
Creating Communities of Place



THE 1996 NEW JERSEY MUNICIPAL DISTRESS INDEX

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*THE 1996
NEW JERSEY MUNICIPAL
DISTRESS INDEX*

Acknowledgment

The New Jersey Office of State Planning acknowledges the work of the New Jersey Department of the Treasury, Office of Management and Budget in preparing previous editions of the MDI. The Office is especially grateful to Al Toizer, former employee of the New Jersey Office of Management and Budget. Much of the text from the 1993 MDI is used, where appropriate, in this document.

THE 1996 MUNICIPAL DISTRESS INDEX: Executive Summary

Purpose of the MDI

The Municipal Distress Index (MDI) ranking is one of a number of factors used for determining priority in the Statewide Policies for Public Investment Priorities as well as for priority for municipal strategic revitalization planning under Statewide Policies for Urban Revitalization in the *New Jersey State Development and Redevelopment Plan* adopted in 1992. The MDI has also been used since 1979 as one of several factors in distributing certain “need based” funds, most recently in the NJ Department of Transportation’s criteria for Enhancement Projects under ISTEA.

The MDI is an index of socioeconomic distress, of challenge, not of quality of life. The factors in the MDI identify background circumstances, and cannot be used to evaluate the success or failure of government actions. *Effective revitalization plans and strategies that respond to the needs arising from socioeconomic distress within each municipality can result in a high quality of community life.* The MDI helps to target State resources to communities where they can most contribute to developing and implementing such strategies. The MDI does not include such quality of life factors as new housing construction, public safety statistics, public education data, or environmental quality. Instead, the 1997 Preliminary State Development and Redevelopment Plan advances for discussion (and primary focus) in Cross-acceptance a series of 87 indicators (and potential targets) to more comprehensively profile and evaluate progress in meeting State Plan goals pursuant to the State Planning Act.

Further, the MDI is a relative ranking of municipalities, and not an absolute index of distress. It is possible that a municipality may have less socioeconomic distress from a prior year, but has increased its distress ranking because its circumstances have improved less than another municipality in terms of the eight social, economic, fiscal and infrastructure indicators described in this report.

Reasons for Updating the MDI

The MDI is a legacy project. Originally developed in 1979 by NJ Department of Community Affairs in consultation with a Governor’s Committee of Mayors, responsibility for maintaining the MDI was transferred to the Office of Management and Budget (Department of the Treasury) in 1984 and to the Office of State Planning (Department of the Treasury) in 1996.

In June 1997, the State Planning Commission approved a *Preliminary State Development and Redevelopment Plan* which proposes revisions to the adopted State Plan for discussion in the Cross-acceptance process. The glossary proposes to define “municipalities and centers experiencing distress” as including municipalities in the top 100 in any MDI in the past 5 years. The purpose of updating the MDI was to *broaden* the eligibility for priority based on changes experienced in recent years using *both* a 1993 and 1996 MDI. In response to a number of requests from local governments subsequent to the 1992 State Plan, the State Planning Commission published a listing of the 100 highest (most distressed) rankings in Appendix B of the 1997 Preliminary State Plan. This report contains the complete rankings, additional background data and comparisons to the 1991 and 1993 MDI.

The 1996 OSP MDI updates rankings published by Treasury/OMB in 1991 and 1993. New data was available for five of the eight indicators since the 1993 report. The other three indicators could not be updated because they were based on the decennial (1990) Census. Updated indicators were: percent population change (1990-1994), children on AFDC per 1000 persons,

percent unemployment, equalized 3 year local tax rate and equalized valuation per capita. Unchanged were Census per capita income, pre-1940 housing and percent housing substandard.

Findings and Recommendations

While some shifting occurred, the overall results are generally similar to the results of the 1993 MDI. Also, it is important to note that small changes in rankings are not statistically significant. While several minor technical changes to the MDI are recommended, OSP suggests that a panel be convened to discuss potential changes to the structure and methods of the MDI to be instituted with the 2000 Census data. A closer integration (or consolidation) with the State Plan Indicators and Targets, proposed in the 1997 Preliminary State Plan, should also be considered.

THE 1996 NEW JERSEY MUNICIPAL DISTRESS INDEX

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I. BACKGROUND

The **Municipal Distress Index (MDI)** ranks New Jersey's municipalities according to eight separate *indicators* that measure diverse aspects of social, economic, physical, and fiscal conditions in each locality. The MDI has been used as a factor in distributing certain "need based" funds.

The eight indicators used in the MDI were selected by a specially appointed Governor's Committee of Mayors, in 1979. This group sought an index that could objectively measure a broad range of local "distress" factors, and do so with acceptable validity and reliability without bias according to community type or size, and using reasonably current data. The MDI originated in the Department of Community Affairs and was transferred to the New Jersey Office of Management and Budget in 1984. In 1996, the New Jersey Office of Management and Budget transferred the MDI to the New Jersey Office of State Planning (OSP).

Each municipality in the State of New Jersey receives a composite rank and composite score regardless of its wealth or level of distress. Municipalities with the highest levels of distress will have the lowest MDI composite scores and municipalities with the lowest levels of distress will have the highest MDI composite scores.

Inquiries concerning the MDI may be addressed to the New Jersey Office of State Planning to the attention of William S. Bauer, Jr., telephone: (609) 292-3228, fax (609) 292-3292 or e-mail bauer_w@tre.state.nj.us.

A. NEW FOR THE 1996 MDI

As the Municipal Distress Index had not been updated since 1993, OSP computed an updated index based on new data. Five of the eight indicators were updated for the 1996 version of the MDI. The five updated indicators are:

- Percent Population Change;
- Children on AFDC per 1000 Persons;
- Percent Unemployment;
- Equalized 3 Year Local Tax Rate; and
- Equalized Valuation Per Capita.

This version of the MDI uses 1996 AFDC data, 1993-1995 fiscal data from the NJ Division of Taxation, current Census estimates of the 1994 population, and 1995 Bureau of Labor Statistics local area unemployment statistics data (LAUS). In the future, OSP may be able to annually update the Per Capita Income index using data from the New Jersey Division of Taxation. The differences between this version and previous versions of the MDI are analyzed in Part III.

B. THE EIGHT DISTRESS INDICATORS

The eight indicators are grouped in pairs — two each as indicators of distress in social, economic, and fiscal conditions, and in physical infrastructure. The indicators, and the data sources from which they are drawn, are described below.

1. Social Indicators

Percent Change in Population — the rate of change in total population from the 1990 Census to the Census provisional estimates for 1994. The Bureau of the Census provides intercensus estimates of total population at the municipal level. In the 1993 MDI this index was based on the decennial change between 1980 and 1990. Population change is presumed to be indicative of changes in local resources. A decline in numbers is considered an indicator of increased distress, whereas increasing population is a sign of growing resources.

Children on AFDC per 1000 Persons — children receiving aid per thousand persons in the municipality. The caseload of Aid to Families with Dependent Children (AFDC) is tabulated by Department of Human Services, Division of Family Development. Children supported through AFDC on the August 23, 1996 report were divided by the population (expressed in thousands) as of the Census 1994 municipal estimates.

Contact Information:

Department of Human Services
 Division of Family Development
 Office of Planning and Operations Review
 Beth Connolly
 609-588-2482

2. Economic Indicators

Per Capita Income (PCI) — total money income received by all residents, divided by the total population. The income reported is for the full prior year prior to the April 1, 1990 Census data; i.e. for calendar year 1989.

In the future, this index could be computed using state income tax return data from the New Jersey Division of Taxation. NJDOL and the Division of Taxation have already made preliminary PCI calculations in an attempt to develop a methodology that yields accurate results.

Unemployment Rate — percent of labor force unemployed, as measured through Bureau of Labor Statistics Local Area Unemployment Statistics (LAUS) data. 1995 LAUS data were used for the 1996 MDI. These data are available annually from the New Jersey Department of Labor. This indicator was measured through 1990 Census data in the 1993 MDI.

3. Fiscal Indicators

Equalized Three-Year Local Tax Rate — the average of three consecutive years of State-equalized municipal real property tax rates. Using a three-year average flattens the spikes and dips of single year anomalies in local tax rates. This index was calculated from equalized tax rate figures for 1993, 1994, and 1995 in the New Jersey Division of Taxation’s “Annual Report” and “Abstract of Ratables”. These data replace the equalized rates from years 1990, 1991, and 1992 that were used in the 1993 MDI.

Contact Information:

Dave Taylor
NJ Division of Taxation
609-984-3466

Equalized Valuation Per Capita — the State equalized assessed valuation of all real property in FY1995 also is obtained from the Division of Taxation. That amount was divided by the municipality’s 1994 Census estimate.

4. Physical Infrastructure Indicators

Pre 1940 Housing — the percentage of all housing units in 1990 that were more than 50 years old, as determined in the 1990 Census from the question on “year structure built.” This item is intended to serve as a proxy indicator of the age (and thus the maintenance and replacement needs) of a municipality’s infrastructure — its roads, bridges, public utilities, etc. This index will not be updateable until the 2000 US Census

Percent Housing Substandard — the percentage of housing units that were reported in the 1990 Census as lacking complete plumbing facilities (piped water, flush toilet, and bathtub or shower) inside the house, apartment, or mobile home. This index stems from the 1990 Census and is not updateable until the 2000 US Census

C. THE MDI RANK

The State’s municipalities are ranked from most distressed (rank 1) to least distressed (rank 567) according to each of the eight indicators. The ranks obtained by the municipality in the eight indicators are added, yielding an overall composite measure called “Total Rank Score.” Finally these scores are arrayed lowest to highest to show the relative ranking of all municipalities with regard to each other — the **MDI Rank**.

The variables are expressed as percentages, ratios, or per capita amounts, which allows comparison among municipalities in terms of the individual indicators. However, sequentially ranking all municipalities on each variable from “most” to least “distressed”, summing every municipality’s eight rank scores, and then ranking those unweighted composite scores, produces a **relative** municipal distress, not an absolute one.

For example, while the tenth ranked municipality is more “distressed” than the 100th, it is not 10 times more distressed. Among places that are near each other in the final MDI rank, differences in total rank scores usually are not very large, and probably are not significant.

D. URBAN LEVELS

Each municipality is classified according to five Urban Levels. Information on Urban Levels is for explanation and does not affect the MDI rankings. The classification of Urban Levels used in the 1993 MDI was not updated. The Urban levels are described as follows:

- **Urban Level 1** — A densely settled and developed core community that serves as the administrative and business center for a developed surrounding area.
- **Urban Level 2** — A community near an urban center, not as highly developed, but with more extensive residential areas.
- **Urban Level 3** — A primarily residential municipality, predominantly single family, within a short distance of an urban area.
- **Urban Level 4** — A municipal jurisdiction with relatively low population density, characterized largely by scattered development and surrounded by even less densely populated rural area.
- **Urban Level 5** — A small, developed core area within an otherwise rural municipality.

II. RANKINGS

This section contains two tables. The first table lists municipalities by the 1996 MDI Rank and composite score, and reports each municipality's data and rankings for the eight indicators used to calculate the MDI. The second table sorts the municipalities alphabetically by name by county to compare the 1993 and 1996 MDI Ranks for each municipality. **Figure II-1** illustrates the distribution of the 1996 MDI rankings by groups of 100 municipalities.

Figure II-1: 1996 MDI Rank Grouping

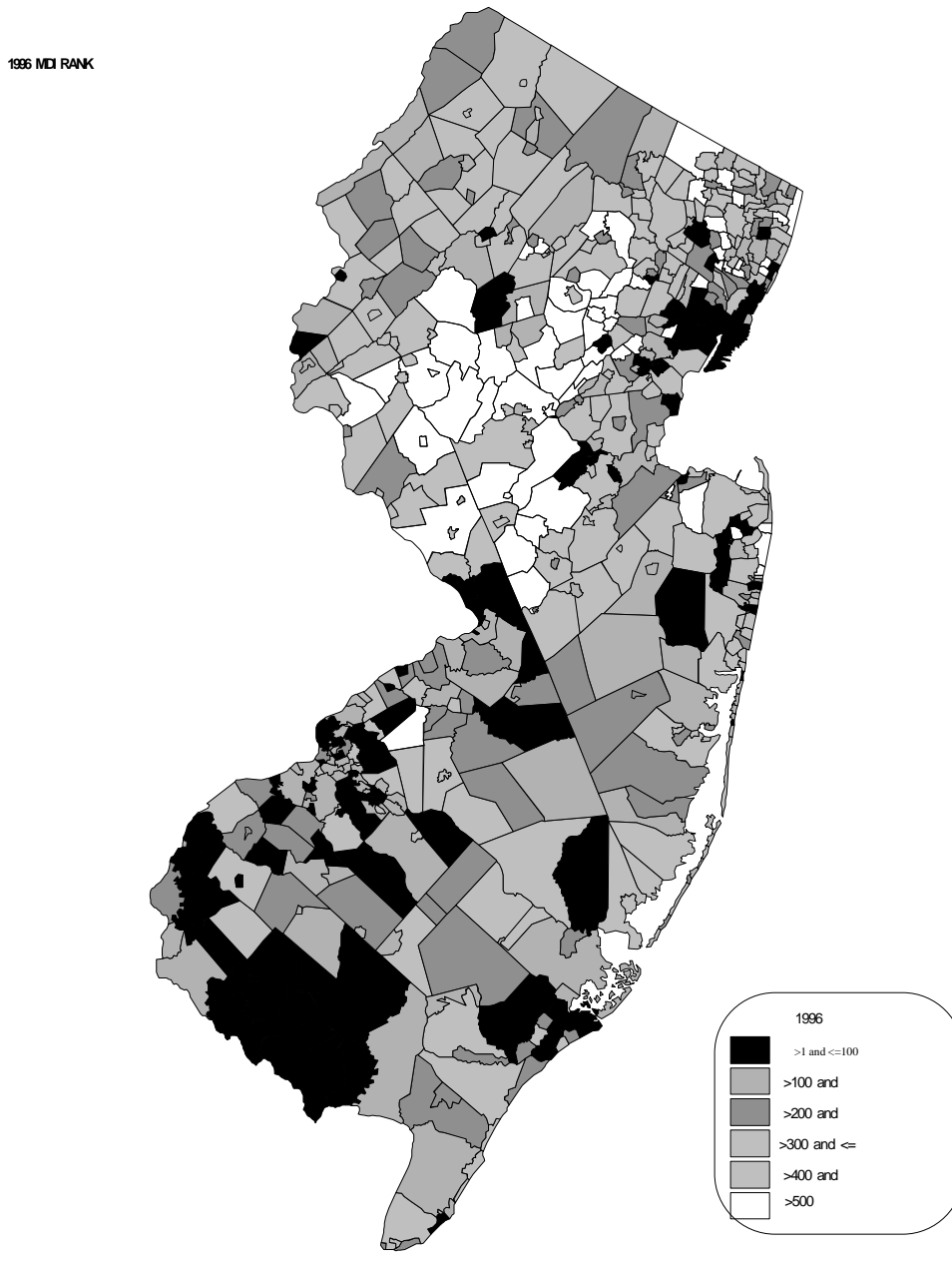


Table II-1: MUNICIPAL DISTRESS INDEX - Ranking of New Jersey Municipalities, 1996

Municipality	COU	Urb Lev	MDI RANK	Total Rank Score	Percent 1990-94 Population Change	Rank1	1996 Children on AFDC Per 1000 Persons	Rank2	1989 Per Capita Income	Rank3	1995 Unemployment Rate	Rank 4	1993 - 1995 EQ Local Tax Rate	Rank5	1995 EQ Valuation Per Capita	Rank6	1990 Pct Housing Built pre-1940	Rank7	1990 Pct Sub-standard Housing	Rank8
Camden	CAM	1	1	159	-5.29%	29	186	1	\$7,276	1	17.90	3	3.86	7	12,630	5	42.05	96	1.76	17
Trenton	MER	1	2	222	-4.77%	34	86	9	\$11,018	17	11.30	32	3.28	22	24,165	24	59.84	27	0.99	57
Union City	HUD	1	3	237.5	-2.94%	66	72	17	\$11,089	21	11.50	28.5	3.54	12	22,960	20	49.46	55	1.74	18
Passaic	PAS	1	4	251.5	-3.44%	54	56	25	\$11,057	20	13.10	15.5	3.69	10	24,963	26	45.48	74	1.43	27
Newark	ESS	1	5	269.5	-5.98%	24	126	2	\$9,424	6	12.80	20.5	3.27	23	23,796	21	35.14	163	2.08	10
Penns Grove	SAL	4	6	312	-8.44%	10	90	6	\$9,292	5	14.20	10	3.02	47	21,664	16	32.41	190	1.4	28
Paterson	PAS	1	7	343.5	-1.85%	91.5	61	21	\$10,518	14	13.20	13	3.50	13	20,745	12	37.97	136	1.17	43
Jersey City	HUD	1	8	383.5	-1.09%	117	77	14	\$13,060	61	11.50	28.5	3.09	36	27,351	35	50.8	50	1.2	42
West New York	HUD	2	9	413.5	-4.11%	43	53	28	\$12,047	37	9.10	58.5	2.90	71	29,162	40	41.99	97	1.25	39
Perth Amboy	MID	1	10	444	-3.57%	53	66	19	\$11,351	27	11.80	26	2.77	96	37,000	82	39.32	121	1.69	20
Orange	ESS	2	11	452.5	-3.94%	46	72	18	\$12,812	54	8.40	71.5	3.86	6	22,762	18	29.82	215	1.55	24
East Orange	ESS	1	12	454.5	-0.96%	124	86	8	\$12,376	44	10.20	43.5	3.89	5	17,953	6	34.66	169	1.01	55
Elizabeth	UNI	1	13	457	-3.37%	55	55	26	\$12,112	38	10.60	36	2.71	110	29,051	39	40.81	107	1.08	46
New Brunswick	MID	1	14	498.5	-1.07%	118	60	22	\$11,252	25	9.60	50.5	2.90	72	31,135	49	37.49	141	1.69	21
Gloucester (City)	CAM	2	15	542.5	-2.25%	78	33	49	\$12,256	42	6.60	145.5	2.89	74	27,634	36	58.19	30	0.73	88
Asbury Park	MON	1	16	557	-7.10%	14	115	3	\$11,267	26	12.30	23	3.65	11	25,420	29	35.5	162	0.23	289
Plainfield	UNI	1	17	583.5	-3.83%	47	62	20	\$14,742	120	9.20	55.5	3.11	34	31,474	50	36.56	153	0.68	104
Irvington	ESS	2	18	605	-0.37%	153.5	74	15	\$12,982	58	8.50	68.5	3.84	8	21,455	14	29.36	220	0.88	68
Bridgeton	CUM	1	19	607	0.51%	194	92	5	\$10,346	12	12.90	19	2.80	94	21,608	15	40.93	106	0.49	162
Paulsboro	GLO	3	20	651.5	-0.76%	135.5	72	16	\$10,321	11	13.70	11	2.43	199	44,666	143	49.26	56	0.77	80
Greenwich	CUM	5	21	665.5	-2.96%	65	18	105	\$13,580	84	8.40	71.5	2.68	119	40,762	107	54.15	43	0.86	71
Wood-Lynne	CAM	2	22	666	-2.16%	82	78	12	\$11,037	19	4.10	387	3.49	15	20,335	11	49.84	54	0.74	86
Commercial	CUM	4	23	727.5	-6.35%	20	46	36	\$11,719	28	6.50	155.5	2.51	169	25,159	28	24.41	265	1.43	26
Phillipsburg	WAR	2	24	802.5	0.56%	198	30	56	\$12,236	41	8.60	66.5	2.44	196	34,569	67	57.05	34	0.54	144
Harrison	HUD	2	25	812.5	-1.88%	90	23	81	\$13,763	90	8.00	84	2.43	202	47,190	164	41.7	99	3.57	3
Woodbury	GLO	1	26	836.5	-3.04%	61	39	42	\$13,842	92	10.80	33.5	2.85	83	39,039	96	44.78	80	0.14	349
Dover	MOR	1	27	844	-4.08%	44	11	180	\$15,344	142	9.00	61	2.70	112	42,884	126	41.03	105	0.84	74
Deerfield	CUM	5	28	846	-5.69%	26	13	147	\$12,228	40	9.70	49	2.32	251	34,787	72	28.74	227	1.29	34
Wildwood	CAP	1	29	851	-5.02%	31	94	4	\$10,079	9	27.70	1	2.93	64	130,318	495	41.97	98	0.53	149
Lawrence	CUM	5	30	858.5	5.26%	413.5	23	82	\$11,870	30	12.00	25	2.60	139	34,587	68	42.18	95	2.67	6
National Park	GLO	3	31	863	0.29%	184.5	17	111	\$11,947	33	13.10	15.5	2.51	167	27,059	34	34.85	167	0.52	151
Laurel Springs	CAM	3	32	887	2.09%	270.5	27	66	\$14,453	108	6.50	155.5	3.15	28	37,397	87	45.75	73	0.7	99
Millville	CUM	1	33	896.5	2.06%	268	50	33	\$13,748	88	8.40	71.5	2.74	100	33,921	62	30.09	213	0.98	61
Salem	SAL	4	34	902	1.02%	211	88	7	\$9,810	7	14.30	9	3.02	50	20,933	13	38.36	129	0	476
Bradley Beach	MON	3	35	908.5	-2.99%	63	27	65	\$15,819	165	7.70	93.5	2.69	113	65,397	297	47.44	63	1.06	49
Beverly	BUR	2	36	916	4.41%	373.5	35	46	\$11,767	29	9.20	55.5	2.58	150	27,975	37	60.55	22	0.38	203

