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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 the City of Plainfield as well as Jersey City, Hoboken and neighboring Hudson County communities. 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 Plainfield, 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 is specific to Plainfield, it is necessary to include data, trends and analyses that demonstrate the needs of all clients served by the agency within Union County. While the focus and goal of this document is to assess the existing status of Plainfield's low-income population, it is inclusive of neighboring communities as well as Union County in its entirety. This methodology allows for comparative analyses of Plainfield's low-income population against the low-income population within all of Union County. Additionally, where data specific to Plainfield could not be identified, data for Union 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 approach. 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 Union County Health Department, 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:

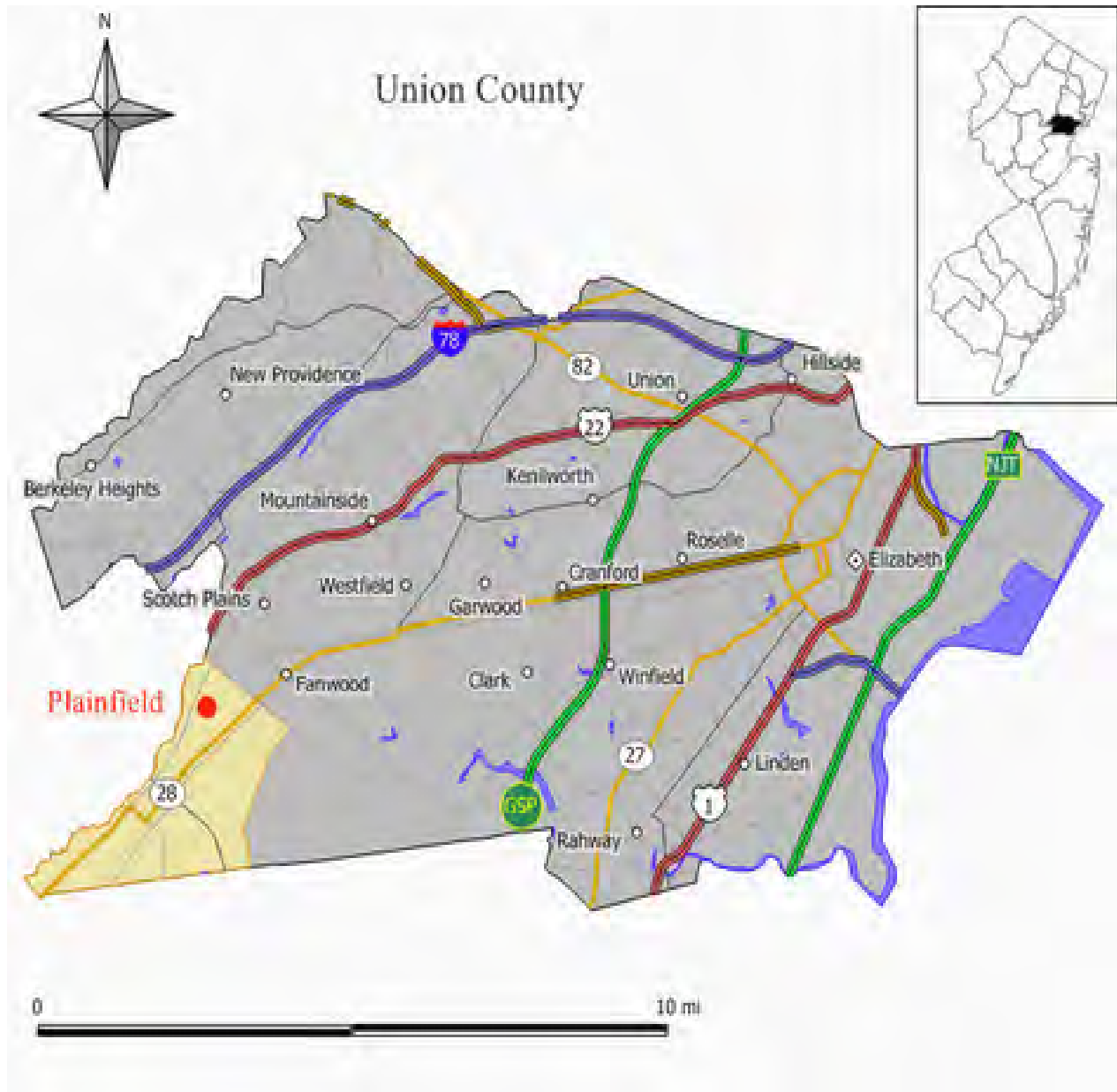
- The typical family unit in Plainfield is having more children as evidenced by the increase in household size and number of young children, despite a decrease in the percentage of family households citywide.
- Plainfield's cultural and ethnic identify has transformed over the past decade as both the percentage and actual number of White/Non-Hispanic and Black/African-American residents have declined dramatically, while the percentage and actual number of Hispanic/Latino residents has skyrocketed.
- A significant majority of people who have settled in Plainfield since 2000 are low-income, Hispanic/Latino residents who are foreign born, do not have US Citizenship, speak Spanish as their primary language and have limited English proficiency.
- The increase in Plainfield's population has been almost entirely fueled by Hispanic/Latino immigration. Nearly half of these immigrants are from either Mexico or Puerto Rico while the other half originate in other Latin American nations.
- Spanish-speaking residents demonstrate the most pronounced need for English as a Second Language services. All other language groups are relatively insignificant in comparison to the need for Spanish-based ESL programming.
- The increase in Plainfield's population over the past 10 years is consistent with the increase in the number of individuals in poverty, giving rise to a higher concentration of poverty in an already economically and racially isolated community.
- Plainfield's public school system is one of the lowest performing in the state. Students rarely, if at all, demonstrate advanced proficiency in Language Arts and Mathematics and Plainfield High School offers only one Advanced Placement class that helps students receive college credit and expand their educational opportunities.
- The average cost of childcare in Union County is not affordable for low-income households.
- Childcare availability is changing dramatically in Union County. While the number of child care centers is decreasing, the number of slots is increasing. Child care centers are being forced to do more with less, which is quite possibly a reflection of the low-income density within the County's most poverty-stricken communities.
- Nearly half of all Plainfield households are unable to meet basic self-sufficiency standards.
- Crime and gang violence is pervasive in Plainfield. Nearly 1 out of every 5 violent crimes in Union County occurs in Plainfield (including incidences of domestic violence) and gang membership is considerably higher than in other urban communities of Union County.
- 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 credit card debt continues to soar in the wake of the 2008 economic recession.

- At the current rate, nearly 1 out of every 3 children born in Plainfield who attend public schools will not graduate from high school.
- Housing in Plainfield is not affordable for the majority of low-income families, many of whom pay more than 35% of their monthly income in rent.
- There is a significant number of grandparents who are responsible for their grandchildren in Plainfield, many of whom are disabled and over the age of 60 years.
- 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. Many face linguistic, financial, training, educational and citizenship challenges to obtaining sustainable employment.

Recommendations for service provision in Plainfield derived from these findings include:

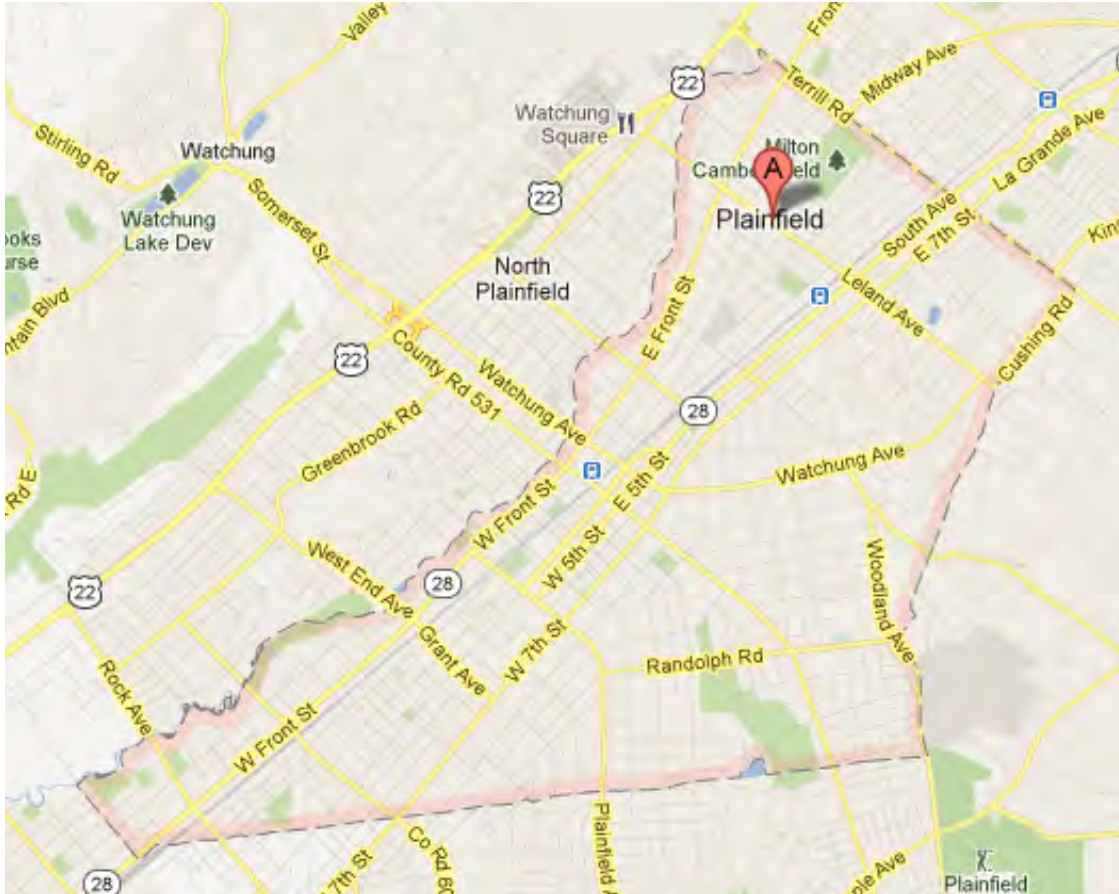
- Expand access to quality, affordable early childhood education that is particularly responsive to the growing family unit and cultural shifts in Plainfield.
- Provide services that allow childcare providers to access professional development opportunities and identify ways to incentivize careers in childcare.
- 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 their debt, increase their financial literacy, establish/reestablish credit and build assets towards first time homeownership, starting a business or continuing education at a higher level.
- Reach out to foreign born populations to identify needs and develop strategies for accessing citizenship and naturalization services.
- Increase the availability of services that are culturally and linguistically sensitive to Plainfield's exploding Hispanic/Latino population.
- Collaborate with the local public school system to increase the local graduation rate, reduce the dropout rate and boost academic performance.
- 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.
- Expand local programming to include anti-violence and anti-gang initiatives.
- Establish support network for victims of domestic violence and partner with other local groups currently planning and implementing domestic violence programs.
- Rapidly implement comprehensive adult education services to ensure low-income residents have academic qualifications for gainful employment.

