

**Where Did They Come From and Where Did They Go?
Migration Patterns and New Jersey Housing Markets 2007**



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Executive Summary

According to the U.S. Census Bureau's American Community Survey (ACS), the total population of New Jersey declined by 38,640 between 2006 and 2007. Using an average household size of 2.78, the average size according to the 2006 ACS, this translated into a loss of 13,899 households. This purpose of this study is use the data from the 2007 version of the ACs to analyze domestic migration trends over the previous year and to assess their impact on the New Jersey housing market. This study will focus on three areas:

- (1) Where did the households who moved into New Jersey over the previous year come from and where did the households who left New Jersey go?
- (2) How do the demographic and economic characteristics of in- and out-movers compare to one another?
- (3) What are the implications for the New Jersey housing market from the net migration patterns?

The primary findings of this study are:

- New Jersey continued to suffer a net loss of households due to domestic migration.
- More than sixty percent of the households who moved into New Jersey moved from New York, Pennsylvania, or Florida.
- More the fifty-five percent of the households who moved out of New Jersey moved to Pennsylvania, New York, or Florida.
- New Jersey lost more households via net domestic migration to Pennsylvania and Florida than any other states.

- New York is the only state with which New Jersey experienced large gains via net domestic migration.
- Households moving in to New Jersey had incomes that were more than 37 percent higher on average than the incomes of households leaving New Jersey.
- Household moving in to New Jersey had a homeownership rate that was more than 15 percent higher than households leaving the state.
- The median value of homes purchased by households moving into New Jersey was almost 38 percent higher than the median value of homes purchased by households moving out of the state.
- Households moving in to New Jersey had annual property tax payments 2.5 times higher than those of households moving out of New Jersey to other states.

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Introduction

According to the U.S. Census Bureau's American Community Survey, the total population of the state of New Jersey decreased by 38,640 people between 2006 and 2007. Using an average household size of 2.78, the average for New Jersey according to the 2006 ACS, this translates into a loss of a little less than 14,000 households. This supplement to my earlier study that analyzed domestic migration trends between 2001 and 2006 analyzes the data from the 2007 American Community Survey and will compare and contrast the 2007 results with those from the earlier study to assess whether the trends identified in the early study appear to be continuing or whether any significant changes can be identified.

As with the earlier study, this supplement will address three primary issues:

- (1) Where did the households who moved into New Jersey come from and where did the households who left New Jersey go?
- (2) How do the demographic and economic characteristics of in- and out-movers compare to one another?
- (3) What are the implications of domestic migration patterns for the New Jersey housing market?

In order to assess the impact of domestic migration patterns on the New Jersey housing market, this study will pay particular attention to how the housing outcomes of in- and out-moving households compare to one another. The American Community Survey makes it possible to compile an annual sample of households who moved into and out of New Jersey and this supplement will make use of the 2007 version of the survey to analyze the characteristics and outcomes of households who moved into and out of New Jersey within the previous year.

The approach taken in this study makes it possible to analyze the impact of domestic migration on housing demand. If in- and out-movers share the same characteristics then there may be a particular segment of the housing market that is particularly affected by migration patterns. On the other hand, if the two groups appear to be very different from one another then it may be the case that one segment of the housing market is absorbing the negative impact of out-migration while another segment is benefiting from in-migration. The analysis provided in this supplement will make it possible to identify which segments of the housing market are benefiting from domestic migration patterns and which are being negatively impacted.

This supplement is divided into four chapters. The first chapter provides an in-depth analysis of domestic migration patterns. Specifically it identifies the primary states of origination for households that moved into New Jersey and the states of destination of households who moved out of New Jersey. It also calculates net migration flows between New Jersey and the other U.S. states in order to identify which states New Jersey seems to be gaining residents from and losing residents to.

The second chapter analyzes the demographic and socioeconomic characteristics of in- and out-movers. The chapter focuses on six important individual and household characteristics. These characteristics are:

- (1) Average household size
- (2) Employment status
- (3) Household income
- (4) Educational attainment
- (5) Industry of employment
- (6) Occupation

The average characteristics for in- and out-movers are calculated and, where possible, statistically significant differences between the two groups are identified. The key question to be answered in this chapter is how domestic migration patterns are affecting the demographic and socioeconomic make-up of New Jersey.

The third chapter of the supplement will analyze the housing outcomes of in- and out-movers with a primary goal of being able to draw conclusions regarding the impact of domestic migration patterns on the New Jersey housing market. The housing outcome variables that are employed in this chapter are:

- (1) Housing tenure
- (2) Lot size
- (3) Type of structure (e.g. single-family detached vs. single-family attached)
- (4) Number of bedrooms
- (5) Annual insurance premium
- (6) Monthly rent
- (7) Monthly owner costs
- (8) Property value
- (9) Age of structure
- (10) Gross rent as a percentage of monthly family income
- (11) Monthly owner costs as a percentage of monthly family income
- (12) Annual property taxes

Based on this information, profiles of the housing outcomes of both renters and owners who moved into and out of New Jersey can be developed. Comparing and contrasting these profiles

will make it possible to identify the ways in which the New Jersey housing market is being affected by domestic migration.

