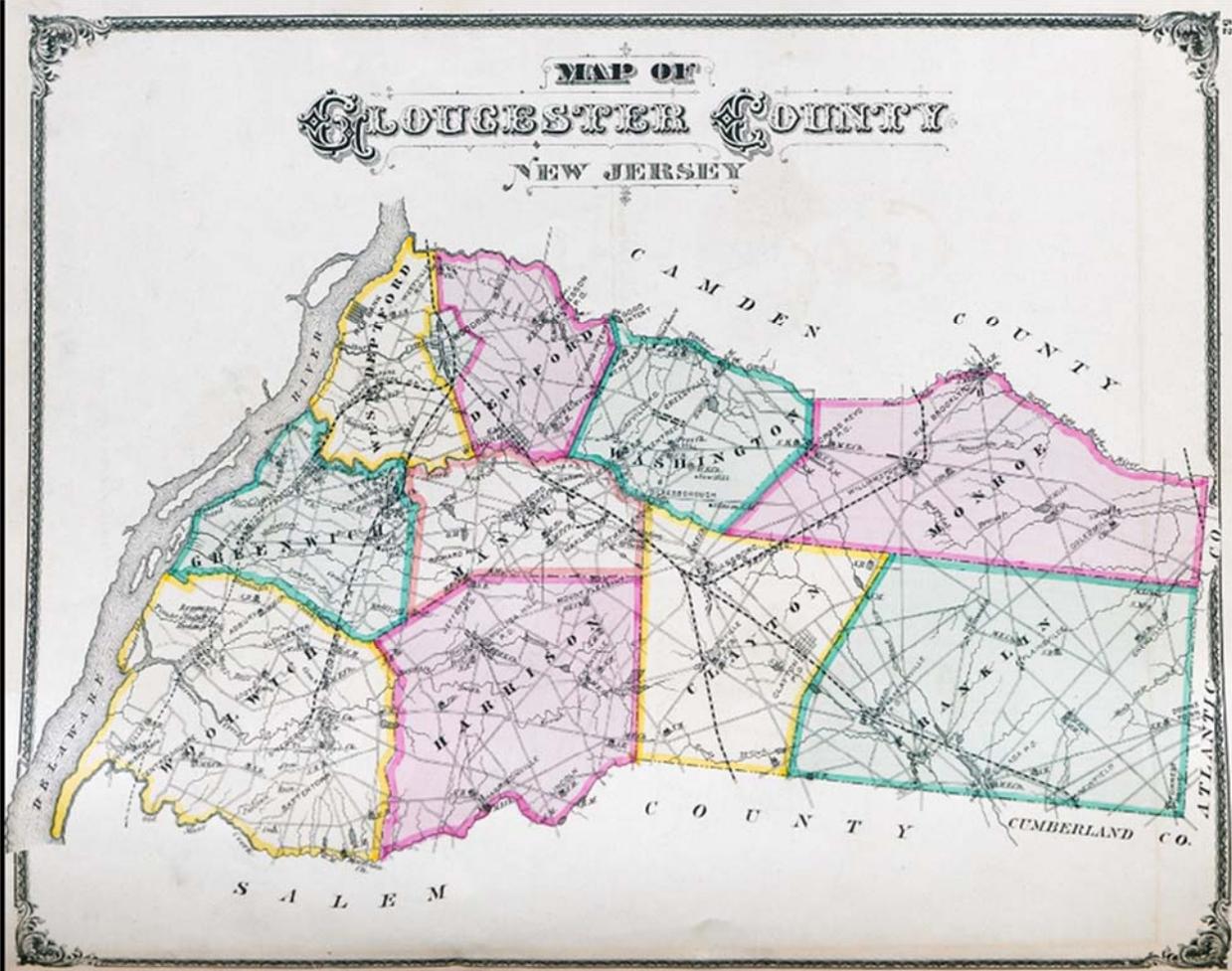


Gloucester County: Social Determinants- Population Demographic Maps 2015



WHAT ARE SOCIAL DETERMINANTS OF HEALTH?

“THE SOCIAL DETERMINANTS OF HEALTH ARE THE CONDITIONS IN WHICH PEOPLE ARE BORN, GROW, LIVE, WORK AND AGE. THESE CIRCUMSTANCES ARE SHAPED BY THE DISTRIBUTION OF MONEY, POWER AND RESOURCES AT GLOBAL, NATIONAL AND LOCAL LEVELS.” WORLD HEALTH ORGANIZATION

http://www.who.int/social_determinants/thecommission/finalreport/key_concepts/en/

THIS IS PART OF A GROUP OF MAPS REPRESENTING ONE OF THE NINE EMA COUNTIES DEVELOPED FOR THE PHILADELPHIA HIV INTEGRATED PLANNING COUNCIL

Office of HIV Planning 2017

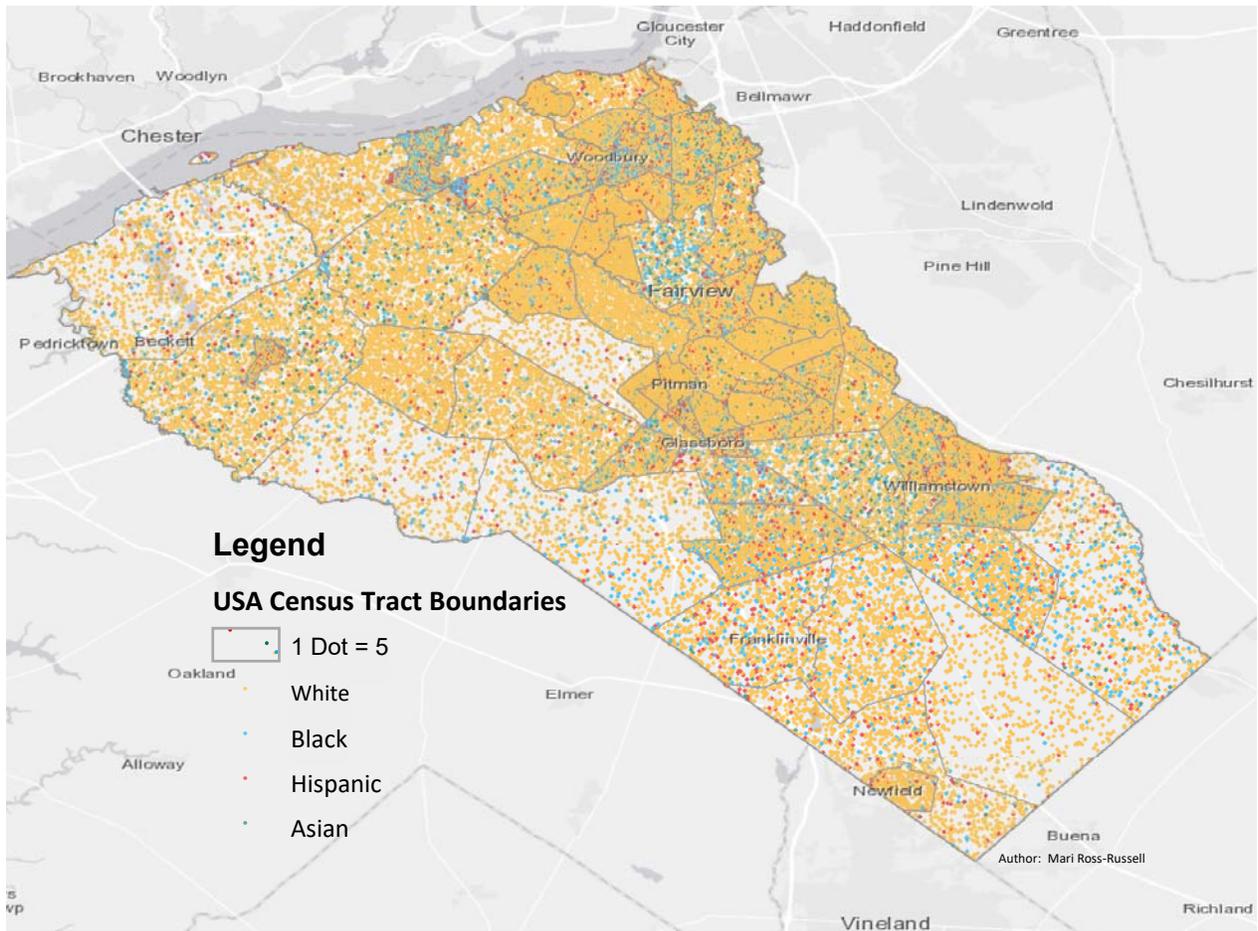
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Figure 1. Racial and Ethnic Composition of Gloucester County, 2015 (ACS 5yr S1701)



Census tracts are population density based, the larger the population the smaller the geographic area. Generally, the population within a census tract is from 2,500 to 8,000. Based on the United States Census Bureau census tracts are defined as small, relatively permanent statistical subdivisions of a county. Uniquely numbered in each county with a numeric code and have on average about 4,000 inhabitants. The map above is broken out by census tracts which are outlined in grey. Figure 1. represents a dot density map of the racial and ethnic population distribution by census tract. Each dot is equal to five individuals. The dots shown in yellow denote the White population, the blue or turquoise colored dots are for the Black population, red dots represent the Hispanic population and the green dots are for the Asian population. Native American and Alaska Natives have not been included in this map because their representative population is relatively small as compared to the other racial and ethnic groups and would be lost in this format. Native American and Alaska Natives are shown in Figure 14. on page 19. The figure was generated using ArcMap 10.5.1 and the data was from the five-year American Community Survey estimates in subject table S1701. If the total number within a cell/tract was too small to generate an estimate and margin of error columns indicates that data for this geographic area cannot be displayed because the number of sample cases is too small "0" may have been substituted to render the database readable by ArcMap.

Figure 2. Percentage of White Alone Population who Reside in Gloucester County by Census Tract, 2015 (ACS 5yr S1701)

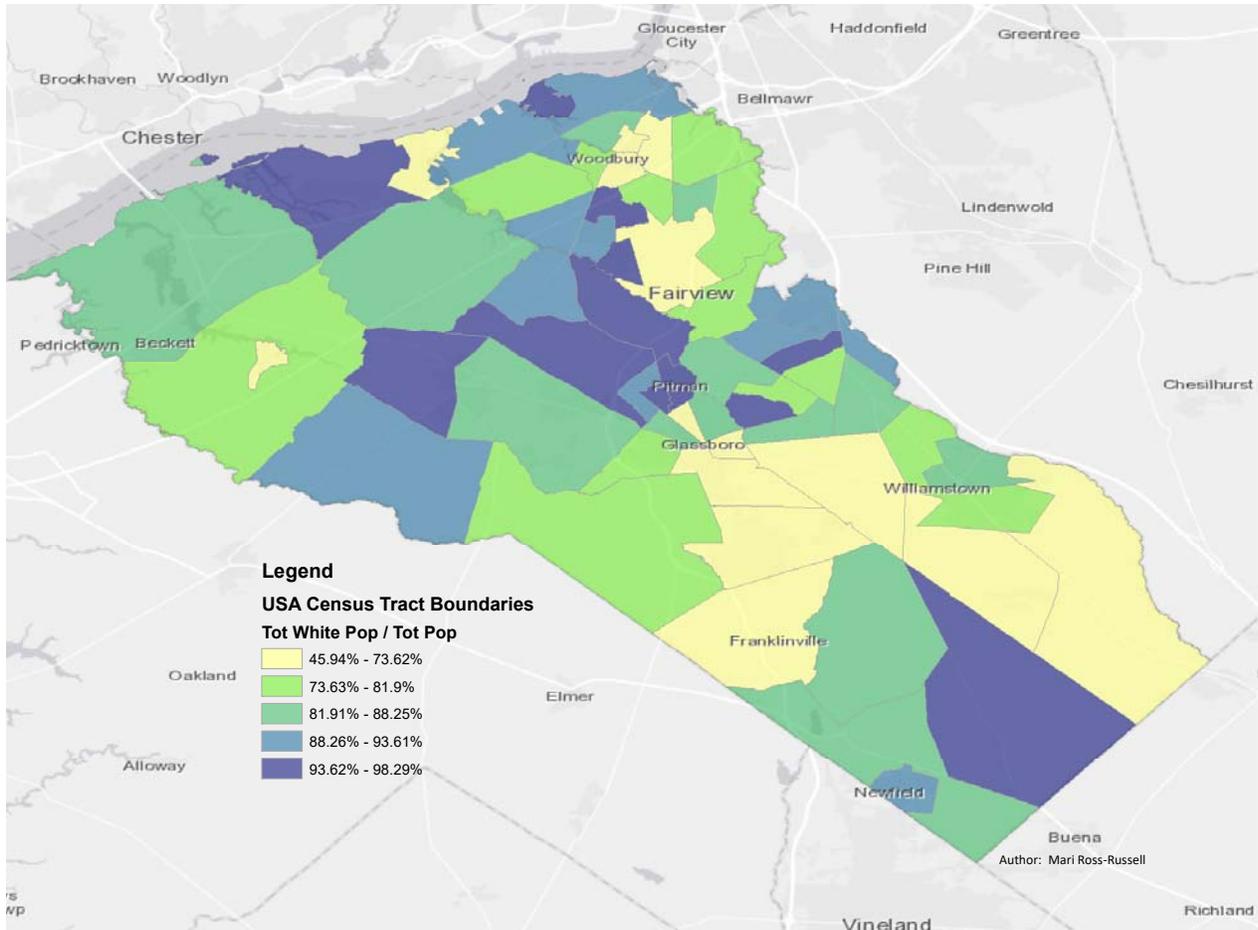


Figure 2. demonstrates the estimated total White population residing in Gloucester County at year end in 2015. The percentage was obtained by dividing the White population by the total estimated population. The colors start with yellow the lowest percentage (lightest color) and progress through green and then on to blue (the darkest color) which represents the highest percentage. The five groupings are quintile based, meaning that the total number of census tracts are equally divided among the groups, there were a total of 63 census tracts in Gloucester County and each group has either 12 or 13 tracts. The lowest white population percentage is 45.94% to 73.62%, and 93.62% to 98.29% as the highest percentage grouping. The figure was generated using ArcMap 10.5.1 and the data was from the five-year American Community Survey estimates in table S1701.

Figure 3. Percentage of the White Population alone, who reside in Gloucester County at or below Federal Poverty Level by Census Tract, 2015 (ACS 5yr S1701)

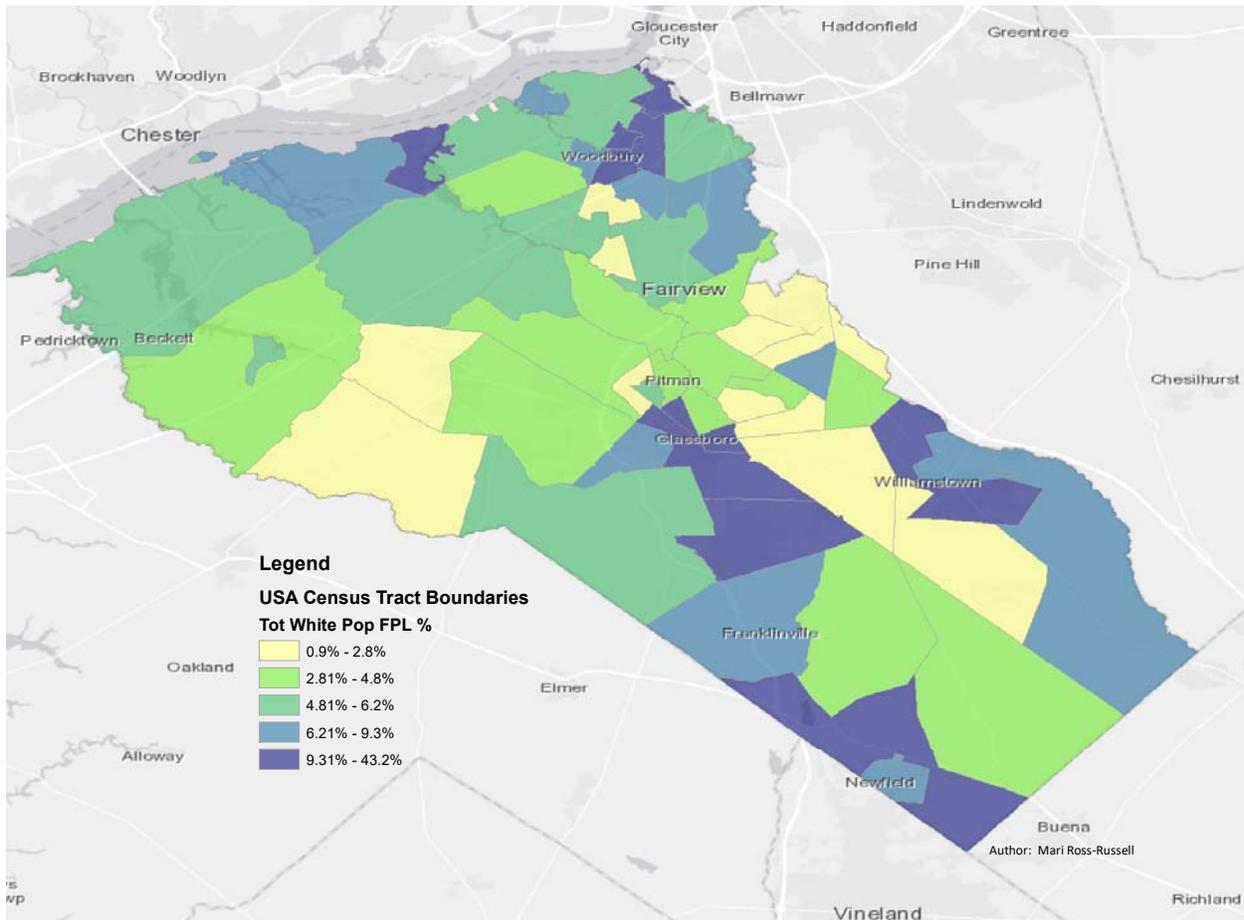
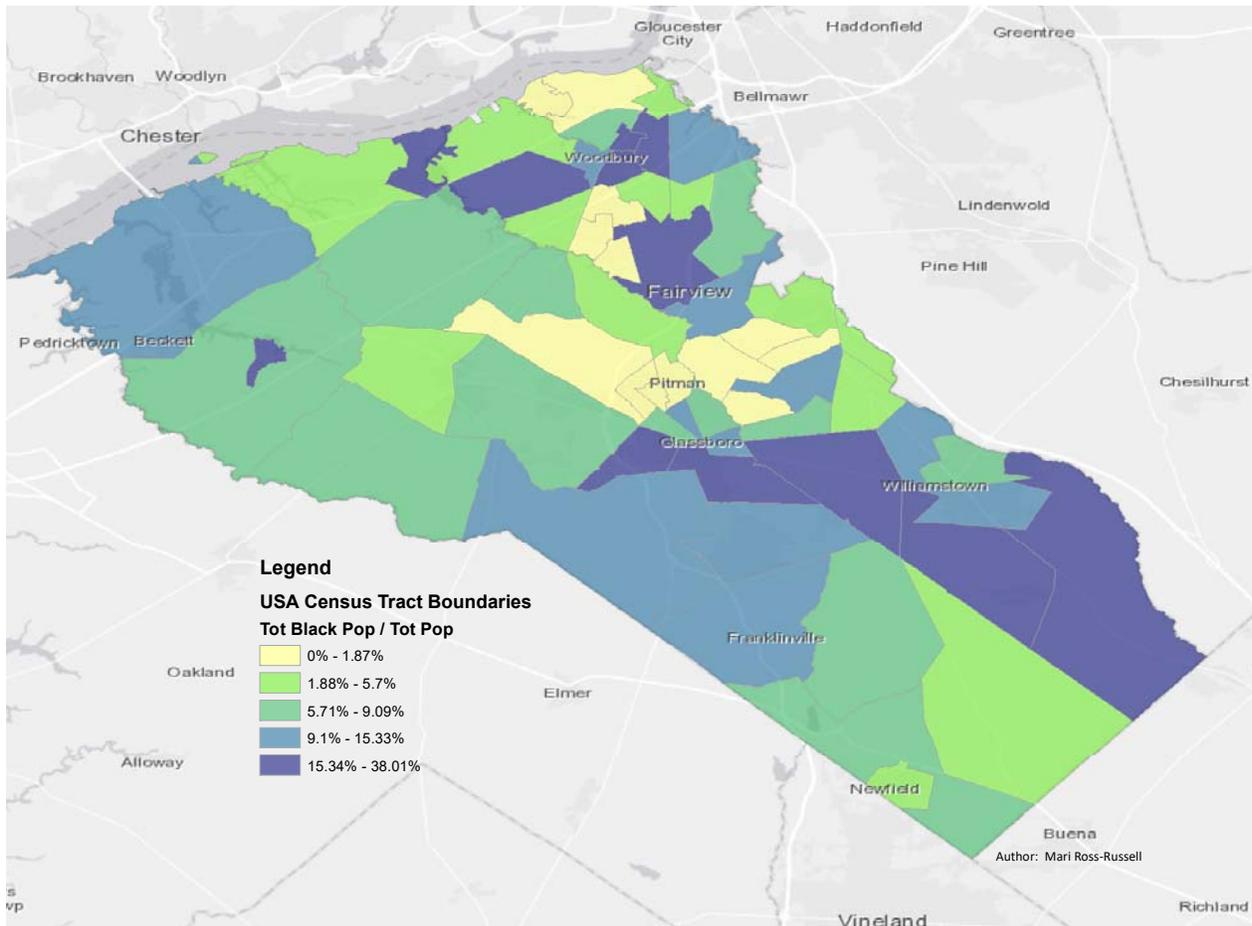


Figure 3. illustrates the estimated total White population residing in Gloucester County within the total population at year end in 2015 at or below the federal poverty level (FPL). Census tracts are population density based, the larger the population the smaller the geographic area. Generally, the population within a census tract is from 2,500 to 8,000. The map above is broken out by census tracts which are outlined in grey. The colors shown start with yellow the lowest percentage (lightest color) and progresses through green and then on to blue (the darkest color) which represents the highest percentage. The lowest white population percentage grouping at or below FPL is 0.9% to 2.8% and 9.31% to 43.2% as the highest percentage grouping. The five groupings are quintile based, meaning that the total number of census tracts are equally divided among the groups, by way of example, there are a total of 63 census tracts in Gloucester county and each group would have 12 or 13 tracts. The figure was generated using ArcMap 10.5.1 and the data was from the five-year American Community Survey estimates in table S1701.

Figure 4. Percentage of Black Population Alone who reside in Gloucester County, 2015 (ACS 5yr S1701)



The five groupings are quintile based, meaning that the total number of census tracts are equally divided among the groups, there are a total of 63 census tracts in Gloucester county and each group would have 12 or 13 tracts. Figure 4. shows the estimated total Black population residing in Gloucester County by census tract as of the end of 2015. The percentage was obtained by dividing the estimated Black population by the total estimated population. The colors start at yellow, the lowest percentage, with 0% to 1.87%. The highest percentage grouping shown in the darkest color and is 15.34% - 38.01%.

The map in the figure was generated using ArcMap 10.5.1 and the data was from the five-year American Community Survey estimates in table S1701. Census tracts are population density based, the larger the population the smaller the geographic area. Generally, the population within a census tract is from 2,500 to 8,000. The map above is broken out by census tracts which are outlined in grey.

Figure 5. Percentage of Black Population Alone who Reside in Gloucester County at or Below 100% Federal Poverty Level, 2015 (ACS 5yr S1701)

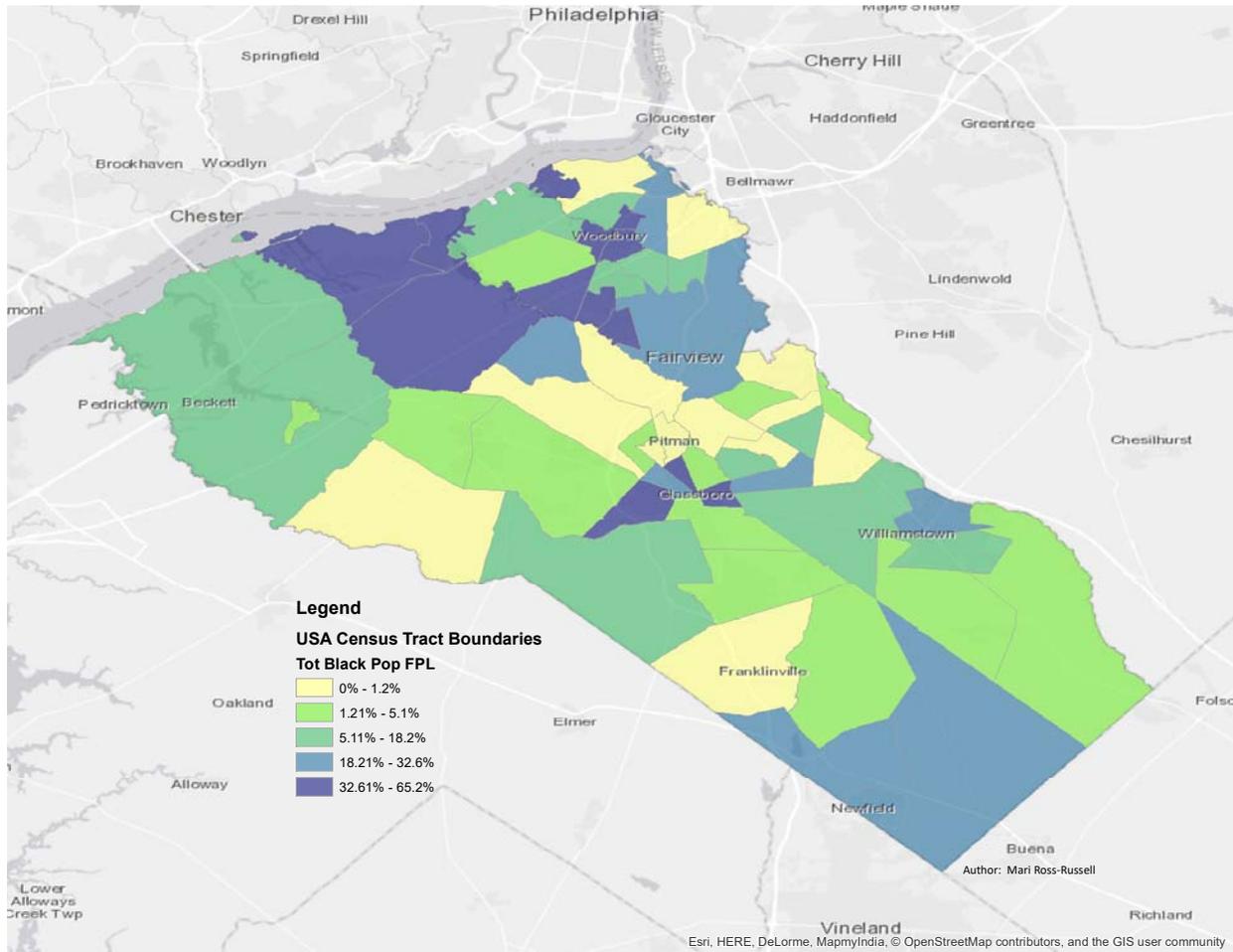
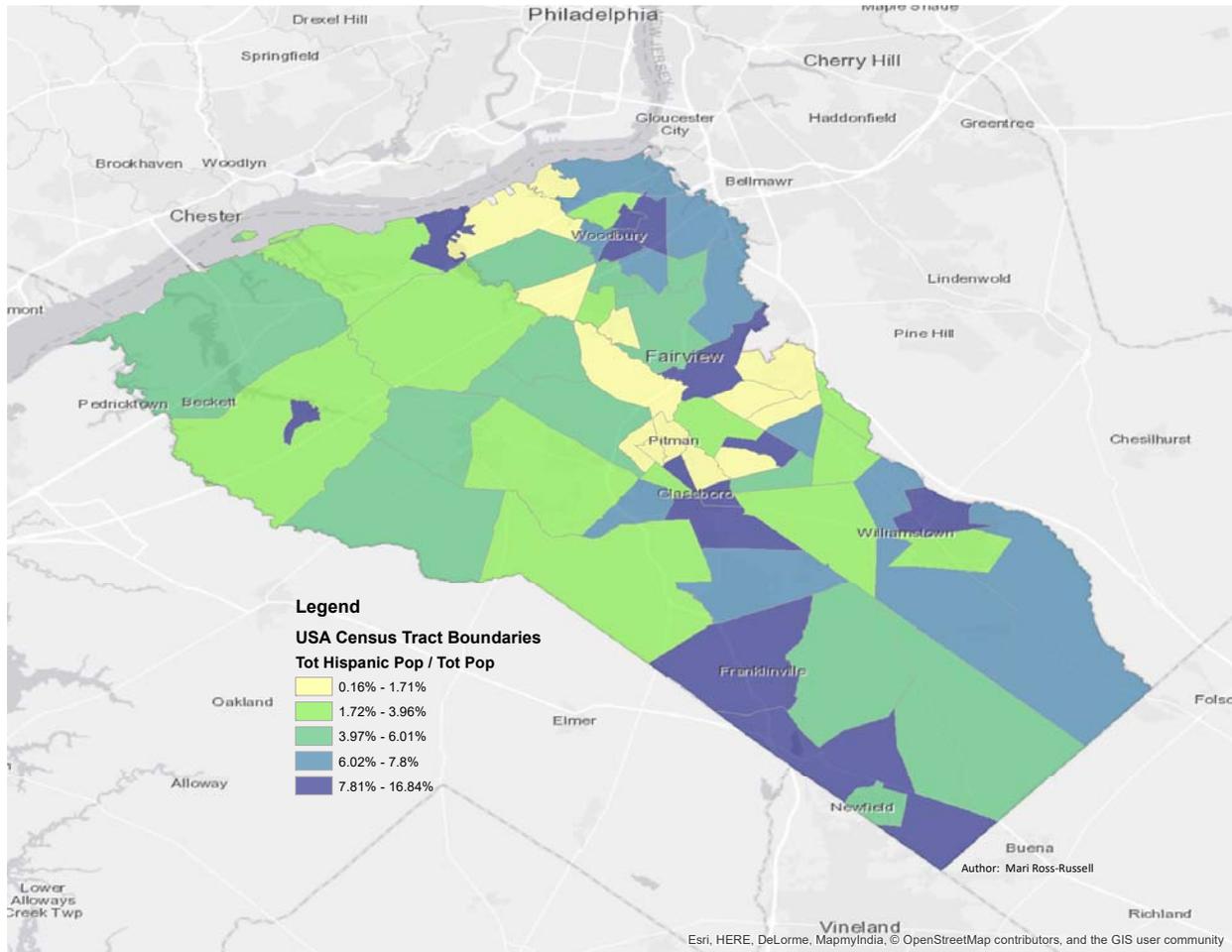


Figure 5. illustrates the estimated total Black population living in Gloucester County within the total population at or below the federal poverty level (FPL) at year end in 2015. The colors start with yellow the lowest percentage (lightest color) and progresses through green and then on to blue (the darkest color) which represents the highest percentage. In the map shown above the yellow tracts equal 0% - 1.2%. The next smallest Black population percentage at or below FPL is 1.21% to 5.1%, with 5.11% to 18.2% third, 18.21% to 32.6% and finally 32.61% to 65.2% as the highest percentage grouping.

The five groupings are quintile based, meaning that the total number of census tracts are equally divided among the groups, by way of example, there are a total of 63 census tracts in Gloucester county and each group would have 12 or 13 tracts. The figure was generated using ArcMap 10.5.1 and the data was from the five-year American Community Survey estimates in table S1701.

Figure 6. Percentage of the Hispanic Population Residing in Gloucester County by Census Tract, 2015 (ACS S1701)



The information shown in Figure 6. illustrates the estimated total of the Hispanic population who lived in Gloucester County at year end 2015. The percentage was obtained by dividing the Hispanic population by the total estimated population. The groups start with yellow representing the lowest percentage (lightest color) and progresses through green and then on to blue (the darkest color) which represents the highest percentage. The five groupings are quintile based, meaning that the total number of census tracts are equally distributed among the 63 census tracts in Gloucester County. The lowest Hispanic population group shown is 0.16% to 1.71%, with 1.72% to 3.96% second, 3.97% to 6.01% third, followed by 6.02% to 7.8% and 7.81% to 16.84% as the highest percentage grouping.

The map in the figure was generated using ArcMap 10.5.1 and the data was taken from the five-year American Community Survey estimates in table S1701.

Figure 7. Percentage of the Hispanic Population Residing in Gloucester County at or Below 100% Federal Poverty Level by Census Tract, 2015 (ACS S1701)

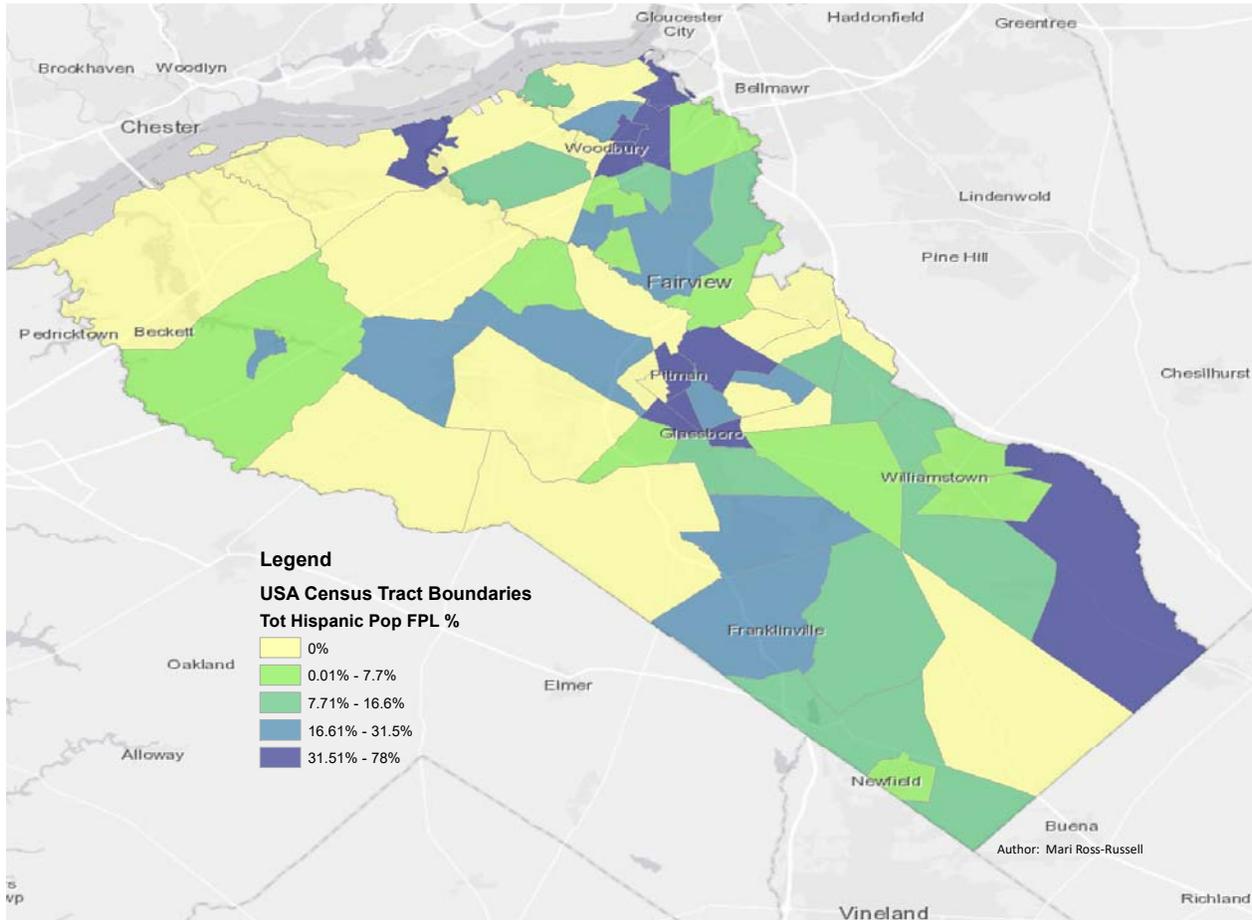
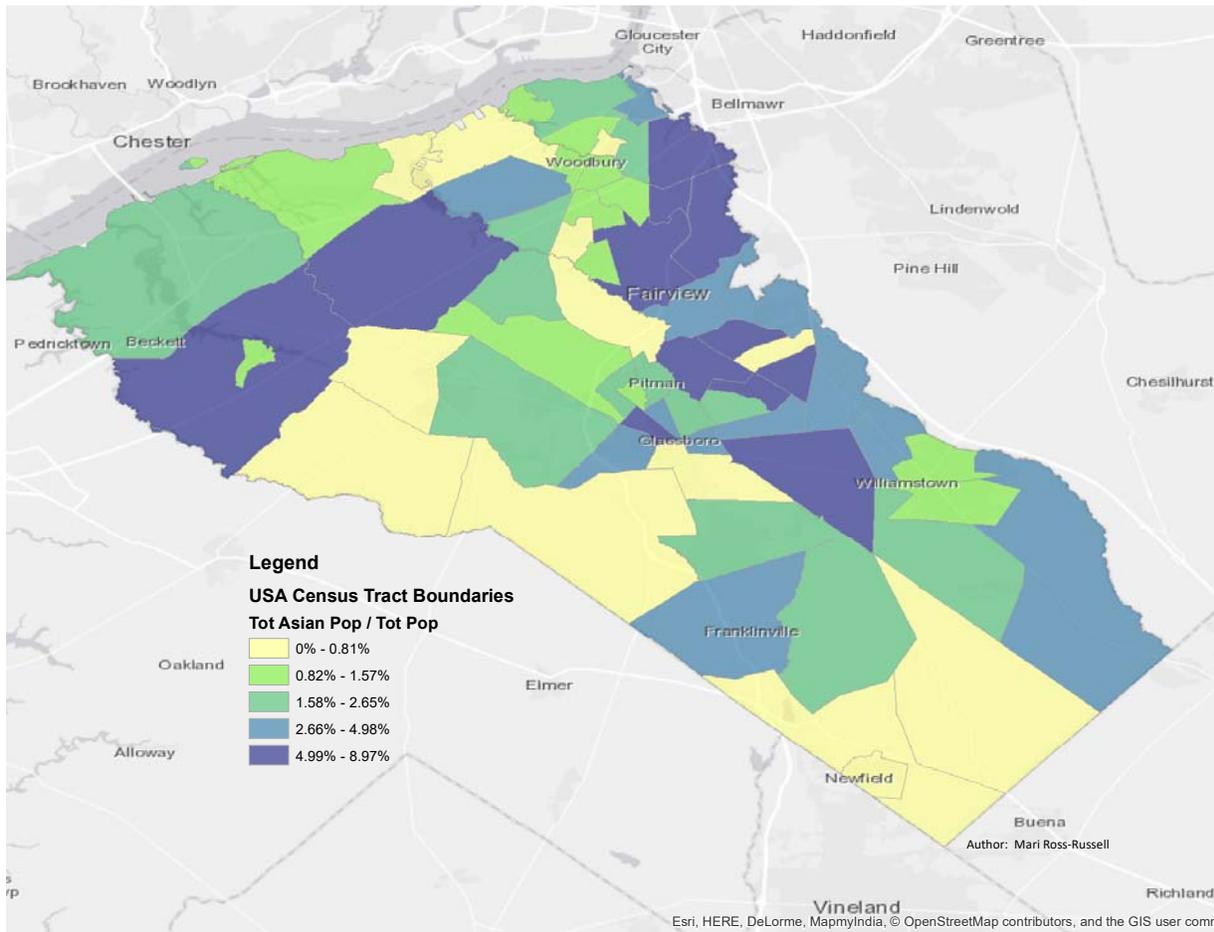


Figure 7. provides the estimated total Hispanic population residing in Gloucester County within the total population by census tract at the end of year, 2015, at or below the federal poverty level (FPL). The five groupings are quintile based so that the 63 census tracts are divided equally among the groups shown. The smallest or lowest percentage (lightest color) starts with yellow at 0%. The next lowest population percentage for Hispanic at or below FPL is 0.01% to 7.7%, with 7.71% to 16.6% following, 16.61% to 31.5% and 31.51 to 78%, fourth and fifth respectively.

Census tracts are population density based, the larger the population the smaller the geographic area. Generally, the population within a census tract is from 2,500 to 8,000. The map above is broken out by census tracts which are outlined in grey.

The figure was generated using ArcMap 10.5.1 and the data was from the five-year American Community Survey estimates in subject table S1701.

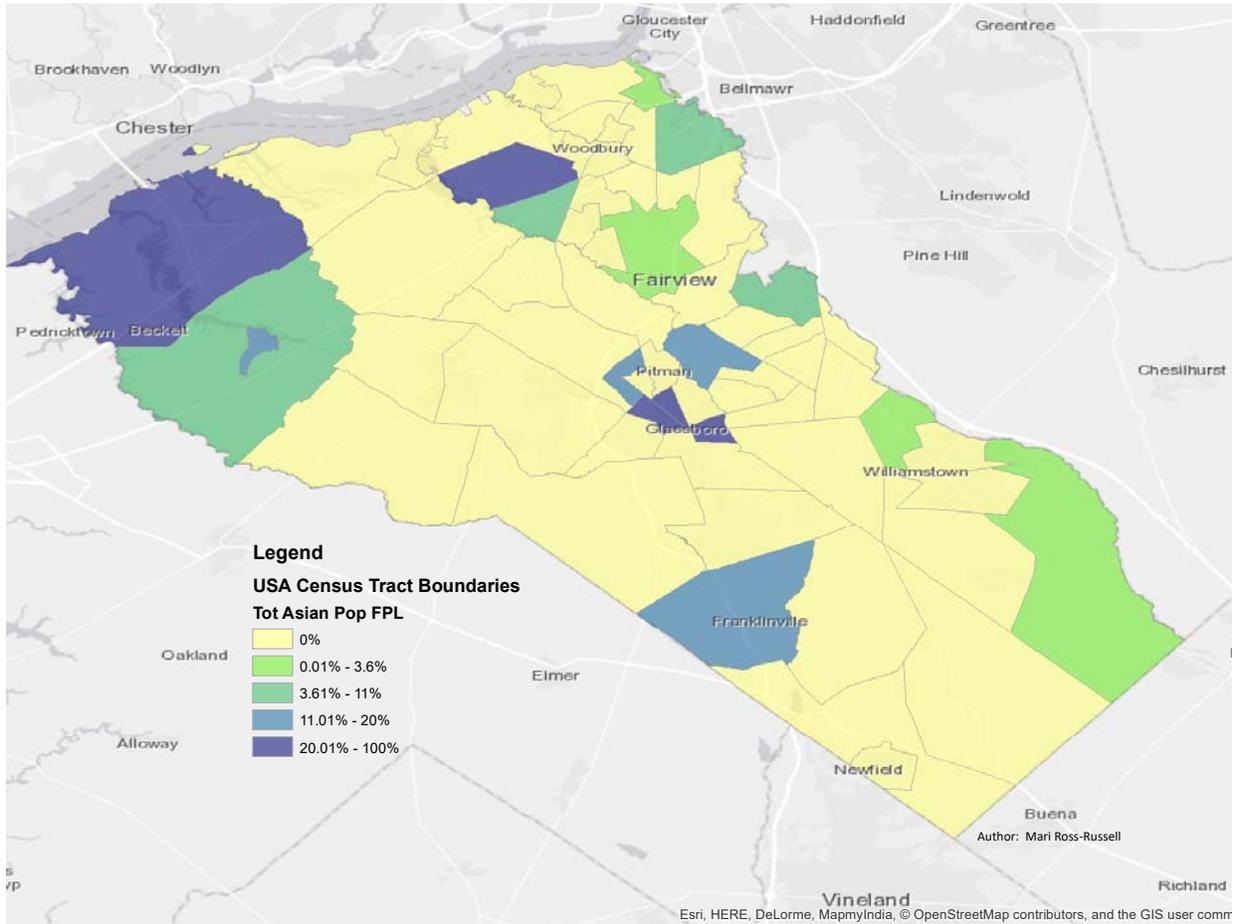
Figure 8. Percentage of the Asian Population Alone Residing in Gloucester County by Census Tract, 2015 (ACS S1701)



The Asian population is widely dispersed throughout Gloucester County with only a few census tracts with 0 Asian population estimates as demonstrated in Figure 8. The smallest group based on a five-category estimated population breakout is 0% to 0.81%. This is followed by 0.82% to 1.57%, next is 1.58% to 2.65%. The fourth category is 2.66% to 4.98% of the total population within Gloucester County. The last group represents 4.99% to 8.97% of the total estimated population within a census tract as of the end of 2015.

