

# 2021 Annual Report & Look-Ahead



Building a future for New Jersey  
that is affordable & prosperous

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# A Message from Regina M. Egea

## President, Garden State Initiative



At the beginning of 2021, the GSI Board of Directors commissioned in-depth statewide research to understand the priorities of New Jerseyans. This investment combined a variety of surveys, focus groups, and statewide polling which provided GSI with a blueprint for what we ultimately saw reflected at the polls in November. **The state's high taxes are creating deep economic pain for our families.**

The people of New Jersey want their state to be more affordable. Through the eyes of New Jerseyans, our elected leaders have done very little to ensure economic opportunity for all. People feel they have little voice in the direction of our state. They see inefficiencies within our government and believe there is little hope that these issues will be addressed because **they do not trust Trenton to disrupt the status quo.**

With so many questions, concerns, challenges, and even, exhaustion being faced by the people of New Jersey, our research showed one important takeaway – **New Jersey is looking for leadership** to fix our economy, so everyone is better off.

If New Jersey wants to push against the status quo and the special interests, **GSI is in a highly unique position** with our mission to advocate for sensible, impactful economic policies.

Since GSI first launched four years ago, we have built a strong brand, learned how to engage state leaders, and built powerful muscle to drive needed policy alternatives. With your help and support, we have become the leading voice for change in New Jersey – and one of the only institutions willing to take on the policies of the special interests. We believe that **this coming year will be a crucial moment** for GSI to provide strength and leadership – and we are ready. We view this moment as a culmination of all we have learned and built.

As you review the highlights from the last year on the following pages, we hope you are proud to be supporting these efforts. But we also hope you see what we see, **an institution ready to take the call** during an extremely important moment.

At GSI, we believe in transparency, discourse, and facts - and we always will remain committed to providing independent research and analysis on economic policy issues impacting our state. But more than that, we hope you also see the ongoing progression of GSI and the importance of our work for the coming year. Our accomplishments during the last year give us much to celebrate, but we see GSI's responsibilities growing significantly into the future and are grateful for your continued support and being a part of this important fight.

As always, please feel free to contact me with your comments and how you can support our efforts at: [regea@gardenstateinitiative.org](mailto:regea@gardenstateinitiative.org).

A handwritten signature in black ink that reads "Regina M. Egea". The signature is fluid and cursive.

# Signature Research Reports

Since its founding in 2017, GSI has set itself apart from other New Jersey-based think tanks by engaging with nationally recognized experts in their field to produce independent research & analysis on the issues facing New Jersey.

In 2021, GSI produced five such reports, a new high for our organization, which focused on the state's Energy Master Plan, the sustainability of the state budget, an examination of current and looming transportation policy challenges, halting the exodus of retirees from our state and an analysis of the looming tipping point for New Jersey's public employee pension plans.



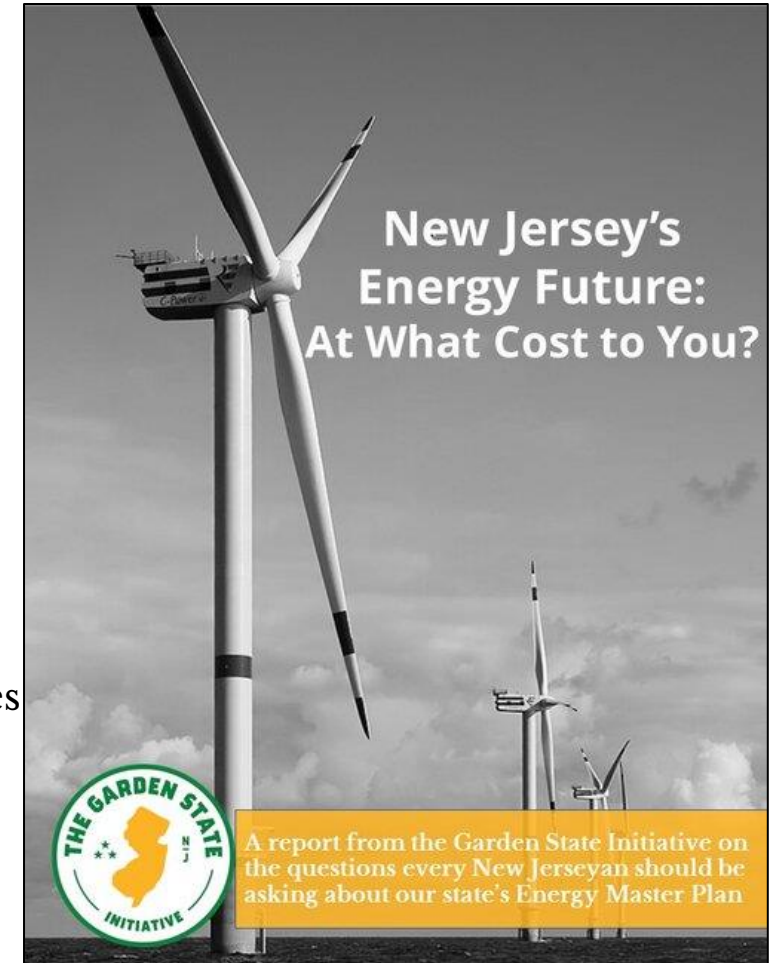
# New Jersey's Energy Future: At What Cost to You?

