60.1%	26.4%
2000	38.5%	58.5%	56.1%	27.9%

Source: United States Census Bureau, 2010 American Community Survey 1 Year Estimates

Language Proficiency in Hoboken, Jersey City and Hudson County

- Hudson County has a significantly higher percentage of bilingual individuals and individuals with limited English proficiency than Hoboken and Jersey City. As a result of the increasing marginalization of the low-income, minority population with limited English proficiency in Hoboken and seemingly greater need across all of Hudson County, it is likely that service providers will reduce their focus on Hoboken, and to a lesser extent on Jersey City, for other areas that demonstrate greater need. This void in service provision will need to be filled with services that increase English proficiency and remove linguistic barriers.
- Hudson County has a higher percentage of individuals who are bilingual (English/Spanish) and who speak Spanish but have limited English proficiency than Hoboken or Jersey City. Jersey City has a higher percentage of individuals who are bilingual (English/Asian or Pacific Islander Language) and who speak an Asian/Pacific Islander Language but have limited English proficiency than Hudson County.
- The number of Spanish speaking residents with limited English proficiency in Jersey City decreased by 13.6% (-3,670 persons), while the number of those who speak an Asian/Pacific Islander language increased by 46.8% (+3,510 persons). Over the past decade, the number of Jersey City residents who speak an Asian/Pacific Islander language and have limited English proficiency accounted for 72.4% of the growth in population of those who speak an Asian/Pacific Islander language.

Selected Statistics on Language Proficiency: 2010	Hoboken	Jersey City	Hudson County
Speaks English Only	80.7%	46.1%	39.9%
Bilingual in Spanish and English	5.0%	14.4%	21.0%
Speaks Spanish, but Speaks English Less Than Very Well	4.5%	10.1%	18.5%
Bilingual in English and Other Indo-European Languages	4.2%	9.0%	7.5%
Speaks Indo-European Language, Speaks English Less Than Very Well	1.8%	5.9%	4.3%
Bilingual in English and Asian/Pacific Islander Language	2.0%	6.1%	3.7%
Speaks Asian/Pacific Islander Language, Speaks English Less Than Very Well	1.0%	4.8%	2.6%
Bilingual in English and Other Language	0.7%	2.2%	1.5%
Bilingual in English and Other Language, Speaks English Less Than Very Well	0.1%	1.4%	1.0%

Source: United States Census Bureau, 2010 American Community Survey 1 Year Estimates

Educational Attainment in Hoboken

- Despite the increase in the percentage of residents with advanced academic qualifications (Bachelor's or Graduate Degree: +9,267 residents) in Hoboken over the past decade, the total number of residents with only a high school diploma remained relatively constant at approximately 4,200 residents (+751). As the number of residents without a high school diploma decreased by 1,943 and the number of residents with a Bachelor's or Master's degree increased, it can be concluded that Hoboken has matured and now welcomes a highly qualified and trained workforce. As a result, property values, rents and household incomes have risen, pricing out many low-income residents.

	2010	2000
Less Than 9 th Grade	3.9%	8.4%
9 th -12 th Grade, No Diploma	3.9%	8.3%
High School Diploma	11.5%	12.1%
Some College, No Degree	7.0%	8.9%
Associate's Degree	2.1%	2.9%
Bachelor's Degree	43.6%	40.7%
Graduate/Professional Degree	28.1%	18.7%

Source: United States Census Bureau, 2010 American Community Survey 3 Year Estimates

- According to the 2012 New Jersey School Report Card the dropout rate in the Hoboken Public School District is 0.7%, compared with a 1.4% statewide average. The graduation rate in the district is 81.99% compared with an 83% statewide total. Only 50.8% of students graduated by passing the HSPA, the baseline standard for high school graduation in New Jersey, compared with a statewide average of 82.2%. Only 56.5% demonstrate proficiency or advanced proficiency in mathematics (state average = 75.9%) and only

47.5% demonstrate proficiency or advanced proficiency in language arts (state average = 70.1%). Additionally, 27.6% are not proficient in science compared with only 18.4% on average statewide.

- Of the 328 high schools in the State of New Jersey, Hoboken High School is ranked 298 (dropping from 187th just two years earlier, from the 43rd percentile in 2010 to the 9th percentile in 2012). Based on this trend, it appears that other school districts are outperforming Hoboken. Less than 3% of students demonstrate advanced proficiency in Language Arts and Mathematics and the high school offers no opportunities for Advanced Placement that help students receive college credit and reduce the cost of postsecondary education. Of the 15 high schools in Hudson County, Hoboken High School outperforms only 5.

Educational Attainment in Jersey City

- Over the past decade, the population of Jersey City experienced significant increase in the percentage of residents with advanced academic qualifications (Bachelor’s or Graduate Degree) and significant decrease in the percentage of residents without a high school diploma. The total number of residents with a high school diploma remained constant at approximately 39,000 residents. As a result of this phenomenon, the population of Jersey City appears more highly educated as a whole. This translates to higher property values, rents and household incomes. These trends often have an adverse effect on low-income populations with limited academic qualifications.

Educational Attainment	2010	2000
Less Than 9 th Grade	7.9%	10.6%
9 th -12 th Grade, No Diploma	8.6%	16.8%
High School Diploma	22.8%	25.5%
Some College, No Degree	15.0%	16.0%
Associate’s Degree	4.2%	3.6%
Bachelor’s Degree	26.2%	18.1%
Graduate/Professional Degree	15.3%	9.3%

Source: United States Census Bureau, 2010 American Community Survey 1 Year Estimates

- According to the 2010 New Jersey School Report Card the dropout rate in Jersey City is 3.0%, compared with a 1.7% statewide average. Only 59.9% of students graduated by passing the HSPA, the baseline standard for high school graduation in New Jersey, compared with a statewide average of 90.6%. Additionally, 51.4% demonstrate proficiency or advanced proficiency in mathematics (state average = 75%) and 69.9% demonstrate proficiency or advanced proficiency in language arts (state average = 88%). Thus, there are a higher proportion of students underperforming in the academic fields of math and language arts than are excelling. The graduation rate in the district is 80.6% compared with a 94.7% statewide average. Only 41.9% of graduating seniors indicated plans to attend a four year university after graduation, 34.4% indicated plans to attend a two year college and another 23.7% had other plans such as military service or

employment.

Educational Attainment in Hudson County

- Over the past decade, changes in educational attainment within Hudson County are comparable to those observed in Hoboken and Jersey City. This can be explained by factors similar to those proposed for Hoboken and Jersey City as well as a flight of low skilled labor, replaced by highly qualified young professionals with advanced academic credentials.

	2010	2000
Less Than 9 th Grade	9.9%	13.5%
9 th -12 th Grade, No Diploma	8.6%	16.0%
High School Diploma	26.6%	26.8%
Some College, No Degree	14.5%	15.0%
Associate's Degree	4.3%	3.4%
Bachelor's Degree	23.3%	16.3%
Graduate/Professional Degree	12.8%	8.9%

Source: United States Census Bureau, 2010 American Community Survey 1 Year Estimates

Economic Characteristics of Hoboken

Hoboken's robust economy is comprised of a diverse blend of health care, finance, education, government, insurance and real estate sectors. The past ten years of economic growth have brought unprecedented wealth and affluence, soaring property values, rising market rate rents and higher household incomes. When adjusted for inflation, the median household income has grown by 29.4% since 2000 and the per capita income has grown by 26.1%. However, rising levels of income inequality, unemployment and poverty continue to marginalize low-income households, who lack the education and employment skills necessary to benefit from recent economic growth trends.

The civilian employed population 16 Years of Age and Older (32,404 residents) is divided among the following employment sectors:

- Management, business, science and arts occupations: 20,858 (64.4%)
- Service occupations: 2,129 (6.6%)
- Sales and office occupations: 8,129 (25.1%)
- Natural resources, construction & maintenance occupations: 551 (1.7%)
- Production, transportation & material moving occupations: 737 (2.3%)

	2010	2000
Median Household Income	\$102,458	\$79,206*
Per Capita Income	\$68,946	\$54,697*
Population Over 16 Years of Age Unemployed	6.0%	3.7%
Families Below Poverty Line with Children Under the Age of 18 Years	14.8%	13.6%

Families Below Poverty Line with Single Female Head of Household with Children Under the Age of 18	45.6%	34.3%
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Source: United States Census Bureau, 2010 American Community Survey 1 Year Estimates
*Data adjusted for inflation.

2010 Hoboken Household Income

Of 23,267 households:

- 20.1% have income of \$200,000 or higher
- 52.4% have income of \$100,000 or higher
- 18.8% have income of \$35,000 or less
- 10.8% have income of \$15,000 or less

Economic Characteristics of Jersey City

Jersey City’s economy is comparable to Hoboken’s and has experienced tremendous growth over the past decade. As a result, property values, market rate rents and household incomes have increased significantly. When adjusted for inflation, the median household income has grown by 10.4% since 2000 and the per capita income has grown by 17%. Despite this economic growth, low-income residents with limited job skills and lack of education have not capitalized on recent economic growth. Income inequality has risen sharply in Jersey City, as low-income residents lack the tools, skills and resources to achieve upward social and economic mobility.

The civilian employed population 16 Years of Age and Older (122,730 residents) is divided among the following employment sectors:

- Management, business, science and arts occupations: 50,462 (41.1%)
- Service occupations: 22,425 (18.3%)
- Sales and office occupations: 29,752 (24.2%)
- Natural resources, construction & maintenance occupations: 5,781 (4.7%)
- Production, transportation & material moving occupations: 14,310 (11.7%)

	2010	2000
Median Household Income	\$52,950	\$47,944*
Per Capita Income	\$28,772	\$24,579*
Population Over 16 Years of Age Unemployed	9.3%	6.1%
Families Below Poverty Line with Children Under the Age of 18 Years	25.6%	22.8%
Families Below Poverty Line with Single Female Head of Household with Children Under the Age of 18	51.4%	31.7%

Source: United States Census Bureau, 2010 American Community Survey 1 Year Estimates
*Data adjusted for inflation.

2010 Jersey City Household Income

Of 88,617 households:

- 2.0% have income of \$200,000 or higher
- 11.5% have income of \$100,000 or higher
- 46.5% have income of \$35,000 or less
- 21.7% have income of \$15,000 or less

Economic Characteristics of Hudson County

The economy of Hudson County is in many ways dependent upon the economies of Hoboken and Jersey City and therefore, reflects the economic conditions found in both cities.

The civilian employed population 16 Years of Age and Older (321,480 residents) is divided among the following employment sectors:

- Management, business, science and arts occupations: 118,514 (37.9%)
- Service occupations: 54,400 (17.4%)
- Sales and office occupations: 75,993 (24.2%)
- Natural resources, construction & maintenance occupations: 22,231(7.1%)
- Production, transportation & material moving occupations: 41,242 (13.2%)

	2010	2000
Median Household Income	\$54,817	\$51,022*
Per Capita Income	\$29,798	\$26,787*
Population Over 16 Years of Age Unemployed	9.0%	5.3%
Families Below Poverty Line with Children Under the Age of 18 Years	20.1%	18.9%
Families Below Poverty Line with Single Female Head of Household with Children Under the Age of 18	44.6%	36.5%

Source: United States Census Bureau, 2010 American Community Survey 1 Year Estimates

*Data has been adjusted for inflation.

2010 Hudson County Household Income

Of 238,692 households:

- 6.6% had income of \$200,000 or higher
- 24.6% had income of \$100,000 or higher
- 32.9% had income of \$35,000 or less
- 14.2% had income of \$15,000 or less

September 2012 Unemployment Data

The New Jersey Department of Labor and Workforce Development reported the following unemployment rates for Hudson County and its municipalities:

Hoboken	Jersey City	Union City	West New York	Hudson County	New Jersey
5.0%	11.1%	13.0%	11.5%	10.4%	9.2%

Source: New Jersey Department of Labor and Workforce Development

Housing in Hoboken

- There are 23,267 housing units in Hoboken, of which 36.9% have been built since 1970. Additionally, 45.5% of housing units pre-date 1939, demonstrating the historic value of the properties found within the community. The median home value rose 34.9% between 2000 and 2010 and the median rent rose by 67.8% over the same time period.

	Median Value	Median Rent
2010	\$578,400	\$1,681
2000	\$543,113*	\$1,268*

*Data adjusted for inflation

- Approximately 32% of Hoboken renters pay more than 30% gross rent as a percentage of household income (GRAPI).
- There are 15,407 occupied housing units paying rent, comprising 66.2% of all occupied units. There are 7,574 owner-occupied units, comprising 32.6% of all occupied units. The median monthly mortgage payment is valued at \$3,216.



- As Hoboken is predominately a rental community, the population is highly mobile. Approximately 83.4% of all households (19,400 households) have moved into their current place of residence over the past ten years.

- The Hoboken Housing Authority manages 1,353 public housing units in 28 properties at 6 locations across the city. There are 325 units reserved for Seniors Citizens. There are 1,028 affordable housing units for families.
- The Hoboken Housing Authority also administers 326 affordable rental units through leased housing contracts with private owners using tenant-based vouchers know as Housing Assistance Payments.

Housing in Jersey City

- There are 109,573 housing units in Jersey City, of which 30% have been built since 1970. The median home value rose 112% between 2000 and 2010 and the median rent rose by 32% over the same time period.

	Median Value	Median Rent
2010	\$335,100	\$1,123
2000	\$158,286*	\$854*

*Data adjusted for inflation

- Approximately 49.5% of Jersey City renters pay more than 30% gross rent as a percentage of household income (GRAPI).
- There are 62,798 occupied housing units paying rent, comprising 68.6% of all occupied units.
- There are 28,744 owner-occupied units, comprising 31.4% of all occupied units. The median mortgage is valued at \$2,487.
- As Jersey City is predominately a rental community, the population is highly mobile. Approximately 52,157 of all households (57%) have moved into their current place of residence over the past ten years.
- The Jersey City Housing Authority administers 2,493 units across 20 affordable housing sites. There are 1,736 public housing units managed by the Jersey City Housing Authority. Approximately 607 rental units are reserved for elderly or disabled tenants. A total of 351 units are utilized as mixed-income units that are subsidized by public funding.

Median Home Value in Hoboken, Jersey City and Hudson County



Median Rent in Hoboken, Jersey City and Hudson County



Source (both charts): United States Census Bureau
 *Data from Year 2000 used in charts is adjusted for inflation.