Map of Union County, New Jersey Municipalities



Source: City of Plainfield (<http://www.plainfield.com>)

Map of Plainfield, New Jersey



Source: Google Maps

HOPES Community Action Partnership, Inc.

The *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 Plainfield and Hudson County's low-income community in an effort to overcome barriers to economic self-sufficiency and fight the causes of poverty. These efforts have produced 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, 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 (ages birth to three years) is offered in Jersey City.

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 through the application process. Follow-up phone support is provided to clients to ensure their needs have been fully 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. A networked computer system links 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 Plainfield to ensure a comprehensive process would be implemented. A team was assembled to support the development of the CA consisting of HOPES CAP, Inc.'s 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

Plainfield and Union 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 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
- Union County Health Department
- 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 Plainfield and Union County

HOPES CAP, Inc.'s service area varies according to the services provided.

Early Childhood Program Service Area

HOPES CAP, Inc. operates an Early Head Start program inclusive of all geographic areas within Plainfield for low-income youth from birth to 3 years of age. Additionally, Early Head Start and Head Start programs are offered in the cities of Hoboken and Jersey City 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 Early Head Start and Head Start, focuses on recruiting the lowest income families throughout the three service areas of Plainfield, Hoboken and Jersey City. The largest concentration of low-income families in Plainfield can be found in the northern, western and southwestern Census Tracts of the City, as indicated by the U.S. Department of Housing and Urban Development and the United States Census Bureau. This includes seven Census Tracts that border North Plainfield, Dunellen, Green Brook, Piscataway and South Plainfield (in Somerset and Middlesex Counties). The three Census Tracts in the eastern and southeastern regions of the City, bordering South Plainfield and Scotch Plains, do not share the same socioeconomic conditions found in other areas of Plainfield.

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 (including income, age, geographic location, etc.). HOPES CAP, Inc.'s programs include the Senior Information & Assistance, Senior Education and Senior Assisted Transportation programs, Community Assistance Services, Adult Services and Youth Services. The majority of agency clients for these services reside in Plainfield, yet the agency extends services to all qualifying Union County residents.

Plainfield is a diverse city with a population of 49,404 residents. Geographically, Plainfield is located in Central New Jersey bordered by Scotch Plains, Fanwood, Watchung and North Plainfield to the north and east, South Plainfield and Piscataway to the south and Dunellen and Green Brook to the west. Due to its situation roughly thirty minutes from Newark and one hour from Philadelphia, Plainfield has developed into a pivotal urban center within Union County. As a result, certain areas of Plainfield are designated as Urban Enterprise Zones, which allows for a reduced sales tax rate to promote commercial development and increase locally-driven employment. Plainfield residents can access several major employment centers such as Newark, New York and Philadelphia via New Jersey Transit Rail and Bus service.

Union County is a densely populated, suburban region of central New Jersey. There are 539,494 residents within five cities (Elizabeth, Linden, Plainfield, Rahway and Summit), one town (Westfield), eight townships (Berkley Heights, Clark, Cranford, Hillside, Scotch Plains, Springfield Township, Union Township, and Winfield) and seven boroughs (Fanwood, Garwood, Kenilworth, Mountainside, New Providence, Roselle Park and Roselle). Together, these municipalities comprise one of New Jersey's most ethnically, racially and socioeconomically diverse regions.

Background of Plainfield and Union County

Prior to the arrival of British colonists in the 17th Century, present-day Union County was inhabited by the Lenni-Lenape, who depended on the region's inland waterways and proximity to the sea for their survival. Upon arrival in the "New World," European settlers identified this area for settlement due to its natural beauty, abundance of fertile fields and accessibility to natural resources and raw materials. Furthermore, the Lenni-Lenape had already laid the early foundations of transportation within the county through the development of a complex system

of crisscrossed trails. This network eventually became colonial roads, later evolving into major highways and arterial roadways. In 1664 British settlers purchased a sizeable acreage of land from the Lenni-Lenape, which they named Elizabethtown in honor of the Queen of England. The founding of Elizabethtown became the first permanent English settlement in New Jersey. As more settlers arrived from Europe, new towns were incorporated within the region along the boundary lines of Elizabethtown: Springfield (1793), Westfield (1794), Rahway (1804), Union (1808) and New Providence (1809).

Railroad construction expanded in Union County during the 19th Century, facilitating the creation of new townships in the area surrounding Elizabethtown, including the Township of Plainfield in 1847. The development of a regional railway system became critical to Plainfield's growth, establishing the township as a commuter city for travelers bound for New York City (located approximately twenty-four miles northeast. After seceding from Essex County in 1878, Plainfield Township integrated into Plainfield City and joined Union County, which retains county jurisdiction to this day.

“The Queen City” – as Plainfield became known colloquially – grew into a bustling urban and commercial hub and an epicenter of extreme wealth in North Central New Jersey. On the eve of rioting in Newark, New Jersey in July of 1967, Plainfield remained a significantly upper class community. Racial tensions spilled over in the days that followed, leading to looting, rioting and large scale demonstrations against police, fire and other public safety personnel. The US National Guard was dispersed to quell the rioting, which ended approximately seven days after it began. However, the stigma associated with the civil unrest and rioting remained. Many residents and business owners packed up and left for neighboring communities, evidenced by the many store fronts burned and looted in the riots that remain vacant to this day. Following the riots, the City entered an era of decline, with only small pocket neighborhoods of wealth surviving on the outskirts of town. The majority of the City remains low-income and the bustling, regional commercial engine of decades past has long since deteriorated. Efforts to revive the City have been challenged by low performing schools, extreme socioeconomic inequity, widespread gang violence, political corruption and various other factors.

Today, Plainfield is still considered part of the New York metropolitan region and one of Union County's urban centers. Currently, there are several industries found within the city including printing and manufacturing of chemicals, clothing, electronic equipment and vehicle parts. However, the low-income populations in Plainfield and Union County remain disenfranchised as income inequality, limited access to vital goods and services such as health care and education, and a rising cost of living continue to marginalize Union County's disadvantaged community.

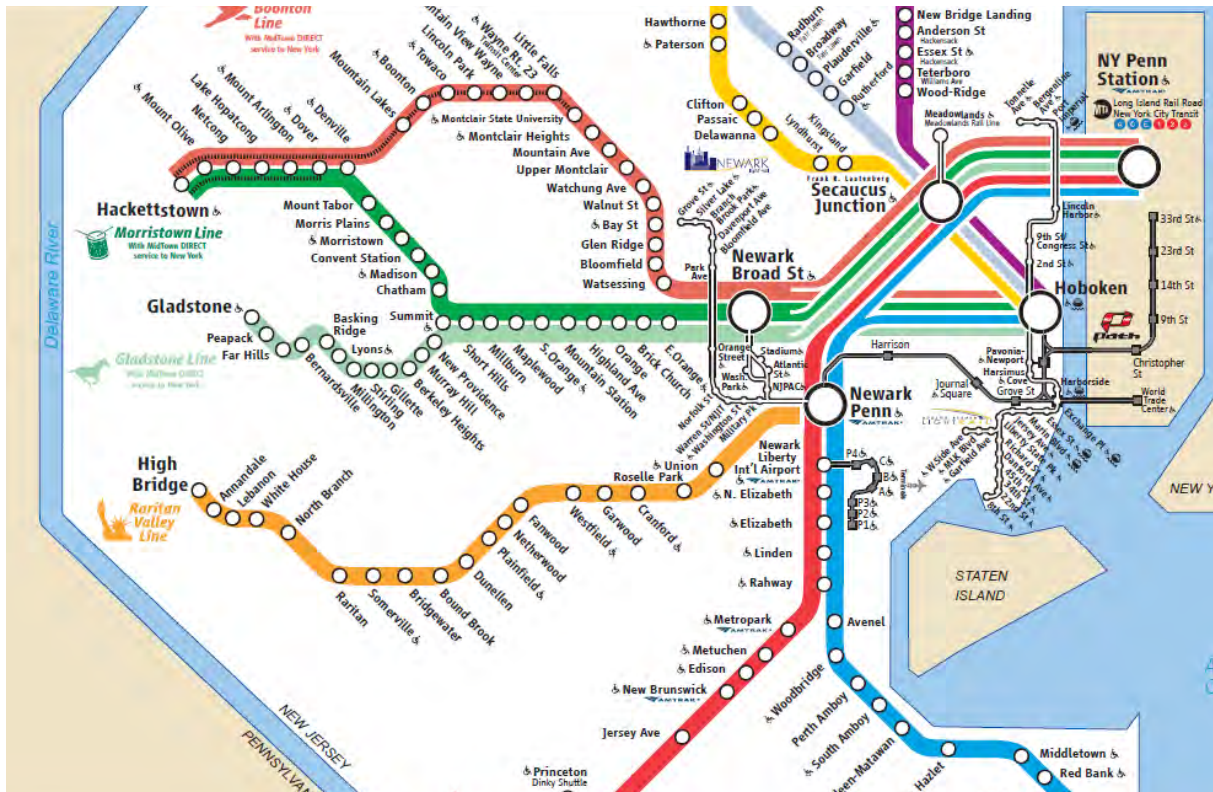
Transportation in Plainfield and Union County

Both the proximity of Union County to New York City and the high population density have facilitated the growth and development of an extensive and quality mass transit system.

NJ TRANSIT

Plainfield is home to two NJ Transit railroad stations that run on the Raritan Valley Line (Fares range from \$7.00 to Newark and \$11.00 to New York per trip). The primary station – Plainfield

Station – is located in downtown Plainfield, while the second station – Netherwood Station – is located east of the downtown area. These stations provide travelers with access to various townships within Union, Somerset and Essex Counties, and connections to major employment centers via Newark Penn Station and New York Penn Station. In Union County there are only seven municipalities without NJ Transit railroad stations (Clark, Hillside, Scotch Plains, Springfield, Winfield, Kenilworth and Roselle).



Other Transportation Options

NJ Transit operates an extensive bus system throughout Plainfield, connecting to local destinations and other major employment centers such as Newark and Manhattan (Fares range from \$1.50 to \$10.00 per trip). Union County is conveniently situated along US Interstate 78, which stretches from Pennsylvania to New York; US Route 24, which extends from Morris County to Union County; and US Route 22, which is accessible to several other highways including Interstate 78, US Route 1&9, the Garden State Parkway and Interstate 278. Additionally, there are several exits off the New Jersey Turnpike and Garden State Parkway within Union County. It is important to note that transportation in Union County is expensive and difficult to afford for low-income families.

