



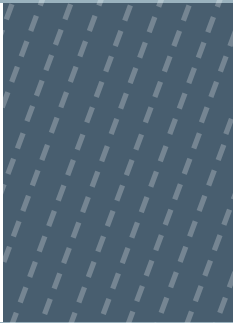
CREATING PLACES TO AGE IN NEW JERSEY:

HOUSING AFFORDABILITY AND AGING-FRIENDLY COMMUNITIES



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EXECUTIVE SUMMARY

With the Baby Boom demographic cohort now beginning to age into retirement, and with advances in medical technology prolonging the post-retirement phase of life for Boomers and everybody else, the “graying of America” is a far-reaching phenomenon, the ramifications of which will be felt throughout many aspects of society. New Jersey Future’s January 2014 report *Creating Places To Age in New Jersey*¹ took on the question of whether New Jersey is ready for the coming growth in its older population from the standpoint of community design. We considered what types of neighborhoods people can be expected to want as the physical impairments that come with age gradually erode their ability to drive – and hence their ability to accomplish many of their daily activities without assistance from others.

The bad news is that New Jersey already has hundreds of thousands of older residents who are at risk of being isolated in low-density, car-dependent environments, and this number is likely to get bigger as the ranks of older New Jerseyans continue to swell. But the good news is that New Jersey has no shortage of places whose built environments are aging-friendly. The question is whether older people who already live in these communities can afford to remain there, and whether these communities are affordable to older people seeking to relocate there from less aging-friendly environments.

In this report, we address the question of housing options and affordability as a potential barrier for older people seeking to remain in – or move into – some of the places with the best scores on aging-friendly land-use patterns. We first provide a statewide

overview of the problem of older residents struggling to meet their housing costs, looking for geographic patterns that might point to possible explanations. Then, we focus on places in which high housing costs disproportionately affect older households, to try to identify places in which solutions specifically targeted at older residents’ housing needs might be warranted. Next, we turn to the question of whether places with good aging-friendly development characteristics tend to be more or less affordable than other places. Finally, we focus specifically on Bergen and Passaic counties – two counties that, overall, score better than most of the rest of the state on the aging-friendliness metrics – to see if the affordability patterns that emerge from the statewide analysis also tend to appear in these counties.

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New Jersey is a high-cost state in general – for housing and plenty of other things – but those costs are more acute for 65+ households, whose incomes tend to be more limited. High rates of housing cost burden for older householders are found throughout the state. The highest rates of cost-burdened older householders –

and the highest rates of cost-burdened households overall, irrespective of age – both tend to appear, unsurprisingly, in places with high percentages of lower-income households, particularly in the heavily urbanized counties closest to New York City. But the places where cost burden is a notably bigger problem for older households than for the rest of the population – once we correct for the background level of household incomes – tend to be newer low-density suburban areas dominated by large single-family detached homes on large lots. Such homes are not only ill-suited to the lifestyle needs of older residents but are also generally more expensive than smaller single-family homes and more expensive than other housing types. This pattern strongly suggests that a lack of smaller and less expensive housing options is contributing to higher cost-burden rates for older householders than for others.

With regard to affordability in the best-designed places, it appears, unfortunately, that the better equipped a place's development pattern is to accommodate older residents, the less affordable it is to those residents. Across the highest-scoring municipalities, the median percent of cost-burdened 65+ homeowners is nearly 10 percentage points higher than the median among the municipalities that did not score well on any of the aging-friendliness metrics described in the earlier report. In fact, the percentage of cost-burdened 65+ homeowners steadily increases as the count of aging-friendliness metrics on which the municipality scores well increases. However, some of this is due once again to the confounding influence of household

incomes; once we adjust for the overall level of unaffordability by comparing the cost-burden rate for 65+ homeowners to the rate for all homeowners, the places with more aging-friendly development patterns are not particularly more expensive for older people than they are for anyone else. Still, the high rates of housing cost burden in aging-friendly places argue for a closer examination of whether these places are providing appropriate and sufficient housing options for older residents.

The earlier report found that Bergen and Passaic counties tended to fare better than the rest of the state in the degree to which they offer places with good aging-friendly design characteristics. Within these two counties, the statewide pattern of affordability repeats itself, where the more aging-friendly towns also tend to have higher rates of cost-burdened older homeowners. Places that are more amenable to older residents from the perspective of land-development patterns thus have room for improvement in terms of making sure older people can actually afford to move there. Finding ways to produce a larger quantity of aging-friendly housing options in places with aging-friendly design characteristics will be an important strategy for accommodating the needs of the coming wave of aging New Jerseyans, both in Bergen and Passaic counties and throughout the state.

INTRODUCTION

With the Baby Boom demographic cohort now beginning to age into retirement, and with advances in medical technology prolonging the post-retirement phase of life for Boomers and everybody else, the “graying of America” is a far-reaching phenomenon, the ramifications of which will be felt throughout many aspects of society. Many of the changes that will be wrought by this demographic tidal wave will play out in the arena of land development, in terms of how to design or retrofit homes, transportation systems, and indeed entire communities to make them friendlier to an aging population.

New Jersey Future’s January 2014 report *Creating Places To Age in New Jersey*² took on the question of whether New Jersey is ready for the coming growth in its older population, from the standpoint of community design. We considered what types of neighborhoods people can be expected to want as the physical impairments that come with age gradually erode their ability to drive – and hence their ability to accomplish many of their daily activities without assistance from others. The report proceeded under the assumption that the ease with which older adults can get to desired destinations is a major determinant of quality of life, especially if they can do so without needing to drive very far, or without needing to drive on busy regional roads, or perhaps without needing to drive at all.

The report proposed a methodology for scoring New Jersey’s municipalities based on four land-use characteristics that have a major impact on how easy it is to get around, thus affecting quality of life for older residents (and for anyone else who prefers not to have to drive everywhere):

- a high number of destinations per square mile;
- presence of a mixed-use “downtown” or center;
- a well-connected local street network; and
- access to public transportation, particularly local buses

We first assessed how well each of New Jersey’s 565 municipalities³ scores on each of these aging-friendliness metrics and then examined the magnitude of the mismatch between the places with the most aging-friendly development characteristics, on the one hand, and where older residents are actually living, on the other. The bad

news is that New Jersey already has hundreds of thousands of older residents who are at risk of being isolated in low-density, car-dependent environments, and this number is likely to get bigger as the ranks of older New Jerseyans continue to swell. The good news is that New Jersey has no shortage of places whose built environments are aging-friendly: 107 municipalities in New Jersey score well on all four metrics, and together they contain 31.3 percent of all residents age 55 and older. Another 6.3 percent of people 55 and older live in the 58 municipalities that score well on three of the four metrics.

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New Jersey has no shortage of places whose built environments are aging-friendly. But just because a place has good aging-friendly design characteristics does not necessarily mean that older people can actually afford to live there.

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Of course, just because a place has good aging-friendly design characteristics does not necessarily mean that older people can actually afford to live there. In this report, we address the question of housing options and affordability as a potential barrier for older people seeking to remain in – or move into – some of the places that scored well on the land-use metrics. We first provide a statewide overview of the problem of older residents struggling to meet their housing costs, looking for geographic patterns that might point to possible explanations. Then, we focus on places in which high housing costs disproportionately affect older households, to try to identify places in which solutions specifically targeted at older residents’ housing needs might be warranted. Next, we turn to the question of whether places with good aging-friendly development characteristics tend to be more or less affordable than other places. Finally, we focus specifically on Bergen and Passaic counties – two counties that, overall, score better than most of the rest of the state on the aging-friendliness metrics – to see if the patterns that emerge from the statewide analysis also tend to appear in these counties.