Housing in Hudson County

- There are 270,578 housing units in Hudson County, of which 29.7% have been built since 1970. The median home value rose 135% between 2000 and 2010 and the median rent rose by 55.9% over the same time period.

	Median Home Value	Median Rent
2010	\$352,600	\$1,096
2000	\$190,324*	\$890*

*Data adjusted for inflation

- Approximately 47.8% of Hudson County renters pay more than 30% gross rent as a percentage of household income (GRAPI).
- There are 154,825 occupied housing units paying rent, comprising 57.2% of all occupied units.
- There are 115,753 owner-occupied units, comprising 42.8% of all occupied units. The median mortgage is valued at \$2,579.
- As Hudson County is predominately a rental community, the population is highly mobile. Approximately 69.0% of all households have moved into their current place of residence over the past ten years.
- There are more than 9,400 public housing units in Hudson County. Approximately 4,360 additional units are subsidized by the Federal government through a tenant-based voucher system.
- Although more than 35,000 housing units have been constructed in Hudson County since 2000, there remain more than 22,500 households on the waiting list for Section 8 (subsidized) housing.



Poverty in Hoboken, Jersey City and Hudson County

According to the United States Census Bureau, the results of the 2010 Census revealed that Hudson County has *the third highest poverty rate among New Jersey's 21 counties*. Hudson County also has the fourth highest poverty rate in New Jersey for individuals under 18 years of age. Poverty rates released by the U.S. Census Bureau are based on poverty thresholds that are designed to produce statistical data, as opposed to poverty guidelines, which are used by the U.S. Department of Health and Human Services to determine eligibility for assistance through various federal programs. In 2010, when the majority of data included in this community assessment was collected, the federal poverty threshold was \$11,139 for an individual and \$22,113 for a family of four with two children under the age of 18 years.

The extent of poverty in Hudson County is further detailed in the following statistical estimates:

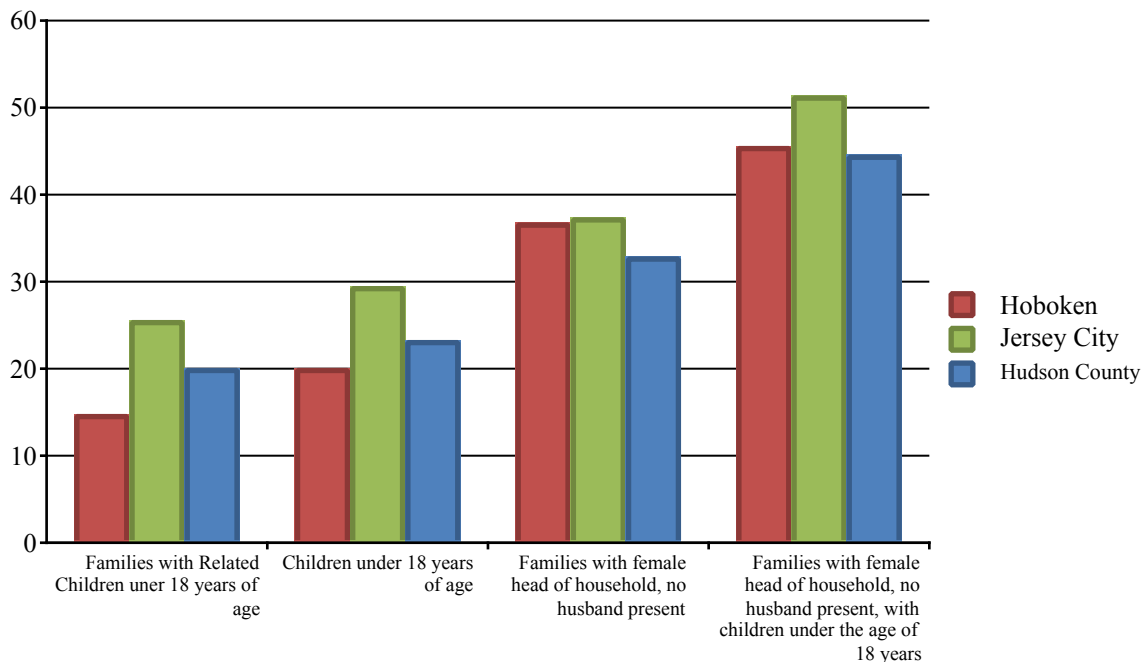
- As of 2010, the percentage of Hudson County residents living in poverty (16.5%) increased by 13.9% from 2009 levels (14.5%);
- Hudson County's poverty level is 60% higher than the overall poverty level in New Jersey, which the 2010 Census estimated at 10.3%;
- Hudson County is one of five of New Jersey's 21 counties with a higher rate than the national average (15.3%);
- Hudson County's population grew by 26,218 residents between 2000 and 2010 (an increase of 4.3%). The number of individuals in poverty grew by 30% over the same time period. As of 2010, there are 104,823 individuals in poverty in Hudson County, demonstrating an increase of 26,522 individuals from the 88,301 reported by the 2000 Census;
- The poverty rate for individuals under the age of 18 in Hudson County was 23.3% in 2010, compared with the statewide average of 14.5%;
- The poverty rate for children between 5 and 17 years of age in Hudson County was 30.7% in 2010, compared with the statewide average of 13.1%;
- The poverty rate for children under 5 years of age in Hudson County was 20.4% in 2010, compared with the statewide average of 17.2%.

Without this detailed analysis of poverty statistics, the economic characteristics of Hudson County, Hoboken and Jersey City as a whole are deceiving. Access to the New York Metropolitan regional economy places neighborhoods of extreme wealth and high property values alongside low-income, marginalized populations. Over the past 20 years, Hoboken, Jersey City and neighboring Hudson County municipalities have welcomed hundreds of businesses from Manhattan due to lower rents, taxes and utility costs. This economic renaissance has empowered the growth and development of Hoboken, Jersey City and their neighbors, but has

occurred alongside rising levels of poverty, income inequality and declining quality of life for many low-income families.

There are four statistical economic indicators that best represent the magnitude and extent of poverty levels in Hoboken, Jersey City and Hudson County:

- Families with related children under 18 years of age (14.8% in Hoboken, 25.6% in Jersey City and 20.1% in Hudson County);
- Children under 18 years of age (20.1% in Hoboken, 29.5% in Jersey City and 23.3% in Hudson County);
- Families with female head of household, no husband present (36.8% in Hoboken, 37.4% in Jersey City and 32.9% in Hudson County);
- Families with female head of household, no husband present, with children under the age of 18 years (45.6% in Hoboken, 51.4% in Jersey City 44.6% percent in Hudson County).



Poverty Indicators for Hoboken, Jersey City and Hudson County
 Source: United States Census Bureau, 2010 American Community Survey 1 Year Estimates

Additional poverty indicators which are very significant for community-based service considerations, particularly HOPES CAP, Inc.’s Early Childhood Program, are the proportion of children under the age of 5 years in households with incomes below the poverty level:

- Children under 5 years of age (7.9% in Hoboken, 25% in Jersey City, 23.7% in Hudson County);
 - This is particularly important as the actual number of Hoboken children under 5 years of age in poverty has risen by approximately 44.6% since 2000, while the

percentage of families in poverty who only have children under the age of 5 years has dropped by 92%. The dramatic change over the past decade is indicative of a wave of more affluent, young families moving into Hoboken, while the low-income population with young children also grows.

- *Despite the recent trend of affluent families migrating to Hoboken, the number of low-income families is increasing.* The migration to Hoboken of affluent families with young children is reflected in the 10 year change in Hoboken’s family population: between 2000 and 2010, a total of 1,712 new families with children under 18 settled in Hoboken, representing an increase of 66%. However, the percentage of the population comprised of families with incomes below the poverty level decreased by 13.9% while the actual number of low-income families increased (+191 families; an increase in number of 42.9%).
- Despite an influx of young professionals, both the percentage of Jersey City families who only have children under the age of 5 years with incomes below the poverty level (22.0%) and the number of children under the age of 5 years in household incomes below the poverty level (4,258) remained relatively constant.
- Families with female head of household, no husband present, with children under the age of 5 years (16.4% in Hoboken, 60.2 in Jersey City, 56.2 percent in Hudson County).

2010 Poverty Threshold Rates in Hoboken and Hudson County

Poverty Indicator	Hoboken	Jersey City	Hudson County
Individuals Below Poverty Level	11.1%	18.8%	16.5%
Families Below Poverty Level	11.0%	16.1%	13.7%
- Families with Related Children Under 18 Years	14.8%	25.6%	20.1%
- Families with Related Children Under 5 Years Only	1.0%	22.0%	15.0%
Married Couple Families	1.9%	6.0%	5.8%
- Married Couple Families with Related Children Under 18 Years	0.0%	7.5%	6.8%
- Married Couple Families with Related Children Under 5 Years Only	0.0%	5.8%	3.4%
Families with Female Householder, No Husband Present	36.8%	37.4%	32.9%
- Families with Female Householder with Related Children Under 18 Years	45.6%	51.4%	44.6%
- Families with Female Householder with Related Children Under 5 Years Only	16.4%	60.2%	56.2%

Under 18 Years of Age Below Poverty Level	20.1%	29.5%	23.3%
- Related Children Under 18 Years	20.1%	29.0%	22.9%
- Related Children Under 5 Years	8.9%	25.2%	20.4%
18 to 64 Years	8.6%	16.1%	14.8%
65 Years of Age or Older	24.2%	13.2%	16.0%

Source: United States Census Bureau, 2010 American Community Survey 1 Year Estimates

Problems and Causes of Poverty in Hoboken, Jersey City and Hudson County

The following indicators represent the primary problems, challenges and causes of the cycle of poverty in Hoboken, Jersey City and Hudson County. They are not organized in any particular order and are instead equally indicative of community needs within Hoboken, Jersey City and Hudson County. Statistics on poverty levels included in this analysis are based on poverty threshold criteria, as established by the U.S. Census Bureau for statistical purposes, as opposed to federal poverty guidelines which are used by the U.S. Department of Health and Human Services to establish eligibility for various entitlement programs. The following table shows the 2010 federal poverty thresholds based on size of family unit:

One Person > 65 years	One Person +65 years	Two People	Three People	Four People	Five People	Six People
\$11,344	\$10,458	\$14,218	\$17,374	\$22,314	\$26,439	\$29,897

The following table shows the 2010 federal poverty guidelines based on size of family unit. Poverty guidelines are used by the federal government to determine eligibility for various programs. However, in many cases, there may be individuals who are below the federal poverty threshold but above the federal poverty guidelines. These individuals are living in poverty, yet ineligible for critical assistance programs. For example, a family of four with an income of \$22,200 is below the poverty threshold, but ineligible for certain government programs as they do not meet the federal poverty guidelines.

One Person	Two People	Three People	Four People	Five People	Six People	Seven People
\$10,830	\$14,570	\$18,310	\$22,050	\$25,790	\$29,530	\$33,270

Percentage of Young Children who are Low-Income:

Children under 5 years of age comprise 6.9% of the population of Hoboken, 6.9% of the population of Jersey City and 6.7% of the population of Hudson County. A large percentage of children under the age of 5 are low-income (8.9% in Hoboken, 25.2% in Jersey City and 20.4% in Hudson County). There are approximately 298 children under 5 years of age below the poverty level in Hoboken, 4,292 in Jersey City and 8,637 in Hudson County. Children under 5 years of age below the poverty level in Hoboken and Jersey City comprise 53.1% of all children under 5 years of age below the poverty level in Hudson County.

Percentage of Families with Female Single Head of Household with Children under 18 who are Low-Income:

Single female head of households with children under 18 years of age comprise 5.5% of total households in Hoboken, 8.9% of total households in Jersey City and 8.3% of total households in Hudson County. Approximately 45.6% are below the poverty level in Hoboken, 51.4% in Jersey City and 44.6% in Hudson County. Single female head of households with children under 18 years of age in Hoboken comprise 54.5% of single female head of households with children under 18 years of age in Hudson County.

Percentage of Seniors who are Low-Income:

Adults 65 years of age or older comprise 5.4% of the population of Hoboken, 8.2% of the population of Jersey City and 10.4% of the population of Hudson County. Approximately 24.2% of Hoboken adults 65 years of age or older, 13.2% of adults 65 years of age or older in Jersey City and 14.1% of Hudson County adults 65 years of age or older are living below the poverty level. Low-income seniors in Hoboken (2,599 persons) and Jersey City (2,705 persons) comprise 56.8% of the low-income seniors of Hudson County (9,365 persons).

High Cost of Child Care:

Many low-income families with young children require child care in order to work, attend classes or participate in a training program; however, the rising cost of child care is difficult to afford for low-income families. According to the National Association of Child Care Resource and Referral Agencies (NACCRRA), the annual cost for center-based infant care in 2010 ranged from \$4,650 to \$18,200 across the United States. The annual cost of center-based care for a 4 year old ranged from \$3,900 to \$14,050. In 2010, the average cost of center-based care for an infant increased 2.3% and the average cost of center-based care for a 4 year old increased 1.5%. According to the Legal Services of New Jersey Poverty Research Institute's Self-Sufficiency Standard for Hudson County, the average annual cost of infant care is \$6,636 and the average annual cost of preschool care is \$7,812. The federal poverty thresholds published by the U.S. Census Bureau place the poverty threshold at \$15,504 for a two person household with one child and \$18,106 for a three person household with one child. Based on the above cost estimates and federal poverty thresholds, a low-income single parent household would spend 43% of their income for infant care and 50% of their income for preschool care. A low-income household with two parents and one child would pay 37% of their income for infant care and 43% of their income for preschool care.

Varying Quality of Child Care:

New Jersey's child care system has been reshaped in recent years with "new regulations around required training hours, increased documentation requirements for new providers, the organization of providers through unions, and a growing number of corporate child care centers and non-regulated care providers." Furthermore, the economic recession that began in 2008 resulted in increased unemployment rates, which have facilitated a decrease in child care

enrollment and a “drop in the number of registered family child care providers.” As these trends continue to unfold, the challenge of providing affordable child care to low-income families has intensified. The costs of care have increased significantly, while the quality and consistency of care continues to fluctuate. Additionally, child care workers and early childhood educators often have inadequate training and low wages to provide for their professional development.

The New Jersey Association of Child Care Resource and Referral Agencies (NJCCRRA) reported on the status of New Jersey’s family child care providers in 2011. Among the findings introduced in the report:

- Approximately 61.2% of child care providers earn income below the Federal Poverty Level;
- 17% of child care workers have completed some high school, 49% have a high school diploma or GED equivalency, 18% have an Associate Degree and 16% have a Bachelor’s Degree or higher;
- 35.5% of child care workers reported pretax annual wages of less than \$15,000;
- Only 15.7% of child care workers reported annual earnings over \$31,000.

