



POPULATION AND HOUSING

POPULATION OVERVIEW

In 2000, Jersey City's population stood at 240,055 persons, making it the second largest municipality in New Jersey with respect to population size. Over the 1990-2000 decade, Jersey City's population grew by 5% following a 2% increase during the 1980s (See Figure 43). Although the 5% population growth in Jersey City during the 1990s was below growth in the rest of Hudson County, the state and the nation, it was a reversal of five decades of population decline. Between 1930 and 1980, the number of Jersey City residents had dropped by almost 30% from a peak of 316,715 persons in 1930 to 223,532 persons in 1980.

During the 1990s, seven of Jersey City's ten neighborhoods gained population; three experienced population decline

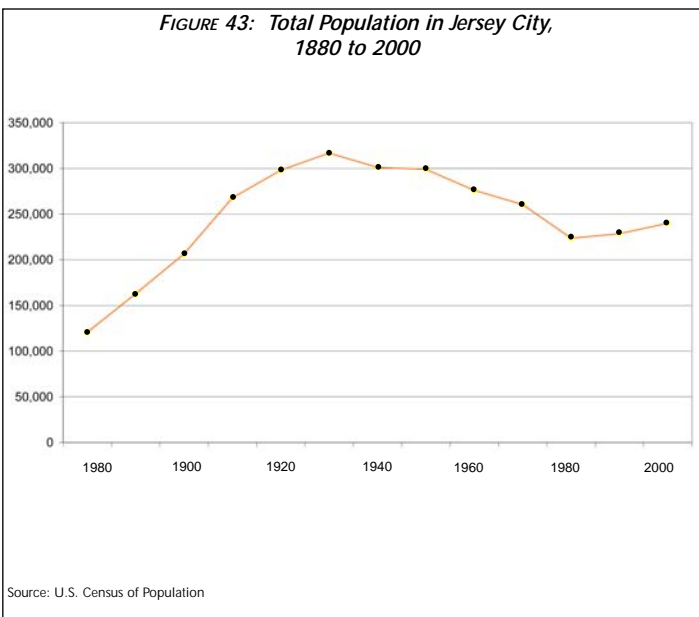


TABLE 11: Jersey City Neighborhood Population Change, 1990 to 2000

Neighborhood	Total Population		Change 1990-2000	
	1990	2000	Number	Percent
Jersey City	228,537	240,055	11,518	5.0
The Heights	50,276	55,578	5,302	10.5
Historic District	20,464	20,365	-99	-0.5
Water Front	9,436	14,767	5,331	56.5
Journal Square	21,327	22,307	980	4.6
McGinley Square	15,851	16,409	558	3.5
West Side	31,510	30,714	-796	-2.5
Rt. 440	7,038	9,319	2,281	32.4
Greenville	43,888	43,383	-505	-1.2
MLK Drive	26,970	24,888	-2,082	-7.7
Liberty State Park	1,777	2,325	548	30.8

Source: U.S. Census of Population, 2000

(See Table 11). The largest population growth was in the Waterfront neighborhood, reflecting the construction of several new high-rise buildings in the area. The other area of rapid growth was the Heights.

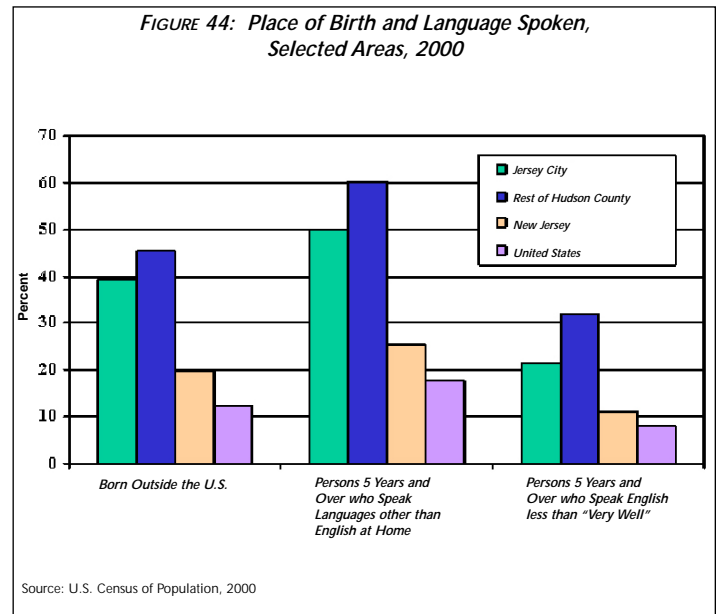
IMMIGRATION, RACE AND ETHNICITY

Jersey City's population growth during the 1990s cut across all racial and ethnic groups with the exception of the White population. Close to half of the foreign-born population in Jersey City entered the U.S. during the 1990s. The City experienced:

- ▶ a 40.3% increase in the Asian/Pacific Islander population from 24,895 to 38,940;
- ▶ a 18.6% increase in the Hispanic/Latino population from 55,395 to 68,032;
- ▶ a 0.6% increase in the African-American population from 63,290 to 63,680;
- ▶ a 47.6% decrease in the White population from 83,601 to 56,644.

As a result of immigration in the 1990s and before, Jersey City is very racially and ethnically diverse. In 2000, of all residents reporting that they were "one race," 34% were White; 28% Black or African American and 16% Asian, Native American, native Hawaiian or other Pacific Islander. Another 15% reported they were "some other race" and 5.6% reported that they were "two or more races." Persons who were Hispanic or Latino of any race constituted 28% of Jersey City's population in 2000.

In 2000, more than a third of all Jersey City residents were born outside of the U.S. In the rest of Hudson County this



proportion was even higher, with more than four out of every ten persons born outside of the U.S. In New Jersey 20% of all residents were born outside of the U.S. and in the nation, 12% (See Figure 44). In 2000, 50% of all Jersey City residents spoke a language other than English at home, compared to 60% in the rest of Hudson County. Both of these proportions far exceeded the 25% of New Jersey residents speaking a language other than English at home and the 18% of U.S. residents who speak a language other than English at home (See Figure 44).

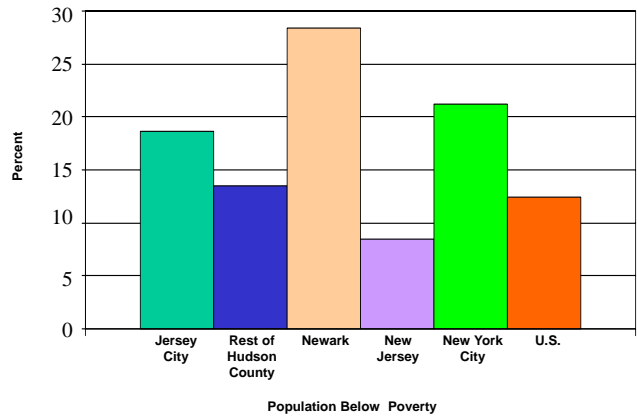
In 2000, of all Jersey City residents over the age of five, 22% reported that they did not "speak English well" far exceeding the 11% in the State and the 8% in the U.S. but significantly below the 32% in the rest of Hudson County (See Figure 44).

INCOME

In 1999, Jersey City's \$41,639 median family income was somewhat below the \$45,965 family median in the rest of Hudson County and significantly below the \$65,370 median in New Jersey and the \$50,046 median in the U.S. However, Jersey City's median family income was just marginally below New York City's median family income of \$41,887 and substantially above the \$30,781 median family income in Newark, the largest city in New Jersey with respect to population size (See Figure 45).

In 1999, close to 19% of all Jersey City residents were living below the "poverty threshold," significantly more than the 14% in the rest of Hudson County the 8.5% in New Jersey and the 12.4% in the U.S, but far less than the 28.4% in Newark and the 21.3% in New York City. (See Figure 46).

FIGURE 46: Residents Living Below the Poverty Threshold, Selected Areas, 1999



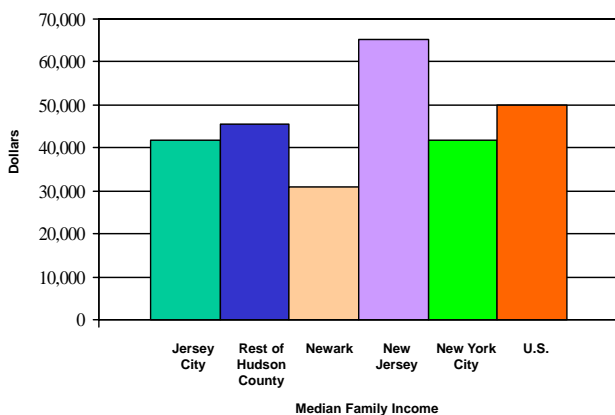
Source: U.S. Census of Population, 2000

THE AGE DISTRIBUTION OF JERSEY CITY'S POPULATION

In 2000, the median age of Jersey City's residents was 32.4 years, somewhat less than 33.6-year median age in the rest of Hudson County, five years below the 36.7 year State median and three years less than the 35.3-year U.S. median. Jersey City and the rest of Hudson County both have a slightly higher proportion of working age adults (ages 20-64) than do the State and the U.S. (See Table 12).

