

POVERTY IN THE CITY OF CAMDEN

A Publication of the
Poverty Benchmarks Project



Legal Services of New Jersey, Poverty Research Institute, April 2007

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I. Introduction

Recent national media attention has focused on poverty in Camden: terrible conditions, endangered children, and yet, through it all, remarkable stories of courage and perseverance among those directly affected. Sadly, the spotlight's glare dims quickly, and left behind are the people, their struggles, and the searing questions of whether the state will marshal any near-term response to the poverty, even while it pursues efforts at long-term reinvestment and development.

This report offers perspective on that question. It presents general poverty statistics as well as data highlighting particular and significant impacts and issues. In many cases, data on the city is presented alongside data for Camden County and the state, for the purpose of comparison.

The report begins with a profile of the city, its demographics and its poverty. It then provides detailed information—on health indicators, work, housing, welfare, and food and nutrition—that informs specific policy recommendations presented at the end of the report. The report also provides a brief look at education statistics that are relevant to longer-term policy responses to the city's problems. It then moves to consider possible specific near-term state policy and program responses—actions that could be implemented directly in the Fiscal 2008 State budget now under consideration in Trenton.

Most of the data in this report comes from the U.S. Census Bureau, CAM Connect, or the New Jersey Kids Count report and related projects. The most recent data available is always presented, although the year varies according to the data being reported.

About the Legal Services of New Jersey Poverty Research Institute

Legal Services of New Jersey, located in Edison, is the central, coordinating office for the state's system of Legal Services programs, which provide essential legal aid—and access to the judicial system to resolve disputes—to people who cannot afford legal counsel for their civil legal problems.

LSNJ's Poverty Research Institute was established by LSNJ in 1997 to develop greater understanding and awareness of poverty's scope, causes, consequences and remedies, in order to address more effectively and efficiently the legal problems of those in poverty. It is the first and only entity exclusively focused on developing and updating information on poverty in the state. The PRI conducts systemic research on the incidence, effects and other aspects of poverty—as well as the relationships among poverty, work and public policy—and makes its findings available to the public. Its work is supported, in part, by a grant from the Fund for New Jersey.

Preparation of this Report

Melissa Quaal, senior researcher and policy analyst with the PRI, was the primary author of this report. She was assisted by Shivi Prasad, senior researcher and policy analyst, and Serena Rice, managing director. LSNJ hopes the information and perspectives will lend impetus to other current efforts to produce prompt and transformative change in Camden.

Melville D. Miller, Jr.
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Edison, New Jersey
April 2007

II. Profile of the City of Camden

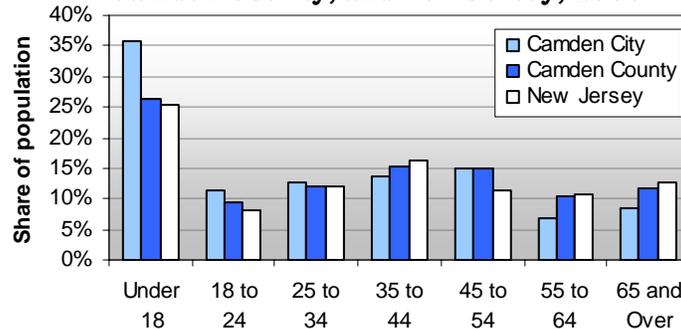
The most recent Census release drew attention to the city of Camden as the ‘poorest city in the nation’ and the social and economic crisis facing the city is widely acknowledged. The challenge posed by this reality is sharpened by Camden’s location in the midst of wealthy suburban communities, in the state with the highest median income in the nation. In order to provide a better understanding of the particular plight of the city of Camden, we compare data for the city to parallel data for the county and the state overall. The most recent population statistics, from 2005, show that Camden City had a population of 73,305, making up a little over 14 percent of the total population of Camden County.¹ However, as the data will indicate, the incidence of a variety of problems is disproportionately high in Camden City, given its share of the county population.

This profile begins with a quick overview of the city’s demographics, followed by statistics on poverty, comparing the city of Camden to the county and the state, and ends with a closer look at what it means to be poor in Camden.

Demographics

Demographically, the city of Camden is young. More than 35 percent of the total population of the city in 2005 was made up of children under the age of 18, while children accounted for around one-quarter of the population of both the county and the state. The percentage of adults over 55 in the city’s population was also smaller than that in the county and state as a whole.

Figure 1. Age of residents, Camden City, Camden County, and New Jersey, 2005

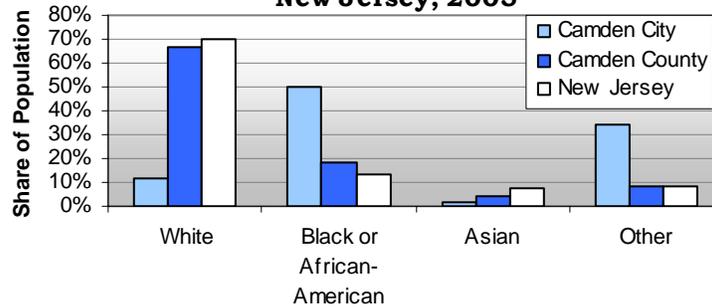


Source: U.S. Census Bureau, 2005 American Community Survey

The racial makeup of Camden City is markedly different from that of the county and state as a whole. While both the state and Camden County are mostly White, the city is mostly Black or African-American, with a substantially smaller share of White residents. (Information on the Hispanic/Latino population was not available. However, a forthcoming qualitative report from Rutgers University’s Bloustein School suggests a large number of Spanish-speaking immigrants coming to the city of Camden.)

¹ According to analysis of U.S. Census Bureau, 2005 American Community Survey, Table B01003.

Figure 2. Racial makeup of residents, Camden City, Camden County, and New Jersey, 2005

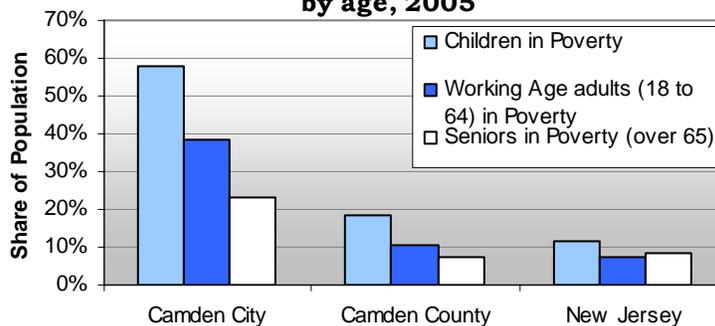


Source: U.S. Census Bureau, 2005 American Community Survey

Poverty

Overall poverty is much higher in Camden City than in the surrounding county and state, and this holds true for all age groups. Children in the city are more likely to live in poverty than those in the county and state. In 2005, more than 57 percent of the city’s children lived in poverty, compared to less than 20 percent of the county’s children and 12 percent of the children in the state. Working age adults are also much more likely to live below the federal poverty line in Camden City. Nearly two out of every five adults between 18 and 64 years old lived below the federal poverty line in Camden city in 2005, compared to around ten and seven percent in the county and state, respectively.

