

Middlesex County 2017 Needs Assessment

COMMISSIONED BY:

**Jewish Renaissance Foundation (JRF)
Puerto Rican Action Board (PRAB)**

IN PARTNERSHIP WITH:

**Middlesex County Office of Human Services
United Way of Central Jersey
WellCare Health Plans**

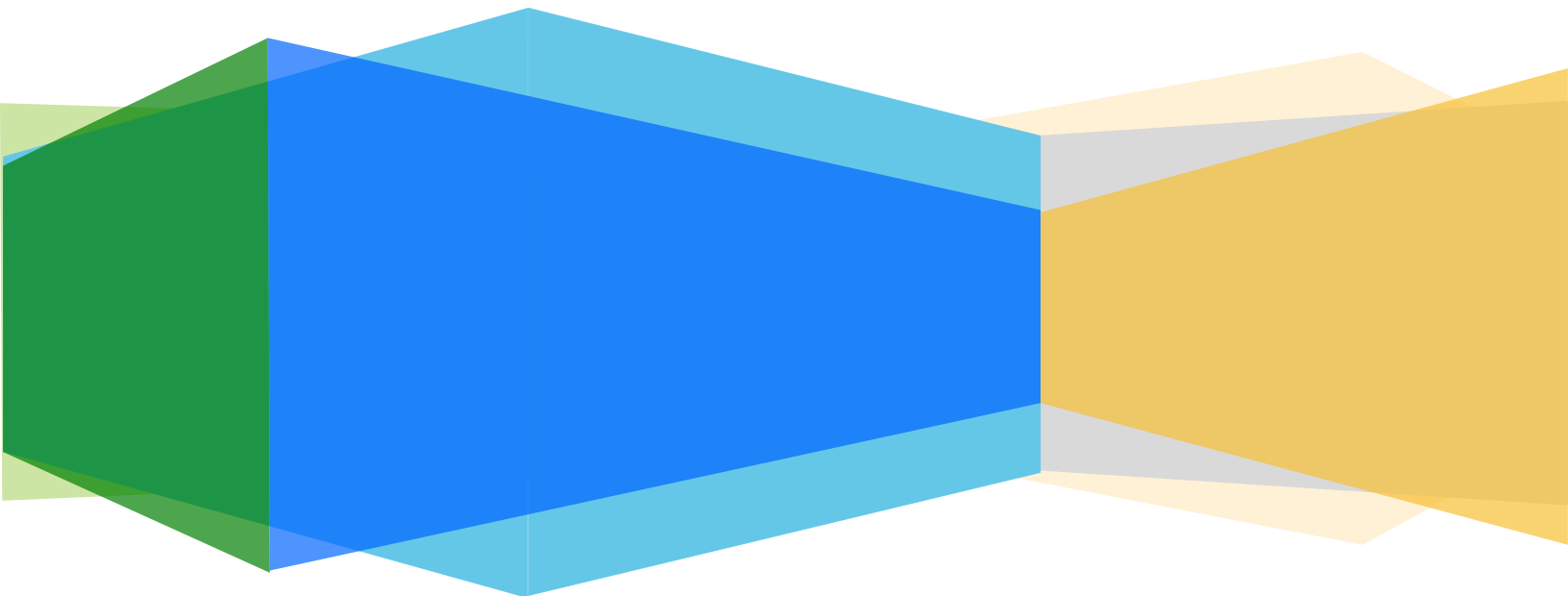
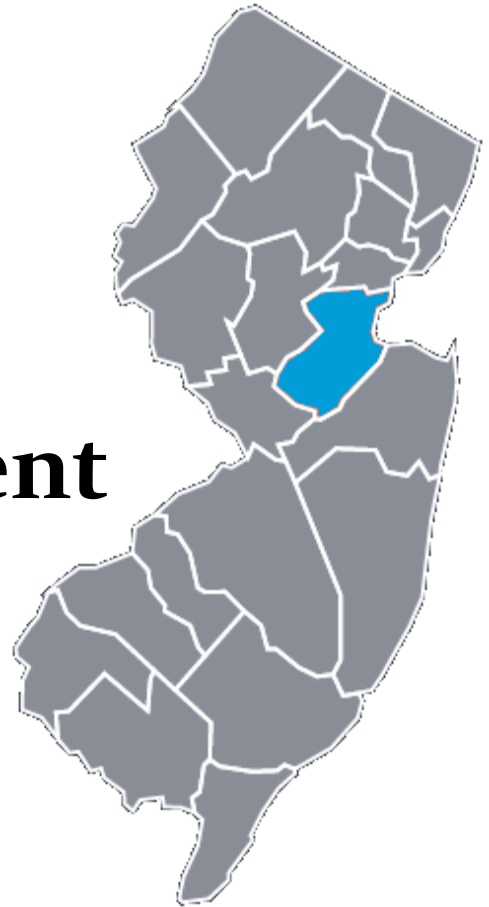


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INTRODUCTION

In 2016, the two Community Action Agencies of Middlesex County, the Jewish Renaissance Foundation (JRF) and the Puerto Rican Action Board (PRAB), launched a partnership to produce a countywide needs assessment. Thereafter, the United Way of Central Jersey and Middlesex County Office of Human Services joined JRF and PRAB in this effort. Together, they became the Middlesex County Assessment Planning Group (MCAPG). Subsequently, WellCare Health Plans, Inc., joined the group.

The MCAPG embarked on the following production process for the county needs assessment:

1. Gather studies, assessments, mappings, and other reports on Middlesex County conducted since 2012;
2. Obtain feedback and guidance from Middlesex County stakeholders, providers and entities that have produced assessments or other reports on the county;
3. Survey the needs of program participants of JRF and PRAB;
4. Produce a needs assessment of the entire county, namely an assessment of assessments that would draw on the considerable county-related information;
5. Make recommendations based on the findings that could contribute to:
 - a. The development and implementation of a county action plan;
 - b. Entities developing or adding to their individual action plans;
 - c. Entities collaborating on issues identified in the report;
6. Share the report and its findings with county stakeholders, providers, residents, etc.; and
7. Establish a public central repository/compendium of studies, assessments, mappings, and other reports on Middlesex County conducted since 2012.

Toward this end, the MCAPG gathered over 60 assessments and reports on Middlesex County, and analyzed the many topics covered in them. In September 2016, MCAPG convened nearly 40 community stakeholders at the Fire Academy in Sayreville to help frame the assessment and provide a clear road map for producing a comprehensive report. The group identified five (5) overarching county needs: *Housing, Education, Healthcare, Transportation and Employment*, which became the research areas.

In December of 2016, the MCAPG appointed a research team, which provided ongoing reports to the larger planning group. The team also surveyed over 500 program participants from JRF and PRAB on the five (5) research areas. Once the report was completed, the group arrived at recommendations based on the findings. To assist with the final product, the MCAPG also retained a consultant who contributed to the editing process.

The following individuals have been Middlesex County Assessment Planning Group (MCAPG) members, and have contributed to the production of this report:

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- ▲ Jamie Banhalmi (AmeriCorps Member), Jewish Renaissance Foundation
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- ▲ Stuart Grant, United Way of Central Jersey
- ▲ Dr. Natasha James-Waldon, Jewish Renaissance Foundation
- ▲ Bridget Kennedy, Middlesex County Office of Human Services
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- ▲ Joel Martinez, WellCare Health Plans of New Jersey
- ▲ Indira Martir, PRAB
- ▲ José Carlos Montes, PRAB
- ▲ Maritza Raimundi-Petroski, PRAB
- ▲ Nina Rios-Rivera, Esq.
- ▲ Mary Tarrant, Middlesex County Office of Human Services
- ▲ Aviva Woog, WellCare Health Plans of New Jersey

The MCAPG looks forward to the report being a resource to the county, individuals and institutions within the county, and others who seek to be part of the county's work. We also await the opportunity to work together on future projects that would improve the conditions of Middlesex County, and involve all stakeholders and residents in these efforts.

Report Format

The Middlesex County 2017 Needs Assessment has six (6) sections:

1. Brief description of the MCAPG institutional partners
2. Brief description of Middlesex County, including demographics and poverty stats
3. Narratives of the five (5) overarching county needs:
 - a. Housing
 - b. Education
 - c. Healthcare
 - d. Transportation
 - e. Employment
4. Recommendations concerning the five (5) overarching county needs
5. References
6. Acknowledgments

MIDDLESEX COUNTY ASSESSMENT PLANNING GROUP MEMBERS



The Jewish Renaissance Foundation (JRF) is a non-profit, non-sectarian organization founded by individuals who feel compelled to act upon the teachings of the Jewish faith. We believe as citizens in a democratic society, we must respond to the needs of our neighbors and share our talents and resources. As the Community Action Agency for Middlesex County East, JRF is committed to helping families, a basic unit of our society. JRF believes in changing lives by creating hope and self-sufficiency, and we succeed by providing individuals, children and families with essential health and human services, community development and youth programs. Our life-improving services extend across all cultures and faiths, regardless of economic status.



The Puerto Rican Action Board (PRAB) is a comprehensive human services organization with our headquarters in New Brunswick, Middlesex County, New Jersey. We are the primary institution in Central New Jersey that provides diverse bilingual/multicultural services to the Central New Jersey community. We operate 12 sites in Middlesex and Mercer counties and serve approximately 30,000 individuals and families each year. Our mission is to equip diverse individuals and families to achieve personal, family, and community development. As the Community Action Agency for Middlesex County West, we also address issues of poverty to change people's lives, bring hope, and improve our local communities. PRAB's vision is that Central New Jersey is a healthy, diverse community with productive, self-sufficient and socially-responsible individuals and families. PRAB itself is a transformative community institution that is a full participant in Central New Jersey life.

Middlesex County Office of Human Services



The mission of Middlesex County is to effectively provide programs and services set forth by the Board of Chosen Freeholders, reflecting the will of the people, which will enhance the quality of life for Middlesex County residents. Its vision is to create a culture that encourages premier, cost-effective customer service and innovative thinking to enhance business operations, foster economic development and generate new revenue opportunities that will reduce the tax burden on our residents so that we may ultimately be more responsive to our community.



