PRINCETON

DEPARTMENT OF HUMAN SERVICES



Community Needs Assessment

2014

Prepared by: Elisa Neira, MSW Executive Director Diana Alvarez, Research Consultant Princeton Human Services Commission

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Princeton Government

Mayor Liz Lempert Council Members

Heather Howard, Human Services Commission Liaison

Municipality of Princeton

Princeton Administration

Princeton Human Services Commission

Ross Wishnick, Chair Leticia Fraga, Vice-Chair Elizabeth Bidwell-Bates

Laura Encinas Robert Hacket John Heilner Anastasia Mann Thomas Parker Paul Rorem Larry Spruill

Community Needs Assessment Advisory Committee

Ross Wishnick

Princeton Human Services Commission, Chair

Leticia Fraga

Princeton Human Services Commission, Vice-Chair

Gabriela Nava

PhD Research, Evaluation, and Community Outreach Specialist

> Veronica Olivares Princeton Recreation Commission

Dr. Joann Cunningham Anthropology Professor at William Paterson University

Alvin McGowen, Princeton Affordable Housing Board, Chair

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Corner House

Princeton Affordable Housing Princeton Health Department

Princeton Fire and Safety Department

Princeton Police Department

Princeton Senior Resource Center

Princeton Housing Authority

Princeton Community Housing

Princeton Public Schools

Princeton Public Library

Princeton Clergy Association

Crisis Ministry

HiTOPS

LALDEF

Latinos en Progreso

YMCA

YWCA

Princeton Nursery School

Princeton University PACE Center

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Initiative (CBLI)

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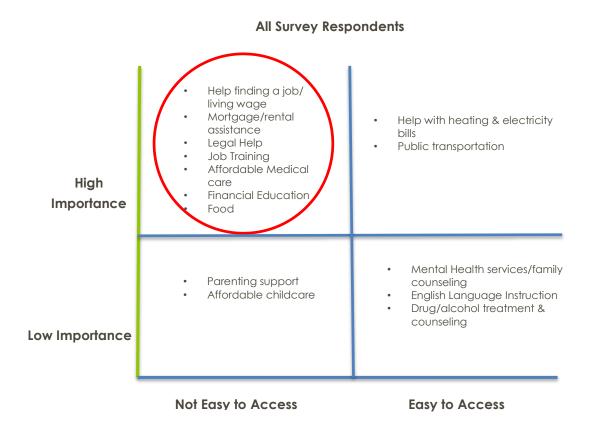
Executive Summary

In 2014, The Princeton Department of Human Services conducted a community needs assessment of low-moderate income households to better understand the needs of Princeton residents and to effectively plan for service delivery based on service gaps and need for additional services. This report is based on the results of a comprehensive survey of low-moderate income residents representing 204 low-moderate income households. The household respondents included 450 persons (335 adults and 115 children). In addition, focus groups were conducted with 22 households from four different population groups: singles, seniors, English-speaking families, and Spanish-speaking families.

The areas of focus for the survey included: housing, food, healthcare, employment, transportation, legal matters and safety. The survey asked respondents to rate 14 different community-based services on a *scale of importance* and on a *scale of availability*. Based on the results from all survey respondents, services that are *very important* and *hard* to access for many low-moderate income households were in the areas of employment services, housing assistance, food assistance, financial education, affordable medical & dental care and legal help. For the purposes of this study, these services that are *very important* to a household and *hard to access* will be identified as *Extreme Service Gaps*.

The survey found extreme gaps in the following services: help finding a living wage job (44% of households), job training (39% of households), affordable medical care (34% of households), financial education (33% of households), mortgage/rental assistance (31% of households), legal help (29% of households and food (26% of households).

Figure 1: Summary of Importance and Accessibility of Services analysis



Employment Services

An extreme service gap was found when respondents were asked about employment services, particularly services to help them finding jobs that provide living wages and job training. The survey revealed that 44% of the respondents found help finding a living wage job and 39% job training to be very hard to access and extremely important to their households. At the time of the survey, 21% of the respondents were unemployed and seeking work.

Housing Assistance

Though 53% of respondents rated rental assistance as extremely important to their household, only 15% said they had received rental assistance in the past year. The following situations were experienced by participants in the last 12 months: 24% shared housing with another household due to cost, 20% moved in the last year due to high housing costs, 4% were evicted from their housing, and 2% were homeless at the time of the survey. Overall, 16% of survey respondents noted they had been homeless at some point in their lifetime, loss of employment was reported as the leading cause (41%).

Food Assistance

The majority of respondents reported that food availability in their households has lessened significantly as a state budget cuts to food stamp programs. The survey found that 40% of respondents have had to cut the size of their meals or skip meals during the last year because there wasn't enough money. In Princeton, local community organizations have supplemented federal food assistance programs through food pantries and meal distribution programs. Of the population surveyed, 35% of respondents had used food banks or pantries in the last 12 months, and 18% of those reported having used them at least once per month.

Financial Education

An extreme service gap was found when respondents were asked about financial education. The survey revealed that 33% of the respondents found such services to be very hard to access and extremely important to their households. At the time of the survey, 31% of the respondents said they used financial planning or budgeting techniques in the household. Overall, 30% of the respondents said that their financial situation was worse than the previous year.

Medical and Dental Care

The need for affordable medical and dental care is reflected in the significant number of respondents who postponed needed care due to costs: 32% of respondents had postponed medical care and 47% had postponed dental care. Out of these respondents that indicated having to postpone dental care, 54% were insured and 46% were uninsured; of those who indicated having to postpone medical care 56% were insured and 44% were uninsured.

Legal Matters and Safety

An extreme service gap was found when respondents were asked about legal help. The survey revealed that 29% of the respondents found legal services to be very hard to access and extremely important to their households. At the time of the survey, 16% of the respondents had been unfairly treated at work or school and 21% of the respondents needed legal help in the past year.

Parenting Support and Child Care

Overall, childcare and parenting support services scored low in terms of both importance and accessibility. Out of the household surveyed 30% were households with children. Out of these households, 25% expressed an extreme service gap for childcare and 10% for parenting support services.

Other Services

The other services that had below average importance score were perceived to be relatively easy to access, on average, for this sample. They included: English as a second language (19% of households), mental health counseling (19% of households) and drug and alcohol treatment (13% of households).

Focus Groups

In general, the focus groups participants agreed with the same high priority needs as the survey respondents:

Singles and families both emphasized on the need for job training and career development in order to obtain jobs that can pay them living wages. They noted the need for funding to assist with certification and/or exam fees in order to be more competitive in the job market. Singles, families and Spanish-speaking families all agreed on the lack of living wage jobs in Princeton.

Another area of concern for these three groups was transportation. Most of the participants in the families and Spanish-speakers group were employed part-time. They noted the need to travel outside of Princeton for better job opportunities, resulting in longer commutes. They revealed feeling "stuck" at these part-time jobs due to time restrictions with commuting from one job to the next.

One specific concern for the participants in the families group was their children's education. The African-American and Spanish-speaking families participants felt that their children are not given the same opportunities to take higher-level courses as other children in the school have.

The senior and disabled participants particularly struggle with making ends meet month to month. Most are on fixed incomes such as Social Security, pensions or disability payments. All agreed that their incomes are not enough to cover is the monthly cost of rent, utility payments and food. Their budget is spent on paying for food and shelter, which leaves them with very money for other necessities such as clothing and toiletries, they also believe that in general, families with children are more likely to be able to access services, especially food assistance. They stated that most services are targeted more for families than there are for singles.

Participants from all groups agreed that food assistance is widely available; however, participants would like to have more options for fresh fruits and vegetables. Some participants, in particular the senior participants, have strict diets due to medical conditions that require them to eat certain foods that are not easily available at food pantries. Most participants in the singles, families, and senior/disabled group had significantly struggled with electricity bill payments during the cold months.

Not all low-moderate income populations had the same experiences accessing services. For the Spanish-speaking families, language had been a barrier when service providers did not employ Spanish-speaking staff. Other unique concerns for this group included their feelings about discrimination at the workplace. Most participants believed that they were paid less than their white counterparts for performing the same job duties. Housing was also a major concern for this group. Most of the participants revealed the poor housing conditions they "have to accept" due to the necessity of living locally. Also, having to share housing costs with other individuals or families in order to afford the high costs of rent.

Background

Princeton Human Services Department

Mission Statement

Through advocacy, leadership, and collaboration, the Department of Human Services helps to improve the quality of life of individuals in our community who are vulnerable, economically disadvantaged, or otherwise in need. The Department of Human Services coordinates and administers programs and services to the various population groups in need. The scope of services supported and provided by the Human Services Department includes programs that assist residents with limited income and resources in the areas of financial assistance, employment, housing and emergency assistance. The department also serves the community as an information and referral source for residents in need of various services.

The services and programs offered and supported by the department are listed as follows:

General Assistance (GA): the department provides GA to single adults and/or childless couples who have limited income/resources. This assistance is given in the form of cash assistance, rental and utility assistance, and emergency assistance. In addition, the department provides case management to all GA clients and provides referrals for Mental Health/Substance Abuse treatment as needed. The average caseload is 40 clients.

Summer Youth Employment Program (SYE): SYEP provides employment opportunities for youth, ages 14—17 that reside in Princeton or go to Princeton High School who meet income criteria. The program focuses on job skills and career development, goal setting, and financial planning.

Send Hunger Packing Princeton (SHUPP): is a collaborative program with the Princeton School District, Mercer Street Friends, and Human Services. SHUPP is a supplemental weekend food assistance program for aged-school children K-5 who face food insecurity. The program began in 2013 and currently serves over 250 children.

Back to School Back Pack Drive and Holiday Gift Drive: provides schools supplies/gifts to low-income Princeton children through private donations. The program reaches on average 150 Princeton children.

Food Stamp/NJSNAP & Medicaid/NJ Family Care: assistance with the application process is offered to all Princeton residents eligible for NJSNAP and NJ Family Care.

Other special projects/programs

Women, Infants, and Children (WIC) Clinic: the Health and Human Services departments coordinate service delivery of WIC services to Princeton residents. WIC is provided by the NJ Children's Home Society.

Affordable Care Act: Since 2013, the Health and Human Services departments have made proactive efforts to enroll uninsured residents into a health plan through the marketplace. With the help of Enroll America, both departments have coordinated information sessions and enrollment events during open enrollment seasons.

Outreach and advocacy of under-represented groups: the department has collaborated with the local Police Department and non-profit organizations to address the needs and challenges of the under-represented communities in Princeton. Since 2013, the focus of this work has been revising current municipal directives and ordinances to address the challenges faced by our immigrant population such as Wage Theft, Tuition Equality, creating a Welcoming Community, and building trust between the immigrant groups and the local Police.

Purpose Statement

In 2013, the Princeton Department of Human Services began a process to assess the needs of Princeton's low-moderate income households in order to effectively plan and prioritize new initiatives and ongoing services. The department focused its efforts in the planning and implementation of Princeton's first community needs assessment. The goal was to gather data on how services were utilized by the community, to learn from residents about their needs, and if their circumstances were better or worse compared to a year ago. This was also an opportunity for the department to build relationships and strengthen ties with the community, residents and service organizations. Consequently, this process gave a voice to the residents to provide feedback on their perception of community services and give input on the planning process of addressing community needs.

Poverty

Poverty is hunger. Poverty is lack of shelter. Poverty is being sick and not being able to see a doctor. Poverty is not having access to school and not knowing how to read. Poverty is not having a job, is fear for the future, living one day at a time. Poverty is powerlessness, lack of representation and freedom.

Poverty is a call to action - a call to change the world so that many more may have enough to eat, adequate shelter, access to education and health, protection from violence, and a voice in what happens in their communities. Most often, poverty is a situation people want to escape. To know what helps to reduce poverty, what works and what does not, what changes over time, poverty has to be defined, measured, and studied -- and even experienced. As poverty has many dimensions, it has to be looked at through a variety of indicators -- levels of income and consumption, social indicators, and indicators of vulnerability to risks and of socio/political access. ¹

Measuring Poverty

Following the Office of Management and Budget's (OMB) Statistical Policy Directive 14, the Census Bureau uses a set of money income thresholds that vary by family size and composition to determine who is in poverty. If a family's total income is less than the family's threshold, then that family and every individual in it is considered in poverty. The official poverty thresholds do not vary geographically, but they are updated for inflation using Consumer Price Index (CPI-U). The official poverty definition uses money income before taxes and does not include capital gains or noncash benefits (such as public housing, Medicaid, and food stamps).²

The poverty guidelines are the other version of the federal poverty measure issued by the U.S. Department of Health and Human Services (DHHS) in the *Federal Register*. The guidelines are a simplification of the poverty thresholds created for administrative use, such as determining financial eligibility for certain federal programs. They are adjusted for families of different sizes and by geographic location. Some examples of federal programs that use the guidelines in determining eligibility include but are not limited to Head Start, Low-Income Home Energy Assistance, Supplemental Nutrition Assistance Program (SNAP, formerly Food Stamp Program), and the National School Lunch Program. ³ The guideline of 125% of poverty is a commonly used eligibility criterion for Mercer County Assistance Programs.

Estimations of poverty based upon the federal poverty level (FPL) grossly understate the extent of poverty in New Jersey. Based on a Legal Services of New Jersey report on poverty that uses a more realistic indicator that incorporates real cost of living data in New Jersey, the percentage of residents unable to meet basic needs is nearly three times greater than what is revealed by the federal poverty level. Using 250% of FPL, more than 2.7 million or 31.5 percent of the total state population did not have enough resources to make ends meet - nearly three times greater than at 100% of the FPL.