The data employed in this supplement comes from the 2007 version of the United States Census Bureau's American Community Survey (ACS). The ACS is an annual survey that is intended to supplement the decennial census and provide information regarding housing and population changes more frequently than every ten years. This study makes use of the Public Use Microsample (PUMS) data for 2007 which provides individual data for five percent of the individuals sampled for the ACS. Most crucial for this study is that the PUMS data identifies households and individuals who have moved in the last year. This makes it possible to compile a sample of in-movers and out-movers for each year.

Chapter 1

Where are they going and where are they coming from?

This chapter provides an analysis of domestic migration trends for New Jersey for 2007. Specifically it provides information regarding how many households in the 2007 American Community Survey moved into New Jersey during the previous year from the other U.S. states and how many households in the 2007 ACS moved into each U.S. state during the previous year from New Jersey. It also presents and analyzes the net migration totals between New Jersey and each U.S. state.

Where did they come from?

Table 1 provides the number of households identified in the 2007 American Community Survey who moved into New Jersey from each state. As was the case for 2001-2006, in-migration is dominated by New York and Pennsylvania. In fact the figures for 2007 almost exactly mirror the combined results for 2001-2006 with 32 percent of households who moved into the state coming from New York and 20 percent of in-moving households coming from Pennsylvania. The only other state whose share of in-migrant households was above 5 percent was Florida with 9.6 percent. Thus, New York, Pennsylvania, and Florida were the state of origination for over 61 percent of the households who moved into New Jersey during the previous year. The only significant difference between 2006 and 2007 is that Florida's share rose from 6.5 percent to 9.6 percent.

Where are they going?

Table 2 provides the state of destination for households identified in the 2007 American Community Survey as having moved out of New Jersey to another state during the previous year. For the 2001-2006 time period, Florida, Pennsylvania, and New York were identified as the three most common destination states for households leaving New Jersey with over 46 percent of out-migrant households leaving New Jersey for one of these three states. These three states remain the most common destination for out-migrants for 2007. Pennsylvania was the most common destination for households moving out of New Jersey with 18.4 percent of households who moved out of New Jersey heading to Pennsylvania. New York is next with 16.2 percent of households moving there. Florida was the state of destination for 10.8 percent of households who moved out of New Jersey. The only other states that were the state of destination for at least 5 percent of households who moved out of were Virginia (5.3 percent) and North Carolina (5.1 percent). The only two significant differences between 2006 and 2007 were that Virginia's share increased from 3.7 to 5.3 percent and Maryland's share fell from 4.7 percent to 3.0 percent.

Net Migration Trends for 2007

Table 3 combines the data on in- and out-migration to provide the net migration figures between New Jersey and the other U.S. states. The goal of this section is to identify which states, according to the American Community Survey, are gaining the most New Jersey residents and which states are losing the most residents to New Jersey.

As was the case for 2001-2006, New York is the only state from which New Jersey is gaining a substantial number of residents. The 2007 data indicate that 78 more households moved into New Jersey from New York than left New Jersey to live in New York. There are no

other states with a net migration total above 10. There are, however, fourteen states for which the net migration totals are below -10. The 2007 data indicate that New Jersey lost the most households in the previous year to Pennsylvania (56), Florida (49), and North Carolina (45). The next two largest losses were to South Carolina (34) and Georgia (30). The total net loss according to the 2007 American Community Survey is 360 households. The 2007 version of the ACS contained 36,958 households in New Jersey. A loss of 360 households represents a loss of 0.97 percent of the households in the state. Using the 2000 Census total of 3.06 million households in New Jersey, this represents a loss of a little less than 30,000 households due to net domestic migration.

Conclusion

This chapter has analyzed the migration patterns between New Jersey and the other 49 U.S. states according to the 2007 version of the American Community Survey. The trends for 2007 are very similar to those from 2001 to 2006. On a whole, domestic migration is a losing proposition for New Jersey. In the 2007 data there were 360 more households who moved from New Jersey to other U.S. states than moved into New Jersey from other states. New Jersey still tends to be gaining households from New York. In the 2007 data there were 78 more households who moved into New Jersey from New York than left New Jersey for New York. However, New York is the only state for which New Jersey experienced a substantial level of positive net migration. There were five states for which the net migration losses in the 2007 data were 30 or more: Pennsylvania, Florida, North Carolina, South Carolina, and Georgia. As was the case from 2001 to 2006, New Jersey is losing large numbers of households to southern states. One

important change from the earlier period is that New Jersey also lost a large number of households to Pennsylvania.

Chapter 2

Who is coming and who is going?