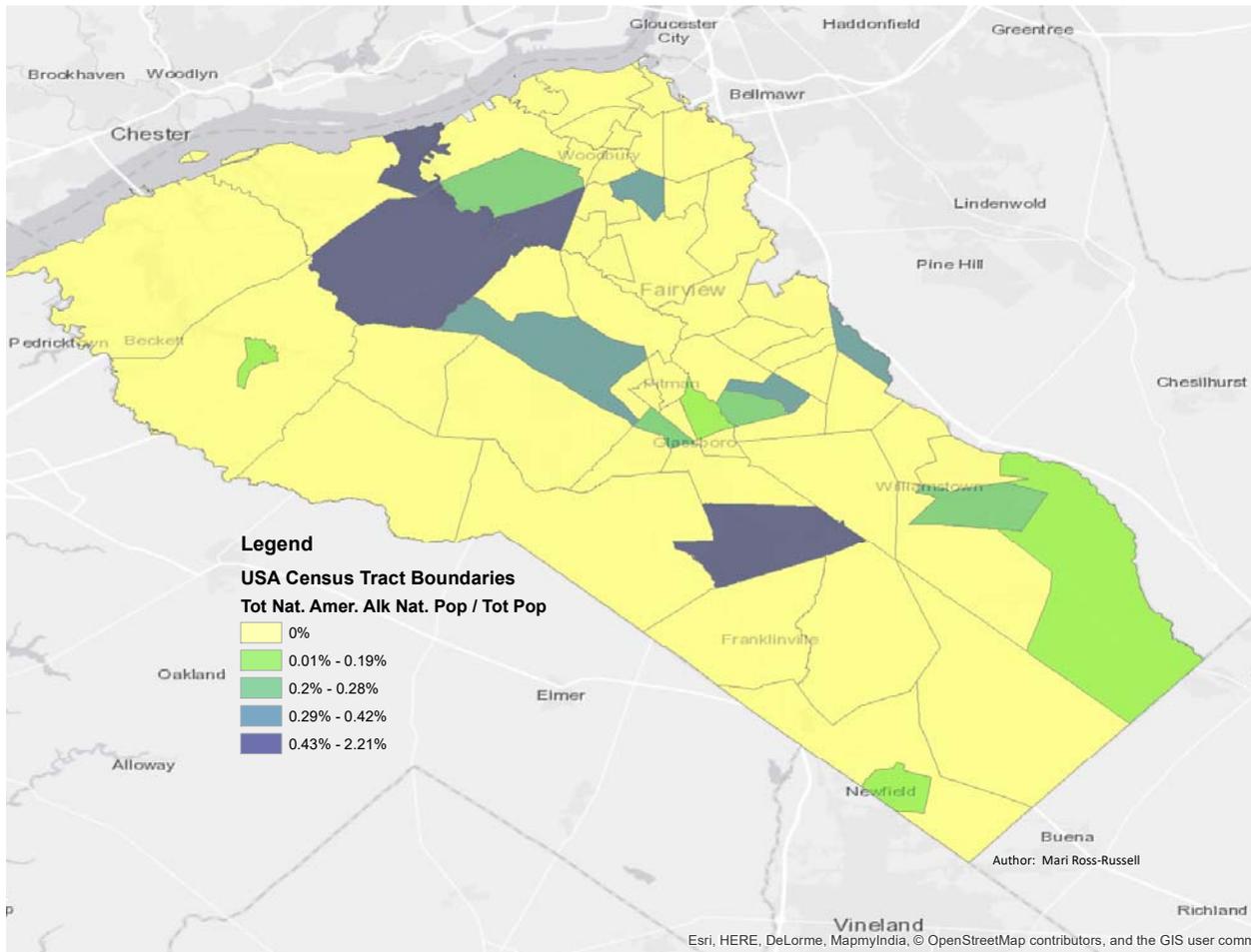
The five groupings are quintile based, meaning that the total number of census tracts are equally divided among the groups, there are a total of 63 census tracts in Gloucester county and each group would have 12 or 13 tracts. Census tracts are population density based. The greater the population density or the more people living in an area the smaller the geographic area or census tract shown. Generally, the population within a census tract is from 2,500 to 8,000. The map above is broken out by census tracts which are outlined in grey. The map in the figure was generated using ArcMap 10.5.1 and the data was from the five-year American Community Survey estimates in table S1701.

Figure 9. Percentage of the Asian Alone Population Residing in Gloucester County at or Below 100% Federal Poverty Level by Census Tract, 2015 (ACS S1701)



Of the 63 census tracts in Gloucester County, 16 or 25% are estimated to have an Asian Population living at or below the federal poverty level (FPL). This has resulted in several census tracts with a 0% as evidenced by the yellow or light-colored tracts shown above in Figure 9. at the end of 2015. The four remaining percentage groupings are as follows: .01 to 3.6%, 3.61% to 11%, 11.01% to 20% and 20.01% to 100%. It should be noted that if there are only 5 individuals that fall within a racial or ethnic group and all 5 are at or below FPL then the census tract will be 100% for that racial or ethnic population. The five groupings are quintile based. The map in the figure was generated using ArcMap 10.5.1 and the data was from the five-year American Community Survey estimates in table S1701.

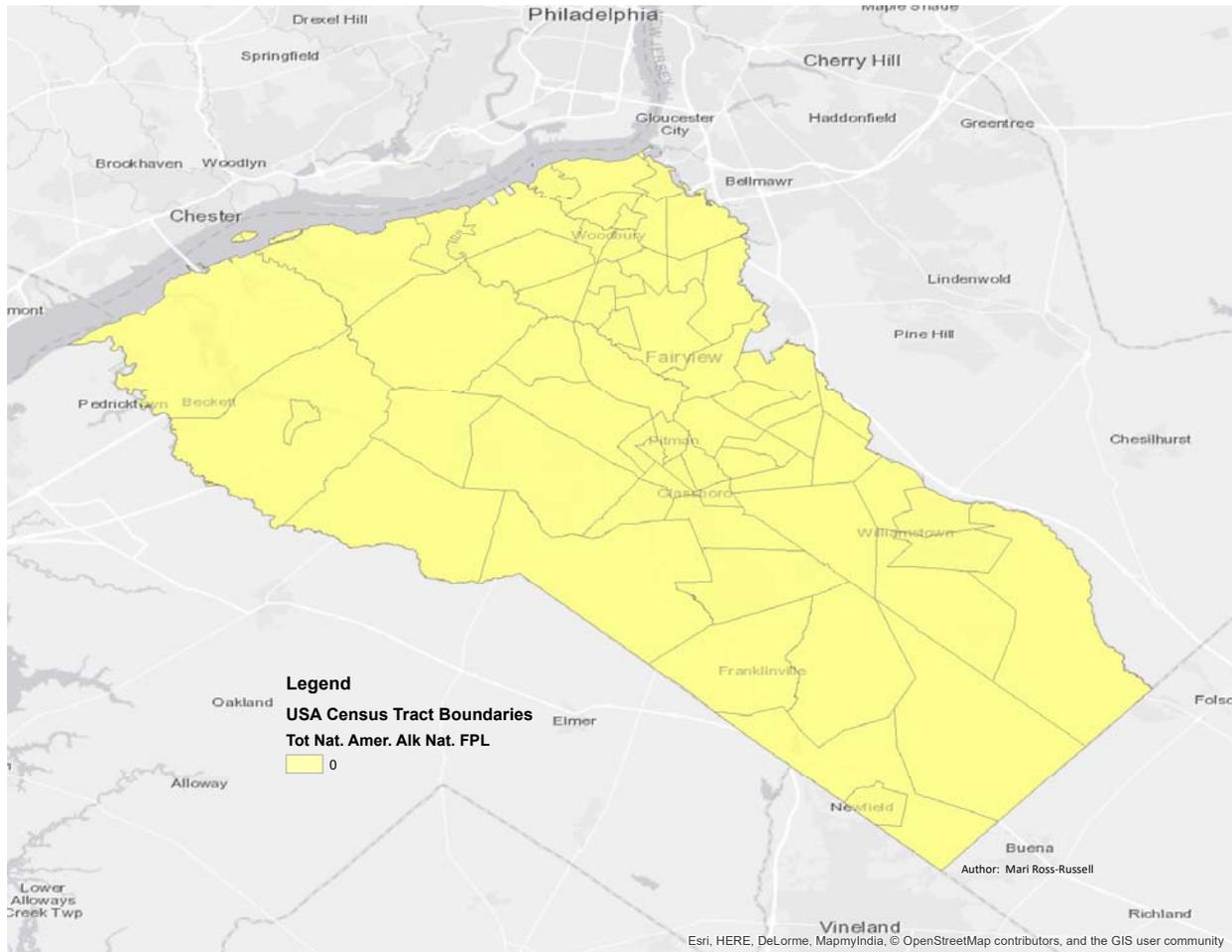
Figure 10. Percentage Native American and Alaska Native Alone Residing in Gloucester County by Census Tract, 2015 (ACS S1701)



It is estimated that there are 16 out of 63 census tracts in Gloucester County with Native American or Alaskan Native populations. Census tracts are population density based, the smaller the population the larger the geographic area. Generally, the population within a census tract is from 2,500 to 8,000. The map above is broken out by census tracts which are outlined in grey. The highest percentage of Native American or Alaskan Natives in any census tract is an estimated 2.3% as shown in Figure 10. above. The remaining percentage categories are 0%, .01% to .19%, .2% to .28%, .29% to .42% and .43% to 2.21%.

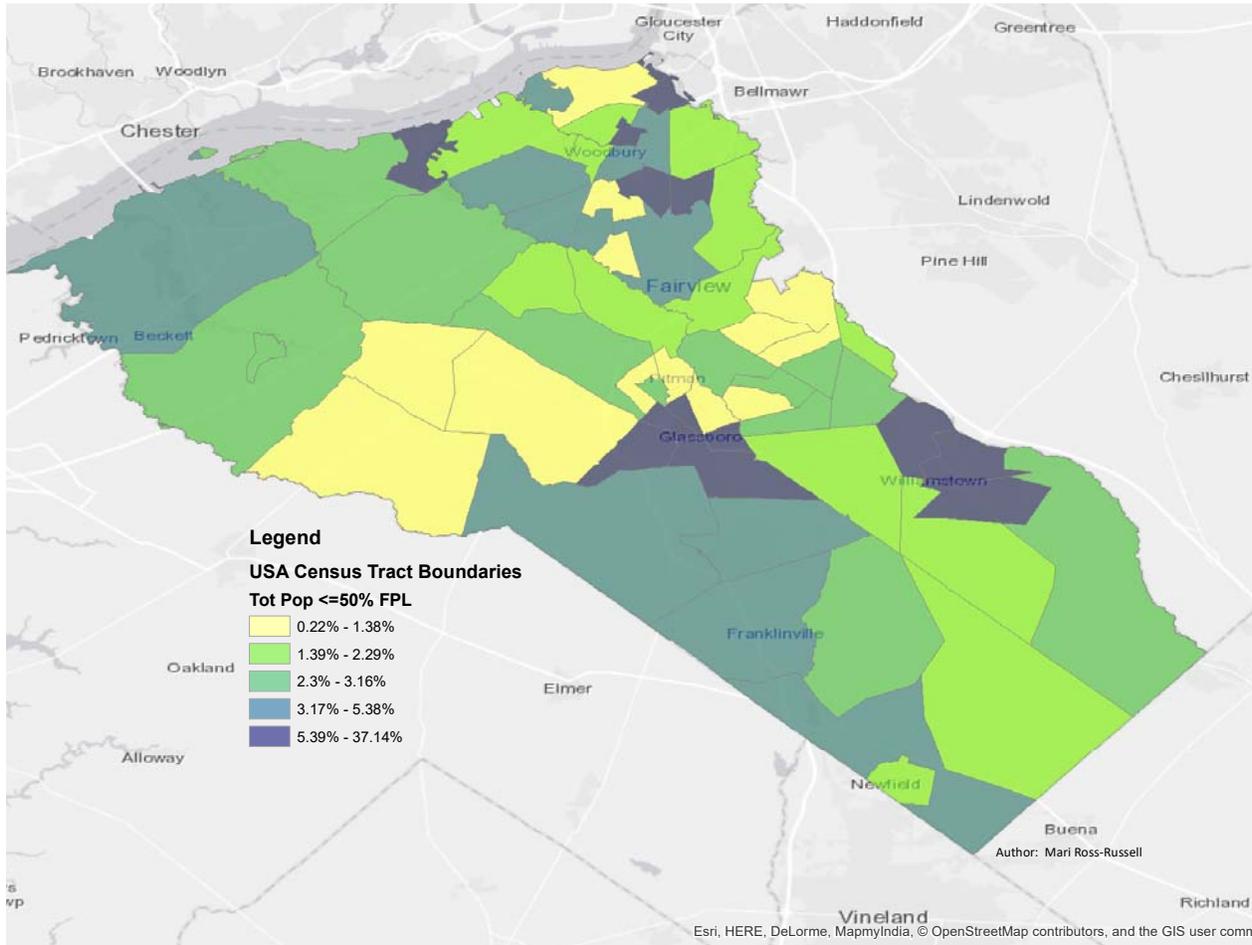
The five groupings are quintile based, meaning that the total number of census tracts are equally divided among the groups. The map in the figure was generated using ArcMap 10.5.1 and the data was from the five-year American Community Survey estimates in table S1701.

Figure 11. Percentage Native American and Alaska Native Alone Residing in Gloucester County at or Below 100% by Census Tract, 2015 (ACS S1701)



It is estimated that there are 16 out of 63 census tracts in Gloucester County with Native American or Alaskan Native populations as of the end of 2015. It is estimated that none of the 16 census tracts with Native American or Alaskan Native populations is living below the federal poverty level. Therefore, all the tracts shown have 0%, see Figure 11. The map in the figure was generated using ArcMap 10.5.1 and the data was from the five-year American Community Survey estimates in table S1701.

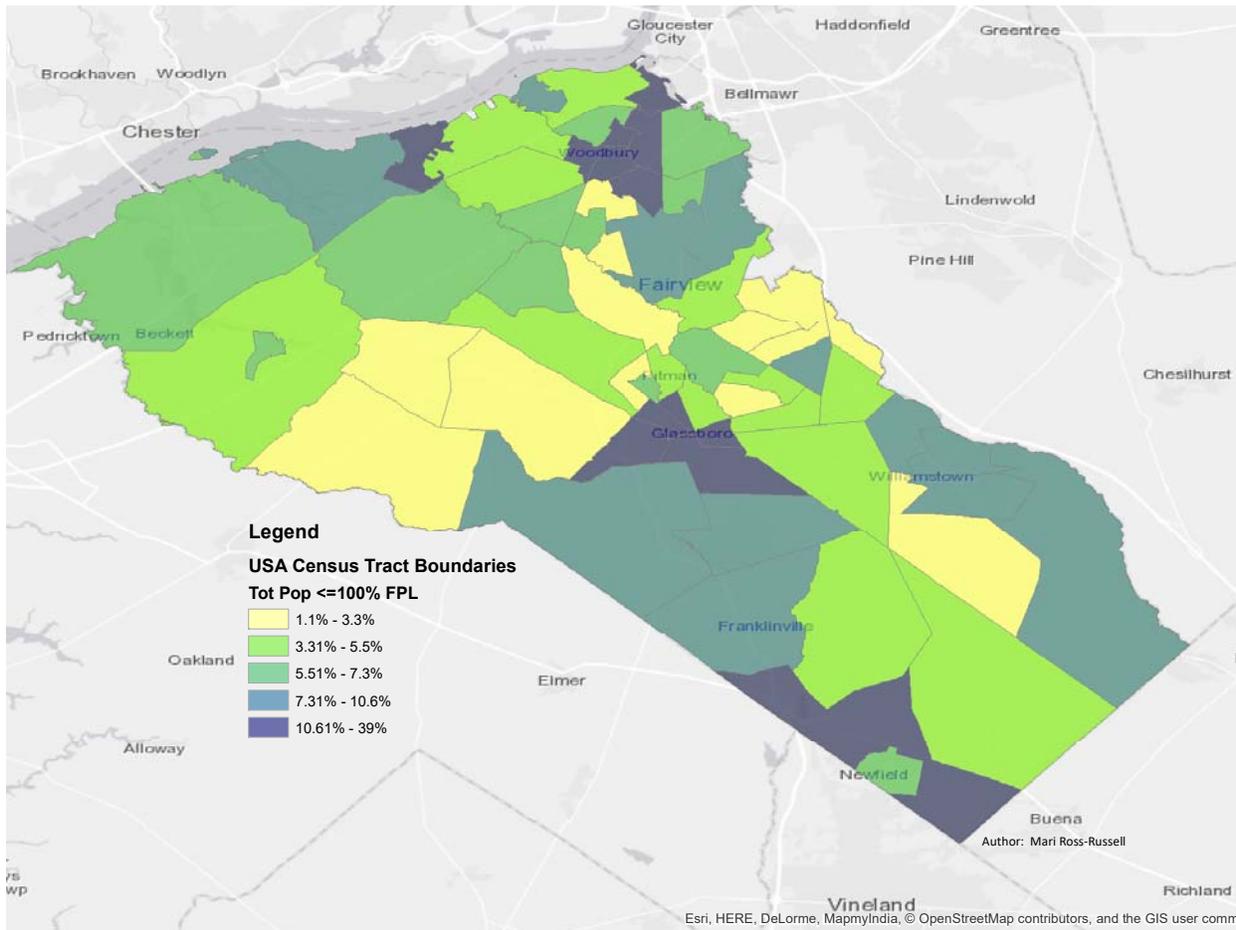
Figure 12. Percentage of the Total Population within Gloucester County at or Below 50% Federal Poverty Level by Census Tract, 2015 (ACS 5yr S1701)



The five groupings are quintile based, meaning that the total number of census tracts are equally divided among the groups, there are a total of 63 census tracts in Gloucester County. Census tracts are population density based, the wider the dispersion of the population the larger the geographic area. Generally, the population within a census tract is from 2,500 to 8,000. The map above is broken out by census tracts which are outlined in grey. The map in the figure was generated using ArcMap 10.5.1 and the data was from the five-year American Community Survey estimates in table S1701.

The map shown above in Figure 12. represents the estimated percentage of individuals within a census tract with an income that is half the federal poverty level or below as of the end of 2015. The largest percentage is 37.14%, within any one census tract, as illustrated by the dark blue areas. The smallest grouping is between 0.22% and 1.38% which is represented in the lightest color or yellow. The next group is 1.39% to 2.29%, then 2.3% to 3.16%, followed by 3.17% to 5.38%.

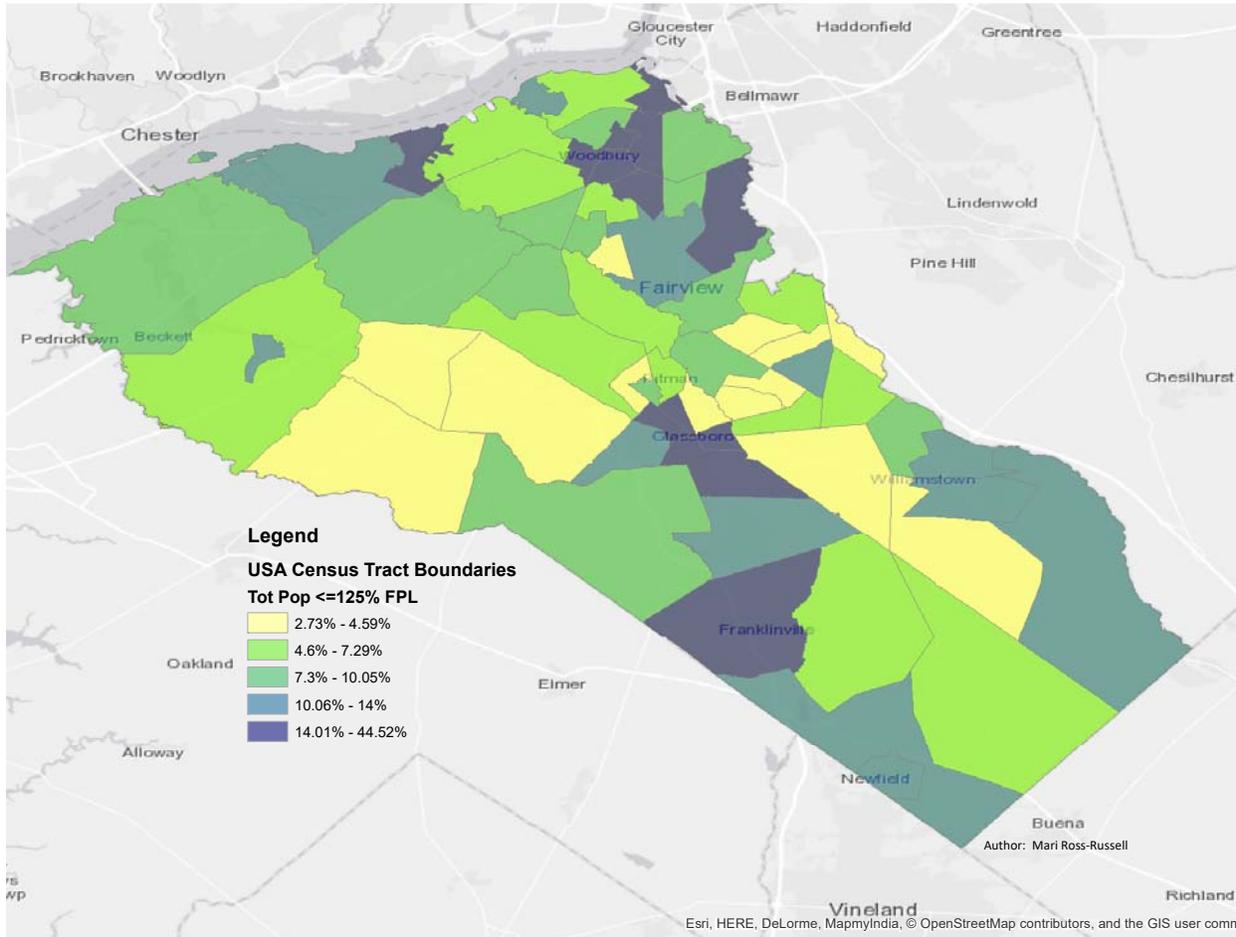
Figure 13. Percentage of the Total Population within Gloucester County at or Below 100% Federal Poverty Level by Census Tract, 2015 (ACS 5yr S1701)



The map in Figure 13. shown above illustrates the estimated percentage of individuals living within a census tract whose income is at or below 100% of the federal poverty level as of the end of 2015. The smallest grouping is between 1.1% and 3.3% which is represented in the lightest color or yellow. The next group is 3.31% to 5.5%, then 5.51% to 7.3%, followed by 7.31% to 10.6% and ending with 10.61% to 39% the darkest color depicted above.

The five groupings are quintile based, meaning that the total number of census tracts are equally divided among the groups. Census tracts are population density based, the larger the population the smaller the geographic area. Generally, the population within a census tract is from 2,500 to 8,000. The map above is broken out by census tracts which are outlined in grey. The map in the figure was generated using ArcMap 10.5.1 and the data was from the five-year American Community Survey estimates in table S1701.

Figure 14. Percentage of the Total Population within Gloucester County at or Below 125% Federal Poverty Level by Census Tract, 2015 (ACS 5yr S1701)



Individuals living at or below 125% of the federal poverty level or \$14,712 per year as of 2015 are shown in the map above by census tract, Figure 14. The five groupings are quintile based, meaning that the total number of census tracts are equally divided among the groups, there are a total of 63 census tracts in Gloucester County. Census tracts are population density based, the wider the dispersion of the population the larger the geographic area. This explains why the census tracts are different sizes. Generally, the population within a census tract is from 2,500 to 8,000. The map above is broken out by census tracts which are outlined in grey. The map in the figure was generated using ArcMap 10.5.1 and the data was from the five-year American Community Survey estimates in table S1701. The smallest percentage group represented in yellow, the lightest color, is 2.73% - 4.59%, the second group in light green is 4.6% - 7.29%, the third group in a darker shade of green is 7.3% - 10.05%, the next to last group is 10.06% to 14%, with 14.01 - 44.52% as the last group shown in the darkest color.

Figure 15. Percentage of the Total Population within Gloucester County at or Below 150% Federal Poverty Level by Census Tract, 2015 (ACS 5yr S1701)

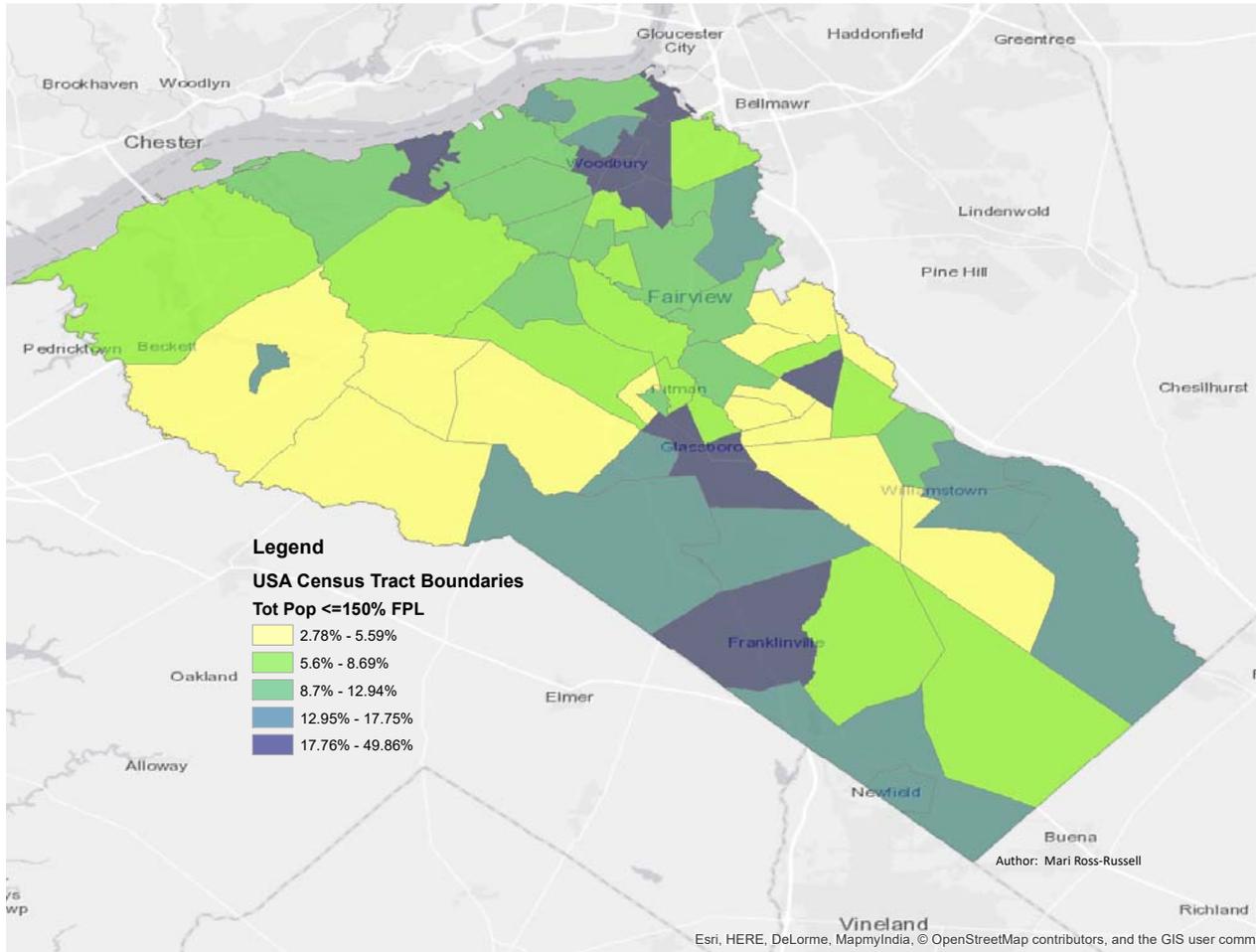
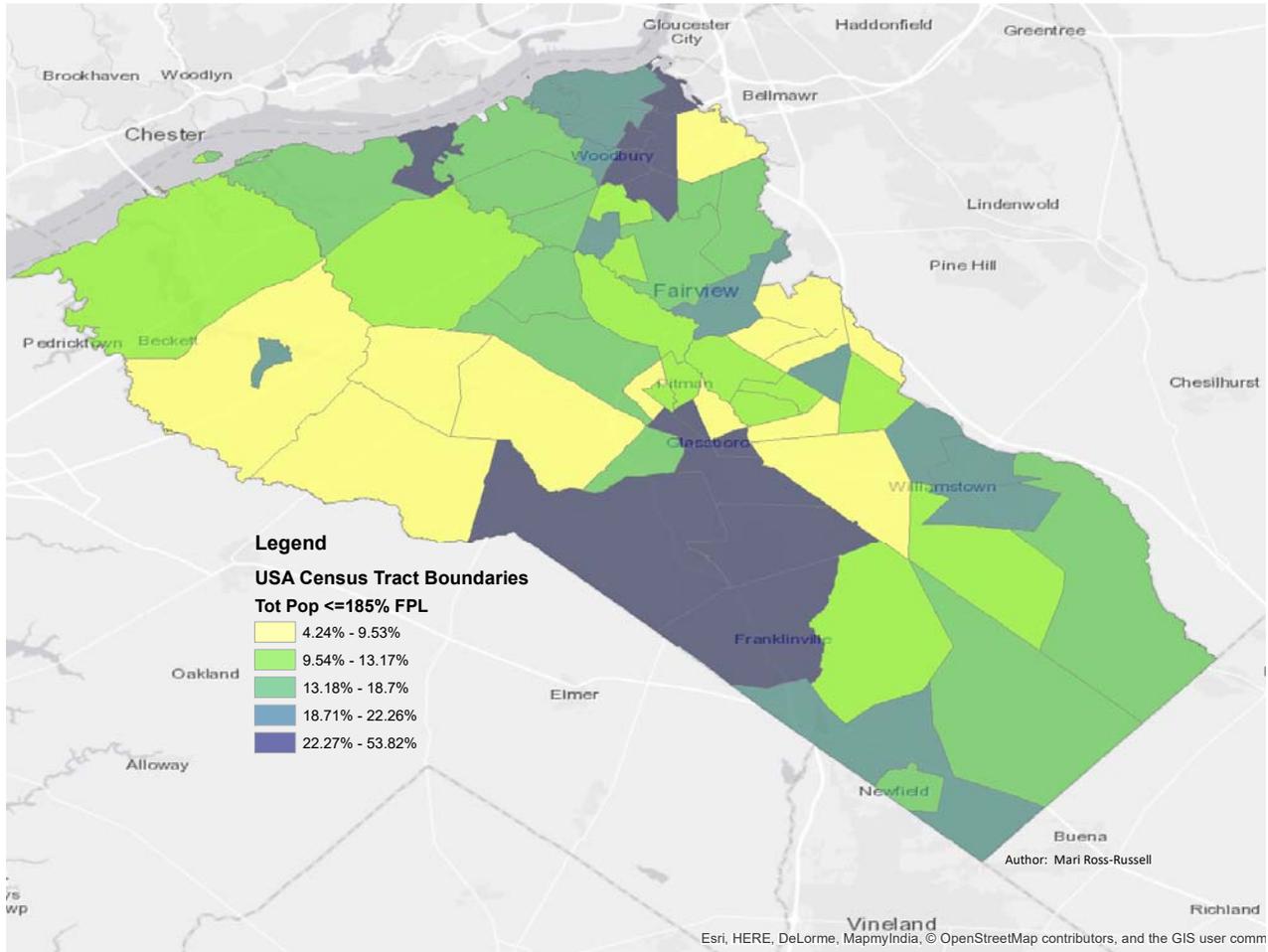


Figure 15. provides an illustration of those individuals living at or below 150% of the federal poverty level or \$17,655 per year as of 2015 by census tract. The five groupings are quintile based, the total number of census tracts are equally divided among the groups, there are 63 census tracts in Gloucester County and each group would have 12 or 13 tracts. Census tracts are population density based, the larger the population density the smaller the geographic area. Generally, the population within a census tract is from 2,500 to 8,000. The map in the figure was generated using ArcMap 10.5.1 and the data was from the five-year American Community Survey estimates in table S1701.

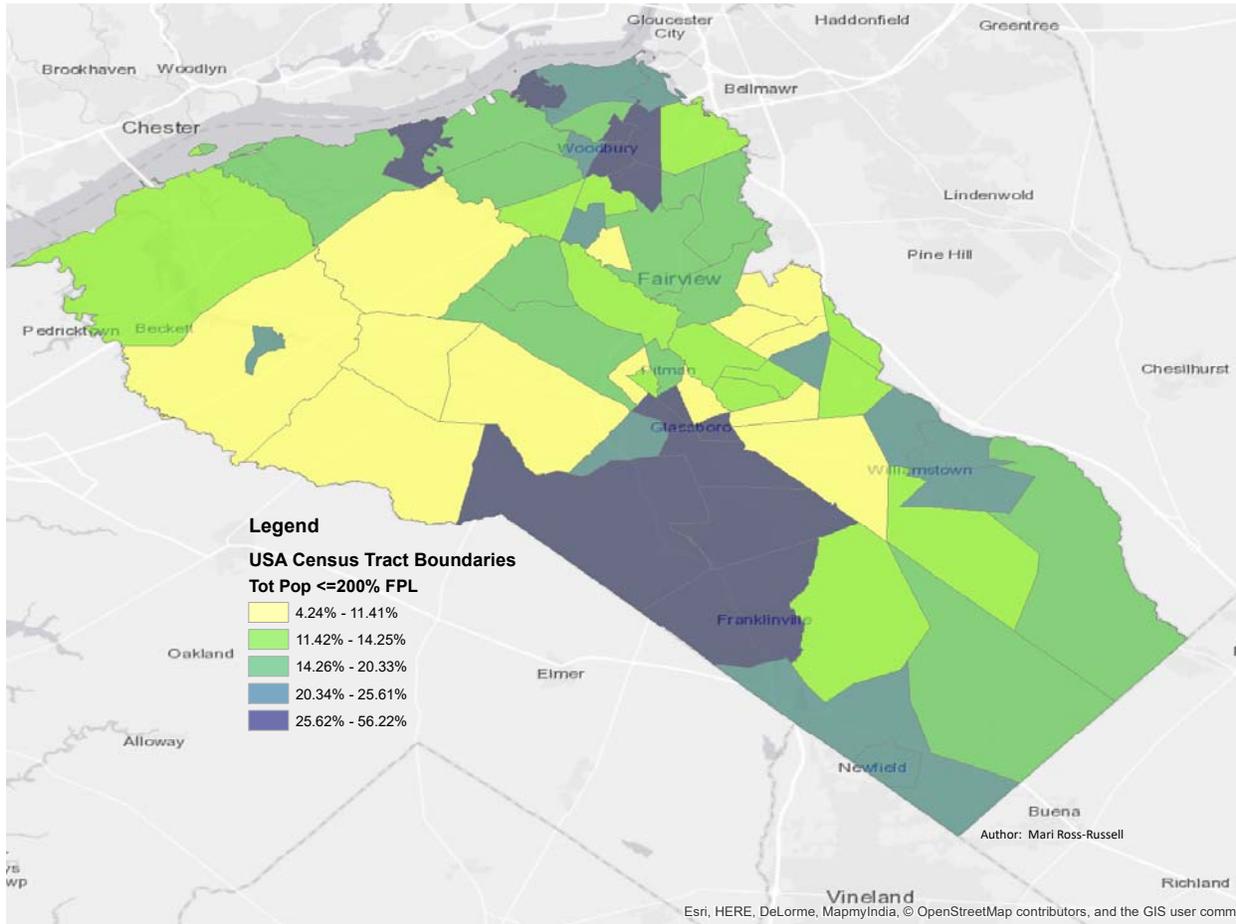
The yellow or light-colored areas have the least number of people with an annual income at or below 150% FPL. And the darkest color (blue) represents tracts with the greater number of people earning \$17,655 per year and less in 2015.

Figure 16. Percentage of the Total Population within Gloucester County at or Below 185% Federal Poverty Level by Census Tract, 2015 (ACS 5yr S1701)



Individuals living at or below 185% of the federal poverty level or \$21,745 per year as of 2015 are shown in the map above by census tract, Figure 16. The five groupings are quintile based, meaning that the total number of census tracts are equally divided among the groups, there are a total of 63 census tracts in Gloucester County. Census tracts are population density based, the wider the dispersion of the population the larger the geographic area within a census tract. Generally, the population within a census tract is from 2,500 to 8,000. The map above is broken out by census tracts which are outlined in grey. The map in the figure was generated using ArcMap 10.5.1 and the data was from the five-year American Community Survey estimates in table S1701. The yellow or light-colored areas have the least number of people with an annual income at or below 185% FPL. And the darkest color (blue) represents tracts with the greater number of people earning at most \$21,745 per year in 2015 or 185% FPL or below.

Figure 17. Percentage of the Total Population within Gloucester County at or Below 200% Federal Poverty Level by Census Tract, 2015 (ACS 5yr S1701)



Figures 17., 18, 19 and 20 reflect individuals at various federal poverty levels. The levels range from 200% FPL and below or \$23,540, 300% FPL and below (\$35,310), 400% FPL and below (\$47,080) and 500% or below at \$47,080. The lower end of the percentages are represented with yellow or the lightest shade through dark blue which are the highest percentage groupings. The five groupings are quintile based, meaning that the total number of census tracts are equally divided among the groups. Census tracts are population density based, the wider the dispersion of the population the larger the geographic area within a census tract, the more densely populated the area the smaller the census tract. Generally, the population within a census tract is from 2,500 to 8,000. The map above is broken out by census tracts which are outlined in grey. The map in the figure was generated using ArcMap 10.5.1 and the data was from the five-year American Community Survey estimates in table S1701.

Figure 18. Percentage of the Total Population within Gloucester County at or Below 300% Federal Poverty Level by Census Tract, 2015 (ACS 5yr S1701)

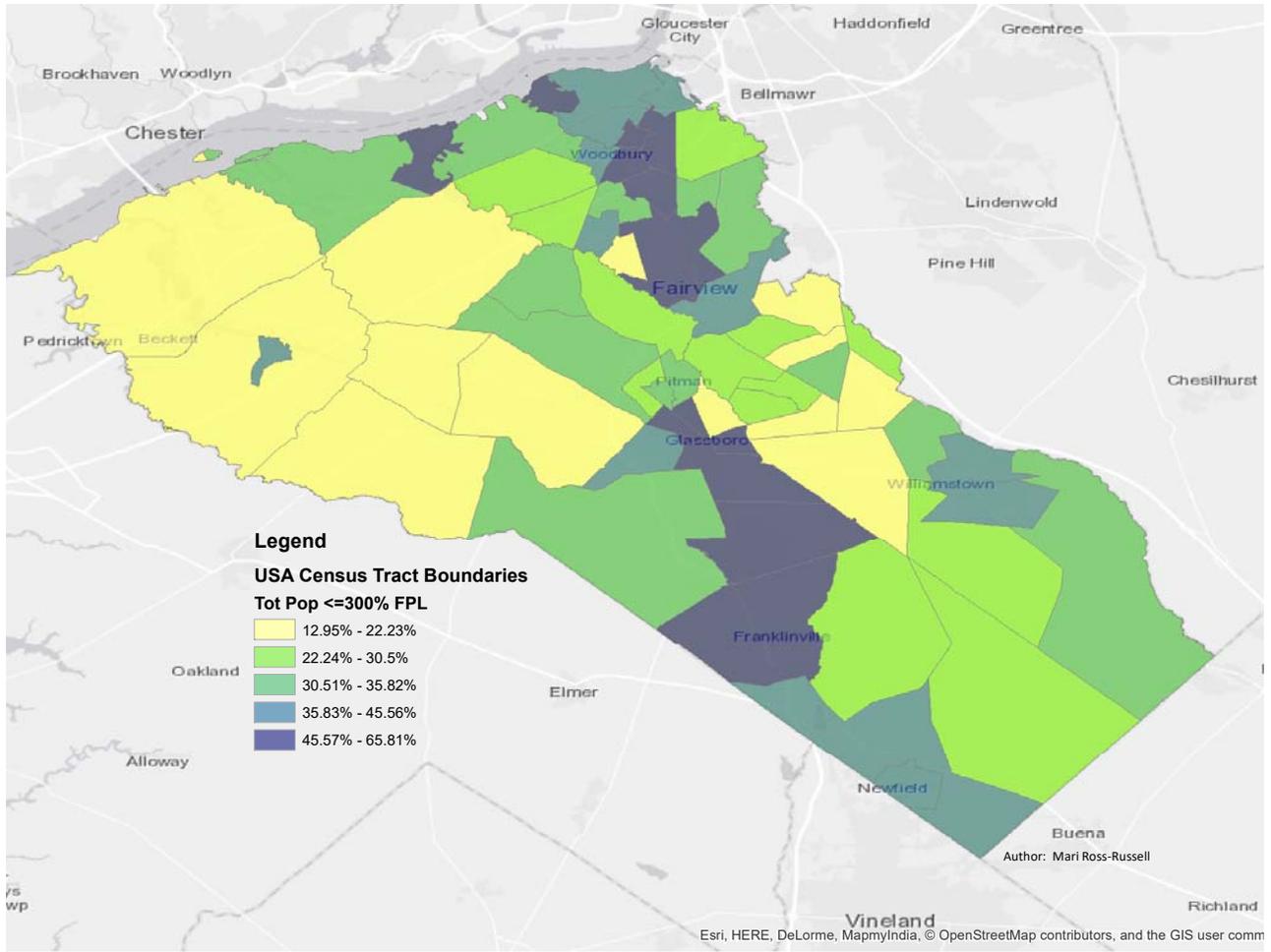


Figure 19. Percentage of the Total Population within Gloucester County at or Below 400% Federal Poverty Level by Census Tract, 2015 (ACS 5yr S1701)

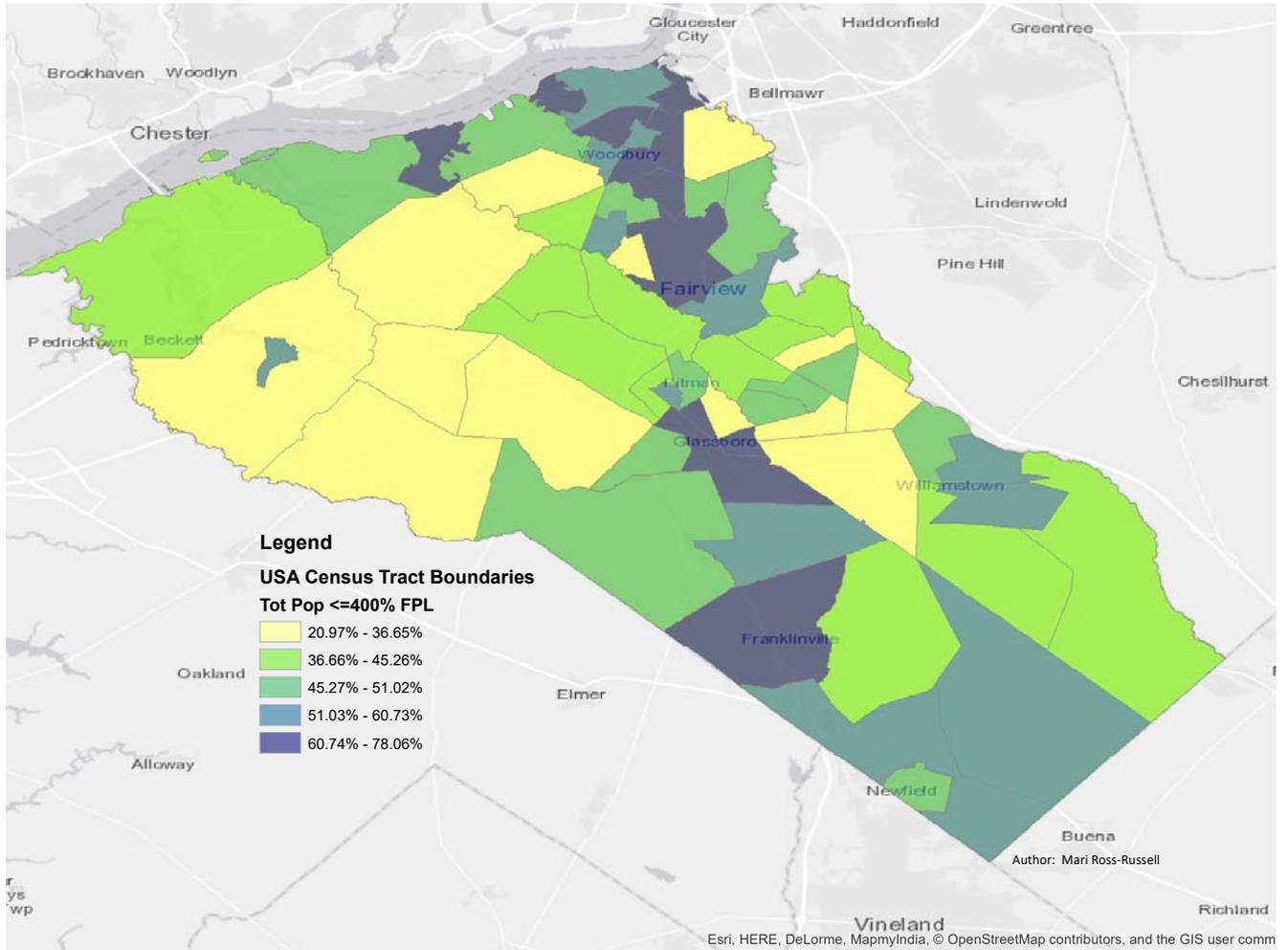


Figure 20. Percentage of the Total Population within Gloucester County at or Below 500% Federal Poverty Level by Census Tract, 2015 (ACS 5yr S1701)

