

Account Number : 19936

Friday March 24, 2000

DEMOGRAPHIC EXECUTIVE SUMMARY REPORT

BY CLARITAS INC 800-866-6510

PREPARED FOR

AZARIAN MANAGEMENT COMPANY

130 SKYLINE DR
RINGWOOD, NJ
3.0 MILE RADIUS

SITE: 564744
COORD:41:05.19 74:15.78

The Population in this area grew by 3.2% between 1990 and 1999; from 16,332 to 16,848, compared to 9.4% for the United States as a whole. Over the next five years, the population in this area is expected to grow by 0.9%, from 16,848 to 17,006, compared to 4.2% for the United States as a whole.

Of this area's total 1999 population, 93.9% are White, 1.9% are Black, 2.4% are Asian/Pacific Islander, and 1.8% are Other Races. Of this area's total population, 3.9% reported that they were of Hispanic origin. For the United States as a whole, 77.9% are White, 12.5% are Black, 3.8% are Asian/Pacific Islander, and 5.8% are Other Races. Of the United States's total population, 11.5% reported that they were of Hispanic origin.

The number of households in this area increased by 0.6% between 1990 and 1999, from 5,243 to 5,274, compared to 11.0% for the United States as a whole. Over the next five years, the number of households in this area is expected to increase by 0.5%, from 5,274 to 5,299, compared to 5.1% for the United States as a whole.

Average income levels in this area grew by 34.2% between 1990 and 1999; from \$67,438 to \$90,503, compared to 46.1% for the United States as a whole. Average income levels in this area are expected to grow by 15.5% over the next five years, from \$90,503 to \$104,545, compared to 20.3% for the United States as a whole.

71.0% of the workers in this area had White Collar occupations, 20.5% had Blue Collar occupations, and 8.5% had other types of occupations as of 1990.

19.3% of the population in this area were in the "Administrative Support" occupational category and 19.1% were in the "Executive & Managerial" occupational category as of 1990.

31.2% of the population in this area had earned High School Graduate (12) and 20.1% had earned a Bachelors Degree Only as of 1990.

Most of the dwellings in this area (88.8%) were Owner Occupied as of 1990.

The highest percentage of the dwellings in this area (89.9%) were Single Units Detached in 1990.

Most of the dwellings in this area (28.8%) were built 1960 to 1969.

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130 SKYLINE DR
RINGWOOD, NJ
5.0 MILE RADIUS

SITE: 564744
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The Population in this area grew by 5.3% between 1990 and 1999; from 38,052 to 40,084, compared to 9.4% for the United States as a whole. Over the next five years, the population in this area is expected to grow by 1.9%, from 40,084 to 40,845, compared to 4.2% for the United States as a whole.

Of this area's total 1999 population, 91.9% are White, 2.5% are Black, 3.3% are Asian/Pacific Islander, and 2.3% are Other Races. Of this area's total population, 4.1% reported that they were of Hispanic origin. For the United States as a whole, 77.9% are White, 12.5% are Black, 3.8% are Asian/Pacific Islander, and 5.8% are Other Races. Of the United States's total population, 11.5% reported that they were of Hispanic origin.

The number of households in this area increased by 4.7% between 1990 and 1999, from 12,350 to 12,927, compared to 11.0% for the United States as a whole. Over the next five years, the number of households in this area is expected to increase by 2.0%, from 12,927 to 13,183, compared to 5.1% for the United States as a whole.

Average income levels in this area grew by 39.0% between 1990 and 1999; from \$66,081 to \$91,870, compared to 46.1% for the United States as a whole. Average income levels in this area are expected to grow by 17.5% over the next five years, from \$91,870 to \$107,966, compared to 20.3% for the United States as a whole.

70.1% of the workers in this area had White Collar occupations, 20.6% had Blue Collar occupations, and 9.3% had other types of occupations as of 1990.

18.9% of the population in this area were in the "Administrative Support" occupational category and 18.4% were in the "Executive & Managerial" occupational category as of 1990.

31.3% of the population in this area had earned High School Graduate (12) and 20.5% had earned a Bachelors Degree Only as of 1990.

