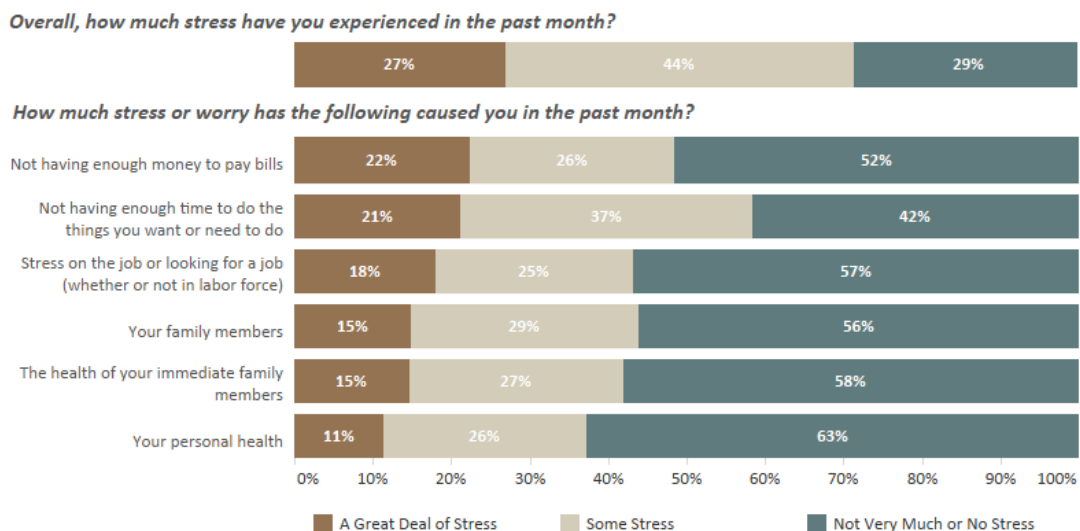


Stress can be a significant contributor to poor health and well-being, particularly when it is chronic in nature.<sup>1,2</sup> This report, the second in a series based on a poll of 1,202 New Jersey adults conducted in late 2016, examines the sources of stress or worry reported by New Jersey adults overall and by factors such as income, not having enough money, gender, race-ethnicity, citizenship, health status, insurance, education, employment, family structure, caregiving, region, and geographical density. Findings are based on stress or worry overall in the past month and a series of questions about different stressors such as personal health, health of a family member, job, family relations, finances, and time pressures.

- About one-fourth (27%) of New Jersey adults report a “great deal” of stress overall in the past month, and 44% more report “some stress” (Figure 1). On a 2014 national poll, 26% reported a great deal of stress, almost identical to the New Jersey results, but fewer nationally (37%) reported “some” stress.<sup>3</sup>
- Not having enough money to pay bills is rated the most stressful in the past month (22% report a great deal of stress from this), closely followed by not having enough time (21%) and stress on the job or looking for a job (18%). Respondents report lower levels of stress or worry in the past month from family members (15%), family member health (15%), and personal health (11%) (Figure 1).

- For some measures, the biggest differences in levels of reported stress or worry occur for “some” stress as opposed to a “great deal” of stress, and often for non-vulnerable groups, so these findings are included where appropriate.
- Income<sup>4</sup> and, in particular, not having enough money to meet basic needs are strong drivers of high levels of stress across most measures, as is fair/poor self-reported health.
- Black (non-Hispanic) adults are most likely to report a great deal of stress for four of the seven items, including stress overall, stress on the job or looking for a job, stress about not having enough money to pay bills, and not having enough time to do needed/wanted things.
- Hispanic adults are most likely to report a great deal of stress for two of the seven items, including stress or worry about family members, and stress or worry about not having enough money to pay bills (although less than black respondents).
- Uninsured adults are more likely to report a great deal of stress for five of the seven items, including stress or worry about personal health, stress on the job or looking for a job, stress or worry about family members, stress about not having enough money to pay bills, and not having enough time to do needed/wanted things.
- Non-citizens report higher stress only for the health of family members.

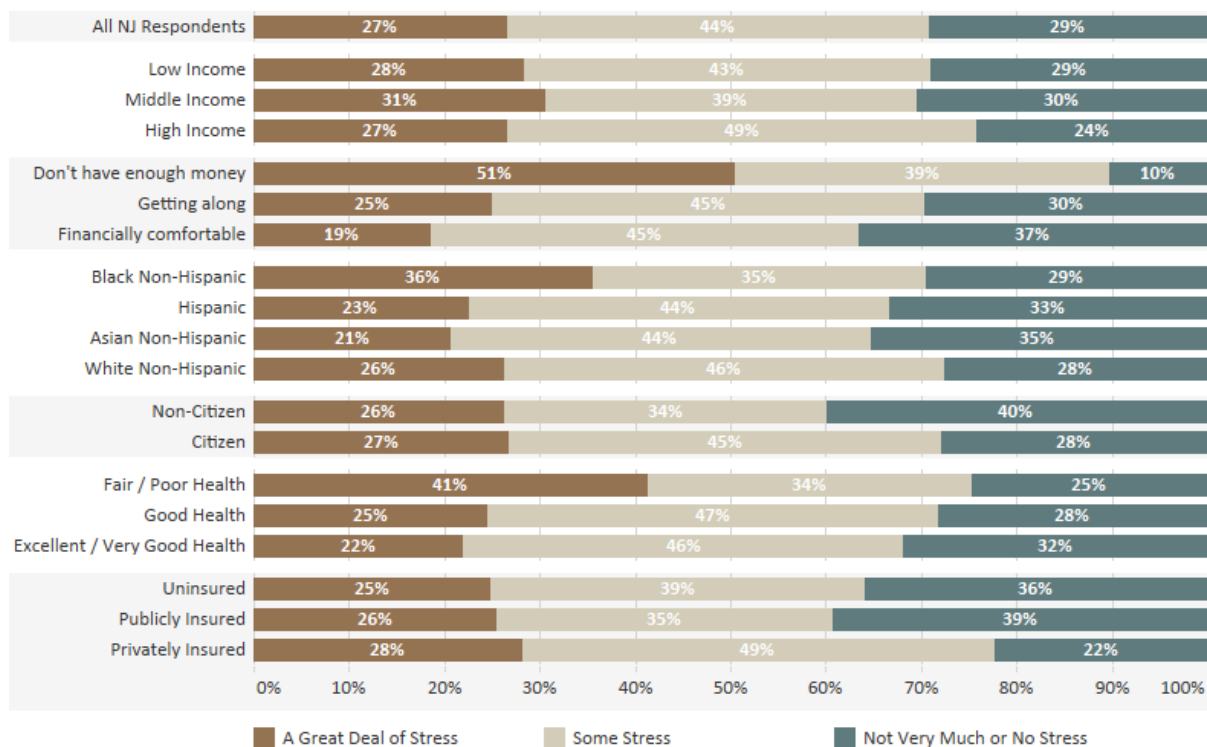
Figure 1 | Overall Stress Rankings



Source: 2016 NJ Health and Well-Being Poll, Rutgers Center for State Health Policy

Figure 2 | **Overall Stress or Worry in Past Month by Income, Not Having Enough Money, Race-Ethnicity, Citizenship, Health Status, and Health Insurance**

*"Overall, how much stress have you experienced in the past month?"*



Source: 2016 NJ Health and Well-Being Poll, Rutgers Center for State Health Policy

