

Puerto Ricans in New Jersey, the United States, and Puerto Rico, 2014

In 2014, New Jersey was the third state with most Puerto Ricans in the United States, behind the Puerto Rican population in Florida and New York. In 2014, the Puerto Rican population in New Jersey was 5.2% of the total population. This represents an increase when compared to the years 2000 (4.4%) and 2010 (4.9%).

Findings from an examination of recently released Census data for 2014 reveal that:

- The employment rates of New Jersey Puerto Ricans of 59.2% were 5 percentage points higher than those for stateside Puerto Ricans (54.4%) and 19 percent points higher than it was in Puerto Rico, which had an employment rate of 35.4%. The disparity in unemployment was equally significant. For Puerto Ricans in New Jersey with a rate of 10.0%, this rate was lower than the rate for other stateside Puerto Ricans, at 11.6%, and much lower than the 18.9% unemployment rate in Puerto Rico.
- Earnings for Puerto Ricans in New Jersey were substantially higher than stateside and for those in Puerto Rico. The average earnings of full-time, year-round Puerto Ricans in New Jersey were \$81,019 for men and \$65,385 for women. Similar figures for stateside Puerto Ricans in 2014 were \$50,756 for men and \$42,263 for women. In Puerto Rico full-time, year-round earnings were substantially lower than in New Jersey and stateside where Puerto Rican men earned \$32,512 and women earned \$29,166.
- From an economic perspective, stateside Puerto Ricans represented \$97.2 billion or 72.3% of the \$134.5 billion total income of the Puerto Rican community. Puerto Ricans in New Jersey, with \$10.0 billion in income, represent a significant consumer

market and a potential market for trade, investments, tourism in general and medical tourism in particular, and other economic activities in the island.

- Educational attainment for Puerto Ricans 25 years and older in New Jersey was lower than in other states and Puerto Rico.
- The structure of Puerto Rican employment in New Jersey by major occupational category was similar to that of other stateside Puerto Ricans and those in Puerto Rico.
- New Jersey Puerto Ricans have an older age distribution when compared to the stateside Puerto Ricans.
- About one-third of New Jersey and stateside Puerto Ricans declare they only speak English at their homes while two-thirds speak also a language other than English.
- The proportion of households receiving cash public assistance income was 6.5% for Puerto Ricans in New Jersey, lower than 6.9% for other stateside Puerto Ricans, and 8.2% in Puerto Rico.

All in all, employment opportunities and higher earnings seem to be the main propellers of the growing Puerto Rican population in the New Jersey and the United States. In general, stateside Puerto Ricans' gains in employment and earnings were reflected in higher household income, higher per capita income, and lower poverty rates.

New Jersey has one of the most diverse Latino populations in the country. The Latino population in New Jersey grew from 17.7% of the state's total population in 2000 to 19.3% in 2014. Puerto Ricans were 27.1% of total Latino population. After Puerto Ricans, Dominicans (14.8.0%), Mexicans (14.6%), Colombians (6.9%), and Ecuadorians (6.7%) constitute the next largest groups.

The median age of Puerto Ricans in New Jersey for the year 2014 was 29.9 years, one year older than the average for stateside Puerto Ricans of 28.9 years but 9 years younger than the 38.9 median age in Puerto Rico.

These differences in the age structure were evident in the percentage of the population older than 62 years of age: 10.6% of Puerto Ricans in New Jersey were 62 years of age or older, a slightly higher percentage than state-side Puerto Ricans (9.9%) in this age group. With 21.0% of the population 62 years of age or older, Puerto Rico had a significantly higher proportion of the population in this age group.

Puerto Ricans in New Jersey had slightly lower English-fluency indicators than Puerto Ricans in other states. In New Jersey, 37.1% of Puerto Ricans speak only English at home, while 38.8% of Puerto Ricans in other states do so. Similarly, 61.2% of Puerto Ricans in other parts of the country speak a language other than English at home, while 62.9% of Puerto Ricans in New Jersey do so. Only about one in six stateside Puerto Ricans declare they speak English at a less-than-very-well fluency level.