Municipality	COU	Urb Lev	MDI RANK	Total Rank Score	Percent 1990-94 Population Change	Rank1	1996 Children on AFDC Per 1000 Persons	Rank2	1989 Per Capita Income	Rank3	1995 Unemployment Rate	Rank 4	1993 - 1995 EQ Local Tax Rate	Rank5	1995 EQ Valuation Per Capita	Rank6	1990 Pct Housing Built pre-1940	Rank7	1990 Pct Sub-standard Housing	Rank8
Keansburg	MON	3	37	937	6.09%	436.5	25	70	\$12,279	43	11.40	30.5	3.32	21	26,020	30	32.99	185	0.62	121
Long Branch	MON	1	38	952	-2.72%	70	45	37	\$16,104	175	9.00	61	2.82	89	49,093	182	33.42	179	0.5	159
Pleasantville	ATL	3	39	955	6.53%	447.5	52	30	\$12,545	46	13.10	15.5	3.01	52	29,869	43	23.17	280	1.21	41
Swedesboro	GLO	4	40	956.5	3.75%	345	60	23	\$14,018	99	9.60	50.5	2.15	334	36,981	81	69.64	8	1.79	16
Vineland	CUM	1	41	970	-0.20%	160	35	48	\$12,963	55	9.50	52	2.54	156	30,648	47	20.06	321	0.59	131
Audubon Park	CAM	2	42	972.5	-4.00%	45	21	93	\$12,639	50	6.60	145.5	7.12	2	8,569	3	7.62	502	0.59	132
Collingswood	CAM	2	43	987	-6.13%	22	18	102	\$15,535	149	4.10	387	2.87	78	34,220	66	53.58	44	0.56	139
Shiloh	CUM	4	44	1002	-1.23%	111.5	25	75	\$11,935	32	7.10	114.5	2.75	98	35,498	76	62.18	19	0	476
Garfield	BER	2	45	1005	-1.06%	119	15	128	\$14,963	128	8.20	79	2.41	212	45,547	151	48.18	60	0.59	128
Atlantic City	ATL	1	46	1022	-3.75%	49	85	10	\$12,017	35	14.50	8	2.49	177	176,525	531	36.72	152	0.98	60
Union Beach	MON	3	47	1025.5	-0.70%	139	13	143	\$12,633	49	7.50	101.5	2.50	174	44,329	139	32.6	188	0.72	92
Roselle	UNI	2	48	1032	1.27%	230	24	77	\$16,966	216	8.10	82	3.78	9	38,841	95	31.02	206	0.63	117
Maurice River	CUM	5	49	1042.5	-0.29%	156	8	220	\$10,189	10	6.50	155.5	2.50	173	20,076	10	27.12	240	0.78	78
Bayonne	HUD	2	50	1075.5	1.31%	233	23	84	\$16,159	179	6.30	166.5	3.01	53	43,308	129	49.94	53	0.43	178
Hoboken	HUD	2	51	1085	-0.10%	164.5	39	41	\$20,020	347	6.50	155.5	2.89	73	50,178	192	63.14	15	0.71	97
North Bergen	HUD	2	52	1094	4.85%	398	28	63	\$15,744	161	8.10	82	3.07	38	44,932	146	36.08	156	1.03	50
Bass River	BUR	5	53	1095	-2.09%	84.5	17	108	\$12,998	60	5.80	209.5	2.28	271	48,023	170	32.29	191	8.57	1
Mount Holly	BUR	4	54	1115.5	4.19%	360	46	35	\$13,889	95	8.30	75.5	2.95	57	32,293	52	37.9	137	0.21	304
Downe	CUM	5	55	1117.5	4.11%	356	12	170	\$11,008	16	10.80	33.5	2.38	223	42,797	124	33.94	176	1.72	129
Highlands	MON	3	56	1139	-2.12%	83	15	124	\$19,065	310	8.10	82	3.05	41	54,739	226	26.71	244	1.38	29
Sussex	SUS	4	57	1143	6.50%	446	12	175	\$12,698	53	9.30	53	2.24	291	33,252	56	47.3	65	2.91	4
Quinton	SAL	5	58	1164.5	-4.86%	33	10	186	\$13,111	64	11.40	30.5	2.07	373	45,942	154	23.65	271	1.02	53
Chesilhurst	CAM	5	59	1165.5	-6.36%	19	43	40	\$11,196	23	8.80	63.5	3.05	42	26,279	31	9.38	471	0	476
Mullica	ATL	5	60	1174	-0.98%	123	18	103	\$13,859	94	10.30	40	2.34	239	44,248	137	12.16	424	1.83	14
Audubon	CAM	2	61	1180.5	-0.85%	128.5	8	218	\$16,080	174	4.80	308.5	2.83	86	41,662	112	54.87	40	0.64	114
Bogota	BER	2	62	1181.5	1.05%	214	8	210	\$17,383	240	7.70	93.5	2.93	66	48,698	179	62.34	18	0.49	161
Pemberton (Boro)	BUR	4	63	1182	6.00%	435	43	39	\$15,598	151	5.50	231.5	2.45	190	26,343	32	45.93	72	1.36	32
Keyport	MON	3	64	1187	-1.17%	114	13	157	\$15,050	131	5.10	268	2.73	101	42,199	117	39	126	0.44	173
Clementon	CAM	3	65	1188.5	0.09%	174	51	32	\$13,097	63	6.80	131.5	3.12	32	30,427	45	27.98	235	0	476
Ocean Gate	OCE	3	66	1196.5	-0.87%	127	24	78	\$12,971	57	8.80	63.5	2.27	275	47,574	167	33.27	183	0.29	246
Prospect Park	PAS	2	67	1199.5	6.89%	457	24	79	\$14,299	107	6.10	183.5	2.67	122	33,749	61	67.71	9	0.42	181
South River	MID	2	68	1208.5	1.21%	227	13	155	\$16,186	183	6.20	173.5	2.87	77	41,832	113	38.2	132	0.53	148
Woodstown	SAL	4	69	1212	-1.11%	116	13	158	\$16,675	207	4.90	289	2.53	159	42,063	115	42.24	93	0.82	75
Magnolia	CAM	3	70	1212.5	-1.32%	105.5	29	59	\$13,681	85	4.40	352	3.35	18	32,157	51	23.06	282	0.27	260
East Newark	HUD	2	71	1219.5	-1.99%	87	35	45	\$12,155	39	6.10	183.5	2.42	204	41,013	108	45.17	77	0	476
Carneys Point	SAL	3	72	1223	-0.64%	140	13	151	\$13,960	96	7.70	93.5	2.16	326	35,419	75	24.96	258	0.76	84
Egg Harbor City	ATL	5	73	1225	8.14%	475	44	38	\$12,491	45	11.70	27	3.23	24	28,782	38	41.37	102	0	476
Hillside	UNI	2	74	1240.5	3.69%	344	18	106	\$16,520	197	6.80	131.5	3.12	30	44,821	144	39.14	125	0.48	163
Belvidere	WAR	4	75	1255.5	4.16%	358	12	163	\$14,488	109	5.60	225.5	2.65	129	53,470	216	51.11	48	2.58	7

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Pemberton (Twp)	BUR	3	76	1265.5	-16.91%	2	30	58	\$12,610	47	7.10	114.5	2.25	287	30,657	48	6.19	519	0.41	190
Fairview	BER	2	77	1268.5	-1.53%	97	13	144	\$14,935	127	9.80	46.5	2.44	194	51,181	204	36.56	154	0.21	302
Elk	GLO	5	78	1278	2.92%	312	15	122	\$13,139	70	6.20	173.5	2.43	202	33,292	57	20.58	312	1.38	30
Brooklawn	CAM	2	79	1280	2.49%	292.5	28	61	\$13,136	69	6.30	166.5	2.85	81	42,716	122	65.47	12	0	476
Upper Deerfield	CUM	5	80	1293.5	-2.64%	71.5	52	29	\$13,408	76	9.00	61	1.95	424	47,662	168	14.54	391	0.85	73
South Bound Brook	SOM	2	81.5	1306	1.08%	217	14	131	\$17,052	222	6.70	139	3.17	27	40,232	103	25.58	253	0.36	214
Weehawken	HUD	2	81.5	1306	-1.43%	100	37	44	\$17,363	238	8.70	65	2.00	406	65,851	301	71	6	0.54	146
Fairfield	CUM	5	83	1309	16.37%	547	20	95	\$10,619	15	16.70	5	2.29	269	19,255	9	17.07	356	1.84	13
Lindenwold	CAM	3	84	1318.5	-1.35%	104	31	52	\$14,745	121	6.90	123.5	3.17	26	23,963	23	5.97	522	0.14	347
Carteret	MID	2	85	1322.5	0.55%	196	27	67	\$15,024	129	7.10	114.5	2.66	126	50,948	199	22.61	293	0.4	198
Woodbine	CAP	4	86	1324	13.55%	535	52	31	\$7,528	2	13.00	18	1.97	417	18,556	7	21.24	302	1.84	12
Oxford	WAR	5	87	1325.5	7.60%	467	11	177	\$14,826	123	6.10	183.5	2.62	137	43,533	131	43.98	82	1.49	25
Pitman	GLO	3	88	1326.5	0.01%	172	8	223	\$16,167	180	5.20	261.5	2.65	128	39,289	97	48.47	58	0.37	207
Hightstown	MER	4	89.5	1340.5	-0.84%	130	9	196	\$19,448	326	5.80	209.5	3.49	14	43,441	130	36.73	151	0.42	184
Roselle Park	UNI	2	89.5	1340.5	0.80%	204	8	225	\$19,197	315	5.70	217.5	3.09	37	44,870	145	39.32	120	0.78	77
Fieldsboro	BUR	3	91	1351	-5.18%	30	4	339	\$15,380	143	9.80	46.5	2.52	163	42,435	119	56.78	35	0	476
Red Bank	MON	1	92	1351.5	-4.17%	41	25	74	\$19,091	312	6.40	162.5	2.66	124	71,257	341	39.89	117	0.43	180
Westville	GLO	2	93	1360	4.31%	365.5	30	53	\$13,497	78	9.20	55.5	2.55	152	34,132	65	40.12	115	0	476
Kearny	HUD	2	94	1360.5	2.73%	302	15	123	\$15,735	160	6.60	145.5	2.59	148	51,531	206	54.85	41	0.31	235
Glassboro	GLO	3	95	1372	11.34%	528	32	51	\$12,684	52	10.70	35	2.78	95	33,346	58	17.48	351	0.39	202
Riverside	BUR	2	96	1372.5	0.00%	170	14	138	\$13,133	68	7.90	86.5	2.16	323	35,029	73	55.53	38	0	476
Belleville	ESS	2	97	1376	1.82%	257	17	113	\$16,899	215	4.40	352	3.33	19	40,053	102	34.17	173	0.54	145
Seaside Heights	OCE	3	98	1385.5	-0.13%	163	84	11	\$11,984	34	13.10	15.5	2.59	147	101,806	447	18.6	336	0.32	232
Mannington	SAL	5	99	1390.5	-5.49%	28	10	188	\$14,119	102	6.90	123.5	1.97	419	68,916	323	31.24	202	2.81	5
Stow Creek	CUM	5	100	1391	-2.51%	75	4	314	\$15,110	132	5.40	240	2.25	284	37,957	92	31.82	196	0.99	58
Burlington (City)	BUR	2	101	1398	0.44%	189	27	64	\$13,319	75	7.70	93.5	2.18	314	41,563	111	45.22	76	0	476
Freehold (Boro)	MON	4	102	1406.5	7.96%	472	20	96	\$15,452	146	6.80	131.5	2.54	158	41,901	114	35.84	159	0.59	130
Runnemede	CAM	3	103	1415	-1.27%	110	17	110	\$15,263	137	5.40	240	3.06	40	34,604	69	14.19	397	0.2	312
South Toms River	OCE	3	104	1419	-3.20%	57	35	47	\$10,030	8	8.20	79	2.47	186	26,584	33	5.12	533	0	476
Barrington	CAM	3	105	1440	-3.11%	60	7	242	\$16,327	189	4.60	335	3.13	29	40,454	106	19.82	323	0.51	156
Highland Park	MID	2	106	1451.5	-2.90%	68	13	154	\$20,977	370	5.70	217.5	3.22	25	46,623	158	39.52	119	0.16	340
Hi-Nella	CAM	3	107	1452	-1.44%	99	25	72	\$13,132	67	7.60	98	2.72	107	25,061	27	7.45	506	0	476
Palmyra	BUR	2	108.5	1455.5	-2.91%	67	12	167	\$15,691	155	6.50	155.5	2.37	228	42,586	121	43.23	86	0	476
Newfield	GLO	4	108.5	1455.5	3.08%	322	21	91	\$14,616	113	5.70	217.5	2.53	160	39,949	100	39.3	122	0.18	330
Newton	SUS	4	110	1469	3.18%	325.5	13	146	\$14,767	122	6.80	131.5	2.33	245	48,157	171	43.02	87	0.29	241
Pennsauken	CAM	2	111	1480.5	0.45%	190	30	55	\$14,720	118	4.70	322.5	2.81	93	42,530	120	24.85	259	0.19	323
Wallington	BER	2	112	1483	-3.15%	59	4	312	\$16,521	198	10.30	40	2.01	403	48,606	177	30.25	211	0.76	83
Bloomfield	ESS	2	113	1489	-0.10%	164.5	11	178	\$18,722	295	4.80	308.5	2.94	62	49,936	189	48.09	61	0.32	231
Wrightstown	BUR	4	114	1498	5.52%	421	22	87	\$8,571	3	12.20	24	1.59	521	7,366	2	11.73	431	2.24	9

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Eagleswood	OCE	5	115	1498.5	-2.37%	76	21	94	\$13,130	66	5.80	209.5	2.26	280	59,996	262	24.28	267	0.29	244
Bellmawr	CAM	3	116	1501.5	-2.57%	73	15	121	\$14,281	105	5.90	201.5	2.83	84	37,154	83	7.87	497	0.17	337
Hackensack	BER	1	117	1507.5	1.06%	215	19	97	\$20,217	352	7.50	101.5	2.81	92	63,533	281	20.9	307	0.94	62
Elmer	SAL	4	118	1515.5	-1.02%	120.5	14	140	\$12,986	59	3.70	422	2.50	175	41,311	109	63.84	14	0	476
Lawnside	CAM	3	119	1521	2.92%	312	56	24	\$13,991	97	10.50	37	3.04	44	37,179	84	10.3	447	0	476
Belmar	MON	3	120	1527	0.48%	191	14	133	\$17,789	262	5.40	240	2.35	235	69,677	332	46.35	71	0.93	63
Pine Hill	CAM	3	121	1538.5	7.28%	466	25	71	\$14,642	115	7.80	89.5	3.10	35	23,822	22	11.74	430	0.2	310
Buena	ATL	4	122	1539	5.36%	418	25	69	\$11,923	31	15.80	6	2.41	211	33,162	55	23.62	273	0	476
Florence	BUR	3	123	1545	-1.85%	91.5	13	148	\$15,313	140	5.30	251.5	2.37	227	44,200	136	45.39	75	0	476
Hammonton	ATL	4	124	1552.5	0.85%	205.5	14	137	\$15,640	153	7.20	110	2.41	207	50,721	196	30.21	212	0.17	332
Alpha	WAR	3	125	1554.5	-0.99%	122	8	227	\$14,064	101	6.10	183.5	2.37	226	45,972	155	47.36	64	0	476
Victory Gardens	MOR	3	126	1567.5	9.36%	499	10	185	\$13,698	86	8.40	71.5	2.65	132	24,815	25	4.97	536	1.29	33
Guttenberg	HUD	2	127	1580.5	1.77%	252.5	30	57	\$24,352	443	5.00	275	3.03	45	45,152	147	20.63	310	1.02	51
Lakewood	OCE	3	128	1586.5	4.13%	357	39	43	\$12,967	56	7.70	93.5	2.51	170	42,878	125	7.06	515	0.32	227
Washington	BUR	5	129	1594.5	-4.22%	40	6	258	\$17,246	228	7.10	114.5	2.01	398	55,676	234	31.85	195	0.6	127
Rahway	UNI	2	130	1598.5	1.72%	248	17	107	\$17,383	241	5.70	217.5	2.94	61	49,351	184	30.05	214	0.18	326
Neptune	MON	3	131	1604.5	2.41%	287	13	149	\$16,186	182	6.00	192.5	2.44	195	46,661	160	30.56	210	0.32	229
Oaklyn	CAM	2	132	1615	1.72%	248	14	135	\$15,120	134	3.80	410	2.83	87	35,107	74	50.66	51	0	476
Englishtown	MON	4	133	1625.5	4.34%	368.5	25	73	\$15,518	147	5.90	201.5	2.31	255	49,365	185	31.12	205	0.4	191
Lodi	BER	2	134	1642.5	1.10%	219	12	172	\$15,542	150	9.10	58.5	2.49	179	47,941	169	20.4	315	0.07	380
Washington (Boro)	WAR	4	135	1644.5	4.87%	399	16	116	\$15,701	158	5.70	217.5	3.03	46	44,259	138	42.2	94	0	476
Clayton	GLO	3	136	1650.5	10.27%	520	28	60	\$12,045	36	8.60	66.5	2.52	161	30,634	46	23.01	285	0	476
Somerdale	CAM	3	137	1658	-1.40%	101	26	68	\$14,019	100	4.60	335	3.02	51	37,505	88	11.1	439	0	476
Berlin (Twp)	CAM	3	138	1667.5	-10.41%	5	9	197	\$13,504	79	4.80	308.5	2.72	104	59,013	254	15.07	379	0.16	341
Merchantville	CAM	2	139	1668	5.57%	423	17	109	\$17,041	218	4.90	289	3.11	33	41,490	110	65.64	10	0	476
Bound Brook	SOM	2	140	1677.5	-0.01%	167.5	14	134	\$17,142	224	4.60	335	2.82	90	47,267	166	43.24	85	0	476
Englewood	BER	1	141	1693.5	0.16%	175	22	88	\$25,820	465	6.90	123.5	2.66	125	79,572	385	34.12	174	0.5	158
Buena Vista	ATL	5	142	1694	8.13%	474	19	98	\$12,614	48	10.30	40	1.85	461	33,081	54	15.4	376	0.55	143
Monroe	GLO	3	143	1697.5	4.58%	381	17	112	\$13,743	87	5.70	217.5	2.27	274	34,692	70	10.25	449	0.67	107
Middle	CAP	4	144	1712.5	9.17%	496	19	100	\$13,547	81	12.80	20.5	2.14	337	49,681	187	14.62	389	0.69	102
Somerville	SOM	1	145	1713.5	4.82%	395	19	101	\$17,804	264	6.10	183.5	2.95	60	52,316	207	29.01	225	0.25	278
Mount Ephraim	CAM	2	146	1716.5	-1.68%	95.5	8	212	\$14,276	104	4.20	378	2.88	76	38,081	94	23.1	281	0	476
Ridgefield Park	BER	2	147	1727.5	0.50%	193	7	235	\$19,507	327	6.00	192.5	2.58	151	59,290	258	54.23	42	0.18	329
Stratford	CAM	3	148	1740.5	-0.51%	145.5	15	126	\$16,686	210	4.90	289	2.85	82	35,758	78	9.13	477	0.17	333
Pahaquarry	WAR	5	149	1747.5	-5.00%	32	0	556	\$13,278	74	0.00	564.5	5.71	3	29,329	41	83.87	1	0	476
South Amboy	MID	2	151	1749	0.20%	179.5	22	86	\$15,133	135	2.80	507.5	2.40	215	40,403	105	52.89	45	0	476
Bergenfield	BER	2	151	1749	1.75%	250.5	5	296	\$18,713	294	6.50	155.5	2.82	91	55,296	231	25.68	252	0.43	179
Franklin	GLO	5	151	1749	3.47%	334.5	11	179	\$13,510	80	7.40	105.5	2.33	242	37,275	85	15.21	377	0.14	346
Hackettstown	WAR	4	153	1750	2.40%	285.5	5	293	\$16,670	206	6.60	145.5	2.41	210	55,116	229	29.73	216	0.47	165