Chapter 1 analyzed domestic migration flows from the 2007 American Community Survey. In order to provide a deeper understanding of the implication of these migration flows, this chapter analyzes the demographic and socioeconomic characteristics of households who moved into and out of New Jersey in the year preceding the survey. This chapter compares in- and out-movers with regard to six key characteristics in order to obtain a clearer picture of the types of households who are moving into and out of New Jersey. The variables that are employed in this section are:

- (1) Average household size
- (2) Average household income
- (3) Homeownership rate
- (4) Percent with college degrees
- (5) Labor force participation rate
- (6) Unemployment rate

Table 4 provides information regarding these characteristics for both households and individuals who moved out of New Jersey and for those who moved into New Jersey from other states.

Where possible, statistically significant differences between in- and out-movers are indicated.

As was the case for 2001-2006 the economic characteristics of in-movers appear to be superior to those of out-movers. The first three rows of the table provide information regarding the household characteristics of in- and out-movers. The results in table 4 indicate that there are significant differences between in- and out-movers for all three characteristics. First, in-moving

households are bigger than those who are leaving New Jersey. The average size of a household moving into New Jersey was 2.55 while the average size of a household leaving New Jersey was 2.17, a 17.5 percent difference. This result is important because it indicates that the population losses from domestic migration will not be as great as the household losses. To illustrate this point, recall that the total in-migration from table 1 is 859 households. The total out-migration from table 2 is 1,219 households which yields a net loss of 360 households. If in-movers have the same household size as out-movers (2.17 persons per household) the net population loss resulting from a loss of 360 households would be 781 people. However, if in-moving households have 2.55 persons per household and out-moving households have 2.17 persons per household then the net population loss falls to 455 persons which is 42 percent lower it would have been if both groups have the same average household size.

The second result from table 4 is that in-moving households have higher incomes than out-moving households. The average income for households moving into New Jersey is \$110,620 while the average income for households moving out of New Jersey is \$80,627. Thus, the average income for households moving into New Jersey is over 37 percent higher than that of households moving out of the state. Once again, this implies that the economic impact of domestic migration losses is mitigated somewhat by the higher incomes of in-movers. To illustrate this, if in-movers had the same average household income (\$80,627) as out-movers, the total income loss from a negative net migration of 360 households would be \$29.03 million. However, if the 859 in-moving households have an average income of \$110,620 and the 1,219 out-moving households have an average income of \$80,627 the net loss in total income is only \$3.26 million, a reduction of almost 90 percent.

Finally, households moving into New Jersey are more likely to be homeowners than households who moved out of the state. In-moving households had a homeownership rate of 53.1 percent while only 46.1 percent of those who moved out of the state were homeowners. This result has important implications for how the New Jersey housing market was affected by domestic migration patterns. If both in- and out-movers had a homeownership rate of 46.1 percent, then losing 360 households to domestic migration would translate into losing 166 homeowners. However, if the 859 in- movers have a homeownership rate of 53.1 percent and the 1,219 out-movers have a homeownership rate of 46.1 percent, then the loss in homeowners is reduced by 37 percent to 106.

The next three rows of table 4 use individual data to assess educational attainment and labor market outcomes. The values are reported for all individuals in the sample aged 25 and over. Once again, it is clear that individuals moving into New Jersey have characteristics that are superior to those of households who are moving out of the state. Almost 53 percent of people moving into New Jersey have a college degree compared to only 45 percent of those moving out of the state. The labor force participation rate for in-movers is 68.2 percent while the rate for out-movers is only 62.5 percent. Finally, the unemployment rate for in-movers is 8.8 percent compared to 11.4 percent for out-movers. All of the differences are statistically significant.

Thus, the results from the upper portion of table 4 suggest that the population losses that New Jersey has experienced have been offset somewhat by the fact that in-movers tend to have superior economic characteristics than out-movers. Because of this, the negative impact of population losses is reduced as the average economic characteristics of the population increase over time.

The bottom two sections of table 4 provide information regarding the industry and occupations of employment for in-movers and out-movers aged 25 and above. The differences indicated in these sections are not as stark as those identified in the upper sections of the table. Regarding industry of employment, it appears that in-movers are more likely to be employed in the finance, professional services, and service industries and less likely to be employed in the retail, entertainment, and administration industries. Regarding occupation of employment, in-movers are more likely to be employed in managerial, scientific, and medical occupations and less likely to be employed in healthcare support, food preparation, office and administrative support, and repair occupations. There is some evidence here that in-movers tend to work in more lucrative industries and occupations but the case is not as clear as it was for the characteristics in the top of table 4.

Conclusion

This chapter has analyzed the demographic and socioeconomic characteristics of in-moving and out-moving households and individuals. Comparing the results in this chapter to those from the earlier migration study reveals that the trends identified in the earlier study continued into 2007. The key conclusion from this chapter is that in-movers have significantly higher incomes, levels of educational attainment, and labor market outcomes than out-movers. This is important for two reasons. First, the economic characteristics of the average New Jersey resident are increasing over time. Second, the differences in economic characteristics between in- and out-movers reduced the negative impact from domestic outmigration as richer, more educated households and individuals replaced those with lower incomes, educational attainment levels, and inferior labor market outcomes.

