



EPSTEIN'S NETWORK

DOCUMENTS RELEASED BY A GOP-LED PANEL SHOW HOW THE SEX OFFENDER MAINTAINED CONNECTIONS WITH INFLUENTIAL FIGURES DESPITE HIS 2008 GUILTY PLEA. **C3**

SURVEY

Seven in 10 Americans say raising kids is too expensive



Children watch a Veterans Day Parade in Media, Pennsylvania, on Tuesday. Matt Slocum, Associated Press

That's a 13-percentage-point jump from last year.

Praveena Somasundaram
Washington Post

Most Americans think raising children is unaffordable, with finances as the major factor in determining family size, a new report found.

Seven in 10 respondents said they believe raising children is too expensive — a 13-percentage-point jump from last year, according to the American Family Survey, which tracks public opinion about family life in the United States annually.

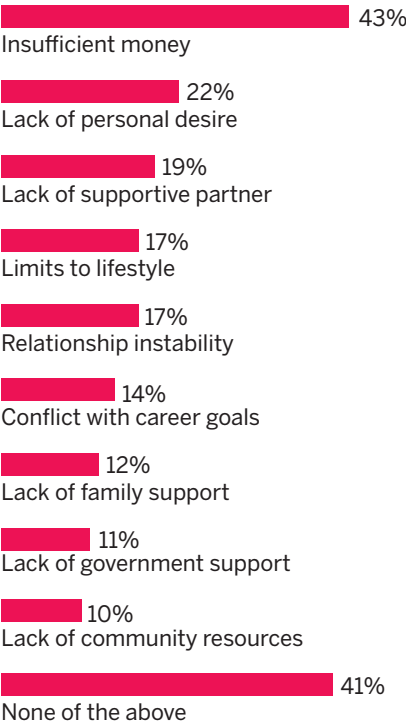
This year was the first time in the survey's 11-year run that Americans said finances were the top reason they capped, or planned to cap, the size of their family. They cited it twice as often as any other factor, researchers said, mirroring nationwide concerns about rising costs.

The results, released Friday, are a key signal of how finances are shaping Americans' decisions about whether to have children, and if they do, when and how many. The country's birth rate stood at 1.6 children per woman in 2024 — up less than 1% from the previous year's historic low.

The survey was conducted by Brigham Young University's Wheatley Institute and Center for the Study of Elections

FACTORS IN HAVING FEWER CHILDREN

Which of the following concerns have played a role, if any, in limiting the number of children you have had or plan to have? Check all that apply.



Source: 2025 American Family Survey

and Democracy, and the Deseret News. Researchers surveyed 3,000 people between Aug. 6 and 18. The margin of error was 2 percentage points.

Susan Brown, director of Bowling Green State University's Center for Family and Demographic Research, called the affordability concerns the survey's most striking finding.

"To get 70% of Americans to agree on something, just that alone is telling us something," said Brown, who is not affiliated with the report.

Conservatives, alarmed by America's declining birth rate, have been embracing the "pronatalist" movement, which encourages having more children, in part by creating family-friendly government policies. The survey results suggest many people broadly support or remain neutral on government programs to help people with children.

Economic concerns have been surfacing across the country in recent months — in grocery store aisles, the job market, and state and local elections. Consumers are tightening their spending as they battle rising food and electricity costs. More than 1 million people working for U.S. employers have been laid off this year. Some politicians, including democratic socialist Zohran Mamdani, who won New York City's mayoral race, centered their campaigns

toric price," Platkin declared at a news conference in Newark to announce the settlement.

But Horizon took strong exception to Platkin's representations of the resolution of the matter.

"The outgoing attorney general's statements continue a disturbing pattern of significantly mischaracterizing and distorting facts to falsely allege intentional wrongdoing where none exists," the company said in a statement.

"This has never been anything more than a straightforward contract dispute — one that Horizon tried to resolve in good faith more than four years ago in the same way it has resolved similar disagreements over the course of our long and fruitful partnership with the state: through a negotiated reimbursement," the company added.

The settlement itself noted that the

SPOTSWOOD

Town just lost \$4.8M to a cyber thief who duped local officials

The mayor says officials thought they were transferring funds between borough offices but were actually sending millions to a criminal.

Jeff Goldman *For South Jersey Times*

A cyber thief stole \$4.8 million from the Spotswood school district and the borough after tricking local officials into wiring money, the mayor said.

A "third-party cyber criminal" fooled school and borough officials in the small Middlesex County town into believing they were dealing with each other when the money was wired, Spotswood Mayor Rich O'Brien said in a letter to residents posted on social media Wednesday night.

More than \$1.7 million has been recovered, the mayor said. That includes \$233,000 from the first transfer of money in mid-September and the full \$1,474,820.70 from the second fraudulent transaction on Oct. 10, the mayor said.

But the school district and borough are still out more than \$3 million that hasn't been recovered.

School district superintendent Jeffrey Bicsko said the thief stole the money by sending two emails. He added that the district is "good for now" and its insurance carriers have been notified.

"By the time this gets resolved, we'll be OK," Bicsko told NJ Advance Media. "We're putting contingency plans in place. We're being proactive rather than passive on this. We don't see any issues that we have until the end of the year. We're not in full crisis mode."

The state will likely cover any shortfall that the district's insurance carrier doesn't pay, the mayor said.

O'Brien said the Middlesex County Prosecutor's Office and the school district attorney helped recover a portion of the money.

SEE THEFT, A3

GLASSBORO

Dessert shop opening

Two brothers celebrated the grand opening of Sweet Escape on Nov. 1, their second business venture in Glassboro and their third in the region. **A2**

WILDWOOD

Everything must go

Splash Zone Waterpark is being auctioned online with everything from replica dinosaur bones, and water slides, right down to the kitchen sinks. **A4**

Horizon to pay \$100M in overcharging settlement

State AG says health insurer systematically overcharged for health care claims for public workers.

Ted Sherman *For South Jersey Times*

Horizon Blue Cross and Blue Shield of New Jersey — the state's oldest and largest health insurer — agreed in a settlement unsealed Friday to pay \$100 million to resolve allegations it systematically overcharged the state for years in connection with the health care claims of thousands of public workers.

New Jersey Attorney General Matthew J. Platkin called the agreement the state's largest-ever non-Medicaid False Claims Act settlement and said the settlement would put new safeguards in place "to prevent Horizon from defrauding the state again."

According to the state, the health care giant had submitted more than 1,000 false claims for payment over the years.

"They hoped we wouldn't notice. And now they are paying a significant and his-