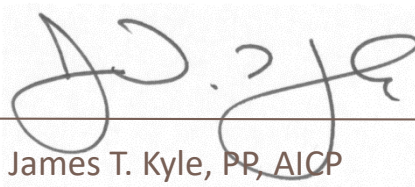


HOUSING PLAN ELEMENT AND FAIR SHARE PLAN

PREPARED FOR THE BOROUGH OF PENNINGTON
MAYOR, COUNCIL AND PLANNING BOARD BY:

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12/19/2022

Borough of Pennington, Mercer County

Housing Plan Element and Fair Share Plan

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Introduction

The initial framework of affordable housing regulation in New Jersey was established over 47 years ago with the New Jersey Supreme Court's ruling in Southern Burlington County N.A.A.C.P. v. Borough of Mount Laurel (Mt. Laurel I - 1975). In its first Mt. Laurel ruling, the Court stated simply that any zoning ordinance that contravenes the general welfare by not providing a realistic opportunity for affordable housing is unconstitutional. In 1983, the Court's ruling in Mt. Laurel II (Southern Burlington County N.A.A.C.P. v. Borough of Mount Laurel) clarified many of the gray areas that arose through implementation of what had become known as the Mt. Laurel doctrine. This second Mt. Laurel case resulted in creation of the Fair Housing Act in 1985, a legislative response to an urging from the Court in Mt. Laurel II that application of the Mt. Laurel doctrine was best left to the Legislature. It was the Fair Housing Act that also created the Council on Affordable Housing (COAH).

Until 2014, COAH was the agency responsible for promulgating affordable housing rules and administering a process to implement the provision of affordable housing throughout the State of New Jersey. The "process" was fairly simple and began with the preparation of a Housing Plan element. Part of the municipal Master Plan, the Housing Plan element is required to include information about a municipality's population, employment, income and housing characteristics as well as information on the nature of the affordable housing obligation as set forth by COAH. To accompany the Housing Plan element, a municipality must prepare a Fair Share Plan, which details how the affordable housing obligation will be met. Current affordable housing obligations are comprised of the rehabilitation share, the Prior Round Obligation (covering 1987-1999) and Third Round Prospective Need (covering the Third Round period from 2015-2025).

The affordable housing landscape has been a tumultuous one since 2004, when COAH proposed its first set of Third Round rules. After the Second Round period ended in 1999, it took the Council almost five years to promulgate rules for the period addressing affordable housing needs from 1999-2014. These rules were a departure from First and Second Round methodologies, where COAH utilized formulas to assign affordable housing obligations to individual municipalities. Instead, a "growth share" concept was proposed, where construction of new market rate units and nonresidential floor area would generate the requirement for construction of new affordable housing. But the New Jersey Appellate Division invalidated key portions of those rules in 2007, and COAH adopted revised Third Round rules in October of 2008, ostensibly to address the shortcomings identified by the Court. Those rules were subsequently invalidated by the Appellate Division in a decision that was affirmed and modified by the Supreme Court in September of 2013. In its decision, the Supreme Court ordered COAH to promulgate rules that more closely mirrored First and Second Round methodologies. COAH again proposed rules in 2014, but ultimately deadlocked on their adoption in a 3-3 vote. Fair Share Housing Center, an affordable housing advocacy group, made application to the Court to enforce litigant's rights, an application that was granted by the Court on March 10, 2016. In its action, the Court transferred evaluation of compliance with the constitutional obligation to provide affordable housing to the courts.

The Supreme Court in its March 10, 2016 decision established a process by which municipalities could seek immunity from third party lawsuits while planning for affordable housing needs for the Third Round period. Under the guidance of that decision, the Borough of Pennington submitted a Complaint for Declaratory Judgment requesting "a five month period to prepare a constitutionally compliant Affordable Housing Plan that incorporates the formula and methodology approve by this trial court or otherwise" along with "temporary immunity from third party lawsuits against the Borough of

Pennington from the date of the filing of the underlying Declaratory Judgment Action until this Court issues a Final Judgment of Compliance and Repose to the Borough of Pennington for its Affordable Housing Plan formulated, adopted, and approved in accordance with the applicable formula and methodology established by this Court.”

While the Borough initially participated in the Municipal Consortium with the goal of arriving at reasonable municipal obligations, Pennington eventually withdrew its Declaratory Judgment Action and did not seek Court approval of a plan. At this point in time, the Borough is preparing its Housing Element and Fair Share Plan based on an obligation calculated under the methodology approved by Judge Jacobson in her decision in cases for West Windsor and Princeton, prepared by Econsult Solutions, Inc. It should be noted that based on lack of available and developable land, the Borough is entitled to a vacant land adjustment of a significant portion of its Prior Round Obligation and its entire Third Round Obligation, although overlay zoning to address Unmet Need will be put in place.

Goals and Objectives

The Borough sets forth the following goals and objectives related to housing policy in Pennington:

1. Encourage proper use and reuse of land, particularly remaining vacant parcels, to meet the needs of current and future residents.
2. Provide a realistic opportunity for the provision of the municipal share of the region's present and prospective housing needs for low and moderate-income families while respecting the historic character of the Borough.
3. To maintain existing housing stock in a safe and sanitary condition while retaining its historic character.
4. To provide for the rehabilitation of substandard housing within the Borough of Pennington occupied by low and moderate-income families.
5. To preserve and monitor existing stocks of affordable housing.
6. To support a diverse mix of housing that offers a wide range of choice in terms of value, type and location.
7. To remove cost generating features in municipal ordinances aimed at providing opportunity for the creation of affordable housing units within the Borough.
8. To seek quality housing design that provides adequate light, air, and open space and protects and promotes the historic character of the Borough.
9. To locate new housing in areas without environmental constraints, within walking distance of schools, employment, services, transit and community facilities with sufficient capacity to support them.

Plan Requirements

Pursuant to Section 10 of P.L. 1985, C. 222 (C:52:27D-310) a Housing Element must contain at least the following:

- a. An inventory of the municipality's housing stock by age, condition, purchase or rental value, occupancy characteristics, and type, including the number of units affordable to low and moderate-income households and substandard housing capable of being rehabilitated, and in conducting this inventory the municipality shall have access, on a confidential basis for the sole purpose of conducting the inventory, to all necessary property tax assessment records and information in the assessor's office, including but not limited to the property record cards;
- b. A projection of the municipality's housing stock, including the probable future construction of low and moderate-income housing, for the next ten (10) years, taking into account, but not necessarily limited to, construction permits issued, approvals of applications for development, and probable residential development of lands;

- c. An analysis of the municipality's demographic characteristics, including, but not necessarily limited to, household size, income level, and age;
- d. An analysis of the existing and probable future employment characteristics of the municipality;
- e. A determination of the municipality's present and prospective fair share for low and moderate-income housing and its capacity to accommodate its present and prospective housing needs, including its fair share for low and moderate-income housing;
- f. A consideration of the lands most appropriate for construction of low and moderate-income housing and of the existing structures most appropriate for conversion to, or rehabilitation for, low and moderate-income housing, including a consideration of lands of developers who have expressed a commitment to provide low and moderate-income housing and
- g. An analysis of the extent to which municipal ordinances and other local factors advance or detract from the goal of preserving multigenerational family continuity as expressed in the recommendations of the Multigenerational Family Housing Continuity Commission, adopted pursuant to paragraph (1) of subsection f. of section 1 of P.L.2021, c.273 (C.52:27D-329.20)

ANALYSIS OF HOUSING CHARACTERISTICS

There are two primary sources of data for inventory of Pennington Borough's housing stock: 2020 Estimates from the 2016-2020 American Community Survey (referred to here as ACS), and the 2020 U.S. Census.

According to the 2020 ACS, the Borough had 1,146 housing units, of which 1,006 (87.8%) were occupied. This occupancy rate is lower than Mercer County and the State. Of the occupied units, 752 were owner-occupied (74.8%) and 254 were renter-occupied (25.2%). The rental vacancy rate in the Borough was 0%, which is significantly lower than the County and the State. The Borough's home-owner vacancy rate was .8%. Table 1 identifies the occupancy and vacancy of housing units in the Borough, Mercer County and New Jersey by ownership.

