CREATING GREAT PLACES TO AGE FOR EVERY PERSON IN EVERY NEIGHBORHOOD

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EXECUTIVE SUMMARY

America's population is aging, and although most older Americans express a desire to "age in place," some communities were not necessarily built with the unique needs of older people in mind. Many suburbs were built with the assumption that the automobile would be the default mode of transportation, with homes, shops, offices, and recreational amenities all located in different parts of town. In such places, traveling between desired destinations becomes more difficult, especially as aging impairs the ability to drive. Additionally, many communities—both car-oriented suburbs and more walkable downtowns—lack an adequate range of housing options that would allow older residents to remain in town when they are seeking to downsize.

Advocates working to make communities more aging-friendly seek to anticipate the needs and desires of older residents and encourage local leaders to respond to them. While some of these concerns are more predictable (e.g., mobility needs, the availability of appropriate housing options, etc.), others may be unique to specific demographic subgroups. We are interested in extending our aging-friendly work into neighborhoods in which older residents may not feel as if their voices are being heard, perhaps because they perceive themselves as different from the majority demographic group in town, are not able to actively participate in available forms of public engagement, or do not see their own demographic group represented among local leadership.

We sought neighborhoods in which certain demographic subgroups (non-whites, lower-income individuals, renters, households without a vehicle, households with limited English proficiency, and non-citizens) are particularly concentrated, relative to their prevalence in the municipality at large. The concerns of older residents within these subgroups may be overlooked by local leadership if the demographic subgroup is concentrated in one part of town, rather than distributed throughout the municipality.

While neighborhoods with high percentages of non-white or lower-income people, for example, are numerous in municipalities in which such populations are prevalent overall, we also identified neighborhoods with high relative concentrations of each demographic subgroup of interest in municipalities in which these subgroups are not prominent at the municipality level. Often, these clusters appear in large suburban townships, where municipal-level statistics can mask substantial internal variation.

Neighborhoods with relatively high concentrations of one of these demographic variables—and especially neighborhoods having a concentration of more than one subgroup—represent places in which the unique concerns of people in the neighborhood, including older residents, may not be adequately recognized by local leadership and could benefit from proactive intervention. Thus, the municipalities in which these neighborhoods are located present opportunities for aging-friendly community-building initiatives to intentionally reach out to groups of older residents who might otherwise go unnoticed.

INTRODUCTION

America's population is aging, and although most older Americans express a desire to "age in place," some communities were not necessarily built with the unique needs of older people in mind. Many places, especially suburbs that date to the post-World War II era and the age of the automobile, were built with the assumption that everyone would drive to get from one place to another, often on busy arterial roads. But having homes, shops, offices, and recreational amenities all located in different parts of town makes traveling between desired destinations more difficult for everyone, especially for those who don't drive and those for whom aging has impaired the ability to drive. Additionally, many communities—both car-oriented suburbs and more walkable downtowns—lack an adequate range of housing options that would allow older residents to remain in town when they are seeking to downsize.

Advocates striving to make communities more aging-friendly conduct surveys or attempt to anticipate the needs and desires of older residents and encourage local leaders to respond to them. Some of these needs and desires, like smaller housing options or the proximity of destinations within walking distance, are shared among older people across a range of demographic and socioeconomic groups and are easy to communicate to decision-makers. Other concerns, however, may be specific to certain demographic subgroups based on factors like race, language, or income. Or, even if the concerns are the same, some older people belonging to these subgroups may not feel as if their voices are being heard if they perceive themselves as different from the majority demographic group in town, are not able to actively participate in available forms of public engagement, or do not see their own demographic group represented among local leadership.

New Jersey Future and others working to advance local aging-friendly implementation are committed to extending aging-friendly work into neighborhoods in which older residents are interested in seeing aging-friendly changes in their communities but may not feel that local leadership or advocacy groups are aware of their unique concerns. These individuals may benefit from targeted aging-friendly community-building efforts that aim to produce equitable outcomes. In particular, we are interested in identifying where there are concentrations of older New Jerseyans who are non-white or lower-income in order to to most effectively implement equitable aging-friendly strategies. Additionally, we determined that renters, households without a vehicle, households with limited English proficiency, and non-citizens may also constitute demographic subgroups whose needs and vulnerabilities may differ from those of majority demographic groups.

To identify particular locales where any of these demographic subgroups might be concentrated, we examined neighborhood-level statistics, where we define a "neighborhood" as a census tract, a unit of geography that is generally smaller than a municipality (except in municipalities with very small populations) and typically having a total tract population of around 4,000. We then compared census tract (i.e., neighborhood) demographic profiles with the profiles of their host municipalities to identify neighborhoods in which some residents may not feel as though their concerns are represented in the larger municipality. Our analysis excluded cases in which a single census tract makes up the entirety of a municipality, as well as the few cases in which municipal populations are so small that multiple municipalities are contained within the same tract. In cases in which a

municipality is small enough that it effectively consists of a single neighborhood, local leaders are more likely to already be aware of the demographic makeup of the town and the specific needs of historically marginalized groups. We are more interested in larger, more diverse municipalities in which some demographic subgroups are prominent in specific neighborhoods but may not be well represented among local leadership.

For each of several demographic variables, and in each municipality that is large enough to contain multiple census tracts, we compared the prevalence of the demographic subgroup in each census tract with the prevalence of the same demographic group in the municipality in which the tract is located. A high ratio in a tract indicates that the demographic subgroup is concentrated in this neighborhood relative to the rest of the municipality, and hence its particular needs and concerns may not be on the radar of local leadership. The demographic variables we considered, as well as the neighborhoods in which people with each demographic characteristic are concentrated, are described below.

NEIGHBORHOODS WITH HIGH CONCENTRATIONS OF RESIDENTS AGE 65 OR OLDER TEND TO BE WHITER AND LESS POOR

Among the subgroups of older residents we are interested in are those who are non-white or from lower-income households. One way to look for concentrations of non-white or lower-income older people (or older people who belong to any given demographic subgroup) is to identify concentrations of people who both belong to the subgroup of interest (in this case non-white or having low income) and are age 65 or older. However, the places where older people cluster, in general, tend to be whiter than average. Among the 82 census tracts in which the percent of residents age 65 or older is at least double the statewide percentage of 15.9%, the median percent of the population that is non-Hispanic white is 90.6%, compared to a statewide non-Hispanic white percentage of only 55.4%. Many of these tracts are located in municipalities with high concentrations of age-restricted developments, like Monroe Township in Middlesex County and several municipalities in northern, inland Ocean County. Additionally, many are located in shore towns in which a significant portion of the year-round population consists of wealthier retirees living in high-value properties. Non-white older people do not tend to gravitate to either of these types of places. This may be attributed to a lack of resources to move to a retirement or coastal community.

Similarly, places with high percentages of older residents do not tend to be characterized by a high incidence of financial hardship. It is true that 52 of the 82 tracts with percentages of residents aged 65+ more than double the statewide percentage also have median household incomes lower than the state median. However, this can be explained, in part, by the mere fact that those tracts have high percentages of retired residents who have low incomes because they are no longer working. This measure does not account for accumulated wealth and does not necessarily capture household financial status for retirees. In such places, median income is not necessarily the best indicator of financial distress.

If we look instead at measures of poverty, the picture is different. In the 82 tracts with high percentages of residents 65 or older, the median rate of people living in poverty is 6.3%, compared to a statewide poverty rate of 10.0%. Meanwhile, the median rate of people below

Poverty is generally less of a problem in municipalities with high concentrations of older residents.

200%¹ of the poverty level among the 82 tracts is 18.2%, compared to 22.9% statewide. Thus, poverty is generally less of a problem in municipalities with high concentrations of older residents.

The tendency of places with high percentages of people over age 65 to also be whiter and less poor than the state average argues against using age as one of the screening criteria for identifying locations of older residents who might benefit from targeted attention. Instead, a better approach to finding neighborhoods with large numbers of non-white or lower-income older people (or older people who belong to some other demographic subgroup of interest) may be to first identify neighborhoods with high concentrations of that subgroup in general, and then focus on the older people who live in such places.

NEIGHBORHOODS WITH LARGE NON-WHITE OR LOWER-INCOME POPULATIONS ARE COMMON IN MUNICIPALITIES WITH LARGE NON-WHITE OR LOWER-INCOME POPULATIONS

The most obvious places to look for neighborhoods with high percentages of non-white residents (and, hence, where a high proportion of older residents will be non-white) are in municipalities with high percentages of non-white residents. Of New Jersey's 2,001 census tracts having non-zero populations,² a little more than one-fourth of them (558 tracts, or 27.9% of the total) have populations in which the non-white percentage³ is at least 1.5 times the statewide non-white percentage of 44.6%. Together, these 558 tracts are host to 18.8% of the state's 65-and-older population, although these same tracts host 26.2% of the state's total population, indicating that older people are less prevalent in the populations of these tracts. This analysis didn't consider why this may be the case, but this relative lack of seniors could be the result of lower life expectancies among non-white demographic subgroups.

Perhaps as expected, most of these tracts with high non-white percentages are in municipalities that have high percentages of non-white residents overall. In fact, more than half of the 558 tracts are in one of ten municipalities: Newark (80 tracts), Jersey City (48), Paterson (32), Trenton (25), Elizabeth (25), Camden (19), East Orange (19), Union City (18), Irvington (15), and Atlantic City (14). If we want to target efforts to assist and empower municipalities with large numbers of non-white older residents, these communities that are typically considered underresourced are obvious candidates.

¹ The federal poverty level is a single dollar figure that is used in every state. In high-cost states like New Jersey, using the federal threshold tends to understate the true number of people who are living in poverty, so we use a threshold of twice the poverty level instead.

² There are actually 2,010 census tracts defined for New Jersey, but a few of them consist entirely of water areas or large park areas with no permanent residents.

³ We are counting as "non-white" anyone with a race and ethnicity other than non-Hispanic white.

The same is true for lower-income residents. Neighborhoods with high percentages of lowerincome people (and, hence, where a high proportion of older residents may be lower-income) are often found in municipalities with high percentages of lower-income residents overall. Among the 438 tracts having median household incomes that are less than 2/3 of the statewide median, a full 2/3 of them (293 tracts) are in just 16 municipalities: the same 10 municipalities that together accounted for half of the tracts with the largest non-white percentages, in addition to Passaic, New Brunswick, Lakewood, West New York, Bridgeton, and Orange, which also have high nonwhite percentages. One good place to find neighborhoods with many non-white older residents or many lower-income older residents is in municipalities with high percentages of non-white or lower-income residents, respectively. In such places, the particular needs or viewpoints of nonwhite or lower-income seniors may be well-known to municipal leaders, because those older residents belong to demographic subgroups (i.e., non-white or low-income) that represent a significant portion of the overall municipal population.

FINDING "HIDDEN" POCKETS OF OLDER RESIDENTS BELONGING TO DEMOGRAPHIC SUBGROUPS OF CONCERN

Not all neighborhoods hosting significant numbers of older residents who belong to a particular demographic subgroup are necessarily located in municipalities in which that same demographic is well represented throughout the municipality. For example, poor neighborhoods can be found in municipalities that are not poor overall. To identify potentially underrepresented subgroups of older residents, we are interested in neighborhoods in which demographic subgroups of concern are more prevalent locally than they are in the town at large. In such neighborhoods, older residents' interests and input may not be as systematically incorporated into decision-making processes at the municipal level.