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Manville	SOM	2	154	1765	-0.79%	133	8	215	\$16,201	185	4.60	335	2.35	232	50,471	195	20.24	318	0.52	152
Lakehurst	OCE	4	155	1777.5	10.43%	521	28	62	\$10,495	13	5.00	275	2.68	118	22,954	19	22.54	294	0	476
Haledon	PAS	2	156	1778.5	3.63%	341.5	13	153	\$15,438	145	5.10	268	2.66	127	44,436	141	38.6	127	0	476
Berlin (Boro)	CAM	3	157	1779	-0.81%	131.5	33	50	\$15,777	164	5.30	251.5	2.67	120	54,627	224	16.63	362	0	476
Franklin	SUS	4	158	1780	5.02%	405	5	286	\$14,546	111	5.50	231.5	3.02	49	39,537	98	39.19	124	0	476
North Plainfield	SOM	2	159	1783	2.00%	265	12	173	\$19,031	308	4.20	378	2.95	59	42,739	123	32.82	186	0.23	291
Woodland	BUR	5	160	1788.5	-1.89%	89	8	217	\$11,166	22	6.10	183.5	2.12	351	35,531	77	15.63	373	0	476
Little Egg Harbor	OCE	5	161	1793.5	7.13%	462	18	104	\$14,242	103	8.30	75.5	2.51	164	55,661	233	1.81	563	0.73	89
Oldmans	SAL	5	162	1797	-0.95%	125	9	200	\$14,291	106	4.70	322.5	2.03	389	79,365	384	35.61	161	0.65	110
Roosevelt	MON	3	163	1802.5	-3.62%	51	9	194	\$21,546	389	3.50	441.5	3.91	4	48,623	178	46.65	69	0	476
Riverton	BUR	2	164	1813.5	-4.29%	39	3	380	\$21,065	374	2.00	545.5	2.65	131	54,714	225	70.94	7	0.65	112
Weymouth	ATL	5	165	1817	4.65%	385.5	14	132	\$13,549	83	7.50	101.5	1.91	437	37,822	90	19.76	324	0.26	264
Winslow	CAM	3	166	1819	20.05%	557	21	92	\$14,016	98	6.00	192.5	2.60	142	30,110	44	8.32	493	0.39	201
Elsinboro	SAL	5	167	1820	-7.44%	13	1	484	\$17,370	239	3.70	422	2.32	252	55,720	235	40.65	110	0.9	65
Netcong	MOR	4	168	1824	0.18%	177	7	244	\$16,335	190	5.00	275	2.65	130	45,682	152	33.38	180	0	476
Pittsgrove	SAL	5	169	1834	2.49%	292.5	9	195	\$13,549	82	5.60	225.5	2.00	404	39,783	99	18.58	337	0.39	199
North Wildwood	CAP	3	170	1835	-0.28%	157.5	22	85	\$13,801	91	23.00	2	2.30	262	121,824	488	23.51	274	0	476
Gibbsboro	CAM	3	171	1836.5	-4.15%	42	7	234	\$16,386	191	5.50	231.5	2.72	105	52,542	209	17.79	348	0	476
Garwood	UNI	2	172	1837.5	0.17%	176	3	382	\$17,425	243	6.00	192.5	2.75	99	65,984	302	36.78	150	0.23	293
Haddon Heights	CAM	2	173	1839.5	-3.80%	48	3	360	\$18,206	278	2.50	526.5	2.92	67	50,123	191	50.98	49	0.19	320
Teaneck	BER	2	174	1840	1.71%	246	7	248	\$23,867	437	6.10	183.5	2.68	118	66,807	312	40.71	108	0.41	188
Mine Hill	MOR	3	175	1841	2.37%	283.5	5	282	\$19,261	317	5.90	201.5	2.51	166	59,628	260	24.59	262	0.86	69
Bordentown (City)	BUR	2	176	1848	2.22%	279.5	8	224	\$17,687	257	3.00	487	2.83	86	42,389	118	57.51	33	0.11	364
Deptford	GLO	3	177.5	1849.5	1.92%	260	12	159	\$14,678	116	6.80	131.5	2.33	241	46,743	161	8.48	487	0.23	294
Willingboro	BUR	3	177.5	1849.5	4.41%	373.5	23	83	\$15,774	163	6.70	139	2.50	176	29,427	42	0.6	566	0.2	307
Jamesburg	MID	4	179	1852.5	6.40%	443	23	80	\$17,155	226	3.90	399.5	2.69	115	36,659	80	18.8	333	0.44	176
Lower Alloways Creek	SAL	5	180.5	1862.5	-8.50%	9	2	429	\$13,753	89	6.20	173.5	0.82	565	99,572	442	40.63	111	1.14	44
South Hackensack	BER	2	180.5	1862.5	-4.42%	37	13	141	\$16,472	193	8.30	75.5	1.97	418	166,299	525	20.18	320	0.51	153
Absecon	ATL	3	182	1865	3.33%	330	12	169	\$17,295	231	8.20	79	2.51	171	53,304	215	17.86	345	0.18	325
Montclair	ESS	2	183	1874	1.49%	238	16	115	\$28,940	499	4.60	335	2.96	55	74,746	357	63.89	13	0.27	262
Hopewell	CUM	3	184	1877.5	-3.61%	52	1	446	\$16,200	184	6.80	131.5	2.41	208	40,280	104	23.49	276	0	476
Winfield	UNI	3	185	1883.5	5.46%	419	6	267	\$14,839	124	6.60	145.5	11.31	1	6,900	1	10.24	450	0	476
Shrewsbury (Twp)	MON	3	186	1884	18.58%	553	5	301	\$17,117	223	4.90	289	3.40	16	21,865	17	9.49	470	1.82	15
Stillwater	SUS	5	187	1888.5	2.16%	273	1	455	\$17,562	247	10.30	40	2.16	326	56,451	241	23.89	269	1.25	38
South Orange	ESS	2	188	1891	-0.62%	141	5	289	\$30,465	511	3.10	480	3.33	20	64,375	287	60.42	23	0.56	140
Waterford	CAM	5	189	1894	4.08%	355	15	127	\$14,605	112	3.70	422	3.00	54	34,042	64	14.62	388	0.08	372
Delanco	BUR	2	190	1898.5	-0.51%	145.5	10	187	\$15,521	148	3.70	422	2.30	259	50,417	194	46.68	67	0	476
Barneget	OCE	5	191	1916.5	8.19%	477	11	183	\$13,115	65	5.80	209.5	2.63	136	37,795	89	4.57	541	0.35	216
Raritan	SOM	2	192	1917	-0.81%	131.5	5	277	\$17,050	221	4.60	335	2.17	318	94,081	426	38.17	133	0.8	76

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Linden	UNI	2	193	1926	-0.37%	153.5	16	114	\$16,308	188	7.10	114.5	2.21	300	85,206	405	23.05	284	0.1	367
Spotswood	MID	3	194	1942.5	1.97%	263	8	208	\$17,388	242	6.60	145.5	2.70	111	43,992	135	7.68	500	0.17	338
Walpack	SUS	5	195	1949.5	-7.46%	12	0	556	\$11,023	18	0.00	564.5	0.44	567	52,887	210	62	20	6	2
Harmony	WAR	5	196	1959.5	-9.54%	7	6	270	\$15,713	159	4.80	308.5	1.89	448	139,958	502	35.14	164	0.69	101
Wanaque	PAS	3	197.5	1960.5	4.29%	364	7	247	\$16,493	194	6.80	131.5	2.91	69	49,759	188	22.77	291	0	476
Wenonah	GLO	3	197.5	1960.5	3.39%	333	13	150	\$23,240	428	7.00	119.5	2.47	184	53,064	213	48.98	57	0	476
Atlantic Highlands	MON	3	199.5	1961.5	4.43%	375	7	233	\$19,946	345	3.90	399.5	2.55	155	66,139	304	42.6	91	0.98	59
Tuckerton	OCE	4	199.5	1961.5	5.35%	417	15	125	\$13,274	73	7.80	89.5	2.45	191	50,923	197	14.47	393	0	476
Pohatcong	WAR	5	201	1964	-6.07%	23	5	279	\$16,716	211	3.30	464	2.22	297	68,264	319	31.86	194	0.44	177
Cape May	CAP	1	202	1966.5	-4.46%	36	13	156	\$15,884	167	10.20	43.5	1.48	530	178,775	532	29.29	222	0.25	280
Gloucester	CAM	3	203	1978.5	7.12%	461	9	193	\$15,393	144	5.80	209.5	2.71	109	34,016	63	5.32	530	0.26	269
Neptune City	MON	3	204	1981.5	3.38%	332	77	13	\$16,168	181	3.90	399.5	2.48	182	43,185	128	23.72	270	0	476
Maple Shade	BUR	3	205	1987.5	2.86%	307	6	261	\$16,514	195	5.90	201.5	2.55	154	34,764	71	11.3	436	0.11	362
Somers Point	ATL	3	206	2002	2.45%	289	11	181	\$17,783	261	5.40	240	2.49	178	50,976	201	7.71	498	0.51	154
Woodbury Heights	GLO	3	207	2009	-2.98%	64	8	211	\$17,047	220	2.90	497	2.62	138	45,250	149	25.58	254	0	476
North Hanover	BUR	5	208.5	2023	-5.94%	25	3	367	\$11,242	24	7.30	108	1.68	507	18,932	8	7.42	508	0	476
Rutherford	BER	2	208.5	2023	-0.39%	152	4	311	\$20,579	361	5.40	240	2.40	220	71,398	344	51.72	47	0.14	348
Knowlton	WAR	5	210	2024	16.12%	545	4	325	\$16,212	186	5.10	268	2.29	263	57,266	245	33.06	184	2.43	8
Hamilton	ATL	4	211	2024.5	10.68%	524	16	117	\$15,948	172	6.20	173.5	2.34	238	54,364	221	9.96	457	0.61	122
Haddon	CAM	2	212	2036.5	-1.31%	107	4	340	\$18,400	286	2.50	526.5	2.89	75	44,431	140	31.57	199	0.11	363
East Greenwich	GLO	3	213	2046	2.97%	317.5	4	315	\$16,520	196	6.80	131.5	1.98	412	49,439	186	26.58	245	0.29	243
Dunellen	MID	2	214	2051	4.60%	382	6	265	\$17,641	252	4.60	335	2.64	133	46,315	156	50.2	52	0	476
Pennsville	SAL	3	215	2054	-1.23%	111.5	7	239	\$15,745	162	4.80	308.5	1.88	453	59,214	256	19	332	0.4	192
Beachwood	OCE	3	216	2067.5	7.07%	460	10	189	\$14,510	110	7.00	119.5	2.21	299	37,292	86	10.48	446	0.12	358
Hainesport	BUR	3	217	2068.5	-1.75%	94	8	231	\$15,901	168	3.50	441.5	2.13	348	68,814	322	23.33	277	0.41	187
Berkeley	OCE	3	218	2071.5	-2.05%	86	5	303	\$13,854	93	7.70	93.5	1.79	483	61,385	269	2.17	559	0.42	185
Flemington	HUN	1	219	2080	5.26%	413.5	13	142	\$17,343	237	4.80	308.5	2.20	307	73,774	354	42.61	90	0.32	228
Ocean	OCE	5	220	2087	9.08%	490.5	13	145	\$13,464	77	6.20	173.5	2.45	193	60,608	265	8.17	495	0.28	248
Edgewater Park	BUR	2	221	2091	-3.66%	50	22	89	\$17,793	263	3.80	410	2.29	267	37,827	91	10.48	445	0	476
Bordentown (Twp)	BUR	3	222	2097.5	1.96%	262	8	230	\$18,378	285	5.70	217.5	2.60	144	59,180	255	7.29	511	0.4	193
Lower	CAP	3	223	2100	4.17%	359	15	130	\$12,671	51	12.70	22	2.13	343	60,186	264	10.07	455	0	476
Stanhope	SUS	3	224.5	2104.5	6.69%	451	2	438	\$19,803	337	5.50	231.5	2.95	58	48,358	175	20.91	306	0.66	108
Nutley	ESS	2	224.5	2104.5	1.66%	244.5	4	320	\$19,739	334	4.40	352	2.91	68	64,445	289	40.34	113	0.05	384
Pt Pleasant Beach	OCE	3	226	2115.5	-2.09%	84.5	10	191	\$16,542	202	4.10	387	1.82	472	124,107	491	33.32	182	0.68	106
Hasbrouck Heights	BER	2	227	2120	2.03%	266	2	416	\$21,339	384	6.00	192.5	2.30	262	75,562	367	33.88	177	1	56
West Milford	PAS	3	228	2122.5	9.85%	511.5	4	305	\$19,233	316	5.40	240	2.83	88	56,364	239	14.62	387	1.26	36
East Rutherford	BER	2	229	2124.5	-0.35%	155	9	198	\$17,153	225	6.40	162.5	1.26	543	112,626	473	36.81	148	0.34	220
Wharton	MOR	3	230	2126	-0.22%	159	12	162	\$18,588	292	2.70	515	2.51	172	54,287	220	38.22	130	0	476
Burlington (Twp)	BUR	3	231	2132.5	2.22%	279.5	15	118	\$15,924	170	5.40	240	2.10	364	62,132	271	11.47	434	0.28	256

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Little Ferry	BER	2	232	2139.5	-0.46%	148	7	256	\$20,553	359	7.90	86.5	2.15	330	65,672	300	13.8	402	0.27	258
Hampton	HUN	4	233	2141	7.79%	470	4	313	\$16,140	178	4.60	335	2.55	153	42,886	127	42.93	89	0	476
New Hanover	BUR	5	234	2145.5	-62.16%	1	1	496	\$9,073	4	3.20	471.5	1.00	557	11,311	4	8.51	486	0.6	126
Hope	WAR	5	235	2146	-0.76%	135.5	2	430	\$19,807	338	5.90	201.5	2.31	258	71,320	342	31.23	203	0.3	238
Lumberton	BUR	5	236	2150	-1.30%	108.5	6	264	\$17,497	245	4.70	322.5	2.39	222	62,712	277	9.88	460	0.28	251
Ventnor City	ATL	2	237	2153	-1.95%	88	15	129	\$19,038	309	5.30	251.5	2.11	359	88,067	413	38.46	128	0	476
South Belmar	MON	3	238	2157	9.85%	511.5	15	119	\$16,524	200	6.60	145.5	2.27	278	64,141	285	37.44	142	0	476
Eatontown	MON	3	239	2161	-5.67%	27	9	206	\$17,679	255	5.00	275	2.29	270	75,002	359	7.62	503	0.26	266
Lyndhurst	BER	2	240	2163	1.04%	212.5	5	291	\$17,752	258	5.90	201.5	1.70	498	89,554	420	40.16	114	0.45	168
Mansfield	WAR	5	241.5	2165.5	10.48%	522	5	292	\$16,682	208	6.00	192.5	2.22	295	42,076	116	10.1	453	0.73	87
Farmingdale	MON	4	241.5	2165.5	6.77%	455	54	27	\$17,036	217	4.70	322.5	2.40	217	48,393	176	23.5	275	0	476
Greenwich	GLO	3	243	2167	-2.20%	80.5	9	199	\$15,149	136	3.60	431.5	1.96	421	142,757	507	23.23	279	0.64	113
Franklin	WAR	5	244	2170	0.29%	184.5	5	302	\$18,058	275	7.00	119.5	2.07	372	75,016	360	44.28	81	0	476
Ocean City	CAP	3	245	2176	-3.16%	58	12	165	\$20,399	356	7.60	98	1.52	527	211,277	540	22.02	297	0.58	135
Harrison	GLO	5	246	2178.5	46.21%	567	9	204	\$17,931	267	4.80	308.5	2.22	296	48,313	174	26.54	246	0.64	116
Galloway	ATL	5	247	2179.5	6.25%	440	7	240	\$16,302	187	6.40	162.5	2.21	301	48,228	172	8.4	491	0.42	186
Butler	MOR	2	248	2185	1.57%	239	4	321	\$18,806	298	4.90	289	2.66	123	56,314	238	31.27	201	0	476
Aberdeen	MON	3	249	2194	3.30%	328	8	221	\$19,544	329	5.40	240	2.87	79	47,175	163	8.44	489	0.15	345
Ogdensburg	SUS	4	250	2194.5	4.70%	387.5	2	390	\$15,924	171	4.30	364.5	3.02	49	40,024	101	25.36	256	0	476
Manchester	OCE	5	251	2195.5	4.03%	352	3	366	\$14,906	126	7.50	101.5	2.40	216	37,959	93	0.75	565	0.08	376
Springfield	BUR	5	252	2198.5	-3.01%	62	4	306	\$18,557	290	4.30	364.5	2.04	384	65,434	298	22.9	290	0.37	204
Eastampton	BUR	3	253	2214	39.20%	565	6	274	\$17,271	229	5.40	240	2.42	205	33,699	60	5.18	532	0.65	109
Wildwood Crest	CAP	3	254	2216	-6.33%	21	8	216	\$18,870	303	15.50	7	1.79	482	200,661	538	20.43	313	0.17	336
North Arlington	BER	2	255	2217.5	2.34%	282	6	273	\$18,341	284	6.10	183.5	1.83	469	57,445	246	31.22	204	0.25	276
Dumont	BER	2	256	2222.5	0.99%	210	3	353	\$19,349	321	5.30	251.5	2.54	157	55,223	230	29.11	224	0	476
Cliffside Park	BER	2	257	2224	2.17%	274	8	209	\$23,814	436	7.60	98	1.87	455	63,589	282	32.42	189	0.24	281
Delran	BUR	2	258.5	2232.5	3.10%	323	9	203	\$17,182	227	5.20	261.5	2.17	320	51,005	202	9.62	466	0.32	230
Dennis	CAP	5	258.5	2232.5	9.54%	504	3	362	\$15,301	138	8.50	68.5	1.75	491	54,030	217	19.13	329	0.61	123
Folsom	ATL	5	260	2249	15.86%	544	4	310	\$13,256	72	6.10	183.5	2.17	318	33,446	59	7.18	513	0.28	250
Corbin City	ATL	5	261	2252.5	43.45%	566	19	99	\$15,113	133	6.30	166.5	1.90	444	36,131	79	22.91	289	0	476
Upper Pittsgrove	SAL	5	262	2260	8.18%	476	5	298	\$16,075	173	2.20	539	1.90	445	43,738	132	34.1	175	1.59	22
Bloomington	PAS	3	263	2261	3.90%	347	6	259	\$19,779	336	4.90	289	3.05	43	53,041	212	21.64	299	0	476
New Milford	BER	2	264	2262.5	0.26%	183	5	275	\$19,643	330	7.40	105.5	2.35	234	58,657	251	13.4	408	0	476
Allentown	MON	4	265	2265	4.65%	385.5	3	381	\$18,907	304	4.30	364.5	2.45	192	50,947	198	31.47	200	0.29	240
Montaque	SUS	5	266	2268.5	10.10%	519	9	201	\$17,615	249	7.40	105.5	2.10	361	66,417	307	11.94	426	0.69	100
Hamburg	SUS	4	267	2275.5	16.45%	548	3	352	\$16,596	203	8.30	75.5	2.59	149	45,789	153	20.22	319	0	476
Woolwich	GLO	5	268	2277.5	9.94%	514	8	213	\$14,681	117	9.20	55.5	1.99	408	86,817	408	26.48	248	0.2	314
Andover (Boro)	SUS	4	269	2282.5	5.90%	432	3	378	\$17,938	268	6.00	192.5	2.19	310	51,389	205	61.54	21	0	476
Northfield	ATL	3	270	2283.5	2.93%	314.5	7	232	\$19,909	344	3.80	410	2.77	97	58,230	249	18.79	334	0.21	303