TABLE 1: Unit Occupancy Status for Pennington Borough, Mercer County and New Jersey, 2020

Unit Occupancy Status	Pennington Borough		Mercer County		New Jersey	
	Estimate	Percent	Estimate	Percent	Estimate	Percent
Occupied housing units	1,006	87.8%	131,440	90.6%	3,272,054	90.2%
Owner-occupied	752	74.8%	83,468	63.5%	2,094,427	64.0%
Renter-occupied	254	25.2%	47,972	36.5%	1,177,627	36.0%
Vacant housing units	140	12.2%	13,675	9.4%	356,678	9.8%
For rent	0	0.0%	1,713	12.5%	54,735	15.3%
Rented, not occupied	0	0.0%	171	1.3%	8,923	2.5%
For sale only	6	4.3%	1,273	9.3%	30,960	8.7%
Sold, not occupied	0	0.0%	88	0.6%	15,532	4.4%
Seasonal, recreational, or occasional use	14	10.0%	1261	9.2%	134,412	37.7%
For migrant workers	0	0.0%	0	0.0%	196	0.1%
All other vacant	120	85.7%	9,169	67.0%	111,920	31.4%
Total	1,146		145,115		3,628,732	
Home-owner vacancy rate	0.8		1.5		1.4	
Rental vacancy rate	0		3.4		4.4	

Data Source: U.S. Census Bureau, 2020 5-Year American Community Survey, Tables DP04 and B25004

Table 2 identifies the occupied units in a structure by tenure. The term "tenure" refers to whether a unit is owner-occupied or renter-occupied. The Borough's housing stock consists primarily of single-family detached units (66.6%) and single-family attached units (14.4%). The majority of owner-occupied units are in single-family detached structures whereas most renter-occupied units in Pennington are in multi-unit structures.

TABLE 2: Units in Structure by Tenure for Occupied Units for Pennington Borough, 2020

Units in Structure	Total		Owner-Occupied		Renter-Occupied	
	Estimate	Percent	Estimate	Percent	Estimate	Percent
1, detached	670	66.6%	612	91.3%	58	8.7%
1, attached	145	14.4%	111	76.6%	34	23.4%
2	20	2.0%	5	25.0%	15	75.0%
3 or 4	18	1.8%	0	0.0%	18	100.0%
5 to 9	12	1.2%	0	0.0%	12	100.0%

Units in Structure	Total		Owner-Occupied		Renter-Occupied	
	Estimate	Percent	Estimate	Percent	Estimate	Percent
10 to 19	26	2.6%	20	76.9%	6	23.1%
20 to 49	4	0.4%	4	100.0%	0	0.0%
50 or more	111	11.0%	0	0.0%	111	100.0%
Mobile home	0	0.0%	0	0.0%	0	0.0%
Boat, RV, van, etc.	0	0.0%	0	0.0%	0	0.0%
Total Units	1,006	100.00%	752	74.8%	254	25.2%

Data Source: U.S. Census Bureau, 2020 5-Year American Community Survey, Table B25032

Table 3 indicates the year occupied housing units were built by tenure, while Table 4 compares the year all housing units within the Borough were built to Mercer County and the State. 35.5% of the Borough's total occupied units were built before 1940. Units constructed prior to 1940 represent the largest number of owner-occupied units with 380 units (74.8%) being built prior to 1940. For renter-occupied units, the largest number were built between 1990-1999, with 90 units (8.9%) being being constructed during that period.

TABLE 3: Year Structure Built by Tenure for Occupied Housing Units for Pennington Borough, 2020

Year Built	Total Units	% of Total Units	Owner-occupied Units		Renter-occupied Units	
			Estimate	Percent	Estimate	Percent
2014 or later	4	0.4%	4	0.4%	0	0.0%
2010-2013	5	0.5%	5	0.5%	0	0.0%
2000-2009	24	2.4%	10	1.0%	14	1.4%
1990-1999	196	19.5%	106	10.5%	90	8.9%
1980-1989	99	9.8%	89	8.8%	10	1.0%
1970-1979	76	7.6%	46	4.6%	30	3.0%
1960-1969	55	5.5%	35	3.5%	20	2.0%
1950-1959	143	14.2%	122	12.1%	21	2.1%
1940-1949	47	4.7%	43	4.3%	4	0.4%
Pre-1940	357	35.5%	292	29.0%	65	6.5%
Total	1,006	100.0%	752	74.8%	254	25.2%

Data Source: U.S. Census Bureau, 2020 5-Year American Community Survey, Table B25036

Table 4 compares the year of construction for all dwelling units in Pennington to that of Mercer County and the State. The Borough, the County, and the State follow similar trends when it comes to residential development. However, the Borough did experience more residential development than the County and the State from 1990 to 1999.

TABLE 4: Comparison of Year of Construction for All Housing Units in Pennington Borough, Mercer County and New Jersey, 2020

Year Built	Pennington Borough		Mercer County		New Jersey	
	Estimate	Percent	Estimate	Percent	Estimate	Percent
2014 or later	4	0.4%	2363	1.80%	67,134	2.05%
2010 - 2013	5	0.5%	1907	1.45%	57,712	1.76%
2000 – 2009	24	2.4%	10733	8.17%	282,618	8.64%
1990 – 1999	196	19.5%	11763	8.95%	324,958	9.93%

Year Built	Pennington Borough		Mercer County		New Jersey	
	Estimate	Percent	Estimate	Percent	Estimate	Percent
1980 – 1989	99	9.8%	15725	11.96%	386,902	11.82%
1970 – 1979	76	7.6%	14876	11.32%	412,436	12.60%
1960 – 1969	55	5.5%	17555	13.36%	440,305	13.46%
1950 – 1959	143	14.2%	21211	16.14%	487,253	14.89%
1940 – 1949	47	4.7%	8422	6.41%	231,644	7.08%
Pre-1940	357	35.5%	26885	20.45%	581,092	17.76%
Total Occupied Units	1,006	100%	131,440	100%	3,272,054	100%

Data Source: U.S. Census Bureau, 2020 5-Year American Community Survey, Table B25034

The 2020 ACS documented population and household size in occupied housing units by tenure, which are shown in Tables 5 and 6, respectively. Table 5 indicates that 80.2% of the Borough's population lived in owner-occupied housing units, which is higher than 66.3% in the County and 66.7% in the State. 19.8% of the Borough's population were renters, compared to 33.7% in the County and 33.3% in the State.

TABLE 5: Population in Occupied Housing Units by Tenure for Pennington Borough, Mercer County and New Jersey, 2020

Housing Tenure and Population	Pennington Borough		Mercer County		New Jersey	
	Estimate	Percent	Estimate	Percent	Estimate	Percent
Occupied housing units	988	100.0%	129,936	100.0%	3,231,874	100.0%
Population in occupied housing units	2,492	100.0%	350,585	100.0%	8,702,841	100.0%
Owner-occupied housing units	725	73.4%	81,925	63.1%	2,064,240	63.9%
Population in owner-occupied housing units	1,999	80.2%	232,452	66.3%	5,803,519	66.7%
Renter-occupied housing units	263	26.6%	48,011	36.9%	1,167,634	36.1%
Population in renter-occupied housing units	493	19.8%	118,133	33.7%	2,899,322	33.3%

Data Source: U.S. Census Bureau, 2020 5-Year American Community Survey, Tables B25008 and B25032

Table 6 compares average household size for the Borough, County and State for all occupied units, which includes both owner-occupied and renter-occupied units in 2020. The Borough's average household size for all housing units was lower than owner-occupied units and higher than renter-occupied units. Owner-occupied and renter-occupied units in the Borough had a smaller household size than both the County and the State.