Puerto Ricans residing in Puerto Rico had a significantly higher proportion of individuals 25 years of age or older with bachelor's or graduate degrees than stateside Puerto Ricans, whether they reside in New Jersey or elsewhere. The most pronounced difference was found among women: 28% of women in Puerto Rico had earned bachelor's or graduate degrees when compared to Puerto Rican women in New Jersey, 18.8% of whom had completed similar degrees, or in other states where 19.5% had completed similar degrees. For men, the differences were 8.6 and 4 percentage points, respectively.

Besides education, it is also important to examine the occupational distribution of Puerto Ricans in various regions of the country and the island. The data by major occupational category indicated that the structure of Puerto Rican employment in New Jersey was similar to that of other stateside Puerto Ricans and those in

Puerto Rico. However, there is a striking contrast in the occupational distribution between men and women. In 2014, 35.8% of women in New Jersey were employed in management, business, science, and arts occupations compared to 21.1% of men. These are typically, on average, the highest compensation and benefits occupations. The proportion of women in the higher occupational strata in New Jersey of 35.8% was slightly higher than for other stateside women of 33.1%, but the proportion for men in New Jersey was slightly lower (21.1%) than for stateside Puerto Ricans (23.4%). Similarly, women were overwhelmingly overrepresented in

LATINO POPULATION IN NEW JERSEY, 2014

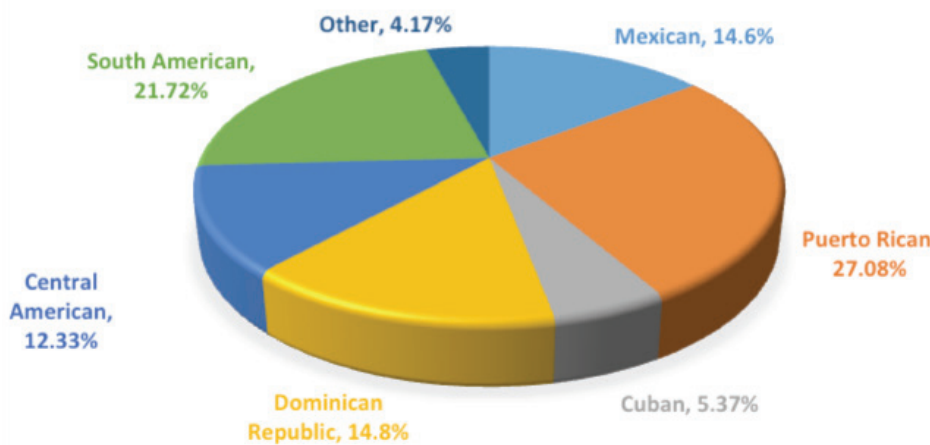


Table 1. Puerto Rican and Latino Population in New Jersey

	2000		2010		2014	
Total	8,414,350	100.00%	8,791,894	100.00%	8,938,175	100.00%
Not Hispanic or Latino	7,297,159	86.72%	7,236,750	82.31%	7,209,003	80.65%
Hispanic or Latino	1,117,191	13.28%	1,555,144	17.69%	1,729,172	19.35%
Mexican	260,889	3.10%	217,715	2.48%	252,206	2.82%
Puerto Rican	366,788	4.36%	434,092	4.94%	468,200	5.24%
Cuban	77,337	0.92%	83,362	0.95%	92,810	1.04%
Dominican Republic	102,630	1.22%	197,922	2.25%	255,013	2.85%
Central American:	80,497	0.96%	176,611	2.01%	213,210	2.39%
Salvadoran	25,230	0.30%	56,532	0.64%	79,832	0.89%
South American	177,017	2.10%	325,179	3.70%	375,622	4.20%
Ecuadorian	65,075	0.77%	101,593	1.16%	119,844	1.34%
Other	209,993	2.50%	120,263	1.37%	72,111	0.81%

Sources: U.S. Census Bureau, Census 2000 Summary File 1, 2010 Census. Summary File 1, and 2014 American Community Survey 1-Year Estimates.

sales and office occupations, while men were overrepresented in production, transportation, and moving, and construction and maintenance occupations.

