

The Star-Ledger/Eagleton-Rutgers Poll

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RELEASE INFORMATION

A story based on the survey findings presented in this release and background memo will appear in Sunday's *Star-Ledger*. We ask users to properly attribute this copyrighted information to "*The Star-Ledger/Eagleton Poll*."

GARDEN STATE CONSUMER CONFIDENCE HIGHEST IN LAST FIVE YEARS

MODEST GAINS IN PERSONAL ECONOMIC STATUS

New Jerseyans' optimism about the state's economic situation is the highest it's been in five years. Four-in-ten state residents say that economically the state is enjoying good times, which is a 13 percentage point increase from last year. This confidence in the state's economy is also reflected in a similar 13 percentage point increase from 43 percent in 1992 to 56 percent in the percentage of New Jerseyans who say it is a good time to purchase a major household item. In addition, 53 percent think now is a good time to buy a car, which is about the same as in 1992.

Positive attitudes about the state's economic status do not extend to the housing market. Currently, 51 percent of New Jerseyans feel that now is a good time to buy a house, which is a 23 percentage point decline from 74 percent in 1992.

There has been less improvement in the way New Jerseyans view their own personal economic situation. One-in-five say that their financial situation has gotten better in the last year, which is a 5 percentage point increase from last year. However, there are indicators of some uncertainty about personal economic security. Fifty-seven percent agree that they have been having a hard time trying to make ends meet, and 36 percent are concerned that they might become unemployed in the next year. Both of these percentages are about the same as last year.

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The *Star-Ledger*/Eagleton Poll was conducted by telephone with 801 New Jersey adults between February 25 and March 1, 1995.

OVERVIEW OF THE NEW JERSEY ECONOMY

Confidence in New Jersey's economy is the highest it's been since 1989 when the poll first asked about the state's economic condition. In September 1989, 57 percent of New Jerseyans said the state's economy was experiencing good times. Currently, 41 percent are positive about the economy in the state compared to 50 percent who say the state is economically in bad times and 10 percent who did not give an opinion. A year ago, 28 percent said the state was in good times, and 66 percent said it was in bad times. Consumer confidence in the state was at its lowest in January 1992 when only 8 percent viewed the state as being in good times economically, and in February 1991 when 12 percent were optimistic about the state's economic outlook.

In the current poll, Democrats (34%), those with incomes under \$20,000 (30%) and city residents (29%) are less likely than their counterparts to say the state is experiencing good times economically.

"Although there has been a notable improvement in the optimism that New Jerseyans have about the economic conditions in the state, it is important to remember that half of the state's residents still say the state is experiencing bad times economically," commented Janice Ballou, Director of the Poll.

Looking to the future, about half (49%) of the state's residents say economic conditions in New Jersey will stay the same in the next year compared to 31 percent who say it will get better and 16 percent who feel it will get worse. The percentage saying economic conditions will stay about the same has improved 11 percentage points from 38 percent last year while those saying economic conditions will get better has declined 15 percentage points.

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Ballou observed, "Since many New Jerseyans in the poll view the current economic situation in the state positively, the lack of optimism about the next year may reflect a feeling that the economy is stabilizing rather than pessimism about the future."

PERSONAL FINANCIAL SITUATION

The indicators of New Jerseyan's personal financial situation have not improved as much as their overall perspective on the economy. Looking over the past year, 56 percent of the state's residents say their financial situation has stayed about the same compared to 22 percent who say it has gotten better and 21 percent who say it has gotten worse. Compared to last year, the percentage saying that their financial situation is about the same (55%) has not changed. However, there is a 5 percentage point increase in those who feel things are better, up from 17 percentage points; and a 6 percentage point decline, from 27 percent, in those who feel that their financial situation is worse.

New Jerseyans who are 18-29 years old (33%), those with incomes over \$50,000 (32%), and non-white residents (31%) are more likely than their counterparts to report that their family's financial situation has improved over the last year.

Looking to the future, 49 percent say a year from now they will be about the same financially compared to 35 percent who feel things will get better and 13 percent who say they will be worse. These percentages are about the same as they were a year ago.

New Jerseyans who are 18-29 years old (60%), and non-white residents (52%) are more likely than their counterparts to report that their financial situation will improve a year from now.