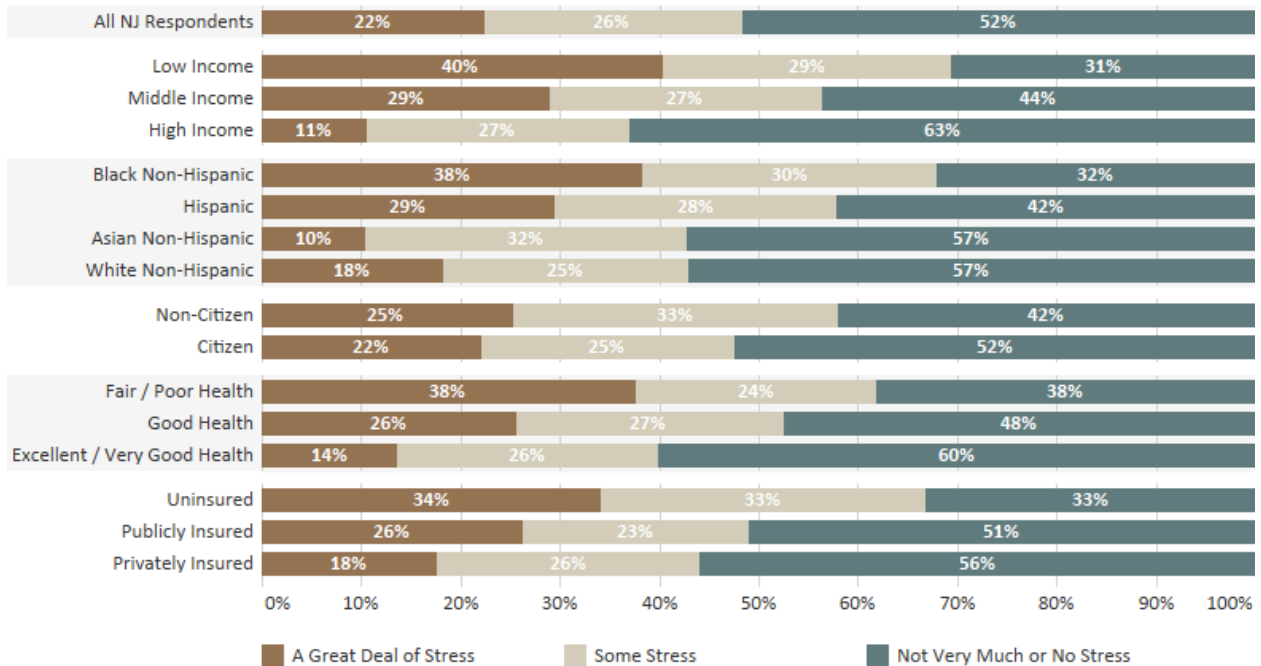
On the whole, New Jersey adults report experiencing substantial stress: about one-fourth (27%) of New Jersey adults report a great deal of overall stress or worry in the past month, and 44% more report some stress (Figure 2). However, these levels vary among different sub-groups of respondents, sometimes in unexpected ways:

- For income, the results are mixed, with middle income respondents reporting the highest levels of a great deal of stress, but high income respondents reporting the highest levels of some stress. What seems to be more important is not having enough money to make ends meet; half of those without enough money to make ends meet report a great deal of stress, more than 2–2.5 times higher than those getting along or financially comfortable. Combined with the income results, this seems to signal a middle class that is financially strained.
- Black (non-Hispanic) and white (non-Hispanic) respondents tend to report more stress or worry overall than Hispanic or Asian (non-Hispanic) respondents, but blacks are more likely to report a great deal of stress while whites are more likely to report some stress.
- U.S. citizens are more likely to report some stress compared to non-citizens (45% vs. 34%, respectively).
- Stress is strongly associated with self-assessed health status. New Jersey adults reporting fair or poor health are nearly twice as likely as those reporting excellent or very good health to report a great deal of stress in the past month (41% vs. 22%).
- Privately insured New Jersey adults are more likely than those with public health insurance (e.g., Medicaid, Medicare) or who are uninsured to report “some” stress or worry in the past month (50% vs. 35% and 39%, respectively).
- As shown in the Tables at the end of this brief (pages 10–13), other differences in overall stress are also evident: adults with more education, who are working or unemployed (“some” stress), in fair or poor dental or mental health, reporting a chronic illness or disability (self or family member living with them) or caring for an elderly, sick, or disabled family member, who are divorced or separated, age 18–64, or who are female are more likely to report higher levels of overall stress or worry in the past month.
- Variations in reported overall stress or worry are not evident (i.e., not statistically significant) among New Jersey adults for family composition, or by region or density of the state.

Figure 3 | **Stress or Worry in Past Month about Not Having Enough Money to Pay Bills by Income, Race-Ethnicity, Citizenship, Health Status, and Health Insurance Coverage**

*How much stress or worry has the following caused you in the past month?*

*"Not having enough money to pay bills"*



Source: 2016 NJ Health and Well-Being Poll, Rutgers Center for State Health Policy

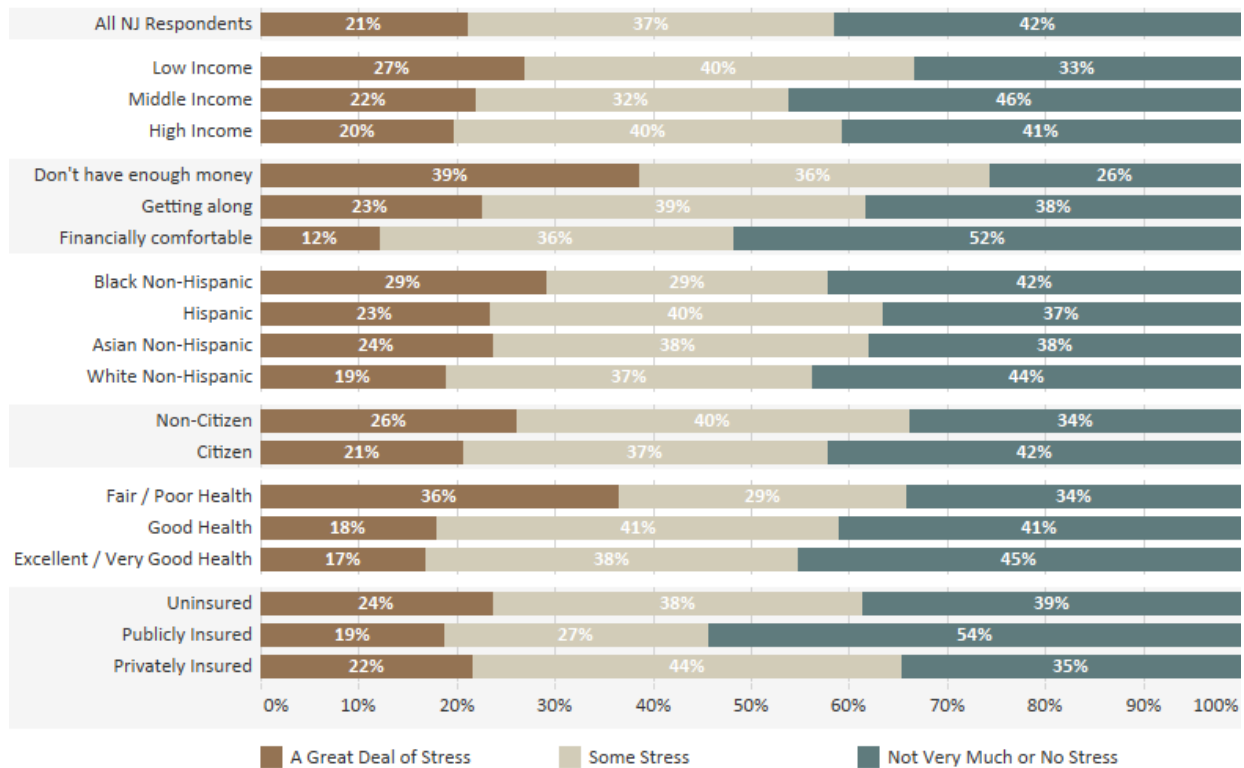
Overall, almost half of New Jersey adults report a great deal (22%) or some (26%) stress or worry in the past month about not having enough money to pay bills (on the 2014 national Harvard/NPR/RWJF survey cited on page 1, 26% reported stress due to finances). Differences exist among some groups:

- Not surprisingly, low income adults are 1.5 times as likely as middle income adults and about four times as likely as high income adults to report stress or worry about not having enough money to pay bills.
- Black (non-Hispanic) respondents are about twice as likely and Hispanic respondents 1.5 times as likely as White (non-Hispanic) respondents to report stress or worry about not having enough money to pay bills. Asian (non-Hispanic) respondents are least likely to report a great deal of money-related stress, but most likely to report some stress.
- No differences in reported stress or worry about not having enough money to pay bills are evident for citizenship status.

- Those rating their health as fair or poor and the uninsured are more likely to report stress or worry about not having enough money to pay bills.
- As shown in the Tables at the end of this brief (pages 10–13), adults with less education, who are unemployed (“a great deal”) or working (“some”), in fair or poor dental or mental health, who report a chronic illness or disability (self or family living with them) or care for an elderly, sick, or disabled family member, living alone or who are single, divorced, or separated, age 30–64 (“a great deal”) or 18–29 (“some”), female, or living in suburban-low income or urban areas are more likely to report stress or worry about not having enough money to pay bills.
- There are no differences in reported stress about money for region of New Jersey.