To this end, we looked for neighborhoods (represented by census tracts) that have values of certain socioeconomic variables that depart significantly from the corresponding values for their host municipalities. We considered the following variables:

- percent non-white
- median household income
- percent of people living below 200% of poverty level
- percent of households with no vehicle
- percent of households that are renters
- percent of households with limited English proficiency
- percent of residents who are non-citizens

Any of these variables potentially describes a demographic subgroup in which older members have concerns or needs that differ from those of older members of a town's demographic majority. It may also indicate that specialized and targeted outreach is needed to effectively engage these older individuals in aging-friendly community-building initiatives. In identifying tracts in which these variables depart significantly from municipality-wide values, of particular interest were tracts that differ from the host municipality on multiple variables. The following sections describe findings for

each of these variables—as well as for these variables in combination—when looking for neighborhoods with socioeconomic characteristics that diverge from those of the town as a whole.

RACIAL COMPOSITIONS

Looking first at race, there are 15 tracts in which the non-white percentage is at least double the corresponding percentage in the tract's host municipality (see Table 1).

TABLE 1. NEIGHBORHOODS WITH THE HIGHEST CONCENTRATIONS OF NON-WHITE RESIDENTS, RELATIVE TO THEIR HOST MUNICIPALITIES

TRACT LABEL	MUNICIPALITY	COUNTY	TRACT % NON-WHITE	MUNICIPAL % NON-WHITE	TRACT RATIO TO MUNICIPAL VALUE
Census Tract 28, Mercer County	Hamilton township	Mercer	89.1%	36.3%	2.456
Census Tract 7150, Ocean County	Lakewood township	Ocean	40.5%	17.0%	2.388
Census Tract 7159.01, Ocean County	Lakewood township	Ocean	39.0%	17.0%	2.299
Census Tract 171, Essex County	Montclair township	Essex	90.2%	39.6%	2.276
Census Tract 7228, Ocean County	Toms River township	Ocean	44.5%	19.6%	2.274
Census Tract 201.01, Cape May County	Ocean City	Cape May	29.2%	13.1%	2.223
Census Tract 26.01, Mercer County	Hamilton township	Mercer	80.6%	36.3%	2.223
Census Tract 79.08, Middlesex County	Old Bridge township	Middlesex	78.4%	36.7%	2.137
Census Tract 131.02, Atlantic County	Margate City	Atlantic	13.9%	6.5%	2.137
Census Tract 8065.04, Monmouth County	Ocean township	Monmouth	51.2%	24.3%	2.107
Census Tract 7202.04, Ocean County	Manchester township	Ocean	29.9%	14.3%	2.097
Census Tract 7312.05, Ocean County	Berkeley township	Ocean	29.4%	14.1%	2.088
Census Tract 7159.02, Ocean County	Lakewood township	Ocean	35.1%	17.0%	2.069
Census Tract 101.05, Atlantic County	Brigantine	Atlantic	25.9%	12.6%	2.060
Census Tract 103, Atlantic County	Absecon	Atlantic	57.9%	28.8%	2.007

In many municipalities with diverse overall populations, non-white residents tend to concentrate in certain neighborhoods.

Many of these neighborhoods are in shore towns,⁴ while the rest are located in large suburban townships, such as Hamilton (Mercer County), Montclair, Toms River, Lakewood, and Old Bridge. There are 73⁵ additional tracts in which the non-white percentage is at least 1.5 times the corresponding percentage in the host municipality. In neighborhoods in which different racial groups may have a tendency to cluster, despite being located in a municipality that is diverse overall, it may be worth investigating whether older residents in neighborhoods that are disproportionately non-white feel as though their concerns are addressed by municipal leaders, programs, policies, and processes.

LOWER INCOMES

When identifying pockets of lower-income residents, it is useful to look both at median household income and the percent of residents living below 200% of the federal poverty level, since both measures capture slightly different aspects of financial difficulty. Median household income indicates how well the "typical" household fares financially, while income relative to the poverty level focuses on households at the low end of the income distribution. There are 223 tracts in which either 1) the median household income is less than 2/3 of the municipal median or 2) the percent of residents living below 200% of the poverty level is at least 1.5 times the percentage in the host municipality.

Sorting by the percent living below 200% of the poverty level, the top 20 tracts⁶ with the highest ratios to host municipality values (see Table 2) are indeed mostly in places that are not generally considered distressed. In these neighborhoods, there may be a greater possibility of lower-income households going relatively unnoticed. The top 20 tracts are located in the following municipalities: Cherry Hill, Cranford, Edison, Gloucester Township, Hoboken, Manalapan, Mansfield Township (Burlington County), Montclair, Neptune Township, North Bergen, Nutley, Ocean Township (Monmouth County), Old Bridge, Parsippany-Troy Hills, River Edge, Roxbury, Teaneck, Wayne, West Orange, and Woodbridge.

TRACT LABEL	MUNICIPALITY	COUNTY	TRACT % BELOW 200% OF POVERTY LEVEL	MUNICIPAL % BELOW 200% OF POVERTY LEVEL	TRACT RATIO TO MUNICIPAL VALUE
Census Tract 190, Hudson County	Hoboken	Hudson	52.2%	15.5%	3.359
Census Tract 171, Essex County	Montclair township	Essex	46.3%	14.5%	3.194

TABLE 2. NEIGHBORHOODS WITH THE HIGHEST CONCENTRATIONS OF RESIDENTS LIVING BELOW 200% OF THE POVERTY LEVEL, RELATIVE TO THEIR HOST MUNICIPALITIES

⁴ This is probably a result of the tendency of year-round populations who are employed in service-sector jobs – and who tend to be less white than other year-round residents – to live in the parts of town farther from the beach, where home values and rents are cheaper.

⁵ Excluding one outlier tract in Chesterfield that consists of a prison

⁶ Excluding one outlier tract in Colts Neck that consists mainly of a naval weapons station and associated military housing

TABLE 2, CONTINUED.

TRACT LABEL	MUNICIPALITY	COUNTY	TRACT % BELOW 200% OF POVERTY LEVEL	MUNICIPAL % BELOW 200% OF POVERTY LEVEL	TRACT RATIO TO MUNICIPAL VALUE
Census Tract 8100.02, Monmouth County	Manalapan township	Monmouth	28.0%	8.9%	3.163
Census Tract 177, Essex County	West Orange	Essex	47.6%	15.5%	3.069
Census Tract 90, Middlesex County	Woodbridge township	Middlesex	43.3%	15.6%	2.778
Census Tract 2463, Passaic County	Wayne township	Passaic	27.9%	10.7%	2.596
Census Tract 18.04, Middlesex County	Edison township	Middlesex	37.4%	14.8%	2.533
Census Tract 8065.01, Monmouth County	Ocean township	Monmouth	34.4%	13.6%	2.523
Census Tract 6082.10, Camden County	Gloucester township	Camden	48.1%	19.5%	2.462
Census Tract 79.08, Middlesex County	Old Bridge township	Middlesex	34.8%	14.3%	2.431
Census Tract 145.02, Hudson County	North Bergen	Hudson	70.9%	29.9%	2.368
Census Tract 417.05, Morris County	Parsippany-Troy Hills township	Morris	27.0%	11.5%	2.358
Census Tract 372, Union County	Cranford	Union	17.6%	7.6%	2.331
Census Tract 8076, Monmouth County	Neptune township	Monmouth	47.6%	20.5%	2.319
Census Tract 137, Essex County	Nutley	Essex	33.9%	14.7%	2.304
Census Tract 454.02, Morris County	Roxbury township	Morris	21.6%	9.5%	2.279
Census Tract 481, Bergen County	River Edge	Bergen	16.8%	7.4%	2.278
Census Tract 7014.02, Burlington County	Mansfield township	Burlington	12.0%	5.3%	2.276
Census Tract 6033.03, Camden County	Cherry Hill township	Camden	28.5%	12.5%	2.275
Census Tract 542, Bergen County	Teaneck	Bergen	32.7%	14.4%	2.275

Many pockets of people living in or near poverty exist in municipalities that are not particularly poor, overall.

Sorting by median household income produces a slightly different, albeit informative, result. Here, the top 20 tracts⁷ with the lowest ratios of median household income to the municipal median (see Table 3) include a few of the tracts that appeared on the previous list (tracts in Hoboken, Manalapan, Montclair, Neptune Township, North Bergen, and West Orange), as well as two other tracts in demographically similar suburban townships (Monroe in Middlesex County and Toms River). Additionally, 12 tracts are located in cities in which the municipality-wide median is already fairly low: Atlantic City, Burlington, Jersey City (3 tracts), Millville, Newark (5 tracts), and Paterson. In fact, there are many tracts in places like Newark, Jersey City, Paterson, Trenton, Irvington, Bayonne, and Bridgeton among the 223 tracts with rates of lower-income residents that are notably higher than the rates for their host municipalities. This suggests that, in addition to the "hidden" pockets of distress in municipalities that do not have high proportions of lower-income residents overall, we should also consider that there can be similar pockets in urban places. That is, even in municipalities that are known to have large populations of lower-income residents, some specific neighborhoods may be a lot worse off than average and might be deserving of special attention to ensure recognition of the heightened needs of older residents.

TABLE 3	B. NEIGHBORHOO	DS WITH	THE L	OWEST	MEDIAN	HOUSEHOLD	INCOMES,	RELATIVE TO
THEIR H	IOST MUNICIPALI	TIES						

TRACT LABEL	MUNICIPALITY	COUNTY	TRACT MEDIAN HOUSEHOLD INCOME	MUNICIPAL MEDIAN HOUSEHOLD INCOME	TRACT RATIO TO MUNICIPAL VALUE
Census Tract 145.02, Hudson County	North Bergen	Hudson	18,732	63,908	0.293
Census Tract 44, Hudson County	Jersey City	Hudson	20,990	70,752	0.297
Census Tract 67, Hudson County	Jersey City	Hudson	21,865	70,752	0.309
Census Tract 8100.02, Monmouth County	Manalapan township	Monmouth	38,447	122,304	0.314
Census Tract 171, Essex County	Montclair township	Essex	44,000	126,844	0.347
Census Tract 190, Hudson County	Hoboken	Hudson	51,684	147,620	0.350
Census Tract 301, Cumberland County	Millville	Cumberland	22,941	58,138	0.395
Census Tract 8076, Monmouth County	Neptune township	Monmouth	33,043	76,463	0.432
Census Tract 48.02, Essex County	Newark	Essex	15,333	35,199	0.436
Census Tract 67, Essex County	Newark	Essex	15,481	35,199	0.440
Census Tract 177, Essex County	West Orange	Essex	46,648	105,537	0.442
Census Tract 227, Essex County	Newark	Essex	16,146	35,199	0.459

⁷ Excluding one outlier tract in Glassboro, where the median household income is low because of the concentration of students from Rowan University, and again excluding the military tract in Colts Neck

TABLE 3, CONTINUED.

TRACT LABEL	MUNICIPALITY	COUNTY	TRACT MEDIAN HOUSEHOLD INCOME	MUNICIPAL MEDIAN HOUSEHOLD INCOME	TRACT RATIO TO MUNICIPAL VALUE
Census Tract 7222, Ocean County	Toms River township	Ocean	36,554	79,607	0.459
Census Tract 7012.04, Burlington County	Burlington city	Burlington	26,500	57,690	0.459
Census Tract 1832, Passaic County	Paterson	Passaic	19,318	41,360	0.467
Census Tract 82, Essex County	Newark	Essex	16,482	35,199	0.468
Census Tract 18, Hudson County	Jersey City	Hudson	33,162	70,752	0.469
Census Tract 82.06, Middlesex County	Monroe township	Middlesex	43,209	90,451	0.478
Census Tract 15, Essex County	Newark	Essex	16,875	35,199	0.479
Census Tract 11, Atlantic County	Atlantic City	Atlantic	14,100	29,232	0.482

Neighborhoods with disproportionately low incomes, relative to the rest of the municipality, are located in both suburban and urban municipalities.