Most of the dwellings in this area (87.4%) were Owner Occupied as of 1990.

The highest percentage of the dwellings in this area (85.2%) were Single Units Detached in 1990.

Most of the dwellings in this area (25.3%) were built 1960 to 1969.

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POP FACTS DATABASE
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130 SKYLINE DR
RINGWOOD, NJ

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DESCRIPTION	3.0 MILE RADIUS	5.0 MILE RADIUS
POPULATION		
2004 PROJECTION	17006	40845
1999 ESTIMATE	16848	40084
1990 CENSUS	16332	38052
1980 CENSUS	16509	37864
GROWTH 1999 - 2004	0.94%	1.90%
GROWTH 1990 - 1999	3.16%	5.34%
GROWTH 1980 - 1990	-1.07%	0.50%
HOUSEHOLDS		
2004 PROJECTION	5299	13183
1999 ESTIMATE	5274	12927
1990 CENSUS	5243	12350
1980 CENSUS	4794	10975
GROWTH 1999 - 2004	0.47%	1.98%
GROWTH 1990 - 1999	0.59%	4.67%
GROWTH 1980 - 1990	9.37%	12.53%
1999 AVERAGE PERSONS PER HOUSEHOLD	3.19	3.05
FAMILY HOUSEHOLDS		
2004 PROJECTION	4345	10567
1999 ESTIMATE	4381	10509
1990 CENSUS	4439	10449
1980 CENSUS	4333	9913
GROWTH 1999 - 2004	-0.83%	0.55%
GROWTH 1990 - 1999	-1.31%	0.57%
GROWTH 1980 - 1990	2.45%	5.40%
1999 ESTIMATED POPULATION BY RACE	16848	40084
WHITE	93.85%	91.94%
BLACK	1.86%	2.45%
ASIAN & PACIFIC ISLANDER	2.44%	3.33%
OTHER RACES	1.85%	2.28%
1999 ESTIMATED POPULATION BY ORIGIN	16848	40084
HISPANIC ORIGIN	3.88%	4.11%

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DESCRIPTION	3.0 MILE RADIUS	5.0 MILE RADIUS
1999 ASIAN & PI BY ETHNICITY	411	1337
ASIAN CHINESE	25.55%	22.51%
ASIAN JAPANESE	4.25%	8.59%
ASIAN INDIAN	43.80%	29.16%
ASIAN KOREAN	5.94%	12.92%
ASIAN VIETNAMESE	0.97%	0.66%
ASIAN FILIPINO	13.36%	18.94%
ASIAN OTHER	5.64%	6.64%
PACIFIC ISLANDER	0.49%	0.60%
1999 TOTAL HOUSING UNITS	5519	13519
1999 OCCUPIED UNITS	5274	12927
OWNER OCCUPIED	88.74%	87.12%
RENTER OCCUPIED	11.26%	12.88%
1999 ESTIMATED HOUSEHOLDS BY INCOME	5274	12927
\$500,000 +	0.70%	0.78%
\$250,000 TO \$499,999	1.85%	2.46%
\$150,000 TO \$249,999	7.88%	9.10%
\$125,000 TO \$149,999	6.12%	6.89%
\$100,000 TO \$124,999	12.04%	11.58%
\$ 75,000 TO \$ 99,999	19.69%	18.85%
\$ 60,000 TO \$ 74,999	15.13%	14.14%
\$ 55,000 TO \$ 59,999	4.92%	4.40%
\$ 50,000 TO \$ 54,999	4.18%	4.35%
\$ 35,000 TO \$ 49,999	12.22%	12.20%
\$ 25,000 TO \$ 34,999	5.79%	5.16%
\$ 15,000 TO \$ 24,999	5.36%	5.22%
\$ 5,000 TO \$ 14,999	3.11%	3.31%
UNDER \$5,000	1.00%	1.57%
1999 ESTIMATED AVERAGE HH INCOME	\$90,503	\$91,870
1999 ESTIMATED MEDIAN HH INCOME	\$73,301	\$74,631
1999 ESTIMATED PER CAPITA INCOME	\$28,106	\$29,490