In August 2021, GSI issued the research report [New Jersey's Energy Future: At What Cost to You?](#), which offers an independent review of New Jersey's Energy Master Plan (EMP). Since the EMP was released in January 2020, the details of the plan have largely eluded public scrutiny as portions have moved towards implementation.

The report, which continues GSI's commitment to independent analysis of how government can most effectively serve the public, provides an overview of what is, and more importantly, what is not in the plan, and recommends residents demand more information from the Murphy Administration and the state's Board of Public Utilities.

Among the issues explored in the report are:

- What will it take for New Jersey to meet the EMP's bold goals of becoming 50% carbon neutral by 2030 and 100% by 2050.
- The timing and cost to each of our residents who will be required to switch their homes to all electric from gas heat (in addition to the expected significant rise in their electricity bill).
- The EMP's impact on economic growth, revenue and jobs.
- The effects on key sectors of the state's economy – especially tourism, fishing, transportation and construction.
- How much of a real difference the EMP can make on climate change.



# NJ Pension Fund Crossing the Tipping Point

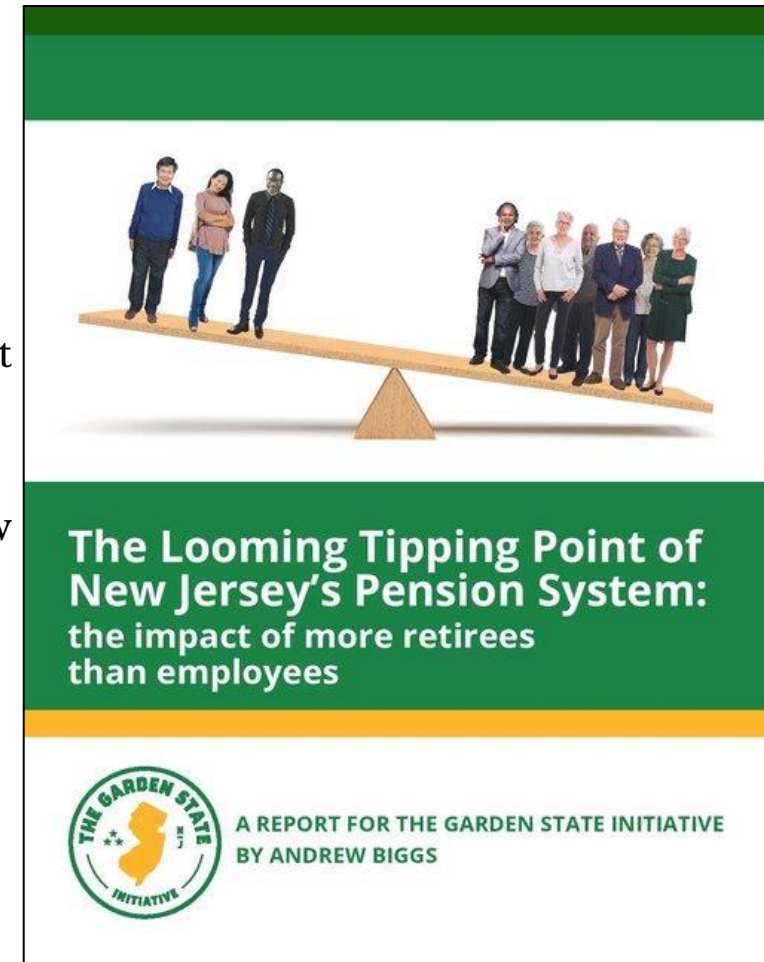
In December 2021, as New Jersey's Legislature considered a proposal to add themselves back into the struggling public pension system, GSI released a new report which showcases why this idea only exacerbates the state's tenuous pension system.

The comprehensive analysis, entitled, [The Looming Tipping Point of New Jersey's Pension System: the impact of more retirees than employees](#), examines the powerful and long-standing pressure New Jersey's pension system has had on the NJ state budget and our property taxes. The report was authored by Andrew G. Biggs, Ph.D., a Senior Fellow at the American Enterprise Institute (AEI) and outlines a series of non-partisan recommendations for policymakers.

Since 2001, New Jersey has seen its Public Employees Retirement System (PERS), the New Jersey Teachers pension plan (TPAF), and the New Jersey Police and Fire (PFRS) pension plans experience a more precipitous financial decline than any other pension plan in the county. Developing trends in our workforce, the return on investments made by the pension funds, as well as the relative competitiveness of what our pension system provides to employees, are all explored and addressed in this report.

