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Most New Jerseyans Share Nation's Gloom on Economy, but Feel Better About Their Own Finances

The state's youngest, Black and lower-income residents report the greatest personal strain

GLEN MILLS, Pa. (July 27, 2026) – New Jerseyans view the national economy about as dimly as the rest of the nation, yet they feel notably better about their own financial and job situations, according to the latest Rutgers-Eagleton and SSRS Garden State Panel survey.

Questions in this release were fielded by [SSRS](#), a nationally recognized polling and policy research firm based in Glen Mills, Pa., and a partner of the Eagleton Center for Public Interest Polling at Rutgers University-New Brunswick.

New Jersey residents rate both the national economy and the job market much like Americans overall, with majorities giving each a negative review. Fifty-eight percent of New Jerseyans rate the United States economy as “bad” or “very bad,” nearly identical to the national figure of 57%. Similarly, 53% of New Jerseyans rate the U.S. job market negatively, compared with 49% nationally. The national figures come from the SSRS Economic Attitudes Tracker, fielded quarterly with a representative sample of U.S. adults ages 18 and older.

New Jerseyans feel very differently about their own circumstances, though. While 18% rate the national economy as “good” or “very good,” nearly half (48%) rate their own financial situation positively and 52% say the same about their own employment. New Jerseyans are more likely than U.S. adults overall to give positive marks to both their financial situation (47% versus 40%) and their employment situation (51% versus 46%).

New Jersey Economy
Rutgers-Eagleton/SSRS Garden State Panel

“The story emerging from these data is one of cautious resilience,” said Jenny Berg, SSRS vice president and director of the Economic Attitudes Tracker. “New Jerseyans are as dissatisfied as the rest of the country with the national economy and job market, yet many feel they are faring better personally. As we see nationally, a significant number of residents are actively changing their spending habits to cope with financial pressures, and in N.J. those challenges are especially concentrated among younger adults, African Americans, and lower-income households.”

Nearly 3 in 4 New Jerseyans (73%) say they tried to reduce their utility bills in the three months before the survey, sharply higher than the 64% of Americans overall who report the same. Majorities also say they have changed the groceries they buy to stay within budget (61% versus 58% nationally) and cut back on extras and entertainment (60% versus 57% nationally). In contrast, New Jerseyans are slightly less likely than Americans overall (27% versus 31%) to report recently canceling or postponing a health care appointment or treatment.

Economic sentiment and experience vary sharply throughout the state. The youngest adults, Black and Hispanic residents and lower-income households consistently report the greatest strain in their own finances, employment and household spending, and they are pulling back on necessities at far higher rates than their older, white and higher-income counterparts.

Among adults ages 18 to 34, economic strain is far more common than among their older counterparts. More than a third (36%) rate their own financial situation as “bad” or “very bad,” compared with 22% of those ages 50 to 64 and 10% of those 65 and older. On employment, 27% of young adults rate their own situation negatively, versus 17% of those 35 to 49 and 9% of those 65 and older.

Their spending cutbacks follow the same pattern: 75% cut back on extras and entertainment, 71% changed the groceries they buy and 46% canceled or postponed a health care appointment or treatment, compared with 38%, 46%, and 13%, respectively, among residents 65 and older. Young adults are also more downbeat on the national economy, with 63% rating it “bad” or “very bad,” though the most pessimistic age group is those 35 to 49, at 68%.

Black residents report the deepest strain of any racial or ethnic group. They are the most downbeat on the national economy, with 78% rating it “bad” or “very bad,” well above the 53% of white residents who say the same. Nearly half of Black residents (45%) rate their own financial situation negatively, compared with 16% of white residents, and 27% rate their employment situation negatively, versus 10% of white residents. Black residents also report the steepest spending cutbacks in the state: 91% cut back on extras and entertainment, 79% changed the groceries they buy and 44% canceled or postponed a health care appointment or treatment, compared with 47%, 55%, and 20%, respectively, among white residents. Hispanic residents report similar pressure, cutting back on extras and entertainment (84%), groceries (82%) and health care (47%) at comparably high rates.

New Jersey Economy
Rutgers-Eagleton/SSRS Garden State Panel

Economic strain follows a steady income gradient. Among residents in households earning less than \$50,000, 45% rate their financial situation as “bad” or “very bad,” compared with 12% of those earning \$100,000 to \$149,999 and 6% of those earning \$150,000 or more. On employment, one in three (33%) rate their situation negatively, versus 8% of the highest earners. The spending divide is just as sharp: 80% of lower-income residents cut back on extras and entertainment, 77% changed the groceries they buy and half (50%) canceled or postponed a health care appointment or treatment, compared with 43%, 48%, and 16%, respectively, among residents earning \$150,000 or more.

“This is the all-too-familiar and unfortunate tale of two New Jerseys,” said [Ashley Koning](#), director of the [Eagleton Center for Public Interest Polling](#) and an assistant research professor at Rutgers-New Brunswick. “The state’s youngest, Black and Hispanic and lower-income residents are carrying far more of the strain, cutting back on groceries, bills and even health care at rates their older, white and wealthier neighbors simply are not. It is the same divide we see again and again when we measure well-being, health, and economic security across the state.”