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DESCRIPTION	3.0 MILE RADIUS	5.0 MILE RADIUS
1999 EST. FAMILY HH BY INCOME	4381	10509
\$500,000 +	0.67%	0.83%
\$250,000 TO \$499,999	1.32%	2.41%
\$150,000 TO \$249,999	8.36%	10.32%
\$125,000 TO \$149,999	6.96%	7.65%
\$100,000 TO \$124,999	13.87%	12.76%
\$ 75,000 TO \$ 99,999	21.39%	20.29%
\$ 60,000 TO \$ 74,999	15.01%	14.57%
\$ 55,000 TO \$ 59,999	4.76%	4.28%
\$ 50,000 TO \$ 54,999	4.12%	4.54%
\$ 35,000 TO \$ 49,999	11.57%	11.22%
\$ 25,000 TO \$ 34,999	5.13%	4.60%
\$ 15,000 TO \$ 24,999	4.73%	4.02%
\$ 5,000 TO \$ 14,999	1.30%	1.38%
UNDER \$5,000	0.82%	1.14%
1999 AVERAGE FAMILY HH INCOME	\$94,641	\$98,945
1999 MEDIAN FAMILY HH INCOME	\$77,998	\$80,248
1999 ESTIMATED POPULATION BY SEX	16848	40084
MALE	49.75%	49.36%
FEMALE	50.25%	50.64%
1999 MARITAL STATUS	13370	31822
SINGLE MALE	14.38%	14.59%
SINGLE FEMALE	11.35%	11.94%
MARRIED	63.31%	61.57%
PREVIOUSLY MARRIED MALE	3.43%	3.59%
PREVIOUSLY MARRIED FEMALE	7.54%	8.31%
1999 HOUSEHOLDS WITH CHILDREN	2386	5428
MARRIED COUPLE FAMILY	88.33%	86.85%
OTHER FAMILY-MALE HEAD	2.25%	2.59%
OTHER FAMILY-FEMALE HEAD	8.86%	9.97%
NON FAMILY	0.55%	0.59%

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DESCRIPTION	3.0 MILE RADIUS	5.0 MILE RADIUS
1999 ESTIMATED POPULATION	16848	40084
UNDER 1 YEAR	1.27%	1.31%
1 TO 2 YEARS	2.62%	2.64%
3 TO 4 YEARS	2.66%	2.73%
5 TO 9 YEARS	7.02%	7.03%
10 TO 14 YEARS	7.08%	6.90%
15 TO 17 YEARS	4.07%	3.76%
18 TO 20 YEARS	3.92%	3.84%
21 TO 24 YEARS	5.50%	5.13%
25 TO 29 YEARS	6.66%	6.72%
30 TO 34 YEARS	6.36%	6.38%
35 TO 39 YEARS	6.89%	7.50%
40 TO 44 YEARS	8.57%	8.58%
45 TO 49 YEARS	9.21%	8.57%
50 TO 54 YEARS	8.50%	7.91%
55 TO 59 YEARS	6.41%	6.27%
60 TO 64 YEARS	4.90%	4.87%
65 TO 69 YEARS	3.29%	3.53%
70 TO 74 YEARS	2.04%	2.47%
75 TO 79 YEARS	1.43%	1.75%
80 TO 84 YEARS	0.82%	1.08%
85+ YEARS	0.77%	1.04%
1999 MEDIAN AGE	37.07	37.38
1999 AVERAGE AGE	36.06	36.59

