

Millennials In New Jersey: Migratory Patterns and Public Opinion

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TABLE OF CONTENTS

EXECUTIVE SUMMARY	3
INTRODUCTION	5
Generational Research	6
The Millennial Generation in the United States	7
The Millennial Generation in New Jersey	8
FINDINGS	9
Millennials as Part of New Jersey’s Population	9
Where New Jersey’s Millennials are Located	10
Distribution of Millennials in New Jersey	10
Millennials and Housing	11
Millennial Migration	13
Outmigration- who’s leaving New Jersey	13
In-migration- who’s coming into New Jersey	14
Young adult migration over time	15
Public Opinion of Young Adults Over Time	16
Young adults’ perception of New Jersey	17
Young adults’ opinion on leaving New Jersey	17
Why Millennials May Want to Leave New Jersey	18
CONCLUSIONS	20
APPENDICES	22

Executive Summary

Millennials are New Jersey's newest adult generation. There have been some limited studies of this generation, generating a great deal of discussion in the attentive political community about whether this youngest cohort has been "fleeing" the Garden State, and what that might mean if true. This report hopes to contribute to that discussion by offering a detailed evidence-based perspective. Much of previous research has simply focused on the fact that a greater percentage of Millennials are leaving the state than are those in other generations. While this is certainly the case, young people have historically been the most mobile. So, it would certainly be expected that more of those 18-39 would be leaving the state than older residents, and we think this finding not to be a particularly helpful observation in informing public policy. Rather, this report argues that there are two key questions that offer a clearer statistical answer to the question of Millennial exodus:

- 1) Are Millennials now leaving New Jersey at a higher rate than young people have in the past?
- 2) Are Millennials leaving New Jersey at a greater rate than Millennials living in neighboring states?

The data suggest the answer to both these questions is "no." This report concludes that the story of New Jersey Millennials is one of stability. Millennials in New Jersey have not deviated substantially in their migratory patterns or their attitudes towards the state of New Jersey when compared to older cohorts during the times they were between 18 and 39 years old. The report outlines three key findings:

- New Jersey Millennial migration patterns do not differ from the general migratory patterns of young people over time and they do not differ from the patterns of other high-tax, high-cost states
- Millennial perceptions of New Jersey do not differ from how young adults in the past viewed New Jersey, and do not differ from the general population's view of the state.
- Millennials face the same problems that are commonly ascribed to all New Jersey residents. They are concerned about rising property taxes, transportation infrastructure,

and the high cost of living in the state, but are at a point in the life cycle that makes these problems more acute.

While New Jersey Millennials are the most likely to move out of the state--we suspect due to career and educational opportunities available to young adults--it is important to keep in mind that it is quite a small percentage of those 18-39 who actually leave the state. According to the Census Bureau, in 2016 6.1% of Millennials moved out of state. Moreover, these were offset by 5.1% who moved in from another state.

New Jersey Millennials also generally work where they live, and like the larger population are concentrated Bergen, Hudson, Essex, and Middlesex counties. With respect to public opinion, young adults rate New Jersey positively as a “good” or “excellent” place to live at the same rate as older adults, and young adults are also no more likely to express a desire to leave New Jersey over time when compared to older adults. Millennials who expressed a desire to leave the Garden State communicated a range of positive and negative aspects, when asked about living in New Jersey. They perceive taxes, housing costs, unreliable transportation, weather, and schools all to be negative aspects of living in New Jersey. On the other hand, transportation, schools, family connections, access to the beach and/or New York City (NYC), and job opportunities are mentioned as some of the positive aspects by Millennials.

The challenges Millennials face living in New Jersey are real and pressing. However, the policy concerns that Millennials in New Jersey confront such as housing affordability and transportation and infrastructure are the same concerns held by residents statewide, regardless of age. In other words, the policy problems Millennials encounter are the same that the other adult generations of Baby Boomers and Gen Xers also encounter. There is nothing inherently unique about being a Millennial in New Jersey, except for their position in the life cycle where they have fewer resources to help them get by. Millennial problems are New Jersey problems and New Jersey problems are Millennial problems.

Introduction

Millennials are New Jersey's newest adult generation. As they progress through adulthood, discussion about their migratory patterns and how they perceive New Jersey has become increasingly relevant. Millennials have been in the news and have been subject to research, yet this coverage and exposure is a recent phenomenon. Millennials not only face some of the same problems as their parents and previous generations but they also face some unique problems that will require new and creative solutions. Developing policies that reflect Millennial needs and challenges will require that New Jersey's policymakers have a strong understanding of the state's newest adults.

To that end, New Jersey Policy Perspective (NJPP), a Trenton-based policy think tank, requested that six graduate students provide an evidence-based analysis of the Millennial generation in New Jersey. This report was prepared as a practicum project by those students under the supervision of Dr. Cliff Zukin at the Edward J. Bloustein School of Planning and Public Policy at Rutgers University- New Brunswick. The report begins with background research on Millennials as a generation and specifically in New Jersey. This is followed by an analysis of Millennials as a part of New Jersey's population with focus on the distribution of Millennials throughout the state and their migratory patterns. The next section includes analysis of the Rutgers-Eagleton Poll's archives to compare younger versus older residents' views of New Jersey. The final section will describe the results from an interview study of 20 New Jersey Millennials who had indicated in a November statewide Eagleton Poll that they would like to leave the state. They were recalled and interviewed by the graduate students as part of this practicum to provide qualitative context for the quantitative findings. Supporting documentation on the methodology and data on all sections of the report can be found in the appendices. Enlarged figures and data tables can also be found in the appendices to improve visibility

As noted in the Executive Summary, there were reports circulating describing an "exodus" of Millennials from New Jersey. NJPP was particularly interested in that, along with where Millennials work and live, housing and their views of New Jersey as a place to live, setting the outline for this research. This report hopes to provide an unbiased evidence-based framework for understanding Millennial migratory patterns and perceptions of New Jersey.

Generational Research

Age is more than just a number. It is a characteristic that can reveal vast amounts of information about an individual. It is a predictor of a variety of economic, social, and political attitudes. Age places a person on the timeline of history, a timeline that reveals the events that one experienced and their age when they experienced those events. Generations are groups of age cohorts, which all of the individuals within a specified set of ages. Generations span about 15-20 years. Since generational markers are often distinct and include significant economic, social, or political events and influences, research on generations allows for nuanced assessments of populations; This includes examining the attitudes, behaviors, and attributes of generations at either one point in time or across a designated time period. According to the Pew Research Center, researchers conceptualize differences between age and groups as the result of at least one of three separate effects: life cycle effects, period affects, or cohort effects. Each type of effect is listed and described below:¹

Life cycle effects: life cycle effects describe differences between older and younger individuals that are the result of each individual's position in his or her life cycle. For example, older individuals generally have higher incomes and more wealth than younger individuals. This may be because older individuals have been in the workforce longer and therefore, have acquired more professional experience and assets than younger individuals have by that point in their life cycle. The differences in income and wealth are largely due to their position in the life cycle. Comparing the two at a similar point in the life cycle would yield more similar results.

Period effects: period effects refer to the impact of a particular event or circumstance in history that affects the vast majority of those present during said event, regardless of age. For example, the attacks on September 11th, 2001 had a lasting impact on the entire United States population. Following the attacks, the nation's foreign policy became more aggressive with a focus on addressing global terrorism and there was an increase in enlistment into the armed forces. Public opinion on terrorism and perceptions of immigrants shifted after 9/11, regardless of age.

¹ Doherty, C., Kiley J., Tyson, A., and Jameson, B. (2015). *The Whys and Hows of Generations Research*. PEW Research Center.

Cohort effects: cohort effects apply specifically to the age cohorts that experienced unique events in history that have brought unique influences to those present at the time. Certain moments in history can have a disproportionate effect on a specific group of people, such as on young adults who are still forming opinions and attitudes when the event occurs. A teenager living in economic insecurity during the Great Recession will have a different outlook than one raised perhaps during the more prosperous times of the late 1990s.

The Millennial Generation in the United States

Millennials are generally considered those who were born between 1980 and 2000 and came of age approaching the new millennium. To date, they are the nation's largest generation. Millennials are expected to be at the station in life in which they are making decisions about buying a house and/or starting careers or families.

Millennials have a reputation for challenging traditional norms. They grew up in a digitally connected world and are the first generation to come of age with widespread access to the Internet. They are less likely to marry when compared to Generation X and the Baby Boomers, and when they do marry, they often do so later in life.² They intend to have children and start families, similarly to Gen Xers and Baby Boomers, but are less likely to associate having children with marriage than earlier generations.³ Birthrates for women under 30 have come to historic lows.⁴ The declining fertility rate of younger women, in particular, has largely been responsible for falling birthrates nationally.⁵ Declines in birthrates among young people are common as a response to economic depression; birthrates began to decline in the mid-2000s, right as the Great Recession began.⁶

Millennials are more likely than all previous generations to have a college degree.⁷ However, the pursuit of higher education comes at a cost. In 2010, 40% of households that claimed an

² Martin, Steven P., et. al. (2014.) "Fewer Marriages, More Divergence: Marriage Projections for Millennials to Age 40." Urban Institute.

³ Fleming, John. (2016.) "Gallup Analysis: Millennials, Marriage and Family." Gallup.

⁴ Martin, Joyce A. et. al. (2018.) "Births: Final Data for 2016." *National Vital Statistics Reports*.

⁵ Ibid, 4.

⁶ Rubenstein, Edwin S. "How Millennials Are Slowing U.S. Population Growth and Enhancing Sustainability." *Negative Population Growth*.

⁷ Kraf, Nikki. (2017). "Today's young workers are more likely than ever to have a bachelor's degree." Pew Research Center.

individual under 40 as head of household reported having outstanding student loan debt.⁸ Student loan debt is the fastest growing measure of debt among today's younger Americans.

Millennials also differ from previous generations with respect to housing. They are the most likely to remain (or return to) living with their parents. Between 2005 and 2014, the national rate of young adults (those aged 18-31) living at home grew by 15%.⁹ Research demonstrates that outstanding student loan debt was one significant predictor in whether or not a young adult lives with their parents.¹⁰ With respect to housing preferences, Millennials are noted for preferring renting in urban locales over more traditional homeownership but it remains to be seen if their tendencies will change as they form families and begin to raise children.^{11,12}

The Millennial Generation in New Jersey

In contrast to the national narrative, Millennials make up a decreasing portion of New Jersey's population. During the period from 2000-13, the proportion of the national population that consists of the 22-34 cohort grew by 6.8%, but decreased by 2.3% in New Jersey.¹³ New Jersey's Millennials are the most likely in the nation to cohabitate with parents, 47% of individuals aged 18-38 reside with their parents in 2014.¹⁴ New Jersey also ranks 14th in the nation for highest average student loan debt based on an analysis of the Class of 2016.¹⁵ Within that graduating class, 61% of individuals reported having student loan debt.¹⁶ There is concern about the number of students who choose to leave the state for college; in 2014, the state reported a loss of 35,000 students while only 6,000 students moved to New Jersey.¹⁷

⁸ Fry, Richard. (2012.) "A Record One-in-Five Households Now Owe Student Loan Debt." Pew Research Center.

⁹ Dettling, Lisa J., & Joanne W. Hsu. (2017.) "Returning to the nest: Debt and parental co-residence among young adults." *Labour Economics*

¹⁰ Bleemer, Zachary and Brown, Meta and Lee, Donghoon and van der Klaauw, Wilbert. (2014) "Debt, Jobs, or Housing: What's Keeping Millennials at Home?" FRB of New York. Staff Report No. 700.

¹¹ Dowell Myers (2016) "Peak Millennials: Three Reinforcing Cycles That Amplify the Rise and Fall of Urban Concentration by Millennials" Housing Policy Debate, 26:6, 928-947.

¹² Mortgage Professional American. (2017.) "Millennials fuel single-family rental demand."

¹³ Evans, Tim. (2016) "Implications of Recent Demographic Trends in New Jersey." New Jersey Future.

¹⁴ Boone, Alastair. (2017). "Why are Millennials Leaving New Jersey?" Citylab.

¹⁵ Cheng, Cochrane, and Gonzalez. "Student Debt and the Class of 2016." Institute for College Access and Success.

¹⁶ Ibid, 14.

¹⁷ Symons, Michael. (2017). "Kids are Leaving for College, and NJ Wants to Know Why."

Findings

This portion of the report contains analyses of Millennial trends in housing and employment in New Jersey, with emphasis on migratory trends. A methodological note: some analyses in this report will compare today's Millennials with earlier generations when they were between 18 and 38 years old. For some portions of this report, the 18-38 cohort will divide into four sub-cohorts to reflect the different populations within the full 18-38 cohort: 18-22, 23-27, 28-32, and 33-38. The two youngest sub-cohorts are of importance because those individuals are often pursuing higher education or their first job after schooling.¹⁸ When comparing New Jersey's Millennials to those in other states, this report will use a standard set of states: California, Connecticut, Massachusetts, New York, and Pennsylvania. These states are either in the Northeast region or generally considered to be high-tax, high-cost states, or both.