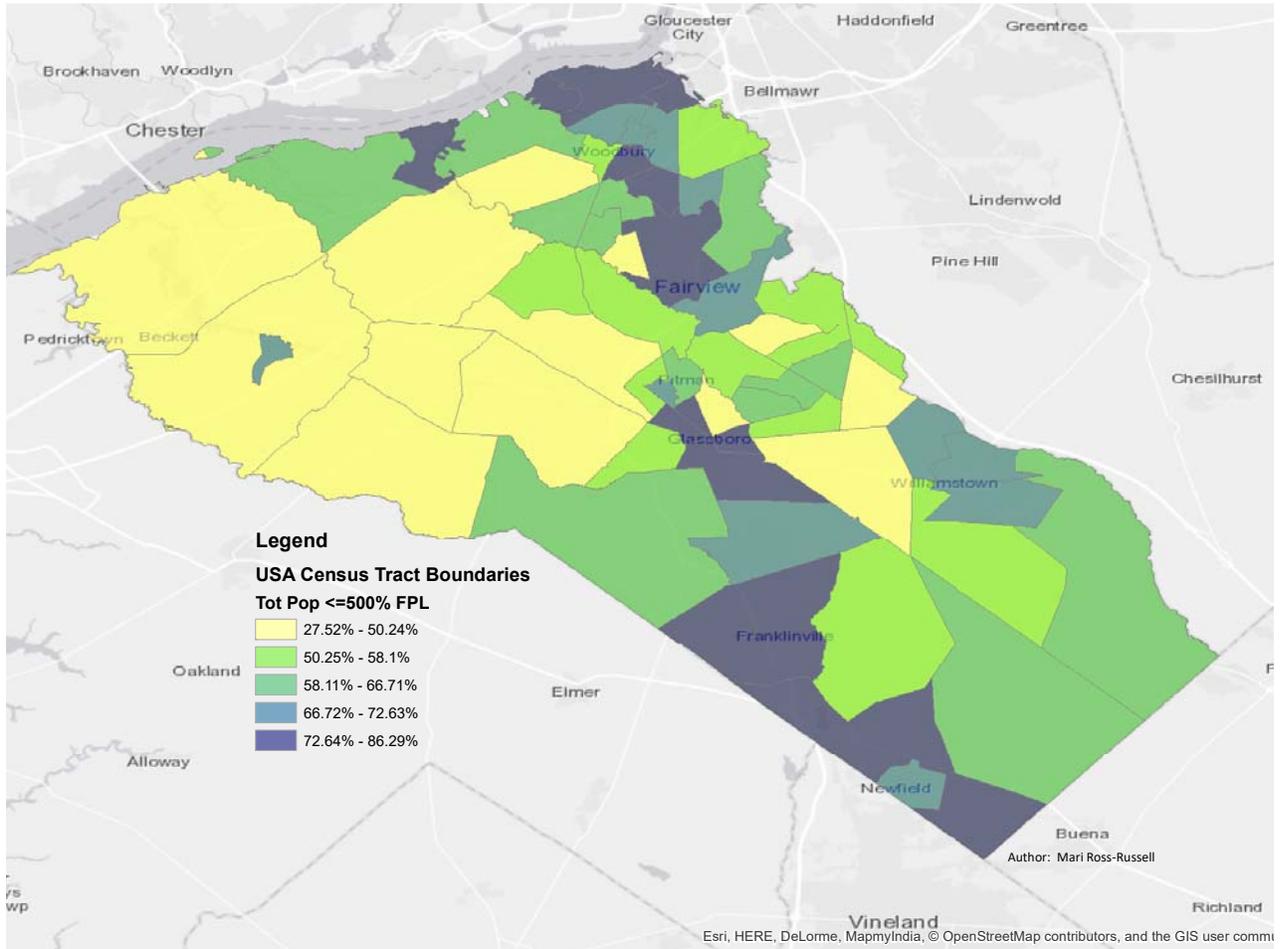
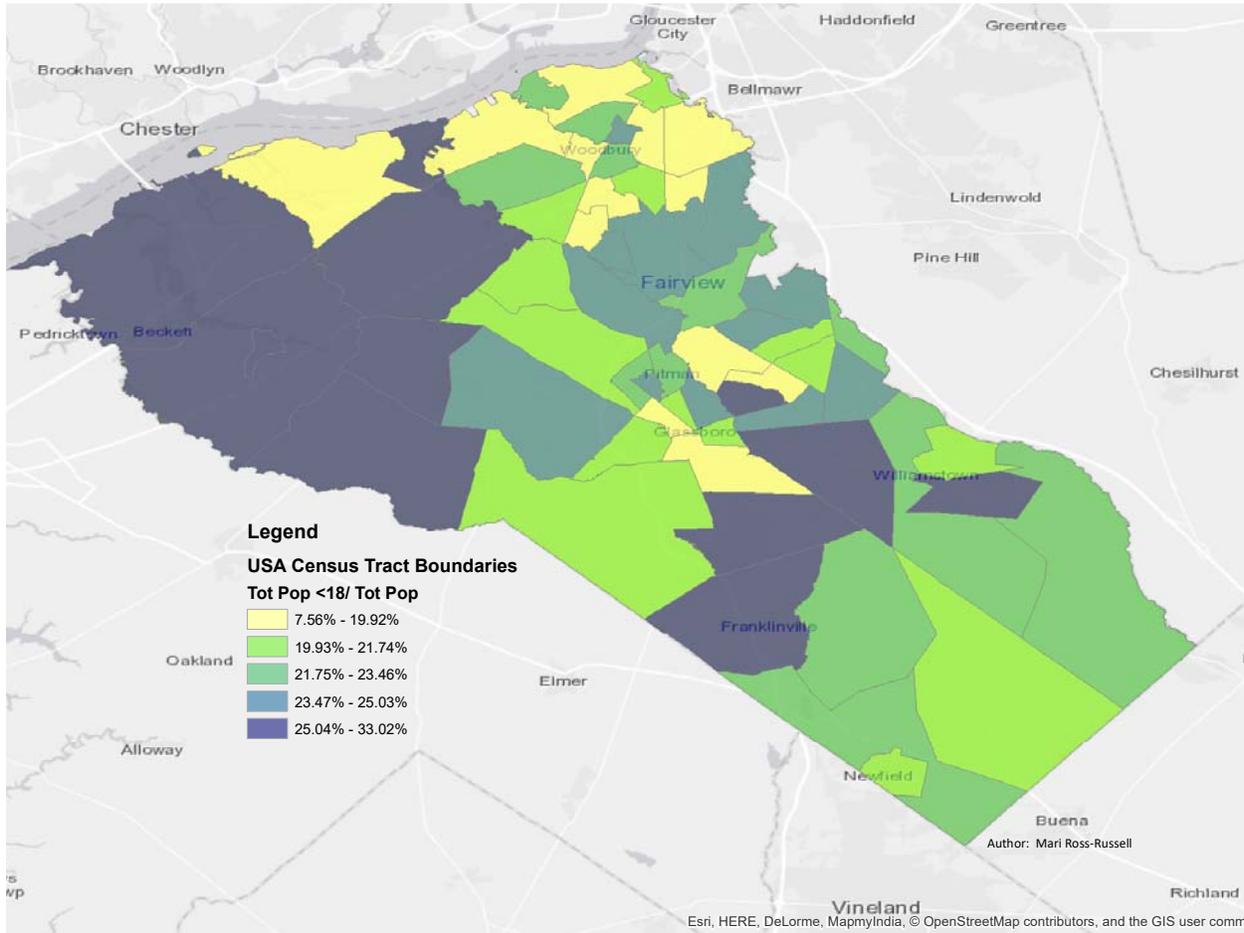


Figure 21. Percentage of the Total Population within Gloucester County Under the Age of 18 by Census Tract, 2015 (ACS 5yr S1701)



The under 18 population estimate by census tract is provided above in Figure 21. The smallest percentage for this age group by census tract was 7.56% -19.92% through to the largest percentage, 33.02%. The five groupings are quintile based, meaning that the total number of census tracts are equally divided among the groups. Census tracts are population density based, the wider the dispersion of the population the larger the geographic area within a census tract, the more densely populated the area the smaller the census tract. Generally, the population within a census tract is from 2,500 to 8,000. The map above is broken out by census tracts which are outlined in grey. The map in the figure was generated using ArcMap 10.5.1 and the data was from the five-year American Community Survey estimates in table S1701.

Figure 22. Percentage of the Total Population within Gloucester County Under the Age of 18 at or below 100% Federal Poverty Level by Census Tract, 2015 (ACS 5yr S1701)

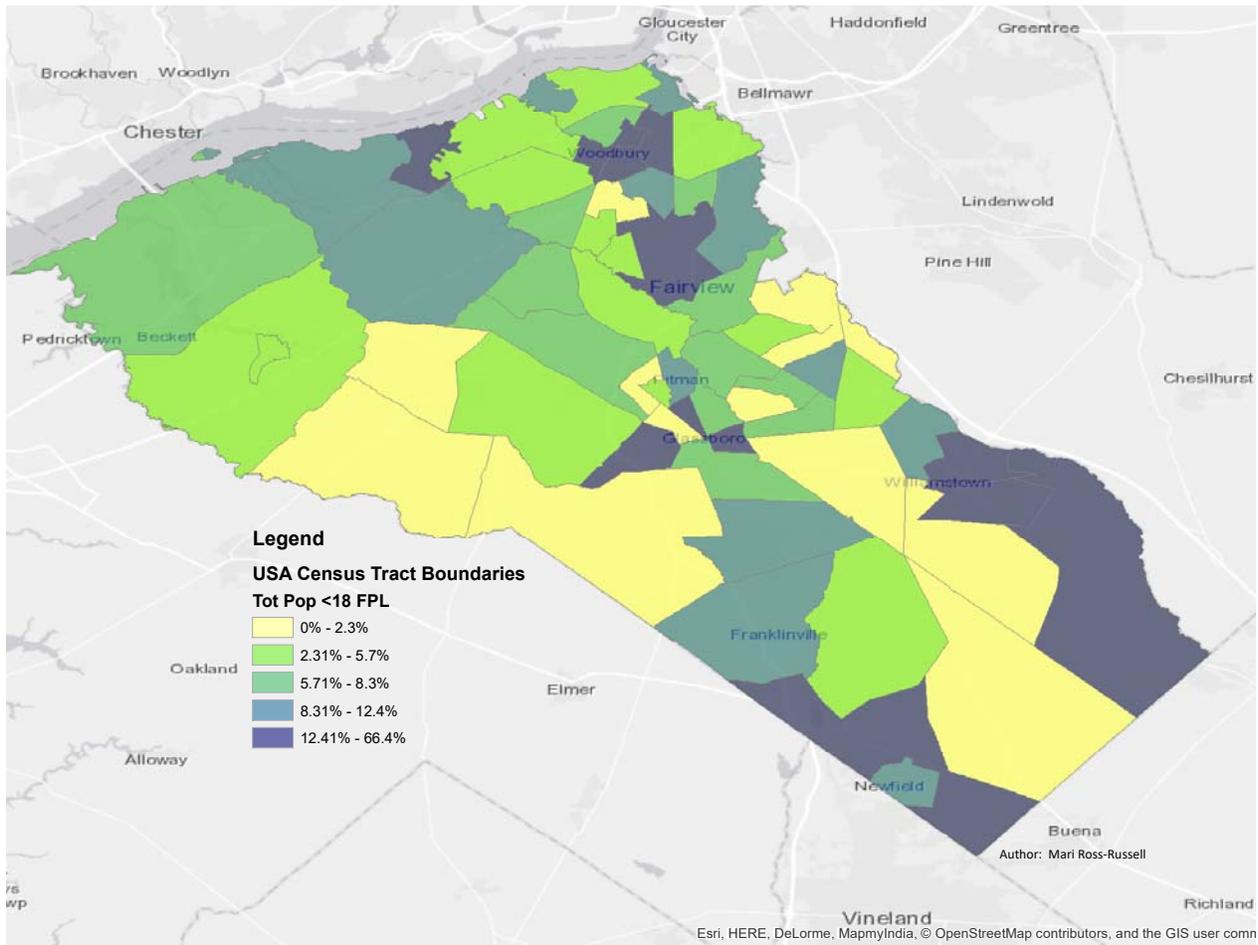
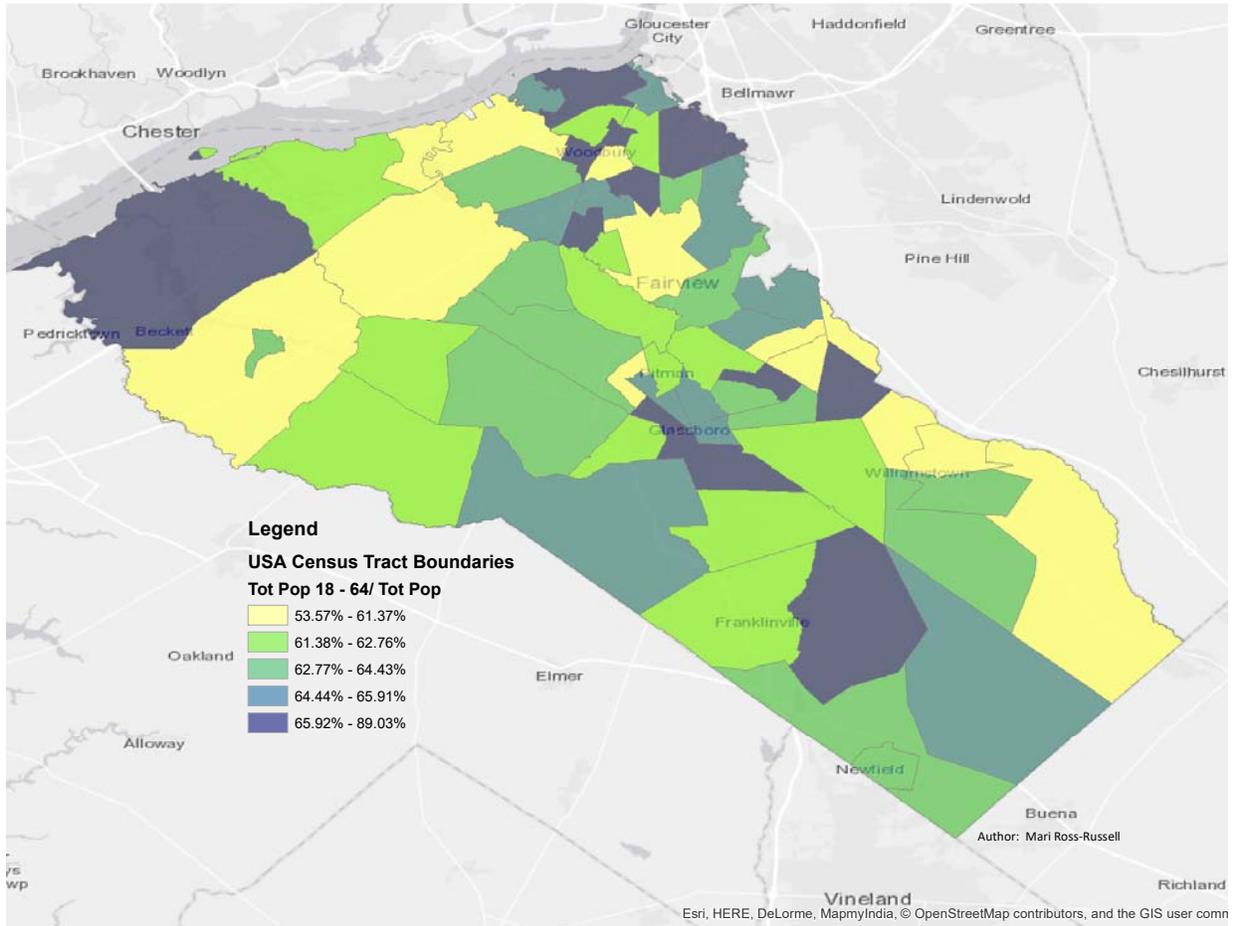


Figure 22 shows those individuals under 18 years of age who are living at or below 100% of the federal poverty level. The five groupings are quintile based and the total number of census tracts are equally divided among the groups, there are a total of 63 census tracts in Gloucester County and each group would have 12 or 13 tracts. Generally, the population within a census tract is from 2,500 to 8,000. The map above is broken out by census tracts which are outlined in grey. The lowest percentage grouping is 0% - 2.3%, then 2.31% - 5.7% is second, 5.71% to 8.3% is third, 8.31% - 12.4% is fourth and 12.41% to 66.4% represents the last percentage grouping.

The map in the figure was generated using ArcMap 10.5.1 and the data was from the five-year American Community Survey estimates in table S1701.

Figure 23. Percentage of the Total Population within Gloucester County age 18 to 64 by Census Tract, 2015 (ACS 5yr S1701)



The 18 to 64 population estimate by census tract is provided above in Figure 23. The smallest percentage for this age group by census tract was 53.57% through to the largest percentage, 89.03%. The five groupings are quintile based, meaning that the total number of census tracts are equally divided among the groups, there are a total of 63 census tracts in Gloucester County and each group would have 12 or 13 tracts. Census tracts are population density based, the larger the concentration of the population the smaller the geographic area within a census tract, the less densely populated the area the larger the census tract. Generally, the population within a census tract is from 2,500 to 8,000. The map above is broken out by census tracts which are outlined in grey. The map in the figure was generated using ArcMap 10.5.1 and the data was from the five-year American Community Survey estimates in table S1701.

Figure 24. Percentage of the Total Population within Gloucester County Age 18 to 64 at or below 100% Federal Poverty Level by Census Tract, 2015 (ACS 5yr S1701)

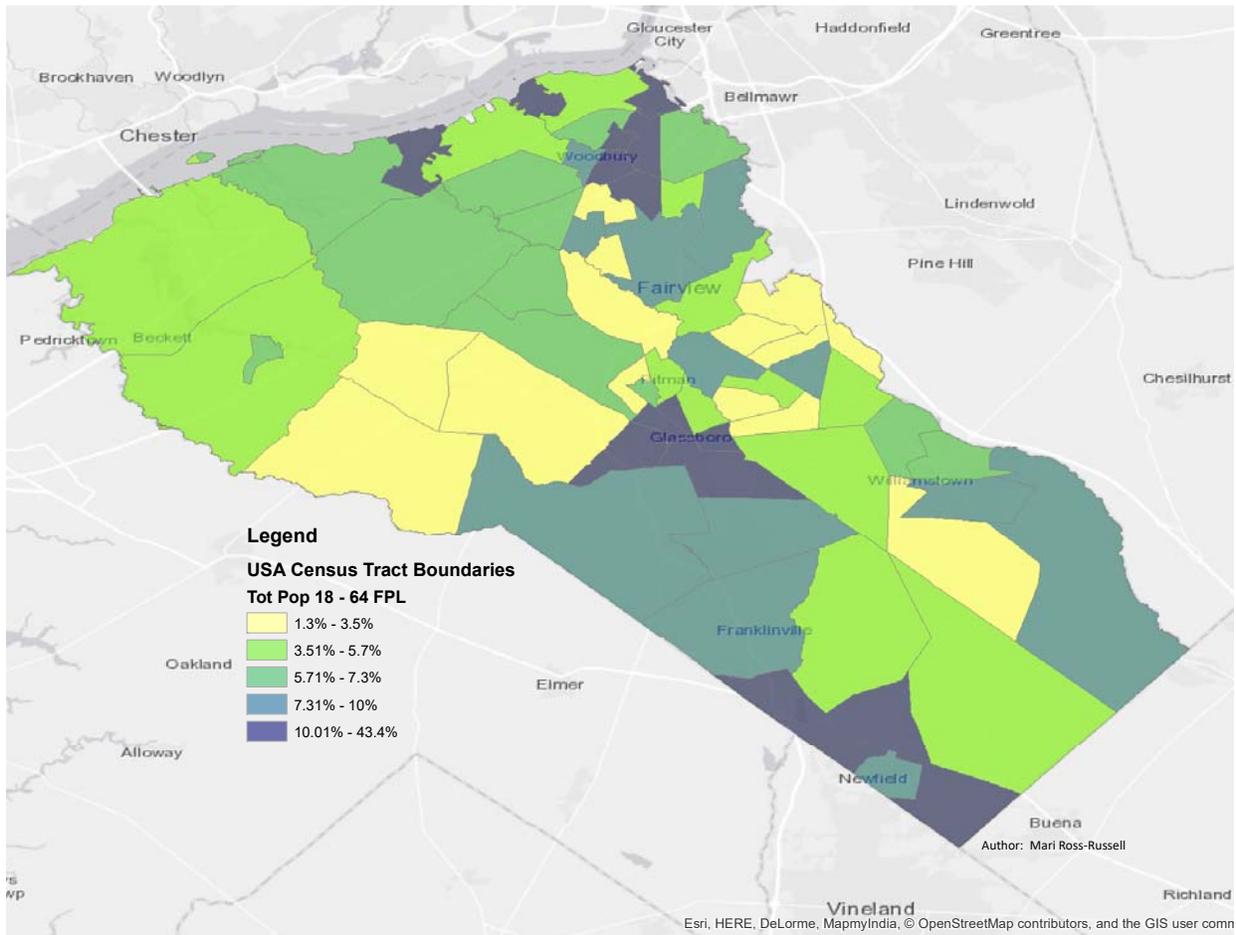
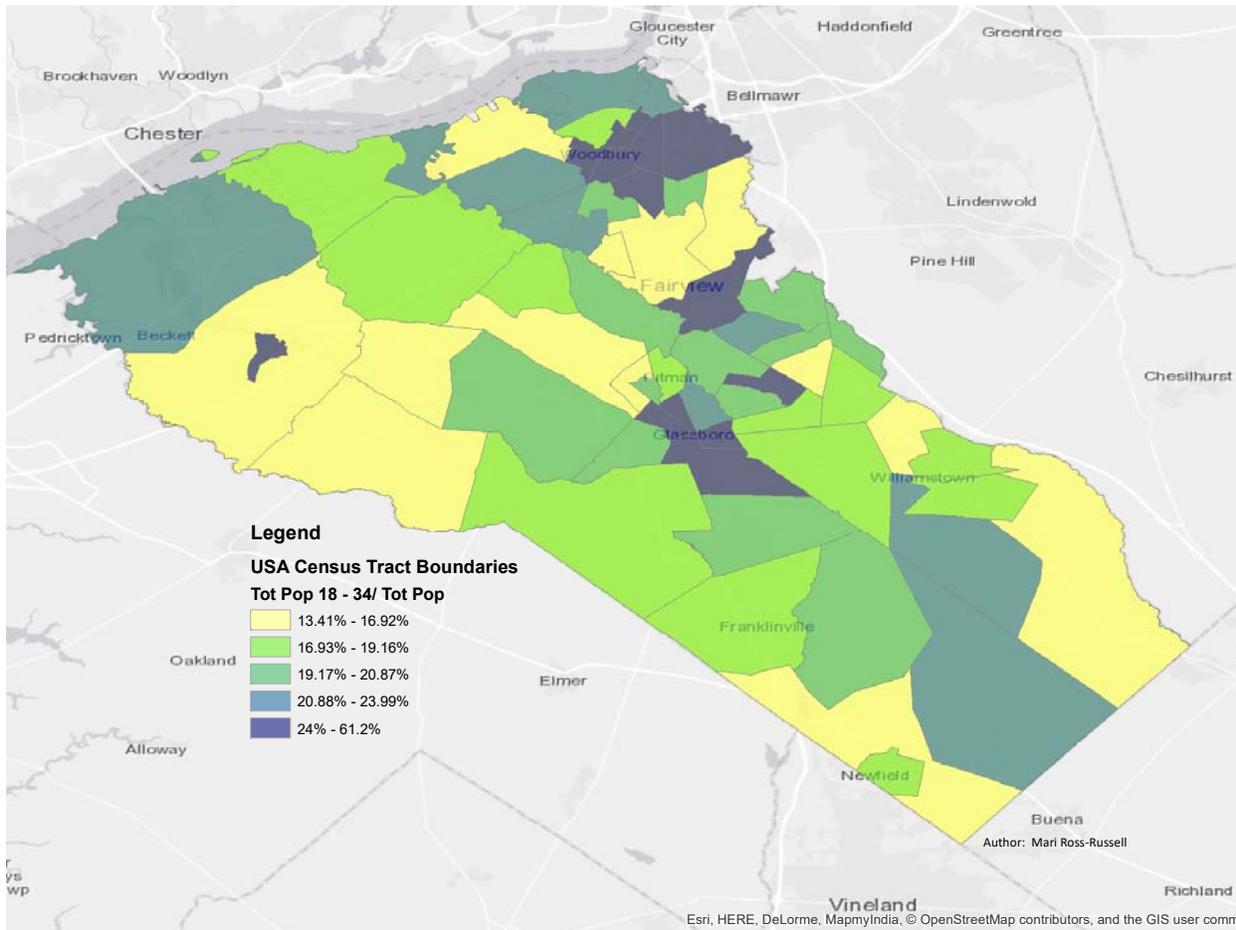


Figure 24 shows those individuals 18 to 64 years of age who are living at or below 100% of the federal poverty level. The five groupings are quintile based and the total number of census tracts are equally divided among the groups. Census tracts are population density based. The wider the dispersion of the population the larger the geographic area within a census tract. The more densely populated the area the smaller the census tract. Generally, the population within a census tract is from 2,500 to 8,000. The map above is broken out by census tracts which are outlined in grey. The lowest percentage grouping is 1.3% - 3.5%, then 3.51% - 5.7% is second, 5.71% to 7.3% is third, 7.31% - 10% is fourth and 10.01% to 43.4% represents the last percentage grouping.

The map in the figure was generated using ArcMap 10.5.1 and the data was from the five-year American Community Survey estimates in table S1701.

Figure 25. Percentage of the Total Population within Gloucester County Age 18 to 34 by Census Tract, 2015 (ACS 5yr S1701)



The 18 to 34 population estimate by census tract is provided above in Figure 25. The lowest percentage grouping is 13.41% - 16.92%, then 16.93% - 19.16% is second, 19.17% to 20.87% is third, 20.88% - 23.99% is fourth and 24% to 61.2% represents the last percentage grouping. The five groupings are quintile based, meaning that the total number of census tracts are equally divided among the groups, there are a total of 63 census tracts in Gloucester County. Census tracts are population density based, the larger the concentration of the population the smaller the geographic area within a census tract, the less densely populated the area the larger the census tract. Generally, the population within a census tract is from 2,500 to 8,000. The map above is broken out by census tracts which are outlined in grey. The map in the figure was generated using ArcMap 10.5.1 and the data was from the five-year American Community Survey estimates in table S1701.

Figure 26. Percentage of the Total Population within Gloucester County Age 18 to 34 at or below 100% Federal Poverty Level by Census Tract, 2015 (ACS 5yr S1701)

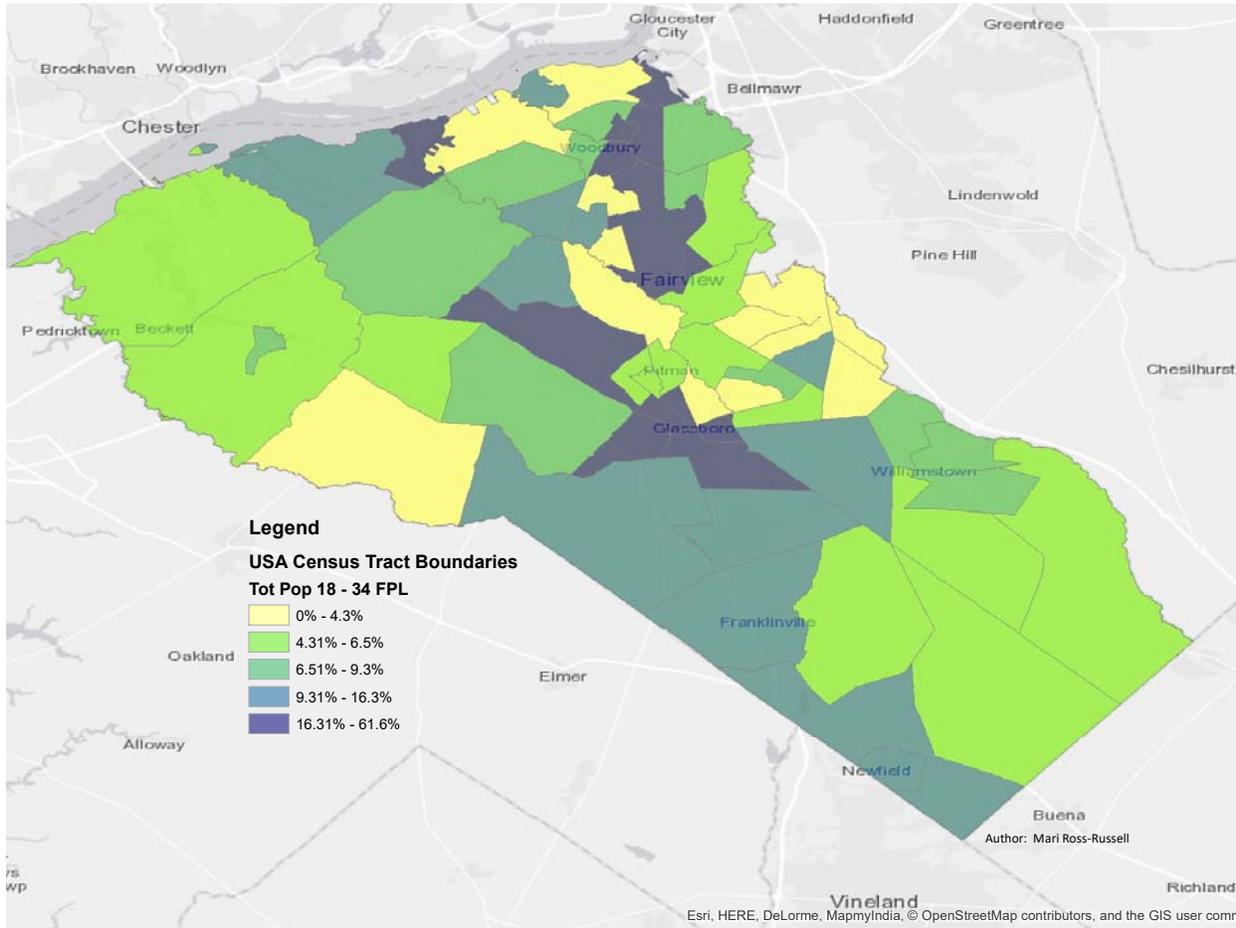
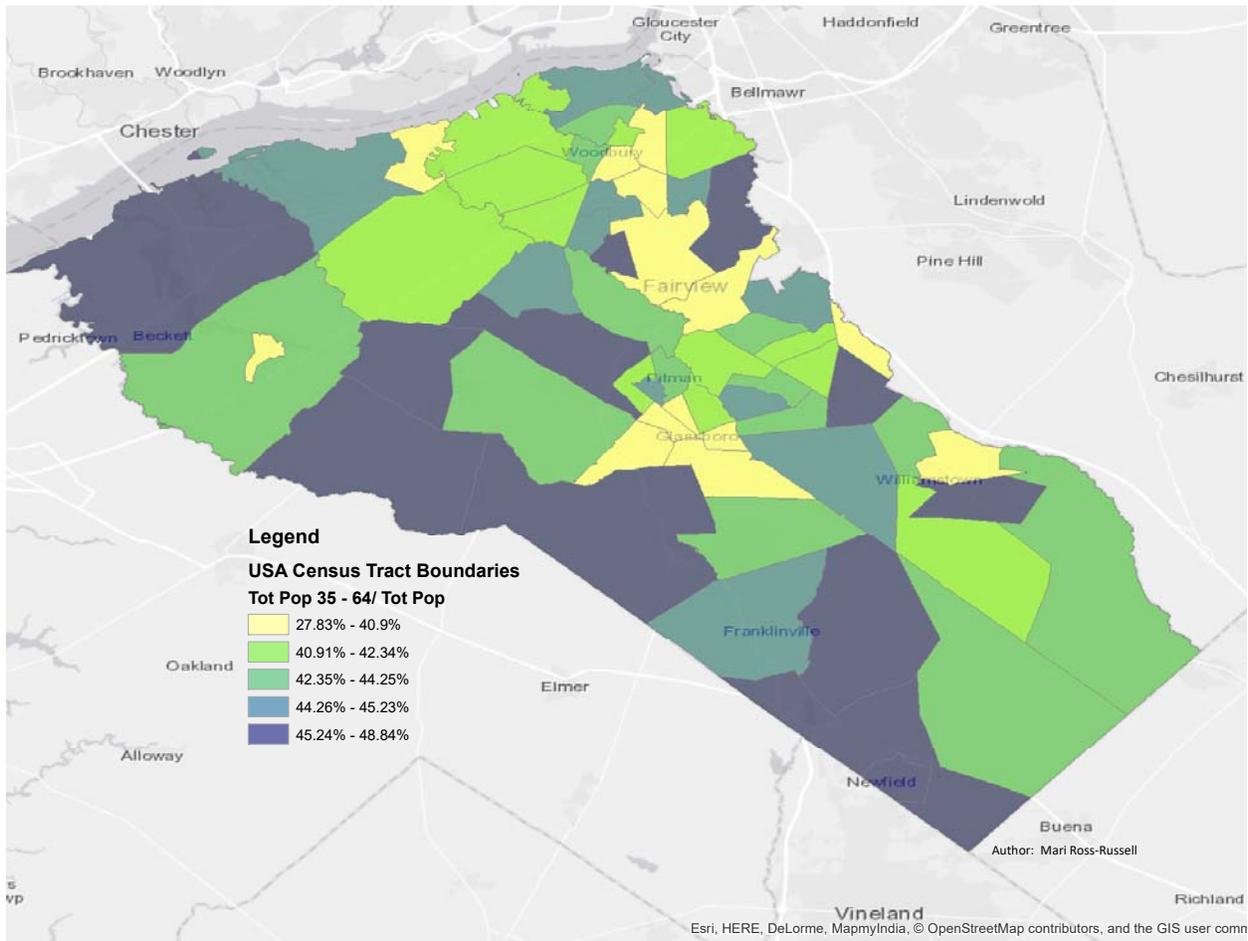


Figure 26 provides a breakdown of those individuals 18 to 34 years of age who are living at or below 100% of the federal poverty level. The five groupings are quintile based and the total number of census tracts are equally divided among the groups. The wider the dispersion of the population the larger the geographic area within a census tract. The more densely populated the area the smaller the census tract. The population within a census tract is generally from 2,500 to 8,000. The map above is broken out by census tracts which are outlined in grey. The lowest percentage grouping is 0% - 4.3%, then 4.31% - 6.5% is second, 6.51% to 9.3% is third, 9.31% - 16.3% is fourth and 16.31% to 61.6% represents the last percentage grouping.

The map in the figure was generated using ArcMap 10.5.1 and the data was from the five-year American Community Survey estimates in table S1701.

Figure 27. Percentage of the Total Population within Gloucester County Age 35 to 64 by Census Tract, 2015 (ACS 5yr S1701)



The 35 to 64 population estimate by census tract is provided above in Figure 27. The smallest percentage for this age group living in Gloucester County by census tract was 27.83% through to the largest percentage, 40.9%. The five groupings are quintile based. There are a total of 63 census tracts in Gloucester County and each group would have 12 or 13 tracts. Census tracts are population density based, the larger the concentration of the population the smaller the geographic area within a census tract, the less densely populated the area the larger the census tract. Generally, the population within a census tract is from 2,500 to 8,000. The map above is broken out by census tracts which are outlined in grey. The map in the figure was generated using ArcMap 10.5.1 and the data was from the five-year American Community Survey estimates in table S1701.

Figure 28. Percentage of the Total Population within Gloucester County Age 35 to 64 at or below 100% Federal Poverty Level by Census Tract, 2015 (ACS 5yr S1701)

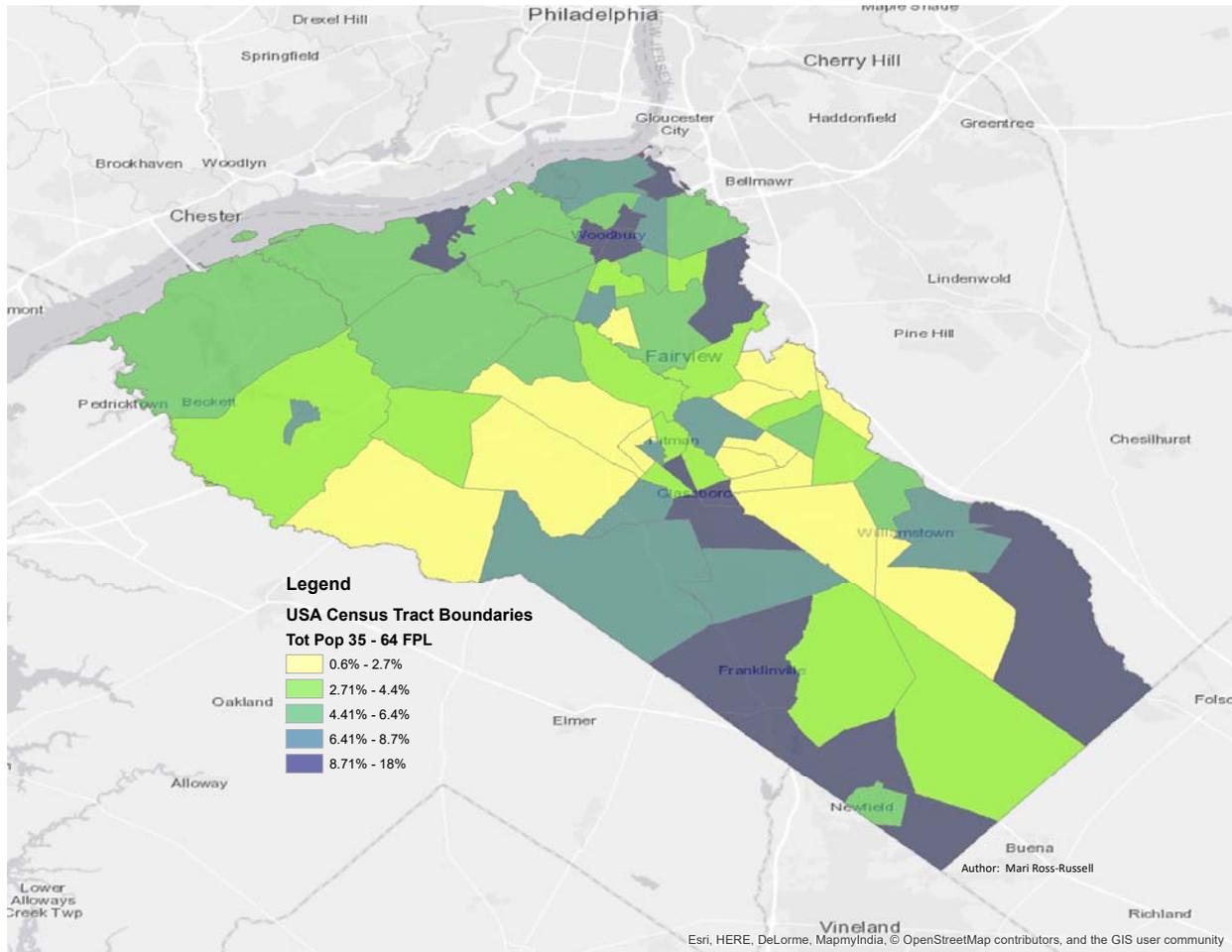
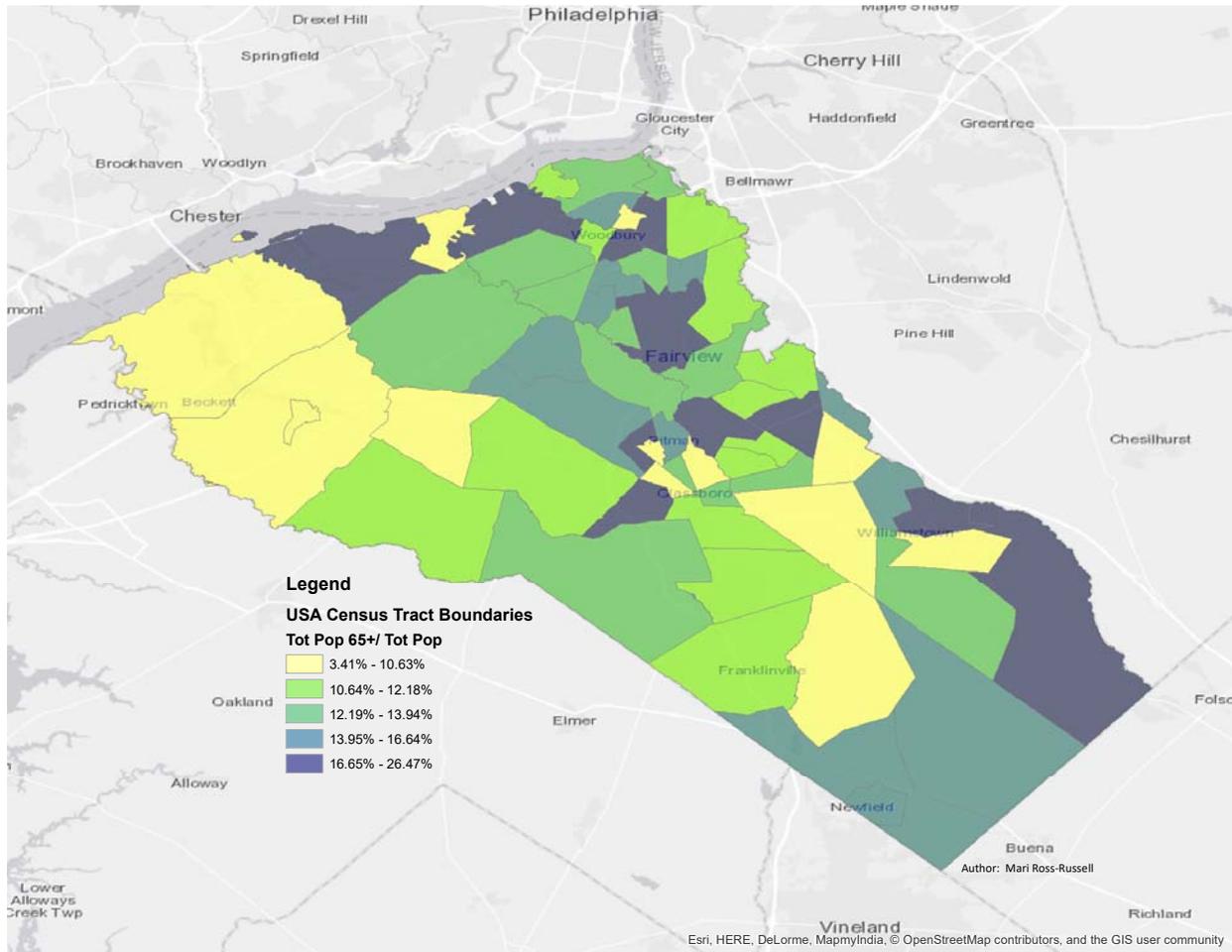


Figure 28 illustrates those individuals 35 to 64 years of age who are living at or below 100% of the federal poverty level in Gloucester County at year end 2015. The five groupings are quintile based and the total number of census tracts are equally divided among the groups, there are a total of 63 census tracts in Gloucester County and each group would have 12 or 13 tracts. Census tracts are population density based. The wider the dispersion of the population the larger the geographic area within a census tract. The more densely populated the area the smaller the census tract. Generally, the population within a census tract is from 2,500 to 8,000. The map above is broken out by census tracts which are outlined in grey. The lowest percentage grouping is 0.6% - 2.7%, then 2.71% - 4.4% is second, 4.41% to 6.4% is third, 6.41% - 8.7% is fourth and 8.71% to 18% represents the last percentage grouping.

The map in the figure was generated using ArcMap 10.5.1 and the data was from the five-year American Community Survey estimates in table S1701.

Figure 29. Percentage of the Total Population within Gloucester County Age 65 and Older by Census Tract, 2015 (ACS 5yr S1701)



The population estimate for those 65 and older by census tract is provided above in Figure 29. The smallest percentage for this age group by census tract was 3.41% through to the largest percentage, 26.47%. The five groupings are quintile based, meaning that the total number of census tracts are equally divided among the groups. Census tracts are population density based, the larger the concentration of the population the smaller the geographic area within a census tract, the less densely populated the area the larger the census tract. Generally, the population within a census tract is from 2,500 to 8,000. The map above is broken out by census tracts which are outlined in grey. The map in the figure was generated using ArcMap 10.5.1 and the data was from the five-year American Community Survey estimates in table S1701.

