From Farmland to Suburban Front Yards to High Density Frontiers: Housing Production in the Garden State Since 1940

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Contents

Introduction

An increasingly important New Jersey policy issue in the second half of the 2020s is the availability, affordability, and production shortfalls (underbuilding) of housing. *Despite current concerns about the lack of housing availability, there has been limited attention paid to the unexpectedly strong housing production (dwelling units authorized by building permits)*[1] *in New Jersey during the first five years of the 2020s (2020 through 2024). This was the highest five-year period since the booming middle years (1984 through 1988) of the decade of the 1980s*. Thus, it is possible that housing production output for the entire 2020-2029 decade (estimated in this report) will surpass that of each of the previous three decades – the 1990s, 2000s, and 2010s – as well as coming close to matching that of the 1980s.[2] Unanswered questions going forward are whether this production uptrend can be sustained or increased, and whether it will be able to meet evolving shelter needs and demand.

The purpose of this 42nd Rutgers Regional Report is to provide a long-term perspective on a basic building block of housing analysis: the sustained fluctuation, extreme variability, and shifting location of housing production in New Jersey over time.[3] As will be documented, shelter production has been on a continuous rollercoaster ride defined by annual and decade crests and troughs, as well as long-term trajectories. These production swings since 1940 at the state and county level will be examined in detail, along with three underlying sets of causal factors: business-cycle, structural-economic, and demographic. It is important that public policy initiatives be cognizant of the enduring presence of these long-term determinants of housing production.

1 This basic data used in this report to gauge housing production are "dwelling units authorized by building permits." Permits data track closely with both housing starts (when construction begins) and housing completions. The exact number of permits that result in completed units is not provided by the Census Bureau, but most permitted units are eventually built. Moreover, only permits data is available at the county level, which is essential to this report, and is the longest running data series. Housing starts data began later (1959), as were completions data (1968). U.S. dwelling unit permits data stating in 1959 are presented in Appendix B. (Before 1959, there were an insufficient number of permit issuing places throughout the country necessary to compile accurate national totals.)

2 A dwelling unit (or housing unit) is not a constant entity, and its basic parameters have changed dramatically during the report's period of analysis. For example, in 1950, the average size of a new single-family detached dwelling in the United States was 983 square feet. Seven decades later (2020) it was 2,404 square feet, nearly two and a half times larger. And the 1950's housing unit – typically located in mass-produced tract housing developments – was extraordinarily modest by today's standards. It was far simpler, less energy efficient, and it had far fewer amenities than that of a single-family housing unit built in 2020, which could be considered nothing less than an amenity-laden finished machine for living when compared to its far simpler 1950s forebearer. The data and tabulations of this report do not consider such changes.

3 This study is the latest update of the first report of the Rutgers Regional Report Issue Paper series: James W. Hughes, *One-Half Century of Housing Production in New Jersey: 1940 to 1990* (Rutgers Regional Report Number 1, December 1990).

General Overview

New Jersey's long post-World War II housing odyssey – which continuously reshaped and reconfigured the Garden State – started in the fifth decade (inclusive of the ten years 1940 to 1949) of the twentieth century. It has extended halfway (2020-2024) into the third decade (2020-2029) of the twenty-first century. Between 1940 and 2024, annual housing production has passed through 25 stages of the business/economic cycle, with production suffering declines – sometimes precipitously so – through twelve economic recessions (also called contractions) and enjoying upswings and surges during thirteen economic expansions (table 1).[4] (Table 2 details annual and decade production levels.) The entire housing ecosystem is one of the most cyclical, interest-rate sensitive sectors of the total economy, thus helping to drive recessions and economic recoveries/expansions as well as fully experiencing their positive and negative impacts.[5]

In addition to these business-cycle swings, housing production has also had to continuously adapt to three postwar structural transformations of the state's economy. The economy has evolved from an urban-centric World War II manufacturing base to suburban peacetime civilian goods-production industries (first transformation), then to sprawling, auto-centric post-industrial suburban office corridors and campuses (second transformation), and then to postsuburban, post-industrial urban reconcentrations (third transformation). Their intersection with fundamental demographic shifts has had profound effects

Levittown

Levittown (now Willingboro Township), New Jersey stands as a postwar icon of large-scale tract house suburbia in the Garden State. The developer Levitt and Sons was able to acquire 4,900 contiguous farmland acres within a single municipality to build Levittown, which eventually comprised approximately 11,000 single-family housing units. Such opportunities have vanished as cheap developable greenfield parcels were rapidly depleted in New Jersey in subsequent decades.

In 2024, New Jersey had the densest population of any state in the nation at 1,292 people per square mile. This was slightly greater than that of India (1,264 people per square mile) and much greater than that of Japan (879 people per square mile). Following New Jersey in second place in the United States in 2024 was Rhode Island (1,076 people per square mile). Massachusetts (915 people per square mile) stood in third place followed by Connecticut (759 people per square mile) in fourth place.

4 It should be noted that housing production was also influenced during the first six years of the 1940s by World War II imperatives. Critical building materials were rationed for use in military production, which had the highest priority. The resulting wartime shelter shortfall, as well as that accumulated during the Great Depression (1929-1939), necessitated a multiyear housing production catchup period.

5 The obviously powerful impact of mortgage interest rates on housing production is largely captured by the stages of the business-cycle. A variation of an old economic quip states: "Economic expansions do not die of old age, they do not die in their beds, but they are murdered by the Federal Reserve sharply increasing interest rates in order to control inflation." Housing production may not be murdered by sharply increasing interest rates (and the subsequent economic recessions they cause), but housing is usually gravely wounded.

Table 1. **Post-World War II Expansions and Recessions**

Business Cycle Stage	Dates	Duration
Expansion	October 1945 – November 1948	37 Months
Recession	November 1948 – October 1949	11 Months
Expansion	October 1949 – July 1953	45 Months
Recession	July 1953 – May 1954	10 Months
Expansion	May 1954 – August 1957	35 Months
Recession	August 1957 – April 1958	8 Months
Expansion	April 1958 – April 1960	24 Months
Recession	April 1960 – February 1961	10 Months
Expansion	February 1961 – December 1969	106 Months
Recession	December 1969 – November 1970	11 Months
Expansion	November 1970 – November 1973	36 Months
Recession	November 1973 – March 1975	16 Months
Expansion	March 1975 – January 1980	58 Months
Recession	January 1980 – July 1980	6 Months
Expansion	July 1980 – July 1981	12 Months
Recession	July 1981 – November 1982	16 Months
Expansion	November 1982 – July 1990	92 Months
Recession	July 1990 – March 1991	8 Months
Expansion	March 1991 – March 2001	120 Months
Recession	March 2001 – November 2001	8 Months
Expansion	November 2001 – December 2007	73 Months
Recession	December 2007 – June 2009	18 Months
Expansion	June 2009 – February 2020	128 Months
Recession	February 2020 – April 2020	2 Months
Expansion	April 2020 – ongoing as of December 2025 (est.)	68 Months (est.)

Source: National Bureau of Economic Research

on the scale and location of housing need and demand. (Table 3 details population growth patterns between 1940 and 2020.)

Further influencing production flows in recent decades has been the economic and market impact of the sustained diminution over time of affordable, easily developable land in the densest and one of the most congested states in America. While detailed research on this critical issue is beyond the scope of this report, it is recognized that it stands as a salient concern inhibiting future housing construction. Nonetheless, an understanding of the intersecting dynamics that are the focus of this report provides a useful and necessary perspective on current housing market conditions and future potential.

The specific focus of this report is the examination of decade and annual housing production swings in New Jersey through three overlapping lenses: demographic change and generational disruptions; longer-term fundamental structural and spatial changes in the state's economy; and business-cycle fluctuations (shorter-term economic upswings and downswings). The key finding is that housing expansion over time in the state has been far from a smooth even trend. *There have been significant decade-by-decade variations in overall housing activity – e.g., the explosive 1950s and 1960s (1,000 units produced per week) versus the stagnant 1990s (460 units produced per week), volatile cyclical swings in annual housing production – e.g., the 1950 pinnacle (72,657 units produced that year) versus the 2009 nadir (just 12,421 units produced that year), and changes in where new housing is located (e.g., mass suburbanization in the twentieth century to geographic recentralization/reurbanization in the twenty-first century).*

Table 2. **Dwelling Units Authorized by Building Permits**

New Jersey: 1940 to 2024

Decade Highs (▲) and Lows (▼)

Year	Total	Year	Total	Year	Total
1940	16,135	**1950 ▲**	72,657	**1960**	41,166
1941	18,046	**1951**	49,816	**1961**	46,963
1942	13,948	**1952**	48,213	**1962**	46,655
1943	7,073	**1953**	48,310	**1963**	54,486
1944	4,857	**1954**	52,728	**1964 ▲**	68,078
1945	6,945	**1955**	55,126	**1965**	64,933
1946	16,907	**1956**	44,276	**1966**	50,163
1947	36,471	**1957 ▼**	37,492	**1967**	46,958
1948	37,982	**1958**	39,738	**1968**	43,661
1949	49,796	**1959**	48,674	**1969 ▼**	37,887
Decade Total	**208,160**	**Decade Total**	**497,030**	**Decade Total**	**500,950**
Annual Average	**20,816**	**Annual Average**	**49,703**	**Annual Average**	**50,095**

Year	Total	Year	Total	Year	Total
1970	40,143	**1980**	22,270	**1990**	17,524
1971	58,360	**1981 ▼**	20,676	**1991 ▼**	14,856
1972 ▲	64,979	**1982**	21,297	**1992**	19,072
1973	52,743	**1983**	35,897	**1993**	25,188
1974	26,171	**1984**	43,787	**1994**	25,388
1975 ▼	23,313	**1985**	55,027	**1995**	21,521
1976	31,355	**1986 ▲**	57,353	**1996**	24,173
1977	34,920	**1987**	51,462	**1997**	28,018
1978	38,756	**1988**	40,909	**1998**	31,345
1979	34,868	**1989**	30,337	**1999 ▲**	31,976
Decade Total	405,608	**Decade Total**	**379,015**	**Decade Total**	239,061
Annual Average	40,561	**Annual Average**	**37,902**	**Annual Average**	23,906

Year	Total	Year	Total	Year	Total
2000	34,585	**2010**	13,535	**2020**	36,146
2001	28,267	**2011 ▼**	12,952	**2021 ▲**	37,094
2002	30,441	**2012**	17,939	**2022**	36,974
2003	32,984	**2013**	24,185	**2023 ▼**	32,840
2004	35,936	**2014**	28,155	**2024**	36,596
2005 ▲	38,588	**2015**	30,560		
2006	34,323	**2016**	26,793		
2007	25,389	**2017**	28,501		
2008	18,369	**2018**	27,942		
2009 ▼	12,421	**2019 ▲**	36,505		
Decade Total	**291,303**	**Decade Total**	**247,067**	**Total**	**179,650**
Annual Average	**29,130**	**Annual Average**	**24,707**	**Average**	**35,930**

Sources: U.S. Bureau of the Census, Manufacturing and Construction Division
New Jersey Department of Labor and Workforce Development

Table 3. **Population Trends**

Decade Change and Rate of Change

United States & New Jersey by Decade: 1940 to 2020

(The shaded decades represent peak production)

	New Jersey		United States		
Decade	Total Population Change	Rate of Change	Total Population Change	Rate of Change	New Jersey Share of Nation
1940-1950	675,164	16.2%	19,161,229	14.5%	3.5%
1950-1960	1,231,453	25.5%	27,997,377	18.5%	4.4%
1960-1970	1,104,330	18.2%	23,978,856	13.4%	4.6%
1970-1980	193,899	2.7%	23,243,774	11.4%	0.8%
1980-1990	365,177	5.0%	22,164,068	9.8%	1.6%
1990-2000	684,162	8.9%	32,712,033	13.2%	2.1%
2000-2010	377,544	4.5%	27,323,632	9.7%	1.4%
2010-2020	497,100	5.7%	22,703,743	7.4%	2.2%

Sources: U.S. Bureau of the Census

Summary of Findings

Annual Activity Level: Cyclical Peaks and Troughs

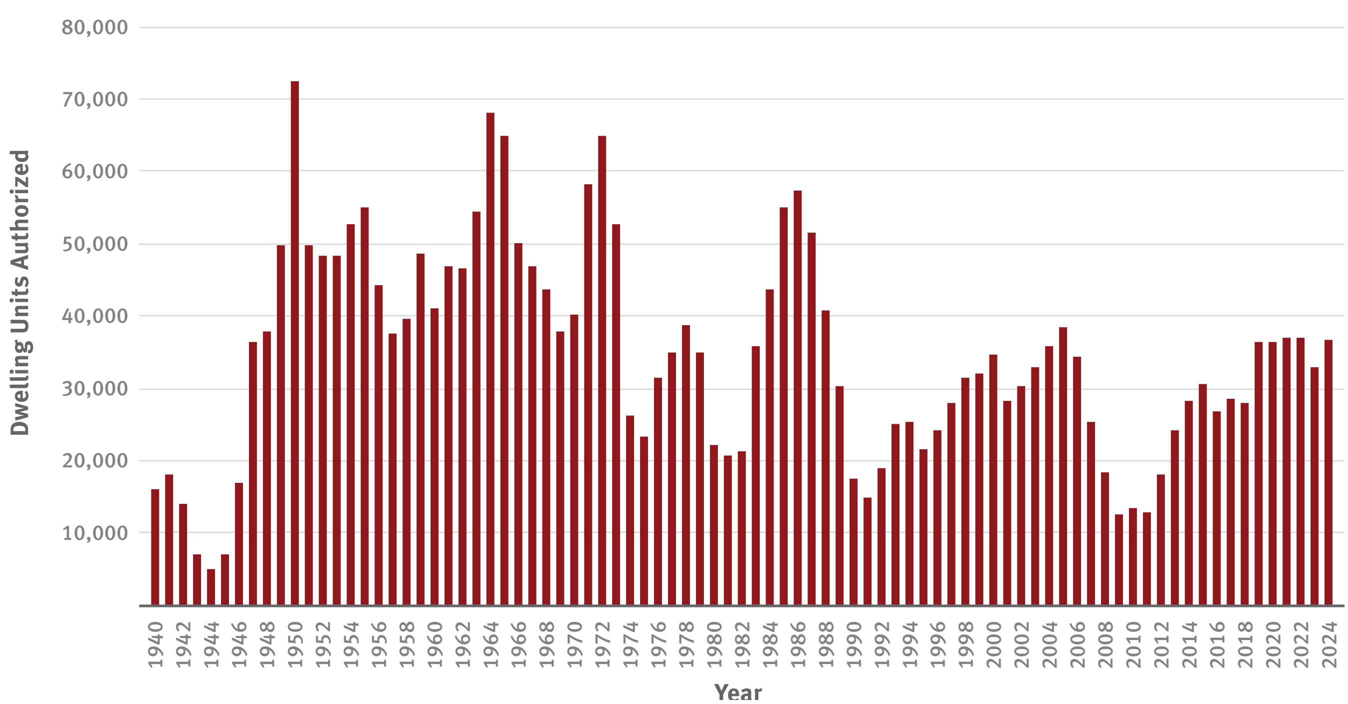
Within each decade since 1940, there have been individual peak years of housing building activity in New Jersey, interspersed by cyclical production downturns (troughs) secondary peaks (table 2 and figure 1). Every boom ultimately came to an end, and every trough ultimately yielded to an upswing.

The absolute peak year of production (72,657 units) was 1950 – the housing apogee of twentieth and twenty-first centuries. During 1950, the first year of the 1950-1959 decade, 199 new units per day were added to the state's housing inventory. For the rest of the twentieth century (through the end of 1999), each succeeding decade's peak year – 1964 (68,078 units), 1972 (64,979 units), 1986 (57,353 units), and 1999 (31,976 units) was lower than its predecessor, and each intervening downturn (starting in 1969) has been deeper, i.e., shrinking production levels. Thus, the sequential decade production peaks have gotten smaller, and the decade production lows have been more severe.

Twentieth Century

Decade	Decade's Peak Year	Decade's Trough
1950s	1950: 72,657 units	1957: 37,492 units
1960s	1964: 68,078 units	1969: 37,887 units
1970s	1972: 64,979 units	1975: 23,313 units
1980s	1986: 57,353 units	1981: 20,676 units
1990s	1999: 31,976 units	1991: 14,856 units

Figure 1. Dwelling Units Authorized by Building Permits.
New Jersey: 1940 to 2024.



Twenty-First Century

Decade	Decade's Peak Year	Decade's Trough
2000s	2005: 38,588 units	2009: 12,421 units
2010s	2019: 36,505 units	2011: 12,952 units
2020s (2020-2024)	2021: 37,094 units	2023: 32,840 units

During the first decade (2000-2009) of the twenty first century, the 2005 peak year (38,588 units) represented a minor rebound from the 1990s. But then four years later (2009), the decade's final year, production reached an all-time postwar low (12,421 units). This peak-trough pattern was replicated during the second decade (2010-2019), with the 2019 peak (36,505 units) nearly matching the 2005 peak (38,588 units) and the 2011 nadir (12,952 units) nearly matching that of 2009 (12,421 units). And in the first half of the 2020s (2000-2024), a similar peak (37,094 units) was reached in 2021.

Surprisingly, however, the decade trough in 2023 defied the past pattern of decade lows generally being lower than their predecessors. Instead, the 2023 low (32,840 units) was barely below the 2021 peak (37,094 units). This can be attributed to unprecedented federal rescue fund magnitudes and other stimulative measures made in response to the traumatic pandemic-driven 2020 recession. These measures completely muted the recession's impact on housing production. *As a result, there was not a significant housing setback in the first half (2020-2024) of the decade of the 2020s.*

Overall, the four absolute highest production years – designated super peaks – since 1940 were also the decade peaks of the first four decades presented above. These super peaks clearly stand out in figure 1. The last one took place 38 years before our final data point (2024).

Year	Super Peaks
1950	72,657 units
1964	68,078 units
1972	64,979 units
1986	57,353 units

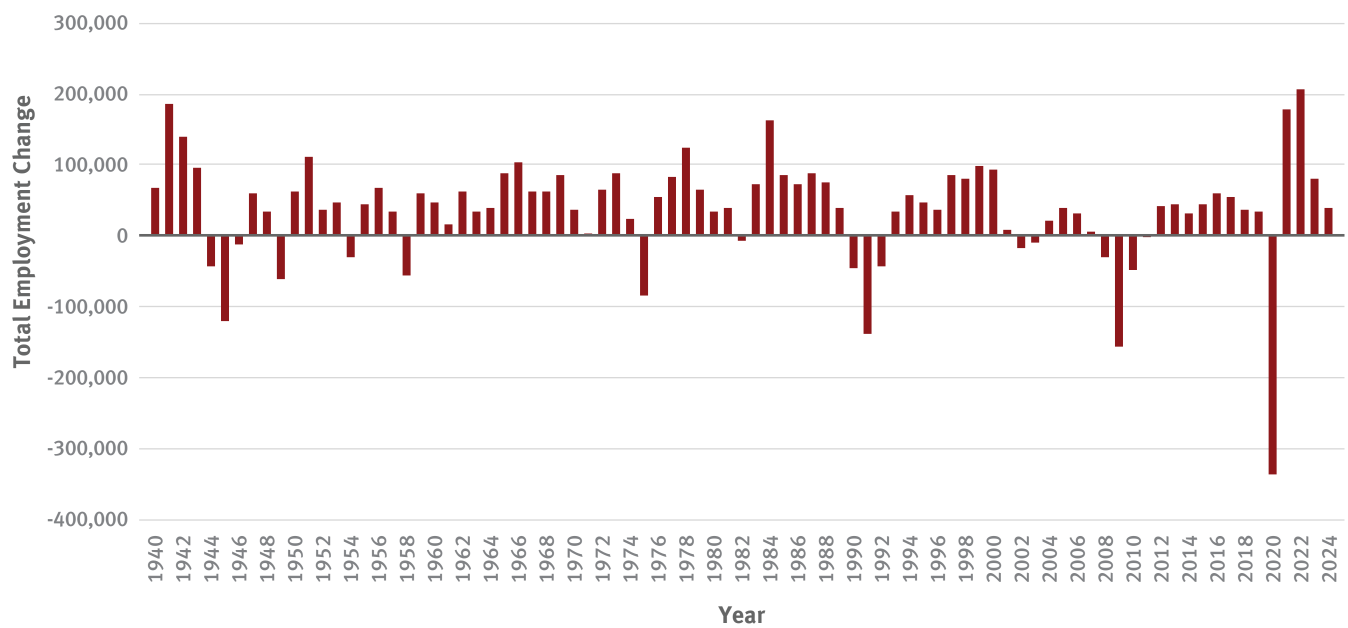
In sharp contrast to these pinnacles of production are the cyclical lows that were linked closely with recessions/business-cycle contractions. (These cyclical stages are listed in table 1.) The lowest annual level of production (12,421 units) occurred in 2009 (just 34 housing units per day), the final year of the 2007-2009 Great Recession, which at the time was the worst downturn since the Great Depression.