New Jersey results are from a statewide poll conducted by SSRS of 1,006 adults contacted through the probability-based [Rutgers-Eagleton/SSRS Garden State Panel](#) from June 25 to June 29. The full sample has a margin of error of +/- 4.1 percentage points at the 95% confidence level. National comparison figures are drawn from the SSRS Economic Attitudes Tracker, a nationally representative survey of 1,030 U.S. adults conducted June 18 to June 22, 2026. The margin of error for U.S. respondents is +/-3.4 percentage points at the 95% confidence level. Results are available at <https://ssrs.com/wp-content/uploads/SSRS-Economic-Attitudes-Survey-Wave-6-Topline.pdf>.

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ABOUT THE RUTGERS-EAGLETON/SSRS GARDEN STATE PANEL

The [Rutgers-Eagleton/SSRS Garden State Panel](#) is a probability-based panel of New Jersey adults age 18 or older. The panel is managed and maintained by [SSRS](#), a full-service research firm based in Glen Mills, PA. Panelists are recruited randomly based on statewide representative ABS (Address Based Sample) design. The ABS sample is drawn from the Delivery Sequence File (DSF) maintained by the U.S. Postal Service, which provide population coverage in the 98%-99% range. The Rutgers-Eagleton/SSRS Garden State Panel is a multi-mode panel. Internet households participate via web while all non-internet households (including those who have internet but are unwilling to take surveys online) participate via phone. Panelists also have the option of taking surveys in their preferred language (English or Spanish).

ABOUT THE EAGLETON CENTER FOR PUBLIC INTEREST POLLING

Home of the Rutgers-Eagleton Poll, the Eagleton Center for Public Interest Polling (ECPIP) was established in 1971 and is the oldest and one of the most respected university-based statewide polling operations in the United States. Now in its 56th year and with the publication of over 200 polls, ECPIP’s mission is to provide scientifically sound, nonpartisan information about

public opinion. In addition to its public polling, ECPIP partners with organizations, foundations, and public agencies to design and conduct custom survey research on issues of public concern. To learn more about ECPIP, explore our published research and data archive, or inquire about our research services, please visit our [website](#). You can also visit our [Facebook](#), [Bluesky](#), and [LinkedIn](#).

ABOUT SSRS

SSRS is a full-service survey and market research firm first established in 1983 as International Communications Research (ICR). Over the past four decades, SSRS has grown into one of the country's most respected polling and policy research organizations. Known for its rigor, quality, and commitment to innovation, SSRS is a charter member of the American Association for Public Opinion Research (AAPOR) Transparency Initiative. Working with a wide range of clientele from academic institutions to media, nonprofits, and private sector organizations, SSRS's mission is to improve lives by providing information you can trust.

Methodology

This polling was conducted using the [Rutgers-Eagleton/SSRS Garden State Panel](#) Omnibus platform. The Garden State Panel Omnibus is a quarterly, New Jersey statewide, probability-based survey. Data collection was conducted from June 25 to 29, 2026, with a scientifically selected random sample of 1,006 New Jersey adults, 18 or older. The survey was conducted via web and administered in English and Spanish.

The Garden State Panel Omnibus is conducted on the Rutgers-Eagleton/SSRS Garden State Panel. The Rutgers-Eagleton/SSRS Garden State Panel is a joint research venture between the Eagleton Center for Public Interest Polling (ECPIP) at Rutgers University-New Brunswick and SSRS. It is a probability-based panel of New Jersey adults ages 18 or older. Members are recruited randomly based on statewide representative ABS (Address Based Sample) design. ABS sample is drawn from the Delivery Sequence File (DSF) maintained by the U.S. Postal Service. Population coverage of the DSF is in the 98%-99% range. During the recruitment process, full demographic information on panelists is collected.

The Rutgers-Eagleton/SSRS Garden State Panel is a multi-mode panel. For this poll, only Internet households were invited to participate via web; non-internet households were not included. Sample was drawn using a probability proportional to size (PPS) methodology to ensure adequate representation of each demographic group while minimizing the variability of the final weights. The sample was additionally stratified by preferred survey language to meet the sample size targets for each group.

Data were weighted to represent the residential adult population of New Jersey. The data were weighted by first applying a base weight then balancing the demographic profile of the sample to target population parameters.

With the base weight applied, the data were weighted to balance the demographic profile of the sample to the target population parameters.

Data were weighted to distributions of detailed age, gender/sex by age, detailed education, gender/sex by education, age by education, race/ethnicity by nativity, NJ region, home tenure, number of household adults, civic engagement, frequency of Internet use, and 2024 presidential recalled vote.

The following table shows the data sources used for calibration totals.

Table 1. Calibration Variable Sources

Calibration Variables	Sources
• Gender • Age • Education • Race • Ethnicity • Hispanic nativity • Number of adults in household • Home tenure	2025 Current Population Survey ¹
• NJ Region	ACS 2024 1-Year Estimates ²
• Internet frequency	SSRS Opinion Panel
• Civic engagement³	September 2023 CPS Volunteering and Civic Life Supplement ⁴
• 2024 Presidential recalled vote⁵	National Election Pool

Final calibrated weights are trimmed at the 5th and 95th percentiles to prevent individual interviews from having too much influence on survey-derived estimates.

