**Demographics***

**Race**
- Waterford Twp: White 86.6%, Black 3.6%, Asian 0.2%, Other* 0.1%, Two or More Races 1.7%
- Camden County: White 55.7%, Black 53.1%
- New Jersey: White 53.9%

**Age**
- Waterford Twp: Under 15 years 20.0%, 18 years and over 76.4%, 15 to 64 years old 67.8%, 65 years and over 12.1%
- Camden County: Under 15 years 19%, 18 years and over 77%, 15 to 64 years old 67%, 65 years and over 14%
- New Jersey: Under 15 years 19%, 18 years and over 77%, 15 to 64 years old 67%, 65 years and over 14%

**Dependency Ratio**
- Waterford Twp: 12.6%
- Camden County: -4.5%
- New Jersey: -2.7%

The dependency ratio is the ratio of dependents (people younger than 15 or older than 64), to the working age population, those 15-64.

***Demographic information is from the 2015 American Community Survey and 2000 and 2010 US Census.***

**Land Usage and Housing***

**Parcel Values as a Percentage of Total Value**
- Waterford Township: Vacant Land Value 2.2%, Residential and Farm Homestead Value 90.5%
- Camden County: Vacant Land Value 1.3%, Residential and Farm Homestead Value 80.9%

**Housing Occupancy**
- Waterford Twp: Owner Occupied 79.1%, Renter Occupied 14.0%
- Camden County: Owner Occupied 61.1%, Renter Occupied 29.4%
- New Jersey: Owner Occupied 57.5%, Renter Occupied 31.7%

*2016 Land use and property tax data is from the NJ Department of Community Affairs.*

_Municipal Profiles were prepared by the Senator Walter Rand Institute for Public Affairs at Rutgers University-Camden_
Median Housing Prices (in current dollars)

<table>
<thead>
<tr>
<th>Year</th>
<th>Waterford Twp</th>
<th>Camden County</th>
<th>NJ</th>
</tr>
</thead>
<tbody>
<tr>
<td>2012</td>
<td>$223,300</td>
<td>$197,900</td>
<td>$311,600</td>
</tr>
<tr>
<td>2013</td>
<td>$212,500</td>
<td>$210,700</td>
<td>$327,100</td>
</tr>
<tr>
<td>2014</td>
<td>$202,600</td>
<td>$202,900</td>
<td>$319,900</td>
</tr>
<tr>
<td>2015</td>
<td>$204,600</td>
<td>$196,800</td>
<td>$315,900</td>
</tr>
</tbody>
</table>

% change 2012-2015:
- Waterford Twp: -8.4
- Camden County: -0.6
- NJ: 1.4

Average Property Tax

<table>
<thead>
<tr>
<th>Year</th>
<th>Waterford Twp</th>
<th>Camden County</th>
<th>NJ</th>
</tr>
</thead>
<tbody>
<tr>
<td>2014</td>
<td>$6,401</td>
<td>$6,099</td>
<td>$6,000</td>
</tr>
<tr>
<td>2015</td>
<td>$6,548</td>
<td>$6,199</td>
<td>$6,100</td>
</tr>
<tr>
<td>2016</td>
<td>$6,707</td>
<td>$6,377</td>
<td>$6,200</td>
</tr>
</tbody>
</table>

% change 2014-2016:
- Waterford Twp: 4.79
- Camden County: 4.57

***Housing occupancy and prices are from the 2015 American Community Survey. Average property tax is from the New Jersey’s Department of Community Affairs’s website.

### Economic Indicators***

#### Median Household Income

<table>
<thead>
<tr>
<th>Year</th>
<th>Waterford Twp</th>
<th>Camden County</th>
<th>NJ</th>
</tr>
</thead>
<tbody>
<tr>
<td>2012</td>
<td>$76,784</td>
<td>$59,280</td>
<td>$69,667</td>
</tr>
<tr>
<td>2013</td>
<td>$72,038</td>
<td>$61,683</td>
<td>$71,629</td>
</tr>
<tr>
<td>2014</td>
<td>$71,807</td>
<td>$61,842</td>
<td>$72,062</td>
</tr>
<tr>
<td>2015</td>
<td>$74,250</td>
<td>$62,185</td>
<td>$72,093</td>
</tr>
</tbody>
</table>

