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NEW JERSEY

2016 UPDATE

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Fall 2016

STUDY OF FINANCIAL HARDSHIP

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United Way of Northern New Jersey

United Way of Passaic County

United Way of Salem County

NATIONAL ALICE ADVISORY COUNCIL

The following companies are major funders and supporters of the United Way *ALICE Project*.

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LETTER TO THE COMMUNITY

To the Community:

Ten years ago, our United Way set off on a research project that we now call ALICE. We wanted to start a dialogue about what we believe to be the most important issue in America today: A growing population of hardworking people are struggling to achieve the American dream.

We've had unprecedented success. Today, some 450 United Ways in 15 states are involved, and more are inspired and want to join this movement. With this new, expanded footprint, we now have a better understanding of just how pervasive this problem is. And while the reasons for such prevalent instability vary from locale to locale, the fact that millions of our fellow citizens cannot meet their most basic needs is a sobering reality shared by every community.

The question before us today is how we, as a nation, can put aside our differences and get to work envisioning solutions to this growing crisis.

I believe New Jersey can be a model for the rest of the country. We are forging new partnerships and leading an effort aimed at easing the tough choices ALICE individuals and families face every day.

Working parents should not have to choose between a well-meaning, yet unqualified neighbor or quality early childhood education for their youngest children. Nor should taxpayers lose out on claiming the Earned Income Tax Credit just because a tax preparer is too costly. Workers should not have to risk financial stability or their physical and mental health in order to care for a loved one who is aging, ill, or mentally or physically disabled.

I am encouraged by the support of donors, Fortune 500 companies, politicians on both sides of the aisle, community partners, committed volunteers, and dedicated staff who have chosen not to sit idly by as this crisis grows. While there is still much more work to be done, we are having success in altering perceptions and removing these barriers. We are creating positive, meaningful changes for ALICE families.

When 1.2 million – or one in four – New Jersey households are falling behind, this touches and affects us all. What is more, ALICE is not some stranger; ALICE is our kids coming out of college, our parents living on Social Security, the people taking care of our parents in nursing homes, and the people taking care of our preschool kids. We all know ALICE and we all need ALICE.

So while this report is a set of new and startling data points, it is so much more than that as well. It is a rally cry to inspire actions – individual and collective – to address a problem that only together can we hope to resolve.

With gratitude,

John B. Franklin, *CEO, United Way of Northern New Jersey*

THE UNITED WAY *ALICE PROJECT*

The United Way *ALICE Project* provides a framework, language, and tools to measure and understand the struggles of the growing number of households in our communities that do not earn enough to afford basic necessities, a population called ALICE. These households have income above the Federal Poverty Level, but still cannot afford the basic expenses of housing, child care, food, transportation, and health care. This research initiative partners with state United Way organizations to present data that can stimulate meaningful discussion, attract new partners, and ultimately inform strategies that affect positive change.

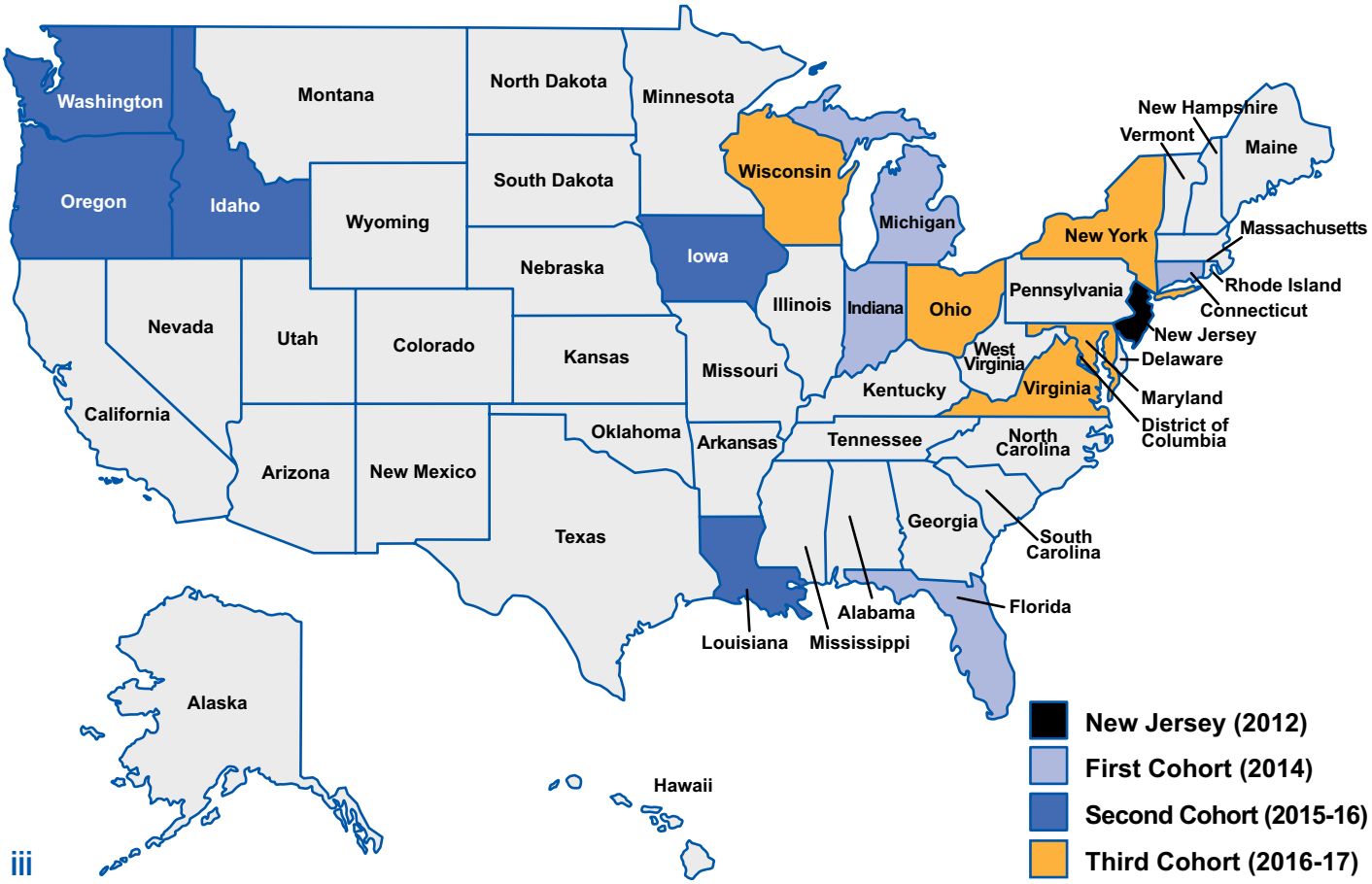
Based on the overwhelming success of this research in identifying and articulating the needs of this vulnerable population, the United Way *ALICE Project* has grown from a pilot in Morris County, New Jersey in 2009, to the entire state of New Jersey in 2012, and now to the national level with 15 states participating.

United Ways in New Jersey are proud to join the some 450 United Ways from these states to better understand the struggles of ALICE. Organizations across the country are also using this data to better understand the struggles and needs of their employees, customers, and communities. The result is that ALICE is rapidly becoming part of the common vernacular, appearing in the media and in public forums discussing financial hardship in communities across the country.

Together, United Ways, government agencies, nonprofits, and corporations have the opportunity to evaluate current initiatives and discover innovative approaches that give ALICE a voice, and create changes that improve life for ALICE and the wider community.

To access reports from all states, visit UnitedWayALICE.org

States with United Way ALICE Reports



THE ALICE RESEARCH TEAM

The United Way *ALICE Project* provides high-quality, research-based information to foster a better understanding of who is struggling in our communities. To produce the United Way ALICE Report for New Jersey, a team of researchers collaborated with a Research Advisory Committee, composed of 12 representatives from across the state, who advised and contributed to our Report. This collaborative model, practiced in each state, ensures each Report presents unbiased data that is replicable, easily updated on a regular basis, and sensitive to local context. Working closely with United Ways, the United Way *ALICE Project* seeks to equip communities with information to create innovative solutions.

Lead Researcher

Stephanie Hoopes, Ph.D. is the lead researcher and director of the United Way *ALICE Project*. Dr. Hoopes' work focuses on the political economy of the United States and specifically on the circumstances of low-income households. Her research has garnered both state and national media attention. She began the United Way *ALICE Project* as a pilot study of the low-income community in affluent Morris County, New Jersey in 2009, and has overseen its expansion into a broad-based initiative to more accurately measure financial hardship in states across the country. In 2015, Dr. Hoopes joined the staff at United Way of Northern New Jersey in order to expand this project as more and more states become involved.

Dr. Hoopes was an assistant professor at the School of Public Affairs and Administration (SPAA), Rutgers University-Newark, from 2011 to 2015, and director of Rutgers-Newark's New Jersey DataBank, which makes data available to citizens and policymakers on current issues in 20 policy areas, from 2011 to 2012. SPAA continues to support the United Way *ALICE Project* with access to research resources.

Dr. Hoopes has a Ph.D. from the London School of Economics, a master's degree from the University of North Carolina at Chapel Hill, and a bachelor's degree from Wellesley College.

Research Support Team

Andrew Abrahamson

Helen McGinnis

Dan Treglia, Ph.D.

ALICE Research Advisory Committee for New Jersey

Jeff Backstrand, Ph.D.
Rutgers University

Staci Berger, M.P.A.
Housing and Community Development Network

Arnold Cohen
Housing and Community Development Network

Amy Davidow, Ph.D.
Rutgers University

Michael Gerardi, M.D.
Atlantic Health System, Morristown Medical Center

James M. Jacob
New Jersey SHARES

Chris Kirk, Ph.D.
Atlantic Health System

Patrick McGuinn, Ph.D.
Drew University

Joseph Rubenstein, Ph.D.
Stockton University

Harold Simon
National Housing Institute/ Shelter Force

Toby Tyler, M.B.A.
Marketing Research Consultant

Diane Wentworth, Ph.D.
Fairleigh Dickinson University

WHAT'S NEW

Data & Methodology Updates

Every two years, the United Way *ALICE Project* engages a Research Advisory Committee of external experts to scrutinize the ALICE methodology and sources. This rigorous process results in enhancements to the methodology and new ideas in how to more accurately measure and present this important data. While these changes impact specific calculations, the overall trends have remained the same – ALICE represents a large percentage of our population and these households are struggling to provide basic essentials for their families.

For this Report, the following improvements have been incorporated. To ensure consistency and accurate comparison in changes over time, data has been recalculated for previous years. **For a more detailed description of the methodology, see the Methodology Exhibit.**

- **The ALICE Threshold for each state now accounts for county-level differences.** This key measure is now calculated by combining the average household size for each county rather than using the statewide average household size.
- **The ALICE Household Survival and Stability Budgets have been updated to reflect today's economic and technological realities.** The Household Survival Budget's health care costs increased due to the Affordable Care Act. Because many ALICE households do not qualify for Medicaid but cannot afford even the Bronze Marketplace premiums and deductibles, the penalty for not having coverage is added to the out-of-pocket health care cost. The ALICE Stability Budget added the cost of a cell phone with internet access. In both budgets, there was also an adjustment to the 2012 single tax calculation, which slightly increased the tax line item.
- **The Economic Viability Dashboard is now presenting each of its three indices – Housing Affordability, Job Opportunities, and Community Resources – separately instead of as one combined score.** Each index represents a critical condition for the stability of ALICE households, and poor scores in one index cannot be compensated by good scores in another. These indices are not cumulative.
- **The ALICE Income Assessment has been recalculated to more accurately depict the assistance available to help an ALICE household meet basic needs.** Only programs that directly help low-income households meet the Household Survival Budget, such as TANF and Medicaid, are included. It no longer includes programs that assist households in broader ways, such as to attend college, or that assist communities, like community policing.

Source changes

- The American Community Survey no longer provides 3-year averages, so data for all communities with populations less than 65,000 will rely on 5-year averages.
- The National Association of State Budget Officers (NASBO) replaces individual state budgets as the source for state spending on programs to assist vulnerable families, making the spending categories standardized and comparable.
- In the Economic Viability Dashboard, the variables for two of the indicators of the Community Resources Index – education resources and social capital – have been changed to items that vary more by county. The variable for education resources is now 3- and 4-year-olds enrolled in preschool; and the variable for social capital is the percent of the population 18 and older who voted in the most recent election.

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EXECUTIVE SUMMARY

This United Way ALICE Report provides a comprehensive look at New Jersey residents who are struggling financially: 37 percent of households in New Jersey could not afford basic needs such as housing, child care, food, health care, and transportation in 2014. Many households are living below the Federal Poverty Level (FPL), but an even greater number of households are what United Way calls **ALICE** – an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed. ALICE households have incomes above the FPL, but still struggle to afford basic household necessities. The number of ALICE and poverty-level households has increased steadily since 2007, even during the recovery from the Great Recession. Although jobs and wages began to increase from 2012 to 2014, the proportion of New Jersey households living below the FPL remained at 11 percent during that period, and the proportion of ALICE households rose from 25 to 26 percent.

This Report focuses on what has changed in New Jersey since the second United Way ALICE Report was published two years ago. It updates the cost of basic needs in the **Household Survival Budget** for each county in New Jersey, and the number of households earning below this amount – the ALICE Threshold. It delves deeper into county and municipal data as well as ALICE and poverty households by race, ethnicity, age, and household type to reveal variations in hardship that are often masked by state averages. Finally, this Report highlights emerging trends that will be important to ALICE in the future.

The data reveal an ongoing struggle for ALICE households and obstacles to achieving financial stability:

- **Struggling Households**: Of New Jersey's 3.2 million households, 11 percent lived in poverty in 2014 and another 26 percent were ALICE. Combined, 1.2 million households (37 percent) had income below the ALICE Threshold, roughly the same as in 2012, but well above the level in 2007.
- **Basic Cost of Living**: The cost of basic household expenses increased steadily in every county in New Jersey between 2007 and 2014. The average budget rose by 23 percent, which is above the national rate of inflation of 14 percent during that time period. In 2014, the average annual Household Survival Budget for a New Jersey family of four (two adults with one infant and one preschooler) ranged from $55,164 in Hudson County to $81,168 in Hunterdon County – well above the U.S. family poverty rate of $23,850.
- **Low-wage Jobs**: Low-wage jobs continued to dominate the landscape, with 52 percent of all jobs in the state paying less than $20 per hour. At this wage, a family of four falls far short of the Household Survival Budget of $64,176. In 2014, there were 3.78 million jobs in New Jersey, still below the peak of 3.94 jobs in 2007. But the number of jobs paying more than $30 per hour increased by 45 percent and these higher-paying jobs accounted for one-third of all jobs in 2014.
- **Public Assistance for ALICE**: Public assistance continues to be important for the stability of ALICE and poverty-level families, but the assistance has changed in recent years. Since 2012, cash public assistance declined by 2 percent and other government spending (excluding health care) for ALICE and poverty households increased by 1 percent. Health care spending increased by 25 percent, accounting for 65 percent of all spending on ALICE and poverty-level households. Because services and funds are not typically transferable from one area of need to another, there are large gaps for particular needs. The gap to meet housing needs is 44 percent and the gap to meet child care is 51 percent.
- **Emerging trends**: Several trends could change the economic prospects for ALICE families and our communities:
    - New Jersey's population is aging, and many seniors do not have the resources they need to support themselves.
    - Differences by race and ethnicity persist, creating challenges for many ALICE families as well as for immigrants in New Jersey.
    - Low-wage jobs are projected to grow faster than higher-wage jobs over the next decade.

- Technology is changing the workplace, adding some jobs, replacing many others, while also changing where people work, the hours they work, and skills that are required. Technology creates opportunities as well as challenges for ALICE workers.

Using the best available information on those who are struggling, this Report offers an enhanced set of tools for stakeholders to measure the real challenges ALICE households face in trying to make ends meet. This information is presented to inform the discussion around programmatic and policy solutions for these households and their communities now and for the future. The lack of accurate information about the number of people who are "poor" and struggling distorts the identification of problems related to poverty, misguides policy solutions, and raises questions of equality, transparency, and fairness in the allocation of resources based on an outdated FPL.

**Additional data, methodology, and United Way ALICE reports are available in the Exhibits and at www.UnitedWayALICE.org.*

GLOSSARY

ALICE is an acronym that stands for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, comprising households with income above the Federal Poverty Level but below the basic cost of living.

The Household Survival Budget calculates the actual costs of basic necessities (housing, child care, food, health care, and transportation) in New Jersey, adjusted for different counties and household types.

The ALICE Threshold is the average income that a household needs to afford the basic necessities defined by the Household Survival Budget for each county in New Jersey. (Unless otherwise noted in this Report, households earning less than the ALICE Threshold include both ALICE and poverty-level households.)

The Household Stability Budget is greater than the basic Household Survival Budget and reflects the cost for household necessities at a modest but sustainable level. It adds a savings category and a cell phone category, and is adjusted for different counties and household types.

The ALICE Income Assessment is the calculation of all sources of income, resources, and assistance for ALICE and poverty-level households. Even with assistance, the Assessment reveals a shortfall, or Unfilled Gap, between what these households bring in and what is needed for them to reach the ALICE Threshold.

The Economic Viability Dashboard is comprised of three Indices that evaluate the economic conditions that matter most to ALICE households – Housing Affordability, Job Opportunities, and Community Resources.

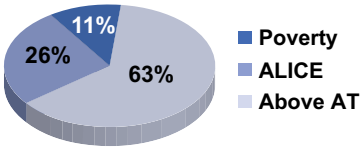
AT-A-GLANCE: NEW JERSEY, 2014

Point-in-Time Data

Population: 8,938,175 | Number of Counties: 21 | Number of Households: 3,194,844

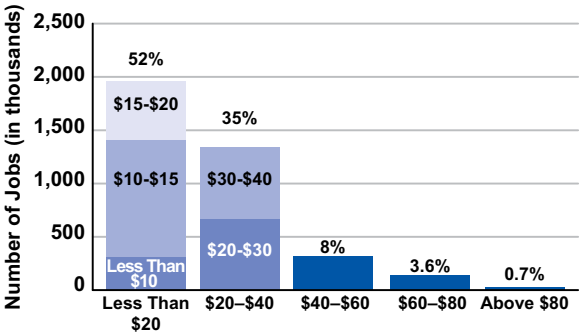
How many households are struggling?

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, are households that earn more than the Federal Poverty Level (FPL), but less than the basic cost of living for the state (the ALICE Threshold). Of New Jersey's 3.2 million households, 11 percent earn below the FPL and another 26 percent are ALICE. The number of ALICE households has increased every year since 2007.



How much does ALICE earn?

In New Jersey 52 percent of jobs pay less than $20 per hour, with nearly three-quarters of those paying less than $15 per hour. Another 35 percent of jobs pay between $20 and $40 per hour. Only 8 percent of jobs pay between $40 and $60 per hour.



What does it cost to afford the basic necessities?

The Household Survival Budget increased by 23 percent from 2007 to 2014, while the national rate of inflation was 14 percent. Affording only a very modest living, this budget is still significantly more than the Federal Poverty Level of $11,670 for a single adult and $23,850 for a family of four.

Average Monthly Costs, New Jersey, 2014

	SINGLE ADULT	2 ADULTS, 1 CHILD, 1 PRESCHOOLER	PERCENT CHANGE, 2007–2014
Monthly Costs			
Housing	$898	$1,257	15%
Child Care	$–	$1,374	16%
Food	$202	$612	20%
Transportation	$289	$565	36%
Health Care	$139	$557	66%
Miscellaneous	$184	$486	22%
Taxes	$313	$497	25%
Monthly Total	$2,025	$5,348	23%
ANNUAL TOTAL	$24,300	$64,176	23%
Hourly Wage	*$12.15*	*$32.10*	*23%*

**Wage working full time required to support this budget*

Note: Percent increases are an average of the increases in each category for a single-adult and for a four-person family.

Source: American Community Survey, 2014; U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS) and State of New Jersey Department of the Treasury; Child Care Aware NJ (CCANJ), 2014

New Jersey Counties, 2014

County	Total HH	% ALICE & Poverty
Atlantic	101,937	42%
Bergen	337,469	29%
Burlington	165,424	34%
Camden	188,064	44%
Cape May	40,779	40%
Cumberland	50,593	59%
Essex	277,735	44%
Gloucester	104,305	33%
Hudson	253,300	40%
Hunterdon	47,387	24%
Mercer	131,564	39%
Middlesex	282,860	34%
Monmouth	230,391	31%
Morris	179,654	25%
Ocean	220,941	40%
Passaic	159,309	48%
Salem	23,832	46%
Somerset	117,482	26%
Sussex	54,174	33%
Union	186,037	36%
Warren	41,607	29%

Note: Municipal-level data on this page is for Census county subdivisions. Totals will not match county-level data; municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

I. WHO IS STRUGGLING IN NEW JERSEY?

New Jersey's economy saw only incremental growth in recent years, making it difficult for many households to improve their financial status. While many expected the economic climate to improve in 2010, the technical end of the Great Recession, evidence of recovery didn't emerge until 2012. Between 2012 and 2014, the economy showed signs of improvement, yet more than one in three households in New Jersey struggled financially, as the cost of living continued to exceed what most wages paid. In 2014, 37 percent of New Jersey's 3.2 million households could not afford basic needs such as housing, child care, food, health care, and transportation. Many households are living in poverty. An even greater number are households with incomes above the Federal Poverty Level (FPL), but not earning enough to afford basic household necessities. They are **ALICE** – **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed.

This section reviews demographic trends of ALICE and poverty households by race, ethnicity, age, and household type from 2007 to 2014.Though there have been signs of recovery since 2012, they have not occurred uniformly across the state. This section delves into county and municipal data to reveal local variations that are often masked by state averages.

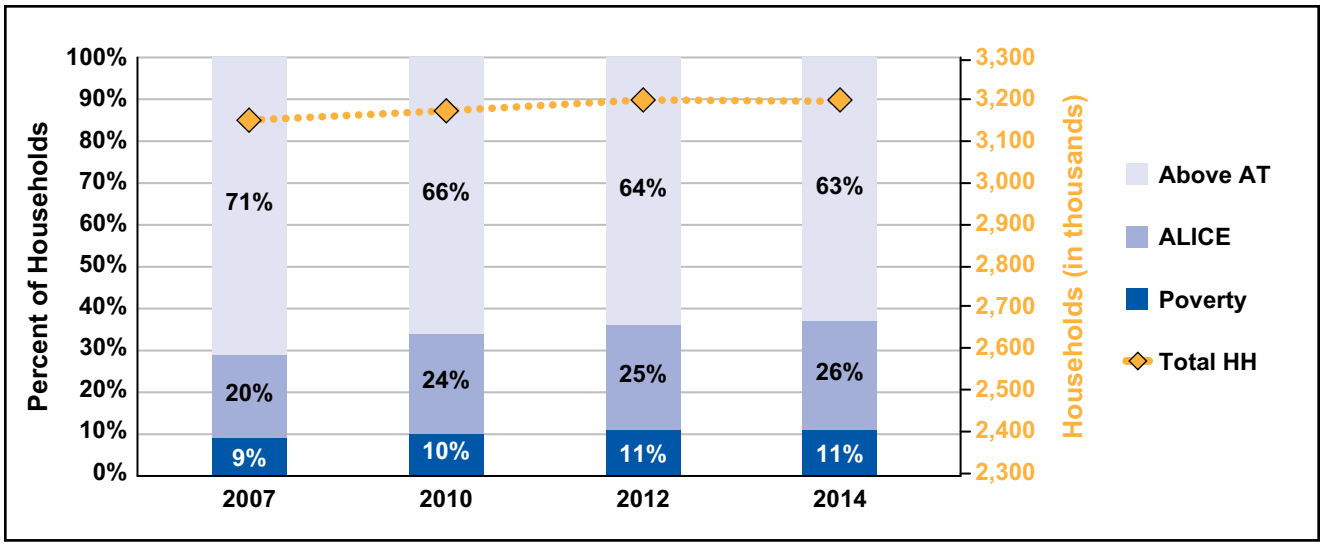
ALL HOUSEHOLDS

In New Jersey, the total number of households increased by 1 percent between 2007 and 2014 to 3,194,844. But the number of ALICE and poverty households increased through the Great Recession (from 2007 to 2010) by 18 percent, and then increased another 10 percent from 2010 to 2014 (Figure 1). With the growth in population, the number of households that are struggling to meet their basic needs has grown even more:

- **Poverty**: Households in poverty, defined as $11,670 for a single adult and $23,850 for a family of four, increased from 283,492 households in 2007 to 340,893 in 2014. The proportion of poverty-level households rose 12 percent from 2007 to 2010, and then another 10 percent from 2010 to 2012, and then remained flat from 2012 to 2014.
- **ALICE**: ALICE households increased from 629,982 in 2007 to 823,829 in 2014, a 21 percent increase from 2007 to 2010, and then a 9 percent increase from 2010 to 2014. The proportion of ALICE households rose 21 percent from 2007 to 2010, and then another 9 percent from 2010 to 2014.
- **Above ALICE Threshold**: Households above the ALICE Threshold decreased from 2.2 million in 2007 to 2 million in 2014, a 10 percent decrease. The proportion of households above the ALICE Threshold fell 6 percent from 2007 to 2010, and then another 4 percent from 2010 to 2014.

Figure 1.

Household Income, New Jersey, 2007 to 2014



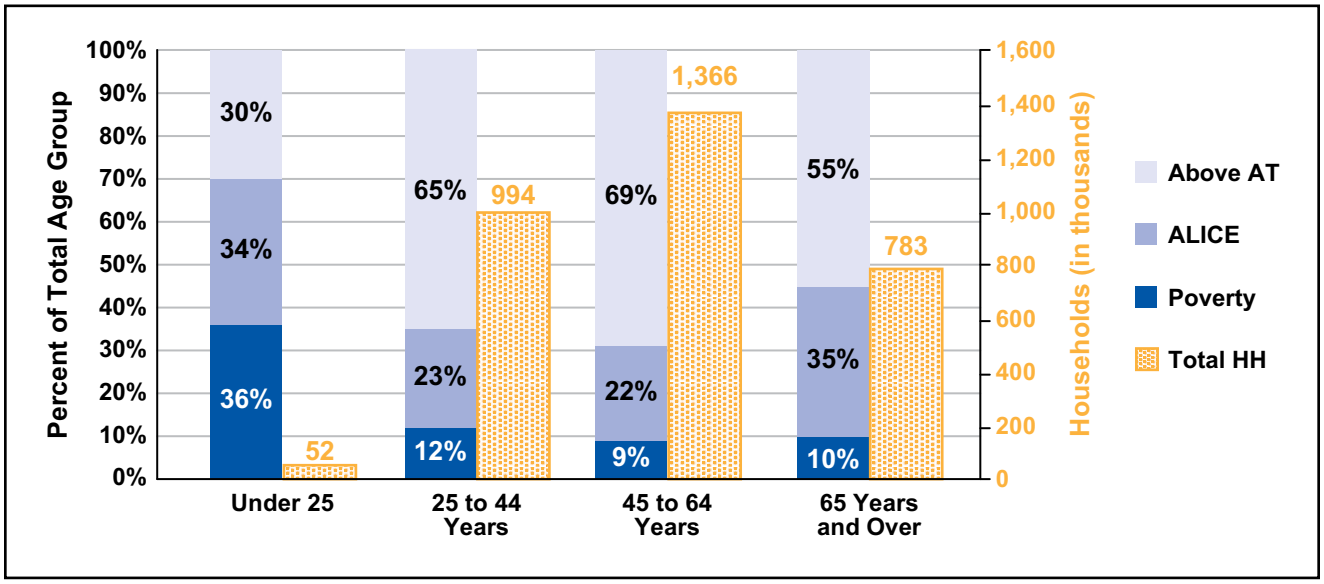
Source: American Community Survey, 2007-2014, and the ALICE Threshold, 2007-2014; see Exhibit and ALICE Methodology for details

AGE

With some exceptions, the age distribution of ALICE households and households in poverty roughly reflects their proportion of the overall population. This has been relatively consistent over time. In 2014, households headed by someone under the age of 25 were by far the most likely to be in poverty (36 percent), with a poverty rate three times that of the other household groups (Figure 2). Households 65 and older have the lowest poverty rate (10 percent), but the highest rate of ALICE households (35 percent). Even groups in their prime earning years struggle to support their families: 35 percent of households headed by 25- to 44-year-olds and 31 percent of households headed by 45- to 64-year-olds earn below the ALICE Threshold.

Figure 2.

Household Income by Age of Head of Household, New Jersey, 2014

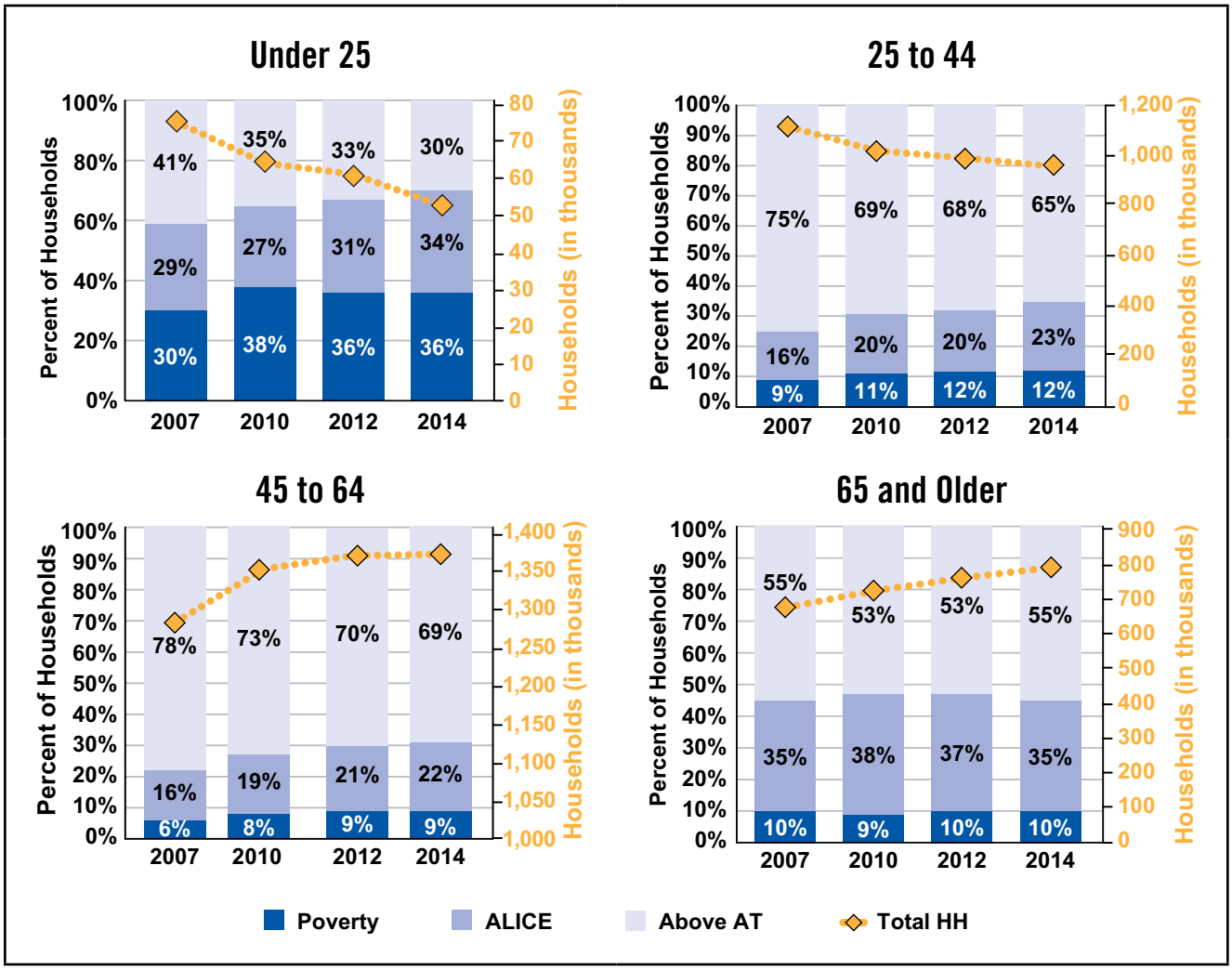


Source: American Community Survey, 2014, and the ALICE Threshold, 2014

Figure 3 shows changes in the population size as well as changes in poverty and ALICE rates for each age group from 2007 to 2014. There were two notable trends:

- New Jersey's population is aging. The number of younger households decreased, while the number of older households increased. Households headed by someone 25 or younger saw the biggest decline in numbers, dropping 30 percent from 2007 to 2014. Those headed by 25- to 44-year-olds fell by 12 percent. At the same time, the number of households headed by someone 45 to 64 years old increased by 7 percent from 2007 to 2014, and those headed by someone 65 years and older increased by 17 percent (American Community Survey, 2007, 2010, 2012, and 2014).
- All age groups saw a decline in financial stability, with the exception of households 65 and older. Between 2007 and 2014, nearly each age group saw an increase in households living below the ALICE Threshold. The one exception is senior households, whose conditions started to improve after 2012. From 2012 to 2014, the proportion of households headed by someone 65 years and older in poverty remained flat, and the proportion of senior ALICE households decreased by 2 percent. Note in Figure 3 that total household scales vary among age groups.

Figure 3.
Trends in Households by Income by Age, New Jersey, 2007 to 2014



Source: American Community Survey, 2007-2014, and the ALICE Threshold, 2014

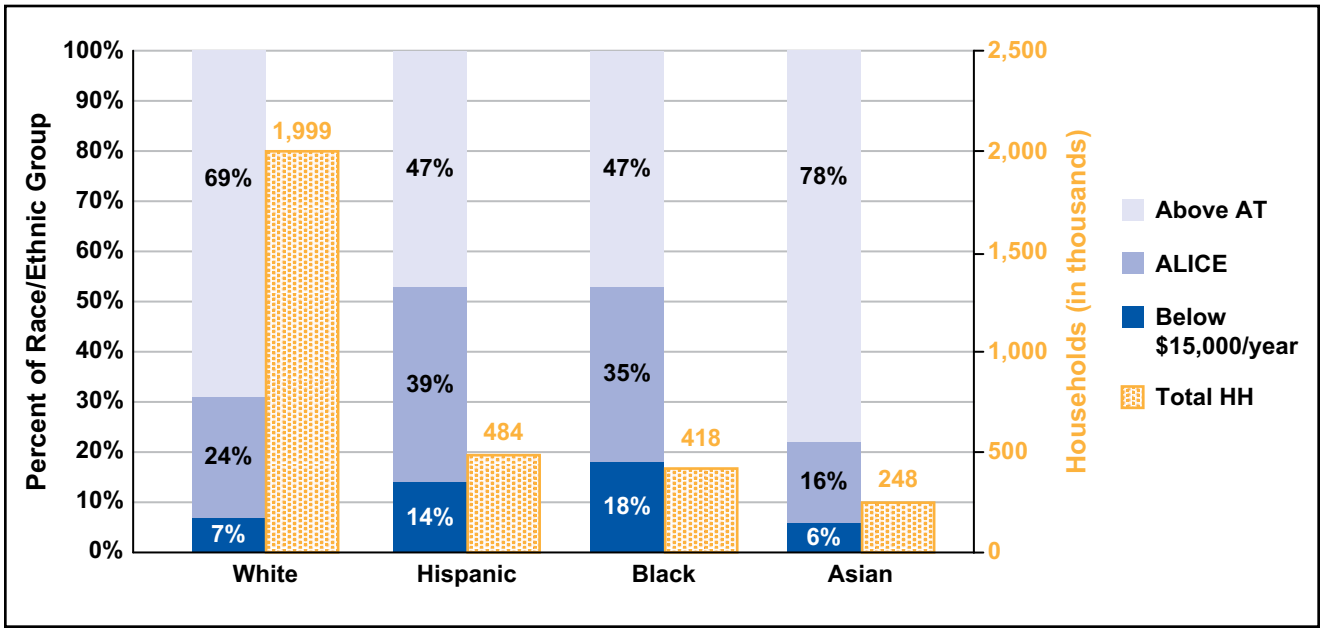
RACE AND ETHNICITY

In New Jersey, the total number of households of color has grown steadily, while there was a decline in the number of White households. This increase in households of color contributed to a 1 percent increase in the total number of New Jersey households from 2007 to 2014.

The United Way ALICE Reports follow the U.S. Census classification for non-Whites to include Blacks, Hispanics, Asians, and Native Americans. As non-White racial and ethnic "minorities" move toward becoming a numeric majority of the population in some cities and counties throughout the U.S, the Reports use the term "people of color" for these four groups. In this analysis, White households are non-Hispanic White households unless otherwise noted.

ALICE and poverty-level households exist in every racial and ethnic group in New Jersey. Because there are significantly more White households in the state than households of color, White households also make up the largest number of households below the ALICE Threshold. There were 614,084 White households with income below the ALICE Threshold in 2014, compared to 537,075 Asian, Black, and Hispanic households below the ALICE Threshold (Figure 4). However, populations of color made up a proportionally larger share of households below the ALICE Threshold, with 14 percent in poverty and 33 percent ALICE, compared to 7 percent of White households living below the FPL and 24 percent being ALICE.

Figure 4.
Households by Race/Ethnicity and Income, New Jersey, 2014



Note: Because household poverty data is not available for the American Community Survey's Race/Ethnicity categories, annual income below $15,000 is used as a proxy for poverty.

Source: American Community Survey, 2014, and the ALICE Threshold, 2014

The change in the number of households by race and ethnicity reveals some emerging trends in New Jersey (Figure 5). Hispanics are the largest population of color in New Jersey, with their number increasing by 20 percent between 2007 and 2014 to 483,982 households. As the total Hispanic population increased, so did the number with income below the ALICE Threshold. The number of Hispanic households in poverty rose by 12 percent and the number of Hispanic ALICE households increased by 68 percent from 2007 to 2014. There was some improvement between 2012 and 2014, with the number of Hispanic households in poverty decreasing by 7 percent, but the number of ALICE households continued to grow, increasing by 11 percent. Though an

improvement, these rates are still well above those in 2007. In 2014, 256,965 Hispanic households (53 percent) lived below the ALICE Threshold.

Race and ethnicity are overlapping categories, which can be an issue when reporting Hispanic households. In most New Jersey counties the overlap is minimal, less than 5 percent of the White population is also Hispanic. However, in three counties – Hudson, Passaic and Union – more than 20 percent of the White population is also Hispanic. In this analysis, these households are only included in the statistics on Hispanics. The percent of Hispanic and White households has increased over time in New Jersey and across the country due to the increase in Hispanic immigration as well as to changes in self-identify and the way residents answer the Census questions (American Community Survey, 2014; Humes, Jones, & Ramirez, 2011).

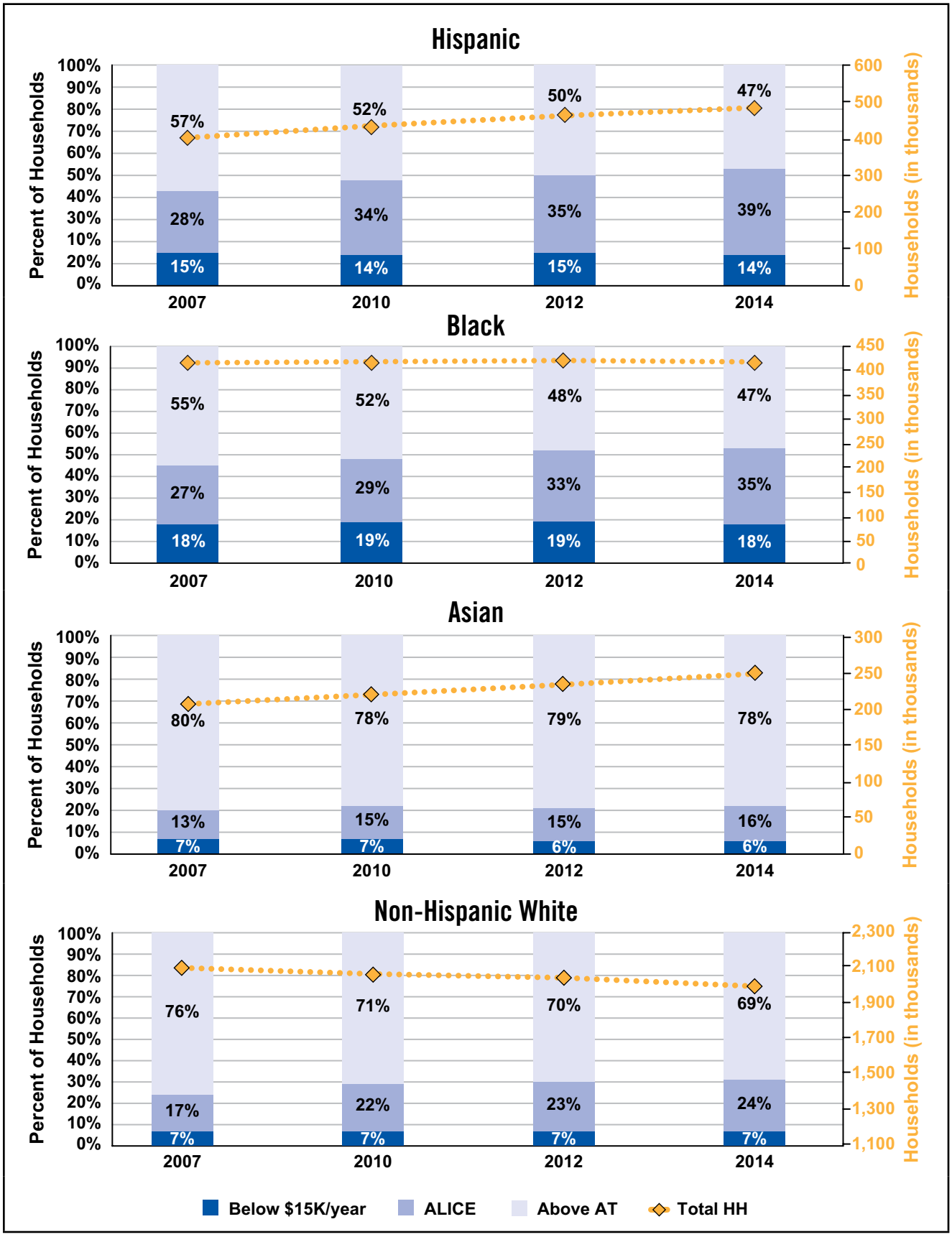
Black households are the next largest population of color; the number of Black households grew from 2007 to 2010 and has remained stable since then, at 417,897 households in 2014. The number of Black households in poverty grew steadily, by 7 percent, from 2007 to 2012, and then decreased by 6 percent from 2012 to 2014. The number of Black ALICE households grew steadily, by 8 percent from 2007 to 2010, and then by 21 percent from 2010 to 2014. In 2014, 222,628 Black households (53 percent) lived below the ALICE Threshold.

The total number of Asian households rose by 20 percent from 2007 to 2014 to 247,951 households, growing steadily throughout the period. There was a slight increase in Asian households in poverty, 3 percent over the period, but large increases in the number of Asian ALICE households. Asians had the second largest increase, rising 23 percent from 2007 to 2010 and then another 21 percent from 2010 to 2014. In 2014, 54,819 Asian households (22 percent) lived below the ALICE Threshold.

Following a slightly different trajectory, the total number of White (non-Hispanic) households decreased by 5 percent from 2007 to 2014, to 2 million. This decline partly reflects a consolidation of households, with people moving in together to save money (such as college graduates moving in with their parents or older workers living with roommates). As the total number of White households declined, so did the number in poverty, which fell by 5 percent from 2007 to 2014. However, the number of White ALICE households increased by 34 percent between 2007 and 2014. In 2014, 610,994 White households (31 percent) lived below the ALICE Threshold.

Figure 5.

Households by Race/Ethnicity and Income, New Jersey, 2007 to 2014



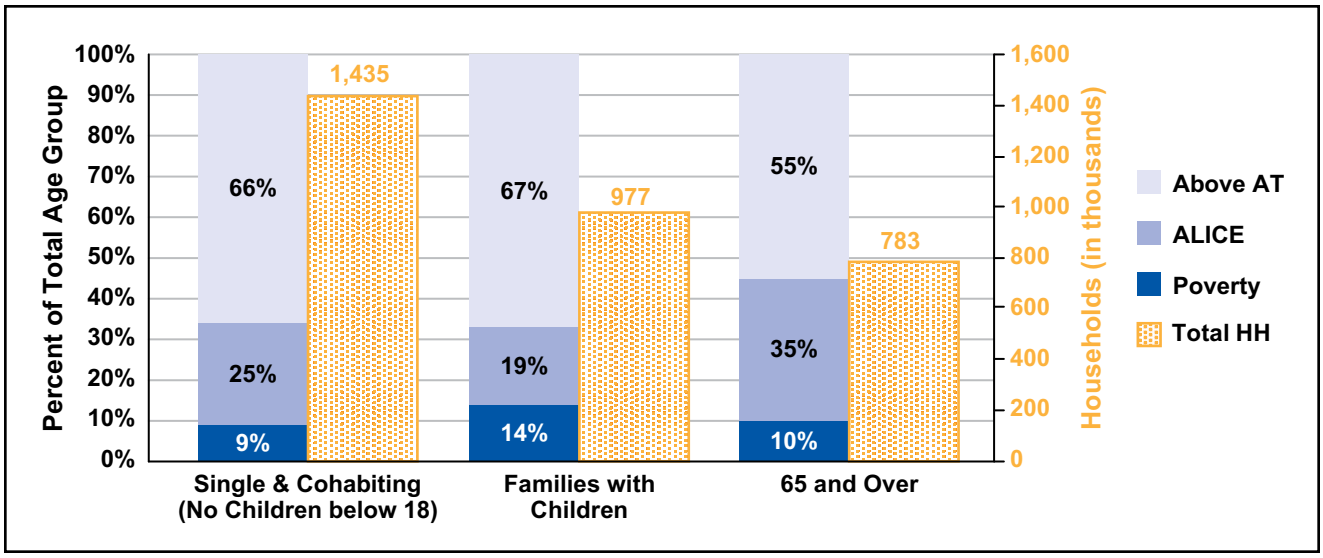
Note: Because household poverty data is not available for the American Community Survey's Race/Ethnicity categories, annual income below $15,000 is used as a proxy for poverty.

Source: American Community Survey, 2007-2014, and the ALICE Threshold, 2014

HOUSEHOLD TYPE

Households are changing across the U.S. People are increasingly living in a wider variety of arrangements, including singles living alone or with roommates, and grown children living with parents. Since the 1970s, U.S. households have followed a trend of smaller households, fewer households with children, fewer married-couple households, and more people living alone, especially at older ages. Today, single and cohabiting adults with no children under 18 years old make up the largest group in New Jersey, accounting for 45 percent of households (Figure 6). Nationally, approximately 37 percent of all households are single-adult households younger than 65 (Vespa, Lewis, & Kreider, 2013).

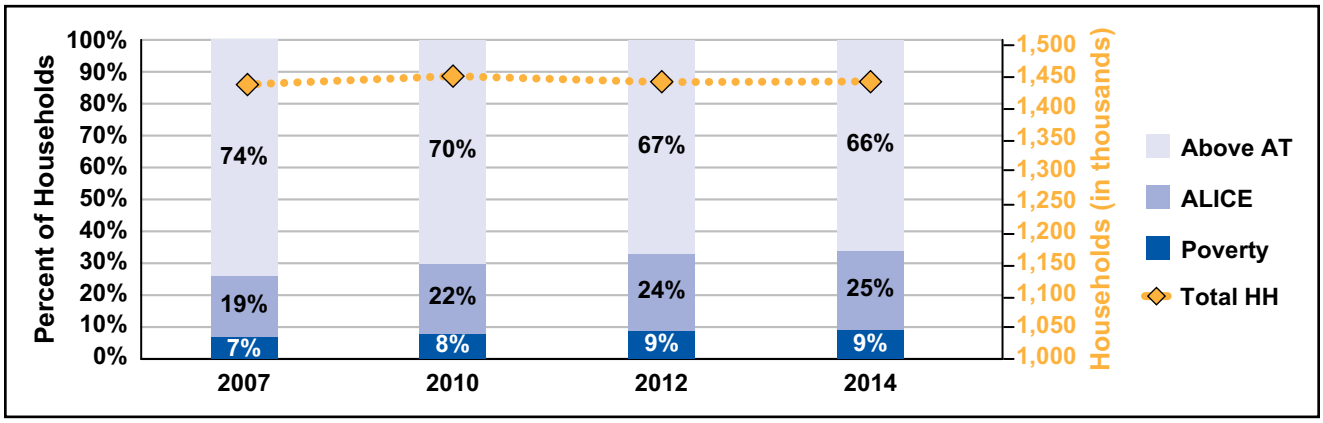
Figure 6.
Household Types by Income, New Jersey, 2014



Source: American Community Survey, 2014, and the ALICE Threshold, 2014

Single and cohabiting households without children under the age of 18 are not only the largest demographic group overall, but are also the group with the largest number of households below the ALICE Threshold. In 2014, 34 percent of these households had income below the ALICE Threshold, with 9 percent in poverty and 25 percent ALICE (Figure 6). The proportion of single and cohabiting households below the ALICE Threshold increased from 26 percent in 2007 to 34 percent in 2014 (Figure 7).

Figure 7.
Single & Cohabiting (No Children below 18) Households by Income, New Jersey, 2014



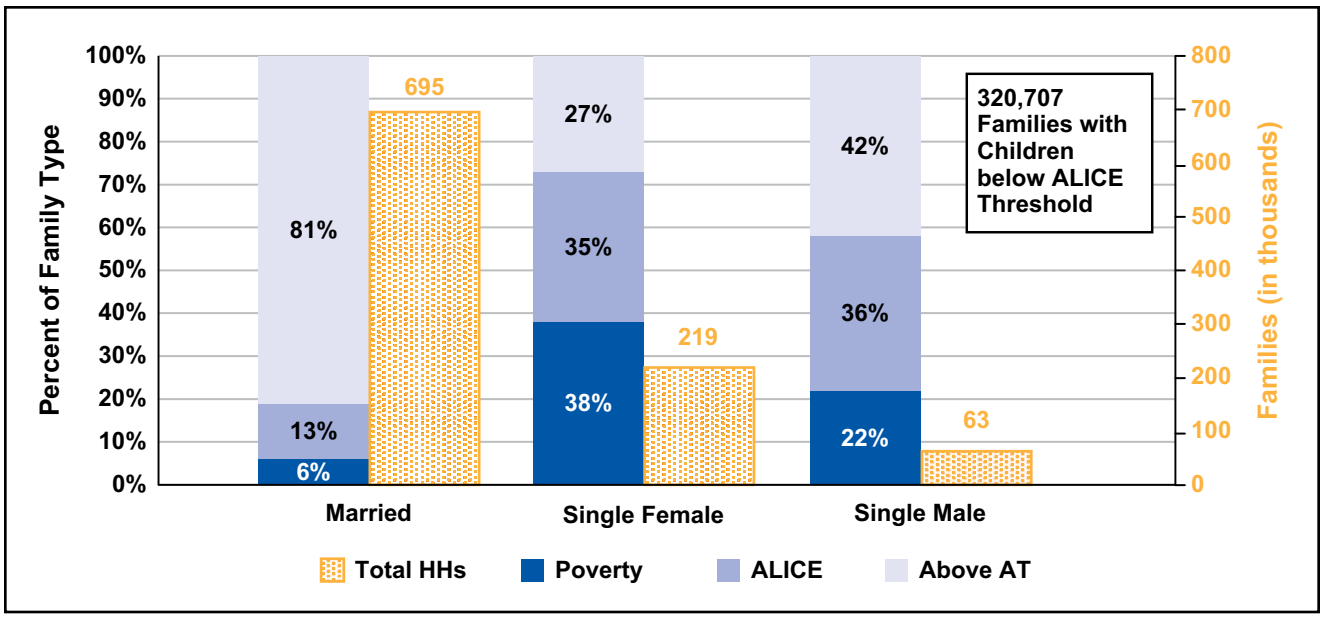
Source: American Community Survey, 2007-2014, and the ALICE Threshold, 2014

Families with Children

Not surprisingly, households with young children have the most expensive Household Survival Budget of all household types. Not only are these households larger, but they also have to pay for child care, preschool, and after-school care. The biggest factors determining the economic stability of a household with children are the number of wage earners, the gender of the wage earners, and the number of children.

The number of families with children under 18 decreased by 7 percent between 2007 and 2014 in New Jersey. Those families with married parents had the biggest decline, falling by 10 percent from 2007 to 2014, while the number of single female-headed families increased by 2 percent and single male-headed families decreased by 3 percent. While married-parent families with children far outnumber single-headed families, a higher number and proportion of children in single-headed families live below the ALICE Threshold (Figure 8).

Figure 8.
Families with Children by Income, New Jersey, 2014



Source: American Community Survey, 2014, and the ALICE Threshold, 2014

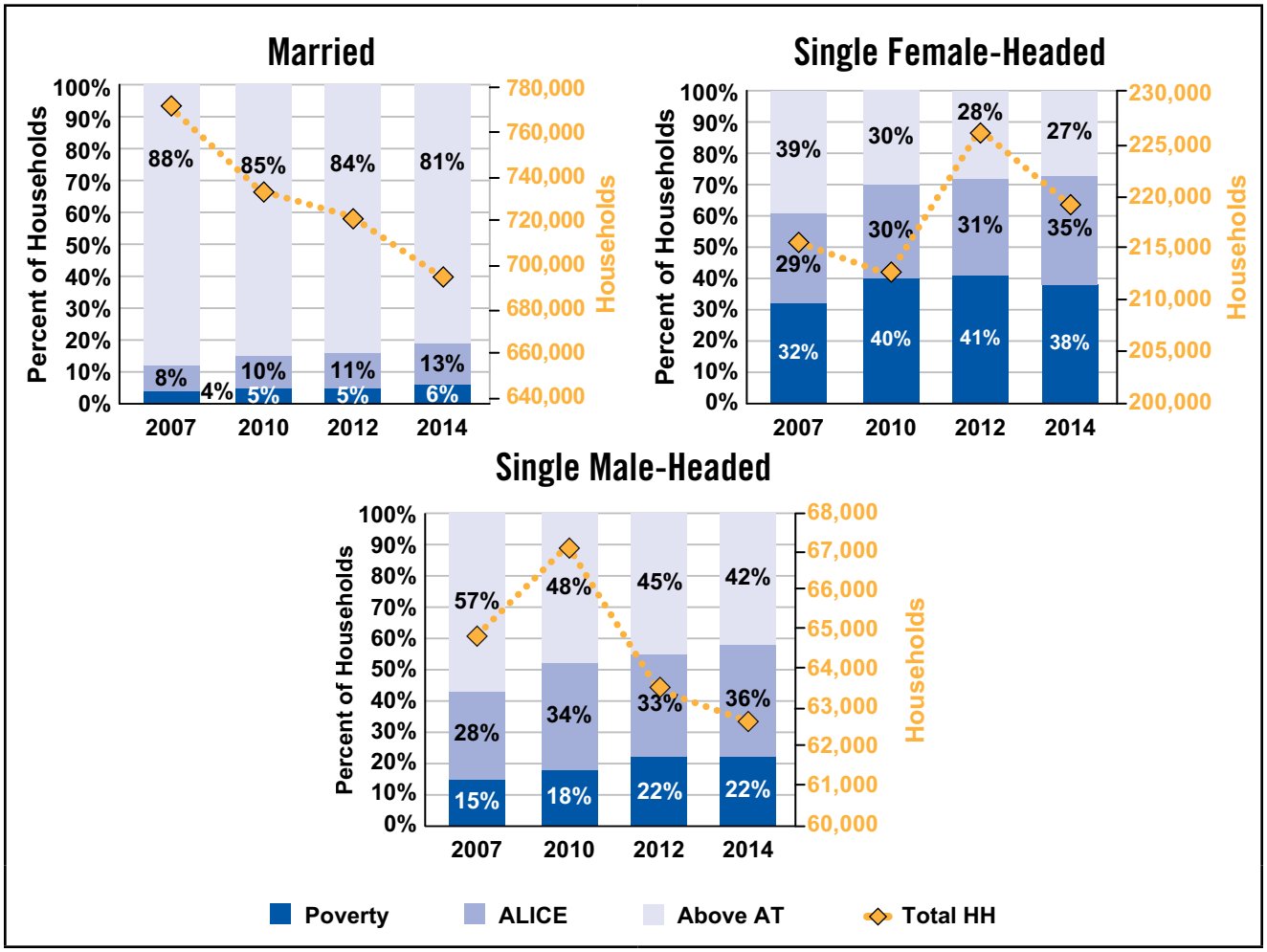
There are large differences in the economic conditions between married and single-parent families.

In the majority of married-parent families, both parents are working (Working Poor Families Project (WPFP), 2016). Dual-income couples typically have a higher household income than single-parent families and tend to be better able to pay their expenses. This partly explains why 81 percent of married-couple families with children in New Jersey have income above the ALICE Threshold (Figure 9). It is important to note that the reality of a single-parent family is changing. According to the U.S. Census, the category of "single-parent" homes includes one parent as the sole adult (37 percent nationally), or a parent with a cohabiting partner (11 percent), or a parent with another adult age 18 or older who lives in the home, such as a grown child or grandparent (52 percent). In other words, even in most single-parent families, there are at least two adults in the home who may be contributing financially to the household (Vespa, Lewis, & Kreider, 2013). Nonetheless, single-parent families are more likely to have income below the ALICE Threshold.

In 2014, nearly three-quarters of single female-headed families and more than half of single male-headed families in New Jersey lived below the ALICE Threshold, compared to 19 percent of married-couple families with children. Yet because the number of married-couple families in New Jersey is so large, they still account for a significant portion of all children living below the ALICE Threshold. Of families with children, married-couple families account for 29 percent that live in poverty and 47 percent that are ALICE.

Figure 9.

Families with Children by Income, New Jersey, 2007 to 2014



Source: American Community Survey, 2007-2014

When addressing poverty, the media and the community often focus on households with single mothers. But there are households of all types that struggle to make ends meet. Single female-headed families only account for 14 percent of all working-age households below the ALICE Threshold.

ALICE BY COUNTY

Where ALICE families live matters: The Harvard Equality of Opportunity Project has demonstrated the importance of where we live, and especially where we grow up, in determining the directions that our lives take (Chetty & Hendren, 2015). Local economic conditions largely determine the number of households in a county or state that struggle financially. These conditions indicate how difficult it is to survive without adequate income and assets to afford basic household necessities.