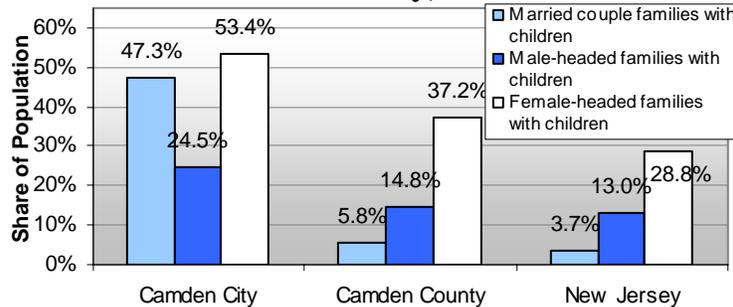
Figure 3. Share of population in poverty by age, 2005



Source: U.S. Census Bureau, 2005 American Community Survey

While trends in the county and state demonstrate the relative well-being of married couple families with children, data from 2005 show that in Camden City the rate of poverty among married couple families with children approached 50 percent and the rate of poverty among female-headed families was 53 percent. Poverty rates for all family types living in the city of Camden surpassed those of their counterparts in the county and state overall (see Figure 4).

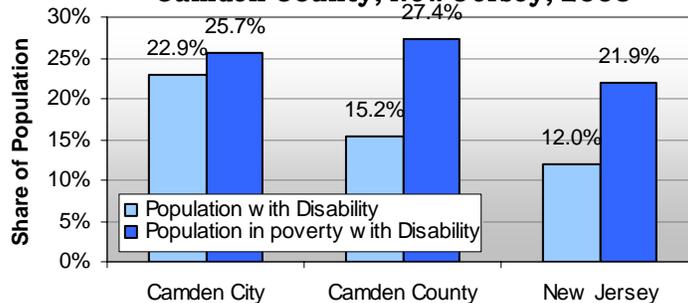
Figure 4. Poverty rates by family type, Camden City, Camden County, and New Jersey, 2005



Source: U.S. Census Bureau, 2005 American Community Survey

A very high share of Camden City’s population as a whole is living with a disability and this percentage is even slightly higher for Camden City’s population living with incomes below poverty². In 2005, around 22 percent of the city’s population, lived with a disability. In contrast, around 15 percent of the entire population of Camden County and 12 percent of the state had disabilities. While more than one-quarter of the City’s residents with poverty-level incomes were living with a disability in 2005, a rate slightly higher than the prevalence of disability in Camden City’s overall population, the difference in the rate of disability between these two population groups is not nearly as significant in Camden City as in Camden County and the state overall. This is likely due to the fact that both disability and poverty are so much more prevalent in Camden City than in the surrounding regions, so that poverty is much more likely for the population without disabilities. The relatively low percentage of Camden City residents who are elderly, a population that has higher rates of poverty and disability in the state as a whole, may also be a factor.

Figure 5. Share of population with a disability by poverty status, Camden City, Camden County, New Jersey, 2005

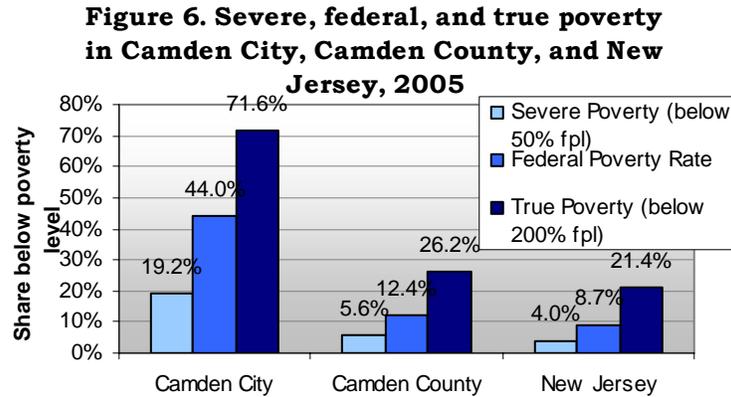


Source: U.S. Census Bureau, 2005 American Community Survey

² The disability figures are calculated for the population over the age of five years, due to the fact that few disabilities are diagnosed before this age.

Poverty in Camden—A Closer Look

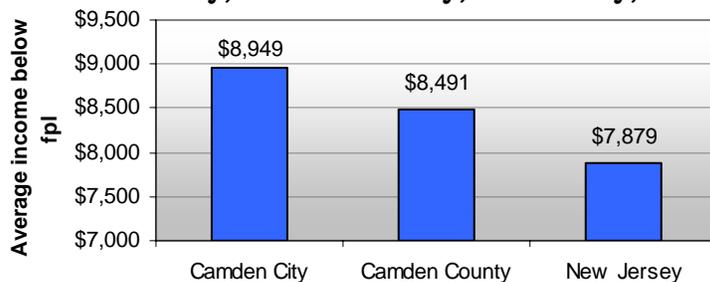
It is important, when discussing poverty, to recognize the different levels or categories of poverty. Severe poverty is a category used by the U.S. Census Bureau to identify persons living with less than 50 percent of poverty-level income. In 2005, for a three-person family, severe poverty was defined as an annual income below \$7,868. In the city of Camden, nearly one out of every five people (20%) was living in severe poverty in 2005. In comparison, around six percent of Camden County residents and four percent of residents statewide lived in severe poverty. Looking at those living at less than 100% of the federal poverty level in 2005 (e.g., \$15,735 for a three-person family), the rates were 44 percent in the city of Camden, 12 percent in Camden County, and 8.7 percent for the state (see Figure 6). A more realistic picture of the share of persons living with less income than it takes to get by in a high-cost state is provided by using 200% of the federal poverty level as a measure of “true poverty.” In the city of Camden, more than 70 percent of the population lives in true poverty (e.g., at an income level below \$31,470 for a three-person family in 2005).



Source: U.S. Census Bureau, 2005 American Community Survey

The poverty gap, also called the average income deficit, provides additional insight into how deep poverty is within a population. It measures the average amount of money needed by a family living in poverty in order to raise actual income to the federal poverty line. Figure 7 shows that, in the city of Camden, the average family living in poverty needed nearly \$9,000 in additional income to reach the federal poverty line in 2005, a deficit \$2,000 larger than the statewide number and nearly \$500 larger than the county average.