¹ Excerpted from The World Bank website http://www.colorado.edu/philosophy/heathwood/pdf/worldbank.pdf

² Source U.S. Census Bureau https://www.census.gov/hhes/www/poverty/about/overview/measure.html

³ Excerpted and edited from the Institute for Research on Poverty http://www.irp.wisc.edu/faqs/faq1.htm

⁴ Excerpted and edited from the Legal Services of New Jersey Poverty Research Institute http://www.lsnj.org/PDFs/WhatisPoverty2014.pdf

For the purposes of this assessment, the income criteria to determine low-moderate income households was the New Jersey Council on Affordable Housing (COAH) 2014 regional income limits. In Princeton, income eligibility for affordable housing programs is determined by COAH's Region 4 income guidelines, which include Mercer, Monmouth, and Ocean counties. For the Community Needs Assessment (CNA), these income guidelines were used as the maximum annual income for households eligible for this study (very low to moderate income levels).

Table 1. New Jersey Council on Affordable Housing (COAH) 2014 Region 4 Income Limits

HOUSEHOLD SIZE	VERY LOW INCOME	LOW INCOME	MODERATE INCOME	
1	\$19,449	\$32,415	\$51,864	
2	\$22,227	\$37,046	\$59,273	
3	\$25,066	\$41,676	\$66,682	
4	\$27,784	\$46,307	\$74,091	
5	\$30,007	\$50,012	\$80,019	
6	\$32,230	\$53,716	\$85,946	

Methodology

An Advisory Committee was selected to guide the development of the needs assessment. The Committee was comprised of different community leaders and a research expert, all of whom supported the project and provided valuable input and insight. The Human Services Commission also took part in the development and guidance of the project.

Research Synopsis

Research began with two months of discussion and interviews with organizations and leaders from the Princeton community, including service organizations, key community leaders, religious organizations, community based groups and municipal departments. These initial interviews started on July 19th, 2013 and finished on August 26th, 2013, and through the invaluable insight and feedback of each organization the focus areas that were deemed most impactful within the low – moderate income residents were identified.

The interviews were focused on asking questions regarding the importance and availability of services to the community and their experiences of providing services and interactions with this population. The non-profit organizations and other service departments shared insightful information that helped delineate the groups and areas in which the needs assessment will focus on. Some provided useful data that helped to define the neighborhoods and the places where this population is found. Some of this data was also used to outline income levels into very low, low, and moderate incomes in relation to household size. Every organization's knowledge of the low income population was key to understanding the community and designing the needs assessment.

Princeton University also played an important role in the planning stages of the needs assessment. The Princeton University Survey Research Center worked with the department to format the questionnaire used to interview participants.

The needs assessment was developed through a variety of activities:

- I. Interviews: with organizations that work with Princeton's low-moderate income residents.
- II. Survey: this was the principal activity for collecting data. The information was collected in different events throughout the community where residents were invited to take the survey. Trained volunteers were present at each event to assist participants with the survey, read, and fill out their responses if needed.
 - Design: The questionnaire translates the needs assessment objective into specific questions. The answers
 to those questions provided specific data on individual and households' needs, challenges, availability and
 accessibility of services. The questionnaire was composed of the following basic components:
 - Introduction: Explained the nature and purpose of the survey, stated the questionnaire was anonymous and that the information will be kept confidential, stressed the importance of the study and thanked the respondent for participating.
 - Questions: Brought together key areas in the questions, to make sure that the type of data needed was
 produced by the questionnaire. There was at least one question for every variable of importance in the
 study; and some variables had more than one question. For example, to measure Food, there were three
 questions: food availability, frequency, and places where they get food.
 - Order: The questionnaire included clear directions on how to properly answer questions. Major questions were grouped into sets by subject or issue and provided transition statements to orient the respondent when the issue or subject changes.
 - Language: The questionnaire was conducted in English, Spanish, Mandarin and Korean.

The final questionnaire was tested before finalizing it.

- 1. Questionnaire feedback: The questionnaire was sent via e-mail to those individuals and organizations that participated in the interviews, the advisory group, and the town's administration. Some of the feedback questions were: Are the questions and responses valid and reliable? Are they appropriate? Are they both necessary and sufficient?
- 2. Pre-test groups: The questionnaire was shown to a small number of people who resembled or are drawn from the population of interest. The testing determined the average length of time it will take for a respondent to complete the survey and it also tested that the language used in the survey was clear.

Finally, it is important to highlight that the sample was a non-probability sample survey. This decision was made, followed by the recommendations given by the Princeton University Survey Research Center. The principal reason is due to insufficient and lack thereof low-income population data.

For this survey, the following types of non-probability sampling were used:

- 1. Consecutive Sampling: Consecutive sampling is very similar to convenience sampling except that it seeks to include all accessible subjects as part of the sample. This non-probability sampling technique can be considered as the best of all non-probability samples because it includes all subjects that are available that makes the sample a better representation of the entire population.
- 2. Snowball Sampling: Snowball sampling is usually done when there is a very small population size. In this type of sampling, the researcher asks the initial subject to identify another potential subject who also meets the criteria of the research. The downside of using a snowball sample is that it is hardly representative of the population.
- III. Focus Groups: the purpose of the focus groups was to gain more insight into the experiences of the low-moderate income households, especially those who may be underrepresented by this community needs assessment. These groups were selected after the survey was conducted and preliminary data was analyzed.

Questionnaire Breakdown

Demographics: This section offered general information of the individual and/or household. In addition it served to determine if the individual or household meet the low-moderate income criteria by using the household size to income ratio.

Importance and Availability: This section determined the importance and accessibility of specific services to the individual and/or household. This information helped divide the importance-availability charts into quadrants that rated services as follows:

Quadrant I: Services that rank above average in importance and below average in availability

Quadrant II: Above average in importance and availability

Quadrant III: Below average in importance and availability

Quadrant IV: Below average in importance, and above average in availability

Basic services: This section showed the capacity of the household to cover basic needs such as: food, healthcare and shelter.

Housing: This section will provide the information about the conditions of housing in the community and the challenges faced.

Financial stability: This section gave an important input about which resources are used by the community to pay their basic living expenses.

Legal matters: This section illustrated the concerns about legal matters such as: Immigration, wage theft and divorce. Safety: This section showed the perceptions about the safety in the neighborhoods.

About the CNA Report

The survey findings of the report are broken down into sections categorized as follows:

- Employment and Income
- Financial Situation
- Food
- Housing
- Health and Healthcare
- Legal Matters and Safety

Each section contains relevant information related to each category of need. The majority of the data analysis is broken down into race/ethnicity subgroups and/or household types. The survey respondents' breakdown by race/ethnicity is as follows: white, black/African-American, Hispanic/Latino, Asian and two or more races. There are three types of households represented in this study: senior households (62+), households with children and households without children (singles).

Figures

The survey data is presented in figures that show the participant's responses to the survey questions. The number of respondents that answered the question will also be indicated in each graph as follows (n = # of respondents). In addition (n =) will also indicate the number of respondents for each subgroup when broken down into race/ethnic groups and/or household types.

Survey Findings

This section represents the findings of the low-moderate income household survey. First, the accessibility and importance of services is analyzed. Next, the demographic characteristics of the 204 respondents and their households are explained. Then, a detailed analysis of each general category of services is presented.

Perceived service gaps

Survey respondents rated the *importance* and the *availability* of 14 categories of services in Princeton. The rating was based on how these services are utilized or have been utilized in each respondent's household for the last 12 months.

Importance of services

When asked to rate the importance of services, more than two thirds of respondents said that affordable medical care (74%) and public transportation (63%) were extremely important to their households at the time of the survey (Figure 2). More than half rated food assistance (55%), mortgage and rental assistance (53%) and utility bill payment assistance (53%) as extremely important to their households.

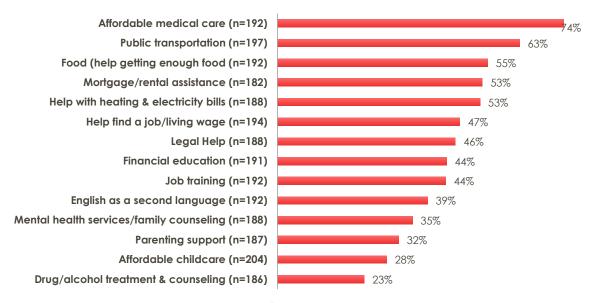


Figure 2 Respondents who rated services extremely important to their household

Availability of Services

When asked to rate how accessible these services were, more than half of the respondents agreed that some services are very hard to get in Princeton. Particularly, help finding a job that is living wage (62%), job training (61%), financial education (53%) and legal help (53%)

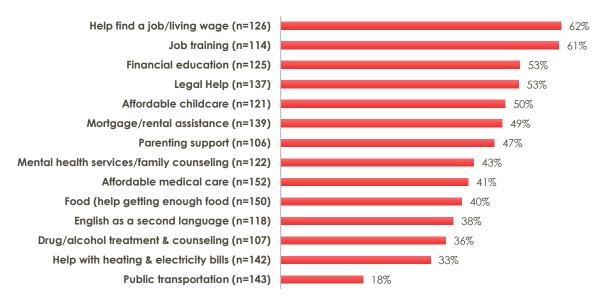


Figure 3 Respondents who rated services very hard to get

Service gap analysis using importance-availability index

From an individual's perspective if a type of service is both "extremely important" to their household and "very hard to get", there is a perceived *extreme service gap* for that particular service. Figure 4 presents the portion of respondents who perceived an extreme service gap for each of the 14 services.

Respondents reported that employment services such as finding a job that is living wage (44%) and job training (33%) are extremely important to their household, yet very hard to get.

Approximately one third of the respondents saw affordable medical care, financial education, and mortgage/rental assistance as extremely important but hard to access. Also, about 1 in 4 respondents said that legal help and food assistance are extremely important and hard to access.

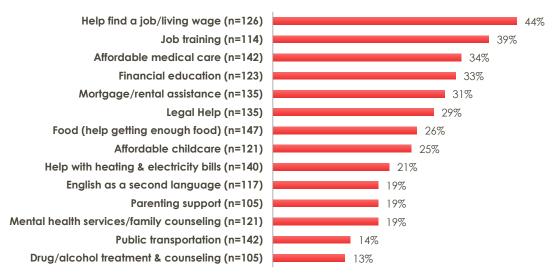


Figure 4 Respondents who perceived an extreme gap in services

Services gap analysis using importance availability coordinate system

Respondents rated the 14 services on a three-point scale⁵. Another way to analyze these data is to calculate the average importance and availability scores for each of the services. These data form the basis of an importance-availability coordinate rating system (Figure 5). The average importance and availability ratings were calculated and plotted on the graph below.

The lines making up the "crosshairs" of each graph represent the average importance score and the average availability score for each service.

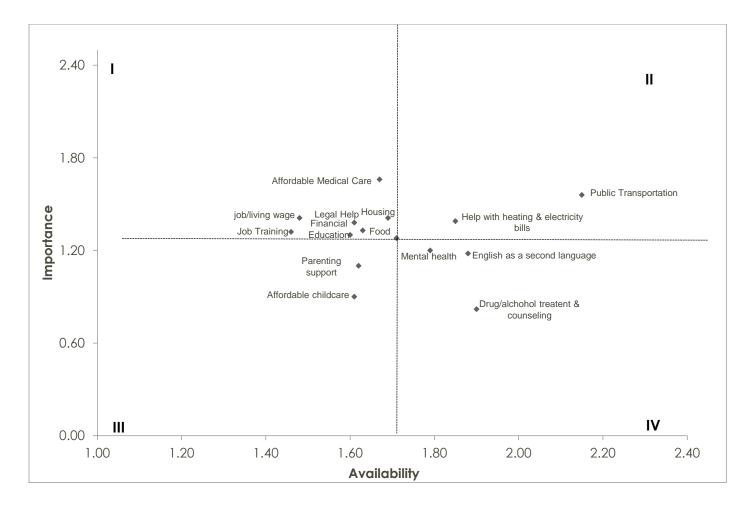


Figure 5 Respondent's perspective on services by importance and availability.

The importance-availability chart is divided into four quadrants that rate services as follows:

Quadrant I: Services that rank above average in importance and below average in availability

Quadrant II: Above average in importance and availability

Quadrant III: Below average in importance and availability

Quadrant IV: Below average in importance, and above average in availability

⁵ Importance scale ranged from 0, for "not important" to 2, for "extremely important"; availability scale ranged from 1, for "very hard to get" to 3, for "very easy to get"

For planning purposes, the services that appear in Quadrant (I) are those services where particular attention should be given. These types of services are the ones that on average are extremely important and hard to access in the households that participated in the study. However, due to the fact that there were mixed groups and different types of households surveyed, it certainly does not mean that other services aren't worthy of attention. There are many households that are in need of the other services and may find a lack of resources to meet their needs.

The services that appear on Quadrant (I) are those services that would be considered a *priority* for action: affordable medical care, housing assistance, legal help, financial education, employment services and food assistance. These services have a higher potential to benefit low-moderate income households. This outcome should not minimize the importance of other services that are also important to a smaller percentage of the population (i.e., childcare is only important to households with children).

Perceived services gaps by subgroups

Below is a breakdown of perceived *extreme service gaps* by subgroups: households with children, seniors and singles.