TABLE 6: Household Size in Occupied Housing Units by Tenure for Pennington Borough, Mercer County and New Jersey, 2020

Housing Tenure and Household Size	Pennington Borough	Mercer County	New Jersey
All occupied housing units	2.48	2.67	2.66
Owner-occupied units	2.66	2.78	2.77
Renter-occupied units	1.94	2.46	2.46

Data Source: U.S. Census Bureau, 2020 5-Year American Community Survey, Table B25010

Table 7 indicates that Pennington has a large percentage of 3- and 4- bedroom units, accounting for almost 60% of occupied housing stock. Owner-occupied units tended to be larger, with over 50% of all owner-occupied units having three bedrooms or more and no owner-occupied units with no bedrooms. The majority of owner-occupied units had four bedrooms. This is compared to only 0.7% of all renter-occupied units having four bedrooms and no renter-occupied units with five bedrooms or more. Most renter-occupied units had none, one or two bedrooms

TABLE 7: Bedrooms per Unit by Tenure for Occupied Units for Pennington Borough, 2020

Number of Bedrooms	Total Units	Percent of Total Units	Owner-Occupied		Renter-Occupied	
			Estimate	Percent	Estimate	Percent
No bedroom	56	5.6%	0	0.0%	56	5.6%
1 bedroom	113	11.2%	45	4.5%	68	6.8%
2 bedrooms	158	15.7%	75	7.5%	83	8.3%
3 bedrooms	255	25.3%	215	21.4%	40	4.0%
4 bedrooms	344	34.2%	337	33.5%	7	0.7%
5 or more bedrooms	80	8.0%	80	8.0%	0	0.0%
Total Occupied Housing Units:	1,006	1	752	74.8%	254	25.25%

Data Source: U.S. Census Bureau, 2020 5-Year American Community Survey, Table B25042

The distribution of bedrooms per unit, shown in Table 8, indicates that Pennington Borough generally follows the same bedroom distribution as the County and the State. The Borough, however, contains a significantly larger percentage of 4 bedroom units, with 45.74% of units being 4 bedrooms, where 21.73% and 19.93% of units at the County and State level are 4 bedroom units.

TABLE 8: Percentage of Occupied Units by Number of Bedrooms Pennington Borough, Mercer County and New Jersey, 2020

Number of Bedrooms	Pennington Borough		Mercer County		New Jersey	
	Estimate	Percent	Estimate	Percent	Estimate	Percent
No bedroom	56	7.45%	3095	2.35%	84,914	2.60%
1 bedroom	113	15.03%	16474	12.53%	452,942	13.84%
2 bedrooms	158	21.01%	31842	24.23%	828,122	25.31%
3 bedrooms	255	33.91%	43774	33.30%	1,068,794	32.66%
4 bedrooms	344	45.74%	28556	21.73%	652,124	19.93%
5 or more bedrooms	80	10.64%	7699	5.86%	185,158	5.66%
Owner occupied:	752	100%	83,468	64%	2,094,427	64%
No bedroom	0	0.00%	121	0.09%	8,114	0.25%
1 bedroom	45	5.98%	1,599	1.22%	63,686	1.95%
2 bedrooms	75	9.97%	13,844	10.53%	398,307	12.17%
3 bedrooms	215	28.59%	35,288	26.85%	847,567	25.90%
4 bedrooms	337	44.81%	25,601	19.48%	605,348	18.50%
5 or more bedrooms	80	10.64%	7,015	5.34%	171,405	5.24%
Renter occupied:	254	34%	47,972	36%	1,177,627	36%
No bedroom	56	7.45%	2,974	2.26%	76,800	2.35%
1 bedroom	68	9.04%	14,875	11.32%	389,256	11.90%
2 bedrooms	83	11.04%	17,998	13.69%	429,815	13.14%
3 bedrooms	40	5.32%	8,486	6.46%	221,227	6.76%

Number of Bedrooms	Pennington Borough		Mercer County		New Jersey	
	Estimate	Percent	Estimate	Percent	Estimate	Percent
4 bedrooms	7	0.93%	2,955	2.25%	46,776	1.43%
5 or more bedrooms	0	0.00%	684	0.52%	13,753	0.42%
Total Occupied Housing Units	1,006	134%	131,440	100%	3,272,054	100%

Data Source: U.S. Census Bureau, 2020 5-Year American Community Survey, Table B25042

In addition to data concerning occupancy characteristics, the ACS includes a number of indicators, or surrogates, which relate to the condition of existing housing stock. These indicators have been used by the Council on Affordable Housing (COAH) in calculating a municipality's deteriorated units and indigenous need. In the first two rounds of COAH's fair share allocations (1987-1999), COAH used seven indicators from the Census to calculate indigenous need: age of dwelling; lack of plumbing facilities; lack of complete kitchen facilities; number of persons per room; heating source; and availability of sewer and water. In round three, COAH reduced this to three indicators generated from the ACS. In addition to overcrowded units constructed before 1960, COAH used the following, as described in the ACS:

Plumbing Facilities: Complete plumbing facilities include hot and cold piped water, a flush toilet, and a bathtub or shower. All three facilities must be located inside the dwelling unit.

Kitchen Facilities: Complete kitchen facilities include a sink with piped water, a range or cook top and oven, and a refrigerator. All three facilities must be located inside the dwelling unit.

Table 9 compares the Borough, County, and State for the above indicators of housing quality.

The majority of the occupied units (69.7%) were heated with utility gas, less than the County and the State; followed by electricity (14% of occupied units), which was a smaller percentage than the County but higher than the State.

All of the occupied housing units (100%) had 1 person or less per room, which is higher than the County (97.7%) and higher than the State (96.7%).

The Borough has no housing units with incomplete plumbing facilities. Within the Borough 3.5% of units are lacking complete kitchen facilities and 1.5% so not have telephone service. It is unclear if these categories overlap i.e. if they are the same units.

TABLE 9: Housing Quality Indicators for All Occupied Housing Units for Pennington Borough, Mercer County and New Jersey, 2020

House Heating Fuel	Pennington Borough		Mercer County		New Jersey	
	Estimate	Percent	Estimate	Percent	Estimate	Percent
Utility gas	701	69.7%	98,782	75.2%	2,437,680	74.5%
Bottled, tank, or LP gas	18	1.8%	1,672	1.3%	71,033	2.2%
Electricity	141	14.0%	20,208	15.4%	450,140	13.8%
Fuel oil, kerosene, etc.	133	13.2%	9,402	7.2%	260,383	8.0%
Coal or coke	0	0.0%	25	0.0%	1,281	0.0%
Wood	7	0.7%	293	0.2%	12,094	0.4%
Solar energy	0	0.0%	111	0.1%	4,800	0.1%
Other fuel	0	0.0%	375	0.3%	15,043	0.5%
No fuel used	6	0.6%	572	0.4%	19,600	0.6%
Occupied housing units	1,006	100.0%	116,456	100.0%	3,195,014	100.0%

House Heating Fuel	Pennington Borough		Mercer County		New Jersey	
	Estimate	Percent	Estimate	Percent	Estimate	Percent
Occupants per Room	Estimate	Percent	Estimate	Percent	Estimate	Percent
1.00 or less	1,006	100.0%	128,389	97.7%	3,164,853	96.7%
1.01 to 1.50	0	0.0%	2,252	1.7%	70,307	2.1%
1.51 or more	0	0.0%	799	0.6%	36,894	1.1%
Occupied housing units	1,006	100.0%	131,440	100%	3,272,054	100%
Facilities	Estimate	Percent	Estimate	Percent	Estimate	Percent
Lacking complete plumbing facilities	0	0.0%	525	0.4%	9,296	0.3%
Lacking complete kitchen facilities	35	3.5%	1104	0.8%	25,281	0.8%
No telephone service available	15	1.5%	2329	1.8%	43,331	1.3%

Data Source: U.S. Census Bureau, 2020 5-Year American Community Survey, Table DP04.

The last factors used to describe the municipal housing stock are the housing values and gross rents for residential units. With regard to values, the ACS offers a summary of housing values, presented in Table 10, which indicates that in 2020, 91.3% of all owner-occupied residential properties in the Borough were valued over \$200,000, which is a higher percentage than the County (71.5% of occupied units) and higher than the State (80.6% of occupied units). Almost 60% of the occupied units were valued at \$500,000 or more, compared to 21% of occupied units in the County and 24.6% of occupied units in the State. The median housing value was \$553,100 which is significantly higher than the County and the State.