Year	Recessionary Troughs
2009	12,421 units – 2007-2009 Recession
2011	12,952 units – Aftershock of 2007-2009 Recession
2010	13,535 units – Aftershock of 2007-2009 Recession
1991	14,856 units – 1990-1991 Recession
1981	20,676 units – 1981-1982 Recession
1982	21,297 units – 1981-1982 Recession
1980	22,270 units – 1980 Recession
1975	23,313 units – 1974-1975 Recession

The record low (12,421 units) suffered in 2009 was equal to only 17.1 percent of the 1950 peak (72,657 units) – or 34 units per day versus 199 units per day. This was followed by weak shelter production in 2010 (13,535 units) and 2011 (12,952 units), reflecting the aftershocks of, and the slow recovery from, the Great 2007-2009 Recession. The next three cyclical production troughs occurred during the 1990-1991 recession (14,856 units in 1991), 1981-1982 recession (20,676 units in 1981 and 21,297 units in 1982), and the 1974-1975 recession (23,313 units in 1975). These low levels of production represent not only housing construction recessions but far worse housing construction depressions.

In sharp contrast, during the first half of the decade of the 2020s (2020-2024), there was little impact on the level of housing production of the severe 2020 recession (alternatively labeled the Pandemic Recession, the Great Shutdown, the Great Lockdown, or the Great Contraction) and its aftershocks. While this was the shortest (two-month) economic downturn since records were maintained, it was the deepest in terms of the massive scale of employment declines (table 4 and figure 2). But housing production in 2020 (36,146 units) was close to the past decade-peak years of 2019 (36,505 units) and 2005 (38,588 units). And that pace of growth was maintained in the next four post-2020 recession years.

Figure 2. Average Annual Employment Change
New Jersey: 1940 to 2024.



Total Decade Activity Level

There is a similar long-term pattern of declining decade production levels for the final four decades (1960-1999) of the twentieth century (table 2).

Twentieth Century

Decade	Production
1950-1959	497,030 units
1960-1969	500,950 units
1970-1979	405,608 units
1980-1989	379,015 units
1990-1999	239,061 units

Twenty-First Century

Decade	Production
2000-2009	291,303 units
2010-2019	247,067 units
2020-2029*	359,300 units

*Extrapolation based on the 2020-24 actual

The peak decades were the 1950s (1950-1959) and 1960s (1960-1969), when the state added approximately 500,000 units per decade. *The nearly 1-million housing units produced during these two decades stand as New Jersey's golden housing production era – approximately 1,000 units added per week for 1,000 straight weeks*. The tract house suburbanization locomotive was seemingly unstoppable.

But then the slowdown began: decade production totals successively contracted for the balance of the twentieth century. By the 1990s (1990-1999), decade production totals had slipped by more than half (52.3 percent) from the 1950s' peak – from 500,950 units in the decade of the 1960s to 239,061 units in the 1990s.

Only moderate increases from the 1990s' low level of production occurred in the first two decades of the twenty-first century – 291,303 units in the 2000s and 247,067 units in the 2010s. Thus, New Jersey had three straight decades – the 1990s, the 2000s, and the 2010s – when housing production fell below 300,000 units per decade.

However, the 2020s saw production ratchet up significantly to an estimated 10-year pace of 359,300 units, based on a simple extrapolation of the first 5-year 2020-2024 actual gain (179,650 units). As noted earlier, the latter represents the best five-year production level since the middle of the 1980s (1984-1988), three and one-half decades earlier. *The potential production upswing of the 2020s (359,300 units) would be 45.4 percent higher than that (247,067 units) of the*

Table 4. **Total Employment Change Based on Not-Seasonally Adjusted Annual Average**
New Jersey: 1940 to 2024

Year	Total	Year	Total	Year	Total
1940	67,200	**1950**	61,200	**1960**	46,200
1941	186,800	**1951**	111,100	**1961**	16,500
1942	140,800	**1952**	36,200	**1962**	62,200
1943	94,700	**1953**	46,200	**1963**	33,600
1944	(42,800)	**1954**	(29,500)	**1964**	39,300
1945	(121,000)	**1955**	44,500	**1965**	87,800
1946	(11,000)	**1956**	67,900	**1966**	102,600
1947	60,600	**1957**	35,100	**1967**	62,400
1948	34,700	**1958**	(56,500)	**1968**	63,700
1949	(61,500)	**1959**	59,100	**1969**	84,400
Decade Total	**348,500**	**Decade Total**	**375,300**	**Decade Total**	**598,700**
Annual Average	**34,850**	**Annual Average**	**37,530**	**Annual Average**	**59,870**
Year	Total	Year	Total	Year	Total
1970	36,600	**1980**	33,200	**1990**	(44,700)
1971	1,400	**1981**	38,500	**1991**	(138,000)
1972	64,900	**1982**	(6,200)	**1992**	(42,800)
1973	87,200	**1983**	72,400	**1993**	33,700
1974	23,300	**1984**	164,100	**1994**	58,500
1975	(83,100)	**1985**	84,900	**1995**	46,600
1976	53,800	**1986**	74,000	**1996**	36,800
1977	83,200	**1987**	88,200	**1997**	84,900
1978	125,000	**1988**	74,700	**1998**	81,300
1979	65,300	**1989**	38,800	**1999**	99,600
Decade Total	**457,600**	**Decade Total**	**662,600**	**Decade Total**	**215,900**
Annual Average	**45,760**	**Annual Average**	**66,260**	**Annual Average**	**21,590**
Year	Total	Year	Total	Year	Total
2000	93,600	**2010**	(47,000)	**2020**	(337,400)
2001	8,900	**2011**	(2,200)	**2021**	179,300
2002	(16,400)	**2012**	42,000	**2022**	205,500
2003	(8,300)	**2013**	45,100	**2023**	79,900
2004	20,600	**2014**	31,600	**2024**	39,700
2005	39,900	**2015**	43,200		
2006	30,900	**2016**	60,000		
2007	6,700	**2017**	55,500		
2008	(29,300)	**2018**	37,700		
2009	(155,500)	**2019**	35,400		
Decade Total	**(8,900)**	**Decade Total**	**301,300**	**Total**	**167,000**
Annual Average	**(890)**	**Annual Average**	**30,130**	**Annual Average**	**33,400**

Sources: U.S. Bureau of the Census, Manufacturing and Construction Division
New Jersey Department of Labor and Workforce Development

2010s and would represent the highest decade increase since the 1980s as well as the highest decade of the twenty-first century.

Spatial Patterns of Change

Throughout the second half of the twentieth century – post 1950 – every successive surge in housing production was characterized by further decentralization from the historic urban concentrations of the state. Suburbanization dynamics prevailed. In the first two decades of the twenty-first century this pattern was reversed. This postsuburban re-urbanization reversal was driven by a changing economy and demography. But the 2020s heralded further geographical shifts, with nascent re-suburbanization emerging. Much of this has not been taking place in undeveloped greenfield locations, but in previously developed transit-oriented and obsolete commercial and office-campus venues.

The Driving Forces of Housing Change

As noted above, annual production levels have been heavily influenced by short-term business cycle swings. Longer-term production change is linked to broader demographic and economic transformations.

Structural Changes in the State Economy and Economic Periods

The long housing production journey was influenced by the three economic transformations – suburban postwar industries, post-industrial suburban office corridors, and postsuburban office reconcentrations – that yielded four distinct periods in the evolution of the state's economy. (The second period was a difficult interregnum defined by the harsh transition between industrial and postindustrial transformations.)

1. Postwar Affluence and Consumer-Driven Manufacturing: 1945-1970
2. The Troubled Decade and the Postindustrial Transformation's Origins: 1970-1980
3. Transformational Suburban Economic Growth Corridors: 1980-2000
4. Post-2000: A Maturing Postsuburban Economy

Population Change: Go-Go to Slow-Go

The postwar decades through 1970 in New Jersey were characterized by nation-leading population growth rates. Post1970, the state had been a consistent population growth laggard.

Generational-Based Demographic Change

Five different demographic generational cohorts have influenced housing market dynamics in post-World War America and New Jersey.

- **The Baby Boom** (b. 1946-1964)
- **Baby Bust/Gen X** (b. 1965-1980)
- **Millennials/Gen Y** (b. 1981-1996)
- **Gen Z/Zoomers** (b. 1997-2012)
- **Gen Alpha** (b. 2013-ND)

Demographically Defined Housing Eras

In the nearly eight-decade period since the end of World War II (1945-2024), the life cycles of these generations have created five distinct demographically defined housing market eras that have driven the state's housing production.

- **Era 1:** Post-World War II Nesting Generation (the Original Levittowners)
- **Era 2:** First-Generation Baby-Boom Housing Demand
- **Era 3:** Maturing Baby-Boom Housing Demand
- **Era 4:** Empty Nesterhood and Millennial-Driven Live, Work, Play Environments
- **Era 5:** Maturing Millennial Family-Raising Dominance

This report will start with a detailed analysis of the impact on housing production of these four forces of housing production change.

Impacts on Housing Production

Structural Changes in the State Economy and Economic Periods

As the early twentieth century decades unfolded, the Garden State's economy had already been transformed from primarily growing things to making things. It had achieved the status of one of the nation's leading-edge industrial behemoths. New Jersey's urban manufacturing agglomerations benefited from their proximity to water and steam power, ports, electricity, railroads and market location.

The need to shelter the waves of European immigration of the late nineteenth and early twentieth centuries that satiated the labor-force needs of the state's industrial machine was a major force of housing demand. Interrupted by the Great Depression, economic development was revived by World War II. By war's end, New Jersey had become a global war-production giant. Postwar, it then experienced three basic economic transformations as it adapted to new technological forces and successfully reinvented itself. These three transformations defined four distinct periods of economic change, which influenced levels of employment growth, housing demand, housing production and geographic location. Economic change was also fully conjoined with fundamental demographic change in transforming housing activity.

Postwar Affluence and Consumer-Driven Manufacturing: 1945-1970

During World War II, New Jersey was an integral part of America's "Arsenal of Democracy."[6] But the abrupt postwar cessation of this largely urban-centric military production, while disruptive, ultimately led to a robust peacetime manufacturing base focused on civilian goods consumption.[7] This fundamental manufacturing shift marked an era where newer production facilities were increasingly located in suburbia, based on state-of-the-art technological requirements. The construction and completion of the state's nation-leading toll roads and state highway improvements also spurred this economic advance. Civilian manufacturing employment surged, increasingly in suburbia, and peaked in 1969 at 860,000 jobs, which represented

Mahwah Assembly

In 1955, suburban Mahwah Township in Bergen County, became the site of what was formally labeled the Mahwah Assembly – a Ford Motor Company manufacturing plant situated on approximately 175 acres of former farmland. At the time of its completion, it was the largest motor vehicle assembly plant in the United States. But under the onslaught of global competition in the 1970s, New Jersey's manufacturing base started to erode badly. As a result, after producing 6 million cars over 25 years, Mahwah Assembly was shuttered in 1980. It was eventually replaced in 1987 by the Sheraton Crossroads Hotel, which became a prominent 22-story landmark, and a symbol of the state's post-industrial transformation. The hotel closed its doors 36 years later in 2023, and was demolished in 2025, a symbol of the state's postsuburban transformation.

6 New Jersey was one of the principal epicenters of military production of the Allied powers during World War II.

7 The latter benefitted from minimal postwar global economic competition from a rebuilding Europe and Japan.

33 percent of all jobs in the state.[8] This locational shift also influenced the residential choices of postwar manufacturing workers.

At the same time, New Jersey's overall economy was bolstered by unprecedented demographic growth (table 3). This was the result of both massive domestic population migration into the state and soaring numbers of births which produced the massive baby-boom generation (born between 1946 and 1964). For the two first full postwar decades – between 1950 and 1970 – the state's population growth rate far exceeded that of the United States.

Peak levels of suburban housing construction were necessary to shelter the baby boom and population inflows. Economic growth was further bolstered by the servicing of the baby boom, e.g., a massive expansion of the state's educational infrastructure – including both personnel and school buildings. Evidence of this advance was the acceleration of employment growth during the 1950s and 1960s. (table 4 and figure 2). Immediate postwar readjustments – characterized by Rosie the Riveter applying for unemployment benefits – led to minimal employment growth in the second half of the 1940s. But this was followed by 375,300 jobs added in the 1950s and 598,700 jobs gained in the 1960s, for a two-decade total of 974,000 jobs. This supercharged housing buying power.

Peak annual employment growth occurred in 1951 (+111,100 jobs) and 1966 (+102,600 jobs). The only annual losses during the 1950-1970 period occurred in the early recessionary years of 1954 (-29,500 jobs) and 1958 (-56,500 jobs).

The Troubled Decade and the Second Transformation's Origins: 1970-1980

But the era of postwar affluence yielded to the troubled economic decade of the 1970s, as manufacturing suffered a sustained hemorrhage of jobs and a protracted diminution in relative economic importance. In particular, the badly aging industrial base of the state's cities began to visibly disappear during this period, and newer suburban facilities succumbed to southern and international competitors.

Concurrently, the nascent beginnings of a replacement economy became evident. This new technological transformation to a broader post-industrial information-age economy would ultimately define the final two decades of the twentieth century. However, in the 1970s, the total employment growth that characterized the 1960s was not sustainable. This difficult economic interregnum contributed to the reduction in the high levels of domestic population inflows that characterized the state in the 1950s and 1960s. Demographic stagnation (miniscule population growth and a baby bust) fully replaced the demographic exuberance (surging population growth and a baby boom) of the preceding decades (table 3). In the 1970s, New Jersey added only 193,899 people, less than 18 percent of the population gain (1,104,330 persons) of the 1960s.

During this era (1970-1980), decade employment growth decelerated to 457,600 jobs, 23.6 percent lower than the 598,700 jobs of the 1960s (table 4). Over a quarter (27.3 percent or 125,000 jobs) of the total 1970s' decade growth (457,600 jobs) occurred in a single year (1978); this was the peak of the 1975-1980 expansion. The worst year of the decade was 1975 (-83,100 jobs), which was the final year of the 1973-1975 recession and at the time was the worst economic downturn since the Great Depression.

Transformational Suburban Economic Growth Corridors: 1980-2000

The forces of economic suburbanization in New Jersey reached a new crescendo in the final two decades of the twentieth century, while New York City's economy faltered.[9] New Jersey supplanted New York as the regional economic locomotive. This period represented New Jersey's full transformation from a post-mature manufacturing state to a lead-

8 James W. Hughes and Joseph J. Seneca, *Then and Now: 60 Years of Economic Change in New Jersey* (Rutgers Regional Report Number 20, January 2004), 5.

9 In 1950, New York City's total employment level (3.5 million jobs) was more than double that (1.7 million jobs) of New Jersey. In a sharp reversal of economic fortune, by the year 2000, New Jersey's total employment level (4.0 million jobs) had eclipsed that (3.7 million jobs) of New York City. New Jersey had gained 2.3 million jobs during this period of rampant suburbanization, while New York City added just 200,000 jobs (computed from rounded data). See James W. Hughes and Joseph J. Seneca, *New Jersey's Postsuburban Economy* (New Brunswick, New Jersey and London: Rutgers University Press, 2015), 42.

ing-edge, knowledge-based, information-age service economy, comprising legions of high-wage, middle- and advanced-skilled knowledge office workers. The latter filled the state's burgeoning new suburban office inventory – the factory floors of the new economy – which was primarily located in freeway-oriented, auto-dependent growth corridors and campuses.[10] This new economic geography became New Jersey's core economic specialization – its unique nation-leading spatial competency. It was also bolstered by the completion of the final stages of the Interstate Highway System in the state.

New Jersey was widely recognized as a leading example – a national poster child – of a new form of development known as "edge cities," i.e., intensive concentrations of demographic and economic growth located on the outer edge of metropolitan areas, supposedly the future geographic shape of American development. Baby boomers trading up in the housing market were a primary demographic force, with leading edge-boomers moving into newly erected McMansions on outer-suburban and exurban super-sized residential lots. This was the capstone of more than one-half century of residential suburbanization.

The spatial dimension of this economic and demographic juggernaut was captured by what was widely termed the Central New Jersey Wealth Belt, the narrow midsection (or waist) of the state which attracted the critical mass of New Jersey's wealth, purchasing power, and economic wherewithal. The economic and demographic performance of the group of Wealth Belt counties was "much more aligned with the nation's Sunbelt than with the slow-growth Frostbelt (Northeast region). Hence the Wealth Belt could also be called New Jersey's Sunbelt – a powerful cutting-edge, twentieth-century, suburban economic agglomeration."[11]

A decade employment growth record was achieved during the 1980s, when the suburban growth corridor period unfolded. The state added 662,600 jobs, 44.8 percent higher than the 457,600 jobs gained in the 1970s (table 4 and figure 2). An all-time postwar single-year employment record was set (+164,100 jobs) in 1984. But these decade and yearly records were followed by the harsh 1989-1992 recession, which at the time was the new worst economic downturn in New Jersey since the Great Depression, an economic setback far more severe than the national recession.[12]

One of the key contributing features of the state's deep setback was the harsh correction of New Jersey's vastly overbuilt suburban office market. Employment losses in 1990 (-44,700 jobs), 1991 (-138,000 jobs), and 1992 (-42,800 jobs) put the state in a deep employment hole that was difficult to climb out of (table 4 and figure 2). Although growth accelerated to strong levels during the last three years of the 1990s (1997-1999) – driven by the nation's dot-com bubble (which burst in 2000) – the final decade of the twentieth century registered a total employment gain of only 215,900 jobs, less than one-third that (662,600 jobs) of the 1980s. Similarly, the magnitude of housing production dramatically contacted.

A Maturing Postsuburban Economy: Post-2000[13]

Many of the forces and trends that shaped the second half of the twentieth century changed dramatically in the first two decades of the twenty-first century. Profound advances in information technology fundamentally altered knowledge-based work and where it could take place.[14] Demographic generational evolution interplayed with this economic transformation to transform housing production.