The first section describes how much of New Jersey's population is made up of the 18-38 cohort and how this cohort has changed in size over time. The next section describes the migratory patterns of New Jersey's Millennials. Data on how frequently they move within the state, as well as where they come and go from out-of-state will be presented. The next section will present a distribution of where New Jersey's Millennials live and work by county, followed by an analysis of polling data to assess and compare Millennials' views of New Jersey. The last section will detail the results of 20 interviews of New Jersey Millennials who expressed an interest in leaving the state.

Millennials as Part of New Jersey's Population

In 2016, Millennials made up 30% of New Jersey's population, which is below the national average of Millennials at 32%. This analysis uses data from the U.S. Census Bureau's American Community Survey (ACS). More information on the ACS can be found in Appendix A. From 2000-2016, the proportion of New Jersey's population made up of the 18-38 cohort did not change after a slight drop occurring between 2000 to 2004. Nationally, the number of individuals in this cohort grew by 3.7% from 2001 to 2016. Overall, New Jersey has been outpaced by

¹⁸ This report makes use of generational and age cohort comparisons. Age cohort comparisons refer to changes in the body of people aged 18-38 across time, for example. A generational comparison would compare Gen Xers, who were 18-38 between the years of 1983 and 2014, and Millennials who are aged 18-38 starting in 1998.

national population growth in recent years and that has affected all age cohorts, including those aged 18-38.¹⁹ There were an estimated 2,702,500 individuals in the 18-38 cohort in 2016. In 2000, the number of individuals aged 18-38 was about 3,094,000, representing a decrease in the number of individuals aged 18-38 in New Jersey by about 15%.

Where New Jersey's Millennials are Located

Distribution of Millennials in New Jersey

This section will analyze the distribution of where New Jersey's Millennials live and work around the state by county. This section relied upon data from the ACS and the Quarterly Workforce Indicators (QWI) dataset collected by the Census Bureau. More information on the QWI can be found in Appendix A. The distribution of Millennials is illustrated in Figure 1 for 2016. Due to the way the QWI dataset is collected, Figure 1 reflects the distribution of individuals aged 19-34.²⁰

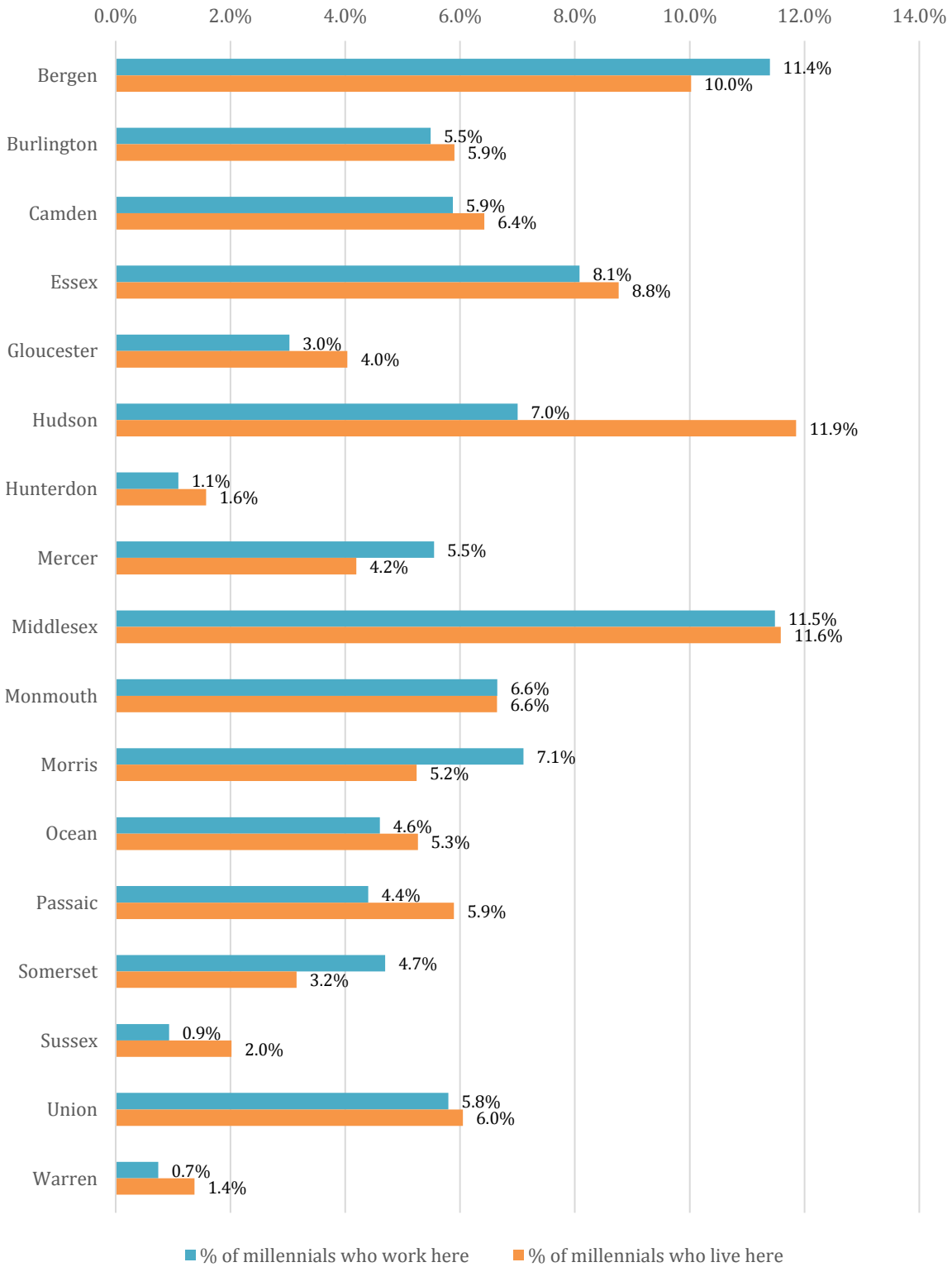
A large portion of New Jersey's Millennials, like the general public, live in state's highest populated counties of Bergen, Hudson, Essex, and Middlesex and are generally concentrated in the northern areas of the state. This reflects the general makeup of the state with a denser population in the north and a less dense population in the southern regions. Middlesex county holds the largest concentration of college students in the state at Rutgers University.

Significantly more Millennials live rather than work in the counties of Hudson, Sussex and Warren counties. Significantly more Millennials work, rather than live in the counties of Bergen, Mercer, Morris and Somerset. However, for the most part, Millennials work where they live.

¹⁹ Evans, Tim "New Jersey Shows Small Population Growth in Latest Census Estimate." *NJ Future*.

²⁰ Tables with the data can be found in Appendix C.

Distribution of 19-34 cohort in 2016 by county²¹

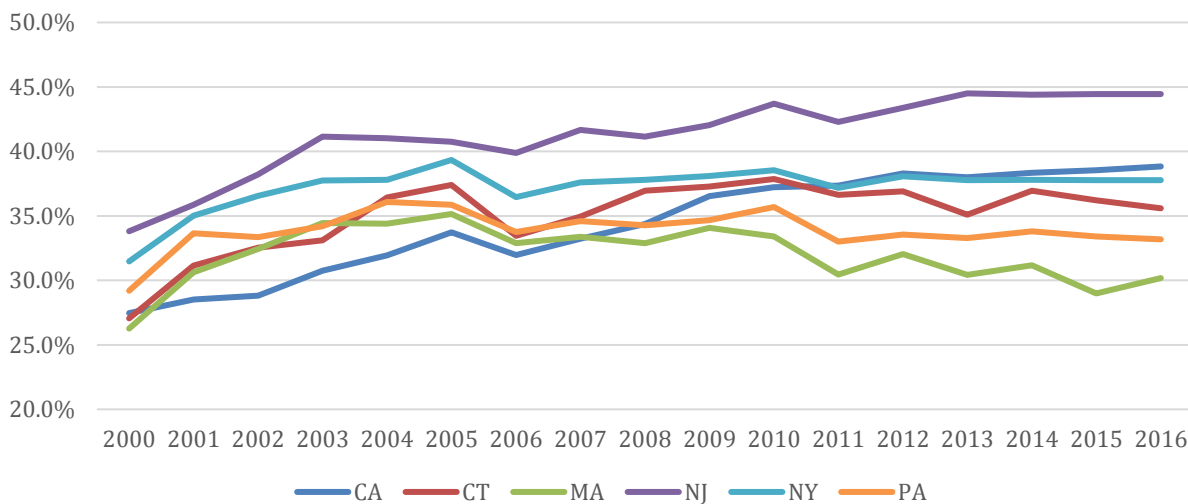


²¹ Due to data collection issues, Atlantic, Cape May, Cumberland, and Salem are missing from this analysis.

Millennials and Housing

This section discusses New Jersey Millennials and parental co-residence using data from the ACS. Parental co-residence is defined as being the child or grandchild of the head of household. It should be noted that college students who live in dormitories or other university housing arrangements are considered to be co-residents with their parents in the data relied upon in this analysis. Figure 2 shows the rate of parental co-residence among the 18-38-year-old cohort in New Jersey and five comparison states. New Jersey has experienced the highest rate of co-

2. Rate of living at home in CA, CT, MA, NJ, NY, PA



residence among these states since 1980. It is also the only state to exceed 40% of the 18-38-year-old population claiming coresidence with parents. The figure shows that New Jersey saw its highest increase in the parental co-residence among its 18-38 cohort from 2000-03 where the rate increased almost 8 percentage points. Since 2003, the rate has seen slow but gradual increase.

When broken down by subcohort, the 18-22 demographic experienced the highest rate of parental co-residence, reaching its highest value at 83.3% in 2003. This correlates to the period during which the rate of parental co-residence saw its largest increase for the full 18-38 cohort. Subcohort analysis shows that individuals aged 18-22 have the highest rate of parental co-residence, but have seen that rate decrease over time, with 67.7% of the 18-22 cohort living with their parents in 2016. In the 23-27 demographic, there has been a slow but sustained increase in parental co-residence.

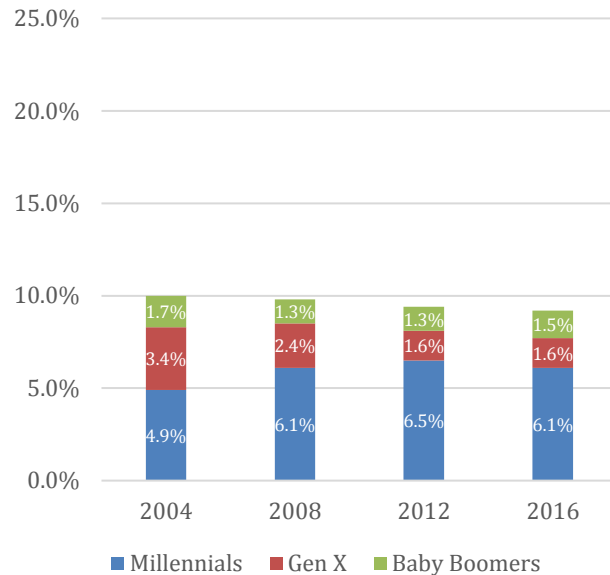
Millennial Migration

This section will analyze and present the migratory patterns of Millennials and individuals aged 18-38. Analyses include the rate at which young adults are leaving and entering the state and how those rates have changed over time. Also included is a comparative analysis of New Jersey and other states on the issue of Millennial out-migration. The general conclusion is that today's Millennials leave no more than young adults left New Jersey in the past.

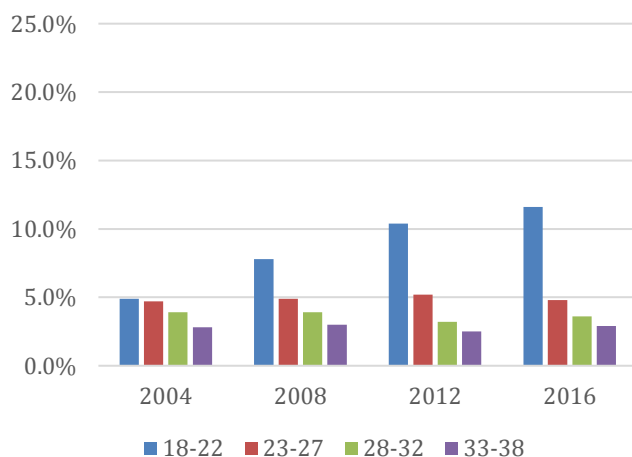
Outmigration- who's leaving New Jersey

In New Jersey, Millennials are the most likely to move out of the state; however, young people have always been more mobile. Figure 3 shows that of those who leave the state, the proportion of Millennials leaving rose slightly between 2004 and 2008 but has not changed substantially in the last ten years. Approximately 6% of millennials left the state in each measurement between 2008 and 2016. As New Jersey's Gen Xers enter and progress through middle age they have made up a smaller percentage of those that leave New Jersey. Baby Boomers, who are now

3. Young adults are the most mobile, but have left NJ at a consistent rate



4. Millennial Outmigration is driven by the 18-22 cohort



approaching their 70s, have historically made up a small portion of the individuals who leave the state. The only real growth in migration has been seen among Millennials, giving the appearance that Millennials are leaving at higher rates. But that is a comparative assessment. In absolute terms, Millennials are leaving the state at about the same rate as they have since 2004.

