Defining an Engagement Strategy to Create and Implement the Fourth Regional Plan in the New York-New Jersey-Connecticut Region

Juliette Michaelson

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Abstract

There are several reasons why public engagement is an indispensible component of the Fourth Regional Plan. The first and most important reason is because it is the right thing to do—the Plan establishes a vision for the New York, New Jersey, and Connecticut region based on the needs and wants of the residents who live, work, and play within its borders. The second reason public engagement is so critical is to ensure that the Fourth Regional Plan includes the best and most current research and policy tools that exist today. Only with accurate data can a relevant strategy be proposed that advances the region towards unified and realistic goals. Finally, public engagement can pave the road for implementation of the Fourth Plan in the future. In other words, the Fourth Plan is both a product and a process: it engages key thought leaders, local organizations, and communities in a regional discussion and ultimately inspires all parties to advocate for its implementation.

With 22 million residents in the region, the challenge RPA faces now is to meaningfully engage with such a significant constituency in an effective way. After a long consultation process including a partnership with the Lincoln Institute, RPA has developed a multi-pronged engagement strategy. Given the scale of the region, the Fourth Plan will take a grass-tops approach, meaning creating the tools for deep and sustained involvement from research and academic institutions, advocacy groups and community organizations. The key tool will be the Committee on the Fourth Plan, which will be providing direction on both research and engagement. At the same time, there will be regular check-ins with residents and workers in the region at critical points in the planning process. There will also be a specific engagement process targeting the academic community. In tandem with the roll-out of interim and final products, there will be a series of public events—enhanced by engagement through a variety of digital media strategies—to ensure that anyone who wants to can participate in the discussion.

Keywords: Public Engagement, Regional Planning, Grass-Tops

About the Author

Juliette Michaelson is Vice President for Strategy at Regional Plan Association (RPA) and manages RPA's Fourth Regional Plan. The plan, to be released in 2016, will provide a blueprint for the region's growth, sustainability, good governance and economic opportunity for the next generation. Juliette is leading the ambitious research and public engagement effort necessary to identify the Plan's recommendations and build the network of constituents who will help carry them out over 25 years. She can be contacted at JMichaelson@rpa.org.

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Uri Avin, University of Maryland; Nick Bowden, Mindmixer; Armando Carbonell, Lincoln Institute; Dan Cramer, Grassroots Solutions; Kristina Ford, Columbia University; Toni Griffin, City College of New York; Michael Kwartler, Environmental Simulation Center; Gianni Longo, ACP Visioning+Planning, Aaron Naparstek, Streetsblog, Pratap Talwar, Thompson Design Group; Boo Thomas, Center for Planning Excellence.

The following RPA staff was instrumental in putting together this program:

Maya Borgenicht, Brian Dennis, Jeff Ferzoco, Christopher Jones, Robert Lane, Wendy Pollack and Thomas K. Wright.

We extend our gratitude to the Pratt Center for hosting the two workshops. We also wish to thank Mandu Sen and Christine Hsu of RPA for their help in preparing this paper.

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Defining an Engagement Strategy to Create and Implement the Fourth Regional Plan in the New York-New Jersey-Connecticut Region

Introduction: Why Write a Regional Plan?

When a city or region is thriving, its success can seem a result of happenstance—the luck of geography or historical trends that lie beyond local control. Yet many things that we view as organic—a robust economy, a thriving cultural scene, access to opportunity for residents and newcomers and a balance between urban density and open space—emerge partly as a result of careful planning for future growth.

Regional Plan Association (RPA) was established in the 1920s for precisely this purpose: to take stock of the region, envision it 30 years out, and plan for its continued success. Each of RPA's three regional comprehensive plans—written in 1929, 1968 and 1996—set forth a vision and proposed specific policies and investments for community development, environmental steward ship and transportation projects, including many of the infrastructure and land use systems in existence today.

The RPA's Third Regional Plan has run its course—with impressive impact. The Third Regional Plan in 1996 created an agenda that has largely been realized or is now under construction: the Second Avenue Subway; a connection for LIRR to Grand Central Terminal; the New Jersey Highlands Water Protection and Planning Act; mixed-use development on the Hudson Rail Yards; the reinvention of Governors Island as a public park; the AirTrain link to JFK Airport; and the creation of waterfront parks in Brooklyn and Queens. The remaining unfulfilled items—such as congestion pricing for Manhattan and a new rail tunnel under the Hudson—have become clear needs that the region's leaders are familiar with, even if no solution has been found.

The region has changed significantly since the last regional plan. The title of the Third Plan, A Region at Risk, reflected widespread pessimism about the New York region's future and competitiveness. Today, that has changed dramatically: with low crime and improving infrastructure, the New York region tops most rankings of the world's urban centers. A recent poll commissioned by RPA showed that New York City residents are much more positive about the future of their community today than 20 years ago. This confirms what we have seen—that the city has become a nicer place to live for many residents, and that people are investing in it because they expect it to continue to improve. Nonetheless, opportunity remains out of reach for too many residents, even of this more successful city.

A new threat to the region, however, is the stagnation of the region's suburbs. New York City's success story is not the whole picture: many of our suburbs, not so long ago the essence of the American dream, are fraying. Property taxes are sky-high, open space has dwindled, roads are congested, and in many communities, good jobs are hard to come by. Young adults are leaving, the population is aging, and local economies are stagnating. New York City itself, though much better off than a generation ago, also suffers from persistent challenges including the extremely high cost of housing. Poverty has increased everywhere in the region outside of Manhattan and family incomes have stagnated.

Finally, the tri-state area lacks a shared agenda for regional success. Despite the many similarities across the region in the challenges, constraints, and complaints that people have, and despite a high level of inter-dependency, the region seems to be functioning in an ever-less integrated way. No shared agenda exists among the three states which hampers our ability to leverage our significant presence in Congress. There is little commonality in the strategies being followed in cities like Albany, Trenton and Hartford to address the challenges facing the suburbs. New York City's new mayor may well have a more parochial vision of the city than the current incumbent.

In previous eras, the regional plan has served to create and elaborate such a shared agenda; a Fourth Regional Plan is necessary to do so again. In response to all these challenges, the Plan has three main overarching goals: to create communities that are dynamic, livable and resilient; expand the region's economic prosperity in an equitable and sustainable way; and reform the financial, institutional and regulatory structures necessary to implement smart planning decisions. The Fourth Regional Plan will identify and promote the necessary infrastructure, urban planning, housing, environment and climate policies and investments to achieve these goals.

The Strategies for Public Engagement Workshop

In a Pratt Manhattan classroom in January 2013, RPA and the Lincoln Institute of Land Policy convened a small group of public engagement experts to discuss some of the most effective public engagement strategies to be used for large regional planning efforts. The discussion was a follow-up to a March 2012 workshop that focused on different engagement technologies and tools available that have emerged since Regional Plan Association's last plan in 1996.

RPA launched its Fourth Regional Plan in April 2013. Research about large socio-economic, transportation, fiscal and environmental trends is critical, but so is public engagement. Without the participation of the region's residents, or of the leaders of planning and planning-related organizations, the Plan will fail to include the latest and best initiatives. Without broad stakeholder involvement, the Plan's proposals won't be promoted with decision-makers by a wide range of entities, thus reducing the likelihood of implementation.

The primary goal for the January 2013 workshop was to outline a strategy for engagement that will creatively inform the processes and products of RPA's Fourth Regional Plan. This white paper outlines the engagement strategy that has emanated from the workshop and from a year's worth of thinking and planning since the workshop.

A small but very talented group of people who had participated in several public engagement efforts—either as project leaders or as consultants—convened for a day's worth of discussions. RPA recruited several participants from outside the region, including Boo Thomas, who had lead the New Orleans rebuilding effort after Hurricanes Katrina and Rita, Dan Cramer, whose firm worked with Toni Griffin on Detroit's successful master planning effort (among other initiatives), and Aaron Naparstek, a researcher and professor at MIT.

Participants:

- 1. Uri Avin, University of Maryland
- 2. Nick Bowden, Mindmixer
- 3. Armando Carbonell, Lincoln Institute
- 4. Dan Cramer, Grassroots Solutions
- 5. Kristina Ford, Columbia University
- 6. Toni Griffin, City College of New York
- 7. Michael Kwartler, Environmental Simulation Center
- 8. Gianni Longo, ACP Visioning+Planning
- 9. Aaron Naparstek, Streetsblog
- 10. Pratap Talwar, Thompson Design Group
- 11. Boo Thomas, Center for Planning Excellence

RPA Participants:

- 1. Maya Borgenicht
- 2. Brian Dennis
- 3. Jeff Ferzoco
- 4. Chris Jones
- 5. Rob Lane
- 6. Juliette Michaelson
- 7. Wendy Pollack
- 8. Tom Wright

The size of the group and the loosely structured agenda allowed for candid exchanges of ideas by all participants. After a brief presentation about the fourth plan, three participants were invited to describe the engagement efforts they led (Toni Griffin about Newark and Detroit, Boo Thomas about Louisiana Speaks and others). The afternoon was a free-form discussion to begin sketching an engagement strategy and workplan for a Fourth Regional Plan.

Who is the Audience for the Plan?

Change comes about through the engagement of the region's leadership, including elected and appointed officials, industry leaders and union officials, civic society leaders, the media, and the professional planners, economists, engineers, advocates and designers who advise them—these are the primary people the fourth plan will be written for. A secondary audience will be the younger professionals in planning-related fields, who get their first exposure to regional planning through RPA, its events and its publications, and sometimes through working on RPA project either directly or through their schools and organizations. Their energy will not only help drive the Fourth Plan, but their engagement in the Plan's process itself will help form their thinking as they move into leadership positions of their own. The Fourth Regional Plan will be written mainly for these two audiences for a very clear reason: these are the people who are, who become, or who influence the region's most critical decision makers. If we are to effect change,

especially over the course of a generation, we must speak to them in terms they will understand and value.

It is not enough, of course, that the Fourth Regional Plan be written to engage these audiences. They must, in fact, read the Plan, and more than that—they must be engaged in creating it. This paper describes the public engagement strategy developed by RPA as part of the Fourth Regional Plan.

Why the Need for Public Engagement?

There are several reasons why public engagement is an indispensible component of the Fourth Regional Plan. The first and most important reason is because it is the right thing to do; RPA has a duty to meaningfully engage with the 22 million people who call the New York, New Jersey, and Connecticut region home. The second reason public engagement is so critical is to ensure that the Fourth Regional Plan includes the best and most current research and policy tools that exist today. While RPA has expertise in certain areas, it certainly is not the only such expert. There are possibly tens of thousands of academics, non-profits, community organizers and others with both expertise and great ideas on improving the region, and they need to be consulted in a systematic way. Finally, public engagement is critical for the future implementation of the Fourth Plan. In the Greater New York Region, decisions are made by literally thousands of municipal, county, state, interjurisdictional and special-purpose governments. In order to get the Plan implemented key stake holders need to be part of the process during the creation of the Plan, not only during implementation. If the Fourth Regional Plan's targeted audience does not read the Plan, it will not be implemented.

In other words, the Fourth Regional Plan is both a product and a process. Ultimately, of course, the Fourth Plan will be a series of products—a final, comprehensive report published in 2016, as well as intermediary products to be released over the next two years designed to promote public debate and build support for bold action. But the Plan is also largely about the process of getting all the most effective players to participate in a regional discussion about the future of our communities and agree to a common vision. The plan will thus also be a network of people and organizations, large and small, that have contributed to the Plan and will work together to see it implemented. So whether the Fourth Regional Plan succeeds or fails at changing the course of planning in the New York region depends on RPA's ability to connect with the expert organizations, neighborhood groups and virtual networks of committed urbanists that all together shape the New York region.

The Fourth Regional Plan's Engagement Strategy

With 22 million residents in the region, the challenge RPA faces now is to meaningfully engage with this significant constituency in an effective way. One of the key takeaways of the January 2013 Public Engagement workshop is that RPA must take a grass-tops approach, meaning creating the tools for deep and sustained involvement from research and academic institutions, advocacy groups and community organizations. At the same time, the Fourth Regional Plan's

engagement strategy includes regular check-ins with residents and workers in the region at critical points in the planning process. There will also be a specific engagement process targeting planning students, as well as a communication strategy to stimulate discussion of our interim and final products as they roll out.

True to the statement that the Fourth Regional Plan is not only a product, but also a process, the Plan will be governed by the Committee on the Fourth Regional Plan, a group of fifty civic, community, academic and business organizations, representing different regions, constituents, communities, areas of expertise, etc. The Committee will be charged with ensuring that the grass-tops engagement is deep and sustainable, and that the check-ins with residents and workers in the region are meaningful and comprehensive. The Committee on the Fourth Regional Plan is described in detail in Section G.

Deep and Sustained Involvement

Deep and sustained involvement from research and academic institutions, advocacy groups and community organizations will be critical for the Fourth Plan. Together with selected partners, RPA has begun researching key performance indicators. Members of the Committee on the Fourth Regional Plan will be contributing their knowledge through their participation in meetings of the Committee and specialized sub-committees, as well as through various interactive tools. Additionally, RPA will consult with individual experts, research organizations, or academic institutions to advise us on the latest policy recommendations and best practices, and review RPA's work and progress. In certain instances, it may make sense for those organizations to conduct original research in contribution to the Plan.

Regular Check-Ins

Regular check-ins with residents and workers in the region at critical points in the planning process will ensure that the Plan remains relevant and in touch with real on-the-ground issues. RPA has commissioned a survey to ask the region's residents about their satisfaction with life in their communities (see Appendix A). RPA has also created Ten Individual Profiles, each of which described a statistically representative resident of the metro area, to make sure researchers always remember who the Fourth Regional Plan is for (see Appendix B). Members of the committee will be helping RPA keep abreast of the region's residents and employees through their continuous participation in meetings of the committee. Members will also help RPA speak directly to representative residents and workers of the region that the Plan aims to serve. This will happen mainly at two key points in the planning process: in Year One as data trends are analyzed, and Year Three as potential Plan Initiatives are evaluated. In Year One, focus groups will be organized with an emphasis on learning about how people live, work and thrive (or don't) in their communities. In Year Three, the purpose of the conversations will be to vet the policies and projects under consideration for the Plan, and will be hosted by members of the Committee of the Fourth Regional Plan and its sub committees, as well as by their respective networks.

Strong Partnership

The plan will also include a three-year partnership with the academic community, by developing and overseeing research topics for graduate-level schools to take on; regularly convening the deans of the region's planning programs; and ultimately, in Year Three, folding the Fourth Regional Plan into planning-school curriculums.

Smart Communications Strategy

The Fourth Regional Plan will be a series of products: a final, comprehensive report published in 2016, and a series of intermediary products to be released over the next two years designed to promote public debate and build support for bold action. These intermediary products will include issue reports, white papers, maps, and an online portal hosting an interactive data center, a central repository of local or issue-based research, a database of advocacy efforts, a platform for stakeholders idea sharing, and ultimately a record of the policies and projects that the Plan supports. There are also various public events planned in the next few years, such as the Ideas Challenge and debates on key issues.

RPA is also developing a communications strategy that includes creating a presence on RPA's website about the Plan, orchestrating an advertising campaign around the Plan's most visible and exciting initiatives, featuring relevant research generated by and pertaining to the Plan, and providing an accessible and creative space for people to comment and share ideas. The communications strategy, together with the product release and public events, will ensure that anyone who is interested can find a way to engage with the Fourth Regional Plan.

Engaging on Public Engagement

While this document outlines the Fourth Regional Plan's engagement strategy, it is natural to expect that adjustments and changes will be necessary in the upcoming two and a half years. To oversee the implementation of the engagement strategy, and to provide updates as necessary, an Oversight Committee on Public Engagement will be formed.

A Governing Structure for the Fourth Plan

In December 2013, RPA and Fourth Plan Committee co-chairs agreed on a governing structure that is designed to incorporate and strengthen partner participation.

Oversight Committee 5-6 members Subcommittees 15-25 members each Public Energy engagement Economic opportunity Housing Working groups Committee 20+ members each on the Fourth Regional Plan **New York City** Steering Open space Committee Governance **New Jersey** Connecticut Place-making Transportation Long Island Climate change adaptation **Hudson Valley**

Figure 1: Committee on the Fourth Regional Plan

Committee on the Fourth Regional Plan

This group of approximately 50 thought leaders from a variety of professional backgrounds, geographies, and interests will broadly oversee the research, production and dissemination of the Plan. As a group, the Committee on the Fourth Regional Plan gives RPA the knowledge, the contacts, and the legitimacy to create a comprehensive and relevant regional plan. Members of the committee will ultimately formally endorse the Plan when it is released in 2016. The committee will meet infrequently, perhaps just once or twice a year, though committee members will also be expected to participate in subcommittee meetings and/or Steering Committee meetings.