Figure 30. Percentage of the Total Population within Gloucester County Age 65 and older at or below 100% Federal Poverty Level by Census Tract, 2015 (ACS 5yr S1701)

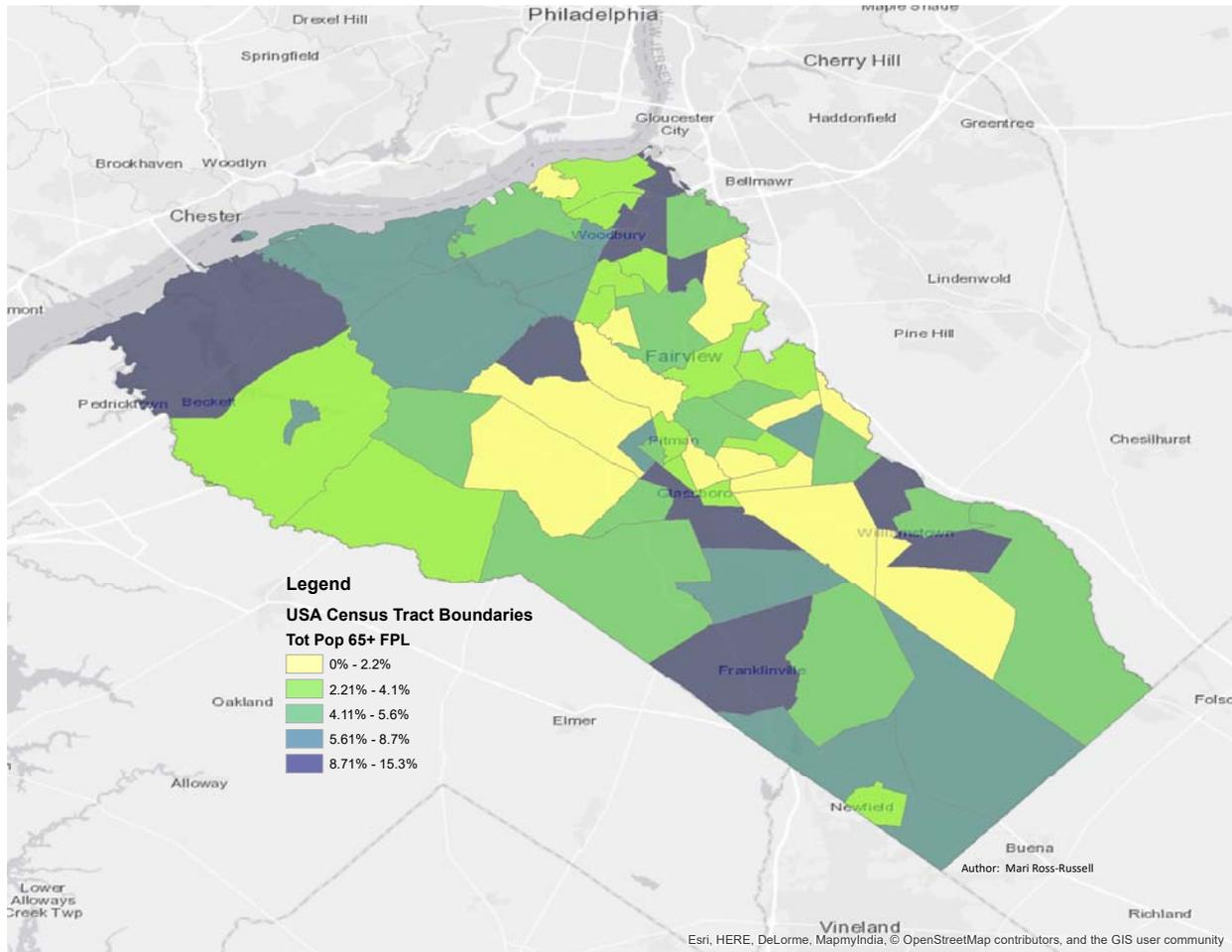
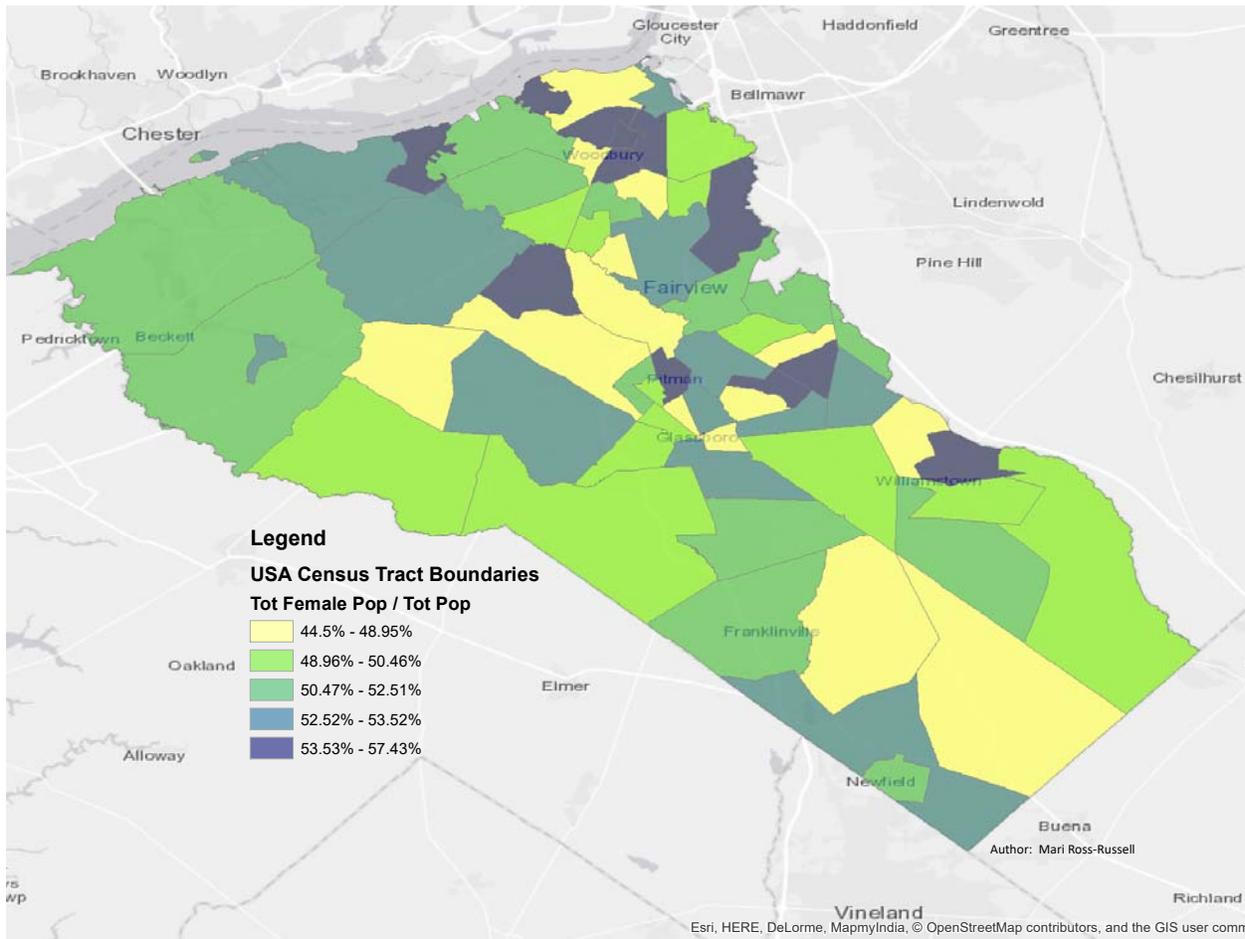


Figure 30 represents those individuals 65 years of age and older who are living at or below 100% of the federal poverty level in Gloucester County by the end of 2015. The five groupings are quintile based and the total number of census tracts are equally divided among the groups. Census tracts are population density based. The wider the dispersion of the population the larger the geographic area within a census tract. The more densely populated the area the smaller the census tract. Generally, the population within a census tract is from 2,500 to 8,000. The map above is broken out by census tracts which are outlined in grey. The lowest percentage grouping is 0% - 2.2%, then 2.21% - 4.1% is second, 4.11% to 5.6% is third, 5.61% - 8.7% is fourth and 8.71% to 15.3% represents the last percentage grouping.

The map in the figure was generated using ArcMap 10.5.1 and the data was from the five-year American Community Survey estimates in table S1701.

Figure 31. Percentage of the Total Female Population within Gloucester by Census Tract, 2015 (ACS 5yr S1701)



In four out of the five percentage groupings females represent 50% or more of the total population within the various census tracts shown for Gloucester County in 2015 (Figure 31.). The smallest percentage grouping was 44.5% - 48.95%, then 48.96% - 50.46%, followed by 50.47% - 52.51%, with 52.52% – 53.52% and 53.53% – 57.43% fourth and fifth respectively. The five groupings are quintile based and the total number of census tracts are equally divided among the groups. Census tracts are population density based. The wider the dispersion of the population the larger the geographic area within a census tract. The more densely populated the area the smaller the census tract. Generally, the population within a census tract is from 2,500 to 8,000. The map above is broken out by census tracts which are outlined in grey.

Cities in Gloucester and surrounding counties have been included to act as reference points. The map in the figure was generated using ArcMap 10.5.1 and the data was from the five-year American Community Survey estimates in table S1701.

Figure 32. Percentage of the Total Female Population within Gloucester County at or below 100% Federal Poverty Level by Census Tract, 2015 (ACS 5yr S1701)

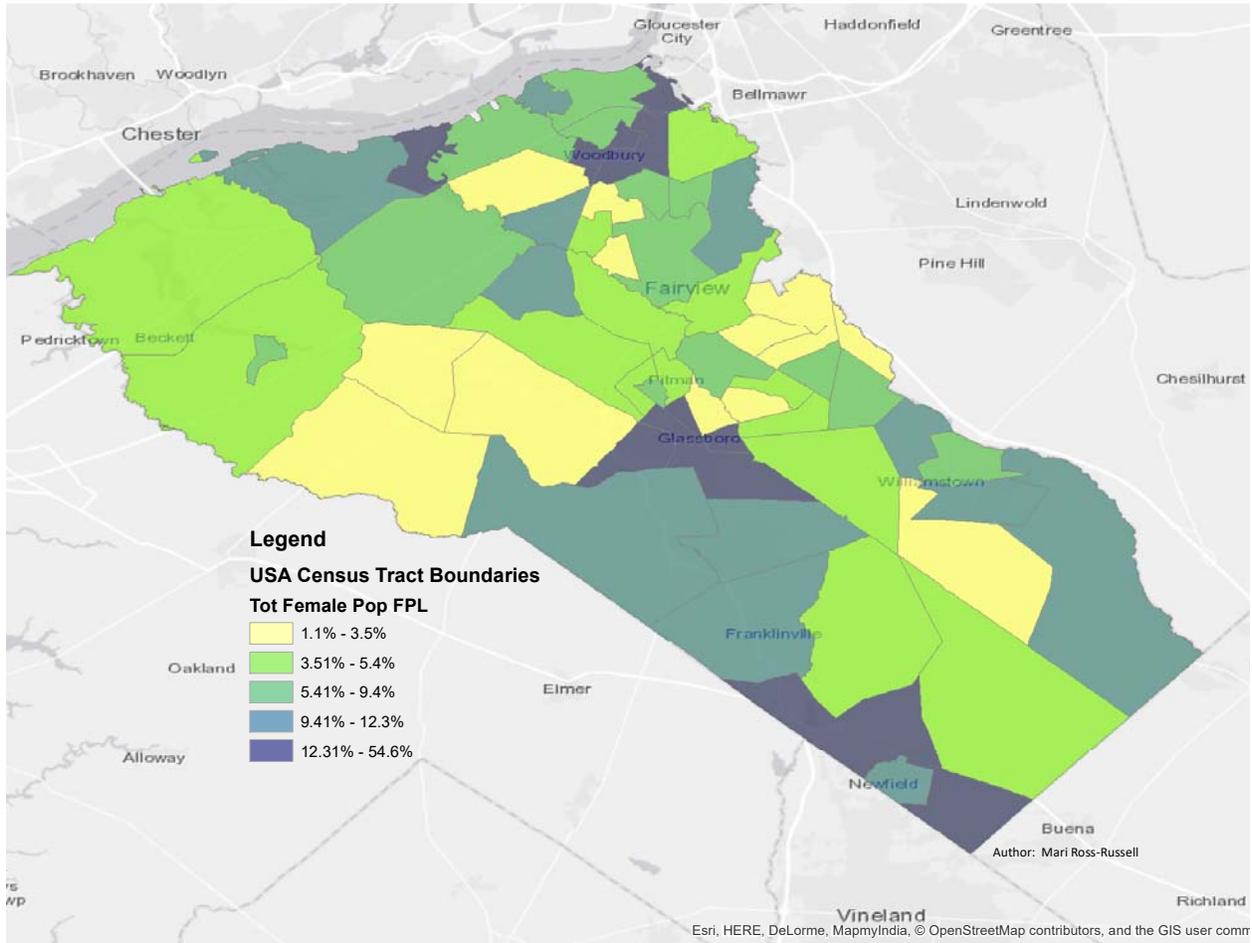
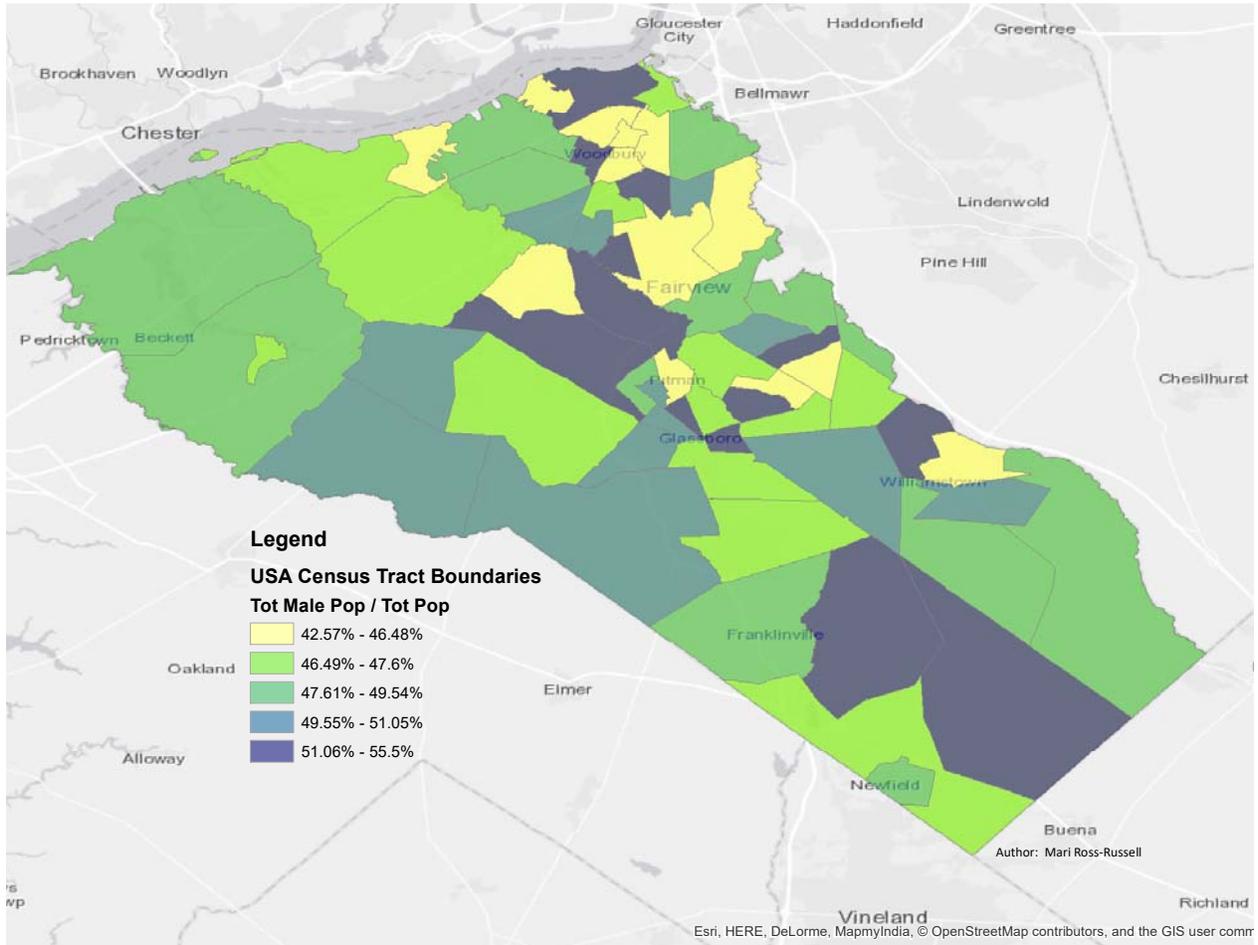


Figure 32 shows the female population who are living at or below 100% of the federal poverty level in Gloucester County by the end of 2015. The total number of census tracts are equally divided among the groups, there are a total of 63 census tracts in Gloucester County and each group would have 12 or 13 tracts. Census tracts are population density based. The wider the dispersion of the population the larger the geographic area within a census tract. The more densely populated the area the smaller the census tract. Generally, the population within a census tract is from 2,500 to 8,000. The map above is broken out by census tracts which are outlined in grey. The lowest percentage grouping is 1.1% - 3.5%, then 3.51% - 5.4% is second, 5.41% to 9.4% is third, 9.41% - 12.3% is fourth and 12.31% to 54.6% represents the last percentage grouping.

The map in the figure was generated using ArcMap 10.5.1 and the data was from the five-year American Community Survey estimates in table S1701.

Figure 33. Percentage of the Total Male Population within Gloucester County by Census Tract, 2015 (ACS 5yr S1701)



In two of the five percentage groupings males represent 50% or more of the total population within the various census tracts shown for Gloucester County in 2015, see Figure 33. The smallest percentage grouping was 42.57% - 46.48%, then 46.49% - 47.6%, followed by 47.61% - 49.54%, with 49.55% – 51.05% and 51.06% – 55.5% fourth and fifth respectively. The five groupings are quintile based and the total number of census tracts are equally divided among the groups. Census tracts are population density based. The wider the dispersion of the population the larger the geographic area within a census tract. The more densely populated the area the smaller the census tract. Generally, the population within a census tract is from 2,500 to 8,000. The map above is broken out by census tracts which are outlined in grey.

The map in the figure was generated using ArcMap 10.5.1 and the data was from the five-year American Community Survey estimates in table S1701.

Figure 34. Percentage of the Total Male Population within Gloucester County at or below 100% Federal Poverty Level by Census Tract, 2015 (ACS 5yr S1701)

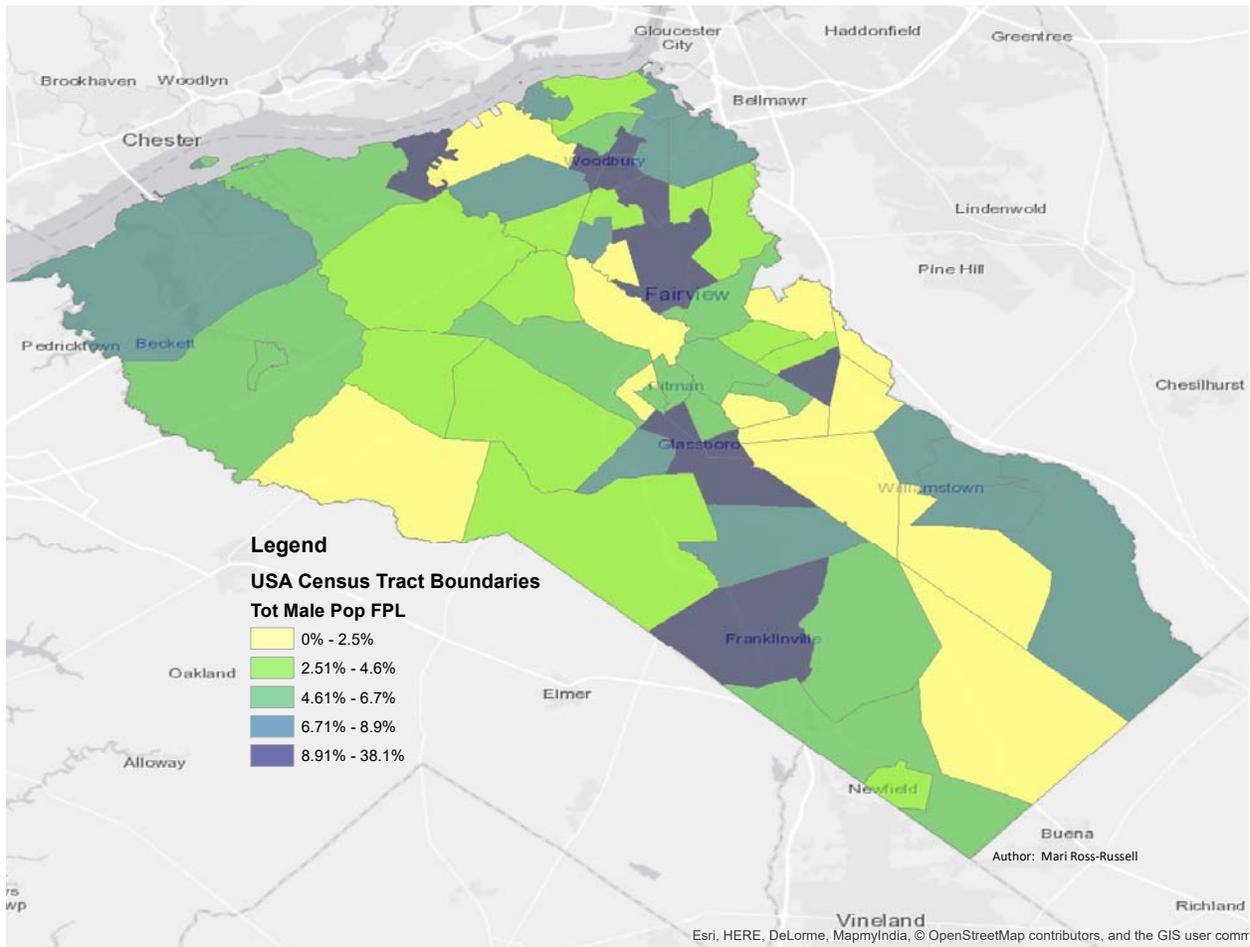


Figure 34 provides a visual of the portion of the male population who are living at or below 100% of the federal poverty level in Gloucester County by the end of 2015. The five groupings are quintile based and the total number of census tracts are equally divided among the groups. Census tracts are population density based. The wider the dispersion of the population the larger the geographic area within a census tract. The more densely populated the area the smaller the census tract. Generally, the population within a census tract is from 2,500 to 8,000. The map above is broken out by census tracts which are outlined in grey. The lowest percentage grouping is 0% - 2.5%, then 2.51% - 4.6% is second, 4.61% to 6.7% is third, 6.71% - 8.9% is fourth and 8.91% to 38.1% represents the last percentage grouping.

The map in the figure was generated using ArcMap 10.5.1 and the data was from the five-year American Community Survey estimates in table S1701.

Figure 35. Percentage of Total Female Householders, No Husband Present, with related Children Under 18 at or Below the Federal Poverty Level in Gloucester County by Census Tract, 2015 (ACS 5yr DP03)

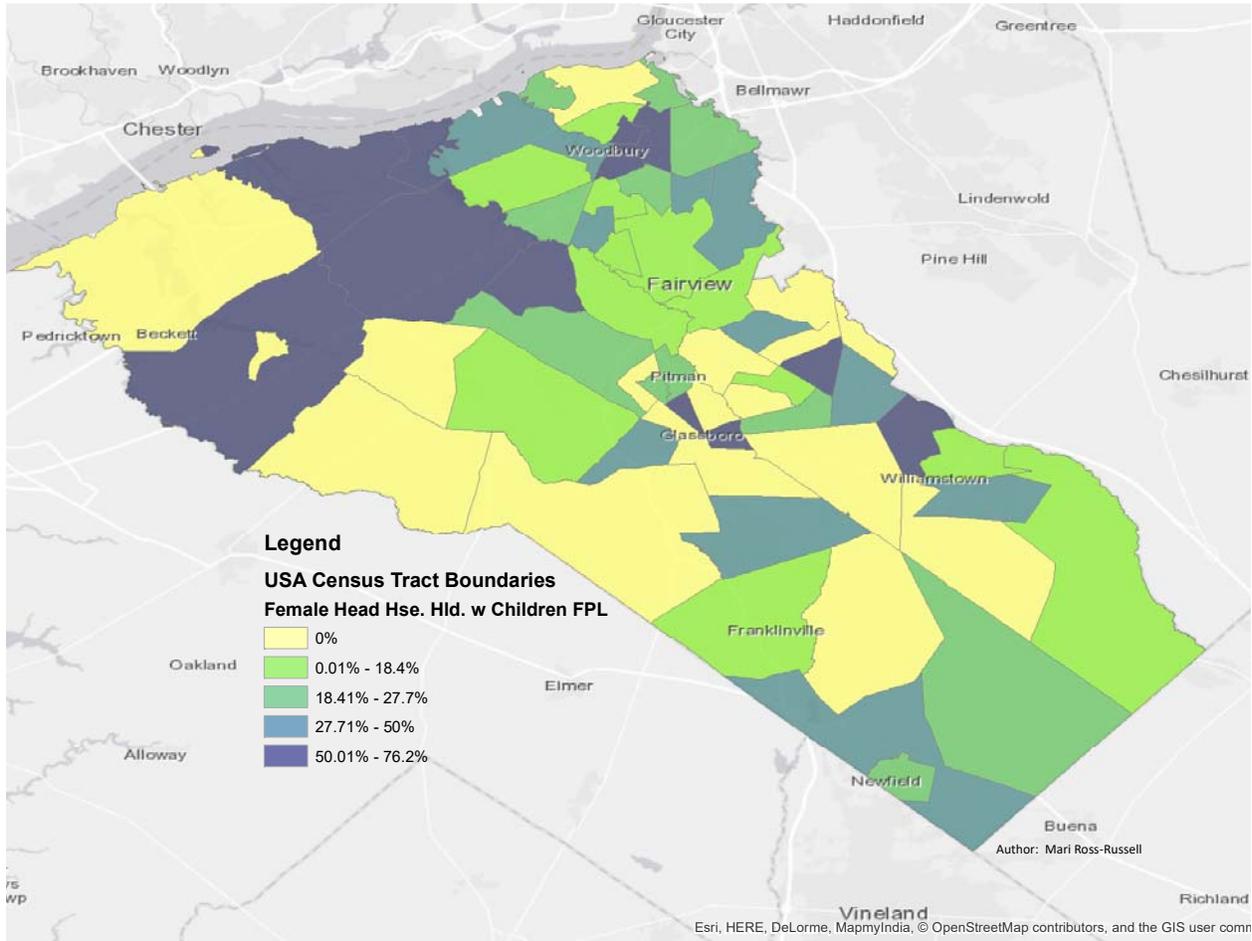
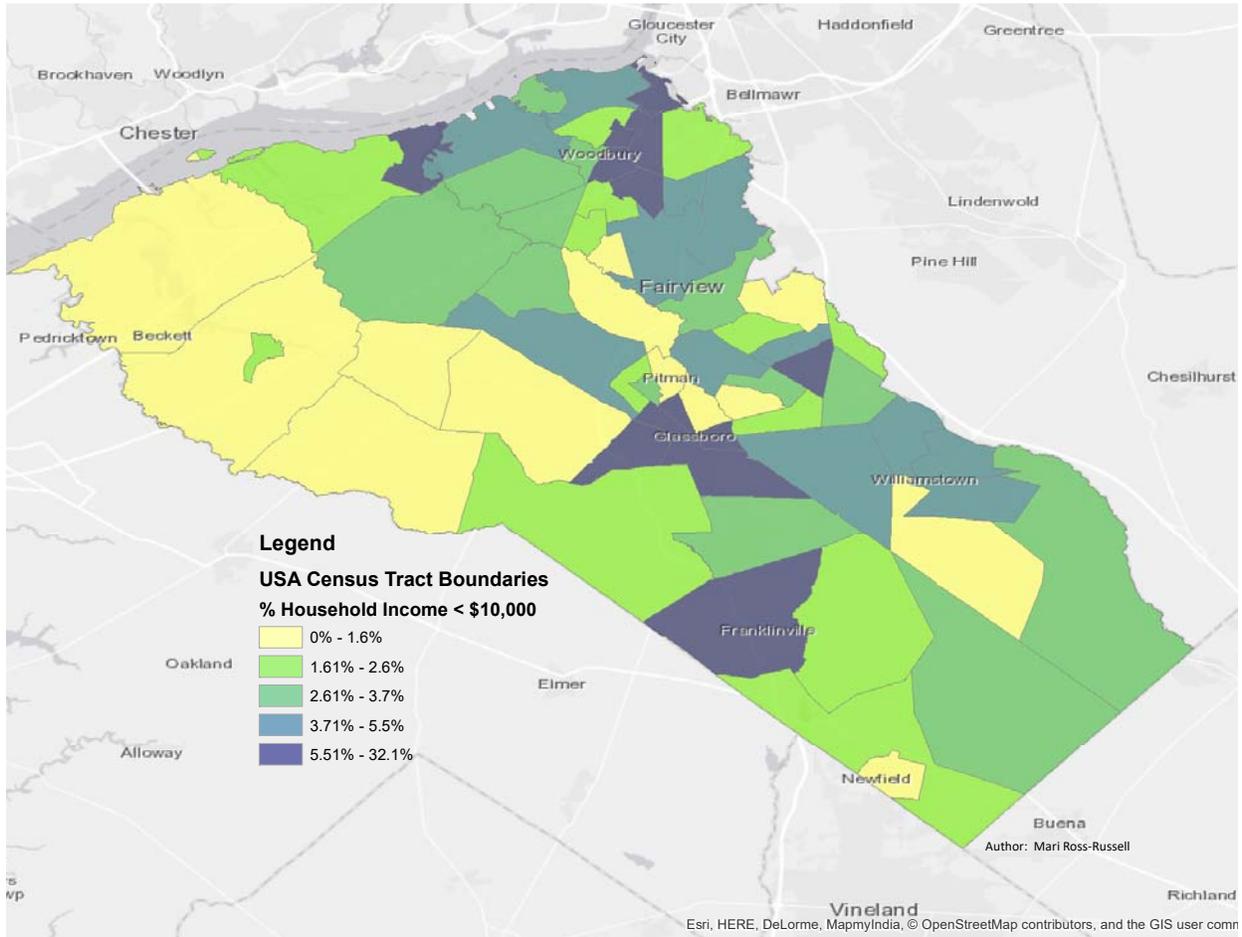


Figure 35. shows the female headed households with no husband present in the home with related children under the age of 18 living at or below 100% of the federal poverty level in Gloucester County by census tract. (Unfortunately, there was not a measure for male headed household no wife present.) There are five groupings which are quintile based. This means the total number of census tracts are equally divided among the groups. The wider the dispersion of the population the larger the geographic area within a census tract. This explains why the census tracts are different sizes. The more densely populated the area the smaller the census tract. Generally, the population within a census tract is from 2,500 to 8,000. The map above is broken out by census tracts which are outlined in grey. The lowest percentage grouping is 0%, then .01% - 18.4% is second, 18.41% to 27.7% is third, 27.71% - 50% is fourth and 50.01% to 76.2% represents the last percentage grouping.

The map in the figure was generated using ArcMap 10.5.1 and the data was from the five-year American Community Survey estimates in table DP03.

Figure 36. Percentage of the Total Households in Gloucester County with an Income of Less than \$10,000 per Year by Census Tract, 2015 (ACS 5yr DP03)



The following series of maps, Figures 36 through 45 show household income, in inflation adjusted dollars, broken out at various levels from less than \$10,000 per year up to \$200,000 and above. In each map the five categories or groupings start with the lightest color and lowest percentage and gradually increase to the highest percentage and darkest color. The five groupings are quintile based. This means the total number of census tracts are equally divided among the groups, there are a total of 63 census tracts in Gloucester County and each group would have 12 or 13 tracts. Census tracts are population density based. The wider the dispersion of the population the larger the geographic area within a census tract. This explains why the census tracts are different sizes. The more densely populated the area the smaller the census tract. Generally, the population within a census tract is from 2,500 to 8,000. The map above is broken out by census tracts which are outlined in grey. Many of the cities in Gloucester and the surrounding counties have been included to act as points of reference. The map in the figure was generated using ArcMap 10.5.1 and the data was from the five-year American Community Survey estimates in table DP03.

Figure 37. Percentage of the Total Households in Gloucester County with an Income of \$10,000 to \$14,999 per Year by Census Tract, 2015 (ACS 5yr DP03)

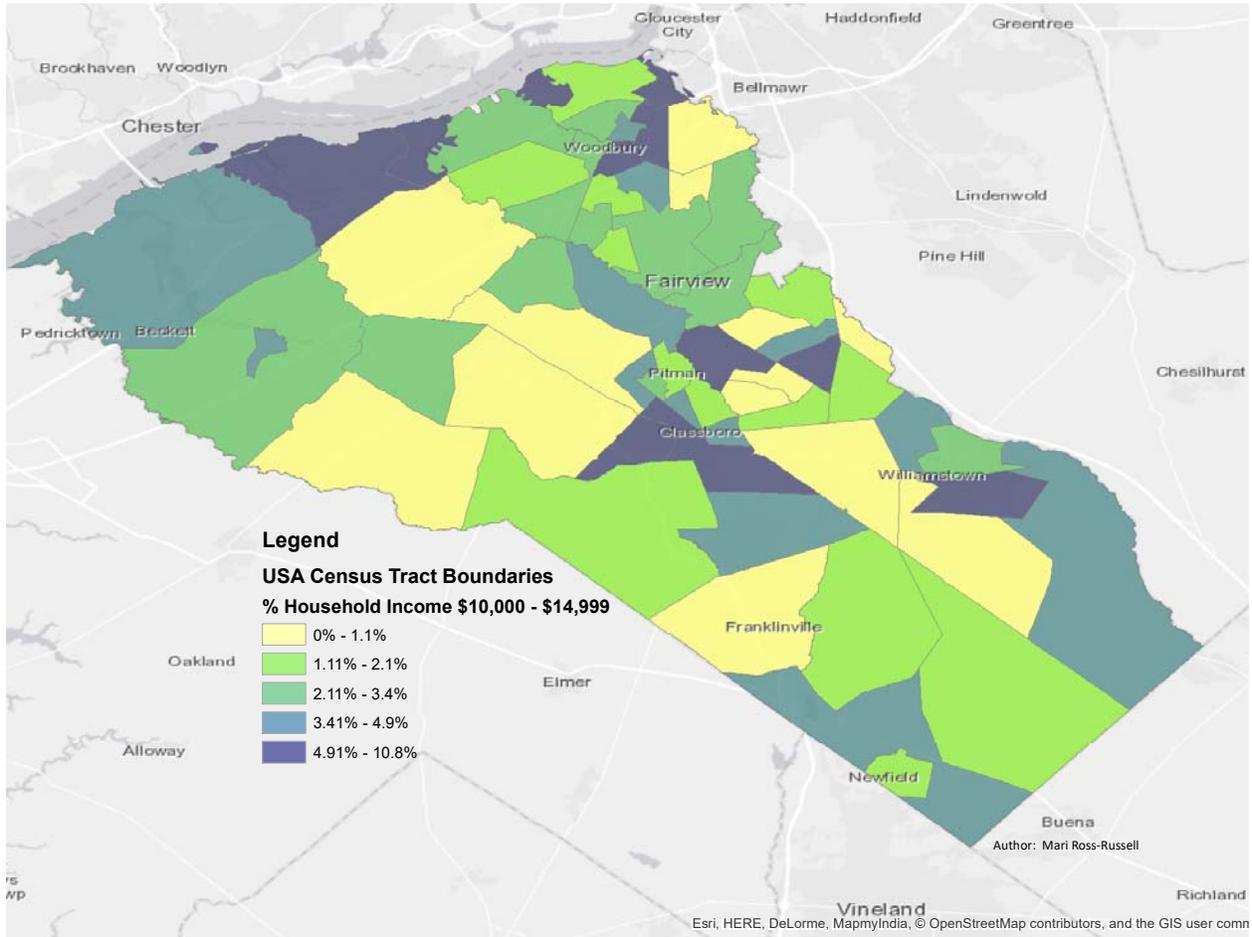


Figure 38. Percentage of the Total Households in Gloucester County with an Income of \$15,000 to \$24,999 per Year by Census Tract, 2015 (ACS 5yr DP03)

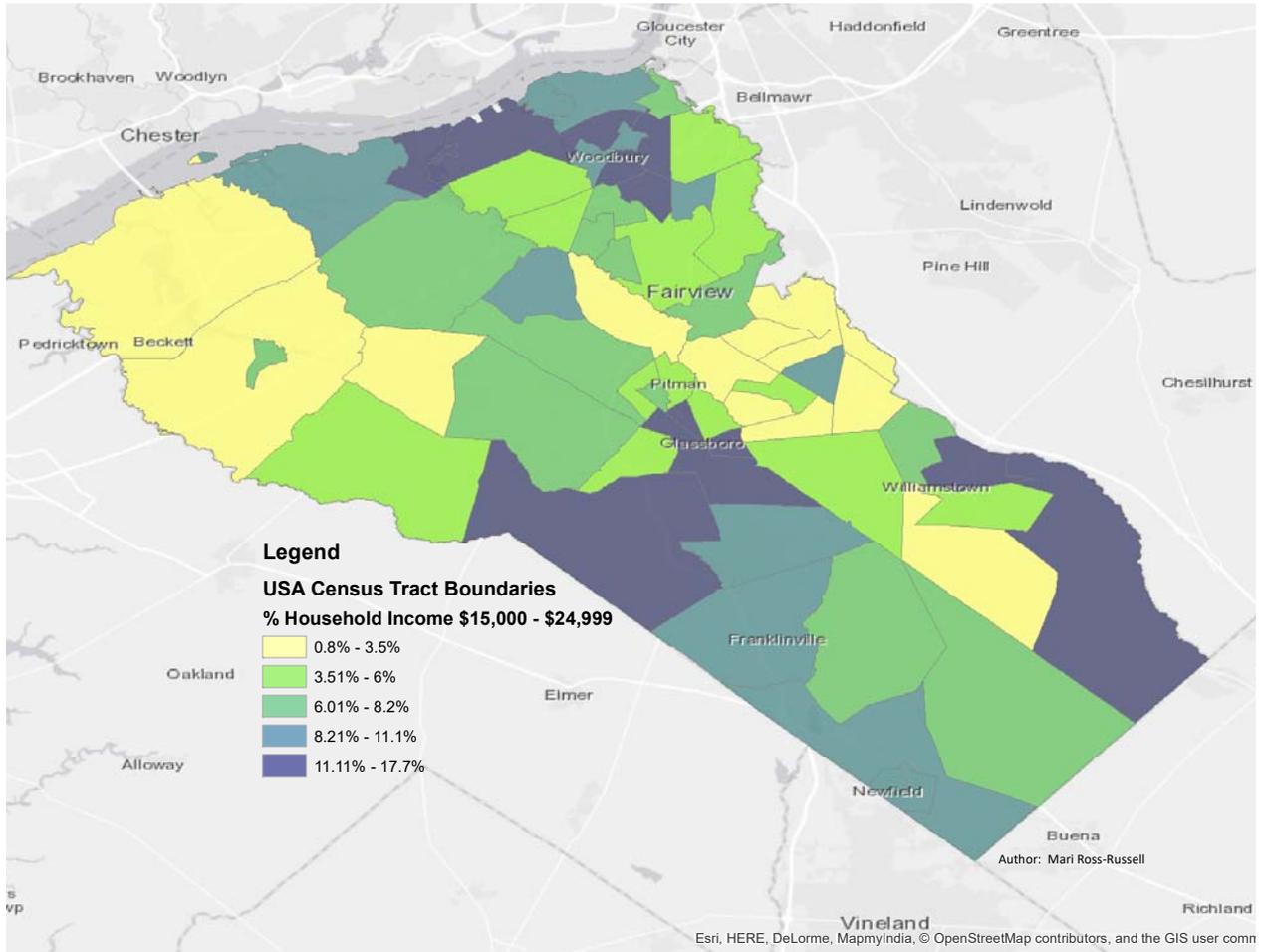


Figure 39. Percentage of the Total Households in Gloucester County with an Income of \$25,000 to \$34,999 per Year by Census Tract, 2015 (ACS 5yr DP03)

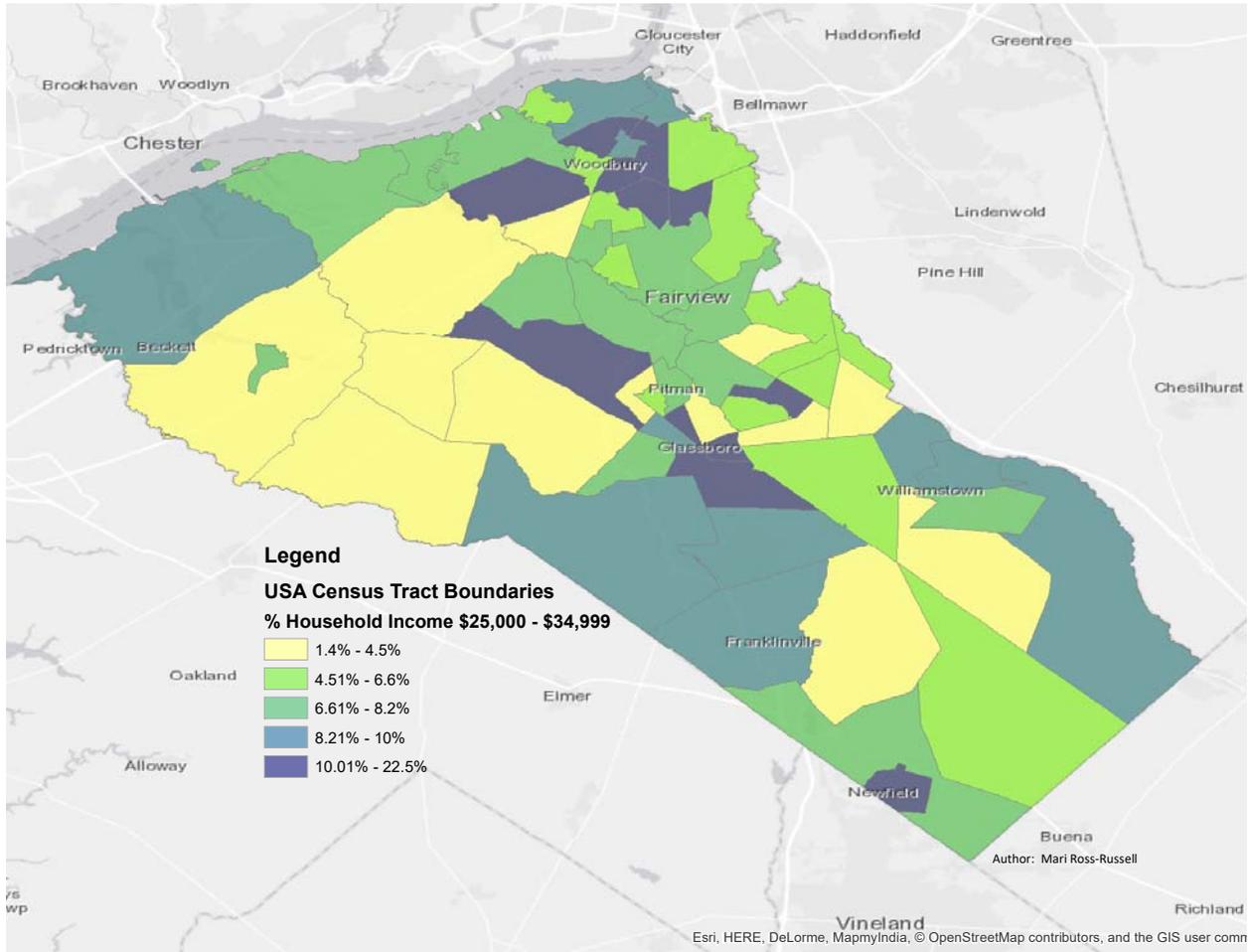


Figure 40. Percentage of the Total Households in Gloucester County with an Income of \$35,000 to \$49,999 per Year by Census Tract, 2015 (ACS 5yr DP03)

