NEW JERSEY - BUILDING A STATE OF OPPORTUNITY

A Report of the Wealth Disparity Task Force to Close Opportunity Gaps and Repair Structural Disparities

February 2025

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Report Cover: Illustrated by Maggie Loesch
Description: On the front left is the silhouette of a young girl with her hand on an opened ornate wooden door on a brown brick wall to reveal the sun - which represents the sunlight of opportunity - shining on a landscape that features iconic New Jersey landmarks including the New Jersey State Capitol Building in Trenton, the Pinelands National Reserve, the Absecon Lighthouse in Atlantic City, the National Newark Building, 99 Hudson and the Goldman Sachs Tower in Jersey City, Old Queens at Rutgers University, Nassau Hall at Princeton University, and the Lower Trenton Bridge that features the phrase “Trenton Makes the World Takes” in homage to the city’s manufacturing history. On the cover, part of this phrase, “Trenton Makes the World,” is visible on the bridge in red. The bridge is at the center and the front right of the image followed by the water and banks of the Delaware River. Behind the river bank is a row of townhouses and a playground with paths leading to the landmarks.

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Report Roadmap

This report begins with an overview of New Jersey's history to highlight the contributions, resilience, and perseverance of generations of people who call New Jersey home. The report also identifies the laws and policies throughout the State's history that challenged the ability of many groups to exercise their rights as guaranteed by the state and federal constitution. Through the lens of history, each of us can better identify past discrimination and understand the origins of the structural barriers that persist today. With this context, we are better equipped to meet the moment and repair these long-standing harms to ensure that our State's children experience the opportunities made possible by their parents and grandparents.

Recognizing the reality described by Fannie Lou Hamer that "nobody's free, until everybody's free," this report is for all of the people who live in New Jersey.[1] Inspired and guided by a true "Jersey girl," the late Lieutenanat Governor Sheila Y. Oliver, Task Force Co-Chair, the Wealth Disparity Task Force hopes that this report will highlight the contributions and sacrifices that were made to bring our State closer to its promise of "liberty and prosperity" for all.

When traveling, children often ask, "are we there yet?" New Jersey is still on the road to fulfilling its promise, yet the Garden State is making significant strides and creating opportunities for children that their parents and grandparents did not experience.

On long journeys, it is encouraging to remember the path already traveled. Through this report, the Wealth Disparity Task Force—in examining the causes of long-standing challenges and proposing remedies to address them—is acknowledging the full history of the State's past and recommending a path forward that builds on the efforts of our forebearers to ensure that all people in New Jersey can realize their full potential.

- **Overview of New Jersey History – Becoming the Garden State**
  Non-exhaustive review of state history which aims to illustrate some of the people and events that helped to shape New Jersey
- **Working Group Discussions – Seeds of Progress**
  Background information about each Task Force working group highlighting the content examined and the progress that has been made toward closing opportunity gaps and responding to cost-burdened families
- **Task Force Recommendations – Building a State of Opportunity**
  Proposals that the Wealth Disparity Task Force recommends to close opportunity gaps and repair structural injustices

Milestones from the Work of the Wealth Disparity Task Force

2021

June 18, 2021: Governor Murphy signs Executive Order 262 establishing the work of the Wealth Disparity Task Force (Task Force)

Summer to Fall 2021: The Task Force prepares to convene and works with liaisons from the Murphy Administration

December 6, 2021: Inaugural Task Force meeting

2022

January 2022: Working groups formed and began meeting monthly

February 2022: Video released on the Murphy's Administration's social media explaining the work of the Task Force; launch of the Task Force logo and webpage

March 24, 2022: First 2022 Quarterly Meeting

April to May 2022: Monthly working group meetings continue

June 20, 2022: Governor Murphy's Juneteenth Address at Mount Zion AME in Trenton, NJ, followed by the Task Force's second quarterly meeting at Mount Zion AME - in-person listening session with faith leaders

June 28, 2022: Wealth Disparity Task Force Stakeholder Webinar - prepared and distributed a public engagement toolkit to align the public messaging of each working group

August to September 2022
Series of Virtual Listening Sessions - More than 400 people registered throughout the series and joined the Task Force list serv. Written and verbal input received from over 100 participants

- **August 16, 2022**: Economy Working Group
- **August 18, 2022**: Criminal Justice Working Group
- **August 23, 2022**: Education Working Group
- **August 30, 2022**: Health Working Group
- **September 7, 2022**: Housing Working Group

October to December 2022
Community Roundtables - The working groups began a series of in-person community roundtables with focus groups to inform and direct their proposals

- Groups included formerly incarcerated individuals and their family members, seniors, faith leaders, school nurses, parents with young children, and individuals receiving public assistance
- Working groups drafted proposals
- Report research and writing

2023

January to February 2023
- Working groups submit proposals
- Report research and writing continued

March to June 2023
- Consideration of proposals
- Report research and writing continued

FY2024 State Initiatives that the Wealth Disparity Task Force Advanced

- **Invest in First-Generation Homeownership**: Allocate additional funding for the Down Payment Assistance Program to directly support first-generation homeowners and launch a Resilient Homes Construction Pilot program to fund the rehabilitation and construction of affordable homes
- **Create Initiatives to Support Supply Chain Diversity and Employee Ownership**: Invest in initiatives that increase supply chain diversity and employee ownership initiatives and support urban economic and community revitalization
- **Eliminate Public Defender Fees**: Eliminate fees, liens, and warrants for those who require public defender representation, while increasing the public defender compensation rate to attract more attorneys
- **Provide the Child Tax Credit and Family Support**: Support families with young children to receive up to $1,000 per child by doubling the Child Tax Credit
- **Support Freedom Schools**: Increase investments in Freedom Schools in New Jersey, which provide summer and after-school enrichment programs to empower school-aged children

Lt. Gov. Sheila Y. Oliver, Task Force Co-chair passes away in August 2023

Summer 2023: Task Force recalibrates

Fall to Winter 2023: Report research and writing continues

2024

January to February 2024
- Working groups submit proposals
- Report research and writing continues

FY2025 State Initiatives that the Wealth Disparity Task Force Advanced

- **Reduce Medical Debt**: Support legislation that prevents the reporting of medical debt to credit agencies and reforms the medical billing process
- **Extend First-Generation Homeownership**: Propose continued funding for the First-Time Homebuyer Down Payment Assistance Program and additional support for first-generation homeowners while extending the Resilient Homes Construction Pilot program to fund the rehabilitation and construction of affordable homes

- **Increase Opportunities to Public Contracting and Employee Ownership**: Invest in initiatives that increase opportunities in public contracting and technical assistance for businesses considering employee ownership business conversions
- **Continue the Family Support and Child Tax Credit**: Assist families with young children by proposing to continue the expanded Earned Income Tax Credit, Child and Dependent Care Tax Credit, and the Child Tax Credit up to $1,000 per child
- **Promote Justice System Reforms**: Support adoption of expedited clemency and technical parole violation reforms
- **Expand Freedom Schools**: Increase investments to expand the reach of Freedom Schools in New Jersey, which provide summer and after-school enrichment programs to empower school-aged children

Spring to Fall 2024: Report writing continues

Winter 2024-2025: Prepare and release the final Wealth Disparity Task Force Report

2025

Calendar Year 2025: Expand public outreach and stakeholder engagement; advance responsive legislation; continue agency collaboratives that support implementation

Executive Order 262 – Charge

There is hereby established the Wealth Disparity Task Force (the "Task Force") to examine the causes of, and remedies for, the long-standing wealth disparities that affect Black, Latino, and Hispanic New Jerseyans. The Task Force will be divided into five working groups, which collectively are charged with reviewing research, data, and analysis in order to provide a report and evidence-based recommendations to the Governor for remedying these long-standing wealth disparities.

Background

The Task Force included both government leaders and stakeholders. The Task Force held four in-person meetings. The five working groups held separate, virtual monthly meetings from December 2021 through the spring of 2023. Each working group held a virtual listening session in the summer of 2022 with over 400 registrants and conducted in-person public engagement across the State, including in Newark, Trenton, and Asbury Park. The Task Force drafted recommendations, several of which were considered in the state budget in FY2024 and FY2025. The report identifies the historical drivers of wealth disparities, outlines current efforts, and recommends additional actions to address the findings.

Task Force Members

Co-Chairs of the Task Force – Summer 2021 to Summer 2023

***Sheila Y. Oliver**, Lt. Governor, State of New Jersey and Commissioner, New Jersey Department of Community Affairs

****Marlene Caride**, Commissioner, New Jersey Department of Banking and Insurance

Dr. Jonathan Holloway, Rutgers, The State University of New Jersey

Maria Vizcarrondo, Retired President & CEO, Council of New Jersey Grantmakers

*Served until August 2023
**Served until her appointment in June 2024 as a Superior Court Judge

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MEMBERS OF THE TASK FORCE WORKING GROUPS

Criminal Justice Working Group

(Lead) Matthew J. Platkin, Attorney General, New Jersey Office of the Attorney General

***Andrew Bruck**, Acting Attorney General (July 2021 – Feb. 2022), New Jersey Office of the Attorney General

Dr. Alexis Karteron, Associate Professor of Law & Director of the Constitutional Rights Clinic, Rutgers Law School – Newark (until joining the New York University Law Faculty in 2023)

Cuqui Rivera, Program Coordinator,
Hispanic Action Network Foundation

Reverend Bolivar Flores, Chief of Staff,
New Jersey Reentry Corporation

*Served until the end of his tenure with the
Murphy Administration in February 2022

Economy Working Group

(Lead) Brandon McKoy, President,
The Fund for New Jersey

Cid Wilson, President & CEO,
Hispanic Association on Corporate Responsibility

Elizabeth Maher Muoio, Treasurer,
New Jersey Department of the Treasury

Raymond L. Lamboy, President & CEO,
Latin American Economic Development Association, Inc.

Robert Asaro-Angelo, Commissioner,
New Jersey Department of Labor and Workforce Development

Tim Sullivan, CEO,
New Jersey Economic Development Authority

Education Working Group

(Lead) Hon. Jeannine Frisby LaRue,
Partner, Moxie Strategies

***Dr. Zakiya Smith Ellis**, Chief Policy Advisor,
Office of the Governor of New Jersey (2020 – 2022)

****Dr. Angelica Allen-McMillan**, Acting Commissioner,
New Jersey Department of Education

Dr. Brian Bridges, Secretary,
Office of the Secretary of Higher Education

Carlos Valentin Jr., Executive Director,
ASPIRA Inc. of New Jersey

Gary Melton, Manager,
Office of Human and Civil Rights, Equity, and Governance, NJEA Executive Office

*Served until the end of her tenure with the Murphy Administration in June 2023
**Served until her retirement in February 2024

Health Working Group

(Lead) Michellene Davis, Esq., President & CEO,
National Medical Fellowships

Dr. Diane Hill, Assistant Chancellor for University-Community Partnerships,
Rutgers University-Newark

Dr. Jubril Oyeyemi, Medical Director of Care Management Initiatives,
Camden Coalition

***Judith M. Persichilli,** Commissioner (2019-2023),
New Jersey Department of Health

Dr. Kaitlan Baston, Commissioner,
New Jersey Department of Health

*Served until the end of her tenure with the Murphy Administration in July 2023

Housing Working Group

(Co-Lead) Reverend Eric Dobson, Deputy Director,
Fair Share Housing Center

***(Co-Lead) Rachel Wainer Apter**, Director 2018-2022,
New Jersey Division on Civil Rights, New Jersey Office of the Attorney General

Aarin Michele Williams, Chief Advisor to the Director,
New Jersey Division on Civil Rights, New Jersey Office of the Attorney General

Iris Bromberg, Deputy Associate Director on Affirmative Enforcement,
New Jersey Division on Civil Rights, New Jersey Office of the Attorney General

Melanie Walter, Executive Director,
New Jersey Housing and Mortgage Finance Agency

****Kimberly Holmes**, Esq., Chief of Staff,
New Jersey Department of Community Affairs

Kia King, Esq., Chief of Staff,
New Jersey Department of Community Affairs

*Served until her appointment to the New Jersey Supreme Court in October 2022
**Served until her appointment in August 2024 as an Administrative Law Judge

Tribute Page to Lieutenant Governor Oliver

The bright, morning rays of summer sunlight awaken a young New Jersey girl. Whether she's looking out at a farm in a southern town, the shoreline of the Jersey coast, a backyard swing set in a suburban subdivision, or high rises in a bustling city neighborhood, this young girl can dream big and aim high. As she learns the history of her community and her State, she, along with the children of New Jersey, should know of a self-described "Jersey Girl," born in Newark who lived for a time on Bock Avenue, and was a graduate of Weequahic High School, Sheila Y. Oliver.

Empowered by the courage of Fannie Lou Hamer, Sheila Oliver set out on a personal quest to make a difference. She began pursuing higher education, graduating from Lincoln University, a historically Black university, with a Bachelor of Arts in Sociology, and Columbia University with a Master of Science degree in Community Organization, Planning, and Administration.

Inspired by Congresswoman Shirley Chisholm, who admonished, that "you do not make progress by standing on the sidelines, whimpering and complaining; you make progress by implementing ideas," Sheila Oliver—a long-time East Orange resident—became the first Black woman to serve as Speaker of the State Assembly, and joined Karen Bass as the only Black women in US history to lead a state legislative body. Once elected as Lieutenant Governor, Sheila Oliver became the highest-ranking Black woman to hold statewide office, while also serving as Commissioner of the Department of Community Affairs.

Lieutenant Governor Oliver courageously sacrificed to serve the people of New Jersey, making each day count, and selflessly giving to make a difference. A true trailblazer, Lieutenant Governor Oliver helped ensure that the future of all "Jersey Girls" is limitless and free from many of the obstacles that girls faced when she was born in 1952. Now, children across the State enjoy opportunities made possible by her work.

To honor Lieutenant Governor Oliver's story, her service, and her sacrifice, we—all those who call New Jersey home—should strive to move our State forward. This moment is a heightened call to action—especially for those of us who were not envisioned in the liberty and prosperity promised in 1787—to serve and sacrifice, not only to preserve, but to extend the opportunities that Lieutenant Governor Oliver fought for.

Lieutenant Governor, thank you for your service. Thank you for taking the time to meet with, listen to, and work on behalf of the voiceless. LG, thank you for leaving us better than you found us—well done. We press on to ensure that your legacy lives on.

This report is written in honor and memory of Lieutenant Governor Shelia Y. Oliver, a self-described "Jersey Girl," who worked to ensure that all New Jersey children are equipped and positioned to realize their full promise and to ensure that their future is full of opportunities that were not accessible to her and her forebearers.

A version of this tribute was previously published in 2023.

Governor Murphy's Remarks at the Drumthwacket Hispanic Heritage Month Address (2024)

October 8, 2024

Thank you, Tammy. Buenas noches, everybody!

On behalf of us both, let me say: Welcome to Drumthwacket! And happy Hispanic Heritage Month!

I always look forward to this annual opportunity to celebrate our Hispanic and Latino community… And there is so much to celebrate!

New Jersey is proud to be home to one of the largest and most diverse Hispanic populations in the entire country.

Hispanic New Jerseyans are the backbone of our State, working every day, to move us forward… as community leaders, faith leaders, laborers, educators, and, simply, as friends and neighbors.

New Jersey is proud to be home to one of the largest and most diverse Hispanic populations in the entire country.

You have shown us through your actions and success that the American Dream is alive and well in New Jersey.

And proof of that can be seen in the fact that, today, the Garden State is home to over 120,000 Hispanic-owned businesses, which have created thousands of jobs across New Jersey.

And since the very start of our Administration, we have been committed to investing in our small business owners and local workforce, so every family can thrive through every phase of life.

The Garden State is home to over 120,000 Hispanic-owned businesses, which have created thousands of jobs across New Jersey.

With programs like Cover All Kids, we have helped more children and families than ever before access affordable health care coverage, regardless of their family's immigration status or their English proficiency.

But we know that, for some families, language barriers have made enrolling in other critical services more difficult.

Our Administration will not let that stop us from ensuring every New Jerseyan can access the assistance they qualify for.

That is why we are actively working to make vital government documents and services more accessible to individuals with limited English proficiency.

We know that is not the only barrier Hispanic families have faced, though.

Latinas, working full time, often earn just 58 cents for every $1 earned by men.

That is wrong. And it is why New Jersey is leading the nation in the fight for equal pay.

There is no doubt that the future of New Jersey and the future of our Hispanic communities are intertwined, and I am honored to fight alongside you to keep that future bright.

There's still more work to be done. And we are counting on all of you to be right by our side to do it, because we're not slowing down. We are going to run through the tape!

So, thank you for all that you do to strengthen our great State — and thank you, again, for celebrating with us this evening!

Governor Murphy Juneteenth Speech (2022)

Wealth Disparity Task Force and Faith Leaders Join at Greater Mt. Zion AME Church

June 20, 2022

Good morning, everyone.

This is the day which the Lord has made; let us rejoice and be glad in it.

To my dear friend, Reverend Dr. Charles Boyer, and to First Lady Rosalee Boyer, I thank you for the opportunity to join you in this historic house today. I thank you, Reverend, for your principled leadership within the community of Trenton, as well as for the invaluable advice and guidance which you have given to me and my team.

I also want to thank your tremendous choir for welcoming us in song. I could not have asked for a more uplifting way to walk through these doors.

To my partner in governing, Lieutenant Governor Sheila Y. Oliver, thank you for being with us today.

I could not think of our Administration without your leadership, and without your constant reminders that we cannot succeed as a State unless all within this State have the tools to succeed and achieve their dreams. . .

Now, this is the second time that we are celebrating Juneteenth not merely as a commemoration and a celebration, but as an honest-to-goodness holiday.

The glorious thing about this being the second year is that, well, the reality can set in that Juneteenth is now permanent.

Doing anything for the first time is the easy part. Making it a lasting practice is something else entirely.

And we are now in that “something else entirely” time.

If I may quote our own Lieutenant Governor from the words she provided after being sworn into office four and a half years ago as the first Black woman to ever be elected to statewide elected office, “While these moments are historic, we make history not in the moment, but in what we do with it.”

So, it is now also incumbent upon us, as we recognize the permanence of Juneteenth, to determine what it is we want this day to be. . . not just what it symbolizes, but how it refocuses our efforts on the times and challenges ahead.

First and foremost, this is a day when we must come to recognize New Jersey’s own troubled history with race. And I do not speak about the uprisings of the 1960’s. I speak, instead, about our State’s own history of protecting the institution of slavery.

It is not a history of which we should be proud.

As we know, Juneteenth commemorates that day in 1865 when Union General Gordon Granger, a White man, landed with troops in Galveston, Texas, to spread the word that all enslaved Black residents were, at last, free.

This was fully two months after the Confederate Army had surrendered. But, even more, it was the 901st day *after* President Abraham Lincoln had signed the Emancipation Proclamation on New Year's Day, 1863.

But, as Dr. Holloway would remind us, the Emancipation Proclamation only impacted Black Americans who happened to be enslaved in those states that – according to the text of President Lincoln's order – "be in rebellion against the United States."

It did not apply to New Jersey, a State in which the Legislature, in 1804, had acted so bravely as to only allow for a gradual abolition of slavery over successive generations, replacing it with an equally tortured system of indentured servitude, leaving some in complete bondage simply because of the timing of their births.

To put it another way, at that moment General Granger was informing the Black residents of Galveston that they were free, 16 Black New Jerseyans continued to toil in slavery.

Some might hear that and ask, "only sixteen?" I would respond to them that any number over zero would be intolerable.

Moreover, these enslaved people did not win their ultimate freedom until the proclamation that the 13th Amendment to the Constitution, which abolished slavery in its entirety, was finally in force on December 18, 1865 – some six months **after** Juneteenth.

If that weren't bad enough, New Jersey's state constitution at that time was not amended to abolish slavery outright until January 1st of 1866, and the Legislature did not even act to ratify the 13th Amendment until another three weeks after that, by which time it had already been in effect.

New Jersey's Legislature initially ratified, then attempted to rescind its ratification of, the 14th Amendment, which reinforced that Black Americans were to enjoy the full privileges of citizenship.

Astonishingly, New Jersey would not affirm its ratification of the 14th Amendment until April of – wait for it – 2003.

And the Legislature rejected the 15th Amendment, which guaranteed Black Americans the right to vote, reversing itself, again, only after it had taken effect.

Three of the most consequential amendments to the Constitution ... amendments which sought to bring all Americans under those words, "We the People of the United States" ... and they took effect in New Jersey only because of the actions of other states, and despite our own state's inaction or indifference.

As I said, this is not a history of which we ought to be proud. But to be absolutely certain, it is a history we must acknowledge and a history which we must teach.

And it is a history that we must use to guide our future movement. Our current state constitution, which this year celebrates its 75th year, opens with the following words ...

Article I, Section I ...

"All persons are by nature free and independent, and have certain natural and unalienable rights, among which are those of enjoying and defending life and liberty, of acquiring, possessing, and protecting property, and of

pursuing and obtaining safety and happiness."

"All persons."

For the past 75 years we have sought to make this statement ring true. But we know there are many for whom it still does not.

There are many for whom these words seem at most aspirational; at the least unattainable.

And it is for this reason why the efforts our Administration has been engaged in over the past four and a half years have been so important – to chart the course to bring all New Jerseyans under this banner and to making up for the errors and omissions of our own history.

It is about our work to make New Jersey the true State of Opportunity.

It is about our Wealth Disparity Task Force's work to undo the tremendous financial inequality and insecurity that continues to exist in our State, and which keeps Black and Brown families shut out from sustained economic progress – and which is among the widest, if not the widest in the entire nation.

It's about creating jobs and providing job training and making our cities places where these opportunities can exist.

It is about our work to expand access to the voting booth, to eliminate barriers to voting, and to refranchising those on parole and probation, who had been allowed to live in their home communities yet blocked from having a say in the direction of that community.

It is about our work to invest more deeply in our public schools – from pre-K to high school – and to put a higher education within the reach of all who want one, so when we say that we have the best system of public education in the nation we can mean it for every student.

It is about our work to recenter our criminal justice system around that all-important word, "justice." It is about our work to restore real trust between law enforcement and the communities our police and State Troopers serve.

It is about our work to ensure that New Jersey has among the strongest gun safety laws in the nation to keep these weapons off our streets and invest in the community-based non-violence intervention programs that we know can end the violence that remains commonplace for too many communities, including right here in Trenton.

It is about our work to ensure one of the nation's most-progressive systems of expungement for low-level and nonviolent drug crimes.

It is about our work to build more affordable housing and finally deliver upon the state's long-delayed promise to ensure that every resident can find an affordable home in the community in which they want to live.

It is about our work to make health care more affordable for all, and universal for every child, and to make child care more accessible to working families, especially working moms.

It is about our work to create a strong and carefully regulated legal marketplace for adult-use marijuana which welcomes Black and Brown entrepreneurs, and which gives us the means to reinvest meaningfully into the communities so gravely impacted by the failed War on Drugs.

It is about our work to fully protect in state law the right of every woman to make her own choice about

whether and when to have a baby and start or grow a family.

It is about our work to ensure that our schools are places where our history is taught in truth and in full, not to the disparagement of some but to the benefit of all.

It is about all of these things, and more, because while we cannot undo our State's sorry legacy on race we can work to overcome and make up for it.

Moreover, we can ensure that the future is one which is guided not by only a truer sense of equality but also anchored in a greater sense of equity.

And so, I return to those words from the Lieutenant Governor, "We make history not in the moment, but in what we do with it."

It is vital to create a more just and more equitable New Jersey full of opportunity for today, but it is equally about crafting the legacy which we want to leave for future generations of New Jerseyans.

We cannot go back in time and change our history.

We cannot erase the stain of slavery.

We cannot undo the hypocrisy that while the sons of New Jersey – including Black soldiers – were fighting and dying for the preservation of the Union and the end to slavery in those states in rebellion to it, there remained, in slavery, 16 Black New Jerseyans.

We cannot undo those things.

But we can, and we must, remember this history as we forge our future.

So, on Juneteenth 2022, as we celebrate the permanence of this holiday, let us also remain mindful that there are so many who have yet to feel permanent in their own place in our society.

Let us continue together down this path of ensuring that every home in New Jersey is a place of love, of promise, and of true and achievable opportunity.

I thank you all for being here. I again thank Reverend Boyer for allowing us to celebrate this Juneteenth here at Greater Mount Zion AME.

I thank my tremendous partners in our efforts – Lieutenant Governor Oliver, Congresswoman Watson Coleman, President Holloway, and each and every one of you.

Let us live up to our words.

Let this be the legacy we leave.

Thank you.

Foreword from Lieutenant Governor Tahesha Way

From the Desk of New Jersey Lieutenant Governor and Secretary of State

On behalf of this Administration and the people of New Jersey, I commend the members of the Wealth Disparity Task Force for their diligent and thoughtful work on a topic affecting all New Jerseyans. The completion of this report represents a significant milestone for the legacy of my dear friend, our late Lieutenant Governor Sheila Y. Oliver, whose passion for fairness and desire to uplift vulnerable people and communities inspired this task force from the outset. The work you share here examines the impacts of the economy, housing, health, education, and criminal justice on our residents.

We recognize that we cannot chart a way towards a brighter, better future for all people without examining our past. I'm proud that my Department of State is home to the New Jersey Historical Commission which strives to expand our understanding of our state's history and the people whose stories shaped the places we all share. I'm especially grateful to highlight their work on the Black Heritage Trail, established by Governor Murphy in 2021 "to promote awareness and appreciation of Black history, heritage, and culture" that will "highlight Black heritage sites through historical markers and a trail-like path that connects the stories of Black life and resiliency."

Under this program, the Historical Commission works in cooperation with other state agencies, such as the Historic Preservation Office, the Division of Travel and Tourism, as well as local governments, owners or operators of Black heritage sites, and others to identify a series of sites. This year, historical markers will begin being placed at the 58 locations selected thus far for the Trail.

This report, like those markers, will help us tell the story of New Jersey and our residents. More importantly, it will help us provide greater context to the present day, and guide decisions that will create better outcomes and a stronger, fairer future for all. Again, congratulations and thank you to all those who played a role in the work of the Task Force and production of this report. The information shared here will definitely help shape brighter tomorrows for the great people of New Jersey.

Lt. Governor Tahesha Way, Esq.

Co-Chair Letter

To the people and friends of New Jersey:

We begin this letter by offering our thanks to Governor Phil Murphy and the members of the Murphy Administration, both past and present, who created and participated in the Wealth Disparity Task Force. The Task Force was established "to examine the causes of and remedies for the long-standing wealth disparities that affect Black and Hispanic or Latino New Jerseyans." Executive Order 262.

The Task Force set in motion a concrete process of learning and understanding, in an effort to begin healing the injury caused by discriminatory laws, policies, and practices, many of which remain woven into the fabric of our society today and continue to perpetuate barriers for many people living in our State.

The work of this Task Force is twofold. First, it shines a light on many of the harms caused by early Americans and those perpetuated by federal, state, and local leaders. Second, it provides our state government leaders with a grounding framework as they continue to enact reparative measures to correct and disentangle these harms, and their effects, from our system.

This Task Force represents an inflection point; it marks the end of an era when state leadership would not acknowledge the impact of unjust—but legal—practices. To signify this new beginning, this report, authorized by Governor Murphy in Executive Order 262 ("the Order"), calls attention to many of these practices and offers several recommendations to address them.

Before we delve deeper, we want to note that the content of this work is not exhaustive; in fact, it was never meant to be. The Order asks that the Task Force submit this report to the Governor after analyzing the research and data to present evidence-based recommendations. Once the Task Force members were appointed in 2021, we approached the first meeting with the intent to determine how to best use the appointed time and what we hoped to pass on to future researchers and state leaders. We always knew that the task at hand would require discussion and collaboration with individuals and organizations outside the Task Force membership, as systemic harm requires structural solutions, which in turn requires the involvement and buy-in of system actors.

Thus, as we share the work accomplished to date and the process by which the Task Force arrived at this report, we encourage the reader to reflect critically upon what they see here—the personal stories, historical markers, government initiatives, community-driven work—and hold it in its totality while remembering that it is not complete. We recognize the irony here—that at its core this work began because of the implicit and explicit harm done by the government and its inability, or refusal to, meaningfully address it. And now, as the work has evolved, it is the government we must trust to deliver on this reparative process.

The Task Force was created with this irony in mind, and each of its members has had to come to terms with their own organizational limitations. Over the course of more than a year, each of the Task Force's five working groups met more than a dozen times. The represented members of government and public sector organizations challenged each other to carefully dissect the historical origins of the current barriers that hinder

the ability of Black and Hispanic families and communities to build wealth. Each member brought their own expertise to these meetings, united around the goal of learning and changing the status quo to better serve all residents of New Jersey.

Between meetings, members continued their research and met in smaller groups to discuss particular aspects of the work such as certain legal nuances or harmful unwritten practices that stemmed from tradition, ranging from current redlining practices to the impact of the COVID-19 pandemic on Black and Hispanic communities. Academics, grassroots leaders, and members of the public provided insights and input that informed the work of the Task Force.

In the summer of 2022, the Task Force held five virtual listening sessions (one for each of the working groups) and continued engaging with the public as members visited and virtually attended community meetings in different parts of the State, while also receiving comments and input through a form that was circulated in person and online.

In response to this feedback, Task Force members worked with the Governor's Office and the Legislature to ensure that policy changes would continue apace alongside their work. As a result of this collaboration, several recommendations were signed into law and funded when Governor Murphy signed the Appropriations Act of Fiscal Years 2024 and 2025. Progress has also been made on many process-oriented recommendations for state agencies, and congruently, members continued their research and engagement with the public to further understand systemic barriers in New Jersey.

This parallel and fluid structure was intentional, and we hope it sets a precedent for the future of this work. The open-ended nature of this structure allows you, the reader, to engage with the State beyond the publishing of this report. By invoking the spirit of this Task Force, any reader at any point in time can both challenge the State government to act and work with government leaders to push for much-needed change.

This grounding framework is the beginning of the systemic change we set out to accomplish. But for this to become the status quo, we need you to join us in this effort and bring a few friends with you.

Let the work continue!

Wealth Disparity Task Force Co-Chairs

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- Office of Information Technology
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- NJ Maternal and Infant Health Innovation Authority
- Department of Military and Veteran Affairs
- Department of State
- Department of the Treasury
- Department of Transportation

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Executive Summary

Fulfilling a key commitment from his 2020 State of the State address, Governor Murphy established the Wealth Disparity Task Force to examine the causes of, and remedies for, the long-standing wealth disparities that affect Black,[2] Latino, and Hispanic[3] New Jerseyans (Executive Order 262). Since December 2021, the five Task Force working groups—assigned to the areas of criminal justice, economy, education, health, and housing—engaged in research, analysis, and community outreach to identify the reasons for, and potential ways to, address wealth disparities in the State. The Task Force's work is informed by research, data, historical documents, personal stories, and information gathered from public engagement, including community roundtables and virtual listening sessions.

The Task Force's findings, gathered over more than a year, are consistent with the existing scholarship on wealth disparities. Drivers of these disparities include poverty within the kinship network, the entanglement of medical and student debt, disparities in healthcare practices and outcomes, the lack of access to capital, and the inability to generate home equity from homeownership, largely due to systemic barriers that include discriminatory housing appraisal practices, redlining, and predatory lending.

Based on these findings, the Task Force proposes a wide range of recommendations that would begin to address these drivers of wealth disparity. The Task Force found that far too many households in New Jersey, including Black and Hispanic families, continue to live without emergency savings, rendering them just one health emergency, car repair, or employment loss away from financial ruin. These households lack the financial safety net that is so often generated by appreciating assets.

Examining the root causes of wealth disparities requires a historical review of the barriers that have limited wealth-building over generations. This analysis is key to identifying the pattern of harm and the reparative measures needed to address the injuries that accumulated over time.

Since wealth is cumulative, the barriers preventing wealth building in previous generations directly impact the ability of families to build wealth today. Due to these systemic barriers and injustices, cycles of deficit are passed on instead of assets. A measure of wealth gives financial agency and a safety net that protects against the risk of loss. Wealth generates the capital needed to acquire appreciating assets that can produce more wealth. A review of our nation's early history demonstrates that American wealth was generated for several centuries from uncompensated labor. Simultaneously, while wealth was generated at their expense, Black people were systemically excluded from asset-building vehicles, encountered wealth deprivation including land loss, lack of access to banking and credit, denial of land and property ownership, and exclusion from government programs that offered wealth-building opportunities.

Many of the drivers that limited the ability of Black and Hispanic households, from generating wealth persist today, even after long-standing discriminatory practices were prohibited.

The following proposed initiatives, derived from the research and recommendations of the Task Force in tandem with existing and pending efforts, can begin to address the drivers of these intergenerational wealth disparities in New Jersey. The recommendations seek to 1) increase access to appreciating assets; 2) alleviate the entanglement of debt generated by systemic design; 3) reduce the burden of educational attainment; and 4) address disparities in healthcare practices and outcomes.

The Task Force sought to identify reparative measures to begin remediating many of these long-standing harms. To generate immediate impact, several prescriptive remedies are recommended.

This report and these recommendations to the Governor and Legislature acknowledge the causes of the staggering wealth disparities in our State, and the Task Force recognizes that this work is only just beginning. To truly disrupt the long-standing wealth disparities in New Jersey, the Task Force's work and mission must be sustained into the future. Therefore, the Task Force recommends that the interagency collaborations generated

from its five working groups continue, under the direction of the Governor's Office, in order to ensure the robust, timely implementation of these proposals. Public engagement should continue to assess the impact of the recommendations and further review state policies and practices to address structural and systemic injustices that may exacerbate wealth disparities in New Jersey.

The following recommendations seek to close opportunity gaps and increase opportunities for asset building:

Repair Structural Disparities

1. *Establish an Opportunity Seed Fund based on the baby bond model*
2. *Reform Medicaid estate recovery*
3. *Adopt reforms responsive to the public contracting disparity study*
4. *Broaden the composition of the State Investment Council and Board of Trustees*
5. *Codify an executive office to support ongoing efforts to close opportunity gaps*
6. *Continue to fund housing models that support affordable housing and transit-oriented development*
7. *Implement just planning practices to ensure thriving New Jersey communities*
8. *Invest in partnerships between health care facilities and schools to support a statewide network of community schools*
9. *Continue the work of Nurture New Jersey*
10. *Calculate an individual's ability to pay when assessing fines and fees in criminal matters*
11. *Support efforts to repurpose state youth facilities*
12. *Acknowledge the citizenship rights of persons who were formerly incarcerated to include jury service*
13. *Accelerate reforms that support just outcomes in law enforcement*
14. *Advance ongoing efforts to ensure food security*
15. *Continue mental health reforms*
16. *Amend debt collection exemption laws*

Increase Opportunities for Asset Building

17. *Support career pipeline initiatives for middle and high school students*
18. *Continue investing in dual enrollment and advanced high school courses*
19. *Invest in efforts that support academic recovery and enrichment*
20. *Continue support for the College Promise and the Some College, No Degree initiatives*
21. *Remove certain nondriving factors from auto insurance underwriting*
22. *Continue the employee ownership pilot initiative*
23. *Adopt programs under the Social Impact Investment Fund*
24. *Continue supporting initiatives that close the digital divide*
25. *Consider the use of wage boards to promote fair pay*
26. *Examine wealth disparities through state-based research and data collection*
27. *Continue the loan redemption programs to reduce student debt*
28. *Pilot a positive-only rent credit reporting system and expand the grace period for residential rent payment to five business days before rent is considered late*
29. *Remove the residential real estate practice that requires a potential buyer to disclose the down payment amount when making an offer*
30. *Eliminate fees on phone communications between incarcerated individuals and family members*

Listening Session Overview

> *"We want to make New Jersey a stronger and fairer economy for all families, not just families at the top, not just families in the middle, but families who often are the least of us, that is our commitment." – Lieutenant Governor Sheila Y. Oliver.*[4]

Public Engagement

Beginning in 2022, the Task Force received public feedback through virtual listening sessions, in-person forums, and written testimonies. Task Force members heard firsthand accounts from families, caregivers, health care providers, first responders, educators, students, returning citizens, youth, community organizers, advocates, faith leaders, business owners, and elected officials. These individuals shared their personal accounts and lived experiences, readily identifying many of the barriers and challenges facing Black and Hispanic New Jerseyans.

These narratives, testimonies, and ideas guided the Task Force as they worked to identify the causes of, and potential remedies for, the long-standing wealth disparities in New Jersey. The following sections capture some of the most pressing issues and calls to action.

Housing and Economic Mobility

> *As a former Newark resident, when moving to Asbury Park, I realized that the housing disparities there were even more pronounced than in North Jersey. In a 10-year period, the Black population dropped 10% from about 50% to around 40% due to the escalating housing prices. By building a coalition, several community members joined together to advocate for inclusionary zoning to keep housing affordable and maintain rent control policies to support housing security.*[5]

Housing came up as a central theme in each listening session. Residents wanted to see quality, affordable, and safe housing guaranteed as a basic right. They also recognized housing as a driver of educational access and homeownership as a vehicle to asset building.

> *One housing policy advocate emphasized the critical role of housing in a thriving community. The advocate noted that when gains to the criminal justice or education system are made without improving access to quality, safe, and affordable housing, progress is undermined. Even when improvements are made to child care or education, the child still needs a home to return to even after leaving a safe child care facility or a high-performing school.*[6]

Caregivers, students, and new neighbors from other countries described the sacrifices and financial burdens that they have endured in efforts to gain economic mobility, particularly through housing.[7]

> *More programs — like the Community Wealth Preservation Program which provide opportunities for households facing foreclosure, their next of kin, tenants, and other prospective owner-occupant a chance to stay in their home — are needed.*[8]

The testimonies underscored the burden resulting from the financial strain following incarceration—including mental and physical challenges, loss of employment, and encounters with the criminal justice system. The impact was experienced by both the individual and their family members as they generally lived without a safety net or emergency savings.[9] Participants shared that initiatives—like a seed fund, down payment assistance, and student loan and medical debt forgiveness—could help to address the structural challenges they face.[10] They also asked to preserve existing affordable housing and increase the supply of quality, affordable housing in the State.[11]

> *Studies show that first-generation home buying programs are an effective tool in reaching home buyers of color and closing the wealth gap.*[12]

The public feedback emphasized the importance of encouraging economic mobility through other measures as well, such as ensuring a living wage for all workers, providing child tax credits, and implementing positive rent reporting.[13] Many advocated for families that are experiencing significant hardships—namely renters facing eviction, families facing foreclosure, and households experiencing the burden of debt collection, including recovery and liens from medical debt.[14]

> *Attention must be given to the burden of caregiving and the toll it takes on immediate and extended family. Loved ones carry the emotional weight, mental health strain, and financial burden of supporting a person when government programs fail to cover long-term care or offer such limited coverage that the person is subjected to poor conditions or unmet needs.*[15]

Finally, the testimonies also highlighted the impact of structural injustices, particularly within our taxation and lending systems, and called for more resources to guard against discriminatory and predatory lending practices.[16] Residents raised concerns about displacement due to gentrification and tax credits that lure large corporations and developers into distressed communities, even as many of those same tax incentives remain unavailable to locally-owned, small, and micro businesses.[17] Participants explained that this development often leads to the displacement and removal of long-term residents.

Health and Well-Being

> *One educator, while wanting to continue working with children, is looking to leave teaching after being subjected to unhealthy air quality in the school building, lamenting that the parents also notice the conditions and share that after returning home from school, their child's breathing is different.*[18]

Safeguards to enjoy a long, healthy, and productive life were discussed by listening session participants. Many testimonies emphasized the need to better guard and nurture the physical and mental health of New Jerseyans at each stage of life.[19] The input touched on a wide range of issues, including environmental concerns that often intersect with housing, education, and economic issues such as poor air and water quality, lack of access to green spaces and waterways, and proximity to brownfields and waste sites.[20] The feedback also addressed environmental hazards including flood mitigation, extreme heat, exposure to pollutants, and vector-borne diseases.[21]

Many raised the need for better access to quality and affordable healthcare. Studies show that systemic issues involving prenatal, maternal, and reproductive healthcare are costing Black and Hispanic lives at every economic level.[22] The plight of seniors and children, who are often the most vulnerable, was particularly concerning. Participants emphasized the need for affordable life-saving prescription drugs, preventative screenings, and treatment of the underlying causes of chronic diseases, as well as access to mental and behavioral healthcare.[23] The feedback underscored that the social determinants of health must be addressed to improve health outcomes for Black and Hispanic New Jerseyans.[24] Individuals shared their personal accounts of navigating life while being cost-burdened (paying more than 30% of their income on housing or severely cost-burdened, paying more than 50% of their housing on rent, mortgage, utilities, and other housing-related expenses).[25] Workers shared the many stressors that result from taking on multiple jobs to make ends meet. Hourly, shift-based work takes a toll on the worker and their families, particularly those with young or school-age children, as that type of work often provides limited opportunities to take time off and often lacks full-time benefits, insurance coverage, and retirement planning options.[26]

> *By supporting children through initiatives that help parents, including fully funding schools in low-income areas, we help position the next generation for success and break the cycle of poverty. Child care, with early intervention, supports parents and positions children for success. Safe schools and quality education support parents, particularly Black and Brown parents, giving them the assurance that allows them to focus on and excel in their work. Supporting parents helps break the cycle of poverty.*[27]

Education

Testimony from students and educators raised the domino effect of housing and economic instability on health and education, emphasizing the broader intersectionality of wealth disparity. These participants underscored how the economic issues that families face directly impact children's health, beginning with prenatal health. Education professionals shared that the developmental and mental health of children influences their readiness for school. For children facing instability—whether economic or health-related—early interventions, attendance in pre-K, extracurricular supports, mentorship, and wraparound services are effective ways to address these concerns.

> *Wealth disparities for students begin outside of the classroom–they enter hungry, tired, lacking warm clothes in winter, afraid, and even traumatized. The distress is often caused by trusted authority figures, what they observe and experience in their surroundings, and in their own homes.*[28]

Drawing from their lived experiences, participants proposed targeted programs and services that strengthen K-12 educational outcomes to better prepare students for life after high school graduation. The proposals included strengthening literacy programs, encouraging educators of color to enter the classroom, and increasing access to behavioral and mental health professionals. Expanding opportunities for vocational training in high school, increased dual enrollment options, and improved access to community college while in high school were also recommended.

> *There was a time when the needs of the community were considered by the school system, it's time to renew the ties between the community and the schools. Community schools should be established as local hubs.*[29]

Several college students shared stories of their financial challenges, including food insecurity and mental health issues that they and their peers experienced. First-generation students shared their stories about the difficulties associated with financing and navigating college life. Some shared personal stories about peers who dropped out of college due to financial and physical strain and acknowledged that they had come close to joining them.

Law Enforcement and the Judicial System

Participants recounted personal experiences, sharing how over-policing and overexposure to the judicial system—whether through family, criminal, or civil court—undermine children's ability to realize their full potential. Law enforcement responses to behavioral and mental health challenges were a concern, particularly criminalizing addiction and substance use, which can stifle opportunities for recovery.

> *Watching people come out of prison, drug court, rehab programs, halfway houses without a job, what are they going to do? Homeless, living in shelters, without a job—this is the most glaring wealth disparity in the criminal justice system.*[30]

Far too many Black and Hispanic families living in New Jersey have a relative or close friend who is incarcerated, a burden that is partially borne by family members and their communities. During the listening sessions, many individuals shared stories about the mounting fines and fees and the onerous costs associated with communicating with an incarcerated loved one.

> *The deficits generated by poverty can lure people to make money or meet needs through criminal activity and when individuals are released after serving time for that activity, they are even more destitute than when they started because they are saddled with debt from fines and fees.*[31]

Those who were formerly incarcerated themselves also relayed how fines and fees continue to shadow them post-release. The participants highlighted concerns about monetary sanctions and the associated accruing debt, often citing those as the most crippling challenges faced as these individuals sought to reenter the community. Sometimes these challenges add to the difficulty of securing housing and addressing substance use.

> *Grateful, at first, for not having to pay fines and fees while incarcerated, one individual took pride in saving money while incarcerated so that it could be used upon release—but only to realize near the end of their sentence that there were tickets on their record that were accruing fines and fees for decades. Instead of using the funds saved for reentry, almost all of the monies went to pay off the debt.*[32]

In addition to financial challenges, there are many other barriers that are often overwhelming when reestablishing one's life after incarceration. Some of the hurdles encountered include housing insecurity, limited job opportunities, and difficulty reintegrating into society.

> *After returning home from a period of incarceration, one individual went to the local Motor Vehicle Commission—unable to reach a representative by phone—and waited for close to 5 hours to get a driver's license restored. The burden was placed on the individual to locate records for tickets that were issued more than thirty years before. After about 7 months without an ID, the individual completed the process and the license was restored.*[33]

> *Returning home, there are immediate challenges. Just obtaining identification—the inmate ID which is valid for 30 days is the only identification given upon release. It's not the type of ID that you want to take to the bank, use to get a room or an apartment since it says that you were incarcerated. Getting an ID, finding housing, it all costs money. Without money at release, it's hard to avoid being homeless.*[34]

The cycle of financial deprivation and debt stemming from system involvement can cripple individuals, households, and communities. The testimonies highlighted that it is critical to implement holistic reforms to address not only the legal aspects of the criminal justice system, but also the housing and financial challenges to promote better reentry outcomes.

> *We need to move the needle in favor of those who have been left out and then even the playing field.*[35]

Wealth

What is wealth?

The Task Force examined wealth as the measure of a household's total assets minus all of its debts. It is important to distinguish wealth from income. Income – which is derived from providing a service or good, whereas wealth is cumulative, building over time.[36] It follows that an individual's current income earnings are not the sole measure of their wealth.[37] Wealth is often built through inherited property, real estate or business equity, receipt of life insurance benefits, as well as access to seed funding, asset-generating investments, retirement funds, and other assets.[38]

Studies show that a wealth gap continues in the United States based on race and ethnicity.[39] As outlined by Executive Order 262, New Jersey's wealth gap is far worse than the national median. When the Task Force began its work, the median net worth for White families was $352,00 as compared to $6,100 and $7,300 for Black and Hispanic families, respectively, constituting more than a $300,000 gap.[40]

Research shows that the wealth gap persists across a range of variables. Among families with similar education levels, White families have higher median wealth than Black and Hispanic families with the same education level.[41] In fact, a Black family with a bachelor's degree has less median wealth than a White family with a high school diploma.[42] A report studying outcomes of people who were incarcerated found that the median wealth of a White person who had been incarcerated was higher than that of a Black person who had never been incarcerated.[43] Since wealth generates opportunities, these stark disparities reflect the opportunity gaps that persist for Black and Hispanic families.[44]

Why wealth?