Population of Plainfield by Gender and Age

- The population of Plainfield has demonstrated significant change over the past decade. Two of the more pronounced demographic shifts include 8.9% growth in the percentage of the population under 5 years of age and a 22% increase in the percentage of the population between the ages of 25 and 34. This trend suggests a continued increase in the number of young children in Plainfield as a large segment of the adult population enters child bearing age.
- Plainfield welcomed approximately 1,967 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 20 to 24 bracket, suggesting that many of these residents are newly arrived in Plainfield.
- There was a 10.9% increase in the number of residents over the age of 65 years (478 total residents). This suggests either a very healthy Senior Citizen population or the migration of many new seniors to Plainfield.

Residents by Group	2010		2000	
	% of Total Population	Total Population	% of Population	Total Population
Females	50%	24,720	51.1%	24,436
Males	50%	24,684	48.9%	23,393
Under 5 Years	8.6%	4,257	7.9%	3,770
5 to 9	5.4%	2,681	8.0%	3,837
10 to 14	5.5%	2,706	7.4%	3,516
15 to 19	5.4%	2,662	7.0%	3,341
20 to 24	7.8%	3,866	7.4%	3,559
25 to 34	19.4%	9,578	15.9%	7,611
35 to 44	12.9%	6,379	16.7%	8,005
45 to 54	15.1%	7,443	12.2%	5,825
55 to 59	6.0%	2,977	4.7%	2,238
60 to 64	4.0%	1,977	3.6%	1,725
65 to 74	5.2%	2,564	5.0%	2,395
75 to 84	3.5%	1,720	3.0%	1,441
85 Years +	1.2%	596	1.2%	566

Population of Union County by Gender and Age

- The notable changes in population by age in Plainfield over the past decade are not consistent with those in Union County. There are a number of differences that help unveil significant demographic trends within Plainfield in comparison to the county as a whole. The two most noticeable changes in Union County occurred in the 25 to 44 population and the 45 to 64 brackets. The total number of residents in the 25 to 44 bracket decreased by 9.6% while the number of residents in the 45 to 64 bracket increased by 25.1%. When analyzed alongside population levels in Union County’s youth population, these trends suggest that many Union County families with children aged 15 to 24 are remaining in Union County (particularly those in the 45 to 59 bracket). Furthermore, the decline in residents aged 25 to 44 suggests that Union County may be becoming less affordable for young adults who were raised by those in aged 60+. Although raised in Union County, these young and mid-career professionals may be settling elsewhere due to affordability, accessibility to employment and other factors.

- The data also shows that while the county as a whole remains popular with older populations (age 45+), Plainfield is increasingly popular with families with young children.

Residents by Group	2010		2000	
	% of Total Population	Total Population	% of Population	Total Population
Females	51.6%	277,337	51.9%	271,169
Males	48.4%	260,324	48.1%	251,372
Under 5 Years	6.7%	35,845	7.0%	36,441
5 to 9	6.6%	35,640	7.2%	37,777
10 to 14	6.9%	37,097	6.9%	35,977
15 to 19	6.7%	36,276	6.0%	31,451
20 to 24	6.0%	32,434	5.7%	29,764
25 to 34	12.9%	69,482	14.4%	75,189
35 to 44	14.6%	78,345	16.9%	88,398
45 to 54	15.6%	83,734	13.3%	69,568
55 to 59	6.3%	34,046	4.9%	25,554
60 to 64	5.0%	26,818	3.9%	20,381
65 to 74	6.4%	34,227	6.8%	35,350
75 to 84	4.0%	21,303	5.2%	27,322
85 Years +	2.3%	12,414	1.8%	9,369

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

Living Status in Plainfield

- The typical Plainfield household has changed dramatically over the past ten years. The percentage of households with families decreased by 8.9%, the percentage of family households with children decreased by 24.5% and the percentage of married couples with children under 18 decreased by 26.1%. However, the number of children under 5 increased during that same time span while the average family size grew by 5.7%, suggesting that although there are fewer family households, the typical Plainfield family is having more young children that they were 10 years ago.

Of 15,263 Households in 2010 and 15,137 in 2000	2010	2000
Family Households	65.6%	72.0%
Family Households with Children Under 18	26.8%	35.5%
Married Couples with Children Under 18	13.9%	18.8%
Female Householders, No Husband Present	21.1%	24.5%
Female Householders with Children Under 18, No Husband Present	7.9%	13.0%
Male Householders with Children Under 18, No Wife Present	5.0%	---
Householders 65 Years or Older Living Alone	8.9%	7.4%
Households With Individuals 65 Years and Over	24.1%	21.1%
Average Household Size	3.20	3.10
Average Family Size	3.69	3.49
Percent of Total Residents 65 Years or Older with a Disability	35.9%	41.5%
Percent of Total Residents 18 to 64 Years with a Disability*	8.7%	21.3%
Percent of Total Resident Under 18 Years with a Disability**	1.2%	9.0%

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 Union County

- When measured in its entirety, household trends over the past decade in Union County followed a different trajectory than Plainfield. The average household size and family size is decreasing. Although like Plainfield the number of family households in Union County declined, the amount of family households and households with children increased. The changes in household composition followed a different pattern in Plainfield.
- The number of residents in all age groups with a disability is decreasing in both Plainfield and Union 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 183,882 Households in 2010 and 186,124 in 2000	2010	2000
Family Households	71.7%	71.6%

Family Households with Children Under 18	34.4%	34.0%
Married Couples with Children Under 18	23.5%	25.4%
Female Householders, No Husband Present	15.9%	14.2%
Female Householders with Children Under 18, No Husband Present	8.0%	6.8%
Male Householders with Children Under 18, No Wife Present	6.5%	---
Householders 65 Years or Older Living Alone	10.1%	10.2%
Households With Individuals 65 Years and Over	26.1%	27.7%
Average Household Size	2.89	2.77
Average Family Size	3.38	3.28
Percent of Total Residents 65 Years or Older with a Disability	29.2%	38.5%
Percent of Total Residents 18 to 64 Years with a Disability*	6.1%	17.5%
Percent of Total Resident Under 18 Years with a Disability**	3.4%	7.0%

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 Plainfield

- Over the past ten years, Plainfield has experienced a significant influx of Hispanic/Latino immigrants. As a result, the percentage of the population comprised of Hispanic/Latino residents has increased by 58.7%. While the Population growth occurred in the Asian group, but the changes were minimal in comparison to the significant growth in the Hispanic population.

Year	White/Non-Hispanic	Hispanic/Latino	Asian	African American	Native American	Pacific Islander	Other
2010	8.3%	40.0%	1.1%	46.3%	0.0%	0.0%	4.3%
2000	11.5%	25.2%	0.9%	61.8%	0.0%	0.0%	0.6%

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

Ethnicity in Union County

- Hispanic/Latino residents increased as a percentage of the population by 39.1% between 2000 and 2010. A significant portion of this growth occurred in Plainfield, which accounted for 17.3% of total growth in the Hispanic/Latino population. The White/Non-Hispanic population of Union County decreased by 16.6% over the same time period. While 40,416 White/Non-Hispanic residents have left Union County since 2000, 44,600 Hispanic/Latino residents have arrived.

Year	White/Non-Hispanic	Hispanic/Latino	Asian	African American	Native American	Pacific Islander	Other
2010	45.2%	27.4%	4.3%	20.5%	0.1%	0.1%	2.4%
2000	54.2%	19.7%	3.8%	20.8%	0.2%	0.1%	1.2%

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

Ethnic Breakdown by Municipality in Union County

- The percentage of Hispanic/Latino residents in Plainfield is 142% higher than countywide averages and the percentage of African American residents is 228% higher. The percentage of White/Non-Hispanic residents in Plainfield is 86.9% lower than countywide averages while the percentage of Asian residents is 77.6% lower. Plainfield is second only to Elizabeth in terms of the highest percentage of Hispanic/Latino residents. Only Hillside and Roselle have higher percentages of African American residents than Plainfield.

Municipality	Hispanic/Latino	White/Non-Hispanic	African American	Asian	Other
Berkley Heights	3.0%	85.7%	1.8%	8.4%	1.1%
Clark	6.4%	89.4%	0.8%	3.0%	0.4%
Cranford	5.6%	88.3%	3.6%	2.1%	0.4%
Elizabeth	60.2%	19.0%	16.8%	2.2%	1.8%
Fanwood	4.7%	85.9%	3.5%	4.0%	1.9%
Garwood	7.0%	84.8%	0.0%	7.3%	0.9%
Hillside	17.1%	21.7%	52.7%	4.3%	4.2%
Kenilworth	13.2%	79.5%	4.1%	1.5%	1.7%
Linden	24.9%	46.7%	24.0%	2.4%	2.0%
Mountainside	8.4%	81.2%	6.8%	2.3%	0.3%
New Providence	4.3%	82.8%	1.4%	10.1%	1.4%
Plainfield	40.0%	8.3%	46.3%	1.1%	4.3%
Rahway	21.3%	39.6%	31.4%	4.4%	3.3%
Roselle	28.0%	15.2%	51.4%	4.5%	0.9%
Roselle Park	29.2%	52.0%	5.0%	11.6%	2.2%
Scotch Plains	5.5%	80.8%	5.1%	7.4%	1.2%
Springfield	9.2%	78.9%	4.6%	5.7%	1.6%
Summit	16.9%	69.7%	6.7%	5.1%	1.6%
Union	13.9%	47.8%	26.7%	9.9%	1.7%
Westfield	5.5%	86.5%	2.0%	5.3%	0.7%
Winfield	6.3%	89.2%	1.9%	0.0%	2.6%
Averages	16.5%	63.5%	14.1%	4.9%	1.7%

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

Foreign Born and Citizenship in Plainfield

- The percentage of residents in Plainfield who are foreign born has increased by 54% over the since 2000.
- Over the past decade the number of residents who speak a language other than English has increased by 5,706 individuals. Roughly 98% of those new individuals identify Spanish as their primary language along with 90.6% of all Plainfield residents who speak

a primary language other than English. Since 2000, 59% of new residents who speak a language other than English speak Spanish and have limited English proficiency.

- There are 18,503 foreign born residents, representing 37.5% of the total citywide population. Roughly 51% of foreign born Plainfield residents entered the United States after 2000. Additionally, the percentage of foreign born residents without citizenship has increased by 357.9% over the past decade as 78.3% of foreign born residents do not have citizenship. There are almost 6,000 new foreign born residents who are not US Citizens.

Year	Foreign Born	% Foreign Born, Not Citizens	Speak a Language Other Than English at Home	Speak English Less Than Very Well
2010	36.5%	78.3%	40.7%	26.6%
2000	23.7%	17.1%	28.7%	18.0%

Source: United States Census Bureau, 2010 American Community Survey 5 Year Estimates

Foreign Born and Citizenship in Union County

- While Union County as a whole has a higher percentage of residents who are foreign born than Plainfield, the percentage of foreign born residents without citizenship is significantly higher in Plainfield.
- Plainfield accounts for 10.1% of Union County’s foreign born population but 16.1% of the foreign born population without citizenship. Plainfield also has 15.3% of Union County residents who speak Spanish but have limited English proficiency.