Generally, individuals aged 18-38 are making decisions about higher education and employment that can influence their decision to leave the state. Figure 4 breaks down the population that leaves New Jersey by subcohort. The figure illustrates that the increases in Millennial migration are driven by the 18-22 subcohort, a group that is generally expected to be the most mobile due to migration associated with college attendance and entry-level employment. New Jersey There has been no change in the three other subcohorts of 23-27, 28-32 and 33-38 between 2004 and the present.

5. Out-migration of the 18-38 cohort is consistent across high tax, high cost states

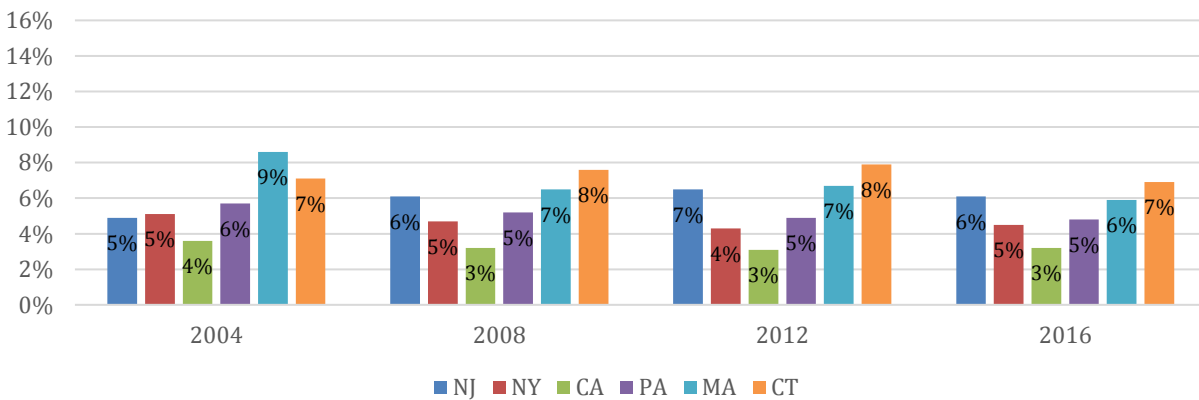
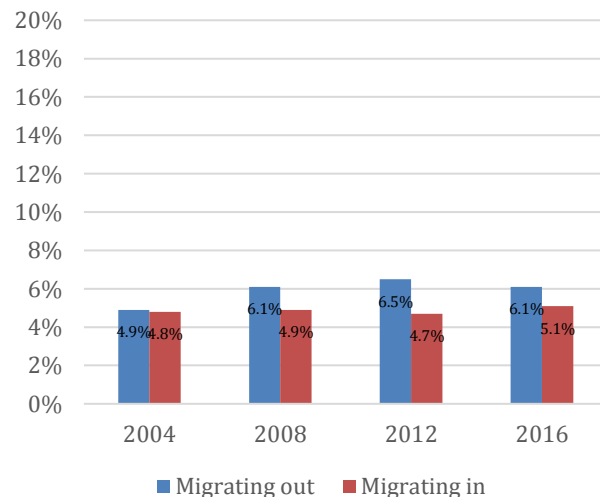


Figure 5 shows the migration rate of the 18-38 cohort for six states. New Jersey does not differ from other high-tax, high-cost states in the Northeast region when considering the outmigration of young adults. Though the rates vary by state, most high-tax, high-cost states share similar narratives of stagnant rates of 18-38-year-old outmigration rates.

In-migration- who's coming to New Jersey

New Jersey is also a target destination for Millennials who find their first jobs or pursue education at one of New Jersey's many colleges and universities. Figure 6 compares the percentage of the 18-38 cohort that left the state and came into the state. The rate at

6. The 18-38 cohort migrates into NJ as much as they migrate out



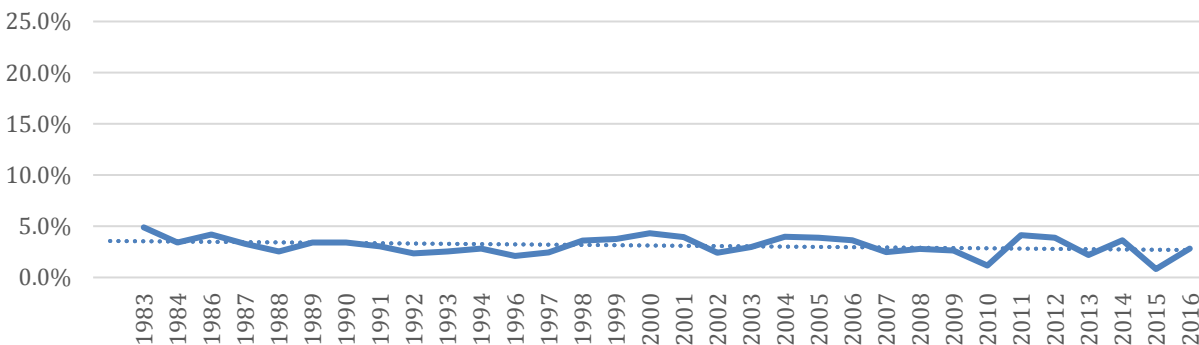
which Millennials migrate to New Jersey has remained constant since 2004. Over the past 12 years where data was analyzed, there was only a 0.4% difference in Millennial in-migration rates. Millennials are the likeliest generation to move into the state but are also the likeliest generation to move in general. The data show that roughly speaking, the number of Millennials entering and leaving the state is about the same.

Further analysis compared other states to New Jersey with respect to Millennial in-migration. New Jersey was tied for the fourth lowest Millennial in-migration percentage with New York, at 5.1%. However, each state had a relatively consistent inward migration percentage from 2004 to 2016, with the largest increase of 1.2% in Massachusetts. This suggests that the number of Millennials migrating into these states has not substantially increased or decreased between 2004 to 2016. Figure 6 shows that there exists only a small deficit between the rates of out- and in-migration. The largest deficit was 1.8% in 2012, however in 2016 the gap was reduced to 1%.

Young adult migration over time

In order to understand if migratory patterns of today’s Millennials have changed, this section will compare today’s Millennial behavior with the behavior of the 18-38 cohort over time. Figure 6a shows the percentage of persons aged 18-38 who moved out of New Jersey from 1983-2016. It should be noted that these data come from the Current Population Survey (CPS), more information on the CPS can be found in Appendix A. The trendline shows that the migration of 18-38 cohort varies little, upholding at about 3%. Statistical analysis revealed that there were no significant differences between migration rates of Gen Xers when they were 18-38 and Millennials today. People are generally the most mobile in this phase of life either for educational reasons or because of the lack of attachment to a particular place.

7. 18-38 migration out of NJ is consistent over time



Public Opinion of Young Adults Over Time

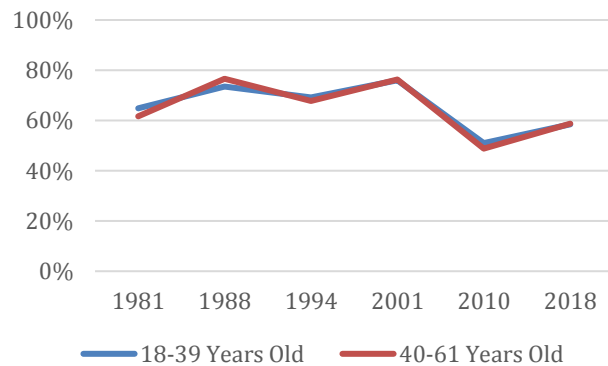
This section will detail the public opinion of young adults on the state of New Jersey in comparison to the opinion of older cohorts of New Jersey residents. The analysis in this section relies on the Rutgers Eagleton Poll, a public interest poll dating back to the 1970s. Its archives are well regarded as the most thorough collection of surveys regarding issues specifically facing residents of New Jersey. This report has identified five questions relevant to this analysis:

1. *Overall, how would you rate New Jersey as a place to live- excellent, good, only fair, or poor?*
2. *If you had the opportunity would you move out of your neighborhood or continue to live where you are now? If so would you prefer to move to another part of town, to another town in New Jersey or move to another state entirely?*
3. *How would you rate New Jersey as a place to live compared to most other states- excellent, good, only fair or poor?*
4. *How would you rate your town or city as a place to live- excellent, good, only fair or poor?*
5. *How would you rate your neighborhood as a place to live- excellent, good, only fair, or poor?*

Eagleton included each question multiple times over the time period used, but not every question was used in every year. Thus, there is some variation in the years included in the analysis. This report presents data only on the first two questions, figures illustrating the results of the other three poll questions can be found in Appendix C, specifically in sections C2-6.

In the polling data, age is divided into two cohorts: 18-39 and 41-60. Given that this report uses data collected over 35 years, these were the only two groupings that can be consistently compared across time. The purpose of this analysis was not only to document the public opinion of young adults, but also to compare them to the

8. Young adults rate NJ as good or excellent at the same rate as older adults



public opinion of older adults whom serve as a control group. This comparison helps avoid confusion that results from life cycle effect biases.

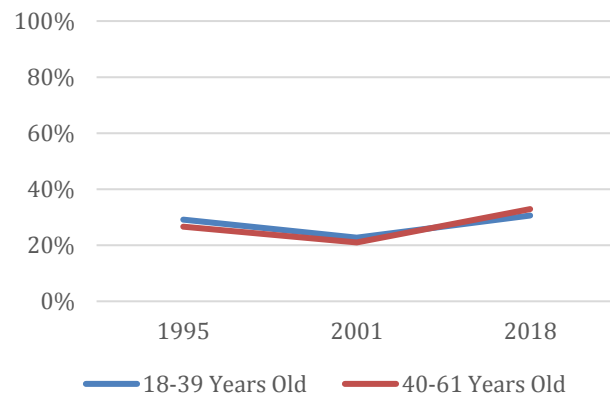
Young adults’ perception of New Jersey

Analysis reveals there is virtually no difference between younger and older residents in how they rate New Jersey as a place to live, and in their desire to leave the state. Figure 8 displays responses to the question “Overall, how would you rate New Jersey as a place to live- excellent, good, only fair or poor?” The graph illustrates the percentages of individuals who responded either “good” or “excellent”. The graph shows that the percentage of respondents who rated New Jersey positively has stayed relatively consistent overtime. There is no significant difference in the rate of respondents who rated New Jersey as “good” or “excellent” between older and younger age cohorts. This demonstrates that young adults positively perceive New Jersey just as much as older adults.

Young adults’ opinion on leaving New Jersey

Similar to the previous findings, there is little difference in young adults’ desire to leave the state compared to that of older adults. The question posed to respondents was “If you had the opportunity would you move out of your neighborhood or continue to live where you are now? If so, would you prefer to move, to another part of your town, to another town in New Jersey or move to another state?” Figure 9 illustrates the

9. Young adults are no more likely to leave NJ than older adults over time



percentages of individuals in the two cohorts that expressed an intention to leave the state if given the opportunity. The rate shows that the general intent to leave New Jersey has varied over time, but there is no substantive difference between how the two cohorts responded. This shows that young adults have expressed a desire to leave the state at the same rate as their older counterparts for the last twenty years.

The other questions posed respondents on how they rated New Jersey as compared to other states and how they rated their own communities. Analysis of these questions revealed similar patterns to the two discussed above. Although there is variation in attitudes over time, the two age cohorts do not differ in how they answered the questions. Overall, older and younger New Jersey residents show little difference in their attitudes about the state. Results of the analysis of the other three questions can be found in Appendix C, specifically C13-15.

Why Millennials May Want to Leave New Jersey

The practicum team completed twenty interviews with residents of New Jersey aged between 18 and 38 to better understand Millennial migratory patterns in New Jersey. The study focused on individuals who expressed a desire to leave the state if given the opportunity, as noted in the second question from the Eagleton Poll listed above. The respondents were selected from a set of individuals from the November 2017 Rutgers-Eagleton Poll. Overall the poll found that 30 % of those aged 18-38 would like to move to another state if given the opportunity. Another 35 % would like to continue to live in the same neighborhood, 30% said that they would like to move within New Jersey (7 % would like to move within their town and 23% would like to move to another town within New Jersey).²² The 30 % who said they would like to move comprised the sampling frame for the call-backs.

While the subjects re-interviewed are not a representative sample of the members of the 18-38 cohort who want to move from the state, the data do offer insight into Millennials' perceptions of New Jersey. Respondents were asked what they liked and disliked about living in New Jersey, about the reasons they wanted to leave, the seriousness of their intent to leave, and which states they might want to move to from New Jersey. Additionally, the interview schedule explored two topics in depth: jobs and housing. The findings are condensed below; each interview is summarized as a mini-case study that can be found in Appendix B.

Reasons Millennials Want to Leave New Jersey

Most respondents indicated that their considerations about plans to leave New Jersey were “very serious.” In discussing why millennials want to leave New Jersey, responses generally fit into

²² Polls 43, 68, 97, 131, 167, and 208. Rutgers-Eagleton Poll, Rutgers University.

one of three categories: they had economic concerns about the state, they wanted to move because of a particular opportunity or to experience a new state, or they had specific policy interests that concerned them.

Respondents in the first category cited economic reasons as their main motivation to leave. The high cost of living and high taxes in New Jersey contributed to a general concern about affordability. Respondents believed that they might enjoy a better quality of life in other states with a lower cost of living.

Many of those who fall into the second category were leaving for particular opportunities, such as to pursue some form of education or a job. Some wanted to leave for better climates. While these opportunities did draw people away from NJ, several individuals indicated that they may eventually return.