Post-data collection statistical adjustments require analysis procedures that reflect departures from simple random sampling. We calculate the effects of these design features so that an appropriate adjustment can be incorporated into tests of statistical significance when using these data. The so-called "design effect" or *deff* represents the loss in statistical efficiency that results from a disproportionate sample design and systematic non-response. The total sample design effect for this survey is 1.76.

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. Sampling error should be adjusted to recognize the effect of weighting the data to better match the population. In this poll, the simple sampling error for 1,006 New Jersey adults is +/- 3.1 percentage points at a 95% confidence interval. The design effect⁶ is 1.76, making the adjusted margin of error +/- 4.1 percentage

¹ Steven Ruggles, Sarah Flood, Matthew Sobek, Daniel Backman, Grace Cooper, Julia A. Rivera Drew, Stephanie Richards, Renae Rodgers, Jonathan Schroeder, and Kari C.W. Williams. IPUMS USA: Version 16.0 [dataset]. Minneapolis, MN: IPUMS, 2025. <https://doi.org/10.18128/D010.V16.0>

² U.S. Census Bureau. "Age and Sex." American Community Survey, ACS 1-Year Estimates Subject Tables, Table S0101, 2024

³ Civically engaged respondents are defined as those who have volunteered in the past 12 months or who talk to / spend time with their neighbors daily.

⁴ Sarah Flood, Miriam King, Renae Rodgers, Steven Ruggles, J. Robert Warren, Daniel Backman, Annie Chen, Grace Cooper, Stephanie Richards, Megan Schouweiler, and Michael Westberry (2024). Integrated Public Use Microdata Series, Current Population Survey: Version 12.0 [dataset]. Minneapolis, MN: IPUMS, 2024. <https://doi.org/10.18128/D030.V12.0>

⁵ Recalled vote in the 2024 presidential election is defined as the chosen candidate of panelists who are currently registered to vote, specifically among the following listed candidates: Kamala Harris, Donald Trump, Jill Stein, Chase Oliver, and Robert F. Kennedy, Jr. Panelists who are not currently registered to vote or voted for a non-listed candidate are counted along with those who did not vote in the election.

⁶ Post-data collection statistical adjustments require analysis procedures that reflect departures from simple random sampling. We calculate the effects of these design features so that an appropriate adjustment can be

New Jersey Economy
Rutgers-Eagleton/SSRS Garden State Panel

points. Thus, if 50% of New Jersey adults in this sample favor a particular position, we would be 95% sure that the true figure is between 45.9 and 54.1% (50 +/- 4.1) if all New Jersey adults had been interviewed, rather than just a sample.

Sampling error is only one possible source of error in a survey estimate. Sampling error does not consider other sources of variation inherent in public opinion studies, such as selection bias, non-response bias, question wording, context effects, or reporting accuracy, which may contribute additional error.

This poll was fielded by SSRS through the Rutgers-Eagleton/SSRS Garden State Panel. The questions in this release were developed by SSRS. Data analyses were completed by SSRS and the Eagleton Center for Public Interest Polling. Questions covered in this release were paid for and sponsored by SSRS.

incorporated into tests of statistical significance when using these data. The so-called "design effect" or *deff* represents the loss in statistical efficiency that results from a disproportionate sample design and systematic non-response.

New Jersey Economy
Rutgers-Eagleton/SSRS Garden State Panel

Weighted Demographics
1,006 New Jersey Adults 18+
Overall Margin of Error = +/- 4.1 percentage points

Please note: Totals may equal slightly more or less than 100% due to rounding.

		deff	MOE
Democrat	38%	1.76	+/- 6.4%
Independent	39%	1.82	+/- 6.7%
Republican	23%	1.59	+/- 8.8%
 Man	45%	1.67	+/- 6.3%
Woman	55%	1.80	+/- 5.4%
 White	58%	1.55	+/- 5.1%
Black	13%	1.89	+/- 12.2%
Hispanic	15%	2.43	+/- 11.3%
Other	15%	1.82	+/- 11.5%
 18-34	24%	2.05	+/- 9.0%
35-49	24%	1.84	+/- 8.2%
50-64	26%	1.65	+/- 7.5%
65+	26%	1.50	+/- 8.1%
 <50K	23%	1.96	+/- 9.1%
50K-<100K	29%	1.92	+/- 7.6%
100K-<150K	19%	1.65	+/- 9.4%
150K+	29%	1.50	+/- 7.3%
 Urban	19%	1.57	+/- 10.8%
Suburb	34%	1.60	+/- 7.9%
Exurban	16%	1.76	+/- 9.7%
Phil/South	20%	2.07	+/- 9.2%
Shore	11%	1.75	+/- 13.0%
 HS or less	29%	1.69	+/- 8.6%
Some college	20%	1.89	+/- 9.0%
4-yr college grad	22%	1.72	+/- 8.3%
Grad work	29%	1.58	+/- 6.9%