The employment status of Puerto Ricans in New Jersey was five percentage points higher than for other stateside Puerto Ricans, but they also participated more actively in the labor force and had a lower unemployment rate when compared to Puerto Rico. The employment rate of stateside and New Jersey Puerto Ricans (54.4% and 59.2%, respectively) was between 19 and 23.8 percentage points higher than the

similar rate in Puerto Rico of 35.4%. The disparity in unemployment was equally significant. In 2014, the unemployment rate in Puerto Rico stood at 18.9% of those in the labor force. In contrast, the unemployment rate for Puerto Ricans in New Jersey was 10.0%, slightly lower than the rate for other stateside Puerto Ricans of 11.6%.

Besides better employment opportunities, an important factor inducing migration to the United States from Puerto Rico or interstate mobility among Puerto Ricans are differences in earnings. The average earnings of full-time, year-round of Puerto Ricans in New Jersey of \$81,019 and \$65,385 were higher than for stateside Puerto Ricans of \$50,756 for men and \$42,263 for women. Earnings for Puerto Ricans in New Jersey were also substantially higher than for Puerto Rico where full-time, year-round men in 2014 earned \$32,512 and women earned \$29,166.

Household and family income are important indicators of economic well-being. These indicators were higher for Puerto Ricans in New Jersey than for stateside Puerto Ricans, and more than doubled that of the island. Median household income was \$46,889 for Puerto Ricans in New

Puerto Rican Educational Attainment
25 years and over

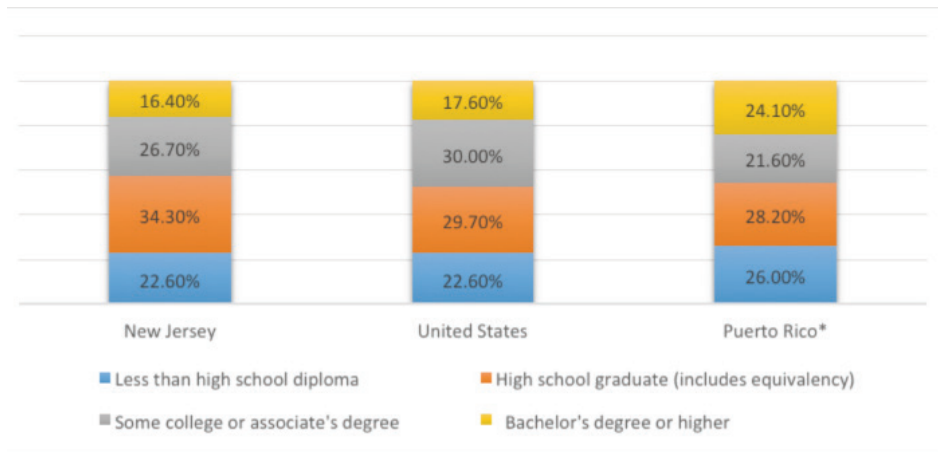
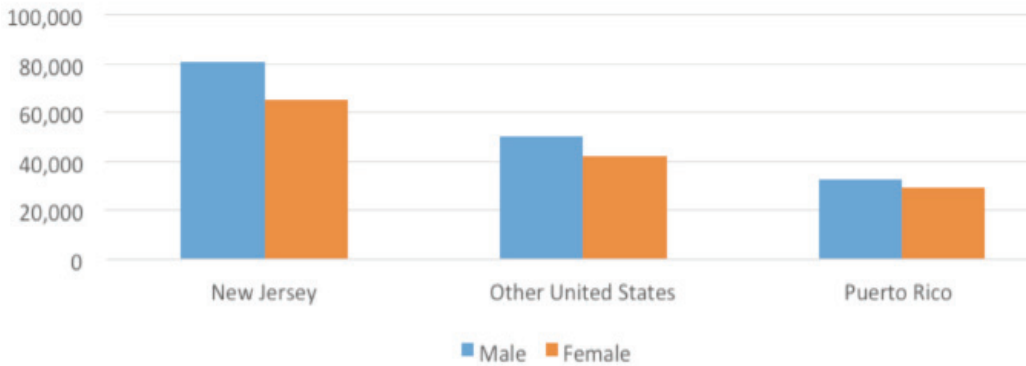