These statistics demonstrate the challenges in expanding the availability of affordable care as providers often have limited academic credentials, inadequate training and uncompetitive compensation. Providing advanced training presents additional obstacles. The Child Development Associate Credential, a popular professional qualification among aspiring and current child care providers, typically requires 120 hours of approved classroom training within a five year period and can require up to 480 hours of supervised field work. As a consequence, the quality of care, especially in low-income communities, is dependent upon workers who have limited qualifications and low wages.

NJCCRRA further reported a significant decline in the number of child care providers over the past decade. In 2001, there were 595 child care providers in Hudson County. However, by 2010, only 380 child care providers remained, representing a 36% decrease in the availability of care over a ten year period. Survey results revealed some of the main reasons that child care workers stopped providing care, including low earnings (45%), absence of benefits (21%) and long hours (13%). Additionally, child care workers cited limited access to training as a means of increasing their wage rate and encouraging a long-term commitment to providing care. Among the challenges to accessing training that providers identified were schedule conflicts (29%), location (18%), limited extra time to attend trainings (18%), affordability (13%) and awareness (2%).

Highly Limited Affordable Infant and Toddler Center Care Resources:

According to Kids Count of New Jersey, there were 306 licensed child care centers in Hudson County in 2010 with a capacity for 21,256 children. The 2010 U.S. Census Bureau reported that there were approximately 42,343 children under the age of 5 years in Hudson County. Thus, the capacity of licensed child care centers in Hudson County is roughly half of the total population of children under the age of 5 years. In Hoboken and Jersey City, there are 20,384 children under the age of 5 years (3,352 and 17,032, respectively), representing 48.1% of the countywide population under the age of 5 years.

Self-Sufficiency Baseline Standards:

Low-income families are unable meet the baseline standards for economic self-sufficiency in Hudson County, which fluctuate based on the number of adults and the number and ages of children in each household. According to the Legal Services of New Jersey Poverty Research Institute, which publishes self-sufficiency standards for New Jersey by county, a single head of household with an infant must earn a minimum annual income of \$37,521 to achieve self-sufficiency in Hudson County. A single head of household with a preschooler must earn an annual income of \$39,460 to meet this standard. In Hoboken, 20.6% of households earn less income than the lowest self-sufficiency baseline of \$39,460 and 34.5% of households earn less income than the highest self-sufficiency baseline. In Jersey City, 29.3% of households earn less income than the lowest self-sufficiency baseline of \$37,521 and nearly 60% of households earn less income than the highest self-sufficiency baseline. The following table displays the self-sufficiency standards for various households that include any combination of one adult, two adults, infants and preschoolers:

Family Type	Standard	Family Type	Standard
Adult + Infant	\$37,521	2 Adults + Infant	\$42,201
Adult + Preschooler	\$39,460	2 Adults + Preschooler	\$44,132
Adult + 2 Infants	\$46,795	2 Adults + 2 Infants	\$51,106
Adult + Infant + Preschooler	\$48,686	2 Adults + Infant + Preschooler	\$52,988
Adult + 2 Preschoolers	\$50,577	2 Adults + 2 Preschoolers	\$54,870
Adult + 3 Infants	\$60,984	2 Adults + 3 Infants	\$65,018
Adult + 2 Infants + Preschooler	\$62,883	2 Adults + 2 Infants + Preschooler	\$66,908
Adult + Infant + 2 Preschoolers	\$64,888	2 Adults + Infant + 2 Preschoolers	\$68,799
Adult + 3 Preschoolers	\$67,080	2 Adults + 3 Preschoolers	\$70,689

Source: Legal Services of New Jersey, Poverty Research Institute

Lack of Affordable Housing:

Low-income individuals and families have limited access to affordable housing in Hoboken and Jersey City and the challenges continue to mount. Hoboken and Jersey City have experienced a significant boom in property values and commercial investment as a result of a concerted focus on waterfront redevelopment. New skyscrapers, the emergence of an expansive multi-modal transit system and other projects have fostered a renewed focus on economic development. Firms large and small find the Hudson County waterfront convenient alternatives to the high rents, soaring energy costs and congestion of New York City, which is situated directly across the Hudson River from both Hoboken and Jersey City. As a result, residential property values and rents have increased, adversely impacting low-income families. The Fair Market Rate schedule, as announced by the United States Department of Housing and Urban Development, states the following fair market rates for Hudson County:

0 BR	1 BR	2BR	3BR	4BR
\$1,027	\$1,085	\$1,266	\$1,534	\$1,652

Source: United States Department of Housing and Urban Development

These high rents are extremely difficult to afford for many families and, therefore, consume a significant percentage of household incomes. According to the 2010 U.S. Census, 22.9% of Hoboken residents who occupy but do not own rental units pay more than 35% of gross rent as a percentage of household income (GRAPI). In Jersey City, 40.7% of residents who occupy but do not own rental units pay more than 35% of gross rent as a percentage of household income (GRAPI). Without the support of Section 8 housing offered by the U.S. Department of Housing and Urban Development, a single mother of one living below the poverty level in either Hoboken or Jersey City would pay approximately 86% of her income towards a one bedroom apartment.

Population Density:

Hoboken is the fourth (4th) most densely populated municipality in the United States with more than 41,326 individuals per square mile. Jersey City, the 25th most densely populated municipality in the United States, has more than 16,736 residents per square mile. Additionally, Hudson County is the 6th most densely populated county in the United States with over 13,731 individuals per square mile. High population density has significant influence on quality of life for individuals, families and communities as a whole. While there are many benefits to high density locales, including immediate access to vital goods and services such as food and medical facilities, there are undoubtedly numerous challenges and obstacles faced by all members of the community. Some of the most prominent community features affected by high population density include public transportation, health care systems, educational institutions, pollution, water systems, public health, crime and cost of living.

Limited Education for a High Skills Employment Market:

The economies of Hoboken, Jersey City and Hudson County are dominated by the finance, insurance, real estate, health care, education and government industries. The employment opportunities in these industries that allow for economic self-sufficiency require higher academic qualifications and advanced job skills. As a result, most low-income families in Hudson County who lack these qualifications are either unemployed or work part-time in low-skill industries where employment benefits such as healthcare, vacation and sick leave are limited. Of the population of Hoboken over the age of 25 years, 26.3% do not have a college degree (Associate's, Bachelor's and/or Graduate), 71.7% have a Bachelor's Degree or higher, and 11.5% have only a high school diploma or equivalency. Of the population of Jersey City over the age of 25 years, 54.3% do not have a college degree (Associate's, Bachelor's and/or Graduate) and only 41.5% have a Bachelor's Degree or higher. 39.3% have only a high school diploma or equivalency. Of the population of Hudson County over the age of 25 years, 63.9% do not have a college degree and only 36.1% have a Bachelor's Degree or higher.

Educational Attainment in Hudson County

Low Earning Power and Income Inequality:

The United States has one of the highest rates of income inequality among industrialized countries. When calculating income inequality with the Gini Coefficient*, an internationally accepted indicator for nearly 100 years, only 11 countries have higher income inequality before taxes than the United States. After taxes, income inequality in the United States is higher than all but three of the most developed countries in the world: Chile, Mexico and Turkey. This statistical shift in ranking demonstrates the favorability towards the highest income earners in the tax code, a trend that adversely impacts low-income families. Between 1979 and 2007, the highest 1% of earners (\$353,900+) increased their aggregate after-tax income by approximately 281% while the bottom 60% (>\$50,000) increased their collective after-tax income by an average of 21.3%. The top 20% of earners (\$74,700+) increased their total after-tax income by 95%. Over that same time period, the bottom 20% of earners (>\$26,934) saw their family income decrease by 7.4%.

While income inequality is a growing problem nationwide, it is also significant in New Jersey, and more specifically, Hudson County. There are 35 states which have lower income inequality, placing the Garden State in the 30th percentile. The problem is even more pervasive in Hudson County where the Gini Coefficient measures at .625, 35% higher than New Jersey as a whole and 65% higher than the nation as a whole. Furthermore, 50% of Hudson County's total aggregate income is held by the top 15% of earners. As income inequality deepens in the United States, New Jersey and Hudson County, the ability of low-income families to increase their earning power and escape the cycle of poverty becomes increasingly difficult.

* The Gini Coefficient measures income inequality on a scale of 0 to 1, 0 being perfect equality and 1 being perfect inequality.

Loss of Jobs Due to the Recession:

The Great Recession of 2008 was an endemic catastrophe with truly global repercussions. While the unemployment rate in Hudson County stabilized in 2011, it continues to fluctuate as people secure employment, drop out of the labor force due to discouragement, go back to school or retire (from 10.3% in April 2011, 9.6% in December 2011, 11.4% in June 2012 to 10.4% in September 2012). The aftershocks of economic uncertainty continue to adversely impact low-income families. While the New York Metropolitan Regional labor market has

shown significant signs of recovery, the jobs created are not conducive to the skill set and professional and academic qualifications held by low-income workers. A recent report published by the Hudson County Planning Board revealed a decrease of 6,469 jobs despite an increase of 12,157 individuals in the labor market between 2007-2009. The same report highlighted a 46.9% increase in jobs in the finance and insurance sectors, yet a 46.8% decrease in manufacturing jobs and a 17.9% decrease in transportation and warehousing jobs. While these statistics represent only a portion of the regional labor market for Hudson County, inclusive of Hoboken and Jersey City, the trends suggest further decline in jobs for low-income and low-skilled workers and a continued increase in jobs for highly-skilled and qualified workers.

Public Safety:

Hudson County as a whole is one of New Jersey's highest ranking geographic areas with respect to crime, ranking fifth for both total crime index and violent crime index. Not surprisingly, families in Hoboken and Jersey City are concerned for their children's safety. In Hoboken and Jersey City, one crime is committed each year for every 30-40 residents. The negative influences of "the street" in Hoboken and Jersey City include drugs, gangs and other large scale criminal activities. A 2010 report commissioned by the New Jersey State Police revealed that there are no less than 6 organized gangs with more than 112 total members in Hoboken and no less than 9 organized gangs with more than 300 members in Jersey City. Gangs throughout Hudson County have been linked to retail, mid-level and high-level distribution of many controlled dangerous substances including marijuana, cocaine, heroin and PCP. As a result of the volume, extent and nature of criminal behavior in the greater Hudson County area, many parents are concerned about these negative influences. This is particularly true among low-income households, as parents often work long hours and multiple jobs and are away from home when their children are home.

According to the 2010 New Jersey State Police Uniform Crime Report (the most up-to-date crime data available as of the publication of this Community Assessment), the City of Hoboken has a crime rate of 22.7 per 1,000 residents and a violent crime rate of 2.7 per 1,000 residents. Incidences of aggravated assault (+11.8%), domestic violence (+12%), bias crime (+12.5%) and rape (+33.3%) are all on the rise. The rise in crime in these four areas is partially attributable to the vibrant nightlife that has become characteristic of Hoboken due to the abundance of bars and night clubs scattered throughout the city; however, still has a community-wide impact on the residents of Hoboken.

Jersey City rates as one of the highest New Jersey municipalities in all major crime categories recorded in the 2010 New Jersey State Police Uniform Crime Report. For total crime index, non-violent crime index, burglary, larceny/theft and motor vehicle theft, Jersey City ranked second among New Jersey's 15 largest urban municipalities. For violent crime index, murder, rape, robbery and aggravated assault, Jersey City ranked third among New Jersey's 15 largest urban municipalities. Between 2009 and 2010, there was a .5% increase in total crime and a 1.3% increase in violent crime. Incidences of robbery and burglary experienced the sharpest increases of 7.3% and 9.4%, respectively. Of New Jersey's largest municipalities, Jersey City ranked 10th for total crime per capita and 9th for total violent crime per capita. Hudson County as a whole is also one of New Jersey's highest ranking geographic areas with respect to crime, ranking fifth for both total crime index and violent crime index.

In Hoboken, approximately 2,770 low-income individuals reside in the Hoboken Housing Authority, a low-income neighborhood of public housing properties. The neighborhood houses more than 51.2% of the low-income population of Hoboken and more than 51% of its residents have Extremely Low-Incomes. In this particular neighborhood, the average violent crime rate over the three year period 2008-2010 was 9.4 per 1,000 residents. This neighborhood-based violent crime rate is 2.6 times as high as the violent crime rate throughout the remainder of the city (3.6 per 1,000 residents). The prevalence of crime in and around the Hoboken Housing Authority’s main campus is attributable to the concentration of extremely low incomes in the neighborhood. Poverty is more dispersed throughout multiple neighborhoods in Jersey City, so the crime rate is more evenly distributed throughout all wards of the city.

Increasing Cost of Living:

The New York Metropolitan Region, which encompasses all of Hudson County, Hoboken, and Jersey City, is one of the most expensive places to live in the United States in terms of cost of living. Over the past decade (2002-2012), the rate of inflation in the New York-Northern New Jersey-Long Island geographic area, as indicated by the U.S. Bureau of Labor Statistics Consumer Price Index, has increased by 32.3%, compared with 28% nationwide (15.4% higher). Specifically, the cost of food has increased 35.4%, the cost of rent has increased 48.8%, the cost of transportation has increased 43.1% and the cost of medical care has increased 38.7%. The rising costs of food and rent were higher than the national average, the rising cost of transportation were relatively consistent with the national average and only the rising cost of medical care was lower than the national average.



Rate of Inflation Using Consumer Price Index
 Source: United States Department of Labor, Bureau of Labor Statistics
 Note: The blue line represents the overall rate of inflation.

Chronic Health Problems:

Within Hudson County, the pervasiveness of chronic disease including asthma, diabetes, obesity and heart disease is concerning. Hudson County has one of the highest rates in the state for hospital admissions for Ambulatory Care Sensitive diagnoses (asthma, pneumonia, diabetes and congestive heart failure) under the age of 65. The rate for hospital admissions for Ambulatory Care Sensitive diagnoses among children under the age of 18 is more than twice the state average. Also, heart disease is the leading cause of death among Hudson County residents.

While cancer diagnoses in Hudson County are below state averages and declining, mortality rates for cancer diagnoses are higher than state averages. This can be attributed to limited access to affordable screening and oncology services within the county, as argued by the Hudson Regional Health Commission.

