

AMG

9-21-84

letter re:

- Richard Reading report on
ML 2 housing in Warren

Dis. 13
Pi # 3358

AM000194E

AM000194E

KUNZMAN, COLEY, YOSPIN & BERNSTEIN

A PROFESSIONAL CORPORATION
ATTORNEYS AT LAW
15 MOUNTAIN BOULEVARD
WARREN, NEW JERSEY 07060
(201) 757-7800

EDWIN D. KUNZMAN
JOHN E. COLEY, JR.
HARRY A. YOSPIN
STEPHEN J. BERNSTEIN

*ADMITTED IN NEW YORK ONLY:

HAROLD J. LEVY*
JOHN V. BIVONA*
SIDNEY COHEN*

STEVEN A. KUNZMAN
HAROLD DRUSE
ANNE LORUSSO CAScone
MICHAEL J. McCAFFREY

September 21, 1984

ASSOCIATED WITH:
LEVY, BIVONA & COHEN

A PARTNERSHIP OF NEW YORK ATTORNEYS

10 EAST 40TH STREET
NEW YORK, NEW YORK 10016
(212) 659-2520

ADDITIONAL OFFICES:

LOS ANGELES, CA
(213) 553-4114
PHILADELPHIA, PA
(215) 735-2590
WASHINGTON, D.C.
(202) 466-6044

Mr. Philip B. Caton
Clarke and Caton
342 West State Street
Trenton, NJ 08618

Re: Low-income and Moderate Income Levels
for Mt. Laurel II Housing in Warren Township

Dear Philip:

Enclosed is the report of Richard Reading relative to the above area of concern.

Very truly yours,

KUNZMAN, COLEY, YOSPIN & BERNSTEIN

John E. Coley, Jr.

JEC/gl
Enclosure

cc w/enc: Honorable Eugene D. Serpentelli
Raymond E. Trombadore, Esq.
Joseph E. Murray, Esq.
Eugene W. Jacobs, Esq.
J. Albert Mastro, Esq.
Thomas Hall, Esq.
Philip Glucksman, Esq.

RECEIVED

SEP 25 1984

JUDGE SERPENTELLI'S CHAMBERS

RICHARD B. READING ASSOCIATES

759 STATE ROAD, PRINCETON, NEW JERSEY 08540 AREA CODE 609/924-6622

MEMORANDUM

TO: John E. Coley, Jr. Esquire
Kunzman, Coley, Yospin & Bernstein
15 Mountain Boulevard
Warren, New Jersey, 07060

FROM: Richard B. Reading Associates

DATE: September 14, 1984

SUBJECT: Low-Income and Moderate Income Levels for
Mt. Laurel II Housing in Warren Township,
Somerset County

In accordance with our recent telephone conversation, I am providing herewith an analysis of the low-income and moderate -income levels that should be applicable to Mt. Laurel II housing in Warren Township.

The need for lower-income and moderate housing in Warren Township, as well as in other "growth area" municipalities is perceived in Judge Serpentelli's opinion (Dockets L - 23277 - 80 PW and L - 67820 - 80 PW, decided July 16, 1984) to emanate from three distinct sources, each of which represents a different geographic area. These three source components are 1) Indigenous Need; 2) Present Need-Surplus Reallocation; and 3) Prospective Need. A synopsis of these needs and the income levels relevant thereto is provided hereafter.

Indigenous Need - The indigenous need for housing in Warren Township is the need to better house existing Warren Township residents that are believed to be living in overcrowded dwelling units, units lacking complete plumbing or adequate heating. This need is a local (municipal) need that, accordingly, should be related to the income levels in this particular (municipality) region. At the time of the

1980 Census (1979 income) the median family income in Warren Township was reported⁽¹⁾ to be \$36,867.

Present Need - The present need (surplus reallocation) for any municipality in Somerset County, as set forth in Judge Serpentelli's opinion, has been defined as the eleven-county northern New Jersey region. This definition encompasses the following counties: Bergen, Essex, Hudson, Hunterdon, Middlesex, Morris, Passaic, Somerset, Sussex, Union and Warren. The number of families and their respective income levels for each of the eleven counties in the present need region are tabulated⁽²⁾ below:

<u>County</u>	<u>No. of Families</u>	<u>Median Income</u>
Bergen	232,041	\$27,517
Essex	216,773	19,931
Hudson	145,151	17,659
Hunterdon	23,097	26,618
Middlesex	154,631	25,603
Morris	106,491	29,283
Passaic	117,676	21,011
Somerset	54,096	29,172
Sussex	30,587	23,530
Union	136,570	25,266
Warren	22,878	21,412
Region	<u>1,239,991</u>	<u>\$23,929</u>

Prospective Need - The region wherein the "prospective need" would be generated for housing in Warren Township was determined by Judge Serpentelli to be represented by those entire counties that are wholly or partially included within a 30-minute driving time from the center of the subject municipality. Such a region for Warren Township was found⁽³⁾ to encompass Somerset County along with Essex, Hunterdon, Middlesex, Morris and Union Counties. The 1979 median family

-
- (1) 1980 Census of Population, General Social and Economic Characteristics, New Jersey, PC80-1-C32, T-168a, 32-699
 - (2) 1980 Census of Population, General Social and Economic Characteristics, New Jersey, PC80-1-C32, T-180, 32-740 and 741.
 - (3) Opinion, July 16, 1984, Page 25

income levels ⁽⁴⁾ for each of the six counties in the prospective need region are tabulated below.

