New Jersey Pinelands Commission
Long-Term Economic Monitoring Program

Municipal Fiscal Health Special Study

Betty Wilson, Chairperson

John C. Stokes, Executive Director

July 2008

NEW JERSEY PINELANDS LONG-TERM ECONOMIC MONITORING PROGRAM
SPECIAL STUDY: MUNCIPAL FISCAL HEALTH

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Acknowledgments

The report will be available for review on the Pinelands Commission's web site at http://www.nj.gov/pinelands. The raw data used to create the report will also be available for download.

The report is also available from the Pinelands Commission free of charge on CD-ROM. Requests can be mailed to:

> The Pinelands Commission
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Requests can also be made via phone at (609) 894-7300 or email at economist@njpines.state.nj.us

In addition, the special study is available for review at the following libraries:

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Introduction

At its September 1999 meeting, the Pinelands Municipal Council unanimously recommended that the Long-Term Economic Monitoring Program conduct a special project to identify and characterize municipalities experiencing poor health. Although difficult to define, poor municipal health can generally be described as being below a given standard with respect to municipalities' social, economic, physical, and fiscal conditions. The project is being administered by Pinelands Commission staff and conducted in close consultation with the Pinelands Municipal Council. The final report for the project may provide a basis for proposed legislation by the Pinelands Municipal Council to provide special state aid to the most strained municipalities.

In November 1999, the Pinelands Commission authorized the project as the second special study. The goals of the project are to 1) produce a database of indicators that are reflective of municipalities' social, economic, physical, and fiscal conditions; 2) produce an objective, systematic and repeatable model which identifies municipalities that are experiencing poor health using the database of indicators; 3) select economically challenged communities using the results from the model; and 4) develop methods to calculate financial aid and/or other resources that may alleviate the degree of strain in the identified municipalities.

This report begins with a brief description of the Pinelands National Reserve and its defining characteristics. This is followed by a discussion of municipal health and a review of literature and methodology. The analysis section that follows is broken down into two parts. First, the study uses a statistical technique known as principal components analysis to determine a fiscal health index for all the municipalities in New Jersey. The second part of the analysis focuses on how the Pinelands municipalities fare in comparison to the Non-Pinelands municipalities of Southern New Jersey in regards to this index. There is also a discussion in the analysis on questions pertaining to rural vs. urban breakdown in regards to fiscal stress, as well as an examination of issues specific to the Pinelands municipalities such as the possible effects of different management areas on municipal fiscal stress. Finally, the last part of the study is a discussion of different ways that resources might be distributed to those municipalities that are identified as most stressed and in need of aid. The indicators used in the model are based in part on responses to surveys given to Pinelands municipal officials in 2001. The study will conclude with a summary of the findings and recommendations for further study.

Chapter 1 Overview

The Pinelands National Reserve

In 1978 the Congress of the United States established the Pinelands National Reserve and called upon the State of New Jersey to create a planning agency to preserve, protect, and enhance the region's unique natural and cultural resources. In 1979 the New Jersey State Legislature enacted the Pinelands Protection Act and thereby created the Pinelands Commission. The Commission is charged with the development and implementation of the Comprehensive Management Plan for the Pinelands. It plays significant roles in monitoring the level and types of development that occur within the Pinelands, acquisition of land, planning, research, and education.

The Pinelands National Reserve is the nation's first federal reserve and was designated by the United Nations as biosphere reserve in 1983. The Pinelands National Reserve consists of approximately 1.1 million acres in southern New Jersey, representing 22% of the state's total land area and including portions of seven counties (Atlantic, Burlington, Camden, Cape May, Cumberland, Gloucester, and Ocean), and all or parts of 56 municipalities. The Pinelands Commission oversees the State Designated Pinelands Area, which represents 84% (927,000 acres) of the National Reserve and includes all or parts of 53 municipalities.

The Pinelands Comprehensive Management Plan (CMP) was adopted in 1980 and manages land use activities at regional and local levels. A blend of federal, state, and local programs is responsible for safeguarding the environmental and cultural resources of the region. Of particular importance to the regional economy are land use policies and controls included in the CMP and implemented by municipalities that significantly limit development in designated Preservation, Forest, and Agricultural management areas. Growth is permitted and even encouraged in other districts, particularly Regional Growth and Town Areas. These growth areas tend to be located in and around already developed areas, many of which have access to central sewer systems and other infrastructure. Recent studies have suggested that the CMP has been successful in steering growth away from conservation areas towards growth areas (Walker & Solecki 1999).

The Pinelands Commission Long-Term Economic Monitoring Program

Of major interest to landowners, residents, and businesses in the region is the economic impact of the regulations on land values, real estate markets, local government finances, and the economic performance of farms and businesses. Consequently, the Pinelands Commission prepared a proposal to the National Park Service (NPS) to institute a long-term economic monitoring program, which was incorporated into a September 1994 Cooperative Agreement between the two agencies. The *New Jersey Pinelands Commission Long-Term Economic Monitoring Program First Annual Report* was released after three years of planning in 1997. The document, the first in a series of annual reports, presented data and described trends for key indicators in the areas of property values, economic growth, and municipal finance. Subsequent annual reports updated most of the data in the *First Annual Report.* In recent years, a *Municipal Fact Book* section has been added to the annual report in order to provide a statistical breakdown by municipality in addition to the overall focus on the regional

economy. The *2007 Annual Report* augments most of the data series used to develop the previous reports and is the eleventh and most recent in this series of reports.

The fundamental goal of the Long-Term Economic Monitoring Program is to continually evaluate the health of the economy of the Pinelands region in an objective and reliable way. The economic monitoring program, in conjunction with an ongoing environmental monitoring program, provides essential information for consideration by the Pinelands Commission as it seeks to meet the mandates set forth in the federal and state Pinelands legislation.

The program was designed to accomplish several principal objectives:

1. Address key segments of the region's economy while being flexible enough to allow for the analysis of special topics that are identified periodically;

2. Establish a means for comparing Pinelands economic segments with similar areas in the state not located within Pinelands designated boundaries;

3. Establish a means for evaluating economic segments over time so that Pinelands-related trends can be distinguished from general trends;

4. Provide for analyses to be conducted in an impartial and objective manner; and

5. Be designed and implemented in a cost-effective manner so that the program's financial requirements can be sustained over time.

These objectives are accomplished by two means: through the publication of an annual report of indicators and through the commissioning of periodic special studies. The annual report takes the "temperature" of the regional economy, while special studies take a more in-depth look at specific topics. This report was commissioned as a special study in 1999 in order to examine the fiscal health of Pinelands municipalities more closely than the annual report allows.

Focus on the Pinelands

The purpose of this study is to determine whether Pinelands municipalities are more fiscally stressed than Non-Pinelands municipalities and to determine which, if any, indicators of fiscal stress are unique to the Pinelands. A second examination focusing specifically on the Pinelands communities will determine which are the most stressed and in need of aid.

There are two hypotheses that led to this study. First, the existence of Pinelands regulations may increase the municipal stress of Pinelands municipalities relative to Non-Pinelands municipalities. The first factor is the development restrictions that the CMP places on all forms of property – residential, commercial, and industrial. These restrictions could limit economic opportunities and hurt the tax base of Pinelands municipalities. Then again, the development restrictions may be a benefit because they preserve open space and limit costly suburban sprawl.

Conversely, less stringent development restrictions in regional growth areas may lead to municipal stress in growth municipalities, which are faced with absorbing the

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majority of growth in the Pinelands. These areas are faced with expanding populations that require additional municipal services in the form of schools, roads, police, sanitation, and other services. Then again, these areas would be able to attract more ratables due to the concentration of residents, and would be able to offer more services because they have a larger tax base.

The second hypothesis that led to this study is that the rural character of the Pinelands may be a factor for increased municipal stress. Rural areas tend to suffer from lower incomes and education levels, higher rates of poverty and unemployment, and generally from less social and economic opportunities compared to urban areas. While several programs exist to aid and bring attention to urban problems, rural problems are often overlooked. This study will include a discussion of rural issues and an examination of rural municipalities in South Jersey.

<u>Defining Municipal Stress</u>

Although difficult to define, poor municipal health can generally be described as being below a given standard with respect to municipalities' social, economic, physical, and fiscal conditions. This study is particularly concerned with fiscal stress but it is recognized that all of the aforementioned conditions are closely linked, with an impact on one having a rippling effect on the others. Therefore, indicators were chosen that reflect all these conditions through the lens of fiscal health.

Local fiscal distress has been defined as a decrease in government revenue without a decrease in local demand for services, an increase in local demand without an increase in services, or an increase in services mandated by a higher level of government without a corresponding increase in funds necessary to fill this mandate (Chapman 1999). Fiscal stress has also been categorized as "budgetary fiscal stress" and "citizen fiscal stress." The former occurs when the local government cannot balance its budget and the latter occurs when the tax burden of citizens increases without a corresponding increase in level or quality of service (Bradbury 1982).

Several studies and reports document the fiscal health of various forms of local government in different states. The State of Connecticut issues an annual report, the *State of Connecticut Municipal Fiscal Indicators Years Ended 1997 – 2001*. This large document tracks approximately 30 indicators of municipal health in 5 main categories: economic data (which includes population, economic, and social data), grand list and property tax data, general fund revenues, general fund expenditures, and debt measures. The Rhode Island Public Expenditure Council, a non-profit organization, issues a similar albeit smaller report for Rhode Island's municipalities, *Municipal Fiscal Health Check for Rhode Island's Cities and Towns 2003.* The Rhode Island Report tracks approximately 20 variables that stress financial indicators over socio-economic measures. Both reports present information in the form of tables and both rank municipalities for certain variables. Summary tables are provided for each municipality, but the indicators are not tied together through the calculation of an index. The State of Virginia follows a different approach in its report, *Report on the Revenue Comparative Revenue Capacity, Revenue Effort, and Fiscal Stress of Virginia's Counties and Cities 2000/2001*. The report tracks three variables for municipal fiscal stress: level of revenue capacity per capita, degree of revenue effort, and magnitude of median adjusted gross income. A relative stress index is calculated using statistical methods.

The State of New Jersey Department of Community Affairs issued *The 1996 New Jersey Municipal Distress Index* as a follow-up to a similar 1993 study. The study uses eight variables in four categories: two social (percent population change and children on AFDC per 1000 persons), two economic (per capita income, unemployment rate), two fiscal (equalized three-year local tax rate, equalized valuation per capita), and two physical infrastructure (pre 1940 housing units, percent housing substandard) indicators. Municipalities were ranked for each indicator and the sums of the rankings were used to calculate an overall score, creating a relative municipal stress index. The New Jersey report is not as encompassing as the New England reports, nor is it as statistically sophisticated as the Virginia report. It is more comprehensive in its balance of different types of stress indicators, and is relatively easy to reproduce given the availability of the data. The New Jersey report is also more straightforward, making it readily understandable to all interested parties: analysts, policy makers, government officials, and the public.

This study will strike a balance between measures of budgetary and citizen fiscal stress, and between an analysis that is sophisticated enough to measure fiscal health but straightforward enough to be understood by a wide audience.

Finally, a large body of quality of life literature exists that also ranks places based on a broader definition of "health." These indices attempt to gauge elements that define the livability of a place and include measures of economic growth, income, health, education, environment, diversity, climate, recreation, crime / safety, and cost of living, among other indicators (Rogerson 1999). Indices designed at the global level (for ranking nations) have been adopted to examine state and municipal level conditions that monitor economic growth, health, education, and income (Agostini and Richardson 1997). Rankings of the most livable places in the country are often found in the popular media, but these rankings suffer from weaknesses based on unit of observation and weights (or lack thereof) placed on indicators (Gibson 1997). In New Jersey, the non-profit organization New Jersey Future publishes an annual report of indicators measuring sustainability at the state level in the realms of society, environment, and economy (NJ Future 2001). While this literature is interesting and can add significant value to a study of municipal health, the scope of such an approach is too broad for incorporation into this study.

Fiscal Stress in New Jersey

The *1996 New Jersey Municipal Stress Index* did not draw any conclusions regarding the municipal stress that some regions experienced over others. However, an analysis of the rankings revealed that Pinelands municipalities were more stressed than Non-Pinelands municipalities. The Pinelands had a disproportionate share of the worst municipalities in the 30th and 40th percentiles. Conversely, an examination of the top or least stressed municipalities revealed that the Pinelands municipalities had an extremely low share in the top 10, 20, 30, and 40th percentiles. The Pinelands share in the top 10 percentile was zero. While Pinelands municipalities were not the worst off in New Jersey, they did score low as a group.

Local fiscal stress in New Jersey has been attributed to a structural imbalance in which the allocation of responsibilities to provide and fund services between the state and local governments is uneven. Substantial variation between the spending needs and resources available to local government, coupled with mandates from the state and

federal government that are not matched with appropriate funding, leads to fiscal stress (Coleman 2002a). Local governments often resort to increases in property taxes to fill budget gaps, as the property tax is the most direct and viable means for local governments to raise revenues. Due to the mismatch between federal and state mandates and fund allocation, 98% of local tax revenues in New Jersey in 2002 came from property taxes, compared to 75% on average for other states (Coleman 2002b). There are large disparities in effective tax rates between municipalities in New Jersey, which is tied to disparities in property value and results in disparities in local services (Coleman 2002a, 2002b, Ebel 1988, Goldman 1988). Two state-established property tax study commissions suggested that effective tax rates above 3.00 indicate a "trouble zone" of fiscal stress and in 2002 129 municipalities representing 23% of New Jersey's total municipalities were in this trouble zone (Coleman 2002a, 2002b). With the overall rise in real estate values since those studies has come a steep decline in overall effective tax rates in New Jersey. By 2005, only 34 of the 566 municipalities statewide (6%) had effective tax rates above 3.00. The most recent data available for 2007 shows only 10 municipalities (2%) with an effective tax rate over 3.00. These numbers are likely to begin to rise in the coming years with the downturn in the national and state housing markets that began in 2007 and continues through the present date.

The non-profit organization New Jersey Future has documented increasing municipal stress in New Jersey. Pockets of urban and rural poverty, a lack of new construction for multi-family units, decreases in housing values, increases in property taxes, the decentralization of employment, increases in traffic congestion, and the loss of open space are major issues that affect the well-being and quality of life in the state (NJ Future 2001). Studies suggest that major divisions exist between municipalities in New Jersey in terms of municipal stress and quality of life.

Scholarly studies have compared the fiscal health of New Jersey's cities versus other cities. Newark and Jersey City were compared to nine other Northeastern cities of comparable size to determine their unique fiscal problems (Miller 2001) by using a variety of fiscal ratios that were designed as assessment tools (Brown 1993). A study of Camden County indicated that first generation suburbs outside the depressed city of Camden were also showing signs of decline. The study demonstrated that popularly perceived indicators of decline, in this case a change in racial composition, were actually symptoms and not causes. An examination of changes in home sale prices, private capital investment (number of loans per thousand occupied units), and property tax arrearages (percentage of local property tax levy that remains uncollected), found that capital disinvestments in neighborhoods were causes of neighborhood decline that preceded changes in race and class (Smith et. al. 2001). Rural New Jersey has often been overlooked in research in favor of urban communities. The next section discusses the problems facing rural communities.

Rural Issues

The National Conference of State Legislatures statement on rural poverty aptly states the problems facing rural communities in America.

"Images of poverty are typically portrayed with an urban backdrop of run-down public housing units, neglected inner city schools and dilapidated concrete playgrounds.

But recently, many legislators have intensified their discussions about poverty in a different landscape – rural America. Rural communities struggle not only with isolation and remoteness, but with a significantly older and declining population and citizens with less education and income as well.

Poverty rates for rural Americans are consistently higher than those in urban areas, 14 percent compared with 10 percent in 1999. Some 35.6 million people lived below the poverty line in 1999 – 7.4 million of them in rural areas" (State Legislatures 2003).

The non-profit Housing Assistance Council's sweeping report on rural poverty and housing documented economic stagnation lack of affordable housing, sub-standard housing, and persistent poverty in rural counties. Of the 200 poorest counties in the United States, 189 were rural (HAC 2002). Rural problems have been attributed to economic restructuring, as the agricultural, resource extraction, and manufacturing sectors have declined in favor of lower paying service industries (Cloke 1993). While this has undoubtedly affected urban areas as well, rural areas are less able to cope because they are often dependent on one or two industries, and lack the economies of scale and social capital necessary to attract new industries. A number of theories, such as dependency theory, core-periphery systems, and world-systems theory, have been postulated in an attempt to explain uneven development between places (Terlouw 2001, Falk and Lyson 1993b, Furuseth 1992). The state of uneven development in the United States can be summarized as follows:

"… the dismal economic conditions found in many rural regions today can be seen as part and parcel of a historical process of uneven development in the United States. For reasons that have social, economic, and political roots, different regions of the country have manifested different trajectories of growth and development. Some regions have been able to exploit their own natural and human resources or the resources of other regions, and they have prospered over the years. Parts of the rural Northeast, Middle Atlantic States, and Southern California are good examples of these types of areas. Other rural regions, however, have not been in a political or economic position to serve as anything but internal colonies whose natural and human resources have been exploited by firms in other places" (Lyson and Falk 1993a).

As a result of unemployment, poverty, economic restructuring, and the lack of opportunity, rural areas have been subject to population loss as people leave to seek opportunity elsewhere. Loss in population subsequently leads to an ageing population in rural areas as younger people leave and older residents remain behind (Laws and Harper 1992). Recent studies suggest that this may be changing as an increasingly urban population with greater mobility due to technological improvements seeks the natural amenities and recreation opportunities that rural places offer (Deller and Tsung-Hsiu 2001). Micropolitan areas, defined as county-level units with central cities larger than 15,000 people and a total county population exceeding 40,000 people, were some of the fastest growing places in the country between 1970 and 1997 (Vias et. al. 2002). While some of these areas may grow, some rural areas that lack amenities or are too distant from urban cores will continue to stagnate. Rural areas have a distinct disadvantage in attracting high-tech and knowledge-based industries, because despite the presence of natural amenities and low cost land, they lack the necessary mass of firms and economies of scale necessary for a tech cluster (Goetz and Rupasingha 2002). Other studies have shown that highly educated and talented people are drawn to

vibrant, energetic, and diverse places with high levels of nightlife and culture (Florida 2002). Rural areas often are unable to provide a critical mass of these activities.

Rural areas that are at the fringe of the urban core and areas that are able to grow economically are often beset with a different set of problems. As the influence of urban areas increases, positive factors such as high-tech jobs and better medical services are accompanied by negative factors such as suburban sprawl and increased crime (Furuseth 1992). Expanding populations and the need for additional services places new strains on local governments.

The Pinelands is largely a rural area with suburbanizing municipalities located along the boundary. While New Jersey is the most densely populated state in the country with 1,134.4 persons per square mile, the Pinelands is sparsely populated with approximately 188.9 persons per square mile. The Pinelands has traditionally been a peripheral region whose resources (including timber, bog iron, charcoal, sand, gravel, water, and real estate) have historically been exploited by neighboring Philadelphia and New York (Wacker 1998, Moonsammy et al 1987). A thriving manufacturing industry blossomed during the colonial period but declined during the mid nineteenth century and fizzled out almost completely by the early twentieth. The present economy of the Pinelands mirrors that of most rural areas. Agriculture is an important economic activity and large military installations in the northern part of the region are important employment centers. Service and retail trades are the major employers, followed by the construction sector which has benefited by booming growth at the suburbanizing fringe. Although difficult to document, some evidence suggest that many residents are employed in the informal economy: foresting and trapping on their land, shell fishing, and producing crafts (Moonsammy et. al. 1987). Studies have shown that per capita income and the growth of new space in non-residential uses are lower in the Pinelands compared to the Non-Pinelands region of Southern New Jersey (Pinelands Commission 2006).

As Lyson and Falk have noted (1993), rural areas in the Mid-Atlantic, New England, and Southern California are better off than other rural areas, but claiming that they are prosperous is certainly erroneous. A comparison between the Pinelands and rural areas in Northern New England and non-urban California illustrates similar characteristics and problems faced by these areas (see chart following page). All three areas possess natural amenities, are located near urban cores, were initially based on primary industries that have eroded significantly over time, have economies based on agriculture, government, and mining with an increase in services and retail, face population pressures at the fringe and depopulation in the more remote areas, and suffer to some degree from low income, high poverty, and high unemployment (Pinelands Commission 2002, Wacker 1998, Bradshaw 1993, Luloff & Nord 1993, Moonsammy et. al. 1987). All three areas have typically been overlooked in literature on rural poverty in favor of the South and Midwest, where problems are more severe. The Pinelands has been particularly overlooked as most rural studies, such as the recent Housing Assistance Council study (2002), define rural at the county level. Since the Census Bureau has classified all New Jersey counties as urban, the Pinelands and other rural communities in South Jersey have been overlooked. Studies at the municipal level have shown significant variation and inequity within counties in Southern New Jersey (Pinelands Commission 2002) and in other regions such as Northern New England (Luloff & Nord 1993).

	Pinelands, New Jersey	Northern New England (VT, NH, ME)	Non-urban California (33 counties)
Density and Location	Sparsely populated, adjacent to urban core with good connectivity	Sparsely populated, adjacent to urban core with moderate connectivity	Moderately populated, adjacent to urban core with good connectivity
Natural Environment	Natural beauty, poor sandy soil in the north, lots of federally owned land	Natural beauty, poor rocky soils, lots of federally owned land	Natural beauty, good soils, lots of federally owned land
Early Economic History	18th to mid 19th century –fishing, rural industry, primary industries (forestry, mining bog iron, sand, gravel, charcoal), control of industry by largely outside forces	Early to mid 19th century – large rural industrial economy, forestry, mining, agriculture, fishing control of industry by largely outside forces	Mid to late 19th century – rural / agricultural industry, mining, forestry, and agriculture, control of industry by largely outside forces
Economic Decline	Mid 19th to mid 20th century, loss of industrial base, decline in mining and forestry, new transport innovations help lead to out-migration, depopulation, land abandonment, forests recover. Agriculture begins in the south late 19th century, provides some economic opportunity	Mid 19th to mid 20th century, loss of industrial base, decline in forestry and mining, new transport innovations help lead to out-migration, depopulation, land abandonment, forests recover. Decline in fishing late 20th century	Early to mid 20th century – loss of industrial base, new transport innovations help lead to in-migration in some places and out-migration in others
Current economy	Agriculture important, small resource industry (forestry, mining), strong federal government sector where decline has hurt local economies, growth in retail and services, small growth in tourism, outside sources often control land and resources, evidence of self-employed and informal economy	Agriculture and resource industries (forestry, mining) important, growth in services and tourism / recreation, outside sources often control land and resources	Agriculture dominant, resource industries (mining and forestry) important, growth in retail and services, some manufacturing activity, strong federal government sector where decline has hurt local economies, outside sources often control land and resources, evidence of self-employed and informal economy

	Pinelands, New Jersey	Northern New England (VT, NH, ME)	Non-urban California (33 counties)
Income, Poverty, Unemployment, and Housing Compared to Urban Areas Adjacent to Region	Lower income than urban, similar poverty and unemployment to urban, lower new non-residential development than urban	Lower income than urban, higher unemployment and poverty than urban, lower home values than urban	Lower income than most urban, higher unemployment and poverty than most urban, increasing property values, very low vacancy rate, and low rental availability compared to urban
Population and Demographics	Depopulation early to mid 20th century, growth mid to late 20th century with significant variations at municipal level. Growth along urban fringe with significant pressures on local government, loss in the interior. Increase in retirement population in some places. Lack of racial and ethnic diversity compared to the state as a whole	Depopulation early to mid 20th century, some growth mid to late 20th in areas near urban fringe, loss in areas in periphery, with significant variation at municipal level. Lack of racial and ethnic diversity similar to the region as a whole	Sustained population growth for most of the 20th century, Growth in most places, particularly along urban fringe with significant pressures on local government, loss in the interior. Increase in retirement population in many places. Lack of racial and ethnic diversity compared to the state as a whole
Urban to Rural Migration	Evidence of neighboring urbanites moving to region for amenities	Evidence of neighboring urbanites moving to region for amenities	Evidence of neighboring urbanites moving to region for amenities

Chapter 2 Methodology

This section outlines the methodology used in this study. The first section focuses on the indicators that were chosen for inclusion in this analysis. The second part of this chapter describes the methods of analysis that were considered and ultimately used.

Section I – Indicators of Municipal Stress

The nine variables that ultimately were selected for inclusion into the final model presented in this study to measure fiscal stress were chosen for several reasons. Several of these variables are routinely used in municipal health studies and in enterprise zone programs. A survey of state enterprise programs revealed that the most frequently employed criteria are: unemployment rate, poverty rate, population change, and per capita income. The variables selected here represent a good mix of citizen fiscal stress and government fiscal stress, and should be the most informative for New Jersey towns in general while reflecting the unique challenges faced by Pinelands towns. Special attention was given to choosing variables that satisfied two basic criteria: (1) the data for the variable had to be available at the municipal level since that is the basic unit of analysis in this study, and (2) the nature of the variable had to be that it was defined in a way that would allow for data collection across all municipalities in the state. For example, the percentage of land inside the Pinelands boundary (while admittedly a concern of local officials) by its nature excludes all municipalities in the Northern part of the state and in Salem County.

In addition to using general economic theory as a guideline for the selection of variables, Pinelands Commission staff members also elicited the opinions of various stakeholders in the region.   In the winter of 2001, Commission staff interviewed representatives from 36 different Pinelands municipalities to gather their input into what measures they best felt were indicative of fiscal stress. Among those participating in the interviews were 24 Mayors, 19 township administrators, and 6 township committee members.   Some of the questions included in this survey were designed specifically to deal with the unique concerns faced by the Pinelands communities.   While this might seem to contradict criteria number 2 listed above, one of the reasons for this study was to address the possible connection between overall fiscal stress and some of the zoning restrictions put in place on Pinelands communities by the Comprehensive Management Plan.   In order to conduct the second part of this study it was necessary to gather input from local officials on which particular aspects of being in the Pinelands they felt might be affecting their fiscal health.

One of the questions asked in the survey was for the officials to rank a variety of pre-selected indicators of fiscal stress. Twenty five indicators were selected for consideration, and the respondents were asked to rank their top five choices from among this field as the best indicators of municipal fiscal stress. Here is the question as it appeared in the survey, and in Table 1 (see next page) is a summary of the answers that were given to this question:

Question #3:
In Table 1, please check five indicators that you believe best reflect a municipality's fiscal health.   Please rank the five indicators that you've chosen from 1 (best) to 5.

Table 1: Indicators of Municipal Health

Theme	Indicator	Poor Health If	Times Checked	Times Ranked : #1	#2	#3	#4	#5
Tax Burden	Effective Tax Rate	High	10	4	2	1	1	2
	Effective Municipal Tax Rate	High	3	2	0	0	1	0
	Effective School Tax Rate	High	13	7	2	1	0	3
	Average Residential Tax Bill	High	8	3	2	2	1	0
	Tax Collection Rate	Low	5	1	2	0	1	1
Ability of Residents to Pay Taxes	Per Capita Income	Low	7	3	0	1	3	0
	Ratio of Average Residential Tax Bill to Per Capita Income	High	9	1	0	2	4	2
	Median Household Income	Low	2	1	1	0	0	0
	Percentage of Income Devoted to Taxes	High	5	0	2	2	1	0
	Percentage of Population in Poverty	High	4	0	2	1	1	0
	Percentage of Senior Citizens in Population	High	8	0	2	1	2	3
	Unemployment Rate	High	6	0	2	2	0	2
Ratable Base	State Equalized Valuation	Low	0	0	0	0	0	0
	Equalized Valuation per Capita	Low	2	1	1	0	0	0
	Percentage of older housing	High	3	0	0	0	2	1
	% of Total Ratable Base which is Commercial/Industrial	Low	24	5	6	6	3	4
	Growth rate of equalized valuation	Low	2	1	0	1	0	0
	Proportion of land in Pinelands development areas	Low	5	0	2	0	1	2
	Proportion of land in Pinelands conservation areas	High	12	0	2	3	3	4
	Percentage of Non-Tax Bearing Public Land	High	10	3	1	3	2	1
Municipal Services	Crime Rate	High	2	0	0	0	1	1
	Municipal Expenditures per Capita	Low	3	0	0	2	0	1
Rural Nature	Population Density	Low	3	0	0	2	1	0
	Population Growth	Low	6	0	3	0	1	2
Pinelands	Percentage of municipality in Pinelands Area	High	23	2	4	5	6	6

In addition to this collection of some of the more common measures of fiscal stress, the respondents to the survey were also asked the following open ended question:

Question #4:
Can you think of other indicators of municipal health that are not included in Table 1? If yes, please list them.

The respondents listed a collection of 62 additional variables for consideration in measuring fiscal stress in response to this question. Table 2 details all 64 suggestions, and also gives the status of whether or not they were included in the final model along with the reasons if they were excluded. In total, 13 of the 62 suggestions are included in the final model in some form. Twelve additional variables listed were included in the principal components analysis but were rejected from inclusion in the final model as having too low a correlation to overall fiscal stress (more on this criteria follows in the next section).   The remaining 37 variables all were either: unavailable for collection, too difficult to collect, were not available at the municipal level, did not fit the nature of a statewide model, or were not well-defined variables.

Table 2: Additional Suggestions for Indicators of Municipal Health

Suggested Variable	Included/Excluded - Reason
Equalized Valuation per Acreage	Included in model in different form
Status of municipal infrastructure (services)	Included in model in some form
Debt Service	Included in model in some form
Cost of Infrastructure Maintenance/Improvements	Included in model in some form
Cost of Housing / Other Purchasing Indicators	Included in model in some form
Amortizations of debt services	Included in model in some form
Municipal Expenditures per Capita – (High equals stress)	Included in model in some form
Debt Service as a % of Municipal Budget	Included in model in some form
Basic Ratable Base	Included in model in some form
Debt Ratio	Included in model in some form
County Tax Rate	Included in model in some form
Redefined Effective Tax Rate incl. municipal expenditures	Included in model in some form
Condition of Infrastructure	Included in model in some form
Percentage of Owner Occupied Properties	Included/Eliminated by PCA Analysis
Annual State Aid currently received	Included/Eliminated by PCA Analysis
Local School Tax state aid	Included/Eliminated by PCA Analysis
Farmland preservation/assessment	Included/Eliminated by PCA Analysis
Ratables Rate of Growth	Included/Eliminated by PCA Analysis
Availability of Sewer for Development	Included/Eliminated by PCA Analysis
Population Density – (High equals stress)	Included/Eliminated by PCA Analysis
Commercial growth rate	Included/Eliminated by PCA Analysis
Percentage of Affordable Housing	Included/Eliminated by PCA Analysis
Percentage School Age Children	Included/Eliminated by PCA Analysis
Public Utilities / Sewer	Included/Eliminated by PCA Analysis
Percentage Increase of School Age Children	Included/Eliminated by PCA Analysis
Condition of Infrastructure - % Unpaved Roads	Data not available at municipal level
Ability of township to regenerate surplus	Data not available at municipal level
Quality of Life (survey)	Data not available at municipal level
School District funding	Data not available at municipal level
Student Transportation Costs	Data not available at municipal level
Quality of Life Issues : Recreation Areas, Services	Data not available at municipal level
Influence of Military Base - downsizing of base and competition with base commercial services	Data not available at municipal level
Cost of Revitalization Programs	Data not available at municipal level
Percentage of Senior Citizens receiving tax deductions	Data not available at municipal level
Percentage of College Graduates returning to live in town	Data not available at municipal level
Retention Rate of businesses in town for >5 years	Data not available at municipal level
Amount/Type of new businesses relocating to town	Data not available at municipal level
Abandoned properties (Twp held liens)	Data not available at municipal level
County-based comparisons	Not applicable in municipal-based model
Amount of vacant land outside of Pinelands	Not applicable to statewide model
Percentage of Population in Pinelands (as opposed to land area)	Not applicable to statewide model
Impact of Pinelands on Property Values	Not applicable to statewide model
Percentage of Land in Pinelands RGA – (High equals stress)	Not applicable to statewide model
Percentage of Land in Pinelands Agricultural zones	Not applicable to statewide model
Absence of RGA	Not applicable to statewide model

Suggested Variable	Included/Excluded - Reason
Population Growth in RGAs	Not applicable to statewide model
Percentage of Land under CAFRA jurisdiction	Not applicable to statewide model
Ratio of value of land without Pinelands zoning vs. current value	Not applicable to statewide model
Percentage Tax Increase since implementation of CMP	Not applicable to statewide model
Decline in Ratables due to Business Relocation	Data not available or easily obtainable
Cost of Permitting (vs Non-Pinelands)	Data not available or easily obtainable
Growth towns with mandated growth requirements > 7,500 units	Data not available or easily obtainable
Existence of a "Downtown Area"	Data not available or easily obtainable
Use of Surplus to fund budget	Data not available or easily obtainable
Low/High Student Population	Difficult to turn into a statistic
Effective business-government partnership	Difficult to turn into a statistic
Reliance on Social Services (welfare, healthcare)	Difficult to turn into a statistic
Costs of Maintaining Public Lands	Difficult to turn into a statistic
Core vs Non-Core Communities	Difficult to turn into a statistic
Effective School Aid formula tailored to Core area impacted towns	Difficult to turn into a statistic
School Funding deficiencies	Difficult to turn into a statistic
Need for New Schools	Difficult to turn into a statistic

Finally, the survey asked the respondents the following question:

Question #1
In order to evaluate municipal health, this project will compare Pinelands and Non-Pinelands municipalities with respect to financial variables. For example, municipalities may be evaluated based on their unemployment rates, effective tax rates, and per capita income. Do you believe such comparisons of Pinelands and non-Pinelands municipalities are a good way to determine which Pinelands municipalities warrant special state aid?

Of the 36 municipalities to respond to this question, 72% agreed that this approach was a valid way to assess the municipal fiscal health of the region (26 "yes" and 10 "no").

Section II – Methods of Analysis

Over the course of this study, Commission staff members responsible for the implementation of the Long Term Economic Monitoring program examined many different methodologies for determining what constitutes fiscal stress. Guided by previous work done in this field that has been discussed in Chapter 1, the basic structure of these models involved collecting data on variables thought to impact fiscal health and then awarding points based on the percentage above or below the chosen indicators. While this approach is very simple to understand and easily explainable in lay terms, it suffers from a number of drawbacks. Chief among these concerns is the subjective nature of the variables chosen by the analyst and the assumed equal weighting given to any variables included. One of the results of these drawbacks is that there are "anomalies" among the results when these methods are applied. A general review of the preliminary results of these models shows some relative rankings that did not make sense given what the staff knows of the fiscal climate among New Jersey municipalities.