One of the main contributors to chronic health problems in Hudson County is rooted in environmental sources. As a result of high population density, widespread industrial activity, heavy vehicle traffic and other significant factors, the air pollution in Hudson County is extensive and “the County’s most salient and sometimes visible environmental issue.”

Household Debt:

Household debt is a significant challenge among low-income individuals and families, particularly in the New York Metropolitan Region. According to the Federal Reserve Bank of New York, whose geographic focus includes all of Hudson County, Hoboken and Jersey City, the total debt balance per capita in New Jersey was \$63,200 in the third quarter of 2011. This figure represents a 111% increase from the 2001 third quarter level of \$29,900. While this number is inclusive of mortgage debt and other debt factors often not encumbered by low-income households, the increase in per capita household debt has been both a direct cause and consequence of the 2008 economic recession. Within the region overseen by the Federal Reserve Bank of New York (inclusive of New York State, the twelve northern counties of New Jersey, Fairfield County, Connecticut, Puerto Rico and the U.S. Virgin Islands), credit card debt has increased 16.6% since the first quarter of 2001.

Substance Abuse:

Abusive behaviors such as alcoholism, tobacco use and addiction to other dangerous substances lead to chronic health problems, financial struggles, deteriorating quality of life and strained relations with family members. Within Hudson County, substance abuse levels are higher than statewide averages. Approximately 100 men die annually from alcohol-related causes, which is roughly 4% higher than the statewide rate. Also, 11.2% of women reported drinking during pregnancy, which is nearly twice the statewide percentage (5.8%). One in five adults use tobacco in Hudson County, including 16.4% of females, a rate that is 20.7% higher than the statewide rate.

According to the New Jersey Substance Abuse Monitoring System, only three New Jersey counties accounted for a higher percentage of statewide substance abuse treatment admissions

than Hudson County in 2011. There were 4,322 substance abuse treatment admissions from Hudson County, representing 5.8% of all admissions in New Jersey. Hudson County accounted for 5.8% of alcohol-related admissions, 5.2% of heroin/opiate-related admissions, 4.9% of cocaine/crack-related admissions, 7.3% of marijuana-related admissions, 6.1% of male admissions, 5.1% of female admissions and 13% of admissions under the age of 18.

Within Hudson County, 37.9% of admissions were for heroin or other opiates, 31% were for alcohol, 43.9% had no prior criminal history, 54% did not have health insurance and 48% did not complete high school or obtain a GED equivalency. Male admissions were 250% higher than female admissions.

Domestic Abuse:

During 2010, there were 214 incidences of domestic violence in Hoboken reported to authorities, representing a 12% increase from 2009 levels. In Jersey City, there were 894 incidences of domestic violence reported to authorities, representing a 19.4% increase from 2009 levels. Also in 2010, there were 3,572 total offenses of domestic violence resulting from 979 arrests in all of Hudson County (Hoboken and Jersey City accounted for 31% of all incidences of domestic abuse countywide). This includes only the cases that were reported to authorities, as many domestic violence experts suggest that an even larger number of cases go unreported. This may occur for any number of reasons including, but not limited to, fear of retaliation from the abuser, desire to avoid authorities as a result of immigration status, culturally accepted normative behaviors, lack of confidence in the ability of the criminal justice system to resolve the abuse and concern for consequences to the abuser, particularly in cases of spousal or other intra-family abuse.

Mental Health Issues:

In the January 2007 issue of the peer-reviewed *Econometrica* journal, Jeffrey Kling of the Congressional Budget Office, Jeffrey Liebman of the John F. Kennedy School of Government at Harvard University and Professor of Economics Lawrence Katz of Harvard University found significant linkage between low-income neighborhoods and the pervasiveness of mental health. Their study found that although removing an individual from a low socioeconomic neighborhood had minimal impact on physical health and economic self-sufficiency, the impact on mental health was significant for both youth and adults. Using a controlled methodology, the authors found that when subjects were provided with vouchers to relocate to neighborhoods with lower poverty levels, their mental health increased significantly and at a much higher rate than their economic self-sufficiency or physical health. The results of this study were supported by the outcomes for a control group which did not receive vouchers and remained in their current public housing residence. Furthermore, the results of the study were found to be consistent in five urban communities including Los Angeles, Chicago, New York, Boston and Baltimore, demonstrating the consistency of the results across diverse geographic and economic conditions.

While the results of the study are more useful for making informed policy decisions on public housing, they also demonstrate that the low-income residents of Hoboken, Jersey City and Hudson County will continue to struggle with mental health issues, particularly in neighborhoods of high poverty. The need for attention and services that address the mental health issues experienced by low-income populations in Hoboken, Jersey City and Hudson County will continue.

Family Support System:

Family support systems are critically important, particularly for most low-income families. By moving in together, families are able to reduce the burden of household costs for a number of reasons. Typically, when more family members live under the same roof household income increases and the need for certain expenditures, particularly child care, is decreased. In Hoboken, 169 grandparents are living with their own grandchildren under the age of 18 and 112 are responsible for their grandchildren. In Jersey City, 6,949 grandparents are living with their own grandchildren under the age of 18 and 2,341 are responsible for their grandchildren. In Hudson County, 11,615 grandparents are living with their own grandchildren under the age of 18 and 2,827 are responsible for their grandchildren. Based on these estimates, 57 households in Hoboken, 4,608 households in Jersey City and 12,084 households in Hudson County are multigenerational and receive the benefits of family support systems. However, a large percentage of grandparents who live with grandchildren under the age of 18 are responsible for their grandchildren (66.4% in Hoboken, 34% in Jersey City and 24.3% in Hudson County). Furthermore, a large percentage of grandparents responsible for grandchildren under the age of 18 have been responsible for five or more years (30% in Hoboken, 60% in Jersey City and 43% in Hudson County).

Teen Pregnancy:

According to the 2011 New Jersey Kids County State of Our Counties report, 9% of girls aged 10-19 in Hudson County gave birth in 2007, representing a 12.5% increase from 2003 levels of teenage pregnancy. Additionally, the County Health Rankings project recently released a report that revealed approximately 4,840 Hudson County teens aged 15-19 years gave birth in 2011. The County Health Rankings project develops rankings for each county in each state through collaboration between the Robert Wood Johnson Foundation and the University of Wisconsin Population Health Institute. The report for New Jersey indicated that the teen birth rate for Hudson County was 39 per 1,000 females aged 15-19 years. Hudson County ranked fourth (4th) among New Jersey's 21 counties in terms of total number of teen births and sixth (6th) in terms of teen birth rate.

Lack of Father Involvement in Child Rearing:

Some fathers do not live with their children or maintain contact with them, eliminating themselves from the important role and influence a father plays in the growth and development of their child and economic self-sufficiency of the household. Approximately 5.5% of Hoboken households are female households, no husband present, with children under the age of 18, along with 8.9% in Jersey City and 8.3% in Hudson County. In Hoboken, 45.6% of single female householders with children are below the poverty level and 16.4% of single female householders with children under the age of 5 are below the poverty level. In Jersey City, 51.4% of single

female householders with children are below the poverty level and 60.2% of single female householders with children under the age of 5 are below the poverty level. In all of Hudson County, 44.6% of single female householders with children are below the poverty level and 56.2% of single female householders with children under the age of 5 are below the poverty level.

Pervasive Homelessness:

Homelessness in Hoboken, Jersey City and Hudson County is significant. According to the 2011 New Jersey Point in Time Count of the Homeless Data report, there were 12,825 homeless persons counted by volunteers on the night of January 26, 2011. Of the total statewide count, 480 (5.7%) were from Hudson County. In Hudson County, there were 111 families (4.8%) who responded that they were homeless. Of the respondents from Hudson County, 52 (6.9%) reported chronic homelessness, meaning that they had either been continuously homeless for more than a year or have had at least four episodes of homelessness in the past four years.

However, the activities associated with this data collection were completed in the middle of winter and do not account for homeless individuals residing in shelters or temporary residences at the time of the count. As recently as 2007, a survey of shelter workers conducted by the United Way of Hudson County identified 2,972 homeless persons in Hudson County. Furthermore, it is likely that many homeless individuals and families did not participate in either survey as a result of the stigma attached to homelessness, citizenship status, temporary residence or other factors.

According to the 2007 report “Keys to Ending Homelessness in Hudson County: Hudson County’s Ten Year Plan to End Chronic Homelessness,” published by the Hudson County Alliance to End Homelessness, there are approximately 77 homeless individuals in Hoboken and 480 homeless individuals in Jersey City. Of those, 41 are considered chronically homeless in Hoboken and 256 are considered chronically homeless in Jersey City.

Of additional importance to the size and scope of homelessness in Hoboken is data from the Hoboken Homeless Shelter, which shelters 50 people nightly and serves more than 300 meals per day, totaling more than 109,500 meals annually.

According to the United States Department of Housing and Urban Development, Hoboken has two shelters/emergency housing facilities and Jersey City has 15.

HOPES CAP, Inc. Client Information

HOPES CAP, Inc. serves all low-income groups – families with children, youth, adults and seniors – residing in Hoboken, Jersey City and neighboring Hudson County communities as well as Plainfield in Union County. Based on poverty threshold levels released through the 2010 U.S. Census, HOPES CAP, Inc.’s “client universe” currently includes approximately 5,408 individuals in Hoboken, 46,624 individuals in Jersey City and approximately 104,823 individuals in Hudson County. Hoboken and Jersey City account for 49.7% of all individuals with incomes below the poverty level in Hudson County.

Each target group served by HOPES CAP, Inc. faces unique and specific challenges:

- There are many single heads of households with one or more children under the age of five years who participate in HOPES CAP, Inc.'s Early Childhood Program. Some of these parents have not completed high school, juggle one or more low-paying jobs, attend night classes, have a disability or other health issue, reside with another family member or friend and/or face other hardships. In Hoboken, 7.4% of families with a female householder, no husband present and children under the age of five years live in poverty. In Jersey City, 60.2% of single female householders with young children live in poverty along with 56.2% of single mothers with children under five years of age in Hudson County.
- Within Hoboken, Jersey City and Hudson County, a large number of youth aged five to 17 years are from low-income families and require support as they go through school. Parents from low-income families often work multiple jobs to make ends meet, attend night school or face other challenges that can preclude them from spending quality time with their children and helping to improve their academic performance and development. Help provided by HOPES CAP, Inc. can range from homework support to supplemental food to having a safe and engaging place to study and learn until parents return home from work. These services are currently offered by HOPES CAP, Inc. in Hoboken. Both the Hoboken Public School District and the Jersey City Public School District are classified as one of 30 special needs districts in New Jersey. Although New Jersey consistently records the highest graduation rate in the United States, nearly one out of every five students attending public school in Hoboken or Jersey City is not expected to graduate. Approximately 1,100 youth aged five to 17 years in Hoboken, 11,000 youth aged five to 17 years in Jersey City and 24,000 youth aged five to 17 years in Hudson County are living in poverty and can benefit from the establishment of a critical support system designed to respond to their most pressing needs.
- There are many individuals between the ages of 18 and 64 years who access HOPES CAP, Inc. programs to expand their professional skills, seek help in locating and securing employment or advance in their career development. HOPES CAP, Inc. offers comprehensive employment support services to these individuals such as workshops, resume prep, onside job placement through CWEP, computer classes, ESL and Adult Basic Education courses. Based on September 2012 unemployment data from the NJ Department of Labor and Workforce Development, of individuals over the age of 25 in the labor force, there are 1,700 unemployed persons in Hoboken, 13,100 unemployed persons in Jersey City and 32,600 unemployed in all of Hudson County. Many of the low-income clients who are unemployed need to increase their computer literacy skills and learn new software programs to be competitive in the 21st century job market. Others require assistance in finding a job and understanding the requirements of maintaining employment as they may be first or second generation Americans who are unfamiliar with certain aspects of American life due to cultural, linguistic or other barriers.
- In Hoboken, roughly one of every eleven residents between the ages of 18 and 64 lives in poverty, along with one in every seven in Jersey City and one out of nine in Hudson

County. Many of these low-income individuals need access to computers and other technology so they can develop the computer skills needed to locate services such as Women & Infant Care (WIC), food pantries, online training programs, job search, tax preparation and English as a Second Language (ESL). HOPES CAP, Inc.'s Information and Assistance Services offer clients the opportunity to improve their financial and computer literacy skills while learning how to build assets in their quest for self-sufficiency.

Many seniors 65 years of age and older live in poverty and require assistance with a number of activities. Some are disabled and unable to leave their homes to access vital goods and services such as food and healthcare. Others require transportation to shop for food, receive food assistance, attend medical and dental appointments and access other goods and services. In Hoboken there are 2,599 seniors, of whom approximately 628 (24.2%) live in poverty. In Jersey City, there are 20,497 seniors, of whom, approximately 2,705 live in poverty (13.2%). In Hudson County there are 66,417 seniors, of whom approximately 10,626 (16.0%) live in poverty. Perhaps the most daunting challenge faced by low-income seniors who reside in Hoboken and Jersey City is accessing affordable housing. There are only 325 units reserved specifically for seniors in the Hoboken Housing Authority and 607 units reserved for seniors in the Jersey City Housing Authority, which accounts for less than 50% of the total low-income senior population of Hoboken and less than 22% of the low-income senior population of Jersey City.