Year	Foreign Born	% Foreign Born, Not Citizens	Speak a Language Other Than English at Home	Speak English Less Than Very Well
2010	30.6%	53.2%	42.1%	21.7%
2000	25.1%	55.1%	35.2%	16.6%

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

Language Proficiency

- Plainfield has significantly higher percentages of native Spanish speakers with limited English proficiency than the county as a whole. Other language groups in Plainfield do not exist nor face linguistic barriers comparable to those throughout all of Union County.
- The number of Spanish speaking residents with limited English proficiency 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 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	Plainfield	Union County
Speaks English Only	59.3%	57.9%
Bilingual in Spanish and English	11.5%	10.6%
Speaks Spanish, but Speaks English Less Than Very Well	25.1%	14.8%
Bilingual in English and Other Indo-European Languages	1.2%	6.9%
Speaks Indo-European Language, Speaks English Less Than Very Well	0.6%	5.2%
Bilingual in English and Asian/Pacific Islander Language	0.3%	1.8%
Speaks Asian/Pacific Islander Language, Speaks English Less Than Very Well	0.4%	1.3%
Bilingual in English and Other Language	0.8%	1.0%
Bilingual in English and Other Language, Speaks English Less Than Very Well	0.5%	0.4%

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

Educational Attainment in Plainfield

- There have not been any significant changes in educational attainment in Plainfield since 2000. The percentage of residents 25 years and older without high school diplomas, with only high school diplomas and with advanced degrees remained relatively constant. However, the number of residents over 25 years old with less than a 9th grade education increased by 2,734 individuals (+74.5%); the number of residents with a 9th to 12th grade education and no diploma decreased by 1,978 individuals (-38.8%) and the number of residents with only a high school diploma increased by 1,614 individuals (+19.1%). This is both a positive and negative phenomenon: while it appears that a significant number of adults (more than 1500 individuals) received their high school diploma or equivalency over the past decade, nearly twice that amount settled in Plainfield who have less than a 9th grade education. This low skill and poorly educated workforce will continue to face difficulty in the increasingly competitive and service-driven economic climate.

	2010	2000
Less Than 9 th Grade	19.3%	12.3%
9 th -12 th Grade, No Diploma	9.4%	17.1%
High School Diploma	30.3%	28.4%
Some College, No Degree	17.0%	19.6%
Associate's Degree	5.6%	4.1%
Bachelor's Degree	11.6%	12.4%
Graduate/Professional Degree	6.9%	6.2%

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

- According to the 2011-2012 New Jersey School Report Card the dropout rate in Plainfield is 2.5%, compared with a 1.4% statewide average. Only 48.9% 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%. Approximately 72% demonstrate partial proficiency in mathematics (state average = 24%) and 33.9% demonstrate partial proficiency in language arts (state average = 9.7%). The graduation rate in the district is 70.12% compared with a 83% statewide average. Roughly 12.9% of students are classified with limited English proficiency and 34.6% primarily speak Spanish in the home.

- Of 328 public high schools in the State of New Jersey, Plainfield High School ranks 280th (14th percentile). While only 1% of Plainfield High Students demonstrate advanced proficiency in Mathematics (14 students), there are no students who demonstrate advanced proficiency in Language Arts. There are outlets for academic advancement with 13 Advanced Placement tests offered, however, only 18% of test takers scored high enough to obtain college-level credit. While Plainfield High School improved its ranking by 27 spots between 2010 and 2012, the school is considered poor performing and was tagged as a focus school by the New Jersey Department of Education for persistently low graduation rate.

Educational Attainment in Union County

- Overall, Union County as a whole is more highly educated than the population of Plainfield. There were relatively small changes in educational attainment over the past decade, most notably in the percentage of residents with advanced degrees. Union County boasts a highly trained and skilled workforce, which is indicative of the disadvantage many Plainfield residents face in the competitive labor market. The most noticeable change in academic achievement occurred in the percentage of the population with Bachelor’s degrees, which increased by 13.6%. This trend suggests that many young professionals are settling in Union County communities and will continue to compete with lower educated residents of Plainfield.

	2010	2000
Less Than 9 th Grade	9.3%	8.8%
9 th -12 th Grade, No Diploma	6.8%	12.0%
High School Diploma	29.5%	29.7%
Some College, No Degree	17.2%	16.3%
Associate’s Degree	5.6%	4.8%
Bachelor’s Degree	20.0%	17.6%
Graduate/Professional Degree	11.5%	10.9%

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

Economic Characteristics of Plainfield

Plainfield was once a popular residential town for the wealthy including prominent Wall Street bankers, accomplished inventors, foreign ambassadors and other distinguished residents. However, riots in the 1960s led many households to pack up and relocate to neighboring Union County communities. Since the late 1960s, the majority of Plainfield has been low to moderate income, with the exception of two significantly more affluent and historic neighborhoods along the Scotch Plains border (colloquially known as “Sleepy Hollow” and “Netherwood Heights,” respectively).

The City is void of a major anchor employer and, as a primarily suburban residential hub, has lacked an industrial sector. There is widespread, low-end commercial activity throughout various districts in the City, many of which are part of an Urban Enterprise Zone. This allows for a

reduced sales tax rate (from 7% to 3.5%) in order to stimulate consumer activity. The City was once home to Muhlenberg Regional Medical Center; however, the facility closed and merged with JFK Medical Center in nearby Edison following financial troubles that began to threaten the organization's long-term sustainability.

Plainfield's economy and its population have been hit particularly hard by recent economic struggles in the United States. When adjusted for inflation, the median household income has shrunk by 1.7% since 2000 and per capita income has decreased by 5.7%. Unemployment is very high compared with statewide and countywide averages, yet has started to decline since the beginning of 2012 and is currently at 11.6%. However, while 800 people have been taken off unemployment rolls since the start of the year, only 400 have obtained employment while another 400 have dropped out of the labor market.

The civilian employed population 16 Years of Age and Older (26,003 residents) is divided among the following employment sectors:

- Management, business, science and arts occupations: 5,568 (21.4%)
- Service occupations: 5,473 (21.0%)
- Sales and office occupations: 5,991 (23.0%)
- Natural resources, construction & maintenance occupations: 3,381 (13.0%)
- Production, transportation & material moving occupations: 5,590 (21.5%)

	2010	2000
Median Household Income	\$53,184	\$46,683
Per Capita Income	\$22,751	\$19,052
Population Over 16 Years of Age Unemployed	9.9%	5.5%
Families Below Poverty Line with Children Under the Age of 18 Years	19.9%	17.2%
Families Below Poverty Line with Single Female Head of Household with Children Under the Age of 18	34.5%	27.5%

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

2010 Plainfield Household Income

Of 15,263 households:

- 3.7% have income of \$200,000 or higher
- 14.2% have income of \$100,000 or higher
- 33.1% have income of \$35,000 or less
- 13.7% have income of \$15,000 or less

October 2012 Unemployment Data

The U.S. Bureau of Labor Statistics reported the following unemployment rates for Union County and its municipalities:

Plainfield	Elizabeth	Linden	Rahway	Union Twp	Westfield	Union County
10.8%	12.8%	10.7%	10.5%	8.8%	5.7%	9.6%

Source: New Jersey Department of Labor and Workforce Development

Economic Characteristics of Union County

While an urban center, Plainfield is not a critical component of the Union County economy. This is primarily due to the commuter preference among the local population. As 14 of 21 municipalities provide NJ Transit rail service direct to either Newark Penn Station or New York Penn Station, regional transportation infrastructure provides for a highly mobile workforce spanning various industrial and commercial sectors in multiple employment markets.

However, within Union County there are several major employers based at the international shipping port at Elizabeth and many large corporate parks scattered across multiple towns. Prominent industries include technology, energy, medical, transportation, scientific research and pharmaceuticals. Some of the major multinational employers with facilities in Union County include Merck & Co. (pharmaceuticals, 10,000 employees), ConocoPhillips (energy, 1,300 employees) and AlcatelLucent (technology, 1,300 employees). When combined, Overlook Hospital in Summit, Trinitas Hospital in Elizabeth and the Children’s Specialized Hospital in Mountainside provide for over 6,075 jobs.

When adjusted for inflation, median household income has decreased by 5.0% and per capita income has decreased by 2.7% over the past 10 years.

The civilian employed population 16 Years of Age and Older (291,604 residents) is divided among the following employment sectors:

- Management, business, science and arts occupations: 90,913 (35.6%)
- Service occupations: 43,165 (16.9%)
- Sales and office occupations: 62,273 (24.4%)
- Natural resources, construction & maintenance occupations: 22,283 (8.7%)
- Production, transportation & material moving occupations: 36,863 (14.4%)

	2010	2000
Median Household Income	\$66,665	\$55,339
Per Capita Income	\$33,267	\$26,992
Population Over 16 Years of Age Unemployed	8.6%	3.5%
Families Below Poverty Line with Children Under the Age of 18 Years	13.4%	9.2%
Families Below Poverty Line with Single Female Head of Household with Children Under the Age of 18	34.5%	24.7%

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

2010 Union County Household Income

Of 183,882 households:

- 9.3% had income of \$200,000 or higher
- 32.8% had income of \$100,000 or higher
- 25.2% had income of \$35,000 or less
- 9.1% had income of \$15,000 or less

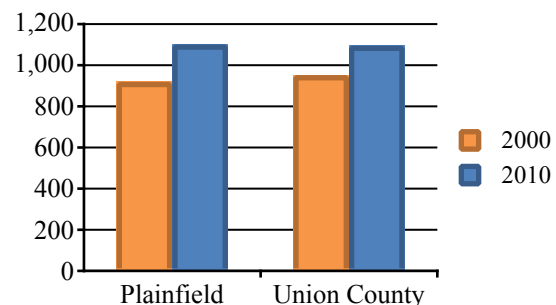
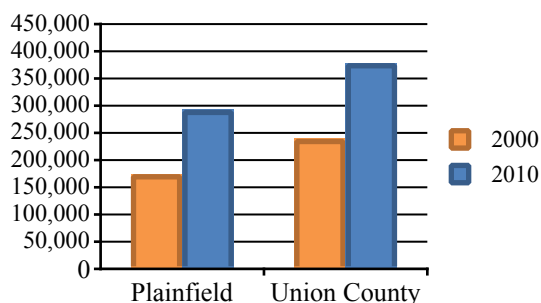
Housing in Plainfield

- There are 17,610 housing units in Plainfield, of which 21.3% have been built since 1970. Additionally, 38.9% of housing units pre-date 1939, demonstrating the historic value of the properties throughout the community. The median home value rose 68.0% between 2000 and 2010 and the median rent rose by 19.8% over the same time period.
- Approximately 63.5% of Plainfield renters pay more than 30% gross rent as a percentage of household income (GRAPI).
- There are 7,288 occupied housing units paying rent, comprising 47.7% of all occupied units.
- There are 7,975 owner-occupied units, comprising 52.3% of all occupied units. The median mortgage is valued at \$2,416.
- Due to the abundance of affordable rental properties in Plainfield, 60% of all residents have moved into their current place of residence over the past 10 years.
- The Housing Authority of Plainfield manages 569 public housing units in 4 properties across the city. There are only 225 units reserved specifically for Senior Citizen housing. There are 344 affordable housing units for families within the Housing Authority of Plainfield.

