Housing profiles to support healthy homes and well-being for vulnerable low-income renters in Trenton, New Jersey.
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The following housing profile highlights key indicators and comparisons to help inform efforts by our community partner, East Trenton Collaborative, to support the well-being of low-income renters in Trenton, NJ. Thanks to support from the Robert Wood Johnson Foundation, the Housing and Community Development Network of NJ (HCDNNJ) and the Ironbound Community Corporation (ICC) have collaborated with Regional Plan Association (RPA) to highlight inequality and affordability challenges for renters. We present this information as a resource for community advocates and local, county, and state government officials to inform policy decisions to ensure healthy homes and well-being for New Jersey’s most vulnerable residents.

Trenton, New Jersey

- Population: 83,412
- Number of households: 27,561
- Median income: $35,402
- Median home value: $95,800
- Rent-burdened households: 59.1%
Demographics

When reflecting on the factors that have shaped a community, it is helpful to start with a demographic snapshot of who lives there. Decisions around zoning and industry, for example, contribute significantly to the type and supply of housing available. Discriminatory practices of the past, such as redlining, have generational impacts on where people live that can been seen today. In New Jersey, the impact of these kinds of policies reduced opportunities for homeownership for Black and Brown New Jerseyans which, in turn, has led to stark differences in wealth accumulation. The NJ Institute for Social Justice estimates the median wealth for white households in NJ to be $322,500 compared to $17,700 for Black households and $26,100 for Latinx households. This wealth disparity impacts where people can live and further limits the communities that low-income households have access to. The information below highlights who lives in Trenton, and how the city compares to other anchor communities and the state overall.

Population Change

Population change can indicate a number of positive qualities in a community. Growth can reflect desirability, quality housing, good schools, and economic prosperity. On the other hand, change can also reflect big challenges. Decline could indicate little access to opportunity, poor performing schools, concerns around public safety, environmental challenges, or limited housing. External shocks can also have broad impacts in a short amount of time. The financial crisis of 2007-2008, for example, led to excessive rates of foreclosures and evictions. Most recently, the COVID-19 pandemic has shifted many trends, including work-from-home policies, which have led to new demands for housing size and local amenities.

From 2000 to 2019, New Jersey’s population grew by 5.5% overall. However, several anchor communities saw declines, including Trenton, which saw its population decline by 2.3%.
Household Type and Family Size

Household type and size data is helpful to understand the housing needs of a community. Large developments with studio and one-bedroom apartments will not meet the needs of local families. Single-family homes may not be accessible or desirable for new graduates who want to live in vibrant, walkable neighborhoods, or for seniors who are looking to downsize. Housing production goals should factor in population change and balance the type of housing necessary to prevent displacement of existing residents while accommodating newcomers who want to live there.

In Trenton, small families and those living alone make up the bulk (about 6%) of households.
Age

As residents age, housing needs change. Younger residents may want smaller units to rent, while households with children may want larger homes with more space. Older residents may seek to downsize or find ways to subsidize their cost of living so they can age in place. People usually need a variety of different housing types throughout their life. Accommodating for changes in the age of a population is an important part of creating inclusive communities.

Since 2000, Trenton has experienced a 4% decline in households with young people, similar to the state’s decline. There has also been a modest loss in its senior population (2.3%), even though the state has had a 4.9% increase.
Race and Segregation

Not everyone gets to choose where they live. Redlining, deed restrictions, and other forms of institutionalized racism have prevented non-white residents from accessing homes in many communities. The legacy of such discriminatory policies is reflected in how integrated or segregated a population is.