Steering Committee on the Fourth Regional Plan

This subgroup of a dozen members of the 50-person committee will closely shepherd the creation of the Plan, provide frequent input on process and content, and review benchmark publications and plan drafts. Steering Committee members should view the Fourth Plan as a part of their organization's priorities and at the same time be able to represent their geography and sector on the committee. The Steering Committee will meet quarterly and be in touch frequently in between larger committee meetings.

Program-Area Subcommittees

Eight Program-Area Subcommittees will be created around the topics of open space, place-making, economic opportunity, housing, climate change adaptation, transportation, governance, and energy/CC mitigation. The purpose of the Subcommittees is to advise the committee on the Fourth Regional Plan, providing technical expertise and connections.

Subcommittees will develop a two-year work plan to conduct research, solicit ideas, and then explore and fine-tune these ideas. It is in these venues that much of the engagement and research will be taking plan.

Each Subcommittee will include 15 to 25 people—only some of whom will be members of the Committee on the Fourth Regional Plan, thus expanding the circle of people and organizations involved in the Plan.

Oversight Committee on Public Engagement

The Oversight Committee will be significantly smaller than the others—just half-dozen members of the Committee on the Fourth Regional Plan—who will oversee the public engagement effort for the Plan and help bring local organizations into the planning effort.

Working Groups

Working Groups will convene around each sub-region (New York City, New Jersey, Long Island, Connecticut and the Hudson Valley) to discuss Fourth Plan issues pertaining to that particular sub-region. Working Groups will not be standing committees, but will rather function as special events open to all. Special attention will be paid to live-streaming these meetings so that people can participate without being physically present.

How to Get from Here to There: A Three-Year Work Plan

In the fall of 2013, RPA developed a detailed three-year work plan that will help the Fourth Plan to be comprehensive and innovative, feature strong institutional engagement, lead to a changed public discourse, and emphasize advocacy and implementation. Both research and engagement are incorporated in every aspect of the work plan.

Year One

Analyze key performance measures, and build a diverse coalition of stakeholders to participate in the planning process.

In the first of the Plan's three years from spring 2013 to spring 2014, RPA will:

- Learn more about the people and businesses the regional plan aims to serve, by:
 - Commissioning <u>a survey</u> to ask the region's residents about their satisfaction with life in their communities (completed in April 2013 and attached to this document);
 - o Conducting <u>focus groups</u> with residents and workers to drill down into some of the issues uncovered by the survey (to be completed in January 2014):
 - O Creating <u>Ten Individual Profiles</u>, each of which described a statististically representative resident of the metro area, reflecting the demographic, socioeconomic and geographic composition of the region. These profiles have proven to be an effective way to frame discussions about regional challenges and goals (completed in June 2013 and attached to this document); and
 - o Creating a parallel set of <u>Ten Business Profiles</u> (to be completed in January 2014).
- Analyze <u>key performance indicators</u> that, together, will provide a comprehensive synopsis of how well the region is performing and where it is headed. Much of this indicator analysis will be developed in partnership with partner organizations, thus starting to build a Fourth Plan coalition. Release the indicator research in April 2014.
- Assemble and convene in March 2014 the Committee on the Fourth Regional Plan, a group of 50 thought leaders from a variety of geographies and professional backgrounds and interests who will oversee the creation of the Plan (More about the governing structure in Section F of this paper.)
- Launch a three-year partnership with the academic community, by:
 - o Developing and overseeing research topics for graduate-level schools to take on;
 - o Regularly convening the deans of the region's planning programs; and
 - o Ultimately, in Year Three, folding the Fourth Regional Plan into planning-school curriculums.
- Reach a wide audience and change the public discourse about planning issues, by:
 - o Producing <u>research in formats that are more engaging</u>, interactive, and sharable online (infographics, videos, interactive maps, etc.);
 - o Creating a presence on RPA's website about the Plan: featuring relevant research and providing a place for people to comment and share ideas; and
 - o Engaging <u>reporters and editorial board members</u> in the Plan's development, and finding ways to collaborate on research and dissemination of findings.
- Discuss the Plan with <u>leaders in the public and business sectors</u>; obtain their input in the early stages of its creation and continue communication over three years.

Year Two

Generate ideas from a range of stakeholders and then vet them with partners.

In 2014 and 2015, RPA will:

- Start convening the <u>program-area Subcommittees</u>, groups of approximately 20 people who will advise RPA and the Committee on the Fourth Regional Plan on particular program areas, provide technical expertise and connections. The Subcommittees will start meeting quarterly in spring 2014 until the Plan is completed. (More about the governing structure in Section F of this paper.)
- Organize a series of <u>Ideas Challenges</u> in partnership with members of the Committee and Subcommittees on the Fourth Regional Plan. Ideas Challenges are events for civic, academic, government and business thought leaders to pitch potential projects or policies to be included in the Plan. Events could be organized around subregions, topics, or age groups. In all cases, a major effort will be placed on recruiting non-establishment voices to participate and make suggestions.
- Create an <u>interactive website</u> for people to vote on ideas or suggest their own ideas.
- Generate a public discussion about planning by organizing <u>a series of public debates</u> above some of the most critical and controversial issues.
- Start refining the ideas generated with the Committee and Subcommittees on the Fourth Regional Plan.
- Co-curate an exhibit at the Museum of the City of New York (and perhaps the National Building Museum) about past and future regional plans. Generate ideas from visitors.

Year Three

Narrow down and fine-tune initiatives into a comprehensive regional plan, and brief decision makers.

In the year leading up to the Plan's release in 2016, RPA will:

- <u>Narrow down potential plan initiatives</u> into a comprehensive and innovative Fourth Regional Plan with the Committee and Subcommittees on the Fourth Regional Plan.
- Release different elements of the Plan as a series—in several increments and on several platforms to maximize media coverage and audience reach.
- <u>Demonstrate feasibility</u> by documenting the implementation of a dozen projects that employ some of the new methods or new strategies proposed in the Plan.
- Discuss the Plan's near-final recommendations with some of the region's residents—either in <u>community meetings</u>, focus groups, <u>community conference call-ins</u>, or other gatherings.

- <u>Brief decision-makers</u> in the public, civic and business sectors on the Plan's final recommendations. Some of these briefings could be in person; others will be on conference calls or online.
- Orchestrate <u>an advertising campaign</u> around the Plan's most visible and exciting initiatives.

Next Steps

The January 2013 workshop sponsored by the Lincoln Institute of Land Policy has unequivocally shaped RPA's thinking about engagement and regional planning. In the months since the workshop, we have developed a business plan for the Fourth Plan, hammered out a three-year workplan, and launched some of the partnerships that are essential to both the research and engagement components of the Plan.

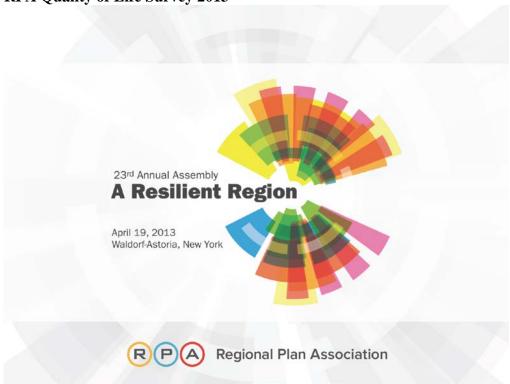
Some of the immediate next steps are to:

- Hire someone to further refine, and then manage the public engagement strategy in partnership with RPA research staff and RPA partner organizations;
- Invite thought leaders to join the Committee on the Fourth Regional Plan and its Steering Committee by January 2014;
- Recruit co-chairs for the program-area Subcommittees and start thinking about their composition, with an eye to convening in the spring;
- Build up the fourth plan website so it includes research and provides the opportunity for stakeholders to provide ideas and feedback by the spring; and
- Release the indicator research at the RPA Assembly in April 2014.

We look forward to RPA's continued partnership with the Lincoln Institute as we take on the next phase of the creation of the Fourth Regional Plan.

Appendix A:

RPA Quality of Life Survey 2013



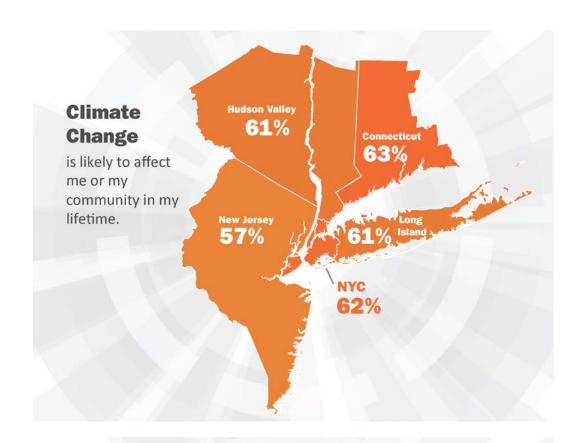
RPA Quality of Life Survey 2013

Thomas K. Wright

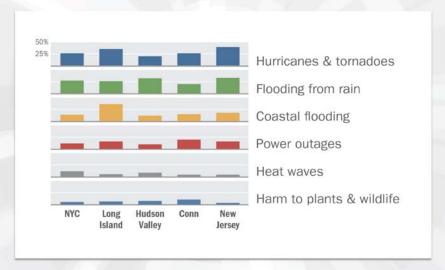
Executive Director Regional Plan Association

Juliette D. Michaelson

Vice President for Strategy Regional Plan Association



But climate change means different things to different people.



These Issues Matter...

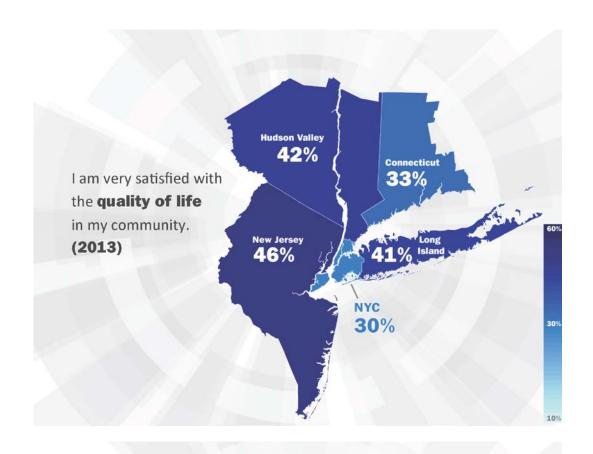
RPA regional poll shows significant concern about some of these issues across the region

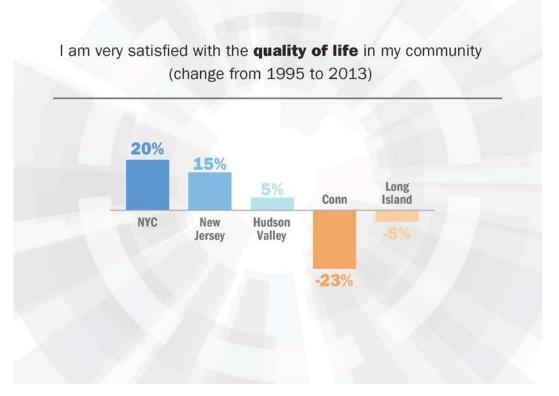
- Our polling data reinforces the statistics: despite a broad satisfaction with their communities, people recognize some challenges
- Two-thirds of the region's residents feel housing costs are among the most serious issues facing us, including majorities in every part of the region
- Joblessness ranks as one of the biggest problems in most of the region (especially in NYC and Connecticut, and for African-Americans)
- The region's residents have more confidence in their local and state governments to address these issues than the national government – we can't just leave it to Washington

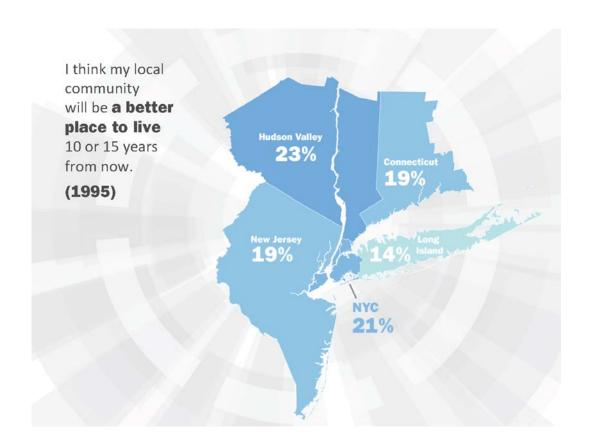


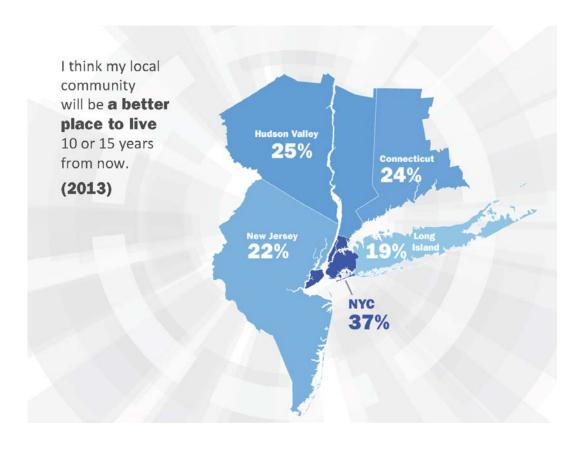
What Are People Thinking?











Page 16

I want to move to an urban community.

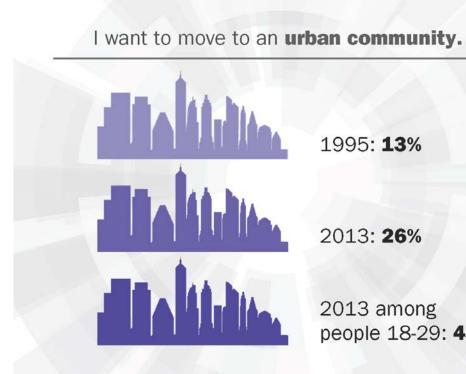


I want to move to an urban community.



