Creating Places to Age in New Jersey
Focus on Bergen and Passaic Counties
January 2014

IN THIS SUPPLEMENT, we take a closer look at Bergen and Passaic Counties to see whether and to what extent the same mismatch between aging-friendly design on the one hand, and where older residents actually live on the other, holds true in these two counties as is present in the state as a whole. We will highlight specific municipalities where the mismatch is particularly problematic. We will also take advantage of the smaller geographic area to investigate a few additional factors affecting quality of life for older residents that were not discussed in the main report.

Part 1: Spatial Mismatch Close-Up

IN THIS SECTION, we turn our attention to specific towns in Bergen and Passaic counties that are experiencing a particular mismatch between where older residents are living and which places have the most aging-friendly development patterns. For each of the four metrics — compactness of the development pattern, presence of a mixed-use center, street network connectivity, and access to public transportation – we will look at places that score poorly on the metric but nonetheless host large numbers of older residents, a potentially problematic combination.

Compactness of the development pattern: Using net activity density (population plus jobs divided by developed land

area) as the metric, the good news is that much of Bergen and Passaic counties score in the three highest categories: 39 of Bergen County's 70 municipalities and 9 of Passaic County's 16 municipalities score as "urban," "small city/urban suburb," or "dense suburban/small town." Together, these municipalities house two-thirds (68.2 percent) of all the counties' residents aged 55 and over – nearly double the statewide rate of 37.9 percent of older residents living in similar municipalities. **(See Figure 1a.)** These places generally have a compact development pattern where residents can accomplish their errands and socializing without needing to drive much, if at all. Another 24 municipalities (20 in Bergen and four in Passaic) fall into the "moderate suburban" category. Of greatest concern are the 14 municipalities that fall into the two lowest categories ("low-density suburban" and "large-lot"), where the low-density development pattern means that nearly all trips must be taken by car, and travel distances are long:

- In Bergen County: Alpine, Demarest, Franklin Lakes, Haworth, Ho-Ho-Kus, Old Tappan, River Vale, Saddle River, Upper Saddle River, Woodcliff Lake, and Wyckoff
- In Passaic County: North Haledon, Ringwood, and West Milford Twp.

FIGURE 1A. DISTRIBUTION OF 55+ POPULATION BY NET ACTIVITY DENSITY CATEGORY — BERGEN, PASSAIC, AND NJ STATEWIDE
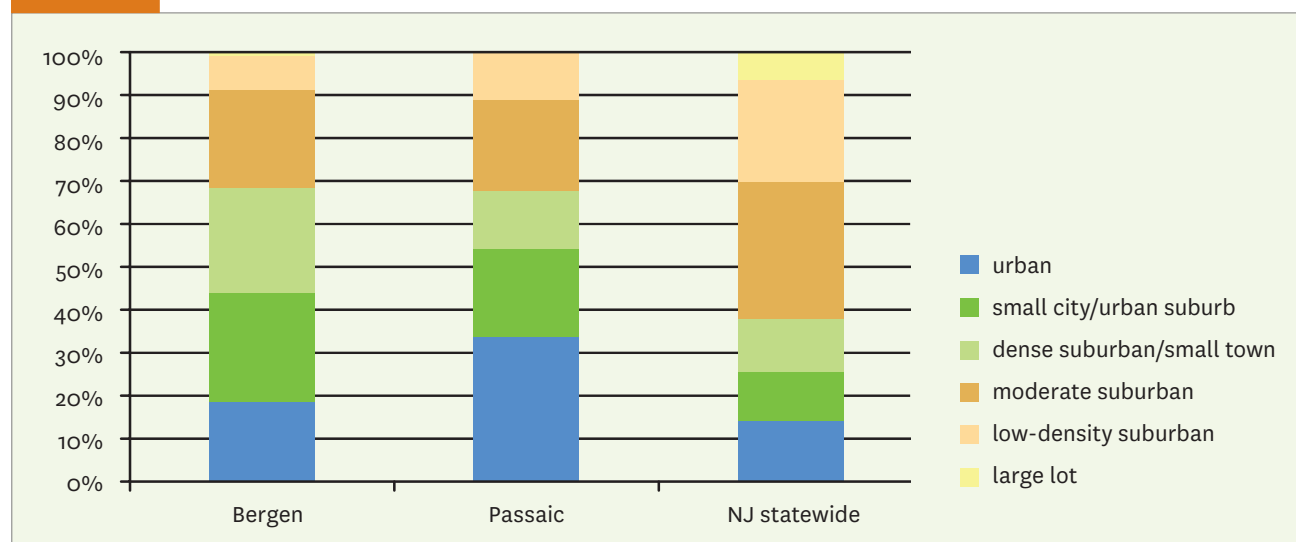
More than two-thirds of Bergen and Passaic County residents aged 55 or older live in municipalities with a development pattern that is compact enough ("dense suburban / small town" or higher) not to require much driving. This is nearly double the statewide rate of 37.9 percent of older residents living in similar municipalities.
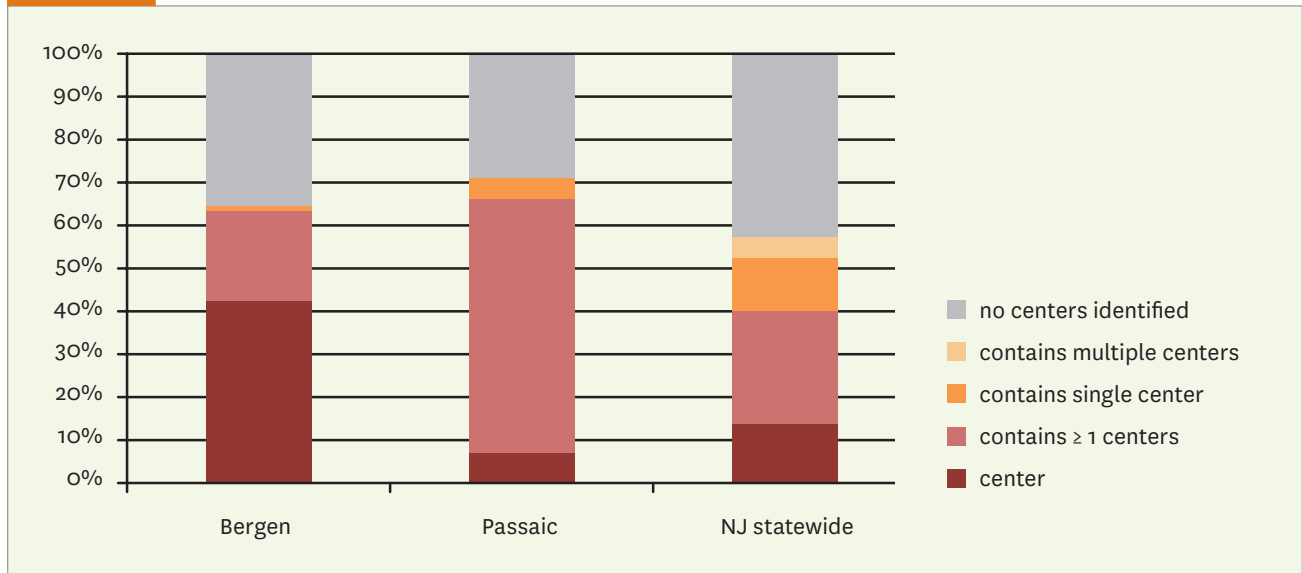
About half of the municipalities in Bergen and Passaic counties contain some sort of mixed-use center, where many kinds of destinations are located close together; the other half do not. The non-center municipalities together contain one-third of all residents of both counties over the age of 55. Both counties perform better than the state as a whole, in terms of the share of their older populations living in mixed-use downtowns.