TABLE 10: Value for All Owner-Occupied Housing Units for Pennington Borough, Mercer County and New Jersey, 2020

Value Range of Units	Pennington Borough		Mercer County		New Jersey	
	Estimate	Percent	Estimate	Percent	Estimate	Percent
Less than \$50,000	4	0.5%	2008	2.4%	47785	2.3%
\$50,000-\$99,999	22	2.9%	6215	7.4%	58751	2.8%
\$100,000-\$149,999	10	1.3%	6103	7.3%	107234	5.1%
\$150,000-\$199,999	29	3.9%	9449	11.3%	192155	9.2%
\$200,000 to \$299,999	73	9.7%	19887	23.8%	450492	21.5%
\$300,000 to \$499,999	167	22.2%	22274	26.7%	722055	34.5%
\$500,000 +	447	59.4%	17532	21.0%	515955	24.6%
Total	752	100%	83,468	100%	2,094,427	100%
Median value	\$553,100		\$290,100		\$343,500	

Data Source: U.S. Census Bureau, 2020 5-Year American Community Survey, Tables B25075 and B25077

Housing value information, however, should be supplemented by the monthly costs borne by homeowners, which is detailed in Table 11 below. 65.8% of owned housing units in the Borough had a mortgage. Of these, 44.9% of owners paid less than 20% of their household income in monthly costs. The second highest monthly cost range was 20% to 24.9% of household income, with 17.2% of homes with a mortgage. For homes in the Borough without a mortgage, over 50% paid less than 20% of the household income and 12.8% paid more than 35% of the household income on monthly costs. Of particular note in this data is the fact that 23% of occupants with a mortgage and 17.5% of occupants

without a mortgage are paying more than 30% of their income for monthly housing costs, a key measure of housing affordability.

TABLE 11: Selected Monthly Owner Costs as a Percentage of Household Income for Pennington Borough, Mercer County and New Jersey, 2020

Monthly Owner Costs	Pennington Borough		Mercer County		New Jersey	
	Estimate	Percent	Estimate	Percent	Estimate	Percent
Total owned housing units	752	-	83,468	-	2,094,427	-
Units with a mortgage	495	65.8%	54,367	65.1%	1,382,654	66.0%
Units without a mortgage	257	34.2%	29,101	34.9%	711,773	34.0%
Housing units with a mortgage *	495	100%	54,106	100%	1,377,441	100%
Less than 20.0 percent	247	49.9%	20,277	37.5%	506,219	36.8%
20.0 to 24.9 percent	85	17.2%	10,617	19.6%	234,006	17.0%
25.0 to 29.9 percent	49	9.9%	7,405	13.7%	166,618	12.1%
30.0 to 34.9 percent	42	8.5%	3,845	7.1%	112,091	8.1%
35.0 percent or more	72	14.5%	11,962	22.1%	358,507	26.0%
Not computed	0		261		5,213	
Housing unit without a mortgage *	257	100%	28,894	100%	705,290	100%
Less than 10.0 percent	81	31.5%	9047	31.3%	194191	27.5%
10.0 to 14.9 percent	63	24.5%	5836	20.2%	145128	20.6%
15.0 to 19.9 percent	25	9.7%	3666	12.7%	91460	13.0%
20.0 to 24.9 percent	25	9.7%	2595	9.0%	63460	9.0%
25.0 to 29.9 percent	18	7.0%	1643	5.7%	44211	6.3%
30.0 to 34.9 percent	12	4.7%	1351	4.7%	30326	4.3%
35.0 percent or more	33	12.8%	4756	16.5%	136514	19.4%
Not computed	0		207		6,483	

*Excluding units where SMOCAPI cannot be computed

Data Source: U.S. Census Bureau, 2020 5-Year American Community Survey Table DP04

The data in Table 12 indicates that in 2020, 37.6% of the leased units paid between \$1,000 and \$1,499 per month in rent. For the County and State, the highest rent range was the same with 38.7% for the County and 37.8% for the State. The median gross rent in the Borough was higher for both the County and the State.

TABLE 12: Gross Rents (2020 dollars) for Renter-Occupied Housing Units for Pennington Borough, Mercer County and New Jersey, 2020

Gross Rent (2019 dollars)	Pennington Borough	Mercer County	New Jersey
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	Estimate	Percent	Estimate	Percent	Estimate	Percent
Occupied units paying rent	210	-	46,628	-	1,141,613	-
Less than \$500	0	0.0%	4874	10.5%	86,797	7.6%
\$500 to \$999	6	2.9%	7,581	16.3%	167,177	14.6%
\$1,000 to \$1,499	79	37.6%	18,026	38.7%	431,258	37.8%
\$1,500 to \$1,999	75	35.7%	8,942	19.2%	266,946	23.4%
\$2,000 to \$2,499	28	13.3%	4,245	9.1%	105,223	9.2%
\$2,500 to \$2,999	4	1.9%	1609	3.5%	44,347	3.9%
\$3,000 or more	18	8.6%	1351	2.9%	39,865	3.5%
No rent paid	44		1,344		36,014	
Median Gross Rent	\$1,633		\$1,311		\$1,368	

Data Source: U.S. Census Bureau, 2020 5-Year American Community Survey Table DP04

The data in Table 13 indicates that 55.2% of the units in the Borough paid more than 35% of household income in rent, which was a higher percentage than the County (42.4%) or the State (41.7%). Only 6.2% units paid less than 15% of household income, which was less than the County and the State. What this data shows is the majority of renter households are paying more than 30% of their monthly income on housing costs, pointing to an issue of affordability.

TABLE 13: Gross Rents (2020 dollars) as a Percentage of Household Income for Renter-Occupied Housing Units for Pennington Borough, Mercer County and New Jersey, 2020

Percent Gross Rent	Pennington Borough		Mercer County		New Jersey	
	Estimate	Percent	Estimate	Percent	Estimate	Percent
Occupied units paying rent *	210	-	45,578	-	1,119,795	-
Less than 15.0 percent	13	6.2%	5,403	11.9%	136,157	12.2%
15.0 to 19.9 percent	17	8.1%	6,110	13.4%	144,209	12.9%
20.0 to 24.9 percent	33	15.7%	5,486	12.0%	143,090	12.8%
25.0 to 29.9 percent	31	14.8%	5,328	11.7%	130,209	11.6%
30.0 to 34.9 percent	0	0.0%	4,028	8.8%	99,265	8.9%
35.0 percent or more	116	55.2%	19,223	42.2%	466,865	41.7%
Not computed	44		2,394		57,832	

*Excluding units where SMOCAPI cannot be computed

Data Source: U.S. Census Bureau, 2020 5-Year American Community Survey Table DP04

The data in Table 14 indicates that in 2020, there were 254 renter households. Of these, 116 households (45.7% of renter households) were paying 35% or more of their income for rent, with the percentage not computed for 44 households (17.3% of renter households).

A figure of 30% is considered the limit of affordability for rental housing costs. 116 households or 45.7%, of the renters paid more than 30% of the household income for rent. Most of these (157 households) had an annual household income between \$10,000 and \$19,000.

The most common household income range was \$75,000 - \$99,000 and \$100,000 or more (each with 57 renter households).

TABLE 14: Household Income by Gross Rent as a Percentage of Household Income for Pennington Borough, 2020

Income	Households	Percentage of Household Income					
		0-19.9%	20-24.9%	25-29.9%	30-34.9%	35% +	Not computed
< \$10,000	16	0	0	0	0	16	0
\$10,000 – 19,999	36	0	0	0	0	36	0
\$20,000 – 34,999	36	0	0	0	0	16	20
\$35,000 – 49,999	15	0	0	0	0	15	0
\$50,000 – 74,999	37	0	11	5	0	15	6
\$75,000 – 99,999	57	0	6	26	0	18	7
\$100,000 or more	57	30	16	0	0	0	11
Total	254	30	33	31	0	116	44
Percent Total	100.00%	11.8%	13.0%	12.2%	0.0%	45.7%	17.3%

Data Source: U.S. Census Bureau, 2020 5-Year American Community Survey, Table B25074

ANALYSIS OF DEMOGRAPHIC CHARACTERISTICS

As with the inventory of the municipal housing stock, the primary sources of information for analysis of demographic characteristics of Borough's residents are the 2020 U.S. Census and the 2016-2020 American Community Survey (ACS).