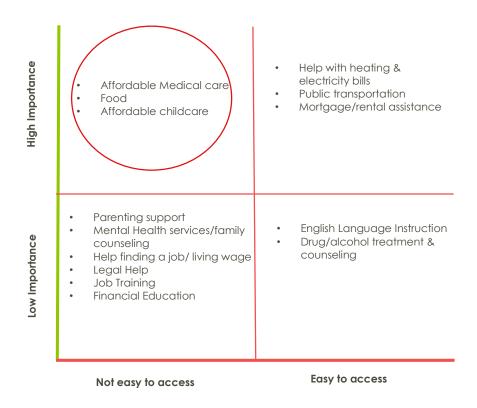


Figure 6 Households with children



Figure 7 Senior Households

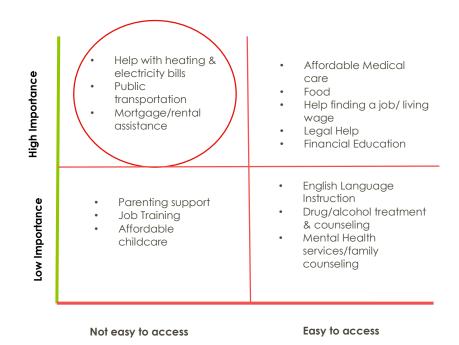
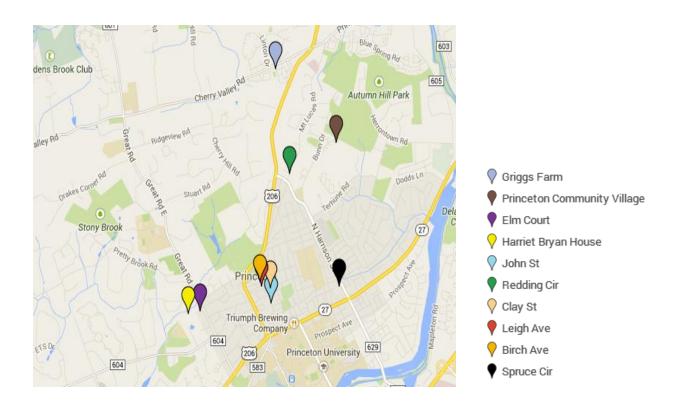


Figure 8 Single Households

Respondent Demographics

Geographic Distribution of Respondents

All respondents considered for this study lived in Princeton at the time of the survey. The majority of the respondents resided in Princeton affordable housing units and in the Jackson-Witherspoon neighborhood. The map below shows the distribution of respondents by their location. Although the majority of the participants resided in specific areas of Princeton, there were other locations that do not show on the map due to lower numbers of respondents from those areas. (I.e. Mt Lucas road, Nassau St, Harrison Ave).



Demographic characteristics of survey respondents

Many of the survey results that follow in this report are analyzed by the following racial, ethnic, and demographic subgroups: White; Black or African American; Hispanic/Latino; Asian; seniors; singles and families.

Race and Ethnicity Breakdown

In this sample, the respondents identified themselves as: 33% Black or African American, 30% White, 27% Hispanic/Latino. Other races/ethnicity groups were Asian 6% and 3% other/two or more races.

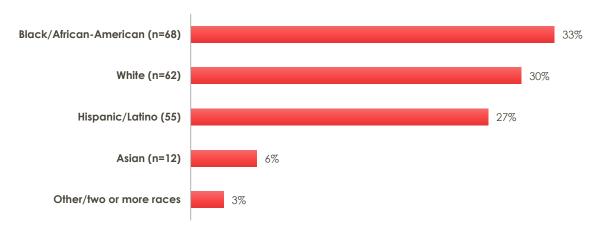


Figure 9 Household breakdown by race and ethnicity

Language spoken at home

More than half of the respondents speak English at home (58%) and less than a quarter of respondents speak another language at home. In this sample, Spanish is the most common language spoken at home other than English. Out of those respondents that speak another language at home 17% speak Spanish and 10% speak both English-Spanish.

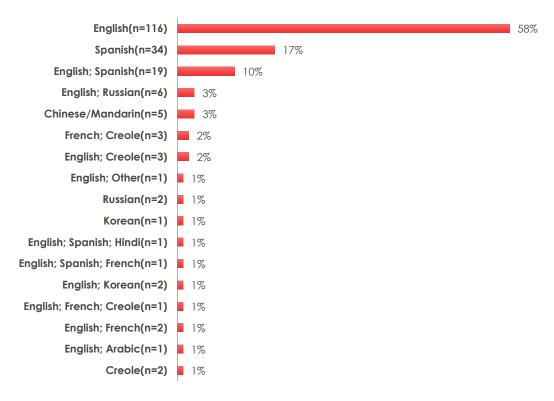


Figure 10 Language spoken at home (n=200)

Language Barriers

Nearly one in four of the non-English speakers agreed that services were harder to access due to a language barrier. The Hispanic/Latino and Asian subgroups are the groups with the largest percentage of respondents that agreed that not speaking English poses a challenge when accessing services. Most services organizations have prioritized the need for bilingual assistance, which is most common to be in Spanish. During the Spanish-speaking families focus group, most agreed that service providers do a good job providing bilingual assistance. As shown above, Spanish speakers form a large portion of non-English speakers in this sample.

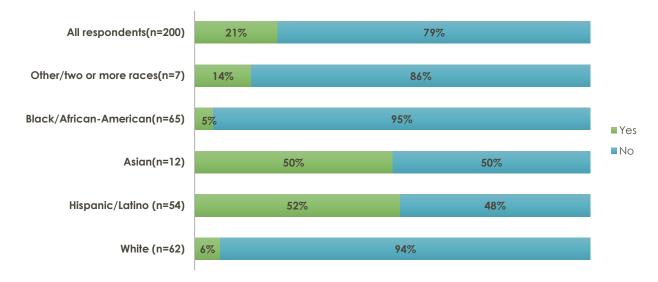


Figure 11 Language Barrier when accessing services by race/ethnicity

The respondents had the opportunity to complete the CNA questionnaire in multiple languages (English, Spanish, Mandarin and Korean). The questionnaires were completed as follows: 147 in English, 48 in Spanish, 7 in Mandarin and 2 in Korean.

Age and Sex

In this sample, 62% of the respondents were females and 38% were males. Respondents ranged in age from 20 to 96 years old, with a median age of 58 years and a mean of 57 years. The chart below shows the age distribution of the respondents.

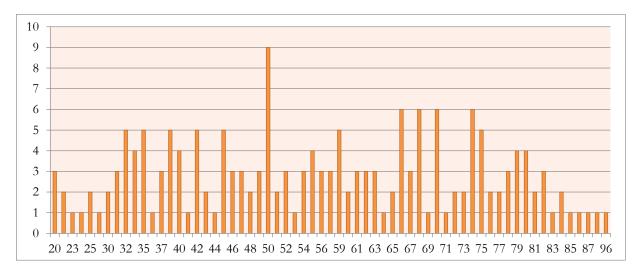


Figure 12 Age Distribution of respondents

Household Composition

Household size ranged from 1 to 8 persons, with a median of 2 and a mean of 2.2 persons (Figure 10). One in two households (49%) in this study were one-person households.

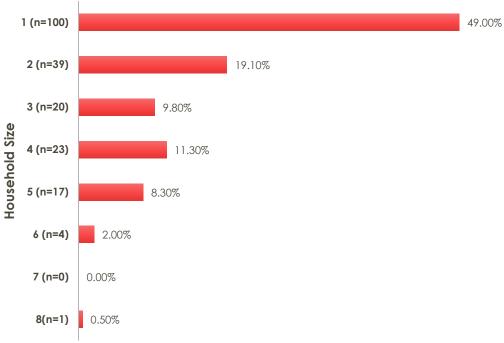


Figure 13 Household Size Distribution (n=204)

The study included three types of households: senior households, households with children, and households without children (singles). Overall, 35% of the households have at least 1 senior living in the household and 35% have one or more children under 18 years of age. Figure 11 (below) shows the breakdown of the three types of households by race/ethnicity. White and Asian respondents formed the largest groups with the most senior households and the Hispanic/Latino respondents represented the largest group of household with children.

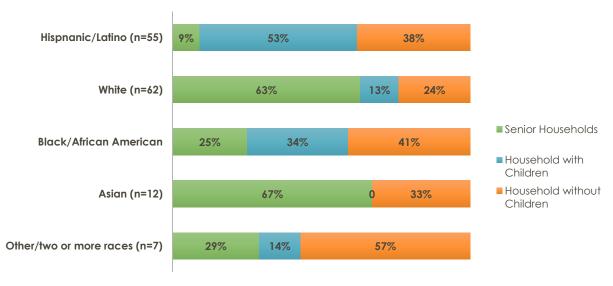


Figure 14 Breakdown of types of household

Disabilities

Participants were asked if anyone in their household had any type of disability (mental, physical and cognitive). Overall, 33% of the respondents said that someone in their household had at last one disability at the time of the survey. The disability that was most frequent in a household was physical disability (18%). There were 14 households that indicated that someone in their household had more than one of these disabilities.

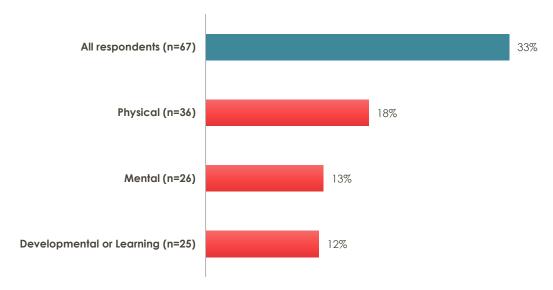


Figure 15 Proportion of households with at least one member with a disability (n=204)

Immigration Status

Participants were asked to indicate the immigration status of each member in their household. Overall, 11% of the households said that at least one member in the household was undocumented.

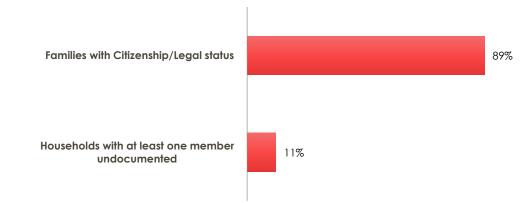


Figure 16 Household Immigration Status (n=203)

The graph below indicates the breakdown of the immigration status of individuals in households. Overall, over half of the total number of individuals are U.S. citizens, 16% are permanent residents and 11% are undocumented.

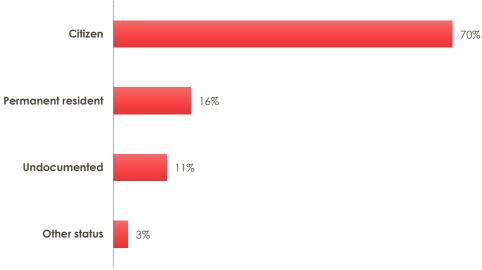


Figure 17 Immigration Status of the Members of the Households (n=402)

Transportation

Respondents were asked about their household's methods of transportation. Overall, more than half of the respondents indicated that their household uses public transportation (58%) or a car (54%). Respondents checked all methods of transportation that applied to their household at the time of the survey.

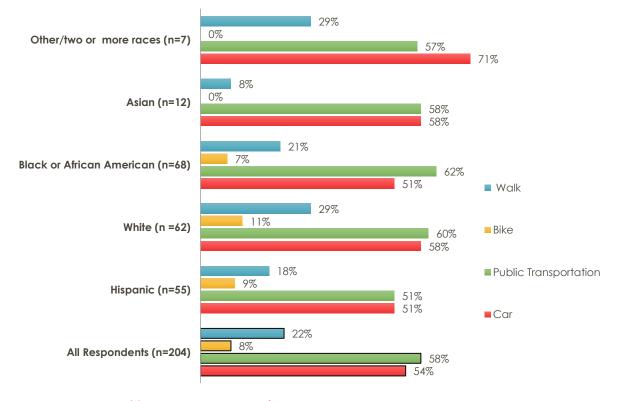


Figure 18 Method of Transportation by Race/Ethnicity

Level of Education

Most respondents (80%) had at least a high school diploma or GED. While 20% of respondents reported they had less than a high school education (Figure 12). More than a quarter of the survey respondents (29%) had some college education, 15% had a four-year college degree and 14% a post-graduate degree.

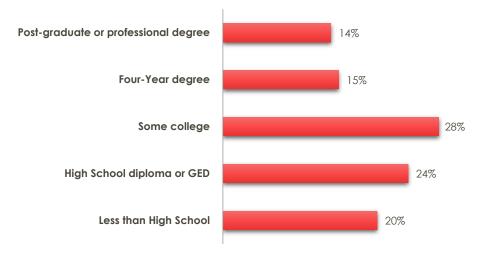


Figure 19 Level of education (n=199)

The chart below shows the number of respondents with at least a high school diploma or GED by race/ethnicity. This finding varies little for subgroups, with the exception of Hispanic/Latino respondents, whose lower rate of high school diploma or GED (only 47% have a high school diploma or GED) likely reflects Hispanic/Latino immigrants who migrated to the U.S. later in life and/or did not have a high school diploma or equivalent in their home country. As a group, Whites are the most likely to have at least a high school diploma or GED (98%), followed by Asians (92%), and then Black or African Americans (88%).

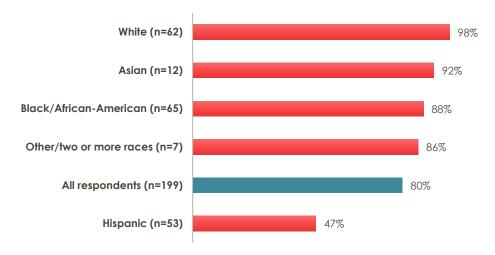


Figure 20 Respondents With at Least a High School Diploma or GED by race or ethnicity

Internet Access

Participants were asked about their knowledge on how to access the Internet. Overall, each racial/ethnic group was relatively close and above average on their knowledge on how to access the Internet. However, Hispanic/Latino and Asian respondents were below average.

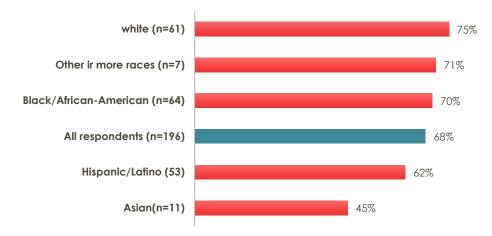


Figure 21 Percent of Respondents who know how to access the Internet by race/ethnicity

The figure below represents the same group of respondents that indicated they have knowledge on how to access the internet broken down by household type. As shown on figure 22, senior households were the least likely to know how to access the internet when compared to the other two household types.