United Way of Central Jersey

United Way of Central Jersey has been addressing the human service needs of residents of Middlesex County since 1930. Its mission is to provide leadership to create opportunities for a better life for people living or working in our community who are needy, at risk and vulnerable. United Way achieves this by mobilizing people, organizations and financial resources to create and sustain programs that achieve targeted outcomes and lasting change through volunteerism, partnerships, services and advocacy.

WellCare Health Plans, Inc.



WellCare Health Plans, Inc. is dedicated to enhancing our members' health and quality of life; partnering with providers and government agencies to provide quality, cost effective healthcare solutions and creating a rewarding and enriching environment for our associates.

WHAT DOES MIDDLESEX COUNTY LOOK LIKE?

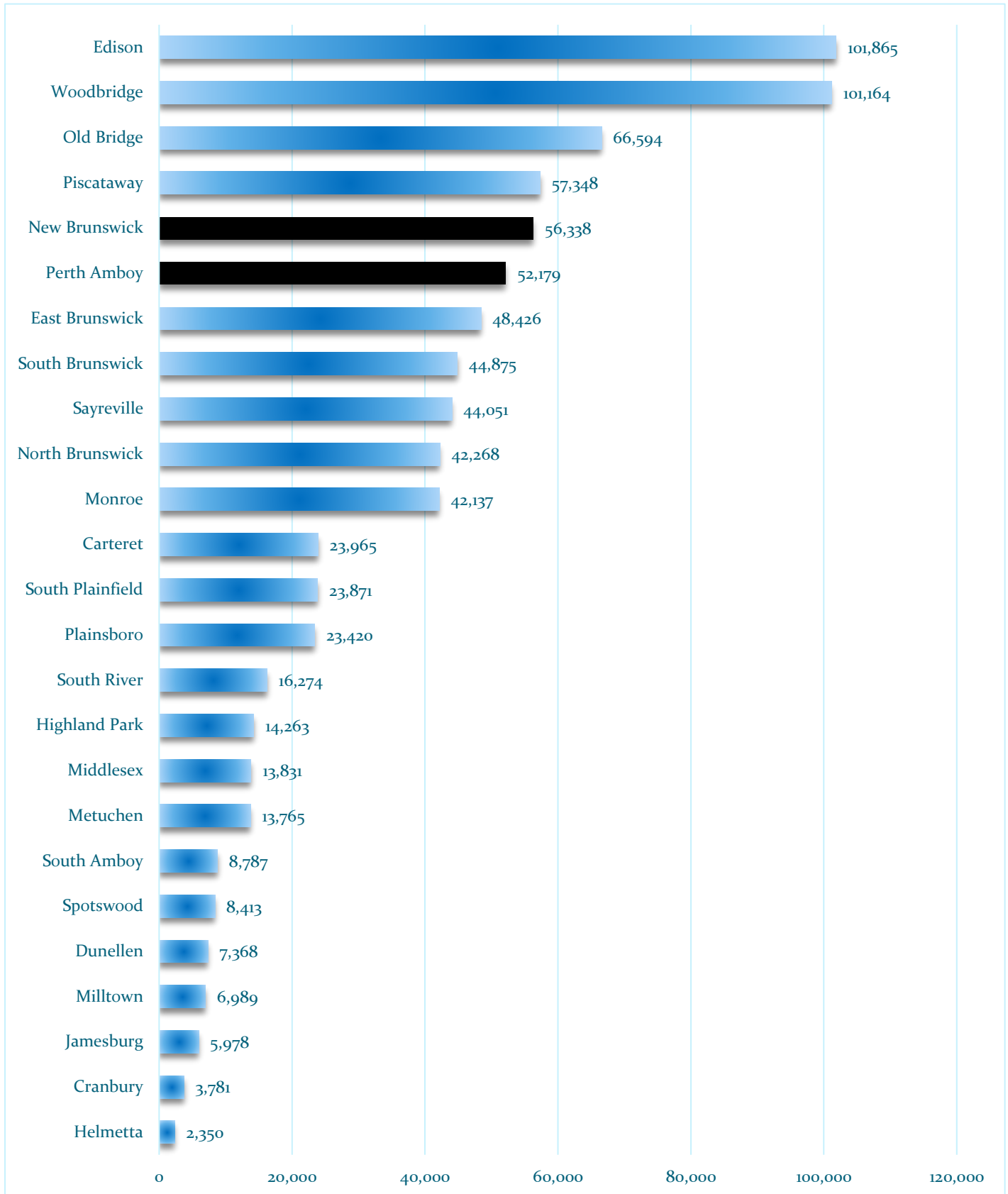
Demographics

Middlesex County is situated in north-central New Jersey, midway between New York City and Philadelphia, and midway between Boston and Washington D.C. It encompasses 322 square miles and includes 25 municipalities. The population grew from 809,858 in 2010 to 840,900 in 2017. Continued growth throughout the county is expected in the future.



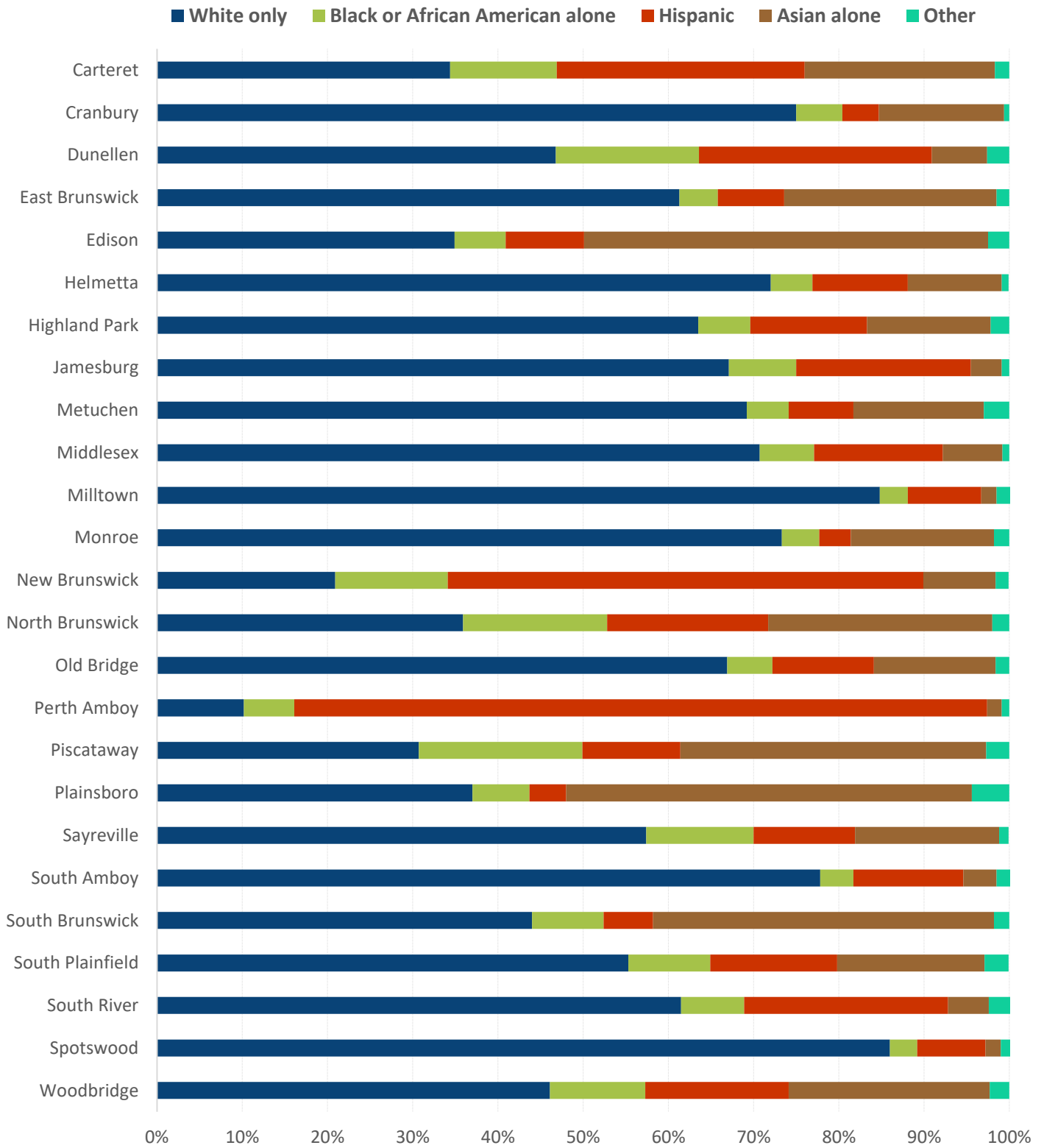
Middlesex County is the second most populous county in New Jersey. With a median household income of \$79,593 in 2015, it ranked 7th in the state. Average household size is 3.4. Although whites are the predominant racial/ethnic group, the population is diverse, including large numbers of black/African American, American Indian/Alaska Native, Asian, Native Hawaiian, Pacific Islander and Hispanic/Latino residents. The largest minority groups are Asians who made up 24% and Hispanics who comprised 20% of the county population in 2015. New Brunswick and Perth Amboy have the largest Hispanic/Latino populations in the county; 56% and 81%, respectively. In towns such as Edison and Plainsboro, about 48% of the population is Asian. The county is also well educated with 47% of its residents possessing a community college degree or higher (American Community Survey 5-Year Estimates, 2015).

Figure 1: Middlesex County Population by Municipality, 2015



Source: U.S Census Bureau, American Community Survey, 5-Year Averages, 2011-2015

Figure 2: Middlesex County Population Composition by Municipality, 2015



Source: U.S. Census Bureau, American Community Survey, 5-Year Averages, 2011-2015

Poverty

Despite the high median household income in Middlesex County as a whole, some municipalities experience high levels of poverty. New Brunswick and Perth Amboy experienced the highest poverty rates. In fact, the median household incomes in New Brunswick and Perth Amboy were \$38,435 and \$44,024 respectively (2015). This constitutes 48% and 55% of the county median of \$79,593 respectively (American Community Survey 5-year Estimates, 2015).