The best approach of these types that was found was *The 1996 New Jersey Municipal Distress Index* published by the New Jersey Department of Community Affairs. As mentioned previously, the approach used in the DCA study had the balance that is sought in this present study between variables that measure social, economic, fiscal, and physical infrastructure conditions. The study sorted all the municipalities statewide on the following eight variables: population change over a 5 year period, number of people receiving Aid to Families with Dependent Children (AFDC), per capita income, unemployment rate, 3-year average of effective tax rate, equalized property values per capita, the percentage of pre-1940 housing, and the percentage of sub-standard housing (defined as homes without either plumbing or heating). The 1996 study is the most recent publicly available attempt to rank the fiscal health of New Jersey municipalities.

The data used for this study has been collected for the most recent year available across all indicators – 2005. As a baseline ranking upon which to compare the models established here, the *1996 New Jersey Municipal Distress Index* has been updated using the 2005 database. Seven of the eight variables are identical to the 1996 study. One piece of data was no longer available since the Aid to Families with Dependent Children program was discontinued and replaced with a successor program. In its place, the poverty rate was used in the updated 2005 version of the municipal distress index. The results of the updated 2005 Municipal Distress Index are attached in Appendix A.

The total score for each municipality is calculated in the following manner in this index: each of the eight categories is ranked from high stress (ranked #1) to low stress (#566). The sum of the eight rankings for each municipality thus represents their MDI, or municipal distress index. As a result of this scoring system, the lower the total score the higher the stress level. No attempt is made to distinguish between magnitudes of difference within each variable – the ranking order is all that is considered in this approach. This approach is thus subject to the criticisms mentioned earlier. The ultimate ranking is heavily dependent on the subjective judgment of the analyst choosing the variables, and there is no attempt made to give different weights to the variables included. If the variables included are truly reflective of fiscal stress, this method would provide satisfactory results.

One way to get to an answer as to whether or not the variables included do measure the intended relationship is to do a correlation analysis between each of the indicator variables and the overall distress index. Any correlation coefficient less than 0.50 is indicative of a variable that does not correlate well with the overall measure of stress. Here is the correlation analysis for the updated 2005 Municipal Distress Index:

Variable	Correlation with MDI
Per Capita Income	0.863
Equalized Property Value	0.844
Poverty Rate	0.768
Unemployment Rate	0.727
Effective Tax Rate	0.684
Substandard Housing	0.481
Pre-1940 Housing	0.343
Population Change	-0.069

This finding indicates that the two housing measures and the change in population variable are likely poor predictors of municipal fiscal stress, at least in comparison to the other five measures in the index. While the MDI is still a useful measure, if a method can be implemented to assess the importance of the contributing variables during the model development stage than a stronger and more robust index could be calculated.

The model presented here attempts to make up for the two shortcomings of the DCA model by using principal components analysis (or PCA). Principal components analysis is a multivariate data technique that attempts to reveal the internal structure of a set of data in an unbiased way. Given a set of theoretically correlated data, PCA creates a weighted combination of the data to capture the essence of all the inputs in a single measure. For example, in a simplified example of this approach an analyst could collect data on the height and weight of a population (two clearly correlated variables) and use principal components analysis to reduce this into a single measure of overall size.

In regards to the fiscal stress model being created, a number of variables that have been theoretically identified as measures of fiscal stress have been subjected to PCA analysis. One of the outputs of such an analysis is that relative weights are put on the different variables that are input into the model. A structure for the data is also defined. For example, variable A might be negatively correlated to stress while variables B, C, & D are positively related with stress. In addition, variable A may account for 10% of the total score, while variables B, C, & D account for 20%, 30%, and 40% of the score respectively. This approach is quite different than that used in the DCA study. In that case, the analyst assumes to know the direction of correlation of each variable with stress (this can be a tricky relationship to know with certainty with some variables), and all of the included variables have the exact same weight.

Guided by economic theory, the past literature on fiscal stress, and the suggestions of the respondents to the Commission staff's survey, an intensive PCA analysis was conducted that looked at several combinations of possible indicators to measure fiscal stress. Table 2 on page 13 indicates twelve different variables that were tested and rejected by the PCA analysis of having a low correlation with fiscal health. Thirteen other variables that were suggested for inclusion in the survey are included in the final model in some form or another.

Once the PCA analysis reveals the structure in the data, it is a simple matter to then go ahead and calculate scores for each municipality. The remainder of the model analysis deals with issues of grouping the municipalities by their computed fiscal stress scores. For this part of the study, the data was projected onto a map and GIS was used to find the most logical breaks in the data using the Jenks Natural Breaks method. In this classification method (also known as the Optimal Breaks Method), the data are assigned to classes based upon their position along the data distribution relative to all other data values. This classification uses an iterative algorithm to optimally assign data to classes such that the variances within all classes are minimized, while the variances among classes are maximized. In this manner, the data distribution is explicitly considered for determining class breaks; this is the major advantage of the Natural Breaks classification method. The major disadvantage is that the concept behind the classification may not be easily understood by all map users, and the legend values for the class breaks (e.g., the data ranges) may not be intuitive.

Chapter 3 Analysis and Results

Before describing the analysis and results, a brief description of the data set and its construction is in order. Since a number of the measures used in this analysis are based on a "per capita" unit of measurement, municipalities with an extremely low number of residents have the potential to skew the data by acting as "outliers" in the analysis. It was determined that the population cutoff for inclusion in this analysis was a minimum of 200 residents.   Using this criteria, four New Jersey municipalities were not included in the data set used to construct this model. The four municipalities are: Tavistock (Camden County), Pine Valley (Camden County), Teterboro (Bergen County), and Walpack (Sussex County). All of these municipalities had populations of less than 35 people in 2005.

For the remaining 562 municipalities that are included in this analysis, data was collected across a broad swath of variables that are hypothesized to be possible indicators of municipal stress. Appendix B provides a breakdown by municipality of the data that ultimately was chosen through principal components analysis to be most reflective of fiscal stress.   Recalling that one of the goals of this study is to formulate an objective, systematic, and *repeatable* model, it is encouraging that seven of the nine variables used here are available on an annual basis. The most recent year for which data was available for all of these measures was 2005, so that was chosen as the base year of analysis for this study. The two variables included that are not available annually are per capita income and poverty rate. These two measures are obtained through census data and come out every decade. For this model, data from the 2000 census was used for these variables.

The nine variables included in the final model are: per capita income, poverty rate, unemployment rate, total equalized property values per capita, gross debt per capita, gross debt as a percentage of property value, effective tax rate, tax burden per capita, and tax burden as a percentage of income. As noted, the main results of a principal components analysis are to give structure and weights to the variables in the analysis. The following table outlines the weight given to each variable in the model, and a discussion follows concerning the structure revealed from the analysis:

Variable	Weight
Tax Burden Per Capita	22.8%
Total Equalized Property Value Per Capita	18.8%
Per Capita Income	12.6%
Gross Debt Per Capita	12.1%
Tax Burden as a % of Income	9.9%
Effective Tax Rate	8.8%
Unemployment Rate	6.0%
Poverty Rate	5.7%
Gross Debt as a % of Property Value	3.3%
Total	100.0%

An understanding of the data structure as revealed through the principal components analysis is vital to the correct interpretation of this model, so this next section will examine the relationship between each variable and the fiscal stress index in detail. Particular attention has been paid to highlighting those relationships which at first may seem counterintuitive to the reader. The following table shows the "factor loading" provided for the data by the principal components analysis. Simply put, these are the factors that will be used to help calculate the fiscal stress index for each variable. The sign (positive or negative) on each loading represents the direction of the relationship between fiscal health and the variable in question:

Variable	Factor Loading
Tax Burden Per Capita	+ .477086
Total Equalized Property Value Per Capita	+ .433623
Per Capita Income	+ .355179
Gross Debt Per Capita	+ .348081
Tax Burden as a % of Income	+ .314323
Effective Tax Rate	- .296622
Unemployment Rate	- .245641
Poverty Rate	- .238730
Gross Debt as a % of Property Value	- .181474

The actual formula to calculate the fiscal stress index (FSI) for each municipality is:

$$FSI_b = \sum_{9}^{a=1} {}_{562}^{b=1} \; Factor\ Loading_a \; x \; [(observation_{b\ for\ a} - mean_a)/standard\ deviation_a)$$

where a = each of the nine different variables that comprise the model, and
b = each of the 562 municipalities included in the study.

(1) Tax Burden Per Capita
Tax Burden Per Capita is calculated by taking the total tax levy for each municipality (including all taxes levied – municipal, schools, and county taxes) and dividing that amount by the total municipal population. The principal components analysis reveals a positive relationship between the tax burden per capita and fiscal health. Put another way, as the tax burden increases fiscal health increases.
This may seem counterintuitive at first, but after a careful examination of the data and a discussion of cause and effect relationships this relationship becomes more obvious.

For each of the nine variables in the fiscal stress index, a brief table will be presented outlining the data for that variable for the top 10 most stressed municipalities and the bottom 10 least stressed municipalities among all 562 municipalities in the study (these two groups are based on the final stress index measure calculated in the model, pp. 28-40). These opposite ends of the spectrum for each variable help to give a much clearer picture as to the structural relationship between that variable and the total fiscal stress index. The table for the tax burden per capita is presented on the next page (page 19). It is clear from examining the disparity in these numbers that the structure as revealed by the PCA analysis is correct. The most affluent and least stressed municipalities spend considerably more tax dollars per capita than do the most stressed municipalities.

At this point a discussion of cause and effect is helpful in placing this finding in its proper context. Instead of high taxes being the cause of fiscal stress, the data suggests that in fact the opposite is probably true. Those municipalities that are most able to afford to spend their wealth on services are likely to be inclined to do so. In essence, the tax burden per capita is serving as a proxy measure for the level of services provided in a municipality. Even a cursory glance at the conditions and services provided in the communities at the extreme ends of the stress spectrum demonstrates this to be the case. More stressed communities provide fewer services to their residents while the least stressed communities offer a wide array of services for their residents. While it may be no small comfort to the residents of communities with a high tax burden per capita to learn that this is indeed a measure of their communities affluence, this analysis shows that this is a highly reliable indicator of municipal fiscal health.

Top 10 Most Stressed Municipalities Tax Burden Per Capita	Bottom 10 Least Stressed Municipalities Tax Burden Per Capita
$448	$6,701
$617	$8,598
$1,083	$8,677
$950	$15,958
$920	$15,176
$1,208	$9,387
$525	$22,541
$958	$14,836
$1,067	$11,638
$1,205	$8,818
Average = $898	Average = $12,233

(2) Total Equalized Property Value Per Capita

Total equalized property value per capita is calculated by taking the total assessed value of property in a municipality, adjusting that value so that it is comparable across communities, and then dividing that total worth by the total municipal population. Both residential and commercial properties are included in this calculation, so in essence communities with a higher base of commercial ratables get a larger bang for their buck from this measure. The businesses provide tax revenues while providing no increases in population. While it can be argued that commercial properties have associated costs for a municipality, most studies indicate that for every one dollar in tax revenues generated by commercial properties there are only 20 cents of costs born by the municipality.

Top 10 Most Stressed Municipalities Total Equalized Property Values Per Capita	Bottom 10 Least Stressed Municipalities Total Equalized Property Values Per Capita
$12,900	$1,418,178
$18,231	$1,798,746
$27,384	$1,233,350
$27,104	$2,154,462
$27,297	$3,047,480
$33,563	$1,322,671
$8,581	$3,190,429
$40,180	$3,629,772
$35,038	$3,133,285
$26,671	$1,964,764
Average = $26,695	**Average = $2,289,314**

All of the literature and economic theory suggest that total property values and fiscal stress should be positively related, and the PCA analysis strongly confirms that hypothesis using this data. The average per capita property values in the 10 least stressed communities is almost 100 times greater than in the most stressed communities (see table on preceding page).

(3) Per Capita Income

Per capita income is measured by the census bureau and is a near universal measure of fiscal health in the literature. In all cases, it is as expected positively correlated to fiscal health. The analysis here confirms that strong relationship. Here is the breakdown on per capita income for the top and bottom 10 municipalities:

Top 10 Most Stressed Municipalities Per Capita Income	Bottom 10 Least Stressed Municipalities Per Capita Income
$9,815	$28,754
$10,917	$38,510
$13,559	$34,599
$13,330	$33,404
$14,621	$114,017
$16,488	$50,884
$16,926	$36,757
$13,257	$46,427
$16,874	$50,016
$14,757	$52,689
Average = $14,054	**Average = $48,606**

(4) Gross Debt Per Capita

Gross debt per capita is a measure of the outstanding long term debt in a community. It is calculated by adding all of the outstanding debt issued by a community (including municipal facilities and school facilities) and dividing by the total municipal population. Like the tax burden per capita variable already discussed, the findings for this indicator may seem counterintuitive at first glance. Given a choice, most people

would associate less debt as a positive attribute as opposed to more debt. However, a review of the top and bottom 10 municipalities' shows otherwise:

Top 10 Most Stressed Municipalities Gross Debt Per Capita	Bottom 10 Least Stressed Municipalities Gross Debt Per Capita
$1,920	$10,359
$675	$4,937
$2,253	$4,826
$764	$8,867
$4,952	$3,429
$1,138	$10,377
$226	$17,115
$705	$19,434
$1,826	$21,689
$615	$16,960
Average = $1,507	**Average = $11,799**

Again, this is likely due to the cause and effect nature of what this variable is measuring. Whereas tax burden per capita serves as a proxy for the level of current services in a community, gross debt per capita is serving as a proxy for the level of physical infrastructure or investment in a municipality. It is obvious when looked at in this way that more stressed communities (Camden and Trenton, for example) have serious physical infrastructure problems and that this variable is indicative of that stress. While again related closely to the wealth of a community, gross debt per capita increases positively with fiscal health precisely because the more affluent a community is the more likely it can afford to finance such large cost projects.

(5) Tax Burden as a Percentage of Income
        This variable is calculated using two of the other measures included in the model. It is simply the tax burden per capita divided by the per capita income. Mention should be made here that one of the other major advantages of principal components analysis is that it factors out correlation between variables in a way to prevent as much as possible any duplication and double counting of different factors. This particular measure, though calculated using two other variables in the model, is actually quite distinct from an economic theory point of view and measures a specific and well researched area.

        Economists classify goods in relation to their elasticity both in respect to prices and income. Elasticity is basically a measure that indicates that if good X increase by 1% in price, how will that effect the percentage change in the quantity of the good demanded. That particular measure is known as price elasticity. The income elasticity for a good X is similar, but measures the percentage change in demand for a good given a particular percentage change in income. There are three classes of goods noted by economists: (1) normal goods – as income increases by 10%, demand for a normal good increases but by less than 10%, (2) superior goods – as income increases by 10%, demand for an inferior good increases by more than 10%, and (3) inferior goods – as income increases by 10%, the percentage change in demand for inferior goods actually decreases.

Studies have shown that education costs, especially private education costs, qualify as a superior good. That is, as income increases a larger percentage of total

Top 10 Most Stressed Municipalities Tax Burden as a Percentage of Income	Bottom 10 Least Stressed Municipalities Tax Burden as a Percentage of Income
4.56%	23.30%
5.65%	22.33%
7.99%	25.08%
7.13%	47.77%
6.29%	13.31%
7.32%	18.45%
3.10%	61.32%
7.23%	31.95%
6.32%	23.27%
8.16%	16.74%
Average = 6.38%	**Average =28.35%**

income is spent on education. Since the bulk of the tax burden for most municipalities in New Jersey is the educational component, it is expected that as income increases that the percentage of income that will be spent on education will increase. As the data in the above table demonstrates, this is indeed the case in this fiscal health model.

(6) Effective Tax Rate

The effective tax rate measures the ratio of taxes to property value. The effective tax rate is the rate at which the municipality taxes the equalized assessed value of property, and is calculated as the general property tax rate adjusted by the municipality's equalization ratio as calculated annually by the New Jersey Department of Treasury's Division of Taxation. Studies cited earlier have found that effective tax rates are inversely proportional to fiscal stress. That is the higher the effective tax rate, the more stress on the local taxpayers and community.

This analysis confirms that inverse relationship. Though effective tax rates have generally declined in the past 5 to 10 years in New Jersey as property taxes have risen, the basic structure has remained – the higher the effective tax rate the lower the fiscal health of a community.

Top 10 Most Stressed Municipalities Effective Tax Rate	Bottom 10 Least Stressed Municipalities Effective Tax Rate
3.335	0.472
3.337	0.477
3.886	0.702
3.449	0.740
3.336	0.497
3.582	0.710
6.099	0.707
2.378	0.408
3.026	0.371
4.513	0.448
Average = 3.694	**Average = 0.553**

(7) Unemployment Rate

The unemployment rate measures the number of people per 100 residents in a municipality who are actively engaged in the work force but cannot find employment. All of the literature is consistent as to the direction of this relationship with fiscal health – the higher the unemployment rate, the lower the overall fiscal health of the community. This makes intuitive sense for a number of reasons.

First, unemployment by its nature affects the overall wealth of the community. It also increases some of the social services necessary and contributes in some studies to both increases in the crime rate and other measures of social unease. It is noteworthy that the weight placed on this variable is rather small (6%) compared to the more direct fiscal measures already discussed. While unemployment adds some stress to a community, its cyclical nature and the fact that it only affects pockets of the community makes it a smaller factor in overall fiscal stress.

Top 10 Most Stressed Municipalities Unemployment Rate	Bottom 10 Least Stressed Municipalities Unemployment Rate
10.1	5.2
8.2	2.7
7.6	3.2
12.7	4.9
9.3	0.0
7.4	3.3
3.8	0.0
8.6	3.3
6.8	2.7
5.2	0.0
Average = 8.0	**Average = 2.5**

(8) Poverty rate

Poverty rate data is collected every 10 years by the census bureau. It uses the federally defined cutoffs for poverty status at various income levels to determine poverty status of individuals. The poverty rate is simply the number of persons per 1,000 who fall below the poverty line. Other measures of poverty that are available on an annual basis were considered for inclusion in this model, but poverty rate was chosen for two reasons. First, many of the indices on poverty available annually are difficult to obtain due to the confidential nature of the data. In addition, many of these variables are only broken down to the county level and thus do not fit the level of analysis needed here. The second and more important reason to use poverty rate is that it encompasses a broader spectrum of the community. In fact, since it is from the census it theoretically includes all residents. Much of the annual data available is from programs tailored to specific segments of the population (for example just children, or just homeless, or just single people or just families). As a result, the poverty rate data from the census is the preferred measure to use here.

Top 10 Most Stressed Municipalities Poverty Rate	Bottom 10 Least Stressed Municipalities Poverty Rate
35.5	7.6
26.6	11.2
26.6	4.7
21.0	5.1
21.1	0.8
19.2	3.7
8.8	5.1
22.2	3.5
17.4	4.3
13.9	1.7
Average = 8.0	**Average = 2.5**

The relationship to fiscal stress is essentially identical to the unemployment rate. As the poverty rate increases, the fiscal health of a community decreases. The reasons for this are similar to those for the unemployment analysis, although it should be noted that studies have shown that the effects of poverty have a much longer "life span" than the more temporary nature of unemployment.

(9) Gross Debt as a Percentage of Property Value

Gross debt as a percentage of property value is calculated by dividing total gross debt by the total equalized property value in a municipality. This measure is very similar to the analysis that a banker might do to a consumer before agreeing to a loan disbursement. In essence it asks "Are there proper resources available to guarantee the repayment of this loan?"

At a municipal level, this is a common measure of liquidity for a municipality. The New Jersey Local Finance Board considers this ratio before approving any bond referendum that will go to the voters in order to make sure that the proposed project is in line with what the community can afford. As such, it is expected that there would be an inverse relationship between the debt ratio and fiscal health. Put differently, the higher the percentage of a municipality's outstanding debt in relation to its property value the more fiscal stress that is experienced by that community.

The data from this analysis support this finding. Taken in tandem with the measure of gross debt per capita, this indicator is a good predictor of fiscal health. The healthiest communities have both the highest gross debt per capita while also enjoying the lowest gross debt ratios.

Top 10 Most Stressed Municipalities Gross Debt as a Percentage of Property Value	Bottom 10 Least Stressed Municipalities Gross Debt as a Percentage of Property Value
14.88%	0.73%
3.70%	0.27%
8.23%	0.39%
2.82%	0.41%
18.14%	0.11%
3.39%	0.78%
2.64%	0.54%
1.75%	0.54%
5.21%	0.69%
2.31%	0.86%
Average = 6.31%	**Average = 0.33%**

Results of the Model

Now that the basic structure and weights provided by the principal components analysis have been analyzed, it is time to take a look at the results of this analysis in respect to the fiscal health scores and rankings it produces. The end product of a principal components analysis is that each community will have one score to summarize its fiscal stress level. This score can then be sorted and categorized using any number of approaches. Since a guiding criteria of this research is to let the data do the talking whenever possible, once the individual scores were calculated they were input into GIS for mapping and spatial analysis. GIS has a function that allows for classification of data into logical groupings so that the difference between the cutoffs of inclusion in a particular group does seem as arbitrary. The results of this analysis were classified into six different categories of fiscal health that will be discussed below. First, to get a better sense for the range of scores, here they are plotted on a graph that shows high stress to low stress communities from left to right:

It is clear from the graph that there are obvious cutoff points at the two ends of the fiscal health spectrum. However, with such a large group of municipalities and range of scores to consider, it is helpful to get a better picture by splitting the municipalities into categories for easier analysis. Obviously, this study is most interested in those communities identified as having a high level of stress in order to possibly address their issues by allocating additional resources to these municipalities.

To facilitate splitting the groups into objective groupings the data on fiscal stress was entered into a GIS layer and projected on a statewide map. The program was asked to split these 562 municipalities into six groups for analysis. While GIS has the capability to break data into as little or as many groupings as the analyst chooses, the choice of six groups was tested and chosen for the following reasons: (1) Six groups seemed a reasonable number given the large number of municipalities and the variation apparent in the data, (2) Six groupings give the ability to express a meaningful and easily understandable gradient of colors using a colored map., and (3) As it turns out, the six groupings have very identifiable characteristics that will be examined more closely below. In general, no matter how many groupings were chosen the bottom two groups were consistently below the averages in all nine indicators that make up the fiscal stress index.

The results of the fiscal health model are presented here. The rankings go from (1) for the most stressed municipality to (562) for the least stressed municipality. The results are also color-coded to correspond to the six categories of stress resulting from the Jenks Natural Breaks method that have been identified and outlined on the map that follows the table. Since the study is particularly concerned with the rankings of the Pinelands municipalities, they are highlighted in italics and a larger font size while the remainder of the municipalities are listed in normal font size.

The six color coded stress categories are as follows:

| High Stress |
| Moderate Stress |
| Level 1 |
| Level 2 |
| Level 3 |
| Level 4 |

Rank	Municipality	County	Fiscal Stress Score	Percentile Ranking
1	Camden City	Camden	-4.319	99.7%
2	Bridgeton City	Cumberland	-3.753	99.1%
3	Salem City	Salem	-3.653	98.9%
4	Penns Grove Borough	Salem	-3.635	98.9%
5	Trenton City	Mercer	-3.389	98.4%
6	East Orange City	Essex	-3.113	97.5%
7	Audubon Park Borough	Camden	-3.000	97.1%
8	Paterson City	Passaic	-2.949	96.8%

Rank	Municipality	County	Fiscal Stress Score	Percentile Ranking
9	Irvington Township	Essex	-2.929	96.7%
10	Woodlynne Borough	Camden	-2.851	96.3%
11	Orange City	Essex	-2.814	96.2%
12	Newark City	Essex	-2.781	96.0%
13	Lindenwold Borough	Camden	-2.760	95.9%
14	Asbury Park City	Monmouth	-2.757	95.8%
15	Passaic City	Passaic	-2.713	95.6%
16	Chesilhurst Borough	Camden	-2.685	95.4%
17	Paulsboro Borough	Gloucester	-2.671	95.3%
18	Pleasantville City	Atlantic	-2.670	95.3%
19	Gloucester City City	Camden	-2.666	95.3%
20	Union City City	Hudson	-2.658	95.2%
21	Wrightstown Borough	Burlington	-2.654	95.2%
22	Fairfield Township	Cumberland	-2.585	94.8%
23	Clementon Borough	Camden	-2.572	94.7%
24	Perth Amboy City	Middlesex	-2.557	94.6%
25	Hi-nella Borough	Camden	-2.554	94.5%
26	Commercial Township	Cumberland	-2.549	94.5%
27	Winfield Township	Union	-2.539	94.4%
28	Woodbine Borough	Cape May	-2.523	94.3%
29	West New York Town	Hudson	-2.493	94.1%
30	Millville City	Cumberland	-2.487	94.0%
31	Egg Harbor City	Atlantic	-2.477	94.0%
32	Glassboro Borough	Gloucester	-2.453	93.8%
33	Beverly City	Burlington	-2.424	93.6%
34	Keansburg Borough	Monmouth	-2.374	93.1%
35	Elizabeth City	Union	-2.289	92.4%
36	Buena Borough	Atlantic	-2.273	92.2%
37	Pine Hill Borough	Camden	-2.243	92.0%
38	East Newark Borough	Hudson	-2.231	91.8%
39	New Brunswick City	Middlesex	-2.216	91.7%
40	Plainfield City	Union	-2.152	91.0%
41	National Park Borough	Gloucester	-2.142	90.9%
42	Woodbury City	Gloucester	-2.107	90.6%
43	Magnolia Borough	Camden	-2.097	90.5%
44	Vineland City	Cumberland	-2.096	90.4%
45	South Toms River Borough	Ocean	-2.072	90.2%
46	Jersey City City	Hudson	-2.062	90.1%
47	Harrison Town	Hudson	-2.016	89.6%
48	Phillipsburg Town	Warren	-1.968	89.0%
49	Dover Town	Morris	-1.964	88.9%
50	Swedesboro Borough	Gloucester	-1.950	88.8%
51	Pemberton Township	Burlington	-1.926	88.5%
52	Westville Borough	Gloucester	-1.910	88.3%
53	Guttenberg Town	Hudson	-1.897	88.1%
54	Carneys Point Township	Salem	-1.895	88.1%
55	Mount Holly Township	Burlington	-1.880	87.9%

Rank	Municipality	County	Fiscal Stress Score	Percentile Ranking
56	*Maurice River Township*	*Cumberland*	*-1.864*	*87.7%*
57	*New Hanover Township*	*Burlington*	*-1.822*	*87.1%*
58	Shrewsbury Township	Monmouth	-1.779	86.5%
59	Prospect Park Borough	Passaic	-1.749	86.1%
60	Quinton Township	Salem	-1.744	86.0%
61	Lawnside Borough	Camden	-1.731	85.8%
62	Lawrence Township	Cumberland	-1.721	85.7%
63	Haledon Borough	Passaic	-1.714	85.6%
64	Sussex Borough	Sussex	-1.713	85.6%
65	Shiloh Borough	Cumberland	-1.699	85.4%
66	Brooklawn Borough	Camden	-1.671	85.0%
67	*Winslow Township*	*Camden*	*-1.660*	*84.8%*
68	*Lakehurst Borough*	*Ocean*	*-1.633*	*84.4%*
69	Deerfield Township	Cumberland	-1.628	84.3%
70	Somerdale Borough	Camden	-1.627	84.3%
71	Upper Deerfield Township	Cumberland	-1.624	84.2%
72	Runnemede Borough	Camden	-1.620	84.2%
73	Willingboro Township	Burlington	-1.605	84.0%
74	*Buena Vista Township*	*Atlantic*	*-1.593*	*83.8%*
75	Fairview Borough	Bergen	-1.564	83.3%
76	Lakewood Township	Ocean	-1.555	83.2%
77	Pennsauken Township	Camden	-1.530	82.8%
78	Pemberton Borough	Burlington	-1.524	82.6%
79	Riverside Township	Burlington	-1.522	82.6%
80	North Hanover Township	Burlington	-1.511	82.4%
81	Roselle Borough	Union	-1.490	82.1%
82	Mount Ephraim Borough	Camden	-1.483	82.0%
83	Collingswood Borough	Camden	-1.473	81.8%
84	Pitman Borough	Gloucester	-1.459	81.6%
85	*Franklin Township*	*Gloucester*	*-1.457*	*81.5%*
86	Burlington City	Burlington	-1.448	81.4%
87	Garfield City	Bergen	-1.443	81.3%
88	South Bound Brook Borough	Somerset	-1.424	81.0%
89	Edgewater Park Township	Burlington	-1.421	80.9%
90	Carteret Borough	Middlesex	-1.410	80.7%
91	Clayton Borough	Gloucester	-1.409	80.7%
92	Newfield Borough	Gloucester	-1.406	80.6%
93	Montague Township	Sussex	-1.397	80.5%
94	Downe Township	Cumberland	-1.396	80.5%
95	Bound Brook Borough	Somerset	-1.325	79.2%
96	Oaklyn Borough	Camden	-1.322	79.1%
97	Corbin City	Atlantic	-1.320	79.1%
98	Freehold Borough	Monmouth	-1.310	78.9%
99	*Hammonton Town*	*Atlantic*	*-1.303*	*78.8%*
100	Elk Township	Gloucester	-1.302	78.8%
101	*Mullica Township*	*Atlantic*	*-1.298*	*78.7%*
102	North Bergen Township	Hudson	-1.290	78.5%

Rank	Municipality	County	Fiscal Stress Score	Percentile Ranking
103	Victory Gardens Borough	Morris	-1.290	78.5%
104	Stratford Borough	Camden	-1.286	78.4%
105	Delanco Township	Burlington	-1.278	78.3%
106	Long Branch City	Monmouth	-1.277	78.3%
107	Monroe Township	Gloucester	-1.269	78.1%
108	Weymouth Township	Atlantic	-1.260	78.0%
109	Waterford Township	Camden	-1.250	77.8%
110	Hampton Borough	Hunterdon	-1.245	77.7%
111	Hillside Township	Union	-1.242	77.6%
112	Oxford Township	Warren	-1.210	77.0%
113	Bellmawr Borough	Camden	-1.204	76.9%
114	Hopewell Township	Cumberland	-1.203	76.9%
115	Bayonne City	Hudson	-1.198	76.8%
116	Pittsgrove Township	Salem	-1.197	76.7%
117	Palmyra Borough	Burlington	-1.187	76.6%
118	Alpha Borough	Warren	-1.184	76.5%
119	Belleville Township	Essex	-1.171	76.2%
120	Stow Creek Township	Cumberland	-1.167	76.1%
121	Merchantville Borough	Camden	-1.166	76.1%
122	Alloway Township	Salem	-1.143	75.7%
123	Wallington Borough	Bergen	-1.131	75.4%
124	Gloucester Township	Camden	-1.113	75.0%
125	South River Borough	Middlesex	-1.103	74.8%
126	Kearny Town	Hudson	-1.091	74.6%
127	Greenwich Township	Cumberland	-1.076	74.3%
128	Newton Town	Sussex	-1.074	74.3%
129	Dunellen Borough	Middlesex	-1.069	74.2%
130	Elmer Borough	Salem	-1.060	74.0%
131	Maple Shade Borough	Burlington	-1.055	73.9%
132	North Plainfield Borough	Somerset	-1.053	73.8%
133	Manchester Township	Ocean	-1.051	73.8%
134	Jamesburg Borough	Middlesex	-1.046	73.7%
135	Washington Township	Burlington	-1.039	73.5%
136	Union Beach Borough	Monmouth	-1.017	73.1%
137	Lodi Borough	Bergen	-1.012	73.0%
138	Galloway Township	Atlantic	-1.007	72.8%
139	Laurel Springs Borough	Camden	-0.999	72.7%
140	Beachwood Borough	Ocean	-0.999	72.7%
141	Neptune Township	Monmouth	-0.998	72.7%
142	Pennsville Township	Salem	-0.987	72.4%
143	Keyport Borough	Monmouth	-0.968	72.0%
144	Woodstown Borough	Salem	-0.948	71.6%
145	Bogota Borough	Bergen	-0.937	71.3%
146	Palisades Park Borough	Bergen	-0.936	71.3%
147	Florence Township	Burlington	-0.923	71.0%
148	Folsom Borough	Atlantic	-0.923	71.0%
149	Franklin Borough	Sussex	-0.923	71.0%

Rank	Municipality	County	Fiscal Stress Score	Percentile Ranking
150	Bordentown City	Burlington	-0.918	70.9%
151	Barrington Borough	Camden	-0.910	70.7%
152	Washington Borough	Warren	-0.906	70.6%
153	Wharton Borough	Morris	-0.897	70.5%
154	Mantua Township	Gloucester	-0.896	70.4%
155	Absecon City	Atlantic	-0.893	70.4%
156	Ogdensburg Borough	Sussex	-0.888	70.3%
157	Audubon Borough	Camden	-0.888	70.2%
158	Eastampton Township	Burlington	-0.885	70.2%
159	Hamburg Borough	Sussex	-0.882	70.1%
160	Upper Pittsgrove Township	Salem	-0.881	70.1%
161	*Hamilton Township*	*Atlantic*	*-0.875*	*70.0%*
162	Roselle Park Borough	Union	-0.869	69.8%
163	Chesterfield Township	Burlington	-0.862	69.7%
164	Somerville Borough	Somerset	-0.861	69.7%
165	*Bass River Township*	*Burlington*	*-0.861*	*69.6%*
166	Belvidere Town	Warren	-0.858	69.6%
167	Oldmans Township	Salem	-0.858	69.6%
168	Weehawken Township	Hudson	-0.826	68.9%
169	Berlin Borough	Camden	-0.826	68.9%
170	Wantage Township	Sussex	-0.820	68.7%
171	*Estell Manor City*	*Atlantic*	*-0.814*	*68.6%*
172	Deptford Township	Gloucester	-0.796	68.2%
173	Tuckerton Borough	Ocean	-0.788	68.0%
174	Ewing Township	Mercer	-0.780	67.8%
175	Woodbury Heights Borough	Gloucester	-0.778	67.8%
176	Haddon Township	Camden	-0.763	67.4%
177	Highlands Borough	Monmouth	-0.762	67.4%
178	Highland Park Borough	Middlesex	-0.761	67.4%
179	Lower Township	Cape May	-0.753	67.2%
180	Rahway City	Union	-0.740	66.9%
181	Roosevelt Borough	Monmouth	-0.731	66.7%
182	Middle Township	Cape May	-0.724	66.5%
183	Hightstown Borough	Mercer	-0.724	66.5%
184	*Berkeley Township*	*Ocean*	*-0.710*	*66.2%*
185	South Amboy City	Middlesex	-0.709	66.2%
186	Hackensack City	Bergen	-0.708	66.1%
187	Ocean Gate Borough	Ocean	-0.706	66.1%
188	*Little Egg Harbor Township*	*Ocean*	*-0.703*	*66.0%*
189	Little Ferry Borough	Bergen	-0.698	65.9%
190	Neptune City Borough	Monmouth	-0.690	65.7%
191	Bloomfield Township	Essex	-0.684	65.6%
192	Somers Point City	Atlantic	-0.682	65.5%
193	Farmingdale Borough	Monmouth	-0.678	65.4%
194	*Ocean Township*	*Ocean*	*-0.675*	*65.4%*
195	Cliffside Park Borough	Bergen	-0.674	65.3%
196	Lower Alloways Creek Twp.	Salem	-0.662	65.1%