Economic recentralization increasingly replaced economic decentralization, most vividly illustrated in the region by New York City's ascension to global superstar city status.[15] A new urbanism and walkable

10 By 1990, 50 percent of all the office space ever built in the history of the nation went up in the decade of the 1980s. In New Jersey, 80 percent of all the commercial office space ever built in the state went up in the decade of the 1980s. In 1980, New Jersey was a non-player in the regional commercial office market centered on Manhattan. By 1990, the 11-county northern and central New Jersey office market emerged as the fifth largest metropolitan office market in the country. The Goldfinch is New Jersey's official state bird. In the 1980s, developers boasted that they had changed it to the Crane – the construction crane!

11 Hughes and Seneca, *New Jersey's Postsuburban Economy*, 64.

12 The national recession lasted only eight months – July 1990-March 1991 (table A-1). New Jersey's downturn lasted 37 months (March 1989-April 1992). See Hughes and Seneca, *New Jersey's Postsuburban Economy*, 13

13 This era is fully described in Hughes and Seneca, *New Jersey's Postsuburban Economy*,

14 Despite advances, many pre-coronavirus offices were still being run as relics of the twentieth century, despite massive advances in information technology. But the dinosaur was forced to evolve. Post-coronavirus, it was increasingly acknowledged that in many cases work is much more of an activity rather than a physical place. It was probably a major market failure that work simply as a place remained so dominant for so long.

15 By 2020, New York City's employment level (4.2 million jobs) had surged past that (3.9 million jobs) of New Jersey, regaining the lead it had lost in the late 1980s. (See footnote 11.)

24-7 LWP (live, work, and play) environments particularly flourished after the 2007-2009 Great Recession. New higher-density multi-family frontiers became highly visible along the Hudson River Gold Coast communities and transit-oriented downtowns. Furthermore, the urbanization of suburbs gained momentum, particularly by new housing development opportunities provided by the languishing residuals of the great suburban office building boom, i.e., redeveloping the empty remnants of once state-of-the-art office agglomerations.[16] Moreover, remote and hybrid work protocols that were greatly accelerated by the pandemic are now also challenging urban central business districts and contributing to uncertain post-pandemic economic geographies.

This post-2000 economic transition led to overall employment contraction (-8,900 jobs) in New Jersey during the first decade (2000-2009) of the twentieth century (table 4 and figure 2), largely caused by the decade-ending 2007-2009 Great Recession, the new worst downturn since the Great Depression. During 2008 and 2009 alone, a total of 184,800 jobs were lost. As a result, the 2000s marked the first decade that the state lost total employment (-8,900 jobs). However, the 2010s – the second decade of the twenty-first century – saw employment rebound from the Great Recession. New Jersey's 2010-2019 job gain represented the strongest employment growth decade since the 1980s. Then, the pandemic and the great economic contraction in 2020 yielded the worst employment contraction in history in 2020 (-337,400 jobs), all of which were recaptured by the strongest postwar employment gains in 2021 (+179,300 jobs) and 2022 (+205,500 jobs).

This two-year employment surge led to dramatic shifts in labor market behavior which in turn impacted home-buying behavior. Labor shortages led to unfilled job openings which led to employee mobility. Job quits surged as new phenomena unfolded – the "Great Resignation" and the "Great Reshuffle" – as uninhibited searches for new economic opportunities transpired. However, as the labor market shifted from "red hot" to more sustainable growth, the result was the "Big Stay," a shift from highly confident economic outlooks to high levels of uncertainty. Additional insecurities reign as artificial intelligence begins to affect the structure of work, workforce size, and workplace location. If this represents the new balance-of-the-2020s decade normal – which right now is speculative – a more conservative homeownership posture may result.

16 By 2025, the aging 1980s' office inventory was between 35 and 45 years old, all of which was built before the internet, before smartphones, and before other advanced mobile information technology. By the start of the second decade of the century, it was already realized that the state's suburban office market was oversupplied and under demolished. For the balance of the 2020s, the state faces the perfect New Jersey office space storm. Its ingredients are a huge inventory of aging obsolete tenant-challenged space, a reconceptualization of how knowledge-based work takes place and contracting organizational space needs as technology-driven work protocols evolve. The reuse of demolished office sites is captured by the new real estate acronym O2R – Office to Residential conversions.

Population Change: Go-Go to Slow-Go

The second half of the 1940s and the full decades of the 1950s and 1960s encompassed the go-go population growth era in New Jersey (table 3). As described in the following section, a driving force was the emergence in 1946 of the over-sized baby boom generation, which accompanied massive residential suburbanization and record population migration into the state. The state's population growth rates in the three decades were far more robust than those of the nation. For example, New Jersey's population grew by more than a quarter (25.5 percent) in the 1950s, more than one-third higher than that (18.5 percent) of the United States.

But the go-go decades of the 1950s and 1960s yielded to the no-go decade of the 1970s. In the 1970s, New Jersey's population growth rate tumbled to 2.7 percent, less than a quarter of that (11.4 percent) of the nation. In the 1960s, New Jersey accounted for 4.6 percent of the nation's total population growth; in the 1970s, the state's growth share fell to 0.8 percent (table 3). Slowing economic growth and a baby bust supplanting the baby boom were two of the factors causing this demographic slowdown.

New Jersey's population growth rates rebounded during the ensuing post-1970s' decades but consistently fell short of those of the nation. As a result, New Jersey's share of the nation's total population fell from 3.53 percent in 1970 to 2.80 percent in 2020 and its size-ranking among the states dropped from eighth largest in population to eleventh largest.[17] Thus,

17 James W. Hughes and David Listokin, *Population Trends in New Jersey* (New Brunswick, Camden, and Newark New Jersey, and London: Rutgers University Press, 2022), 76.

because of this demographic lag, the overall growth in housing demand in New Jersey has persistently trailed that of the nation for more than one-half century (1970-2020).

Generational-Based Demographic Change

Shifting economic eras, changing population growth rates and housing production patterns have interacted with demographic transformations and disruptions.[18] Five distinct generations have helped define and shape the decades of post-World War II New Jersey.

The Baby Boom (b. 1946-1964) is the fabled vastly over-sized population cohort defined by the huge surge of births following World War II. Between 1946 and 1964, the business of New Jersey and America was nothing less than industrial-strength baby production. Nationally, 76-million baby boomers were produced in 19 years – 2.8 million in New Jersey. The resulting population cohort largely comprised the descendants of the great European immigration waves of the late nineteenth and early twentieth centuries.

The peak birth year of the boom took place in 1957. Subsequent declines in births then ensued, but their sharp decline following 1964 led to the widely accepted end of the 19-year-long boom. Interestingly, the baby boom is the only generation that is definitively defined (1946-1964) by the United States Census Bureau. The colossal baby boom was often called the pig in the demographic python, and it completely dominated the second half of the twentieth century as it passed through each of its life-cycle stages. Many successful developers in New Jersey followed a strategy labeled "baby-boom life-cycle riding." They adopted development formats (e.g., garden apartments, condominiums, single family homes, and active adult formats) appropriate to each advancing stage of the boom's life cycle. To the dismay of twenty-first century boomers, maturing and aging are terms increasingly associated with them. In the middle of the 2020s, the aging of the boom has been reflected in the concept of "Peak 65," the period from 2024 to 2027. During this four-year period, there has been (and will continue to be) a record surge of 4.1 million Americans turning 65 years of age each year. This translates into 11,200 boomers turning 65 years old each day.

Generation X/Gen X (b. 1965-1980) is the undersized baby-bust (as it was often called originally) that was produced during the low birth era that followed the baby boom. The largest single drop in annual births and fertility in American history took place between 1964 and 1965. The leanest birth years then took place in mid-1970s, but 1980 is now considered the appropriate endpoint. It is often quipped that Gen X is America's neglected "middle child," sandwiched between the two noisy behemoths – the baby boom and millennials. While the size of the baby boom unleashed the dynamics of sustained expansion to accommodate it at each of its early life-cycle stages, the baby bust (Gen X) unleashed the dynamics of shrinkage.[19] However, the ultimate housing demand impact of a maturing Gen X was bolstered by high levels of international immigration of the same age into the state.

Millennials/Gen Y (b. 1981-1996) – are the product of the delayed discovery of procreation by baby boomers. As young adults, baby boomers seemingly refused to reproduce themselves, thus contributing to the baby bust cohort. But eventually they relented and reproduced, but not with a vengeance. In 1981, a potent baby-boom echo began that lasted through 1996, bolstered by increasing immigration. While millennials represent a significant bounce back from the baby bust, the rebound was not based on a repeat of the 1950s' fertility-rate surge, but by the sheer number of baby-boom women in their child-bearing years. The "echo" – the second great population bulge of the twentieth century – is now characterized as being the first cohort raised in the digital age and achieving adulthood in the era of the internet.[20] The size of the millennial cohort and its residential preferences have been and are shaping residential production as

18 For detailed generational analyses, see: Hughes and Listokin, *Population Trends in New Jersey,* 129-217.

19 For example, the baby boom's sheer size required a vast expansion of New Jersey's (and the nation's) educational plant. The numerous bond issues that were often necessary to finance new school construction in many cases were not without controversy. But expansion-driven baby boom-inspired school bond issue controversies were subsequently supplanted by contraction-driven baby bust-inspired school closing controversies.

20 In the 2010s, millennials became the prized labor force commodity, eagerly sought by corporate and organizational America that required next-gen digital talent. By 2017, they became the largest sector of the workforce, supplanting the baby boom. By 2025, the next task for all organizations was bringing millennials higher up the leadership pipeline.

it moves through its life cycle stages – sprawl withdrawal to activity locations and then to family-raising environments.[21]

Gen Z (Zoomers)/Post-Millennials (b.1997-2012) are described as comprising the first population cohort born into the Internet era and then coming of age in the post-2007 period of social media and instantaneous mobile information accessibility. They grew up with access and hyper-connectivity to everything, everywhere, and instantaneously. The earlier once highly-expected baby-bust echo – a significant decline in births resulting from a smaller-size Gen X concentrating in its prime reproduction years – did not fully materialize. This was largely due to the growth of international immigration since 1964 that greatly increased the number of people of child-bearing age at the turn of the century. Thus, Gen Z turned out to be almost the size of the millennial generation and has already become a force in the rental market in the 2020s.[22]

Generation Alpha (b.2013-ND) is a cohort that started in 2013. Alphas are destined to be a smaller generation – perhaps baby bust 2.0 – based on declining birth and fertility rate trends since the start of the 2007-2009 Great Recession.[23] Certainly, sophisticated advances in digital technology will shape alphas as it did its two immediate predecessors. While millennials were the digital age's first tech-savvy cohort, and Gen Z was the mobile Internet's first totally connected cohort, alphas may be shaped in childhood and post-childhood by the era of AI (artificial intelligence), IOT (the internet of things) and advancing robotics. Since birth, they were immersed in technology, and even had screens placed in front of them in the crib – thus the term "screenagers." Raising alphas to adulthood in single-family homes may be at the forefront of housing dynamics for the balance of the 2020s and beyond.

21 By 2022, the majority of millennials had become homeowners.

22 In 2023, Zoomers overtook the number of baby boomers in the workforce. It is now quipped that the workforce now has more Zoomers than Boomers.

23 A key metric of fertility is the total fertility rate, which indicates the average number of children a women would have in her lifetime if she experienced all the age-specific birth rates (calculated for each 5-year age group) at a specific point in time. The replacement level fertility rate is 2.1, i.e., 2.1 births per woman is the level needed for a generation just to replace itself with no growth beyond that. At the peak of the baby boom (1957), the fertility rate reached 3.8 in the United States – each women averaged 3.8 births. At the nadir of the baby bust (1976), the fertility rate had fallen to 1.7. The rate then increased over the next three decades to 2.1 in 2007. (It should be pointed out that New Jersey's fertility rate has closely tracked that of the nation.)

Since then, the rate has again retreated, falling to 1.6 in 2024, the lowest rate ever recorded. To put this in perspective, it is still far higher in 2024-2025 than that of such nations as South Korea (0.7), China (1.0), Japan (1.2), Italy (1.2) and Canada (1.3). Such low rates in many industrialized nations are indicative of the role that immigration plays, or will play, in maintaining population growth.

In the demographic world, the impact of current declining fertility resuscitated an old acronym crafted in the 1970s (when fertility was also declining) to describe the increasing in number of childless two worker/earner households: DINKS (Double Income, No Kids). In turn, this has led to a new acronym in the 2020s categorizing a new population segment that reflects the growing number of unhappy grandparent aspirants: PODWOGs (Parents Of Dinks WithOut Grandkids).

Demographically Defined Housing Eras

Generational changes and disruptions have been instrumental in shaping all dimensions of housing. New Jersey is now in the fifth distinct demographically defined housing era in the eight-decade period since the end of World War II.

Era 1: Post-World War II Nesting Generation (the Original Levittowners)

This era began in the immediate postwar years and lasted through 1969. It was the nesting generation that produced the fabled baby boom, the oversized population cohort that first saw the light of day in 1946. Much of the housing erected during this era was shaped by the requirements of child-rearing. Tract house suburbia – at the time the American housing dream – seemingly oozed across the New Jersey landscape. Young families moved into Levittown style dwellings – 900 square feet tributes to modesty – at the rate (as noted earlier) of approximately 1,000 per week for more than 1,000 straight weeks – nearly a million units in these twenty years (1950-1969). Housing production at this scale would never be replicated again.[24]

24 Often forgotten during this era of tract house suburbanization was that as post-World War II housing demand soared with the return of millions of American veterans, the nation and New Jersey faced a multidimensional housing crisis. Many returning servicemen and their households sought rental housing, either by preference or of necessity. The immediate postwar iconic rental housing structure was the affordable garden apartment development, built on the outer edges of developed communities or in adjacent municipalities. A second generation of garden apartment development occurred when the baby boom began to form households, generating demand for entry-level rental housing. This was the launching point for eventual homeownership.

Era 2: First-Generation Baby-Boom Housing Demand

By the late 1960s, the baby boom itself began to enter the housing market directly and in full force. This second era was powered by the offspring of the first, and it lasted until the mid-1980s, the time when most of the baby boom generation had become full housing participants. In the initial stages of baby boom adulthood, an emerging trend was the emergence of a then new household type: unmarried cohabitating opposite-sex couples who were postponing formal marriage and family formation.[25] This led to declining birth rates and a baby bust that resulted in an abnormally small population cohort now known as Gen X (born between 1965 and 1980).

Because of new baby-boom adult lifestyles, the mass middle housing market that prevailed in Era 1 was supplanted by market segmentation. Household diversification and fragmentation dominated New Jersey's demographics during this era, yielding (at that time) new shelter partitions and homeownership innovations, such as townhouses and condominiums as first-time ownership vehicles.

Era 3: Maturing Baby-Boom Housing Demand

Maturing baby boom demand began in the mid-1980s and lasted into the mid-2000s. It defined an era where the baby boom finally started to fully reproduce itself in earnest, which spurred intense demand for upsized family-raising shelter. The baby boom's offspring, millennials/Gen Y (born between 1981 and 1996) were originally labeled the baby-boom echo. Millennials were raised in ever larger dwellings and dispersed suburban housing environments. A huge web of trade-up markets emerged, culminating in McMansions at the top of the housing pyramid.

Era 4: Empty Nesterhood and Millennial-Driven Live, Work, Play Environments

This era spanned the mid-2000s to approximately the late 2010s. As the new century unfolded, the leading edge of the baby boom had entered the post child-rearing stage of the family life cycle – empty nesterhood – and began to resize in the housing market (e.g., active adult communities). Grown-up millennial children who emptied their baby-boom parent's domiciles sought different lifestyles. In a spatial movement termed "sprawl withdrawal," young-adult millennials sought "24-7, live, work, play urban environments," rejecting suburban automobile-dependent shelter and lifestyles. While the inlying suburbs dominated era 1, the Hudson River "gold coast" dominated era 4.

Era 5: Maturing Millennial Family-Raising Dominance

By 2020, the year of the pandemic-driven recession, the oldest millennials had turned 39 years of age and had long since entered the family-raising stage of the life cycle. They had tepidly started their suburban odyssey. Many had been sitting on the fence, but the pandemic pushed many of them off the fence, accelerating their move to the suburbs and generating a single-family housing boom. New life and work choices began to revitalize suburban New Jersey. Shelter-selecting, child-rearing millennials in their peak-earning years are destined to be the core driver of single-family housing demand for the balance of the decade, followed by the leading edge of Gen Z seeking homeownership, the trailing edge of Gen Z dominating entry-level rentals, and baby boomers continuing to resize the housing market.

25 In the late 1970s, the Census Bureau created the term "**POSSLQ**" – "**P**ersons of the **O**pposite **S**ex **S**haring **L**iving **Q**uarters" – to categorize unmarried opposite-sex couples living together. In general, this new baby-boom led living arrangement at the time shocked their nesting-generation parents. This historical demographic term now largely resides in the dustbin of history.

Detailed Baseline Metrics: 1940 to 2024

Annual housing production in New Jersey starting in 1940 and ending in 2024, as gauged by "dwellings authorized by building permits," is presented in table 2. First to be analyzed is decade by decade change followed by cyclical peak and nadir production years. The basic long-term pattern is one of production surging to record levels in the postwar years (1946-1969) followed by diminished output for the balance of the twentieth century.

Decade by Decade Production Change

Overall, the decade of the 1940s (1940 to 1949) was a depressed housing production period, but this was a uniquely bifurcated ten-year period. It was initially powered by unprecedented wartime imperatives; it was then followed by unprecedented peacetime "catchup' imperatives. The first saw production plummet to all-time lows during the key World War II years (1943-1945), when most materials and labor were consumed by the war effort. But a massive postwar boom then ensued, as housing production accelerated greatly, increasing steadily each year between 1946 and 1949. It was fueled by returning veterans, the GI Bill, and pent-up demand. This four-year beginning of vast postwar suburbanization led to an overall decade growth of 208,160 units, or an annual average of 20,816 units per year.

During the following two decades – the 1950s and 1960s – housing was driven by strong postwar economic and demographic growth, and rising consumer affluence. The "production" and "sheltering" of the massive baby boom generation became a powerful economic tailwind. Suburban tract house production engulfed New Jersey, spurred also by massive household immigration from New York City and Philadelphia. The first decade (1950-1959) of this period produced 497,030 units, or 49,703 units per year, two and one-half times the level of the 1940s.

The following decade (1960-1969) fully maintained this pace of growth, as suburbanization broadened. Shelter production for the entire decade surpassed one-half million (500,950) units, with an annual average growth of 50,099 units. Production for the two decades almost reached 1-million units. It was New Jersey's golden age of mass housing production.

Propelling this shelter boom was record overall population growth in the state. New Jersey's population grew by over 1.2 million people (25.5 percent) in the 1950s and over 1.1 million people (+18.2 percent) in the 1960s (table 3). And in both decades, the state's population growth rate greatly exceeded that of the United States. However, for the next 50 years, New Jersey's rate of population growth (decade by decade), as well as housing production, would lag far behind that of the nation.

But booms do not last forever. Housing output in the 1970s (1970-1979) started its long-term shrinkage from these peaks, as two oil shocks (1973 and 1979) buffeted the economies of New Jersey and the nation. As shown in table 2, the decade-wide housing production of the 1970s (405,608 units) fell by almost 20 percent from that of the 1950s and 1960s, as did the average annual increases (40,561 units in the 1970s). Structural changes in the economy (e.g., the decline of manufacturing), a baby bust supplanting a baby boom, and the end of net household migration into the state characterized the decade. Economic and demographic headwinds replaced the tailwinds of the previous two decades. Population growth in the 1970s virtually flatlined (+2.7 percent), just under a quarter that (+11.4 percent) of the nation (table 2).