While their overall economic outlook has improved somewhat, there has not been any change in the percentage of the state's residents who say they struggle financially. Close to 6-in-10 New Jerseyans agree strongly (35%) or mildly (22%) that over the past year they have been having

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a hard time trying to make ends meet compared to 42 percent who mildly (28%) or strongly (14%) disagree. These percentages are the same as they were a year ago.

EMPLOYMENT EXPERIENCES

There has been some improvement in New Jerseyans' employment experiences in the past year. Twenty-nine percent say there was an adult in their household who has been out of work and actively looking for a job, which is 6 percentage points less than the 35 percent who reported that someone in the household was looking for work in February 1994. In comparison, 71 percent say that no one in their household was unemployed in the last year and looking for a job while in 1994 66 percent had this experience.

About 4-in-10 state residents are uncertain about their job security, which is similar to last year. This year, 36 percent of New Jerseyans say they are very (17%) or somewhat (19%) concerned that they might become unemployed within the next year. Last year, 40 percent said they were very (22%) or somewhat (18%) concerned about becoming unemployed. New Jerseyans who have family incomes under \$20,000 (35%) and those who are non-white (30%) are more likely to be concerned about unemployment than their counterparts.

PURCHASE PROJECTIONS

New Jerseyans' optimism about the state's economy in general extends to their favorable projections about the purchase of major household items such as furniture, a refrigerator, or a television. Fifty-six percent say that now is a good time to purchase these items compared to 29 percent who say it is a bad time. The percentage that say this is a good time to make a major purchase is a 13 percentage point increase over the 43 percent who felt this way in 1992.

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New Jerseyans with total household incomes over \$50,000 (64%), those 18 to 29 years old (64%), and white (59%) state residents are most likely to say this is a good time to purchase a major household product.

Forty percent of the state's residents think they will purchase a major household item in the next three (27%) or six (13%) months. While the overall percentage who expect to make a purchase in the next six months is the same as in 1992, there is a 5 percentage point increase, from 22 percent, in those who think their purchase will happen within 3 months, rather than within the next 6 months.

Since 1992 there has been a major shift in opinions about the housing market. This year 51 percent think that now is a good time to buy a house, which is a 23 percentage point decline from 74 percent in 1992. In addition, more New Jerseyans (65%) say that now is a bad time to sell a house than feel it is a good time to sell (27%). Compared to 1992, this is a 17 percentage point increase from 10 percent in those who feel it is a good time to sell a house. Ten percent of the state's residents think that someone in their household will purchase a house in the next 3 (6%) to 6 (4%) months. This is similar to the 8 percent who thought they would buy a home in 1992.

"In 1992 interest rates for home mortgages were lower than they are now. Increased financing fees may be a reason for the decline in positive perceptions about the housing market," commented Ballou.

When it comes to purchasing a vehicle, 53 percent of the state's residents say this is a good time to buy a small truck or a car compared to 33 percent who feel it is a bad time. These percentages are about the same as in 1992. In addition, the percentages who think they will purchase a car or small truck in the next six months are similar to 1992. This year, 28 percent say someone in their household will purchase a vehicle in the next 3 (16%) or 6 (12%) months, which is about the same as the 25 percent who said they thought someone would make a purchase in 1992.

BACKGROUND MEMO — RELEASE SL/EP52-3 (EP102-3), SUNDAY, MARCH 19, 1995

The latest *Star-Ledger/Eagleton* Poll was conducted between February 24 and March 1, 1995, when a random sample of 801 New Jerseyans, 18 years and older, was interviewed by telephone. Figures based on this sample size are subject to a sampling error of about ± 3.5 percent at a 95 percent confidence interval. Sampling error is the probable difference in results between interviewing everyone in the population versus a scientific sample taken from that population. Sampling error does not take into account other possible sources of error inherent in any study of public opinion. The questions and figures referred to in this release are presented below. The location of each question on the actual questionnaire is in brackets.