Among the key findings detailed in the report:

- The reality of the demographics of plan participants has not been adequately reflected in current policy debates.
- New Jersey's public plans cannot invest their way out of their unfunded liabilities
- New Jersey's pension system costs more than most other states and is more generous than what New Jersey's private-sector employees receive.



# Retirees and New Jersey: How we can be Perfect Together

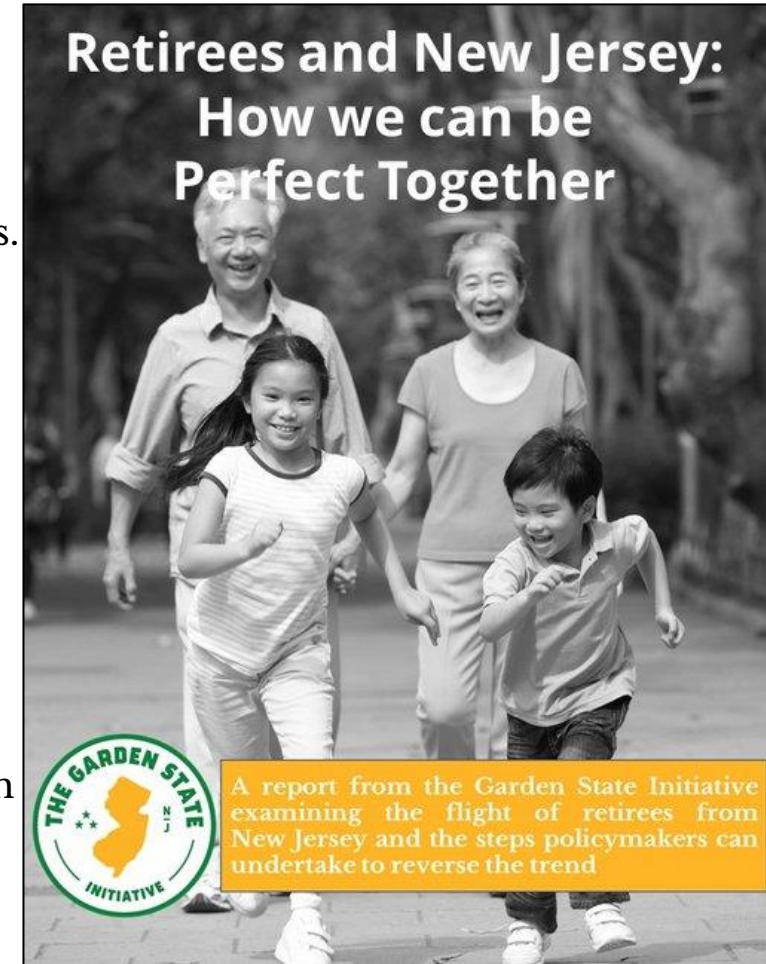
The facts about retiree outmigration are indisputable. In a report issued in November 2021, [Retirees and New Jersey: How we can be Perfect Together](#), GSI offers an independent analysis of multiple data sources to identify what issues are driving retirees from our state and offers policy solutions that can help to reverse the trend. The report demonstrates that New Jersey is losing retirees at a higher rate than peer states, establishes the reasons behind their departure (cost of living/taxes) and lays-out the financial ramifications of losing retirees.

The analysis, which builds on a pre-pandemic GSI/FDU survey that found 33% of state residents approaching retirement were planning to leave the state due to excessive taxation, offers a comparison to Pennsylvania and Delaware, which are contiguous to New Jersey and represent retirement alternatives for retirees looking to stay near our state; as well as Florida and Arizona, which represent two of the top national destinations for retirees who prioritize a warmer climate.

Importantly, the GSI study also found that any loss of retirees also carries enormous fiscal implications for the future of the state. Over the last decade, New Jersey lost at least \$79 billion to the comparison states, \$56 billion of which was to Florida alone. Considering our state's fiscal challenges – structural budget deficits, continuously expanding unfunded pension liabilities, growing health care obligations – New Jersey can ill-afford the loss of such a large amount of wealth every year.

Our policy recommendations detailed in the report include:

- Build on our strength of high-quality healthcare;
- Expand Income Tax exemption to include all retirement income;
- Put a ceiling on Property Taxes for all Seniors and Veterans; and
- Address gaps in public transportation for these residents.