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Elmwood Park	BER	2	271	2285.5	1.07%	216	5	281	\$17,910	266	6.60	145.5	1.93	430	65,315	295	14.78	382	0.26	270
Jackson	OCE	3	272	2290	8.78%	486.5	7	237	\$16,106	176	6.00	192.5	2.64	134	48,268	173	5.04	535	0.13	356
Matawan	MON	3	273	2292	5.84%	428	4	332	\$20,345	355	5.10	268	2.86	80	45,353	150	14.21	396	0.24	283
Mantua	GLO	3	274	2297.5	4.80%	393	12	164	\$17,316	234	4.30	364.5	2.49	180	50,009	190	22.41	296	0	476
Hazlet	MON	3	275	2303	0.20%	179.5	3	368	\$17,330	236	5.30	251.5	2.48	183	46,629	159	3.81	551	0.08	375
Old Bridge	MID	3	276	2307	5.99%	434	7	245	\$18,859	302	4.90	289	2.95	56	46,849	162	4.12	548	0.26	271
Ship Bottom	OCE	3	277	2307.5	-7.91%	11	8	214	\$17,782	260	5.50	231.5	1.40	539	294,675	549	24.62	261	0.29	242
Morristown	MOR	1	278	2308.5	1.34%	235	15	120	\$22,036	399	6.30	166.5	2.07	370	76,855	376	34.9	166	0	476
Clifton	PAS	2	279.5	2314	2.80%	306	6	271	\$18,950	305	5.70	217.5	2.06	379	69,889	333	33.37	181	0.19	322
Port Republic	ATL	5	279.5	2314	7.66%	469	3	372	\$17,602	248	4.60	335	2.11	354	58,672	252	27.69	237	1.08	47
Waldwick	BER	2	281	2317.5	1.72%	248	1	471	\$22,373	412	6.50	155.5	2.43	203	73,785	355	14.54	392	0.77	81
Woodbridge	MID	2	282	2321.5	2.21%	278	7	238	\$18,213	279	5.30	251.5	2.27	276	63,476	280	13.24	410	0.2	309
Leonia	BER	2	283	2326	2.76%	304	3	385	\$25,443	460	3.80	410	2.68	116	75,448	364	41.05	104	0.42	183
Hamilton	MER	3	284	2330	0.55%	196	4	328	\$17,635	251	3.70	422	2.40	219	48,794	180	17.73	349	0.05	385
Howell	MON	3	285	2330.5	8.54%	483	3	346	\$16,896	214	5.60	225.5	2.31	256	52,449	208	7.42	507	0.72	91
Boonton (Town)	MOR	2	286	2332.5	4.33%	367	5	280	\$20,099	350	5.30	251.5	2.28	272	62,091	270	47.16	66	0	476
Lopatcong	WAR	3	287	2339.5	-1.68%	95.5	2	414	\$16,453	192	4.20	378	1.93	432	64,806	294	18.35	340	0.4	194
Union	UNI	3	288	2344.5	3.63%	341.5	5	290	\$18,444	288	4.90	289	2.35	233	67,503	315	21.9	298	0.23	290
Carlstadt	BER	2	289	2346.5	0.36%	188	8	222	\$17,873	265	4.30	364.5	1.54	525	238,993	543	35.73	160	0.78	79
Middlesex	MID	3	290	2350	2.37%	283.5	4	326.5	\$18,834	301	4.10	387	2.42	206	61,118	267	17.4	353	0.33	226
Metuchen	MID	2	291	2358	1.59%	240	5	295	\$23,174	427	3.40	455	2.47	185	71,458	345	26.49	247	0.47	164
Sandyston	SUS	5	292	2361	4.04%	353.5	2	436	\$16,138	177	4.80	308.5	1.80	478	69,284	328	26.27	249	1.36	31
Island Heights	OCE	3	293	2362	6.81%	456	4	329	\$17,657	254	2.00	545.5	2.40	214	76,044	370	41.44	101	0.72	93
Southampton	BUR	5	294	2362.5	4.53%	379	5	278	\$16,686	209	5.50	231.5	1.81	474	49,178	183	10.22	451	0.51	157
Caldwell	ESS	2	296	2364	1.10%	219	2	401	\$22,832	418	2.30	535	2.71	108	58,134	247	40.69	109	0.18	327
Maplewood	ESS	2	296	2364	4.24%	361	7	253	\$25,448	461	2.90	497	3.12	31	62,437	274	65.55	11	0	476
Palisades Park	BER	2	296	2364	4.04%	353.5	3	347	\$17,995	271	7.10	114.5	2.15	329	54,425	222	25.97	251	0	476
Hopatcong	SUS	3	298	2365.5	2.94%	316	4	342	\$17,642	253	6.20	173.5	2.51	168	50,278	193	10.57	444	0	476
Mount Arlington	MOR	3	299	2372	13.28%	534	4	326.5	\$19,175	313	5.60	225.5	2.60	143	56,772	242	16.19	367	0.34	221
Loch Arbour	MON	3	300	2372.5	-8.68%	8	0	556	\$23,929	439	4.70	322.5	2.60	140	94,794	428	78.66	3	0	476
Glen Gardner	HUN	5	301	2381	8.71%	485	3	354	\$21,301	381	4.60	335	2.29	268	47,230	165	23.24	278	0.64	115
Andover (Twp)	SUS	5	302	2385	2.99%	320	2	426	\$20,245	353	5.00	275	2.51	165	61,244	268	13.47	406	0.44	172
Liberty	WAR	5	303	2390	5.82%	427	3	350	\$17,985	270	4.90	289	2.25	286	55,533	232	21.62	300	0.3	236
Pilesgrove	SAL	5	304	2394	2.71%	301	10	184	\$17,325	235	1.30	558	1.96	423	58,437	250	23.05	283	0.5	160
Spring Lake Heights	MON	3	305	2396.5	-0.75%	137	2	398	\$19,906	342	6.20	173.5	1.80	480	75,459	365	14.12	398	0.69	103
Frenchtown	HUN	4	306	2397.5	9.75%	508	14	139	\$15,700	157	3.50	441.5	1.80	479	48,803	181	63.06	16	0	476
Cranford	UNI	3	307	2400.5	0.73%	202	3	383	\$22,675	417	2.80	507.5	2.30	260	82,719	398	37.22	143	0.73	90
Egg Harbor	ATL	4	308	2401.5	4.78%	392	12	161	\$15,863	166	7.00	119.5	1.89	446	58,147	248	5.67	525	0.15	344
West Cape May	CAP	3	309	2417.5	6.92%	458	12	171	\$13,186	71	6.50	155.5	1.69	503	99,116	439	37.13	144	0	476

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West Wildwood	CAP	3	310	2418	11.04%	526	30	54	\$13,088	62	17.00	4	1.83	468	119,888	486	18.22	342	0	476
Wantage	SUS	5	311	2420	6.09%	436.5	2	441	\$15,310	139	4.80	308.5	2.25	283	56,193	237	13.88	400	0.44	175
Haddonfield	CAM	2	312	2421.5	-0.43%	150	3	355	\$28,763	497	2.00	545.5	2.73	103	80,130	388	59.07	28	0.13	355
Rockaway (Boro)	MOR	3	313	2425.5	3.97%	349	5	300	\$19,772	335	5.70	217.5	2.36	230	66,577	309	30.57	209	0	476
Hawthorne	PAS	2	314	2434	5.81%	425.5	2	409	\$19,342	320	4.80	308.5	2.20	302	65,611	299	38.21	131	0.3	239
West Orange	ESS	3	315	2434.5	4.34%	368.5	8	226	\$25,537	463	3.40	455	2.90	70	70,611	339	32.16	192	0.19	321
Lafayette	SUS	5	316	2441.5	4.94%	401.5	7	241	\$21,291	380	3.70	422	2.41	209	79,722	386	28.06	233	0.45	169
Helmetta	MID	3	317	2442.5	22.38%	558	7	236	\$16,742	212	5.90	201.5	1.85	459	55,082	228	28.16	231	0.19	317
Emerson	BER	2	318	2446	-1.02%	120.5	2	406	\$22,155	404	5.60	225.5	2.29	264	88,714	415	12.76	416	0.4	195
Seaside Park	OCE	3	319	2450.5	5.18%	408	13	152	\$19,367	322	6.50	155.5	1.89	449	197,564	537	37.08	145	0.24	282
Hardyston	SUS	5	320	2457	3.68%	343	1	517	\$19,015	307	4.60	335	2.69	114	64,074	284	9.76	462	0.71	95
West Deptford	GLO	3	321	2463	4.27%	362.5	5	287	\$17,276	230	5.20	261.5	2.19	308	60,116	263	8.68	483	0.26	268
Fair Haven	MON	3	322.5	2467.5	5.88%	429	3	363	\$26,163	470	5.80	209.5	2.22	293	92,544	421	35.99	157	0.61	125
Medford Lakes	BUR	3	322.5	2467.5	-0.45%	149	6	262	\$22,168	405	4.20	378	2.60	142	53,076	214	10.72	442	0	476
Chesterfield	BUR	5	324.5	2476.5	2.04%	267	1	480	\$14,731	119	1.90	550.5	2.18	312	32,730	53	29.5	219	0	476
High Bridge	HUN	4	324.5	2476.5	-0.05%	166	2	424	\$19,004	306	2.70	515	2.40	214	54,934	227	36.8	149	0	476
Frankford	SUS	5	326	2480	2.91%	310	1	468	\$20,653	363	5.40	240	2.14	336	73,264	350	18.15	343	0.86	70
White	WAR	5	327	2484	2.97%	317.5	5	288	\$15,694	156	6.80	131.5	1.81	475	84,899	404	27.9	236	0	476
Westampton	BUR	5	328	2490	5.25%	411.5	5	285	\$21,278	379	4.30	364.5	2.34	237	54,063	219	4.17	546	1.07	48
Beach Haven	OCE	3	329	2498	-2.64%	71.5	7	243	\$18,527	289	6.90	123.5	1.41	537	391,709	555	21.6	301	0.08	378
Glen Ridge	ESS	2	330	2501	0.95%	208	1	504	\$34,367	532	4.20	378	3.39	17	79,306	382	76.4	4	0	476
Pine Beach	OCE	3	331	2511	0.00%	170	4	341	\$18,114	277	5.30	251.5	1.97	415	62,267	272	20.64	309	0	476
Pompton Lakes	PAS	2	332	2522	4.40%	372	4	337	\$19,283	319	4.40	352	2.93	63	56,841	243	16.74	360	0	476
Ringwood	PAS	3	333	2523	4.88%	400	3	365	\$22,273	409	6.70	139	2.93	65	59,268	257	12.94	412	0	476
Branchville	SUS	4	334	2524	4.94%	401.5	7	249	\$17,302	232	6.80	131.5	1.47	532	111,379	471	58.11	31	0	476
Avon-By-The-Sea	MON	3	335	2526	0.65%	201	4	338	\$21,037	373	4.10	387	1.86	457	101,088	446	59.96	26	0.22	298
Upper Freehold	MON	5	336	2528	-3.23%	56	2	442	\$22,852	420	3.80	410	1.90	440	89,223	418	29.55	218	0.61	124
Stafford	OCE	5	337	2532.5	17.94%	552	11	176	\$14,628	114	6.60	145.5	2.01	401	86,506	406	4.55	542	0.4	196
Jefferson	MOR	3	338	2537	2.54%	297	2	389	\$19,810	339	3.70	422	2.15	331	62,349	273	11.57	432	1.01	54
Sea Bright	MON	3	339	2541.5	1.48%	237	11	182	\$34,334	531	4.70	322.5	2.03	385	117,795	484	24.42	264	0.58	136
Washington (Twp)	WAR	5	340	2550.5	8.83%	488	4	334	\$18,802	297	3.90	399.5	2.44	197	66,785	311	20.58	311	0.36	213
Logan	GLO	5	341	2552	8.78%	486.5	4	304	\$15,329	141	5.20	261.5	1.69	502	86,576	407	17.41	352	0.7	98
East Windsor	MER	3	342	2552.5	1.10%	219	2	387	\$21,269	378	3.50	441.5	3.07	39	46,399	157	1.98	561	0.09	370
Cape May Point	CAP	3	343	2554.5	-10.08%	6	0	556	\$16,753	213	9.80	46.5	0.88	562	639,445	561	38.11	134	0	476
Fair Lawn	BER	2	344	2556	2.08%	269	3	370	\$22,418	413	4.90	289	2.21	298	73,250	349	20.38	316	0.28	252
Oceanport	MON	3	345	2557	-2.78%	69	7	246	\$22,092	402	4.90	289	2.10	363	76,799	374	18.38	338	0	476
Alloway	SAL	5	346.5	2560	2.33%	281	6	263	\$15,628	152	1.00	560	1.90	439	53,012	211	33.59	178	0	476
Ewing	MER	3	346.5	2560	2.57%	298	2	394	\$18,102	276	4.00	393	2.38	224	50,948	200	14.46	394	0.07	381
Lincoln Park	MOR	3	348	2564.5	0.97%	209	2	423	\$21,189	375	4.80	308.5	2.73	102	57,218	244	11.84	427	0	476

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Middletown	MON	3	349	2566	0.25%	182	3	359	\$21,882	397	5.00	275	2.24	289	69,510	330	13.71	403	0.17	331
Upper	CAP	5	350	2570.5	8.00%	473	5	297	\$17,616	250	7.90	86.5	1.29	540	67,868	317	9.29	473	0.58	134
Westwood	BER	2	351.5	2571.5	-1.36%	103	2	431	\$20,951	368	4.80	308.5	2.16	324	75,588	368	32.04	193	0	476
Brigantine	ATL	3	351.5	2571.5	5.65%	424	12	160	\$18,629	293	6.80	131.5	2.15	335	88,923	416	4.83	537	0.25	275
Hardwick	WAR	5	353	2574	15.55%	541	1	454	\$19,534	328	4.50	346	2.07	369	64,184	286	27.38	239	1.86	11
Moonachie	BER	2	354	2578.5	5.04%	406	5	276	\$16,539	201	6.40	162.5	1.43	536	146,891	512	11	440	1.08	45
Hillsdale	BER	2	355	2579.5	1.78%	254	1	453	\$24,442	445	5.30	251.5	2.18	315	82,734	399	22.94	288	0.44	174
Kingwood	HUN	5	356	2581.5	1.84%	258	2	393	\$22,894	422	4.70	322.5	1.70	499	73,431	352	31.78	197	0.57	138
Franklin	HUN	5	357	2584	1.30%	231.5	4	330	\$24,317	442	3.50	441.5	1.99	410	98,563	434	29.11	223	0.85	72
North Haledon	PAS	2	358	2584.5	1.64%	243	1	470	\$20,065	349	6.10	183.5	2.32	250	66,308	305	20.82	308	0	476
Mount Olive	MOR	3	359	2595	3.53%	338	3	364	\$19,655	331	4.60	335	2.46	187	64,398	288	9.65	465	0.23	287
Greenwich	WAR	5	360	2596.5	31.91%	564	6	268	\$18,248	280	5.20	261.5	2.07	377	66,559	308	48.05	62	0	476
Saddle Brook	BER	2	361	2598	-0.01%	167.5	2	420	\$19,070	311	7.20	110	1.82	471	87,092	410	10.21	452	0.28	257
Brick	OCE	3	362	2598.5	6.46%	445	7	255	\$16,523	199	5.90	201.5	2.13	346	59,528	259	3.89	550	0.16	343
Point Pleasant	OCE	3	363	2599.5	2.12%	272	4	316	\$18,770	296	4.70	322.5	2.05	380	66,409	306	8.52	485	0.34	222
Cherry Hill	CAM	3	364	2604.5	-2.22%	79	6	272	\$24,458	446	3.50	441.5	2.67	121	69,271	327	3.37	553	0.1	365
South Plainfield	MID	3	365	2605.5	2.40%	285.5	4	323	\$18,046	273	4.90	289	2.26	281	82,634	395	10.96	441	0.19	318
Riverdale	MOR	3	366	2607.5	4.56%	380	3	357	\$18,582	291	6.20	173.5	1.95	428	104,067	454	28.1	232	0.23	292
West Paterson	PAS	2	367	2608	3.54%	339	5	294	\$21,036	372	5.10	268	2.20	304	69,471	329	12.29	423	0.25	279
Cinnaminson	BUR	2	368.5	2613.5	-0.93%	126	4	318	\$19,389	323	4.80	308.5	2.15	328	62,589	276	9.9	458	0	476
Vernon	SUS	5	368.5	2613.5	6.95%	459	2	412	\$17,509	246	6.80	131.5	2.09	365	63,032	278	7.26	512	0.36	210
Sea Isle City	CAP	3	370	2619.5	-0.85%	128.5	4	322	\$17,768	259	13.40	12	1.40	538	359,659	554	10.09	454	0.13	352
Harvey Cedars	OCE	3	371	2621	-0.55%	142.5	14	136	\$21,482	386	7.90	86.5	1.17	551	987,077	564	8.41	490	0.26	265
Moorestown	BUR	3	372	2621.5	0.60%	199	4	324	\$30,643	512	3.60	431.5	2.32	253	96,550	431	30.6	208	0.26	263
River Edge	BER	2	373	2628.5	2.79%	305	1	464	\$23,059	425	3.80	410	2.31	255	75,890	369	16.65	361	1.23	40
Princeton (Boro)	MER	3	374	2637.5	-1.30%	108.5	2	419	\$21,551	390	3.40	455	2.01	399	73,387	351	55.46	39	0	476
Holland	HUN	5	375	2639.5	-1.14%	115	1	449	\$18,302	283	3.20	471.5	1.23	546	75,292	363	15.52	375	1.26	37
Piscataway	MID	3	376	2642	4.61%	383	7	252	\$17,047	219	5.00	275	2.09	366	64,648	291	8.73	482	0.08	374
Interlaken	MON	3	377	2643	-2.20%	80.5	25	76	\$26,877	476	2.50	526.5	1.48	531	103,759	453	60.1	24	0	476
Plumsted	OCE	4	378	2657	11.31%	527	10	192	\$15,031	130	4.50	346	1.91	438	43,778	133	12.77	415	0	476
Blairstown	WAR	5	379	2660	3.34%	331	3	356	\$20,046	348	3.70	422	1.70	500	69,005	324	19.36	327	1.02	52
Bloomsbury	HUN	4	380	2675	7.64%	468	0	556	\$16,644	204	5.00	275	2.05	383	65,335	296	62.36	17	0	476
Lacey	OCE	5	381	2675.5	7.93%	471	9	205	\$14,878	125	6.50	155.5	1.58	523	64,737	293	3.73	552	0.14	351
Dover	OCE	1	382	2676.5	6.76%	453.5	9	202	\$17,305	233	5.30	251.5	2.14	340	67,923	318	3.23	555	0.19	324
Independence	WAR	5	383	2679	12.41%	531	3	351	\$18,825	300	3.10	480	2.13	349	63,118	279	17.27	354	1.27	35
Fredon	SUS	5	384.5	2680	4.96%	403	1	476	\$22,526	415	3.40	455	2.33	243	66,615	310	17.15	355	1.56	23
Clark	UNI	2	384.5	2680	-0.49%	147	1	451	\$20,422	357	4.40	352	2.36	231	82,666	396	7.7	499	0.28	247
Ridgewood	BER	2	386	2682.5	1.91%	259	1	482	\$34,752	534	4.10	387	2.33	247	110,444	467	43.57	84	0.33	223
Maywood	BER	2	387	2698.5	2.45%	289	3	361	\$19,899	341	5.20	261.5	2.11	357	82,317	392	29.33	221	0	476