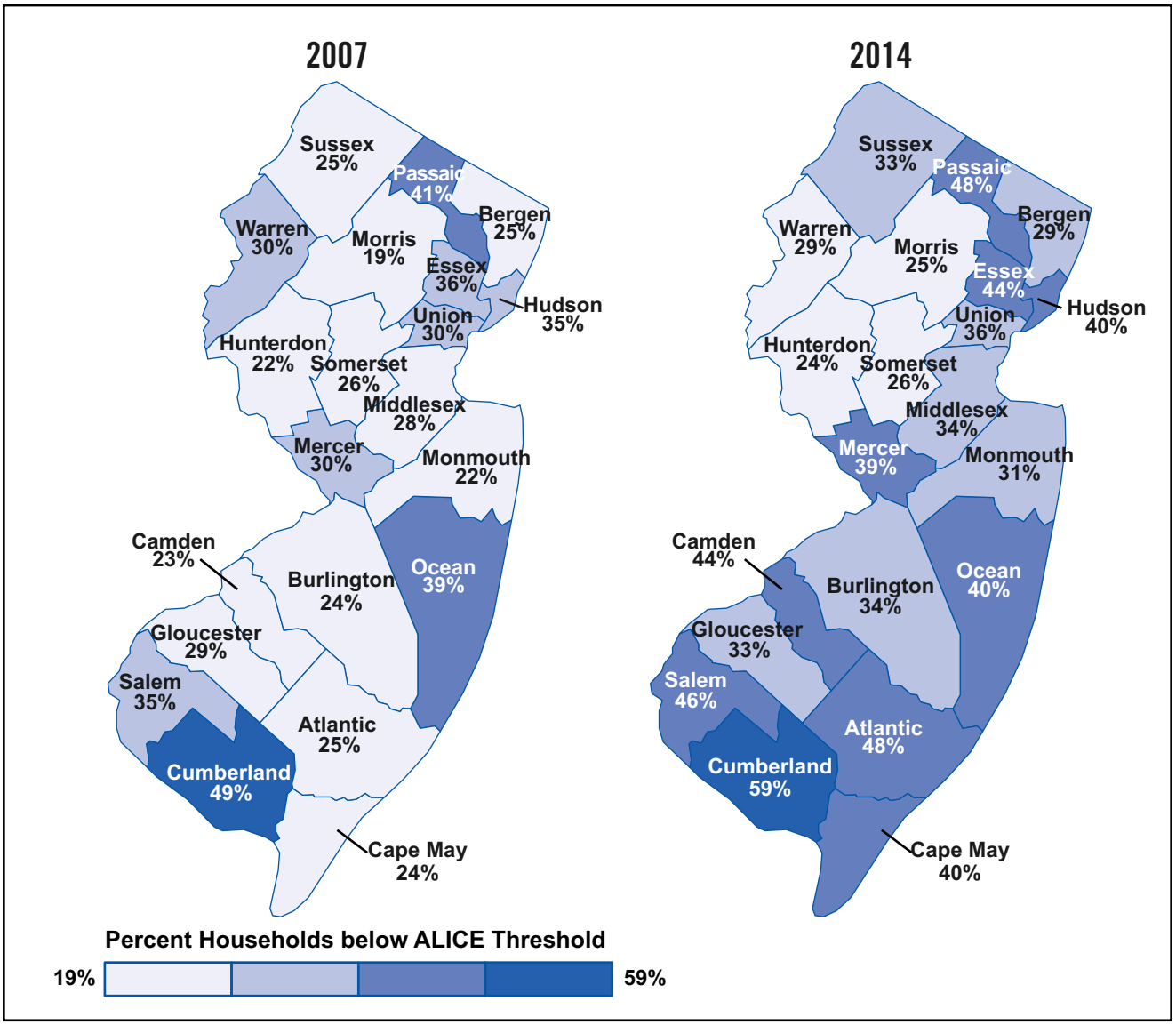
ALICE households live in every county and every town across New Jersey (see Figure 10). Contrary to stereotypes that suggest poverty only exists in inner cities, ALICE families live in rural, urban, and suburban areas. Households living below the ALICE Threshold make up a significant percentage of households in all of New Jersey's counties, though the proportion and number of these families vary among counties. These variations change over time as households move geographically (discussed further below) and as their economic conditions change. The data provide a useful lens for change over time from 2007 and 2014. Overall, more counties have a higher percentage of households below the ALICE Threshold in 2014 than they had in 2007.

The percent of households with income below the ALICE Threshold increased across the state from 2007 to 2014. An analysis of counties shows a trend similar to the statewide changes: The percent of households living below the ALICE Threshold increased in every county except Warren County from 2007 to 2014. Increases were highest in the southern part of the state, with six counties – Cumberland, Burlington, Salem, Cape May, Camden, and Atlantic – seeing a 10 percentage point or greater rise in households living below the ALICE Threshold.

The last United Way ALICE Report for New Jersey was completed shortly after Superstorm Sandy hit in 2012. This update measures how households have fared between 2012 and 2014. According to a Rutgers report on the immediate impact of Superstorm Sandy, Hudson County's households were the hardest hit by the hurricane. Two years after the storm, the number of households below the ALICE Threshold in Hudson County increased by 11 percent, suggesting that the storm had a longer-term impact on many families' finances. The other hardest hit counties were Middlesex, Monmouth, Essex, and Bergen. Middlesex and Monmouth counties experienced increases in the proportion of households below the ALICE Threshold – 13 and 11 percent respectively. Essex County had no change and Bergen County experienced a 3 percent decrease in the number of households below the ALICE Threshold, suggesting that households that were impacted there were more resilient, and may have had more public resources available. Bergen County is a large county with multiple drivers of financial stability, such as companies moving into the county, new construction, and changes in the New York City economy (Hoopes, 2013).

Figure 10.

Percentage of Households with Income below the ALICE Threshold by County, New Jersey, 2007 and 2014



Source: American Community Survey, 2007 and 2014, and the ALICE Threshold, 2007 and 2014

Details on each county's household income and ALICE demographics, as well as a further breakdown by municipality, are listed in the ALICE County Pages (see Exhibits).

CHANGES AT THE LOCAL LEVEL

In 2014, ALICE and poverty households represented more than 30 percent of households in more than half of towns and cities that report households with income. While it is more difficult to measure change over time at the local level due to small populations and data limited to 5-year estimates, there is reliable data for the largest towns.

New Jersey's largest cities, those with more than 20,000 households, vary greatly in their proportion of households below the ALICE Threshold, ranging from 21 percent in Hoboken to 79 percent in Camden. From 2007 to 2014, three cities – Newark, Elizabeth, and Clifton – saw their household population decrease by less than 6 percent, and four cities – Jersey City, Trenton, Union City, and Hoboken – experienced growth of more than 10 percent. All cities experienced an increase in the percent of households living below the ALICE Threshold, with six cities seeing a 20 percent or greater increase in these households: Paterson, Elizabeth, Trenton, Camden, East Orange, and Union City (Figure 11).

Figure 11.

Households below the ALICE Threshold, Cities with More Than 20,000 Households, New Jersey, 2014

Largest Cities	Number of Households	Percentage of Households below ALICE Threshold	Percent Change 2007-2014	
	2014	2014	HOUSEHOLDS	BELOW AT
Jersey City (Hudson County)	98,873	40%	16%	18%
Newark (Essex County)	89,182	62%	-1%	13%
Paterson (Passaic County)	42,318	72%	1%	20%
Elizabeth (Union County)	39,546	56%	-5%	27%
Toms River (Ocean County)	32,937	34%	7%	3%
Clifton (Passaic County)	29,065	41%	-5%	14%
Trenton (Mercer County)	28,185	75%	10%	34%
Camden (Camden County)	26,396	79%	6%	41%
East Orange (Essex County)	25,913	63%	7%	21%
Bayonne (Hudson County)	24,733	43%	2%	13%
Union City (Hudson County)	24,707	55%	11%	22%
Hoboken (Hudson County)	24,330	21%	17%	11%
Vineland (Cumberland County)	20,966	53%	1%	15%

Source: American Community Survey, 2007-2014, and the ALICE Threshold, 2007-2014; see Exhibit and ALICE Methodology for details

II. WHAT DOES IT COST TO FUNCTION IN TODAY'S ECONOMY?

HOUSEHOLD SURVIVAL BUDGET

The average Household Survival Budget was $64,176 for a family of four and $24,300 for a single adult in New Jersey in 2014. The hourly wage necessary to support a family budget is $32.10, 40 hours per week for 50 weeks per year for one parent (or $16.05 per hour each, if two parents work), and $12.15 per hour full time for a single adult.

Figure 12.

Household Survival Budget, New Jersey Average, 2014

Monthly Costs, New Jersey Average, 2014			
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER	2007 – 2014 PERCENT INCREASE
Monthly Costs			
Housing	$898	$1,257	15%
Child care	$–	$1,374	16%
Food	$202	$612	20%
Transportation	$289	$565	36%
Health care	$139	$557	66%
Miscellaneous	$184	$486	22%
Taxes	$313	$497	25%
Monthly Total	$2,025	$5,348	23%
ANNUAL TOTAL	$24,300	$64,176	23%
Hourly Wage*	*$12.15*	*$32.10*	*23%*

**Wage working full time required to support this budget*

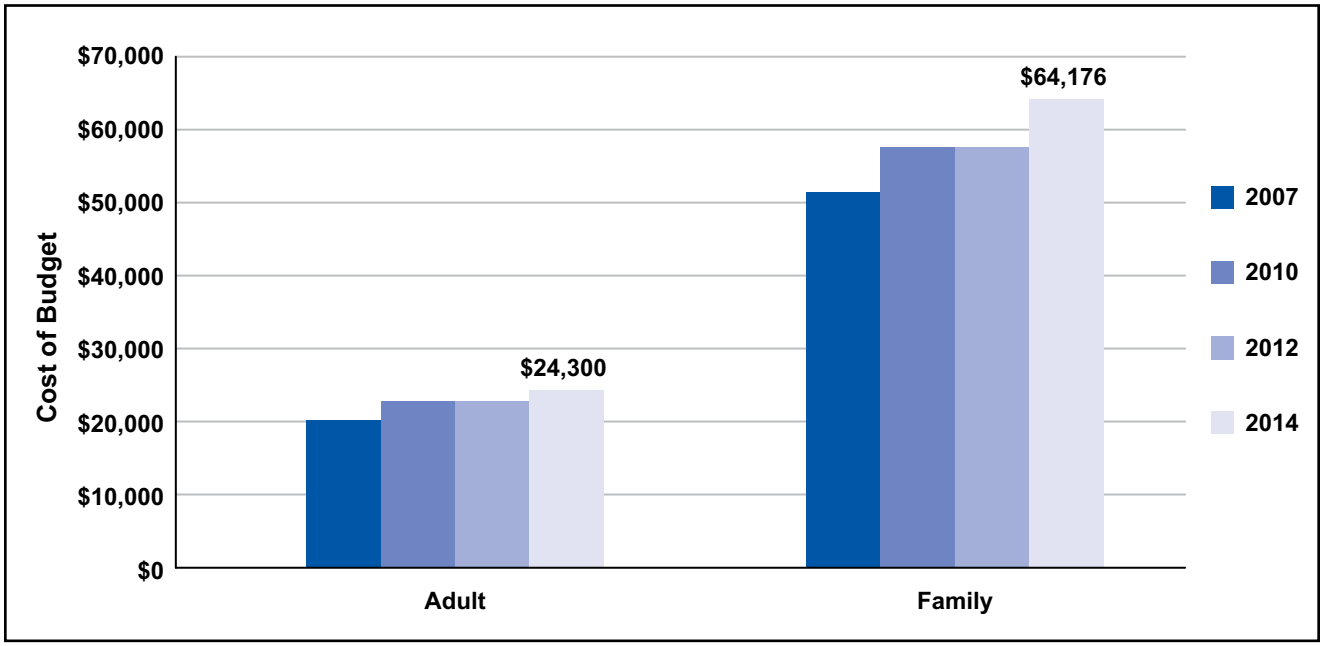
Note: Percent increases in Figure 12 are an average of the increases in each category for a single-adult and for a four-person family.

Source: U.S. Department of Housing and Urban Development (HUD), 2014; U.S. Department of Agriculture (USDA), 2014; Bureau of Labor Statistics (BLS), 2014; Internal Revenue Service (IRS), 2014; State of New Jersey Department of the Treasury, 2014; Child Care Aware NJ (CCANJ), 2014

The cost of household basics – housing, child care, food, transportation, health care, taxes, and other miscellaneous essentials – increased by 20 percent for a single adult and 23 percent for a family of four from 2007 to 2014 (Figure 13 shows the average percent increase for the two budgets between 2007 and 2014). In comparison, the rate of inflation was 14 percent nationally, and the average wage increased by 11 percent nationally. In New Jersey, the rise in the Household Survival Budget was driven by increases across the board, but the two categories with the largest increases were a 36 percent increase in transportation costs and a 66 percent increase in health care costs.

The tax portion of the Household Survival Budget increased significantly from 2007 to 2014, largely because the cost of basic necessities increased, causing families to have to earn more to afford these things. A higher income naturally comes with a higher tax burden. Some of the increase came from slight increases in federal taxes and the shifting of New Jersey income brackets. Taxes for a single adult increased from an average of $153 in 2007 to $313 in 2014, while a family of four's taxes increased from $384 in 2007 to $497 in 2014.

Figure 13.
Household Survival Budget, New Jersey Average, 2007 to 2014



Source: U.S. Department of Housing and Urban Development (HUD), 2014; U.S. Department of Agriculture (USDA), 2014; Bureau of Labor Statistics (BLS), 2014; Internal Revenue Service (IRS), 2014; State of New Jersey Department of the Treasury, 2014; Child Care Aware NJ, 2014

The increase in health care costs was largely due to the required costs of the Affordable Care Act (ACA). ALICE doesn't earn enough to afford the premiums for the ACA marketplace plans – even the least expensive Bronze plan – and many ALICE households make too much to be eligible for Medicaid (the eligibility cut off is 138 percent of the FPL). The Household Survival Budget, therefore, includes the least expensive option, which is the cost of the "shared responsibility payment" – the penalty for not having coverage. This is $95 per adult and $47.50 per child under 18, for a maximum of $285 per family (Centers for Medicare and Medicaid Services (CMS), 2016). These costs may change in the future as insurance plans change and the ACA is amended over time in New Jersey and across the country.

In addition, there was a 16 percent increase in the cost of child care for those with young children, and a 20 percent increase in the cost of food, a problem across the U.S. and even globally, as demand increases and drought and industry consolidation impact the food supply (Schnepf, 2013).

The Household Survival Budget varies across New Jersey counties. The basic essentials were least expensive for a family in Hudson County at $55,164 per year, and for a single adult in Cape May County at $21,084. They were most expensive for a family in Hunterdon County at $81,168, and for a single adult in Morris and Sussex counties at $27,228. A Household Survival Budget for each county in New Jersey is presented in the attached County Page Exhibit; there is also a Methodology Exhibit, and additional budgets for different family variations are available at http://spaa.newark.rutgers.edu/united-way-alice.

HOUSEHOLD SURVIVAL BUDGET COMPONENTS

Housing: U.S. Department of Housing and Urban Development (HUD)'s Fair Market Rent (FMR) for an efficiency apartment for a single adult and a two-bedroom apartment for a family. The cost includes utilities but not telephone service, and it does not include a security deposit.

Child Care: The cost of registered home-based child care for an infant and a 4-year-old. Home-based child care has only voluntary licensing, so the quality of care that it provides is not regulated and may vary widely between locations (Child Care Aware of America, 2014). However, licensed and accredited child care centers, which are fully regulated to meet standards of quality care, are significantly more expensive.

Food: U.S. Department of Agriculture's (USDA) Thrifty Food Plan, which is also the basis for the Supplemental Nutrition Assistance Program (SNAP) and Special Supplemental Nutrition Program for Women, Infants, and Children (WIC) benefits.

Like the original Economy Food Plan, the Thrifty Food Plan was designed to meet the nutritional requirements of a healthy diet, but it includes foods that need a lot of home preparation time with little waste, plus skill in both buying and preparing food. The cost of the Thrifty Food Plan takes into account broad regional variation across the country but not localized variation, which can be even greater, especially for fruits and vegetables (Hanson, 2008; Leibtag & Kumcu, 2011).

Transportation: The transportation budget is calculated using average annual expenditures for transportation by car and by public transportation from the Bureau of Labor Statistics' Consumer Expenditure Survey (CES). Since the CES is reported by metropolitan statistical areas and regions, counties are matched with the most local level possible.

Health Care: The health care budget includes nominal out-of-pocket health care spending, medical services, prescription drugs, and medical supplies using the average annual health expenditure reported in the CES plus a penalty for not purchasing insurance as mandated by the Affordable Care Act (ACA). Because ALICE does not qualify for Medicaid but cannot afford even the Bronze Marketplace premiums and deductibles, we add the cost of the "shared responsibility payment" – the penalty for not having coverage – to the current out-of-pocket health care spending. The penalty for 2014 was $95 per adult and $47.50 per child under 18, for a maximum of $285.

Miscellaneous: The miscellaneous category includes 10 percent of the budget total (including taxes) to cover cost overruns. It could be used for items many consider additional essentials, such as toiletries, diapers, cleaning supplies, or work clothes.

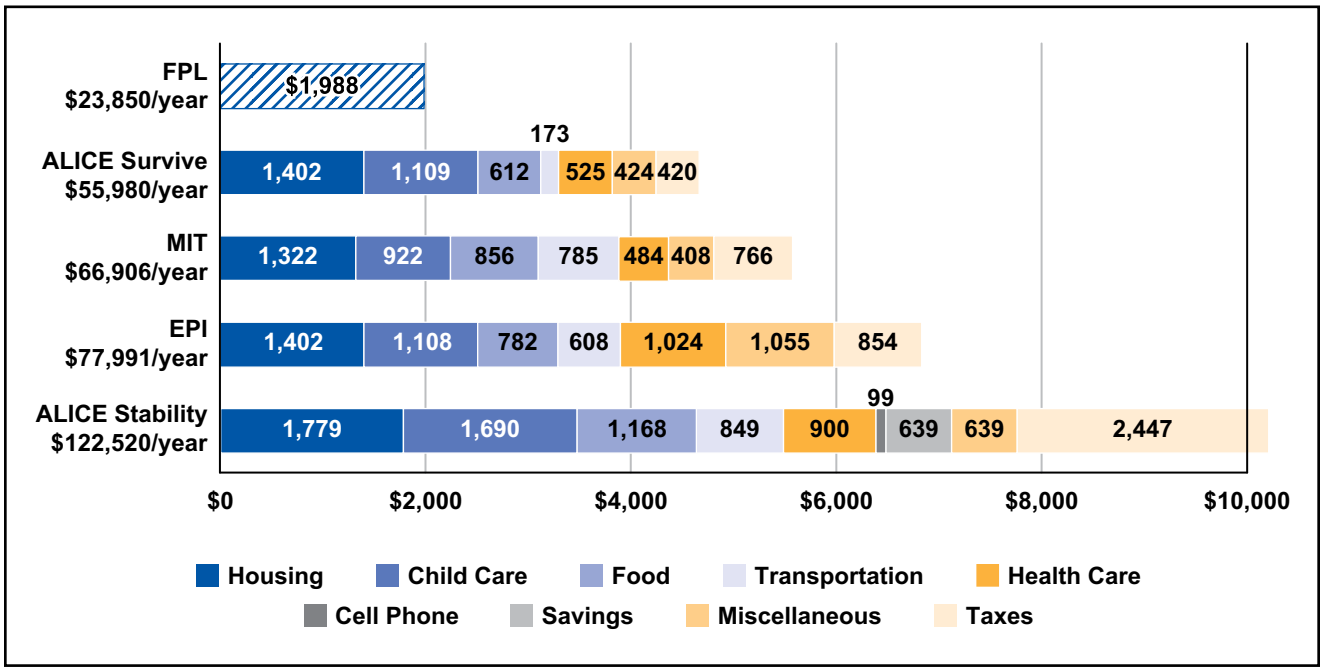
Taxes: The tax budget includes both federal and state income taxes where applicable, as well as Social Security and Medicare taxes. These rates include standard federal and state deductions and exemptions, as well as the federal Child Tax Credit and the Child and Dependent Care Credit as defined in the Internal Revenue Service 1040: Individual Income Tax, Forms and Instructions. They also include state tax deductions and exemptions such as the Personal Tax Credit and renter's credit as defined in each state Department of Revenue's 1040: Individual Income Tax, Forms and Instructions. In most cases, ALICE households do not qualify for the Earned Income Tax Credit (EITC) eligibility limit.

HOW DOES THE SURVIVAL BUDGET COMPARE?

The Household Survival Budget is a very specific measure that is used to recognize the bare minimum costs for a household to live and work in the modern economy, calculated on actual household expenditures. By comparison, other existing budgets provide different ways to view local economies, ranging from the very lowest measure, the Federal Poverty Level (FPL), to the highest, the Household Stability Budget (Figure 14).

Figure 14.

Comparison of Household Budgets (family of 4), Passaic, New Jersey, 2014



Note: ALICE Survival and Stability budgets are for Passaic County, 2014; EPI budget is for the Bergen/Passaic NJ metro area, 2014; and the MIT budget is the state of New Jersey, 2015.

Source: U.S. Department of Housing and Urban Development (HUD), 2014; U.S. Department of Agriculture (USDA), 2014; Bureau of Labor Statistics (BLS), 2014; Internal Revenue Service (IRS), 2014; State of New Jersey Department of the Treasury, 2014; Child Care Aware NJ (CCANJ), 2014; MIT, 2016; Economic Policy Institute, 2015

Budget Comparisons

The Household Survival Budget is significantly higher than the FPL of $23,850 per year for a family of four and $11,670 per year for a single adult in 2014 (U.S. Department of Health & Human Services, 2014). However, it is lower than the Massachusetts Institute of Technology (MIT) Living Wage Calculator's budget by 20 percent and the Economic Policy Institute's Family Budget Calculator by 39 percent. Though these alternative budgets are slightly more comfortable, including higher-quality housing and child care, more nutritious food, more reliable transportation, and employer-sponsored health insurance, they would be difficult to sustain for a long period of time. It is important to note that while the budgets use similar calculations for taxes, the amount of taxes in the alternative budgets are higher because their base budgets are higher. As the total budget increases, the income needed to cover the expenses increases, and higher income results in a larger tax bill. Detailed comparison of the budgets is outlined below (Figure 15) (Massachusetts Institute of Technology (MIT), 2015; Economic Policy Institute, 2014; Glasmeier & Nadeau, 2015).

Figure 15.

Comparison of Household Budgets by Category, 2014

	Household Survival Budget	MIT Living Wage Budget	EPI Family Budget Calculator
MIT Living Wage Budget	EPI Family Budget Calculator.	HUD's 40th rent percentile for a two-bedroom apartment plus additional utilities to HUD's estimate.	HUD's 40th rent percentile for a two-bedroom apartment plus additional utilities to HUD's estimate.
Housing	HUD's 40th rent percentile for a two-bedroom apartment (which includes all utilities whether paid by the landlord/owner or by the renter).	HUD's 40th rent percentile for a two-bedroom apartment plus additional utilities to HUD's estimate.	HUD's 40th rent percentile for a two-bedroom apartment plus additional utilities to HUD's estimate.
Child Care	Home-based child care for an infant and a preschooler.	Lowest-cost child care option available (usually home-based care) for a 4-year-old and a school-age child, whose care is generally less costly than infant child care.	Licensed and accredited child care centers, which have significantly higher costs than home-based centers for a "young child" and a "child" (no ages specified), whose care is generally less costly than infant child care.
Food	USDA's Thrifty Food Plan for a family of four.	USDA's Low-Cost Food Plan for a family of four.	USDA's Low-Cost Food Plan estimates the cost of food for each person in the family and totals those numbers.
Transportation	Includes only the operating costs for a car, or public transportation where available.	Includes operating costs for a car, the cost of vehicle financing, and car insurance.	Includes operating costs for a car.
Health Care	Out-of-pocket health care expenses plus the Affordable Care Act (ACA) penalty.	Employer-sponsored health insurance, medical services and supplies, and drugs.	ACA's least expensive Bronze plan.
Miscellaneous	Includes 10 percent of the budget for cost overruns.	Includes essential clothing and household expenses.	Includes apparel, personal care, and household supplies.

Source: Massachusetts Institute of Technology (MIT), 2015; Economic Policy Institute, 2014; Glasmeier & Nadeau, 2015

Household Stability Budget

Because the alternative budgets only cover the bare essentials, it is helpful to calculate a budget that provides for stability over time – as well as a reasonable quality of life, and peace of mind. The ALICE Household Stability Budget is meant to fill this gap. This budget is significantly higher than the other measures because it estimates what it costs to support and sustain a secure and economically viable household.

The Household Stability Budget includes safer housing that needs fewer repairs, reflected in the median rent for single adults and single parents, and a moderate house with a mortgage for a two-parent family. Child care is upgraded to licensed and accredited care where quality is regulated. Food is elevated to the USDA's Moderate Food Plan, which provides more variety than the Thrifty Food Plan and requires less skill and time for shopping and cooking, plus one meal out per month. For transportation, the Stability Budget includes leasing a car, allowing drivers to more easily maintain a basic level of safety and reliability. For health care, health insurance is represented by the employee portion of the cost of an employer-sponsored health plan. Cell phone ownership, increasingly necessary to work in the modern economy, is also added into the Household Stability Budget. The Miscellaneous category represents 10 percent of the five basic necessities.

Because savings are crucial to achieving stability, the Household Stability Budget also includes a savings category of 10 percent of the budget, which is typically enough to invest in education and retirement, cover monthly payments on a student loan, or put towards a down payment on a house. However, in many cases, savings are used for emergencies and never accumulate.

The average Household Stability Budget for New Jersey is $118,805 per year for a family of four – 85 percent higher than the Household Survival Budget (Figure 14 shows the Household Stability Budget for Passaic, which is $122,520 per year).

III. ACHIEVING STABILITY: INCOME, SAVINGS AND PUBLIC ASSISTANCE

It is often assumed that ALICE households have savings to draw upon in an emergency or have access to public assistance as a last resort. However, most ALICE households have little or no savings, and are not typically eligible for public and private assistance because their earnings are above qualifying limits. This section reports how resources have changed over time.

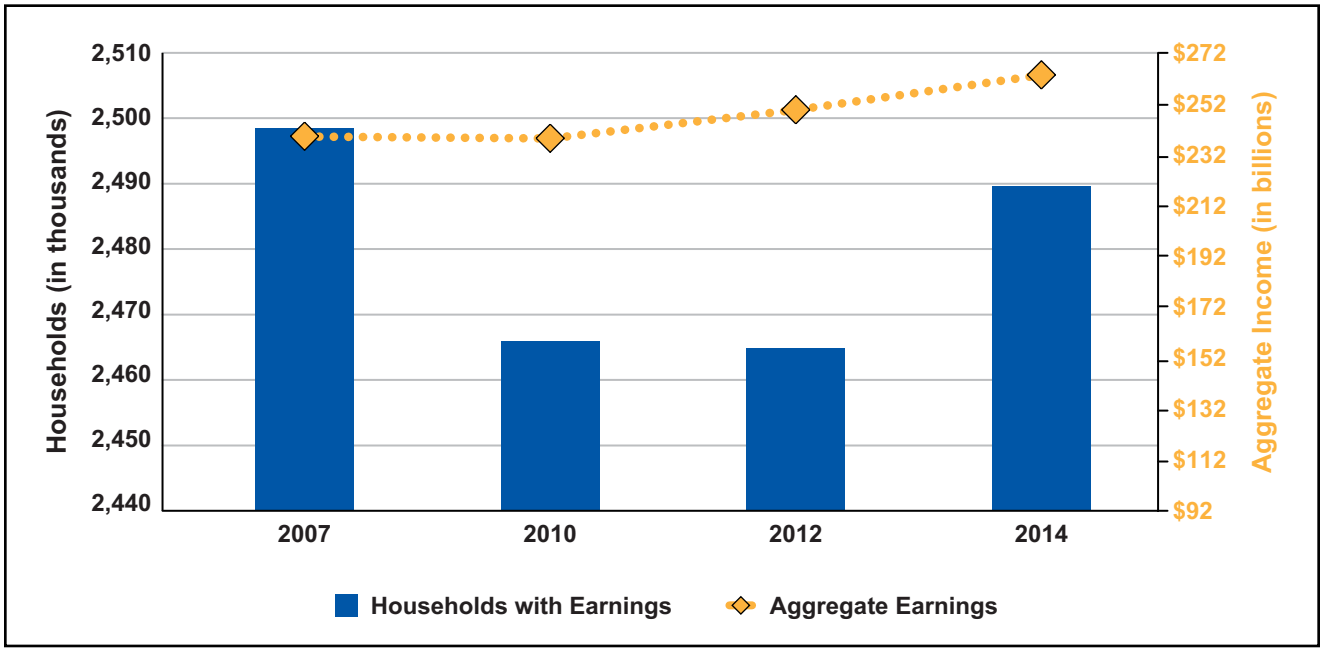
SHIFTS IN SOURCES OF INCOME

Changes in the sources of income for New Jersey households during the period between 2007 and 2014 provide insight into the way the economy's downturn and rebound impacted different families (Figure 16). The toughest economic years were from 2007 to 2010, when most of these income changes occurred. Some of those trends have since been reversed, but none have returned to pre-2007 levels.

In 2014, 78 percent of households had wage or salary income, the most common sources of income for households in New Jersey. The number of households with wage or salary income decreased by 1 percent from 2007 to 2010, and then increased from 2012 to 2014, but was still below the number in 2007. One sign of recovery was that from 2010 to 2014, aggregate earnings increased by 10 percent. However, with the number of jobs remaining flat and 52 percent of all jobs paying less than $20 an hour, it suggests that workers who earned higher wages were responsible for the increase in total earnings, while low-wage workers' earnings have remained flat (American Community Survey, 2007, 2010, 2012, and 2014).

Figure 16.

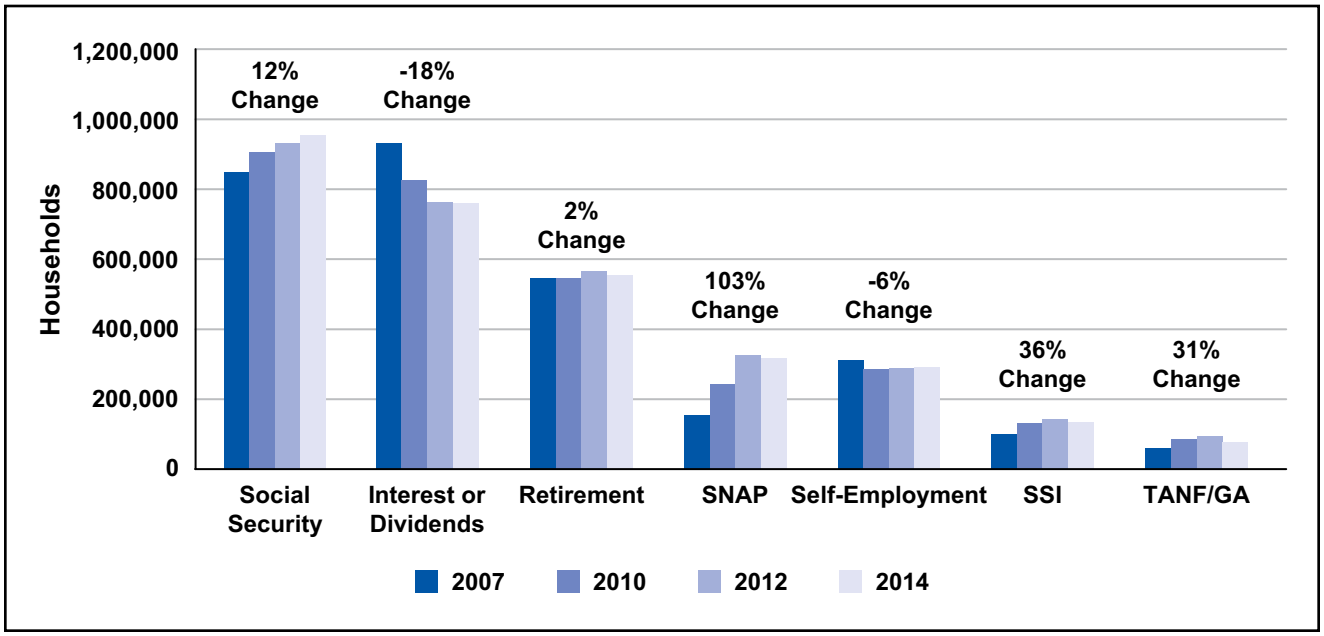
Earnings by Number of Households and Aggregate Total, New Jersey, 2007 to 2014



Source: American Community Survey, 2007- 2014

Households in New Jersey received several other types of income as well (Figure 17). Although much has been written about the "gig" economy (also known as the contract or non-traditional economy), only a small number of households in New Jersey list self-employment as a source of income. Just 9 percent of households received self-employment income in 2014. The self-employed took a hit during the Great Recession, as the number of households with self-employment income decreased by 8 percent from 2007 to 2010, and then increased by 2 percent from 2010 to 2014 (American Community Survey, 2007, 2010, 2012, and 2014).

Figure 17.
Percent Change in Household Sources of Income, New Jersey, 2007 to 2014



Source: American Community Survey, 2007-2014

The next most common source of income is Social Security. The impact of the aging population is evident in the 12 percent increase in the number of households getting Social Security income and the 2 percent increase in households receiving retirement income from 2007 to 2014.

The impact of the financial downturn on households during this time period is also reflected in the striking increase in the number of New Jersey households receiving income from government sources other than Social Security. While not all ALICE households qualified for government support between 2007 and 2014, many households with one or more members who lost a job during this period began receiving government assistance for the first time. The number of households receiving SNAP, the Supplemental Nutrition Assistance Program formerly known as food stamps, increased by more than 103 percent. The average SNAP benefit increased by 42 percent from 97.19 per month in 2007 to $138.03 in 2010, but then decreased by 12 percent from 2010 to 2014 to $121.75 per month (Kaiser Family Foundation, 2014).

At the same time, the number of households receiving government aid once known as "welfare," through Temporary Assistance for Needy Families (TANF) or General Assistance (other payments from state or local welfare offices), increased by 31 percent from 2007 to 2014. Approximately 33,000 families received TANF cash benefits in 2014; the amount of the benefit, $424 per month, has been the same since 1987 (New Jersey Department of Human Services, 2015; Castro, 2016; American Community Survey, 2007, 2010, 2012, and 2014).

The number of households receiving Supplemental Security Income (SSI), which includes welfare payments to low-income people who are 65 and older and to people of any age who are blind or disabled, rose by 36 percent from 2007 to 2014 (American Community Survey, 2007, 2010, 2012, and 2014).

SAVINGS AND ASSETS

Given the mismatch between the cost of living and the preponderance of low-wage jobs, accumulating assets is difficult in New Jersey. The cost of emergencies, ranging from natural disasters to personal health crises, can deplete savings. Job losses have forced people to tap into their retirement savings, or take out second mortgages or home equity lines of credit. Having minimal or no assets makes ALICE households more vulnerable to emergencies. It also can increase their overall costs when they have to use alternative financing with fees and high interest rates that make it difficult or impossible to save money or amass more assets.

According to a 2015 Financial Capability Survey, 35 percent of New Jersey residents did not think that they could come up with $2,000 if an unexpected need arose within the next month. This finding is on par with the 2011 Corporation for Enterprise Development (CFED) survey that found 24 percent of New Jersey households were "asset poor," defined as not having enough net worth to subsist at the poverty level for three months without income. And 40 percent were "liquid asset poor," which includes cash or a savings account, but not a vehicle or home (Corporation for Enterprise Development (CFED), 2012; FINRA Investor Education Foundation, 2016).

While data on savings and investments is minimal, levels of ownership of three of the most common assets in New Jersey – vehicles, homes, and investments – provide insight into resources families have for emergencies and to accumulate wealth (Figure 18). Most New Jersey households have at least one vehicle, a necessity for work. In 2014, 35 percent of all households had one vehicle, 36 percent had two, and 18 percent had three or more. While cars offer benefits beyond their cash value, they are not an effective means of accumulating wealth because the value of a car normally depreciates over time. In addition, many ALICE households need to borrow money in order to buy a vehicle (Jones, 2014; Center for Responsible Lending, 2014; Zabritski, 2015; Kiernan, 2016).

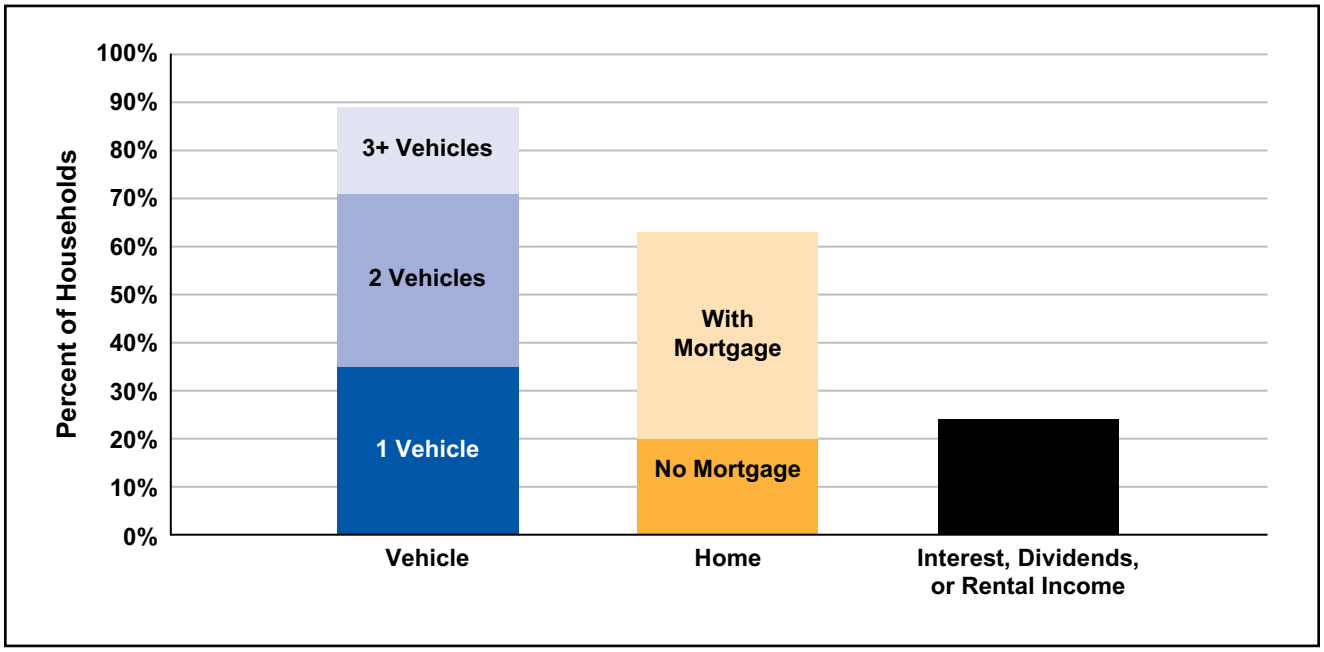
The second most common asset is a home, an asset that has traditionally provided financial stability and the primary means for low-income families to accumulate wealth. Since the subprime housing crisis in 2007, however, homeownership has become a less reliable way of building assets. In 2014, 63 percent of New Jersey households owned a home, significantly lower than the peak of 70 percent in 2005. As homeownership is a primary asset for many families, they are significantly affected by changes in home prices. This is especially important for the two-thirds of New Jersey homeowners who have a mortgage. According to the 2015 Financial Capability Survey, 14 percent of New Jersey homeowners thought that they would owe more on their home than they would earn by selling it (Federal Reserve Bank of St. Louis, 2015; Herbert, McCue, & Sanchez-Moyano, September 2013; Federal Reserve, 2014; FINRA Investor Education Foundation, 2016; American Community Survey, 2014).

The most effective resource to weather an emergency is an investment that produces income, which can range from a checking account to a 401K retirement plan to a rental property. According to the 2015 Financial Capability Survey, 75 percent of New Jersey residents report having a savings account, money market account, or certificates of deposit (CDs). However, with low interest rates and increased banking fees, only 24 percent of households in New Jersey received interest and dividends or rental income (above the national average of 21 percent). The number of households with investment income dropped by 18 percent between 2007 and 2010, largely because of the stock market crash. But investment income continued to fall through 2012, as many families used assets to cover expenses during periods of unemployment and lower income. Investment income leveled off between 2012 and 2014.

According to the New Jersey treasurer, lower-income households are much less likely to have income from assets than those above the 75th percentile income level. When families with modest savings are hit with an emergency, the loss of assets forces many households below the ALICE Threshold (Bricker, et al., 2014; Federal Reserve, 2014; New Jersey Department of the Treasury, 2015; American Community Survey, 2014).

Figure 18.

Households with Assets, New Jersey, 2014



Source: American Community Survey, 2014

DOES PUBLIC ASSISTANCE BRING FINANCIAL STABILITY?

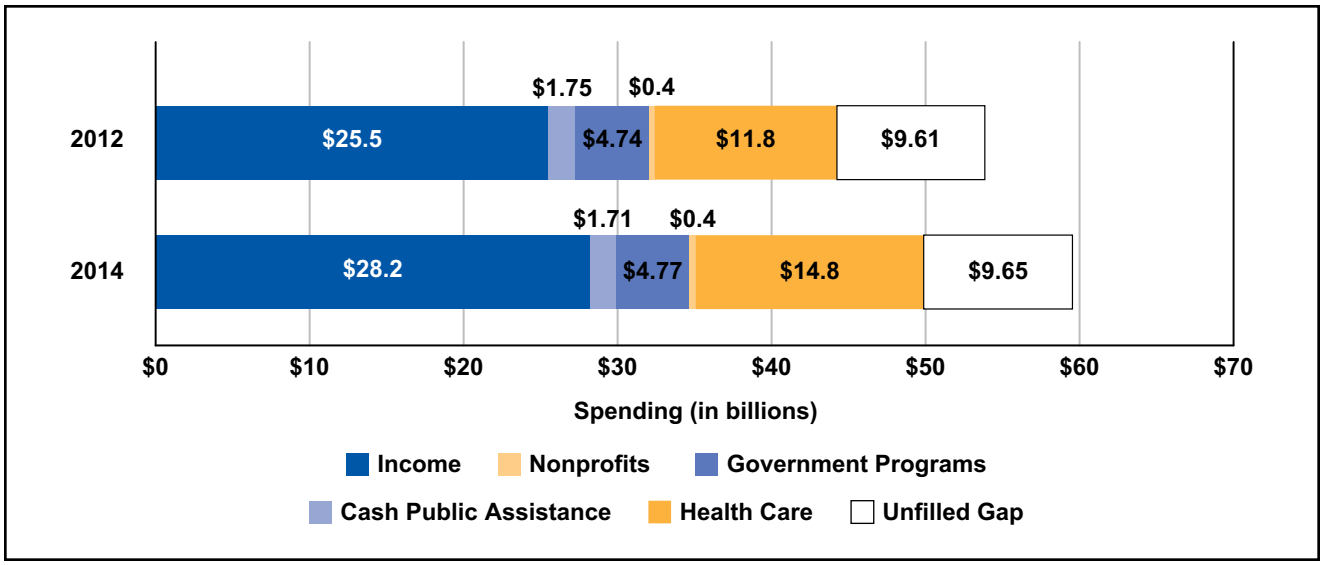
The persistence of low wages, underemployment, periods of unemployment, and loss of employer-sponsored benefits have led to financial insecurity for many ALICE households. As a result, many working ALICE households have turned to government supports and services, often for the first time, to make ends meet. When workers do not earn enough to pay for basic necessities, they may be forced to turn to public support to feed their families, secure health insurance, or pay rent and other basic needs.

The **ALICE Income Assessment** quantifies total income of households below the ALICE Threshold and how much public and nonprofit assistance is spent on these low-income households. The methodology for the Income Assessment has been slightly revised since the last New Jersey ALICE Report and incorporated into this analysis (for more details, see the What's New section at the beginning of this Report, and Exhibit IX: Methodology Overview).

From 2012 to 2014, the number of households below the ALICE Threshold increased from 1.13 million to 1.16 million, and these additional households added to earnings of households below the ALICE Threshold, which totaled $28.2 billion in 2014 (up from $25.2 million in 2012). But the amount of need increased as well, reaching $59.5 billion in 2014 (up from $53.9 billion in 2012). Federal and state government spending on cash public assistance declined by 2 percent to $1.71 billion, other government programs (excluding health care) increased by 1 percent to $4.77 billion, and nonprofit spending remained flat at $380 million. The largest increase was in health care spending, which rose by 25 percent to $14.8 billion. As a result, the size of the Unfilled Gap – what is needed to bring all households to the ALICE Threshold – remained flat. In other words, $9.7 billion in additional wages or public resources are needed for all New Jersey households to have income at the ALICE Threshold (Figure 19).

Figure 19.

ALICE Income Assessment, New Jersey, 2012 to 2014



Source: Office of Management and Budget, 2014; Department of Treasury, 2015; American Community Survey, 2014; National Association of State Budget Officers, 2015; Urban Institute, 2010 and 2012; for more detail see the Methodology Exhibit

Without public assistance, ALICE households would face even greater hardship and many more would be in poverty, especially in the wake of the Great Recession. Programs like SNAP, the Earned Income Tax Credit (EITC) and Child Tax Credit (CTC), Medicaid, and increasingly, food banks provide a critical safety net for basic household well-being, and enable many families to work (Sherman, Trisi, & Parrott, 2013; Dowd & Horowitz, 2011; Grogger, 2003; Coleman-Jensen, Rabbitt, Gregory, & Singh, September 2015; Rosenbaum, 2013; Feeding America, 2014). This analysis is not an evaluation of the efficiency of the programs in delivering goods or services. However, research has shown that assistance is not always well-targeted, effective, and timely. There are several challenges to meeting basic needs with public and private assistance.

First, the majority of government programs are intended to fill short-term needs, such as basic housing, food, clothing, health care, and education. By design, their goal is not to help households achieve long-term financial stability (Haskins, 2011; Shaefer & Edin, 2013; O'Dea, 2016; Ben-Shalom, Moffitt, & Scholz, 2012).

Second, crucial resources are often targeted to households near or below the Federal Poverty Level (FPL), meaning that many struggling ALICE households are not eligible for assistance. Benefits are often structured to end before a family reaches stability, known as the "cliff effect." In New Jersey, as earnings rise, SNAP benefits decrease once income reaches 185 percent of the FPL, or just $44,123 for a family of four – two-thirds of the Household Survival Budget for a family (National Conference of State Legislatures, October 2011; LSNJLAW, 2015).

Third, resources may not be available where they are needed. This statewide analysis may mask geographic disparities in the various types of assistance. If funding is disproportionately going to one part of New Jersey, there could be unmet need, not reflected in the Income Assessment, in other parts of the state.

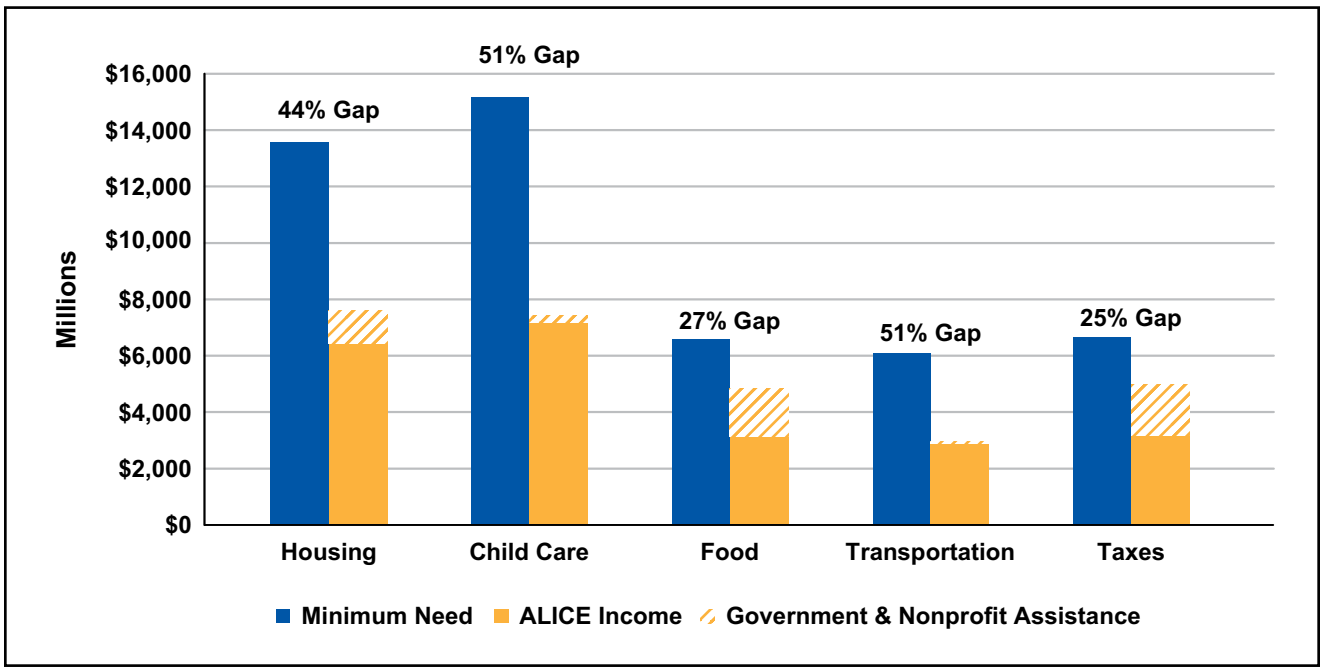
Finally, because public and nonprofit assistance is allocated for specific purposes and often delivered as services, it can only be used for specific parts of the household budget. Only 8 percent of the assistance provided in New Jersey is done through cash transfers, which households can use toward any of their most pressing needs. The remainder is earmarked for specific items, like food assistance or health care, for which the need varies across households below the ALICE Threshold. This means that not all households benefit equally from assistance. For example, a household that only visits a doctor for an annual checkup does not receive its share of the spending put toward health care assistance in New Jersey, while a household that experiences a medical emergency receives far more than the average.

Details for Spending Categories in New Jersey

A breakdown of public and nonprofit spending in New Jersey by category reveals that there are large gaps in key areas, particularly housing and child care. Figure 20 compares the budget amounts for each category of the Household Survival Budget for a family of four (shown in dark blue) with ALICE income (shown in dark yellow), plus the public and nonprofit spending in each category (shown in yellow cross-hatch). The gap in each budget area is the difference between the blue column and the yellow/crosshatch column. The comparison assumes that the income households earn is allocated proportionately to each category.

Figure 20.

Comparing Basic Need with Public and Nonprofit Spending by Category (Excluding Health Care and Miscellaneous Expenses), New Jersey, 2014



Source: Office of Management and Budget, 2014; U.S. Department of Agriculture, 2014; Internal Revenue Service, 2014; Department of Treasury, 2015; American Community Survey, 2014; National Association of State Budget Officers, 2014; NCCS Data Web, 2012

Gap in Housing Resources

In the Household Survival Budget for a family of four, housing accounts for 24 percent of the family budget. Following this allocation, this analysis assumes that all ALICE households then spend 24 percent of their income on housing. That still leaves them far short of what is needed to afford rent at HUD's 40th rent percentile. But does public assistance fill the gap? Federal housing programs provide $1.2 billion in assistance, including Section 8 Housing Vouchers, the Low Income Home Energy Assistance Program, the Public Housing Operating Fund, and Community Development Block Grant (CDBG). In addition, nonprofits spend an estimated $76 million on housing assistance (because nonprofit spending is not available by category, the estimate is one-fifth of the total nonprofit budget). Yet when income and government and nonprofit assistance for housing are combined, **there is still a 44 percent gap in resources for all households to meet the basic ALICE Threshold for housing**. Therefore it is not surprising that most families spend more of their income on housing, which leaves less for other items.

Gap in Child Care Resources

In the Household Survival Budget for a family of four, child care accounts for 26 percent of the family budget. Yet for many ALICE households, 26 percent of earned income is not enough to pay for even home-based child care, the least expensive organized care option. Additional child care resources available to New Jersey families include $157 million in federal education spending for Head Start, the program that helps children meet their basic needs or is necessary to enable their parents to work. Nonprofits provide additional child care assistance including vouchers and child care services estimated at $76 million. Yet when income and government and nonprofit assistance are combined, **there is still a 51 percent gap in resources for all households to meet the basic ALICE Threshold for child care**.

Gap in Food Resources

In the Household Survival Budget for a family of four, food accounts for 11 percent of the family budget, yet for many ALICE households, 11 percent of what they actually earn is insufficient to afford even the USDA Thrifty Food Plan. Food assistance for New Jersey households include $1.6 billion of federal spending on food programs, primarily SNAP (formerly food stamps), school breakfast and lunch programs, and the Special Supplemental Nutrition Program for Women, Infants, and Children (WIC). Nonprofits also provide food assistance – including food pantries, food banks, and soup kitchens – totaling approximately $76 million. Yet when income and government and nonprofit food assistance are combined, **there is still a 27 percent gap in resources for all households to meet the basic ALICE Threshold for food**.

Gap in Transportation Resources

In the Household Survival Budget for a family of four, transportation accounts for 11 percent of the family budget. Yet for many ALICE households, 11 percent of what they actually earn is not enough to afford even the running costs of a car. While New Jersey's public transportation systems are state-funded, there is no government spending on transportation targeted specifically to ALICE and poverty-level families. However, nonprofits provide some programs, spending an estimated $76 million. Yet when income and nonprofit assistance are combined, **there is a 51 percent gap in resources for all households to meet the basic ALICE Threshold for transportation**.

Taxes

In the Household Survival Budget for a family of four, taxes account for 9 percent of the family budget, so this analysis assumes that 9 percent of income is allocated towards taxes. Though earning enough to afford the Household Survival Budget would put households above the eligibility level for the Earned Income Tax Credit (EITC), many households below the ALICE Threshold benefit from the EITC (the average income for households receiving EITC in NJ in 2013 was $14,622). The federal EITC provided $1.3 billion in tax credits and refunds for New Jersey's working families, and New Jersey EITC (worth 30 percent of the federal) provided an additional $390 million in 2014. Eligible households collected an average federal tax refund of $2,315, which helped 596,000 ALICE and poverty-level families (National Conference of State Legislatures, 2016; Internal Revenue Service (IRS), 2014). The per-household amount of taxes depends on a recipient's income and the number of children they have. Yet when income and government credits and refunds are combined, **there remains a 25 percent gap in resources for all households to meet the basic ALICE Threshold for taxes**.

The Special Case of Health Care

Health care resources are separated from other government and nonprofit spending because they account for the largest single source of assistance to low-income households: $14.8 billion, or 65 percent of all spending in New Jersey. Health care spending includes federal grants for Medicaid, CHIP, and Hospital Charity Care; state matching grants for Medicaid, CHIP, and Medicare Part D Clawback Payments; and the cost of unreimbursed

or unpaid services provided by New Jersey hospitals (Office of Management and Budget, 2014; National Association of State Budget Officers, 2014; Urban Institute, 2010 and 2012).

With the increasing cost of health care and the implementation of the Affordable Care Act (ACA), spending on health care has increased more than any other category. For this reason, spending on health care in New Jersey surpasses the amount needed for each household to afford basic out-of-pocket health care expenses. However, even this level of assistance does not necessarily guarantee good or improved health to low-income New Jersey households.

Because there is greater variation in the amount of money families need for health care than there is in any other single category, it is difficult to estimate health care needs and costs, and even more difficult to deliver health care efficiently to families in poverty or ALICE families. An uninsured (or even an insured) household with a severe and sudden illness could be burdened with hundreds of thousands of dollars in medical bills in a single year, while a healthy household would have few expenses. National research has shown that a small proportion of households facing severe illness or injury account for more than half of all health care expenses, and those expenses can vary greatly from year to year (Silletti, 2005; Culhane, Park, & Metraux, 2011; U.S. Department of Housing and Urban Development (HUD), 2010).

Looking at the breakdown of average spending per household below the ALICE Threshold further highlights the difference between health care spending and other types of assistance. In New Jersey, the average assistance each of these households received in health care resources from the government and hospitals was $12,635 in 2014, a 28 percent increase from 2012. By comparison, the average amount from other types of federal, state, and local government and nonprofit assistance – excluding health care – was $5,855 per household, a 3 percent increase from 2012. Combining the two categories, the average household below the ALICE Threshold received a total of $18,501 in cash and services, shared by all members of the household and spread throughout the year. That was a 19 percent increase driven primarily by the increase in health care spending (Figure 21) (Office of Management and Budget, 2014; National Association of State Budget Officers, 2014; Urban Institute, 2012; American Community Survey, 2012 and 2014).

Figure 21.
Total Public and Nonprofit Assistance per Household below the ALICE Threshold, New Jersey, 2014

Spending per Household below the ALICE Threshold			
	HEALTH ASSISTANCE ONLY	ASSISTANCE EXCLUDING HEALTH	TOTAL ASSISTANCE
2012	$9,845	$5,714	$15,559
2014	$12,635	$5,866	$18,501

Source: Office of Management and Budget, 2014; Department of Treasury, 2015; National Association of State Budget Officers, 2014; NCCS Data Web, 2012; American Community Survey, 2014; and the ALICE Threshold, 2014

To put the amount of per-household spending in perspective, most New Jerseyans, including those well above the ALICE Threshold, receive some form of assistance. For example, households with income between $100,000 and $200,000 receive an average of $9,371 as a home mortgage interest deduction and $9,162 in real estate tax deductions; households with income above $1 million receive an average of $21,074 as a home mortgage interest deduction and $31,789 in real estate tax deductions (Internal Revenue Service, 2014).

IV. HOW HAVE ECONOMIC CONDITIONS CHANGED FOR ALICE FAMILIES?

More than any demographic feature, employment defines ALICE households, yet New Jerseyans have had to adjust to changes in the employment landscape. The acceleration of technology in the workforce, the rise of the "gig" economy, and the growth of the small business sector have affected local job opportunities in New Jersey. The financial stability of ALICE workers depends not only on local job opportunities, but on the cost and condition of housing, and the availability of community resources. The updated Economic Viability Dashboard presented in this section describes changes in these economic factors across New Jersey counties.

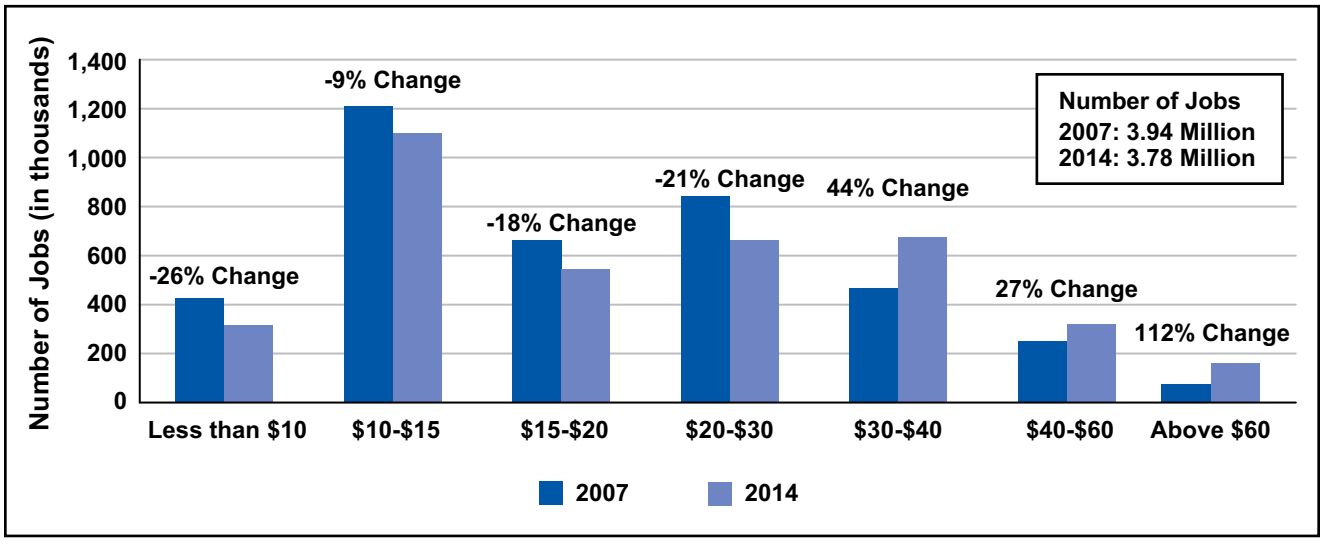
NEW JERSEY JOBS

The critical feature of New Jersey's economy remains the predominance of low-wage jobs. In New Jersey, **52 percent of jobs pay less than $20 per hour, with 72 percent of those paying less than $15 per hour**. This is, however, a significant improvement from the 58 percent of jobs that were low-wage in 2007 (Figure 22). A full-time job that pays $15 per hour grosses $30,000 per year, which is less than half of the Household Survival Budget for a family of four in New Jersey (Bureau of Labor Statistics (BLS), 2007 and 2014).