The Wealth Disparity Task Force recognized that access to wealth translates into leverage and power. It also generates financial agency that not only protects from loss, emergencies, and hardships, but also provides capacity for other benefits including recreation, leisure, paid leave, vacation, quality healthcare, access to business and professional networks, entrepreneurial ventures, and secure retirement.[45]

These benefits are often overlooked as indicators of wealth. For example, access to paid leave is often not considered. Studies show that access to paid leave can differ based on race, ethnicity, and gender.[46] Other indicators—such as income and availability of childcare—can affect the time required for other responsibilities including caretaking of children or seniors in the family, housework, work hours to cover family expenses, and time spent on healthcare.[47] Essentially those tied to more responsibilities often have less access to paid leave and less time and financial resources to manage these responsibilities which could further diminish wealth generation, and decrease the likelihood of wealth transfers to the next of kin.

Far too many Black and Hispanic parents do not have assets to transfer to their children and instead live on fixed incomes with their adult children carrying the burden of supporting them.[48] The children, while paying student loans or medical debt, are often a financial resource for other loved ones facing an emergency, crisis, or long-term care. Often as the first in their family to reach their earning potential, the children face these financial strains without the safety net of intergenerational wealth transfers to build on.[49]

Furthermore, with an increasingly aging population, more adults in the United States are taking care of their parents, and even grandparents, while simultaneously caring for their own children.[50] The adults bearing the responsibility of care for seniors in the family are now finding themselves stretched thin between child care and care for their parents or other family members. These adults are referred to as "The Sandwich

Generation."[51] For Black and Hispanic households in the Sandwich Generation, they have less capacity to pass saved income, property, and other assets of value down to the next generation in their family.

Instead of receiving seed funds, bonds, or savings from their parents, far too many Black and Hispanic families inherit a cycle of deprivation and poverty and are in turn positioned to pass this on to the next generation. About 37% of Black households and 39% of Hispanic households in New Jersey are, as the United Way describes, "asset limited income constrained yet employed" (ALICE).[52] These workers are trying to survive, living from paycheck to paycheck, and many are cost-burdened––paying more than 30% of their income on housing, or severely cost-burdened, paying more than 50% of their housing on rent, mortgage, utilities, and other housing-related expenses.[53] Without a rainy-day fund, cost-burdened households are often just one car repair, health emergency, or employment loss away from financial ruin.[54]

ALICE workers often lack the opportunity and benefits afforded by a financial safety net which can also compromise their health, leading to stress-induced crises and other hardships which often perpetuate the cycle of deprivation and poverty.[55]

Understandably, education and high academic achievement are often recommended as a disruptor to this cycle of poverty. In other words, the expectation is that if you become a physician, lawyer, professor, engineer, or other professional that requires an advanced degree, you will build wealth. However, as previously mentioned, wealth is what remains when debt is subtracted from total assets. While it's true that physicians, attorneys, and other advanced degree professionals are high-income earners, it's important to acknowledge the considerable cost of these degree programs.[56] For instance, medical residents, who have already graduated from medical school, have a wide range of wealth standings, which can be attributed to the time and financial cost of completing medical school.[57] Studies show that Black medical residents are significantly more likely to face debt to complete their studies—student loan and other kinds of debt—than that of their White and Asian counterparts.[58] These residents will have less wealth once they complete their training than their colleagues who earn the same income.[59] This demonstrates how even Black and Hispanic high-income earners may lack wealth and experience the impact of the long-standing barriers that limit their ability to build wealth over time that can be passed on to their children.

By examining the causes of and remedies for the wealth disparities faced by Black and Hispanic people in New Jersey, the Wealth Disparity Task Force looks to close opportunity gaps and repair the long-standing barriers that cause generational cycles of loss and deprivation.

Historical Background

We the People of the United States, in Order to form a more perfect Union, establish Justice, ensure domestic Tranquility, provide for the common defense, promote the general Welfare, and secure the Blessings of Liberty to ourselves and our Posterity – U.S. Constitution 1787[60]

We, the people of the State of New Jersey, grateful to Almighty God for the civil and religious liberty which He hath so long permitted us to enjoy, and looking to Him for a blessing upon our endeavors to secure and transmit the same unimpaired to succeeding generations, do ordain and establish this Constitution - New Jersey Constitution 1844 / 1947[61]

"Our current state constitution, . . ., opens with the following words . . .

Article I, Section I ...

'All persons are by nature free and independent, and have certain natural and unalienable rights, among which are those of enjoying and defending life and liberty, of acquiring, possessing, and protecting property, and of pursuing and obtaining safety and happiness.'

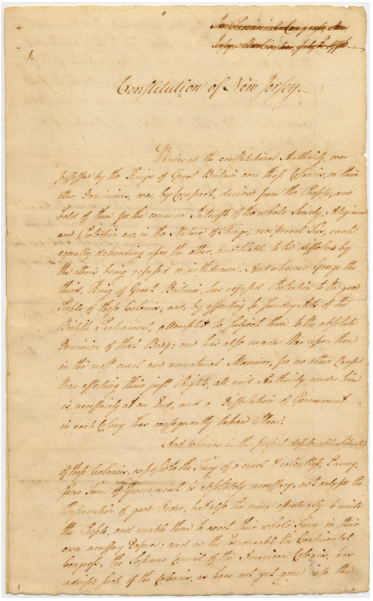
'All persons.'

[Sic] [Since 1947] we have sought to make this statement ring true. But we know there are many for whom it still does not.

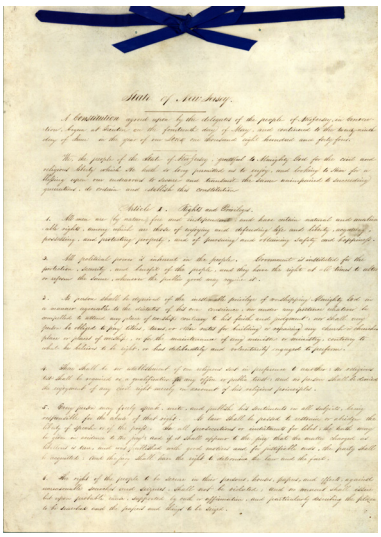
There are many for whom these words seem at most aspirational; at the least unattainable.

And it is for this reason. . . our Administration has been engaged. . . to chart the course to bring all New Jerseyans under this banner and make up for the errors and omissions of our own history.

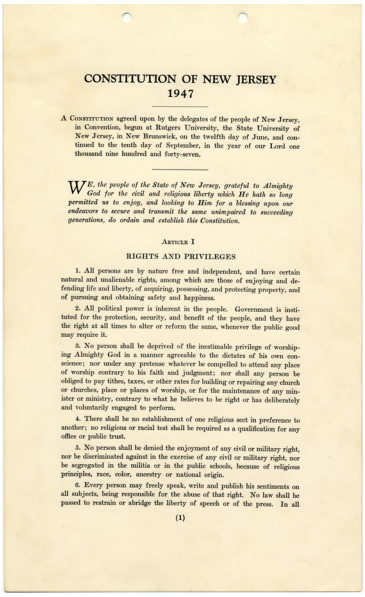
It is about our work to make New Jersey the true State of Opportunity." – Governor Phil Murphy, June 20, 2022



New Jersey Constitution
Source: NJ State Archives



New Jersey Constitution
Source: NJ State Archives



CONSTITUTION OF NEW JERSEY
1947

A CONSTITUTION agreed upon by the delegates of the people of New Jersey, in Convention, begun at Rutgers University, the State University of New Jersey, in New Brunswick, on the twelfth day of June, and continued to the tenth day of September, in the year of our Lord one thousand nine hundred and forty-seven.

WE, the people of the State of New Jersey, grateful to Almighty God for the civil and religious liberty which He hath so long permitted us to enjoy, and looking to Him for a blessing upon our endeavors to secure and transmit the same unimpaired to succeeding generations, do ordain and establish this Constitution.

ARTICLE I

RIGHTS AND PRIVILEGES

1. All persons are by nature free and independent, and have certain natural and unalienable rights, among which are those of enjoying and defending life and liberty, of acquiring, possessing, and protecting property, and of pursuing and obtaining safety and happiness.

2. All political power is inherent in the people. Government is instituted for the protection, security, and benefit of the people, and they have the right at all times to alter or reform the same, whenever the public good may require it.

3. No person shall be deprived of the inestimable privilege of worshiping Almighty God in a manner agreeable to the dictates of his own conscience; nor under any pretense whatever be compelled to attend any place of worship contrary to his faith and judgment; nor shall any person be obliged to pay tithes, taxes, or other rates for building or repairing any church or churches, place or places of worship, or for the maintenance of any minister or ministry, contrary to what he believes to be right or has deliberately and voluntarily engaged to perform.

4. There shall be no establishment of one religious sect in preference to another; no religious or racial test shall be required as a qualification for any office or public trust.

5. No person shall be denied the enjoyment of any civil or military right, nor be discriminated against in the exercise of any civil or military right, nor be segregated in the militia or in the public schools, because of religious principles, race, color, ancestry or national origin.

6. Every person may freely speak, write and publish his sentiments on all subjects, being responsible for the abuse of that right. No law shall be passed to restrain or abridge the liberty of speech or of the press. In all

(1)

New Jersey Constitution 1947
Source: NJ State Archives

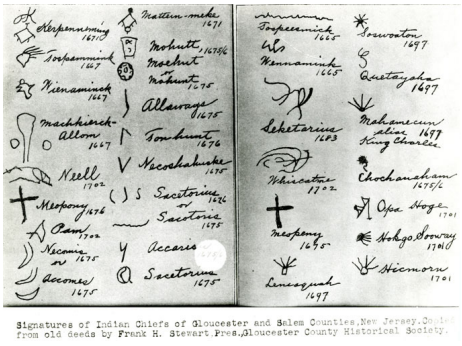
To examine the long-standing harms affecting people in New Jersey, this report explores the State's history, dating back to the time before the colonial era. Reviewing this history gives context to the current injuries people face in our State and informs our response to building a better future for all people in New Jersey.

To guide this review, the reader is asked to consider a child — maybe a young "Jersey girl" — whose family arrived in New Jersey during the colonial period. Recognizing that the birthplace, race, and ethnicity of that child determined status and circumstances in colonial New Jersey, let's explore that time period to learn how that context impacts life. Then, let's follow that child and the generations of children that follow to the present, charting a path that continues to inform the experiences of people in New Jersey today.

Indigenous Peoples

The story of our State begins with the Indigenous peoples of New Jersey—the ancestors of the Lenape nation—a network of individual, indigenous nations.[62] The Lenape's homeland once covered a vast area of the Eastern seaboard, including parts of present-day New Jersey, Delaware, Pennsylvania, and New York.[63] The Lenape lived primarily along the State's rivers and creeks where they cultivated crops, moving regularly to ensure that the soil remained productive.[64] The contributions of the Lenape and the cruelty of their removal shaped European settlement.[65] Acknowledgment of the presence of indigenous people and their contributions to the wealth-building of the colony remains under-researched, and the injury resulting from their removal remains largely unaddressed.[66]

Lenape Artifacts
Source: NJ State Archives



Signatures of Lenape Chiefs in Present-Day Gloucester and Salem Counties
Source: NJ State Archives

Colonial Period

Dutch Settlement

During the 1600s, European settlers arrived and established small trading colonies and farms in the area that would later become New Jersey.[67] Dutch settlers first named the area New Amsterdam, and created agricultural economy based on crops like grains, vegetables, hemp, and flax.[68] Some Scottish settlers established large estates and attempted tenant farming.[69]

Enslaved people from Africa were brought to the area by Dutch colonists to support the growing agricultural industry.[70] Records show that, in September 1630, men and women of African descent were brought to the Pavonia plantation that is part of present-day Jersey City.[71] The Dutch brought additional enslaved people to the settlement from the Caribbean.[72] Between the years 1660 and 1664, at least 400 more enslaved people arrived at New Amsterdam, primarily by way of the Caribbean island of Curacao.[73]

Plantations, in what is now Bergen County, date back as early as 1664 document from that same year shows that approximately one out of eight citizens of the colony owned enslaved Africans.[74] Enslaved people throughout the colonial era resisted and challenged their conditions.[75] Many entering the colony at this time would earn their freedom years later and establish free Black communities within the colony.[76]

English Settlement and the Walking Purchase of 1737

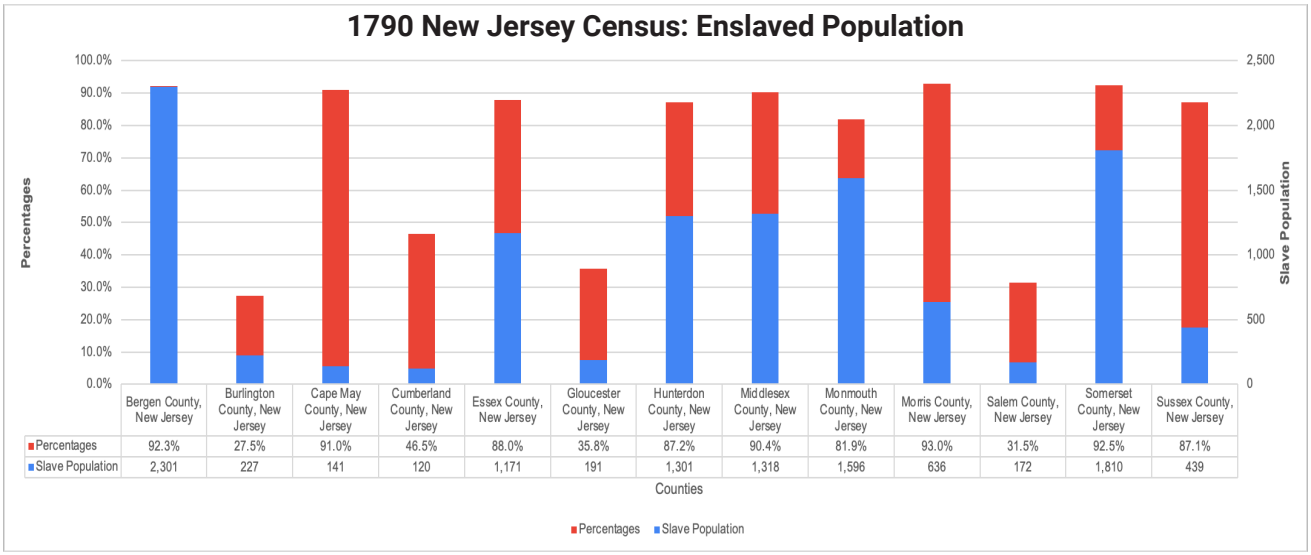
By 1664, the English took control of the New Amsterdam colony from the Dutch and incentivized slavery through the Concessions and Agreements Act of 1664.[77] The Act offered settlers up to 75 acres for every enslaved person over the age of fourteen brought to the colony before 1665.[78]

By 1700, the continued arrival of European settlers increased the colony's European population to over 14,000.[79] The steady influx of settlers pressured the Lenape to relocate from the Delaware and Lehigh Valleys that they had occupied for centuries.[80] The Lenape were swindled out of 1.2 million acres through the dubious Walking Purchase of 1737, a fraudulent land deal that claimed colonists owned a tract of land between the Delaware and Lehigh rivers that extended as far as a man could walk in a day and a half.[81]

After this devastating removal, the Lenape moved into outlying areas which were later taken over again by the growing number of European settlers.[82] The settling and eventual colonizing of present-day New Jersey without just compensation to the indigenous people established the structural injustices on which New Amsterdam and the neighboring colonies were founded.[83]

An Expansion of Enslaved Labor

Landownership attracted Europeans who were living in Barbados to come and settle in present-day New Jersey. In 1668, Governor Carteret granted these settlers land in Hackensack and the Passaic River.[84] Lewis Morris and Thomas Berry received substantial land grants in present-day Bergen County from which Morris established the Tinton Iron Works.[85] As the new English settlements continued to expand, the enslaved population eventually grew from under 100 to thousands by the 1760s.[86]



	Bergen County, New Jersey	Burlington County, New Jersey	Cape May County, New Jersey	Cumberland County, New Jersey	Essex County, New Jersey	Gloucester County, New Jersey	Hunterdon County, New Jersey	Middlesex County, New Jersey	Monmouth County, New Jersey	Morris County, New Jersey	Salem County, New Jersey	Somerset County, New Jersey	Sussex County, New Jersey
Percentages	92.3%	27.5%	91.0%	46.5%	88.0%	35.8%	87.2%	90.4%	81.9%	93.0%	31.5%	92.5%	87.1%
Slave Population	2,301	227	141	120	1,171	191	1,301	1,318	1,596	636	172	1,810	439

Source: US Census Data, county percentage of the state's enslaved population (the enslaved population includes nonwhite individuals who were enslaved in the county at the time)

Enslaved people throughout the colonial era resisted and challenged their conditions. Many enslaved people, although lacking formal education, were skilled laborers who specialized in blacksmithing, butchery, tanning leatherwork, and carriage driving.[87] Women were generally placed in domestic roles.[88] The use of enslaved skilled labor was often more prevalent than in southern plantations.[89] By the end of the 17th century, many enslaved people were laboring in the iron works, connecting the expansion of the Tinton Iron Works to New Jersey's slave history.[90]

Tinton Iron Works

Lewis Morris, a European settler who came to New Jersey from Barbados, received substantial land grants from which he built the Tinton Iron Works.[91] Before owning Tinton Iron Works, Morris owned a sugar plantation in Barbados. Extending his use of enslaved labor on his sugar plantation, Morris forced dozens of enslaved people to work in the waterfall-powered ironworks.[92] At the time of Morris's death around 1690, Tinton Manor had about 66 enslaved people who were valued at £844.[93]

Enslaved labor helped Tinton Manor sustain and expand its business. By the end of the 17th century, many enslaved people had been placed in the iron industry. Tinton Iron Works is a lasting example of the wealth generated from the uncompensated labor of enslaved people.[94]

Rutgers University

Queen's College, now Rutgers, The State University of New Jersey, was one of the nine colleges established during the colonial period.[96] Founded on land formerly held by the Lenape people, Rutgers University has historical ties to enslaved labor.[97] Family members of the founding president, Jacob Hardenbergh, held enslaved people, notably Sojourner Truth, who was enslaved as a child to a member of the family. [98] During the Revolutionary War, the institution faced financial difficulties. [99] The college closed from 1795 to 1807 and again from 1816 to 1825.[100] Donations from benefactors, many of whom held enslaved people helped to save the institution.[101] These historical ties and the role of Black people are embedded in the history and legacy of Rutgers University.[102] The Scarlet in Black project acknowledges and chronicles the impact of slavery and the contributions of Black people to New Jersey's oldest public university.[103]

Princeton University

Princeton University, also dates back to the colonial period, founded in 1746 as Princeton College.[104] It served as the nation's capital for a few months in 1783 and hosted the Continental Congress.[105] Nassau Hall hosted the congressional sessions and was the largest academic building in the colonies at the time of its construction, still remains on the campus—twice restored after being destroyed by fire in both 1802 and 1855.[106]

The institution also has historical ties to slavery .[107] From its founding through the 1830s, enslaved people labored on the campus.[108] Their work included campus facility maintenance, domestic labor, and work in the privately owned farm adjacent to the campus.[109] The story of Betsey Stockton, for example, illustrates the experiences and resilience of the enslaved workers.[110] Betsey Stockton was born around 1798 and held by the Stockton family in Princeton, when she was given as a young girl to work for Presbyterian Minister Ashbel Green, Princeton's eighth president and son-in-law of the Stocktons.[111] Once freed as a young adult, she became a prominent missionary and educator, leading schools for Black children in Princeton and Philadelphia.[112]

John Witherspoon, Princeton's sixth president, led the effort for the "First Emancipation" though he personally held enslaved people.[113] Even after the passage of the Gradual Abolition Act of 1804, enslaved labor continued despite the call for the gradual abolition of slavery.[114]

Early Mining Industry Connection to Enslaved People

Mining was another industry that developed during New Jersey's early colonial period. As early as the 1600s, Dutch settlers mined copper along the Delaware River in Warren County.[115] The Schuyler Copper Mine, located in what is now North Arlington, was one of the first in the country and relied extensively on the labor of enslaved people.[116] With nearly 92% of the state's mines collecting iron, forges to process ore mined in the Highlands region began operating in the early eighteenth century and the extraction of iron ore was often done by enslaved people.[117] Enslaved people manned the dangerous furnaces and forges of the ironworks.[118] Their labor supplied the Continental Army's camp ovens, tools, and hardware.[119]

Growth and Contributions of Enslaved People

Throughout the 17th and 18th centuries, enslaved people were essential to the colony's economic growth, with free and enslaved people working in agriculture, mining, ironmaking, construction, quarries, land and sea transportation, log-hauling, and crafts.[120] Enslaved labor was used throughout the state including Bergen, Somerset, Burlington, and Monmouth counties. Bergen county had the highest population of enslaved people and by the late 1700s, an estimated 20% of Bergen County's population was enslaved Black people, making up about 40% of its labor force.[121]

The 1680 census recorded over 100 enslaved people in New Jersey.[122] As the settler population grew, so did the number of enslaved people of African descent.[123] 18th century Census data reports documented thousands of enslaved individuals.[124] During the Dutch settlement, present-day Burlington and Gloucester counties had significant enslaved populations, along with present-day Middlesex, Monmouth, and Somerset Counties.[125] During the English settlement, present-day Bergen County overtook Burlington as the area with the largest population of enslaved people.[126] As slavery expanded throughout the colony, many landowners became more punitive to maintain control over those who began seeking freedom.[127]

To suppress enslaved people, a 1694 law established that enslaved people could not carry guns.[128] Moreover, the law legitimized the authority of "any" citizen to arrest an enslaved person who was suspected of having escaped.[129] By 1695, colonial legislators established special courts to prosecute enslaved people, giving 12 people, selected by the justice of the peace, the power to accuse a Black person of any crime.[130] By 1704, "An Act for Regulating Negro, Indian[,] and Mallatto Slaves" was enacted, effectively instituting codes similar to southern "slave codes."[131] The implementation of these codes not only restricted enslaved Black people, but free Black people and indigenous people were also affected as the laws denied them access to land ownership and voting.[132]

American Revolutionary War

New Jersey was among the colonies that saw the most battles during the American Revolutionary War. George Washington led the Continental Army to three pivotal victories in New Jersey during a key period of the American Revolutionary War. Washington also camped in New Jersey for extended periods in 1777 and again in 1779-80:

- **Battle of Trenton**
  On December 26, 1776, following the arduous crossing of the Delaware River on Christmas night through a nor'easter and a barrage of snow and ice, Washington led the Continental Army in a successful, surprise attack of a Hessian garrison, a contingent of German forces fighting for the British, encamped in Trenton.[133] With this pivotal victory, the Continental Army recovered from a series of blustering prior defeats.

- **Second Battle of Trenton (also known as the Battle of Assunpink Creek)**
  On January 2, 1777, Washington successfully repelled an attack from British forces led by Lord Cornwallis in Trenton.[134]

- **Battle of Princeton**
  The next day, on January 3, 1777, the Continental Army secretly advanced to Princeton under Washington's command where they defeated the British troops, building on the momentum from the battles in Trenton.[135]

- **Morristown Encampments**
  January to May 1777 – following the Battles of Trenton and Princeton, Washington and his troops camped in Morristown, New Jersey through the remainder of the winter and into the spring. Washington and the Continental Army returned again in December 1779 to June 1780, Washington's wife, Martha and several members of their Mt. Vernon staff joined him.[136]

William Lee

Accompanying George Washington at each of these battles and encampments in New Jersey and throughout the Revolutionary War was his "body man" William Lee, also known as Billy or Will Lee.[137] Lee was a skilled horse rider, serving as a valet and supporting Washington in all of his daily tasks both professional and personal.[138] William and his brother, Frank, who were presumably the children of a Black enslaved woman and a White father, came to Mount Vernon in 1768 as enslaved workers. Frank served as a waiter and butler in the household.[139]

Working for Washington throughout the American Revolution placed Lee in close proximity to the commander at each stage of the conflict. Lee was believed to influence Washington's views on slavery.[140] William married a free Black woman, Margaret Thomas from Philadelphia, who provided seamstress and laundry services for the Washington family. Washington consented to Thomas living with Lee in Mount Vernon following the war, although records indicate that her health failed, and she may have passed away shortly before or after arriving. In his will, Washington acknowledged his bond with Lee, who was the only enslaved person granted immediate freedom when the will was executed, along with a yearly allowance of $30.[141] Washington stated, "this I give him as a testimony of my sense of his attachment to me, and for his faithful services during the Revolutionary War."[142]

The American Revolution redefined the future for many enslaved Black men as they joined the war effort – many with the hopes of freedom.[143] The number of free Black residents also increased during this time as many enslaved people would self-emancipate.[144] At the start of the American Revolution, enslaved Black people were enlisted to fight with the colonists, sent as replacements, or joined on their own to earn their freedom.[145] Hundreds of enslaved people united with more than 3,000 self-emancipated men throughout the colonies in the largest burst for freedom before the Civil War, including at the Battle of Red Bank and the Battle of Monmouth.[146] The British, through Dunmore's Declaration of 1775, promised freedom to Black soldiers who fought with the them.[147] While thousands of Black soldiers supported and even voluntarily served with the colonists on the Patriot side, the promises of freedom also drew enslaved and free Black people to the British forces.[148]

Prime's Story of Liberation: Resilience, Courage, and Valor

The Bainbridge House on Nassau Street in Princeton stands not just as former dormitory and library—but as a vestige of slavery. Enslaved people lived and worked in the home owned by Dr. Absalom and Mary Bainbridge. While the home is named for their son, William Bainbridge, a hero of the War of 1812, Absalom was a Loyalist to the British crown during the American Revolutionary War. As the Continental Army seized land and defeated the British during the Battle of Princeton, the Bainbridge family abandoned their home to relatives, leaving behind the enslaved men and women, including a man name Prime. Eventually the Bainbridges sold Prime to Mary's father who moved him to Long Island. Later escaping and returning to Princeton, Prime was captured during a raid of the Bainbridge property by Continental soldiers. Recognizing that enslaving a person was contrary to the freedom that they were fighting for, one of the Continental soldiers offered to enlist Prime in the army. Prime served in the Continental

Army as wagoneer—driving the horse wagons that carried supplies and equipment--until the end of the war. He was working as a day laborer in Trenton as freed man when a local landowner tried to claim Prime as his property. In 1784, Prime challenged this act in court and in winning his legal case became one of three Black Revolutionary War veterans in New Jersey to earn their freedom as a result of their military service. The New Jersey Legislature was careful, however, not to abolish slavery in the state, but instead to grant freedom to only these three individuals.

Source: Revolutionary New Jersey, *Prime*, https://revolutionarynj.org/people/prime/ citing Izzy Kasden, *The Manumission of Prime, Princeton and Slavery*, https://slavery.princeton.edu/stories/the-manumission-of-prime.

The American Revolution contributed to a decrease in White laborers and a simultaneous increase in demand for labor to rebuild homes and restore farms—a reminder of the impact of enslaved labor.[149]

Gradual Abolition

Following the American Revolution, many slave codes were enacted and enforced in an effort to return to the pre-war restrictions that limited the freedom of Black people.[150] The 1776 State Constitution did not acknowledge the rights of Black people, and gave the right to vote, for example, only to citizens of age who owned land without regard to race or gender, essentially ensuring only that White men with land had the right to vote.[151] By 1786, Governor William Livingston pushed legislators to pass an act that prevented the further importation of enslaved people into the state from African countries or other American states.[152] In 1788, the New Jersey State Legislature introduced a requirement that mandated an enslaved person give consent before going to another state and required the approval of two impartial local officials.[153] A 1798 law, "An Act Respecting Slaves," established that the "abuse" of a enslaved person was prosecutable crime, and raised the age at which an enslaved person could be freed from 35 to 40."[154]

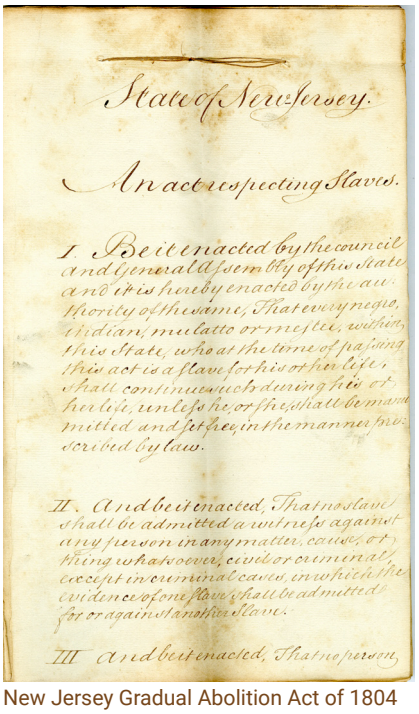
But despite this late 18th century momentum towards advancing the rights of the enslaved people of New Jersey, pro-enslavement sentiment persisted through the early 19th century, stalling and reversing the small progress made decades prior.

The Gradual Abolition Act

New Jersey was the last northern state to abolish chattel slavery.[155] On February 15, 1804, the State Legislature passed "An Act for the Gradual Abolition of Slavery."[156] But unlike other states in the North, this Act did not grant immediate emancipation.[157] Instead, the law declared that children born to an enslaved women after the Act's passing would be granted freedom only after completing a term of uncompensated servitude or apprenticeship—21 years for girls and 25 years for boys.[158] During a period when the average life expectancy was 40 years, the Gradual Abolition Act of 1804 law ensured that people could remain enslaved for more than half of their lives.[159]

The Act protected the property rights of slaveholders and contributed to the growth of the interstate slave trade.[160] It meant that enslaved people could continue working without pay and in poor conditions in agriculture, mining, and the newly developing manufacturing industry.[161]

Once free, Black people were prohibited from borrowing money from commercial lenders—which limited their ability to purchase land or acquire assets that generate wealth.[162]


State of New Jersey.

An act respecting Slaves.

I. Be it enacted by the council and general Assembly of this State and it is hereby enacted by the authority of the same, That every negro, Indian, mulatto or mestee, within this State, who at the time of passing this act is a slave for his or her life, shall continue such during his or her life, unless he, or she shall be manumitted and set free, in the manner prescribed by law.

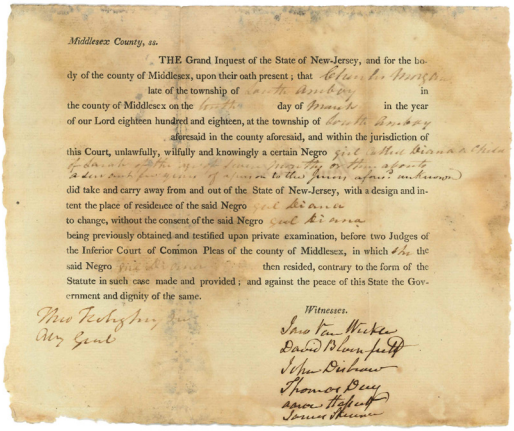
II. And be it enacted, That no slave shall be admitted a witness against any person in any matter, cause, or thing whatsoever, civil or criminal, except in criminal cases, in which the evidence of one slave shall be admitted for or against a fellow slave.

III And be it enacted, That no person,

New Jersey Gradual Abolition Act of 1804

Jacob Van Wickle Slave Ring of 1818

Even after the Gradual Abolition Act of 1804, slavery continued in New Jersey.[163] Following the Act, Jacob Van Wickle, a judge in Middlesex County, used his legal background and authority to create a slave ring that sold enslaved Black people from New Jersey to planters in Louisiana for profit.[164] The slave ring lasted from about February to October 1818, and it was led by Van Wickle, his brother Nicholas, and his son-in-law Charles Morgan.[165] To circumvent the Law of 1812 that required two impartial justices to examine enslaved people before they were sold, Van Wickle used his authority as a judge to attest that the people who were captured voluntarily agreed to be removed to the South.[166] To avoid the Gradual Abolition Act allowing emancipation of women over 21 and men over 25, Van Wickle changed the ages on the documents.[167] Over the course of the ring, at least 137 enslaved people were taken from New Jersey and forced to Louisiana.[168] Records show that Van Wickle used his home to hold people until they were transported by his son-in-law.[169] There were five transfers out of Perth Amboy, where men, women, and children as young as a few days old, were forcibly sent to Louisiana.[170]

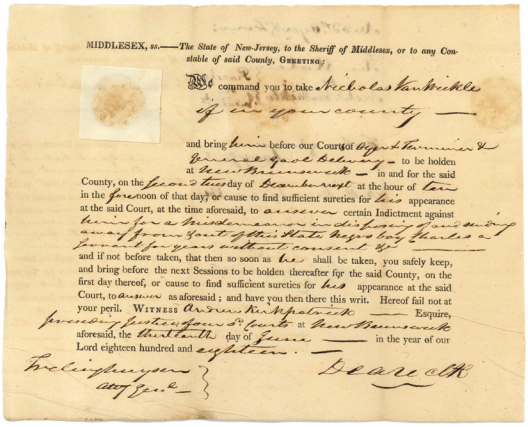


Middlesex County, ss.

THE Grand Inquest of the State of New-Jersey, and for the body of the county of Middlesex, upon their oath present; that late of the township of in the county of Middlesex on the day of in the year of our Lord eighteen hundred and eighteen, at the township of aforesaid in the county aforesaid, and within the jurisdiction of this Court, unlawfully, wilfully and knowingly a certain Negro did take and carry away from and out of the State of New-Jersey, with a design and intent the place of residence of the said Negro to change, without the consent of the said Negro being previously obtained and testified upon private examination, before two Judges of the Inferior Court of Common Pleas of the county of Middlesex, in which the said Negro then resided, contrary to the form of the Statute in such case made and provided; and against the peace of this State the Government and dignity of the same.

Witnesses.

Legal Documents - Middlesex County - Van Winkle Slave Ring, Source: NJ State Archives



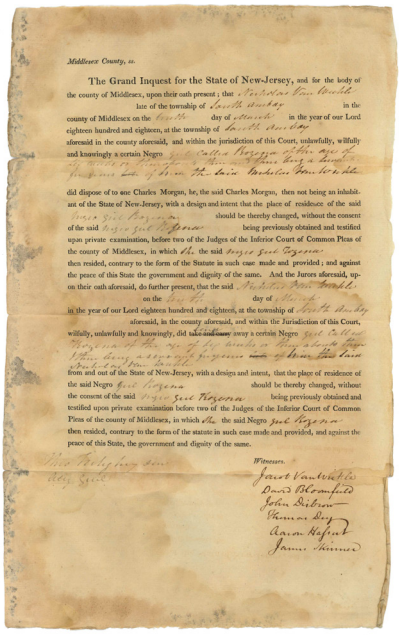
MIDDLESEX, ss.—The State of New-Jersey, to the Sheriff of Middlesex, or to any Constable of said County, GREETING:

We command you to take Nicholas Van Wickle

and bring him before our Court of to be holden at in and for the said County, on the day of at the hour of in the noon of that day, to find sufficient sureties for his appearance at the said Court, at the time aforesaid, to answer certain Indictment against him and if not before taken, that then so soon as he shall be taken, you safely keep, and bring before the next Sessions to be holden thereafter for the said County, on the first day thereof, or cause to find sufficient sureties for his appearance at the said Court, to answer as aforesaid; and have you then there this writ. Hereof fail not at your peril. WITNESS Esquire, aforesaid, the day of in the year of our Lord eighteen hundred and

Court Summons - Middlesex County - Van Winkle Slave Ring, Source: NJ State Archives

By the end of 1818, Van Wickle, his brother Nicholas, and his son-in-law Charles Morgan were prosecuted for conducting the ring.[171] A jury indicted Charles Morgan and Nicholas Van Wickle, while Jacob Van Wickle relied on the "affidavits" that the individuals had gone South with "perfect cheerfulness."[172] The men were not incarcerated for their deeds, but this prompted New Jersey to pass a law that stated an individual could not remove an enslaved person from the state unless the individual had lived in the state for at least 5 years and planned to leave the state permanently.[173] This ring was not an isolated incident, but instead, an example of those in northern states who profited from selling Black people to planters in the Deep South as the economic demand for uncompensated labor continued to grow.

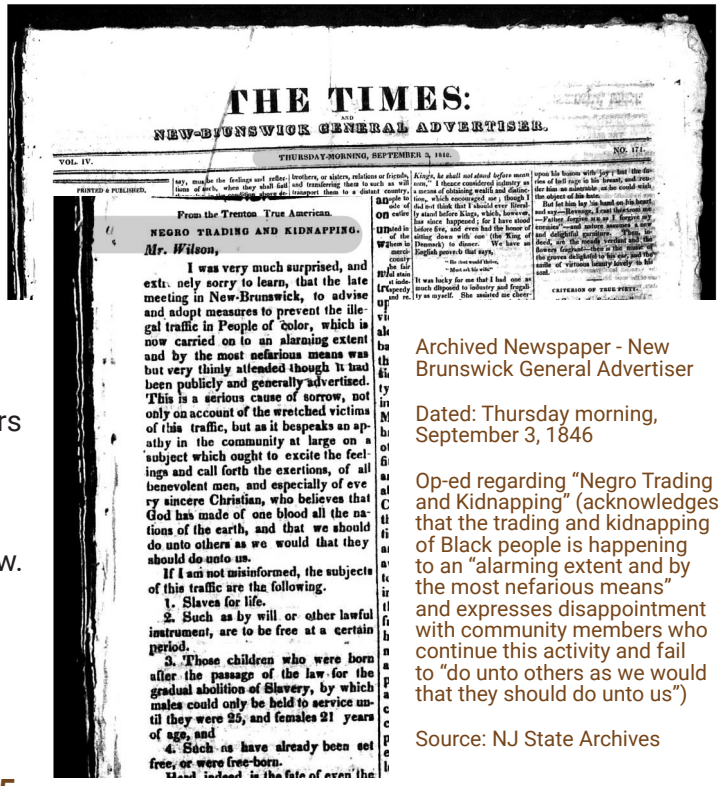


Middlesex County, ss.

The Grand Inquest for the State of New-Jersey, and for the body of the county of Middlesex, upon their oath present; that late of the township of in the county of Middlesex on the day of in the year of our Lord eighteen hundred and eighteen, at the township of aforesaid in the county aforesaid, and within the jurisdiction of this Court, unlawfully and knowingly a certain Negro did dispose of to one Charles Morgan, he, the said Charles Morgan, then not being an inhabitant of the State of New-Jersey, with a design and intent that the place of residence of the said should be thereby changed, without the consent of the said being previously obtained and testified upon private examination, before two of the Judges of the Inferior Court of Common Pleas of the county of Middlesex, in which the said Negro resided, contrary to the form of the Statute in such case made and provided; and against the peace of this State the government and dignity of the same. And the Jurors aforesaid, upon their oath aforesaid, do further present, that the said on the day of in the year of our Lord eighteen hundred and eighteen, at the township of aforesaid, in the county aforesaid, and within the Jurisdiction of this Court, wilfully, unlawfully and knowingly, did take and carry away a certain Negro from and out of the State of New-Jersey, with a design and intent, that the place of residence of the said Negro should be thereby changed, without the consent of the said Negro being previously obtained and testified upon private examination before two of the Judges of the Inferior Court of Common Pleas of the county of Middlesex, in which the said Negro resided, contrary to the form of the statute in such case made and provided, and against the peace of this State, the government and dignity of the same.

Witnesses.

Court Document - Middlesex County - Van Winkle Slave Ring, Source: NJ State Archives



THE TIMES:
AND
NEW-BRUNSWICK GENERAL ADVERTISER.

VOL. IV. THURSDAY MORNING, SEPTEMBER 3, 1846. NO. 171.

PRINTED & PUBLISHED

From the Trenton True American.

NEGRO TRADING AND KIDNAPPING.

Mr. Wilson,

I was very much surprised, and extremely sorry to learn, that the late meeting in New-Brunswick, to advise and adopt measures to prevent the illegal traffic in People of color, which is now carried on to an alarming extent and by the most nefarious means was but very thinly attended though it had been publicly and generally advertised. This is a serious cause of sorrow, not only on account of the wretched victims of this traffic, but as it bespeaks an apathy in the community at large on a subject which ought to excite the feelings and call forth the exertions, of all benevolent men, and especially of every sincere Christian, who believes that God has made of one blood all the nations of the earth, and that we should do unto others as we would that they should do unto us.

If I am not misinformed, the subjects of this traffic are the following.

1. Slaves for life.
2. Such as by will or other lawful instrument, are to be free at a certain period.
3. Those children who were born after the passage of the law for the gradual abolition of Slavery, by which males could only be held to service until they were 25, and females 21 years of age, and
4. Such as have already been set free, or were free-born.

Archived Newspaper - New Brunswick General Advertiser

Dated: Thursday morning, September 3, 1846

Op-ed regarding "Negro Trading and Kidnapping" (acknowledges that the trading and kidnapping of Black people is happening to an "alarming extent and by the most nefarious means" and expresses disappointment with community members who continue this activity and fail to "do unto others as we would that they should do unto us")

Source: NJ State Archives

Antebellum Years

By 1820, nearly three-quarters of the state's Black population lived in East Jersey, with nearly one-third living in Bergen County. Even into the 1830s, more than half remained enslaved.[174] Many freed Black people would stay nearby to keep ties with enslaved family members. Increasingly, Black people freed from slavery were being subjected to penalties of imprisonment for violating curfew, distributing alcohol, vagrancy, or the mere suspicion of having the propensity to commit a crime.[175] This enforcement was a form of suppression that instilled fear and restricted freedom.[176] Often free Black people were refused work, creating widespread unemployment that led many to unintentionally violate vagrancy laws and risk returning to enslaved labor.[177] Some became "cottagers," or sharecroppers, often returning to work for their former landowner in exchange for housing and basic necessities.[178] Without other alternatives for survival, a growing number of Black people were compelled into this arrangement, further limiting their independence.[179]

As the economy began to shift from agriculture to industry, more free Black workers struggled to find employment.[180] The Black unemployment rate in New Jersey rose significantly and a number of Black residents left the state and even the country for work, relocating to British colonies, like Trinidad or Guyana.[181] Black people who remained in the state often moved to cities like New Brunswick and Camden, with the hope of finding employment, safety, and security in predominantly Black communities.[182]

The Underground Railroad

Enslaved people running away from the South were finding freedom in the Northeast, often traveling north through the Underground Railroad—a network of people and locations that helped to house and support enslaved people escaping to freedom. For some, Black communities in New Jersey was their final stop to freedom.[183] Many abolitionists, like Isaac Hopper, a Quaker abolitionist helped to secure the freedom and safety of enslaved Black people.[184] John S. Rock, a Black physician and lawyer, also held a prominent role in the Underground Railroad by tending to the health and legal needs of self-emancipated people.[185] In addition to the work of abolitionists, Black New Jerseyans organized to thwart efforts to capture Black people.[186] New Jersey was one of the only northern states that had a large number of all-Black communities that served as Underground Railroad sanctuaries for people seeking freedom,[187] including Springtown, Marshalltown, Snow Hill (Lawnside), and Timbuctoo.[188]


Lawnside, New Jersey, Source: NJ State Archives


Lawnside, New Jersey, Source: NJ State Archives

One prominent stop along the Underground Railroad was Bethel African Methodist Episcopal Church in Cumberland County.[189] The church was built around 1840 when Springtown was a thriving community.[190] The church played an important role in the Underground Railroad because it was a place for freedom seekers from Delaware and Eastern Shore Maryland.[191] As more enslaved people escaped to New Jersey, Black people began establishing Black free towns, including Lawnside.[192]

Beginning often in the church, education became a key to success.[193] In addition to education, the church was also a place for the community to engage in political activism and organize against the laws that removed the freedom and rights of people under federal law.[194]


Lawnside, New Jersey, Source: NJ State Archives

Throughout the 1830s and 1840s, Black people in New Jersey continued to petition the legislature to protect their freedom as they worked to build thriving communities.[195] As Black New Jerseyans sought to participate in local government and acquire land, this progress was often perceived as a threat leading to tensions and even violence.[196] Black people failed to enjoy full citizenship in New Jersey increasing the need for guarantees through federal and state laws.[197]

Lawnside, New Jersey, Source: NJ State Archives

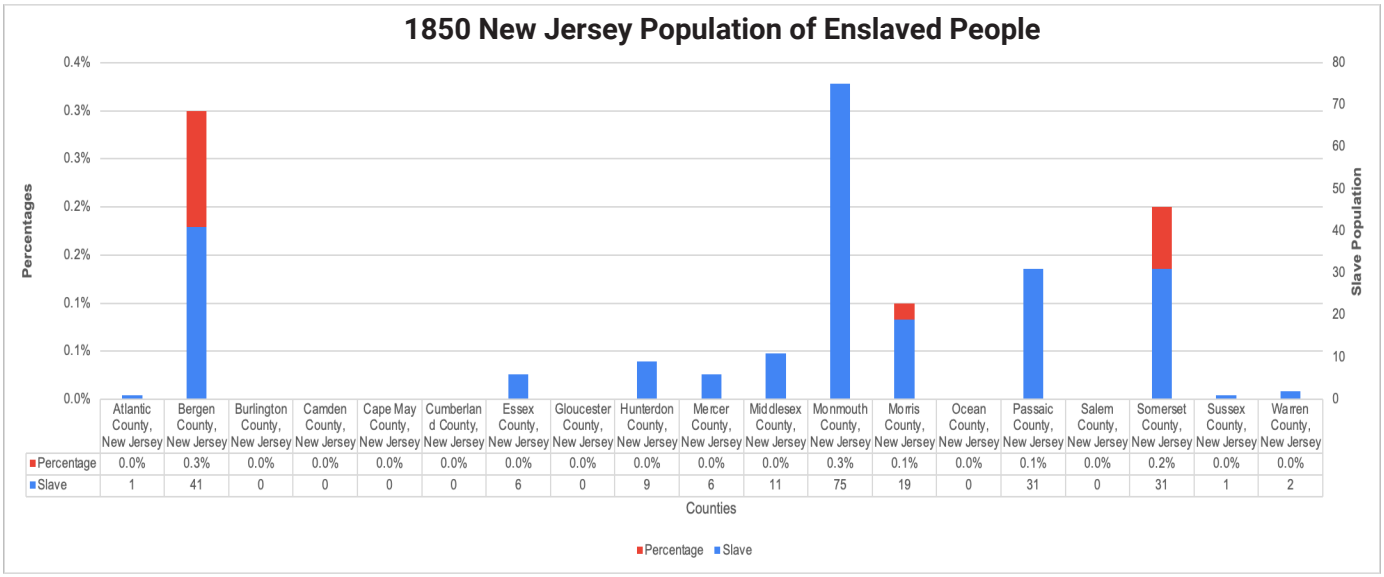
The Failure to End Slavery

By 1830, New Jersey was home to two-thirds of the remaining enslaved population in the North.[198] Opposition to abolition remained strong, although the State Legislature made progress in easing restrictions on manumission—the release of an enslaved person—and protecting freed people from fraudulent claims of continued slavery.[199]

This tension manifested in the state's failure to abolish slavery. The clause "all men are by nature free and independent" in the 1844 Constitution was found to be insufficient to end slavery in the state.[200] Two years later, in 1846, the Legislature passed "An Act to Abolish Slavery" which required apprenticeships to include room and board unspecified terms of compensation.[201] Under this law, the state was free to continue the practice of slavery, but under a new name.[202]

Poor social, legal, and economic conditions persisted for the state's Black population.[203] These communities faced constant harassment and attacks, and some were so deprived of access to capital that some free people returned to servitude to receive basic necessities.[204]

Late-eighteenth century suffrage and interstate slave trade protections withered away, and the anti-abolitionist federal movement hampered the state's progress.[205] The Act to Abolish Slavery and the Fugitive Slave Act of 1850 expanded federal authority to return escaped enslaved people.[206] The 1857 Supreme Court ruling in *Dred Scott v. Sandford* further rolled back the right to freedom and citizenship for many Black people who had escaped slavery and fled to free states.[207] The Court held that the petitioner, Dred Scott—who was enslaved but moved with his landowner to a free state—was not emancipated because Black people were not full citizens under the Fifth Amendment.[208]



	Atlantic County, New Jersey	Bergen County, New Jersey	Burlington County, New Jersey	Camden County, New Jersey	Cape May County, New Jersey	Cumberland County, New Jersey	Essex County, New Jersey	Gloucester County, New Jersey	Hunterdon County, New Jersey	Mercer County, New Jersey	Middlesex County, New Jersey	Monmouth County, New Jersey	Morris County, New Jersey	Ocean County, New Jersey	Passaic County, New Jersey	Salem County, New Jersey	Somerset County, New Jersey	Sussex County, New Jersey	Warren County, New Jersey
Percentage	0.0%	0.3%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.3%	0.1%	0.0%	0.1%	0.0%	0.2%	0.0%	0.0%
Slave	1	41	0	0	0	0	6	0	9	6	11	75	19	0	31	0	31	1	2

Source: US Census Data, county percentage of the state's enslaved population (the enslaved population includes nonwhite individuals who were enslaved in the county at the time)

New Jersey's economy remained dependent on enslaved labor due to the high demand for New Jersey's goods in the South, which impacted the state's role in the 1860 Presidential Election.[209] The state aligned with pro-slavery states below the Mason-Dixon line and only cast four of its seven electoral votes for Abraham Lincoln, with one of Lincoln's opponents, Stephen A. Douglas, winning the state's popular vote.[210] New Jersey was the only "free state" to grant Douglas any electoral votes.[211]

New Jersey, like the nation, was left divided over "states' rights"—including the right to enslave—setting the stage for the American Civil War and leaving the fate of the state's Black population—the highest in the North—in jeopardy.[212]

Civil War Era

New Jersey played a crucial role as part of the Union forces during the Civil War, but many residents held sentiments that aligned with the support of slavery and states' rights.[213] Similar to the Revolutionary War, many enslaved people both in the South and North used the conflict as an opportunity to escape their enslavement.[214] After the war, New Jersey became a place where many newly freed Black Southerners would find a home. However, it also became the place where many of their newfound freedoms, granted through the Reconstruction Amendments, would be stripped away by state laws that intentionally sought to discriminate against them. Despite this, Black people still established independent communities and stood firm on their constitutional rights as citizens.