1995: **13**%

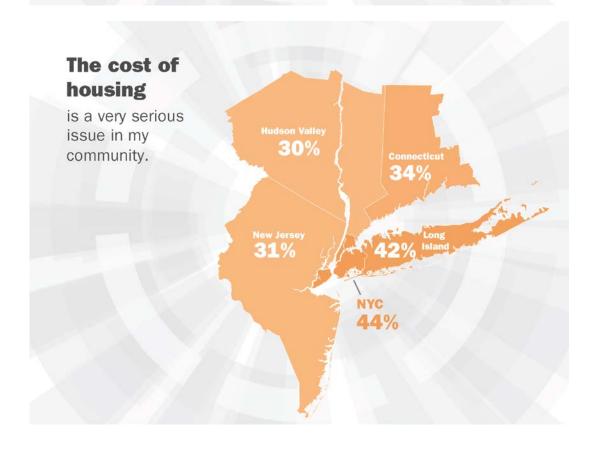
2013: **26**%

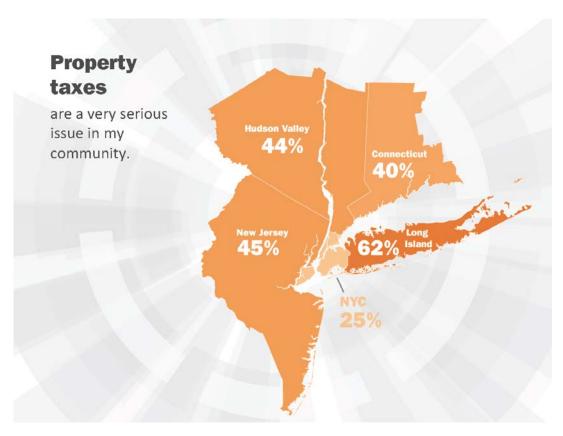


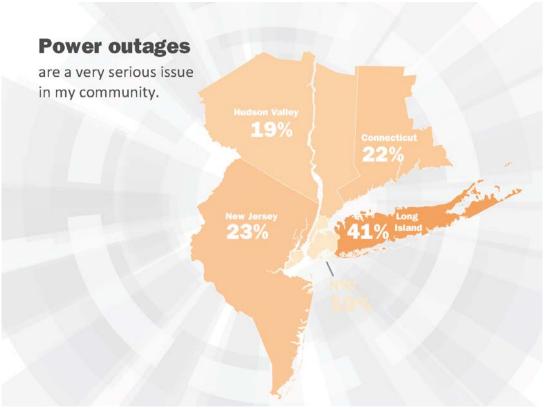
1995: **13**%

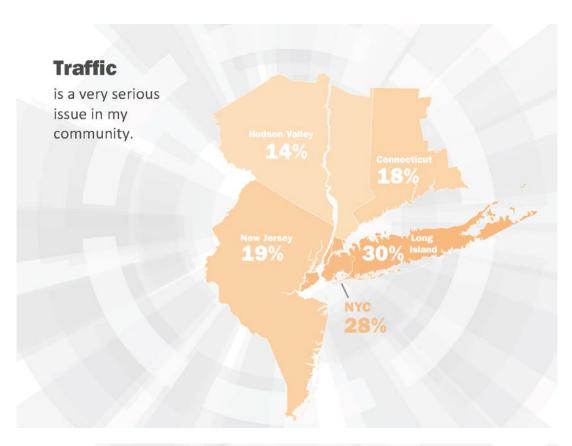
2013: 26%

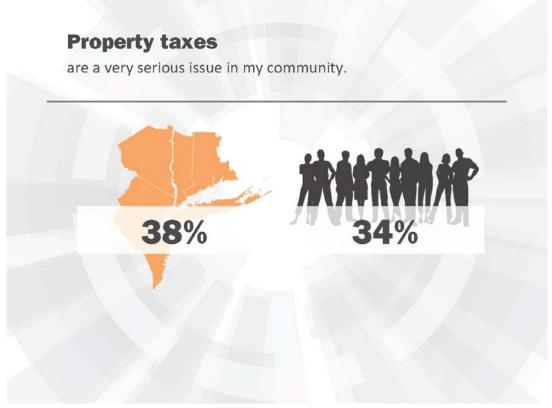
2013 among people 18-29: **45**%

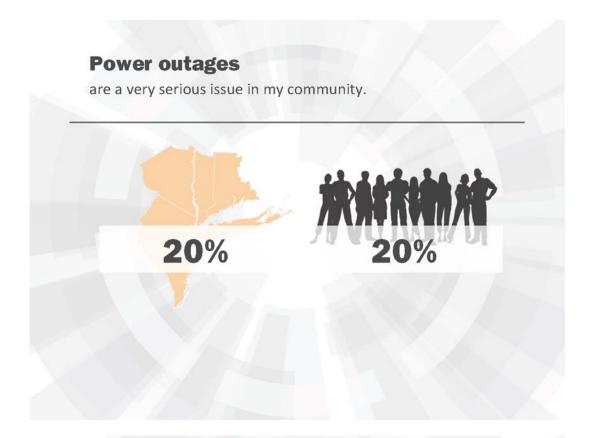


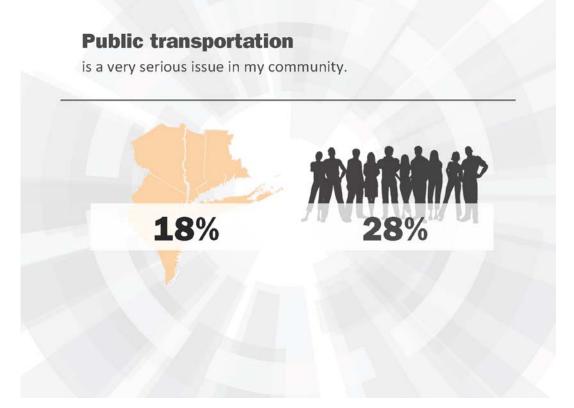


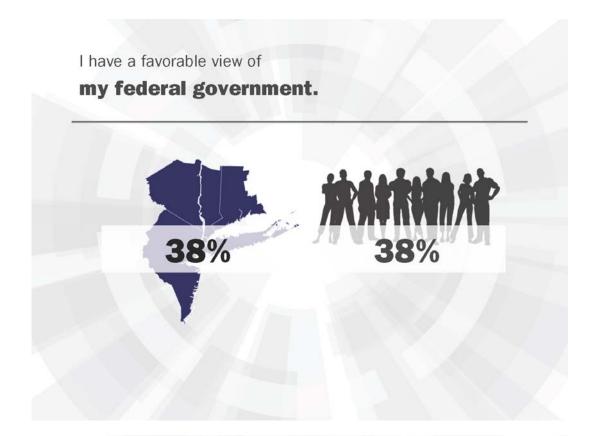


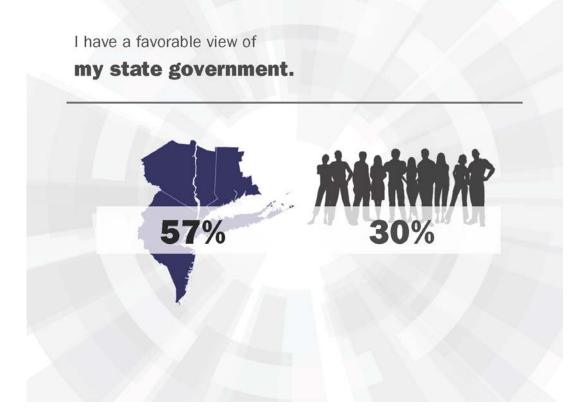


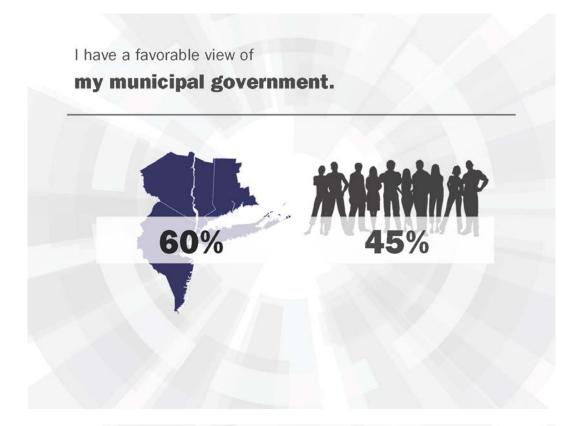






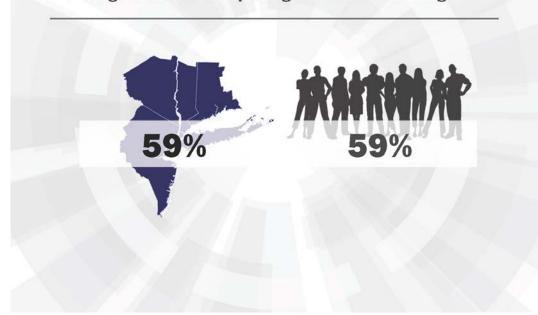








'The way things are in America, people like me and my family have a good chance of improving our standard of living.'



Appendix B

Ten Regional Profiles



Regional Plan Association

Ten Regional Profiles

BREAKOUT GROUP A

Manhattan: Jim

Jim came to New York City to attend Columbia University; he also has a business school degree. Ten years ago he founded his own medical tech company and employs over 100 people. Two thirds of his employees are based elsewhere. He would like to grow his New York City-based workforce but there is not enough engineering talent available locally. Jim's salary, at \$325,000, is significant, but fifteen years of elementary, middle and high-school private education for his two daughters have been expensive, and he is worried that he will not be able to send his children to college without borrowing a lot of money.

Queens: John

A Korean native, John came to New York in the 1980s. He has a good job that pays \$120,000 as a computer technician along Route 110 on the Nassau-Suffolk border. From his rental apartment in Woodside, his drive to work can take as little as 35 minutes, but often takes an hour with traffic. He would consider moving to Long Island, but cannot afford the property taxes. He figures that once he is married and has children it will make sense for him to move out to Nassau County.

Northern New Jersey: Treshia

Treshia and her boyfriend Joe, both 21 years old, grew up in East Orange and still live there. They are raising a baby girl together but finances are difficult. Treshia is home with the baby, and Joe works as a handyman making less than \$25,000 a year. Rent has been manageable so far, but East Orange is slowly gentrifying, and Treshia is afraid that their landlord will raise the rent and they will have to move.

Connecticut: Clarissa

Clarissa lives in Bridgeport with her children. She is the epitome of the hard-working immigrant: She came from Colombia in the 1980s, took night courses to complete her GED, and ended up with a good civil service job for the City of Bridgeport School District that pays close to \$50,000. She is very active in her community, helping neighbors who need it. Her concerns are that her children grow up in a safe neighborhood and attend a good school.

Long Island: Alicia

A Long Island native, Alicia recently graduated from high school in Hicksville. She lives with her parents as she is working toward a degree in accounting. She would like to move out of her parents' house, but has not found a starter apartment that she can afford on Long Island, or a job that pays well enough for it. She would like to stay on Long Island, where her family and friends live, but often thinks about moving to Atlanta, where housing is cheaper and jobs are easier to come by.

BREAKOUT GROUP B

Brooklyn: Ava

Ava, 15 years old, lives with her parents and siblings in Coney Island. Her father is on disability after a work accident years ago and receives Social Security benefits. Ava's mother takes care of her husband and the children and picks up odd jobs when possible. Together, they make less than \$30,000 a year. After years of being on the waiting list, they were relieved to obtain an apartment in a NYCHA housing development. Financially the subsidized housing has been a godsend, but the risk of another storm looms large for the family as the apartment complex lost electricity, heat and hot water for 10 days after Hurricane Sandy.

Bronx: Xavier

Xavier immigrated from Puerto Rice as a child, and has since been living in the Bronx. He has a union job at Hunts Point Market that pays a median wage, as his father did in the 1970s. But while Xavier's father's salary allowed for a comfortable lifestyle without a second income, Xavier's wife needs to work for them to be able to make ends meet. Xavier's three children are in elementary school. He worries that he is not going to be able to send them to a good middle school. He also worries that he is not saving enough money for their college education – let alone for buying a house or retiring.

Central New Jersey 1: Susan

At 61, Susan finally has landed the perfect job as director of operations for Deutsche Bank in Jersey City. She works hard, particularly since her children have left the house, and makes good money: \$160,000 a year. In 2007, she and her husband bought themselves their dream home in Ocean County. But property taxes keep taking a larger bite out of her income, the house is a 90-minute drive from her work, and she can't afford to sell the house that is now worth less than her mortragee.

Central New Jersey 2: Bill

After a career as a blue-collar worker, Bill retired in 1990. He lives in his daughter's illegal "granny flat" in Middlesex County, depending on her to drive him places, as few destinations are within walking distance. He is considering moving to an assisted living facility but is concerned he cannot afford it with only his fixed-income pension and Social Security. Facilities in Pennsylvania are less expensive, but farther from his family.

Hudson Valley: Seth

Seth, 27 years old, moved to the New York area from Chicago a few years ago for a job as an insurance broker in Lower Manhattan. Housing options were limited in the city, so he found a nice neighborhood and a good commute to his job from White Plains. Seth is worried about job stability. He is thinking about whether to look for another job in a different sector, move out of the New York area, or go back to school.

Topline indicators

						В	REAKOUT	Α		BREAKOUT B				
		Share of												
			number		MN	QU	NNJ	CT	LI	BK	BX	CNJ1	CNJ2	HV
	Population	populati	of	as	Jim	John	Treshia	Clarissa	Alicia	Ava	Xavier	Susan	Bill	Seth
Cubracian	(18+)	on	profiles	written										
Subregion Bronx	985,689	6%	1	1	0	0	0	0	0	0	1	0	0	0
Hudson Valley	1,667,568	10%	1	1	0	0	0	0	o	0	0	o	0	1
Kings	1,899,514	11%	1	1	0	0	0	0	0	1	0	0	0	0
Long Island	2,136,585	13%	1	1	0	0	0	0	1	0	0	0	0	0
New York	1,309,063	8%	1	1	1	0	0	0	0	0	0	0	0	0
Queens Richmond	1,758,926 354,021	10% 2%	1 0	1 0	0	0	0	0	0	0	0	0	0	0
Central NJ	2,685,876	16%	2	2	0	0	0	0	0	0	0	1	1	0
Northern NJ	2,544,191	15%	1	1	0	0	1	0	0	0	0	ō	ō	0
SW Connecticut	1,473,620	9%	1	1	0	0	0	1	0	0	0	0	0	0
Ethnicity														
White Non Hispanic	8,984,559	53%	5	5	1	0	0	0	1	1	0	1	1	0
Black Non Hispanic	2,479,394 1,586,910	15% 9%	2	2	0	0	0	0	0	0	0	0	0	1
Asian Non Hispanic Hispanic	3,463,228	21%	1 2	1 2	0	0	0	1	0	0	1	0	0	0
Other	300,962	296	0	0	0	0	0	ō	0	0	ō	0	0	0
Age														
child			1	1	0	0	0	0	0	1	0	0	0	0
18 - 35	5,290,116	31%	3	3	0	0	1	0	1	0	0	0	0	1
36 - 60 60+	7,722,564 3,802,373	46% 23%	4 2	4 2	0	0	0	0	0	0	0	0	0	0
	3,802,373	2370	2	2								-	1	
Sex Male	7,964,008	47%	5	5	1	1	0	0	o	0	1	o	1	1
Female	8,851,045	53%	5	5	0	0	1	1	1	1	0	1	0	0
Place of birth														
Tri-State	8,965,721	53%	5	5	1	0	1	0	1	1	0	1	0	0
Rest of U.S.	1,709,057	10%	1	1	0	0	0	0	0	0	0	0	0	1
Other	6,140,275	37%	4	4	0	1	0	1	0	0	1	0	1	0
Educational attainment			_	_	_	_		_	_		_	_	_	_
No high school High school	2,424,969 8,602,299	14% 51%	2	2	0	0	0	0	0	0	0	0	0	0
College	3,496,722	21%	2	2	0	1	0	0	0	0	0	0	0	1
Grad School or Higher	2,291,063	14%	2	2	1	0	o	0	0	0	0	1	0	0
Household income \$0-\$24K	2,622,742	16%	1	1	0	0	1	0	0	0	0	0	0	0
\$25-\$49K	2,944,335	18%	2	2	0	0	0	1	0	1	0	0	0	0
\$50-\$99K	4,922,737	29%	3	3	o	0	0	0	ō	0	1	0	1	1
\$100-\$199K	4,540,217	27%	3	3	0	1	0	0	1	0	0	1	0	0
\$200+	1,785,022	11%	1	1	1	0	0	0	0	0	0	0	0	0
Children in household No	10 440 467	62%	-	5	0	1	0	0	1	0	0	1	1	1
No Yes	10,449,407 6,365,646	62% 38%	6 4	5	1	0	1	1	0	1	1	0	0	0
Tenure														
Own	9,666,443	57%	6	6	1	1	0	1	1	0	0	1	1	0
Rent	7,148,610	43%	4	4	0	0	1	0	0	1	1	0	0	1
Employed		2000						_		_	_	_		_
No Yes	6,495,913 10,319,140	39% 61%	4 6	4 6	0	0	0	0	0	0	0	0	1 0	0
	10,319,140	0170	0	3	1	1	,	-	,		•	-	,	-
Place of work Central NJ	1 455 437	9%		0	0	0	0	0	0	0	0	0	0	o
Hudson Valley	1,456,427 860,260	5% 5%		0	0	0	0	0	0	0	0	0	0	0
Long Island	1,063,923	6%		1	0	1	0	0	0	0	0	0	0	0
Northern NJ	1,400,746	896		1	0	0	0	0	0	0	0	1	0	0
NYC	4,197,440	25%	3	3	1	0	0	0	0	0	1	0	0	1
Southwestern CT	846,501	5%		1	0	0	0	1	0	0	0	0	0	0
Other	493,843	3%		0	0	0	0	0	0	0	0	0	0	0
Unemployed	6,495,913	39%	4	4	0	0	1	0	1	1	0	0	1	0