Early Head Start and Head Start Eligible Children And Families in Hoboken and Jersey City

Eligible Children by Age in Hoboken

<i>Estimated # of:</i>	<i>0-12 months</i>	<i>13-36 months</i>	<i>3-5 years</i>
Early Head Start/Head Start Eligible Children	86	54	159
State Funded Eligible Children	972	600	1,802
Head Start Eligible Children Attending Head Start	11	33	172
Total Eligible Children	1,058	654	1,961

Children by Age in Jersey City

<i>Estimated # of:</i>	<i>6-18 months</i>	<i>18 months – 2 years</i>	<i>3-4 years</i>
Early Head Start/Head Start Eligible Children	394	197	3,504
State Funded Eligible Children	1,168	585	4,768
Total Eligible Children	1,562	782	8,272

Head Start Eligible Household Composition in Hoboken

Household Composition	Number
Two parent families	47
One parent families	503

Head Start Eligible Household Composition in Jersey City

Household Composition	Number
Two parent families	846
One parent families	6,476

Average Education Level of Head Start Parents in Hoboken

Less Than High School Graduation	High School Graduate	Some College or Associate's Degree	Bachelor's Degree or Advanced Degree
38.3%	27.4%	14.0%	20.3%

Average Education Level of Head Start Parents in Jersey City

Less Than High School Graduation	High School Graduate	Some College or Associate's Degree	Bachelor's Degree or Advanced Degree
41.5%	28.1%	23.4%	7.0%

Housing and Environmental Conditions of Head Start Families in Hoboken

Housing Status	Percentage	Number
Owner-Occupied Residence	0.0%	0
Renter-Occupied Residence	99.0%	812
Homeless	1.0%	8

Geographic Location of Service Area in Hoboken

HOPES CAP, Inc.'s Early Childhood Program, inclusive of Head Start, focuses on recruiting the lowest income families throughout Hoboken. The largest concentration of low-income families can be found in the West Side of the city, specifically in Hoboken Housing Authority apartment building complexes along Jackson Avenue. Within this neighborhood, low-income families demonstrate the greatest need of services provided by HOPES CAP, Inc. and are often recruited and selected from this area. A much smaller percentage of families selected live in pockets of subsidized and/or public housing located throughout the city. Families are selected based upon a detailed rating scale; the greater the need in several areas, the higher the rating. Families with the highest ratings are selected for Head Start.

Geographic Location of Service Area in Jersey City

Of the 160 Census Tract Block Groups in Jersey City, 54 are predominantly comprised of low/moderate income households (33.75%). There are 9 Census Tracts out of 63 that are predominantly low/moderate income. The highest concentration of low/moderate income households can be found in the central and south central areas of Jersey City, however, low/moderate income neighborhoods can be found scattered throughout the northeastern, west central and southern-most areas of the city. The highest concentration of neighborhoods with the highest concentration of low/moderate income households can be found within the geographic center of Jersey City.

Emerging and Growing Populations in Hoboken

The Asian population of Hoboken, particularly individuals of Asian Indian (+26.4%), Japanese (+40.5%), Chinese (+254.5%) and Vietnamese (+392.6%) descent, experienced the highest rate of growth among all ethnic groups over the past decade. While the shifts in population were relatively small due to already low population numbers (relative to total population), there was one sub-group within the Asian population that demonstrated tremendous growth. The most significant change in real numbers occurred in the Chinese population, which grew by 1,176 residents. As a result of these demographic trends, the percentage of Hoboken's population comprised of Asians has increased by over 51.1% during the past 10 years.

Emerging and Growing Populations in Jersey City

The Asian population of Jersey City, particularly individuals of Indian, Korean, Chinese and Vietnamese descent, experienced the highest rate of growth over the past decade. Since 2000, the Asian population as a percentage of the total population of Jersey City grew by 45.7%.

Population Shifts Over Past Decade in Hoboken

Since 2000, all major racial groups in Hoboken have experienced growth in real numbers (White: +26.5%, Hispanic/Latino: +8.8%, Black/African-American: +3.0%, Asian: +91.9%). However, growth as a percentage of the population reveals a vastly different picture (White: +0.1%, Hispanic/Latino: -13.9%, Black/African-American: -18.6%, Asian: +51.1%). These demographic trends suggest that population growth has increased dramatically within White and Asian populations while Hispanic and African-American population growth has been minor and/or stagnant over the past decade. The population shifts are consistent with the growth in affluence, increased property values and other economic indicators of wealth that have occurred in Hoboken over the past decade. Members of the Black/African-American and Hispanic/Latino communities are more likely to have incomes below the Federal poverty threshold (21.2% and 35% respectively, while White and Asian communities are less likely to have incomes below the Federal poverty threshold (both 10.1%).

Population Shifts Over Past Decade in Jersey City

Since 2000 the Hispanic/Latino population of Jersey City has increased by 2.8% and the Asian population has increased by 49.4% while the White/Non-Hispanic population has decreased by 8.3% and the Black/African-American population has decreased by 10.1%.

Race and Ethnicity of Early Head Start and Head Start Eligible Children Aged 0-5 Years and Primary Languages in Hoboken

Ethnicity	Percentage	Primary Language
American Indian/Alaska Native	0.0%	N/A
Asian	0.0%	N/A
Hispanic/Latino	43.4%	Spanish
Black/African-American	10.1%	English
Native Hawaiian/Pacific Islander	0.0%	N/A
White	34.2%	English
Biracial or Multi-Racial	12.3%	Varies

Race and Ethnicity of Early Head Start and Head Start Eligible Children Aged 0-5 Years and Primary Languages in Jersey City

Ethnicity	Percentage	Primary Language
American Indian/Alaska Native	0.0%	N/A
Asian	8.4%	Middle Eastern/South Asian/East Asian Languages
Hispanic/Latino	46.8%	Spanish
Black/African-American	26.3%	English
Native Hawaiian/Pacific Islander	0.0%	N/A
White	8.7%	English
Biracial or Multi-Racial	9.8%	Varies

Cultural Influences Among HOPES CAP, Inc.’s Early Childhood Program Families

Although the White population comprises more than 70% of the population of Hoboken, the city still retains the rich cultural diversity that has characterized its storied past. Once a predominantly immigrant community welcoming newly arrived Europeans, Hoboken’s current population reflects its historic origins in many ways. The City still has large population groups that trace their ancestry to French, German, Irish, Italian, Polish and Russian origins. These cultural roots remain on display in the various shops and restaurants that represent all corners of the world. However, the diversity within HOPES CAP, Inc.’s Early Childhood Program is less apparent. Most children currently enrolled originate in Hispanic/Latino cultures and are not reflective of the diversity within the remainder of the City.

The cultural, ethnic and linguistic diversity within Jersey City’s population is highlighted through pocket neighborhoods rich with cultural institutions and influences. Certain districts tend to be dominated by one particular culture, with the local small business community, neighborhood denizens and other unique features representative of a particular culture. Cultural groups are inclined to bind together, particularly in areas of low socioeconomic status. These areas include many multi-generational families, where grandparents often reside with their children and grandchildren along with extended families such as aunts, uncles and cousins. Although these areas are culturally distinguishable, they blend together throughout the city to make for an enriching urban environment.

Parent Involvement in Hoboken Head Start

At HOPES CAP, Inc.’s Early Head Start and Head Start, parental involvement is a critical component of each child’s educational experience. Parents/guardians are encouraged to participate in Parent Workshops that focus on topics such as early childhood development, effective discipline, stress management, cancer awareness, domestic violence, child abuse recognition and prevention, basic nutrition, menu planning on a budget, pedestrian safety, basic health education, first aid, diabetes awareness, asthma awareness and life skills. In recent years, more than 600 parents/guardians have attended at least one workshop event out of 654 enrolled families. This 91.7% participation rate has had an enormous impact on the growth and

development of young children enrolled in the Early Childhood Program. More than 300 parents volunteer their time to help plan, coordinate and participate in activities that enrich the learning environment. Additionally, more than 500 parents volunteer their time in some other capacity to support HOPES CAP, Inc.’s Early Childhood Program. The Early Childhood Program also serves as a critical resource for parents as nearly 200 families receive service and/or referrals annually along with more than 400 families that participate in family goal setting.

Parent Involvement in Jersey City Head Start

According to Jersey City Child Development Centers, Inc., approximately 80.8% of children enrolled in Head Start programs in Jersey City have had at least one parent volunteer during the most recent program year. These parents may have volunteered once or on a recurring basis each month. Parents volunteer in a variety of ways including assisting in the classroom, preparing food/materials for the classroom, attending parent/teacher conferences, participating on the Policy Council and “New Mommy” meetings. One time activities include attending an all-day parenting conference, field trips, father/daughter dance and other marquee events. Approximately 6.1% of fathers with children enrolled in Jersey City Head Start are involved in programming and/or volunteering. Additionally, Jersey City Head Start provided child support assistance to 50 families, health education services to 585 families, assistance to 48 families of incarcerated individuals, parenting education to 409 individuals and marriage education to 85 individuals. Approximately 92.1% of families of program participants received some type of supportive service through the Jersey City Head Start program.

Estimated Kith and Kin Care Situations in Hoboken and Jersey City

There are approximately 3,352 children under the age of 5 years living in Hoboken, of whom approximately 298 are living in poverty. The combined enrollment of Hoboken Head Start and Hoboken State Funded Preschool is approximately 356. There are approximately 17,032 children under the age of 5 years living in Jersey City, of whom approximately 4,292 are living in poverty. The combined enrollment of Jersey City Head Start and Jersey City State Funded Preschool is approximately 5,067. Although this estimate would indicate that there are no low-income children being cared for by relatives or neighbors, it does not account for the undocumented population of Hoboken and Jersey City. With such a diverse population and proximity to the New York City employment market, Hoboken and Jersey City are popular destinations for immigrants, including undocumented residents. For various reasons, including fear of law enforcement, deportation and separation from their families, many undocumented residents do not participate in population estimates or enroll in early childhood programs. It is likely that many children aged 0-4 within this demographic group are spending each day with relatives or neighbors.

Head Start Programs in Hoboken

There are currently 3 Head Start Centers located in Hoboken. The figures listed in the table below are approximations of Head Start enrollment in Hoboken, based off 2010 levels.

Centers	Estimated # of Classes	Estimated Enrollment
Rue Site	5	82

Connors Site	3	45
Brandt Site	12	180
Total	20	307

Other Licensed Child Care Centers in Hoboken

Adventures in Learning	Hoboken Children’s Academy
At Mr. Roberts	Hoboken Little School
A Whole New World	Kidz Academy
Beyond Basic Learning	Prime Time Early Learning Centers
Bright Beginnings Early Childhood Center	World of Wonder Day Care Center
Bright Horizons at Maxwell Place	

11 Total Locations

Head Start Programs in Jersey City

There are currently 13 Head Start Centers located in 5 of Jersey City’s 10 neighborhoods. The figures listed in the table below are approximations of Head Start enrollment in Jersey City, based off 2010 levels.

Centers	Neighborhood	Estimated # of Classes	Estimated Enrollment
Bergen	Bergen/Lafayette	5	82
Bergenvue	Bergen/Lafayette	3	50
Bethany	Greenville	2	35
Bright Beginnings	Heights	2	30
Christ United	Journal Square	2	34
Dominic Fonesca	Journal Square	3	55
Garfield Heights	Greenville	2	30
Holland	Downtown	1	15
Montgomery	Downtown	3	45
Monumental	Bergen/Lafayette	1	15
Nelson	Heights	12	208
St. John’s	Heights	5	83
United Reformed	Greenville	2	30
Total	---	43	712

Programs Serving Head Start Eligible Children in Jersey City

Locations Operated by Jersey City Public Schools with State Funded Preschool Classes

Alexander D. Sullivan #30	P.S. #23
Cunningham Center	P.S. #23 Annex
No. 30 Annex (Curries Woods)	Jotham Wakeman
Whitney Young #15	Alfred Zampella #27

James F. Murray #38
P.S. #34
P.S. #24
P.S. #1
Dr. Charles Defuccio #39
P.S. #33
Martin Luther King #11

P.S. #28
P.S. #9
P.S. #3
P.S. #37
P.S. #16

20 Total Locations

Child Care Centers with State Funded Preschool Classrooms

Leaders of Tomorrow (75)	Parkside Preschool (120)
Kids Kastle ELC (30)	Future Generation (15)
Kidz Kingdom (30)	Oasis Child Care (60)
Tots World (75)	St. Johns' Nursery (30)
Kiddie Korner II (15)	Little Smiles Day Care (30)
Precious Learning Center (45)	Busy Place Learning Center (45)
Growing Tree (120)	St. Bridget's ECLA (45)
Old Bergen Child Development (30)	International Learning Center (15)
Play and Learn 2 (45)	
Academy House Child Development Center (45)	<i>Total Slots in (#); Total Slots: 870 18 Total Locations</i>

Other Licensed Child Care Centers

Children for Christ Day Care	Lipton Corp. Childcare
Ocean Avenue Child Development Preschool	Baby Galileo Pre-School & Daycare I
First N' Infant Care Center	Baby Galileo Pre-School & Daycare II
Precious Moments Childcare Service II	Bright Horizons at Harborside
Queen "D" Daycare and Learning Center	River School/Patriot Learning Center
Supertots Educational Center	River School – Exchange Place
Munchkin Village	Smile Preschool & Nursery
Supertots Educational Center II	The Children's Center at Goldman Sachs
Great Kidz Learning Center	The Nurturing Place – York St.
Small World Academy	Development Center
St. Elizabeth Child Care Center	Our Little Rugratz Daycare Center
Heavenly Day Care	Future Generation
Lil' Masters Daycare	Garden Preschool Cooperative
Little Smiles Infant-Toddler Center	Genesis Day School
Baby Einstein Learning Center	Growing Tree Learning Center II
Cari's Little Friends	Hamilton Park Montessori School
Magical Year Early Learning Center	Future Stars Daycare & Preschool
Park Prep Academy, Inc.	Montessori School of Jersey City
Heavenly Garden Day Care Corp.	
Hudson County Voc. Tech	<i>39 Total Locations</i>
Hudson Milestones Child Development Center	

Head Start Eligible Children with Disabilities in Hoboken and Jersey City

Estimated Number of Disabled Children in Hoboken Service Area

Infants	Toddlers	Pre-Schoolers
35	12	48

Estimated Number of Disabled Children in Jersey City Service Area

Infants	Toddlers	Pre-Schoolers
125	252	304

Types of Disabilities

- Asthma
- Hearing Impairment
- Obesity
- Vision Problems
- Emotional/Behavioral Disorder
- Non-Categorical Development Delay including: Autism, Learning, Occupational or Physical

Enrolled Head Start Eligible Children with Disabilities in Hoboken

Health Impairment	Emotional/Behavioral Disorder	Speech or Language Impairment	Non-Categorical Development Delay
65	10	None Identified	32

Enrolled Head Start Eligible Children with Disabilities in Jersey City

Health Impairment	Emotional/Behavioral Disorder	Speech or Language Impairment	Non-Categorical Development Delay
65	10	None Identified	32

Resources Available to Disabled Children in Hoboken and Jersey City

- North Hudson Community Action Corporation
- Jersey City Medical Center
- Montclair State University Audiology Center
- Hoboken Board of Education Department of Special Services
- Prevent Blindness Tri-State
- Community Mental Health Center
- Hoboken University Medical Center
- Hoboken Board of Education Early Childhood Education Program
- Boys and Girls Club of Hudson County
- Medical and Social Services for the Homeless
- Hudson County Department of Family Services

Strengths and Needs of Low-Income Residents

The following information is based on feedback received from surveys completed by HOPES CAP, Inc.’s Early Childhood Program Participants:

Strengths of Parents with Young Children

1. Commitment to improving education and employment status

Low-income parents have a strong desire to improve their employment situation either through adult education or job search support, acquire better housing, provide educational opportunities for their children and overall, to improve their quality of life.