Prospective Need Region

<u>County</u>	<u>No. of Families</u>	<u>Median Income</u>
Essex	216,773	\$19,931
Hunterdon	23,097	26,618
Middlesex	154,631	25,603
Morris	106,491	29,203
Somerset	504,096	29,172
Union	136,570	25,266
Region	<u>691,658</u>	<u>\$24,638</u>

Current Income

All of the preceding income levels (indigenous, present and prospective) are historical incomes for the year 1979. Since it is impossible to commence construction in 1984 or 1985 for homes to be sold in 1979, it is necessary to bring these historical income levels forward into current dollars that would be contemporaneous with prospective purchase prices. In the Urban League case it has been suggested that the most recent median family income estimates prepared by H.U.D. could be utilized for the purpose of establishing current income levels. This approach, in our opinion, has several deficiencies. Firstly, the H.U.D. median income statistics are "estimates" and do not have the same authority or reliability as the Census income statistics. Secondly, the H.U.D. income statistics are not available for municipalities ... data which is needed for the indigenous (local) need. Thirdly, the H.U.D. income figures are not published for individual counties that are situated within MSA's and PMSA's ⁽⁵⁾. Finally, the H.U.D. income statistics reflect historical, rather than present, income levels and, as such, are not comparable to current

-
- (4) 1980 Census of Population General Social and Economic Characteristics, New Jersey, PC80-1-32, T-180, 32-740, 741
- (5) In the situation concerning Warren Township, the Prospective Need Region inclusion of only three of the four Newark PMSA counties statistically distorts the income data which is reflective of a larger (and different) area than that actually included within the relevant region

construction and housing costs. To avoid the numerous problems involved with the use of the published H.U.D. income figures, we have suggested the use of actual 1980 Census (1979 income) statistics expressed in current dollars using the Consumer Price Index for this purpose.

The use of the Consumer Price Index (CPI/U; U.S. City Average; All Items Index) would express the 1979 income levels published in the 1980 Census in the context of their present worth. Expressed in current (July 1984) dollars, the median family incomes in each of the three relevant regions are tabulated below:

Median Family Incomes
Warren Township

<u>Region</u>	1979 <u>Median</u>	<u>Adjustment*</u> <u>Factor</u>	Current 07/84 <u>Median</u>
Indigenous Need	\$36,867	1.43376	\$52,858
Present Need	23,929	1.43376	34,308
Prospective Need	24,038	1.43376	35,325

* CPI-7/84 (311.7) divided by CPI-1979 (217.4) equals 1.43376

As may be seen in the preceding tabulation, the current (July 1984) median family incomes applicable to Warren Township range from \$34,308 to \$52,858. A weighted median can now be computed to derive a single "median" based upon the proportional inclusion of the numerical housing need generated by each such region. According to Judge Serpenteili's opinion, the 1990 low and moderate income housing needs for Warren Township emanating from each of the three regions were:

Warren Township
1990 Fair Share Allocation

<u>Region</u>	1990 <u>Need</u>	Current (7/84) <u>Income</u>
Indigenous	52	\$52,858
Present	162	34,308
Prospective	732	35,325
Total	<u>946</u>	<u>\$36,115</u>

Low and Moderate Incomes

Utilizing definitions⁽⁶⁾ for "low income" as families with median incomes less than 50 percent of the region's median and for "moderate income" as families with incomes between 50 percent and 80 percent of the region's median, the following income thresholds would be computed:

Warren Township
July 1984 Income Thresholds

<u>Low</u> <u>Income</u>	<u>Moderate</u> <u>Income</u>
\$18,057	\$28,892

Housing Affordability

For owner-occupancy, the Consensus Method adopted by Judge Serpentelli utilizes a 28 percent ratio between gross monthly income and the monthly costs for debt service, taxes, insurance and condo fees, if any. We would suggest that this ratio (28 percent) could be modified to consider other installment debt of the prospective purchaser and that with the monthly costs for other installment debt, the combined ratio should not exceed 35 percent of gross monthly income. Conversely, should a prospective purchaser have no other installment debt, up to 35 percent of gross monthly income would be allowable for the aforescribed housing costs. Applying these ratios (28 percent and 35 percent) to the low-income and moderate-income thresholds computed for Warren Township, the following monthly housing cost limits would be derived:

(6) The 50 percent (low) and 50 to 80 percent (moderate) would be subject to further adjustments in qualifying larger- and smaller-sized families at the time of occupancy and compliance

Monthly Housing Expense Thresholds
Warren Township

Low Income		Moderate Income	
<u>28%</u>	<u>35%</u>	<u>28%</u>	<u>35%</u>
\$421.33	\$526.66	\$674.15	\$842.68

Once the monthly costs for property taxes, insurance costs and condo fees (if any) have been ascertained, the interest rate factor applied to the remaining balance will be the critical factor in determining the amount of the mortgage and purchase price.

The preceding income calculations differ from those most recently suggested by the individuals involved with the Consensus method. In the March, 1983 Fair Share Report prepared by Carla Lerman in the matter of the Urban League of Greater New Brunswick v. Carteret et. al., it was suggested (page 22) that, "(T)he median income for the 11-county (prospective need) region will be utilized for both present need determinations and indigenous need determinations". The use of an income level from one of the three housing regions responsible for the generation of such housing need is, in our opinion, inappropriate and statistically inaccurate. Such a single-region median would not realistically represent the median income of those that are intended to be housed. Whereas the median income for families in the Warren's present need region is below that of the "weighted need median" computed herein, in other situations it may well be higher. When the present need median understates the weighted median, it would exclude certain moderate income families from access to moderate income housing provided on the basis of their needs. Conversely when the present need median exceeds the weighted median, it would not encourage the development of housing at costs low enough to satisfy the most economically disadvantaged families in the indigenous and prospective need regions.