HOUSING AFFORDABILITY FOR OLDER HOUSEHOLDERS - THE STATEWIDE PICTURE

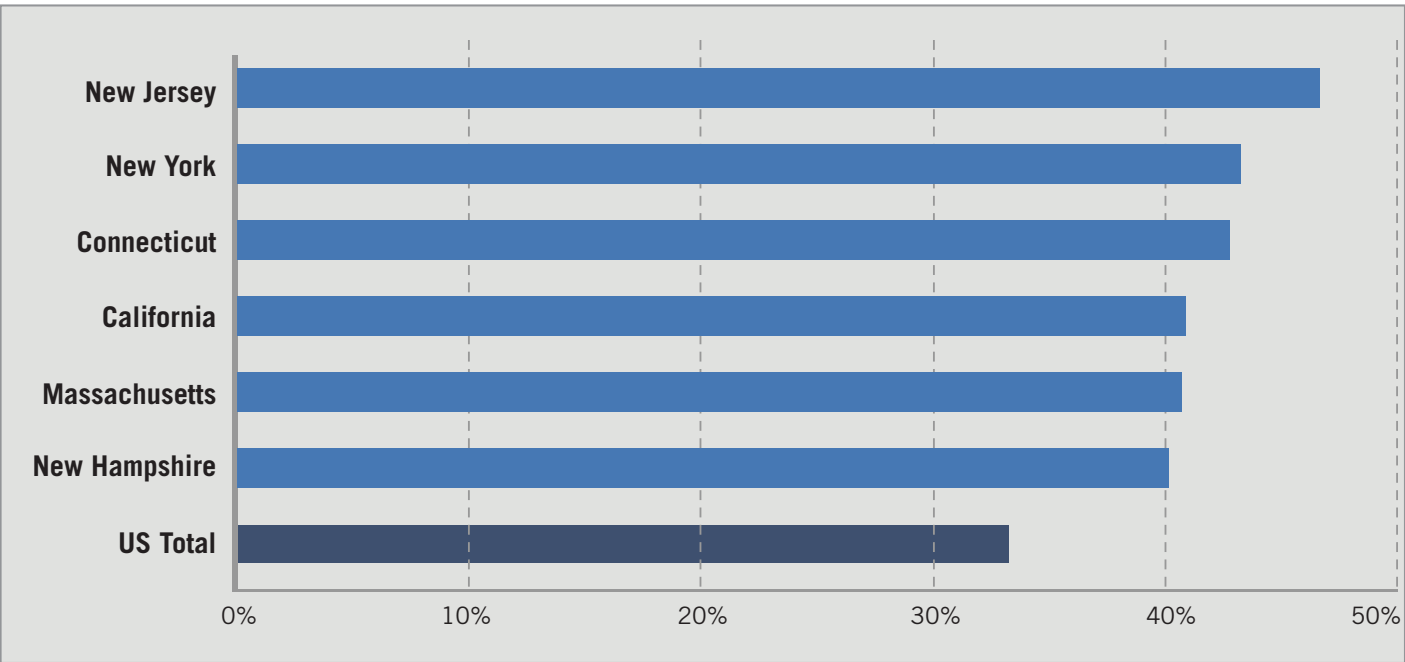
Before we can discuss housing affordability across the state, we must first decide how to define it. There are multiple metrics commonly used for measuring housing affordability, but the best one for identifying clearly those households that are experiencing difficulty meeting their housing costs is the incidence of what is known as “housing cost burden.” A household is considered housing cost-burdened if it spends more than 30 percent of its gross income on housing. The Census Bureau compiles statistics on the number of households that are experiencing this condition. (For more on the pros and cons of housing cost burden as compared to other metrics commonly used to measure housing affordability, see the Appendix.)

Statewide, almost half – 47.5 percent – of households headed by someone 65 years of age or older are paying more than 30 percent of their gross household income on housing costs, as compared to only one-third of such households nationally. This is the highest rate of cost-burdened 65+ households among all 50 states, confirming New Jersey’s reputation as one of the most expensive states in which

to live (see **Figure 1**). At the county level, the percentage ranges from a low of 41.7 percent in Cape May County to a high of 55.1 percent in Essex County (see **Table 1**), with the highest rates appearing in the “urban core” counties closest to New York City (see **Map 1**).

New Jersey is the most unaffordable state in the country for households headed by someone 65 or older. Almost half of all 65+ households are paying more than 30 percent of their gross household income on housing costs, as compared to only one-third of 65+ households nationally.

FIGURE 1. Percent of 65+ Households that Are Cost-Burdened



■ Data source: 2008-2012 American Community Survey 5-Year Estimates

The situation is generally worse for renters than for homeowners, both among older residents and in the population at large. While 43.7 percent of owner households headed by someone 65 or older are housing cost-burdened, the rate for 65+ renter households is a much higher 59.4 percent – three out of every five. The rate of housing cost burden among older householders is higher for renters than for homeowners in every one of New Jersey's 21 counties,

and in fact it is more than 10 percentage points higher in all but two counties (Hudson and Passaic, where both rates exceed 50 percent). At the county level, the lowest rate of housing cost burden for 65+ renter households (53.2 percent in Atlantic) is higher than the highest rate among 65+ owner households (52.2 percent in Hudson). Clearly, housing costs are a major issue for older householders who do not own their homes.

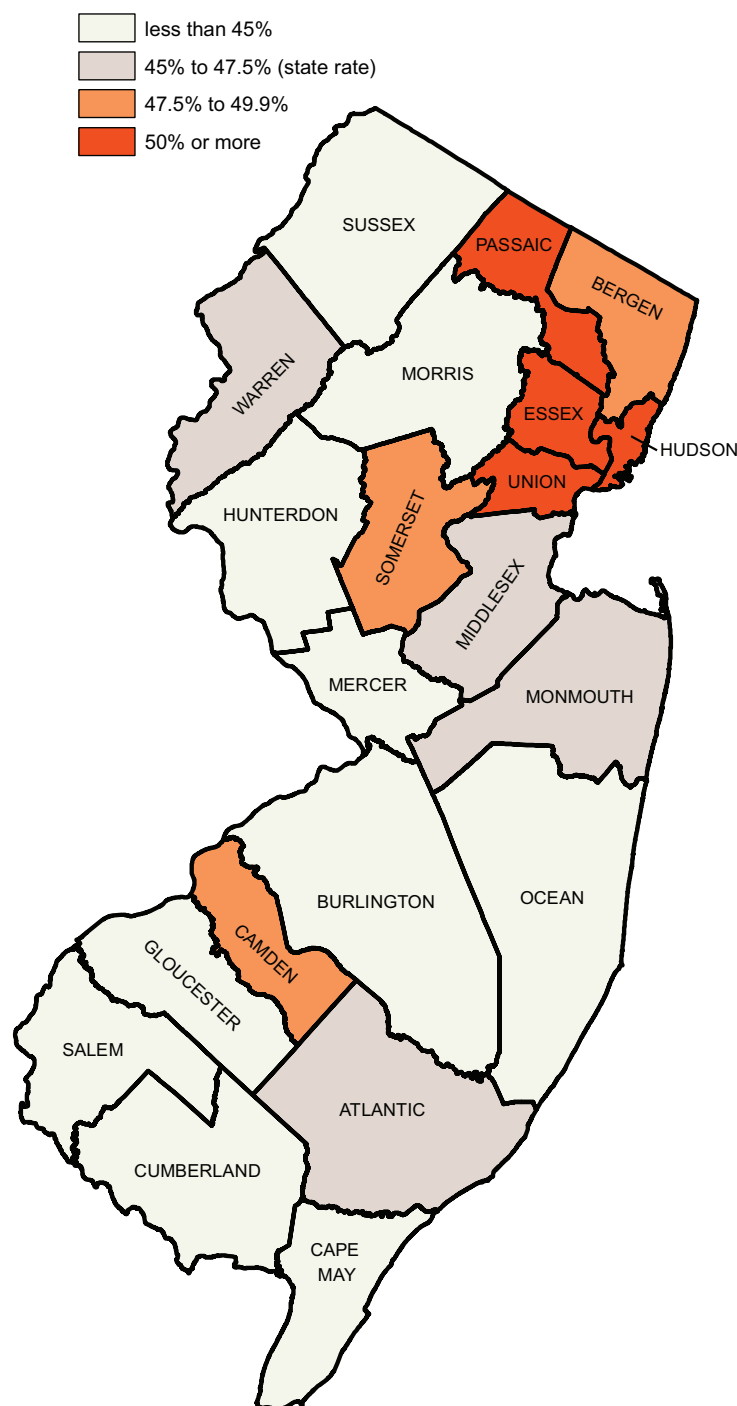
TABLE 1. Rates of Housing Cost Burden by County