Rank	Municipality	County	Fiscal Stress Score	Percentile Ranking
197	*Southampton Township*	*Burlington*	*-0.627*	*64.2%*
198	Boonton Town	Morris	-0.615	63.9%
199	Spotswood Borough	Middlesex	-0.613	63.9%
200	Elsinboro Township	Salem	-0.611	63.8%
201	Manville Borough	Somerset	-0.598	63.5%
202	Knowlton Township	Warren	-0.593	63.4%
203	Hopatcong Borough	Sussex	-0.589	63.3%
204	*Berlin Township*	*Camden*	*-0.577*	*63.0%*
205	*Egg Harbor Township*	*Atlantic*	*-0.575*	*63.0%*
206	Delran Township	Burlington	-0.553	62.4%
207	Mansfield Township	Warren	-0.549	62.3%
208	Hazlet Township	Monmouth	-0.546	62.3%
209	Netcong Borough	Morris	-0.544	62.2%
210	Sayreville Borough	Middlesex	-0.541	62.1%
211	Bloomsbury Borough	Hunterdon	-0.533	61.9%
212	*Dennis Township*	*Cape May*	*-0.531*	*61.9%*
213	South Harrison Township	Gloucester	-0.527	61.8%
214	Hamilton Township	Mercer	-0.525	61.7%
215	North Arlington Borough	Bergen	-0.519	61.6%
216	*Barnegat Township*	*Ocean*	*-0.519*	*61.6%*
217	Pilesgrove Township	Salem	-0.513	61.4%
218	Clifton City	Passaic	-0.509	61.3%
219	Englishtown Borough	Monmouth	-0.498	61.1%
220	*Port Republic City*	*Atlantic*	*-0.487*	*60.8%*
221	Elmwood Park Borough	Bergen	-0.483	60.7%
222	Liberty Township	Warren	-0.480	60.6%
223	Sandyston Township	Sussex	-0.473	60.5%
224	*Plumsted Township*	*Ocean*	*-0.473*	*60.5%*
225	Glen Gardner Borough	Hunterdon	-0.471	60.4%
226	Fieldsboro Borough	Burlington	-0.467	60.3%
227	Hackettstown Town	Warren	-0.464	60.2%
228	Matawan Borough	Monmouth	-0.455	60.0%
229	Woodbridge Township	Middlesex	-0.454	60.0%
230	Old Bridge Township	Middlesex	-0.450	59.9%
231	Harrison Township	Gloucester	-0.449	59.9%
232	Ridgefield Park Village	Bergen	-0.447	59.8%
233	Haddon Heights Borough	Camden	-0.447	59.8%
234	Rockaway Borough	Morris	-0.443	59.7%
235	Andover Borough	Sussex	-0.428	59.3%
236	Helmetta Borough	Middlesex	-0.417	59.1%
237	Washington Township	Gloucester	-0.412	58.9%
238	Stanhope Borough	Sussex	-0.404	58.8%
239	Lumberton Township	Burlington	-0.392	58.4%
240	Piscataway Township	Middlesex	-0.389	58.4%
241	*Jackson Township*	*Ocean*	*-0.387*	*58.3%*
242	Bradley Beach Borough	Monmouth	-0.385	58.3%
243	Cinnaminson Township	Burlington	-0.385	58.3%

Rank	Municipality	County	Fiscal Stress Score	Percentile Ranking
244	**Frenchtown Borough**	**Hunterdon**	**-0.380**	**58.1%**
245	**Wenonah Borough**	**Gloucester**	**-0.379**	**58.1%**
246	**Washington Township**	**Warren**	**-0.376**	**58.0%**
247	**West Deptford Township**	**Gloucester**	**-0.374**	**58.0%**
248	**Millstone Borough**	**Somerset**	**-0.372**	**57.9%**
249	*Lacey Township*	*Ocean*	*-0.368*	*57.8%*
250	**Wanaque Borough**	**Passaic**	**-0.367**	**57.8%**
251	**Lopatcong Township**	**Warren**	**-0.365**	**57.8%**
252	**Linden City**	**Union**	**-0.365**	**57.8%**
253	**Riverton Borough**	**Burlington**	**-0.362**	**57.7%**
254	**Middlesex Borough**	**Middlesex**	**-0.361**	**57.7%**
255	**Red Bank Borough**	**Monmouth**	**-0.361**	**57.7%**
256	**Bergenfield Borough**	**Bergen**	**-0.358**	**57.6%**
257	**Gibbsboro Borough**	**Camden**	**-0.357**	**57.6%**
258	**Union Township**	**Union**	**-0.351**	**57.4%**
259	**Toms River Township**	**Ocean**	**-0.350**	**57.4%**
260	**East Windsor Township**	**Mercer**	**-0.347**	**57.3%**
261	**Seaside Heights Borough**	**Ocean**	**-0.345**	**57.3%**
262	**White Township**	**Warren**	**-0.344**	**57.2%**
263	**Vernon Township**	**Sussex**	**-0.339**	**57.1%**
264	**Milford Borough**	**Hunterdon**	**-0.323**	**56.7%**
265	**Brick Township**	**Ocean**	**-0.322**	**56.7%**
266	**Burlington Township**	**Burlington**	**-0.313**	**56.4%**
267	**Lyndhurst Township**	**Bergen**	**-0.309**	**56.3%**
268	**Mannington Township**	**Salem**	**-0.304**	**56.2%**
269	**Aberdeen Township**	**Monmouth**	**-0.303**	**56.2%**
270	**New Milford Borough**	**Bergen**	**-0.299**	**56.1%**
271	**North Brunswick Township**	**Middlesex**	**-0.297**	**56.1%**
272	**West Milford Township**	**Passaic**	**-0.291**	**55.9%**
273	**Blairstown Township**	**Warren**	**-0.285**	**55.7%**
274	**Mine Hill Township**	**Morris**	**-0.278**	**55.6%**
275	**Butler Borough**	**Morris**	**-0.275**	**55.5%**
276	*Woodland Township*	*Burlington*	*-0.271*	*55.4%*
277	*Shamong Township*	*Burlington*	*-0.268*	*55.3%*
278	**Frankford Township**	**Sussex**	**-0.253**	**54.9%**
279	**Pompton Lakes Borough**	**Passaic**	**-0.250**	**54.8%**
280	**Howell Township**	**Monmouth**	**-0.224**	**54.2%**
281	*Tabernacle Township*	*Burlington*	*-0.206*	*53.7%*
282	**Ridgefield Borough**	**Bergen**	**-0.200**	**53.6%**
283	**Hope Township**	**Warren**	**-0.192**	**53.4%**
284	**Hardyston Township**	**Sussex**	**-0.191**	**53.4%**
285	**Lake Como Borough**	**Monmouth**	**-0.189**	**53.3%**
286	*Eagleswood Township*	*Ocean*	*-0.186*	*53.2%*
287	**Westampton Township**	**Burlington**	**-0.173**	**52.9%**
288	**Woolwich Township**	**Gloucester**	**-0.168**	**52.8%**
289	*Evesham Township*	*Burlington*	*-0.159*	*52.5%*
290	**Voorhees Township**	**Camden**	**-0.151**	**52.3%**
291	**Edison Township**	**Middlesex**	**-0.147**	**52.2%**

Rank	Municipality	County	Fiscal Stress Score	Percentile Ranking
292	Bordentown Township	Burlington	-0.146	52.2%
293	Eatontown Borough	Monmouth	-0.146	52.2%
294	Hampton Township	Sussex	-0.145	52.2%
295	Springfield Township	Burlington	-0.133	51.9%
296	Pine Beach Borough	Ocean	-0.127	51.7%
297	Allentown Borough	Monmouth	-0.120	51.5%
298	Bloomingdale Borough	Passaic	-0.117	51.5%
299	Franklin Township	Somerset	-0.117	51.5%
300	Morristown Town	Morris	-0.115	51.4%
301	Milltown Borough	Middlesex	-0.113	51.4%
302	High Bridge Borough	Hunterdon	-0.113	51.4%
303	East Greenwich Township	Gloucester	-0.103	51.1%
304	Flemington Borough	Hunterdon	-0.103	51.1%
305	Lebanon Borough	Hunterdon	-0.101	51.1%
306	Stillwater Township	Sussex	-0.096	50.9%
307	West Long Branch Borough	Monmouth	-0.084	50.6%
308	Little Falls Township	Passaic	-0.078	50.5%
309	Dumont Borough	Bergen	-0.070	50.2%
310	Byram Township	Sussex	-0.069	50.2%
311	Northfield City	Atlantic	-0.063	50.1%
312	Branchville Borough	Sussex	-0.048	49.7%
313	Teaneck Township	Bergen	-0.035	49.3%
314	Englewood City	Bergen	-0.031	49.3%
315	Maywood Borough	Bergen	-0.029	49.2%
316	Ventnor City	Atlantic	-0.028	49.2%
317	Jefferson Township	Morris	-0.024	49.1%
318	Mount Arlington Borough	Morris	-0.023	49.0%
319	Hainesport Township	Burlington	-0.017	48.9%
320	Frelinghuysen Township	Warren	-0.017	48.9%
321	South Plainfield Borough	Middlesex	-0.008	48.7%
322	West Paterson Borough	Passaic	-0.007	48.6%
323	Andover Township	Sussex	-0.006	48.6%
324	Rutherford Borough	Bergen	0.002	48.4%
325	*Upper Township*	*Cape May*	*0.003*	*48.4%*
326	Hasbrouck Heights Borough	Bergen	0.019	48.0%
327	Hawthorne Borough	Passaic	0.021	47.9%
328	Holland Township	Hunterdon	0.032	47.7%
329	Hardwick Township	Warren	0.034	47.6%
330	Nutley Township	Essex	0.040	47.4%
331	Tinton Falls Borough	Monmouth	0.050	47.2%
332	Mansfield Township	Burlington	0.060	46.9%
333	Lebanon Township	Hunterdon	0.061	46.9%
334	Ringwood Borough	Passaic	0.063	46.8%
335	Independence Township	Warren	0.067	46.8%
336	Rochelle Park Township	Bergen	0.070	46.7%
337	Cherry Hill Township	Camden	0.071	46.7%
338	Alexandria Township	Hunterdon	0.080	46.4%
339	East Rutherford Borough	Bergen	0.084	46.3%
340	Point Pleasant Borough	Ocean	0.089	46.2%
341	Pequannock Township	Morris	0.094	46.1%

Rank	Municipality	County	Fiscal Stress Score	Percentile Ranking
342	Lincoln Park Borough	Morris	0.098	46.0%
343	Garwood Borough	Union	0.106	45.8%
344	Lafayette Township	Sussex	0.107	45.7%
345	West Orange Township	Essex	0.109	45.7%
346	North Haledon Borough	Passaic	0.115	45.5%
347	Saddle Brook Township	Bergen	0.115	45.5%
348	Manalapan Township	Monmouth	0.120	45.4%
349	Fort Lee Borough	Bergen	0.132	45.1%
350	*Medford Lakes Borough*	*Burlington*	*0.133*	*45.1%*
351	Kingwood Township	Hunterdon	0.159	44.4%
352	Hillsborough Township	Somerset	0.160	44.4%
353	Hoboken City	Hudson	0.163	44.3%
354	Raritan Borough	Somerset	0.165	44.2%
355	Logan Township	Gloucester	0.167	44.2%
356	Wood-Ridge Borough	Bergen	0.175	44.0%
357	Maplewood Township	Essex	0.180	43.9%
358	Franklin Township	Warren	0.186	43.7%
359	Ocean Township	Monmouth	0.187	43.7%
360	Pohatcong Township	Warren	0.189	43.7%
361	Princeton Borough	Mercer	0.195	43.5%
362	Fair Lawn Borough	Bergen	0.213	43.0%
363	Metuchen Borough	Middlesex	0.214	43.0%
364	Spring Lake Heights Borough	Monmouth	0.228	42.7%
365	Mount Laurel Township	Burlington	0.251	42.1%
366	Island Heights Borough	Ocean	0.257	41.9%
367	Caldwell Township	Essex	0.270	41.6%
368	Fanwood Borough	Union	0.271	41.6%
369	Middletown Township	Monmouth	0.284	41.3%
370	Roxbury Township	Morris	0.287	41.2%
371	Belmar Borough	Monmouth	0.289	41.1%
372	Green Township	Sussex	0.297	40.9%
373	Linwood City	Atlantic	0.313	40.5%
374	Fredon Township	Sussex	0.315	40.5%
375	Leonia Borough	Bergen	0.324	40.3%
376	Lawrence Township	Mercer	0.337	39.9%
377	Union Township	Hunterdon	0.378	38.9%
378	Monroe Township	Middlesex	0.392	38.6%
379	Westwood Borough	Bergen	0.400	38.4%
380	*Stafford Township*	*Ocean*	*0.401*	*38.4%*
381	Atlantic Highlands Borough	Monmouth	0.407	38.2%
382	Washington Township	Bergen	0.439	37.4%
383	East Brunswick Township	Middlesex	0.453	37.1%
384	South Orange Village	Essex	0.467	36.8%
385	Washington Township	Morris	0.467	36.7%
386	Parsippany-Troy Hills Twp.	Morris	0.473	36.6%
387	Freehold Township	Monmouth	0.481	36.4%
388	Greenwich Township	Warren	0.486	36.3%
389	Califon Borough	Hunterdon	0.490	36.2%
390	Lambertville City	Hunterdon	0.491	36.2%

Rank	Municipality	County	Fiscal Stress Score	Percentile Ranking
391	*Medford Township*	*Burlington*	*0.491*	*36.2%*
392	Cranford Township	Union	0.502	35.9%
393	Mount Olive Township	Morris	0.508	35.8%
394	Scotch Plains Township	Union	0.528	35.3%
395	River Edge Borough	Bergen	0.533	35.2%
396	Marlboro Township	Monmouth	0.535	35.1%
397	Kenilworth Borough	Union	0.545	34.9%
398	Emerson Borough	Bergen	0.551	34.7%
399	Edgewater Borough	Bergen	0.560	34.5%
400	South Brunswick Township	Middlesex	0.560	34.5%
401	Oceanport Borough	Monmouth	0.573	34.2%
402	Waldwick Borough	Bergen	0.574	34.2%
403	Wildwood City	Cape May	0.610	33.3%
404	Brigantine City	Atlantic	0.615	33.2%
405	Norwood Borough	Bergen	0.634	32.8%
406	Clark Township	Union	0.639	32.7%
407	East Amwell Township	Hunterdon	0.642	32.6%
408	Allamuchy Township	Warren	0.649	32.4%
409	Denville Township	Morris	0.656	32.3%
410	Wayne Township	Passaic	0.658	32.2%
411	Rockaway Township	Morris	0.658	32.2%
412	Cedar Grove Township	Essex	0.660	32.2%
413	Totowa Borough	Passaic	0.662	32.1%
414	Oakland Borough	Bergen	0.664	32.1%
415	Midland Park Borough	Bergen	0.665	32.1%
416	Rocky Hill Borough	Somerset	0.665	32.1%
417	West Caldwell Township	Essex	0.723	30.7%
418	Sparta Township	Sussex	0.748	30.2%
419	Hillsdale Borough	Bergen	0.788	29.3%
420	Riverdale Borough	Morris	0.790	29.3%
421	Verona Township	Essex	0.795	29.1%
422	Randolph Township	Morris	0.798	29.1%
423	Clinton Town	Hunterdon	0.809	28.8%
424	Greenwich Township	Gloucester	0.812	28.8%
425	Stockton Borough	Hunterdon	0.829	28.4%
426	Plainsboro Township	Middlesex	0.829	28.4%
427	Montclair Township	Essex	0.830	28.4%
428	Haddonfield Borough	Camden	0.831	28.4%
429	Northvale Borough	Bergen	0.837	28.2%
430	Delaware Township	Hunterdon	0.851	27.9%
431	Harrington Park Borough	Bergen	0.860	27.7%
432	Florham Park Borough	Morris	0.867	27.6%
433	West Cape May Borough	Cape May	0.869	27.5%
434	Hopewell Borough	Mercer	0.881	27.3%
435	Springfield Township	Union	0.883	27.2%
436	Upper Freehold Township	Monmouth	0.885	27.2%
437	Madison Borough	Morris	0.886	27.2%
438	Bethlehem Township	Hunterdon	0.890	27.1%
439	Bridgewater Township	Somerset	0.905	26.8%
440	Clinton Township	Hunterdon	0.922	26.4%

Rank	Municipality	County	Fiscal Stress Score	Percentile Ranking
441	Park Ridge Borough	Bergen	0.923	26.4%
442	Raritan Township	Hunterdon	0.930	26.2%
443	Harmony Township	Warren	0.941	26.0%
444	Pennington Borough	Mercer	0.956	25.7%
445	Boonton Township	Morris	0.958	25.7%
446	New Providence Borough	Union	0.967	25.5%
447	Wall Township	Monmouth	0.967	25.5%
448	West Amwell Township	Hunterdon	0.973	25.4%
449	Secaucus Town	Hudson	0.984	25.1%
450	Brielle Borough	Monmouth	0.990	25.0%
451	Green Brook Township	Somerset	1.012	24.6%
452	Mahwah Township	Bergen	1.024	24.3%
453	River Vale Township	Bergen	1.027	24.3%
454	Robbinsville Township	Mercer	1.029	24.2%
455	Atlantic City City	Atlantic	1.035	24.1%
456	Interlaken Borough	Monmouth	1.042	24.0%
457	Branchburg Township	Somerset	1.063	23.5%
458	Westfield Town	Union	1.065	23.5%
459	Glen Rock Borough	Bergen	1.075	23.3%
460	Franklin Township	Hunterdon	1.087	23.1%
461	Millstone Township	Monmouth	1.122	22.4%
462	Fair Haven Borough	Monmouth	1.128	22.3%
463	Long Hill Township	Morris	1.130	22.2%
464	Glen Ridge Borough	Essex	1.141	22.0%
465	Sea Bright Borough	Monmouth	1.149	21.9%
466	East Hanover Township	Morris	1.162	21.6%
467	North Wildwood City	Cape May	1.165	21.6%
468	Wildwood Crest Borough	Cape May	1.173	21.4%
469	Hanover Township	Morris	1.193	21.0%
470	Mountainside Borough	Union	1.196	21.0%
471	Berkeley Heights Township	Union	1.208	20.8%
472	Morris Plains Borough	Morris	1.208	20.8%
473	Ramsey Borough	Bergen	1.225	20.5%
474	Wyckoff Township	Bergen	1.225	20.5%
475	Moorestown Township	Burlington	1.233	20.3%
476	South Hackensack Township	Bergen	1.238	20.2%
477	Morris Township	Morris	1.240	20.2%
478	Moonachie Borough	Bergen	1.241	20.2%
479	Point Pleasant Beach Borough	Ocean	1.263	19.8%
480	Oradell Borough	Bergen	1.277	19.5%
481	North Caldwell Borough	Essex	1.301	19.1%
482	Paramus Borough	Bergen	1.303	19.1%
483	Closter Borough	Bergen	1.305	19.0%
484	Chester Borough	Morris	1.368	18.0%
485	Colts Neck Township	Monmouth	1.387	17.6%
486	West Windsor Township	Mercer	1.422	17.1%
487	Montville Township	Morris	1.423	17.0%
488	Monmouth Beach Borough	Monmouth	1.428	17.0%
489	Manasquan Borough	Monmouth	1.458	16.5%
490	Kinnelon Borough	Morris	1.488	16.0%
491	Cresskill Borough	Bergen	1.490	16.0%

Rank	Municipality	County	Fiscal Stress Score	Percentile Ranking
492	Readington Township	Hunterdon	1.494	15.9%
493	Holmdel Township	Monmouth	1.501	15.8%
494	Avon-by-the-Sea Borough	Monmouth	1.533	15.3%
495	Montgomery Township	Somerset	1.537	15.3%
496	Bedminster Township	Somerset	1.546	15.1%
497	Chatham Borough	Morris	1.559	14.9%
498	Ridgewood Village	Bergen	1.561	14.9%
499	Demarest Borough	Bergen	1.582	14.6%
500	Tenafly Borough	Bergen	1.589	14.5%
501	Little Silver Borough	Monmouth	1.593	14.4%
502	Loch Arbour Village	Monmouth	1.599	14.3%
503	Carlstadt Borough	Bergen	1.621	14.0%
504	Margate City	Atlantic	1.643	13.7%
505	Mendham Borough	Morris	1.677	13.2%
506	Haworth Borough	Bergen	1.684	13.1%
507	Allendale Borough	Bergen	1.686	13.1%
508	Bernards Township	Somerset	1.720	12.6%
509	Livingston Township	Essex	1.730	12.5%
510	Hopewell Township	Mercer	1.774	11.9%
511	Montvale Borough	Bergen	1.788	11.8%
512	Warren Township	Somerset	1.806	11.5%
513	Seaside Park Borough	Ocean	1.882	10.6%
514	Shrewsbury Borough	Monmouth	1.891	10.5%
515	Fairfield Township	Essex	1.893	10.5%
516	Old Tappan Borough	Bergen	1.904	10.4%
517	Summit City	Union	1.937	10.0%
518	Upper Saddle River Borough	Bergen	1.962	9.7%
519	Chester Township	Morris	2.033	8.9%
520	Englewood Cliffs Borough	Bergen	2.049	8.8%
521	Chatham Township	Morris	2.065	8.6%
522	Allenhurst Borough	Monmouth	2.226	7.1%
523	Cape May City	Cape May	2.228	7.1%
524	West Wildwood Borough	Cape May	2.272	6.7%
525	Franklin Lakes Borough	Bergen	2.306	6.4%
526	Roseland Borough	Essex	2.337	6.2%
527	Princeton Township	Mercer	2.363	6.0%
528	Rockleigh Borough	Bergen	2.406	5.7%
529	Ho-Ho-Kus Borough	Bergen	2.425	5.5%
530	Woodcliff Lake Borough	Bergen	2.468	5.2%
531	Alpine Borough	Bergen	2.558	4.6%
532	Tewksbury Township	Hunterdon	2.573	4.5%
533	Saddle River Borough	Bergen	2.590	4.4%
534	Bernardsville Borough	Somerset	2.592	4.4%
535	Watchung Borough	Somerset	2.629	4.2%
536	Mountain Lakes Borough	Morris	2.691	3.9%
537	Ocean City City	Cape May	2.721	3.7%
538	Rumson Borough	Monmouth	2.769	3.5%
539	Lavallette Borough	Ocean	2.843	3.1%
540	Millburn Township	Essex	2.976	2.6%
541	Far Hills Borough	Somerset	3.042	2.3%
542	Peapack-Gladstone Borough	Somerset	3.047	2.3%

Rank	Municipality	County	Fiscal Stress Score	Percentile Ranking
543	Mendham Township	Morris	3.069	2.2%
544	Essex Fells Township	Essex	3.143	2.0%
545	Cranbury Township	Middlesex	3.149	2.0%
546	Ship Bottom Borough	Ocean	3.280	1.6%
547	Sea Girt Borough	Monmouth	3.438	1.2%
548	Bay Head Borough	Ocean	3.553	1.0%
549	Harding Township	Morris	3.658	0.8%
550	Spring Lake Borough	Monmouth	3.725	0.8%
551	Surf City Borough	Ocean	3.787	0.7%
552	Beach Haven Borough	Ocean	4.319	0.2%
553	Sea Isle City	Cape May	4.791	0.1%
554	Deal Borough	Monmouth	4.880	0.1%
555	Barnegat Light Borough	Ocean	4.949	0.1%
556	Long Beach Township	Ocean	5.270	0.0%
557	Mantoloking Borough	Ocean	5.721	0.0%
558	Longport Borough	Atlantic	5.846	0.0%
559	Harvey Cedars Borough	Ocean	6.120	0.0%
560	Stone Harbor Borough	Cape May	6.167	0.0%
561	Avalon Borough	Cape May	6.304	0.0%
562	Cape May Point Borough	Cape May	6.384	0.0%

As can be seen from the table, the actual fiscal stress scores range from a low of -4.319 for Camden to a high of 6.384 for Cape May Point Borough.

As is apparent from looking at the map of the municipalities on the following page, there is a high degree of clustering when it comes to fiscal stress levels statewide. Fiscal health generally improves markedly as we move from South Jersey to North Jersey. However, there are pockets of high fiscal stress in both the Northern and Southern areas of the state.

Legend

Municipal Stress Index

🟥	High Stress (-4.31 to -1.86)
🟨	Moderate Stress (-1.85 to -0.66)
🟦	Level 1 (-0.65 to +0.41)
🟦	Level 2 (+0.42 to +1.81)
🟦	Level 3 (+1.82 to +3.79)
🟩	Level 4 (+3.80 to +6.38)
⬜	Pinelands Boundary

43
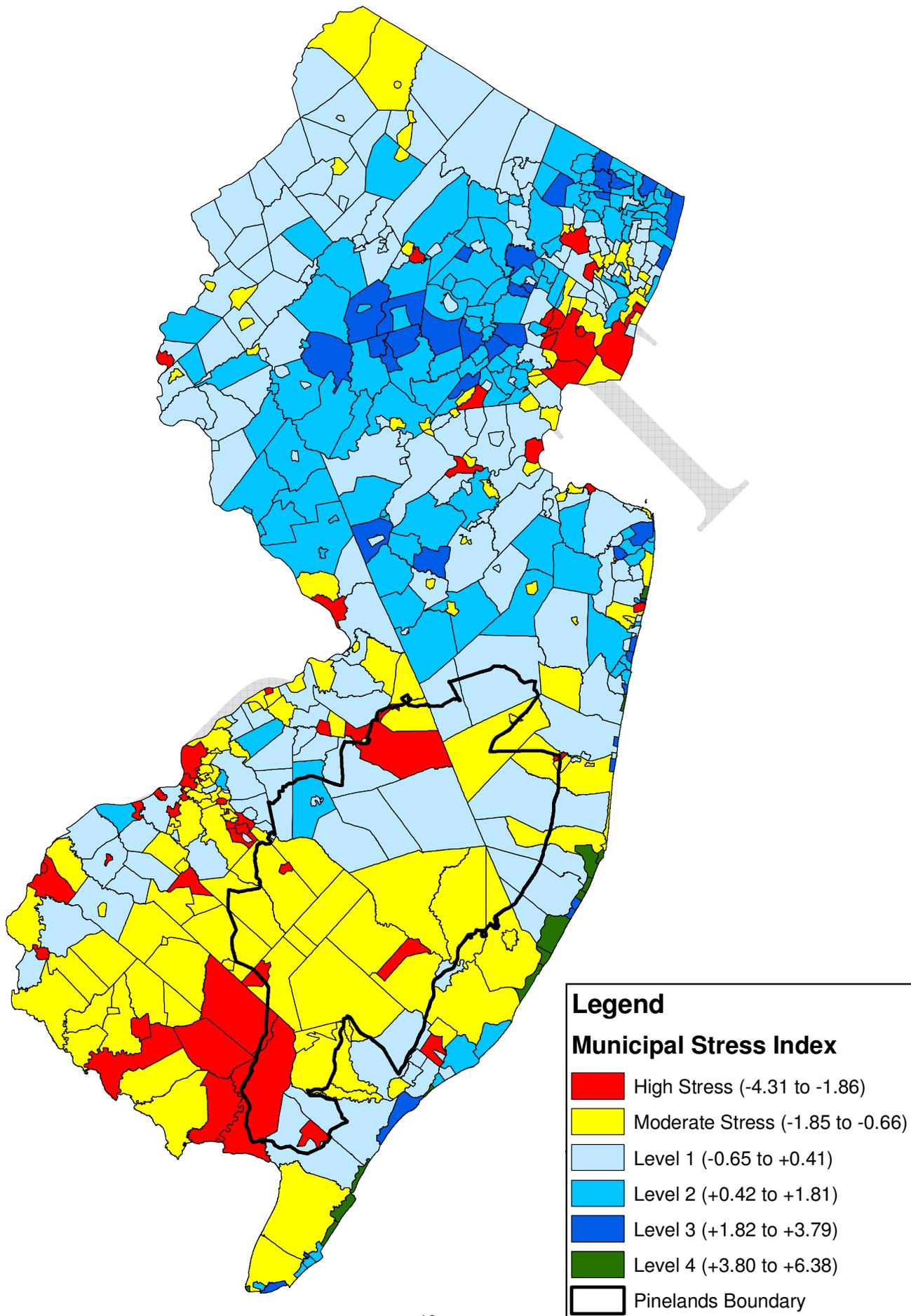
From examining the characteristics of each grouping by the nine variables that comprise the fiscal stress index (below), it is clear that the first two groups are experiencing stress across the board. In the high and moderate stress groupings the average for each of the nine variables used to construct the index is below the state average. In the case of the high stress group, the average deviation from the state norm is almost 70%. For the moderate stress group, the average deviation from the state norm is closer to 25%.

Stress Category	Per Capita Income	Poverty Rate	Unemployment Rate	Total Equalized Property Value Per Capita	Gross Debt Per Capita
High Stress	$16,889	16.0	7.3	$44,122	$1,703
Moderate Stress	$21,757	7.2	4.8	$77,853	$1,750
State Average	$29,972	6.0	4.1	$190,179	$2,801
Level 1	$27,976	4.4	3.6	$123,649	$2,383
Level 2	$38,454	3.5	3.1	$213,534	$3,523
Level 3	$54,434	4.1	3.0	$472,665	$5,361
Level 4	$46,939	4.7	2.9	$2,202,592	$11,136

Stress Category	Gross Debt as % of Property Value	Effective Tax Rate	Tax Burden Per Capita	Tax Burden as % of Income
High Stress	4.01%	2.903	$1,150	6.78%
Moderate Stress	2.34%	2.285	$1,714	7.89%
State Average	2.16%	1.989	$2,698	8.98%
Level 1	2.01%	1.945	$2,352	8.47%
Level 2	1.78%	1.701	$3,461	9.64%
Level 3	1.40%	1.185	$4,871	10.58%
Level 4	0.52%	0.577	$12,118	29.07%

The municipalities that fall in Level 1 below the moderate stress category are a mixed bag. On some variables, they compare slightly favorably to the state average (poverty rate, unemployment rate, gross debt as a % of property value, and effective tax rate). On the remaining variables they fare slightly worse than the state averages.

The municipalities in the next three levels all fare comparatively well to the state average across all categories. Level 2 municipalities exceed the state norms by an average of 40%, Level 3 municipalities exceed the state norms by an average of 54%, and the eleven municipalities that comprise the Level 4 group exceed the state norms by an average of 123%.

The overall fit of this model seems to be very good. From what is known of the perceived fiscal health of various municipalities statewide, the results presented here make sense. In fact, since the general structure of this approach is similar to that of the 1996 DCA Municipal Stress Index approach, a correlation analysis was done between the results of the principal components model and the updated DCA Approach using 2005 data. The correlation between the results was 0.83 which indicates a very high degree of correlation. Tests were also conducted to try to pare down the number of inputs into the principal components analysis in order to simplify the model. The final model presented here is the most simplified approach that captures the essence of what

is trying to be measured: overall fiscal health. According to the output from the principal components analysis, 42% of the variation among these nine variables is captured in the single fiscal stress index provided. Given the large number of variables in the model, this is a very strong result. In a single model with 9 variables, each variable would carry a weight of roughly 11%. By using the approach here, the data for those nine variables is compressed into one measure that has almost four times the amount of data in one measure as would otherwise be the case (43% versus 11%)

At this point of the analysis, the first three goals of the study have been reached: A database of indicators that are reflective of municipalities' social, economic, physical, and fiscal conditions has been constructed; an objective, systematic and repeatable model which identifies municipalities that are experiencing poor health using the database of indicators has been presented; and a grouping method has been proposed for use in selecting economically challenged communities using the results from the model. The last goal of the study – to develop methods to calculate financial aid and/or other resources that may alleviate the degree of strain in the identified municipalities – will be discussed in Chapter 4.

This chapter will conclude by using the results of the model developed here to explore three different questions:

(1) Is there a statistically significant difference in the fiscal stress level of the municipalities in the Pinelands versus the remainder of the municipalities in South Jersey?

(2) Is there a statistically significant difference between urban, rural, and suburban municipalities when it comes to municipal fiscal health?

(3) A number of respondents to the survey cited CMP management area restrictions (preservation and forest areas to name two) and having large amounts of targeted growth areas (RGA's, towns, and villages) as having a significant effect on municipal fiscal health. By using the results calculated from the model, is there any statistically significant data that can help prove these claims?

The Pinelands versus Non-Pinelands in regards to fiscal stress

The long term economic monitoring program administered by Pinelands Commission staff has documented that on a region-wide basis that the economy of the Pinelands fares favorably to the surrounding Non-Pinelands communities across a wide variety of measures. Still, as with any region, there are areas that are comparatively weaker across these same measures. One of the chief reasons for this study was to identify those areas in the Pinelands. Having done that, the question can now be asked whether or not the Pinelands region has a disproportionate number of fiscally troubled communities.

One way to get at the answer to this question is to look at the distribution of Pinelands and Non-Pinelands across the six categories of fiscal stress. Here is the data for both regions as well as a breakdown for the North Jersey region and statewide:

	Statewide	North Jersey	South Jersey Outside Pinelands	Pinelands
High Stress	56	22	26	8
Moderate Stress	140	57	62	21
Level 1	185	132	36	17
Level 2	131	119	11	1
Level 3	39	31	8	0
Level 4	11	1	10	0

In the high stress category, there are 8 Pinelands municipalities out of 47 for a total of 17%. The Non-Pinelands has 26 out of 153 municipalities in this category, also a total of 17%. In the moderate stress category, the numbers are: Pinelands 45% (21 out of 47) and the Non-Pinelands 41% (62 of 153). A two sample t-test to check for a difference in means between the two regions was performed using the data from the high stress and moderate stress groupings. The results of this test confirm that there is no statistically significant difference between the Pinelands and the Non-Pinelands in regards to fiscal stress (p-value = 0.316).