New Brunswick's poverty rate was 34.7% in 2015, almost four times the county average, and its per capita income was \$14,407 (Census Bureau, 2016). The severe poverty rate (people living in households with an income below 50% the federal poverty level) was 18.8%, about 4.6 times that of the county (Census Bureau, 2016).

Perth Amboy's poverty rate was 22.8% and its severe poverty rate was 10% in 2015, about 2.6 and 2.5 times those of the county respectively (Census 2016). Also, nearly 87% of Perth Amboy's renters lived in households with an income below the poverty level (Perth Amboy City Data Facts, accessed 8/30/17).

New Brunswick and Perth Amboy also had the highest population density per square mile in the county, as well as the highest concentration of homelessness (Poverty City Data, 2015). Middlesex County represented nearly 5% of the state's total homeless population (Middlesex County's Point-in-Time Survey of the Homeless, 2016).

Exacerbating the incidence of poverty in the county is insufficient affordable housing, expensive childcare, and low earnings. Thus, the county would benefit from a holistic, collaborative, and comprehensive approach to ensure resources and services for those living in poverty.

COUNTY NEED 1: HOUSING

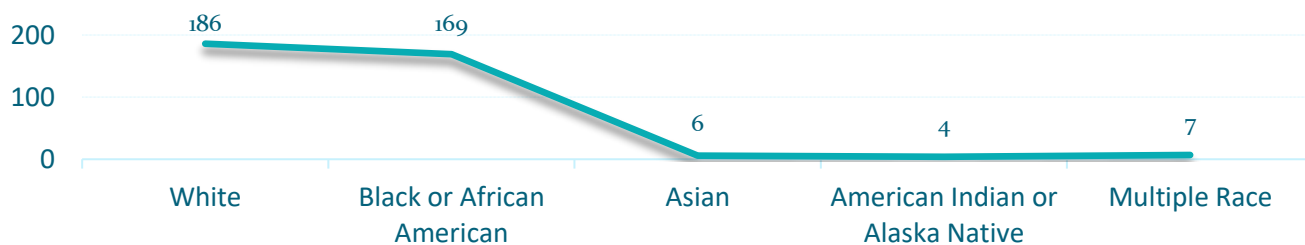
Homelessness

In 2017, there were 8,532 homeless people in New Jersey. This number included 1,886 children and 3,808 adults who were homeless and had a disability. In fact, many of these adults live on an income of less than \$1,000 a month. Separately, for the 2016-17 School Year in New Jersey, 10,944 public school children lacked a home of their own, 7,830 were “doubling-up” with other families, 1,810 were living in shelters, 1,291 were living in hotels or motels and 63 were unsheltered (NJDOE Homeless Count for 2016-17 school year).

In Middlesex County, the Point in Time (PIT) 2017 Survey indicated that 372 households were homeless, most of whom were either black or white households (see figure 3). The majority of these households (69%) were housed in emergency shelters or transitional housing. Single women headed most of the families living in shelters. The number of unsheltered households (116) was consistent with that of previous year. From 2012 to 2017, Middlesex County’s homeless population declined by approximately 47%. This decrease has been attributed to the full implementation of a Coordinated Assessment system for homeless services that has helped to successfully identify and engage more homeless individuals and families than in past years. Between 2016 and 2017, however, Middlesex County saw a 19% increase in its homeless population. This increase, an anomaly to the previous four years, appears to be consistent with a similar increase throughout the nation. In addition, Middlesex County has been certified as reaching Functional Zero for Veterans’ Homelessness, given that a system is in place to assist homeless veterans in obtaining permanent housing within 90 days.

The Middlesex County Board of Social Services (MCBSS) houses a major share of homeless families in sheltered housing. Most of these families benefit from the Temporary Rental Assistance Program (TRA) that facilitates their housing in hotel placements and apartments (TRA’s are included in the count). Given the high cost of housing in Middlesex County, the homeless most likely will remain without permanent residences, and possibly cause further homelessness, if affordable housing is not built, or they cannot continue utilizing one of the programs available to homeless residents.

Figure 3: Homeless Households by Racial/ Origin in 2017



Ethnic breakdown: Hispanic 124 (33.2%); Non-Hispanic 248 (66.8%)

Source: Middlesex County PIT Survey, Coming Home of Middlesex County, 2017

Affordable Housing

In keeping with federal and state “fair housing” laws, all residents in New Jersey have a right to affordable housing. The New Jersey Supreme Court’s Mount Laurel decision of January 2017 reiterated in word and spirit this right to affordable housing. In their unanimous decision, the New Jersey Supreme Court emphasized: “Towns are constitutionally obligated to provide a realistic opportunity for their fair share of affordable housing for low- and moderate-income households” (LaVecchia, J., 2017).

The Asset Limited Income Constraint Employed (ALICE) Report found that the 4,902 households (33% of households) in Middlesex County that were living either in poverty or below the basic cost of living were in need of affordable housing. In order to rent a modest two-bedroom apartment at the fair market value in Middlesex County, the Out of Reach report for New Jersey found that a renter earning the average wage of \$17.86 an hour would need to work 60 hours a week or 1.5 jobs to afford the monthly rent, an income level well above the poverty level (Out of Reach, 2017).

Perth Amboy has over 2,430 affordable and voucher units available. It is one of a number of municipalities where brownfield sites were considered good locations for affordable housing as well as for parks, art cultural facilities, play areas, theaters, and health care facilities (Greenberg and Lewis 2000, Michael Greenberg and Peyton Craighill, 2001).

New Brunswick has 17 low-income housing apartment complexes containing 1,513 affordable rental apartments. The rent for 1,201 of these income-based apartments is set according to the renter’s salary. There are also 636 Project-Based Section 8 subsidized “HUD apartments”, as well as 970 other low-income apartments that are not eligible for rental assistance but are considered affordable housing.

Families and Children

Housing instability affects the functioning and well-being of families. Children who have moved two or more times in a year are more likely than children living in more stable living conditions to suffer health problems, do poorly in school or have behavioral problems. Because they are often living in poverty, their parents are not able to meet their minimal needs. As a result, these children may be food insecure because they lack regular meals and nutritious food; they may be energy insecure because they have limited or uncertain access to sufficient home energy; and they may not be receiving the necessary medical care because their parents forgo doctor’s visits.

An important indicator of housing instability is whether a family is receiving Emergency Assistance (EA). EA payments are made to individuals eligible for Work First New Jersey (WFNJ) / Temporary Assistance for Needy Families (TANF) or WFNJ/General Assistance (GA). These resources can be accessed during the 30 consecutive days immediately following an emergency, such as substantial loss of shelter, food, clothing, work, or household furnishings caused by disaster, such as imminent or actual homelessness. Additional indicators are whether a householder is participating in WFNJ, receiving TANF or participation in the

Supplemental Nutrition Assistance Program (SNAP). As of May 2017, there were 667 cases of a family receiving EA payments (see figure 4); 1,584 adults and children were receiving WFNJ/TANF assistance; and 28,836 adults and 25,641 children were receiving SNAP in Middlesex County (NJ Department of Human Services, Division of Family Development, May 2017). This represents about 6.7% of the Middlesex County residents that are receiving some type of public assistance.

Many families facing housing instability live in unsafe situations, including overcrowded homes, cars, shelters, or motels. They would benefit from housing subsidies that could fund their housing payment fully or partially. HUD operates several subsidy programs that are available to low-income county residents, including the American Dream Program, Community Development Block Grants (CDBG), Home Investment Partnerships, and Section 8 Rental Assistance/Housing Choice Voucher Program (<https://portal.hud.gov/hudportal/HUD> accessed 7/21/17). However, most of these programs are at capacity, and thus are difficult for them to access.

Figure 4: Children and Families Receiving WFNJ/TANF, General Assistance, Emergency Assistance and SNAP in Middlesex County, May 2017

WFNJ/TANF Program		General Assistance Program, Emergency Assistance Cases		SNAP (Food Stamps)	
Adults	Children	Employable	Unemployable	Adults	Children
372	1,212	313	354	28,836	25,641

Source: Current Program Statistics, State of New Jersey Department of Human Services, Division of Family Development May 2017

Each of these programs addresses housing and/or homelessness in a different way. The majority of households that receive federal rental assistance include children. These households were made up of adults and children — 26% of households in New Jersey receiving federal rental assistance — the elderly and disabled with children — 4% of households — and the elderly with children — 1% of households.

Seniors

In 2013, there were 104,417 elderly residents 65 years of age or older in Middlesex County, about 13% of the total county population (Census Bureau). The median annual income was \$22,887 in 2015. With a fair market rent ranging between \$1,054 and \$2,551 in Middlesex County, it is no wonder that most seniors making \$22,887 or less could not afford to make the \$12,648 annual rent payment (Income and Poverty in the United States: 2014).

The elderly are able to take advantage of various HUD programs to assist them in making housing costs more affordable. Organizations such as PRAB in New Brunswick and the Jewish Renaissance Foundation in Perth Amboy offer programs that help senior citizens contend with their housing needs. Yet, they are not able to accommodate all who request assistance, which leaves many seniors facing housing instability.

The number of affordable housing units designated to the elderly is not proportionate to their share of the total population (see figure 5). In Piscataway, for example, 32% of the affordable housing is designated to seniors, although they are 28% of the population. Similarly, in Sayreville, 62% of the affordable housing is designated to seniors, although they are 35% of the population, while in Woodbridge, 43% of the affordable housing is designated for seniors, although they represent 32% of the population. In South Brunswick, on the other hand, 25% of the affordable housing is designated to seniors, although they are 35% of the population. In other municipalities like Jamesburg, Monroe, and Plainsboro very few, if any, affordable housing units have been designated to the elderly.