	Median Value	Median Rent
2010	\$292,500	\$1,101
2000	\$174,115*	\$919*

*Data adjusted for inflation

Median Home Value and Rent in Plainfield and Union County



Source: United States Census Bureau, 2010 American Community Survey
 *Data from Year 2000 used in charts is adjusted for inflation.

Housing in Union County

- There are 183,882 housing units in Union County, of which 24.4% have been built since 1970. The median home value rose 58.2% between 2000 and 2010 and the median rent rose by 15.0% over the same time period.

	Median Home Value	Median Rent
2010	\$378,300	\$1,095
2000	\$239,076*	\$952*

*Data adjusted for inflation

- Approximately 51.5% of Union County renters pay more than 30% gross rent as a percentage of household income (GRAPI).
- There are 71,256 occupied housing units paying rent, comprising 38.8% of all occupied units.
- There are 112,626 owner-occupied units, comprising 61.2% of all occupied units. The median mortgage is valued at \$2,587.
- Approximately 56.6% of households have moved into their current place of residence since 2000.

Poverty in Plainfield and Union County

According to the United States Census Bureau, Union County ranks near the middle of the pack in terms of poverty when compared with other counties in New Jersey. The results of the 2010 Census revealed that Union County has the tenth highest poverty rate among the State's 21 counties and the eleventh highest poverty rate 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 Union County is further detailed in the following statistical estimates:

- As of 2010, the percentage of Union County residents living in poverty (11.1%) increased by 16.8% from 2009 levels (9.5%);
- Union County's poverty level is 7.7% higher than the overall poverty level in New Jersey, which the 2010 Census estimated at 10.3%;
- Union County's population grew by 15,120 residents between 2000 and 2010 (an increase of 2.9%). The rate of individuals in poverty grew by 36% over the same time period. As of 2010, there are 59,680 individuals in poverty in Union County, demonstrating an increase of 15,787 individuals from the 43,893 reported by the 2000 Census;
- The poverty rate for individuals under the age of 18 in Union County was 16.9% in 2010, compared with the statewide average of 14.5%;

- The poverty rate for children between 5 and 17 years of age in Union County was 15.0% in 2010, compared with the statewide average of 13.1%;
- The poverty rate for children under 5 years of age in Union County was 20.8% in 2010, compared with the statewide average of 17.2%.

Access to the New York Metropolitan regional economy places neighborhoods of extreme wealth and high property values alongside low-income, marginalized populations. This is particularly true in Plainfield, which does not share socioeconomic characteristics with its immediate neighbors. While low-income density tends to span several municipalities, Plainfield is uniquely disconnected from other communities with high poverty levels. This is a major disadvantage as Plainfield's more affluent neighbors are likely to avoid and/or see minimal benefit in coordinated efforts at community revitalization and economic development; whereas a bloc of low-income municipalities are more likely to be classified as a region. "Blocs" share similar characteristics, can more easily establish goal-oriented consortia for collaborative initiatives; and, are thus more attractive destinations for Federal and State funding. The largest bloc of low-income density near Plainfield rests in eastern Union County and includes Elizabeth, Linden, Rahway, Roselle, Union and Hillside. Also, Plainfield's neighbors in Somerset and Middlesex Counties do not display similar socioeconomic conditions, leaving the City in a uniquely isolated position.

There are four statistical economic indicators that best represent the magnitude and extent of poverty levels in both Plainfield and Union County:

- Families with related children under 18 years of age (19.9% in Plainfield, 13.4% in Union County);
- Children under 18 years of age (25.1% in Plainfield, 16.5% in Union County);
- Families with female head of household, no husband present (20.2% in Plainfield, 23.5% in Union County);
- Families with female head of household, no husband present, with children under the age of 18 years (34.5% in Plainfield, 34.5% percent in Union County).

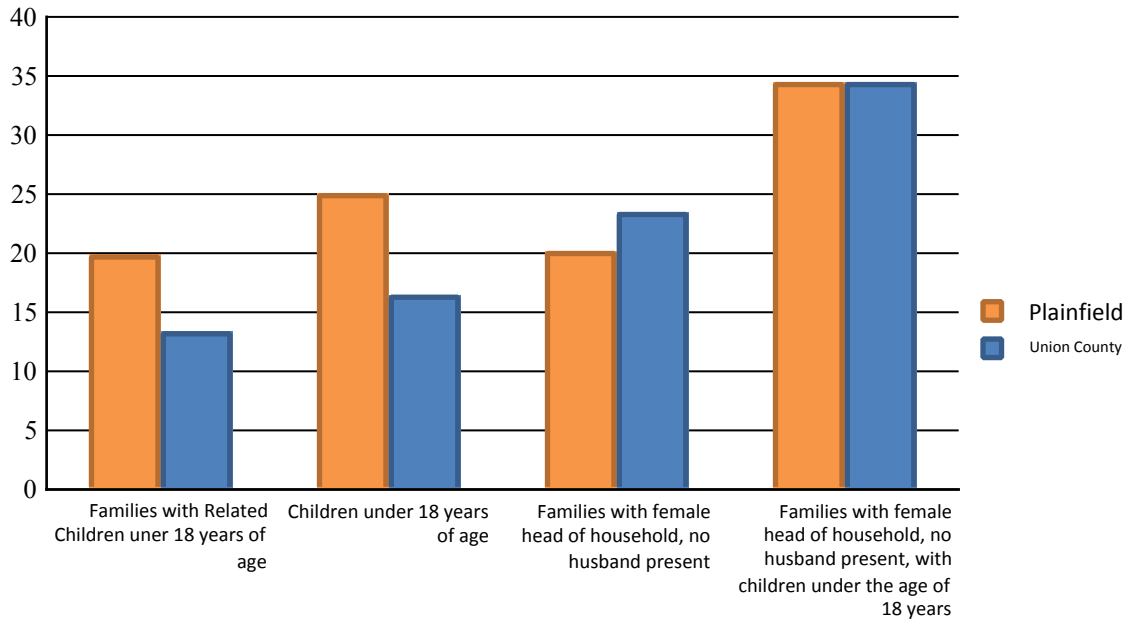


Chart 1: Poverty Indicators for Plainfield and Union County
 Source: United States Census Bureau, 2010 American Community Survey 3 Year Estimates

Of additional significance is the proportion of families with children under the age of 5 years who have incomes below the poverty level:

- Families with related children under 5 years of age (15.2% in Plainfield, 11.2% in Union County);
- Families with female head of household, no husband present, with children under the age of 5 years (36.0% in Plainfield, 30.7 percent in Union County)

2010 Poverty Threshold Rates in Plainfield and Union County

Poverty Indicator	Plainfield	Union County
Individuals Below Poverty Level	17.4%	11.1%
Families Below Poverty Level	12.8%	8.7%
- Families with Related Children Under 18 Years	19.9%	13.4%
- Families with Related Children Under 5 Years Only	15.2%	11.2%
Married Couple Families	7.0%	3.0%
- Married Couple Families with Related Children Under 18 Years	10.9%	4.6%
- Married Couple Families with Related Children Under 5 Years Only	8.8%	5.6%
Families with Female Householder, No Husband Present	20.2%	23.5%
- Families with Female Householder with Related Children Under 18 Years	34.5%	34.5%
- Families with Female Householder with Related Children Under 5 Years Only	36.0%	30.7%
Under 18 Years of Age Below Poverty Level	25.1%	16.9%
- Related Children Under 18 Years	25.1%	16.5%
- Related Children Under 5 Years	27.9%	20.8%
18 to 64 Years	15.4%	9.6%

Problems and Causes of Poverty in Plainfield and Union County

The following indicators represent the primary problems, challenges and causes of the cycle of poverty in Plainfield and Union County. They are not organized in any particular order and are instead equally indicative of community needs within Plainfield. 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

Percentage of Young Children who are Low-Income:

Children under 5 years of age comprise 8.6% of the population of Plainfield and 6.7% of the population of Union County. A large percentage of children under the age of 5 are low-income (27.9% in Plainfield and 20.8% in Union County). There are approximately 1,187 children under 5 years of age below the poverty level in Plainfield and approximately 7,442 children under 5 years of age below the poverty level in Union County. Children under 5 years of age below the poverty level in Plainfield comprise 16.0% of all children under 5 years of age below the poverty level in Union County. Nearly 1 out of every 5 children under 5 years of age below the poverty level in Union County reside in Plainfield.

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

Female head of households with children under 18 years of age comprise 7.9% of total households in Plainfield. Approximately 34.5% are below the poverty level in Plainfield. Female head of households with children under 18 years of age comprise 8.0% of total households in Union County. Approximately 34.5% are below the poverty level in Union County. Female head of households with children under 18 years of age in Plainfield comprise 8.1% of female head of households with children under 18 years of age in Union County.

Percentage of Seniors who are Low-Income:

Adults 65 years of age or older comprise 9.9% of the population of Plainfield and 12.6% of the population of Union County. Approximately 13.6% of Plainfield adults 65 years of age or older and 7.7% of Union County adults 65 years of age or older are living below the poverty level. Low-income seniors in Plainfield (663 persons) comprise 12.7% of the low-income seniors of

Union County (5,217 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 Union County, the average annual cost of infant care is \$8,172 and the average annual cost of preschool care is \$10,392. 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 53% of their income for infant care and 67% of their income for preschool care. A low-income household with two parents and one child would pay 45% of their income for infant care and 57% 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.

Survey results also revealed some of the main reasons that child care workers have 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 and Affordable Infant and Toddler Center Care Resources:

According to the NJACCRRRA, there are 286 licensed child care centers in Union County with a capacity for 24,169 children. The 2010 U.S. Census Bureau reported that there were approximately 35,845 children under the age of 5 years in Union County. Thus, the capacity of licensed child care centers in Union County is roughly two-thirds of the total population of children under the age of 5 years. Only 22 of the 286 child care center are accredited, with a capacity of 3,372. The number of licensed child care centers in Plainfield has decreased from 305 to 286 since 2007, representing a 14% decrease. However, the capacity of childcare centers has increased by more than 1,200 slots during the same time period. Child care centers are serving more children than ever before, but are decreasing in number. This inevitably has a negative impact on the quality of care being rendered.