Urban versus Rural versus Suburban areas in regards to fiscal stress

The New Jersey State Police issues a Uniform Crime Report annually that details the number of violent and non-violent crimes and other offenses committed in municipalities across New Jersey. In order to make valid comparisons across similar types of jurisdictions, this report categorizes each municipality in the state as being rural, urban, or suburban in nature. For the 562 municipalities in the fiscal health analysis here, the State Police report classifies 156 as rural, 154 as urban, and 252 as suburban. Using this breakdown in conjunction with the fiscal stress index gives us a way to answer some questions concerning the incidence and strength of fiscal stress in these three distinct types of municipalities.

The first measure to look at is the incidence or likelihood of a municipality experiencing fiscal stress given its character. Here are the numbers for the three types of municipalities in the two stress categories:

Category	Rural	Suburban	Urban
High Stress	**7.7%** (12 of 156)	**5.6%** (14 of 252)	**19.5%** (30 of 154)
Medium Stress	**35.3%** (55 of 156)	**15.9%** (40 of 252)	**29.2%** (45 of 154)
Total	**42.9%**	**21.4%**	**48.7%**

From this, it is fair to say that there is approximately twice the chance that a rural or urban municipality will experience some level of fiscal stress as compared to a suburban municipality (43% and 49% for rural/urban versus just 21% for suburban).

The second measure to look at is the severity of stress in each of these types of municipalities. The averages were calculated for each type of municipality for those

exhibiting some signs of stress, and then t-tests were performed to see if there was any statistically significant difference in means between the groups. Here are the results of that analysis:

Municipal Character	# of Municipalities showing Stress	Fiscal Stress Average	t-test significant?
Rural	67	-1.406	No
Suburban	54	-1.419	No
Urban	75	-1.731	Yes (p=.01)

So, while there is twice the likelihood for a rural municipality to exhibit stress in comparison to a suburban municipality, for those that do experience some stress there is no statistically significant difference between the severity of that stress between these two areas. Conversely, while rural and urban areas have roughly the same likelihood to experience some level of stress, in those that do the stress is more severe in urban areas at a statistically significant level (p= .01).

The Effects of Pinelands Management Areas on Fiscal Stress

The results of the fiscal stress model presented here allow us to examine the question about any possible relationship between management area designations and fiscal stress among Pinelands municipalities. To do this, a correlation analysis was performed using data from all 47 Pinelands municipalities with respect to the percentage of their land area in each management area and their newly calculated fiscal stress index. It is important to note that a correlation analysis simply reveals whether or not two variables move together in the same direction. It does not necessarily indicate a **direct cause and effect** relationship because two variables move together in the same direction, although there often can be such a relationship.

Correlation coefficients range from +1.00 (perfect positive correlation) to -1.00 (perfect negative correlation). Numbers around zero indicate no correlation between two variables. Several different standards exist concerning interpretation of correlation coefficients. This analysis will use the following one from Franzblau:

- Correlations ranging from zero to about .20 may be regarded as indicating *no or negligible correlation.*
- Correlations ranging from about .20 to .40 may be regarded as indicating *a low degree of correlation.*
- Correlations ranging from about .40 to .60 may be regarded as indicating *a moderate degree of correlation.*
- Correlations ranging from about .60 to .80 may be regarded as indicating *a marked degree of correlation.*
- Correlations ranging from about .80 to 1.00 may be regarded as indicating *high correlation.*

[A. Franzblau (1958), <u>A Primer of Statistics for Non-Statisticians</u>, Harcourt, Brace & World. (Chap. 7)] Italics in original.

Here are the results of the correlation analysis between the fiscal stress index and the percentage of land in each management area for Pinelands municipalities:

Management Area	Correlation Coefficient	Relation to Fiscal Stress
Special Ag Production Area	0.219	Low positive
Pinelands Town	-0.373	Low negative
Military/Federal Area	-0.263	Low negative
Ag Production Area	-0.209	Low negative
Preservation Area	0.159	None
Forest Area	-0.026	None
Rural Development Area	0.131	None
Regional Growth Area	-0.064	None
Pinelands Village	-0.037	None

While any demonstrated correlation between two variables is a "necessary but not sufficient" reason to suspect a cause and effect relationship, a demonstrated lack of correlation is by itself a sufficient reason to conclude that there is no relationship between two variables. As a result, this analysis shows that there is no connection between fiscal stress as measured in this study and the amount of land in any of the following management areas: the Preservation Area, the Forest Area, the Rural Development Area, Pinelands Villages, and the Regional Growth Areas.

There is a very low positive correlation between fiscal stress and the percentage of land in the Special Ag Production Area. More study is needed to confirm this relationship, but there may be a positive impact on the fiscal health of municipalities as a result of having land zoned in this management area.

The remaining three management areas – Pinelands Town, the Military/Federal Areas, and the Ag Production Area – all have a low negative correlation with fiscal stress. In the case of the Ag Production Area, the correlation is on the border of "low correlation" and "no correlation" so this can probably be disregarded. More study is needed to confirm this finding, but there does appear to be some negative relationship between fiscal stress and having area in the Pinelands Town and Military/Federal management areas.

Chapter 4 Methods for Addressing the Problems of Fiscal Stress

Over the course of this study, a number of different Commission staff members have developed methods for allocating any financial aid that may result from the use of the fiscal health model presented here. While the focus of the Commission and the Pinelands Municipal Council is to steer meaningful amounts of aid to affected Pinelands municipalities, the inclusion of all of the municipalities in New Jersey in this analysis offers an opportunity for lawmakers to perhaps readjust the allocation of some existing aid programs. It is noted with some irony that the principal components model rejected as an indicator of fiscal stress the current amount of aid per capita received by each municipality. It is noted that many of the aid programs are very targeted towards specific groups, but this finding was surprising nonetheless.

Three basic models of aid allocation have been discussed by Commission staff.
(1) Municipalities would be broken up into classes (such as high and moderate stress as in the current model) and all would share equally in an aid allocation to that class.
(2) Municipalities would again be broken up into classes. Each class would receive a different percentage of the overall aid awarded, and then within each class that aid would be divided based on the distribution of scores within the class. While more a more complicated approach than in number 1, it may be more equitable as well.
(3) Targeted Aid – within the established high stress class, the fiscal stress scores can be broken down into their component variables. By doing this, the focus of aid can be directed to those areas that most negatively effect the fiscal health score. For examples, one such approach would be to provide direct aid to municipalities with a low relative tax burden per capita provided that a mechanism is put into place to target the aid for improving service levels in the community. In other examples, the municipalities in the high stress class with the lowest per capita income could be targeted for more job training funds, or the municipalities within this class with the lowest gross debt per capita could be targeted for block grants to help improve the infrastructure base in the community.

No firm decisions have been made yet on accomplishing this fourth goal of the study. One thought is to follow up this report with an analysis that compares the relative fiscal stress of the municipalities as measured in this model with the existing aid allocation formulas to see if there are areas that are being overlooked in regards to aid. Commission staff has had some preliminary conversation with the Office of Legislative Services on using this model as a basis for future aid, and the staff would like to discuss the findings of this model with the members of the Pinelands Municipal Council to solicit their input on the best way to proceed from here as well.

Summary and Suggestions for Further Study

This study lays the foundation for taking a much more in-depth look at the issues facing those municipalities who have not shared as much in the overall improvement of the Pinelands region as they might have wished. This has been done through the following accomplishments:

- the development of a new and extensive database of indicators of fiscal health for all New Jersey municipalities
- the creation of a systematic, objective, and repeatable model to track the fiscal health of municipalities using a wide array of social, economic, fiscal, and physical infrastructure data
- a formal analysis of how that data specifically affects the Pinelands region and municipalities
- the development of some preliminary methods for allocating aid and resources based on the results of this new model

While there remains a myriad of questions that can be explored using the results from the fiscal health model, a number of important questions were addressed in this study. Some of the key findings presented were:

- there is not a statistically significant difference in fiscal stress levels between the Pinelands municipalities and the Non-Pinelands municipalities in Southern New Jersey
- there is a pronounced and statistically significant difference in fiscal stress levels at the rural, urban, and suburban levels. The incidence of fiscal stress is twice as high in the rural and urban areas as it is in the suburbs. However, in those areas with demonstrated levels of stress that stress is significantly deeper in the urban municipalities than it is in the rural and suburban areas
- there is no relationship between fiscal health and the amount of land in the following Pinelands Management Areas: the Regional Growth Area, the Preservation Area, the Forest Area, the Ag Production Area, Pinelands Villages, the Rural development Area
- there may be a slight positive relationship between the Special Ag Production Area and increased fiscal health
- there may be a slight negative relationship between the Military/ Federal Area and the Pinelands Town areas and fiscal health

Important areas of research going forward from here should focus on extending the database forwards and backwards (2005 was the base year used in this analysis) so that more sophisticated time series data methods may be used. While an important and necessary first step, this model is just a snapshot in time. With a time series available, the effects of municipal management strategies on fiscal health can be evaluated and more specific Pinelands related questions can be examined.

Appendix A. Update of the 1996 DCA Municipal Distress Index using 2005 Data

MDI Rank	Municipality	County	MDI Score	Pop Change 2000-2005	Poverty Rate	Per Capita Income	Unemployment Rate	3 year Average Effective Tax Rate	Equalized Property Value Per Capita	Pre-1940 Housing	Sub-Standard Housing
1	Bridgeton city	Cumberland	438.0	5.18%	26.6	$10,917	8.2	3.283	$18,231	36.48%	0.57%
2	Camden city	Camden	561.0	-0.09%	35.5	$9,815	10.1	3.549	$12,900	33.86%	2.42%
3	Passaic city	Passaic	627.0	0.18%	21.2	$12,874	6.8	2.724	$39,356	41.92%	1.76%
4	Trenton city	Mercer	644.0	-0.96%	21.1	$14,621	9.3	3.660	$27,297	51.01%	0.81%
5	Salem city	Salem	683.5	-0.94%	26.6	$13,559	7.6	3.796	$27,384	38.19%	0.89%
6	Elizabeth city	Union	685.5	3.93%	17.8	$15,114	6.7	2.312	$54,559	30.99%	2.13%
7	Paterson city	Passaic	700.0	-0.10%	22.2	$13,257	8.6	2.733	$40,180	31.58%	1.60%
8	Penns Grove borough	Salem	739.0	-1.46%	21	$13,330	12.7	3.510	$27,104	31.70%	1.15%
9	West New York town	Hudson	745.0	1.36%	18.9	$16,719	5.9	2.478	$42,253	34.22%	2.07%
10	Newark city	Essex	784.0	2.61%	28.4	$13,009	8.3	2.106	$47,529	28.34%	1.40%
11	Delanco township	Burlington	789.5	22.21%	9.5	$21,096	5.8	2.530	$79,463	42.18%	0.49%
12	Beverly city	Burlington	792.5	0.04%	11.5	$17,760	8.7	3.407	$44,536	45.11%	0.42%
13	Union City city	Hudson	818.0	-2.98%	21.4	$13,997	6.9	2.639	$43,454	42.58%	2.01%
14	East Orange city	Essex	829.5	-2.50%	19.2	$16,488	7.4	4.248	$33,563	30.33%	1.39%
15	Paulsboro borough	Gloucester	856.5	-1.25%	17.7	$16,368	12.2	2.963	$54,097	37.60%	0.64%
16	Deerfield township	Cumberland	861.0	8.79%	9.2	$18,468	4.2	2.798	$52,809	24.13%	0.79%
17	Woodbury city	Gloucester	866.0	1.01%	13.5	$21,592	5.9	3.821	$52,771	35.99%	0.64%
18	Sussex borough	Sussex	885.5	1.68%	11	$18,866	4.5	2.542	$57,360	42.66%	2.55%
19	Millville city	Cumberland	888.5	3.71%	15.2	$18,632	7.7	2.680	$46,948	22.30%	0.38%
20	Plainfield city	Union	902.0	-0.61%	15.9	$19,052	6.6	2.763	$56,053	34.75%	1.06%
21	Perth Amboy city	Middlesex	906.0	2.93%	17.6	$14,989	8.5	1.884	$56,790	32.04%	1.31%
22	Lawrence township	Cumberland	912.5	5.50%	8.9	$17,654	4.8	2.512	$50,272	30.21%	0.54%
23	City of Orange township	Essex	913.5	-2.28%	18.8	$16,861	6.4	3.451	$40,566	24.71%	2.38%
24	Gloucester City city	Camden	917.5	0.63%	10.1	$16,912	8.1	3.011	$39,008	50.41%	0.19%
25	Haledon borough	Passaic	939.5	1.17%	10.6	$19,099	7.1	2.596	$68,483	39.40%	0.60%
26	New Brunswick city	Middlesex	950.0	3.72%	27	$14,308	4.4	2.137	$55,596	28.00%	1.05%

MDI Rank	Municipality	County	MDI Score	Pop Change 2000-2005	Poverty Rate	Per Capita Income	Unemployment Rate	3 year Average Effective Tax Rate	Equalized Property Value Per Capita	Pre-1940 Housing	Sub-Standard Housing
27	Irvington township	Essex	972.0	-3.16%	17.4	$16,874	6.8	3.496	$35,038	21.34%	1.41%
28	Swedesboro borough	Gloucester	989.0	-0.58%	9.7	$20,857	5.5	3.191	$50,405	49.65%	0.52%
29	Shiloh borough	Cumberland	1,009.0	18.62%	5.8	$16,880	4.4	3.091	$39,042	55.15%	0.00%
30	Pleasantville city	Atlantic	1,016.5	-0.08%	15.8	$17,668	7.3	2.906	$43,160	18.45%	0.55%
31	Carneys Point township	Salem	1,021.0	3.21%	10.8	$19,978	6.9	2.826	$59,635	20.21%	0.42%
32	Vineland city	Cumberland	1,029.5	3.87%	13.8	$18,797	5.8	2.304	$49,910	15.79%	0.66%
33	Dover town	Morris	1,030.0	1.31%	13.4	$18,056	8.2	1.994	$72,365	32.61%	1.27%
34	Downe township	Cumberland	1,046.0	2.33%	13.1	$17,366	4.6	2.296	$78,746	30.25%	1.37%
35	Quinton township	Salem	1,051.0	2.30%	9.3	$18,921	5.2	2.574	$52,080	20.83%	0.74%
36	Asbury Park city	Monmouth	1,056.0	-1.89%	30.1	$13,516	10.5	2.084	$61,451	32.08%	1.61%
37	Westville borough	Gloucester	1,056.5	-0.96%	8.7	$18,747	5.6	3.057	$49,273	34.83%	0.55%
38	Phillipsburg town	Warren	1,062.0	-1.70%	13.4	$18,452	6.1	2.360	$56,661	54.71%	0.56%
39	Fairview borough	Bergen	1,064.5	2.15%	11.8	$18,835	6.6	2.105	$80,232	26.18%	5.41%
40	Clementon borough	Camden	1,075.5	-1.08%	11.4	$18,510	8	3.502	$44,121	28.01%	0.35%
41	Harrison town	Hudson	1,079.0	-2.63%	12.4	$18,490	11.1	2.281	$73,537	37.55%	1.46%
42	Freehold borough	Monmouth	1,090.0	3.98%	12	$19,910	6.2	1.988	$93,062	31.17%	1.16%
43	South Bound Brook borough	Somerset	1,109.0	1.03%	6.7	$21,131	5.8	2.855	$65,200	26.01%	1.23%
44	East Newark borough	Hudson	1,109.5	-4.88%	12.6	$16,415	9.1	2.125	$60,740	39.42%	1.04%
45	Pemberton borough	Burlington	1,110.0	9.02%	7.8	$18,909	4.6	2.626	$53,118	50.68%	0.00%
46	Carteret borough	Middlesex	1,112.5	2.88%	11	$18,967	8.2	2.374	$93,928	19.97%	0.71%
47	Corbin City city	Atlantic	1,113.0	12.29%	4.9	$21,321	3.6	3.037	$52,754	21.08%	1.17%
48	Keansburg borough	Monmouth	1,121.5	-1.39%	17.7	$17,417	7.3	2.389	$57,103	23.42%	0.88%
49	Hammonton town	Atlantic	1,127.5	7.36%	9.1	$19,889	6.5	2.485	$80,478	28.91%	0.17%
50	Pine Hill borough	Camden	1,127.5	3.62%	7.1	$18,613	5.9	3.587	$37,381	9.49%	0.45%
51	Burlington city	Burlington	1,130.5	0.30%	8	$20,208	5.2	2.537	$63,891	40.13%	0.59%
52	Bound Brook borough	Somerset	1,134.5	0.86%	10.9	$22,395	4.9	2.557	$74,360	36.52%	0.77%
53	Chesilhurst borough	Camden	1,144.5	22.32%	15.1	$15,252	6.2	2.766	$30,906	8.97%	0.00%

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54	Jersey City city	Hudson	1,150.0	-0.29%	18.6	$19,410	5.9	1.982	$65,640	40.31%	1.10%
55	Buena borough	Atlantic	1,160.0	-0.75%	18.7	$16,717	6.2	2.561	$57,329	21.89%	0.48%
56	Rahway city	Union	1,173.0	3.72%	7.1	$22,481	5	2.581	$97,040	26.12%	1.32%
57	Lawnside borough	Camden	1,187.5	2.79%	10.7	$18,831	7.2	3.020	$67,527	8.35%	0.48%
58	Newfield borough	Gloucester	1,194.5	2.29%	6.5	$21,063	5	2.926	$58,797	32.74%	0.34%
59	Winslow township	Camden	1,198.5	7.94%	6	$21,254	5.9	2.909	$54,405	6.70%	0.57%
60	Alloway township	Salem	1,206.5	6.57%	8.2	$22,935	5.2	2.364	$80,278	26.93%	0.42%
61	Oxford township	Warren	1,213.0	12.45%	4	$23,515	7	2.120	$77,682	41.79%	0.45%
62	Magnolia borough	Camden	1,225.0	-0.75%	7.9	$19,032	8	3.703	$51,138	16.80%	0.41%
63	Egg Harbor City city	Atlantic	1,228.5	-1.10%	13.1	$15,151	8.2	3.170	$49,288	34.75%	0.00%
64	Bayonne city	Hudson	1,229.0	-3.09%	10.1	$21,553	5.3	2.757	$80,811	46.10%	0.67%
65	Riverside township	Burlington	1,231.0	0.76%	8.2	$18,758	3.8	2.496	$52,351	46.22%	0.37%
66	Glassboro borough	Gloucester	1,239.5	0.90%	15.2	$18,113	5.9	3.346	$45,761	10.47%	0.31%
67	Woodlynne borough	Camden	1,249.5	-2.04%	13.9	$14,757	5.2	4.641	$26,671	42.49%	0.00%
68	Roselle borough	Union	1,269.5	-0.33%	7.5	$21,269	6.7	3.544	$68,045	22.55%	0.44%
69	Clayton borough	Gloucester	1,277.5	4.02%	2.9	$20,006	4.7	3.046	$51,634	21.83%	0.81%
70	Newton town	Sussex	1,290.5	1.67%	11.2	$20,577	3.3	2.663	$76,566	42.22%	0.40%
71	North Bergen township	Hudson	1,296.0	-1.10%	11.1	$20,058	5.4	2.346	$82,906	27.06%	1.70%
72	Kearny town	Hudson	1,300.0	-4.36%	8.6	$20,886	5.2	2.656	$83,501	45.45%	0.63%
73	Commercial township	Cumberland	1,312.0	2.63%	15.8	$14,663	5.9	2.262	$33,440	23.12%	0.00%
74	National Park borough	Gloucester	1,315.0	0.34%	7.6	$18,048	6	3.309	$41,529	30.99%	0.00%
75	Oldmans township	Salem	1,315.0	1.61%	8.1	$22,495	4.3	2.538	$88,863	34.58%	0.61%
76	Fairfield township	Cumberland	1,319.0	7.68%	11.2	$17,547	7.9	2.156	$29,845	12.64%	0.00%
77	Mount Holly township	Burlington	1,320.0	-0.78%	9.9	$19,672	5.9	2.488	$50,783	35.47%	0.18%
78	Florence township	Burlington	1,324.0	5.71%	6.1	$23,529	4.9	2.363	$75,190	34.00%	0.31%
79	Garfield city	Bergen	1,335.5	-0.13%	7.8	$19,530	6.4	1.920	$74,435	36.70%	0.76%
80	Upper Deerfield township	Cumberland	1,353.0	4.14%	13.7	$18,884	4.4	2.570	$63,445	13.57%	0.22%

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81	Atlantic City city	Atlantic	1,368.0	-0.48%	23.6	$15,402	8	2.525	$302,457	26.41%	1.15%
82	Lindenwold borough	Camden	1,370.5	-1.11%	11.8	$18,659	7.8	3.810	$36,555	5.57%	0.38%
83	Wrightstown borough	Burlington	1,373.5	-0.54%	24	$14,489	5.5	2.093	$32,936	7.37%	0.96%
84	Elk township	Gloucester	1,374.0	7.48%	8.5	$18,621	4.8	2.647	$68,099	18.41%	0.00%
85	Waterford township	Camden	1,379.5	1.69%	5.6	$21,676	4.7	3.081	$63,769	12.86%	0.82%
86	Pennsauken township	Camden	1,394.0	-0.90%	8	$19,004	5.3	2.988	$60,422	22.10%	0.32%
87	North Plainfield borough	Somerset	1,395.5	0.65%	6.4	$22,791	4.4	2.644	$74,405	28.95%	0.65%
88	Hampton borough	Hunterdon	1,414.5	3.42%	8.3	$22,440	4.6	2.811	$69,778	34.49%	0.00%
89	Elmer borough	Salem	1,419.5	-0.51%	5.3	$21,356	3.3	2.867	$61,993	59.78%	0.57%
90	Pitman borough	Gloucester	1,429.0	-1.06%	5.6	$22,133	6	2.940	$62,401	45.06%	0.17%
91	Mullica township	Atlantic	1,433.0	3.03%	7.8	$19,764	5.4	2.257	$73,789	11.44%	0.49%
92	Monroe township	Gloucester	1,433.0	8.06%	6.2	$20,488	5	2.796	$66,396	6.98%	0.29%
93	Prospect Park borough	Passaic	1,433.5	-0.83%	10	$16,410	6.2	2.436	$59,230	37.27%	0.00%
94	Lakewood township	Ocean	1,442.0	13.02%	19.8	$16,700	4.4	1.796	$92,856	5.42%	1.01%
95	Franklin township	Gloucester	1,445.5	7.12%	5.1	$20,277	6.5	2.437	$63,930	8.88%	0.33%
96	Maurice River township	Cumberland	1,449.0	3.93%	8.1	$17,141	3.7	2.242	$28,174	32.85%	0.00%
97	Pittsgrove township	Salem	1,462.5	5.88%	5	$21,624	4.2	2.547	$61,837	12.39%	0.53%
98	Hillside township	Union	1,462.5	-0.23%	5.3	$21,724	7.1	2.968	$80,024	31.16%	0.25%
99	Belleville township	Essex	1,463.0	-3.03%	8.2	$22,093	5.3	2.652	$80,965	32.57%	0.47%
100	Guttenberg town	Hudson	1,468.0	0.16%	13	$27,931	9.6	2.280	$79,839	19.34%	0.65%
101	Bass River township	Burlington	1,485.0	3.04%	5.2	$20,382	3.7	2.124	$81,941	23.44%	1.62%
102	Long Branch city	Monmouth	1,485.0	1.30%	16.7	$20,532	5.2	1.882	$110,881	26.02%	0.75%
103	South Harrison township	Gloucester	1,489.5	17.91%	8	$25,968	3.7	2.344	$93,561	16.16%	0.63%
104	Stow Creek township	Cumberland	1,492.5	6.49%	6.7	$20,925	2.6	2.397	$55,499	26.33%	0.37%
105	Palmyra borough	Burlington	1,520.0	6.53%	4.2	$23,454	4.7	2.577	$63,316	39.27%	0.00%
106	Runnemede borough	Camden	1,520.0	-0.41%	5.6	$19,143	6	3.432	$55,086	15.41%	0.21%

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107	Hi-Nella borough	Camden	1,520.5	-1.56%	12.2	$19,285	7.3	4.024	$34,978	14.73%	0.00%
108	Montague township	Sussex	1,528.5	11.99%	12	$20,676	6.6	1.945	$98,156	7.93%	0.31%
109	Woodbine borough	Cape May	1,536.0	-5.61%	17.9	$13,335	7.5	1.379	$44,522	18.24%	0.78%
110	Greenwich township	Cumberland	1,537.0	3.19%	8	$22,233	2.8	3.062	$65,686	57.38%	0.00%
111	Somerville borough	Somerset	1,541.0	1.15%	7.7	$23,310	4.9	2.716	$87,175	30.20%	0.17%
112	Oaklyn borough	Camden	1,548.0	-1.94%	6.5	$24,157	3.6	3.182	$56,213	47.01%	0.35%
113	Roselle Park borough	Union	1,552.5	-0.90%	4.3	$24,101	4.6	2.674	$80,139	37.62%	0.66%
114	Neptune township	Monmouth	1,562.0	1.61%	11.7	$22,569	6	1.775	$122,116	27.90%	0.75%
115	Berlin borough	Camden	1,592.5	25.60%	3.5	$24,675	4.3	2.694	$76,569	17.54%	0.27%
116	Hightstown borough	Mercer	1,597.5	1.21%	7.3	$28,605	2.8	2.961	$78,772	34.31%	0.95%
117	Alpha borough	Warren	1,599.5	-1.17%	7.6	$20,104	5.9	2.609	$81,691	41.78%	0.00%
118	Collingswood borough	Camden	1,601.0	-1.92%	6.1	$24,358	4.6	3.030	$57,119	44.99%	0.16%
119	Lodi borough	Bergen	1,605.5	1.30%	8	$21,667	4.5	2.403	$84,368	15.65%	0.41%
120	West Deptford township	Gloucester	1,618.5	7.41%	5.3	$24,219	4.6	2.450	$98,936	9.85%	0.54%
121	Palisades Park borough	Bergen	1,626.0	9.79%	9.7	$22,607	4.1	1.621	$103,838	18.48%	0.59%
122	Keyport borough	Monmouth	1,629.0	-1.04%	7.8	$23,288	4.7	2.277	$85,574	38.00%	0.34%
123	Hackensack city	Bergen	1,636.5	2.01%	9.3	$26,856	5	2.351	$113,212	16.96%	0.65%
124	Galloway township	Atlantic	1,643.0	13.51%	6.6	$21,048	4.5	2.182	$80,363	5.15%	0.33%
125	Franklin borough	Sussex	1,649.0	1.03%	7	$19,386	4.3	2.561	$83,734	34.67%	0.00%
126	Absecon city	Atlantic	1,650.0	4.29%	4.8	$23,615	5.5	2.630	$87,754	14.85%	0.21%
127	Ridgefield Park village	Bergen	1,655.5	-1.04%	6.7	$24,290	3.9	2.389	$109,872	47.31%	0.62%
128	Somerdale borough	Camden	1,657.5	-0.94%	5.5	$21,259	4.7	3.766	$51,066	7.51%	0.48%
129	South River borough	Middlesex	1,662.0	4.25%	4.9	$23,684	6.5	1.671	$86,062	28.15%	0.39%
130	Clifton city	Passaic	1,664.5	0.60%	6.3	$23,638	4.6	2.286	$113,105	27.72%	0.60%
131	Estell Manor city	Atlantic	1,670.5	7.91%	4.9	$19,469	4.6	1.808	$95,096	10.65%	0.95%
132	Washington borough	Warren	1,671.5	2.38%	5.6	$23,166	3.5	2.685	$72,885	46.59%	0.00%
133	Brooklawn borough	Camden	1,672.5	-1.87%	7.3	$18,295	3.1	3.182	$42,797	44.10%	0.00%

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134	Pemberton township	Burlington	1,673.5	0.88%	9.3	$19,238	5.5	2.332	$44,298	4.19%	0.21%
135	Lakehurst borough	Ocean	1,674.5	1.21%	7.1	$18,390	5.7	2.284	$55,333	16.34%	0.00%
136	Wildwood city	Cape May	1,676.0	-2.88%	26.4	$13,682	16.4	1.711	$316,497	34.41%	1.10%
137	Linden city	Union	1,693.5	1.25%	6.4	$21,314	5.2	2.412	$122,013	20.70%	0.33%
138	South Amboy city	Middlesex	1,697.0	0.58%	7.4	$23,598	4.5	1.816	$106,861	47.23%	0.51%
139	Hamilton township	Atlantic	1,698.0	15.67%	6.6	$21,309	4.3	2.183	$85,411	8.59%	0.21%
140	Audubon Park borough	Camden	1,702.5	-2.18%	8.8	$16,926	3.8	5.417	$8,581	17.64%	0.00%
141	Mannington township	Salem	1,703.0	1.77%	6.9	$24,262	3.4	2.120	$119,588	31.94%	1.11%
142	North Hanover township	Burlington	1,715.0	3.12%	5.3	$17,580	4.7	1.758	$47,242	7.77%	0.52%
143	Bordentown city	Burlington	1,732.0	0.33%	6.8	$25,882	3.8	2.803	$75,887	63.11%	0.00%
144	Ewing township	Mercer	1,756.0	4.14%	6.4	$24,268	2.9	2.560	$78,251	12.53%	0.42%
145	Highland Park borough	Middlesex	1,772.5	1.70%	8.4	$28,767	4	2.370	$89,255	32.07%	0.24%
146	Woodstown borough	Salem	1,773.0	4.97%	5.5	$24,182	2.6	2.792	$64,153	36.79%	0.00%
147	Merchantville borough	Camden	1,781.0	0.18%	6.8	$25,589	2.9	3.408	$58,874	58.37%	0.00%
148	Shrewsbury township	Monmouth	1,791.0	-1.91%	8.8	$23,574	7.2	2.306	$58,462	6.59%	0.38%
149	Weehawken township	Hudson	1,792.5	-4.25%	11.4	$29,269	8.4	1.847	$144,933	55.79%	0.84%
150	Knowlton township	Warren	1,793.0	6.13%	3.5	$24,631	5.1	2.103	$105,296	27.15%	0.29%
151	Mount Ephraim borough	Camden	1,797.5	-0.87%	4.9	$21,150	5.2	3.222	$56,387	20.15%	0.00%
152	Hamburg borough	Sussex	1,801.0	12.99%	4.6	$24,651	4.9	2.398	$84,360	16.14%	0.00%
153	Winfield township	Union	1,802.5	-1.25%	7.5	$21,565	7.5	14.297	$10,173	4.45%	0.00%
154	Jamesburg borough	Middlesex	1,807.0	7.38%	3.5	$23,325	4.6	2.542	$67,952	18.08%	0.00%
155	Tuckerton borough	Ocean	1,807.5	7.39%	7.9	$20,118	5.9	1.936	$111,192	14.91%	0.00%
156	Gibbsboro borough	Camden	1,808.5	0.90%	4.2	$26,035	3.7	2.717	$95,173	18.42%	0.97%
157	South Toms River borough	Ocean	1,809.0	1.76%	12.6	$16,292	7.5	1.956	$57,465	3.99%	0.00%
158	Bogota borough	Bergen	1,813.0	-1.25%	4	$25,505	6.5	2.300	$91,841	53.76%	0.24%
159	Wharton borough	Morris	1,821.5	-1.22%	8.3	$25,168	7.2	2.015	$111,548	33.75%	0.30%

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160	Stratford borough	Camden	1,822.5	-1.45%	4.6	$21,748	3.8	3.470	$56,040	7.79%	0.69%
161	Bloomfield township	Essex	1,824.5	-3.38%	5.9	$26,049	4.3	2.567	$92,525	39.50%	0.34%
162	East Greenwich township	Gloucester	1,825.5	16.62%	3.9	$25,345	3.3	2.423	$104,764	22.02%	0.32%
163	Frenchtown borough	Hunterdon	1,839.0	0.40%	3.3	$27,765	4.1	2.263	$103,654	59.21%	0.65%
164	Willingboro township	Burlington	1,844.5	0.13%	5.9	$21,799	5.6	2.963	$52,628	1.23%	0.11%
165	Egg Harbor township	Atlantic	1,851.5	22.71%	5.4	$22,328	4.2	2.092	$99,219	3.84%	0.34%
166	Flemington borough	Hunterdon	1,851.5	-1.16%	6.9	$23,769	3.7	2.331	$121,144	39.66%	0.39%
167	Liberty township	Warren	1,853.5	6.49%	3.5	$24,743	4.5	2.260	$104,770	15.94%	0.41%
168	Weymouth township	Atlantic	1,854.5	2.79%	5.1	$18,987	3	1.748	$49,200	12.43%	0.82%
169	Little Ferry borough	Bergen	1,864.0	-0.32%	6.3	$24,210	4.4	2.139	$100,433	17.19%	0.71%
170	Dunellen borough	Middlesex	1,870.0	2.27%	3.3	$26,529	7	2.285	$81,740	40.87%	0.00%
171	Wantage township	Sussex	1,871.0	9.24%	4.9	$22,488	5.3	2.284	$95,071	10.70%	0.00%
172	Washington township	Burlington	1,879.5	3.38%	16	$13,977	5.9	1.442	$139,944	22.70%	0.00%
173	Hopewell township	Cumberland	1,885.0	5.89%	6.6	$22,783	2.6	2.674	$57,377	15.89%	0.00%
174	Buena Vista township	Atlantic	1,889.0	1.16%	12.1	$18,382	4.2	2.117	$59,981	10.33%	0.00%
175	Deptford township	Gloucester	1,889.0	10.52%	5.9	$21,477	3	2.453	$79,225	7.92%	0.06%
176	Morristown town	Morris	1,893.0	1.18%	11.5	$30,086	3.3	2.042	$128,816	33.21%	0.84%
177	Highlands borough	Monmouth	1,893.5	-0.61%	12.3	$29,369	5.8	2.282	$127,256	23.40%	0.33%
178	Maple Shade township	Burlington	1,896.5	1.94%	5.4	$23,812	3.5	2.455	$66,007	9.83%	0.38%
179	Berlin township	Camden	1,899.5	1.70%	5.9	$22,177	2.9	3.173	$82,975	10.00%	0.32%
180	Ocean township	Ocean	1,912.5	20.80%	7.8	$22,830	5.5	1.804	$132,478	3.59%	0.33%
181	Lopatcong township	Warren	1,918.0	39.65%	6.4	$24,333	2.1	2.086	$103,824	15.40%	0.42%
182	Wallington borough	Bergen	1,918.5	-0.85%	6.3	$24,431	5.6	1.839	$82,666	31.43%	0.27%
183	Belvidere town	Warren	1,918.5	-1.45%	3.4	$23,231	5.1	2.658	$82,180	54.08%	0.00%
184	Wanaque borough	Passaic	1,919.0	2.87%	3.3	$25,403	3.5	2.510	$100,707	16.14%	0.93%
185	Manville borough	Somerset	1,920.5	1.29%	3.8	$23,293	3.5	2.098	$90,764	19.18%	1.07%
186	Edgewater Park township	Burlington	1,925.5	1.68%	8.6	$22,920	4.8	2.225	$61,637	10.03%	0.00%