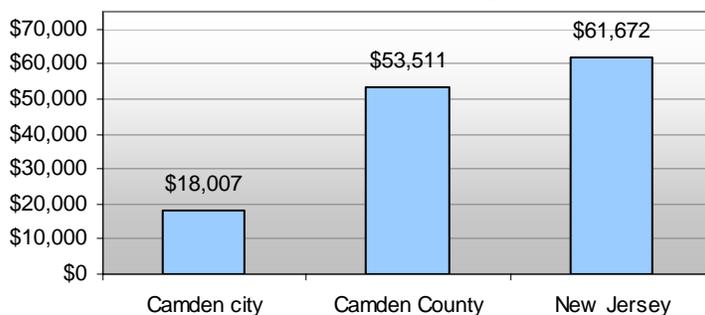
Figure 7. The poverty gap: average income deficit for all families, Camden City, Camden County, New Jersey, 2005



Source: U.S. Census Bureau, 2005 American Community Survey

The median household income in Camden City was just over \$18,000 in 2005—less than the federal poverty level for a family of four (\$19,971)—while the county median household income is nearly three times as high, at \$53,511. The statewide median household income was even higher, at around \$61,000.

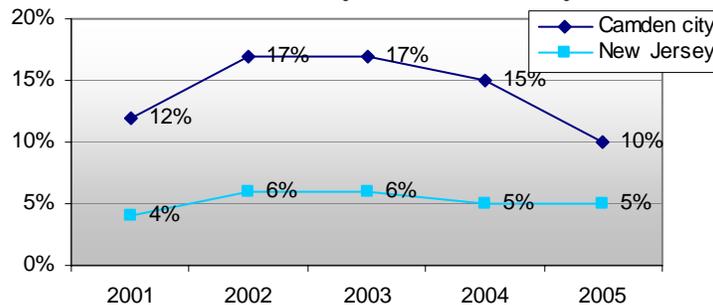
Figure 8. Median household income, 2005 (income in 2005 inflation-adjusted dollars)



Source: U.S. Census Bureau, 2005 American Community Survey

The job market for people seeking employment in the city of Camden is clearly depressed. The unemployment rate in the city has remained consistently two to three times higher than that of the state from 2001 to 2005 (see Figure 9).

Figure 9. Unemployment rate, 2001-2005 for Camden City and New Jersey



Source: City Kids Count Data 2006

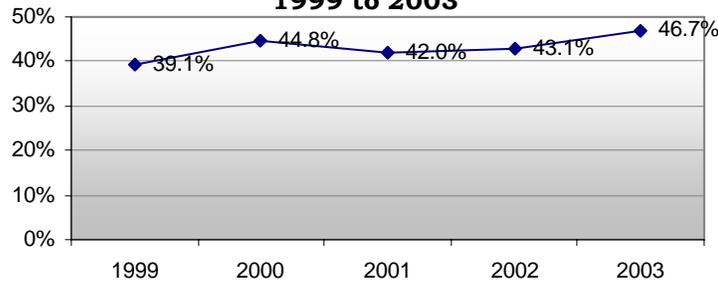
III. Health Care

The health of its residents is a critical component of the overall well-being of a city. While data is limited at the city level regarding health care access and outcomes, the data available suggests disturbing trends: a high use of emergency health care services and poor child health indicators. Data on household income also suggests that a disproportionate share of Camden City's population could benefit from an expansion of eligibility for NJ FamilyCare.

In 2003, Camden City residents made 56,985 visits to an emergency room. Although many of these visits were likely made by the same patient on different occasions, this rate of emergency room use for a city with a population of around 73,000 suggests a disproportionately high level of emergency room use.

Infant deaths in Camden City accounted for nearly half of all infant deaths in Camden County in 2003 and demonstrated an upward trend between 1999 and 2003. According to data from the New Jersey Department of Health and Senior Services, Center for Health Statistics, the city of Camden had a rate of 16.4 infant deaths per 1,000 births in 2003, compared to a statewide rate of 5.7.

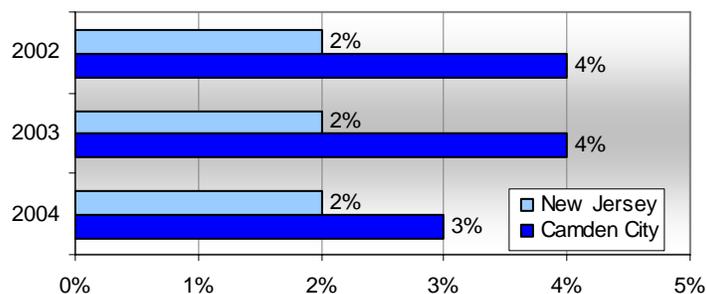
Figure 10. Infant mortality rate: infants who died before their first birthday, Camden City as a percent of county, 1999 to 2003



Source: City Kids Count Data 2006 and New Jersey Kids Count

In 2002 and 2003, the percentage of children in Camden City poisoned by lead before their third birthday was twice as high as the statewide figure. Rates remained above the statewide level in 2004 (see Figure 11).

Figure 11. Percent of children aged 6 to 29 months that are poisoned by lead, Camden City and New Jersey, 2002-2004



Source: City Kids Count Data 2006

The state health insurance program, NJ FamilyCare, currently significantly limits enrollment for adults. Single adults can only receive coverage if their income falls below 26% fpl and parents are only eligible if their income falls below 115% fpl (to be raised to 133% fpl this fall). The legislation that originally authorized parental health coverage set eligibility at 200% fpl. While data is not available at the 133% fpl income level or exclusively for the adult population, the data available (Figure 12) shows that 22 percent of the Camden City population had an income level between 125% and 200% fpl in 2005, compared to 10.7 percent and 9.7 percent for the county and state, respectively. The city's population with income below poverty (44%) is similarly high compared to the county and state. This suggests that the positive impact of an expansion of NJ FamilyCare coverage would be significantly greater in Camden City.