In the final category, individuals were either particularly unsatisfied with conditions in NJ or felt that quality of life was much better elsewhere. It is difficult to further evaluate these individuals as the cases were very specific and the subjects cited numerous policy issues. Their case studies can be reviewed in Appendix B.

What Millennials Like and Dislike About New Jersey

Throughout the interviews almost all respondents cited economic concerns at some point. Many noted economic challenges as a reason for leaving New Jersey. But even those who did not cite economic reasons as a motivation to leave discussed the affordability of New Jersey. The most common complaint was the high cost of living, particularly with respect to housing.

Additionally, some respondents discussed their low salaries and difficulty finding a job as these experiences related to general economic concern. Many that were employed were still not satisfied with their salary. They enumerated other economic issues, specifically related to the state's overall high cost of living and/or high taxes. Several respondents also explicitly noted that they were unsatisfied with the services rendered for taxes paid, and although they worked hard, economic security and other economic goals, such as homeownership, were still unattainable.

In addition to economic concerns, many Millennials discussed other negative aspects of life in New Jersey. Many individuals cited the lack of reliable transportation, traffic, and congestion,

particularly when the respondents were commuters. Several individuals also had concerns about the upkeep and quality of New Jersey's infrastructure. Others also brought up violence and the quality of the state's schools as concerns. Finally, some noted New Jersey's weather and culture as negative attributes.

For all their concerns, Millennials also had positive things to say about New Jersey. Many noted that the state had its own interesting culture, sometimes citing diners as an example of a cultural symbol of New Jersey. Additionally, many felt that the state's close access to the beach and New York City as a benefit. A number of individuals were particularly tied to New Jersey because of their friends and family in the area. Though some were frustrated by the state's transportation issues, others appreciated the access that New Jersey infrastructure provided to jobs and leisure activities. While respondents were concerned with taxes, they recognized the quality of New Jersey's schools. Despite the negative comments, most respondents easily found things they said they liked about the state.

Conclusions

Millennials are New Jersey's newest adults, and they face the same struggles that all adults face in the state. The differences between Millennials and their older counterparts is that Millennials lack the resources of older adults to cope with the challenges of living in New Jersey with its high cost of living and high cost of housing. However, Millennials are young adults. Young adults are mobile, generally more so than their older counterparts. Young adults have always been more mobile, and the data suggest this is certainly the case in New Jersey and has been for three decades.

To this point, the major conclusions of the report are:

- New Jersey Millennial migratory patterns do not differ from the general migratory patterns of young people over time and they do not differ from the patterns of other high-tax, high-cost states.
- Millennial perceptions of New Jersey do not differ from how young adults in the past viewed New Jersey, and do not differ from the general population's view of the state.

- Millennials face the same problems that are commonly ascribed to all New Jersey residents. As adults they are concerned with rising property taxes, road infrastructure and repairs, and the high cost of living in the state.

The two areas in which Millennials differ from young people of the past is in student debt and parental co-residence. Both are issues that afflict the entire Millennial generation, but are important in New Jersey, which touts one of the best educated populations and the highest rate of parental co-residence in the United States.

The most important takeaway from these conclusions is that there is little difference between New Jersey Millennials and the rest of New Jersey's adult population with respect to their needs and concerns about life in New Jersey. There is little that the state of New Jersey has done to make Millennials leave, but there is also little the state is doing to make them stay. The trends identified in this report are more trends of similarity than of divergence, however it remains to be seen whether this continues to be the case as Millennials grow older and go further in their life cycles.

Appendices

APPENDICES	22
Appendix A: Methodology and Data	23
American Community Survey (ACS)	23
Current Population Survey (CPS)	23
Quarterly Workforce Indicator (QWI)	24
Appendix B: Survey Methodology	25
B1 Respondent Selection	25
B2 Survey Instrument	26
B3 Case Studies	30
Appendix C: Additional Charts and Data	39
Appendix D: Millennials and Social Assistance	47
NJ SNAP	47
WFNJ/TANF	47
NJ Family Care	48
Measurement Challenges	48

Appendix A: Methodology and Data

The information used from the Census Bureau for the creation of this report was collected from the Integrated Public Use Microdata Series (IPUMS), a dataset maintained by the University of Minnesota. Since data collection is not uniform across times and investigators, it is sometimes difficult to get a complete, neatly formatted document of an individual's answers. IPUMS integrates the survey data, associating multiple data points to their relative individual. This process allows for meaningful comparisons to be made.

American Community Survey (ACS)

The American Community Survey is a survey collected by the United States Census Bureau and is used to determine how to distribute more than \$400 billion in federal and state funds. The survey measures population information across a number of different categories including socioeconomic status, dwelling characteristics, and demographic information. The Census Bureau randomly chooses addresses to participate in the survey with every household having a 1 in 480 chance to participate. If a household is selected, they will be removed from the selection pool for five years. If a household is selected the Census Bureau will mail a paper survey to the location. The survey can either be mailed back or completed online. If the Census Bureau does not receive a survey back in a few weeks they will send another survey to the location. If a survey is still not returned, the Census Bureau will begin to call the household to inquire why no survey was returned. After some time, a sample is taken of those who did not respond to the phone call, mail or online and these addresses are then visited by field agents to conduct the interview in person.

Current Population Survey (CPS)

IPUMS-CPS is an integrated set of data from the Current Population Survey (CPS) from 1962 forward. The CPS is a monthly U.S. household survey conducted jointly by the U.S. Census Bureau and the Bureau of Labor Statistics. Initiated in the 1940s in the wake of the Great Depression, the survey was designed to measure unemployment. A battery of labor force and demographic questions, known as the "basic monthly survey," is asked every month. Over time, supplemental inquiries on special topics have been added for particular months. Among these supplemental surveys, the March Annual Social and Economic Supplement (ASEC) is the most

widely used by social scientists and policymakers, and it provides one set of data for IPUMS-CPS. Additionally, we are building our monthly data series to include basic and supplement data in addition to the ASEC. This report relied upon data from the CPS basic monthly survey questions included in the CPS from 1983.

The variable on migration used in the report was MIGRATE1. MIGRATE1 indicates whether the respondent had changed residence in the past year. Those who were living in the same house as one year ago were considered non-movers and were asked no further questions about migration over the past year. Movers were asked about the city, county and state and/or the U.S. territory or foreign country where they resided one year ago.

The potential responses were: Missing, Same House, Different House: not reported, Different House: Moved within county, Different House: Moved within state, different county, Different House: moved between states, Different House: Abroad, Unknown

The category "Same house" includes both persons who did not move since the reference date (March 1 of the preceding year) and those who had moved and then returned to their earlier residence. Movers are subdivided into the following categories: those who had moved within the same county; those who had crossed county lines but stayed in the same state; those who those who had resided in a different state; and those who had migrated from abroad.

Quarterly Workforce Indicator (QWI)

This Quarterly Workforce Indicator dataset is gathered for the Census and represents a set of thirty-two economic indicators. Some of these indicators include, but are not limited to: employment, job creation/destruction and wages. The dataset measures both firm and worker characteristics. The information can be illustrated geographically to depict where individuals work and where firms are located. This dataset allows for trends among workers and firms to be monitored both geographically and over time. For this research study, the data was viewed through the QWI Explorer tool on the census website. This tool not only provides the QWI data but also offers interactive graphs and charts by which the data can be interpreted.

Appendix B: Survey Methodology

B1 Respondent Selection

In November 2017, the Rutgers-Eagleton Poll conducted a survey of New Jersey residents in order to better understand their opinions about current issues facing New Jersey. Within this survey, respondents were asked “If you had the opportunity, would you like to move out of your neighborhood or continue to live where you are now?” If respondents answered that they would like to leave their current neighborhood, they were then asked the follow-up question “Would you like to move to another part of your town, to another town in New Jersey, or to another state entirely?”. Additionally, the Rutgers-Eagleton Poll asked respondents “Would you be willing to be contacted for future interviews?” Respondents who answered that they would like to move to another state and that they were willing to be contacted for future interview were identified as target respondents to this survey.

Within this group of respondents who answered that they would like to move to another state if given the opportunity and were willing to be contacted a second time, all those who identified as 18-38 in the November 2017 poll were contacted. In initiating contact, group members reached out via telephone; if they were unable to reach the respondent they followed up multiple times and also reached out with a request for follow-up interview via email (where an email address had been provided). As a final effort to reach those who had not responded otherwise, an electronic survey was sent out via email. Of the 68 potential respondents, all were contacted and interviews were conducted with 20 individuals; one additional 1 respondent replied to the electronic survey.

B2 Survey Instrument

Eagleton Poll- Millennials Leaving NJ Follow-up Interview

Introduction - LANDLINE

Hello, my name is _____. I am conducting a research study for Rutgers University. I'm not asking for money or selling anything. Is this _____?

IF NO --- In the fall, __[NAME]___ responded to survey questions about New Jersey and the issues facing the state. I am hoping to speak with them again briefly and ask a few follow-up questions related to that survey. Is _____ home?

IF NO- Is there a better time to call in the next few days? Is there a better number to reach him/her at?

IF YES- [ONCE RIGHT PERSON IS ON THE PHONE]

Hello, my name is _____. I am conducting a research study for Rutgers University. I'm not asking for money or selling anything.

In the fall, you responded to survey questions about New Jersey and the issues facing the state. I am hoping to speak with you briefly and ask a few follow-up questions related to that survey. Would you be willing to give me a few minutes of your time?

IF YES- **Is it okay if I record this conversation so that I can speak with you without having to take notes? Your responses will be completely confidential. *** After this project is completed, the recording will be destroyed (by May 2018).

IF NO- Probe/attempt to reschedule

IF YES-- In the fall, you responded to survey questions about New Jersey and the issues facing the state. I am hoping to speak with you briefly and ask a few follow-up questions related to that survey. Would you be willing to give me a few minutes of your time?

IF YES- **Is it okay if I record this conversation so that I can speak with you without having to take notes? Your responses will be completely confidential. *** After this project is completed, the recording will be destroyed (by May 2018).

IF NO- Probe/attempt to reschedule

NJPP Practicum Group- FINAL Survey Questionnaire

Eagleton Poll- Millennials Leaving NJ Follow-up Interview

BASIC QUESTIONS

1. How long have you lived in NJ?
2. What do you like most about living in NJ? (Probe: Anything else?)

3. What do you like least about living in NJ? (Probe: Anything else?)

LEAVING NEW JERSEY

In the fall you indicated that if you had the opportunity to leave NJ, you might move to another state.

4. Why do you want to leave New Jersey? (Probe: What is the most important reason?)

5. Have you given VERY SERIOUS consideration to leaving New Jersey, or is it just something you think about from time to time?

6. What is the likelihood you will actually leave in the next five years or so? Is this something you will...

A- Definitely Do

B- Probably Do

C- Probably Not Do

D- Definitely Not Do

E- Don't know/not applicable

7. What, if anything, would make NJ a better place for you to live, so that you would not want to move away? (Probe: Is there anything else?)

JOBS

8. Do you think there are good job opportunities for YOU in New Jersey? Why?

⇒ 9. Are you working now?

IF YES

⇒ 10. How satisfied are you with your job—very, somewhat or not very satisfied?

A- Very Satisfied

B- B-Somewhat Satisfied

C- C- Not Very Satisfied

D- D- Don't know/not applicable

ONCE CHOICE MADE: Why do you say you are [very/just somewhat/not very satisfied]?

⇒ 11. Are you currently satisfied with your salary?

A- Very Satisfied

B-Somewhat Satisfied

C- Not Very Satisfied

E- Don't know/not applicable

⇒ 12. Do you think you would make more, less, or the same amount of money doing the same job in another state

A-More

B-Same

C- Less

D- Don't know/not applicable

⇒ 13. Are you satisfied with the amount of hours per week that you work?

A- Very Satisfied

B- Somewhat Satisfied

C- Not Very Satisfied

D- Don't know/not applicable

⇒ 14. How often does work interfere with your social life?

A- Often

B- Sometimes

C- Rarely

D- Never

E- Don't know/ not applicable

⇒ 15. How would you describe your overall work/life balance?

⇒ 16. Are you actively looking for a new job?

IF YES-

⇒ 17. Are you only considering jobs in NJ, only in other states, or both?

⇒ 18. Are there jobs available within NJ that you would want?

IF NO

⇒ 19. Are you actively looking for a job?

IF YES-

⇒ 20. Are you only considering jobs in NJ, only in other states or both?

⇒ 21. Are there jobs available within NJ that you would want?

⇒ 22. Are there particular circumstances preventing you from looking for or getting a job?

HOUSING

23. Do you rent, own or live with your parents?

24. Is that an apartment or a single-family house?

25. What do you like most about your current housing situation?

26. What do you dislike about your current housing situation?

⇒ 27. Can you find adequate housing on your salary in New Jersey?

⇒ 28. Are there enough housing options available in New Jersey?

⇒ 29. Are you able to afford housing in the area that you would like to live in within NJ?

⇒ 30. Have your friends had positive or negative experiences finding housing in New Jersey?

⇒ 31. What (if anything) would you change about your living situation if you were able?

