

Family Economic Security

Number of Economically Disadvantaged Children, Under Age 18

	2011	2012	2013	2014	2015	% Change 11-15
Newark						
Extreme Poverty (Below 50% of FPL)*	13,574	16,619	13,656	12,941	11,141	-18
Poverty (Below 100% of FPL)	31,375	31,450	30,313	28,572	26,801	-15
Low-Income (Below 200% of FPL)	49,579	51,544	48,487	49,260	47,256	-5
Essex						
Extreme Poverty (Below 50% of FPL)	20,308	24,213	21,487	18,693	19,334	-5
Poverty (Below 100% of FPL)	46,293	48,110	47,116	44,471	45,258	-2
Low-Income (Below 200% of FPL)	83,625	87,637	83,568	83,324	84,695	1
New Jersey						
Extreme Poverty (Below 50% of FPL)	141,122	152,777	151,706	139,456	139,182	-1
Poverty (Below 100% of FPL)	296,198	310,226	333,375	315,563	308,238	4
Low-Income (Below 200% of FPL)	630,790	645,985	654,284	640,897	632,941	0

*FPL (Federal Poverty Level) or poverty threshold for a family of four (two adults and two children) in 2015: 50% of the FPL was \$12,018, 100% was \$24,036 and 200% was \$48,072.

What Does Poverty Mean?

Since the late 1950s, the federal government has used the poverty threshold to determine the number of individuals living in poverty within the United States. The measure is based on the cost of a basic food diet and adjusted for inflation and family size. This poverty threshold is produced by the U.S. Census Bureau; however, federal poverty guidelines—used to determine eligibility for certain federal programs—are released by the U.S. Department of Health and Human Services and are based on the census' thresholds. Individuals or families living below

100 percent of the threshold are considered to be living in poverty. In 2015, this figure equated to an annual income of \$24,036 for a family of four. A single poverty threshold is applied to the entire nation and does not account for a higher cost of living in certain states like New Jersey, where 200 percent of the poverty threshold, or an annual income of \$48,072 for a family of four, is more representative of the families struggling to make ends meet in our state.

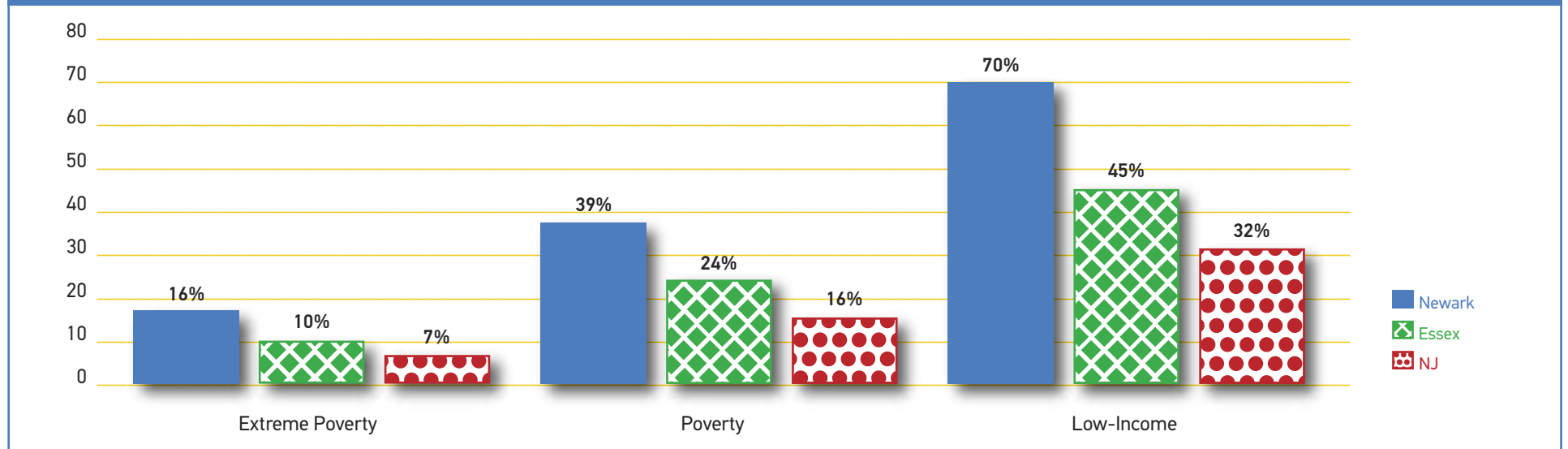
Percentage of Children Economically Disadvantaged, Under Age 18

