

The Star-Ledger / **Eagleton-Rutgers Poll**

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A story based on the survey findings presented in this release and background memo appears in the Tuesday, August 24, 2004 Star-Ledger. We ask users to properly attribute this copyrighted information to "*The Star-Ledger/Eagleton-Rutgers Poll.*"

NEW JERSEY GENERATIONS Part 3: MONEY AND WORK

by Professor Cliff Zukin and Allison Kopicki,
with Mary Ellen Cook and Angie McGuire

This is the third of a special series of reports on *New Jersey Generations*, a joint project of the Eagleton Institute of Politics and Edward J. Bloustein School of Rutgers University, and the *Star-Ledger* of Newark. The series looks at generational differences in the political, social, and cultural life of the state. Stories will run in the paper and will be released on *The Star-Ledger/Eagleton-Rutgers Poll* website concurrently. A chronology can be found on the background information page at the end of this report. The four generations we refer to are DotNets (18-27), GenerationX (28-39), Baby Boomers (40-58), and Matures (59+). Thumbnail sketches of each generation can also be found on the background information page as well.

Young Want It All and Believe They Can Have It All

Two main observations stand out when we profile our four New Jersey generations on matters of the economy and employment. First, the youngest generation seems incredibly optimistic, secure, and more than a little focused around questions of money. In this they are a little bit different from others. And second, this youngest generation is already hyper-concerned about having health benefits as an essential aspect of their job, and in this they mirror the state, even at a tender age.

The Star-Ledger/Eagleton-Rutgers Poll • Eagleton Institute of Politics

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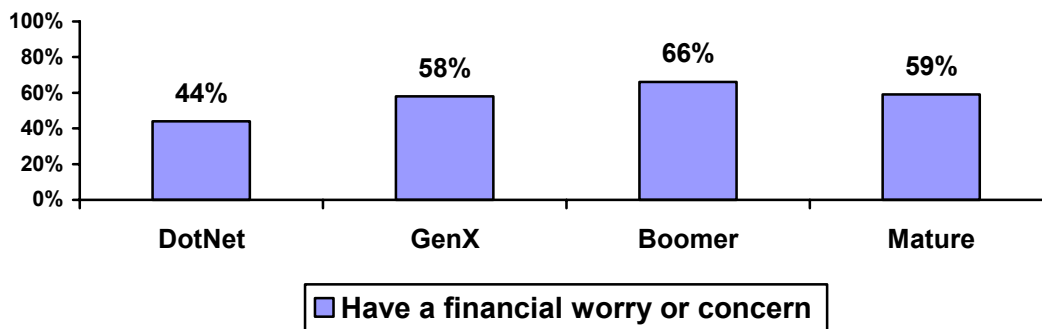
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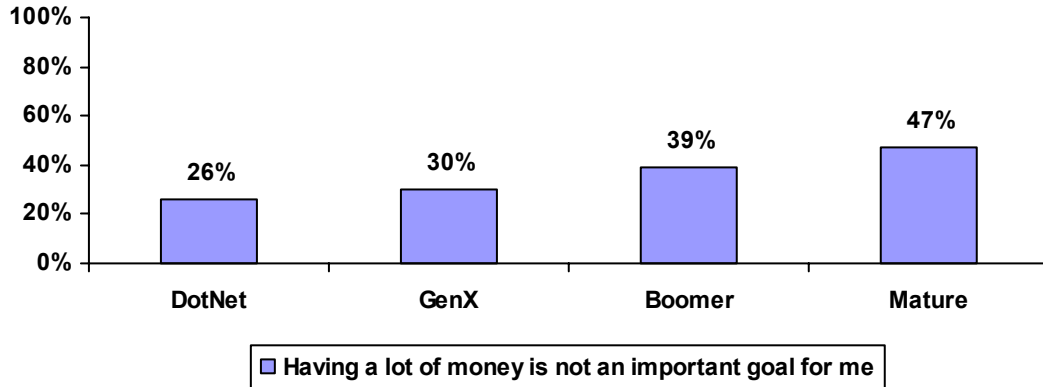
Don't Worry, Be Happy