	Population (18+)	Share of region's populati on	number of		MN Jim	QU John	NNJ Treshia	CT Clarissa	LI Alicia	BK Ava	BX Xavier	CNJ1 Susan	CNJ2 Bill	HV Seth
Employment industry														
Administration	435,139	3%		0	0	0	0	0	0	0	0	0	0	0
Agriculture	21,686	0%		0	0	0	0	0	0	0	0	0	0	0
Construction	583,842	3%		0	0	0	0	0	0	0	0	0	0	0
Education	1,034,697	6%	1	1	0	0	0	1	0	0	0	0	0	0
Entertainment	865,615	5%		0	0	0	0	0	0	0	0	0	0	0
Mining	3,641	0%		0	0	0	0	0	0	0	0	0	0	0
Finance	966,569	6%	1	0	0	0	0	0	0	0	0	0	0	0
Information	337,804	296		0	0	0	0	0	0	0	0	0	0	0
Health Care	1,294,106	8%	1	1	1	0	0	0	0	0	0	0	0	0
Manufacturing	706,692	496		1	0	0	0	0	0	0	1	0	0	0
Military	10,496	0%		1	0	0	0	0	0	0	0	1	0	0
Professional Services	1,303,074	8%	1	2	0	1	0	0	0	0	0	0	0	1
Retail	1,107,407	796	1	0	0	0	0	0	0	0	0	0	0	0
Social Assistance	323,232	296		0	0	0	0	0	0	0	0	0	0	0
Service	528,509	3%		0	0	0	0	0	0	0	0	0	0	0
Transportation	506,722	3%		0	0	0	0	0	0	0	0	0	0	0
Utility	60,685	0%		0	0	0	0	0	0	0	0	0	0	0
Wholesale	302,667	2%		0	0	0	0	0	0	0	0	0	0	0
Unemployed	6,495,913	39%	4	4	0	0	1	0	1	1	0	0	1	0
Commute mode														
Car	6,180,371	37%	4	2	0	1	0	1	0	0	0	0	0	0
Bus/Street Car	763,885	5%	1	1	0	0	0	0	0	0	1	0	0	0
Subway	1,647,999	10%	1	1	1	0	0	0	0	0	0	0	0	0
Railroad	354,314	296		1	0	0	0	0	0	0	0	0	0	1
Ferry	15,446	0%		1	0	0	0	0	0	0	0	1	0	0
Bike/Walk	632,926	496		0	0	0	0	0	0	0	0	0	0	0
Other	146,079	196		0	0	0	0	0	0	0	0	0	0	0
Work At Home	414,036	3%		0	0	0	0	0	0	0	0	0	0	0
Unemployed	6,495,913	39%	4	4	0	0	1	0	1	1	0	0	1	0
Commute time														
1 - 20 Min	4,091,832	26%	2	2	0	0	0	1	0	0	1	0	0	0
21 - 40 Min	2,718,361	17%	2	1	1	0	0	0	0	0	0	0	0	0
41 - 60 Min	2,065,390	13%	2	2	0	1	0	0	0	0	0	0	0	1
61 - 90 Min	628,158	496		0	0	0	0	0	0	0	0	0	0	0
90+ Min	237,279	1%		0	0	0	0	0	0	0	0	0	0	0
Work At Home	414,036	3%		0	0	0	0	0	0	0	0	0	0	0
Unemployed	6,495,913	39%	4	4	0	0	1	0	1	1	0	0	1	0

MANHATTAN / NEW YORK COUNTY

JIM

Jim came to New York City to attend Columbia University; he also has a business school degree. Ten years ago he founded his own medical tech company and employs over 100 people. Two thirds of his employees are based elsewhere. He would like to grow his New York City-based workforce but there is not enough engineering talent available locally. Jim's salary, at \$325,000, is significant, but fifteen years of elementary, middle and high-school private education for his two daughters have been expensive, and he is worried that he will not be able to send his children to college without borrowing a lot of money.

		White				
		Non		Asian Non		
	Total	Hispanic	Hispanic	Hispanic	Hispanic	Other
Ethnicity						
White Non Hispanic	50%					
Black Non Hispanic	12%					
Asian Non Hispanic	12%					
Hispanic	24%					
Other	2%					
_						
Age						
Child						
18 - 35	40%	40%			40%	50%
36 - 60	39%	38%			40%	33%
60+	21%	22%	24%	18%	20%	17%
c						
Sex	400/	400/	420/	4.40/	400/	470/
Male	46%	48%			46%	47%
Female	54%	52%	57%	56%	54%	53%
Diana af blade						
Place of birth						
Tri-State	40%	48%			29%	42%
Rest of U.S.	23%	35%			4%	29%
Other	36%	17%	18%	77%	66%	29%
Educational attainment						
No high school	14%	2%		19%	34%	12%
High school	30%	17%			45%	34%
College	32%	45%			13%	32%
Grad School or Higher	25%	37%	12%	27%	8%	21%
Household income						
\$0-\$24K	19%	10%			29%	28%
\$25-\$49K	18%	11%		19%	30%	13%
\$50-\$99K	23%	21%	30%	19%	26%	23%
\$100-\$199K	21%	28%	11%	23%	10%	25%
\$200+	18%	29%	4%	14%	5%	11%
Children in household						
No	76%	85%	68%	76%	62%	78%
Yes	24%	15%	32%	24%	38%	22%
Tenure						
Own	20%	30%	10%	17%	5%	19%
Rent	80%	70%	90%	83%	95%	81%
Employed						
No	36%	28%	48%	36%	46%	42%
Yes	64%	72%	52%	64%	54%	58%
Place of work						
Central NJ	1%	1%	0%	1%	0%	1%
Hudson Valley	1%	1%	0%	1%	1%	1%
Long Island	0%	1%	0%	0%	0%	0%
Northern NJ	1%	2%	0%	2%	1%	1%
NYC	59%	66%	48%	59%	49%	50%
Southwestern CT	0%	0%	0%	1%	0%	0%
Other	2%	2%	3%	0%	2%	4%
Unemployed	36%	28%		36%	46%	42%

				PLACE O	F WORK			
		Central	Hudson	Long	Northern		Southwe	
	Total	NJ	Valley	Island	NJ	NYC	stern CT	Other
Employment industry								
Administration	2%	4%	1%	0%	1%	2%	0%	2%
Agriculture	0%	0%	0%	0%	0%	0%	0%	0%
Construction	1%	0%	3%	0%	2%	1%	2%	0%
Education	6%	13%	12%	6%	4%	6%	2%	9%
Entertainment	7%	14%	8%	12%	5%	7%	8%	9%
Mining	0%	0%	0%	0%	0%	0%	0%	0%
Finance	11%	8%	4%	5%	13%	11%	33%	4%
Information	4%	6%	2%	6%	3%	4%	3%	4%
Health Care	6%	0%	3%	0%	4%	6%	0%	6%
Manufacturing	3%	11%	10%	12%	13%	2%	3%	5%
Military	0%	0%	0%	0%	0%	0%	0%	0%
Professional Services	13%	4%	5%	8%	10%	13%	10%	12%
Retail	5%	1%	6%	2%	3%	5%	2%	5%
Social Assistance	2%	0%	1%	2%	1%	2%	0%	4%
Service	3%	0%	2%	2%	2%	3%	0%	2%
Transportation	1%	0%	3%	2%	2%	1%	0%	2%
Utility	0%	0%	0%	0%	0%	0%	0%	0%
Wholesale	1%	4%	5%	7%	2%	1%	2%	1%
Unemployed	36%							
Commute mode								
Car	6%	40%	44%	22%	30%	4%	32%	40%
Bus/Street Car	5%	0%	2%	0%	10%	5%	0%	2%
Subway	33%	12%	12%	27%	18%	34%	5%	2%
Railroad	1%	12%	5%	9%	3%	0%	21%	2%
Ferry	0%	0%	0%	0%	1%	0%	0%	0%
Bike/Walk	14%	0%	0%	6%	2%	15%	3%	8%
Other	2%	0%	1%	0%	0%	2%	3%	10%
Work At Home	4%	0%	0%	0%	0%	4%	0%	0%
Unemployed	36%							
Commute time								
1 - 20 Min	26%	1%	8%	15%	9%	27%	6%	35%
21 - 40 Min	25%	8%	26%	10%	23%	25%	4%	15%
41 - 60 Min	11%	22%	20%	15%	25%	11%	32%	5%
61 - 90 Min	2%	11%	9%	11%	6%	1%	15%	6%
90+ Min	1%	23%	1%	13%	1%	0%	7%	3%
Work At Home	4%	0%	0%	0%	0%	4%	0%	0%
Unemployed	36%							

Administration	
Agriculture	
Construction	
Education	
Entertainment	
Mining	
Finance	
Information	
Health Care	1
Manufacturing	
Military	
Professional Services	
Retail	
Social Assistance	
Service	
Transportation	
Utility	
Wholesale	
Unemployed	
Commute mode	
Car	
Car Bus/Street Car	
	1
Bus/Street Car	1
Bus/Street Car Subway	1
Bus/Street Car Subway Railroad	1
Bus/Street Car Subway Railroad Ferry	1
Bus/Street Car Subway Railroad Ferry Bike/Walk	1
Bus/Street Car Subway Railroad Ferry Bike/Walk Other	1
Bus/Street Car Subway Railroad Ferry Bike/Walk Other Work At Home	1
Bus/Street Car Subway Railroad Ferry Bike/Walk Other Work At Home Unemployed	1
Bus/Street Car Subway Railroad Ferry Bike/Walk Other Work At Home Unemployed	1
Bus/Street Car Subway Railroad Ferry Bike/Walk Other Work At Home Unemployed Commute time 1 - 20 Min	
Bus/Street Car Subway Railroad Ferry Bike/Walk Other Work At Home Unemployed Commute time 1 - 20 Min 21 - 40 Min	
Bus/Street Car Subway Railroad Ferry Bike/Walk Other Work At Home Unemployed Commute time 1 - 20 Min 21 - 40 Min 41 - 60 Min	
Bus/Street Car Subway Railroad Ferry Bike/Walk Other Work At Home Unemployed Commute time 1 - 20 Min 21 - 40 Min 41 - 60 Min 61 - 90 Min	
Bus/Street Car Subway Railroad Ferry Bike/Walk Other Work At Home Unemployed Commute time 1 - 20 Min 21 - 40 Min 41 - 60 Min 61 - 90 Min 90+ Min	

Data source: ACS 2011 1-year PUMS. Universe: household population 18+

QUEENS

JOHN

A Korean native, John came to New York in the 1980s. He has a good job that pays \$120,000 as a computer technician along Route 110 on the Nassau-Suffolk border. From his rental apartment in Woodside, his drive to work can take as little as 35 minutes, but often takes an hour with traffic. He would consider moving to Long Island, but cannot afford the property taxes. He figures that once he is married and has children it will make sense for him to move out to Nassau County.

		White				
		Non	Black Non	Asian Non		
	Total	Hispanic	Hispanic	Hispanic	Hispanic	Other
Ethnicity						
White Non Hispanic	29%					
Black Non Hispanic	17%					
Asian Non Hispanic	24%					
Hispanic	26%					
Other	4%					
Age						
Child						
18 - 35	35%	29%	33%	35%	42%	35%
36 - 60	44%	40%	47%	48%	44%	47%
60+	21%	31%	20%	17%	14%	17%
iex						
Male	48%	49%	43%	48%	50%	44%
Female	52%	51%	57%	52%	50%	56%
Place of birth						
Tri-State	34%	58%	44%	8%	25%	20%
Rest of U.S.	5%	8%	12%	1%	2%	6%
Other	61%	34%	44%	91%	73%	75%
ducational attainment						
No high school	19%	10%	15%	22%	29%	21%
High school	52%	52%	64%	39%	56%	56%
College	19%	23%	14%	27%	11%	17%
Grad School or Higher	10%	16%	8%	12%	4%	7%
Household income						
\$0-\$24K	16%	17%	13%	18%	16%	18%
\$25-\$49K	21%	17%	19%	24%	25%	20%
\$50-\$99K	32%	30%	34%	32%	34%	34%
\$100-\$199K	24%	29%	29%	20%	21%	20%
\$200+	6%	7%	5%		4%	8%
Children in household						
No	61%	76%	54%	60%	51%	57%
Yes	39%	24%	46%		49%	43%
enure						
Own	47%	56%	58%	48%	28%	58%
Rent	53%	44%	42%	52%	72%	42%
mployed						
No	40%	44%	38%	40%	36%	40%
Yes	60%	56%	62%	60%	64%	60%
Place of work						
Central NJ	0%	0%	0%	0%	0%	0%
Hudson Valley	1%	1%	0%	1%	0%	1%
Long Island	5%	5%	7%	4%	3%	6%
Northern NJ	1%	0%			1%	1%
NYC	52%	48%	51%		58%	51%
Southwestern CT	0%	0%	0%		0%	0%
Other	2%	2%	2%		2%	3%
Unemployed	40%	270	270	576	270	570

Ethnicity	
White Non Hispanic	
Black Non Hispanic	
Asian Non Hispanic	1
Hispanic	-
Other	
Age	
Child	
18 - 35	
36 - 60	1
60+	
Sex	
Male	1
Female	1
remaie	
Place of birth	
Tri-State	
Rest of U.S.	
Other	1
Educational attainment	
No high school	
_	
High school	
College	1
Grad School or Higher	
Household income	
\$0-\$25K	
\$25-\$50K	
\$50-\$100K	
\$100-\$200K	1
\$200K+	-
\$200K+	
Children in household	
Children in household	
No	1
Yes	
Tenure	
Own	1
Rent	
Employed	
No	
Yes	1
16	1
Diana of words	
Place of work	
Central NJ	
Hudson Valley	
Long Island	1
Northern NJ	
NYC	
Southwestern CT	
Other	
Unemployed	
Oriempioyed	

	PLACE OF WORK									
		Central	Hudson	Long	Northern		Southwe			
	Total	NJ	Valley	Island	NJ	NYC	stern CT	Other		
Employment industry										
Administration	2%	0%	3%	1%	3%	2%	0%	3%		
Agriculture	0%	0%	0%	0%	0%	0%	1%	0%		
Construction	4%	2%	4%	2%	2%	4%	2%	3%		
Education	5%	4%	5%	3%	3%	5%	0%	7%		
Entertainment	7%	2%	9%	5%	8%	7%	17%	10%		
Mining	0%	0%	0%	0%	0%	0%	0%	0%		
Finance	5%	0%	4%	4%	13%	5%	10%	3%		
Information	1%	4%	0%	1%	3%	1%	0%	2%		
Health Care	8%	2%	3%	13%	2%	8%	0%	6%		
Manufacturing	3%	5%	4%	4%	9%	2%	2%	3%		
Military	0%	0%	0%	0%	0%	0%	0%	0%		
Professional Services	6%	20%	5%	5%	8%	6%	6%	5%		
Retail	7%	11%	6%	9%	1%	7%	3%	6%		
Social Assistance	2%	3%	1%	1%	0%	2%	0%	4%		
Service	4%	5%	11%	5%	1%	3%	14%	2%		
Transportation	5%	0%	5%	4%	1%	5%	0%	5%		
Utility	0%	0%	0%	0%	0%	0%	0%	0%		
Wholesale	2%	3%	1%	2%	8%	1%	6%	2%		
Unemployed	40%									
Commute mode										
Car	22%	50%	45%	46%	29%	19%	38%	27%		
Bus/Street Car	8%	0%	4%	8%	6%	8%	0%	10%		
Subway	23%	8%	5%	2%	17%	26%	3%	5%		
Railroad	1%	2%	3%	1%	2%	1%	20%	4%		
Ferry	0%	0%	0%	0%	0%	0%	0%	0%		
Bike/Walk	4%	0%	3%	2%	5%	4%	0%	4%		
Other	1%	0%	1%	1%	0%	1%	0%	10%		
Work At Home	1%	0%	0%	0%	0%	2%	0%	0%		
Unemployed	40%									
Commute time										
1 - 20 Min	15%	13%	7%	16%	2%	15%	1%	13%		
21 - 40 Min	18%	8%	19%	20%	8%	18%	4%	11%		
41 - 60 Min	20%	25%	24%	18%	27%	20%	35%	25%		
61 - 90 Min	6%	7%	7%	4%	19%	6%	9%	6%		
90+ Min	2%	7%	3%	2%	5%	2%	11%	5%		
Work At Home	1%	0%	0%	0%	0%	2%	0%	0%		
Unemployed	40%									

Empl	loyment industry	
	Administration	
	Agriculture	
	Construction	
	Education	
	Entertainment	
	Mining	
	Finance	
	Information	
	Health Care	
	Manufacturing	
	Military	
	Professional Services	1
	Retail	
	Social Assistance	
	Service	
	Transportation	
	Utility	
	Wholesale	
	Unemployed	
Com	mute mode	
	Car	1
	Bus/Street Car	
	Subway	
	Railroad	
	Ferry	
	Bike/Walk	
	Other	
	Work At Home	
	Unemployed	
Com	mute time	
	1 - 20 Min	
	21 - 40 Min	
	41 - 60 Min	1
	61 - 90 Min	
	90+ Min	
	Work At Home	
	Unemployed	

Data source: ACS 2011 1-year PUMS. Universe: household population 18+

NORTHERN NEW JERSEY

TRESHIA

Treshia and her boyfriend Joe, both 21 years old, grew up in East Orange and still live there. They are raising a baby girl together but finances are difficult. Treshia is home with the baby, and Joe works as a handyman making less than \$25,000 a year. Rent has been manageable so far, but East Orange is slowly gentrifying, and Treshia is afraid that their landlord will raise the rent and they will have to move.