Chapter 3

What are implications for New Jersey's housing market?

The previous two chapters of this study have summarized domestic migration patterns from the 2007 American Community survey and compared and contrasted a variety of economic characteristics of in-movers and out-movers. This chapter will focus on the housing outcomes of households in the sample who moved into and out of New Jersey during the previous year. The goal of this chapter is to assess the impact of domestic migration on New Jersey housing markets. The analysis in this chapter is divided into three sections. First, the housing outcomes of the entire sample will be analyzed. In the following two sections the outcomes of owners and renters will be analyzed separately. As in the previous chapter, statistically significant differences in the housing outcomes of in- and out-movers are indicated wherever possible.

Table 5 presents the housing outcomes for the entire sample. As was the case with the economic characteristics in the previous chapter, there are clear differences between the housing outcomes of in-moving and out-moving households. As was mentioned in the previous chapter, households moving into New Jersey are bigger than those who are leaving the state. Also, in-moving households are more likely to be homeowners than households that have left the state. Both of these results have already been highlighted as factors that can help to offset the negative effects of negative net domestic migration.

Table 5 also identifies key differences in the type of housing occupied by in- and out-moving households. In-moving households are more likely to live in structure with two apartments (i.e. duplexes) and less likely to live in mobile houses and structures with 50 or more apartments. There are no other significant differences in the types of units occupied by in- and out-movers. Additionally, there are no significant differences in the average number of

bedrooms in the units occupied by in- and out-movers. Finally, the median year built for units occupied by out-movers is 1989 while the median year built for units occupied by in-movers is 1963. . Thus, households who leave New Jersey for other states appear to be taking up residence in far newer buildings than those they left behind.

Table 6 focuses specifically on in- and out-moving households who own the dwelling unit that they currently occupy. Once again, wherever possible statistically significant differences between the two groups are noted. The results in table 6 reveal that, once again, there are significant differences between in-moving and out-moving households. In-moving households who own their homes have larger households with an average of 3.20 persons per household compared to 2.90 for out-moving households who own their homes. Next, in-moving owners have higher incomes than out-moving owners. The average household income of owners who moved into New Jersey from other states is \$146,076 compared to \$106,490 for owners who moved out of New Jersey, a difference of over 37 percent.

While the fact that owner households who moved into New Jersey were large and had higher incomes than owner households who left New Jersey for other states is consistent with what has been found thus far in the study, there are a few new things to be learned from separating owners and renters. First, owner households who left New Jersey are much more likely to live on a lot with more than one acre of land than households who moved into New Jersey. Over 21 percent of owner households who left New Jersey for other states lived on a lot with more than one acre of land compared to less than 13 percent of owner households who moved into New Jersey.

The next section of table 6 compares the types of structure that in- and out-moving owner households lived in. Three statistically significant differences between the two groups are

identified. First, owner households who moved out of New Jersey are far more likely to live in mobile homes than those who moved into the state. Over 5.5 percent of owner households who left New Jersey lived in a mobile home compared to less than 1 percent of owner households who moved into the state. Second, owner households who moved into New Jersey were much more likely to live in a structure that contains two dwellings (i.e. a duplex) than owner households who moved out of New Jersey. Over 4 percent of owner households who moved into New Jersey lived in duplexes compared with less than 1 percent of owner households who left New Jersey. Finally, owner households who moved into New Jersey were more likely to live in structures that contained 3 or 4 dwellings units than owner households who moved to other states. More than 2.2 percent of in-moving owner households lived in such structures compared to 0.7 percent of out-moving owner households.

The next important difference is that in-moving owner households had significantly higher monthly owner costs than out-moving households. The average in-moving owner household had monthly owner costs of \$2,384 compared to \$1,816 for the average out-moving owner household, a difference of over 31 percent. However, since the average in-moving owner household had an income that was 37 percent higher than that of out-moving owner households, these higher monthly owner costs do not imply that housing was less affordable for in-moving owner households than out-movers. In fact, the opposite is true. Monthly owner costs as a percentage of monthly income is significantly lower for in-moving owner households than for out-moving owner households. In-movers spent an average of 26.7 percent of their monthly income on ownership costs compared to 29.4 percent for out-movers. There are no statistically significant differences between in- and out-moving owner households with regard to average number of bedrooms and average annual property insurance premiums.

Finally, table 6 provides information regarding the median value, median year built, and median annual property taxes paid for in-moving and out-moving owner households. The median value of the dwelling owner by in-moving households is \$397,126 which is almost 38 percent higher than the median value for out-moving households which is \$287,879. Interestingly, this means that the ratio of median value to average household income for the two groups is almost identical. The ratio for in-movers is 2.72 while the figure for out-movers is 2.70. Thus, there do not seem to be any large differences in housing affordability between the two groups.