CAR-LESS HOUSEHOLDS

Not owning a vehicle is another factor that can make life more difficult for older residents (or people of any age). The needs and concerns of car-less households may not be adequately understood by local leadership if such households are not common throughout the municipality or are concentrated in specific neighborhoods. There are 102 tracts in which the percent of households without a vehicle is more than double the corresponding percentage in the host municipality, including 21 tracts in which the percentage is at least triple the municipal average (see Table 4). The majority of these 102 tracts are located in car-dependent suburban areas, rather than transit-served urban centers in which car-less households are more common throughout the municipality at large. Further individual inquiry may be required ⁸ regarding potential reasons for the existence of neighborhoods in which more than 10% of households do not own a vehicle in suburban townships like Wayne, Bridgewater, or Cherry Hill. However, their presence indicates that the needs of older residents in these neighborhoods are probably different from the needs of older residents elsewhere in the municipality and, hence, may not be being taken into account in local decision-making.

⁸ The census tract in Galloway township that appears in the #2 spot on the list, for example, is host to Stockton University, where a high rate of car-less households is likely attributable to students living in off-campus housing.

TABLE 4. NEIGHBORHOODS WITH THE HIGHEST INCIDENCE OF HOUSEHOLDS WITHOUT A VEHICLE, RELATIVE TO THEIR HOST MUNICIPALITIES

TRACT LABEL	MUNICIPALITY	COUNTY	TRACT % OF HOUSEHOLDS WITH NO VEHICLE	MUNICIPAL % OF HOUSEHOLDS WITH NO VEHICLE	TRACT RATIO TO MUNICIPAL VALUE
Census Tract 417.05, Morris County	Parsippany-Troy Hills township	Morris	32.3%	6.0%	5.432
Census Tract 9834, Atlantic County	Galloway township	Atlantic	33.3%	6.2%	5.397
Census Tract 7134.02, Ocean County	Brick township	Ocean	18.7%	4.5%	4.125
Census Tract 8100.02, Monmouth County	Manalapan township	Monmouth	20.6%	5.1%	3.995
Census Tract 2461.04, Passaic County	Wayne township	Passaic	14.5%	3.8%	3.834
Census Tract 14.17, Middlesex County	Edison township	Middlesex	22.4%	5.8%	3.825
Census Tract 117.02, Atlantic County	Egg Harbor township	Atlantic	10.5%	2.8%	3.769
Census Tract 538.05, Somerset County	Hillsborough township	Somerset	12.3%	3.3%	3.738
Census Tract 118.03, Atlantic County	Egg Harbor township	Atlantic	10.3%	2.8%	3.694
Census Tract 301, Cumberland County	Millville	Cumberland	43.5%	11.8%	3.683
Census Tract 82.06, Middlesex County	Monroe township	Middlesex	29.6%	8.1%	3.663
Census Tract 507.03, Somerset County	Bridgewater township	Somerset	15.4%	4.3%	3.548
Census Tract 29.02, Middlesex County	Woodbridge township	Middlesex	23.5%	6.8%	3.478
Census Tract 5012.06, Gloucester County	Washington township	Gloucester	18.7%	5.4%	3.452
Census Tract 6082.09, Camden County	Gloucester township	Camden	18.6%	5.6%	3.358
Census Tract 613, Bergen County	Wyckoff	Bergen	11.1%	3.3%	3.346
Census Tract 31, Mercer County	Lawrence township	Mercer	12.8%	4.0%	3.186
Census Tract 6033.03, Camden County	Cherry Hill township	Camden	15.9%	5.0%	3.148
Census Tract 7029.13, Burlington County	Mount Laurel township	Burlington	7.2%	2.4%	3.074
Census Tract 7040.07, Burlington County	Evesham township	Burlington	13.8%	4.5%	3.055
Census Tract 8111.01, Monmouth County	Howell township	Monmouth	6.3%	2.1%	3.039

Some car-oriented suburban townships contain significant pockets of households without a vehicle.

RENTERS AND HOMEOWNERS

The interests of renters can sometimes diverge from those of homeowners, especially on the questions of where rental housing should be located and what housing types should be permitted in specific neighborhoods. Renters tend to be underrepresented in municipal leadership and decision-making processes in general because renters tend to be more transient and are sometimes perceived as less committed to improving future conditions in town. This underrepresentation could prove a greater problem in neighborhoods in which renters constitute a greater percentage of all households than they do at the municipal level. There are 212 tracts⁹ in which the percentage of renter households is at least 1.5 times the percentage in the host municipality, including 22 tracts in which the ratio is greater than 2.5 (see Table 5).

TRACT MUNICIPAL TRACT % RATIO TO TRACT LABEL COUNTY MUNICIPALITY RENTER % RENTER **MUNICIPAL** OCCUPIED OCCUPIED VALUE Census Tract 2461.02, Wayne township Passaic 72.8% 20.5% 3.552 Passaic County Census Tract 3716, Vernon township Sussex 43.0% 12.1% 3.537 Sussex County Census Tract 6106, 24.4% Pennsauken Camden 82.7% 3.389 Camden County South Brunswick Census Tract 85.01, Middlesex 70.5% 21.8% 3.231 Middlesex County township Census Tract 7170.02, 15.0% Jackson township Ocean 48.0% 3.211 Ocean County Census Tract 79.08. Old Bridge township Middlesex 99.5% 33.1% 3.008 Middlesex County Census Tract 7028.09, 60.7% 20.7% 2.930 Willingboro Burlington **Burlington County** Census Tract 6082.10, Gloucester township Camden 74.1% 26.1% 2.841 Camden County Census Tract 7134.02. Brick township Ocean 48.6% 17.3% 2.812 Ocean County Census Tract 7229. 20.1% 2.812 Toms River township Ocean 56.6% Ocean County Census Tract 82.06. Middlesex 27.1% 9.7% 2.811 Monroe township Middlesex County Census Tract 7003.03, Cinnaminson Burlington 30.2% 10.8% 2.792 **Burlington County** Census Tract 8100.02. Manalapan township Monmouth 39.3% 14.4% 2.722 Monmouth County Census Tract 301. Millville Cumberland 91.1% 35.0% 2.603 **Cumberland County**

TABLE 5. NEIGHBORHOODS WITH THE HIGHEST SHARES OF RENTER HOUSEHOLDS, RELATIVE TO THEIR HOST MUNICIPALITIES

⁹ Not counting several outlier tracts that consist entirely of military housing, where 100% of households are tallied as renters.

TABLE 5, CONTINUED.

TRACT LABEL	MUNICIPALITY	COUNTY	TRACT % RENTER OCCUPIED	MUNICIPAL % RENTER OCCUPIED	TRACT RATIO TO MUNICIPAL VALUE
Census Tract 510, Somerset County	Bridgewater township	Somerset	42.4%	16.3%	2.603
Census Tract 6033.03, Camden County	Cherry Hill township	Camden	57.1%	21.9%	2.601
Census Tract 71.03, Middlesex County	Sayreville	Middlesex	96.8%	37.2%	2.599
Census Tract 7311.01, Ocean County	Berkeley township	Ocean	35.4%	13.6%	2.597
Census Tract 372, Union County	Cranford	Union	54.2%	21.0%	2.584
Census Tract 456.03, Morris County	Randolph township	Morris	64.1%	25.0%	2.559
Census Tract 366, Union County	Westfield	Union	44.8%	17.6%	2.538
Census Tract 203, Essex County	Millburn	Essex	48.0%	19.1%	2.510

The presence of neighborhoods in which the proportion of renter households is significantly higher than in the town, as a whole, suggests that some towns perceive rental housing as a land-use category that should be assigned to its own zone, rather than integrated in the greater community.

Many of these neighborhoods are located in lower-density, car-oriented suburbs, which may host apartment complexes that are separated from other destinations by long distances and/or poorly connected street networks that inhibit non-vehicular travel. Other tracts are located in smaller centers that have a walkable downtown, but in which the majority of rental housing is located in outlying areas, rendering any existing downtown walkability advantages moot for many older renters. In either case, the mobility and housing concerns of older residents in these neighborhoods may benefit from targeted outreach by municipal leaders.

PARTICIPATION, CITIZENSHIP, AND BARRIERS TO COMMUNICATION

Certain neighborhoods feature barriers to citizen participation in terms of residents' empowerment to serve in local leadership roles or provide input and feedback to municipal leaders. In neighborhoods with high concentrations of people who are not English-proficient, language barriers may hinder effective communication between residents and leaders. In areas with large numbers of non-citizens, language barriers can be compounded by fear of interaction with government authorities. Municipalities in which large numbers of people, overall, are non-citizens or are not English-proficient may be more likely to have developed targeted outreach strategies for these subpopulations. In contrast, these demographic subgroups may go more unnoticed in towns in which they are concentrated only in a specific neighborhood. In the latter scenario, people living in other parts of town, as well as civic leaders, may not frequently interact with the demographic groups in question.

There are 176 tracts in which either the percent of households reporting limited English proficiency or the percent of residents who are not US citizens is more than double the corresponding percentage at the municipal level. When sorted by the ratio of non-citizen percentage between the tract and the host municipality (see Table 6), the top 20 tracts are mostly suburban places that we may not typically perceive as immigration hubs. In a few of these places, the percentage of non-citizens is still very low (even at the tract level) and only shows up on the list because the corresponding percentage at the municipal level is even lower. But, in most of these neighborhoods, the non-citizen proportion exceeds one in ten.

TABLE 6. NEIGHBORHOODS WITH THE HIGHEST CONCENTRATIONS OF NON-CITIZENS, RELATIVE TO THEIR HOST MUNICIPALITIES

TRACT LABEL	MUNICIPALITY	COUNTY	TRACT % NON- CITIZENS	MUNICIPAL % NON- CITIZENS	TRACT RATIO TO MUNICIPAL VALUE
Census Tract 2461.02, Passaic County	Wayne township	Passaic	23.3%	5.6%	4.180
Census Tract 79.08, Middlesex County	Old Bridge township	Middlesex	20.9%	5.8%	3.626
Census Tract 8113.01, Monmouth County	Howell township	Monmouth	13.3%	3.9%	3.388
Census Tract 411, Cumberland County	Vineland	Cumberland	19.5%	5.8%	3.381
Census Tract 5012.06, Gloucester County	Washington township	Gloucester	4.7%	1.4%	3.373
Census Tract 6089.03, Camden County	Waterford township	Camden	0.3%	0.1%	3.299
Census Tract 7004.08, Burlington County	Maple Shade	Burlington	26.6%	8.4%	3.185
Census Tract 7139, Ocean County	Brick township	Ocean	6.2%	2.0%	3.162
Census Tract 8010, Monmouth County	Middletown township	Monmouth	6.3%	2.1%	3.008
Census Tract 171, Essex County	Montclair township	Essex	14.5%	4.9%	2.951
Census Tract 5.02, Middlesex County	Piscataway township	Middlesex	38.3%	13.0%	2.937
Census Tract 28, Mercer County	Hamilton township	Mercer	23.3%	7.9%	2.933
Census Tract 6105, Camden County	Pennsauken	Camden	22.4%	7.8%	2.882
Census Tract 7351.04, Ocean County	Stafford township	Ocean	5.5%	1.9%	2.856
Census Tract 7040.04, Burlington County	Evesham township	Burlington	9.0%	3.2%	2.851

TABLE 6, CONTINUED.