These 14 municipalities together house 9.5 percent of the counties' residents aged 55 and over – 35,000 people – compared to only 8.6 percent of the total population. So older people are actually over-represented in these aging-unfriendly municipalities. The problem is slightly more acute in Passaic County, where 11.0 percent of the 55+ population lives in the county's low-density municipalities, compared to 8.8 percent in Bergen. Note, however, that both counties compare quite favorably to the statewide rate of 30 percent of older people living in municipalities in the two lowest net activity density categories. But if retrofitting lower-density places to be more aging-friendly is a viable option, these 14 municipalities are where local, county, and state officials should start looking to make improvements.

Mixed-use centers: About half of the municipalities in Bergen and Passaic counties – 45 out of 86 – contain some sort of mixed-use downtown or "center," based on New Jersey Future's methodology for identifying these centers. The other 41 municipalities do not. A few of these 41 non-centers are fairly densely populated, like Prospect Park, Bogota, and Paramus, so it is possible that they actually do contain a downtown but have not been identified as such, for the reasons described in the section on centers in the main report. On the other hand, it is also possible that they function like dense but primarily residential urban neighborhoods, where homes are close to each other but not necessarily close to any non-residential destinations. It is

not possible to discern this difference from available data, so for this analysis we will treat them as not having a center.

The 41 non-center municipalities – 35 in Bergen and six in Passaic – together contain one third (33.4 percent) of all residents of both counties over the age of 55, a higher percentage than their share of the total population (30.5 percent). As with net activity density, older people are thus over-represented in the places that have the least friendly development patterns. The percentage is slightly higher for the oldest age bracket, those aged 85 and over, than it is for the younger groups: 35.3 percent of those over age 85 live in one of the non-center municipalities, compared to 33.7 percent of the 65-to-84 age group and 32.8 percent of the 55-to-64 group. Again, though, it is not clear whether this is cause for any additional concern, given the higher likelihood of the oldest residents' living in institutional arrangements where they rarely leave the property, regardless of where it is located.

As with net activity density, Bergen and Passaic counties perform better than the state as a whole in terms of the share of their older populations living in mixed-use downtowns. **(See Figure 2a.)** It is still a problem, however, that a third of the two-county area's older citizens – 123,000 people in all – live in municipalities that do not contain a center, because it means that many types of destinations will not be easily accessible to them by any means other than driving out of town. This will become an even bigger problem as the ranks of the oldest old – those most likely for
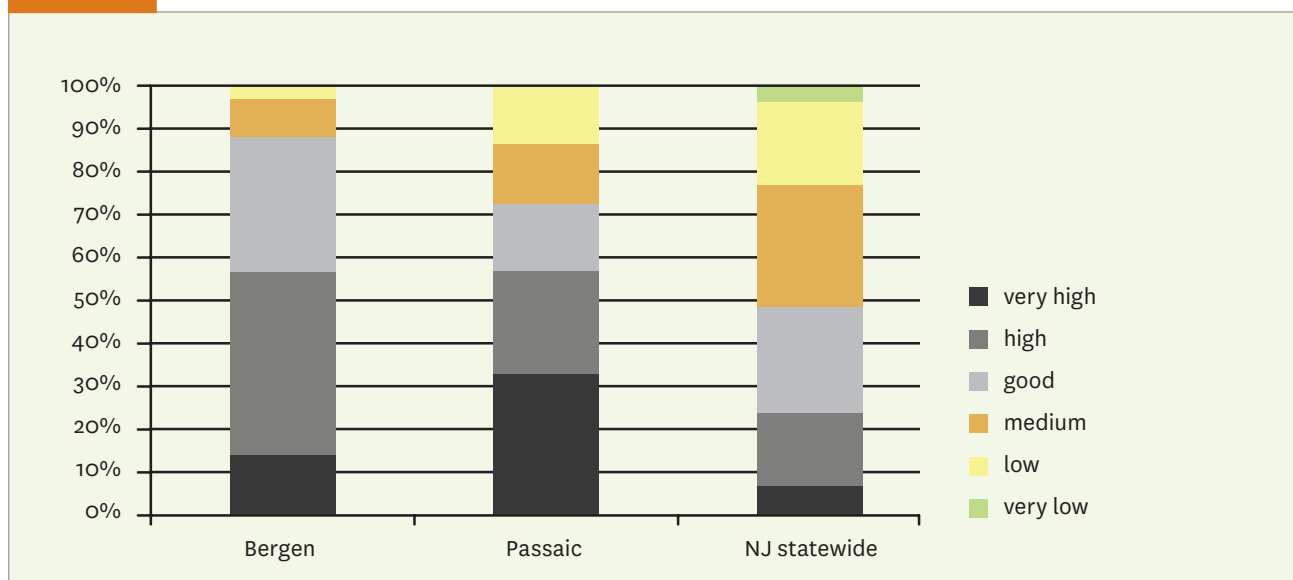
Most Bergen and Passaic County residents aged 55 or older – 83 percent – live in a municipality having at least "good" road density, compared to less than half of older residents statewide. Many municipalities in the two counties inherited their street networks from an older, more pedestrian-friendly era.