Housing production in the 1980s (1980-1989) continued to slip with the decade adding only 379,015 units (table 2). However, this was not a dramatic slippage – less than 7.0 percent – from that (405,608 units) of the 1970s. Annual average housing production exhibited the same pace of shrinkage (40,561 units per year to 37,902 units per year). This stands in marked contrast to the 1950-to-1970 period (approximately 50,000 units per year).

The 1980s saw the full emergence of the new postindustrial economy, which helped to sustain housing demand. It was characterized by strong growth in white-collar knowledge-based jobs, and surging office construction largely taking place in decentralized campuses and suburban growth corridors. In retrospect, this was an over exuberant commercial real estate development period. Nonetheless accompanying this economic resurgence was a rebound in population growth (table 3), driven by the baby boom reproducing itself, spawning the millennial generation, as well as by immigration.

These economic and demographic forces remained in play in the 1990s (1990-1999). Paradoxically, while population growth increased (table 3), due to a rising number of births and international immigration, decade housing production dropped by 37 percent from the previous decade – from 379,015 units in the 1980s to 239,061 units in the 1990s (table 2). This was the lowest decade increase since the 1940s (208,160 units), a “shortfall” that can be attributed largely to the severe recession that buffeted the state in the first three years (1990-1992) of the decade. The bursting of the office building bubble of the 1980s resulted in New Jersey’s recession being far deeper than that of the nation.

The emerging twenty-first century brought with it another transformative era for New Jersey’s economy and demography. Housing production had a modest bounce back in the 2000s (2000-2009) to a decade total of 291,303 units, or 29,130 units per year (table 2). The 2007-2009 Great Recession – the result of the bursting of America’s credit and housing bubbles – hindered the modest decade resurgence. The aftershocks of the 2007-2009 Great Recession lingered into the 2010s. As a result, overall housing production decreased slightly in the 2010s (2010-2019), yielding a smaller decade gain of 247,067 units (24,707 units per year).

But following three consecutive decades – the 1990s, the 2000s, and the 2010s – when production fell below 300,000 units per decade, the 2020s appear to mark a trend reversal. Simply extrapolating the first five years of the decade (2020-2024) to a full ten-year period, the full decade production would jump to 359,300 units, clearly topping the three previous decades Already at the time of this writing, the annual average production – 35,930 units per year for the first half of the decade (2020-2024) is far above that of the 2010s (24,707 units per year), the 2000s (19,130 units per year) and the 1990s (23,906 units per year). This marked upswing may be serving to counterbalance the modest construction results of the preceding three decades.

At the same time, economic and demographic reconcentration detailed earlier resulted in housing production shifting its geographic focus away from the suburbs. As will be detailed later, Hudson County and the Hudson River gold coast led the state’s housing production parade for the entire post-2000 period.

Cyclical Peaks and Troughs

Housing is one of the most cyclical and interest-rate sensitive sectors of the economy. Thus, the volume of housing production is highly subject to economic recessions (contractions) and expansions. (The thirteen expansions and twelve recessions that have taken place since October 1945 are presented in table 1.)

This is no less the case in New Jersey. There have been six peaks of housing activity in the state between the end of World War II and the end of the second decade (2010-2019) of the twenty-first century, interspersed by cyclical production slowdowns and secondary peaks (table 2 and figure 1). Of the six, we have designated four as super peaks that occurred before 1990s: 1950, 1964, 1972, and 1986. Every boom period and peak year ultimately came to an end, and every trough ultimately yielded to an upswing.

During the first and highest annual postwar peak – the first super peak – took place in 1950 during the nation’s 1949-1953 economic expansion. The year’s production reached 72,657 units – 199 units per day or 1,393 units per week. The two weakest years of the 1950s occurred in 1957 (37,492 units) and 1958 (39,748 units), both within the 1957-1958 recession. Production barely exceeded 100 units per day in both years, approximately one-half of that (199 units per day) of 1950.

The second highest annual production – 68,078 units in 1964 – was registered during the booming decade of the 1960s. This second super peak took place amidst the 106-month long 1961-1969 expansion. However, in 1969, production plunged to 37,877 units as the nation slipped into the 1969-1970 recession.

The decade of the 1970s saw the third-ranked super peak in 1972 (64,697 units) during the 1970-1973 economic expansion. In retrospect, the first three super peaks of New Jersey's postwar housing cycles – 1950, 1964, and 1972 – were not separated so much by steep downturns but by brief interregnums. That was soon about to change.

The harsh 1973-1975 recession followed the 1972 peak; housing production plummeted to 23,313 units in 1975, the lowest since 1945, the end of World War II thirty years earlier. Moreover, the subsequent 1975-1980 economic expansion was generally weak. Although housing production rebounded, it was relatively modest compared to past expansions.

As the decade of the 1980s unfolded, housing output hit a new postwar low during the severe 1981-1982 recession, with only 20,676 units produced in 1982. But during the strong 1982-1990 expansion that followed, housing again soared. In 1986, production reached 57,353 units, the last and fourth-ranking postwar super peak. This was nearly triple the 1982 nadir. Never again would peaks of housing production reach such lofty levels.

Early in the following decade (1990-1999), housing was severely impacted by the 1990-1991 recession. New Jersey's economic downturn was far longer and far more severe than that of the nation. As noted earlier, it lasted 37 months in the state, compared to 8 months nationally. In 1991, it was no exaggeration to say that New Jersey's housing production cratered (14,856 units), a level barely one-quarter (25.9 percent) of that of 1986 peak (57,535 units). The housing industry in New Jersey not only fell to recessionary levels, but to depressionary levels. Fortunately, the balance of the decade of the 1990s was encompassed by the (then) record 120-month long 1991-2001 expansion, often called the Great Trans-Millennial Economic Expansion. However, the peak production year (1999) of that upcycle yielded only 31,976 units, far below the expansion and decade peaks of the past.

A somewhat higher peak was achieved during the 2000-2009 decade. During the 2001-2007 expansion, production reached 38,588 units in 2005. But the Great 2007-2009 Recession saw housing additions plunge to 12,421 units in 2009, another depressionary level of housing unit gains.

A new record-long (128 months) economic expansion then ensued, stretching from June 2009 to February 2020. Fully encompassed within this expansion, the 2010-2019 decade was the first postwar decade that did not have a recession. But overall housing activity remained low for the first three years, before gradually picking up. During the peak year (2019), production totaled only 36,505 units, lower than the earlier 2005 peak (38,588 units) of the preceding decade.

The second month of the decade of the 2020s marked the start of the severe two-month long, pandemic-driven February 2020-April 2020 recession. Sometimes termed the Great 2020 Contraction, it did little to disrupt housing production, standing in sharp contrast to past recessions. For the first half of the decade, encompassing 2020 through 2024, the average annual production (35,930 units) surpassed the average annual production of the decades of the 1990s (23,906 units per year), the 2000s (29,130 units per year), and the 2010s (24,707 units per year). Much of this increase was due to surging multifamily housing construction and geographic location.

Surprisingly, as noted earlier, it is possible that the entire decade of the 2020s could experience housing production ratchet up significantly to an estimated 10-year addition of 359,300 units, based on a simple extrapolation of the actual 5-year 2020-2024 gain of 179,600 units (or 35,930 units per year). *It's worth reemphasizing that the overall 2020-2024 gain represents the best five-year production level since the middle of the 1980s (1984-1988), three and one-half decades earlier. The potential production level of the 2020s (359,300 units) would be 45.4 percent higher than that (247,067 units) of the 2010s and would represent the highest decade increase since the 1980s as well as the highest decade of the twenty-first century.* The only caveat is that a recession in the second half of the 2020s and its negative impact on housing construction could derail this potential.

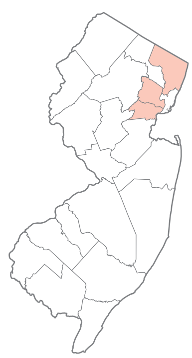
Map 1. Counties of New Jersey

The Changing Geography of Housing Production

A suburban tidal wave of housing expansion characterized the second half of the twentieth century, defined by a continuous decentralization into rural and lesser developed areas of the state. It constituted multiple overlapping decentralizations: population flows out of New Jersey's cities and out of both New York City and Philadelphia. This pattern is evident in table 5, which presents the annual average housing production levels by decade for each of New Jersey's twenty-one counties.[26] Table 6 then provides the percentage distribution, i.e., county shares of total state production for each decade. The shaded cells in each table indicate those counties with the highest production levels for each decade. The specific counties highlighted are those which tend to cluster above the balance of the observations. Thus, there are a different number of counties isolated for each decade. The leading counties (in rank order) are also indicated in the following subtitles.

The 1940s: Bergen, Essex, and Union Counties

(see also tables A-1 and A-2)

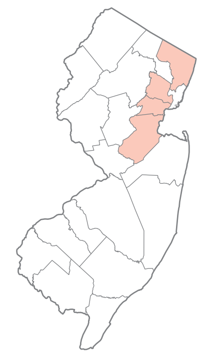


Dominating the new housing additions of the 1940s were the underdeveloped, inlying suburbs of northern New Jersey oriented towards New York City. Located in Bergen (4,356 units), Essex (2,315 units), and Union (2,149 units) counties (table 5), they were the only counties that achieved double-digit shares of the state's total housing production (table 6). In total, they accounted for more the two-fifths (42.3 percent) of the state's total new housing additions (20,816 units), most of which took place in the last four (postwar) years of the decade (detailed in tables A-1 and A-2). Bergen County alone accounted for more than one-fifth or 20.9 percent (table 6). Never again would a single New Jersey county have such a dominant share of housing production. It's where the tidal wave of postwar suburban housing began. As the economy and demographic eras evolved, and as vacant land availability diminished, new decentralized geographic loci would emerge.

In the Philadelphia region of New Jersey, the suburban areas of Camden County (1,531 units) predominated, but accounted for only 7.5 percent of the state's total production.

The 1950s: Bergen, Middlesex, Union, and Essex Counties

(see also tables A-3 and A-4)



In the decade of the 1950s, when the bulk of the baby boom was born, suburbanization spread as the general dispersion and escalation of housing production took hold. While Bergen County's 1950s' absolute gains soared to 6,866 units – the record-high decade-production level of any county between 1940 and 2024 – its statewide 1950s' share fell to 13.8 percent, down from 20.9 percent in the 1940s (tables 5 and 6). Nonetheless, this was still the highest of any county. As suburbanization intensified, Middlesex's statewide share (10.3 percent) moved into second place, eclipsing the shares of Essex (7.7 percent) and Union (8.4 percent), even though production in the latter counties also increased sharply. The statewide share of the "new" three highest counties (Bergen, Middlesex, and Union) fell to below one-third to 32.5 percent.

Concurrently, in the south, Camden's housing additions (3,167 units) soared, while adjacent Burlington County (2,507 units) joined the suburban expansion.

26 Appendix A, comprising 18 tables, provides county level data by individual year and decade for the entire 1940 to 2024 period. For each of the nine decades, there are two tables: the first provides absolute production levels for each county and the second provides statewide production shares for each county.

Table 5. Dwelling Units Authorized by Building Permits
Annual Average by Decade
New Jersey Counties: 1940 to 2024
(Shaded areas indicate highest production years)

	1940-49	1950-59	1960-69	1970-79	1980-89	1990-99	2000-09	2010-19	2020-24
Atlantic County	482	1,618	1,536	1,726	2,621	921	1,603	722	658
Bergen County	4,356	6,866	5,055	2,611	2,366	1,130	2,006	2,716	3,648
Burlington County	475	2,507	3,063	3,129	2,346	2,069	1,772	1,051	1,941
Camden County	1,531	3,167	3,154	3,412	1,883	1,083	1,162	1,005	980
Cape May County	409	1,404	947	1,550	1,568	715	1,392	624	822
Cumberland County	367	683	843	703	409	336	441	171	161
Essex County	2,315	3,844	3,699	1,693	913	779	1,956	1,977	3,347
Gloucester County	434	1,355	1,244	1,775	1,478	1,201	1,447	682	840
Hudson County	403	1,343	2,080	1,367	1,290	697	2,661	3,994	5,777
Hunterdon County	128	360	418	725	998	655	501	366	438
Mercer County	811	1,936	2,018	1,551	1,512	1,003	1,063	608	1,049
Middlesex County	1,445	5,142	5,267	3,235	4,588	2,331	2,068	2,147	2,567
Monmouth County	1,067	3,320	4,381	3,245	3,670	2,489	2,281	1,423	2,549
Morris County	1,057	2,962	3,680	2,254	1,977	1,758	1,579	1,398	1,951
Ocean County	885	3,468	4,300	6,132	4,803	2,841	3,043	2,171	3,923
Passaic County	1,309	2,698	2,287	993	805	482	634	581	1,067
Salem County	177	340	289	546	180	146	224	60	75
Somerset County	626	1,399	1,727	1,201	2,407	1,920	1,230	1,129	1,067
Sussex County	256	697	912	1,095	906	450	552	195	178
Union County	2,149	4,191	2,581	940	619	420	976	1,479	2,543
Warren County	135	406	615	679	563	480	538	206	366
TOTAL	**20,816**	**49,703**	**50,095**	**40,561**	**37,902**	**23,906**	**29,130**	**24,707**	**35,930**

Sources: U.S. Bureau of the Census, Manufacturing and Construction Division
New Jersey Department of Labor and Workforce Development

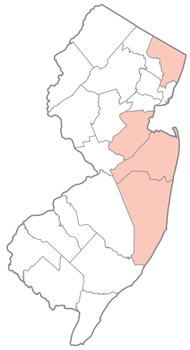
Table 6. Dwelling Units Authorized by Building Permits
Annual Average by Decade, Percent Distribution
New Jersey Counties: 1940 to 2024
(Shaded areas indicate highest production years)

	1940-49	1950-59	1960-69	1970-79	1980-89	1990-99	2000-09	2010-19	2020-24
Atlantic County	2.3%	3.3%	3.1%	4.3%	6.9%	3.9%	5.5%	2.9%	1.8%
Bergen County	20.9%	13.8%	10.1%	6.4%	6.2%	4.7%	6.9%	11.0%	10.2%
Burlington County	2.3%	5.0%	6.1%	7.7%	6.2%	8.7%	6.1%	4.3%	5.4%
Camden County	7.4%	6.4%	6.3%	8.4%	5.0%	4.5%	4.0%	4.1%	2.7%
Cape May County	2.0%	2.8%	1.9%	3.8%	4.1%	3.0%	4.8%	2.5%	2.3%
Cumberland County	1.8%	1.4%	1.7%	1.7%	1.1%	1.4%	1.5%	0.7%	0.4%
Essex County	11.1%	7.7%	7.4%	4.2%	2.4%	3.3%	6.7%	8.0%	9.3%
Gloucester County	2.1%	2.7%	2.5%	4.4%	3.9%	5.0%	5.0%	2.8%	2.3%
Hudson County	1.9%	2.7%	4.2%	3.4%	3.4%	2.9%	9.1%	16.2%	16.1%
Hunterdon County	0.6%	0.7%	0.8%	1.8%	2.6%	2.7%	1.7%	1.5%	1.2%
Mercer County	3.9%	3.9%	4.0%	3.8%	4.0%	4.2%	3.6%	2.5%	2.9%
Middlesex County	6.9%	10.3%	10.5%	8.0%	12.1%	9.8%	7.1%	8.7%	7.1%
Monmouth County	5.1%	6.7%	8.7%	8.0%	9.7%	10.4%	7.8%	5.8%	6.8%
Morris County	5.1%	6.0%	7.3%	5.6%	5.2%	7.4%	5.4%	5.7%	5.4%
Ocean County	4.3%	7.0%	8.6%	15.1%	12.7%	11.9%	10.4%	8.8%	10.9%
Passaic County	6.3%	5.4%	4.6%	2.4%	2.1%	2.0%	2.2%	2.3%	3.0%
Salem County	0.9%	0.7%	0.6%	1.3%	0.5%	0.6%	0.8%	0.2%	0.2%
Somerset County	3.0%	2.8%	3.4%	3.0%	6.4%	8.0%	4.2%	4.6%	3.0%
Sussex County	1.2%	1.4%	1.8%	2.7%	2.4%	1.9%	1.9%	0.8%	0.5%
Union County	10.3%	8.4%	5.2%	2.3%	1.6%	1.8%	3.4%	6.0%	7.1%
Warren County	0.6%	0.8%	1.2%	1.7%	1.5%	2.0%	1.8%	0.8%	1.0%
TOTAL	**100%**	**100%**	**100%**	**100%**	**100%**	**100%**	**100%**	**100%**	**100%**

Sources: U.S. Bureau of the Census, Manufacturing and Construction Division
New Jersey Department of Labor and Workforce Development

The 1960s: Middlesex, Bergen, Monmouth, and Ocean Counties

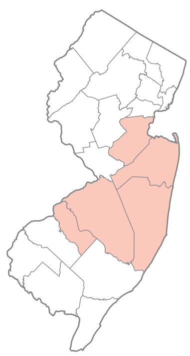
(see also tables A-5 and A-6)



The pattern of housing dispersion grew in force during the next four decades as Monmouth and Ocean joined the top production counties in the 1960s, while inlying Essex and Union fell out of the leading-edge group. Bergen County (5,055 units or 10.1 percent) continued as a major development locus but was surpassed by Middlesex (5,267 units or 10.5 percent), which became the top-ranked county (tables 5 and 6). For the balance of the century, Bergen's housing production would contract significantly, while that of Middlesex, Monmouth and Ocean would continue to capture the largest shares of housing activity in the state.

The 1970s: Ocean, Camden, Middlesex, Monmouth, and Burlington Counties

(see also tables A-7 and A8)

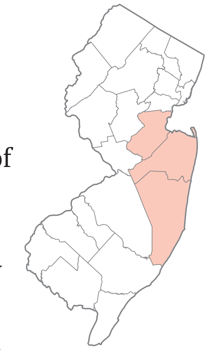


During the 1970s, there was an overall statewide reduction in new housing production activity by about 20 percent from that of the 1950s and 1960s, as the state confronted the difficult transition from manufacturing to the gradual emergence of a post-industrial economy. But shelter dispersion continued. Ocean County was the unchallenged leader, accounting for 15.1 percent (6,132 units) of statewide activity (tables 5 and 6), followed by Monmouth's 3,245 units (8.0 percent), and Middlesex's 3,235 units (8.0 percent). The southern New Jersey suburbs were led by Camden's 3.412 units (8.4 percent) and Burlington's 3,129 units (7.7 percent).

In contrast, statewide shares and absolute production in inlying Union (2.3 percent or 940 units) and Essex (4.2 percent or 1,693 units) were sharply below their immediate postwar highs. The drop in Union's housing additions in the 1970s compared to the 1960s (940 units down from 2,581 units) was particularly steep as easily developable land became increasingly scarce.

The 1980s: Ocean, Middlesex, and Monmouth Counties

(see also tables A-9 and A-10)

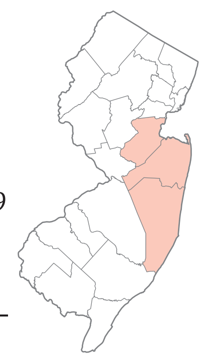


The state's economy in the 1980s was transformed geographically by suburban office corridors and campuses. The decentralized pattern of housing growth was generally maintained during the decade, as a greater spread and deconcentration of activity was apparent (tables 5 and 6). Ocean's 4,803 units (12.7 percent), Middlesex's 4,588 units (12.1 percent), and Monmouth's 3,670 units (9.7 percent) continued to exhibit the highest shares of housing development, but fourth and fifth place were attained by casino-driven Atlantic County (2,621 units or 6.9 percent) and suburban office-driven Somerset County (2,407 units or 6.4 percent).