Figure 4 | **Stress or Worry in Past Month about Not Having Enough Time by Income, Not Having Enough Money, Race-Ethnicity, Citizenship, Health Status, and Health Insurance Coverage**

*"Not having enough time to do the things you want or need to do"*



Source: 2016 NJ Health and Well-Being Poll, Rutgers Center for State Health Policy

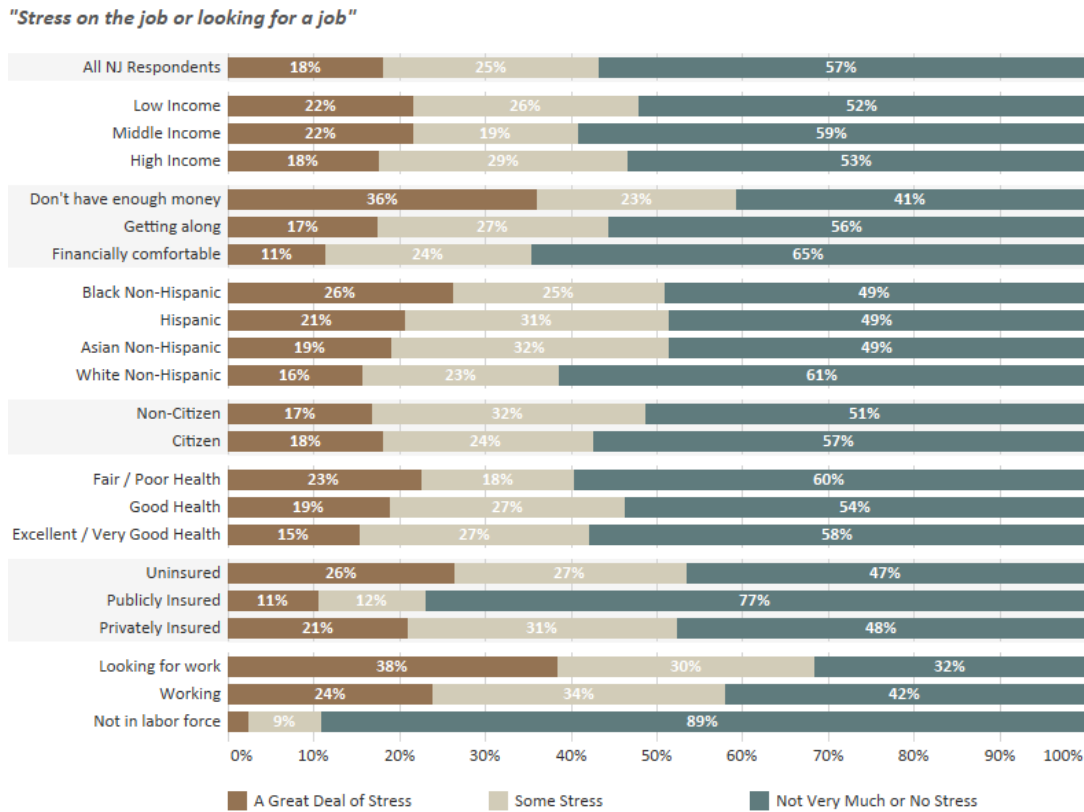
Statewide, 21% report a great deal of stress or worry in the past month about not having enough time “to do the things you want or need to do” and another 37% report some time-related stress or worry. Differences exist among some groups:

- Low income adults are more likely than low or high income adults to report a great deal of stress or worry about not having enough time, and both low and high income adults are more likely than middle income adults to report some time-related stress. Those who don't have enough money to meet basic needs are 1.5 times more likely than those who are getting along and three times more likely than those who are financially comfortable to report a great deal of time-related stress or worry.
- Black (non-Hispanic) respondents are more likely to report a great deal of stress or worry about not having enough time, but are less likely to report some time-related stress.
- Differences in reported stress about not having enough time are not evident for citizenship status.
- New Jersey adults reporting fair or poor health are more likely to report a great deal of stress or worry

about not having enough time, while those in excellent, very good, or good health are more likely to report some stress.

- Those who are uninsured are more likely to report a great deal of stress or worry about not having enough time, while those privately-insured are more likely to report some time-related stress.
- As shown in the Tables at the end of this brief (pages 10–13), other differences for reported time-related stress or worry include: adults who are either working or unemployed, in fair or poor dental or mental health, who report a chronic illness or disability (self or family member living with them), caring for an elderly, sick, or disabled family member, who have children under age 18 in the household, who are married, single, or divorced/separated, age 18–64, who are female, or living in southeast (“a great deal”) or northeast (“some”) New Jersey or in urban (“a great deal”) or suburban-low income (“some”) areas are more likely to report a great deal of stress about not having enough time.
- Reported time-related stress or worry does not differ by education.

Figure 5 | **Stress or Worry on the Job or Looking for a Job in Past Month by Income, Not Having Enough Money, Race-Ethnicity, Citizenship, Health Status, and Health Insurance**



Source: 2016 NJ Health and Well-Being Poll, Rutgers Center for State Health Policy

Overall, 57% of New Jersey adults report little or no stress in the past month on the job or looking for a job. However, 18% report a great deal of job-related or job-seeking stress, and 25% report some stress (on the 2014 national Harvard/NPR/RWJF survey, 34% reported stress due to work/seeking work). Differences exist among some groups:

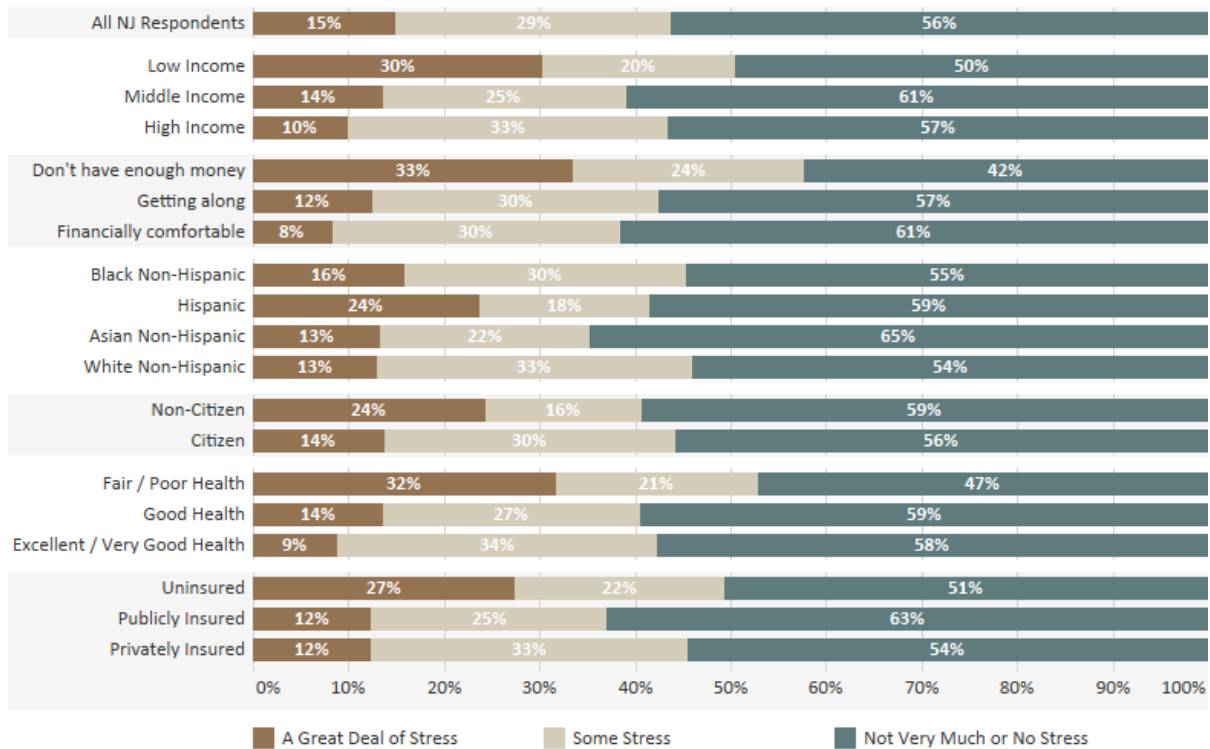
- Low and middle income adults in New Jersey are slightly more likely than high income adults to report a great deal of job-related or job-seeking stress, although high income adults are more likely to report some stress. Those not having enough money to make ends meet are three times more likely than those financially comfortable to report job-related or job-seeking stress (36% vs. 11%).
- Black (non-Hispanic) respondents are more likely to report a great deal of job-related or job-seeking stress, and Hispanic and Asian (non-Hispanic) respondents are more likely to report some job-related or job-seeking stress.
- There are no differences in job-related or job-seeking stress by citizenship status.
- Uninsured respondents are more likely to report a great deal of job-related or job-seeking stress, while

privately insured respondents are more likely to report some stress.