COMPARISON SECTION

32. If you were to leave NJ, what state (or states) would you consider moving to? (Probe: Why?)
33. IF THEY ANSWER multiple states, what state is most appealing? (Probe: Why?)
34. What is most attractive about [this state] as a place to live?
- ⇒ 35. Are job opportunities better in _____ ?
 - ⇒ 36. Are housing opportunities better in _____?
 - ⇒ 37. How does the quality of life in _____ compare to quality of life in New Jersey?
 - ⇒ 38. What changes would improve your overall quality of life within New Jersey?
 - ⇒ 39. What would you miss most about NJ if you were to leave?

FINAL COMMENTS

40. Is there anything else, positive, negative or neutral, that you would like to say about living in or potentially leaving NJ?

DEMOGRAPHIC FOLLOW-UP

41. In what year were you born?
42. What is your gender identity? ASK IF NECESSARY
43. Do you have any children? If so, how many?
44. What is your home zip code?
45. In what NJ county do you live?

CLOSING

That concludes our survey. Thank you very much for your time and cooperation. If you have any questions, you may contact Dr. Cliff Zukin at 848-932-1031. Have a good day/evening.

B3 Case Studies

Case Study 1

M. is a 24-year-old male from Sussex County who has lived in NJ all of his life. He now lives in Massachusetts while he is attending graduate school, but intends to move back to New Jersey after graduation. He has thoughtful praise and criticism of the state; on the positive end, he thinks NJ has unique culture, effective leadership and better opportunities than elsewhere. But though he thinks that he will be well paid in his future profession in New Jersey, he thinks the state has a relatively poor economy. Additionally, he thinks many improvements related to smarter transportation and other changes that would improve quality of life for citizens. If he were to move, he would probably move to NY or CA, because they have better economies and transportation options, among other advantages.

Case Study 2

J. is a 25-year-old female from Burlington County, who has lived in NJ for her entire life and currently lives with her parents. She thinks that NJ is a good place to live and that everything you need is accessible in NJ. However, she is not very satisfied with her job and does not think there are good opportunities for her in NJ, though she does think there might be better opportunities in NYC. She also expressed that she works two jobs and has poor work/life balance. She noted she cannot live on her current salary in New Jersey. She also cites traffic as a problem of living in New Jersey. Though she is not particularly unhappy living with her parents, she thinks that housing in NJ is generally unaffordable. If she were to move, it would be to a sunny coastal area such as Florida, the Carolinas, California or Colorado. She believes that both job and housing opportunities are better in Florida. Overall, she likes New Jersey but is not particularly satisfied by the jobs or housing opportunities in NJ.

Case Study 3

J. is a 25-year-old male who is married and used to rent his home in Bergen County, however in the time since the initial survey in November, he moved into New York City with his wife. He thinks that NJ is a good place to live and better than many other states. Additionally, it is close to his family, which J. cites as an advantage. His biggest complaints are taxes and issues with the NJ Transit rail system. He moved to NYC to be closer to work and to live in the city while he is

young and to enjoy opportunities there, but intends to move back to NJ eventually. Compared to NJ, he thinks that NYC offers him less of a commute, lots of restaurants and people and high accessibility. However, his overall impression of NJ is very positive and he enjoyed his town, his school, and his friends and family in NJ.

Case Study 4

T. is a 24-year-old woman who lives in Essex County. She is not married, has no children, and is employed. T. is very serious about moving out of New Jersey and will move within the next five years. T.'s main reasons for wanting to leave New Jersey is to experience a new environment and take advantage of job opportunities elsewhere. T. has lived in New Jersey her whole life and wants to experience a new state. T. likes the scenery of Washington State and hopes to move there within the next five years. While Seattle experiences a lot of rain throughout the year, T. believes the city is beautiful and will offer better paying jobs. T. was also drawn to Washington by family she has there. According to T., there is nothing in particular the State of New Jersey can do to make her stay. When she moves, T. will miss her family and certain conveniences of in New Jersey, but T. is set on moving and has family members in Seattle, WA as well.

Case Study 5

H. is a 33-year-old man who lives in Bergen County. He is married, has no children, and is employed. H.'s main reason for wanting to leave New Jersey is the housing market. H. would like to buy a home but does not believe he can afford to do so in New Jersey. H. will probably move to Florida within the next five years where, he believes the jobs and housing situations have become better over the last few years. H. would like to see the quality of life improved in New Jersey. He cites problems with the roads, the DMV, and other public services.

Case Study 6

M. is a 23-year-old woman who lives in Camden County. She is in a committed relationship, has no children, and is employed. M. is very serious about moving out of New Jersey and will move within the next five years. M's main reason for wanting to leave New Jersey is to seek a professional degree in Florida. She likes the educational opportunities in Florida, particularly the ranking of the state's law schools. Additionally, M. likes the weather in Florida, which is the

strongest motivator pushing her to Florida. According to M., the only thing that would make New Jersey a better place to live is changing the weather.

Case Study 7

F. is a 30-year-old single male living in Hudson county. He holds a bachelor's degree and has no children. He has lived in NJ for 25 and says the best thing about living in NJ is the convenience of being close to Manhattan. He dislikes the traffic and taxes in NJ. F. indicated he would leave NJ because this would be the perfect time in his life to do so, as he has no commitments tying him to NJ. If NJ lowered property taxes he would consider staying. He is very satisfied with his current job and current salary in the entertainment industry in Manhattan. He rents an apartment which is close to work for his commute but is too expensive. If he left NJ, he would consider moving to Atlanta, GA because the entertainment business has a hub there. He already received a job offer in GA but turned it down because he felt it would be "too much of a move."

Case Study 8

S. is a 32-year-old married female with 3 children. She lives in Gloucester County with her family. S. has lived in NJ all her life and her favorite aspects of NJ are Gloucester County, the school system, and that her families is close. She dislikes the taxes the most. She wants to leave NJ because she believes the cost of living is getting too high. She has seriously considered leaving NJ and has looked at jobs and the cost of living in other states. She will likely remain in NJ in the next 5 years because of family connections. If anything, the legalization of marijuana would entice her family to stay. She believes the economic benefits from legalization could lower taxes. She is very satisfied with her new job as a real estate agent, which she obtained in the last two years. She works a second job to make ends meet but would like to be able to live on one income. She finds it difficult to coordinate with her husband since he too has a busy work schedule. They own a property which they are under water on and they rent a property in which they live with their children. S. likes the neighborhood but has some issues with her neighbors. If the family were to leave NJ they would go to DE for lower taxes and to be close to family.

Case Study 9

C. is a 35-year-old single, female from Hudson County. She has a Master's degree. She has lived in NJ all her life and likes the parks and that her family is close to her. She dislikes the politics and wishes to move to a more diversified, friendlier state like CA that has nice weather so she can be active all year. She plans to leave NJ in the next five years, but improving the roads, adding more vegan restaurants and lowering taxes would entice her to stay. She works as a teacher and is only somewhat satisfied with her job. C. has some particular issues with the management of her workplace and cites a lack of local control over the school system. She feels the cost to rent an apartment is too high and does not allow her to save to buy a home.

Case Study 10

M. is 25-year-old male that lives in Sussex County. He's lived in NJ all his life and likes the convenience of travel to NYC. He believes the cost of living is too high compared to the quality of living. He rents his home. M. plans to leave NJ in the next five years. M. feels if NJ were to legalize/decriminalize marijuana it would help with the high cost of living. M. is somewhat satisfied with his current job in entertainment. He is not satisfied with the amount of hours he works but feels like he should be willing to "put in what is required" for a job. M. currently lives with his parents because it provides him with flexibility and he is able to save money. He dislikes how far they live from the city. If he were to leave NJ he would consider FL or CA for work opportunities. M. holds a bachelor's degree.

Case Study 11

G. is a 35-year-old male from Uruguay. He has lived in NJ for the past 17 years. He likes that the weather in NJ is similar to his home country. He also likes the proximity to NYC, to the mountains of PA, and to the NJ beaches. He says NJ is very comfortable for him. He dislikes the taxes the most. He has not given very serious thought to leaving he just thinks about it from time to time. He thinks that improving services at the DMV would convince him to stay. He currently works as a truck driver and is very satisfied with his job and salary. Work often interferes with his social life since he works weekends and holidays. G. currently rents an apartment. He thinks it's not worth buying a house because the property taxes are too high but he would like to own his

own home. He would consider FL to move because of the weather and the beaches. G. had a general positive opinion of NJ.

Case Study 12

O. is a 32 year-old male from Burlington County. He lived in NJ for 15 years prior to moving to Arizona last summer. He moved because it was too expensive to live in NJ. Before he left he did like that it was close to NY and PA. NJ medical practices were the driving factor for him leaving. O. is on workmen's compensation and felt the process in NJ was too complicated. When he was in NJ he felt that there were not enough job opportunities in the state and that there was a vast amount of corruption. When he did live in NJ he rented a single family home. He liked that it was privately owned but thought it was too expensive and not worth the money. He left NJ for Arizona because of the weather and the cost of living (considering his workman's comp income). He had nothing else to say about NJ but that he lived in better places. O. has some college education & certifications.

Case Study 13

J. is a 23-year-old female from Passaic County. She has lived in NJ for her entire life. She likes that NJ is peaceful, quiet, and friendly. J. enjoys the many shopping opportunities. She does not like driving in NJ; in particular she dislikes the potholes. She also thinks that the state is overcrowded and that there are too many people and not enough jobs. J. thinks about leaving from time to time but that she doesn't know if she will leave in the next five years. She would miss her family if she were to move and would consider staying if there were more jobs, if the state was safer and if the school system was better. She is a single mother and does not believe there are enough job opportunities for her. She is currently looking for work and is considering employment anywhere.

Case Study 14

J. is a 24-year-old female from Union county. She has lived in NJ for her entire life, has no kids and currently works as a teacher. She liked that Phil Murphy was recently elected governor and that he might pursue an agenda with renewable energy. She dislikes the fact the NJ has a lack of trees and green space. The reason she wants to leave NJ is due to the lack of trees, the high cost

of housing, and the culture of placing work before family. She and her husband have given serious thought to moving to another state or to Europe and they will probably do so in the next five years. The improvements she would like to see include educational improvements, more green space and tax reform. She is happy with her job and is somewhat satisfied with it and her salary. She thinks she would make less in another state. She also said that she is somewhat satisfied with her hours but that they often conflict with her social life. She is exploring other employment opportunities in her field of special education. She currently rents a home and enjoys proximity to the highway but cites some difficulties with the lights and noise. J. thinks that NJ has expensive housing costs and all of her friends still live with their parents. She has considered moving to CA, CO and OR with CO being the most appealing. She likes the recreational outdoor activities, that the medicinal marijuana taxes go to education and that she has family there too. She thinks housing and job opportunities are likely worse in CO but the quality of life is higher. Of the things that would improve quality of life in NJ the respondent mentioned more affordable housing benefits for non-teachers, a better work/life balance, and a better environment. She would miss her family if she left NJ.

Case Study 15

D. is a 31-year-old female from Camden county. She has lived in NJ her entire life, has two kids and works at a part-time job. She likes nothing in particular about NJ. She dislikes the state's taxes, especially the property taxes. The respondent said she would want to leave NJ because she likes more of a country setting, that the state is congested. She said that she is very serious about leaving and that she definitely will leave in the next five years. She cited that lower taxes might convince her to remain in NJ, but qualities like the weather could not be changed. When asked about her job, the respondent said that in her field that there are good job opportunities for her in the state but that she was not very satisfied with her current job and salary. D. thinks she would make less doing the same job in another state, that she was somewhat satisfied with her hours and that work often interfered with her social life. She thinks her current work/life balance is poor. She is currently a student, and not looking for a new job. She rents an apartment. She likes nothing in particular about the apartment, but she dislikes that it is right next to a city, preferring the suburbs. She thinks that housing is currently unaffordable in NJ and that her friends have had mixed success in finding housing. If she could change anything she would leave her current

town. If she could move, the respondent mentioned NC would be her state of choice. In particular she likes NC's beaches. She isn't sure if the job opportunities are better there but she thinks the housing opportunities are better, She thinks the quality of life in NC is higher and that if she were to leave NJ she would miss her family. More affordable housing would improve her quality of life in NJ.

Case Study 16

M. is a 31-year-old female living in Monmouth County. Although she has lived in New Jersey her entire life, she has considered leaving the state from time to time because of the fast paced culture and high density. She does enjoy the beach and job opportunities in the state. She is currently working but is not very satisfied with her current job although she is satisfied with her current salary. M. currently lives in a townhouse with her parents and wishes she were able to live on her own. She believes it is difficult to find adequate housing in new Jersey and it would be much easier if she were married and living in a dual income household. She has considered moving to Arizona because of the culture. Although she does not believe job opportunities are better in Arizona, she believes the housing opportunities are better. Making more money, getting a bigger place and a less fast paced culture would improve her quality of life. If M. were to leave she would miss the people, beach and family in NJ.

Case Study 17

B. is 22 years old and lives in Gloucester County. He has lived in New Jersey for 21 years. He enjoys the fact that his family is in the state but dislikes the potholes, driving, and high taxes in the State. B. wants to leave New Jersey so he can explore, although he is not very serious about moving. B. is a musician and believes there is not much of a rock scene in the state. He is currently somewhat satisfied with his job and salary, but believes he would make more money in another state. He is somewhat satisfied with the amount of hours he works but work often interferes with his social life. Although he is actively looking for a new job, he has started a small business in the state but is still willing to move. B. currently lives with his parents in a single-family home. Although he likes that living there is free he does not have much freedom or personal space. He currently cannot afford better housing in NJ on his salary, if he could move

out he would and move to a more walkable area. B. has considered moving to Oregon because he hears good things about Portland, specifically the scenery and music scene.