In the Philadelphia region, Burlington (2,346 units) surpassed Camden (1,883 units) as production shifted farther outward from their former urban industrial heartlands – the cities of Camden and Philadelphia.

The 1990s: Ocean, Monmouth, and Middlesex Counties

(see also tables A-11 and A-12)

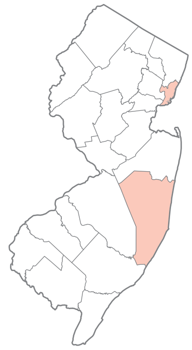


The low housing-production achieved in the 1990s (just 239,061 units statewide) was basically a geographic repeat of the 1980s. Ocean's 2,841 units (11.9 percent), Monmouth's 2,489 units (10.4 percent), and Middlesex's 2,331 units (9.8 percent) retained their top-ranked shares of statewide residential building activity (tables 5 and 6). Burlington County in this decade had its highest share (8.7 percent) ever of statewide housing construction.[27] But the 1990s were the end of widespread dispersed suburban dominance.

27 Burlington's residential gains were linked to the completion of the I-295, I-195, and Route 29 interchange in Hamilton Township (Mercer County) which greatly increased the accessibility of Burlington County to the Trenton and Princeton/Route 1 employment concentrations.

The 2000s: Ocean and Hudson Counties

(see also tables A-13 and A-14)



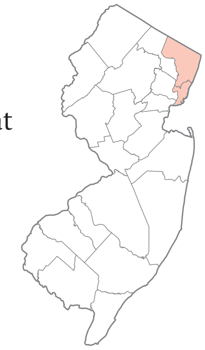
The decade of the 2000s was the beginning of the renewed focus on urban redevelopment in New Jersey and a modest uptick in overall housing production. While Ocean County still captured the largest share (10.4 percent or 3,043 units) of building activity, Hudson County jumped to second place (tables 5 and 6). Its 9.1 percent share represented a tripling from that (2.9 percent) of the 1990s. Its absolute production level (2,661 units) during this period represented a near quadrupling from that of the 1990s (697 units).

While the shares of Essex and Union Counties were still relatively low, they had approximately doubled compared to the 1990s – Essex increased from 3.3 percent (779 units) to 6.7 percent (1,956 units) while Union increased from 1.8 percent (420 units) to 3.4 percent (976 units). Bergen County's 6.9 percent share (2,006 units) in the 2000s also jumped compared to its 4.7 percent share (1,130 units) of the 1990s.

Thus, early in the twenty-first century there was a fundamental geographical realignment, with building activity reviving in the inlying counties close to the resurgent economy of New York City. This realignment was linked to a wave of multi-family housing construction. The state's single-family housing share of total state production fell steadily from 83.3 percent in the 1990s down to approximately 38 percent in the 2010 to 2024 period (table 7).

The 2010s: Hudson and Bergen Counties

(see also tables A-15 and A-16)



The surge in new higher-density housing frontiers resumed following the setbacks caused by 2007-2009 Great Recession. Hudson County continued its ascension in terms of housing production, finally topping the county rankings. Its 3,494-unit gain was the highest decade total for a county since the 1980s, when Ocean County (4,803 units) and Middlesex County (4,588 units) were the statewide leaders (tables 5 and 6). More impressive is Hudson's 16.2 percent statewide share in the 2010s, which was the second highest postwar decade share ever and surpassed only by Bergen County's 20.9 percent share in the 1940s, seven decades earlier.

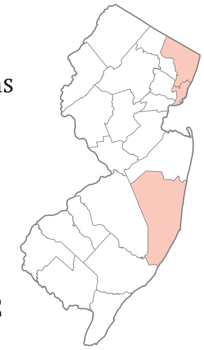
In second place in the 2010s was Bergen County with 2,716 units and a statewide share of 11.0 percent. While its statewide leadership in the 1940s and 1950s reflected the westward suburban residential tidal wave, its rebound in the 2010s (as well as in the 2000s) was based more on housing production shifting to the more urban/developed eastern portions of the county.

In sharp contrast, the state's perimeter or rural/exurban counties experienced significant contraction, as the outer suburban office employment contracted, which led to decreased housing demand. Residential building activity in northwest Sussex County and Warren County reached postwar lows. In the eight full decades covered in this report, Sussex had its lowest decade level of production (just 195 units) in the 2010s, representing a precipitous drop from its peak 1,095-unit gain of the 1970s. Similarly, Warren's production plummeted to just 206 units.

In the rural south, Salem County ranked last in the state, adding just 60 units for the entire decade or just 6 units per year. Cumberland County ranked second to last, adding 171 units or 17 per year. The lowest shares of production were registered by Cumberland (0.7 percent), Sussex (0.8 percent), and Warren (0.8 percent) counties.

The 2020s (2020-2024): Hudson, Ocean, and Bergen Counties

(see also tables A-17 and A-18)



As the post-pandemic 2020s unfolded through 2024, the construction patterns of the preceding decade (2010s) maintained their momentum, but annual production magnitudes statewide increased substantially (tables 5 and 6). Hudson County's leading statewide share remained almost the same – 16.2 percent in the 2010s (2010-2019) and 16.1 percent in the 2020s (2020 to 2024). However, its annual level of production increased substantially, growing to 5,777 units per year (2020s), up from 3,994 units per year (2010s). Growth of this scale was only topped by Bergen County in the 1950s (6,866 units per year), which was the decade of rampant suburbanization and close to record statewide housing production.

Ocean County moved into second place in the 2020s (3,923 units per year), just ahead of third place Bergen County (3,648 units per year). Ocean's growth was due to strong domestic in-migration linked to an expanding Orthodox Jewish community centered in Lakewood.[28]

During the second half of the decade, there is no reason not to expect the dynamics underlying Ocean's growth not to continue. Concurrently, the attractiveness of urban New Jersey and the Hudson River Gold Coast should certainly not wane. Nonetheless, as will be noted in the final section of the report, the maturing 30-something, family-raising millennial-generation will be a powerful housing market demographic that may prefer suburban single-family dwelling units as the decade matures. However, the constraints of developable suburban land may inhibit this preference from becoming a market reality. The probability of larger-scale suburban-development patterns of the 1950s and 1960s are not likely to be replicated in the 2020s and beyond.

28 Ocean County stands unique as it is the only county in New Jersey that is experiencing positive net domestic migration. (Net domestic migration is internal migration [population movements] within the United States, ignoring international immigration.) As a result of positive net domestic migration, more people are moving into Ocean County from the rest of New Jersey and the nation then move out of Ocean County to the rest of New Jersey and the nation. Every other county in New Jersey (as well as the state as whole) is experiencing net domestic outmigration – more people moving out than moving in. Largely counterbalancing this loss, positive international migration has been a main pillar of the state's overall population growth (Hughes and Listokin, *Population Trends in New Jersey*).

Conclusion and Expectations

Multiple forces – including short-term cyclical (economic) and long-term structural (both economic and demographic) – have transformed New Jersey from farmlands to suburban single-family front yards to high density multifamily frontiers. Urban jurisdictions, from which households fled in their rush to suburbia in the postwar decades, have become fashionable frontier destinations in the twenty-first century. The entire housing ecosystem in the state continues to experience long-term fundamental resets.

The enduring forces propelling this metamorphosis will continue to heavily influence all dimensions of housing production, both positively and negatively.

Cyclical Economic Determinants: The cyclical impacts are most certain. To badly paraphrase Benjamin Franklin: "In this world, nothing is certain except death, taxes, and a continuation of the business cycle." Thus, short-term volatile annual production swings will remain strongly linked to the state's nonstop journey through each stage of the business cycle. It appears that the non-impact on housing production of the pandemic-driven 2020 recession was a rare one-off (or black swan) unique event. Consequently, the next recession in the decade of the 2020s (or beyond) will probably again exert sharply negative effects on housing production levels. To badly paraphrase that famous Garden State forecaster, Yogi Berra, "it's going to be economic déjà vu all over again."

A key question is when will this occur? The last six expansions in the United States averaged 81 months in length. The current national expansion was 68 months old in December 2025. Thus, based on historical precedents, it is likely that a recession may occur before the end of the 2020s with its attendant downward impact on new housing output.

Structural Economic Determinants: Long-term economic growth will be necessary to support housing-buying power and effective housing demand. The composition of economic growth will also underpin the future of the state's office ecosystems, which in turn will impact housing construction both in terms of shelter configuration – work from home (WFH) space necessities versus return to the office (RTO) imperatives – and geographic location.

A signature event of the pandemic year 2020 was the upending of the world of work, the basic functioning and structure of the office market, and the workplace. It was nothing less than a watershed moment, ranking as one of the great office market disruptors of all time.

Table 7. **Dwelling Units Authorized by Building Permits**
Number and Percent Distribution by Type
New Jersey: Decades 1990 to 2024 (and Extrapolated to 2029)

	Number			Percent Distribution		
Decade	Total	Single Family	Other	Total	Single Family	Other
1990-1999	239,061	199,207	39,854	100.0%	83.3%	16.7%
2000-2009	291,303	182,574	108,729	100.0%	62.7%	37.3%
2010-2019	247,067	94,680	152,387	100.0%	38.3%	61.7%
2020-2024	179,650	67,949	111,701	100.0%	37.8%	62.2%
2020-2029 Extrapolated*	359,300	135,898	223,402	100.0%	37.8%	62.2%

Notes: Other includes multi-familly and public housing.
*Extrapolated from 2020-2024 actual.
Sources: U.S. Bureau of the Census, Manufacturing and Construction Division
New Jersey Department of Labor and Workforce Development

Hybrid work models unfolded: solitary, focused work at home and collaboration in the office. The longevity of such models has yet to be determined but working from home at least part time is now part of knowledge-based economy. [29]

Population Growth Determinant 1: Demography is destiny, and the demographic paradigm as New Jersey approaches 2030 is unfolding as anticipated. Post-2000 population growth in the state – a key demographic driver of housing need and demand – had been powered by international immigration. This largely served to counterbalance domestic migration outflows.[30] With federal immigration policies changing, this source of future housing demand – and construction labor supply – is in question. Such immigration dilemmas and imperatives are not unique to New Jersey but to all advanced industrial nations.

Population Growth Determinant 2: A second dimension of population growth – net natural increase (birth minus deaths) – has been declining as fertility rates have contracted.[31] The latter have led to the smaller size (to date) of the Generation Alpha cohort, just as it did to the Generation X (baby bust) cohort in the late 1960s and 1970s. However, as the undersized Generation X reached adulthood, positive international immigration ultimately reinforced this generation's size, counterbalancing its original destiny: shrinking housing consumption levels.[32] It is questionable whether immigration will bolster the size of the small Generation Alpha as it ages into the housing demand stage of the life cycle. And Alphas will continue to be raised in smaller household configurations.

29 Despite post-pandemic technological improvements in remote, out-of-the office, work-from-home protocols, offices largely remain the principal physical shelter locus for the post-industrial knowledge-driven economy and its employees – at least for interactive collaborative work activities. Many employers in 2025 increasingly desired (and pushed for) the workplace to return to pre-pandemic normals. It is still much too early to forecast the demise of the pandemic-instigated "work-from-home free-for-all" era. But the entire office ecosystem will continue its recalibration and rebalancing, and office workplace location will continue to influence residential spatial preferences. And while the impact of AI promises to be profound, its implication for economic locational shifts have yet to be determined. The entire built environment and economic landscape will still be trying to adapt to such uncertainties.

30 Hughes and Listokin, *Population Trends in New Jersey*, 4.

31 Ibid

32 The negative impact of the baby bust on the housing market when it entered its home-buying years – and when the baby boom exited it – was forecast to cause substantial decreases in housing demand and prices, i.e., a smaller demographic cohort (baby bust) replacing a larger one (baby boom). Surging international immigration did not factor into this analysis. N. Gregory Mankiw and David N. Weil, "The Baby Boom, the Baby Bust, and the Housing Market," *Regional Science and Urban Economics*, 19, no. 2, (1989): 235-258.

Generational Demographic Determinants: Post-World War II generational transformations will continue unabated. They can be considered as "fundamentals of duration." **Generation Y** (millennials) is inexorably becoming the 800-pound gorilla of the housing market, having overtaken the baby boom as America's largest generation in 2019. By 2030, the start of the fourth decade of the twenty-first century, Gen Y will be between 34 and 49 years of age, the peak years of the family-raising stage of the life cycle. Child-rearing environments should continue to top their residential preference lists even if they continue to have fewer children. Shortages of such housing types and locations may intensify.

The **baby boom**, produced between 1946-1964, is no longer number one. As of 2019, it became the second largest generation in America; it will be between 66 and 84 years of age by 2030. Its historic outsized housing market presence compared to other generations has been steadily fading as it has aged.[33] By decade's end, it will have redefined maturity, be overwhelmingly retired, and will continue to resize in the housing market. The degree to which they will "age in place" in existing single-family units will increase the demand for new single-family unit construction by reducing the existing inventory available for family-raising millennials and Gen Xers desiring to upsize and upscale in the housing market.

By the end of the decade, **Gen X** (the baby bust) will no longer be the middle child of generations, trapped between the larger sized baby boom and Gen Y. In 2028, Gen X will finally outnumber the aging baby boom, whose size has been decreasing with the passage of time. Thus, in 2028 Gen X will be assuming the mantle of second largest American generation. And it will continue to replace the baby boom in top-line organizational leadership. By 2030, Gen Xers will be between 50 and 65 years of age and will be both trading-up (younger Gen Xers) or resizing (oldest Gen Xers) in the housing market. Thus, by 2030, the first three postwar generations will long have become fully embedded in the housing ecosystem, with a majority of them having achieved homeownership. The fourth postwar generation may not be able to easily follow in their footsteps.

33 But the baby boom's wealth has not diminished – it holds approximately one-half of the nation's total wealth. This has led to expectations of a "great wealth transfer," heavily directed to Gen X and millennials, which may bolster the housing market power of the latter two generations.

Gen Z *(Zoomers)* will be between 18 and 33 years of age in 2030 and will still largely be impacting the rental market. According to the National Association of Realtors, first time homebuyers in the United States in 2025 were 40 years of age, a record high, up from 33 years of age in 2020, and up from 30 years of age in 2010.[34] Historically, as young Americans approached their late 20s, homeownership desires started to strengthen, and they were soon able to get a foothold on the property ladder. With the median age of first-time buyers now at 40 years, compared to 30 years a decade and one-half ago, an ominous homeownership future looms for Zoomers.[35] By the time they can afford a home, they may miss out on 10 years of wealth creation from increasing home values that older generations enjoyed. This promises to not only negatively impact them, but it will also reverberate through the housing market and the homebuilding industry.

The bottom line is that there are multiple intersecting and overlapping sets of forces that will continue to drive housing production. They have shaped housing need and demand, housing buying power, and “shovels in the ground” building activity since the end of World War II.[36] Public policy formulations must be cognizant of their endurance and staying power.

34 Many factors contribute to the increase in age of first homebuyers, such as the lack of starter-home inventory, housing affordability issues due to supply constraints and high mortgage interest rates, competition from repeat buyers from other generations for smaller affordable units, overhanging student loan debt, and other high living costs inhibiting the ability to save for downpayments and qualifying for a mortgage. The postwar G.I. Bill in the United States provided government-backed low interest home loans for eligible World War II veterans, strongly supporting the 1950-1970 golden housing production era. A quip from industry observers to describe the new 2020s’ GI financing – Good In-laws, who assist in providing downpayments!

35 To put this late date of homeownership into further perspective, Zoomers acquiring their first homes at age 40 will be just 22 years shy of being able to collect early Social Security retirement benefits at age 62. (They would be 27 years shy of receiving full benefits at age 67.)

36 What we have not fully addressed in this report is that new and changing economic realities continue to alter the once simple translation of housing need to market-capable effective demand. While the future demography is largely determined, it confronts first, an uncertain economic landscape that is vastly changing and challenging, i.e., new economic normals, and second, a constrained physical landscape of diminishing developable greenfield building sites which served as the indispensable foundation for the massive postwar housing production decades.

Appendices

Appendix A

Dwelling Units Authorized by Building Permits, New Jersey Counties

(Tables A-1 to A-18)

Appendix B

Dwelling Units Authorized by Building Permits, United States

(Figure B-1 and Table B-1)

Appendix C

Rutgers Regional Report Overview

Appendix A

Table A-1. Dwelling Units Authorized by Building Permits
New Jersey Counties: 1940 to 1949

	1940	1941	1942	1943	1944	1945	1946	1947	1948	1949	Annual Average
Atlantic County	153	146	101	72	75	216	280	1,544	994	1,235	482
Bergen County	3,369	4,377	2,522	450	490	1,253	3,536	8,186	8,489	10,892	4,356
Burlington County	92	157	119	132	133	194	440	783	1,295	1,406	475
Camden County	700	2,015	2,421	894	93	164	1,038	2,006	2,719	3,259	1,531
Cape May County	247	205	94	81	104	171	373	604	914	1,300	409
Cumberland County	182	184	95	233	303	256	291	598	573	954	367
Essex County	3,301	1,481	1,126	840	809	975	1148	3,642	3,164	6,660	2,315
Gloucester County	196	458	262	143	112	171	413	710	886	992	434
Hudson County	296	309	170	39	55	47	295	545	920	1,351	403
Hunterdon County	69	68	68	48	51	73	128	245	287	244	128
Mercer County	874	655	495	930	640	263	805	1,085	1,188	1,174	811
Middlesex County	692	1,035	1,229	527	320	365	1,182	3,227	2,370	3,500	1,445
Monmouth County	602	530	595	469	262	517	843	1,844	2,618	2,388	1,067
Morris County	655	1,131	485	244	138	385	1,105	1,943	2,331	2,151	1,057
Ocean County	435	484	229	190	135	271	866	1,846	2,314	2,082	885
Passaic County	875	1,238	1,300	296	175	428	1,111	1,919	2,096	3,655	1,309
Salem County	149	202	90	19	249	165	132	237	189	337	177
Somerset County	353	625	612	426	133	238	838	1,071	1,038	922	626
Sussex County	157	155	51	31	31	137	269	500	651	578	256
Union County	2724	2,325	1,847	996	542	614	1,685	3,678	2,651	4,430	2,149
Warren County	14	266	37	13	7	42	129	258	295	286	135
TOTAL	16,135	18,046	13,948	7,073	4,857	6,945	16,907	36,471	37,982	49,796	20,816

Sources: U.S. Bureau of the Census, Manufacturing and Construction Division
New Jersey Department of Labor and Workforce Development

Table A-2. **Dwelling Units Authorized by Building Permits Percent Distribution**
New Jersey Counties: 1940 to 1949