Whatever the outcome, there appears to be little justification for the use of a median income that is knowingly not representative of the median income of those that we seek to house. An additional difficulty arises with the suggested use of median for the "present need" region when communities not in the "Growth Area" as defined by the State Development Guide Plan are considered. In these communities, the housing need and obligation is confined and limited to "indigenous need" families. How can the median income of families in a "present need" region be utilized when it bears no direct relationship to those particular local residents that are to be serviced by compliance with Mt. Laurel II. The foregoing issues were raised during a meeting with Mr. Caton on July 20, 1984, and no refutation to these facts or logic have been rendered.

Based upon all the foregoing, we would recommend that the planning for the satisfaction of Warren's Mt. Laurel II housing obligations be addressed in the context of the income levels computed for low and moderate income families vis-a-vis the weighted median family income of the relevant regions that generate such housing needs. This recommendation is made, not because it disagrees with the approach suggested by the Consensus Method, but because it is more appropriate, statistically correct and more current as well.

For comparative purposes, the median family income that would be derived for the present need (11-county) region using the most recent (3/1/84) H.U.D. income levels is tabulated below:

	<u>H.U.D. Median Family Income Levels (3/1/84)</u>	
<u>County</u>	<u>Number Of Families</u>	<u>Median Income</u>
Bergen	232,041	\$27,300
Essex	216,773	32,750
Hudson	145,151	24,700
Hunterdon	23,097	33,750
Middlesex	154,631	33,750
Morris	106,491	32,200

H.U.D. Median Family
Income Levels (Cont'd)
(3/1/84)

Passaic	117,676	\$27,300
Somerset	54,096	33,750
Sussex	30,587	32,200
Union	136,570	32,200
Warren	22,878	28,000
Region	<u>1,239,991</u>	<u>\$30,152</u>

As is apparent from the preceding, the median family income estimated by H.U.D. for the 11-counties within Warren's present need region have a computed overall median of \$30,152. The H.U.D. median (\$30,152) is substantially (16.5 percent) below the current (July, 1984) weighted-region median of \$36,115 and even below the current (July, 1984) median for the present need region of \$34,308. The growth of median family income in each of the eleven "present need" counties as estimated by H.U.D. between 1979 and 1984 are tabulated below:

Comparative Income Levels

<u>County</u>	<u>1984 H.U.D. Income</u>	<u>1984 (1) H.U.D. in 1979 \$</u>	<u>1979 (Census) Income</u>	<u>H.U.D. Change</u>	
				<u>1979 - 1984 Amount</u>	<u>Percent</u>
Bergen	\$27,300	\$19,313	\$27,517	\$-8,204	-29.8
Essex	32,200	22,780	19,931	+2,849	+14.3
Hudson	24,700	17,474	17,659	- 185	- 1.0
Hunterdon	33,750	23,877	26,618	-2,741	-10.3
Middlesex	33,750	23,877	25,603	-1,726	- 6.7
Morris	32,200	22,780	29,283	-6,503	-22.2
Passaic	27,300	19,313	21,011	-1,698	- 8.1
Somerset	33,750	23,877	29,172	-5,295	-18.2
Sussex	32,200	22,780	23,530	- 750	- 3.2
Union	32,200	22,780	25,266	-2,486	- 9.8
Warren	28,000	19,809	23,412	-3,603	-15.4
Region	<u>\$30,152</u>	<u>\$21,337</u>	<u>\$23,929</u>	<u>\$-2,592</u>	<u>-10.8</u>

(1) H.U.D. 3/84(CPI = 307.3)/1979 CPI(217.4) = 1.41315

The use of the H.U.D. income estimates requires one to assume that the residents of one county (Bergen) had an actual decline in their income between 1979 and 1984, and that the residents of every other county in the eleven-county region, with the exception of Essex, have experienced a decline in their real personal income between 1979 and 1984. The assumptions implied by the use of the H.U.D. median income estimates are contrary, not only to logic, but to all other reports published by government agencies. According to the U.S. Department of Commerce, Bureau of Economics Analysis, Survey of Current Business, August 1983, Volume 8, p. 50, the per capita personal income of New Jersey residents increased from \$9,792 in 1979 to \$13,089 in 1982. Even when adjusted to account for inflation using the Consumer Price Index, a per capita increase (in constant 1979 dollars), representing real income growth is reported, as opposed to the losses indicated by the H.U.D. income estimates for 10 of the 11 counties and for the 11 county-region, overall,

If realistic and meaningful results are sought to be achieved through a "Fair Share Method", equally realistic and meaningful data and procedures must be employed.

Since the current level of income of low- and moderate-income families is critical to the determination of the price of housing that such families can afford and, concomitantly, the magnitude of the internal subsidy that must be provided, this issue must be fully resolved before matter of "builder's remedies" can be addressed. The establishment of the low- and moderate-income levels will directly influence the percentage of the "set-aside" and/or the density bonus required due to the contingent nature of the magnitude and depth of the "set-aside" subsidy. Thus it would be impracticable to evaluate any "builder's remedies" absent the resolution of this threshold issue.

Table 180. Income Characteristics 1979 for Counties: 1980

(Data are estimates based on a sample see Introduction for meaning of symbols see Introduction for definitions of terms see appendices A and B)