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Fanwood	UNI	2	388	2699	1.14%	223	1	516	\$23,905	438	3.10	480	2.64	135	68,684	320	21.22	303	0.24	284
Frelinghuysen	WAR	5	389	2703.5	3.04%	321	2	407	\$19,738	333	4.30	364.5	2.28	273	74,880	358	34.47	171	0	476
Fort Lee	BER	2	390.5	2713.5	0.22%	181	2	388	\$31,758	518	6.20	173.5	2.11	356	88,974	417	9.3	472	0.37	208
Midland Park	BER	2	390.5	2713.5	2.20%	276.5	1	505	\$20,453	358	5.40	240	2.08	367	81,991	391	41.64	100	0	476
Kenilworth	UNI	3	392	2722.5	1.11%	221	4	331	\$18,441	287	5.90	201.5	2.03	391	100,691	444	15.93	371	0	476
Tenaflly	BER	2	393	2723	-0.28%	157.5	1	506	\$36,455	540	3.50	441.5	2.18	311	135,804	500	37.81	138	0.59	129
Ocean	MON	3	394	2729.5	7.21%	464	8	207	\$22,054	401	4.80	308.5	2.36	229	66,961	313	12.15	425	0.07	382
Washington	GLO	3	395	2734	5.55%	422	6	266	\$17,478	244	5.00	275	2.13	345	45,208	148	2.53	558	0	476
Secaucus	HUD	2	396	2737.5	9.31%	497.5	12	168	\$22,884	421	4.10	387	2.11	360	140,282	505	20.92	305	0.72	94
Estell Manor	ATL	5	397	2742.5	14.96%	539	10	190	\$15,660	154	4.30	364.5	1.93	431	54,059	218	15.98	370	0	476
Rochelle Park	BER	2	398	2747	2.90%	309	2	432	\$18,050	274	4.90	289	2.07	371	80,503	389	30.65	207	0	476
Madison	MOR	3	399.5	2747.5	-0.55%	142.5	2	415	\$28,597	496	4.40	352	1.91	436	98,751	436	31.7	198	0.25	272
Lavallette	OCE	3	399.5	2747.5	4.00%	350	8	228	\$19,280	318	5.60	225.5	1.20	549	248,314	544	16.39	366	0.46	167
Allamuchy	WAR	5	401	2748.5	3.82%	346	4	307	\$28,900	498	6.20	173.5	2.11	353	76,578	371	8.32	494	0.37	206
Millstone	MON	5	402	2755.5	19.81%	555	5	284	\$19,812	340	4.80	308.5	2.02	394	102,785	451	18.31	341	0.76	82
Lebanon (Twp)	HUN	5	403	2756	1.62%	241	4	317	\$21,323	382	3.70	422	1.69	505	77,201	377	22.42	295	0.34	217
South Harrison	GLO	5	404.5	2763	18.60%	554	5	283	\$16,653	205	3.90	399.5	2.06	379	44,559	142	19.57	325	0	476
Wood-Ridge	BER	2	404.5	2763	3.94%	348	2	425	\$21,331	383	4.60	335	2.14	341	79,747	387	46.68	68	0	476
Ridgefield	BER	2	406	2770	1.22%	228	4	335	\$19,175	314	4.90	289	1.65	515	79,329	383	28.47	230	0	476
Totowa	PAS	2	407	2772.5	1.98%	264	2	421	\$17,940	269	4.80	308.5	1.81	477	110,712	469	24.03	268	0.22	296
Margate City	ATL	2	408	2774.5	0.34%	187	4	333	\$27,939	492	5.30	251.5	1.67	512	151,688	518	18.36	339	0.55	142
Hampton	SUS	5	409	2776.5	-0.14%	162	1	507	\$18,283	281	4.90	289	2.33	247	69,891	334	8.75	481	0	476
Cresskill	BER	3	410	2778	0.85%	205.5	0	536	\$25,487	462	4.30	364.5	2.13	347	116,820	483	20.42	314	0.88	66
Oakland	BER	3	411	2784	1.18%	224.5	2	444	\$23,557	433	3.90	399.5	2.48	181	83,647	403	6.79	517	0.42	182
Verona	ESS	2	412	2785	1.04%	212.5	1	457	\$27,183	482	2.20	539	2.45	190	75,537	366	34.8	168	0.09	371
Deal	MON	3	413	2792	-13.83%	3	6	269	\$47,044	557	3.40	455	0.91	560	515,308	559	43.61	83	0.21	306
Linwood	ATL	3	414	2796	9.39%	501	3	373	\$25,197	457	4.60	335	2.72	106	64,687	292	14.57	390	0.16	342
Longport	ATL	3	415	2800	-6.37%	18	4	309	\$23,737	435	10.30	40	1.16	552	434,323	556	12.82	414	0	476
West Amwell	HUN	5	416	2801.5	-11.77%	4	1	521	\$23,461	431	2.50	526.5	1.72	494	111,364	470	26.2	250	0.68	105
Westfield	UNI	3	417	2804.5	1.63%	242	2	395	\$30,748	513	3.20	471.5	2.25	285	101,055	445	42.31	92	0.12	361
Lambertville	HUN	4	418	2812.5	9.12%	492.5	4	336	\$19,390	324	2.90	497	2.03	392	64,530	290	75.85	5	0	476
Edison	MID	3	419	2820.5	1.94%	261	7	257	\$20,961	369	4.90	289	1.95	427	77,693	379	5.06	534	0.21	305
Monroe	MID	3	420	2840.5	-4.38%	38	1	481	\$20,696	364	6.60	145.5	1.85	460	92,985	425	4.2	544	0.06	383
Avalon	CAP	3	421	2855.5	-6.97%	15	2	392	\$25,876	466	9.80	46.5	0.91	559	977,937	563	11.22	437	0.08	377
Allendale	BER	3	422	2857	2.98%	319	0	522	\$34,602	533	4.90	289	2.11	355	120,293	487	28.04	234	0.63	118
Green	SUS	5	423	2859	9.08%	490.5	2	435	\$23,123	426	3.50	441.5	2.40	218	67,292	314	16.44	364	0.44	170
Surf City	OCE	3	424	2866	-0.15%	161	7	254	\$15,907	169	2.70	515	1.27	541	323,893	550	7.45	505	0.44	171
Pequanock	MOR	3	425	2870	5.48%	420	1	472	\$20,888	366	4.60	335	2.32	249	72,687	346	13.36	409	0.25	273
Shamong	BUR	5	426	2871	-1.80%	93	2	427	\$18,810	299	3.80	410	2.00	405	54,525	223	4.78	538	0	476

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East Brunswick	MID	3	427	2875	4.38%	371	3	371	\$24,467	447	4.20	378	2.38	225	73,092	347	4.15	547	0.41	189
Tabernacle	BUR	5	428	2890	12.65%	532	3	386	\$20,319	354	3.40	455	2.07	375	43,798	134	4.37	543	0.65	111
Allenhurst	MON	3	429	2898	-1.32%	105.5	7	251	\$26,328	472	2.10	542.5	1.44	534	149,376	515	83.55	2	0	476
Mountain Lakes	MOR	3	430	2898.5	4.70%	387.5	0	556	\$51,919	560	3.40	455	2.29	266	135,574	499	44.79	79	0.71	96
Hopewell (Boro)	MER	4	431	2902	5.89%	430.5	0	556	\$21,659	392	1.90	550.5	2.20	305	75,078	362	58.43	29	0.25	277
Roxbury	MOR	3	432	2908.5	5.89%	430.5	2	437	\$20,564	360	4.10	387	2.18	316	69,033	325	14.02	399	0.28	254
Scotch Plains	UNI	3	433	2916	6.43%	444	3	369	\$27,093	481	4.00	393	2.46	188	78,883	381	13.03	411	0.28	249
Mansfield	BUR	5	434	2924.5	9.16%	494.5	4	343	\$18,007	272	3.30	464	1.88	452	71,322	343	17.82	347	0.37	209
Milltown	MID	3	435	2930	3.50%	336	0	556	\$19,723	332	3.40	455	2.31	257	59,745	261	25.23	257	0	476
Milford	HUN	4	436	2933	7.23%	465	2	403	\$17,680	256	3.40	455	1.85	463	70,141	337	45.08	78	0	476
Byram	SUS	5	437	2939.5	6.33%	441.5	1	461	\$19,909	343	3.40	455	2.59	146	55,907	236	14.81	381	0	476
Pennington	MER	3	438	2940.5	0.04%	173	2	443	\$29,423	503	2.00	545.5	2.16	321	86,921	409	46.36	70	0	476
Chester (Boro)	MOR	4	439	2942.5	2.47%	291	3	358	\$22,040	400	3.50	441.5	2.25	282	158,635	522	34.35	172	0	476
Sayreville	MID	3	440	2955	4.02%	351	4	319	\$18,297	282	4.40	352	1.78	484	58,846	253	11.1	438	0	476
Millstone	SOM	3	441	2970	29.56%	563	3	349	\$21,460	385	2.70	515	2.19	309	51,008	203	34.5	170	0	476
Sparta	SUS	3	442	2973	9.16%	494.5	1	447	\$24,516	449	5.30	251.5	2.33	240	76,675	372	16.88	359	0.12	360
Parsippany-Troy Hill	MOR	3	443	2974.5	6.13%	438	2	422	\$22,137	403	3.90	399.5	2.12	352	78,790	380	6.92	516	0.91	64
Morris Plains	MOR	3	444	2981.5	3.31%	329	4	345	\$27,926	491	3.60	431.5	2.01	402	141,077	506	26.77	243	0.31	234
Manasquan	MON	3	445	2987.5	5.23%	410	6	260	\$19,409	325	2.80	507.5	1.96	422	98,336	432	36.43	155	0	476
Princeton (Twp)	MER	3	446	2998	-1.52%	98	3	374	\$39,767	547	3.70	422	1.89	447	145,346	511	14.91	380	0.34	219
River Vale	BER	3	447	3003	3.19%	327	1	503	\$28,298	494	4.90	289	2.17	319	94,574	427	5.86	524	0.62	120
West Long Branch	MON	3	448	3005	1.66%	244.5	2	396	\$22,345	411	3.20	471.5	2.14	338	70,260	338	19.07	330	0	476
Summit	UNI	2	449	3013.5	2.20%	276.5	2	397	\$41,797	551	3.30	464	1.73	493	148,487	514	41.18	103	0.35	215
Bay Head	OCE	3	450	3021.5	-1.39%	102	0	556	\$30,178	509	3.90	399.5	1.08	554	348,686	552	56.5	36	0.2	313
Northvale	BER	3	451	3028.5	1.18%	224.5	1	473	\$21,593	391	3.30	464	2.39	221	101,863	448	19.02	331	0	476
Rockaway (Twp)	MOR	3	452	3037.5	5.25%	411.5	1	465	\$21,717	393	4.20	378	2.43	198	88,501	414	9.59	467	0.2	311
Glen Rock	BER	2	453	3038.5	4.31%	365.5	1	467	\$27,754	489	2.90	497	2.29	265	92,849	424	35.02	165	0.1	366
Tinton Falls	MON	3	454	3044.5	7.18%	463	2	405	\$20,597	362	3.90	399.5	2.43	200	71,107	340	6.09	521	0.13	354
Stone Harbor	CAP	3	455	3045.5	-6.54%	16	1	475	\$26,967	478	7.40	105.5	1.02	556	1,044,306	565	15.6	374	0	476
Harrington Park	BER	3	456	3051	5.95%	433	0	530	\$29,753	506	2.90	497	2.32	248	87,510	411	24.82	260	0.46	166
Wall	MON	3	457	3054	9.12%	492.5	2	411	\$21,005	371	4.60	335	1.95	427	88,057	412	16.09	369	0.3	237
Stockton	HUN	4	458	3054.5	9.38%	500	1	448	\$20,181	351	2.10	542.5	2.01	397	66,003	303	55.98	37	0	476
West Caldwell	ESS	3	459	3059.5	2.45%	289	0	525	\$25,409	459	1.70	557	2.52	163	98,749	435	20.28	317	0.2	315
Brielle	MON	3	460	3061.5	4.27%	362.5	2	391	\$24,027	440	7.20	110	1.87	456	110,641	468	16.92	358	0	476
Little Falls	PAS	2	461	3069	4.51%	377.5	2	440	\$21,204	376	4.80	308.5	1.81	476	76,707	373	26.82	242	0	476
Spring Lake	MON	3	462	3071	2.92%	312	1	495	\$33,663	527	1.80	555	1.27	542	219,544	541	57.92	32	0.88	67
Denville	MOR	3	463	3072.5	0.90%	207	1	491	\$25,054	455	3.50	441.5	1.98	413	92,748	423	22.65	292	0.14	350
Voorhees	CAM	3	464	3076	8.90%	489	3	377	\$24,962	452	2.70	515	2.60	145	62,439	275	2.87	556	0.26	267
Cranbury	MID	3	465	3090.5	1.80%	255	3	375	\$31,466	516	2.40	532.5	1.90	442	164,027	524	36.98	146	0.22	300

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Rocky Hill	SOM	3	466	3097	-0.72%	138	0	556	\$26,993	479	4.10	387	1.75	492	95,552	430	37.63	139	0	476
Edgewater	BER	2	467	3110.5	8.44%	482	22	90	\$28,294	493	4.30	364.5	1.78	485	130,007	494	28.86	226	0	476
Franklin	SOM	3	468.5	3111.5	6.53%	447.5	12	174	\$22,208	408	3.50	441.5	1.92	434	75,044	361	6.7	518	0.18	328
North Brunswick	MID	3	468.5	3111.5	8.33%	479	8	229	\$21,734	394	3.40	455	2.05	382	63,730	283	5.31	531	0.12	359
Ramsey	BER	3	470	3120	9.71%	506	1	485	\$27,262	483	4.90	289	2.07	376	106,834	459	15.91	372	0.52	150
Closter	BER	3	471	3135	1.24%	229	1	492	\$27,348	484	4.50	346	2.10	362	112,732	474	23.64	272	0	476
Lawrence	MER	3	472	3136	6.61%	450	5	299	\$23,605	434	3.10	480	2.26	279	83,638	402	12.68	419	0.08	373
Pine Valley	CAM	3	473	3143.5	10.53%	523	48	34	\$41,245	550	0.00	564.5	1.98	411	535,979	560	60	25	0	476
Cedar Grove	ESS	3	474	3148	0.19%	178	1	462	\$23,052	424	2.70	515	1.95	425	83,156	401	13.69	404	0.17	339
Haworth	BER	2	475.5	3165.5	2.19%	275	0	535	\$29,402	502	4.30	364.5	2.22	294	116,534	481	27.58	238	0	476
Mantoloking	OCE	3	475.5	3165.5	-0.77%	134	3	384	\$87,830	566	4.30	364.5	0.84	563	1,060,552	566	40.35	112	0	476
Evesham	BUR	3	477	3178	9.41%	502.5	2	399	\$19,986	346	2.90	497	2.15	333	56,444	240	1.82	562	0.22	299
Freehold (Twp)	MON	3	478	3180	4.64%	384	2	400	\$21,916	398	3.40	455	2.03	386	76,826	375	4.06	549	0.31	233
Delaware	HUN	5	479	3182.5	1.75%	250.5	1	490	\$24,360	444	3.00	487	1.71	495	82,995	400	37.59	140	0	476
Medford	BUR	4	480	3186.5	3.60%	340	0	532	\$24,583	450	5.20	261.5	2.15	327	68,750	321	8.81	479	0	476
Sea Girt	MON	3	481	3189	-2.33%	77	2	417	\$32,274	521	3.70	422	1.25	544	248,515	545	32.81	187	0	476
Park Ridge	BER	2	482	3200.5	4.84%	396.5	2	428	\$26,174	471	5.70	217.5	1.92	434	103,450	452	19.49	326	0	476
Oradell	BER	3	483	3209	1.81%	256	0	542	\$31,407	515	4.30	364.5	2.15	333	106,866	460	24.51	263	0	476
Califon	HUN	4	484	3213.5	9.41%	502.5	0	556	\$21,239	377	2.60	520	2.12	350	67,507	316	39.9	116	0	476
Rumson	MON	3	485	3214.5	2.75%	303	0	556	\$43,763	553	2.50	526.5	1.85	462	154,971	520	36.89	147	0.53	147
Barneget Light	OCE	3	486	3236	-2.52%	74	12	166	\$25,973	468	0.90	561	1.03	555	485,299	558	6.17	520	0.17	334
Manalapan	MON	3	487	3240	24.60%	562	1	509	\$20,944	367	4.50	346	2.23	292	60,710	266	4.19	545	0.13	353
Livingston	ESS	3	488	3242.5	1.77%	252.5	1	514	\$34,160	530	2.20	539	2.33	244	116,658	482	9.52	469	0.36	212
Wayne	PAS	3	489	3250.5	8.38%	481	1	469	\$25,131	456	4.80	308.5	2.20	306	98,961	437	8.32	492	0.21	301
Millburn	ESS	3	490	3268.5	2.53%	296	1	494	\$52,621	561	1.90	550.5	1.94	429	174,497	530	39.28	123	0.24	285
Long Hill township	MOR	3	491	3282	1.32%	234	1	487	\$27,557	487	2.60	520	2.02	396	99,532	441	27	241	0	476
Long Beach	OCE	3	492	3287.5	-6.46%	17	2	404	\$21,545	388	4.30	364.5	1.17	550	672,067	562	5.52	526	0	476
Paramus	BER	3	493	3288.5	0.55%	196	1	488	\$22,202	407	4.80	308.5	1.71	496	148,157	513	7.62	501	0.08	379
Norwood	BER	3	494.5	3290	8.21%	478	1	500	\$27,357	485	2.80	507.5	2.11	359	118,846	485	18.72	335	0.56	141
Randolph	MOR	3	494.5	3290	10.00%	516	2	439	\$26,746	474	4.20	378	2.27	277	82,710	397	5.97	523	0.23	286
New Providence	UNI	3	496	3297	5.29%	415	1	508	\$29,773	507	2.90	497	2.13	344	105,524	456	11.54	433	0.58	137
Fairfield	ESS	3	497	3299.5	0.76%	203	8	219	\$21,522	387	2.80	507.5	1.76	490	204,547	539	8.85	478	0	476
Clinton (Town)	HUN	4	498	3309	24.44%	561	1	499	\$23,002	423	2.90	497	2.13	342	73,712	353	35.95	158	0	476
Hillsborough	SOM	3	499	3318	9.80%	510	2	402	\$22,449	414	3.90	399.5	2.05	382	69,246	326	5.36	528	0.12	357
Bethlehem	HUN	5	500	3330.5	9.79%	509	0	556	\$25,915	467	2.50	526.5	1.88	451	81,099	390	17.85	346	0.74	85
Peapack-Gladstone	SOM	3	501	3333.5	-1.18%	113	0	556	\$33,796	528	2.50	526.5	1.46	533	228,618	542	48.2	59	0	476
Demarest	BER	3	502	3346	2.65%	299	1	498	\$32,494	523	3.60	431.5	2.14	340	112,878	475	21.12	304	0	476
Washington	MOR	3	503	3347.5	6.33%	441.5	1	450	\$24,157	441	3.70	422	2.16	322	77,206	378	12.72	417	0	476
Alexandria	HUN	5	504	3350.5	8.35%	480	1	520	\$20,748	365	4.30	364.5	1.85	465	82,475	394	22.98	286	0	476

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Montvale	BER	3	505	3358.5	1.12%	222	2	433	\$29,656	504	4.30	364.5	2.01	400	132,720	496	9.68	463	0	476
Montville	MOR	3	506	3359.5	17.53%	550	1	513	\$29,785	508	5.90	201.5	1.82	473	99,704	443	14.73	383	0.23	288
Boonton (Twp)	MOR	3	507	3361.5	2.89%	308	4	344	\$25,037	454	3.60	431.5	1.69	501	108,091	463	14.7	384	0	476
Warren	SOM	3	508	3368	14.43%	538	1	458	\$31,664	517	4.60	335	1.60	519	151,269	517	16.43	365	0.62	119
South Brunswick	MID	3	509	3376	19.90%	556	4	308	\$21,881	396	3.80	410	1.99	409	98,508	433	5.35	529	0.17	335
Tewksbury	HUN	5	510	3386	2.93%	314.5	0	556	\$39,447	546	3.20	471.5	1.69	504	144,091	510	24.32	266	0.34	218
Lebanon (Boro)	HUN	4	511	3389	12.36%	530	3	348	\$23,489	432	1.20	559	1.90	443	110,250	466	38.04	135	0	476
Springfield	UNI	3	512	3402.5	4.75%	390.5	1	483	\$27,006	480	3.80	410	2.20	303	99,490	440	12.59	420	0	476
Mountainside	UNI	3	513	3424	3.15%	324	0	528	\$33,886	529	4.20	378	1.76	488	113,448	476	9.98	456	0.29	245
Marlboro	MON	3	514.5	3440	13.07%	533	1	510	\$25,349	458	4.00	393	2.07	374	74,353	356	2.85	557	0.27	259
Readington	HUN	5	514.5	3440	9.55%	505	1	478	\$24,479	448	3.10	480	1.76	489	106,516	458	14.66	385	0.4	197
Watchung	SOM	3	516	3440.5	-0.41%	151	0	541	\$38,936	545	2.50	526.5	1.67	513	170,121	527	12.93	413	0.33	224
Morris	MOR	3	517	3446.5	1.20%	226	1	493	\$34,754	535	3.50	441.5	1.64	517	142,920	508	16.93	357	0.09	369
Chatham (Boro)	MOR	3	518	3449.5	3.52%	337	0	543	\$31,947	519	2.80	507.5	1.78	487	107,577	462	39.73	118	0	476
Mount Laurel	BUR	3	519	3450	15.78%	543	2	408	\$23,248	429	3.00	487	2.08	368	70,024	336	2.16	560	0.19	319
Little Silver	MON	3	520	3451	6.24%	439	0	534	\$30,183	510	3.30	464	2.35	236	95,094	429	16.5	363	0	476
East Amwell	HUN	5	521	3456	9.74%	507	1	511	\$22,846	419	2.20	539	1.90	441	69,913	335	28.73	228	0	476
Essex Fells	ESS	3	522	3471	0.61%	200	0	556	\$53,363	562	1.80	555	1.68	506	171,128	528	42.95	88	0	476
Mahwah	BER	3	524	3473.5	17.60%	551	3	376	\$27,731	488	5.20	261.5	1.48	529	112,098	472	11.81	428	0.1	368
Clinton (Twp)	HUN	5	524	3473.5	11.72%	529	1	515	\$24,994	453	3.10	480	1.82	471	102,612	450	12.41	421	0.51	155
Raritan	HUN	3	524	3473.5	9.96%	515	1	460	\$24,637	451	2.80	507.5	2.00	407	89,309	419	7.16	514	0.39	200
Hanover	MOR	3	526	3490.5	1.30%	231.5	1	477	\$22,546	416	3.80	410	1.53	526	152,611	519	11.36	435	0	476
Kinnelon	MOR	3	527	3494	6.55%	449	0	538	\$34,881	536	3.00	487	2.03	390	109,609	465	8.16	496	0.59	133
Plainsboro	MID	3	528	3499.5	9.31%	497.5	3	379	\$27,799	490	3.70	422	2.02	393	99,102	438	1.65	564	0.19	316
Berkeley Heights	UNI	3	529	3512.5	4.84%	396.5	1	479	\$29,711	505	2.90	497	1.97	416	134,281	498	9.56	468	0.28	253
Chatham (Twp)	MOR	3	530	3520.5	2.52%	295	1	519	\$38,773	544	3.50	441.5	1.67	509	125,287	492	9.9	459	0.27	261
Hopewell (Twp)	MER	5	531	3523.5	6.76%	453.5	0	524	\$29,397	501	2.20	539	2.03	387	115,084	478	18.01	344	0.22	297
Chester (Twp)	MOR	5	532	3546	4.97%	404	0	556	\$35,467	537	3.50	441.5	1.97	415	123,697	490	11.77	429	0.25	274
Bernardsville	SOM	3	533	3552.5	4.81%	394	2	413	\$42,781	552	3.20	471.5	1.68	508	144,084	509	28.62	229	0	476
Far Hills	SOM	3	534	3553.5	9.89%	513	0	556	\$48,975	559	4.80	308.5	1.21	548	267,846	547	52.69	46	0	476
West Windsor	MER	3	535	3574	16.35%	546	0	539	\$30,761	514	3.00	487	2.24	288	116,380	480	7.41	509	0.36	211
Shrewsbury (Boro)	MON	3	536	3577	6.75%	452	2	445	\$25,623	464	2.50	526.5	2.18	314	126,104	493	13.42	407	0	476
Hohokus	BER	2	537	3582	4.50%	376	2	418	\$46,451	556	2.70	515	1.59	520	140,148	504	29.56	217	0	476
Roseland	ESS	3	538	3582.5	1.38%	236	1	512	\$26,764	475	3.20	471.5	1.87	454	195,707	536	12.32	422	0	476
Green Brook	SOM	3	539	3583.5	4.75%	390.5	1	474	\$23,458	430	3.00	487	1.85	464	107,473	461	13.85	401	0	476
Mendham (Boro)	MOR	3	540	3589.5	0.33%	186	0	556	\$35,713	538	1.90	550.5	1.84	466	123,617	489	19.13	328	0	476
Union	HUN	5	541	3605	5.06%	407	0	533	\$21,762	395	2.30	535	1.67	510	69,552	331	12.7	418	0	476
Teterboro	BER	2	542	3606.5	-4.55%	35	0	556	\$36,348	539	0.00	564.5	1.23	547	11,465,058	567	20	322	0	476
Englewood Cliffs	BER	2	543	3608.5	2.68%	300	1	463	\$38,313	543	3.20	471.5	1.12	553	184,255	533	4.68	540	0.37	205