Figure 12. Number of persons at different poverty thresholds and percent of total population, Camden City, Camden County, New Jersey, 2005

	Camden City	Camden County	New Jersey
Under 100% fpl	32,201 (44.0%)	62,898 (12.4%)	738,969 (8.7%)
100% to 124% fpl	4,097 (5.6%)	15,817 (3.1%)	256,606 (3.0%)
From 125 to 199% fpl	16,145 (22.0%)	54,145 (10.7%)	823,997 (9.7%)
200% fpl and above	20,816 (28.4%)	373,670 (73.8%)	6,680,679 (78.6%)

Source: U.S. Census Bureau, 2005 American Community Survey

IV. Work and EITC

For many, work provides an opportunity to achieve self-sufficiency. The federal and state Earned Income Tax Credit (EITC) programs, aimed at rewarding work and supplementing the income of low-income workers, are important supports that enhance the power of work to help the low-income population. Their level of use can indicate the degree to which current job opportunities fail to lift people out of poverty. The level of educational attainment of its adult population and the types of employment available in Camden are also important elements of the city's employment context.

Both the state and federal EITC are important supports for Camden City residents. The most recent data on state EITC filers shows that Camden City residents made up a majority of those filing for state EITC within Camden County in 2001 and 2002.

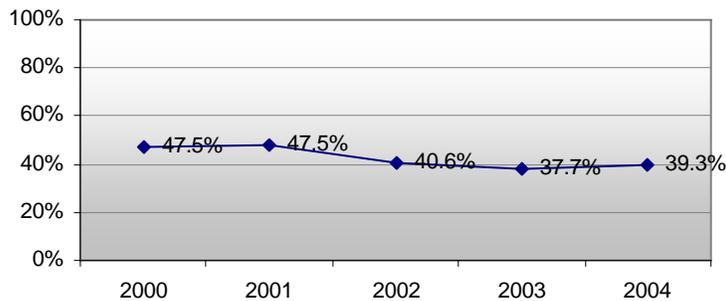
Figure 13. State EITC filers, Camden City as a percent of the county, 2001-2002



Source: Camden Kids Count 2004 and New Jersey Kids Count 2006

Camden City residents are also over-represented among federal EITC filers. Over one-third of all federal EITC filers within Camden County come from Camden City. The contrast is not quite as dramatic for federal EITC benefits because income eligibility thresholds are somewhat higher for the federal benefit—up to a little over \$35,000 in 2004, depending on family size, compared to the \$20,000 state eligibility threshold.

Figure 14. Federal EITC filers, Camden city as a percent of county, 2000 to 2004



Source: City Kids Count Data 2006 and New Jersey Kids Count 2006

Over half of Camden City households in 2005 had incomes below \$20,000 (the current state eligibility threshold) and a higher share of households in Camden City had incomes between \$20,000 and \$35,000 (just under the federal threshold for single-parent families) than in the county or state as a whole.

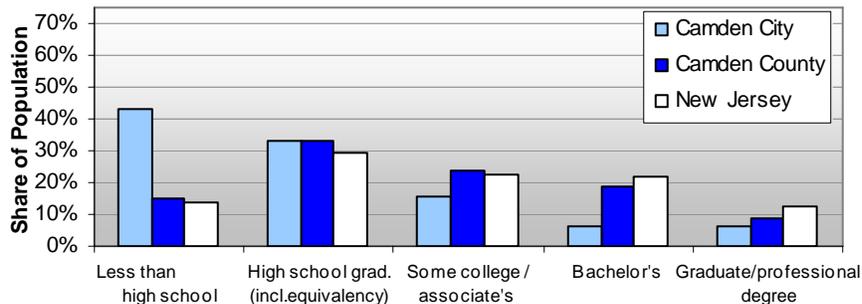
Figure 15. Percent and number of households by income bracket, 2005

	Camden city % (#)	Camden County	New Jersey
Less than \$20,000	52.1% (13,758)	19.8% (37,826)	15.5% (486,299)
\$20,000 to \$24,999	5.9% (1,570)	4.2% (8,062)	4.3% (134,606)
\$25,000 to \$29,999	4.6% (1,218)	4.7% (8,929)	4.0% (127,086)
\$30,000 to \$34,999	5.9% (1,549)	4.1% (7,881)	4.3% (135,097)

Source: U.S. Census Bureau, 2005 American Community Survey

In contrast to the county and state, a large share of Camden City adults (age 25 and older) has limited educational attainment. This restricts opportunities for higher-paid employment. Most notable is the disparity in the proportion of those with less than a high school diploma: 43 percent of city residents in 2005 fit that category, compared to 15 percent of county residents and 14 percent statewide. An additional one-third of city residents had a high school degree with no further education, meaning that the formal education of nearly three-quarters of the city’s residents is limited to a high school diploma or less.

Figure 16. Share of adult population (25 and over) by educational attainment, Camden City, Camden County, and New Jersey, 2005



Source: U.S. Census Bureau, 2005 American Community Survey

Figure 17 identifies the top ten occupations, by the number of those employed, within the entire County of Camden, along with the median hourly wage. While county-wide occupations don’t provide a focused picture of job prospects for Camden City residents, they offer at least a broad perspective on opportunities in the area. The median hourly wage for most of these top ten occupations was

less than \$12 in 2002, and for two of them it was just slightly higher than \$8. Only three jobs—highlighted in bold—had relatively high median hourly wages. They also require higher levels of education, which, as was indicated in an earlier chart, many Camden City residents lack.

Figure 17. Camden County top ten occupations with median hourly wage, 2002		
Occupational Title	Camden County Top 10 Occupations with the Most Employment, 2002	Median Hourly Wage
Retail Salespersons	6,750	\$9.90
Registered Nurses	6,650	\$27.95
Cashiers	6,100	\$8.10
Office Clerks, General	5,600	\$11.65
Secretaries, Except Legal, Medical, and Executive	4,350	\$15.10
Child Care Workers	4,150	\$8.05
Combined Food Preparation and Serving Workers, Including Fast Food	3,700	\$7.05
Bookkeeping, Accounting, and Auditing Clerks	3,650	\$15.50
Laborers and Freight, Stock, and Material Movers, Hand	3,650	\$11.05
Nursing Aides, Orderlies, and Attendants	3,350	\$11.20

Source: New Jersey Department of Labor, State Data Center

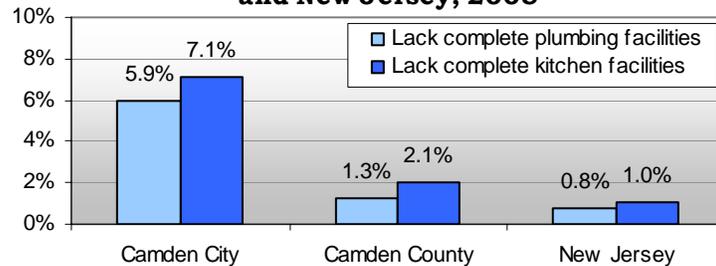
V. Housing

For Camden City residents, as with all New Jersey residents, secure and affordable housing provides the foundation for many other life pursuits. The following profile of housing data looks at the depressed housing market in the city, its housing costs and ownership patterns, and the concentration of racial and economic groups within Camden to illustrate the challenge of securing this foundation in the city.