Case Study 18

S. is an 18-year-old female living in Somerset County and has lived in the state for around 14-15 years. She had complaints about the lack of activities and entertainment in NJ. She wants to leave the state because she wants to explore, she specifically named Atlanta and noted that the city has more personality than NJ. She has thought about leaving from time to time and is probably something she will do in the next five years. She currently lives at home and attends a local college. She is currently training to be an actor and does not believe there are good job opportunities in her field in NJ. S has considered moving to Georgia, because there are more activities and entertainment, nicer weather, and more acting opportunities. If she were to leave she would miss her friends and family.

Case Study 19

R. is a 29-year-old female who has lived in Gloucester County all her life. She attended the local public school in her town and received certifications to be a beautician. also working as a freelance photographer simultaneously. She used to rent an apartment which she was able to afford while she still received assistance from county social services. A few years back, her assistance was cut, and she could no longer afford her own apartment and had to move back in with her parents. She is concerned with the high cost of living and property taxes in New Jersey, and she's afraid that her family will soon have to leave their home in Gloucester county. R. is currently unemployed but is actively searching for a job. Transportation for her has been difficult. She believes that the roads in her area are poorly maintained, and has had to pay for repairs to her vehicle. She would like to leave New Jersey to find better employment opportunities, but cannot afford to move right now. She plans to leave the state as soon as she is able, but is willing to stay if the state legalizes marijuana.

Case Study 20

M is a 37-year-old male with 2 children living in Monmouth County. He has lived in NJ for his whole life and enjoys that his friends and family live here. He dislikes the property taxes, the

cost of insurance, cold weather and traffic. He wants to leave because of the high cost of living however, he believes he will not leave within the next five years. He just recently bought a house. He is somewhat satisfied with his job and salary and believes he would make less in a different state. He is currently not looking for a different job. He owns his own single-family house and likes the fact that he owns his own property. M has considered moving to OR or TX. He prefers OR because he has visited before and enjoyed meeting the people. He is not sure if the quality life is better in Oregon.

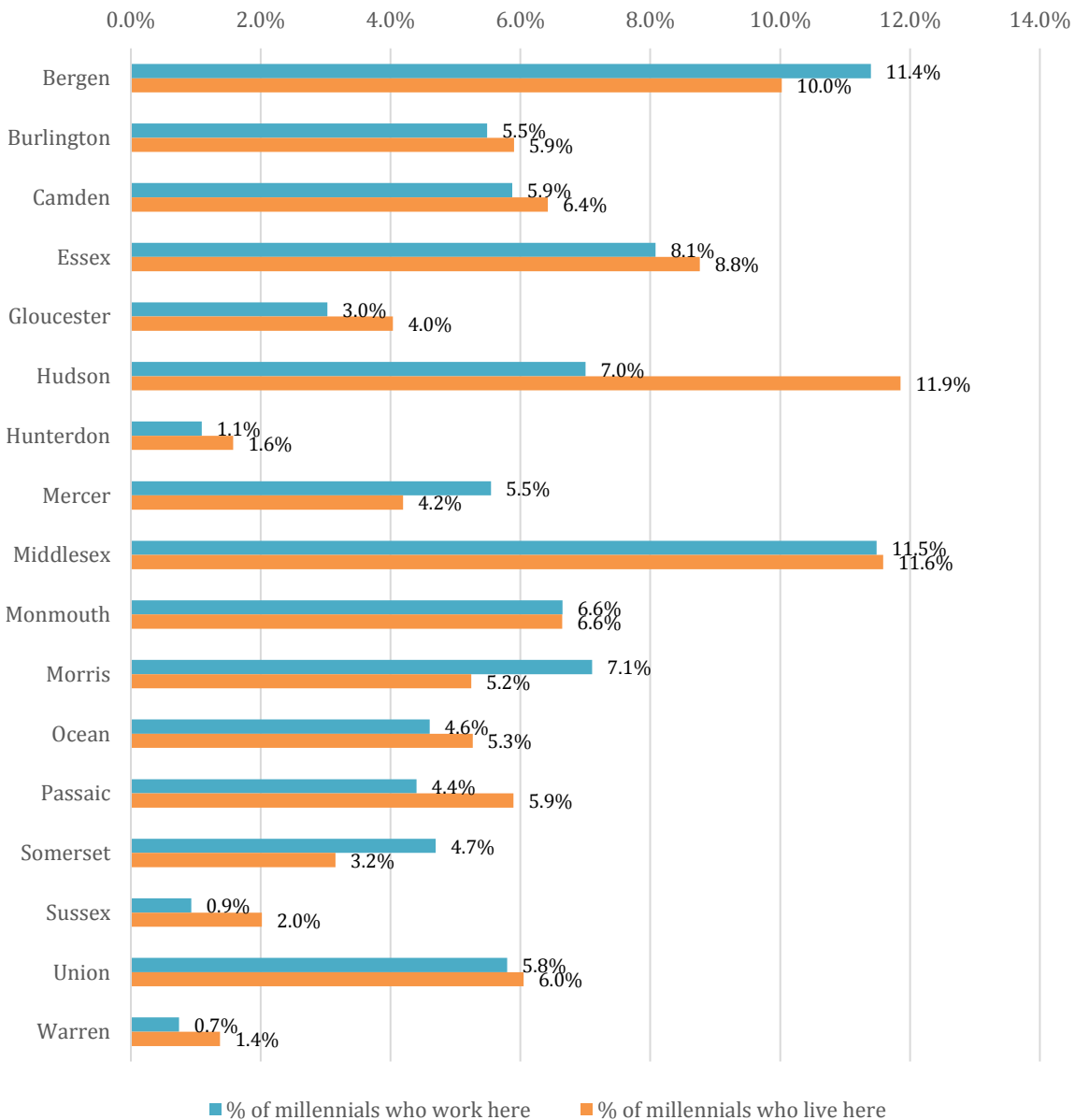
Case Study 21

N. is a 20-year-old woman from Union County. She still lives with her parents and her complaints focus on New Jersey's high cost of living. She is employed, though she is unsatisfied with her current job and her current salary. Though she does not have particular complaints about her work life balance, she feels that the cost of living in New Jersey makes owning a home or buying a car too difficult. She enjoys being close to New York and Philadelphia and the attractions they provide. However, N. feels that the overall cost of living in New Jersey makes it undesirable for her because she might live more comfortably in states with lower taxes and cheaper homes—she notes MD and AZ, in particular.

Appendix C: Additional Charts and Data

This appendix includes enlarged versions of some of the charts found in the report. Each report is followed by a data table.

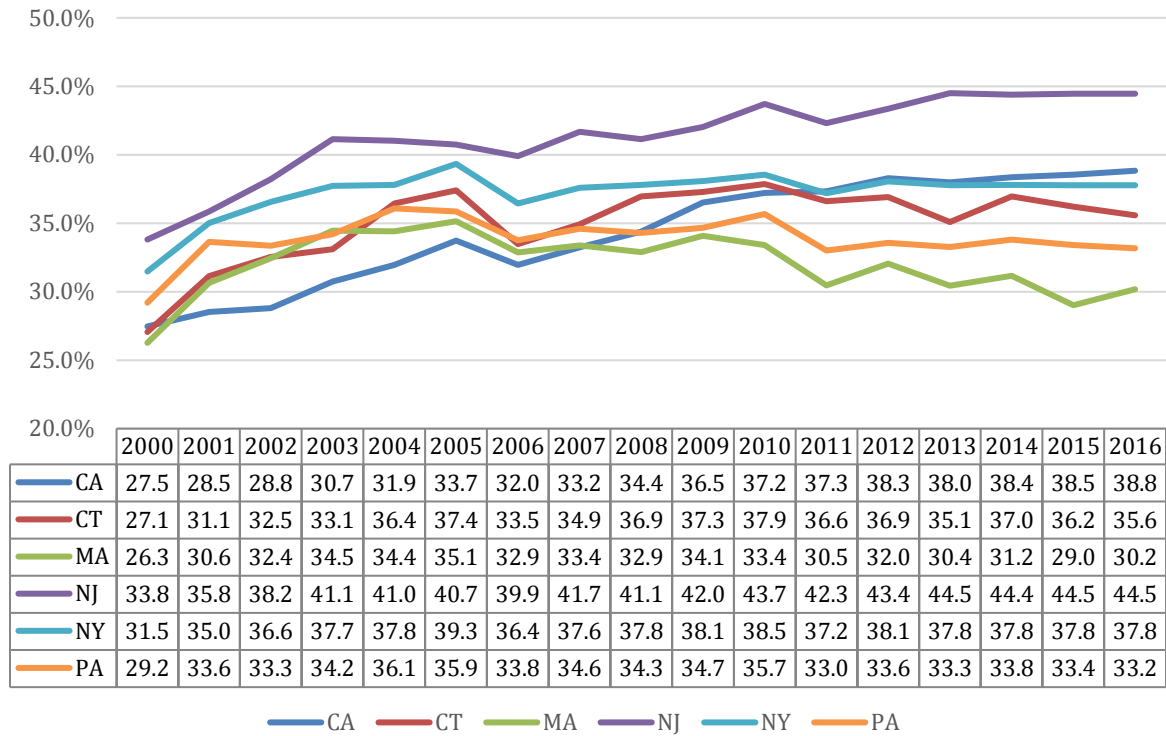
C1: Distribution of 19-34 cohort in 2016 by county²¹



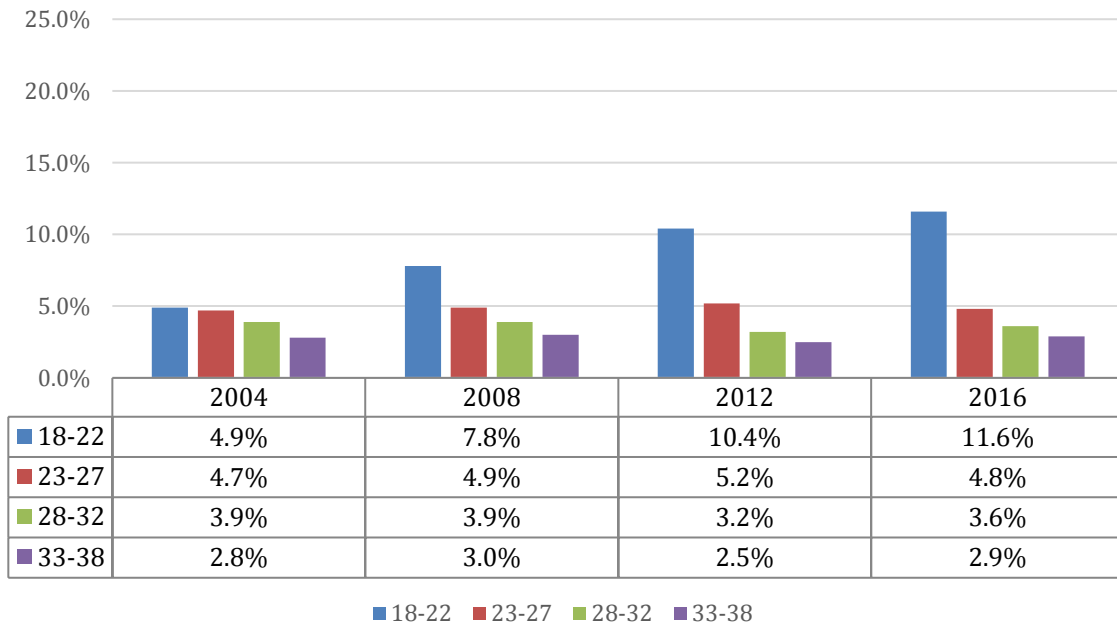
2016 QWI County Data

	% of millennials who work here	% of millennials who live here
Bergen	11.4%	10.0%
Burlington	5.5%	5.9%
Camden	5.9%	6.4%
Essex	8.1%	8.8%
Gloucester	3.0%	4.0%
Hudson	7.0%	11.9%
Hunterdon	1.1%	1.6%
Mercer	5.5%	4.2%
Middlesex	11.5%	11.6%
Monmouth	6.6%	6.6%
Morris	7.1%	5.2%
Ocean	4.6%	5.3%
Passaic	4.4%	5.9%
Somerset	4.7%	3.2%
Sussex	0.9%	2.0%
Union	5.8%	6.0%
Warren	0.7%	1.4%