Oh, to be young and carefree and have no idea what an adjustable-rate mortgage means! More than half of DotNets declare they have no one particular stress or worry when it comes to their financial affairs—56 percent could not cite one overwhelming monetary concern. Of the 44 percent who did have misgivings, DotNets listed education costs, job and salary concerns, and paying bills as worrisome. Fifty-eight percent of GenXers have fiscal worries—their two biggest concerns involve bills and housing costs, which is no wonder with New Jersey's steep real estate market. Baby Boomers are feeling the greatest fiscal weight on their shoulders—65 percent admit they are plagued by at least one particular financial stress. Most Boomers are concerned over job security and salaries, but housing, health care costs, and paying for their children's education are also on their minds. Just slightly less worried than Boomers, 59 percent of Matures admit to tension about a financial matter, the most common being health care costs. Housing costs, paying bills, and retirement are other sources of stress to the Matures.



The Young and the Rich

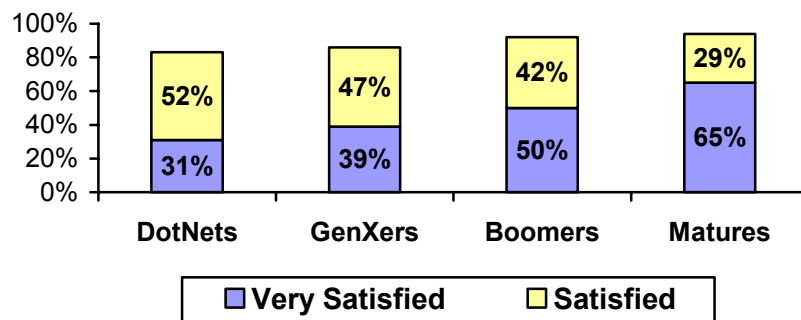
DotNets are slightly different than the other generations when it comes to the importance of money in their lives. While we don't know if this is normal for all generations when they are young, our youngest cohort appears to be somewhat more materialistic than the rest of the groups. Twelve percent of DotNets respond that having a lot of money is one of their most important goals, compared to 4 percent of GenXers and Boomers, and 5 percent of Matures. While almost half of all Matures (47%) think wealth isn't that important, only 1-in-4 of DotNets feel that way (26%). Thirty percent of GenXers and 39 percent of Boomers respond that being rich isn't an ambition at all.



The survey, conducted in late March 2004, found that 80 percent of DotNets believe they will earn enough money to lead the kind of life that they want. This drops to 71 percent among GenXers and 64 percent among Boomers, and then falls dramatically to 36 percent of Matures, many of whom find themselves having to cope with retirement on fixed incomes.

Working hard or ... ?

Job Satisfaction among Employed



Most New Jerseyans of all ages like their jobs, and their bosses if they have one. The range of job satisfaction varies very little – from 83 to 94 percent across the generations. However, older New Jerseyans are far more likely to report being *very* satisfied with their present employment. Just about one-third of those under 40 are very satisfied with their current work life, compared to half of Baby Boomers and 65 percent of Matures who are still in the work force. About 7-in-10 say they like their boss, regardless of age.

Somewhat surprisingly, DotNets seem to be just as concerned with the availability of health benefits as older members of the workforce. About 8-in-10 of all New Jerseyans told interviewers this benefit is “essential” to their job satisfaction. To emphasize how important this has become, we note that a larger proportion of all four generations designate health rather than money as essential. There is some generational variation around the importance of “a good salary,” with GenXers leading (children and homes?) and Matures trailing. However the survey uncovered very few generational differences in ratings of what makes a job attractive.

Generational Differences in Job Satisfaction in New Jersey
Percentage saying each aspect is “Essential”

	<i>DotNets</i>	<i>GenXers</i>	<i>Boomers</i>	<i>Matures</i>
Health Benefits	76%	79%	78%	79%
A Good Salary	69	73	65	55
Job Security	70	69	66	58
Retirement Benefits	65	73	66	55
Contribute to Society	47	43	47	49
Flexible Schedule	35	39	36	39

Nor is there much in the way of generational distinctiveness in responses to what makes someone financially successful. Statewide, 85 percent believe that hard work and ambition are both “major reasons for success,” followed closely by “getting a good education” at 82 percent. Half attribute financial success to being born into the right family and connections.” Just 17 percent believe that “luck” is a major contributor to success. Interestingly, the two oldest generations—those with the most experience—are the most likely to credit “forces outside (their) control” in playing a larger role in life’s successes and failures.