During the 1990s, all age groups in Jersey City with the exception of those 65-74 years of age experienced growth. The increase in those under the age of 19 in Jersey City was significantly less than growth in this age group in the rest of Hudson County, the State and the U.S. Jersey City's 7.2%

FIGURE 45: Median Family Income, Selected Areas, 1999



Source: U.S. Census of Population, 2000

TABLE 12: Age Distribution, Selected Areas, 2000

	Percent of Total Population			
	Jersey City	Rest of Hudson County	New Jersey	U.S.
Total Population	100.0	100.0	100.0	100.0
0 to 19	27.3	23.5	27.1	28.5
20 to 64	63.0	63.9	59.7	59.1
65 to 74	5.4	6.6	6.9	6.6
75 to 84	3.3	4.5	4.8	4.4
85 and over	1.1	1.5	1.6	1.5

Source: U.S. Census of Population, 2000

TABLE 13: Change in the Age Distribution, Selected Areas, 1990-2000

	Percent Change 1990 to 2000			
	Jersey City	Rest of Hudson County	New Jersey	U.S.
Total Population	5.0	13.7	8.9	13.2
0 to 19	4.4	16.8	13.4	12.6
20 to 64	7.2	14.9	7.1	13.6
65 to 74	-11.5	-10.2	-5.9	1.6
75 to 84	1.1	14.8	24.4	23.5
85 and over	8.3	55.6	43.5	38.5

Source: U.S. Census of Population, 2000

TABLE 14: Labor Force Participation Rates, Selected Areas, 1990-2000

	Labor Force Participation Rates			
	Jersey City	Rest of Hudson County	New Jersey	U.S.
Total Population 16 and Over	61.5	61.0	64.2	63.9
Males	67.9	68.2	71.6	70.7
Females	55.7	54.1	57.5	57.5

Source: U.S. Census of Population, 2000

increase in the working age population of 20-64 years of age was about the same as the 7.1% growth in the State, but only about half the increases in the rest of Hudson County and in the U.S. (See Table 13).

EDUCATIONAL ATTAINMENT OF JERSEY CITY ADULTS

In 2000, the proportion of Jersey City's adult population (persons twenty-five years of age and older) with a college degree stood at 31%, somewhat above the 28% in the rest of Hudson County, about the same as that in the nation and below the 35% in New Jersey. The proportion of Jersey City adults with less than a ninth grade education stood at 27%, below the 31% in the rest of Hudson County, but significantly above the 18% in the State and the 20% in the U.S. The low level of educational attainment of many Jersey City residents may help to explain the divergence in employed residents relative to private sector employment growth in Jersey City.

THE JERSEY CITY WORK FORCE

In 2000, 62% of Jersey City residents over 16 years of age were in the labor force, slightly above the 61% in the rest of Hudson County, but below the 64% in New Jersey and the U.S. Males in Jersey City had slightly lower labor force participation rates than they had in the rest of Hudson County, New Jersey and the U.S. Females in Jersey City had slightly higher participation rates than they had in the rest of the county, but lower than they had in the state and nation (See Table 14).

In 2000, close to one out of every three employed Jersey City residents both lived and worked in the City (See Table 15). Almost one out of every four employed Jersey City residents commuted to a Manhattan workplace in 2000.

Local residents accounted for 35% and non-residents 65% of all people working in Jersey City in 2000. Among the non-residents who worked in Jersey City, 16% were from other Hudson County municipalities, 33% from the rest of New Jersey, 12% from New York City and 4% from elsewhere (See Table 15).

The proportion of Jersey City jobs held by Jersey City residents has declined considerably since 1990 (See Table 16). In 1990, close to one out of every two jobs in Jersey City was held by a resident; in 2000, just over one out of every three jobs in the City was held by a local resident.