COUNTY	% of 65+ households that are cost-burdened	rank (among 21 counties)	% of 65+ owner households that are cost-burdened	rank	% of 65+ renter households that are cost-burdened	rank	% of ALL households that are cost-burdened	rank	% of ALL owner households that are cost-burdened	% of ALL renter households that are cost-burdened
Essex	55.1%	1	50.3%	3	61.8%	6	50.0%	2	46.8%	52.7%
Hudson	54.5%	2	52.2%	1	56.6%	17	45.9%	5	48.1%	44.9%
Passaic	53.8%	3	50.9%	2	60.0%	9	53.3%	1	48.5%	59.2%
Union	53.4%	4	49.3%	4	64.4%	1	47.8%	4	44.6%	52.7%
Bergen	49.0%	5	46.2%	5	57.4%	14	44.7%	7	43.4%	47.1%
Camden	48.4%	6	43.2%	8	63.0%	2	43.6%	10	39.0%	53.8%
Somerset	48.1%	7	44.9%	6	63.0%	2	40.0%	16	37.9%	47.7%
Warren	47.3%	8	42.9%	9	62.9%	4	43.0%	11	41.0%	49.0%
Middlesex	46.6%	9	43.4%	7	58.6%	11	40.9%	14	38.9%	44.8%
Monmouth	46.1%	10	42.5%	11	58.6%	12	43.7%	9	40.2%	54.5%
Atlantic	45.1%	11	42.8%	10	53.2%	21	48.9%	3	45.8%	56.0%
Gloucester	44.7%	12	42.3%	13	57.1%	16	40.5%	15	37.4%	53.4%
Sussex	44.4%	13	42.5%	12	57.4%	15	44.0%	8	42.2%	54.6%
Cumberland	43.9%	14	39.0%	19	59.1%	10	42.9%	12	35.9%	57.7%
Mercer	43.6%	15	39.5%	17	56.0%	18	39.6%	17	34.8%	49.2%
Morris	43.4%	16	39.0%	20	62.6%	5	38.5%	20	36.9%	43.8%
Burlington	43.1%	17	39.9%	16	61.1%	7	38.9%	18	35.9%	49.5%
Ocean	42.7%	18	41.1%	14	58.1%	13	45.4%	6	42.0%	60.3%
Hunterdon	42.3%	19	40.5%	15	55.4%	19	38.5%	21	36.8%	47.6%
Salem	42.1%	20	36.5%	21	60.2%	8	38.9%	19	33.4%	52.7%
Cape May	41.7%	21	39.1%	18	54.2%	20	42.4%	13	40.1%	49.2%
New Jersey	47.5%		43.7%		59.4%		44.2%		40.9%	50.5%

The highest rates of housing cost burden among households headed by someone 65 or older appear in the “urban core” counties close to New York City. Cost-burden rates for 65+ households tend to be high where cost-burden rates are also high for all households. Data source: 2008-2012 American Community Survey 5-Year Estimates

In fact, renters are more likely to be cost-burdened than homeowners regardless of the age of the householder: Statewide, 40.9 percent of all homeowner households and 50.5 percent of all renter households are housing cost-burdened. This likely reflects New Jersey's historical undersupply of multifamily housing,⁴ which is more typically occupied by renters. (On the bright side, New Jersey's housing market is beginning to move toward a new equilibrium, with multi-family housing recently accounting for its biggest percent of total housing construction activity in decades.)⁵

MAP 1. Percent of Households Headed by Someone Age 65 or Older That Are Paying More Than 30 Percent of Gross Income on Housing Costs



The rate of housing cost burden among older householders is higher for renters than for homeowners in every one of New Jersey's 21 counties.

But the rates of housing cost burden for both homeowners and renters are higher for older householders than for the population at large, and the disparity between renters and homeowners is greater for 65+ households. New Jersey is a high-cost state in general – for housing and plenty of other things – but those costs are more acute for 65+ households, whose incomes tend to be more limited.

The comparisons in **Table 1** are not reproducible at the municipal level because municipal-level statistics on housing cost burden broken out by age of householder are available only for owner households, not for renters. Housing cost burden statistics are available for both owners and renters, but without an age breakout. But taken together, these municipal-level datasets can help paint at least a partial picture of the geographic spread of housing cost burden for older householders by identifying individual municipalities where housing cost burden is a problem overall and places where it is a particular problem for 65+ (owner) households.

MUNICIPAL-LEVEL ANALYSIS OF HOUSING AFFORDABILITY ISSUES FOR OLDER HOUSEHOLDERS

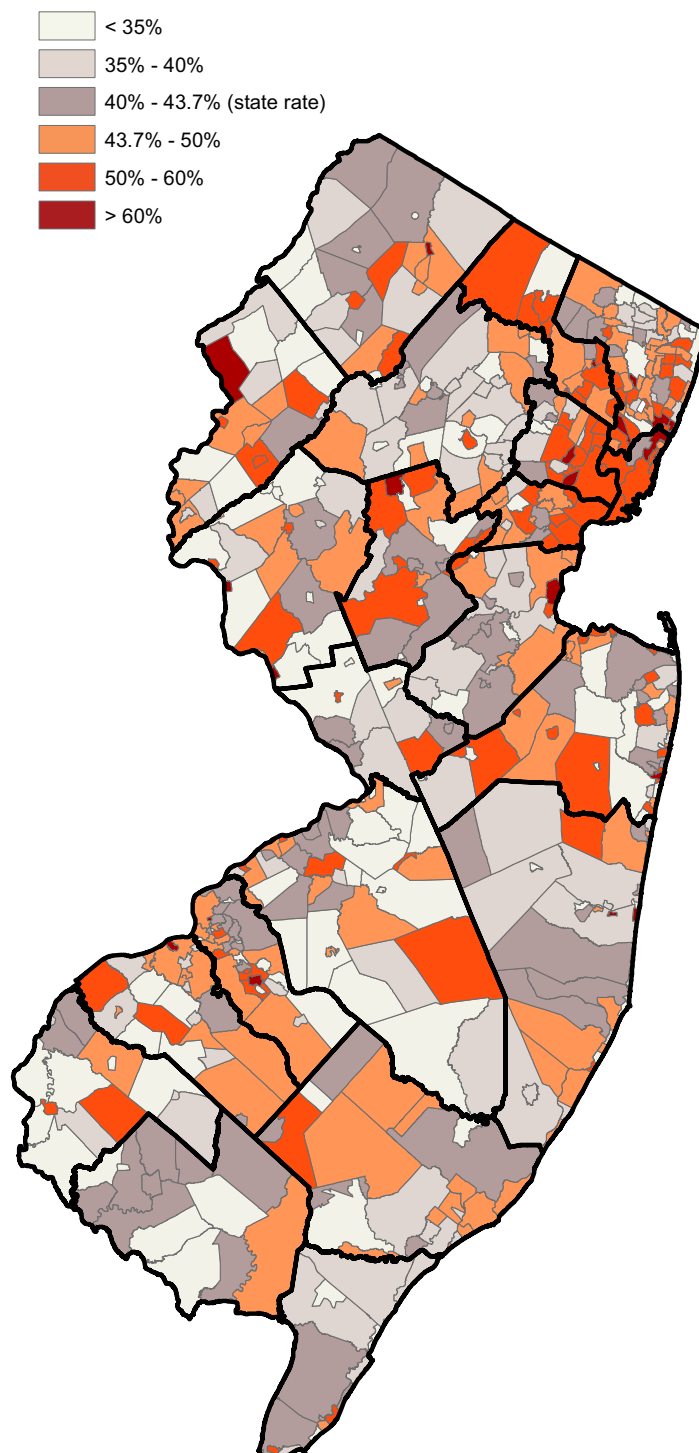
Let us look first at the places in which high percentages of homeowner households with a householder age 65 or older are paying at least 30 percent of their gross income on housing costs. Recall from **Table 1** that statewide, 43.7 percent of 65+ homeowner households are cost-burdened. There are 251 municipalities in which the percent of cost-burdened 65+ homeowner households exceeds the statewide percentage. But these municipalities are not distributed evenly throughout the state; they are much more prevalent in some counties than in others. The affordability problem for older homeowners is most pronounced in the North Jersey urban core around New York. (See **Map 2**.)

If the problem of housing cost burden for 65+ homeowners were randomly distributed throughout the state, one would expect that about half the population in any given county would live in municipalities with cost burden rates that were higher than the statewide figure and the other half would live in municipalities where the rates were lower.

Housing cost burden for homeowners age 65 or older is not only a bigger problem in the urban counties of North Jersey, but it is spread throughout these counties and is not restricted just to lower-income cities.

In Bergen County, however, 43 out of 70 municipalities have rates of cost-burdened 65+ homeowner households that exceed the statewide rate, and these 43 account for two-thirds (67.6 percent) of the county's total population. And in each of the other four urban-core counties – Essex, Hudson, Passaic, and Union – the municipalities with 65+ homeowner cost-burden rates exceeding the state rate account for 85 percent or more of the county's population, with only a small minority of municipalities not making the list. In fact, all but one (Secaucus) of Hudson County's 12 municipalities and all but two (North Haledon and

MAP 2. Percent of Homeowner Households Headed By Someone Age 65 or Older That Are Paying More than 30 Percent of Gross Income on Housing Costs, By Municipality



Ringwood) of Passaic's 16 municipalities have rates higher than the statewide average. Note that these are the same five counties with the highest rates of cost-burdened 65+ homeowners overall, as shown in **Table 1**. Housing cost burden for homeowners aged 65 or older is thus not only a bigger problem in the urban counties of North Jersey than it is elsewhere, but it is spread throughout these counties rather than being restricted just to lower-income cities.