Generational Differences in Views of Financial Success in New Jersey
Percentage saying each is a “Major” reason for success

	<i>DotNets</i>	<i>GenXers</i>	<i>Boomers</i>	<i>Matures</i>
Hard Work	86%	87%	85%	83%
Ambition	78	84	89	83
Getting a Good Education	79	81	83	81
Born into Right Family/Connections	48	49	51	49
Luck	11	16	18	22
<i>Percent agreeing: ↓</i>				
“Success in life is pretty much determined by forces outside our control”	25	18	30	36

Background Information on the *New Jersey Generations Study*

The Cast of Characters

Ours is a story of four New Jersey generations and their attitudes and behaviors across seven areas of political, social and economic life. Here are four primary actors – generations or age cohorts – in the drama.

- **Matures**, born before 1946, are about 1.6 million strong in the state today. Almost all were born before the explosion of the first nuclear weapon. Driven by duty and sculpted by sacrifice, this generation was forged by the experiences of the Depression and World War II, even though many experienced them indirectly through their parents while growing up. What is left in our definition of “Matures” is the last remnant of the WWII generation, along with the following cohort, often called the “Silent Generation,” who took their cues in working hard for a better life and upholding the responsibilities and privileges of citizenship.
- **Baby Boomers**, born between 1946 and 1964 constitute the largest age cohort — about 2.3 million. This group was parented by prosperity, sharing a presumption of entitlement to their world view. Shaping political experiences were the Civil Rights movement, Viet Nam, and Watergate, not to mention rock music, drugs and the sexual revolution. The Boomer cohort has always been big enough to force the culture to adapt to them. For years they have dictated politics and culture by their sheer numbers in a market-driven economy, and policy to the degree they have had a coherent outlook.
- **Generation X**, or GenXers, born between 1964 and 1976 also number about 1.6 million. This group’s formative experiences were framed by familial and financial insecurity. They grew up amidst rising rates of divorce and recession. Where the sexual revolution of the Boomers brought free expression and experimentation, the threat of AIDS brought Xers fear and caution. During adolescence and early adulthood, their political world view was shaped by, well, pretty much nothing. The biggest external disruption was the Persian Gulf War, which ended quickly and without many American casualties, with computer-aimed smart bombs falling on targets like a video arcade game. Described as “slackers,” and scorned for a world view that begins and ends with themselves, even their moniker is about something that never happened.
- **DotNets**, are the new kids in town. Born after 1976, they are the 1 million young adults now between 18 and 27 years of age. They go by many labels — Millennials, Generation NeXt, Generation Y. We call them DotNets because we think one of their defining characteristics will be having come of age along with the Internet. Information has always been virtually costless and universally available to them; technology cheap and easily mastered; community as much a digital place of common interest as a shared physical space. As of now, we know little about DotNets, except that they don’t vote. This is our first look at this cohort in New Jersey.

The Study Design

The survey questionnaire was designed by students in Professor Cliff Zukin's graduate class in Survey Research offered at the Edward J. Bloustein School of Planning and Policy in the spring, 2004 semester. Zukin was, until recently, director of the Star-Ledger/Eagleton-Rutgers Poll. He was assisted by Patrick Murray, now the Poll's Acting Director. Rob Suls served as the project manager. Other graduate students working on the project were: Lauren Arnold, Marci Berger, Mary Ellen Cook, Tara Cullen, Allison Kopicki, Nick Martyniak, Angie McGuire, Sharon Pinnelas, Regina Podhorn, Rochelle Rudnick and Elizabeth Williamson.