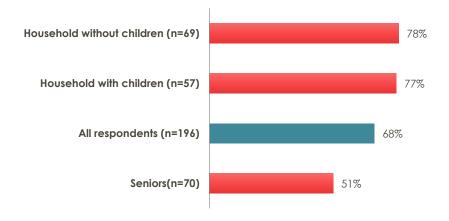


Figure 22 Percent of Respondents who know how to access the Internet by household type

Participants were also asked to indicate where they access the Internet. More than two thirds of the respondents that said they knew how to access the Internet indicated that they access the Internet at home (69%), follow by the public library (40%) and in their cell phones (31%).

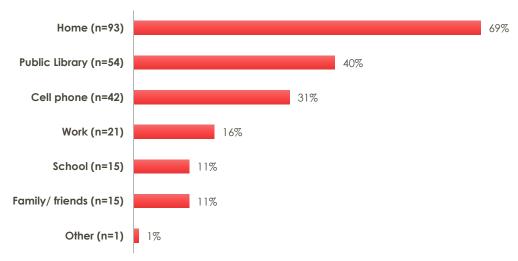


Figure 23 Places where respondents access the Internet (n=134)

Employment and Income

"I secured a job, it is not exactly decent pay but it took some time about a year" 24 year old single mom – English Speaking Families Focus Group

Reported Income Sources

The respondents were asked to report the source(s) of income in their households. Half of the respondents (50%) reported that their primary source of income came from wages or income from employment (Figure 18). The next more frequently reported income sources were Social Security (25%) and Supplemental Security Income (SSI) or Social Security Disability (SSD) (17%). There was also a combined 12% of respondents who received public assistance benefits such as General Assistance (GA) or Temporary Assistance for Needy Families (TANF) as their only income. Respondents were instructed to list all income sources in their household; therefore some households in the sample might have received income from more than one of the listed sources.

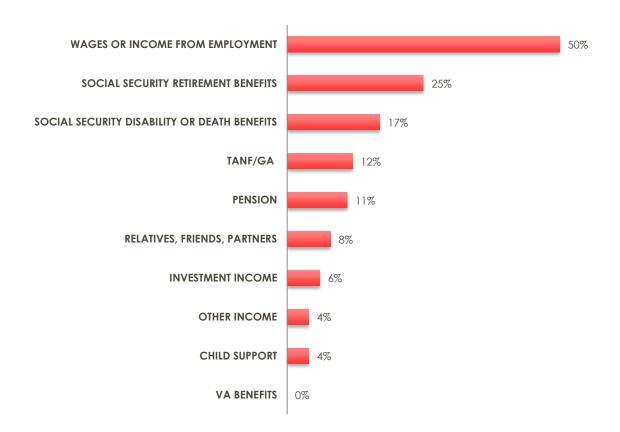


Figure 24 Households Sources of Income (n=204)

Breakdown of income sources by subgroups

In Table 2, a breakdown of income sources by race/ethnicity is shown. In this sample, Hispanic/Latino households are the largest group to have income from wages at 82% followed by Black or African America at 46%. Whites reported income from Social Security as primary source. The households that reported public assistance benefits as a primary source of income were primarily other/two or more races and Asians (29% and 25% respectively).

Source of Income	All Respondents n=204	White n=62	Black/African- American n=68	Hispanic/ Latino n=55	Asian n=12	Other/Two Or More Races n=7
WAGES OR INCOME FROM EMPLOYMENT	50%	32%	46%	82%	25%	43%
VA BENEFITS	0%	0%	0%	0%	0%	0%
SOCIAL SECURITY RETIREMENT BENEFITS	25%	48%	26%	5%	8%	0%
SOCIAL SECURITY DISABILITY OR DEATH BENEFITS	17%	24%	18%	5%	25%	29%
RELATIVES, FRIENDS, PARTNERS	8%	8%	10%	9%	0%	0%
TANF/GA	12%	5%	22%	4%	25%	29%
CHILD SUPPORT	4%	2%	1%	13%	0%	0%
PENSION	11%	16%	13%	2%	17%	0%
INVESTMENT INCOME	6%	18%	1%	0%	0%	0%
OTHER INCOME	4%	11%	0%	2%	8%	0%

Table 2 Income sources by race/ethnicity

Employment Status

Respondents were asked about their employment status at the time of the survey. The majority of the respondents reported to either be working for pay (32%) or retired (32%). At the time of the survey 21% of the respondents were unemployed and looking for work.

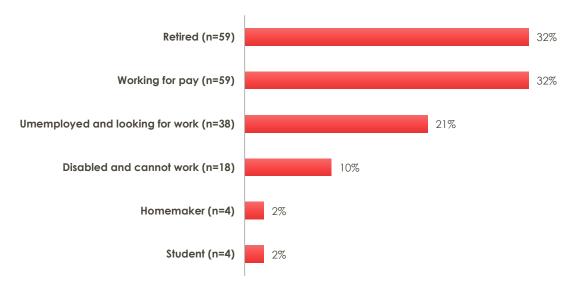


Figure 25 Respondents Employment Status

Respondents were also asked to indicate the amount of hours each working member in their household works in a week. The table below shows the average hours worked by all working members of a household.

Number of working household members	Less than 20 hours	20 -29 hours	30 - 40 hours	40+ hours	Total households
1	7	9	36	4	56
2	2	2	12	3	19
3	0	2	5	1	8
4	0	1	1	1	3
5	0	1	0	0	1
Total	9	15	54	9	87

Table 3 Average hours worked per week by number of working members of the household

Challenges finding a living wage job

Respondents were asked to indicate the reasons why they perceived getting help finding a job that is living wage is hard to access. Overall, the majority of the respondents indicated that this did not apply to their household and 24% indicated that this type of service is not available. In the Latino/Hispanic group, the main challenge to access this type of service was a language barrier.

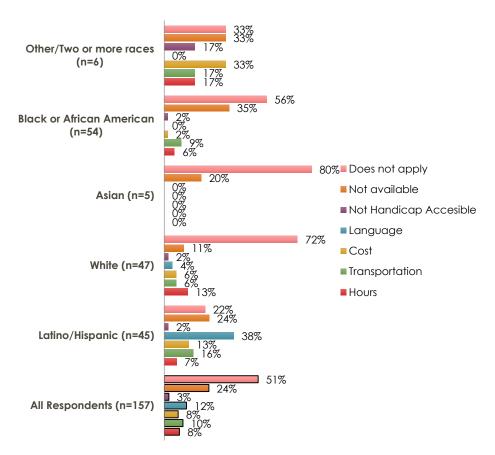


Figure 26 Challenges accessing help to find a job/living wage

Household income by household size

The mean monthly income for the overall sample of respondents is \$1,669.36 and the median monthly income is \$1,207.50 (Table 4). Monthly household incomes ranged from \$0 to \$6,400 per month. The median monthly income ranged from \$985.00 for one-person households to \$1,400 for 8+ person households. It is important to note that only one household had a reported income of \$0. At the time of the survey this household was not receiving any earned income from a job or any other source.

Household Size	Number of household	Median monthly Income	Mean monthly Income	Minimum monthly Income	Maximum monthly Income
1	100	\$985.00	\$1,098.66	\$140.00	\$3,750.00
2	39	\$1,253.00	\$1,609.79	\$200.00	\$4,000.00
3	19	\$1,666.00	\$1,923.58	\$405.00	\$5,000.00
4	22	\$2,375.00	\$2,373.36	\$0.00	\$4,400.00
5	19	\$3,033.00	\$3,228.35	\$850.00	\$5,800.00
6	4	\$4,500.00	\$4,100.00	\$1,000.00	\$6,400.00
8	1	\$1,400.00	\$1,400.00	\$1,400.00	\$1,400.00
Total	204	\$1,207.50	\$1,669.36	\$0.00	\$6,400.00

Table 4 Income by Household Size

In the chart below, monthly income is adjusted by household size to see where in the Federal Poverty Level⁶ (FPL) guidelines the households sampled in this study fall into. The proportion of respondents who report household income at or below the FPL is 48% (Table 5). In Mercer County the 125% of the FPL is used to determine eligibility for most assistance programs. In the sampled households 63% of households are at or below the 125% FPL.

Household Size	Number of households	Monthly income at or below 100% of the FPL	% of households at or below 100% of the FPI	Monthly Income at or below 125% of the FPL	% of households at or below 125% FPL	Number of households at or below 100 % of the FPL	Number of households at or below 125% FPL
1	100	\$973	49%	\$1,216	69%	49	69
2	39	\$1,311	51%	\$1,639	64%	20	25
3	19	\$1,649	47%	\$2,061	74%	9	14
4	22	\$1,988	45%	\$2,485	50%	10	11
5	19	\$2,326	37%	\$2,908	42%	7	8
6	4	\$2,664	25%	\$3,330	25%	1	1
7	0	\$3,003	-	\$3,754	-	0	0
8	1	\$3,341	100%	\$4,176	100%	1	1
All households	204		48%		63%	97	129

Table 5 Respondent households by poverty status and household size

Challenges finding job training services

Respondents were asked to indicate the reasons why they perceived finding job training services is hard to access. Overall, the majority of the respondents indicated that this did not apply to their household, 20% indicated that this type of service is not available and 19% indicated that transportation was a challenge.

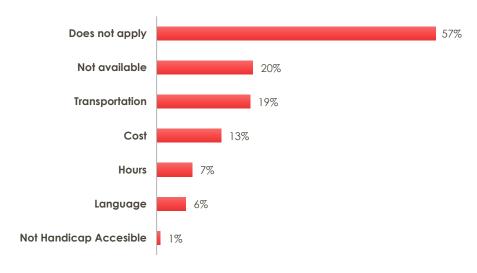


Figure 27 Challenges accessing job training services (n=153)

⁶ 2014 Federal Poverty Level http://familiesusa.org/product/federal-poverty-guidelines#2014

Financial Situation

"It is not that I am not educated on how to spend my money is that I don't have enough money to spend or save"- English Speaking Families Focus Group

Overall Assessment

All respondents were asked to rate their financial situation compared to a year ago as worse, same, or better. All the respondents were more likely to report that, "compared to a year ago," their financial situation was worse rather than better (30% compared to 23%) as shown in Figure 20. The largest disparities when reporting better versus worse financial situations occurred among white and other/two or more races households. In white households 39% reported that their financial situation had worsened and the other/two or more races subgroup was 29%. The other subgroups, Hispanic/Latino, Asian and Black or African American respondents were more likely to report that their financial situation was better (26%, 25% and 24% compared to 23% of all respondents); however among the three, Black or African Americans were more likely to report that their financial situation was worse compared to a year ago.

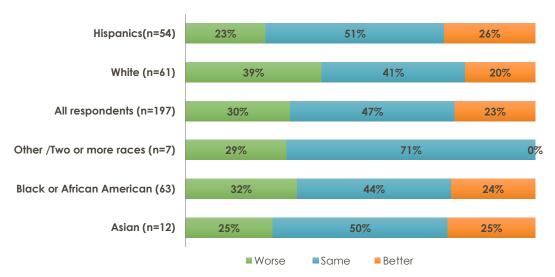


Figure 28 Assessment of Household Financial Situation

Financial Services

In the survey, participants were asked about their finances and financial services they utilize. Overall, 70% of the respondents said their household used a bank account and 47% used credit cards. When asked about using financial planning such as budgeting, only 31% of the respondents said they used a form of financial planning. Overall, 13% of the respondents have borrowed money from a payday lender. In the survey, participants were asked about their finances and financial services they utilize. Overall, 70% of the respondents said their household used a bank account and 47% used credit cards. When asked about using financial planning such as budgeting, only 31% of the respondents said they used a form of financial planning. Overall, 13% of the respondents have borrowed money from a payday lender.

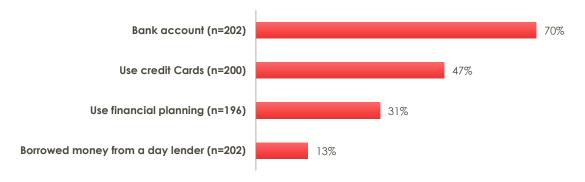


Figure 29 Household utilization of Financial Services

Respondents were asked to indicate the reasons why they perceived accessing financial education services is hard to access. Overall, the majority of the respondents indicated that this did not apply to their household, 18% indicated that this type of service is not available and 12% indicated that cost was a challenge.

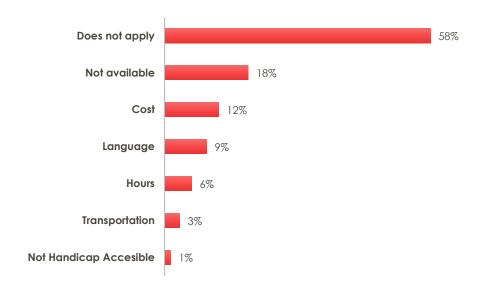


Figure 30 Challenges accessing financial education services (n=153)

Food

"My Food Stamps went from \$100 to \$15" - Seniors Focus Group

Overall Assessment

All respondents were asked to rate their nutrition situation compared to a year ago as *worse*, *same*, *or better*. All respondents were more likely to report that, "compared to a year ago"; their nutrition situation was *better* (21%) (Figure 22). Black or African American and Hispanic/Latino respondents were more likely to report that their nutrition was *better* (24% and 23% compared to 21% of all respondents). The Hispanic/ Latino respondents were also more likely than all respondents to report that their nutrition situation was *worse* compared to a year ago.