- Those in fair or poor health are more likely to report a great deal of job-related or job-seeking stress, while those in excellent, very good, or good health are more likely to report some stress.
- Those unemployed and looking for work are more likely to report a great deal of job-seeking stress and those who are employed are more likely to report some job-related stress than those not in the labor force.
- As shown in the Tables at the end of this brief (pages 10–13), those with more education, in fair or poor dental or mental health, who do *not* report a chronic illness or disability (self or family member living there) (“some”) or are *not* caring for an elderly, sick, or disabled family member (“a great deal”), with children in the household, who are single, age 30–49 (“a great deal”), age 18–29 (“some”), or male (“some”), or living in urban or suburban-low income areas are more likely to report job-related or job-seeking stress.
- No differences in reports of job-related or job-seeking stress or worry are evident for region of New Jersey.

Figure 6 | **Stress or Worry about Family Members in Past Month by Income, Not Having Enough Money, Race-Ethnicity, Citizenship, Health Status, and Health Insurance Coverage**

"Your family members"



Source: 2016 NJ Health and Well-Being Poll, Rutgers Center for State Health Policy

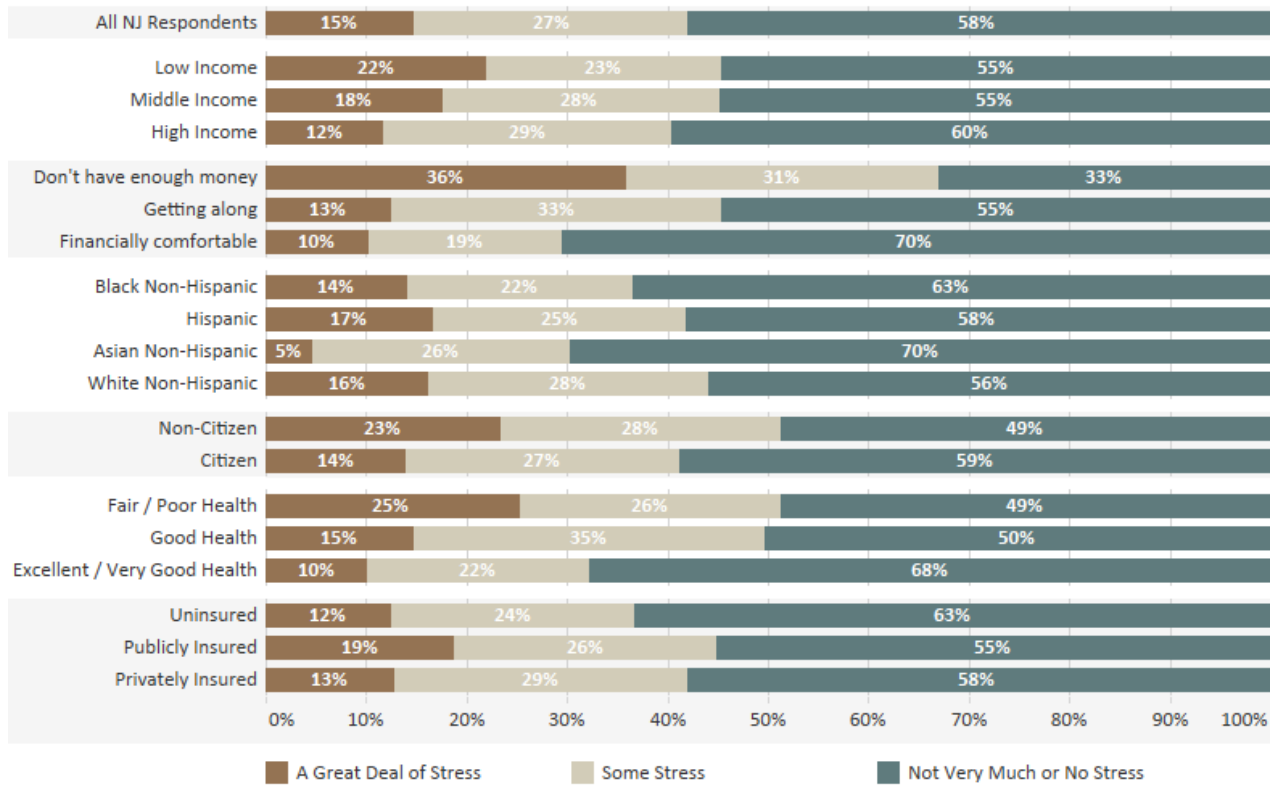
Statewide, 56% report little or no stress or worry in the past month about family members, while 15% report a great deal of family member stress or worry and 29% report some stress (on the 2014 national Harvard/NPR/RWJF survey, 18% reported stress due to family members). Differences exist among some groups:

- Low income adults in New Jersey are more likely to report a great deal of stress or worry about family members, while high income respondents are more likely to report some stress. Similarly, those who don't have enough money to make ends meet are more likely to report a great deal of stress or worry about family members, while those who are getting along or financially comfortable are more likely to report some stress.
- Hispanic respondents are more likely to report a great deal of stress or worry about family members, while white (non-Hispanic) respondents are more likely to report some stress.
- Non-citizens are more likely to report a great deal of stress or worry about family members, while U.S. citizens are more likely to report some stress.
- New Jersey adults reporting fair or poor health are more likely to report a great deal of stress or worry about family members, while those in excellent, very good, or good health are more likely to report some stress.
- Those who are uninsured are more likely to report a great deal of stress or worry about family members, while those privately-insured are more likely to report some stress.
- As shown in the Tables at the end of this brief (pages 10–13), those with less education ("a great deal" or more education ("some"), in fair or poor dental or mental health, who report a chronic condition or disability (self or family member living there) or care for an elderly, sick, or disabled family member, who are age 50–64 ("a great deal") or 30–49 ("some"), or living in southeast New Jersey or urban areas are more likely to report more stress or worry about family members.
- There are no differences in reported stress or worry about family members among New Jersey adults for employment status, family composition, marital status, or gender.



Figure 7 | **Stress or Worry about Immediate Family Member Health in Past Month by Income, Not Having Enough Money, Race-Ethnicity, Citizenship, Health Status, and Health Insurance**

*"The health of your immediate family members"*



Source: 2016 NJ Health and Well-Being Poll, Rutgers Center for State Health Policy