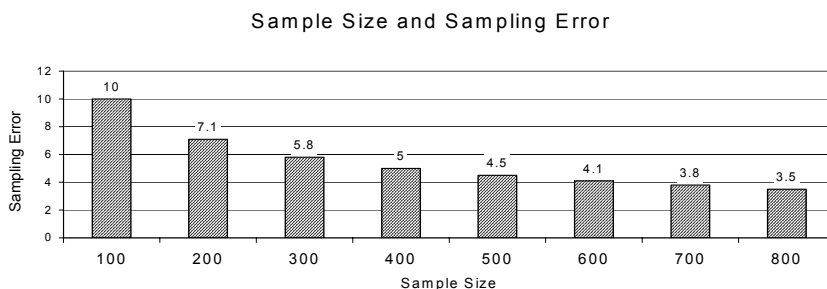
Six general topic areas were identified for study. All data will be released by Eagleton; most will also be the subject of stories in the Star-Ledger. Here is the schedule of releases and stories:

	<i>Content Area</i>	<i>Star-Ledger Story</i>	<i>Eagleton Release</i>	<i>Date</i>
1	Politics and Government	Politically disconnected youth	Politically disconnected youth plus further partisan realignment	8/22
	Family & Leisure Time	The impact of "women's liberation"	Importance of family; how leisure time is spent	8/23
3	Money & Personal Finance	Materialistic youth	Money and employment concerns	8/24
4	Sex & Relationships	Children out of wedlock	Sexual practices, what's import in a relationship, what children should be taught; views of marriage	8/25
5	Religion & Spirituality	Ghosts, astrology and ESP	Variety of religious & para-normal beliefs and practices	8/26
6	Race & Immigration	<i>n/a</i>	Diversity & tolerance; views of societal change; race relations	8/27

The survey was conducted by telephone with a random sample of 819 New Jersey adults. The sample was stratified to include approximately equal numbers of residents (approximately 200 each) in each of four pre-defined generations, and the final results were weighted to represent the population as a whole. Interviewing took place between March 17 and 31, 2004. The sampling error associated with the generational sample sizes is ± 7 percentage points. Thus if we found that 50 percent of our *sample* of Baby Boomers agree with a particular statement, we would be pretty confident (95 percent sure) that the true value in the underlying *population* from which the sample was drawn is somewhere between 43 and 57 percent (50 ± 7).

BACKGROUND MEMO – RELEASE (EP146-3) August 24, 2004

The latest *Star-Ledger/Eagleton-Rutgers* Poll was conducted by telephone from March 17 to March 31 with a scientifically selected random sample of 819 New Jersey adults. All surveys are subject to sampling error, which is the expected probable difference between interviewing everyone in a population versus a scientific sampling drawn from that population. The sampling error is ± 3.4 percent for the full sample at a 95 percent confidence interval. Thus if 50 percent of New Jersey residents were found to be less likely to agree with a statement, one would be 95 percent sure that the true figure would be between 46.6 and 53.4 percent (50 ± 3.4) had all New Jersey residents been interviewed, rather than just a sample. Sampling error increases as the sample size decreases, so statements based on various population subgroups, such as separate figures reported for different generational groups, are subject to more error than are statements based on the total sample. The margin of error for any of the four generations is ± 7.1 percent. The following chart shows the relationship between sample size and sampling error.



Sampling error does not take into account other sources of variation inherent in public opinion studies, such as non-response, question wording or context effects. The verbatim wording of all questions asked is reproduced in this background memo. The sample has been stratified based on county and the data have been weighted on age and education to insure an accurate proportional representation of the state. The questions referred to in this release are as follows:

“We’re interested in how you and your family are getting along these days. Which of the following three statements best describes your family’s current financial situation? (A) That you often don’t have enough money to make ends meet; (B) that you’re getting along O.K. these days; or (C) that you’re financially comfortable.” [MR1]

	<u>Often Not Enough</u>	<u>Getting Along O.K.</u>	<u>Comfortable</u>	<u>DK</u>	<u>Total</u>	<u>(n)</u>
March 2004 --All Adults	16%	53%	30%	1%	100%	(819)
<u>Generation</u>						
--Dot-Net	18	46	35	1	100	(203)
--Gen X	17	55	28	--	100	(204)
--Boomer	15	54	30	1	100	(206)
--Mature	17	54	28	--	99	(206)

“Is there any particular financial concern that causes you to stress or worry, or not? [IF YES, PROBE: What do you worry most about?]" [MR2]

March 2004	<u>All Adults</u>	<u>Generation</u>			
		Dot-Net	Gen X	Boomer	Mature
Paying bills	8%	9	12	5	8
Retirement	4%	1	4	5	7
Healthcare	9%	2	4	9	17
Education	6%	10	5	9	--
Economy	4%	1	4	5	5
Housing	9%	4	12	10	9
Job	10%	9	6	15	6
Other	8%	8	11	8	7
No Worry	41%	56	40	35	41
<u>Don't Know</u>	<u>1%</u>	<u>1</u>	<u>2</u>	--	--
Total	100%	101	100	101	100
(n)	(819)	(203)	(204)	(206)	(206)