High rates of cost-burdened homeowners 65 and older are relatively less common in the southern part of the state. Only one municipality in Cumberland County, and only three municipalities each in Mercer, Cape May, and Salem, have rates higher than the statewide rate, and in all those cases the affected municipalities account for less than 20 percent of total county population. Gloucester and Atlantic counties more or less mimic the state as a whole, with about half the county population living in municipalities with above-average rates of cost-burdened 65+ homeowners and the other half living in municipalities with below-average rates. In Ocean County, only about 36 percent of the population lives in municipalities with above-average rates, and in Burlington it's less than a quarter. Only in Camden County – which in many ways looks like a smaller South Jersey counterpart to the North Jersey urban core – does significantly more than half of the population live in municipalities with rates of cost-burdened 65+ homeowners higher than the statewide rate, and even then, Camden's 60 percent share falls far short of the rates in the five North Jersey urban core counties.

The pattern persists if we raise the threshold and look at the places having the highest rates – more than 50 percent – of cost-burdened 65+ homeowner households (shaded in the two darkest shades of orange on **Map 2**) and together they contain a little less than a third (31.3 percent) of total statewide population. But again, the municipalities with particularly high rates of cost-burdened 65+ homeowner households are not spread evenly throughout the state. Throughout South Jersey – everything from Mercer, Burlington, and Ocean counties on south – only about one-sixth or less of each county's population lives in a municipality where at least 50 percent of homeowners aged 65 or more are housing cost-burdened. The same is

also true in a few counties outside South Jersey – Morris, Middlesex, and Hunterdon. In most of these counties, it is only two or three municipalities (and ranging as high as seven – out of 37 municipalities – in Camden County) that have such high rates of cost-burdened 65+ homeowners.

In contrast, high rates of housing-cost-burdened older homeowners are much more prevalent in the North Jersey urban-core counties. In Hudson County, nine out of 12 municipalities have rates of cost-burdened older homeowners that exceed 50 percent, and these nine make up 89 percent of total county population. Essex County is close behind, with 10 out of 22 municipalities – making up 79 percent of the county, population-wise – having rates of 50 percent or more. Passaic and Union counties also have majorities of their populations (64 percent in Passaic and 52 percent in Union) living in municipalities where more than half of all homeowners aged 65 or older are cost-burdened. Bergen again rounds out the top five, with 20 of its 70 municipalities – comprising 35 percent of total county population – having cost-burden rates in excess of 50 percent. Again we see that high rates of cost-burdened homeowners aged 65 and older are not limited to lower-income cities but are spread throughout the North Jersey urban core.

MORE EXPENSIVE FOR OLDER HOUSEHOLDERS THAN FOR OTHERS

What we are primarily interested in for purposes of this report are places where affordability is a particular problem for older people, in which case solutions tailored specifically to older residents' housing needs might make a tangible difference. A high rate of cost-burdened households headed by someone 65 years or older does not by itself necessarily indicate that a place's housing affordability problems are unique to its older residents. For example, as discussed in the Appendix, the percentage of households (of any age) experiencing housing cost burden may be high in a given place not because its housing stock is particularly expensive but, rather, because that place happens to have a high percentage of lower-income households, and such households have difficulty paying for housing no matter where

they live. Or, a place may have a high rate of cost-burdened older householders because it is expensive for everyone, regardless of age. In such places, affordability solutions – both for older residents and for everybody else – may be better focused on increasing the supply of affordable housing, or on increasing the housing supply more generally, so as to bring costs down across the board.

In order to zero in on places where older residents are facing particular hardship in paying their housing costs relative to other households, we can attempt to correct for the effects of a high percentage of lower-income households and a high rate of housing cost burden overall.

TABLE 2. Counties Ranked by Ratio of Housing Cost Burden Rate for 65+ Households to Housing Cost Burden Rate for All Households

COUNTY	% of 65+ households that are cost-burdened	rank (among 21 counties)	% of ALL households that are cost-burdened	rank	ratio of cost-burden rates, 65+ households vs all households	rank
Somerset	48.1%	7	40.0%	16	1.201	1
Hudson	54.5%	2	45.9%	5	1.187	2
Middlesex	46.6%	9	40.9%	14	1.139	3
Morris	43.4%	16	38.5%	20	1.127	4
Union	53.4%	4	47.8%	4	1.118	5
Camden	48.4%	6	43.6%	10	1.110	6
Burlington	43.1%	17	38.9%	18	1.108	7
Gloucester	44.7%	12	40.5%	15	1.105	8
Essex	55.1%	1	50.0%	2	1.102	9
Mercer	43.6%	15	39.6%	17	1.101	10
Warren	47.3%	8	43.0%	11	1.100	11
Hunterdon	42.3%	19	38.5%	21	1.099	12
Bergen	49.0%	5	44.7%	7	1.095	13
Salem	42.1%	20	38.9%	19	1.084	14
Monmouth	46.1%	10	43.7%	9	1.056	15
Cumberland	43.9%	14	42.9%	12	1.023	16
Passaic	53.8%	3	53.3%	1	1.010	17
Sussex	44.4%	13	44.0%	8	1.009	18
Cape May	41.7%	21	42.4%	13	.982	19
Ocean	42.7%	18	45.4%	6	.940	20
Atlantic	45.1%	11	48.9%	3	0.922	21
New Jersey	47.5%		44.2%		1.075	

The counties where housing cost burden affects 65+ households most disproportionately are not necessarily the counties with the highest rates of cost-burdened 65+ households nor the counties with the highest rates of housing cost burden across all households.

Data source: 2008-2012 American Community Survey 5-Year Estimates

At the county level, we can use data on housing cost burden that is broken out by age of householder to find the counties that are particularly expensive for older people – that is, counties in which the rate of cost-burdened 65+ households substantially exceeds the rate of cost-burdened households overall.

At the municipal level, we can perform a similar analysis with data on cost burden for homeowner households (recall that municipal-level housing cost-burden data broken out by age of householder are available only for owner households, not for renters or total households) to identify municipalities where older residents are disproportionately burdened. In effect, in the municipal data we are using older homeowners as an imperfect stand-in for all older householders.

A county-level comparison of cost-burden rates for 65+ households compared to all households gives a general idea of which places are expensive for older residents in particular and which places are expensive for everybody. In **Table 1** we saw that the counties with the highest rates of cost-burdened 65+ households also tended to rank the highest on the rate of cost burden over all households regardless of age, but that the relationship grew murkier beyond the top five.

Table 2 probes further the relationship and finds that the counties where housing cost burden affects older people disproportionately (as measured by the ratio of the cost-burden rates for 65+ households vs. all households) are not necessarily the counties with the highest rates of cost-burdened 65+ households nor the counties with the highest rates of housing cost burden across all households.

Instead, the counties with high values of this ratio do not appear to follow any obvious geographic pattern.

Statewide, the housing cost burden rate for 65+ households is 47.5 percent, compared to 44.2 percent for all households, yielding a ratio of 1.075 ($= 47.5 / 44.2$), meaning that households headed by someone 65 years or older are 7.5 percent more likely to be cost-burdened than the general population. But in many counties the difference is much more pronounced. Hudson and Union counties show up near the top of the list once again, meaning that these two counties present specific affordability problems for older householders on top of their broader issue with housing cost burden compared to the rest of the state. Bergen

and Essex counties also both have ratios that exceed the statewide ratio, meaning that the additional affordability problems faced by older householders are more acute here than in the state as a whole, although they appear more in the middle of the pack on this metric. Passaic, on the other hand, is further down the list on this metric, meaning that its affordability issues are more generalized and are no more of a problem for older people than they are for other households.

After adjusting for the overall level of housing cost burden, then, the urban core counties do not appear to be so uniformly problematic in terms of being affordable to older households. Instead, a few of the more suburban counties in the north – Somerset, Middlesex, and Morris – along with Camden, Burlington, and Gloucester counties in the south, now rank higher than Essex, Bergen, or Passaic in terms of the degree to which housing cost burden is a notably bigger problem for older households than it is for the general population.

The only three counties in which the rate of cost-burdened 65+ households is actually lower than the rate of cost-burdened households overall are Atlantic, Ocean, and Cape May, which host many retirees in their shore communities. Ocean and Cape May, in fact, have by far the highest percentages of households headed by someone 65 or older – in excess of 30 percent, compared to 22.8 percent for the state as a whole (see last two columns in **Table 2**). In these counties, it stands to reason that people with the financial resources to retire to the shore would face fewer difficulties paying their housing costs than other householders who live there year-round and are still working. And while not all older households in these shore counties are necessarily well-off financially, the ones who are might be pulling down the percentage of cost-burdened older householders. It is also likely that housing markets have responded to the demand for retirement in these counties by producing more of the types of housing units that older residents want, and at prices that the less-wealthy among them can more easily afford. This is not to say that affordability for older residents is not a problem here – these shore counties all still have rates of cost-burdened 65+ households that exceed 40 percent, not an insignificant share – but it is a problem that does not affect older people as disproportionately here as in the rest of the state.