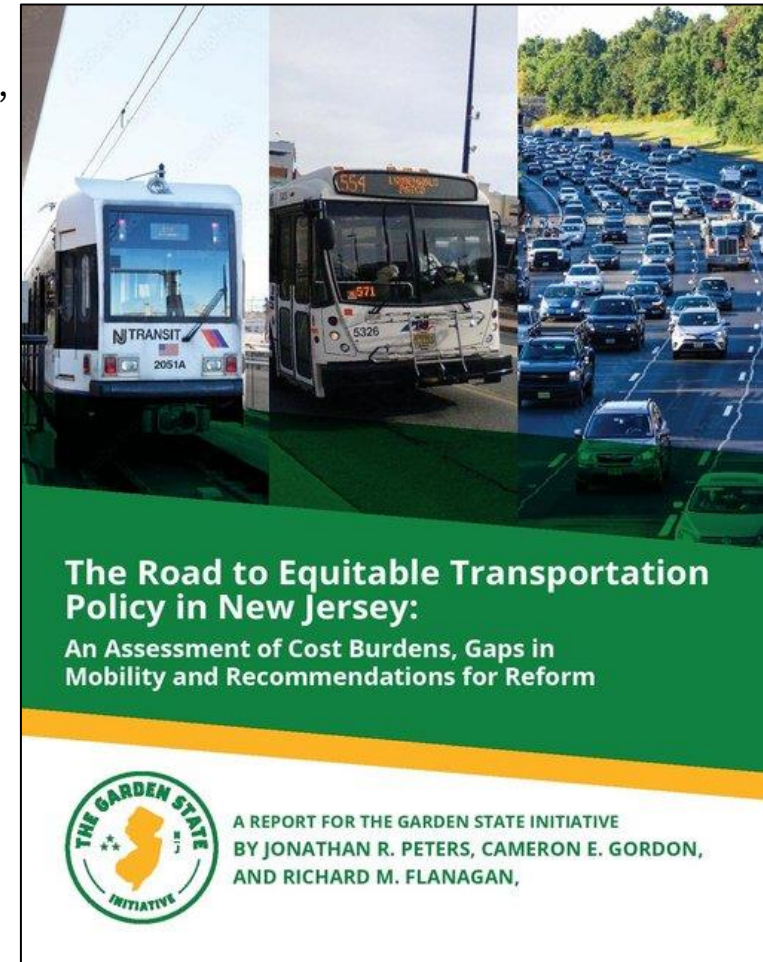
# The Road to Equitable Transportation Policy in New Jersey

In a report released in October 2021, [The Road to Equitable Transportation Policy in New Jersey: An Assessment of Cost Burdens, Gaps in Mobility and Recommendations for Reform](#), GSI examines the various issues that impact the cost of travelling in New Jersey, how infrastructure is funded, where those resources are distributed, and several future issues that may impact the state as technologies change.

Among the key findings the authors of the report, Jonathan Peters, Ph.D. and Richard Flanagan, Ph.D. of CUNY-College of Staten Island, and Cameron Gordon, Ph.D., of the Australian National University, uncovered:

- Reliance on the gas tax and toll revenue to fund the Transportation Trust Fund have created regional and socioeconomic disparities in who funds and who receives benefits.
- NJ Transit, the only statewide transit agency in the U.S., is not equitably meeting the needs of NJ's diverse counties with its bias towards heavy commuter rail in North Jersey.
- The failure to modernize NJ Transit's pre-1970 bus routes has resulted in "transit deserts" among regions that have seen significant population growth.
- Insurance regulatory changes under consideration may reverse the McGreevey-era reforms that resulted in lower car insurance rates.
- Challenges are being exposed due to the state's goal to accelerate adoption of Electric Vehicles, including charging facilities, strain of the electric grid and how the anticipated lack of a pre-owned EV market will impact working class residents.
- The ongoing diversion of gas tax and toll revenue to NJ Transit and the Gateway project will present challenges for maintaining road infrastructure.

The report also offered a series of recommendations on topics including funding for transit and infrastructure for the future.





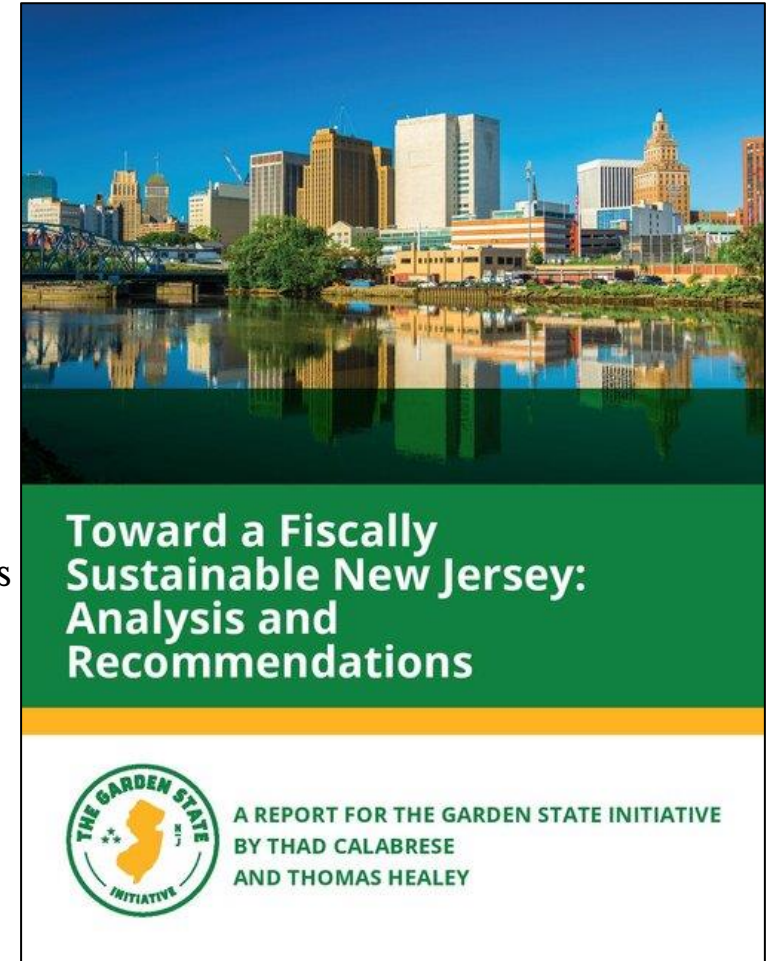
# Toward a Fiscally Sustainable New Jersey: Analysis & Recommendations