After the Civil War erupted in April 1861, the government requested more troops to support the Union, and New Jersey was the first to meet its obligation to supply four regiments by May 1861.[215] The troops first recruited to assist the Union did not include Black people, either free or enslaved. Northern Black soldiers were initially rejected, even when they volunteered to fight, because their potential participation would allow them bear arms and was viewed as affording them equal status to White soldiers. However, this refusal did not last long, as the need for soldiers would grow for the Union as they faced a series of defeats.[216] New Jersey's Black residents provided valuable services to the Union forces, including taking on roles as scouts, spies, nurses, cooks, teamsters, carpenters, and laborers.[217] In addition, many worked in mines, repaired railroads, built fortifications, worked in factories, and continued in agriculture production. New Jersey supplied a great deal of supplies to the Union army, including muskets crafted in Trenton and leather goods made in Newark.[218]

The Homestead Act

During the Civil War, the federal Homestead Act of 1862 allowed any adult citizen, or those intending to become citizens, to claim 160 acres of surveyed government land in exchange for living and cultivating on it.[219] Despite the wealth that was generated from their uncompensated labor since the 17th century, Black people were not considered citizens and as a consequence denied the opportunity to receive land and generate wealth under the act.

Emancipation Proclamation

As the nation approached the third year of the Civil War, Abraham Lincoln's position towards slavery shifted, and by September 1862, he issued the Emancipation Proclamation by Executive Order, effective January 1, 1863.[220] The Emancipation Proclamation required the Confederate states to rejoin the Union or else their enslaved people would be declared free forever.[221] The Emancipation Proclamation only applied to states in the Confederacy—not to people enslaved in states like New Jersey.[222] Many enslaved people had no way of knowing about the order and were unaware of their freedom.[223] In fact, many did not learn about the order until after the war, when former Union officers delivered the message to plantations across the South. Juneteenth acknowledges that date, June 19, 1865, when the news reached the last of the enslaved people in Galveston, Texas.[224]

"[T]he Emancipation Proclamation only impacted Black Americans who happened to be enslaved in states – according to the text of President Lincoln's order – that [are] 'in rebellion against the United States.'

It did not apply to New Jersey, a state in which the Legislature, in 1804, . . . allow[ed] for a gradual abolition of slavery over successive generations, replacing it with an equally tortured system of indentured servitude, leaving some in complete bondage simply because of the timing of their births. . . Moreover, these enslaved people did not win their ultimate freedom until the proclamation that the 13th Amendment to the Constitution, which abolished slavery in its entirety, was finally in force on December 18, 1865 – some six months **after** Juneteenth.

If that weren't bad enough, New Jersey's state constitution at that time [sic] [did not prohibit] slavery outright until January 1st of 1866, and the Legislature did not even act to ratify the 13th Amendment until another three weeks after that, by which time it had already been in effect." – ***Governor Phil Murphy, June 20, 2022***

Reconstruction Amendments

Slavery was officially abolished throughout the country when the 13th Amendment was ratified in December 1865.[225] New Jersey was the last northern state to ratify the 13th Amendment, reflecting many New Jerseyans' continued opposition to ending slavery.[226] In 1865, the Democrats controlled the State Legislature[227] and refused to ratify the 13th Amendment, by 1866, Republicans regained control and ratified the 13th and 14th Amendments. The State Legislature later tried to rescind the ratification of the 14th Amendment which guarantees citizenship and ensured the rights to due process and equal protection under the law.[228] Although the attempt to rescind was of no effect, the State Legislature, as recently as 2003, in a joint resolution revoked the action and affirmed the state's ratification of the 14th Amendment.[229] The New Jersey Legislature in 1865 also refused to ratify the 15th Amendment, which extended the right to vote and only did so after the amendment had already been ratified by enough states to take effect.[230]

Three of the most consequential amendments to the Constitution . . . amendments which sought to bring all Americans under those words, "We the People of the United States" . . . and they took effect in New Jersey only because of the actions of other states, and despite our own state's inaction or indifference. . .[T]his is not a history of which we ought to be proud. But to be absolutely certain, it is a history we must acknowledge and a history which we must teach.

And it is a history that we must use to guide our future movement." **– *Governor Phil Murphy, June 20, 2022***

Thomas Mundy Peterson (1824 – 1904)

Born enslaved in Metuchen, Peterson worked in various trades. He was later the repair person and custodian for the first public school in Perth Amboy where he lived with his wife and children. Peterson is the first Black person to vote after the ratification of the 15th Amendment, casting his historic ballot on March 31, 1870 in a local election. Peterson recounted that just after he cast his ballot, another voter tore his ballot finding it worthless if a Black person had the right to vote. Peterson continued to defy the status quo, later serving on a jury and running for elected office. A park in Perth Amboy is now named for him. https://www.middlesexcountynj.gov/Home/Components/News/News/286/148

Timothy Thomas (T. Thomas) Fortune (1856 – 1928)

T. Thomas Fortune was born enslaved in Florida and later moved to Washington DC to attend Howard University. Leaving college to work full-time as a journalist, he emerged as a writer and civil rights leader. Fortune served as the editor of the Negro World publication and co-founder of the National Afro-American League that advocated for civil rights enforcement. As an advisor to Booker T. Washington, Fortune helped to edit his first autobiography The Story of My Life and Work. In 1901, Fortune moved to Red Bank, New Jersey in 1901 and built a home at 94 West Bergen Place which is maintained as a historic site. https://www.loc.gov/item/nj0986/

New Jersey, along with New York, had some of the most severe slave codes in the North.[231] After the end of slavery, New Jersey - like Southern states - renamed the slave codes by removing the terms that used slave and slavery and replacing them with terms that identified Black people. The amended laws and practices, often referred to as Black Codes, were used to continue restricting the rights and freedoms of Black people.[232] Vagrancy laws prohibited Black residents from exercising their newly acquired constitutional rights as citizens under the 14th Amendment.[233] Enforced through intimidation and violence, these laws also prohibited Black people from purchasing or leasing land in many cases, testifying in court, voting without poll taxes or other restrictions, and freely assembling.[234] During this period, Black people were also often required to sign exploitative and binding labor contracts.[235] Due to these practices, many newly freed Black people were unable to earn wages and meet their basic needs.[236] Violation of these laws subjected Black people increasingly to criminal penalties.[237]

Under the 13th Amendment, a limited exception for permitting slavery or involuntary servitude was punishment for a crime.[238] This crime exception was consistent with precedent set as early as the Northwest Ordinance of 1787, which contained an interstate slavery prohibition but permitted slavery as punishment for a crime.[239] With this exception in the 13th Amendment, states in the North and South subjected Black people to forced labor.[240]

> *Neither slavery nor involuntary servitude, except as a punishment for crime whereof the party shall have been duly convicted, shall exist within the United States, or any place subject to their jurisdiction – US Const., 13th Am.*

With the enforcement of Black Codes, scores of Black people were forced into servitude and the number of Black people who were incarcerated rose.[241] During this time, Black people also faced horrific violence, often in the form of public lynchings, beatings, mutilation, and other forms of physical violence.[242] Black migrants from the South moved to North seeking to escape some of the harshest forms of these reprisals. Yet, this violence was also found in northern states, even in the harshest forms, as evidenced by an 1886 lynching in New Jersey.[243]

Lynching of Mingo Jack in New Jersey

Samuel "Mingo Jack" Johnson was born in 1820 in Colts Neck, New Jersey and was a husband, father to five children, and former horse jockey. On March 5, 1886, he was wrongfully accused of raping a White woman. He was brutally beaten and hung by an angry mob in present day Wampum Park.[244] His remains were interred at the African Methodist Episcopal Church of Eatontown. Those accused of his murder were tried and quickly acquitted; no one served time for his death. Now more than a century later, the site of his lynching has a historical marker in Eatontown.[245] Mingo Jack's death is the only known lynching in New Jersey's history since the Revolutionary War.

New Jersey, along with New York, had some of the most severe slave codes in the North.

After the end of slavery, New Jersey - like Southern state - continued restricting the rights and freedoms of Black people.

Early Twentieth Century

Postbellum Conditions

Following the Civil War, Black New Jerseyans experienced progress by building community and coalitions. Nationally, the NAACP was founded in 1909 with state chapters forming throughout the country.[246] Black New Jerseyans would continue to establish their own businesses, churches, and schools when denied access to public accommodations outside of their communities.[247]

The growth of Black communities led to the establishment of the Black press, print journalism, and the growth of Black-owned small businesses, including barber shops, restaurants, laundry facilities, and funeral parlors.[248] The continued pursuit of educational opportunities led to an increased number of Black professionals, including educators, physicians, and attorneys, who supported Black-owned enterprises.[249] By the end of the 1920s, many economic opportunities began drying up as the effect of discriminatory laws took an increased toll and the economy began to decline.[250] Despite the passage of the Reconstruction Amendments, the period of Reconstruction failed to secure a more just society, and instead new forms of exclusion emerged through zoning, local practices, violence, and retribution.[251] Black people again had to turn inward and find a path forward from within their own community.[252]

New Jersey's Manufacturing Economy

While colonial New Jersey did have a small manufacturing industry–producing glass and paper – New Jersey truly became an industrious state starting in the early 1800s.[253] Manufacturing activity was centered in cities like Paterson, Trenton, Camden, Elizabeth, Jersey City and Newark.[254] These cities produced textiles, railroad cars, silk, clay products, iron, and steel.[255] Working conditions in these factories were harsh.[256] Newark in particular became a key manufacturing hub – producing shoes, hats, saddles, carriages, jewelry, trunks, and harnesses.[257] By 1840, 80% of Newark's labor force was engaged in manufacturing.[258]

Founded in 1876 by Rev. Walter A.S. Rice, a minister of the African Methodist Episcopal Church, was a former slave. Resembling an elite private school, Rice modeled the co-educational school on Booker T. Washington's Tuskegee Institute.

While some of the success of the state's manufacturing industry can be credited to innovations in technology and strengthened infrastructure, New Jersey was also engaged in a significant amount of trade with the American South.[259] As early as the 1790s, Newark was manufacturing shoes and boots for southern trade.[260] This trade continued to grow to the point that numerous southern states conceded entire manufacturing industries to the state, enabling New Jersey businesses to earn massive profits for their manufactured goods.[261]

The rapid industrialization in New Jersey led to the creation of the state's first craft unions in the 1830s.[262] These unions planned strikes and boycotts that led to the establishment of work rules and consistent wage scales.[263] However, unskilled or low-skill workers, who were more likely to be women, immigrants, and Black people, were excluded from membership.[264] In 1874, the Knights of Labor which allowed all workers to join

The Bordentown School, Source: NJ Archives, Referred to as the "Tuskegee of the North," the Bordentown School was a boarding school for children in grades 6 to 12, where students were provided with both a rigorous academic curriculum and an extensive industrial and manual training program.

as members, opened a New Jersey branch.[265] This was one of the first unions in New Jersey to include Black workers in their ranks, reaching peak membership of 40,000 workers in 1886.[266] Craft unions opposed the inclusion of Black workers, believing unskilled workers diluted their bargaining power.[267] Many immigrants and Black workers remaining shut out of the organized labor movement and earning low wages for their work.[268]

Manufacturing continued to dominate New Jersey's economy in the early 20th century with Camden, Jersey City, Newark, Paterson, and Trenton representing one-third of the state's workers.[269] By 1900, Paterson became known as "Silk City," hosting 175 different silk mills employing over 20,000 workers in often harsh conditions.[270]

During the early years of the 20th century, there were many strikes in New Jersey factories.[271] Animosity between skilled workers, many of whom belonged to unions, and unskilled workers who, despite lacking a formal union, developed among the workers.[272]

Looking for other opportunities, many Black workers traveled to Cape May, Atlantic City, and other shore towns to work in the tourism industry.[273] During the Civil War, tourism fell in this area as travelers from the South stopped visiting the Cape.[274] However, tourism rebounded following the war, and the shore areas revived as a popular destination for both Black and White tourists.[275]

In the 1830s, New Jersey's tourism industry began to flourish, with Cape May becoming the nation's first summer resort town.[276] Many of the initial visitors to the resorts were southern plantation owners.[277] The area was also home to a settlement of free Black people who chose to stay in the area after slavery was abolished in New Jersey and played a key role in the Underground Railroad.[278]

In Atlantic City between 1840 and 1900, about 95% of workers in the tourism industry were Black.[279] These jobs were often seasonal and came with precarious job security, but the salaries were higher than domestic work or agriculture jobs.[280] Many Black-owned businesses, including hotels, restaurants, garages, and transportation services sprung up at this time to support this workforce.[281] By the 1920s Black residents represented 30% of Cape May's population and nearly 60% of the businesses were owned by Black Americans.[282]

The Bordentown School, Source: NJ Archives, The co-ed Black boarding school was required to desegregate following the Brown v. Board of Education ruling in 1954 and subsequently closed. Once serving as a historically Black institute, the site now houses a state facility for incarcerated youth.

Chicken Bone Beach

Chicken Bone Beach, officially known as Missouri Avenue Beach, was a segregated beach for Black residents and tourists in Atlantic City throughout the early 20th century. Before 1900, Black and White residents and tourists shared the same beach access, but as segregation intensified, hotel owners began pushing Black beachgoers away from the areas their guests frequented, directing them towards Mississippi Avenue to appease the growing number of Southern visitors.

By the 1940s, Chicken Bone Beach became a vibrant resort destination for both local Black residents and tourists. The Club Harlem showgirls, performers from a local Atlantic City jazz club, staged beachside shows that attracted large crowds, including celebrities such as Sammy Davis Jr., the Mills Brothers, and most notably, Martin Luther King Jr. in 1956.

The nickname Chicken Bone Beach allegedly came from locals who reported finding discarded chicken bones in the sand from beachgoer's lunches, though these claims were largely unfounded.

In 1997, the Atlantic City Council designated Chicken Bone Beach as a historical landmark. Today, the Chicken Bone Beach Historical Foundation preserves its legacy by hosting summer jazz concerts and promoting its rich cultural history.

Most recently, Chicken Bone Beach was selected as one of the initial sites to receive a marker for the New Jersey Black Heritage Trail. This trail will serve to "highlight Black heritage sites through historical markers and a trail-like path that connects the stories of Black life and resiliency."

For more information, see New Jersey Historical Commission (NJHC) New Jersey Black Heritage Trail Fiscal Year 2024 Recommended Sites

Sundown Towns and Housing Discrimination

At the turn of the 20th century, housing discrimination policies and practices emerged in middle-class areas across the country, especially in New Jersey.[283] In the 1910s, to prevent Black people from living in middle-class areas, zoning ordinances were adopted to restrict construction of affordable housing units.[284]

Towns like Mount Laurel, Somerset, and Ho-Ho-Kus enacted exclusionary zoning ordinances to prevent Black New Jerseyans from purchasing homes in these areas. Other towns with exclusionary zoning ordinances included Asbury Park, Ocean Grove, Llewellyn Park, Mahwah, Radburn, Hillside, Long Branch, and Wall Township.[285]

Sundown Towns

While zoning enforced physical separation, towns practiced social hostility towards Black people through local practices. This manifested in towns like Clark, where Black people were warned not to be within the town limits after sundown or their safety was at risk-- referred to as "sundown towns." Other practices included avoiding shared sidewalks with people, refusing to share public swimming pools and other recreational facilities, and shunning Black-owned businesses.

Exclusionary measures included restrictive covenants and redlining. Redlining practices introduced by the Home Owners' Loan Corporation (HOLC) in the late 1930s extended until the passage of the Fair Housing Act in 1968, identified areas on maps that were too risky or hazardous for mortgages with red lines.[286] These urban areas, like Newark and Trenton, were systematically denied federal home loans as a result of this practice. These practices continue to have lasting effects on Black communities, especially in Northern New Jersey counties like Essex, Hudson, Union, and Bergen.[287] Additionally, blockbusting and the construction of the interstate highways system through predominantly Black neighborhoods further decreased property values of Black-owned homes.[288] As White families moved from urban areas to the suburbs, school districts became less diverse, reinforcing segregation.[289]

Restrictive covenants barred the purchase or lease of property to certain groups, often based on race, ethnicity, or religion.[290] Although restrictive covenants were deemed unenforceable by the U.S. Supreme Court decision in *Shelley v. Kraemer*, it was not until 2021 that state law prohibited the recording of restrictive covenants which violate the state's Law Against Discrimination.[291]

By mid-century, housing patterns began to shift in many urban areas. As industry drew workers to urban areas, Black people were restricted to certain portions of the city. Following the *Shelley v. Kraemer* decision that prohibited restrictive housing covenants, Black workers moved beyond the confined sections of urban centers.[292] In response, White flight—especially pronounced in cities like Newark and Camden—intensified housing segregation. As White residents moved to suburban areas, they took economic resources with them, leading to the cities' tax bases shrinking, and with more homes demolished than constructed, the market value of properties began to fall.[293]

This migration was supported by government policies like the Government Issue (GI) Bill, which subsidized suburban growth.[294] White flight and suburbanization were also linked to the development of major highways, such as the I-295 corridor, the New Jersey Turnpike and the Garden State Parkway. These highways, designed to connect cities and suburbs often bisected established neighborhoods, disproportionately affecting Black and other communities of color, and too often resulting in diminishing property values.[295] Black urban neighborhoods experienced economic distress and, consequently, eroded social networks and community synergy. Areas that once promised economic opportunity and stability for Black migrants had become a landscape of broken promises and diminished prospects.

Shifting Migration and Immigration Patterns

In the early 20th century, immigration patterns shifted, and New Jersey saw an influx of new neighbors from Southern and Eastern Europe. Alongside Black workers, they often found that the jobs available to them were low-waged and strenuous with exposure to hazards.[296]

In 1901, one estimate found a family required an income of $800 to $900 a year to maintain a decent standard of living.[297] However, most new arrivals made less than $500 yearly. Laborers earned $7 to $8 a week, textile workers made $8 to $9 a week, and longshoreman received $9 to $10 a week.[298] These low wages made it difficult for new immigrant and Black workers to build wealth. It also meant other family members, including children, were often required to work to supplement the family's income wages.[299] This made it more difficult for them to obtain education and training that offered gateways to better paying jobs.

New Jersey's Black population had been growing modestly in the 19th and 20th century.[300] However, World War I interrupted European migration, causing employers to recruit Black workers from the South to augment their labor force.[301] During this period the number of Black residents in New Jersey rose, increasing from about 9,000 to 17,000 between 1915 and 1920 in Newark, for example.[302] Many of these new migrants found work in unskilled or semi-skilled jobs in the manufacturing industry that were better paying than domestic labor jobs in the South.[303] Additionally, between 1920 and 1930 the number of Black professionals doubled in the state.[304]

Great Depression & New Deal

Many of the gains made by Black workers during this period were reversed by the Great Depression.[305] While the Great Depression impacted all workers in New Jersey, Black workers were hit especially hard.[306] Since they were often excluded from union membership, Black workers had low seniority in their roles and were often the first to be laid off or fired.[307] The number of employed Black men, for example in Newark, fell from about 13,000 to around 8,000 during this period even as the population increased.[308]

By 1930, New Jersey's Black population swelled to about 200,000 and the state had the second highest concentration of Black residents, just behind Ohio.[309] The quick rise in population produced a strain on housing in urban areas that led to the concentration of Black people in overpopulated sections of urban centers.[310] In response to the growth of Black residents in New Jersey, White New Jerseyans would often use intimidation, zoning, and exclusionary zoning practices to maintain separation from Black residents, practices that continued after the Great Depression.[311]

Great Depression Era New Jersey, Source: NJ Archives

1935 excluded agricultural and domestic workers, a significant percentage of whom were Black and unable to receive benefits under the Act.[317]

Agriculture continued to be a significant part of New Jersey's economy into the twentieth century.[318] Many farmers chose to hire local workers and migrant laborers to work seasonally, from the start of spring to the end of fall.[319] During the 1920s, the majority of these workers were Italian and Black.[320] Wages varied between workers with migrant laborers often faring worse.[321] These workers often lived on the farms in poor quality housing.[322]

By 1932, the rate of unemployment for Black workers was nearly twice that of their White counterparts and once Black workers lost their jobs, they often remained unemployed longer than their peers.[312] By 1935, about 25% of families needing relief were Black, despite Black families comprising only 5% of the total state population.[313] To make ends meet, Black people increasingly turned to "migratory work" where they worked in the South for a season or two and then returned back home for a season.[314]

President Franklin Delano Roosevelt's New Deal, generally heralded for its progressive and innovative solutions to reinvigorate the United States' economy during the Great Depression era, did little to support Black Americans.[315] Many Black Americans, for example, were not able to participate in the housing affordability programs.[316] The Social Security Act of

Great Depression Era New Jersey, Source: NJ Archives

Under the Social Security Act of 1935, agriculture workers and domestic workers were excluded from other New Deal programs, including the Fair Labor Standards Act that guaranteed a minimum wage, and the National Labor Relations Act that guaranteed workers the right to join unions.[323] In 1945 the Migrant Labor Act was passed to regulate the treatment of these workers, which gradually lead to improved living conditions.[324] Far too many of the Black workers who experienced the early devastations of the Great Depression continued to face hardships even as the economy began to recover during World War II.


Great Depression Era New Jersey, Source: NJ Archives

World War II Era

As many workers enlisted to join the armed forces during World War II, there was a labor shortage that enabled women and Black people who did not serve in the war to secure positions that they had been previously denied.[325] Thousands of Black workers migrated to New Jersey from the South.[326] World War II sparked a boom in industrial manufacturing in New Jersey and across the country as supplies for the war effort were produced in American factories.[327] The end of the war, however, meant layoffs for many workers as manufacturing production slowed.[328]

Over 1 million Black soldiers fought in World War II, including 6,250 Black women.[329] Black soldiers made significant contributions to the American war effort in in mostly segregated units despite President Roosevelt's ban of racial discrimination in the armed forces.[330] Following World War II, veterans of the war received benefits through the GI Bill, including tuition allowances to attend college or vocational schools at reduced or no cost, and home loans with no down payment.[331]

These benefits allowed for a strong middle class to emerge in the United States following the war. Black veterans, however, were disproportionately excluded from the GI Bill and found themselves increasingly shut out of homebuying and higher education opportunities.[332] For example, about 28% of White veterans returning from World War II were able to pursue higher education, compared to 12% of Black veterans.[333] Although at least 25,000 Black soldiers from New Jersey served in World War II, reportedly less than 100 "non-white" veterans in the northern New Jersey and New York area received the mortgages given in the region through the GI Bill.[334]

Private First-Class Gladys Eva Debman-Blount (June 6, 1922 – June 22, 2024)
Member of the 6888th Battalion, the Nation's Only All-Women, All-Black World War II Unit

East Orange, New Jersey native Gladys Debmon-Blount was selected to join an elite group of Black women in the Women's Army Corps (WAC) established during in 1942 during World War II.[335] First Lady Eleanor Roosevelt and Mary McLeod Bethune advocated for Black women to join the WAC. Eventually 6,250 Black women joined the WAC and due to the continued advocacy of First Lady Roosevelt and Mary McLeod Bethune, one all-Black unit was deployed to Europe, in 1945, during the pivotal last year of the war.[336] The 688th Central Postal Directory Battalion Unit, affectionately called the Six-Triple-Eight, was given the massive undertaking of clearing a more than six-month backlog of letters and correspondence in three months.[337] With the motto "No

Mail, Low Morale," they created an intricate distribution system where they sorted more than 17 million pieces of mail and in 90 days. Their work allowed the long-awaited distribution of mail to soldiers in combat throughout Europe and to their loved ones in the United States.[338]

Private First-Class Gladys E. Debman-Blount was a member of the 6888 and along with the five remaining members of the unit received the Congressional Medal of Honor from President Joseph Biden, on behalf of their battalion, more than 80 years after their tour ended.[339] Gladys received the keys to the City of East Orange in 2022 and a street is named after her. She passed away in 2024 at the cherished age of 102 surrounded by family and loved ones.[340]

Chief Master Sergeant Julio (October 1, 1937 – February 3, 2024) and 2nd Lieutenant Sandra Ortega

Julio Wilfredo and Sandra Ortega retired in New Jersey after both serving distinguished careers in the United States Air Force. Born in Marianao, Cuba, Julio came to the United States as a teen. He joined the Air Force, where he served with distinction for 30 years and retired as a Chief Master Sergeant, the highest enlisted rank. Soon after enlisting, Julio served as an instrumental interpreter and intermediary for the United States during the 1962 Cuban Missile Crisis, the 13-day Cold War standoff between the Soviet Union and the United States over Soviet missiles placed in Cuba—90 miles from the US border. Following the peaceful end to the crisis which averted nuclear war, Julio continued to serve in the Air Force with duty stations around the world including three deployments to West Germany and others in Turkey, New Jersey, Alaska, California, and Utah.[341]

While stationed in Utah, Julio met Maryland native, Sandra Williams, who was the first Black woman to receive a direct commission as an US Air Force Officer. While attending college, Sandra participated in Reserve Officers' Training Corps (ROTC). She was recruited to the officer training program in response to President Eisenhower's commitment to allow a qualified Black woman to join the officers' corp. Following her college graduation in 1957 and additional training, Sandra was commissioned in 1958 as a second lieutenant.

Sandra recalls when a colleague, of the same rank, excluded her from a private commissioning party. All of Sandra's classmates were invited to the colleague's home––they boarded a bus, leaving the base to attend the party––leaving Sandra alone. She recalls that, "[i]t was one of the best lessons I've learned about cruelty and the importance of omission." Although qualified to join the officer ranks, the exclusion communicated that Sandra's classmates did not have to accept her and treat her as one of them. Sandra describes that her classmate "became master and I became slave." In that moment, "[s]he was superior, and I was inferior. And this is how one can be made to feel. Anything like this still bothers me today. . .Because of the military, I own myself," Sandra said. "It enabled me to empower myself to be – hopefully – a better person. Nobody owns me. I won't allow it."[342] Sandra continues the family legacy of strength and perseverance following the passing of her beloved husband in February 2024.

Civil Rights Movement

> *"There are two Americas. One America is beautiful for situation. In this America, millions of people have the milk of prosperity and the honey of equality flowing before them. This America is the habitat of millions of people who have food and material necessities for their bodies, culture and education for their minds, freedom, and human dignity for their spirits. In this America children grow up in the sunlight of opportunity. But there is another America. This other America has a daily ugliness about it that transforms the buoyancy of hope into the fatigue of despair." – Dr. Martin Luther King Jr., March 14, 1968*

The 1950s and 1960s would bring great changes to New Jersey—from increased Hispanic migration to the rebellions formed to resist discrimination and unjust treatment.[343] The Civil Rights Movement was a social and political movement aimed at ensuring that all people experience full citizenship rights under the Constitution.[344] Catalysts of the Civil Rights Movement included the *Brown v. Board of Education* decision, the murder of Emmett Till, and Rosa Parks' arrest.[345]

At the beginning of the 1950s, New Jersey led the nation in civil rights legislation. The Freeman Act of 1949, also known as the New Jersey Civil Rights Act, established a state division against discrimination that enabled victims of racial or ethnic discrimination to file complaints.[346] This Act helped to lay the foundation for challenges to discrimination in public housing.

The aims of the Civil Rights Movement focused on enforcing constitutional rights under the 14th and 15th Amendments and eliminating discrimination particularly in employment, public accommodations, education, and housing. Landmark legislation crowning the movement's success include the passage of the Civil Rights Act of 1964, the 1965 Voting Rights Act, and the 1968 Fair Housing Act.

Fair Housing Legislation

New Jersey enacted several Fair Housing laws to combat discriminatory policies and practices.[347] In 1950, the state passed a law prohibiting discrimination based on race, religion, color, national origin, or ancestry in publicly funded or assisted housing.[348] In 1957, the New Jersey Law Against Discrimination was broadened to include discrimination in the mortgage process and the Savings and Loan Act was amended to outlaw loan discrimination based on "race, creed, color, national origin, or ancestry.[349] The New Jersey Law Against Discrimination was further amended in the 1960s to prevent discrimination by banks and financial institutions, ensuring access to real property for all, regardless of background.[350] Following the landmark Mount Laurel I and II decisions in 1975 and 1983, the Fair Housing Act was enacted in 1985 to increase affordable housing in New Jersey. It was amended in 2008 to mandate that 20% of new construction be reserved for low- to moderate-income families.[351] In 2002, the state outlawed discrimination based on lawful sources of income or rental subsidies.[352] Lastly, in 2022, the Fair Chance in Housing Act was passed, restricting housing providers from inquiring about criminal history on most housing applications.[353]

The Mount Laurel Doctrine

The Mount Laurel Doctrine is a legal doctrine that prohibits exclusionary zoning and mandates that all New Jersey municipalities provide their "fair share" of the region's affordable housing.[354] The Mount Laurel Doctrine is a landmark in the fight against residential segregation, with four significant iterations established over time.[355]

Before the Mount Laurel Doctrine's inception, Black residents of Mount Laurel Township were being priced out of their homes, leaving them with few affordable options and forcing them to abandon generational homes and social networks. In response, the Springville Community Action Committee was formed to advocate for the

construction of 36 affordable housing units in Mount Laurel Township.[356] However, their efforts were blocked by the Township's zoning board. Undeterred, Ethel Lawrence—a local teacher, mother, and civil rights activist—joined forces with the Southern Burlington County NAACP, the Camden County NAACP, and Black and Hispanic residents from Mount Laurel Township and Camden to file class action litigation against the township. They argued that Mount Laurel used zoning practices deliberately to exclude Black and Hispanic individuals from the community and from accessing affordable housing. In 1975, the New Jersey Supreme Court issued a decision—referred to as "Mount Laurel I"—in favor of the plaintiffs, concluding that the New Jersey Constitution requires municipalities to provide their "fair share" of low- to moderate-income housing.[357] This victory not only secured the right to build 255 affordable housing units but also set a precedent that forbid municipalities from using exclusionary zoning practices to block affordable housing.[358] As a result, Mount Laurel changed its zoning law to incorporate new low-income housing (the quality and conditions of the land chosen for the site was later challenged thus prompting a return to the courts).[359]

Mount Laurel II, issued by the New Jersey Supreme Court, in 1983, reinforced the Court's 1975 decision in Mount Laurel I.[360] In addition to establishing more robust guidelines for municipal affordable housing obligations, the Court held that each municipality must provide a numerical fair share of its regional need for affordable housing.[361] The Mount Laurel Doctrine, established in Mount Laurel I and II, laid the foundation for the Fair Housing Act of 1986, which transferred enforcement from the judiciary to the newly established Council on Affordable Housing (COAH).[362] Eventually, COAH failed to implement its mandate and then ceased to function, leading the judiciary to reassume primary responsibility for ensuring municipalities' compliance with their constitutional obligations.[363]

The progress gained from fair housing initiatives regressed during the 2000s market crisis, reverting the gap to pre-Civil Rights levels.[364] The crisis erased years of advances in fair housing, not only displacing Black and Hispanic homeowners but disrupting economic growth. In 2024, the Murphy Administration took significant steps to support affordable housing, enacting legislation that set a mandate for New Jersey towns to comply with the Mount Laurel Doctrine and the state's Fair Housing Act starting in 2025.[365]

Ethel Lawrence

Among the notable advocates for the Doctrine is Ethel Lawrence, often hailed as the "Rosa Parks of Affordable Housing." Alongside her husband, she raised nine children in a working-class neighborhood of Mount Laurel Township. Her pursuit of higher education and career as a preschool teacher supplemented the family's income.

Lawrence's commitment to civil rights activism, particularly her advocacy for affordable housing in Mount Laurel, was fraught with risks. She and her family endured social ostracization and racial aggression and epithets. Despite that, Lawrence remained steadfast in her efforts. Her dedication contributed to the successful integration of affordable housing within the township and throughout the state. In recognition of her contributions, the Fair Share Housing Center inaugurated the Ethel R. Lawrence Homes in 2000—a collection of townhome-style affordable housing units named in her honor. Additional units were constructed in 2004 and 2018, including the Mary Robinson estates named for Lawrence's mother. Ethel Lawrence's legacy endures.[366]

Housing and Education

It is essential to understand how past injustices, such as redlining and blockbusting, shaped the educational landscape of New Jersey. These discriminatory policies disproportionately affected Black and Hispanic neighborhoods, leading to decreased property values, reinforcing segregation, and creating inequitable school districts.[367]

Redlining practices introduced by the Home Owners' Loan Corporation (HOLC) in the late 1930s continue to have lasting effects on Black communities, especially in Northern New Jersey counties like Essex, Hudson, Union, and Bergen.[368] Additionally, blockbusting and the construction of the Interstate Highway system through predominantly Black neighborhoods further decreased property values of Black-owned homes.[369] As White families moved from urban areas to the suburbs, school districts became less diverse, reinforcing segregation.[370]

Since schools rely primarily on property taxes for funding, these historical practices resulted in significant disparities in school funding between predominantly White and predominantly Black or Hispanic neighborhoods.[371] The situation was exacerbated by the large number of school districts in the state. As of 2017, New Jersey had nearly 600 separate school districts, with 144 of them having only one school.[372] In comparison, Virginia, which has a similar-sized student population, has 25 county or city-wide school districts.[373]

Abbott Decisions

The unequal funding distribution across school districts led to the landmark *Robinson v. Cahill* decision.[374] The New Jersey Supreme Court ruled that relying solely on property taxes for school funding disproportionately affected students in economically disadvantaged areas.[375] Consequently, New Jersey introduced a state income tax in 1976 to bolster education funding six years after the filing of Robinson.[376] However, disparities persisted, resulting in ongoing legal battles and a series of decisions known collectively as the *Abbott* decisions, which continue to shape how the state allocates funding to schools. [377]

The initial Abbott decision resulted from a class action lawsuit filed on behalf of 20 families from Camden, East Orange, Irvington, and Jersey City.[378] The court ruled in their favor, recognizing that children in these urban areas were receiving inadequate education funding.[582] The court mandated that these students must receive an education of equal quality to their counterparts in wealthier districts.

In 1990, in the case known as Abbott II, the court found that the funding disparity between wealthy and poor districts violated the constitutional guarantee of a "thorough and efficient" system of education.[379] As a result, the court required the state to address the funding disparities between the wealthiest and poorest districts.[380] These decisions led to additional funding for poorer districts that were disproportionately Black and Hispanic.

In 2008, the state signed a new school funding law that allocated additional resources to districts with disadvantaged students.[381] The state then deviated from the funding formula established by the courts. In 2010, the state announcement of cuts to school funding prompted a legal challenge.[382] Opponents argued that these cuts violated the state's obligation to adequately fund the formula for state education aid.[383] Consequently, the state was directed to increase funding for its poorest districts in 2011.[384]

New Jersey's educational system has also seen a steady increase in the number of students who are English language learners, necessitating dedicated resources and specialized instruction.[385] Many attend schools with a high concentration of other students who are English language learners.[386] Typically, a student who is

an English Language Learner is in a school where approximately one-fifth of the student population consists of other students who are English language learners, and this percentage has been rising.[387] Approximately one-fifth of students who are ELLs at the elementary level attend schools where less than 10% of the students enrolled are White.[388]

Students who are ELLs often attend schools where the majority of their classmates come from low-income families where nearly two-thirds of the student body faces economic disadvantage.[389] This trend is even more pronounced among younger students.[390]

Late Twentieth Century

New Neighbors

The Mount Laurel Doctrine would also be an important factor in expanding housing opportunities for Black families in New Jersey as it outlaws exclusionary zoning by requiring all New Jersey municipalities to provide their 'fair share' of their region's affordable housing.[391] In 1960, when a developer refused to sell to a Black family, a court held that the project was so dependent on monies from the Federal Housing Authority that it was "publicly assisted housing" and the developer, therefore, could not refuse to sell to the family under New Jersey law.[392] The case had no national consequences because the order to sell to Black people was based on New Jersey state law, rather than federal law.[393] These challenges to housing policy were paramount to the desegregation of suburban neighborhoods. In the 1962 case, *Jones v. Haridor Realty,* Ermon Jones, a Black man who worked at Fort Monmouth's Central Communications Command, and graduated with his master's degree from Columbia University, filed a suit with the New Jersey Supreme Court when a developer refused to sell him a home.[394] The Court found that the developer's reliance on FHA mortgage insurance made them subject to compliance with state and federal anti-discrimination laws.[395]

Black families moved from rural communities in South Jersey to burgeoning cities like Newark, Camden, and Jersey City, and eventually into post-industrial cities like New Brunswick and Paterson.[396] In addition to this, New Jersey's Black population increased from around 230,000 in 1940 to about 320,000 by 1950 as people migrated from the South and other parts of the country to work in these growing industrial centers.[397] By the end of the Civil Rights Era into the 1970s, with increased access to housing, Black families in New Jersey began their own slow exodus to the suburbs.[398]

The wins for racial justice and integration within the State emboldened activism, but especially Black activism which moved from rural churches and into the streets.[399] New Jersey Black residents resisted and fought the racial discrimination that they were experiencing: the initial rebellions were in Newark and Plainfield in 1967, and then Asbury Park in 1970.[400]

In the 1960s, amid nationwide civil rights movements and social upheaval, Newark experienced a significant political and social transformation with lasting effects on its social fabric.[401] During this period, three distinct communities—Italian, Black, and Puerto Rican—were engaged in ongoing efforts to attain political visibility and combat racial marginalization within the city.[402] Puerto Ricans became one of the earliest Hispanic group to migrate to New Jersey.[403] The Hispanic population in New Jersey is now very diverse encompassing people from Central and South America, Mexico, and the Caribbean.[404] The complexities of identity, immigration, and socio-economic factors underscore the multifaceted nature of the Hispanic and Latino population in New Jersey.[405]

The 1917 Jones-Shafroth Act permitted Puerto Ricans to become US citizens without forfeiting their Puerto Rican citizenship, allowing them unrestricted travel to the US.[406] While not immigrants, their significant

migration, especially post-World War II, was driven by job opportunities.[407] Affordable air travel facilitated these moves with the attraction of a better life.[408] However, unlike many European immigrants, Puerto Rican migrants preferred to return seasonally to the island.[409] The mobility of Puerto Ricans created uncertainty for church leaders on the island resulting in establishment of some national parishes.[410]

Agricultural Workforce

Beginning in the late 1940s and early 1950s, Hispanic immigrants, primarily coming from Mexico and Puerto Rico, became a larger share of the agricultural workforce.[411] To encourage migration, Puerto Rican workers were offered as much as 160 hours of work per month at a about $0.65 an hour.[412] Housing was often provided of charge but not transportation costs, and health insurance was repaid via payroll deductions.[413] In 1953, the US Department of Labor reported the average daily earnings of Puerto Rican agricultural workers was about $6.60, less than half the average daily earnings of White male workers in the northeast at the time.[414] Domestic farm wage increases were often avoided through the use of migrant labor.[415]

Currently, about 30% of individuals working in agriculture in New Jersey identify as Hispanic and 60% identify as White.[416] However, only 2% of producers identify as Hispanic.[417] As of 2025, the minimum wage for farm workers is $13.40 an hour.[418] Separate minimum wage laws have meant that agricultural workers have had a slower graduation to a $15 minimum wage.[419]

Urban Communities

By the early 1950s, Puerto Rican migrants began settling in the central area of Newark, attracted by affordable housing and opportunities for unskilled labor.[420] Corporations played a large part in their employment, with Puerto Ricans in Hoboken and Newark finding work with familiar companies like Lipton Tea, Hostess Cake, and Wonder Bread.[421] Additionally, many Puerto Rican migrants found work in New Jersey's agricultural industry, settling in cities like Perth Amboy, Vineland, and Camden.[422] These Puerto Rican migrants made up a half of the Garden State's contracted farm workforce in the 1950s and 1960s, filling about 93,000 contracts from 1952 to 1967.[423]

Changes to immigration laws in 1965 favored family reunification and increased quotas for immigration from non-European countries, which had previously been excluded. Similar to the development of a Cuban community in Union City in the 1950s, towns in central New Jersey, such as New Brunswick, Hightstown, and Bound Brook, became preferred destinations for people coming from Mexico and Guatemala. New Jersey is one of the top five destinations for Guatemalan immigrants.[424]

After 1968, an increasing number of people began to immigrate from Peru due to escalating economic challenges in the country.[425] A military coup led by General Juan Velasaco Alvarado in Lima, coupled with deteriorating economic circumstances, prompted those with the resources to seek emigration abroad.[426] During this time, Paterson witnessed a surge in the arrival of Peruvian immigrants, who, guided by the counsel of acquaintances and family, sought employment opportunities and affordable housing in the city. However, the arrival of these Peruvian groups was not the first in Paterson's history. In fact, the travel routes used by these groups were established by the expansion of U.S. capitalism to Peru, which developed trade routes and steamship services between New York and Peruvian ports.[427] The opening of the Panama Canal in 1914, for instance, also resulted in the establishment of the Grace Line, a major route of transportation used for products and people throughout the 1920s and beyond.[428] Many Peruvians used these routes to migrate to New Jersey during the early 20th century to find employment as skilled or semiskilled workers.[429] Peruvian anthropologist Teófilo Altamirano uncovered how Paterson's Catholic churches, particularly crucial for undocumented Peruvian immigrants, have played a vital role in addressing their social, economic, and legal challenges.[430]

In the 1980s, the Catholic Church actively engaged in legal efforts, advocating for pro-immigrant legislation, and assisting undocumented Hispanic people in gaining legal residency and eventually, citizenship.[431] Established in 1972 by local activists dedicated to addressing the educational and charitable needs of Newark's Puerto Rican community, La Casa de Don Pedro, Inc. (LCDP) has grown into the largest Hispanic-led organization in New Jersey.[432] In 1974, the Puerto Rican community reached a tipping point in their discontent with social injustices in Newark.[433]

By the 1980s, Union City had experienced a substantial and rapid growth in its Hispanic population due to mass immigration from Central America, the Caribbean, and South America. Recent Cuban immigrants are integrating into a highly diverse community in Union City, encompassing people from various countries including the Dominican Republic, Puerto Rico, Columbia, El Salvador, Ecuador, Peru, and Mexico. This influx has led to Union City being more than 90% Hispanic.[434] While Union City is home to many communities, it is symbolically regarded by some as "the northernmost Cuban province."[435]

The city of Perth Amboy experienced community led riots in 1988 as a result of a police officer involved shooting that killed a Mexican immigrant. Reports suggest that ethnic differences posed minimal challenges at that time. Residents were shocked, then, by violence following the shooting of two Mexican brothers by an off-duty policeman.[436] The uprisings exemplify the potential impact of police-involved shootings on communities. During that period, the neighborhood experienced a demographic shift from predominantly European immigrants, including people from Poland and Hungary, to immigrants from Spanish-speaking countries or territories, including Puerto Ricans, Ecuadoreans, Peruvians, Mexicans, and Dominicans. Reports indicate that factors such as growing class division, neighborhood expansion, and increased drug usage played significant roles in reshaping the Perth Amboy neighborhood in the late 1980s and early 1990s.[437]

Overview of the New Jersey Rebellions in 1967 and 1970

Throughout New Jersey's history, distressed communities have engaged in acts of resistance to discriminatory practices. Due to the catalyst, they are often referred to within the community as rebellions.[438] During the long, hot summer of 1967, sometimes referred to as the summer of civil unrest, more than 150 rebellions occurred across the country.[439] New Jersey saw two uprisings that year and another in 1970. Similar to what occurred in other places in the nation, these rebellions were fueled by structural disparities. [440] These policies and practices include discriminatory housing and employment policies, profiling, and mounting tensions with local officials and law enforcement. [441]

Newark (July 12 – July 17, 1967)


1967 Newark Rebellion, Source: NJ State Archives

The Newark Rebellion stands out as one of the most notable uprisings, lasting for six long days. [442] Civil unrest was mounting as the city's leadership did not reflect the changing demographics of the city. [443] Although contributing to every sector–from the manufacturing, workforce, the business community, the arts and culture, entertainment, the faith community, and a network of professionals–Black people in Newark, like many across the country, were facing exclusionary zoning, over policing, and the stifling of economic, employment, and housing mobility.[444] These tensions erupted on July 12th when a Black taxi driver, John Smith, was beaten and arrested. [445] As news of the incident spread, the community believed—based on previous encounters, that John was killed in police custody.[446] He survived the arrest, but people were already gathering in the streets.[447]

The uprising was inflamed by the call for the National Guard and State Police and continued July 17th and[448] 26 people died before the rebellion ended with the loss of businesses and community hallmarks and millions of dollars in property damage and clean-up costs. [449] The aftermath of the rebellion was sobering since the the injury to the soul of the city was incalculable.[450]

1967 Newark Rebellion, Source: NJ State Archives

Plainfield (July 14 - 17, 1967)[451]

Plainfield was one of over a dozen cities and towns in New Jersey that also reached a breaking point during the summer of 1967. [452] The Plainfield Rebellion began during the Newark Rebellion on July 14, 1967 as tensions regarding local practices were mounting. [453]At the time of the riots, Plainfield had a vibrant Black community comprised of working and middle-class families. [454] Migrating to New Jersey from the South, the Black community was concentrated in the West End section of the city.[455] The event that sparked the rebellion occurred at the White Star Diner when a teenager was assaulted by another patron and required emergency medical services. [456] When local law enforcement refused to intervene or call for an ambulance, friends of the young man took to the streets leading to an impromptu demonstration in downtown Plainfield.[457] Community members presented demands to local officials as part of discussions aimed to end the unrest. [458] The youth wanted the city to establish more recreational facilities and to end restrictions on access to local accommodations.[459] In the face of the unmet demands, the demonstrations continued and then took a violent turn when Officer John Gleason was killed.[460] Injuries and hundreds of thousands of dollars in property damage also resulted before the rebellion ended on July 17th, the same day as the Newark Rebellion.[461]

Asbury Park (July 4 – 10, 1970)[462]

Asbury Park, integral to the Jersey Shore Sound, was a divided city in 1970 with the Long Branch railroad tracks south of Asbury Avenue serving as the line between wealth and poverty.[463] With a growing number of migrants from Puerto Rico drawn to the community, the working class grew.[464] People from the less affluent West Side, particularly youth, were refused seasonal work and often had to look for employment in the surrounding towns.[465] Three years after the summer of 1967, on July 4th, tensions flared as youth from the West Side, taunting motorists, were confronted by local law enforcement.[466] Civil unrest ensued for several days as demands for employment and housing reforms were made.[467] Not until July 10th, after hundreds of thousands of dollars in property damage would the rebellion end without the loss of life. [468]

Following the rebellion, the city experienced an economic downturn that persisted for decades.[469]

Educational Opportunity Fund - New Policy in the Aftermath of the 1967 Rebellions

Following the Newark Rebellion of 1967, the State formed the Select Commission on Civil Disorders (better known as the Lilley Commission, named for its chair, Robert D. Lilley), charged with analyzing the factors leading up to the mass civil disobedience that occurred in Newark and other cities in the state, and proposing policy recommendations to address them. Additionally, the state proposed a program to create a pathway to higher education for students who come from educationally and economically disadvantaged backgrounds. This proposal, in conjunction with the recommendations by the Lilley Commission, eventually led to legislation creating the Educational Opportunity Fund (EOF).[470] On July 12, 1968 - the one-year anniversary of the start of the Newark Rebellion - the state enacted the Educational Opportunity Fund to provide financial assistance and support services, like counseling, tutoring, and developmental course work, to students from disadvantaged backgrounds or distressed communities. EOF is a campus-based program and the 42 participating institutions of higher education are responsible for the admission criteria and program participation at their location. Since 1968, EOF has given students from cost-burdened households, many of whom are first-generation college students, the opportunity to attend college and create career paths.