Counties	Atlantic	Bergen	Burlington	Camden	Cape May	Cumberland	Essex	Gloucester	Hudson	Hunterdon	Mercer
INCOME IN 1979											
Households	71 787	399 888	114 949	142 734	32 393	44 354	388 782	46 344	388 943	28 518	165 835
Less than \$5,000	9 818	20 220	7 595	19 447	4 195	6 173	51 430	5 946	37 891	1 721	11 233
\$5,000 to \$7,499	6 372	14 607	6 150	11 513	3 207	3 799	24 198	4 058	19 297	1 230	7 022
\$7,500 to \$9,999	6 229	15 100	7 102	11 841	3 580	3 849	22 285	4 396	17 490	1 237	7 153
\$10,000 to \$14,999	11 861	33 149	15 325	24 150	6 224	7 773	42 547	9 067	32 762	3 140	14 159
\$15,000 to \$19,999	9 843	35 773	16 952	22 712	4 855	7 123	37 923	9 478	29 244	3 629	14 247
\$20,000 to \$24,999	8 591	37 474	16 812	20 444	3 273	5 603	30 921	10 204	23 041	3 904	13 237
\$25,000 to \$34,999	10 524	41 479	24 253	28 021	3 863	6 158	43 345	13 601	28 391	6 563	19 524
\$35,000 to \$49,999	5 577	47 104	14 755	16 494	2 143	2 648	27 894	6 432	14 344	4 586	12 505
\$50,000 or more	2 952	34 770	6 025	7 644	1 033	1 210	20 217	2 082	5 360	2 508	6 755
Median	\$15 752	\$24 053	\$21 197	\$18 056	\$14 048	\$15 378	\$16 186	\$19 837	\$14 384	\$24 115	\$19 659
Mean	\$19 310	\$28 587	\$23 548	\$21 006	\$17 705	\$17 879	\$21 102	\$21 157	\$17 166	\$27 979	\$23 092
Families	38 132	232 841	92 844	134 198	22 473	36 188	316 773	51 998	148 181	23 997	78 389
Less than \$5,000	3 148	5 942	3 482	6 882	1 119	2 843	25 301	2 422	16 784	642	4 609
\$5,000 to \$7,499	3 481	6 642	3 702	6 999	1 478	2 335	14 208	2 390	10 472	638	3 735
\$7,500 to \$9,999	3 676	8 501	4 914	7 625	2 311	2 720	13 967	2 892	10 645	779	4 090
\$10,000 to \$14,999	8 296	20 972	11 009	16 878	4 511	5 773	27 303	6 593	22 135	2 107	9 295
\$15,000 to \$19,999	7 607	26 536	13 404	17 905	4 011	5 921	27 748	7 820	22 413	3 025	10 794
\$20,000 to \$24,999	7 226	31 144	14 629	17 575	2 770	4 972	25 173	9 298	19 496	3 263	10 917
\$25,000 to \$34,999	9 153	55 528	22 127	25 545	3 465	5 707	38 531	12 649	25 287	5 980	17 317
\$35,000 to \$49,999	4 926	44 079	13 955	15 608	1 904	2 479	25 600	5 938	13 047	4 274	11 474
\$50,000 or more	2 619	32 677	5 642	7 121	904	1 138	18 722	1 898	4 668	2 382	6 158
Median	\$19 216	\$27 517	\$23 251	\$20 998	\$17 042	\$17 557	\$19 931	\$21 862	\$17 459	\$26 618	\$22 972
Mean	\$22 405	\$32 338	\$25 608	\$23 626	\$20 484	\$19 977	\$24 513	\$23 214	\$19 866	\$30 796	\$26 230
Married individuals 15 years and over	38 749	84 994	38 999	48 744	12 881	13 268	118 956	19 782	75 899	7 148	46 382
Less than \$2,000	2 715	6 502	5 049	4 708	1 041	1 384	15 440	3 272	7 924	535	8 449
\$2,000 to \$2,999	2 438	3 451	2 067	2 971	1 041	942	8 829	1 590	6 531	268	3 898
\$3,000 to \$4,999	5 749	12 457	5 030	9 092	2 545	3 972	18 845	3 164	14 103	1 027	8 115
\$5,000 to \$7,999	5 464	12 645	7 496	7 423	3 005	2 224	16 098	3 193	12 818	1 040	6 260
\$8,000 to \$9,999	2 725	7 314	3 732	4 716	1 428	1 255	9 624	1 625	7 075	471	3 738
\$10,000 to \$14,999	4 571	16 196	6 849	9 206	1 920	2 585	19 384	3 062	12 946	1 502	6 923
\$15,000 to \$24,999	3 522	17 870	6 584	7 993	1 227	1 519	16 923	2 841	10 893	1 420	6 283
\$25,000 to \$49,999	1 328	7 077	1 859	2 305	499	343	4 737	867	3 158	417	2 161
\$50,000 or more	217	1 422	241	330	95	39	854	84	449	68	375
Median	\$6 833	\$10 026	\$7 916	\$8 074	\$4 728	\$4 732	\$7 248	\$4 627	\$7 044	\$10 086	\$6 073
Mean	\$9 256	\$12 747	\$10 001	\$10 085	\$4 908	\$4 484	\$9 532	\$4 985	\$9 317	\$12 234	\$9 077
Males 15 years and over, with income	48 173	384 419	136 899	152 884	29 999	41 395	362 257	64 887	188 689	38 433	194 833
Median income	\$11 532	\$16 469	\$14 048	\$13 749	\$10 141	\$11 240	\$12 340	\$14 644	\$11 395	\$16 123	\$13 021
Percent year-round full-time workers	48.6	59.3	59.2	56.1	39.6	52.0	52.2	55.9	51.5	42.7	52.9
Median income	\$16 768	\$21 801	\$18 995	\$18 814	\$16 054	\$15 590	\$17 820	\$19 784	\$15 856	\$20 824	\$18 646
Females 15 years and over, with income	84 849	388 381	182 131	142 846	38 848	42 998	282 295	54 386	188 292	25 174	185 858
Median income	\$5 194	\$6 395	\$5 740	\$5 215	\$4 765	\$4 999	\$5 837	\$4 876	\$5 420	\$6 062	\$6 080
Percent year-round full-time workers	25.3	31.4	31.4	27.7	18.4	24.1	29.8	26.2	29.4	31.5	32.3
Median income	\$10 183	\$11 900	\$10 596	\$10 771	\$10 234	\$9 756	\$11 175	\$10 443	\$10 798	\$11 578	\$10 888
Per capita income	\$7 194	\$10 188	\$7 671	\$7 278	\$7 879	\$4 832	\$7 538	\$4 929	\$4 474	\$9 168	\$8 895