Black and Latinx residents make up over 85% of the population in Trenton, compared to about a third of the population statewide. All of our anchor communities are home to a large Black and Latinx population, while statewide 55.4% of the population is white. Since 2010, however, the white population in NJ has declined by over 15% while other racial groups have increased. Should these trends continue, the state may be a minority-majority state by the next census.
Access to inclusive economic opportunity is critical to reducing poverty. Trenton, the state’s capital city, is dominated by Other Services and Public Administration. However, most jobs across all sectors are occupied by people commuting into the city. It is estimated that the unemployment rate in Trenton was 9% as of September, higher than the state’s rate of 5% — and residents still earn far less on average than workers commuting in from elsewhere.²

Where Trenton workers live, by industry

Census Transportation Planning Package, 2012-2016
A number of factors influence the health of a community. Being able to access opportunity, recreation, open space and clean air are as important as being able to afford a home.

Across the state, there are communities that have been forced to take on an unfair share of polluting facilities, which impacts the health of residents who live in these places. In 2020, New Jersey passed the Environmental Justice Law requiring the NJ Department of Environmental Protection to evaluate how polluting facilities would impact low-income communities of color. Overburdened Communities (OBC) already face environmental and public health stressors, and the law is meant to ensure they do not end up with an unfair share of polluting facilities.

Trenton is designated an OBC and is ranked at the 88th percentile nationally for lead paint exposure, and 87th percentile nationally for proximity to traffic pollution.

A bulk (42.3%) of renter households in Trenton do not have access to a personal vehicle, compared to a quarter of renters statewide. There are around 120,000 jobs accessible within a 30-minute commute, but nearly 50% of these jobs are occupied by employees with at least some college education. Only about 25% of these jobs are occupied by those with high school or less education. The city does earn an All Transit score of 7.9/10 from the Center for Neighborhood Technology, and serves as a hub for NJ Transit, SEPTA and Amtrak. However, limited inter-city travel options and a Philadelphia and Manhattan-centric rail network limits the usefulness of existing transit options for those needing to travel elsewhere for work. Given the limited connectivity, less than 11% of commuters actually use transit to get to work.

Access to open space and safe streets are important for encouraging healthy outcomes, through exercise, recreation, and reducing reliance on vehicles. In Trenton, 6% of the land is used for parks and recreation. This provides 28 parks across the city, with 90% of residents living within a 10-minute walk, compared to a national average of 55%. There is room for improving pedestrian and cyclist safety as the city’s Walk Score is 68 and its Bike Score is 56.
A decade after Superstorm Sandy, climate change continues to create challenges for vulnerable communities throughout New Jersey. Fortunately, Trenton’s critical assets such as schools, fire stations, child care facilities, and evacuation shelters, among others, are not at risk of a 100-year flood. However, a small number of vulnerable groups are. Over 27% of Trenton’s residents are below the poverty line, of which 5% (1,161) are in a 100-year flood plain. 5% of seniors (423), youth (1,108) and people with disabilities (554) also reside in the 100-year flood plain.

It is critical that housing development and policies not only encourage more resilient housing, but also work to adapt vulnerable households at risk from the impacts of climate change.
Land use policies impact housing supply, and housing metrics are helpful in understanding how decisions have impacted the built environment. For example, single-family zoning can be used to limit housing options and growth. Multi-family units can provide expanded housing options and, when part of transit-oriented development efforts, give people access to opportunities while reducing reliance on vehicles and improving the environment.

In Trenton, only 38.3% of housing units are multi-family, while 61.7% are single-family units. In contrast, multi-family housing makes up the bulk of housing units in many of the other anchor communities, especially where rentals exceed homeownership.

### Housing Units by Type

**Trenton**

- **Multifamily Units**: 38.3%
- **Single Family Units**: 61.7%

*American Communities Survey, 2015-2019*
Being able to own or rent a home each offers opportunities and challenges. Homeownership provides a vehicle for building wealth, but requires the owner to pay for maintenance and property taxes — of which New Jersey has some of the highest rates in the country. Rental properties allow households to be flexible, but put their housing security at risk if landlords do not provide the required upkeep and services. With recent increases in average home values across the state, homeownership in New Jersey is becoming more and more out of reach for low-to-moderate income residents, while rents have climbed at much higher rates than increases in income.