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187	Fieldsboro borough	Burlington	1,926.0	10.52%	1.9	$23,908	3.3	2.502	$85,260	45.37%	0.00%
188	Alexandria township	Hunterdon	1,926.5	5.82%	5	$34,622	4.6	1.994	$147,602	24.84%	0.98%
189	Union Beach borough	Monmouth	1,934.5	0.06%	4.8	$20,973	5.5	2.270	$83,029	23.37%	0.00%
190	Seaside Heights borough	Ocean	1,938.5	2.06%	24.1	$18,665	5.6	1.587	$197,818	14.33%	0.36%
191	Sandyston township	Sussex	1,943.5	4.70%	5.4	$23,854	3.8	1.982	$115,380	22.20%	0.29%
192	Mantua township	Gloucester	1,956.0	4.78%	3.6	$24,147	4.7	2.685	$76,731	11.42%	0.00%
193	Victory Gardens borough	Morris	1,961.5	-1.17%	8.4	$20,616	4	1.596	$64,232	9.86%	1.60%
194	Laurel Springs borough	Camden	1,963.0	-1.78%	3.7	$23,253	3.7	3.130	$61,550	43.55%	0.00%
195	Teaneck township	Bergen	1,964.0	0.92%	4.2	$32,212	3.5	2.435	$126,861	36.71%	0.96%
196	Hackettstown town	Warren	1,966.0	3.54%	4.8	$24,742	2.5	2.671	$89,678	22.59%	0.24%
197	Harrison township	Gloucester	1,969.5	27.07%	3.2	$28,645	4.1	2.441	$91,295	11.26%	0.28%
198	Ventnor City city	Atlantic	1,974.0	-1.50%	7	$22,631	5.1	1.885	$168,244	25.83%	1.09%
199	Pompton Lakes borough	Passaic	1,976.5	5.79%	3.2	$26,802	3.8	2.467	$114,017	15.28%	0.51%
200	Elmwood Park borough	Bergen	1,979.0	-0.18%	6.4	$22,588	4.6	1.802	$119,720	16.71%	0.95%
201	Upper Pittsgrove township	Salem	1,980.0	4.06%	8.5	$21,732	1.9	2.131	$73,363	26.72%	0.00%
202	Bellmawr borough	Camden	1,980.5	-1.16%	4	$19,863	4.2	3.313	$59,881	7.26%	0.27%
203	Ocean Gate borough	Ocean	1,980.5	1.59%	10.3	$19,239	4.4	1.898	$113,015	23.35%	0.00%
204	Gloucester township	Camden	1,989.0	2.93%	6.2	$22,604	2.4	3.026	$58,495	4.39%	0.28%
205	Audubon borough	Camden	1,989.5	-1.70%	5.5	$24,942	1.7	3.063	$62,446	51.17%	0.16%
206	Pennsville township	Salem	1,990.5	0.62%	4.9	$22,717	3.3	3.003	$65,888	14.56%	0.11%
207	Lumberton township	Burlington	1,995.5	17.14%	3.8	$25,789	3.5	2.147	$98,013	6.19%	0.61%
208	Sayreville borough	Middlesex	1,997.0	6.07%	4.7	$24,736	3.9	1.945	$99,134	10.01%	0.49%
209	Stanhope borough	Sussex	1,998.0	2.78%	2.2	$27,535	4.1	2.620	$96,341	20.69%	0.43%
210	Lower Alloways Creek township	Salem	2,007.0	3.62%	7.3	$21,962	2.5	0.950	$114,193	31.78%	0.72%

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211	Little Egg Harbor township	Ocean	2,016.0	23.33%	6.5	$20,619	5	1.994	$111,353	2.51%	0.00%
212	Haddon township	Camden	2,016.5	-0.81%	4.1	$25,610	3.3	2.897	$74,717	31.18%	0.21%
213	Butler borough	Morris	2,025.5	7.32%	5	$27,113	2.9	1.978	$110,788	33.25%	0.28%
214	Cliffside Park borough	Bergen	2,029.0	0.05%	10.7	$28,516	4.1	1.667	$122,675	25.69%	0.84%
215	Roosevelt borough	Monmouth	2,031.5	-1.82%	4.3	$24,892	4	2.661	$82,297	53.41%	0.00%
216	Mine Hill township	Morris	2,032.0	-0.19%	5.6	$27,119	4.1	2.090	$121,332	16.79%	1.54%
217	Englishtown borough	Monmouth	2,034.0	1.41%	7.2	$23,438	3.4	1.978	$104,840	21.18%	0.31%
218	South Hackensack township	Bergen	2,041.5	2.88%	7.1	$27,128	4.8	1.994	$215,968	18.34%	0.49%
219	Woolwich township	Gloucester	2,043.0	136.49%	2.9	$29,503	2.9	2.429	$95,902	13.26%	0.52%
220	Springfield township	Burlington	2,045.0	9.24%	3.6	$29,322	4.1	2.184	$117,692	15.73%	0.36%
221	Eastampton township	Burlington	2,047.5	7.09%	2.9	$24,534	2.6	2.534	$63,324	4.02%	0.76%
222	Spotswood borough	Middlesex	2,050.0	4.19%	4.3	$25,247	4	2.249	$90,559	10.77%	0.23%
223	Haddon Heights borough	Camden	2,057.0	-1.80%	2.8	$28,198	3.3	3.029	$89,654	44.23%	0.46%
224	Ogdensburg borough	Sussex	2,062.0	-0.57%	5.7	$24,305	3.4	2.644	$73,803	27.24%	0.00%
225	West Milford township	Passaic	2,068.0	5.79%	4.1	$28,612	4	2.444	$113,766	12.26%	0.30%
226	Woodbury Heights borough	Gloucester	2,085.5	0.80%	4.1	$24,001	3.6	3.084	$75,953	17.70%	0.00%
227	Princeton borough	Mercer	2,088.5	-0.46%	9	$27,292	2.9	1.834	$144,538	59.48%	0.60%
228	Englewood city	Bergen	2,091.0	-0.03%	8.9	$35,275	4.6	2.022	$159,779	33.41%	0.43%
229	Metuchen borough	Middlesex	2,093.0	3.72%	3.9	$36,749	4.8	2.005	$143,450	27.43%	0.52%
230	Hardyston township	Sussex	2,093.0	25.85%	4.7	$28,457	4.7	2.075	$127,583	6.44%	0.30%
231	Union township	Union	2,096.0	1.26%	4.2	$24,768	4.2	2.306	$113,712	19.33%	0.24%
232	Delran township	Burlington	2,101.0	11.46%	4.1	$25,312	3	2.465	$87,709	5.81%	0.24%
233	North Arlington borough	Bergen	2,112.0	-0.13%	5.1	$24,441	3.8	2.142	$101,547	22.91%	0.25%
234	Hamilton township	Mercer	2,128.5	3.09%	4.2	$25,441	2.6	2.252	$86,030	14.94%	0.43%
235	Woodbridge township	Middlesex	2,129.5	3.04%	4.8	$25,087	3.9	2.168	$105,065	11.16%	0.27%

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236	East Rutherford borough	Bergen	2,132.5	2.71%	9.6	$28,072	4.9	1.512	$168,950	28.64%	0.30%
237	Manchester township	Ocean	2,134.0	7.11%	5.5	$22,409	5.5	1.666	$86,909	1.17%	0.08%
238	Lebanon borough	Hunterdon	2,136.0	62.38%	3.6	$34,066	5.4	2.021	$143,572	33.54%	0.00%
239	Raritan borough	Somerset	2,139.5	1.51%	6.4	$26,420	4.7	1.726	$180,716	36.20%	0.31%
240	Neptune City borough	Monmouth	2,144.0	-0.96%	5.5	$22,191	4.1	2.006	$94,741	13.02%	0.36%
241	Edgewater borough	Bergen	2,147.5	20.95%	8.6	$42,650	3.8	1.527	$198,595	18.28%	1.02%
242	Hope township	Warren	2,150.5	3.85%	1.9	$27,902	4.3	1.913	$123,989	24.36%	0.86%
243	Lyndhurst township	Bergen	2,156.5	0.21%	4.6	$25,940	5	1.920	$133,079	38.89%	0.14%
244	Red Bank borough	Monmouth	2,160.0	-0.13%	12	$26,265	5.5	1.894	$160,226	36.28%	0.00%
245	Chesterfield township	Burlington	2,162.0	3.66%	1.8	$17,193	3.6	2.066	$69,779	22.40%	0.00%
246	Bloomsbury borough	Hunterdon	2,162.0	-0.56%	3.8	$26,392	4.9	2.178	$112,939	60.23%	0.00%
247	Barnegat township	Ocean	2,174.5	32.10%	6.2	$19,307	4.2	1.884	$129,459	4.11%	0.00%
248	Milford borough	Hunterdon	2,176.0	1.25%	3.7	$25,039	3.8	2.396	$105,767	33.68%	0.00%
249	Boonton town	Morris	2,180.5	0.67%	6.7	$29,919	6.1	1.769	$131,221	48.42%	0.00%
250	Pilesgrove township	Salem	2,184.0	11.70%	3.4	$27,400	3.4	2.265	$89,224	19.53%	0.00%
251	Netcong borough	Morris	2,185.5	1.76%	3.1	$23,472	3.1	2.278	$88,062	38.26%	0.00%
252	North Wildwood city	Cape May	2,190.5	-3.57%	11.7	$19,656	11	1.248	$413,348	15.99%	0.65%
253	Middle township	Cape May	2,192.5	0.73%	10.2	$19,805	5.7	1.622	$136,742	10.37%	0.08%
254	Lebanon township	Hunterdon	2,192.5	7.48%	2	$30,793	5.5	1.972	$152,934	20.50%	0.51%
255	Washington township	Warren	2,193.5	10.88%	3.1	$29,141	4.6	2.369	$107,427	15.59%	0.00%
256	Somers Point city	Atlantic	2,196.5	0.64%	7	$22,229	4.7	2.135	$108,802	10.70%	0.00%
257	South Orange Village township	Essex	2,198.5	-2.31%	5.3	$41,035	4.1	2.719	$140,429	54.86%	0.25%
258	Wenonah borough	Gloucester	2,212.0	0.43%	2.5	$34,116	4.6	2.815	$94,090	45.00%	0.00%
259	Piscataway township	Middlesex	2,214.0	3.92%	3.8	$26,321	3.9	2.069	$109,721	6.23%	0.47%
260	Southampton township	Burlington	2,214.5	4.61%	3.9	$26,977	5	2.113	$99,209	6.79%	0.16%
261	Greenwich township	Gloucester	2,217.0	1.83%	3.6	$24,791	3.2	2.337	$155,451	17.23%	0.59%
262	Mansfield township	Burlington	2,217.5	49.65%	4.5	$26,559	4.3	2.116	$132,360	11.83%	0.00%

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263	Nutley township	Essex	2,218.5	-0.31%	4.8	$28,039	3.6	2.221	$142,266	37.01%	0.30%
264	North Brunswick township	Middlesex	2,219.0	7.58%	4.7	$28,431	3.7	2.418	$99,838	5.10%	0.11%
265	West Cape May borough	Cape May	2,220.0	-5.75%	7.4	$25,663	7.4	1.044	$379,838	33.07%	1.38%
266	Seaside Park borough	Ocean	2,226.5	1.59%	8.6	$30,090	5.8	1.203	$469,282	30.38%	0.53%
267	Bordentown township	Burlington	2,228.0	19.83%	2.8	$26,934	3.3	2.233	$105,552	5.24%	0.46%
268	Helmetta borough	Middlesex	2,228.5	11.60%	3.3	$26,668	3.8	2.185	$104,733	17.04%	0.00%
269	Bergenfield borough	Bergen	2,232.5	-0.78%	3.5	$24,706	3.5	2.447	$103,823	24.12%	0.24%
270	Eagleswood township	Ocean	2,234.0	8.30%	3.5	$20,617	4	1.915	$139,837	18.61%	0.00%
271	West Orange township	Essex	2,235.5	-2.06%	5.6	$34,412	3.7	2.750	$131,765	25.09%	0.40%
272	Berkeley township	Ocean	2,235.5	5.63%	5.4	$22,198	5.5	1.571	$119,557	1.96%	0.22%
273	Frelinghuysen township	Warren	2,242.0	4.89%	2.3	$28,792	3	2.062	$124,375	29.80%	0.55%
274	Tavistock borough	Camden	2,244.5	0.00%	21.7	$14,600	0	4.944	$566,736	22.22%	0.00%
275	Burlington township	Burlington	2,246.0	6.81%	5	$24,754	3.8	1.942	$110,298	5.46%	0.22%
276	Frankford township	Sussex	2,246.5	4.34%	5.1	$25,051	3.5	2.128	$126,705	19.70%	0.00%
277	Woodland township	Burlington	2,247.5	5.41%	2.9	$26,126	3	1.967	$109,865	10.07%	1.42%
278	Ship Bottom borough	Ocean	2,258.5	2.31%	8.2	$27,870	6.8	0.920	$809,417	16.96%	0.59%
279	Franklin township	Somerset	2,259.5	13.26%	5.1	$31,209	4	1.993	$131,389	5.73%	0.35%
280	Aberdeen township	Monmouth	2,260.5	5.23%	4.7	$28,984	3.4	2.344	$101,759	8.73%	0.20%
281	Millstone borough	Somerset	2,261.0	5.65%	4.6	$30,694	4.3	1.841	$119,141	33.92%	0.00%
282	Blairstown township	Warren	2,266.0	3.55%	4.5	$27,775	4.3	1.748	$130,428	20.55%	0.29%
283	Califon borough	Hunterdon	2,267.0	-0.47%	4.3	$31,064	2.2	2.605	$138,300	41.46%	0.50%
284	Beachwood borough	Ocean	2,272.5	3.32%	4.5	$21,247	4.5	1.707	$78,075	10.15%	0.00%
285	Hopatcong borough	Sussex	2,273.0	0.36%	3	$26,698	5.1	2.310	$94,217	10.17%	0.28%
286	Belmar borough	Monmouth	2,278.0	-1.47%	8.6	$29,456	4.8	1.274	$230,928	43.29%	0.58%
287	Andover borough	Sussex	2,279.5	0.15%	2.8	$25,914	5.5	1.960	$113,639	55.15%	0.00%
288	East Windsor township	Mercer	2,280.0	7.16%	5.3	$28,695	2.8	2.491	$98,379	2.80%	0.22%

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289	Jackson township	Ocean	2,282.5	19.59%	3.7	$23,981	3.9	1.763	$109,192	2.09%	0.31%
290	Bradley Beach borough	Monmouth	2,287.0	-0.58%	9.2	$25,438	6.5	1.498	$184,130	44.00%	0.00%
291	Matawan borough	Monmouth	2,295.0	-1.16%	5.4	$30,320	4.4	2.560	$98,824	13.32%	0.17%
292	Lake Como borough	Monmouth	2,297.5	-2.37%	7.5	$27,111	3.8	1.696	$166,938	27.82%	1.33%
293	Hoboken city	Hudson	2,301.0	2.98%	11	$43,195	2.6	1.414	$170,103	44.00%	0.81%
294	Pohatcong township	Warren	2,301.5	-0.23%	4.3	$24,754	2.9	2.511	$119,224	39.12%	0.00%
295	Upper Freehold township	Monmouth	2,302.0	48.99%	4	$29,387	2.2	1.896	$151,271	23.45%	0.42%
296	Franklin township	Warren	2,313.5	13.57%	3.1	$27,224	2.9	2.246	$126,997	29.74%	0.00%
297	Old Bridge township	Middlesex	2,320.0	6.75%	4.2	$26,814	3.1	2.076	$97,501	3.72%	0.34%
298	Maplewood township	Essex	2,322.0	-3.29%	4.4	$36,794	4	2.668	$133,304	55.81%	0.12%
299	Totowa borough	Passaic	2,322.5	6.52%	4.1	$26,561	3.1	1.781	$197,993	25.44%	0.43%
300	Hasbrouck Heights borough	Bergen	2,330.5	-0.23%	4.2	$29,626	3.7	2.019	$138,808	32.86%	0.38%
301	Port Republic city	Atlantic	2,332.0	14.74%	3.5	$24,369	2.9	1.755	$99,694	25.53%	0.00%
302	South Plainfield borough	Middlesex	2,332.5	5.41%	3.4	$25,270	3.5	1.903	$136,612	10.24%	0.49%
303	Byram township	Sussex	2,341.5	3.86%	1.7	$30,710	3.9	2.346	$118,040	12.07%	0.46%
304	Plumsted township	Ocean	2,343.0	9.52%	5	$22,433	2.9	1.698	$97,524	14.50%	0.00%
305	Folsom borough	Atlantic	2,344.0	-0.20%	5.7	$20,617	3.1	1.770	$73,844	8.83%	0.30%
306	Montclair township	Essex	2,346.0	-2.39%	5.6	$44,870	3.5	2.445	$162,316	60.83%	0.33%
307	Tinton Falls borough	Monmouth	2,350.0	13.25%	3.9	$31,520	4	1.891	$144,718	2.72%	0.70%
308	Leonia borough	Bergen	2,351.0	-0.73%	6.5	$35,352	2.6	2.002	$149,579	42.60%	0.64%
309	Norwood borough	Bergen	2,352.0	7.23%	4.9	$40,039	4	1.743	$199,238	14.04%	1.13%
310	Island Heights borough	Ocean	2,365.5	6.04%	4.1	$26,975	4.4	1.722	$182,594	37.53%	0.00%
311	Rockaway borough	Morris	2,369.5	-0.90%	5	$26,500	5.1	1.967	$123,858	31.31%	0.00%
312	Glen Gardner borough	Hunterdon	2,374.0	4.29%	4.5	$28,647	2.2	2.222	$84,950	23.04%	0.00%
313	Carlstadt borough	Bergen	2,381.0	1.54%	6.1	$28,713	3.1	1.514	$323,105	44.97%	0.59%

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314	Dennis township	Cape May	2,385.0	-6.68%	5.5	$21,455	3.8	1.339	$123,076	15.42%	0.83%
315	Branchville borough	Sussex	2,388.0	-0.47%	4.4	$22,748	5.5	1.615	$190,036	54.05%	0.00%
316	Voorhees township	Camden	2,391.0	2.50%	5.7	$33,635	2.8	2.891	$106,224	2.08%	0.33%
317	Northfield city	Atlantic	2,391.5	3.54%	5.6	$25,059	2.5	2.284	$120,003	16.60%	0.00%
318	White township	Warren	2,391.5	30.28%	4.9	$24,783	2.7	1.551	$117,118	22.88%	0.00%
319	Eatontown borough	Monmouth	2,399.0	0.22%	5.7	$26,965	4	1.935	$145,995	8.95%	0.54%
320	Middlesex borough	Middlesex	2,400.0	1.36%	3.6	$27,834	3.2	2.267	$100,849	14.83%	0.26%
321	Franklin township	Hunterdon	2,403.5	4.59%	1.6	$39,668	3.6	2.001	$180,648	30.22%	1.19%
322	Farmingdale borough	Monmouth	2,405.5	-1.19%	5.7	$21,667	3.5	1.780	$94,049	27.59%	0.00%
323	Ridgefield borough	Bergen	2,408.0	1.50%	6.6	$25,558	3.5	1.159	$155,000	20.78%	0.40%
324	Mansfield township	Warren	2,419.5	2.19%	3.9	$26,277	3.9	2.134	$96,947	12.67%	0.00%
325	Hawthorne borough	Passaic	2,422.5	-0.24%	3.4	$26,551	2.9	2.190	$126,259	35.67%	0.21%
326	Greenwich township	Warren	2,425.5	17.15%	2.4	$32,886	2.5	1.887	$144,447	20.58%	0.84%
327	Holland township	Hunterdon	2,431.5	3.07%	2.2	$28,581	3.6	1.712	$144,533	18.49%	1.33%
328	Westampton township	Burlington	2,432.0	19.39%	2.5	$26,594	3	2.015	$108,606	5.16%	0.36%
329	Secaucus town	Hudson	2,436.5	-2.01%	7.6	$31,684	5	1.952	$249,932	15.44%	0.67%
330	Garwood borough	Union	2,437.0	-0.39%	5.1	$26,944	2.6	2.345	$126,787	40.91%	0.00%
331	Lafayette township	Sussex	2,441.0	7.40%	3.7	$30,491	4.9	1.936	$150,485	17.27%	0.00%
332	Point Pleasant Beach borough	Ocean	2,443.0	1.54%	6.1	$27,853	3.5	1.188	$342,081	28.41%	0.73%
333	Riverton borough	Burlington	2,451.0	-0.94%	3.1	$30,223	2.2	2.867	$84,869	72.24%	0.00%
334	Rutherford borough	Bergen	2,456.0	-0.83%	3.7	$30,495	3.9	2.044	$136,471	46.63%	0.09%
335	Lambertville city	Hunterdon	2,457.0	-1.19%	5.9	$36,267	2.8	1.578	$164,932	62.88%	1.45%
336	Lawrence township	Mercer	2,467.0	6.94%	4.9	$33,120	2.2	2.162	$139,452	9.90%	0.41%
337	Dover township	Ocean	2,467.0	5.16%	5.7	$25,010	4.8	1.455	$149,779	3.42%	0.21%
338	Glen Ridge borough	Essex	2,474.5	-3.59%	3	$48,456	3.2	2.682	$183,465	73.33%	0.65%
339	New Milford borough	Bergen	2,476.5	-0.55%	3.4	$29,064	3.5	2.034	$111,546	16.27%	0.50%
340	Mount Olive township	Morris	2,477.0	6.75%	3.1	$28,691	1.2	2.282	$127,952	8.41%	0.64%

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341	Haddonfield borough	Camden	2,482.5	-0.83%	2.2	$43,170	2.8	2.728	$150,554	51.34%	0.53%
342	Stillwater township	Sussex	2,496.0	2.57%	2.8	$24,933	1.5	2.129	$110,599	15.47%	0.40%
343	Washington township	Gloucester	2,497.5	6.78%	3.2	$25,705	1.8	2.567	$82,859	1.99%	0.08%
344	Hardwick township	Warren	2,499.5	9.50%	2.6	$30,038	2.8	1.973	$130,151	13.77%	0.40%
345	Shamong township	Burlington	2,505.5	5.83%	2.6	$30,934	2.8	2.194	$95,777	4.69%	0.47%
346	Rochelle Park township	Bergen	2,508.5	5.93%	2.9	$25,054	4.1	1.815	$146,328	21.13%	0.00%
347	Green township	Sussex	2,508.5	8.84%	1.6	$34,127	3.5	2.158	$136,086	12.01%	0.38%
348	High Bridge borough	Hunterdon	2,517.0	-0.71%	3.2	$29,276	3.1	2.557	$100,966	32.41%	0.00%
349	Lacey township	Ocean	2,519.0	3.19%	4.5	$23,136	4.6	1.591	$135,371	2.48%	0.18%
350	Cape May city	Cape May	2,522.5	-7.05%	9.1	$29,902	7	0.831	$575,368	29.06%	0.38%
351	Barrington borough	Camden	2,523.0	-0.72%	1.9	$24,434	2.9	3.348	$61,689	14.21%	0.00%
352	Little Falls township	Passaic	2,541.0	0.36%	4.6	$33,242	4.4	1.838	$140,941	22.87%	0.19%
353	Howell township	Monmouth	2,546.5	2.63%	4.2	$26,143	3.6	2.061	$114,464	5.00%	0.14%
354	Lower township	Cape May	2,548.0	-6.89%	7.7	$19,786	7.9	1.390	$161,341	6.11%	0.16%
355	Fanwood borough	Union	2,557.0	0.50%	3.4	$34,804	2.8	2.223	$139,186	25.70%	0.39%
356	Elsinboro township	Salem	2,564.5	-1.38%	1.7	$25,415	2.9	2.680	$75,095	26.60%	0.00%
357	Allentown borough	Monmouth	2,565.5	-1.54%	2.3	$29,455	3.7	2.444	$92,868	32.73%	0.00%
358	West Paterson borough	Passaic	2,579.5	1.71%	3.4	$29,758	3.4	2.042	$131,128	13.41%	0.30%
359	Atlantic Highlands borough	Monmouth	2,580.0	-1.78%	4.9	$34,798	5.8	1.936	$159,176	38.28%	0.00%
360	Wood-Ridge borough	Bergen	2,585.5	-0.20%	1.6	$29,865	3	1.758	$135,440	34.65%	1.22%
361	Jefferson township	Morris	2,591.5	9.40%	2.4	$27,950	3.3	1.920	$122,134	8.41%	0.24%
362	Hainesport township	Burlington	2,593.5	44.21%	3	$28,091	2.6	1.982	$111,256	15.18%	0.00%
363	Cinnaminson township	Burlington	2,599.0	3.41%	2.4	$27,790	3.8	2.416	$101,889	6.47%	0.00%
364	Washington township	Mercer	2,599.0	12.73%	3.7	$35,529	2.2	2.291	$154,181	5.21%	0.42%
365	New Hanover township	Burlington	2,602.0	-2.46%	3.9	$12,140	3.2	1.812	$6,875	5.58%	0.00%
366	Harmony township	Warren	2,604.5	2.82%	4.5	$25,776	2.2	1.563	$255,596	31.41%	0.40%

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367	Kenilworth borough	Union	2,607.5	0.64%	2	$24,343	4.6	1.889	$198,565	17.43%	0.32%
368	Evesham township	Burlington	2,610.5	10.06%	2.8	$29,494	2.7	2.381	$99,179	1.06%	0.04%
369	Edison township	Middlesex	2,616.0	2.67%	4.8	$30,148	3.5	2.094	$124,483	5.01%	0.16%
370	Milltown borough	Middlesex	2,621.0	1.52%	2.3	$29,996	4.1	2.077	$118,912	24.94%	0.00%
371	Surf City borough	Ocean	2,623.5	5.67%	7.5	$26,632	4.6	0.851	$995,540	5.09%	0.29%
372	Walpack township	Sussex	2,623.5	0.00%	0	$17,624	0	1.456	$61,558	80.65%	0.00%
373	Cherry Hill township	Camden	2,629.5	2.32%	4	$32,658	2.9	2.680	$117,184	3.25%	0.16%
374	Florham Park borough	Morris	2,633.5	17.93%	5.8	$42,133	2.8	1.192	$233,120	7.18%	1.54%
375	Stockton borough	Hunterdon	2,635.5	-0.53%	2	$25,712	0	1.757	$147,507	56.32%	0.81%
376	Pine Beach borough	Ocean	2,639.5	3.74%	3.5	$26,487	3.7	1.595	$126,313	17.89%	0.00%
377	Andover township	Sussex	2,640.5	7.23%	3.5	$29,180	2.6	2.262	$115,434	9.90%	0.00%
378	Riverdale borough	Morris	2,644.0	5.20%	5.3	$31,187	4.6	1.496	$234,488	20.32%	0.00%
379	Linwood city	Atlantic	2,650.0	2.73%	3.9	$32,159	3.3	2.520	$135,686	11.05%	0.00%
380	Brick township	Ocean	2,651.0	2.52%	4.5	$24,463	4.2	1.590	$133,270	3.12%	0.17%
381	Bloomingdale borough	Passaic	2,653.5	0.05%	3.4	$27,736	3	2.431	$112,401	16.73%	0.00%
382	Maywood borough	Bergen	2,655.0	-0.90%	3.3	$28,117	3.4	2.033	$124,477	22.45%	0.19%
383	Manalapan township	Monmouth	2,656.0	9.63%	3.8	$32,142	3	1.881	$137,190	2.19%	0.36%
384	Sea Bright borough	Monmouth	2,659.5	-1.64%	7.6	$45,066	4.9	1.293	$351,055	16.74%	1.69%
385	Vernon township	Sussex	2,661.5	2.99%	2.9	$25,250	3.3	2.284	$100,948	4.40%	0.00%
386	Clinton township	Hunterdon	2,663.0	6.99%	0.9	$37,264	4.1	2.064	$165,329	9.90%	0.39%
387	Stafford township	Ocean	2,665.5	11.40%	4	$25,397	3.8	1.617	$162,882	2.61%	0.09%
388	Dumont borough	Bergen	2,669.5	-0.26%	2.6	$26,489	2.7	2.169	$112,074	24.69%	0.09%
389	North Haledon borough	Passaic	2,675.0	13.93%	4	$30,322	2.5	1.825	$141,299	20.04%	0.00%
390	Millstone township	Monmouth	2,680.5	11.25%	4.9	$37,285	1.8	1.750	$177,227	7.79%	0.81%
391	Monroe township	Middlesex	2,683.0	20.20%	3.3	$31,772	4.6	1.740	$161,788	1.79%	0.19%
392	Moorestown township	Burlington	2,683.5	4.54%	3.4	$42,154	2.9	2.165	$182,592	24.05%	0.09%
393	West Long Branch borough	Monmouth	2,700.5	0.27%	4.5	$27,651	4.3	1.817	$145,895	17.20%	0.00%

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394	Kingwood township	Hunterdon	2,706.5	5.47%	2.9	$30,219	3.4	1.771	$147,956	27.43%	0.00%
395	West Amwell township	Hunterdon	2,708.0	21.69%	1.6	$33,877	2.5	1.705	$175,472	24.09%	0.42%
396	Logan township	Gloucester	2,712.0	2.62%	4.3	$26,853	2.1	2.255	$125,631	12.28%	0.00%
397	West Wildwood borough	Cape May	2,714.5	-8.05%	6.5	$17,839	10	1.366	$547,996	11.47%	0.00%
398	Rocky Hill borough	Somerset	2,719.5	2.74%	2.7	$48,357	2.8	1.418	$178,681	37.46%	1.04%
399	Brigantine city	Atlantic	2,722.0	1.88%	9.4	$23,950	3.9	1.345	$257,311	3.42%	0.13%
400	Fort Lee borough	Bergen	2,729.0	4.07%	7.9	$37,899	2.8	1.682	$152,648	6.37%	0.32%
401	Caldwell borough	Essex	2,729.5	-1.49%	4.8	$34,630	2.2	1.997	$135,914	33.13%	0.30%
402	Bethlehem township	Hunterdon	2,736.0	3.67%	1	$35,298	1.8	2.360	$152,656	15.35%	0.55%
403	Westwood borough	Bergen	2,737.0	-0.16%	4.4	$32,083	1.9	1.793	$155,013	28.68%	0.47%
404	Tenafly borough	Bergen	2,740.0	3.82%	5.2	$53,170	3.5	1.880	$240,519	32.73%	0.00%
405	Mount Arlington borough	Morris	2,754.0	13.17%	3.3	$32,222	3.6	1.726	$128,120	10.50%	0.00%
406	Madison borough	Morris	2,755.0	2.94%	3.4	$38,416	2.3	1.437	$199,259	27.74%	1.00%
407	Hampton township	Sussex	2,758.0	5.22%	2	$25,353	3.3	2.081	$122,955	7.26%	0.00%
408	Independence township	Warren	2,761.0	2.56%	2.8	$30,555	1.3	1.944	$112,319	10.68%	0.56%
409	South Brunswick township	Middlesex	2,761.5	6.72%	3.1	$32,104	3	2.041	$161,945	3.12%	0.35%
410	Ringwood borough	Passaic	2,763.0	2.71%	2.8	$31,341	3.7	2.356	$130,401	8.88%	0.00%
411	Fair Lawn borough	Bergen	2,765.0	-0.80%	3.7	$32,273	3.6	2.065	$144,003	18.54%	0.14%
412	Tabernacle township	Burlington	2,772.5	2.25%	2	$27,874	2	2.230	$91,398	5.91%	0.30%
413	Wildwood Crest borough	Cape May	2,774.0	-3.04%	6	$23,741	12.4	1.043	$477,307	17.63%	0.00%
414	Margate City city	Atlantic	2,774.5	5.39%	7.3	$33,566	4.6	1.305	$368,230	12.76%	0.00%
415	Pequannock township	Morris	2,777.5	12.18%	3	$31,892	3.7	1.789	$148,587	11.65%	0.00%
416	Hazlet township	Monmouth	2,779.5	-1.95%	3.4	$25,262	4.4	2.172	$101,713	5.48%	0.00%
417	Chester borough	Morris	2,785.0	0.85%	5.2	$42,564	4.1	2.090	$226,747	19.46%	0.00%