With 3.78 million total jobs in New Jersey recorded by the Bureau of Labor Statistics in 2014, the job market is larger than 2010, but has decreased slightly since 2012 and has not returned to its 2007 size (Figure 22). Though jobs paying less than $20 per hour dominated the job landscape, their numbers decreased between 2007 and 2014. The number of jobs paying between $20 and $30 also fell, while those paying more than $30 per hour rose dramatically. Jobs paying $30 to $40 rose by 44 percent, jobs paying $40 to $60 increased by 27 percent, and jobs paying above $60 per hour more than doubled (Bureau of Labor Statistics (BLS), 2007 and 2014). Jobs that saw the most growth were general and operations managers, construction and building jobs, sales representatives, heavy truck drivers, and nurses (New Jersey Department of Labor and Workforce Development, 2014).

Figure 22.

Number of Jobs by Hourly Wage, New Jersey, 2007 to 2014



Source: Bureau of Labor Statistics, Occupational Employment Statistics (OES) Wage Survey – All Industries Combined, 2014

Industries in New Jersey vary in the contributions they make to the state's employment and gross domestic product (GDP). The industries with large GDP contributions but low employment tend to pay higher wages to employees, while those with smaller GDP contributions but higher employment have more people to pay. In New Jersey, ALICE workers tend to be concentrated in the industries with smaller GDP contributions (Figure 23).

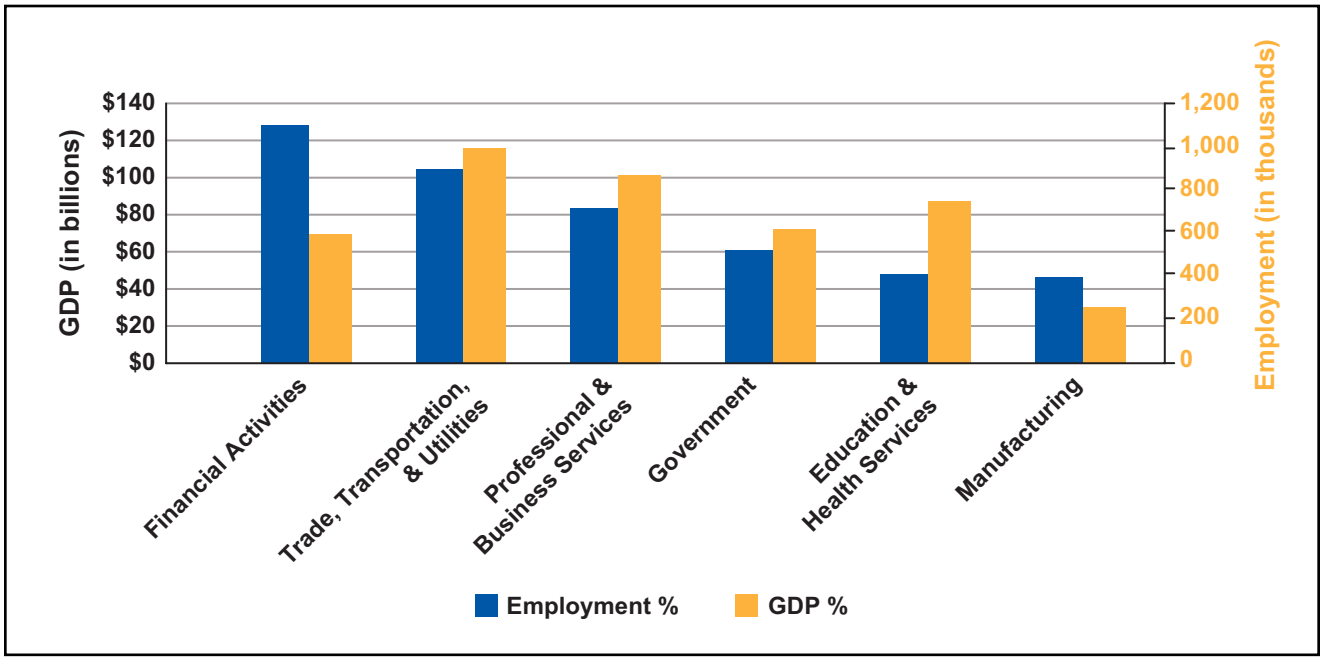
Financial services contributed $128 billion, a 14 percent increase from 2007, and almost a quarter of the state's GDP in 2014. Yet the industry was the fifth largest employer with just 11.5 percent of jobs. There are few ALICE workers in this field, and they primarily work in administration support roles.

Manufacturing is the only other sector that makes a larger contribution to GDP (8 percent) than employment (5 percent). With the Great Recession and automation, employment in manufacturing fell by 19 percent from 2007 to 2014, and its contribution to the GDP fell by 6 percent. Many manufacturing workers lost their jobs in the Great Recession; some have since been rehired, but at lower wages.

The trade, transportation and utilities industry made the second largest contribution to GDP (19 percent) and employed the largest number of workers – 9.2 percent of the workforce or almost 1 million workers, many of whom are ALICE. While the sector's contribution to GDP increased 15 percent between 2007 and 2014, employment in the industry fell by 3 percent.

The next three largest employing industries – professional and business services, government, and education and health services – make a larger contribution to employment than to GDP. Primarily service industries, these are large employers of ALICE workers. While growth in government has stalled, education and health services, and professional and business services are the fastest growing sectors for employment and GDP (Bureau of Labor Statistics (BLS), 2014; Wooster, 2015).

Figure 23.
Employment and GDP, Percent Change, New Jersey, 2007 to 2014



Source: Bureau of Labor Statistics, 2014, and U.S. Department of Commerce, Bureau of Economic Analysis, 2014

With the service sector employing a large number of ALICE workers, it's important to address several characteristics of the service sector economy that add to the struggles of their employees. Most notably, service sector jobs pay low wages. In 2014, only three of the 20 most common service sector occupations paid enough to support the Household Survival Budget, a minimum of $33.09 per hour: registered nurses, business operations specialists, and operations managers (Figure 24), while in 2007 only registered nurses reached this minimum.

The most common occupation in New Jersey, retail sales, pays a wage that is well below what is needed to make ends meet. The number of retail sales jobs has continued to increase to more than 138,000 in 2014; at the same time, their average wage fell from $10.88 in 2012 to $10.70 ($21,400 if working full time year round) in 2014, though this is still 6 percent above the 2007 wage. These jobs fall short of meeting the family Household Survival Budget by more than $46,000 per year, or 200 percent. Even if both parents worked full time at this wage, they would fall short of the Household Survival Budget by more than $23,000 per year.

Working in service sector jobs can put more financial stress on ALICE families in other ways. One is the location of these jobs, which is often in areas with high housing costs, adding either higher housing costs for employees, or longer commutes and higher transportation costs. Most of these jobs require employees to work on-site, and they often have unpredictable or nontraditional work schedules, which makes it harder to plan around public transportation and child care.

This is especially true in Cape May, Atlantic, Ocean and Monmouth counties, where tourism and resort communities exacerbate some of these challenges. In these counties, the demand for jobs is highest in areas where housing costs are highest, and yet many jobs are low-wage and seasonal. The decline in the casino industry in Atlantic City has added more competition for the remaining jobs (Sloane, 2015; Tourism Economics, 2015).

Figure 24.
Top 20 Occupations by Employment and Wage, New Jersey, 2014

	2014		Percent Change 2007-2014	
OCCUPATION	NUMBER OF JOBS	MEDIAN HOURLY WAGE	NUMBER OF JOBS	MEDIAN HOURLY WAGE
Retail Salespersons	138,020	$10.70	11%	6%
Cashiers	95,910	$9.30	-10%	8%
Laborers and Material Movers, Hand	83,700	$11.46	8%	2%
Registered Nurses	76,790	$37.52	-2%	10%
Office Clerks, General	76,080	$14.63	-4%	18%
Janitors and Cleaners	68,470	$12.41	0%	12%
Customer Service Representatives	64,120	$17.16	2%	9%
Stock Clerks and Order Fillers	63,590	$10.89	5%	8%
Secretaries and Admin Assistants	61,530	$18.70	-24%	14%
Combined Food Prep, Including Fast Food	57,890	$9.22	-10%	17%
Waiters and Waitresses	57,040	$9.41	4%	-9%
Nursing Assistants	51,710	$13.23	13%	8%
Teacher Assistants	51,250	$12.38	21%	7%
Receptionists and Information Clerks	49,890	$13.65	*	*
Business Operations Specialists	46,930	$33.83	11%	15%
General and Operations Managers	45,990	$68.59	*	*
Bookkeeping and Auditing Clerks	45,500	$20.23	-19%	15%
Elementary School Teachers	44,650	$31.48	-6%	18%
Sales Representatives	42,470	$31.50	-6%	6%
First-Line Supervisors of Admin Workers	42,050	$27.62	-6%	16%

**New to top 20 list*
Source: Bureau of Labor Statistics, Occupational Employment Statistics (OES) Wage Survey – All Industries Combined, 2007 and 2014

Small Businesses

Small businesses – firms employing fewer than 500 employees – employed just over half of the private sector workforce in 2013 in New Jersey. Firms employing less than 100 people employed the largest share, 38 percent of all firms in New Jersey. Small businesses, and their employees, experienced the largest shifts during the Great Recession, a trend that continued through 2014. In the second quarter of 2014, for example, 6,417 businesses started up in New Jersey and 6,844 exited (meaning they closed, moved to another state, or merged with another company). Startups generated 27,792 new jobs while exits caused 27,377 job losses. Small businesses are more vulnerable to changes in demand, price of materials, and transportation, as well as to cyber attacks and natural disasters. Many small businesses have fewer resources to pay their employees, and even fewer to maintain employees in lean times (U.S. Small Business Administration, 2016; Uzialko, 2016; ADP Research Institute, 2016).

Some sectors are more heavily reliant on small businesses, such as construction (88 percent of employees work in small businesses) and food services (61 percent), while others are almost not at all, such as utilities (5 percent) (Figure 25). For many small businesses, there is a dual challenge when ALICE is both the employee and the customer, such as child care, where more than 90 percent of operators are sole proprietors (included as part of Educational Services in Figure 25). On the one hand, child care workers are ALICE; there are 17,950 child care workers in New Jersey, earning an average wage of $10.34 per hour ($20,680 annually if full time). On the other hand, ALICE families use child care so they can work, but it can be the most expensive item in ALICE's budget – even more than housing. The conundrum is that if small businesses increase wages of their employees, those expenses are passed on to customers, who themselves are ALICE. These ALICE workers will earn more money, but child care will become more expensive for them (U.S. Small Business Administration, 2016; Brown & Traill, 2006; SBDCNet, 2014).

Figure 25.
Small Business Employment by Sector, New Jersey, 2013

Small Business Employment by Sector, New Jersey, 2013

	SMALL BUSINESS EMPLOYMENT SHARE	SMALL BUSINESS EMPLOYMENT	TOTAL PRIVATE EMPLOYMENT
Construction	88%	121,828	138,817
Arts, Entertainment, and Recreation	80%	45,751	56,971
Real Estate and Rental and Leasing	70%	37,826	53,733
Manufacturing	63%	139,491	221,052
Accommodation and Food Services	61%	181,769	297,477
Professional, Scientific, and Technical Services	60%	184,297	307,495
Wholesale Trade	57%	145,750	257,654
Educational Services	56%	56,241	100,489
Health Care and Social Assistance	50%	278,672	553,578
Agriculture, Forestry, Fishing and Hunting	48%	967	2,013
Mining, Quarrying, and Oil and Gas Extraction	45%	597	1,329
Transportation and Warehousing	42%	66,604	158,946
Administrative, Support, and Waste Management	40%	119,889	303,691
Retail Trade	35%	154,032	445,176
Finance and Insurance	24%	48,304	198,540
Information	23%	21,684	94,715
Utilities	5%	1,000	19,059

Source: U.S. Small Business Administration, 2016

SHIFTING TOWARDS THE "GIG ECONOMY"

NEW ECONOMY TERMS

Gig – also referred to as **contract** or **freelance** work – one-time project and compensation

Contingent – work arrangements without traditional employers or regular, full-time schedules

On-demand – also referred to as o**n-call** – work with schedule variability according to customer activity

Shadow economy – also referred to as the **grey or underground**

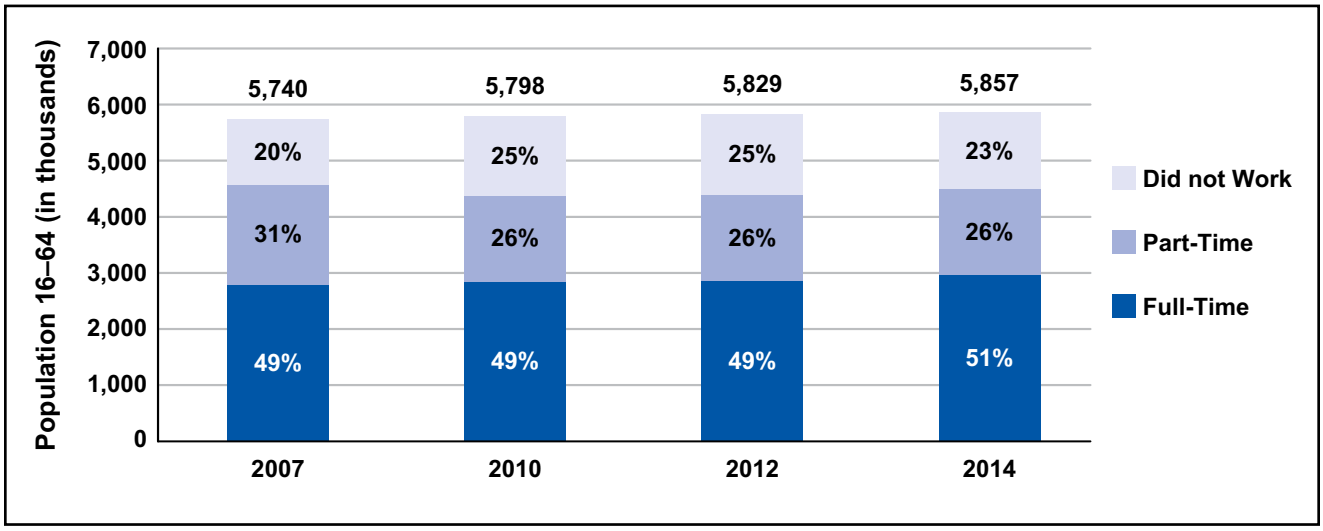
Economy – unreported activity and income from the production of legal goods and services

The nature of work is changing dramatically in New Jersey and across the country, and these changes impact ALICE workers disproportionately. The most significant change is that low-wage jobs, especially those in the service sector, are increasingly shifting away from traditional full-time employment with benefits towards part-time, on-demand, or contingent employment with fluctuating hours and few benefits. At the same time, workers are replacing or supplementing their traditional jobs with a new gig-to-gig, project-to-project work life. Freelance and contingent (on-call) labor has more than doubled its share of the national labor force over the last 20 years, from 7 percent in 1993 to 15 percent in 2014, and is expected to grow to nearly 20 percent by 2020.

These positions may help ALICE households who need to fill short-term gaps in standard employment, and may provide more lucrative opportunities than exist in the traditional employment market. Companies have also come to value the new hiring model since it provides flexibility to scale up or down on demand, and often can be cheaper than hiring a part-time or full-time employee on staff when considering health insurance and other benefits (Wald, 2014). The non-traditional nature of this work is not captured in the American Community Survey, which only asks about number of weeks and hours worked, not number of jobs or quality of relationships with the employers. In fact, the American Community Survey statistics show a decline in part-time work and self-employment (Figure 26), whereas recent national surveys focusing on changes in the labor market report an increase in part-time work and self-employment (U.S. Census Bureau, 2010, 2015; American Community Survey, 2007, 2010, 2012, and 2014).

Figure 26.

Work Status, New Jersey, 2007 to 2014



Source: American Community Survey, 2007-2014

Likewise, declining unemployment rates do not account for the changing numbers of underemployed workers – defined as those who are employed part time (either in the traditional or gig economy), those who have accepted a lower income than they had in the past, or those who have stopped looking for work but would like to work. For example, New Jersey's unemployment rate was 8.2 percent in 2014, but the underemployment rate was 14.7 percent (Bureau of Labor Statistics (BLS), 2015; Bureau of Labor Statistics (BLS), 2014).

While information specific to New Jersey was not available, two national surveys provide greater insight into the growing prevalence of alternative work arrangements in primary and supplementary jobs. Nationally, the percentage of workers employed as temporary help agency workers, on-call workers, contract workers, independent contractors, or freelancers as their **main** job rose from 10.1 percent in 2005 to 15.8 percent in 2015, according to the RAND-Princeton Contingent Worker Survey (RPCWS).

By a broader measure, one-third of all workers in the U.S. have had supplemental, temporary, or contract-based work in addition to their main job in the past 12 months, according to an independent survey by Freelancers Union and Elance-oDesk (Freelancers Union & Elance-oDesk). These findings are supported by IRS data showing a steady increase in nonemployee compensation (1099 form), sole proprietorship businesses, and self-employment (Abraham, Haltiwanger, Sandusky, & Spletzer, 2016; Katz & Krueger, 2016; Freelancers Union & Elance-oDesk; Wald, 2014). Because low-wage jobs continue to dominate the employment landscape, income earned through alternative and supplemental employment is increasingly critical for many ALICE families.

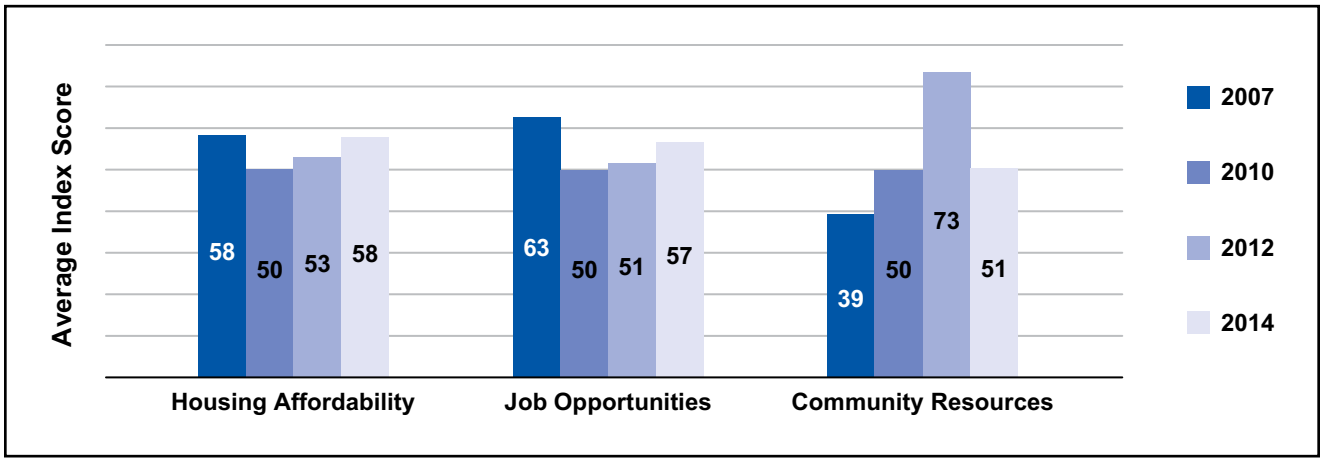
The characteristics and experiences of non-traditional, contingent workers differ from those of standard, full-time workers in a number of ways. The U.S. Government Accountability Office's report on the contingent workforce found that core contingent workers are less likely to have a high school degree and more likely to have low family income. They are more likely to experience job instability, have worker safety issues, and feel less satisfied with their benefits and employment arrangements than standard full-time workers. In addition, contingent work tends to yield lower earnings with fewer benefits (such as retirement plans and health insurance), which results in greater reliance on public assistance (U.S. Government Accountability Office (U.S. GAO), 2015).

NEW JERSEY'S ECONOMY AND LOCAL CONDITIONS

In addition to shifting labor market conditions, the financial stability of ALICE households depends on local conditions. The **Economic Viability Dashboard** is composed of three indices that evaluate the local economic conditions that matter most to ALICE households – the **Housing Affordability Index**, the **Job Opportunities Index**, and the **Community Resources Index**. Index scores range from 1 to 100, with higher scores reflecting better conditions. Each county's score is relative to scores of other counties in New Jersey and compared to prior years. A score of 100 does not necessarily mean that conditions are very good; it means that they are better than scores in other counties in the state. These indices are used only for comparison within the state, not for comparison to other states.

The change in statewide Dashboard scores from 2007 to 2014 provides a picture of the Great Recession and the uneven recovery in New Jersey (Figure 27). Between 2007 and 2010, scores for housing affordability fell by 14 percent, job opportunities fell by 20 percent, but community resources rose by 27 percent. In the four years since the recession ended in 2010, housing affordability improved by 16 percent, and job opportunities improved by 14 percent, with most of the improvement coming between 2012 and 2014. Community resources fluctuated throughout, ending above 2007 but below the peak in 2012.

Figure 27.
Economic Viability Dashboard, New Jersey, 2007 to 2014



Source: American Community Survey, 2007-2014; Bureau of Labor Statistics (BLS), 2007-2014; U.S. Department of Housing and Urban Development (HUD), 2007-2014; U.S. Election Assistance Commission, 2007- 2014

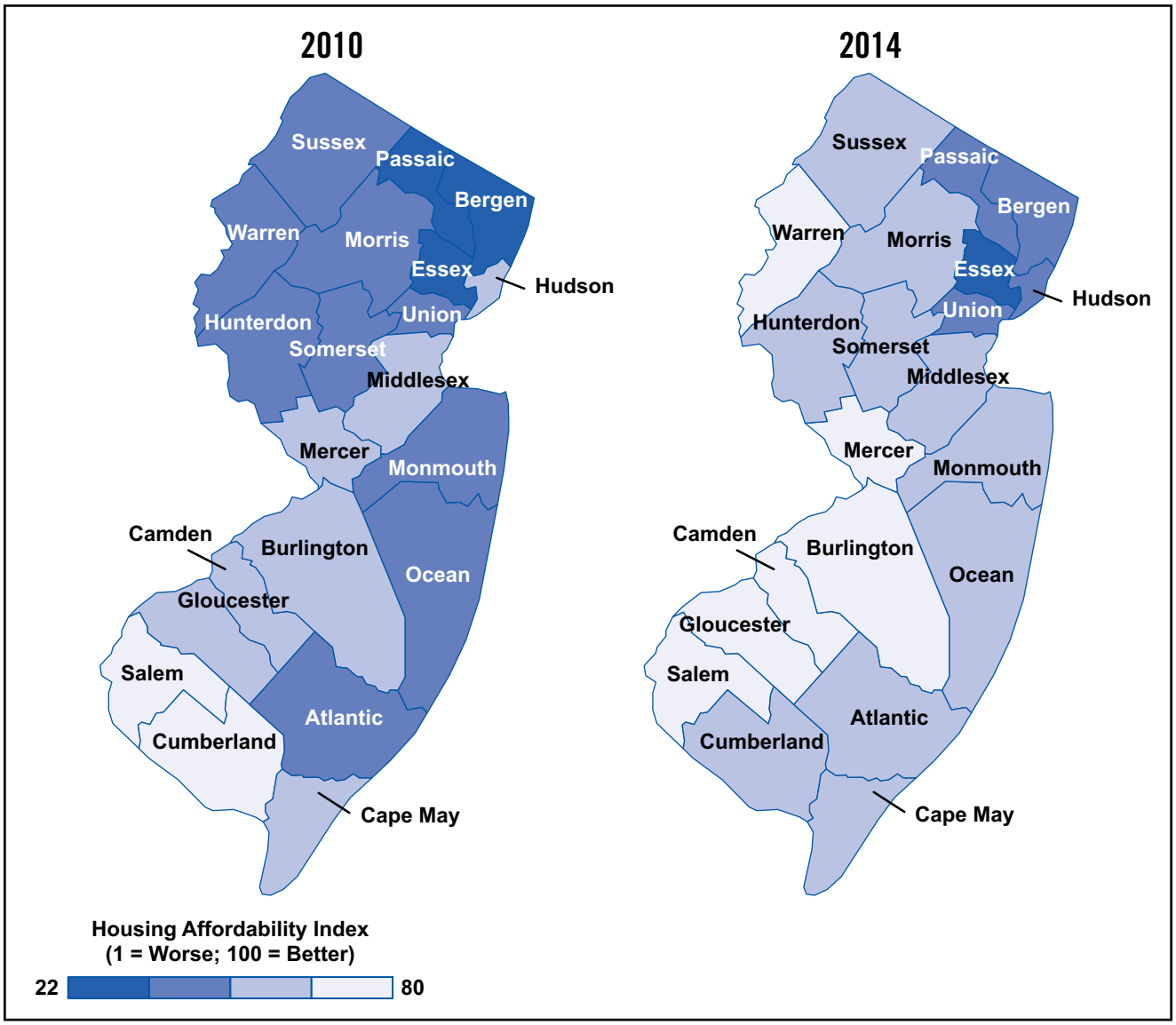
The biggest change in the Economic Viability Dashboard was in the improvement in housing affordability; by 2014, it had rebounded to 2007 levels. The statewide improvement also masked varying conditions across the state. Housing affordability improved from 2010 to 2014 in most counties; the higher scores shown in Figure 28 shifted these counties from darker blues (worse conditions) to lighter blues (better conditions). At the same time, affordability fell in four counties – Cape May, Cumberland, Hudson, and Union (though the decrease didn't always push the county into the darker shade of blue).

For the 2007 to 2014 time period, Essex County had the largest drop in housing affordability, falling by 40 percent. Housing affordability was impacted by Superstorm Sandy, especially in communities in Essex, Hudson, Monmouth, and Ocean counties. Housing damage was so severe that residents needed to relocate, putting pressure on the remaining housing stock and pushing up prices (American Community Survey, 2007, 2010, 2012, and 2014; Department of Housing and Urban Development (HUD), 2007-2014; Hoopes, 2013).

When housing is not affordable, one of the consequences is foreclosure. The foreclosure rate in New Jersey is 0.15 percent, compared to 0.06 percent nationally. The highest rates of foreclosure in the state – more than 0.27 percent are in Atlantic, Gloucester, and Sussex counties (RealtyTrac, 2016).

Figure 28.

Housing Affordability Index, New Jersey, 2010 to 2014



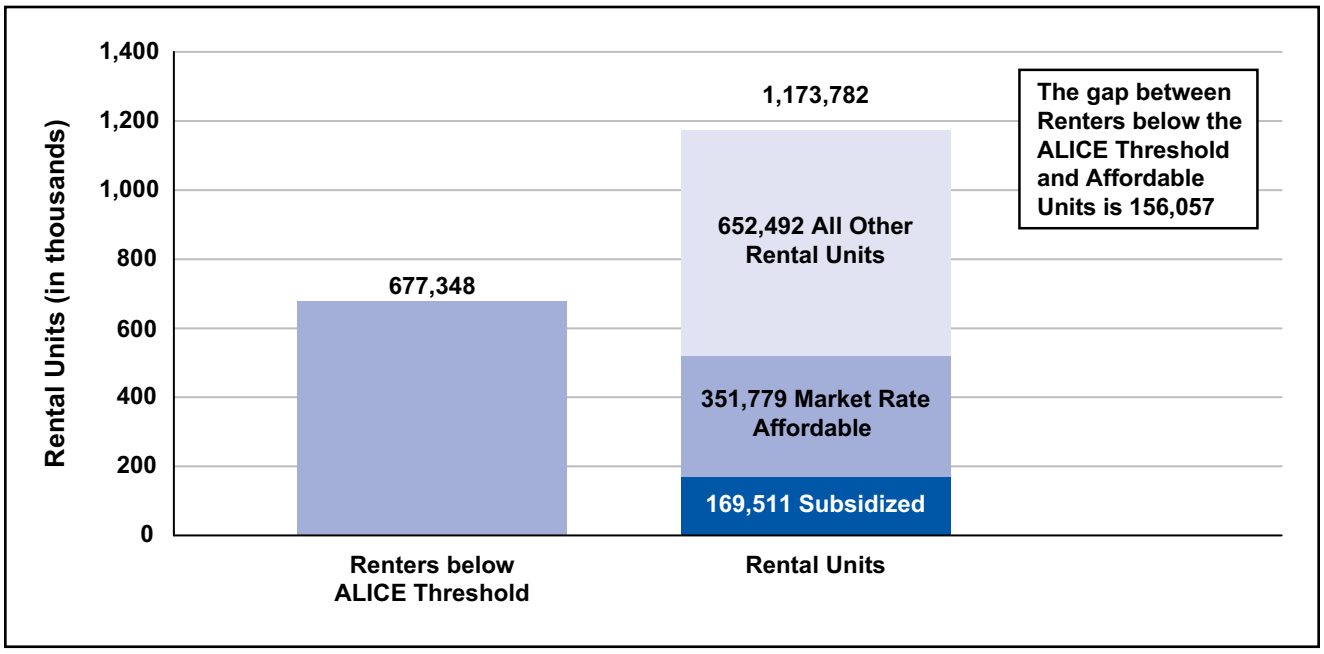
Source: American Community Survey, 2010 and 2014; Bureau of Labor Statistics (BLS), 2010 and 2014; U.S. Department of Housing and Urban Development (HUD), 2010 and 2014; U.S. Election Assistance Commission, 2010 and 2014

Drilling down into housing affordability in New Jersey, analysis of the housing stock in each county reveals that the available rental units do not match current needs. According to housing and income data that roughly aligns with the ALICE dataset, there are more than 677,000 renters with income below the ALICE Threshold, yet there are approximately 521,000 rental units – subsidized and market-rate – that these households can afford without being housing-burdened, which is defined as spending more than one third of income on housing (Figure 29). Therefore, New Jersey would need more than 156,000 additional lower-cost rental units to meet the demand of renters below the ALICE Threshold. This estimate assumes that all ALICE and poverty households are currently living in rental units they can afford. The data on housing burden, in fact, shows that many are not, in which case the assessment of need for low-cost rental units is a low estimate (American Community Survey, 2014; U.S. Department of Housing and Urban Development (HUD), 2014).

Subsidized housing units are an important source of affordable housing for ALICE families. Of the 521,000 rental units that households with income below the ALICE Threshold can afford across the state, approximately 33 percent are subsidized: New Jersey's affordable rental housing programs reached 169,511 households across the state in 2014 (U.S. Department of Housing and Urban Development (HUD), 2014).

Figure 29.

Renters below the ALICE Threshold vs. Rental Stock, New Jersey, 2014

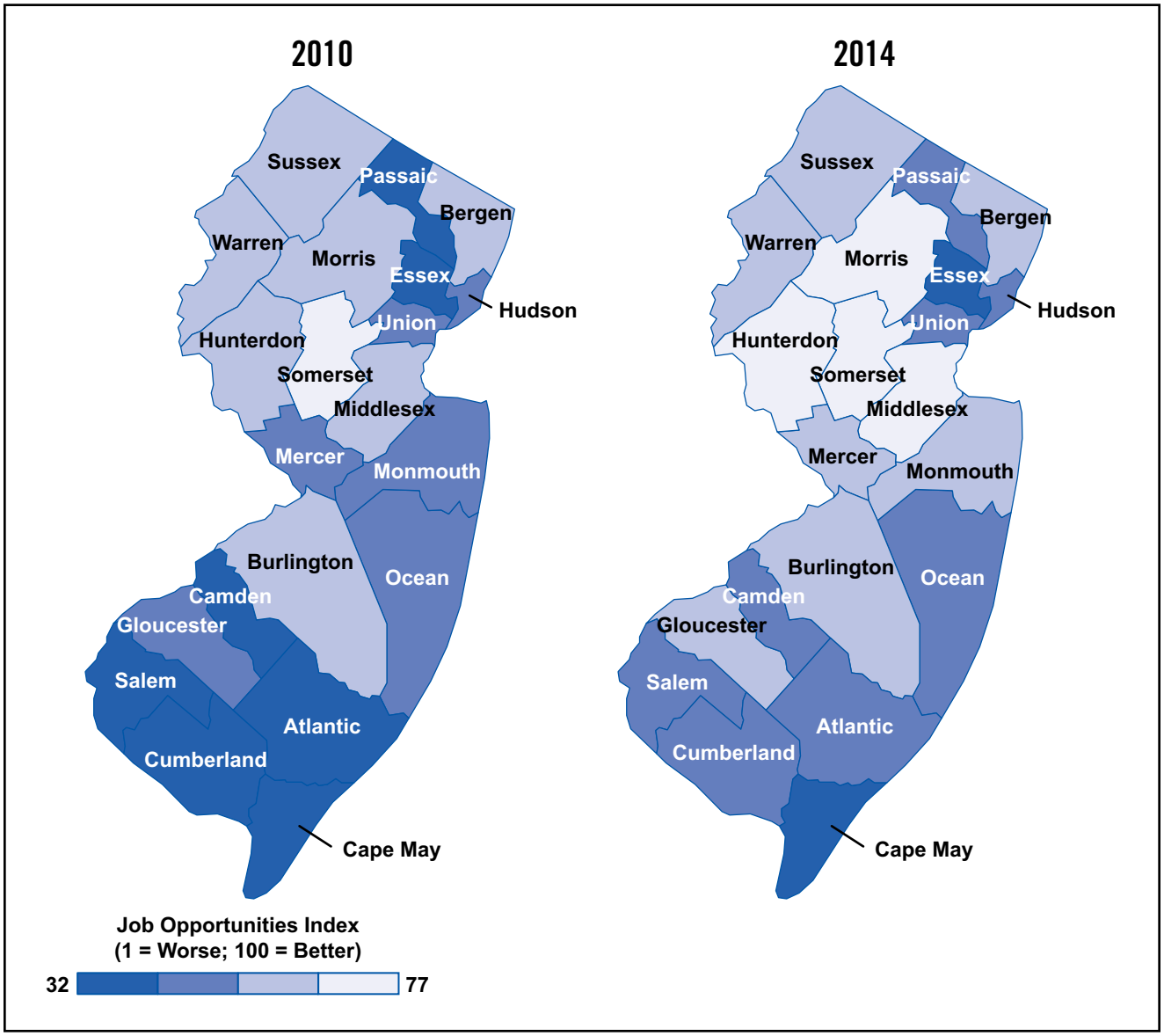


Source: American Community Survey, 2014, U.S. Department of Housing and Urban Development (HUD), 2014, and the ALICE Threshold, 2014

Job opportunities also declined in all New Jersey counties during the Great Recession. In the post-Recession era, 2010 to 2014, all but Warren County experienced some improvement in job opportunities. Cumberland County had the greatest improvement, increasing by 66 percent, followed by Salem County, with an increase of 30 percent. But the best job opportunities remain in northern New Jersey, especially Hunterdon, Middlesex, Morris, and Somerset counties (Figure 30).

Figure 30.

Job Opportunities Index, New Jersey, 2010 to 2014



Source: American Community Survey, 2010 and 2014; Bureau of Labor Statistics (BLS), 2010 and 2014; U.S. Department of Housing and Urban Development (HUD), 2010 and 2014; U.S. Election Assistance Commission; 2010 and 2014

Improvement in Community Resources was driven primarily by the increased rate of those with health insurance. The spike in the index in 2012 was due to voting, which is an indicator of social capital, or how invested people are in their community. Voting was higher during the 2012 presidential election.

ECONOMIC VIABILITY DASHBOARD

The Housing Affordability Index

Key Indicators: Affordable Housing Gap + Housing Burden + Real Estate Taxes

The more affordable a county, the easier it is for a household to be financially stable. The three key indicators for the Housing Affordability Index are the affordable housing gap, the housing burden, and real estate taxes.

The Job Opportunities Index

Key Indicators: Income Distribution + Unemployment Rate + New Hire

The more job opportunities there are in a county, the more likely a household is to be financially stable. The three key indicators for the Job Opportunities Index are income distribution as measured by the share of income for the lowest two quintiles, the unemployment rate, and the average wage for new hires.

The Community Resources Index

Key Indicators: Education Resources + Health Resources + Social Capital

Collective resources in a location can make a difference in the financial stability of ALICE households. The three key indicators for the Community Resources Index are the percent of 3- and 4-year-olds enrolled in preschool, health insurance coverage rate, and the percent of the adult population who voted.

Refer to the Methodology Exhibit for more information

CONCLUSION. WHAT CHALLENGES LIE AHEAD?

While ALICE families differ in their composition, challenges, and magnitude of need, there are three broad trends that will impact the conditions these households face in the next decade and their opportunities to change their financial status. These are:

1. **Population Changes – Migration and an Aging Population**
2. **Jobs and Technology**
3. **Education and Income Gap**

POPULATION CHANGES

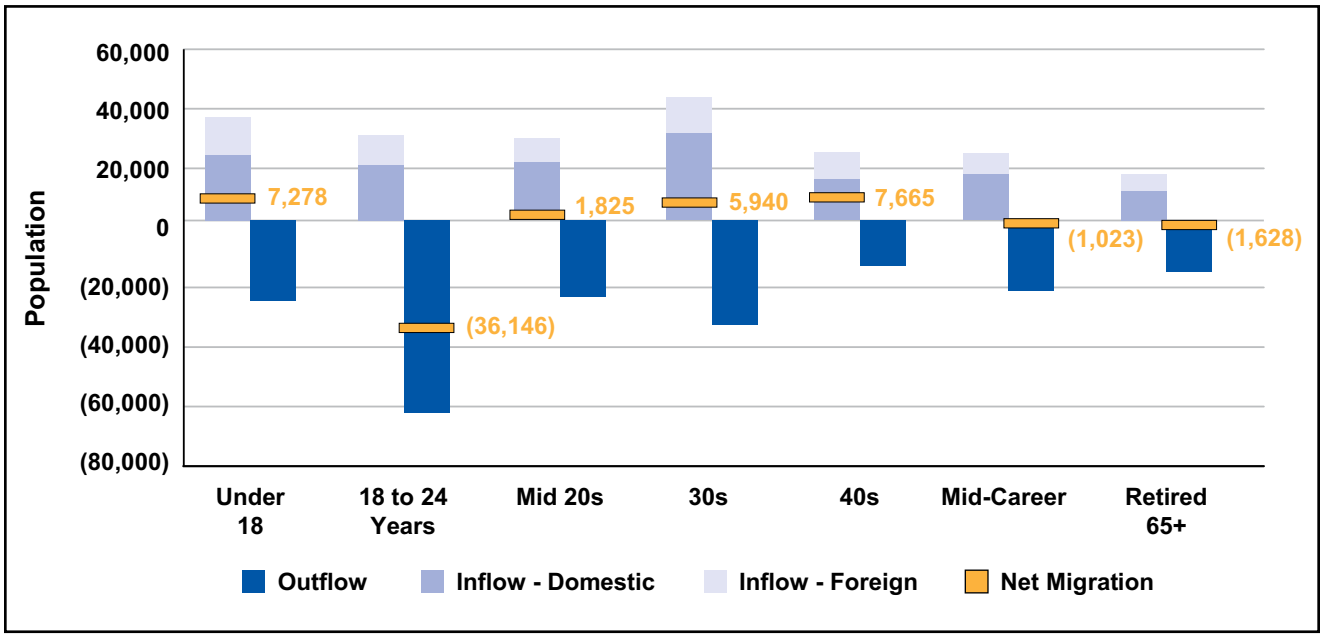
New Jersey is often depicted as facing a brain drain and outflow of income, while having a high immigration rate, and slow population growth. Yet, when the large waves of people coming into and moving out of the state are broken down by age group, the numbers tell a different story (Figure 31). While many college students leave the state, there is an inflow of young adults in their mid 20s and 30s, who are at an age when they are building their careers, and their earnings are increasing over time. There is a much smaller outflow of those at the end of their career and retiring. Overall, in 2014, there was a slight decrease in the population, with a net migration of 16,089 people moving out of the state.

The largest movement of people into and out of New Jersey in 2014 was by 18- to 24-year-olds, many of whom were college students. Between 2013 and 2014, more than 28,597 people ages 18 to 24 moved to New Jersey. At the same time, 64,743 young adults, ages 20 to 24 years old, left the state, many to attend out-of-state colleges, accounting for one-third of the outflow from the state. Because many students return home to New Jersey with their degrees when they are in their 20s and 30s, there is a net inflow of people in the 20s and 30s age groups. These young adults become productive higher-wage workers, and raise families here (U.S. Census Bureau, 2010, 2015; Young, Varner, & Massey, 2008; New Jersey Business & Industry Association, 2016; American Community Survey, 2014).

Those in their 30s make up the second largest movement of people. Some are college students returning home, others are moving to New Jersey for jobs. Many also have children who account for the second largest influx of population by age group in New Jersey. Population movement slows for residents 40 years and older. For those in their 50s and 60s, the flow turns slightly negative. Some leave their high-paying jobs in New Jersey for jobs in other states, and some retire to live near family or warmer climates. These population flows present both opportunities and challenges for ALICE (Reynertson, 2016; New Jersey Future, 2006; American Community Survey, 2014).

Figure 31.

Population Inflows and Outflows, New Jersey, 2014



Source: American Community Survey, 2014

Implications for the Community

While much attention has been focused on older New Jersey residents leaving the state, the implications for communities vary greatly depending on the age of those moving in and out. The largest population movement in New Jersey was by 18- to 24-year-olds. While not large income earners, they are an important source of future economic growth. With 34,906 New Jersey high school graduates going to college in another state, New Jersey loses their contribution to the local economy, and the potential of these likely higher-wage earners. New Jersey has been fairly successful in attracting young workers, primarily those in their 30s, back home.

The high cost of living combined with college debt has made it difficult for young workers in New Jersey. This is reflected in the decline in the number of households headed by someone under 25 years old in New Jersey, and in the high rate of poverty and ALICE among young people living alone. Many recent graduates and young workers are choosing to move in with their parents or roommates, and delaying buying a home and starting a family on their own. With fewer young people choosing to strike out on their own, not only has the housing construction sector suffered, but there has also been a reduction in furniture and appliance manufacturing, and other indirect effects for retail and utilities (Keely, van Ark, Levanon, & Burbank, May 2012; U.S. Department of Education, 2015; American Community Survey, 2014).

Foreign-born Residents

International migration plays an increasing role in New Jersey's racial and ethnic composition. The foreign-born population represented 22 percent of the state total in 2014, up from 13 percent in 2000. The light blue portion of the inflow bars in Figure 31 represents the number of people moving to New Jersey from outside the U.S. Almost 2 million foreign-born residents live in New Jersey. Jersey City, which ranks as the most diverse city in the country by various measures, has the largest immigrant population, followed by Newark, Elizabeth, Paterson, and Union City. More than half of the immigrants (54 percent) have become citizens, 6 percent are undocumented, and 40 percent are legal permanent residents. Current immigrants in New Jersey come from Latin America (46 percent), followed by Asia (33 percent), but they also hail from Africa, Europe, and the Middle East (Migration Policy Institute, 2014; Rinde, 2015; American Community Survey, 2014).

Immigrants vary widely in language, education, age, and skills – as well as in their financial stability. Among adults ages 25 and older, 19 percent of New Jersey's foreign-born population has less than a high school education, compared to 7 percent of the native population. However, a much higher percentage of the foreign-born population has a graduate or professional degree (15 percent) compared to the native-born population (11 percent). As a result, there are many well-educated and financially successful immigrants in New Jersey. Yet, there are also other immigrant families with distinct challenges that make them more likely to be unemployed or in struggling ALICE households. These challenges include low levels of education, minimal English proficiency, and lack of access to support services if their citizenship status is undocumented (Gonzalez-Barrera, Lopez, Passel, & Taylor, 2013; Eagleton Institute of Politics, 2010; American Community Survey, 2014).

As both workers and entrepreneurs, immigrants are an important source of economic growth in New Jersey, making up 27 percent of the state's workforce (1.3 million workers) in 2013, according to the U.S. Census Bureau. Across the state there were more than 136,000 Latino- and Asian-owned businesses, which had combined sales receipts totaling $40 billion, and employed more than 158,000 people, according to the U.S. Census Bureau Survey of Business Owners in 2007 (latest data available). As consumers, the state's Asians and Latinos had a combined purchasing power of about $92 billion in 2014. In addition, undocumented workers are important to New Jersey's economy and tax base. In 2012, undocumented immigrants paid $613 million in state and local sales, income, and property taxes in New Jersey, according to the Institute for Taxation and Economic Policy (U.S. Census Bureau, 2012; Migration Policy Institute, 2014; Gardner, Johnson, & Wiehe, April 2015; Perryman Group, 2008; U.S. Chamber of Commerce, 2013).

Implications for the Community

Not only do immigrants run businesses and pay taxes, they facilitate growth in the economy. The availability of low-skilled immigrant workers, such as child care providers and housecleaners, has enabled higher-income American women to work more and to pursue careers while having children (Furman & Gray, 2012). In addition, the economic analysts, the Perryman Group, estimates that if all undocumented immigrants were removed from the state, New Jersey would lose $4.2 billion in economic activity, $10.7 billion in gross state product, and more than 100,000 jobs. According to the U.S. Chamber of Commerce, removing undocumented workers would not lead to the same number of job openings for unemployed Americans, because the two groups have different, complementary skills (Perryman Group, 2008; U.S. Chamber of Commerce, 2013).

Yet, foreign-born, and especially undocumented, workers are often underpaid and are among the most vulnerable to living in poverty and ALICE households. Often without access to any government safety net, they are more likely to need emergency services in a crisis. There continues to be high demand for foreign-born workers in New Jersey, especially those who are bilingual. Both job opportunities and wages need to be sufficient in order to continue to attract these workers and prevent them from being ALICE (Partnership for a New American Economy, 2016).

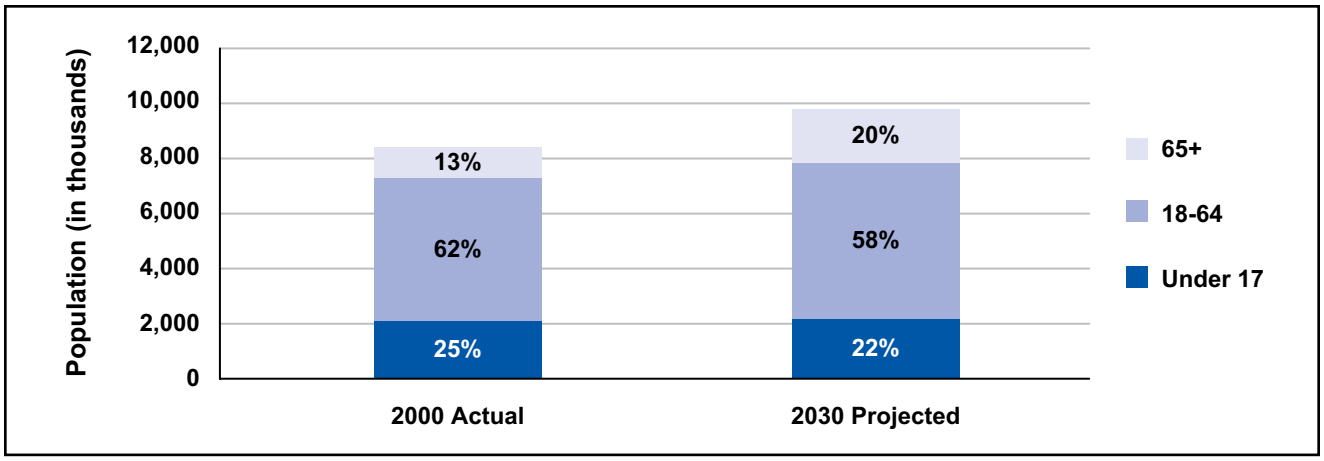
An Aging Population

By 2030, when all baby boomers are 65 or older, the senior share of the population is projected to increase in nearly every country in the world. Because this shift will tend to lower labor force participation and reduce the amount of money people put towards savings, there are well-founded concerns about a potential slowing in future economic growth (Bloom, Canning, & Fink, 2011).

New Jersey's elderly population is projected to grow from 13 percent of the population (or 1.1 million) in 2000 to 20 percent (almost 2 million) by 2030, a 61 percent increase (Figure 32). In contrast, demographers predict that the population of 1- to 17-year-olds and 18- to 64-year-olds will each grow by 6 and 33 percent respectively (U.S. Census Bureau, 2005; Wu, 2009).

Figure 32.

Population Projection, New Jersey, 2000 to 2030



Source: U.S. Census, 2005

As 846,000 New Jersey residents will age into retirement over the next 20 years, this demographic shift has implications for the financial stability of these households as well as for the economic stability of the state. In New Jersey, and nationally, these trends will likely produce increases in the number of ALICE households. Since the start of the Great Recession, retirement plan participation decreased for all families and has continued to do so for families in the bottom half of the income distribution. Participation rebounded slightly from 2010 to 2014 for upper-middle income families, but did not return to the level observed in 2007 (Bricker, et al., 2014).

Compared to the rest of the U.S., New Jersey residents are below the national average in planning for retirement, with 47 percent of workers participating in an employer-sponsored retirement plan, compared to the national average of 49 percent. Those in lower-income groups are doing worse: only 16 percent of New Jersey workers with income below $25,000 participate in a retirement plan, compared to 41 percent of those with income between $25,000 and $50,000, and 71 percent of those who earn more than $100,000 (The Pew Charitable Trusts, 2016).

However, those on the brink of retirement are finding that they cannot afford to fully leave the workforce. In 2007, 26 percent of seniors aged 65 to 74 were in the workforce in New Jersey; by 2014, that had increased to 31 percent. This trend is expected to continue with data from multiple surveys reporting that at least half of people nearing 65 plan to continue working beyond retirement age. The New Jersey Department of Labor and Workforce projects that the percentage of the workforce that is 55 and over will grow from 22 percent in 2012 to 28 percent in 2032 (Bricker, et al., 2014; Wu, 2013; American Community Survey, 2007, 2010, 2012, and 2014).

More of the ALICE seniors will be women because they are likely to live longer than their generation of men, and have fewer resources on which to draw. Generally, women have worked less and earned less than men, and therefore have lower or no pensions and lower Social Security retirement benefits. Since women tend to live longer than men, they are more likely to be single and depend on one income at an older age. In New Jersey in 2014, there were 19 percent more women 65 and older than men of the same age, but 48 percent more in poverty (Waid, 2013; Hounsell, 2008; Brown, Rhee, Saad-Lessler, & Oakley, March 2016; American Community Survey, 2014).

Implications for the Community

The aging of the population in New Jersey presents new challenges. First, there will be greater pressure on the state's infrastructure, especially the housing market for smaller, affordable rental units. These units need to be near family, health care, and other services. Likewise, transportation services need to be expanded for older adults who cannot drive, especially those in rural areas. Unless changes are made to New Jersey's

housing stock, the current shortage will increase, pushing up prices for low-cost units and making it harder for ALICE households of all ages to find and afford basic housing. In addition, homeowners trying to downsize may have difficulty selling their homes at the prices they had estimated in better times, a source of income they were relying on to support their retirement plans (U.S. Department of Transportation, 2015). As a result of the financial hardships of home ownership for seniors, increasing numbers are actually living together, in rented and owned homes, to maintain independence while minimizing the economic burden (Abrahms, 2013).

The aging population will increase demand for geriatric health services, including assisted living and nursing facilities and home health care. Along with the traditional increase in physical health problems, low-income seniors in New Jersey are more likely to face mental health issues. According to American's Health Rankings, seniors in New Jersey with income below $25,000 suffered from poor mental health 3.4 days in the last month, compared to 1.3 days for those with income above $75,000. Seniors reporting mental distress are also more likely to report poor or fair physical health (Substance Abuse and Mental Health Services Administration in partnership with the U.S. Administration on Aging, 2012; United Health Foundation, 2016).

Without sufficient savings, many families will not be able to afford the health care they need. A collaborative project of AARP, the Commonwealth Fund, and The Scan Foundation suggests that the state is ill-prepared. "The Longterm Scorecard" project ranks New Jersey 22nd among all states in its long-term support and services for older adults on a scale including affordability, access, and quality of life. The cost of a nursing home is 303 percent of the median income for a senior household, yet there's inadequate assistance to fill the gap between financial resources and financial need (Reinhard, et al., 2014).

Shifting demographics also have implications for family members who are available to provide care for the growing number of seniors. The Caregiver Support Ratio, the number of potential caregivers aged 45 to 64 for each person aged 80 and older, was 6.8 in 2010, and is projected to fall to 4.3 by 2030, and then to 2.9 in 2050. In fact, The Longterm Scorecard ranked New Jersey 25th in its support for family caregivers (Reinhard, et al., 2014; AARP Public Policy Institute, 2015; Redfoot, Feinberg, & Houser, 2013).

A number of additional consequences are emerging, ranging from job implications to elder abuse. With the increased demand for caregivers, there is a growing need for more health aides, who are themselves likely to be ALICE. Nursing assistants, one of the fastest growing jobs in New Jersey, are paid $13.23 per hour, and require reliable transportation, which can consume a significant portion of the worker's wage. Similarly, home health aides and personal care aides are low-paying jobs that require high transportation costs. These caregiving jobs do not require much training, are not well regulated, and yet involve substantial responsibility for the health of vulnerable clients. Together these factors may lead to poor quality caregiving. There are significant downsides to poor quality caregiving, including abuse and neglect – physical, mental and financial – an issue that is on the rise in New Jersey and across the country (MetLife Mature Market Institute, June 2011; U.S. Bureau of Justice Statistics, 2015; Packen, 2015).

JOBS – TECHNOLOGY AND THE FUTURE

More than any other factor, jobs define ALICE. The outlook for new jobs shows that they will be dominated by low-wage jobs that will require no work experience and minimal education. According to the New Jersey Department of Labor and Workforce Development 2014 to 2024 job projections for New Jersey, 82 percent of new jobs will pay less than $20 per hour, and only 4 percent will require any work experience. In terms of education, 51 percent of new jobs will not require a high school diploma, 18 percent will require only a high school diploma, while 17 percent will require some college or post-secondary education, and only 15 percent will require a bachelor's degree (Figure 33) (Projections Central, 2016; Bureau of Labor Statistics (BLS), 2014; Bureau of Labor Statistics, 2016).

Figure 33.

New Growth by Occupation, New Jersey, 2014 to 2024

OCCUPATION	2014 EMPLOYMENT	ANNUAL NEW GROWTH	HOURLY WAGE	EDUCATION OR TRAINING	WORK EXPERIENCE
Retail Salespersons	139,250	5,640	$10.70	No formal educational credential	None
Cashiers	96,950	4,520	$9.30	No formal educational credential	None
Laborers and Movers, Hand	83,850	3,650	$11.46	No formal educational credential	None
Registered Nurses	81,350	3,000	$37.52	Bachelor's degree	None
Office Clerks	79,050	1,780	$14.63	High school diploma or equivalent	None
Janitors and Cleaners	72,250	1,790	$12.41	High school diploma or equivalent	None
Customer Service Representatives	66,050	2,180	$17.16	High school diploma or equivalent	None
Secretaries and Administrative Assistants	65,700	720	$18.70	High school diploma or equivalent	None
Stock Clerks and Order Fillers	63,750	2,470	$18.70	No formal educational credential	None
Combined Food Prep, Including Fast Food	58,350	2,840	$9.22	No formal educational credential	None
Waiters and Waitresses	57,800	3,250	$9.41	No formal educational credential	None
Teacher Assistants	54,950	1,570	$12.38	Some college, no degree	None
Nursing Assistants	54,550	2,060	$13.23	Postsecondary non-degree award	None
Receptionists and Information Clerks	52,100	2,010	$13.65	High school diploma or equivalent	None
Bookkeeping and Auditing Clerks	49,200	480	$20.23	Some college, no degree	None
Business Operations Specialists	48,900	790	$33.83	Bachelor's degree	None
Elementary School Teachers	47,300	1,130	$31.48	Bachelor's degree	None
General and Operations Managers	47,200	1,570	$68.59	Bachelor's degree	5 years or more
Heavy and Tractor-Trailer Truck Drivers	44,150	1,230	$19.36	Postsecondary non-degree award	None
Sales Representatives	43,600	1,020	$31.50	Postsecondary non-degree award	None

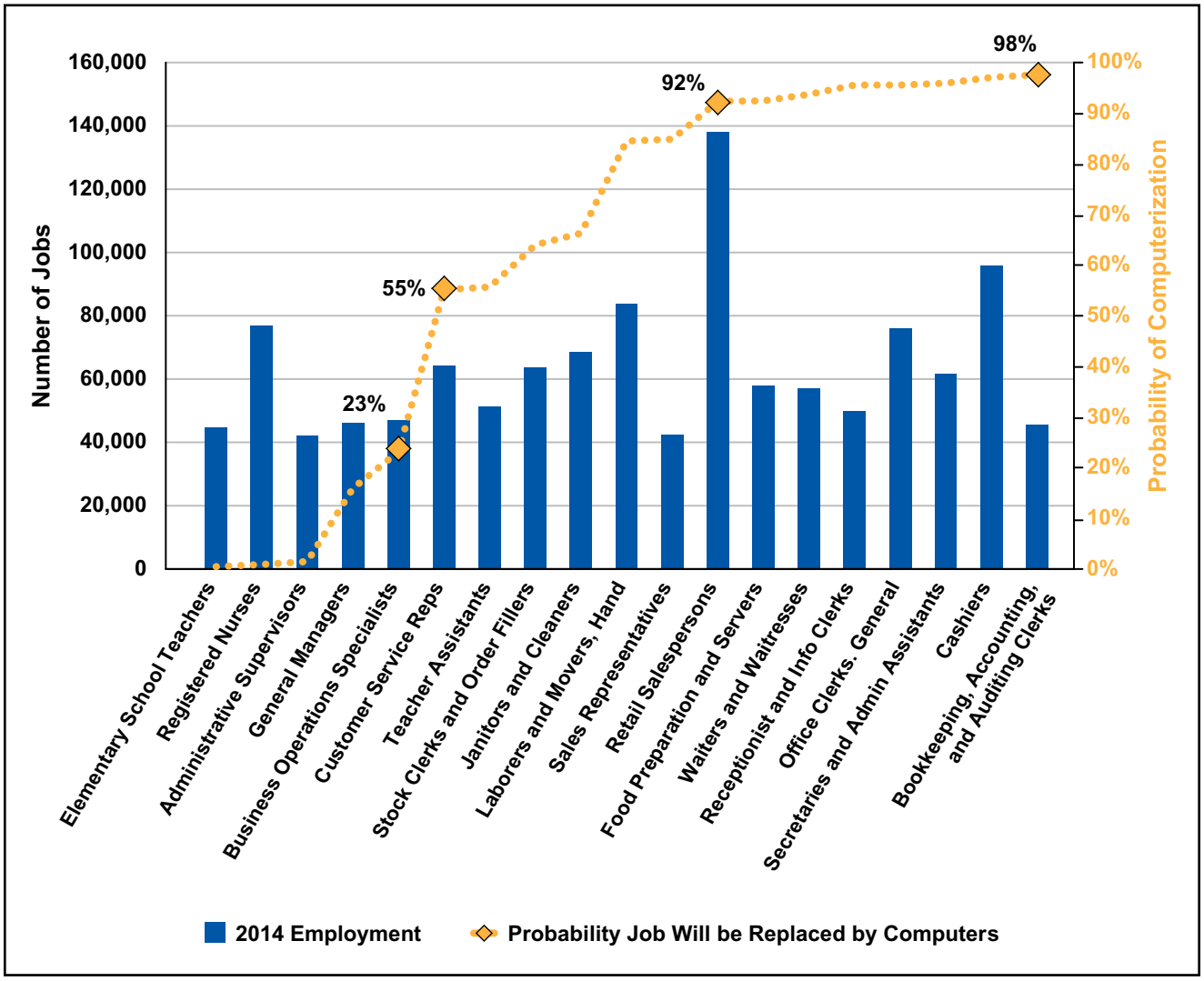
Source: New Jersey Department of Labor and Workforce Development, 2016

Jobs and Technology

The technology sector is a significant part of the New Jersey economy. New Jersey's technology cluster cuts across the professional, scientific and technical services, manufacturing, wholesale trade, and information industries. It accounted for 359,700 jobs or 11 percent of all private sector employment in 2014. The average annual technology wage was $114,530 in 2014, compared to the average of $60,150 for all industries (New Jersey Department of Labor & Workforce Development, 2016).