Municipality	COU	Urb Lev	MDI RANK	Total Rank Score	Percent 1990-94 Population Change	Rank1	1996 Children on AFDC Per 1000 Persons	Rank2	1989 Per Capita Income	Rank3	1995 Unemployment Rate	Rank 4	1993 - 1995 EQ Local Tax Rate	Rank5	1995 EQ Valuation Per Capita	Rank6	1990 Pct Housing Built pre-1940	Rank7	1990 Pct Sub-standard Housing	Rank8
Saddle River	BER	3	544	3626	-0.54%	144	2	434	\$78,703	565	2.90	497	0.82	564	328,478	551	14.46	395	0	476
Harding	MOR	3	545	3631	0.49%	192	1	518	\$72,575	564	2.60	520	0.92	558	275,052	548	25.41	255	0	476
Monmouth Beach	MON	3	546	3631.5	5.81%	425.5	1	452	\$36,883	541	3.10	480	1.89	450	106,272	457	17.7	350	0	476
East Hanover	MOR	3	547	3636	2.51%	294	0	523	\$22,336	410	3.80	410	1.60	518	155,214	521	8.68	484	0	476
Bridgewater	SOM	3	548	3658	15.21%	540	2	410	\$26,007	469	3.00	487	1.66	514	105,073	455	9.15	475	0.2	308
North Caldwell	ESS	3	549	3662.5	3.18%	325.5	1	466	\$40,883	549	1.90	550.5	2.03	389	108,126	464	10.62	443	0	476
Upper Saddle River	BER	3	550	3691.5	4.74%	389	0	531	\$43,917	554	3.60	431.5	1.67	511	162,890	523	5.44	527	0.33	225
Washington	BER	2	551	3706	5.34%	416	0	540	\$26,898	477	3.40	455	2.02	395	82,322	393	3.32	554	0	476
Montgomery	SOM	3	552	3711	16.61%	549	1	486	\$32,673	524	2.30	535	1.92	435	115,493	479	10.27	448	0.28	255
Florham Park	MOR	3	553	3716.5	3.47%	334.5	0	527	\$28,561	495	4.50	346	1.43	535	172,299	529	9.2	474	0	476
Rockleigh	BER	3	554.5	3725.5	10.74%	525	7	250	\$28,968	500	0.00	564.5	0.72	566	452,287	557	22.95	287	0	476
Branchburg	SOM	3	554.5	3725.5	23.91%	559	1	501	\$26,630	473	4.30	364.5	1.96	420	92,611	422	7.35	510	0	476
Washington	MER	5	556	3727	24.42%	560	1	497	\$22,190	406	2.90	497	1.84	467	73,184	348	9.14	476	0	476
Tavistock	CAM	3	557	3736.5	0.00%	170	0	556	\$168,182	567	0.00	564.5	2.24	290	250,730	546	0	567	0	476
Wyckoff	BER	3	558	3788	5.21%	409	0	537	\$33,124	525	2.90	497	1.79	481	115,055	477	14.63	386	0	476
Bernards	SOM	3	559	3803.5	8.56%	484	0	544	\$33,458	526	3.20	471.5	1.59	522	133,641	497	9.67	464	0.23	295
Mendham (Twp)	MOR	3	560	3821	2.09%	270.5	0	556	\$47,118	558	2.40	532.5	1.65	516	184,668	534	15.19	378	0	476
Franklin Lakes	BER	3	561	3829	4.51%	377.5	1	489	\$45,080	555	4.30	364.5	1.50	528	191,930	535	7.54	504	0	476
Woodcliff Lake	BER	3	562	3857.5	4.37%	370	1	502	\$37,377	542	1.90	550.5	1.78	486	168,561	526	13.56	405	0	476
Old Tappan	BER	3	563	3942.5	10.01%	517	1	459	\$27,385	486	2.50	526.5	1.71	497	139,441	501	8.78	480	0	476
Bedminster	SOM	3	564	4015.5	15.74%	542	1	456	\$39,780	548	3.20	471.5	1.25	545	150,048	516	9.82	461	0	476
Colts Neck	MON	3	565	4020	14.32%	537	0	529	\$31,965	520	2.90	497	1.56	524	102,024	449	8.46	488	0	476
Holmdel	MON	3	566	4067.5	14.13%	536	0	526	\$32,427	522	2.80	507.5	1.86	458	140,102	503	4.72	539	0	476
Alpine	BER	3	567	4150	10.02%	518	0	556	\$56,298	563	1.80	555	0.89	561	351,461	553	16.13	368	0	476

Table II-2: 1993 and 1996 MDI Rank by Municipality, Sorted by County

COUNTY NAME	Municipality	93RANK	96RANK	RNK CHG
Atlantic County	Absecon city	190	182	-8
Atlantic County	Atlantic City city	62	46	-16
Atlantic County	Brigantine city	428	351.5	-76.5
Atlantic County	Buena borough	109	122	13
Atlantic County	Buena Vista township	127	142	15
Atlantic County	Corbin City city	358	261	-97
Atlantic County	Egg Harbor City city	47	73	26
Atlantic County	Egg Harbor township	362	308	-54
Atlantic County	Estell Manor city	448	397	-51
Atlantic County	Folsom borough	211.5	260	48.5
Atlantic County	Galloway township	304	247	-57
Atlantic County	Hamilton township	296.5	211	-85.5
Atlantic County	Hammonton town	139	124	-15
Atlantic County	Linwood city	443	414	-29
Atlantic County	Longport borough	481	415	-66
Atlantic County	Margate City city	387.5	408	20.5
Atlantic County	Mullica township	108	60	-48
Atlantic County	Northfield city	261	270	9
Atlantic County	Pleasantville city	43	39	-4
Atlantic County	Port Republic city	281	279.5	-1.5
Atlantic County	Somers Point city	269	206	-63
Atlantic County	Ventnor City city	320.5	237	-83.5
Atlantic County	Weymouth township	207	165	-42
Bergen County	Allendale borough	439	422	-17
Bergen County	Alpine borough	563	567	4
Bergen County	Bergenfield borough	160.5	151	-9.5
Bergen County	Bogota borough	73	62	-11
Bergen County	Carlstadt borough	292	289	-3
Bergen County	Cliffside Park borough	274	257	-17
Bergen County	Closter borough	490	471	-19
Bergen County	Cresskill borough	437	410	-27
Bergen County	Demarest borough	506	502	-4
Bergen County	Dumont borough	245	256	11
Bergen County	East Rutherford borough	280	229	-51
Bergen County	Edgewater borough	476.5	467	-9.5
Bergen County	Elmwood Park borough	277	271	-6
Bergen County	Emerson borough	308	318	10
Bergen County	Englewood city	223.5	141	-82.5
Bergen County	Englewood Cliffs borough	552	543	-9
Bergen County	Fair Lawn borough	367	344	-23
Bergen County	Fairview borough	147	77	-70
Bergen County	Fort Lee borough	467.5	390.5	-77
Bergen County	Franklin Lakes borough	561	561	0
Bergen County	Garfield city	91.5	45	-46.5
Bergen County	Glen Rock borough	440.5	453	12.5
Bergen County	Hackensack city	172	117	-55
Bergen County	Harrington Park borough	444	456	12
Bergen County	Hasbrouck Heights borough	230	227	-3
Bergen County	Haworth borough	493	475.5	-17.5
Bergen County	Hillsdale borough	320.5	355	34.5
Bergen County	Ho-ho-kus borough	522	537	15
Bergen County	Leonia borough	394	283	-111
Bergen County	Little Ferry borough	331	232	-99
Bergen County	Lodi borough	130	134	4
Bergen County	Lyndhurst township	204	240	36
Bergen County	Mahwah township	539	524	-15

COUNTY NAME	Municipality	93RANK	96RANK	RNK CHG
Bergen County	Mavwood borough	345	387	42
Bergen County	Midland Park borough	340.5	390.5	50
Bergen County	Montvale borough	531	505	-26
Bergen County	Moonachie borough	389	354	-35
Bergen County	New Milford borough	273	264	-9
Bergen County	North Arlington borough	233.5	255	21.5
Bergen County	Northvale borough	447	451	4
Bergen County	Norwood borough	517	494.5	-22.5
Bergen County	Oakland borough	376	411	35
Bergen County	Old Tappan borough	557	563	6
Bergen County	Oradell borough	476.5	483	6.5
Bergen County	Palisades Park borough	334	296	-38
Bergen County	Paramus borough	494	493	-1
Bergen County	Park Ridge borough	452	482	30
Bergen County	Ramsey borough	456	470	14
Bergen County	Ridgefield borough	424	406	-18
Bergen County	Ridgefield Park village	198.5	147	-51.5
Bergen County	Ridgewood village	363	386	23
Bergen County	River Edge borough	352	373	21
Bergen County	River Vale township	457	447	-10
Bergen County	Rochelle Park township	454	398	-56
Bergen County	Rockleigh borough	565	554.5	-10.5
Bergen County	Rutherford borough	225	208.5	-16.5
Bergen County	Saddle Brook township	377.5	361	-16.5
Bergen County	Saddle River borough	562	544	-18
Bergen County	South Hackensack township	206	180.5	-25.5
Bergen County	Teaneck township	202	174	-28
Bergen County	Tenafly borough	450	393	-57
Bergen County	Teterboro borough	564	542	-22
Bergen County	Upper Saddle River borough	516	550	34
Bergen County	Waldwick borough	259	281	22
Bergen County	Wallington borough	159	112	-47
Bergen County	Washington township	541	551	10
Bergen County	Westwood borough	415	351.5	-63.5
Bergen County	Wood-Ridge borough	383	404.5	21.5
Bergen County	Woodcliff Lake borough	543	562	19
Bergen County	Wyckoff township	550	558	8
Burlington County	Bass River township	119	53	-66
Burlington County	Beverly city	23	36	13
Burlington County	Bordentown city	166	176	10
Burlington County	Bordentown township	236.5	222	-14.5
Burlington County	Burlington city	86	101	15
Burlington County	Burlington township	249.5	231	-18.5
Burlington County	Chesterfield township	397.5	324.5	-73
Burlington County	Cinnaminson township	335	368.5	33.5
Burlington County	Delanco township	150	190	40
Burlington County	Delran township	189	258.5	69.5
Burlington County	Eastampton township	275	253	-22
Burlington County	Edgewater Park township	251	221	-30
Burlington County	Evesham township	509	477	-32
Burlington County	Fieldsboro borough	77	91	14
Burlington County	Florence township	176	123	-53
Burlington County	Hainesport township	227	217	-10
Burlington County	Lumberton township	307	236	-71
Burlington County	Mansfield township	423	434	11
Burlington County	Maple Shade township	169.5	205	35.5
Burlington County	Medford Lakes borough	289	322.5	33.5
Burlington County	Medford township	489	480	-9
Burlington County	Moorestown township	391	372	-19
Burlington County	Mount Holly township	42	54	12

COUNTY NAME	Municipality	93RANK	96RANK	RNK CHG
Burlington County	Mount Laurel township	524	519	-5
Burlington County	New Hanover township	236.5	234	-2.5
Burlington County	North Hanover township	286	208.5	-77.5
Burlington County	Palmyra borough	132	108.5	-23.5
Burlington County	Pemberton borough	57	63	6
Burlington County	Pemberton township	107	76	-31
Burlington County	Riverside township	111.5	96	-15.5
Burlington County	Riverton borough	163	164	1
Burlington County	Shamong township	479	426	-53
Burlington County	Southampton township	305	294	-11
Burlington County	Springfield township	330	252	-78
Burlington County	Tabernacle township	409	428	19
Burlington County	Washington township	103	129	26
Burlington County	Westampton township	318.5	328	9.5
Burlington County	Willingboro township	100	177.5	77.5
Burlington County	Woodland township	179	160	-19
Burlington County	Wrightstown borough	111.5	114	2.5
Camden County	Audubon borough	71	61	-10
Camden County	Audubon Park borough	40	42	2
Camden County	Barrington borough	90	105	15
Camden County	Bellmawr borough	99	116	17
Camden County	Berlin borough	182	157	-25
Camden County	Berlin township	192.5	138	-54.5
Camden County	Brooklawn borough	41	79	38
Camden County	Camden city	5	1	-4
Camden County	Cherry Hill township	400	364	-36
Camden County	Chesilhurst borough	75	59	-16
Camden County	Clementon borough	69	65	-4
Camden County	Collingswood borough	58	43	-15
Camden County	Gibbsboro borough	195	171	-24
Camden County	Gloucester City city	12	15	3
Camden County	Gloucester township	188	203	15
Camden County	Haddon Heights borough	164	173	9
Camden County	Haddon township	213.5	212	-1.5
Camden County	Haddonfield borough	315.5	312	-3.5
Camden County	Hi-Nella borough	83	107	24
Camden County	Laurel Springs borough	35	32	-3
Camden County	Lawnside borough	78	119	41
Camden County	Lindenwold borough	118	84	-34
Camden County	Magnolia borough	87	70	-17
Camden County	Merchantville borough	113	139	26
Camden County	Mount Ephraim borough	143.5	146	2.5
Camden County	Oaklyn borough	149	132	-17
Camden County	Pennsauken township	115	111	-4
Camden County	Pine Hill borough	106	121	15
Camden County	Pine Valley borough	342	473	131
Camden County	Runnemede borough	102	103	1
Camden County	Somerdale borough	124	137	13
Camden County	Stratford borough	145	148	3
Camden County	Tavistock borough	567	557	-10
Camden County	Voorhees township	480	464	-16
Camden County	Waterford township	208	189	-19
Camden County	Winslow township	158	166	8
Camden County	Woodlynne borough	27	22	-5
Cape May County	Avalon borough	412	421	9
Cape May County	Cape May city	235	202	-33
Cape May County	Cape May Point borough	323	343	20
Cape May County	Dennis township	272	258.5	-13.5
Cape May County	Lower township	279	223	-56
Cape May County	Middle township	169.5	144	-25.5

COUNTY NAME	Municipality	93RANK	96RANK	RNK CHG
Cape May County	North Wildwood city	216	170	-46
Cape May County	Ocean City city	364	245	-119
Cape May County	Sea Isle City city	372	370	-2
Cape May County	Stone Harbor borough	488	455	-33
Cape May County	Upper township	397.5	350	-47.5
Cape May County	West Cape May borough	263	309	46
Cape May County	West Wildwood borough	315.5	310	-5.5
Cape May County	Wildwood city	32	29	-3
Cape May County	Wildwood Crest borough	242	254	12
Cape May County	Woodbine borough	20	86	66
Cumberland County	Bridgeton city	15	19	4
Cumberland County	Commercial township	45	23	-22
Cumberland County	Deerfield township	70	28	-42
Cumberland County	Downe township	16	55	39
Cumberland County	Fairfield township	36	83	47
Cumberland County	Greenwich township	17	21	4
Cumberland County	Hopewell township	197	184	-13
Cumberland County	Lawrence township	28	30	2
Cumberland County	Maurice River township	91.5	49	-42.5
Cumberland County	Millville city	38	33	-5
Cumberland County	Shiloh borough	53	44	-9
Cumberland County	Stow Creek township	135.5	100	-35.5
Cumberland County	Upper Deerfield township	101	80	-21
Cumberland County	Vineland city	50	41	-9
Essex County	Belleville township	64	97	33
Essex County	Bloomfield township	82	113	31
Essex County	Caldwell Borough township	318.5	296	-22.5
Essex County	Cedar Grove township	460	474	14
Essex County	City of Orange township	7	11	4
Essex County	East Orange city	4	12	8
Essex County	Essex Fells township	505	522	17
Essex County	Fairfield township	465	497	32
Essex County	Glen Ridge township	221	330	109
Essex County	Irvington township	19	18	-1
Essex County	Livingston township	463	488	25
Essex County	Maplewood township	233.5	296	62.5
Essex County	Millburn township	473.5	490	16.5
Essex County	Montclair township	154	183	29
Essex County	Newark city	1	5	4
Essex County	North Caldwell township	548	549	1
Essex County	Nutley township	162	224.5	62.5
Essex County	Roseland borough	496	538	42
Essex County	South Orange Village	226	188	-38
Essex County	Verona Borough township	396	412	16
Essex County	West Caldwell township	418	459	41
Essex County	West Orange township	264.5	315	50.5
Gloucester County	Clayton borough	97	136	39
Gloucester County	Deptford township	187	177.5	-9.5
Gloucester County	East Greenwich township	257	213	-44
Gloucester County	Elk township	98	78	-20
Gloucester County	Franklin township	155	151	-4
Gloucester County	Glassboro borough	68	95	27
Gloucester County	Greenwich township	211.5	243	31.5
Gloucester County	Harrison township	244	246	2
Gloucester County	Logan township	329	341	12
Gloucester County	Mantua township	268	274	6
Gloucester County	Monroe township	160.5	143	-17.5
Gloucester County	National Park borough	26	31	5
Gloucester County	Newfield borough	93.5	108.5	15
Gloucester County	Paulsboro borough	9	20	11