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418	Rockaway township	Morris	2,794.0	10.27%	2.4	$33,184	2.3	2.194	$162,817	9.03%	0.26%
419	Northvale borough	Bergen	2,803.0	2.08%	3.9	$28,206	2.3	1.893	$188,125	15.05%	0.32%
420	West Windsor township	Mercer	2,808.5	17.84%	2.5	$48,511	2.9	2.472	$193,180	5.58%	0.22%
421	Loch Arbour village	Monmouth	2,816.5	-1.78%	4.8	$34,037	6.2	0.978	$501,240	83.54%	0.00%
422	Ocean township	Monmouth	2,816.5	1.31%	5	$30,581	3.5	1.754	$172,700	11.18%	0.20%
423	Beach Haven borough	Ocean	2,833.5	5.46%	3.7	$30,267	6.9	0.908	$1,335,374	14.10%	0.00%
424	Verona township	Essex	2,846.5	-3.20%	3.3	$41,202	2.3	2.104	$161,235	35.62%	0.45%
425	Cranbury township	Middlesex	2,847.0	21.57%	1.6	$50,698	2.1	1.701	$351,513	25.69%	0.82%
426	Parsippany-Troy Hills township	Morris	2,848.0	1.72%	3.9	$32,220	3	1.834	$167,216	7.35%	0.42%
427	Harrington Park borough	Bergen	2,851.0	3.35%	2.9	$39,017	2.5	1.885	$194,188	20.59%	0.38%
428	Saddle Brook township	Bergen	2,852.5	1.39%	3.3	$27,561	4.9	1.782	$156,373	9.82%	0.00%
429	Freehold township	Monmouth	2,863.5	6.74%	3.9	$31,505	3.2	1.843	$157,800	2.66%	0.13%
430	Peapack and Gladstone borough	Somerset	2,867.5	1.86%	4.2	$56,542	2.7	1.575	$332,880	39.61%	0.36%
431	River Edge borough	Bergen	2,873.5	-0.43%	3.1	$33,188	2.8	2.072	$147,771	17.84%	0.29%
432	Barnegat Light borough	Ocean	2,878.0	7.31%	4.7	$34,599	3.2	0.807	$1,233,350	3.61%	0.81%
433	Delaware township	Hunterdon	2,890.0	4.58%	3.4	$38,285	2.4	1.850	$184,245	34.04%	0.00%
434	Spring Lake borough	Monmouth	2,892.5	-1.73%	2.6	$59,445	4.7	0.694	$889,209	45.70%	0.96%
435	Sparta township	Sussex	2,896.5	6.49%	1.5	$36,910	2.6	2.149	$158,423	11.84%	0.22%
436	Sea Isle City city	Cape May	2,904.5	3.58%	7.6	$28,754	5.2	0.585	$1,418,178	4.86%	0.00%
437	Cranford township	Union	2,904.5	-0.65%	2.5	$33,283	2.5	1.911	$160,591	32.71%	0.37%
438	Point Pleasant borough	Ocean	2,909.5	2.75%	3.2	$25,715	3.3	1.590	$152,279	8.04%	0.13%
439	Hillsborough township	Somerset	2,917.5	3.74%	3.1	$33,091	3	1.998	$135,597	4.31%	0.11%
440	Marlboro township	Monmouth	2,925.0	8.22%	3.5	$38,635	2.7	1.899	$160,343	2.61%	0.27%
441	Roxbury township	Morris	2,925.0	2.21%	2.7	$30,174	3.1	1.990	$146,975	9.32%	0.16%
442	Mount Laurel	Burlington	2,930.0	0.70%	3.1	$32,245	3.1	2.292	$127,000	1.79%	0.15%

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	township										
443	East Brunswick township	Middlesex	2,939.0	2.82%	2.8	$33,286	3.2	2.108	$147,352	3.43%	0.18%
444	Avon-by-the-Sea borough	Monmouth	2,940.0	-2.80%	2.7	$41,238	3.3	1.051	$334,676	53.91%	1.16%
445	Medford Lakes borough	Burlington	2,951.0	0.07%	2.1	$31,382	1.7	2.827	$98,649	11.19%	0.00%
446	Ocean City city	Cape May	2,951.5	-0.97%	6.8	$33,217	4.5	0.798	$739,323	16.36%	0.24%
447	Raritan township	Hunterdon	2,963.0	13.14%	2	$38,919	1.6	2.041	$158,950	6.29%	0.33%
448	Denville township	Morris	2,973.0	4.09%	2.8	$38,607	2.9	1.748	$174,628	18.19%	0.13%
449	Fredon township	Sussex	2,987.5	15.07%	2.2	$31,430	1.5	1.983	$136,824	11.09%	0.00%
450	Pennington borough	Mercer	3,006.5	-0.15%	2.4	$45,843	2.8	2.201	$159,993	36.35%	0.00%
451	Lincoln Park borough	Morris	3,008.5	-0.36%	2.8	$30,389	3.5	1.994	$130,683	13.70%	0.00%
452	Springfield township	Union	3,014.5	1.88%	3.1	$36,754	1.6	2.159	$171,647	9.80%	0.32%
453	Glen Rock borough	Bergen	3,015.0	-0.81%	2.4	$45,091	2.7	2.162	$193,282	35.11%	0.15%
454	Scotch Plains township	Union	3,026.0	1.83%	3	$39,913	2.6	2.137	$154,267	11.94%	0.08%
455	Medford township	Burlington	3,028.5	4.95%	1.9	$38,641	2.2	2.550	$121,044	5.33%	0.00%
456	Morris Plains borough	Morris	3,035.0	7.35%	2.4	$36,553	3.2	1.631	$241,349	22.02%	0.00%
457	Green Brook township	Somerset	3,035.0	16.54%	2.4	$37,290	3.3	1.852	$197,985	9.81%	0.00%
458	Rockleigh borough	Bergen	3,035.5	0.77%	23.1	$48,935	0	0.879	$505,893	50.53%	0.00%
459	Clinton town	Hunterdon	3,041.5	-0.91%	2.8	$37,463	2.4	2.443	$145,379	25.02%	0.00%
460	Wayne township	Passaic	3,048.0	1.37%	2.8	$35,349	3.2	1.991	$176,995	7.70%	0.26%
461	Hopewell borough	Mercer	3,050.0	0.00%	2.1	$38,413	0.8	2.031	$149,564	59.81%	0.00%
462	Westfield town	Union	3,065.0	0.67%	2.7	$47,187	2.5	1.814	$208,486	41.85%	0.15%
463	Waldwick borough	Bergen	3,067.5	0.23%	2.1	$30,733	1.9	1.984	$154,312	12.02%	0.38%
464	Oakland borough	Bergen	3,068.5	8.56%	1.7	$35,252	2.6	1.873	$174,475	6.31%	0.26%
465	Closter borough	Bergen	3,076.5	3.19%	2.7	$37,065	1.7	1.785	$225,214	19.13%	0.29%
466	Washington township	Morris	3,079.0	5.17%	2.3	$37,489	3.1	1.949	$153,199	9.88%	0.00%
467	Long Beach township	Ocean	3,091.5	3.87%	5.1	$33,404	4.9	0.807	$2,154,462	4.98%	0.00%

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468	Union township	Hunterdon	3,094.0	2.43%	1.6	$29,535	3	1.880	$131,494	11.48%	0.00%
469	Hillsdale borough	Bergen	3,095.5	-0.09%	3.3	$34,651	2.6	1.785	$172,066	21.93%	0.14%
470	Middletown township	Monmouth	3,101.0	-0.12%	3.1	$34,196	3.2	1.762	$152,453	12.10%	0.17%
471	Ridgewood village	Bergen	3,101.5	-0.64%	3	$51,658	2.4	1.832	$232,055	43.33%	0.23%
472	Bay Head borough	Ocean	3,115.0	1.61%	3	$49,639	4.5	0.693	$1,076,784	38.68%	0.00%
473	Lavallette borough	Ocean	3,121.0	3.04%	8	$28,588	2.7	0.770	$688,911	9.84%	0.00%
474	Old Tappan borough	Bergen	3,123.0	7.17%	1.8	$48,367	2.9	1.533	$268,708	7.98%	0.56%
475	Moonachie borough	Bergen	3,123.5	2.03%	3.8	$24,654	2.7	1.593	$260,413	10.99%	0.00%
476	Haworth borough	Bergen	3,127.0	0.62%	2	$45,615	3.5	1.986	$243,039	31.06%	0.00%
477	Watchung borough	Somerset	3,131.5	22.17%	2.2	$58,653	2.8	1.486	$300,310	9.37%	0.38%
478	Princeton township	Mercer	3,132.0	2.88%	5.7	$56,360	0.6	1.746	$258,078	11.81%	0.26%
479	Bridgewater township	Somerset	3,136.5	3.90%	2.1	$39,555	3	1.529	$207,491	5.65%	0.46%
480	Mendham borough	Morris	3,142.5	1.33%	4.1	$48,629	1.5	1.521	$244,929	19.20%	0.39%
481	Mountain Lakes borough	Morris	3,149.0	1.62%	2	$65,086	3.2	1.844	$298,010	42.45%	0.00%
482	Midland Park borough	Bergen	3,157.0	0.01%	2	$32,284	1.8	1.987	$165,360	33.96%	0.00%
483	Chatham borough	Morris	3,160.0	-0.34%	2.2	$53,027	2.4	1.416	$241,080	36.20%	0.57%
484	Demarest borough	Bergen	3,161.5	3.13%	1.6	$51,939	3.8	1.889	$237,047	18.24%	0.00%
485	Deal borough	Monmouth	3,161.5	-2.61%	11.2	$38,510	2.7	0.625	$1,798,746	42.39%	0.00%
486	Paramus borough	Bergen	3,165.0	2.92%	3.3	$29,295	3.4	1.288	$308,711	6.59%	0.15%
487	East Amwell township	Hunterdon	3,168.5	1.66%	1.7	$37,187	2.9	1.868	$164,821	23.09%	0.00%
488	Fairfield township	Essex	3,174.5	9.03%	2.8	$32,099	3.1	1.612	$325,955	9.67%	0.00%
489	Cresskill borough	Bergen	3,175.5	8.76%	3	$41,573	2.3	1.663	$230,447	17.17%	0.00%
490	Montgomery township	Somerset	3,181.5	22.99%	1.5	$48,699	2.2	2.002	$186,476	5.65%	0.14%
491	Plainsboro township	Middlesex	3,182.5	5.07%	3	$38,982	2.5	1.907	$171,652	1.39%	0.16%
492	Wall township	Monmouth	3,187.0	2.75%	2.3	$32,954	2.7	1.641	$205,077	10.27%	0.26%
493	Washington township	Bergen	3,192.5	7.68%	2.4	$39,248	3.6	1.645	$176,024	5.02%	0.00%
494	Hopewell township	Mercer	3,196.0	9.67%	1.1	$43,947	2	2.056	$226,049	15.46%	0.00%

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495	Park Ridge borough	Bergen	3,198.0	2.77%	3.1	$40,351	1.5	1.607	$197,460	19.18%	0.16%
496	Morris township	Morris	3,204.0	-0.08%	3.8	$54,782	3.7	1.622	$235,988	14.35%	0.14%
497	Wyckoff township	Bergen	3,211.5	3.89%	1.8	$49,375	2.8	1.431	$230,539	12.42%	0.38%
498	Alpine borough	Bergen	3,223.0	7.89%	6.2	$76,995	2.7	0.687	$648,810	12.74%	0.00%
499	Cedar Grove township	Essex	3,225.5	3.01%	2	$36,558	1.3	1.733	$164,644	12.55%	0.25%
500	Branchburg township	Somerset	3,233.0	3.11%	1.9	$41,241	2.3	1.922	$185,469	6.94%	0.30%
501	Roseland borough	Essex	3,234.0	1.70%	1.7	$41,415	3.3	1.598	$332,584	12.16%	0.37%
502	Manasquan borough	Monmouth	3,235.0	-1.71%	3.1	$32,898	2.4	1.275	$280,118	30.22%	0.35%
503	Emerson borough	Bergen	3,237.5	1.76%	2.4	$31,506	1.7	2.040	$157,489	11.34%	0.00%
504	Tewksbury township	Hunterdon	3,244.5	8.25%	2.7	$65,470	2.1	1.764	$272,357	21.69%	0.00%
505	Clark township	Union	3,244.5	0.00%	1.7	$29,883	1.9	2.174	$149,348	6.41%	0.14%
506	Kinnelon borough	Morris	3,259.0	2.60%	2.6	$45,796	2.1	1.846	$221,055	6.98%	0.39%
507	Holmdel township	Monmouth	3,264.5	6.83%	3.4	$47,898	2.5	1.703	$235,810	3.43%	0.18%
508	Montvale borough	Bergen	3,268.5	3.41%	0.9	$45,448	2.6	1.639	$262,459	12.74%	0.36%
509	Summit city	Union	3,273.5	0.10%	4.2	$62,598	2.5	1.508	$290,407	38.24%	0.00%
510	Spring Lake Heights borough	Monmouth	3,275.0	-1.89%	7.5	$35,093	3.1	1.326	$203,538	12.75%	0.00%
511	Monmouth Beach borough	Monmouth	3,276.0	-0.19%	1.9	$52,862	3.6	1.241	$334,660	17.62%	0.43%
512	Far Hills borough	Somerset	3,285.0	7.12%	2.5	$81,535	2.5	0.962	$477,036	34.11%	0.00%
513	Saddle River borough	Bergen	3,291.0	15.28%	3.6	$85,934	2.8	0.728	$579,909	15.30%	0.00%
514	New Providence borough	Union	3,296.5	-0.27%	1.8	$42,995	3	2.002	$185,253	11.19%	0.16%
515	Randolph township	Morris	3,299.0	3.08%	1.4	$43,072	2.8	1.878	$167,340	4.84%	0.22%
516	Ramsey borough	Bergen	3,305.0	1.19%	1.9	$41,964	2.6	1.825	$220,005	14.78%	0.21%
517	Long Hill township	Morris	3,317.0	0.15%	3.3	$42,613	2.7	1.820	$185,890	16.69%	0.00%
518	Oradell borough	Bergen	3,321.0	-0.58%	2.4	$39,520	2.9	1.882	$211,766	22.98%	0.00%
519	West Caldwell township	Essex	3,326.5	-2.72%	2.1	$38,345	2.9	2.074	$179,288	21.79%	0.00%

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520	Montville township	Morris	3,338.0	2.47%	3.8	$43,341	1.9	1.650	$218,060	9.45%	0.12%
521	Allenhurst borough	Monmouth	3,351.5	-1.81%	3.8	$42,710	2.7	0.854	$585,016	76.63%	0.00%
522	Readington township	Hunterdon	3,357.0	2.77%	1.6	$41,000	2.6	1.966	$200,228	12.24%	0.00%
523	Mahwah township	Bergen	3,361.0	2.12%	2	$44,709	3.7	1.210	$235,399	8.54%	0.16%
524	Fair Haven borough	Monmouth	3,364.0	-0.82%	2.3	$44,018	2.9	1.762	$222,885	30.58%	0.00%
525	Boonton township	Morris	3,372.5	1.86%	1.3	$45,014	3.5	1.621	$211,029	15.50%	0.00%
526	Upper township	Cape May	3,378.0	-3.88%	3.5	$27,498	1.9	1.419	$142,784	7.46%	0.21%
527	Brielle borough	Monmouth	3,382.0	-0.63%	3.9	$35,785	3.4	1.461	$262,460	12.58%	0.00%
528	Colts Neck township	Monmouth	3,385.0	3.53%	2.8	$46,795	3.6	1.500	$251,813	7.14%	0.00%
529	Bernardsville borough	Somerset	3,388.5	3.86%	2.8	$69,854	1.4	1.420	$311,361	30.39%	0.00%
530	Essex Fells borough	Essex	3,390.5	-2.92%	1.1	$77,434	1.2	1.521	$384,027	42.05%	0.68%
531	Livingston township	Essex	3,391.5	0.86%	1.8	$47,218	2.6	1.990	$233,044	10.91%	0.14%
532	Upper Saddle River borough	Bergen	3,396.0	9.77%	0.7	$57,239	4.1	1.459	$303,773	5.43%	0.00%
533	Harvey Cedars borough	Ocean	3,396.0	6.94%	5.1	$36,757	0	0.840	$3,190,429	8.72%	0.00%
534	Rumson borough	Monmouth	3,401.5	1.02%	3.2	$73,692	2.6	1.297	$425,574	34.33%	0.00%
535	Shrewsbury borough	Monmouth	3,406.5	3.55%	1	$38,218	1.8	1.914	$257,431	15.04%	0.00%
536	Chester township	Morris	3,417.5	6.78%	2.3	$55,353	1.9	1.679	$237,976	14.47%	0.00%
537	Pine Valley borough	Camden	3,424.5	10.00%	0	$23,981	0	1.677	$1,668,426	0.00%	0.00%
538	Millburn township	Essex	3,429.0	-2.21%	1.5	$76,796	2	1.659	$392,383	37.86%	0.38%
539	Mountainside borough	Union	3,435.5	0.27%	3	$47,474	2.4	1.384	$252,673	11.22%	0.33%
540	Allendale borough	Bergen	3,451.5	0.61%	1.8	$47,772	2.5	1.802	$235,443	23.75%	0.00%
541	River Vale township	Bergen	3,452.5	2.69%	2.8	$40,709	2.1	1.806	$197,902	8.79%	0.00%
542	Berkeley Heights township	Union	3,464.0	0.93%	2.1	$43,981	2.1	1.730	$216,795	9.62%	0.27%
543	Allamuchy township	Warren	3,472.5	3.25%	1.8	$43,552	2	1.724	$141,251	7.55%	0.00%
544	Longport borough	Atlantic	3,477.0	3.23%	3.7	$50,884	3.3	0.790	$1,322,671	8.26%	0.00%
545	Interlaken borough	Monmouth	3,480.5	-1.77%	3	$47,307	2.2	1.095	$282,095	57.18%	0.00%

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546	Englewood Cliffs borough	Bergen	3,498.5	7.32%	2.6	$57,399	3.3	0.860	$445,488	6.14%	0.00%
547	Bernards township	Somerset	3,501.0	6.28%	1.3	$56,521	2.5	1.594	$238,203	7.04%	0.06%
548	Oceanport borough	Monmouth	3,506.5	-0.65%	2.7	$33,356	2.1	1.617	$188,154	17.33%	0.00%
549	Warren township	Somerset	3,521.0	9.84%	2.1	$49,475	1.7	1.564	$275,707	9.60%	0.00%
550	Chatham township	Morris	3,538.5	1.08%	2.7	$65,497	1.6	1.386	$265,210	10.92%	0.33%
551	East Hanover township	Morris	3,545.5	1.53%	1.7	$32,129	3.5	1.296	$281,579	6.08%	0.00%
552	Little Silver borough	Monmouth	3,562.0	-0.81%	0.8	$46,798	2.7	1.842	$234,907	20.67%	0.00%
553	Sea Girt borough	Monmouth	3,563.0	-3.71%	3.5	$63,871	3.2	0.797	$821,301	31.36%	0.00%
554	Franklin Lakes borough	Bergen	3,571.5	8.02%	3.2	$59,763	2.3	1.284	$354,416	4.89%	0.00%
555	Harding township	Morris	3,590.0	3.89%	1.1	$72,689	2.4	0.828	$676,666	22.53%	0.00%
556	Mantoloking borough	Ocean	3,606.0	6.13%	0.8	$114,017	0	0.564	$3,047,480	27.38%	0.00%
557	Ho-Ho-Kus borough	Bergen	3,613.0	0.54%	2.1	$63,594	0.5	1.466	$285,271	30.38%	0.00%
558	Hanover township	Morris	3,621.5	6.07%	1.2	$37,661	1.8	1.336	$258,158	7.62%	0.00%
559	Mendham township	Morris	3,683.0	3.32%	1.8	$61,460	0.9	1.571	$351,592	12.76%	0.00%
560	Bedminster township	Somerset	3,694.5	1.74%	3.1	$53,549	2.5	1.121	$293,544	7.95%	0.00%
561	Stone Harbor borough	Cape May	3,705.0	-6.38%	3.5	$46,427	3.3	0.488	$3,629,772	16.10%	0.00%
562	North Caldwell borough	Essex	3,750.0	-1.45%	1.2	$48,249	2.8	1.823	$207,725	9.82%	0.00%
563	Woodcliff Lake borough	Bergen	3,764.5	2.15%	1.5	$53,461	1.4	1.523	$302,151	12.00%	0.00%
564	Avalon borough	Cape May	3,862.5	-1.12%	4.3	$50,016	2.7	0.458	$3,133,285	5.38%	0.00%
565	Cape May Point borough	Cape May	4,067.0	-2.90%	1.7	$52,689	0	0.511	$1,964,764	17.47%	0.00%
566	Teterboro borough	Bergen	4,215.0	0.00%	0	$72,613	0	1.142	$18,742,402	0.00%	0.00%

Appendix B. Database of Indicators used in the current Fiscal Health Model

Municipality	County	Population Estimate 2005	Per Capita Income 2000	Poverty Rate 2000	Unemployment Rate 2005	Equalized Property Value Per Capita 2005	Long Term Debt Per Capita 2005	Long Term Debt as a % of Property Value 2005	Effective Tax Rate 2005	Tax Burden Per Capita 2005	Tax Burden as a % of Per Capita Income 2005
Absecon City	Atlantic	7,989	$23,615	4.8	5.5	$87,754	$1,526	1.74%	2.341	$2,060	8.72%
Atlantic City City	Atlantic	40,368	$15,402	23.6	8.0	$302,457	$6,951	2.30%	2.269	$6,783	44.04%
Brigantine City	Atlantic	12,861	$23,950	9.4	3.9	$257,311	$3,437	1.34%	1.199	$3,088	12.89%
Buena Borough	Atlantic	3,848	$16,717	18.7	6.2	$57,329	$3,135	5.47%	2.485	$1,439	8.61%
Buena Vista Township	Atlantic	7,539	$18,382	12.1	4.2	$59,981	$1,293	2.16%	2.095	$1,263	6.87%
Corbin City	Atlantic	531	$21,321	4.9	3.6	$52,754	$509	0.97%	3.535	$1,872	8.78%
Egg Harbor City	Atlantic	4,497	$15,151	13.1	8.2	$49,288	$2,949	5.98%	2.895	$1,446	9.54%
Egg Harbor Township	Atlantic	38,093	$22,328	5.4	4.2	$99,219	$3,650	3.68%	1.859	$1,852	8.29%
Estell Manor City	Atlantic	1,723	$19,469	4.9	4.6	$95,096	$947	1.00%	1.668	$1,593	8.18%
Folsom Borough	Atlantic	1,972	$20,617	5.7	3.1	$73,844	$1,981	2.68%	1.659	$1,231	5.97%
Galloway Township	Atlantic	35,833	$21,048	6.6	4.5	$80,363	$2,284	2.84%	1.980	$1,597	7.59%
Hamilton Township	Atlantic	23,899	$21,309	6.6	4.3	$85,411	$3,294	3.86%	1.954	$1,677	7.87%
Hammonton Town	Atlantic	13,585	$19,889	9.1	6.5	$80,478	$5,030	6.25%	2.216	$1,795	9.02%
Linwood City	Atlantic	7,398	$32,159	3.9	3.3	$135,686	$3,750	2.76%	2.265	$3,078	9.57%
Longport Borough	Atlantic	1,090	$50,884	3.7	3.3	$1,322,671	$10,377	0.78%	0.710	$9,387	18.45%
Margate City	Atlantic	8,666	$33,566	7.3	4.6	$368,230	$5,488	1.49%	1.151	$4,243	12.64%
Mullica Township	Atlantic	6,109	$19,764	7.8	5.4	$73,789	$1,495	2.03%	2.000	$1,484	7.51%
Northfield City	Atlantic	8,025	$25,059	5.6	2.5	$120,003	$2,818	2.35%	2.007	$2,414	9.63%
Pleasantville City	Atlantic	19,032	$17,668	15.8	7.3	$43,160	$2,605	6.04%	2.705	$1,197	6.77%
Port Republic City	Atlantic	1,194	$24,369	3.5	2.9	$99,694	$219	0.22%	1.621	$1,626	6.67%
Somers Point City	Atlantic	11,701	$22,229	7.0	4.7	$108,802	$1,891	1.74%	1.768	$1,933	8.70%
Ventnor City	Atlantic	12,737	$22,631	7.0	5.1	$168,244	$2,307	1.37%	1.662	$2,799	12.37%
Weymouth Township	Atlantic	2,325	$18,987	5.1	3.0	$49,200	$798	1.62%	1.934	$957	5.04%
Allendale Borough	Bergen	6,754	$47,772	1.8	2.5	$235,443	$4,341	1.84%	1.754	$4,141	8.67%
Alpine Borough	Bergen	2,368	$76,995	6.2	2.7	$648,810	$2,250	0.35%	0.630	$4,097	5.32%

Municipality	County	Population Estimate 2005	Per Capita Income 2000	Poverty Rate 2000	Unemployment Rate 2005	Equalized Property Value Per Capita 2005	Long Term Debt Per Capita 2005	Long Term Debt as a % of Property Value 2005	Effective Tax Rate 2005	Tax Burden Per Capita 2005	Tax Burden as a % of Per Capita Income 2005
Bergenfield Borough	Bergen	26,056	$24,706	3.5	3.5	$103,823	$957	0.92%	2.298	$2,387	9.66%
Bogota Borough	Bergen	8,150	$25,505	4.0	6.5	$91,841	$1,585	1.73%	2.075	$1,908	7.48%
Carlstadt Borough	Bergen	6,018	$28,713	6.1	3.1	$323,105	$2,267	0.70%	1.503	$4,869	16.96%
Cliffside Park Borough	Bergen	23,035	$28,516	10.7	4.1	$122,675	$1,034	0.84%	1.587	$1,951	6.84%
Closter Borough	Bergen	8,669	$37,065	2.7	1.7	$225,214	$2,950	1.31%	1.667	$3,767	10.16%
Cresskill Borough	Bergen	8,449	$41,573	3.0	2.3	$230,447	$5,287	2.29%	1.561	$3,598	8.65%
Demarest Borough	Bergen	5,005	$51,939	1.6	3.8	$237,047	$3,602	1.52%	1.832	$4,347	8.37%
Dumont Borough	Bergen	17,474	$26,489	2.6	2.7	$112,074	$2,225	1.99%	2.055	$2,308	8.71%
East Rutherford Borough	Bergen	8,960	$28,072	9.6	4.9	$168,950	$5,878	3.48%	1.454	$2,461	8.77%
Edgewater Borough	Bergen	9,646	$42,650	8.6	3.8	$198,595	$3,516	1.77%	1.508	$2,997	7.03%
Elmwood Park Borough	Bergen	18,905	$22,588	6.4	4.6	$119,720	$2,509	2.10%	1.652	$2,013	8.91%
Emerson Borough	Bergen	7,334	$31,506	2.4	1.7	$157,489	$1,310	0.83%	1.915	$3,017	9.58%
Englewood City	Bergen	26,207	$35,275	8.9	4.6	$159,779	$1,444	0.90%	1.929	$3,130	8.87%
Englewood Cliffs Borough	Bergen	5,738	$57,399	2.6	3.3	$445,488	$2,951	0.66%	0.803	$3,578	6.23%
Fair Lawn Borough	Bergen	31,408	$32,273	3.7	3.6	$144,003	$2,460	1.71%	1.970	$2,844	8.81%
Fairview Borough	Bergen	13,565	$18,835	11.8	6.6	$80,232	$926	1.15%	1.927	$1,547	8.22%
Fort Lee Borough	Bergen	37,175	$37,899	7.9	2.8	$152,648	$1,936	1.27%	1.623	$2,483	6.55%
Franklin Lakes Borough	Bergen	11,302	$59,763	3.2	2.3	$354,416	$3,736	1.05%	1.243	$4,409	7.38%
Garfield City	Bergen	29,772	$19,530	7.8	6.4	$74,435	$932	1.25%	1.771	$1,319	6.75%
Glen Rock Borough	Bergen	11,457	$45,091	2.4	2.7	$193,282	$1,691	0.87%	2.086	$4,034	8.95%
Hackensack City	Bergen	43,735	$26,856	9.3	5.0	$113,212	$1,079	0.95%	2.143	$2,441	9.09%
Harrington Park Borough	Bergen	4,906	$39,017	2.9	2.5	$194,188	$1,796	0.92%	1.762	$3,423	8.77%
Hasbrouck Heights Borough	Bergen	11,643	$29,626	4.2	3.7	$138,808	$1,820	1.31%	1.900	$2,640	8.91%
Haworth Borough	Bergen	3,414	$45,615	2.0	3.5	$243,039	$4,733	1.95%	1.851	$4,499	9.86%
Hillsdale Borough	Bergen	10,089	$34,651	3.3	2.6	$172,066	$4,619	2.68%	1.707	$2,950	8.51%
Ho-Ho-Kus Borough	Bergen	4,090	$63,594	2.1	0.5	$285,271	$4,426	1.55%	1.409	$4,023	6.33%

Municipality	County	Population Estimate 2005	Per Capita Income 2000	Poverty Rate 2000	Unemployment Rate 2005	Equalized Property Value Per Capita 2005	Long Term Debt Per Capita 2005	Long Term Debt as a % of Property Value 2005	Effective Tax Rate 2005	Tax Burden Per Capita 2005	Tax Burden as a % of Per Capita Income 2005
Leonia Borough	Bergen	8,853	$35,352	6.5	2.6	$149,579	$3,117	2.08%	1.871	$2,802	7.93%
Little Ferry Borough	Bergen	10,775	$24,210	6.3	4.4	$100,433	$1,054	1.05%	2.019	$2,039	8.42%
Lodi Borough	Bergen	24,310	$21,667	8.0	4.5	$84,368	$766	0.91%	2.256	$1,906	8.80%
Lyndhurst Township	Bergen	19,440	$25,940	4.6	5.0	$133,079	$1,699	1.28%	1.765	$2,352	9.07%
Mahwah Township	Bergen	24,633	$44,709	2.0	3.7	$235,399	$3,331	1.42%	1.188	$2,800	6.26%
Maywood Borough	Bergen	9,442	$28,117	3.3	3.4	$124,477	$2,600	2.09%	1.910	$2,380	8.46%
Midland Park Borough	Bergen	6,952	$32,284	2.0	1.8	$165,360	$1,619	0.98%	1.884	$3,121	9.67%
Montvale Borough	Bergen	7,306	$45,448	0.9	2.6	$262,459	$4,336	1.65%	1.558	$4,095	9.01%
Moonachie Borough	Bergen	2,812	$24,654	3.8	2.7	$260,413	$2,490	0.96%	1.474	$3,844	15.59%
New Milford Borough	Bergen	16,318	$29,064	3.4	3.5	$111,546	$905	0.81%	1.889	$2,109	7.26%
North Arlington Borough	Bergen	15,179	$24,441	5.1	3.8	$101,547	$2,260	2.23%	1.902	$1,935	7.92%
Northvale Borough	Bergen	4,564	$28,206	3.9	2.3	$188,125	$3,057	1.62%	1.815	$3,417	12.12%
Norwood Borough	Bergen	6,249	$40,039	4.9	4.0	$199,238	$2,572	1.29%	1.608	$3,208	8.01%
Oakland Borough	Bergen	13,645	$35,252	1.7	2.6	$174,475	$1,741	1.00%	1.765	$3,085	8.75%
Old Tappan Borough	Bergen	5,903	$48,367	1.8	2.9	$268,708	$6,049	2.25%	1.434	$3,857	7.97%
Oradell Borough	Bergen	8,005	$39,520	2.4	2.9	$211,766	$4,553	2.15%	1.755	$3,720	9.41%
Palisades Park Borough	Bergen	18,857	$22,607	9.7	4.1	$103,838	$564	0.54%	1.458	$1,514	6.70%
Paramus Borough	Bergen	26,545	$29,295	3.3	3.4	$308,711	$2,692	0.87%	1.222	$3,774	12.88%
Park Ridge Borough	Bergen	8,959	$40,351	3.1	1.5	$197,460	$1,931	0.98%	1.522	$3,007	7.45%
Ramsey Borough	Bergen	14,558	$41,964	1.9	2.6	$220,005	$2,428	1.10%	1.725	$3,809	9.08%
Ridgefield Borough	Bergen	11,014	$25,558	6.6	3.5	$155,000	$1,618	1.04%	1.263	$1,959	7.66%
Ridgefield Park Village	Bergen	12,746	$24,290	6.7	3.9	$109,872	$1,567	1.43%	2.282	$2,509	10.33%
Ridgewood Village	Bergen	24,790	$51,658	3.0	2.4	$232,055	$3,344	1.44%	1.733	$4,029	7.80%
River Edge Borough	Bergen	10,911	$33,188	3.1	2.8	$147,771	$4,344	2.94%	1.925	$2,857	8.61%
River Vale Township	Bergen	9,765	$40,709	2.8	2.1	$197,902	$2,482	1.25%	1.733	$3,434	8.44%
Rochelle Park Township	Bergen	5,859	$25,054	2.9	4.1	$146,328	$1,835	1.25%	1.699	$2,581	10.30%

Municipality	County	Population Estimate 2005	Per Capita Income 2000	Poverty Rate 2000	Unemployment Rate 2005	Equalized Property Value Per Capita 2005	Long Term Debt Per Capita 2005	Long Term Debt as a % of Property Value 2005	Effective Tax Rate 2005	Tax Burden Per Capita 2005	Tax Burden as a % of Per Capita Income 2005
Rockleigh Borough	Bergen	395	$48,935	23.1	0.0	$505,893	$8,776	1.73%	0.777	$3,939	8.05%
Rutherford Borough	Bergen	17,967	$30,495	3.7	3.9	$136,471	$1,862	1.36%	1.876	$2,579	8.46%
Saddle Brook Township	Bergen	13,347	$27,561	3.3	4.9	$156,373	$3,342	2.14%	1.633	$2,557	9.28%
Saddle River Borough	Bergen	3,766	$85,934	3.6	2.8	$579,909	$2,792	0.48%	0.709	$4,120	4.79%
South Hackensack Township	Bergen	2,321	$27,128	7.1	4.8	$215,968	$7,161	3.32%	1.977	$4,313	15.90%
Teaneck Township	Bergen	39,635	$32,212	4.2	3.5	$126,861	$893	0.70%	2.291	$2,912	9.04%
Tenafly Borough	Bergen	14,362	$53,170	5.2	3.5	$240,519	$4,698	1.95%	1.788	$4,303	8.09%
Upper Saddle River Borough	Bergen	8,509	$57,239	0.7	4.1	$303,773	$3,846	1.27%	1.402	$4,259	7.44%
Waldwick Borough	Bergen	9,650	$30,733	2.1	1.9	$154,312	$2,495	1.62%	1.858	$2,870	9.34%
Wallington Borough	Bergen	11,491	$24,431	6.3	5.6	$82,666	$462	0.56%	1.733	$1,433	5.86%
Washington Township	Bergen	9,665	$39,248	2.4	3.6	$176,024	$1,165	0.66%	1.563	$2,752	7.01%
Westwood Borough	Bergen	10,994	$32,083	4.4	1.9	$155,013	$1,933	1.25%	1.759	$2,730	8.51%
Woodcliff Lake Borough	Bergen	5,887	$53,461	1.5	1.4	$302,151	$5,519	1.83%	1.522	$4,597	8.60%
Wood-Ridge Borough	Bergen	7,634	$29,865	1.6	3.0	$135,440	$2,219	1.64%	1.731	$2,347	7.86%
Wyckoff Township	Bergen	17,206	$49,375	1.8	2.8	$230,539	$2,403	1.04%	1.389	$3,209	6.50%
Bass River Township	Burlington	1,562	$20,382	5.2	3.7	$81,941	$547	0.67%	1.813	$1,505	7.38%
Beverly City	Burlington	2,670	$17,760	11.5	8.7	$44,536	$35	0.08%	3.249	$1,449	8.16%
Bordentown City	Burlington	3,989	$25,882	6.8	3.8	$75,887	$4,050	5.34%	2.669	$2,028	7.83%
Bordentown Township	Burlington	10,315	$26,934	2.8	3.3	$105,552	$4,144	3.93%	2.055	$2,178	8.09%
Burlington City	Burlington	9,791	$20,208	8.0	5.2	$63,891	$1,964	3.07%	2.263	$1,456	7.21%
Burlington Township	Burlington	21,915	$24,754	5.0	3.8	$110,298	$4,162	3.77%	1.805	$1,995	8.06%
Chesterfield Township	Burlington	6,185	$17,193	1.8	3.6	$69,779	$2,286	3.28%	1.896	$1,326	7.71%
Cinnaminson Township	Burlington	15,149	$27,790	2.4	3.8	$101,889	$351	0.34%	2.247	$2,297	8.27%
Delanco Township	Burlington	3,965	$21,096	9.5	5.8	$79,463	$3,413	4.30%	2.315	$1,842	8.73%
Delran Township	Burlington	17,414	$25,312	4.1	3.0	$87,709	$1,291	1.47%	2.224	$1,954	7.72%