Depressed Housing Market

A higher share of housing units in the city of Camden lacks essential components than those in the county and state as a whole. Six percent of housing units lacked complete plumbing facilities while seven percent lacked complete kitchen facilities in 2005.

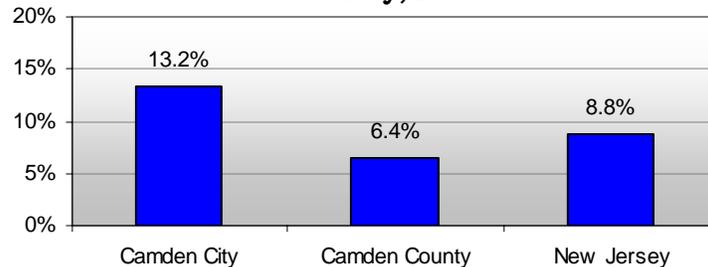
Figure 18. Share of all housing units that lack complete plumbing and kitchen facilities, Camden City, Camden County, and New Jersey, 2005



Source: U.S. Census Bureau, 2005 American Community Survey

Many housing units remain vacant in the city of Camden, with a 13 percent vacancy rate in 2005, compared to approximately 6.5 percent and 8.8 percent for the county and the state, respectively.

Figure 19. Share of vacant housing units, Camden City, Camden County, and New Jersey, 2005

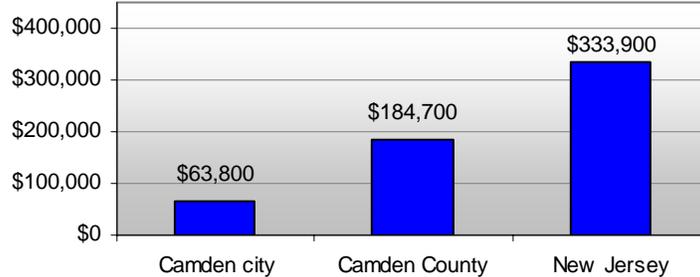


Source: U.S. Census Bureau, 2005 American Community Survey

The depressed housing market is particularly evident when looking at the median values of owner-occupied housing in the city, county and the state. While the statewide median housing value in 2005 was greater than \$300,000

and the county median was not far below \$200,000, the city had a median home value of less than \$65,000.

Figure 20. Median value of owner-occupied housing, Camden City, Camden County, and New Jersey, 2005

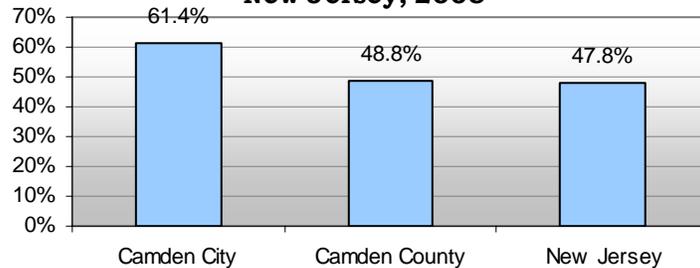


Source: U.S. Census Bureau, 2005 American Community Survey

Housing Costs and Ownership Patterns

Despite the depressed housing market conditions, more than 60 percent of Camden City families living in rental housing were cost-burdened in 2005, meaning they pay more than 30 percent of their income toward their rent. Fewer than half of Camden County renters and renters statewide were cost-burdened—still a substantial share but not as dire a situation as that of Camden City residents.

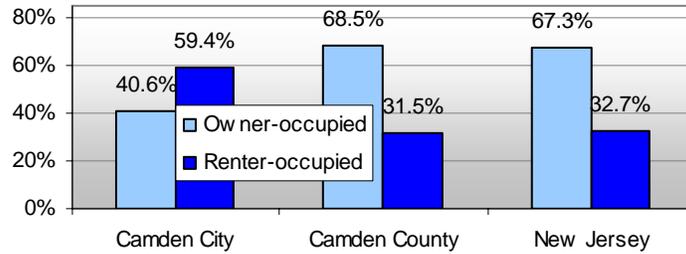
Figure 21. Cost-burden: gross rent at 30 percent or more of household income, Camden City, Camden County, New Jersey, 2005



Source: U.S. Census Bureau, 2005 American Community Survey

Almost six out of every ten housing units in the City of Camden were occupied by a renter in 2005, while around 40 percent are owner-occupied. The reverse is true both for the county of Camden and for the state as a whole, where close to 70 percent of housing units were owner-occupied and just over 30 percent were renter-occupied.

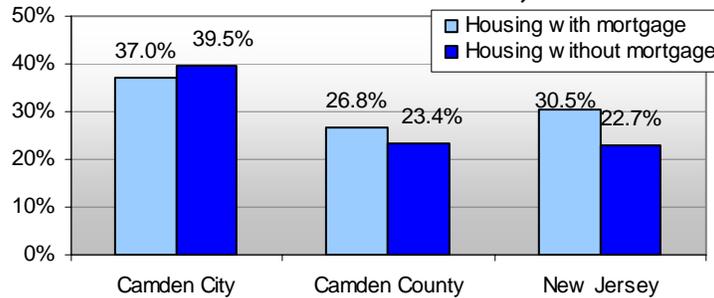
Figure 22. Share of housing that is renter-occupied and owner-occupied, Camden City, Camden County, New Jersey, 2005



Source: U.S. Census Bureau, 2005 American Community Survey

Selected monthly owner costs are defined as the sum of payments for mortgages, real estate taxes, various insurances, utilities, fuels, mobile home costs, and condominium fees. The homeownership-related costs provide a portrait of the degree to which households are burdened by the expense of homeownership. In 2005, in the city of Camden, between 37 and nearly 40 percent of households spent 35 percent or more of their income on these home-related costs.

Figure 23. Share of selected monthly owner costs that make up 35 percent or more of household income, 2005



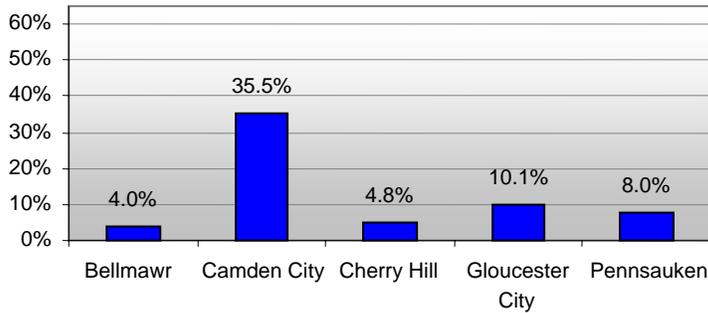
Source: U.S. Census Bureau, 2005 American Community Survey

Concentration Patterns

The concentration of low-income persons and people of color within the city of Camden is extreme compared to the rest of the county and the cities that surround it, and helps explain the indicators of disparity that suggest a *de facto* racial and economic segregation within the county.