"How would you generally describe economic conditions in New Jersey right now? Would you say that economically New Jersey is in good times or bad times right now?" [Q.9]

	<u>Good Times</u>	<u>Bad Times</u>	<u>Don't Know</u>	<u>Total</u>	<u>(n)</u>
February, 1995	41%	50%	10%	101%	(801)
<u>Age</u>					
--18 - 29	49	44	7	100	(143)
--30 - 49	38	56	7	101	(312)
--50 - 64	37	53	10	100	(182)
--65 or over	44	40	16	100	(143)
<u>Party ID</u>					
--Democrat	34	60	7	101	(220)
--Independent	41	48	10	99	(323)
--Republican	48	42	10	100	(231)
<u>Total Household Income</u>					
--Under \$20,000	30	59	11	100	(106)
--\$20,001 - \$30,000	48	48	5	101	(84)
--\$30,001 - \$50,000	35	56	9	100	(210)
--Over \$50,000	48	42	10	100	(294)
<u>Type of Location</u> ¹					
--Central City	29	63	8	100	(80)
--Older City and Suburb	45	47	8	100	(158)
--New Suburb	42	47	11	100	(446)
--Rural	40	52	8	100	(117)
<u>PAST SURVEYS</u>					
February, 1994	28	66	5	99	(801)
February, 1993	22	72	6	100	(801)
January, 1992	8	84	7	99	(800)
February, 1991	12	84	4	100	(800)
March, 1990	36	55	8	99	(800)
September, 1989	57	31	12	100	(1,000)

"During the next year, do you think economic conditions in New Jersey will get better, get worse, or stay about the same?" [Q.10]

	Don't					
	<u>Better</u>	<u>Worse</u>	<u>Same</u>	<u>Know</u>	<u>Total</u>	<u>(n)</u>
February, 1995	31%	16%	49%	4%	100%	(801)
<u>Race</u>						
--White	30	15	50	4	99	(631)
--Non-white	34	17	44	5	100	(147)
<u>Total Household Income</u>						
--Under \$20,000	25	24	41	10	100	(106)
--\$20,001 - \$30,000	46	11	40	3	100	(84)
--\$30,001 - \$50,000	30	17	49	4	100	(210)
--Over \$50,000	30	11	57	2	100	(294)
<u>PAST SURVEYS</u>						
February, 1994	46	11	38	5	100	(801)
February, 1993	39	15	43	3	100	(801)
January, 1992	40	14	41	5	100	(801)

February, 1991

31	23	42	4	100	(800)
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"Thinking of your family's financial situation over the last year, have things gotten better, worse, or stayed about the same?"

[Q.11]

	Don't					
	<u>Better</u>	<u>Worse</u>	<u>Same</u>	<u>Know</u>	<u>Total</u>	<u>(n)</u>
February, 1995	22%	21%	56%	--	99%	(801)
<u>Total Household Income</u>						
--Under \$20,000	12	39	48	1	100	(106)
--\$20,001 - \$30,000	25	19	56	--	100	(84)
--\$30,001 - \$50,000	19	20	61	--	100	(210)
--Over \$50,000	32	15	53	--	100	(294)
<u>Race</u>						
--White	20	23	57	--	100	(631)
--Non-white	31	16	53	--	100	(147)
<u>Age</u>						
--18 - 29	33	12	55	--	100	(143)
--30 - 49	25	23	52	--	100	(312)
--50 - 64	13	25	62	--	100	(182)
--65 and over	12	25	62	2	101	(143)
<u>Type of Location</u> ¹						
--Central City	31	19	50	--	100	(80)
--Older City and Suburb	23	23	52	2	100	(158)
--New Suburb	21	21	59	--	101	(446)
--Rural	20	22	58	--	100	(117)
<u>Region</u> ²						
--North	24	21	55	1	101	(381)
--Central	26	20	54	--	100	(210)
--South	16	23	61	--	100	(210)
<u>PAST SURVEYS</u>						
February, 1994	17	27	55	1	100	(801)
February, 1993	13	28	58	1	100	(801)
January, 1992	13	33	54	--	100	(800)
February, 1991	13	33	54	--	100	(800)
March, 1990	18	26	55	1	100	(800)
September, 1989	19	23	58	--	100	(1,000)

"And looking ahead, do you think that a year from now you and your family will be better off financially, worse off, or about the same as now?" [Q.12]