Municipality	County	Population Estimate 2005	Per Capita Income 2000	Poverty Rate 2000	Unemployment Rate 2005	Equalized Property Value Per Capita 2005	Long Term Debt Per Capita 2005	Long Term Debt as a % of Property Value 2005	Effective Tax Rate 2005	Tax Burden Per Capita 2005	Tax Burden as a % of Per Capita Income 2005
Eastampton Township	Burlington	6,729	$24,534	2.9	2.6	$63,324	$3,789	5.98%	2.450	$1,554	6.33%
Edgewater Park Township	Burlington	8,019	$22,920	8.6	4.8	$61,637	$631	1.02%	2.178	$1,346	5.87%
Evesham Township	Burlington	46,960	$29,494	2.8	2.7	$99,179	$3,077	3.10%	2.301	$2,292	7.77%
Fieldsboro Borough	Burlington	582	$23,908	1.9	3.3	$85,260	$4,412	5.17%	2.093	$1,787	7.47%
Florence Township	Burlington	11,436	$23,529	6.1	4.9	$75,190	$6,387	8.49%	2.227	$1,681	7.15%
Hainesport Township	Burlington	6,117	$28,091	3.0	2.6	$111,256	$3,898	3.50%	1.881	$2,100	7.47%
Lumberton Township	Burlington	12,424	$25,789	3.8	3.5	$98,013	$3,525	3.60%	1.980	$1,944	7.54%
Mansfield Township	Burlington	7,921	$26,559	4.5	4.3	$132,360	$4,516	3.41%	2.023	$2,685	10.11%
Maple Shade Borough	Burlington	19,502	$23,812	5.4	3.5	$66,007	$3,111	4.71%	2.391	$1,581	6.64%
Medford Lakes Borough	Burlington	4,185	$31,382	2.1	1.7	$98,649	$5,122	5.19%	2.630	$2,597	8.27%
Medford Township	Burlington	23,516	$38,641	1.9	2.2	$121,044	$4,369	3.61%	2.411	$2,925	7.57%
Moorestown Township	Burlington	20,011	$42,154	3.4	2.9	$182,592	$5,790	3.17%	2.099	$3,852	9.14%
Mount Holly Township	Burlington	10,666	$19,672	9.9	5.9	$50,783	$1,479	2.91%	2.298	$1,186	6.03%
Mount Laurel Township	Burlington	40,635	$32,245	3.1	3.1	$127,000	$4,071	3.21%	2.154	$2,743	8.51%
New Hanover Township	Burlington	9,637	$12,140	3.9	3.2	$6,875	$6	0.09%	1.650	$122	1.00%
North Hanover Township	Burlington	7,602	$17,580	5.3	4.7	$47,242	$914	1.94%	1.566	$758	4.31%
Palmyra Borough	Burlington	7,641	$23,454	4.2	4.7	$63,316	$1,719	2.71%	2.389	$1,514	6.46%
Pemberton Borough	Burlington	1,323	$18,909	7.8	4.6	$53,118	$579	1.09%	2.375	$1,285	6.79%
Pemberton Township	Burlington	28,895	$19,238	9.3	5.5	$44,298	$1,276	2.88%	2.148	$955	4.96%
Riverside Township	Burlington	7,990	$18,758	8.2	3.8	$52,351	$1,511	2.89%	2.509	$1,319	7.03%
Riverton Borough	Burlington	2,739	$30,223	3.1	2.2	$84,869	$1,385	1.63%	2.703	$2,297	7.60%
Shamong Township	Burlington	6,867	$30,934	2.6	2.8	$95,777	$1,910	1.99%	2.062	$1,982	6.41%
Southampton Township	Burlington	10,931	$26,977	3.9	5.0	$99,209	$1,787	1.80%	1.987	$1,980	7.34%
Springfield Township	Burlington	3,558	$29,322	3.6	4.1	$117,692	$3,317	2.82%	2.044	$2,412	8.23%
Tabernacle Township	Burlington	7,353	$27,874	2.0	2.0	$91,398	$2,846	3.11%	2.101	$1,924	6.90%
Washington Township	Burlington	645	$13,977	16.0	5.9	$139,944	$0	0.00%	1.427	$2,007	14.36%

Municipality	County	Population Estimate 2005	Per Capita Income 2000	Poverty Rate 2000	Unemployment Rate 2005	Equalized Property Value Per Capita 2005	Long Term Debt Per Capita 2005	Long Term Debt as a % of Property Value 2005	Effective Tax Rate 2005	Tax Burden Per Capita 2005	Tax Burden as a % of Per Capita Income 2005
Westampton Township	Burlington	8,661	$26,594	2.5	3.0	$108,606	$2,426	2.23%	1.880	$2,048	7.70%
Willingboro Township	Burlington	33,127	$21,799	5.9	5.6	$52,628	$1,139	2.16%	2.716	$1,435	6.58%
Woodland Township	Burlington	1,370	$26,126	2.9	3.0	$109,865	$977	0.89%	1.805	$1,992	7.63%
Wrightstown Borough	Burlington	746	$14,489	24.0	5.5	$32,936	$751	2.28%	2.065	$756	5.22%
Audubon Borough	Camden	9,047	$24,942	5.5	1.7	$62,446	$1,917	3.07%	2.807	$1,755	7.04%
Audubon Park Borough	Camden	1,080	$16,926	8.8	3.8	$8,581	$226	2.64%	6.099	$525	3.10%
Barrington Borough	Camden	7,050	$24,434	1.9	2.9	$61,689	$2,578	4.18%	3.082	$1,904	7.79%
Bellmawr Borough	Camden	11,159	$19,863	4.0	4.2	$59,881	$1,473	2.46%	2.961	$1,777	8.95%
Berlin Borough	Camden	7,844	$24,675	3.5	4.3	$76,569	$2,774	3.62%	2.513	$1,944	7.88%
Berlin Township	Camden	5,399	$22,177	5.9	2.9	$82,975	$3,972	4.79%	3.012	$2,505	11.29%
Brooklawn Borough	Camden	2,315	$18,295	7.3	3.1	$42,797	$1,530	3.57%	2.976	$1,278	6.99%
Camden City	Camden	80,010	$9,815	35.5	10.1	$12,900	$1,920	14.88%	3.335	$448	4.56%
Cherry Hill Township	Camden	71,821	$32,658	4.0	2.9	$117,184	$2,756	2.35%	2.435	$2,862	8.76%
Chesilhurst Borough	Camden	1,865	$15,252	15.1	6.2	$30,906	$930	3.01%	2.676	$832	5.45%
Clementon Borough	Camden	4,944	$18,510	11.4	8.0	$44,121	$2,513	5.70%	3.322	$1,471	7.94%
Collingswood Borough	Camden	14,083	$24,358	6.1	4.6	$57,119	$4,186	7.33%	2.689	$1,546	6.35%
Gibbsboro Borough	Camden	2,468	$26,035	4.2	3.7	$95,173	$4,482	4.71%	2.609	$2,492	9.57%
Gloucester City City	Camden	11,582	$16,912	10.1	8.1	$39,008	$2,575	6.60%	2.850	$1,126	6.66%
Gloucester Township	Camden	66,539	$22,604	6.2	2.4	$58,495	$1,771	3.03%	2.835	$1,663	7.36%
Haddon Heights Borough	Camden	7,427	$28,198	2.8	3.3	$89,654	$654	0.73%	2.744	$2,464	8.74%
Haddon Township	Camden	14,575	$25,610	4.1	3.3	$74,717	$2,483	3.32%	2.728	$2,040	7.97%
Haddonfield Borough	Camden	11,591	$43,170	2.2	2.8	$150,554	$3,009	2.00%	2.587	$3,911	9.06%
Hi-nella Borough	Camden	1,015	$19,285	12.2	7.3	$34,978	$201	0.58%	3.612	$1,285	6.66%
Laurel Springs Borough	Camden	1,939	$23,253	3.7	3.7	$61,550	$772	1.25%	2.930	$1,924	8.27%
Lawnside Borough	Camden	2,778	$18,831	10.7	7.2	$67,527	$631	0.94%	2.732	$1,848	9.82%
Lindenwold Borough	Camden	17,265	$18,659	11.8	7.8	$36,555	$1,710	4.68%	3.433	$1,259	6.75%

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Magnolia Borough	Camden	4,389	$19,032	7.9	8.0	$51,138	$1,347	2.63%	3.288	$1,684	8.85%
Merchantville Borough	Camden	3,820	$25,589	6.8	2.9	$58,874	$2,077	3.53%	3.104	$1,884	7.36%
Mount Ephraim Borough	Camden	4,467	$21,150	4.9	5.2	$56,387	$2,124	3.77%	3.028	$1,711	8.09%
Oaklyn Borough	Camden	4,116	$24,157	6.5	3.6	$56,213	$1,429	2.54%	3.116	$1,754	7.26%
Pennsauken Township	Camden	35,528	$19,004	8.0	5.3	$60,422	$1,771	2.93%	2.812	$1,703	8.96%
Pine Hill Borough	Camden	11,305	$18,613	7.1	5.9	$37,381	$1,707	4.57%	3.288	$1,232	6.62%
Runnemede Borough	Camden	8,520	$19,143	5.6	6.0	$55,086	$1,310	2.38%	3.182	$1,761	9.20%
Somerdale Borough	Camden	5,155	$21,259	5.5	4.7	$51,066	$2,201	4.31%	3.500	$1,791	8.43%
Stratford Borough	Camden	7,184	$21,748	4.6	3.8	$56,040	$1,588	2.83%	3.262	$1,833	8.43%
Voorhees Township	Camden	28,958	$33,635	5.7	2.8	$106,224	$1,985	1.87%	2.747	$2,925	8.70%
Waterford Township	Camden	10,713	$21,676	5.6	4.7	$63,769	$1,196	1.88%	2.791	$1,786	8.24%
Winslow Township	Camden	37,507	$21,254	6.0	5.9	$54,405	$2,084	3.83%	2.752	$1,503	7.07%
Woodlynne Borough	Camden	2,745	$14,757	13.9	5.2	$26,671	$615	2.31%	4.513	$1,205	8.16%
Avalon Borough	Cape May	2,133	$50,016	4.3	2.7	$3,133,285	$21,689	0.69%	0.371	$11,638	23.27%
Cape May City	Cape May	3,760	$29,902	9.1	7.0	$575,368	$12,816	2.23%	0.732	$4,225	14.13%
Cape May Point Borough	Cape May	236	$52,689	1.7	0.0	$1,964,764	$16,960	0.86%	0.448	$8,818	16.74%
Dennis Township	Cape May	6,079	$21,455	5.5	3.8	$123,076	$1,619	1.32%	1.184	$1,463	6.82%
Lower Township	Cape May	21,442	$19,786	7.7	7.9	$161,341	$2,341	1.45%	1.176	$1,903	9.62%
Middle Township	Cape May	16,619	$19,805	10.2	5.7	$136,742	$2,891	2.11%	1.323	$1,815	9.16%
North Wildwood City	Cape May	4,778	$19,656	11.7	11.0	$413,348	$6,106	1.48%	1.029	$4,253	21.64%
Ocean City City	Cape May	15,330	$33,217	6.8	4.5	$739,323	$5,571	0.75%	0.656	$4,859	14.63%
Sea Isle City	Cape May	2,968	$28,754	7.6	5.2	$1,418,178	$10,359	0.73%	0.472	$6,701	23.30%
Stone Harbor Borough	Cape May	1,062	$46,427	3.5	3.3	$3,629,772	$19,434	0.54%	0.408	$14,836	31.95%
Upper Township	Cape May	11,696	$27,498	3.5	1.9	$142,784	$232	0.16%	1.359	$1,949	7.09%
West Cape May Borough	Cape May	1,038	$25,663	7.4	7.4	$379,838	$4,216	1.11%	0.916	$3,479	13.56%
West Wildwood Borough	Cape May	413	$17,839	6.5	10.0	$547,996	$6,285	1.15%	1.232	$6,761	37.90%

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Wildwood City	Cape May	5,291	$13,682	26.4	16.4	$316,497	$7,879	2.49%	1.457	$4,620	33.77%
Wildwood Crest Borough	Cape May	3,872	$23,741	6.0	12.4	$477,307	$4,021	0.84%	0.880	$4,204	17.71%
Woodbine Borough	Cape May	2,569	$13,335	17.9	7.5	$44,522	$559	1.26%	1.212	$547	4.10%
Bridgeton City	Cumberland	23,959	$10,917	26.6	8.2	$18,231	$675	3.70%	3.337	$617	5.65%
Commercial Township	Cumberland	5,404	$14,663	15.8	5.9	$33,440	$926	2.77%	2.249	$763	5.20%
Deerfield Township	Cumberland	3,198	$18,468	9.2	4.2	$52,809	$1,617	3.06%	2.887	$1,534	8.31%
Downe Township	Cumberland	1,672	$17,366	13.1	4.6	$78,746	$118	0.15%	1.950	$1,544	8.89%
Fairfield Township	Cumberland	6,772	$17,547	11.2	7.9	$29,845	$742	2.49%	2.089	$628	3.58%
Greenwich Township	Cumberland	875	$22,233	8.0	2.8	$65,686	$558	0.85%	3.003	$1,980	8.91%
Hopewell Township	Cumberland	4,723	$22,783	6.6	2.6	$57,377	$2,618	4.56%	2.667	$1,537	6.75%
Lawrence Township	Cumberland	2,881	$17,654	8.9	4.8	$50,272	$1,380	2.74%	2.513	$1,277	7.23%
Maurice River Township	Cumberland	7,669	$17,141	8.1	3.7	$28,174	$331	1.17%	2.135	$606	3.53%
Millville City	Cumberland	27,886	$18,632	15.2	7.7	$46,948	$1,653	3.52%	2.406	$1,135	6.09%
Shiloh Borough	Cumberland	639	$16,880	5.8	4.4	$39,042	$286	0.73%	2.748	$1,082	6.41%
Stow Creek Township	Cumberland	1,528	$20,925	6.7	2.6	$55,499	$378	0.68%	2.516	$1,407	6.72%
Upper Deerfield Township	Cumberland	7,882	$18,884	13.7	4.4	$63,445	$1,595	2.51%	2.556	$1,627	8.62%
Vineland City	Cumberland	58,164	$18,797	13.8	5.8	$49,910	$1,574	3.15%	2.303	$1,156	6.15%
Belleville Township	Essex	34,901	$22,093	8.2	5.3	$80,965	$676	0.83%	2.302	$1,867	8.45%
Bloomfield Township	Essex	46,146	$26,049	5.9	4.3	$92,525	$2,127	2.30%	2.352	$2,180	8.37%
Caldwell Township	Essex	7,489	$34,630	4.8	2.2	$135,914	$2,689	1.98%	1.900	$2,592	7.49%
Cedar Grove Township	Essex	12,698	$36,558	2.0	1.3	$164,644	$1,662	1.01%	1.588	$2,616	7.16%
East Orange City	Essex	68,190	$16,488	19.2	7.4	$33,563	$1,138	3.39%	3.582	$1,208	7.32%
Essex Fells Township	Essex	2,103	$77,434	1.1	1.2	$384,027	$5,190	1.35%	1.395	$5,359	6.92%
Fairfield Township	Essex	7,757	$32,099	2.8	3.1	$325,955	$3,400	1.04%	1.480	$4,847	15.10%
Glen Ridge Borough	Essex	7,020	$48,456	3.0	3.2	$183,465	$1,906	1.04%	2.582	$4,739	9.78%
Irvington Township	Essex	58,876	$16,874	17.4	6.8	$35,038	$1,826	5.21%	3.026	$1,067	6.32%

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Livingston Township	Essex	27,743	$47,218	1.8	2.6	$233,044	$4,631	1.99%	1.855	$4,333	9.18%
Maplewood Township	Essex	23,124	$36,794	4.4	4.0	$133,304	$2,388	1.79%	2.515	$3,354	9.12%
Millburn Township	Essex	19,369	$76,796	1.5	2.0	$392,383	$2,594	0.66%	1.607	$6,309	8.22%
Montclair Township	Essex	37,798	$44,870	5.6	3.5	$162,316	$4,938	3.04%	2.299	$3,736	8.33%
Newark City	Essex	280,666	$13,009	28.4	8.3	$47,529	$1,370	2.88%	1.858	$892	6.86%
North Caldwell Borough	Essex	7,284	$48,249	1.2	2.8	$207,725	$3,335	1.61%	1.703	$3,540	7.34%
Nutley Township	Essex	27,455	$28,039	4.8	3.6	$142,266	$1,108	0.78%	2.072	$2,954	10.53%
Orange City	Essex	32,118	$16,861	18.8	6.4	$40,566	$2,211	5.45%	3.184	$1,294	7.67%
Roseland Borough	Essex	5,402	$41,415	1.7	3.3	$332,584	$6,177	1.86%	1.485	$4,945	11.94%
South Orange Village	Essex	16,612	$41,035	5.3	4.1	$140,429	$4,939	3.52%	2.497	$3,518	8.57%
Verona Township	Essex	13,125	$41,202	3.3	2.3	$161,235	$3,485	2.16%	1.968	$3,176	7.71%
West Caldwell Township	Essex	10,951	$38,345	2.1	2.9	$179,288	$1,252	0.70%	1.941	$3,484	9.09%
West Orange Township	Essex	44,230	$34,412	5.6	3.7	$131,765	$2,057	1.56%	2.586	$3,414	9.92%
Clayton Borough	Gloucester	7,447	$20,006	2.9	4.7	$51,634	$1,474	2.85%	2.896	$1,500	7.50%
Deptford Township	Gloucester	29,744	$21,477	5.9	3.0	$79,225	$1,083	1.37%	2.229	$1,770	8.24%
East Greenwich Township	Gloucester	6,368	$25,345	3.9	3.3	$104,764	$5,516	5.27%	2.356	$2,473	9.76%
Elk Township	Gloucester	3,792	$18,621	8.5	4.8	$68,099	$1,509	2.22%	2.480	$1,734	9.31%
Franklin Township	Gloucester	16,660	$20,277	5.1	6.5	$63,930	$1,046	1.64%	2.239	$1,439	7.10%
Glassboro Borough	Gloucester	19,290	$18,113	15.2	5.9	$45,761	$2,984	6.52%	3.155	$1,456	8.04%
Greenwich Township	Gloucester	4,980	$24,791	3.6	3.2	$155,451	$3,701	2.38%	2.327	$3,928	15.85%
Harrison Township	Gloucester	11,301	$28,645	3.2	4.1	$91,295	$4,355	4.77%	2.327	$2,134	7.45%
Logan Township	Gloucester	6,206	$26,853	4.3	2.1	$125,631	$2,718	2.16%	2.139	$2,696	10.04%
Mantua Township	Gloucester	14,873	$24,147	3.6	4.7	$76,731	$1,866	2.43%	2.539	$1,957	8.10%
Monroe Township	Gloucester	31,461	$20,488	6.2	5.0	$66,396	$1,555	2.34%	2.704	$1,805	8.81%
National Park Borough	Gloucester	3,223	$18,048	7.6	6.0	$41,529	$1,813	4.37%	3.172	$1,319	7.31%
Newfield Borough	Gloucester	1,661	$21,063	6.5	5.0	$58,797	$275	0.47%	2.717	$1,605	7.62%

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Paulsboro Borough	Gloucester	6,096	$16,368	17.7	12.2	$54,097	$645	1.19%	2.892	$1,577	9.63%
Pitman Borough	Gloucester	9,251	$22,133	5.6	6.0	$62,401	$2,019	3.24%	2.713	$1,695	7.66%
South Harrison Township	Gloucester	2,887	$25,968	8.0	3.7	$93,561	$6,878	7.35%	2.233	$2,095	8.07%
Swedesboro Borough	Gloucester	2,050	$20,857	9.7	5.5	$50,405	$3,104	6.16%	3.009	$1,562	7.49%
Washington Township	Gloucester	50,891	$25,705	3.2	1.8	$82,859	$1,447	1.75%	2.381	$1,976	7.69%
Wenonah Borough	Gloucester	2,332	$34,116	2.5	4.6	$94,090	$3,092	3.29%	2.663	$2,510	7.36%
West Deptford Township	Gloucester	20,911	$24,219	5.3	4.6	$98,936	$6,796	6.87%	2.268	$2,321	9.58%
Westville Borough	Gloucester	4,466	$18,747	8.7	5.6	$49,273	$2,038	4.14%	2.988	$1,475	7.87%
Woodbury City	Gloucester	10,435	$21,592	13.5	5.9	$52,771	$2,097	3.97%	3.605	$1,923	8.91%
Woodbury Heights Borough	Gloucester	3,022	$24,001	4.1	3.6	$75,953	$1,689	2.22%	3.013	$2,292	9.55%
Woolwich Township	Gloucester	7,563	$29,503	2.9	2.9	$95,902	$5,077	5.29%	2.260	$2,177	7.38%
Bayonne City	Hudson	59,987	$21,553	10.1	5.3	$80,811	$3,248	4.02%	2.527	$2,045	9.49%
East Newark Borough	Hudson	2,262	$16,415	12.6	9.1	$60,740	$1,264	2.08%	1.977	$1,202	7.32%
Guttenberg Town	Hudson	10,885	$27,931	13.0	9.6	$79,839	$806	1.01%	2.132	$1,751	6.27%
Harrison Town	Hudson	14,060	$18,490	12.4	11.1	$73,537	$5,761	7.83%	2.052	$1,512	8.18%
Hoboken City	Hudson	39,900	$43,195	11.0	2.6	$170,103	$2,331	1.37%	1.250	$2,126	4.92%
Jersey City City	Hudson	239,614	$19,410	18.6	5.9	$65,640	$3,294	5.02%	1.593	$1,051	5.42%
Kearny Town	Hudson	38,771	$20,886	8.6	5.2	$83,501	$2,274	2.72%	2.390	$2,001	9.58%
North Bergen Township	Hudson	57,691	$20,058	11.1	5.4	$82,906	$1,269	1.53%	2.038	$1,735	8.65%
Secaucus Town	Hudson	15,623	$31,684	7.6	5.0	$249,932	$3,057	1.22%	1.816	$4,544	14.34%
Union City City	Hudson	65,128	$13,997	21.4	6.9	$43,454	$1,150	2.65%	2.217	$1,019	7.28%
Weehawken Township	Hudson	12,933	$29,269	11.4	8.4	$144,933	$3,094	2.13%	1.633	$2,423	8.28%
West New York Town	Hudson	46,667	$16,719	18.9	5.9	$42,253	$1,418	3.36%	2.101	$933	5.58%
Alexandria Township	Hunterdon	5,014	$34,622	5.0	4.6	$147,602	$2,692	1.82%	1.876	$2,774	8.01%
Bethlehem Township	Hunterdon	3,993	$35,298	1.0	1.8	$152,656	$3,547	2.32%	2.263	$3,461	9.80%
Bloomsbury Borough	Hunterdon	886	$26,392	3.8	4.9	$112,939	$0	0.00%	1.992	$2,255	8.54%

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Califon Borough	Hunterdon	1,055	$31,064	4.3	2.2	$138,300	$3,071	2.22%	2.493	$3,473	11.18%
Clinton Town	Hunterdon	2,621	$37,463	2.8	2.4	$145,379	$5,412	3.72%	2.291	$3,342	8.92%
Clinton Township	Hunterdon	13,988	$37,264	0.9	4.1	$165,329	$6,139	3.71%	2.012	$3,344	8.98%
Delaware Township	Hunterdon	4,720	$38,285	3.4	2.4	$184,245	$2,705	1.47%	1.810	$3,343	8.73%
East Amwell Township	Hunterdon	4,556	$37,187	1.7	2.9	$164,821	$2,870	1.74%	1.734	$2,864	7.70%
Flemington Borough	Hunterdon	4,171	$23,769	6.9	3.7	$121,144	$4,976	4.11%	2.061	$2,523	10.61%
Franklin Township	Hunterdon	3,155	$39,668	1.6	3.6	$180,648	$5,775	3.20%	1.901	$3,442	8.68%
Frenchtown Borough	Hunterdon	1,503	$27,765	3.3	4.1	$103,654	$1,985	1.92%	2.150	$2,241	8.07%
Glen Gardner Borough	Hunterdon	1,999	$28,647	4.5	2.2	$84,950	$1,885	2.22%	2.016	$1,719	6.00%
Hampton Borough	Hunterdon	1,608	$22,440	8.3	4.6	$69,778	$753	1.08%	2.599	$1,830	8.15%
High Bridge Borough	Hunterdon	3,770	$29,276	3.2	3.1	$100,966	$4,924	4.88%	2.379	$2,407	8.22%
Holland Township	Hunterdon	5,313	$28,581	2.2	3.6	$144,533	$879	0.61%	1.658	$2,402	8.41%
Kingwood Township	Hunterdon	4,022	$30,219	2.9	3.4	$147,956	$1,671	1.13%	1.726	$2,561	8.47%
Lambertville City	Hunterdon	3,840	$36,267	5.9	2.8	$164,932	$4,586	2.78%	1.484	$2,451	6.76%
Lebanon Borough	Hunterdon	1,749	$34,066	3.6	5.4	$143,572	$1,753	1.22%	1.778	$2,568	7.54%
Lebanon Township	Hunterdon	6,313	$30,793	2.0	5.5	$152,934	$1,683	1.10%	1.903	$2,917	9.47%
Milford Borough	Hunterdon	1,215	$25,039	3.7	3.8	$105,767	$1,822	1.72%	2.341	$2,482	9.91%
Raritan Township	Hunterdon	22,669	$38,919	2.0	1.6	$158,950	$4,064	2.56%	1.951	$3,108	7.99%
Readington Township	Hunterdon	16,357	$41,000	1.6	2.6	$200,228	$6,354	3.17%	1.874	$3,761	9.17%
Stockton Borough	Hunterdon	560	$25,712	2.0	0.0	$147,507	$5,225	3.54%	1.615	$2,386	9.28%
Tewksbury Township	Hunterdon	6,050	$65,470	2.7	2.1	$272,357	$6,474	2.38%	1.725	$4,709	7.19%
Union Township	Hunterdon	6,346	$29,535	1.6	3.0	$131,494	$5,421	4.12%	1.831	$2,413	8.17%
West Amwell Township	Hunterdon	2,931	$33,877	1.6	2.5	$175,472	$6,199	3.53%	1.538	$2,703	7.98%
East Windsor Township	Mercer	26,873	$28,695	5.3	2.8	$98,379	$2,290	2.33%	2.326	$2,292	7.99%
Ewing Township	Mercer	37,237	$24,268	6.4	2.9	$78,251	$2,023	2.58%	2.395	$1,886	7.77%
Hamilton Township	Mercer	89,993	$25,441	4.2	2.6	$86,030	$1,761	2.05%	2.133	$1,843	7.25%

Municipality	County	Population Estimate 2005	Per Capita Income 2000	Poverty Rate 2000	Unemployment Rate 2005	Equalized Property Value Per Capita 2005	Long Term Debt Per Capita 2005	Long Term Debt as a % of Property Value 2005	Effective Tax Rate 2005	Tax Burden Per Capita 2005	Tax Burden as a % of Per Capita Income 2005
Hightstown Borough	Mercer	5,293	$28,605	7.3	2.8	$78,772	$3,274	4.16%	2.709	$2,159	7.55%
Hopewell Borough	Mercer	2,036	$38,413	2.1	0.8	$149,564	$3,730	2.49%	1.924	$2,896	7.54%
Hopewell Township	Mercer	17,742	$43,947	1.1	2.0	$226,049	$4,598	2.03%	1.953	$4,421	10.06%
Lawrence Township	Mercer	31,401	$33,120	4.9	2.2	$139,452	$2,413	1.73%	2.158	$3,014	9.10%
Pennington Borough	Mercer	2,696	$45,843	2.4	2.8	$159,993	$4,241	2.65%	2.122	$3,413	7.44%
Princeton Borough	Mercer	13,495	$27,292	9.0	2.9	$144,538	$5,353	3.70%	1.851	$2,686	9.84%
Princeton Township	Mercer	17,247	$56,360	5.7	0.6	$258,078	$7,129	2.76%	1.706	$4,404	7.81%
Trenton City	Mercer	84,639	$14,621	21.1	9.3	$27,297	$4,952	18.14%	3.336	$920	6.29%
Washington Township	Mercer	11,619	$35,529	3.7	2.2	$154,181	$7,417	4.81%	2.217	$3,425	9.64%
West Windsor Township	Mercer	25,985	$48,511	2.5	2.9	$193,180	$4,363	2.26%	2.241	$4,345	8.96%
Carteret Borough	Middlesex	21,460	$18,967	11.0	8.2	$93,928	$2,910	3.10%	2.137	$2,010	10.60%
Cranbury Township	Middlesex	3,947	$50,698	1.6	2.1	$351,513	$12,334	3.51%	1.522	$5,357	10.57%
Dunellen Borough	Middlesex	6,994	$26,529	3.3	7.0	$81,740	$2,812	3.44%	2.114	$1,740	6.56%
East Brunswick Township	Middlesex	48,256	$33,286	2.8	3.2	$147,352	$3,668	2.49%	1.976	$2,918	8.77%
Edison Township	Middlesex	100,499	$30,148	4.8	3.5	$124,483	$1,647	1.32%	1.945	$2,425	8.04%
Helmetta Borough	Middlesex	2,050	$26,668	3.3	3.8	$104,733	$1,481	1.41%	1.850	$1,940	7.27%
Highland Park Borough	Middlesex	14,268	$28,767	8.4	4.0	$89,255	$3,528	3.95%	2.253	$2,011	6.99%
Jamesburg Borough	Middlesex	6,521	$23,325	3.5	4.6	$67,952	$891	1.31%	2.315	$1,583	6.79%
Metuchen Borough	Middlesex	13,383	$36,749	3.9	4.8	$143,450	$4,182	2.92%	1.891	$2,728	7.42%
Middlesex Borough	Middlesex	13,938	$27,834	3.6	3.2	$100,849	$1,429	1.42%	2.063	$2,083	7.49%
Milltown Borough	Middlesex	7,130	$29,996	2.3	4.1	$118,912	$2,610	2.19%	1.940	$2,310	7.70%
Monroe Township	Middlesex	34,007	$31,772	3.3	4.6	$161,788	$4,996	3.09%	1.644	$2,665	8.39%
New Brunswick City	Middlesex	50,156	$14,308	27.0	4.4	$55,596	$3,865	6.95%	1.859	$1,063	7.43%
North Brunswick Township	Middlesex	39,673	$28,431	4.7	3.7	$99,838	$4,958	4.97%	2.321	$2,320	8.16%
Old Bridge Township	Middlesex	64,854	$26,814	4.2	3.1	$97,501	$1,584	1.62%	1.891	$1,847	6.89%
Perth Amboy City	Middlesex	48,797	$14,989	17.6	8.5	$56,790	$3,335	5.87%	1.685	$959	6.40%

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Municipality	County	Population Estimate 2005	Per Capita Income 2000	Poverty Rate 2000	Unemployment Rate 2005	Equalized Property Value Per Capita 2005	Long Term Debt Per Capita 2005	Long Term Debt as a % of Property Value 2005	Effective Tax Rate 2005	Tax Burden Per Capita 2005	Tax Burden as a % of Per Capita Income 2005
Piscataway Township	Middlesex	52,694	$26,321	3.8	3.9	$109,721	$1,427	1.30%	1.879	$2,072	7.87%
Plainsboro Township	Middlesex	21,364	$38,982	3.0	2.5	$171,652	$3,291	1.92%	1.906	$3,282	8.42%
Sayreville Borough	Middlesex	43,017	$24,736	4.7	3.9	$99,134	$2,834	2.86%	1.773	$1,760	7.12%
South Amboy City	Middlesex	7,975	$23,598	7.4	4.5	$106,861	$2,823	2.64%	1.513	$1,618	6.86%
South Brunswick Township	Middlesex	40,595	$32,104	3.1	3.0	$161,945	$3,003	1.85%	1.931	$3,139	9.78%
South Plainfield Borough	Middlesex	23,064	$25,270	3.4	3.5	$136,612	$1,673	1.22%	1.805	$2,473	9.79%
South River Borough	Middlesex	16,060	$23,684	4.9	6.5	$86,062	$2,680	3.11%	1.595	$1,374	5.80%
Spotswood Borough	Middlesex	8,237	$25,247	4.3	4.0	$90,559	$2,752	3.04%	2.090	$1,901	7.53%
Woodbridge Township	Middlesex	100,577	$25,087	4.8	3.9	$105,065	$2,316	2.20%	1.938	$2,040	8.13%
Aberdeen Township	Monmouth	18,333	$28,984	4.7	3.4	$101,759	$3,617	3.55%	2.153	$2,194	7.57%
Allenhurst Borough	Monmouth	706	$42,710	3.8	2.7	$585,016	$3,212	0.55%	0.675	$3,950	9.25%
Allentown Borough	Monmouth	1,858	$29,455	2.3	3.7	$92,868	$7,498	8.07%	2.245	$2,109	7.16%
Asbury Park City	Monmouth	16,624	$13,516	30.1	10.5	$61,451	$2,742	4.46%	1.674	$1,035	7.66%
Atlantic Highlands Borough	Monmouth	4,625	$34,798	4.9	5.8	$159,176	$7,279	4.57%	1.766	$2,819	8.10%
Avon-by-the-Sea Borough	Monmouth	2,188	$41,238	2.7	3.3	$334,676	$4,204	1.26%	0.979	$3,276	7.94%
Belmar Borough	Monmouth	5,962	$29,456	8.6	4.8	$230,928	$3,463	1.50%	1.144	$2,644	8.97%
Bradley Beach Borough	Monmouth	4,782	$25,438	9.2	6.5	$184,130	$2,456	1.33%	1.255	$2,311	9.09%
Brielle Borough	Monmouth	4,878	$35,785	3.9	3.4	$262,460	$1,989	0.76%	1.341	$3,519	9.83%
Colts Neck Township	Monmouth	11,628	$46,795	2.8	3.6	$251,813	$4,211	1.67%	1.406	$3,543	7.57%
Deal Borough	Monmouth	1,043	$38,510	11.2	2.7	$1,798,746	$4,937	0.27%	0.477	$8,598	22.33%
Eatontown Borough	Monmouth	14,088	$26,965	5.7	4.0	$145,995	$1,058	0.72%	1.719	$2,522	9.35%
Englishtown Borough	Monmouth	1,790	$23,438	7.2	3.4	$104,840	$2,845	2.71%	1.839	$1,963	8.38%
Fair Haven Borough	Monmouth	5,899	$44,018	2.3	2.9	$222,885	$1,735	0.78%	1.693	$3,772	8.57%
Farmingdale Borough	Monmouth	1,572	$21,667	5.7	3.5	$94,049	$1,491	1.59%	1.729	$1,652	7.62%
Freehold Borough	Monmouth	11,439	$19,910	12.0	6.2	$93,062	$2,021	2.17%	1.831	$1,722	8.65%

