Community Assessment
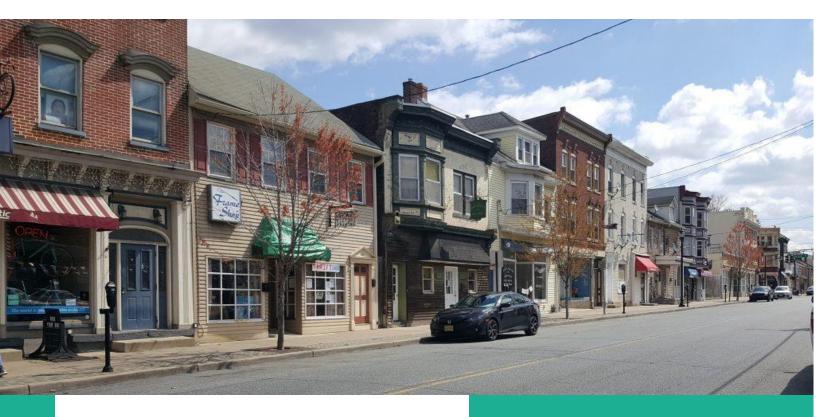
NORWESCAP

About Norwescap's Community Assessment

Organization

Norwescap was founded in 1965 as part of the Civil Rights Movement and the War on Poverty. For the past fifty years, the organization has delivered high-quality services and strategies in six domains: education, employment, financial empowerment, health, housing, and community involvement. As a Community Action Agency, Norwescap is responsible for assessing the needs of our community and building strategies to address the causes and conditions of economic inequality. This report is the latest version of this work.

Methodology

The Norwescap team utilized an asset-based approach that defined communities by their hopes and dreams for the future with the goal of building on the positives that exist. A mixed methods grounded theory approach was utilized. In this framework, multiple types of data were collected and iteratively analyzed to identify categories or themes. These categories were later combined with similar categories and a model was developed that illustrates the relationship between categories.

Primary data were collected from community residents utilizing surveys, focus groups, and individual interviews. Surveys were sent to program participants, staff, volunteers, donors, community partner organizations, and the general public via email and social media. Focus groups were purposively selected to ensure key voices were represented. They included Head Start parents, Community Advisory Board members, and agency front-line staff. In total, more than 650 people contributed to the assessment.

Secondary data were also collected and analyzed from a variety of sources to deepen and clarify the qualitative data, while looking at trends. Demographic data on population composition and trends were also included. In all cases, secondary data availability is lagged by at least one year.

Demographic Data

Demographic data were collected utilizing the most recently available data for Norwescap's region—defined as Hunterdon, Morris, Somerset, Sussex, and Warren Counties in New Jersey. Key findings include:

- 1.9 million people live in Norwescap's footprint. This is down 1% overall since 2010, with a 5.9% drop in Sussex County. The only county that experienced growth during the period was Somerset (1.4%).[1]

- The population of the region is growing in racial and cultural diversity. The Hispanic/Latinx population grew from 8.6% of the population in 2010 to 12.2% in 2020. Increases were also found among Black (3.8% to 4.3%) and Asian (6.1% to 8.0%) residents. The proportion of the population identifying as White declined from 79.9% in 2010 to 71.7% in 2020. One out of 15.2% of residents in the region were born outside the United States, including 26.1% of those living in Somerset County.[1]

- The population of the region is getting older. The proportion of those under age 18 with the declined by 16.0% since 2010 while the population over 60 increased by 16.8%. The median age rose from 41.6 to 44.2 during the same time period. Hunterdon County has the oldest population (46.3) and Somerset as the youngest (42.2).[1]

Summary of Results

"The future belongs to those who believe in the beauty of their dreams"
- Eleanor Roosevelt

Overview

While there are many ways to define and describe a "community", none are more positive and unifying than aspirations and hopes. Every person on this planet has some aspiration for a better life. Collectively, these aspirations merge to form collective hopes that cut across demographic and geographic lines. We asked individuals in northwest New Jersey to share their hopes and aspirations with us, and the results were amazing. In the most diverse State in the nation – with respondents ranging from young adults to octogenarians --- common themes emerged. It seems that behind the widely reported differences and divisions, our deepest desires look more alike than different.

[1] United States Census Bureau

For this reason, the image of a bus trip was chosen to illustrate the model. The six hopes and aspirations identified were perceived as desired destinations along a road. We travel to these future destinations together – like those on a bus – with a shared understanding of where we want to end up and a reality that we are "all in this together".