Beyond the technology cluster, computerization and automation are changing the nature of work across most sectors and will likely have a large impact on the future of both low-wage and high-wage jobs across industries. While technology has been changing jobs for centuries as businesses weigh the costs of capital versus wages, the latest wave comes as technology has decreased the costs of automation of manufacturing and many services. Wendy's, for example, recently announced plans to replace front-line staff with computer kiosks. Figure 34 shows the likelihood that New Jersey's top 20 occupations will be replaced by technology over the next two decades.

Figure 34.
Employment by Occupation and Impact of Technology, New Jersey, 2014



Source: Bureau of Labor Statistics, Occupational Employment Statistics (OES) Wage Survey – All Industries Combined, 2014, and Frey and Osborne, 2013

While some of the changes are likely to be positive and offer new opportunities, there are many new risks that will negatively impact ALICE workers (Frey & Osborne, September 2013):

New jobs: Technology has created new opportunities in types of jobs as well as the availability of jobs. Most commonly, technology is changing the scope of jobs. For example, at Amazon's fulfillment center in Robbinsville, robots rearrange and move shelves so that human workers can more efficiently load them or prepare packages. Technology is also creating new services, and has ushered in a "gig" economy, creating new jobs such as TaskRabbit workers and Uber drivers. Gig positions may help ALICE households fill short-term gaps in standard employment and may be more lucrative than jobs in the traditional employment market (Knight, 2012; Wald, 2014).

Cost of changing jobs: When technology eliminates jobs, even if new jobs are created, there is disruption for those losing their jobs and it incurs costs associated with unemployment, moving, and retraining. The cost of changing jobs will affect millions of U.S. workers, as more than 60 percent of jobs have a higher than 50 percent chance of being replaced by technology by 2020. Low-wage workers, especially those with lower levels of education, are among those most at-risk of not benefiting from new technology-based jobs. For example, a hard-working cashier does not necessarily have the skills to repair digital checkout kiosks. The jobs that remain will be service jobs that cannot be automated and are often low paying, such as health aides, janitors, sales representatives, and movers (Brynjolfsson & McAfee, 2014; Frey & Osborne, September 2013).

Risks to job security: A contingent workforce provides flexibility for companies to scale up or down on demand, but it subjects workers to unexpected gains or losses in work hours, making it difficult for ALICE households to pay bills regularly or to make long-term financial plans, especially qualifying for a mortgage. In the gig economy, there are no benefits, such as health insurance and retirement plans. This increases costs to ALICE families and makes them more vulnerable should they have a health crisis or have to retire early. In addition, unpredictable wages can put employer or government benefits that are tied to work hours in jeopardy, including paid and unpaid time off, health insurance, unemployment insurance, public assistance, and work supports. For example, low-wage workers are 2.5 times more likely to be out of work than other workers, but only half as likely to receive unemployment insurance (Garfield, Damico, Stephens, & Rouhani, 2015; Watson, Frohlich, & Johnston, 2014; U.S. Government Accountability Office (U.S. GAO), 2007).

Fewer standard workplace protections: Independent contractors lack other standard workplace protections. Namely, they do not have recourse under the Fair Labor Standards Act (FLSA), which mandates that eligible workers be compensated for hours worked in excess of 40 per workweek, or the Family and Medical Leave Act (FMLA), which entitles eligible workers to unpaid, job-protected leave depending on their work history with a company. Without workforce protections, ALICE workers are vulnerable to exploitation, legal bills, and poor working conditions (Donovan, Bradley, & Shimabukuro, 2016).

The impact of technology on education: Technology – and increasingly affordable technology – will enable more online education options and could change the recent trajectory of poor returns on education. Colleges are embracing online courses for matriculated students and Massive Open Online Courses (MOOCs) for the wider community. These can lower the cost of education and enable many more avenues to gain and update skills. However, technology also makes it easier to create fraudulent educational organizations and to cheat unsuspecting students. For-profit colleges nationwide enroll about 11 percent of all higher education students but account for nearly 50 percent of all loan defaults. The U.S. Government Accountability Office (U.S. GAO) and several state attorneys general are investigating numerous fraudulent educational practices and money-making education schemes (State Attorneys General, 2014; U.S. Government Accountability Office (U.S. GAO), September 21, 2009; U.S. Government Accountability Office (U.S. GAO), October 7, 2010; U.S. Government Accountability Office (U.S. GAO), August 4, 2010; Cohen P. , 2015; Minnesota Attorney General's Office, 2016; United States Senate Health, Education, Labor and Pensions Committee, July 30, 2012; West, 2015).

The current employment outlook, especially the increase in low-wage jobs, suggests that the number of ALICE households will increase, as will demand for government and nonprofit assistance to fill the gap to financial stability. Technology innovation has the potential to change the jobs landscape. But the timing and the extent depend on a host of economic factors, and the implications for ALICE families are not yet clear.

EDUCATION AND INCOME GAP

There are many compounding factors to being ALICE or in poverty. Being a racial or ethnic minority, an undocumented or unskilled recent immigrant, or being language-isolated make a household more likely to be ALICE. Likewise, as discussed in the full 2014 United Way ALICE Report, having a household headed by a female or transgender individual, having a low level of education, or living with a disability predisposes a household to being ALICE. Groups with more than one of these factors – younger combat veterans or ex-offenders, for example, who may have both a disability and a low level of education – are even more likely to fall below the ALICE Threshold. While awareness of these challenges has increased, along with some economic recovery, these risk factors persist in New Jersey, especially for people of color.

The Education Gap

New Jersey students rank among the best in the nation, but there are large gaps between students by race, ethnicity, and income. There are some signs of improvement in the education gap among racial and ethnic groups, suggesting that some structural changes are occurring in New Jersey. However, in K-12 education, the Education Equality Index (EEI) shows that the achievement gap for students from low-income and minority families in New Jersey is in the "Massive Achievement Gap" range statewide, with only 28.7 percent of students from low-income families exceeding state average performance levels. The achievement gap in Jersey City ranked 48th and Newark ranked 55th out of 100 cities nationwide for which data is available. In Newark, where 85 percent of students receive free or reduced lunches compared to 37 percent of students statewide, the percentage of low-income students exceeding the state average performance fell by 9 percent between 2011 and 2014. In Jersey City, 34.2 percent of low-income students exceeded the state average performance (Education Equality Index, 2016).

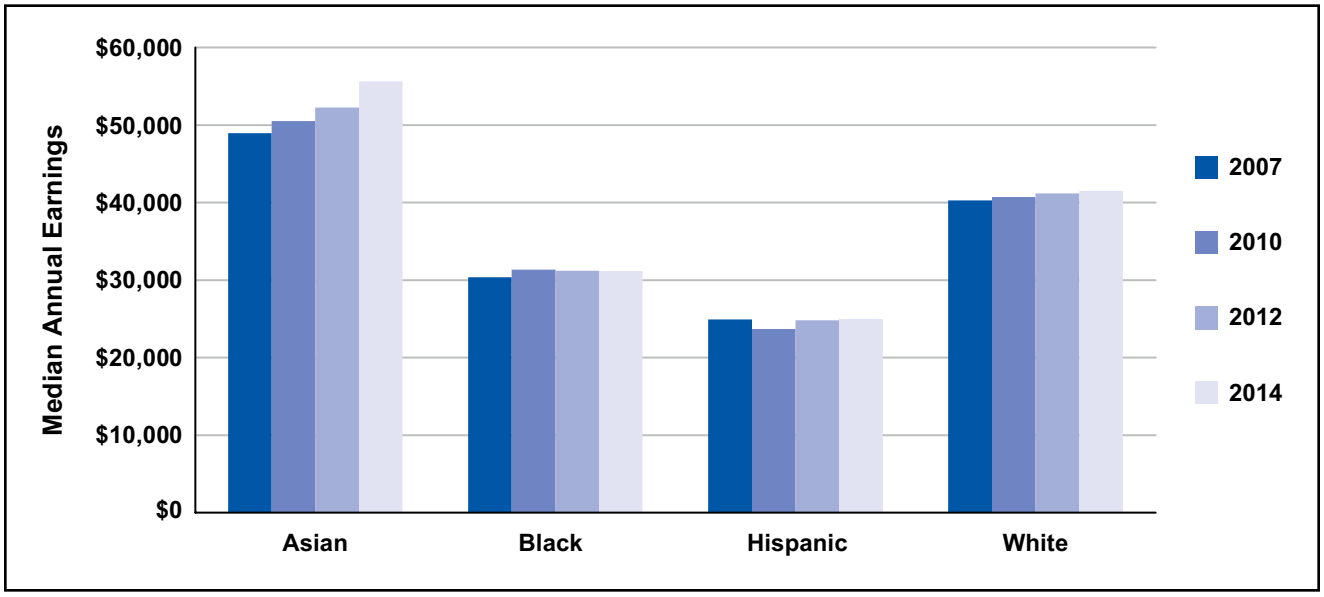
New Jersey's achievement gaps are larger than the national average across the board. The gaps between Black and White students and between low-income and higher-income students did not budge from 2011 to 2013, while gaps between Hispanic and White students improved slightly. These differences impact graduation rates and college performance. Among teenagers, 79 percent of Blacks, 81 percent of Hispanics, and 80 percent of economically disadvantaged teenagers in the state went on to college after high school, compared to 94 percent of White students. However, once in college, Black or Hispanic students were more likely to need remediation and had lower grade point averages than White students (JerseyCan, 2014; U.S. Department of Education, 2014; U.S. Department of Education, 2016).

Income Trends among Ethnic and Racial Groups

The differences between racial and ethnic groups are also apparent in earnings and employment. All groups (except Hispanics) experienced an increase in median earnings from 2007 to 2014 (Figure 35). Median earnings were highest for Asian workers, who saw the greatest increase, of 14 percent, from 2007 to 2014. The median earning for White workers was $41,525 in 2014, which was a 3 percent increase from 2007, but 25 percent less than earnings of Asian workers. Black workers earned 33 percent less than White workers, though their earnings increased by 3 percent from 2007. Hispanics were the only group to experience a decrease in median earnings during the Great Recession, falling 5 percent, but then rebounding by 2014. Their earnings were 66 percent less than White workers (American Community Survey, 2014). Note that median earnings are not necessarily a representative measure for large populations, as they don't convey the wide range of incomes, such as those at the low and high end of the spectrum.

In addition to having lower earnings, Black and Hispanic households have substantially less wealth than White households, a gap that has been widening in recent years. Nationally (wealth data is not available at the state level), the median wealth of White households was 13 times the median wealth of Black households in 2013, compared with 8 times the wealth in 2010, according to the Pew Research Center (Kochhar & Fry, 2014).

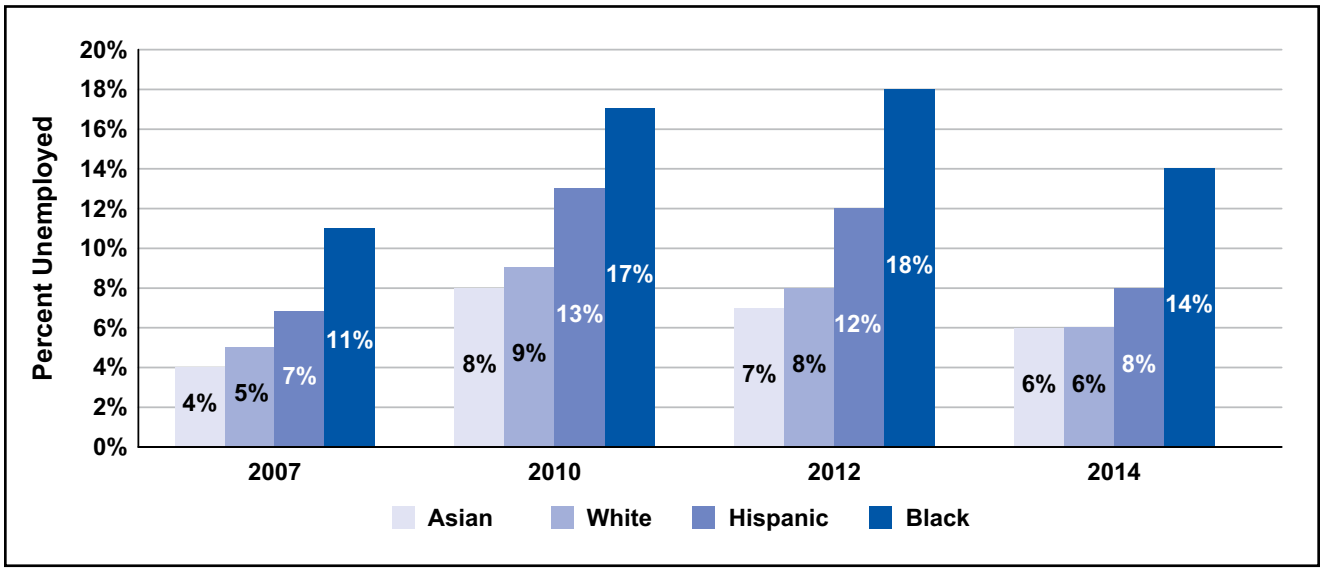
Figure 35.
Median Earnings Asian, Black, Hispanic and White Workers, New Jersey, 2007 to 2014



Source: American Community Survey, 2007-2014

Black and Hispanic workers also face higher rates of unemployment in New Jersey. All groups experienced higher rates of unemployment through the Great Recession, and none have returned to the 2007 level by 2014. But throughout this period, the unemployment rate of Black workers was more than double that of Asian and White workers. By 2014, the unemployment rate for White and Asian workers was 6 percent compared to 8 percent for Hispanic workers and 14 percent for Black workers (Figure 36).

Figure 36.
Unemployment for Asian, White, Hispanic, and Black Workers, New Jersey, 2007 to 2014



Source: American Community Survey, 2007-2014

Implications for the Community

The importance of high-quality child care and public education remains a fundamental American value and New Jersey is recognized as having one of the top public school systems in the nation. However, economically disadvantaged students in the Garden State are challenged to find quality, affordable child care, and quality K-12 schools that help them achieve at similar levels as their more economically advantaged peers (Mooney, 2015; Education Equality Index, 2016). When low-income or minority students have inadequate educational opportunities, the state economy loses talent and suffers from lower productivity from less-skilled workers. In order for New Jersey's economy to continue to grow and sustain an aging population, the state must also continue to attract workers from other states and abroad. An education system that works for all residents would be an important draw.

Education is also important for communities; people with lower levels of education are often less engaged in their communities and less able to improve conditions for their families. More than half of those without a high school diploma report not understanding political issues, while 89 percent of those with a bachelor's degree have at least some understanding of political issues. Similarly, having a college degree significantly increases the likelihood of volunteering, even controlling for other demographic characteristics (Baum, Ma, & Payea, 2013; Campbell, 2006; Mitra, 2011).

Ultimately, basic secondary education remains essential for any job. According to the Alliance for Excellent Education, if all students graduated from high school in New Jersey, their aggregate increased annual earnings would be $45 million, and annual crime-related savings would be $367 million (Alliance for Excellent Education (AEE), 2013).

What Will it Take to Meet the Challenges Ahead?

There is a basic belief in America that if you work hard, you can support your family. Yet, the data presented in this Report shows that this is not the case for hundreds of thousands of hard-working families in New Jersey. The Report also debunks the assumptions and stereotypes that those who cannot support their families are primarily people of color, live in urban areas, are unemployed, or in extreme cases are thought to be simply lazy or have some sort of moral failing.

Why is there a mismatch between stereotypes and the facts? First, there has been a lack of awareness. Before the United Way ALICE Reports, 1.2 million struggling households in New Jersey had not been clearly named and documented. Second, the situation has developed over decades and barriers are embedded in many parts of our economy and communities.

Solutions require addressing the layers of obstacles outlined in this Report that prevent ALICE families from achieving financial stability: An economy heavily dependent on low-wage jobs; fast-changing job landscape; institutional bias against populations of color; changing demographics; increasing cost of household basics; and even the increasing occurrence of natural disasters.

What will it take to overcome these barriers?

The most common approaches to overcoming these barriers are short-term efforts that help an ALICE family weather an emergency. Temporary housing, child care assistance, meals, rides to work, and caregiving for ill or elderly relatives help ALICE recover from the loss of housing, a lack of food, an accident, or illness. These approaches can be crucial to preventing an ALICE household from falling into poverty or becoming homeless. But, these short-term relief efforts are not designed to move households to long-term financial stability.

The issues affecting ALICE are complex and solutions are difficult. Real change requires identifying where barriers exist and understanding how they are connected. Only then can stakeholders begin to envision bold ideas and take the steps necessary to remove barriers so that ALICE families can thrive. The following barriers need to part of the dialogue when addressing the financial stability of New Jersey residents.

Decrease the cost of household basics: The cost of basic household necessities in New Jersey has increased faster than the national rate of inflation – and wages of most jobs – leaving ALICE households further behind than a decade ago. Large-scale economic and social changes that could significantly reduce basic household costs over time include a larger supply of affordable housing (market-rate or subsidized), public preschool, accessible and affordable health care, and more public transportation (Collins & Gjertson, 2013; Consumer and Community Development Research Section of the Federal Reserve Board's Division of Consumer and Community Affairs (DCCA), 2015; Lusardi, Schneider, & Tufano, 2011; Allard, Danziger, & Wathe, 2012).

Improve job opportunities: The seemingly simple solution – to increase the wages of current low-paying jobs – has complex consequences. The increased cost of doing business is either passed on to the consumer, who in many cases is ALICE, or absorbed by the business, resulting in fewer resources to invest in growth, or in some cases in a reduction in staff. However, if ALICE families have more income, they can spend more and utilize less assistance. Increased consumer activity provides benefits to businesses that can offset increased costs in production (Knowledge@Wharton, 2013; Congressional Budget Office, 2014; Wolfson, 2014).

Another option is to focus on restructuring the New Jersey economy towards more medium- and high-skilled jobs in both the public and private sectors, an enormous undertaking involving a wide range of stakeholders. But as technology increasingly replaces many low-wage jobs, this will be even more important for New Jersey. Such a shift would require an influx of new businesses and new industries, increased education and training for workers, and policies for labor migration to ensure skill needs are met (Luis, 2009; Frey & Osborne, September 2013).

Adjust to fast paced job change: New gig-focused job opportunities help many ALICE households fill short-term gaps in standard employment and some provide more lucrative opportunities than exist in the traditional employment market. While part-time and contract work has been part of the New Jersey economy for decades, these jobs are growing rapidly, pushing economists and policy makers into uncharted territory. With the shift to contract work, the burden of economic risk is increasingly shifted to workers, including retraining and securing benefits such as health insurance and disability insurance. Since any period of unemployment is a financial hardship for ALICE families, new safety measures that keep workers from sliding into financial distress during periods of transition will be needed (Friedman, 2016; Donovan, Bradley, & Shimabukuro, 2016; Watson, Frohlich, & Johnston, 2014).

Accommodate changing demographics: Based on forecasted economic and demographic changes, particularly the increasing number of seniors and immigrants, it is foreseeable that significantly more households will need smaller, lower-cost housing over the next two decades. In addition, these groups prefer housing that is close to transportation and community services (Hughes & Seneca, 2012; New Jersey Department of Human Services, 2013; Harvard Joint Center forHousing Studies, 2014; Stilwell, 2015).

Current zoning laws in New Jersey limit the building of new, small, or low-cost housing units in most of the remaining open areas in New Jersey. To meet the needs of seniors, and preferences of millennials and immigrants, the zoning laws will need to be changed to allow for townhouses and multifamily units. However, such changes impact developers and existing homeowners, making this a complex undertaking (Joint Center for Housing Studies, 2013; The White House, 2016; Prevost, 2013; Hasse, Reiser & Pichacz, 2011).

Address institutional bias: There are many compounding factors to being ALICE or in poverty. As discussed in the full 2014 United Way ALICE Report, there are many factors that make a household more likely to be ALICE, including being a racial or ethnic minority, an undocumented or unskilled recent immigrant, language-isolated, young combat veterans, or a household headed by a female or transgender individual, or someone with a low level of education, or a disability. Groups with more than

one of these factors – younger combat veterans, for example, who may have both a disability and a low level of education – are even more likely to fall below the ALICE Threshold.

While attitudes about race and ethnicity have improved over the last few decades, there is a deeper cause for the sharp economic racial disparities. Recent reports have found that the gaps in education, income, and wealth that now exist along racial lines in the U.S. have little to do with individual behaviors. Instead, these gaps reflect policies and institutional practices that create different opportunities for Whites, Blacks, and Hispanics. To make a difference for ALICE families that are Black, Hispanic, or another disadvantaged group, there needs to be changes to the institutions that impede equity in the legal system, health care, housing, education, and jobs (Mishel, Bivens, Gould, & Shierholz, 2012; Shapiro, Meschede, & Osoro, 2013; Oliver & Shapiro, 2006; Cramer, 2012; Leadership Conference on Civil Rights, 2000; Agency for Healthcare Research and Quality (AHRQ), 2015; Goldrick-Rab, Kelchen, & Houle, 2014; Sum & Khatiwada, 2010) .

Prepare for natural disasters: For the most part, the areas and populations that are vulnerable to disasters are well known and well documented. Rising sea levels are a significant and growing threat to New Jersey's Atlantic coast line, as well as to the many miles of shoreline along the Raritan and Delaware bays and the Passaic and Hackensack rivers. These areas continue to experience rising water levels, episodic flooding, and beach erosion of low-lying areas – and are expanding into areas that have not been impacted previously. The impact is damage to property and infrastructure, declines in coastal bird and wildlife populations, and the contamination of groundwater supplies.

Natural disasters have a disproportionate impact on low-income families. With no savings to cover even minor damage to their home or car, many households have no way to pay for these additional expenses. With a tight budget, most ALICE households cannot afford insurance or even preventative maintenance. As a result, they cannot repair even minor damage to homes and property, or afford dislocation. These natural disasters can lead to increased mental health issues (Cooley, Moore, Heberger, & Allen, 2012; Deryugina, Kawano, & Levitt, 2013; Hoopes, 2013).

However, because of the demand for more housing, the coastal region has experienced significant development and population growth over the past 50 years, with the population of New Jersey's coastal counties accounting for approximately 60 percent of New Jersey's total population. The housing that ALICE households can afford is often less expensive because it is located in flood-prone areas (Williamson, Ruth, Ross, & Irani, 2008; U.S. Global Change Research Program, 2014; New Jersey Climate Adaptation Alliance, 2014).

An assessment of the risks and costs of development in areas vulnerable to flooding should be better understood. Halting development adds price pressure to the existing housing stock. However, allowing development adds layers of risk to many homeowners and renters. In addition, natural disasters in these areas add enormous costs to state and federal emergency services. For flood-prone areas that have already been developed, the costs of emergency response and insurance should be weighed against the cost of relocation (Hayat & Moore, 2015; Environmental Protection Agency, 2014; Polefka; Kaplan, Campo, Auermuller & Herb, 2016).

Ultimately, if ALICE households were financially stable, New Jersey's economy would be stronger and communities would be more vibrant. It will not be easy to bring about positive change for ALICE and all families. To do so, New Jersey stakeholders – family, friends, nonprofits, and the government – will need to work together with innovation and vision, and be willing to change the structure of the local and national economy and even the fabric of their communities.

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EXHIBITS

The following Exhibits present key data for better understanding ALICE households in New Jersey from a variety of geographic and demographic perspectives. Exhibit VIII describes an overview of the methodology used in the ALICE Reports.

EXHIBIT I: COUNTY PAGES

EXHIBIT II: ALICE HOUSING DATA BY COUNTY

EXHIBIT III: ALICE THRESHOLD AND DEMOGRAPHICS, NEW JERSEY, 2014

EXHIBIT IV: KEY FACTS AND ALICE STATISTICS FOR NEW JERSEY CONGRESSIONAL DISTRICTS

EXHIBIT V: THE ECONOMIC VIABILITY DASHBOARD

EXHIBIT VI: KEY FACTS AND ALICE STATISTICS FOR NEW JERSEY MUNICIPALITIES

EXHIBIT VII: ALICE HOUSEHOLDS BY INCOME, 2007 TO 2014

EXHIBIT VIII: STRATEGIES THAT CAN MAKE A DIFFERENCE FOR ALICE

EXHIBIT IX: METHODOLOGY OVERVIEW & RATIONALE

ALICE COUNTY PAGES

The following section presents a snapshot of ALICE in each of New Jersey's 21 counties, including the number and percent of households by income, Economic Viability Dashboard scores, Household Survival Budget, key economic indicators, and data for each municipality in the county (where available).

Because state averages often smooth over local variation, these county pages are crucial to understanding the unique combination of demographic and economic circumstances in each county in New Jersey. Building on American Community Survey data, for counties with populations over 65,000, the data are 1-year estimates; for populations below 65,000, data are 5-year estimates (starting in 2014, there are no 3-year estimates).

ALICE IN ATLANTIC COUNTY

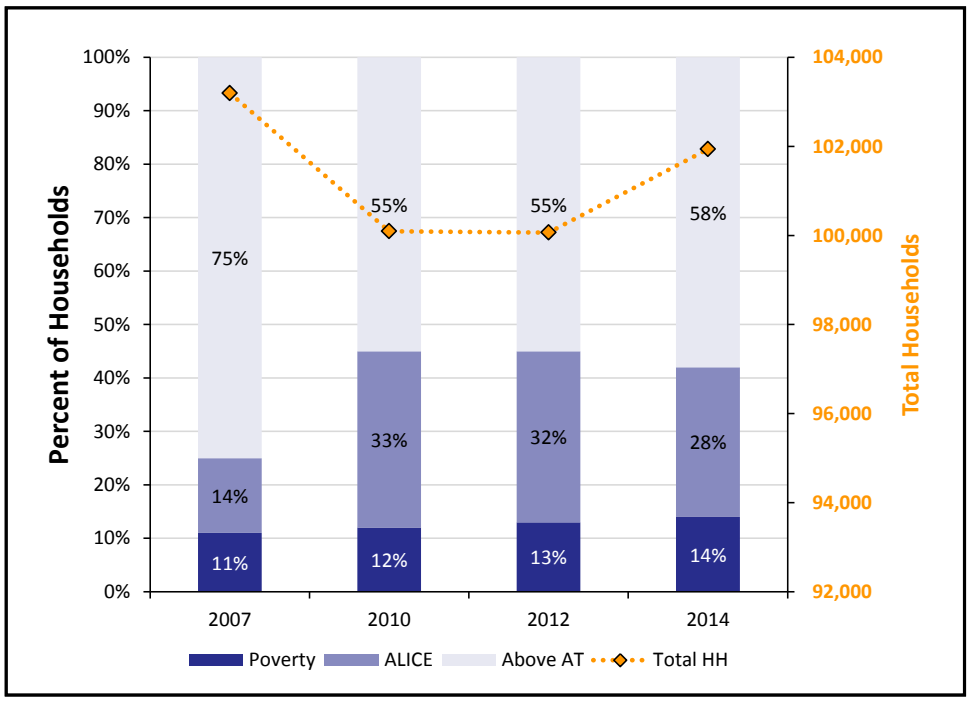
2014 Point-in-Time Data

Population: 275,209 | **Number of Households:** 101,937
Median Household Income: $55,313 (state average: $71,919)
Unemployment Rate: 11.4% (state average: 7.5%)
ALICE Households: 28% (state average: 26%); **Poverty Households:** 14% (state average: 11%)

How many households are struggling?

ALICE is an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve in 2010 and 2012 for some, but not for all.

Households by Income, 2007 to 2014



What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of $11,670 for a single adult and $23,850 for a family of four, but less than the Household Survival Budget.

Household Survival Budget, Atlantic County

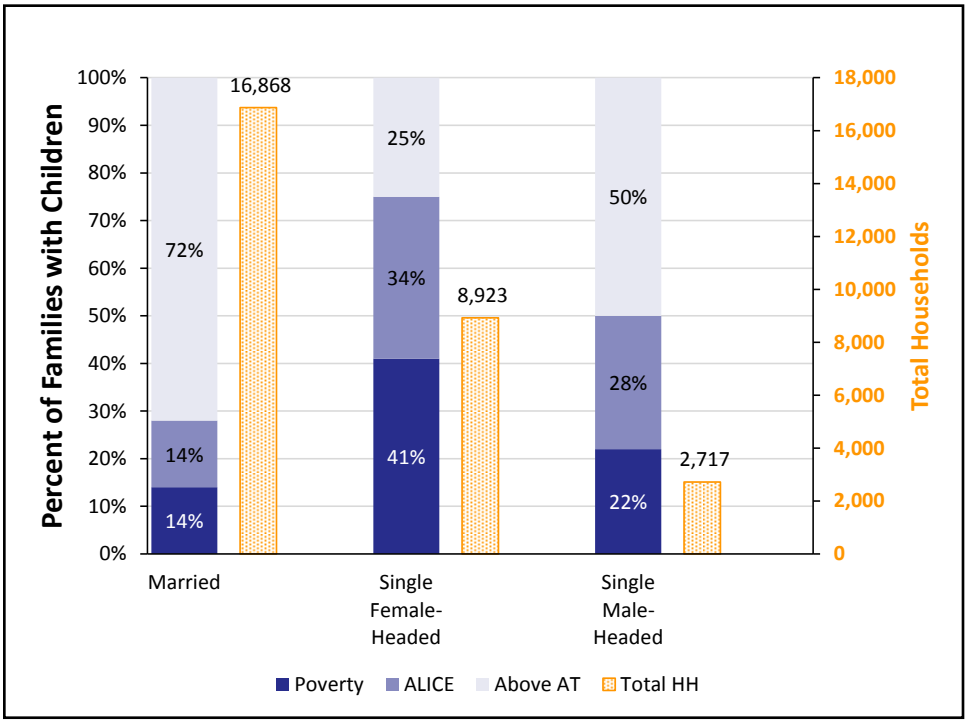
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	$792	$1,139
Child Care	$–	$1,209
Food	$202	$612
Transportation	$382	$763
Health Care	$152	$609
Miscellaneous	$184	$493
Taxes	$312	$595
Monthly Total	$2,024	$5,420
ANNUAL TOTAL	$24,288	$65,040
Hourly Wage	*$12.14*	*$32.52*

*Sources: **2014 Point-in-Time Data**: American Community Survey. **ALICE Demographics:** American Community Survey; the ALICE Threshold. **Budget:** U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); State of New Jersey Department of the Treasury; Child Care Aware NJ (CCANJ).*

How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many Atlantic County families with children live below the ALICE Threshold. Though more Atlantic County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

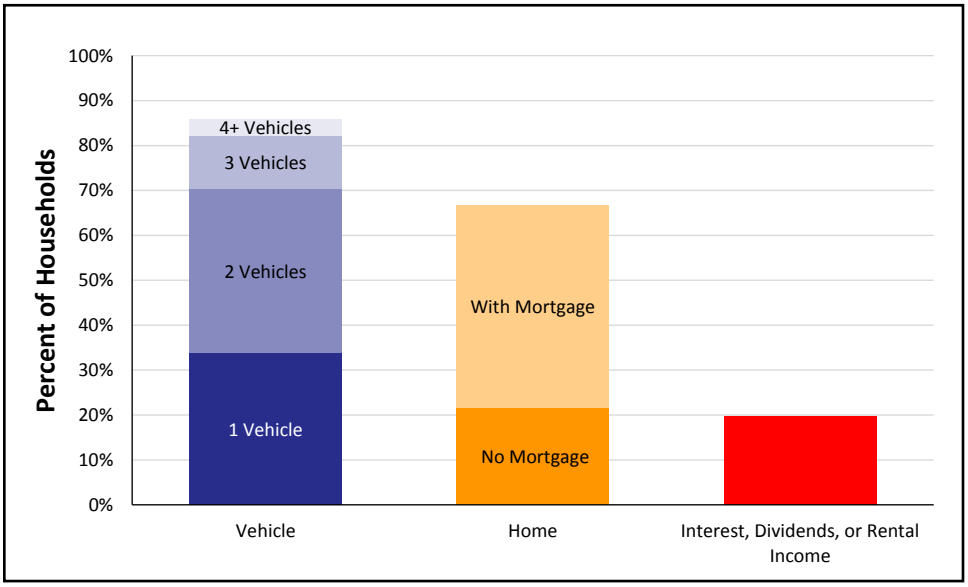
Families with Children by Income, 2014



What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in Atlantic County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

Assets, All Households, 2014



Atlantic County, 2014		
Town	Total HH	% ALICE & Poverty
Absecon	3,247	38%
Atlantic City	15,847	72%
Brigantine	4,379	43%
Buena	1,751	52%
Buena Vista	2,987	42%
Corbin City	234	38%
Egg Harbor	14,854	31%
Egg Harbor City	1,408	52%
Estell Manor	590	20%
Folsom	612	32%
Galloway	12,132	36%
Hamilton	9,211	38%
Hammonton	5,437	36%
Linwood	2,537	21%
Longport	504	31%
Margate City	3,272	34%
Mullica	2,111	35%
Northfield	3,089	32%
Pleasantville	6,645	55%
Port Republic	377	21%
Somers Point	4,601	48%
Ventnor City	4,170	45%
Weymouth	1,171	43%

Note: Municipal-level data on this page is for Places and County Subdivisions, which include Census Designated Places (CDP). These are overlapping geographies so totals will not match county-level data. Municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

ALICE IN BERGEN COUNTY

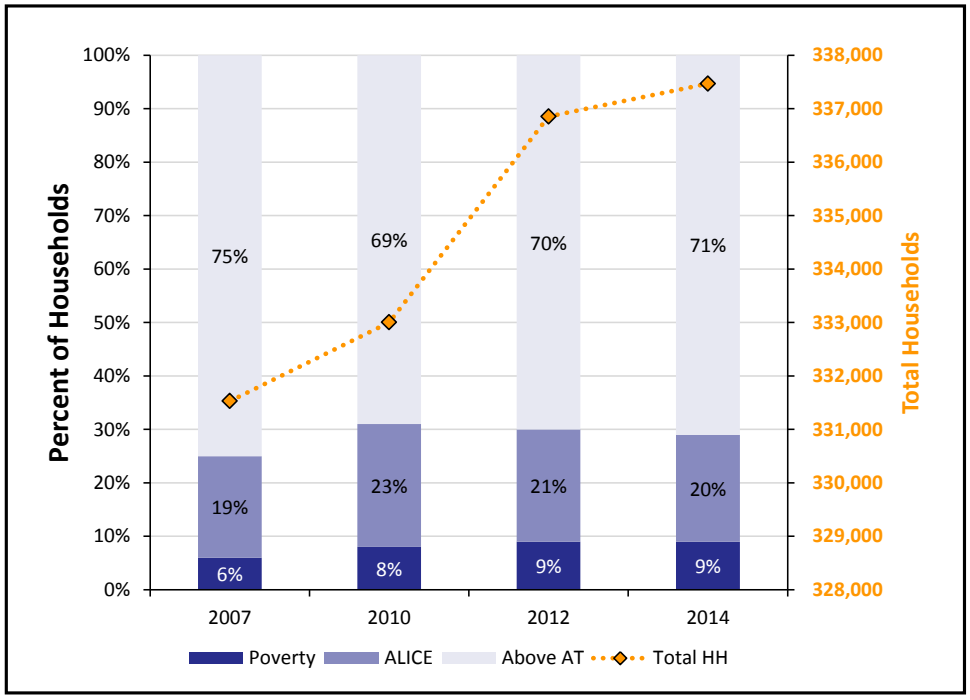
2014 Point-in-Time Data

Population: 933,572 | **Number of Households:** 337,469
Median Household Income: $84,677 (state average: $71,919)
Unemployment Rate: 5.3% (state average: 7.5%)
ALICE Households: 20% (state average: 26%); **Poverty Households:** 9% (state average: 11%)

How many households are struggling?

ALICE is an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve in 2010 and 2012 for some, but not for all.

Households by Income, 2007 to 2014



What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of $11,670 for a single adult and $23,850 for a family of four, but less than the Household Survival Budget.

Household Survival Budget, Bergen County

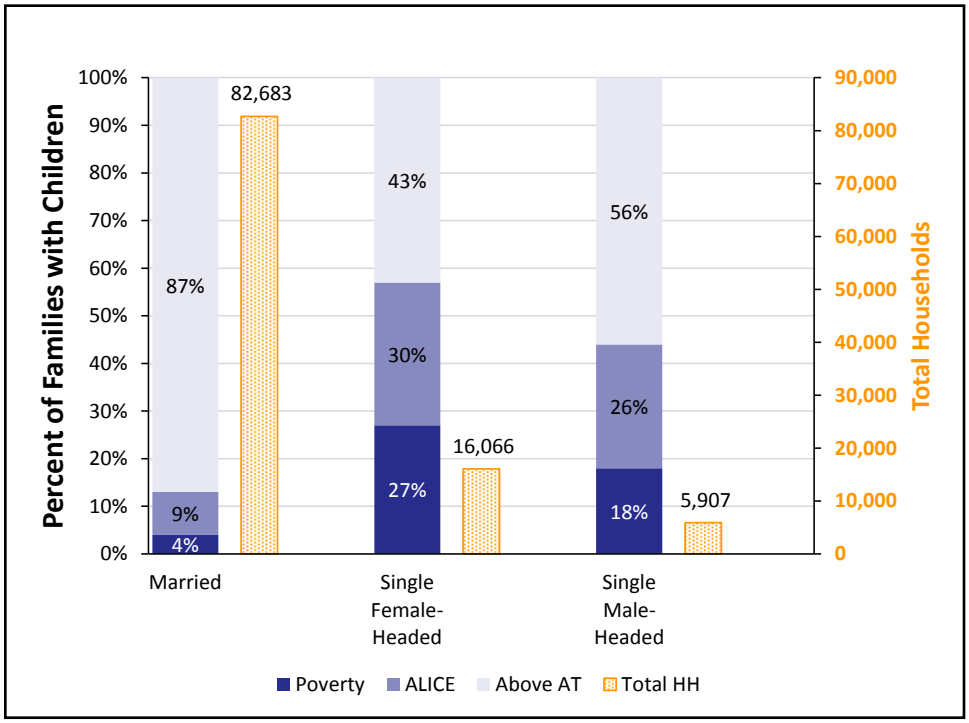
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	$1,094	$1,402
Child Care	$–	$1,543
Food	$202	$612
Transportation	$108	$173
Health Care	$131	$525
Miscellaneous	$185	$482
Taxes	$315	$569
Monthly Total	$2,035	$5,306
ANNUAL TOTAL	$24,420	$63,672
Hourly Wage	*$12.21*	*$31.84*

*Sources: **2014 Point-in-Time Data**: American Community Survey. **ALICE Demographics:** American Community Survey; the ALICE Threshold. **Budget:** U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); State of New Jersey Department of the Treasury; Child Care Aware NJ (CCANJ).*

How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many Bergen County families with children live below the ALICE Threshold. Though more Bergen County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

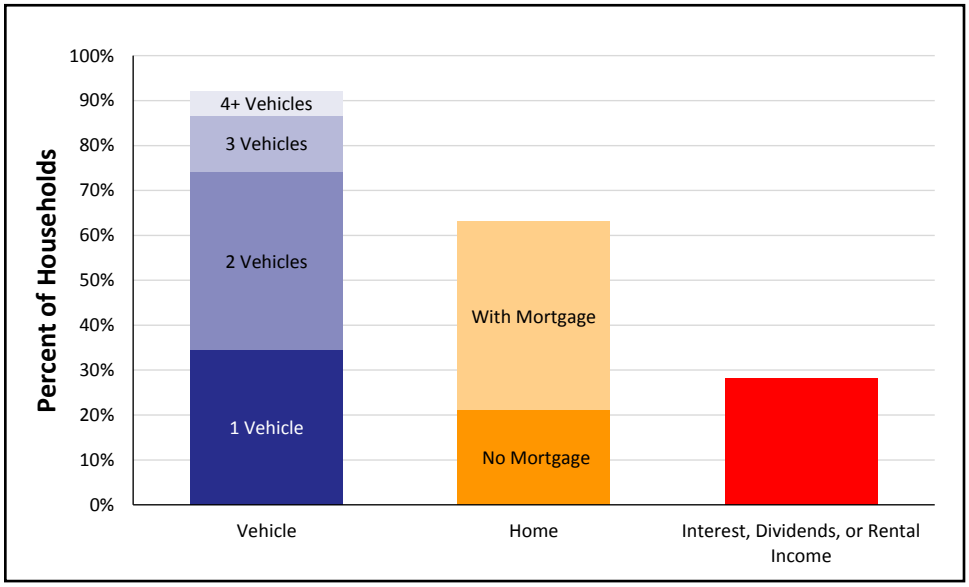
Families with Children by Income, 2014



What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in Bergen County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

Assets, All Households, 2014



Bergen County, 2014

Town	Total HH	% ALICE & Poverty
Allendale	2,214	16%
Alpine	595	18%
Bergenfield	9,112	31%
Bogota	2,720	29%
Carlstadt	2,147	28%
Cliffside Park	10,682	46%
Closter	2,697	19%
Cresskill	3,007	23%
Demarest	1,660	12%
Dumont	6,349	28%
East Rutherford	3,976	32%
Edgewater	5,744	26%
Elmwood Park	7,086	37%
Emerson	2,412	26%
Englewood	10,462	33%
Englewood Cliffs	1,796	12%
Fair Lawn	11,807	24%
Fairview	5,263	49%
Fort Lee	16,604	37%
Franklin Lakes	3,599	13%
Garfield	10,673	51%
Glen Rock	3,730	12%
Hackensack	18,345	46%
Harrington Park	1,570	19%
Hasbrouck Heights	4,539	29%
Haworth	1,162	13%
Hillsdale	3,494	21%
Ho-Ho-Kus	1,406	14%
Leonia	3,362	33%
Little Ferry	4,160	37%
Lodi	9,240	50%
Lyndhurst	8,062	33%
Mahwah	9,426	22%
Maywood	3,610	29%
Midland Park	2,811	27%
Montvale	2,733	23%
Moonachie	1,013	40%
New Milford	6,175	32%
North Arlington	6,155	35%
Northvale	1,618	28%
Norwood	1,942	22%
Oakland	4,275	18%
Old Tappan	1,949	22%
Oradell	2,628	18%
Palisades Park	7,412	40%
Paramus	8,435	22%
Park Ridge	3,225	18%
Ramsey	5,342	17%
Ridgefield	4,005	31%
Ridgefield Park	4,639	38%
Ridgewood	8,262	16%
River Edge	4,009	20%
River Vale	3,319	17%
Rochelle Park	1,965	25%
Rutherford	6,856	24%
Saddle Brook	5,184	28%
Saddle River	1,047	26%
South Hackensack	973	37%
Teaneck	13,278	23%
Tenafly	4,748	19%
Upper Saddle River	2,561	10%
Waldwick	3,419	21%
Wallington	4,589	45%
Washington	3,241	15%
Westwood	4,230	28%
Woodcliff Lake	2,077	11%
Wood-Ridge	3,019	21%
Wyckoff	5,728	16%

Note: Municipal-level data on this page is for Places and County Subdivisions, which include Census Designated Places (CDP). These are overlapping geographies so totals will not match county-level data. Municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

ALICE IN BURLINGTON COUNTY

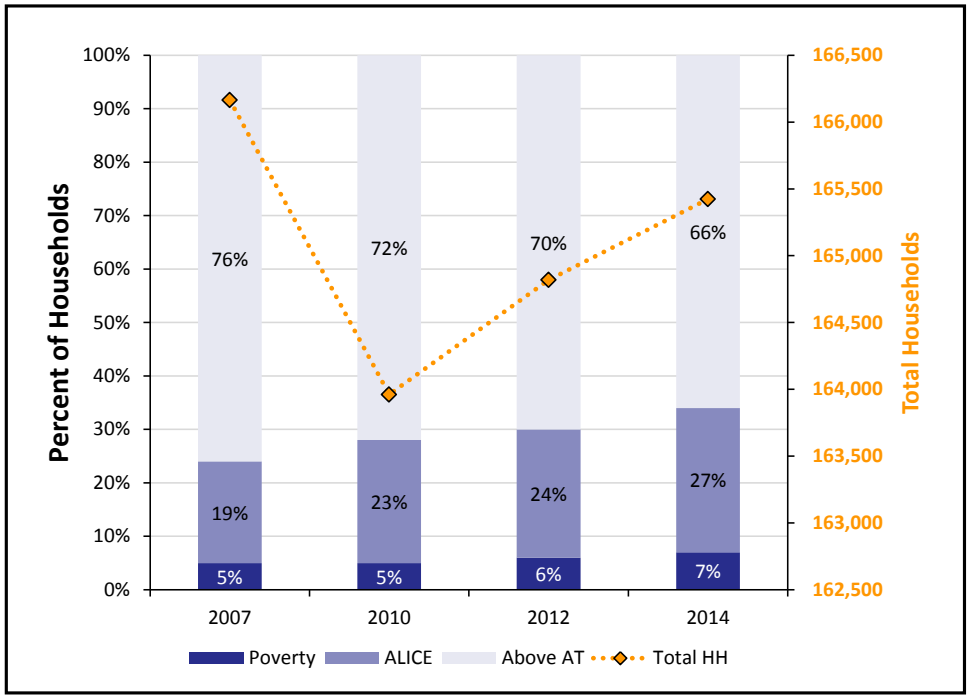
2014 Point-in-Time Data

Population: 449,722 | **Number of Households:** 165,424
Median Household Income: $80,896 (state average: $71,919)
Unemployment Rate: 7.7% (state average: 7.5%)
ALICE Households: 27% (state average: 26%); **Poverty Households:** 7% (state average: 11%)

How many households are struggling?

ALICE is an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve in 2010 and 2012 for some, but not for all.

Households by Income, 2007 to 2014



What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of $11,670 for a single adult and $23,850 for a family of four, but less than the Household Survival Budget.

Household Survival Budget, Burlington County

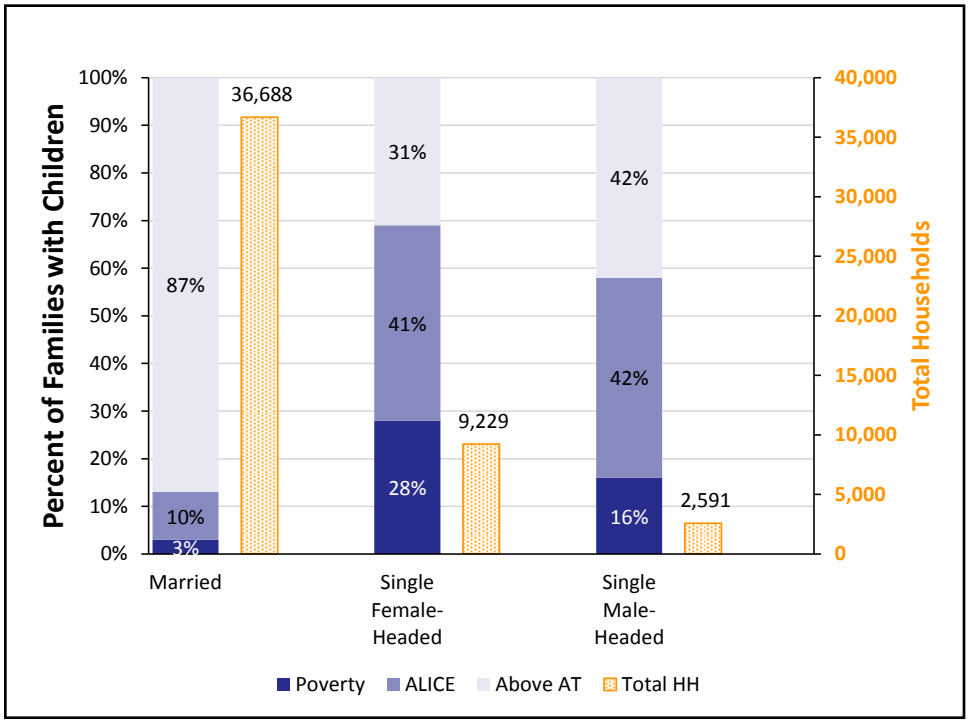
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	$799	$1,135
Child Care	$–	$1,287
Food	$202	$612
Transportation	$382	$763
Health Care	$152	$609
Miscellaneous	$185	$503
Taxes	$315	$621
Monthly Total	$2,035	$5,530
ANNUAL TOTAL	$24,420	$66,360
Hourly Wage	*$12.21*	*$33.18*

*Sources: **2014 Point-in-Time Data**: American Community Survey. **ALICE Demographics:** American Community Survey; the ALICE Threshold. **Budget:** U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); State of New Jersey Department of the Treasury; Child Care Aware NJ (CCANJ).*

How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many Burlington County families with children live below the ALICE Threshold. Though more Burlington County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

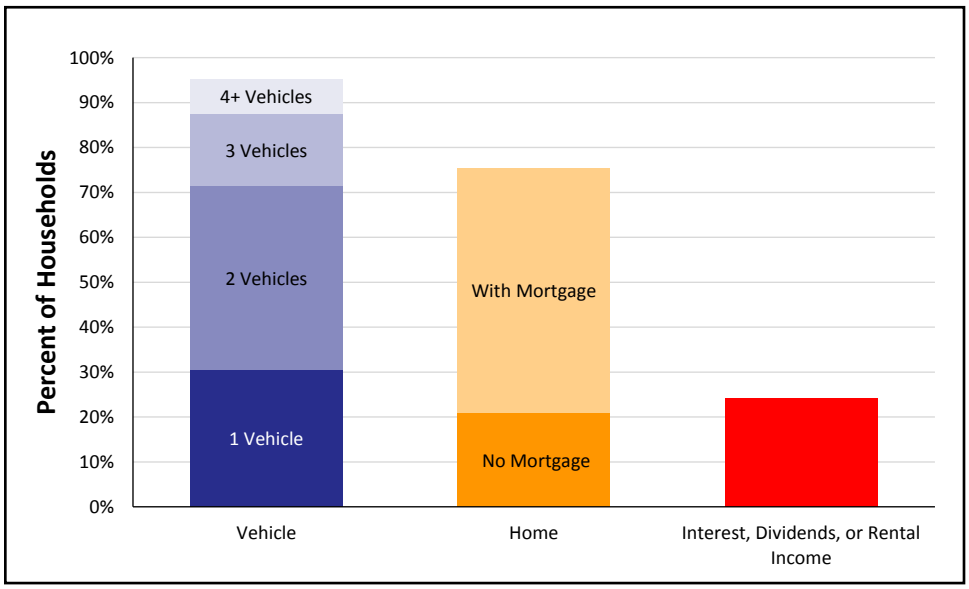
Families with Children by Income, 2014



What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in Burlington County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

Assets, All Households, 2014



Burlington County, 2014		
Town	Total HH	% ALICE & Poverty
Bass River	548	40%
Beverly	950	53%
Bordentown	1,768	42%
Bordentown	4,284	30%
Burlington	4,062	51%
Burlington	7,596	33%
Chesterfield	1,803	17%
Cinnaminson	5,926	26%
Delanco	1,750	38%
Delran	5,887	28%
Eastampton	2,295	39%
Edgewater Park	3,540	42%
Evesham	17,145	26%
Fieldsboro	197	35%
Florence	4,809	31%
Hainesport	2,319	27%
Lumberton	4,430	29%
Mansfield	3,228	19%
Maple Shade	8,090	47%
Medford	8,275	23%
Medford Lakes	1,536	12%
Moorestown	7,245	22%
Mount Holly	3,422	42%
Mount Laurel	17,501	30%
New Hanover	641	31%
North Hanover	2,542	47%
Palmyra	3,272	43%
Pemberton	608	39%
Pemberton	10,144	44%
Riverside	2,839	51%
Riverton	1,048	31%
Shamong	2,234	24%
Southampton	4,620	44%
Springfield	1,174	22%
Tabernacle	2,348	24%
Washington	284	28%
Westampton	3,062	20%
Willingboro	10,466	38%
Woodland	505	27%
Wrightstown	343	61%

Note: Municipal-level data on this page is for Places and County Subdivisions, which include Census Designated Places (CDP). These are overlapping geographies so totals will not match county-level data. Municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

ALICE IN CAMDEN COUNTY

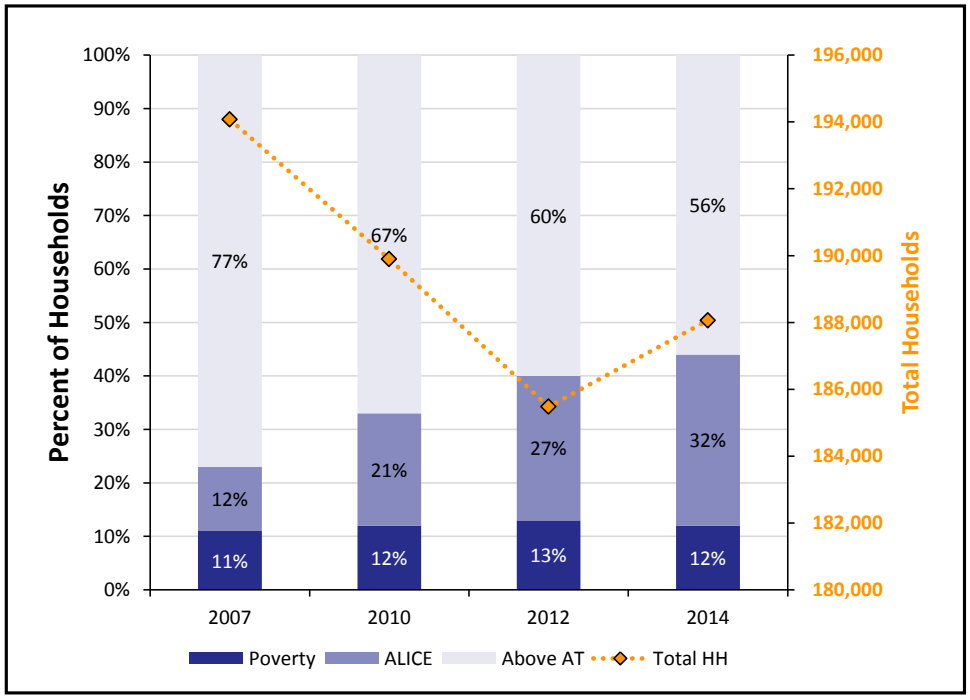
2014 Point-in-Time Data

Population: 511,038 | **Number of Households:** 188,064
Median Household Income: $62,330 (state average: $71,919)
Unemployment Rate: 8.2% (state average: 7.5%)
ALICE Households: 32% (state average: 26%); **Poverty Households:** 12% (state average: 11%)

How many households are struggling?

ALICE is an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve in 2010 and 2012 for some, but not for all.

Households by Income, 2007 to 2014



What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of $11,670 for a single adult and $23,850 for a family of four, but less than the Household Survival Budget.

Household Survival Budget, Camden County

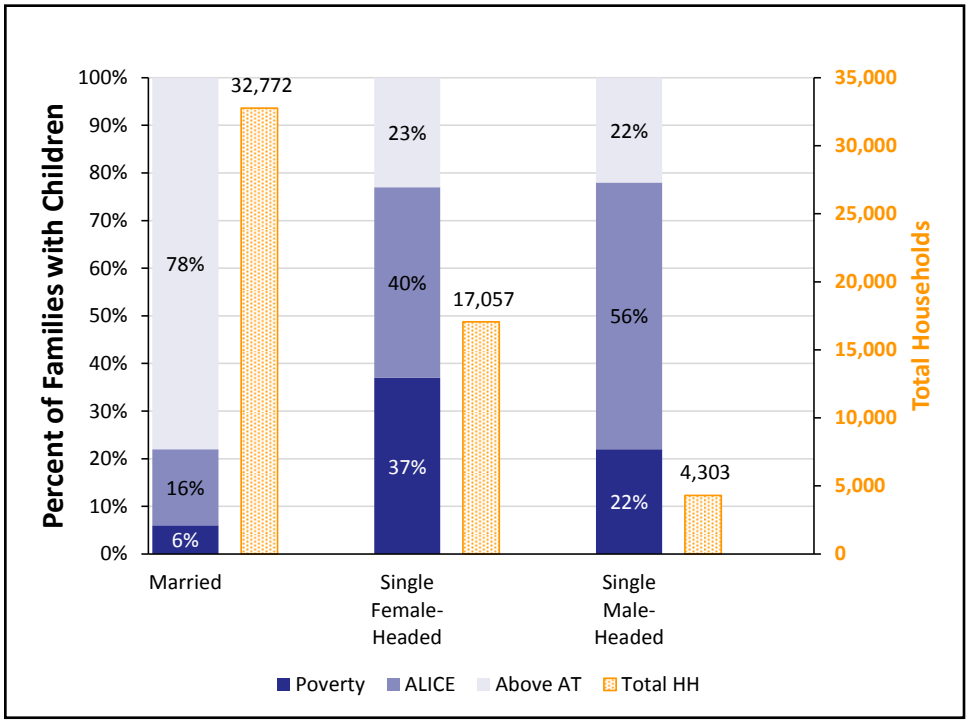
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	$799	$1,135
Child Care	$–	$1,179
Food	$202	$612
Transportation	$382	$763
Health Care	$152	$609
Miscellaneous	$185	$488
Taxes	$315	$583
Monthly Total	$2,035	$5,369
ANNUAL TOTAL	$24,420	$64,428
Hourly Wage	*$12.21*	*$32.21*

Sources: ***2014 Point-in-Time Data****: American Community Survey.* ***ALICE Demographics:*** *American Community Survey; the ALICE Threshold.* ***Budget:*** *U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); State of New Jersey Department of the Treasury; Child Care Aware NJ (CCANJ).*

How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many Camden County families with children live below the ALICE Threshold. Though more Camden County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

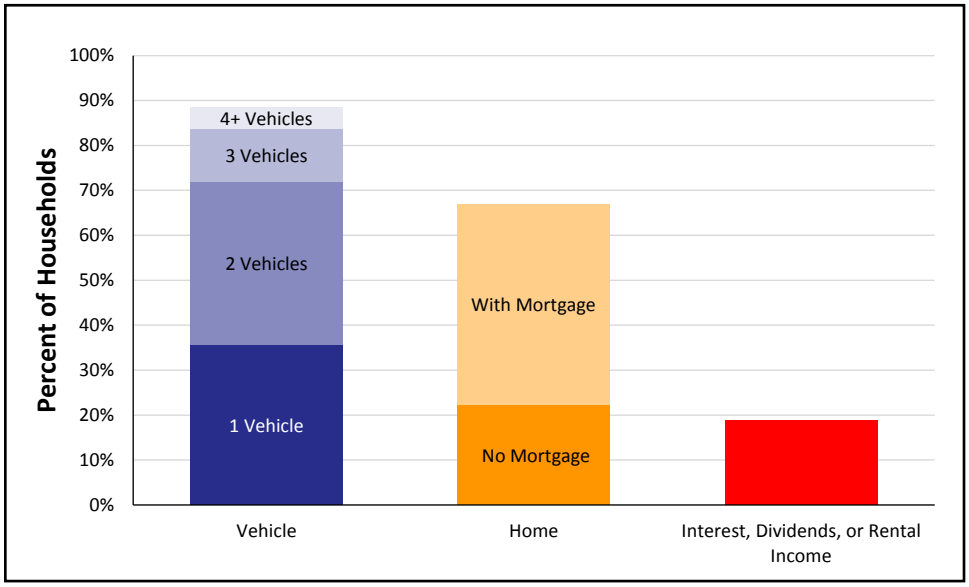
Families with Children by Income, 2014



What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in Camden County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

Assets, All Households, 2014



Camden County, 2014		
Town	Total HH	% ALICE & Poverty
Audubon	3,585	36%
Audubon Park	520	62%
Barrington	2,818	45%
Bellmawr	4,531	53%
Berlin	1,861	39%
Berlin	2,572	33%
Brooklawn	724	45%
Camden	25,189	76%
Cherry Hill	26,041	27%
Chesilhurst	571	52%
Clementon	2,139	59%
Collingswood	6,025	47%
Gibbsboro	785	24%
Gloucester	23,085	38%
Gloucester City	4,053	54%
Haddon	5,933	32%
Haddon Heights	2,832	29%
Haddonfield	4,250	22%
Hi-Nella	345	64%
Laurel Springs	680	30%
Lawnside	1,089	47%
Lindenwold	7,344	67%
Magnolia	1,655	50%
Merchantville	1,527	39%
Mount Ephraim	1,799	45%
Oaklyn	1,688	44%
Pennsauken	12,259	45%
Pine Hill	3,968	54%
Runnemede	3,140	47%
Somerdale	2,135	55%
Stratford	2,627	41%
Voorhees	11,077	35%
Waterford	3,564	35%
Winslow	13,820	40%
Woodlynne	886	67%

Note: Municipal-level data on this page is for Places and County Subdivisions, which include Census Designated Places (CDP). These are overlapping geographies so totals will not match county-level data. Municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

ALICE IN CAPE MAY COUNTY

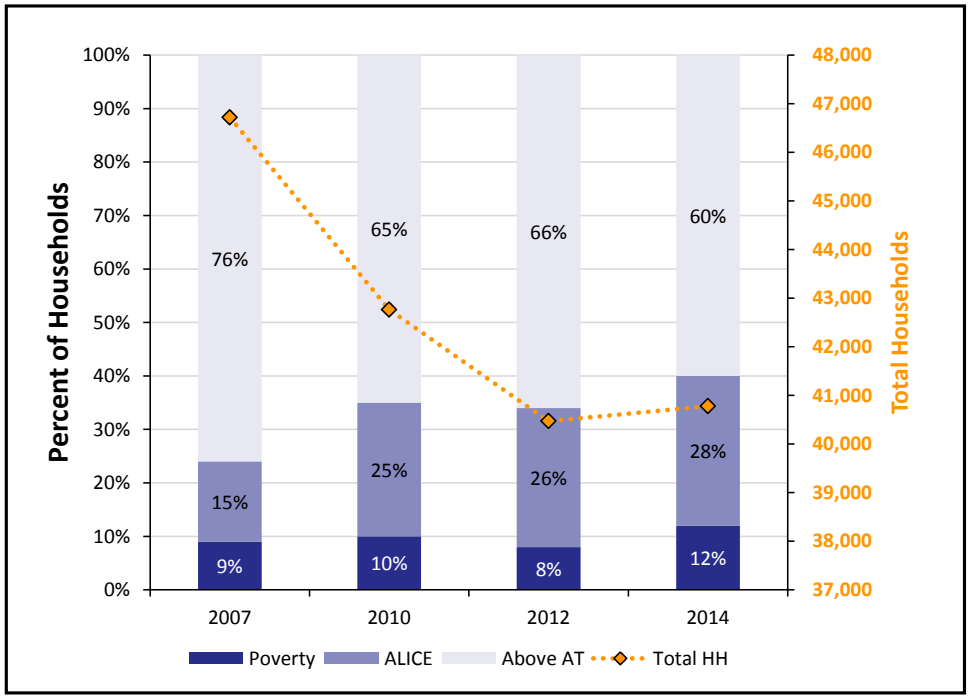
2014 Point-in-Time Data

Population: 95,344 | **Number of Households:** 40,779
Median Household Income: $56,899 (state average: $71,919)
Unemployment Rate: 9.9% (state average: 7.5%)
ALICE Households: 28% (state average: 26%); **Poverty Households:** 12% (state average: 11%)

How many households are struggling?