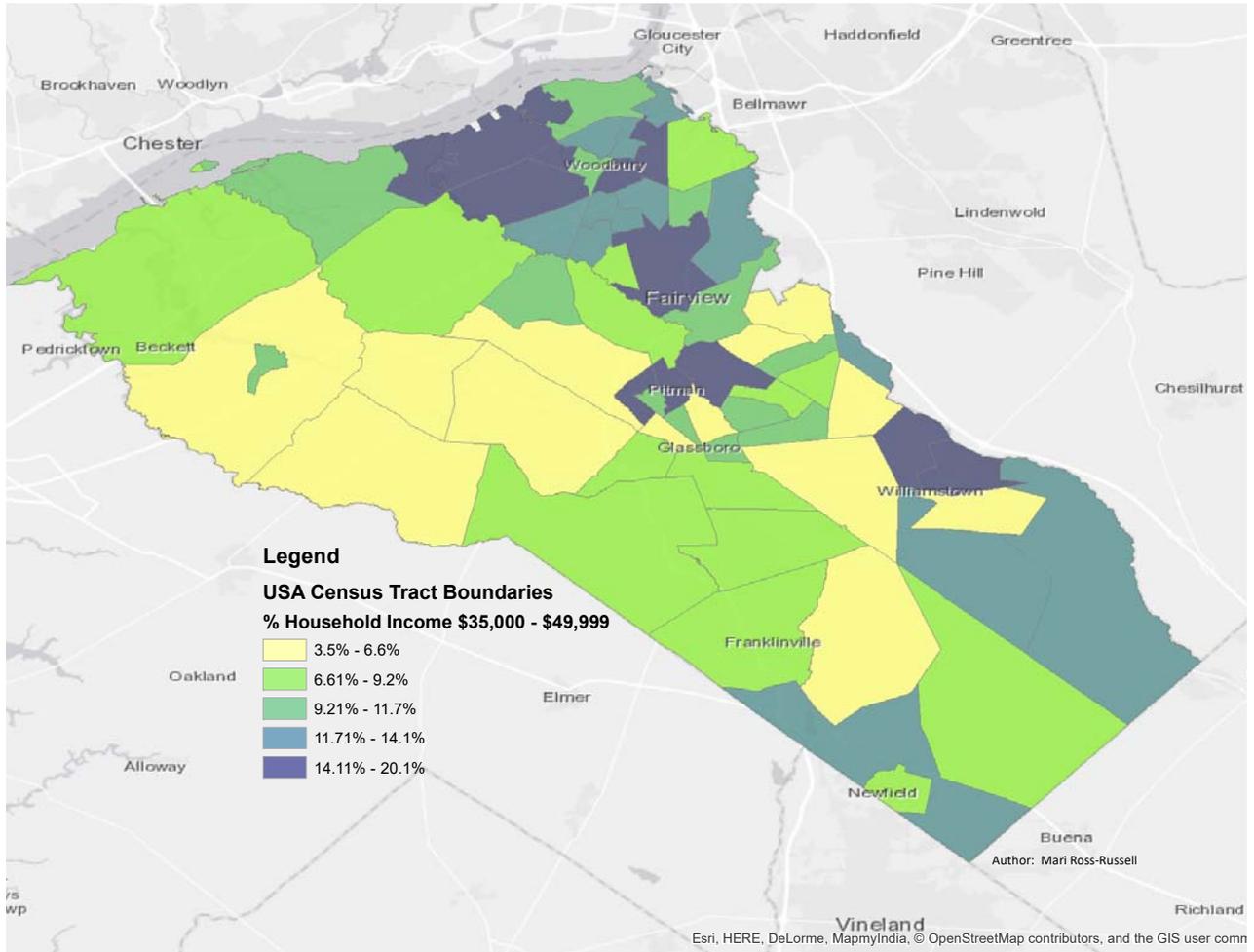


Figure 41. Percentage of the Total Households in Gloucester County with an Income of \$50,000 to \$74,999 per Year by Census Tract, 2015 (ACS 5yr DP03)

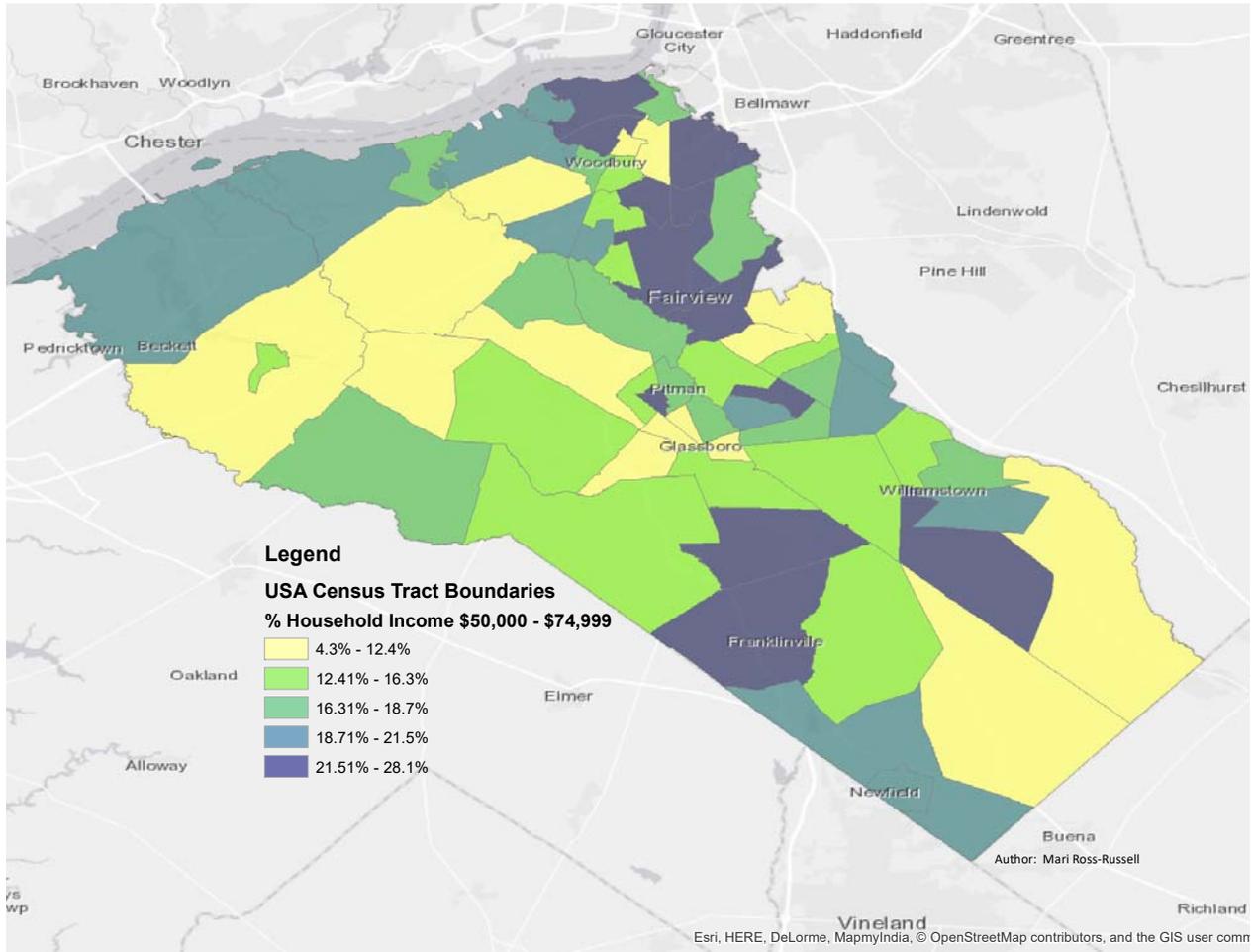


Figure 42. Percentage of the Total Households in Gloucester County with an Income of \$75,000 to \$99,999 per Year by Census Tract, 2015 (ACS 5yr DP03)

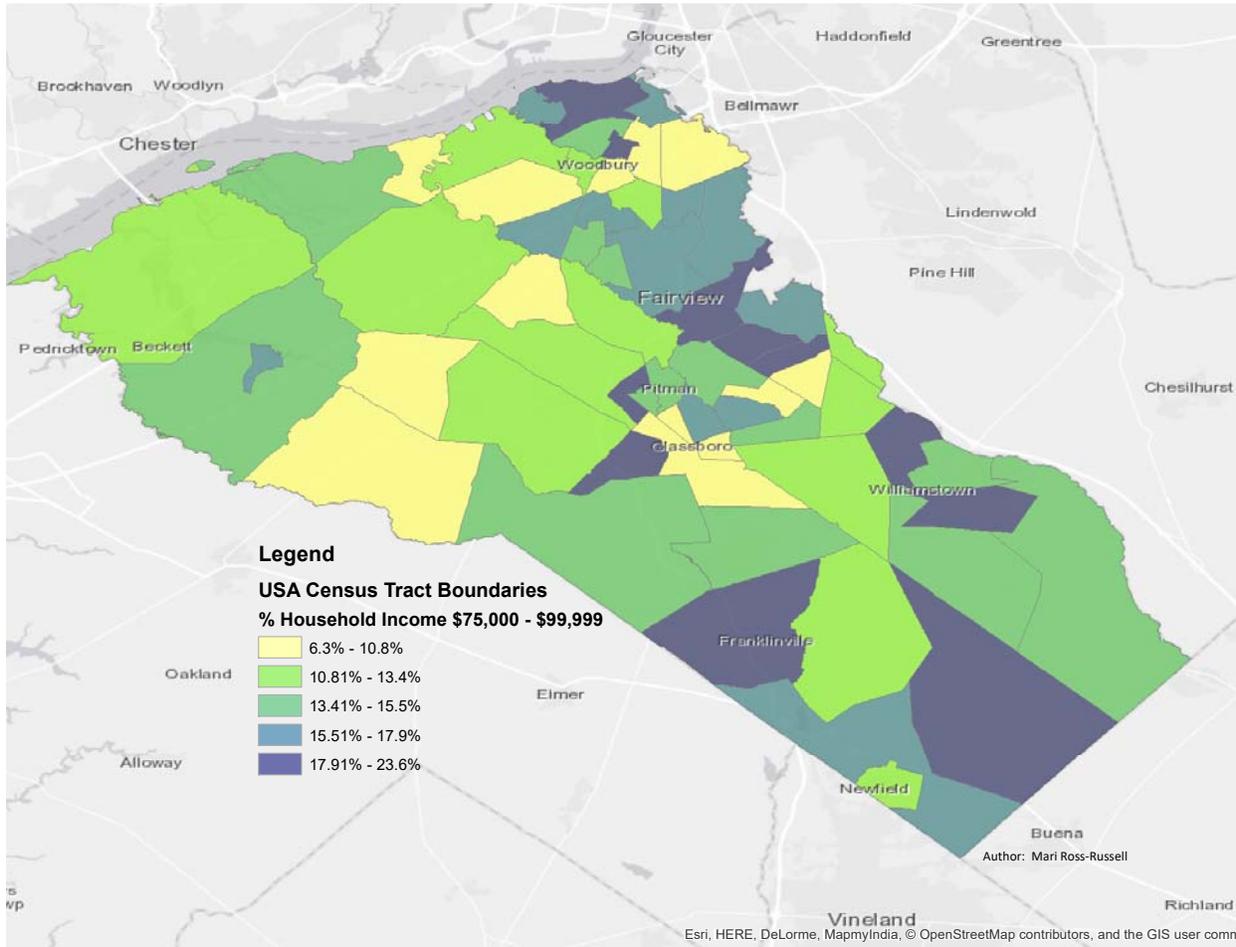


Figure 43. Percentage of the Total Households in Gloucester County with an Income of \$100,000 to \$149,999 per Year by Census Tract, 2015 (ACS 5yr DP03)

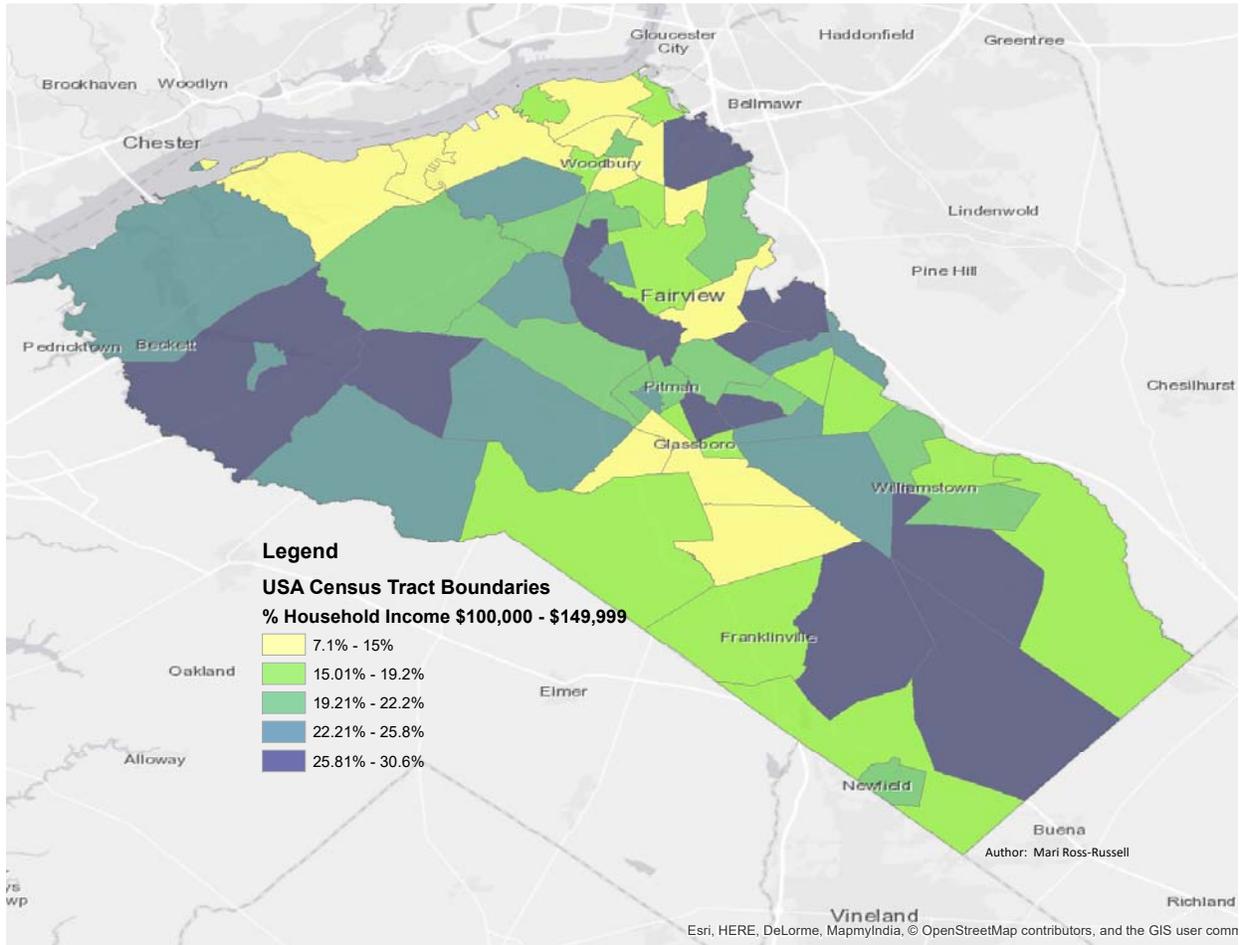


Figure 44. Percentage of the Total Households in Gloucester County with an Income of \$150,000 to \$199,999 per Year by Census Tract, 2015 (ACS 5yr DP03)

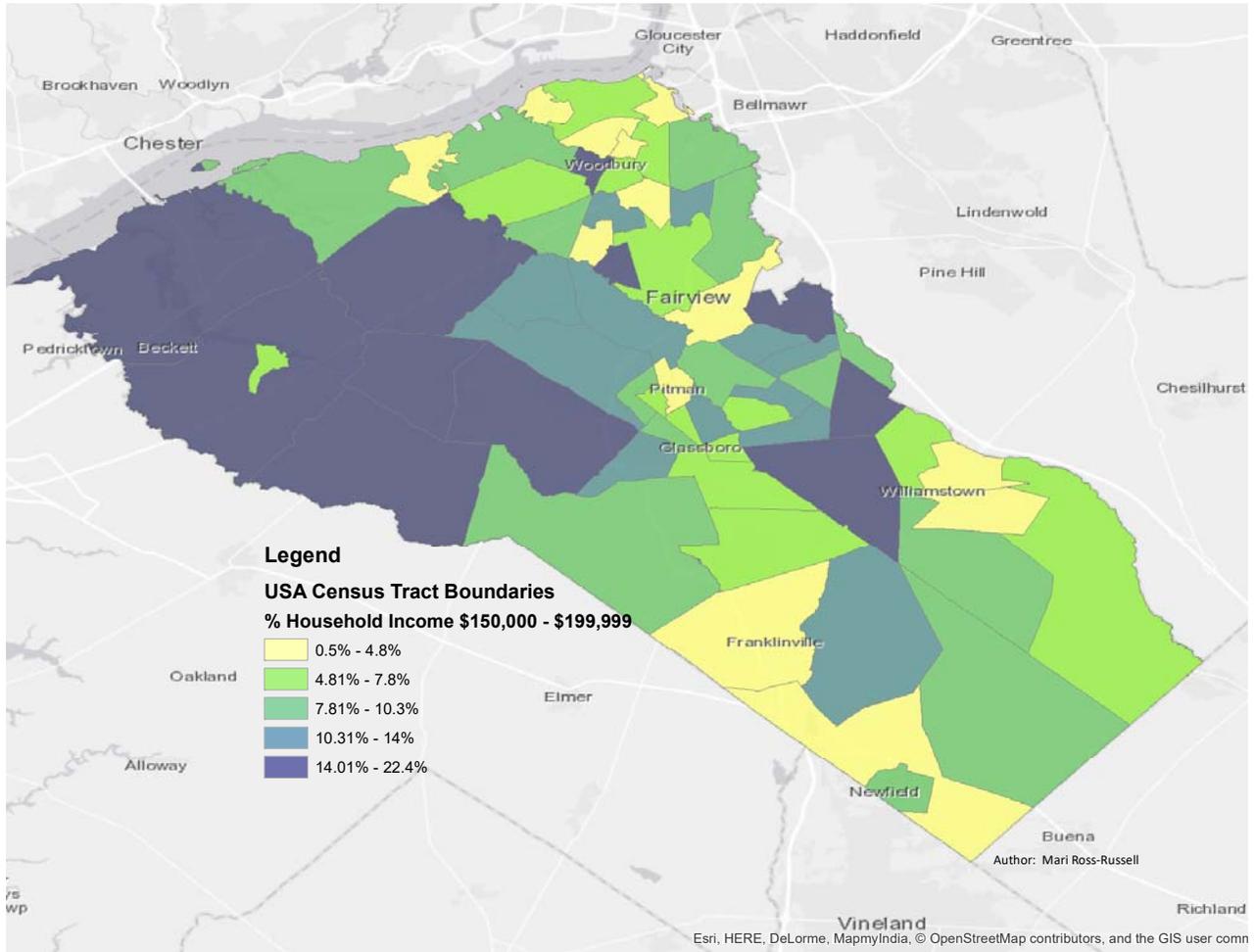


Figure 45. Percentage of the Total Households in Gloucester County with an Income of \$200,000 or more per Year by Census Tract, 2015 (ACS 5yr DP03)

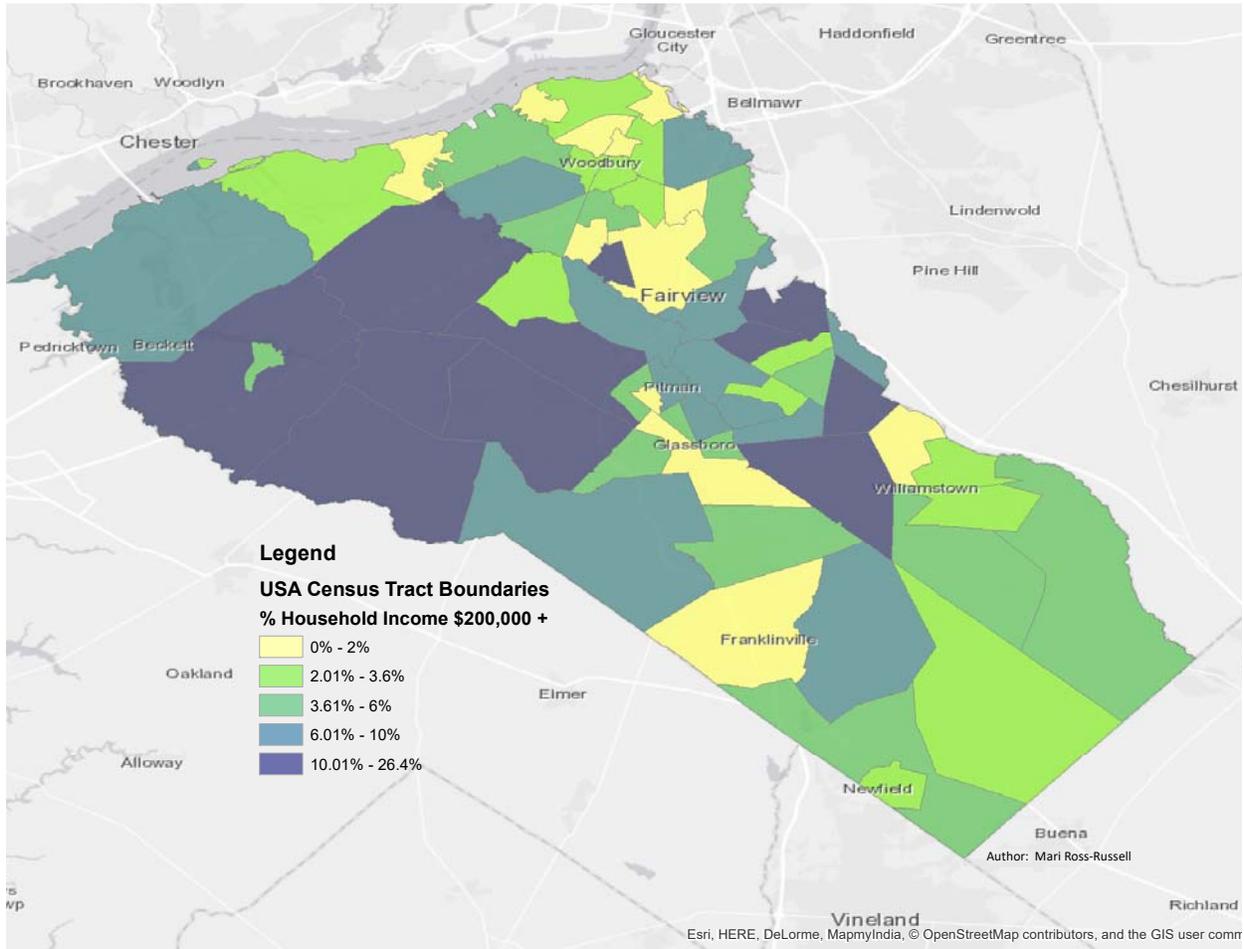


Figure 46. Total Households in Gloucester County by Median Income per Year in 2015 Inflation Adjusted Dollars by Census Tract, 2015 (ACS 5yr DP03)

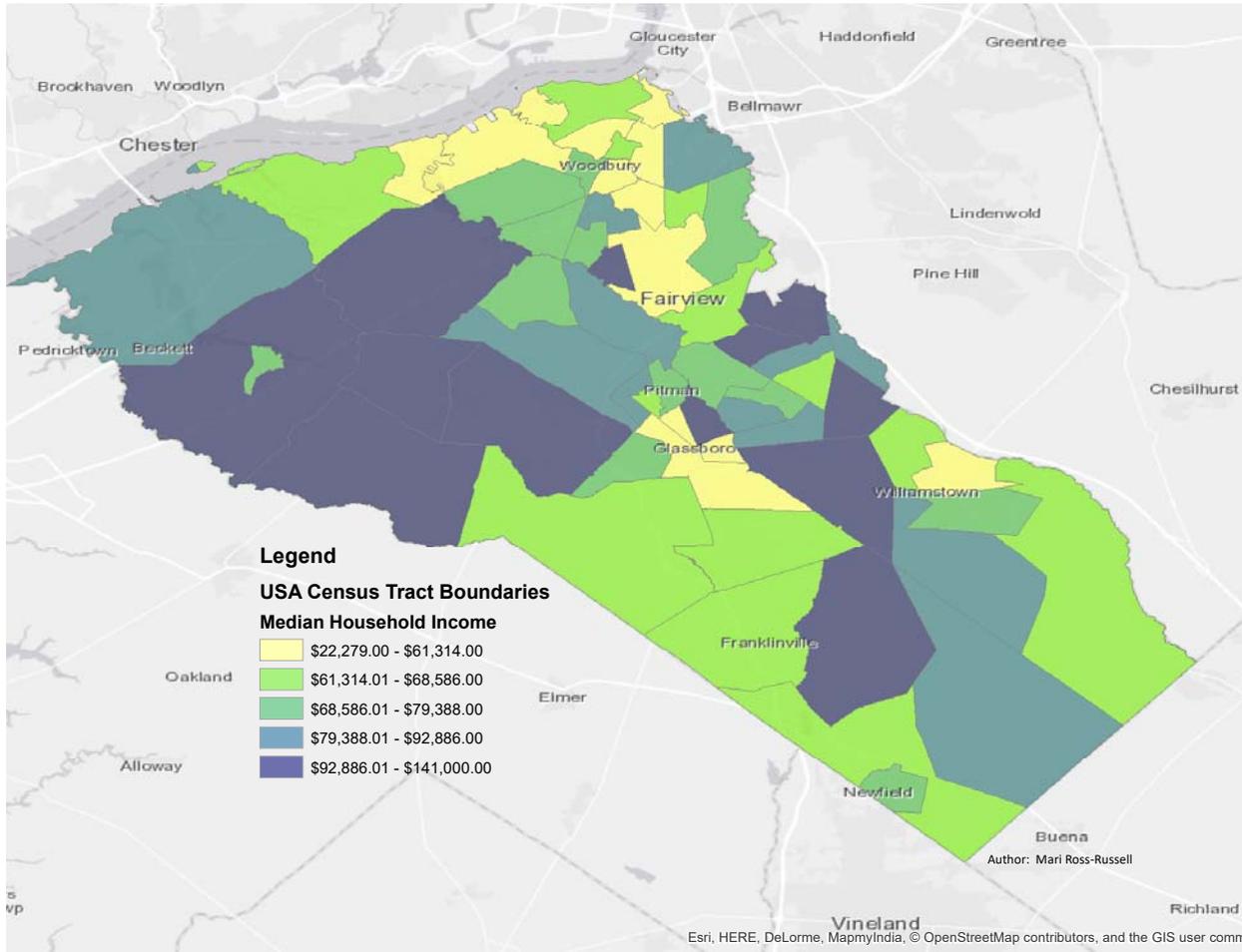


Figure 46. represents the median or mid-point (the exact middle of the range of incomes) income in 2015 inflation adjusted dollars by household and census tract in Gloucester County. The five categories or groupings shown in the legend of the map start with the lightest color and lowest amount and gradually increases to the highest median income and darkest color. The five groupings are quintile based. Census tracts are population density based. The wider the dispersion of the population the larger the geographic area within a census tract. This explains why the census tracts are different sizes. The more densely populated the area the smaller the census tract. Generally, the population within a census tract is from 2,500 to 8,000. The map above is broken out by census tracts which are outlined in grey. The map in the figure was generated using ArcMap 10.5.1 and the data was from the five-year American Community Survey estimates in table DP03.

Figure 47. Total Households in Gloucester County by Mean (Average) Income per Year in 2015 Inflation Adjusted Dollars by Census Tract, 2015 (ACS 5yr DP03)

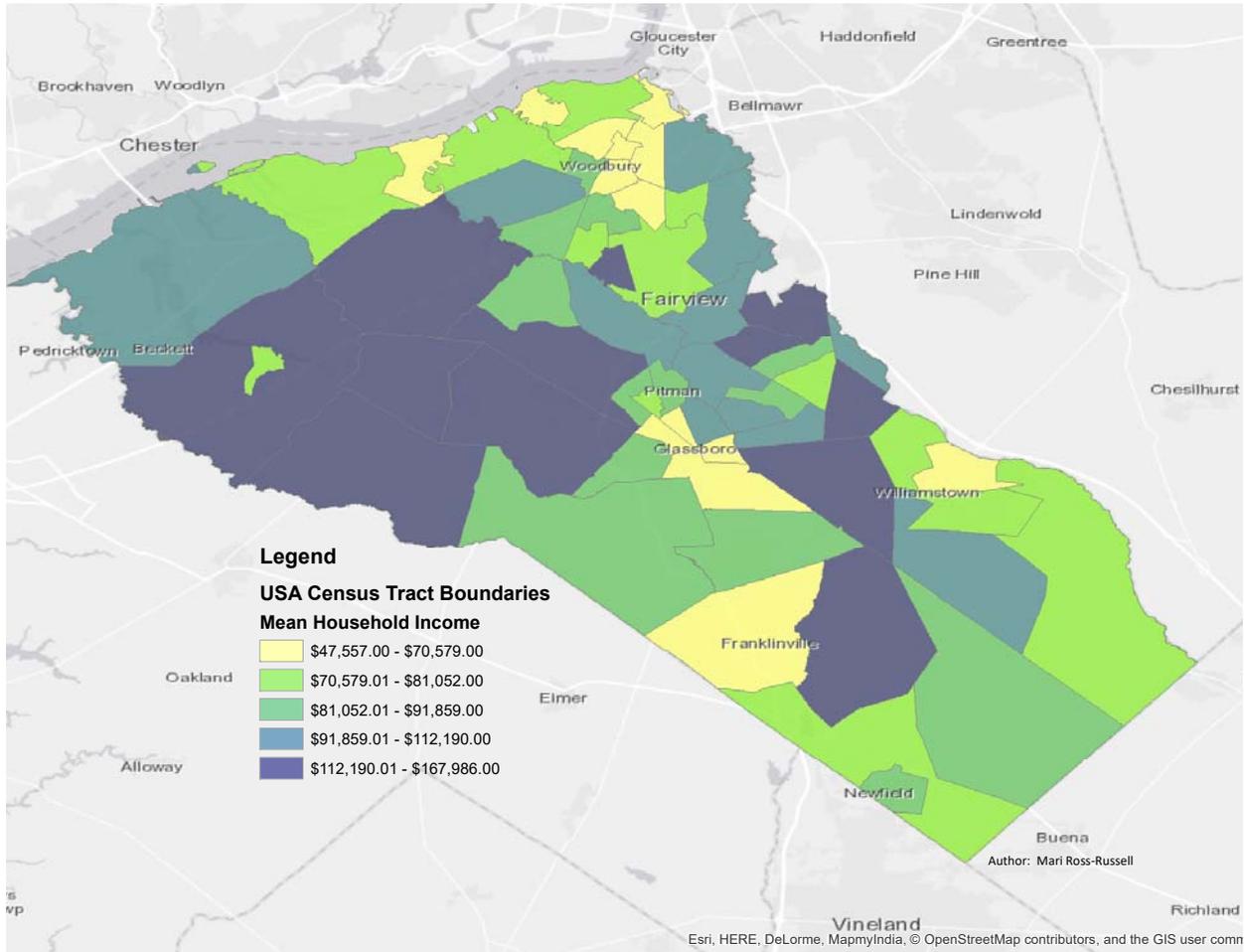
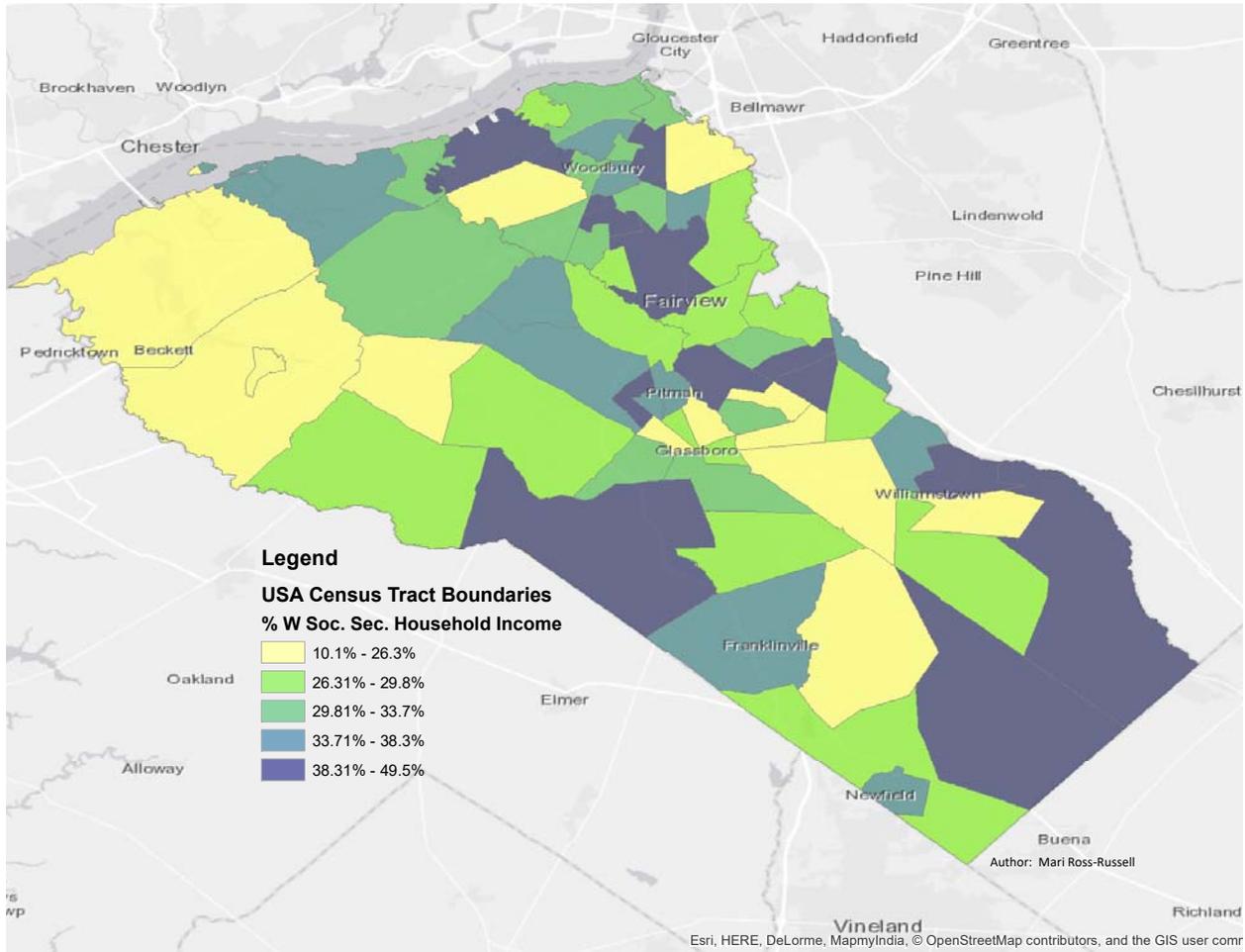


Figure 47. shows the mean or averaged income in 2015 inflation adjusted dollars by household and census tract in Gloucester County. In the map above, the five categories or groupings start with the lightest color and lowest amount and gradually increases to the highest mean income and darkest color. The five groupings are quintile based. This means the total number of census tracts are equally divided among the groups. Census tracts are population density based. The wider the dispersion of the population the larger the geographic area within a census tract. This explains why the census tracts are different sizes. The more densely populated the area the smaller the census tract. Generally, the population within a census tract is from 2,500 to 8,000. The map above is broken out by census tracts which are outlined in grey. The map in the figure was generated using ArcMap 10.5.1 and the data was from the five-year American Community Survey estimates in table DP03.

Figure 48. Percentage of Total Households in Gloucester County receiving Social Security Income in 2015 Inflation Adjusted Dollars by Census Tract, 2015 (ACS 5yr DP03)



Figures 48. and 49. focus on social security, the percentage of households receiving the benefit and the mean or averaged income in 2015 inflation adjusted dollars by census tract in Gloucester County. In these maps the five categories or groupings start with the lightest color and lowest amount and gradually increases to the highest percentage or income and darkest color. The lowest percentage of households receiving social security income (Figure 53) are 10.1% - 26.3%. The highest percentage of households in a census tract receiving social security is between 38.31% and 49.5% and the highest mean or averaged income benefit is \$24,518 at year end in 2015. The five groupings are quintile based. This means the total number of census tracts are equally divided among the groups. Census tracts are population density based. The wider the dispersion of the population the larger the geographic area within a census tract. The more densely populated the area the smaller the census tract. Generally, the population within a census tract is from 2,500 to 8,000. The map above is broken out by census tracts which are outlined in grey. The map in the figure was generated using ArcMap 10.5.1 and the data was from the five-year American Community Survey estimates in table DP03.

Figure 49. Total Households in Gloucester County receiving Social Security Income by Mean (Average) Benefit in 2015 Inflation Adjusted Dollars by Census Tract, 2015 (ACS 5yr DP03)

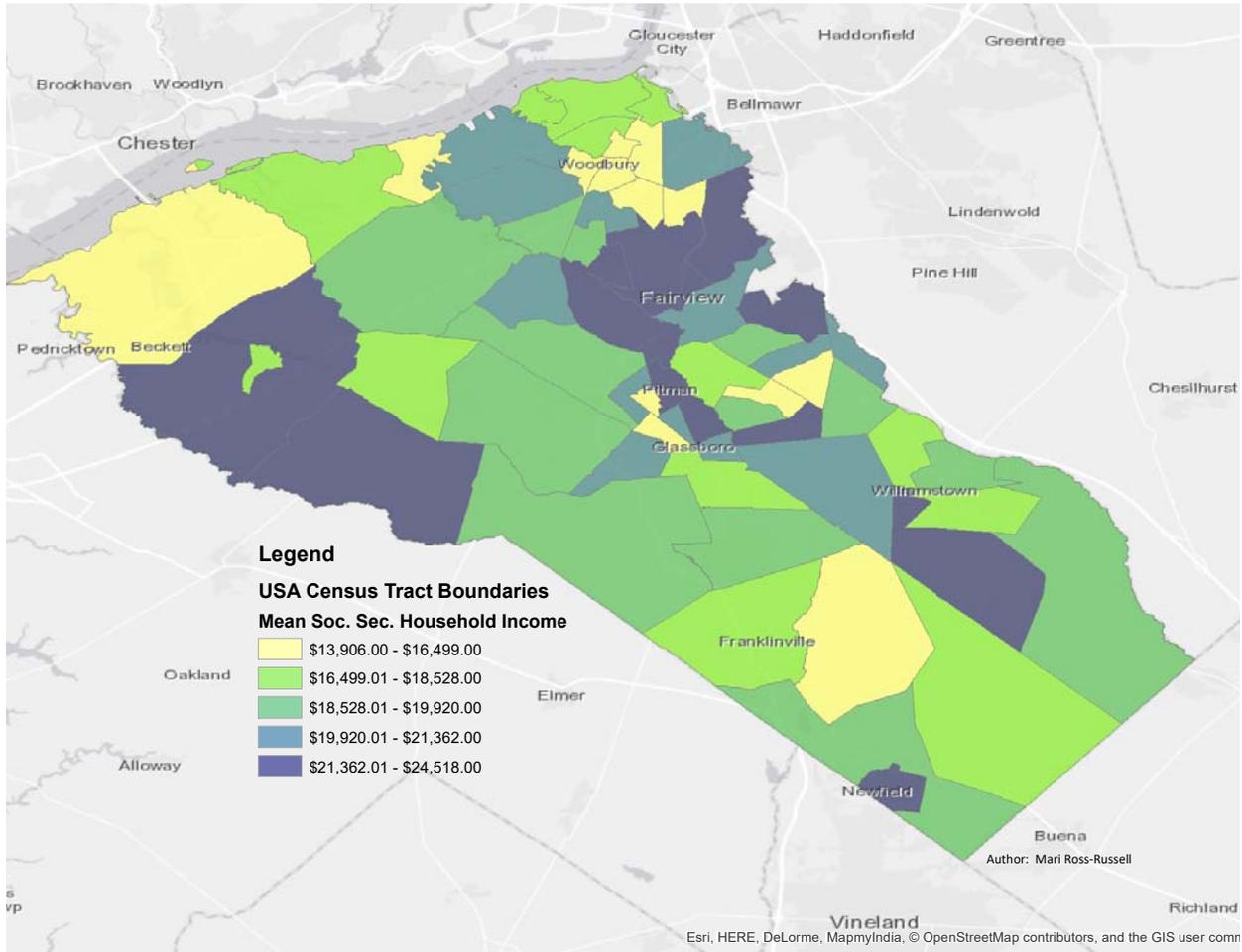
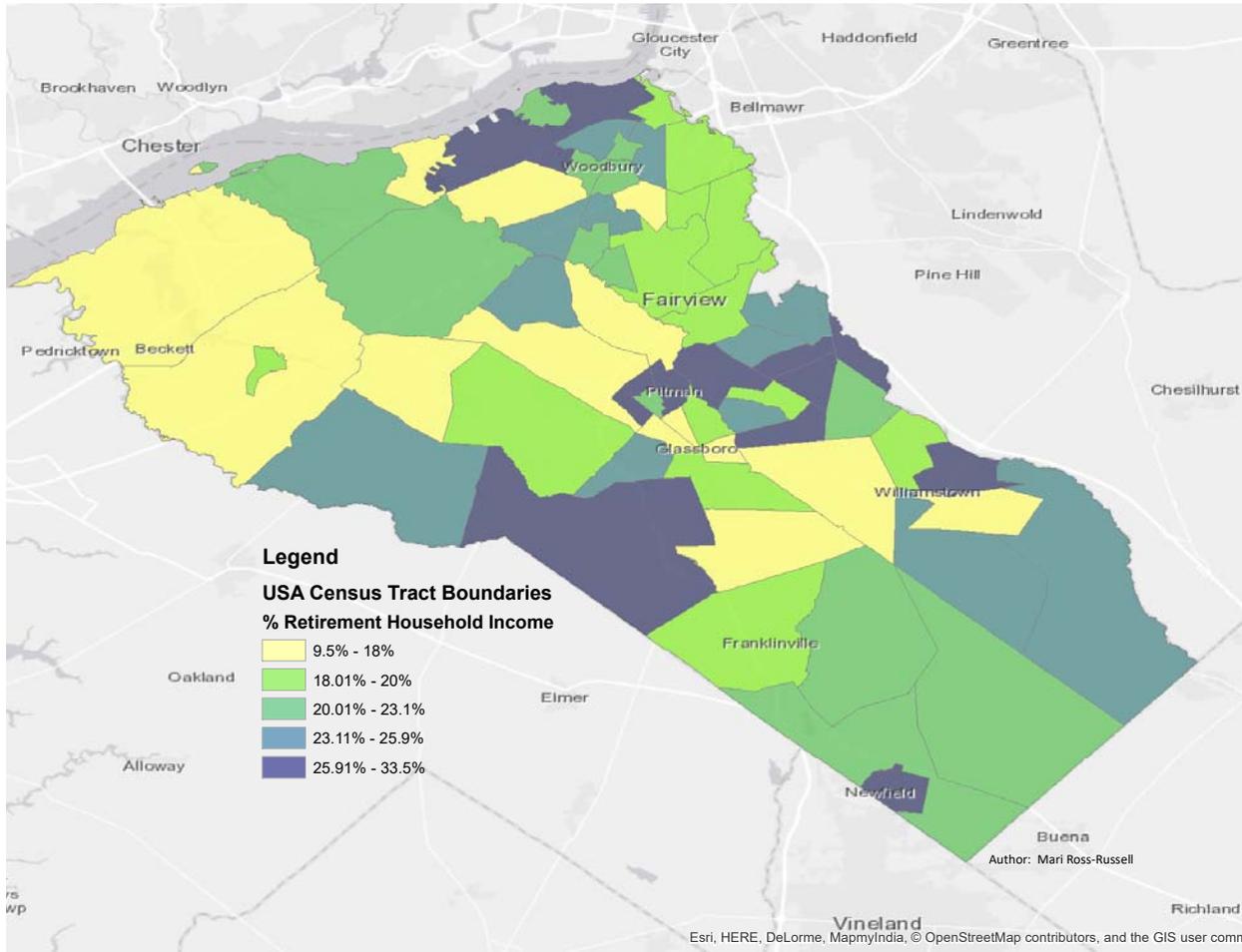


Figure 50. Percentage of Total Households in Gloucester County receiving Retirement Income in 2015 Inflation Adjusted Dollars by Census Tract, 2015 (ACS 5yr DP03)



Figures 50. and 51. concentrate on retirement income, the percentage of households estimated to be receiving this type of income and the mean or averaged income in 2015 inflation adjusted dollars by census tract in Gloucester County. In the preceding and following map the five categories or groupings start with the lightest color and lowest amount and gradually increases to the highest percentage or income and darkest color. The lowest percentage of households receiving retirement income (Figure 55) is 9.5% to 18%. The highest percentage of households in a census tract estimated to receive retirement income is 33.5% and the highest mean or averaged income is \$41,869 at year end in 2015.

The five groupings are quintile based. This means the total number of census tracts are equally divided among the groups. The wider the dispersion of the population the larger the geographic area within a census tract. This explains why the census tracts are different sizes. The more densely populated the area the smaller the census tract. Generally, the population within a census tract is from 2,500 to 8,000. The map above is broken out by census tracts which are outlined in grey. The map in the figure was generated using ArcMap 10.5.1 and the data was from the five-year American Community Survey estimates in table DP03.