A comparison of cities in Camden County, in terms of the share of the population living below the federal poverty level, shows that the poverty rate in the city of Camden in 1999 was greater than 35 percent, in stark contrast to neighboring cities which had poverty rates between 4 percent and 10 percent.

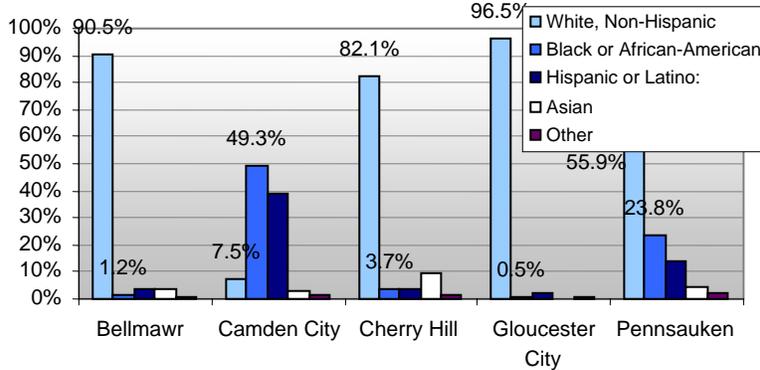
Figure 24. Share of population below federal poverty level for selected cities in Camden County, 1999



Source: U.S. Census Bureau

In addition to economic segregation, racial concentration is also evident when comparing the city of Camden to other cities in Camden County. While Bellmawr, Cherry Hill, Gloucester City, and Pennsauken were composed of mostly White residents, only 7.5 percent of Camden City residents were White in 2005. Additionally, nearly 50 percent of Camden City residents were Black or African-American, while almost 40 percent identified themselves as Hispanic or Latino.

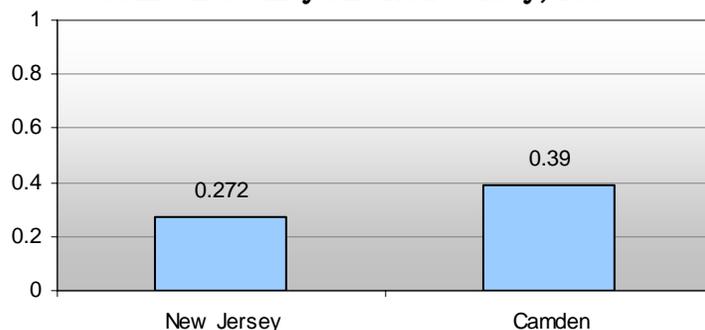
Figure 25. Racial and ethnic makeup of selected cities in Camden County, 1999



Source: U.S. Census Bureau

The contrast between concentration patterns in Camden City and those in surrounding cities helps to explain the calculation of a high level of economic segregation within Camden County. According to the Economic Dissimilarity Index, nearly 40 percent of families with annual incomes below \$15,000 in 1999 would need to change residences in order to achieve an equal distribution of low-income families across the county and eliminate economic segregation. As well, Camden County's economic division is more extreme than that across the whole state.

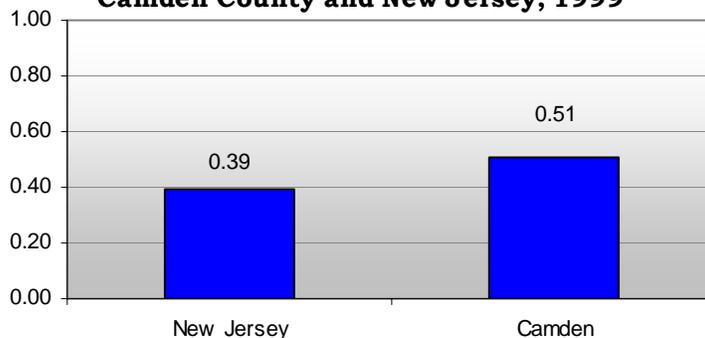
Figure 26. Economic dissimilarity index, Camden County and New Jersey, 1999



Source: U.S. Department of Health and Human Services, Agency for Healthcare Research and Quality

Similarly, the Racial Dissimilarity Index from 1999, which measured the White/Non-White distribution within the county of Camden and the state of New Jersey, reflects the sharp contrast between the racial make-up of Camden City and that of selected surrounding cities. The index of .51 means that more than half of Camden County residents of color would need to move to residences in areas that are currently disproportionately White in order to eliminate racial segregation.

Figure 27. Racial dissimilarity index, Camden County and New Jersey, 1999



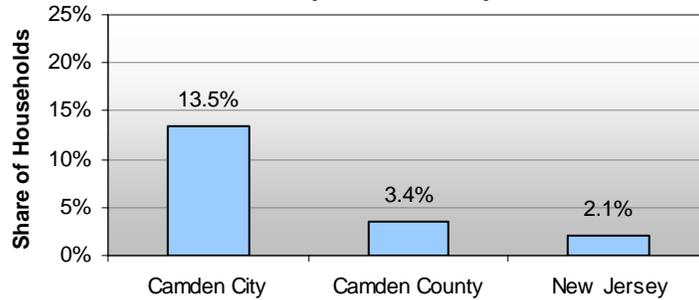
Source: U.S. Department of Health and Human Services, Agency for Healthcare Research and Quality

VI. Welfare

For many low-income families, cash public assistance provides the necessary funds to pay for day-to-day bills. In a city like Camden, with low educational attainment and few high-paying job opportunities, this assistance can be vital. The data below highlight both households and children receiving public assistance in the city of Camden, compared to the county and state.

A higher proportion of households in Camden City rely on cash public assistance income than in Camden County and the state as a whole.