The 2020 Census indicates the Borough had 2,802 residents, or 217 more residents than in 2010, representing a population increase of 8.4%. In the previous 10 years from 2000 to 2010, the Borough's population had decreased by 4.6% or 111 residents. The 4.6% decrease from 2000 to 2010 is opposite the trend at the County and State level, where both populations increased by 4.5%. The increase from 2010 to 2020 is slightly higher than increases at the County and State levels at 5.7% respectively. The largest increase in the Borough's history was between 1950 and 1960 with a 22.7% increase, compared to 15.9% increase in the County and 25.5% increase in the State. Population trends from 1930 to 2020 are shown in Table 15 below.

TABLE 15: Comparison of Population Trends for Pennington Borough, Mercer County and New Jersey, 1930 to 2020

Year	Pennington Borough			Mercer County			New Jersey		
	Persons	Number Change	Percent Change	Persons	Number Change	Percent Change	Persons	Number Change	Percent Change
1930	1,335			187,143			4,041,334		
1940	1,492	157	11.8%	197,318	10,175	5.4%	4,160,165	118,831	2.9%
1950	1,682	190	12.7%	229,781	32,463	16.5%	4,835,329	675,164	16.2%
1960	2,063	381	22.7%	266,392	36,611	15.9%	6,066,782	1,231,453	25.5%
1970	2,151	88	4.3%	304,116	37,724	14.2%	7,171,112	1,104,330	18.2%
1980	2,109	-42	-2.0%	307,863	3,747	1.2%	7,365,011	193,899	2.7%
1990	2,537	428	20.3%	325,824	17,961	5.8%	7,730,188	365,177	5.0%
2000	2,696	159	6.3%	350,761	24,937	7.7%	8,414,350	684,162	8.9%
2010	2,585	-111	-4.1%	366,513	15,752	4.5%	8,791,894	377,544	4.5%
2020	2,802	217	8.4%	387,340	20,827	5.7%	9,288,994	497,100	5.7%

Data Sources: U.S. Census Bureau, 2000, 2010, & 2020 Census Dataset SF-2, Table P1 & DP01; New Jersey Department of Labor and Workforce Development, New Jersey State Data Center 1990 Census, Table 6. New Jersey Resident Population by Municipality: 1930 - 1990

The age distribution of the Borough's residents is shown in Table 16. Age distribution of males and females is relatively even, with more males than females in the Under 5, and 35-54. There are more females than males in the 5-19, 20-34, 55-64, and 65+ age cohorts. Overall, males comprise 47% and females comprise about 53% of the Borough's population as detailed in the 2020 ACS data.

TABLE 16: Population by Age and Sex, Pennington Borough, 2020

Age Cohorts of Resident Population	Total Persons		Male Population		Female Population	
	Number	Percent	Number	Percent	Number	Percent
Under 5	111	4.3%	60	2.4%	51	2.0%
5 – 19	487	19.1%	237	9.3%	250	9.8%
20 – 34	304	11.9%	145	5.7%	159	6.2%
35 – 54	667	26.1%	342	13.4%	325	12.7%
55 – 64	345	13.5%	121	4.7%	224	8.8%

Age Cohorts of Resident Population	Total Persons		Male Population		Female Population	
	Number	Percent	Number	Percent	Number	Percent
65 +	639	25.0%	294	11.5%	345	13.5%
Total	2,553	100.0%	1,199	47.0%	1,354	53.0%
Median Age	48.1		47		48.6	

Data Source: U.S. Census Bureau, 2020 5-Year American Community Survey, Table S0101

Table 17 shows the change in the Borough's population distribution across the various age cohorts between 2010 and 2020. The 20-34 age group had the most increase (37.3%) during this time period. Population in Under 5, 5-19, 35-64, and 55-64 age groups decreased, whereas population within all other age groups increased. The median age increased by 3.8 years due to fewer persons in the younger age groups (Under 5).

TABLE 17: Population Growth in 10 Years, Pennington Borough, 2010 to 2020

Age Cohorts of Resident Population	Total Persons, 2010		Total Persons, 2020		Change, 2010-2020	
	Number	Percent	Number	Percent	Number	Percent
Under 5	167	6.4%	111	4.3%	-55.72	-33.4%
5 – 19	623	23.9%	487	19.1%	-135.595	-21.8%
20 – 34	221	8.5%	304	11.9%	82.575	37.3%
35 – 54	836	32.1%	667	26.1%	-169.205	-20.2%
55 – 64	346	13.3%	345	13.5%	-1.465	-0.4%
65 +	412	15.8%	639	25.0%	227.41	55.3%
Total	2,605	-	2,553	-	-52	-
Median Age	42.1		48.1		6	

Data Source: U.S. Census Bureau, 2010 Census Datasets SF-2, Table DP01; U.S. Census Bureau, 2020 5-Year American Community Survey Table S0101

Table 18 compares the Borough to the County and State for the same age categories. The Borough's population distribution in 2020 was roughly the same as that of the County and the State. The median age for Borough residents was slightly higher than that of both the County and the State.

TABLE 18: Comparison of Age Distribution for Pennington Borough, Mercer County and New Jersey, 2020

Age of Population	Pennington Borough		Mercer County		New Jersey	
	Number	Percent	Number	Percent	Number	Percent
Under 5	111	4.3%	20,734	5.6%	518,349	5.8%
5 – 19	487	19.1%	70,766	19.2%	1,648,081	18.5%
20 – 34	304	11.9%	74,108	20.1%	1,694,776	19.1%
35 – 54	667	26.1%	97,832	26.6%	2,369,317	26.7%
55 – 64	345	13.5%	48,291	13.1%	1,211,957	13.6%
65 +	639	25.0%	56,354	15.3%	1,442,938	16.2%
Total	2,553	100%	368,085	100%	8,885,418	100%
Median Age	48.1		38.8		40	

Data Source: U.S. Census Bureau, 2020 5-Year American Community Survey Table S0101

Table 19 provides the 2020 ACS on household size for Pennington Borough, Mercer County and New Jersey. The Borough had similar trends to the County and the State, with lower percentage of 3-person households and a higher percentage of 2-person households.

TABLE 19: Comparison of Persons in Household for Pennington Borough, Mercer County and New Jersey, 2010 & 2020

Household Size	Pennington Borough		Mercer County		New Jersey	
	Number	Percent	Number	Percent	Number	Percent
1 person	257	25.5%	37376	28.4%	851817	26.0%
2 persons	368	36.6%	39105	29.8%	1017833	31.1%
3 persons	143	14.2%	22459	17.1%	568583	17.4%
4 or more persons	238	23.7%	32500	24.7%	833821	25.5%
Total Households	1,006	100%	131,440	100%	3,272,054	100%
Average Household Size	2.77		2.78		2.66	

Data Source: U.S. Census Bureau, 2010 Census Dataset SF-2 for Borough, County and State, Tables HCT5 and HCT6 U.S. Census Bureau, 2020 5-Year American Community Survey Table S2501

Table 20 presents a detailed breakdown of the Borough's population by household type comparing it to the County and the State. Of the Borough's population, 97.6% are in households with 63.2% being considered married-couple families. The average household size was 2.48 and the average family size was 2.97. The household and family sizes of the Borough are smaller than the County and State.