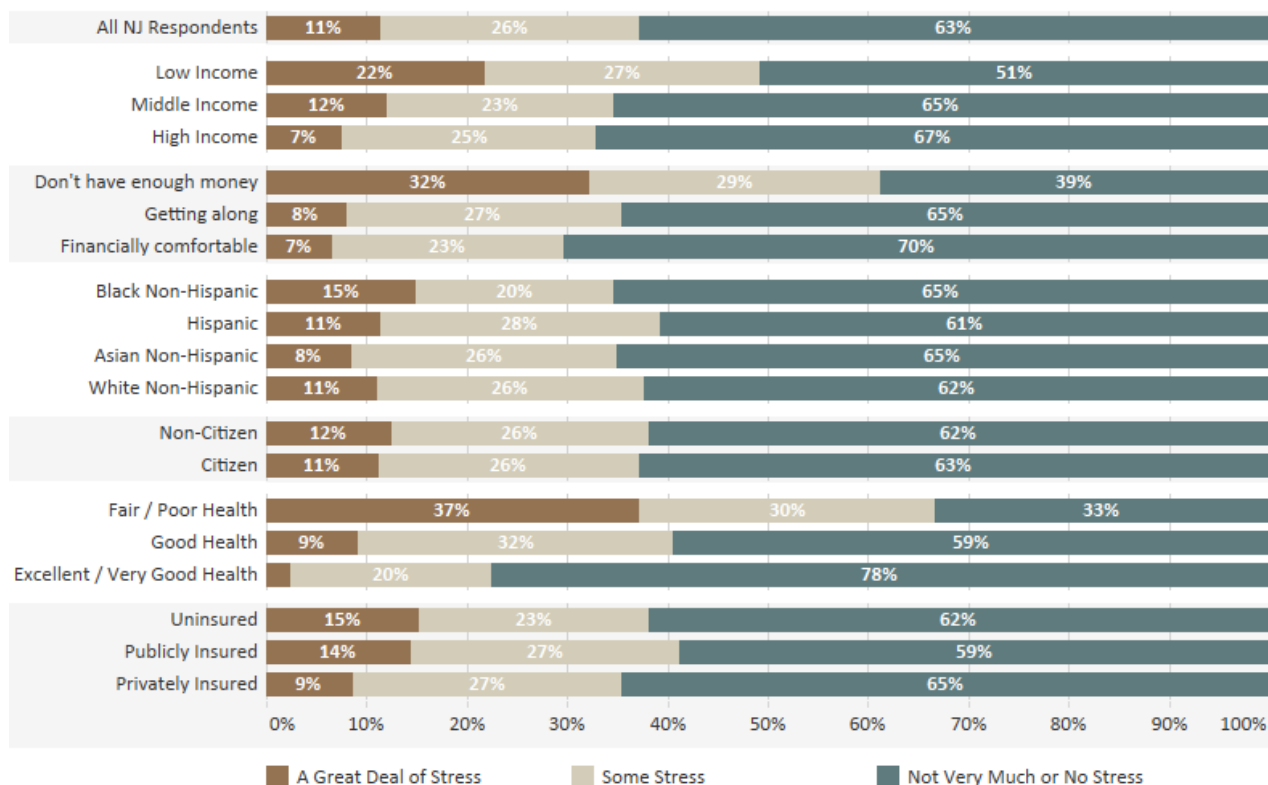
Overall, 58% of New Jersey adults report little or no stress or worry in the past month related to immediate family members' health. However, about one in seven (15%) report a great deal of family member health stress or worry and another one in four (27%) report some family member health stress or worry (on the 2014 national Harvard/NPR/RWJF survey, 20% reported stress due to family member health). Again, differences are reported among groups:

- Low income adults are about twice as likely as high income adults to report family member health stress or worry (22% vs. 12%). Those who don't have enough money to meet basic needs are even more likely to report a great deal of family member health stress or worry (36%).
- Family member health stress or worry does not vary by race-ethnicity, citizenship status, or insurance status.

- Those in fair or poor health report much higher levels of family member health stress or worry.
- As shown in the Tables at the end of this brief (pages 10–13), adults with more education ("some" stress), who are unemployed, in fair or poor dental or mental health, or who report a chronic illness or disability (self or family member living there) or care for an elderly, sick, or disabled family member are more likely to report more family member health stress or worry.
- There are no differences in reports of family member health stress or worry among New Jersey adults for family composition, marital status, age, gender, or region or density of New Jersey.

Figure 8 | **Stress or Worry about Personal Health in Past Month by Income, Not Having Enough Money, Race-Ethnicity, Citizenship, Health Status, and Health Insurance**

*"Your personal health"*



Source: 2016 NJ Health and Well-Being Poll, Rutgers Center for State Health Policy

Statewide, nearly 2/3 (63%) of New Jersey adults report little or no personal health stress or worry in the past month. However, 11% of New Jersey adults report a great deal of personal health stress or worry, and 26% report some personal health stress or worry (on the 2014 national Harvard/NPR/RWJF survey, 18% reported stress due to personal health). Differences are reported among some vulnerable groups:

- Low income adults are nearly two times as likely as middle income adults and about three times as likely as high income adults to report a great deal of personal health stress or worry. Those who don't have enough money to meet basic needs are even more likely to report a great deal of personal health stress or worry (32%).
- Personal health stress or worry does not vary by race-ethnicity or citizenship status.

- Not surprisingly, those in fair or poor health report much higher levels of personal health stress or worry.
- Those who are uninsured or publicly insured report higher levels of personal health stress or worry.
- As shown in the Tables at the end of this brief (pages 10–13), New Jersey adults with less education, who are unemployed, in fair or poor dental or mental health, who report a chronic illness or disability (self or family living member there) or care for an elderly, sick, or disabled family member, living without children, age 50–64, or female are much more likely to report more personal health stress or worry in the past month.
- There are no differences in reported personal health stress or worry among New Jersey adults for marital status, or for region or density of New Jersey.



## Endnotes

1. American Psychological Association. “[Health Disparities and Stress](#).” Last modified 2011.
2. Schneiderman N, G Ironson, and SD Siegel. “Stress and Health: Psychological, Behavioral, and Biological Determinants.” *Annual Review of Clinical Psychology* 1, (2005): 607–28.
3. *The Burden of Stress in America* survey, Harvard/NPR/RWJF, 2014.
4. Respondents are classified as “low income” if their family income is below 150% of the federal poverty level (\$36,450 for a family of four in 2016), “middle income” if 151%–400% of the poverty level (up to \$97,200 for a family of four), and “high income” above that level.

## About the New Jersey Health and Well-Being Poll

The Health & Well-Being Poll was developed in consultation with leading New Jersey philanthropies interested in improving the lives of all New Jersey residents. This Poll was funded by the Robert Wood Johnson Foundation ([rwjf.org](#)) and conducted by Rutgers Center for State Health Policy (CSHP) ([cshp.rutgers.edu](#)) as part of its mission to inform, support, and stimulate sound and creative state health policy in New Jersey and around the nation. It is the first in a series of three annual polls that examine health and well-being in New Jersey.

This Poll is being led by Joel C. Cantor, ScD, CSHP Director. Cliff Zukin, PhD, Professor Emeritus, and Dawne Mouzon, PhD, Assistant Professor at Rutgers’ Bloustein School of Planning and Public Policy, serve as senior project consultants. The Project team also includes Susan Brownlee, PhD, CSHP Senior Research Manager, Jolene Chou, MPH, CSHP Senior Research Analyst, Margaret Koller, MS, CSHP Executive Director, and Michelle Kennedy, MPH, CSHP Research Analyst. This brief was prepared by Dr. Mouzon, Dr. Brownlee, and Ms. Chou. The views expressed in this brief are solely those of the authors.

For more information, download the [project summary](#) available on our website.

## Additional Data Tables

The following tables provide detailed tabulations of the poll measures described above. Statistically significant ( $p < 0.05$ ) differences are shown in **bold**.

### Survey Measures by Income, Race-Ethnicity, Citizenship, Health Status, and Insurance Coverage

	Income*			Race-Ethnicity			
	Low	Middle	High	White (non-Hispanic)	Black (non-Hispanic)	Hispanic	Asian (non-Hispanic)
Overall stress or worry (% A Great Deal)	<b>28.5</b>	<b>30.7</b>	<b>26.6</b>	26.2	35.6	22.5	20.5
(% Some)	<b>42.7</b>	<b>38.9</b>	<b>49.2</b>	46.3	34.9	44.0	44.6
Stress or worry about not having enough money to pay bills (% A Great Deal)	<b>40.4</b>	<b>29.0</b>	<b>10.4</b>	<b>18.3</b>	<b>38.1</b>	<b>29.7</b>	<b>10.7</b>
(% Some)	<b>28.8</b>	<b>27.4</b>	<b>26.5</b>	<b>24.6</b>	<b>29.9</b>	<b>28.2</b>	<b>32.1</b>
Stress or worry about not having enough time (% A Great Deal)	<b>26.8</b>	<b>21.9</b>	<b>19.7</b>	<b>19.0</b>	<b>29.3</b>	<b>23.4</b>	<b>23.8</b>
(% Some)	<b>39.8</b>	<b>32.0</b>	<b>39.7</b>	<b>37.4</b>	<b>28.6</b>	<b>40.2</b>	<b>38.1</b>
Stress or worry on the job or looking for a job (% A Great Deal)	<b>21.6</b>	<b>21.6</b>	<b>17.6</b>	<b>15.7</b>	<b>26.5</b>	<b>20.7</b>	<b>19.0</b>
(% Some)	<b>26.3</b>	<b>19.3</b>	<b>29.0</b>	<b>22.9</b>	<b>24.5</b>	<b>30.8</b>	<b>32.1</b>
Stress or worry about family member (% A Great Deal)	<b>30.3</b>	<b>13.8</b>	<b>10.1</b>	<b>13.1</b>	<b>15.5</b>	<b>23.8</b>	<b>13.2</b>
(% Some)	<b>20.5</b>	<b>25.5</b>	<b>33.5</b>	<b>33.0</b>	<b>29.6</b>	<b>17.8</b>	<b>21.1</b>
Stress or worry about family member health (% A Great Deal)	<b>22.0</b>	<b>17.6</b>	<b>11.7</b>	16.2	14.7	16.8	4.5
(% Some)	<b>23.6</b>	<b>27.7</b>	<b>28.8</b>	27.8	22.7	25.2	25.0
Stress or worry about personal health (% A Great Deal)	<b>21.9</b>	<b>12.1</b>	<b>7.6</b>	11.1	15.1	11.5	8.4
(% Some)	<b>27.3</b>	<b>22.5</b>	<b>25.4</b>	26.5	19.9	27.8	26.5

\*Respondents are classified as "low income" if their family income is below 150% of the federal poverty level (\$36,450 for a family of four in 2016), "middle income" if 151%–400% of the poverty level (up to \$97,200 for a family of four), and "high income" above that level.