In September 2021, GSI issued [Toward a Fiscally Sustainable New Jersey: Analysis & Recommendations](#), which examines the lack of progress that has been made in addressing New Jersey's long-term fiscal crisis outlined in the 2012 State Budget Crisis Task Force analysis by Paul Volcker and Richard Ravitch. The authors of the new report, Thomas J. Healey and Thad Calabrese, Ph.D., write how to change that state's fiscal course post-pandemic by implementing the kind of bold reforms and measures that can ensure a strong and fiscally sustainable economic future for its citizens and businesses. The report was unveiled at a virtual press conference which featured the authors and former Governor Thomas H. Kean.

Entering a global pandemic and recession, in 2020 New Jersey's fiscal condition and economic future were already on an unsustainable trajectory that has since only been exacerbated. The report offered detailed analysis of key performance indicators of the state's decline.

The report argues in detail that the following critical steps must be taken to place the state on a sustainable fiscal trajectory:

- Hold the line on taxes in a state with one of the heaviest tax burdens in the nation.
- Work vigorously to reform the state's ailing public pension and healthcare systems.
- Invest in infrastructure spending to address an estimated \$50 billion need over the next decade.
- Refocus spending to achieve a structurally balanced budget relative to revenues that is sustainable over the long-term.

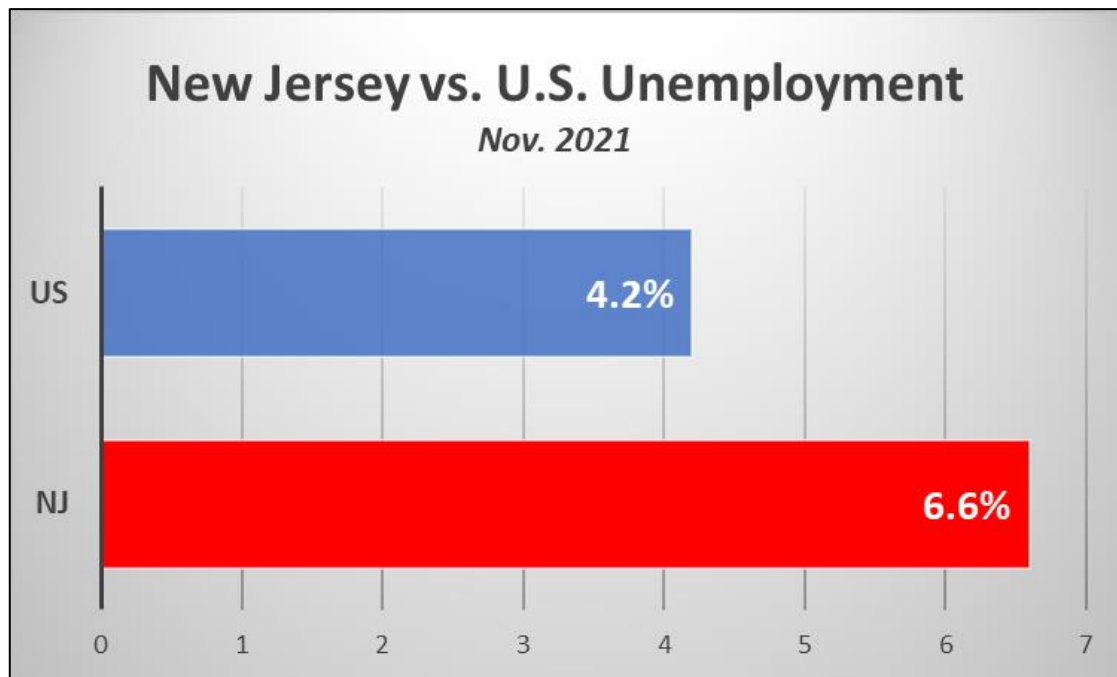


# Bringing Transparency to New Jersey's Economic Health

For far too long, New Jersey residents were unable to receive independent analysis of how our state was faring compared to competitor states across the country and in our region. With independent analysis from Charles Steindel, Ph.D., New Jersey's former Chief Economist, GSI is able to cut through the spin of data coming out of Trenton and Washington, to provide the media and public with the unvarnished truth of how our economy is faring.