Self-Sufficiency Baseline Standards:

Low-income families are unable meet the baseline standards for economic self-sufficiency in Union 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 \$43,161 to achieve self-sufficiency in Union County. A single head of household with a preschooler must earn and annual income of \$46,588 to meet this standard. 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	\$43,161	2 Adults + Infant	\$51,622
Adult + Preschooler	\$46,588	2 Adults + Preschooler	\$55,122
Adult + 2 Infants	\$54,548	2 Adults + 2 Infants	\$62,801
Adult + Infant + Preschooler	\$57,999	2 Adults + Infant + Preschooler	\$66,242
Adult + 2 Preschoolers	\$61,564	2 Adults + 2 Preschoolers	\$69,684
Adult + 3 Infants	\$71,842	2 Adults + 3 Infants	\$78,516

Adult + 2 Infants + Preschooler	\$75,453	2 Adults + 2 Infants + Preschooler	\$81,998
Adult + Infant + 2 Preschoolers	\$79,532	2 Adults + Infant + 2 Preschoolers	\$85,479
Adult + 3 Preschoolers	\$83,568	2 Adults + 3 Preschoolers	\$89,130

Source: Legal Services of New Jersey, Poverty Research Institute

In Plainfield, 46.9% of households earn less income than the lowest self-sufficiency baseline of \$46,588 and nearly 70% of households earn less income than the highest self-sufficiency baseline.

Lack of Affordable Housing:

Low-income individuals and families have limited access to affordable housing in Plainfield and the challenges continue to mount. The Fair Market Rate schedule, as announced by the United States Department of Housing and Urban Development, states the following fair market rates for Union County:

0 BR	1 BR	2BR	3BR	4BR
\$923	\$1,128	\$1,289	\$1,543	\$1,707

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, 51.5% of Jersey City individuals and families 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 Jersey City would pay approximately 95% of her income towards a one bedroom apartment.

Limited Education for a High Skills Employment Market:

The economies of Plainfield and Union County are dominated by the finance, insurance, pharmaceutical, transportation, energy, 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. Of the population of Plainfield over the age of 25 years, 75.9% do not have a college degree (Associate’s, Bachelor’s and/or Graduate) and only 18.5% have a Bachelor’s Degree or higher. 30.3% have a high school diploma or equivalency. Of the population of Union County over the age of 25 years, 62.8% do not have a college degree and only 31.5% have a Bachelor’s Degree or higher.

Educational Attainment in Plainfield

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

Low Earning Power and Income Inequality:

The United States is one of the lowest ranking industrialized countries in terms of income inequality. When using the Gini Coefficient*, an internationally accepted indicator of income inequality for nearly 100 years, only 11 countries have higher income inequality before taxes. 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, Union 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 Union County where the Gini Coefficient measures at .485, 4.3% higher than New Jersey as a whole and 3.4% higher than the nation as a whole. Only Essex, Hudson and Mercer Counties have higher levels of income inequality than Union County. As income inequality deepens in the United States, New Jersey and Union County, the ability of low-income families to increase their earning power and escape the cycle of poverty becomes increasingly difficult. The increasing gap between rich and poor continues to marginalize Union County's lowest income households.

* 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 Union County stabilized in 2011, it has reversed this trend and started to increase in recent months (from 9.3% in April 2011, 9.7% in December 2011 to 10.2% in June 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.

Public Safety:

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), Union County has a crime rate of 27.5 per 1,000 residents and a violent crime rate of 4.7 per 1,000 residents. Union County's violent crime index (murder, rape, robbery and aggravated assault) ranked fifth among New Jersey's twenty-one counties. While the overall crime index decreased by 1% between 2009 and 2010, the violent crime rate increased by 4.6%. Murders increased by 150% and aggravated assaults increased by 11%.

Crime in Plainfield is also pervasive. The crime rate per 1,000 residents is the highest in Union County at 38.9 and the violent crime rate is 9.8 per 1,000 residents. Only Elizabeth has a higher violent crime rate in Union County; however, Elizabeth's overall crime rate per 1,000 residents is lower than Plainfield's. Between 2009 and 2010, murders in Plainfield increased 400% and accounted for 32% of all murders in Union County. Roughly 18% of all rapes in Union County occurred in Plainfield, along with 18% of robberies, 22% of all aggravated assaults, 16% of all burglaries, 12% of all incidences of larceny and 17% of all incidences of domestic violence.

Not surprisingly, families in Plainfield are concerned for their children's safety as violent crime and gang activity are prevalent. The negative influences of "the street" in Plainfield include drugs, gangs and other large scale criminal activities. A 2010 report commissioned by the New Jersey State Police revealed that there are at least 32 separate gangs operating in Plainfield with roughly 1,030 total members. The next Union County community with significant gang activity was Elizabeth, which has 24 gangs and 463 members. Retail, mid-level and high-level distribution of many controlled dangerous substances including marijuana, cocaine, heroin and PCP constitute almost half of criminal activity attributed to gangs. Additionally, the gangs in Plainfield are largely responsible for the bulk of violent crimes committed in the city including murders and aggravated assaults. As a result of the volume, extent and nature of criminal behavior in Plainfield and the greater Union 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.

Increasing Cost of Living:

The New York Metropolitan Region, which encompasses all of Union County and Plainfield, 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.

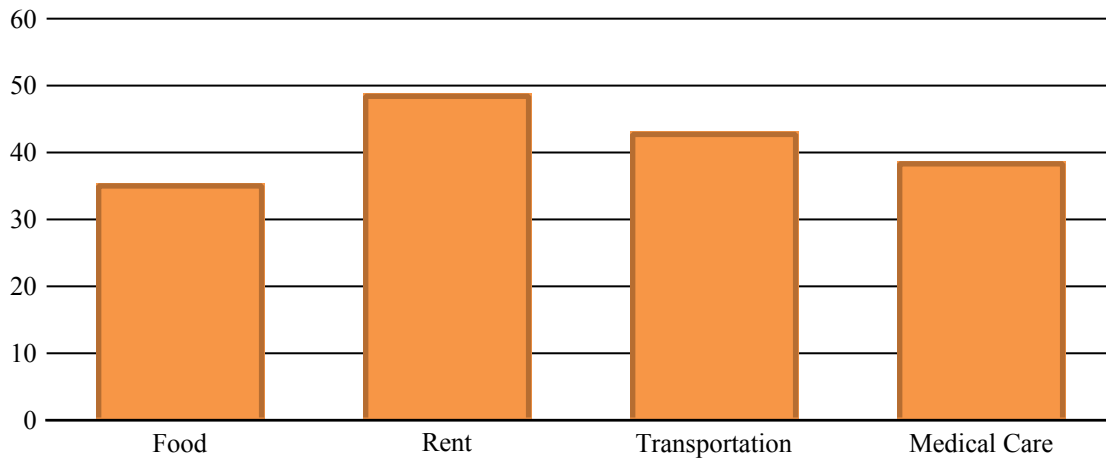


Chart 2: Rate of Inflation Using Consumer Price Index

Source: United States Department of Labor, Bureau of Labor Statistics

Note: The blue line represents the overall rate of inflation.

Chronic Health Problems:

Within Union County, the pervasiveness of chronic disease including asthma, diabetes, obesity and heart disease is concerning. Union County has a higher rate than the statewide average (+7.4%) for hospital admissions for Ambulatory Care Sensitive diagnoses (asthma, pneumonia, diabetes and congestive heart failure) under the age of 65. Also, heart disease is the leading cause of death among Union County residents.

While cancer diagnoses in Union County are below state averages for women, diagnoses for men are higher than statewide averages. This can be attributed to limited access to affordable screening and oncology services within the county. While Overlook Medical Center in Summit, New Jersey is one of the leading cancer screening and treatment centers in the state, this location is inaccessible for low-income Plainfield families and difficult to afford.

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 Union County and Plainfield, 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.

According to the New Jersey Substance Abuse Monitoring System there were 3,715 substance abuse treatment admissions from Union County, representing 5% of all admissions in New Jersey. Union County accounted for 4.6% of alcohol-related admissions, 4.5% of heroin/opiate-related admissions, 6.5% of cocaine/crack-related admissions, 6.5% of marijuana-related admissions, 4.9% of male admissions, 5.1% of female admissions and 3% of admissions under the age of 18.

Within Union County, 38.5% of admissions were for heroin or other opiates, 29.5% were for alcohol, 41.5% had no prior criminal history, 54.5% did not have health insurance and 40.6% did not complete high school or obtain a GED equivalency. Male admissions were 103% higher than female admissions.

Domestic Abuse:

In 2010, there were 3,927 total offenses of domestic violence resulting from 1,203 arrests in Union County. In Plainfield, there were 710 arrests for domestic violence, representing 18% of all countywide offenses. 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 Plainfield and Union 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 Plainfield and Union 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 Plainfield, 1,858 grandparents are living with their own grandchildren under the age of 18 and 602 are responsible for their grandchildren. In Union 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, 1,256 households in Plainfield and 8,788 households in Union County are multigenerational and receive the benefits of family support systems. However, 32.4% of grandparents in Plainfield who live with grandchildren under the age of 18 and 24.3% of grandparents in Union County who live with grandchildren under the age of 18 are responsible for their grandchildren. Furthermore, 20.6% of Plainfield grandparents responsible for grandchildren under the age of 18 have been responsible for five or more years and 9.6% of Union County grandparents responsible for grandchildren under the age of 18 have been responsible for five or more years.

Teen Pregnancy:

According to the 2012 New Jersey Kids Count State of Our Counties report, 6% of girls aged 10-19 gave birth in 2011. Additionally, the County Health Rankings project recently released a report that revealed approximately 4,840 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 Union County was 27 per 1,000 females aged 15-19 years. Six of New Jersey's 21 counties had a higher total number of teen births than Union County, which is 8% higher than the statewide average.

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 7.9% of Plainfield households are female households, no husband present, with children under the age of 18 and approximately 8.0% of Union County households are female households, no husband

present, with children under the age of 18 years. In Plainfield, 34.5% of families with a female householder, no husband present, with children under the age of 18 are below the poverty level and 36.0% of families with a female householder, no husband present, with children under the age of 5 are below the poverty level. In Union County, 34.5% of families with a female householder, no husband present, with children under the age of 18 are below the poverty level and 30.7% of families with a female householder, no husband present, with children under the age of 5 are below the poverty level.

Pervasive Homelessness:

Homelessness in both Plainfield and Union 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 in New Jersey on the night of January 26, 2011. Of the total statewide count, 887 (10.4%) were from Union County and 105 reported their last home to be Plainfield. In Union County, there were 303 families (13.2%) who responded that they were homeless. Of the respondents from Union County, 38 (5.1%) reported chronic homelessness, meaning that they had either been continuously homeless for more than a year or have had at least of 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 2011, a survey was conducted by the New Jersey Corporation for Supportive Housing that identified Union County as the third highest homeless population with 883 homeless individuals. 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.

HOPES CAP, Inc. Client Information

HOPES CAP, Inc. serves all low-income groups – families with children, youth, adults and seniors – residing in Plainfield as well as Hoboken, Jersey City and neighboring Hudson County communities. According to the U.S. Census Bureau, Union County (where Plainfield is situated) and Hudson County have some of the most pronounced poverty levels as a percentage of their total population in the State of New Jersey.