There is also no guarantee that the design characteristics of the host municipalities in these retirement-heavy counties are amenable to the mobility needs of older residents. As we saw in *Creating Places To Age in New Jersey*, some of the municipalities with the highest concentrations of people aged 65 and older also scored poorly on all of our aging-friendliness metrics. Addressing the affordability problem for older people by building large self-contained complexes of age-restricted housing that are otherwise isolated in car-dependent environments may be an example of solving one problem by creating others. But the relatively lower rates of housing cost burden among 65+ households in these counties, compared to the same counties' overall figures, do at least suggest that municipalities in counties with large numbers of older residents may be more responsive to these residents' particular housing cost concerns.

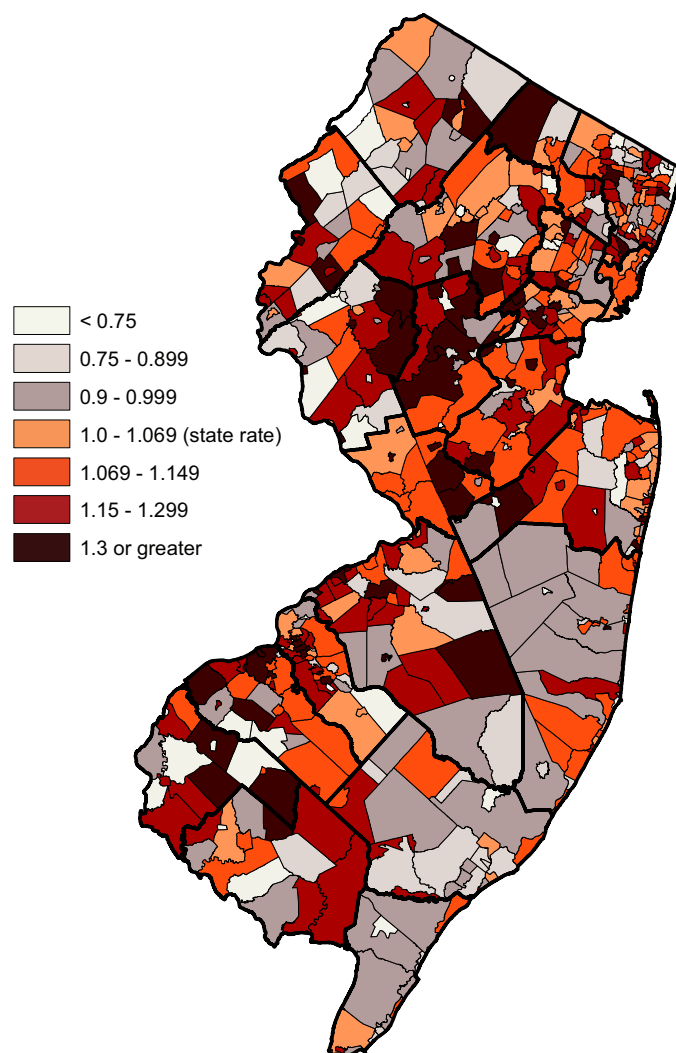
At the municipal level, we can examine a similar ratio for homeowner households, namely the ratio of 1) the percent of 65+ homeowner households that are housing cost-burdened to 2) the percent of all homeowner households that are cost-burdened, regardless of age. Recall from **Table 1** that at the

Addressing the affordability problem for older people by building large self-contained, car dependent complexes of age-restricted housing may be an example of solving one problem by creating others.

state level, 43.7 percent of 65+ homeowner households are cost-burdened. When we compare that to the 40.9 percent of all homeowner households who are cost-burdened, we get a ratio of 1.069 (= 43.7 / 40.9). In other words, among households that own their homes, those headed by someone 65 or older are 6.9 percent more likely to be housing cost-burdened than are homeowners in general. Comparing individual municipal ratios to this state-level ratio will reveal the places where the differential impact of housing cost burden on 65+ households is most pronounced.

Of 565 municipalities in New Jersey, 363 have ratios of 1.000 or greater, which means that in those places, homeowners aged 65 or older are more likely to be cost-burdened than homeowners in general. These 363 municipalities account for two-thirds (66.5 percent) of the state's population, so it is a widespread phenomenon for housing cost burden to be a bigger problem for older homeowners than it is for the general population. (See **Map 3**.)

MAP 3. Ratio of Housing Cost Burden Rates, 65+ Homeowners vs. All Homeowners



After accounting for the background rate of housing-cost burden, which can be inflated by concentrations of lower-income households, the most conspicuous area where 65+ homeowners are disproportionately cost-burdened compared to all homeowners is in a broad swath of mostly lower-density suburbs stretching across the state's midsection. Ocean, Atlantic, and Cape May counties – counties with large numbers of older residents – fare relatively well.

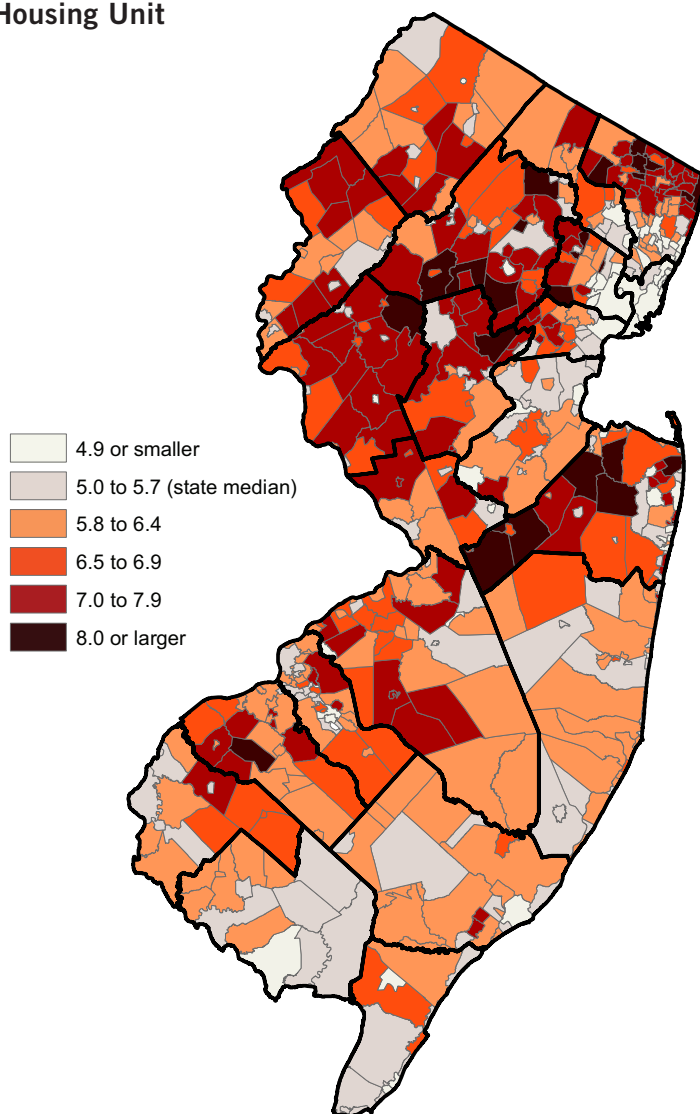
After correcting for the overall level of housing cost burden across all households and for concentrations of lower-income households (i.e. correcting for factors that do not uniquely affect older residents), the urban-core counties of North Jersey no longer stand out as being particularly problematic. Municipalities with ratios greater than 1.0 (meaning that 65+ homeowners are more likely to be cost-

burdened than homeowners in general) and municipalities with ratios greater than the state rate (meaning that housing cost burden affects 65+ homeowners even more disproportionately in these municipalities than it does statewide) are both spread out across almost every county in New Jersey. If anything, the urban-core counties now appear less problematic in terms of being disproportionately unaffordable to older people – compare **Map 3** with **Map 2**. The most notable problem spots in those five northern counties are now mainly in the outer, more-suburban sections – western Essex and Union counties rather than eastern, northern Bergen rather than southern, etc. (Camden County, South Jersey’s closest equivalent to the North Jersey urban core, displays a similar pattern, with differential cost-burden ratios for 65+ homeowners being higher in suburban Cherry Hill, Voorhees, and Gloucester townships than is true in the city of Camden.)

As in the county-level analysis, we now see that affordability problems for older homeowner households are a bigger problem than for other homeowner households throughout the suburbs. The Philadelphia suburban counties (Burlington, Camden, and Gloucester) all have large contiguous groups of suburban municipalities whose ratios are higher than the rates for the state as a whole and for the city of Camden.