health reasons to be no longer able to drive a car – swell in the future.

Street network connectivity: Most municipalities in Bergen and Passaic counties score well on street network connectivity: 56 of the 70 municipalities in Bergen and 11 out of 16 in Passaic have at least "good" road density. These 67 municipalities together account for 83.2 percent of all residents aged 55 or older in the two-county area. **(See Figure 3a.)**

This result is not terribly surprising, since the two counties experienced most of their development in the early half of the 20th century, before the rise of Interstate highways and cul-de-sac subdivisions. They inherited their street networks from an older, more pedestrian-friendly era. No municipalities in the two counties scored in the "very low" road density category, and only eight scored "low," almost all of them in the more recently developing northern sections of their counties:

- In Bergen County: Alpine, Mahwah, Rockleigh, and Teterboro
- In Passaic County: Bloomingdale, Ringwood, Wanaque, and West Milford Twp.

Another 11 municipalities – 10 in Bergen and one in Passaic – have "medium" road density:

- In Bergen: Carlstadt, East Rutherford, Edgewater, Franklin Lakes, Moonachie, Norwood, Oakland, Old Tappan, Ridgefield, and Saddle River
- In Passaic: Wayne

Even among these municipalities, a few – Carlstadt, East Rutherford, Moonachie, and Ridgefield – have better-connected street networks than the metric implies, because of the effect discussed earlier with regard to places like Atlantic City and Secaucus. All four of these municipalities are fully built-out but have significant portions of their land areas within the Meadowlands, where development is restricted and large tracts of land are permanently preserved. Their undevelopable lands are included in the denominator of the route-miles per square mile metric, diluting the "real" value of their road densities. But the developed parts of these four municipalities look a lot like their neighboring municipalities, which generally score in the higher road density categories.

Excluding the four Meadowlands municipalities, the other 15 municipalities that scored in either the "medium" or "low" road density categories account for only 14.7 percent, or about one in seven, of the population of older people in the two-county area. Most of the counties' older residents live in areas where the street networks are relatively conducive to walking or short driving trips; it is only in the counties' less-developed and more spread-out northern reaches where a mismatch exists, creating accessibility problems for those who are not able to rely completely on driving.

Access to transit: Bergen and Passaic counties are generally well served by local buses. Of the 86 municipalities in the two counties, 57 have at least "good" levels of local bus service (at
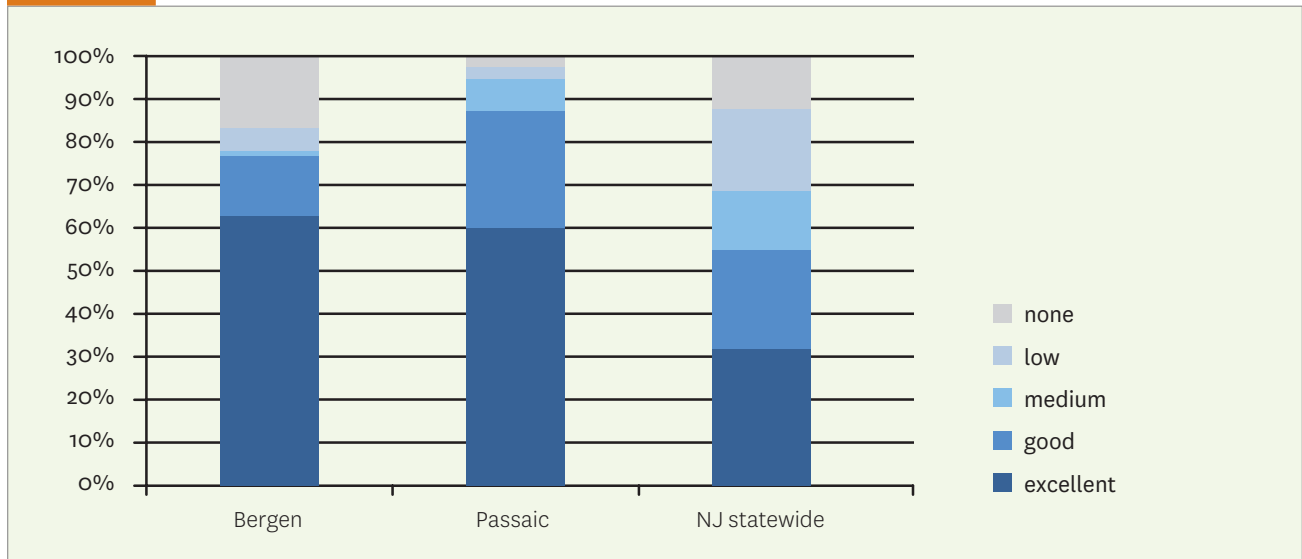
Bergen and Passaic counties are generally well served by local buses. Fully 80 percent of residents aged 55 and older in the two counties live in municipalities with "good" or better local bus stop density, with more than 60 percent living in municipalities with "excellent" bus stop density (15 or more bus stops per square mile).