Non Hispanic 17% lon Hispanic 17% lon Hispanic 17% lon Hispanic 9% loc 26% 29% 19% 14% 34% 37% 40% 34% 47% 47% 47% 48% 46% 47% 47% 47% 48% 46% 48% 42% 52% 52% 57% 52% 51% 52% 51% 52% 19% 10% 19% 20% 20% 10% 10% 19% 20% 20% 10% 10% 19% 20% 20% 10% 10% 19% 20% 20% 10% 10% 10% 10% 10% 10% 10% 10% 10% 1			White				
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17% 17%		Total	Hispanic	Hispanic	Hispanic	Hispanic	Other
17% 17%	Ethnicity						
South Sout	White Non Hispanic						
32% 24% 34% 37% 40% 3 47% 47% 47% 48% 46% 46% 422% 29% 19% 19% 14% 14% 1 48% 48% 43% 48% 49% 49% 4 52% 52% 57% 52% 51% 5 inth i.e. 49% 70% 55% 9% 25% 3 U.S. 9% 10% 19% 2% 2% 2% 1 42% 20% 26% 89% 73% 5 al attainment 15% 9% 14% 8% 27% 1 bhool 52% 48% 67% 27% 58% 5 ithool 52% 48% 67% 27% 58% 5 ithool 15% 9% 14% 8% 27% 1 thool 52% 48% 67% 27% 58% 5 ithool 52% 48% 67% 57% 58% 5 ithool 52% 48% 67% 59% 8% 19% 1 ithoome K 15% 11% 25% 8% 19% 1 ithoome K 15% 14% 21% 10% 27% 1 ithoome K 15% 14% 25% 8% 19% 1 ithool 69% 59% 59% 49% 5 30% 30% 28% 22% 34% 17% 4 11% 16% 49% 16% 49% 15% 4 10% 10% 59% 59% 59% 49% 5 ithool 69% 69% 69% 69% 69% 69% 69% 60% 60% 60% 60% 60% 60% 60% 60% 60% 60	Black Non Hispanic						
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	60+						12%
	Sex						
	Male Male	400/	400/	420/	400/	400/	49%
inth inte							
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11% 16% 4% 16% 4% 1 1 household 61% 69% 59% 59% 49% 5 39% 31% 41% 41% 51% 4 56% 73% 41% 59% 36% 4 44% 27% 59% 41% 64% 5 38% 38% 44% 32% 37% 3 62% 62% 56% 68% 63% 68 rork NJ 6% 6% 7% 6% 6% 63% 6 rork NJ 6% 6% 7% 6% 6% 6% 6% 1 1 Valley 1% 1% 0% 2% 0% 1 1 NJ 43% 43% 40% 36% 48% 4 1 10% 10% 7% 23% 7% 1 restern CT 0% 0% 0% 0% 0% 0% 0% 1 restern CT 0% 0% 0% 0% 0% 0% 0% 1 restern CT 0% 0% 0% 0% 0% 0% 0% 1 restern CT 0% 0% 0% 0% 0% 0% 0% 1 restern CT 0% 0% 0% 0% 0% 0% 0% 0% 1 restern CT 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0%	\$100-\$199K	26%	32%		34%		19%
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38% 38% 44% 32% 37% 3 62% 62% 56% 68% 63% 6 NU 69% 69% 7% 6% 6% 6% 1 Valley 1% 1% 0% 2% 0% 6 land 0% 0% 0% 0% 0% 0% 0% 1 10% 10% 10% 7% 23% 7% 1 vestern CT 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0%	Yes	39%	31%	41%	41%	51%	42%
38% 38% 44% 32% 37% 3 62% 62% 56% 68% 63% 6 NU 69% 69% 7% 6% 6% 6% 1 Valley 1% 1% 0% 2% 0% 6 land 0% 0% 0% 0% 0% 0% 0% 1 10% 10% 10% 7% 23% 7% 1 vestern CT 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0%	Tenure						
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38% 38% 44% 32% 37% 3 62% 62% 56% 68% 63% 6 rork INI 6% 6% 7% 6% 6% 0% 1 Valley 1% 1% 0% 2% 0% land 0% 0% 0% 0% 0% 0% 10% 13% 43% 43% 40% 36% 48% 4 10% 10% 7% 23% 7% 1 vestern CT 0% 0% 0% 0% 0% 0% 2% 2% 2% 1% 2%	Employed						
62% 62% 56% 68% 63% 6 FORK NJ 6% 6% 7% 6% 6% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0%	Employed	200/	200/	440/	220/	270/	250/
rork NJ 6% 6% 7% 6% 6% 1 Valley 1% 1% 0% 2% 0% land 0% 0% 0% 0% 0% rn NJ 43% 43% 40% 36% 48% 4 10% 10% 7% 23% 7% 1 vestern CT 0% 0% 0% 0% 0% 0% 2% 2% 2% 1% 2%	No Yes						35% 65%
NJ 6% 6% 7% 6% 6% 10 Alley 1% 1% 0% 2% 0% 10 Alley 1% 1% 0% 2% 0% 10 Alley 1% 1% 0% 0% 0% 0% 10 Alley 1% 43% 43% 40% 36% 48% 40% 10% 10% 10% 7% 23% 7% 10 Alley 10% 10% 2% 2% 2% 1% 2% 2% 2% 1% 2%	res	62%	62%	50%	08%	03%	05%
1 Valley 1% 1% 0% 2% 0% 14nd 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0%	Place of work						
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rn NJ 43% 43% 40% 36% 48% 4 10% 10% 7% 23% 7% 1 vestern CT 0% 0% 0% 0% 0% 2% 2% 2% 1% 2%	Hudson Valley	1%	1%	0%	2%	0%	0%
10% 10% 7% 23% 7% 1 vestern CT 0% 0% 0% 0% 0% 0% 2% 2% 2% 1% 2%	Long Island	0%	0%	0%	0%	0%	0%
vestern CT 0% 0% 0% 0% 0% 0% 2% 2% 1% 2%	Northern NJ	43%	43%	40%	36%	48%	43%
2% 2% 2% 1% 2%	NYC	10%	10%	7%	23%	7%	11%
	Southwestern CT	0%	0%	0%	0%	0%	0%
38% 38% 44% 32% 37% 3	Other	2%	2%	2%	1%	2%	2%
	Unemployed	38%	38%	44%	32%	37%	35%

	Total	Central NJ	Hudson Valley	PLACE O Long Island	F WORK Northern NJ	NYC	Southwe stern CT	Other	
Employment industry	Iotai	INJ	valley	Island	IAD	NYC	stem Ci	Other	Employm
Administration	2%	2%	0%	0%	3%	2%	0%	3%	Adm
Agriculture	0%	0%	0%	0%		0%	0%	0%	Agri
Construction	3%	4%	2%	11%		4%	0%	4%	Con
Education	5%	3%	4%	0%		3%	0%	11%	Edu
Entertainment	5%	3%	6%	0%		4%		6%	Ente
Mining	0%	0%	0%	0%		0%	0%	0%	Min
Finance	6%	5%	4%	0%		12%	22%	2%	Fina
Information	2%	3%	1%	0%		4%		1%	Info
Health Care	7%	7%	5%	6%		6%	0%	6%	Heal
Manufacturing	6%	9%	12%	0%		3%	19%	5%	Mar
Military	0%	0%	0%	0%	0%	0%	0%	0%	Milit
Professional Services	8%	10%	8%	11%	7%	12%	19%	7%	Prof
Retail	7%	6%	5%	6%	7%	4%	0%	6%	Reta
Social Assistance	1%	1%	0%	12%	2%	1%	0%	2%	Soci
Service	3%	3%	6%	2%	3%	2%	2%	2%	Serv
Transportation	4%	3%	3%	6%	4%	3%	0%	5%	Tran
Utility	0%	0%	0%	0%	0%	0%	0%	0%	Utili
Wholesale	3%	4%	5%	9%	2%	2%	0%	1%	Who
Unemployed	38%								Une
Commute mode									Commute
Car	44%	56%	59%	43%	48%	18%	62%	47%	Car
Bus/Street Car	7%	2%	1%	5%	6%	19%	0%	2%	Bus/
Subway	3%	0%	0%	3%	1%	13%	0%	1%	Sub
Railroad	2%	1%	1%	11%	1%	9%	0%	1%	Railr
Ferry	0%	0%	0%	0%	0%	1%	0%	0%	Fern
Bike/Walk	3%	1%	1%	0%	4%	0%	0%	5%	Bike
Other	1%	2%	0%	0%	1%	0%	0%	6%	Othe
Work At Home	2%	0%	0%	0%	3%	0%	0%	0%	Wor
Unemployed	38%								Une
Commute time									Commute
1 - 20 Min	8%	1%	4%	7%	1%	8%	2%	11%	1-2
21 - 40 Min	17%	0%	4%	8%	7%	18%		22%	21 -
41 - 60 Min	18%	7%	16%	8%		18%	1%	7%	41 -
61 - 90 Min	6%	1%	9%	3%	5%	6%	3%	7%	61 -
90+ Min	7%	4%	10%	7%	9%	7%	8%	2%	90+
Work At Home	2%	0%	0%	0%	3%	0%	0%	0%	Wor
Unemployed	38%								Une

Data source: ACS 2011 1-year PUMS. Universe: household population 18+

Employment industry	
Administration	
Agriculture	
Construction	
Education	
Entertainment	
Mining	
Finance	
Information	
Health Care	
Manufacturing	
Military	
Professional Services	
Retail	
Social Assistance	
Service	
Transportation	
Utility	
Wholesale	
Unemployed	1
Commute mode	
Car	
Bus/Street Car	
Subway	
Railroad	
Ferry	
Bike/Walk	
Other	
Work At Home	
Unemployed	1
Commute time	
1 - 20 Min	
21 - 40 Min	
41 - 60 Min	
61 - 90 Min	
90+ Min	
Work At Home	
Unemployed	1

CONNECTICUT

CLARISSA

Clarissa lives in Bridgeport with her children. She is the epitome of the hard-working immigrant: She came from Colombia in the 1980s, took night courses to complete her GED, and ended up with a good civil service job for the City of Bridgeport School District that pays close to \$50,000. She is very active in her community, helping neighbors who need it. Her concerns are that her children grow up in a safe neighborhood and attend a good school.

		White				
		Non	Black Non	Asian Non		
	Total	Hispanic	Hispanic	Hispanic	Hispanic	Other
Ethnicity						
White Non Hispanic	72%					
Black Non Hispanic	10%					
Asian Non Hispanic	4%					
Hispanic	14%					
Other	1%					
Age						
Child						
18 - 35	27%	22%	34%	35%	46%	45%
36 - 60	48%	48%				43%
60+	24%	29%				12%
	27/0	23/0	10/6	11/0	10/0	12/0
Sex						
Male	48%	48%	44%	47%	50%	47%
		52%				53%
Female	52%	52%	56%	53%	50%	55%
Place of birth						
	600/	720/	E 40/	707	210/	400/
Tri-State	62%	73%		7%		48%
Rest of U.S.	15%	17%				15%
Other	22%	10%	22%	89%	66%	37%
Educational attainment						
No high school	12%	7%		10%		23%
High school	52%	52%				51%
College	21%	24%	10%	32%	10%	17%
Grad School or Higher	15%	17%	6%	32%	4%	9%
Household income						
\$0-\$24K	13%	10%	22%	7%	23%	26%
\$25-\$49K	17%	14%	25%	11%	27%	14%
\$50-\$99K	29%	29%				30%
\$100-\$199K	28%	32%		29%		19%
\$200+	13%	15%				10%
Q2001	13/0	13/0	370	1370	3/0	10/0
Children in household						
No	64%	70%	58%	50%	45%	58%
		70% 30%				58% 42%
Yes	36%	50%	42%	50%	55%	42%
Tenure						
	740/	000/	450/	con	2007	E 40/
Own	71%	82%				54%
Rent	29%	18%	55%	37%	61%	46%
Foundation						
Employed						
No	36%	36%		28%		40%
Yes	64%	64%	61%	72%	66%	60%
Place of work						
Central NJ	0%	0%		0%		0%
Hudson Valley	2%	2%	1%	2%	1%	2%
Long Island	0%	0%	0%	0%	0%	0%
Northern NJ	0%	0%	0%	1%	0%	0%
NYC	2%	3%	2%	3%	2%	2%
Southwestern CT	55%	54%				54%
Other	5%	6%				3%
		36%		28%		40%
Unemployed	36%				34.%	