But perhaps the most conspicuous area where 65+ homeowners are disproportionately cost-burdened compared to all homeowners is in a broad swath of mostly lower-density suburbs stretching across the state’s midsection, from inland Monmouth County in the east to southern Morris County, northern Hunterdon, and central Warren in the west. Most of this stretch is characterized by housing stocks dominated by large single-family detached homes⁶ (see **Map 4**), often on large lots, that are not only not well suited to the lifestyle needs of older residents but are also generally more expensive than smaller single-family homes and more expensive than other housing types. Of the 69 municipalities having the highest cost-burden ratios (exceeding 1.3 – those colored in the dark brown on **Map 3**), all but 16 have a median housing unit size (in terms of number of rooms) that is larger than the statewide median of 5.7 rooms, including 26 municipalities in which the median housing unit is 7 rooms or larger. Also, all but 14 of the 69 have a higher percentage of single-family detached housing than the statewide percentage (53.9 percent), and in almost half of them (33 of the 69) the percentage of the housing stock that is single-family detached is 75 percent or more. This pattern strongly suggests that a lack of smaller and less expensive housing options is contributing to higher cost-burden rates for older homeowners than for others.

MAP 4. Median Number of Rooms in Housing Unit



Many of the municipalities in which housing cost burden affects 65+ homeowners most disproportionately also tend to have larger-than-average homes.

Finally, we see again on **Map 3** that Ocean, Atlantic, and Cape May counties fare relatively well, with only a handful of municipalities having higher rates of housing cost burden for 65+ homeowners than for all homeowners. As discussed earlier, these counties also have large populations of older people, so it may be that they have tended to produce more of the kinds of housing options that are more affordable to those older residents. (Note on **Map 4** that the median number of rooms per housing unit in these counties is generally smaller than elsewhere.)

AGING-FRIENDLY OFTEN MEANS MORE EXPENSIVE

The ultimate goal of this report is to identify municipalities whose development patterns lend themselves to aging in place – as measured and described in *Creating Places To Age in New Jersey* – but whose housing costs are prohibitive for many older residents who might otherwise want to live there. These places have the potential to help absorb some of the large number of aging New Jerseyans, in that they are places that are good for older people to get around in, if only they could afford to live there.

Recall from the earlier report that we measured the aging-friendliness of the development patterns of New Jersey's municipalities using four variables:

- **Compactness/density:** Putting destinations closer together facilitates walking and biking, makes public transit more viable, and makes car trips shorter for those trips that are still taken by car.
- **Mix of uses:** Putting different types of destinations (residential, employment, shopping) near each other means that multiple purposes can often be accomplished in a single trip, and that more types of trips can be taken by non-motorized means or by a shorter drive.
- **Street network connectivity:** A street network that is more grid-like and less branching, with small

blocks, mostly through-streets, and fewer looping roads and dead-ends, creates multiple route options and ensures that short as-the-crow-flies distances actually translate into short trips.

- **Access to public transportation, particularly local buses:** Bus transportation is a plus for older people, because it offers them access to local destinations to which they may not feel comfortable driving.

For each variable, we identified ranges of values that we considered as constituting scoring “well” and scoring “poorly.” There were 107 municipalities that scored well on all four aging-friendliness metrics, and another 58 that scored well on three of the four. How do these places compare to the rest of the state in terms of affordability, both overall and with respect to older households in particular?

Unfortunately, it appears that the better a place's development pattern is equipped to accommodate older residents, the less affordable it is to those residents. Across the 107 high-scoring municipalities, the median percent of cost-burdened 65+ homeowners is 48.8, nearly 10 percentage points higher than the median among the 154 municipalities that did not score well on any of the four aging-friendliness metrics. In fact, the percentage of cost-burdened 65+ homeowners steadily increases as the count of aging-friendliness metrics on which the municipality scores well increases. (See **Table 3.**)

TABLE 3. Housing Cost Burden vs. Aging-Friendly Development Patterns

# of aging-friendly metrics scoring well	# of municipalities in this category	Median % cost-burdened, 65+ homeowners	Median % cost-burdened, all homeowners	Median ratio of cost-burden rates, 65+ homeowners vs all homeowners	Median % cost-burdened, all households irrespective of age or tenure
4	107	48.8%	45.3%	1.1	47.1%
3	58	44.1%	39.5%	1.1	42.8%
2	89	41.8%	38.6%	1.1	41.0%
1	158	41.8%	38.5%	1.1	40.5%
0	154	39.4%	37.5%	1.1	39.2%
TOTAL	566	42.9%	39.3%	1.1	41.5%

The better a place's development pattern is equipped to accommodate older residents, the higher rate of cost-burdened 65+ homeowner households it tends to have. But lower-scoring municipalities tend to be the places where housing cost burden affects 65+ households most disproportionately.

Part of this, as we have seen, is because the most aging-friendly municipalities tend to be expensive for everyone, not just older householders (which, again, can be explained in part by the fact that the more aging-friendly places also tend to have higher concentrations of lower-income households). Note that the percentage of cost-burdened households overall, regardless of age or tenure (owner vs. renter), also increases steadily as the number of good scores on the metrics goes up. In fact, once we adjust for the overall level of unaffordability by dividing the cost-burden rate for 65+ homeowners by the rate for all homeowners, the places with more aging-friendly development patterns are not particularly more expensive for older people than they are for anyone else.

Instead, the group of municipalities where the level of cost burden among 65+ households diverges most sharply from that of the general population – that is, the group with the highest median ratio of cost-burden rates – is the group of municipalities that score well on only one of the four metrics. (This is consistent with the findings in the previous section, where the places with the highest cost-burden ratios tended to be lower-density suburban townships, which also tend to have housing stocks more dominated by large single-family detached homes.) The median ratio among these 158 municipalities is 1.092, meaning that a 65+ homeowner household in the median municipality in this group is 9.2 percent more likely to be cost-burdened than a homeowner household in general. In contrast, in the median municipality among those that score well on all four metrics, a 65+ homeowner is only 6.5 percent more likely (ratio = 1.065) than other homeowner households to be cost-burdened. Thus while the most aging-friendly municipalities in the state may also tend to be the most expensive in general, as measured by the overall level of housing cost burden, but they are not notably more expensive for older households as compared to other households living in the same place.

Still, the fact that nearly half of all homeowners aged 65 or older in the municipalities that score well on all four aging-friendly metrics are cost-burdened, coupled with the fact that older householders are more likely to be cost-burdened than other households across the board, is cause for concern. It may be true that the most important step toward making places more affordable to older people – including places

with good aging-friendly development patterns but also elsewhere – is making them more affordable to households of all ages, especially lower-income households. This is one of New Jersey's largest and most persistent problems. But in the meantime, are there more targeted solutions that can address the specific needs of older households that might at least incrementally help to bring their costs down? And more specifically, what can be done to improve housing affordability for older residents in places that already have good aging-friendly development characteristics?

.....

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One factor that might be expected to influence housing cost burden rates – and affordability more generally – is the diversity of the housing stock. Such a relationship makes intuitive sense, because a lack of housing options – particularly a preponderance of large single-family detached homes, which tend to be more expensive than other housing types – could mean that many residents are buying or renting a bigger home than they can reasonably afford as the price of admission to where they want to live, but only because they lack less-expensive options. It may thus be worth investigating whether diversifying the housing stock might be a good interim measure for places that have good aging-friendly development patterns but also a rate of housing cost burden that is notably higher for older residents than it is for everyone else.