	<u>Better</u>	<u>Worse</u>	<u>Same</u>	<u>Don't Know</u>	<u>Total</u>	<u>(n)</u>
February, 1995	35%	13%	49%	3%	100%	(801)
<u>Race</u>						
--White	31	14	52	4	101	(631)
--Non-white	52	10	37	--	99	(147)
<u>Gender</u>						
--Men	41	13	44	2	100	(401)
--Women	29	13	54	4	100	(400)
<u>Age</u>						
--18 - 29	60	4	32	3	99	(143)
--30 - 49	32	13	54	1	100	(312)
--50 - 64	31	24	44	1	100	(182)
--65 and over	12	15	65	9	101	(143)
<u>Total Household Income</u>						
--Under \$20,000	19	25	50	6	100	(106)
--\$20,001 - \$30,000	42	13	41	3	99	(84)
--\$30,001 - \$50,000	34	14	50	1	99	(210)
--Over \$50,000	44	8	48	--	100	(294)
PAST SURVEYS						
February, 1994	35	11	51	3	100	(801)
February, 1993	31	18	48	3	100	(801)
January, 1992	32	11	52	5	100	(800)
February, 1991	33	11	53	4	101	(800)
March, 1990	31	19	44	6	100	(800)
September, 1989	36	12	46	6	100	(1,000)

"Do you agree or disagree with the following statement: Over the past year I have been having a hard time trying to make ends meet? Do you (agree/disagree) strongly or mildly?" [Q.13]

	<u>Agree Strongly</u>	<u>Agree Mildly</u>	<u>Disagree Mildly</u>	<u>Disagree Strongly</u>	<u>Don't Know</u>	<u>Total</u>	<u>(n)</u>
February, 1995	35%	22%	28%	14%	1%	100%	(801)
<u>Total Household Income</u>							
--Under \$20,000	57	24	14	3	1	99	(106)
--\$20,001 - \$30,000	35	26	29	9	--	99	(84)
--\$30,001 - \$50,000	38	20	30	11	1	100	(210)
--Over \$50,000	22	18	35	24	1	100	(294)
<u>Race</u>							
--White	33	21	29	15	1	99	(631)
--Non-white	42	23	23	11	1	100	(147)
<u>Age</u>							
--18 - 29	30	22	33	15	--	100	(143)
--30 - 49	41	21	26	11	1	100	(312)
--50 - 64	33	24	25	16	1	99	(182)
--65 and over	32	17	29	19	4	101	(143)

Education

--Less than high school	47	25	20	7	1	100	(74)
--High school graduate	37	23	27	10	2	99	(238)
--More than high school	28	19	32	20	1	100	(489)

PAST SURVEYS

February, 1994	33	24	25	15	2	99	(801)
February, 1993	34	21	30	12	3	100	(801)
January, 1992	36	21	25	17	2	101	(800)

"In the past 12 months, has any adult in your household been out of work and actively looking for a job? Did that person find a job or not?" [Q.14]

	Yes-- Unemployed Found Job	Yes-- Unemployed Not Found Job	No One Unemployed	Don't Know	Total	(n)
February, 1995	14%	15%	71%	--	100%	(801)
<u>Total Household Income</u>						
--Under \$20,000	17	24	57	2	100	(106)
--\$20,001 - \$30,000	13	15	72	--	100	(84)
--\$30,001 - \$50,000	13	16	71	--	100	(210)
--Over \$50,000	14	9	77	--	100	(294)
<u>Race</u>						
--White	10	14	75	1	100	(631)
--Non-white	27	19	54	--	100	(147)
<u>Age</u>						
--18 - 29	23	15	62	--	100	(143)
--30 - 49	14	13	73	--	100	(312)
--50 - 64	12	21	67	--	100	(182)
--65 and over	4	14	80	2	100	(143)
<u>PAST SURVEYS</u>						
February, 1994	15	20	66	101	(801)	
February, 1993	15	19	66	100	(801)	

January, 1992

"Thinking about major household items people might buy for the home--such as furniture, a refrigerator, a television, or things like that--do you think now is a good time or a bad time for people to buy these major household items?" [Q.15]

	Good Time	Bad Time	Not Good/ Not Bad	Don't Know	Total	(n)
February, 1995	56%	29%	6%	9%	100%	(801)
<u>Race</u>						
--White	59	25	7	10	101	(631)
--Non-white	47	43	4	6	100	(147)
<u>Gender</u>						
--Male	57	30	5	8	100	(401)
--Female	55	28	7	10	100	(400)
<u>Total Household Income</u>						
--Under \$20,000	41	37	7	15	100	(106)
--\$20,000 - \$30,000	58	34	5	3	100	(84)
--\$30,001 - \$50,000	56	30	6	8	100	(210)

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--Over \$50,000	64	22	7	8	101	(294)
<u>Age</u>						
--18 - 29	64	29	3	4	100	(143)
--30 - 49	54	31	7	8	100	(312)
--50 - 64	55	27	7	11	100	(182)
--65 and over	53	24	9	14	100	(143)
<u>PAST SURVEYS</u>						
January, 1992	43	49	4	4	100	(800)