Next, it appears that owner households who leave New Jersey for other states live in dwellings that are much younger than those of in-moving owner households. The median year built for in-moving owner households is 1964 while the median year built for out-moving owner households is 1980.

Finally, in-moving owner households pay much more in annual property taxes than out-moving owner households. The median annual property taxes paid by in-moving owner households is \$6,164 which is almost 2.5 times higher than the amount paid by out-moving owner households (\$2,486). Given that the median value difference between the two groups is only 38 percent, this difference in annual property tax payments implies that property tax rates are much higher in New Jersey than other states.

Table 7 provides an analysis of the housing outcomes of in-moving and out-moving renter households. Unlike the results in the previous two sections, there is no significant difference in the household sizes of in-moving and out-moving renter households. However, as was the case in the previous two tables, in-moving renter households have higher incomes than out-moving renter households. The average household income for in-moving renter households

is \$70,437 which is over 20 percent higher than the average household income of out-moving renter households which is \$58,550.

There are also several differences with regard to the type of structure occupied by in- and out-moving renter households. First, as was the case for owners, out-moving renters are slightly more likely to live in mobile homes than in-moving renter households. Second, out-movers are somewhat more likely to rent a single-family detached home than in-movers. Third, in-moving renters are somewhat more likely to live in a two-apartment structure than out-movers. Finally, in-moving renter households are slightly more likely to live in a structure with 10 to 19 apartments than out-movers.

Also, in-moving renter households appear to occupy units that are somewhat more affordable than those occupied by out-moving renter households. The average gross rent as a percentage of monthly income for in-movers is 36.6 percent while the figure for out-movers is 40.5 percent. This difference is significant at a 5 percent level of significance.

Finally, renter households who leave New Jersey for other states appear to occupy dwellings that are newer than those occupied by in-moving renter households. The median year built for out-moving households is 1976 while that for in-movers is 1962.

Conclusion

This chapter has analyzed the housing outcomes of households who were identified in the 2007 American Community Survey as having moved into or out of New Jersey during the previous year. The analysis in this section reveals that there were several important differences between the housing outcomes of households who moved into the states and those of households who moved out of the state.

Among households who owned their houses there were four important results from this section. First of all, owner households who moved into New Jersey had an average household size that was about 10 percent higher than that of owner households who moved out of New Jersey. While this is a statistically significant difference, the relatively small difference suggests that there should be a lot of overlap with regard to the size of the houses vacated by out-moving households and those demanded by in-movers. Second, the average household income of in-moving households was more than 37 percent higher than that of out-movers. This suggests that while in-movers and out-movers may be looking for comparably sized houses, in-movers were likely looking for houses at a higher price point than out-movers and that out-migration may be negatively affecting a portion of the housing market that is not benefiting as much from in-migration. Third, the median value of homes occupied by in-movers was almost 38 percent higher than the median value of homes occupied by out-movers. This supports the conclusion that in-migration and out-migration are affecting different segments of the housing market. Fourth, in-moving owner households pay a lower percentage of their monthly income towards housing costs than out-movers. Finally, owner households who move into New Jersey pay far more in annual property taxes than owner households who moved out of New Jersey.

Among renter households there were fewer differences. There are two key differences between in-moving and out-moving renter households. First, the average household income of in-moving renter households is more than 20 percent higher than that of out-moving renter households. Second, in-moving households spend slightly less of their monthly income on rent than out-moving households.

The analysis in this section supported several of the main conclusions from earlier portions of this study. While New Jersey is losing population overall, the households that are

moving into the state have better economic and housing outcomes than the households that are leaving the state. Thus, the overall losses from negative net domestic migration are reduced somewhat by the higher incomes, employment rates, and housing outcomes of the households who are moving into the state. Also, especially among owner-occupied housing units, in- and out-migrant households are likely to be living in housing at different price points and, therefore, migration trends appear to be leading a decrease in demand in one segment of the housing market while simultaneously creating an increase in demand in another, higher-priced segment of the market.

Chapter 4

Migration Patterns for New Jersey Counties in 2007

Table 8 contains the number of households identified in the 2007 American Community Survey as having moved into each New Jersey County during the previous year.¹ Hudson County attracted 12.6 percent of households moving into New Jersey from other U.S. states. This is the largest percentage of any of the counties by more than 3 percentage points. The next two most common destinations for households moving into New Jersey are Essex and Middlesex counties with shares of 9.6 and 9.2 percent respectively. Bergen (8.3 percent) and Monmouth (7.1 percent) are the only two other counties who capture at least 7 percent of the household moving into New Jersey. At the other end of the table, Warren, Hunterdon, Cumberland, and Sussex counties all captured less than 2 percent of the households who moved into New Jersey.