TRACT LABEL	MUNICIPALITY	COUNTY	TRACT % NON- CITIZENS	MUNICIPAL % NON- CITIZENS	TRACT RATIO TO MUNICIPAL VALUE
Census Tract 78, Essex County	Newark	Essex	50.6%	17.8%	2.844
Census Tract 8076, Monmouth County	Neptune township	Monmouth	11.3%	4.0%	2.843
Census Tract 5002.04, Gloucester County	West Deptford township	Gloucester	6.0%	2.1%	2.829
Census Tract 71.03, Middlesex County	Sayreville	Middlesex	29.1%	10.4%	2.814
Census Tract 126.02, Atlantic County	Linwood	Atlantic	9.8%	3.5%	2.772

Neighborhoods with high percentages of non-citizens can be found in some municipalities that are not typically perceived as immigration hubs.

The picture is broadly similar among the top 20 tracts after sorting by the ratio for households with limited English proficiency (see Table 7), although the larger list of 176 tracts still contains a fair number of urban neighborhoods. This suggests that, even in urban centers that have historically navigated language barriers more frequently than suburban areas, there may be specific neighborhoods requiring more concerted efforts to seek feedback from residents, including the concerns of older residents in these neighborhoods.

TABLE 7. NEIGHBORHOODS WITH THE HIGHEST NUMBERS OF HOUSEHOLDS WITH LIMITED ENGLISH PROFICIENCY, RELATIVE TO THEIR HOST MUNICIPALITIES

TRACT LABEL	MUNICIPALITY	COUNTY	TRACT % LIMITED ENGLISH PROFICIENCY	MUNICIPAL % LIMITED ENGLISH PROFICIENCY	TRACT RATIO TO MUNICIPAL VALUE
Census Tract 218.03, Cape May County	Lower township	Cape May	1.6%	0.3%	6.229
Census Tract 433.01, Morris County	Morris township	Morris	11.2%	2.4%	4.656
Census Tract 417.05, Morris County	Parsippany-Troy Hills township	Morris	34.3%	7.8%	4.407
Census Tract 7028.07, Burlington County	Willingboro	Burlington	9.2%	2.3%	4.089
Census Tract 107, Essex County	East Orange	Essex	20.2%	5.1%	3.939
Census Tract 6082.10, Camden County	Gloucester township	Camden	7.6%	2.0%	3.906
Census Tract 167, Essex County	Montclair township	Essex	6.9%	1.8%	3.747

TABLE 7, CONTINUED.

TRACT LABEL	MUNICIPALITY	COUNTY	TRACT % LIMITED ENGLISH PROFICIENCY	MUNICIPAL % LIMITED ENGLISH PROFICIENCY	TRACT RATIO TO MUNICIPAL VALUE
Census Tract 28, Mercer County	Hamilton township	Mercer	16.0%	4.3%	3.717
Census Tract 7228, Ocean County	Toms River township	Ocean	6.2%	1.7%	3.661
Census Tract 7250.01, Ocean County	Beachwood borough	Ocean	1.2%	0.3%	3.638
Census Tract 8065.04, Monmouth County	Ocean township	Monmouth	18.1%	5.1%	3.565
Census Tract 5013.02, Gloucester County	Pitman	Gloucester	0.9%	0.3%	3.349
Census Tract 8075, Monmouth County	Neptune township	Monmouth	5.9%	1.8%	3.325
Census Tract 6038, Camden County	Haddon township	Camden	2.1%	0.6%	3.281
Census Tract 7351.04, Ocean County	Stafford township	Ocean	7.6%	2.4%	3.185
Census Tract 7144, Ocean County	Brick township	Ocean	5.9%	1.9%	3.183
Census Tract 7022.07, Burlington County	Pemberton township	Burlington	5.2%	1.6%	3.168
Census Tract 8100.02, Monmouth County	Manalapan township	Monmouth	7.2%	2.3%	3.147
Census Tract 171, Essex County	Montclair township	Essex	5.7%	1.8%	3.109
Census Tract 178, Essex County	West Orange	Essex	20.7%	6.7%	3.104

PUTTING IT ALL TOGETHER

If we are seeking to expand our aging-friendly work into communities that host concentrations of the aforementioned demographic subgroups—whose specific needs and concerns may be overlooked by local leaders—one way to maximize our effectiveness is to identify neighborhoods that check multiple boxes among the indicators we have discussed above (non-white, lower-income, no vehicle, renter, and limited-English-proficient/non-citizen). Overall, there are 485 tracts that exceed at least one of the following thresholds¹⁰:

¹⁰ The tract counts for the individual thresholds add up to more than 485 because some tracts exceed more than one threshold.

- **non-white**: the non-white percentage is at least 1.5 times the percentage in the host municipality (88 tracts)
- **lower-income**: median household income is less than ²/₃ of the municipal median, or the percent of residents living below 200% of the poverty level is at least 1.5 times the percentage in the host municipality (223 tracts)
- **no vehicle**: the percent of households without a vehicle is at least double the corresponding percentage in the host municipality (102 tracts)
- **renter households**: the percent of renter households is at least 1.5 times the percentage in the host municipality (212 tracts)
- **limited-English-proficient/non-citizen**: either the percent of households reporting limited English proficiency or the percent of residents who are not US citizens is at least double the corresponding percentage at the municipal level (176 tracts)

There are six census tracts that exceed the threshold for all five variables in terms of the concentration of the demographic subgroup in the tract compared to the host municipality. Two of these tracts are in Hamilton (Mercer County) and the other four are in Jackson, Montclair, Neptune Township, and Wayne. An additional 32 tracts have concentrations of four of the five subgroups. These 38 tracts are spread over 33 municipalities. Hamilton (Mercer County) has three tracts, while Montclair, Wayne, and West Orange each have two. The following municipalities each contain one tract with concentrations of four of the five subgroups: Aberdeen, Absecon, Bergenfield, Bridgewater, Burlington, Clifton, Deptford, Egg Harbor Township, Glassboro, Gloucester Township, Jackson, Manalapan, Middletown, Millburn, Millville, Morris Township, Mount Laurel, Neptune Township, North Bergen, Ocean Township (Monmouth County), Old Bridge, Ramsey, Randolph, Toms River, Vineland, Voorhees, West Milford, Westfield, and Winslow. (See the Appendix for a full list of municipalities containing at least one tract that exceeds the threshold for at least one of the five demographic subgroups; municipalities are sorted according to the maximum number of thresholds exceeded by any individual tract within the municipality.)

Each of these 33 municipalities contains at least one neighborhood in which the demographic profile of the residents differs from the broader profile of the host municipality on at least four of the five metrics. In such places, the unique concerns of people in the neighborhood, including those of older residents, may be overlooked by local leadership and could benefit from proactive intervention. Thus, these municipalities, as well as others listed in the Appendix, present opportunities for expanding local aging-friendly work in a more equitable way to engage with groups of older residents who might be more likely to otherwise go unnoticed.

LIST OF MUNICIPALITIES CONTAINING AT LEAST ONE TRACT THAT EXCEEDS THE THRESHOLD FOR AT LEAST ONE OF THE FIVE DEMOGRAPHIC SUBGROUPS

There is one record per municipality.

Municipalities are sorted according to the maximum number of thresholds, based on the five demographic subgroups of interest, are met by any tract contained therein.

Municipalities that contain a tract (or more than one) that exceeds the threshold for five or four of the demographic subroups thus appear at the top of the list.

For each municipality, the flags indicate how many tracts within that municipality exceed the threshold for that number of the five demographic subgroups.

That is, within a municipality, tracts are tallied by how many of the following conditions they satisfy:

- 1. the non-white percentage is at least 1.5 times the percentage in the host municipality
- 2. median household income is less than ⅔ of the municipal median, or the percent of residents living below 200% of the poverty level is at least 1.5 times the percentage in the host municipality
- 3. the percent of households not owning a vehicle is at least double the corresponding percentage in the host municipality
- 4. the percent of households who are renters is at least 1.5 times the percentage in the host municipality
- 5. either the percent of households reporting limited English proficiency or the percent of residents who are not US citizens is at least double the corresponding percentage at the municipal level

		COUNT OF	TRACTS B	(HOW M. CONCENT	ANY DEN RATED	MOGRAF THEREIN	PHIC SUE	BGROUP	S ARE				Μ	IUNICIPAL DI	EMOGRAF	PHIC DATA			
county	municipality	total # of tracts in municipality	total # of flagged tracts	% of tracts flagged	1-flag tracts	2-flag tracts	3-flag tracts	4-flag tracts	5-flag tracts	% non- white	% Black (non- Hispanic)	% Hispanic	% Asian (non- Hispanic)	median household income	% below 200% of poverty level	% of households with no vehicle	% renter households	% of households having limited English proficiency	% non- citizens
Mercer	Hamilton township	17	6	35.3%	2	1	0	1	2	36.3%	14.4%	15.8%	4.4%	78,177	20.6%	5.8%	28.9%	4.3%	7.9%
Passaic	Wayne township	11	4	36.4%	0	2	0	1	1	24.6%	1.9%	13.6%	7.8%	123,204	10.7%	3.8%	20.5%	3.5%	5.6%
Essex	Montclair township	12	6	50.0%	3	1	0	1	1	39.6%	21.3%	10.4%	3.7%	126,844	14.5%	10.1%	40.4%	1.8%	4.9%
Ocean	Jackson township	10	3	30.0%	1	1	0	0	1	19.3%	5.3%	9.6%	3.2%	95,069	14.6%	4.4%	15.0%	1.1%	2.0%
Monmouth	Neptune township	8	4	50.0%	3	0	0	0	1	50.8%	33.9%	10.6%	2.4%	76,463	20.5%	10.8%	34.3%	1.8%	4.0%
Essex	West Orange township	9	3	33.3%	1	0	0	2	0	57.9%	27.3%	19.9%	7.3%	105,537	15.5%	8.6%	30.5%	6.7%	10.8%
Ocean	Toms River township	22	6	27.3%	2	2	1	1	0	19.6%	3.2%	10.2%	3.6%	79,607	18.5%	6.2%	20.1%	1.7%	3.0%
Monmouth	Ocean township	7	3	42.9%	1	0	1	1	0	24.3%	8.8%	10.2%	4.1%	94,284	13.6%	3.9%	32.3%	5.1%	6.4%
Somerset	Bridgewater township	9	2	22.2%	0	0	1	1	0	35.8%	2.1%	8.6%	24.0%	133,342	7.6%	4.3%	16.3%	3.5%	8.9%
Cumberland	Vineland city	10	2	20.0%	0	0	1	1	0	56.8%	11.9%	40.9%	1.0%	54,476	38.6%	8.9%	34.1%	11.1%	5.8%
Camden	Voorhees township	6	2	33.3%	0	0	1	1	0	38.4%	9.7%	4.8%	19.5%	98,906	13.6%	8.3%	33.3%	6.1%	8.4%
Middlesex	Old Bridge township	16	6	37.5%	2	3	0	1	0	36.7%	6.0%	15.2%	13.8%	91,919	14.3%	5.2%	33.1%	6.7%	5.8%
Camden	Gloucester township	14	7	50.0%	4	2	0	1	0	31.4%	17.0%	8.0%	3.3%	80,053	19.5%	5.6%	26.1%	2.0%	2.9%
Monmouth	Middletown township	15	7	46.7%	4	2	0	1	0	12.0%	0.9%	6.4%	3.4%	118,351	9.9%	4.5%	15.6%	1.4%	2.1%
Atlantic	Egg Harbor township	6	3	50.0%	0	2	0	1	0	40.3%	6.3%	18.3%	11.5%	82,117	21.8%	2.8%	13.2%	3.1%	4.9%
Passaic	Clifton city	16	3	18.8%	1	1	0	1	0	54.7%	4.9%	38.2%	9.5%	76,646	24.8%	10.5%	42.0%	10.7%	13.5%
Gloucester	Glassboro borough	5	2	40.0%	0	1	0	1	0	36.6%	17.0%	11.3%	4.0%	74,222	35.2%	8.1%	35.4%	2.1%	3.2%
Gloucester	Deptford township	7	4	57.1%	3	0	0	1	0	26.9%	11.8%	6.4%	6.2%	72,261	18.5%	5.7%	25.5%	2.0%	2.1%
Burlington	Mount Laurel township	11	3	27.3%	2	0	0	1	0	29.4%	11.0%	5.3%	9.7%	94,832	11.7%	2.4%	24.0%	2.0%	3.9%
Bergen	Bergenfield borough	6	2	33.3%	1	0	0	1	0	64.2%	8.2%	29.2%	25.3%	96,335	15.1%	10.6%	30.8%	6.9%	10.1%
Cumberland	Millville city	6	2	33.3%	1	0	0	1	0	38.8%	15.2%	18.3%	2.7%	58,138	32.9%	11.8%	35.0%	2.9%	1.4%