"Do you think that you or someone in your household will purchase a major household item in the next 3 months? (IF NO: How about in the next 6 months?)" [Q.16]

	<u>Yes-Within 3 Months</u>	<u>Yes-Within 6 Months</u>	<u>No</u>	<u>Don't Know</u>	<u>Total</u>	<u>(n)</u>
February, 1995	27%	13%	56%	4%	100%	(801)
<i>Age</i>						
--18 - 29	40	16	41	4	101	(143)
--30 - 49	26	13	58	3	100	(312)
--50 - 64	24	13	59	3	99	(182)
--65 and over	13	12	69	6	100	(143)
<i>Gender</i>						
--Male	30	16	51	3	100	(401)
--Female	23	11	62	4	100	(400)
<i>Total Household Income</i>						
--Under \$20,000	14	7	76	4	101	(106)
--\$20,000 - \$30,000	22	18	53	7	100	(84)
--\$30,001 - \$50,000	26	12	62	--	100	(210)
--Over - \$50,000	35	18	46	2	101	(294)
<i>Race</i>						
--White	26	13	58	3	100	(631)
--Non-white	29	14	50	6	99	(147)
<u>PAST SURVEYS</u>						
January, 1992	22	18	53	8	101	(800)

"And, thinking about the housing market--do you think that now is a good time or a bad time to buy a house?" [Q.17]

	<u>Good Time</u>	<u>Bad Time</u>	<u>Not Good/ Not Bad</u>	<u>Don't Know</u>	<u>Total</u>	<u>(n)</u>
February, 1995	51%	40%	2%	7%	100%	(801)
<i>Race</i>						
--White	53	37	2	7	99	(631)
--Non-white	45	49	1	5	100	(147)
<i>Gender</i>						
--Male	53	40	2	5	100	(401)
--Female	49	39	3	9	100	(400)
<i>Total Household Income</i>						
--Under \$20,000	33	50	2	15	100	(106)
--\$20,000 - \$30,000	52	40	2	6	100	(84)
--\$30,001 - \$50,000	53	41	2	4	100	(210)
--Over \$50,000	59	36	2	2	99	(294)
<u>PAST SURVEYS</u>						
January, 1992	74	20	2	4	100	(799)

"And, do you think that now is a good time or bad time to sell a house?" [Q.18]

	Good	Bad	Not Good/	Don't		
	<u>Time</u>	<u>Time</u>	<u>Not Bad</u>	<u>Know</u>	<u>Total</u>	<u>(n)</u>
February, 1995	27%	65%	2%	6%	100%	(801)

PAST SURVEYS

January, 1992 10 85 2 3 100 (800)

"Do you think that you or someone in your household will buy a house in the next 3 months? (IF NO: How about in the next 6 months?)" [Q.19]

	Yes-Within	Yes-Within		Don't		
	<u>3 Months</u>	<u>6 Months</u>	<u>No</u>	<u>Know</u>	<u>Total</u>	<u>(n)</u>
February, 1995	6%	4%	89%	1%	100%	(801)
<i>Total Household Income</i>						
--Under \$20,000	1	4	95	--	100	(106)
--\$20,000 - \$30,000	4	3	89	3	99	(84)
--\$30,001 - \$50,000	8	3	88	1	100	(210)
--Over \$50,000	8	4	88	--	100	(294)

PAST SURVEYS

January, 1992 4 4 90 2 100 (800)

"Thinking about the automobile market--do you think now is a good time or a bad time to buy a car?" [Q.20]

	Good	Bad	Not Good/	Don't		
	<u>Time</u>	<u>Time</u>	<u>Not Bad</u>	<u>Know</u>	<u>Total</u>	<u>(n)</u>
February, 1995	53%	33%	4%	10%	100%	(801)
<i>Age</i>						
--18 - 29	64	29	1	6	100	(143)
--30 - 49	55	35	5	6	101	(312)
--50 - 64	53	31	5	11	100	(182)
--65 and over	39	33	6	22	100	(143)
<i>Education</i>						
--Less than high school	48	33	2	16	99	(74)
--High school graduate	55	34	2	8	99	(238)
--More than high school	55	32	5	8	100	(489)
<i>Race</i>						
--White	53	32	3	11	99	(631)
--Non-white	55	36	3	6	100	(147)
<i>Gender</i>						
--Male	53	34	4	9	100	(401)
--Female	54	31	3	11	99	(400)
<i>Total Household Income</i>						
--Under \$20,000	38	36	3	23	100	(106)
--\$20,000 - \$30,000	59	32	3	6	100	(84)
--\$30,001 - \$50,000	50	39	3	8	100	(210)
--Over \$50,000	63	28	4	4	99	(294)
<u>PAST SURVEYS</u>						
January, 1992	54	36	3	7	100	(800)