Employment industry						F WORK			
Employment industry									
Administration 2% 0% 1% 0% 0% 0% 1% 2% 3% Agriculture 0% 0% 0% 1% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0%		Total	NJ	Valley	Island	NJ	NYC	stern CT	Other
Agriculture 0% 0% 1% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 4% 4% 4% 4% 4% 4% 4% 4% 4% 4% 4% 4% 4% 6% 5% 0% 3% 4% 8% 7% Entertainment 4% 0% 3% 0% </td <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>									
Construction 4% 0% 5% 9% 3% 2% 4% 4% Education 7% 0% 5% 0% 5% 0% 3% 4% 8% 7% Entertainment 4% 0% 3% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0%									
Education 7% 0% 5% 0% 3% 4% 8% 7% Entertainment 4% 0% 3% 0% 0% 0% 3% 5% 3% 6% Mining 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0%	Agriculture								0%
Entertainment 4% 0% 3% 0% 0% 0% 3% 5% 3% Mining 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0%	Construction								
Mining 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0%	Education	7%	0%	5%	0%	3%	4%	8%	7%
Finance 6% 13% 6% 13% 27% 20% 5% 8% Information 2% 0% 1% 7% 2% 5% 11% 3% Health Care 8% 4% 5% 0% 0% 0% 6% 8% 8% Manufacturing 7% 211% 8% 0% 0% 6% 22% 7% 8% Military 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0%	Entertainment								
Information 29% 09% 19% 79% 29% 59% 19% 39% Health Care 89% 49% 59% 09% 09% 69% 29% 77% 89% Manufacturing 79% 219% 89% 00% 69% 29% 77% 89% Military 09% 09	Mining								
Health Care	Finance	6%	13%	6%	13%	27%	20%	5%	8%
Manufacturing 7% 21% 8% 0% 6% 2% 7% 8% Military 0% 1% 2% 2% 2% 2% 2% 2% 2% 2% 2% 2% 2% 2% 2% 2% 1% 2% 1% 2% 1% 2% 1% 2% 1% 2% 1% 2% 1% 2% 1% 2% 1% 2% 1% 2% 1% 2% 1% 2% 1% 0% 0% 0% 0% 0% 0% 0% <td>Information</td> <td>2%</td> <td>0%</td> <td>1%</td> <td>7%</td> <td>2%</td> <td>5%</td> <td>1%</td> <td>3%</td>	Information	2%	0%	1%	7%	2%	5%	1%	3%
Military 0% 1% 2% 1% 2% 2% 2% 3% 2% 2% 2% 3% 2% 2% 3% 2% 2% 3% 2% 2% 3% 2% 2% 3% 2% 2% <	Health Care	8%	4%	5%	0%	0%	6%	8%	8%
Professional Services 7% 0% 15% 0% 5% 14% 7% 6% Retail 7% 26% 5% 15% 8% 3% 7% 5% Social Assistance 2% 0% 1% 0% 0% 1% 2% 2% Service 3% 0% 3% 0% 0% 1% 2% 2% Transportation 2% 0% 1% 21% 2% 1% 4% 2% 1% Uh Utility 0% 0% 1% 0% 0% 1% 0% 0% 1% 0% 0% 1% 0% 0% 1% 0%	Manufacturing	7%	21%	8%	0%	6%	2%	7%	8%
Retail 7% 26% 5% 15% 8% 3% 7% 5% Social Assistance 2% 0% 1% 0% 0% 1% 2% 2% Service 3% 0% 3% 0% 0% 1% 2% 2% Transportation 2% 0% 1% 21% 2% 1% 2% 1% Utility 0% 0% 1% 0% 0% 0% 1% 0% 0% 1% 0% 0% 1% 0% 0% 1% 0% 0% 0% 1% 0%<	Military	0%	0%	0%	0%	0%	0%	0%	0%
Social Assistance 2% 0% 1% 0% 0% 1% 2% 2% Service 3% 0% 3% 0% 0% 1% 2% 1% 2% 1% 2% 1% 2% 1% 2% 1% 2% 1% 2% 1% 2% 1% 1% 1% 2% 1% 2% 1% 1% 0% 0% 0% 1% 0% 0% 0% 1% 0% 0% 0% 1% 0% </td <td>Professional Services</td> <td>7%</td> <td>0%</td> <td>15%</td> <td>0%</td> <td>5%</td> <td>14%</td> <td>7%</td> <td>6%</td>	Professional Services	7%	0%	15%	0%	5%	14%	7%	6%
Service 3% 0% 3% 0% 0% 1% 4% 2% Transportation 2% 0% 1% 21% 2% 1% 2% 1% Utility 0% 0% 1% 0% 0% 0% 1% 0% Wholesale 2% 0% 4% 0% 8% 2% 2% 3% Unemployed 36% 36% 4% 0% 0% 2% 2% 3% Commute mode Car 54% 64% 64% 46% 18% 55% 62% Bus/Street Car 2% 0% 0% 0% 0% 2% 2% 1% Subway 0% 0% 0% 0% 0% 2% 2% 1% Subway 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0%	Retail	7%	26%	5%	15%	8%	3%	7%	5%
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Utility 0% 0% 1% 0% 0% 0% 1% 0% Wholesale 2% 0% 4% 0% 8% 2% 2% 3% Unemployed 36% 4% 0% 0% 8% 2% 2% 3% Commute mode Car 54% 64% 64% 46% 18% 55% 62% Bus/Street Car 2% 0% 0% 0% 0% 2% 2% 1% Subway 0%	Service	3%	0%	3%	0%	0%	1%	4%	2%
Wholesale Unemployed 2% 0% 4% 0% 8% 2% 2% 3% Commute mode Car 54% 64% 64% 46% 18% 55% 62% Bus/Street Car 2% 0% 0% 0% 0% 2% 2% 1% Subway 0% 0% 0% 0% 0% 2% 2% 1% Subway 0%	Transportation	2%	0%	1%	21%	2%	1%	2%	1%
Commute mode Car 54% 64% 64% 64% 46% 18% 55% 62% Bus/Street Car 2% 0% 0% 0% 0% 2% 2% 1% Subway 0% 0% 0% 0% 0% 40% 1% 0%	Utility	0%	0%	1%	0%	0%	0%	1%	0%
Commute mode Car 54% 64% 64% 64% 46% 18% 55% 62% Bus/Street Car 2% 0% 0% 0% 0% 2% 2% 1% Subway 0% 0% 0% 0% 0% 40% 0% 0% 0% Railroad 2% 0% 0% 0% 0% 18% 40% 11% 0% Ferry 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% Bike/Walk 2% 0% 0% 0% 0% 0% 0% 0% 3% 11% Other 11% 0% 0% 0% 0% 0% 0% 1% 1% 1% 1% Work At Home 3% 0% 0% 0% 0% 0% 0% 3% 0% Unemployed 36% Commute time 1 - 20 Min 38% 32% 15% 17% 1% 3% 42% 14% 21 - 40 Min 16% 10% 25% 0% 0% 0% 3% 15% 26% 41 - 60 Min 7% 0% 16% 28% 5% 12% 6% 18% 61 - 90 Min 2% 5% 6% 16% 36% 30% 11% 3% 90 + Min 11% 17% 3% 3% 22% 15% 0% 0% 3% Work At Home 3% 0% 0% 0% 0% 0% 0% 3% 15% 3%	Wholesale	2%	0%	4%	0%	8%	2%	2%	3%
Car 54% 64% 64% 64% 46% 18% 55% 62% Bus/Street Car 2% 0% 0% 0% 0% 2% 2% 1% Subway 0% 0% 0% 0% 0% 2% 2% 1% Subway 0% 0% 0% 0% 0% 4% 0% 0% Railroad 2% 0% 0% 0% 18% 40% 1% 0% Ferry 0% 1% 1% 1% 1% 1% 1% 1% 1% 1% 1% 1% 1% 1% 1% 1% 1% 1% 1% 1%	Unemployed	36%							
Bus/Street Car 2% 0% 0% 0% 0% 2% 2% 1% Subway 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0%	Commute mode								
Subway 0% 0% 0% 0% 4% 0% 0% Railroad 2% 0% 0% 0% 18% 40% 1% 0% Ferry 0%	Car	54%	64%	64%	64%	46%	18%	55%	62%
Railroad 2% 0% 0% 0% 18% 40% 1% 0% Ferry 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 1%	Bus/Street Car	2%	0%	0%	0%	0%	2%	2%	1%
Ferry 0% 1% 1% 1% 1% 1% 1% 1% 1% 1% 1% 1% 1% 0%	Subway	0%	0%	0%	0%	0%	4%	0%	0%
Bike/Walk 2% 0% 0% 0% 0% 3% 1% Other 1% 0% 0% 0% 0% 1% 1% 1% Work At Home Unemployed 36% 0%	Railroad	2%	0%	0%	0%	18%	40%	1%	0%
Other 1% 0% 0% 0% 0% 1% 1% 1% Work At Home Unemployed 36% 0% 14% <td< td=""><td>Ferry</td><td>0%</td><td>0%</td><td>0%</td><td>0%</td><td>0%</td><td>0%</td><td>0%</td><td>0%</td></td<>	Ferry	0%	0%	0%	0%	0%	0%	0%	0%
Work At Home Unemployed 3% 0% 0% 0% 0% 0% 3% 0% Commute time 1 - 20 Min 38% 32% 15% 17% 1% 3% 42% 14% 21 - 40 Min 16% 10% 25% 0% 0% 3% 15% 26% 41 - 60 Min 7% 0% 16% 28% 5% 12% 6% 18% 61 - 90 Min 2% 5% 6% 16% 36% 30% 1% 3% 90 + Min 1% 17% 3% 3% 22% 15% 0% 3% Work At Home 3% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0%	Bike/Walk	2%	0%	0%	0%	0%	0%	3%	1%
Commute time 1 - 20 Min 38% 32% 15% 17% 1% 3% 42% 14% 21 - 40 Min 16% 10% 25% 0% 0% 3% 15% 26% 41 - 60 Min 7% 0% 16% 28% 5% 12% 6% 18% 61 - 90 Min 2% 5% 6% 16% 36% 30% 1% 3% 90+ Min 1% 17% 3% 3% 22% 15% 0% 3% Work At Home 3% 0% 0% 0% 0% 0% 0% 3% 0%	Other	1%	0%	0%	0%	0%	1%	1%	1%
Commute time 1 - 20 Min 38% 32% 15% 17% 1% 3% 42% 14% 21 - 40 Min 16% 10% 25% 0% 0% 3% 15% 26% 41 - 60 Min 7% 0% 16% 28% 5% 12% 6% 18% 61 - 90 Min 2% 5% 6% 16% 36% 30% 1% 3% 90+ Min 1% 17% 3% 3% 22% 15% 0% 3% Work At Home 3% 0% 0% 0% 0% 0% 3% 0%	Work At Home	3%	0%	0%	0%	0%	0%	3%	0%
1 - 20 Min 38% 32% 15% 17% 1% 3% 42% 14% 21 - 40 Min 16% 10% 25% 0% 0% 3% 15% 26% 41 - 60 Min 7% 0% 16% 28% 5% 12% 6% 18% 61 - 90 Min 2% 5% 6% 16% 36% 30% 1% 3% 90 + Min 1% 17% 3% 3% 22% 15% 0% 3% Work At Home 3% 0% 0% 0% 0% 0% 0% 3% 0%	Unemployed	36%							
21 - 40 Min 16% 10% 25% 0% 0% 3% 15% 26% 41 - 60 Min 7% 0% 16% 28% 5% 12% 6% 18% 61 - 90 Min 2% 5% 6% 16% 36% 30% 1% 3% 90 + Min 1% 17% 3% 3% 22% 15% 0% 3% Work At Home 3% 0% 0% 0% 0% 0% 3% 0%	Commute time								
41 - 60 Min 7% 0% 16% 28% 5% 12% 6% 18% 61 - 90 Min 2% 5% 6% 16% 36% 30% 1% 3% 90 + Min 1% 17% 3% 3% 22% 15% 0% 3% Work At Home 3% 0% 0% 0% 0% 0% 3% 0%	1 - 20 Min	38%	32%	15%	17%	1%	3%	42%	14%
61 - 90 Min 2% 5% 6% 16% 36% 30% 1% 3% 90 + Min 1% 17% 3% 3% 22% 15% 0% 3% Work At Home 3% 0% 0% 0% 0% 0% 0% 3% 0%	21 - 40 Min	16%	10%	25%	0%	0%	3%	15%	26%
90+ Min 1% 17% 3% 3% 22% 15% 0% 3% Work At Home 3% 0% 0% 0% 0% 0% 0% 3% 0%	41 - 60 Min	7%	0%	16%	28%	5%	12%	6%	18%
Work At Home 3% 0% 0% 0% 0% 0% 3% 0%	61 - 90 Min	2%	5%	6%	16%	36%	30%	1%	3%
	90+ Min	1%	17%	3%	3%	22%	15%	0%	3%
	Work At Home	3%	0%	0%	0%	0%	0%	3%	0%
	Unemployed	36%							

Employment industry	
Administration	
Agriculture	
Construction	
Education	1
Entertainment	
Mining	
Finance	
Information	
Health Care	
Manufacturing	
Military	
Professional Services	
Retail	
Social Assistance	
Service	
Transportation	
Utility	
Wholesale	
Unemployed	
Commute mode	
	1
	1
Car	1
Car Bus/Street Car	1
Car Bus/Street Car Subway	1
Car Bus/Street Car Subway Railroad	1
Car Bus/Street Car Subway Railroad Ferry	1
Car Bus/Street Car Subway Railroad Ferry Bike/Walk	1
Car Bus/Street Car Subway Railroad Ferry Bike/Walk Other	1
Car Bus/Street Car Subway Railroad Ferry Bike/Walk Other Work At Home	1
Car Bus/Street Car Subway Railroad Ferry Bike/Walk Other Work At Home Unemployed Commute time 1 - 20 Min	1
Car Bus/Street Car Subway Railroad Ferry Bike/Walk Other Work At Home Unemployed Commute time 1 - 20 Min 21 - 40 Min	
Car Bus/Street Car Subway Railroad Ferry Bike/Walk Other Work At Home Unemployed Commute time 1 - 20 Min	
Car Bus/Street Car Subway Railroad Ferry Bike/Walk Other Work At Home Unemployed Commute time 1 - 20 Min 21 - 40 Min	
Car Bus/Street Car Subway Railroad Ferry Bike/Walk Other Work At Home Unemployed Commute time 1 - 20 Min 21 - 40 Min 41 - 60 Min	
Car Bus/Street Car Subway Railroad Ferry Bike/Walk Other Work At Home Unemployed Commute time 1 - 20 Min 21 - 40 Min 41 - 60 Min 61 - 90 Min	
Car Bus/Street Car Subway Railroad Ferry Bike/Walk Other Work At Home Unemployed Commute time 1 - 20 Min 21 - 40 Min 41 - 60 Min 61 - 90 Min 90+ Min	

LONG ISLAND

ALICIA

A Long Island native, Alicia recently graduated from high school in Hicksville. She lives with her parents as she is working toward a degree in accounting. She would like to move out of her parents' house, but has not found a starter apartment that she can afford on Long Island, or a job that pays well enough for it. She would like to stay on Long Island, where her family and friends live, but often thinks about moving to Atlanta, where housing is cheaper and jobs are easier to come by.

		White				
		Non		Asian Non		
	Total	Hispanic	Hispanic	Hispanic	Hispanic	Other
Ethnicity						
White Non Hispanic	70%					
Black Non Hispanic	8%					
Asian Non Hispanic	5%					
Hispanic	15%					
Other	1%					
Age						
Child						
18 - 35	27%	22%	34%	30%	45%	33%
36 - 60	48%	48%	48%	52%	45%	49%
60+	25%	29%				18%
		2570	2070	2070	2070	2070
Sex						
Male	48%	48%	44%	47%	51%	45%
Female	52%	52%				55%
i ciliaic	D270	J270	20%	22%	4970	22%
Place of birth						
	700/	050/	F40/	400/	250/	400/
Tri-State	70%	85%				42%
Rest of U.S.	6%	6%				7%
Other	24%	9%	36%	85%	62%	51%
Educational attainment						
No high school	9%	5%	11%	8%	28%	18%
High school	55%	56%	63%	34%	57%	53%
College	20%	22%	17%	35%	10%	18%
Grad School or Higher	15%	17%	9%	23%	5%	12%
5						
Household income						
\$0-\$24K	8%	7%	12%	9%	9%	9%
\$25-\$49K	12%	12%				8%
\$50-\$99K	29%	28%				27%
\$100-\$199K	37%	38%				42%
\$100-\$199K \$200+	14%	16%				14%
\$200+	1470	10%	070	2270	/70	1470
Children in household						
Children in household			FF0/	400/	200/	****
No	60%	66%				49%
Yes	40%	34%	45%	51%	61%	51%
_						
Tenure						
Own	82%	87%				70%
Rent	18%	13%	28%	18%	34%	30%
Employed						
No	37%	38%	35%	36%	31%	36%
Yes	63%	62%	65%	64%	69%	64%
Place of work						
Central NJ	0%	0%	0%	0%	0%	1%
Hudson Valley	0%					0%
Long Island	44%					45%
Northern NJ	0%					0%
NYC	13%					
Southwestern CT		12%				16% 0%
	0%					
Other	5%					2%
Unemployed	37%	38%	35%	36%	31%	36%

				PLACE O	F WORK			
		Central	Hudson	Long	Northern		Southwe	
	Total	NJ	Valley	Island	NJ	NYC	stern CT	Other
Employment industry								
Administration	3%	0%	2%	3%	0%	5%	5%	2%
Agriculture	0%	0%	0%	0%	0%	0%	0%	0%
Construction	4%	0%	7%	4%	2%	5%	0%	4%
Education	7%	12%	8%	7%	4%	5%	0%	8%
Entertainment	4%	0%	5%	5%	1%	2%	0%	5%
Mining	0%	0%	0%	0%	0%	0%	0%	0%
Finance	6%	3%	12%	5%	24%	10%	19%	3%
Information	2%	0%	1%	2%	2%	2%	0%	1%
Health Care	8%	2%	7%	9%	0%	7%	0%	5%
Manufacturing	4%	10%	3%	4%	9%	2%	19%	6%
Military	0%	0%	0%	0%	0%	0%	0%	0%
Professional Services	7%	21%	8%	7%	13%	8%	12%	6%
Retail	7%	2%	6%	7%	4%	4%	0%	10%
Social Assistance	1%	0%	0%	2%	0%	1%	0%	1%
Service	3%	0%	1%	3%	0%	2%	0%	4%
Transportation	3%	0%	0%	2%	1%	5%	6%	4%
Utility	1%	0%	1%	0%	0%	1%	2%	0%
Wholesale	2%	14%	1%	2%	4%	3%	0%	3%
Unemployed	37%							
Commute mode								
Car	52%	54%	61%	56%	34%	37%	58%	55%
Bus/Street Car	1%	0%	0%	1%	1%	1%	0%	1%
Subway	1%	0%	0%	0%	5%	2%	0%	0%
Railroad	5%	6%	1%	0%	24%	22%	5%	0%
Ferry	0%	0%	0%	0%	0%	0%	0%	0%
Bike/Walk	1%	0%	1%	1%	0%	0%	0%	2%
Other	1%	3%	0%	1%	0%	0%	0%	1%
Work At Home	2%	0%	0%	3%	0%	0%	0%	3%
Unemployed	37%	-	-					-
Commute time								
1 - 20 Min	31%	24%	10%	38%	5%	6%	11%	40%
21 - 40 Min	16%	0%	17%	17%	5%	11%	4%	17%
41 - 60 Min	10%	5%	13%	6%	9%	24%	13%	4%
61 - 90 Min	4%	20%	16%	1%	26%	15%	27%	0%
90+ Min	2%	14%	8%	1%		6%	9%	1%
Work At Home	2%	0%	0%	3%	0%	0%	0%	3%
Unemployed	37%	U76	U76	376	U76	U76	U76	376
onemployed	3/76							