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county	municipality	total # of tracts in municipality	total # of flagged tracts	% of tracts flagged	1-flag tracts	2-flag tracts	3-flag tracts	4-flag tracts	5-flag tracts	% non- white	% Black (non- Hispanic)	% Hispanic	% Asian (non- Hispanic)	median household income	% below 200% of poverty level	% of households with no vehicle	% renter households	% of households having limited English proficiency	% non- citizens
Morris	Morris township	5	2	40.0%	1	0	0	1	0	23.3%	5.2%	11.2%	4.9%	151,776	9.0%	1.6%	17.0%	2.4%	3.7%
Passaic	West Milford township	5	2	40.0%	1	0	0	1	0	15.5%	1.4%	9.3%	2.0%	100,461	14.4%	3.2%	10.1%	1.3%	3.2%
Camden	Winslow township	7	2	28.6%	1	0	0	1	0	53.6%	35.4%	11.8%	2.6%	78,445	23.7%	5.9%	22.1%	1.7%	2.1%
Monmouth	Aberdeen township	5	1	20.0%	0	0	0	1	0	25.9%	7.8%	12.1%	3.8%	101,363	10.7%	4.3%	25.5%	2.5%	4.1%
Atlantic	Absecon city	2	1	50.0%	0	0	0	1	0	28.8%	10.1%	12.2%	5.5%	70,393	27.1%	9.2%	19.7%	4.4%	2.9%
Burlington	Burlington city	4	1	25.0%	0	0	0	1	0	46.4%	27.5%	11.1%	3.4%	57,690	31.5%	13.0%	37.1%	3.8%	2.8%
Monmouth	Manalapan township	7	1	14.3%	0	0	0	1	0	16.7%	1.9%	6.4%	7.1%	122,304	8.9%	5.1%	14.4%	2.3%	2.9%
Essex	Millburn township	4	1	25.0%	0	0	0	1	0	37.3%	2.7%	5.1%	25.1%	225,227	8.4%	2.1%	19.1%	2.5%	11.8%
Hudson	North Bergen township	12	1	8.3%	0	0	0	1	0	80.3%	3.0%	68.2%	7.3%	63,908	29.9%	21.0%	59.8%	16.6%	20.9%
Bergen	Ramsey borough	3	1	33.3%	0	0	0	1	0	14.4%	0.5%	5.3%	7.8%	147,875	7.8%	2.1%	13.1%	1.7%	4.7%
Morris	Randolph township	5	1	20.0%	0	0	0	1	0	28.3%	3.6%	10.8%	12.2%	142,459	9.0%	3.5%	25.0%	4.0%	9.4%
Union	Westfield town	5	1	20.0%	0	0	0	1	0	21.4%	3.3%	8.1%	7.0%	170,798	6.4%	4.8%	17.6%	1.7%	3.3%
Ocean	Brick township	18	8	44.4%	5	0	3	0	0	15.7%	2.1%	10.2%	1.8%	78,288	17.2%	4.5%	17.3%	1.9%	2.0%
Gloucester	Washington township	11	4	36.4%	0	2	2	0	0	17.3%	5.7%	4.3%	4.9%	97,247	10.5%	5.4%	17.1%	0.9%	1.4%
Middlesex	Woodbridge township	24	7	29.2%	2	4	1	0	0	58.5%	10.7%	20.9%	24.2%	88,900	15.6%	6.8%	32.3%	6.3%	13.8%
Camden	Cherry Hill township	15	6	40.0%	2	3	1	0	0	29.4%	6.3%	6.7%	13.6%	105,022	12.5%	5.0%	21.9%	4.7%	4.8%
Atlantic	Galloway township	7	3	42.9%	0	2	1	0	0	34.9%	11.5%	11.0%	8.2%	74,196	19.0%	6.2%	23.7%	3.3%	4.1%
Ocean	Manchester township	10	5	50.0%	3	1	1	0	0	14.3%	4.0%	6.1%	2.2%	43,878	26.7%	10.3%	14.9%	1.2%	1.5%
Ocean	Berkeley township	13	4	30.8%	2	1	1	0	0	14.1%	2.0%	8.8%	2.0%	54,942	23.6%	7.7%	13.6%	2.1%	1.8%
Monmouth	Howell township	10	3	30.0%	1	1	1	0	0	22.8%	4.1%	11.1%	6.0%	105,082	13.5%	2.1%	11.8%	2.8%	3.9%

		COUNT OF	TRACTS B	Y HOW M CONCENT	ANY DEI FRATED	MOGRAF THEREIN	PHIC SUI	BGROUP	'S ARE				N	IUNICIPAL DI	EMOGRAP	PHIC DATA			
county	municipality	total # of tracts in municipality	total # of flagged tracts	% of tracts flagged	1-flag tracts	2-flag tracts	3-flag tracts	4-flag tracts	5-flag tracts	% non- white	% Black (non- Hispanic)	% Hispanic	% Asian (non- Hispanic)	median household income	% below 200% of poverty level	% of households with no vehicle	% renter households	% of households having limited English proficiency	% non- citizens
Morris	Parsippany- Troy Hills township	12	3	25.0%	1	1	1	0	0	49.9%	3.5%	9.8%	34.1%	102,408	11.5%	6.0%	40.4%	7.8%	15.4%
Burlington	Maple Shade township	6	2	33.3%	0	1	1	0	0	28.0%	10.2%	7.6%	8.2%	61,335	23.3%	6.3%	53.1%	2.9%	8.4%
Burlington	Medford township	4	2	50.0%	0	1	1	0	0	8.8%	1.0%	2.9%	2.9%	124,471	7.1%	2.9%	14.4%	0.4%	1.2%
Essex	Maplewood township	6	2	33.3%	0	1	1	0	0	51.4%	37.5%	7.8%	2.7%	139,081	12.3%	8.7%	22.6%	3.0%	5.7%
Middlesex	Piscataway township	11	3	27.3%	2	0	1	0	0	73.3%	19.0%	14.1%	37.0%	99,925	15.4%	4.0%	32.5%	6.0%	13.0%
Sussex	Vernon township	6	3	50.0%	2	0	1	0	0	14.8%	3.2%	9.3%	0.2%	95,883	9.7%	2.1%	12.1%	0.8%	1.9%
Union	Union township	11	3	27.3%	2	0	1	0	0	63.0%	31.6%	17.6%	9.6%	88,496	13.9%	6.3%	25.8%	5.6%	9.3%
Bergen	Teaneck township	6	2	33.3%	1	0	1	0	0	54.4%	25.2%	18.1%	8.7%	111,821	14.4%	12.4%	27.3%	4.5%	7.6%
Burlington	Willingboro township	11	2	18.2%	1	0	1	0	0	85.8%	67.7%	11.5%	1.8%	75,428	23.4%	5.4%	20.7%	2.3%	5.1%
Cumberland	Bridgeton city	7	2	28.6%	1	0	1	0	0	84.5%	32.3%	49.4%	0.6%	37,804	59.6%	22.1%	61.9%	17.9%	18.8%
Middlesex	Monroe township	7	2	28.6%	1	0	1	0	0	29.0%	2.8%	4.6%	19.4%	90,451	11.7%	8.1%	9.7%	3.0%	6.5%
Salem	Pennsville township	4	2	50.0%	1	0	1	0	0	11.5%	4.0%	3.1%	1.9%	68,181	21.2%	7.9%	27.3%	2.1%	1.6%
Union	Cranford township	5	2	40.0%	1	0	1	0	0	18.0%	2.0%	9.2%	3.3%	129,781	7.6%	5.4%	21.0%	2.0%	3.1%
Union	Plainfield city	10	2	20.0%	1	0	1	0	0	91.1%	39.0%	46.1%	1.0%	56,339	43.8%	21.1%	55.8%	19.9%	25.9%
Atlantic	City River Edge	3	1	33.3%	0	0	1	0	0	6.5%	2.0%	1.3%	1.0%	83,045	13.7%	6.6%	18.9%	1.4%	0.7%
Bergen	borough	2	1	50.0%	0	0	1	0	0	38.0%	2.9%	9.3%	24.0%	124,598	7.4%	2.2%	24.1%	6.3%	12.5%
Bergen	township	4	1	25.0%	0	0	1	0	0	10.9%	0.8%	4.6%	4.9%	153,736	5.2%	3.3%	9.8%	1.6%	2.7%
Camden	borough	4	1	25.0%	0	0	1	0	0	7.4%	1.0%	3.3%	1.9%	150,958	4.2%	3.5%	14.9%	0.5%	0.8%
Essex	Nutley township	6	1	16.7%	0	0	1	0	0	33.4%	2.3%	17.9%	10.6%	99,276	14.7%	7.5%	34.7%	3.3%	8.1%
Middlesex	North Brunswick township	8	1	12.5%	0	0	1	0	0	65.4%	19.6%	19.1%	24.7%	96,546	16.6%	5.7%	44.4%	6.1%	15.6%