TABLE 15: Work-Related Commutation to and from Jersey City, 2000

	Jersey City Employed Residents		People Employed in Jersey City		
	Number	Percent of Total	Number	Percent of Total	
Work in:			Live in:		
Jersey City	32,601	32%	Jersey City	32,601	35%
Rest of Hudson county	16,950	17%	Rest of Hudson County	15,283	16%
Bergen County	6,316	6%	Bergen County	7,001	7%
Essex County	6,370	6%	Essex County	5,380	6%
Rest of New Jersey	8,439	8%	Rest of New Jersey	18,491	20%
Manhattan	24,558	24%	Manhattan	2,743	3%
Rest of New York City	3,625	4%	Rest of New York City	8,417	9%
Elsewhere	2,091	2%	Elsewhere	3,706	4%
Total	100,750	100% *	Total	93,622	100%

*Total may not add to 100 due to rounding

Source: U.S. Census of Population, 2000

The primary reason for the decline in the proportion of jobs in Jersey City held by local residents is the rapid growth of financial services industries during the 1990s. In 2000, Jersey City residents held only 14% of all financial services jobs in the City. In contrast, they held 85% of all jobs in the City's education, health and social services sector and over 50% of all jobs in construction, retail trade, arts, entertainment, accommodations and food services, and "other services". With the exception of construction, the

TABLE 16: Work-Related Commutation, 1990 and 2000

	1990	2000		1990	2000
Reside in Jersey City			Work in Jersey City		
% Work in:			% Reside in :		
Jersey City	38%	32%	Jersey City	48%	35%
Rest of Hudson County	17%	17%	Rest of Hudson County	14%	16%
Rest of New Jersey	23%	20%	Rest of New Jersey	29%	33%
Manhattan	17%	24%	Manhattan	3%	3%
Elsewhere	5%	7%	Elsewhere	6%	13%

Source: U.S. Census of Population and Housing, 1990 and 2000

TABLE 17: Residents Working at Jobs in Jersey City

	Residents Working in Jersey City 2000	Jobs in Jersey City 2001	Difference	% of Jobs in Jersey City Filled by Residents
Construction	1,042	1,570	528	66%
Manufacturing	2,386	5,342	2,956	45%
Wholesale Trade	969	2,913	1,944	33%
Retail Trade	4,376	7,973	3,597	55%
Transportation & Warehousing, and Utilities	2,641	6,554	3,193	40%
Information	986	3,892	2,906	25%
Finance, Insurance, Real Estate Leasing	3,107	22,599	19,492	14%
Professional, Scientific, Management, Administrative	2,543	11,552	9,009	22%
Educational, Health & Social Services	9,060	10,711	1,651	85%
Arts, Entertainment, Recreation, Accomodation & Food Services	2,468	3,496	1,028	71%
Other Services (except Public Administration)	1,476	2,396	920	62%
TOTAL PRIVATE	31,127	79,037	47,910	39%

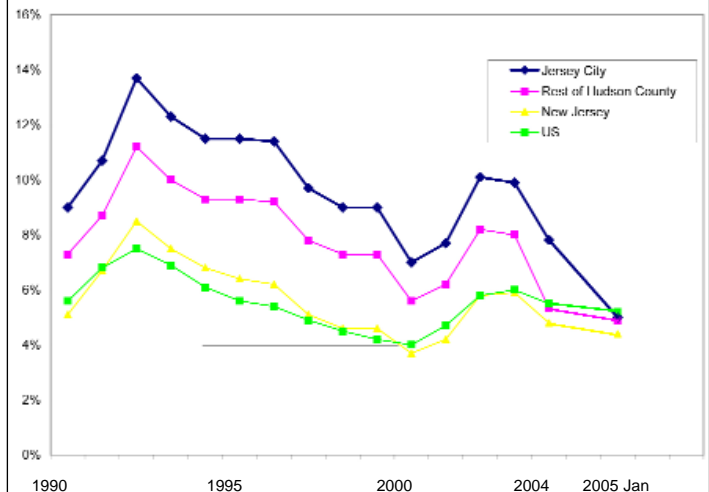
Source: Census of Population, 2000; NJ Department of Labor 2004

sectors in which Jersey City residents predominate are the lower paying sectors. In sectors in which resident representation is low, such as financial services and professional services, wages are much higher (See Table 17). For example, in 2002, average wages in Hudson County in the finance industry were \$100,307; in health services, \$36,523.

UNEMPLOYMENT

In January 2005, the jobless rate in Jersey City stood at 5.5%, just slightly above the 4.9% in the rest of Hudson County, the 4.4% in the State, and the 5.1% in the U.S. The convergence of Jersey City's unemployment rate with that of Hudson County, the State of New Jersey and the U.S. presents a very different picture from a decade ago. In 1995, the Jersey City unemployment rate was 11.5%, considerably above the 7.8% in the rest of the county and the 6.4% in New Jersey and almost twice the 5.6% U.S. rate.