BROOKLYN / KINGS COUNTY

White

AVA

Ava, 15 years old, lives with her parents and siblings in Coney Island. Her father is on disability after a work accident years ago and receives Social Security benefits. Ava's mother takes care of her husband and the children and picks up odd jobs when possible. Together, they make less than \$30,000 a year. After years of being on the waiting list, they $were \ relieved \ to \ obtain \ an \ apartment \ in \ a \ NYCHA \ housing \ development. \ Financially \ the \ subsidized \ housing \ has \ been \ a$ godsend, but the risk of another storm looms large for the family as the apartment complex lost electricity, heat and hot water for 10 days after Hurricane Sandy.

		white	Dissis No.	A-! N		
	Total	Non Hispanic		Asian Non Hispanic	Hienanie	Other
Ethnicity	TOTAL	пізрапіс	пізрапіс	пізрапіс	пізрапіс	Other
White Non Hispanic	37%					
Black Non Hispanic	32%					
Asian Non Hispanic	11%					
Hispanic	19%					
Other	2%					
Other	270					
Age						
Child						
18 - 35	38%	38%	35%	38%	43%	45%
36 - 60	42%	38%				41%
60+	20%	24%				14%
Sex						
Male	46%	48%	42%	48%	48%	43%
Female	54%	52%	58%	52%	52%	57%
Place of birth						
Tri-State	39%	48%	41%	10%	35%	30%
Rest of U.S.	10%	16%	10%	3%	2%	19%
Other	51%	36%	49%	87%	63%	51%
Educational attainment						
No high school	21%	9%	19%	36%	38%	17%
High school	51%	45%	65%	34%	49%	48%
College	18%	28%	11%	21%	9%	24%
Grad School or Higher	10%	18%	6%	9%	4%	11%
Household income						
\$0-\$24K	26%	22%				22%
\$25-\$49K	21%	17%				29%
\$50-\$99K	30%	30%				24%
\$100-\$199K	19%	22%				22%
\$200+	5%	8%	3%	5%	2%	3%
Children in household						
Children in household		7000	F70:	FOC	F 401	
No	61%	70%				67%
Yes	39%	30%	43%	47%	46%	33%
Tenure						
Own	33%	40%	32%	42%	17%	30%
Rent	53% 67%	60%				70%
NEIIL	0/%	00%	00%	2070	03/0	/0%
Employed						
No	43%	40%	46%	40%	46%	39%
Yes	57%	60%				61%
	2,70	00/0	3-1/0	00/0	3470	01/0
Place of work						
Central NJ	0%	0%	0%	1%	0%	1%
Hudson Valley	0%	0%	0%	0%	0%	0%
Long Island	1%	1%		1%	0%	2%
Northern NJ	1%	1%				0%
NYC	53%	56%		54%	52%	57%
Southwestern CT	0%	0%				0%
Other	1%	1%				2%
Unemployed	43%	40%				39%

ligher

				PLACE O	F WORK			
		Central	Hudson	Long	Northern		Southwe	
	Total	NJ	Valley	Island	NJ	NYC	stern CT	Other
Employment industry								
Administration	2%	3%	2%	2%	0%	2%	0%	1%
Agriculture	0%	0%	0%	0%	0%	0%	0%	0%
Construction	3%	0%	8%	2%	4%	3%	0%	2%
Education	6%	4%	7%	5%	3%	5%	10%	9%
Entertainment	6%	6%	8%	4%	8%	6%	7%	11%
Mining	0%	0%	0%	0%	0%	0%	0%	0%
Finance	5%	6%	5%	5%	14%	5%	24%	2%
Information	2%	3%	1%	1%	2%	2%	1%	1%
Health Care	9%	3%	4%	10%	1%	9%	10%	9%
Manufacturing	3%	3%	2%	6%	9%	2%	3%	4%
Military	0%	0%	0%	0%	0%	0%	0%	0%
Professional Services	7%	10%	6%	4%	5%	7%	0%	4%
Retail	5%	3%	3%	8%	2%	6%	0%	3%
Social Assistance	3%	2%	7%	2%	0%	3%	0%	2%
Service	3%	2%	0%	3%	2%	3%	2%	1%
Transportation	4%	5%	0%	3%	3%	4%	0%	4%
Utility	0%	0%	0%	1%	0%	0%	0%	0%
Wholesale	1%	6%	3%	1%	2%	1%	0%	1%
Unemployed	43%							
Commute mode								
Car	13%	42%	28%	36%	32%	12%	45%	26%
Bus/Street Car	6%	3%	3%	4%	5%	6%	0%	15%
Subway	28%	6%	15%	13%	15%	29%	9%	5%
Railroad	1%	2%	9%	3%	3%	1%	3%	2%
Ferry	0%	0%	0%	0%	0%	0%	0%	0%
Bike/Walk	6%	1%	1%	2%	2%	6%	0%	4%
Other	1%	3%	0%	0%	0%	1%	0%	5%
Work At Home	2%	0%	0%	0%	0%	2%	0%	0%
Unemployed	43%							
Commute time								
1 - 20 Min	13%	5%	8%	6%	5%	14%	1%	10%
21 - 40 Min	18%	7%	8%	16%	9%	19%	8%	13%
41 - 60 Min	20%	23%	14%	23%	23%	20%	13%	7%
61 - 90 Min	4%	12%	12%	8%	14%	4%	14%	3%
90+ Min	1%	11%	15%	5%	6%	1%	20%	24%
Work At Home	2%	0%	0%	0%	0%	2%	0%	0%
Unemployed	43%							

Employment industry	
Administration	
Agriculture	
Construction	
Education	
Entertainment	
Mining	
Finance	
Information	
Health Care	
Manufacturing	
Military	
Professional Services	
Retail	
Social Assistance	
Service	
Transportation	
Utility	
Wholesale	
Unemployed	1
Commute mode	
Car	
Bus/Street Car	
Subway	
Railroad	
Ferry	
Bike/Walk	
Other	
Work At Home	
Unemployed	1
Commute time	
1 - 20 Min	
21 - 40 Min	
41 - 60 Min	
61 - 90 Min	
90+ Min	
Work At Home	
Unemployed	1

BRONX

XAVIER

Xavier immigrated from Puerto Rice as a child, and has since been living in the Bronx. He has a union job at Hunts Point Market that pays a median wage, as his father did in the 1970s. But while Xavier's father's salary allowed for a comfortable lifestyle without a second income, Xavier's wife needs to work for them to be able to make ends meet. Xavier's three children are in elementary school. He worries that he is not going to be able to send them to a good middle school. He also worries that he is not saving enough money for their college education – let alone for buying a house or retiring.

		White				
	T-4-1	Non	Black Non		116	04
Ethnicity	Total	Hispanic	Hispanic	Hispanic	Hispanic	Other
White Non Hispanic	12%					
Black Non Hispanic	30%					
Asian Non Hispanic	4%					
	53%					
Hispanic Other	2%					
Other	270					
Age						
Child						
18 - 35	37%	25%	34%	39%	42%	41%
36 - 60	44%	40%	48%	43%	43%	46%
60+	19%	35%	18%	18%	15%	12%
c						
Sex	450/	470/	440/	450/	450/	500/
Male	45%	47%		45%	45%	53%
Female	55%	53%	56%	55%	55%	47%
Place of birth						
Tri-State	42%	63%	47%	8%	36%	39%
Rest of U.S.	5%	8%		1%	1%	9%
	53%	28%				
Other	55%	28%	43%	92%	62%	51%
Educational attainment						
No high school	30%	16%	20%	25%	39%	32%
High school	54%	53%	61%	44%	51%	45%
College	10%	17%	12%	19%	7%	10%
Grad School or Higher	5%	14%	6%	13%	2%	12%
Household income				2001	200/	
\$0-\$24K	33%	22%		29%	38%	33%
\$25-\$49K	24%	17%		22%	26%	25%
\$50-\$99K	28%	32%		25%	25%	22%
\$100-\$199K	14%	24%		19%	10%	17%
\$200+	2%	4%	2%	4%	1%	3%
Children in household						
No	56%	78%	57%	52%	50%	53%
Yes	44%	22%		48%	50%	47%
					2070	
Tenure						
Own	23%	47%	26%	40%	14%	32%
Rent	77%	53%	74%	60%	86%	68%
Employed						
Employed No	46%	49%	44%	49%	47%	51%
Yes	54%	51%	56%	51%	53%	49%
Place of work						
Central NJ	0%	0%	0%	0%	0%	0%
Hudson Valley	4%	5%		5%	2%	2%
Long Island	0%	0%		0%	0%	0%
Northern NJ	1%	0%		0%	1%	2%
NYC	46%	43%		44%	47%	42%
Southwestern CT	0%	0%		0%	0%	0%
Other	2%	2%		1%	2%	3%
Unemployed	46%	49%		49%	47%	51%
oemprojeu	10/0	1370	. 170	1370	-1770	22/0

				PLACE O				
		Central	Hudson	Long	Northern		Southwe	
	Total	NJ	Valley	Island	NJ	NYC	stern CT	Other
Employment industry								
Administration	1%	3%	1%	0%	1%	1%	0%	1%
Agriculture	0%	0%	0%	0%	0%	0%	0%	0%
Construction	1%	0%	2%	0%	2%	1%	1%	0%
Education	5%	11%	10%	5%	3%	5%	2%	8%
Entertainment	6%	12%	7%	10%	4%	6%	6%	7%
Mining	0%	0%	0%	0%	0%	0%	0%	0%
Finance	9%	6%	3%	4%	11%	9%	27%	3%
Information	4%	5%	1%	5%	2%	4%	2%	4%
Health Care	5%	0%	3%	0%	3%	5%	0%	5%
Manufacturing	2%	10%	8%	10%	11%	2%	3%	4%
Military	0%	0%	0%	0%	0%	0%	0%	0%
Professional Services	10%	3%	4%	6%	8%	11%	8%	10%
Retail	4%	1%	5%	2%	2%	4%	2%	4%
Social Assistance	2%	0%	0%	2%	1%	1%	0%	4%
Service	3%	0%	2%	2%	2%	3%	0%	1%
Transportation	1%	0%	3%	2%	2%	1%	0%	1%
Utility	0%	0%	0%	0%	0%	0%	0%	0%
Wholesale	1%	3%	4%	6%	2%	1%	1%	1%
Unemployed	46%							
Commute mode								
Car	5%	33%	37%	18%	25%	3%	27%	33%
Bus/Street Car	4%	0%	2%	0%	8%	4%	0%	2%
Subway	27%	10%	10%	22%	15%	28%	4%	2%
Railroad	1%	10%	5%	7%	2%	0%	17%	2%
Ferry	0%	0%	0%	0%	1%	0%	0%	0%
Bike/Walk	12%	0%	0%	5%	2%	12%	2%	7%
Other	2%	0%	1%	0%	0%	2%	3%	8%
Work At Home	3%	0%	0%	0%	0%	4%	0%	0%
Unemployed	46%							
Commute time								
1 - 20 Min	7%	1%	3%	6%	1%	7%	1%	10%
21 - 40 Min	15%	0%	4%	7%	6%	15%	4%	19%
41 - 60 Min	16%	6%	14%	7%	14%	16%	1%	6%
61 - 90 Min	5%	1%	8%	2%	5%	5%	3%	6%
90+ Min	6%	3%	9%	6%	8%	6%	7%	2%
Work At Home	3%	0%	0%	0%	0%	4%	0%	0%
Unemployed	46%	-70	-70	5,0		.,,	-/-	3,0

Employment indus	try
Administratio	n
Agriculture	
Construction	
Education	
Entertainmen	t
Mining	
Finance	
Information	
Health Care	
Manufacturin	g 1
Military	
Professional S	Services
Retail	
Social Assistar	nce
Service	
Transportatio	n
Utility	
Wholesale	
Unemployed	
Commute mode	
Car	
Bus/Street Ca	r 1
Subway	
Railroad	
Ferry	
Bike/Walk	
Other	
Work At Hom	e
Unemployed	
Commute time	
1 - 20 Min	1
21 - 40 Min	
41 - 60 Min	
61 - 90 Min	
90+ Min	
Work At Hom	e
Unemployed	

CENTRAL NEW JERSEY (1 of 2)

White

SUSAN

At 61, Susan finally has landed the perfect job as director of operations for Deutsche Bank in Jersey City. She works hard, particularly since her children have left the house, and makes good money: \$160,000 a year. In 2007, she and her husband bought themselves their dream home in Ocean County. But property taxes keep taking a larger bite out of her income, the house is a 90-minute drive from her work, and she can't afford to sell the house that is now worth less than her mortgage.

		Non	Black Non	Asian Non		
	Total	Hispanic	Hispanic	Hispanic	Hispanic	Other
Ethnicity		•	•	•	•	
White Non Hispanic	71%					
Black Non Hispanic	6%					
Asian Non Hispanic	10%					
Hispanic	11%					
Other	1%					
Age						
Child						
18 - 35	26%	22%	29%	32%	45%	43%
36 - 60	49%	48%	51%	53%	45%	45%
60+	25%	29%	20%	15%	10%	12%
Sex						
Male	48%	48%	44%	48%	50%	48%
Female	52%	52%	56%	52%	50%	52%
Place of birth						
Tri-State	64%	79%	52%	9%	29%	50%
Rest of U.S.	11%	13%	20%	3%	3%	15%
Other	25%	9%	28%	88%	69%	36%
Educational attainment						
No high school	9%	6%	12%	8%	27%	12%
High school	54%	56%	63%	25%	58%	57%
College	23%	24%	16%	37%	10%	19%
Grad School or Higher	14%	14%	9%	31%	4%	12%
Household income						
\$0-\$24K	10%	10%	18%	6%	13%	16%
\$25-\$49K	15%	14%	19%	11%	21%	18%
\$50-\$99K	30%	30%	29%	26%	36%	29%
\$100-\$199K	33%	34%	27%	40%	23%	26%
\$200+	12%	13%	8%	18%	6%	11%
Children in household						
No	62%	67%	58%	46%	44%	53%
Yes	38%	33%	42%	54%	56%	47%
Tenure						
Own	77%	84%	58%	72%	52%	63%
Rent	23%	16%	42%	28%	48%	37%
Employed						
No	37%	39%	36%	31%	31%	36%
Yes	63%	61%	64%	69%	69%	64%
Place of work						
Central NJ	47%	46%	47%	45%	55%	50%
Hudson Valley	0%	096	0%	096	0%	096
Long Island	0%	096	0%	096	0%	096
Northern NJ	8%	796		11%	7%	8%
NYC	4%	3%		9%	3%	3%
Southwestern CT	0%	0%	0%	0%	0%	0%
Other	4% 37%	4% 39%	5% 36%	3% 31%	4% 31%	2% 36%
Unemployed	3/%	33%	36%	51%	51%	36%

Ethn	•	
	White Non Hispanic	1
	Black Non Hispanic	
	Asian Non Hispanic	
	Hispanic	
	Other	
Age	Child	
	18 - 35	
	36 - 60	
	60+	
	60+	1
Sex		
sex	Male	
	Female	1
	remale	-
Place	e of birth	
- iau	Tri-State	1
	Rest of U.S.	-
	Other	
	outer	
Educ	ational attainment	
	No high school	
	High school	
	College	
	Grad School or Higher	1
		_
Hous	sehold income	
	\$0-\$25K	
	\$25-\$50K	
	\$50-\$100K	
	\$100-\$200K	1
	\$200K+	
Chile	lren in household	
	No	1
	Yes	
Tenu		
	Own	1
	Rent	
Emp	loyed	
	No	
	Yes	1
DI	e of work	
Piaci		
	Central NJ Hudson Valley	
	•	
	Long Island Northern NJ	1
	NYC	1
	Southwestern CT	
	Other	
	Unemployed	
	onemployed	