TABLE 20: Persons by Household Type and Relationship for Pennington Borough, Mercer County and New Jersey, 2020

Relationship in Household	Pennington Borough		Mercer County		New Jersey	
	Number	Percent	Number	Percent	Number	Percent
Total population	2,553	100.0%	368,085	100.0%	8,885,418	100.0%
In households	2,492	97.6%	350,585	95.2%	8,702,841	97.9%
Total Households	1,006	100.0%	131,440	100.0%	3,272,054	100.0%
Married-couple family	636	63.2%	64,024	48.7%	1,669,437	51.0%
With own children of the householder under 18 years	(X)	(X)	(X)	(X)	(X)	(X)
Cohabiting couple household	0	0.0%	5,683	4.3%	187,913	5.7%
With own children of the householder under 18 years	(X)	(X)	(X)	(X)	(X)	(X)
Male householder, no spouse/partner present	81	8.1%	21,526	16.4%	515,036	15.7%
With own children of the householder under 18 years	(X)	(X)	(X)	(X)	(X)	(X)
Householder living alone	56	5.6%	14,545	11.1%	355,137	10.9%
65 years and over	56	5.6%	4,773	3.6%	109,083	3.3%
Female householder, no spouse/partner present	289	28.7%	40,207	30.6%	899,668	27.5%
With own children of the householder under 18 years	(X)	(X)	(X)	(X)	(X)	(X)
Householder living alone	201	20.0%	22,831	17.4%	496,680	15.2%
65 years and over	163	16.2%	11,448	8.7%	267,408	8.2%
Households with one or more people under 18 years	349	34.7%	42,376	32.2%	1,055,717	32.3%
Households with one or more people 65 years and over	478	47.5%	39,978	30.4%	1,027,296	31.4%

Relationship in Household	Pennington Borough		Mercer County		New Jersey	
	Number	Percent	Number	Percent	Number	Percent
Average household size	2.48		2.67		2.66	
Average family size	2.97		3.29		3.23	

Data Source: U.S. Census Bureau, 2020 5-Year American Community Survey Table DP02

Table 21 provides 2020 income data for the Borough, County, and State. The Borough's income across all categories was higher than the County and the State. The largest difference in income between the Borough and the County is with median family income, with a difference of about \$57,000. The largest difference in income between the Borough and the State is mean family income with a difference of \$66,513.

TABLE 21: Income for Pennington Borough, Mercer County and New Jersey, 2020

Annual Income	Pennington Borough	Mercer County	New Jersey
Per Capita Income	\$68,537	\$44,532	\$44,153
Median Household Income	\$135,000	\$83,306	\$85,245
Mean Household Income	\$168,052	\$120,965	\$117,868
Median Family Income	\$163,333	\$108,756	\$104,804
Mean Family Income	\$204,643	\$147,007	\$138,130

Data Source: U.S. Census Bureau, 2020 American Community Survey Estimates for Borough, County and State, Table DP03

Table 22 compares the household income for the Borough, County and State. The largest income category in the Borough was those earning between \$100,000 to \$149,999 (21.2% of households) compared to 17.4% in the County and 17.8% in the State for the same income range.

TABLE 22: Comparison of Household Income for Pennington Borough, Mercer County and New Jersey, 2020

Household Income Range	Pennington Borough		Mercer County		New Jersey	
	Estimate	Percent	Estimate	Percent	Estimate	Percent
Total households	1,006	100%	131,440	100%	3,272,054	100%
Less than \$10,000	19	1.9%	7,919	6.0%	154,067	4.7%
\$10,000 to \$14,999	25	2.5%	4,634	3.5%	100,910	3.1%
\$15,000 to \$24,999	47	4.7%	9,409	7.2%	219,123	6.7%
\$25,000 to \$34,999	31	3.1%	8,333	6.3%	217,121	6.6%
\$35,000 to \$49,999	31	3.1%	10,786	8.2%	295,724	9.0%
\$50,000 to \$74,999	95	9.4%	18,351	14.0%	473,023	14.5%
\$75,000 to \$99,999	137	13.6%	15,908	12.1%	401,811	12.3%
\$100,000 to \$149,999	213	21.2%	22,879	17.4%	583,829	17.8%
\$150,000 or more	138	13.7%	13,566	10.3%	341,209	10.4%
Median household income	\$135,000		\$83,306		\$85,245	
Mean household income	\$168,052		\$120,965		\$117,868	

Data Source: U.S. Census Bureau, 2020 American Community Survey Estimates for Borough, County and State, Table DP03

Table 23 addresses the lower end of the income spectrum, providing data on poverty levels for persons and families in 2020. The percentage of population estimated to be below poverty level in the Borough

(1.4%) was significantly lower than the County (11.1%) and the State (9.7%). The Over 65 age cohort had the highest percentage of persons below poverty level (3.6% of total persons in the age cohort), compared to 8% in the County and 8.4% in the State.

TABLE 23: Poverty Status in the Past 12 Months for Pennington Borough, Mercer County and New Jersey, 2020

Poverty Status	Pennington Borough			Mercer County			New Jersey		
	Total Estimated Persons	Estimated Below Poverty Level	Percent Below Poverty Level	Total Estimated Persons	Estimated Below Poverty Level	Percent Below Poverty Level	Total Estimated Persons	Estimated Below Poverty Level	Percent Below Poverty Level
Population for whom poverty status is determined	2,553	37	1.4%	351,713	39,057	11.1%	8,713,792	842,704	9.7%
AGE GROUP									
Under 18	558	4	0.7%	77,808	11,908	15.3%	1,930,346	257,552	13.3%
18 to 64	1356	10	0.7%	219,407	22,795	10.4%	5,378,854	466,647	8.7%
Over 65	639	23	3.6%	54,498	4,354	8.0%	1,404,592	118,505	8.4%
GENDER									
Male	1,199	9	0.8%	171,555	16,520	9.6%	4,241,929	367,044	8.7%
Female	1,354	28	2.1%	180,158	22,537	12.5%	4,471,863	475,660	10.6%
EMPLOYMENT STATUS									
Worked full-time*	902	0	0.0%	126,949	2,014	1.6%	3,191,754	57,411	1.8%
Worked less than full-time*	528	10	1.9%	63,594	7,775	12.2%	1,622,558	169,946	10.5%
Did not work	647	23	3.6%	92,580	18,219	19.7%	2,195,351	383,372	17.5%

* Worked year-round for the past 12 months

Data Source: U.S. Census Bureau, 2020 American Community Survey Estimates for Borough, County and State, Table S1701

According to the data in Table 24, the Borough has less families qualifying for poverty status than the County and the State. The percentages of families of poverty status in the Borough have decreased significantly between 2010 and 2020. Across all age cohorts the number of people below the poverty level has decreased. The Under 18 age cohort has the largest percentage below the poverty level with 7%.

TABLE 24: Comparison of Poverty Status for Persons and Families for Pennington Borough, Mercer County and New Jersey, 2010 and 2020 (% with income below poverty)

Percentage of Families and Persons Below Poverty Level	Pennington Borough		Mercer County		New Jersey	
	2010 ACS	2020 ACS	2010 ACS	2020 ACS	2010 ACS	2020 ACS
All families	6.2%	0.5%	7.4%	7.7%	6.7%	7.0%
Married couple families	1.0%	0.0%	2.7%	3.4%	3.0%	3.4%
All people	6.0%	1.4%	10.1%	11.1%	9.1%	9.7%

Under 18 years	11.2%	7.0%	14.1%	15.3%	12.7%	13.3%
18 to 64 years	4.1%	0.7%	9.3%	10.4%	8.0%	8.7%
65 years and over	2.9%	3.6%	6.8%	8.0%	7.9%	8.4%

Data Source: U.S. Census Bureau, 2020 American Community Survey Estimates for Borough, County and State, Table DP03; 2006-2010 American Community Survey 5-Year Estimates, Table DP03

The ACS includes a vast array of additional demographic data that provide interesting insights into an area's population. For example, Table 25 provides a comparison of the percent of persons who moved into their current homes; this is a surrogate measure of the mobility/stability of a population. The data indicates that the highest percentage of current Borough residents moved into the unit between 2015 and 2018. The percentage of householders living in their current homes from 1979 and earlier is slightly smaller for the Borough (13.8%) than the County (14.9%) and the State (14.6%), indicating long-term residents and stable residential neighborhoods.