All respondents were asked to rate their nutrition situation compared to a year ago as worse, same, or better. All respondents were more likely to report that, "compared to a year ago"; their nutrition situation was better (21%) (Figure 22). Black or African American and Hispanic/Latino respondents were more likely to report that their nutrition was better (24% and 23% compared to 21% of all respondents). The Hispanic/Latino respondents were also more likely than all respondents to report that their nutrition situation was worse compared to a year ago.

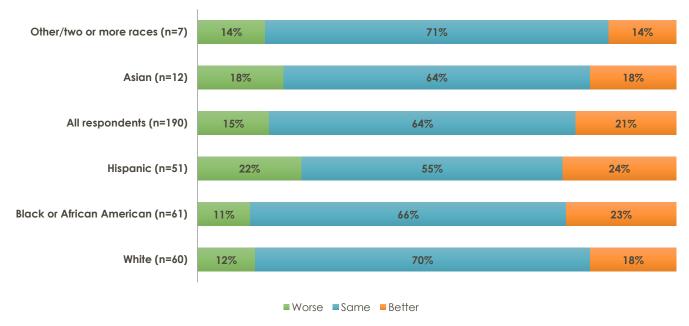


Figure 31 Assessment of Household Nutrition Situation

Food Insecurity

In order to gauge food insecurity challenges in households, all respondents were asked if they (or a member in their household) had ever cut the size of their meals or skip meals in the last year. According with the survey responses, it is evident that a common difficulty faced by households in this study is the capacity to buy food. As shown in Figure 23, 40% of respondents said that someone in their household had cut the size of their meals or skip meals in the last 12 months because there was not enough food or money to buy more. Nearly half of the Hispanic/Latino respondents (53%) and Black or African American (46%) had cut the size of their meals or skipped a meal. Asian and White households were the groups with the lowest percentage at 10% and 21% respectively.

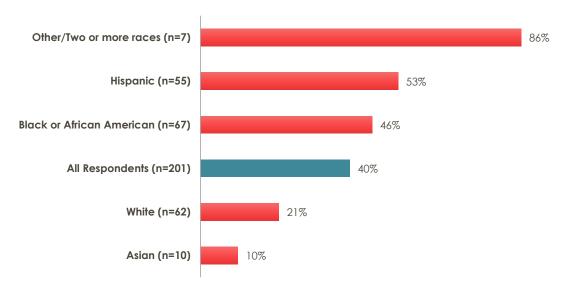


Figure 32 Household Food Insecurity Assessment (cut or skip meals)

According to The United States Department of Agriculture (USDA), food insecurity means that the food intake of one or more household members was reduced and their eating patterns were disrupted at times during the year because the household lacked money and other resources for food. When respondents were asked how often they felt concerned about their household's ability to prepare food, 15% of respondents said they are *often* concern about their household's ability to prepare food; 37% said that they are *sometimes* concerned, and 48% were *never* concerned (Figure 24). The groups that reported the highest levels of being often concerned were Black or African American (24%) and other/two or more races (33%) respondents. Asian and White respondents were the least likely report that they often felt concerned about their household's ability to prepare food (0% and 5% respectively)

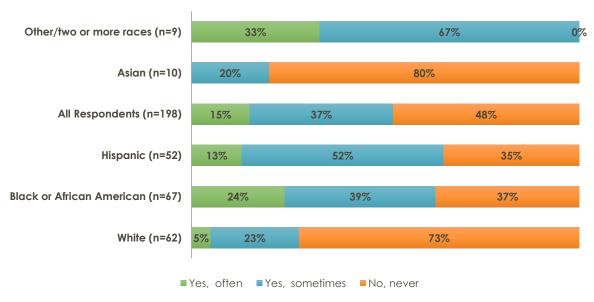


Figure 33 Household Food Insecurity Assessment (household's concern about their ability to prepare food)

COMMUNITY NEEDS ASSESSMENT 2014

⁷ http://www.ers.usda.gov/media/1565415/err173.pdf

Utilization of Food Assistance Services by race/ethnicity

Many of the households in this study rely on a variety of programs private and govern funded to obtain affordable food staples and meals (Table 5). Many respondents received help from government programs such as food stamps (36 %), school lunch program (19%) and food banks (35%) in the past year. Some households received help from friends or family (30%) or local programs such as Send Hunger Packing (SHUPP) (9%).

Food Assistance Programs	All	White	Black/ African American	Hispanic	Asian	Other/Two or more races
Food Stamps	36%	31%	44%	23%	45%	71%
Food Banks	35%	33%	47%	29%	18%	43%
Friend/Family	30%	20%	34%	40%	10%	43%
School lunch program	19%	5%	26%	29%	0%	29%
Send Hunger Packing	9%	2%	16%	14%	0%	0%

Table 6 Household Utilization of Food Assistance Services

Challenges accessing food assistance

Respondents were asked to indicate the reasons why they perceived it was hard to access food assistance services. Overall, the majority of the respondents indicated that this did not apply to their household, 14% indicated that this type of service is not available and 15% indicated that hours of operation was a challenge.

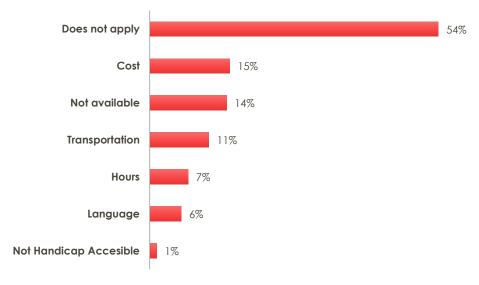


Figure 34 Challenges accessing food assistance (n=153)

Finally, respondents were asked if they would use a public garden if it one was available. Overall, 56% of all respondents said that they would use a public garden. Hispanic/Latino and Other/two or more Races respondents were the most likely to say that they would use a public garden (73% and 71% respectively) while only 39% of white respondents said they would. In Princeton, some public gardens are available in housing developments or through the schools. For example a community garden is available to seniors living in Harriet Bryant and Elm Court.

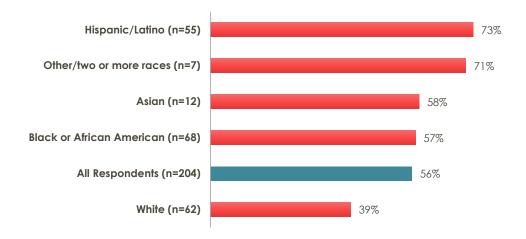


Figure 35 Proportion of Respondents who would use a Public Garden

Housing

"When it comes to the electric bill especially where I live (public housing) for the winter months it increases and for the summer months it decreases. So there are some points where it exceeds my rent" English Speaking Families Focus Group

Respondents were asked to indicate the type of housing they lived in. The figure below is a breakdown of the type of housing the respondents had at the time of the survey. Overall, the majority of the respondents lived in an apartment (71%). There were 4 respondents that said they were homeless at the time of the survey.

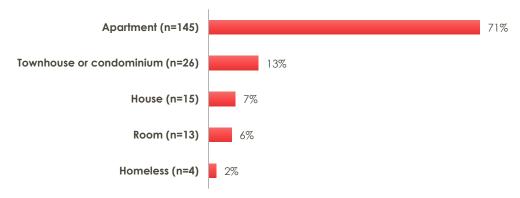


Figure 36 Type of Housing (n=203)

When asked about home ownership only 8% of the all respondents owned a home at the time of the survey. The figure below indicates home ownership by race/ethic group. Whites made up the majority of homeowners.

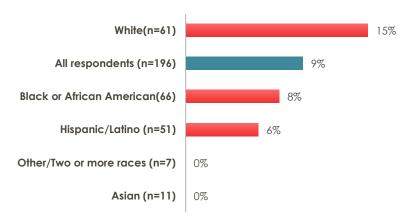


Figure 37 Proportion of Homeowners by race/ethnic group

Respondents were also asked if they were planning on purchasing or buying a home in the future. Overall 17% said they were planning on homeownership.

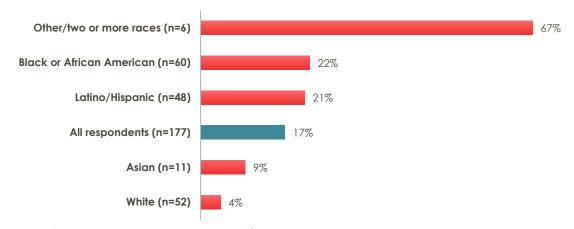


Figure 38 Respondents that plan to purchase/own a home in the future

Housing Assistance

Respondents were asked about their household's utilization of housing assistance services in the past year. Overall, 35% of all respondents indicated that they had used a type of housing assistance service within the last 12 months, rental assistance being the most used by the majority of the subgroups. Rental assistance programs in Princeton vary, there are a number of organizations such as Crisis Ministry and some churches that assist residents with rent payments when a resident is facing eviction and/or is at risk of becoming homeless. The Human Services Department also provides Temporary Rental Assistance (TRA) and Emergency Housing to General Assistance (GA) eligible residents.

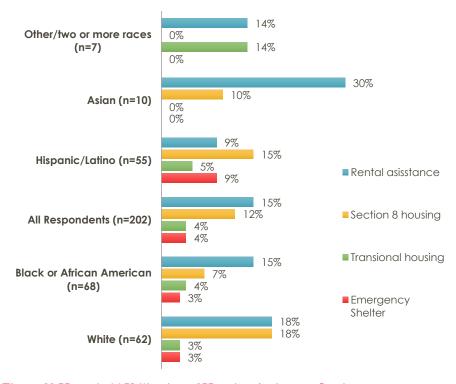


Figure 39 Household Utilization of Housing Assistance Services

Housing issues

Respondents were asked about housing challenges faced by their households in the last 12 months. Overall, 55% of the respondents indicated that they have had a housing related issue, 24% have had to share housing due to high costs, 20% have had to move due to costs, 7% were unable to pay their property taxes and 4% had been evicted in the past year (Figure 28). The results also indicated that Hispanic/Latino is the largest group that shared housing due to cost in this sample.

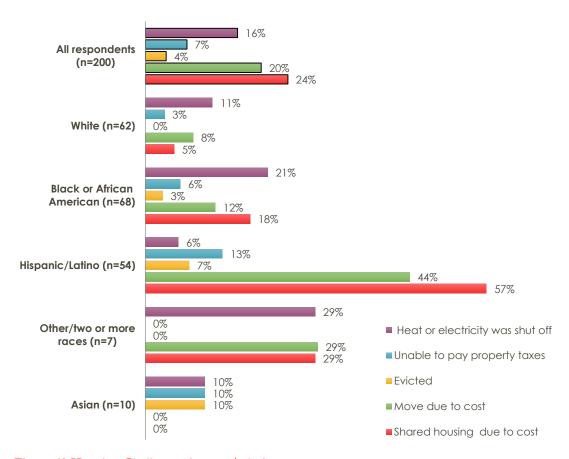


Figure 40 Housing Challenges by race/ethnic group

Respondents were also asked if they were one or more months behind on rent payment. At the time of the survey, 13% of the respondents indicated to have been one or more months behind on rent. The Latino/Hispanic subgroup was the group with the highest percentage at 19%.

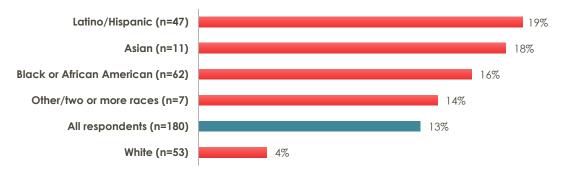


Figure 41 Respondents who are one or more months behind on rent payments

Challenges accessing rental/mortgage assistance

Respondents were asked to indicate the reasons they perceived housing assistance services were hard to access. Overall, the majority of the respondents indicated that this did not apply to their household, 20% indicated that this type of service is not available.

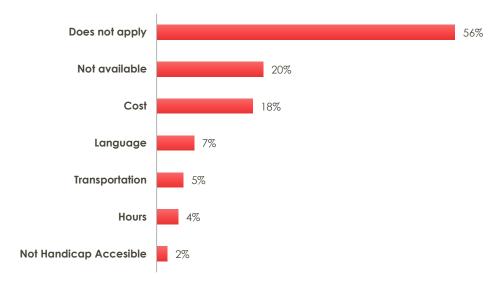


Figure 42 Challenges accessing rental/mortgage assistance services (n=157)

Homelessness

Overall, 2% of the respondents said they were homeless at the time of the survey. Respondents were also asked if they had ever been homeless in their lifetime. Overall, 16% of the respondents had experienced homelessness at one point in their life. The subgroups that have experienced homelessness at above average levels were other or two races (43%), Hispanic/Latino (23%) and Black or African American (18%).

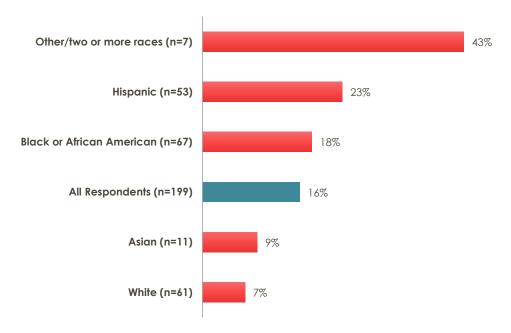


Figure 43 History of Homelessness

Those who experienced homelessness were also asked where they stayed during the time they were homeless. Respondents were able to select multiple answer choices, to select and indicate all the places they stayed while they were homeless (Figure 30). The most common place to stay was with friends and family (59%), follow by staying in a motel/hotel (19%) and at a shelter (19%). Thirteen percent indicated they had stayed "outside" during the time they were homeless.