Source: 2016 NJ Health and Well-Being Poll, Rutgers Center for State Health Policy; **BOLD** =  $p < 0.05$

	U.S. Citizen		Health Status			Health Insurance		
	No	Yes	Excellent, Very Good	Good	Fair, Poor	Public	Private	Uninsured
Overall stress or worry (% A Great Deal)	<b>26.1</b>	<b>26.7</b>	<b>21.9</b>	<b>24.5</b>	<b>41.3</b>	<b>25.6</b>	<b>28.2</b>	<b>25.0</b>
(% Some)	<b>33.9</b>	<b>45.4</b>	<b>46.3</b>	<b>47.3</b>	<b>34.0</b>	<b>35.2</b>	<b>49.5</b>	<b>39.1</b>
Stress or worry about not having enough money to pay bills (% A Great Deal)	25.2	22.2	<b>13.7</b>	<b>25.6</b>	<b>37.7</b>	<b>26.3</b>	<b>17.7</b>	<b>34.0</b>
(% Some)	33.0	25.4	<b>26.2</b>	<b>26.9</b>	<b>24.2</b>	<b>22.7</b>	<b>26.4</b>	<b>32.7</b>
Stress or worry about not having enough time (% A Great Deal)	26.1	20.7	<b>16.8</b>	<b>18.0</b>	<b>36.6</b>	<b>18.6</b>	<b>21.7</b>	<b>23.7</b>
(% Some)	40.0	37.2	<b>38.0</b>	<b>41.1</b>	<b>29.4</b>	<b>27.0</b>	<b>43.8</b>	<b>37.8</b>
Stress or worry on the job or looking for a job (% A Great Deal)	16.5	18.2	<b>15.5</b>	<b>19.0</b>	<b>22.5</b>	<b>10.7</b>	<b>21.0</b>	<b>26.3</b>
(% Some)	32.2	24.4	<b>26.7</b>	<b>27.4</b>	<b>17.8</b>	<b>12.5</b>	<b>31.5</b>	<b>26.9</b>
Stress or worry about family member (% A Great Deal)	<b>25.0</b>	<b>13.8</b>	<b>8.9</b>	<b>13.5</b>	<b>31.4</b>	<b>12.2</b>	<b>12.3</b>	<b>27.1</b>
(% Some)	<b>15.6</b>	<b>30.4</b>	<b>33.6</b>	<b>27.0</b>	<b>21.5</b>	<b>25.0</b>	<b>33.2</b>	<b>21.9</b>
Stress or worry about family member health (% A Great Deal)	23.5	13.8	<b>10.3</b>	<b>14.8</b>	<b>25.2</b>	18.6	12.8	11.9
(% Some)	27.5	27.3	<b>22.1</b>	<b>34.8</b>	<b>26.1</b>	26.1	29.3	23.7
Stress or worry about personal health (% A Great Deal)	12.2	11.2	<b>2.3</b>	<b>9.0</b>	<b>37.3</b>	<b>14.3</b>	<b>8.6</b>	<b>15.4</b>
(% Some)	26.1	26.0	<b>20.1</b>	<b>31.5</b>	<b>29.7</b>	<b>26.8</b>	<b>26.8</b>	<b>23.1</b>

Source: 2016 NJ Health and Well-Being Poll, Rutgers Center for State Health Policy; **BOLD** =  $p < 0.05$

## Survey Measures by Age Group, Gender, Family Composition, Region, Urban/Suburban/Rural

	Age				Gender		Family Composition		
	18–29	30–49	50–64	65+	Male	Female	Alone	2+ Adults, No Kids	Kids in Household
Overall stress or worry (% A Great Deal)	<b>28.5</b>	<b>26.8</b>	<b>32.3</b>	<b>20.3</b>	<b>22.0</b>	<b>31.0</b>	28.1	26.1	25.6
(% Some)	<b>46.0</b>	<b>49.1</b>	<b>45.3</b>	<b>34.2</b>	<b>47.1</b>	<b>41.5</b>	41.2	42.6	48.0
Stress or worry about not having enough money to pay bills (% A Great Deal)	<b>19.9</b>	<b>28.5</b>	<b>26.0</b>	<b>12.1</b>	<b>15.2</b>	<b>29.1</b>	<b>30.9</b>	<b>19.1</b>	<b>24.0</b>
(% Some)	<b>33.5</b>	<b>27.5</b>	<b>24.4</b>	<b>19.2</b>	<b>28.2</b>	<b>23.9</b>	<b>25.7</b>	<b>24.2</b>	<b>27.9</b>
Stress or worry about not having enough time (% A Great Deal)	<b>24.2</b>	<b>25.9</b>	<b>23.4</b>	<b>9.3</b>	<b>18.0</b>	<b>24.2</b>	<b>19.9</b>	<b>18.0</b>	<b>25.0</b>
(% Some)	<b>43.2</b>	<b>44.6</b>	<b>36.5</b>	<b>22.5</b>	<b>37.4</b>	<b>37.2</b>	<b>25.8</b>	<b>32.4</b>	<b>47.0</b>
Stress or worry on the job or looking for a job (% A Great Deal)	<b>19.0</b>	<b>26.6</b>	<b>20.9</b>	<b>2.1</b>	<b>17.2</b>	<b>18.9</b>	<b>17.1</b>	<b>15.1</b>	<b>23.2</b>
(% Some)	<b>39.2</b>	<b>28.0</b>	<b>27.3</b>	<b>7.1</b>	<b>29.1</b>	<b>21.5</b>	<b>19.7</b>	<b>22.1</b>	<b>29.6</b>
Stress or worry about family member (% A Great Deal)	<b>12.7</b>	<b>18.4</b>	<b>22.0</b>	<b>4.4</b>	11.9	17.3	14.5	14.5	15.5
(% Some)	<b>22.7</b>	<b>33.8</b>	<b>26.8</b>	<b>27.2</b>	27.5	30.1	25.0	29.8	28.8
Stress or worry about family member health (% A Great Deal)	10.2	13.3	20.8	15.6	11.6	17.7	20.0	15.5	13.2
(% Some)	26.0	30.1	30.8	21.3	26.5	28.3	18.7	31.1	26.5
Stress or worry about personal health (% A Great Deal)	<b>8.5</b>	<b>9.9</b>	<b>18.6</b>	<b>9.6</b>	<b>7.1</b>	<b>15.5</b>	<b>13.2</b>	<b>12.2</b>	<b>10.4</b>
(% Some)	<b>21.6</b>	<b>27.6</b>	<b>25.3</b>	<b>27.3</b>	<b>26.8</b>	<b>24.8</b>	<b>29.8</b>	<b>30.1</b>	<b>20.3</b>

Source: 2016 NJ Health and Well-Being Poll, Rutgers Center for State Health Policy; **BOLD** = p<0.05