ALICE is an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve in 2010 and 2012 for some, but not for all.

Households by Income, 2007 to 2014



What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of $11,670 for a single adult and $23,850 for a family of four, but less than the Household Survival Budget.

Household Survival Budget, Cape May County

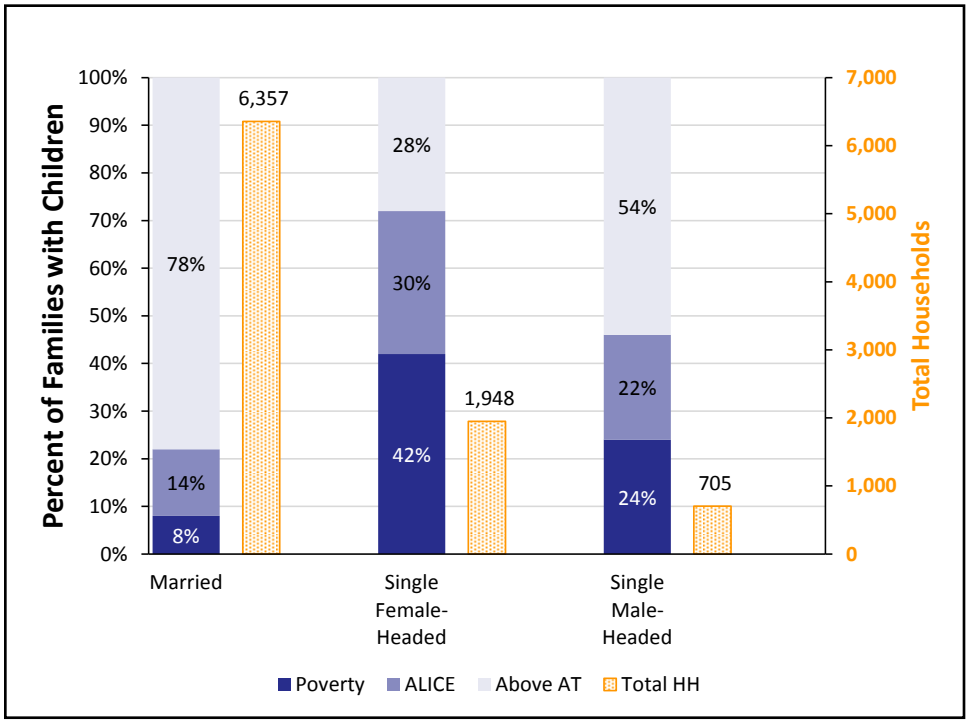
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	$610	$1,025
Child Care	$–	$1,395
Food	$202	$612
Transportation	$382	$763
Health Care	$152	$609
Miscellaneous	$160	$503
Taxes	$251	$620
Monthly Total	$1,757	$5,527
ANNUAL TOTAL	$21,084	$66,324
Hourly Wage	*$10.54*	*$33.16*

*Sources: **2014 Point-in-Time Data**: American Community Survey. **ALICE Demographics:** American Community Survey; the ALICE Threshold. **Budget:** U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); State of New Jersey Department of the Treasury; Child Care Aware NJ (CCANJ).*

How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many Cape May County families with children live below the ALICE Threshold. Though more Cape May County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

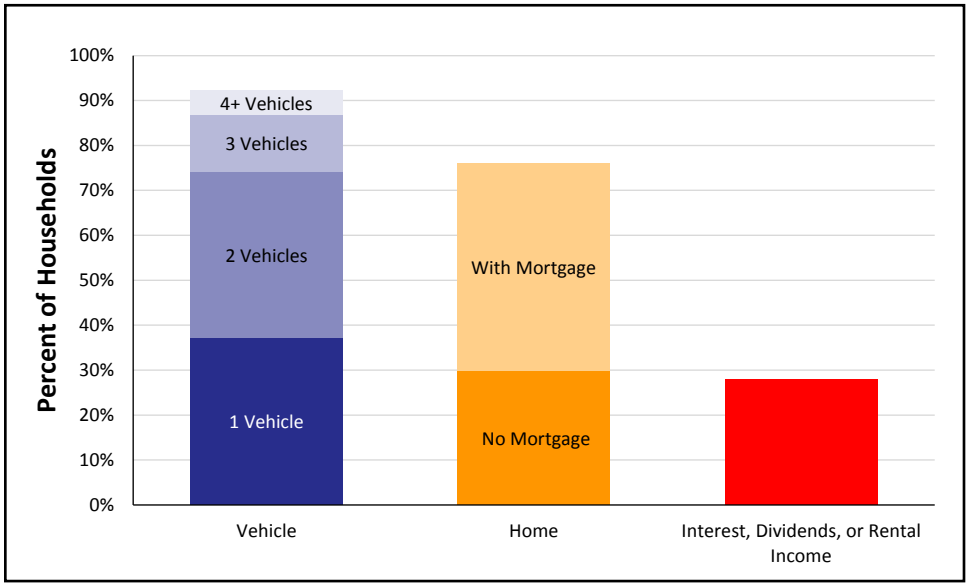
Families with Children by Income, 2014



What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in Cape May County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

Assets, All Households, 2014



Cape May County, 2014

Town	Total HH	% ALICE & Poverty
Avalon	933	26%
Cape May	1,552	40%
Cape May Point	115	26%
Dennis	2,475	33%
Lower	9,582	41%
Middle	7,442	35%
North Wildwood	1,944	55%
Ocean City	5,659	35%
Sea Isle City	964	25%
Stone Harbor	423	31%
Upper	4,611	22%
West Cape May	420	46%
West Wildwood	264	42%
Wildwood	2,396	64%
Wildwood Crest	1,511	31%
Woodbine	778	59%

Note: Municipal-level data on this page is for Places and County Subdivisions, which include Census Designated Places (CDP). These are overlapping geographies so totals will not match county-level data. Municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

ALICE IN CUMBERLAND COUNTY

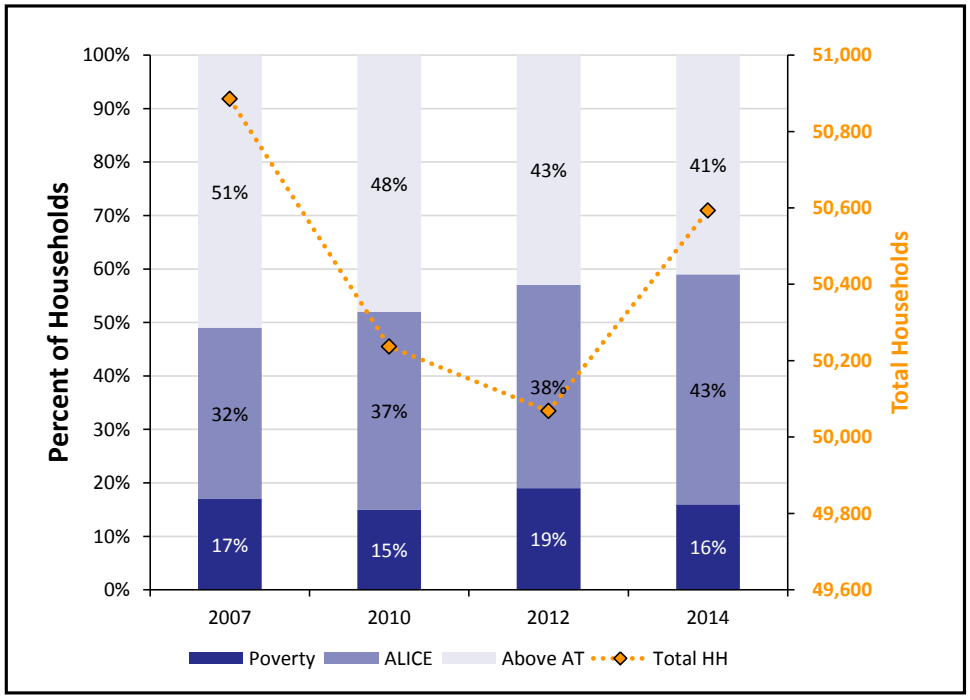
2014 Point-in-Time Data

Population: 157,389 | **Number of Households:** 50,593
Median Household Income: $45,339 (state average: $71,919)
Unemployment Rate: 7.9% (state average: 7.5%)
ALICE Households: 43% (state average: 26%); **Poverty Households:** 16% (state average: 11%)

How many households are struggling?

ALICE is an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve in 2010 and 2012 for some, but not for all.

Households by Income, 2007 to 2014



What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of $11,670 for a single adult and $23,850 for a family of four, but less than the Household Survival Budget.

Household Survival Budget, Cumberland County

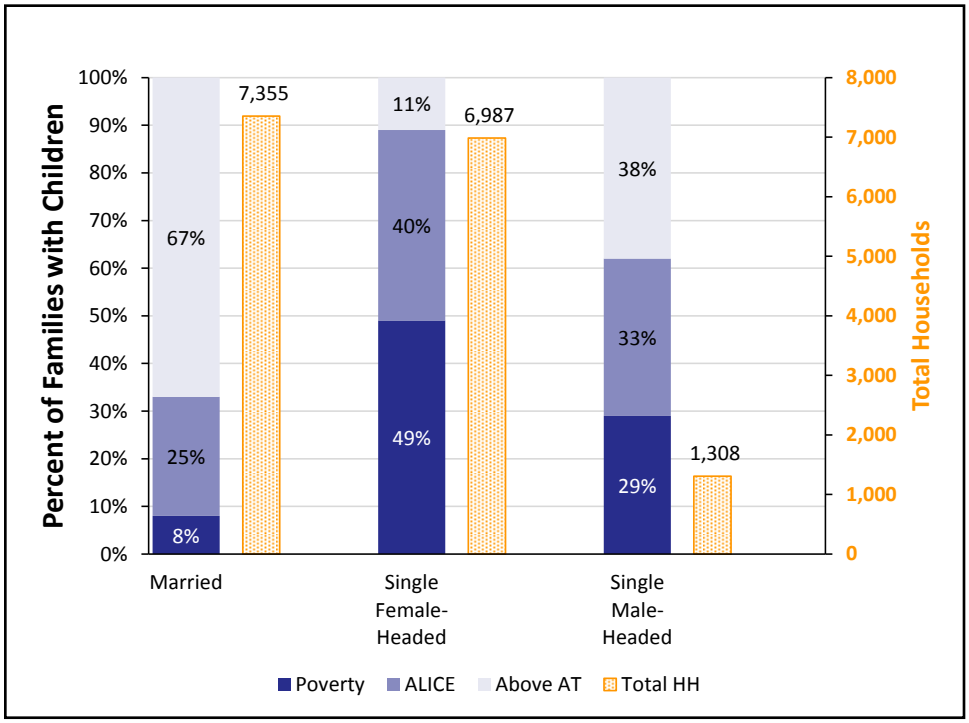
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	$753	$1,071
Child Care	$–	$1,309
Food	$202	$612
Transportation	$382	$763
Health Care	$152	$609
Miscellaneous	$179	$497
Taxes	$299	$606
Monthly Total	$1,967	$5,467
ANNUAL TOTAL	$23,604	$65,604
Hourly Wage	*$11.80*	*$32.80*

*Sources: **2014 Point-in-Time Data**: American Community Survey. **ALICE Demographics:** American Community Survey; the ALICE Threshold. **Budget:** U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); State of New Jersey Department of the Treasury; Child Care Aware NJ (CCANJ).*

How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many Cumberland County families with children live below the ALICE Threshold. Though more Cumberland County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

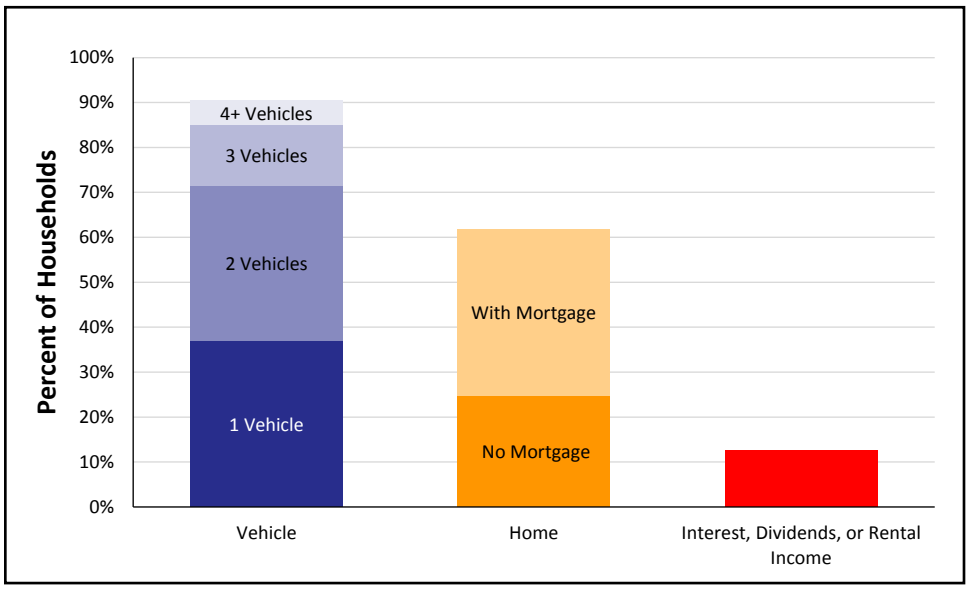
Families with Children by Income, 2014



What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in Cumberland County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

Assets, All Households, 2014



Cumberland County, 2014		
Town	Total HH	% ALICE & Poverty
Bridgeton	5,937	69%
Commercial	1,869	61%
Deerfield	1,012	32%
Downe	598	54%
Fairfield	1,738	60%
Greenwich	369	40%
Hopewell	1,559	37%
Lawrence	1,101	40%
Maurice River	1,337	46%
Millville	10,258	54%
Shiloh	217	34%
Stow Creek	563	34%
Upper Deerfield	2,875	48%
Vineland	20,966	53%

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ALICE IN ESSEX COUNTY

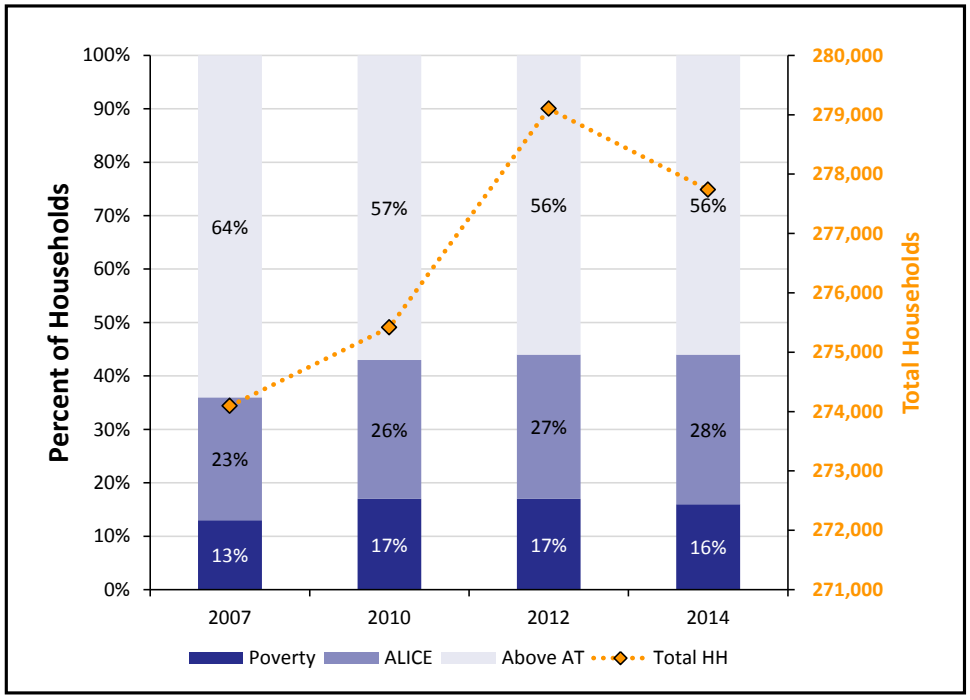
2014 Point-in-Time Data

Population: 795,723 | **Number of Households:** 277,735
Median Household Income: $54,754 (state average: $71,919)
Unemployment Rate: 11.6% (state average: 7.5%)
ALICE Households: 28% (state average: 26%); **Poverty Households:** 16% (state average: 11%)

How many households are struggling?

ALICE is an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve in 2010 and 2012 for some, but not for all.

Households by Income, 2007 to 2014



What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of $11,670 for a single adult and $23,850 for a family of four, but less than the Household Survival Budget.

Household Survival Budget, Essex County

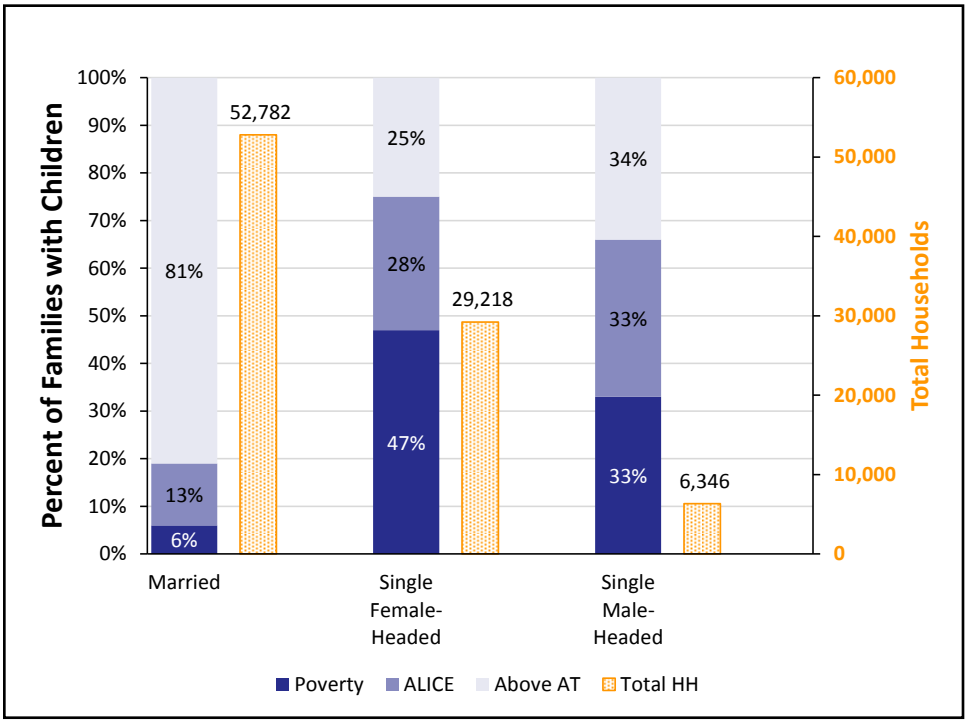
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	$1,022	$1,265
Child Care	$–	$1,235
Food	$202	$612
Transportation	$108	$173
Health Care	$131	$525
Miscellaneous	$175	$423
Taxes	$290	$416
Monthly Total	$1,928	$4,649
ANNUAL TOTAL	$23,136	$55,788
Hourly Wage	*$11.57*	*$27.89*

*Sources: **2014 Point-in-Time Data**: American Community Survey. **ALICE Demographics:** American Community Survey; the ALICE Threshold. **Budget:** U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); State of New Jersey Department of the Treasury; Child Care Aware NJ (CCANJ).*

How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many Essex County families with children live below the ALICE Threshold. Though more Essex County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

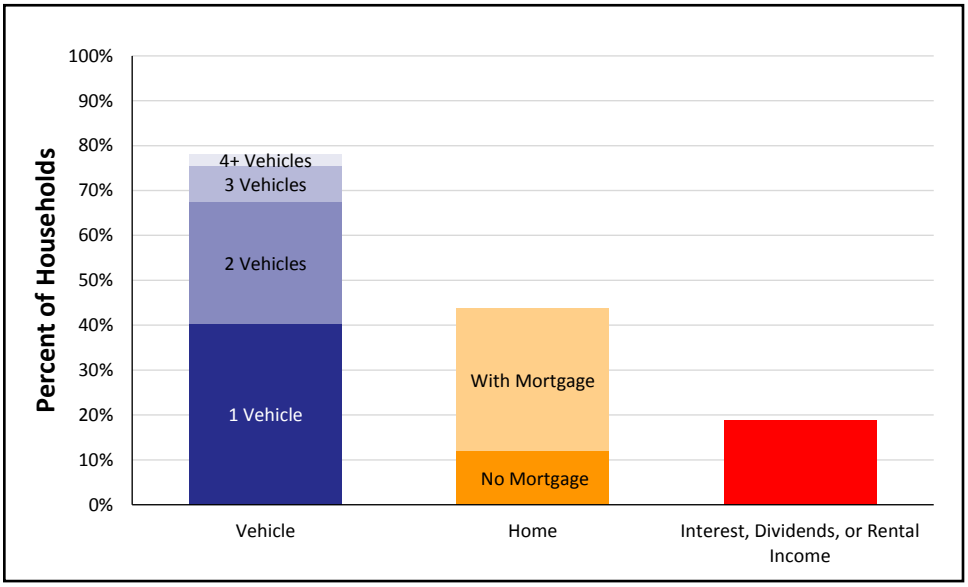
Families with Children by Income, 2014



What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in Essex County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

Assets, All Households, 2014



Essex County, 2014

Town	Total HH	% ALICE & Poverty
Belleville	13,233	35%
Bloomfield	17,243	28%
Caldwell	3,428	35%
Cedar Grove	4,214	17%
City of Orange	11,390	67%
East Orange	25,594	59%
Essex Fells	719	9%
Fairfield	2,551	16%
Glen Ridge	2,411	10%
Irvington	20,414	59%
Livingston	9,517	15%
Maplewood	8,034	20%
Millburn	6,560	12%
Montclair	14,472	23%
Newark	91,771	64%
North Caldwell	2,061	9%
Nutley	11,225	26%
Roseland	2,404	16%
South Orange Village	5,233	18%
Verona	5,169	21%
West Caldwell	3,858	19%
West Orange	16,244	25%

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ALICE IN GLOUCESTER COUNTY

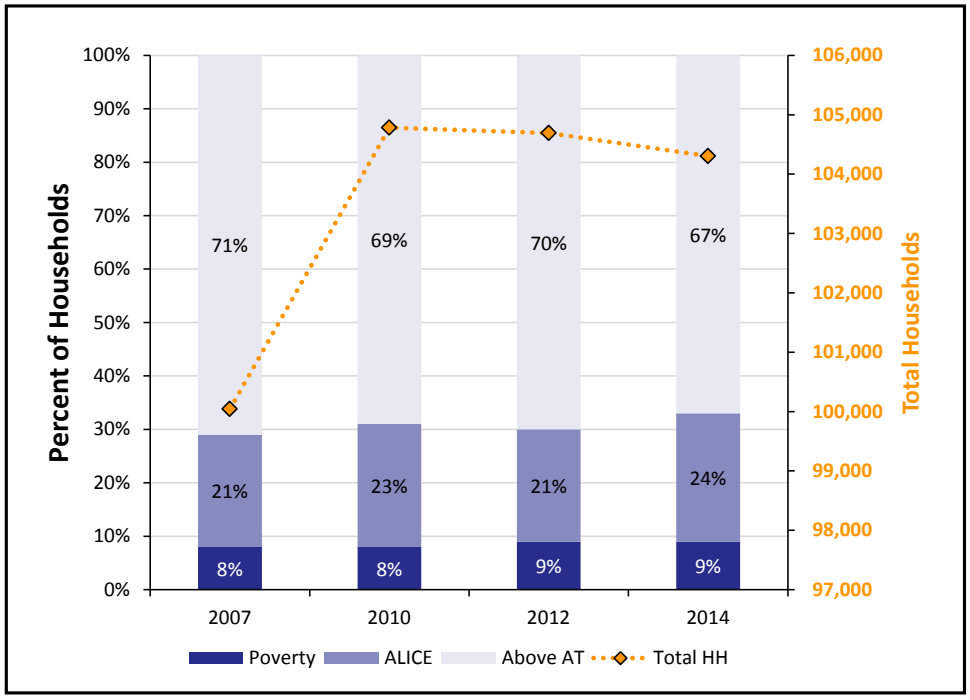
2014 Point-in-Time Data

Population: 290,951 | **Number of Households:** 104,305
Median Household Income: $79,704 (state average: $71,919)
Unemployment Rate: 7.5% (state average: 7.5%)
ALICE Households: 24% (state average: 26%); **Poverty Households:** 9% (state average: 11%)

How many households are struggling?

ALICE is an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve in 2010 and 2012 for some, but not for all.

Households by Income, 2007 to 2014



What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of $11,670 for a single adult and $23,850 for a family of four, but less than the Household Survival Budget.

Household Survival Budget, Gloucester County

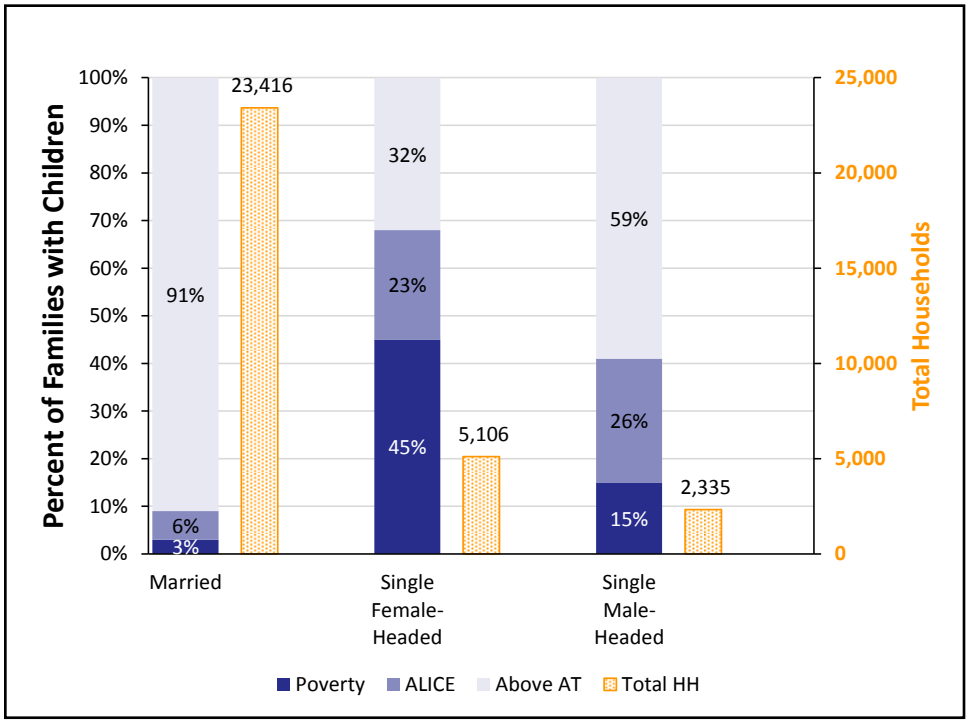
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	$799	$1,135
Child Care	$–	$1,283
Food	$202	$612
Transportation	$382	$763
Health Care	$152	$609
Miscellaneous	$185	$502
Taxes	$315	$619
Monthly Total	$2,035	$5,523
ANNUAL TOTAL	$24,420	$66,276
Hourly Wage	*$12.21*	*$33.14*

*Sources: **2014 Point-in-Time Data**: American Community Survey. **ALICE Demographics:** American Community Survey; the ALICE Threshold. **Budget:** U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); State of New Jersey Department of the Treasury; Child Care Aware NJ (CCANJ).*

How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many Gloucester County families with children live below the ALICE Threshold. Though more Gloucester County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

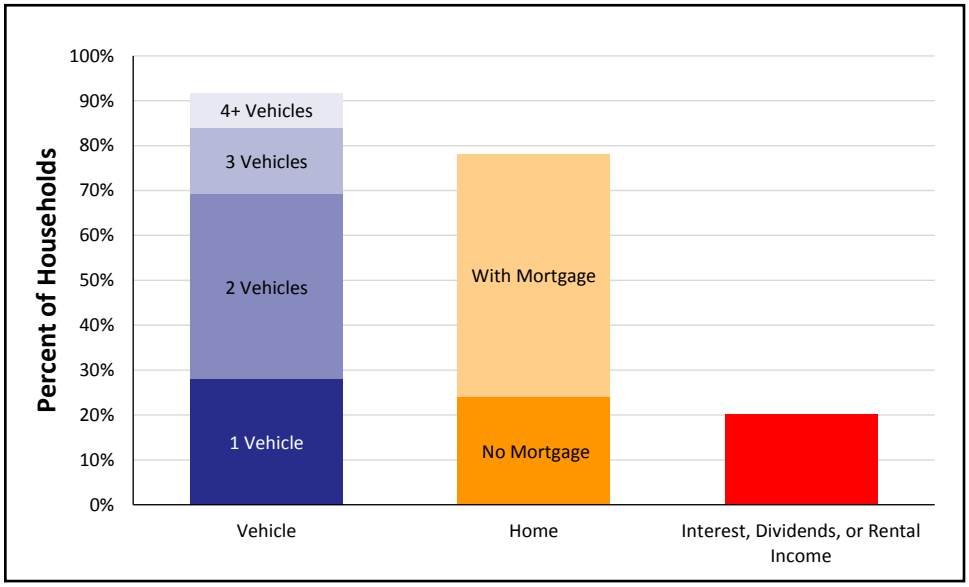
Families with Children by Income, 2014



What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in Gloucester County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

Assets, All Households, 2014



Gloucester County, 2014

Town	Total HH	% ALICE & Poverty
Clayton	2,853	41%
Deptford	11,561	39%
East Greenwich	3,334	22%
Elk	1,493	34%
Franklin	5,708	34%
Glassboro	5,925	43%
Greenwich	2,017	33%
Harrison	3,961	18%
Logan	2,173	28%
Mantua	5,796	33%
Monroe	13,130	37%
National Park	1,041	45%
Newfield	592	37%
Paulsboro	2,216	68%
Pitman	3,492	35%
South Harrison	1,005	16%
Swedesboro	944	38%
Washington	17,133	28%
Wenonah	763	21%
West Deptford	9,004	40%
Westville	1,761	44%
Woodbury	3,918	47%
Woodbury Heights	1,103	32%
Woolwich	3,512	14%

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ALICE IN HUDSON COUNTY

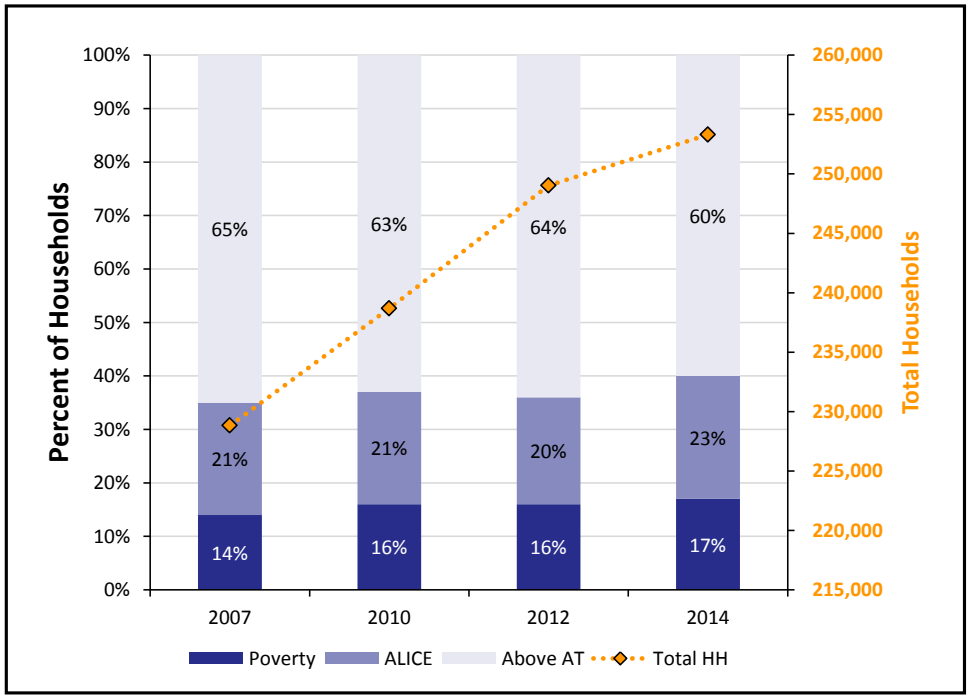
2014 Point-in-Time Data

Population: 669,115 | **Number of Households:** 253,300
Median Household Income: $58,479 (state average: $71,919)
Unemployment Rate: 7.8% (state average: 7.5%)
ALICE Households: 23% (state average: 26%); **Poverty Households:** 17% (state average: 11%)

How many households are struggling?

ALICE is an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve in 2010 and 2012 for some, but not for all.

Households by Income, 2007 to 2014



What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of $11,670 for a single adult and $23,850 for a family of four, but less than the Household Survival Budget.

Household Survival Budget, Hudson County

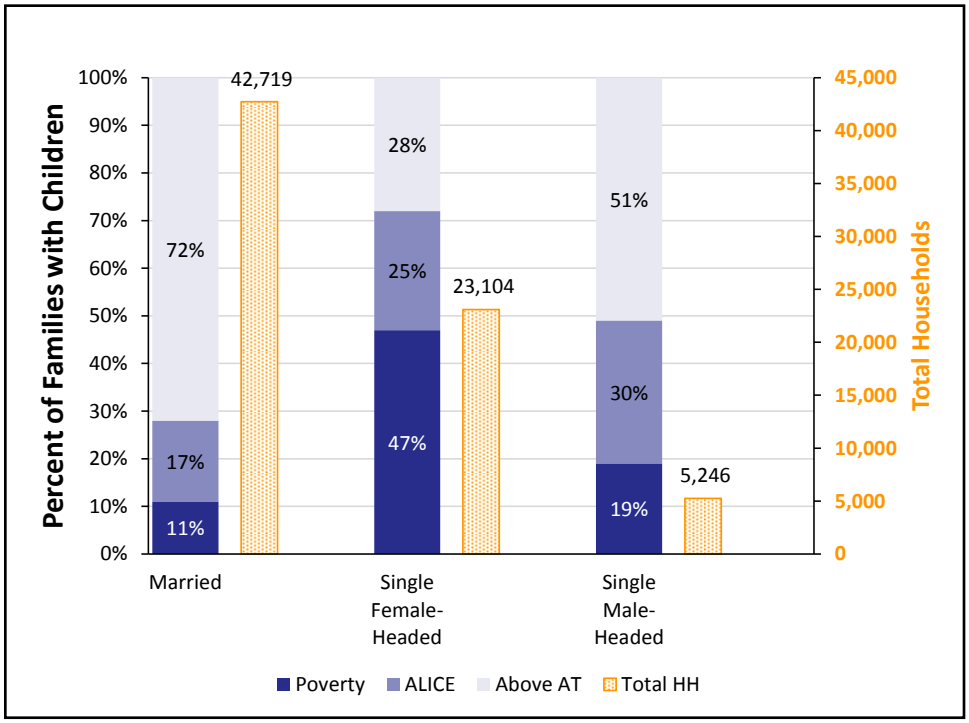
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	$990	$1,291
Child Care	$–	$1,174
Food	$202	$612
Transportation	$108	$173
Health Care	$131	$525
Miscellaneous	$171	$418
Taxes	$279	$404
Monthly Total	$1,881	$4,597
ANNUAL TOTAL	$22,572	$55,164
Hourly Wage	*$11.29*	*$27.58*

*Sources: **2014 Point-in-Time Data**: American Community Survey. **ALICE Demographics:** American Community Survey; the ALICE Threshold. **Budget:** U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); State of New Jersey Department of the Treasury; Child Care Aware NJ (CCANJ).*

How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many Hudson County families with children live below the ALICE Threshold. Though more Hudson County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

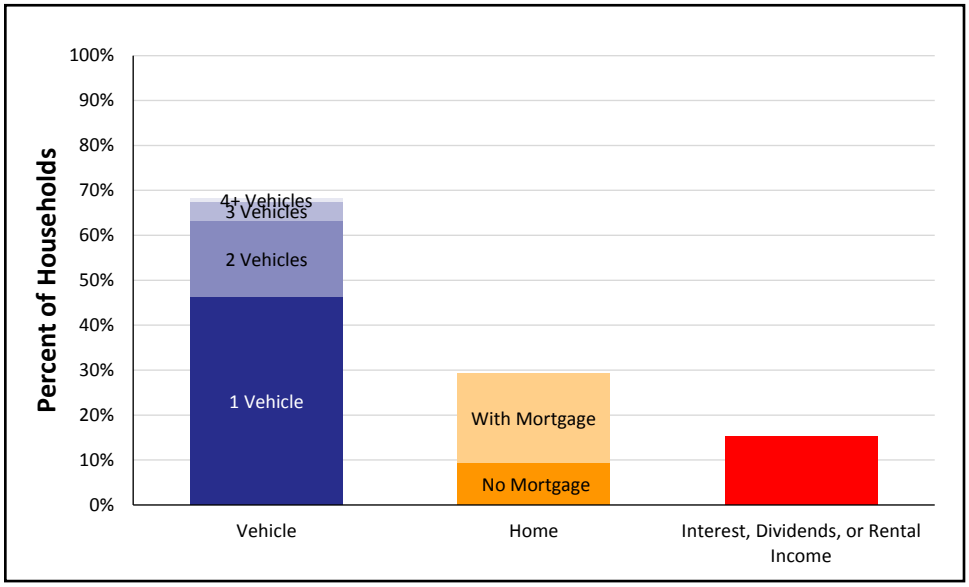
Families with Children by Income, 2014



What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in Hudson County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

Assets, All Households, 2014



Hudson County, 2014		
Town	Total HH	% ALICE & Poverty
Bayonne	25,292	40%
East Newark	760	44%
Guttenberg	4,524	44%
Harrison	5,172	41%
Hoboken	24,330	21%
Jersey City	96,634	40%
Kearny	13,691	34%
North Bergen	21,968	43%
Secaucus	6,546	22%
Union City	22,786	53%
Weehawken	5,398	31%
West New York	19,034	49%

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ALICE IN HUNTERDON COUNTY

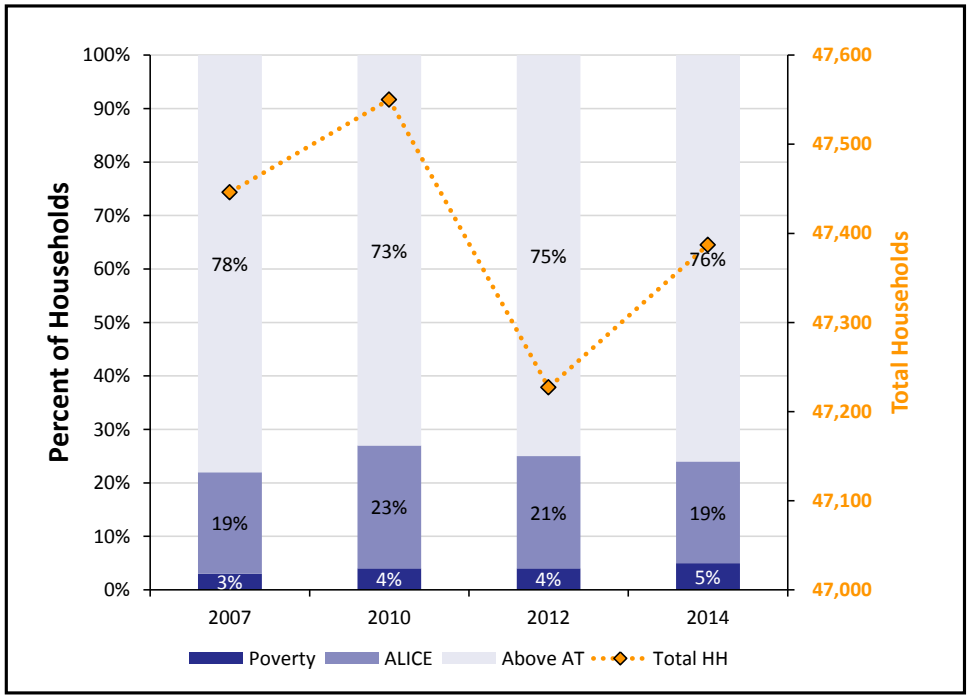
2014 Point-in-Time Data

Population: 126,067 | **Number of Households:** 47,387
Median Household Income: $103,605 (state average: $71,919)
Unemployment Rate: 5% (state average: 7.5%)
ALICE Households: 19% (state average: 26%); **Poverty Households:** 5% (state average: 11%)

How many households are struggling?

ALICE is an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve in 2010 and 2012 for some, but not for all.

Households by Income, 2007 to 2014



What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of $11,670 for a single adult and $23,850 for a family of four, but less than the Household Survival Budget.

Household Survival Budget, Hunterdon County

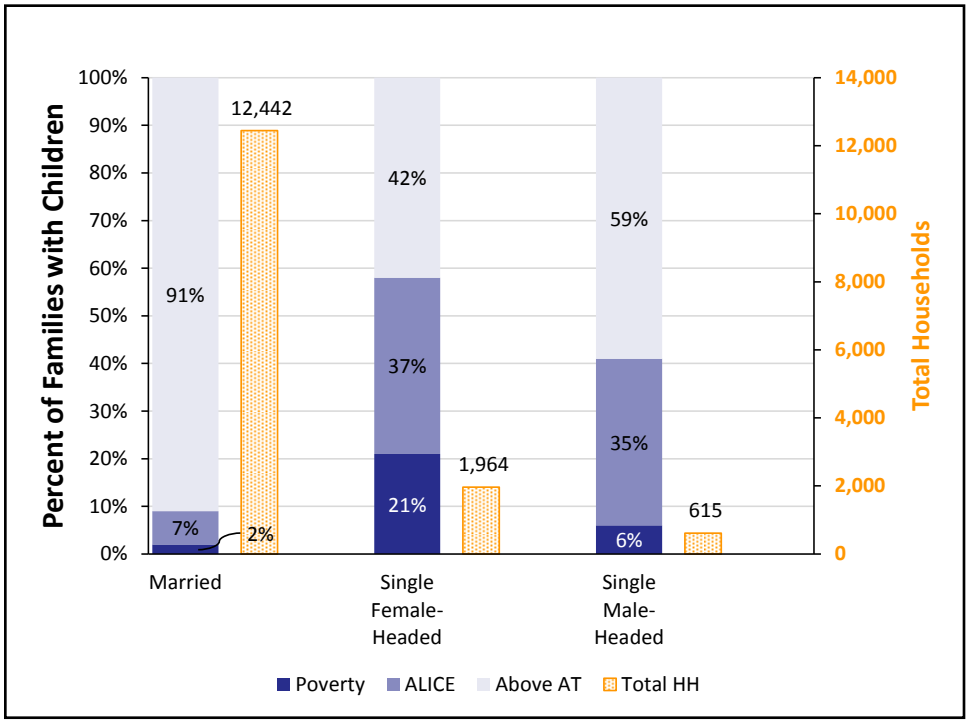
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	$928	$1,458
Child Care	$–	$1,967
Food	$202	$612
Transportation	$338	$676
Health Care	$131	$525
Miscellaneous	$194	$615
Taxes	$337	$911
Monthly Total	$2,130	$6,764
ANNUAL TOTAL	$25,560	$81,168
Hourly Wage	*$12.78*	*$40.58*

Sources: ***2014 Point-in-Time Data****: American Community Survey.* ***ALICE Demographics:*** *American Community Survey; the ALICE Threshold.* ***Budget:*** *U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); State of New Jersey Department of the Treasury; Child Care Aware NJ (CCANJ).*

How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many Hunterdon County families with children live below the ALICE Threshold. Though more Hunterdon County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

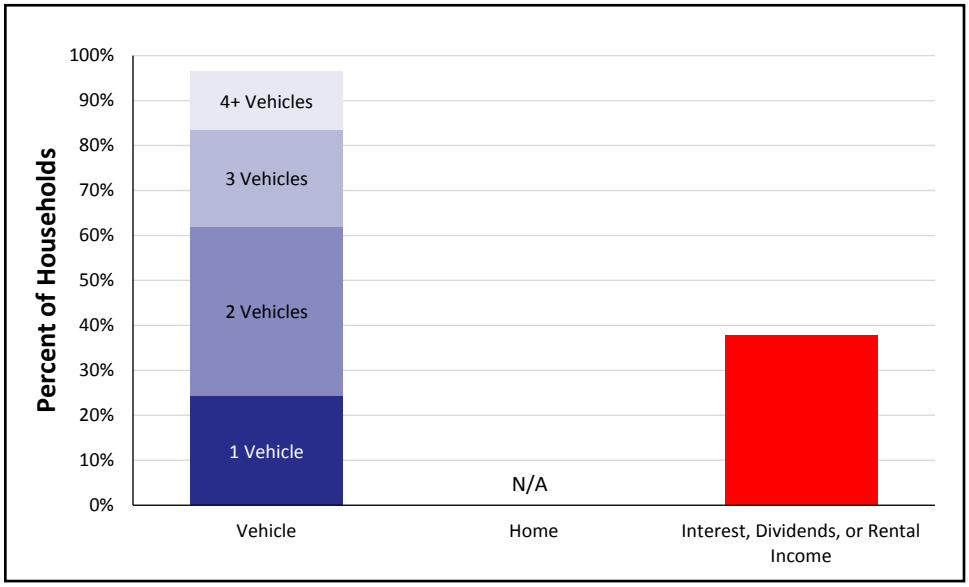
Families with Children by Income, 2014



What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in Hunterdon County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

Assets, All Households, 2014



Hunterdon County, 2014

Town	Total HH	% ALICE & Poverty
Alexandria	1,651	12%
Bethlehem	1,325	13%
Bloomsbury	304	35%
Califon	440	17%
Clinton	1,020	26%
Clinton	4,176	17%
Delaware	1,888	21%
East Amwell	1,468	17%
Flemington	1,972	59%
Franklin	1,215	22%
Frenchtown	624	37%
Glen Gardner	728	42%
Hampton	475	35%
High Bridge	1,446	22%
Holland	2,113	29%
Kingwood	1,340	13%
Lambertville	2,043	32%
Lebanon	720	26%
Lebanon	2,257	16%
Milford	462	31%
Raritan	8,204	24%
Readington	5,981	22%
Stockton	198	28%
Tewksbury	2,172	12%
Union	1,831	20%
West Amwell	898	22%

Note: Municipal-level data on this page is for Places and County Subdivisions, which include Census Designated Places (CDP). These are overlapping geographies so totals will not match county-level data. Municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

ALICE IN MERCER COUNTY

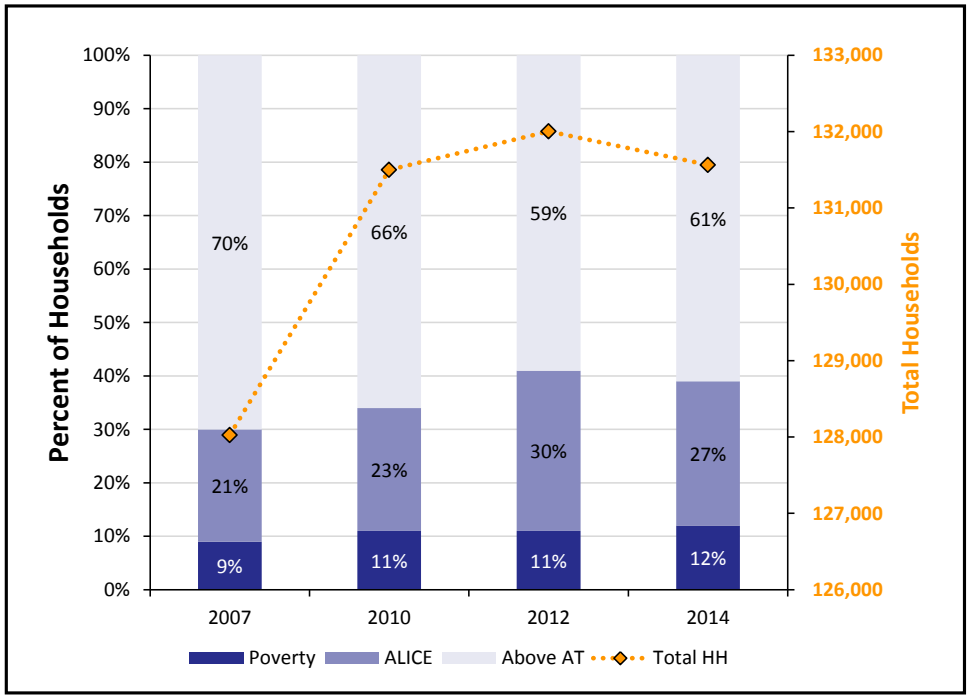
2014 Point-in-Time Data

Population: 371,537 | **Number of Households:** 131,564
Median Household Income: $74,961 (state average: $71,919)
Unemployment Rate: 8.3% (state average: 7.5%)
ALICE Households: 27% (state average: 26%); **Poverty Households:** 12% (state average: 11%)

How many households are struggling?

ALICE is an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve in 2010 and 2012 for some, but not for all.

Households by Income, 2007 to 2014



What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of $11,670 for a single adult and $23,850 for a family of four, but less than the Household Survival Budget.

Household Survival Budget, Mercer County

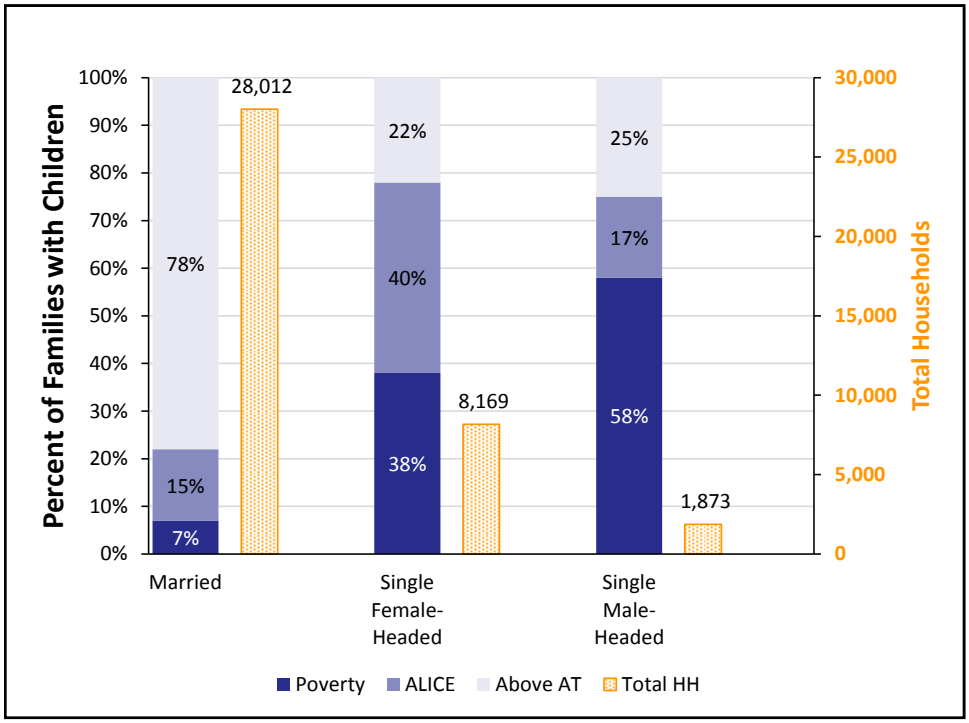
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	$900	$1,225
Child Care	$–	$1,252
Food	$202	$612
Transportation	$382	$763
Health Care	$152	$609
Miscellaneous	$199	$510
Taxes	$350	$640
Monthly Total	$2,185	$5,611
ANNUAL TOTAL	$26,220	$67,332
Hourly Wage	*$13.11*	*$33.67*

Sources: ***2014 Point-in-Time Data****: American Community Survey.* ***ALICE Demographics:*** *American Community Survey; the ALICE Threshold.* ***Budget:*** *U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); State of New Jersey Department of the Treasury; Child Care Aware NJ (CCANJ).*

How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many Mercer County families with children live below the ALICE Threshold. Though more Mercer County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

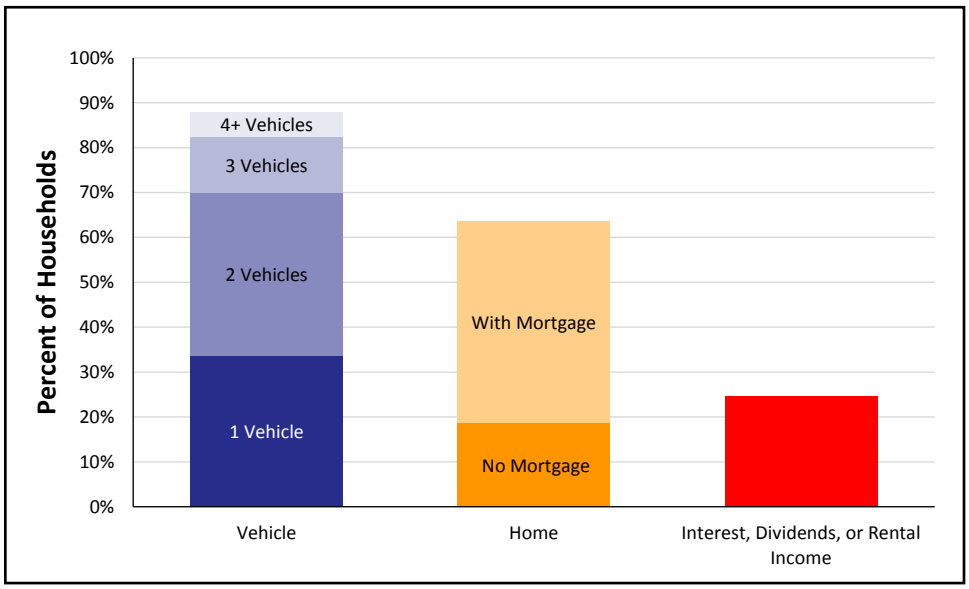
Families with Children by Income, 2014



What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in Mercer County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

Assets, All Households, 2014



Mercer County, 2014		
Town	Total HH	% ALICE & Poverty
East Windsor	9,790	33%
Ewing	12,661	35%
Hamilton	33,734	38%
Hightstown	2,071	36%
Hopewell	771	21%
Hopewell	6,672	15%
Lawrence	12,410	29%
Pennington	1,038	22%
Princeton	9,528	24%
Robbinsville	5,138	24%
Trenton	27,998	69%
West Windsor	9,664	19%

Note: Municipal-level data on this page is for Places and County Subdivisions, which include Census Designated Places (CDP). These are overlapping geographies so totals will not match county-level data. Municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

ALICE IN MIDDLESEX COUNTY

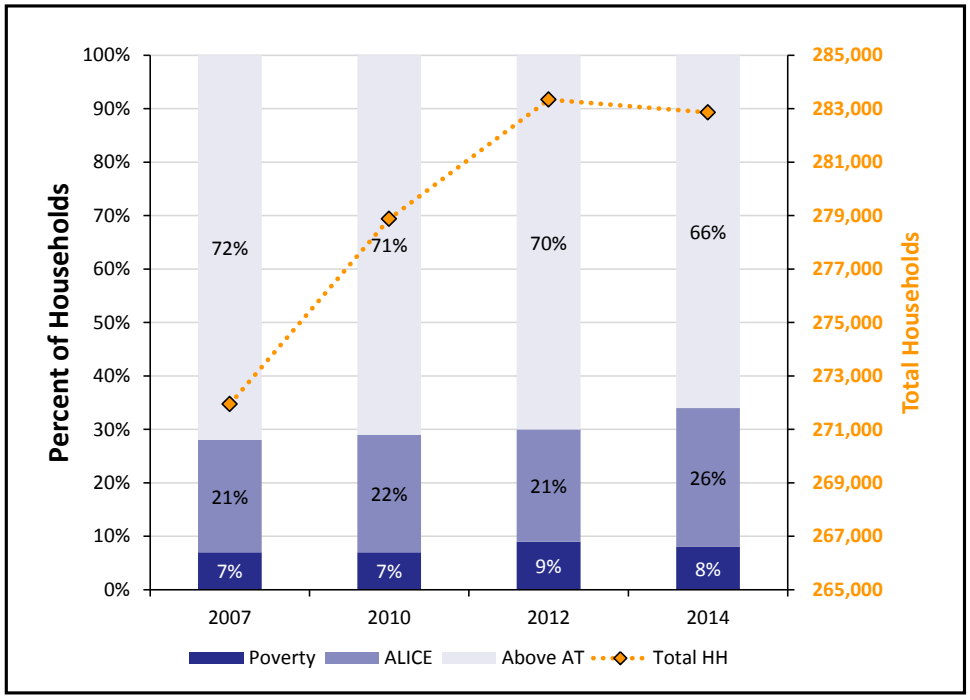
2014 Point-in-Time Data

Population: 836,297 | **Number of Households:** 282,860
Median Household Income: $77,682 (state average: $71,919)
Unemployment Rate: 6.8% (state average: 7.5%)
ALICE Households: 26% (state average: 26%); **Poverty Households:** 8% (state average: 11%)

How many households are struggling?