least six bus stops per square mile). Only 20 have no local bus service at all, all of which are in northern Bergen except for North Haledon in Passaic County. These 20 account for only 12.3 percent of the two-county region's 55-and-over population. In contrast, fully 80 percent of that population lives in municipalities with "good" or better local bus stop density. **(See Figure 4a.)** In fact, 62 percent of older residents in Bergen and Passaic live in a municipality with "excellent" local bus stop density (15 or more bus stops per square mile); this is almost double the percentage of older residents statewide (32 percent) who live in municipalities with excellent local bus service.

Northern Bergen County is devoid of local bus service probably because it is also devoid of mixed-use centers. None of the 19 northern Bergen municipalities with no bus service contains a center, based on New Jersey Future's process for identifying centers. All but one of them (Northvale) also score in the three lowest net activity density categories. Most of the 19 actually score at least "good" in terms of road density, but this illustrates the point that all three metrics (compactness, mix of uses, and street network connectivity) are important, and that a good score on one metric can yield only limited benefits if accompanied by poor scores on the others. These 19 northern Bergen County municipalities are home to 42,000 older people who might be able to walk around the block to visit their friends, thanks to their neighborhoods' good road density, but will have to get in the car for just about any other type of trip. And the municipalities'

relatively low density of destinations means that these places are probably not good candidates for publicly-funded bus service.

Bergen and Passaic counties both have more extensive rail transit service than many other counties in New Jersey. Twenty-two of Bergen County's 70 municipalities and six of Passaic's 16 host at least one rail transit station, and nine municipalities – six in Bergen and three in Passaic – host more than one. Together, these 28 municipalities account for 45.7 percent of the two-county area's 55-and-over population, including 33.0 percent of Bergen's older residents and a remarkable 73.2 percent of Passaic's. Surprisingly, however, Bergen's percentage of rail-transit-enabled older residents is actually lower than the statewide rate of 39.6 percent. Bergen County may have 28 rail transit stations located within its borders, but not enough older residents live near those stations for Bergen to match the statewide rate, let alone neighboring Passaic's.

Most and least aging-friendly places: Bergen and Passaic counties generally score better than other parts of the state on all four aging-friendliness metrics. There are only a small handful of municipalities in the two counties – Alpine, Franklin Lakes, Old Tappan, and Saddle River in Bergen County and Ringwood in Passaic County – that score poorly on all four metrics. **(See Figure 5a.)** These five municipalities together contain only 2.8 percent of the two-county area's older population. Still, this represents slightly more than 10,000 people aged 55 or older, more than half of whom are over 65. Whatever issues the rest of

the state will be grappling with in terms of older residents living in places that are not well suited to "aging in place," some parts of Bergen and Passaic counties will be dealing with them as well.

On the other hand, 37 of the 86 municipalities in the two counties score well on all four metrics – 30 out of 70 in Bergen and seven out of 16 in Passaic. These municipalities together account for 60.8 percent of the two-county area's 55-and-over population. This compares very favorably to the corresponding statewide percentage cited earlier, in which 107 high-scoring municipalities host 31.3 percent of the state's older residents. **(See Figure 6a.)** In fact, nearly one-third (31.9 percent) of the 700,000 older New Jerseyans statewide who live in a municipality that scores well on all four aging-friendliness metrics live in one of the 37 such municipalities in either Bergen or Passaic counties, despite the fact that Bergen and Passaic together contain only 16 percent of the state's total population. In other words, older people living in aging-friendly places are significantly overrepresented in Bergen and Passaic counties compared to the rest of the state. Bergen and Passaic thus have a head start in dealing with the coming crisis of older people living in places where it is difficult for them to get around without a car.
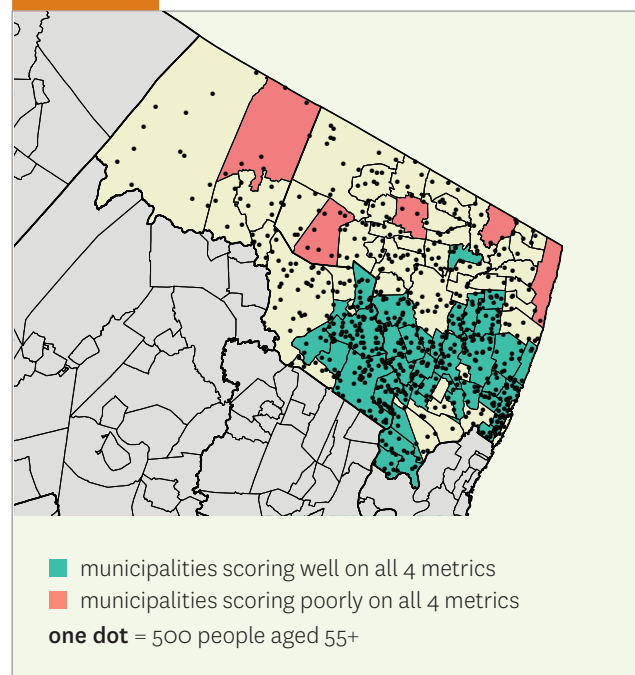
Part 2: Aging-friendly, but not aging-ready

BERGEN AND PASSAIC counties have an advantage over most of the rest of New Jersey in having inherited their relatively pedestrian-friendly and less car-dependent development patterns from an earlier era. But are most municipalities with aging-friendly development patterns actually equipped to absorb more older residents? In this section, we will identify places whose design characteristics appear to make them good places for older people, but which lack sufficient supplies of the kinds of housing that those residents are likely to need or want. In these places, the problem is not that they are difficult places for people to get around. Instead, the question is a more micro-level one: How can these places create more aging-friendly housing options, so that more older people can move in and take advantage of the aging-friendly design, and younger current residents can age in place?