“I’m going to read you three statements about having a lot of money. Please tell me which comes closest to your own view. (A) Having a lot of money is one of the most important goals for me; (B) having a lot of money is one of a number of important goals for me; or (C) having a lot of money is not an important goal for me?” [MR3]

	<u>One of the most</u>	<u>One of a number</u>	<u>Not important</u>	<u>Depends (VOL)</u>	<u>DK</u>	<u>Total</u>	<u>(n)</u>
March 2004	6%	56%	37%	1%	1%	101%	(819)
--All Adults							
<u>Generation</u>							
--Dot-Net	12	62	26	--	--	100	(203)
--Gen X	4	65	30	--	1	100	(204)
--Boomer	4	56	39	--	--	99	(206)
--Mature	5	44	47	3	1	100	(206)

“In the future, do you think you will earn enough money to lead the kind of life you want, or not?” [MR4]

	<u>Yes</u>	<u>No</u>	<u>Already have (VOL)</u>	<u>DK</u>	<u>Total</u>	<u>(n)</u>
March 2004	61%	27%	4%	8%	100%	(819)
--All Adults						
<u>Generation</u>						
--Dot-Net	80	12	1	7	100	(203)
--Gen X	71	20	2	7	100	(204)
--Boomer	64	25	2	8	99	(206)
--Mature	36	45	9	10	100	(206)

“I’m going to read you reasons why some people may be financially successful. For each please just tell me if you think each is a major reason, a minor reason, or not a reason to do with financial success. [RANDOMIZE LIST] (A) Hard work; (B) luck; (C) ambition; (D) getting a good education; (E) being born into the right family and connections.” [MR5]

March 2004	<u>Major</u>	<u>Minor</u>	<u>Not a reason</u>	<u>DK</u>	<u>Total</u>	<u>(n)</u>
<u>Hard work</u>	85%	11%	2%	1%	99%	(819)
<i><u>Generation</u></i>						
--Dot-Net	86	12	1	--	99	(203)
--Gen X	87	9	3	1	100	(204)
--Boomer	85	13	1	1	100	(206)
--Mature	83	10	4	2	99	(206)
<u>Luck</u>	17%	47%	33%	2%	99%	(819)
<i><u>Generation</u></i>						
--Dot-Net	11	50	38	1	100	(203)
--Gen X	16	48	35	1	100	(204)
--Boomer	18	48	32	1	99	(206)
--Mature	22	44	28	6	100	(206)
<u>Ambition</u>	85%	12%	2%	--	99%	(819)
<i><u>Generation</u></i>						
--Dot-Net	78	18	3	1	100	(203)
--Gen X	84	13	2	--	99	(204)
--Boomer	89	10	1	--	100	(206)
--Mature	83	11	4	1	99	(206)
<u>Getting a good education</u>	82%	15%	2%	1%	100%	(819)
<i><u>Generation</u></i>						
--Dot-Net	79	19	2	--	100	(203)
--Gen X	81	17	2	--	100	(204)
--Boomer	83	16	1	--	100	(206)
--Mature	81	11	5	2	99	(206)
<u>Born into the right family</u>	49%	37%	12%	1%	99%	(819)
<i><u>Generation</u></i>						
--Dot-Net	48	40	10	1	99	(203)
--Gen X	49	36	14	1	100	(204)
--Boomer	51	38	11	--	100	(206)
--Mature	49	34	14	3	100	(206)

“I’m going to read you some statements to find out how you feel about various issues. For each one, please just tell me if you agree or disagree. [READ ITEM] Success in life is pretty much determined by forces outside our control.” [FL8B]

	<u>Agree</u>	<u>Disagree</u>	<u>DK</u>	<u>Total</u>	<u>(n)</u>
March 2004	27%	70%	2%	99%	(819)
--All Adults					
<u>Generation</u>					
--Dot-Net	25	73	2	100	(203)
--Gen X	18	81	1	100	(204)
--Boomer	30	70	1	101	(206)
--Mature	36	59	5	100	(206)