ALICE is an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve in 2010 and 2012 for some, but not for all.

Households by Income, 2007 to 2014



What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of $11,670 for a single adult and $23,850 for a family of four, but less than the Household Survival Budget.

Household Survival Budget, Middlesex County

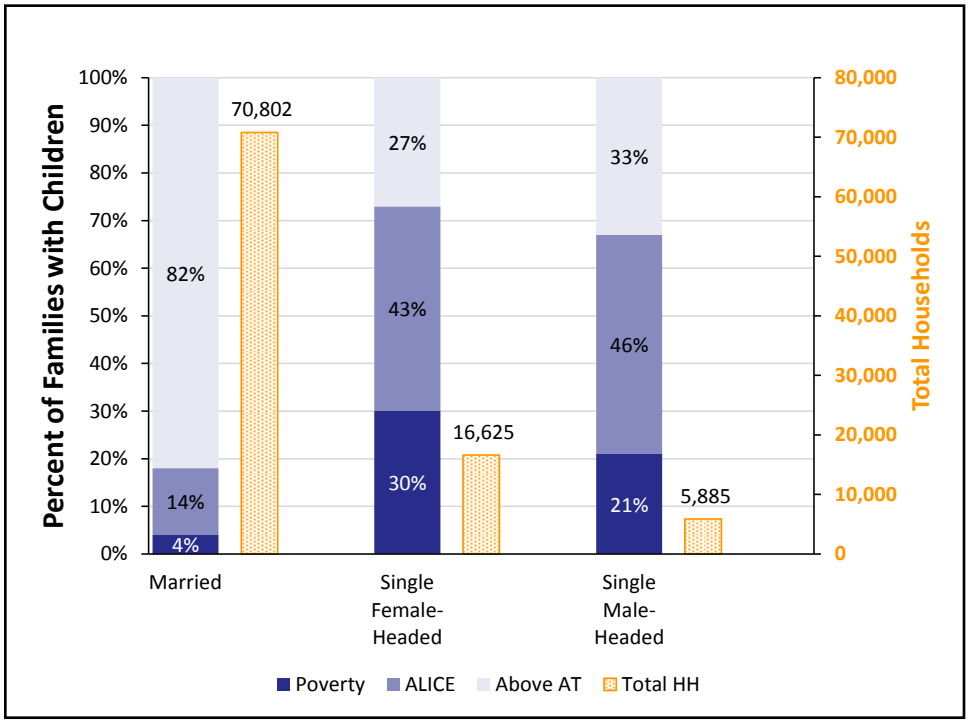
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	$928	$1,458
Child Care	$–	$1,408
Food	$202	$612
Transportation	$108	$173
Health Care	$131	$525
Miscellaneous	$163	$472
Taxes	$259	$542
Monthly Total	$1,791	$5,190
ANNUAL TOTAL	$21,492	$62,280
Hourly Wage	*$10.75*	*$31.14*

*Sources: **2014 Point-in-Time Data**: American Community Survey. **ALICE Demographics:** American Community Survey; the ALICE Threshold. **Budget:** U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); State of New Jersey Department of the Treasury; Child Care Aware NJ (CCANJ).*

How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many Middlesex County families with children live below the ALICE Threshold. Though more Middlesex County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

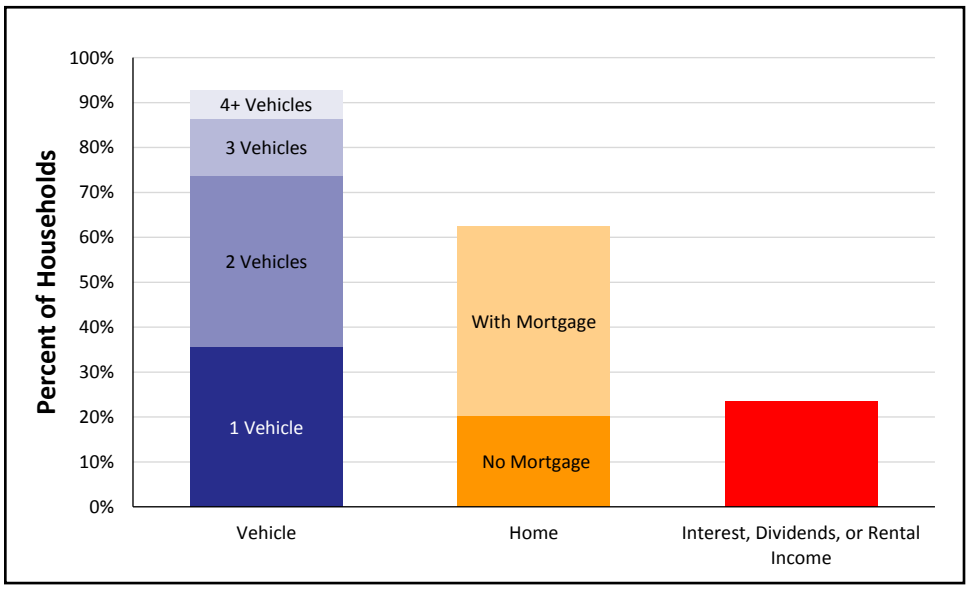
Families with Children by Income, 2014



What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in Middlesex County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

Assets, All Households, 2014



Middlesex County, 2014		
Town	Total HH	% ALICE & Poverty
Carteret	7,664	44%
Cranbury	1,271	21%
Dunellen	2,530	36%
East Brunswick	16,750	27%
Edison	34,420	27%
Helmetta	879	33%
Highland Park	5,645	42%
Jamesburg	2,233	41%
Metuchen	5,149	22%
Middlesex	4,902	33%
Milltown	2,602	25%
Monroe	17,137	33%
New Brunswick	13,866	66%
North Brunswick	14,761	34%
Old Bridge	24,374	30%
Perth Amboy	16,306	59%
Piscataway	17,206	27%
Plainsboro	9,539	29%
Sayreville	15,811	33%
South Amboy	3,732	40%
South Brunswick	15,230	22%
South Plainfield	8,035	26%
South River	5,366	41%
Spotswood	3,217	36%
Woodbridge	33,557	32%

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ALICE IN MONMOUTH COUNTY

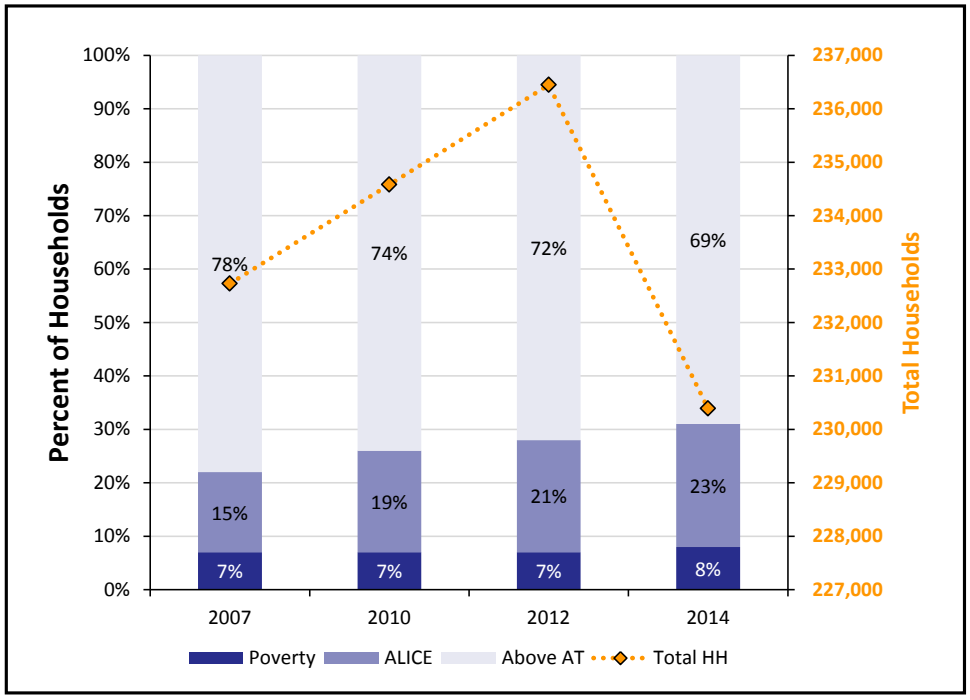
2014 Point-in-Time Data

Population: 629,279 | **Number of Households:** 230,391
Median Household Income: $88,413 (state average: $71,919)
Unemployment Rate: 5.8% (state average: 7.5%)
ALICE Households: 23% (state average: 26%); **Poverty Households:** 8% (state average: 11%)

How many households are struggling?

ALICE is an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve in 2010 and 2012 for some, but not for all.

Households by Income, 2007 to 2014



What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of $11,670 for a single adult and $23,850 for a family of four, but less than the Household Survival Budget.

Household Survival Budget, Monmouth County

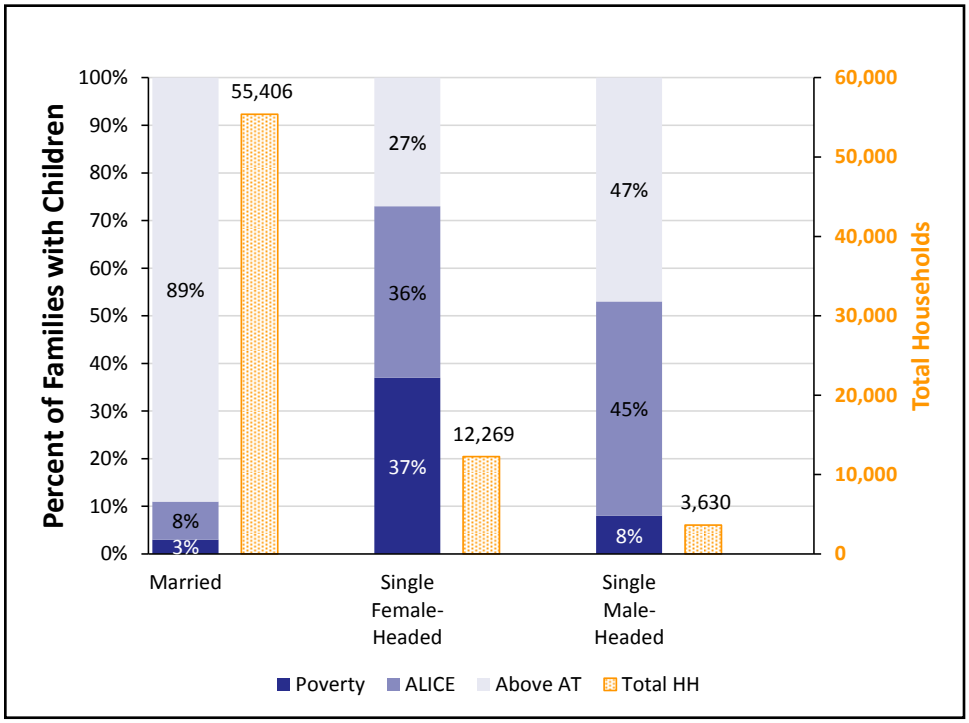
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	$917	$1,345
Child Care	$–	$1,265
Food	$202	$612
Transportation	$338	$676
Health Care	$131	$525
Miscellaneous	$192	$505
Taxes	$333	$627
Monthly Total	$2,113	$5,555
ANNUAL TOTAL	$25,356	$66,660
Hourly Wage	*$12.68*	*$33.33*

*Sources: **2014 Point-in-Time Data**: American Community Survey. **ALICE Demographics:** American Community Survey; the ALICE Threshold. **Budget:** U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); State of New Jersey Department of the Treasury; Child Care Aware NJ (CCANJ).*

How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many Monmouth County families with children live below the ALICE Threshold. Though more Monmouth County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

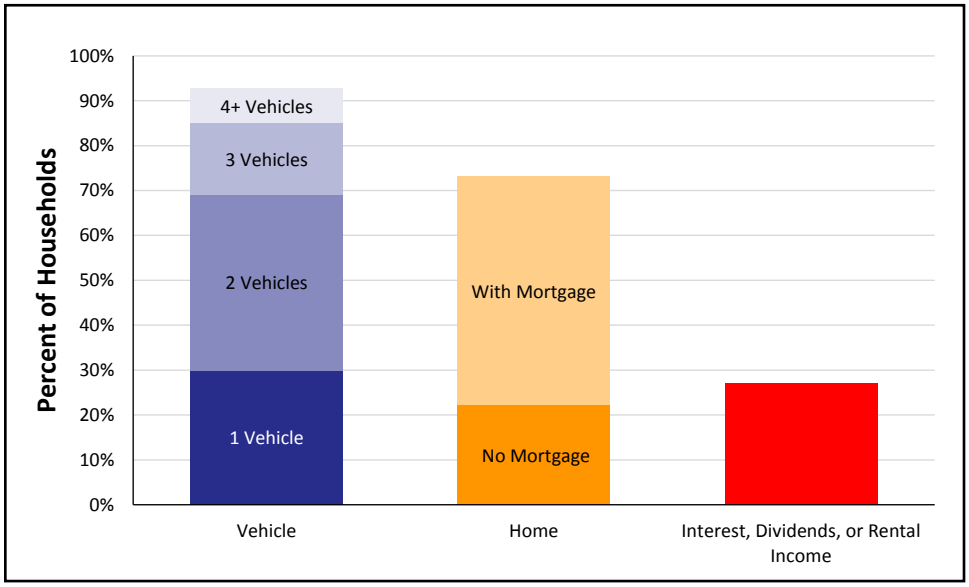
Families with Children by Income, 2014



What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in Monmouth County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

Assets, All Households, 2014



Monmouth County, 2014

Town	Total HH	% ALICE & Poverty
Aberdeen	6,818	29%
Allenhurst	213	30%
Allentown	677	29%
Asbury Park	6,622	68%
Atlantic Highlands	1,797	33%
Avon-by-the-Sea	924	30%
Belmar	2,871	47%
Bradley Beach	2,152	46%
Brielle	1,879	20%
Colts Neck	3,335	17%
Deal	330	37%
Eatontown	5,274	45%
Englishtown	703	33%
Fair Haven	2,084	15%
Farmingdale	560	42%
Freehold	3,972	56%
Freehold	12,529	27%
Hazlet	7,128	31%
Highlands	2,395	37%
Holmdel	5,427	20%
Howell	17,527	29%
Interlaken	364	14%
Keansburg	4,162	61%
Keyport	3,142	49%
Lake Como	727	50%
Little Silver	2,113	12%
Long Branch	11,883	55%
Manalapan	13,233	23%
Manasquan	2,452	21%
Marlboro	12,929	16%
Matawan	3,415	26%
Middletown	23,896	25%
Millstone	3,379	12%
Monmouth Beach	1,526	28%
Neptune	11,019	43%
Neptune City	1,981	51%
Ocean	10,363	36%
Oceanport	2,093	34%
Red Bank	5,193	45%
Roosevelt	260	32%
Rumson	2,358	19%
Sea Bright	703	37%
Sea Girt	756	22%
Shrewsbury	532	57%
Shrewsbury	1,353	21%
Spring Lake	1,194	19%
Spring Lake Heights	2,332	33%
Tinton Falls	7,984	36%
Union Beach	1,991	32%
Upper Freehold	2,309	16%
Wall	10,124	28%
West Long Branch	2,674	31%

Note: Municipal-level data on this page is for Places and County Subdivisions, which include Census Designated Places (CDP). These are overlapping geographies so totals will not match county-level data. Municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

ALICE IN MORRIS COUNTY

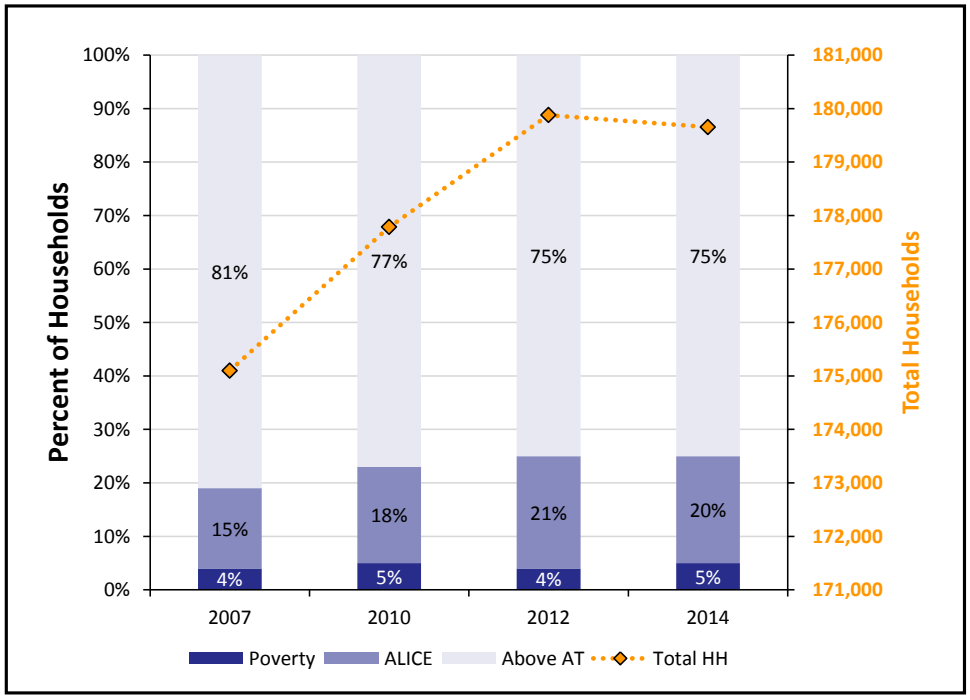
2014 Point-in-Time Data

Population: 499,727 | **Number of Households:** 179,654
Median Household Income: $100,579 (state average: $71,919)
Unemployment Rate: 5.7% (state average: 7.5%)
ALICE Households: 20% (state average: 26%); **Poverty Households:** 5% (state average: 11%)

How many households are struggling?

ALICE is an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve in 2010 and 2012 for some, but not for all.

Households by Income, 2007 to 2014



What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of $11,670 for a single adult and $23,850 for a family of four, but less than the Household Survival Budget.

Household Survival Budget, Morris County

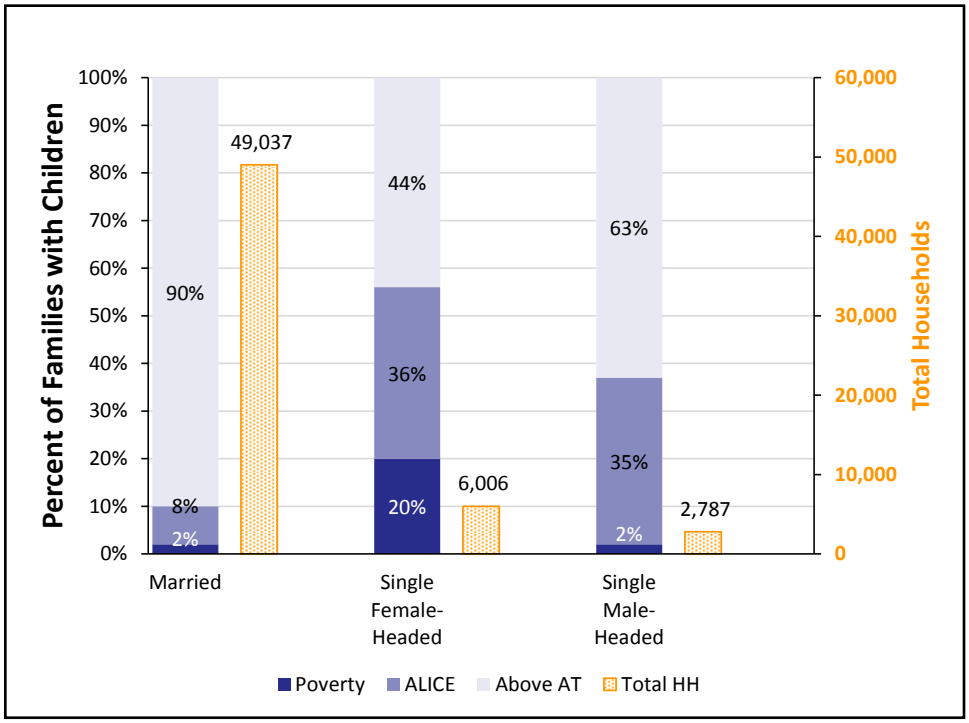
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	$1,022	$1,265
Child Care	$–	$1,478
Food	$202	$612
Transportation	$338	$676
Health Care	$131	$525
Miscellaneous	$206	$523
Taxes	$370	$672
Monthly Total	$2,269	$5,751
ANNUAL TOTAL	$27,228	$69,012
Hourly Wage	*$13.61*	*$34.51*

*Sources: **2014 Point-in-Time Data**: American Community Survey. **ALICE Demographics:** American Community Survey; the ALICE Threshold. **Budget:** U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); State of New Jersey Department of the Treasury; Child Care Aware NJ (CCANJ).*

How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many Morris County families with children live below the ALICE Threshold. Though more Morris County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

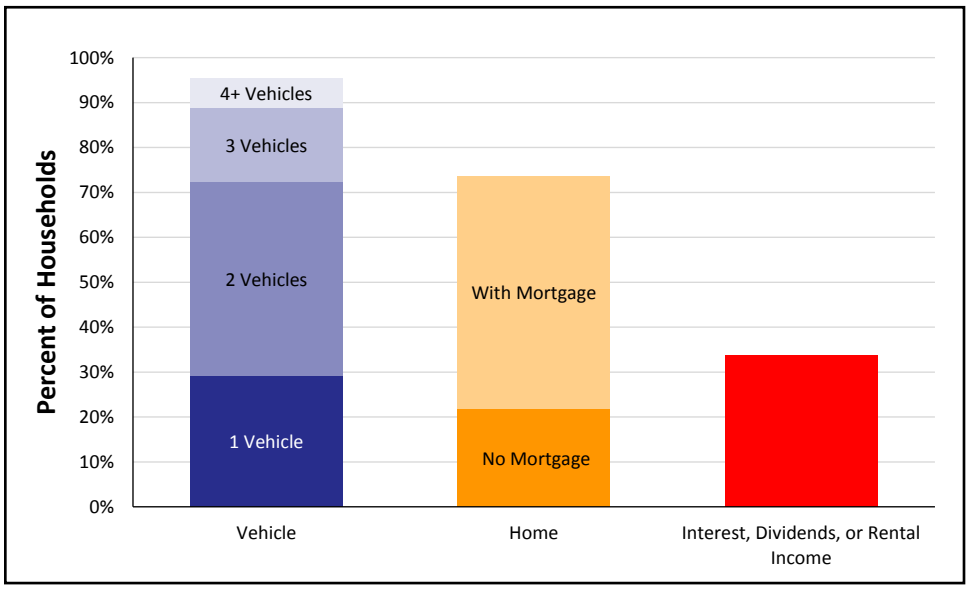
Families with Children by Income, 2014



What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in Morris County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

Assets, All Households, 2014



Morris County, 2014

Town	Total HH	% ALICE & Poverty
Boonton	1,558	25%
Boonton	3,117	32%
Butler	2,762	30%
Chatham	2,895	15%
Chatham	3,923	18%
Chester	570	31%
Chester	2,476	11%
Denville	6,569	22%
Dover	5,184	48%
East Hanover	3,906	22%
Florham Park	3,974	24%
Hanover	5,238	26%
Harding	1,446	19%
Jefferson	7,835	23%
Kinnelon	3,610	19%
Lincoln Park	3,862	28%
Long Hill	3,065	21%
Madison	5,532	23%
Mendham	1,702	20%
Mendham	1,940	13%
Mine Hill	1,194	29%
Montville	7,421	19%
Morris	8,247	18%
Morris Plains	2,100	22%
Morristown	7,841	37%
Mount Arlington	2,344	30%
Mount Olive	10,777	30%
Mountain Lakes	1,296	8%
Netcong	1,429	51%
Parsippany-Troy Hills	19,888	30%
Pequannock	6,321	29%
Randolph	9,233	22%
Riverdale	1,821	25%
Rockaway	2,587	34%
Rockaway	8,809	22%
Roxbury	7,974	22%
Victory Gardens	560	67%
Washington	6,509	16%
Wharton	2,261	41%

Note: Municipal-level data on this page is for Places and County Subdivisions, which include Census Designated Places (CDP). These are overlapping geographies so totals will not match county-level data. Municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

ALICE IN OCEAN COUNTY

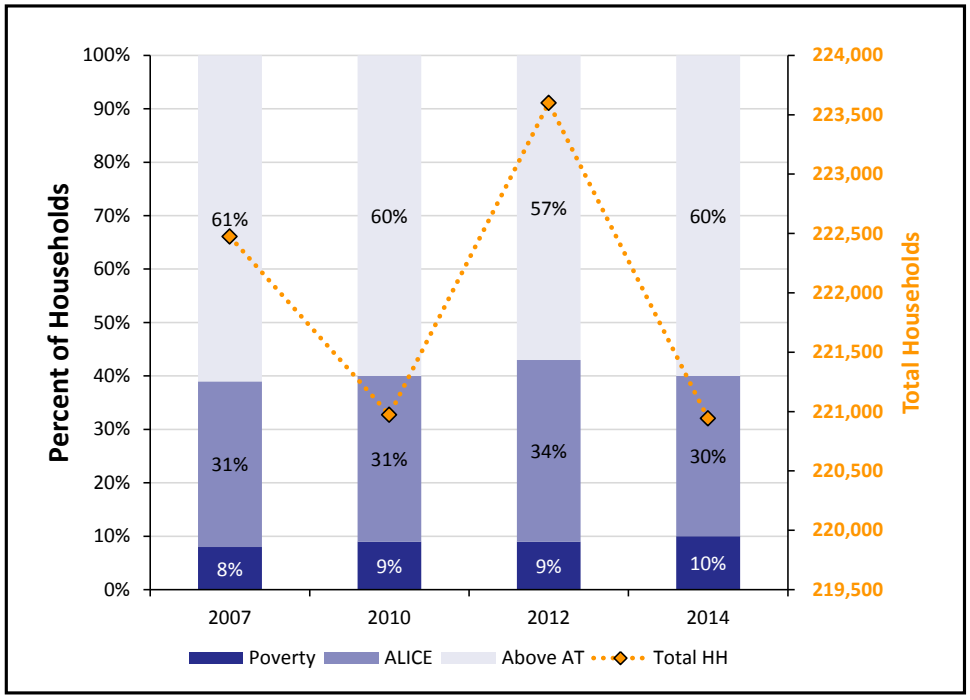
2014 Point-in-Time Data

Population: 586,301 | **Number of Households:** 220,941
Median Household Income: $63,653 (state average: $71,919)
Unemployment Rate: 8.4% (state average: 7.5%)
ALICE Households: 30% (state average: 26%); **Poverty Households:** 10% (state average: 11%)

How many households are struggling?

ALICE is an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve in 2010 and 2012 for some, but not for all.

Households by Income, 2007 to 2014



What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of $11,670 for a single adult and $23,850 for a family of four, but less than the Household Survival Budget.

Household Survival Budget, Ocean County

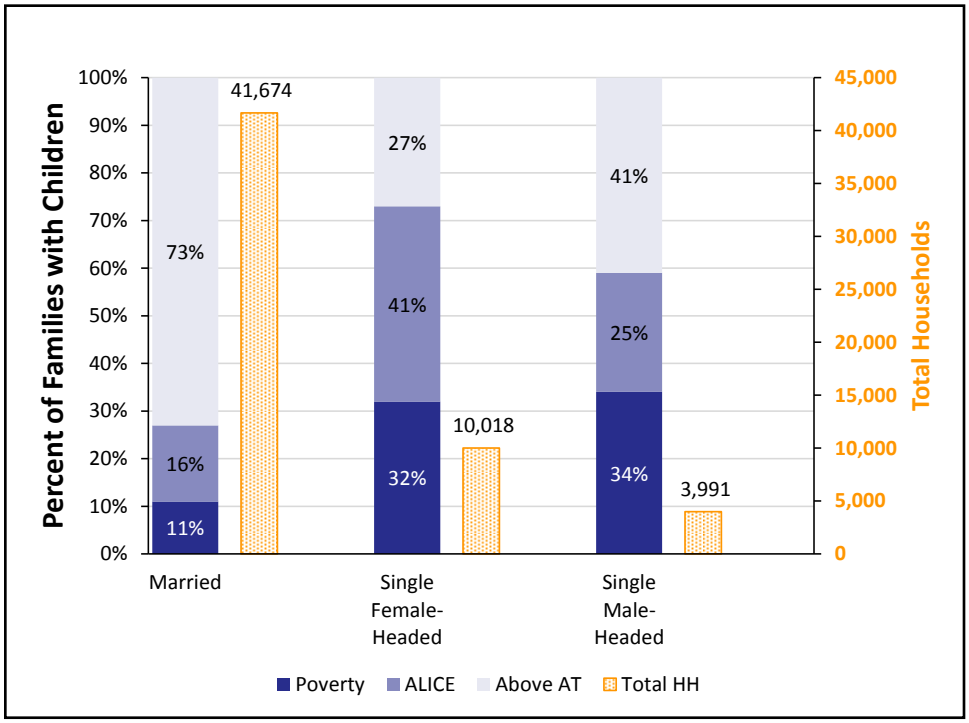
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	$917	$1,345
Child Care	$–	$1,577
Food	$202	$612
Transportation	$338	$676
Health Care	$131	$525
Miscellaneous	$192	$547
Taxes	$333	$734
Monthly Total	$2,113	$6,016
ANNUAL TOTAL	$25,356	$72,192
Hourly Wage	*$12.68*	*$36.10*

*Sources: **2014 Point-in-Time Data**: American Community Survey. **ALICE Demographics:** American Community Survey; the ALICE Threshold. **Budget:** U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); State of New Jersey Department of the Treasury; Child Care Aware NJ (CCANJ).*

How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many Ocean County families with children live below the ALICE Threshold. Though more Ocean County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

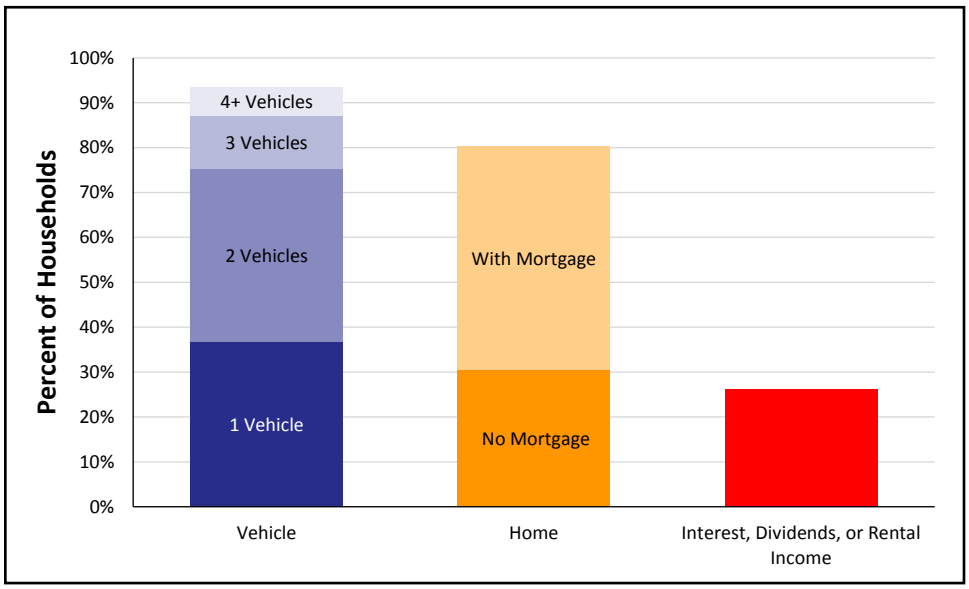
Families with Children by Income, 2014



What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in Ocean County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

Assets, All Households, 2014



Ocean County, 2014		
Town	Total HH	% ALICE & Poverty
Barnegat	8,374	37%
Barnegat Light	293	32%
Bay Head	459	25%
Beach Haven	540	35%
Beachwood	3,748	30%
Berkeley	20,597	52%
Brick	30,079	38%
Eagleswood	601	37%
Harvey Cedars	252	30%
Island Heights	701	29%
Jackson	19,865	28%
Lacey	10,788	36%
Lakehurst	846	48%
Lakewood	23,688	62%
Lavallette	921	32%
Little Egg Harbor	8,165	42%
Long Beach	1,494	31%
Manchester	22,659	55%
Mantoloking	174	18%
Ocean	3,541	32%
Ocean Gate	818	45%
Pine Beach	818	27%
Plumsted	2,970	30%
Point Pleasant	7,199	31%
Point Pleasant Beach	1,882	31%
Seaside Heights	1,178	79%
Seaside Park	798	38%
Ship Bottom	496	33%
South Toms River	993	42%
Stafford	10,035	36%
Surf City	612	33%
Toms River	34,825	36%
Tuckerton	1,311	46%

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ALICE IN PASSAIC COUNTY

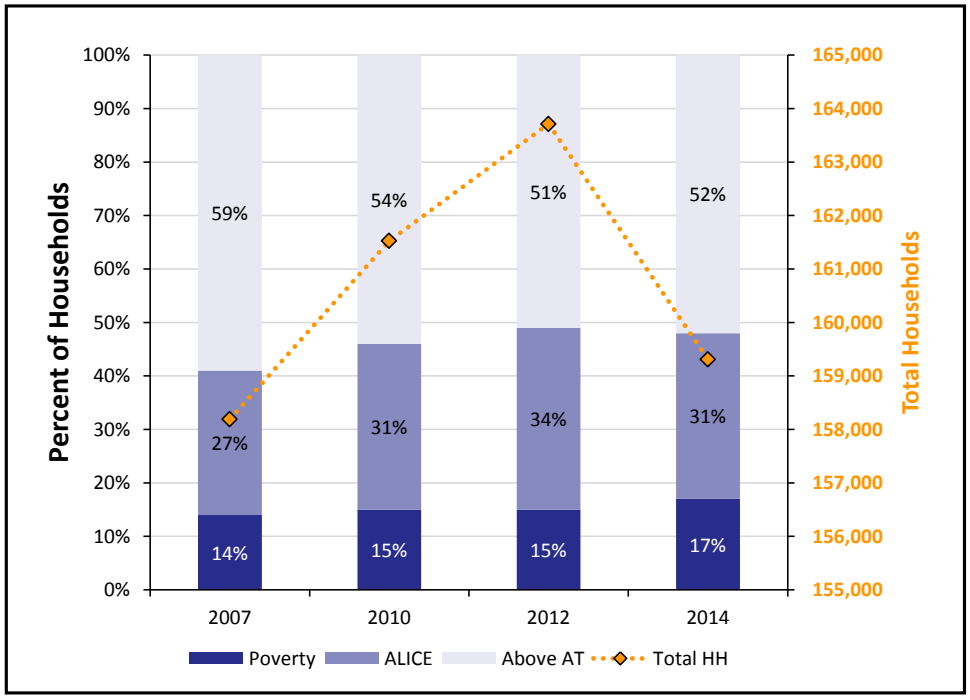
2014 Point-in-Time Data

Population: 508,856 | **Number of Households:** 159,309
Median Household Income: $58,804 (state average: $71,919)
Unemployment Rate: 6.6% (state average: 7.5%)
ALICE Households: 31% (state average: 26%); **Poverty Households:** 17% (state average: 11%)

How many households are struggling?

ALICE is an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve in 2010 and 2012 for some, but not for all.

Households by Income, 2007 to 2014



What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of $11,670 for a single adult and $23,850 for a family of four, but less than the Household Survival Budget.

Household Survival Budget, Passaic County

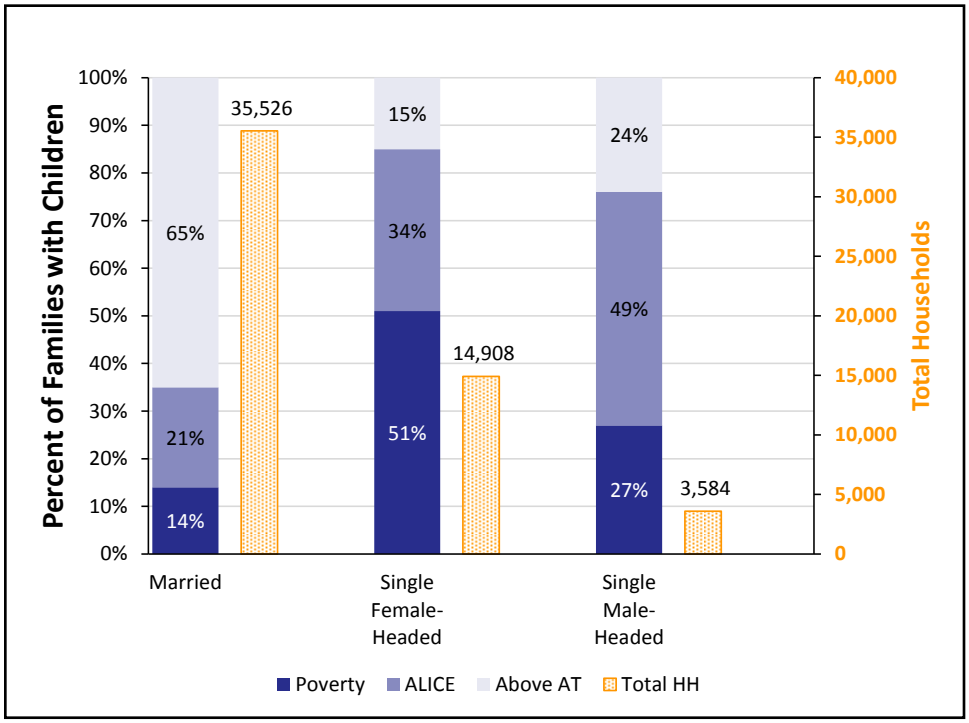
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	$1,094	$1,402
Child Care	$–	$1,109
Food	$202	$612
Transportation	$108	$173
Health Care	$131	$525
Miscellaneous	$185	$424
Taxes	$315	$420
Monthly Total	$2,035	$4,665
ANNUAL TOTAL	$24,420	$55,980
Hourly Wage	*$12.21*	*$27.99*

*Sources: **2014 Point-in-Time Data**: American Community Survey. **ALICE Demographics:** American Community Survey; the ALICE Threshold. **Budget:** U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); State of New Jersey Department of the Treasury; Child Care Aware NJ (CCANJ).*

How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many Passaic County families with children live below the ALICE Threshold. Though more Passaic County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

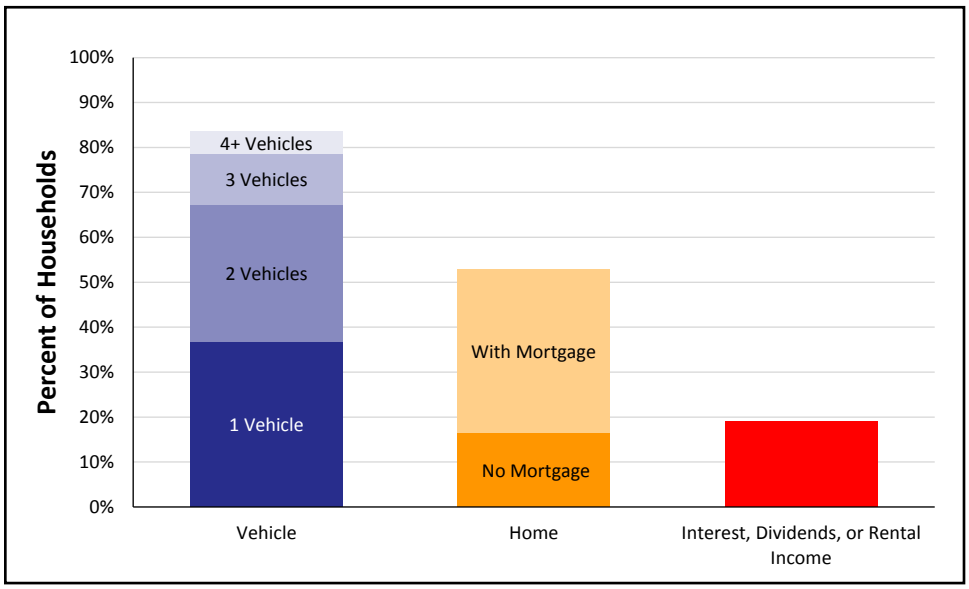
Families with Children by Income, 2014



What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in Passaic County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

Assets, All Households, 2014



Passaic County, 2014

Town	Total HH	% ALICE & Poverty
Bloomingdale	2,829	37%
Clifton	28,652	42%
Haledon	2,582	48%
Hawthorne	6,991	35%
Little Falls	5,339	37%
North Haledon	2,969	25%
Passaic	20,044	72%
Paterson	43,462	70%
Pompton Lakes	4,151	33%
Prospect Park	1,759	56%
Ringwood	3,746	19%
Totowa	3,457	34%
Wanaque	4,156	29%
Wayne	18,247	24%
West Milford	9,358	25%
Woodland Park	4,355	36%

Note: Municipal-level data on this page is for Places and County Subdivisions, which include Census Designated Places (CDP). These are overlapping geographies so totals will not match county-level data. Municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

ALICE IN SALEM COUNTY

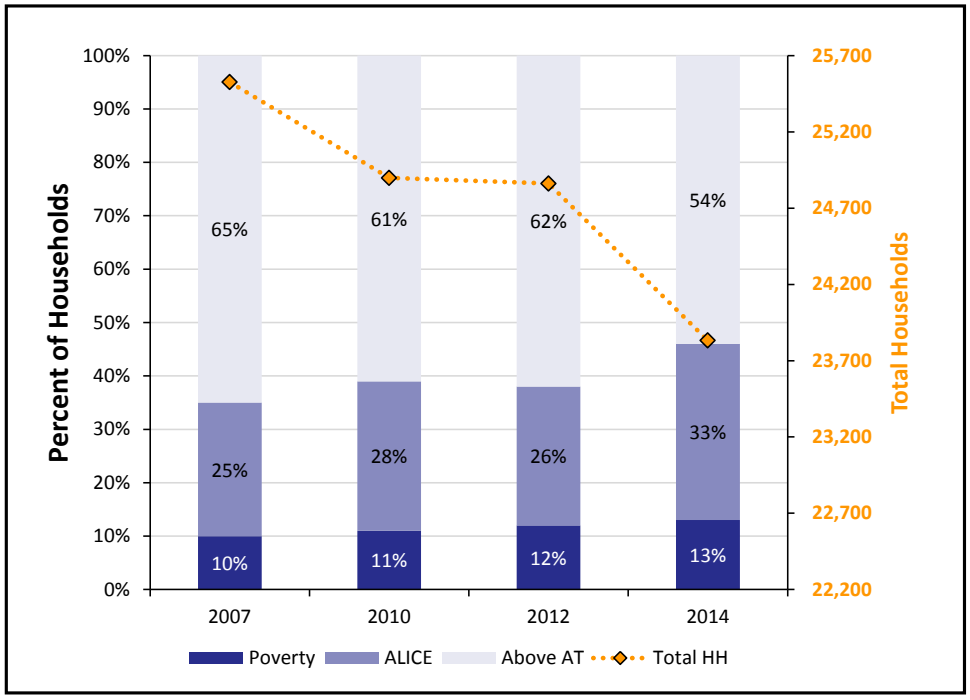
2014 Point-in-Time Data

Population: 64,715 | **Number of Households:** 23,832
Median Household Income: $57,377 (state average: $71,919)
Unemployment Rate: 9.5% (state average: 7.5%)
ALICE Households: 33% (state average: 26%); **Poverty Households:** 13% (state average: 11%)

How many households are struggling?

ALICE is an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve in 2010 and 2012 for some, but not for all.

Households by Income, 2007 to 2014



What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of $11,670 for a single adult and $23,850 for a family of four, but less than the Household Survival Budget.

Household Survival Budget, Salem County

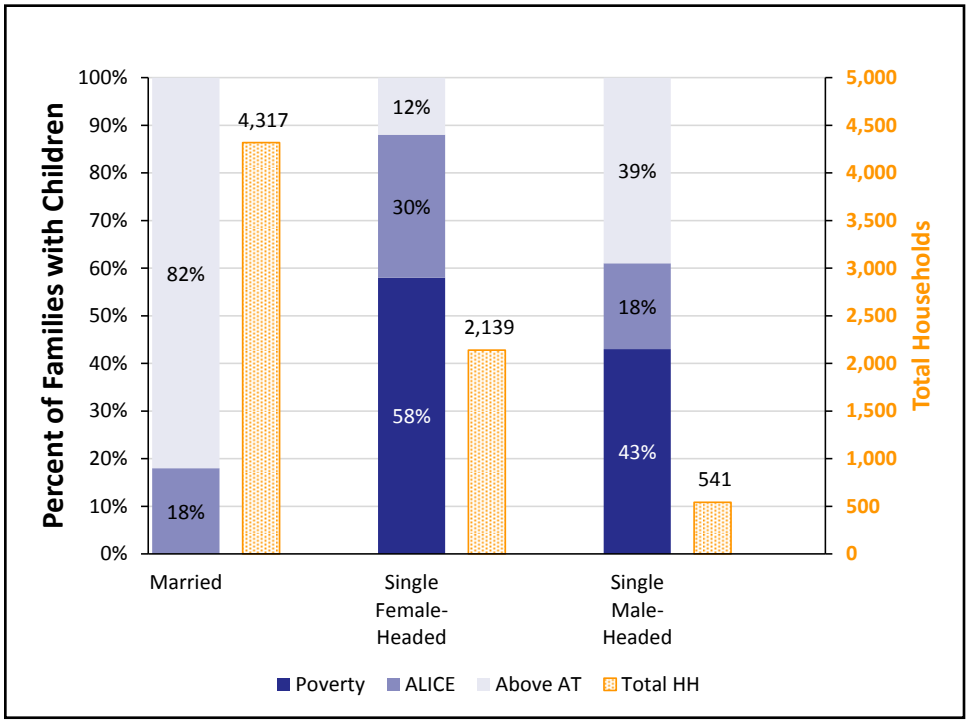
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	$799	$1,135
Child Care	$–	$1,235
Food	$202	$612
Transportation	$382	$763
Health Care	$152	$609
Miscellaneous	$185	$496
Taxes	$315	$603
Monthly Total	$2,035	$5,453
ANNUAL TOTAL	$24,420	$65,436
Hourly Wage	*$12.21*	*$32.72*

*Sources: **2014 Point-in-Time Data**: American Community Survey. **ALICE Demographics:** American Community Survey; the ALICE Threshold. **Budget:** U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); State of New Jersey Department of the Treasury; Child Care Aware NJ (CCANJ).*

How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many Salem County families with children live below the ALICE Threshold. Though more Salem County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

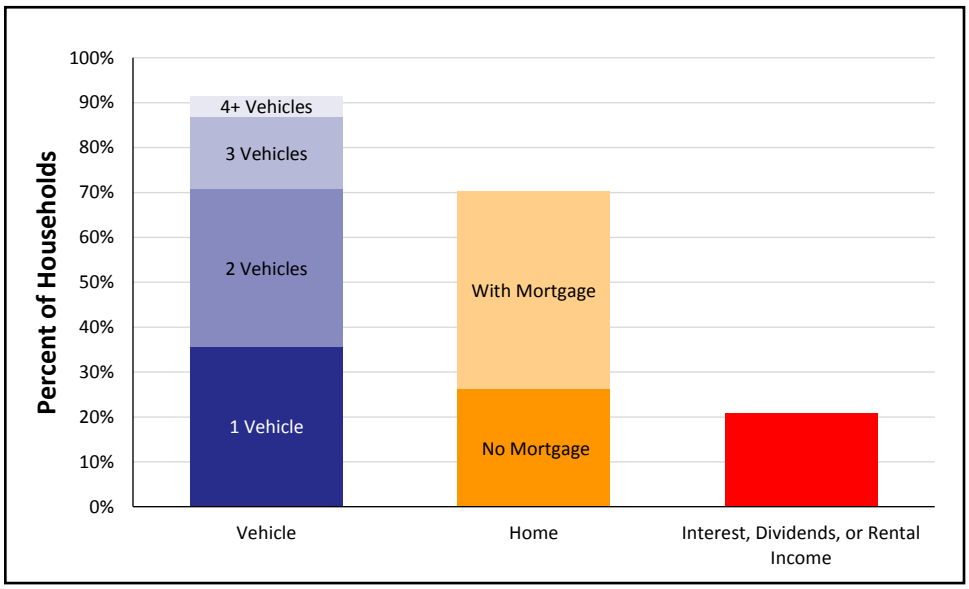
Families with Children by Income, 2014



What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in Salem County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

Assets, All Households, 2014



Salem County, 2014		
Town	Total HH	% ALICE & Poverty
Alloway	1,200	35%
Carneys Point	3,085	50%
Elmer	499	42%
Elsinboro	504	38%
Lower Alloways Creek	605	32%
Mannington	474	37%
Oldmans	705	35%
Penns Grove	1,841	69%
Pennsville	5,495	43%
Pilesgrove	1,485	33%
Pittsgrove	3,331	36%
Quinton	994	43%
Salem	1,927	70%
Upper Pittsgrove	1,176	21%
Woodstown	1,344	38%

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ALICE IN SOMERSET COUNTY

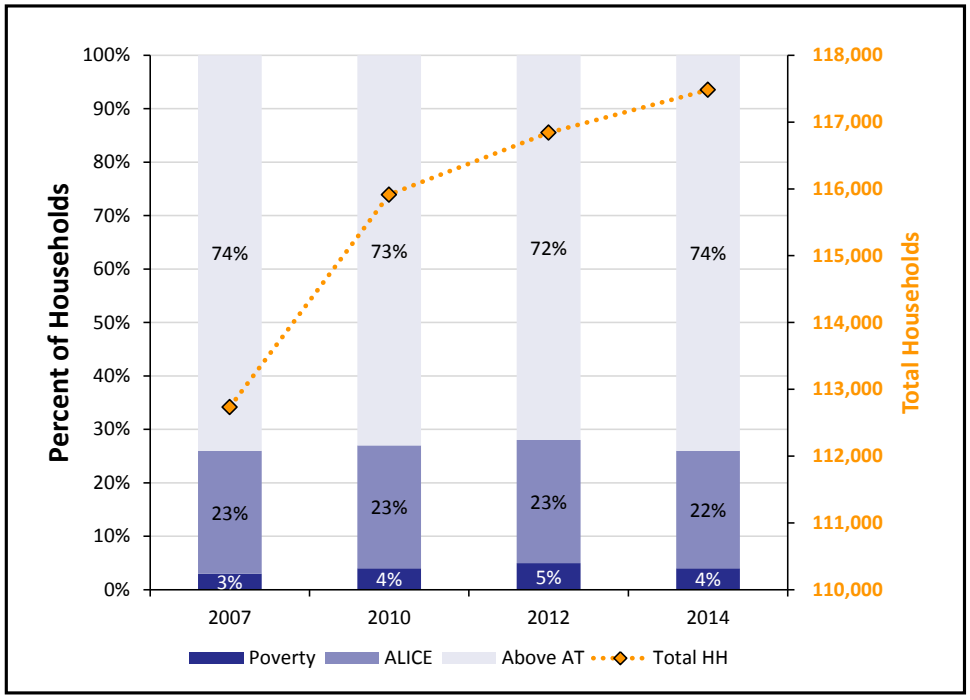
2014 Point-in-Time Data

Population: 332,568 | **Number of Households:** 117,482
Median Household Income: $100,301 (state average: $71,919)
Unemployment Rate: 4.6% (state average: 7.5%)
ALICE Households: 22% (state average: 26%); **Poverty Households:** 4% (state average: 11%)

How many households are struggling?

ALICE is an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve in 2010 and 2012 for some, but not for all.

Households by Income, 2007 to 2014



What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of $11,670 for a single adult and $23,850 for a family of four, but less than the Household Survival Budget.

Household Survival Budget, Somerset County

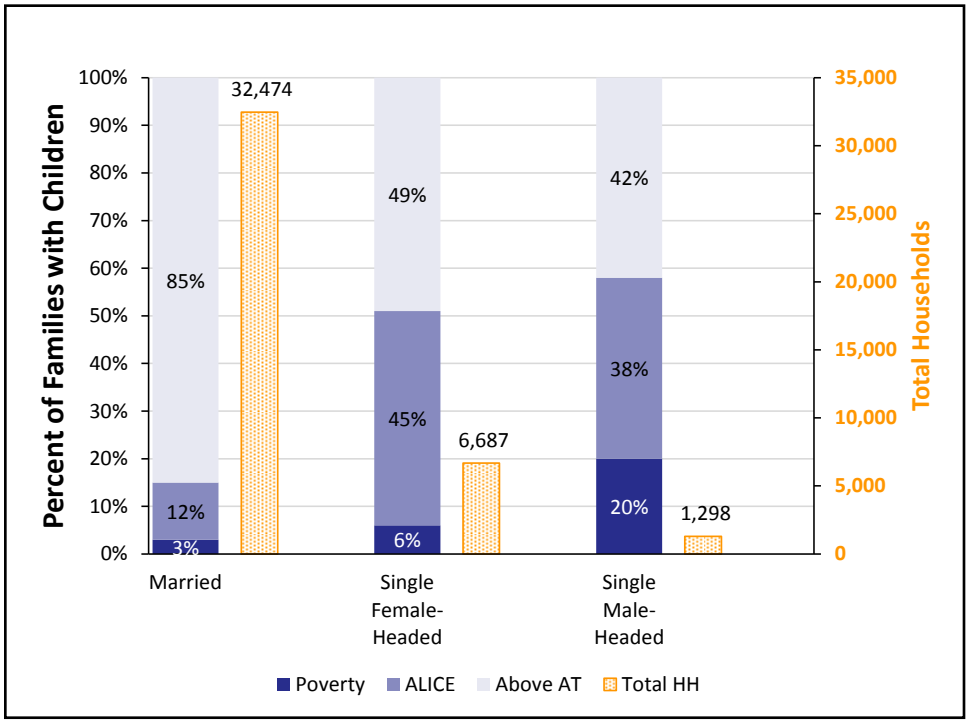
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	$928	$1,458
Child Care	$–	$1,907
Food	$202	$612
Transportation	$338	$676
Health Care	$131	$525
Miscellaneous	$194	$607
Taxes	$337	$889
Monthly Total	$2,130	$6,674
ANNUAL TOTAL	$25,560	$80,088
Hourly Wage	*$12.78*	*$40.04*

*Sources: **2014 Point-in-Time Data**: American Community Survey. **ALICE Demographics:** American Community Survey; the ALICE Threshold. **Budget:** U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); State of New Jersey Department of the Treasury; Child Care Aware NJ (CCANJ).*

How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many Somerset County families with children live below the ALICE Threshold. Though more Somerset County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

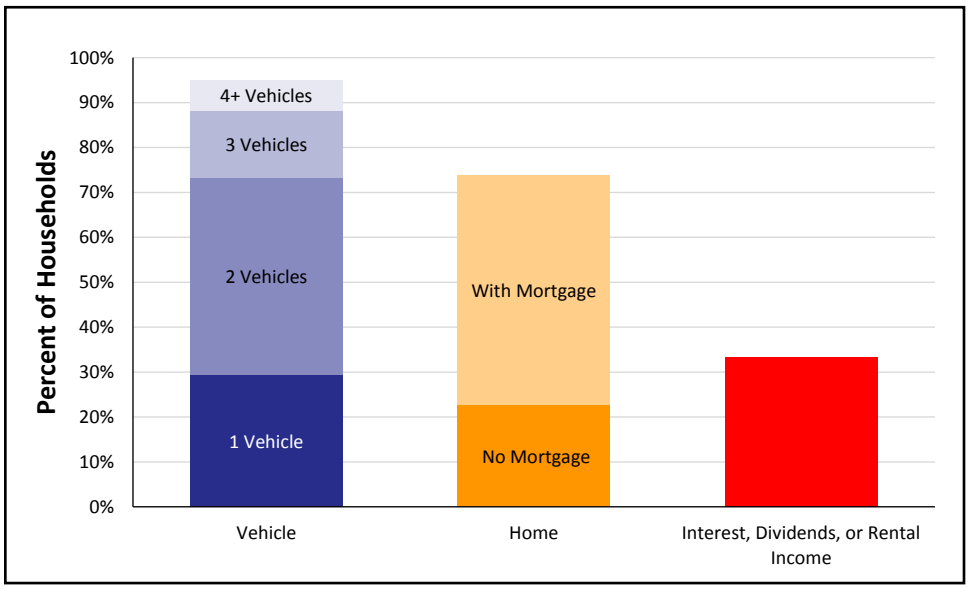
Families with Children by Income, 2014



What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in Somerset County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

Assets, All Households, 2014



Somerset County, 2014

Town	Total HH	% ALICE & Poverty
Bedminster	4,125	28%
Bernards	9,618	17%
Bernardsville	2,767	18%
Bound Brook	3,470	45%
Branchburg	5,101	20%
Bridgewater	15,276	21%
Far Hills	396	26%
Franklin	23,749	28%
Green Brook	2,318	17%
Hillsborough	13,294	22%
Manville	3,874	44%
Millstone	173	28%
Montgomery	7,408	16%
North Plainfield	7,255	39%
Peapack and Gladstone	939	27%
Raritan	2,695	40%
Rocky Hill	234	22%
Somerville	4,590	39%
South Bound Brook	1,575	41%
Warren	4,999	17%
Watchung	2,085	25%

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ALICE IN SUSSEX COUNTY

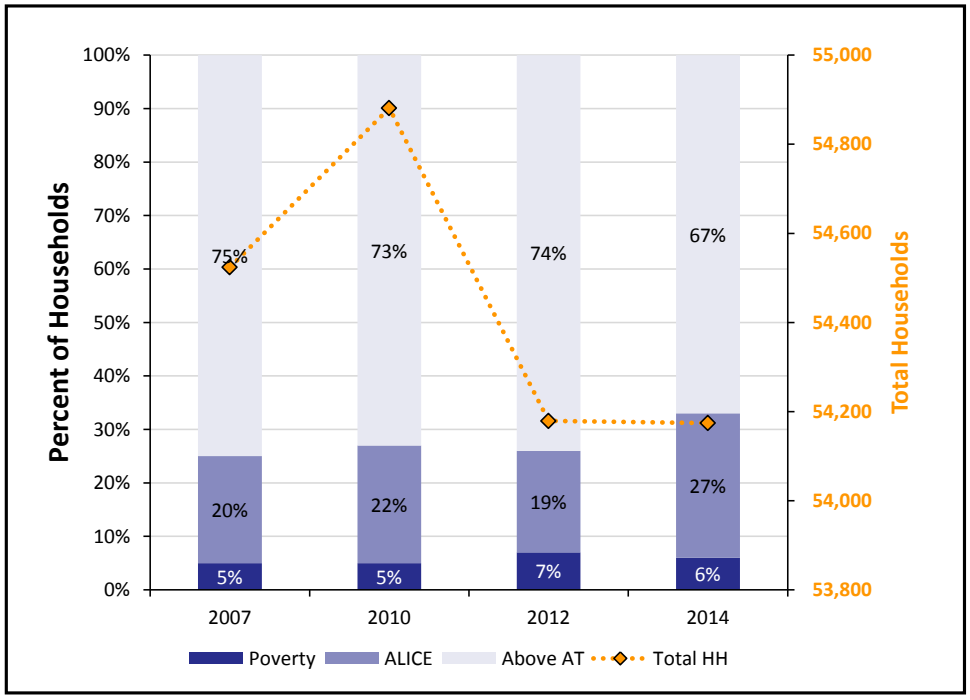
2014 Point-in-Time Data

Population: 144,909 | **Number of Households:** 54,174
Median Household Income: $82,075 (state average: $71,919)
Unemployment Rate: 7.7% (state average: 7.5%)
ALICE Households: 27% (state average: 26%); **Poverty Households:** 6% (state average: 11%)

How many households are struggling?