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Information 2% 2% 1% 0% 2% 5% 0% Health Care 7% 7% 2% 10% 6% 5% 0% Manufacturing 6% 6% 16% 6% 9% 2% 16% Military 0%	09
Health Care 7% 7% 2% 10% 6% 5% 0% Manufacturing 6% 6% 16% 6% 9% 2% 16% Military 0% 0% 0% 0% 0% 0% 0% Professional Services 9% 8% 2% 11% 8% 12% 0% Retail 7% 8% 11% 4% 5% 3% 0% Social Assistance 1% 1% 0% 0% 1% 1% 0% Service 3% 3% 6% 0% 2% 1% 0% Transportation 3% 2% 1% 7% 5% 3% 0% Utility 0% 0% 1% 0% 1% 1% 0% Wholesale 2% 2% 4% 0% 3% 2% 0%	39
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Wholesale 2% 2% 4% 0% 3% 2% 0%	39
	19
Hannels and 370/	39
Unemployed 37%	
Commute mode	
Car 54% 55% 54% 49% 59% 24% 63%	56%
Bus/Street Car 2% 1% 2% 2% 1% 16% 0%	19
Subway 0% 0% 0% 0% 1% 0%	09
Railroad 2% 0% 1% 12% 2% 19% 0%	29
Ferry 0% 0% 3% 0% 0% 2% 0%	09
Bike/Walk 2% 2% 0% 0% 0% 0% 0%	19
Other 1% 1% 4% 0% 0% 0% 0%	39
Work At Home 3% 4% 0% 0% 0% 0% 0%	09
Unemployed 37%	
Commute time	
1 - 20 Min 31% 38% 5% 9% 11% 2% 5%	149
21 - 40 Min 16% 17% 10% 7% 19% 4% 7%	169
41 - 60 Min 10% 7% 25% 18% 23% 14% 0%	189
61 - 90 Min 4% 1% 15% 10% 8% 28% 6%	99
90+ Min 2% 0% 8% 20% 2% 15% 44%	69
Work At Home 3% 4% 0% 0% 0% 0% 0%	
Unemployed 37%	09

mployment industry	
Administration	
Agriculture	
Construction	
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Entertainment	
Mining	
Finance	1
Information	
Health Care	
Manufacturing	
Military	
Professional Services	
Retail	
Social Assistance	
Service	
Transportation	
Utility	
Wholesale	
Unemployed	
ommute mode	
Car	1
Bus/Street Car	
Subway	
Railroad	
Ferry	
Bike/Walk	
Other	
Work At Home	
Unemployed	
ommute time	
1 - 20 Min	
21 - 40 Min	
41 - 60 Min	
61 - 90 Min	
90+ Min	1
Work At Home	
Unemployed	

CENTRAL NEW JERSEY (2 of 2)

BILL

After a career as a blue-collar worker, Bill retired in 1990. He lives in his daughter's illegal "granny flat" in Middlesex County, depending on her to drive him places, as few destinations are within walking distance. He is considering moving to an assisted living facility but is concerned he cannot afford it with only his fixed-income pension and Social Security. Facilities in Pennsylvania are less expensive, but farther from his family.

Non			White	DI			
Ethnicity White Non Hispanic Black Non Hispanic Asian Non Hispanic 11% Other 11% Other 11% Other 11% Other 13% Age Child 18 - 35		Total				Hispanic	Other
White Non Hispanic Black Non Hispanic Asian Non Hispanic 10% Hispanic 11% Other 19% Age Child 18 - 35	Ethnicity	iviai	mspanic	mspanit	mapaniic	mspanit	Julei
Black Non Hispanic	•	71%					
Asian Non Hispanic 11% Other 11% Oth							
Hispanic	•						
Age Child 18 - 35	•						
Chilid 18 - 35	•						
Child 18 - 35							
18 - 35	Age						
36 - 60	Child						
Sex Male	18 - 35	26%	22%	29%	32%	45%	43%
Male	36 - 60	49%	48%	51%	53%	45%	45%
Male Female 48% 48% 48% 44% 48% 50% 50% 52% Female 52% 52% 52% 56% 56% 52% 50% 50% 52% Place of birth	60+	25%	29%	20%	15%	10%	12%
Male Female 48% 48% 52% 52% 56% 52% 50% 50% 52% Female 52% 52% 52% 56% 56% 52% 50% 50% 52% Place of birth Tri-State 64% 79% 52% 9% 29% 30% 3% 15% 00% 15% 00% Rest of U.S. 11% 13% 20% 3% 3% 15% 00% 00% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0%							
Place of birth	Sex						
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Tri-State 64% 79% 52% 9% 29% 50% Rest of U.S. 11% 13% 20% 3% 3% 35% 15% Other 25% 9% 28% 88% 69% 36% 36% 36% 36% 36% 36% 36% 36% 36% 36	Female	52%	52%	56%	52%	50%	52%
Tri-State 64% 79% 52% 9% 29% 50% Rest of U.S. 11% 13% 20% 3% 3% 15% Other 25% 9% 28% 88% 69% 36% 36% 36% 36% 36% 36% 36% 36% 36% 36							
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Household income SO-524K							
Household income \$0-524K	-						
\$0-\$24K	Grad School or Higher	14%	14%	9%	31%	4%	12%
\$0-\$24K							
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Own 77% 84% 58% 72% 52% 63% Rent 23% 16% 42% 28% 48% 37% Employed No 37% 39% 36% 31% 31% 36% Yes 63% 61% 64% 69% 69% 64% Place of work Central NJ 47% 46% 47% 45% 55% 50% Hudson Valley 0% 0% 0% 0% 0% 0% 0% Long Island 0% 0% 0% 0% 0% 0% 0% Nvc 4% 3% 7% 8% 11% 7% 8% Southwestern CT 0% 0% 0% 0% 0% 0% 0% Other 4% 4% 5% 3% 4% 2%	-						
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Place of work Central NJ 47% 46% 47% 45% 55% 50% Hudson Valley 0% 0% 0% 0% 0% 0% 0% Long Island 0% 3% 3% 3% 3% Southwestern CT 0%							
Central NJ 47% 46% 47% 45% 55% 50% Hudson Valley 0% 0% 0% 0% 0% 0% Long Island 0% 0% 0% 0% 0% 0% Northern NJ 8% 7% 8% 11% 7% 8% NYC 4% 3% 5% 9% 3% 3% Southwestern CT 0% 0% 0% 0% 0% 0% Other 4% 4% 5% 3% 4% 2%	res	63%	61%	64%	69%	69%	64%
Central NJ 47% 46% 47% 45% 55% 50% Hudson Valley 0% 0% 0% 0% 0% 0% Long Island 0% 0% 0% 0% 0% 0% Northern NJ 8% 7% 8% 11% 7% 8% NYC 4% 3% 5% 9% 3% 3% Southwestern CT 0% 0% 0% 0% 0% 0% Other 4% 4% 5% 3% 4% 2%	Diago of work						
Hudson Valley 0%		4754	4504	470/	AFC	EEA/	5004
Long Island 0% 0% 0% 0% 0% Northern NJ 8% 7% 8% 11% 7% 8% NYC 4% 3% 5% 9% 3% 3% Southwestern CT 0% 0% 0% 0% 0% 0% Other 4% 4% 5% 3% 4% 2%							
Northern NJ 8% 7% 8% 11% 7% 8% NYC 4% 3% 5% 9% 3% 3% Southwestern CT 0% 0% 0% 0% 0% 0% Other 4% 4% 5% 3% 4% 2%	•						
NYC 4% 3% 5% 9% 3% 3% Southwestern CT 0%	-						
Southwestern CT 0% 0% 0% 0% 0% Other 4% 4% 5% 3% 4% 2%							
Other 4% 4% 5% 3% 4% 2%							
Unemployed 3/% 39% 36% 31% 31% 36%							
	Unemployed	37%	39%	36%	31%	31%	36%

					F WORK			
	Total	Central NJ	Hudson Valley	Long Island	Northern NJ	NYC	Southwes tern CT	Other
Employment industry	Total	Celitrarity	valley	Islanu	143	1410	terifor	Other
Administration	3%	3%	1%	496	3%	2%	0%	3%
Agriculture	0%		0%	096		096	0%	196
Construction	4%		9%	17%		496	0%	6%
Education	6%		6%	096		3%		896
Entertainment	4%	5%	2%	096		296	0%	696
Mining	0%		0%	096		096	0%	096
Finance	6%	5%	3%	3%	7%	17%	47%	3%
Information	2%	2%	1%	096	2%	5%	0%	196
Health Care	7%	7%	2%	10%	6%	5%	0%	5%
Manufacturing	6%	696	16%	696	9%	296	16%	6%
Military	0%	096	0%	096	0%	096	0%	1%
Professional Services	9%	8%	2%	11%	8%	12%	0%	8%
Retail	7%	8%	11%	496	5%	3%	0%	6%
Social Assistance	1%	196	0%	096	1%	1%	0%	1%
Service	3%	3%	6%	096	2%	1%	0%	2%
Transportation	3%	2%	1%	796	5%	3%	0%	3%
Utility	0%	096	1%	0%	1%	1%	0%	1%
Wholesale	2%	2%	4%	0%	3%	2%	0%	3%
Unemployed	37%	i						
mmute mode								
Car	54%	55%	54%	49%	59%	24%	63%	56%
Bus/Street Car	2%	1%	2%	2%	1%	16%	0%	1%
Subway	0%	096	0%	096	0%	1%	0%	0%
Railroad	2%	096	1%	12%	2%	19%	0%	2%
Ferry	0%	0%	3%	096	0%	2%	0%	0%
Bike/Walk	2%	2%	0%	0%	0%	0%	0%	1%
Other	1%	196	4%	0%	0%	0%	0%	3%
Work At Home	3%	496	0%	096	0%	096	0%	096
Unemployed	37%	i						
ommute time								
1 - 20 Min	31%	38%	5%	9%	11%	2%	5%	14%
21 - 40 Min	16%	17%	10%	7%	19%	4%	7%	16%
41 - 60 Min	10%	796	25%	18%	23%	14%	0%	18%
61 - 90 Min	4%	196	15%	10%	8%	28%	6%	9%
90+ Min	2%	0%	8%	20%	2%	15%	44%	6%
Work At Home	3%	496	0%	0%	0%	0%	0%	0%
Unemployed	37%	i						

Formal account and the decease of	
Employment industry	
Administration	
Agriculture	
Construction	
Education	
Entertainment	
Mining	
Finance	
Information	
Health Care	
Manufacturing	
Military	
Professional Services	
Retail	
Social Assistance	
Service	
Transportation	
Utility	
Wholesale	
Unemployed	1
Commute mode	
Car	
Bus/Street Car	
Subway	
Railroad	
Ferry	
Bike/Walk	
Other	
Work At Home	
Unemployed	1
Commute time	
1 - 20 Min	
21 - 40 Min	
41 - 60 Min	
61 - 90 Min	
90+ Min	
Work At Home	
Unemployed	1
Onemployed	-

HUDSON VALLEY

SETH

Seth, 27 years old, moved to the New York area from Chicago a few years ago for a job as an insurance broker in Lower Manhattan. Housing options were limited in the city, so he found a nice neighborhood and a good commute to his job from White Plains. Seth is worried about job stability. He is thinking about whether to look for another job in a different sector, move out of the New York area, or go back to school.

		White				
		Non	Black Non	Asian Non		
	Total	Hispanic	Hispanic	Hispanic	Hispanic	Other
Ethnicity						
White Non Hispanic	82%					
Black Non Hispanic	12%					
Asian Non Hispanic	5%					
Hispanic	20%					
Other	2%					
Age						
Child						
18 - 35	27%	23%	31%	26%	44%	40%
36 - 60	48%	49%				46%
		49% 29%				
60+	24%	29%	20%	18%	12%	15%
Sex						
Male	48%	48%	44%	46%	51%	49%
Female	52%	52%	56%	54%	49%	51%
Place of birth						
Tri-State	64%	77%	50%	13%	31%	53%
Rest of U.S.	10%	11%	17%	2%	4%	13%
Other	26%	11%	33%	85%	65%	35%
Educational attainment						
No high school	12%	8%	14%	9%	29%	13%
High school	52%	52%	62%	30%	52%	54%
College	20%	22%	15%	34%	12%	22%
Grad School or Higher	16%	18%	9%	27%	6%	11%
Household income						
\$0-\$24K	12%	11%				12%
\$25-\$49K	16%	15%	20%	11%	20%	25%
\$50-\$99K	29%	28%	31%	23%	36%	28%
\$100-\$199K	30%	31%	28%	33%	22%	26%
\$200+	13%	15%	5%	24%	5%	9%
Children in household						
Children in household	con	CC9/	F70/	F20/	420/	400/
No	60%	66%				49%
Yes	40%	34%	43%	47%	58%	51%
Tenure						
Own	69%	78%	48%	72%	44%	62%
Rent	31%	22%				38%
Employed						
No	37%	39%				40%
Yes	63%	61%	63%	66%	69%	60%
Place of work						
Central NJ	0%	0%	0%	1%	0%	1%
Hudson Valley	45%					41%
•						0%
Long Island	0%					
Northern NJ	2%					3%
NYC Southwestern CT	11%	10%				12%
	2%	2%				0%
Other	2%	2%				3%
Unemployed	37%	39%	37%	34%	31%	40%

				F WORK					
		Central Hudson Long			Northern	Southwe	thwe		
	Total	NJ	Valley	Island	NJ	NYC	stern CT	Other	
Employment industry									
Administration	3%	1%	3%	0%	1%	5%	1%	2%	
Agriculture	0%	0%	0%	0%	0%	0%	1%	0%	
Construction	4%	6%	4%	7%	3%	4%	3%	5%	
Education	8%	3%	8%	5%	4%	8%	4%	11%	
Entertainment	5%	2%	5%	2%	2%	2%	3%	4%	
Mining	0%	1%	0%	0%	0%	0%	0%	0%	
Finance	5%	8%	3%	3%	7%	9%	11%	3%	
Information	2%	9%	1%	1%	2%	4%	4%	1%	
Health Care	8%	4%	8%	9%	6%	9%	8%	9%	
Manufacturing	4%	12%	4%	9%	8%	2%	5%	4%	
Military	0%	0%	0%	0%	0%	0%	0%	0%	
Professional Services	8%	9%	7%	20%	9%	9%	10%	6%	
Retail	7%	7%	8%	2%	8%	4%	6%	8%	
Social Assistance	2%	0%	2%	0%	1%	1%	1%	2%	
Service	3%	0%	4%	1%	3%	2%	3%	2%	
Transportation	2%	0%	2%	4%	4%	3%	2%	3%	
Utility	0%	0%	0%	0%	0%	0%	0%	0%	
Wholesale	2%	2%	2%	0%	3%	2%	1%	2%	
Unemployed	37%								
Commute mode									
Car	48%	61%	51%	60%	59%	34%	56%	54%	
Bus/Street Car	2%	0%	2%	3%	1%	4%	3%	0%	
Subway	1%	0%	0%	0%	0%	3%	0%	0%	
Railroad	4%	0%	0%	0%	2%	21%	1%	0%	
Ferry	0%	0%	0%	0%	0%	0%	0%	0%	
Bike/Walk	3%	0%	4%	0%	0%	0%	0%	3%	
Other	1%	2%	1%	0%	0%	0%	2%	6%	
Work At Home	3%	0%	4%	0%	0%	0%	0%	0%	
Unemployed	37%								
Commute time									
1 - 20 Min	31%	4%	39%	14%	15%	7%	19%	25%	
21 - 40 Min	15%	8%	15%	5%	18%	14%	25%	14%	
41 - 60 Min	11%	29%	7%	21%	20%	23%	16%	11%	
61 - 90 Min	4%	17%	1%	7%	8%	14%	3%	5%	
90+ Min	2%	5%	0%	15%	2%	5%	0%	8%	
Work At Home	3%	0%	4%	0%	0%	0%	0%	0%	
Unemployed	37%								

Employment industry	
Administration	
Agriculture	
Construction	
Education	
Entertainment	
Mining	
Finance	
Information	
Health Care	
Manufacturing	
Military	
Professional Services	1
Retail	
Social Assistance	
Service	
Transportation	
Utility	
Wholesale	
Unemployed	
Commute mode	
Car	
Bus/Street Car	
Subway	
Railroad	1
Ferry	
Bike/Walk	
Other	
Work At Home	
Unemployed	
Commute time	
1 - 20 Min	
21 - 40 Min	
41 - 60 Min	1
61 - 90 Min	
90+ Min	
Work At Home	
Unemployed	