A set of obstacles were also identified -- some community-level obstacles that impact everyone -- and others that are more individualized. Returning to the metaphor of the bus trip, these obstacles serve as potholes that obstruct access to a goal, traffic jams that make progress more laborious, or as a fog that obscures one's view of what is possible. Together, these aspirations and obstacles interact to influence where each household – and our community collectively – arrives on our journey.

Hopes and Aspirations

Six hopes and aspirations were identified from the data. Three of these were hopes for the community: everyone belongs, engaging community spaces, and equitable opportunities. Three were personal aspirations: financial well-being, healthy families, and impact & growth. Each of these hopes and aspirations is described below.

Everyone Belongs

More than any other community hope, respondents talked about a general sense of belonging in which neighbors and citizens work together for the common good. There was a desire for more interaction among people via formal community events and informal settings. The respondents want to live in a community where "people care about the wellbeing of their neighbors". In this community, everyone is included, residents are unified on common goals, and communication happens across groups.

Many respondents identified that for everyone to belong will require an increased appreciation and acceptance of diversity. One of the keys to this was awareness. Many expressed that they felt that people from different backgrounds simply didn't have sufficient understanding to empathize with others.

"People need to not judge one another… People need to recognize we are all different…we don't always have to have the same perspective on everything to get along with one another. It doesn't cost a thing to be kind, patient, and respectful of others".

Engaging Spaces

The respondents expressed their hope to live in a community where there are spaces for interaction and activity. They want vibrant business districts, connected trails, and amenities like youth centers and outdoor amphitheaters. They want to preserve green space and farmland in rural areas and are concerned about over-development. As one shared, "I would like my community to be a beautiful, safe, thriving, and uplifting place for residents of all ages to enjoy their lives."

Equitable Opportunities

Respondents expressed hope for a community where everyone has the opportunity to thrive. This desire for "true equity" or "igualidad" centered around race and financial opportunity. Taking the concept of "Everyone Belongs" a bit deeper, respondents talked about a community in which people are aware of racial inequalities and "acknowledging certain privileges" that some groups may have. Respondents talked about having "a fair distribution of resources" in which "all can have access to all basic needs" and in which individuals can emerge from poverty. Populations with special needs (e.g., disabilities, seniors) were discussed.

"a community that gives the younger generation a shot at a prosperous, healthy and successful future."

Financial Well-Being

More than any other personal aspiration, respondents wanted financial well-being. This included hopes to be "financially secure", "financially stable", and "financially independent". Respondents cited the need for more income (via a better job or start of a business), less debt, improved credit, and the acquisition of more assets. As one shared, "I would like to improve my credit and buy a home

for my family to live in". Many older respondents described the goal of preparing for retirement. One shared poignantly that they wanted to "be able to retire without losing my home."

> "I want to leave a living legacy for my children. I want to be a financial success story."

Healthy Families

Respondents also expressed their aspiration to have healthy and happy families. Parents talked about their desire to "share love" with their families and their hope to raise their kids in a positive way providing "an environment for my kids that fosters their creativity, their enthusiasm, and their open mindedness". This also connected to the financial well-being aspiration as it included supporting kids with financial resources to "provide the means so my family can be successful in life" and helping their kids get through college. Older adults discussed desires for healthy aging and independent living.

> "To keep my children safe, happy and healthy. To give them everything I didn't have as a child. Teach them how to be respectful and kind to each other and always help if you can. Seeing my children happy means the world to me, so if I can provide and loving home and raise them to make smart decisions and wise choices that's a dream achievement!"

Impact & Growth

Finally, respondents expressed the desire to make a difference with their lives. This included growing their skills and building a career in an area that they enjoyed. For some this involved advancing within their current field and for others embarking on a whole new journey. Others discussed rejoining their career after a time away, most often to stay home with kids. One shared that their aspiration was "me being in a position where I'm proud of my profession and feeling truly appreciated." Participants wanted to find a job that "challenges" them and "brings … joy".

Respondents also talked about the desire and need to obtain more education and experience in the pursuit of a meaningful career. The responses were all across the spectrum from completing college to obtaining a Master's or Doctoral degree. Respondents talked about obtaining certification in particular professions including teaching, nursing, and computer engineering. In addition, particular skills were cited including improved English language ability.

Beyond the prospects of a career, respondents aspired to make an impact on their community and the causes they cared about. One shared that they want to "feel like a useful citizen and provide support for those who are less fortunate than I am." Some talked about impact in the context of their job, while others identified opportunities for volunteerism in community settings. Multiple causes were cited including gun violence, animal safety, food security, and environmental justice.