ALICE is an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve in 2010 and 2012 for some, but not for all.

Households by Income, 2007 to 2014



What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of $11,670 for a single adult and $23,850 for a family of four, but less than the Household Survival Budget.

Household Survival Budget, Sussex County

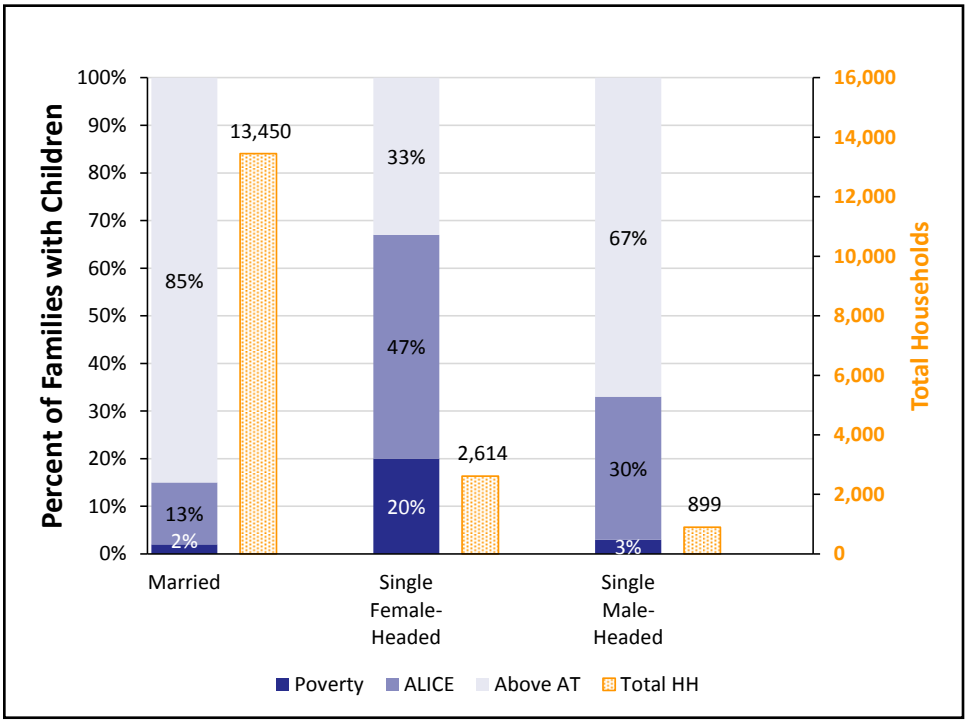
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	$1,022	$1,265
Child Care	$–	$1,517
Food	$202	$612
Transportation	$338	$676
Health Care	$131	$525
Miscellaneous	$206	$528
Taxes	$370	$686
Monthly Total	$2,269	$5,809
ANNUAL TOTAL	$27,228	$69,708
Hourly Wage	*$13.61*	*$34.85*

*Sources: **2014 Point-in-Time Data**: American Community Survey. **ALICE Demographics:** American Community Survey; the ALICE Threshold. **Budget:** U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); State of New Jersey Department of the Treasury; Child Care Aware NJ (CCANJ).*

How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many Sussex County families with children live below the ALICE Threshold. Though more Sussex County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

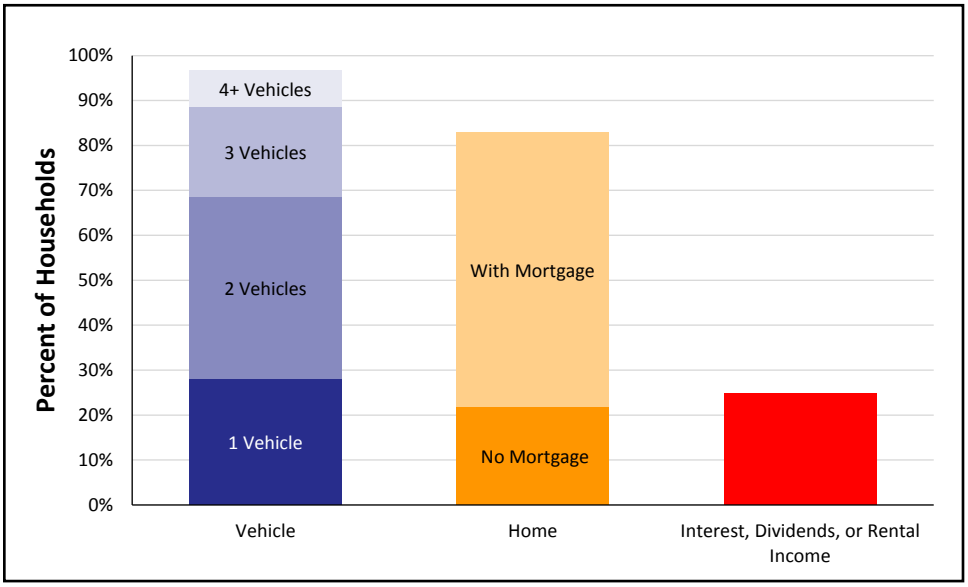
Families with Children by Income, 2014



What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in Sussex County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

Assets, All Households, 2014



Sussex County, 2014

Town	Total HH	% ALICE & Poverty
Andover	260	34%
Andover	1,997	25%
Branchville	319	41%
Byram	2,914	22%
Frankford	2,036	23%
Franklin	2,036	45%
Fredon	1,258	24%
Green	1,190	18%
Hamburg	1,484	40%
Hampton	2,038	34%
Hardyston	3,334	25%
Hopatcong	5,540	30%
Lafayette	856	27%
Montague	1,512	47%
Newton	3,170	55%
Ogdensburg	823	25%
Sandyston	768	34%
Sparta	6,498	18%
Stanhope	1,404	34%
Stillwater	1,678	40%
Sussex	834	64%
Vernon	8,209	31%
Wantage	4,083	28%

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ALICE IN UNION COUNTY

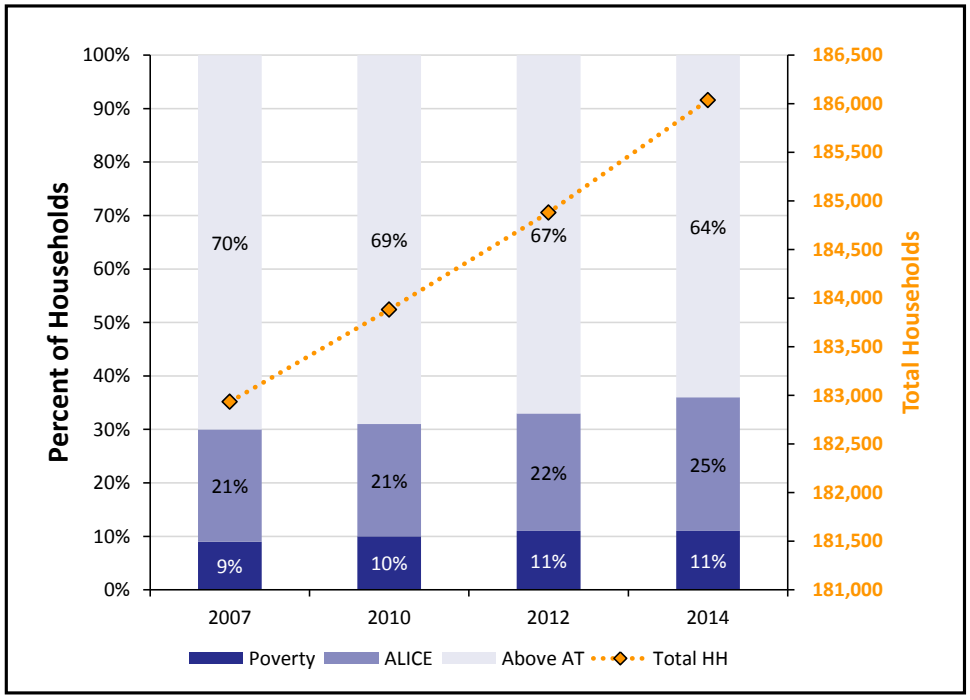
2014 Point-in-Time Data

Population: 552,939 | **Number of Households:** 186,037
Median Household Income: $69,032 (state average: $71,919)
Unemployment Rate: 8.3% (state average: 7.5%)
ALICE Households: 25% (state average: 26%); **Poverty Households:** 11% (state average: 11%)

How many households are struggling?

ALICE is an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve in 2010 and 2012 for some, but not for all.

Households by Income, 2007 to 2014



What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of $11,670 for a single adult and $23,850 for a family of four, but less than the Household Survival Budget.

Household Survival Budget, Union County

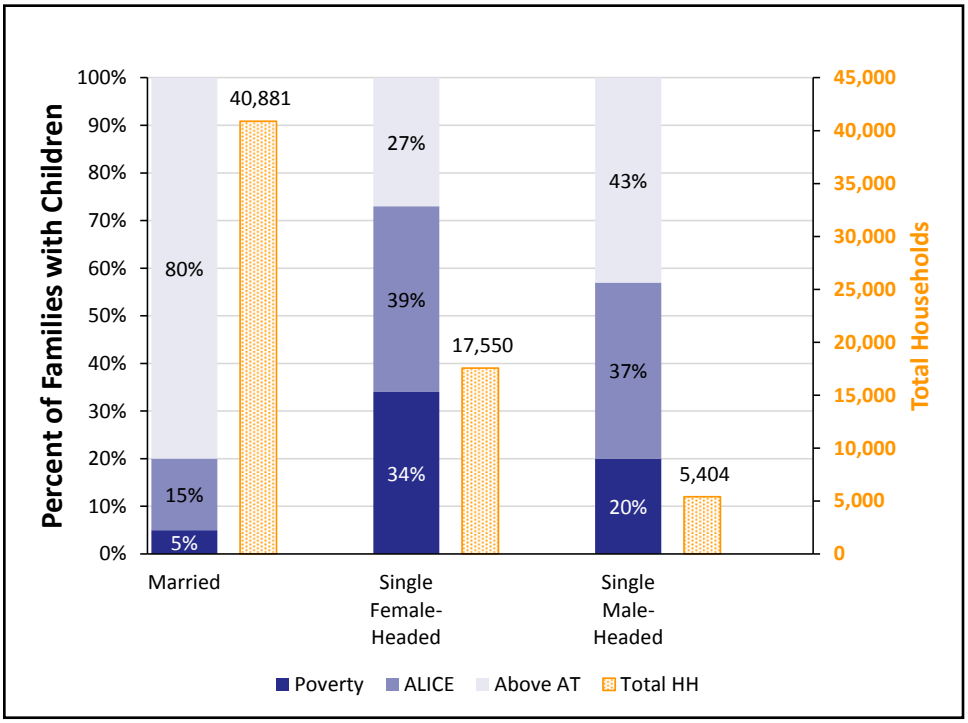
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	$1,022	$1,265
Child Care	$–	$1,270
Food	$202	$612
Transportation	$108	$173
Health Care	$131	$525
Miscellaneous	$175	$427
Taxes	$290	$428
Monthly Total	$1,928	$4,700
ANNUAL TOTAL	$23,136	$56,400
Hourly Wage	*$11.57*	*$28.20*

*Sources: **2014 Point-in-Time Data**: American Community Survey. **ALICE Demographics:** American Community Survey; the ALICE Threshold. **Budget:** U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); State of New Jersey Department of the Treasury; Child Care Aware NJ (CCANJ).*

How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many Union County families with children live below the ALICE Threshold. Though more Union County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

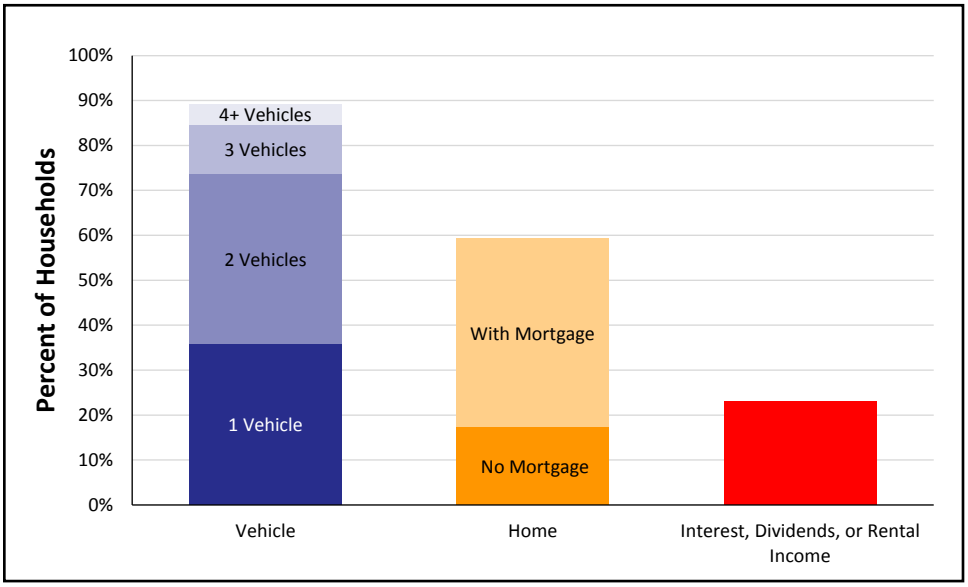
Families with Children by Income, 2014



What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in Union County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

Assets, All Households, 2014



Union County, 2014		
Town	Total HH	% ALICE & Poverty
Berkeley Heights	4,342	14%
Clark	5,475	22%
Cranford	8,345	16%
Elizabeth	39,273	55%
Fanwood	2,521	11%
Garwood	1,641	28%
Hillside	7,204	38%
Kenilworth	2,679	18%
Linden	14,400	38%
Mountainside	2,322	13%
New Providence	4,441	16%
Plainfield	14,518	46%
Rahway	10,577	39%
Roselle	8,234	52%
Roselle Park	5,043	37%
Scotch Plains	8,475	16%
Springfield	7,045	22%
Summit	7,804	21%
Union	20,334	32%
Westfield	10,327	14%
Winfield	688	43%

Note: Municipal-level data on this page is for Places and County Subdivisions, which include Census Designated Places (CDP). These are overlapping geographies so totals will not match county-level data. Municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

ALICE IN WARREN COUNTY

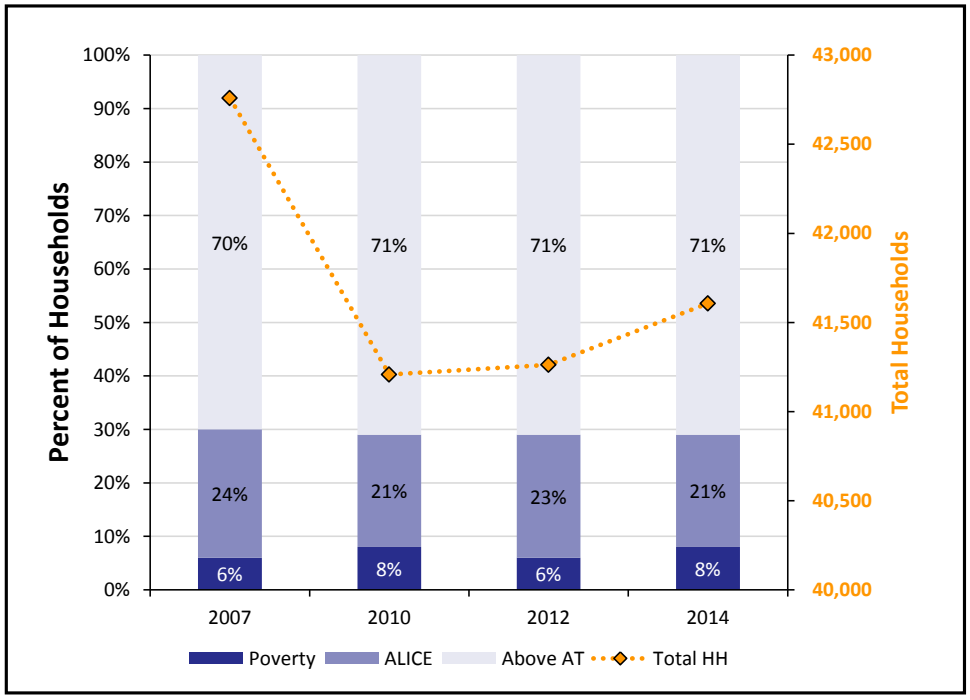
2014 Point-in-Time Data

Population: 106,917 | **Number of Households:** 41,607
Median Household Income: $71,444 (state average: $71,919)
Unemployment Rate: 8.2% (state average: 7.5%)
ALICE Households: 21% (state average: 26%); **Poverty Households:** 8% (state average: 11%)

How many households are struggling?

ALICE is an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold, or AT). Combined, the number of poverty and ALICE households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE as circumstances improve or worsen. The Great Recession, from 2007 to 2010, caused hardship for many families. Conditions started to improve in 2010 and 2012 for some, but not for all.

Households by Income, 2007 to 2014



What does it cost to afford the basic necessities?

The bare-minimum Household Survival Budget does not include any savings, leaving a household vulnerable to unexpected expenses. ALICE households typically earn above the Federal Poverty Level of $11,670 for a single adult and $23,850 for a family of four, but less than the Household Survival Budget.

Household Survival Budget, Warren County

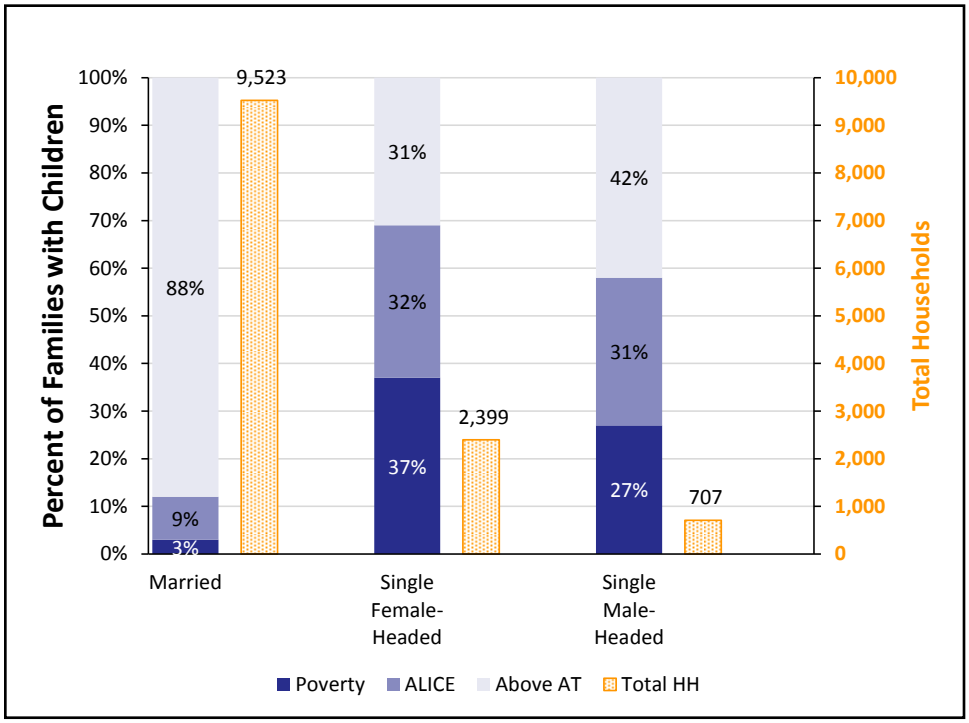
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs		
Housing	$716	$1,171
Child Care	$–	$1,257
Food	$202	$612
Transportation	$338	$676
Health Care	$131	$525
Miscellaneous	$165	$480
Taxes	$264	$564
Monthly Total	$1,816	$5,285
ANNUAL TOTAL	$21,792	$63,420
Hourly Wage	*$10.90*	*$31.71*

*Sources: **2014 Point-in-Time Data**: American Community Survey. **ALICE Demographics:** American Community Survey; the ALICE Threshold. **Budget:** U.S. Department of Housing and Urban Development (HUD); U.S. Department of Agriculture (USDA); Bureau of Labor Statistics (BLS); Internal Revenue Service (IRS); State of New Jersey Department of the Treasury; Child Care Aware NJ (CCANJ).*

How many families with children are struggling?

Children add significant expense to a family budget, so it is not surprising that many Warren County families with children live below the ALICE Threshold. Though more Warren County families are headed by married parents, those families with a single parent are more likely to have income below the ALICE Threshold.

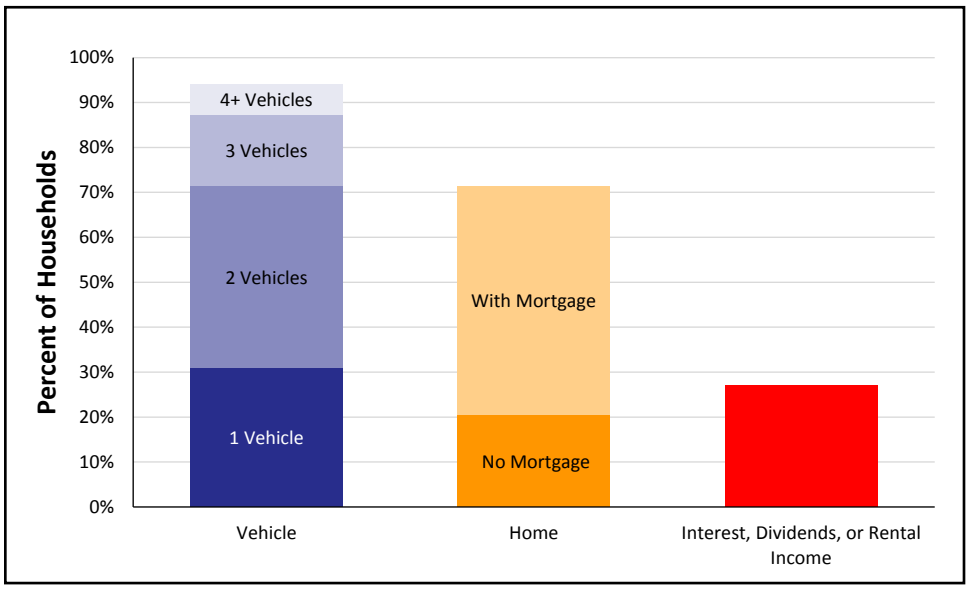
Families with Children by Income, 2014



What assets do households have?

Ownership of assets can contribute to stability of households. Yet few families in Warren County own liquid assets, such as a savings account, 401(k) plan, or rental income, that are readily available to cover emergency expenses. Vehicles, the most common asset, depreciate over time. Homeownership, the next most common asset, can build wealth, but is not a liquid asset.

Assets, All Households, 2014



Warren County, 2014

Town	Total HH	% ALICE & Poverty
Allamuchy	2,017	18%
Alpha	966	39%
Belvidere	1,106	34%
Blairstown	2,068	17%
Franklin	1,166	17%
Frelinghuysen	830	16%
Greenwich	1,755	12%
Hackettstown	3,469	30%
Hardwick	528	18%
Harmony	947	22%
Hope	688	20%
Independence	2,328	24%
Knowlton	1,092	26%
Liberty	1,106	27%
Lopatcong	2,917	35%
Mansfield	3,083	33%
Oxford	998	27%
Phillipsburg	6,101	51%
Pohatcong	1,176	29%
Washington	2,428	17%
Washington	2,521	40%
White	2,258	41%

Note: Municipal-level data on this page is for Places and County Subdivisions, which include Census Designated Places (CDP). These are overlapping geographies so totals will not match county-level data. Municipal-level data often relies on 5-year averages and is not available for the smallest towns that do not report income.

ALICE HOUSING DATA BY COUNTY

ALICE, an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mployed, represents the growing number of individuals and families who are working, but are unable to afford the basic necessities of housing, food, child care, health care, and transportation.

The United Way **ALICE** Report uses standardized measurements to quantify the cost of a basic household budget in each county in New Jersey, and show how many households are struggling to afford it.

This table presents key housing data for each county in New Jersey in 2014 for owner-occupied and renter-occupied units.

The Gap in Rental Units is an average of the high and low estimates for the number of rental units necessary to enable all households below the ALICE Threshold to spend less than one-third of their income on housing.

Source: American Community Survey, 2014; counties with populations over 65,000 use 1-year estimates; populations under 65,000 use 5-year estimates. Starting in 2014, there are no 3-year estimates.

Housing Data by County, New Jersey, 2014

County	Owner-Occupied Units			Renter-Occupied Units				Source
	Owner-Occupied	Percent Owned by HHs below ALICE Threshold	Housing Burden: Percent Owners Pay more than 30% of Income	Renter-Occupied	Percent Rented by HHs below ALICE Threshold	Housing Burden: Percent Renters Pay more than 30% of Income	Gap in Rental Stock Units Affordable for All HHs below ALICE Threshold	American Community Survey Estimate
Atlantic	67,981	33%	41%	33,956	71%	63%	3,893	1-Year
Bergen	212,605	20%	38%	124,864	47%	49%	39,157	1-Year
Burlington	124,823	24%	30%	40,601	50%	53%	2,661	1-Year
Camden	125,909	29%	33%	62,155	66%	54%	4,249	1-Year
Cape May	30,995	36%	37%	9,784	72%	61%	4,321	1-Year
Cumberland	31,321	62%	33%	19,272	90%	59%	2,979	1-Year
Essex	121,379	22%	41%	156,356	65%	55%	49,623	1-Year
Gloucester	81,414	23%	29%	22,891	64%	58%	1,646	1-Year
Hudson	74,355	27%	44%	178,945	51%	48%	47,991	1-Year
Hunterdon	39,485	33%	31%	7,902	62%	49%	585	1-Year
Mercer	83,605	21%	34%	47,959	58%	55%	2,002	1-Year
Middlesex	176,428	23%	34%	106,432	45%	47%	3,730	1-Year
Monmouth	168,331	19%	34%	62,060	56%	55%	4,914	1-Year
Morris	132,204	16%	32%	47,450	40%	42%	957	1-Year
Ocean	177,605	53%	36%	43,336	79%	61%	11,787	1-Year
Passaic	84,257	24%	44%	75,052	66%	61%	4,246	1-Year
Salem	16,773	28%	26%	7,059	77%	65%	656	1-Year
Somerset	86,722	28%	31%	30,760	61%	46%	5,092	1-Year
Sussex	44,936	21%	37%	9,238	58%	56%	954	1-Year
Union	110,224	22%	39%	75,813	60%	57%	25,606	1-Year
Warren	29,710	22%	31%	11,897	62%	50%	3,371	1-Year

ALICE THRESHOLD AND DEMOGRAPHICS, NEW JERSEY, 2014

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, represents the growing number of individuals and families who are working, but are unable to afford the basic necessities of housing, food, child care, health care, and transportation.

The United Way **ALICE** Report uses standardized measurements to quantify the cost of a Household Survival Budget in each county in New Jersey, and to show the number of households earning below this amount – the ALICE Threshold.

The table presents ALICE demographics for each county broken down by race/ethnicity and age. Note that percentages of race/ethnicity and age can mask size of the population. The ALICE Thresholds for households under and over 65 years old for each county are presented.

For details of the methodology, see the Methodology Overview.

Source: American Community Survey, 2014; counties with populations over 65,000 use 1-year estimates; populations under 65,000 use 5-year estimates. Starting in 2014, there are no 3-year estimates.

ALICE Threshold and ALICE Households by Race/Ethnicity and Age, New Jersey, 2014

County	Total HHs	HHs below ALICE Threshold	Percent HH below AT – Race/Ethnicity				Percent HH below AT – Age	ALICE Threshold	
			Asian	Black	Hispanic	White	Seniors	ALICE Threshold – HH Under 65 Years	ALICE Threshold – HH 65 Years and Over
Atlantic	101,937	42%	42%	63%	61%	31%	47%	$50,000	$40,000
Bergen	337,469	29%	22%	36%	41%	27%	44%	$50,000	$45,000
Burlington	165,424	34%	23%	40%	41%	32%	43%	$60,000	$40,000
Camden	188,064	44%	39%	61%	67%	35%	50%	$60,000	$40,000
Cape May	40,779	40%	43%	56%	55%	38%	44%	$50,000	$35,000
Cumberland	50,593	59%	45%	65%	68%	51%	55%	$60,000	$40,000
Essex	277,735	44%	23%	58%	54%	25%	50%	$50,000	$35,000
Gloucester	104,305	33%	23%	49%	52%	30%	41%	$60,000	$40,000
Hudson	253,300	40%	24%	50%	53%	30%	59%	$45,000	$40,000
Hunterdon	47,387	24%	24%	37%	40%	23%	30%	$60,000	$40,000
Mercer	131,564	39%	21%	62%	58%	29%	42%	$60,000	$45,000
Middlesex	282,860	34%	19%	39%	53%	34%	41%	$60,000	$40,000
Monmouth	230,391	31%	21%	57%	54%	27%	38%	$60,000	$40,000
Morris	179,654	25%	17%	41%	42%	24%	41%	$60,000	$45,000
Ocean	220,941	40%	32%	52%	51%	39%	47%	$60,000	$40,000
Passaic	159,309	48%	30%	70%	66%	34%	55%	$60,000	$45,000
Salem	23,832	46%	21%	69%	75%	37%	50%	$60,000	$40,000
Somerset	117,482	26%	12%	38%	41%	24%	41%	$60,000	$45,000
Sussex	54,174	33%	17%	43%	38%	32%	39%	$60,000	$45,000
Union	186,037	36%	20%	46%	50%	26%	44%	$50,000	$40,000
Warren	41,607	29%	32%	34%	42%	28%	42%	$50,000	$35,000

KEY FACTS AND ALICE STATISTICS FOR NEW JERSEY CONGRESSIONAL DISTRICTS

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, represents the growing number of individuals and families who are working, but are unable to afford the basic necessities of housing, food, child care, health care, and transportation.

The United Way **ALICE** Report uses standardized measurements to quantify the cost of a basic household budget in each county in New Jersey, and to show how many households are struggling to afford it.

Key data and ALICE statistics for the state's 12 congressional districts (114th Congress) are presented below.

Source: American Community Survey, 2014, 1-year estimates

Districts for the 114th Congress	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Unemployment Rate	Health Insurance Coverage %	Housing Burden: Owner Over 30%	Housing Burden: Renter Over 30%
Congressional District 1 (114th Congress)	732,232	271,572	12%	30%	58%	8.2%	90%	32%	52%
Congressional District 2 (114th Congress)	733,973	268,122	13%	28%	59%	9.4%	89%	35%	58%
Congressional District 3 (114th Congress)	734,551	274,785	7%	27%	66%	8.1%	93%	32%	51%
Congressional District 4 (114th Congress)	748,864	270,829	9%	26%	65%	6.3%	92%	35%	55%
Congressional District 5 (114th Congress)	745,147	264,036	6%	24%	70%	5.7%	92%	36%	46%
Congressional District 6 (114th Congress)	748,924	250,583	10%	26%	64%	6.7%	88%	33%	47%
Congressional District 7 (114th Congress)	748,182	264,239	5%	19%	76%	5.1%	94%	31%	44%
Congressional District 8 (114th Congress)	762,249	276,592	17%	29%	54%	8.5%	78%	46%	49%
Congressional District 9 (114th Congress)	759,352	261,555	16%	26%	58%	5.8%	84%	42%	51%
Congressional District 10 (114th Congress)	742,855	263,010	20%	30%	50%	13.3%	85%	46%	52%
Congressional District 11 (114th Congress)	739,014	263,467	4%	22%	74%	6.2%	94%	34%	43%
Congressional District 12 (114th Congress)	742,832	266,054	9%	27%	64%	7.3%	89%	34%	49%

THE ECONOMIC VIABILITY DASHBOARD

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, represents the growing number of individuals and families who are working, but are unable to afford the basic necessities of housing, food, child care, health care, and transportation.

The United Way **ALICE** Report uses standardized measurements to quantify the cost of a basic household budget in each county in New Jersey, and to show how many households are struggling to afford it.

The **Economic Viability Dashboard** is composed of three indices that evaluate the local economic conditions that matter most to ALICE households – the Housing Affordability Index, the Job Opportunities Index, and the Community Resources Index. Index scores range from 1 to 100, with higher scores reflecting better conditions. Each county's score is relative to other counties in New Jersey and compared to prior years. A score of 100 does not necessarily mean that conditions are very good; it means that they are better than in other counties in the state. These indices are used only for comparison within the state, not for comparison to other states. Scores are presented for 2010 and 2014.

Source: American Community Survey, U.S. Census, and Bureau of Labor Statistics (BLS), 2014

ECONOMIC VIABILITY DASHBOARD

The Housing Affordability Index

Key Indicators: Affordable Housing Gap + Housing Burden + Real Estate Taxes

The more affordable a county, the easier it is for a household to be financially stable. The three key indicators for the Housing Affordability Index are the affordable housing gap, the housing burden, and real estate taxes.

The Job Opportunities Index

Key Indicators: Income Distribution + Unemployment Rate + New Hire

The more job opportunities there are in a county, the more likely a household is to be financially stable. The three key indicators for the Job Opportunities Index are income distribution as measured by the share of income for the lowest two quintiles, the unemployment rate, and the average wage for new hires.

The Community Resources Index

Key Indicators: Education Resources + Health Resources + Social Capital

Collective resources in a location can also make a difference in the financial stability of ALICE households in both the short and long terms. The three key indicators for the Community Resources Index are the percent of 3- and 4-year-olds enrolled in preschool, health insurance coverage rate, and percent of the adult population who voted.

Economic Viability Dashboard, New Jersey, 2010 and 2014

1 = worse, 100 = better

County	Housing Affordability		Job Opportunities		Community Resources	
	2010	2014	2010	2014	2010	2014
Atlantic	43	53	39	44	41	37
Bergen	35	42	57	65	54	52
Burlington	63	74	62	62	59	59
Camden	60	73	39	48	49	47
Cape May	57	55	37	42	55	72
Cumberland	73	59	32	53	28	40
Essex	30	31	33	37	44	43
Gloucester	58	79	50	59	55	54
Hudson	55	40	46	54	27	36
Hunterdon	47	53	59	68	76	78
Mercer	58	67	53	55	52	50
Middlesex	53	64	62	69	41	41
Monmouth	46	63	50	58	58	61
Morris	50	64	64	76	63	58
Ocean	48	52	48	51	51	47
Passaic	22	43	41	49	39	42
Salem	69	80	40	52	44	51
Somerset	49	54	75	77	63	52
Sussex	49	64	55	62	62	49
Union	39	38	44	52	41	42
Warren	47	68	63	58	48	50

KEY FACTS AND ALICE STATISTICS FOR NEW JERSEY MUNICIPALITIES

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, represents the growing number of individuals and families who are working, but are unable to afford the basic necessities of housing, food, child care, health care, and transportation.

The United Way **ALICE** Report uses standardized measurements to quantify the cost of a basic household budget in each county in New Jersey, and to show how many households are struggling to afford it. Knowing the extent of local variation is an important aspect of understanding the challenges facing households earning below the ALICE Threshold in New Jersey.

Key data and ALICE statistics for the state's municipalities are presented here.

Source: American Community Survey, 2014; towns with populations over 65,000 use 1-year estimates; populations under 65,000 use 5-year estimates. Starting in 2014, there are no 3-year estimates.

Key Facts and ALICE Statistics for New Jersey Municipalities

Municipality by County	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Unemployment Rate	Health Insurance Coverage %	Housing Burden: Owner Over 30%	Housing Burden: Renter Over 30%	Source, American Community Survey Estimate
Absecon, Atlantic	8,400	3,247	5%	33%	62%	10.5%	92%	50%	74%	5-Year
Atlantic City, Atlantic	39,521	15,847	33%	39%	28%	17.4%	78%	56%	60%	5-Year
Brigantine, Atlantic	9,420	4,379	8%	35%	57%	8.9%	90%	42%	58%	5-Year
Buena Vista, Atlantic	7,587	2,987	13%	29%	58%	15.6%	86%	48%	59%	5-Year
Buena, Atlantic	4,623	1,751	12%	40%	48%	18.3%	89%	39%	63%	5-Year
Corbin City, Atlantic	596	234	8%	30%	62%	11.4%	88%	26%	79%	5-Year
Egg Harbor City, Atlantic	4,253	1,408	13%	39%	48%	18.6%	81%	53%	61%	5-Year
Egg Harbor, Atlantic	43,699	14,854	9%	22%	69%	13.0%	89%	43%	48%	5-Year
Estell Manor, Atlantic	1,684	590	2%	18%	80%	12.6%	90%	30%	68%	5-Year
Folsom, Atlantic	1,799	612	8%	24%	68%	17.8%	89%	39%	68%	5-Year
Galloway, Atlantic	37,471	12,132	8%	28%	64%	11.5%	88%	43%	50%	5-Year
Hamilton, Atlantic	26,684	9,211	11%	27%	62%	11.9%	89%	41%	57%	5-Year
Hammonton, Atlantic	14,796	5,437	9%	27%	64%	9.3%	87%	37%	47%	5-Year
Linwood, Atlantic	7,071	2,537	1%	20%	79%	7.3%	93%	37%	35%	5-Year
Longport, Atlantic	949	504	3%	28%	69%	9.5%	98%	38%	18%	5-Year
Margate City, Atlantic	6,343	3,272	10%	24%	66%	8.7%	93%	37%	42%	5-Year
Mullica, Atlantic	6,154	2,111	11%	24%	65%	16.7%	89%	39%	76%	5-Year
Northfield, Atlantic	8,616	3,089	8%	24%	68%	8.8%	94%	44%	57%	5-Year
Pleasantville, Atlantic	20,436	6,645	21%	34%	45%	16.2%	79%	55%	61%	5-Year
Port Republic, Atlantic	1,093	377	4%	17%	79%	8.3%	92%	35%	22%	5-Year
Somers Point, Atlantic	10,783	4,601	13%	35%	52%	8.4%	87%	38%	57%	5-Year
Ventnor City, Atlantic	10,632	4,170	14%	31%	55%	13.2%	83%	50%	61%	5-Year
Weymouth, Atlantic	2,715	1,171	10%	33%	57%	12.0%	90%	33%	70%	5-Year
Allendale, Bergen	6,666	2,214	8%	8%	84%	9.3%	97%	48%	47%	5-Year
Alpine, Bergen	1,710	595	6%	12%	82%	8.2%	86%	36%	26%	5-Year
Bergenfield, Bergen	27,157	9,112	10%	21%	69%	7.3%	87%	43%	50%	5-Year

Key Facts and ALICE Statistics for New Jersey Municipalities

Municipality by County	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Unemployment Rate	Health Insurance Coverage %	Housing Burden: Owner Over 30%	Housing Burden: Renter Over 30%	Source, American Community Survey Estimate
Bogota, Bergen	8,277	2,720	11%	18%	71%	9.3%	85%	49%	46%	5-Year
Carlstadt, Bergen	6,189	2,147	9%	19%	72%	9.7%	85%	36%	46%	5-Year
Cliffside Park, Bergen	24,532	10,682	14%	32%	54%	9.0%	80%	50%	50%	5-Year
Closter, Bergen	8,519	2,697	3%	16%	81%	9.7%	90%	50%	41%	5-Year
Cresskill, Bergen	8,669	3,007	6%	17%	77%	5.1%	94%	46%	55%	5-Year
Demarest, Bergen	4,929	1,660	1%	11%	88%	6.2%	96%	39%	31%	5-Year
Dumont, Bergen	17,706	6,349	5%	23%	72%	6.4%	92%	36%	48%	5-Year
East Rutherford, Bergen	9,298	3,976	9%	23%	68%	5.8%	85%	40%	28%	5-Year
Edgewater, Bergen	11,969	5,744	9%	17%	74%	6.4%	88%	38%	45%	5-Year
Elmwood Park, Bergen	19,921	7,086	11%	26%	63%	6.6%	87%	47%	48%	5-Year
Emerson, Bergen	7,538	2,412	7%	19%	74%	9.9%	95%	40%	70%	5-Year
Englewood Cliffs, Bergen	5,346	1,796	5%	7%	88%	5.5%	94%	43%	44%	5-Year
Englewood, Bergen	27,435	10,462	11%	22%	67%	6.7%	85%	48%	49%	5-Year
Fair Lawn, Bergen	32,962	11,807	6%	18%	76%	8.1%	94%	39%	42%	5-Year
Fairview, Bergen	14,126	5,263	20%	29%	51%	10.2%	68%	46%	54%	5-Year
Fort Lee, Bergen	36,048	16,604	12%	25%	63%	8.5%	84%	38%	48%	5-Year
Franklin Lakes, Bergen	10,726	3,599	4%	9%	87%	6.5%	96%	34%	43%	5-Year
Garfield, Bergen	30,996	10,673	15%	36%	49%	9.4%	74%	56%	59%	5-Year
Glen Rock, Bergen	11,784	3,730	3%	9%	88%	6.7%	97%	34%	50%	5-Year
Hackensack, Bergen	43,903	18,345	15%	31%	54%	7.1%	80%	49%	51%	5-Year
Harrington Park, Bergen	4,736	1,570	5%	14%	81%	5.1%	92%	46%	39%	5-Year
Hasbrouck Heights, Bergen	11,989	4,539	10%	19%	71%	8.8%	90%	38%	47%	5-Year
Haworth, Bergen	3,419	1,162	3%	10%	87%	7.1%	95%	37%	7%	5-Year
Hillsdale, Bergen	10,381	3,494	10%	11%	79%	6.0%	95%	39%	52%	5-Year
Ho-Ho-Kus, Bergen	4,125	1,406	1%	13%	86%	3.8%	98%	33%	34%	5-Year
Leonia, Bergen	9,051	3,362	12%	21%	67%	6.9%	79%	40%	59%	5-Year
Little Ferry, Bergen	10,773	4,160	8%	29%	63%	6.7%	76%	39%	51%	5-Year
Lodi, Bergen	24,428	9,240	14%	36%	50%	9.7%	83%	56%	53%	5-Year
Lyndhurst, Bergen	21,207	8,062	11%	22%	67%	8.2%	86%	43%	48%	5-Year
Mahwah, Bergen	26,242	9,426	4%	18%	78%	8.9%	93%	40%	38%	5-Year
Maywood, Bergen	9,651	3,610	9%	20%	71%	7.1%	91%	42%	39%	5-Year
Midland Park, Bergen	7,229	2,811	6%	21%	73%	2.8%	91%	43%	50%	5-Year
Montvale, Bergen	8,000	2,733	6%	17%	77%	6.5%	94%	40%	56%	5-Year
Moonachie, Bergen	2,741	1,013	9%	31%	60%	11.2%	79%	35%	50%	5-Year
New Milford, Bergen	16,524	6,175	6%	26%	68%	7.1%	91%	50%	40%	5-Year
North Arlington, Bergen	15,587	6,155	10%	25%	65%	7.2%	92%	44%	44%	5-Year
Northvale, Bergen	4,725	1,618	4%	24%	72%	5.1%	92%	50%	45%	5-Year
Norwood, Bergen	5,769	1,942	4%	18%	78%	5.8%	93%	48%	54%	5-Year
Oakland, Bergen	12,914	4,275	4%	14%	82%	6.2%	93%	39%	53%	5-Year
Old Tappan, Bergen	5,835	1,949	4%	18%	78%	8.1%	96%	42%	53%	5-Year
Oradell, Bergen	8,080	2,628	0%	18%	82%	7.4%	95%	39%	68%	5-Year
Palisades Park, Bergen	20,066	7,412	17%	23%	60%	7.4%	65%	55%	47%	5-Year
Paramus, Bergen	26,612	8,435	3%	19%	78%	6.4%	92%	36%	69%	5-Year
Park Ridge, Bergen	8,763	3,225	4%	14%	82%	9.9%	96%	38%	42%	5-Year

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Ramsey, Bergen	14,650	5,342	3%	14%	83%	5.4%	96%	31%	47%	5-Year
Ridgefield Park, Bergen	12,875	4,639	8%	30%	62%	6.1%	86%	48%	49%	5-Year
Ridgefield, Bergen	11,191	4,005	7%	24%	69%	9.7%	80%	50%	48%	5-Year
Ridgewood, Bergen	25,270	8,262	4%	12%	84%	6.2%	95%	35%	42%	5-Year
River Edge, Bergen	11,483	4,009	2%	18%	80%	4.5%	91%	37%	39%	5-Year
River Vale, Bergen	9,841	3,319	4%	13%	83%	6.6%	95%	37%	49%	5-Year
Rochelle Park, Bergen	5,644	1,965	6%	19%	75%	8.0%	89%	46%	56%	5-Year
Rutherford, Bergen	18,297	6,856	7%	17%	76%	7.3%	90%	42%	37%	5-Year
Saddle Brook, Bergen	13,841	5,184	6%	22%	72%	6.6%	89%	40%	39%	5-Year
Saddle River, Bergen	3,176	1,047	2%	24%	74%	9.6%	95%	47%	63%	5-Year
South Hackensack, Bergen	2,652	973	10%	27%	63%	7.0%	81%	43%	54%	5-Year
Teaneck, Bergen	40,261	13,278	7%	16%	77%	6.8%	89%	41%	54%	5-Year
Tenafly, Bergen	14,672	4,748	9%	10%	81%	6.9%	91%	34%	47%	5-Year
Upper Saddle River, Bergen	8,304	2,561	2%	8%	90%	6.9%	96%	31%	19%	5-Year
Waldwick, Bergen	9,808	3,419	4%	17%	79%	7.0%	95%	38%	46%	5-Year
Wallington, Bergen	11,487	4,589	11%	34%	55%	6.7%	78%	44%	48%	5-Year
Washington, Bergen	9,220	3,241	3%	12%	85%	5.9%	96%	42%	38%	5-Year
Westwood, Bergen	11,056	4,230	7%	21%	72%	5.9%	92%	42%	46%	5-Year
Woodcliff Lake, Bergen	5,785	2,077	2%	9%	89%	5.8%	97%	37%	50%	5-Year
Wood-Ridge, Bergen	8,249	3,019	6%	15%	79%	6.7%	90%	39%	38%	5-Year
Wyckoff, Bergen	16,877	5,728	3%	13%	84%	6.1%	96%	38%	52%	5-Year
Bass River, Burlington	1,481	548	12%	28%	60%	11.8%	86%	35%	46%	5-Year
Beverly, Burlington	2,573	950	11%	42%	47%	16.0%	85%	44%	78%	5-Year
Bordentown, Burlington	3,912	1,768	7%	35%	58%	5.2%	91%	28%	51%	5-Year
Bordentown, Burlington	11,444	4,284	2%	28%	70%	5.4%	94%	36%	22%	5-Year
Burlington, Burlington	9,865	4,062	11%	40%	49%	11.8%	88%	35%	52%	5-Year
Burlington, Burlington	22,613	7,596	7%	26%	67%	8.3%	94%	36%	46%	5-Year
Chesterfield, Burlington	7,725	1,803	1%	16%	83%	7.5%	96%	33%	50%	5-Year
Cinnaminson, Burlington	16,296	5,926	5%	21%	74%	7.1%	95%	37%	43%	5-Year
Delanco, Burlington	4,544	1,750	5%	33%	62%	7.9%	93%	32%	41%	5-Year
Delran, Burlington	16,856	5,887	6%	22%	72%	8.8%	91%	26%	50%	5-Year
Eastampton, Burlington	6,065	2,295	1%	38%	61%	10.3%	92%	28%	51%	5-Year
Edgewater Park, Burlington	8,854	3,540	8%	34%	58%	9.9%	87%	34%	52%	5-Year
Evesham, Burlington	45,669	17,145	4%	22%	74%	6.9%	95%	30%	51%	5-Year
Fieldsboro, Burlington	603	197	1%	34%	65%	5.8%	92%	35%	13%	5-Year
Florence, Burlington	12,287	4,809	4%	27%	69%	8.6%	94%	32%	59%	5-Year
Hainesport, Burlington	6,118	2,319	5%	22%	73%	8.3%	93%	36%	42%	5-Year
Lumberton, Burlington	12,511	4,430	7%	22%	71%	9.7%	94%	34%	49%	5-Year
Mansfield, Burlington	8,554	3,228	2%	17%	81%	8.1%	94%	31%	9%	5-Year
Maple Shade, Burlington	19,075	8,090	8%	39%	53%	9.5%	90%	37%	47%	5-Year
Medford Lakes, Burlington	4,138	1,536	2%	10%	88%	2.7%	95%	25%	26%	5-Year
Medford, Burlington	23,215	8,275	4%	19%	77%	5.9%	96%	33%	51%	5-Year
Moorestown, Burlington	20,686	7,245	4%	18%	78%	6.8%	96%	29%	47%	5-Year
Mount Holly, Burlington	9,448	3,422	12%	30%	58%	13.4%	88%	34%	54%	5-Year
Mount Laurel, Burlington	41,813	17,501	5%	25%	70%	7.6%	96%	32%	44%	5-Year
New Hanover, Burlington	7,674	641	2%	29%	69%	4.7%	97%	34%	53%	5-Year

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North Hanover, Burlington	7,655	2,542	6%	41%	53%	10.3%	96%	29%	69%	5-Year
Palmyra, Burlington	7,372	3,272	6%	37%	57%	11.9%	90%	39%	67%	5-Year
Pemberton, Burlington	1,467	608	7%	32%	61%	4.4%	90%	29%	68%	5-Year
Pemberton, Burlington	27,925	10,144	11%	33%	56%	11.8%	89%	33%	56%	5-Year
Riverside, Burlington	8,051	2,839	9%	42%	49%	8.7%	81%	39%	54%	5-Year
Riverton, Burlington	2,766	1,048	5%	26%	69%	7.1%	96%	35%	50%	5-Year
Shamong, Burlington	6,461	2,234	3%	21%	76%	8.9%	93%	28%	100%	5-Year
Southampton, Burlington	10,420	4,620	6%	38%	56%	7.7%	94%	37%	44%	5-Year
Springfield, Burlington	3,412	1,174	3%	19%	78%	7.8%	94%	34%	20%	5-Year
Tabernacle, Burlington	6,983	2,348	2%	22%	76%	5.7%	95%	25%	65%	5-Year
Washington, Burlington	827	284	5%	23%	72%	7.9%	93%	35%	13%	5-Year
Westampton, Burlington	8,792	3,062	3%	17%	80%	7.5%	95%	29%	56%	5-Year
Willingboro, Burlington	31,735	10,466	6%	32%	62%	15.0%	89%	46%	53%	5-Year
Woodland, Burlington	1,386	505	6%	21%	73%	5.3%	89%	32%	47%	5-Year
Wrightstown, Burlington	884	343	12%	49%	39%	16.4%	76%	43%	53%	5-Year
Audubon Park, Camden	1,051	520	8%	54%	38%	17.2%	88%	14%	38%	5-Year
Audubon, Camden	8,763	3,585	6%	30%	64%	8.8%	94%	30%	50%	5-Year
Barrington, Camden	6,904	2,818	11%	34%	55%	11.0%	92%	32%	53%	5-Year
Bellmawr, Camden	11,538	4,531	12%	41%	47%	12.3%	87%	42%	45%	5-Year
Berlin, Camden	5,360	1,861	8%	31%	61%	12.4%	88%	47%	59%	5-Year
Berlin, Camden	7,587	2,572	8%	25%	67%	11.4%	90%	33%	66%	5-Year
Brooklawn, Camden	1,879	724	11%	34%	55%	15.5%	87%	35%	66%	5-Year
Camden, Camden	77,294	25,189	38%	38%	24%	22.0%	81%	40%	60%	5-Year
Cherry Hill, Camden	71,152	26,041	5%	22%	73%	7.8%	93%	34%	53%	5-Year
Chesilhurst, Camden	1,675	571	13%	39%	48%	15.6%	84%	41%	74%	5-Year
Clementon, Camden	4,972	2,139	12%	47%	41%	10.5%	89%	34%	56%	5-Year
Collingswood, Camden	13,929	6,025	7%	40%	53%	6.6%	90%	36%	47%	5-Year
Gibbsboro, Camden	2,324	785	5%	19%	76%	10.2%	93%	32%	42%	5-Year
Gloucester City, Camden	11,392	4,053	11%	43%	46%	10.6%	86%	38%	49%	5-Year
Gloucester, Camden	64,356	23,085	9%	29%	62%	9.5%	90%	38%	57%	5-Year
Haddon Heights, Camden	7,425	2,832	4%	25%	71%	8.5%	95%	29%	46%	5-Year
Haddon, Camden	14,611	5,933	7%	25%	68%	6.5%	94%	33%	42%	5-Year
Haddonfield, Camden	11,521	4,250	4%	18%	78%	5.4%	96%	33%	45%	5-Year
Hi-Nella, Camden	817	345	10%	54%	36%	10.7%	80%	39%	43%	5-Year
Laurel Springs, Camden	1,910	680	8%	22%	70%	6.1%	91%	31%	38%	5-Year
Lawnside, Camden	2,919	1,089	17%	30%	53%	22.7%	88%	42%	54%	5-Year
Lindenwold, Camden	17,512	7,344	17%	50%	33%	12.7%	77%	43%	56%	5-Year
Magnolia, Camden	4,329	1,655	14%	36%	50%	13.7%	85%	43%	51%	5-Year
Merchantville, Camden	3,803	1,527	8%	31%	61%	10.5%	86%	32%	54%	5-Year
Mount Ephraim, Camden	4,669	1,799	12%	33%	55%	14.1%	89%	48%	65%	5-Year
Oaklyn, Camden	4,022	1,688	8%	36%	56%	11.8%	90%	33%	58%	5-Year
Pennsauken, Camden	35,757	12,259	11%	34%	55%	11.4%	86%	40%	50%	5-Year
Pine Hill, Camden	10,383	3,968	14%	40%	46%	9.4%	88%	42%	64%	5-Year
Runnemede, Camden	8,435	3,140	13%	34%	53%	13.1%	90%	40%	55%	5-Year

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Somerdale, Camden	5,246	2,135	10%	45%	45%	10.9%	90%	42%	62%	5-Year
Stratford, Camden	6,997	2,627	8%	33%	59%	11.6%	88%	33%	56%	5-Year
Voorhees, Camden	29,227	11,077	8%	27%	65%	8.1%	91%	40%	39%	5-Year
Waterford, Camden	10,683	3,564	5%	30%	65%	11.9%	91%	38%	56%	5-Year
Winslow, Camden	39,207	13,820	9%	31%	60%	11.9%	92%	40%	60%	5-Year
Woodlynne, Camden	2,972	886	26%	41%	33%	14.1%	73%	44%	63%	5-Year
Avalon, Cape May	1,852	933	5%	21%	74%	11.7%	97%	41%	35%	5-Year
Cape May Point, Cape May	200	115	1%	25%	74%	5.6%	100%	36%	21%	5-Year
Cape May, Cape May	3,576	1,552	13%	27%	60%	12.8%	97%	37%	45%	5-Year
Dennis, Cape May	6,397	2,475	8%	25%	67%	9.2%	91%	36%	54%	5-Year
Lower, Cape May	22,572	9,582	11%	30%	59%	11.3%	89%	36%	54%	5-Year
Middle, Cape May	18,882	7,442	9%	26%	65%	10.4%	90%	34%	49%	5-Year
North Wildwood, Cape May	3,995	1,944	13%	42%	45%	15.0%	92%	55%	54%	5-Year
Ocean City, Cape May	11,520	5,659	8%	27%	65%	6.6%	91%	36%	51%	5-Year
Sea Isle City, Cape May	1,824	964	8%	17%	75%	7.0%	96%	35%	33%	5-Year
Stone Harbor, Cape May	775	423	10%	21%	69%	8.6%	94%	39%	36%	5-Year
Upper, Cape May	12,231	4,611	5%	17%	78%	6.9%	94%	36%	42%	5-Year
West Cape May, Cape May	855	420	12%	34%	54%	8.4%	87%	49%	54%	5-Year
West Wildwood, Cape May	522	264	6%	36%	58%	22.2%	84%	40%	81%	5-Year
Wildwood Crest, Cape May	3,225	1,511	7%	24%	69%	9.9%	93%	32%	51%	5-Year
Wildwood, Cape May	5,255	2,396	28%	36%	36%	16.9%	81%	57%	64%	5-Year
Woodbine, Cape May	2,605	778	25%	34%	41%	13.3%	93%	31%	47%	5-Year
Bridgeton, Cumberland	25,252	5,937	31%	38%	31%	16.6%	72%	38%	62%	5-Year
Commercial, Cumberland	5,166	1,869	23%	38%	39%	21.6%	83%	34%	69%	5-Year
Deerfield, Cumberland	3,128	1,012	5%	27%	68%	10.7%	89%	28%	23%	5-Year
Downe, Cumberland	1,411	598	14%	40%	46%	17.2%	90%	31%	36%	5-Year
Fairfield, Cumberland	6,504	1,738	15%	45%	40%	17.0%	88%	38%	54%	5-Year
Greenwich, Cumberland	953	369	11%	29%	60%	13.2%	95%	38%	56%	5-Year
Hopewell, Cumberland	4,541	1,559	8%	29%	63%	9.8%	91%	39%	51%	5-Year
Lawrence, Cumberland	3,301	1,101	11%	29%	60%	15.2%	86%	39%	35%	5-Year
Maurice River, Cumberland	7,985	1,337	5%	41%	54%	7.5%	87%	33%	68%	5-Year
Millville, Cumberland	28,603	10,258	16%	38%	46%	15.5%	87%	35%	59%	5-Year
Shiloh, Cumberland	579	217	10%	24%	66%	13.4%	91%	22%	38%	5-Year
Stow Creek, Cumberland	1,373	563	6%	28%	66%	9.1%	93%	25%	3%	5-Year
Upper Deerfield, Cumberland	7,648	2,875	7%	41%	52%	6.8%	89%	41%	51%	5-Year
Vineland, Cumberland	60,985	20,966	15%	38%	47%	11.7%	87%	34%	58%	5-Year
Belleville, Essex	36,201	13,233	9%	26%	65%	9.9%	83%	53%	46%	5-Year
Bloomfield, Essex	47,616	17,243	8%	20%	72%	7.5%	89%	47%	40%	5-Year
Caldwell, Essex	7,864	3,428	5%	30%	65%	10.9%	94%	46%	52%	5-Year
Cedar Grove, Essex	12,499	4,214	4%	13%	83%	6.1%	93%	30%	45%	5-Year
City of Orange, Essex	30,478	11,390	26%	41%	33%	16.1%	76%	65%	60%	5-Year
East Orange, Essex	64,538	25,594	23%	36%	41%	20.1%	82%	56%	55%	5-Year
Essex Fells, Essex	2,140	719	1%	8%	91%	5.2%	98%	36%	51%	5-Year
Fairfield, Essex	7,475	2,551	1%	15%	84%	7.6%	97%	39%	60%	5-Year
Glen Ridge, Essex	7,606	2,411	3%	7%	90%	5.3%	97%	25%	54%	5-Year
Irvington, Essex	54,268	20,414	21%	38%	41%	19.9%	78%	63%	55%	5-Year