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DESCRIPTION	3.0 MILE RADIUS	5.0 MILE RADIUS
1999 ESTIMATED FEMALE POPULATION	8466	20299
UNDER 1 YEAR	1.25%	1.28%
1 TO 2 YEARS	2.54%	2.56%
3 TO 4 YEARS	2.61%	2.67%
5 TO 9 YEARS	6.75%	6.75%
10 TO 14 YEARS	6.93%	6.68%
15 TO 17 YEARS	3.69%	3.48%
18 TO 20 YEARS	3.95%	3.80%
21 TO 24 YEARS	5.27%	4.94%
25 TO 29 YEARS	6.74%	6.62%
30 TO 34 YEARS	5.77%	5.93%
35 TO 39 YEARS	7.05%	7.61%
40 TO 44 YEARS	9.02%	8.82%
45 TO 49 YEARS	9.70%	8.89%
50 TO 54 YEARS	8.78%	8.05%
55 TO 59 YEARS	6.38%	6.28%
60 TO 64 YEARS	4.81%	4.69%
65 TO 69 YEARS	2.86%	3.42%
70 TO 74 YEARS	2.03%	2.49%
75 TO 79 YEARS	1.68%	2.06%
80 TO 84 YEARS	1.08%	1.42%
85+ YEARS	1.09%	1.55%
1999 MEDIAN AGE FEMALE	38.18	38.46
1999 AVERAGE AGE FEMALE	36.69	37.45
1999 POPULATION BY HOUSEHOLD TYPE	16848	40084
FAMILY HOUSEHOLDS	91.79%	89.77%
NON-FAMILY HOUSEHOLDS	7.70%	8.40%
GROUP QUARTERS	0.26%	1.68%
1999 POPULATION BY URBAN VS RURAL	16848	40084
URBAN	99.53%	96.34%
RURAL	0.47%	3.66%

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1999 HOUSEHOLDS BY TYPE	5274	12927
SINGLE MALE	5.10%	5.89%
SINGLE FEMALE	5.84%	7.12%
MARRIED COUPLE	72.38%	70.16%
OTHER FAMILY-MALE HEAD	2.94%	3.04%
OTHER FAMILY-FEMALE HEAD	7.74%	8.09%
NON FAMILY-MALE HEAD	3.49%	3.32%
NON FAMILY-FEMALE HEAD	2.52%	2.38%
FEMALES 16+ WITH CHILDREN 0-17	6268	15232
EMPLOYED/CHILD 0-5	3.79%	4.71%
UNEMPLOYED/CHILD 0-5	0.08%	0.22%
NOT IN LABOR FORCE/CHILD 0-5	4.19%	3.92%
EMPLOYED/CHILD 6-17	16.18%	14.02%
UNEMPLOYED/CHILD 6-17	0.95%	0.78%
NOT IN LABOR FORCE/CHILD 6-17	5.02%	4.46%
EMPLOYED/CHILD 0-5&6-17	2.53%	2.20%
UNEMPLOYED/CHILD 0-5&6-17	0.00%	0.12%
NOT IN LABOR FORCE/CHILD 0-5&6-17	3.94%	3.74%
EMPLOYED/NO CHILDREN	40.54%	41.07%
UNEMPLOYED/NO CHILDREN	1.96%	2.03%
NOT IN LABOR FORCE/NO CHILDREN	20.82%	22.72%
HOUSEHOLDS: AGE BY POVERTY STATUS	5266	12474
ABOVE POVERTY UNDER AGE 65	85.90%	84.62%
ABOVE POVERTY AGE 65 +	11.31%	11.78%
BELOW POVERTY UNDER AGE 65	2.10%	2.41%
BELOW POVERTY AGE 65 +	0.69%	1.18%
1999 POPULATION 16+ BY EMPLOYMENT	13138	31321
EMPLOYED IN ARMED FORCES	0.13%	0.10%
EMPLOYED CIVILIANS	71.61%	71.28%
UNEMPLOYED CIVILIANS	3.98%	3.51%
NOT IN LABOR FORCE	24.28%	25.11%