	1940	1941	1942	1943	1944	1945	1946	1947	1948	1949	Annual Average
Atlantic County	0.9%	0.8%	0.7%	1.0%	1.5%	3.1%	1.7%	4.2%	2.6%	2.5%	2.3%
Bergen County	20.9%	24.3%	18.1%	6.4%	10.1%	18.0%	20.9%	22.4%	22.4%	21.9%	20.9%
Burlington County	0.6%	0.9%	0.9%	1.9%	2.7%	2.8%	2.6%	2.1%	3.4%	2.8%	2.3%
Camden County	4.3%	11.2%	17.4%	12.6%	1.9%	2.4%	6.1%	5.5%	7.2%	6.5%	7.4%
Cape May County	1.5%	1.1%	0.7%	1.1%	2.1%	2.5%	2.2%	1.7%	2.4%	2.6%	2.0%
Cumberland County	1.1%	1.0%	0.7%	3.3%	6.2%	3.7%	1.7%	1.6%	1.5%	1.9%	1.8%
Essex County	20.5%	8.2%	8.1%	11.9%	16.7%	14.0%	6.8%	10.0%	8.3%	13.4%	11.1%
Gloucester County	1.2%	2.5%	1.9%	2.0%	2.3%	2.5%	2.4%	1.9%	2.3%	2.0%	2.1%
Hudson County	1.8%	1.7%	1.2%	0.6%	1.1%	0.7%	1.7%	1.5%	2.4%	2.7%	1.9%
Hunterdon County	0.4%	0.4%	0.5%	0.7%	1.1%	1.1%	0.8%	0.7%	0.8%	0.5%	0.6%
Mercer County	5.4%	3.6%	3.5%	13.1%	13.2%	3.8%	4.8%	3.0%	3.1%	2.4%	3.9%
Middlesex County	4.3%	5.7%	8.8%	7.5%	6.6%	5.3%	7.0%	8.8%	6.2%	7.0%	6.9%
Monmouth County	3.7%	2.9%	4.3%	6.6%	5.4%	7.4%	5.0%	5.1%	6.9%	4.8%	5.1%
Morris County	4.1%	6.3%	3.5%	3.4%	2.8%	5.5%	6.5%	5.3%	6.1%	4.3%	5.1%
Ocean County	2.7%	2.7%	1.6%	2.7%	2.8%	3.9%	5.1%	5.1%	6.1%	4.2%	4.3%
Passaic County	5.4%	6.9%	9.3%	4.2%	3.6%	6.2%	6.6%	5.3%	5.5%	7.3%	6.3%
Salem County	0.9%	1.1%	0.6%	0.3%	5.1%	2.4%	0.8%	0.6%	0.5%	0.7%	0.8%
Somerset County	2.2%	3.5%	4.4%	6.0%	2.7%	3.4%	5.0%	2.9%	2.7%	1.9%	3.0%
Sussex County	1.0%	0.9%	0.4%	0.4%	0.6%	2.0%	1.6%	1.4%	1.7%	1.2%	1.2%
Union County	16.9%	12.9%	13.2%	14.1%	11.2%	8.8%	10.0%	10.1%	7.0%	8.9%	10.3%
Warren County	0.1%	1.5%	0.3%	0.2%	0.1%	0.6%	0.8%	0.7%	0.8%	0.6%	0.6%
TOTAL	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Sources: U.S. Bureau of the Census, Manufacturing and Construction Division
New Jersey Department of Labor and Workforce Development

Table A-3. **Dwelling Units Authorized by Building Permits**
New Jersey Counties: 1950 to 1959

	1950	1951	1952	1953	1954	1955	1956	1957	1958	1959	Annual Average
Atlantic County	2,948	2,763	1,393	1,177	1,615	1,553	1,507	1,021	1,036	1,170	1,618
Bergen County	14,604	6,173	5,451	6,957	7,227	7,480	5,291	4,404	4,926	6,145	6,866
Burlington County	1,607	1,881	2,373	2,272	2,515	3,276	1,749	1,434	2,816	5,151	2,507
Camden County	4,372	3,128	3,595	3,162	3,966	4,656	2,328	2,295	1,856	2,311	3,167
Cape May County	2,224	1,732	1,629	1,649	1,422	1,375	1,349	874	909	872	1,404
Cumberland County	861	732	768	716	678	786	693	535	510	551	683
Essex County	5,613	6,015	5,987	2,540	4,043	2,692	2,651	1,682	3,545	3,667	3,844
Gloucester County	1,434	1,030	1,002	1,332	1,525	2,158	1,165	1,284	1,162	1,458	1,355
Hudson County	2,524	1,824	1,189	1,908	690	840	1,312	1,231	885	1,022	1,343
Hunterdon County	306	274	319	332	432	341	405	436	345	412	360
Mercer County	3,079	2,404	2,054	2,391	1,764	2,127	1,645	1,360	1,095	1,439	1,936
Middlesex County	7,317	3,658	4,800	5,978	5,432	6,165	4,036	3,810	4,692	5,531	5,142
Monmouth County	3,868	3,198	2,611	2,511	4,159	4,599	3,629	3,263	2,423	2,939	3,320
Morris County	3,748	2,574	2,482	2,847	3,615	3,597	3,708	2,643	2,090	2,315	2,962
Ocean County	3,509	2,722	3,059	3,177	3,835	4,083	3,512	3,160	3,315	4,308	3,468
Passaic County	4,092	2,822	3,536	2,531	2,699	2,287	2,505	1,758	2,420	2,327	2,698
Salem County	328	287	252	347	381	408	500	304	268	321	340
Somerset County	1,781	1,037	1,195	1,130	1,160	1,533	1,653	1,755	1,238	1,506	1,399
Sussex County	611	477	309	734	944	923	671	693	728	881	697
Union County	7,221	4,580	3,821	4,270	4,295	3,873	3,403	3,234	3,203	4,005	4,191
Warren County	610	505	388	349	331	374	564	316	276	343	406
TOTAL	72,657	49,816	48,213	48,310	52,728	55,126	44,276	37,492	39,738	48,674	49,703

Sources: U.S. Bureau of the Census, Manufacturing and Construction Division
New Jersey Department of Labor and Workforce Development

Table A-4. **Dwelling Units Authorized by Building Permits Percent Distribution**
New Jersey Counties: 1950 to 1959

	1950	1951	1952	1953	1954	1955	1956	1957	1958	1959	Annual Average
Atlantic County	4.1%	5.5%	2.9%	2.4%	3.1%	2.8%	3.4%	2.7%	2.6%	2.4%	3.3%
Bergen County	20.1%	12.4%	11.3%	14.4%	13.7%	13.6%	12.0%	11.7%	12.4%	12.6%	13.8%
Burlington County	2.2%	3.8%	4.9%	4.7%	4.8%	5.9%	4.0%	3.8%	7.1%	10.6%	5.0%
Camden County	6.0%	6.3%	7.5%	6.5%	7.5%	8.4%	5.3%	6.1%	4.7%	4.7%	6.4%
Cape May County	3.1%	3.5%	3.4%	3.4%	2.7%	2.5%	3.0%	2.3%	2.3%	1.8%	2.8%
Cumberland County	1.2%	1.5%	1.6%	1.5%	1.3%	1.4%	1.6%	1.4%	1.3%	1.1%	1.4%
Essex County	7.7%	12.1%	12.4%	5.3%	7.7%	4.9%	6.0%	4.5%	8.9%	7.5%	7.7%
Gloucester County	2.0%	2.1%	2.1%	2.8%	2.9%	3.9%	2.6%	3.4%	2.9%	3.0%	2.7%
Hudson County	3.5%	3.7%	2.5%	3.9%	1.3%	1.5%	3.0%	3.3%	2.2%	2.1%	2.7%
Hunterdon County	0.4%	0.6%	0.7%	0.7%	0.8%	0.6%	0.9%	1.2%	0.9%	0.8%	0.7%
Mercer County	4.2%	4.8%	4.3%	4.9%	3.3%	3.9%	3.7%	3.6%	2.8%	3.0%	3.9%
Middlesex County	10.1%	7.3%	10.0%	12.4%	10.3%	11.2%	9.1%	10.2%	11.8%	11.4%	10.3%
Monmouth County	5.3%	6.4%	5.4%	5.2%	7.9%	8.3%	8.2%	8.7%	6.1%	6.0%	6.7%
Morris County	5.2%	5.2%	5.1%	5.9%	6.9%	6.5%	8.4%	7.0%	5.3%	4.8%	6.0%
Ocean County	4.8%	5.5%	6.3%	6.6%	7.3%	7.4%	7.9%	8.4%	8.3%	8.9%	7.0%
Passaic County	5.6%	5.7%	7.3%	5.2%	5.1%	4.1%	5.7%	4.7%	6.1%	4.8%	5.4%
Salem County	0.5%	0.6%	0.5%	0.7%	0.7%	0.7%	1.1%	0.8%	0.7%	0.7%	0.7%
Somerset County	2.5%	2.1%	2.5%	2.3%	2.2%	2.8%	3.7%	4.7%	3.1%	3.1%	2.8%
Sussex County	0.8%	1.0%	0.6%	1.5%	1.8%	1.7%	1.5%	1.8%	1.8%	1.8%	1.4%
Union County	9.9%	9.2%	7.9%	8.8%	8.1%	7.0%	7.7%	8.6%	8.1%	8.2%	8.4%
Warren County	0.8%	1.0%	0.8%	0.7%	0.6%	0.7%	1.3%	0.8%	0.7%	0.7%	0.8%
TOTAL	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Sources: U.S. Bureau of the Census, Manufacturing and Construction Division
New Jersey Department of Labor and Workforce Development

Table A-5. **Dwelling Units Authorized by Building Permits**
New Jersey Counties: 1960 to 1969

	1960	1961	1962	1963	1964	1965	1966	1967	1968	1969	Annual Average
Atlantic County	979	1,138	1,262	1,817	1,763	2,006	1,518	1,771	1,132	1,975	1,536
Bergen County	5,148	5,529	5,215	6,404	6,004	5,145	5,603	3,887	4,362	3,256	5,055
Burlington County	2,056	2,270	1,940	2,438	2,988	4,267	3,005	4,022	4,224	3,416	3,063
Camden County	2,037	2,565	2,875	3,677	4,680	3,760	2,902	3,289	3,978	1,775	3,154
Cape May County	728	700	808	912	948	1,066	918	1,169	1,059	1,166	947
Cumberland County	572	562	597	1,303	671	799	754	1,094	1,020	1,059	843
Essex County	3,800	5,627	3,948	3,233	4,620	4,172	4,300	3,128	2,471	1,692	3,699
Gloucester County	1,268	924	1,098	871	1,034	1,982	1,028	1,648	1,064	1,521	1,244
Hudson County	1,291	1,875	1,545	2,201	2,958	3,742	2,870	1,194	1,277	1,850	2,080
Hunterdon County	385	339	311	486	428	510	424	444	445	404	418
Mercer County	1,665	1,846	2,027	1,928	2,958	2,946	2,227	1,450	1,167	1,969	2,018
Middlesex County	4,333	4,087	4,100	4,088	9,049	7,880	6,075	5,488	4,579	2,987	5,267
Monmouth County	2,690	4,007	4,114	6,472	6,040	5,001	4,107	3,560	3,905	3,913	4,381
Morris County	2,117	2,861	3,088	4,708	7,629	4,555	3,973	3,281	2,740	1,849	3,680
Ocean County	2,880	2,992	3,455	4,227	4,489	5,094	4,296	4,678	5,432	5,460	4,300
Passaic County	2,231	2,431	3,755	2,838	3,238	3,124	1,675	1,603	1,044	927	2,287
Salem County	269	263	272	351	353	471	243	207	286	177	289
Somerset County	1,576	1,894	1,808	1,794	3,064	2,737	1,163	1,582	921	731	1,727
Sussex County	1,009	1,065	1,042	1,214	886	1,069	813	675	691	654	912
Union County	3,628	3,694	2,991	2,908	3,786	3,270	1,988	1,392	1,293	855	2,581
Warren County	504	294	404	618	492	1,337	281	1,396	571	251	615
TOTAL	41,166	46,963	46,655	54,488	68,078	64,933	50,163	46,958	43,661	37,887	50,095

Sources: U.S. Bureau of the Census, Manufacturing and Construction Division
New Jersey Department of Labor and Workforce Development

Table A-6. **Dwelling Units Authorized by Building Permits Percent Distribution**
New Jersey Counties: 1960 to 1969

	1960	1961	1962	1963	1964	1965	1966	1967	1968	1969	Annual Average
Atlantic County	2.4%	2.4%	2.7%	3.3%	2.6%	3.1%	3.0%	3.8%	2.6%	5.2%	3.1%
Bergen County	12.5%	11.8%	11.2%	11.8%	8.8%	7.9%	11.2%	8.3%	10.0%	8.6%	10.1%
Burlington County	5.0%	4.8%	4.2%	4.5%	4.4%	6.6%	6.0%	8.6%	9.7%	9.0%	6.1%
Camden County	4.9%	5.5%	6.2%	6.7%	6.9%	5.8%	5.8%	7.0%	9.1%	4.7%	6.3%
Cape May County	1.8%	1.5%	1.7%	1.7%	1.4%	1.6%	1.8%	2.5%	2.4%	3.1%	1.9%
Cumberland County	1.4%	1.2%	1.3%	2.4%	1.0%	1.2%	1.5%	2.3%	2.3%	2.8%	1.7%
Essex County	9.2%	12.0%	8.5%	5.9%	6.8%	6.4%	8.6%	6.7%	5.7%	4.5%	7.4%
Gloucester County	3.1%	2.0%	2.4%	1.6%	1.5%	3.1%	2.0%	3.5%	2.4%	4.0%	2.5%
Hudson County	3.1%	4.0%	3.3%	4.0%	4.3%	5.8%	5.7%	2.5%	2.9%	4.9%	4.2%
Hunterdon County	0.9%	0.7%	0.7%	0.9%	0.6%	0.8%	0.8%	0.9%	1.0%	1.1%	0.8%
Mercer County	4.0%	3.9%	4.3%	3.5%	4.3%	4.5%	4.4%	3.1%	2.7%	5.2%	4.0%
Middlesex County	10.5%	8.7%	8.8%	7.5%	13.3%	12.1%	12.1%	11.7%	10.5%	7.9%	10.5%
Monmouth County	6.5%	8.5%	8.8%	11.9%	8.9%	7.7%	8.2%	7.6%	8.9%	10.3%	8.7%
Morris County	5.1%	6.1%	6.6%	8.6%	11.2%	7.0%	7.9%	7.0%	6.3%	4.9%	7.3%
Ocean County	7.0%	6.4%	7.4%	7.8%	6.6%	7.8%	8.6%	10.0%	12.4%	14.4%	8.6%
Passaic County	5.4%	5.2%	8.0%	5.2%	4.8%	4.8%	3.3%	3.4%	2.4%	2.4%	4.6%
Salem County	0.7%	0.6%	0.6%	0.6%	0.5%	0.7%	0.5%	0.4%	0.7%	0.5%	0.6%
Somerset County	3.8%	4.0%	3.9%	3.3%	4.5%	4.2%	2.3%	3.4%	2.1%	1.9%	3.4%
Sussex County	2.5%	2.3%	2.2%	2.2%	1.3%	1.6%	1.6%	1.4%	1.6%	1.7%	1.8%
Union County	8.8%	7.9%	6.4%	5.3%	5.6%	5.0%	4.0%	3.0%	3.0%	2.3%	5.2%
Warren County	1.2%	0.6%	0.9%	1.1%	0.7%	2.1%	0.6%	3.0%	1.3%	0.7%	1.2%
TOTAL	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Sources: U.S. Bureau of the Census, Manufacturing and Construction Division
New Jersey Department of Labor and Workforce Development

Table A-7. **Dwelling Units Authorized by Building Permits**
New Jersey Counties: 1970 to 1979

	1970	1971	1972	1973	1974	1975	1976	1977	1978	1979	Annual Average
Atlantic County	2,443	2,368	2,193	2,641	1,123	1,034	1,210	1,133	1,710	1,402	1,726
Bergen County	3,283	3,523	4,512	3,836	1,578	1,422	1,772	2,234	2,265	1,689	2,611
Burlington County	3,893	4,876	5,636	4,010	1,718	1,680	2,011	2,020	2,897	2,545	3,129
Camden County	3,267	6,115	4,704	4,762	1,966	1,922	2,412	1,896	3,890	3,181	3,412
Cape May County	1,219	1,899	2,966	2,215	1,223	1,038	1,172	1,117	1,406	1,240	1,550
Cumberland County	1,396	1,548	1,137	802	575	361	278	286	367	278	703
Essex County	1,048	1,779	2,279	2,214	1,402	1,147	1,369	2,627	1,613	1,455	1,693
Gloucester County	904	1,998	2,770	2,277	1,259	1,703	1,471	2,166	1,687	1,512	1,775
Hudson County	982	751	2,199	2,178	2,604	984	1,373	693	875	1,030	1,367
Hunterdon County	501	822	950	765	419	517	788	899	944	644	725
Mercer County	2,112	3,035	2,055	2,538	883	705	869	1,542	1,008	767	1,551
Middlesex County	2,313	3,639	4,703	2,776	1,307	2,129	3,264	3,679	3,492	5,049	3,235
Monmouth County	3,386	5,077	5,433	5,393	1,335	956	1,979	2,863	3,065	2,965	3,245
Morris County	2,960	3,976	2,773	1,701	1,461	1,159	1,975	2,028	2,772	1,733	2,254
Ocean County	5,768	10,481	11,339	7,275	3,078	3,252	4,360	5,010	5,589	5,170	6,132
Passaic County	1,210	1,045	1,378	1,530	647	627	789	682	1,207	815	993
Salem County	299	1,572	620	866	247	368	472	438	300	281	546
Somerset County	932	869	1,870	1,231	726	821	1,685	1,307	1,309	1,264	1,201
Sussex County	722	1,335	1,809	1,548	1,323	788	765	898	1,096	662	1,095
Union County	1,116	1,279	1,707	1,152	540	442	689	966	780	728	940
Warren County	389	373	1,946	1,033	757	258	652	436	484	458	679
TOTAL	40,143	58,360	64,979	52,743	26,171	23,313	31,355	34,920	38,756	34,868	40,561

Sources: U.S. Bureau of the Census, Manufacturing and Construction Division
New Jersey Department of Labor and Workforce Development

Table A-8. **Dwelling Units Authorized by Building Permits Percent Distribution**
New Jersey Counties: 1970 to 1979

	1970	1971	1972	1973	1974	1975	1976	1977	1978	1979	Annual Average
Atlantic County	6.1%	4.1%	3.4%	5.0%	4.3%	4.4%	3.9%	3.2%	4.4%	4.0%	4.3%
Bergen County	8.2%	6.0%	6.9%	7.3%	6.0%	6.1%	5.7%	6.4%	5.8%	4.8%	6.4%
Burlington County	9.7%	8.4%	8.7%	7.6%	6.6%	7.2%	6.4%	5.8%	7.5%	7.3%	7.7%
Camden County	8.1%	10.5%	7.2%	9.0%	7.5%	8.2%	7.7%	5.4%	10.0%	9.1%	8.4%
Cape May County	3.0%	3.3%	4.6%	4.2%	4.7%	4.5%	3.7%	3.2%	3.6%	3.6%	3.8%
Cumberland County	3.5%	2.7%	1.7%	1.5%	2.2%	1.5%	0.9%	0.8%	0.9%	0.8%	1.7%
Essex County	2.6%	3.0%	3.5%	4.2%	5.4%	4.9%	4.4%	7.5%	4.2%	4.2%	4.2%
Gloucester County	2.3%	3.4%	4.3%	4.3%	4.8%	7.3%	4.7%	6.2%	4.4%	4.3%	4.4%
Hudson County	2.4%	1.3%	3.4%	4.1%	9.9%	4.2%	4.4%	2.0%	2.3%	3.0%	3.4%
Hunterdon County	1.2%	1.4%	1.5%	1.5%	1.6%	2.2%	2.5%	2.6%	2.4%	1.8%	1.8%
Mercer County	5.3%	5.2%	3.2%	4.8%	3.4%	3.0%	2.8%	4.4%	2.6%	2.2%	3.8%
Middlesex County	5.8%	6.2%	7.2%	5.3%	5.0%	9.1%	10.4%	10.5%	9.0%	14.5%	8.0%
Monmouth County	8.4%	8.7%	8.4%	10.2%	5.1%	4.1%	6.3%	8.2%	7.9%	8.5%	8.0%
Morris County	7.4%	6.8%	4.3%	3.2%	5.6%	5.0%	6.3%	5.8%	7.2%	5.0%	5.6%
Ocean County	14.4%	18.0%	17.5%	13.8%	11.8%	13.9%	13.9%	14.3%	14.4%	14.8%	15.1%
Passaic County	3.0%	1.8%	2.1%	2.9%	2.5%	2.7%	2.5%	2.0%	3.1%	2.3%	2.4%
Salem County	0.7%	2.7%	1.0%	1.6%	0.9%	1.6%	1.5%	1.3%	0.8%	0.8%	1.3%
Somerset County	2.3%	1.5%	2.9%	2.3%	2.8%	3.5%	5.4%	3.7%	3.4%	3.6%	3.0%
Sussex County	1.8%	2.3%	2.8%	2.9%	5.1%	3.4%	2.4%	2.6%	2.8%	1.9%	2.7%
Union County	2.8%	2.2%	2.6%	2.2%	2.1%	1.9%	2.2%	2.8%	2.0%	2.1%	2.3%
Warren County	1.0%	0.6%	3.0%	2.0%	2.9%	1.1%	2.1%	1.2%	1.2%	1.3%	1.7%
TOTAL	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Sources: U.S. Bureau of the Census, Manufacturing and Construction Division
New Jersey Department of Labor and Workforce Development