% change 2012-2015:
- Waterford Twp: -3.3
- Camden County: 4.9
- NJ: 3.5

#### Unemployment Rate

<table>
<thead>
<tr>
<th>Year</th>
<th>Waterford Twp</th>
<th>Camden County</th>
<th>NJ</th>
</tr>
</thead>
<tbody>
<tr>
<td>2008</td>
<td>5.7%</td>
<td>6.0%</td>
<td>5.5%</td>
</tr>
<tr>
<td>2009</td>
<td>9.5%</td>
<td>9.8%</td>
<td>9.0%</td>
</tr>
<tr>
<td>2010</td>
<td>11.2%</td>
<td>10.8%</td>
<td>9.6%</td>
</tr>
<tr>
<td>2011</td>
<td>10.2%</td>
<td>10.6%</td>
<td>9.3%</td>
</tr>
<tr>
<td>2012</td>
<td>10.3%</td>
<td>10.3%</td>
<td>9.3%</td>
</tr>
<tr>
<td>2013</td>
<td>10.3%</td>
<td>10.3%</td>
<td>9.3%</td>
</tr>
<tr>
<td>2014</td>
<td>9.0%</td>
<td>7.5%</td>
<td>7.9%</td>
</tr>
<tr>
<td>2015</td>
<td>8.7%</td>
<td>7.7%</td>
<td>6.6%</td>
</tr>
<tr>
<td>2016</td>
<td>8.9%</td>
<td>5.5%</td>
<td>5.6%</td>
</tr>
</tbody>
</table>

% change 2014-2016:
- Waterford Twp: -33.3
- Camden County: -26.7
- NJ: -24.2

***Household income data is from the 2015 American Community Survey. The unemployment rates are from the NJ Department of Labor and Workforce Development.

*Municipal Profiles were prepared by the Senator Walter Rand Institute for Public Affairs at Rutgers University-Camden*
**Municipal Profiles were prepared by the Senator Walter Rand Institute for Public Affairs at Rutgers University-Camden**

***Housing affordability and poverty rates are from the 2015 American Community Survey.***

### Percentage of Waterford Twp Workforce Employed by Sector*

- **Construction**: 13.8%
- **Manufacturing**: 7.2%
- **Retail and wholesale trade**: 15.0%
- **Transportation and utilities**: 5.8%
- **Finance, insurance, and real estate**: 5.8%
- **Professional and technical services**: 10.9%
- **Education and health care**: 26.1%
- **Arts, entertainment, and recreation**: 4.2%
- **Public Administration**: 3.9%
- **Other services**: 7.1%

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### Mean Travel Time to Work (Mins.)

- **Waterford Twp**: 33.9 Mins.
- **Camden County**: 27.8 Mins.
- **NJ**: 31 Mins.

### Modes of Transportation to Work

- **Drove Alone**: 86.9%
- **Carpooled**: 6.2%
- **Public Transportation**: 2.9%
- **Work from Home**: 2.7%
- **Walked**: 0.6%
- **Other Means**: 0.7%

---

*Arts, Entertainment and Accommodations. Also this data is the sectors in which residents work in, and not the percentage of sector jobs in the Municipality.

***Workforce and commute data is from the America Community Survey. Travel time to work is from the 2015 American Community Survey.
**Education***

PARCC 4th and 8th Grade: Percentage of Students Meeting (Level 4) or Exceeding (Level 5) Expectations

Highest Level of Education Attainment: People 25 years and over

![Bar graph showing PARCC data for Waterford Twp and Camden County compared to New Jersey.](image)

***2014 PARCC data is from the NJ Department of Education website and the education attainment level is from the 2015 American Community Survey.

**Crime***

Violent Crime Rate

Nonviolent Crime Rate

Total Crime Rate

![Line graphs showing the change in crime rates from 2009 to 2015 for Waterford Twp, Camden County, and New Jersey.](image)

% Change 2009-2015

<table>
<thead>
<tr>
<th>Location</th>
<th>Violent Crime Rate</th>
<th>Nonviolent Crime Rate</th>
<th>Total Crime Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Waterford Twp</td>
<td>-54.5%</td>
<td>-64.2%</td>
<td>-63.4%</td>
</tr>
<tr>
<td>Camden County</td>
<td>-24.2%</td>
<td>-17.0%</td>
<td>-18.2%</td>
</tr>
<tr>
<td>NJ</td>
<td>-16.1%</td>
<td>-21.6%</td>
<td>-15.5%</td>
</tr>
</tbody>
</table>

***The crime data is from the FBI Uniform Crime Report.

*Municipal Profiles were prepared by the Senator Walter Rand Institute for Public Affairs at Rutgers University-Camden