So that we can group all answers, is your total annual family income before taxes: Under 35,000; between \$35,000 to just under \$70,000; between \$70,000 to just under \$100,000; or \$100,000 or more? [D15]

	<u>Under \$35,000</u>	<u>\$35,000 to \$70,000</u>	<u>Greater than \$70,000</u>	<u>Total</u>	<u>(n)</u>
March 2004	26%	35%	40%	101%	(729)
--All Adults*					
<u>Generation</u>					
--Dot-Net	24	39	37	100	(170)
--Gen X	19	37	44	100	(191)
--Boomer	18	31	51	101	(186)
--Mature	46	35	19	100	(182)

- *Those who refused or don't know their household income excluded.*

“Are you currently employed, NOT employed and looking for work, or not employed BUT not looking?” [EM1]

	<u>Employed</u>	<u>Unemployed, Looking</u>	<u>Unemployed, Not Looking</u>	<u>Retired</u>	<u>DK</u>	<u>Total</u>	<u>(n)</u>
March 2004	65%	9%	9%	17%	--	100%	(819)
--All Adults							
<u>Generation</u>							
--Dot-Net	72	17	11	--	--	100	(203)
--Gen X	85	5	10	--	--	100	(204)
--Boomer	74	9	12	4	--	99	(206)
--Mature	29	7	2	62	--	100	(206)

“Overall, how satisfied are you with your current job – very satisfied, somewhat satisfied, somewhat dissatisfied or very dissatisfied?” [EM2]

	<u>Very Satisfied</u>	<u>Somewhat Satisfied</u>	<u>Somewhat Dissatisfied</u>	<u>Very Dissatisfied</u>	<u>DK</u>	<u>Total</u>	<u>(n)</u>
March 2004	45%	44%	7%	4%	--	100%	(545)
--Employed Adults							
<u>Generation</u>							
--Dot-Net	31	52	11	5	1	99	(150)
--Gen X	39	47	7	6	--	99	(174)
--Boomer	50	42	6	3	--	101	(155)
--Mature	65	29	3	3	--	100	(66)

“Are you paid by the hour, paid a salary, or are you self-employed?” [EM3]

	<u>Hourly</u>	<u>Salary</u>	<u>Self-employed</u>	<u>Other</u>	<u>DK</u>	<u>Total</u>	<u>(n)</u>
March 2004							
--Employed Adults	45%	36%	16%	2%	--	99%	(545)
<u>Generation</u>							
--Dot-Net	68	22	9	1	--	100	(150)
--Gen X	41	43	14	2	--	100	(174)
--Boomer	38	41	20	2	--	101	(155)
--Mature	49	24	20	4	4	101	(66)

“Do you think you are paid more than you are worth, less than you are worth, or about what you are worth? (IF LESS, PROBE: Is that a lot less, or a little less?)” [EM4]

	<u>More</u>	<u>A Lot Less</u>	<u>A Little Less</u>	<u>About What I'm Worth</u>	<u>DK</u>	<u>Total</u>	<u>(n)</u>
March 2004							
--Employed Adults	2%	24%	35%	37%	2%	100%	(545)
<u>Generation</u>							
--Dot-Net	4	27	35	32	1	99	(150)
--Gen X	3	25	36	33	3	100	(174)
--Boomer	2	23	33	42	--	100	(155)
--Mature	--	21	37	39	3	100	(66)

“Do you like your boss, dislike the person you work for, or don't you have a boss at work?” [EM5]

	<u>Like</u>	<u>Dislike</u>	<u>No Boss</u>	<u>Other</u>	<u>DK</u>	<u>Total</u>	<u>(n)</u>
March 2004							
--Employed Adults	74%	7%	16%	2%	2%	101%	(545)
<u>Generation</u>							
--Dot-Net	71	11	13	2	4	101	(150)
--Gen X	76	9	12	1	2	100	(174)
--Boomer	73	5	19	2	1	100	(155)
--Mature	72	3	21	3	1	100	(66)

“Do you believe the place where you work cares about you as a person, or are you just someone who works there?” [EM6]

