

New Jersey Families are Under Pressure

New Jersey families are navigating a uniquely challenging set of overlapping pressures, including elevated rates of financial hardship, work instability, and caregiving strain.

Strong families are the foundation of a thriving New Jersey—and right now, too many families are struggling to stay afloat. New *Quarterly Insights* data show New Jersey families are bearing heavier financial, caregiving, and emotional burdens than most of their peers elsewhere in the country. Parents are falling behind on rent and mortgages, taking on debt, and having their utilities cut off. More than one-quarter of families fell behind on their rent or mortgage in the past year. Work schedules are so unpredictable that families struggle to maintain consistent routines for their children. Elder care is squeezing family budgets and creating challenges for New Jersey caregivers at rates far above the national average. Families are simply asking for the living conditions that allow them to thrive, not just survive: work that pays a decent wage, the security of remaining housed and fed without falling into crisis, the ability to plan their days and weeks without constant disruption, and the time and resources to care for themselves and the people they love. These are not extraordinary demands. They are the foundation of a stable life, and yet they are out of reach for too many New Jersey families.

		NJ	NATIONAL
FINANCIAL HARDSHIP			
In the last 12 months, did you borrow money, take on debt, or use payday/advance products to cover basic needs?	Yes	31%	26%
In the last 12 months, was your home ever without heat, water, or electricity for 24 hours or more due to nonpayment?	Yes	10%	5%
In the last 12 months, were you ever behind on rent or mortgage?	Yes, at least once.	26%	15%
In the last 12 months, did you receive an eviction notice or have to leave housing because you couldn't pay?	Yes, received notice	9%	2%
In the last 12 months, how often were you worried food would run out before you had money to buy more?	Yes, at least sometimes	43%	34%
WORK INSTABILITY			
In the last 4 weeks, how often was your shift canceled, shortened, or extended with less than 24 hours' notice?	Yes, at least once.	38%	25%
In the last 4 weeks, did your work schedule make it hard to keep consistent routines for your child (sleep, meals, childcare pickup)?	Yes, at least sometimes	36%	25%
MENTAL HEALTH			
Over the last 2 weeks, how often have you been bothered by feeling down, depressed, or hopeless?	Yes, at least once.	54%	50%
CAREGIVING STRAIN			
Do you care for an elderly person?	Yes	10%	10%
Does the cost of elder care or the time needed to care for an elderly person impact your family budget?	Yes	72%	31%
Does caring for an elderly person make it difficult to care for your own children?	Yes	55%	36%
Does caring for an elderly person make it difficult to engage in paid work as much as you would like?	Yes	61%	31%

YouGov polled 200 New Jersey residents along with the nationally representative sample of 1,000 individuals. With a relatively small 'n', the margin of error for New Jersey-specific results is +/- 7.7%. This means that the results, while valuable, should be interpreted with caution.

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