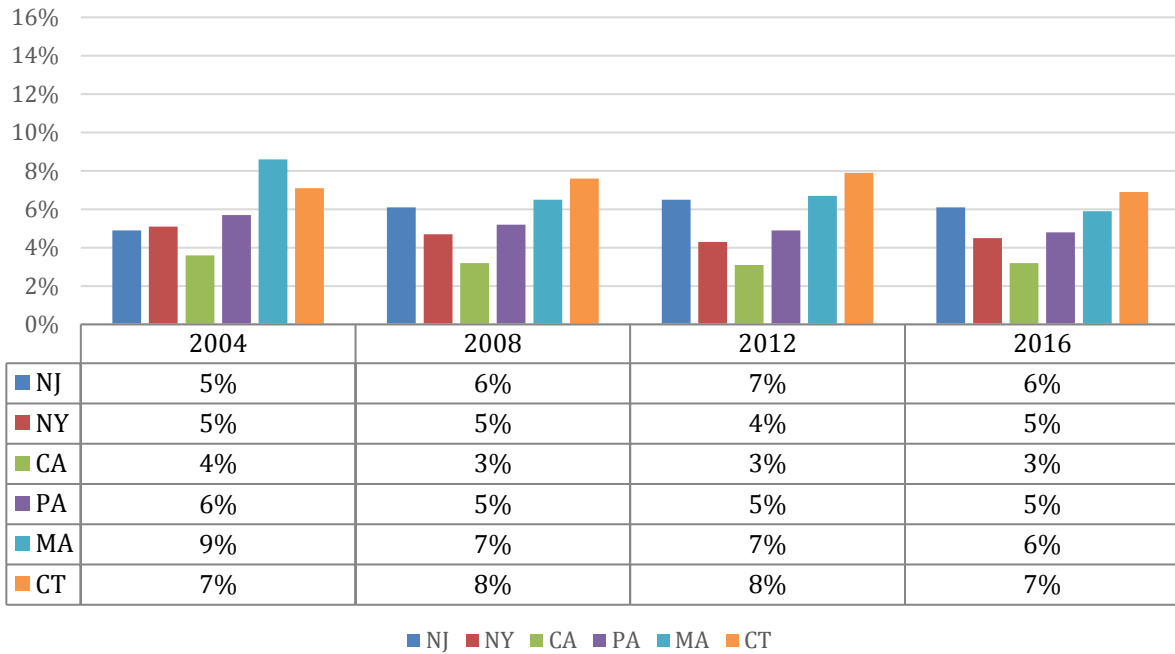
C2. Rate of living at home in CA, CT, MA, NJ, NY, PA



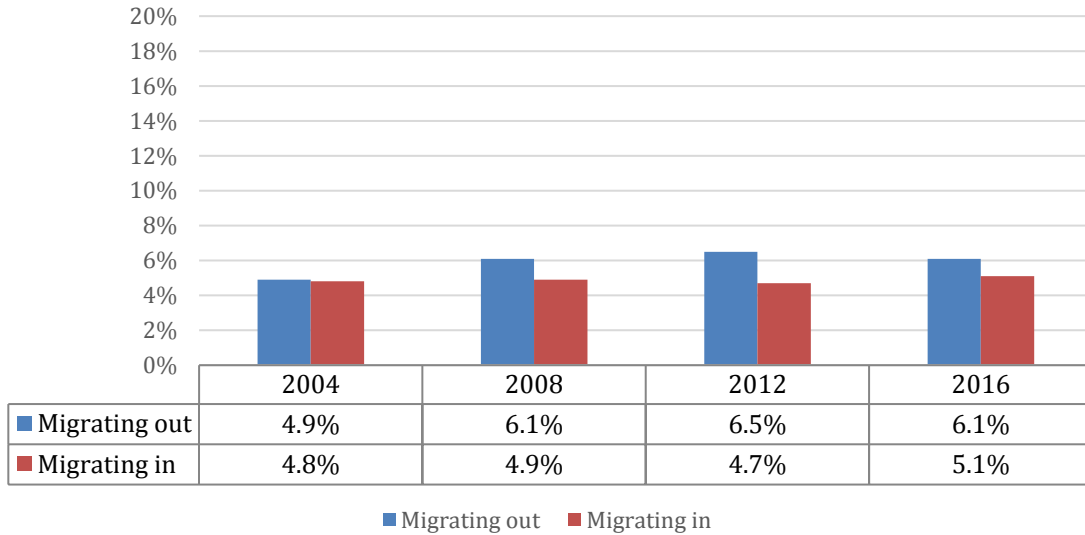
C3. Millennial Outmigration is driven by the 18-22 cohort



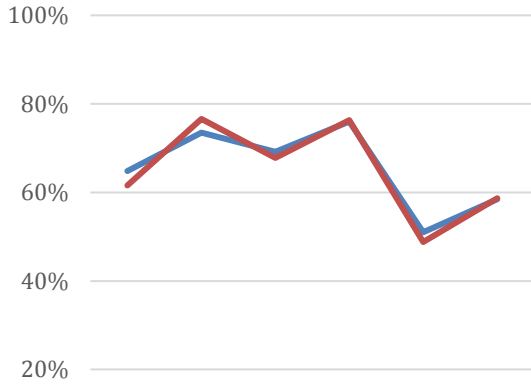
C4. Out-migration of the 18-38 cohort is consistent across high tax, high cost states



C5. The 18-38 cohort migrates into NJ as much as they migrate out



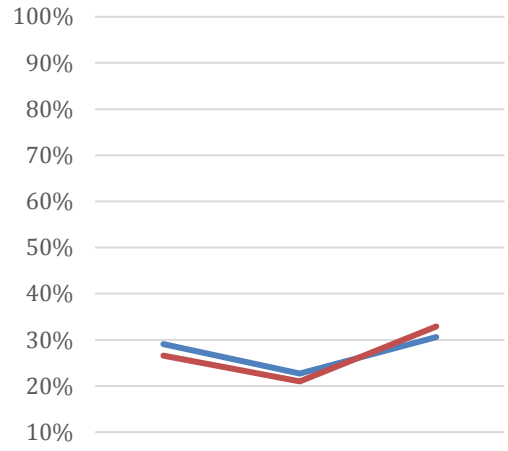
C7. Young adults rate NJ as good or excellent at the same rate as older adults



	1981	1988	1994	2001	2010	2018
18-39 Years Old	64.80%	73.50%	69.20%	76%	51%	58.50%
40-61 Years Old	61.60%	76.60%	67.80%	76.30%	48.80%	58.70%

— 18-39 Years Old — 40-61 Years Old

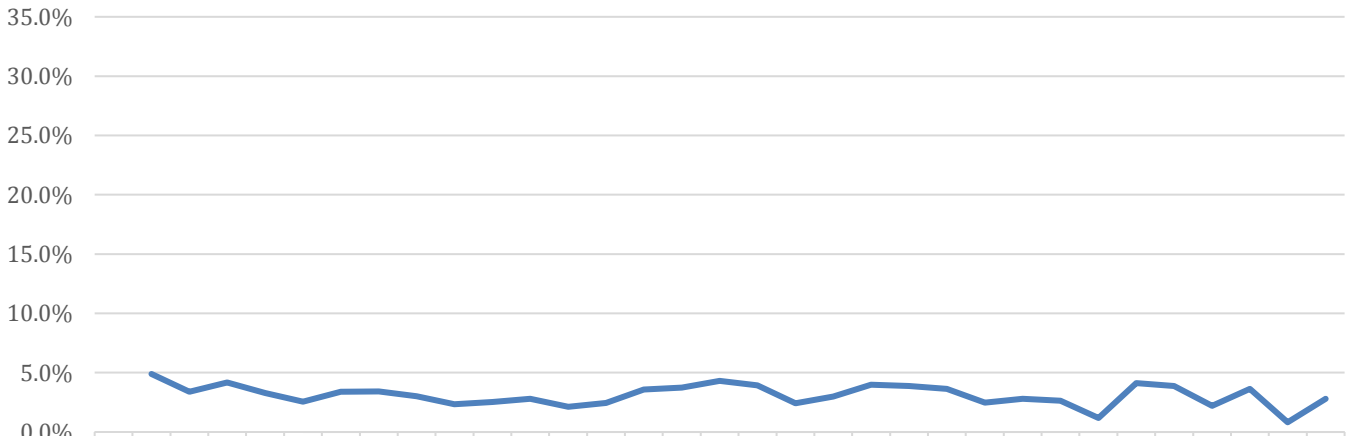
C8. Young adults are no more likely to leave NJ than older adults over time



	1995	2001	2018
18-39 Years Old	29.10%	22.70%	30.60%
40-61 Years Old	26.60%	21%	32.90%

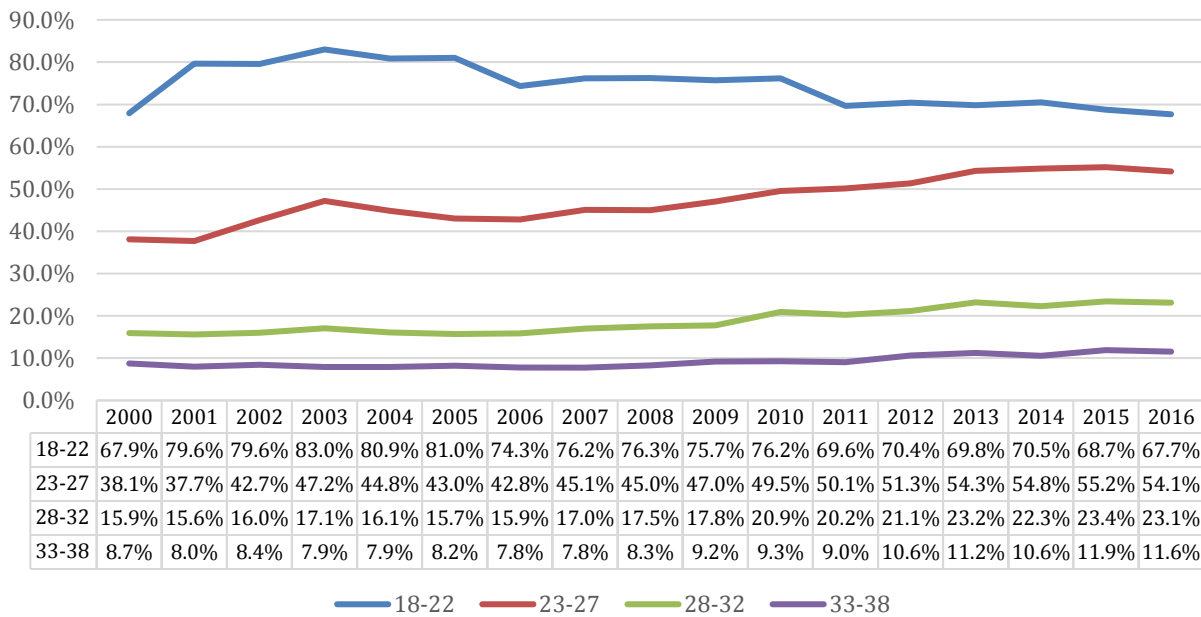
— 18-39 Years Old — 40-61 Years Old

C9. 18-38 migration out of NJ is consistent over time



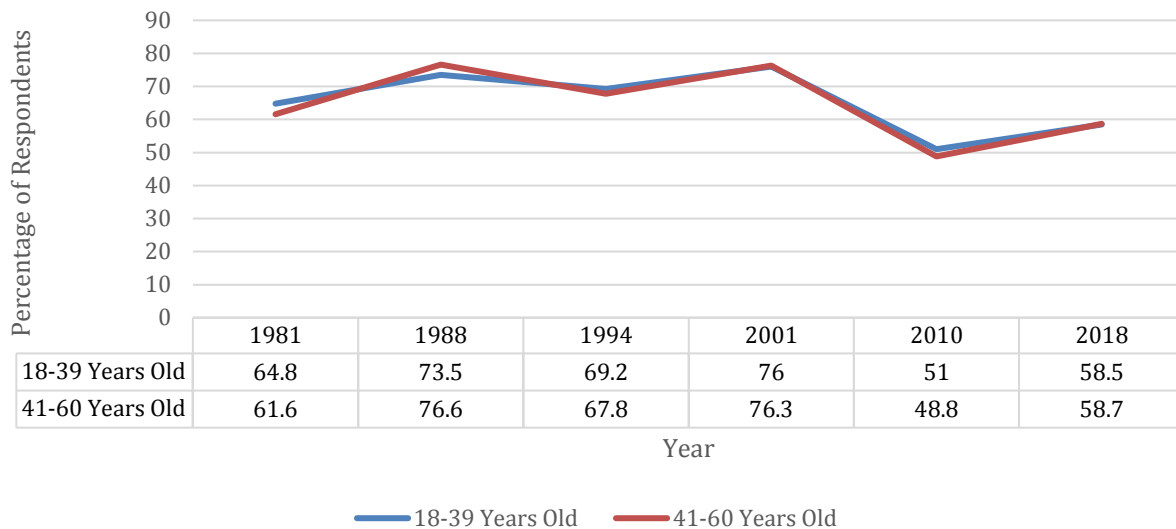
	1983	1984	1986	1987	1988	1989	1990	1991	1992	1993	1994	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
% left nj	4.9%	3.4%	4.2%	3.3%	2.6%	3.4%	3.4%	3.0%	2.4%	2.5%	2.8%	2.1%	2.4%	3.6%	3.8%	4.3%	3.9%	2.4%	3.0%	4.0%	3.9%	3.6%	2.5%	2.8%	2.6%	1.2%	4.1%	3.9%	2.2%	3.6%	0.8%	2.8%

C10. The 18-22 cohort lives at home the most, but the 23-27 rate is increasing



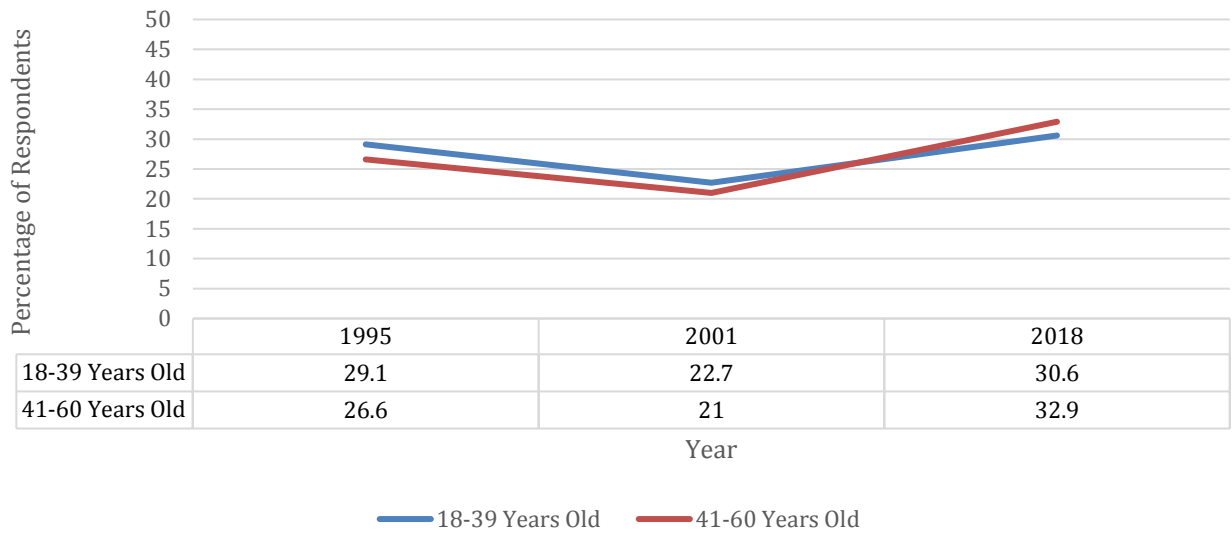
Q: Overall, how would you rate New Jersey as a place to live: excellent, good, only fair, or poor?