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Freehold Township	Monmouth	33,863	$31,505	3.9	3.2	$157,800	$4,219	2.67%	1.732	$2,777	8.81%
Hazlet Township	Monmouth	20,987	$25,262	3.4	4.4	$101,713	$858	0.84%	2.032	$2,068	8.19%
Highlands Borough	Monmouth	4,998	$29,369	12.3	5.8	$127,256	$1,713	1.35%	1.991	$2,536	8.63%
Holmdel Township	Monmouth	16,944	$47,898	3.4	2.5	$235,810	$3,886	1.65%	1.643	$3,884	8.11%
Howell Township	Monmouth	50,512	$26,143	4.2	3.6	$114,464	$3,033	2.65%	1.895	$2,170	8.30%
Interlaken Borough	Monmouth	885	$47,307	3.0	2.2	$282,095	$615	0.22%	0.957	$2,701	5.71%
Keansburg Borough	Monmouth	10,619	$17,417	17.7	7.3	$57,103	$2,866	5.02%	2.088	$1,193	6.85%
Keyport Borough	Monmouth	7,505	$23,288	7.8	4.7	$85,574	$2,473	2.89%	2.121	$1,830	7.86%
Lake Como Borough	Monmouth	1,759	$27,111	7.5	3.8	$166,938	$358	0.21%	1.440	$2,405	8.87%
Little Silver Borough	Monmouth	6,137	$46,798	0.8	2.7	$234,907	$3,712	1.58%	1.708	$4,017	8.58%
Loch Arbour Village	Monmouth	275	$34,037	4.8	6.2	$501,240	$4,558	0.91%	0.757	$3,799	11.16%
Long Branch City	Monmouth	32,091	$20,532	16.7	5.2	$110,881	$1,331	1.20%	1.574	$1,750	8.52%
Manalapan Township	Monmouth	36,839	$32,142	3.8	3.0	$137,190	$2,382	1.74%	1.706	$2,344	7.29%
Manasquan Borough	Monmouth	6,201	$32,898	3.1	2.4	$280,118	$4,829	1.72%	1.202	$3,369	10.24%
Marlboro Township	Monmouth	39,665	$38,635	3.5	2.7	$160,343	$2,273	1.42%	1.818	$2,920	7.56%
Matawan Borough	Monmouth	8,819	$30,320	5.4	4.4	$98,824	$4,058	4.11%	2.322	$2,299	7.58%
Middletown Township	Monmouth	67,825	$34,196	3.1	3.2	$152,453	$2,307	1.51%	1.624	$2,481	7.26%
Millstone Township	Monmouth	10,123	$37,285	4.9	1.8	$177,227	$7,146	4.03%	1.701	$3,021	8.10%
Monmouth Beach Borough	Monmouth	3,593	$52,862	1.9	3.6	$334,660	$1,030	0.31%	1.036	$3,469	6.56%
Neptune City Borough	Monmouth	5,176	$22,191	5.5	4.1	$94,741	$2,472	2.61%	1.834	$1,740	7.84%
Neptune Township	Monmouth	28,236	$22,569	11.7	6.0	$122,116	$1,251	1.02%	1.607	$1,967	8.72%
Ocean Township	Monmouth	27,489	$30,581	5.0	3.5	$172,700	$1,569	0.91%	1.499	$2,592	8.48%
Oceanport Borough	Monmouth	5,780	$33,356	2.7	2.1	$188,154	$891	0.47%	1.488	$2,800	8.40%
Red Bank Borough	Monmouth	11,876	$26,265	12.0	5.5	$160,226	$3,143	1.96%	1.626	$2,619	9.97%
Roosevelt Borough	Monmouth	917	$24,892	4.3	4.0	$82,297	$3,417	4.15%	2.214	$1,825	7.33%
Rumson Borough	Monmouth	7,233	$73,692	3.2	2.6	$425,574	$3,895	0.92%	1.192	$5,077	6.89%

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Sea Bright Borough	Monmouth	1,790	$45,066	7.6	4.9	$351,055	$2,734	0.78%	1.049	$3,680	8.17%
Sea Girt Borough	Monmouth	2,069	$63,871	3.5	3.2	$821,301	$2,129	0.26%	0.713	$5,848	9.16%
Shrewsbury Borough	Monmouth	3,742	$38,218	1.0	1.8	$257,431	$4,204	1.63%	1.765	$4,550	11.91%
Shrewsbury Township	Monmouth	1,077	$23,574	8.8	7.2	$58,462	$815	1.39%	2.147	$1,259	5.34%
Spring Lake Borough	Monmouth	3,506	$59,445	2.6	4.7	$889,209	$6,140	0.69%	0.608	$5,400	9.08%
Spring Lake Heights Borough	Monmouth	5,135	$35,093	7.5	3.1	$203,538	$1,465	0.72%	1.145	$2,332	6.65%
Tinton Falls Borough	Monmouth	17,274	$31,520	3.9	4.0	$144,718	$2,257	1.56%	1.698	$2,463	7.81%
Union Beach Borough	Monmouth	6,659	$20,973	4.8	5.5	$83,029	$1,626	1.96%	1.993	$1,657	7.90%
Upper Freehold Township	Monmouth	6,638	$29,387	4.0	2.2	$151,271	$8,829	5.84%	1.805	$2,739	9.32%
Wall Township	Monmouth	26,014	$32,954	2.3	2.7	$205,077	$4,079	1.99%	1.486	$3,049	9.25%
West Long Branch Borough	Monmouth	8,286	$27,651	4.5	4.3	$145,895	$1,715	1.18%	1.700	$2,483	8.98%
Boonton Town	Morris	8,555	$29,919	6.7	6.1	$131,221	$917	0.70%	1.652	$2,186	7.31%
Boonton Township	Morris	4,376	$45,014	1.3	3.5	$211,029	$1,841	0.87%	1.554	$3,286	7.30%
Butler Borough	Morris	8,091	$27,113	5.0	2.9	$110,788	$2,084	1.88%	1.849	$2,051	7.56%
Chatham Borough	Morris	8,439	$53,027	2.2	2.4	$241,080	$3,921	1.63%	1.379	$3,325	6.27%
Chatham Township	Morris	10,203	$65,497	2.7	1.6	$265,210	$4,056	1.53%	1.323	$3,513	5.36%
Chester Borough	Morris	1,653	$42,564	5.2	4.1	$226,747	$5,588	2.46%	1.887	$4,299	10.10%
Chester Township	Morris	7,840	$55,353	2.3	1.9	$237,976	$6,270	2.63%	1.635	$3,894	7.04%
Denville Township	Morris	16,497	$38,607	2.8	2.9	$174,628	$2,593	1.48%	1.665	$2,914	7.55%
Dover Town	Morris	18,441	$18,056	13.4	8.2	$72,365	$1,370	1.89%	1.862	$1,355	7.50%
East Hanover Township	Morris	11,594	$32,129	1.7	3.5	$281,579	$2,326	0.83%	1.254	$3,533	11.00%
Florham Park Borough	Morris	12,626	$42,133	5.8	2.8	$233,120	$2,988	1.28%	1.208	$2,823	6.70%
Hanover Township	Morris	13,692	$37,661	1.2	1.8	$258,158	$1,526	0.59%	1.237	$3,220	8.55%
Harding Township	Morris	3,313	$72,689	1.1	2.4	$676,666	$4,822	0.71%	0.802	$5,429	7.47%
Jefferson Township	Morris	21,604	$27,950	2.4	3.3	$122,134	$2,616	2.14%	1.821	$2,229	7.97%

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Kinnelon Borough	Morris	9,631	$45,796	2.6	2.1	$221,055	$3,809	1.72%	1.781	$3,939	8.60%
Lincoln Park Borough	Morris	10,899	$30,389	2.8	3.5	$130,683	$3,164	2.42%	1.828	$2,393	7.87%
Long Hill Township	Morris	8,797	$42,613	3.3	2.7	$185,890	$5,362	2.88%	1.771	$3,304	7.75%
Madison Borough	Morris	15,918	$38,416	3.4	2.3	$199,259	$3,705	1.86%	1.356	$2,718	7.08%
Mendham Borough	Morris	5,172	$48,629	4.1	1.5	$244,929	$4,514	1.84%	1.526	$3,742	7.69%
Mendham Township	Morris	5,611	$61,460	1.8	0.9	$351,592	$5,963	1.70%	1.490	$5,246	8.54%
Mine Hill Township	Morris	3,677	$27,119	5.6	4.1	$121,332	$2,497	2.06%	1.936	$2,351	8.67%
Montville Township	Morris	21,412	$43,341	3.8	1.9	$218,060	$4,908	2.25%	1.634	$3,572	8.24%
Morris Plains Borough	Morris	5,629	$36,553	2.4	3.2	$241,349	$2,817	1.17%	1.595	$3,857	10.55%
Morris Township	Morris	21,426	$54,782	3.8	3.7	$235,988	$2,268	0.96%	1.553	$3,671	6.70%
Morristown Town	Morris	18,851	$30,086	11.5	3.3	$128,816	$5,722	4.44%	1.936	$2,517	8.36%
Mount Arlington Borough	Morris	5,332	$32,222	3.3	3.6	$128,120	$2,743	2.14%	1.630	$2,091	6.49%
Mount Olive Township	Morris	25,936	$28,691	3.1	1.2	$127,952	$4,748	3.71%	2.113	$2,709	9.44%
Mountain Lakes Borough	Morris	4,336	$65,086	2.0	3.2	$298,010	$6,505	2.18%	1.743	$5,201	7.99%
Netcong Borough	Morris	3,294	$23,472	3.1	3.1	$88,062	$503	0.57%	2.153	$1,920	8.18%
Parsippany-Troy Hills Township	Morris	51,616	$32,220	3.9	3.0	$167,216	$2,889	1.73%	1.704	$2,852	8.85%
Pequannock Township	Morris	15,586	$31,892	3.0	3.7	$148,587	$1,374	0.92%	1.662	$2,473	7.75%
Randolph Township	Morris	25,735	$43,072	1.4	2.8	$167,340	$2,795	1.67%	1.775	$2,974	6.90%
Riverdale Borough	Morris	2,635	$31,187	5.3	4.6	$234,488	$4,566	1.95%	1.329	$3,154	10.11%
Rockaway Borough	Morris	6,419	$26,500	5.0	5.1	$123,858	$1,269	1.02%	1.867	$2,316	8.74%
Rockaway Township	Morris	25,540	$33,184	2.4	2.3	$162,817	$2,249	1.38%	1.991	$3,247	9.78%
Roxbury Township	Morris	23,854	$30,174	2.7	3.1	$146,975	$2,220	1.51%	1.861	$2,744	9.09%
Victory Gardens Borough	Morris	1,529	$20,616	8.4	4.0	$64,232	$36	0.06%	1.655	$1,064	5.16%
Washington Township	Morris	18,612	$37,489	2.3	3.1	$153,199	$2,187	1.43%	1.891	$2,902	7.74%
Wharton Borough	Morris	6,222	$25,168	8.3	7.2	$111,548	$3,280	2.94%	1.954	$2,182	8.67%
Barnegat Light Borough	Ocean	822	$34,599	4.7	3.2	$1,233,350	$4,826	0.39%	0.702	$8,677	25.08%

Municipality	County	Population Estimate 2005	Per Capita Income 2000	Poverty Rate 2000	Unemployment Rate 2005	Equalized Property Value Per Capita 2005	Long Term Debt Per Capita 2005	Long Term Debt as a % of Property Value 2005	Effective Tax Rate 2005	Tax Burden Per Capita 2005	Tax Burden as a % of Per Capita Income 2005
Barnegat Township	Ocean	20,308	$19,307	6.2	4.2	$129,459	$1,783	1.38%	1.264	$1,643	8.51%
Bay Head Borough	Ocean	1,259	$49,639	3.0	4.5	$1,076,784	$647	0.06%	0.617	$6,652	13.40%
Beach Haven Borough	Ocean	1,352	$30,267	3.7	6.9	$1,335,374	$4,504	0.34%	0.820	$10,966	36.23%
Beachwood Borough	Ocean	10,738	$21,247	4.5	4.5	$78,075	$1,343	1.72%	1.508	$1,179	5.55%
Berkeley Township	Ocean	42,500	$22,198	5.4	5.5	$119,557	$1,240	1.04%	1.449	$1,735	7.82%
Brick Township	Ocean	78,155	$24,463	4.5	4.2	$133,270	$1,693	1.27%	1.434	$1,916	7.83%
Dover Township	Ocean	94,660	$25,010	5.7	4.8	$149,779	$1,562	1.04%	1.315	$1,977	7.90%
Eagleswood Township	Ocean	1,565	$20,617	3.5	4.0	$139,837	$1,221	0.87%	1.515	$2,124	10.30%
Harvey Cedars Borough	Ocean	386	$36,757	5.1	0.0	$3,190,429	$17,115	0.54%	0.707	$22,541	61.32%
Island Heights Borough	Ocean	1,861	$26,975	4.1	4.4	$182,594	$3,173	1.74%	1.373	$2,507	9.29%
Jackson Township	Ocean	51,870	$23,981	3.7	3.9	$109,192	$2,976	2.73%	1.620	$1,774	7.40%
Lacey Township	Ocean	26,229	$23,136	4.5	4.6	$135,371	$1,667	1.23%	1.412	$1,918	8.29%
Lakehurst Borough	Ocean	2,683	$18,390	7.1	5.7	$55,333	$1,672	3.02%	1.899	$1,067	5.80%
Lakewood Township	Ocean	68,834	$16,700	19.8	4.4	$92,856	$1,167	1.26%	1.546	$1,440	8.62%
Lavallette Borough	Ocean	2,747	$28,588	8.0	2.7	$688,911	$5,900	0.86%	0.693	$4,791	16.76%
Little Egg Harbor Township	Ocean	19,834	$20,619	6.5	5.0	$111,353	$1,482	1.33%	1.706	$1,908	9.25%
Long Beach Township	Ocean	3,461	$33,404	5.1	4.9	$2,154,462	$8,867	0.41%	0.740	$15,958	47.77%
Manchester Township	Ocean	41,902	$22,409	5.5	5.5	$86,909	$1,470	1.69%	1.505	$1,311	5.85%
Mantoloking Borough	Ocean	450	$114,017	0.8	0.0	$3,047,480	$3,429	0.11%	0.497	$15,176	13.31%
Ocean Gate Borough	Ocean	2,109	$19,239	10.3	4.4	$113,015	$2,585	2.29%	1.771	$2,002	10.41%
Ocean Township	Ocean	7,820	$22,830	7.8	5.5	$132,478	$1,540	1.16%	1.434	$1,904	8.34%
Pine Beach Borough	Ocean	2,025	$26,487	3.5	3.7	$126,313	$3,627	2.87%	1.462	$1,848	6.98%
Plumsted Township	Ocean	8,047	$22,433	5.0	2.9	$97,524	$3,639	3.73%	1.557	$1,526	6.80%
Point Pleasant Beach Borough	Ocean	5,397	$27,853	6.1	3.5	$342,081	$3,841	1.12%	1.009	$3,452	12.39%
Point Pleasant Borough	Ocean	19,861	$25,715	3.2	3.3	$152,279	$2,169	1.42%	1.436	$2,191	8.52%

Municipality	County	Population Estimate 2005	Per Capita Income 2000	Poverty Rate 2000	Unemployment Rate 2005	Equalized Property Value Per Capita 2005	Long Term Debt Per Capita 2005	Long Term Debt as a % of Property Value 2005	Effective Tax Rate 2005	Tax Burden Per Capita 2005	Tax Burden as a % of Per Capita Income 2005
Seaside Heights Borough	Ocean	3,220	$18,665	24.1	5.6	$197,818	$5,748	2.91%	1.263	$2,502	13.41%
Seaside Park Borough	Ocean	2,301	$30,090	8.6	5.8	$469,282	$4,632	0.99%	1.064	$4,995	16.60%
Ship Bottom Borough	Ocean	1,418	$27,870	8.2	6.8	$809,417	$5,910	0.73%	0.797	$6,457	23.17%
South Toms River Borough	Ocean	3,698	$16,292	12.6	7.5	$57,465	$596	1.04%	1.689	$973	5.97%
Stafford Township	Ocean	25,522	$25,397	4.0	3.8	$162,882	$5,701	3.50%	1.464	$2,387	9.40%
Surf City Borough	Ocean	1,527	$26,632	7.5	4.6	$995,540	$3,788	0.38%	0.741	$7,402	27.79%
Tuckerton Borough	Ocean	3,780	$20,118	7.9	5.9	$111,192	$3,739	3.36%	1.633	$1,818	9.04%
Bloomingdale Borough	Passaic	7,654	$27,736	3.4	3.0	$112,401	$1,866	1.66%	2.240	$2,520	9.08%
Clifton City	Passaic	79,922	$23,638	6.3	4.6	$113,105	$1,283	1.13%	2.176	$2,464	10.42%
Haledon Borough	Passaic	8,398	$19,099	10.6	7.1	$68,483	$2,189	3.20%	2.443	$1,689	8.85%
Hawthorne Borough	Passaic	18,268	$26,551	3.4	2.9	$126,259	$1,725	1.37%	2.041	$2,579	9.71%
Little Falls Township	Passaic	11,898	$33,242	4.6	4.4	$140,941	$1,590	1.13%	1.769	$2,505	7.53%
North Haledon Borough	Passaic	9,073	$30,322	4.0	2.5	$141,299	$1,535	1.09%	1.654	$2,338	7.71%
Passaic City	Passaic	68,338	$12,874	21.2	6.8	$39,356	$528	1.34%	2.358	$933	7.25%
Paterson City	Passaic	149,843	$13,257	22.2	8.6	$40,180	$705	1.75%	2.378	$958	7.23%
Pompton Lakes Borough	Passaic	11,313	$26,802	3.2	3.8	$114,017	$596	0.52%	2.297	$2,621	9.78%
Prospect Park Borough	Passaic	5,760	$16,410	10.0	6.2	$59,230	$1,139	1.92%	2.341	$1,389	8.46%
Ringwood Borough	Passaic	12,809	$31,341	2.8	3.7	$130,401	$1,439	1.10%	2.215	$2,894	9.23%
Totowa Borough	Passaic	10,592	$26,561	4.1	3.1	$197,993	$1,758	0.89%	1.728	$3,425	12.90%
Wanaque Borough	Passaic	10,616	$25,403	3.3	3.5	$100,707	$1,295	1.29%	2.343	$2,363	9.30%
Wayne Township	Passaic	55,150	$35,349	2.8	3.2	$176,995	$1,974	1.12%	1.940	$3,439	9.73%
West Milford Township	Passaic	28,181	$28,612	4.1	4.0	$113,766	$995	0.87%	2.270	$2,592	9.06%
West Paterson Borough	Passaic	11,245	$29,758	3.4	3.4	$131,128	$1,478	1.13%	1.935	$2,539	8.53%
Alloway Township	Salem	2,999	$22,935	8.2	5.2	$80,278	$2,039	2.54%	2.255	$1,818	7.93%
Carneys Point Township	Salem	7,946	$19,978	10.8	6.9	$59,635	$2,015	3.38%	2.657	$1,589	7.95%
Elmer Borough	Salem	1,379	$21,356	5.3	3.3	$61,993	$258	0.42%	2.620	$1,655	7.75%

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Elsinboro Township	Salem	1,079	$25,415	1.7	2.9	$75,095	$0	0.00%	2.619	$1,973	7.76%
Lower Alloways Creek Township	Salem	1,926	$21,962	7.3	2.5	$114,193	$0	0.00%	1.054	$1,207	5.50%
Mannington Township	Salem	1,561	$24,262	6.9	3.4	$119,588	$1,445	1.21%	2.004	$2,454	10.12%
Oldmans Township	Salem	1,833	$22,495	8.1	4.3	$88,863	$1,419	1.60%	2.560	$2,283	10.15%
Penns Grove Borough	Salem	4,824	$13,330	21.0	12.7	$27,104	$764	2.82%	3.449	$950	7.13%
Pennsville Township	Salem	13,314	$22,717	4.9	3.3	$65,888	$802	1.22%	3.084	$2,038	8.97%
Pilesgrove Township	Salem	4,410	$27,400	3.4	3.4	$89,224	$1,719	1.93%	2.212	$1,983	7.24%
Pittsgrove Township	Salem	9,462	$21,624	5.0	4.2	$61,837	$1,270	2.05%	2.524	$1,565	7.24%
Quinton Township	Salem	2,861	$18,921	9.3	5.2	$52,080	$1,247	2.39%	2.545	$1,334	7.05%
Salem City	Salem	5,812	$13,559	26.6	7.6	$27,384	$2,253	8.23%	3.886	$1,083	7.99%
Upper Pittsgrove Township	Salem	3,628	$21,732	8.5	1.9	$73,363	$945	1.29%	2.111	$1,559	7.17%
Woodstown Borough	Salem	3,312	$24,182	5.5	2.6	$64,153	$1,115	1.74%	2.638	$1,709	7.07%
Bedminster Township	Somerset	8,388	$53,549	3.1	2.5	$293,544	$2,908	0.99%	1.073	$3,160	5.90%
Bernards Township	Somerset	26,937	$56,521	1.3	2.5	$238,203	$3,795	1.59%	1.541	$3,676	6.50%
Bernardsville Borough	Somerset	7,612	$69,854	2.8	1.4	$311,361	$5,193	1.67%	1.390	$4,333	6.20%
Bound Brook Borough	Somerset	10,168	$22,395	10.9	4.9	$74,360	$1,649	2.22%	2.507	$1,886	8.42%
Branchburg Township	Somerset	14,943	$41,241	1.9	2.3	$185,469	$3,370	1.82%	1.834	$3,409	8.27%
Bridgewater Township	Somerset	44,456	$39,555	2.1	3.0	$207,491	$2,359	1.14%	1.538	$3,194	8.08%
Far Hills Borough	Somerset	919	$81,535	2.5	2.5	$477,036	$6,220	1.30%	0.946	$4,518	5.54%
Franklin Township	Somerset	58,461	$31,209	5.1	4.0	$131,389	$2,186	1.66%	1.858	$2,448	7.84%
Green Brook Township	Somerset	6,704	$37,290	2.4	3.3	$197,985	$4,055	2.05%	1.756	$3,479	9.33%
Hillsborough Township	Somerset	37,808	$33,091	3.1	3.0	$135,597	$1,710	1.26%	1.914	$2,604	7.87%
Manville Borough	Somerset	10,404	$23,293	3.8	3.5	$90,764	$1,331	1.47%	2.000	$1,818	7.80%
Millstone Borough	Somerset	431	$30,694	4.6	4.3	$119,141	$0	0.00%	2.058	$2,456	8.00%
Montgomery Township	Somerset	22,741	$48,699	1.5	2.2	$186,476	$6,188	3.32%	1.945	$3,633	7.46%

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North Plainfield Borough	Somerset	21,608	$22,791	6.4	4.4	$74,405	$1,489	2.00%	2.506	$1,866	8.19%
Peapack-Gladstone Borough	Somerset	2,465	$56,542	4.2	2.7	$332,880	$10,080	3.03%	1.618	$5,394	9.54%
Raritan Borough	Somerset	6,391	$26,420	6.4	4.7	$180,716	$1,849	1.02%	1.715	$3,107	11.76%
Rocky Hill Borough	Somerset	675	$48,357	2.7	2.8	$178,681	$1,499	0.84%	1.317	$2,359	4.88%
Somerville Borough	Somerset	12,478	$23,310	7.7	4.9	$87,175	$4,082	4.68%	2.555	$2,253	9.66%
South Bound Brook Borough	Somerset	4,505	$21,131	6.7	5.8	$65,200	$1,793	2.75%	2.707	$1,770	8.38%
Warren Township	Somerset	15,636	$49,475	2.1	1.7	$275,707	$2,853	1.03%	1.496	$4,129	8.35%
Watchung Borough	Somerset	6,170	$58,653	2.2	2.8	$300,310	$8,337	2.78%	1.475	$4,430	7.55%
Andover Borough	Sussex	661	$25,914	2.8	5.5	$113,639	$2,901	2.55%	1.806	$2,070	7.99%
Andover Township	Sussex	6,522	$29,180	3.5	2.6	$115,434	$2,551	2.21%	2.090	$2,420	8.29%
Branchville Borough	Sussex	844	$22,748	4.4	5.5	$190,036	$347	0.18%	1.434	$2,730	12.00%
Byram Township	Sussex	8,687	$30,710	1.7	3.9	$118,040	$1,615	1.37%	2.190	$2,590	8.43%
Frankford Township	Sussex	5,687	$25,051	5.1	3.5	$126,705	$432	0.34%	1.922	$2,446	9.77%
Franklin Borough	Sussex	5,233	$19,386	7.0	4.3	$83,734	$1,709	2.04%	2.188	$1,850	9.54%
Fredon Township	Sussex	3,321	$31,430	2.2	1.5	$136,824	$1,248	0.91%	1.781	$2,443	7.77%
Green Township	Sussex	3,542	$34,127	1.6	3.5	$136,086	$2,934	2.16%	1.995	$2,722	7.98%
Hamburg Borough	Sussex	3,567	$24,651	4.6	4.9	$84,360	$1,186	1.41%	2.146	$1,815	7.36%
Hampton Township	Sussex	5,210	$25,353	2.0	3.3	$122,955	$398	0.32%	1.848	$2,280	8.99%
Hardyston Township	Sussex	7,914	$28,457	4.7	4.7	$127,583	$3,245	2.54%	1.852	$2,369	8.32%
Hopatcong Borough	Sussex	16,001	$26,698	3.0	5.1	$94,217	$3,587	3.81%	2.108	$1,989	7.45%
Lafayette Township	Sussex	2,503	$30,491	3.7	4.9	$150,485	$2,996	1.99%	1.836	$2,775	9.10%
Montague Township	Sussex	3,840	$20,676	12.0	6.6	$98,156	$318	0.32%	1.668	$1,646	7.96%
Newton Town	Sussex	8,416	$20,577	11.2	3.3	$76,566	$4,046	5.28%	2.464	$1,908	9.27%
Ogdensburg Borough	Sussex	2,631	$24,305	5.7	3.4	$73,803	$1,700	2.30%	2.588	$1,916	7.88%
Sandyston Township	Sussex	1,919	$23,854	5.4	3.8	$115,380	$733	0.64%	1.750	$2,027	8.50%

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Sparta Township	Sussex	19,318	$36,910	1.5	2.6	$158,423	$3,139	1.98%	2.041	$3,242	8.78%
Stanhope Borough	Sussex	3,701	$27,535	2.2	4.1	$96,341	$1,934	2.01%	2.428	$2,344	8.51%
Stillwater Township	Sussex	4,397	$24,933	2.8	1.5	$110,599	$414	0.37%	1.870	$2,071	8.31%
Sussex Borough	Sussex	2,189	$18,866	11.0	4.5	$57,360	$4,023	7.01%	2.227	$1,298	6.88%
Vernon Township	Sussex	25,540	$25,250	2.9	3.3	$100,948	$1,804	1.79%	2.073	$2,103	8.33%
Wantage Township	Sussex	11,446	$22,488	4.9	5.3	$95,071	$680	0.72%	2.141	$2,044	9.09%
Berkeley Heights Township	Union	13,571	$43,981	2.1	2.1	$216,795	$1,917	0.88%	1.695	$3,679	8.37%
Clark Township	Union	14,635	$29,883	1.7	1.9	$149,348	$2,717	1.82%	2.111	$3,155	10.56%
Cranford Township	Union	22,478	$33,283	2.5	2.5	$160,591	$1,832	1.14%	1.816	$2,921	8.78%
Elizabeth City	Union	125,809	$15,114	17.8	6.7	$54,559	$1,214	2.22%	2.061	$1,128	7.46%
Fanwood Borough	Union	7,228	$34,804	3.4	2.8	$139,186	$1,640	1.18%	2.085	$2,903	8.34%
Garwood Borough	Union	4,145	$26,944	5.1	2.6	$126,787	$2,734	2.16%	2.231	$2,832	10.51%
Hillside Township	Union	21,743	$21,724	5.3	7.1	$80,024	$416	0.52%	2.702	$2,164	9.96%
Kenilworth Borough	Union	7,743	$24,343	2.0	4.6	$198,565	$1,330	0.67%	1.715	$3,408	14.00%
Linden City	Union	40,014	$21,314	6.4	5.2	$122,013	$2,100	1.72%	2.265	$2,768	12.99%
Mountainside Borough	Union	6,635	$47,474	3.0	2.4	$252,673	$1,764	0.70%	1.271	$3,215	6.77%
New Providence Borough	Union	11,905	$42,995	1.8	3.0	$185,253	$2,595	1.40%	1.915	$3,558	8.27%
Plainfield City	Union	47,642	$19,052	15.9	6.6	$56,053	$1,193	2.13%	2.464	$1,390	7.29%
Rahway City	Union	27,563	$22,481	7.1	5.0	$97,040	$2,943	3.03%	2.305	$2,245	9.99%
Roselle Borough	Union	21,265	$21,269	7.5	6.7	$68,045	$791	1.16%	3.266	$2,233	10.50%
Roselle Park Borough	Union	13,189	$24,101	4.3	4.6	$80,139	$1,444	1.80%	2.499	$2,005	8.32%
Scotch Plains Township	Union	23,212	$39,913	3.0	2.6	$154,267	$1,456	0.94%	2.033	$3,140	7.87%
Springfield Township	Union	14,738	$36,754	3.1	1.6	$171,647	$2,243	1.31%	2.083	$3,576	9.73%
Summit City	Union	21,200	$62,598	4.2	2.5	$290,407	$2,861	0.99%	1.449	$4,217	6.74%
Union Township	Union	55,326	$24,768	4.2	4.2	$113,712	$1,153	1.01%	2.186	$2,491	10.06%
Westfield Town	Union	29,918	$47,187	2.7	2.5	$208,486	$1,315	0.63%	1.727	$3,603	7.64%

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Winfield Township	Union	1,498	$21,565	7.5	7.5	$10,173	$16	0.16%	14.411	$1,471	6.82%
Allamuchy Township	Warren	4,010	$43,552	1.8	2.0	$141,251	$3,433	2.43%	1.652	$2,338	5.37%
Alpha Borough	Warren	2,455	$20,104	7.6	5.9	$81,691	$814	1.00%	2.458	$2,012	10.01%
Belvidere Town	Warren	2,732	$23,231	3.4	5.1	$82,180	$891	1.08%	2.504	$2,077	8.94%
Blairstown Township	Warren	5,975	$27,775	4.5	4.3	$130,428	$1,222	0.94%	1.694	$2,215	7.98%
Franklin Township	Warren	3,190	$27,224	3.1	2.9	$126,997	$3,139	2.47%	2.187	$2,786	10.23%
Frelinghuysen Township	Warren	2,191	$28,792	2.3	3.0	$124,375	$834	0.67%	1.985	$2,479	8.61%
Greenwich Township	Warren	5,228	$32,886	2.4	2.5	$144,447	$4,012	2.78%	1.770	$2,567	7.81%
Hackettstown Town	Warren	9,375	$24,742	4.8	2.5	$89,678	$1,014	1.13%	2.548	$2,301	9.30%
Hardwick Township	Warren	1,615	$30,038	2.6	2.8	$130,151	$271	0.21%	1.988	$2,596	8.64%
Harmony Township	Warren	2,812	$25,776	4.5	2.2	$255,596	$1,210	0.47%	1.337	$3,426	13.29%
Hope Township	Warren	1,970	$27,902	1.9	4.3	$123,989	$1,097	0.88%	1.837	$2,294	8.22%
Independence Township	Warren	5,771	$30,555	2.8	1.3	$112,319	$1,703	1.52%	1.805	$2,034	6.66%
Knowlton Township	Warren	3,169	$24,631	3.5	5.1	$105,296	$915	0.87%	2.013	$2,130	8.65%
Liberty Township	Warren	2,956	$24,743	3.5	4.5	$104,770	$1,433	1.37%	2.117	$2,224	8.99%
Lopatcong Township	Warren	8,246	$24,333	6.4	2.1	$103,824	$1,484	1.43%	1.936	$2,015	8.28%
Mansfield Township	Warren	8,274	$26,277	3.9	3.9	$96,947	$1,115	1.15%	2.022	$1,965	7.48%
Oxford Township	Warren	2,629	$23,515	4.0	7.0	$77,682	$2,618	3.37%	2.100	$1,639	6.97%
Phillipsburg Town	Warren	14,920	$18,452	13.4	6.1	$56,661	$1,587	2.80%	2.158	$1,231	6.67%
Pohatcong Township	Warren	3,411	$24,754	4.3	2.9	$119,224	$4,924	4.13%	2.459	$2,938	11.87%
Washington Borough	Warren	6,876	$23,166	5.6	3.5	$72,885	$3,732	5.12%	2.593	$1,907	8.23%
Washington Township	Warren	6,945	$29,141	3.1	4.6	$107,427	$1,735	1.61%	2.193	$2,362	8.10%
White Township	Warren	5,626	$24,783	4.9	2.7	$117,118	$1,088	0.93%	1.450	$1,702	6.87%

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