Table A-9. **Dwelling Units Authorized by Building Permits**
New Jersey Counties: 1980 to 1989

	1980	1981	1982	1983	1984	1985	1986	1987	1988	1989	Annual Average
Atlantic County	1,324	1,996	1,080	2,462	2,987	3,110	3,507	3,971	3,397	2,379	2,621
Bergen County	1,276	1,457	1,322	1,804	2,379	2,607	3,490	3,497	3,902	1,930	2,366
Burlington County	920	745	1,286	2,046	2,790	2,795	3,628	3,808	3,239	2,201	2,346
Camden County	1,396	972	1,236	2,254	2,393	2,329	2,440	2,448	1,883	1,474	1,883
Cape May County	1,588	1,632	1,035	1,234	1,532	1,946	1,869	2,067	1,746	1,028	1,568
Cumberland County	180	245	134	206	265	595	505	653	651	655	409
Essex County	1,226	896	785	538	896	690	1,075	1,062	996	961	913
Gloucester County	1,007	495	506	971	1,234	1,521	1,918	2,191	2,812	2,128	1,478
Hudson County	1,340	723	1,017	663	778	2,822	1,154	1,801	1,108	1,498	1,290
Hunterdon County	351	388	408	780	1,088	2,240	2,220	1,483	635	387	998
Mercer County	504	425	511	1,250	1,727	2,852	3,640	1,726	1,456	1,030	1,512
Middlesex County	2,219	2,793	3,565	6,419	7,155	7,599	5,473	4,102	3,450	3,108	4,588
Monmouth County	2,335	2,131	2,171	4,142	4,486	5,829	6,089	4,356	2,819	2,338	3,670
Morris County	1,681	1,036	1,127	2,312	2,346	2,890	2,548	2,563	1,576	1,686	1,977
Ocean County	2,984	2,607	2,639	4,782	5,314	6,754	7,703	7,268	4,977	3,006	4,803
Passaic County	508	254	170	667	859	1,418	1,315	1,163	1,178	521	805
Salem County	166	88	83	105	206	163	237	273	240	243	180
Somerset County	447	794	895	1,812	2,965	3,756	5,132	3,705	2,196	2,366	2,407
Sussex County	369	273	397	649	914	1,263	1,691	1,576	1,381	542	906
Union County	320	510	782	456	737	1,097	615	781	616	275	619
Warren County	129	216	148	345	736	751	1,104	968	651	581	563
TOTAL	22,270	20,676	21,297	35,897	43,787	55,027	57,353	51,462	40,909	30,337	37,902

Sources: U.S. Bureau of the Census, Manufacturing and Construction Division
New Jersey Department of Labor and Workforce Development

Table A-10. **Dwelling Units Authorized by Building Permits Percent Distribution**
New Jersey Counties: 1980 to 1989

	1980	1981	1982	1983	1984	1985	1986	1987	1988	1989	Annual Average
Atlantic County	5.9%	9.7%	5.1%	6.9%	6.8%	5.7%	6.1%	7.7%	8.3%	7.8%	6.9%
Bergen County	5.7%	7.0%	6.2%	5.0%	5.4%	4.7%	6.1%	6.8%	9.5%	6.4%	6.2%
Burlington County	4.1%	3.6%	6.0%	5.7%	6.4%	5.1%	6.3%	7.4%	7.9%	7.3%	6.2%
Camden County	6.3%	4.7%	5.8%	6.3%	5.5%	4.2%	4.3%	4.8%	4.6%	4.9%	5.0%
Cape May County	7.1%	7.9%	4.9%	3.4%	3.5%	3.5%	3.3%	4.0%	4.3%	3.4%	4.1%
Cumberland County	0.8%	1.2%	0.6%	0.6%	0.6%	1.1%	0.9%	1.3%	1.6%	2.2%	1.1%
Essex County	5.5%	4.3%	3.7%	1.5%	2.0%	1.3%	1.9%	2.1%	2.4%	3.2%	2.4%
Gloucester County	4.5%	2.4%	2.4%	2.7%	2.8%	2.8%	3.3%	4.3%	6.9%	7.0%	3.9%
Hudson County	6.0%	3.5%	4.8%	1.8%	1.8%	5.1%	2.0%	3.5%	2.7%	4.9%	3.4%
Hunterdon County	1.6%	1.9%	1.9%	2.2%	2.5%	4.1%	3.9%	2.9%	1.6%	1.3%	2.6%
Mercer County	2.3%	2.1%	2.4%	3.5%	3.9%	5.2%	6.3%	3.4%	3.6%	3.4%	4.0%
Middlesex County	10.0%	13.5%	16.7%	17.9%	16.3%	13.8%	9.5%	8.0%	8.4%	10.2%	12.1%
Monmouth County	10.5%	10.3%	10.2%	11.5%	10.2%	10.6%	10.6%	8.5%	6.9%	7.7%	9.7%
Morris County	7.5%	5.0%	5.3%	6.4%	5.4%	5.3%	4.4%	5.0%	3.9%	5.6%	5.2%
Ocean County	13.4%	12.6%	12.4%	13.3%	12.1%	12.3%	13.4%	14.1%	12.2%	9.9%	12.7%
Passaic County	2.3%	1.2%	0.8%	1.9%	2.0%	2.6%	2.3%	2.3%	2.9%	1.7%	2.1%
Salem County	0.7%	0.4%	0.4%	0.3%	0.5%	0.3%	0.4%	0.5%	0.6%	0.8%	0.5%
Somerset County	2.0%	3.8%	4.2%	5.0%	6.8%	6.8%	8.9%	7.2%	5.4%	7.8%	6.4%
Sussex County	1.7%	1.3%	1.9%	1.8%	2.1%	2.3%	2.9%	3.1%	3.4%	1.8%	2.4%
Union County	1.4%	2.5%	3.7%	1.3%	1.7%	2.0%	1.1%	1.5%	1.5%	0.9%	1.6%
Warren County	0.6%	1.0%	0.7%	1.0%	1.7%	1.4%	1.9%	1.9%	1.6%	1.9%	1.5%
TOTAL	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Sources: U.S. Bureau of the Census, Manufacturing and Construction Division
New Jersey Department of Labor and Workforce Development

Table A-11. **Dwelling Units Authorized by Building Permits**
New Jersey Counties: 1990 to 1999

	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	Annual Average
Atlantic County	1,026	681	498	661	1,001	678	1,041	1,003	1,220	1,401	921
Bergen County	817	420	661	924	991	946	1,240	1,713	1,931	1,661	1,130
Burlington County	1,600	1,228	1,686	2,171	2,249	1,688	2,293	2,300	2,715	2,755	2,069
Camden County	1,125	956	1,044	1,493	1,054	865	1,222	1,328	874	867	1,083
Cape May County	621	339	522	527	775	544	671	912	1,015	1,226	715
Cumberland County	294	247	240	300	323	403	316	450	416	371	336
Essex County	540	313	514	915	901	712	539	1,171	844	1,343	779
Gloucester County	1,183	1,104	1,177	1,306	1,239	878	1,057	1,175	1,366	1,527	1,201
Hudson County	486	260	259	440	464	294	360	702	1,788	1,921	697
Hunterdon County	281	362	449	610	810	986	683	781	875	708	655
Mercer County	1,004	431	648	1,370	1,304	858	802	1,063	1,393	1,159	1,003
Middlesex County	1,486	1,293	1,893	2,496	2,087	2,090	2,992	3,037	2,837	3,102	2,331
Monmouth County	1,529	1,837	2,450	2,525	2,492	2,291	2,284	3,234	3,277	2,974	2,489
Morris County	798	1,189	1,614	2,416	2,372	2,088	1,742	1,622	1,881	1,853	1,758
Ocean County	1,824	1,517	1,790	2,794	3,432	2,508	2,983	3,433	3,934	4,192	2,841
Passaic County	728	172	412	647	591	410	366	452	509	533	482
Salem County	207	113	146	163	176	139	92	143	138	147	146
Somerset County	1,273	1,419	1,887	1,963	1,593	1,997	2,264	2,146	2,508	2,146	1,920
Sussex County	337	282	447	356	469	382	515	473	552	687	450
Union County	138	497	447	645	459	320	267	429	488	513	420
Warren County	227	196	288	466	606	444	444	451	784	890	480
TOTAL	17,524	14,856	19,072	25,188	25,388	21,521	24,173	28,018	31,345	31,976	23,906

Sources: U.S. Bureau of the Census, Manufacturing and Construction Division
New Jersey Department of Labor and Workforce Development

Table A-12. **Dwelling Units Authorized by Building Permits Percent Distribution**
New Jersey Counties: 1990 to 1999

	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	Annual Average
Atlantic County	5.9%	4.6%	2.6%	2.6%	3.9%	3.2%	4.3%	3.6%	3.9%	4.4%	3.9%
Bergen County	4.7%	2.8%	3.5%	3.7%	3.9%	4.4%	5.1%	6.1%	6.2%	5.2%	4.7%
Burlington County	9.1%	8.3%	8.8%	8.6%	8.9%	7.8%	9.5%	8.2%	8.7%	8.6%	8.7%
Camden County	6.4%	6.4%	5.5%	5.9%	4.2%	4.0%	5.1%	4.7%	2.8%	2.7%	4.5%
Cape May County	3.5%	2.3%	2.7%	2.1%	3.1%	2.5%	2.8%	3.3%	3.2%	3.8%	3.0%
Cumberland County	1.7%	1.7%	1.3%	1.2%	1.3%	1.9%	1.3%	1.6%	1.3%	1.2%	1.4%
Essex County	3.1%	2.1%	2.7%	3.6%	3.5%	3.3%	2.2%	4.2%	2.7%	4.2%	3.3%
Gloucester County	6.8%	7.4%	6.2%	5.2%	4.9%	4.1%	4.4%	4.2%	4.4%	4.8%	5.0%
Hudson County	2.8%	1.8%	1.4%	1.7%	1.8%	1.4%	1.5%	2.5%	5.7%	6.0%	2.9%
Hunterdon County	1.6%	2.4%	2.4%	2.4%	3.2%	4.6%	2.8%	2.8%	2.8%	2.2%	2.7%
Mercer County	5.7%	2.9%	3.4%	5.4%	5.1%	4.0%	3.3%	3.8%	4.4%	3.6%	4.2%
Middlesex County	8.5%	8.7%	9.9%	9.9%	8.2%	9.7%	12.4%	10.8%	9.1%	9.7%	9.8%
Monmouth County	8.7%	12.4%	12.8%	10.0%	9.8%	10.6%	9.4%	11.5%	10.5%	9.3%	10.4%
Morris County	4.6%	8.0%	8.5%	9.6%	9.3%	9.7%	7.2%	5.8%	6.0%	5.8%	7.4%
Ocean County	10.4%	10.2%	9.4%	11.1%	13.5%	11.7%	12.3%	12.3%	12.6%	13.1%	11.9%
Passaic County	4.2%	1.2%	2.2%	2.6%	2.3%	1.9%	1.5%	1.6%	1.6%	1.7%	2.0%
Salem County	1.2%	0.8%	0.8%	0.6%	0.7%	0.6%	0.4%	0.5%	0.4%	0.5%	0.6%
Somerset County	7.3%	9.6%	9.9%	7.8%	6.3%	9.3%	9.4%	7.7%	8.0%	6.7%	8.0%
Sussex County	1.9%	1.9%	2.3%	1.4%	1.8%	1.8%	2.1%	1.7%	1.8%	2.1%	1.9%
Union County	0.8%	3.3%	2.3%	2.6%	1.8%	1.5%	1.1%	1.5%	1.6%	1.6%	1.8%
Warren County	1.3%	1.3%	1.5%	1.9%	2.4%	2.1%	1.8%	1.6%	2.5%	2.8%	2.0%
TOTAL	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Sources: U.S. Bureau of the Census, Manufacturing and Construction Division
New Jersey Department of Labor and Workforce Development

Table A-13. **Dwelling Units Authorized by Building Permits**
New Jersey Counties: 2000 to 2009

	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	Annual Average
Atlantic County	1,625	1,685	2,020	2,285	2,075	2,002	1,893	1,136	794	512	1,603
Bergen County	2,847	1,784	1,771	1,289	2,142	2,972	2,164	2,952	1,311	831	2,006
Burlington County	2,775	2,184	2,359	1,805	1,516	1,475	2,784	1,040	976	806	1,772
Camden County	796	757	1,160	1,934	1,413	1,706	1,183	1,191	895	585	1,162
Cape May County	1,242	1,403	1,422	1693	2,149	2,433	1,580	1,081	485	428	1,392
Cumberland County	255	256	310	374	566	630	737	683	336	262	441
Essex County	1,491	1,548	1,588	2,235	2,343	3,128	3,284	1,854	1,314	777	1,956
Gloucester County	1,337	1,635	1,802	1,859	2,050	2,075	1,141	920	788	865	1,447
Hudson County	1,338	1,116	1,534	2116	3,808	4,498	4,275	3,081	3,229	1,618	2,661
Hunterdon County	616	685	602	814	648	506	350	316	206	268	501
Mercer County	1,283	1,355	1,428	1,188	1,641	1,296	847	700	625	269	1,063
Middlesex County	2,460	1,884	1,999	2,306	2,622	3,206	2,567	1,597	1,020	1,018	2,068
Monmouth County	2,912	2,194	2,372	2,756	2,628	2,584	2,820	2,054	1,526	964	2,281
Morris County	2,684	1,577	1,914	1,555	1,427	2,503	1,670	1,052	795	613	1,579
Ocean County	5,633	3,830	3,534	4009	3,818	2,904	2,114	2,160	1,527	902	3,043
Passaic County	457	631	689	829	763	647	850	760	432	281	634
Salem County	161	180	170	307	334	297	298	148	198	149	224
Somerset County	2,282	1,439	1,530	1260	1,362	1,220	1,058	924	791	438	1,230
Sussex County	719	808	679	587	612	668	603	359	302	182	552
Union County	776	551	681	1198	1,399	1,278	1,593	1,123	673	488	976
Warren County	896	765	877	585	620	560	512	258	146	165	538
TOTAL	34,585	28,267	30,441	32,984	35,936	38,588	34,323	25,389	18,369	12,421	29,130

Sources: U.S. Bureau of the Census, Manufacturing and Construction Division
New Jersey Department of Labor and Workforce Development

Table A-14. **Dwelling Units Authorized by Building Permits Percent Distribution**
New Jersey Counties: 2000 to 2009

	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	Annual Average
Atlantic County	4.7%	6.0%	6.6%	6.9%	5.8%	5.2%	5.5%	4.5%	4.3%	4.1%	5.5%
Bergen County	8.2%	6.3%	5.8%	3.9%	6.0%	7.7%	6.3%	11.6%	7.1%	6.7%	6.9%
Burlington County	8.0%	7.7%	7.7%	5.5%	4.2%	3.8%	8.1%	4.1%	5.3%	6.5%	6.1%
Camden County	2.3%	2.7%	3.8%	5.9%	3.9%	4.4%	3.4%	4.7%	4.9%	4.7%	4.0%
Cape May County	3.6%	5.0%	4.7%	5.1%	6.0%	6.3%	4.6%	4.3%	2.6%	3.4%	4.8%
Cumberland County	0.7%	0.9%	1.0%	1.1%	1.6%	1.6%	2.1%	2.7%	1.8%	2.1%	1.5%
Essex County	4.3%	5.5%	5.2%	6.8%	6.5%	8.1%	9.6%	7.3%	7.2%	6.3%	6.7%
Gloucester County	3.9%	5.8%	5.9%	5.6%	5.7%	5.4%	3.3%	3.6%	4.3%	7.0%	5.0%
Hudson County	3.9%	3.9%	5.0%	6.4%	10.6%	11.7%	12.5%	12.1%	17.6%	13.0%	9.1%
Hunterdon County	1.8%	2.4%	2.0%	2.5%	1.8%	1.3%	1.0%	1.2%	1.1%	2.2%	1.7%
Mercer County	3.7%	4.8%	4.7%	3.6%	4.6%	3.4%	2.5%	2.8%	3.4%	2.2%	3.6%
Middlesex County	7.1%	6.7%	6.6%	7.0%	7.3%	8.3%	7.5%	6.3%	5.6%	8.2%	7.1%
Monmouth County	8.4%	7.8%	7.8%	8.4%	7.3%	6.7%	8.2%	8.1%	8.3%	7.8%	7.8%
Morris County	7.8%	5.6%	6.3%	4.7%	4.0%	6.5%	4.9%	4.1%	4.3%	4.9%	5.4%
Ocean County	16.3%	13.5%	11.6%	12.2%	10.6%	7.5%	6.2%	8.5%	8.3%	7.3%	10.4%
Passaic County	1.3%	2.2%	2.3%	2.5%	2.1%	1.7%	2.5%	3.0%	2.4%	2.3%	2.2%
Salem County	0.5%	0.6%	0.6%	0.9%	0.9%	0.8%	0.9%	0.6%	1.1%	1.2%	0.8%
Somerset County	6.6%	5.1%	5.0%	3.8%	3.8%	3.2%	3.1%	3.6%	4.3%	3.5%	4.2%
Sussex County	2.1%	2.9%	2.2%	1.8%	1.7%	1.7%	1.8%	1.4%	1.6%	1.5%	1.9%
Union County	2.2%	1.9%	2.2%	3.6%	3.9%	3.3%	4.6%	4.4%	3.7%	3.9%	3.4%
Warren County	2.6%	2.7%	2.9%	1.8%	1.7%	1.5%	1.5%	1.0%	0.8%	1.3%	1.8%
TOTAL	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Sources: U.S. Bureau of the Census, Manufacturing and Construction Division
New Jersey Department of Labor and Workforce Development

Table A-15. Dwelling Units Authorized by Building Permits
New Jersey Counties: 2010 to 2019