Persons in households	\$7 271	\$10 257	\$7 815	\$7 321	\$7 193	\$4 186	\$7 608	\$4 992	\$4 505	\$9 382	\$8 380
Persons in group quarters	\$1 951	\$2 672	\$4 584	\$2 419	\$3 246	\$1 308	\$2 981	\$2 352	\$3 869	\$1 085	\$2 528
MEDIAN INCOME IN 1979 BY SELECTED CHARACTERISTICS											
Age of family headholder:											
15 to 24 years	\$11 411	\$18 574	\$12 712	\$11 655	\$10 603	\$10 724	\$4 509	\$14 791	\$8 818	\$17 882	\$11 403
25 to 34 years	\$18 102	\$25 093	\$20 916	\$19 123	\$17 387	\$16 474	\$16 111	\$21 012	\$15 560	\$24 203	\$20 583
35 to 44 years	\$21 477	\$28 893	\$25 463	\$23 660	\$21 415	\$19 797	\$20 641	\$23 604	\$18 096	\$30 252	\$25 997
45 to 54 years	\$25 437	\$34 483	\$29 574	\$27 617	\$25 551	\$22 979	\$25 955	\$27 402	\$22 489	\$32 284	\$29 907
55 to 64 years	\$22 480	\$30 198	\$25 530	\$24 270	\$19 785	\$19 796	\$25 449	\$23 070	\$21 682	\$25 930	\$25 946
65 years and over	\$12 732	\$17 414	\$14 256	\$13 032	\$12 679	\$12 017	\$15 556	\$12 148	\$12 974	\$17 533	\$15 553
Family type by presence of own children											
Families	\$19 316	\$27 517	\$23 251	\$28 998	\$17 042	\$17 857	\$19 981	\$21 862	\$17 459	\$26 618	\$22 972
With own children under 18 years	\$19 228	\$28 278	\$23 134	\$20 860	\$18 439	\$17 398	\$17 693	\$21 966	\$14 319	\$27 449	\$22 844
With own children under 6 years	\$16 631	\$25 134	\$20 250	\$18 061	\$15 382	\$15 035	\$15 109	\$20 122	\$14 010	\$23 540	\$20 032
Without own children under 18 years	\$19 206	\$24 900	\$23 413	\$21 159	\$14 223	\$17 743	\$21 997	\$21 738	\$19 053	\$25 444	\$23 078
Married-couple families	\$21 371	\$29 181	\$24 911	\$29 648	\$18 399	\$19 937	\$24 398	\$23 273	\$28 827	\$27 688	\$25 651
With own children under 18 years	\$22 825	\$30 069	\$25 223	\$24 440	\$21 012	\$20 951	\$24 790	\$23 637	\$20 394	\$28 918	\$26 552
With own children under 6 years	\$19 265	\$25 830	\$21 236	\$20 846	\$16 961	\$17 786	\$21 158	\$21 068	\$17 722	\$24 388	\$22 875
Without own children under 18 years	\$20 387	\$28 780	\$24 439	\$22 673	\$16 465	\$18 737	\$24 255	\$22 727	\$20 243	\$26 134	\$24 621
Female householders, no husband present	\$18 829	\$15 946	\$13 811	\$9 414	\$10 482	\$8 998	\$8 794	\$18 854	\$8 981	\$15 488	\$11 177
With own children under 18 years	\$7 735	\$11 956	\$9 681	\$4 789	\$4 949	\$7 127	\$4 303	\$4 252	\$5 686	\$12 127	\$7 904
With own children under 6 years	\$5 340	\$4 529	\$5 760	\$4 707	\$5 329	\$5 305	\$4 521	\$4 705	\$4 285	\$7 426	\$4 793
Without own children under 18 years	\$14 773	\$19 365	\$16 624	\$14 520	\$13 522	\$13 709	\$15 484	\$14 778	\$15 720	\$19 538	\$16 533
Workers in family in 1979:											
No workers	\$8 421	\$10 356	\$9 190	\$7 087	\$10 352	\$6 799	\$5 345	\$8 095	\$5 679	\$9 853	\$8 013
1 worker	\$14 912	\$22 839	\$19 100	\$17 567	\$15 047	\$13 920	\$15 720	\$18 917	\$14 439	\$22 079	\$17 845
2 workers	\$22 768	\$29 396	\$25 379	\$24 853	\$20 493	\$21 520	\$25 441	\$24 512	\$22 436	\$28 018	\$26 199
3 or more workers	\$31 720	\$38 581	\$35 309	\$34 065	\$29 755	\$30 085	\$34 843	\$33 076	\$31 378	\$37 104	\$35 106
Individuals:											
Males, 15 years and over	\$9 000	\$13 722	\$8 554	\$11 081	\$7 798	\$9 246	\$9 388	\$9 115	\$9 744	\$12 751	\$6 851
65 years and over	\$5 452	\$7 251	\$7 242	\$5 393	\$5 949	\$3 443	\$5 687	\$4 344	\$5 670	\$6 273	\$5 777
Females, 15 years and over	\$5 712	\$4 127	\$7 199	\$4 133	\$4 043	\$5 296	\$4 006	\$5 078	\$5 604	\$8 103	\$5 744
65 years and over	\$4 373	\$5 437	\$5 100	\$4 994	\$5 350	\$4 392	\$4 617	\$4 640	\$4 321	\$4 109	\$5 099
INCOME TYPE IN 1979											
Households	71 787	399 888	114 949	142 734	32 393	44 354	388 782	46 344	388 943	28 518	165 835
Wk earnings	\$5 455	\$24 765	\$10 849	\$13 688	\$2 794	\$5 047	\$29 491	\$5 280	\$7 937	\$5 233	\$5 757
Mean earnings	\$19 840	\$28 573	\$23 084	\$21 916	\$17 716	\$18 375	\$22 649	\$21 458	\$18 467	\$27 471	\$23 401
With wages or salary income	\$3 534	\$46 582	\$8 294	\$12 108	\$1 624	\$3 844	\$23 828	\$3 683	\$5 078	\$4 054	\$3 583
Mean wages or salary income	\$19 084	\$27 184	\$22 462	\$21 184	\$16 577	\$17 602	\$21 571	\$20 860	\$18 002	\$26 716	\$22 570
With nonfarm self-employment income	6 052	30 463	9 406	12 083	3 574	3 298	20 058	4 790	10 337	3 524	8 265
Mean nonfarm self-employment income	\$12 649	\$18 630	\$12 342	\$13 944	\$12 514	\$12 824	\$18 211	\$12 640	\$12 203	\$13 198	\$14 237
With farm self-employment income	624	1 439	1 055	641	201	753	1 043	1 108	742	1 374	