2. Strong desire and value for the importance of early childhood education services

Low-income parents highly value the quality of service provided by Early Head Start and Head Start programs. Parents are highly involved in Early Head Start and Head Start programs and show an eagerness to continue their participation and support of their child’s education. In Hoboken, more than 80% of Head Start children had at least one parent volunteer for the Head Start program. In Jersey City, 80.8% of Head Start children had at least one parent volunteer.

3. Willingness to become better parents

Parents demonstrate a strong urge to improve their parenting skills and strengthen their marriage. More than half of Hoboken and Jersey City Early Head Start and Head Start parents received parenting education services and about 10% of children had parents attend marriage education at their Early Head Start or Head Start program.

Needs of Low-Income Parents

The following table represents the highest needs of low-income parents with children, as identified on surveys of 250 Hoboken and Jersey City Early Childhood Program Clients:

Need	Percent	LOS Needs* Hoboken	LOS Needs** Jersey City
Early Childhood: Pre-K	100%	298	4,292
Early Childhood: Extended Care	91%	271	3,905
Early Childhood: Infant/Toddler	82%	244	3,519
Youth After School Enrichment	67%	199	2,875
Youth Summer Enrichment	67%	199	2,875
Adult Basic Education	43%	128	1,845
Computer Classes	43%	128	1,845
English as a Second Language	43%	128	1,845
Employment Support	38%	113	1,630
Discount Food Option	38%	113	1,630
Emergency Assistance	34%	101	1,459
Income Tax Assistance/Financial Education	34%	101	1,459
Entitlement Support	30%	89	1,287

*Level of Service Needs: Based on 298 children under 5 in poverty in Hoboken
 **Level of Service Needs: Based on 4,292 children under 5 in poverty in Jersey City

Priority Needs of Low-Income Families

The following list is not arranged in any particular order, yet represents a comprehensive view of the needs of low-income clients based on survey results and service area data.

Priority Need: Financial Education/Income Tax Preparation Assistance

Approximately 34% of survey respondents identified with the importance of financial education and income tax preparation assistance services. The service area data for Hoboken and Jersey City supports the growing need for financial education services, particularly among low-income families. As income inequality has soared exponentially over the past ten years, low-income households have assumed greater levels of debt, are increasingly unable to attain self-sufficiency standards and face an increasing cost of living burden. Low-income families are less likely to have the life skills necessary for managing personal finances and are therefore unable to purchase a home, start a business or continue their education and thus, their employment potential and opportunity.

Priority Need: Asset Building and Business Development

In addition to the financial literacy needs of the low-income population, several survey respondents inquired about where to receive assistance in starting a business or building personal assets. More advanced financial education programs would help families set financial goals and save towards the costs of owning a home, starting a business or continuing education at a higher level.

Priority Need: Substance Abuse Counseling and Prevention Programs

Many low-income residents of Hoboken, Jersey City and other Hudson County communities engage in risky health behaviors such as tobacco use, alcohol and substance abuse and drinking and smoking during pregnancy. Based on substance abuse treatment admissions data, it can be concluded that *at least* half of all substance abuse admissions in Hudson County are low-income individuals. Furthermore, individuals are most frequently admitted for highly addictive substances such as heroin/opiates and alcohol, compounding the seriousness of Hudson County's substance abuse problem. The challenges are not specific to the adult population, as Hudson County accounts for 13% of admissions under the age of 18. Perhaps the most positive indicator is that more than 40% of admissions were self-reporters, however, there remains a need to provide supportive services to combat the substance abuse problem in Hudson County.

Priority Need: Adult Education

Within Hoboken, 38.3% of individuals living in poverty do not have a high school diploma, compared with only 5.1% who had incomes above the poverty level. Approximately 50.7% of individuals with incomes below the poverty level have a high school diploma or less. Only 20.3% of low-income individuals have a Bachelor's Degree or higher, compared with 76.1% of those above the poverty level. Within Jersey City, 31.9% of individuals living in poverty do not have a high school diploma, compared with only 13.7% who had incomes above the

poverty level. Approximately 63.9% of individuals with incomes below the poverty level have a high school diploma or less. Only 16.0% of low-income individuals have a Bachelor's Degree or higher, compared with 45.8% of those above the poverty level. This data demonstrates a strong correlation between educational attainment and income level and supports the need for adult education programming to assist low-income individuals in advancing their education and increasing their economic self-sufficiency. Based on these statistics, without adult education programs the cycle of poverty will continue to challenge low-income individuals and families. Additionally, low-income females without high school diplomas outnumber males without high school diplomas by larger than a 3:1 ratio.

Priority Need: English as a Second Language

Hoboken and Jersey City are melting pots of various cultures, races, ethnicities and languages. While making for vibrant communities, this diversity presents many challenges for service delivery. Approximately 1 in 5 Hoboken residents speak a language other than English and roughly 38.3% of those residents demonstrate limited English proficiency. The most common language group demonstrating limited English proficiency is Spanish, as 46.8% of the Spanish speaking population face linguistic barriers. About one third of individuals who speak other Indo-European or Asian languages have limited English proficiency. Language barriers become more pronounced with age: among the Spanish speaking population, 25.8% of youth between the ages of 5 and 17 and 34.3% of adults between the ages of 18 and 64 demonstrate limited English proficiency compared with 96.2% of adults over the age of 65. Of the approximately 916 Senior citizens who speak Spanish, only 35 individuals (or 4%) speak English. Of those who speak other Indo-European languages, 11.8% of youth between the ages of 5 and 17, 23.3% of adults between the ages of 18 and 64 and 73.5% of adults over the age of 65 have limited English proficiency. According to the 2010 US Census, there are no youth who speak Asian languages who have limited English proficiency, however, 33.7% of adults between the ages of 18 and 64 face linguistic barriers. Data for the population of Asian language speakers over the age of 65 is not available. In Hoboken, 30.6% of Spanish speaking residents over the age of 18 years have incomes below the poverty level, along with 7% of those who speak other Indo-European languages and 24.8% of those who speak Asian languages. In addition to Spanish, other language groups that are in need of ESL programs include Chinese and Korean.

With over 60 languages spoken in Jersey City, there is no distinguishable need for ESL services for one language group over another (with the exception of Spanish). In Jersey City, 24.5% of Spanish speaking residents over the age of 18 years had income below the poverty level (11,059), along with 11.6% of those who speak Indo-European languages (3,573) and 13.8% of those who speak Asian languages (3,202). In addition to Spanish, other language groups in Jersey City that are in need of ESL programs include Arabic, Hindi, Polish, Chinese, Korean, Vietnamese and Filipino.

Priority Need: Immigration and Citizenship Services

Over the past decade, 2,954 new foreign born residents moved to Hoboken. Less than half of all foreign-born residents are U.S. citizens. The percentage of foreign-born residents who are not US Citizens is increasing; however, the percentage of foreign born residents with limited English proficiency is declining. According to US Census data, this is likely the result of the influx of

Asian immigrants, many of whom have English speaking abilities. However, there is still a significant population of Hoboken who does not have US Citizenship and have limited English proficiency. Since 2000, 14,498 new foreign born residents moved to Jersey City. Less than half (7,174 individuals) are not U.S. citizens. Both the percentage of the population that is foreign born and the percentage of residents whose primary language is not English are increasing trends in Jersey City. These individuals in Hoboken and Jersey City are sure to confront extreme challenges in navigating the extensive, English-based immigration bureaucracy. As a result, they will find difficulty in advancing their citizenship and with obtaining and maintaining employment in the United States. Due to the stigma associated with undocumented status in the United States, these individuals are less likely to seek out either government or community-based services. They are also extremely vulnerable to “notarios,” attorneys posing as immigration consultants who accept large quantities of cash in exchange for promises of citizenship that cannot be delivered. Many victims have seen their entire life savings washed away by being lured by a notario and not having a viable alternative to turn to.

Priority Need: Transportation Assistance

Many parents in Hoboken and Jersey City must work long hours, multiple jobs and travel long distances in order to provide for their families. They may have elder relatives or young children who require assistance in traveling to school, the grocery store, medical appointments or other functions. These individuals are in need of support in order to ensure they can travel to and from desired destinations without interruption or endangering their safety.

Priority Need: Chronic Disease Management

While chronic disease tends to affect older residents, many adults between the ages of 18 and 64 suffer from diseases such as cancer, diabetes and other disabilities. Approximately 4.7% of the population of Hoboken aged 18 to 64 has at least one disability (1,825 individuals). Approximately 7% of the population of Jersey City aged 18 to 64 has at least one disability (12,200 individuals). These individuals require assistance in managing their disability, accessing healthcare services and appointments, understanding entitlement eligibility and applying for healthcare support. The need for information and assistance support for low-income individuals is particularly strong within the population of residents with limited English proficiency, who require bilingual, culturally sensitive individuals to assist them in understanding eligibility requirements and applying for various programs that can help them access health services and overcome or treat chronic disease.

Priority Need: Employment and Job Search Services

The economic recession of 2008 sent shockwaves throughout the entire global financial system. Millions in the United States have seen their homes seized by foreclosure, their jobs disappear and their quality of life deteriorate. Despite a recent drop in national unemployment, the jobless rate in Hudson County remains higher than the nationwide average and the unemployment rates in both Hoboken and Jersey City remain high. Survey responses indicated a need for employment assistance and job search programs, job fairs and skills training for specified career fields such as accounting and nursing.

Priority Need: Computer and Technology Training

While technology is an irreplaceable component to everyday life in the 21st century, the advent of the personal computer and handheld technology is relatively new. Many low-income adults living in Hoboken, Jersey City and other Hudson County communities were not raised with a personal computer in the home or the classroom and therefore, lack the skills to utilize technology efficiently and apply technology in the workplace. This skill deficiency minimizes the number of employment options available to low-income job seekers as even basic administrative positions require working knowledge of a personal computer. Survey respondents requested an increase in the number of computer classes offered and indicated the need for more advanced classes.

Priority Need: Discount Food

One of the most significant challenges facing low-income households is the ability to purchase quality, nutritious foods. The cost of food products in the New York Metropolitan Area has increased by more than 36% over the past decade and continues to rise. Food vendors, particularly grocery stores, are forced to pass business expenses on to the consumer as the cost of energy, fuel, transportation, rent and other needs are at all-time highs. As prices soar, low-income households with already tight budgets are further squeezed. These households need assistance in locating and accessing sources for discounted foods in order to have the ability to provide regular, nutritious meals for their families. This need is traditionally higher in the last week of the month when income has been exhausted and families are struggling to afford groceries.

Priority Need: Emergency Assistance

Many low-income households find difficulty in making their monthly utility, phone and water payments. These critical expenses are important to health, hygiene, work and connecting with family members and friends. In order to ensure that low-income households do not fall behind on payments, become saddled with debt or have vital services shut off, there needs to be a resource available to them for emergency assistance.

Priority Need: Youth After School Enrichment

Hoboken High School and all but one high school in Jersey City have high dropout rates, poor standardized test scores and low graduation rates. Of the 328 public high schools in the State of New Jersey, Hoboken High School is ranked 298th. In Jersey City, Liberty High School is ranked 186th, Ferris High School is ranked 270th, Snyder High School is ranked 279th, Dickinson High School is ranked 302nd and Lincoln High School is ranked 294th. McNair Academy (ranked 2nd) is a magnet high school that is highly competitive among the best students in all of Jersey City. Based on this trend, it appears that other school districts are outpacing and outperforming the Hoboken and Jersey City School Districts. Less than 3% of Hoboken students demonstrate advanced proficiency in Language Arts and Mathematics and Hoboken High School offers no opportunities for Advanced Placement that help students receive college credit and reduce the cost of postsecondary education. Excluding McNair Academy for its academic advantage

over other Jersey City Schools, less than 4% of Jersey City students demonstrate advanced proficiency in Language Arts and Mathematics and the average high school offers only 6 Advanced Placement courses. Additionally, the gang culture and high index of violent crimes in low-income neighborhoods are negative influences that Hoboken and Jersey City youth encounter every day. After school programs provide a positive influence for youth, supplement in-school learning, increase socialization and protect and dissuade kids from the apparent attractiveness of street life.

Priority Need: Anti-Gang and Violence Programs

Due to the high rate of violent crime and high prevalence of gang activity within Hoboken, Jersey City and neighboring Hudson County communities, programs are needed to provide enriching and engaging activities for youth as an alternative to “street life.” After school and summer programs are of particular importance for low-income families, as many parents must work long hours or multiple jobs to make ends meet.

Priority Need: Teen Pregnancy Counseling and Support

At rates nearly 40% higher than the national average, the rate of teenage pregnancy in Hoboken and Jersey City is alarming. This local need should be met with supportive services that work to prevent adolescent pregnancy and help youth cope with the stress of pregnancy and motherhood at such a tender age. The challenge is particularly important for the Hispanic/Latino population in Hoboken as they “have the highest teen birth rate of all major racial/ethnic groups in the U.S.” and are “especially vulnerable to poverty, lack of healthcare and welfare independence.” In order to be effective, services need to be bilingual and culturally sensitive. Additionally, teen pregnancy programs should seek to increase access to contraception, healthcare and supportive services for teen mothers. Supportive services can include counseling, early childhood education, employment assistance and support with identifying eligibility for and applying for various financial assistance programs.

Priority Need: Training for Childcare Providers

According to a survey administered by the New Jersey Association of Child Care Resource and Referral Agencies, childcare providers are leaving the profession for myriad reasons including low earning potential, limited access to training and lack of benefits. Furthermore, the number of childcare providers, locations and slots are on the decline. As the availability of affordable childcare in Hoboken and Jersey City continues to decrease, it is vital to support childcare providers with adequate and meaningful training opportunities in order increase capabilities, boost earning potential and incentivize a career in childcare.