Dr. Steindel's monthly analysis of the state's monthly jobs report, along with a quarterly analysis of federal data on New Jersey's personal income and gross domestic product, have become must-reads for business leaders, the media and policymakers in Trenton who want insights into our economy that are unavailable elsewhere. You can read his regular analysis at: [gardenstateinitiative.org/analysis](https://gardenstateinitiative.org/analysis).



A recurring theme of GSI's analysis throughout the year has been the lagging recovery of New Jersey's job market, as noted in his most-recent analysis, despite significant gains, the Garden State entered December with a 6.6% unemployment rate, significantly higher than the national average of 4.2% and third highest in the U.S.

While the state's job count has increased by almost 200,000, that number remains approximately 170,000 jobs under the February 2020 pre-pandemic peak.

In a trend that will bear further analysis in 2022, despite a jobs recovery, our state's labor force remained stagnant and approached the end of 2021 at a level below that of 2008, in the midst of the Great Recession.

# GSI Policy Forums

Beginning with our first Economic Policy Forum held in May 2018, GSI has established a reputation for bringing together policymakers and thought leaders in a non-partisan, independent format for a robust dialogue on the issues that matter to New Jerseyans.

Throughout the pandemic GSI pivoted to online events through our series of *GSI Briefing* virtual events and by the end of 2021 we were able to host our first in-person event since 2019.



# Public Safety & Gun Violence Forum with Bill Bratton



A prosperous community begins with a safe community. A safe community requires mutual respect and cooperation between law enforcement and the communities they serve. That was the inspiration behind an important policy event focused on New Jersey's cities that moved beyond GSI's usual focus on fiscal policies.

In October, GSI's hosted a Public Safety & Gun Violence Forum in Paterson, co-sponsored by the New Jersey Urban Mayors Association and New Jersey Sheriff's Association, which featured a discussion between former NYPD Commissioner Bill Bratton, Mayors Andre Sayegh of Paterson, Reed Gusciora of Trenton and Ted Green of East Orange. The discussion, moderated by Larry Mone, a

founding board member of GSI and attended by dozens of law enforcement and public officials, focused on community policing issues as well as the unintended consequences of criminal justice reforms in New Jersey and across the country.

“This event is part of GSI's commitment to bringing dialogue, cooperation and fresh ideas to our state's most pressing challenges,” Regina Egea, GSI's president noted at the event. “Bill Bratton is a recognized leader among law enforcement officials with a proven record of fighting crime while building bridges between police and the communities they serve.”

Echoing Commissioner Bratton's comments on building trust between police and the communities they serve, Mayor Sayegh stated at the forum, “We have to emphasize the fact that law enforcement is not the enemy, they are here to protect and serve.”

You can view the event by [visiting our website](#), along with a special report on the event produced by TAPinto TV which can be [found online here](#).

# Transit & Transportation Priorities Post-COVID

The restructuring of traditional office arrangements and the widespread adoption of home offices are together challenging our region's transportation authorities like at no time in our past. With this sudden reality expected to dominate the next few years, in January 2021 GSI convened an expert panel to discuss the priorities and policy changes our transportation leaders need to consider and then begin to undertake to serve New Jersey residents and businesses.

Our panel included: Jon Carnegie, Executive Director of Rutgers' Voorhees Transportation Center, Nicole Gelinas, Manhattan Institute and *NY Post* Columnist, Robert Gordon, NJ Transit Board Member, former State Senator and current NJBPU Commissioner, and James Simpson, former NJ DOT Commissioner, Federal Transit Administrator and MTA Board Member.

In a wide-ranging conversation, our panelists agreed on many of the challenges facing leadership but there was uncertainty surrounding how the next 5 years will unfold. There was however widespread agreement on the shorter term (2-3 years) assumptions which included a continuation of the "work from home" trend in some form, aggressive cost management will be needed for agencies to provide services beyond the expiration of federal aid and the use of public transportation in day-to-day activities as well as regular commutation must guide longer term planning in order to meet new market demands and price pressures.

The panel also debated the relative merits of various strategic and sometimes controversial options including new revenue streams to fund transit and structural cost reductions to relieve accelerating cost burdens.

To view the complete event, and review GSI's policies recommendations, [please visit our website](#).

GSI Briefing:

## Transit & Transportation Priorities Post-COVID

James S. Simpson  
Nicole Gelinas  
Robert M. Gordon  
Jon A. Carnegie



Join us for a virtual forum on  
**Tuesday, January 26th**  
9:00-10:15 AM

Questions?  
Email: [wsmith@gardenstateinitiative.org](mailto:wsmith@gardenstateinitiative.org)



# New Jersey's Business Climate in 2021

The business climate in New Jersey is undeniably challenging. Behind the dour headlines and low rankings, there are opportunities – if we as a state have the courage and the leadership to change.