Based on poverty threshold levels released through the 2010 U.S. Census, HOPES CAP, Inc.'s "client universe" currently includes approximately 8,596 individuals in Plainfield and approximately 59,680 individuals in Union County. Plainfield accounts for 14.4% of all individuals with incomes below the poverty threshold in Union 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 Plainfield, 36.0% of families with a female householder, no husband present and children under the age of five years live in poverty. In Union County, 30.7% of families with a female householder, no husband present and children under the age of five years live in poverty.
- Within Plainfield and Union 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 only. However, the Plainfield public school district is 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 three students attending public school in Plainfield is not expected to graduate. Approximately 1,300 youth aged five to 17 years in Plainfield and approximately 14,000 youth aged five to 17 years in Union 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. Some need access to computers and other technological resources in order to broaden their knowledge in various areas or take advantage of local programs such as Women & Infant Care (WIC), food pantries, online training programs, job search, tax preparation and English as a Second Language (ESL).

There are many low-income individuals who require assistance in finding a job and understanding the requirements of maintaining employment. Some of these individuals are first or second generation Americans who are unfamiliar with certain aspects of American life due to cultural, linguistic or other barriers. In Plainfield, roughly one of every seven residents between the ages of 18 and 64 lives in poverty, along with one out of every ten in Union County.

- 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 Plainfield there are 4,880 seniors, of whom approximately 663 (13.6%) live in poverty. In Union County there are 67,944 seniors, of whom approximately 5,231 (7.7%) live in poverty. Perhaps the most daunting challenge faced by low-income seniors who reside in Plainfield is accessing affordable housing. The Housing Authority of Plainfield manages 569 public housing units in 4 properties across the city. There are only 225 units reserved specifically for Senior housing, which accounts for slightly more than a third of the total low-income senior population of Plainfield. There are 344 affordable housing units for families within the Housing Authority of Plainfield, which accounts for only about a quarter of the estimated 1,281 families who live in poverty in Plainfield.

Early Head Start and Head Start Eligible Children And Families in Plainfield

Children by Age, Family and Household Composition in Plainfield

<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	239	337	456
Early Head Start/Head Start Eligible Children Attending Early Head Start/Head Start	41	37	297
State Funded Eligible Children	620	874	1,183
Total Eligible Children	859	1,211	1,639

Early Head Start/Head Start Eligible Household Composition in Plainfield

Household Composition	Number
Two parent families	258
One parent families	774

Average Education Level of Early Head Start/Head Start Parents in Plainfield

Less Than High School Graduation	High School Graduate	Some College or Associate's Degree	Bachelor's Degree or Advanced Degree
53.7%	27.9%	11.7%	6.7%

Housing and Environmental Conditions of Early Head Start/Head Start Families in Plainfield

Housing Status	Percentage	Number
Owner-Occupied Residence	0.0%	0
Renter-Occupied Residence	100.0%	297
Homeless	0.0%	0

Geographic Location of Service Area in Plainfield

HOPES CAP, Inc.'s Early Childhood Program, inclusive of Early Head Start and Head Start, focuses on recruiting the lowest income families throughout Plainfield. The largest concentration of low-income families can be found in the Northern, Central and Western areas of the city. Within these neighborhoods, low-income families demonstrate the greatest need of services provided by HOPES CAP, Inc. and are often recruited and selected from this area. 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 Early Head Start and Head Start.

Emerging and Growing Populations in Plainfield

The Hispanic/Latino population of Plainfield experienced the highest rate of growth among all ethnic groups over the past decade. As a percentage of the population, the Hispanic/Latino demographic increased by 58.7% since 2000. As more than 7,500 new Hispanic/Latino residents moved to Plainfield over the past decade, this group now represents roughly 40% of the City's population.

Population Shifts Over Past Decade in Plainfield

There have been significant changes in population composition in Plainfield over the past decade. In real numbers, the Hispanic/Latino population increased by over 7,500 residents while the White population decreased by roughly 1,300 and the Black/African-American population decreased by nearly 7,700. The Asian population remained relatively constant. Within the Hispanic/Latino demographic, residents of Mexican origin increased by almost 300% (up from 807 in 2000 to 3,197 in 2010) and residents of Puerto Rican descent increased by 14.4% (up from 1,782 in 2000 to 2,038 in 2010). The Cuban population remained relatively constant. Additionally, more than 5,000 "other" Hispanic/Latino residents (non-Mexican/Puerto Rican/Cuban) have moved to Plainfield over the past 10 years.

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

Ethnicity	Percentage	Primary Language
American Indian/Alaska Native	0.0%	N/A
Asian	0.0%	N/A
Hispanic/Latino	32.7%	Spanish
Black/African-American	26.0%	English
Native Hawaiian/Pacific Islander	0.0%	N/A
White	5.9%	English
Biracial or Multi-Racial	35.4%	Varies

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

Plainfield's population has transformed dramatically since its incorporation as a city in 1869. Once a fairly homogenous and affluent White community, the City welcomed an increasingly minority population in the first half of the 20th Century. Around the time that the Civil Rights Movement reached its peak (1955-1968), racial tensions erupted into rioting, eventually leading to massive "white flight." While African Americans comprised 40% of the population in 1970, by 1980 that percentage had reached 60%. Over the past decade, the demographic breakdown within Plainfield's population has again experienced a dramatic transformation. The African-American population went from 61.8% of the population in 2000 to 46.3% in 2010 (a 25% decrease), while the Hispanic/Latino population went from 25.2% to 40.0% during the same time span (a 58.7% increase). This demographic trend has occurred rapidly and, as a result, cultural influences within Plainfield have changed significantly over the past 10 years. These changes

have already significantly altered the organization and delivery of Early Childhood programming within Plainfield, and will surely continue in the years to come.

Parent Involvement in Plainfield Early Head Start and 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 in all of HOPES CAP, Inc.’s Early Childhood Programs. 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.

Estimated Kith and Kin Care Situations in Plainfield

There are approximately 4,257 children under the age of 5 years living in Plainfield, of whom approximately 1,187 are living in poverty. The combined enrollment of Plainfield Head Start, Early Head Start and Plainfield State Funded Preschool is approximately 317. This estimate suggests that there are 870 low-income children being cared for by relatives or neighbors and does not account for the undocumented population of Plainfield. With such a diverse population and proximity to the New York City employment market, Plainfield is a popular destination 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. Many children aged 0-4 within this demographic group likely spend the day with relatives or neighbors.

Early Head Start/Head Start Programs in Plainfield

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

Centers	Estimated # of Classes	Estimated Enrollment
Watchung Site	11	165
St. Mary’s Site	4	60
New Horizon Site	3	45
Total	18	270

Other Licensed Child Care Centers in Plainfield

- Al & Jean’s Children
- B’s Nurturing Neighborhood
- BUF-Health and Human Services
- BUF-II
- Dawn to Dusk Christian Child Care and Learning Center
- Faheemah’s Child Care Center
- The Kings Daughters Day School
- Little Hearts Learning Center
- Neighborhood House Association
- Plainfield Bilingual Day Care Center
- Playhouse Child Development Center
- Precious Steps Child Care
- Precious Steps Too
- Second Steps Child Care
- Washington Community School

15 Total Locations

Early Head Start/Head Start Eligible Children with Disabilities in Plainfield

Estimated Number of Disabled Children in Service Area

Infants	Toddlers	Pre-Schoolers
17	24	32

Types of Disabilities

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

Enrolled Early Head Start/Head Start Eligible Children with Disabilities in Plainfield

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

Resources Available to Disabled Children in Plainfield

- Project CHILD FIND
- Children’s Specialized Hospital – Mountainside
- Union County Board of Social Service

- Plainfield Public Schools: Special Education, Gifted & Psychological Services
- CARRI Program – UMDNJ Behavioral Health Care
- JFK Johnson Rehabilitation Institute
- United Family and Children Society
- Community Access Unlimited
- Arc of Union County
- Boys/Girls Club of Union County of Plainfield
- Montclair State University Audiology Center
- Prevent Blindness Tri-State
- Community Mental Health Center

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 the importance of early childhood education services

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

3. Willingness to become better parents

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

Needs of Low-Income Parents

The following table represents the highest needs of low-income parents with children, based on surveys of Plainfield Early Childhood Program clients:

Area of Need	Percent	LOS Needs*
Early Childhood: Infant/Toddler	100%	1,187
Early Childhood: Pre-K	88%	1,044
English as a Second Language	88%	1,044
Emergency Assistance	88%	1,044
Adult Basic Education	75%	890
Discount Food Option	75%	890
Youth Summer Enrichment	75%	890
Entitlement Information and Assistance	71%	842
Early Childhood: Extended Care	62%	735
Computer Classes	62%	735
Employment Support	62%	735
Youth After School Enrichment	50%	593

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 38% of survey respondents identified with the importance of financial education and income tax preparation assistance services. The service area data for Plainfield 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 Plainfield and Union County 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 approximately two-thirds of all substance abuse admissions in Union 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 Union County's substance abuse problem. The challenges are most prominent among individuals between the ages of 35 and 54, demonstrating the uphill battle service providers face in encouraging change in abusive behaviors among individuals who are later in life. Furthermore, only a quarter of admissions are self-reporters, indicating that there remains a significant need to provide supportive services to combat the substance abuse problem in Union County.

Priority Need: Adult Education

Within Plainfield, 53.7% of individuals living in poverty do not have a high school diploma, compared with only 24.2% who had incomes above the poverty level. Approximately 27.9% of individuals with incomes below the poverty level have a high school diploma or less. Only 6.7% of low-income individuals have a Bachelor's Degree or higher, compared with 20.7% 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.

Priority Need: English as a Second Language

Over the past decade, Plainfield's population has transformed from a primarily homogenous African-American community to one that is more diverse and welcomes an increasingly large Hispanic/Latino population. Many Plainfield residents of Hispanic/Latino descent are newly arrived in the United States and have limited English proficiency. Approximately 1 out of every 4 Plainfield residents who speak Spanish as their primary language have limited English proficiency. This is by far the largest need for language services in Plainfield, as other language groups are marginal and do not indicate a significant need for English as a Second Language instruction.

Priority Need: Immigration and Citizenship Services

Over the past decade, 9,152 new foreign born residents moved to Plainfield. A strikingly high 78.3% of all foreign-born residents are not U.S. citizens, including 95.4% of foreign born residents who entered the United States within the past decade. There is also a significant segment of the foreign born population of Plainfield who do not have US Citizenship and have limited English proficiency. Roughly 81.2% of foreign born individuals who entered the United States after 2000 have limited English proficiency, compared with 65.3% who entered between 1990 and 1999 and 44.8% who entered before 1990. The individuals with limited English proficiency 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 Plainfield 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 8.7% of

the population of Plainfield aged 18 to 64 has at least one disability (2,871 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 Union County remains higher than the nationwide average. While the unemployment rate in Plainfield has decreased by 18.8% since the start of 2012 (from 14.3% to 11.6%), this trend does not paint the whole picture. There have been 800 individuals removed from unemployment, yet only 300 individuals have obtained employment while 500 have dropped out of the labor force all together. Additionally, roughly 15.3% of low-income adults in the labor force are unemployed. 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. Additionally, the gap between individuals above the poverty line with advanced degrees and individuals below the poverty line with advanced degrees is smaller in Plainfield than in other communities. This suggests that job training and employment support services may be more effective in Plainfield's labor market than in other areas.