Figure 5: Allocation of Senior Affordable Housing Units

Municipality	Total Number of Affordable Housing Units	Units Designated for Seniors	*Population of Municipality	*Population of Seniors and Older
Piscataway	456	150	57,348	16,609
Sayreville	480	300	44,051	15,641
South Brunswick	709	180	44,875	15,396
Woodbridge	1,151	501	101,164	33,375

Source: State of New Jersey Department of Community Affairs, 2015

*US Bureau of Statistics, Fact Finder, 2015

COUNTY NEED 2: EDUCATION

Preschool through High School

The Cost of Poverty (2016) study, conducted by Thomas Edison State University for the Anti-Poverty Network of New Jersey, found that investing more in early childcare, rather than in prosecuting child criminal offenses, could conceivably save the state substantial sums of monies. The report explains that high-quality early childcare and educational programs provide enormous societal benefits.

Many young children get their early education in the preschool system. They range from six weeks to six years of age, although most are between three and five. Following the *Abbott v. Burke* ruling (1985), which found public primary and secondary education in poor communities to be substandard, the state has paid for all pre-K students in School Development Authority (SDA) districts. New Brunswick and Perth Amboy Public Schools are the SDA districts in the county. Altogether, 3,142 children in the county are enrolled in state-funded preschools (New Jersey Kids Count, 2014). Note that effective the 2017-18 school year Jamesburg, Carteret and South Amboy also received designation as SDA districts.

All-day kindergarten is not required by law in New Jersey. Nevertheless, all-day enrollment is increasing while half-day enrollment has declined. As a result, the total number of kindergarten students remains more or less constant. In Middlesex County, 8,203 children were enrolled in public kindergartens in 2012 (New Jersey Kids Count, 2014). Eighty percent of the school districts in Middlesex County offer all-day kindergarten, including Carteret, Cranbury, New Brunswick, East Brunswick, and Perth Amboy.

Many students in the educational system do not meet certain prescribed standards (see figure 6). Assessments reported by New Jersey Kids Count, *A Statewide Profile of Child Well-Being: Give Every Child a Chance*, 2016, the US Bureau of Statistics, 2016 and The Department of Education School Report Cards Partnership for Assessment of Readiness for College and Careers (PARCC), 2014 highlight various results of these assessments.

In the United States, as of 2015, 86.7% of the population 25 or older graduated from high school and 29.8% had a bachelor's degree or higher. New Jersey's high school graduation rate was 88.6% and 36.8% of the population older than 25 years of age has a bachelor's degree. The success rate in Middlesex County is similar to the U.S. and New Jersey rates. In Middlesex County, 88.8% of the residents 25 or older have a high school diploma or GED and 41% have a bachelor's degree or higher.

Eleven municipalities in Middlesex County have higher success rates than the overall New Jersey average in both categories. Figure 6 lists the 14 municipalities with educational attainments below the statewide average in terms of the college degrees attained. Seven municipalities with high school diploma attained were less than the state average.

Figure 6: Municipalities in Middlesex County that are below the State Average for High School Educational Attainment in 2016

Municipality	Percentage of HS Diplomas Attained	Percentage of College Degrees Attained
Carteret	84.3%	23.0%
Dunellen	88.6%	28.4%
Helmetta	88.6%	35.9%
Jamesburg	87.6%	22.2%
Middlesex	88.6%	29.1%
New Brunswick	61.6%	20.4%
Old Bridge	81.8%	22.4%
South Amboy	88.6%	26.9%
South Plainfield	87.3%	36.7%
South River	80.0%	22.8%
Sayreville	88.6%	32.4%
Spotswood	88.6%	24.1%
Perth Amboy	67.5%	14.0%
Woodbridge	88.6%	34.5%

Source: The State of New Jersey Partnership for Assessment of Readiness for College and Careers (PARCC) Scores, 2015

The State of New Jersey first used the Partnership for Assessment of Readiness for College and Careers (PARCC) in 2015. The test measures achievement in English Language Arts, Math, and at the middle and high school levels, in Algebra I, Algebra II, and Geometry (New Jersey Kids Count, A Statewide Profile of Child Well-Being: Give Every Child a Chance, 2016). It is not possible to do a comprehensive evaluation of the PARCC assessment scores by place of residence of a high school student because some municipalities in Middlesex County do not have a high school. High school students in these municipalities attend a school in another municipality. In addition, some students do not take the full range of math courses assessed by PARCC.

Figure 7 shows that in a number of municipalities in Middlesex County the percentage of students who do not meet or exceed grade level expectation in grades 10 and 11 is particularly high. Also, the PARCC report highlights the academic shortcomings in over 60% of the schools in Middlesex County. The PARCC assessments show that roughly 50% or fewer of the students met or exceeded expectation across all grade levels from 3 to 11 in New Jersey (New Jersey Kids Count, A Statewide Profile of Child Well-Being: Give Every Child a Chance, 2016).

Figure 7: Middlesex County PARCC ELA Scores, 2014-2015

High School	Percentage of 10th graders who did not meet or exceed grade level expectation	Percentage of 11th graders who did not meet or exceed grade level expectations
Carteret	73%	57%
Dunellen	78%	74%
Edison	58%	63%
Monroe	75%	74%
Perth Amboy	90%	84%
New Brunswick	76%	62%
North Brunswick	70%	58%
South Plainfield	85%	61%
Woodbridge	64%	69%

Source: State of New Jersey Department of Education, PARCC Results, Spring 2016

The report, *Community Schools: Transforming Struggling Schools into Thriving Schools* (2016) argues that making schools a center for community life and having schools work with nonprofit organizations to help parents with their legal, employment, health, and housing issues would be helpful for failing schools and within the purview of the educational community's responsibility. If schools, non-profits, or libraries were to become such centers, it may also be helpful in developing trust within the community, improve family stability and possibly increase educational grade level expectations as well as graduation rates.

Child Care

In 2015, Middlesex County advanced to 4th place in the Kids Count ranking. Kids Count assesses progress in 13 critical areas affecting the lives of children, including women receiving prenatal care, childcare, and the percentage of a family's income spent on housing costs.

The cost of childcare is a particularly big concern for many parents, especially those with low incomes. The 2014 congressional reauthorization of the Child Care and Development Block Grant (CCDBG) was intended to ensure quality day care, before and after school programs, and early childhood education. The funds have assisted parents financially in affording daycare for their children.

Low-income working families benefit from the subsidies provided by the CCDBG, thereby offsetting a portion of childcare costs. CCDBG supports a variety of childcare settings, including licensed or regulated and unregulated providers in the child's home, family home care, group home care, or care in a center.

A number of child care options exist for low-income families. Head Start is one option. In 2014, over 15,000 children were enrolled in Head Start Programs in New Jersey (<https://www.acf.hhs.gov/ohs>). Alternatively, there are small home-like facilities with 1 to 4 caregivers/teachers and between 3 and 12 children.

In 2015, there were over 2,000 registered family childcare providers in New Jersey. These facilities tend to be less expensive than a licensed childcare center. Considering that a single parent pays 37% of their income for an infant center care and 68% for center care for two children, both CCDBG subsidies and alternatives to center child care are important in offsetting a percentage of child care costs (Parents and the High Cost of Child Care: 2016).

Figure 8: Average Weekly Rates for Center-Based Child Care in Middlesex County, 2013

Middlesex County	Infants 0-18 months	Toddlers 19-30 months	Pre-School Ages 2.5-5 years	School-Age Care (After Care Only)
County Market Rate	\$275.00	\$258.00	\$225.00	\$83.00

Source: Parents and the High Cost of Child Care: 2016

Licensed centers have a smaller ratio of children to caregivers. They are usually in a larger facility and can serve between 20 and 150 children or more in separate age groups. As of 2015, New Jersey had over 3,900 licensed operational child care centers with a capacity to serve over 300,000 children (New Jersey Kids Count: A State Profile of Child Well-Being, Giving Every Child a Chance, 2016). In Middlesex County, there are 250 licensed child care centers, serving 21,747 children and 124 registered family child care homes serving 620 children (Parents and the High Cost of Child Care: 2016).

The cost of childcare varies greatly by municipality in Middlesex County (see figure 8). South Brunswick is the most expensive municipality, where centers charge up to \$355 a week for infants 0-18 months. Meanwhile, some Hopelawn centers in Woodbridge Township charge as little as \$125, making it the least expensive municipality.

COUNTY NEED 3: HEALTHCARE

The Center for Disease Control and Prevention reports that the two major causes of death in the United States, overall, and in New Jersey, in particular, are heart disease and cancer. Strokes, diabetes, unintentional injury, chronic lower respiratory diseases, Alzheimer's disease, septicemia, kidney diseases, and influenza/pneumonia are additional significant causes of death in New Jersey. Various other illnesses that are precursory or residual to these causes of death also affect the ability of the healthcare system to provide quality care.

Causes of death in Middlesex County are similar to those in New Jersey (see figure 9). The New Jersey Primary Care Association reports that the top causes of death in Middlesex County are heart disease, malignant neoplasms (cancer), all other residual diseases originating from cancers (malignant cells or neoplasia that remains after chemotherapy or surgery), cerebrovascular diseases (stroke), chronic lower respiratory diseases (CLRD), accidents, and Alzheimer's. The Community Health Needs Assessment, conducted by the Raritan Bay Medical Center in 2014, found that obesity, mental health and substance abuse, diabetes, heart disease and other cardiovascular diseases, and cancer were the most important health issues of their service area.

