

DEMOGRAPHIC CHARACTERISTICS

POPULATION

Total Population

In 2000, the U.S. Census reported the total population in the Village of Ridgewood to be 24,936 persons. This represented an increase of 784 persons (3.2%) from the 1990 Census. Despite the increase, the total population in the Village is still less than any other census figure since 1950. Total population figures for each decade since 1920 are shown in Table 9. Perhaps the greatest reason for the population decline has been the decrease in household size, which is evident when one considers that the number of occupied housing units has actually increased since 1950. The new housing construction, however, was not sufficient to offset the downward trend in household size.

Age of the Population

Table 2 compares the percentage of the population in various age groups in the Village of Ridgewood, Bergen County and New Jersey for the years 1990 and 2000, and also provides the median age level for these years. Review of the table indicates some variation between age groups in the Village of Ridgewood and that of the County and the State. The percentage of children (0 to 19 years old) and "middle age" persons (i.e., between the age of 35 to 64) in the Village is higher than in either the County or State. Conversely, the percentage of young adults (ages 20 to 34) and older adults (age over 54 years) is lower, on average, than either the County or State. In sum, there is a greater preponderance of persons in the peak wage-earning and child-raising years of life in Ridgewood than the norm. This characteristic is consistent with both the cost and size of the Village's housing stock.

Table 3 provides the age groups of the population for the years 1970, 1980, 1990 and 2000 for Ridgewood, Bergen County and New Jersey. Several trends are apparent in this table. First, the numbers and percentage of the population in the 0 to 19 age group declined in the Village from 1970 to 1990, and the percentage declined similarly for the County and the State. Since 1990, however, the number of children has increased for all three geographic areas. By comparison, the percentage of the population in the 20 to 44 age group in the Village, County and State increased between 1970 and 1990, but then decreased between 1990 and 2000. The percentage of the total population in the 45 to 64 age group has been fairly stable in the Village, County and State over this period. The over 65 age group increased in the Village between 1970 and 1990, but at a slower pace than in either the County or the State. Since then, the percentage of the total population in this age group has leveled off, declining slightly in all three geographic areas.

Table 4 shows the median age trends for Ridgewood, Bergen County and New Jersey from 1960 to 2000. The median age in Ridgewood in 2000 (38.6 years) is shown to be slightly lower than the median age for the County (39.1 years) but is higher than the State (36.7 years). Since 1970, there has been a trend towards a higher median age for the Village, County and State.

In broad terms, this data reflects the maturing of the "baby-boom" generation, the lower birth rates exhibited following the baby boom, and the "baby-boom echo" (i.e., the children of the baby boomers reaching child-bearing age). This data may also be influenced by immigration trends.

Household and Family Size

In general, the Village of Ridgewood's average household and family sizes are slightly larger than for Bergen County or the State of New Jersey. Table 5 compares household size and family size figures for the Village, County and State for 1990 and 2000. In both 1990 and 2000, Ridgewood averaged 2.87 persons per household, versus 2.64 persons per household in 1990 and 2000 for the County and 2.70 and 2.68 persons in 1990 and 2000, respectively, for the State. Similarly, Ridgewood's average family size is slightly larger than reported for the County and State. The table also shows that Ridgewood has a lower percentage of one and two person households than the County or State, and generally exhibits a slightly greater percentage of households with three to five persons than either the County or State. The Village's percentage of large households (7 or more persons) is lower than the County and State. Finally, the percentage of family households in Ridgewood (72.9%) has dropped by over six percent since 1990, and is now only slightly higher than the County and State.

Although the Village's average household size is larger than the County or State average, there has been a long term trend toward smaller household sizes, as stated previously. Table 6 compares the average number of persons per household for the Village of Ridgewood, Bergen County and New Jersey for 1950 and each of the succeeding census years. In each year since 1960, the average household size in the Village has been greater than the County or State, but the number of persons per household has decreased or stayed level in each Census year, not only for the Village but also for the County and State. This trend results from several factors, including families having fewer children, individuals delaying marriage and child-bearing, an increase in the divorce rate and single-parent households, etc.

INCOME AND EMPLOYMENT

Income Level

Household income in the Village of Ridgewood is significantly higher than the County average, and nearly double the statewide average. Table 7 shows the median income figures for the Village, County and State for the year 1989 and 1999, as well as giving the percentage of households in each income level. Median income for Ridgewood in 2000 was \$104,286, compared with median incomes of \$65,241 for the County and \$55,146 for the State. The table also shows the Ridgewood has a much smaller percentage of lower income households (less than \$75,000 annual income) than either the County or the State. The Village's percentage of higher income households is correspondingly greater than the County and State.

Table 8 presents poverty level data for households in Ridgewood, Bergen County and New Jersey for 1989 and 1999. This table indicates that the Village has a lower percentage of

households of all types below poverty level than either the County or the State. Not surprisingly, the higher income levels in the Village correspond with the higher housing values that exist.