Let us turn our attention to the 41 municipalities in the two-county area – 34 in Bergen and seven in Passaic – that contain some sort of mixed-use center and also score in one of the three highest net activity density categories. **(See Appendix A1.)** (All but four of these municipalities also score at least "good" on local bus service and on road density.) This is a combination of design characteristics that should make a variety of destinations easily accessible to people with limited ability or desire to drive. How well supplied are these municipalities with housing options that are more suitable to older residents?

HOUSING TYPES: Assuming that many people want to downsize their housing as they age, seeking to unburden themselves from yard work and property maintenance (and to reduce their property tax bill and their mortgage payment, if they still have one), it is reasonable to conclude that older people might be more interested than the general population in multi-family housing (apartments and condos in multi-unit buildings). Yet among the 41 municipalities with the most aging-friendly development patterns, half (20) have a smaller percentage of multi-family housing as a percent of total housing units than the statewide rate of 26.4 percent, and five of them (Englewood Cliffs, Totowa, South Hackensack Twp., Hawthorne, and Carlstadt) have less than half that percentage. All but one of these 20 have a higher concentration of residents aged 55 and over than the state as a whole. In other words, half of the places in Bergen and Passaic counties with the most aging-friendly development characteristics are indeed over-supplied with older residents as compared to the rest of the state (which is good), but are comparatively under-supplied with appropriate housing options (which is bad).

FIGURE 5A. AGING-FRIENDLY DEVELOPMENT CHARACTERISTICS VS. WHERE OLDER BERGEN AND PASSAIC COUNTY RESIDENTS LIVE

■ municipalities scoring well on all 4 metrics
■ municipalities scoring poorly on all 4 metrics
one dot = 500 people aged 55+

More than 60 percent of Bergen and Passaic County residents aged 55 or older live in one of 37 municipalities that score well on all four aging-friendliness development metrics. Only a handful of municipalities score poorly on all four, although this still represents more than 10,000 people who may find themselves increasingly isolated in a car-dependent landscape as their ability to drive diminishes with time.

PERCENT OF THE 55+ POPULATION LIVING IN A MUNICIPALITY THAT SCORES WELL ON ALL FOUR SENIOR-FRIENDLY CRITERIA
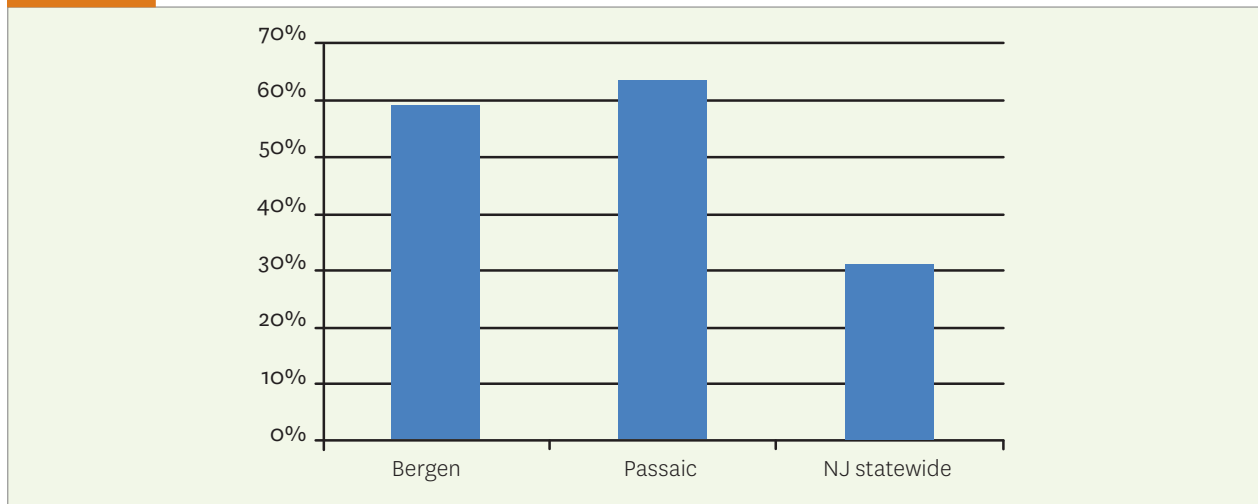
60.8 percent of the two-county area's 55-and-over population live in municipalities that score well on all four aging-friendliness development metrics. This compares very favorably to the corresponding statewide percentage of only 31.3 percent. Bergen and Passaic counties have a head start in dealing with the coming crisis of older people living in places where it is difficult for them to get around without a car.

Some of these municipalities have very high concentrations of duplexes, however, a housing form that in many ways represents a compromise between the higher-maintenance single-family detached home and the lower-maintenance option of a unit in a multi-unit structure. A better indicator of whether a place's housing stock is aging-appropriate or not, therefore, may simply be the percent of housing units that are single-family detached, with the assumption being that a lower percentage is more aging-friendly. On this score, the 41 most aging-friendly municipalities score a little better, with only 16 of them having a higher percentage of single-family detached housing units than the statewide rate of 53.8 percent. In a few of these places, however – Englewood Cliffs, Rochelle Park, Fair Lawn, Totowa, Teaneck, River Edge, Dumont, and Maywood – single-family detached units make up more than two-thirds of the housing supply. These municipalities might need to make more of an effort than most of their peers in the two-county area to diversify their housing options, so that residents who want to downsize as they grow older can remain in these communities and take advantage of their relatively aging-friendly development patterns.