Figure 9: Top 7 Major Causes of Death in the US in 2014, New Jersey in 2015, and Middlesex County in 2011

United States*	Heart disease 633,842	Cancer 595,930	Chronic lower respiratory diseases 155,041	Accidents (unintentional injuries) 146,571	Stroke (cerebro-vascular diseases) 140,323	Alzheimer's Disease 110,561	Diabetes 79,535
New Jersey**	Heart disease 18,649	Cancer 16,270	Stroke (cerebro-vascular diseases) 3,413	Accidents (unintentional injuries) 3,219	Chronic lower respiratory diseases 3,202	Alzheimer's Disease 2,260	Diabetes 1,933
Middlesex County ***	Heart Disease 1,456	Cancer 1,305	All other diseases residual 828	Stroke (cerebro-vascular diseases) 293	Chronic lower respiratory diseases 269	Accidents (Unintentional injuries) 256	Diabetes 192

Source: *CDC/National Center for Health Statistics, 9/14/2017

**New Jersey State Health Assessment Data, New Jersey's Public Health Data Resource, Retrieved 9/14/2017

*** New Jersey Primary Care Association, 9/14/2017

The County Health Ranking, which compared length and quality of life, found that Middlesex County ranked 5th among New Jersey's 21 counties in 2015. A comparison of health factors evaluating behavioral outcomes, clinical care, social and economic factors, and physical environment ranked the county 6th.

The Middlesex and Somerset Community Health Program (2013) developed by Saint Peter's University Hospital and Robert Wood Johnson University Hospital responds to many of the major health issues in the county. It promotes healthy behaviors and addresses issues such as obesity, diabetes, and mental health. Collaborative relationships between the community and the doctors, pharmacies, and caretakers in the community were established. The relationships require regular communication between health professionals and community members. Improving the diet of community residents as well as educating the community on the importance of inoculations, regular check-ups and screenings, and good dietary practices are key features of this initiative.

The program requires practitioners to educate and assist community members. One goal is to reduce the frequency of diseases such as diabetes, one of the top ten causes of death nationally, in New Jersey, and the county. It includes implementing standards of care for diabetes and evidence-based practices. In addition, attention was paid to obesity treatment and prevention. It is hoped that partnerships with local businesses that encourage exercise and eating smart will lead to healthier work places.

In order to curtail the growing use of drugs and to decrease prescription drug use among youth and adults, both patients and providers are educated about the dangers of inappropriate use of prescription drugs as well as alcohol and tobacco. A comprehensive smoke-free park policy in Middlesex County is being considered in this respect.

The Princeton HealthCare System Community Health Needs Assessment (2015) included Middlesex County in its assessment of health needs. They found that the top three causes of death in the region were heart disease, cancer, and stroke. The report also emphasizes the need to increase physical activity and reduce obesity through changing eating habits.

In the process of developing the Princeton Health Needs Assessment, focus groups were conducted with residents from Mercer, Middlesex, and Somerset counties. They concluded that mental health was a major concern. The top three health concerns for the residents of Middlesex County who participated in these groups were access to health care, aging related health concerns, and overweight or obesity. The respondents also noted that although there were a considerable number of healthcare providers in the area, they had difficulty accessing them. Lack of access was especially pertinent for seniors.

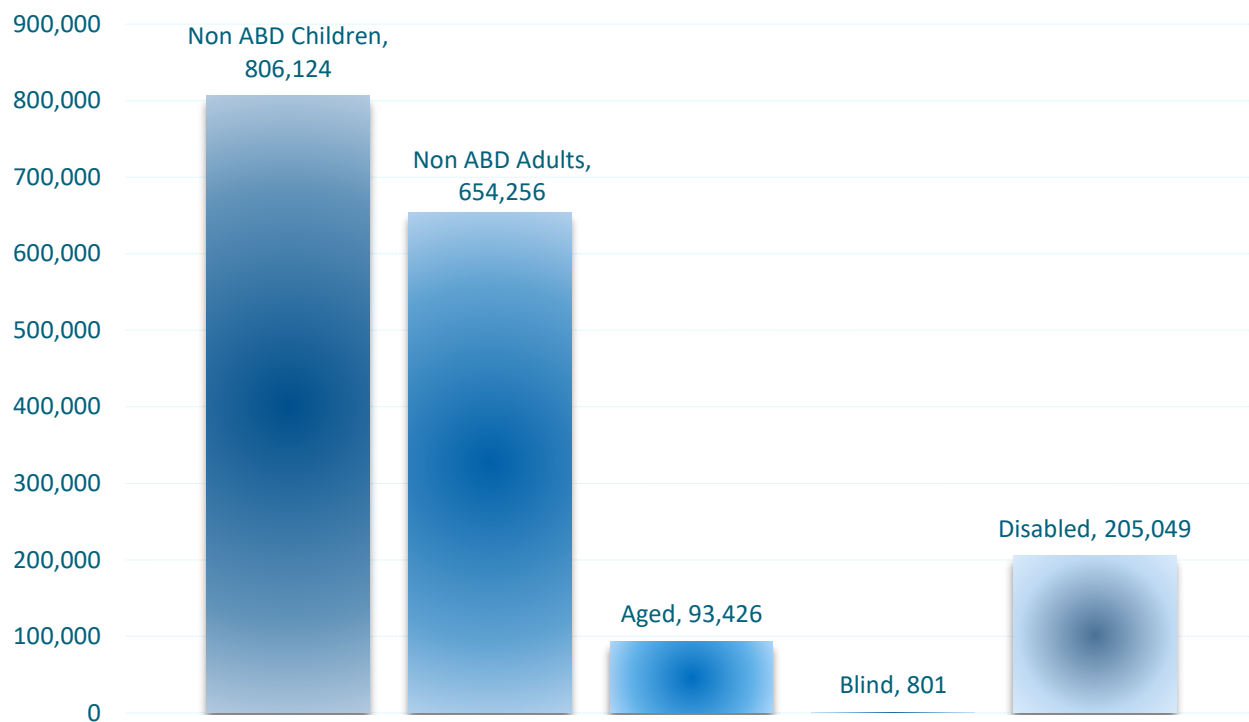
The Raritan Bay Medical Center, Community Health Needs Assessment (2014) concluded that the five health issues that could be addressed by area medical centers that would most likely benefit area residents were healthy nutrition/obesity; mental health and substance abuse, diabetes, heart disease and other cardiovascular diseases, and cancer. These conclusions concurred with those of many of the other reports reviewed.

Uninsured

Middlesex County had the second highest uninsured rate in New Jersey in 2013. Fourteen percent of its residents under the age of 65 were uninsured (US Census Bureau, Small Area Health Insurance Estimates, 2014).

Many people with low incomes without health insurance cannot afford the medical treatment they may need. Consequently, they may postpone necessary care and forgo preventive care, such as childhood immunizations and routine check-ups. In addition, because the uninsured are more likely to have no regular doctor and limited access to prescription medications, they are more likely to be hospitalized for health conditions that could have been prevented. Delaying health care leads to higher health care costs both at the individual and societal levels and, ultimately, to increased insurance premiums.

Figure 10: New Jersey Family Care Enrollment, July 2017



Source: NJ Department of Human Services, 2017

* ABD: Aged, blind, and disabled

Under the Affordable Care Act (ACA), Medicaid eligibility was expanded to all residents under the age of 65 who live in households with an annual income at or below 138% of the federal poverty level. For example, a 2-person household could earn no more than \$22,411 to be eligible for Medicaid (Federal poverty level for this household is \$16,240). In fact, those adults who work more than one part-time job, and may not be receiving workplace health insurance, may not qualify for Medicaid if their combined monthly wage for the family is more than \$2,555 a month, or \$30,660 annually.

Medicaid enrollees also find it more difficult to find a specialist or dentist who is willing to accept Medicaid patients. A 2012 federal study found that just 40% of New Jersey doctors accepted new Medicaid patients. By contrast, the acceptance rate in Wyoming was 99% (US News, 2015). The federal government did require states to offer dental coverage to children; however, adult coverage is optional. Even when states offer adult coverage, patients often struggle to find dentists because of low payment rates.

COUNTY NEED 4: TRANSPORTATION

New Jersey is a key transportation hub. With a major international airport, two major sea ports, commuter and freight railway depots, interstate and intercity bus centers, ferry terminals and interstate highways, it is easily accessible both from within the United States and abroad. Middlesex County, lying at the center of the state, has more than one hundred roadways, including county routes, U.S. highways, and interstate highways. Proposals have also been made to build commuter ferry terminals in Carteret and South Amboy (New Horizons In Mobility, Middlesex County Transportation Plan Element of the County Comprehensive Master Plan, 2013).

Plans and Projects

Middlesex County Transportation Plan Element of the County Comprehensive Master Plan (2013) details the transportation goals for each municipality. The goals are in keeping with the broad goals developed by the North Jersey Transportation Planning Authority in its Regional Transportation Plan 2040. The planning goals also reflect the strategies of the Together North Jersey (TNJ) Plan, which began its second phase in 2016.

The Middlesex County Transportation Plan: Projects by Sub-region and Municipality lists various proposed projects intended to improve transportation in Middlesex County. Some are:

- To improve structurally deficient and functionally obsolete bridges throughout Middlesex County;
- To enhance transit security measures at all train and bus facilities in order to create a sense of personal comfort and safety among transit users;
- To improve the safety conditions of physical structures at all train stations, such as platforms, stairwells and seek compliance with federal standards;
- To coordinate schedules for different bus routes of the same and different carriers in order to improve travel times;
- To improve travel options for the aging population, senior citizens, people with disabilities and low-income groups;
- To expand the use of county websites in order to promote community transit services;
- To expand programs that identify Middlesex County Area Transit and municipal shuttles that serve NJ Transit bus stops by developing uniform and highly visible route number/names on bus stop signs and bus shelters;
- To expand the acquisition and installation of bus shelters with user-friendly bus route information at legally designated bus stops throughout the county in order to enhance comfort and convenience for transit users; and
- To maintain adequate redundancy on transit infrastructure and bus and rail rolling stock in order to prepare for unanticipated events and breakdown.

The North Jersey Transportation Planning Authority (NJTPA) is in the process of updating its long-range transportation plan with the launching of PLAN 2045: Connecting North Jersey. The Plan is required by the Federal Government in order for the region to qualify for federal transportation funds. The plan projects transportation needs 25 years out. It includes a comprehensive assessment of the transportation needs of the region. In addition, it develops various plans and strategies to accommodate these needs. An efficient transportation system is vital for a vibrant future for Middlesex County. It requires not only maintaining and repairing the current infrastructure but modernizing and expanding it to accommodate the needs of drivers, non-driving pedestrians, cyclists, commuters, and public transportation riders.