C11. The 18-39 cohort rates New Jersey as a good place to live as much as the 41-60 cohort does



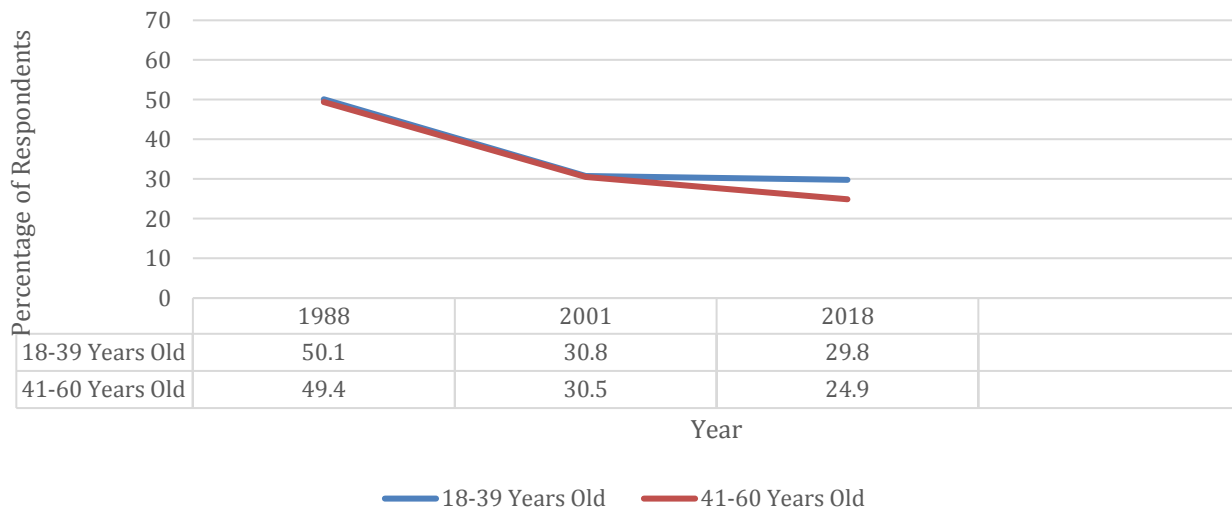
Q: If you had the opportunity would you move out of your neighborhood or continue to live where you are now? If so would you prefer to move to another part of town, to another town in New Jersey or move to another state entirely?

C12: The 18-39 cohort wants to leave NJ just as much as the 41-60 cohort does



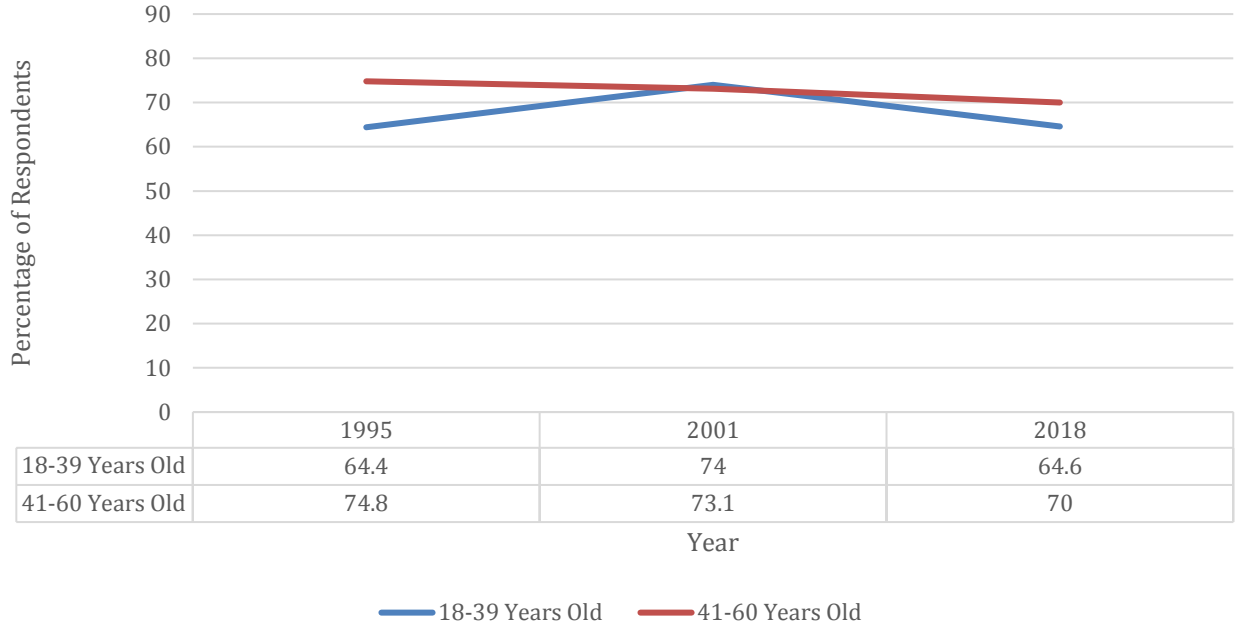
Q: How would you rate New Jersey as a place to live compared to most other states- excellent, good, only fair or poor?

C13: The 18-39 cohort rates NJ as better than other states as much as the 41-60 cohort does



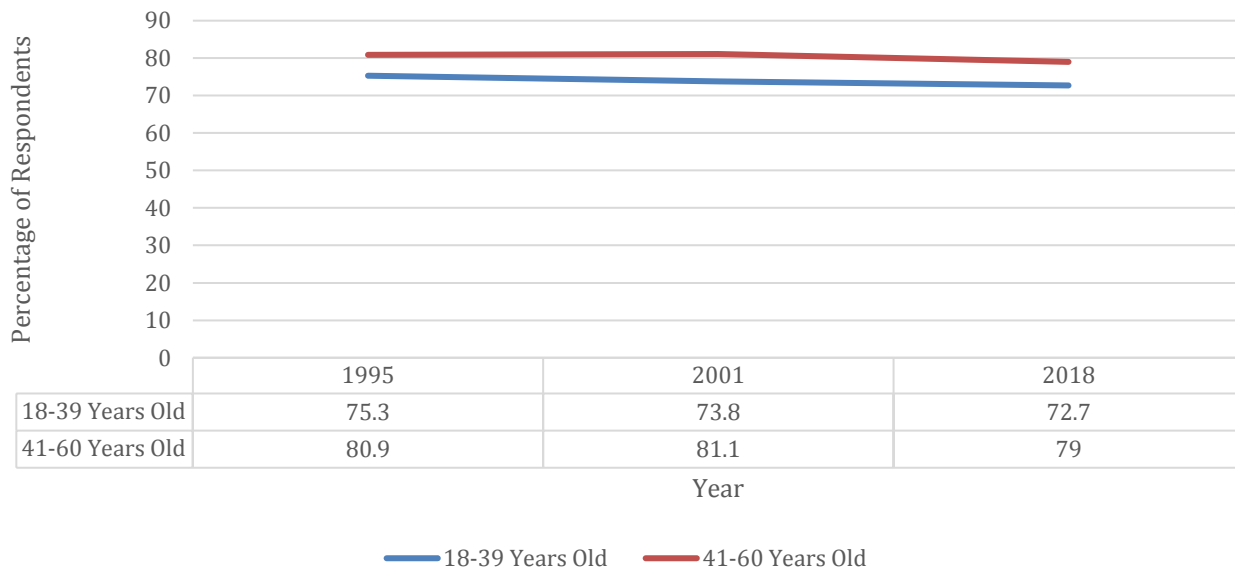
Q: How would you rate your town or city as a place to live- excellent, good, only fair or poor?

C14. The 18-39 cohort rates their town or city as highly as the 41-60 cohort



Q: How would you rate your neighborhood as a place to live- excellent, good, only fair, or poor?

C15. The 18-39 cohort rates their town or city as highly as the 41-60 cohort



Appendix D: Millennials and Social Assistance

Historically, social safety programs have been critical towards strengthening the economic security of Americans and protecting them from by poverty and other hardships. Programs such as the Supplemental Nutrition Assistance Program (SNAP), Temporary Assistance for Needy Families (TANF), and NJ Family Care (Medicaid) assist New Jersey Millennials with food assistance, cash benefits, and health insurance, respectively. This appendix discusses the results from research into Millennial²³ use of SNAP, TANF, and Medicaid in New Jersey.

NJ SNAP

The Supplemental Nutrition Assistance Program (SNAP), formerly known as Food Stamps, is a food assistance program designed to assist low-income households towards purchasing a nutritionally adequate low-cost diet and aims to educate low-income households on food preparation and nutrition. SNAP benefits are issued through an electronic benefit transaction (EBT) card and can only be used to purchase eligible food items at authorized stores. In New Jersey, **roughly seven percent** (149,403 SNAP clients) of the estimated 2.2 million New Jersey Millennials received SNAP benefits in January 2018.^{24 25}

WFNJ/TANF

WorkFirst New Jersey (WFNJ) serves as the state's TANF, or welfare program, which emphasizes work as the first step towards achieving economic self-sufficiency. WFNJ provides temporary cash assistance and support services to income eligible individuals and households with the goal of transitioning clients from welfare to work through job training and educational programming. The cash assistance is limited to a lifetime maximum of 60 cumulative months. In New Jersey, **less than one percent** (8,712 WFNJ/TANF clients) of the estimated 2.2 million Millennials received TANF benefits in January 2018.²⁶

²³ Throughout Appendix D, Millennials are defined as those born between 1980-2000.

²⁴ In accordance with an Open Public Records Act (OPRA) request, data was provided by the Division of Family Development, NJ Department of Human Services on March 1, 2018.

²⁵ Estimate calculated by utilizing U.S. Census data.

²⁶ In accordance with an Open Public Records Act (OPRA) request, data was provided by the Division of Family Development, NJ Department of Human Services on March 1, 2018.

NJ Family Care

NJ Family Care, the state's Medicaid program, is a federal and state program designed to provide affordable health insurance to eligible persons who do not have employer-based health care. Eligible persons include dependent children, pregnant women, parent and caretaker relatives, single adults and childless couples, and New Jerseyans who are aged, blind, or disabled. The coverage consists of a range of services including hospital services, doctor visits, and long-term medical care. Currently, each county in New Jersey has at least three and up to five health care coverage plans that will help provide health care services once enrolled into program. In New Jersey, **roughly 24 percent** (474,476 individuals) of the estimated 2.2 million Millennials received health coverage through Medicaid.²⁷

Measurement Challenges

Utilizing data provided by the Division of Family Development (DFD) and the Division of Medical Assistance and Health Services (DMAHS) at the New Jersey Department of Human Services (NJ DHS) and data from the U.S. Census, the following analysis evaluates the number and percentage of Millennials in New Jersey who are participating in NJ SNAP, TANF, and/or Medicaid. As noted, the data only reveals participation of SNAP, TANF, and Medicaid among the Millennial population. Due to the complicated and numerous eligibility requirements of SNAP, TANF, and Medicaid, data were not available on the number of eligible, non-participating Millennials. Therefore, the rates of participation (cited above) could not be compared to the overall number of eligible Millennials. The data is limited and does not reveal the extent to which Millennials are taking advantage of these assistance programs.

²⁷ In accordance with an Open Public Records Act (OPRA) request, data was provided by the Division of Medical Assistance and Health Services, NJ Department of Human Services on April 27, 2018.