Table 9 contains the number of households identified in the 2007 American Community Survey as having moved out of each New Jersey County to other U.S. states. The largest percentage of New Jersey households moved out of Bergen County. Bergen County was the county of origination for 11.6 percent of the households identified as having left New Jersey for other states which is more than 3 percentage points higher than the share of any other county. Hudson County and Middlesex County were the next most common counties of origination for households who moved out of New Jersey. Each county was the county of origination for 8.5 percent of the households who moved out of New Jersey. Monmouth, Burlington, and Essex counties were the remaining counties with shares of out-moving households above 7 percent

¹ Gloucester and Salem counties are combined because they share the same Public Use Microdata Area (PUMA) for some of the data. Thus, it is not possible to identify their migration patterns separately.

with shares of 7.5, 7.3, and 7.1 percent respectively. From the bottom table Hunterdon, Warren, and Cumberland counties all had shares of out-moving households that were below 2 percent.

Finally, table 10 provides the net migration totals for each New Jersey county according to the 2007 American Community Survey. There were only two counties with positive net migration totals (Atlantic and Hudson Counties each have positive migration numbers of +4). Additionally, Gloucester and Salem counties combined had equal levels of in and out migration. The largest losses due to net migration were experienced by Bergen County (-70). This figure accounts for 19.4 percent of the total number of households lost by New Jersey to net domestic migration. Morris (-36) and Burlington (-35) account for 10 and 9.7 percent of the total net migration losses. Two other counties, Monmouth (-30) and Ocean (-29) account for more than 8 percent of the total losses due to net migration. When combined, these five counties (Bergen, Morris, Burlington, Monmouth, and Ocean) account for 55.6 percent of the households lost to net domestic migration. However, there are five additional counties (Mercer, Middlesex, Camden, Somerset, and Union) that account for at least 4 percent of the households lost to net migration so it continues to be clear that the losses due to domestic migration patterns continue to be widespread.

Table 1
In-Migration by State for 2007

State	Number of Households	Share of In-Migrant Households
New York	276	32.13%
Pennsylvania	168	19.56%
Florida	82	9.55%
Virginia/VA	37	4.31%
Massachusetts	27	3.14%
California	26	3.03%
Maryland	25	2.91%
North Carolina/NC	17	1.98%
Georgia/GA	16	1.86%
Ohio/OH	15	1.75%
Texas/TX	15	1.75%
Connecticut/CT	12	1.40%
Delaware/DE	12	1.40%
Illinois/IL	12	1.40%
Michigan/MI	9	1.05%
Indiana/IN	8	0.93%
Tennessee/TN	7	0.81%
New Hampshire/NH	6	0.70%
Oklahoma/OK	6	0.70%
Washington/WA	6	0.70%
Colorado/CO	5	0.58%
Kentucky/KY	5	0.58%
Louisiana/LA	5	0.58%
Minnesota/MN	5	0.58%
South Carolina/SC	5	0.58%
Wisconsin/WI	5	0.58%
Alabama/AL	4	0.47%
Arizona/AZ	4	0.47%
Arkansas/AR	4	0.47%
Hawaii/HI	4	0.47%
Kansas/KS	4	0.47%
Maine/ME	4	0.47%
Rhode Island/RI	4	0.47%
Missouri/MO	3	0.35%
Nevada/NV	3	0.35%
District of Columbia/DC	2	0.23%
North Dakota/ND	2	0.23%
Utah/UT	2	0.23%
Vermont/VT	2	0.23%
Idaho/ID	1	0.12%
Mississippi/MS	1	0.12%
New Mexico/NM	1	0.12%
Oregon/OR	1	0.12%
South Dakota/SD	1	0.12%
All other states	0	0.00%
Totals	859	1

(Total Sample sizes = 36,958 New Jersey households and 699,595 U.S. households)

Table 2
Out-Migration by Destination State for 2007

State	Number of Households	Share of In-Migrant Households
Pennsylvania	224	18.38%
New York	198	16.24%
Florida	131	10.75%
Virginia/VA	65	5.33%
North Carolina/NC	62	5.09%
California	53	4.35%
Massachusetts	47	3.86%
Georgia/GA	46	3.77%
Delaware/DE	40	3.28%
South Carolina/SC	39	3.20%
Texas/TX	37	3.04%
Maryland	36	2.95%
Connecticut/CT	26	2.13%
Ohio/OH	20	1.64%
Arizona/AZ	19	1.56%
Michigan/MI	18	1.48%
Rhode Island/RI	16	1.31%
Illinois/IL	14	1.15%
Tennessee/TN	11	0.90%
Colorado/CO	10	0.82%
District of Columbia/DC	10	0.82%
Alabama/AL	9	0.74%
Missouri/MO	9	0.74%
Washington/WA	9	0.74%
Indiana/IN	8	0.66%
New Mexico/NM	8	0.66%
Nevada/NV	6	0.49%
New Hampshire/NH	5	0.41%
Wisconsin/WI	5	0.41%
Kentucky/KY	4	0.33%
Maine/ME	4	0.33%
Mississippi/MS	4	0.33%
Oregon/OR	4	0.33%
West Virginia/WV	4	0.33%
Minnesota/MN	3	0.25%
Vermont/VT	3	0.25%
Arkansas/AR	2	0.16%
Louisiana/LA	2	0.16%
Montana/MT	2	0.16%
Utah/UT	2	0.16%
Alaska/AK	1	0.08%
Idaho/ID	1	0.08%
Kansas/KS	1	0.08%
South Dakota/SD	1	0.08%
All other states	0	0.00%
Totals	1219	100.00%