"Do you think that you or someone in your household will purchase a car or small truck in the next 3 months?" (IF NO:
How about in the next 6 months?)" [Q.21]

	Yes-Within 3 Months	Yes-Within 6 Months	No	Don't Know	Total	(n)
February, 1995	16%	12%	71%	1%	100%	(801)
<i>Age</i>						
--18 - 29	30	15	55	--	100	(143)
--30 - 49	14	11	73	2	100	(312)
--50 - 64	14	14	72	--	100	(182)
--65 and over	5	7	87	1	100	(143)
<i>Gender</i>						
--Male	18	12	69	1	100	(401)
--Female	15	11	73	--	99	(400)
<i>Total Household Income</i>						
--Under \$20,000	12	4	84	1	101	(106)
--\$20,000 - \$30,000	18	14	67	2	101	(84)
--\$30,001 - \$50,000	16	12	70	2	100	(210)
--Over \$50,000	20	14	65	1	100	(294)
<i>Race</i>						
--White	14	10	76	1	101	(631)
--Non-white	26	18	54	2	100	(147)
<u>PAST SURVEYS</u>						
January, 1992	13	12	74	2	101	(800)

AMONG THOSE WHO ARE CURRENTLY EMPLOYED:

"And, how concerned are you that you might become unemployed within the next year?" [Q.XD7a]

	Very Concerned	Somewhat Concerned	Not Too Concerned	Total	(n)
February, 1995	17%	19%	64%	100%	(509)
<i>Race</i>					
--White	13	19	69	101	(391)
--Non-white	30	17	53	100	(104)
<i>Education</i>					
--Less than high school	26	12	62	100	(23)
--High school graduate	22	19	59	100	(133)
--More than high school	13	20	68	101	(353)
<i>Occupation</i>					
--Hourly	23	20	56	99	(194)
--Salary	10	19	71	100	(294)
<i>Total Household Income</i>					
--Under \$20,000	35	29	35	99	(34)
--\$20,001 - \$30,000	18	30	52	100	(46)
--\$30,001 - \$50,000	23	17	61	101	(145)
--Over \$50,000	9	15	76	100	(233)
<u>PAST SURVEYS</u>					
February, 1993	22	18	61	101	(511)
January, 1992	24	19	56	99	(520)

¹ Type of Place Respondent Lives In: All municipalities in the state have been classified into one of four groups, based on location, settlement patterns, population density and growth.

Central Cities: This category includes New Jersey's largest cities: Newark, Jersey City, Paterson, Elizabeth, Trenton and Camden.

Older Cities and Suburban Areas: This category is generally based on the cities of the state over 25,000 residents in 1980 with the following exceptions: balance of Hudson and Union counties, included because of their high density. Long Branch and Vineland were excluded because of the rapid growth and their small proportion of their county's population. Woodbridge, South Amboy and Carteret were included because of their similarity to nearby high density areas of Union County.

New Suburbs: These are primarily "outside central city" proportions of the Census Bureau's Standard Metropolitan Statistical Areas, with the addition of Somerset and parts of Middlesex, Ocean and Monmouth because of their settlement patterns.

Rural Areas: These include communities not in any of the three categories above. Salem, Warren and sections of Gloucester, Burlington, Middlesex and Monmouth are not classified as rural by the Census Bureau, but they are included here either because of the minor central cities toward which they are directed or because of their development patterns. Atlantic County outside of Atlantic City is included here because of its development pattern and similarity to surrounding rural areas.

² Region of State Respondent Lives In:

North Jersey: Bergen, Essex, Hudson, Morris, Passaic, Sussex, Union and Warren counties;

Central Jersey: Hunterdon, Mercer, Middlesex, Monmouth and Somerset counties;

South Jersey: Atlantic, Burlington, Camden, Cape May, Cumberland, Gloucester, Ocean and Salem counties.