	Region of New Jersey*					Density-Income of Zip Code**			
	SE	SW	CE	CNW	NE	Rural	Suburb- Low Income	Suburb- High Income	Urban
Overall stress or worry (% A Great Deal)	23.9	22.8	28.0	26.9	27.5	25.5	28.0	26.9	27.4
(% Some)	52.2	41.9	43.4	44.3	44.2	46.2	43.1	46.5	42.6
Stress or worry about not having enough money to pay bills (% A Great Deal)	22.1	25.7	25.4	16.9	21.7	<b>17.7</b>	<b>29.9</b>	<b>19.1</b>	<b>24.7</b>
(% Some)	30.9	26.9	22.9	27.4	26.2	<b>19.1</b>	<b>28.4</b>	<b>26.4</b>	<b>30.0</b>
Stress or worry about not having enough time (% A Great Deal)	<b>28.4</b>	<b>16.9</b>	<b>17.3</b>	<b>24.4</b>	<b>22.4</b>	<b>23.6</b>	<b>17.5</b>	<b>19.4</b>	<b>25.5</b>
(% Some)	<b>29.9</b>	<b>38.0</b>	<b>39.9</b>	<b>29.0</b>	<b>40.5</b>	<b>29.3</b>	<b>45.0</b>	<b>37.2</b>	<b>40.3</b>
Stress or worry on the job or looking for a job (% A Great Deal)	19.1	12.0	18.6	14.6	21.5	<b>13.4</b>	<b>24.3</b>	<b>14.8</b>	<b>24.3</b>
(% Some)	29.4	28.1	24.7	21.9	25.2	<b>24.9</b>	<b>21.0</b>	<b>25.8</b>	<b>25.5</b>
Stress or worry about family member (% A Great Deal)	<b>21.6</b>	<b>7.1</b>	<b>16.2</b>	<b>16.7</b>	<b>15.2</b>	<b>15.9</b>	<b>7.9</b>	<b>13.3</b>	<b>22.4</b>
(% Some)	<b>48.6</b>	<b>30.6</b>	<b>21.5</b>	<b>29.2</b>	<b>29.6</b>	<b>29.9</b>	<b>35.1</b>	<b>24.9</b>	<b>30.4</b>
Stress or worry about family member health (% A Great Deal)	27.6	17.5	8.7	17.1	15.0	14.6	13.8	15.5	13.9
(% Some)	31.0	26.3	30.0	26.0	26.2	24.3	33.0	28.2	24.8
Stress or worry about personal health (% A Great Deal)	14.9	10.2	14.3	11.0	9.9	12.9	11.0	10.1	13.3
(% Some)	35.8	19.3	28.0	24.7	25.9	25.2	25.2	25.3	28.0

\*SE=Southeast (Cape May, Cumberland, Salem, and Atlantic counties), SW=Southwest (Gloucester, Camden, and Burlington counties), CE=Central East (Ocean, Monmouth, and Middlesex counties), CNW=Central Northwest (Mercer, Somerset, Morris, Hunterdon, Warren, and Sussex counties), NE=Northeast (Passaic, Bergen, Union, Essex, and Hudson counties).

\*\*Rural=< 1000 density, all incomes; Suburb-Low Income=1000–7999 density, income <\$71,637; Suburb-High Income=1000–7999 density, income ≥\$71,637; Urban=8000+ density, all incomes.

Source: 2016 NJ Health and Well-Being Poll, Rutgers Center for State Health Policy; **BOLD** = p<0.05

## Survey Measures by Education, Employment, Dental Health, Mental Health, and Chronic Illness or Disability (Self or Family Living With Them)

	Education				Employment			
	< High School	High School Grad, GED	Some College, Vocat. School	College Grad+	Working	Looking for Work	Retired	Other Not Working
Overall stress or worry (% A Great Deal)	<b>19.4</b>	<b>27.4</b>	<b>29.3</b>	<b>26.4</b>	<b>27.2</b>	<b>29.9</b>	<b>19.7</b>	<b>34.1</b>
(% Some)	<b>33.8</b>	<b>40.2</b>	<b>46.2</b>	<b>49.5</b>	<b>50.1</b>	<b>47.0</b>	<b>35.9</b>	<b>28.1</b>
Stress or worry about not having enough money to pay bills (% A Great Deal)	<b>33.6</b>	<b>23.8</b>	<b>26.7</b>	<b>14.1</b>	<b>21.3</b>	<b>44.5</b>	<b>9.7</b>	<b>32.4</b>
(% Some)	<b>21.9</b>	<b>24.1</b>	<b>33.0</b>	<b>23.5</b>	<b>31.3</b>	<b>21.0</b>	<b>20.5</b>	<b>14.0</b>
Stress or worry about not having enough time (% A Great Deal)	23.9	24.2	16.6	21.5	<b>24.9</b>	<b>24.6</b>	<b>9.3</b>	<b>21.5</b>
(% Some)	34.8	37.0	39.2	37.3	<b>43.1</b>	<b>33.9</b>	<b>21.3</b>	<b>40.7</b>
Stress or worry on the job or looking for a job (% A Great Deal)	<b>18.8</b>	<b>14.6</b>	<b>17.5</b>	<b>21.5</b>	<b>23.9</b>	<b>38.5</b>	<b>1.2</b>	<b>4.4</b>
(% Some)	<b>19.6</b>	<b>22.0</b>	<b>29.8</b>	<b>25.7</b>	<b>34.2</b>	<b>29.9</b>	<b>5.0</b>	<b>15.4</b>
Stress or worry about family member (% A Great Deal)	<b>26.9</b>	<b>14.6</b>	<b>15.2</b>	<b>10.6</b>	14.6	23.1	9.8	20.6
(% Some)	<b>20.5</b>	<b>30.4</b>	<b>27.2</b>	<b>31.3</b>	29.7	26.9	25.4	31.7
Stress or worry about family member health (% A Great Deal)	<b>13.6</b>	<b>13.3</b>	<b>20.2</b>	<b>12.1</b>	<b>11.8</b>	<b>22.7</b>	<b>15.9</b>	<b>20.8</b>
(% Some)	<b>20.3</b>	<b>22.5</b>	<b>28.8</b>	<b>32.7</b>	<b>32.5</b>	<b>22.7</b>	<b>22.0</b>	<b>18.1</b>
Stress or worry about personal health (% A Great Deal)	<b>20.4</b>	<b>9.8</b>	<b>15.0</b>	<b>7.1</b>	<b>7.8</b>	<b>16.9</b>	<b>11.6</b>	<b>23.7</b>
(% Some)	<b>20.4</b>	<b>26.2</b>	<b>26.8</b>	<b>26.6</b>	<b>27.0</b>	<b>24.6</b>	<b>29.3</b>	<b>15.6</b>

Source: 2016 NJ Health and Well-Being Poll, Rutgers Center for State Health Policy; **BOLD** = p<0.05