Imported goods increased in demand, supplanting US-made products. Coupled with the expansion of automation and technology, manufacturing jobs sharply declined. In fact, from 1979 to 1986 alone, New Jersey lost over 100,000 factory jobs.[471]

This impact of this loss was mostly felt in urban centers, like Camden, Newark, Paterson, Jersey City, Elizabeth, and Trenton.[472] Even when factories remained open, Black and Hispanic workers were more likely to work in the roles hardest hit by automation.[473] Even into the 1980s, the unemployment rates for non-white workers in New Jersey were twice as high as for White workers.[474] The decline of New Jersey's manufacturing industry in the second half of the 20th century significantly impacted Black and Hispanic workers' ability to build wealth.

Decline of Manufacturing Jobs

New Jersey Criminal Code

Reviewing the course of criminal justice sheds light on other structural barriers that persist. For example, in 1979, the New Jersey legislature passed the New Jersey Criminal Code.[475] Prior to this, sentencing was offender-orientated and unstructured allowing judges to use their discretion. The lack of uniformity caused sentencing disparities. In 1963, the New Jersey Law Revision Commission was tasked with updating the sentencing system. Their 1971 report provided a more structured framework that included a "presumption of no imprisonment, subject to limited exceptions and surmountable by a showing that imprisonment is necessary for the protection of the public." However, between the time of the Commission's report and 1978, there was a national shift in the attitude towards the criminal justice system due to rising crime rates and the arbitrary nature of sentencing. These sentiments shaped the 1979 New Jersey Criminal Code, which moved away from the "rehabilitative sentencing model that had been endorsed by the Commission."

After the passage of the New Jersey Legislative Code, there was significant federal legislation that increased the punitive nature of criminal justice:

- The Graves Act of 1981 requires mandatory minimum sentences and parole ineligibility for specific crimes involving firearms. The courts must sentence Graves Act violators to serve one-third to one-half of their sentence before any eligibility for parole, or 42 months, whichever is greater.
- The No Early Release Act of 1997 requires mandatory minimum sentences and parole ineligibility for certain enumerated first- and second-degree violent offenses, prohibiting parole boards from releasing individuals convicted of a violent crime before they serve at least 85% of their sentence. This includes types of burglary, aggravated assault, and liability for drug-induced deaths.

- The Comprehensive Drug Reform Act of 1987 imposed mandatory minimum sentences, parole ineligibility, fiscal penalties, and extended terms for non-violent drug offenses. The new mandatory sentences range from one year of incarceration to "life with a twenty-five-year period of parole ineligibility."

These acts were intended to balance public safety and rehabilitation, keeping convicted offenders out of society. Unfortunately, mandatory minimums essentially abolish prosecutorial and judicial discretion when it comes to sentencing or modifying the most severe outcomes.[476] In addition, parole ineligibility terms remove discretion from parole boards.[477] When mandatory minimums are coupled with parole boards that are prevented from awarding early release for good behavior, criminal detention centers can become overcrowded and instances of internal infractions and violence increase.

Mandatory minimums and parole ineligibility, particularly when applied to non-violent crimes, did not have the intended effect the State Legislature wanted — more people than necessary were swept up into the system.

The end of the 20th century would present some promising reforms as the implementation of federal civil rights laws took effect on the state and local levels.[478] As there was much progress in New Jersey and throughout America, a review of historical events can teach us about the disparities that still exist today.

Twenty-First Century

Great Recession of 2008

Historically, cost-burdened households have felt the impacts of national economic volatility on an exacerbated scale. For families already living paycheck to paycheck, an economic recession can mean the difference between homeownership or homelessness.

This was exemplified for many Black and Hispanic families during the Great Recession of 2008, where they faced disproportionate foreclosure rates, with nearly 8% of Black and Hispanic families losing their homes to foreclosure compared to 4.5% of White families at similar income levels.[479] Subprime or predatory lending disproportionately targeted Black and Hispanic families and contributed to the housing crisis. A bursting housing bubble, mortgage fraud, subprime or predatory lending that disproportionately targeted Black and Latino Americans, high private debt limits, and risky mortgage underwriting were all factors that contributed to this mass loss of homeownership.[480] With upwards of 18% of Black workers losing their jobs, many households found themselves having to choose between paying for groceries, keeping their lights on, or covering their rent or mortgage for the month. Unfortunately, this resulted in nearly 7% of Black households having their utilities turned off, with more than 30% reported that they had to scale back on essentials like groceries and medications, and nearly 8% faced foreclosures and filed for bankruptcy, compared to just 2% of the general population.[481] The Great Recession of 2008 was devastating to wealth building and homeownership for Black and Hispanic New Jerseyans who were already subjected to an discriminatory housing market, exacerbating the issues of a system which profited off of their marginalization.

COVID-19 Pandemic

This economic volatility also includes unprecedented, severe economic disruptors such as the COVID-19 pandemic.[482] Social distancing measures and business closures had severe effects on the housing and economic standing of Black and Hispanic families across New Jersey. 39% of renters who identify as Black and 29% who identify as Hispanic reported that they were behind on rent during the pandemic. These figures are predominantly made up of households with children, with renters living with children twice as likely to be behind on rent.[483] Housing and costs are not the only considerations when observing the effects that an event

like the COVID-19 pandemic has on cost-burdened communities. The negative implications are multi-faceted, even affecting child sustenance and nutrition. Students who rely on income-driven free meal plans with their school districts were no longer attending school on a daily basis. The families who sought eligibility to enroll their children in these meal plans now had to account for the loss of free breakfast and/or lunch for their child every weekday. This resulted in more than 40% of renters either not having enough food for their children to eat or not being caught up on rent.[484] The academic and digital divide were also exacerbated during the pandemic, showing just how essential efficient internet connectivity is in today's learning environment. With schools moving to remote-based digital learning, many cost-burdened students, primarily Black and Hispanic students enrolled in urban schools, fell behind due to lack of resources and inefficient internet connection. Evidence indicates that Black and Hispanic households are significantly more likely to experience limited access to technological resources compared to White households with Hispanic, Black, and White students reporting limited computer or internet access at 37%, 36%, and 28% respectively.[485] The debilitating effects of the digital divide was heavily felt especially amongst students who are English Learners/ESL, who are disproportionately students of color, primarily Latino students, who make up over 75% of English Learning Students. In observing the impact that COVID-19 it's clear that such events exacerbate and further hinder the possibility of building generational wealth, further perpetuating generational deficits in Black and Hispanic communities.

Conclusion

New Jersey's history shows that today's structural barriers are rooted in a history of colonialism, class inequality, slavery, and oppression. This history is stemmed in division, separation, and denial of access to Black and Brown communities. New Jersey's history continues to influence the barriers to wealth creation that currently exist for Black and Hispanic people. These gaps exist in education, employment opportunity, health care access, homeownership, and wealth distribution. Denying the influence of the past on the present in New Jersey only broadens long-standing disparities as it enables lawmakers and stakeholders to avoid remedying past harm.

Acquiring a homestead was one of the earliest paths for Americans to build and sustain wealth. To this day, the equity gained from homeownership is still the greatest wealth-building asset. For far too many Black and Hispanic people in New Jersey, this wealth-building vehicle remains out of reach. The structural barriers which are rooted in discriminatory housing practices—restrictive covenants, redlining, exclusionary zoning, and lack of access to capital and financing—remain. To understand the story of people experiencing discrimination in New Jersey, is to understand the history of the state. The outcomes for New Jersey children—whether they'll live in thriving communities—positioned to enjoy the sunlight of opportunity—will be determined by how we address the structural barriers that were faced by their forebearers, grandparents, and parents. This is the work that we must lead.

Criminal Justice Working Group Findings and Recommendations

> *Firsthand accounts were shared regarding the challenges of returning home after being incarcerated for decades and the aim to help change the narrative for returning citizens, creating safe spaces that promote the next successful chapter.* [486]

About the Criminal Justice Working Group

The Criminal Justice Working Group––led by the Office of the Attorney General––engaged in research, analysis, and community outreach to examine the causes of, and remedies for, the wealth disparities that affect people who are incarcerated and their families. Members of the working group held virtual listening sessions as well as in-person meetings with people who were formerly incarcerated and their loved ones. The findings, gathered over more than a year, are consistent with the prevailing scholarship that identifies poverty within the kinship network as a driver and outcome.[487] The debt burdens faced by loved ones are substantial and range from fines and fees to the cost of phone communication.[488] While Black people in New Jersey are incarcerated at a rate of 11.9 times higher than their peers, these burdens disproportionately impact Black families.[489] Many of the loved ones who spoke with the Wealth Disparity Task Force indicate that the cost to communicate falls to them and unduly burdens family members.[490] Far too many of these loved ones are cost-burdened and face significant barriers in maintaining their lives while their family member is incarcerated.

The Criminal Justice Working Group focused its attention on two of these drivers: poverty within the kinship network and the debt burden resulting from involvement with the criminal justice system. The recommendations proposed in this section seek to both build on progress made by the Murphy Administration and establish new measures that will help address the causes of long-standing wealth disparities generated and exacerbated by our state's criminal justice system.

Informed by testimonies given during the listening sessions, these proposals look to address the systemic barriers that deny economic agency and security for people returning from incarceration and their loved ones.

One powerful reminder that was reinforced by each listening session was that the physical loss of a loved one who is incarcerated is often compounded by the financial strain resulting from their lost income and the debt burden of their legal fees and expenses. Unable to pay this debt, the loved one who is incarcerated often passes this burden on to family members or others within their network.[491] The impact of passing on debt can be widespread.[492]

In *All Our Kin: Strategies for Survival in a Black Community*, anthropologist Carol B. Stack defines the connections between loved ones as a *kinship web or network*. People within these groups typically span multiple generations and are biologically related or connected through adoption, partnership, or close social ties.[493] In Black communities, the significance of kinship networks traces back to ancestral roots where communal bonds and shared customs connected individuals beyond conventional blood or marriage family ties.[494] These multigenerational kinship networks were especially critical for early Black communities in America, building new systems of support and survival following their violent removal from their homeland and the ensuing savagery of enslavement.[495] Similarly, Hispanic households, as part of broader immigrant communities, often reside with multiple generations to give support and stability where the *familismo*, or *familism*, is cherished.[496]

The criminal justice system often perceives and punishes justice-involved individuals as just that— individuals, isolated and detached from crucial support structures.[497] While it is true that many of these individuals, for a wide range of circumstances, may no longer be intricately connected to their kinship networks, this perspective fails to recognize that these networks exist nonetheless, and in most cases, they end up shouldering the financial and emotional burdens of a loved one's justice system involvement.[498]

This support may be required from arrest to release, including obligations such as direct financial assistance for legal representation, funds for commissary items, phoone calls, paying of fines and fees, and re-entry support with housing, transportation, child care, healthcare, and debt payments.[499]

For most families who cannot afford these costs, having a loved one who is incarcerated requires struggling to meet basic household needs, like food and housing, taking on debt, or desperately seeking risky sources of capital.[500] Relying on those within the kinship network who may have available assets and/or disposable income can undermine their ability to hold on to, further accumulate, and pass on those funds.[501] This financial support can be destabilizing and perpetuate poverty throughout the network.[502]

Beyond the financial pressure, the network can face intense social and emotional distress simply by moving through the legal process—tracking and appearing at court dates, engaging with legal personnel, law enforcement, and possibly healthcare or social workers. These experiences strain family units and can contribute to poor health outcomes, generating general instability for children, the most vulnerable individuals in the kinship network.[503]

Parents who are incarcerated primarily rely on their kinship networks to care for their children when serving their sentence. Incarcerated mothers rely on grandparents in about half of cases, with fathers providing care in about one-third of them, and other network members for most others.[504] On the other hand, incarcerated fathers overwhelmingly depend on the child's mother to provide primary care.[505] With men making up a significant majority of the people who are incarcerated, women—disproportionately Black and Hispanic women—assume the emotional and financial responsibility of the household.[506]

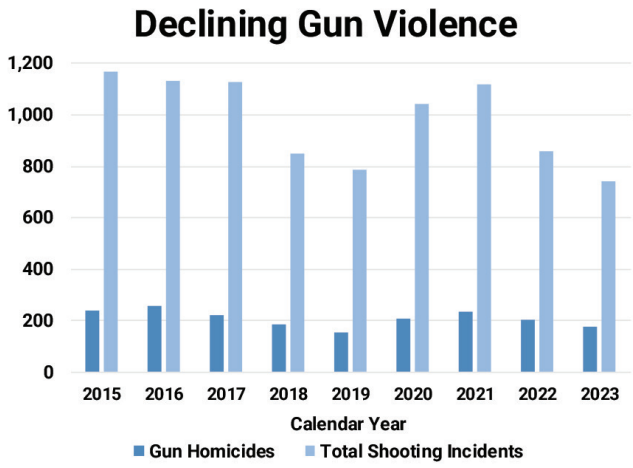
These disparities penalize kinship networks for supporting and maintaining relationships with loved ones while they are incarcerated, and their children are often affected most during critical stages of their development. Households of recently incarcerated individuals face an increased risk of homelessness, even if the person is only incarcerated for a few days.[507] Kinship caregivers may postpone paying for necessities to support justice-impacted persons and their children, deferring household expenses, even rent and utilities, and medical cost.[508] Some even resort to predatory payday loans to cover the lost income and their new financial burdens.[509] Kinship caregivers encounter a range of distinct challenges, including providing necessary care items, managing the relationship between the child and the parent who is incarcerated, offering emotional care for the child, and dealing with the stigma of incarceration.[510]

The Wealth Disparity Task Force heard these harsh realities about the widespread impact of system involvement directly from the public in their listening sessions and this engagement helped to inform and shape the recommendations that follow.

Progress Made During the Murphy Administration

Over the last several years, the Murphy Administration has implemented several meaningful reforms to mitigate some of the disparate, long-term harm generated by the criminal justice system. Last year in Paterson, , murders were down 39% and there were 25% fewer shooting victims than the year before.[511] This demonstrates the importance and power of rebuilding trust between law enforcement and communities—often distressed communities—that were disparately and unjustly impacted by police misconduct and apathy.

This progress is not limited to Paterson—crime has generally decreased across the state. 2024 saw the lowest number of deaths from gun violence in a single year since comprehensive data collection began in 2009, including in some of the state's largest cities (e.g., Atlantic City, Trenton, Newark, and Paterson).[512] Furthermore, over the course of this Administration the state has successfully downsized its prison population from about 20,000 people in 2017 to about 14,000 today.[513] Importantly, this decrease was achieved without any significant increase in crime.



Reported Gun Violence Statewide - 2015 to 2023

Expedited Clemency

On Juneteenth 2024, Governor Murphy issued ***Executive Order No. 362***, launching a comprehensive clemency initiative that, in part, establishes criteria for an expedited review of clemency applications.[514] Additionally, Governor Murphy established the ***Clemency Advisory Board*** to assess applications and provide recommendations on their suitability for clemency.[515] This initiative prioritizes cases like non-violent convictions where individuals have remained clear of the justice system for some time, those facing excessive sentences after exercising their right to go to trial compared to their plea offers, and victims of domestic or sexual violence who committed crimes against or under the coercion of their perpetrators.[516] This initiative is a national model reflects New Jersey's commitment to second chances and just outcomes that align with broader efforts to reform the state's approach to criminal justice.

Expungement

"Our Administration is deeply committed to transforming our criminal justice system, and today we take a historic step to give residents impacted by the system a second chance." – Governor Murphy, December 18, 2019

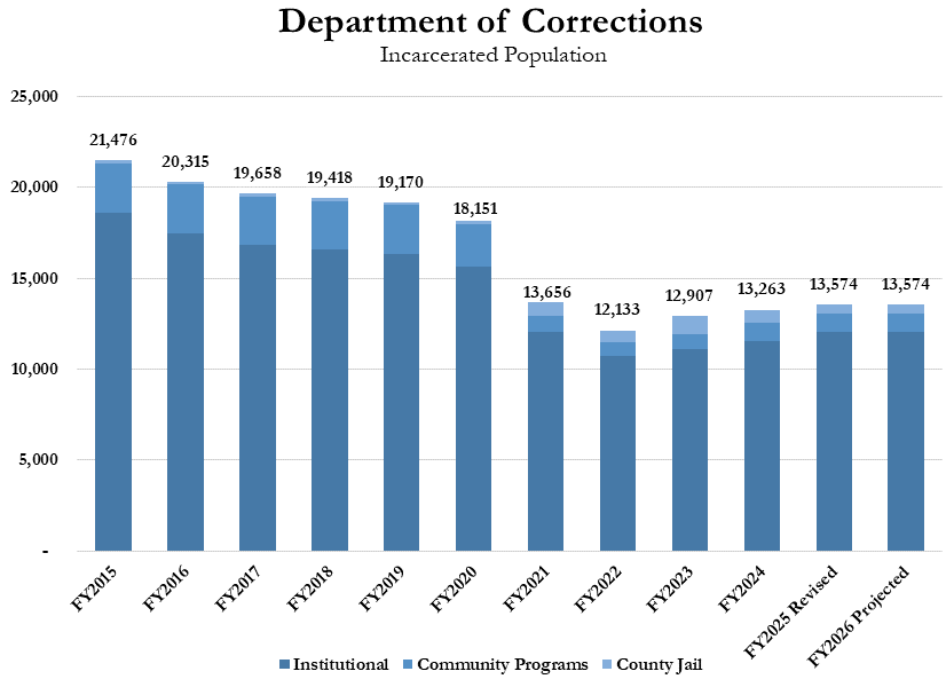
As part of his Second Chance Agenda, Governor Murphy has worked with the Legislature to enact two of the nation's most progressive expungement reforms.

Clean Slate Reform

The 2019 Clean Slate reform created a petition process for 'clean slate' expungement for residents who have not committed a crime in ten years and have not been convicted of certain serious offenses.[517] Though there's more work to be done, this initiative is potentially transformative for those saddled with a criminal record for nonviolent offenses or conduct during their youth, as the clearing of one's record removes a major barrier to obtaining stable employment and housing, leading to greater economic opportunity and security.

Expungement of Certain Marijuana-Related Convictions

As part of the legalization of recreational cannabis in 2021, the Second Chance Agenda also allows for the expungement of certain marijuana-related convictions. Over the last several years, this change has led to the expungement of more than 360,000 cannabis-related criminal records.[518]



Number of People Who Are Incarcerated in New Jersey, State Fiscal Year 2014 to Fiscal Year 2026, Source: NJ Department of Corrections 2025

Crisis Response and Diversion Programs

Seabrooks-Washington Community-Led Crisis Response Act

Statewide studies show that two out of every three uses of force by law enforcement involve a person who is either suffering from mental illness or is under the influence of alcohol or substances.[519] More than half of the deaths resulting from police encounters stem from similar circumstances.[520] In response to this data and input from mental health professionals and the advocacy community, the Legislature passed the Seabrooks-Washington Community-Led Crisis Response Act which was enacted in January 2024.[521] Named after Najee Seabrooks of Paterson and Andrew Washington of Jersey City—both of whom were experiencing mental health crises during their fatal police encounters—this Act helps to ensure that trained mental health professionals are available and called upon to assist in moments of crisis, saving lives through trauma-informed response and the use of de-escalation tactics. Under the Act, community-based organizations will operate crisis response teams as part of a pilot program in Camden, Essex, Hudson, Mercer, Middlesex, and Passaic Counties. A 13-member advisory council will support the pilot program by offering best practices and recommendations for the development of community-led crisis response.[522] This program builds on the historic investments that the Murphy Administration has made in data-driven, trauma-informed law enforcement reform.[523]

ARRIVE Together Program

Informed by the efforts of community organizers on the ground, in 2021, the Office of the Attorney General launched the Alternative Responses to Reduce Instances of Violence and Escalation (ARRIVE) Together pilot program to improve how law enforcement officers across New Jersey engage with their neighbors who are suffering from mental and behavioral health emergencies.[524] Under the ARRIVE pilot program, a law enforcement officer trained in crisis intervention and de-escalation techniques is paired with a certified mental health screener and crisis specialist when responding to emergency calls involving a behavioral health crisis. The program was piloted in Cumberland County in partnership with the New Jersey Department of Human Services. It was then expanded in 2022 to Union County.[525] ARRIVE Together is now operating in all 21 counties throughout the state and serves as a national model for improving trust between law enforcement and the communities they serve.[526] There have been no arrests related to an ARRIVE interaction, no serious injuries, and no uses of force except during interactions involving involuntary transport at the direction of a mental health screener in the nearly 5,000 ARRIVE interactions recorded to date.

988 Mental Health Crisis and Suicide Hotline

The Administration made significant investments to transition from the 10-digit National Suicide Prevention Line to the three-digit 988 Lifeline to connect people experiencing thoughts of suicide or a mental health crisis with a trained counselor.[527] Through the 988-crisis line, individuals in need of support or those who are worried about a loved one can reach compassionate, accessible support by phone, text, or online chat.[528]

Mental Health Diversion Programs

A federal study shows that about 43% of people incarcerated in state facilities and 23% of those in federal facilities had a history of mental health crises.[529] To tackle this crisis in New Jersey, Governor Murphy, in 2023, signed legislation to launch the statewide Mental Health Diversion Program, expanding on a working model in Union County, and pilot programs in Essex and Morris Counties.[530] Similar to the Union County program and pilot programs, the statewide program supports a collaborative of legal and mental health professionals that includes prosecutors, criminal defense attorneys, judges, and mental health clinicians.[531] The Union County program demonstrated success according to a Rutgers study which reports that participants who completed the program had reduced periods of incarceration, lower recidivism rates, an improved global functioning assessment (which measures the impact of behavioral health symptoms on day-to-day life), and overall better outcomes than their peers.[532]

Invested in Violence Intervention and Victim Assistance

As acting Governor, Lieutenant Governor Tahesha Way signed legislation codifying the Division of Violence Intervention and Victim Assistance (VIVA) within the Department of Law and Public Safety.[533] VIVA focuses on survivors of domestic and sexual violence, providing victim services to address trauma and preventing retaliation or revictimization.[534] Additionally, the Murphy Administration has invested over $100 million in violence intervention programming including the Hospital-Based Intervention Program (HVIP), Community-Based Violence Intervention (CBVI), and the Trauma Recovery Center (TRC) Program.[535] These initiatives advance a unified strategy for public safety, integrating a focus on public health.

Restored Voting Rights and Ended Prison Gerrymandering

Through another transformative measure in the Second Chance Agenda, New Jersey restored the right to vote to people on probation or parole, which encompasses more than 65,000 individuals.[536] The 2019 law abolished the state's centuries-old provision that denied the right to vote to people with criminal convictions. With this reform, New Jersey joined at least 17 other states in ensuring that all non-incarcerated residents can participate in our democracy.[537]

In 2018, the state also ended prison gerrymandering, a practice in which incarcerated people are counted according to the location where they are completing their sentence for the purposes of drawing state and local legislative districts. This practice inflates population numbers in areas where state facilities are located, misdirecting funds and resources. With this reform, incarcerated individuals are now counted as a resident of their last known address, which allows their home communities to reflect accurate population totals and receive the resources they need and deserve, correcting a systemic barrier to just resource sharing.[538]

Public Defense Reform

> *"The right to an attorney should be a universal right for those who are navigating our criminal justice system." – Governor Murphy, June 30, 2023*

In June 2023, Governor Murphy signed legislation eliminating public defender fees, ensuring that all New Jersey residents are able to exercise their constitutional right to an attorney as they move through the criminal justice system. The law, which applies retroactively, extinguishes "all unpaid outstanding costs previously assessed or imposed upon a defendant, as well as any unsatisfied civil judgements, liens on property, and warrants issued based on the unpaid balances for services rendered by the Office of the Public Defender."[539] Alongside the legislation, funding was allocated to the Parole Revocation Defense Unit to increase rates for attorneys assisting the Office of the Public Defender, helping to ensure that all people, even those with limited financial resources, are able to access effective legal defense.

Responding to Mandatory Minimum Sentences for Non-Violent Drug Offenses

The Criminal Sentencing and Disposition Commission (CSDC)—which was established in 2009 but did not convene until 2018 under the Murphy Administration—is a 13-member body that includes the Attorney General, the Public Defender, the Chief of Justice of the New Jersey Supreme Court, the Commissioner of the Department of Corrections, the Chairman of the State Parole Board, the President of the New Jersey County Prosecutors Association, and the President of the New Jersey State Bar Association.[540] Advancing a major reform proposed by the Commission, in 2021 the Murphy Administration supported then-Attorney General Grewal's directive instructing prosecutors to waive "mandatory parole disqualifiers for non-violent drug crimes during plea negotiations, following a probation violation, and after conviction at trial." The directive further required that when the defendant makes this request, the prosecutors must also be required "to file a joint application to modify the sentences of [similarly situated] inmates currently incarcerated." This allowed for a retroactive response that provided relief for many people who were incarcerated and already serving time for a non-violent drug offense, as well as providing shorter, more proportionate sentences for people convicted of non-violent drug offenses going forward. Seeking to remedy the disproportionate impact of mandatory minimum sentences, this transformative reform helped address long-standing harm that derailed the lives of many New Jerseyans.[541]

Revitalization of Policing and State Facilities

Limited the Use of Solitary Confinement in New Jersey's Prisons

In 2019, Governor Murphy signed the ***Isolated Confinement Restriction Act*** into law, prohibiting the use of isolated confinement for vulnerable populations — including people under 21 and over 65 — as well as setting strict boundaries on, and expectations for, the use of isolated confinement for the rest of the population.[542] This historic law invalidates a longstanding practice of cruel and unusual punishment known as isolated or solitary confinement.

Youth Justice Reform

In 2021, the late Lieutenant Governor Sheila Oliver, as Acting Governor, signed legislation that established the ***Restorative and Transformative Justice for Youths and Communities Pilot Program*** to continue reparative reform for justice-involved youth.[543] Later, in 2022, following the release of the Youth Justice Task Force Report, Governor Murphy signed legislation eliminating several juvenile court fines, fees, and other administrative costs. For youth from cost-burdened families, these fees and fines can be crippled, exacerbating existing cycles of poverty and economic insecurity. To give youth leaving the juvenile system a clean slate, the legislation also vacated outstanding debt associated with these fines and fees and related warrants, removing a significant burden that would have compounded for the youth, who are disproportionately Black and Hispanic, beyond the sentences imposed during their early years.[544]

In 2024, the first ever Restorative and Transformative Justice Hub pilot program was opened in Essex County.[545] The hub is expected to assist justice-involved youth by using trauma-informed care to provide youth with resources and tools to equip them for productive outcomes. This hub is designed as a space where youth can heal and address cycles of violence, crime, and substance abuse.

Updated Use of Force Policy

In 2020, the Murphy Administration established comprehensive use-of-force guidelines for law enforcement, emphasizing de-escalation and protecting residents during encounters.[546] This policy, generated by the Office of the Attorney General, was the first revision of its kind in over two decades. The use of force policy overhauls the responsibilities of officers when engaging with residents. It also created an affirmative duty to intervene and provide medical assistance for civilians.[547] The use-of-force policy requires that law enforcement officers report use-of-force against a civilian within 24 hours and provide a detailed report of the incident. Under the policy, all 500+ law enforcement agencies in the state must electronically submit reports into the use-of-force portal.

Closure and Replacement of the Edna Mahan Correctional Facility

The Murphy Administration allocated funds in 2021 to close and replace the Edna Mahan Correctional Facility due to mounting concerns with the physical plant and staff conduct.[548] The state has completed the first phase of the closure by relocating all minimum-security residents to the former William H. Fauver Youth Correctional Facility in Hunterdon County. This satellite campus provides reliable heating and cooling and more than 120 video cameras within the facility to alleviate blind spots.[549] In 2024, the Administration allocated $90 million from the Debt Defeasance and Prevention Fund to develop the new women's facility. The New Jersey Department of Corrections (NJDOC) announced the next phase of construction of the facility in June 2024.[550] The new facility will be located on an existing NJDOC property in Burlington County.[551] This facility will be more conducive to rehabilitation, have access to major roadways, and house incarcerated individuals at a central location. NJDOC plans on using a trauma-informed approach to provide residents with a safe and secure environment.[552]

Police Licensure Act

In July 2022, the ***Police Licensure Act*** was signed, becoming effective on January 1, 2024. The law requires all New Jersey law enforcement officers to hold a valid, active license issued by the Police Training Commission. It is designed to ensure that police license holders are in good standing, meeting uniform professional standards, and receiving ongoing training in best practices. Officers who fall short of those standards can face suspension or revocation of their license, making it tougher for those with a track record of disciplinary problems to evade accountability. This program created statewide standards for hiring and firing police, which requires officers to pass a psychological examination, prohibits active membership in a group that advocates for the violent overthrow of a government or discrimination against a protected class, and more.[553] Licenses will be administered with staggered expiration dates. After the first renewal, all licenses will be effective for three years and officers must reapply 90 days before their license expires.[554]

Working Group Recommendations

The Criminal Justice Working Group, like each of the working groups, examined the root causes and drivers of wealth disparities in New Jersey. The working group found that the connection between slavery and the criminal justice system dates back to the state's early history. The working group found that following the replacement of slave codes with Black Codes, a pattern of discriminatory practices formed through local policies including sundown practices and citizen policing. Eventually these policies resulted in mounting harms reflected in practices that include profiling and over policing. Due to the interconnections and interdisciplinary nature of these outcomes, the working group's findings were considered as part of the full Task Force recommendations (see the full list of Task Force Recommendations). The working group encourages the ongoing work that identifies and addresses the drivers of disparities within criminal law and policy and the judicial system. To advance this work, the working group recommends that the proposals should include initiatives to:

Eliminate fees for phone communication between incarcerated individuals and family members

In keeping with national best practices, the Wealth Disparity Task Force recommends that the state eliminate fees for phone communication in state facilities. These fees can burden the family members of individuals who are incarcerated and create financial strain on loved ones and others seeking to maintain family and community bonds, particularly when young children are involved.[555]

Acknowledge the citizenship rights of people who were formerly incarcerated to include jury service

TTo advance the Murphy Administration's work to strengthen our democracy, the Wealth Disparity Task Force recommends removing the barriers that prevent individuals with previous convictions to serve on juries. This ban disproportionately impacts communities across our state where far too many jury pools do not accurately reflect the demographic makeup of the local community. New Jersey is currently one of just five states, including Texas and South Carolina, with the most restrictive ban on jury service.[556]

The Murphy Administration supports pending legislation that eliminates conviction of an indictable offense as an automatic disqualifier for jury service, and the Wealth Disparity Task Force recommends that the state adopt this legislation.[557]

Calculate an individual's ability to pay when assessing fines and fees in criminal matters

Based on the recommendations of the 2024 Report of the Criminal Sentencing and Disposition Commission (CSDC), the Wealth Disparity Task Force recommends considering an individual's ability to pay before setting monetary penalties and imposing fines and fees in criminal cases. Recommended considerations, include, but not are not limited to: (1) income relative to an identified percentage of the Federal Poverty Guidelines; (2) whether the individual is to be placed on probation or will be incarcerated; (3) level of education; (4) ability to work and employment status; (5) whether the individual receives or has income-based public assistance, financial resources and assets, financial obligations and dependents; (6) cost of living; and (7) other fines and fees owed to courts.[558] Adopting these recommendations will help to support successful reentry outcomes.

Advance the efforts of the Attorney General towards closure and repurposing the New Jersey Training School and Female Secure Care and Intake Facility

Based on the work of the Office of the New Jersey Attorney General and the working group that has formed, the Wealth Disparity Task Force recommends supporting the ongoing efforts regarding the New Jersey Training School and Female Secure Care and Intake Facility.

Accelerate reforms that support community-centered outcomes in law enforcement

Based on recurring findings of troubling conduct within the New Jersey State Police and local law enforcement units throughout the state, the Wealth Disparity Task Force recommends adopting reforms that the Attorney General's Office has outlined to promote just outcomes within the rank and file of the New Jersey State Police.

Economy Working Group Findings and Recommendations

> *To position future generations with the opportunity to generate wealth for their family and communities for generations, the state must invest in young people – who should be the state's most valued treasure.*[559]

About the Economy Working Group

The Economy Working Group–led by Brandon McKoy, President of The Fund for New Jersey–engaged in research, analysis, and community outreach to examine the causes of, and remedies for, wealth disparities affecting Black and Hispanic New Jerseyans. This section describes a historical and present reality for these groups: the absence of generational wealth transfers and the presence of persistent obstacles to gaining and maintaining assets have stifled their economic potential and prosperity.

New Jersey's wealth gap manifests in racial disparities in income levels, unemployment rates, business ownership, and access to quality banking, credit, and financial services. The findings of the working group, gathered over more than a year, underscore that both individual and community-based initiatives are needed to address these wealth disparities.

The working group found that from the colonial period people have long been excluded from economic opportunities that generate wealth-building. As early as the seventeenth century, enslaved people were viewed as commodities. In some cases, an enslaved person could serve as collateral for financing and landowners could secure insurance policies against the death of an enslaved person.[560] Following slavery, systemic barriers, like Black Codes, continued to deprive full citizenship and property rights.[561] Many persist today as evidenced by a pattern of redlining, steering, discriminatory housing appraisals, and predatory lending practices.[562]

A range of other issues continue to disproportionately impact people who are cost-burdened and also more likely to be unbanked, underbanked, or credit invisible than their counterparts.[563] As a result, they often rely on alternative routes, like check cashers and payday lenders, and pre-paid debt cards that are associated with high fees, ballooning interests, and other crippling drawbacks.[564] Similar challenges face small business owners seeking access to capital.[565]

Public contracting disparity study

In January 2024, Governor Phil Murphy and Treasurer Elizabeth Maher Muoio announced the release of a comprehensive statewide disparity study examining public contracting opportunities for Minority and Women-Owned (MWBE) businesses in New Jersey. The study, conducted by Mason Tillman and Associates, LLC (MTA) and overseen by the Office of Diversity and Inclusion (ODI), within the Department of the Treasury, reviewed more than 1.2 million records and 240,000 contracts awarded between July 1, 2015 and June 30, 2020 from over sixty state contracting agencies, authorities, commissions, colleges, and universities relating to goods and services, professional services, and construction.

Commissioned by the Murphy Administration, the disparity study was designed to evaluate the participation of MWBEs in the state's multi-billion dollar contracting universe and determine if additional programs are warranted to create a more equitable business environment in New Jersey. Based on the data that MTA received, key findings from the study include:

Statistically significant disparities were found in contracting with Minority Business Enterprises – including specifically in contracting with businesses owned by Black Americans, Asian Americans, Hispanic Americans,

and women – for formal prime contracts in construction, professional services, and goods and services and for informal prime contracts across all industries studied. For example:

- Black Americans represent 9.19% of the available construction businesses and received 0.14% of the dollars on construction contracts valued over $65,000 and up to $5,710,000.
- Asian Americans represent 6.43% of the available construction businesses and received 2.03% of the dollars on construction contracts valued over $65,000 and up to $5,710,000.
- Hispanic Americans represent 11.65% of the available construction businesses and received 1.51% of the dollars on construction contracts valued over $65,000 and up to $5,710,000.
- The study found statistically significant evidence that the state underutilizes Woman Business Enterprises for formal prime contracts in construction, professional services, and goods and services and for informal prime contracts across all industries studied. For example:
  - Woman-owned Business Enterprises represent 24.48% of the available construction businesses and received 8.73% of the dollars on construction contracts valued over $65,000 and up to $5,710,000. This underutilization is statistically significant.
  - Women-owned Business Enterprises represent 37.75% of the available professional service businesses but received only 9.91% of the dollars on prime professional service contracts valued from $40,000 to $800,000.
- The study found statistically significant disparities in subcontracts awarded by state contracting agencies to minority-owned business enterprises in the construction industry, specifically businesses owned by Black Americans and Asian Americans.
- The study also found statistically significant disparities in subcontracts awarded by state contracting agencies for professional services to businesses owned by Black Americans and Hispanic Americans and to Woman Business Enterprises, including businesses owned by Caucasian females. Conversely, the study found statistically significant overutilization of businesses owned by non-minority males across all areas studied.

Federal case law requires that government programs designed to address participation disparities in state contracting be supported by a study that documents statistically significant disparities in the availability and utilization of minority contractors. The commissioning of the report was a call to action to increase competition and opportunity. Strong legislative reforms tailored to the study's findings will begin to address these staggering disparities.

As the state continues to strengthen its economy, the Wealth Disparity Task Force recommends the State undertake initiatives to remedy the findings of the disparity.

County Governments Replace the Title Chosen Freeholder with County Commissioner

Until 2020, in New Jersey the term "chosen freeholder" was the title of county representatives--who sat on boards that adopt the county budget and manage county finances, property, and affairs.[566] When Governor Murphy signed legislation that requires the title to be changed to "county commissioner" with all "boards of chosen freeholders" to be known as "boards of county commissioners." The legislation removed the term that dates back to sixteenth century provisions that only allowed White men who owned land free and clear of debt to hold public office.[567]

Progress Made During the Murphy Administration

Over the last several years, the Administration has made strides to implement several meaningful reforms to mitigate economic disparities. These efforts have made it easier for all families, particularly Black and Hispanic families, to live and work in New Jersey.

Investing in New Jersey's Workforce

In 2024, a report indicated that New Jersey had the fifth-highest cost of living in the United States.[568] The Administration has taken multiple measures to address this, aiming to help New Jerseyans thrive. This year, the minimum wage in New Jersey increased to $15.49 for most employers[569], benefiting over a million workers. Additionally, Governor Murphy signed the ***New Jersey Domestic Workers' Bill of Rights*** into law providing roughly 50,000 workers with rights and protections, regardless of immigration status.[570] This bill ensures that domestic workers are protected from discrimination, harassment, and wage theft. It also guarantees health and safety protections, and upholds privacy rights for domestic workers.[571] Prior to that law's enactment, the ***Diane B. Allen Equal Pay Act*** was enacted to strengthen pay protections, ban employers from paying an employee less than another individual not in that employee's protected class for "substantially similar work," and prohibiting employer retaliation against employees who discuss employment details, such as compensation.

Supporting Cost-Burdened Families

To make New Jersey more affordable for families, ***The Child Tax Credit Program*** was established, providing a refundable tax credit of up to $500 for each child.[572] Over a dozen additional tax breaks were enacted to assist working families. These include an expanded ***Earned Income Tax Credit,***[573] which benefits low-to moderate income individuals and families, and the ***Child and Dependent Care Tax Credit,***[574] which offsets care expenses for children and dependents. Worker benefits have expanded as well, including stronger Family Leave Insurance (FLI) and Temporary Disability Insurance (TDI) programs. Starting in 2020, the number of weeks an employee could take FLI benefits doubled from 6 to 12, and the maximum weekly benefit amount increased from 66% to 85% of an employee's average weekly wage, up to a cap, for both FLI and TDI. Eligibility under the New Jersey Family Leave Act (NJFLA) also expanded from employers who have 50 or more employees to include employers with 30 or more employees. NJFLA ensures employees jobs are protected when they take leave. School employees are now able to use sick leave outside of personal disability due to illness or injury.[575]

Supporting Small Businesses

The Administration has also maintained its commitment to supporting small businesses. During the Covid-19 pandemic, the Administration directed hundreds of millions of federal relief dollars towards small business grants,[576] child care support,[577] and food assistance, promoting inclusive economic recovery by guaranteeing job security and support for many small businesses and their employees. The ***Main Street Program*** and the ***State Small Business Credit Initiative*** at the New Jersey Economic Development Authority (NJEDA) both provide suites of programs to help small businesses recover and thrive in the post-pandemic economy. In FY2024, the Administration focused on increasing supply chain diversity and employee ownership with a $6 million investment and supported urban economic and community revitalization with over $85 million.[578] Furthermore, the ***New Jersey Secure Choice Savings Act*** established a retirement savings program specifically designed for employees of small businesses, opening new avenues for saving among this critical workforce.[579]

Promoting Employment Growth in New Jersey

As outlined in the Governor's 2018 Economic Plan, the Administration has supported New Jersey businesses – particularly those in growth sectors and the innovation economy – and has worked hard to promote, support, and create employment opportunities throughout the State.

