Demographics**

<table>
<thead>
<tr>
<th>Race</th>
<th>Waterford Twp</th>
<th>Camden County</th>
<th>New Jersey</th>
</tr>
</thead>
<tbody>
<tr>
<td>White</td>
<td>86.6%</td>
<td>55.7%</td>
<td>53.9%</td>
</tr>
<tr>
<td>Black</td>
<td>3.6%</td>
<td>14.8%</td>
<td>14.9%</td>
</tr>
<tr>
<td>Asian</td>
<td>0.2%</td>
<td>5.3%</td>
<td>5.4%</td>
</tr>
<tr>
<td>Other*</td>
<td>0.1%</td>
<td>3.6%</td>
<td>4.5%</td>
</tr>
<tr>
<td>Two or More Races</td>
<td>1.7%</td>
<td>8.8%</td>
<td>6.4%</td>
</tr>
<tr>
<td>Hispanic and Latino</td>
<td>4.4%</td>
<td>1.4%</td>
<td>6.2%</td>
</tr>
</tbody>
</table>

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

Land Usage and Housing***

<table>
<thead>
<tr>
<th>Parcel Values as a Percentage of Total Value</th>
<th>Housing Occupancy</th>
</tr>
</thead>
<tbody>
<tr>
<td>Residential and Farm Homestead Value</td>
<td>Owner</td>
</tr>
<tr>
<td>Waterford Twp</td>
<td>90.5%</td>
</tr>
<tr>
<td>Camden County</td>
<td>80.9%</td>
</tr>
<tr>
<td>New Jersey</td>
<td>64.3%</td>
</tr>
</tbody>
</table>

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

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

***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.

Average Property Tax

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

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

Economic Indicators

Median Household Income

<table>
<thead>
<tr>
<th></th>
<th>2012</th>
<th>2013</th>
<th>2014</th>
<th>2015</th>
</tr>
</thead>
<tbody>
<tr>
<td>Waterford Twp</td>
<td>$76,784</td>
<td>$72,038</td>
<td>$71,807</td>
<td>$74,250</td>
</tr>
<tr>
<td>Camden County</td>
<td>$59,280</td>
<td>$61,683</td>
<td>$61,842</td>
<td>$62,185</td>
</tr>
<tr>
<td>NJ</td>
<td>$69,667</td>
<td>$71,629</td>
<td>$72,062</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></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Waterford Twp</td>
<td>5.7%</td>
<td>9.5%</td>
<td>11.2%</td>
<td>10.2%</td>
<td>10.3%</td>
<td>9.0%</td>
<td>8.7%</td>
<td>8.9%</td>
<td>5.8%</td>
</tr>
<tr>
<td>Camden County</td>
<td>6.0%</td>
<td>9.8%</td>
<td>10.8%</td>
<td>10.6%</td>
<td>10.3%</td>
<td>9.3%</td>
<td>7.9%</td>
<td>7.7%</td>
<td>5.5%</td>
</tr>
<tr>
<td>NJ</td>
<td>5.5%</td>
<td>9.0%</td>
<td>9.6%</td>
<td>9.3%</td>
<td>9.3%</td>
<td>7.9%</td>
<td>6.6%</td>
<td>5.6%</td>
<td>5.0%</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%

*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.***

**Poverty Rate**

<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>7.9%</td>
<td>12.7%</td>
<td>10.8%</td>
</tr>
<tr>
<td>2013</td>
<td>9.6%</td>
<td>13.0%</td>
<td>10.4%</td>
</tr>
<tr>
<td>2014</td>
<td>6.8%</td>
<td>13.1%</td>
<td>10.7%</td>
</tr>
<tr>
<td>2015</td>
<td>7.3%</td>
<td>13.2%</td>
<td>10.8%</td>
</tr>
</tbody>
</table>

% change 2012-2015

- Waterford Twp: -7.6%
- Camden County: 3.9%
- NJ: 0.0%

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

- Waterford Twp: 33.9 mins
- Camden County: 27.8 mins
- NJ: 31 mins

- 13.8% of those surveyed in Waterford Twp worked in Construction.
- 9.7% of those surveyed in Waterford Twp worked in Manufacturing.
- 15.0% of those surveyed in Waterford Twp worked in Retail and wholesale trade.
- 5.8% of those surveyed in Waterford Twp worked in Transportation and utilities.
- 5.8% of those surveyed in Waterford Twp worked in Finance, insurance, and real estate.
- 10.9% of those surveyed in Waterford Twp worked in Professional and technical services.
- 26.1% of those surveyed in Waterford Twp worked in Education and health care.
- 4.2% of those surveyed in Waterford Twp worked in Arts, entertainment, and recreation.
- 3.9% of those surveyed in Waterford Twp worked in Public Administration.
- 7.1% of those surveyed in Waterford Twp worked in Other services.
**Education***

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

<table>
<thead>
<tr>
<th></th>
<th>4th Grade</th>
<th>8th Grade</th>
</tr>
</thead>
<tbody>
<tr>
<td>Language Level 4</td>
<td>Waterford Twp</td>
<td>40%</td>
</tr>
<tr>
<td>Math Level 4</td>
<td>Waterford Twp</td>
<td>30%</td>
</tr>
</tbody>
</table>

***2015 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**

<table>
<thead>
<tr>
<th></th>
<th>2009</th>
<th>2015</th>
</tr>
</thead>
<tbody>
<tr>
<td>Waterford Twp</td>
<td>1.1</td>
<td>0.5</td>
</tr>
<tr>
<td>Camden County</td>
<td>6.2</td>
<td>4.7</td>
</tr>
<tr>
<td>NJ</td>
<td>3.1</td>
<td>2.6</td>
</tr>
</tbody>
</table>

**Nonviolent Crime Rate**

<table>
<thead>
<tr>
<th></th>
<th>2009</th>
<th>2015</th>
</tr>
</thead>
<tbody>
<tr>
<td>Waterford Twp</td>
<td>13.4</td>
<td>4.8</td>
</tr>
<tr>
<td>Camden County</td>
<td>30.6</td>
<td>25.4</td>
</tr>
<tr>
<td>NJ</td>
<td>20.8</td>
<td>16.3</td>
</tr>
</tbody>
</table>

**Total Crime Rate**

<table>
<thead>
<tr>
<th></th>
<th>2009</th>
<th>2015</th>
</tr>
</thead>
<tbody>
<tr>
<td>Waterford Twp</td>
<td>14.5</td>
<td>5.3</td>
</tr>
<tr>
<td>Camden County</td>
<td>36.8</td>
<td>30.1</td>
</tr>
<tr>
<td>NJ</td>
<td>23.9</td>
<td>20.2</td>
</tr>
</tbody>
</table>

**% Change 2009-2015**

- Waterford Twp: -64.2%
- Camden County: -17.0%
- NJ: -21.6%
- Waterford Twp: -63.4%
- Camden County: -18.2%
- NJ: -15.5%

***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