Newark	2011	2012	2013	2014	2015
Extreme Poverty (Below 50% of FPL)	19	23	20	18	16
Poverty (Below 100% of FPL)	44	44	44	40	39
Low-Income (Below 200% of FPL)	70	71	71	69	70

Essex	2011	2012	2013	2014	2015
Extreme Poverty (Below 50% of FPL)	11	13	11	10	10
Poverty (Below 100% of FPL)	24	25	25	23	24
Low-Income (Below 200% of FPL)	44	46	44	44	45

New Jersey	2011	2012	2013	2014	2015
Extreme Poverty (Below 50% of FPL)	7	8	8	7	7
Poverty (Below 100% of FPL)	15	15	17	16	16
Low-Income (Below 200% of FPL)	31	32	33	32	32

Percentage of Children Economically Disadvantaged, Under Age 18, 2015



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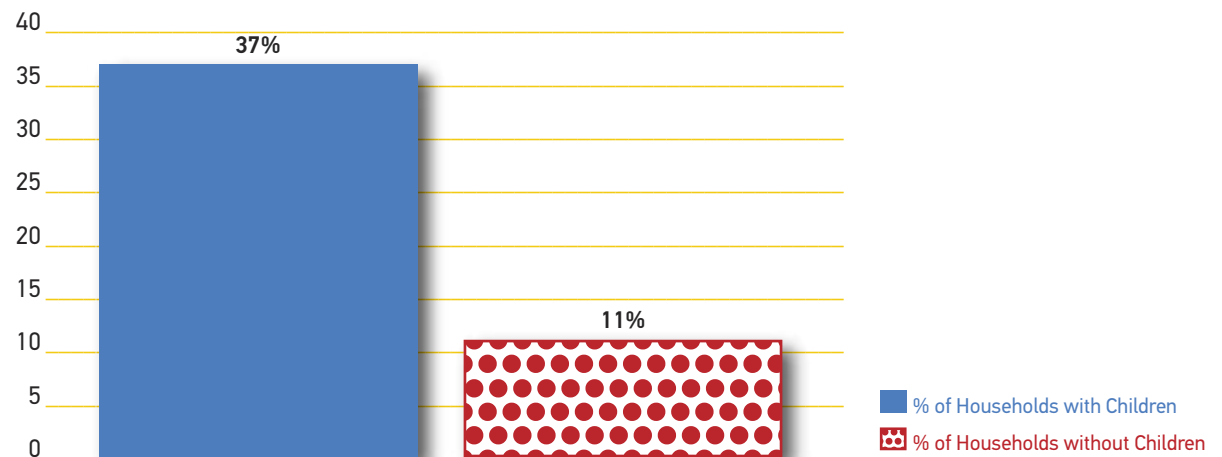
Total Population Living Below Poverty Level