During and after the COVID-19 pandemic, the Administration invested in businesses by developing a multi-billion-dollar job and economic recovery package—***The New Jersey Economic Recovery Act of 2020***. The act was designed to provide support for micro and small businesses, drive economic growth, and bring accountability and labor protections to New Jersey's incentives programs.[580] New Jersey is also focused on leading the 21st-century talent market, and published in 2020 its workforce development strategic plan ***Jobs NJ***, which outlines expansion and coordination of the state's workforce development programs.[581] The plan includes the ***New Jersey Apprenticeship Network***,[582] providing technical resources for employers, educational institutions, trade associations, and current/future apprentices. ***NJBuild*** through the Department of Labor and Workforce Development, for example, provides outreach, pre-apprenticeship and apprenticeship training in the construction trades for women and other groups that have faced discrimination in the industry.[583] Under the Murphy Administration, the program has awarded more opportunities than at another time in its fifteen-year history.[584] Additionally, the ***Pay It Forward Program***[585] has become a national model program for supporting New Jersey residents with in-demand job training and wraparound training supports.[586]

Encouraging continued growth in New Jersey's innovation economy, ***The New Jersey Film & Digital Media Tax Credit Program*** was created to incentivize production companies to film in the state.[587] Other programs, such as the ***Innovation Evergreen Fund*** and the ***Angels Investor Tax Credit,*** further stimulate investments in emerging businesses. These initiatives give new businesses access to venture funding and provide investors with tax credits, respectively.[588] Furthermore, the Administration has actively expanded the state's economic landscape by creating new business and employment sectors, including offshore wind,[589] adult-use cannabis,[590] and sports wagering.[591]

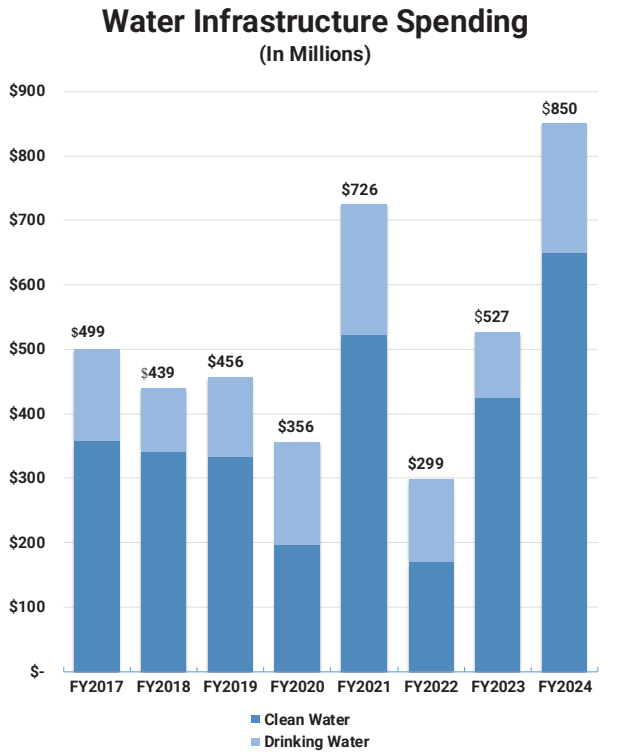
Strengthening New Jersey's Infrastructure and Addressing Environmental Concerns

The ***Safe Streets to Transit Program*** provides funding to improve access to transit facilities for pedestrians and cyclists.[592] Additionally, $600 million was allocated to replace the 112-year-old Raritan River Bridge, which was damaged by Superstorm Sandy.[593] Furthermore, an over $1 billion investment was made to replace the aging Portal Bridge and advance the Gateway Program in collaboration with federal agency partners, Amtrak, New York, and the Port Authority of New York and New Jersey.

These investments aim to eliminate critical issues caused by maintenance and infrastructure challenges.[594] In addition, the Administration's dedication to NJ Transit led to significant developments, including hiring over 1,000 bus operators and 127 locomotive engineers, purchasing 174 new multi-level rail cars, purchasing electric buses with a roadmap for a fully electric fleet by 2040, and plans to add customer-facing technology improvements, such as Wi-Fi, on NJ Transit buses.[595]

Since 2018, the Administration has facilitated nearly $3 billion in ***Water Bank projects*** aimed at improving water quality throughout New Jersey, and is developing a plan to spend an additional $1 billion through federal infrastructure and American Rescue Plan investments.[596] The Administration also advanced regulatory reform efforts through the ***Protecting Against Climate Threats (PACT)*** initiative by adopting the ***Inland Flood Protection Rule*** to safeguard homeowners, businesses, and infrastructure against increased flooding.[597]

Building on the commitment to environmental protection and economic expansion, the Administration established the ***Community Solar Energy Program,*** to allow those without the ability to install solar on their rooftops to access the benefits of solar energy**,** following the success of the temporary Solar Renewable Energy Certificate Program.[598] To make solar energy more accessible, the Administration is funding the ***Solar for All*** program with an award from the United States Environmental Protection Agency.[599] This 2024 program aims to expand solar energy access to low-income communities, providing homes with affordable clean energy.[600] The Administration also added electric vehicle (EV) incentives ***with Charge Up New Jersey***, launched in 2020.[601] This program has provided qualified EV purchasers and lessees with financial incentives of up to $4,000, in an effort to reduce pollution and greenhouse gas emissions, and encourage low-income New Jerseyans to purchase EVs.[602] Furthermore, to diversify renewable energy options, the Administration launched the ***New Jersey Wind Port and WIND Institute***[603] positioning New Jersey to be an industry leader and achieve its offshore wind goal of developing 11,000 megawatts (MW) by 2040.[604]



Investments to Ensure Clean Water For All

Committed to protecting many of New Jersey's densely populated areas, the Administration and New Jersey Department of Environmental Protection (NJDEP) launched the bold and comprehensive ***Building a Climate Ready NJ*** initiative in 2024.[605] This $72 million initiative is funded by the National Oceanic and Atmospheric Administration (NOAA) through the Climate Resilience Regional Challenge competition.[606] The comprehensive five-year plan will provide resources to overburdened and vulnerable communities to reduce the impact of and prepare for future climate changes, focusing on implementing multiple community and ecological resilience projects.

In 2024, to protect the health and well-being of New Jerseyans from the effects of extreme heat, the Murphy Administration released the ***Extreme Heat Resilience Action Plan***.[607] This plan prioritizes building healthy communities by expanding access to cooling, updating infrastructure and landscaping to reduce heat production and retention, and providing workers with heat protection.[608] It addresses the well-being of natural areas, promotes state agency action, increases environmental education, and encourages climate-informed financial practices.[609] The release of this plan also included an update to ***Heat Hub NJ***, which educates the public on the effects of extreme heat.[610]

Identifying a need to bolster the green economy and prepare New Jerseyans for green careers, the Administration created the ***Green Workforce Training Grant*** in 2024.[611] his competitive grant asks applicants to provide plans to develop and implement workforce supports to strengthen the green economy, with a particular focus on overburdened communities.[612] The initiative aims to create sustainable job opportunities and ensure that all communities benefit from the transition to a greener economy.

Working Group Recommendations

The Economy Working Group, like each of the working groups, examined the root causes and drivers of racial and ethnic-based wealth disparities in New Jersey. The working group found that from the time of early settlement in the region, throughout the colonial period, and up to the founding of the state, there was a pattern of unjust enrichment that far too many of the gains to which they were entitled. While some New Jersey families can trace their business, land, or property back to the colonial period, families of enslaved people who lived in the state during the same time period can only trace a cycle of deprivation. Since wealth is cumulative, the barriers and exclusions that prevented wealth-building in previous generations directly impact the ability of families to build wealth today. Due to the structural injustices found over centuries throughout the economic system – including banking and lending, inheritance and estate transfers, taxation, workforce development, corporate structures, retirement options, and beyond – the working group found that Black and Hispanic people were excluded from a wide range of asset-building opportunities.

Due to the interconnections and interdisciplinary nature of these outcomes, the working group's findings were considered as part of the full Task Force recommendations (see the Task Force Recommendations). The working group encourages the ongoing work that identifies and addresses the drivers of disparities within the economic system. To advance this work, the working group recommends that the proposals should include initiatives to:

Establish an opportunity seed fund based on the baby bond model

The Wealth Disparity Task Force found that the staggering wealth disparities in New Jersey are rooted in systemic barriers that leave far too many families living without emergency savings and ill-equipped to support their children's financial future. Instead, these families are struggling to survive, to put a roof over the family's head, food on the table, and to keep them safe. They are not positioned to provide at-home support to care for the most vulnerable—young children or seniors— and have insufficient resources to set-aside funds or savings as their neighbors, who are similarly situated, but have access to wealth through family members, property ownership, savings, trusts, and other resources.

The Task Force recommends adopting a seed fund similar to the federal Baby Bond program proposed by New Jersey's US Senator Cory Booker and the effort proposed by Governor Murphy in September 2020 to help break this cycle. To mitigate the challenges facing children in these households, the Wealth Disparity Task Force proposes the creation of a seed fund—Having Opportunity Promised Early or the (HOPE Fund)—that can begin to unravel this generational cycle of deprivation.

Similar to the approach adopted in Connecticut, New Jersey can create a seed fund program, where all babies whose births were covered by NJ FamilyCare are eligible for a bond that they can be taken out between the ages of 18-35.[613] Based on children born and enrolled into Medicaid in the last decade as reported through the New Jersey State Health Assessment Data (NJ SHAD), this would be an investment into an average of about 30,000 children every year.

Reform Medicaid Estate Recovery to preserve intergenerational wealth

Under the federal Medicaid Estate Recovery mandate, states must attempt to recoup the costs of certain Medicaid benefits from the estates of deceased beneficiaries who were 55 and older when they received the funds. States nursing home or other long-term institutional services, home and community-based services, and hospital and prescription drug services (provided while the recipient was receiving nursing home care or home- and community-based services). States are permitted to recover beyond these federal minimums.

As a result of federally mandated Medicaid Estate Recovery Programs (MERPs), cost-burdened families are disproportionally harmed. New Jersey goes beyond federal law, and the state should explore limiting assets subject to recovery—excluding non-probate assets like life insurance, joint accounts, and living trusts and, allowing hardship waivers (potentially including for modest value homes) —to support intergenerational wealth transfers.

Adopt reforms that address the public contracting disparity study

In response to the stark disparities found in the 2024 public contracting disparity study, the Murphy Administration met with legislative partners, and stakeholders including business owners, vendors, and chambers of commerce to identify reforms that will begin to address the structural barriers that prevented available Black and Hispanic-owned businesses from being utilized in public contracting. Legislation tailored to the study's findings was introduced to address these disparities. The bills seek to align the utilization of minority- and women-owned businesses (M/WBEs) with available businesses, create sheltered markets for M/WBEs, expand the Treasury Office to better support supplier development and business opportunity, and establish procedural changes that reduce barriers to obtaining public contracts. The Wealth Disparity Task Force recommends that the state enact these legislative reforms without delay.

Amend debt collection exemption laws

New Jersey ranks as one of the worst states for debtor protection, earning an "F" rating in a 2023 National Consumer Law Center Report, due to its "extremely weak protection" of households from debt collection practices.[614] The current provisions governing collections date back to the early 1970s. Listed with Georgia, Kentucky, Michigan, and Utah, New Jersey protects only $1,000 in personal property, $1,000 in household goods and furniture, and about 90% of weekly wages from debt collection. The Wealth Disparity Task Force recommends reforming the state's exemption laws to, among other protections, increase the caps on protected assets, protect homes, and further alleviate debt burdens associated with healthcare and hospitalization.

Continue supporting the employee ownership pilot program

Studies show that employee ownership models support wealth building and retirement opportunities for workers while offering a powerful mechanism for creating a stable transition plan for companies.[615] The Wealth Disparity Task Force found that employee ownership models can effectively address long-standing wealth disparities that disproportionately affect Black and Hispanic workers.[616] Under an employee stock ownership program (ESOP), employees retain interest in shares of a company through holding corporate stock in a trust that provides a succession plan for business owners while building wealth for workers. Assets from ESOPs can be added to savings, 401k accounts, and other assets. Currently, New Jersey is home to about 90 ESOPs, holding an estimated $65 billion in plan assets covering about 420,000 current employees and retirees, with an average stock account for eligible current employees of about $190,000.[617] Employee ownership models include worker-owned cooperatives, employee ownership trust and employee stock ownership plans. Employee ownership strategies can support local economies by helping preserve businesses during periods of transition.[618]

Emerging best practices demonstrate that employee ownership significantly increases the wealth of workers, where a Black or Hispanic employee-owner has on average, $100,000 more in retirement savings than their non-employee-owner peers. As Baby Boomers reach retirement age, many, particularly in communities of color, are considering pulling down their shingles. If that happens, the local economy is not only forever deprived of

their trademark goods or services, but also the long-standing presence and impact of a community partner.

With the rise of business owners from the Baby Boomer generation nearing retirement age, employee ownership models can help maintain local business strongholds.[619]

To broaden employee ownership opportunities in New Jersey, the Wealth Disparity Task Force recommends the Economic Development Authority continue the Employee Ownership Pilot Initiative.

Broaden the composition of the State Investment Council and Board of Trustees

Through appointments to the State Investment Council and Board of Trustees, the Wealth Disparity Task Force recommends that the state act as a model for establishing boards that reflect the wide range of perspectives and backgrounds found in the people of the Garden State. The Wealth Disparity Task Force also recommends strengthening the aspirations in the guidance and investment policy to ensure that the managers in each asset class reflect the workforce that contributes to the fund.

Adopt programs under the Social Impact Investment Fund

To increase access to capital in distressed communities, the Wealth Disparity Task Force recommends continued funding for the landmark Social Impact Investment Fund (SIIF) which was established by the Murphy Administration to deploy critical investments that support housing, infrastructure, and early childhood learning projects.[620] Established through the Public Bank Implementation Board, the fund leverages monies from private and philanthropic sectors to expand streams of investment into distressed communities. Through guarantees, below-the-market-rate loans, and other financial tools, the fund is intended to fill gaps in state financing programs and increase opportunities for project funding in these communities. The fund will partner with state entities like the New Jersey Housing Mortgage Finance Agency in projects that support emerging affordable housing developers, early childhood education centers, or initiatives to modernize local drinking water systems. Through the fund, critical capital will be generated in distressed communities, laying the groundwork for a public banking model in New Jersey. The SIIF was already seeded through previous state budgets, and the Wealth Disparity Task Force recommends robust resources to support the work of the SIIF fund manager, to increase community participation, and to identify projects that can support the economic mobility of cost-burdened families while strengthening local economies.

Remove certain nondriving factors from auto insurance underwriting

Legislation is needed to eliminate the use of certain nondriving factors, such as educational attainment, vocation, occupation or profession, in auto insurance underwriting. The use of these underwriting criteria may penalize drivers without college degrees or workers in low-wage jobs or industries. The Wealth Disparity Task Force recommends that New Jersey join several other states that prohibit consideration of education level, employment, or profession when assessing a driver's risk.

Continue supporting initiatives that close the digital divide

Far too many cost-burdened families in New Jersey lack access to high-speed broadband, leaving them to resort to retail spaces or public areas to conduct basic tasks and personal business, like joining virtual interviews or meetings, completing online forms, or schoolwork. While access is widespread throughout the state on a Census tract-level, there are significant broadband "dark spots," particularly in urban and rural areas throughout New Jersey. As the state continues to lead in innovation and launch into the Administration's AI moonshot, the Wealth Disparity Task Force recommends continuing to explore opportunities that improve digital literacy and inclusion.

In addition, while access to high-speed broadband within the home is a threshold need, it is important that there are opportunities for urban and rural communities to engage with innovation tools at every stage of development and use. Collaboratives between industry and businesses led by local entrepreneurs should also be supported to encourage economic activity and expand the state's business ecosystem. The Wealth Disparity Task Force also recommends pipeline initiatives with institutes of higher education and industry to expose and engage students and entrepreneurs from cost-burdened households in emerging technologies.

Consider the use of wage boards to promote fair pay

To help close wage gaps within the workforce, the Wealth Disparity Task Force recommends that administrative action is considered to convene a wage board that determines the minimum fair wage for workers in a specific occupation where the wages are oppressive or unreasonable. Under the statute, the board would identify a wage that is commensurate with the value of the service rendered and the minimum cost of living necessary for health.

Codify an executive office to continue closing opportunity gaps

To build on the work of the Murphy Administration to expand access and opportunity, the Wealth Disparity Task Force recommends codifying an executive office focused on closing opportunity gaps and assessing the community impact of policy outcomes. Under this statute, the Governor should appoint and commission a person to advise the Governor regarding the social impact of policy and workforce initiatives and to give strategic direction that supports just policy outcomes. Supported by advisors, the office should be a member of the Governor's Senior Staff, serving at the pleasure of the Governor to guide policies that address the structural barriers that result in opportunity gaps.

Examine wealth disparities through state-based research and data collection

To continue examining the nuanced issues involving wealth disparity in the state, the Wealth Disparity Task Force recommends an interagency collaborative led jointly by the Department of Labor and Workforce Development and the Office of Innovation to leverage data sources, engage stakeholders and experts, and develop evidence-based proposals to address wealth disparity in the state.

Education Findings and Recommendations

> *Parents and guardians fail to thrive if they are worried about their children. To break the cycle of poverty, parents need access to quality child care for their infants and preschoolers and safe, quality schools to send their school-aged children.*[621]

About the Education Working Group

The Education Working Group—led by the Hon. Jeannine Frisby LaRue—engaged in research, analysis, and community outreach to examine the causes of wealth disparities both inside and outside the classroom. Members of the working group held virtual listening sessions as well as in-person meetings with a broad range of stakeholders, including educators, students, parents, and advocates. The findings gathered over more than a year are consistent with emerging best practices and scholarship.

The Education Working Group examined the drivers to improve educational outcomes in K-12 and higher education. The proposed recommendations seek to support students, educators, schools, and institutions to close opportunity gaps.

Examples of Education in the Nineteenth Century

Recent reports show that although New Jersey students outperform students nationwide in eighth grade and fourth grade assessments, students statewide have not recovered from the COVID-19 slide and fail to reach pre-pandemic performance levels. With scores remaining below those of 2019, learning loss is worst in the State's most vulnerable communities. [622] For Black and Hispanic students whose families experienced the disproportionate impact of loss during the COVID-19 pandemic—loss of life, wages, jobs, and housing— the report demonstrates that the long-standing issues exacerbated by the pandemic are still felt.[623]

The stark disparity between students from the most vulnerable families and their peers was just as staggering in the recent study as it was 20 years ago.[624] Eighth-grade math students, for example, in the most vulnerable households scored 36 points lower than their classmates. Similarly, Black and Hispanic students averaged scores 37 and 32 points respectively, lower than their White classmates.[625] With increased absenteeism posing additional challenges for educators, nine areas with high concentrations of students from vulnerable households —, including Hillside and Englewood — serve as examples of how to improve outcomes where student scores returned to pre-pandemic levels. Each of the nine districts demonstrates how strengthening the literacy curriculum and increasing access to high-impact tutoring can help to close learning loss gaps.[626] Coupled with recently enacted legislation to support these types of efforts statewide - through the literacy work of the New Jersey Department of Education, summer enrichment, and other measures to increase dual enrollment opportunities and access to training for high school students - educational outcomes can improve.

Based on the interdisciplinary approach of the Task Force's efforts, the recommendations of the working groups studying criminal justice, health, housing, and the economy also responded to educational outcomes. This holistic approach underscores the structural reforms needed in each area of a child's development to improve educational outcomes.

Progress Made During the Murphy Administration

Over the last several years, the Murphy Administration has taken steps to mitigate the disparate, long-term harms caused by education disparities. The reforms outlined below demonstrate the Administration's commitment to addressing and rectifying these detrimental outcomes.

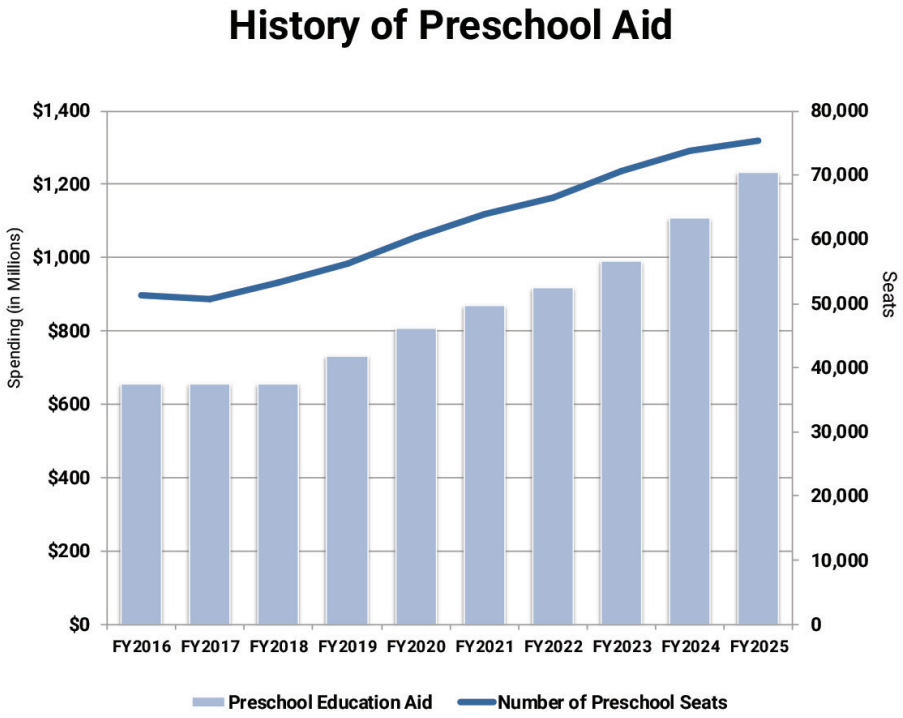
Fully Funding the School Funding Formula

The Murphy Administration dedicated the past several years to addressing inequality in New Jersey's schools by creating and funding targeted programs aimed at reducing disparities in educational opportunity. In 2018, Governor Murphy signed legislation that modernized the distribution of New Jersey's school funding to promote just outcomes.[627] This legislation created a pathway to fully funding the formula for the first time in over a decade. Since the start of the Administration, school aid has increased by 43%, to nearly $12 billion in total funding.

Recognizing the vital role that libraries play as centers for literacy, academic resources, and community gathering spaces, under The Library Bond Act, the Administration oversaw the allocation of $37 million for 36 library projects across 13 counties in New Jersey and authorized $125 million in state bonds for statewide library projects.[628]

Moving Toward Universal Pre-K

The Murphy Administration is dedicated to enhancing educational access for all New Jerseyans. Since 2018, the Administration has increased preschool funding by over $550 million, increasing access to nearly 15,000 additional children across over 200 additional districts. In line with this commitment, the Governor recently announced a $51.9 million federal grant awarded to 23 school districts. This funding will support 30 projects aimed at creating, expanding, and renovating preschool facilities statewide bringing universal access to high-quality pre-kindergarten closer to reality in New Jersey.[629] As stated in the opening of the 2022 New Jersey Strategic Plan for Preschool Expansion, "[r]esearch is clear – high-quality preschool can change the educational trajectories of young children and influence their lifetime achievement and well-being."[630]



FY2020 Preschool Education Aid included $5 million for preschool wrap-around care. This program has been shifted to a standalone appropriation starting in FY2021.

FY2016 through FY2023 represent the amount that was expended.

Annual State Investments in Preschool Education

Closing Learning Gaps

Upholding a commitment to lead the nation in public education, New Jersey became the first state in the nation to incorporate climate change education across its K-12 academic standards.[631] A highlight of these standards is the focus on how a changing climate impacts students' communities and neighborhoods as well as broader society, with resilience and action at the heart of the discussion.[632] Incorporating climate education in New Jersey's standards can inspire and prepare our students to be informed advocates for their communities. Additionally, New Jersey continues to lead by developing information literacy standards for K-12 students.[633] This significant, first-in-the-nation statewide policy ensures that New Jersey's students are equipped for lifelong learning, possessing the necessary skills to accurately assess information in their academic, professional, or personal lives. The Administration also expanded access to STEM education, incentivizing public school STEM teachers to engage in STEM programs, and ensuring that nonpublic school students have access to STEM education.[634]

Finally, recognizing that computing and technology are foundational skills each student, the Administration has committed to providing broad access to high-quality computer science education. Since 2018, the Murphy Administration has invested nearly $9 million in computer science education to support schools in implementing the New Jersey Student Learning Standards in Computer Science.

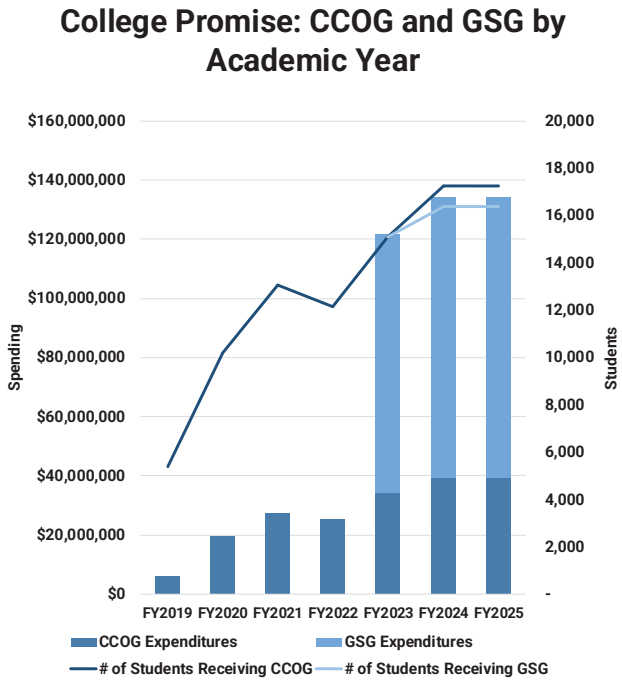
Addressing the Digital Divide

The Administration has allocated hundreds of millions in federal stimulus funds to school districts and higher education institutions, ensuring that students' technological needs are met throughout New Jersey's schools.[635]

Supporting Affordable Higher Education

This Administration has made college more affordable and accessible for New Jersey students through the New Jersey College Promise, which consists of two financial aid programs.[636] Over 39,000 New Jersey students qualify for tuition-free community college via the ***Community College Opportunity Grant*** and the ***Garden State Guarantee*** offers financial aid to New Jersey students in their third and fourth years of pursuing a bachelor's degree.[637] Combined, these programs help ensure that thousands of cost-burdened students in New Jersey can receive a college degree at little to no cost. Additionally, Governor Murphy signed a bill providing ***Tuition Aid Grants*** for summer classes, to support a quicker path to graduation.[638] New Jersey has joined states like California, Oregon, Washington, Texas, Oklahoma, Minnesota, New Mexico and Hawaii in offering financial aid to students, regardless of their or their parents' immigration status.[639]

The Administration, with the support of its legislative partners, has emphasized the importance of high-quality higher education programs and facilities by



FY2019 through FY2023 represent actual expenditures and students, while FY2024 and FY2025 reflect estimated values.

College Promise Initiatives Supporting Higher Education - Community College Opportunity Grant (COCG) and the Garden State Guarantee (GSG)

enacting the ***Securing Our Children's Future Bond Act*** in 2018. This law aims to expand Career and Technical Education (CTE) programs at county colleges and vocational schools, bolster security for K-12 institutions, and fund water infrastructure improvements in New Jersey's educational facilities.[640] It has also facilitated millions in funding for career and technical education, investing in trade schools and upgrading higher education infrastructure.[641]

The Administration also spearheaded the return of full decision-making authority to local boards of education in Newark, Paterson, and Jersey City, concluding years of state oversight and intervention.[642]

Working Group Recommendations

The Education Working Group, like each of the working groups, examined the root causes and drivers of wealth disparities in New Jersey. The working group found that like wealth itself, the issues facing cost-burdened families are cumulative and compounding. The challenges impacting educational outcomes involve instability—whether economic or health-related—from maternal and prenatal health, access to safe and affordable housing, the quality of air and water, the impact of caregiving and employment for their parents. Far too many cost-burdened students are facing lower post-graduate incomes and high levels of debt that diminish opportunities to build wealth through homeownership or business ventures.[488]

Due to the interconnections and interdisciplinary nature of these outcomes, the working group's findings were considered as part of the full Task Force recommendations (see the Task Force Recommendations). The working group encourages the ongoing work that identifies and addresses the drivers of disparities within the educational system. To advance this work, the working group recommends that the proposals should include initiatives to:

Continue the loan redemption programs to reduce student debt

The Wealth Disparity Task Force recommends amending the STEM loan redemption program to better reflect the opportunities available to health care professionals. Under the health care loan redemption program, health care professionals—including primary care providers, physicians, dentists, physician assistants, certified nurse practitioners, certified nurse midwives, and mental and behavioral health care providers —who work in health care deserts can apply for up to $200,000 in student loan repayments. Practitioners who work with children and adolescents in certain fields, including behavioral health, can receive supplemental grants up to $50,000.[643]

The Wealth Disparity Task Force recommends amending the eligibility requirements for the STEM loan program to better reflect the opportunities available for health care professionals. The amendments should also include incentives for students who work in urban and rural areas to encourage but not require an employer match for those entering the field of artificial intelligence, science, technology, engineering, or math.

Support career pipeline initiatives for middle and high school students

To ensure that students are exposed to career opportunities that involve both professional and vocational career paths, the Wealth Disparity Task Force recommends implementing strategies to provide early career exposure for middle and high school students that expand the model of the state's Pre-Apprenticeship in Career Education program. The state should continue to support collaboratives between industry, vocational trades, and trusted community partners. These partnerships can support pipeline initiatives into high-growth occupations, including optician, EMT, radiology technician, or cybersecurity. These collaboratives should support curriculum development, training, and mentorship programs that introduce students to various fields

and help them explore their interests. By integrating practical skills and real-world applications, students gain valuable insights into different careers. The Wealth Disparity Task Force recommends that as early as middle school, Career and Technical Education programs should introduce students to high-growth occupations, create collaboratives with professional associations, and expose students to careers in fields including medicine, law, engineering, and finance.

Continue to invest in dual enrollment and advanced high school courses

The Wealth Disparity Task Force recommends continuing support that expands access to more rigorous academic opportunities for students from cost-burdened households, including AP/IB and dual enrollment. Far too many cost-burdened students face systemic challenges that prevent exposure to rigorous academic curricula. Completing AP/IB courses is generally considered favorably in the college admission process and may help students earn college credit or position them for advanced levels once in college. While it may be possible for high school students to take AP exams in the absence of AP/IB coursework, increasing options for both AP/IB courses and dual enrollment courses allows high school students more exposure to rigorous study with the option for obtaining college credits. The state should continue dual enrollment opportunities that allow students to earn college credits while in high school and support districts to train or hire additional teachers for AP and college-level classes . Moreover, the state, through the work of the New Jersey Higher Education Student Assistance Authority, should ensure that students in grades 9 to 12 are guided through the college selection and admission process and introduced to tools that can help them navigate the process including those available through the federal scorecard.

Invest in the efforts that support academic recovery and enrichment

To further the work to close achievement gaps, the Wealth Disparity Task Force recommends continued funding for literacy work through the New Jersey Department of Education and continued support for enrichment programs for K to 12 students, through initiatives like the New Jersey-based Children's Defense Fund Freedom Schools (Freedom Schools).[644] Under the current Freedom Schools expansion, nine sites are expanding summer enrichment programs offered to support verbal, math, and logic-skill building, particularly at critical educational milestones.

Derived from the Freedom Schools formed through a collaborative of the Congress of Racial Equality (CORE) and Student Nonviolent Coordinating Committee (SNCC) during the 1964 Mississippi Freedom Summer, the Children's Defense Fund Freedom Schools look to ensure that children enjoy the sunlight that opportunity offers as Dr. Martin L. King, Jr. envisioned. In 1964, volunteers—mostly college students from the north—descended on Mississippi to teach and empower Black and White sharecroppers and their families, with participants ranging from young children to seniors. Later in 1973, Marian Wright Edelman—the first Black woman admitted to the Mississippi Bar—founded the Children's Defense Fund to ensure that all children are positioned to succeed. More than 50 years later, Freedom Schools across the nation continue to offer a six-week summer enrichment program that strengthens core skills and prevents summer learning loss while offering civic engagement, conflict resolution, and social action skill development. The Wealth Disparity Task Force recommends continuing funding that supports literacy and enrichment programs to bridge support for K to 12 students.

Continue support for the College Promise and the Some College, No Degree Initiatives

Approximately 43% of New Jerseyans age 25 or older have a bachelor's degree or higher. [645] Yet, based on estimates from the National Student Clearinghouse, more than 790,000 people in New Jersey left college before completing their degree [646] The Wealth Disparity Task Force recommends that the state continue investing in the Some College, No Degree and the College Promise initiatives which benefit many cost-burdened students who never had the opportunity to pursue higher education or due to financial constraints, caring for a loved one, or other demands were unable to complete their education. Under these initiatives, prospective or former students can increase their earning potential or join a high-growth sector without the crippling burden of student loans, out-of-pocket costs, or other contributors to student debt. The Wealth Disparity Task Force encourages continued support and increased awareness of these initiatives that benefit cost-burdened students who were unable to attain their degree.

Health Working Group Findings and Recommendations

"Connecting better health to better learning – the observation was made that students' attendance and performance is affected by their food security and healthcare. Consequently, investments should be made to support strong health outcomes for children, particularly those who live in families receiving Medicaid, to ensure that they succeed in school."[647]

About the Health Working Group

The Health Working Group–led by Michellene Davis, Esq., President and CEO of National Medical Fellowships–engaged in research, analysis, and community outreach to explore the links between access to healthcare and wealth disparity. Members of the working group held virtual listening sessions and met in person with a broad range of stakeholders, including doctors, advocates, and legislators throughout the state.

The Health Working Group examined the drivers of the staggering health disparities that are reflected in life expectancy rates across the State where the life expectancy in the most vulnerable zip codes was about 70 years compared with the longest life expectancy of more than 90 years—illustrating that someone's zip code may determine whether the person can live up to 20 years longer. Of the 38 zip codes with the worst health outcomes, the life expectancy rate is just over 75 years compared to the statewide median of about 80 years – a difference of almost 5 years.[648] The outcomes for infant and maternal mortality are also stark with New Jersey having one of the highest Black infant and maternal mortality rates in the nation.[649] Black mothers, in New Jersey, are seven times more likely to die from maternity-related complications than their White counterparts, while the risk to Hispanic mothers is 3.5 times greater than White mothers.[650] Several factors impact these startling numbers, with one being access to quality and affordable healthcare.[651]

In New Jersey, there has been a concentrated effort to improve access to quality healthcare and health insurance . In 2010, about 13% of New Jersey residents were uninsured, lower than the national average of 16%.[652] By 2022, about 620,000 or 7% of New Jersey residents were uninsured, lower than the almost 8% national average, with Hispanic residents having the highest rates of uninsured in New Jersey at about 19%.[653]

While bridging these health insurance gaps is crucial, the working group also found access to quality healthcare as a key contributor to the disparities in outcomes.[654] Studies show that throughout the state, there are "healthcare deserts." In 10 of the State's 21 counties, there were not enough primary care providers to adequately serve the area, and 15 counties had inadequate access to mental health providers.[655] These limitations disproportionately affect cost-burdened families with less access to quality healthcare and an even lower chance of receiving healthcare from a person in their community.[656]

New Jersey's Most Vulnerable Zip Codes [657]

08103 – CAMDEN	08401 – ATLANTIC CITY
08608 – TRENTON	07505 – PATERSON
08104 – CAMDEN	07114 – NEWARK
08102 – CAMDEN	08105 – CAMDEN
07102 – NEWARK	07108 – NEWARK

Social determinants of health, or nonmedical factors that influence health outcomes, contribute to these startling disparities.[658] These include economic and housing insecurity, the impact and stress of cost-burdened living—often the lack of leave, leisure, recreation, and retirement, lack of financial safety net, level of educational attainment, environmental and occupational hazards, and exposure to contaminants. Due to costs, far too many families in New Jersey are also more likely than their peers to avoid care which may impact their access to preventative healthcare and likelihood of accruing medical debt.[659] Studies show that cost-burdened families are disproportionately impacted by medical debt.[660]

2023 % of Households Receiving SNAP Benefits in the Past 12 Months

County	All Households	Non-Hispanic White	African-American	Asian	Multiracial	Hispanic
New Jersey	**9.7%**	**4.3%**	**21.7%**	**6.9%**	**16.8%**	**19.1%**
Atlantic	14.7%	6.5%	36.2%	14.1%	25.5%	28.7%
Bergen	5.7%	2.9%	17.6%	7.1%	9.9%	8.2%
Burlington	4.8%	3.3%	11.3%	5.1%	3.9%	5.2%
Camden	15.3%	5.3%	27.7%	16.0%	27.5%	37.5%
Cape May	5.3%	3.6%	--	--	7.4%	5.3%
Cumberland	19.8%	12.5%	33.5%	--	17.9%	27.2%
Essex	15.9%	4.2%	26.3%	3.1%	16.5%	18.6%
Gloucester	6.2%	4.4%	15.4%	8.9%	9.1%	11.8%
Hudson	15.6%	6.7%	25.4%	5.4%	20.6%	26.3%
Hunterdon	3.2%	3.4%	0.0%	1.3%	--	5.4%
Mercer	9.7%	5.1%	22.3%	3.2%	12.0%	12.2%
Middlesex	8.5%	4.4%	11.7%	6.5%	11.7%	18.7%
Monmouth	5.2%	3.0%	26.3%	4.9%	7.5%	10.7%
Morris	3.4%	2.5%	5.6%	6.9%	4.1%	5.6%
Ocean	7.1%	6.2%	11.6%	7.2%	16.1%	13.5%
Passaic	19.3%	5.5%	24.5%	27.7%	34.4%	32.3%
Salem	11.4%	7.7%	33.9%	--	8.9%	17.8%
Somerset	5.2%	1.9%	11.7%	4.9%	16.6%	13.4%
Sussex	3.7%	3.8%	--	0.0%	7.8%	3.2%
Union	8.9%	2.8%	13.9%	9.2%	17.4%	13.8%
Warren	6.4%	5.0%	17.5%	0.0%	22.0%	8.2%

2023 Num. of Households Receiving SNAP Benefits in the Past 12 Months

All Households	Non-Hispanic White	African-American	Asian	Multiracial	Hispanic
342,161	**86,342**	**96,974**	**22,873**	**59,110**	**127,858**
16,317	4,443	5,745	906	2,409	4,696
20,263	5,828	3,814	4,003	3,910	5,758
8,656	4,070	3,170	455	453	675
30,803	6,137	10,297	1,665	4,252	11,505
2,508	1,505	--	--	142	142
10,771	3,548	2,963	--	982	4,006
51,223	4,163	31,826	544	5,986	13,458
7,018	3,813	1,900	310	534	813
47,623	6,494	8,695	2,873	12,419	29,481
1,663	1,397	0	33	--	214
14,166	3,694	6,516	510	1,237	3,309
26,396	5,934	3,890	4,624	2,854	11,867
13,160	5,887	3,388	628	1,087	2,471
6,541	3,442	279	1,385	698	1,416
17,355	13,006	643	291	2,403	2,687
34,472	4,202	4,415	2,360	12,564	23,195
2,886	1,465	1,047	--	135	375
6,914	1,408	1,329	1,179	1,862	2,516
2,192	1,791	--	0	283	199
18,343	2,301	5,904	1,107	4,177	8,728
2,891	1,814	324	0	679	347

Progress Made Under the Murphy Administration

Over the past several years, the Administration has implemented many measures to mitigate the long-term harms generated by disparities in healthcare access. The reforms below highlight the Administration's commitment to addressing and remedying some of these disparate outcomes.

Making Healthcare More Affordable

Along with enhancing healthcare access, the Administration has enacted several laws to increase healthcare affordability. These include setting co-pay limits for asthma inhalers, epi-pens, and insulin in state-regulated plans and overseeing prescription drug intermediaries.[661]

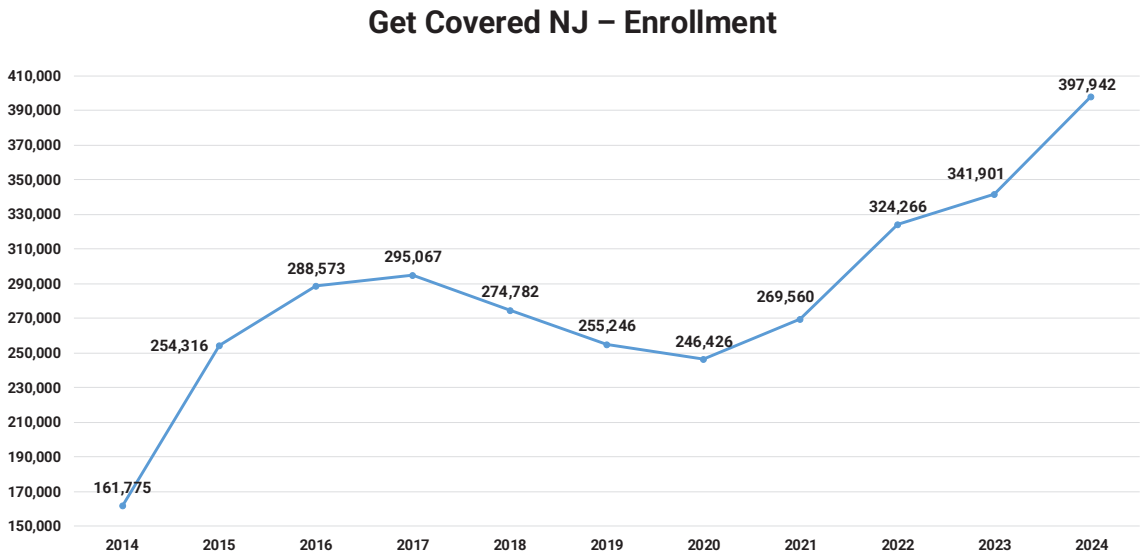
Louisa Carman Medical Debt Relief Act

In July 2024, the Governor signed the ***Louisa Carman Medical Debt Relief Act***. This Act aims to protect New Jersey families from the burden of medical debt by providing safeguards against predatory medical debt collectors.[662] Medical debt has worsened unequal access to healthcare for Black and Hispanic individuals in New Jersey, perpetuating systemic gaps driven by socioeconomic factors and structural barriers. During medical crises or chronic illnesses, people from these communities often resort to expensive healthcare options or skip essential treatment, resulting in mounting medical debts. This Act seeks to prevent families from being trapped by medical debt and offers protections against predatory practices.

This Act implements several key measures, such as prohibiting medical creditors and debt collectors from reporting most medical debts to credit-rating agencies and capping interest on medical debt at 3%.[663] It also prevents the garnishing of wages for most patients, bars debt holders from collecting debts within 120 days after sending the first bill and requires debt collectors to offer payment plans before moving to collect.[664] These protections will help prevent the rising cost of healthcare from damaging credit scores, allowing New Jerseyans to secure housing, find employment, and achieve financial stability.

Providing Affordable Healthcare to Children and Seniors

The Administration has made strides in improving access to quality, affordable health coverage. In 2019, ***Get Covered New Jersey*** was established as the state's official health insurance marketplace, creating a state-based exchange where residents can explore health plans, compare costs, and determine eligibility for financial assistance.[665] The ***Cover All Kids Campaign***, launched in 2021, further demonstrates the commitment to accessible healthcare coverage, extending coverage to over 86,000 uninsured children in New Jersey, with more than 20,000 previously uninsured children gaining coverage within the first seven months of the program's implementation.[666]



Caption: Annual Enrollment in Get Covered New Jersey Health Insurance,
Source: State of New Jersey, Department of Insurance and Banking 2024

Making Prescription Drugs More Affordable

Eligibility for the ***Senior Gold and Pharmaceutical Assistance to the Aged and Disabled*** (PAAD) program was also expanded in 2024, benefiting about 25,000 seniors.[667] Additionally, grants have been provided to enhance public awareness of the ***NJSave programs***, which inform seniors about available benefits.[668]

Creating Administrative Safeguards to Promote Healthcare Affordability

To help address the recent unsustainable rise in healthcare costs, the Administration formed the ***New Jersey HealthCare Affordability Advisory Group***, which collaborates with healthcare leaders to establish cost growth benchmarks.[669] Subsequently, the ***Office of HealthCare Affordability and Transparency*** was created to develop policies and programs to promote greater access to healthcare.[670] Furthermore, the ***Out-of-network Consumer Protection, Transparency, Cost Containment, and Accountability Act*** safeguards consumers from unexpected out-of-pocket health service bills by eliminating loopholes and curbing excessive out-of-network charges, empowering individuals to make informed healthcare decisions.[671]

Increasing Access to Healthcare

Reproductive Health in New Jersey

The Murphy Administration has consistently endeavored to improve reproductive healthcare access. In anticipation of the reversal of *Roe v. Wade* by the United States Supreme Court, the Administration codified the constitutional right to reproductive freedom in New Jersey. The ***Freedom of Reproductive Choice Act***, passed in 2022, guarantees residents autonomy over their reproductive decisions.[672] To further this commitment, the Administration created the new ***Reproductive Health Care Fund***, which covers costs for contraceptive, prenatal, labor, and delivery care for those currently unable to receive medical assistance.[673] The fund also increased investments for women's health and family planning services by over $50 million.[674] As of July 2024, Governor Murphy will have invested over $216 million into family planning services and other reproductive health programs, after these programs were completely defunded.[675]

Additionally, the Legislature and Murphy Administration broadened access to hormonal contraceptives by allowing pharmacists to provide these contraceptives over the counter.[676] Through the launch of the ***Reproductive Health Information Hub***, critical information on reproductive rights, access and healthcare coverage is available.[677]

Addressing Maternal Health Disparities

In 2022, First Lady Tammy Murphy unveiled the ***Nurture NJ Maternal and Infant Health Plan*** to reduce New Jersey's staggering disparities in maternal and infant mortality. To advance this work, the Administration created the ***Maternal and Infant Health Innovation Authority (MIHIA)***, to support women and infants through health care services, social services, and wraparound supports. A Trenton-based center will be a hub for MIHIA's work .[678]

Nurture NJ also supports women throughout their pregnancies by increasing access to doula care, raising awareness of community care referral networks through Connecting NJ, and launching a universal home visiting program – ***Family Connects NJ*** – that will be implemented in phases to ensure every family receives a nurse visit at home within two weeks postpartum.

Recently, the Murphy Administration provided funding to cover online delivery fees for food provided through the Women, Infants, and Children (WIC) nutritional access program, making healthy, nutritious foods more accessible for vulnerable families. Additionally, Governor Murphy signed a bill to provide menstrual hygiene and diaper benefits to recipients of WorkFirst NJ and General Assistance.[679]

Focusing on Youth Mental Health

As 2022–2023 Chair of the National Governors Association (NGA), Governor Murphy's Chair Initiative was "***Strengthening Youth Mental HealthCare.***"[680] Through this nationwide initiative, the Governor brought together over 500 stakeholders from various states to foster bipartisan collaboration in improving the mental health of young people and created a playbook for governors to address the crisis.[681] The initiative aims to address the youth mental health crisis in the United States through four key pillars: prevention and resilience building, increasing awareness and reducing stigma, ensuring access to affordable quality treatment and care, and providing caregiver and educator training and support.[682]

In New Jersey, the Administration has put these pillars into action by investing in new and existing programs such as the ***Children's System of Care***, New Jersey's public behavioral health system for children with emotional and mental healthcare needs, substance use challenges, and/or intellectual and developmental disabilities. In 2023, the Administration launched the ***New Jersey Statewide Student Support Services (NJ4S)*** to provide evidence-based prevention and treatment programs for middle and high school students and their families in every county in the state. Additionally, public college and university students now have access to free telehealth mental health counseling, crisis connection, and wellness programming through a mobile app called ***Uwill***.[683] New Jersey is working with the NGA and other states to develop a youth mental health strategic plan to strengthen and sustain the progress that has been made through these investments.

