

The Star-Ledger

The High Cost of Jersey: Why we stay



New Jersey schools consistently rank at the top of education surveys, and the Garden State's school system was considered the best in the country, according to a 2014 report by personal finance website Wallethub.com. (*Star-Ledger file photo*)

By Karin Price Mueller

New Jersey is one of the most expensive states in which to live. While many say they can't wait to leave, many more say they wouldn't go, even if they could. What makes the Garden State such a bad financial deal for families? And why do some choose to stay despite it all?

EDUCATION



New Jersey has the best school system in the country, according to a 2014 report by personal finance website Wallethub.com. Indeed, our schools consistently rank at the top of just about any survey. Newsweek in 2014 said three high schools — Union County Magnet School, Academy for Allied Health Sciences and Academy for Information Technology, all in Scotch Plains — were among the best 30 in the nation, while two New Jersey high

schools — Biotechnology High School in Freehold and High Technology High School in Lincroft — made U.S. News' top 20 list last year.

Our students consistently score high in all areas: They're No. 3 in performance and improvement, and in reading scores, Jersey fourth-graders were fifth in the nation, while eighth-graders were No. 2 in the country in 2013, according to the National Assessment of Educational Progress, which is part of the U.S. Department of Education. And according to that group, in math, eighth-graders rank second in the nation, while fourth-graders rank sixth. And the eighth-grade writing scores are the best in the country.

RAISING CHILDREN

New Jersey ranked eighth as the best place to raise a child in last year's annual KIDS COUNT report from the Annie E. Casey Foundation, a nonprofit organization that helps children at risk for poor educational, economic, social and health outcomes. The state's high education rankings played a big part in its top 10 placement. And the Foundation for Child Development, a private research group, ranked the state No. 1 in its 2013 Child Well Being Index, a state-by-state comparison of quality of life for kids.

MEDICAL CARE



New Jersey boasts some of the best hospitals and medical professionals in the country. If that's not enough, living here means you're only an hour or so away from hospitals and doctors in New York and Philadelphia. For 2014, the state ranked 11th in overall health in a study by the United Health Foundation, a not-for-profit arm of UnitedHealth Group. It found that smoking decreased by 9 percent from 2013 to 2014, preventable hospitalizations decreased 23 percent among Medicare beneficiaries and, since 1990, infant mortality decreased by 50 percent. Still, in the past two years, obesity was up 11 percent and drug deaths increased by 71 percent, the study found.

FAMILY TIES

Whether you love 'em or hate 'em, for many, it's all about staying close to family. Your older mom doesn't want to move. Your kids are starting their own families and they've decided to plant some roots. For whatever reason, many New Jerseyans plan to stay put so they can be with their families.

ENTERTAINMENT

This is a big "why we stay" category. Does any other state, outside of New York and California, have access to more types of entertainment and adventure than New Jersey?

First, the food. The most influential people in food got their start in Jersey — Mario Batali, Alice Waters, Tom Colicchio, Anthony Bourdain. It's a state that mashes together ethnic groups (and their terrific foods) with superior ingredients and a healthy dose of competition. A lot of our chefs were trained at the best restaurants in New York. No wonder a 2014 study by Open Table, the online reservation system, found three of the country's top 100 restaurants were in New Jersey. And if you don't care for fancy food, we can get down and dirty, with hot dogs, pizza, burgers and every kind of ethnic cuisine you can imagine.



Next, there's the culture. Sitting in the orbit of New York, New Jerseyans have access to local and world-class cultural outlets, from museums to art galleries to theater. New Jersey residents accounted for 10.4 percent of New York theatergoers in the 2013-14 season, according to the Broadway League. The counties of Bergen, Monmouth and Hudson were in the top 10 counties in which theatergoers live. Locally, quality theater is available at Two River Theater in Red Bank, the George Street Playhouse in New Brunswick and the McCarter Theatre in Princeton, among others.

If you're more of a nature buff, New Jersey is ranked eighth in the nation and second in the Northeast for state park system acreage, according to the state's Department of Environmental Protection. The state boasts impressive hiking trails and fishing spots — just about anything a nature lover could ask for.

And from Sandy Hook to Cape May — whether you want a family gathering or a romantic spot — there are the beaches. Which brings us to:

No statistics needed here. The Shore is what most residents say brings the greatest joy from living in New Jersey.

The state's beaches may not rank among the top in the United States, but there's something for everyone along its 127-mile shoreline.

Whether you're looking for a quiet day of sand and surf, a boardwalk adventure with the kids or even a little skinny-dipping, you can find it in the Garden State.

Which counties give you the most BANG FOR YOUR BUCK?

| County | Median Rent | Avg Residential Property Value | Violent Crime Rate per 100,000 people | Unemployment Rate | Median Income |
|------------|-------------|--------------------------------|---------------------------------------|-------------------|---------------|
| Atlantic | \$1,026 | \$271,645 | 411 | 13.5% | \$51,191 |
| Bergen | \$1,351 | \$501,309 | 74 | 8.1% | \$82,729 |
| Burlington | \$1,188 | \$251,790 | 140 | 9.3% | \$74,693 |
| Camden | \$971 | \$188,891 | 604 | 10.6% | \$59,280 |
| Cape May | \$998 | \$489,608 | 240 | 13.5% | \$57,001 |
| Cumberland | \$957 | \$157,596 | 507 | 14.2% | \$47,072 |
| Essex | \$1,047 | \$352,671 | 644 | 10.8% | \$51,009 |
| Gloucester | \$1,027 | \$211,452 | 157 | 10.0% | \$72,930 |
| Hudson | \$1,190 | \$312,584 | 458 | 10.5% | \$57,539 |
| Hunterdon | \$1,271 | \$391,069 | 26 | 7.1% | \$105,186 |
| Mercer | \$1,245 | \$287,455 | 439 | 7.9% | \$67,991 |
| Middlesex | \$1,264 | \$314,635 | 164 | 8.5% | \$77,478 |
| Monmouth | \$1,235 | \$447,899 | 174 | 9.0% | \$81,308 |
| Morris | \$1,390 | \$462,529 | 70 | 7.3% | \$95,294 |
| Ocean | \$1,316 | \$349,813 | 86 | 10.3% | \$59,312 |
| Passaic | \$1,143 | \$325,052 | 484 | 11.3% | \$59,050 |
| Salem | \$949 | \$173,334 | 219 | 11.1% | \$60,360 |

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|---------------|--------------------|---------------------------------------|--|--------------------------|----------------------|
| Somerset | \$1,395 | \$436,544 | 66 | 7.5% | \$95,825 |
| Sussex | \$1,216 | \$270,046 | 36 | 9.2% | \$86,625 |
| Union | \$1,164 | \$380,382 | 350 | 9.7% | \$65,876 |
| Warren | \$998 | \$241,332 | 52 | 8.3% | \$71,086 |