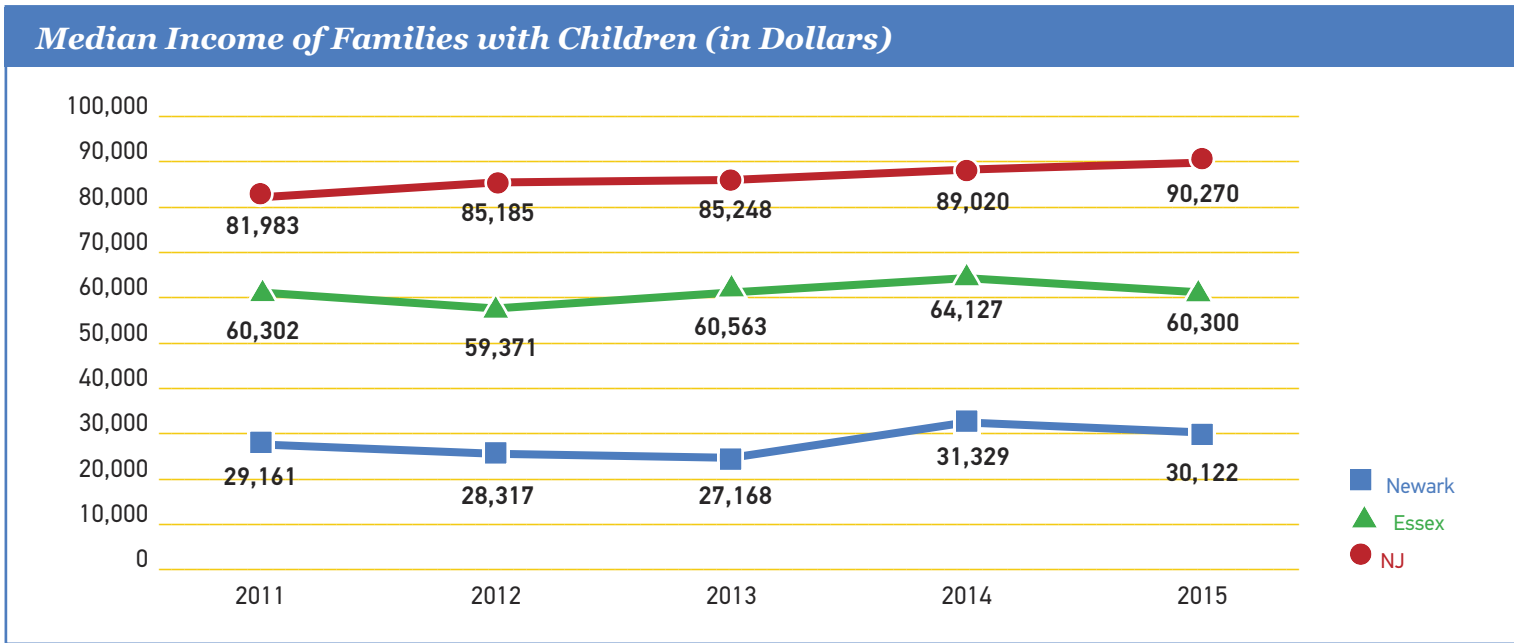
	2011		2012		2013		2014		2015		% Change 11-15 Number
	Number	%	Number	%	Number	%	Number	%	Number	%	
Newark	83,669	30	81,038	29	81,061	29	76,086	27	78,569	28	-6
Essex	134,875	17	134,527	17	137,499	17	130,789	16	133,126	17	-1
New Jersey	897,376	10	934,943	11	998,549	11	972,903	11	946,114	11	5

Households with Children Living Below the Poverty Level

	2011		2012		2013		2014		2015		% Change 11-15 Number
	Number	%	Number	%	Number	%	Number	%	Number	%	
Newark	13,079	38	13,730	37	12,851	38	11,964	33	12,994	37	-1
Essex	20,416	21	21,630	21	20,736	21	19,043	19	21,361	22	5
New Jersey	129,801	12	140,595	13	145,619	14	134,517	13	135,485	13	4

Percentage of Newark Households Living Below the Poverty Level, 2015





Number Unemployed

	2012	2013	2014	2015	2016*	% Change 12-16
Newark	16,788	14,853	12,329	10,387	7,680	-54
Essex	41,172	36,478	30,036	25,220	18,512	-55
New Jersey	426,765	370,843	303,901	254,952	186,758	-56

*Denotes preliminary data as of November 2016.

Unemployment Rate

	2012	2013	2014	2015	2016*	% Change 12-16
Newark	13.7	12.4	10.4	8.8	6.6	-52
Essex	10.7	9.7	8.0	6.7	5.0	-53
New Jersey	9.3	8.2	6.7	5.6	4.1	-56

*Denotes preliminary data as of November 2016.

The New Jersey Earned Income Tax Credit

Tax credits are a vital economic support for many low-income working families and an advantage to New Jersey businesses, as many of these dollars are spent in the communities where these families live. The New Jersey state Earned Income Tax Credit, or EITC, rewards work and increases take-home pay for families by lowering the amount of taxes owed and, in some instances, providing a refund. The total amount of tax credits issued during the 2015 tax year increased

substantially over the 2014 tax year, up by 60 percent. In 2015, New Jersey's EITC increased from 20 percent of the federal Earned Income Tax Credit to 30 percent, giving Newark and the state's working poor a financial boost. Governor Chris Christie signed this increase into law in 2015, after cutting the state EITC from 25 percent to 20 percent of the federal EITC in 2010.