		COUNT OF	TRACTS B	Y HOW M CONCENT	ANY DEI TRATED	MOGRAF THEREIN	PHIC SUI	BGROUP	'S ARE				N	IUNICIPAL D	EMOGRAF	PHIC DATA			
county	municipality	total # of tracts in municipality	total # of flagged tracts	% of tracts flagged	1-flag tracts	2-flag tracts	3-flag tracts	4-flag tracts	5-flag tracts	% non- white	% Black (non- Hispanic)	% Hispanic	% Asian (non- Hispanic)	median household income	% below 200% of poverty level	% of households with no vehicle	% renter households	% of households having limited English proficiency	% non- citizens
Middlesex	Sayreville borough	10	1	10.0%	0	0	1	0	0	46.3%	11.2%	17.5%	15.1%	81,883	18.8%	5.6%	37.2%	8.3%	10.4%
Monmouth	Holmdel township	3	1	33.3%	0	0	1	0	0	27.3%	0.9%	5.3%	19.3%	149,432	8.3%	2.7%	12.9%	2.8%	6.1%
Monmouth	Red Bank borough	3	1	33.3%	0	0	1	0	0	45.4%	8.9%	33.1%	2.6%	74,181	33.0%	14.5%	51.4%	8.2%	15.6%
Morris	Denville township	3	1	33.3%	0	0	1	0	0	17.5%	2.2%	6.0%	7.6%	125,655	9.2%	4.5%	16.6%	1.4%	2.9%
Morris	Morristown town	4	1	25.0%	0	0	1	0	0	46.0%	8.5%	28.9%	5.8%	96,545	23.2%	10.6%	65.0%	12.0%	16.1%
Sussex	Hardyston township	2	1	50.0%	0	0	1	0	0	13.6%	3.9%	6.4%	2.0%	100,375	13.0%	2.2%	18.1%	0.9%	1.4%
Union	Summit city	4	1	25.0%	0	0	1	0	0	31.1%	5.5%	13.5%	9.0%	157,835	9.8%	7.0%	30.1%	3.2%	11.4%
Ocean	Lakewood township	13	6	46.2%	2	4	0	0	0	17.0%	2.7%	12.7%	1.1%	52,148	54.2%	11.0%	49.7%	5.0%	6.8%
Hudson	Jersey City city	67	24	35.8%	21	3	0	0	0	78.1%	21.1%	28.5%	24.9%	70,752	33.5%	38.5%	70.9%	13.0%	22.6%
Burlington	Evesham township	10	6	60.0%	4	2	0	0	0	18.8%	5.5%	5.1%	6.0%	100,720	10.1%	4.5%	24.1%	2.3%	3.2%
Middlesex	Edison township	23	6	26.1%	4	2	0	0	0	69.3%	7.8%	9.9%	48.6%	103,076	14.8%	5.8%	38.4%	8.4%	22.6%
Middlesex	East Brunswick township	11	3	27.3%	1	2	0	0	0	40.5%	3.2%	9.6%	25.7%	115,445	12.8%	5.4%	18.7%	7.4%	9.8%
Somerset	Hillsborough township	8	3	37.5%	1	2	0	0	0	33.0%	3.7%	7.6%	18.5%	129,284	6.6%	3.3%	15.1%	3.3%	6.3%
Essex	South Orange Village township	4	2	50.0%	0	2	0	0	0	40.1%	24.7%	6.3%	4.9%	139,037	14.6%	10.6%	31.4%	1.2%	4.9%
Morris	Washington township	4	2	50.0%	0	2	0	0	0	13.2%	0.1%	7.4%	4.7%	149,129	9.7%	2.3%	11.0%	0.4%	2.3%
Ocean	Stafford township	5	2	40.0%	0	2	0	0	0	12.5%	1.9%	7.0%	1.3%	81,548	18.7%	5.4%	16.4%	2.4%	1.9%
Essex	Newark city	87	26	29.9%	25	1	0	0	0	89.0%	48.3%	36.3%	1.8%	35,199	53.0%	38.3%	77.7%	18.5%	17.8%
Passaic	Paterson city	33	6	18.2%	5	1	0	0	0	91.5%	24.8%	60.8%	4.5%	41,360	51.7%	31.3%	73.9%	23.3%	20.8%
Cape May	Lower township	7	4	57.1%	3	1	0	0	0	11.0%	1.5%	6.5%	0.9%	64,238	24.6%	7.1%	18.4%	0.3%	2.7%
Essex	Bloomfield township	12	4	33.3%	3	1	0	0	0	58.9%	18.5%	29.4%	8.6%	78,034	21.2%	9.3%	48.5%	4.9%	8.8%

		COUNT OF	TRACTS B	Y HOW M CONCENT	ANY DEI FRATED	MOGRAI THEREIN	PHIC SUI	BGROUP	'S ARE				N	IUNICIPAL D	EMOGRAP	PHIC DATA			
county	municipality	total # of tracts in municipality	total # of flagged tracts	% of tracts flagged	1-flag tracts	2-flag tracts	3-flag tracts	4-flag tracts	5-flag tracts	% non- white	% Black (non- Hispanic)	% Hispanic	% Asian (non- Hispanic)	median household income	% below 200% of poverty level	% of households with no vehicle	% renter households	% of households having limited English proficiency	% non- citizens
Hudson	Hoboken city	14	4	28.6%	3	1	0	0	0	30.6%	2.6%	16.0%	9.6%	147,620	15.5%	35.7%	67.2%	4.6%	9.6%
Somerset	Franklin township	10	4	40.0%	3	1	0	0	0	66.2%	27.9%	14.5%	20.7%	93,347	15.8%	4.7%	29.0%	4.0%	10.6%
Atlantic	Linwood city	4	3	75.0%	2	1	0	0	0	17.1%	1.5%	8.3%	6.2%	109,013	10.1%	5.3%	14.6%	0.9%	3.5%
Camden	Pennsauken township	10	3	30.0%	2	1	0	0	0	67.0%	21.5%	35.5%	7.8%	67,300	31.5%	9.4%	24.4%	7.7%	7.8%
Mercer	Ewing township	8	3	37.5%	2	1	0	0	0	44.9%	29.3%	8.7%	4.6%	78,876	22.8%	5.7%	32.4%	2.9%	5.4%
Monmouth	Hazlet township	4	3	75.0%	2	1	0	0	0	16.6%	2.3%	9.0%	3.8%	100,247	12.7%	6.3%	12.7%	1.7%	1.9%
Morris	Montville township	4	3	75.0%	2	1	0	0	0	29.0%	0.5%	6.6%	20.1%	145,292	7.8%	2.2%	14.1%	3.1%	5.8%
Atlantic	Brigantine city	4	2	50.0%	1	1	0	0	0	12.6%	0.3%	6.1%	5.4%	72,372	19.3%	5.8%	25.9%	1.7%	3.0%
Bergen	Hackensack city	10	2	20.0%	1	1	0	0	0	75.1%	22.5%	39.7%	11.2%	70,090	28.6%	17.0%	66.8%	10.5%	20.2%
Bergen	Ridgewood village	5	2	40.0%	1	1	0	0	0	27.7%	1.2%	7.9%	15.5%	184,355	7.3%	2.3%	21.9%	4.4%	7.9%
Burlington	Cinnaminson township	5	2	40.0%	1	1	0	0	0	13.1%	5.0%	5.0%	1.0%	110,227	11.0%	3.2%	10.8%	1.2%	1.4%
Burlington	Mount Holly township	3	2	66.7%	1	1	0	0	0	45.3%	22.1%	17.0%	1.6%	72,236	27.0%	9.7%	37.9%	1.1%	2.3%
Burlington	Pemberton township	8	2	25.0%	1	1	0	0	0	43.3%	19.9%	12.4%	2.9%	64,444	29.0%	4.8%	30.7%	1.6%	3.0%
Camden	Haddon Heights borough	3	2	66.7%	1	1	0	0	0	6.2%	1.2%	2.3%	1.5%	102,523	11.2%	7.8%	18.9%	2.0%	0.1%
Cape May	Ocean City city	6	2	33.3%	1	1	0	0	0	13.1%	3.2%	6.2%	1.4%	81,076	15.4%	10.5%	28.7%	1.9%	2.9%
Gloucester	West Deptford township	5	2	40.0%	1	1	0	0	0	16.8%	6.8%	5.2%	2.5%	76,950	16.7%	4.6%	30.7%	1.9%	2.1%
Hunterdon	Raritan township	4	2	50.0%	1	1	0	0	0	17.3%	2.6%	6.0%	7.3%	135,115	7.6%	3.4%	13.0%	1.4%	4.4%
Mercer	Princeton borough	6	2	33.3%	1	1	0	0	0	32.8%	5.4%	7.5%	16.9%	137,672	16.0%	12.1%	39.8%	5.3%	15.6%
Middlesex	Plainsboro township	5	2	40.0%	1	1	0	0	0	70.3%	5.9%	2.7%	58.9%	113,131	6.6%	3.9%	50.5%	7.0%	32.5%

		COUNT OF	TRACTS B	Y HOW M	ANY DEI FRATED	MOGRAF THEREIN	PHIC SUE	BGROUP	'S ARE				N	IUNICIPAL DI	EMOGRAP	PHIC DATA			
county	municipality	total # of tracts in municipality	total # of flagged tracts	% of tracts flagged	1-flag tracts	2-flag tracts	3-flag tracts	4-flag tracts	5-flag tracts	% non- white	% Black (non- Hispanic)	% Hispanic	% Asian (non- Hispanic)	median household income	% below 200% of poverty level	% of households with no vehicle	% renter households	% of households having limited English proficiency	% non- citizens
Middlesex	South Brunswick township	8	2	25.0%	1	1	0	0	0	63.9%	9.0%	6.6%	45.1%	120,546	9.2%	4.1%	21.8%	5.0%	17.4%
Monmouth	Freehold township	6	2	33.3%	1	1	0	0	0	25.1%	5.2%	10.2%	7.3%	110,432	11.9%	4.7%	21.5%	3.3%	4.3%
Monmouth	Long Branch city	8	2	25.0%	1	1	0	0	0	48.0%	13.3%	30.3%	1.5%	59,892	38.9%	11.6%	58.3%	11.2%	19.5%
Morris	Jefferson township	4	2	50.0%	1	1	0	0	0	14.3%	3.0%	4.8%	4.3%	106,892	12.1%	3.4%	12.5%	0.8%	1.5%
Morris	Roxbury township	4	2	50.0%	1	1	0	0	0	20.8%	5.5%	8.6%	4.9%	113,957	9.5%	3.5%	11.8%	1.9%	3.2%
Ocean	Barnegat township	3	2	66.7%	1	1	0	0	0	14.8%	5.8%	7.3%	0.5%	73,498	21.3%	3.6%	12.7%	1.3%	2.4%
Ocean	Lacey township	6	2	33.3%	1	1	0	0	0	6.5%	0.8%	4.4%	1.0%	84,567	16.6%	3.9%	10.4%	0.3%	1.0%
Somerset	Montgomery township	4	2	50.0%	1	1	0	0	0	45.4%	3.5%	4.0%	35.9%	195,807	5.6%	4.6%	16.2%	3.2%	13.6%
Union	Elizabeth city	26	2	7.7%	1	1	0	0	0	87.8%	17.6%	65.0%	1.8%	48,407	46.3%	24.2%	75.8%	30.6%	27.5%
Union	Linden city	10	2	20.0%	1	1	0	0	0	68.4%	29.5%	32.3%	3.7%	73,386	24.6%	12.3%	42.3%	10.5%	11.0%
Atlantic	Northfield city	3	1	33.3%	0	1	0	0	0	22.3%	2.5%	13.3%	5.3%	87,156	20.2%	2.9%	8.3%	3.6%	6.0%
Atlantic	Ventnor City city	4	1	25.0%	0	1	0	0	0	33.0%	5.0%	16.9%	9.8%	59,219	28.0%	13.7%	34.6%	4.2%	5.3%
Bergen	Mahwah township	5	1	20.0%	0	1	0	0	0	27.7%	2.8%	11.5%	12.2%	107,081	13.0%	3.4%	22.5%	3.3%	7.7%
Bergen	Maywood borough	3	1	33.3%	0	1	0	0	0	45.0%	4.1%	21.8%	16.9%	94,317	16.3%	10.6%	34.3%	12.4%	10.5%
Burlington	Bordentown township	2	1	50.0%	0	1	0	0	0	28.5%	9.4%	8.3%	9.0%	93,288	14.2%	1.5%	21.9%	3.2%	4.8%
Burlington	Florence township	3	1	33.3%	0	1	0	0	0	28.3%	9.1%	8.1%	6.1%	84,897	19.3%	5.2%	21.6%	2.1%	2.9%
Burlington	Lumberton township	3	1	33.3%	0	1	0	0	0	35.7%	18.5%	6.7%	6.8%	88,017	16.7%	5.0%	27.8%	0.8%	2.2%
Burlington	Mansfield township	2	1	50.0%	0	1	0	0	0	25.4%	9.6%	5.1%	9.5%	92,386	5.3%	5.2%	5.1%	1.5%	3.7%
Burlington	Palmyra borough	3	1	33.3%	0	1	0	0	0	31.4%	18.8%	7.6%	2.8%	72,578	29.4%	4.4%	30.5%	1.6%	2.8%
Camden	Lindenwold borough	4	1	25.0%	0	1	0	0	0	64.9%	34.5%	24.0%	1.8%	45,789	40.3%	16.8%	60.0%	6.5%	6.6%