(Total Sample Sizes = 36,958 New Jersey households and 699,595 U.S. households)

Table 3
Net Migration, 2007

State	In-Migrants minus Out-Migrants
New York	78
Oklahoma/OK	6
Hawaii/HI	4
Kansas/KS	3
Louisiana/LA	3
Arkansas/AR	2
Minnesota/MN	2
North Dakota/ND	2
Kentucky/KY	1
New Hampshire/NH	1
Idaho/ID	0
Indiana/IN	0
Iowa/IA	0
Maine/ME	0
Nebraska/NE	0
South Dakota/SD	0
Utah/UT	0
Wisconsin/WI	0
Wyoming	0
Alaska/AK	-1
Vermont/VT	-1
Illinois/IL	-2
Montana/MT	-2
Mississippi/MS	-3
Nevada/NV	-3
Oregon/OR	-3
Washington/WA	-3
Tennessee/TN	-4
West Virginia/WV	-4
Alabama/AL	-5
Colorado/CO	-5
Ohio/OH	-5
Missouri/MO	-6
New Mexico/NM	-7
District of Columbia/DC	-8
Michigan/MI	-9
Maryland	-11
Rhode Island/RI	-12
Connecticut/CT	-14
Arizona/AZ	-15
Massachusetts	-20
Texas/TX	-22
California	-27
Delaware/DE	-28
Virginia/VA	-28
Georgia/GA	-30
South Carolina/SC	-34

North Carolina/NC	-45
Florida	-49
Pennsylvania	-56
Totals	-360

Table 4
Average Economic Characteristics, 2007

	Moving in to NJ	Moving out of NJ	Statistically Significant?
Average Household Size	2.55	2.17	Yes (1%)
Average Household Income	\$110,620	\$80,627	Yes (1%)
Homeownership Rate	53.13%	46.05%	Yes at 1%
Percent College Graduates	52.84%	44.69%	Yes (1%)
Labor Force Participation Rate	68.23%	62.48%	Yes (1%)
Unemployment Rate	8.84%	11.41%	Yes (10%)
Industry of Employment			
Extraction	0.11%	0.21%	
Utilities	0.67%	0.21%	
Agriculture	0.56%	0.41%	
Construction	5.33%	6.64%	
Manufacturing	9.33%	8.51%	
Wholesale	3.67%	3.32%	
Retail	7.33%	10.37%	Yes (5%)
Transportation	4.78%	4.56%	
Information	4.33%	5.19%	
Finance	12.33%	7.88%	Yes (1%)
Professional	17.22%	14.52%	Yes (10%)
Education	8.56%	8.92%	
Medical	11.22%	10.58%	
Social Services	4.67%	9.13%	
Entertainment	5.33%	3.11%	Yes (1%)
Service	3.11%	5.60%	Yes (5%)
Administration	1.44%	0.83%	Yes (5%)
Military	0.11%	0.21%	
Occupation			
Manager	12.22%	8.71%	Yes (5%)
Business	3.33%	2.90%	
Finance	3.22%	3.94%	
CMM	6.00%	4.56%	
Engineering	2.33%	2.90%	
Scientist	2.78%	1.66%	Yes (10%)
CMS	2.67%	2.90%	
Legal	2.33%	2.28%	
Education	6.89%	6.02%	
Entertainment	3.44%	3.53%	
Medical	6.78%	4.56%	Yes (10%)
Healthcare Support	1.33%	1.45%	Yes (10%)
Protection	2.11%	2.07%	
Food Preparation	2.56%	4.15%	Yes (10%)
Cleaning and Maintenance	2.56%	2.70%	

Personal Care and Services	2.33%	2.90%	
Sales	10.78%	9.75%	
Office and Administrative Support	11.56%	16.18%	Yes (1%)
Farming, Fishing, and Forestry	0.44%	0.41%	
Construction	4.56%	5.19%	
Extraction	0.00%	0.00%	
Repair	1.56%	3.32%	Yes (5%)
Production	3.22%	2.90%	
Transportation	4.67%	4.56%	
Military	0.33%	0.41%	