Boosting Access to Medical Cannabis in New Jersey

In 2019, the ***Jake Honig Compassionate Use Medical Cannabis Act*** was enacted, drastically reforming New Jersey's Medical Marijuana Program (MMP).[684] In addition to creating the Cannabis Regulatory Commission (CRC), which now oversees the medical and recreational cannabis markets, the Act enhanced access to life-saving, therapeutic marijuana by increasing patients' monthly limit of medical marijuana from two ounces to three ounces, extended employment protections for these patients, established reciprocity with other states' medical marijuana programs, increased cost transparency by mandating that dispensaries post their price lists, gradually eliminated sales tax on medical marijuana, and more.[685]

Supporting Essential Health Care Workers

To support and acknowledge the essential health care workers who serve our most vulnerable populations, the Administration has provided salary increases for vital health care roles, including direct support professionals, personal care assistants, nursing home staff, private duty nurses, and mental health and substance use disorder specialists.[686] As part of a continued effort to improve and expand the home and community-based services workforce, the Administration recently announced a new student loan redemption program to benefit healthcare, behavioral health, and social services professionals serving those with medical needs, behavioral and/or mental health conditions, and disabilities.[687] The Administration also launched the Jobs that Care New Jersey website to connect health care professionals with direct care training and job opportunities.[688]

Expanding Access to Harm Reduction Services

In response to the devastating consequences of the nationwide opioid crisis, the Murphy Administration has prioritized the **expansion of harm reduction services** by making available certification and funding opportunities for harm reduction centers across the state. By the end of 2024, the Department of Health authorized 52 Harm Reduction Centers—this enables sites to open in every county and is an increase from 7 Harm Reduction Centers at the beginning of the Administration.. Harm reduction centers provide a safe, trauma-informed, non-stigmatizing space for people who use drugs to access sterile equipment and naloxone

(also known as Narcan), along with education on safer use, overdose prevention, and safe disposal of used equipment. Harm reduction services have been proven to prevent opioid overdoses, mitigate the effects of opioid-related harm, prevent the spread of infectious diseases, and improve overall public health, especially in under-resourced communities.[689]

Governor Murphy appointed an Opioid Recovery and Remediation Advisory Council, comprised of health care professionals, academic experts, and community members with lived experience, to recommend spending priorities for the over $600 million the state expects to receive from opioid settlement agreements.[690] In 2024, Governor Murphy announced the allocation of $120 million from opioid settlement funding to support critical programs tackling the opioid crisis, connecting New Jerseyans with tools to reduce overdoses and other harms of substance use, and supporting the treatment and recovery of residents struggling with substance use disorders.[691] Over two years, $24 million from this allocation will be dedicated to expanding harm reduction and drug user health services.[692]

Additionally, the Murphy Administration has launched several programs to make the life-saving opioid antidote naloxone more available and accessible to New Jersey residents. Since 2022, eligible health care providers, emergency response agencies, and community-based organizations can request free direct shipments of naloxone anytime through the Administration's new naloxone online portal.[693] And since the start of 2023, the Naloxone 365 program has distributed over 122,000 free naloxone kits through over 700 participating pharmacies across the state.

Advancing Sickle Cell Care

In 2024, the Murphy Administration established the sickle cell disease pilot system. This three-year program with over $10 million in funding aims to address the unique needs of patients with sickle cell disease.[694] Under this initiative, community-based centers will be resourced to provide high-quality care to individuals with sickle cell disease, a malady that disproportionately affects the Black community.[695] This program seeks to reduce health disparities by ensuring equitable access to care,[696] and promoting early diagnosis and effective management.[697] Ultimately, this initiative strives to uplift the sickle cell community, fostering better health and well-being for all.

Affordable Health Care Supplies

In an effort to advance equitable women's health in New Jersey, the Murphy Administration created more pathways to access menstrual hygiene and diaper products. In 2023, Governor Murphy signed a bill requiring public school districts to provide sixth to twelfth-grade students with free access to menstrual hygiene products.[698] Continuing this commitment, Governor Murphy signed legislation establishing the ***Menstrual Hygiene and Diaper Benefit Programs*** in 2024. These programs, funded by $2.5 million from the General Fund, provide eligible adults participating in the Work First New Jersey (WFNJ) program with a dedicated monthly state benefit.[699] Eligible WFNJ participants will receive a monthly $14 benefit, helping to tackle 'period poverty' by providing menstruating individuals with access to proper products and reducing any unnecessary interruption in education, work, or daily activities.[700] Additionally, the Diaper Benefit Program will provide WFNJ participants with dependents under 36 months of age a $30 monthly benefit.[701] These initiatives represent crucial steps toward addressing period poverty and supporting families in need.

Environmental Justice and Lead Remediation

Recognizing the disproportionate impact of pollution on distressed communities, the Legislature passed, and Governor Murphy signed the nation's inaugural ***Environmental Justice (EJ) Law*** in 2023.[702] Over the last several years the Administration has allocated more than $180 million to the ***Lead Remediation and Abatement Grant Program*** to systematically identify and mitigate lead hazards.[703] Furthermore, in 2024 the Administration committed to replacing all lead service lines in New Jersey by 2023 by allocating federal funding.[704]

Working Group Recommendations

The Health Working Group, like each of the working groups, examined the root causes and drivers of wealth disparities in New Jersey. The working group found staggering disparities in healthcare outcomes .

Due to the interconnections and interdisciplinary nature of these outcomes, the working group's findings were considered as part of the full Task Force recommendations (see the Task Force Recommendations). The working group encourages the ongoing work that identifies and addresses the drivers of health disparities. To advance this work, the working group recommended that the proposals should include initiatives to:

Invest in partnerships between health care facilities and schools to support a statewide network of community schools

Under the transformative "Cover All Kids" initiative, New Jersey is coming closer to ensuring that all children in New Jersey have healthcare insurance. Still, far too many cost-burdened families lack access to quality healthcare.[30] Connecting communities to health care providers through trusted partners can help to address this concern. Schools throughout the state have developed partnerships with community-based organizations to provide resources for children in cost-burdened families. The Wealth Disparity Task Force recommends creating a sustainable network of these collaboratives across the state connecting families to additional resources within and outside of their local community. Basic preventative care can be offered through these centers to include annual physical, eye, ear, and dental exams, as well as behavioral and mental health services. The Wealth Disparity Task Force recommends a whole of government approach to support this network and ensure that students eligible for Medicaid and those who are uninsured/underinsured receive quality healthcare.

Continue the work of Nurture NJ

New Jersey's maternal health data serves as a stark example of the disparities embedded within the state's health care system. With about 24 deaths per 100,000 live births, New Jersey grapples with the disproportionate number mothers who lose their lives in maternity-related complications.[705] Studies show the disparities in in infant and maternal mortality.[706] Through the impactful work of the Administration's Nurture NJ initiative, fewer mothers are losing their lives. The Wealth Disparity Task Force recommends continued support of Nurture NJ, and the initiatives advanced through the Maternal and Infant Health Authority like the Maternal Infant Health Innovation Center in Trenton and legislative efforts including those to provide fully paid parental leave to state employees.

Advance ongoing efforts to ensure food security

Fifty food deserts were identified in New Jersey, and to build on the whole of government approach in responding to these communities, the Wealth Disparity Task Force recommends ongoing efforts to confront and improve food security in New Jersey. This includes initiatives led by the EDA through implementation of the Food Desert Tax Credit program, the Office of the Food Security Advocate, the Department of Agriculture, and the work of the late Lieutenant Governor Sheila Oliver.[707]

Continue mental health reforms

The toll of being disproportionately harmed by criminal justice, education, and health care systems impacts not just physical but also mental health. The Task Force recommends implementing various youth and adult mental health reforms advanced by the Murphy Administration.

Implement just planning practices to ensure thriving New Jersey communities

To advance New Jersey's landmark environmental laws, the Wealth Disparity Task Force supports implementation of the provisions in the State Plan that address the environmental issues which pose a threat to the health, well-being, and economic success of the state's most vulnerable families.

Housing Working Group Findings and Recommendations

$40,000 – that's the number – the average amount, nationally, that appraisers devalue the properties of Black homeowners. $40,000 is a significant sum that can be used to improve a person's quality of life. This is theft! What is the consequence if I went into someone's home and took $40,000 worth of property. This is what is happening when appraisers devalue homes owned by Black and Brown homeowners and they're able to just go to the next house and do it again and again.[708]

About the Housing Working Group

The Housing Working Group –co-led by Reverend Eric Dobson, Deputy Director, Fair Share Housing Center, and the Division of Civil Rights, New Jersey Office of the Attorney General– engaged in research, analysis, and community outreach to examine the causes of, and remedies for, the housing disparities in our State.[709] Members of the working group held virtual listening sessions and met in person throughout the State with a broad range of stakeholders including state legislators, students, and advocates. The findings of the working group, gathered over more than a year, are consistent with the scholarship identifying that the drivers of wealth disparities at every socioeconomic level from housing instability to the lack of intergenerational wealth transfers.

Building home equity through homeownership has long been considered a cornerstone of asset building. Far too many families in New Jersey are unable to generate wealth through homeownership, not only due to discriminatory appraisals that devalue property or the diminishing market value in distressed communities, but also as a result of the homeownership gap.[710]

2023 Homeownership Rate

County	All Households	Non-Hispanic White	African-American	Asian	Multiracial	Hispanic
New Jersey	**63.7%**	**76.6%**	**41.3%**	**64.5%**	**47.6%**	**40.4%**
Atlantic	67.4%	79.6%	41.8%	64.8%	55.9%	41.8%
Bergen	64.8%	72.7%	39.5%	64.9%	56.3%	52.7%
Burlington	76.6%	81.4%	65.3%	72.7%	64.8%	66.5%
Camden	66.5%	75.5%	52.2%	72.5%	53.1%	48.4%
Cape May	82.9%	85.3%	87.2%	--	86.7%	37.4%
Cumberland	66.2%	76.5%	54.4%	77.1%	73.9%	51.0%
Essex	45.5%	66.6%	31.1%	70.5%	38.4%	34.5%
Gloucester	79.2%	84.7%	46.1%	82.9%	64.4%	61.7%
Hudson	28.8%	41.3%	20.2%	31.1%	21.8%	19.3%
Hunterdon	85.6%	87.1%	50.1%	95.5%	81.8%	70.8%
Mercer	60.3%	71.3%	42.6%	79.7%	40.1%	37.8%
Middlesex	63.1%	75.7%	41.3%	67.9%	54.9%	41.9%
Monmouth	74.5%	80.4%	39.7%	77.2%	57.7%	50.5%
Morris	74.8%	80.6%	43.4%	68.2%	60.9%	54.3%
Ocean	80.3%	82.8%	51.5%	85.0%	72.7%	63.6%
Passaic	54.4%	77.3%	30.6%	68.3%	36.4%	33.5%
Salem	72.4%	82.0%	32.3%	--	41.0%	52.8%
Somerset	74.5%	83.5%	62.1%	78.0%	54.0%	45.2%
Sussex	85.0%	85.3%	--	96.8%	73.0%	79.6%
Union	58.9%	76.2%	49.8%	72.9%	50.2%	39.2%
Warren	75.5%	76.9%	81.9%	73.6%	66.0%	61.6%

Source: US Census Bureau, **2023** American Community Survey **1**-Year Estimates, Tables B**25003**, B**25003**B, B**25003**H, B**25003**G, B**25003**D

2023 New Jersey Homeownership Rates

The working group examined a range of structural barriers that limit asset building including the drivers leading to the disproportionate number of families facing housing insecurity. Due to the cost of housing, far too many workers are cost-burdened - paying more than 30% of their income on housing including rent or mortgage, utilities, and other housing-related expenses. Many others are severely cost-burdened paying more than 50% of their income on housing costs. These cost-burdened families may have difficulty affording necessities such as food, clothing, transportation, and medical care..[711]

Significant strides have been made during the Murphy Administration to establish the first-generation homebuyer downpayment assistance program that is a national model, fully fund the Affordable Housing Trust Fund, enact the Fair Chance in Housing legislation, and numerous other initiatives that are closing opportunity gaps.

Progress Made During the Murphy Administration

Housing Costs by County

	Housing Costs		% of Occupied Housing Units - Race of Householder					Number of Occupied Housing Units					
County	Median Gross Rent	Median Monthly Owner Costs	% Non-Hispanic White	% Black	% Asian	% Multiracial	% Hispanic*	Total	Non-Hispanic White	Black	Asian	Multiracial	Hispanic*
Atlantic	$1,268	$1,655	63.0%	13.0%	6.0%	6.7%	14.9%	106,640	67,236	13,911	6,401	7,196	15,846
Bergen	$1,782	$2,652	58.6%	6.0%	15.5%	6.9%	18.5%	350,843	205,483	20,890	54,455	24,129	64,748
Burlington	$1,575	$1,851	70.0%	15.3%	4.5%	5.1%	6.8%	174,454	122,124	26,612	7,928	8,843	11,920
Camden	$1,264	$1,714	60.4%	18.7%	4.9%	4.8%	14.2%	198,757	120,061	37,191	9,813	9,597	28,208
Cape May	$1,285	$1,549	89.0%	3.6%	0.7%	3.2%	4.9%	43,277	38,506	1,553	290	1,391	2,107
Cumberland	$1,202	$1,366	53.8%	17.1%	1.1%	7.8%	25.6%	52,584	28,281	8,967	589	4,089	13,437
Essex	$1,404	$2,627	32.0%	38.6%	5.2%	8.0%	20.6%	312,942	100,110	120,863	16,362	25,068	64,435
Gloucester	$1,435	$1,831	80.7%	10.1%	2.5%	2.7%	5.1%	109,996	88,802	11,111	2,721	3,018	5,564
Hudson	$1,722	$2,454	32.6%	11.8%	16.3%	13.7%	38.1%	290,054	94,478	34,118	47,142	39,769	110,446
Hunterdon	$1,627	$2,386	88.6%	1.2%	3.5%	3.3%	4.8%	49,676	44,018	599	1,744	1,623	2,405
Mercer	$1,454	$1,957	53.5%	20.0%	10.7%	5.1%	14.5%	139,549	74,722	27,891	14,929	7,109	20,220
Middlesex	$1,739	$2,151	47.5%	10.5%	22.2%	5.5%	18.3%	301,967	143,523	31,689	66,894	16,747	55,374
Monmouth	$1,683	$2,342	79.2%	6.3%	4.6%	4.0%	7.8%	248,117	196,494	15,667	11,401	9,825	19,419
Morris	$1,814	$2,540	73.9%	3.1%	9.4%	5.5%	11.5%	189,607	140,089	5,953	17,876	10,497	21,884
Ocean	$1,639	$1,593	87.1%	2.5%	1.7%	3.3%	7.0%	239,466	208,578	6,015	4,076	7,814	16,707
Passaic	$1,484	$2,321	46.0%	11.0%	4.9%	12.9%	37.2%	177,209	81,596	19,558	8,684	22,940	65,935
Salem	$1,165	$1,494	75.0%	14.5%	0.7%	4.0%	7.8%	24,744	18,562	3,583	163	996	1,930
Somerset	$1,846	$2,389	59.2%	10.1%	16.8%	4.5%	12.5%	127,566	75,561	12,845	21,485	5,727	15,894
Sussex	$1,501	$1,956	86.3%	1.8%	1.7%	4.8%	7.8%	56,348	48,603	1,030	984	2,690	4,388
Union	$1,570	$2,460	42.9%	21.1%	5.3%	8.3%	28.7%	199,996	85,753	42,142	10,587	16,665	57,374
Warren	$1,292	$1,727	84.3%	4.1%	2.0%	4.3%	7.6%	44,370	37,422	1,802	900	1,919	3,352

Source: US Census Bureau, 2023 American Community Survey 1-Year Estimates, Tables B25003, B25003I, B25003H, B25003G, B25003D, B25064, B25088

2023 - New Jersey Housing Costs by County

Affordable Homeownership and Housing

Updating the Real Estate Appraisal Act

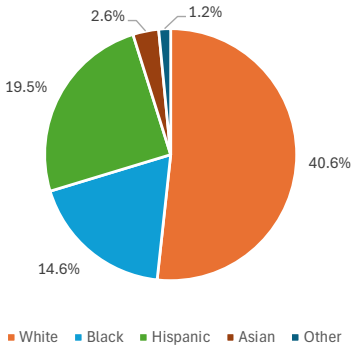
In 2021, Freddie Mac, the Federal Home Loan Mortgage Corporation, found that Black and Hispanic homes received lower appraisals when compared to the contract price more often than White homeowners.[712] To prohibit discriminatory practices in real estate appraisals, Governor Murphy signed a law updating the Real Estate Appraisal Act to prohibit discriminatory practices in real estate appraisals and require real estate appraisers to complete anti-bias training.[713] The law prohibits discrimination based on race, ethnicity, or any of the protected classes for current and future owners and occupants, as well as nearby property owners and occupants, in residential property appraisals.[714] The law requires real estate appraisers to complete fair housing and appraisal bias training.[715] The measures aim to safeguard against one of the many systemic barriers that undermine people from amassing home equity through homeownership and provides property owners with remedies for housing discrimination. To further these goals, in January 2024, the Office of the

Attorney General's Division on Civil Rights and Department of Consumer Affairs launched a ***Home Appraisal Discrimination Initiative***, which is designed to address discriminatory home appraisals through enforcement of the New Jersey Law Against Discrimination.

Down Payment Assistance

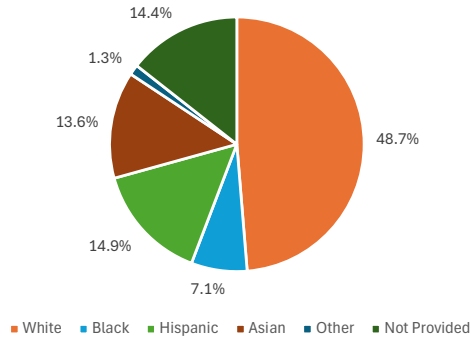
Ensuring that New Jerseyans have meaningful financial support when buying a home, legislation was passed and enacted to expanded ***NJHMFA's down payment assistance programs***.[716] These programs allow qualified first-time homebuyers to receive up to $15,000 and first-generation home buyers to receive up to $22,000 in down payment assistance to purchase a home.[717] Since their launch, these programs have become a primary source of housing financing for lower- and moderate-income families in the state. The Administration also established the ***Resilient Home Construction Pilot Program***, which aims to enhance housing affordability by funding developers to rehabilitate existing homes and construct new affordable homes for sale.[718]

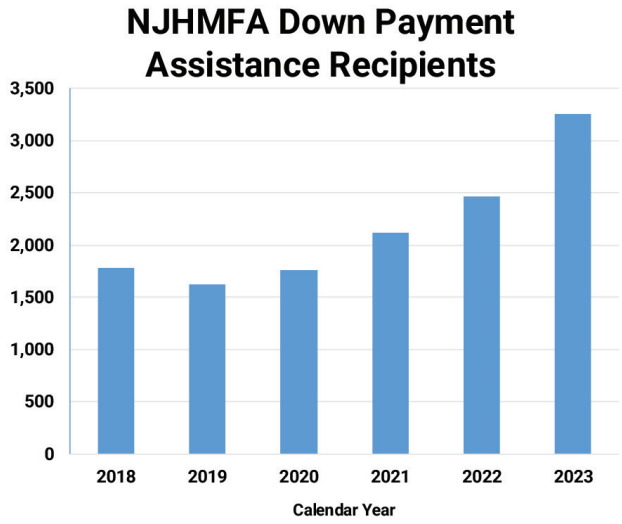
Race and Ethnicity of First Time Buyers Awarded HMFA Downpayment Assistance in 2023



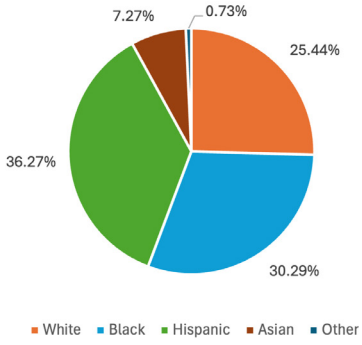
Down Payment Assistance from the New Jersey Housing and Mortgage Finance Agency

Race and Ethnicity of all NJ Homebuyers with a Mortgage in 2023





Race and Ethnicity of First Gen Buyers Awarded HMFA Downpayment Assistance in 2024



Affordable Housing Trust Fund

The Murphy Administration has also devoted funding from the ***Affordable Housing Trust Fund*** to support affordable housing projects. DCA has allocated nearly $88 million from this funding source to organizations statewide since 2020, which has largely benefitted rental and homeownership projects with 25 or fewer units.[719] The fund operates through three channels: the ***Municipal Settlement Fund*****,** which helps municipalities create certain smaller-scale projects; the ***Neighborhood Partnerships Fund***, which supports projects that leverage existing resources to strengthen neighborhoods; and the ***Innovation Fund***, which assists inventive projects that creatively advance New Jersey's housing goals. Together, these efforts have contributed to an increased housing supply and stronger communities throughout the state.

Affordable Housing Production Fund and Work Force Housing

The ***Affordable Housing Production Fund*** was established using a $305 million investment in federal American Rescue Plan funding to accelerate the production of affordable housing.[720] ***Its main goal is to provide gap financing for projects through the Low-Income Housing Tax Credit***. These projects are 100% affordable and are included in an approved Mount Laurel Fair Share Settlement Agreement and so far have created over four-thousand new affordable units across the state.[721] The fund also includes the ***Workforce Housing Program***, which incentivizes the creation of deed-restricted apartments located in near public transit.[722]

Urban Preservation Program

Striving to preserve, renovate, and rebuild affordable housing, the Murphy Administration allocated $80 million to establish ***the Urban Preservation Program***.[723] This program covers the gaps in financing for renovating and preserving existing affordable housing units in qualifying cities nearing the end of their affordability control periods.

Community Wealth Preservation

Legislation was passed and enacted to establish the Community Wealth Preservation Program. This program grants residents, including homeowners, their kin, and tenants, the right of first refusal to purchase foreclosed properties. It allows successful bidders to deposit 3.5% of the upset price immediately, with the remainder due in 90 days, giving time to access financing.[724] Nonprofit community development corporations are given the right of second refusal.[725] This program aims to keep property ownership within the community and reduces acquisitions by real estate investors.

Affordable Housing Obligations

Governor Murphy signed landmark affordable housing legislation, in March 2024, to support towns in meeting their affordable housing obligations, building on the Administration's promise to create a stronger, fairer, and more affordable state for all New Jerseyans. The legislation establishes a new, streamlined framework for determining municipalities' affordable housing obligations under the Mount Laurel doctrine and the Fair Housing Act. This process will replace the role previously played by the Council on Affordable Housing (COAH).[726]

Community Restoration

The Murphy Administration has repeatedly ear-marked funds for the revitalization of New Jersey communities to expand opportunity and promote economic growth.

The ***Social Impact Investment Fund*** was established to fill gaps in state financing, by deploying a new financing tool to provide below-market loans for socially conscious projects in distressed municipalities, such as affordable housing, investments in infrastructure, modernization of local drinking water systems, and financing early childhood education facilities. The ***Boardwalk Preservation Fund*** appropriates $100 million to New Jersey's shore communities for the renovation and repair of the boardwalks, fortifying shore towns against future challenges, such as climate change.[727] A large portion of the funds will support Atlantic City's infrastructure. The ***Atlantic City Economic Foundations Fund*** from which funds are dedicated to revitalizing the city and responding to city needs, including bolstering public safety, addressing distressed and under-utilized buildings, and diversifying the economy.[728] The ***Main Street Recovery Fund Program*** is a significant, multi-year investment in New Jersey's small businesses, supporting their growth and success with multiple tools for financial assistance.[729]

Reducing Housing Insecurity

Foreclosure Prevention

To keep New Jerseyans in their homes, ***the Foreclosure Prevention Act*** was passed in 2021 allowing NJHMFA to undertake intervention measures such as bulk purchase of non-performing loans from lenders.[730] In 2023, New Jersey had the highest foreclosure rate in the country, after having the second-highest foreclosure rate in 2022.[731] With the purpose of reducing New Jersey's foreclosure rate, the Administration acted by investing $15 million in providing NJHFMA with more tools, such as the ***Foreclosure Intervention Fund*** which helps curtail home foreclosures and supports the ***Foreclosure Rehabilitation Fund*** which allows qualified non-profits to rehabilitate vacant or abandoned residential properties and sell them to cost-burdened households.[732]

Eviction and Rental Protection during the COVID-19 Pandemic

During the COVID-19 pandemic, New Jersey prioritized the health and safety of its residents by implementing the ***Eviction Moratorium*** in March 2020.[733] Legislation was later enacted to protect renters impacted by the pandemic, by providing eviction protection through the ***COVID-19 Emergency Rental Assistance Program*** and ***utility assistance***.[734] In addition, the Murphy Administration signed a bill ensuring that court records related to non-payment during this period remained confidential for tenants.[735] New Jersey's COVID-19 Emergency Rental Assistance Program was one of the most successful in the country and provided well over $1 billion to renters in the state.

Working Group Recommendations

The Housing Working Group, like each of the working groups, examined the root causes and drivers of wealth disparities in New Jersey. The working group found that the causes included systemic exclusions like denial of land and property ownership, land loss, discriminatory housing appraisals, and exclusions from government programs.

Due to the interconnections and interdisciplinary nature of these outcomes, the working group's findings were considered as part of the full Task Force recommendations (see the Task Force Recommendations). The working group encourages the ongoing work that identifies and addresses the drivers of housing disparities. To advance this work, the working group recommends that the proposals should include initiatives to

Pilot a positive rent credit reporting system and expand the grace period for residential rent payment to five business days before rent is considered late.

Studies show that credit building helps to increase options for homebuying and other opportunities that expand access to wealth-generating assets.[736] While on-time mortgage payments can build credit, tenants are often unable to build their credit through on-time rent payments. While making up about 12% of the state's population, Black households make up about 19% of renting households and only 8% of the state's homeowners.[737] Likewise, Hispanics households, who are about 28% of the state's population, make up about 20% of the renting population but only about 10% of the state's homeowners.[738] To increase credit-building opportunities for renters in New Jersey, the Wealth Disparity Task Force recommends pathways for renters to build wealth through a rent reporting pilot program. Under this pilot program, the initiative would be limited to tenants in multi-family developments that are registered with the state. Positive-only rent payments from tenants who choose to participate will be submitted to credit reporting agencies and eligible tenants who choose not to participate in the program can opt out with notice to the landlord.

In addition, recognizing the startling number of cost-burdened households who are in one emergency from financial disaster and to further protect credit-building opportunities for renters, the Wealth Disparity Task Force recommends establishing a five-business-day rental payment grace period before rent is considered late for residential lease agreements. This recommendation, similar to provisions in other states, extends the grace period now reserved only for senior tenants to cost-burdened families who lack a safety net when facing a crippling crisis.[739] This period can be crucial in providing tenants with a needed buffer, especially in emergencies or when experiencing delays in receiving income.

Remove the residential real estate practice that requires a potential buyer to disclose the down payment amount when making an offer.

Studies show that amassing the recommended 20% or more for a down payment is a barrier to homeownership that disproportionately affects prospective first-time and first-generation homebuyers.[740] To ensure that homebuyers are considered on the strength of their offer, the Wealth Disparity Task Force recommends pending legislation that prohibits sellers from requiring that a buyer disclose the amount of their down payment. Recognizing that the recommended down payment amount is at least 20% of the purchase price, many asset-limited buyers are unable to amass that amount but otherwise have sufficient financial standing to purchase the home.[741] In fact, nationally the median down payment amount is about 9% for all applicants, while the median payment for Black and Hispanic homebuyers was around 4%.[742] Under the existing practice, sellers can screen prospective homebuyers based on their down payment amount and even use that information to project whether the applicant can secure a mortgage which can disadvantage Black and Hispanic homebuyers as well as first-time and first-generation homebuyers. Due to the barrier that this practice presents to asset-limited homebuyers, the Wealth Disparity Task Force recommends adopting pending legislation that prohibits this practice.

Continue to fund housing models that support affordable housing and transit-oriented development.

Statewide efforts to expand transit-oriented housing development, restoration of property through land banks, and repurposing surface parking lots have produced opportunities for more affordable housing, walkable neighborhoods and transit-oriented development. The Wealth Disparity Task Force recommends continued support for efforts like those initiated by the New Jersey Economic Development Authority (EDA) to repurpose

several NJ Transit properties into mixed-use, transit-centered developments, funded in part by proceeds from the Corporate Transit Fee. As these initiatives continue, the Wealth Disparity Task Force recommends consideration of emerging best practices that include land bank models and state-funded community trust initiatives. Under the land bank model, low and moderate-income deed restricted housing is offered to eligible households where tax assessments are tied to the sale price and not the market value of the property.[743] These initiatives can provide a pathway to homeownership for low and moderate-income households and expand the supply of quality, affordable housing.[744]

Conclusion

Wealth Disparity Task Force Recommendations

The Task Force encourages ongoing work that identifies and addresses the drivers of systemic barriers that perpetuate long-standing disparities. To advance this work, the Task Force recommends that the proposals should include initiatives to:

Repair Structural Disparities

1. *Establish an Opportunity Seed Fund based on the baby bond model*
2. *Reform Medicaid estate recovery*
3. *Adopt reforms responsive to the public contracting disparity study*
4. *Broaden the composition of the State Investment Council and Board of Trustees*
5. *Codify an executive office to support ongoing efforts to close opportunity gaps*
6. *Continue to fund housing models that support affordable housing and transit-oriented development*
7. *Implement just planning practices to ensure thriving New Jersey communities*
8. *Invest in partnerships between health care facilities and schools to support a statewide network of community schools*
9. *Continue the work of Nurture New Jersey*
10. *Calculate an individual's ability to pay when assessing fines and fees in criminal matters*
11. *Support efforts to repurpose state youth facilities*
12. *Acknowledge the citizenship rights of persons who were formerly incarcerated to include jury service*
13. *Accelerate reforms that support just outcomes in law enforcement*
14. *Advance ongoing efforts to ensure food security*
15. *Continue mental health reforms*
16. *Amend debt collection exemption laws*

Increase opportunities for asset building

17. *Support career pipeline initiatives for middle and high school students*
18. *Continue investing in dual enrollment and advanced high school courses*
19. *Invest in efforts that support academic recovery and enrichment*
20. *Continue support for the College Promise and the Some College, No Degree initiatives*
21. *Remove certain nondriving factors from auto insurance underwriting*
22. *Continue the Employee Ownership pilot initiative*
23. *Adopt programs under the Social Impact Investment Fund*
24. *Continue supporting initiatives that close the digital divide*
25. *Consider the use of wage boards to promote fair pay*
26. *Examine wealth disparities through state-based research and data collection*
27. *Continue the loan redemption programs to reduce student debt*
28. *Pilot a positive rent credit reporting system and expand the grace period for residential rent payment to five business days before rent is considered late*
29. *Remove the residential real estate practice that requires a potential buyer to disclose the down payment amount when making an offer*
30. *Eliminate fees on phone communications between incarcerated individuals and family members*

The Path Forward

Many of the proposals recommended by the Wealth Disparity Task Force are underway, others can be implemented over the course of months, while it will take longer to address the structural barriers identified in some of the recommendations. Public engagement must continue to help direct implementation and assess outcomes. Interagency collaborations have formed to advance this work, but to truly build a State of Opportunity where all children realize the full promise of the Garden State, each of us must commit to this effort.

Let the work continue!

Notable People

Highlighting A Sample Of Notable Black and Hispanic New Jersey Figures

*Year of birth and death, when available, are listed for those who are deceased

STEM

Charles B. Brooks (1865 – 1908): Inventor - self-propelled street sweeping truck

Meredith Gourdine (1929 – 1998): Inventor - physicist engineer electrogas dynamics

John A. Kenney, Sr. (1874 – 1950): Physician

Lewis H. Latimer (1848 – 1928): Inventor – early air conditioning unit and the railroad car bathroom; contributed to the invention of the telephone and the lightbulb

Victor Lawrence: Engineer and scientist, Bell Labatories

(Other Bell Labatories scientists include George Campbell Jr., Peter Delfyett, Shirley Ann Jackson, Donald Lyons, Arlene Maclin, William Massey, James Mitchell, Jesse Russell, Michael Spencer, Donnell Watson, and James West)

Alice Parker (~1895 – ~1920): Inventor - gas furnace; patented central heating using natural gas

John Standard (1868 – 1900): Inventor – significant improvements to the refrigerator and the oil stove

Paul T. Williams, Sr. (deceased): Physician, surgeon

Examples of Businesses Founded in the Early 20th Century

Sara Spencer Washington (1889 – 1953): Founded of Apex News and Hair Company in 1919 based in Atlantic City; manufactured products from raw materials and employed tens of thousands of active agents across the country Source: njwomenshistory.org

John Whitelaw Louis: (born in 1867) founded the Industrial Savings Bank in 1913 (In 1919, he also established Whitelaw Hotel -- the first Black-owned luxury hotel in Washington, DC) Industrial Savings Bank closed during the Depression in 1932, but reopened as Industrial Bank under Jesse Mitchell in 1934 and continues to operate with two branches in Newark, New Jersey.

Arts and Entertainment

John Amos (1939 – 2024): Actor – Filmography includes the movies Roots and Coming to America and TV series Good Times, The Mary Tyler Moore Show, and The West Wing

Amira Baraka (Everett Leroy Jones) (1934 – 2014): Poet, playwright, activist, Notable works include "The Book of Monk," "The Music Reflection Jazz and Blues," "New Music, New Poetry," "Legacy," "Dutchman & the Slave"(pen name LeRoi Jones, Amear Baraka)

Celia Cruz (1925 – 2003): Multi-Grammy award winning singer - Discography includes La Negra Tiene Tumbao and La Vida Es Un Carnaval

Raúl Dávila (1931 – 2006): Actor and producer – Filmography includes the TV series All My Children, The Believers, and American Playhouse

Count Basie (1904 – 1984): Multi-Grammy award winning jazz musician, and bandleader – Discography includes The Atomic Mr. Basie, Basie Big Band, and Kansas City 7

Gloria Gaynor – Two-time Grammy Award winning singer. Discography includes I Will Survive, Let Me Know, and I am What I am.

Donnie Harper: Songwriter, singer, choir director – Founded New Jersey Mass Choir

Lauryn Hill: Multi-Grammy award winning singer, rapper, and actress – Known for her role in the Fugees and her solo studio album The Miseducation of Lauryn Hill, which won five Grammy awards

Cissy Houston (Emily Drinkard) (1933 – 2024): Two-time Grammy award winning singer – Discography includes The Lord is my Shephard, Think it Over, and He Leadeth Me

Whitney Houston (1963 – 2012): Multi-Grammy-award winning singer, producer, and actress, renowned as one of the most awarded performers of all time – Discography includes I Wanna Dance with Somebody, I Will Always Love You, and Higher Love – Filmography includes acting in The Bodyguard and Cinderella, and producing hit series such as The Princess Diaries and The Cheetah Girls

Queen Latifah (Dana Owens): Grammy-award winning rapper, actress, and model - Discography includes All Hail the Queen, Black Reign, and You Can't Stop the Beat from the film Hairspray, which she also acted in – Other filmography includes Beauty Shop, Living Out Loud, and the Ice Age series

Michael B. Jordan: Actor - Discography includes the Creed series, Fahreinheit 451 Just Mercy, and notably, becoming part of the Marvel Cinematic Universe with his role as Killmonger in Black Panther.

James "JT" Taylor (Kool & the Gang): Musician, singer – Lead singer during Kool & the Gang's most successful era between 1979 and 1988 – Discography includes Celebration, Fresh, Ladies' Night, Get Down on It

Paul Robeson (1898 – 1976): Renaissance Man - prolific scholar, actor, singer, activist, and athlete – Filmography includes Show Boat, The Emperor Jones, and King Solomon's Mines – Discography includes Songs of Free Men, Spirituals and live performances at Carnegie Hall

SZA (Solána Imani Rowe) – Multi-Grammy award winning singer and songwriter. Discography includes All the Stars, Kiss me More, and Broken Clocks.

Zoe Saldana: Actress – Filmography includes her role as Neytiri in Avatar, Uhura in Star Trek (2009), and joined the Marvel Cinematic Universe as Gamora in Guardians of the Galaxy

Dionne Warwick: Multi-Grammy award winning singer, songwriter – Discography includes Walk On By, That's What Friends Are For, and I Say a Little Prayer

Athletes

Victor Cruz: NFL Football – Wide Receiver; New York Giants, Chicago Bears

Larry Doby (1923 – 2003): Negro League and MLB Baseball – Center fielder, Manager; Newark Eagles, Cleveland Indians, Chicago White Sox, Detroit Tigers, Chunichi Dragons

Joetta Clark Diggs: Olympic track and field – Middle-distance runner; Seoul 1988, Barcelona 1992, Atlanta 1996, Sydney 2000

Laurie Hernandez: Olympic gymnastics gold and silver medal recipient – Artistic gymnast; Rio 2016

Frederick Carlton (Carl) Lewis: Olympic track and field nine-time gold medal and silver medal recipient – Sprinter, long jumper; Los Angeles 1984, Seoul 1988, Barcelona 1992, Atlanta 1996

Sydney McLaughlin Levron: Olympic track and field four-time gold medal recipient – Hurdler, sprinter; Tokyo 2020, Paris 2024

Athing Mu: Olympic track and field two-time gold medalist – Middle-distance runner; Tokyo 2020

Shaquille O'Neal: NBA Basketball – All-Star Center; Four-time NBA Champion - winning three with the Los Angeles Lakers (2001-2003) and one with the Miami Heat (2006); he began his career with the Orlando Magic and also played for the Phoenix Suns, Cleveland Cavaliers, and Boston Celtics

Hezly Rivera: Olympic gymnastics gold medal recipient – Artistic gymnastics, Paris 2024

Karl Anthony Towns: NBA Basketball – All-Star Center; Minnesota Timberwolves, New York

Community Leaders

Hilda Hidalgo (1928 – 2009): Community activist

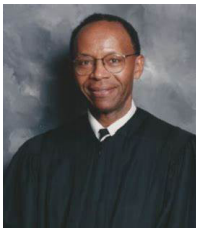
Perfecto Oyola: Community activist

Clement Price (1945 – 2014): Author, professor, educator, historian

Junius Williams: Community Activist

Giles R. Wright II (1935 – 2009): Author, historian

Judiciary



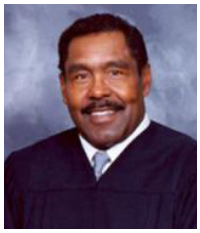
Hon. Justice James H. Coleman, Jr. (1933 - 2024): New Jersey Supreme Court

Hon. Fabiana Pierre-Louis: New Jersey Supreme Court

Hon. Justice Michael Noreiga: New Jersey Supreme Court

Hon. Roberto A. Rivera-Soto: New Jersey Supreme Court (Retired)

Hon. Faustino Fernandez-Vina: New Jersey Supreme Court (Retired)



Hon. John E. Wallace, Sr.: New Jersey Supreme Court (Retired)

Members of the federal bench include: Hon, Joseph A. Greenaway, Jr., Hon. Ann Thompson, Hon. Karen Williams, Hon. Esther Salas, Hon. Joseph Rodriguez, Hon. Susan Wigenton, Hon. Jose Almonte, Hon. Andre Espinosa, and Hon. Jamel Semper

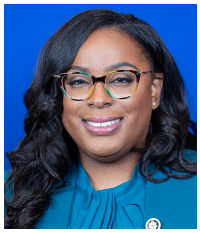
Dozens of Superior Court Judges including trailblazers Hon. Marie White Bell, Hon. Lawson McElroy, and Hon. Sheila Venable, Hon. Lawson McElroy, and Hon. Lisa Thornton

Elected/Appointed Officials

Federal - Currently Serving at the Time of Publication

Corey Booker: US Senator

Bonnie Watson Coleman: US Representative

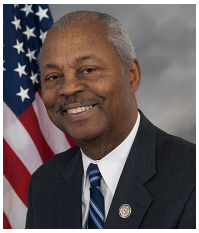


LaMonica McIver: US Representative

Nellie Pou: US Representative

Robert Menendez, Jr.: US Representative

Deceased



Donald Payne, Sr. (1934 - 2012): US Representative

Donald Payne, Jr. (1958 - 2024): US Representative

State and Local Officials

Mayors, Council Members, County Commissioners, State Legislators and Cabinet Memebers including trailblazers:

Sheila Y. Oliver (1952 - 2023): Late Lieutenant Governor, Commissioner, NJ Department of Community Affairs (2017 -2023), State Assembly Speaker (2010 - 2014)

Tahesha Way: Lieutenant Governor and NJ Secretary of State (2023 to Present)

Walter Gilbert Alexander (1880 - 1953): First Black person to serve in the New Jersey Legislature (Assembly: 1920 -1921)

Kenneth A. Gibson (1932 - 2019): Late Mayor of Newark

Gwendolyn Faison (1925 - 2021): Late Mayor of Camden

S. Howard Woodson (1916 - 1999): Late State Assemblyman, Speaker (1974 - 1976)

Ronald L. Rice (1945 - 2023): Late State Senator

Madeline A.Williams (1894 - 1968): Late State Assemblywoman

Donald Tucker (1938 - 2005): Late State Assemblyman

Eric Munoz (1947 - 2009): Late State Assemblyman

Elba Perez-Cinciarelli (1943 - 2020)

VIncent Prieto: Assembly Speaker (2014 - 2018)

Former Cabinet Members

DeForest (Buster) Soaries: Secretary of State (1999 - 2002)

Horace Bryant, Jr. (1909 - 1983): Commissioner of the Department of Banking and Insurance (1969 -1970)

Lonna Hooks: Secretary of State (1994 - 1998)

Nina Mitchell Wells: Secretary of State (2006 - 2010)

Lisa Jackson: Department of Environmental Protection (2006 - 2008)

Peter Harvey: Attorney General (2003 - 2006)

Michellene Davis: Acting Treasurer (2007 - 2008)

Mayors - Serving at the Time of Publication - Name/Municipality (listed alphabetically by last name)

Derek Armstead, Linden; Ras Baraka, Newark; Renae Baskerville, Montclair; James Bowser, Union Township; Helmin Caba, Perth Amboy; Victor Carstarphen, Camden; Ted Green, East Orange; Albert Kelly, Bridgeton; Robert Lane, Neptune City; Quinton Law, Moorestown; Marie Lawrence, Winslow Township; Hector C. Lora, Passaic; Michael Johnson, Haledon; Carlos Rendo, Woodcliff Lake; Nicole Roberts, Pennsauken; Albio Sires, West New York; Marty Small, Atlantic City; LaDaena Thomas, Penns Grove; Tony Vauss, Irvington; Dahila Vertreese, Hillside; Dwayne Warren, Orange; Samantha Whitfield, Willingbor

Cabinet Members of the Murphy Administration - Years Served

Lamont Repollet: Commissioner of Education (2018 - 2020)

Angelica Allen-McMillan: Acting Commissioner of Education (2020 - 2023)

Zakiya Smith Ellis: Secretary of Higher Education (2018- 2020); Chief Policy Advisor (2020 - 2022)

Marlene Caride: Commissioner of the Department of Banking and Insurance (2018 - 2023)

Cabinet Members Serving at the Time of Publication

Lisa Asare: President and CEO, NJ Maternal and Infant Health Innovation Authority

Brian Bridges: Secretary of Higher Education

Latrecia Littles-Floyd: Acting Chair and Chief Administrator, Motor Vehicles Commission

Brigadier General Yvonne Mays: Adjutant General and Commissioner, Department of Military and Veteran Affairs

Jacquelyn Suarez: Department of Community Affairs

Appendix

Early History

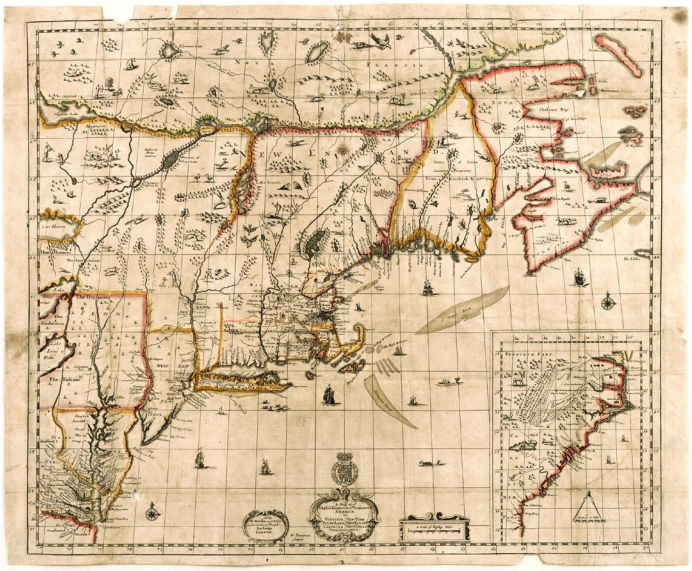
Map of the land that would become the Eventual Brotherton Reservation, West Jersey Deed Book O
Source: NJ State Archives

East and West New Jersey, Identifying Established Native Communities, Source: NJ State Archives

Colonial Maps

1710 Plantation Map, Source: NJ State Archives

East and West New Jersey Map, Source: NJ State Archives



English Colonial Map, Includes portions of present-day New England and Mid-Atlantic regions, as well as parts of Virginia and the Carolinas (on the far right)

Van Wickle Slave Ring Documents

Documents at the New Jersey State Archives relating to the Van Wickle Slave Ring
(click on links to view documents)

INDICTMENTS and PROCESSES (arrest warrants) and RELATED DOCUMENTS returned against Charles Morgan, Nicholas Van Wickle, James Edgar and Lewis Compton for the following persons, transported on the "**MARY ANN**", March 10, 1818:

AUGUSTUS, aged about 4 years
Indictment against Charles Morgan
Indictment against Nicholas Van Wickle
Process on indictment against Nicholas Van Wickle

CLAUS, a negro man, servant for years of Lewis Compton
Indictment against Charles Morgan
Indictment against James Edgar (Constable)
Memorandum concerning the removal of slaves, with particular reference to CLAUS, enslaved by Lewis Compton, from Perth Amboy, March 10, 1818
Record of default on recognizance for two indictments against Lewis Compton in the matters of CLAUS and JOHN

DIANA, child of Christian, aged about 9 years
Indictment against Charles Morgan
Indictment against Nicholas Van Wickle
Process on indictment against Nicholas Van Wickle

DIANA, child of Sarah, aged about 7 months
Indictment against Charles Morgan
Indictment against Nicholas Van Wickle
Process on indictment against Nicholas Van Wickle

DORCAS, aged about one year
Indictment against Charles Morgan
Indictment against Nicholas Van Wickle
Process on indictment against Nicholas Van Wickle

HARRIET JANE, aged about three years
Indictment against Charles Morgan

HERCULES, aged about two years
Indictment against Charles Morgan
Process on indictment against Nicholas Van Wickle

MARY, aged about two years
Indictment against Charles Morgan
Process on indictment against Nicholas Van Wickle

ROZENA, aged about six weeks
Indictment against Charles Morgan
Indictment against Nicholas Van Wickle
Process on indictment against Nicholas Van Wickle

SUSAN, aged about seven months
Indictment against Charles Morgan
Process on indictment against Nicholas Van Wickle

INDICTMENTS, PROCESSES (arrest warrants), and APPEALED INDICTMENTS (including subpoenas for witnesses) returned against Charles Morgan, Mathew Mentor (Master of the "Thorn"), Elsey Morgan, James Morgan, Peter F. Hendry, Nicholas Van Wickle and Lewis Compton for the following persons, transported on the "**THORN**", May 25, 1818:

ANN, under the age of twenty-one years, slave for life of Elsey Morgan
Indictment against Charles Morgan
Indictment against Mathew Mentor
Appeal on Indictment against Elsey Morgan
Subpoena to John Disbrow and Thomas Dey to give testimony for the State against Elsey Morgan
Subpoena to Jacob Van Wickle, John Brewster and John Young to give testimony for the State against Elsey Morgan

CAROLINE, under the age of twenty-one years, slave for life of James Morgan
Indictment against Charles Morgan
Indictment against Mathew Mentor
Appeal on Indictment against James Morgan
Subpoena to John Disbrow and Thomas Dey to give testimony for the State against James Morgan
Subpoena to Jacob Van Wickle, John Brewster and John Young to give testimony for the State against James Morgan

CHARLES, aged about two years, servant for years of Nicholas Van Wickle
Indictment against Charles Morgan
Indictment against Mathew Mentor
Process on indictment against Nicholas Van Wickle

JOE, aged about one year, servant for years of person unknown
Indictment against Charles Morgan
Indictment against Mathew Mentor

JOHN, aged about three years, servant for years of Lewis Compton
Indictment against Charles Morgan
Indictment against Mathew Mentor
Record of default on recognizance for two indictments against Lewis Compton in the matters of CLAUS and JOHN

JOSEPH, aged about ten days, servant for years of Charles Morgan
Indictment against Charles Morgan
Indictment against Mathew Mentor

SAM, aged about two years, servant for years of Peter F. Hendry
Indictment against Charles Morgan
Indictment against Mathew Mentor
Process on indictment against Peter F. Hendry
Appeal on Indictment against Peter F. Hendry
Subpoena to Jacob Van Wickle, John Brewster and John Young to give testimony for the State against Peter F. Hendry

ADDITIONAL PROCESSES on Indictments not specific to one case or incident, or the case is undetermined

Process on seventeen indictments against CHARLES MORGAN for carrying away negroes
Process on indictment against JAMES BROWN, for selling and sending away an unnamed negro servant

DEPOSITION OF JAMES M. ELAIN, taken in New Orleans, May 22, 1818, representing the manner negroes were put on board the "Mary Ann"

INDICTMENTS and DEPOSITIONS concerning the transportation of the following persons into Pennsylvania by Lewis Compton in November 1818

CHARLES QUERMAN and HIS WIFE VIOLET, HARRY, GEORGE, ELIJAH, MARY and PHEBE
Indictment against Lewis Compton
Indictment against Gozen Ryerss De Hart for aiding and abetting Lewis Compton
Indictment against Richard Adams for aiding and abetting Lewis Compton
Deposition of Lewis Golden, relating how he transported GEORGE, VIOLET, HARRY and CHARLES from Perth Amboy to the Delaware River
Deposition of William Wayne of Philadelphia, attesting to seeing Lewis Compton at Lebanon, Pennsylvania with SAMUEL, HENRY, CHARLES, GEORGE, ELIJAH, PHEBE, VIOLET and MARY, June 11, 1819

ADDITIONAL CASE PAPERS related to William Raborg; Lewis Compton; and James Edgar (Constable)

SUPREME COURT CASE FILE
STATE V. WILLIAM RABORG
Attachment for Contempt on a writ of Habeas Corpus from November 1818, to produce JACK, WALTER WILSON, his wife JANE WILSON, and HANNAH, named as slaves.
Relates to a kidnapping contemporary to the Lewis Compton case, November 1818, and was reported in the press of the day.