	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	Annual Average
Atlantic County	512	390	441	484	722	710	1,083	1,090	833	957	722
Bergen County	1,226	1,660	2,535	2,744	3,408	2,671	3,144	3,001	2,849	3,924	2,716
Burlington County	682	665	713	730	1,000	892	825	1,133	1,268	2,606	1,051
Camden County	487	602	898	1,368	1,506	1,040	553	1,400	765	1,430	1,005
Cape May County	434	452	491	658	638	614	642	809	643	863	624
Cumberland County	246	182	190	219	212	237	134	88	74	132	171
Essex County	663	575	1,334	1,463	2,617	3,214	2,386	2,317	2,053	3,152	1,977
Gloucester County	716	592	534	939	491	738	727	736	640	706	682
Hudson County	917	1,581	2,676	3,521	4,621	5,060	4,164	5,073	4,617	7,707	3,994
Hunterdon County	275	287	181	196	348	425	355	287	621	684	366
Mercer County	655	400	444	964	368	896	711	605	501	538	608
Middlesex County	1,568	1,225	1,307	1,652	1,901	2,990	2,351	2,730	2,737	3,007	2,147
Monmouth County	915	864	1,034	1,663	1,484	1,399	1,933	1,474	1,897	1,566	1,423
Morris County	579	547	878	1,665	1,591	2,262	1,695	1,648	1,589	1,527	1,398
Ocean County	1,325	933	1,125	2,171	2,937	2,621	2,628	3,427	2,283	2,258	2,171
Passaic County	402	406	528	838	518	507	397	568	624	1,017	581
Salem County	105	82	61	38	51	43	50	40	63	68	60
Somerset County	716	580	1,169	1,221	1,310	1,551	995	730	1,309	1,708	1,129
Sussex County	210	172	267	262	222	216	169	106	156	172	195
Union County	730	566	929	1,111	1,966	2,185	1,594	1,085	2,312	2,316	1,479
Warren County	172	191	204	278	244	289	257	154	108	167	206
TOTAL	13,535	12,952	17,939	24,185	28,155	30,560	26,793	28,501	27,942	36,505	24,707

Sources: U.S. Bureau of the Census, Manufacturing and Construction Division
New Jersey Department of Labor and Workforce Development

Table A-16. **Dwelling Units Authorized by Building Permits Percent Distribution**
New Jersey Counties: 2010 to 2019

	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	Annual Average
Atlantic County	3.8%	3.0%	2.5%	2.0%	2.6%	2.3%	4.0%	3.8%	3.0%	2.6%	2.9%
Bergen County	9.1%	12.8%	14.1%	11.3%	12.1%	8.7%	11.7%	10.5%	10.2%	10.7%	11.0%
Burlington County	5.0%	5.1%	4.0%	3.0%	3.6%	2.9%	3.1%	4.0%	4.5%	7.1%	4.3%
Camden County	3.6%	4.6%	5.0%	5.7%	5.3%	3.4%	2.1%	4.9%	2.7%	3.9%	4.1%
Cape May County	3.2%	3.5%	2.7%	2.7%	2.3%	2.0%	2.4%	2.8%	2.3%	2.4%	2.5%
Cumberland County	1.8%	1.4%	1.1%	0.9%	0.8%	0.8%	0.5%	0.3%	0.3%	0.4%	0.7%
Essex County	4.9%	4.4%	7.4%	6.0%	9.3%	10.5%	8.9%	8.1%	7.3%	8.6%	8.0%
Gloucester County	5.3%	4.6%	3.0%	3.9%	1.7%	2.4%	2.7%	2.6%	2.3%	1.9%	2.8%
Hudson County	6.8%	12.2%	14.9%	14.6%	16.4%	16.6%	15.5%	17.8%	16.5%	21.1%	16.2%
Hunterdon County	2.0%	2.2%	1.0%	0.8%	1.2%	1.4%	1.3%	1.0%	2.2%	1.9%	1.5%
Mercer County	4.8%	3.1%	2.5%	4.0%	1.3%	2.9%	2.7%	2.1%	1.8%	1.5%	2.5%
Middlesex County	11.6%	9.5%	7.3%	6.8%	6.8%	9.8%	8.8%	9.6%	9.8%	8.2%	8.7%
Monmouth County	6.8%	6.7%	5.8%	6.9%	5.3%	4.6%	7.2%	5.2%	6.8%	4.3%	5.8%
Morris County	4.3%	4.2%	4.9%	6.9%	5.7%	7.4%	6.3%	5.8%	5.7%	4.2%	5.7%
Ocean County	9.8%	7.2%	6.3%	9.0%	10.4%	8.6%	9.8%	12.0%	8.2%	6.2%	8.8%
Passaic County	3.0%	3.1%	2.9%	3.5%	1.8%	1.7%	1.5%	2.0%	2.2%	2.8%	2.3%
Salem County	0.8%	0.6%	0.3%	0.2%	0.2%	0.1%	0.2%	0.1%	0.2%	0.2%	0.2%
Somerset County	5.3%	4.5%	6.5%	5.0%	4.7%	5.1%	3.7%	2.6%	4.7%	4.7%	4.6%
Sussex County	1.6%	1.3%	1.5%	1.1%	0.8%	0.7%	0.6%	0.4%	0.6%	0.5%	0.8%
Union County	5.4%	4.4%	5.2%	4.6%	7.0%	7.1%	5.9%	3.8%	8.3%	6.3%	6.0%
Warren County	1.3%	1.5%	1.1%	1.1%	0.9%	0.9%	1.0%	0.5%	0.4%	0.5%	0.8%
TOTAL	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%

Sources: U.S. Bureau of the Census, Manufacturing and Construction Division
New Jersey Department of Labor and Workforce Development

Table A-17. **Dwelling Units Authorized by Building Permits**
New Jersey Counties: 2020 to 2024

	2020	2021	2022	2023	2024	Annual Average
Atlantic County	667	804	762	383	672	658
Bergen County	3,380	4,023	3,953	3,395	3,488	3,648
Burlington County	1,749	2,119	1,998	1,676	2,161	1,941
Camden County	895	908	1,134	943	1,018	980
Cape May County	675	917	838	803	877	822
Cumberland County	179	185	120	103	216	161
Essex County	2,705	3,417	3,470	3,781	3,364	3,347
Gloucester County	709	675	827	940	1,047	840
Hudson County	6,950	5,257	6,056	5,312	5,310	5,777
Hunterdon County	319	688	483	310	389	438
Mercer County	832	544	643	969	2,256	1,049
Middlesex County	2,757	3,269	2,474	2,335	1,971	2,561
Monmouth County	2,638	2,350	2,394	2,525	2,840	2,549
Morris County	1,630	2,127	2,163	1,479	2,357	1,951
Ocean County	3,625	3,758	3,791	4,006	4,434	3,923
Passaic County	1,314	1,144	1,186	784	860	1,058
Salem County	35	88	96	61	95	75
Somerset County	1,913	1,261	907	577	678	1,067
Sussex County	220	164	226	94	184	178
Union County	2,650	3,207	3,147	1,962	1,749	2,543
Warren County	304	189	306	402	630	366
TOTAL	36,146	37,094	36,974	32,840	36,596	35,764

Sources: U.S. Bureau of the Census, Manufacturing and Construction Division
New Jersey Department of Labor and Workforce Development

Table A-18. **Dwelling Units Authorized by Building Permits Percent Distribution**

New Jersey Counties: 2020 to 2024

	2020	2021	2022	2023	2024	Annual Average
Atlantic County	1.8%	2.2%	2.1%	1.2%	1.8%	1.8%
Bergen County	9.4%	10.8%	10.7%	10.3%	9.5%	10.2%
Burlington County	4.8%	5.7%	5.4%	5.1%	5.9%	5.4%
Camden County	2.5%	2.4%	3.1%	2.9%	2.8%	2.7%
Cape May County	1.9%	2.5%	2.3%	2.4%	2.4%	2.3%
Cumberland County	0.5%	0.5%	0.3%	0.3%	0.6%	0.4%
Essex County	7.5%	9.2%	9.4%	11.5%	9.2%	9.4%
Gloucester County	2.0%	1.8%	2.2%	2.9%	2.9%	2.3%
Hudson County	19.2%	14.2%	16.4%	16.2%	14.5%	16.1%
Hunterdon County	0.9%	1.9%	1.3%	0.9%	1.1%	1.2%
Mercer County	2.3%	1.5%	1.7%	3.0%	6.2%	2.9%
Middlesex County	7.6%	8.8%	6.7%	7.1%	5.4%	7.1%
Monmouth County	7.3%	6.3%	6.5%	7.7%	7.8%	7.1%
Morris County	4.5%	5.7%	5.9%	4.5%	6.4%	5.4%
Ocean County	10.0%	10.1%	10.3%	12.2%	12.1%	10.9%
Passaic County	3.6%	3.1%	3.2%	2.4%	2.2%	2.9%
Salem County	0.1%	0.2%	0.3%	0.2%	0.3%	0.2%
Somerset County	5.3%	3.4%	2.5%	1.8%	1.9%	3.0%
Sussex County	0.6%	0.4%	0.6%	0.3%	0.5%	0.5%
Union County	7.3%	8.6%	8.5%	6.0%	4.8%	7.0%
Warren County	0.8%	0.5%	0.8%	1.2%	1.7%	1.0%
TOTAL	100%	100%	100%	100%	100%	100%

Sources: U.S. Bureau of the Census, Manufacturing and Construction Division
New Jersey Department of Labor and Workforce Development

Appendix B

Figure B-1. Dwelling Units Authorized by Building Permits
United States: 1959 to 2024 (units in thousands)

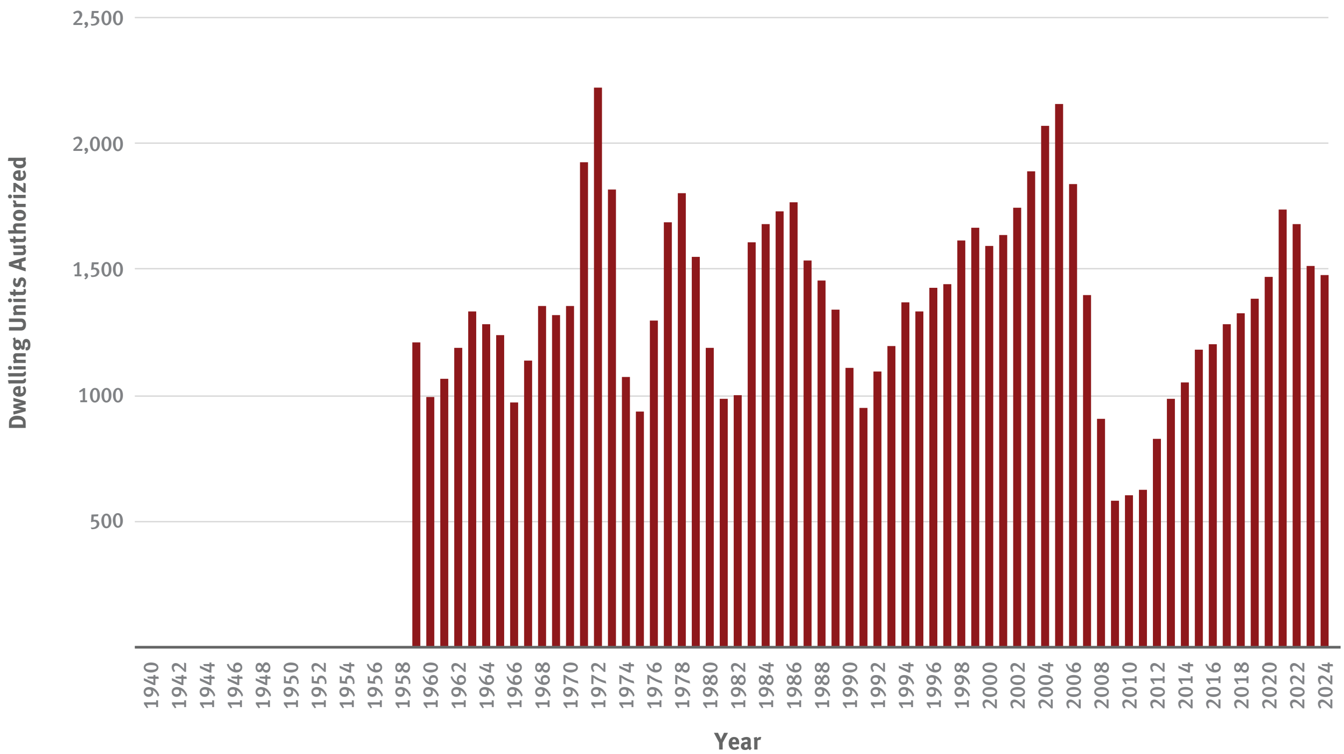


Table B-1. **Dwelling Units Authorized by Building Permits**
United States: 1959 to 2024 (units in thousands)

Year	Total	Year	Total	Year	Total
1940	na	**1950**	na	**1960**	997.6
1941	na	**1951**	na	**1961**	1,064.2
1942	na	**1952**	na	**1962**	1,186.6
1943	na	**1953**	na	**1963**	1,334.7
1944	na	**1954**	na	**1964**	1,285.8
1945	na	**1955**	na	**1965**	1,240.6
1946	na	**1956**	na	**1966**	971.9
1947	na	**1957**	na	**1967**	1,141.0
1948	na	**1958**	na	**1968**	1,353.4
1949	na	**1959**	1,208.0	**1969**	1,322.3
Decade Total	na	**Decade Total**	na	**Decade Total**	**11,898.1**
Annual Average	na	**Annual Average**	na	**Annual Average**	**1,189.8**

Year	Total	Year	Total	Year	Total
1970	1,351.5	**1980**	1,190.6	**1990**	1,110.8
1971	1,924.6	**1981**	985.5	**1991**	948.8
1972	2,218.9	**1982**	1,000.5	**1992**	1,094.9
1973	1,819.5	**1983**	1,605.2	**1993**	1,199.1
1974	1,074.4	**1984**	1,681.8	**1994**	1,371.6
1975	939.2	**1985**	1,733.3	**1995**	1,332.5
1976	1,296.2	**1986**	1,769.4	**1996**	1,425.6
1977	1,690.0	**1987**	1,534.8	**1997**	1,441.1
1978	1,800.5	**1988**	1,455.6	**1998**	1,612.3
1979	1,551.8	**1989**	1,338.4	**1999**	1,663.5
Decade Total	**15,666.6**	**Decade Total**	**14,295.1**	**Decade Total**	**13,200.2**
Annual Average	**1,566.7**	**Annual Average**	**1,429.5**	**Annual Average**	**1,320.0**

Year	Total	Year	Total	Year	Total
2000	1,592.3	**2010**	604.6	**2020**	1,471.1
2001	1,636.7	**2011**	624.1	**2021**	1,737.0
2002	1,747.7	**2012**	829.7	**2022**	1,680.4
2003	1,889.2	**2013**	990.8	**2023**	1,511.1
2004	2,070.1	**2014**	1,051.1	**2024**	1,478.0
2005	2,155.3	**2015**	1,182.6		
2006	1,838.9	**2016**	1,206.6		
2007	1,398.4	**2017**	1,281.0		
2008	905.4	**2018**	1,328.8		
2009	583.0	**2019**	1,386.0		
Decade Total	**15,817.0**	**Decade Total**	**10,485.3**	**Total**	**7,877.6**
Annual Average	**1,581.7**	**Annual Average**	**1,048.5**	**Average**	**1,575.5**

Note: “na” = not available. Before 1959, data on housing units for the total United States was only collected from urban areas and a limited number of other permit-issuing places.
Sources: U.S. Bureau of the Census
Manufacturing and Construction Division

Appendix C: Rutgers Regional Report Overview

The year 2026 marks the 37-year anniversary of the inception of the Rutgers Regional Report. With little fanfare, it was created in 1989 under the auspices of Dr. T. Alexander Pond, then executive vice president and chief academic officer of Rutgers. He envisioned the Rutgers Regional Report as a university instrument by which Rutgers would continually engage and have a key voice in important regional and state policy/planning deliberations. Its mission was to communicate timely information to state, regional, and national thought leaders, legislators, educators, the business community, and the citizenry in a readable and accessible format. Without the intellectual and financial support of Alec Pond, the Report would not have thrived for its more than three decades – and counting – existence.

The Rutgers Regional Report's initiators and co-directors were George Sternlieb and James W. Hughes. Dr. Sternlieb was a widely acclaimed and nationally recognized "urbanologist," who directed the Center for Urban Policy Research at Rutgers, which was a direct descendant of one of the ten prestigious Ford Foundation-created Urban Studies Centers originally established nationally in the late 1950s. When Dr. Sternlieb retired in 1990, Professor Joseph J. Seneca, who had previously collaborated with Dr. Hughes on numerous projects, joined him as co-director of the Rutgers Regional Report. Dr. Seneca, like Dr. Pond, was a vice-president for academic affairs and chief academic officer of Rutgers. The Hughes-Seneca partnership lasted until 2020, when Dr. Seneca became a COVID-19 pandemic victim. Before he passed, he was a co-author with Connie O. Hughes and James W. Hughes of a new initiative of the Rutgers Regional Report: *Fast Track Research Notes*– whose seven issues documented the pandemic-driven economic events of 2020.

The full listing of the more than 100 publications of the Rutgers Regional Report follows.

Rutgers Regional Report Fast Track Research Notes

This series of seven "fast track" reports were rapidly produced over an eight-month period starting in June 2020 and ending in January 2021. They were designed to quickly document the unprecedented and extreme economic shocks spawned by the pandemic and its continuing aftershocks. They were co-authored by James W. Hughes, Connie O. Hughes, and Joseph J. Seneca. The seven issues combined totaled just over 240 pages in length. Below each issue is its link to Rutgers SOAR (Scholarly Open Access at Rutgers).

- **Issue 7: Coronavirus Economic Impact Continues: The Year of Contraction (2020) Yields to the Year of Economic Rebound – New Jersey and the Nation (January 2021)**
  https://doi.org/10.7282/00000001
- **Issue 6: Coronavirus Economic Advances Wane: Fast Lane to Slow Lane in New Jersey and the Nation (October 2020)**
  https://doi.org/10.7282/t3-f6ky-kq76
- **Issue 5: Coronavirus Economic Recuperation Continues: New Jersey and the Nation—Not Yet Back to the Future (September 2020)**
  https://doi.org/10.7282/t3-k7qx-ym92
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  https://doi.org/10.7282/t3-1k5y-8612
- **Issue 3: Coronavirus Economic Rebound: Bucking New Headwinds? (July 2020)**
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- **Issue 2: Coronavirus Economic Pivot: Precipitous Fall to Recovery Crawl (June 2020)**
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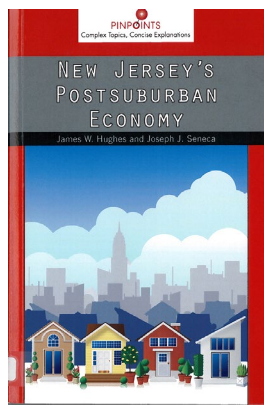
Related Rutgers University Press Books

Two Rutgers University Press books were integral to the development of the 42nd Rutgers Regional Report. They are both cited extensively. The underlying research of the two books was heavily dependent on numerous previous Rutgers Regional Reports that focused on the demographics, economics, and housing of New Jersey. So, the books and reports are closely related.

James W. Hughes and David Listokin, ***Population Trends in New Jersey*** (New Brunswick, Camden, and Newark New Jersey, and London: Rutgers University Press, 2022



James W. Hughes and Joseph J. Seneca, ***New Jersey's Postsuburban Economy*** (New Brunswick, New Jersey and London: Rutgers University Press, 2015)

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The bulk of CAIT's efforts fall within several broad areas including maintaining the health of bridges, roads, and rail infrastructure; creating innovative technologies, materials, and tools; formulating strategies to prolong the service life of transportation infrastructure; and training the current and future workforce. CAIT prides itself on developing practical solutions that can be applied as mainstream tools in the hands of transportation professionals solving real-world problems right now. To accomplish this, CAIT has developed close agency partnerships and multi-year programs that allow the center to quickly respond to pressing challenges—regional stakeholders bring us a priority need, and CAIT leverages its network of experts and technical capabilities to assemble the right team and deliver actionable solutions.

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