The municipalities whose development patterns are best suited to older residents are, unfortunately, not necessarily prioritizing production of the more modest-sized homes that are better suited to these residents' needs.

HOUSING SIZE: Another measure of whether a municipality's housing stock is appropriate for older residents is the size of the typical housing unit, measured for this purpose by number of rooms. Consider the supply of housing units having between four and six rooms, a modest size that is more manageable to maintain and keep clean, contrasted with the supply of units with nine or more rooms. Larger housing units have seen explosive growth throughout New Jersey in the last two decades: Units with nine or more rooms accounted for 29.1 percent of the total increase in housing units in New Jersey between 1990 and 2000 and an even bigger 44.2 percent of the total between 2000 and 2010.[1]

Among the 41 municipalities in Bergen and Passaic counties with the most aging-friendly development patterns, a full 20 of them saw their number of housing units with between four and six rooms actually decline in absolute terms from 2000 to 2010. (In five of these 20 – Haledon, Englewood Cliffs, Westwood, Ridgefield, and Wood-Ridge – the number of units having nine or more rooms also declined.) In another 15 of these 41 municipalities, the number of large (nine rooms or more) units grew faster than the number of units with between four and six rooms. In only six of the 41 most aging-friendly municipalities – Palisades Park, Hackensack, Little Ferry, Englewood, Rochelle Park, and Elmwood Park – did the growth rate for four- to six-room homes exceed the rate for homes with nine or more rooms. The municipalities whose development patterns are best suited to older residents are, unfortunately, not necessarily prioritizing

production of the more modest-sized homes that are better suited to these residents' needs.

AFFORDABILITY: Of course, even where a municipality's housing supply offers multiple options that are desirable to older householders, the question remains of whether most older residents can afford to own or rent a home there. As measured by the Elder Index,[2] "a measure of the income that older adults need to meet their basic needs and age in place with dignity" that was developed by Wider Opportunities for Women and the Gerontology Institute at the University of Massachusetts Boston, Bergen and Passaic counties are two of the most expensive counties in New Jersey, with their indices running anywhere from 5 to 15 percent higher than the statewide index, depending on whether the household is a single person or a couple and whether the dwelling is owned or rented. And looking at only the housing-cost component of the index, Bergen and Passaic are more like 10 to 25 percent more expensive than the state as a whole.

New Jersey is an expensive state for older residents, particularly for housing costs, and Bergen and Passaic are expensive counties within New Jersey.

The New Jersey index, in turn, is itself typically 20 to 30 percent higher than the national index, again depending on the size and ownership status of the household. In particular, because of New Jersey's high property tax bills, housing costs statewide for an older homeowner household without a mortgage are nearly double the national rate for the same household, and in Bergen and Passaic counties the costs are more than double the national index. New Jersey is an expensive state for older residents, particularly for housing costs, and Bergen and Passaic are expensive counties within New Jersey, making it difficult for people to continue to afford to live there as they age.

SAFETY: While it is certainly good news that there are 41 municipalities in Bergen and Passaic counties that contain some sort of mixed-use center and also score in one of the three highest net activity density categories, and that some of them are even well supplied with housing types likely to be preferred by older residents, these data points still tell only part of the story. There are, of course, many other features of a place that are unrelated to its urban design or its housing stock but that nonetheless affect whether that place is a good place for people to live as they get older. One such factor is crime. A look at the list of the 41 municipalities with the most aging-friendly development patterns also contains most of the municipalities with crime rates that are significantly higher than average for the two counties.[3] Feeling safe in your walkable, mixed-use neighborhood is essential to being able to take advantage of what that neighborhood has to

offer. To make some of these towns truly good "places to age," crime and public safety will need to be addressed.

Many of the municipalities in Bergen and Passaic counties with the most aging-friendly development patterns also have crime rates that are significantly higher than average for the two counties.

Another aspect of safety that is not possible to discern from the variables considered in this report is the risk of being hit by a vehicle while walking. While a municipality may score well on the connectivity of its street network, meaning that it provides multiple and more-direct paths among destinations, there is no guarantee that these shorter paths are supplied with sidewalks. And even where sidewalks are present, crossing the street at the corner may pose a hazard for older, less-mobile residents in areas where streets are wide and traffic signals do not allow sufficient time to cross.[4] According to the Tri-State Transportation Campaign's report Older Pedestrians at Risk:[5]

> Tri-state residents aged 60 years and older suffer a pedestrian fatality rate that is 2.38 times the rate of those younger than 60. Those aged 75 years and older are even more vulnerable, with a fatality rate that is 3.09 times the rate for people younger than 60 years old.

As with crime, the fear of crossing busy streets could in some cases deter older residents from availing themselves of the walkability of their compact, mixed-use neighborhoods.

These factors that are less directly related to land development patterns would also need to be considered in a more holistic assessment of whether a particular place is a good place to age, both in Bergen and Passaic counties and elsewhere in the state.

Conclusion

A CLOSER LOOK at Bergen and Passaic counties reveals that most municipalities in the two counties are generally possessed of development characteristics that are much more conducive to "aging in place" than most of the rest of New Jersey. The two counties experienced most of their growth in the early half of the 20th century, before the rise of Interstate highways and cul-de-sac subdivisions, so most of their constituent municipalities have inherited relatively dense, mixed-use development patterns and well-connected street networks from an earlier era. A high density and diversity of destinations, together with a pedestrian-friendly street network and good public transportation to connect those destinations, are precisely the factors that make it easier for people to get around without having to spend all day in the car. This means that the phenomenon of older residents with

limited mobility being stranded in low-density, car-dependent neighborhoods is not going to be as big a problem in Bergen and Passaic as it is in most of the rest of the state.