N.J. Earned Income Tax Credits, All Recipients

	2014			2015			% Change 14-15		
	# Credits Issued	Total Amount of Credits Issued	Avg. Credit Amount	# Credits Issued	Total Amount of Credits Issued	Avg. Credit Amount	# Credits Issued	Total Amount of Credits Issued	Avg. Credit Amount
Newark	30,497	\$14,778,195	\$485	32,055	\$23,676,405	\$739	5	60	52
Essex	64,133	\$29,418,289	\$459	66,687	\$46,634,466	\$699	4	59	52
New Jersey	522,732	\$222,577,939	\$426	539,138	\$350,515,051	\$650	3	57	53

N.J. Earned Income Tax Credits, Recipients with at Least 1 Dependent Under Age 19

	2014			2015			% Change 14-15		
	# Credits Issued	Total Amount of Credits Issued	Avg. Credit Amount	# Credits Issued	Total Amount of Credits Issued	Avg. Credit Amount	# Credits Issued	Total Amount of Credits Issued	Avg. Credit Amount
Newark	21,877	\$13,555,111	\$620	22,804	\$21,666,062	\$950	4	60	53
Essex	44,192	\$26,630,632	\$603	45,649	\$42,174,839	\$924	3	58	53
New Jersey	337,388	\$198,982,307	\$590	345,042	\$312,920,154	\$907	2	57	54

Children in Families Receiving TANF (Welfare)

	2012	2013	2014	2015	2016	% Change 12-16
Newark	9,121	8,407	7,919	6,547	4,258	-53
Essex	13,919	12,738	11,949	9,668	6,442	-54
New Jersey	68,692	64,379	58,948	48,899	36,218	-47

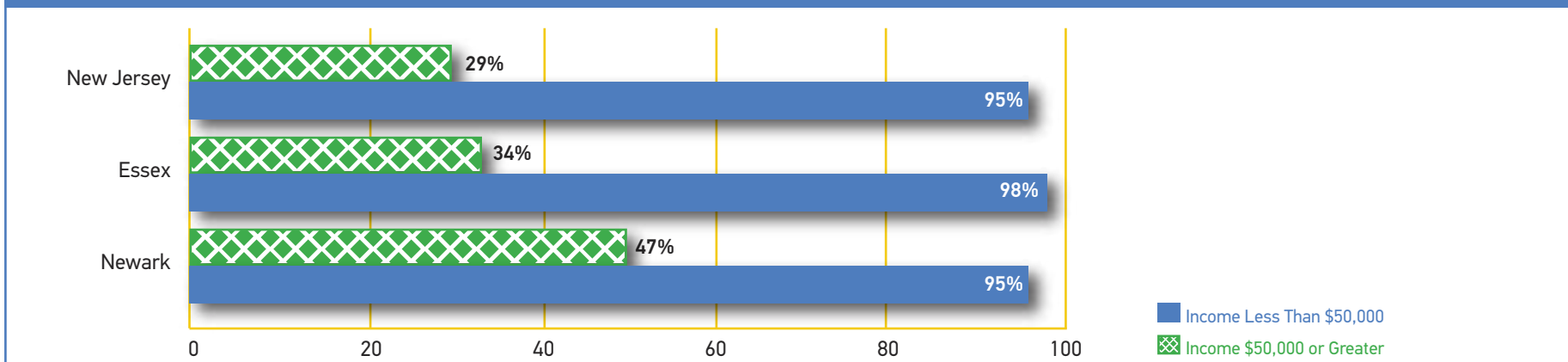
Median Rent (in Dollars)

	2011	2012	2013	2014	2015	% Change 11-15
Newark	963	927	934	981	978	2
Essex	1,035	999	1,034	1,077	1,075	4
New Jersey	1,135	1,148	1,171	1,202	1,214	7

Percentage of Households Spending More Than 30% of Their Income on Rent

	2011	2012	2013	2014	2015	% Change 11-15
Newark	58	56	55	57	62	7
Essex	55	54	53	53	56	2
New Jersey	51	51	51	50	50	-2