In March 2021, GSI convened an expert panel, moderated by veteran journalist Tom Bergeron of *ROI-NJ*. Our panel included: John Boyd, Jr., Principal of The Boyd Company, a Princeton-based corporate site selection firm, Assemblyman John Burzichelli, Vice Chair of the Assembly Budget Committee, Joe Colangelo, Founder & CEO of Boxcar, a suburban super-app, Jeremy Farrell, Managing Director at LeFrak, and Christina Renna, President & CEO, Chamber of Commerce of Southern New Jersey.

In a wide-ranging conversation, our panelists spoke eloquently about the tremendous assets of our state tempered with the stark reality of what is needed if we truly want to compete to win.

The discussion alternated between New Jersey's competitive assets, which include geography and proximity to NYC/Philadelphia, quality education, infrastructure assets, and desirable communities; with the ongoing headwinds presented by New Jersey's business climate, which includes the cost of doing business, especially taxes, and overall regulatory climate. It was agreed those factors are working against our ability to retain and lure investment in New Jersey. Environmental policy and regulations were called out specifically by the panelists, along with the need to fundamentally reform the state's tax structure.

To view a recording of the event, along with GSI's policy recommendations, [please visit here](#).



# Toward a Fiscally Sustainable New Jersey

In September 2020, former New Jersey Gov. Thomas H. Kean joined Thad Calabrese, Ph.D. and Thomas J. Healey, the authors of the GSI report, [Toward a Fiscally Sustainable New Jersey: Analysis & Recommendations](#), in a virtual event to discuss the woeful condition of the state budget, its impact on taxpayers and the long-term needs to bring New Jersey back to a more sustainable, vibrant economy.

The report revisited the topics in a State Budget Crisis Task Force report from 2012 and concludes the financial challenges highlighted in that report haven't been meaningfully addressed, though it credits Gov. Phil Murphy with making a full pension payment this fiscal year, amounting to \$6.9 billion – the state's first full contribution in nearly a quarter-century.

The panel, which was moderated by GSI's president Regina Egea, noted that the report was not seeking to cast blame or point fingers for the state's current fiscal problems, but rather, highlight the urgent need for bipartisan cooperation to act.

“Someday, all these problems are going to come down on somebody's head,” noted former Gov. Kean. “Not this year, not next year, probably not the year after. But a reckoning is coming. And at that point, there will be a lot of blame to go around to a lot of people.”

You can view the event by [visiting our website](#), along with a special report on the event produced by TAPinto TV which can be [found online here](#).



# Leveraging Digital & Traditional Media

Recognizing the ever-changing media landscape and emergence of new technologies to communicate with the public, in 2021 GSI continued to grow our brand's reputation and spread our message through various mediums.

In the past year, GSI built on our success with traditional earned media and grew our social media audience, but also expanded our reach with a new podcast and digital advertising campaigns directed towards informing New Jersey residents.





# A Respected Voice in Traditional Media

northjersey.com

NEW JERSEY 101.5

nj.com  
AFFILIATED WITH

Star-Ledger

In 2021, GSI continued to grow its reputation as a “go-to” source for traditional media with over 150 “press hits” including interviews, op-eds, and news stories regarding our research and analysis in national, statewide and local publications.

REAL CLEAR POLITICS

PIX 11 NEWS

Jersey Matters  
with Larry Mendte

INSIDER NJ

POLITICO  
NEW JERSEY

Chicago Tribune

MarketWatch

news12  
NEW JERSEY

THE BOND BUYER

app.



UNIVISION

The New York Times

ROI  
roi-nj.com

AM 970  
THE ANSWER

THE PRESS  
OF ATLANTIC CITY

The Center Square

NJBIZ  
ALL BUSINESS • ALL NEW JERSEY

NJ Spotlight News

my 9  
WWOR-TV  
SECAUOUS, NEW JERSEY

# *The GSI Briefing* Podcast: Conversations that Matter



In a media landscape too often dominated by 15 or 30 second soundbites, podcasts offer a vehicle to have substantive conversations in a convenient format for listeners.

To that end, in the Spring of 2021, GSI launched our new podcast – *The GSI Briefing* - hosted by Regina Egea. The monthly podcast offers approximately 30-minute conversations with elected officials, policymakers and thought-leaders on the issues that matter to New Jerseyans.

Among the bold-faced names who joined the discussion in 2021 were: Steve Malanga of the Manhattan Institute, Camden County Commissioner Jeff Nash, fmr. NJ BPU President Rick Mroz, CIANJ President Anthony Russo, GSI founding Board Member Tom Healey, NYU Professor Thad Calabrese, Ph.D., State Senator Mike Testa, CUNY Professor Jonathan Peters, Ph.D., nationally-known CPA Dan Geltrude, Andrew G. Biggs, Ph.D., Senior Fellow at the American Enterprise Institute and Seton Hall's Professor Danielle Zanzalari.