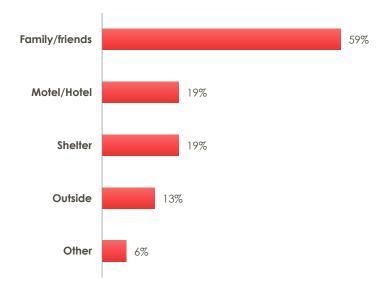


Figure 44 Places were respondents stayed while they were homeless (n=32)

Respondents were also asked to report all of the situations that contributed to their homelessness. Overall, the two most common causes of homelessness were job loss (41%) and not being able to pay rent/mortgage (31%) which are more related to an individual financial security. Family break-ups (31%) and domestic violence (24%) were the next major contributors to homelessness. A small percentage had been homeless due to mental health (7%) or substance abuse (3%) related issues.

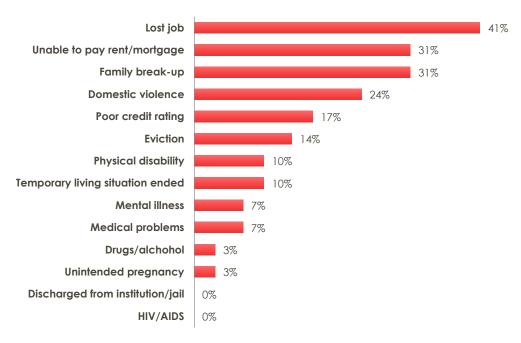


Figure 45 Contributors to Homeless (n=29)

Health and Healthcare

"I had to pay \$2,500 to remove a tooth and now to replace it I will have to pay close to \$8,000" Uninsured woman – Spanish Speaking Focus Group

All respondents were asked to rate their health situation compared to a year ago as *worse*, *same*, *or better*. Overall, 28% percent of respondents said that their health was *worse* when compared to a year ago (Figure 32) and 19% said that their health was *better* than the previous year. The chart below shows how respondents answered this question by race/ethnicity.

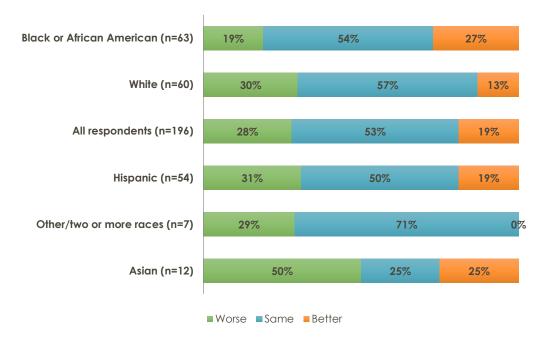


Figure 46 Household Health Assessment (compared to a year ago)

Respondents were asked about health related experiences that might have left them unable to work or care for their children. Overall, 16% of the respondents said that someone in their household had suffered an illness in the last year that left them unable to work or care for their children (Figure 33). This experience was most common among in the other/two or more races respondents (29%) and Black or African American (23%) groups.

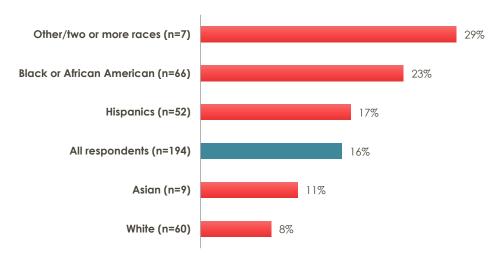


Figure 47 Respondent's health related experiences that left them unable to care for their children or work

Health Insurance

About two-thirds (68%) of the respondents were covered by a health insurance plan such as Medicaid, Medicare or private insurance plan (Figure 34). At the time of the survey, those with the highest percentage of health coverage were the white respondents at 92% versus the Hispanic/Latino respondents with the lowest rate at 31%.

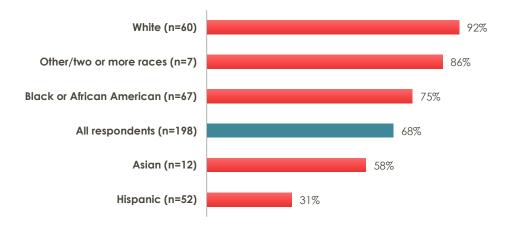


Figure 48 Percent of respondents covered by Health Insurance

The respondents that were uninsured were asked to indicate the places where they go to get medical help. The majority indicated that they went to the hospital to receive medical services. It is important to note that the respondents were given a choice to check all places that applied to their household.

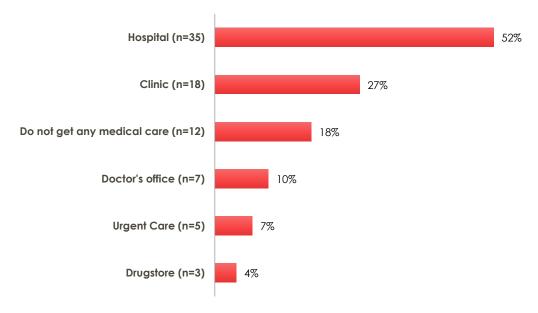


Figure 49 Places that respondents go if someone in their household is uninsured (n=67)

Access to Dental and Medical Care

Healthcare access and costs associated with medical care and treatment pose a lot of challenges to low-moderate income households. Before the Affordable Care Act (ACA) and the expansion of Medicaid, less people were covered with a health insurance plan. When asked if they had to postponed medical care in the last 12 months, about a third (32 %) of respondents said that someone in their households had postponed needed medical care due to cost (Figure 35) and 47 % had to postpone needed dental care. Asian respondents were most likely to postpone medical care (80%), and Hispanics respondents were the most likely to postpone dental care (70%) while White respondents were the least likely to have experienced this challenge.

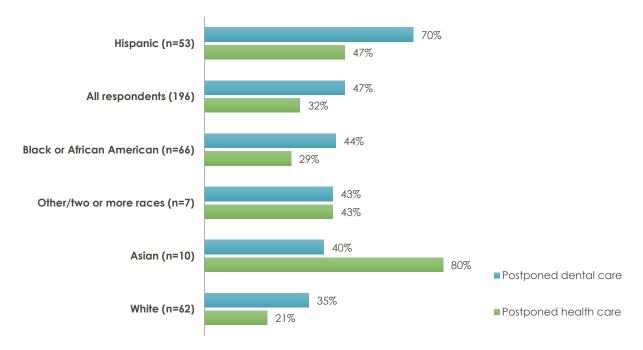


Figure 50 Percent of household members who postponed needed medical and dental care due to cost.

Not having health insurance represents a major factor to households that have to postpone medical or dental care. Among the respondents who said they were uninsured 42% postponed medical care and 67% postpone dental care.

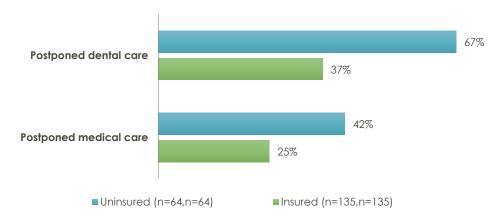


Figure 51 Proportion of respondents who postponed medical care by insurance coverage status

Respondents were asked to indicate the reasons they perceived affordable healthcare services were hard to access. Overall, 47% of the respondents indicated that this did not apply to their household, 31% indicated cost as a challenge, and 15% said that it was not available.

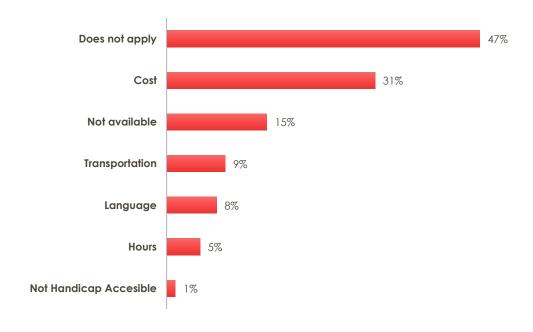


Figure 52 Challenges accessing affordable medical care services (n=159)

Children's health Insurance

Overall, and for most subgroups, the majority of the households with children under 18 years old of age said that their children were covered with some type of health insurance (Figure 37). Children's coverage is most common among White and Other/two or more races (100% each), and least common among Hispanic households (64%). In New Jersey, children can access health insurance through government programs such as NJ Family Care/Medicaid, formerly known as Children's Health Coverage Program (CHIP). Children 18 and under are eligible at higher income guidelines up to 350% (\$82,425.00 for a family of four).

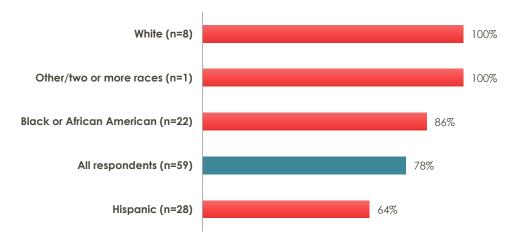


Figure 53 Household with Children - health insurance coverage of children

Mental Health Services

Respondents were asked to indicate if they or someone in their household had used mental health services in the past 12 months at the time of the survey. Overall, 11% of the respondents indicated that they or someone in their household had used a mental health service, the subgroup that used this type of service the most was the Latino/Hispanic (17%) followed by the White group at 15%.

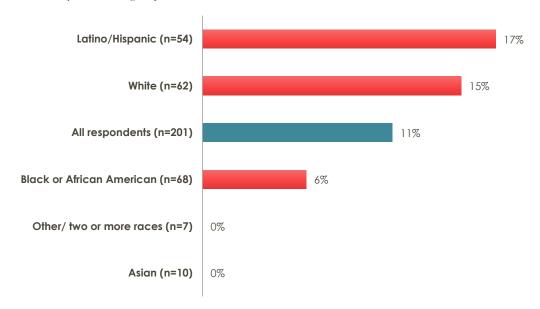


Figure 54 Respondents who have used mental health services in the past 12 months

Respondents were asked to indicate the reasons they perceived mental health services were hard to access. Overall, the majority of the respondents indicated that this did not apply to their household, 14% that this type of service is not available. Some reasons that were perceived to be challenges were cost (9%), hours of operation (9%), and language (6%).

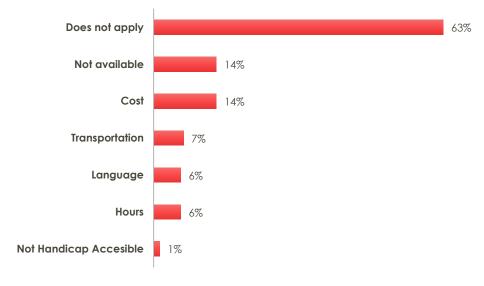


Figure 55 Challenges accessing mental health services (n=153)

Substance Abuse/Alcohol Treatment and Counseling

Respondents were asked to indicate if they or someone in their household had used substance abuse/alcohol treatment and counseling in the past 12 months at the time of the survey. Overall, 3% of the respondents indicated that they or someone in their household had used substance abuse/alcohol treatment and counseling, the subgroup that used this type of service the most was the Latino/Hispanic (7%) followed by the White group (2%).

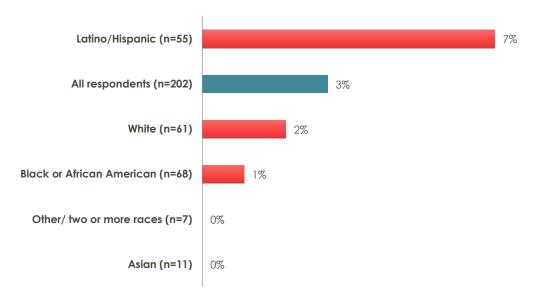


Figure 56 Respondents who have used substance abuse/alcohol treatment and counseling in the past 12 months

Respondents were asked to indicate the reasons they perceived mental health services were hard to access. Overall, 8% of the respondents said these services weren't available. Other reasons were hours of operation (4%), transportation (4%) and language (3%).

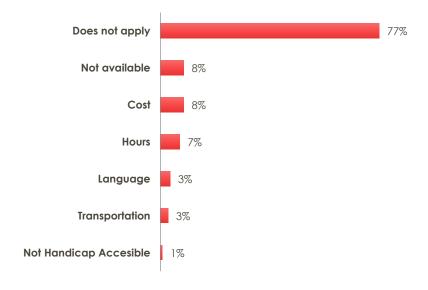


Figure 57 Challenges accessing drug/alcohol treatment counseling services (n=146)

Legal Matters and Safety

"As undocumented [immigrants], we are treated that way and because we need [housing] we stay there, regardless [of the conditions] we stay there" – Hispanic woman regarding her housing conditions

Overall Assessment

All respondents were asked to rate their health situation compared to a year ago as *worse*, *same*, *or better*. All respondent subgroups were more likely to report that; "compared to a year ago" their neighborhood's safety situation has remained the same (figure 38). Overall 64% of the respondents perceived their neighborhood safety to be the *same* from 12 months ago. The largest group to report neighborhood safety to be *worse* was Hispanic/Latino respondents at 22%. Compared with other groups, Hispanics and Black or African American respondents were most likely to report that their safety situation was *better*. (24% and 23% compared to 21% of all respondents).

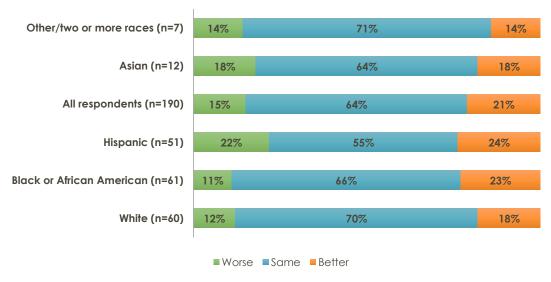


Figure 58 Household Neighborhood Safety Assessment

Legal Help

Respondents were asked about legal services and if they had access or needed legal assistance in the last 12 months. Nearly one in five of all respondents (21%) said they had received legal help and most subgroups received legal help in the past year (figure 39). Hispanics and Black or African Americans were the subgroups that accessed legal help the most (32% and 23% respectively) in the past year. Asian and other races did not need any legal services in the past year.