	Dental Health			Mental Health			Chronic Illness (self, family living with them)		Disability	
	Excellent, Very Good	Good	Fair, Poor	Excellent or Very Good	Good	Fair, Poor	No	Yes	No	Yes
Overall stress or worry (% A Great Deal)	<b>21.1</b>	<b>26.4</b>	<b>36.5</b>	<b>21.9</b>	<b>27.3</b>	<b>47.8</b>	<b>19.8</b>	<b>33.9</b>	<b>21.6</b>	<b>42.2</b>
(% Some)	<b>42.4</b>	<b>49.4</b>	<b>40.5</b>	<b>45.0</b>	<b>46.4</b>	<b>34.6</b>	<b>45.5</b>	<b>42.7</b>	<b>46.3</b>	<b>37.5</b>
Stress or worry about not having enough money to pay bills (% A Great Deal)	<b>14.3</b>	<b>21.9</b>	<b>36.5</b>	<b>15.4</b>	<b>22.7</b>	<b>56.6</b>	<b>19.2</b>	<b>25.8</b>	<b>17.7</b>	<b>36.8</b>
(% Some)	<b>22.5</b>	<b>28.1</b>	<b>29.4</b>	<b>26.7</b>	<b>28.1</b>	<b>16.9</b>	<b>25.4</b>	<b>26.6</b>	<b>26.1</b>	<b>25.7</b>
Stress or worry about not having enough time (% A Great Deal)	<b>16.7</b>	<b>18.8</b>	<b>31.6</b>	<b>17.3</b>	<b>20.5</b>	<b>41.5</b>	<b>17.3</b>	<b>25.1</b>	<b>19.0</b>	<b>27.7</b>
(% Some)	<b>36.6</b>	<b>40.3</b>	<b>35.0</b>	<b>38.1</b>	<b>39.7</b>	<b>27.4</b>	<b>40.8</b>	<b>33.6</b>	<b>38.6</b>	<b>33.4</b>
Stress or worry on the job or looking for a job (% A Great Deal)	<b>14.0</b>	<b>16.7</b>	<b>26.8</b>	<b>14.5</b>	<b>19.4</b>	<b>30.9</b>	<b>16.8</b>	<b>19.4</b>	<b>18.4</b>	<b>17.2</b>
(% Some)	<b>25.1</b>	<b>27.2</b>	<b>22.7</b>	<b>27.7</b>	<b>22.0</b>	<b>22.8</b>	<b>30.5</b>	<b>19.4</b>	<b>27.9</b>	<b>16.9</b>
Stress or worry about family member (% A Great Deal)	<b>5.7</b>	<b>15.6</b>	<b>27.4</b>	<b>7.1</b>	<b>20.5</b>	<b>37.5</b>	<b>10.2</b>	<b>19.7</b>	<b>10.5</b>	<b>29.1</b>
(% Some)	<b>29.4</b>	<b>31.2</b>	<b>26.2</b>	<b>32.6</b>	<b>24.6</b>	<b>25.0</b>	<b>28.5</b>	<b>29.3</b>	<b>29.8</b>	<b>26.2</b>
Stress or worry about family member health (% A Great Deal)	<b>11.0</b>	<b>14.8</b>	<b>21.5</b>	<b>12.4</b>	<b>13.0</b>	<b>29.2</b>	<b>9.3</b>	<b>20.8</b>	<b>10.6</b>	<b>26.5</b>
(% Some)	<b>25.6</b>	<b>24.8</b>	<b>34.6</b>	<b>26.0</b>	<b>26.9</b>	<b>34.7</b>	<b>20.8</b>	<b>34.6</b>	<b>24.3</b>	<b>36.4</b>
Stress or worry about personal health (% A Great Deal)	<b>4.4</b>	<b>8.7</b>	<b>27.4</b>	<b>5.1</b>	<b>12.3</b>	<b>40.4</b>	<b>4.7</b>	<b>18.6</b>	<b>6.1</b>	<b>28.0</b>
(% Some)	<b>21.7</b>	<b>29.9</b>	<b>27.4</b>	<b>23.3</b>	<b>30.4</b>	<b>25.0</b>	<b>19.2</b>	<b>32.9</b>	<b>22.7</b>	<b>35.1</b>

Source: 2016 NJ Health and Well-Being Poll, Rutgers Center for State Health Policy; **BOLD** = p<0.05

## Survey Measures by Caring for an Elderly, Sick, or Disabled Family Member, Marital Status, and Enough Money to Meet Basic Needs

	Caring for an Elderly, Sick, or Disabled Family Member		Marital Status			
	Yes	No	Married or Living with Partner	Single, Never Married	Widowed	Divorced or Separated
Overall stress or worry (% A Great Deal)	<b>44.9</b>	<b>23.0</b>	<b>25.8</b>	<b>27.0</b>	<b>22.2</b>	<b>36.6</b>
(% Some)	<b>36.6</b>	<b>45.7</b>	<b>44.3</b>	<b>47.5</b>	<b>31.9</b>	<b>38.7</b>
Stress or worry about not having enough money to pay bills (% A Great Deal)	<b>31.1</b>	<b>20.6</b>	<b>17.8</b>	<b>28.9</b>	<b>19.4</b>	<b>35.1</b>
(% Some)	<b>28.6</b>	<b>25.4</b>	<b>25.5</b>	<b>29.8</b>	<b>12.5</b>	<b>27.7</b>
Stress or worry about not having enough time (% A Great Deal)	<b>30.2</b>	<b>19.3</b>	<b>20.8</b>	<b>23.7</b>	<b>5.6</b>	<b>27.2</b>
(% Some)	<b>38.5</b>	<b>37.1</b>	<b>38.5</b>	<b>40.5</b>	<b>15.5</b>	<b>33.7</b>
Stress or worry on the job or looking for a job (% A Great Deal)	<b>24.3</b>	<b>16.8</b>	<b>16.7</b>	<b>22.1</b>	<b>4.2</b>	<b>24.5</b>
(% Some)	<b>23.3</b>	<b>25.6</b>	<b>24.4</b>	<b>33.0</b>	<b>4.2</b>	<b>19.1</b>
Stress or worry about family member (% A Great Deal)	<b>26.7</b>	<b>12.0</b>	16.7	11.4	11.1	17.0
(% Some)	<b>23.3</b>	<b>30.3</b>	27.4	33.7	19.4	31.9
Stress or worry about family member health (% A Great Deal)	<b>35.2</b>	<b>11.1</b>	17.2	9.4	11.1	17.4
(% Some)	<b>42.0</b>	<b>24.7</b>	28.2	30.6	13.9	21.7
Stress or worry about personal health (% A Great Deal)	<b>18.4</b>	<b>10.1</b>	11.2	9.7	19.7	13.0
(% Some)	<b>25.2</b>	<b>26.0</b>	24.1	29.2	21.1	31.5

Source: 2016 NJ Health and Well-Being Poll, Rutgers Center for State Health Policy; **BOLD** = p<0.05

	Enough Money to Meet Basic Needs		
	Don't Have Enough	Getting Along	Financially Comfortable
Overall stress or worry (% A Great Deal)	<b>50.5</b>	<b>25.0</b>	<b>18.6</b>
(% Some)	<b>39.3</b>	<b>45.3</b>	<b>44.8</b>
Stress or worry about not having enough money to pay bills (% A Great Deal)	<b>74.5</b>	<b>18.5</b>	<b>4.5</b>
(% Some)	<b>18.9</b>	<b>36.2</b>	<b>17.2</b>
Stress or worry about not having enough time (% A Great Deal)	<b>38.5</b>	<b>22.6</b>	<b>12.1</b>
(% Some)	<b>35.9</b>	<b>39.2</b>	<b>36.2</b>
Stress or worry on the job or looking for a job (% A Great Deal)	<b>35.9</b>	<b>17.6</b>	<b>11.4</b>
(% Some)	<b>23.6</b>	<b>26.9</b>	<b>24.2</b>
Stress or worry about family member (% A Great Deal)	<b>33.6</b>	<b>12.6</b>	<b>8.4</b>
(% Some)	<b>24.1</b>	<b>30.0</b>	<b>30.2</b>
Stress or worry about family member health (% A Great Deal)	<b>36.3</b>	<b>12.6</b>	<b>10.3</b>
(% Some)	<b>31.3</b>	<b>32.9</b>	<b>19.2</b>
Stress or worry about personal health (% A Great Deal)	<b>32.1</b>	<b>8.1</b>	<b>6.7</b>
(% Some)	<b>29.1</b>	<b>27.3</b>	<b>23.0</b>

Source: 2016 NJ Health and Well-Being Poll, Rutgers Center for State Health Policy; **BOLD** = p<0.05

## How the Survey Was Conducted

The 2016 New Jersey Health and Well-Being Poll was designed and analyzed by researchers at the Rutgers University Center for State Health Policy, fielded by Abt SRBI, Inc., and informed by six focus groups conducted in north, central, and south New Jersey with immigrants and varying age and racial-ethnic groups. The poll was conducted in English and Spanish from October 24 through November 22, 2016, with a sample of 1,202 respondents. The sample is designed to be representative

of New Jersey adults. Interviews were conducted by landline (n=420) and cell phone (n=782). The data were weighted to match demographic and telephone status parameters and account for the higher probability of selection for respondents who had both a landline and cell phone. The margin of sampling error for weighted estimates based on the full sample is plus or minus 3.4% (subgroup results have higher margins of error). For full wording of poll questions and topline distributions of variables used in this Brief, download the [topline report](#). Additional details about the survey method can be found in the [methodology report](#).

**RUTGERS**

Center for State Health Policy

112 Paterson Street, 5th Floor  
New Brunswick, NJ 08901  
cshp.rutgers.edu

For more information, e-mail [cshp\\_info@ifh.rutgers.edu](mailto:cshp_info@ifh.rutgers.edu)

### Contributing to this Brief:

Dawne Mouzon, PhD, Assistant Professor  
Susan Brownlee, PhD, Senior Research Manager  
Jolene Chou, MPH, Senior Research Analyst  
Joel C. Cantor, ScD, Distinguished Professor  
and Director

Support for this brief was provided by the Robert Wood Johnson Foundation ([rwjf.org](http://rwjf.org)). The views expressed here do not necessarily reflect the views of the Foundation.