Percentage of Mortgage Owners Spending More than 30% of Income on Housing, by Income, 2015



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Percentage of Occupied Housing Units That Are Owner-Occupied

	2011	2012	2013	2014	2015	% Change 11-15
Newark	21	22	22	23	21	0
Essex	45	45	45	44	42	-7
New Jersey	65	65	64	63	63	-3

Percentage of Mortgage Owners Spending More Than 30% of Income on Housing Costs

	2011	2012	2013	2014	2015	% Change 11-15
Newark	68	72	65	53	62	-9
Essex	51	50	47	46	43	-16
New Jersey	47	44	41	40	39	-17

■ Data Sources and Technical Notes:

Number of Economically Disadvantaged Children Under Age 18, 2011-2015. As reported by the U.S. Census Bureau, American Community Survey chart B17024.

Percentage of Children Economically Disadvantaged Under Age 18, 2011-2015. As reported by the U.S. Census Bureau, American Community Survey chart B17024.

Federal Poverty Threshold, 2015. Threshold for a family of four, with two adults and two children living in poverty. As reported by the U.S. Census Bureau.

Total Population Living Below the Poverty Level, 2011-2015. As reported by the U.S. Census Bureau, American Community Survey chart B17001.

Households with Children Living Below the Poverty Level, 2011-2015. As reported by the U.S. Census Bureau, American Community Survey chart B17010.

Percentage of Newark Households with and without Children Living Below the Poverty Level, 2015. As reported by the U.S. Census Bureau, American Community Survey chart, B17010.

Median Income of Families with Children, in Dollars, 2011-2015. As reported by the U.S. Census Bureau, American Community Survey chart B19125.

Number Unemployed, 2012-2016. U.S. Department of Labor, Bureau of Labor Statistics, Local Area Unemployment Statistics. The Bureau of Labor Statistics defines an unemployed person as someone who does not have a job, has actively looked for work in the prior 4 weeks, and is currently available for work. Numbers are not seasonally adjusted and are annual averages for 2012-2015; 2016 data are preliminary as of November. Please note that data reported in previous Newark Kids Count reports have been updated to reflect revised inputs, re-estimation and new statewide controls, per the Bureau of Labor Statistics.

Unemployment Rate, 2012-2016. U.S. Department of Labor, Bureau of Labor Statistics, Local Area Unemployment Statistics. Rates are not seasonally adjusted and are annual averages for 2012-2015; 2016 data are preliminary as of November. Please note that data reported in previous Newark Kids Count reports have been updated to reflect revised inputs, re-estimation and new statewide controls, per the Bureau of Labor Statistics.

N.J. Earned Income Tax Credit (EITC), All Recipients, 2014-2015. Number of New Jersey Taxpayers receiving a state EITC credit, total amount of EITC credits issued and average credit amount, as reported by the N.J. Department of Treasury. Data prior to 2012 are not available.

N.J. Earned Income Tax Credit (EITC), Recipients with at Least 1 Dependent Under Age 19, 2014-2015. Number of New Jersey taxpayers with at least one dependent under age 19 receiving a state EITC credit, total amount of EITC credits issued and average credit amount, as reported by the N.J. Department of Treasury. Data prior to 2012 are not available.

Children in Families Receiving TANF (Welfare), 2012-2016. As reported by the N.J. Department of Human Services, Division of Family Development. Data are from June of each year.

Median Rent, in Dollars, 2011-2015. As reported by the U.S. Census Bureau, American Community Survey chart B25064.

Percentage of Households Spending More than 30% of Their Income on Rent, 2011-2015. As reported by the U.S. Census Bureau, American Community Survey chart, B25070.

Percentage of Mortgage Owners Spending More than 30 Percent of Income on Housing, by Income, 2015. As reported by the U.S. Census Bureau, American Community Survey chart B25101.

Percentage of Occupied Housing Units that are Owner Occupied, 2011-2015. As reported by the U.S. Census Bureau, American Community Survey chart DP04: Selected Housing Characteristics.

Percentage of Mortgage Owners Spending More than 30 Percent of Income on Housing Costs, 2011-2015. As reported by the U.S. Census Bureau, American Community Survey chart DP04: Selected Housing Characteristics.