Priority Need: Nutrition Education

One of the biggest challenges facing low-income households is accessing affordable groceries and preparing nutritious meals on a budget. Within Hoboken and Jersey City, families are in need of services that connect them with discounted food and educate them about budgeting for food and ensuring meals are consistent with a properly balanced diet. This is especially important among the various ethnic groups in Hoboken and Jersey City, as cultural norms and

standards may present a challenge to accessing quality, affordable food and preparing meals that provide ample nutritional content. Additionally, it is essential that low-income youth receive ample nutrition in order to improve educational outcomes within Hoboken and Jersey City. Establishing healthy dieting behaviors and providing meals with good nutritional content has been linked to academic outcomes, both short and long-term, which this assessment has already linked to income level, earning potential and socioeconomic status.

Priority Need: Disability Services

In Hoboken, there are 1,825 adults between the ages of 18 and 64 with at least one disability, approximately 38% of whom have incomes below the poverty level. Roughly 5.5% of adults aged 18 to 64 with a disability in Hoboken do not have health insurance. At 59.6% of the 18 to 64 population with disabilities, the most common disability is an ambulatory difficulty (walking). About 21.9% have a cognitive disability, 25.3% have a vision difficulty, 12.8% have a hearing difficulty, 9.5% have a self-care difficulty and 33.9% have an independent living difficulty. Among the population over the age of 65 years with a disability (901 persons), 79.1% have an ambulatory difficulty, 18.5% have a cognitive disability, 5.5% have a vision difficulty, 13.7% have a hearing difficulty, 38.7% have a self-care difficulty and 50.5% have an independent living difficulty. There is a need for various services that target individuals with disabilities in Hoboken including transportation assistance, support with applying for financial assistance and healthcare programs and accessing healthcare providers.

In Jersey City, there are 12,200 adults between the ages of 18 and 64 with at least one disability, approximately 29.2% of whom have incomes below the poverty level. Roughly 22.5% of adults aged 18 to 64 with a disability in Jersey City (2,745 persons) do not have health insurance. Additionally, 39.2% of adults with a disability have two or more disabilities. At 52.9% of the 18 to 64 population with disabilities, the most common disability is an ambulatory difficulty (walking). About 38.4% have a cognitive disability, 18.1% have a vision difficulty, 11.0% have a hearing difficulty, 14.7% have a self-care difficulty and 37.8% have an independent living difficulty. Among the population over the age of 65 years with a disability (8,509 persons), 77.3% have an ambulatory difficulty, 19.5% have a cognitive disability, 22.0% have a vision difficulty, 18.3% have a hearing difficulty, 25.3% have a self-care difficulty and 55.8% have an independent living difficulty. There is a need for various services that target individuals with disabilities in Jersey City including transportation assistance, support with applying for financial assistance and healthcare programs and accessing healthcare providers.

When asked what additional services are necessary within the geographic areas served by HOPES CAP, Inc., survey respondents suggested the following:

- In need of services regarding immigration to be offered to parents about their rights
- Assistance with Immigration lawyers
- Cycles for EHS parents who might be in need of clothing, furniture, etc.
- Board so parents can place their needs for household items
- Health Care Counseling
- Assistance with health programs and health providers
- Child Abuse awareness training

- Youth Based Education –Anti-bullying, Literacy Programs, Nutrition Workshops (for both youth and Adults)
- Advance Computer Classes
- Workshops on how to begin your own business
- Youth Recreation promoting healthy living for youth
- Offer additional Computer training and employment assistance programs
- Teen Pregnancy Education
- Job Fairs
- Counseling for Parents
- Skill Training Classes (accounting, nurse assistant)
- Programs for special needs children/adults
- Support Groups/Weekly meeting for parents dealing with difficult children

*All comments (sic)

Seniors in Hoboken, Jersey City and Hudson County

According to the Hudson County Office of Aging Senior Report and the United States Census Bureau:

In Hoboken, of a total population of 3,155 people 65 years and older:

- 60.7% are female, 39.3% are male;
- 48.3% do not have a high school diploma (40.5% of males, 54.2% of females);
- 24.2% of Seniors live in poverty, which is 4.5 times the 5.3% they represent of the total population;
- Only 1% do not have health insurance (90.7% of those insured had public insurance coverage);
- 36.1% have some type of disability;
- 65% live in rental housing;
- 89.5% have incomes less than 80% of the median family income (MFI);
- Of senior households with incomes less than 80% of MFI, 51.4% are White/Non-Hispanic, 3.5% are Black/African-American, 2.5% are Asian and 42.6% are Hispanic;
- 2,459 receive an average social security income of \$12,720;
- 47.8% speak only English, 33.4% speak Spanish, 17.4% speak an Indo-European language and 1.4% speak an Asian or Pacific Islander language;
- Of seniors who speak a language other than English, 33.4% have Limited English Proficiency, including:
 - a. 62% of Seniors whose primary language is Spanish
 - b. 65.2% of Seniors who primarily speak an Indo-European language
 - c. 100% of Seniors who primarily speak an Asian or Pacific Island Language
- 1,458 live alone;
- 2,611 households have one or more people 65 years or older

In Jersey City, of a total population of 20,497 people 65 years and older:

- 61.7% are female, 38.3% are male;
- 40.3% do not have a high school diploma (27.6% of males, 48.1% of females);
- 13.2% of Seniors live in poverty, which is 1.6 times the 8.2% they represent of the total population;
- Only 5.5% do not have health insurance (95.8% of those insured had public insurance coverage);
- 42.1% have some type of disability;
- 62.5% live in rental housing;
- 50.0% of senior renters have a housing problem (cost burden greater than 30% of income, overcrowding, units without complete kitchens or plumbing facilities);
- 65.2% have incomes less than 80% of the median family income (MFI);
- Of senior households with incomes less than 80% of MFI, 56.1% are White/Non-Hispanic, 29.5% are Black/African-American and 14.4% are Hispanic;
- 14,966 receive an average social security income of \$15,063;

- 48.7% speak English, 17.2% speak Spanish, 18.1% speak an Indo-European language, 11.2% speak an Asian or Pacific Islander language and 4.8% speak another language;
- Of seniors who speak a language other than English, 44.8% have Limited English Proficiency, including:
 - a. 61.3% of Seniors whose primary language is Spanish
 - b. 43.6% of Seniors who primarily speak an Indo-European language
 - c. 27.6% of Seniors who primarily speak an Asian or Pacific Island Language
 - d. 30.2% of Senior who primarily speak another language not listed above
- 6,179 live alone;
- 15,661 households have one or more people 65 years or older

In Hudson County, of a total population of 66,417 people 65 years and older:

- 59.7% are female and 40.3% are male;
- 39.1% do not have a high school diploma (33.8% of males, 42.6% of females);
- 16.0% of Seniors live in poverty, which is 1.5 times the 10.4% they represent of the total population;
- Only 6.5% do not have health insurance (96.3% of those insured had public insurance coverage);
- 35.7% have some type of disability;
- 48,348 receive a mean social security income of \$15,070;
- 56.9% live in rental housing
- 41.2% speak English, 37.1% speak Spanish, 14.5% speak an Indo-European language, 4.8% speak an Asian or Pacific Islander language and 2.4% speak another language;
- Of Seniors who speak a language other than English, 53.3% have Limited English Proficiency, including:
 - a. 65.0% of Seniors whose primary language is Spanish
 - b. 36.2% of Seniors who primarily speak an Indo-European language
 - c. 28.8% of Seniors who primarily speak an Asian or Pacific Island Language
 - d. 26.0% of Senior who primarily speak another language
- 19,795 live alone;
- 50,296 households have one or more people 65 years and older

Needs of Senior Citizens in Hoboken, Jersey City and Hudson County

Based on a survey of 251 individuals, the following table represents the highest needs of Senior Citizens:

Need	Percent	LOS Needs*
Transportation	70%	534
Home Visiting	67%	511
Emergency Assistance	65%	495
Discounted Foods	62%	473
Workshops and Education	62%	473
Access to Healthcare	57%	434

Income Tax Assistance	56%	427
English as a Second Language	40%	305

*Level of Service Needs: Based on 763 Seniors in poverty in Hoboken

Comments provided by Senior Citizen survey respondents:

- “More transportation services are needed.” (Spanish to English Trans.)
- “There should be an increase in ESL classes” (Spanish to English Trans.)
- “Need more transportation availability.”
- “English speaking classes...closer for us to get to.”
- Need “employment for the senior or involvement in some activities (sic).”
- “Resource for information on other state fed and senior program available. Information on affordable home help program (sic).”

Priority Needs of Seniors Based on Survey Results

HOPES CAP, Inc. conducted a client survey in early 2012 to assess the needs of low-income seniors. The needs listed below are prioritized based upon the number of survey responses received.

Priority Need: Assisted Transportation Services

Within Hoboken and Jersey City, 2 out of every 5 seniors struggle with a disability. There are approximately 937 disabled seniors in Hoboken and 8,629 seniors in Jersey City who are on fixed-incomes and in need of regular, reliable transportation services to attend medical and dental appointments, purchase groceries, participate in social activities, attend community-wide events and access a range of additional resources.

Priority Need: Home Visiting Services

In addition to the 36.1% of Hoboken seniors and 42.1% of Jersey City seniors who are disabled, there are 1,400 seniors over the age of 75 years in Hoboken and 8,650 seniors over the age of 75 years in Jersey City. While a number of these seniors continue to lead mobile lifestyles, the majority are confined to their living space and unable to access vital goods and services on a regular basis without assistance. Additionally, 80.3% of seniors over the age of 75 in Hoboken are disabled (781 individuals) along with 45.3% of seniors over the age of 75 in Jersey City (3,923 individuals). As this population is unable to work and live on fixed-incomes, home visiting services are needed to provide access to affordable food, healthcare and emergency assistance services.

Priority Need: Emergency Assistance

The average annual social security income for a Hoboken senior is approximately \$12,720. There are 1,885 seniors in Hoboken who occupy rental units and another 515 who reside in owner-occupied units. The median rent in Hoboken is 158.6% of the average annual social security income for seniors. The average annual social security income for a Jersey City senior is approximately \$15,063. There are 8,248 seniors in Jersey City who occupy rental units and another 5,870 who reside in owner-occupied units. The median rent in Jersey City is 89.5% of the average annual social security income for seniors. As a result, seniors are forced to reside in either public or Section 8 housing, unless they have additional sources of income. The majority of Hoboken and Jersey City seniors are in need of emergency assistance to ensure they are able to remain in their homes and afford their monthly bills. Forms of support include assistance with phone, utility (heat, electricity, gas) and water bills.

Priority Need: Discounted Foods

Seniors in Hoboken and Jersey City are in need of low cost foods in order to sustain their diet and maintain a healthy lifestyle. As many seniors survive on fixed incomes, they require assistance in accessing discounted groceries and preparing healthy meals on their limited budgets.

Priority Need: Workshops and Education

As approximately 48.3% of seniors in Hoboken and 40.3% of seniors in Jersey City do not have a high school diploma, there is a need for education services. Whether in classroom or workshop format, seniors benefit from the social interaction and learning that is associated with continuing education later in life. Additionally, seniors were not raised with contemporary technology and have extremely limited computer skills. Computers can help seniors access critical programs and information, maintain contact with family and friends and perform various other functions.

Priority Need: Access to Healthcare

About 99.2% of Hoboken seniors have insurance and 90.7% of seniors with insurance receive public insurance coverage. About 94.5% of Jersey City seniors have insurance and 95.8% of seniors with insurance receive public insurance coverage. There are approximately 22 seniors in Hoboken and 1,127 seniors in Jersey City who are without insurance and must incur medical costs such as routine appointments, lifesaving procedures, emergency room visits and prescription drugs. These seniors may face extreme difficulty in accessing healthcare information, entitlement programs, locating service providers, accessing service providers and various other challenges. The difficulty in accessing healthcare may be exacerbated by limited English proficiency, lack of understanding of eligibility for entitlements, inability to use technology or other significant barriers. Additionally, thousands of seniors rely on public assistance to afford health insurance. This target group needs assistance with understanding their healthcare options and accessing providers within their insured network.

Priority Need: Income Tax Preparation Assistance

Even on fixed-incomes and social security, seniors are responsible for paying state and federal income taxes. However, the costs of preparing their returns privately with a Certified Public

Accountant are often too high for seniors to afford. Based on the rate of seniors with a high school diploma and the rate of seniors with limited English proficiency, it is likely that many seniors are not able to prepare their income tax returns properly on their own. Income tax preparation services would help seniors to file their taxes and receive their returns in a timely fashion, particularly if they utilize the electronic filing system available.

Priority Need: English as a Second Language

Hoboken and Jersey City are diverse communities where many cultures, ethnicities and languages converge in one geographic area. Of seniors in Hoboken, 33.4% have limited English proficiency including native speakers of Spanish (62%), Indo-European languages (65.2%) and Asian languages (100%). Of seniors in Jersey City, 44.8% have limited English proficiency including native speakers of Spanish (61.3%), Indo-European languages (43.6%) and Asian languages (27.6%). More than 60 languages are spoken in Jersey City including Albanian, Arabic, Armenian, Bengali, Bosnian, Cantonese, Creole, Croatian, Danish, Farsi, Greek, Hindi, Italian, Japanese, Korean, Mandarin, Polish, Portuguese, Romanian, Russian, Spanish, Turkish and Urdu. Some of the largest cultural groups in Jersey City include individuals of Arabic, French, German, Irish, Italian, Polish, Russian and Ukrainian ancestry, in addition to a significantly larger population of Hispanic/Latino ancestry. English as a Second Language services are needed in order to help seniors communicate in and around the neighborhoods they occupy.

Additional Priority Needs of Seniors Based on Service Area Data

The needs below are not prioritized and are irrespective of the priority needs determined from survey results. Service area data demonstrates the need for these services targeting the senior population of Hoboken.

Priority Need: Grandparents Responsible for Grandchildren

In Hoboken, there are approximately 34 grandparents responsible for their own grandchildren under the age of 18. Many of them are disabled and over the age of 60 years. In Jersey City, there are approximately 2,341 grandparents responsible for their own grandchildren under the age of 18. About 26.4% (617) of them are disabled and over the age of 60 years. Another 513 are over the age of 60 and responsible for their own grandchildren under the age of 18. As this population is less likely to still be working, they are in need of low cost food, healthcare, education and other supportive services to assist them in raising their grandchild.