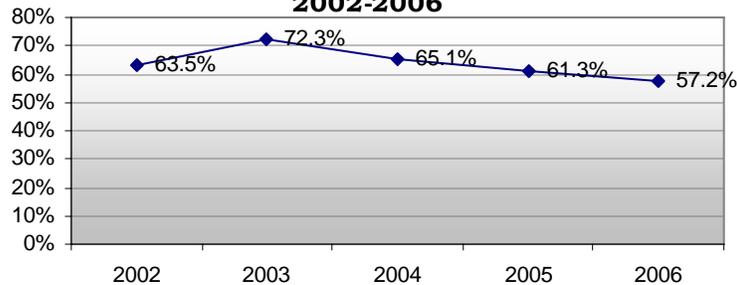
Figure 28. Share of households with public assistance income, Camden City, Camden County, New Jersey, 2005



Source: U.S. Census Bureau, 2005 American Community Survey

A disproportionate number of children in the city of Camden also rely on public assistance income, compared to their counterparts in the rest of the county. Camden City children make up more than half of all children on welfare in Camden County.

Figure 29. Children receiving welfare, Camden City as a percent of county total, 2002-2006



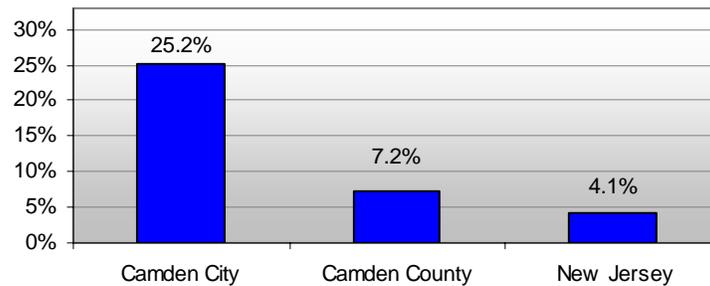
Source: New Jersey Kids Count 2006 and New Jersey City Kids Count 2006

VII. Food and Nutrition

Food Stamps, WIC nutritional benefits, and free or reduced school lunch are important components of the safety net for low-income families. The following data quantifies the utilization of these important programs by families and households in the city of Camden and demonstrates both the disproportionate need for food assistance in the city and the importance of this assistance for a broad spectrum of the population, including children and adults, workers and people with disabilities.

Many Camden City residents rely on the assistance that is provided through the Food Stamps program. More than 25 percent of all households in Camden City received food stamps in 2005, compared to slightly more than four percent of households statewide.

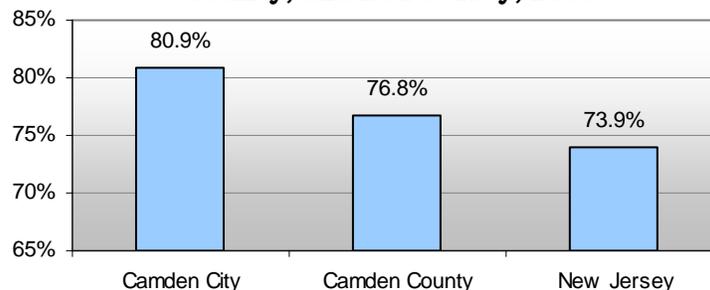
Figure 30. Share of households receiving food stamps in Camden City, Camden County, and New Jersey, 2005



Source: U.S. Census Bureau, 2005 American Community Survey

A majority of families receiving food stamps include a family member who is employed. As Figure 31 shows, this is particularly the case in the city of Camden, where eight out of every ten families receiving food stamps included an employed family member in 2005.

Figure 31. Families receiving food stamps with a worker, Camden City, Camden County, and New Jersey, 2005

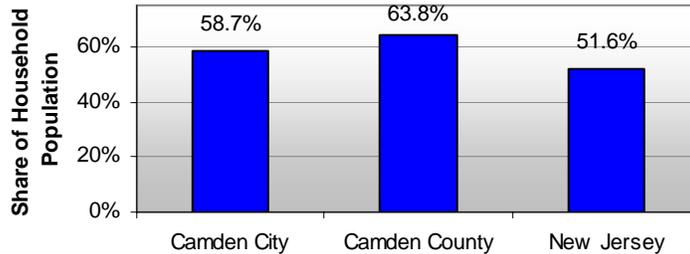


Source: U.S. Census Bureau, 2005 American Community Survey

Many households receiving food stamps also include a household member with a disability. This is true for the city of Camden, the county and the state,

suggesting that people living with a disability rely on this food assistance to an even greater degree than the able-bodied population.

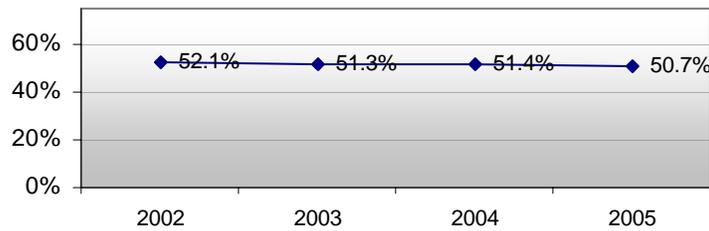
Figure 32. Households receiving food stamps that include a household member with a disability, Camden city, Camden County, New Jersey, 2005



Source: U.S. Census Bureau, 2005 American Community Survey

Camden City women, infants and children receive WIC nutritional benefits at a level disproportionate to their share of the county population, as is evident in Figure 33. They made up over half of all WIC users in the county between 2002 and 2005, while the total population of Camden City was only 14 percent of the total county population.

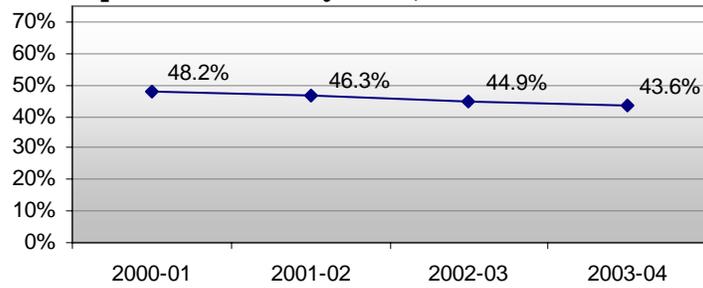
Figure 33. Women, infants, and children receiving WIC nutritional benefits, Camden City as a percent of county total, 2002 to 2005



Source: City Kids Count Data 2006 and New Jersey Kids Count 2006

More than two out of every five Camden County children receiving free or reduced-price lunch from the 2000-01 to 2003-04 school years were students in the city of Camden (see Figure 34).