FOCUS ON HOUSING STOCKS IN BERGEN AND PASSAIC COUNTIES

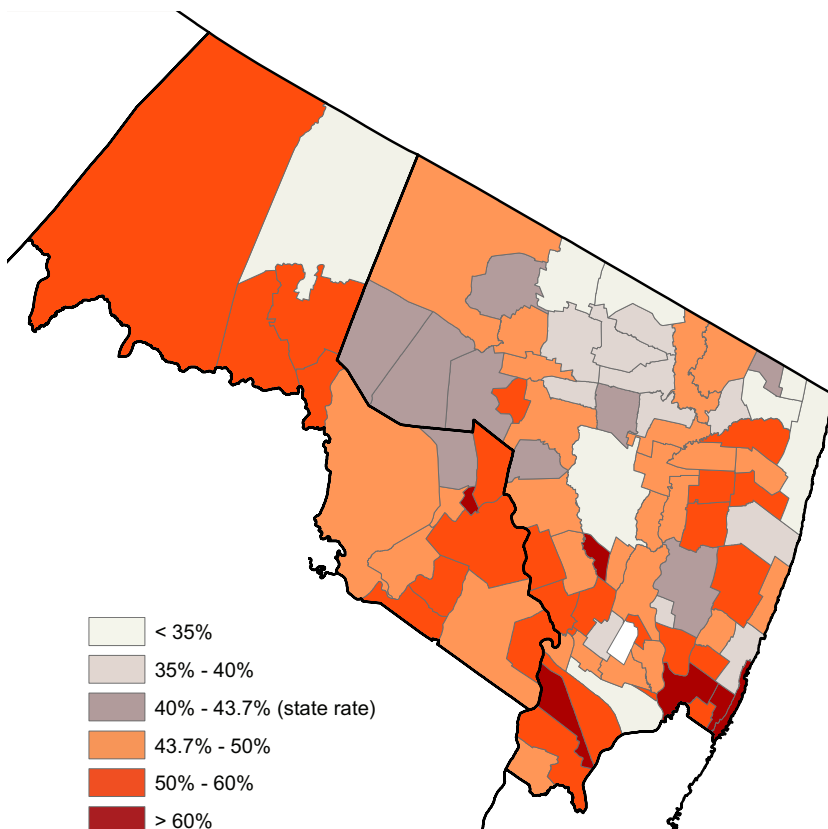
In this section, we take a closer look at how Bergen and Passaic counties compare to the rest of the state with respect to housing cost burden among households headed by someone 65 or older and among households overall. We also look at whether certain municipalities tend to stand out as being particularly problematic, or whether the affordability problem is widespread throughout the two counties.

Recall from **Table 1** that statewide, almost half – 47.5 percent – of households headed by someone 65 years of age or older are housing cost-burdened, defined as paying more than 30 percent of gross income on housing costs. Bergen and Passaic counties both exceed the statewide average, with 49.0 percent of Bergen’s 65+ households and 53.8 percent – more than half – of Passaic’s 65+ households experiencing housing cost burden. Data are not available at the municipal level for all 65+ householders, only homeowners, but comparisons using data on cost-burdened older homeowner households reveal the same pattern, with Bergen (46.2 percent) and Passaic (50.9 percent) both exceeding the statewide rate of 43.7 percent, and with Passaic County’s rate again exceeding 50 percent.

At the municipal level, 43 of Bergen County’s 70 municipalities⁷ – containing 68 percent of the county’s population – have rates of cost-burdened 65+ homeowner households that exceed the statewide rate, as do 14 of Passaic County’s 16 municipalities, representing 96 percent of the county’s population. (See **Map 5**.)

Over all households regardless of age or owner/renter status, the pattern is clear as well. Looking again at **Table 1**, we see that 44.2 percent of all households statewide are housing cost-burdened, but Bergen’s and Passaic’s rates are both higher, at 44.7 percent and 53.3 percent, respectively. At the municipal level, about half (49 percent) of Bergen County’s population lives in one of the 30 of its 70 municipalities having an overall household cost-burdened rate higher than the state rate; and in Passaic, the situation is worse, with 72 percent of the county’s population residing in the nine of its 16 municipalities having rates exceeding

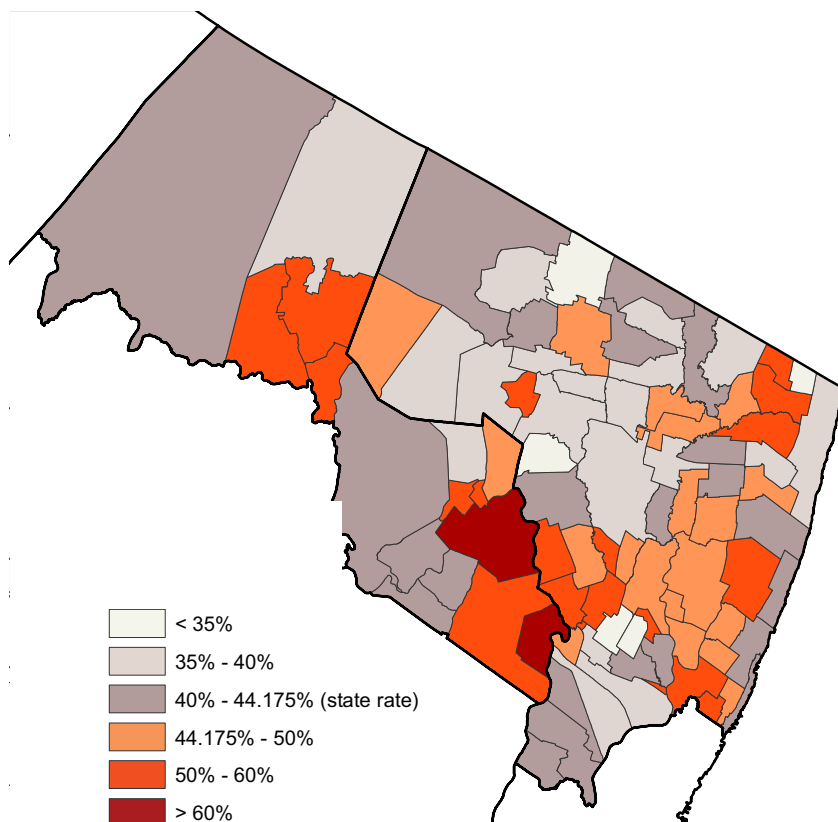
MAP 5. Percent of Homeowner Households Headed By Someone Age 65 or Older That Are Paying More than 30 Percent of Gross Income on Housing Costs – Municipalities in Bergen and Passaic Counties



the state as a whole. (See **Map 6**.) In fact, half of Passaic County’s municipalities – containing 69 percent of county population – have cost-burden rates greater than 50 percent. Clearly, housing cost burden is not confined to just a few struggling municipalities but is a problem throughout Bergen and Passaic counties, both for older residents and for everyone else. (See New Jersey Future website for statistics on individual municipalities.⁸)

This report’s predecessor, *Creating Places To Age in New Jersey*, found that Bergen and Passaic counties were generally more aging-friendly in their urban design than

MAP 6. Percent of Households That Are Paying More than 30 Percent of Gross Income on Housing Costs, Irrespective of Age or Tenure – Municipalities in Bergen and Passaic Counties



New Jersey overall. Of Bergen County's 70 municipalities, 30 scored well on all four aging-friendly metrics, and another seven scored well on at least three of them, so more than half the county's municipalities scored at least 3-out-of-4. The results are similar in Passaic County, where seven of the county's 16 municipalities scored well on all four metrics and another three scored well on at least three. (Adding up the state's other 19 counties, only 70 municipalities out of 480 scored well on all four metrics, and only another 48 scored well on at least three, meaning that fewer than a quarter of the municipalities in the rest of the state scored at least 3-out-of-4 – far short of the more than half that did so in Bergen and Passaic.) But are the most aging-friendly towns in two of the more aging-friendly counties actually affordable to older people?

Of the 47 municipalities in the two counties (37 in Bergen and 10 in Passaic) that scored well on at least three of the four aging-friendly metrics, 39 of them have rates of cost-burdened 65+ homeowner households that are higher than the statewide rate of 43.7 percent, including 24 municipalities in which more than half of older homeowners are cost-burdened. And among all households irrespective of age or tenure, 28 of the 47 most aging-friendly municipalities have cost-burden rates exceeding the statewide rate. Among the 37 most aging-friendly municipalities in Bergen County, the median cost-burden rate for 65+ homeowners is 49.2 percent, and for all households it is 45.2 percent – in both cases, these rates are not only higher than the corresponding rates for the whole state but also higher than the rates for Bergen County overall (46.2 percent and 44.7 percent, respectively).

In Passaic County, the median cost-burden rate among its 10 most aging-friendly municipalities of 54.9 percent for 65+ homeowners is also higher than the corresponding statewide rate and the rate for all of Passaic County (50.9 percent), but over all households, the most aging-friendly municipalities actually fare slightly better than the county as a whole: 53.3 percent of all Passaic County households experience housing cost burden, but the median rate among the 10 aging-friendly places is only 50.6 percent (which still substantially exceeds the statewide rate of 44.2 percent). Living in Bergen and Passaic counties is already more expensive than living in most other counties in the state, both for older households

and for everybody else, but living in a place with good aging-friendly design characteristics is even more expensive in Bergen County.

CONCLUSIONS

New Jersey is an expensive state. It has the highest rate of cost-burdened households – defined as spending more than 30 percent of gross income on housing costs – headed by someone aged 65 years or older of any state in the country. Housing cost burden is a bigger problem for older people than for the general population: In all but three counties, the percentage of households headed by someone 65 or older that are cost-burdened exceeds the cost-burden rate over all households regardless of age.