Table 2. Age, Education, and Language

Puerto Ricans	2014		
	New Jersey	United States	Puerto Rico*
TOTAL POPULATION	468,200	5,266,738	3,404,122
Median age (years)	29.9	28.9	38.9
62 years and over	10.6%	9.90%	21.00%
EDUCATIONAL ATTAINMENT			
Population 25 years and over			
Less than high school diploma	22.6%	22.60%	26.00%
High school graduate (includes equivalency)	34.3%	29.70%	28.20%
Some college or associate's degree	26.7%	30.00%	21.60%
Bachelor's degree or higher	16.4%	17.60%	24.10%
Male, bachelor's degree or higher	13.9%	15.60%	19.60%
Female, bachelor's degree or higher	18.8%	19.50%	28.10%
LANGUAGE SPOKEN AT HOME AND ABILITY TO SPEAK ENGLISH			
Population 5 years and over			
English only	37.1%	38.80%	5.30%
Language other than English	62.9%	61.20%	94.70%
Speak English less than "very well"	16.3%	17.30%	78.80%

Source: U.S. Census Bureau, 2014 American Community Survey 1-Year Estimates.
* Puerto Ricans only.

Mean earnings for full-time, year-round Puerto Rican workers



Jersey and \$39,322 for other stateside Puerto Ricans, and \$18,710 for the island. These differences were also evident in per capita income. In 2014, per capita income for Puerto Ricans in New Jersey was \$21,401 and \$18,457 for other stateside Puerto Ricans, and \$10,960 for the island.

From an economic perspective, stateside Puerto Ricans represented 72.3% of the \$134.5 billion total purchasing

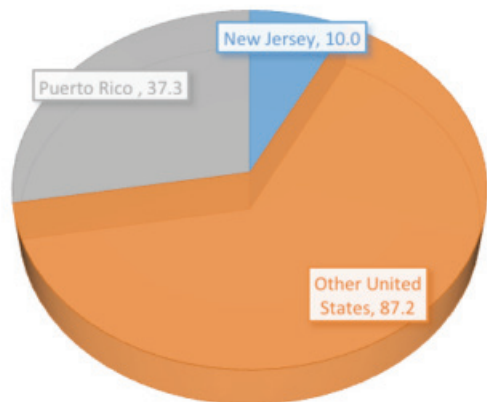
Table 3. Employment and Occupations

Puerto Ricans	2014		
	New Jersey	United States	Puerto Rico*
EMPLOYMENT STATUS			
Population 16 years and over			
In labor force	65.9%	62.40%	43.70%
Civilian labor force	65.8%	61.60%	43.70%
Employed	59.2%	54.40%	35.40%
Unemployed	10.0%	11.60%	18.90%
Not in labor force	34.1%	37.60%	56.30%
OCCUPATION			
Civilian employed population 16 years and over			
Male	106,264	1,058,918	516,762
Management, business, science, and arts	21.1%	23.40%	23.90%
Service occupations	23.2%	22.50%	23.00%
Sales and office occupations	20.2%	19.60%	21.30%
Construction and maintenance	14.0%	13.80%	18.00%
Production, transportation, and moving	21.6%	20.70%	13.70%
Female	94,911	999,105	456,356
Management, business, science, and arts	35.8%	33.10%	39.70%
Service occupations	23.0%	24.40%	16.60%
Sales and office occupations	35.0%	35.70%	38.30%
Construction and maintenance	0.3%	0.60%	0.60%
Production, transportation, and moving	5.9%	6.20%	4.80%
CLASS OF WORKER			
Civilian employed population 16 years and over			
Private wage and salary workers	82.4%	82.00%	69.00%
Government workers	14.6%	14.80%	22.50%
Self-employed workers in own not incorporated business	2.8%	3.10%	8.30%
VETERAN STATUS			
Civilian population 18 years and over			
Civilian veteran	3.7%	6.00%	3.30%

Source: U.S. Census Bureau, 2014 American Community Survey 1-Year Estimates.

* Puerto Ricans only.

PUERTO RICAN PURCHASING POWER, IN BILLIONS, 2014



power of the entire Puerto Rican community in the year 2014. Purchasing power was defined simply as per capita income multiplied by the Puerto Rican population. Stateside Puerto Ricans had more than doubled the total purchasing power of Puerto Ricans in Puerto Rico of \$37.3 billion. Puerto Ricans in New Jersey had \$10.0 billion in purchasing power, which represented a significant potential market for trade, investments, tourism in general and medical tourism in particular, and other economic activities in the island.