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 Plainfield and Union County 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 class sessions offered and also 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 sources of income have 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

Plainfield Public Schools have high dropout rates, poor standardized test scores and low graduation rates. Of the 328 public high schools in the State of New Jersey, Plainfield High School is ranked 280 (increasing from 307^h in 2010). Less than 1% of students demonstrate advanced proficiency in Mathematics, no student demonstrates advanced proficiency in Language Arts and the high school offers only one opportunity for Advanced Placement that help students receive college credit and reduce the cost of postsecondary education. Additionally, the gang culture and high index of violent crimes in low-income neighborhoods are negative influences that Plainfield 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 Plainfield, 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

The rate of teenage pregnancy in Plainfield is about half of the national average; however, this remains a local need that 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 Plainfield 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 Plainfield 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 Plainfield, 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 Plainfield, 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 Plainfield. 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 Plainfield, there are 2,871 adults between the ages of 18 and 64 with at least one disability, approximately 38.3% of whom have incomes below the poverty level. Roughly 20% of adults aged 18 to 64 with a disability in Plainfield do not have health insurance. At 49.1% of the 18 to 64 population with disabilities, the most common disability is an ambulatory difficulty (walking). About 29.1% have a cognitive disability, 33.2% have a vision difficulty, 16.3% have a hearing difficulty, 12.6% have a self-care difficulty and 27.6% have an independent living difficulty. Among the population over the age of 65 years, 58.0% have an ambulatory difficulty, 24.4% have a cognitive disability, 40.8% have a vision difficulty, 26.3% have a hearing difficulty, 18.7% have a self-care difficulty and 34.5% have an independent living difficulty. There is a need for various services that target individuals with disabilities in Plainfield 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 Plainfield and Union County

According to the United States Census Bureau:

In Plainfield, of a total population of 4,880 people 65 years and older:

- 57.8% are female, 42.2% are male;
- 33.9% do not have a high school diploma (28.8% of males, 37.6% of females);
- 13.6% of Seniors live in poverty, which is 1.4 times the 9.9% they represent of the total population;
- Only 4.2% do not have health insurance (94.5% of those insured had public insurance coverage);
- 35.9% have some type of disability;
- 37.4% live in rental housing;
- 59.2% have incomes less than 80% of the median family income (MFI);
- Of senior households with incomes less than 80% of MFI, 23.2% are White/Non-Hispanic, 71% are Black/African-American and 5.8% are Hispanic;
- 3,849 receive an average social security income of \$13,573;
- 86.9% speak only English, 10.5% speak Spanish and 2.5% speak an Indo-European language;
- Of seniors who speak a language other than English, 62.2% have Limited English Proficiency, including:
 - a. 73.1% of Seniors whose primary language is Spanish
 - b. 31.3% of Seniors who primarily speak an Indo-European language
 - c. 100% of Seniors who primarily speak an Asian or Pacific Island Language
- 1,364 live alone;
- 3,675 households have one or more people 65 years or older

In Union County, of a total population of 67,761 people 65 years and older:

- 59.5% are female and 40.5% are male;
- 26.9% do not have a high school diploma (28.4% of males, 25.9% of females);
- 7.7% of Seniors live in poverty, which is less than the 12.6% they represent of the total population;
- Only 2.2% do not have health insurance (95.1% of those insured had public insurance coverage);
- 29.2% have some type of disability;
- 47,120 receive a mean social security income of \$17,280;
- 29.8% live in rental housing
- 70.3% speak English, 13.2% speak Spanish, 12.9% speak an Indo-European language, 3.2% speak an Asian or Pacific Islander language and 0.4% speak another language;
- Of Seniors who speak a language other than English, 48.6% have Limited English Proficiency, including:
 - a. 67.1% of Seniors whose primary language is Spanish
 - b. 39.5% of Seniors who primarily speak an Indo-European language
 - c. 10.4% of Seniors who primarily speak an Asian or Pacific Island Language

- d. 39,5% of Seniors who primarily speak another language
 - 18,635 live alone;
 - 47,982 households have one or more people 65 years and older

Needs of Senior Citizens in Plainfield 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	88%	583
Emergency Assistance	88%	583
English as a Second Language	88%	583
Discounted Foods	75%	497
Access to Healthcare	71%	470
Workshops and Education	62%	411
Home Visiting	62%	411
Income Tax Assistance	38%	251

*Level of Service Needs: Based on 663 Seniors in poverty in Plainfield

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 Plainfield, 1 out of every 3 seniors struggle with a disability. There are approximately 1,678 disabled seniors on fixed-incomes who are 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: Emergency Assistance

The average annual social security income for a Plainfield senior is approximately \$13,573. There are 1,808 seniors in Plainfield who occupy rental units and another 1,808 who reside in owner-occupied units. The median rent in Plainfield is 97.3% of the average annual social security income for seniors. As a result, many seniors are forced to reside in either public or Section 8 housing, unless they have additional sources of income. Many Plainfield 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: English as a Second Language

Plainfield is a diverse community where many cultures, ethnicities and languages converge in one geographic area. Of seniors in Plainfield, 62.2% have limited English proficiency including native speakers of Spanish (73.1%), Indo-European languages (31.3%) and Asian languages (100%). English as a Second Language services are needed in order to help seniors communicate in and around the neighborhoods they occupy.

Priority Need: Discounted Foods

Seniors in Plainfield 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: Access to Healthcare

About 95.8% of Plainfield seniors have insurance and 94.5% of seniors with insurance receive public insurance coverage. There are approximately 199 seniors without insurance who 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, over 4,200 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: Workshops and Education

As approximately 33.9% of seniors in Plainfield 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: Home Visiting Services

In addition to the 34.4% of Plainfield seniors who are disabled, there are more than 2,300 seniors over the age of 75 years. 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, 44.8% of seniors over the age of 75 are disabled (961 individuals). As this population is unable to work and must survive on fixed-incomes, home visiting services are needed to provide access to quality affordable food, healthcare and emergency assistance services.

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.

Additional Priority Needs of Seniors Based on Service Area Data

Priority Need: Grandparents Responsible for Grandchildren

In Plainfield, there are approximately 1,858 grandparents responsible for their own grandchildren under the age of 18. Roughly 58.8% are Black/African-American, 36.6% are Hispanic/Latino, 66.7% are female, 33.9% are foreign born, 32.8 have limited English proficiency, 11.3% have incomes below the poverty threshold and 10% are disabled. As this population is less likely to still be working (only 61.7% are in the workforce), they are in need of low cost food, healthcare, education and other supportive services to assist them in raising their grandchild.

Community Resources

Community Partnerships

HOPES CAP, 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 - MCHATT – 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 literary 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 Plainfield, New Jersey has yielded a number of significant findings that should be considered for the future of community-based service delivery to the low-income population within the community. The following list displays recommendations that were derived from the data, indicators, information and feedback collected through the community assessment process.

Expand Access to Quality, Affordable Early Childhood Education Programs

As the family unit in Plainfield has changed dramatically over the past decade (less families, larger family size, more young children), the availability of childcare will continue to be a major concern among low-income households. Access to childcare should be affordable and accessible while particularly sensitive to the growing family unit and cultural changes occurring throughout the community.

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 accessible to low-income families while the number of child care slots increases to meet demand. 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 Service Capacity to Reach Low-Income Individuals of Emerging Linguistic Backgrounds in Plainfield

Over the past decade, a significant decrease in the actual number of White/Non-Hispanic and Black/African-American individuals in Plainfield has been countered by a nearly equal increase in the number of Hispanic/Latino residents. The unmistakable majority of these Hispanic/Latino residents are newly arrived immigrants who do not have citizenship, lack education, have limited English proficiency, have low-incomes and face strict limitations on their authorization to work and remain in the United States. In order for these Plainfield residents to access community-based services, obtain sustainable and authorized employment and navigate the complicated, English-based immigration system, it is critical that nearly all programs and services are accessible in Spanish and supported by bilingual and culturally sensitive service.

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 has continued to marginalize the low-income population of Plainfield in the wake of the 2008 financial crisis, it is imperative that services are provided that 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 more self-sufficient outcomes, the low-income population of Plainfield will continue to struggle and the barriers that allow the cycle of poverty to endure will remain.

Develop the Capacity to Assist the Growing Foreign-Born Population

Plainfield is home to thousands of foreign-born residents, many of whom are not U.S. Citizens. Identifying strategies for helping these residents access citizenship and naturalization services will continue to be an important way to reach this segment of Plainfield's low-income population.

Collaborate with Local Schools

The situation of public education in Plainfield represents one of the most significant challenges facing low-income residents. In order to improve educational outcomes, the agency will need to target youth with programs that improve academic performance and help reinforce the importance of education in overcoming barriers.

Implement Programs that Target Housing Needs of Residents

Housing is by far the most challenging and significant expense incurred by Plainfield's low-income families. Having access to quality housing is of the utmost importance if individuals and families are going to have the ability to adequately benefit from other services that help advance education and employment. Some examples of programs and initiatives that would work well in Plainfield 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 Housing Authority of Plainfield and 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 Plainfield 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.

Introduce Local Initiatives that Aim to Reduce Gang Membership and Violence

Gang activity and violence within Plainfield is rampant and pales in comparison to other Union County communities with high low-income density. Nearly 1 out of every 5 violent crimes (murder, rape, aggravated assault and robbery) in Union County occurs in Plainfield. There are more than twice as many gang members in Plainfield than in the second-ranked Union County community (Elizabeth: in terms of gang membership) and there are more gang members in Plainfield than in the remainder of Union County's communities combined. Local initiatives aimed at exposing the negative aspects of gang life and reducing gang membership among youth are critical if poverty indicators and trends facing youth are to be reserved.

Establish Support Network for Victims of Domestic Violence

Nearly one fifth of all incidences of domestic violence in Union County occur in Plainfield. These victims require a safe place to access supportive services, confront their abuser and pursue legal recourse. Furthermore, occurrences of domestic violence are often more prevalent in Hispanic/Latino cultures and often go unreported within this demographic. As many of Plainfield's Hispanic/Latino residents are not US Citizens, assistance with accessing specified visa programs under the Violence Against Women Act would also be beneficial. Any efforts to reach victims of domestic violence should be strengthened through the collaboration of an extensive and committed partnership network with the resources and expertise to work with

victims of domestic violence.

Rapidly Implement Comprehensive Adult Basic Education Services

Over the past decade, many individuals have moved to Plainfield who lack an education above 9th grade level. In order for this group to access long-term employment opportunities and achieve self-sufficiency, basic education services are vitally needed.