Obstacles

After identifying the hopes and aspirations of the community, data were gathered on the obstacles that residents perceive between where they are today and where they want to be in the future. Five total obstacles were identified – three on the community-level (cost of living, oppressive systems, emergencies) and two on the personal level (asset poverty, mental health). Each obstacle is described in detailed below.

Asset Poverty

More than any other factor, respondents cited a "lack of money" as the most common obstacle preventing them from achieving their goals. They described the challenges with have insufficient income to meet their needs due to "low paying jobs". Other identified outstanding "credit bills" and being stuck in "debt falling behind". The data reveal that the biggest obstacle to personal aspirations was a lack of income, savings, and other assets.

"Always worrying. Between the pandemic and this I am not financially decimated. Whatever I have saved is slowly being chipped away"

- 29.3% of residents have incomes below the ALICE Survival Budget[2]

- 12% of residents are asset poor – lacking insufficient assets to withstand three months of income disruption[3]

- 93.7% of Norwescap participants have inadequate emergency savings

- More than 12% of residents are underbanked and approximately 2% have no bank at all[3]

- Income ratios between the top and bottom quintiles are more than 4 to 1

- Income and net worth disparities among racial groups are large, with the average White family have 18 times the new worth of the average Black family in New Jersey[4]

- In Sussex County, the debt-to-income ratio is 4.2

- 83.4% of Norwescap participants report excessive debt.

- Despite comprising on 71% of the population, non-Hispanic Whites represent 82.2% of homeowners[5]

- 20,112 households in the region have no personal vehicle, yet 77.8% drive to work alone[5]

Cost of Living

At the community-level, asset poverty is exacerbated by an extremely high cost of living. Respondents talked about their challenges affording housing, childcare, and transportation. These are long standing issues in New Jersey that have only been exacerbated by the pandemic and recent inflation. These costs present conundrums for many residents who want to, for example,

> "Everything is going up: gas, oil, food, etc. Everyone is in our pockets, but our pay does not go up as quickly as the prices of everything else"

advance in their career but find expenses related to childcare costs and transportation so excessive that the long-term investments are not tenable in the present. Many parents in the study described this tension and shared how they put their careers – and future security – on hold simply because it costs too much to put their children in a quality childcare center.

[2] United Way of Northern New Jersey
[3] Prosperity Now
[4] New Jersey Institute for Social Justice
[5] US Census Bureau

- 45.8% of households in the region have unaffordable housing (i.e., housing cost greater than 30% of income) and 13.3% have severe housing burden (i.e., housing cost greater than 50% of income)[6]

- The cost of childcare consumes between 22% (Somerset County) and 31% (Warren County) of household income, with annual costs between $18,500 (Sussex County) and $25,100 (Hunterdon County). These costs are five times the national average.[6]

- With more than three out of four workers communing in personal vehicles and an average travel time of 34 minutes, the increasing price of gasoline has made working less profitable.[6]

- Thirty-seven percent of New Jersey jobs pay less than $20 per hour and 5.6% of workers in the region don't get health insurance from their employer.[7]

Oppressive Systems

Communities in northwestern New Jersey continue to experience the historical legacy and current impact of racist and discriminatory policies and practices. While these systems affect everyone, they disproportionately burden Black and indigenous people of color, immigrants, women, and LGBTQ+ individuals. Even the systems that are supposed to be helpful often place heavy burdens on those seeking help. This includes government-funded

> "All providers of assistance need to work together to ensure that those who need it are able to access all services they

programs that systematically exclude individuals based on strict eligibility requirements. Respondents talked about how difficult it is to be aware of and access services and described the "benefits cliff" where any gain in income is offset by a loss of benefits based on these standards.

- Low-income public schools in New Jersey invest $3,500 less per pupil than high-income schools (those with <10% poverty).[8]

- Women in the region early $20,333 less on average than men.[9]

---

[6] US Census Bureau
[7] Bureau of Labor Statistics
[8] New Jersey Future
[9] US Census Bureau

Mental Health

These economic challenges impact the mental health of the residents of northwestern New Jersey. The respondents talked openly about the challenges they face feeling stressed out, overworked, and burdened with responsibility. They cited intrapersonal challenges like "fear", "lack of motivation", and "self-doubt" as major obstacles to achieving their aspirations. They also talked about diagnosed mental illnesses including depression, anxiety, and substance use disorders, describing their difficulty with finding treatments.

> "another challenge is pure fear..fear of the unknown, fear of taking risks"

Secondary Data: Mental Health

- 10.5% report frequent mental distress[10]

- 12.2% report a diagnosis of depression[10]

- 57% of New Jersey residents with mental illness did not get treatment in 2020[11]

- More than 31,000 deaths of despair occurred in the region between 2018 and 2020[10]

Emergencies

The final obstacle refers to the increasing number and severity of emergencies affecting the region. This includes natural disasters like hurricanes and public health disasters like COVID-19. These emergencies affect everyone in society but have a disproportionate impact on those with less resources and supports.