Carteret, 5.0 square miles in size, including 0.582 square miles of water, is bordered to the north by the Rahway River. With the New Jersey Turnpike bisecting the borough and a number of freight lines passing through, Carteret is an example of a community that could become a center for the development of freight service in Middlesex County.

The 2040 NJTPA Regional Transportation Plan for Northern New Jersey also projects the growth in truck traffic over the next twenty-five years and assesses the need to maintain the necessary pavement, signage, and bridges along key trucking routes so that future demand will be met and safe, efficient truck travel will be guaranteed. Improving the freight transportation system will also require reducing traffic congestion.

In an effort to increase pedestrian safety, the North Jersey Transportation Planning Authority (NJTPA) has launched the Street Smart campaign. The pilot program took place in Woodbridge. Subsequently, it has become the model for the “Smart Streets” program, which involves upholding posted speed limits, stopping for pedestrians in the crosswalk, waiting for walk signals, and heads up, phones down driving. The number of pedestrian fatalities has been reduced as a result of the program.

The Middlesex County Showroom of Environmental Technology (MCSET) highlights constructive cooperation between the private and public sectors on transportation initiatives. This initiative awards grants for the purchase of alternative fuel or hybrid vehicles. A second program, Middlesex County Go Green Save Green, will provide special parking areas with recharging stations for electric vehicles.

Transit Villages

The New Jersey Department of Transportation oversees the Transit Village program and provides municipalities with financial support to set them up. Funding and support is also provided by New Jersey Transit. Sarah Portlock of the Star Ledger has written that property values increase in areas designated as Transit Villages (2011). Transit Villages are also examples of partnerships between the public and private sectors. Housing, shops, restaurants, entertainment venues and cultural activities built on the initiative of the private sector are more readily accessible because of improved transportation. This facilitates an expansion of the jobs base of the community.

Figure 11: Municipalities in Middlesex County Designated as a Transit Village

MUNICIPALITIES IN MIDDLESEX COUNTY DESIGNATED AS TRANSIT VILLAGES
South Amboy (1999)
New Brunswick (2005)
Dunellen (2012)

Source: State of New Jersey, Department of Transportation, 2017

New Brunswick, the county seat for Middlesex, has been designated a Transit Village and has been selected for a CORE study plan (see figure 11). CORE study plans are intended to orient new development toward the cultural center of a town where public transit access exists. This requires the designated areas to include pedestrian connections between residential areas, job centers, and cultural and/or recreational sites.

Mobility

Transportation planning and management seeks to improve travel opportunities and goods movement. Increasingly, millennials, the technology savvy Generation Y, Empty Nesters and seniors are seeking communities with efficient public transportation options. Seven-day shuttle services between residential neighborhoods and public transportation or shopping areas is one option that could improve transportation opportunities for the aforementioned groups. Similarly, improving walkability options in a neighborhood makes for a more interactive community.

With the advent of smart cars, self-drive/driverless vehicles, smart roads, smart street lights, solar and electric powered public and private vehicles, these advanced technologies could be used to improve transportation and mobility options and make them more affordable for both urban and suburban residents. Smart technologies, in use in communities throughout Middlesex County, have played a role in reducing congestion and making roadways safer by synchronizing traffic lights and monitoring the speed of cars and trucks. These measures have promoted energy conservation and have helped enhance the environment. Now, some “non-attainment” areas in the county, which had been non-compliant regarding Environmental Protection Agency’s (EPA) Federal Clean Act requirements, are meeting the standards.

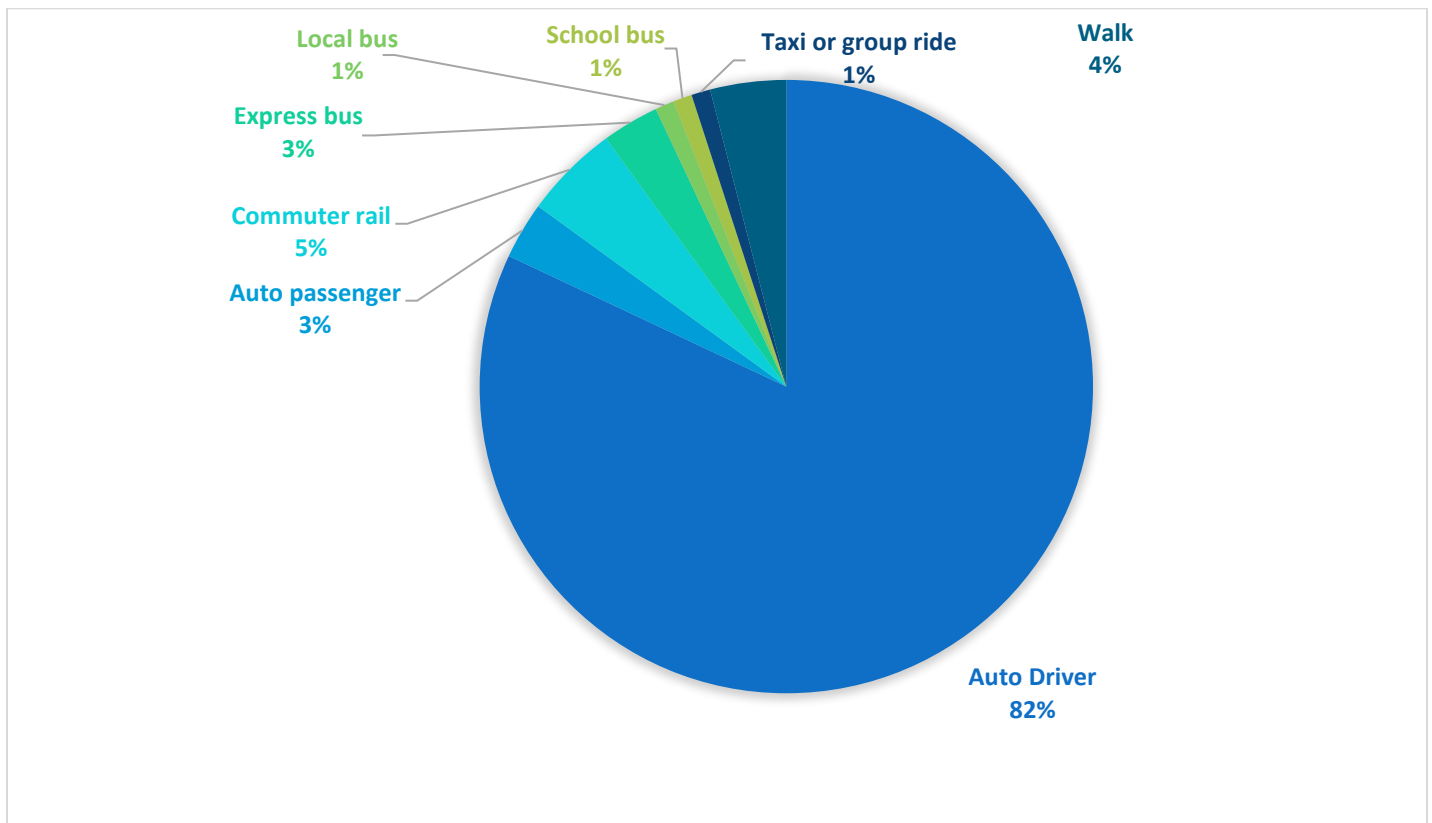
These innovations have the potential to upgrade freight movement. Middlesex County’s central location and relatively easier access to alternative transportation modes make it crucial to the efficient movement of freight within the state. Fortunately, the state has recognized the need for transit and freight movement improvements, although major infrastructure changes have yet to be made.

Mobility is also affected by the degree to which private, local, state, regional, and national transportation authorities' work together to coordinate infrastructure repairs and improvements. If they work together, the entities that oversee the transportation needs of Middlesex County's communities may meet mobility needs in a fiscally responsible and organized manner.

Trip Making

The Regional Household Travel Survey: Middlesex County Profile (2010-2011) found that 79% of all trips were within Middlesex County or between the county and an adjoining county. The average number of trips per household per day was 10.5, while the average number of trips per person per day was 3.9 (the average for the region is 4.1). Eight percent of all trips were transit trips. Twenty-five percent of all trips were work related. The average work trip duration was 33 minutes, while the average non-work trip duration was 17 minutes. Ten percent of all workers used public transit (see figure 12). The largest percentage of commuters, however, drove to work.

Figure 12: Work Travel by Mode



Source: Middlesex County Profile, 2010-2011

Motor Vehicles

While the vast majority of workers drive alone to work — 76% nationally — only 39% of New Brunswick’s residents drive alone to work (Improving Pathways to Transit for Persons with Disabilities, 2016). The high costs involved in buying and maintaining a vehicle explain the much lower usage rate for New Brunswick’s relatively poorer population. The average price of a new car in 2016 was approximately \$33,000 (New York Times online, 2016). The average monthly driving cost was approximately \$900 a month, while the average public transportation cost was \$75 a month (U.S. Census Bureau, American Housing Survey, 2013).

About one-quarter (24.3%) of Middlesex County residents have access to at least one car; 40.8% to two cars; 19.1% to 3 cars; 8.2% to 4 cars; and 3.4% to 5 cars (Data USA, Middlesex County, retrieved 6/16/17). On the other hand, only 3.5% do not have access to a car. The high availability of cars, however, makes meeting the goal of the 2040 Transportation Plan to reduce the burning of fossil fuels and, thereby, lower air pollution more difficult. Despite the high costs of car ownership, the dispersed physical environment hinders considerable public transportation use. Thus, cars stand to remain the county’s primary mode of travel, despite the lower costs in public transportation (see figure 13).