TABLE 25: Year Householder Moved into the Housing Unit for Pennington Borough, Mercer County and New Jersey, 2020

Year Householder Moved into the Housing Unit	Pennington Borough		Mercer County		New Jersey	
	Estimate	Percent	Estimate	Percent	Estimate	Percent
Moved in 2019 or later	11	1.1%	5,004	3.8%	131,445	4.0%
Moved in 2015 to 2018	249	24.8%	33,250	25.3%	797,407	24.4%
Moved in 2010 to 2014	211	21.0%	23,857	18.2%	622,681	19.0%
Moved in 2000 to 2009	230	22.9%	32,485	24.7%	794,753	24.3%
Moved in 1990 to 1999	166	16.5%	17,294	13.2%	448,598	13.7%
Moved in 1989 and earlier	139	13.8%	19,550	14.9%	477,170	14.6%
Occupied Housing Units	1,006	100%	131,440	100%	3,272,054	100%

Data Source: U.S. Census Bureau, 2020 5-Year American Community Survey, Table DP04

Table 26 compares educational attainment for Borough, County, and State for residents over 25 years of age. The data indicates the percentage of Borough residents with a high school diploma or more and the percentage with a bachelor's degree or higher exceeds that of the County and the State. Most residents in the Borough (44.1% of persons 25 years and older) have graduate or professional degrees.

TABLE 26: Educational Attainment (of persons 25 years and over) for Pennington Borough, Mercer County and New Jersey, 2020

Education Level	Pennington Borough		Mercer County		New Jersey	
	Estimate	Percent	Estimate	Percent	Estimate	Percent
Population 25 years and over	1,817	-	248,245	-	6,169,501	-
Less than 9th grade	0	0.0%	11,469	4.6%	287,866	4.7%
9th to 12th grade, no diploma	32	1.8%	14,288	5.8%	312,895	5.1%
High school graduate (includes equivalency)	188	10.3%	63,046	25.4%	1,649,853	26.7%
Some college, no degree	173	9.5%	36,284	14.6%	996,254	16.1%
Associate's degree	55	3.0%	15,094	6.1%	409,571	6.6%
Bachelor's degree	567	31.2%	57,526	23.2%	1,530,150	24.8%
Graduate or professional degree	802	44.1%	50,538	20.4%	982,912	15.9%
Percent high school graduate or higher	98.20%		89.60%		90.30%	

Percent bachelor's degree or higher	75.30%	43.50%	40.70%
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Data Source: U.S. Census Bureau, 2020 5-Year American Community Survey, Table S1501

The ACS also provides data on the commuting characteristics of residents, including means of transportation which people use to reach their place of work, commute times and number of vehicles households have.

Table 27 compares the means of transportation for the Borough, County, and State relative to driving alone, carpooling, using public transit, and other means of transportation. The Borough has more people who drive alone (75.3%) than the County (68.5%) and the State (69.6%) average. The use of public transportation as well as people who worked from home is lower than the County and the State. Only 0.5% of people biked to work, which is slightly higher than the County and the State.

TABLE 27: Means of Transportation to Work (of workers 16 years old and over) for Pennington Borough, Mercer County and New Jersey, 2020

Means of Transportation	Pennington Borough	Mercer County	New Jersey
Workers 16 years and over	79	174,502	4,332,443
Workers who did not work at home	75	159,331	4,016,070
Car, truck, or van	79.1%	79.1%	77.4%
Drove alone	75.3%	68.5%	69.6%
Carpooled	3.8%	10.6%	7.8%
Public transportation (excluding taxicab)	4.8%	6.7%	10.8%
Walked	5.5%	3.9%	2.6%
Bicycle	0.5%	0.3%	0.3%
Taxicab, motorcycle, or other means	0.8%	1.3%	1.6%
Worked at home	9.4%	8.7%	7.3%

Data Source: U.S. Census Bureau, 2020 5-Year American Community Survey, Table S0801

Table 28 shows that for 22.3% of workers over 16 years in the Borough, the travel time to work was 15-19 minutes; 17.2% of the workers for the County overall and 12.5% for the State overall had a similar commute. The average travel time for workers in the Borough was shorter than that for the County and the State.

TABLE 28: Travel Time to Work (of workers 16 years old and over) for Pennington Borough, Mercer County and New Jersey, 2020

Travel Time to Work	Pennington Borough	Mercer County	New Jersey
Less than 10 minutes	17.7%	11.4%	9.6%
10 to 14 minutes	6.1%	14.1%	11.3%
15 to 19 minutes	22.3%	17.2%	12.5%
20 to 24 minutes	14.7%	15.4%	12.7%
25 to 29 minutes	5.5%	6.4%	6.4%
30 to 34 minutes	14.8%	11.5%	13.4%
35 to 44 minutes	2.1%	5.0%	8.0%
45 to 59 minutes	6.1%	6.1%	10.2%
60 or more minutes	10.6%	12.7%	15.8%

Mean travel time to work (minutes)	26.3	28.6	32
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Data Source: U.S. Census Bureau, 2020 5-Year American Community Survey, Table S0801

Table 29 shows that the largest group, comprising 57.6% of all workers, had access to 2 vehicles, which is more than both the County (41%) and the State (40%). Approximately a third of workers had access to 3 or more vehicles, lower than the County and the State.

TABLE 29: Vehicles Available (to workers 16 years old and over) for Pennington Borough, Mercer County and New Jersey, 2020

Vehicles Available	Pennington Borough	Mercer County	New Jersey
Workers 16 years and over	1,204	170,476	4,312,033
No vehicle available	0.6%	4.3%	6.3%
1 vehicle available	11.5%	22.1%	22.1%
2 vehicles available	57.6%	41.0%	40.0%
3 or more vehicles available	30.4%	32.6%	31.7%

Data Source: U.S. Census Bureau, 2020 5-Year American Community Survey, Table S0801

SUMMARY OF EMPLOYMENT DATA

The New Jersey Department of Labor and Workforce Development provides annual (seasonally unadjusted) estimates for the labor force and employment. Table 30 shows these figures for Pennington Borough for the years between 2002 and 2021, including the 5 years of the ‘Great Recession’ between 2008 and 2012, and portions of the COVID-19 Pandemic in 2020 and 2021. Table 31 compares the unemployment rates for the Borough, County and State for the same period, although the unemployment rate for the State for 2021 is unavailable. The Borough experienced its highest unemployment rate in 2009 at 7.8%, compared to 7.5% in the County and 9% in the State overall.

TABLE 30: Employment and Labor Force for Pennington Borough, 2003 - 2021

YEAR	Labor Force	Employment	Unemployment	Unemployment Rate
2002	1,476	1,424	52	3.5
2003	1,485	1,434	51	3.4
2004	1,508	1,466	42	2.8
2005	1,643	1,581	62	3.8
2006	1,670	1,601	69	4.1
2007	1,680	1,620	60	3.6
2008	1,734	1,652	82	4.7
2009	1,766	1,628	138	7.8
2010	1,250	1,184	66	5.3
2011	1,224	1,180	45	3.6
2012	1,339	1,274	65	4.9
2013	1,354	1,279	75	5.5
2014	1,354	1,305	49	3.6
2015	1,381	1,341	40	2.9
2016	1,386	1,345	41	3.0
2017	1,420	1,382	38	2.7
2018	1,430	1,395	35	2.4
2019	1,494	1,471	23	1.5
2020	1,480	1,422	58	3.9
2021	1,501	1,462	39	2.6

Data Source: Total Labor Force, Employed, Unemployed and Unemployment Rate Average Estimates 2000-2009 and 2010-2021, NJ Department of Labor and Workforce Development

TABLE 31: Comparison of Unemployment Rates for Pennington Borough, Mercer County and New Jersey, 2002 - 2021

YEAR	Pennington Borough	Mercer County	New Jersey
2002	3.5	5.3	5.8
2003	3.4	5.1	5.8
2004	2.8	4.3	4.9
2005	3.8	3.9	4.4
2006	4.1	4.2	4.6
2007	3.6	3.8	4.2
2008	4.7	4.8	5.4
2009	7.8	7.5	9.0
2010	5.3	8.5	9.7
2011	3.6	8.3	9.4
2012	4.9	8.3	9.4
2013	5.5	7.4	8.4
2014	3.6	5.8	6.7
2015	2.9	4.9	5.7
2016	3	4.3	4.9
2017	2.7	4	4.5
2018	2.4	3.5	4
2019	1.5	3	3.4
2020	3.9	7.4	9.8
2021	2.6	5.2	-

Data Source: Total Labor Force, Employed, Unemployed and Unemployment Rate Average Estimates 2000-2009 and 2010-2021; New Jersey Annual Averages: Local Area Unemployment Statistics 1976-2020, NJ Department of Labor and Workforce Development

The ACS provides detailed information on a municipality's resident population as to means of employment. Employment characteristics are described in two ways: first, by occupation, which is the type of work the employee performs; and second, by industry, or the type of business in which the employee works. It is also interesting to note the class of worker performing the job – employee, entrepreneur or other.