In Trenton, a majority of units (51%) are renter-occupied. The city also has a higher vacancy rate - nearly 1 in 5 units - compared to the state average. Statewide, renters occupy about a third of housing units. A majority of New Jerseyans are homeowners.
As mentioned before, housing needs can vary by household types. However, if the unit sizes in a community cannot accommodate various household types — due to lack of production, or limited supply and being unaffordable — this could result in dangerous scenarios such as overcrowding or illegal conversions leading to unsafe housing conditions.

In Trenton, there is a mix of rental units that are three bedrooms or smaller units. Larger families, and even some small families needing more space may find it difficult to find appropriate sized rental units, since the bulk of larger housing units are for homeownership.
Housing production illustrates how demand and land use policies are realized in a given community. Development in Trenton over the last decade has been sporadic, but dominated by higher-density projects with five or more units. New building permits peaked in 2016 and were on the rise again prior to the pandemic.

Subsidized housing helps to offset housing costs and is a critical support system for many low-to-moderate income households. A comprehensive understanding of the types and source of housing subsidy available in a community, and expiration dates on existing affordable units, can help us better understand the demand and need for funding and producing affordable units. The data below represents only the federal portion of subsidized units. Effort should be made to provide accessible open data on local subsidy and other metrics to help localities get a deeper understanding of the affordable housing stock.

As illustrated above, over 30% of rental units in Trenton have some sort of federal subsidy. This is similar to several other anchor communities and twice the statewide rate of 14%. The share of public housing is also critical, as it is often one of the only sources of permanently affordable housing. Continued underfunding of capital and operating expenses for public housing authorities puts tenants at risk for a number of health issues and housing insecurity.
Code enforcement brings up a host of housing equity issues. Older housing typically requires more upkeep and is less efficient than new housing. New Jersey’s Lead Safe Certification is a good first step to safeguard tenants. It will require lead-paint inspections for all rental properties built before 1978 when tenants turnover or every three years. Better and more consistent code enforcement data would also help officials and advocates hold landlords accountable for tenant health and safety. Creating a statewide hotline to enable tenants to report on violations can help build a comprehensive understanding of common issues and bad actors. Instituting a proactive rental inspection program could also help to address issues before tenants face serious consequences.

In Trenton, over three in four units of housing were built before 1960, and there has been very limited development since the 1970s. Ownership of rental housing has changed over time to be dominated in some markets by institutional investors. For residents, there is concern that such institutional investments could be a precursor to renovations and increased rents. Since 2017, 44% of home sales in Trenton have gone to LLCs, which own 22% of the housing stock as of 2021. Having more clarity on property ownership could help better assess risks and inform policy solutions to prevent affordable units from falling into disrepair or being lost.
Housing Units by Year Built

Trenton

- Built 2010 or later: 755 (2.2%)
- Built 2000 to 2009: 799 (2.3%)
- Built 1990 to 1999: 685 (2%)
- Built 1980 to 1989: 989 (2.9%)
- Built 1970 to 1979: 1150 (3.9%)
- Built 1960 to 1969: 2661 (7.7%)
- Built 1950 to 1959: 3238 (9.3%)
- Built 1940 to 1949: 3175 (9.2%)

Total: 20,985 (60.4%)

American Communities Survey 2015-2019
Understanding the socio-economic characteristics of a community is necessary to gauge housing needs. The gap in income and challenges with housing affordability highlight residents at risk of displacement without the proper protections in place.

In Trenton, the median household income is $35,492 compared to $82,545 for the state. It is important to note that Black residents in Trenton have the lowest median income when compared to residents of other races. Statewide, Black residents have the lowest median income as well, earning $41,215 less than white residents and almost $70,000 less than Asian residents, who have the highest median income statewide.