Housing affordability is a widespread problem in the counties of the North Jersey urban core – Bergen Essex, Hudson, Passaic, and Union – both for older householders and for everybody else. The problem is not confined just to the major cities (Newark, Jersey City, Paterson, Elizabeth) but is spread across most of these counties' municipalities. Housing cost burden, unsurprisingly, is more prevalent in places that have a lot of lower-income households. In fact, residents' incomes seem to be the biggest factor in determining the prevalence of housing cost burden.

Once we correct for the higher incidence of lower-income households, the urban-core counties no longer look particularly more expensive for older households than they are for anyone else. Instead, a few suburban counties in North Jersey, and the three Philadelphia suburban counties in the south, stand out as having housing cost burden rates for 65+ households that are notably higher than their overall cost burden rates. Perhaps not coincidentally, the areas of the state where housing cost burden most disproportionately affects older householders tend to be dominated by homes that are larger than average (when measured by the number of rooms), which usually also means more expensive.

In contrast, counties with the highest concentrations of people aged 65 and older tend to have lower rates of housing cost burden among 65+ households than in

the general population. While this does not guarantee that these places are blessed with aging-friendly design characteristics (and indeed this report's predecessor found plenty of counterexamples), it does at least suggest that municipalities in counties with large numbers of older residents may be more responsive to these residents' particular housing needs, at least as far as costs are concerned.

Taken together, the higher rates of cost-burdened 65+ households in suburban areas where large single-family homes are the norm and the lower cost-burden rates in places where older people are clustered point to the presence or absence of suitable housing options as potentially being a deciding factor in determining the extent of housing cost burden among older householders. To explore this possibility further, we need to identify a few places that have both a high rate of cost-burdened older residents and a housing stock dominated by large single-family detached homes, and examine local zoning regulations and policies the extent to which they inhibit or encourage age-friendly development.

Within Bergen and Passaic counties, places with more aging-friendly design characteristics also tend to have higher rates of cost-burdened older homeowners. This indicates that places that are more amenable to older residents from the perspective of land-development patterns have room for improvement in terms of making sure older people can actually afford to move there.

Finding ways to produce a larger quantity of aging-friendly housing options in places with aging-friendly design characteristics is an important strategy for accommodating the needs of the coming wave of aging New Jerseyans, both in Bergen and Passaic counties and throughout the state.

APPENDIX: MEASURING AFFORDABILITY

We have multiple options for how to define housing affordability, and multiple metrics from which to choose when we set out to measure it. For this report, we have chosen to use the incidence of what is known as “housing cost burden” for identifying those households that are experiencing difficulty meeting their housing costs. A household is considered housing cost-burdened if it spends more than 30 percent of its gross income on housing. The clearest advantage that housing cost burden offers is that the Census Bureau compiles statistics on the actual number of households that are experiencing this condition, whereas many other metrics rely on summary statistics that may obscure underlying problems, as discussed below.

Housing cost burden as a metric is not without limitations, chief among which is that, while it provides information about affordability problems for those already living somewhere, this information may not translate into an accurate characterization of the conditions facing a household seeking to move into that place. For example, the percentage of households experiencing housing cost burden may be high in a given place because that place happens to have a high percentage of lower-income households (which are going to have difficulty paying for housing no matter where they live), not because its housing stock is particularly expensive relative to other nearby places. Housing costs thus would not necessarily be an obstacle for a middle-income household seeking to relocate to this place, despite the high incidence of cost burden among households already living there.

Still, housing cost burden’s advantage in telling us how many households are actually experiencing affordability issues will point to places where we should be looking more closely at affordability, even if in some cases the explanation turns out to be more universal. And since we also have income data at our disposal, we can easily identify those places where a high incidence of housing cost burden is likely due mainly to a high incidence of lower-income households. We can then filter out these places in order to concentrate on places where housing affordability is a particular problem for older householders, above and beyond the conditions that may be facing households overall, and try to determine the reasons for those heightened difficulties.

In contrast, many commonly-used housing-affordability metrics employ summary statistics over a given geographic area, from which the cost of living in the place for an “average”

household can then be inferred. Examples include the ratio of median home value to median household income, or the percent of the housing stock that is affordable to a household earning the regional median income, or the minimum wage required to afford the rent on the median two-bedroom apartment. What these metrics have in common is that they give an idea of the affordability difficulties likely to be faced by a “typical” household seeking to buy or rent a home in the given place. As such, they are useful in making comparisons among places. But their chief disadvantage is that they do not actually indicate the number of households that are currently experiencing difficulty paying their housing costs. For example, a municipality or county in which the median home price as a multiple of median household income puts it squarely within the “affordable” range may nonetheless contain a substantial number of households whose incomes are far enough below the median that they would be stretching their budgets to try to afford that median home. The summary statistic would fail to capture these households, thus conveying a “false negative” by implying no affordability problem when in fact there is one.

Metrics that rely on summary statistics can also convey “false positives,” implying that an affordability problem exists when in fact there may not be one. This is particularly true of any metric that is based on current home values, which reflect conditions for households who are seeking to move into the place but do not necessarily represent the reality for households already living there. Once a household buys a house, its mortgage payment is essentially fixed (or, in the case of an adjustable-rate mortgage, subject only to changes in the interest rate and therefore variable only within a narrow range). If the value of a home doubles, this does not mean that the mortgage payment (i.e. the actual housing cost being borne by the household) doubles along with it. There are plenty of households that could not afford to buy the home they live in if they had to do so today, because the increase in home values in their jurisdiction has outstripped the growth in their own household income, but this does not mean those households cannot afford to stay in the homes they already own – an important consideration for older residents seeking to age in place.

Because the incidence of housing cost burden quantifies households that are actually, rather than theoretically, experiencing housing affordability difficulties, we will use it as the measure of affordability in our analysis, while being mindful of its limitations.

ENDNOTES

- ¹ <http://www.njfuture.org/research-publications/research-reports/places-to-age-nj/>
- ² Ibid.
- ³ New Jersey's official count of municipalities is now 565, after the 2013 merger of Princeton Borough and Princeton Township. But because some of the datasets used in this analysis pre-date the merger, the borough and the township must still be treated as separate municipalities and therefore the actual number of municipal data records in the analysis is 566.
- ⁴ See "*Market Demand Drives Increase in Multifamily Building Permits in New Jersey*" at <http://www.njfuture.org/2013/02/20/demand-multifamily-permits/>
- ⁵ See "*McMansions dead? More multifamily homes built in NJ,*" Daily Record, December 6, 2014, at <http://www.dailyrecord.com/story/money/business/consumer/2014/12/05/multifamily-homes/19944797/>
- ⁶ Census Bureau data do not keep track of housing unit type (single-family detached, single-family attached, multi-family, etc.) and housing unit size (number of rooms) at the same time, and data on lot size are not available at all, other than at the national level. For identifying the large single-family detached units on large lots that have proliferated across newer suburban areas in New Jersey over the last few decades, the number of rooms, rather than the housing unit type, turns out to be the best proxy among the available data items. Not all single-family detached homes are necessarily large and unaffordable. And while it is also true that not all units with a large number of rooms are necessarily single-family detached – a three-story townhouse can certainly contain a large number of rooms, for example – larger apartments and townhouses are generally going to be more expensive than smaller ones. All of this together argues for using the size of the unit rather than the housing unit type when choosing a variable that will best capture the unit's likely affordability, all other things being equal.)
- ⁷ Data are not available for Teterboro.
- ⁸ See data on individual municipalities at <http://njfuture.org/placestoage2>



ABOUT US

New Jersey Future is a nonprofit, nonpartisan organization that brings together concerned citizens and leaders to promote responsible land-use policies at both the state and local levels. The organization employs original research, analysis and outreach efforts to build coalitions and drive change to revitalize cities and towns, protect natural lands and farms, provide more transportation choices beyond cars, expand access to safe and affordable neighborhoods and fuel a prosperous economy. More recently, New Jersey Future has expanded its work to include local engagement and implementation, most notably in Sandy-affected communities

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THE AUTHOR

Tim Evans is responsible for the original research and data analysis that support New Jersey Future's policy development. He regularly documents his research results in a variety of products, including full-length research reports and the organization's twice-monthly Future Facts electronic newsletter. He also ensures that all of New Jersey Future's products and media communications are quantitatively accurate and defensible. Tim frequently provides data and advice to colleague organizations, serving as an informal research consultant to the smart growth community at large. His analysis and commentary have been featured by a wide range of state and national media outlets. Tim holds a B.S. in mathematics from Ursinus College, an M.S. in statistics from the University of Virginia, and a master's in city and regional planning (M.C.R.P.) from the Bloustein School of Planning and Public Policy at Rutgers University. Prior to joining New Jersey Future, Tim worked for six years as a mathematical statistician for the Bureau of the Census in Washington, D.C.



16 W. Lafayette St.
Trenton, NJ 08608
(609) 393-0008
njfuture@njfuture.org
www.njfuture.org