Figure 51. Total Households in Gloucester County receiving Retirement Income by Mean (Average) Benefit in 2015 Inflation Adjusted Dollars by Census Tract, 2015 (ACS 5yr DP03)

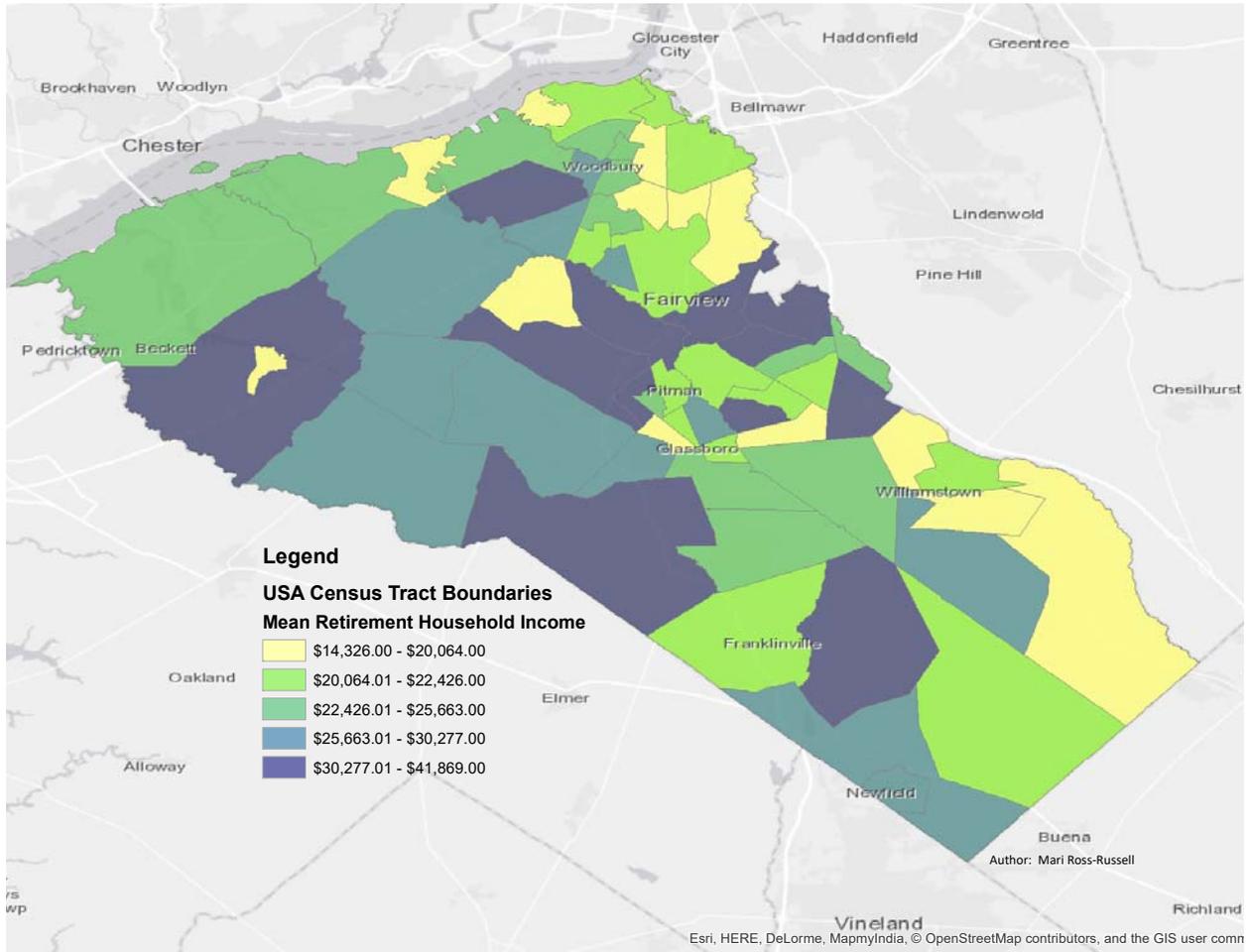
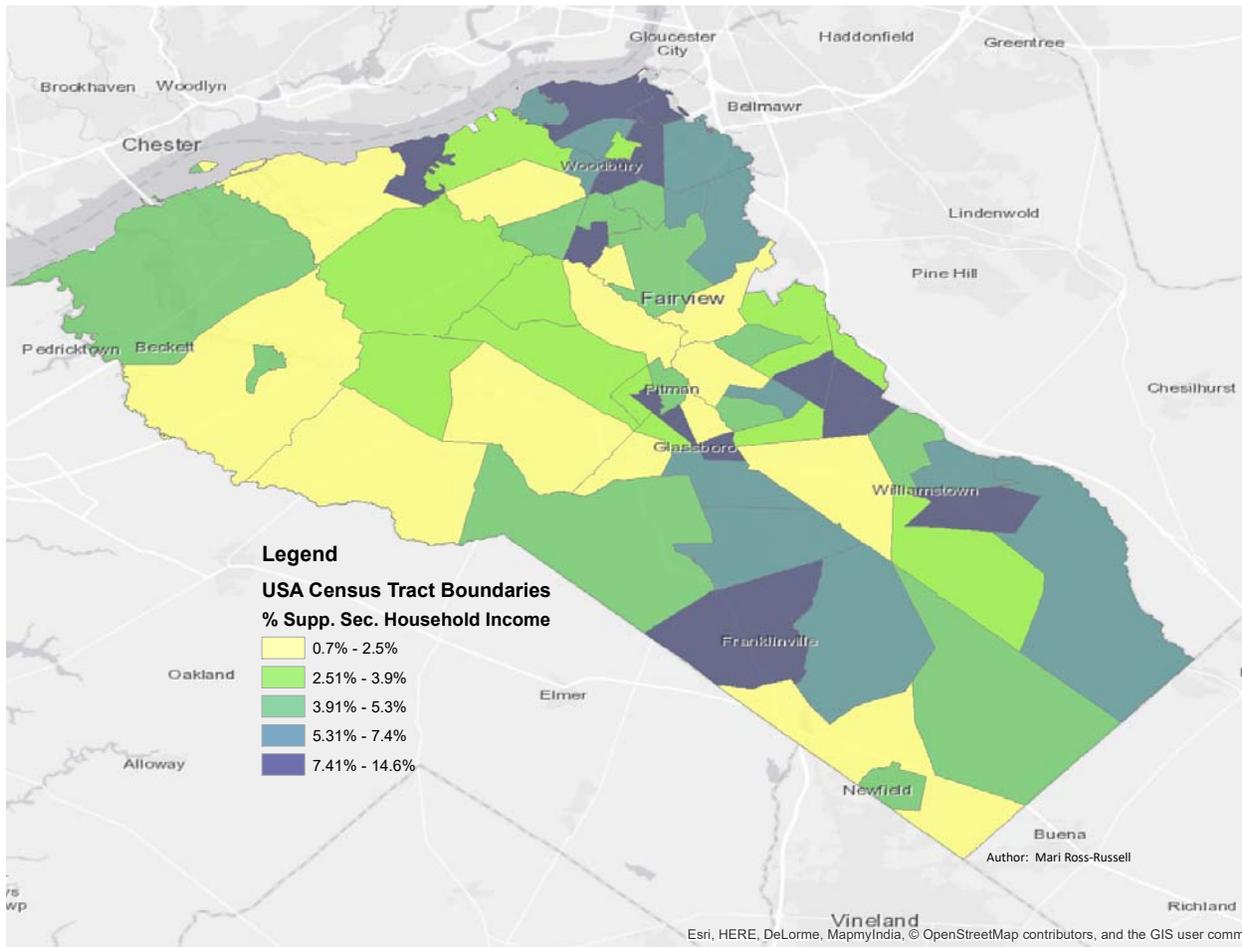


Figure 52. Percentage of Total Households in Gloucester County receiving Supplemental Security Income in 2015 Inflation Adjusted Dollars by Census Tract, 2015 (ACS 5yr DP03)



The maps in Figures 52. and 53. emphasize, the percentage of households receiving supplemental security and the mean or averaged income in 2015 inflation adjusted dollars by census tract in Gloucester County from this benefit. In these maps the five categories or groupings start with the lightest color and lowest amount and gradually increases to the highest percentage or income and darkest color. The highest percentage of households in a census tract receiving supplemental security is 14.6% and the highest mean or averaged income benefit is \$19,671 at year end in 2015.

The five groupings are quintile based. This means the total number of census tracts are equally divided among the groups. Census tracts are population density based. The wider the dispersion of the population the larger the geographic area within a census tract. This explains why the census tracts are different sizes. The more densely populated the area the smaller the census tract. Generally, the population within a census tract is from 2,500 to 8,000. The map above is broken out by census tracts which are outlined in grey. The map in the figure was generated using ArcMap 10.5.1 and the data was from the five- year American Community Survey estimates in table DP03.

Figure 53. Total Households in Gloucester County receiving Supplemental Security Income by Mean (Average) Benefit in 2015 Inflation Adjusted Dollars by Census Tract, 2015 (ACS 5yr DP03)

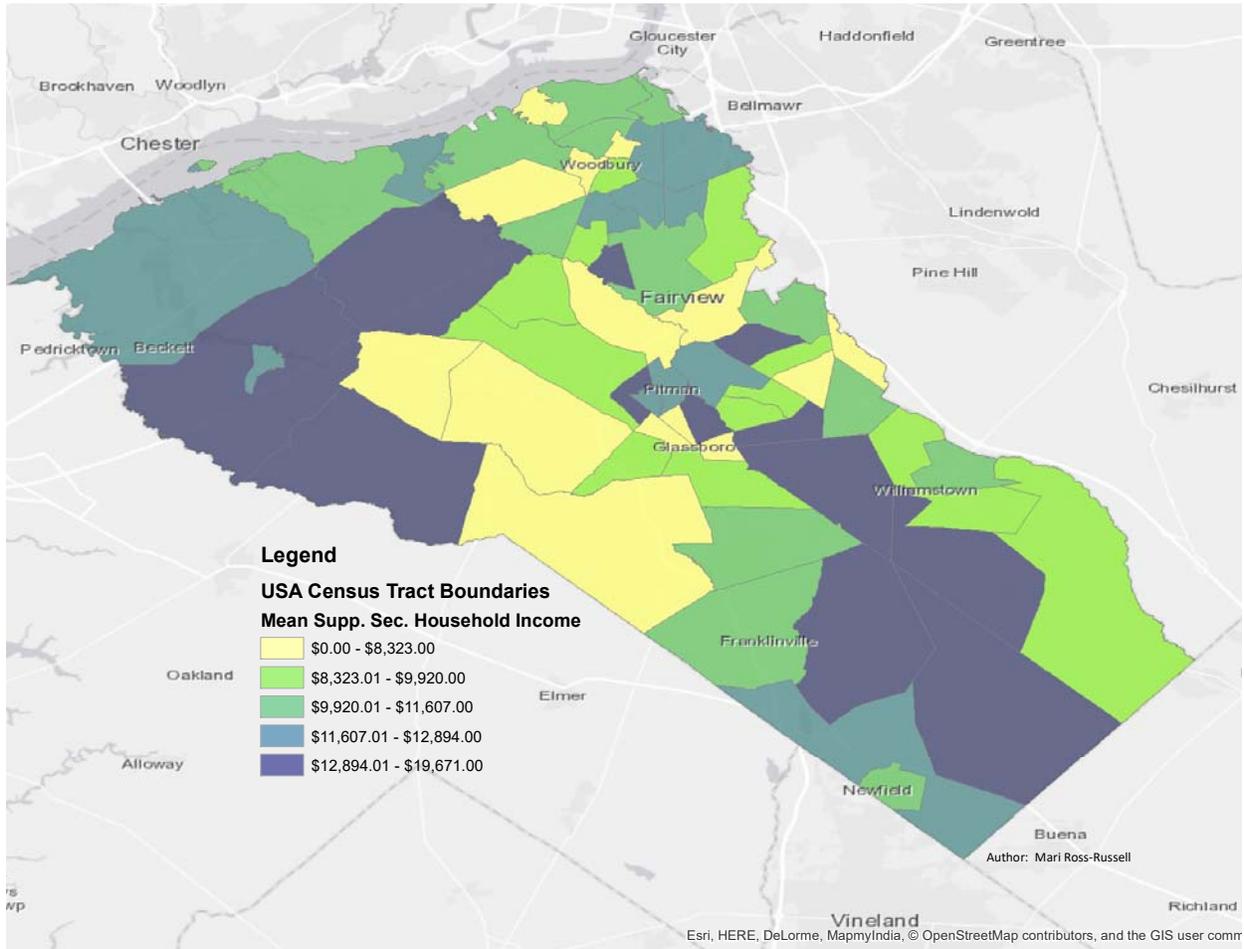
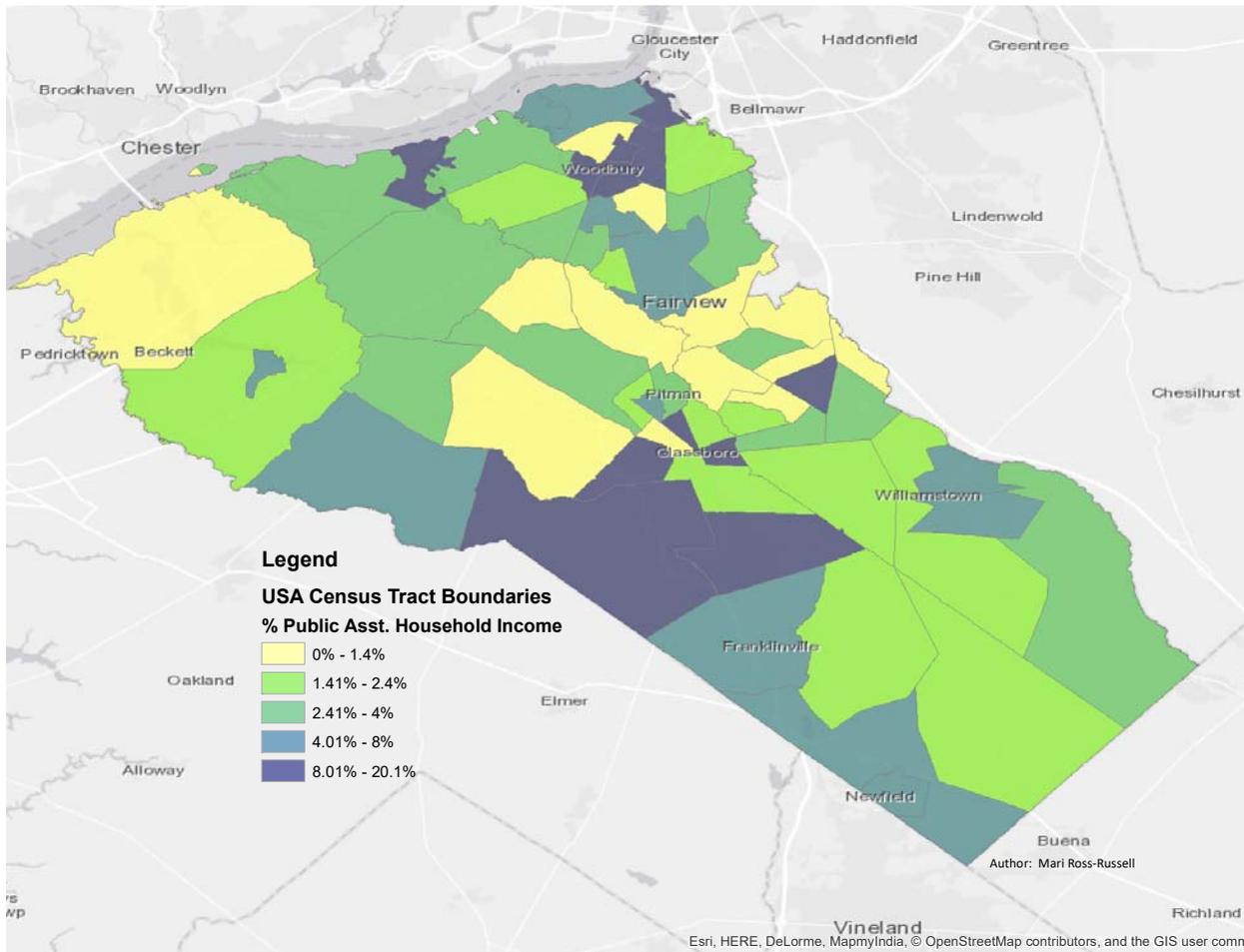


Figure 54. Percentage of Total Households in Gloucester County receiving Public Assistance Income in 2015 Inflation Adjusted Dollars by Census Tract, 2015 (ACS 5yr DP03)



The maps in Figures 54. and 55. focus on the percentage of households receiving public assistance and the mean or averaged income in 2015 inflation adjusted dollars, by census tract in Gloucester County, from this benefit. The five categories or groupings shown in these two figures start with the lightest color and lowest amount and gradually increases to the highest percentage or income and darkest color. The highest percentage of households in a census tract receiving public assistance is 20.1% and the highest mean or averaged income benefit is \$10,257 at year end in 2015. It should be noted that the software starts a category where the previous category ended. This is the reason for the second group starting with \$.01, there are no census tracts with an average or mean income of a penny.

The five groupings are quintile based. This means the total number of census tracts are equally divided among the groups. Census tracts are population density based. The wider the dispersion of the population the larger the geographic area within a census tract. The more densely populated the area the smaller the census tract. Generally, the population within a census tract is from 2,500 to 8,000. The map above is broken out by census tracts which are outlined in grey. The map in the figure was generated using ArcMap 10.5.1 and the data was from the five-year American Community Survey estimates in table DP03.

Figure 55. Total Households in Gloucester County receiving Public Assistance Income by Mean (Average) Benefit in 2015 Inflation Adjusted Dollars by Census Tract, 2015 (ACS 5yr DP03)

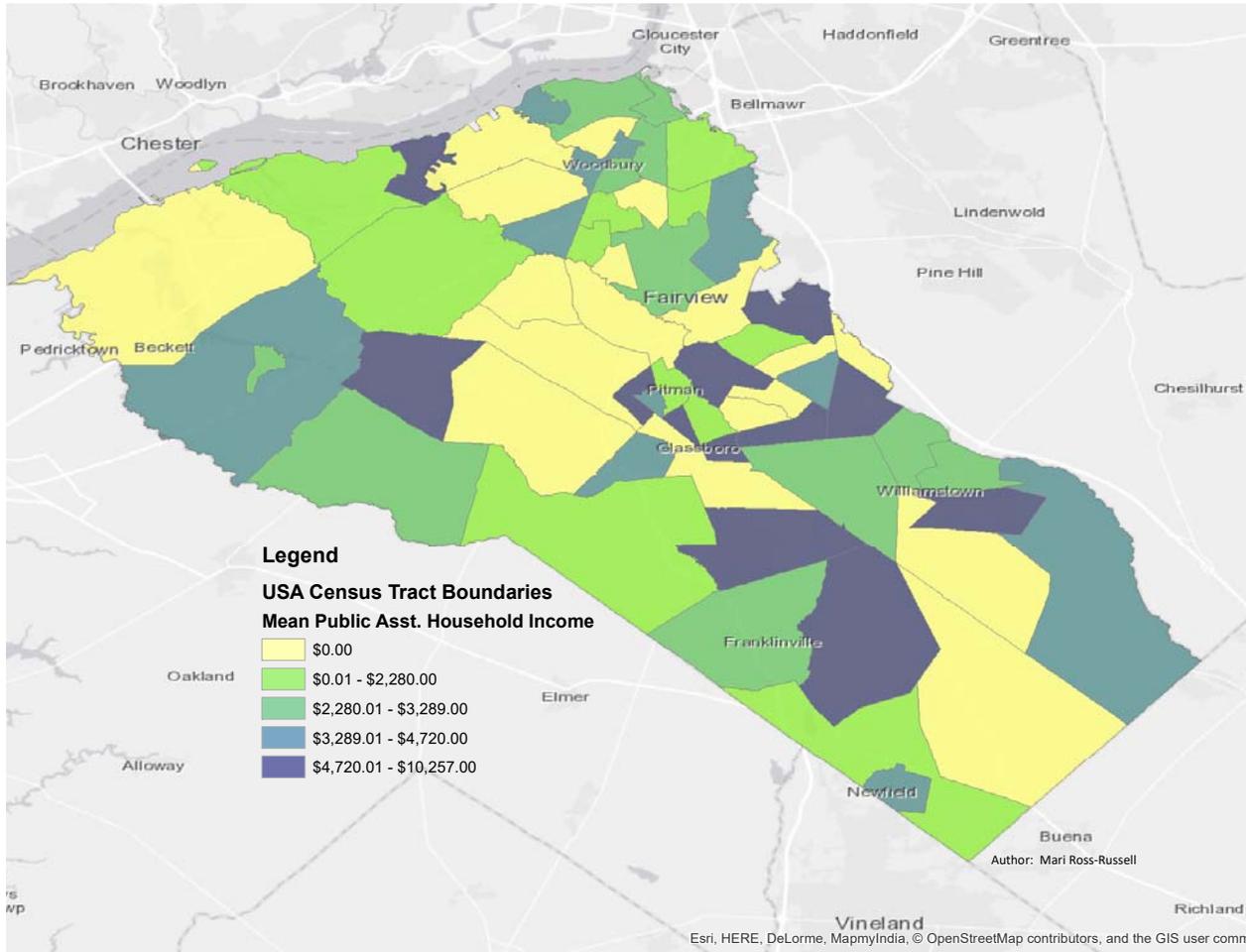
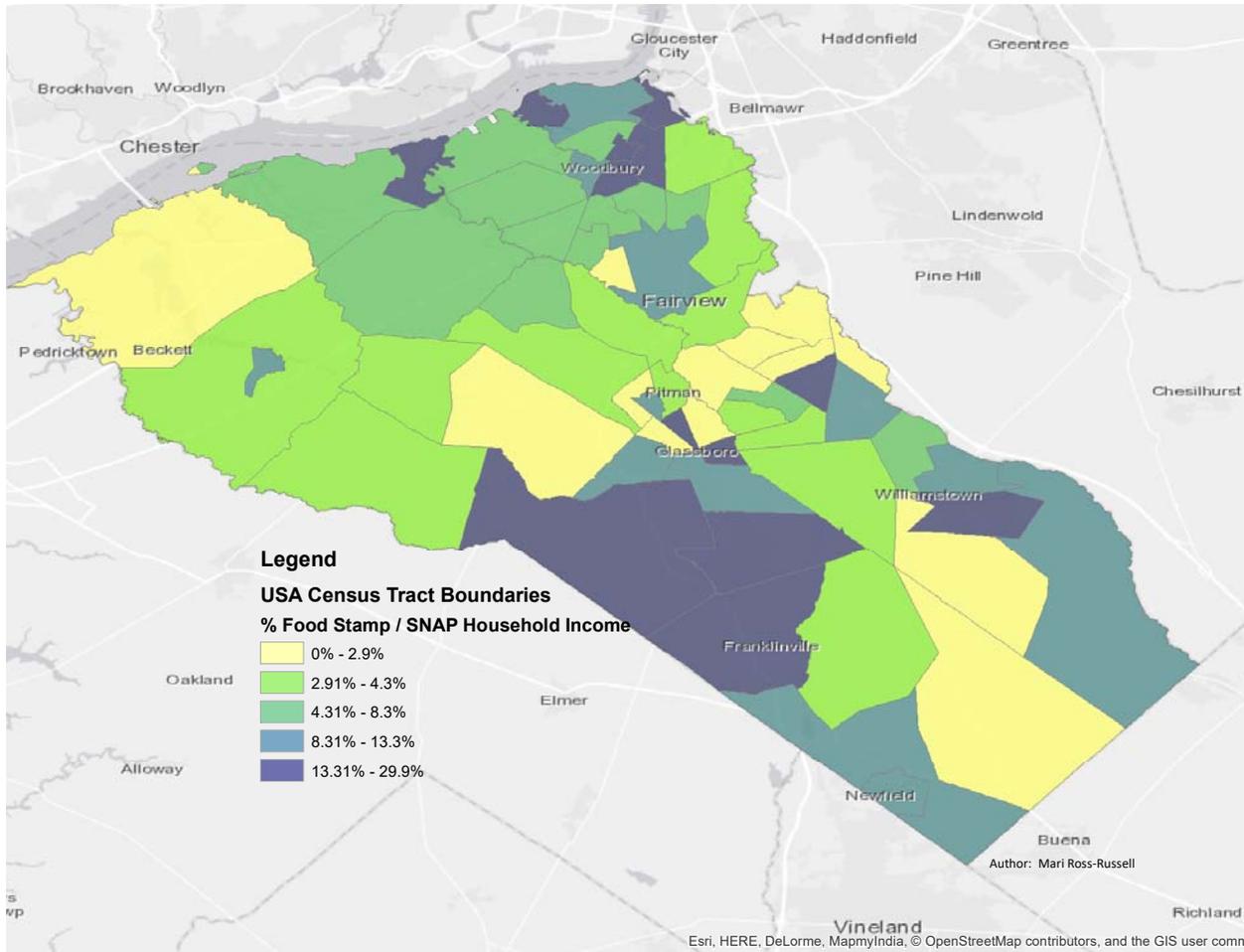
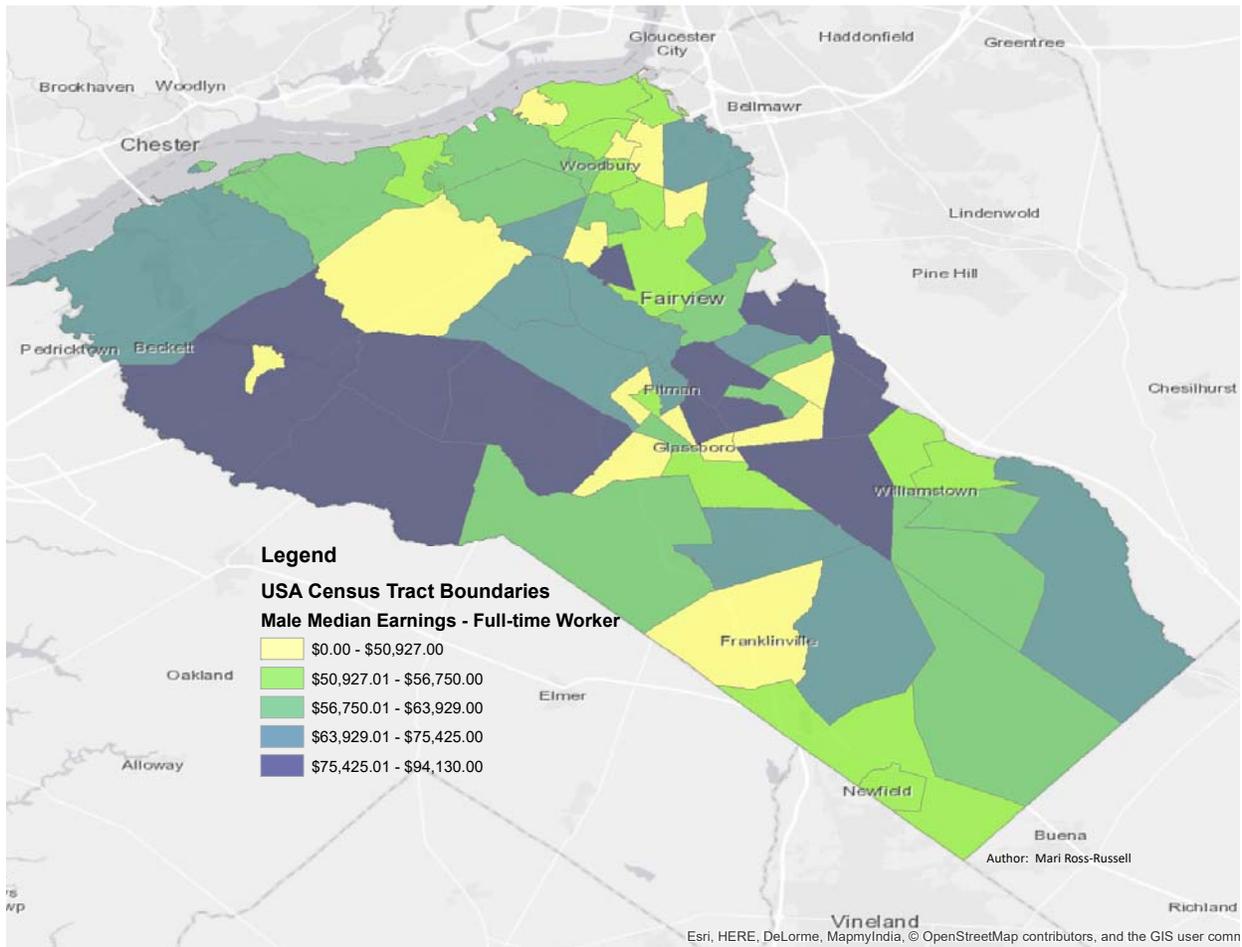


Figure 56. Percentage of Total Households in Gloucester County receiving Food Stamps/ Supplemental Nutrition Assistance Program (SNAP) benefits in 2015 Inflation Adjusted Dollars by Census Tract, 2015 (ACS 5yr DP03)



The map in Figure 56. is the last in the series to focus on the percentage of households receiving a public or private income benefit in 2015 inflation adjusted dollars, by census tract in Gloucester County. As with the other maps, the five categories or groupings shown in this figure start with the lightest color and lowest amount and gradually increases to the highest percentage and darkest color. The highest percentage of households in a census tract receiving food stamps or SNAP benefits is 29.9% at year-end in 2015. The five groupings are quintile based. This means the total number of census tracts are equally divided among the groups. Census tracts are population density based. The wider the dispersion of the population the larger the geographic area within a census tract. The more densely populated the area the smaller the census tract. Generally, the population within a census tract is from 2,500 to 8,000. The map above is broken out by census tracts which are outlined in grey. Many of the cities in area of Gloucester County have been included to act as points of reference. The map in the figure was generated using ArcMap 10.5.1 and the data was from the five-year American Community Survey estimates in table DP03.

Figure 57. Median Earnings for Male Full-time Year-round Workers in Inflation Adjusted Dollars for Gloucester County by Census Tract, 2015 (ACS DP03)



Figures 57. and 58. illustrate the median or mid-point income for males and female who worked full-time year-round in 2015 inflation adjusted dollars, by census tract in Gloucester County. As with the other maps, the five categories or groupings shown in this figure start with the lightest color and lowest amount and gradually increases to the highest percentage and darkest color. The highest percentage of median income for males was \$94,130 and for females for the same time period was \$75,000 at year-end in 2015. It should be noted that the software starts a category where the previous category ended.

The five groupings are quintile based. This means the total number of census tracts are equally divided among the groups. Census tracts are population density based. The wider the dispersion of the population the larger the geographic area within a census tract. The more densely populated the area the smaller the census tract. Generally, the population within a census tract is from 2,500 to 8,000. The map above is broken out by census tracts which are outlined in grey. The map in the figure was generated using ArcMap 10.5.1 and the data was from the five-year American Community Survey estimates in table DP03.

Figure 58. Median Earnings for Female Full-time Year-round Workers in Inflation Adjusted Dollars for Gloucester County by Census Tract, 2015 (ACS DP03)

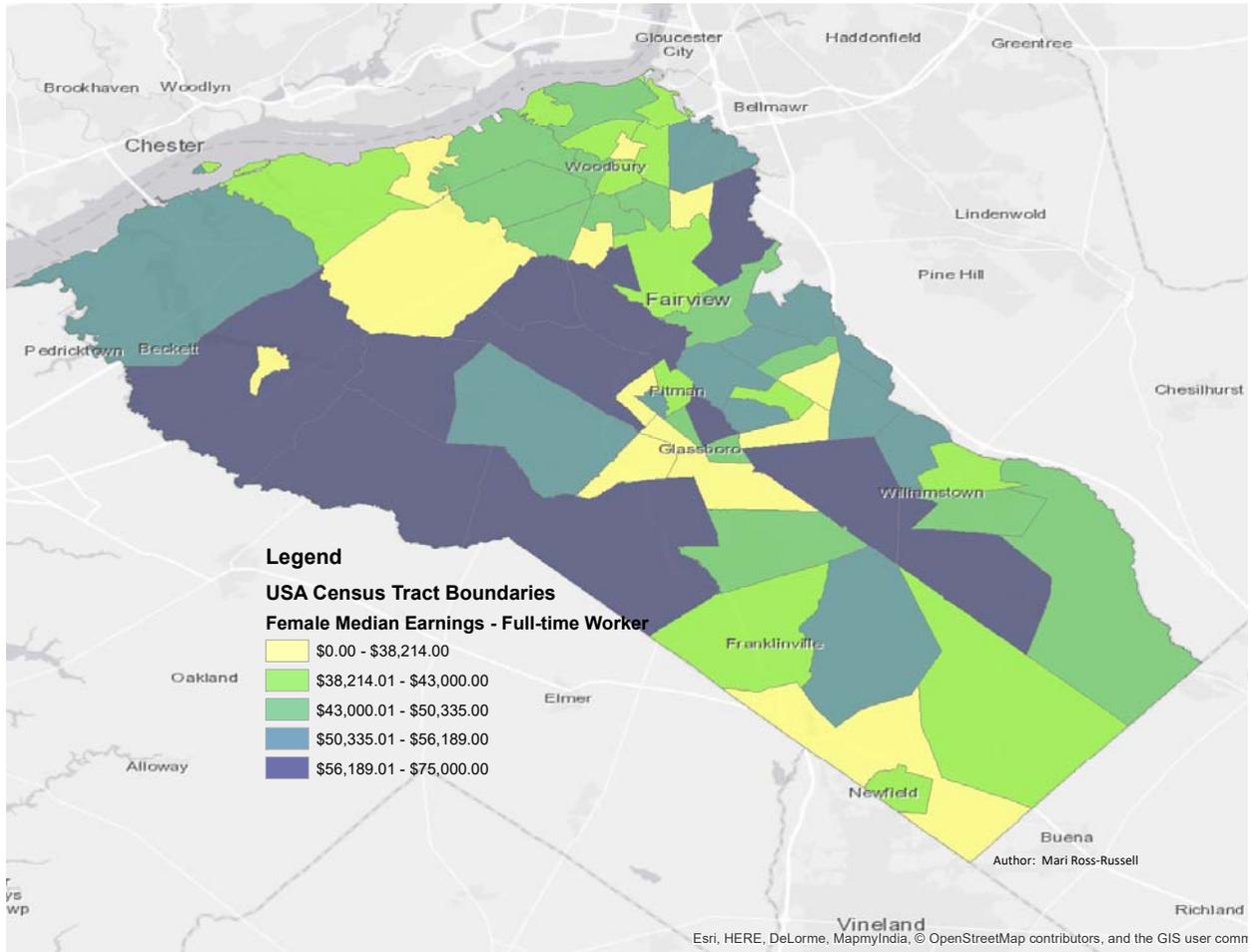
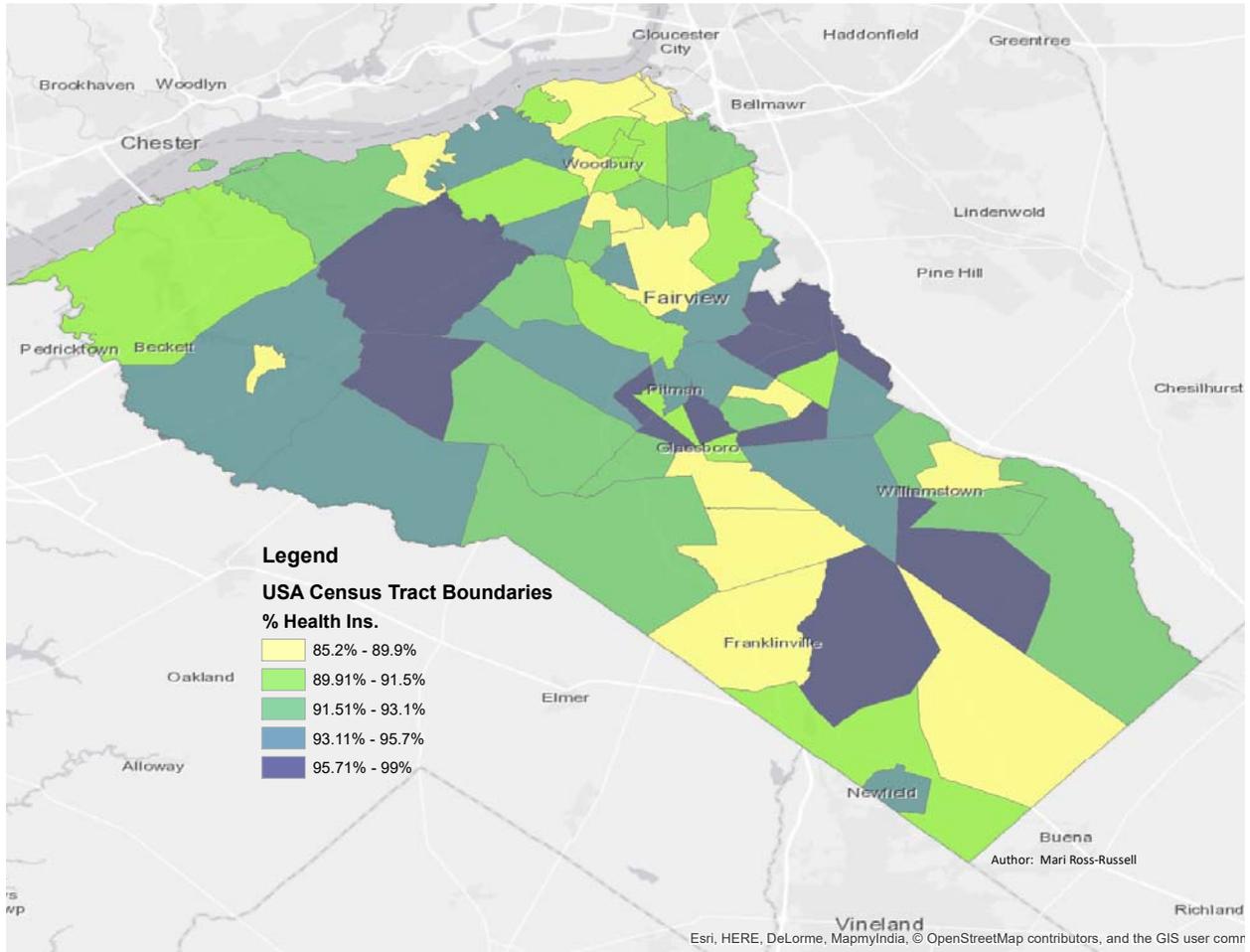


Figure 59. Percentage of Civilian Noninstitutionalized Population with Health Insurance Coverage in Gloucester County by Census Tract, 2015 (ACS 5yr DP03)



The next series of maps in Figures 59. through 68. focuses on the number of individuals in the noninstitutionalized population by their insurance status at the census tract level living in Gloucester County. The maps are broken out into five categories or groupings shown in these figures and start with the lightest color and lowest percentage and gradually increases to the highest percentage and darkest color at the end of 2015.

The five groupings are quintile based. That is to say, the total number of census tracts are equally divided among the groups. There are a total of 63 census tracts in Gloucester County and each group would have 12 or 13 tracts. Census tracts are population density based. The wider the dispersion of the population the larger the geographic area within a census tract. The more densely populated the area the smaller the census tract. This is why the census tracts are different sizes. Generally, the population within a census tract is from 2,500 to 8,000. The map above is broken out by census tracts which are outlined in grey. The map in the figure was generated using ArcMap 10.5.1 and the data was from the five-year American Community Survey estimates in table DP03.