Secondary Data: Emergencies

- During the pandemic, 17% of ALICE households had to quit a job due to childcare, compared to 3% of those above the ALICE threshold[12]

- 42% of ALICE households "struggled to get by"– as 60% lost income, compared to only 9% and 40% of those with higher incomes.[12]

---

[10] New Jersey Department of Health
[11] Mental Health Association
[12] United Way of Northern New Jersey

Strategies

In addition to identifying the aspirations and obstacles present in the community, the Norwescap Domain teams developed a number of potential strategies that could be employed to address the identified obstacles and create a community where more people can achieve their aspirations. These were divided into actions that could be performed by individual residents, those that could be led by organizations like Norwescap, and changes to policies that could be enacted by government entities.

Individual Actions	
Increase Engagement with Local Government	For a democracy to function, residents need to be involved and engaged. We know that many of the systems are difficult to access to those without power or inside knowledge. We know that some voices have been (and still are) excluded. Despite these obstacles, we can exercise our rights as citizens to be involved and have our voices heard in decision-making at the local level.
Volunteer with Community Organizations	Volunteerism has a big impact on our communities. It provides valuable resources to non-profit organizations like Norwescap, helping us accomplish more than we can with paid staff alone. It also has positive health and well-being impacts on those who volunteer.
Get to Know Your Neighbors	Data show that an increasing number of residents don't know their neighbors and that where neighbors do interact people are happier and better able to get through emergencies. Building weak ties with those nearby has a tremendous impact on our ability to achieve our collective hopes and aspirations.

Organizational Actions	
Help Families Build Assets	Organizations can facilitate wealth-building among families by expanding a series of programs including first-time homebuyer counseling, down payment assistance, home repair funding, matched savings programs, and micro-loan programs
Help People Build Careers	Organizations can build strategies that help individuals identify valid career paths (using tools like Focus 2) and retain jobs once they are received. Specific areas for growth could include opportunities for youth to gain employment and build entrepreneurial skills.
Reduce Barriers to Education	Organizations can help individuals obtain post-secondary education and technical certifications. Staff can help build awareness of available programs (including the Garden State Guarantee)
Teach Well-Being Strategies	Organizations can find ways to promote well-being, happiness, and social connections among community members. This is especially important as we heal from the effects of the pandemic and other challenges. Techniques could include group sessions, events, and workshops.
Increase Access to Mental Health Services	Organizations can help facilitate access to mental health services via referral networks, innovative payment mechanisms, and expansion of peer support options.
Empower Residents to Lead Local Change	Organizations can train and support community residents with techniques to lead social change at a local level. Using a curriculum like Dialogue to Change, residents can be empowered to create change on issues that matter to them and their neighbors.
Make Childcare More Accessible	Organizations can expand the availability of childcare in the communities. This includes investments in new childcare providers and expansion of government-funded programs like Head Start.
Facilitate Access to Existing Resources and Services	Organizations can make it easier for individuals to access the services they need and ensure that the system operates as efficiently as possible. This includes internal process changes and the modification of external partnerships.
Expand Community Revitalization Efforts	Organizations can find ways to invest more money and energy in local neighborhoods via community development strategies.
Adopt Anti-Racist Policies and Practices	Organizations can put in place policies and practices that are anti-racist. This may include changes in hiring, procurement, and communications

Policy Strategies	
Expand Guaranteed Income Programs	Guaranteed Income (or Basic Income) programs are producing positive results in studies across the country. These programs could be expanded as a potential to reduce barriers to needed resources.
Reduce the Cost of Higher Education	While residents of northwest New Jersey want and need higher levels of education, the cost is prohibitive. Policies can be enacted to make education more affordable and to help students manage debt, ensuring that everyone has access to educational opportunities from technical training to graduate degrees.
Reform Immigration Policies	The lack of a comprehensive immigration policy in the country leaves many residents without access to resources and living in fear. Government can create reasonable and responsible policies to support those living without documentation in our communities.
Increase Affordable Housing Programs	The programs that exist to mandate and incentivize affordable housing creation are working, but they are not near enough to meet the need. Government entities can establish new initiatives that invest in building affordable housing solutions for the future.
Expand Public Transportation Infrastructure	Transportation is a barrier to employment, healthcare, and other needs. By increasing funding for public transportation, more families can access these critical resources.