COUNTY NAME	Municipality	93RANK	96RANK	RNK CHG
Gloucester County	Pitman borough	95	88	-7
Gloucester County	South Harrison township	407	404.5	-2.5
Gloucester County	Swedesboro borough	22	40	18
Gloucester County	Washington township	433	395	-38
Gloucester County	Wenonah borough	186	197.5	11.5
Gloucester County	West Deptford township	314	321	7
Gloucester County	Westville borough	60	93	33
Gloucester County	Woodbury city	59	26	-33
Gloucester County	Woodbury Heights borough	238	207	-31
Gloucester County	Woolwich township	205	268	63
Hudson County	Bavonne city	44	50	6
Hudson County	East Newark borough	93.5	71	-22.5
Hudson County	Guttenberg town	183	127	-56
Hudson County	Harrison town	52	25	-27
Hudson County	Hoboken city	31	51	20
Hudson County	Jersey City city	11	8	-3
Hudson County	Kearny town	85	94	9
Hudson County	North Bergen township	49	52	3
Hudson County	Secaucus town	360	396	36
Hudson County	Union City city	6	3	-3
Hudson County	Weehawken township	80.5	81.5	1
Hudson County	West New York town	8	9	1
Hunterdon County	Alexandria township	492	504	12
Hunterdon County	Bethlehem township	436	500	64
Hunterdon County	Bloomsbury borough	255.5	380	124.5
Hunterdon County	Califon borough	408	484	76
Hunterdon County	Clinton town	470	498	28
Hunterdon County	Clinton township	520	524	4
Hunterdon County	Delaware township	512	479	-33
Hunterdon County	East Amwell township	535	521	-14
Hunterdon County	Flemington borough	128	219	91
Hunterdon County	Franklin township	419	357	-62
Hunterdon County	Frenchtown borough	220	306	86
Hunterdon County	Glen Gardner borough	299	301	2
Hunterdon County	Hampton borough	135.5	233	97.5
Hunterdon County	High Bridge borough	350.5	324.5	-26
Hunterdon County	Holland township	434	375	-59
Hunterdon County	Kingwood township	405	356	-49
Hunterdon County	Lambertville city	311	418	107
Hunterdon County	Lebanon borough	514	511	-3
Hunterdon County	Lebanon township	438	403	-35
Hunterdon County	Milford borough	309	436	127
Hunterdon County	Raritan township	536	524	-12
Hunterdon County	Readington township	510	514.5	4.5
Hunterdon County	Stockton borough	411	458	47
Hunterdon County	Tewksbury township	540	510	-30
Hunterdon County	Union township	544	541	-3
Hunterdon County	West Amwell township	430	416	-14
Mercer County	East Windsor township	392	342	-50
Mercer County	Ewing township	333	346.5	13.5
Mercer County	Hamilton township	338.5	284	-54.5
Mercer County	Hightstown borough	125	89.5	-35.5
Mercer County	Hopewell borough	369	431	62
Mercer County	Hopewell township	519	531	12
Mercer County	Lawrence township	495	472	-23
Mercer County	Pennington borough	502	438	-64
Mercer County	Princeton borough	416.5	374	-42.5
Mercer County	Princeton township	471.5	446	-25.5
Mercer County	Trenton city	3	2	-1
Mercer County	Washington township	556	556	0

COUNTY NAME	Municipality	93RANK	96RANK	RNK CHG
Mercer County	West Windsor township	546	535	-11
Middlesex County	Carteret borough	74	85	11
Middlesex County	Cranbury township	503	465	-38
Middlesex County	Dunellen borough	181	214	33
Middlesex County	East Brunswick township	442	427	-15
Middlesex County	Edison township	471.5	419	-52.5
Middlesex County	Helmetta borough	270	317	47
Middlesex County	Highland Park borough	133	106	-27
Middlesex County	Jamesburg borough	210	179	-31
Middlesex County	Metuchen borough	278	291	13
Middlesex County	Middlesex borough	247	290	43
Middlesex County	Milltown borough	373	435	62
Middlesex County	Monroe township	498	420	-78
Middlesex County	New Brunswick city	18	14	-4
Middlesex County	North Brunswick township	507	468.5	-38.5
Middlesex County	Old Bridge township	266	276	10
Middlesex County	Perth Amboy city	30	10	-20
Middlesex County	Piscataway township	332	376	44
Middlesex County	Plainsboro township	542	528	-14
Middlesex County	Savreville borough	459	440	-19
Middlesex County	South Amboy city	167	151	-16
Middlesex County	South Brunswick township	527	509	-18
Middlesex County	South Plainfield borough	344	365	21
Middlesex County	South River borough	63	68	5
Middlesex County	Spotswood borough	215	194	-21
Middlesex County	Woodbridge township	284.5	282	-2.5
Monmouth County	Aberdeen township	243	249	6
Monmouth County	Allenhurst borough	432	429	-3
Monmouth County	Allentown borough	146	265	119
Monmouth County	Asbury Park city	21	16	-5
Monmouth County	Atlantic Highlands borough	140	199.5	59.5
Monmouth County	Avon-by-the-Sea borough	267	335	68
Monmouth County	Belmar borough	66	120	54
Monmouth County	Bradley Beach borough	37	35	-2
Monmouth County	Brielle borough	475	460	-15
Monmouth County	Colts Neck township	555	565	10
Monmouth County	Deal borough	410	413	3
Monmouth County	Eatontown borough	306	239	-67
Monmouth County	Englishtown borough	141.5	133	-8.5
Monmouth County	Fair Haven borough	217	322.5	105.5
Monmouth County	Farmingdale borough	241	241.5	0.5
Monmouth County	Freehold borough	84	102	18
Monmouth County	Freehold township	485	478	-7
Monmouth County	Hazlet township	246	275	29
Monmouth County	Highlands borough	56	56	0
Monmouth County	Holmdel township	560	566	6
Monmouth County	Howell township	312	285	-27
Monmouth County	Interlaken borough	356	377	21
Monmouth County	Keansburg borough	29	37	8
Monmouth County	Keyport borough	79	64	-15
Monmouth County	Little Silver borough	482	520	38
Monmouth County	Loch Arbour village	301	300	-1
Monmouth County	Long Branch city	48	38	-10
Monmouth County	Manalapan township	464	487	23
Monmouth County	Manasquan borough	451	445	-6
Monmouth County	Marlboro township	515	514.5	-0.5
Monmouth County	Matawan borough	229	273	44
Monmouth County	Middletown township	403	349	-54
Monmouth County	Millstone township	348	402	54
Monmouth County	Monmouth Beach borough	504	546	42

COUNTY NAME	Municipality	93RANK	96RANK	RNK CHG
Monmouth County	Neptune City borough	148	204	56
Monmouth County	Neptune township	104	131	27
Monmouth County	Ocean township	375	394	19
Monmouth County	Oceanport borough	401	345	-56
Monmouth County	Red Bank borough	67	92	25
Monmouth County	Roosevelt borough	248	163	-85
Monmouth County	Rumson borough	426	485	59
Monmouth County	Sea Bright borough	284.5	339	54.5
Monmouth County	Sea Girt borough	473.5	481	7.5
Monmouth County	Shrewsbury borough	537	536	-1
Monmouth County	Shrewsbury township	184	186	2
Monmouth County	South Belmar borough	152	238	86
Monmouth County	Spring Lake borough	399	462	63
Monmouth County	Spring Lake Heights borough	310	305	-5
Monmouth County	Tinton Falls borough	449	454	5
Monmouth County	Union Beach borough	46	47	1
Monmouth County	Upper Freehold township	402	336	-66
Monmouth County	Wall township	422	457	35
Monmouth County	West Long Branch borough	461	448	-13
Morris County	Boonton town	232	286	54
Morris County	Boonton township	521	507	-14
Morris County	Butler borough	271	248	-23
Morris County	Chatham borough	523	518	-5
Morris County	Chatham township	508	530	22
Morris County	Chester borough	390	439	49
Morris County	Chester township	532.5	532	-0.5
Morris County	Denville township	462	463	1
Morris County	Dover town	54	27	-27
Morris County	East Hanover township	553	547	-6
Morris County	Florham Park borough	534	553	19
Morris County	Hanover township	528	526	-2
Morris County	Harding township	559	545	-14
Morris County	Jefferson township	346	338	-8
Morris County	Kinnelon borough	529	527	-2
Morris County	Lincoln Park borough	431	348	-83
Morris County	Long Hill township	518	491	-27
Morris County	Madison borough	440.5	399.5	-41
Morris County	Mendham borough	545	540	-5
Morris County	Mendham township	558	560	2
Morris County	Mine Hill township	194	175	-19
Morris County	Montville township	500.5	506	5.5
Morris County	Morris Plains borough	435	444	9
Morris County	Morris township	547	517	-30
Morris County	Morristown town	296.5	278	-18.5
Morris County	Mount Arlington borough	177	299	122
Morris County	Mount Olive township	366	359	-7
Morris County	Mountain Lakes borough	338.5	430	91.5
Morris County	Netcong borough	168	168	0
Morris County	Parsippany-Troy Hills towns	427	443	16
Morris County	Pequannock township	349	425	76
Morris County	Randolph township	478	494.5	16.5
Morris County	Riverdale borough	293	366	73
Morris County	Rockaway borough	254	313	59
Morris County	Rockaway township	425	452	27
Morris County	Roxbury township	377.5	432	54.5
Morris County	Victory Gardens borough	129	126	-3
Morris County	Washington township	530	503	-27
Morris County	Wharton borough	253	230	-23
Ocean County	Barnegat Light borough	526	486	-40
Ocean County	Barnegat township	200	191	-9

COUNTY NAME	Municipality	93RANK	96RANK	RNK CHG
Ocean County	Bav Head borough	406	450	44
Ocean County	Beach Haven borough	294	329	35
Ocean County	Beachwood borough	219	216	-3
Ocean County	Berkeley township	325	218	-107
Ocean County	Brick township	381.5	362	-19.5
Ocean County	Dover township	380	382	2
Ocean County	Eagleswood township	175	115	-60
Ocean County	Harvey Cedars borough	414	371	-43
Ocean County	Island Heights borough	198.5	293	94.5
Ocean County	Jackson township	262	272	10
Ocean County	Lacey township	384.5	381	-3.5
Ocean County	Lakehurst borough	120	155	35
Ocean County	Lakewood township	138	128	-10
Ocean County	Lavallette borough	379	399.5	20.5
Ocean County	Little Egg Harbor township	231	161	-70
Ocean County	Long Beach township	511	492	-19
Ocean County	Manchester township	295	251	-44
Ocean County	Mantoloking borough	483	475.5	-7.5
Ocean County	Ocean Gate borough	141.5	66	-75.5
Ocean County	Ocean township	258	220	-38
Ocean County	Pine Beach borough	340.5	331	-9.5
Ocean County	Plumsted township	350.5	378	27.5
Ocean County	Point Pleasant Beach borough	213.5	226	12.5
Ocean County	Point Pleasant borough	354	363	9
Ocean County	Seaside Heights borough	196	98	-98
Ocean County	Seaside Park borough	287	319	32
Ocean County	Ship Bottom borough	288	277	-11
Ocean County	South Toms River borough	116.5	104	-12.5
Ocean County	Stafford township	323	337	14
Ocean County	Surf City borough	361	424	63
Ocean County	Tuckerton borough	201	199.5	-1.5
Passaic County	Bloomingtondale borough	239	263	24
Passaic County	Clifton city	264.5	279.5	15
Passaic County	Haledon borough	191	156	-35
Passaic County	Hawthorne borough	255.5	314	58.5
Passaic County	Little Falls township	453	461	8
Passaic County	North Haledon borough	355	358	3
Passaic County	Passaic city	14	4	-10
Passaic County	Paterson city	10	7	-3
Passaic County	Pompton Lakes borough	326	332	6
Passaic County	Prospect Park borough	55	67	12
Passaic County	Ringwood borough	302	333	31
Passaic County	Totowa borough	353	407	54
Passaic County	Wanaque borough	180	197.5	17.5
Passaic County	Wayne township	467.5	489	21.5
Passaic County	West Milford township	223.5	228	4.5
Passaic County	West Paterson borough	357	367	10
Salem County	Alloway township	313	346.5	33.5
Salem County	Carneys Point township	65	72	7
Salem County	Elmer borough	121	118	-3
Salem County	Elsinboro township	178	167	-11
Salem County	Lower Alloways Creek	228	180.5	-47.5
Salem County	Mannington township	110	99	-11
Salem County	Oldmans township	105	162	57
Salem County	Penns Grove borough	2	6	4
Salem County	Pennsville township	218	215	-3
Salem County	Pilesgrove township	323	304	-19
Salem County	Pittsgrove township	185	169	-16
Salem County	Quinton township	39	58	19
Salem County	Salem city	33	34	1

COUNTY NAME	Municipality	93RANK	96RANK	RNK CHG
Salem County	Upper Pittsgrove township	174	262	88
Salem County	Woodstown borough	72	69	-3
Somerset County	Bedminster township	566	564	-2
Somerset County	Bernards township	554	559	5
Somerset County	Bernardsville borough	525	533	8
Somerset County	Bound Brook borough	156	140	-16
Somerset County	Branchburg township	549	554.5	5.5
Somerset County	Bridgewater township	532.5	548	15.5
Somerset County	Far Hills borough	484	534	50
Somerset County	Franklin township	487	468.5	-18.5
Somerset County	Green Brook township	500.5	539	38.5
Somerset County	Hillsborough township	497	499	2
Somerset County	Manville borough	137	154	17
Somerset County	Millstone borough	381.5	441	59.5
Somerset County	Montgomery township	551	552	1
Somerset County	North Plainfield borough	173	159	-14
Somerset County	Peapack and Gladstone	538	501	-37
Somerset County	Raritan borough	157	192	35
Somerset County	Rocky Hill borough	429	466	37
Somerset County	Somerville borough	116.5	145	28.5
Somerset County	South Bound Brook borough	80.5	81.5	1
Somerset County	Warren township	499	508	9
Somerset County	Watchung borough	513	516	3
Sussex County	Andover borough	153	269	116
Sussex County	Andover township	370	302	-68
Sussex County	Branchville borough	317	334	17
Sussex County	Bvram township	446	437	-9
Sussex County	Frankford township	337	326	-11
Sussex County	Franklin borough	165	158	-7
Sussex County	Fredon township	420	384.5	-35.5
Sussex County	Green township	404	423	19
Sussex County	Hamburg borough	252	267	15
Sussex County	Hampton township	455	409	-46
Sussex County	Hardyston township	365	320	-45
Sussex County	Hopatcong borough	300	298	-2
Sussex County	Lafayette township	371	316	-55
Sussex County	Montague township	298	266	-32
Sussex County	Newton town	96	110	14
Sussex County	Ogdensburg borough	222	250	28
Sussex County	Sandvton township	283	292	9
Sussex County	Sparta township	458	442	-16
Sussex County	Stanhope borough	134	224.5	90.5
Sussex County	Stillwater township	192.5	187	-5.5
Sussex County	Sussex borough	13	57	44
Sussex County	Vernon township	384.5	368.5	-16
Sussex County	Walpack township	171	195	24
Sussex County	Wantage township	336	311	-25
Union County	Berkeley Heights township	491	529	38
Union County	Clark township	359	384.5	25.5
Union County	Cranford township	290.5	307	16.5
Union County	Elizabeth city	25	13	-12
Union County	Fanwood borough	303	388	85
Union County	Garwood borough	131	172	41
Union County	Hillside township	61	74	13
Union County	Kenilworth borough	327	392	65
Union County	Linden city	209	193	-16
Union County	Mountainside borough	469	513	44
Union County	New Providence borough	421	496	75
Union County	Plainfield city	34	17	-17
Union County	Rahway city	114	130	16

COUNTY NAME	Municipality	93RANK	96RANK	RNK CHG
Union County	Roselle borough	51	48	-3
Union County	Roselle Park borough	88.5	89.5	1
Union County	Scotch Plains township	386	433	47
Union County	Springfield township	486	512	26
Union County	Summit city	413	449	36
Union County	Union township	276	288	12
Union County	Westfield town	374	417	43
Union County	Winfield township	126	185	59
Warren County	Allamuchy township	466	401	-65
Warren County	Alpha borough	123	125	2
Warren County	Belvidere town	76	75	-1
Warren County	Blairstown township	416.5	379	-37.5
Warren County	Franklin township	282	244	-38
Warren County	Frelinghuysen township	445	389	-56
Warren County	Greenwich township	343	360	17
Warren County	Hackettstown town	122	153	31
Warren County	Hardwick township	393	353	-40
Warren County	Harmony township	290.5	196	-94.5
Warren County	Hope township	260	235	-25
Warren County	Independence township	387.5	383	-4.5
Warren County	Knowlton township	203	210	7
Warren County	Liberty township	347	303	-44
Warren County	Lopatcong township	328	287	-41
Warren County	Mansfield township	240	241.5	1.5
Warren County	Oxford township	88.5	87	-1.5
Warren County	Pahaquarry township	151	149	-2
Warren County	Phillipsburg town	24	24	0
Warren County	Pohatcong township	249.5	201	-48.5
Warren County	Washington borough	143.5	135	-8.5
Warren County	Washington township	368	340	-28
Warren County	White township	395	327	-68

III. ANALYSIS

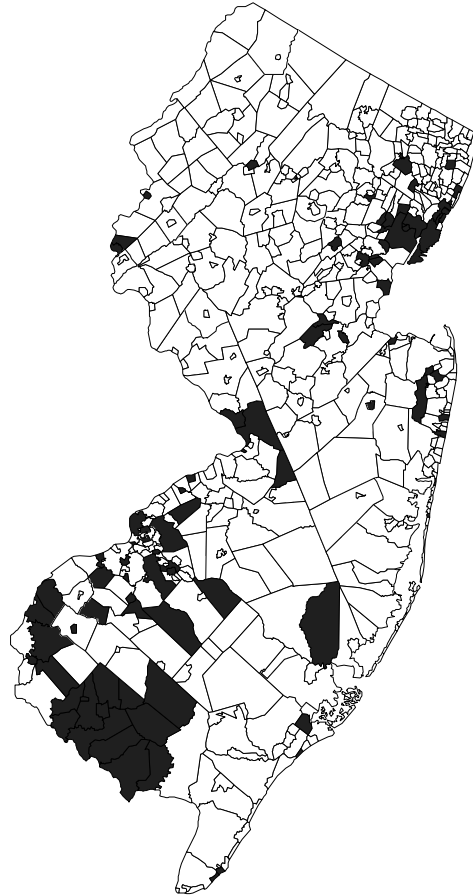
This section compares the 1991, 1993 and 1996 MDI with consideration to trends in the indicators and their effect on municipal rankings.

A. CHANGES IN THE 8 MDI INDICATORS

- **Population Change** — The State population showed a modest gain between 1990 and 1994. As New Jersey gains population through international net migration, these gains are offset by losses in domestic net migration.
- **AFDC Changes** — The previous MDI used 1992 AFDC data, this edition used 1996 AFDC data. In comparing municipal results, one notices that most of the municipalities gained children on AFDC per 1000 persons. 423 of the State's 567 municipalities had more children on AFDC per 1000 persons in 1996 than in 1992.
- **Per Capita Income** — This indicator comes from the decennial census and could not be updated this year.
- **Unemployment** 1991 and 1996 — The unemployment rate increased in all but 29 municipalities between 1990 and 1995.
- **Tax Rates** (1990-2 and 1993-5) — The equalized 3 year tax rate was lower in most municipalities for the period 1993 - 1995. The average three year rate decreased in 537 municipalities, stayed the same in 2, and went up in 28.
- **Equalized Valuation** (1991, 1993, 1996) — Equalized Valuation Per Capita has gone down in most municipalities as compared with the 1993 MDI. Of the State's 567 municipalities, 323 have a lower per Capita Valuation than reported in the 1993 MDI. Compared with the 1991 MDI, 362 municipalities had greater Equalized Valuation Per Capita in the past. Historical trends relating to this variable could be affected by the switch from decennial Census population estimates to the 1994 Census population estimates.
- **Percent Housing Built Pre 1940** — This indicator comes from the decennial census and could not be updated this year.
- **Substandard Housing Change** — This indicator comes from the decennial census and could not be updated this year.

B. CHANGES IN THE TOP 100

Because of the relative nature of the MDI as discussed in the Background, users of the MDI are urged to compare municipalities in groups of 100. **Figure III-1** shows the 100 highest ranking municipalities in the 1996 MDI, representing the highest levels of socioeconomic distress in New Jersey.

Figure III-1: 1996 MDI Top 100 Distressed Municipalities

All three of these MDI versions analyzed agree on 78 of the Top 100 municipalities, and therefore are reasonably consistent. **Table III-1** displays these municipalities. The rankings within the top 14 show an interesting trend. The 1991 and the 1993 MDI showed 6 of the top 14 municipalities as not being in Urban Level 1. Some top 14 municipalities on the 1991 MDI are even in Urban Level 5. The 1996 MDI shows only 3 non Urban Level 1 municipalities in the top 14. Some of New Jersey's large cities such as Camden, Trenton, Union, and Passaic seem to rise in the direction of increasing distress in the 1996 MDI.

Table III-2 shows that most of the municipalities that moved into the top 100 had a rank change of less than 36. These small changes were enough to bring the municipalities within the top 100 group, but most did not show significantly large MDI rank changes.