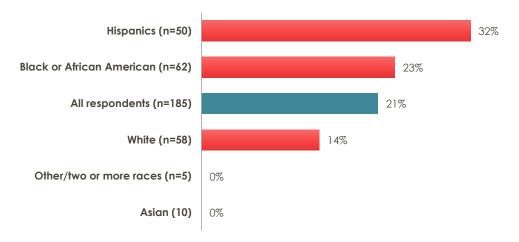


Figure 59 Household utilization of Legal Services

Respondents were asked to rate the importance of legal matters (civil rights, wage theft, immigration, children's legal custody, domestic violence and divorce). Overall, 38% of the respondents said that civil rights matters were important in their households and 28% said that wage theft was also important.

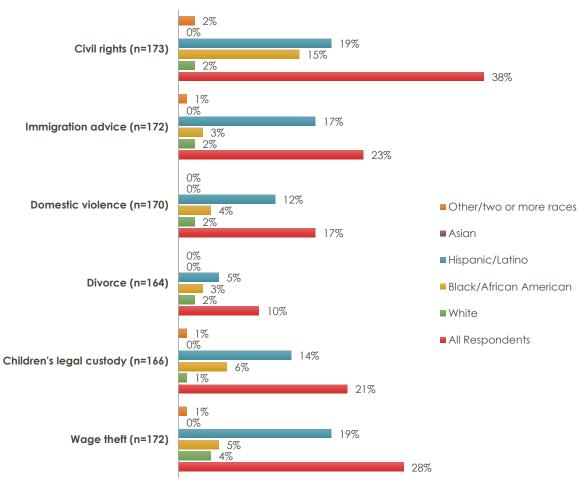


Figure 60 Proportion of respondents who rate services extremely important to their households

Availability of services

Respondents were also asked to rate how easy or hard it is to access legal aid services. Significant proportions of respondents agreed that the legal services are very hard to get in Princeton. More than a half of the respondents reported that legal services related to wage theft (54%) and civil rights (52%) were very hard to access (figure 41). More than a third of the respondents reported that legal services related to children's legal custody (50%), immigration advice (49%), domestic violence (49%) and divorce (48%) were also very hard to access.

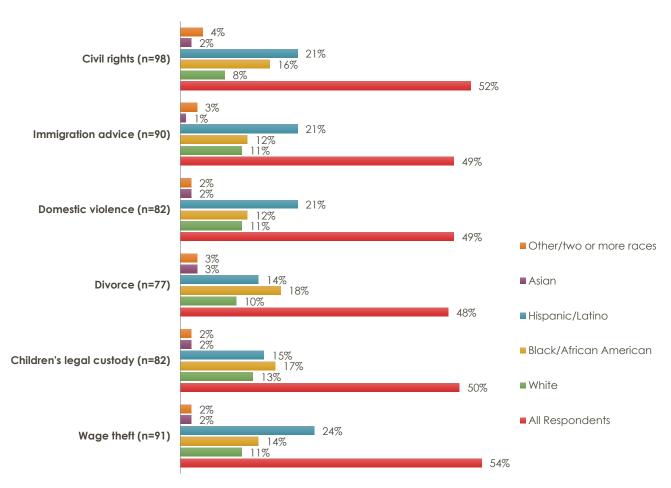


Figure 61 Proportion of respondents who rate services "very hard to get"

Legal services gap analysis using importance- availability –index

The figure below represents the extreme services gap analysis which indicates which services related to legal aid were found to be very important and very hard to access. Civil rights (30%) and wage theft (27%) are important to some households, yet respondents found legal aid for those services very hard to access. Approximately one in five respondents saw immigration advice as extremely important with very limited services that are easy to access (Figure 42).

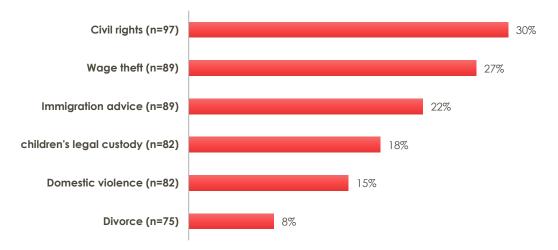


Figure 62 Extreme Gaps in Legal Services

In addition respondents were asked about their perception on issues related to their security, safety and civil rights. These situations vary considerably between the different subgroups (Figure 43). For example Hispanics/Latinos (25%) and Black or African Americans respondents (16%) reported they had been unfairly treated at work the most. Hispanic/Latinos were the only subgroup that was above the average of respondents that have been discriminated against at work, local business or school because the race or ethnicity (31%) and feared for their personal security or the safety of a member of the household (22%). Overall, respondents answered as follows: 16% said they had been unfairly treated at work or school, 12% feared for their personal security or the safety of someone in their household, 11% said they were discriminated against at work, school or a local business because their race or ethnic background and 10% had been a victim off a robbery in the last 12 months.

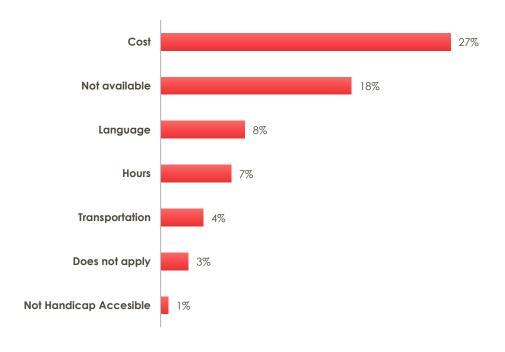


Figure 63 Challenges accessing legal help services (n=151)

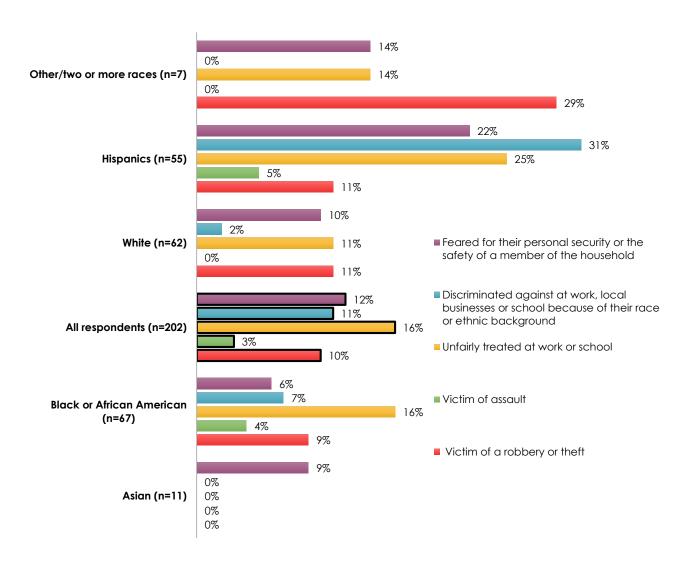


Figure 64 Household experiences on issues of security, safety and civil rights

Respondents were also asked about safety concerns such as alcohol, gangs, robbery and drugs that they have had in the past year. Approximately, one in ten of the respondents have been concerned about alcohol, robbery and drugs related issues/incidents in the past 12 months. Hispanic/Latino respondents were consistently above average on being concerned about these safety issues when compared to other subgroups.

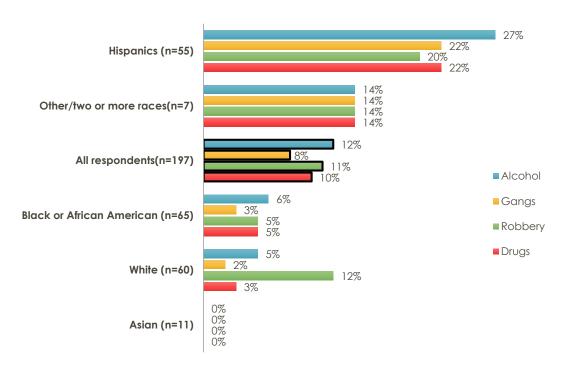


Figure 65 Common Safety Concerns by race/ethnicity

Recommendations

The primary goal of the Community Needs Assessment (CNA) was to identify the needs of Princeton's low-moderate income households in order to effectively plan and prioritize initiatives and services. Prior to the CNA report there was little documentation on the needs of Princeton's vulnerable and in need population. There was also little evidence of how residents utilized and perceived services offered in Princeton. The CNA process was a first attempt and effort to understand this population by gathering data on the need and utilization of services, identifying unmet needs and gaps in service and becoming more aware of needs that were previously unknown or underestimated.

This report identifies key areas of needs and priorities that serve as a roadmap for future planning. Below we summarize our recommendations in response to the report findings.

Create a community-wide plan to address areas of concern

- Bring together community stakeholders to develop a comprehensive approach that focuses on communitybased solutions and community-wide efforts for planned action, advocacy, and collaboration.
- Partner and work with local non-profit agencies and other service providers to map out ways to meet service
 gaps and produce strategies that address identified problems.

Revitalize Princeton area's community resources network

- Form a Princeton area resource network group to develop and strengthen relationships, create and improve new/existing partnerships, and encourage collaborations to maximize efforts.
- Collaborate with local service providers, schools and religious organizations to unify the community's social services network by sharing information such as services available and eligibility.
- Develop an additional level of coordinated case management (particularly when working with families/individuals accessing multiple services).

Reconfigure the Human Services Department framework

The department has become more visible to the Princeton community and has expanded its reach in the past few years. As a result, the demand for services and assistance is greater and there is a need to reorganize and reinforce services.

- Strengthen and improve the department's information and referral services by providing more in-depth assessment and follow-up to individuals and families in need.
- Address the need and demand for coordinated case management services for individuals with challenging needs.
- Utilize the identified gaps in service as guidelines to effectively direct volunteer support where is most needed.
- Identify potential funding mechanism that can allow program and services growth.
- Plan for future in-depth research and assessment of specific needs and services.

Reaffirm community and town's commitment to address the identified extreme service gaps

The CNA report outlines specific service areas that need the most attention: job training, help finding living wage jobs, financial education, mortgage/rental assistance, legal help, affordable medical care and food assistance. The town, in collaboration with community organizations, has already begun to work on some of these key areas, but more can be done:

Financial Literacy

- Work with organizations that provide financial education services to address the need for financial coaching programs for Princeton residents that are available locally.
- Work with housing providers to address housing stability issues related to low financial literacy. Address the
 need for financial programs that assist individuals and families to be financially eligible for some housing
 programs, maintain current housing and avoid eviction processes due to non-payment. Assist these agencies to
 develop proactive techniques and referrals for residents at risk of losing their housing.

Job development

- Increase resources for underemployed and unemployed residents looking for work, particularly jobs that are living wage.
- Increase job training services for underemployed and unemployed residents in need for skill/vocational development.

Affordable Medical Care

- Maximize efforts to ensure all residents eligible for insurance through the Affordable Care Act or NJ Family Care are insured.
- Promote and coordinate access to low cost or free health screening services for residents who are underinsured
 or uninsured.

Food Assistance

- Form partnerships with food assistance service providers and better assess Princeton's food insecure population.
- · Continue and increase efforts to improve current programs to meet the needs of those who are food insecure.
- Form partnerships with other interested parties to bring awareness to food insecurity in Princeton.



Community Needs Assessment



Princeton Human Services 1 Monument Drive Princeton, NJ 08540 609-688-2055

http://www.princetonnj.gov/human-services.html

Princeton's Department of Human Services is conducting a needs assessment to better understand the needs of the community. We aim to determine how current services are being used and identify which service gaps need to be addressed.

This is a voluntary survey. Your decision to participate has no effect on any services received by you or your family.

We hope that you will take a few moments to complete this survey. The information that we collect will be used to plan and deliver the best possible services to our community. Please note that all the information that you provide is strictly **CONFIDENTIAL AND ANONYMOUS.**

Thanks for your help!

Please complete this survey one time per household.

USE OF SERVICES

1. In the past year, did you or any member of your household receive any of the following services?

(Mark Yes or No for each service)

	<u>Yes</u>	No
Energy assistance	O	O
Veteran's assistance	O	O
Employment (job search)	O	C
Long-term care/home care services		C
Emergency shelter	O	O
Transitional housing	O	O
Section 8 housing	O	O
Rental assistance	O	O
General assistance (welfare)	O	O
Food Stamps	O	O
Food Banks	O	O
Drug or alcohol abuse treatment	O	O
Mental health treatment	Q	O

2. Please tell us about your household's use of each of the services listed below. First say how important each of these services is to your household and then tell us how easy or difficult it is for your household to access these services.