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DESCRIPTION	3.0 MILE RADIUS	5.0 MILE RADIUS
1999 EMPLOYED CIVILIANS-OCCUPATION	9409	22325
EXECUTIVE AND MANAGERIAL	19.18%	18.60%
PROFESSIONAL SPECIALTY	16.25%	15.88%
TECHNICAL SUPPORT	3.51%	3.85%
SALES	12.82%	13.15%
ADMINISTRATIVE SUPPORT	19.25%	18.84%
SERVICE: PRIVATE HOUSEHOLD	0.04%	0.15%
SERVICE: PROTECTIVE	1.64%	1.40%
SERVICE: OTHER	6.37%	7.21%
FARMING, FORESTRY & FISHING	0.39%	0.51%
PRECISION PRODUCTION & CRAFT	10.98%	11.10%
MACHINE OPERATOR	3.69%	3.63%
TRANS. AND MATERIAL MOVING	3.43%	3.28%
HANDLERS, HELPERS & LABORERS	2.44%	2.39%
1999 EMPLOYED CIVILIANS-CLASS	9409	22325
PRIVATE FOR PROFIT WAGE/SALARY	75.06%	76.56%
PRIV. FOR NON-PROFIT WAGE/SALARY	6.44%	6.19%
LOCAL GOVERNMENT WORKERS	8.63%	7.75%
STATE GOVERNMENT WORKERS	2.40%	2.08%
FEDERAL GOVERNMENT WORKERS	1.18%	1.17%
SELF-EMPLOYED WORKERS	5.59%	5.83%
UNPAID FAMILY WORKERS	0.71%	0.42%
1999 FAMILIES BY NUMBER OF WORKERS	4381	10509
NO WORKERS	4.70%	4.83%
ONE WORKERS	23.32%	23.85%
TWO WORKERS	46.54%	48.78%
THREE + WORKERS	25.44%	22.54%
1999 POPULATION BY TYPE	16848	40084
NOT HISPANIC	96.12%	95.89%
MEXICAN	0.14%	0.23%
PUERTO RICAN	1.29%	1.37%
CUBAN	0.43%	0.38%
OTHER HISPANIC	2.03%	2.13%

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DESCRIPTION	3.0 MILE RADIUS	5.0 MILE RADIUS
1999 HISPANICS BY RACE	654	1648
WHITE	82.96%	81.33%
BLACK	0.19%	0.38%
ASIAN & PACIFIC ISLANDER	0.29%	0.53%
OTHER	16.56%	17.76%
1999 WORKERS- TRANSPORTATION TO WORK	9271	22032
DRIVE ALONE	82.81%	81.98%
CAR POOL	10.71%	9.61%
SUBWAY	0.00%	0.05%
BUS OR TROLLEY BUS	2.48%	2.76%
STREETCAR OR TROLLEY CAR	0.00%	0.01%
TAXICAB	0.00%	0.00%
FERRY BOAT	0.00%	0.00%
RAILROAD	0.63%	1.12%
DRIVE MOTORCYCLE	0.07%	0.13%
WALKED ONLY	1.29%	2.05%
OTHER MEANS	0.14%	0.14%
BICYCLE	0.05%	0.16%
WORKED AT HOME	1.83%	1.99%
1999 WORKERS BY TRAVEL TIME TO WORK	9271	22032
WORK AT HOME	1.83%	1.99%
UNDER 10 MINUTES	10.82%	11.21%
10 TO 29 MINUTES	29.42%	36.56%
30 TO 39 MINUTES	21.30%	19.49%
40 TO 44 MINUTES	6.26%	5.86%
45 TO 59 MINUTES	17.64%	13.33%
60 TO 89 MINUTES	11.01%	9.78%
90+ MINUTES	1.72%	1.77%
AVERAGE TRAVEL TIME IN MINUTES	31.41	29.20