Table 180. Income Characteristics, 1979 for Counties: 1980—Con.

[Data are estimates based on a sample, see Introduction. For meaning of symbols, see Introduction. For definitions of terms, see appendixes A and B.]

Counties	Middlesex	Monmouth	Morris	Ocean	Passaic	Salem	Somerset	Sussex	Union	Warren
INCOME IN 1979										
Households										
Less than \$5,000	196 949	178 744	181 777	128 634	153 887	22 443	67 383	36 951	177 808	29 432
\$5,000 to \$7,499	14 376	15 702	5 614	13 295	20 337	2 722	3 425	2 338	16 381	2 567
\$7,500 to \$9,999	9 683	10 870	4 461	11 459	11 731	1 852	2 536	1 480	9 923	1 950
\$10,000 to \$14,999	9 977	10 565	5 018	12 346	10 796	1 625	2 849	1 884	10 278	2 132
\$15,000 to \$19,999	21 672	21 524	12 243	22 021	21 252	3 135	6 328	4 377	22 188	4 214
\$20,000 to \$24,999	26 788	21 812	15 729	19 980	21 133	3 133	7 935	5 762	22 420	4 773
\$25,000 to \$34,999	27 861	21 028	16 804	16 877	19 684	3 614	8 427	5 885	21 931	4 232
\$35,000 to \$49,999	44 842	32 651	30 405	19 909	25 810	4 054	15 268	8 446	34 552	5 573
\$50,000 or more	29 213	22 774	25 147	9 346	15 435	1 787	12 277	4 677	24 890	2 827
Median	13 037	13 818	14 154	3 371	7 409	521	8 343	1 902	15 245	1 164
Mean	\$22 826	\$21 061	\$24 426	\$16 224	\$17 907	\$18 017	\$24 235	\$21 870	\$21 425	\$18 969
Female	\$25 023	\$24 940	\$30 406	\$18 806	\$20 861	\$19 279	\$30 278	\$24 185	\$25 394	\$21 330
Male	154 631	131 263	106 091	99 312	117 676	17 538	34 096	20 387	136 378	23 778
Less than \$5,000	5 751	5 841	2 257	4 870	9 511	1 253	1 170	959	6 254	855
\$5,000 to \$7,499	4 841	5 452	2 016	6 012	6 845	1 021	1 286	833	5 066	927
\$7,500 to \$9,999	5 976	6 483	2 915	8 244	6 720	1 098	1 699	1 345	6 055	1 378
\$10,000 to \$14,999	14 278	14 593	7 648	17 262	15 143	2 413	4 107	3 346	14 106	3 011
\$15,000 to \$19,999	19 811	16 632	11 708	17 227	16 866	2 632	5 752	4 081	17 324	4 038
\$20,000 to \$24,999	23 667	18 019	13 821	15 309	17 346	3 120	6 887	5 330	18 468	3 840
\$25,000 to \$34,999	40 837	29 621	27 483	18 356	23 818	3 786	13 821	7 808	31 449	5 105
\$35,000 to \$49,999	27 391	21 409	23 537	8 841	14 545	1 719	11 484	4 313	23 478	2 652
\$50,000 or more	12 079	13 013	15 096	3 091	6 882	486	7 890	1 772	14 370	1 072
Median	\$25 403	\$24 526	\$29 283	\$18 800	\$21 011	\$20 498	\$29 172	\$23 530	\$25 266	\$21 412
Mean	\$27 751	\$28 315	\$33 235	\$21 129	\$23 610	\$21 496	\$33 384	\$26 016	\$28 875	\$23 907
Unrelated individuals 15 years and over										
Less than \$2,000	68 308	\$2 379	\$7 482	\$4 028	\$4 826	\$6 324	\$8 298	\$8 738	\$2 441	\$8 608
\$2,000 to \$2,999	12 594	4 581	3 984	3 030	5 562	699	1 421	707	4 668	954
\$3,000 to \$4,999	5 278	3 212	1 436	1 990	3 017	464	732	500	2 753	465
\$5,000 to \$7,999	10 136	9 016	4 052	7 475	8 681	1 353	2 237	1 323	8 201	1 540
\$8,000 to \$9,999	8 775	9 290	3 125	7 902	8 036	1 239	2 498	1 434	7 960	1 566
\$10,000 to \$14,999	4 606	4 672	3 046	3 965	4 587	519	1 589	769	4 793	854
\$15,000 to \$24,999	10 316	9 060	7 705	5 851	7 905	859	3 605	1 689	10 501	1 597
\$25,000 to \$34,999	12 126	8 933	8 272	4 276	6 785	932	4 313	1 620	9 845	1 176
\$35,000 to \$49,999	4 090	3 332	3 450	1 346	1 995	234	1 719	608	3 138	374
\$50,000 or more	479	483	612	193	258	27	176	100	582	57
Median	\$7 061	\$8 078	\$10 736	\$4 943	\$7 209	\$6 530	\$10 861	\$9 101	\$9 082	\$7 537
Mean	\$9 788	\$10 715	\$12 873	\$9 133	\$9 298	\$9 005	\$13 039	\$11 355	\$11 250	\$9 520
Males 15 years and over, with income										
Median income	\$15 434	\$15 382	\$17 685	\$12 515	\$12 999	\$14 242	\$16 906	\$15 836	\$15 871	\$14 621
Percent year-round full-time workers	57.6	56.9	63.9	44.4	56.1	56.3	62.3	62.0	57.5	59.3
Median income	\$20 268	\$21 191	\$22 632	\$18 616	\$17 501	\$19 361	\$22 145	\$19 368	\$20 099	\$18 097
Females 15 years and over, with income										
Median income	\$5 932	\$5 374	\$6 481	\$4 736	\$5 628	\$6 719	\$5 521	\$6 277	\$5 242	\$5 274
Percent year-round full-time workers	32.0	25.9	32.4	18.3	30.4	25.8	34.3	28.8	31.6	27.9
Median income	\$11 553	\$11 190	\$12 080	\$10 266	\$10 476	\$10 070	\$12 258	\$10 744	\$11 611	\$10 062
Per capita income	\$8 357	\$8 539	\$9 989	\$7 089	\$7 214	\$6 714	\$10 123	\$7 753	\$9 091	\$7 443
Persons in households	\$8 559	\$8 634	\$10 070	\$7 046	\$7 291	\$6 770	\$10 280	\$7 828	\$9 065	\$7 541
Persons in group quarters	\$2 269	\$3 458	\$2 783	\$2 758	\$2 279	\$2 189	\$3 126	\$2 108	\$5 522	\$1 751
MEDIAN INCOME IN 1979 BY SELECTED CHARACTERISTICS										
Age of family householder:										
15 to 24 years	\$17 140	\$13 433	\$19 119	\$12 790	\$10 028	\$11 550	\$18 234	\$17 831	\$14 489	\$15 972
