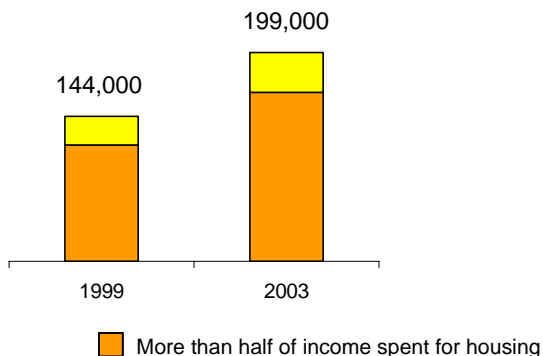




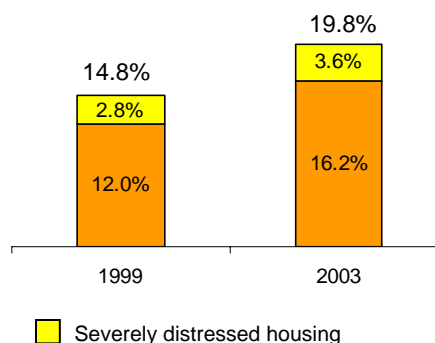
# Housing Challenges Facing Working Families in the Newark/Northern New Jersey Area

**The Number of Working Families with Critical Housing Needs in Northern New Jersey Increased Substantially from 1999 to 2003. The Rate of Housing Problems Among Working Families Also Rose Substantially.**

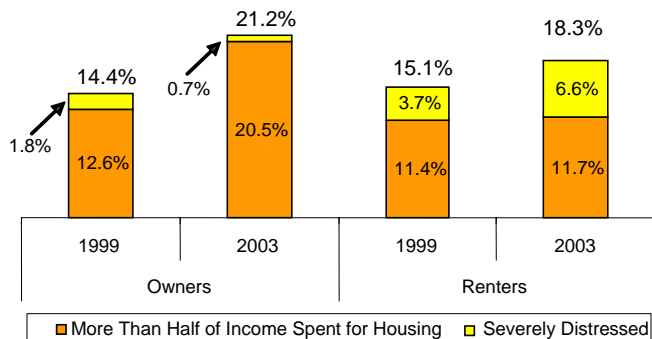
Number with Critical Housing Needs



Rate of Critical Housing Needs



**For Working Families in Northern New Jersey, Critical Housing Needs Rose Substantially Among Both Renters and Owners**



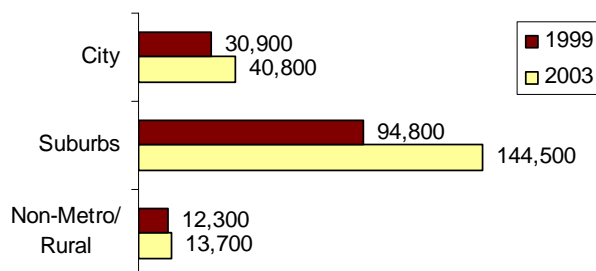
## Newark Compared to Other Metros

-- In 2003, 19.8% of working families had critical housing needs, far above the national average of 11.7% in 2003.

-- Newark had the 4<sup>th</sup> highest incidence of critical housing needs among working families of the 31 areas studied.

Learn more in *The Housing Landscape for America's Working Families 2007*:  
[www.nhc.org/housing/landscape2007](http://www.nhc.org/housing/landscape2007)

**The Number of Working Families with Critical Housing Needs Increased More in the Suburbs than in the City or Rural Areas**



## Definitions:

**Working families** are those who work the equivalent of a full-time job and earn at least the annual federal minimum wage (\$10,712 in 2003) but no more than 120 percent of the area median income.

**Critical housing needs** are defined as living in severely distressed housing and/or spending more than half of household income on housing.

The **Newark, NJ metropolitan area** is also referred to as **Northern New Jersey**, and is defined as Bergen, Essex, Hudson, Hunterdon, Mercer, Middlesex, Monmouth, Morris, Ocean Passaic, Somerset, Sussex, and Union Counties, NJ, according to the U.S. Department of Housing and Urban Development.

The Newark **area median income** in 2003 was \$79,000.

## Portrait of Northern New Jersey's Working Families with Critical Housing Needs, 2003

### The majority rely on just one wage earner.

- 1 wage earner: 68.1%
- 2 wage earners: 25.6%
- 3 or more wage earners: 6.3%

### They are more likely to be homeowners than to be renters.

- Owners: 55.3%
- Renters: 44.7%

### They are more likely to have children than other Northern New Jersey households.

#### Working Families with Critical Needs

- Couple with children: 35.2%
- Single female with children: 11.6%
- Single-person household: 12.8%
- More than one person, no children: 40.4%

#### All Households<sup>1</sup>

- Couple with children: 27.6%
- Single female with children: 7.1%
- Single-person household: 25.2%
- More than one person, no children: 40.2%

### They are more likely to be racial or ethnic minorities than the overall population of Northern New Jersey.

#### Working Families with Critical Needs

- Non-Hispanic White: 50.5%
- Non-Hispanic Black: 15.4%
- Hispanic: 25.5%
- Other: 8.6%

#### All Households<sup>2</sup>

- Non-Hispanic White: 69.4%
- Non-Hispanic Black: 11.0%
- Hispanic: 13.7%
- Other: 6.2%

### They often have very low incomes.

- 59.6 percent have incomes less than 50% of area median (\$10,712 to \$39,500).
- 25.9 percent have incomes between 51% and 80% of area median (\$39,501 to \$63,200).
- 14.6 percent have incomes between 81% and 120% of area median (\$63,201 to \$94,800).

Compared to working families without critical housing needs, those with critical needs have, in general, both higher housing costs and lower incomes.

Working Families' Housing Status	Median Income	Median Annual Renter Costs	Median Annual Homeowner Costs
No Critical Needs	\$46,100	\$9,600	\$13,500
Critical Needs	\$29,700	\$11,100	\$27,200

<sup>1</sup> Statistics on the household composition for the general population of Northern New Jersey come from the 2003 American Community Survey. The definition of the Northern New Jersey MSA used by the ACS includes one county not included in the AHS definition (Warren County, NJ).

<sup>2</sup> For the general population of Northern New Jersey, Hispanics may fall within both the Hispanic category and the Other category; therefore, these percentages do not add up to 100 percent.

### Sources

American Housing Survey for Newark, NJ, 1999 and 2003; American Housing Survey, 2003; American Community Survey for Newark, NJ, 2003. This fact sheet is based on most recent metro level data available from the US Census Bureau.