ARREST WARRANTS
In Nathaniel Manning v. LEWIS COMPTON and Abraham Hunt v. LEWIS COMPTON: Civil suits for $600 and $300, March and June terms 1819
In the Inhabitants of Perth Amboy v. JAMES EDGAR and David Edgar, civil suit for $500, June term 1819
The civil cases against Lewis Compton and James Edgar are indicative of the precarious financial condition of these two actors in the Van Wickle episode.

DEPOSITION
Deposition of LEWIS COMPTON, relating how Lewis Langstaff enticed or carried away a female slave of Lewis Compton named LOUISE, out of New Jersey into New York, June 12, 1819.
This is a document, which I have not been able to learn more about, but it clearly relates to the larger dynamic of transporting persons of color in this period.

PETITION against transporting negroes, presented October 28, 1818, and related ENROLLED LAWS related to the slaves and the transport of slaves and servants of colour, 1798- 1819

Petition against transporting negroes, presented October 28, 1818

An Act Respecting Slaves, March 14, 1798

An Act Supplemental to the Act Respecting Slaves, December 3, 1804

An Act Supplemental to the Act entitled An Act Respecting Slaves, January 29, 1812

An Act to prohibit the exportation of slaves or servants of color out of this State, November 5, 1818

A Supplement to the act entitled An Act to Prohibit the Exportation of Slaves, February 19, 1819

SELECTED NEWSPAPER STORIES – found on microfilm at the New Jersey State Archives

1809. May 2. *Sentinel of Freedom.* Notice. The Overseers of the Poor offering placement for abandoned black children.

1811. April 9. *Sentinel of Freedom.* Sale of a Negro Boy. The Overseers of the Poor offering placement of abandoned black children.

1817. July 1. *Sentinel of Freedom.* For Sale, Very Cheap.

1817. October 20. *True American.* Abolition of Slavery.

1818. June 1. *Trenton Federalist.* Report on the kidnappers. For Sale… A Black Boy… A Black Girl.

Van Wickle Slave Ring Documents

1818. June 22. *True American.* Kidnapping. Communication. The Traffic in human blood reviving…

1818. July 23. *The Times and New-Brunswick General Advertiser.* Reports from other states kidnappings. Similar to Van Wickle reporting.

1818. August 3. *Trenton Federalist.* Letter from "Penn" on the "Mary Ann". Some short reports on slavery in other states.

1818. August 6. *Fredonian.* Notice about the "Mary Ann". An Association. For the purpose of opposing the practice of kidnapping… James Parker, Secretary.

1818. August 6. *The Times and New-Brunswick General Advertiser.* Report from Elizabeth Town about George Steer, owner of the "Bliss", Lewis Compton, Lewis Abrams, and others. Report from "Penn" on kidnapping…

1818. August 13. *The Fredonian.* Letters from Jacob Van Wickle, John Voorhees, et al.

1818. August 13. *The Times and New-Brunswick General Advertiser.* Report on the meeting of the Association… Letter To the Public… from Charles Morgan.

1818. August 13. *True American.* Proposal… Concerning Slavery. Kidnapping… from Georgetown, Washington City.

1818. August 20. *The Times and New-Brunswick General Advertiser.* Response to the letter from Charles Morgan.

1818. August 27. *The Times and New-Brunswick General Advertiser.* Letters from Richard Stockton and William Deare in response to Charles Morgan.

1818. September 3. *The Times and New-Brunswick General Advertiser.* Letter to Mr. Wilson from "Humanity" concerning Negro Trading and Kidnapping… Report on sixty three slaves illegally brought to Georgia…

1818. September 7. *True American.* Proposal… Concerning Slavery… Kidnapping. Letter from Charles Morgan. Letters from Richard Stockton and William Deare.

1818. September 10. *The Times and New-Brunswick General Advertiser.* The Slave Trade. Thirty Dollars Reward… Runaway. For Sale, A Coloured Man…

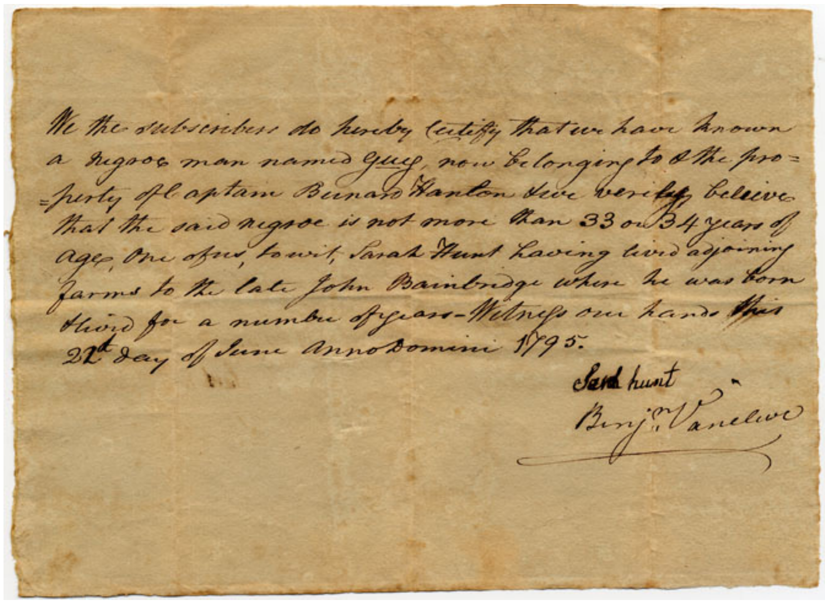
1818. November 12. *The Times and New-Brunswick General Advertiser.* Printing of "An act to prohibit the exportation of slaves or servants of color…" A statement from Mr. Parker.

1818. December 22. *Report on Colonization Society.* Report of Rayburgh… kidnapping case…

1818. December 28. *True American.* From Philadelphia… Kidnapping. Trial of Lewis Compton…

Free People and Children Who Were Captured and Sold to Planters in Louisiana in the Van Wickle Slave Ring

Historical Documents



We the subscribers do hereby certify that we have known a negroe man named Guy, now belonging to & the property of Captain Bernard Hanlon and do verily believe that the said negroe is not more than 33 or 34 years of age, One of us, to wit, Sarah Hunt having lived adjoining farms to the late John Bainbridge where he was born & lived for a number of years – Witness our hands this 21st day of June Anno Domini 1795.

Sarah hunt

Benj.n Vanclive

1795 Attestation Regarding an Enslaved Person, Source: NJ State Archives

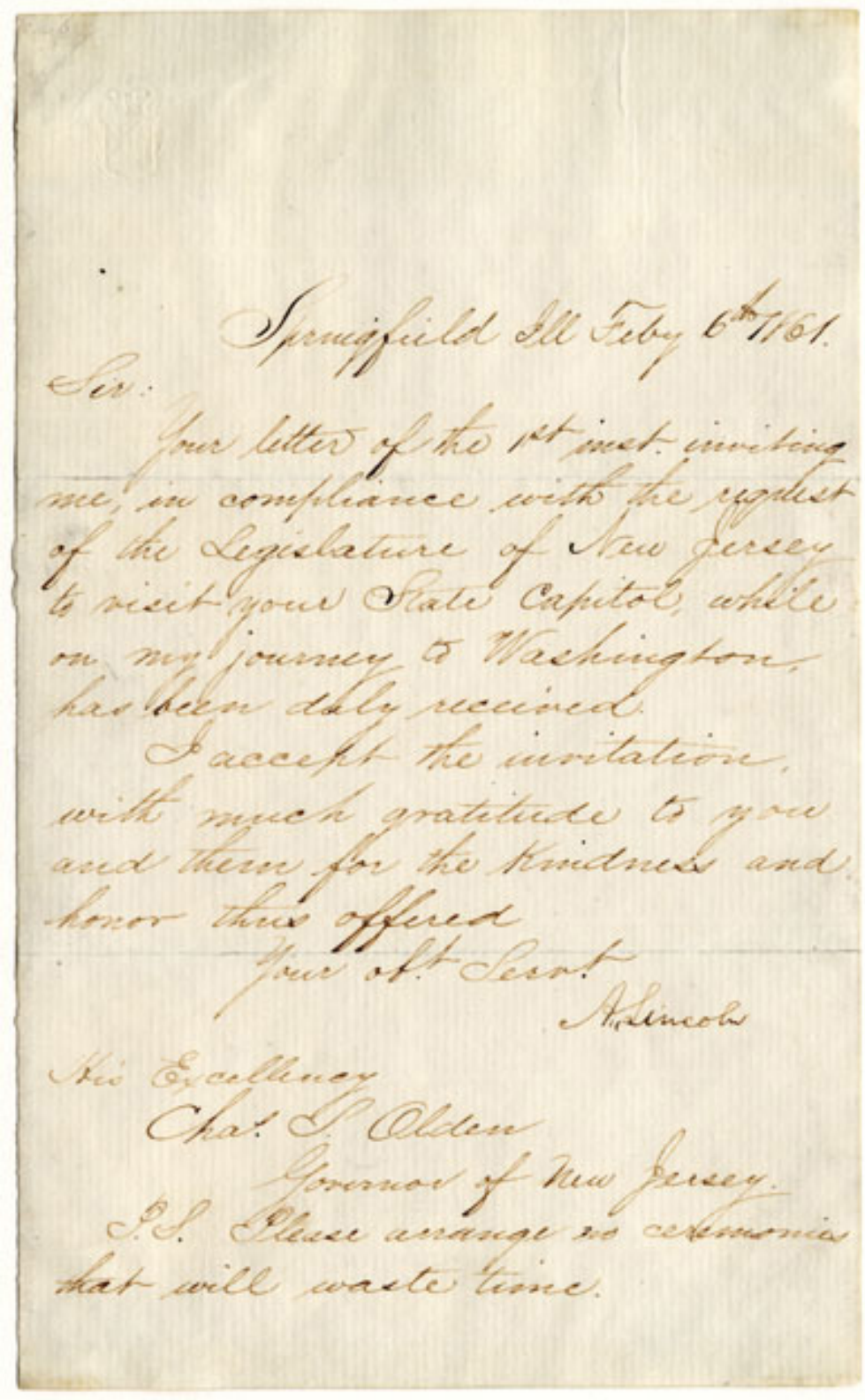
Caleb Johnson
Wm Oppie
Abram Stryker
James Hamilton
Peter Smith
Thos Hollinshead
Phebian Hagerman negro
John Gifford
Stephen Morford
Ezekiel Blue
Oliver Hunt
Peter Updike
Francis Fleming
Isaac Leigh
Job Stockton
John Reeve
Ralph Johnson
David Johnson
John Johnson Jr
Enoch Johnson
David Johnson
John Hubbard
Isaac Carr
Andrew McMath
John Sprot
Mary Hagerman
Wm Jones
Burgoon Updike
Saml Manning
Danl Stout
Martin Nevius
Domenicus Stryker
Rulliph Hageman
John Hoagland
John Nevius
Jacob Whitenack
Eli Stout
Isaac Skillman
38

Lemuel Scudder
Wm Davis
Danl Polhemus
Lafford Totton
Abram Ditmus
Charles Morford
Lambert Blue
Henry Polhemus
Robert Bayles
John Gulick
James Stryker
Abram Voorhees
Jeremiah Vandeveer
Saml Beekman
Ram Stryker
Saml Minor
Wm Blue
Bernardus Montfort
James Lake
Danl Blue
Abram Stout
David Stout
John Beard
Rulliph Vandike
Elijah Stout
John H. Simson
Zebulon Stout
Lucy Vanarsdale
Mariah Totton
Sice Totton
John Elberson
Elbert Montfort
Henry Lane
Abraham Ditmart
Jacob Stryker
John Ditmart
Lukas Vandervar
John Kruy
38

Michal Ryle
Vincent Whynrite
John Blew
James Amerman
Stephen Furhane
Dowe Ditmart
David Rae
John Amerman
Wm Duryea
Christopher Croy
David Hautin
Richard Hudnet
Chris Fisher
Henry Skilman
Gerardus Beekman
Edward Stout
Saml Blue
Orion Hagerman
Margret Keneday
Mary Davis
[illegible] Kershow
Cornelius Lanuen
Neal Megill
Henry Keneday
Anthony Smith
John B. Shalorong
Powel Ammerman
George Kershow
Cornelius Vanarsdolen
George Phillips
Richard Hunt
John Mattles
Christopher Vanpelt
John Brown
Rulliph Vanborn
Peter Polhemus
Cornelius Whitenack
James Norris
John Clickinger
39 115

Voting Poll Log, Source: NJ State Archives

Historical Document: Letter from President-Elect Abraham Lincoln



Springfield Ill Feby 6th 1861.

Sir:

Your letter of the 1st inst. inviting me, in compliance with the request of the Legislature of New Jersey to visit your State Capitol, while on my journey to Washington, has been duly received.

I accept the invitation, with much gratitude to you and them for the kindness and honor thus offered

Your ob't Servt

A. Lincoln

His Excellency

Chas. S. Olden

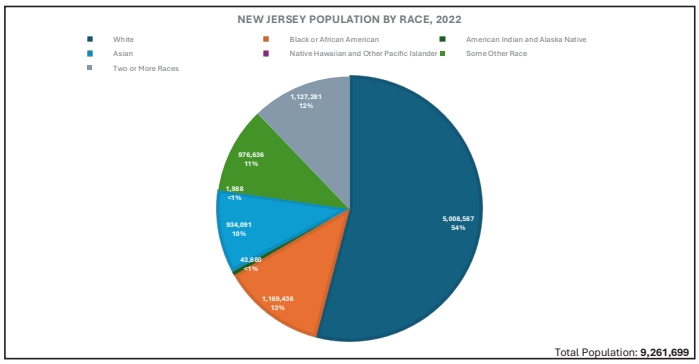
Governor of New Jersey.

P.S. Please arrange no ceremonies that will waste time.

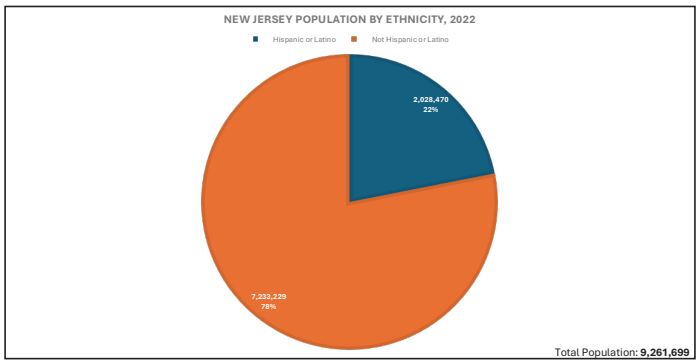
February 6, 1861 Response letter from President-Elect Abraham Lincoln - replying after receiving an invitation to visit the New Jersey State Capitol, Lincoln visited the New Jersey State Capitol on February 21, 1861, in route to his inauguration in Washington, DC on March 4, 1861.

Source: NJ State Archives

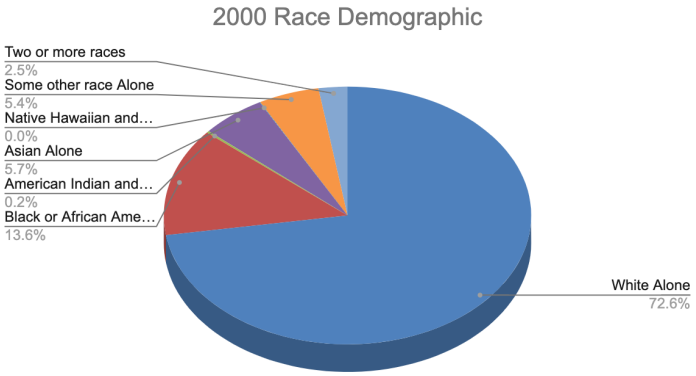
New Jersey Population Data



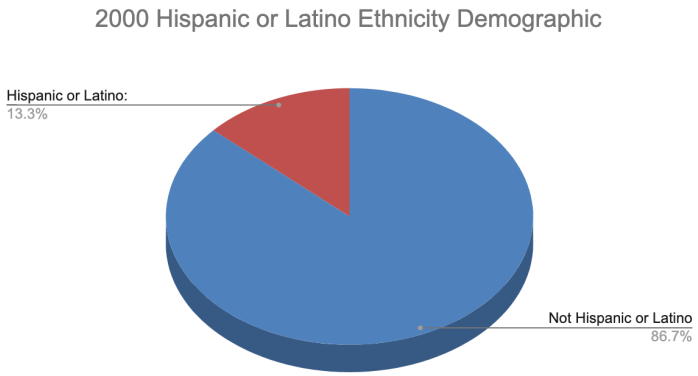
2022 New Jersey Population by Race 2022, Source: NJ Department of Labor and Workforce Development reporting US Census Data



2022 New Jersey Population by Ethnicity 2022, Source: NJ Department of Labor and Workforce Development reporting US Census Data

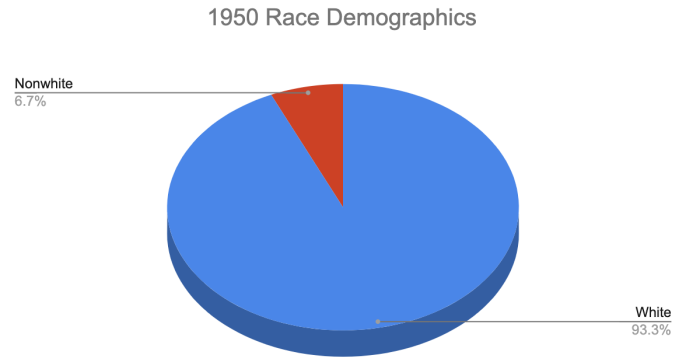


Source: NJ Department of Labor and Workforce Development

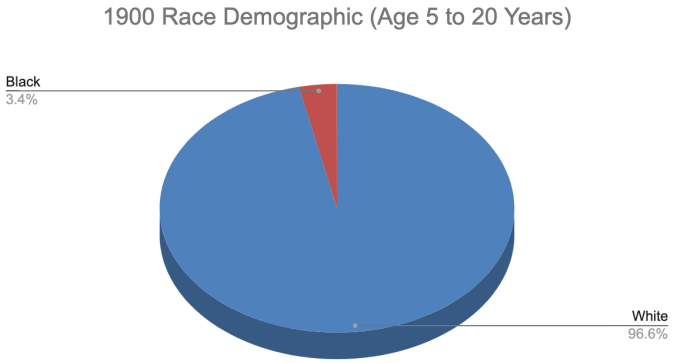


Source: NJ Department of Labor and Workforce Development

New Jersey Population Data



Source: NJ Department of Labor and Workforce Development



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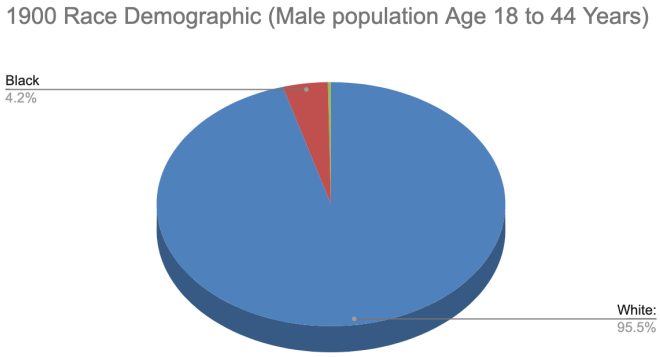
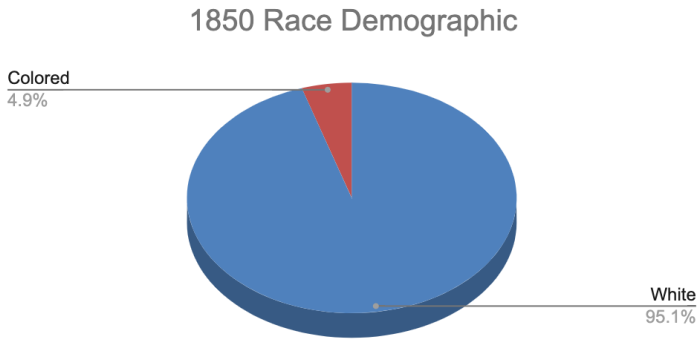
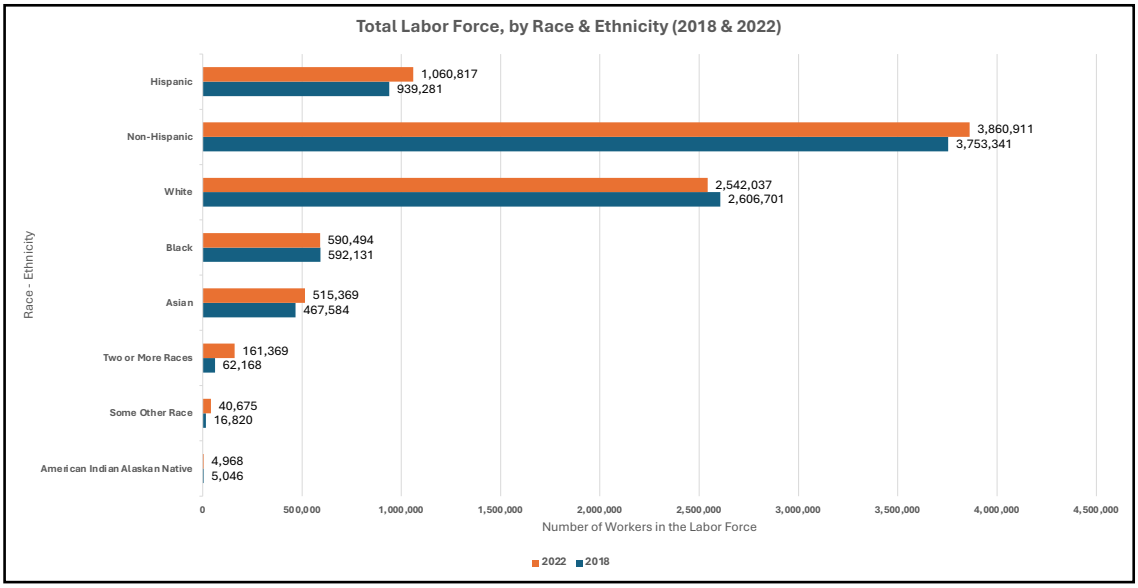


Source: NJ Department of Labor and Workforce Development

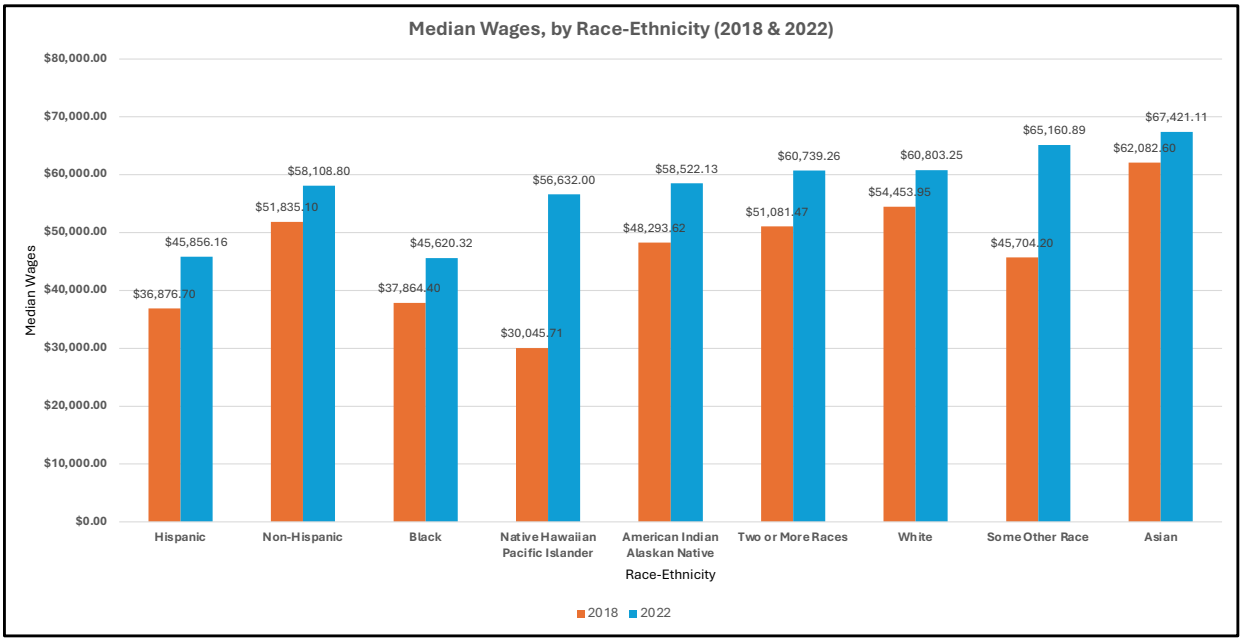


Source: NJ Department of Labor and Workforce Development

New Jersey Workforce Data



Source: NJ Department of Labor and Workforce Development,
Data Source: 2022 American Community Survey 1-Year Estimates Public Use Microdata Sample (PUMS) File.



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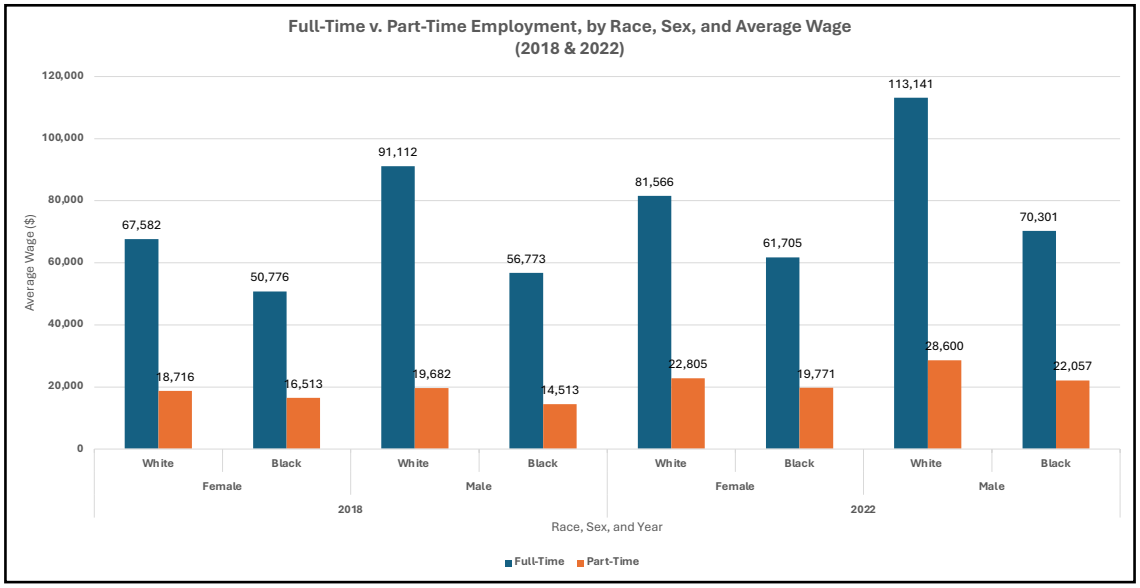
Data Source: 2022 American Community Survey 1-Year Estimates Public Use Microdata Sample (PUMS) File.

New Jersey Workforce Data



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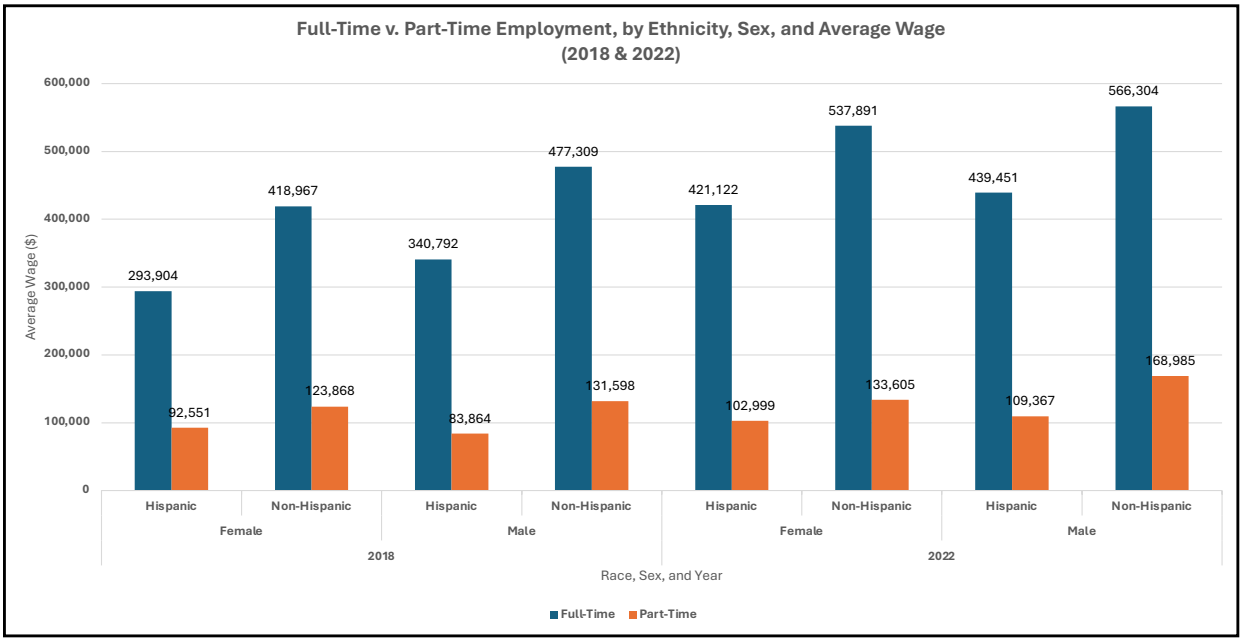
Data Source: 2022 American Community Survey 1-Year Estimates Public Use Microdata Sample (PUMS) File.



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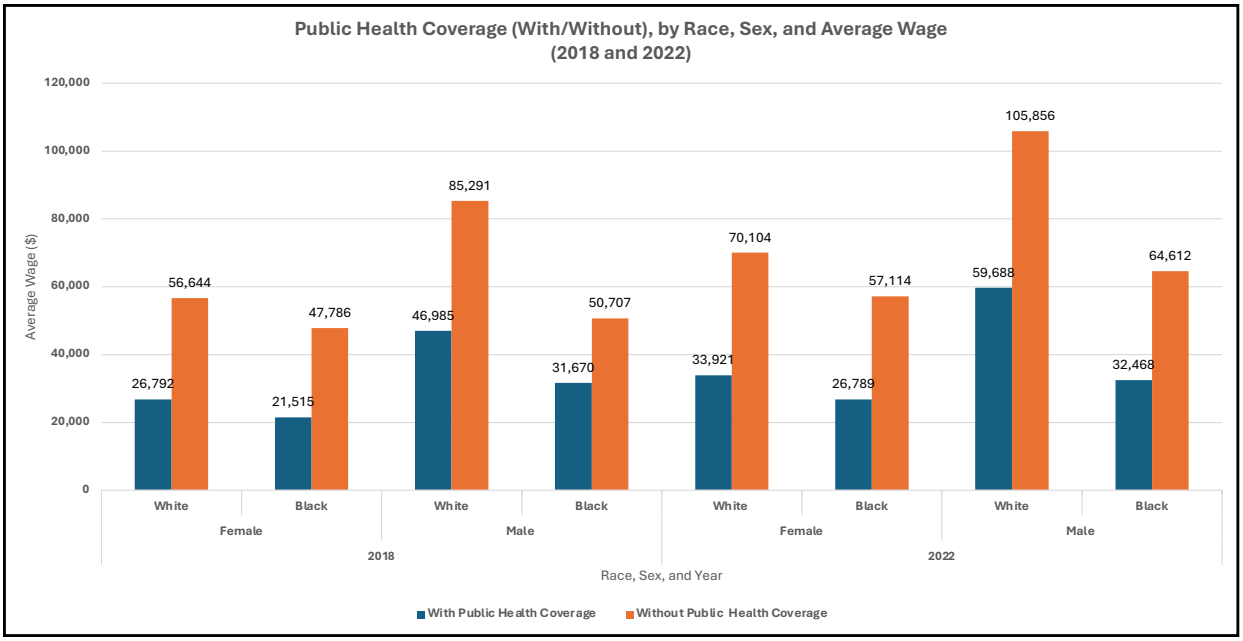
New Jersey Workforce Data



Source: NJ Department of Labor and Workforce Development,
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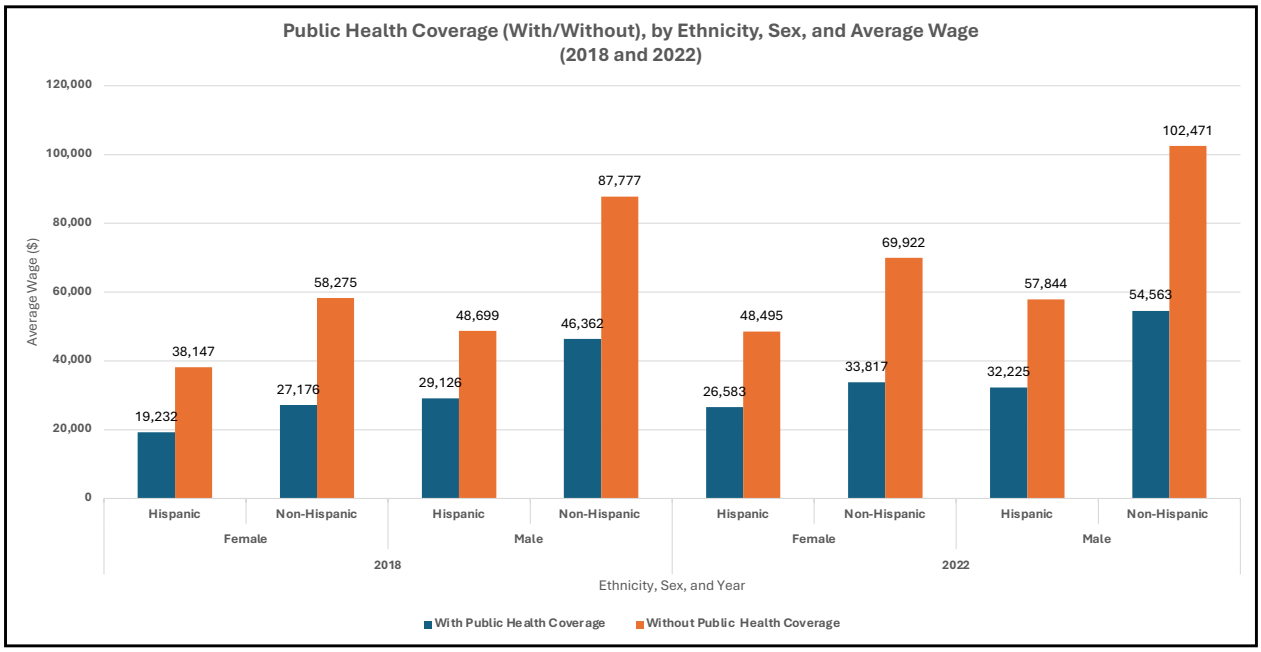


Source: NJ Department of Labor and Workforce Development,
Data Source: 2022 American Community Survey 1-Year Estimates Public Use Microdata Sample (PUMS) File.