25 to 34 years	\$23 597	\$22 632	\$26 033	\$20 264	\$18 763	\$19 766	\$26 029	\$21 945	\$22 415	\$20 324
35 to 44 years	\$27 296	\$27 936	\$30 868	\$23 521	\$22 139	\$22 920	\$31 979	\$26 371	\$26 411	\$24 378
45 to 54 years	\$31 654	\$30 829	\$36 231	\$25 256	\$27 672	\$25 115	\$35 320	\$27 809	\$31 529	\$27 395
55 to 64 years	\$26 446	\$26 139	\$31 480	\$19 857	\$25 131	\$22 653	\$30 002	\$24 538	\$28 860	\$23 051
65 years and over	\$15 446	\$15 074	\$18 661	\$12 529	\$14 207	\$12 292	\$17 583	\$14 553	\$16 628	\$12 819
Family type by presence of own children:										
Female										
With own children under 18 years	\$25 683	\$24 836	\$29 283	\$18 808	\$21 811	\$28 498	\$29 172	\$23 530	\$23 366	\$21 412
Without own children under 18 years	\$25 770	\$25 670	\$29 659	\$21 141	\$20 405	\$20 930	\$30 275	\$23 499	\$25 366	\$21 939
Married-couple families	\$22 756	\$22 723	\$24 125	\$19 475	\$17 302	\$18 696	\$26 072	\$21 633	\$21 946	\$19 642
With own children under 6 years	\$25 412	\$22 668	\$28 851	\$16 549	\$21 705	\$19 759	\$27 958	\$23 587	\$25 168	\$20 735
Without own children under 6 years	\$27 818	\$26 354	\$30 644	\$19 819	\$23 492	\$21 948	\$30 764	\$24 337	\$27 173	\$22 873
With own children under 18 years	\$27 486	\$27 979	\$31 099	\$22 675	\$23 645	\$22 904	\$31 022	\$24 581	\$27 694	\$23 514
Without own children under 18 years	\$23 969	\$24 227	\$26 497	\$20 398	\$20 597	\$20 542	\$26 906	\$22 030	\$23 813	\$20 495
Female householder, no husband present	\$26 416	\$24 546	\$30 021	\$16 715	\$22 963	\$20 558	\$29 396	\$24 442	\$26 617	\$21 485
With own children under 18 years	\$18 388	\$11 784	\$16 232	\$11 887	\$9 293	\$9 283	\$16 097	\$12 819	\$14 182	\$11 147
Without own children under 18 years	\$9 684	\$4 662	\$12 267	\$4 398	\$6 281	\$6 690	\$13 075	\$10 564	\$9 497	\$8 590
With own children under 6 years	\$5 286	\$4 687	\$5 974	\$4 631	\$4 342	\$5 234	\$8 019	\$5 645	\$5 110	\$6 766
Without own children under 6 years	\$18 384	\$16 124	\$20 080	\$14 548	\$16 271	\$14 572	\$19 170	\$18 130	\$19 234	\$15 269
Workers in family in 1979:										
No workers	\$8 949	\$9 218	\$11 779	\$10 891	\$6 491	\$8 642	\$10 134	\$9 865	\$8 990	\$9 099
1 worker	\$20 563	\$21 156	\$24 772	\$18 055	\$16 895	\$17 964	\$23 656	\$20 223	\$22 492	\$17 827
2 workers	\$27 443	\$26 939	\$30 025	\$23 480	\$24 067	\$24 706	\$30 559	\$25 479	\$27 714	\$24 487
3 or more workers	\$37 105	\$36 176	\$39 296	\$31 570	\$34 323	\$30 999	\$39 135	\$34 707	\$37 450	\$33 148
Unrelated individuals:										
Male, 15 years and over										
Median	\$9 526	\$11 052	\$13 891	\$9 140	\$9 674	\$9 667	\$13 489	\$12 670	\$12 285	\$11 727
Mean	\$6 802	\$6 282	\$8 768	\$6 421	\$5 720	\$4 906	\$6 673	\$6 390	\$6 911	\$6 482
Female, 15 years and over										
Median	\$5 740	\$6 553	\$8 796	\$6 150	\$5 785	\$5 186	\$9 088	\$6 600	\$7 276	\$5 722
Mean	\$4 911	\$5 221	\$5 946	\$5 723	\$4 593	\$4 754	\$5 645	\$4 992	\$5 404	\$4 897
INCOME TYPE IN 1979										
Households										
With earnings	170 938	140 144	118 171	85 640	122 309	17 770	60 090	32 487	146 454	24 158
Mean earnings	\$25 208	\$25 410	\$29 879	\$20 006	\$21 967	\$20 020	\$29 604	\$23 887	\$25 802	\$21 855
With wage or salary income	167 750	135 523	114 771	82 221	119 217	17 209	58 470	31 335	142 822	23 109
Mean wage or salary income	\$24 520	\$24 524	\$28 424	\$19 252	\$21 156	\$19 578	\$28 488	\$22 965	\$24 810	\$20 981
With nonfarm self-employment income	13 950	14 001	14 110	10 016	10 655	1 434	6 800	4 054	13 850	2 837
Mean nonfarm self-employment income	\$13 793	\$15 976	\$17 072	\$12 694	\$15 243	\$10 876	\$16 370	\$13 256	\$17 027	\$13 600
With farm self-employment income	916	1 265	1 108	647	411	685	720	683	790	698
Mean farm self-employment income	\$3 748	\$3 694	\$4 310	\$5 018	\$5 320	\$4 731	\$2 733	\$3 685	\$5 727	\$4 494
With interest, dividend, or net rental income	102 956	\$7 729	79 372	66 099	66 409	8 800	40 497	18 476	93 972	14 295
Mean interest, dividend, or net rental income	\$2 038	\$2 904	\$2 866	\$3 146	\$2 617	\$2 012	\$3 324	\$2 302	\$3 239	\$2 350
With Social Security income	44 838	46 681	25 931	55 281	41 026	6 458	14 238	7 875	30 269	8 449
Mean Social Security income	\$4 412	\$4 548	\$4 529	\$4 916	\$4 384	\$4 294	\$4 454	\$4 381	\$4 501	\$4 444
With public assistance income	10 295	10 743	3 748	7 439	4 034	1 859	2 429	1 512	10 652	1 435
Mean public assistance income	\$2 842	\$2 838	\$2 672	\$2 882	\$3 045	\$2 884	\$2 587	\$2 582	\$2 823	\$2 538
With all other income	\$1 941	\$5 840	28 713	\$5 414	\$4 744	6 705	\$4 942	9 178	\$7 799	7 560
Mean all other income	\$3 523	\$4 550	\$4 214	\$4 414	\$3 288	\$3 950	\$3 808	\$4 000	\$4 014	\$3 313