		1.		_		2.	
		ortant is each s to your hous					
	301 1100.				these services?		
	Not importan t	Somewha t important	Very importan †		Not easy to acces s	Somewha t easy to access	Very easy to acces s
	(Circle on	e answer on	each line)		(Circle	one answer c	n each
Mortgage/renta Lassistance	0	1	2	\rightarrow	1	2	3
Help with heating & electricity bills	0	1	2	\rightarrow	1	2	3
Affordable medical care	0	1	2	\rightarrow	1	2	3
Mental Health services/family counseling	0	1	2	\rightarrow	1	2	3
Drug/alcohol treatment & counseling	0	1	2	\rightarrow	1	2	3
Food (help getting enough food)	0	1	2	\rightarrow	1	2	3
Help finding a job/ living wage	0	1	2	\rightarrow	1	2	3
Job training	0	1	2	\rightarrow	1	2	3
Financial education	0	1	2	\rightarrow	1	2	3
Public transportation	0	1	2	\rightarrow	1	2	3
Affordable childcare	0	1	2	\rightarrow	1	2	3
Parenting support	0	1	2	\rightarrow	1	2	3
English Language Instruction (ESL)	0	1	2	\rightarrow	1	2	3
Legal help	0	1	2	\rightarrow	1	2	3

3. If any of the following services are hard to access in Princeton, please tell us the reasons...

	Hours	Transportation	Cost	Language	Not handicap accessible	Not available	Does not apply
			(Ched	ck all that app	oly)		
Mortgage/rental assistance	0	1	2	3	4	5	6
Help with heating & electricity bills	0	1	2	3	4	5	6
Affordable medical care	0	1	2	3	4	5	6
Mental Health services/family counseling	0	1	2	3	4	5	6
Drug/alcohol treatment & counseling	0	1	2	3	4	5	6
Food (help getting enough food)	0	1	2	3	4	5	6
Help finding a job/ living wage	0	1	2	3	4	5	6
Job training	0	1	2	3	4	5	6
Financial education	0	1	2	3	4	5	6
Public transportation	0	1	2	3	4	5	6
Affordable childcare	0	1	2	3	4	5	6
Parenting support	0	1	2	3	4	5	6
English Language Instruction (ESL)	0	1	2	3	4	5	6
Legal help	0	1	2	3	4	5	6

3a. Are you a resident of Princeton?	O1 Yes O2 No
If Yes, how long have you lived in Princeton?	O1 Less than 2 years
	O23 to 5 years
	Q 3 5 to 10 years
	Q 4 11 to 19 years
	Q 5 20 or more years

4. In the past year, did any of these things happen to you household?	or any member of your	
	(Mark Yes or No fo	or each)
	<u>Yes</u>	No
Heat or electricity was shut off	Q	O

	<u>Yes</u>	No
Heat or electricity was shut off	O	······
Shared housing with another family or other people		
due to housing costs	O	C
Moved due to high housing costs	O	······
Was evicted from housing	O	······
Was unable to pay property taxes on home	O	······
Left a situation due to emotional or physical violence	O	C
Experienced an illness that left you unable to work or		
care for children	O	············
Postponed getting needed medical care due to cost	O	············
Postponed getting needed dental care due to cost	O	C

- 5. In the last 12 months did you or other adults in your household ever cut the size of your meals or skip meals because there wasn't enough money for food?
 - O1 Yes, often
 - O2 Yes, sometimes
 - O3 No, never
- 6. In the last 12 months, were you ever worried that your food would run out before you got money to buy more?
 - O1 Yes, often
 - O2 Yes, sometimes
 - O3 No, never
- 7. In the last twelve months did you or anyone in your household use any of the food assistance services in the list below?

	Never	Once or twice during the year	Less than once a month	Once or twice a month	About once a week
		(Circle on	e answer on	each line)	
Government Food Assistance(Food Stamps/WIC)	0	1	2	3	4
Food Banks/Pantries	0	1	2	3	4
Friends or family	0	1	2	3	4
School Lunch Program	0	1	2	3	4
Send Hunger Packing School Program	0	1	2	3	4

8. If a public garden was available to you, would you use it to grow your own	○6 Homeless (Please skip to 27)
vegetables? Q1 Yes	15. How many bedrooms does your house
O2 No	or apartment have?
	(Please check just one)
Q3 Not sure	O 0 Studio apartment
9. Are all the adults in your	O1 One bedroom
household covered by a health insurance plan (Medicaid, NJ	O2 Two bedrooms
Family Care or private insurance	Q3 Three or more bedrooms
plan)?	16. Do you own or rent your home?
O1 Yes	O1 Own (skip to 23)
O2 No	O2 Rent
O3 Not sure	17. Are you familiar with your rights as a
10. If you have children in your	tenant?
household, are these children	O1 Yes
covered by a health insurance plan (Medicaid, NJ Family Care, or	Q2 No
a private insurance plan)?	O3 Not sure
O1 Yes	18. Do you plan to purchase or own a
O2 No	home in the future?
O3 Not sure	O1 Yes
11. If you or anyone in your household is	Q2 No
uninsured, where do you go to get medical	O3 Not sure
services?	19. What is your household payment for
(Please check all that apply)	rent per month? \$
□1 Hospital□2 Urgent care	
□3 Doctor's office	20. Does your rent payment include the
□4 Clinic	cost of electricity and natural gas?
□5 Drugstore	O1 Yes
☐6 Do not get any medical care 12. What method of transportation does	O2 No
your household use?	O3 Not sure
	21. Do you live in subsidized housing?
(Please check all that apply)	O1 Yes
□1 Car□2 Public transportation	O2 No
□3 Bike	O3 Not sure
□4 Walk	22. Are you one or more months behind
<u>HOUSING</u>	on your rent payment?
13. What is the name of the street where	Ol Yes —
you live?	O2 No Skip to 27
(Please check just one)	O3 Not sure
O1 House	HOMEOWNERS
O2 Apartment	<u>HOMEOWNERS</u>
Q3 Townhouse or condominium	23. What is your household mortgage
Q4 Mobile home	payment each month (not including
Q5 Room	taxes or insurance)? \$

		1	
	Are you one or more months behind on your tgage payment? O1 Yes	31.	Did any of these conditions or situations cause you to become homeless?
	O2 No O3 Not sure		(Please check all that apply)
25.	Is your home in foreclosure? O1 Yes O2 No O3 Other (please specify:		 □2 HIV/AIDS □3 Unintended pregnancy □4 Mental illness □5 Domestic violence □6 Physical disability □7 Lost job
26.	Do you live in affordable housing? 1 Yes 2 No 3 Not sure		 □8 Eviction □9 Family break-up □10 Unable to pay rent/mortgage □11 Temporary living situation ended □12 Medical problems
27.	Have you ever been homeless? O1 Yes O2 No (skip to 32)		□13 Poor credit rating □14 Discharged from institution/jail
28.	When was the most recent time that you were homeless? O1 During the past five years O2 More than five years ago O3 Not sure	32.	EMPLOYMENT AND INCOME Do you have a bank account? O1 Yes O2 No
29.	At that time, for how long were you homeless? O1 Less than one month O2 More than one month but less than one year	33.	Have you ever borrowed money from a pay day lender? O1 Yes O2 No
30.	O3 One year or more When you were homeless, where did you stay? (Please check all that apply) □1 Family/friends	34.	Does your household use credit cards? O1 Yes O2 No
	□2 Outside □3 Shelter □4 Hospital □5 Motel/Hotel □6 Other (please specify)	35.	Does your household use financial planning or use budgeting techniques? O1 Yes O2 No

36.	
you	or anyone in your household during the past year?
	(Please check all that apply)
	□1 Wages or income from employment
	□2 VA benefits
	□3 Social security retirement benefits
	□4 Social security disability or death benefits (SSD/SSI)
	□5 Relatives, friends, partners
	☐6 TANF/GA (Welfare Assistance)
	□7 Child support
	□8 Pension
	□9 Investment income
0.7	□10 Other income (please specify:
3/.	If you have no income, how do you pay for basic living expenses?
38.	In the past year, what was your average estimated monthly household income from all sources above?
39.	Including yourself, how many people (adults and children) currently live in your household?adults and children
	LEGAL MATTERS AND SAFETY
40.	In the past year have you needed any legal assistance? O1 Yes
	O2 No

		1.		_		2.	
	How important is each of these services is to your household?				your h	asy or difficult ousehold to c hese services	access
	Not important	Somewhat important	Very important		Not easy to access	Somewhat easy to access	Very easy to access
	(Circle one answer on each line)			(Circle	one answer o line)	n each	
Wage theft	0	1	2	\rightarrow	1 2		3
Children's legal custody	0	1	2	\rightarrow	1	2	3
Divorce	0	1	2	\rightarrow	1	2	3
Domestic violence	0	1	2	\rightarrow	1	2	3
Immigration advice	0	1	2	\rightarrow	1	2	3
Civil Rights	0	1	2	\rightarrow	1	2	3

41. Please tell us about your household's use of each of the legal services listed below. First say how

important each of these services is to your household and then tell us how easy or difficult it is for your

household to access these services.

42. During the past year, have you or a mem	ber of your		r No for each)		
		<u>Yes</u>	<u>No</u>		
Been a victim of a robbery or theft?					
Been a victim of assault?		O	······		
Been unfairly treated at work or school?	?	O	O		
Been discriminated against at work, loc	al businesse:	s or school bed	cause		
of their race or ethnic background?		O	······		
Feared for their personal safety or the so	afety of a m	ember of the			
household?		O	······		
43. Here is a list of common safety concerns. during the past year?			concern for	anyone in you	r home
		(Mark Yes	or No for each)		
		<u>Yes</u>	<u>No</u>		
Drugs?		O	······		
Robbery?	•••••	O	O		
Gangs?		O	O		
Alcohol?		O	O		
44. Compared with last year, I would say that ri	ight now				
	Much	Somewhat	About	Somewhat	Much
	worse	worse	the same	better	better
A A consider books and a soft at continuo is	1	(Circle 2	e one on ead	· .	Е
My neighborhood's safety situation is		2	3	4	5 5
My health situation is	1	2	3	4	5
My nutrition situation is	1	2	3	4	5
My job opportunities are	1	2	3	4	5
My housing conditions are	1	2	3	4	5
SOME I 45. Are you of Hispanic, Latino or Spanish orig O1 Yes O2 No	,	race (CI	f the followin neck all that hite ack or Africar		·

47.	What is you marital status? O1 Married or in civil union	
	O2 Widowed	51. What language do you speak at home?
	O3 Divorced	(Please check all that apply)
		□1 English
	O4 Separated	□2 Spanish
	Q5 Never married	□3 Chinese/Mandarin
		□4 Korean
48.	What is your highest level of education?	□5 Hindi
	O1 Less than high school	☐6 Arabic
	Q2 High school diploma or GED	□7 French
	O3 Some college	□8 Russian
	Q4 Four-Year degree	□9 Patois
	Q5 Post-graduate or professional degree	□10 Creole
		□11 Tagalog
49.	Does anyone in your household have any of the following disabilities?	□12 Other (please specify:
	(Please check all that apply)	52. Do you know how to access the Internet?
	□ 1 Physical	Q1 Yes
	□2 Mental	O2 No (Please skip to 54)
	□3 Developmental or Education	(1.10 (
		53. Where do you have access to the
50. E	Do you or members of your household have	Internet?
diffic	culty accessing services because of a language	(Please check all that apply)
oarr	ier?	□1 Home
	Q1 Yes	□2 Work
	O2 No	□3 School
		□4 Family/Friends
		□5 Public Library
		□6 Cell phone
		□7 Other

54. Please tell us about each person who lives in your household (if more than 6 people in your household, please ask for an extra sheet):

Person	Age	Sex	Relationship with you	Legal Status	Employment status	Hours worked per week
1 (You)	years old	O1 Male O2 Female	O1 Spouse /Partner O2 Son/Daughter O3 Relative O4 Friend	O1 Citizen O2 Refugee O3 Asylee O4 Work visa O5 Tourist visa O6 Temporary Protected Status (TPS) O7 Undocumented	O1 Working for pay O2 Unemployed and looking for work O3 Student O4 Retired O5 Disabled and cannot work O6 Homemaker O7 Other (please specify:	Hours/week

Person	Age	Sex	Relationship with you	Legal Status	Employment status	Hours worked per week
2	years old	O1 Male O2 Female	O ₁ Spouse /Partner O ₂ Son/Daughter O ₃ Relative O ₄ Friend	O1 Citizen O2 Refugee O3 Asylee O4 Work visa O5 Tourist visa O6 Temporary Protected Status (TPS) O7 Undocumented	O ₁ Working for pay O ₂ Unemployed and looking for work O ₃ Student O ₄ Retired O ₅ Disabled and cannot work O ₆ Homemaker O ₇ Other (please specify:	Hours/week
3	years old	O1 Male O2 Female	O ₁ Spouse /Partner O ₂ Son/Daughter O ₃ Relative O ₄ Friend	O1 Citizen O2 Refugee O3 Asylee O4 Work visa O5 Tourist visa O6 Temporary Protected Status (TPS) O7 Undocumented	O ₁ Working for pay O ₂ Unemployed and looking for work O ₃ Student O ₄ Retired O ₅ Disabled and cannot work O ₆ Homemaker O ₇ Other (please specify:	Hours/week
4	years old	O1 Male O2 Female	O ₁ Spouse /Partner O ₂ Son/Daughter O ₃ Relative O ₄ Friend	O1 Citizen O2 Refugee O3 Asylee O4 Work visa O5 Tourist visa O6 Temporary Protected Status (TPS) O7 Undocumented	O1 Working for pay O2 Unemployed and looking for work O3 Student O4 Retired O5 Disabled and cannot work O6 Homemaker O7 Other (please specify:	Hours/week
5	years old	O1 Male O2 Female	O ₁ Spouse /Partner O ₂ Son/Daughter O ₃ Relative O ₄ Friend	O1 Citizen O2 Refugee O3 Asylee O4 Work visa O5 Tourist visa O6 Temporary Protected Status (TPS) O7 Undocumented	O1 Working for pay O2 Unemployed and looking for work O3 Student O4 Retired O5 Disabled and cannot work O6 Homemaker O7 Other (please specify:	Hours/week
6	years old	O1 Male O2 Female	O ₁ Spouse /Partner O ₂ Son/Daughter O ₃ Relative O ₄ Friend	O ₁ Citizen O ₂ Refugee O ₃ Asylee O ₄ Work visa O ₅ Tourist visa O ₆ Temporary Protected Status (TPS) O ₇ Undocumented	O ₁ Working for pay O ₂ Unemployed and looking for work O ₃ Student O ₄ Retired O ₅ Disabled and cannot work O ₆ Homemaker O ₇ Other (please specify:	Hours/week

55.	Please use the space below to share any additional comments or concerns that you believe could help Princeton to improve the services offered to the community:				

Thank you!