One of the often alluded-to data about Puerto Ricans in the U.S. is that welfare or public assistance is a motivation for interstate mobility or migration from Puerto Rico. In 2014, the proportion of households that received cash

Table 4. Income and Earnings

Puerto Ricans	2014		
	New Jersey	United States	Puerto Rico*
INCOME IN THE PAST 12 MONTHS			
(IN 2013 INFLATION-ADJUSTED DOLLARS)			
Households	145,808	1,635,808	1,175,297
Median household income (dollars)	46,889	39,322	18,710
With earnings	80.40%	76.90%	54.70%
Mean earnings (dollars)	72,239	61,065	36,407
With Social Security income	25.00%	24.10%	43.20%
Mean Social Security income (dollars)	14,183	13,727	12,159
With Supplemental Security Income	9.40%	12.60%	0.40%
Mean Supplemental Security Income (dollars)	7,923	8,780	10,025
With cash public assistance income	6.50%	6.90%	8.10%
Mean cash public assistance income (dollars)	2,885	3,441	2,316
With retirement income	8.90%	10.10%	15.60%
Mean retirement income (dollars)	20,431	20,452	15,387
With Food Stamp/SNAP benefits	23.90%	31.50%	39.70%
Families	104,535	1,114,628	830,807
Median family income (dollars)	54,355	44,499	22,220
Married-couple family	55.40%	53.90%	56.10%
Median income (dollars)	85,225	67,129	29,417
Male householder, no spouse present	10.60%	10.20%	9.50%
Median income (dollars)	45,840	37,513	17,797
Female householder, no husband present	34.00%	35.90%	34.40%
Median income (dollars)	28,142	23,957	13,554
Individuals	468,200	5,266,738	3,404,122
Per capita income (dollars)	21,401	18,457	10,960
Mean earnings (dollars) for full-time, year-round workers:			
Male	81,019	50,756	32,512
Female	65,385	42,263	29,166

Source: U.S. Census Bureau, 2014 American Community Survey 1-Year Estimates.

* Puerto Ricans only.

public assistance income of 6.5% was lower for Puerto Ricans in New Jersey than a comparable rate of 6.9% for other stateside Puerto Ricans, and 8.1% in Puerto Rico. In other words, on average, by staying in Puerto Rico a higher proportion of Puerto Ricans would have received public assistance income when compared to the states. In addition, the differences in the amount that the households received by public assistance were higher for stateside Puerto Ricans (\$3,441) than for Puerto Ricans in New Jersey (\$2,885). The proportion of Puerto Rican households in New Jersey receive-

ing benefits from the Food Stamp/SNAP program was 23.9% in 2014, 7.6 percentage points lower than the 31.5% rate for Puerto Rican households in other parts of the U.S. and 15.8 percentage points lower than the 39.7% for Puerto Rico.

Puerto Rico has a higher incidence of public assistance simply because it has higher poverty rates and thus a higher proportion of qualified recipients. The poverty rate for all Puerto Rican families was 17.3% in New Jersey, 22.7% in other parts of the U.S., and 42.8% in Puerto