The episodes are available on [TheGSIBriefing.com](https://TheGSIBriefing.com) and on all major podcast platforms.

Be sure to listen and subscribe so you won't miss an episode in 2022!

# Campaign: The Middle Class Makes, Trenton Takes

In the Spring of 2021, GSI launched “The Middle Class Makes, Trenton Takes” a digital advertising campaign to bring the struggles of New Jersey’s working families front and center.

GSI collected over 300 personal stories from Garden State residents detailing their struggles to remain in our state, which has grown increasingly unaffordable due to a high cost of living driven by government taxes, tolls and fees.

Those stories, supplemented by independent analysis of New Jersey’s competitive standing and economic health, formed the basis of ads which drove viewers to learn more about these issues at our website.

The campaign, which consisted of over a dozen unique ads, generated 8.5 million impressions across Facebook, Instagram and Twitter, reaching well over 300,000 New Jersey residents.

The top performing ad of the campaign focused on the reality of so many living paycheck to paycheck: *“New Jersey residents need real relief, and they need it fast. Living in New Jersey shouldn’t mean living paycheck to paycheck under the pressure of high taxes. It’s time for relief.”*

The campaign drove 20,000 unique visits to GSI’s website and helped increase awareness of our brand and core issues.

The analytics gained from this campaign helped inform GSI’s additional digital investments in 2021 and our plans for 2022.



# Campaign: Taxpayers Deserve a Better Deal

Building on the success of our “Trenton Takes” campaign, in September 2021, GSI launched the “Taxpayers Deserve a Better Deal” campaign on Facebook and Instagram.

The ads featured the question: “Isn’t it time New Jersey got a better deal from their government?”

With 10 advertisements targeted to New Jersey residents, the campaign generated over 5 million impressions and our messages reached over 950,000 unique viewers with 11,000 users sharing the content within their personal networks on the platforms.

The campaign was initiated to coincide with the release of our research report on [New Jersey’s fiscal sustainability](#) and focused on the “bread and butter” issues that matter to Garden State residents and linked to a GSI microsite, [Trenton Takes, Our Economy Breaks](#), which offered visitors independent research on how decades of fiscal mismanagement in Trenton are squeezing our state’s Middle Class and limiting NJ’s economic future.

The advertisements offered comparisons to how New Jersey fares compared to other states on issues like property and lifetime taxes, debt per capita and asked residents to question the value that the state provides of hot-button issues like the state’s gas tax and recent increases on our toll roads.

**WHAT'S THE DIFFERENCE BETWEEN THESE TWO BABIES?**

This one was born in Tennessee and will benefit from a budget surplus

This one was born in New Jersey and already owes **\$58,300** in state debt

**WHERE'S THE MONEY GOING?**

Last year tolls in New Jersey increased 27% on the Parkway, 36% on the Turnpike, and 37% on the AC Expressway.

**WHAT IS THE DIFFERENCE BETWEEN THESE TWO COUPLES?**

Families in New Jersey pay an average of \$1,068 in gas taxes each year.

**WHERE'S THE MONEY GOING?**

This couple lives in NC and will pay a lifetime total of **\$362,000** in taxes

This couple lives in NJ and will pay a lifetime total of **\$931,000** in taxes

# GSI Board of Directors Grows With Experienced Leaders

GSI was founded with a clear vision focused on incubating and promoting commonsense solutions to improve New Jersey's economy. Affordability, economic opportunity, government efficiency, and controlling high taxes are not Republican or Democratic issues, they are New Jersey issues.

Through the leadership and strategic guidance of our Board of Directors, GSI has grown and evolved by focusing on government transparency and developing new ideas, including consistent, fact-based analysis of the state's economy, knowledgeable reports that have advocated for needed policy solutions, and strong statewide engagement through events and social media.

The Board of Directors of GSI expanded in 2021 with the appointment of three prominent New Jerseyans: **Sam Cole**, Managing Principal and co-founder of Stonecutter Venture LLC; **Dipal Patel**, CEO of Hexa Builders, LLC and philanthropist **Frayda Levy**.

They joined a GSI Board which includes **Regina Egea**, president of GSI; **Thomas Healey**, Founder and Managing Partner of Healey Development LLC; **Robert Hugin**, former Executive Chairman of Celgene Corporation, and **Lawrence Mone**, former President of the Manhattan Institute.

As a result of their efforts, in 2021 GSI has continued to make great strides in uniting our state around the importance of sound economic and fiscal policy and will continue that forward momentum in 2022.

To read full profiles of the members of our Board of Directors, please visit: [gardenstateinitiative.org/our-board](https://gardenstateinitiative.org/our-board)





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