2024 New Jersey Housing Data

Top 5 Counties - Median Monthly Owner Costs

		% of Occupied Housing Units - Race of Householder					Number of Occupied Housing Units					
County	Median Monthly Owner Costs	% Non-Hispanic White	% Black	% Asian	% Multiracial	% Hispanic*	Total	Non-Hispanic White	Black	Asian	Multiracial	Hispanic*
Bergen	$2,652	58.6%	6.0%	15.5%	6.9%	18.5%	350,843	205,483	20,890	54,455	24,129	64,748
Essex	$2,627	32.0%	38.6%	5.2%	8.0%	20.6%	312,942	100,110	120,863	16,362	25,068	64,435
Morris	$2,540	73.9%	3.1%	9.4%	5.5%	11.5%	189,607	140,089	5,953	17,876	10,497	21,884
Union	$2,460	42.9%	21.1%	5.3%	8.3%	28.7%	199,996	85,753	42,142	10,587	16,665	57,374
Hudson	$2,454	32.6%	11.8%	16.3%	13.7%	38.1%	290,054	94,478	34,118	47,142	39,769	110,446

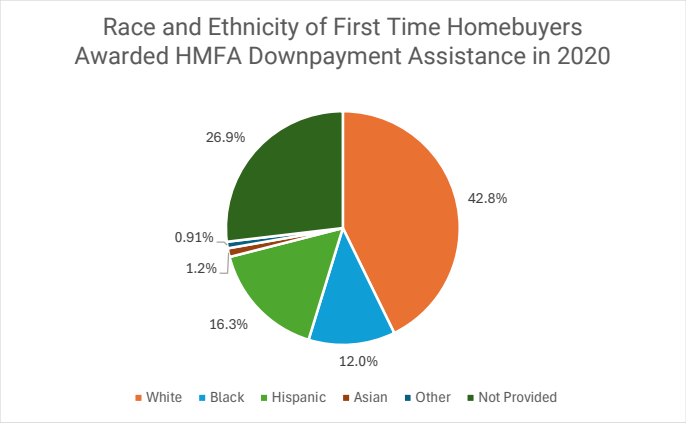
New Jersey Median Owner Costs, Source: NJ Department of Community Affairs analyzing American Community Survey Data

Top 5 Counties- Median Gross Rent

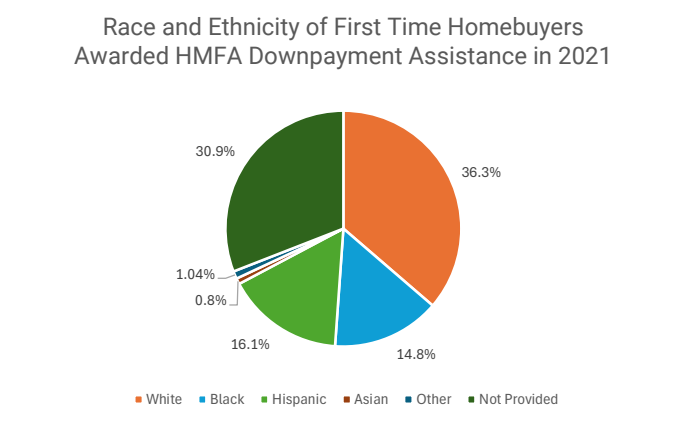
		% of Occupied Housing Units - Race of Householder					Number of Occupied Housing Units					
County	Median Gross Rent	% Non-Hispanic White	% Black	% Asian	% Multiracial	% Hispanic*	Total	Non-Hispanic White	Black	Asian	Multiracial	Hispanic*
Somerset	$1,846	59.2%	10.1%	16.8%	4.5%	12.5%	127,566	75,561	12,845	21,485	5,727	15,894
Morris	$1,814	73.9%	3.1%	9.4%	5.5%	11.5%	189,607	140,089	5,953	17,876	10,497	21,884
Bergen	$1,782	58.6%	6.0%	15.5%	6.9%	18.5%	350,843	205,483	20,890	54,455	24,129	64,748
Middlesex	$1,739	47.5%	10.5%	22.2%	5.5%	18.3%	301,967	143,523	31,689	66,894	16,747	55,374
Hudson	$1,722	32.6%	11.8%	16.3%	13.7%	38.1%	290,054	94,478	34,118	47,142	39,769	110,446

New Jersey Median Gross Rent, Source: NJ Department of Community Affairs analyzing American Community Survey Data

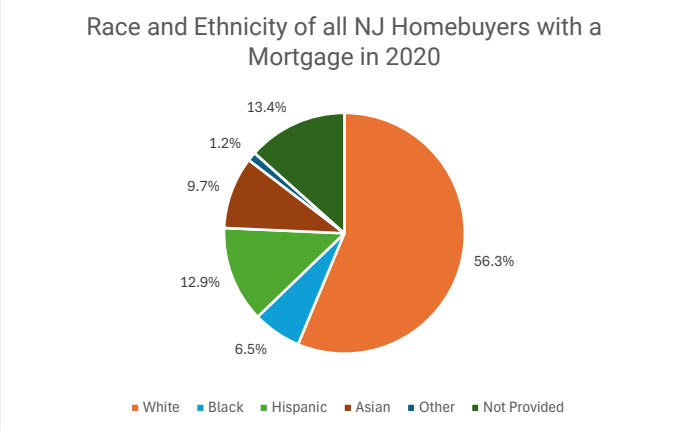
2024 New Jersey Housing Data



Source: NJ Housing and Mortgage Finance Agency



Source: NJ Housing and Mortgage Finance Agency



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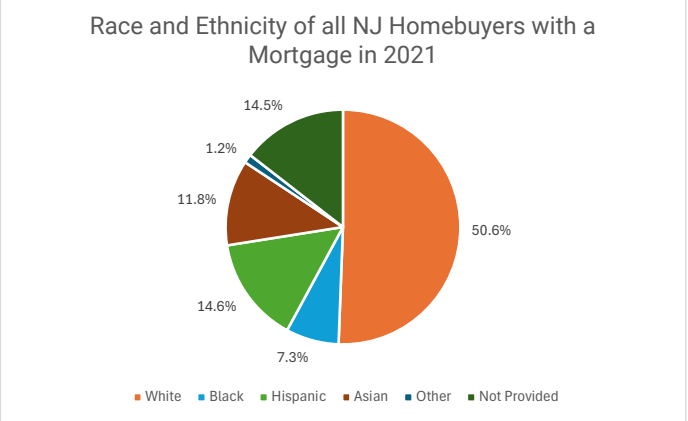
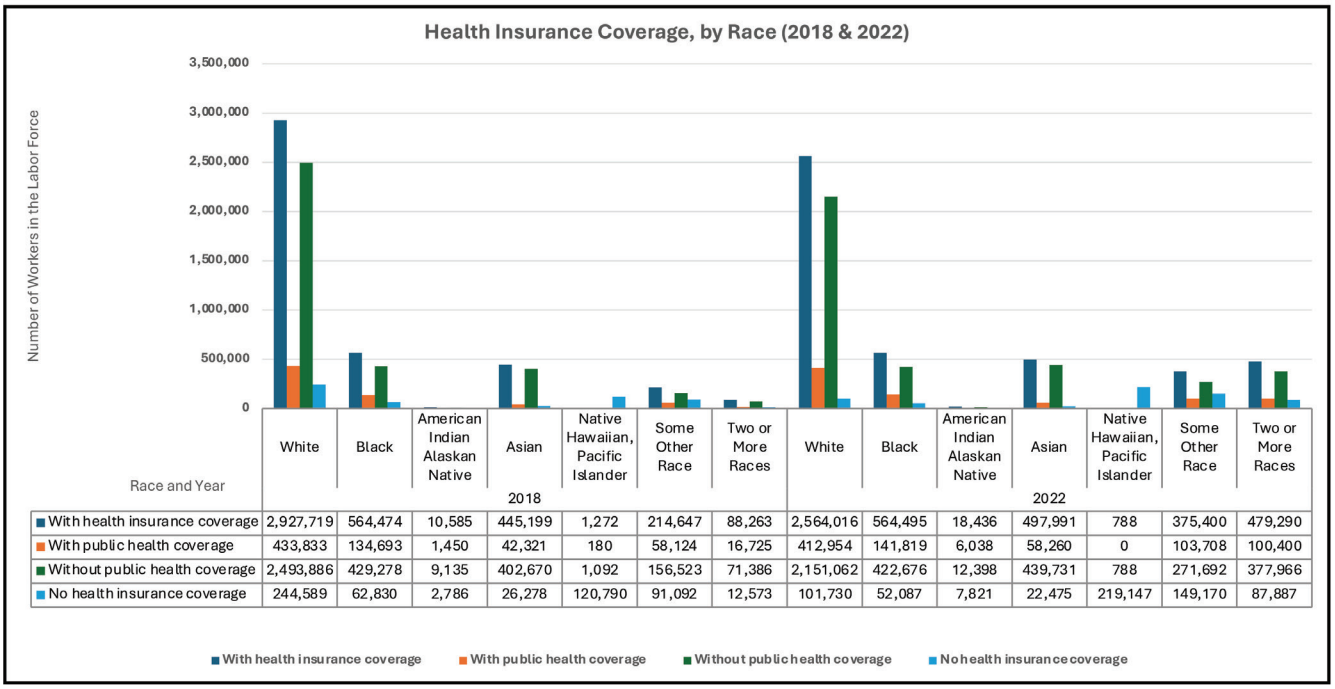


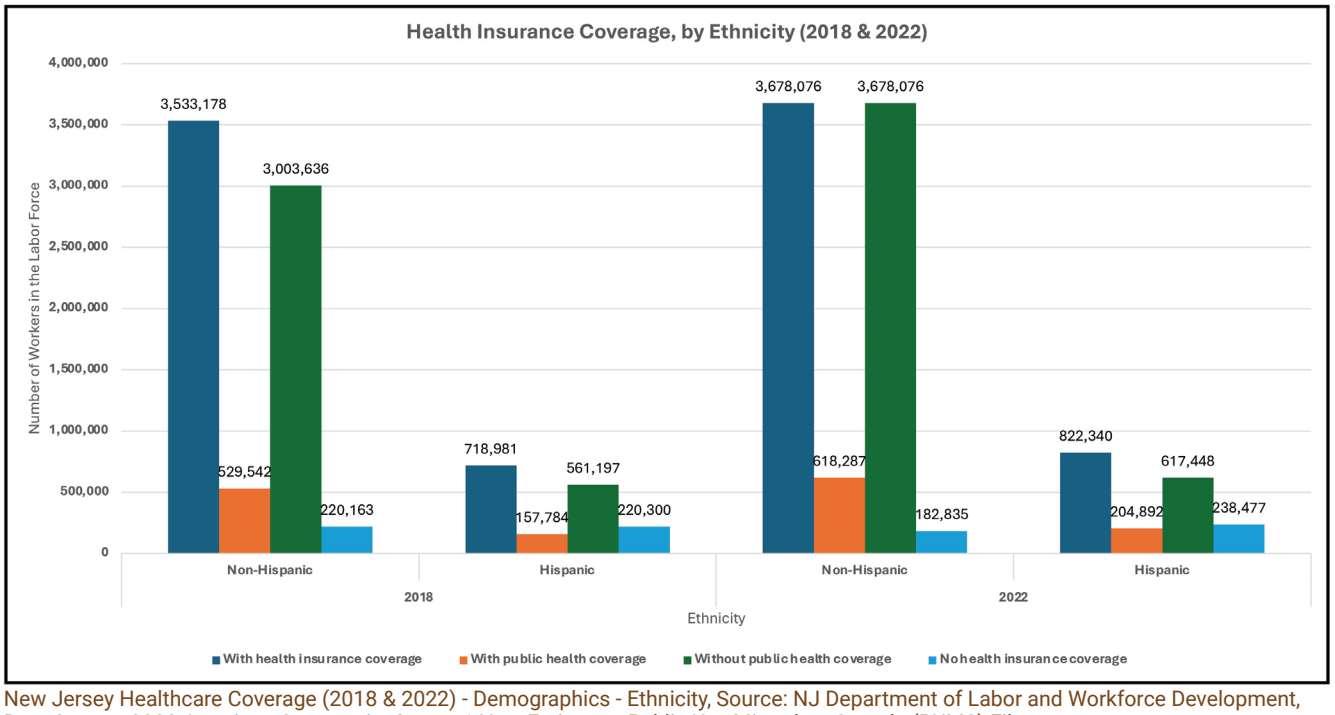
Source: NJ Housing and Mortgage Finance Agency

New Jersey Insurance Coverage Data



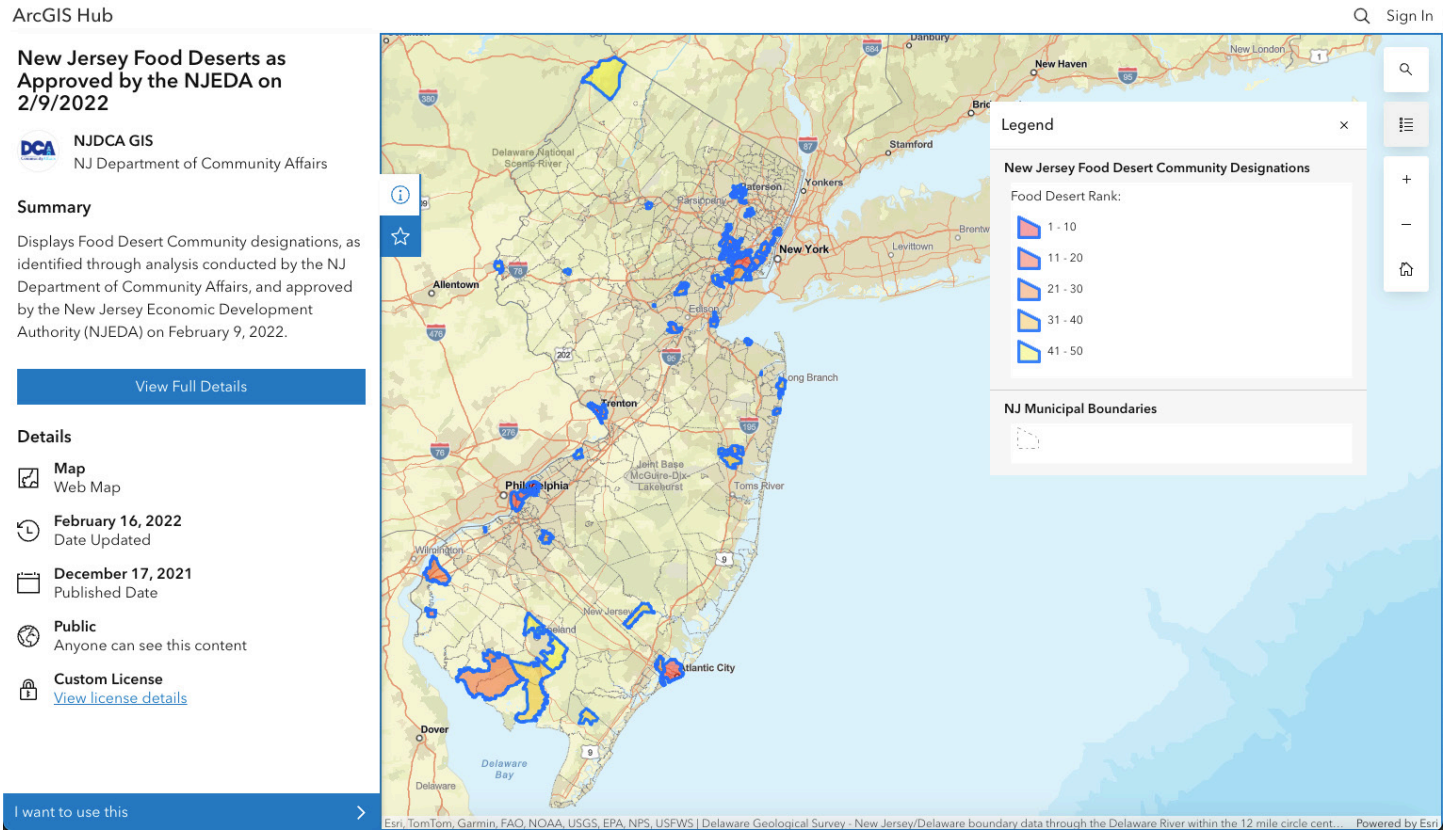
Race and Year	White	Black	American Indian Alaskan Native	Asian	Native Hawaiian, Pacific Islander	Some Other Race	Two or More Races	White	Black	American Indian Alaskan Native	Asian	Native Hawaiian, Pacific Islander	Some Other Race	Two or More Races
	2018							2022						
With health insurance coverage	2,927,719	564,474	10,585	445,199	1,272	214,647	88,263	2,564,016	564,495	18,436	497,991	788	375,400	479,290
With public health coverage	433,833	134,693	1,450	42,321	180	58,124	16,725	412,954	141,819	6,038	58,260	0	103,708	100,400
Without public health coverage	2,493,886	429,278	9,135	402,670	1,092	156,523	71,386	2,151,062	422,676	12,398	439,731	788	271,692	377,966
No health insurance coverage	244,589	62,830	2,786	26,278	120,790	91,092	12,573	101,730	52,087	7,821	22,475	219,147	149,170	87,887

New Jersey Healthcare Coverage, (2018 & 2022) - Demographics - Race, Source: NJ Department of Labor and Workforce Development, Data Source: 2022 American Community Survey 1-Year Estimates Public Use Microdata Sample (PUMS) File.



New Jersey Healthcare Coverage (2018 & 2022) - Demographics - Ethnicity, Source: NJ Department of Labor and Workforce Development, Data Source: 2022 American Community Survey 1-Year Estimates Public Use Microdata Sample (PUMS) File.

New Jersey Food Deserts



[Categorizations of all the Households Overlayed with Food Deserts Distinctions]
- New Jersey Food Deserts as Approved by the NJEDA on 2/9/2022 | ArcGIS Hub Source: NJ Economic Development Authority

Work Cited

[1] Maegan Parker et al., *The Speeches of Fannie Lou Hamer: Tell It Like It Is*, 134-139 (2010), https://academic.oup.com/mississippi-scholarship-online/book/29348/chapter-abstract/244099842?redirectedFrom=fulltext.

[2] For the purposes of this report, the term "Black" includes people who are classified as having origins in any of the Black racial groups of Africa. This includes Black, non-Hispanic people, who indicate their race identify as "Black or African American," or report entries such as Caribbean, West Indian, Haitian, Kenyan, or Nigerian. Glossary: Black or African American Definition, United States Census Bureau. https://www.census.gov/glossary/?term=Black+or+African+American; For consistency, the term "White" defined as a person having origins in any of the original peoples of Europe, the Middle East or North Africa, is also capitalized throughout this report. https://www.census.gov/topics/population/race/about.html#:~:text=White%20%E2%80%93%20A%20person%20having%20origins,Middle%20East%2C%20or%20North%20Africa.

[3] For the purposes of this report, the term" Hispanic" includes persons of Mexican, Puerto Rican, Cuban, Central or South American or other Spanish culture or origin, regardless of race. This includes people who reported detailed Hispanic or Latino/a/e/x groups such as: Mexican, Puerto Rican, Cuban Dominican Republic; Central American (excludes Mexican): Costa Rican, Guatemalan, Honduran, Nicaraguan Panamanian, Salvadoran, Other Central American; South American: Argentinian, Bolivian, Chilean, Colombian, Ecuadorian, Paraguayan, Peruvian, Uruguayan, Venezuelan, other South American; and Spaniard: all other Hispanic or Latino. Hereinafter the term "Hispanic" will be used to refer to people who are classified with any of the above origins. *Glossary: Hispanic or Latino Origin Definition*, United States Census Bureau, https://www.census.gov/glossary/?term=Hispanic+or+Latino+origin.

[4] NJ Office of the Governor, *The Life and Legacy of the Honorable Lieutenant Governor Sheila Oliver*, YouTube (Aug 12, 2023), https://youtu.be/L0UuqweDy4M?si=6bM2ITjia1NPdXRu.

[5] *Listening Session: Housing Working Group of the NJ Wealth Disparity Task Force*, held by the Wealth Disparity Task Force (Sep. 7, 2022) [Hereinafter Housing Working Group Listening Session] (Housing advocate) (Paraphrase).

[6] Housing Working Group Listening Session, Sep. 7, 2022 (Housing policy advocate) (Paraphrase).

[7] *Id*.

[8] *Community Wealth Preservation Program*, P.L.2023, c.255; *Listening Session: Economy Working Group of the NJ Wealth Disparity Task Force*, held by the Wealth Disparity Task Force (Aug. 12, 2022) [Hereinafter Economy Working Group Listening Session]; *Community Wealth Preservation Program*, P.L.2023, c.255, https://www.njleg.state.nj.us/bill-search/2022/A5664.

[9] *See Generally, Listening Session: Criminal Justice Working Group of the NJ Wealth Disparity Task Force*, held by the Wealth Disparity Task Force (Aug. 18, 2022) (on file with The Wealth Disparity Task Force), [Hereinafter Criminal Justice Working Group Listening Session].

[10] *See generally*, Economy Working Group Listening Session; Housing Working Group Listening Session; *Listening Session: Education Working Group of the NJ Wealth Disparity Task Force*, held by the Wealth Disparity Task Force, (Aug. 23, 2022) [hereinafter Education Working Group Listening Session]; *Listening Session: Health Working Group of the NJ Wealth Disparity Task Force*, held by the Wealth Disparity Task Force, (Aug. 30, 2022) [hereinafter Health Working Group Listening Session].

[11] *See generally*, Housing Working Group Listening Session.

[12] Housing Working Group Listening Session (Housing Advocate) (Paraphrase).

[13] *See generally*, Economy Working Group Listening Session; Housing Working Group Listening Session.

[14] *See generally*, Health Working Group Listening Session; Housing Working Group Listening Session.

[15] Summary of testimony from written submissions and feedback shared during the Health Working Group and Housing Working Group Listening Sessions..

[16] *See generally*, Economy Working Group Listening Session; Housing Working Group Listening Session.

[17] *Id.*

[18] Health Working Group Listening Session (New Jersey Educator) (Paraphrase).

[19] *See generally*, Criminal Justice Working Group Listening Session; Education Working Group Listening Session; Economy Working Group Listening Session; Health Working Group Listening Session; Housing Working Group Listening Session.

[20] *See generally*, Education Working Group Listening Session; Health Working Group Listening Session; Housing Working Group Listening Session.

[21] *Id.*

[22] *See* New Jersey State Health Assessment Data, *Demographics/Social Determinants of Health*, (last visited February 2025), https://www-doh.state.nj.us/doh-shad/topic/Demographics.html.

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[25] *ALICE: New NJ Alice Report*, United Way Northern, New Jersey , https://www.unitedwaynnj.org/alice.

[26] *See generally*, Education Working Group Listening Session; Health Working Group Listening Session.

[27] Economy Working Group Listening Session, (Community Advocate) (Paraphrase).

[28] Education Working Group Listening Session, (Student Advocate) (Paraphrase).

[29] Economy Working Group Listening Session, (Education Advocate) (Paraphrase).

[30] *Id.* (Returning Citizen) (Paraphrase).

[31] Criminal Justice Working Group Listening Session (Returning Citizen) (Paraphrase).

[32] *Id.* (Returning Citizen) (Paraphrase).

[33] *Id.* (Returning Citizen) (Paraphrase).

[34] *Id.* (Returning Citizen) (Paraphrase).

[35] Housing Working Group Listening Session (Housing Advocate) (Paraphrase).

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[38] Richard Rodems & Fabian T. Pfeffer, *Avoiding Material Hardship: The Buffer Function of Wealth,* Vol 31, 5 (2021).

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[70] Christopher Matthews, *Part 1- Early Settlement and the Rise of Slavery in Colonial Dutch New Jersey*, Montclair State University, https://www.montclair.edu/anthropology/wp-content/uploads/sites/36/2021/06/Slavery-in-New-Jersey-Literature-Review-2-2020_Remediated.pdf, In 1664, the same year England took control of New Amsterdam, a captured cargo ship was "inventoried showing 290 slaves designated 'to be employed solely in agriculture.' "

For purposes of this report, the term "enslaved" is used. Recognizing that words have power, we aim to use terms that affirm the humanity to the impacted group. By acknowledging people from the African Diaspora who were brought to New Jersey as enslaved persons, this report aims to acknowledge that people, systems, and institutions can be used to enslave people, but no one is naturally a slave. Enslaved Person, National Archives https://www.archives.gov/research/catalog/lcdrg/appendix/enslaved-person; Language of Enslavement, National Park Service https://www.nps.gov/frdo/learn/education/language-of-enslavement.htm.

[71] Graham Russell Gao Hodges, *Root and Branch: African Americans in New York and East Jersey, 1613-1863* (1999); Christopher N Matthews, *The Black Freedom Struggle in Northern New Jersey, 1613-1860: A Review of the Literature,* Montclair State University, 4 (July 2019).

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[78] New Jersey State Library, *Concessions and Agreements of the Proprietors of East Jersey, Archives of the State of New Jersey, First Series*, volume 1 (1997) https://www.njstatelib.org/wp-content/uploads/slic_files/imported/Research_Guides/Historical_Documents/nj/NJDOC7.html , (noting that after 1665 acreage allotments for each enslaved person decreased over the next two years).

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[488] *See*, Annie Harper, et al., *Debt, Incarceration, and Re-entry: A Scoping Review*, 46 American Journal of Criminal Justice 250-278, 268 ("The prevalence of both legal financial obligations and non- legal financial obligations debt among people reentering the community after incarceration, and the extent to which that debt hinders efforts to rebuild both a financial future and social relationships, suggests a significant impact of debt on successful reentry.)

[489] *See*, See, Annie Harper, et al., *Debt, Incarceration, and Re-entry: A Scoping Review*, 46 American Journal of Criminal Justice 250-278, 268 ("The prevalence of both legal financial obligations and non- legal financial obligations debt among people reentering the community after incarceration, and the extent to which that debt hinders efforts to rebuild both a financial future and social relationships, suggests a significant impact of debt on successful reentry); Terry-Ann Craigie et al., *Conviction, Imprisonment, and Lost Earnings: How Involvement with the Criminal Justice*, Brennan Center For Justice, (Sept. 15, 2020), https://www.brennancenter.org/sites/default/files/2020-09/EconomicImpactReport_pdf.pdf; (Discussing how the criminal justice system effects the life time earnings of justice-impacted individuals, stating that "formerly imprisoned Black and Hispanic people suffer greater lifetime earnings losses — $358,900 and $511,500, respectively — than their White counterparts, whose losses amount to $267,000. Given the overrepresentation of Black and Hispanic people among the formerly imprisoned population, these findings suggest that the American prison system has a profoundly negative impact on Black and Hispanic wealth").

[490] *See Criminal Justice Reform*, Equal Justice Initiative, https://eji.org/criminal-justice-reform/.

[491] Daniel J. Boches et al., *Long Harm of The Law: Monetary Sanctions and Their Symbiotic Harms*, 38 Institute for Research On Poverty 15, 15-20, (2022), https://www.irp.wisc.edu/wp/wp-content/uploads/2022/12/Focus-on-Poverty-38-2d.pdf.

[492] Daniel J. Boches et al., *Long Harm of The Law: Monetary Sanctions and Their Symbiotic Harms*, 38 Institute for Research On Poverty 15, 15-20, (2022), https://www.irp.wisc.edu/wp/wp-content/uploads/2022/12/Focus-on-Poverty-38-2d.pdf.

[493] Carol B Stack, *All Our Kin: Strategies for Survival in a Black Community* (1997).

[494] Tyreasa Washington & Mathieu Despard, *making a Way Out of No Way: The importance of Improving Financial Instability Among Black Kinship Care Families*, 158 Children and Youth Services Review, (Jan. 23, 2024), https://www.sciencedirect.com/science/article/abs/pii/S0190740923006059.

[495] Julie E. Miller-Cribbs & Naomi B. Farber, *Kin Networks and Poverty among Blacks: Past and Present,* 53 Social Work, 43, 44 (Jan. 2008), (Discussing the development of nonmainstream family norms for African-Americans, starting in West Africa, then during the antebellum period where the disorganizing effect of slavery saw a need for fictive kin, and finally post-slavery and the great migration when networks of African-American support chains allowed a springboard for new migrants to make a way in cities and provide a safety net.); see also Ida J. Spruill et al., *Non-Biological (Fictive Kin and Othermothers): Embracing the Need for a Culturally Appropriate Pedigree Nomenclature in Black Families,* 25 Journal of National Black Nurses Association 23, 23-30,(2014), https://www.ncbi.nlm.nih.gov/pmc/articles/PMC4847537/, (Stating, "[m]any enslaved Africans replaced their absent extended family with "fictive kin," from the same ethnic or national community to perform the role of absent family members…. These fictive kin relationships functioned to integrate adults into informal supportive networks that surpassed formal kin obligations conventionally prescribed by blood or marriage.").

[496] Maciel M. Hernández & Mayra Y. Bámaca-Colbert, *A Behavioral Process Model of Familism*, 8 Journal of Family Theory Review 463, (2016), https://www.ncbi.nlm.nih.gov/pmc/articles/PMC5421553/, (Familismo, or familism, as an important cultural construct among Hispanic families, it emphasizes the importance of referring to family for support, comfort, and services and of placing precedence on family before individual interests. Familism may manifest through bonding with family members, considering family interests in decision making, or maintaining family cohesion).

[497] Daniel J. Boches et al., *Long Harm of The Law: Monetary Sanctions and Their Symbiotic Harms*, 38 Institute for Research On Poverty 15, 15-20, (2022), https://www.irp.wisc.edu/wp/wp-content/uploads/2022/12/Focus-on-Poverty-38-2d.pdf.

[498] Saneta DeVuono-Powell et al., *Who Pays? The True Cost of Incarceration on Families*, Ella Baker Center for Human Rights, Prison Policy Initiative, (Sept. 2015), https://static.prisonpolicy.org/scans/who-pays%20Ella%20Baker%20report.pdf, (The research group found that the average amount of money spent on conviction-related costs, including restitution and attorney fees, was $13,607. Commissary or court-related programs were additional expenses. 63% of respondents reported that family members were primarily responsible for covering conviction-related costs, nearly half also reported that their families could not afford to pay these fees and fines. The weight of these fees can total nearly a year's income for some families).

[499] Saneta DeVuono-Powell et al., *Who Pays? The True Cost of Incarceration on Families*, Ella Baker Center for Human Rights, Prison Policy Initiative, (Sept. 2015), https://static.prisonpolicy.org/scans/who-pays%20Ella%20Baker%20report.pdf.

[500] Saneta DeVuono-Powell et al., Who Pays? The True Cost of Incarceration on Families, Ella Baker Center for Human Rights, Prison Policy Initiative, (Sept. 2015), https://static.prisonpolicy.org/scans/who-pays%20Ella%20Baker%20report.pdf, ("Nearly 2 in 3 families (65%) with an incarcerated member were unable to meet their family's basic needs. Forty-nine percent struggled with meeting basic needs and 48% had trouble meeting basic housing needs because of the financial costs of having an incarcerated loved one"); see also Daniel J. Boches et al., Long Harm of The Law: Monetary Sanctions and Their Symbiotic Harms, 38 Institute for Research On Poverty 15, 16, (2022), https://www.irp.wisc.edu/wp/wp-content/uploads/2022/12/Focus-on-Poverty-38-2d.pdf

(Kinship networks may utilize repayment plans, pawn cars, borrow money form others, or rely on credit cards to provide direct and indirect assistance).

[501] Daniel J. Boches et al., *Long Harm of The Law: Monetary Sanctions and Their Symbiotic Harms,* 38 Institute for Research On Poverty 15, 16, (2022), https://www.irp.wisc.edu/wp/wp-content/uploads/2022/12/Focus-on-Poverty-38-2d.pdf, (Families tend to use any easy access funds which included retirement funds, saving accounts, tax returns, and money from selling personal effects).

[502] Jermaine Toney and Darrick Hamilton, *Economic Insecurity in The Family Tree and The Racial Wealth Gap*, 3 Review of Evolutionary Political Economy. 539, (2022), https://link.springer.com/article/10.1007/s43253-022-00076-5, ("We find that economic hardship in the family tree is one of the largest contributors to the black-white wealth gap.")

[503] Ana Gascon, *How Are Families Affected by Incarceration*, GoodRx (Apr. 11, 2023), https://www.goodrx.com/health-topic/mental-health/families-dealing-with-incarceration-effects.; see also, Eric Martin, *Hidden Consequences: The Impact of Incarceration on Dependent Children*, National Institute of Justice, (Mar. 1, 2017), https://nij.ojp.gov/topics/articles/hidden-consequences-impact-incarceration-dependent-children ("Children whose parents are involved in the criminal justice system, in particular, face a host of challenges and difficulties: psychological strain, antisocial behavior, suspension or expulsion from school, economic hardship, and criminal activity").

[504] Creasie Finney Hairston, *Kinship Care When Parents Are Incarcerated What We Know, What We Can Do*, Fatherhood.gov (May 2009), https://www.fatherhood.gov/sites/default/files/resource_files/e000001690.pdf.

[505] *Id*. at 7.

[506] Victoria Kuhn, *New Jersey Department of Corrections, Population Characteristics Report,* NJ.gov (Jan. 3, 2023), https://www.nj.gov/corrections/pdf/offender_statistics/2023/Entire_Population_Characteristics_2023.pdf. (Disparities in policing and incarceration mean that Black and Hispanic males are overrepresented in the criminal justice system. In 2022, the N.J. Department of Corrections reported 13,196 incarcerated people in correctional facilities, county jails, and halfway houses, 59& of incarcerated persons were Black, 22% White, and 14% Hispanic. The Edna Mahan housed only 356 female incarcerated people, with an undocumented amount in youth facilities, county jails, and halfway houses; compared to the 9,133 incarcerated males in the N.J. prison complex, excluding the Adult Diagnostic and Treatment Center, youth facilities, county jails, and halfway houses. Showing that at least 75% of incarcerated individuals in N.J. is male).

[507] Christopher Wildeman, Parental Incarceration, Child Homelessness, and the Invisible Consequences of Mass Imprisonment, 651 American Academy Of Political And Social Science 74, (2014), https://www.jstor.org/stable/24541694.

[508] Elaine Golden & Tanya Ladha, *Financial Health and Criminal Justice: The Stories of Justice-Involved Individuals and Their Families*, Financial Health Network (Sept. 2021), https://finhealthnetwork.org/wp-content/uploads/2021/09/StoriesofJustice-InvolvedIndividuals.pdf. (Luz shared her story of cutting back on expensive when her son was incarcerated, she had to forgo entertainment cost, rent, and medical care, which included dental care, necessary medication, and regular check-ups).

[509] Elaine Golden & Tanya Ladha, *Financial Health and Criminal Justice: The Stories of Justice-Involved Individuals and Their Families*, Financial Health Network (Sept. 2021), https://finhealthnetwork.org/wp-content/uploads/2021/09/StoriesofJustice-InvolvedIndividuals.pdf.

[510] Council of State Governments Justice Center, *Support for Kin Caregivers of Children Whose Parents Are Incarcerated*, American Bar Association (Apr. 1, 2011), https://www.americanbar.org/groups/public_interest/child_law/resources/child_law_practiceonline/child_law_practice/vol30/april_20110/support_for_kin_caregiversofchildrenwhoseparentsareincarcerated/.

[511] *See*, Paterson Police Department, *Year End - Preliminary Report Paterson, New Jersey*, NJ Office of Attorney General https://www.njoag.gov/wp-content/uploads/2024/01/PPD-CompStat_wk-52.pdf; See, Andre Sayegh, Paterson Sees 39% Reduction on Murders in 2023, Police Say, Paterson Times (Jan. 2, 2024), https://patersontimes.com/2024/01/02/paterson-sees-39-reduction-in-murders-in-2023-police-say/; see also, Attorney General Platkin Assumes Control of Paterson Police Department, NJ Office of Attorney General https://www.njoag.gov/attorney-general-platkin-assumes-control-of-paterson-police-department/.

[512] Press Release, Governor Phil Murphy, *Governor Murphy, Lt. Governor Way, Attorney General Matt Platkin, First Assistant Attorney General Lyndsay Ruotolo, and NJSP Colonel Callahan Announce Historic Low in Gun Violence*, (January 8, 2025) https://www.nj.gov/governor/news/news/562025/approved/20250108a.shtml#:~:text=EAST%20RUTHERFORD%20%E2%80%94%20Governor%20Phil%20Murphy,and%20auto%20thefts%20in%20New, (778 people were shot in 2024, 152 out of these shootings were fatal, with a reduction of 20% from 2023).

[513] *The State of New Jersey Budget in Brief: Making New Jersey the Best Place to Raise a Family*, Official Site of the State of New Jersey, pg 39, https://www.nj.gov/treasury/omb/publications/25bib/BIB.pdf.

[514] Press Release, Governor Phil Murphy, *Governor Murphy Launches Historic Clemency Initiative*, Off. Site of the State of N.J., (Jun. 19, 2024), https://www.nj.gov/infobank/eo/056murphy/pdf/EO-362.pdf.

[515] Press Release, Governor Phil Murphy, *Governor Murphy Launches Historic Clemency Initiative*, Off. Site of the State of N.J., (Jun. 19, 2024), https://www.nj.gov/infobank/eo/056murphy/pdf/EO-362.pdf.

[516] Press Release, Governor Phil Murphy, *Governor Murphy Launches Historic Clemency Initiative*, Off. Site of the State of N.J., (Jun. 19, 2024), https://www.nj.gov/infobank/eo/056murphy/pdf/EO-362.pdf.

[517] Press Release, Governor Phil Murphy, *Governor Murphy Signs Major Criminal Justice Reform Legislation*, Off. Site of the State of N.J., (Dec. 18, 2019), https://www.nj.gov/governor/news/news/562019/20191218a.shtml.

[518] Glenn A Grant, *Automated Processes for Certain Marijuana and Hashish Cases in Accordance with the Marijuana Decriminalization Law*, NJ Courts (July 1, 2021), https://www.njcourts.gov/sites/default/files/notices/2021/07/n210702h.pdf; *New Jersey Expunges More than 360,000 Marijuana Offenses*, NJ Courts (Sept. 16, 2021), https://www.njcourts.gov/sites/default/files/press-release/2021/pr091621a.pdf.

[519] *Reducing Use of Force by Law Enforcement*, NJ Office of Attorney General https://www.njoag.gov/force/. (In 2020, the first year when use of force data was collected, the data showed that two out of every three uses of forces involve a person who is either suffering from mental illness or is under the influence of alcohol or substances).

[520] *See Behavioral Health Initiatives*, NJ Office of Attorney General https://www.njoag.gov/programs/behavioralhealth/.

[521] Press Release, Governor Phil Murphy, *Governor Murphy Signs Seabrooks-Washington Community-Led Crisis Response Act,* (Jan. 12, 2024), https://nj.gov/governor/news/news/562024/approved/20240112d.shtml; see P.L. 2023, c.259.

[522] Press Release, Governor Phil Murphy, *Governor Murphy Signs Seabrooks-Washington Community-Led Crisis Response Act,* (Jan. 12, 2024), https://nj.gov/governor/news/news/562024/approved/20240112d.shtml; see P.L. 2023, c.259.

[523] See, *988 Suicide & Crisis Lifeline, State of New Jersey Department of Human Services* https://nj.gov/humanservices/dmhas/initiatives/988/index.html.; New Jersey Office of the Attorney General, ARRIVE Together Program, State Of N.J. Dep't Of Law & Pub. Safety Off. of The Atty. Gen., https://www.njoag.gov/programs/arrive-together/ (last visited Jan. 15, 2025) (VIVA promotes public safety by bringing together victim services and the Attorney General's violence intervention and prevention programming to promote a trauma-informed approach to victim assistance and violence intervention services).

[524] *Acting AG Bruck Announces Initiative That Pairs A Mental Health Professional With a Law Enforcement Officer To Respond Together To Behavioral Health Crises*, NJ Office of Attorney General (Nov. 30, 2021), https://www.njoag.gov/acting-ag-bruck-announces-initiative-that-pairs-a-mental-health-professional-with-a-law-enforcement-officer-to-respond-together-to-behavioral-health-crises/.

[525] Press Release, Department of Human Services, *Governor Murphy Proposes $10M Investment to Expand ARRIVE Together Law Enforcement-Mental Health Collaboration Statewide*, (Feb. 8, 2023), https://www.nj.gov/humanservices/news/pressreleases/2023/approved/20230208.shtml (Elizabeth and Linden Police Departments piloted the Union County program).

[526] *Attorney General Platkin Announces Paterson's Participation in New Jersey's ARRIVE Together Alternative Response Program*, NJ Office of Attorney General, (Dec. 8, 2023), https://www.njoag.gov/attorney-general-platkin-announces-patersons-participation-in-new-jerseys-arrive-together-alternative-response-program/.

[527] *Human Services Announces July 16th Launch of 988 – New, Easy-to-Remember Suicide & Crisis Line Number*, Official Site of The State of New Jersey (July 11, 2022), https://www.nj.gov/humanservices/news/pressreleases/2022/approved/20220711.html; 988 Suicide & Crisis Lifeline, State of New Jersey Department of Human Services https://nj.gov/humanservices/dmhas/initiatives/988/index.html.

[528] *988 Suicide & Crisis Lifeline*, State of New Jersey Department of Human Services https://nj.gov/humanservices/dmhas/initiatives/988/index.html.

[529] Laura M Maruschak et al., I*ndicators of Mental Health Problems Reported by Prisoners: Survey of Prison Inmates, 2016*, Bureau of Justice Statistics (June 2021), https://bjs.ojp.gov/library/publications/indicators-mental-health-problems-reported-prisoners-survey-prison-inmates.

[530] Mental Health Diversion Program, P.L.2023, c.188; Press Release, Governor Phil Murphy, *Governor Murphy Takes Action on Legislation,* Off. Site of the State of N.J., (Dec. 21, 2023), https://www.nj.gov/governor/news/news/562023/20231221c.shtml.

[531] See, Star-Ledger Editorial Board, *In a overcrowded justice system, mental health diversions work | Editorial,* NJ.com (Feb. 16, 2023), https://www.nj.com/opinion/2021/11/in-a-overcrowded-justice-system-mental-health-diversions-work-editorial.html; Star-Ledger Editorial Board, *NJ Human Services Announces Pilot Program to Provide Mental Health Screening & Support to Individuals on Pretrial Release*, Official Site of The State of New Jersey (Sept. 6, 2022), https://www.nj.gov/humanservices/news/pressreleases/2022/approved/20220906.html; *see also, Behavioral Health Diversion Interventions: Moving from Individual Programs Health Diversion Interventions: Moving from Individual Programs to a Systems-Wide Strategy,* The Council of State Governments Justice Center (Oct. 1, 2019), https://csgjusticecenter.org/wp-content/uploads/2020/02/Diversion-conecept-paper.pdf.

[532] Kenneth J. Gill & Ann A. Murphy, *Jail Diversion for Persons with Serious Mental Illness Coordinated by a Prosecutor's Office*, 2017 BioMed Research International, (Dec. 3, 2017), https://www.hindawi.com/journals/bmri/2017/7917616/.

[533] Establishes Division of Violence Intervention and Victim Assistance in Department of Law and Public Safety, P.L.2023, c.167; Press Release, Governor Phil Murphy, A*cting Governor Way Signs Bill to Formally Establish Division of Violence Intervention and Victim Assistance*, Off. Site of the State of N.J., United States Census Bureau, *Week 39 Household Pulse Survey: September 29 – October 11*, census.gov, (October 20, 2021) https://www.census.gov/data/tables/2021/demo/hhp/hhp39.html.

[534] *Division of Violence Intervention and Victim Assistance (VIVA)*, NJ Office of The Attorney General https://www.njoag.gov/viva/; *Division of Violence Intervention and Victim Assistance Fact Sheet*, NJ Office of The Attorney General https://www.nj.gov/oag/viva/docs/2023-0531_VIVA-Fact-Sheet.pdf.

[535] *Governor Murphy, AG Platkin Announce $100 Million Funding Milestone for the Administration's Support of Violence Intervention Programming*, New Jersey Office of the Attorney General (Jan 19, 2024) https://www.njoag.gov/governor-murphy-ag-platkin-announce-100-million-funding-milestone-for-the-administrations-support-of-violence-intervention-programming/.

[536] *Annual Report of the New Jersey Courts Court Year 2018-2019*, NJ Court, 31 (Sept. 2020), https://www.njcourts.gov/sites/default/files/public/annual-reports/annualreportcy19web.pdf; (Between July 1, 2018 to June 30, 2019, the Office of Probation Services supervised 49,485 adults and 3,735 juveniles, totaling 53,220 in supervised probation); *New Jersey State Parole Board 2019 Annual Report*, NJ.gov (Feb. 19, 2020), 12 https://www.njcourts.gov/sites/default/files/public/annual-reports/annualreportcy19web.pdf, (Between July 1, 2018 to June 30, 2019 there were 15,535 of supervised individuals on parole.), *See also*, Blake Nelson, *Should People on Parole Be Able to Vote? Some N.J. Lawmakers Want Prisoners to Cast Ballots, Too.,* NJ.com (Nov. 14, 2019), https://www.nj.com/news/2019/11/should-people-on-parole-be-able-to-vote-some-lawmakers-want-prisoners-to-cast-ballots-too.html.

[537] Removes Prohibition on Voting by Persons Convicted of Indictable Offense Who Are on Parole or Probation, P.L.2019, c.270; Press Release, Governor Phil Murphy, *Governor Murphy Signs Major Criminal Justice Reform Legislation*, nj.gov (Dec. 18, 2019), https://www.nj.gov/governor/news/news/562019/approved/20191218a.shtml, (New Jersey is joining California, Colorado, Hawaii, Indiana, Illinois, Michigan, Nevada, New York, North Dakota, Oregon, Rhode Island, Utah, and Washington State. In Maine, Puerto Rico, Vermont, and Washington D.C a criminal conviction never restricts your voting rights).

[538] Requires incarcerated individual from State to be counted at residential address for legislative redistricting purposes, P.L.2019, c.385; Press Release, Governor Phil Murphy, *Governor Murphy Signs Legislation to Expand Access to and Strengthen Democracy*, Off. Site of the State of N.J., (Jan. 21, 2020), https://www.nj.gov/governor/news/news/562020/approved/2200121j.shtml (prison-based gerrymandering is the practice of counting incarcerated people as residents of the district in which they're imprisoned, rather than as residents of their regular home communities. The Census Bureau generally locates people where it deems them to live and sleep most of the time. For people in prison, this means the site of their incarceration rather than their home communities, even though in most cases they have no meaningful connection to that area.) *see* Garrett Fisher et al., *Prison Gerrymandering Undermines Our Democracy*, Brennan Center for Justice (Oct. 22, 2021), https://www.brennancenter.org/our-work/research-reports/prison-gerrymandering-undermines-our-democracy; *Census 2020: What Is Prison Gerrymandering?,* The Andrew Goodman Foundation (Aug. 20, 2019), https://andrewgoodman.org/news-list/prison-gerrymandering/.

[539] P.L.2023, c.69 (eliminates fees, liens, and warrants issued for public defender services; Press Release, Governor Phil Murphy, *Governor Murphy Signs Bill Eliminating Public Defender Service Fees,* Off. Site of the State of N.J., (June 30, 2023), https://www.nj.gov/governor/news/news/562023/approved/20230630g.shtml.

[540] Criminal Sentencing and Disposition Commission, P.L. 2009, c.81; Press Release, Governor Phil Murphy, *Governor Murphy Convenes the Criminal Sentencing and Disposition Commission*, Off. Site of the State of N.J., (Feb. 11, 2018), https://nj.gov/governor/news/news/562018/approved/20180211a_criminal.shtml; *New Jersey Criminal Sentencing & Disposition Commission Annual Report 2019*, Office Site of The State of New Jersey (Nov. 1, 2019), https://pub.njleg.gov/publications/reports/CSDC_2019_Annual_Report1114C2.pdf.

[541] Gurbir S Grewal, *Attorney General Law Enforcement Derivative No. 2021-4*, Office Site of The State of New Jersey (Apr. 19, 2021), https://www.nj.gov/oag/newsreleases21/AG-Directive-2021-4_Mandatory-Minimum-Drug-Sentences.pdf, (Directive Revising Statewide Guidelines Concerning the Waiver of Mandatory Minimum Sentences in Non-Violent Drug Cases Pursuant to N.J.S.A. 2C:35-12); Press Release, Governor Phil Murphy, *Governor Murphy Applauds Attorney General Grewal's Sweeping Directive Effectively Eliminating Mandatory Minimums for Non-Violent Drug Offenses*, Off. Site of the State of N.J., (Apr. 19, 2021), https://www.nj.gov/governor/news/news/562021/20210419a.shtml.

[542] Isolated Confinement Restriction Act, P.L.2019, c.160; Press Release, Governor Phil Murphy, *Governor Murphy Signs Legislation to Restrict the Use of Isolated Confinement in New Jersey's Correctional Facilities*, Off. Site of the State of N.J., (July. 11, 2019), https://www.nj.gov/governor/news/news/562019/20190711b.shtml.

[543] Press Release, Lt. Governor Tahesha Way, *Acting Governor Oliver Signs Legislation Establishing Juvenile Justice Pilot Program*, Off. Site of the State of N.J., (Aug. 11, 2021), https://www.nj.gov/governor/news/news/562021/20210811a.shtml.

[544] *Acting Governor Oliver Signs Legislation Establishing Juvenile Justice Pilot Program*, Off. Site of the State of N.J., (Aug. 11, 2021), https://www.nj.gov/governor/news/news/562021/20210811a.shtml; see also Lisa Foster, The Price of Justice: Fines, Fees and the Criminalization of Poverty in the United States, University of Miami Race & Social Justice Law Review, Nov. 2020, "Thus, poverty and race combine to create a system where poor people of color are most likely to be assessed monetary sanctions they cannot afford. Indeed, the effect of race and poverty is synergistic."

[545] *Juvenile Justice Commission Announces the Opening of the Essex County Restorative and Transformative Justice Hub*, NJ Office of The Attorney General https://www.njoag.gov/juvenile-justice-commission-announces-the-opening-of-the-essex-county-restorative-and-transformative-justice-hub/.

[546] *Reducing Use of Force by Law Enforcement*, NJ Office of the Attorney General https://www.njoag.gov/force/.

[547] *Reducing Use of Force by Law Enforcement*, NJ Office of the Attorney General https://www.njoag.gov/force/.

[548] Press Release, Governor Phil Murphy, *Governor Murphy Announces Intention to Close the Edna Mahan Correctional Facility for Women*, Off. Site of the State of N.J., Jun. 7, 2021, https://www.nj.gov/governor/news/news/562021/approved/20210607a.shtml.

[549] Mike Deak, *Gov. Phil Murphy announces first phase of NJ women's prison closure has been completed*, My Central Jersey (Nov. 1, 2023), https://www.mycentraljersey.com/story/news/local/new-jersey/2023/11/01/edna-mahan-nj-womens-prison-closure-inmates-transferred/71407407007/.

[550] Press Release, Dan Sperrazza, *NJDOC Announces Next Phase for Construction of New Women's Correctional Facility New, Purpose-Built Correctional Facility for Women to be Strategically Located on Existing NJDOC Property in Chesterfield Township in Burlington County*, NJ.gov (June 13, 2023), https://www.nj.gov/corrections/pdf/PressRelease_PS/240613_SOW_Announcement_New_Womens_Facility.pdf.

[551] *NJDOC Announces Next Phase for Construction of New Women's Correctional Facility New, Purpose-Built Correctional Facility for Women to be Strategically Located on Existing NJDOC Property in Chesterfield Township in Burlington County*, NJ.gov (June 13, 2023), https://www.nj.gov/corrections/pdf/PressRelease_PS/240613_SOW_Announcement_New_Womens_Facility.pdf.

[552] N*JDOC Announces Next Phase for Construction of New Women's Correctional Facility New, Purpose-Built Correctional Facility for Women to be Strategically Located on Existing NJDOC Property in Chesterfield Township in Burlington County*, NJ.gov (June 13, 2023), https://www.nj.gov/corrections/pdf/PressRelease_PS/240613_SOW_Announcement_New_Womens_Facility.pdf.

[553] P.L.2022, c.65.

[554] *N.J. Police Licensure Act Takes Effect*, NJ Office of The Attorney General (Jan. 31, 2024), https://www.njoag.gov/n-j-police-licensure-act-takes-effect/.

[555] New Jersey Office of the Corrections Ombudsperson, *Visits and Phone Calls*, (April, 2024) https://www.nj.gov/correctionsombudsperson/documents/Special%20report%20on%20visits%20and%20phone%20calls_Corrections%20Ombudsperson_Final.pdf; United States Census Bureau, *Week 39 Household Pulse Survey: September 29 – October 11*, census.gov, (October 20, 2021) https://www.census.gov/data/tables/2021/demo/hhp/hhp39.html.

[556] Press Release, Ginger Jackson-Gleich, *Rigging the jury: How each state reduces jury diversity by excluding people with criminal records*, prisonpolicy.org, (Feb 18, 2021), https://www.prisonpolicy.org/reports/juryexclusion.html.

[557] Press Release, Governor Phil Murphy, *Governor Murphy Announces Support for Allowing Formerly Incarcerated Persons to Serve on Juries,* nj.gov, (May 1, 2024), https://www.nj.gov/governor/news/news/562024/20240501f.shtml.

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