FIGURE 47: Unemployment Rates, Selected Areas, 1990 to Jan 2005



Sources: U.S. Bureau of Labor Statistics, NJ Department of Labor, 2005.

HOUSING

In 2000, Jersey City had a housing stock of 93,648 units, an increase of 3% over 1990 and 6% over 1980. In 2000, of all occupied dwelling units in Jersey City, 27% were owner-occupied, somewhat less than the 31% in the rest of Hudson County and considerably below the 61% in New Jersey and the 60% across the U.S. (See Figure 48). However, Jersey City's home ownership rate was above the 21% rate in Newark and just about the same as the 28% rate in New York City. In 2000, among the largest 100 cities in the U.S., Jersey City, Newark and New York City had the lowest home ownership rates.

In 2000, the housing vacancy rate in Jersey City stood at 5.4%, substantially below the 7.4% rate for New Jersey and the 9.0% rate for the U.S., but just about the same as the 5.6% rate for New York City (See Figure 48). The Jersey City vacancy rate in 2000 represented a 4% reduction since 1990.

Between 1991 and 2003, more than 6,700 dwelling unit permits were issued in Jersey City. Between 2000 and 2003, of all housing permits issued, 97% were for multifamily units and 3% for single-family units. Between 1990 and 2000, approximately 2,900 new units were constructed.¹⁴

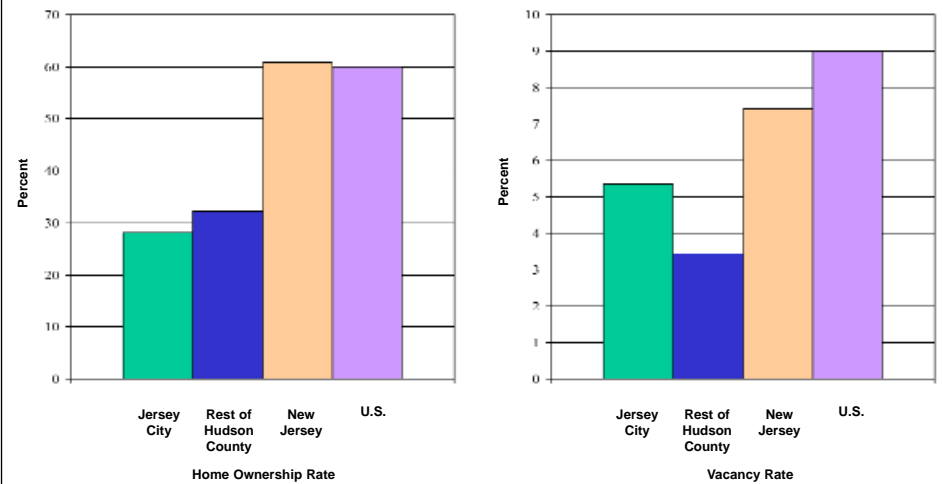
Much of the new housing development has taken place in Jersey City's Historic Downtown neighborhood and along the waterfront, where there has been significant residential revitalization. The majority of these new units are upscale condos and rentals.

New and rehabilitated housing is also energizing other neighborhoods all over Jersey City. When completed, the Hope VI project in the MLK-Bergen/Lafayette neighborhood will replace 492 older public housing units with 293 new public housing units, 352 affordable and market rate rental units, and 205 affordable and market rate homeownership units. However, even with these new developments, the demand for affordable housing in Jersey City continues to outpace the supply, as evidenced by the long waiting list for public housing units maintained by the City's Housing Authority.

Housing Costs

Jersey City is located in that part of New Jersey in which housing costs are the highest in the State. The overall average sales price of housing in Jersey City increased from \$20,500 in

FIGURE 48: Selected Housing Characteristics
2000



Source: U.S. Census of Population, 2000

1970 to \$261,268 in 2000. According to Forbes, of the top 150 most overpriced places to live in the U.S., based on the cost of living, housing affordability and job and income growth, Jersey City ranked number 10 overall, just behind New York City. When ranked based on affordability alone, Jersey City had a ranking of 135 out of 150 (Scale: 1= best and 150=worst).¹⁵

Among all Jersey City households, 37% pay more than 30% of their income for housing. Among renters, 42% of households pay more than 30% of their income for housing costs.¹⁶ Housing issues, while outside of the scope of this study, must be addressed to enable all Jersey City residents to participate in its revitalization.