		COUNT OF	TRACTS B	Y HOW M CONCEN	ANY DEI FRATED	MOGRAI THEREIN	PHIC SUI	BGROUP	'S ARE				N	IUNICIPAL D	EMOGRAF	PHIC DATA			
county	municipality	total # of tracts in municipality	total # of flagged tracts	% of tracts flagged	1-flag tracts	2-flag tracts	3-flag tracts	4-flag tracts	5-flag tracts	% non- white	% Black (non- Hispanic)	% Hispanic	% Asian (non- Hispanic)	median household income	% below 200% of poverty level	% of households with no vehicle	% renter households	% of households having limited English proficiency	% non- citizens
Camden	Stratford borough	2	1	50.0%	0	1	0	0	0	24.8%	10.7%	6.6%	6.1%	79,677	16.1%	7.5%	22.8%	2.5%	2.7%
Hudson	Secaucus town	4	1	25.0%	0	1	0	0	0	54.3%	3.9%	21.7%	25.3%	114,821	16.2%	6.0%	41.8%	6.0%	16.1%
Hunterdon	Readington township	3	1	33.3%	0	1	0	0	0	13.0%	0.2%	7.3%	4.2%	131,755	10.3%	2.0%	9.7%	0.5%	4.0%
Mercer	West Windsor township	4	1	25.0%	0	1	0	0	0	56.3%	3.0%	2.9%	47.1%	169,312	4.1%	2.5%	29.7%	6.1%	17.0%
Morris	Chatham borough	2	1	50.0%	0	1	0	0	0	18.9%	0.9%	6.9%	9.3%	192,321	4.8%	1.6%	16.8%	2.9%	6.9%
Morris	East Hanover township	2	1	50.0%	0	1	0	0	0	28.2%	1.1%	14.3%	11.3%	136,016	8.0%	1.9%	4.9%	6.5%	4.0%
Morris	Lincoln Park borough	2	1	50.0%	0	1	0	0	0	20.5%	2.0%	12.0%	5.2%	97,003	8.4%	2.8%	21.5%	2.6%	5.1%
Morris	Morris Plains borough	2	1	50.0%	0	1	0	0	0	18.5%	1.9%	8.9%	4.7%	128,438	5.3%	5.4%	16.9%	0.3%	4.5%
Passaic	Wanaque borough	2	1	50.0%	0	1	0	0	0	21.4%	2.9%	12.4%	3.9%	95,023	12.1%	5.0%	17.9%	2.4%	3.7%
Sussex	Frankford township	2	1	50.0%	0	1	0	0	0	8.9%	0.1%	5.9%	2.0%	87,204	15.0%	1.0%	17.2%	0.0%	0.3%
Mercer	Trenton city	25	7	28.0%	7	0	0	0	0	87.9%	47.4%	38.1%	1.3%	35,402	55.7%	30.1%	64.0%	15.1%	17.4%
Essex	Irvington township	15	4	26.7%	4	0	0	0	0	97.8%	85.7%	10.0%	0.9%	45,176	45.1%	27.1%	72.1%	12.7%	15.1%
Monmouth	Marlboro township	6	4	66.7%	4	0	0	0	0	29.4%	2.5%	5.5%	19.7%	152,489	7.9%	2.9%	6.9%	3.1%	4.6%
Atlantic	Atlantic City city	14	3	21.4%	3	0	0	0	0	84.4%	33.7%	31.1%	16.5%	29,232	62.5%	43.3%	72.8%	14.7%	17.4%
Essex	Livingston township	5	3	60.0%	3	0	0	0	0	33.8%	1.7%	3.4%	26.2%	166,629	6.2%	3.6%	13.4%	3.7%	6.7%
Hudson	Bayonne city	16	3	18.8%	3	0	0	0	0	55.7%	9.3%	33.5%	9.8%	63,947	32.3%	23.2%	61.5%	10.1%	13.9%
Mercer	Lawrence township	5	3	60.0%	3	0	0	0	0	36.6%	10.6%	9.0%	15.3%	103,690	12.8%	4.0%	31.7%	6.4%	11.2%
Morris	Rockaway township	5	3	60.0%	3	0	0	0	0	22.5%	3.3%	11.5%	5.8%	111,026	11.6%	2.8%	17.3%	2.8%	4.2%
Bergen	Fort Lee borough	10	2	20.0%	2	0	0	0	0	59.3%	1.9%	13.1%	42.4%	83,767	20.0%	11.2%	40.6%	16.9%	19.7%
Bergen	New Milford borough	3	2	66.7%	2	0	0	0	0	41.7%	3.7%	18.9%	16.9%	94,344	14.8%	3.8%	37.7%	7.9%	6.5%

		COUNT OF	TRACTS B	Y HOW M	ANY DEI TRATED	MOGRAF THEREIN	PHIC SUI	BGROUP	'S ARE				N	IUNICIPAL D	EMOGRAF	PHIC DATA			
county	municipality	total # of tracts in municipality	total # of flagged tracts	% of tracts flagged	1-flag tracts	2-flag tracts	3-flag tracts	4-flag tracts	5-flag tracts	% non- white	% Black (non- Hispanic)	% Hispanic	% Asian (non- Hispanic)	median household income	% below 200% of poverty level	% of households with no vehicle	% renter households	% of households having limited English proficiency	% non- citizens
Bergen	Oakland borough	3	2	66.7%	2	0	0	0	0	14.1%	0.4%	7.2%	5.9%	126,319	8.7%	2.5%	9.5%	3.2%	4.3%
Burlington	Southampton township	3	2	66.7%	2	0	0	0	0	10.1%	2.5%	4.9%	0.5%	62,757	18.9%	6.6%	7.0%	0.8%	0.3%
Camden	Camden city	19	2	10.5%	2	0	0	0	0	94.2%	39.1%	51.0%	2.4%	27,015	64.6%	34.4%	60.7%	14.7%	8.6%
Camden	Haddon township	5	2	40.0%	2	0	0	0	0	10.1%	2.9%	5.2%	0.4%	92,578	12.5%	5.3%	30.1%	0.6%	2.0%
Camden	Pine Hill borough	3	2	66.7%	2	0	0	0	0	43.6%	28.9%	8.2%	2.0%	56,058	26.8%	10.1%	39.6%	1.6%	0.6%
Essex	East Orange city	19	2	10.5%	2	0	0	0	0	97.9%	82.7%	11.2%	1.8%	48,072	42.5%	30.6%	74.4%	5.1%	12.4%
Middlesex	New Brunswick city	11	2	18.2%	2	0	0	0	0	73.3%	15.3%	46.8%	9.7%	43,783	57.8%	28.5%	81.3%	21.8%	20.3%
Middlesex	South Plainfield borough	6	2	33.3%	2	0	0	0	0	48.3%	11.7%	18.8%	14.6%	101,565	12.2%	3.6%	15.5%	3.8%	7.8%
Monmouth	Wall township	5	2	40.0%	2	0	0	0	0	9.5%	3.3%	4.1%	1.3%	107,685	12.7%	5.0%	17.6%	0.6%	1.5%
Ocean	Little Egg Harbor township	5	2	40.0%	2	0	0	0	0	9.6%	0.1%	6.0%	1.5%	66,974	19.5%	5.0%	13.8%	1.5%	1.9%
Ocean	Point Pleasant borough	4	2	50.0%	2	0	0	0	0	10.2%	0.2%	9.4%	0.1%	98,401	8.2%	3.4%	19.7%	1.6%	3.9%
Somerset	Warren township	3	2	66.7%	2	0	0	0	0	27.9%	0.8%	5.5%	18.8%	170,264	6.0%	3.5%	7.8%	2.5%	5.3%
Sussex	Byram township	3	2	66.7%	2	0	0	0	0	12.6%	0.9%	7.8%	2.0%	108,277	8.3%	1.9%	6.1%	2.8%	2.1%
Union	Rahway city	6	2	33.3%	2	0	0	0	0	66.5%	26.5%	31.6%	4.5%	78,946	19.9%	11.8%	40.3%	8.1%	8.8%
Atlantic	Hamilton township	4	1	25.0%	1	0	0	0	0	43.8%	15.3%	15.5%	9.1%	74,329	24.4%	6.2%	28.5%	3.0%	3.6%
Bergen	Closter borough	2	1	50.0%	1	0	0	0	0	49.4%	0.8%	5.2%	41.4%	140,357	9.0%	2.6%	17.5%	5.9%	10.7%
Bergen	Dumont borough	3	1	33.3%	1	0	0	0	0	40.3%	3.0%	19.1%	16.5%	100,219	11.5%	6.8%	26.7%	4.1%	7.6%
Bergen	Englewood city	5	1	20.0%	1	0	0	0	0	67.5%	25.4%	28.8%	9.7%	85,899	21.4%	12.6%	45.3%	10.7%	15.2%
Bergen	Fair Lawn borough	5	1	20.0%	1	0	0	0	0	29.5%	1.9%	14.2%	12.0%	123,159	11.0%	6.8%	20.7%	7.5%	6.7%

		COUNT OF	TRACTS B	Y HOW M CONCEN	ANY DEI	MOGRAI THEREIN	PHIC SUI	BGROUP	'S ARE				N	1UNICIPAL D	EMOGRAF	PHIC DATA			
county	municipality	total # of tracts in municipality	total # of flagged tracts	% of tracts flagged	1-flag tracts	2-flag tracts	3-flag tracts	4-flag tracts	5-flag tracts	% non- white	% Black (non- Hispanic)	% Hispanic	% Asian (non- Hispanic)	median household income	% below 200% of poverty level	% of households with no vehicle	% renter households	% of households having limited English proficiency	% non- citizens
Bergen	Franklin Lakes borough	2	1	50.0%	1	0	0	0	0	18.8%	2.6%	8.3%	6.1%	172,766	4.0%	1.7%	10.7%	1.4%	1.9%
Bergen	Glen Rock borough	2	1	50.0%	1	0	0	0	0	24.7%	1.7%	7.7%	11.7%	187,000	5.4%	3.6%	5.5%	1.5%	4.6%
Bergen	Hasbrouck Heights borough	2	1	50.0%	1	0	0	0	0	38.8%	5.2%	18.0%	14.4%	94,801	18.6%	7.8%	34.5%	4.9%	10.9%
Bergen	Lyndhurst township	4	1	25.0%	1	0	0	0	0	33.4%	1.9%	23.2%	6.2%	79,985	19.9%	7.7%	43.6%	7.1%	8.8%
Bergen	Paramus borough	5	1	20.0%	1	0	0	0	0	43.4%	2.8%	11.3%	28.1%	128,306	8.3%	5.8%	14.1%	5.0%	7.1%
Bergen	Park Ridge borough	2	1	50.0%	1	0	0	0	0	21.5%	0.7%	16.1%	4.1%	137,903	9.3%	5.2%	18.8%	1.8%	3.1%
Bergen	River Vale township	2	1	50.0%	1	0	0	0	0	17.0%	0.6%	4.5%	8.5%	153,161	5.1%	5.5%	12.3%	3.3%	1.9%
Bergen	Rutherford borough	4	1	25.0%	1	0	0	0	0	42.4%	2.5%	19.6%	17.3%	101,473	13.2%	5.9%	36.1%	4.3%	11.3%
Burlington	Burlington township	4	1	25.0%	1	0	0	0	0	56.3%	31.5%	10.4%	9.9%	89,545	14.2%	5.2%	22.0%	1.4%	4.4%
Burlington	Delran township	3	1	33.3%	1	0	0	0	0	18.6%	9.5%	2.7%	3.7%	89,346	15.9%	4.5%	26.1%	4.4%	4.1%
Burlington	Moorestown township	5	1	20.0%	1	0	0	0	0	18.9%	6.2%	3.4%	7.1%	148,060	6.1%	5.2%	18.4%	1.6%	1.8%
Camden	Gloucester City city	3	1	33.3%	1	0	0	0	0	23.3%	4.2%	11.5%	5.8%	59,394	35.1%	9.6%	32.2%	2.2%	2.5%
Camden	Oaklyn borough	2	1	50.0%	1	0	0	0	0	14.2%	3.8%	5.7%	2.0%	72,879	21.7%	7.3%	31.4%	0.4%	1.1%
Camden	Waterford township	3	1	33.3%	1	0	0	0	0	13.6%	4.8%	5.8%	1.3%	105,119	11.5%	0.8%	6.8%	0.5%	0.1%
Cape May	Middle township	5	1	20.0%	1	0	0	0	0	24.9%	12.3%	9.9%	1.0%	64,976	29.7%	5.0%	21.0%	1.3%	1.9%
Cape May	Upper township	3	1	33.3%	1	0	0	0	0	3.7%	0.1%	2.2%	0.5%	91,167	12.2%	3.0%	11.5%	0.0%	0.3%
Essex	Belleville township	8	1	12.5%	1	0	0	0	0	71.0%	8.7%	48.3%	10.1%	70,311	25.6%	7.2%	48.6%	8.0%	10.9%
Essex	City of Orange township	8	1	12.5%	1	0	0	0	0	97.1%	68.2%	25.0%	1.6%	42,966	44.4%	32.6%	79.6%	13.6%	20.6%
Essex	Verona township	3	1	33.3%	1	0	0	0	0	15.4%	1.8%	6.9%	5.4%	128,060	9.0%	3.0%	19.5%	2.3%	2.6%