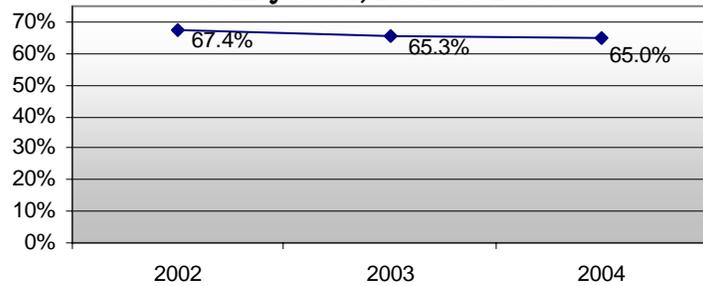
Figure 34. Children receiving free or reduced price lunch, Camden City as a percent of county total, 2000 to 2004



Source: City Kids Count Data 2006 and New Jersey Kids Count 2006

Nearly two-thirds of children receiving food stamps within the county of Camden between 2002 and 2004 were children living within the city of Camden. Again, this is a striking finding, given that, in 2005, the entire population of Camden City made up only 14 percent of the county population.

Figure 35. Children receiving food stamps, Camden City as a percent of county total, 2002 to 2004



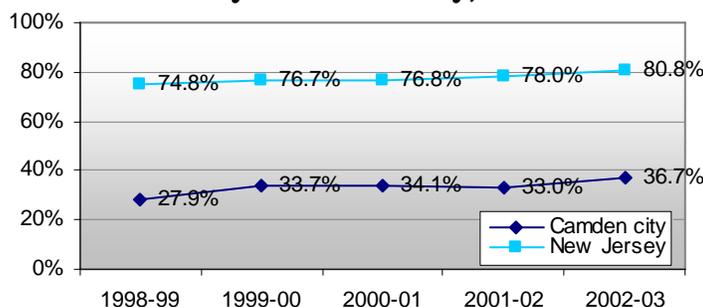
Source: City Kids Count Data 2006 and New Jersey Kids Count 2006

VIII. Education

As previous data indicated, educational attainment in the city of Camden is low relative to the rest of the state and the county, suggesting another key issue that must be addressed in the long term to fully respond to the city's challenges.

Camden City's graduation rate is alarmingly low, relative to that of the state. While the overall student graduation rate in the 2002-03 school year was 80 percent statewide, the graduation rate for Camden City students was only 40 percent. Thus, 60 percent of students in this cohort failed to acquire a high school diploma. On the positive side, Figure 36 reveals an upward trend, with a slightly higher percentage of Camden City students graduating in 2002-2003 than in previous years.

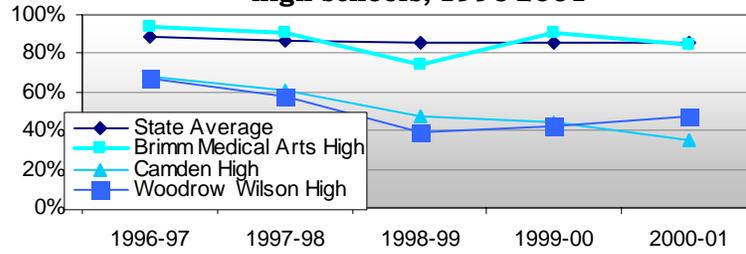
Figure 36. Student graduation rate, Camden City and New Jersey, 1998-2003



Source: Camden Kids Count 2004

Trends for student scores also reflect the poor standing of many Camden City public school students. In the 2000-2001 school year, more than 80 percent of all students in the state scored at least proficient on the average of their math, literacy, and science scores. In contrast, fewer than 40 percent of students at Camden High and Woodrow Wilson High scored at least proficient on the same tests (see Figure 37 below). Brimm Medical Arts High, located in Camden City, is a magnet school focused on the medical professions, with competitive selection criteria. Students at Brimm Medical Arts show proficiency scores as high as those of students statewide.

Figure 37. Share of students scoring proficient in math, literacy, and science (average), Camden City and New Jersey high schools, 1996-2001



Source: CAMConnect, Camden Facts, 1990-2000 from Camden City Board of Education

IX. Policy Recommendations

1. Increase cash public assistance grant amounts

Cash public assistance grants have remained at the same level since 1987, despite cost increases due to inflation. A family of three gets only \$424 *per month*.

- Camden families rely on cash public assistance at a higher rate than average state residents; this decline in the real value of cash public assistance grants has a particular impact on the residents of Camden.

In order to assist Camden residents in achieving economic self-sufficiency, the cash amount should be raised by 10 percent as a first step. The program should also consider adding a housing component; increasing the overall level of assistance, including cash and in-kind benefits; and establishing a level of assistance to all recipients that is pegged at 85% of the state Standard of Need.

2. Ensure housing security for Camden residents by increasing the State Rental Assistance Program

Increasing rental assistance would have a significant impact on Camden residents, of whom a majority is renters.

- Many struggle to cover their rent, as is evidenced by the fact that a majority (61%) were cost-burdened in 2005, meaning they pay more than 30 percent of their income toward rental costs.
- Camden City is also home to a larger share of substandard housing units than either the county of Camden or the state, with around 7 percent lacking complete kitchen facilities and 6 percent lacking complete plumbing facilities in 2005.

State rental assistance increases options for city residents to avoid substandard housing and alleviate cost burden, thereby increasing the stability of their housing and the income available to meet other basic needs.

3. Help ensure greater health and nutrition for Camden City residents by increasing state food assistance

Disproportionate reliance on food assistance programs in Camden City, relative to the surrounding area, and the utilization of this assistance by a variety of population groups, indicate the high level of need for such assistance.

- Nearly a quarter of Camden City residents relied on food stamps in 2005 and more than 80 percent of families receiving food stamps included an employed family member.

4. Increase the health and well-being of Camden City families by expanding eligibility for NJ FamilyCare to parents at 200% of fpl and single adults at 100% of fpl

The information on health care access and outcomes for Camden City suggests the need for increased access to consistent, non-emergency room health care.

- Nearly 60,000 trips were made to an emergency room in 2003, the year for which the most recent data is available, suggesting an over-reliance on emergency health care.
- Child health outcomes are also very poor in Camden City, compared to those in the county. Analysis of income data also reveals that a relatively high portion of Camden City residents would be likely to benefit from an expansion of eligibility for NJ FamilyCare, which would have the potential to impact adult access to regular health care, as well as increasing enrollment of eligible children when their parents enroll.

5. Reward the working families of Camden by increasing the threshold for eligibility for state EITC to the same level as that for federal EITC

Rewarding work through the state EITC by broadening eligibility, as proposed in the Governor's budget, could have a disproportionately positive impact on the families and individuals living in Camden City.

- More than half of the households in Camden City had incomes below \$20,000 and many more had incomes below \$35,000 in 2005. An increase in the state EITC threshold to match that of the federal EITC could benefit more than 4,000 additional households in the city of Camden.
- Camden City residents have lower educational attainment than those in the rest of Camden County, which restricts their access to higher-paying jobs.
- Camden City residents also made up over half of all county EITC filers in 2002.



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