Figure 13: Median Monthly Transportation Costs

MEDIAN MONTHLY TRANSPORTATION COSTS	
Gas	\$200.00
Auto Insurance	\$188.00
Car Payment	\$400.00
Car Maintenance	\$5.00
Parking	\$50.00
Public Transportation	\$75.00

Source: U.S. Census Bureau, American Housing Survey, 2013

Middlesex County families of low income who do not own a car and rely on public transportation may be eligible to get assistance from various support programs, as outlined in The First Work Program Manual 2015-2017. The manual provides details on programs that provide assistance for a range of trip making, including work-related trips or trips to medical appointments. They also include free or low-cost bus or train passes for travel to the Board of Social Services or welfare agency to seek support services. The Temporary Assistance to Needy Families (TANF) program also includes transportation assistance. However, there is limited access to some of these resources if they fall just above the poverty level. Even for those eligible, access to public transportation is still limited in parts of the county, especially when seeking employment. More resources/collaboration could improve this by creating new routes and greater access

to existing and new routes. If made available at a reasonable cost, mobility would increase upon offering more opportunities to enhance family living.

Medicaid recipients are eligible for car insurance assistance of \$1 per day. The Special Automobile Insurance Policy (SAIP) helps make limited auto insurance coverage available to drivers who qualify for Medicaid with hospitalization. These drivers can obtain a medical coverage-only policy for \$365 a year (US Department of Banking and Insurance, 2017). Nevertheless, these benefits do not always make a dent in the monthly costs, and some may not be operational in the county.

Children

The National Highway Traffic Safety Administration has highlighted the safety of school bus travel, noting: “The school bus is the safest vehicle on the road — your child is much safer taking a bus to and from school than traveling by car”. Although, they acknowledge there are school bus related deaths, the number of deaths is less than 1% the number of traffic accidents deaths overall.

During academic year 2012-2013, the United States spent \$23 billion on student transportation or \$914 per student transported according to the National Center for Educational. New Jersey spent \$177,878,057 on transportation aid and Middlesex County spent \$9,202,217. State law requires transportation be made available to all public elementary school students (grades K-8) who live more than two miles from their school and all public secondary school students (grades 9-12) who live more than two-and-a-half miles from their school (State of New Jersey Department of Transportation, 2017). Expenditure on the transportation of private school students could not exceed \$884 per child during the 2016-17 school year.

In their study, *Quantifying the Full Cost of School Transportation*, the authors McDonald, Steiner, Palmer, and Lytle describe the case of the Highland Park school district that eliminated its school bus service in the fall of 2008. This led to \$100,000 per year savings. In its place, the town laid out crosswalks, trained new crossing guards, designated walk-to-school routes and poured new sidewalks in order to make walking and biking safer.

Highland Park is only 1.9 square miles in size making it amenable to walking or biking to school. This may not be feasible in larger communities but can be utilized when planning new communities or when established communities redevelop their infrastructure. Sidewalks and bike paths can help revitalize a neighborhood and increase the likelihood of students walking or biking to school.

The Middlesex County Transportation Plan, which was completed by the Edward J. Bloustein School of Planning & Public Policy, recommended improving connectivity within Perth Amboy. Also, adequate bikeways and pedestrian connections should be prioritized to better connect car-less households to public transportation.

New Jersey’s Safe Routes to School Program (SRTS) encourages safer and more accessible walking and bicycling environments for children through education, training, and research. In Middlesex County, both the Highland Park municipality and Metuchen Campbell Elementary School have been recognized at the golden award level, SRTS program’s highest level.

Seniors

The mission of the New Jersey Travel Independence Program, housed at the Alan M. Voorhees Transportation Center at Rutgers University, is to promote the independence and self-sufficiency of people with disabilities and older adults by empowering them to use public transit safely and independently. The program offers travel guidance to seniors using public transportation in Middlesex County and throughout New Jersey. It offers one-on-one travel instruction, pairing customers with travel instructors as well as group seminars.

A second Middlesex County program, known as Middlesex County Area Transportation (MCAT), provides transportation services to older adults (60+) and people with disabilities for a \$3 fee. It is a predominately reservation-based service, but also has fixed route shuttles that do not require reservations. The fixed route service has a regular schedule with a suggested fare of \$1 for the general public and \$0.50 for residents over 60 years of age. Nevertheless, some shuttles have been discontinued.

In 2011, the MCAT shuttles logged nearly 1.9 million miles and served 359,129 passengers. This was 11% higher than the previous year (2011 Annual Report Keep Middlesex Moving). Ridership on MCAT has grown steadily, proving to be an important transportation resource in Middlesex County.

Figure 14: Keep Middlesex Moving Commuter Transportation

WAYS COMMUTERS ARE TRANSPORTED		TICKET AND BIKE TO WORK PROGRAMS	
Carpoolers	662	Bus Tickets Provided	5,058
Vanpools	11	Passengers Assisted	347
Emergency Ride Home	204	Days Biked to Work	316
Green Commuters	100	Miles Biked to Work	2,563

Source: Middlesex County Transport Report, 2015

COUNTY NEED 5: EMPLOYMENT

Unemployment rates have fallen substantially, returning to levels experienced prior to the onset of the Great Recession. Figure 15 lists unemployment rates for all the municipalities in Middlesex County in 2016. Unemployment was highest in Perth Amboy, with an unemployment rate of 7.8%. On the other hand, unemployment was as low as 3.3% in Cranbury. New Brunswick's unemployment rate was 4.4%. Overall, the unemployment rate for Middlesex County was 4.4 % in 2016.

Figure 15: Unemployment Rates by Middlesex County Municipality, 2016

MUNICIPALITY	UNEMPLOYMENT RATE
Carteret	5.4%
Cranbury	3.3%
Dunellen	4.3%
East Brunswick	3.7%
Edison	3.6%
Helmetta	4.4%
Highland Park	3.3%
Jamesburg	5.3%
Metuchen	3.2%
Middlesex	4.7%
Milltown	3.6%
Monroe	4.7%
New Brunswick	4.4%
North Brunswick	4.2%
Old Bridge	4.2%
Perth Amboy	7.8%
Piscataway	4.6%
Plainsboro	2.9%
Sayreville	4.6%
South Amboy	5.1%
South Brunswick	3.8%
South Plainfield	4.3%
South River	6.3%
Spotswood	4.2%
Woodbridge	4.4%

Source: http://lwd.dol.state.nj.us/labor/lpa/employ/uirate/lfest_index.html

Making a Living Wage

Unemployed residents naturally are not earning a wage. Among the employed, though, many jobs pay wages that do not support a family's basic needs. Two studies reveal that the current minimum wage does not support a family's daily needs in New Jersey. The first is the United Way's Asset Limited, Income Constrained, Employed (ALICE) Project Report, published by the National Low Income Housing Coalition (NLIHC), which identifies households with incomes above the Federal Poverty Level (FPL) but below a basic cost-of-living threshold. The second is the Out of Reach study, which focuses on the high cost of housing, and highlights the minimum income a family needs to make ends meet.

In response to the high cost of living in New York City, fast food workers walked off their jobs in 2012 demanding a \$15 an hour wage. This initiative triggered various actions across the country producing increases in the minimum wage in many states and cities, including New Jersey (National Employment Law Project, 2016). In 2013, New Jersey raised the minimum wage from \$7.25 an hour to \$8.25 an hour. Subsequently, the minimum wage has been adjusted every January 1, according to changes in the cost of living index. The minimum wage rose to \$8.60 on January 1, 2018. Governor-elect Phil Murphy has stated that he intends to raise the minimum wage to \$15 over the next few years. Until then, working at minimum wage equates to a gross of \$1,445 per month, which is not a sufficient living wage when rent averages about \$950+. This does not include the cost of transportation, child care, and other family expenses.

Other initiatives to increase the minimum wage have been carried out in New Jersey. For example, Mayor Ras Baraka of Newark marched with service workers at Newark Liberty International Airport in November 2016 demanding a \$15 minimum wage (For Minimum-wage activists, jail time comes with the fight, November 29, 2016).

Economic Well-Being

An assessment of economic well-being goes beyond evaluating traditional economic variables, such as economic growth, gross domestic product, per capita income, or household net wealth. Instead, it takes into account real household spending, employment and unemployment rates, household income and feelings of security. Economic well-being also includes a measure of happiness and considers equity issues (Deaton and Kahneman, 2010).

The Organization for Economic Co-operation and Development (OECD), an international organization that promotes "policies that will improve the economic and social well-being of people around the world, while providing a forum wherein governments can work together in forming an understanding of what drives economic, social and environmental change," ranked New Jersey 24th in the US for well-being. Their well-being measure is a compilation of nine factors: education, jobs, income, health, safety, civic engagement, environment, accessibility to services and housing. New Jersey scored 1st for disposable income per capita and 10th for access to services but scored low in the categories of environment (44th in exposure to air pollution) and housing (42nd) (Organization for Economic Co-operation and Development, 2015).

Figure 16 reveals the per capita income and median household income for each of Middlesex County's municipalities (2015). Large disparities exist between municipalities with median household income ranging from a high of \$128,750 for Cranbury to a low of \$38,435 in New Brunswick. Median household income for Perth Amboy was \$44,024, the second lowest in the county. Overall, median household income was \$78,643 in Middlesex County and \$72,222 for the state in 2015.

Figure 16: Median Household Income and Per Capita Income by Middlesex County Municipality, 2015

MUNICIPALITY	PER CAPITA INCOME	MEDIAN HOUSEHOLD INCOME
Carteret	\$24,089	\$67,068
Cranbury	\$62,966	\$128,750
Dunellen	\$32,514	\$77,099
East Brunswick	\$41,999	\$98,658
Edison	\$39,225	\$90,515
Helmetta	\$32,926	\$74,554
Highland Park	\$40,616	\$68,837
Jamesburg	\$30,658	\$70,787
Metuchen	\$52,631	\$112,971
Middlesex	\$33,978	\$79,327
Milltown	\$42,080	\$101,685
Monroe	\$45,410	\$70,357
New Brunswick	\$14,407	\$38,435
North Brunswick	\$33,656	\$80,358
Old Bridge	\$38,266	\$83,750
Perth Amboy	\$19,218	\$44,024
Piscataway	\$31,187	\$88,494
Plainsboro	\$49,841	\$96,480
Sayreville	\$34,094	\$80,386
South Amboy	\$36,999	\$64,293
South Brunswick	\$46,483	\$109,551
South Plainfield	\$36,640	\$86,404
South River	\$26,729	\$62,972
Spotswood	\$33,729	\$74,696
Woodbridge	\$31,814	\$79,720

Source: U.S. Census Bureau, American Community Survey, 5-Year Averages (In 2015 Inflation-Adjusted Dollars)

Similarly, there are large disparities between municipalities in per capita income, ranging from a high of \$62,966 for Cranbury to a low of \$14,407 for New Brunswick in 2015. Again, only New Brunswick has a lower per capita income than Perth Amboy, with a per capita income of \$19,218. Middlesex County’s per capita income was \$35,941 and statewide it was \$38,911 in 2015.