TABLE B

Section 8 Income Limits
Effective as of 5/11/84State: New Jersey
Prepared: 3/1/84

		I N C O M E L I M I T S							
	PROGRAM	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8+Person
Allentown-Bethlehem, PA-NJ (Warren)	Lower Income	15700	17900	20150	22400	23800	25200	26600	28000
	Very Low Income	9800	11200	12600	14000	15100	16250	17350	18500
Atlantic City, NJ (Atlantic, Cape May)	Lower Income	14850	16950	19100	21200	22500	23850	25200	26500
	Very Low Income	9300	10600	11900	13250	14300	15350	16450	17500
Bergen-Passaic, NJ (Bergen, Passaic)	Lower Income	15300	17500	19650	21850	23200	24600	25950	27300
	Very Low Income	9550	10900	12300	13650	14750	15850	16950	18000
Jersey City, NJ (Hudson)	Lower Income	13850	15800	17750	19750	21000	22200	23450	24700
	Very Low Income	8650	9900	11100	12350	13350	14350	15300	16300
Middlesex-Somerset- Hunterdon, NJ (Middle- sex, Hunterdon, Somersa)	Lower Income	18900	21600	24300	27000	28700	30400	32050	33750
	Very Low Income	11800	13500	15200	16900	18200	19550	20900	22250
Monmouth-Ocean, NJ (Monmouth, Ocean)	Lower Income	17700	20250	22750	25300	26900	28450	30050	31650
	Very Low Income	11050	12650	14200	15800	17050	18350	19600	20850
Newark, NJ (Essex, Morris, Sussex, Union)	Lower Income	18050	20600	23150	25750	27350	28950	30600	32200
	Very Low Income	11450	13100	14700	16350	17650	18950	20250	21600
Philadelphia, PA-NJ (Burlington, Camden, Gloucester)	Lower Income	15600	17850	20050	22300	23700	25100	26500	27900
	Very Low Income	9850	11300	12700	14100	15250	16350	17500	18600
Trenton, NJ (Mercer)	Lower Income	17450	19950	22450	24950	26500	28050	29650	31200
	Very Low Income	10900	12500	14050	15600	16850	18100	19350	20600
Vineland-Millville- Bridgeton, NJ (Cumberland)	Lower Income	13700	15700	17650	19600	20850	22050	23300	24500
	Very Low Income	8600	9800	11000	12250	13250	14200	15200	16150
Wilmington, DE-NJ-MD (Salem)	Lower Income	16450	18800	21150	23500	24950	26450	27900	29400
	Very Low Income	10300	11750	13250	14700	15900	17050	18250	19400