Employment Status

Table 9 shows the employment status for persons 16 years of age or older in 1990 and 2000 for Ridgewood, Bergen County and New Jersey. The data indicates that there has not been a significant change in the Village's labor force since at least 1980. The table shows that the Village had a total labor force of 12,445 persons in 1990 and a labor force of 11,794 persons in 2000. Not shown is the total labor force of 12,363 persons in 1980. While the Village's labor force has declined since 1990, the numbers of individuals not in the labor force have increased by 287 persons. This appears to be due to the increased numbers and percentages of children in Ridgewood since 1990. The percentages of the population in the labor force for the County and State is similar to the Village. On the other hand, the Village's unemployment rate, which remained at 3.1% in 1990 and 2000, is less than the rate for either Bergen County or New Jersey (4.1% and 5.8%, respectively, in 2000). Although the actual rates were different, the comparison in 1980 was similar (not shown on the table).

Employment by Occupation

Table 10 presents information concerning employment of the labor force by occupation for Ridgewood, Bergen County and New Jersey for 1990 and 2000. The data in the table indicates that a majority of the labor force in the Village is employed in "white collar" occupations. The two largest occupation groups in 2000 are Management, Professional & Related, and Sales and Office occupations. The percentage of the work force in Ridgewood in the former (61.5%) exceeds the percentages in both the County (43.1%) and State (38.0%), even though this is also the largest occupation group for the County and State. The percentages of persons in Sales & Office occupations, as well as more traditional 'blue collar' occupations is lower in Ridgewood than in either the County or State.

Employment by Industry

Table 11 presents information concerning labor force employment by industry for Ridgewood, Bergen County and New Jersey for 1990 and 2000. The data in the table indicates that the Village's four largest industry groups by employment in 2000 are as follows, with the percentage of the workforce in parentheses: Educational, Health and Social Services (21.5%), Professional and Related Services (16.2%), Finance, Insurance, Real Estate, Rental and Leasing (15.9%) and Manufacturing (10.1%). The pattern is similar for the County and State, except Ridgewood has higher percentages of its labor force employed in Finance, Insurance, Real Estate, Rental and Leasing, and in Professional and Related Services industries than the either the County or State.

HOUSING CHARACTERISTICS

Number and Type of Housing Units

Table 12 shows the number and type of housing units in the Village of Ridgewood in 1990 and 2000. In 1990 the Village contained 8,666 housing units. In 2000, this had risen to 8,802 units. An analysis of residential certificates of occupancy and demolitions since 2000 indicates that the number of housing units has leveled off or declined slightly since 2000. This is no doubt due to the lack of vacant land in the municipality. As with many suburban communities, the predominant housing unit type is single family detached housing, presently almost 80% of the total. Multi-family housing units comprise 18.7% of the total number of units. Single family attached housing units comprise 1.5% of all units in the Village.

Size of Housing Units

The average housing unit in Ridgewood is larger than in Bergen County or the State of New Jersey. Table 13 shows, for Ridgewood, Bergen County and New Jersey, the number of rooms contained in housing units in 1990 and 2000. The average number of rooms per unit in Ridgewood in 2000 was 7.2, greater than the 5.7 and 5.6 rooms per unit, respectively, for the County and State. The table also indicates that the Village contains a lower percentage of units with 0 to 6 rooms than either the County or State, and a higher percentage of units with at least 7 rooms.

Age of Housing Units

Table 14 indicates that 81.6% of Ridgewood's housing stock was constructed prior to 1960. This reflects the Village's development history as a rail-oriented suburb, the pattern of suburban development prevalent before the 1950's. In table indicates a declining percentage of homes that are newer, which corresponds well with the stable and fully-developed nature of the Ridgewood.

Condition of Housing Units

The condition of housing units in the Village of Ridgewood is generally good. Limited data from the 1990 and 2000 Census reports, provided in Table 15, indicates that only 20 units lacked complete plumbing facilities in 2000 (0.2% of the total) and that only 24 lacked complete kitchen facilities (0.3% of the total). It should be noted that there may be some overlap in these two categories (a unit could lack both complete plumbing and kitchen facilities, and be counted twice).

Value of Housing Units

Ridgewood's housing stock is of high value, being significantly higher than housing value throughout Bergen County, and more than twice as high as Statewide housing values. Table 16 compares the purchase value of various housing types for Ridgewood, Bergen County and New

Jersey in 1990 and 2000. In 2000, the average value of owner-occupied housing units in Ridgewood was \$387,200, compared with \$250,300 for the County and \$170,800 for the State. Ridgewood also has a higher percentage of more expensive homes, and a lower percentage of less expensive homes, than either the County or State.