		COUNT OF	TRACTS B	Y HOW M CONCENT	ANY DEI	MOGRAF THEREIN	PHIC SUI	BGROUP	'S ARE				N	IUNICIPAL DI	EMOGRAF	PHIC DATA			
county	municipality	total # of tracts in municipality	total # of flagged tracts	% of tracts flagged	1-flag tracts	2-flag tracts	3-flag tracts	4-flag tracts	5-flag tracts	% non- white	% Black (non- Hispanic)	% Hispanic	% Asian (non- Hispanic)	median household income	% below 200% of poverty level	% of households with no vehicle	% renter households	% of households having limited English proficiency	% non- citizens
Essex	West Caldwell township	3	1	33.3%	1	0	0	0	0	13.9%	1.6%	7.1%	4.1%	127,989	8.6%	7.8%	13.9%	2.1%	3.6%
Gloucester	Harrison township	2	1	50.0%	1	0	0	0	0	7.5%	2.0%	4.5%	0.9%	145,366	4.1%	3.0%	8.3%	0.0%	1.1%
Gloucester	Monroe township	6	1	16.7%	1	0	0	0	0	25.6%	13.8%	7.1%	2.0%	85,399	16.4%	4.6%	13.8%	1.0%	1.8%
Gloucester	Pitman borough	3	1	33.3%	1	0	0	0	0	10.9%	3.5%	3.3%	0.7%	75,909	20.8%	7.2%	27.7%	0.3%	0.5%
Gloucester	Woodbury city	3	1	33.3%	1	0	0	0	0	46.7%	24.7%	14.7%	1.5%	55,226	34.2%	19.7%	42.7%	2.3%	4.2%
Hudson	Kearny town	11	1	9.1%	1	0	0	0	0	64.0%	4.3%	52.6%	4.9%	70,702	29.4%	13.1%	53.2%	17.7%	21.2%
Hudson	Union City city	18	1	5.6%	1	0	0	0	0	83.3%	2.3%	76.1%	3.6%	48,992	46.3%	41.7%	79.2%	27.2%	33.0%
Hudson	Weehawken township	4	1	25.0%	1	0	0	0	0	52.8%	2.6%	35.0%	11.6%	101,449	20.6%	21.9%	69.9%	6.2%	16.9%
Mercer	East Windsor township	4	1	25.0%	1	0	0	0	0	52.5%	7.8%	23.5%	20.0%	88,795	19.7%	9.3%	36.9%	11.5%	15.5%
Middlesex	Metuchen borough	4	1	25.0%	1	0	0	0	0	33.8%	5.9%	7.4%	16.9%	128,619	8.9%	3.8%	23.7%	3.6%	7.8%
Middlesex	Middlesex borough	2	1	50.0%	1	0	0	0	0	43.5%	6.9%	28.7%	6.3%	75,460	21.4%	5.1%	30.7%	9.3%	9.2%
Monmouth	Asbury Park city	5	1	20.0%	1	0	0	0	0	68.9%	41.5%	23.4%	0.9%	47,841	49.4%	24.1%	77.6%	8.2%	12.0%
Monmouth	Manasquan borough	2	1	50.0%	1	0	0	0	0	7.7%	0.0%	3.2%	4.0%	124,185	9.6%	3.6%	15.0%	2.4%	2.0%
Monmouth	Rumson borough	2	1	50.0%	1	0	0	0	0	8.1%	0.7%	4.8%	1.3%	188,906	4.5%	2.2%	7.6%	0.9%	0.8%
Morris	Boonton town	2	1	50.0%	1	0	0	0	0	30.5%	4.8%	13.6%	10.3%	87,027	22.6%	6.8%	40.3%	5.0%	7.1%
Morris	Butler borough	2	1	50.0%	1	0	0	0	0	25.1%	0.6%	18.5%	5.2%	95,446	15.6%	4.9%	35.6%	3.3%	6.5%
Morris	Kinnelon borough	2	1	50.0%	1	0	0	0	0	18.7%	0.1%	9.9%	6.5%	158,000	6.4%	0.7%	11.2%	2.2%	3.8%
Morris	Long Hill township	2	1	50.0%	1	0	0	0	0	11.6%	0.2%	5.0%	5.6%	137,099	6.4%	0.8%	15.2%	0.0%	5.7%
Morris	Madison borough	4	1	25.0%	1	0	0	0	0	22.1%	3.3%	9.6%	6.6%	146,157	8.3%	5.4%	32.4%	4.4%	7.3%
Ocean	Beachwood borough	3	1	33.3%	1	0	0	0	0	14.8%	3.2%	8.9%	0.1%	79,777	21.3%	2.2%	14.0%	0.3%	1.9%

		COUNT OF	TRACTS B	Y HOW M	ANY DEI FRATED	MOGRAF THEREIN	PHIC SUI	BGROUP	'S ARE				N	IUNICIPAL DI	EMOGRAF	PHIC DATA			
county	municipality	total # of tracts in municipality	total # of flagged tracts	% of tracts flagged	1-flag tracts	2-flag tracts	3-flag tracts	4-flag tracts	5-flag tracts	% non- white	% Black (non- Hispanic)	% Hispanic	% Asian (non- Hispanic)	median household income	% below 200% of poverty level	% of households with no vehicle	% renter households	% of households having limited English proficiency	% non- citizens
Passaic	Passaic city	14	1	7.1%	1	0	0	0	0	84.6%	6.4%	74.8%	2.7%	40,865	54.4%	33.3%	77.7%	26.6%	22.9%
Passaic	Ringwood borough	2	1	50.0%	1	0	0	0	0	16.2%	1.3%	9.5%	2.9%	125,476	5.9%	1.1%	5.1%	0.6%	2.5%
Passaic	Totowa borough	3	1	33.3%	1	0	0	0	0	30.2%	4.7%	17.8%	6.0%	105,637	11.4%	3.2%	17.8%	5.0%	6.1%
Salem	Carneys Point township	3	1	33.3%	1	0	0	0	0	35.1%	16.0%	17.0%	0.5%	57,181	33.7%	8.9%	34.7%	3.2%	3.1%
Salem	Pittsgrove township	2	1	50.0%	1	0	0	0	0	14.9%	7.1%	4.3%	0.6%	75,260	17.7%	2.4%	7.3%	0.0%	0.3%
Salem	Salem city	3	1	33.3%	1	0	0	0	0	76.4%	58.9%	12.5%	0.3%	24,926	63.1%	22.4%	65.9%	2.3%	0.7%
Somerset	Bernards township	4	1	25.0%	1	0	0	0	0	31.6%	2.5%	6.1%	20.7%	151,871	7.7%	4.8%	17.6%	4.0%	9.7%
Somerset	Bound Brook borough	3	1	33.3%	1	0	0	0	0	63.0%	4.7%	52.3%	3.7%	70,540	21.5%	9.8%	51.0%	12.5%	19.1%
Somerset	Branchburg township	3	1	33.3%	1	0	0	0	0	16.9%	3.0%	4.9%	8.3%	138,603	7.6%	1.8%	9.0%	2.0%	2.7%
Somerset	Manville borough	3	1	33.3%	1	0	0	0	0	36.7%	8.7%	22.6%	3.3%	69,625	28.0%	9.5%	34.0%	6.8%	5.9%
Somerset	North Plainfield borough	5	1	20.0%	1	0	0	0	0	73.2%	17.3%	49.4%	3.6%	69,566	28.1%	6.7%	45.7%	10.3%	15.1%
Sussex	Hampton township	2	1	50.0%	1	0	0	0	0	7.7%	1.9%	4.4%	1.5%	78,403	12.2%	5.9%	11.8%	3.8%	0.9%
Sussex	Hopatcong borough	4	1	25.0%	1	0	0	0	0	24.9%	2.8%	16.9%	4.5%	89,400	12.8%	3.1%	17.3%	3.1%	3.4%
Sussex	Sparta township	4	1	25.0%	1	0	0	0	0	13.5%	1.7%	7.0%	3.4%	138,061	7.3%	2.2%	10.6%	1.0%	1.8%
Union	Clark township	3	1	33.3%	1	0	0	0	0	17.1%	1.6%	11.3%	4.1%	109,678	10.1%	3.8%	22.0%	2.7%	3.5%
Union	Hillside township	4	1	25.0%	1	0	0	0	0	80.8%	51.4%	18.4%	3.2%	75,239	22.1%	6.8%	32.8%	7.9%	10.2%
Union	Roselle Park borough	3	1	33.3%	1	0	0	0	0	55.0%	7.7%	31.4%	8.7%	75,000	19.2%	3.6%	42.2%	7.3%	11.3%
Union	Scotch Plains township	4	1	25.0%	1	0	0	0	0	28.8%	9.5%	8.9%	7.9%	131,732	8.7%	4.0%	18.0%	2.0%	4.5%

		COUNT OF	TRACTS B	(HOW M CONCENT	ANY DEI FRATED	MOGRAF THEREIN	PHIC SU	BGROUP	'S ARE				N	IUNICIPAL D	EMOGRAP	HIC DATA			
county	municipality	municipality total # of tracts in flagged tracts fl								% non- white	% Black (non- Hispanic)	% Hispanic	% Asian (non- Hispanic)	median household income	% below 200% of poverty level	% of households with no vehicle	% renter households	% of households having limited English proficiency	% non- citizens
total		485		20/	110	/13	32	6											
of tracts		405		234	110	40	52	0											
ΝΟΤΕς								•											

NOTES:

Excluded are several tracts that host primarily military housing that would otherwise have checked the box for high percentage of renters.

Also excluded is a tract in Chesterfield Township that would have checked the box for non-white percentage but only because the tract consists almost entirely of a youth correctional facility.