Income inequality is also highlighted in the gaps between renters and homeowners. Median income for homeowners in Trenton is $63,501, more than double that of renters ($24,637). This gap can be seen across all of the anchor communities. Statewide, median income for renters is $48,156, less than half that of owners ($108,325). The pandemic has also made worse an existing racial wealth gap between white and non-white households. There has been a surge in home values, creating more wealth for some homeowners and more insecurity for renters - widening the racial wealth gap now estimated to be over $300,000. This further highlights the need to focus on improving security for low-income renters.
Inclusive prosperity is important to help move people out of poverty and prevent displacement. In every anchor community, median income for workers is greater than the median incomes for residents. In Trenton, there is a nearly $69,000 income gap between residents and workers in the city. This highlights the challenges residents have in competing for higher-earning local jobs. This also raises concerns that as efforts to improve a range of factors — housing, schools, open space, culture, transit, public safety, etc. — move forward, existing residents may be unable to access new amenities and further risk getting displaced as workers with more means are encouraged to move in.
A household that spends more than 30% of its income on housing is considered cost burdened. Those that spend 50% or more are considered severely cost burdened. Pandemic-related trends, recent inflation, and supply chain issues have given many businesses, including real estate, a reason to increase their prices. Median home values in the state were around $300,000 in April 2019. In April 2022, median home values were over $430,000. And a recent survey from rent.com found that between August 2021 and August 2022, rents have increased an average of over 30%. For residents already dealing with housing cost burden, these changes exacerbate housing insecurity and put them at risk of displacement through evictions or foreclosure.

In Trenton, the median rent is **$1,026 per month**. Over the last 20 years, **housing costs have increased over 16% while income has decreased over 21%**, adjusted for inflation. Statewide, costs have risen over 20%, with income only increasing 2.7%. This creates more housing insecurity for low-income renters, who may be forced into unsafe situations — overcrowded housing, unregulated illegal units, or the shelter system. In the worst situations, this escalating crisis will push more people into homelessness.

The COVID-19 pandemic has put enormous pressure on renters at a time when safe and healthy housing has never been so important. Some relief has come from the US Treasury Department, which has allocated over $45 billion in Emergency Rental Assistance (ERA) nationwide. However, getting the funds disbursed to those who need it most has not been easy. As of March 2022, Mercer County has received $24.5 million dollars in ERA funding, and dispersed 41% of it to over 1,500 households (NLIHC 2022).
Statewide, about half of all renters are cost burdened. However, across all anchor communities, a much larger share of households are cost burdened, including .91% of renters in Trenton.

**Percent of Rent-Burdened Households**

<table>
<thead>
<tr>
<th>Community</th>
<th>Burdened</th>
<th>Severely Burdened</th>
</tr>
</thead>
<tbody>
<tr>
<td>New Jersey</td>
<td>50.1%</td>
<td></td>
</tr>
<tr>
<td>Atlantic City</td>
<td>57.4%</td>
<td></td>
</tr>
<tr>
<td>Camden</td>
<td>58.3%</td>
<td></td>
</tr>
<tr>
<td>New Brunswick</td>
<td>65.4%</td>
<td></td>
</tr>
<tr>
<td>Newark</td>
<td>58%</td>
<td></td>
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<tr>
<td>Paterson</td>
<td>62.3%</td>
<td></td>
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<tr>
<td>Perth Amboy</td>
<td>56.5%</td>
<td></td>
</tr>
<tr>
<td>Trenton</td>
<td>59.1%</td>
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</tbody>
</table>

**Source:** HUD Comprehensive Housing Affordability Strategy 2018

**Trenton Renters**

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<table>
<thead>
<tr>
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<tbody>
<tr>
<td>Renter Median Income</td>
<td>$24,637</td>
</tr>
<tr>
<td>Median income of all households</td>
<td>$35,402</td>
</tr>
<tr>
<td>Median gross rent</td>
<td>$1,026/mo.</td>
</tr>
</tbody>
</table>