Small rank changes also were responsible for the municipalities that moved out of the top 100 group. **Table III-3** shows that with the exception of Willingboro, which moved out of the top 100 with an improvement of 77.5 points, the other 11 municipalities that left the top 100 exited with rank improvements of less than 54.

Table III-1: 78 Municipalities in the 1991, 1993 and 1996 MDI Top 100 Ranks

Municipality	Urban Level	91RANK	93RANK	96RANK
Camden city	1	6	5	1
Trenton city	1	3	3	2
Union City city	1	12	6	3
Passaic city	1	17	14	4
Newark city	1	1	1	5
Penns Grove borough	4	2	2	6
Paterson city	1	7	10	7
Jersey City city	1	14	11	8
West New York town	2	9	8	9
Perth Amboy city	1	37	30	10
City of Orange township	2	15.5	7	11
East Orange city	1	5	4	12
Elizabeth city	1	32	25	13
New Brunswick city	1	29	18	14
Gloucester City city	2	23	12	15
Asbury Park city	1	15.5	21	16
Plainfield city	1	44	34	17
Irvington township	2	25	19	18
Bridgeton city	1	13	15	19
Paulsboro borough	3	26	9	20
Greenwich township	5	8	17	21
Woodlynne borough	2	31	27	22
Commercial township	4	28	45	23
Phillipsburg town	2	18	24	24
Harrison town	2	55.5	52	25
Woodbury city	1	63	59	26
Dover town	1	99	54	27
Deerfield township	5	75	70	28
Wildwood city	1	33.5	32	29
Lawrence township	5	24	28	30
National Park borough	3	47	26	31
Millville city	1	43	38	33
Salem city	4	11	33	34
Bradley Beach borough	3	46	37	35
Beverly city	2	30	23	36
Keansburg borough	3	45	29	37
Long Branch city	1	57	48	38
Pleasantville city	3	42	43	39
Swedesboro borough	4	19	22	40
Vineland city	1	52	50	41
Collingswood borough	2	71	58	43
Shiloh borough	4	27	53	44
Garfield city	2	85.5	91.5	45
Atlantic City city	1	54	62	46
Union Beach borough	3	55.5	46	47
Roselle borough	2	59	51	48
Maurice River township	5	38	91.5	49
Bayonne city	2	36	44	50
Hoboken city	2	10	31	51
North Bergen township	2	48	49	52
Mount Holly township	4	40	42	54
Downe township	5	4	16	55
Sussex borough	4	21	13	57
Quinton township	5	90	39	58
Chesilhurst borough	5	62	75	59
Audubon borough	2	89	71	61

Municipality	Urban Level	91RANK	93RANK	96RANK
Pemberton borough	4	49	57	63
Keyport borough	3	74	79	64
Clementon borough	3	68	69	65
Prospect Park borough	2	53	55	67
South River borough	2	91	63	68
East Newark borough	2	33.5	93.5	71
Egg Harbor City city	5	22	47	73
Hillside township	2	69	61	74
Elk township	5	79	98	78
Brooklawn borough	2	39	41	79
Weehawken township	2	65	80.5	81.5
Fairfield township	5	35	36	83
Carteret borough	2	87	74	85
Woodbine borough	4	20	20	86
Oxford township	5	71	88.5	87
Pitman borough	3	94	95	88
Fieldsboro borough	3	83.5	77	91
Red Bank borough	1	80	67	92
Westville borough	2	66	60	93
Kearny town	2	92	85	94
Glassboro borough	3	78	68	95
Belleville township	2	67	64	97

Table III-2: Municipalities that Entered the Top 100 with the 1996 MDI

COUNTY NAME	Municipality	93RANK	96RANK	RNKCHG
Atlantic County	Mullica township	108	60	-48
Bergen County	Fairview borough	147	77	-70
Burlington County	Bass River township	119	53	-66
Burlington County	Pemberton township	107	76	-31
Burlington County	Riverside township	111.5	96	-15.5
Camden County	Lindenwold borough	118	84	-34
Cumberland County	Stow Creek township	135.5	100	-35.5
Cumberland County	Upper Deerfield township	101	80	-21
Mercer County	Hightstown borough	125	89.5	-35.5
Ocean County	Ocean Gate borough	141.5	66	-75.5
Ocean County	Seaside Heights borough	196	98	-98
Salem County	Mannington township	110	99	-11

Table III-3: Municipalities that Left the Top 100 with the 1996 MDI

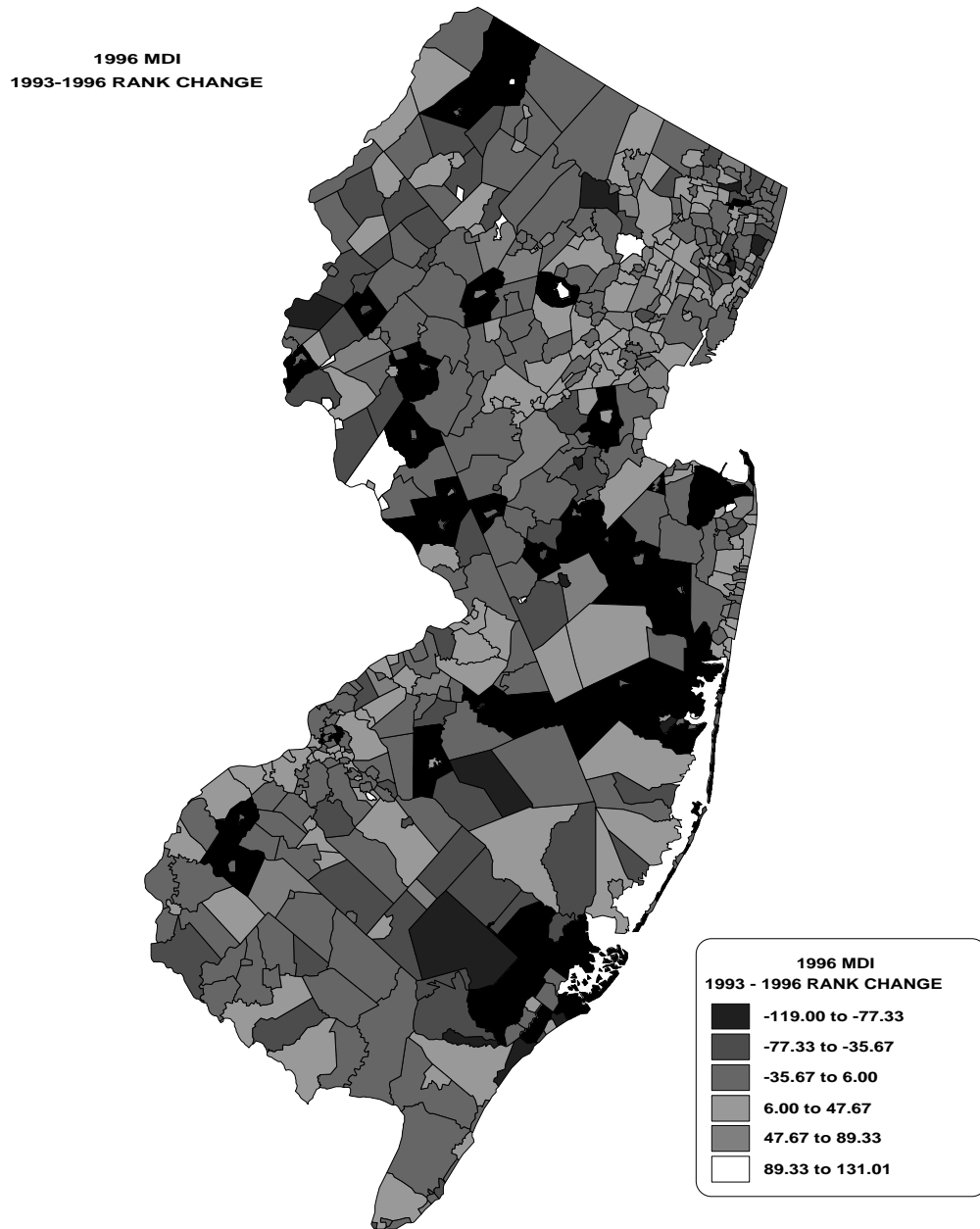
COUNTY NAME	Municipality	93RANK	96RANK	RNKCHG
Burlington County	Burlington city	86	101	15
Burlington County	Willingboro township	100	177.5	77.5
Camden County	Barrington borough	90	105	15
Camden County	Bellmawr borough	99	116	17
Camden County	Hi-Nella borough	83	107	24
Camden County	Lawnside borough	78	119	41
Essex County	Bloomfield township	82	113	31
Gloucester County	Clayton borough	97	136	39
Gloucester County	Newfield borough	93.5	108.5	15
Monmouth County	Belmar borough	66	120	54
Monmouth County	Freehold borough	84	102	18
Sussex County	Newton town	96	110	14

Taken together, one notes that there was little change in the composition of the top 100 municipalities and that most of the differences in this groups composition is explained by small rank changes.

C. RANK CHANGES IN ALL GROUPS

Figure III-2 shows the rank changes between the 1993 and the 1996 MDI in six equal groupings. Most municipal changes in rank were not large.

Figure III-2: 1993-1996 Changes in MDI Rank



1. Big Movements toward Less Distress

Table III-4 shows the 21 municipalities that had the biggest movements toward “Less Distress.” It is apparent that the big movements toward less distress did not occur in the top 100 rank group. Most of these big movements were from municipalities in the 100 to 200 group and the 300 to 400 group ranges in the 1993 MDI.

Table III-4: Big Movements toward Less Distress, 1993 to 1996 MDI

COUNTY NAME	Municipality	93RANK	96RANK	RNKCHG
Camden County	Pine Valley borough	342	473	131
Hunterdon County	Milford borough	309	436	127
Hunterdon County	Bloomsbury borough	255.5	380	124.5
Morris County	Mount Arlington borough	177	299	122
Monmouth County	Allentown borough	146	265	119
Sussex County	Andover borough	153	269	116
Essex County	Glen Ridge township	221	330	109
Hunterdon County	Lambertville city	311	418	107
Monmouth County	Fair Haven borough	217	322.5	105.5
Hunterdon County	Hampton borough	135.5	233	97.5
Ocean County	Island Heights borough	198.5	293	94.5
Morris County	Mountain Lakes borough	338.5	430	91.5
Hunterdon County	Flemington borough	128	219	91
Sussex County	Stanhope borough	134	224.5	90.5
Salem County	Upper Pittsgrove township	174	262	88
Monmouth County	South Belmar borough	152	238	86
Hunterdon County	Frenchtown borough	220	306	86
Union County	Fanwood borough	303	388	85
Burlington County	Willingboro township	100	177.5	77.5
Morris County	Pequanock township	349	425	76
Hunterdon County	Califon borough	408	484	76

2. Big Movements toward More Distress

Table III-5 shows that most of the big movements toward more distress were not in the top 100 group. Eight municipalities went from the 300-400 Group to the 200-300 Group and four municipalities went from the 200-300 to the 100-200 Group. Only three of the twenty-two municipalities with the greatest movement in this direction entered the MDI top 100. These three municipalities were Seaside Heights Boro (1996 MDI Rank 98), Ocean Gate Boro (1996 MDI Rank 66) and Fairview Boro (1996 MDI Rank 77).

Table III-5: Big Movements toward More Distress, 1993 to 1996 MDI

COUNTY NAME	Municipality	93RANK	96RANK	RNKCHG
Cape May County	Ocean City city	364	245	-119
Bergen County	Leonia borough	394	283	-111
Ocean County	Berkeley township	325	218	-107
Bergen County	Little Ferry borough	331	232	-99
Ocean County	Seaside Heights borough	196	98	-98
Atlantic County	Corbin City city	358	261	-97
Warren County	Harmony township	290.5	196	-94.5
Atlantic County	Hamilton township	296.5	211	-85.5
Monmouth County	Roosevelt borough	248	163	-85
Atlantic County	Ventnor City city	320.5	237	-83.5
Morris County	Lincoln Park borough	431	348	-83
Bergen County	Englewood city	223.5	141	-82.5
Middlesex County	Monroe township	498	420	-78
Burlington County	Springfield township	330	252	-78
Burlington County	North Hanover township	286	208.5	-77.5
Bergen County	Fort Lee borough	467.5	390.5	-77
Atlantic County	Brigantine city	428	351.5	-76.5
Ocean County	Ocean Gate borough	141.5	66	-75.5
Burlington County	Chesterfield township	397.5	324.5	-73
Burlington County	Lumberton township	307	236	-71
Bergen County	Fairview borough	147	77	-70
Ocean County	Little Egg Harbor township	231	161	-70

3. The Distribution Of Rank Changes

Table 6 shows that in terms of absolute values, most municipalities did not move much in either direction. Of the States 567 municipalities, half had absolute value rank changes of less than 25. Absolute value changes of greater than 75 accounted for only seven percent of all municipalities. Ninety-three percent of all 1993-1996 changes involved absolute value changes of less than 75.

Table III-6: Distribution of the Absolute Value of 1993 to 1996 Change

Range	Number of Municipalities	Percent
>0 AND <=25	328	58%
>25 AND <=50	135	24%
>50 AND <= 75	65	11%
>75 AND <= 100	27	5%
>100	12	2%

4. Rank 98 - 101 MDI Index Changes

This group of municipalities is at the breakpoint of the Top 100. OSP examined this group of municipalities historically in the context of the 1991, 1993, and 1996 MDI for possible trends. No municipality was in the 98-101 rank on more than one of the three MDIs. An average was taken for each index for each MDI. The findings do not reflect on any one municipality, rather for the changing group in this MDI rank range over time. Several observations can be made from Table 7:

- Population growth in this group was negative in 1991, positive in 1993, and again negative in 1996. The negative growth for the group is different than the positive growth trend for the State as a whole. The group growth rate ranges between -.47% to .3 % annually.
- The average AFDC caseload of children has increased with each MDI. This is the same as the Statewide trend.
- Per Capita Income in this range has moved downward from \$14,242 to \$13,633, while the PCI for the state as a whole increased with time.
- The equalized tax rate is in the 2.22 to 2.42 range. It has not moved much since 1991.
- After going lower from 1991 to 1993, the Equalized Valuation became higher in 1996.
- After going lower from 1991 to 1993, the Percent Pre 1940 Housing is becoming higher.
- The Percent Substandard Housing is lower than in 1991, but not lower than in 1993. The range is .65% to 1.52%..

Table III-7: Rank 98-101 Changes, 1991 to 1996 MDI

MDI	Avg Children On AFDC Per 1000 Pop	Avg Annual Pct Chg	Avg PCI	Avg Unemployment	Avg Eq. Rate	Avg Eq Val Per Capita	Avg Pct Pre 1940 Housing	Avg Pct Substd Housing
1991	9	-0.30%	14,242	4.21	2.37	\$45,957	52.48	1.52
1993	16	0.10%	14,151	5.62	2.42	\$36,516	10.90	0.65
1996	31	-0.47%	13,633	8.28	2.24	\$62,561	31.72	1.03

D. ABSOLUTE CHANGES IN INDICATORS OF DISTRESS

While the Municipal Distress Index identifies the socioeconomic distress of a municipality relative to other municipalities for a specific point in time, a comparison of rankings over a period of years does not reveal whether a group of communities has actually become more distressed or less distressed. For this analysis, the base data for each component of the index must be compared and the methods become more challenging.

For the 1997 *Reexamination Report and Preliminary State Development and Redevelopment Plan*, OSP was requested to provide such an analysis. Specifically, the Preliminary State Plan includes a proposed Key Indicator to compare the level of distress experienced by the 100 most distressed municipalities to the level of distress experienced by all other municipalities. As an indicator, this comparison would need to be computed at various points in time to discern any possible trends.

OSP computed baseline data for this indicator for 1993 and 1996 using relatively simple mathematical techniques. First, the values (not ranks) of each indicator of each municipality were summed and averaged for each indicator within each group (Top 100 and Not Top 100, based on MDI rank). Next, the value for each indicator for the Top 100 group was expressed as a percentage relative to the Not Top 100 group by using the formula:

$$(Top\ 100 - Not\ Top\ 100)/(Not\ Top\ 100).$$

For example, for an indicator for which a higher number represents a greater amount of distress (such as the unemployment rate), if the average of the Not Top 100 group was 2.0 and the average of the Top 100 group was 3.0 for a given indicator, the calculation was $(3-2)/2=0.5$, and the Top 100 group was rated as 50 percent higher than the Not Top 100 group. If the average was 2.0 for the Not Top 100 group and 1.0 for the Top 100 group, the result would be -50 percent, or 50 percent lower (less distressed) than the Not Top 100 group. If the averages were the same, the result would be zero percent, identical to the Not Top 100 group. The calculation was adjusted for indicators for which a higher number represents less distress by reversing the numerator:

$$(Not\ Top\ 100 - Top\ 100)/(Not\ Top\ 100).$$

The third (and final) step was to average the percentages for the eight indicators into a single number which could be expressed either as a percentage or (more simply) as a factor.

Table III-8 presents the computations based on the 1996 MDI. **Table III-9** presents computations based on the 1993 MDI. Since the MDI indicators are compared (between Top 100 and Not Top 100) within each time period rather than across different time periods, it is not necessary to adjust dollar data for inflation. Note that the Top 100 as a percentage of Not Top 100 may change even with the same base data (such as for the MDI indicators based on 1990 Census data) because the municipalities within the top 100 change from year to year. The resulting baseline data revealed that in 1993 the indicators of distress for the Top 100 communities were an average of 2.3 times (approximately 130 percent) greater than those for the rest of the municipalities in the State. By 1996 this gap had increased to 2.4. While the reasons for this change (as well as the methodology for computing it) require a closer analysis of complex socioeconomic and land use relationships than is within the scope of this report, one can observe from the Tables that the greatest increases were in the areas of AFDC clients and substandard housing, even as the gap in tax rates between the Top 100 and Not Top 100 municipalities narrowed.

Table III-8: Absolute Comparisons of Distress, 1996

Step 1: Compute averages for each group for each MDI indicator

	Percent Change in Population 1990-94	1996 Children on AFDC Per 1000 Persons	1989 Per Capita Income	Percent Unemployed, 1995	Equalized 3- Yr. Local Tax Rate 1993 - 1995	1995 EQ Valuation Per Capita	Percent Housing Built pre-1940 (1990 Census)	Percent Housing Substandard (1990 Census)
TOP 100	-0.003	38.375	13518.36	9.002	0.028	39242.33	38.528	0.953
NOT TOP100	0.038	6.535	22326.54	4.851	0.022	122964.51	23.344	0.285

Step 2: Express Top 100 as Percentage of Not Top 100

109%	487%	39%	86%	30%	68%	65%	235%
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Step 3: Compute the average of the eight MDI indicators

140%

Indices of distress, are, on average, 140% (or 2.4 times) greater for the 100 municipalities experiencing the greatest distress than for the other municipalities in New Jersey in 1996.

Table III-9: Absolute Comparisons of Distress, 1993

Step 1: Compute averages for each group for each MDI indicator

	Percent Change in Population 1980 - 1990	1992 Children on AFDC Per 1000 Persons	1989 Per Capita Income	Percent Unemployed 1990	Equalized 3- Yr. Local Tax Rate 1990 - 1992	1992 EQ Valuation Per Capita	Percent Housing Built pre-1940 (1990 Census)	Percent Housing Substandard (1990 Census)
TOP 100	-0.012	27.856	13627.31	7.539	2.592	38615.10	38.648	0.816
NOT TOP100	0.0924	5.128	22303.21	4.027	1.920	121519.25	23.318	0.314

Step 2: Express Top 100 as Percentage of Not Top 100

113%	443%	39%	87%	35%	68%	66%	160%
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Step 3: Compute the average of the eight MDI indicators

126%

Indices of distress, are, on average, 126% (or 2.3 times) greater for the 100 municipalities experiencing the greatest distress than for the other municipalities in New Jersey in 1993.

E. RECOMMENDATIONS

The results of the 1996 MDI are similar to the results of the 1993 MDI. This indicates that the updates to some of the indicators did not produce radically different MDI Ranks.

While Census data is preferred because of its large sample size, intercensus estimates and other data sources serve to make the MDI reflect current conditions, especially in years near the end of the decade. The Municipal Distress Index should be revised every two or three years based on the latest available municipal data.

Efforts will be made to secure the latest per capita income data from the New Jersey Division of Taxation as it becomes available in the future. This new data source would be better than the Census based data as it would stem from administrative records as opposed to a questionnaire. At that time, an update to the MDI would be appropriate.

Changes to the Census questionnaire and to the AFDC program may require reconsideration of the indicators used for this Index. In addition, the Urban Level classification should be updated. A closer integration with the State Development and Redevelopment Plan may be warranted.

At an appropriate time, the Office of State Planning will convene a panel to discuss potential changes to the structure and methods of the MDI.

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