Table 17 compares rental values for the Village, Bergen County and the State in 1990 and 2000. As with owner-occupied housing, the value of renter-occupied units was higher in Ridgewood than the County or State. The Village's median rent value in 2000 was \$1,220, compared with \$872 and \$751 for the County and State, respectively. Similarly, the Village had a greater percentage of rental units with higher rent values, and a less percentage of rental units with lower rent values, than Bergen County and New Jersey.

These housing values are obviously due to several factors. Location, of course, is important, as the Village is located close to employment centers, in an area of high demand and limited supply. The high quality of the homes, their generally good condition, and the stable residential neighborhoods further enhances housing values, as does a good school system, compact central business district, parks systems and other features.

Occupancy/Vacancy Rates

Housing in the Village of Ridgewood generally exhibits low vacancy rates. Table 18 compares occupancy and vacancy rates for various housing types in Ridgewood, Bergen County and New Jersey in 1990 and 2000. The overall vacancy rate in Ridgewood in 2000 (2.3%) was lower than existed in the County (2.6%) and the State (7.4%). Within the individual unit types, however, the comparisons between the Village and the County and State vary. Single family detached units had a vacancy rate of only 1.8%, whereas single family attached units had a vacancy rate of 4.5% and two-family units had a vacancy rate of 8.9%. Other unit types' vacancy rates fell within these extremes.

Owner/Renter Occupancy

Table 19 compares the occupancy characteristics (owner versus renter occupancy) for Ridgewood, Bergen County and the State in 1990 and 2000. In general, the Village exhibits higher owner occupancy and lower renter occupancy rates than Bergen County or New Jersey. The averages, however, are skewed by the high numbers of single family dwellings and their low renter occupancy rates in the Village. By contrast, renter occupancy of multi-family units is higher in the Village than in either the County or State.

POPULATION, EMPLOYMENT AND HOUSEHOLD PROJECTIONS

Population Projection

As stated above, and as shown by the last three census reports, Ridgewood's total population has declined overall since 1960, by more than 400 persons, and since 1970 by more than 2,500 persons. This is so even with an increase of almost 800 persons between 1990 and 2000, suggesting that the Village's population is unlikely to grow significantly in the future.

As indicated in the text of the housing element, COAH has projected a growth of 269 housing units in the Village between 2004 and 2018. Based upon the average household size of 2.87 persons per household from the last two Census reports, this would translate into a population growth of 777 persons in the next ten years, which is comparable to the population growth of 784 persons between 1990 and 2000.

The State Data Center has projected that Bergen County's population will grow by 6.45% from 2004 to 2020. COAH's projection of It is worth noting that in every census 1960, the Village has grown by a smaller percentage, or declined by a greater percentage, than Bergen County. Overall for the period from 1960 to 2000, Bergen County's population has grown by 13.3%, whereas the Village's population has declined by 4.8%. This appears to be related to the lack of vacant land in the Village, its stable land use pattern and the demographic characteristics of its population. COAH's growth projection of 777 persons through 2018 represents a 3.1% population growth in the Village, which is a lesser growth rate than the County growth projection. Given the flat or declining trend in housing growth since 2000, however, the lack of vacant land and the recent steep downturn in the housing and financial markets, this growth may not be fully realized, at least by 2018, unless there is an increase in average household size.

Employment Projection

Again as indicated in the text of the housing element, COAH has projected a growth of 670 jobs in the Village between 2004 and 2018. Also as noted in the housing element, there has been an estimated decline of 3 jobs from the beginning of 2004 to almost the end of 2008. The recent severe downturn in the market has resulted in job losses, not job gains. Although the market may recover, it is expected to take considerable time to recover the losses from the downturn. The last housing element reported covered employment data for the Village from 1980 through 1992. During this 13-year period, covered employment in the Village only increased by 182 jobs, an annual average job growth of 14 jobs. If this same job growth rate were applied for the period of 2004 through 2018, this would result in employment growth of 210 jobs. Finally, there is also little or no room to accommodate job growth in the Village. All of these factors suggest that employment growth of 670 jobs in the Village from 2004 through 2018 may be unrealistic, and that lesser growth can be expected.

Housing Projection

As noted above in the population projection, COAH has projected a growth of 269 housing units between 2014 and 2018. This is almost twice the growth in housing units reported between 1990 and 2000 by the census, when there was more capacity for growth than now. In recent years there has been very little residential development in Ridgewood. As indicated in the text of the housing element, the number of housing units has either stayed at 2000 levels or has decreased. The reason for this condition is clearly the lack of vacant developable land. The census data also shows a gradual slowing of housing growth in the Village. The Village's housing stock has effectively stabilized, at least for the near future. Any future increase in housing units is likely to result from the occasional minor subdivision, a few demolitions of single family dwellings and their replacement with two family dwellings, or possibly through development policies set forth in the housing plan.