Priority Need: Chronic Disease Management

Hoboken, Jersey City and their neighbors in Hudson County are statistically some of the most densely populated communities in the United States. The poor local air quality associated with this density is compounded by high levels of vehicle traffic and widespread industrial activity. As a result, incidences of chronic disease are high within Hoboken and Jersey City. Chronic diseases found within Hoboken and Jersey City's senior population include asthma, pneumonia, diabetes, congestive heart failure, cancer and many others. Even though cancer diagnoses in Hudson County are below state averages and have declined in recent years, the mortality rates

for cancer diagnoses are extremely high in Hudson County. The Hudson Regional Health Commission argues that this results from limited access to affordable screening and oncology services. Seniors need help locating, accessing and affordable quality healthcare services that will assist them in managing chronic disease, recovering, maintaining quality of life and improving health behaviors and lifestyle.

Community Resources

Community Partnerships

HOPES Inc. maintains a variety of community partnerships that include formalized relationships, mutual referrals, and joint projects. Current partners include the following:

Association for Science in Autism Treatment – Shares accurate information about autism and autism treatments through the company website and newsletter.

Bank of America – Provides financial support for HOPES CAP, Inc.’s asset building programs.

Best Buy – Provides financial support for HOPES CAP, Inc.’s youth programs, specifically the Digital Media for Teens program that connects youth with social media and other emergent technology to develop entrepreneurial skills that achieve social change.

Central Assault Prevention Program – Provides family support services to Hudson County residents.

Central Jersey Legal Service – A non-profit law firm offering free legal help for civil cases to residents of Mercer, Middlesex and Union County. HOPES CAP, Inc. works with Central Jersey Legal Service to help low-income residents access affordable legal counsel and representation.

Children’s Specialized Hospital - MCHAT – Provides specialized healthcare services for infants, children, and young adults in nine New Jersey sites.

Community Coordinated Child Care of Union – A not-for-profit resource and referral agency that works with parents, community, business and government to provide parents with childcare services and childcare centers with training to improve its program.

Cranford Therapeutic Nursery – Provides individual and group treatment for children who display emotional, development and behavioral problems.

Dental Health Associations, P.A. – Provides a full range of dental services for adults and children.

Division of Youth and Family Services (DYFS) – The State of New Jersey’s welfare and child protection agency that aims to provide safety, protection and well-being of children and support to families.

Easter Seals – This organization provides useful community service assignments for low-income, mature individuals in order to increase their skills and assist in transitioning to permanent employment. As a host agency HOPES CAP, Inc. provides the training site, leads orientation sessions and provides additional training as needed to the individual.

Hoboken Board of Education – Offers educational services to children in grades K-12 who reside in the City of Hoboken.

Hoboken Family Planning – Provides funding to HOPES CAP, Inc. to provide Cancer Education and Early Detection outreach and education (CEED).

Hoboken Housing Authority – Provides affordable public housing to low-income residents in Hoboken, New Jersey. HHA supports HOPES CAP, Inc. financially and shares updated information on existing residents and current housing opportunities for those interested in residing in the City of Hoboken.

Hoboken Municipal Alliance – Provides financial support for youth programming administered by HOPES CAP, Inc.

Hoboken Public Library – Provides the residents of Hoboken with access to books, other library materials, innovative programs and updated technologies. Collaborates with HOPES CAP, Inc. to provide program support for the agency’s Early Childhood Program.

Hoboken Volunteer Organization – Hosts joint fundraising events with HOPES CAP, Inc. with donations used to support adult services throughout Hudson County.

Home First – Through this partnership both HOPES CAP, Inc. and Home First provide Plainfield, NJ residents with low- to moderate-incomes access to free tax assistance and financial education services.

Horizon Foundation – Provides funding for HOPES CAP, Inc. to conduct mobile healthcare information and assistance services to youth and adults throughout Hudson County and in the City of Plainfield in Union County.

Hudson County Community Network Association – The C.N.A. allows members to network with each other to resolve client problems. Members provide resources and contacts from their prospective agencies. The members bring a wealth of knowledge and experience to each meeting. They also share information on upcoming events, new programs and funding that comes into the community.

Internal Revenue Service (US Department of Commerce) – Provides financial support for HOPES CAP, Inc. Free Volunteer Income Tax Assistance (VITA) Program, servicing residents at multiple locations throughout Hudson County.

Jubilee Center – Maintains formal partnership with HOPES CAP, Inc. to provide youth enrichment services to youth who are residents of the Hoboken Housing Authority.

Macys Foundation – Provides financial support for HOPES CAP, Inc.’s Adult Education programs.

MoneyWiSe – National financial literacy program that incorporates multilingual educational materials, curricula, teaching aids and regional community meetings so consumers of all income levels can access financial education.

National Head Start Association – A private not-for profit organization providing education, health, nutrition, parent involvement, and family support services.

NJ Family Care – A New Jersey health program that provides affordable medical coverage to children and parents/guardians.

NJ Head Start Association – Aims to increase the school readiness of young children in low-income families by providing comprehensive child development programs.

NJ SHARES – Helps to assist individuals throughout New Jersey with the cost of their energy, telephone and water bills. The organization also provides individuals of low and moderate income with information regarding referrals, advocacy and community outreach. The agency works with HOPES CAP, Inc. to connect low-income clients with critically needed assistance programs.

Plainfield Board of Education – Offers educational services to children in K-12 grades in the City of Plainfield. The district strives for every student to achieve high academic achievement.

Plainfield Fire Division – Protects the lives and property of the residents of Plainfield from natural and manmade hazards, and acute medical emergencies through fire prevention and safety education.

Plainfield Health Center – Provides high quality, customer focused, cost-effective primary health care services in a safe and accessible environment for the residents of the City of Plainfield and surrounding communities.

Plainfield Partnership of Healthier Children – Collaborates with HOPES CAP, Inc. to provide lead poisoning education to parents and caregivers.

Plainfield Public Library – Provides Plainfield’s residential and business community with interactive learning, adult and children’s programs and wide collection of volumes. Collaborates with HOPES CAP, Inc. to provide program support for the agency’s Early Childhood Program.

PNC Foundation – Provides funding to support HOPES CAP, Inc.’s nutritional support program throughout Hudson County and Plainfield.

State of NJ for Commission of the Blind and Visually Impaired – Provides and promotes educational, employment, independence, and health services for persons who are blind or visually impaired, their families, and the community.

Steps Recovery Center – Provides substance abuse recovery through short-term, partial hospitalization and day treatment services.

TD Bank Charitable Foundation – Provides funding to support youth and adult financial literacy programming in Hudson County and Plainfield.

Travelin’ Tumblers – Family run program that uses tumbling classes, special theme sessions to boost children’s fitness levels and self-esteem through diverse and enriching physical activities.

Youth Consultation Therapeutic Nursery of Secaucus – A child care program designed to assist children ages 2 ½ to 5 years old with emotional and behavioral difficulties that are causing an interference with developing social relationships and health functioning.

Walmart Foundation – Provides financial support to HOPES CAP, Inc. programs, specifically for the purposes of education and training.

Work First NJ – Provides job training, education and work activity services for welfare recipients to promote self-sufficiency.

Recommendations

The assessment of the current socioeconomic status of Hoboken, Jersey City and neighboring Hudson County communities has yielded a number of significant findings that should be considered for the future of community-based service delivery to low-income populations in the region. The following recommendations were derived from the data, indicators, information and feedback collected through the community assessment process.

Promote Awareness of Magnitude and Severity of Struggles Faced by Low-Income Population

Due to Hoboken's growing reputation as a destination for young professionals, many are unaware of the poverty found in certain neighborhoods. Based on the data presented in this report, it has become increasingly apparent that Hoboken is increasing in affluence and the new development and redevelopment occurring favors wealthier populations. As a result, low-income families are at risk of being priced out of the City. As this happens, the need for community-based services is becoming less pronounced in Hoboken. Justifying the need for services and funding will become increasingly difficult given the unique circumstances that have affected Hoboken's population over the past decade. Promoting awareness of income inequality and the increasingly marginalized low-income population in Hoboken is critical to the sustainability of service delivery. It is important to note that the data suggests that, while supportive services are still needed, they are not rapidly promoting low-income families from poverty to wealth. More affluent families are migrating to Hoboken, raising property values and rents and pricing out low-income families. In addition to promoting awareness of the levels of poverty in Hoboken, tracking the migration of low-income families out of the region would benefit future service delivery and expansion of geographic service areas.

Extend the Delivery of Community-Based Services to the Low-Income Populations of Jersey City

The increasing severity of many critical indicators analyzed in this report suggests an immediate need to fill service gaps not currently being met by providers in Jersey City. This suggests not only an immediate need, but a unique opportunity to expand agency services into one of New Jersey's most disadvantaged communities. While certain areas of Jersey City have increased significantly in affluence over the past decade, there are many neighborhoods that remain predominantly low-income and exist as concentrated enclaves of poverty. Extending service delivery to these neighborhoods would expand HOPES CAP, Inc.'s geographic footprint in the region and open new opportunities for programmatic and service-based organizational growth.

Support the Professional Development of Child Care Providers to Ensure Access to Quality, Affordable Childcare Services

The number of childcare providers is decreasing, thus negatively influencing the number of center-based facilities and child care slots for low-income families. Current and future providers are in need of services that support their professional development, increase their skill and ability levels, advance their education and careers and incentivize a future in the childcare profession.

Increase Bilingual Capacity to Reach Low-Income Individuals of Emerging Linguistic Backgrounds in Hoboken and Jersey City

Over the past decade, the number of English and Spanish speaking residents of Hoboken and Jersey City has remained relatively constant when compared with the remarkable increase in families of Asian descent. Delivering quality, continuous services to the low-income population within this linguistic group will require an increase and expansion of the agency's bilingual capacity. Specifically, language capacity should be expanded to include Hindi, Arabic, Chinese, Vietnamese and Korean.

Reduce the Cost of Childcare for Low-Income Families

The cost of childcare has skyrocketed in recent years, leaving the majority of low-income families with very limited options to ensure their child is in a safe and secure environment while parents pursue education and employment opportunities. Without access to quality, affordable care, many low-income families will continue to struggle in their quest to achieve self-sufficiency.

Expand Financial Literacy Programming

As income inequality continues to stratify socioeconomic groups within Hoboken and Jersey City in the wake of the 2008 financial crisis, it is imperative that services are provided to help individuals increase their financial literacy. Without targeted programs that help avoid or pay off debt, establish or reestablish credit and build assets that lead to self-sufficiency, the low-income populations of Hoboken and Jersey City will continue to struggle and the barriers that allow the cycle of poverty to endure will remain.

Introduce Teen Pregnancy Prevention and Counseling Programs

The rate of teen pregnancy in Hoboken and Jersey City is increasing. In addition to prevention programs that help educate youth on the use of contraceptives, it is important to support young mothers with an array of services. The young mothers in Hoboken and Jersey City will require counseling, access to childcare, support with education and career advancement and a variety of other services.

Develop the Capacity to Assist the Growing Foreign-Born Population

Hoboken and Jersey City are home to an increasing number of foreign-born residents, many of whom do not have U.S. Citizenship. Identifying strategies for helping these residents access citizenship and naturalization services will continue to be an important way to reach this segment of Hoboken and Jersey City's low-income populations.

Collaborate with Local Schools

Public education in Hoboken and Jersey City represents one of the most significant challenges facing low-income residents in the area. In order to improve educational outcomes and keep youth away from gang activity and violence, the agency will need to target youth with programs that improve academic performance and help reinforce the value of education in overcoming barriers. Of particular importance is the growing national movement to enhance STEM education in public schools. Science, Technology, Engineering and Mathematics (STEM) courses of study are emerging as the bedrock of the 21st century economy. Enrichment programs for low-income youth in these academic subjects will generate new opportunities to achieve self-sufficiency by preparing them for the rigors of the classroom, college and the workforce.

Implement Programs that Target Housing Needs of Residents

Housing is by far the most challenging and significant expense incurred by Hoboken and Jersey City families. Access to quality housing is of the utmost importance if individuals and families will be able to adequately benefit from other services that help advance education and

employment. Programs and initiatives that would work well in Hoboken and Jersey City include housing counseling, partnerships with local housing providers and the location of supportive services in and around affordable housing complexes. Expanding partnership commitments with the Hoboken and Jersey City Housing Authorities as well as other affordable housing providers would grant access to this target population while attracting new funding streams for service delivery.

Support Grandparents Responsible for Caring for Their Grandchildren

Many Hoboken and Jersey City grandparents are responsible for their grandchildren. Many of these grandparents have been caring for their grandchildren for long periods of time. This specific target group would greatly benefit from supportive community services that are tailored to their immediate needs including accessing entitlement programs, childcare, utility assistance and affordable food. Also, targeted services to help grandparents learn about and apply for various entitlement programs and other Information and Assistance services would provide additional support.

Develop Support Network within Hoboken and Jersey City

The population of Hoboken and Jersey City is increasingly demonstrating higher education levels. As members of the millennial generation, these new residents have command of the job skills necessary for competitiveness in the 21st century workforce and also share a commitment to service to community. Capitalizing off this trend would be beneficial to service delivery, as volunteers with a stake in their own community can be utilized to strengthen and expand service delivery to low-income populations.

Expand Cancer Education and Early Detection Programming

Although the rate of cancer diagnoses in Hudson County is lower than the average in New Jersey's 21 counties, the mortality rate for cancer diagnoses is significantly higher in Hudson County than throughout the rest of the state. The Hudson Regional Health Commission has identified limited access to affordable screening and oncology services as the primary reason for this trend. Increasing the availability of Education and Early Detection services in Hoboken, Jersey City and surrounding communities would help to reduce the mortality rate for cancer diagnoses by ensuring that proper screening and treatment is accessible to the region's low-income families.

Increase Education Programming to Empower Low-Income Adults

The economic recession of 2008 adversely impacted Hudson County's low-income households. Amid the sluggish recovery, these individuals display low earning power, are disenfranchised by income inequality and lack qualifications to compete for the few jobs that are available. Low-income residents of Hoboken and Jersey City have inadequate academic qualifications, limited job skills and face significant obstacles in locating and securing permanent employment. Educational programs such as Adult Basic Education and computer classes as well as employment supports such as job fairs, career and skill assessments, and resume writing, interview and job search workshops will help increase the employability of Hudson County's low-skilled workers.

Extend Assisted Transportation Service to Greater Hudson County

Transportation has displayed a sharp increase in cost over the past decade as fuel prices have skyrocketed and remain high. Transportation costs have increased by 43.1% since 2002 (33.4% higher than the rate of inflation) and show no sign of decreasing. Also, the cost of living and the number of requests for transportation outside of Hoboken continue to increase. Providing transportation from Hoboken to destinations throughout the Greater Hudson County area would expand access to medical appointments, supermarkets, banks, pharmacies and other critical locations.