	<u>Cares About Me</u>	<u>Just Someone Who Works There</u>	<u>N/A</u>	<u>DK</u>	<u>Total</u>	<u>(n)</u>
March 2004						
--Employed Adults	57%	33%	9%	1%	100%	(545)
<u>Generation</u>						
--Dot-Net	52	42	5	1	100	(150)
--Gen X	53	39	8	--	100	(174)
--Boomer	59	30	11	--	100	(155)
--Mature	69	16	12	3	100	(66)

“I’m going to read you three statements about jobs. Please tell me which one comes closest to your own view. First, my job is one of the MOST important things in my life. Second, my job is one of a NUMBER of important things in my life. Third, my job is not that important in my life.” [EM8]

	<u>One of the Most</u>	<u>One of a Number</u>	<u>Not That Important</u>	<u>DK</u>	<u>Total</u>	<u>(n)</u>
March 2004						
--Employed Adults	9%	83%	7%	--	99%	(545)
<u>Generation</u>						
--Dot-Net	12	75	11	1	99	(150)
--Gen X	9	85	6	--	100	(174)
--Boomer	8	86	6	--	100	(155)
--Mature	11	78	11	--	100	(66)

[Intro for unemployed: “Now I’d like you to think about when you are looking for a job.”]

“I am going to read you a list of things that different people feel are important to satisfaction in their jobs. For each one please tell me how you feel. Is each ESSENTIAL to your satisfaction, desirable but not essential, or not that important? [RANDOMIZE LIST] (A) A good salary; (B) health benefits; (C) job security; (D) flexible schedule; (E) retirement benefits; (F) making a contribution to society.” [EM9]

March 2004						
<u>--Employed or</u>			<u>Not</u>			
<u>Looking for work</u>	<u>Essential</u>	<u>Desirable</u>	<u>Important</u>	<u>DK</u>	<u>Total</u>	<u>(n)</u>
<u>A good salary</u>	67%	31%	2%	1%	101%	(613)
<u>Generation</u>						
--Dot-Net	69	28	3	--	100	(181)
--Gen X	73	26	--	--	99	(182)
--Boomer	65	33	1	--	99	(171)
--Mature	55	37	5	4	101	(79)
<u>Health benefits</u>	78%	17%	5%	--	100%	(613)
<u>Generation</u>						
--Dot-Net	76	20	4	--	100	(181)
--Gen X	79	17	4	--	100	(182)
--Boomer	78	16	6	--	100	(171)
--Mature	79	14	7	--	100	(79)
<u>Job security</u>	66%	27%	5%	1%	99%	(613)
<u>Generation</u>						
--Dot-Net	70	22	7	--	99	(181)
--Gen X	69	27	3	1	100	(182)
--Boomer	66	29	5	--	100	(171)
--Mature	58	30	10	2	100	(79)

EM9 [continued]

<u>Flexible schedule</u>	37%	50%	12%	1%	100%	(613)
<i>Generation</i>						
--Dot-Net	35	51	13	1	100	(181)
--Gen X	39	50	11	--	100	(182)
--Boomer	36	51	12	1	100	(171)
--Mature	38	45	15	2	100	(79)
<u>Retirement benefits</u>	66%	27%	6%	1%	100%	(613)
<i>Generation</i>						
--Dot-Net	65	25	10	1	101	(181)
--Gen X	73	25	2	--	100	(182)
--Boomer	66	27	5	2	100	(171)
--Mature	55	34	10	--	100	(79)
<u>Making contribution to society</u>	46%	44%	10%	--	100%	(613)
<i>Generation</i>						
--Dot-Net	47	43	10	--	100	(181)
--Gen X	43	46	10	1	100	(182)
--Boomer	47	43	10	--	100	(171)
--Mature	49	44	7	--	100	(79)

“I’m going to read you some statements to find out how you feel about various issues. For each one, please just tell me if you agree or disagree. [READ ITEM] All in all, family life suffers when the woman has a full time job.” [FL8A]

	<u>Agree</u>	<u>Disagree</u>	<u>DK</u>	<u>Total</u>	<u>(n)</u>
March 2004					
--All Adults	46%	51%	2%	99%	(819)
<i>Generation</i>					
--Dot-Net	33	64	3	100	(203)
--Gen X	44	55	2	101	(204)
--Boomer	48	50	2	100	(206)
--Mature	55	41	4	100	(206)