Figure 60. Percentage of Civilian Noninstitutionalized Population with Private Health Insurance Coverage in Gloucester County by Census Tract, 2015 (ACS 5yr DP03)

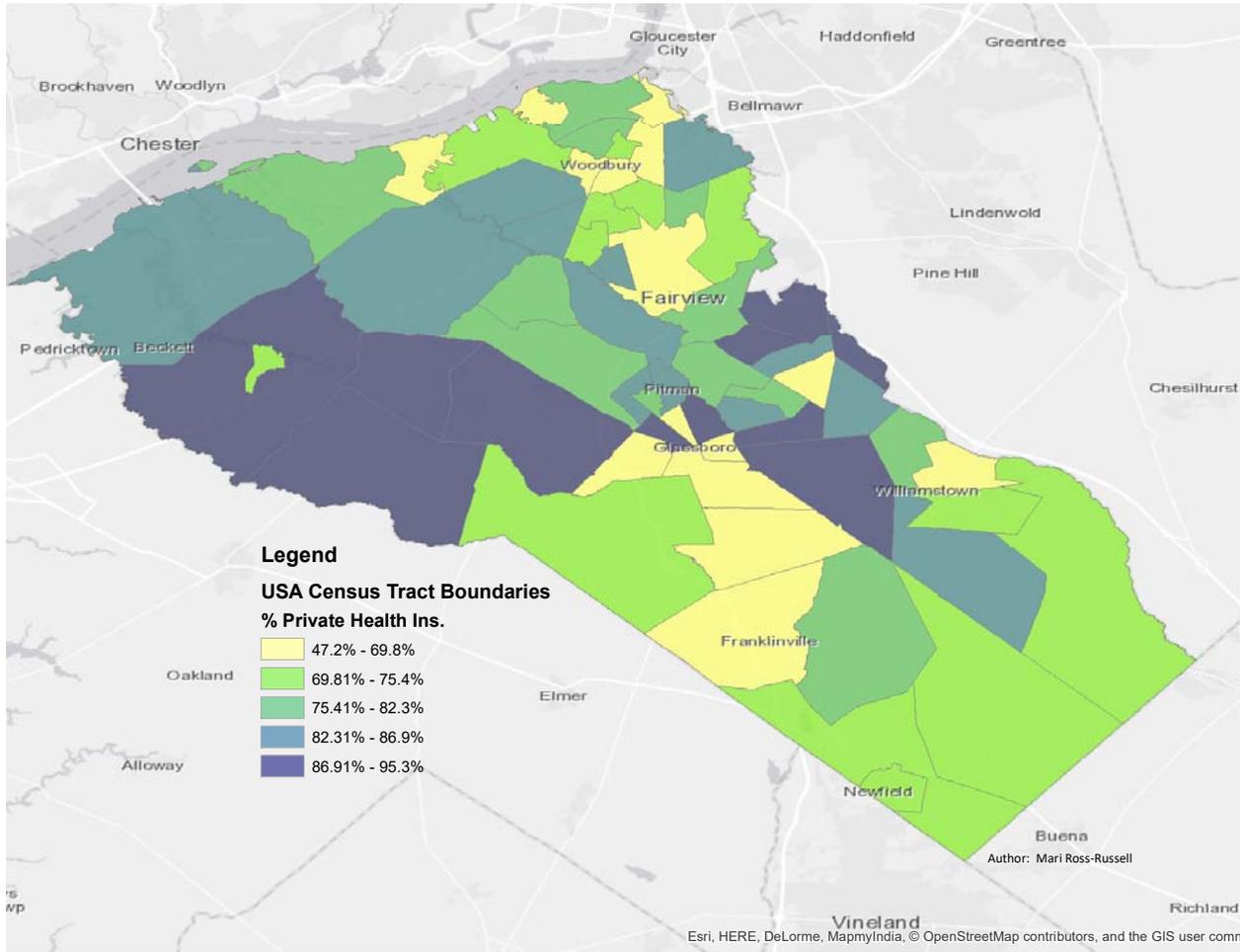


Figure 61. Percentage of Civilian Noninstitutionalized Population with Public Health Insurance Coverage in Gloucester County by Census Tract, 2015 (ACS 5yr DP03)

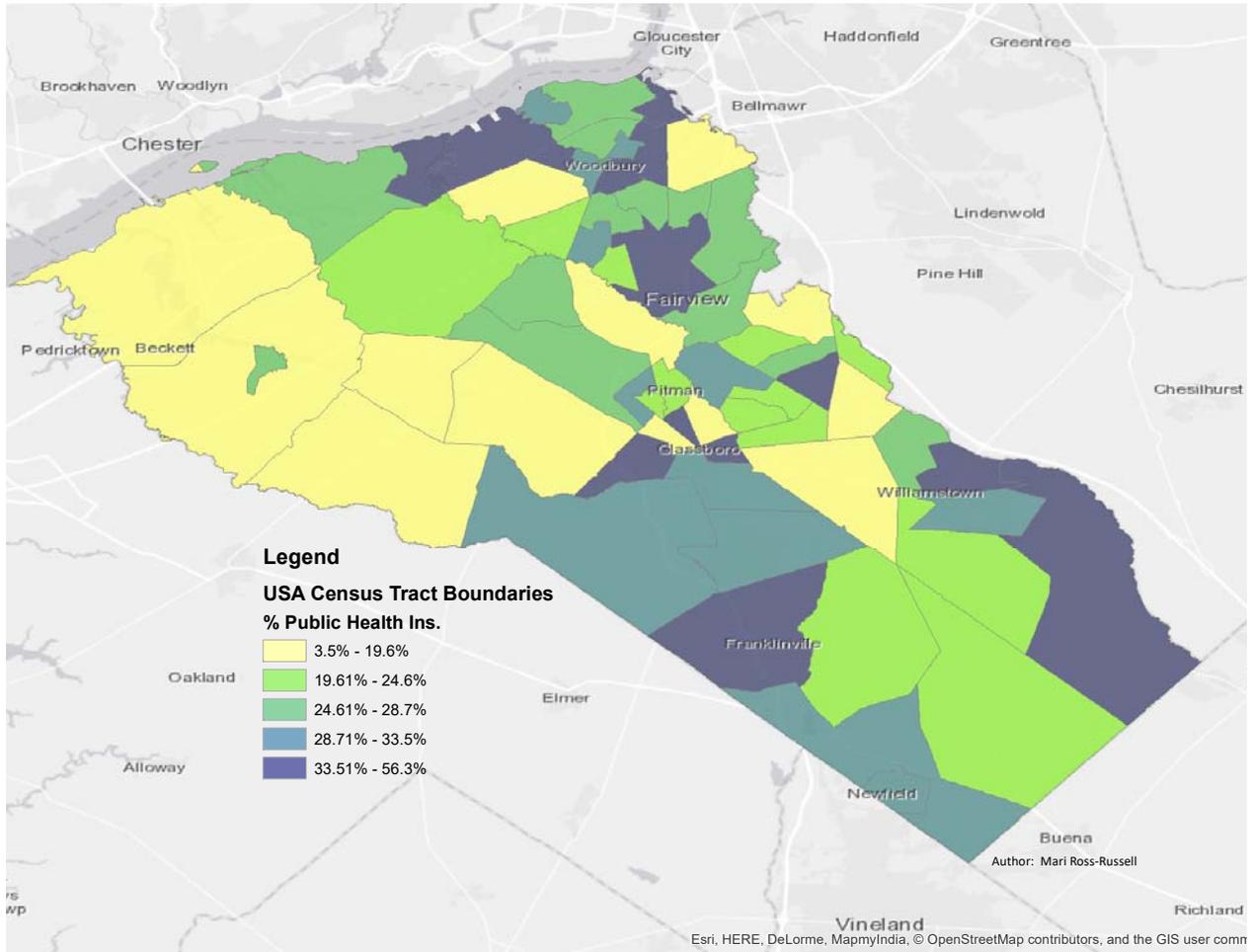


Figure 62. Percentage of Civilian Noninstitutionalized Population with No Health Insurance Coverage in Gloucester County by Census Tract, 2015 (ACS 5yr DP03)

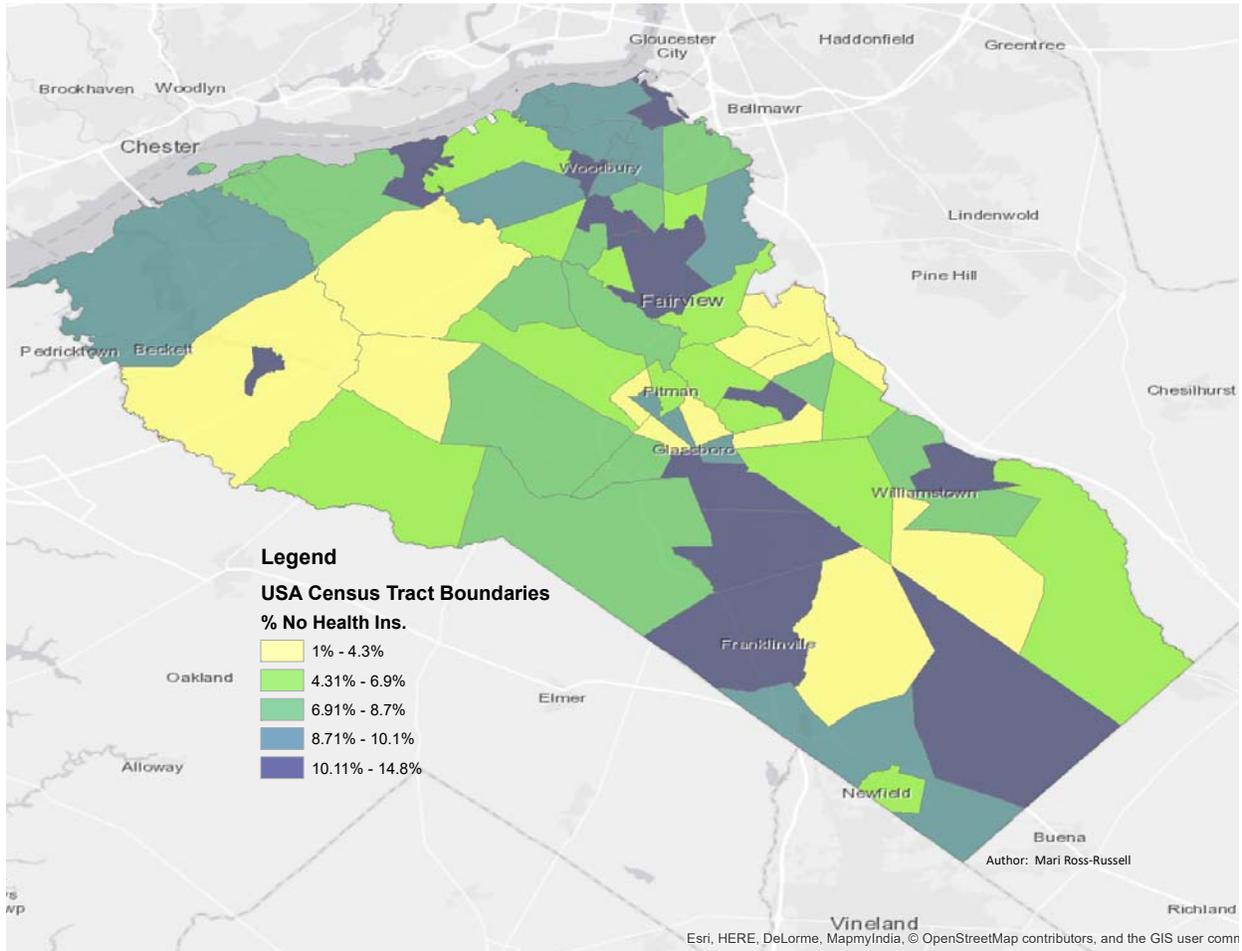


Figure 63. Percentage of Civilian Noninstitutionalized Population Under 18 Years of Age with No Health Insurance Coverage in Gloucester County by Census Tract, 2015 (ACS 5yr DP03)

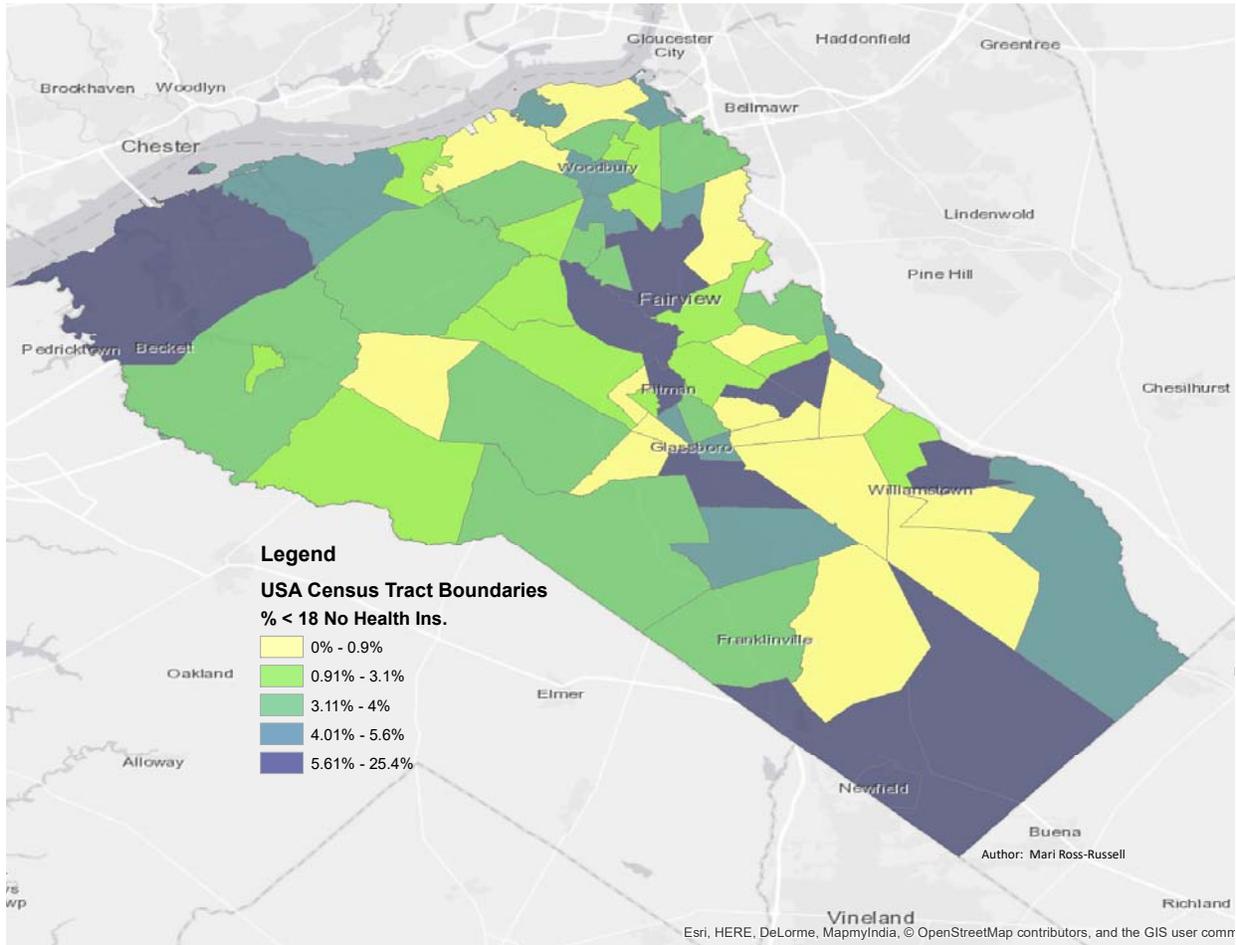


Figure 64. Percentage of Civilian Noninstitutionalized Population 18 to 64 Years of Age, Employed with Health Insurance Coverage in Gloucester County by Census Tract, 2015 (ACS 5yr DP03)

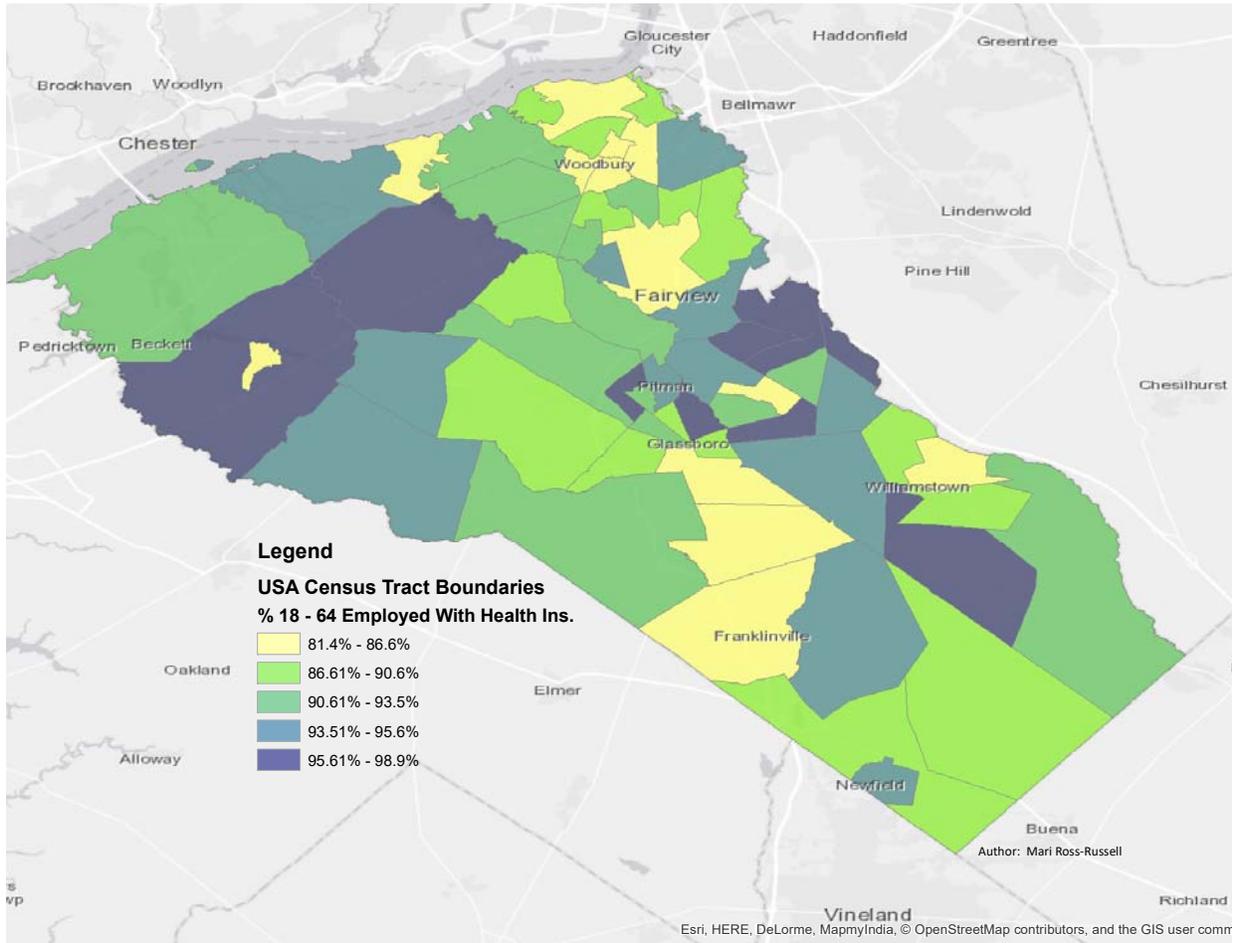


Figure 65. Percentage of Civilian Noninstitutionalized Population 18 to 64 Years of Age, Employed with Private Health Insurance Coverage in Gloucester County by Census Tract, 2015 (ACS 5yr DP03)

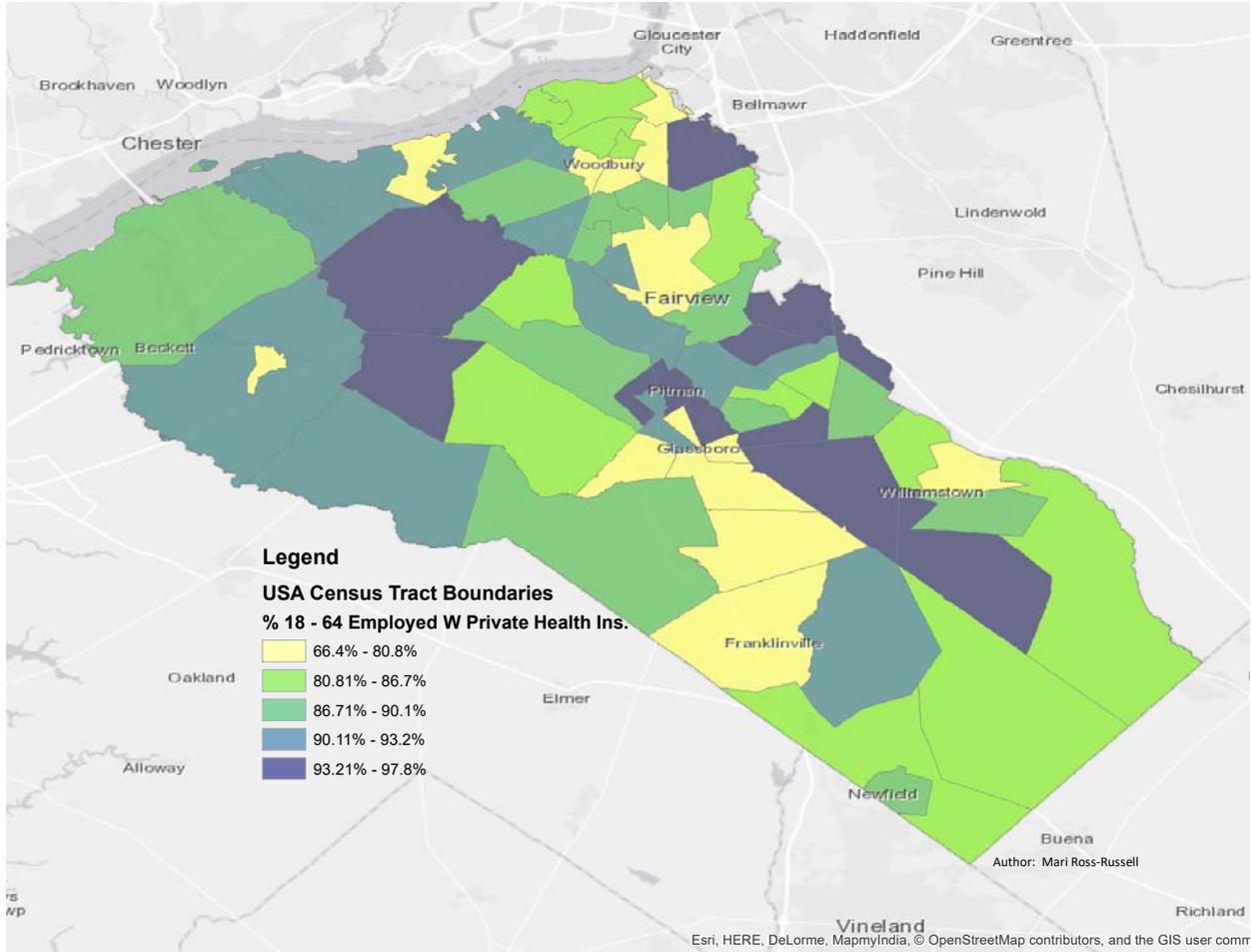


Figure 66. Percentage of Civilian Noninstitutionalized Population 18 to 64 Years of Age, Employed with Public Health Insurance Coverage in Gloucester County by Census Tract, 2015 (ACS 5yr DP03)

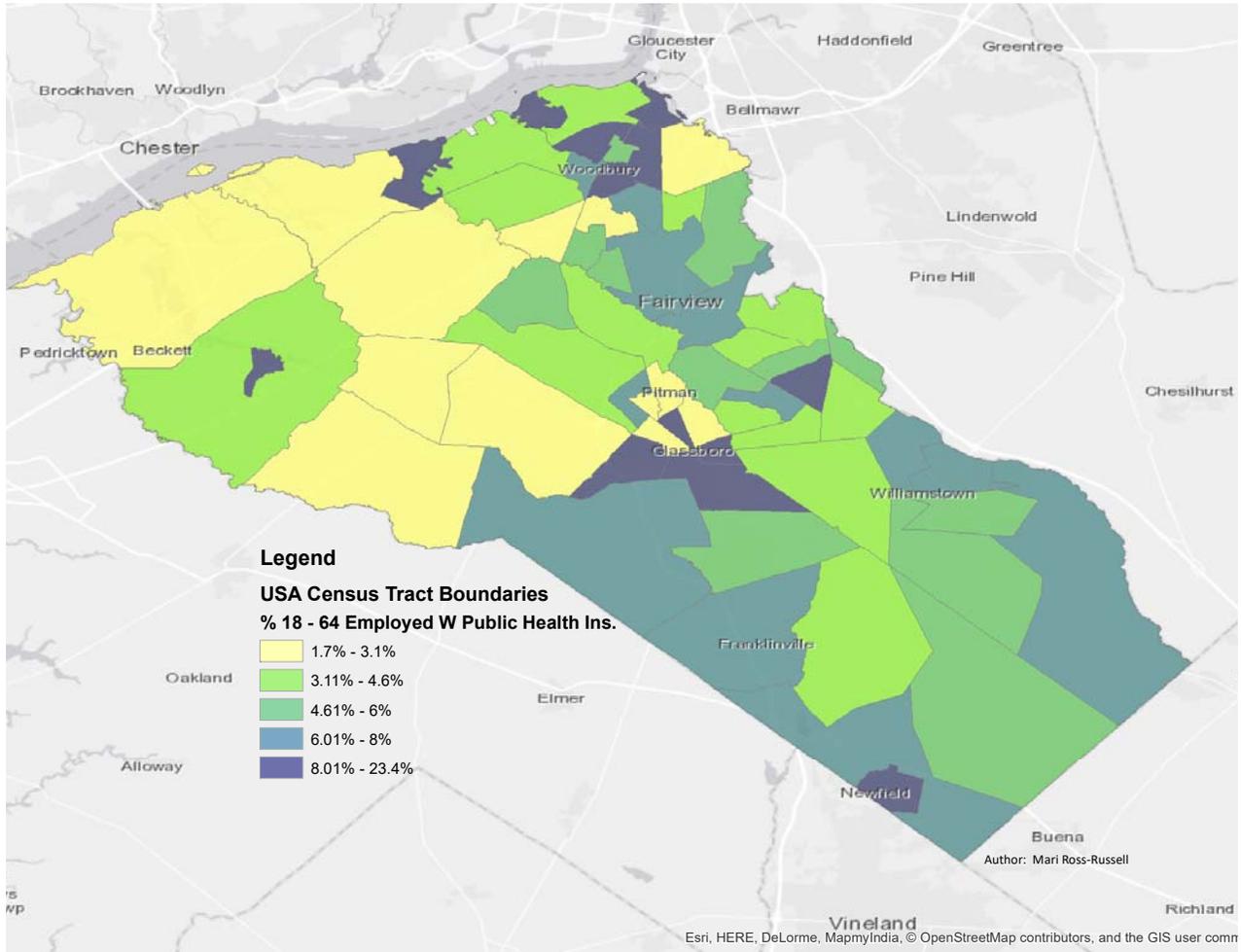


Figure 67. Percentage of Civilian Noninstitutionalized Population 18 to 64 Years of Age, Employed with No Health Insurance Coverage in Gloucester County by Census Tract, 2015 (ACS 5yr DP03)

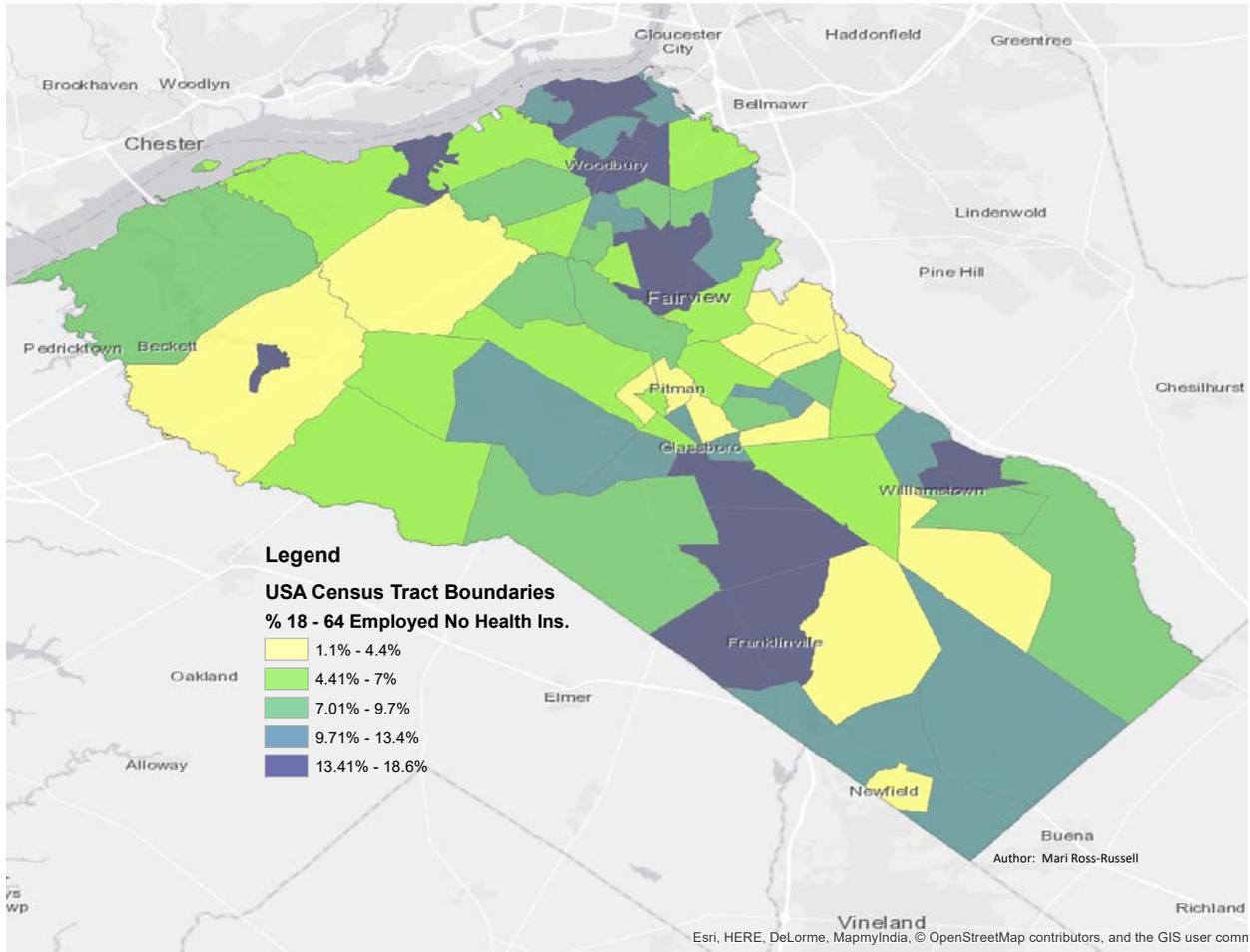


Figure 68. Percentage of Civilian Noninstitutionalized Population 18 to 64 Years of Age, Unemployed with No Health Insurance Coverage in Gloucester County by Census Tract, 2015 (ACS 5yr DP03)

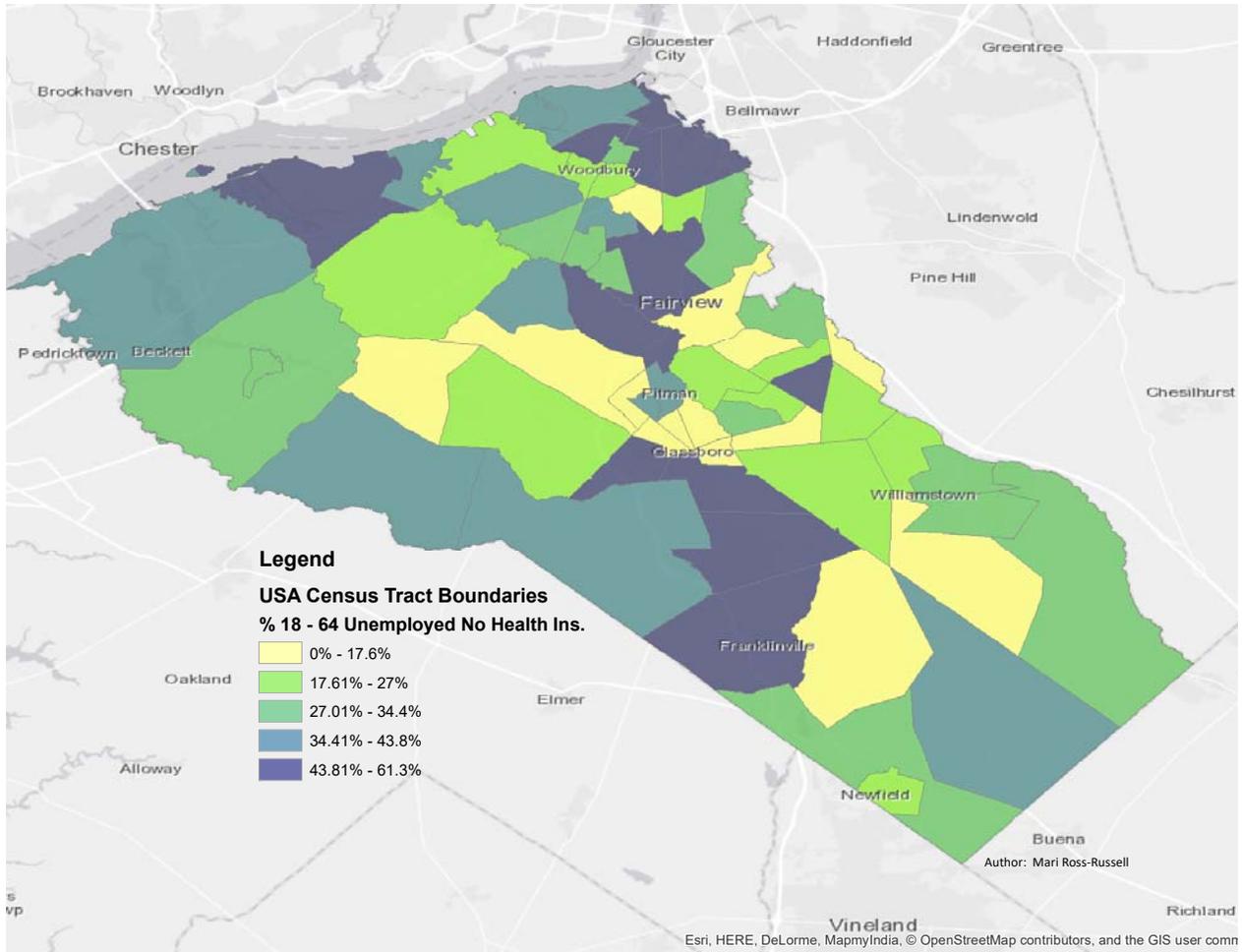
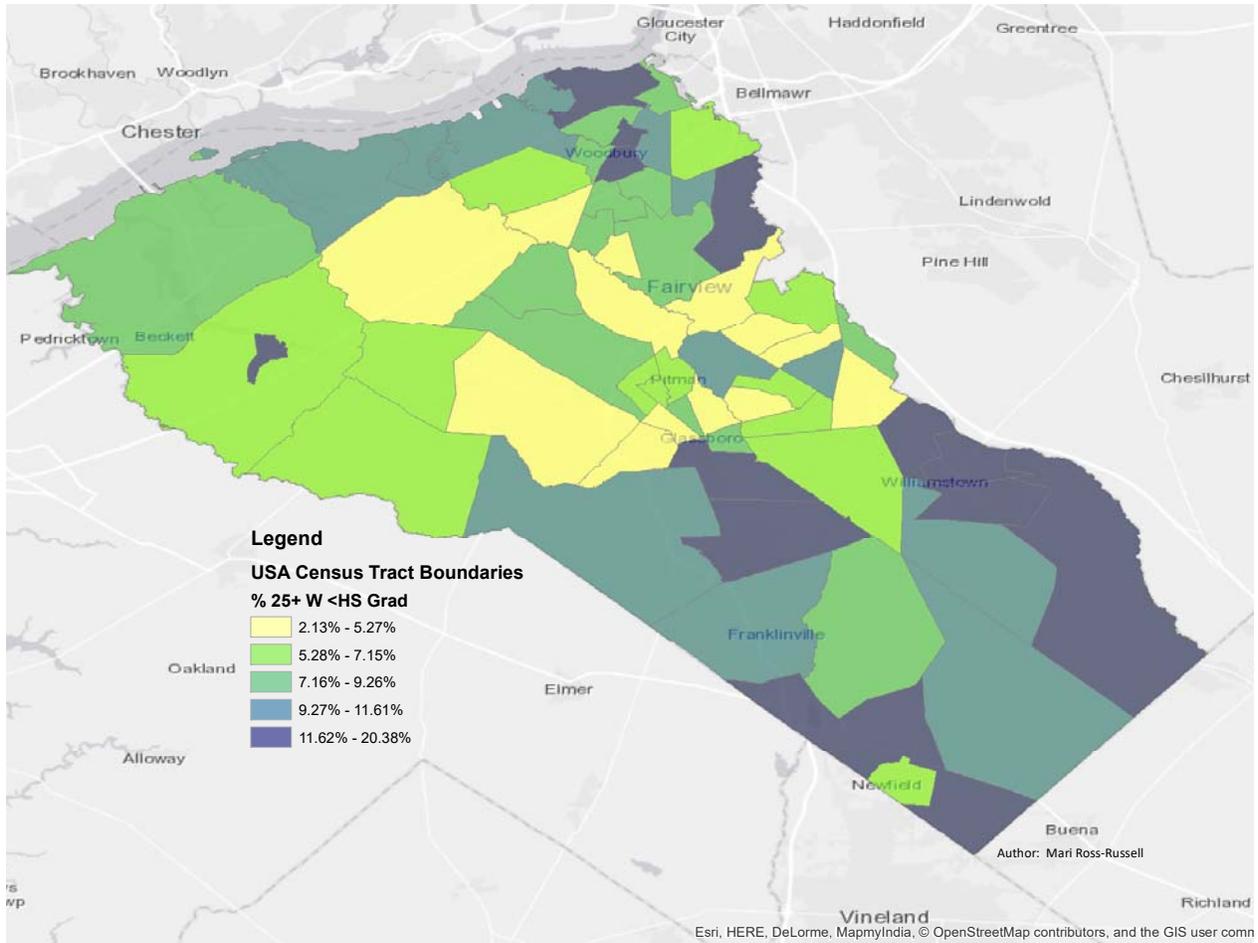


Figure 69. Estimated Educational Attainment Percentage of the Total Population Residing in Gloucester County 25 Years of Age and Older with Less Than High School Graduate, by Census Tract, 2015 (ACS 5yr S1701)



The following group of maps in Figures 69. through 76. looks at the number of individuals 25 years of age and older by their educational attainment and educational level achieved by living at or below 100% of the federal poverty level. These maps hope to demonstrate the relationship between education and income. The maps are paired, the first shows education the second FPL and education at the census tract level in Gloucester County. What can be noted is that generally as education increases the percentage living at 100% of the federal poverty level decreases. The maps are broken out into five categories or groupings as seen in the figures. Each legend starts with the lightest color and lowest percentage and gradually increases to the highest percentage and darkest color at the end of 2015. The five groupings are quintile based and the total number of census tracts are equally divided among the groups. Generally, the population within a census tract is from 2,500 to 8,000. The maps are broken out by census tracts which are outlined in grey. Many of the cities in the area of Gloucester County have been included to act as points of reference. The map in the figure was generated using ArcMap 10.5.1 and the data was from the five-year American Community Survey estimates in table S1701.

Figure 70. Percentage of the Total Population Residing in Gloucester County 25 Years of Age and Older with Less Than High School Graduate at or Below the Federal Poverty Level, by Census Tract, 2015 (ACS 5yr S1701)

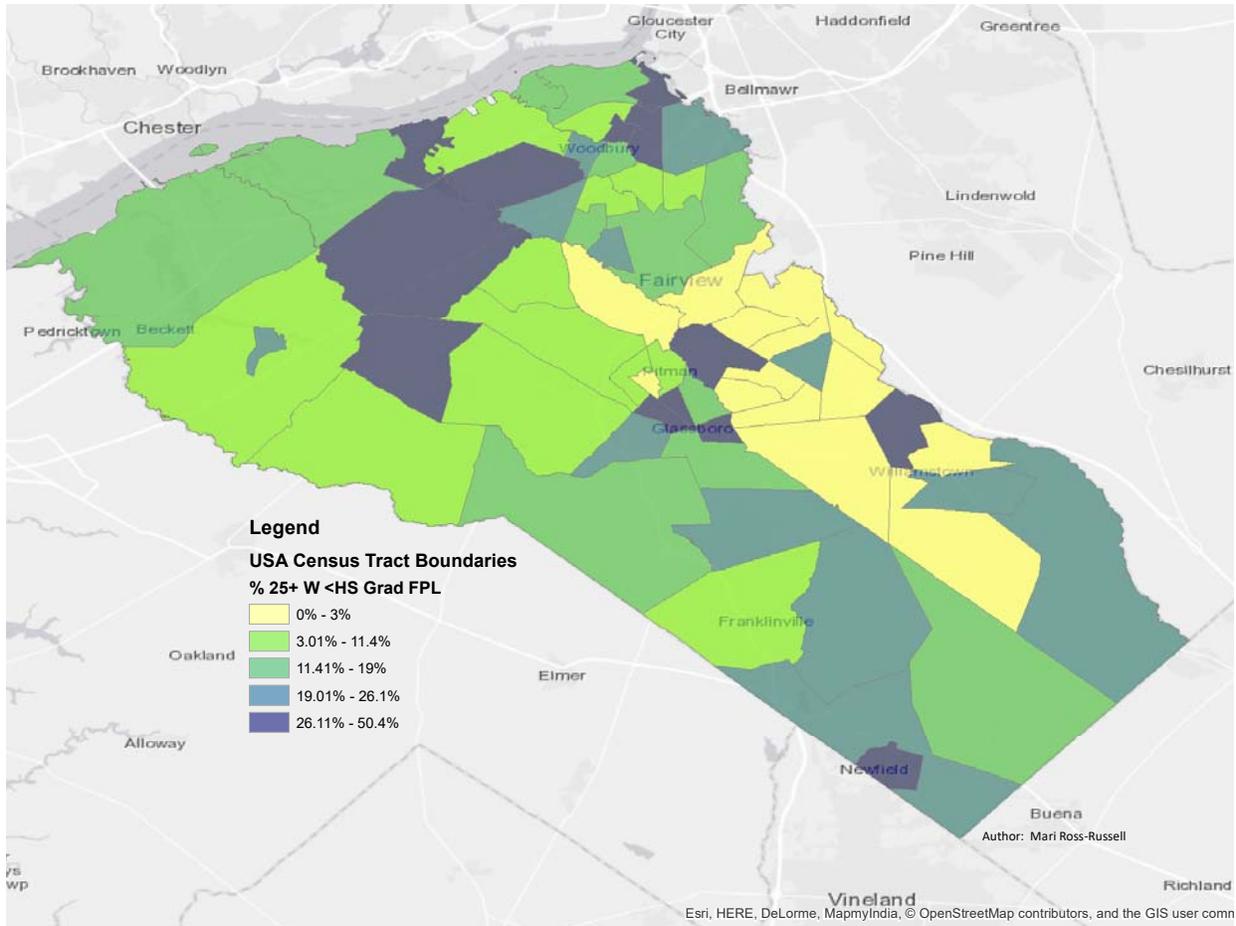


Figure 71. Estimated Educational Attainment Percentage of the Total Population Residing in Gloucester County 25 Years of Age and Older, High School Graduate (includes Equivalency), by Census Tract, 2015 (ACS 5yr S1701)

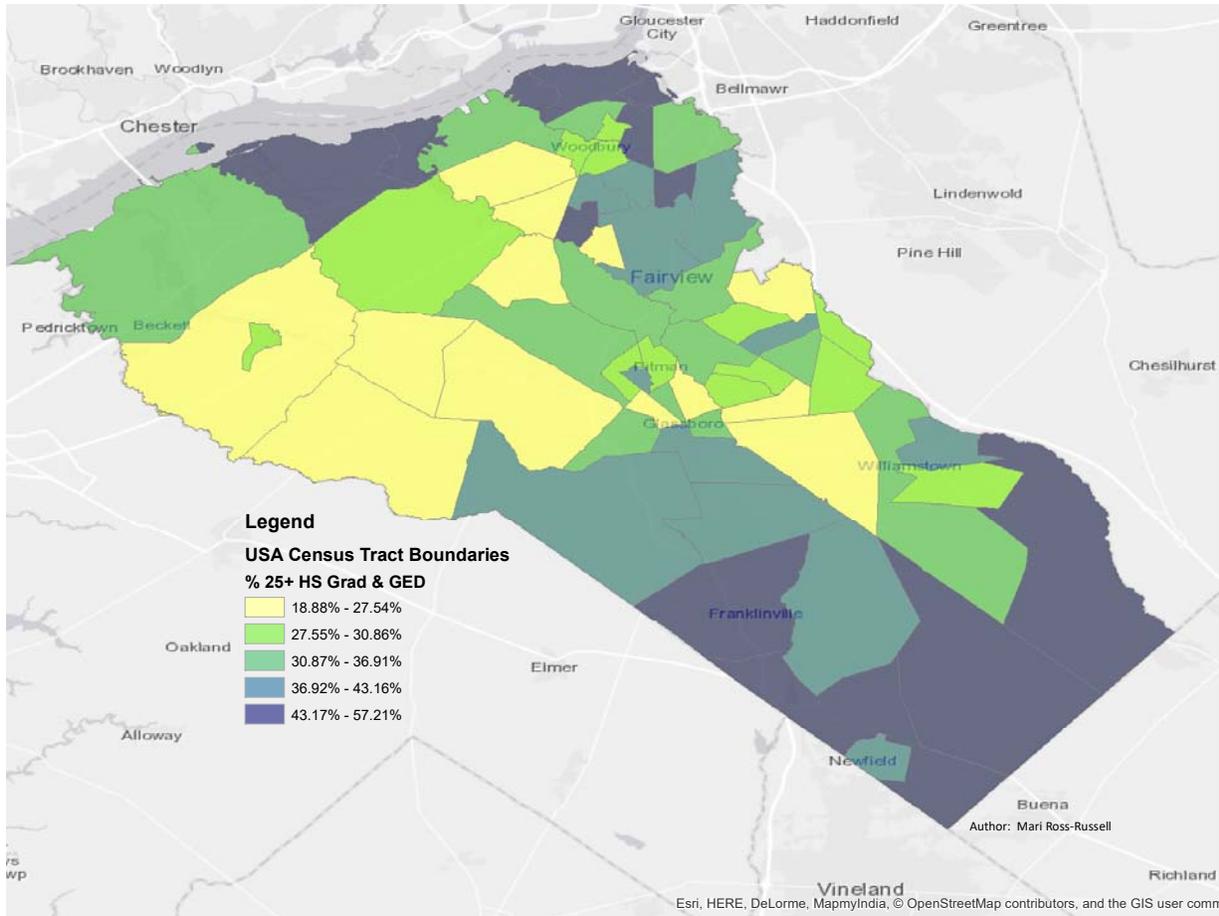


Figure 72. Percentage of the Total Population Residing in Gloucester County 25 Years of Age and Older, High School Graduate (includes Equivalency), at or Below the Federal Poverty Level by Census Tract, 2015 (ACS 5yr S1701)

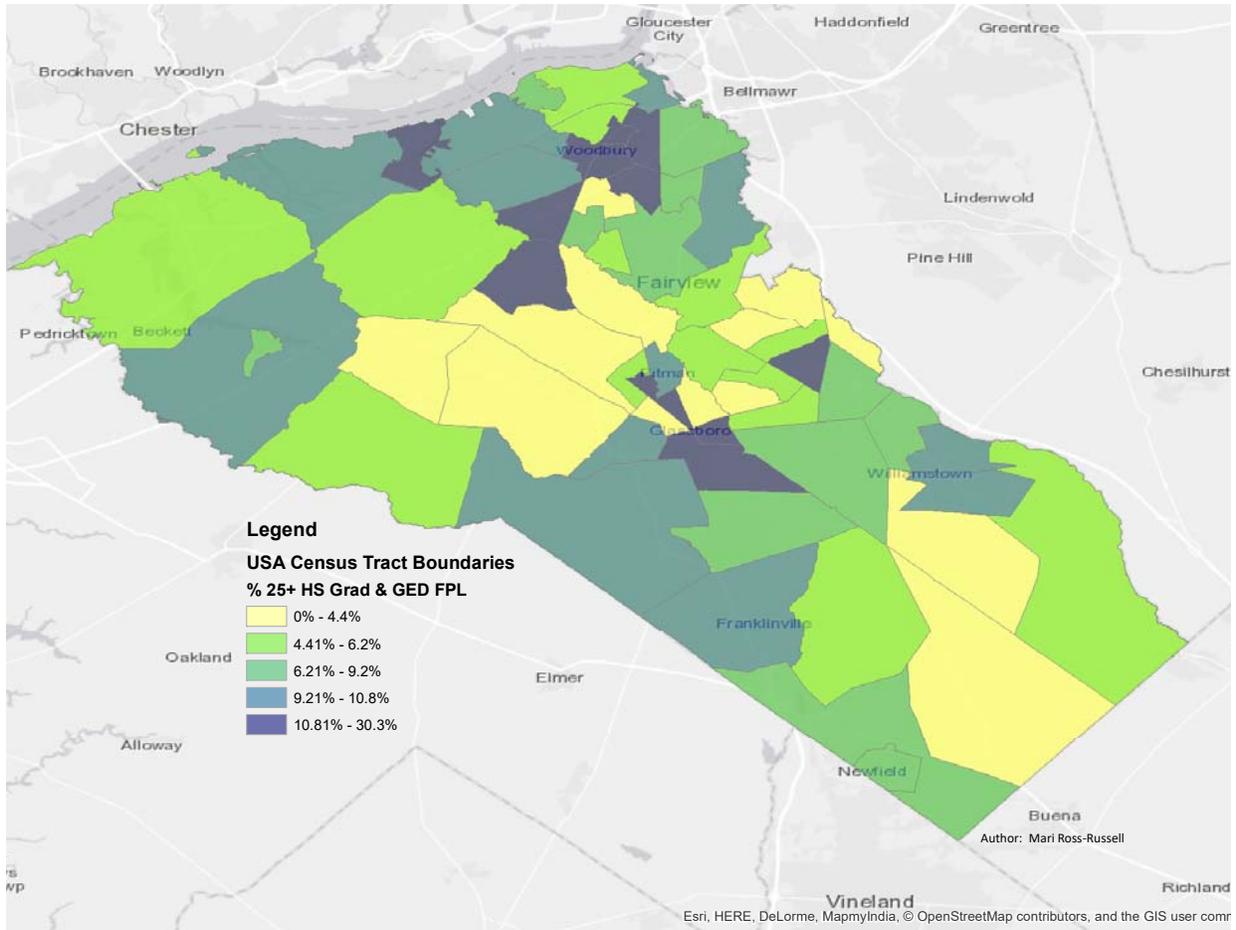


Figure 73. Estimated Educational Attainment Percentage of the Total Population Residing in Gloucester County 25 Years of Age and Older, Some College and Associates Degree by Census Tract, 2015 (ACS 5yr S1701)