**Source:** ACS 2015-2019

**Housing Wages in Mercer County**

<table>
<thead>
<tr>
<th></th>
<th>Hourly</th>
<th>Annual</th>
</tr>
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<tbody>
<tr>
<td>Income needed to afford a 1-bedroom</td>
<td>$23.58</td>
<td>$49,040</td>
</tr>
<tr>
<td>Income needed to afford a 2-bedroom</td>
<td>$31.02</td>
<td>$64,520</td>
</tr>
<tr>
<td>Income needed to afford a 3-bedroom</td>
<td>$38.35</td>
<td>$79,760</td>
</tr>
<tr>
<td>Income needed to afford a 4-bedroom</td>
<td>$42.06</td>
<td>$87,480</td>
</tr>
</tbody>
</table>

**Source:** National Low Income Housing Coalition

**Area Median Family Income for a 4-Person Household in Mercer County**

<table>
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<tr>
<th>Income</th>
<th>Affordable Monthly Housing Cost</th>
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**Area Median Family Income for a 4-Person Household in Mercer County**

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<tr>
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<th>Affordable Monthly Housing Cost</th>
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</table>
Looking holistically at the range of issues impacting renters — incomes, housing costs, types of housing, subsidy, etc. — helps advocates and policy makers better understand what is missing and inform policy and development decisions to address the gap. Understanding unique characteristics of vulnerable renters can help develop targeted approaches to ensure safe and affordable housing for all.

The table above shows 4-person household needs by income group. In Trenton, extremely low-income renters would be unable to afford the median rent ($1,026). Over 59% of renter households are cost burdened in Trenton. Of these, **3,730 renter households (37%)** spend more than thirty percent of income on housing, while **6,340 renter households (63%)** spend more than half of their income on housing.

Households making less than 30% AMI in Trenton tend to be cost burdened, with the largest share of severely cost burdened households making under 30% of AMI. This speaks to the need to preserve and create more deeply affordable housing.
The stress falls heavily on Asian or Pacific Islander, Black, and Latinx households, as over a third of renters in each of these groups are severely cost burdened.

Moreover, of households in Trenton with a member who has disabilities, over 60% live in inadequate housing.10

In Trenton, despite the tremendous need for deeply affordable housing, only about a quarter of rental units are affordable for households making under 30% AMFI, while the bulk of rental units are available for those making between 30% - 80% AFMI.
In order to begin addressing housing inequality, a multi-pronged approach must be taken across the state. Funding for more affordable housing, especially in exclusive communities, is critical, as are programs to promote community-based wealth building. It needs to be easier to get families into affordable homes, along with support programs to keep them housed. Institutional investment needs to be transparent and accountable to protect tenants from displacement, and tenants need to be able to report code violations without fear of landlord reprisal. Racial discrimination, in all its forms, must be stopped. By working comprehensively to address these challenges, protect tenants, and create new housing, New Jersey can support more integrated communities where everyone has a place to call home and thrive.
Acknowledgements

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END NOTES

1. All data from US Census 2019 ACS 5-Year Estimates
2. New Jersey Department of Labor and Workforce Development: Unemployment Rates and Labor Force Estimates, September 2022
3. EPA’s Environmental Justice Screening and Mapping Tool (EJScreen)
5. AllTransit Performance Score. Center for Neighborhood Technology
7. Walkscore. Trust for Public Land
8. NJFloodMapper. Created by: Rutgers’ Grant F. Walton Center for Remote Sensing and Spatial Analysis (CRSSA), Edward J Bloustein School for Public Policy and Planning – Environmental Analysis and Communications Group, New Jersey Agricultural Experiment Station – Office of Research Analytics, Rutgers Climate Institute and the Jacques Cousteau National Estuarine Research Reserve (JC NERR), and in collaboration with the NOAA Office for Coastal Management (OCM)
9. New Jersey Institute for Social Justice
10. Inadequate Housing is an index capturing several problems including housing quality, overcrowding, cost-burden, etc.