This is not to say that the isolation of older residents in car-dependent suburbs won't be a problem at all, however. Tens of thousands of Bergen and Passaic residents over the age of 55 live in a municipality that scores poorly on at least one of the four aging-friendliness metrics that New Jersey Future has used to identify good places to age, mostly in the less-developed northern sections of the counties. Strategies for making these places more aging-friendly will need to be considered, especially since New Jersey's population is projected to get steadily older in the coming decades.

It is also not safe to assume that a place is a good place for older residents just because its development pattern is relatively compact and pedestrian-friendly. Plenty of towns in Bergen and Passaic counties with traditional downtowns and walkable neighborhoods have relatively short supplies of the smaller homes and apartments that are more suitable for older residents who no longer need space for a family or have the desire or ability to maintain a large property. Others are prohibitively expensive for retirees living on fixed incomes. Still others have their aging-friendliness undermined by higher than average crime rates.

While Bergen and Passaic counties have a big head start over most other counties in New Jersey in providing the kind of development environment that makes it easy for older residents to get around without having to rely exclusively on a car, work remains to be done on other fronts – housing diversity, housing affordability, safety – to ensure that municipalities with aging-friendly development patterns are actually equipped to absorb more older residents. Many municipalities will need to create more aging-friendly housing options, increase their supplies of lower-cost housing, and make their streets safer, if they want to make themselves into truly good "places to age."

Endnotes

1   At the municipal level, statistics on housing unit size by number of rooms for "2010" are actually from the 2006-2010 five-year American Community Survey, which produces estimates using five years of pooled sample data. Single-year estimates are not available at the municipal level.

2   Wider Opportunities for Women's Elder Index may be found at http://www.basiceconomicsecurity.org/gateway.aspx

3   See the New Jersey State Police's Uniform Crime Report, available at http://www.njsp.org/info/ucr2011/index.html, for municipal-level crime statistics.

4   "The Next Big Infrastructure Crisis: Age-Proofing Our Streets," Atlantic Cities, June 2013: http://www.theatlanticcities.com/neighborhoods/2013/06/next-big-infrastructure-crisis-age-proofing-america/5865/

5   Tri-State Transportation Campaign's report, Older Pedestrians at Risk , may be found at http://www.tstc.org/reports/older12/senior-pedestrians-at-risk-2012.pdf

Bergen and Passaic County Municipalities Scoring Well On New Activity Density and Presence of a Center

Forty-one municipalities in Bergen and Passaic counties—34 in Bergen and seven in Passaic—contain some sort of mixed-use center and also score in one of the three highest net activity density categories. Many of these 41 municipalities with the most aging-friendly development characteristics have relatively high crime rates and/or have relatively inadequate supplies of the kinds of housing older residents are likely to want.