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DESCRIPTION	3.0 MILE RADIUS	5.0 MILE RADIUS
1999 HH BY NUMBER OF VEHICLES	5274	12927
NO VEHICLES	3.10%	3.35%
1 VEHICLE	19.45%	20.59%
2 VEHICLES	47.81%	49.34%
3 VEHICLES	19.28%	17.63%
4 VEHICLES	7.25%	6.34%
5 VEHICLES OR MORE	3.12%	2.75%
ESTIMATED TOTAL VEHICLES	11553	27489
1999 POPULATION 25+ BY EDUCATION	11097	26721
ELEMENTARY (0-8)	3.96%	4.95%
SOME HIGH SCHOOL (9-11)	9.13%	8.84%
HIGH SCHOOL GRADUATE (12)	31.19%	30.89%
SOME COLLEGE (13-15) NO DEGREE	19.46%	18.64%
ASSOCIATE DEGREE ONLY	6.46%	5.86%
BACHELOR DEGREE ONLY	20.13%	20.79%
GRADUATE DEGREE	9.66%	10.03%
POPULATION ENROLLED IN SCHOOL	4503	10042
PUBLIC PRE-PRIMARY	4.58%	4.28%
PRIVATE PRE-PRIMARY	5.61%	5.94%
PUBLIC ELEMENTARY & HIGH SCHOOL	51.93%	51.78%
PRIVATE ELEMENTARY & HIGH SCHOOL	10.77%	9.24%
COLLEGE	27.11%	28.76%
HOUSING UNITS BY OCCUPANCY STATUS	5481	12891
OCCUPIED	95.66%	95.81%
VACANT	4.34%	4.19%
VACANT UNITS	238	540
FOR RENT	15.80%	14.15%
FOR SALE ONLY	35.44%	38.00%
SEASONAL	27.99%	18.76%
OTHER	20.77%	29.09%

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DESCRIPTION	3.0 MILE RADIUS	5.0 MILE RADIUS
1999 OWNER OCCUPIED PROPERTY VALUES	4321	10017
\$500,000+	1.77%	4.66%
\$400,000 TO \$499,999	2.87%	4.57%
\$300,000 TO \$399,999	8.95%	11.41%
\$250,000 TO \$299,999	17.67%	17.32%
\$200,000 TO \$249,999	32.83%	28.63%
\$175,000 TO \$199,999	18.14%	14.44%
\$150,000 TO \$174,999	9.38%	9.46%
\$125,000 TO \$149,999	4.60%	4.78%
\$100,000 TO \$124,999	1.94%	2.12%
\$ 75,000 TO \$ 99,999	0.89%	1.28%
\$ 60,000 TO \$ 74,999	0.46%	0.64%
\$ 50,000 TO \$ 59,999	0.10%	0.20%
\$ 35,000 TO \$ 49,999	0.17%	0.24%
\$ 25,000 TO \$ 34,999	0.04%	0.07%
\$ 15,000 TO \$ 24,999	0.05%	0.07%
UNDER \$15,000	0.14%	0.10%
1999 MEDIAN OWNER OCC. PROP. VALUE	\$221,461	\$228,982
1990 TOTAL RENTAL UNITS	531	1402
1990 MEDIAN RENT	\$753	\$719

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DESCRIPTION	3.0 MILE RADIUS	5.0 MILE RADIUS
1999 PERSONS IN UNIT	5274	12927
1 PERSON UNITS	10.93%	13.01%
2 PERSON UNITS	26.53%	28.55%
3 PERSON UNITS	22.17%	21.91%
4 PERSON UNITS	23.19%	21.37%
5 PERSON UNITS	11.27%	10.15%
6 PERSON UNITS	4.11%	3.50%
7+ PERSON UNITS	1.81%	1.51%
1999 YEAR ROUND UNITS IN STRUCTURE	5519	13519
SINGLE UNITS DETACHED	89.80%	83.88%
SINGLE UNITS ATTACHED	3.09%	4.44%
DOUBLE UNITS	4.19%	4.11%
3 TO 9 UNITS	1.57%	3.21%
10 TO 19 UNITS	0.76%	1.89%
20 TO 49 UNITS	0.00%	0.77%
50 + UNITS	0.00%	0.13%
MOBILE HOME OR TRAILER	0.02%	0.02%
ALL OTHER	0.57%	1.54%
1999 SINGLE/MULTIPLE UNIT RATIO	14.24	8.74
HOUSING UNITS BY YEAR BUILT	5229	12413
BUILT 1989 TO MARCH 1990	0.62%	3.01%
BUILT 1985 TO 1988	2.89%	5.14%
BUILT 1980 TO 1984	6.46%	4.85%
BUILT 1970 TO 1979	21.36%	15.46%
BUILT 1960 TO 1969	28.83%	25.25%
BUILT 1950 TO 1959	14.54%	24.06%
BUILT 1940 TO 1949	9.61%	9.59%
BUILT 1939 OR EARLIER	15.69%	12.64%