POVERTY RATES

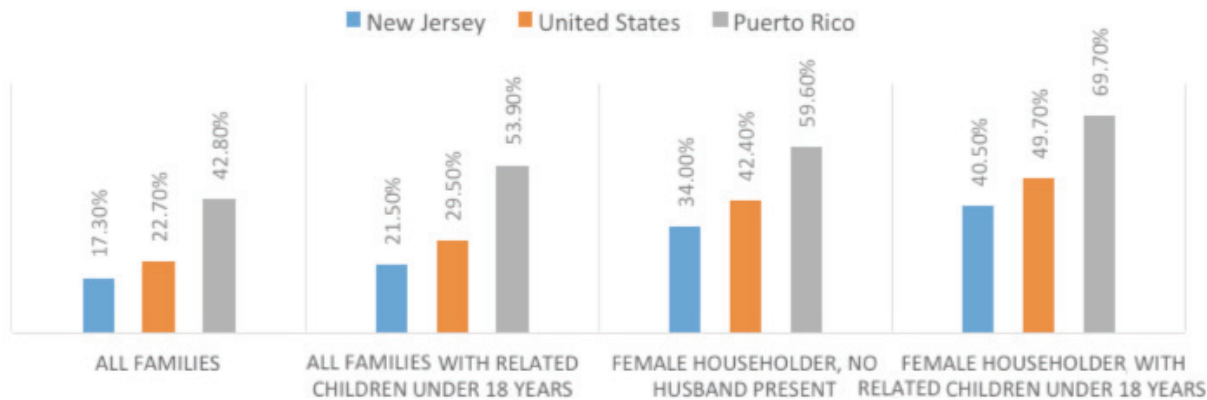


Table 5. Poverty

Puerto Ricans	2014		
	New Jersey	United States	Puerto Rico*
POVERTY RATES			
All families	17.30%	22.70%	42.80%
With related children under 18 years	21.50%	29.50%	53.90%
With related children under 5 years only	23.80%	24.60%	57.10%
Married-couple family	6.40%	9.70%	30.90%
With related children under 18 years	6.00%	11.30%	35.50%
With related children under 5 years only	N/A	5.90%	33.90%
Female householder, no husband present, family	34.00%	42.40%	59.60%
With related children under 18 years	40.50%	49.70%	69.70%
With related children under 5 years only	52.80%	49.40%	75.70%
All people	19.80%	26.20%	46.60%
Under 18 years	26.80%	33.40%	58.70%
Related children under 18 years	26.50%	33.10%	58.60%
Related children under 5 years	29.80%	34.70%	62.80%
Related children 5 to 17 years	25.10%	32.40%	57.30%
18 years and over	16.70%	22.80%	43.20%
18 to 64 years	16.20%	22.80%	43.80%
65 years and over	20.50%	22.40%	41.00%
People in families	17.90%	23.60%	44.60%
Unrelated individuals 15 years and over	31.30%	38.50%	58.60%

Source: U.S. Census Bureau, 2014 American Community Survey 1-Year Estimates.

* Puerto Ricans only.

Rico. Though stateside Puerto Ricans' rates were about half or lower than poverty rates in Puerto Rico, families with female householder, no husband present, and children under 18 years of age exhibited much higher incidence of poverty than the average family. For Puerto Rican female-headed families with children the rates were 40.5% in New Jersey, 49.7% for the rest of the U.S., and 69.7% in Puerto Rico. These are inordinately high poverty rates by any measure or comparative context.

Housing is a primary determinant of the cost of living. In general, the Northeast has higher cost of home ownership than the South or other parts of the country. The median value of owner-occupied housing for Puerto Ricans

in New Jersey was \$254,000, compared to \$175,900 for other stateside Puerto Ricans, and \$119,500 in Puerto Rico. The median monthly owner costs with a mortgage was \$2,117 for Puerto Ricans in New Jersey, and \$1,545 for other stateside Puerto Ricans. A comparable cost was \$873 in Puerto Rico. These relative prices and ownership costs were reflected in ownership rates. Puerto Ricans in New Jersey had lower rates of home ownership than Puerto Ricans in Puerto Rico. The Census data revealed that Puerto Ricans in New Jersey had a 38.7% rate of owner-occupied housing units, while the comparable rate for stateside Puerto Ricans was 36%. The home ownership rate in Puerto Rico was much higher, at 68.7%.

Table 6. Housing and Health Insurance

Puerto Ricans	2014		
	New Jersey	United States	Puerto Rico*
HOUSING			
Owner-occupied housing units	38.7%	36.00%	68.70%
Monthly owner costs as a percentage of household income in the past 12 months			
Less than 30 percent	57.8%	62.80%	52.60%
30 percent or more	42.2%	37.20%	47.40%
Owner-occupied housing units			
Median value (dollars)	254,000	175,900	119,500
Median selected monthly owner costs with a mortgage (dollars)	2,117	1,545	873
HEALTH INSURANCE COVERAGE			
Civilian noninstitutionalized population			
With private health insurance	57.5%	51.60%	38.00%
With public coverage	36.3%	43.50%	62.90%
No health insurance coverage	11.3%	11.50%	5.50%

Source: U.S. Census Bureau, 2014 American Community Survey 1-Year Estimates.

* Puerto Ricans only.

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