county	municipality name	single-family detached	single-family attached	duplex	multi-family	mobile homes	% 9+ rooms	% 4 to 6 rooms	% chg in # of units w 4 to 6 rooms	% chg in # of units w 9+ rooms	crime rate per 1,000 population	violent crime rate per 1,000 population	% 55+
Bergen	Bergenfield borough	65.4%	2.8%	11.2%	20.6%	0.1%	8.7%	50.8%	10.6%	55.6%	6.6	0.7	25.7%
Bergen	Carlstadt borough	37.8%	2.8%	46.7%	12.6%	0.0%	11.9%	64.2%	11.8%	34.4%	26.9	0.8	27.4%
Bergen	Cliffside Park borough	20.2%	7.5%	21.0%	51.3%	0.0%	4.8%	58.0%	14.6%	19.5%	9.3	1.3	29.7%
Bergen	Dumont borough	71.4%	2.3%	9.1%	17.1%	0.0%	9.3%	47.5%	-0.4%	29.7%	6.1	0.6	27.6%
Bergen	East Rutherford borough	25.1%	6.2%	33.0%	35.7%	0.0%	7.2%	55.9%	16.6%	38.7%	36.2	2.8	25.4%
Bergen	Edgewater borough	6.1%	8.8%	5.7%	79.4%	0.0%	1.3%	53.5%	36.8%	48.1%	16.3	0.3	21.6%
Bergen	Elmwood Park borough	45.6%	5.4%	34.2%	14.7%	0.0%	6.5%	66.3%	9.1%	4.9%	22.0	1.1	27.2%
Bergen	Englewood city	44.8%	7.0%	8.6%	39.7%	0.0%	14.4%	46.5%	24.5%	7.1%	14.6	2.5	26.7%
Bergen	Englewood Cliffs borough	94.3%	1.8%	1.4%	1.8%	0.8%	37.3%	22.9%	-17.9%	-1.6%	12.7	0.4	38.2%
Bergen	Fair Lawn borough	75.4%	3.6%	7.4%	13.5%	0.1%	10.3%	46.4%	-3.0%	15.4%	12.5	0.8	30.7%
Bergen	Fairview borough	18.3%	6.5%	30.1%	45.1%	0.0%	5.0%	54.9%	0.7%	129.5%	16.2	2.5	21.2%
Bergen	Fort Lee borough	12.7%	4.5%	11.9%	70.8%	0.0%	4.0%	53.5%	15.2%	17.6%	10.1	0.6	35.3%
Bergen	Garfield city	19.5%	2.9%	50.0%	27.6%	0.0%	5.4%	73.7%	16.9%	22.0%	19.4	2.7	22.5%
Bergen	Hackensack city	20.3%	1.9%	12.6%	65.1%	0.1%	3.6%	53.6%	40.6%	3.4%	23.0	2.2	24.0%
Bergen	Hasbrouck Heights borough	63.5%	2.1%	13.3%	21.1%	0.0%	11.2%	44.8%	6.1%	29.5%	6.8	0.3	28.6%
Bergen	Leonia borough	56.0%	6.6%	3.9%	33.5%	0.0%	14.2%	29.9%	-2.6%	7.8%	11.3	0.2	29.4%
Bergen	Little Ferry borough	36.6%	4.0%	14.9%	43.5%	0.0%	8.5%	47.6%	25.5%	-8.6%	12.1	0.8	25.9%
Bergen	Lodi borough	24.7%	3.4%	41.1%	29.1%	1.6%	6.4%	57.3%	-4.3%	14.9%	16.7	1.4	24.8%
Bergen	Lyndhurst township	38.7%	2.6%	34.1%	24.6%	0.0%	7.9%	63.5%	11.2%	11.5%	18.1	0.7	27.9%
Bergen	Maywood borough	70.6%	1.6%	12.0%	15.7%	0.0%	8.7%	55.7%	5.4%	18.8%	9.0	0.1	28.9%
Bergen	New Milford borough	64.2%	1.2%	5.4%	29.1%	0.0%	10.9%	40.7%	2.5%	62.2%	7.3	0.4	28.2%
Bergen	North Arlington borough	39.0%	2.7%	30.7%	27.6%	0.0%	7.2%	59.7%	-4.7%	74.9%	17.1	1.2	29.6%
Bergen	Palisades Park borough	18.1%	10.0%	33.7%	38.2%	0.0%	3.5%	65.5%	84.2%	3.6%	10.7	1.1	22.9%
Bergen	Ridgefield borough	39.8%	3.4%	31.2%	25.6%	0.0%	6.8%	50.2%	-9.1%	-23.2%	7.8	0.2	26.4%
Bergen	Ridgefield Park village	40.8%	2.6%	24.1%	32.5%	0.0%	6.8%	47.9%	-3.0%	12.3%	16.0	1.5	24.7%
Bergen	River Edge borough	72.1%	1.5%	2.8%	23.5%	0.0%	10.4%	38.1%	-9.6%	59.3%	9.7	0.2	26.2%
Bergen	Rochelle Park township	75.8%	0.0%	9.8%	14.4%	0.0%	5.9%	54.6%	17.9%	-9.0%	16.8	0.7	33.6%
Bergen	Rutherford borough	55.6%	2.1%	15.1%	27.3%	0.0%	13.2%	39.5%	-3.7%	37.3%	15.7	0.8	26.2%
Bergen	Saddle Brook township	63.5%	3.5%	17.4%	15.6%	0.0%	10.8%	46.6%	-18.6%	55.8%	23.2	0.9	29.1%
Bergen	South Hackensack township	32.4%	8.0%	56.6%	2.9%	0.0%	11.2%	71.4%	21.4%	39.2%	29.0	4.6	26.8%
Bergen	Teaneck township	73.0%	2.1%	5.8%	18.8%	0.3%	17.3%	37.1%	-2.3%	32.9%	15.2	1.8	28.0%
Bergen	Wallington borough	26.8%	2.8%	38.7%	31.7%	0.0%	7.2%	60.2%	12.5%	30.2%	16.1	1.1	26.7%
Bergen	Westwood borough	56.7%	3.3%	9.4%	30.5%	0.0%	7.6%	32.8%	-11.9%	-1.6%	7.0	1.2	29.0%
Bergen	Wood-Ridge borough	66.0%	4.4%	14.9%	14.2%	0.4%	6.7%	49.5%	-3.0%	-9.3%	9.2	0.5	28.5%
Passaic	Clifton city	46.9%	5.5%	24.3%	23.1%	0.2%	8.5%	47.4%	-16.0%	85.0%	22.3	2.6	26.1%
Passaic	Haledon borough	27.6%	5.7%	46.4%	20.3%	0.0%	7.4%	56.7%	-33.3%	-5.2%	31.4	1.9	20.2%
Passaic	Hawthorne borough	51.4%	3.2%	35.7%	9.7%	0.0%	10.0%	56.0%	-5.9%	25.7%	15.9	0.7	26.8%
Passaic	Passaic city	15.6%	2.9%	21.8%	59.6%	0.0%	6.1%	33.9%	-29.9%	44.0%	31.0	8.5	15.9%
Passaic	Paterson city	16.4%	3.4%	33.7%	46.1%	0.3%	4.4%	61.2%	5.6%	31.5%	42.6	10.2	18.5%
Passaic	Totowa borough	75.3%	3.0%	18.0%	2.2%	1.5%	14.8%	47.2%	-2.6%	41.9%	37.9	1.8	31.5%
Passaic	Woodland Park borough	39.6%	7.9%	23.6%	28.7%	0.3%	5.8%	51.6%	-7.7%	18.4%	22.3	0.7	31.5%
	New Jersey total	**53.8%**	**9.2%**	**9.5%**	**26.4%**	**1.0%**	**13.2%**	**47.8%**	**5.1%**	**28.8%**	18.8	2.4	**26.1%**
											(Bergen/Passaic average rates)		

Data sources: Bureau of the Census, 2006-2010 five-year American Community Survey (for housing unit data); New Jersey State Police 2011 Uniform Crime Report (for crime rates)

Cells in the table that are highlighted in yellow indicate:

  municipalities having a higher percentage of single-family detached housing than the statewide rate of 53.8 percent

  municipalities having a smaller percentage of multi-family housing than the statewide rate of 26.4 percent

  municipalities in which the number of housing units with between four and six rooms declined in absolute terms from 2000 to 2010

  municipalities in which the overall crime rate is higher than the two-county average (18.8 incidents per 1,000 population)

  municipalities in which the violent crime rate is higher than the two-county average (2.4 incidents per 1,000 population)

Cells highlighted in green indicate municipalities in which the growth rate for four- to six-room homes exceeded the rate for homes with nine or more rooms from 2000 to 2010