Measures of Economic Well-being for Middlesex County

Assessing economic well-being also involves evaluating peoples’ daily life routine, such as the amount they pay in taxes or the extent of their leisure time. In addition, various school systems can be compared and the quality of the pensions people will receive in retirement can be analyzed.

The United States average property tax rate is 1.19. New Jersey’s average property tax is 2.19, the highest in the country. Municipal property tax rates in Middlesex County are all well above the national average and at least twice the state rate in 16 municipalities. In 6 municipalities (see figure 17), they are 3 times the state’s averages, with the highest being Dunellen where the rate is 12.176.

Property taxes provide the major source of school funding in several school systems in Middlesex County. Not only are high property taxes often associated with negative economic well-being but when the school system underperforms, the lack of a feeling of economic well-being is heightened (see Education section above). Indeed, high property tax rates affect the growth, job base, retention of residents and economic well-being of the County.

Figure 17: Middlesex County Municipalities Property Tax Rates (selected)

MUNICIPALITY	PROPERTY TAX RATE
Dunellen	12.176
East Brunswick	10.179
Highland Park	7.602
Middlesex	8.182
South River	7.285
Woodbridge	9.751

Source: Property Taxes for Towns in Middlesex County, New Jersey, 2017

Families/Children/Teens/Young adults and Economic Well-Being

The Annie E. Casey Foundation developed a measure of economic well-being that is comprised of the number of: (a) children in poverty; (b) children living in families where no parent has full-time, year-round employment; (c) children in households that spend more than 30% of their income on housing; and (d) teens between the age of 16 and 19 not attending school and not working. Their Kids Count report tracks the well-being of the nation's children using a comprehensive index that includes an economic well-being variable. In 2016, New Jersey ranked 20th on their economic well-being scale.

New Jersey's ranking has declined recently. In 2014 New Jersey ranked 16th on the economic well-being scale. The Annie E. Casey Foundation's 2012 report found that 15% of New Jersey's children were living in poverty, 26% had parents who lacked secure employment, 45% lived in households with a high housing cost burden, and 6% of teens were not in school or working. By studying the individual elements that make up the economic well-being index for children, childcare professionals will be able to understand the issues associated with economic disadvantage.

The high cost of childcare in Middlesex County also affects a family's sense of well-being. Both the Out of Reach Report and the ALICE Project Report have documented the unmet needs of families with low incomes because they are not able to support the family's basic needs. The shortfall between a childcare subsidy and the weekly fee at a licensed childcare center can be debilitating on the family budget. This shortfall can be as much as \$45.80 a week in the case of infant care, while the preschool shortfall can be as much as \$57 a week (ALICE, 2016). In addition, the available community-based slots that accept the subsidy continue to decrease.

The four Family Success Centers (FSCs) in Middlesex County support the economic and psychological well-being of families and children. They serve as "one-stop" shops that provide wrap-around resources and supports for families before they find themselves in crisis. They are community meeting places, and offer families information and training on budgeting, locating community resources like food pantries and secondhand clothing and furniture stores, parent education, access to information on child, maternal and family health services, including linkage to publicly-funded health insurance programs and referrals to local health care services. The FSC's in the county are located in New Brunswick, Perth Amboy, Woodbridge, and one mobile center serves East Brunswick, Edison, North Brunswick, Sayreville, and Piscataway.

Seniors

According to the recent release of the American Community's 5-year averages, about 15% of New Jersey's almost 9 million residents are over 65 years of age, approximately 1.3 million elderly. In Middlesex County, almost 13.5% of the almost 832,000 residents are over the age of 65, a total of almost 111,500 people. Many of the elderly continue to work. About 31% of the elderly between the ages of 65 and 74 still participate in the labor force statewide, while for Middlesex County the rate was 29.1% in the 2012-2016 period. Among the 75 years and over group, the rates are very much lower: 7.1% statewide and 5.9% in Middlesex County.

Poverty is widespread among the elderly in Middlesex County and many are not able to meet their basic needs without assistance, even in instances when they are employed (see figure 18). Some seniors who depend solely on Social Security find they need support from family members or social services to survive. Only 16% of seniors are employed; however, 34% earn \$30,000 or less per year. In addition, 48% of the elderly receive SNAP (Food Stamps) (Middlesex County Senior Guide, 2013).

Recent Census data show that the poverty rate for the elderly (65 years and over) in New Jersey was 8.1% for the 2012-2016 period, while in Middlesex County it was 7.4%. Eight municipalities in the county had elderly poverty rates that were higher than the state average (see figure 18), including both New Brunswick and Perth Amboy. With a 30% elderly poverty rate, New Brunswick was the municipality with the highest rate by far.

Figure 18: Elderly Poverty Rates for Municipalities with Poverty Rates Higher than the State Average in 2012-2016

MUNICIPALITY	POVERTY RATE
Carteret	11.7%
Dunellen	19.6%
Highland Park	8.9%
New Brunswick	30.0%
North Brunswick	10.2%
Perth Amboy	21.3%
South Amboy	15.2%
Spotswood	10.4%

Source: U.S. Census Bureau, American Community Survey, 5-Year Averages, 2012-2016

The ALICE Report (2016) found that 19% of senior households in New Jersey are poverty-stricken. When the ALICE index is applied to the living situation of seniors in New Jersey, 37% meet the criteria for being an ALICE household.

The Elder Economic Security Standard Index developed by the Wider Opportunities for Women Foundation and the Gerontology Institute at the University of Massachusetts, Boston calculated that 40% of Middlesex County’s seniors (19,352 residents) had incomes that were too low to meet their basic needs: healthcare, transportation, housing, food, and miscellaneous expenses based on locality-specific measures of the cost of living (the Elder Index, 2014).

To accommodate the growing number of elderly in gainful employment, the Human Services State Strategic Plan on Aging recommends setting a State goal to offer employment alternatives to participants in the Money Follows the Person (MFP) and the Aging and Disability Resource Connection (ADRC) programs. The Plan also recommends developing volunteer opportunities in addition to work opportunities for seniors.

The need of seniors and the elderly for financial support has been recognized by the federal government. The Older Americans Act, passed in 1965, established the Senior Community Service Employment Program (SCSEP). This is a work-based job training program for older Americans. It provides training and employment for older, unemployed, and lower income seniors. Employment is provided in a variety of settings and locations including schools, hospitals, and non-profit agencies. The participants must be at least 55 years of age and their family income can be no more than 125% of the federal poverty level. Seniors and the elderly can get information about this program from the Middlesex County One-Stop Career Centers located in Perth Amboy and New Brunswick.

A second program is the New Start Career Network hosted by Rutgers University. It provides individuals 45 and older who have been unemployed for a lengthy period access to free, personalized career services, including web-based information resources and in-person and virtual career coaching.

RECOMMENDATIONS

In response to the five overarching county needs, the Middlesex County Assessment Planning Group (MCAPG) makes the following recommendations, and calls for county institutions to help develop a county plan and contribute to its implementation:

Housing

1. Housing that is safe and affordable should be made available for all residents in Middlesex County, based on the household incomes within the individual municipalities.
2. Housing that has been foreclosed or abandoned should be rehabilitated rather than removed from the rolls of affordable housing.
3. Municipalities should be further engaged to ensure housing stock is increased, is affordable, safe and available to its residents.
4. Increase or create housing subsidies for families facing housing instability due to dire financial constraints.

Education

1. Quality early childhood education and preschool education programs in every school district should be available at no cost.
2. Free tutoring program in schools/centers/libraries should be available for children and adolescents K-12 to improve upon the school level expectations and graduation rates.
3. Opportunities for career pathways awareness, education completion, and skill building/training should be offered earlier to teen/young adults. These would be reinforced with collaboration with employers, and integration into the school/employment model, for those pursuing apprenticeships or certificates versus traditional college. This would prepare the students for the many future jobs that are being created with technology and innovation leading the way.

Health Care

1. Increase awareness, access, and collaboration around comprehensive wellness programs and preventive health services.
2. Make healthcare affordable and accessible to everyone, including the uninsured.
3. Increase the number of health care providers who accept Medicaid and Medicare, as well as other insurances.

Transportation

1. Increased public transportation vehicles, stations and routes that are accessible, affordable and reasonably priced should be prioritized to allow for more mobility.
2. Improved, properly maintained and modernized infrastructure is needed to accommodate the growing increase of residents and the transporting of consumables, home goods, fuel etc. while keeping the community safe.
3. Public/private partnerships like those of Transit Villages are viable options to grow the housing stock, job base, improve local stability and foster a sense of community.
4. Seven-day shuttle services between residential neighborhoods and public transportation or shopping areas is one option that could improve transportation opportunities for the aforementioned groups. Similarly, improving walkability options in a neighborhood makes for a more interactive community

Employment

1. Everyone who seeks employment(delete the), and is able to work, should be able to find employment or be trained in areas that fit their interests and/or skills level in economically viable industries.
2. Minimum wages should be increased to reflect a living wage for the residents.
3. Increased opportunities for skill building, educational attainment, vocational training in demand occupations and employment opportunities will assist in family stability and economic well-being of residents and the County.
4. Individuals who are unable to work but are at or below the poverty level and in need of resources/support, should be able to access information for assistance in identifying and/or obtaining resources to assist in their needs.

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