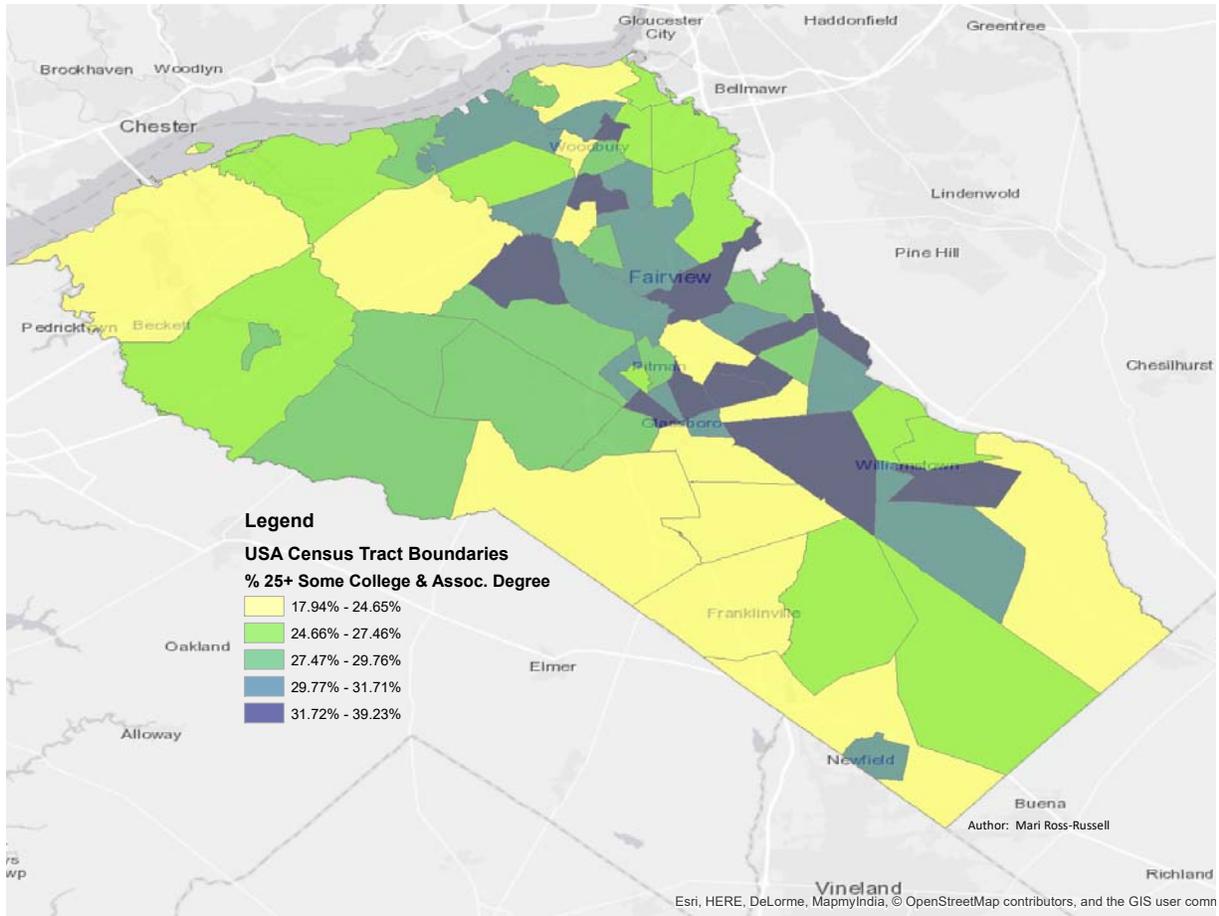


Figure 74. Percentage of the Total Population Residing in Gloucester County 25 Years of Age and Older, Some College and Associates Degree at or Below the Federal Poverty Level by Census Tract, 2015 (ACS 5yr S1701)

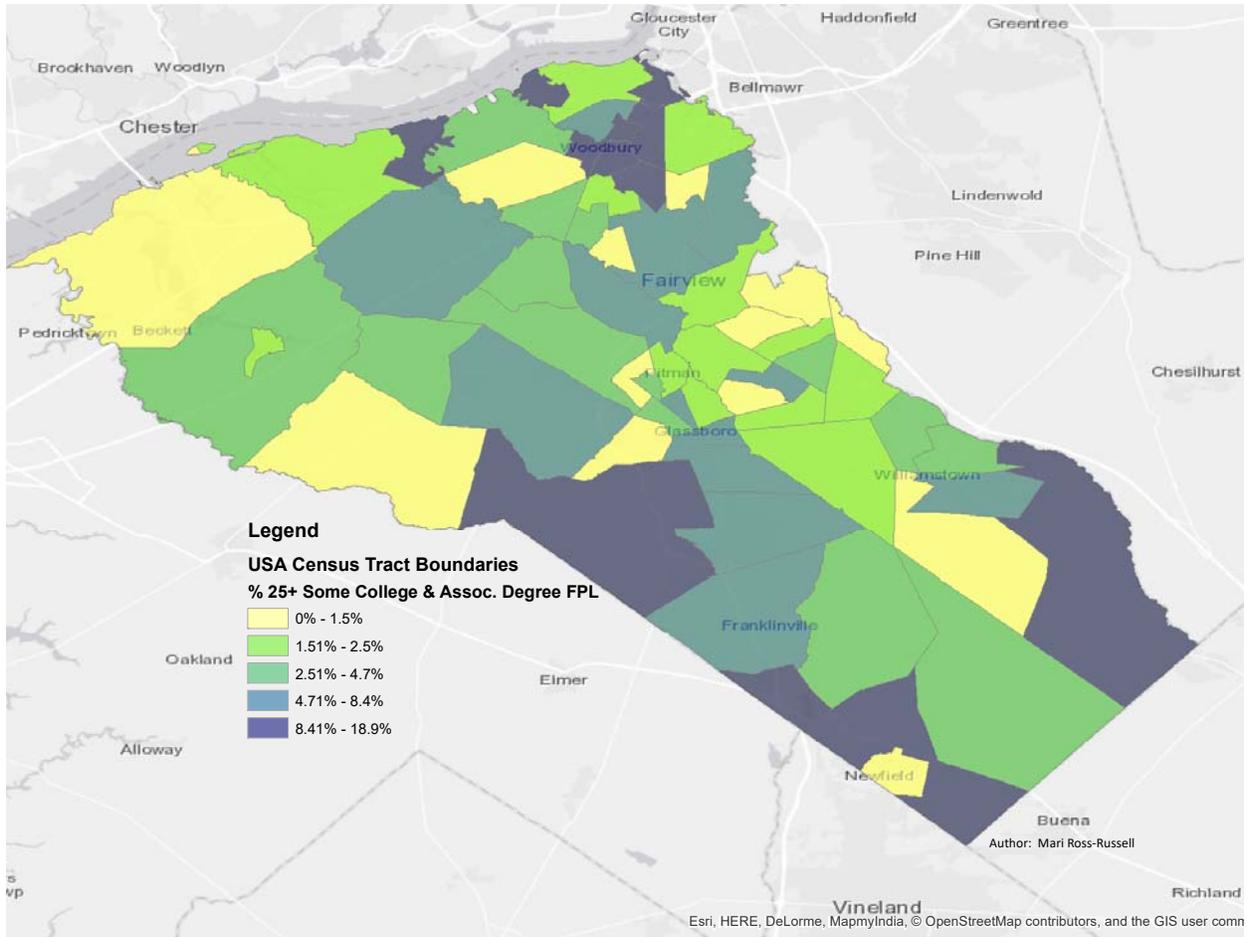


Figure 75. Estimated Educational Attainment Percentage of the Total Population Residing in Gloucester County 25 Years of Age and Older, Bachelor’s Degree or Higher by Census Tract, 2015 (ACS 5yr S1701)

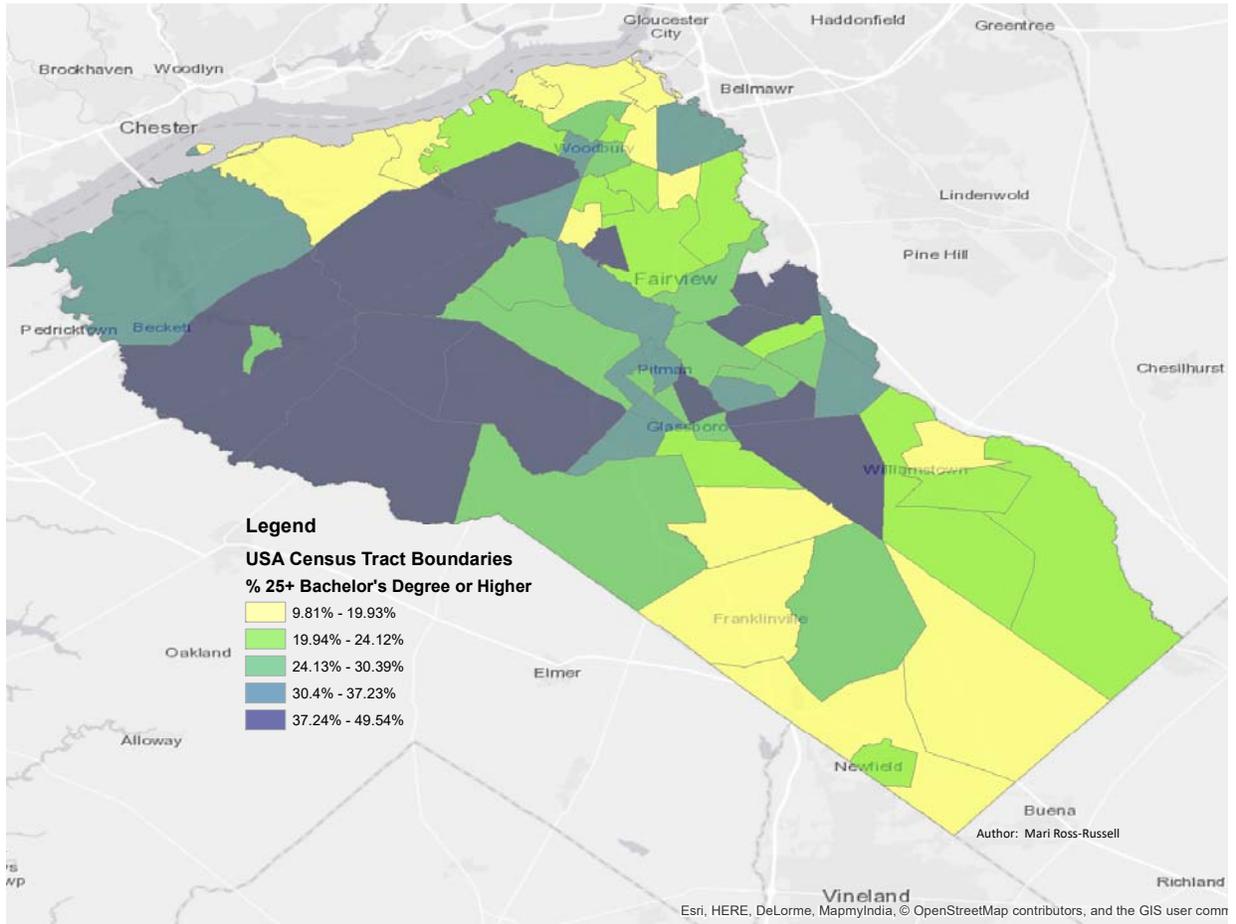


Figure 76. Percentage of the Total Population Residing in Gloucester County 25 Years of Age and Older, Bachelor's Degree or Higher at or Below the Federal Poverty Level by Census Tract, 2015 (ACS 5yr S1701)

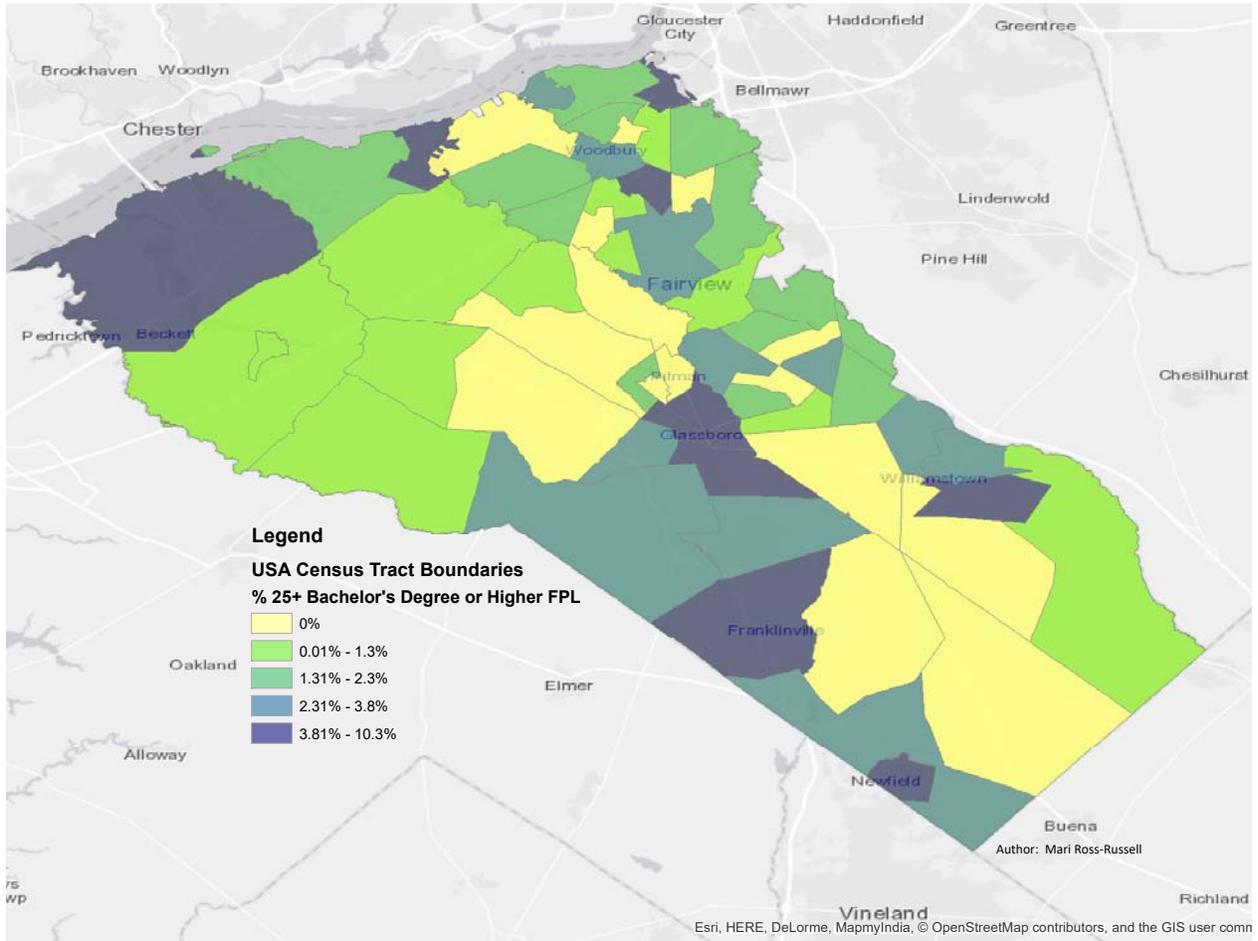
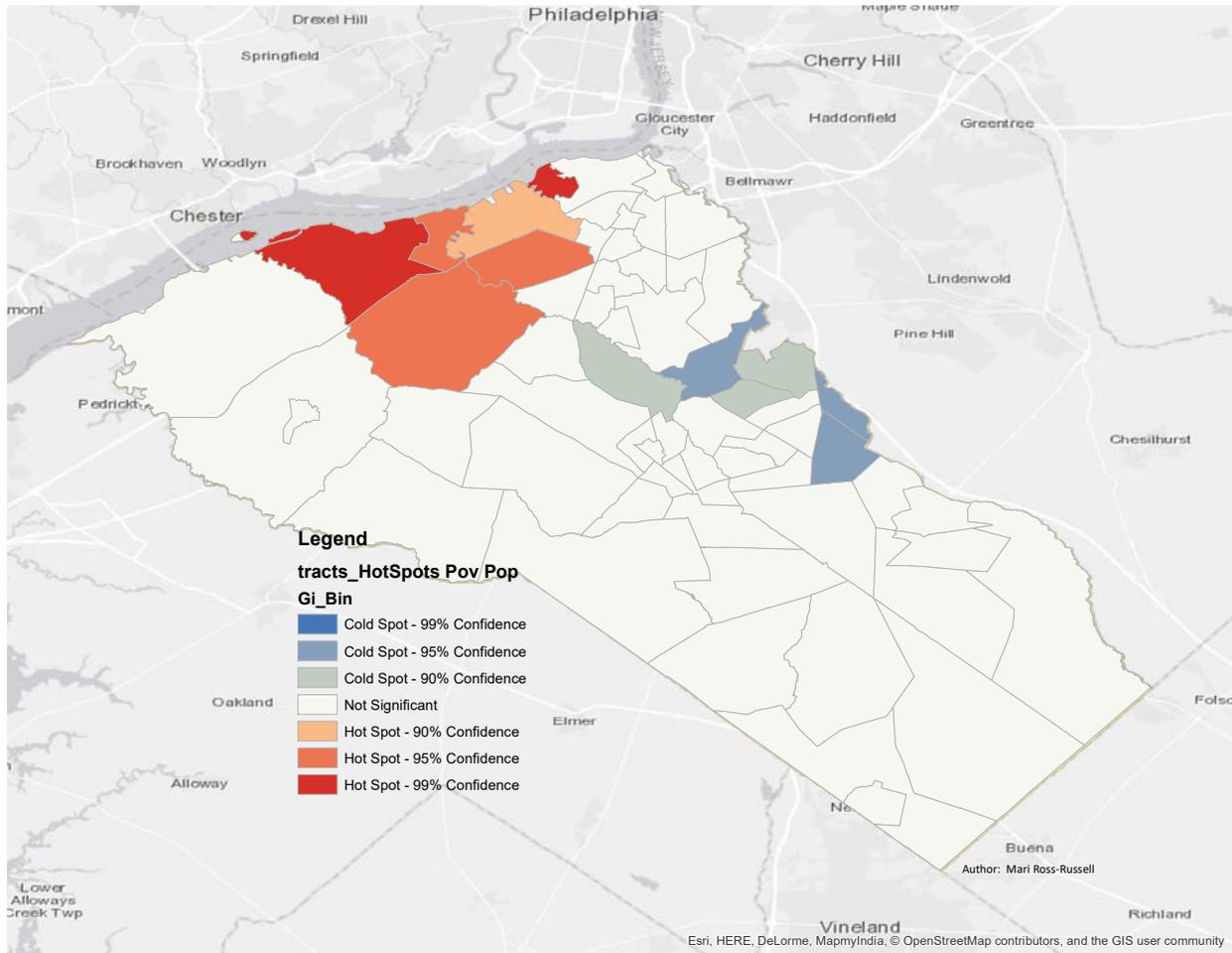


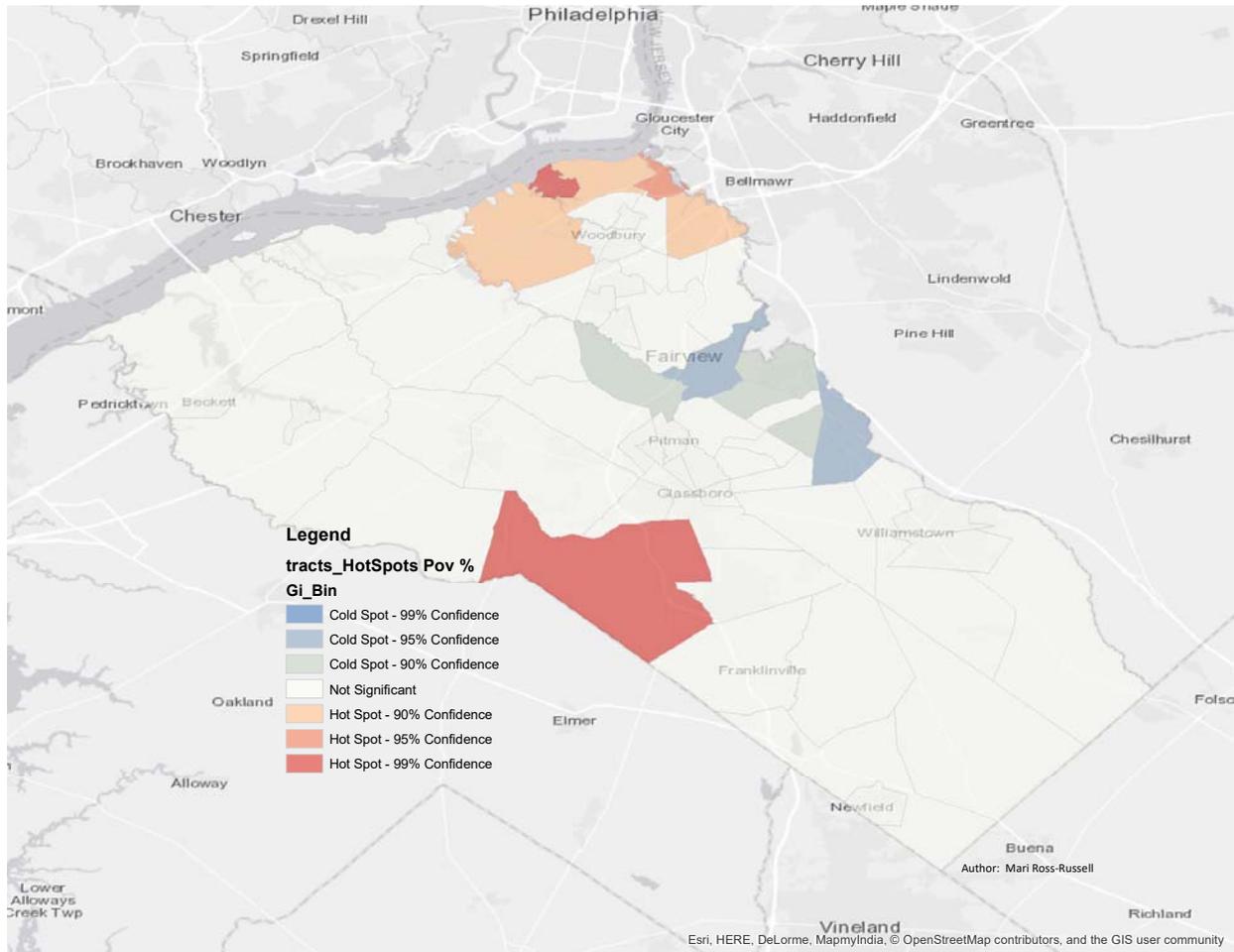
Figure 77. Below Poverty Hot Spots Based on Poverty Population Counts by Census Tract, Gloucester County 2015 (ACS 5yr S1701)



The map in the two hot spot figures were generated using ArcMap 10.5.1 and the data was from the five-year American Community Survey estimates in table S1701. The estimated total population or count of individuals living at or below 100% FPL was used in Figure 77. And the estimated percentage of the population of individuals living at or below 100% FPL was used in Figure 78.

The Hot Spot Analysis tool calculates the Getis-Ord G_i^* statistic (pronounced G-i-star) for each feature or variable in a dataset. The resultant z-scores and p-values tell you where features with either high or low values in a cell cluster spatially. This tool works by looking at each feature within the context of neighboring features. A feature with a high value is interesting but may not be a statistically significant hot spot. To be a statistically significant hot spot, a feature will have a high value and be surrounded by other features with high values as well. The local sum for a feature and its neighbors is compared proportionally to the sum of all features; when the local sum is very different from the expected local sum, and when that difference is too large to be the result of random chance, a statistically significant z-score results. When the false discovery rate (FDR) correction is applied, statistical significance is adjusted to account for multiple testing and spatial dependency.

Figure 78. Below Poverty Hot Spots Based on Poverty Population Percentage by Census Tract, Gloucester County 2015 (ACS 5yr S1701)



Glossary

The Census Bureau classifies **earnings** from longest job (or self-employment) and other **employment earnings** into three types:

1. Money wage or salary income is the total income people receive for work performed as an employee during the income year. This category includes wages, salary, armed forces pay, commissions, tips, piece-rate payments, and cash bonuses earned, before deductions are made for items such as taxes, bonds, pensions, and union dues.
2. Net income from nonfarm self-employment is the net money income (gross receipts minus expenses) from one's own business, professional enterprise, or partnership. Gross receipts include the value of all goods sold and services rendered. Expenses include items such as costs of goods purchased, rent, heat, power, depreciation charges, wages and salaries paid, and business taxes (not personal income taxes). In general, the Census Bureau considers inventory changes in determining net income from nonfarm self-employment; replies based on income tax returns or other official records do reflect inventory changes. However, when respondents do not report values of inventory changes, interviewers will accept net income figures exclusive of inventory changes. The Census Bureau does not include the value of saleable merchandise consumed by the proprietors of retail stores as part of net income.
3. Net income from farm self-employment is the net money income (gross receipts minus operating expenses) from the operation of a farm by a person on their own account, as an owner, renter, or sharecropper. Gross receipts include the value of all products sold, payments from government farm programs, money received from the rental of farm equipment to others, rent received from farm property if payment is made based on a percent of crops produced, and incidental receipts from the sale of items such as wood, sand, and gravel. Operating expenses include items such as cost of feed, fertilizer, seed, and other farming supplies; cash wages paid to farmhands; depreciation charges; cash rent; interest on farm mortgages; farm building repairs; and farm taxes (not state and federal personal income taxes). The Census Bureau does not include the value of fuel, food, or other farm products used for family living as part of net income. In determining farm self-employment income, the Census Bureau considers inventory changes in determining net income only when they are accounted for in replies based on income tax returns or other official records which reflect inventory changes; otherwise, the Census Bureau does not take inventory changes into account.

Educational Attainment-Data on **educational attainment** are derived from a single question that asks, "What is the highest grade of school...has completed, or the highest degree...has received?"

The single educational attainment question now in use was introduced in the CPS beginning January 1992, and is similar to that used in the 1990 Decennial Census of Population and Housing. Consequently, data on educational attainment from the 1992 CPS are not directly comparable to CPS data from earlier years. The new question replaces the previous two-part question used in the CPS that asked respondents to report the highest grade they had attended, and whether or not they had completed that grade.

The questions on educational attainment apply only to progress in "regular" schools. Such schools include graded public, private, and parochial elementary and high schools (both junior and senior high schools), colleges, universities, and professional schools, whether day schools or night schools. Thus, regular schooling is that which may advance a person toward an elementary school certificate or high school diploma, or a college, university, or professional school degree. Schooling in other than regular schools was counted only if the credits obtained are regarded as transferable to a school in the regular school system.

Educational attainment data are needed for use in assessing the socioeconomic condition of the U.S. population. Government agencies also require these data for funding allocations and program planning and implementation. These data are needed to determine the extent of illiteracy rates of citizens in language minorities in order to meet statutory requirements under the Voting Rights Act. Based on data about educational attainment, school districts are allocated funds to provide classes in basic skills to adults who have not completed high school.

Data on educational attainment were derived from answers to Question 11 on the 2013 ACS, which was asked of all respondents. Educational attainment data are tabulated for people 18 years old and over. Respondents are classified according to the highest degree or the highest level of school completed. The question included instructions for persons currently enrolled in school to report the level of the previous grade attended or the highest degree received.

The educational attainment question included a response category that allowed people to report completing the 12th grade without receiving a high school diploma. Respondents who received a regular high school diploma and did not attend college were instructed to report "Regular high school diploma." Respondents who received the equivalent of a high school diploma

(for example, passed the test of General Educational Development (G.E.D.)), and did not attend college, were instructed to report “GED or alternative credential.” “Some college” is in two categories: “Some college credit, but less than 1 year of college credit” and “1 or more years of college credit, no degree.” The category “Associate’s degree” included people whose highest degree is an associate’s degree, which generally requires 2 years of college level work and is either in an occupational program that prepares them for a specific occupation, or an academic program primarily in the arts and sciences. The course work may or may not be transferable to a bachelor’s degree. Master’s degrees include the traditional MA and MS degrees and field-specific degrees, such as MSW, MEd, MBA, MLS, and MEng. Instructions included in the respondent instruction guide for mailout/mailback respondents only provided the following examples of professional school degrees: medicine, dentistry, chiropractic, optometry, osteopathic medicine, pharmacy, podiatry, veterinary medicine, law, and theology. The order in which degrees were listed suggested that doctorate degrees were “higher” than professional school degrees, which were “higher” than master’s 61 degrees. If more than one box was filled, the response was edited to the highest level or degree reported.

The instructions further specified that schooling completed in foreign or ungraded school systems should be reported as the equivalent level of schooling in the regular American system. The instructions specified that certificates or diplomas for training in specific trades or from vocational, technical or business schools were not to be reported. Honorary degrees awarded for a respondent’s accomplishments were not to be reported.

Employed – This category includes all civilians 16 years old and over who either (1) were “at work,” that is, those who did any work at all during the reference week as paid employees, worked in their own business or profession, worked on their own farm, or worked 15 hours or more as unpaid workers on a family farm or in a family business; or (2) were “with a job but not at work,” that is, those who did not work during the reference week but had jobs or businesses from which they were temporarily absent due to illness, bad weather, industrial dispute, vacation, or other personal reasons. Excluded from the employed are people whose only activity consisted of work around the house or unpaid volunteer work for religious, charitable, and similar organizations; also excluded are all institutionalized people not inmates of institutions (penal, mental facilities, homes for the aged) and people on active duty in the United States Armed Forces.

Family-A family is a group of two people or more (one of whom is the householder) related by birth, marriage, or adoption and residing together; all such people (including related subfamily members) are considered as members of one family. Beginning with the 1980 Current Population Survey, unrelated subfamilies (referred to in the past as secondary families) are no longer included in the count of families, nor are the members of unrelated subfamilies included in the count of family members. The number of families is equal to the number of family households, however, the count of family members differs from the count of family household members because family household members include any non-relatives living in the household.

Family Households – A family consists of a householder and one or more other people living in the same household who are related to the householder by birth, marriage, or adoption. All people in a household who are related to the householder are regarded as members of his or her family. A family household may contain people not related to the householder, but those people are not included as part of the householder’s family in tabulations. Thus, the number of family households is equal to the number of families, but family households may include more members than do families. A household can contain only one family for purposes of tabulations. Not all households contain families since a household may be comprised of a group of unrelated people or of one person living alone – these are called nonfamily households. Families are classified by type as either a “married couple family” or “other family” according to the sex of the householder and the presence of relatives. The data on family type are based on answers to questions on sex and relationship that were asked of all people.

Female Householder, No Husband Present – A family with a female householder and no spouse of householder present.

A **household** consists of all the people who occupy a housing unit. A house, an apartment or other group of rooms, or a single room, is regarded as a housing unit when it is occupied or intended for occupancy as separate living quarters; that is, when the occupants do not live with any other persons in the structure and there is direct access from the outside or through a common hall.

A household includes the related family members and all the unrelated people, if any, such as lodgers, foster children, wards, or employees who share the housing unit. A person living alone in a housing unit, or a group of unrelated people sharing a housing unit such as partners or roomers, is also counted as a household. The count of households excludes group quarters. There are two major categories of households, “family” and “nonfamily”. (See definitions of Family household and Nonfamily household).

Health Insurance-A person was considered covered by **health insurance** at some time during the year if he or she was covered by at least one of the following types of coverages:

1. Employer/union

2. Privately purchased (not related to employment)
3. Medicare
4. Medicaid
5. Military health care (military, CHAMPVA, VA, Indian Health Services)
6. Someone outside the household
7. State Children's Health Insurance Program
8. Other

An individual can have more than one type of coverage during the year.

Definitions of the major types of health insurance coverage are available in the health insurance section http://www.census.gov/acs/www/Downloads/data_documentation/SubjectDefinitions/2013_ACSsubjectDefinitions.pdf.

Individuals for Whom Poverty Status is Determined – Poverty status was determined for all people except institutionalized people, people in military group quarters, people in college dormitories, and unrelated individuals under 15 years old. These groups were excluded from the numerator and denominator when calculating poverty rates.

Mean (average) income is the amount obtained by dividing the total aggregate income of a group by the number of units in that group. The means for households, families, and unrelated individuals are based on all households, families, and unrelated individuals, respectively. The means (averages) for people are based on people 15 years old and over with income.

Median income is the amount which divides the income distribution into two equal groups, half having incomes above the median, half having incomes below the median. The medians for households, families, and unrelated individuals are based on all households, families, and unrelated individuals, respectively. The medians for people are based on people 15 years old and over with income.

For each person in the sample 15 years old and over, the CPS asks questions on the amount of money income received in the preceding calendar year from each of the following sources:

1. Earnings
2. Unemployment compensation
3. Workers' compensation
4. Social security
5. Supplemental security income
6. Public assistance
7. Veterans' payments
8. Survivor benefits
9. Disability benefits
10. Pension or retirement income
11. Interest
12. Dividends
13. Rents, royalties, and estates and trusts
14. Educational assistance
15. Alimony
16. Child support
17. Financial assistance from outside of the household
18. Other income

It should be noted that although the income statistics refer to receipts during the preceding calendar year, the demographic characteristics, such as age, labor force status, and family or household composition, are as of the survey date. The income of the family/household does not include amounts received by people who were members during all or part of the income year if these people no longer resided in the family/household at the time of interview. However, the CPS collects income data for people who are current residents but did not reside in the household during the income year.

Data on consumer income collected in the CPS by the Census Bureau cover money income received (exclusive of certain money receipts such as capital gains) before payments for personal income taxes, social security, union dues, Medicare deductions, etc. Therefore, money income does not reflect the fact that some families receive part of their income in the form of noncash benefits, such as food stamps, health benefits, rent-free housing, and goods produced and consumed on the farm. In addition, money income does not reflect the fact that noncash benefits are also received by some nonfarm residents which often take the form of the use of business transportation and facilities, full or partial payments by business for retirement programs, medical and educational expenses, etc. Data users should consider these elements when comparing income levels. Moreover, readers should be aware that for many different reasons there is a tendency in household surveys for respondents to underreport their income. Based on an analysis of independently derived income estimates, the Census Bureau determined that respondents report income earned from wages or salaries much better than other sources of income and that the reported wage and salary income is nearly equal to independent estimates of aggregate income.

For more information and the definitions of the source incomes, please refer to **Appendix A, Definitions and Explanations**, from the **Current Population Reports, Consumer Income, P60-200** [PDF - 30K]
<http://www.census.gov/cps/files/Appendix%20A%20P60-200%20income%20measurement%20definition.pdf> .

Per capita income is the average income computed for every man, woman, and child in a particular group. The Census Bureau derived per capita income by dividing the total income of a particular group by the total population in that group (excluding patients or inmates in institutional quarters).

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

Poverty statistics are based on a definition developed by Mollie Orshansky of the Social Security Administration (SSA) in 1964¹ and revised in 1969 and 1981 by interagency committees. This definition was established as the official definition of poverty for statistical use in all Executive departments by the Bureau of the Budget (BoB) in 1969 (in Circular No. A-46); after BoB became The Office of Management and Budget, this was reconfirmed in Statistical Policy Directive No. 14.

The original poverty definition provided a range of income cutoffs or thresholds adjusted by such factors as family size, sex of the family head, number of children under 18 years old, and farm-nonfarm residence. At the core of this definition of poverty was the economy food plan, the least costly of four nutritionally adequate food plans designed by the Department of Agriculture. It was determined from the Department of Agriculture's 1955 Household Food Consumption Survey that families of three or more people spent approximately one-third of their after-tax money income on food; accordingly, poverty thresholds for families of three or more people were set at three times the cost of the economy food plan. Different procedures were used to calculate poverty thresholds for two-person families and people living alone in order to compensate for the relatively larger fixed expenses of these smaller units. For two-person families, the cost of the economy food plan was multiplied by a factor of 3.7 (also derived from the 1955 survey). For unrelated individuals (one-person units), no multiplier was used; poverty thresholds were instead calculated as a fixed proportion of the corresponding thresholds for two-person units. Annual updates of these SSA poverty thresholds were based on price changes of the items in the economy food plan.

As a result of deliberations of a Federal interagency committee in 1969, the following two modifications to the original SSA definition of poverty were adopted:

²

1. The SSA thresholds for nonfarm families were retained for the base year 1963, but annual adjustments in the levels were based on changes in the Consumer Price Index (CPI) rather than on changes in the cost of foods in the economy food plan.
2. The farm thresholds were raised from 70 to 85 percent of the corresponding nonfarm levels. The combined impact of these two modifications resulted in an increase in the tabulated totals for 1967 of 360,000 poor families and 1.6 million poor people.

In 1981, three additional modifications in the poverty definition recommended by another interagency committee were adopted for implementation in the March 1982 CPS as well as the 1980 census:

1. Elimination of separate thresholds for farm families.
2. Elimination (by averaging) of separate thresholds for female-householder families and "all other" families (earlier termed "male-headed" families).

3. Extension of the detailed poverty threshold matrix to make the largest family size category "nine people or more".

For further details, see the section, "Changes in the Definition of Poverty," in Current Population Reports, Series P-60, No. 133.

The poverty thresholds are increased each year by the same percentage as the annual average Consumer Price Index (CPI). The poverty thresholds are currently adjusted using the annual average CPI-U (1982-84 = 100). This base year has been used since 1988. From 1980 through 1987, the thresholds were adjusted using the CPI-U (1967 = 100). The CPI (1963 = 100) was used to adjust thresholds prior to 1980.

For further information on how the poverty thresholds were developed and subsequent changes in them, see Gordon M. Fisher, "The Development and History of the Poverty Thresholds," Social Security Bulletin, vol.55, no.4, Winter 1992, pp. 3-14.

Poverty statistics in American Community Survey (ACS) products adhere to the standards specified by the Office of Management and Budget in Statistical Policy Directive 14. The Census Bureau uses a set of dollar value thresholds that vary by family size and composition to determine who is in poverty. Further, poverty thresholds for people living alone or with nonrelatives (unrelated individuals) vary by age (under 65 years or 65 years and older). The poverty thresholds for two-person families also vary by the age of the householder. If a family's total income is less than the dollar value of the appropriate threshold, then that family and every individual in it are considered to be in poverty. Similarly, if an unrelated individual's total income is less than the appropriate threshold, then that individual is considered to be in poverty.

How the Census Bureau Determines Poverty Status

In determining the poverty status of families and unrelated individuals, the Census Bureau uses thresholds income cutoffs arranged in a two-dimensional matrix. The matrix consists of family size (from one person to nine or more people) cross-classified by presence and number of family members under 18 years old (from no children present to eight or more children present). Unrelated individuals and two-person families are further differentiated by age of reference person (householder) (under 65 years old and 65 years old and over).

To determine a person's poverty status, one compares the person's total family income in the last 12 months with the poverty threshold appropriate for that person's family size and composition (see example below). If the total income of that person's family is less than the threshold appropriate for that family, then the person is considered "below the poverty level," together with every member of his or her family. If a person is not living with anyone related by birth, marriage, or adoption, then the person's own income is compared with his or her poverty threshold. The total number of people below the poverty level is the sum of people in families and the number of unrelated individuals with incomes in the last 12 months below the poverty threshold.

Since ACS is a continuous survey, people respond throughout the year. Because the income questions specify a period covering the last 12 months, the appropriate poverty thresholds are determined by multiplying the base-year poverty thresholds (1982) by the average of the monthly inflation factors for the 12 months preceding the data collection. See the table in Appendix A titled "Poverty Thresholds in 1982, by Size of Family and Number of Related Children Under 18 Years (Dollars)," for appropriate base thresholds. See the table "The 2013 Poverty Factors" in Appendix A for the appropriate adjustment based on interview month.

For example, consider a family of three with one child under 18 years of age, interviewed in July 2013 and reporting a total family income of \$14,000 for the last 12 months (July 2012 to June 2013). The base year (1982) threshold for such a family is \$7,765, while the average of the 12 inflation factors is 2.39719. Multiplying \$7,765 by 2.39719 determines the appropriate poverty threshold for this family type, which is \$18,614. Comparing the family's income of \$14,000 with the poverty threshold shows that the family and all people in the family are considered to have been in poverty. The only difference for determining poverty status for unrelated individuals is that the person's individual total income is compared with the threshold rather than the family's income.

¹ For a detailed discussion of the original SSA poverty thresholds, see Mollie Orshansky, *Counting the Poor: Another Look at the Poverty Profile*, Social Security Bulletin, vol. 28, no. 1, January 1965, pp. 3-29 (reprinted in Social Security Bulletin, vol. 51, no. 10, October 1988, pp. 25-51); and *Who's Who Among the Poor: A Demographic View of Poverty*, Social Security Bulletin, vol. 28, no. 7, July 1965, pp. 3-32.

² Poverty thresholds for 1959-1967 were recalculated on this basis, and revised poverty population figures for those years were tabulated using the revised thresholds. These revised 1959-1967 poverty population figures have been published in Census Bureau reports issued since August 1969 (including the present report). Because of this revision, poverty statistics from documents dated before August 1969 are not comparable with current poverty statistics.

Public assistance income: Public assistance income includes general assistance and Temporary Assistance to Needy Families (TANF). Separate payments received for hospital or other medical care (vendor payments) are excluded. This does not include Supplemental Security Income (SSI) or noncash benefits such as Food Stamps. The terms “public assistance income” and “cash public assistance” are used interchangeably in the 2012 ACS data products.

Retirement, survivor, or disability income: Retirement income includes: (1) retirement pensions and survivor benefits from a former employer; labor union; or federal, state, or local government; and the U.S. military; (2) disability income from companies or unions; federal, state, or local government; and the U.S. military; (3) periodic receipts from annuities and insurance; and (4) regular income from IRA and Keogh plans. This does not include Social Security income.

Social Security income: Social Security income includes Social Security pensions and survivor benefits, permanent disability insurance payments made by the Social Security Administration prior to deductions for medical insurance, and railroad retirement insurance checks from the U.S. government. Medicare reimbursements are not included.

Supplemental Security Income (SSI): Supplemental Security Income (SSI) is a nationwide U.S. assistance program administered by the Social Security Administration that guarantees a minimum level of income for needy aged, blind, or disabled individuals. The Puerto Rico Community Survey questionnaire asks about the receipt of SSI; however, SSI is not a federally-administered program in Puerto Rico. Therefore, it is probably not being interpreted by most respondents in the same manner as SSI in the United States. The only way a resident of Puerto Rico could have appropriately reported SSI would have been if they lived in the United States at any time during the past 12-month reference period and received SSI.

Unemployed – All civilians 16 years old and over are classified as unemployed if they (1) were neither “at work” nor “with a job but not at work” during the reference week, and (2) were actively looking for work during the last 4 weeks, and (3) were available to start a job. Also included as unemployed are civilians who did not work at all during the reference week, were waiting to be called back to a job from which they had been laid off, and were available for work except for temporary illness. Examples of job seeking activities are:

- Registering at a public or private employment office
- Meeting with prospective employers
- Investigating possibilities for starting a professional practice or opening a business
- Placing or answering advertisements
- Writing letters of application
- Being on a union or professional register

Civilian Labor Force – Consists of people classified as employed or unemployed in accordance with the criteria described above.

Unemployment Rate – The unemployment rate represents the number of unemployed people as a percentage of the civilian labor force. For example, if the civilian labor force equals 100 people and 7 people are unemployed, then the unemployment rate would be 7 percent.

All people who were **not employed** during the reference week but were available for work (excluding temporary illness) and had made specific efforts to find employment some time during the 4-week period ending with the reference week are classified as unemployed. Individuals who were waiting to be recalled to a job from which they had been laid off need not have been looking for work to be classified as unemployed. People waiting to start a new job must have actively looked for a job within the last 4 weeks in order to be counted as unemployed. Otherwise, they are classified as not in the labor force.