Table 5
Average Housing Characteristics, 2007

	In-movers	Out-movers	Statistical Significance?
Average Household Size	2.55	2.17	Yes (1%)
Homeownership Rate	53.13%	46.05%	Yes (1%)
Type of Structure			
Mobile home or trailer	0.78%	3.51%	Yes (1%)
One-family house detached	43.62%	43.64%	
One-family house attached	9.77%	8.88%	
2 Apartments	8.20%	5.15%	
3-4 Apartments	6.77%	6.47%	
5-9 Apartments	8.59%	7.24%	
10-19 Apartments	8.20%	7.68%	
20-49 Apartments	5.47%	6.14%	
50 or more apartments	8.59%	11.29%	Yes (5%)
Average Number of Bedrooms			
	2.59	2.55	
Median Year Built			
	1963	1989	

Table 6
Average Housing Characteristics of In-Moving and Out-Moving Owners, 2007

	In-Movers	Out-Movers	Statistical Significance
Average Household Size	3.20	2.90	Yes (1%)
Average Household Income	\$146,076	\$106,490	Yes (1%)
Percent with lot size greater than 1 acre	12.72%	21.00%	Yes (1%)
Type of Structure			
Mobile home or trailer	0.98%	5.71%	Yes (1%)
One-family house detached	71.32%	74.76%	
One-family house attached	12.50%	10.24%	
2 Apartments	4.17%	0.95%	Yes (1%)
3-4 Apartments	2.21%	0.71%	Yes (5%)
5-9 Apartments	2.21%	1.43%	
10-19 Apartments	1.96%	1.67%	
20-49 Apartments	2.21%	1.90%	
50 or more apartments	2.45%	2.62%	
Average Number of Bedrooms	3.27	3.18	
Average Annual Insurance Premium	\$952	\$1,017	
Average Monthly Owner's Costs	\$2,384	\$1,816	Yes (1%)
Median Value	\$397,126	\$287,879	
Median Year Built	1964	1980	
Average Monthly Owner's Costs as a Percentage of Income	26.70%	29.39%	Yes (5%)
Median Annual Property Taxes	\$6,164	\$2,486	

Table 7
Housing Characteristics of In-Moving and Out-Moving Renters, 2007

	In	Out	Statistical Significance
Average Household Size	2.21	2.27	
Average Household Income	\$70,437	\$58,550	Yes (1%)
Type of Structure			
Mobile home or trailer	0.56%	1.63%	Yes (10%)
Single-family detached	12.22%	17.11%	Yes (5%)
Single-family attached	6.67%	7.74%	
2 units	12.78%	8.76%	Yes (5%)
3 or 4 units	11.94%	11.41%	
10-19 units	15.83%	12.22%	Yes (10%)
20-49 units	15.28%	12.83%	
50+ units	9.17%	9.78%	
Others	15.56%	18.13%	
Median Year Built	1962	1976	
Average Monthly Rent	\$1,269	\$1,237	
Average Gross Rent as a Percentage of Income	36.55%	40.49%	Yes (5%)

Table 8
In-Migration by County, 2007

County	Number of Households	Share of Total
Hudson	108	12.57%
Essex	82	9.55%
Middlesex	79	9.20%
Bergen	71	8.27%
Monmouth	61	7.10%
Burlington	54	6.29%
Mercer	47	5.47%
Gloucester and Salem	43	5.01%
Camden	40	4.66%
Morris	37	4.31%
Somerset	35	4.07%
Ocean	35	4.07%
Union	32	3.73%
Atlantic	31	3.61%
Cape May	28	3.26%
Passaic	27	3.14%
Warren	14	1.63%
Hunterdon	13	1.51%
Cumberland	12	1.40%
Sussex	10	1.16%
Total	859	100.00%

Table 9
Out-Migration by County, 2007

County	Number of Households	Share of Total
Bergen	141	11.57%
Hudson	104	8.53%
Middlesex	103	8.45%
Monmouth	91	7.47%
Burlington	89	7.30%
Essex	87	7.14%
Morris	73	5.99%
Mercer	72	5.91%
Ocean	64	5.25%
Camden	62	5.09%
Somerset	53	4.35%
Union	50	4.10%
Passaic	43	3.53%
Gloucester and Salem	43	3.53%
Cape May	29	2.38%
Atlantic	27	2.21%
Sussex	25	2.05%
Hunterdon	24	1.97%
Warren	20	1.64%
Cumberland	19	1.56%
Total	1,219	100.00%

Table 10
 Net Migration by County, 2007

County	Number of Households	Share of Total
Bergen	-70	19.44%
Morris	-36	10.00%
Burlington	-35	9.72%
Monmouth	-30	8.33%
Ocean	-29	8.06%
Mercer	-25	6.94%
Middlesex	-24	6.67%
Camden	-22	6.11%
Somerset	-18	5.00%
Union	-18	5.00%
Passaic	-16	4.44%
Sussex	-15	4.17%
Hunterdon	-11	3.06%
Cumberland	-7	1.94%
Warren	-6	1.67%
Essex	-5	1.39%
Cape May	-1	0.28%
Gloucester and Salem	0	0.00%
Atlantic	4	-----
Hudson	4	-----
Total	-360	-----