Table 32 indicates that ‘Management, business, science, and arts occupations’, with 69.3% of the employed population over 16 years of age, was the most common occupation in the Borough, followed by ‘Sales and Office Occupations’ at 13.8%. Similarly, at the County and the State level the most common occupation is ‘Management, business, science, and arts occupations’.

TABLE 32: Occupation of Resident Population for Pennington Borough, Mercer County and New Jersey, 2022

Occupation	Pennington Borough		Mercer County		New Jersey	
	Estimate	Percent	Estimate	Percent	Estimate	Percent
Civilian employed population 16+ years	1,265	-	179,189	-	4,426,619	-
Management, business, science, and arts occupations	877	69.3%	83,551	46.6%	1,954,559	44.2%
Service occupations	103	8.1%	29,085	16.2%	694,946	15.7%
Sales and office occupations	174	13.8%	35,146	19.6%	959,877	21.7%
Natural resources, construction, and maintenance occupations	53	4.2%	11,273	6.3%	310,057	7.0%
Production, transportation, and material moving occupations	58	4.6%	20,134	11.2%	507,180	11.5%

Data Source: U.S. Census Bureau, 2020 5-Year American Community Survey Estimates, Table DP03

Table 33 indicates that “educational services, and health care and social assistance” (38.7%), “professional, scientific, administrative and waste management services” (20.2%) and “manufacturing” (8.9%) were the top three industries in the Borough.

TABLE 33: Industry of Work of Resident Population for Pennington Borough, Mercer County and New Jersey, 2020

Industry	Pennington Borough		Mercer County		New Jersey	
	Estimate	Percent	Estimate	Percent	Estimate	Percent
Civilian employed population 16+ years	1,265	-	179,189	-	4,426,619	-
Agriculture, forestry, fishing, hunting, and mining	4	0.3%	750	0.4%	14,116	0.3%
Construction	5	0.4%	8,598	4.8%	262,935	5.9%
Manufacturing	112	8.9%	13,413	7.5%	359,528	8.1%
Wholesale trade	5	0.4%	5,272	2.9%	145,005	3.3%
Retail trade	77	6.1%	16,341	9.1%	473,583	10.7%
Transportation, warehousing, and utilities	16	1.3%	10,242	5.7%	282,432	6.4%
Information	31	2.5%	3,750	2.1%	116,482	2.6%
Finance, insurance, real estate, rental and leasing	80	6.3%	15,148	8.5%	377,720	8.5%
Professional, scientific, administrative and waste management services	256	20.2%	26,876	15.0%	604,462	13.7%
Educational services, and health care and social assistance	490	38.7%	47,766	26.7%	1,065,323	24.1%
Arts, entertainment, recreation, accommodation and food services	53	4.2%	12,550	7.0%	344,465	7.8%
Other services, except public administration	37	2.9%	7,158	4.0%	187,183	4.2%
Public administration	99	7.8%	11,325	6.3%	193,385	4.4%

Data Source: U.S. Census Bureau, 2020 5-Year American Community Survey Estimates, Table DP03

Table 34 indicates the majority (74.5%) of the Borough’s employed population over 16 years were private wage and salary workers, similar to the trend at the County (80.6%) and State (81.6%). The Borough had a higher percentage of government workers than the County and the State.

TABLE 34: Class of Worker of Resident Population for Pennington Borough, Mercer County and New Jersey, 2020

CLASS OF WORKER	Pennington Borough		Mercer County		New Jersey	
	Estimate	Percent	Estimate	Percent	Estimate	Percent
Civilian employed population 16+ years	1,265	-	179,189	-	4,426,619	-
Private wage and salary workers	942	74.5%	144,342	80.6%	3,610,405	81.6%
Government workers	266	21.0%	27,873	15.6%	604,725	13.7%
Self-employed in own not incorporated business workers	57	4.5%	6,802	3.8%	205,343	4.6%
Unpaid family workers	0	0.0%	172	0.1%	6,146	0.1%

Data Source: U.S. Census Bureau, 2020 5-Year American Community Survey Estimates, Table DP03

Table 35 identifies the types of industries that are found within Pennington Borough. According to the New Jersey Department of Labor's Census of Employment and Wages, private sector employment opportunities are concentrated in Finance/Insurance with the highest number of jobs (8,208 average number of jobs). The greatest number of employers were in the Other Trade industry (490 average employer units).

TABLE 35: Employment and Wages by Industry for Pennington Borough, 2020

Industry	Employers	Employment (Number of Jobs)					Wages	
	Average	March	June	Sept	Dec	Average	Annual	Weekly
Federal Government Totals	1	35	36	35	38	35.67	\$59,513	\$1,144
State Government Totals	2	841	733	725	781	682.25	\$75,512	\$1,452
Local Government Totals	1	808	704	695	747	650.92	76564.1	1472.386
Local Govt. Education	6	41	94	81	57	68.75	\$30,564	\$588
Mining	26	136	135	132	129	132.08	\$67,033	\$1,289
Utilities	.	.	.	.	.	.	.	.
Construction	.	.	.	.	.	.	.	.
Manufacturing	34	517	490	492	517	496.25	\$29,378	\$565
Wholesale Trade	.	.	.	.	.	.	.	.
Retail Trade	10	96	75	74	82	83.33	\$172,242	\$3,312
Transport/Warehousing	.	.	.	.	.	.	.	.
Information	12	46	41	41	38	41.92	\$64,616	\$1,243
Finance/Insurance	79	527	511	575	504	529.75	\$116,229	\$2,235
Real Estate	.	.	.	.	.	.	.	.
Professional/Technical	41	486	470	480	387	443.75	\$53,851	\$1,036
Management	.	.	.	.	.	.	.	.
Admin/Waste Remediation	.	.	.	.	.	.	.	.
Education	.	.	.	.	.	.	.	.
Health/Social	25	449	248	381	368	366.33	\$23,097	\$444
Arts/Entertainment	59	319	213	253	255	261.83	\$35,902	\$690
Accommodations/Food	18	18	13	23	27	19.25	\$47,620	\$916
Other Services	490	9,156	7,772	8,117	8,033	8,208	\$98,134	\$1,887
Unclassified	1	35	36	35	38	35.67	\$59,513	\$1,144
Private Sector Totals	2	841	733	725	781	682.25	\$75,512	\$1,452

- = Data do not meet publication standards

Source: N.J. Department of Labor and Workforce Development, Office of Research and Information, Quarterly Census of Employment and Wages, Annual Municipal Data by Sector, 2020.

Pennington Borough is located within the Delaware Valley Regional Planning Commission's (DVRPC) jurisdiction, and they provide long-term forecasts for population, household and employment growth within the region. These numbers are used by the DVRPC to plan for transportation and transit activities and provide insight into potential growth in portions of New Jersey and Pennsylvania. For the Borough and Mercer County, the DVRPC Board-Approved municipal numbers are shown in Table 36. In general, population in the Borough is forecast to grow faster than the County. Employment in the Borough is forecast to grow at the same rate as the County overall.

TABLE 36: Long-term Population, Household and Employment Forecasts, Pennington Borough and Mercer County 2015-2050

	Pennington Borough	Mercer County
Population		
2015 Population	2,598	371,398
2045 Population	2,890	402,283
Absolute Change (2015-2045)	292	30,885
Percent Change (2015-2045)	11.2%	8.3%
Employment		
2015 Employment	2,412	286,295
2045 Employment	2,646	310,084
Absolute Change (2015-2045)	234	27,875
Percent Change (2015-2045)	9.7%	9.7%
2015 Employment	2,412	286,295

Source: North Jersey Transportation Planning Authority, Current NJTPA Board approved Municipal Forecasts