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Livingston, Essex	29,617	9,517	3%	12%	85%	6.6%	95%	35%	59%	5-Year
Maplewood, Essex	24,233	8,034	5%	15%	80%	7.2%	91%	36%	54%	5-Year
Millburn, Essex	20,200	6,560	3%	9%	88%	5.6%	96%	30%	43%	5-Year
Montclair, Essex	37,934	14,472	7%	16%	77%	7.4%	93%	40%	42%	5-Year
Newark, Essex	278,750	91,771	29%	35%	36%	19.1%	74%	57%	56%	5-Year
North Caldwell, Essex	6,407	2,061	4%	5%	91%	5.0%	98%	22%	17%	5-Year
Nutley, Essex	28,551	11,225	8%	18%	74%	8.4%	92%	43%	43%	5-Year
Roseland, Essex	5,835	2,404	2%	14%	84%	6.0%	97%	36%	41%	5-Year
South Orange Village, Essex	16,290	5,233	7%	11%	82%	8.7%	95%	36%	44%	5-Year
Verona, Essex	13,508	5,169	3%	18%	79%	6.9%	94%	38%	59%	5-Year
West Caldwell, Essex	10,903	3,858	4%	15%	81%	7.3%	96%	38%	55%	5-Year
West Orange, Essex	46,703	16,244	6%	19%	75%	8.0%	87%	42%	52%	5-Year
Clayton, Gloucester	8,225	2,853	8%	33%	59%	8.0%	85%	35%	54%	5-Year
Deptford, Gloucester	30,568	11,561	9%	30%	61%	9.4%	91%	36%	49%	5-Year
East Greenwich, Gloucester	10,018	3,334	6%	16%	78%	7.4%	95%	29%	38%	5-Year
Elk, Gloucester	4,243	1,493	6%	28%	66%	12.9%	90%	42%	57%	5-Year
Franklin, Gloucester	16,754	5,708	8%	26%	66%	10.8%	90%	39%	58%	5-Year
Glassboro, Gloucester	18,798	5,925	17%	26%	57%	11.8%	93%	38%	60%	5-Year
Greenwich, Gloucester	4,874	2,017	6%	27%	67%	9.6%	93%	29%	76%	5-Year
Harrison, Gloucester	12,616	3,961	3%	15%	82%	7.9%	94%	29%	36%	5-Year
Logan, Gloucester	6,000	2,173	5%	23%	72%	7.1%	91%	30%	33%	5-Year
Mantua, Gloucester	15,170	5,796	8%	25%	67%	8.0%	91%	32%	57%	5-Year
Monroe, Gloucester	36,700	13,130	8%	29%	63%	11.1%	91%	40%	60%	5-Year
National Park, Gloucester	3,018	1,041	5%	40%	55%	12.4%	91%	42%	42%	5-Year
Newfield, Gloucester	1,681	592	8%	29%	63%	9.4%	93%	31%	40%	5-Year
Paulsboro, Gloucester	6,041	2,216	25%	43%	32%	20.5%	86%	41%	73%	5-Year
Pitman, Gloucester	8,959	3,492	5%	30%	65%	8.8%	93%	34%	51%	5-Year
South Harrison, Gloucester	3,195	1,005	1%	15%	84%	4.7%	95%	31%	0%	5-Year
Swedesboro, Gloucester	2,627	944	7%	31%	62%	7.5%	90%	37%	57%	5-Year
Washington, Gloucester	48,216	17,133	5%	23%	72%	10.2%	94%	35%	49%	5-Year
Wenonah, Gloucester	2,115	763	2%	19%	79%	5.4%	95%	28%	28%	5-Year
West Deptford, Gloucester	21,537	9,004	8%	32%	60%	9.9%	91%	35%	42%	5-Year
Westville, Gloucester	4,263	1,761	15%	29%	56%	13.9%	86%	31%	59%	5-Year
Woodbury Heights, Gloucester	3,028	1,103	3%	29%	68%	10.1%	90%	35%	53%	5-Year
Woodbury, Gloucester	10,098	3,918	18%	29%	53%	11.3%	89%	33%	54%	5-Year
Woolwich, Gloucester	10,961	3,512	4%	10%	86%	4.2%	95%	30%	36%	5-Year
Bayonne, Hudson	64,763	25,292	14%	26%	60%	7.5%	84%	50%	44%	5-Year
East Newark, Hudson	2,551	760	15%	29%	56%	9.5%	66%	26%	51%	5-Year
Guttenberg, Hudson	11,397	4,524	16%	28%	56%	10.6%	68%	50%	59%	5-Year
Harrison, Hudson	14,436	5,172	14%	27%	59%	11.2%	73%	55%	45%	5-Year
Hoboken, Hudson	51,979	24,330	11%	10%	79%	4.1%	94%	29%	32%	5-Year
Jersey City, Hudson	255,861	96,634	17%	23%	60%	10.4%	81%	46%	46%	5-Year
Kearny, Hudson	41,538	13,691	11%	23%	66%	13.1%	77%	44%	47%	5-Year
North Bergen, Hudson	62,114	21,968	16%	27%	57%	13.0%	76%	53%	50%	5-Year

Municipality by County	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Unemployment Rate	Health Insurance Coverage %	Housing Burden: Owner Over 30%	Housing Burden: Renter Over 30%	Source, American Community Survey Estimate
Secaucus, Hudson	17,614	6,546	8%	14%	78%	8.1%	90%	37%	36%	5-Year
Union City, Hudson	68,001	22,786	24%	29%	47%	12.5%	65%	62%	55%	5-Year
Weehawken, Hudson	13,113	5,398	11%	20%	69%	7.4%	84%	41%	37%	5-Year
West New York, Hudson	51,511	19,034	22%	27%	51%	13.3%	68%	47%	52%	5-Year
Alexandria, Hunterdon	4,909	1,651	1%	11%	88%	11.1%	97%	31%	0%	5-Year
Bethlehem, Hunterdon	3,941	1,325	5%	8%	87%	9.9%	95%	29%	62%	5-Year
Bloomsbury, Hunterdon	769	304	7%	28%	65%	12.8%	95%	35%	74%	5-Year
Califon, Hunterdon	1,245	440	5%	12%	83%	7.6%	97%	32%	44%	5-Year
Clinton, Hunterdon	2,701	1,020	8%	18%	74%	6.9%	91%	28%	57%	5-Year
Clinton, Hunterdon	13,319	4,176	3%	14%	83%	5.5%	97%	28%	41%	5-Year
Delaware, Hunterdon	4,536	1,888	1%	20%	79%	2.6%	94%	41%	56%	5-Year
East Amwell, Hunterdon	3,980	1,468	2%	15%	83%	7.0%	95%	38%	26%	5-Year
Flemington, Hunterdon	4,688	1,972	15%	44%	41%	6.3%	85%	22%	59%	5-Year
Franklin, Hunterdon	3,250	1,215	2%	20%	78%	5.9%	97%	38%	39%	5-Year
Frenchtown, Hunterdon	1,486	624	8%	29%	63%	7.2%	88%	38%	51%	5-Year
Glen Gardner, Hunterdon	1,533	728	6%	36%	58%	6.5%	92%	37%	63%	5-Year
Hampton, Hunterdon	1,174	475	10%	25%	65%	11.3%	90%	35%	49%	5-Year
High Bridge, Hunterdon	3,621	1,446	1%	21%	78%	13.7%	93%	35%	52%	5-Year
Holland, Hunterdon	5,243	2,113	2%	27%	71%	5.4%	95%	40%	50%	5-Year
Kingwood, Hunterdon	3,829	1,340	2%	11%	87%	6.6%	98%	32%	33%	5-Year
Lambertville, Hunterdon	3,876	2,043	4%	28%	68%	0.6%	96%	32%	32%	5-Year
Lebanon, Hunterdon	1,765	720	5%	21%	74%	8.1%	88%	35%	30%	5-Year
Lebanon, Hunterdon	6,507	2,257	3%	13%	84%	4.0%	93%	32%	30%	5-Year
Milford, Hunterdon	1,065	462	4%	27%	69%	9.9%	91%	42%	44%	5-Year
Raritan, Hunterdon	22,106	8,204	4%	20%	76%	6.7%	96%	35%	60%	5-Year
Readington, Hunterdon	16,093	5,981	5%	17%	78%	8.4%	96%	29%	49%	5-Year
Stockton, Hunterdon	516	198	6%	22%	72%	8.0%	92%	29%	69%	5-Year
Tewksbury, Hunterdon	5,942	2,172	4%	8%	88%	7.6%	96%	29%	31%	5-Year
Union, Hunterdon	5,837	1,831	4%	16%	80%	8.5%	96%	40%	25%	5-Year
West Amwell, Hunterdon	2,815	898	6%	16%	78%	6.2%	95%	29%	46%	5-Year
East Windsor, Mercer	27,389	9,790	9%	24%	67%	8.7%	85%	33%	39%	5-Year
Ewing, Mercer	36,270	12,661	10%	25%	65%	10.2%	92%	37%	48%	5-Year
Hamilton, Mercer	88,809	33,734	7%	31%	62%	9.7%	90%	35%	48%	5-Year
Hightstown, Mercer	5,557	2,071	5%	31%	64%	8.4%	79%	42%	48%	5-Year
Hopewell, Mercer	1,891	771	1%	20%	79%	4.7%	96%	32%	49%	5-Year
Hopewell, Mercer	18,311	6,672	4%	11%	85%	6.1%	98%	28%	33%	5-Year
Lawrence, Mercer	33,252	12,410	6%	23%	71%	7.4%	93%	32%	50%	5-Year
Pennington, Mercer	2,588	1,038	4%	18%	78%	3.7%	97%	36%	42%	5-Year
Princeton, Mercer	28,940	9,528	6%	18%	76%	7.2%	95%	31%	38%	5-Year
Robbinsville, Mercer	13,952	5,138	2%	22%	76%	6.1%	96%	29%	44%	5-Year
Trenton, Mercer	84,459	27,998	29%	40%	31%	18.5%	77%	40%	59%	5-Year
West Windsor, Mercer	28,108	9,664	5%	14%	81%	6.1%	96%	28%	38%	5-Year
Carteret, Middlesex	23,770	7,664	12%	32%	56%	13.8%	82%	43%	55%	5-Year
Cranbury, Middlesex	3,705	1,271	1%	20%	79%	6.7%	99%	26%	53%	5-Year
Dunellen, Middlesex	7,317	2,530	4%	32%	64%	5.1%	86%	51%	43%	5-Year
East Brunswick, Middlesex	48,003	16,750	6%	21%	73%	8.4%	90%	36%	53%	5-Year

Key Facts and ALICE Statistics for New Jersey Municipalities

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Edison, Middlesex	101,051	34,420	5%	22%	73%	8.2%	90%	34%	37%	5-Year
Helmetta, Middlesex	2,390	879	3%	30%	67%	7.8%	93%	45%	55%	5-Year
Highland Park, Middlesex	14,224	5,645	13%	29%	58%	8.6%	91%	30%	50%	5-Year
Jamesburg, Middlesex	5,963	2,233	8%	33%	59%	9.7%	87%	46%	58%	5-Year
Metuchen, Middlesex	13,707	5,149	5%	17%	78%	6.2%	93%	27%	43%	5-Year
Middlesex, Middlesex	13,766	4,902	4%	29%	67%	7.8%	90%	39%	56%	5-Year
Milltown, Middlesex	6,974	2,602	8%	17%	75%	12.4%	87%	31%	46%	5-Year
Monroe, Middlesex	40,961	17,137	5%	28%	67%	9.4%	97%	40%	60%	5-Year
New Brunswick, Middlesex	55,804	13,866	31%	35%	34%	10.9%	70%	50%	64%	5-Year
North Brunswick, Middlesex	41,920	14,761	8%	26%	66%	8.0%	87%	39%	46%	5-Year
Old Bridge, Middlesex	66,272	24,374	4%	26%	70%	7.8%	92%	37%	38%	5-Year
Perth Amboy, Middlesex	51,727	16,306	23%	36%	41%	6.2%	71%	49%	55%	5-Year
Piscataway, Middlesex	57,636	17,206	6%	21%	73%	8.8%	90%	37%	40%	5-Year
Plainsboro, Middlesex	23,224	9,539	5%	24%	71%	6.2%	91%	32%	36%	5-Year
Sayreville, Middlesex	43,962	15,811	6%	27%	67%	8.5%	90%	38%	45%	5-Year
South Amboy, Middlesex	8,749	3,732	9%	31%	60%	8.8%	91%	37%	37%	5-Year
South Brunswick, Middlesex	44,355	15,230	3%	19%	78%	6.2%	93%	32%	34%	5-Year
South Plainfield, Middlesex	23,686	8,035	5%	21%	74%	7.8%	90%	34%	40%	5-Year
South River, Middlesex	16,177	5,366	10%	31%	59%	15.2%	80%	37%	68%	5-Year
Spotswood, Middlesex	8,359	3,217	5%	31%	64%	6.6%	92%	45%	53%	5-Year
Woodbridge, Middlesex	100,344	33,557	7%	25%	68%	8.1%	89%	39%	39%	5-Year
Aberdeen, Monmouth	18,216	6,818	6%	23%	71%	9.1%	90%	38%	47%	5-Year
Allenhurst, Monmouth	486	213	8%	22%	70%	9.1%	86%	31%	52%	5-Year
Allentown, Monmouth	1,828	677	4%	25%	71%	7.3%	95%	29%	41%	5-Year
Asbury Park, Monmouth	15,933	6,622	27%	41%	32%	15.2%	73%	30%	61%	5-Year
Atlantic Highlands, Monmouth	4,357	1,797	9%	24%	67%	12.2%	92%	43%	51%	5-Year
Avon-by-the-Sea, Monmouth	1,810	924	3%	27%	70%	7.5%	94%	53%	39%	5-Year
Belmar, Monmouth	5,760	2,871	9%	38%	53%	11.2%	82%	47%	46%	5-Year
Bradley Beach, Monmouth	4,290	2,152	9%	37%	54%	9.5%	82%	40%	54%	5-Year
Brielle, Monmouth	4,772	1,879	2%	18%	80%	9.3%	96%	36%	55%	5-Year
Colts Neck, Monmouth	10,103	3,335	5%	12%	83%	3.6%	96%	37%	82%	5-Year
Deal, Monmouth	769	330	9%	28%	63%	6.3%	92%	42%	30%	5-Year
Eatontown, Monmouth	12,323	5,274	7%	38%	55%	9.2%	83%	36%	48%	5-Year
Englishtown, Monmouth	2,101	703	5%	28%	67%	7.5%	92%	43%	53%	5-Year
Fair Haven, Monmouth	6,093	2,084	2%	13%	85%	6.0%	98%	41%	30%	5-Year
Farmingdale, Monmouth	1,396	560	5%	37%	58%	7.1%	87%	24%	60%	5-Year
Freehold, Monmouth	12,018	3,972	14%	42%	44%	8.0%	71%	44%	67%	5-Year
Freehold, Monmouth	35,995	12,529	5%	22%	73%	6.7%	93%	38%	53%	5-Year
Hazlet, Monmouth	20,253	7,128	6%	25%	69%	10.8%	95%	39%	53%	5-Year
Highlands, Monmouth	4,985	2,395	15%	22%	63%	12.7%	85%	32%	68%	5-Year
Holmdel, Monmouth	16,722	5,427	4%	16%	80%	6.5%	96%	34%	54%	5-Year
Howell, Monmouth	51,389	17,527	6%	23%	71%	7.8%	94%	37%	42%	5-Year
Interlaken, Monmouth	826	364	1%	13%	86%	3.6%	96%	28%	36%	5-Year
Keansburg, Monmouth	10,011	4,162	20%	41%	39%	13.8%	85%	46%	67%	5-Year

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Keyport, Monmouth	7,213	3,142	10%	39%	51%	6.7%	83%	34%	49%	5-Year
Lake Como, Monmouth	1,647	727	18%	32%	50%	10.3%	78%	49%	57%	5-Year
Little Silver, Monmouth	5,920	2,113	4%	8%	88%	3.3%	94%	38%	60%	5-Year
Long Branch, Monmouth	30,590	11,883	16%	39%	45%	10.9%	74%	46%	57%	5-Year
Manalapan, Monmouth	39,543	13,233	4%	19%	77%	8.2%	95%	37%	53%	5-Year
Manasquan, Monmouth	5,841	2,452	5%	16%	79%	4.6%	93%	28%	37%	5-Year
Marlboro, Monmouth	40,370	12,929	2%	14%	84%	6.9%	95%	30%	51%	5-Year
Matawan, Monmouth	8,759	3,415	6%	20%	74%	7.7%	93%	38%	40%	5-Year
Middletown, Monmouth	66,290	23,896	5%	20%	75%	8.4%	94%	36%	54%	5-Year
Millstone, Monmouth	10,509	3,379	2%	10%	88%	8.0%	96%	35%	51%	5-Year
Monmouth Beach, Monmouth	3,278	1,526	7%	21%	72%	3.9%	97%	44%	50%	5-Year
Neptune City, Monmouth	4,849	1,981	10%	41%	49%	15.4%	87%	42%	52%	5-Year
Neptune, Monmouth	27,880	11,019	11%	32%	57%	9.6%	88%	46%	58%	5-Year
Ocean, Monmouth	27,241	10,363	9%	27%	64%	7.2%	88%	36%	59%	5-Year
Oceanport, Monmouth	5,834	2,093	9%	25%	66%	12.4%	88%	47%	38%	5-Year
Red Bank, Monmouth	12,250	5,193	11%	34%	55%	10.4%	77%	44%	52%	5-Year
Roosevelt, Monmouth	744	260	7%	25%	68%	9.2%	92%	38%	86%	5-Year
Rumson, Monmouth	7,045	2,358	4%	15%	81%	5.3%	97%	34%	37%	5-Year
Sea Bright, Monmouth	1,349	703	7%	30%	63%	9.7%	89%	45%	47%	5-Year
Sea Girt, Monmouth	1,844	756	2%	20%	78%	9.4%	99%	37%	17%	5-Year
Shrewsbury, Monmouth	1,130	532	14%	43%	43%	11.7%	86%	47%	47%	5-Year
Shrewsbury, Monmouth	3,899	1,353	3%	18%	79%	2.7%	96%	40%	36%	5-Year
Spring Lake Heights, Monmouth	4,691	2,332	6%	27%	67%	5.1%	94%	40%	43%	5-Year
Spring Lake, Monmouth	2,999	1,194	5%	14%	81%	9.6%	96%	33%	36%	5-Year
Tinton Falls, Monmouth	17,933	7,984	6%	30%	64%	9.5%	95%	35%	70%	5-Year
Union Beach, Monmouth	6,040	1,991	4%	28%	68%	14.3%	83%	45%	55%	5-Year
Upper Freehold, Monmouth	6,898	2,309	3%	13%	84%	7.9%	96%	39%	17%	5-Year
Wall, Monmouth	26,091	10,124	5%	23%	72%	6.4%	95%	37%	51%	5-Year
West Long Branch, Monmouth	8,391	2,674	5%	26%	69%	7.1%	92%	35%	52%	5-Year
Boonton, Morris	4,328	1,558	6%	19%	75%	4.2%	94%	37%	77%	5-Year
Boonton, Morris	8,424	3,117	6%	26%	68%	9.3%	88%	44%	35%	5-Year
Butler, Morris	7,636	2,762	2%	28%	70%	7.1%	83%	39%	38%	5-Year
Chatham, Morris	9,000	2,895	2%	13%	85%	4.0%	93%	29%	40%	5-Year
Chatham, Morris	10,593	3,923	3%	15%	82%	5.9%	97%	32%	52%	5-Year
Chester, Morris	1,557	570	6%	25%	69%	6.6%	91%	38%	53%	5-Year
Chester, Morris	7,924	2,476	5%	6%	89%	6.7%	96%	31%	0%	5-Year
Denville, Morris	16,814	6,569	2%	20%	78%	7.5%	96%	36%	56%	5-Year
Dover, Morris	18,298	5,184	8%	40%	52%	8.1%	64%	42%	49%	5-Year
East Hanover, Morris	11,256	3,906	5%	17%	78%	9.8%	92%	35%	50%	5-Year
Florham Park, Morris	11,820	3,974	4%	20%	76%	5.7%	98%	30%	47%	5-Year
Hanover, Morris	14,103	5,238	4%	22%	74%	5.9%	96%	28%	40%	5-Year
Harding, Morris	3,862	1,446	7%	12%	81%	6.2%	98%	25%	40%	5-Year
Jefferson, Morris	21,443	7,835	5%	18%	77%	7.0%	94%	36%	40%	5-Year
Kinnelon, Morris	10,349	3,610	2%	17%	81%	10.1%	98%	41%	35%	5-Year
Lincoln Park, Morris	10,515	3,862	4%	24%	72%	6.8%	94%	43%	43%	5-Year
Long Hill, Morris	8,769	3,065	3%	18%	79%	6.5%	93%	38%	41%	5-Year

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Madison, Morris	16,043	5,532	3%	20%	77%	7.4%	96%	32%	47%	5-Year
Mendham, Morris	5,008	1,702	3%	17%	80%	6.6%	97%	34%	50%	5-Year
Mendham, Morris	5,877	1,940	5%	8%	87%	5.2%	94%	36%	36%	5-Year
Mine Hill, Morris	3,664	1,194	4%	25%	71%	6.8%	90%	45%	50%	5-Year
Montville, Morris	21,730	7,421	4%	15%	81%	6.7%	95%	39%	31%	5-Year
Morris Plains, Morris	5,635	2,100	2%	20%	78%	7.8%	96%	31%	48%	5-Year
Morris, Morris	22,549	8,247	3%	15%	82%	6.9%	97%	31%	29%	5-Year
Morristown, Morris	18,580	7,841	11%	26%	63%	5.1%	78%	41%	45%	5-Year
Mount Arlington, Morris	5,140	2,344	1%	29%	70%	11.0%	95%	46%	65%	5-Year
Mount Olive, Morris	28,530	10,777	7%	23%	70%	7.2%	93%	39%	37%	5-Year
Mountain Lakes, Morris	4,235	1,296	3%	5%	92%	9.8%	96%	30%	32%	5-Year
Netcong, Morris	3,248	1,429	13%	38%	49%	9.7%	83%	46%	57%	5-Year
Parsippany-Troy Hills, Morris	53,583	19,888	6%	24%	70%	8.5%	91%	35%	38%	5-Year
Pequannock, Morris	15,577	6,321	6%	23%	71%	6.6%	96%	34%	63%	5-Year
Randolph, Morris	25,877	9,233	5%	17%	78%	3.1%	95%	32%	39%	5-Year
Riverdale, Morris	3,906	1,821	1%	24%	75%	7.0%	91%	44%	23%	5-Year
Rockaway, Morris	6,480	2,587	2%	32%	66%	6.2%	93%	43%	42%	5-Year
Rockaway, Morris	24,353	8,809	3%	19%	78%	7.0%	94%	37%	46%	5-Year
Roxbury, Morris	23,485	7,974	4%	18%	78%	6.8%	94%	32%	57%	5-Year
Victory Gardens, Morris	1,646	560	18%	49%	33%	6.6%	74%	54%	60%	5-Year
Washington, Morris	18,680	6,509	3%	13%	84%	6.5%	95%	33%	43%	5-Year
Wharton, Morris	6,586	2,261	9%	32%	59%	11.1%	77%	46%	49%	5-Year
Barnegat Light, Ocean	592	293	5%	27%	68%	0.4%	92%	38%	18%	5-Year
Barnegat, Ocean	21,584	8,374	7%	30%	63%	11.4%	91%	40%	57%	5-Year
Bay Head, Ocean	997	459	6%	19%	75%	7.3%	96%	34%	62%	5-Year
Beach Haven, Ocean	1,048	540	6%	29%	65%	10.7%	93%	46%	27%	5-Year
Beachwood, Ocean	11,127	3,748	6%	24%	70%	7.2%	91%	36%	49%	5-Year
Berkeley, Ocean	41,591	20,597	7%	45%	48%	12.3%	94%	41%	54%	5-Year
Brick, Ocean	75,479	30,079	7%	31%	62%	10.5%	91%	43%	54%	5-Year
Eagleswood, Ocean	1,551	601	2%	35%	63%	9.9%	91%	43%	73%	5-Year
Harvey Cedars, Ocean	479	252	7%	23%	70%	7.0%	94%	46%	46%	5-Year
Island Heights, Ocean	1,710	701	8%	21%	71%	9.4%	94%	35%	67%	5-Year
Jackson, Ocean	55,716	19,865	6%	22%	72%	10.5%	92%	39%	59%	5-Year
Lacey, Ocean	27,889	10,788	7%	29%	64%	11.4%	93%	42%	46%	5-Year
Lakehurst, Ocean	2,676	846	9%	39%	52%	13.5%	90%	37%	68%	5-Year
Lakewood, Ocean	93,473	23,688	25%	37%	38%	9.2%	88%	52%	70%	5-Year
Lavallette, Ocean	2,029	921	6%	26%	68%	12.4%	95%	33%	29%	5-Year
Little Egg Harbor, Ocean	20,339	8,165	8%	34%	58%	12.0%	92%	41%	68%	5-Year
Long Beach, Ocean	3,040	1,494	10%	21%	69%	6.2%	98%	40%	54%	5-Year
Manchester, Ocean	43,222	22,659	9%	46%	45%	11.3%	94%	36%	47%	5-Year
Mantoloking, Ocean	356	174	1%	17%	82%	6.3%	99%	43%	50%	5-Year
Ocean Gate, Ocean	2,072	818	10%	35%	55%	8.4%	86%	41%	50%	5-Year
Ocean, Ocean	8,539	3,541	4%	28%	68%	8.1%	91%	34%	55%	5-Year
Pine Beach, Ocean	2,239	818	5%	22%	73%	5.9%	92%	37%	55%	5-Year

Municipality by County	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Unemployment Rate	Health Insurance Coverage %	Housing Burden: Owner Over 30%	Housing Burden: Renter Over 30%	Source, American Community Survey Estimate
Plumsted, Ocean	8,490	2,970	8%	22%	70%	7.2%	90%	42%	59%	5-Year
Point Pleasant Beach, Ocean	4,664	1,882	10%	21%	69%	4.7%	90%	36%	54%	5-Year
Point Pleasant, Ocean	18,481	7,199	7%	24%	69%	8.8%	92%	39%	48%	5-Year
Seaside Heights, Ocean	2,899	1,178	28%	51%	21%	16.9%	60%	45%	74%	5-Year
Seaside Park, Ocean	1,406	798	8%	30%	62%	9.5%	89%	52%	64%	5-Year
Ship Bottom, Ocean	1,025	496	3%	30%	67%	9.2%	95%	42%	32%	5-Year
South Toms River, Ocean	3,722	993	21%	21%	58%	14.4%	87%	41%	72%	5-Year
Stafford, Ocean	26,796	10,035	6%	30%	64%	9.2%	89%	39%	50%	5-Year
Surf City, Ocean	1,148	612	6%	27%	67%	10.2%	96%	26%	29%	5-Year
Toms River, Ocean	91,664	34,825	7%	29%	64%	8.7%	91%	36%	59%	5-Year
Tuckerton, Ocean	3,370	1,311	8%	38%	54%	9.5%	87%	45%	44%	5-Year
Bloomingdale, Passaic	7,808	2,829	4%	33%	63%	12.2%	88%	50%	53%	5-Year
Clifton, Passaic	85,138	28,652	10%	32%	58%	7.6%	84%	47%	52%	5-Year
Haledon, Passaic	8,397	2,582	11%	37%	52%	10.4%	84%	47%	59%	5-Year
Hawthorne, Passaic	18,944	6,991	5%	30%	65%	8.7%	90%	42%	48%	5-Year
Little Falls, Passaic	14,510	5,339	6%	31%	63%	9.4%	88%	42%	46%	5-Year
North Haledon, Passaic	8,478	2,969	3%	22%	75%	10.6%	91%	39%	72%	5-Year
Passaic, Passaic	70,651	20,044	31%	41%	28%	10.6%	70%	57%	62%	5-Year
Paterson, Passaic	146,341	43,462	29%	41%	30%	11.5%	75%	60%	62%	5-Year
Pompton Lakes, Passaic	11,162	4,151	4%	29%	67%	8.8%	90%	47%	52%	5-Year
Prospect Park, Passaic	5,915	1,759	14%	42%	44%	13.0%	83%	63%	61%	5-Year
Ringwood, Passaic	12,320	3,746	2%	17%	81%	6.8%	95%	44%	44%	5-Year
Totowa, Passaic	10,872	3,457	6%	28%	66%	11.9%	94%	39%	36%	5-Year
Wanaque, Passaic	11,243	4,156	4%	25%	71%	14.5%	89%	44%	58%	5-Year
Wayne, Passaic	55,003	18,247	5%	19%	76%	8.6%	93%	38%	55%	5-Year
West Milford, Passaic	26,492	9,358	4%	21%	75%	8.9%	90%	40%	48%	5-Year
Woodland Park, Passaic	12,129	4,355	6%	30%	64%	8.1%	88%	41%	40%	5-Year
Alloway, Salem	3,444	1,200	9%	26%	65%	10.6%	94%	39%	85%	5-Year
Carneys Point, Salem	8,003	3,085	13%	37%	50%	19.3%	85%	33%	59%	5-Year
Elmer, Salem	1,375	499	11%	31%	58%	12.0%	91%	32%	61%	5-Year
Elsinboro, Salem	1,082	504	7%	31%	62%	12.5%	94%	28%	46%	5-Year
Lower Alloways Creek, Salem	1,715	605	6%	26%	68%	10.4%	96%	19%	34%	5-Year
Mannington, Salem	1,680	474	5%	32%	63%	9.7%	82%	32%	30%	5-Year
Oldmans, Salem	1,917	705	9%	26%	65%	9.7%	93%	37%	71%	5-Year
Penns Grove, Salem	5,082	1,841	27%	42%	31%	19.6%	76%	39%	57%	5-Year
Pennsville, Salem	13,229	5,495	11%	32%	57%	9.3%	92%	28%	50%	5-Year
Pilesgrove, Salem	3,996	1,485	6%	27%	67%	8.2%	89%	32%	53%	5-Year
Pittsgrove, Salem	9,287	3,331	6%	30%	64%	8.7%	91%	28%	47%	5-Year
Quinton, Salem	2,655	994	7%	36%	57%	6.7%	92%	33%	49%	5-Year
Salem, Salem	5,045	1,927	36%	34%	30%	29.4%	91%	37%	63%	5-Year
Upper Pittsgrove, Salem	3,494	1,176	2%	19%	79%	6.1%	85%	21%	13%	5-Year
Woodstown, Salem	3,497	1,344	10%	28%	62%	7.4%	93%	39%	51%	5-Year
Bedminster, Somerset	8,221	4,125	3%	25%	72%	4.7%	96%	40%	40%	5-Year
Bernards, Somerset	26,849	9,618	3%	14%	83%	4.3%	98%	36%	45%	5-Year
Bernardsville, Somerset	7,766	2,767	1%	17%	82%	5.0%	92%	41%	50%	5-Year
Bound Brook, Somerset	10,607	3,470	6%	39%	55%	7.9%	70%	46%	47%	5-Year

Key Facts and ALICE Statistics for New Jersey Municipalities

Municipality by County	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Unemployment Rate	Health Insurance Coverage %	Housing Burden: Owner Over 30%	Housing Burden: Renter Over 30%	Source, American Community Survey Estimate
Branchburg, Somerset	14,547	5,101	3%	17%	80%	6.2%	97%	30%	28%	5-Year
Bridgewater, Somerset	44,855	15,276	5%	16%	79%	6.7%	95%	28%	48%	5-Year
Far Hills, Somerset	1,101	396	6%	20%	74%	5.7%	91%	40%	38%	5-Year
Franklin, Somerset	64,243	23,749	5%	23%	72%	6.9%	92%	36%	39%	5-Year
Green Brook, Somerset	7,183	2,318	4%	13%	83%	5.6%	94%	31%	30%	5-Year
Hillsborough, Somerset	39,064	13,294	4%	18%	78%	6.1%	94%	33%	52%	5-Year
Manville, Somerset	10,426	3,874	10%	34%	56%	11.8%	84%	43%	49%	5-Year
Millstone, Somerset	461	173	1%	27%	72%	4.7%	96%	39%	48%	5-Year
Montgomery, Somerset	22,529	7,408	4%	12%	84%	6.5%	96%	36%	44%	5-Year
North Plainfield, Somerset	22,056	7,255	9%	30%	61%	7.5%	78%	47%	44%	5-Year
Peapack and Gladstone, Somerset	2,580	939	5%	22%	73%	9.5%	97%	29%	37%	5-Year
Raritan, Somerset	7,318	2,695	8%	32%	60%	6.3%	88%	40%	40%	5-Year
Rocky Hill, Somerset	554	234	4%	18%	78%	4.8%	95%	32%	32%	5-Year
Somerville, Somerset	12,175	4,590	6%	33%	61%	6.9%	87%	45%	44%	5-Year
South Bound Brook, Somerset	4,585	1,575	10%	31%	59%	7.6%	83%	37%	55%	5-Year
Warren, Somerset	15,729	4,999	3%	14%	83%	6.4%	94%	32%	56%	5-Year
Watchung, Somerset	5,855	2,085	4%	21%	75%	2.0%	91%	42%	69%	5-Year
Andover, Sussex	677	260	6%	28%	66%	8.8%	87%	32%	56%	5-Year
Andover, Sussex	6,207	1,997	3%	22%	75%	8.4%	93%	38%	51%	5-Year
Branchville, Sussex	826	319	8%	33%	59%	9.0%	89%	49%	55%	5-Year
Byram, Sussex	8,220	2,914	3%	19%	78%	6.2%	94%	36%	50%	5-Year
Frankford, Sussex	5,506	2,036	5%	18%	77%	7.4%	96%	36%	36%	5-Year
Franklin, Sussex	4,994	2,036	10%	35%	55%	10.0%	89%	44%	52%	5-Year
Fredon, Sussex	3,345	1,258	7%	17%	76%	6.6%	95%	40%	41%	5-Year
Green, Sussex	3,552	1,190	3%	15%	82%	7.8%	95%	38%	27%	5-Year
Hamburg, Sussex	3,225	1,484	3%	37%	60%	6.7%	96%	46%	59%	5-Year
Hampton, Sussex	5,106	2,038	6%	28%	66%	8.8%	92%	39%	9%	5-Year
Hardyston, Sussex	8,126	3,334	3%	22%	75%	9.2%	92%	34%	40%	5-Year
Hopatcong, Sussex	14,921	5,540	5%	25%	70%	14.5%	88%	42%	57%	5-Year
Lafayette, Sussex	2,423	856	4%	23%	73%	7.4%	92%	39%	30%	5-Year
Montague, Sussex	3,813	1,512	11%	36%	53%	10.5%	87%	33%	67%	5-Year
Newton, Sussex	7,999	3,170	15%	40%	45%	10.7%	88%	38%	68%	5-Year
Ogdensburg, Sussex	2,348	823	4%	21%	75%	6.0%	93%	39%	40%	5-Year
Sandyston, Sussex	1,983	768	7%	27%	66%	8.7%	92%	40%	43%	5-Year
Sparta, Sussex	19,547	6,498	4%	14%	82%	6.8%	96%	35%	43%	5-Year
Stanhope, Sussex	3,543	1,404	5%	29%	66%	5.1%	91%	40%	46%	5-Year
Stillwater, Sussex	4,036	1,678	3%	37%	60%	12.6%	87%	42%	93%	5-Year
Sussex, Sussex	2,070	834	17%	47%	36%	14.9%	85%	44%	64%	5-Year
Vernon, Sussex	23,168	8,209	6%	25%	69%	10.5%	90%	36%	59%	5-Year
Wantage, Sussex	11,244	4,083	4%	24%	72%	9.6%	89%	42%	70%	5-Year
Berkeley Heights, Union	13,379	4,342	2%	12%	86%	6.0%	96%	30%	48%	5-Year
Clark, Union	15,056	5,475	4%	18%	78%	8.1%	94%	34%	43%	5-Year
Cranford, Union	23,150	8,345	3%	13%	84%	7.1%	95%	28%	38%	5-Year
Elizabeth, Union	126,964	39,273	19%	36%	45%	12.2%	73%	54%	55%	5-Year

Municipality by County	Population	Households	Poverty %	ALICE %	Above ALICE Threshold %	Unemployment Rate	Health Insurance Coverage %	Housing Burden: Owner Over 30%	Housing Burden: Renter Over 30%	Source, American Community Survey Estimate
Fanwood, Union	7,475	2,521	1%	10%	89%	8.2%	96%	34%	52%	5-Year
Garwood, Union	4,323	1,641	5%	23%	72%	10.6%	93%	40%	51%	5-Year
Hillside, Union	21,676	7,204	15%	23%	62%	17.9%	83%	52%	56%	5-Year
Kenilworth, Union	8,045	2,679	6%	12%	82%	9.3%	95%	29%	44%	5-Year
Linden, Union	41,054	14,400	11%	27%	62%	11.9%	83%	50%	47%	5-Year
Mountainside, Union	6,765	2,322	5%	8%	87%	7.6%	97%	33%	21%	5-Year
New Providence, Union	12,314	4,441	2%	14%	84%	5.5%	95%	28%	43%	5-Year
Plainfield, Union	50,423	14,518	20%	26%	54%	13.2%	70%	49%	65%	5-Year
Rahway, Union	27,994	10,577	11%	28%	61%	12.7%	87%	51%	57%	5-Year
Roselle Park, Union	13,465	5,043	9%	28%	63%	14.8%	88%	44%	57%	5-Year
Roselle, Union	21,348	8,234	15%	37%	48%	15.4%	80%	55%	68%	5-Year
Scotch Plains, Union	23,845	8,475	1%	15%	84%	6.4%	96%	40%	37%	5-Year
Springfield, Union	16,729	7,045	6%	16%	78%	6.2%	94%	36%	38%	5-Year
Summit, Union	21,826	7,804	6%	15%	79%	6.2%	93%	34%	40%	5-Year
Union, Union	57,285	20,334	9%	23%	68%	9.9%	88%	46%	53%	5-Year
Westfield, Union	30,647	10,327	2%	12%	86%	7.2%	96%	30%	41%	5-Year
Winfield, Union	1,473	688	8%	35%	57%	10.4%	93%	13%	28%	5-Year
Allamuchy, Warren	4,470	2,017	4%	14%	82%	8.9%	94%	47%	31%	5-Year
Alpha, Warren	2,320	966	8%	31%	61%	8.4%	96%	35%	47%	5-Year
Belvidere, Warren	2,647	1,106	9%	25%	66%	6.0%	94%	40%	51%	5-Year
Blairstown, Warren	5,892	2,068	4%	13%	83%	10.8%	94%	39%	36%	5-Year
Franklin, Warren	3,142	1,166	2%	15%	83%	7.2%	91%	30%	29%	5-Year
Frelinghuysen, Warren	2,445	830	3%	13%	84%	5.9%	95%	30%	21%	5-Year
Greenwich, Warren	5,626	1,755	2%	10%	88%	12.0%	97%	32%	40%	5-Year
Hackettstown, Warren	9,633	3,469	7%	23%	70%	8.9%	81%	33%	48%	5-Year
Hardwick, Warren	1,560	528	3%	15%	82%	9.6%	95%	42%	44%	5-Year
Harmony, Warren	2,623	947	3%	19%	78%	9.5%	90%	31%	41%	5-Year
Hope, Warren	1,861	688	4%	16%	80%	11.7%	92%	37%	57%	5-Year
Independence, Warren	5,594	2,328	5%	19%	76%	8.5%	91%	41%	51%	5-Year
Knowlton, Warren	3,026	1,092	3%	23%	74%	6.0%	91%	45%	35%	5-Year
Liberty, Warren	2,898	1,106	11%	16%	73%	8.4%	84%	39%	42%	5-Year
Lopatcong, Warren	8,027	2,917	9%	26%	65%	8.5%	94%	41%	63%	5-Year
Mansfield, Warren	7,614	3,083	8%	25%	67%	10.2%	90%	37%	35%	5-Year
Oxford, Warren	2,438	998	4%	23%	73%	7.0%	93%	39%	65%	5-Year
Phillipsburg, Warren	14,717	6,101	16%	35%	49%	13.1%	87%	38%	52%	5-Year
Pohatcong, Warren	3,290	1,176	7%	22%	71%	7.9%	92%	40%	26%	5-Year
Washington, Warren	6,547	2,428	3%	14%	83%	6.9%	96%	33%	21%	5-Year
Washington, Warren	6,439	2,521	16%	24%	60%	9.0%	86%	40%	53%	5-Year
White, Warren	4,815	2,258	6%	35%	59%	12.1%	95%	41%	73%	5-Year

ALICE HOUSEHOLDS BY INCOME, 2007 TO 2014

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, represents the growing number of individuals and families who are working, but are unable to afford the basic necessities of housing, food, child care, health care, and transportation.

The United Way **ALICE** Report uses standardized measurements to quantify the cost of a basic household budget in each county in New Jersey, and to show how many households are struggling to afford it.

This table presents the total number of households in each county in 2007, 2010, 2012, and 2014, as well as the percent of households in poverty and ALICE.

Source: American Community Survey, 2007-2014

ALICE Households, New Jersey, 2007 to 2014

	2007			2010			2012			2014			2014
County	Total Households	Poverty %	ALICE %	Total Households	Poverty %	ALICE %	Total Households	Poverty %	ALICE %	Total Households	Poverty %	ALICE %	Source, American Community Survey Estimate
Atlantic	103,197	11%	14%	100,096	12%	33%	100,065	13%	32%	101,937	14%	28%	1-Year
Bergen	331,529	6%	19%	333,002	8%	23%	336,856	9%	21%	337,469	9%	20%	1-Year
Burlington	166,164	5%	19%	163,961	5%	23%	164,819	6%	24%	165,424	7%	27%	1-Year
Camden	194,073	11%	12%	189,895	12%	21%	185,477	13%	27%	188,064	12%	32%	1-Year
Cape May	46,717	9%	15%	42,763	10%	25%	40,470	8%	26%	40,779	12%	28%	1-Year
Cumberland	50,885	17%	32%	50,237	15%	37%	50,068	19%	38%	50,593	16%	43%	1-Year
Essex	274,095	13%	23%	275,417	17%	26%	279,102	17%	27%	277,735	16%	28%	1-Year
Gloucester	100,042	8%	21%	104,782	8%	23%	104,691	9%	21%	104,305	9%	24%	1-Year
Hudson	228,826	14%	21%	238,692	16%	21%	249,028	16%	20%	253,300	17%	23%	1-Year
Hunterdon	47,446	3%	19%	47,550	4%	23%	47,227	4%	21%	47,387	5%	19%	1-Year
Mercer	128,026	9%	21%	131,500	11%	23%	132,004	11%	30%	131,564	12%	27%	1-Year
Middlesex	271,942	7%	21%	278,877	7%	22%	283,337	9%	21%	282,860	8%	26%	1-Year
Monmouth	232,730	7%	15%	234,582	7%	19%	236,447	7%	21%	230,391	8%	23%	1-Year
Morris	175,099	4%	15%	177,786	5%	18%	179,876	4%	21%	179,654	5%	20%	1-Year
Ocean	222,473	8%	31%	220,972	9%	31%	223,599	9%	34%	220,941	10%	30%	1-Year
Passaic	158,192	14%	27%	161,527	15%	31%	163,712	15%	34%	159,309	17%	31%	1-Year
Salem	25,525	10%	25%	24,898	11%	28%	24,861	12%	26%	23,832	13%	33%	1-Year
Somerset	112,733	3%	23%	115,913	4%	23%	116,840	5%	23%	117,482	4%	22%	1-Year
Sussex	54,524	5%	20%	54,881	5%	22%	54,179	7%	19%	54,174	6%	27%	1-Year
Union	182,933	9%	21%	183,882	10%	21%	184,879	11%	22%	186,037	11%	25%	1-Year
Warren	42,759	6%	24%	41,208	8%	21%	41,262	6%	23%	41,607	8%	21%	1-Year

STRATEGIES THAT CAN MAKE A DIFFERENCE FOR ALICE

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, represents the growing number of individuals and families who are working, but are unable to afford the basic necessities of housing, food, child care, health care, and transportation.

The United Way **ALICE** Report presents a range of strategies and broad changes New Jersey stakeholders – whether family, friends, nonprofits or the government – can consider for their own communities. These are current and innovative ideas collected from research and practitioners. These are not policy prescriptions, but rather a collection of options that could help ALICE families in the short-, medium-, and long-term.

The chart below allocates strategies to different stakeholders, though there is often overlap. Research shows that there are layers of support for financially fragile families. Often the first place low-income people or those without emergency savings seek help are from friends and family, followed by private nonprofits and government.

New Jersey is a diverse state, and there is no one-size-fits-all solution. Different communities can assess which strategies make the most sense for them as they assimilate the ALICE data laid out in this Report. Ultimately, strategies that put more money in the pockets of ALICE families – either by increasing their income or reducing their expenses – are needed now and in the future.

Short-, Medium-, and Long-Term Strategies to Assist Households with Income below the ALICE Threshold

Strategies to Assist ALICE Families		
	SHORT-TERM	MEDIUM- AND LONG-TERM
Friends and Family	• Temporary housing • Meals and food • Rides to work and errands • Child care • Caregiving for ill/elderly relatives • Tool and trade sharing	• Loans • Access to good employers
Nonprofits	• Temporary housing • Food pantries • Utility assistance • Home repair • Tax preparation • Caregiver respite • Subsidized child care • Tool and trade sharing • Financial counseling, debt repair and credit building	• Loans and affordable financial products • Support to find good employers • Job training and educational assistance • Affordable housing

Strategies to Assist ALICE Families

	SHORT-TERM	MEDIUM- AND LONG-TERM
Employers	• Paid days off • Transportation assistance • Flex-time • Telecommuting options	• Regular work schedules • Full-time opportunities • Higher wages • Benefits • HR resources for caregivers • On-site health services, wellness incentives • Career paths • Mentoring • Employer sponsored training • Apprentice programs
Government	• Temporary assistance • Child care vouchers • Housing subsidies • Educational vouchers and charter school options • Social Security credit for caregivers • Tax credit for caregivers, workers, parents and students • Financial counseling, debt repair and credit building	• Quality, affordable housing, child care, education, health care, transportation, and financial products • Reduced student loan burden • Attract higher-skilled jobs • Strengthen infrastructure • Job training and educational assistance • Integrated public services

METHODOLOGY OVERVIEW & RATIONALE

LAST UPDATED OCTOBER 2016

ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, represents the growing number of individuals and families who are working, but are unable to afford the basic necessities of housing, food, child care, health care, and transportation.

The United Way **ALICE** Report uses standardized measurements to quantify the cost of a basic household budget in each county in New Jersey, and to show how many households are struggling to afford it.

This methodology overview describes the rationale for developing ALICE, an alternative to the Federal Poverty Level; the guiding parameters for development of new measures; four resultant measures; and the methodology and data sources used for each.

BACKGROUND: SHORTCOMINGS OF THE FEDERAL POVERTY LEVEL

An accurate and comprehensive measure of the scope, causes, and consequences of poverty forms the basis for identifying problems, planning policy solutions, and allocating resources. Since the War on Poverty began in 1965, the Federal Poverty Level (FPL) has provided a standard by which to determine the number and proportion of people living in poverty in the U.S. Despite the FPL's benefit of providing a nationally recognized income threshold for determining who is poor, its shortcomings are well documented (Citro & Michael, 1995; O'Brien & Pedulla, 2010; Uchitelle, 2001).

Primarily, the measure is not based on the current cost of basic contemporary household necessities, and except for Alaska and Hawaii, it is not adjusted to reflect cost of living differences across the U.S. The net effect is an undercount of households living in economic hardship. The official poverty level is so understated that many government and nonprofit agencies use multiples of the FPL to determine eligibility for assistance programs. For example, New Jersey's Low Income Home Energy Assistance Program (LIHEAP) uses 200 percent of the FPL and Louisiana's Women, Infants & Children Program (WIC) uses 185 percent of the FPL (New Jersey Energy Assistance Programs, 2013; U.S. Department of Agriculture, 2015). Even Medicaid and the Children's Health Insurance Program (CHIP) use multiples of the FPL to determine eligibility across the country (National Conference of State Legislatures, 2014; Roberts, Povich, & Mather, 2012).

In light of the FPL's weaknesses, other measures of financial hardship have been developed. The federal government produces two alternatives to the FPL: the Supplemental Poverty Measure (SPM) from the U.S. Census at the state level, and the Area Median Income (AMI) from the Department of Housing and Urban Development (HUD) for sub-state geographies. Other sub-state geography alternatives to the FPL include Kids Count (Annie E. Casey Foundation), the Self-Sufficiency Standard (Center for Women's Welfare, School of Social Work, University of Washington), the Basic Needs Budget (National Center for Children in Poverty), the Family Budget Calculator (Economic Policy Institute), the Economic Security Index (Institution for Social and Policy Studies), the Living Wage Calculator (MIT), and the Assets and Opportunity Scorecard (Corporation for Enterprise Development). While the plethora of alternatives demonstrates the lack of satisfaction with the FPL, none comprehensively measure the number of households who are struggling in each county in a state and describe the conditions they face.

Beyond measurement concerns, the FPL suffers from language issues common to assessments of poverty. For one, the term "poverty" is vague, lacking any measure of the depth, duration, or household and societal consequences of financial hardship. In addition, the term has gained negative connotations and is often and inaccurately associated only with a lack of employment.

ALICE DATA PARAMETERS

To meet the United Way *ALICE Project* goals that new measures be transparent and provide data that is easily updated on a regular basis and replicable across all states, the ALICE tools were developed based on the following parameters:

1. **Make a household the unit of analysis:** Because people live in a variety of economic units (families, roommates, etc.), the ALICE tools measure households. ALICE households do not include those living in institutional group quarters, such as college dorms, nursing homes, homeless shelters, or prisons.

2. **Define the basic cost of living:** The goal is to define the basic elements needed to participate in the modern economy. Other measures are either unrealistically low, where a household earning the Threshold still cannot afford basic necessities, or they create an income benchmark that is too high and financially unsustainable. The ALICE measures provide a conservative estimate for the costs of five essentials: housing, child care, food, transportation, and health care, plus miscellaneous expenses and taxes.

3. **Measure the number of households unable to afford the basic cost of living:** In addition to capturing the basic cost of living, it is important to know the number and proportion of households unable to afford it. Where possible, it is also important to understand their demographic characteristics and geographic distribution.

4. **Provide data at the local level:** Counties serve as the base geographic unit of analysis because they are the smallest geography for which we can obtain reliable data across the country. Where possible, we also measure ALICE indicators at the Census Bureau's municipal, county subdivision, and Public Use Microdata Area (PUMA) level. State-level data, while available for a broader set of economic indicators, masks significant inter-county variation.

5. **Make new measures transparent and easy to understand:** To ensure that measures are transparent and easily understandable, all data come from official and publicly available sources, including the U.S. Census Bureau, the Department of Housing and Urban Development (HUD), the U. S. Department of Agriculture (USDA), and the Bureau of Labor Statistics (BLS). In particular, using readily available data from the American Community Survey's tabulated data as the basis for estimates ensures that calculations are transparent and easily verifiable.

6. **Ensure that measures can be easily updated on a regular basis:** ALICE measures are standardized using regularly collected, publicly available data to ensure that they can be applied across every county and updated regularly.

7. **Make new measures replicable across all states:** The ALICE measures quantify financial hardship across geographic jurisdictions and over time. The standard measures enable comparison and common understanding.

8. **Identify important contextual conditions:** Because economic hardship does not occur in a vacuum, the ALICE tools provide the means to understand the conditions that struggling households face (such as few job opportunities), as well as the consequences of those struggles for the wider community (such as more traffic and longer commutes as workers find lower cost homes further away, or stress on emergency rooms overused for primary care).

9. **Use neutral language:** Because the term “poverty” carries negative connotations, a more neutral descriptive acronym is offered. The term “ALICE” describes a household that is Asset Limited, Income Constrained, Employed.

THE ALICE MEASURES

The United Way *ALICE Project* developed the four ALICE measures, described below, to identify and assess financial hardship at a local level and to enhance existing local, state, and national poverty measures.

Household Survival Budget: The Household Survival Budget is a minimal estimate of the total cost of five household essentials – housing, child care, food, transportation, and health care, plus taxes and a 10 percent contingency. It is calculated separately for each county, and for different household types. The budget can be updated as costs and the items considered necessary change over time. For comparison, a Household Stability Budget provides an estimate of a more sustainable budget, including a 10 percent savings category.

ALICE Threshold: The ALICE Threshold represents the minimum income level necessary for survival for a household. Derived from the Household Survival Budget, the Threshold is rounded to American Community Survey income category and adjusted for household size and composition for each county, as described below.

ALICE Income Assessment: The ALICE Income Assessment is a tool that measures: 1) how much income households need to reach the ALICE Threshold; 2) how much they actually earn; 3) how much public and nonprofit assistance is provided to help these households meet their basic needs; and 4) the Unfilled Gap – how far these households remain from reaching the ALICE Threshold despite both income and assistance.

Economic Viability Dashboard: The Economic Viability Dashboard is an Index designed to measure the economic conditions that ALICE households face in each county in a given state. The Dashboard measures three indicators of local economic conditions: Housing Affordability, Job Opportunities, and Community Resources. The Index score for each county ranges from 1 to 100, where 1 indicates the worst economic conditions for ALICE and 100 indicates the best conditions.

METHODOLOGY: HOUSEHOLD SURVIVAL AND STABILITY BUDGETS

The Household Budgets are a means to understand the cost of living on a local scale. To evaluate the minimal amount needed to survive in a particular geographic area, the Household Survival Budget includes the cost of five household essentials – housing, child care, food, transportation, and health care, plus taxes and a 10 percent contingency – priced at the most basic level for each county in a state. The Household Survival Budget is calculated for different household types, including a single adult and a family of four (two adults, one infant, and one preschooler). For comparison, the Household Stability Budget provides an estimate of a more sustainable budget for the same household types.

Household Survival Budget

The Household Survival Budget is comprised of conservative estimates of the cost of five household essentials – housing, child care, food, transportation, and health care, plus taxes and a 10 percent contingency – in each county. The data definitions and sources are as follows:

1. **Housing:** The housing budget is based on HUD's Fair Market Rent (40th percentile of gross rents) for an efficiency apartment for a single person, a one-bedroom apartment for a head of household with a child, and a two-bedroom apartment for a family of three or more. The rent includes the sum of the rent paid to the owner plus any utility costs incurred by the tenant. Utilities include electricity, gas, water/sewer, and trash removal services, but not telephone service. If the owner pays for all utilities, then the gross rent equals the rent paid to the owner.
   Data Source: http://www.huduser.org/portal/datasets/fmr.html

2. **Child Care:** The child care budget is based on the average annual cost of care for one infant and one preschooler in registered family child care homes (the least expensive child care option). Data are compiled by local child care resource and referral agencies and reported to the national organization, Child Care Aware. When data are missing, state averages are used, though missing data may mean that child care facilities are not available in those counties and residents may be forced to use facilities in neighboring counties. The source for county breakdowns varies by state.
   Data Source: State totals http://www.usa.childcareaware.org/costofcare

3. **Food:** The food budget is based on the Thrifty Level (lowest of four levels) of the USDA Food Plans. The household food budget is adjusted for six select household compositions including: single adult male 19-50 years old; family of two adults (male and female) 19-50 years old; one adult female and one child 2-3 years old; one adult female and one child 9-11 years old; family of four with two adults (male and female) and children 2-3 and 4-5 years old; and family of four with two adults (male and female as specified by the USDA) and children 6-8 and 9-11 years old. Data for June is used as that is considered by USDA to be the annual average.
   Data Sources: http://www.cnpp.usda.gov/sites/default/files/usda_food_plans_cost_of_food/CostofFoodJun2014.pdf
   State food budget numbers are adjusted for regional price variation.
   http://www.ers.usda.gov/media/176139/page19.pdf

4. **Transportation:** The transportation budget is calculated using average annual expenditures for transportation by car and by public transportation from the Bureau of Labor Statistics' Consumer Expenditure Survey (CES). Since the CES is reported by metropolitan statistical areas and regions, counties are matched with the most local level possible. Costs are adjusted for household size (divided by CES household size except for single-adult households, which are divided by two). Building on work by the Institute of Urban and Regional Development, we suggest that in counties where 8 percent or more of the population uses public transportation, the cost for public transportation is used; in those counties where less than 8 percent of the population uses public transportation, the cost for auto transportation is used instead (Porter & Deakin, 1995; Pearce, 2015). Public transportation includes bus, trolley, subway, elevated train, railroad, and ferryboat. Car expenses include gas, oil, and other vehicle maintenance expenses, but not lease payments, car loan payments, or major repairs.
   Data Sources:
   Bureau of Labor Statistics (CES): http://www.bls.gov/cex/csxmsa.htm#y1112
   CES Region definitions: http://www.bls.gov/cex/csxgloss.htm
   American Community Survey: http://www.census.gov/acs/www/

5. **Health Care:** The health care budget includes the nominal out-of-pocket health care spending, medical services, prescription drugs, and medical supplies using the average annual health expenditure reported in the CES. Since the CES is reported by metropolitan areas and regions, counties were matched with the most local level possible. Costs are adjusted for household size (divided by CES household size except for single-adult households, which are divided by two). The health care budget does not include the cost of health insurance. Starting with the 2016 ALICE Reports, the health care cost will incorporate changes from the Affordable Care Act (ACA). Because ALICE does not qualify for Medicaid but in many cases cannot afford even the Bronze Marketplace premiums and deductibles, we add the cost of the "shared responsibility payment" – the penalty for not having coverage – to the current out-of-pocket health care spending. The penalty for 2014 was the higher of these: 1 percent of household income, yearly premium for the national average price of a Bronze Plan sold through the

Marketplace, or $95 per adult and $47.50 per child under 18, for a maximum of $285.
Data Sources: Bureau of Labor Statistics (CES): http://www.bls.gov/cex/csxmsa.htm#y1112
CES Region definitions: http://www.bls.gov/cex/csxgloss.htm
Shared responsibility payment: https://www.healthcare.gov/fees/fee-for-not-being-covered/

6. **Taxes:** The tax budget includes both federal and state income taxes where applicable, as well as Social Security and Medicare taxes. These rates include standard federal and state deductions and exemptions, as well as the federal Child Tax Credit and the Child and Dependent Care Credit as defined in the Internal Revenue Service 1040: Individual Income Tax, Forms and Instructions. They also include state tax deductions and exemptions such as the Personal Tax Credit and renter's credit as defined in each state Treasury's 1040: Individual Income Tax, Forms and Instructions. Local taxes are incorporated as applicable.
Data Sources: Internal Revenue Service 1040: Individual Income Tax, Forms and Instructions for relevant years, such as: http://www.irs.gov/pub/irs-prior/i1040--2012.pdf
State Income Tax, Forms and Instructions for relevant years, such as:
http://www.state.nj.us/treasury/taxation/pdf/other_forms/tgi-ee/2010/10_1040i.pdf

7. **Miscellaneous:** The Miscellaneous category includes 10 percent of the budget total (including taxes) to cover cost overruns.

Household Stability Budget

The Household Stability Budget represents a more financially stable, less austere standard of living compared to the Household Survival Budget. The Household Stability Budget is comprised of the actual cost of five household essentials plus a 10 percent savings item and a 10 percent contingency item, as well as taxes for each county. The data builds on the sources from the Household Survival Budget; differences are outlined below.

1. **Housing:** The housing budget for a single adult is based on HUD's median rent for a one-bedroom apartment, rather than an efficiency at the Fair Market Rent of 40th percentile; for a head of household with children, the basis is a two-bedroom apartment at the median rent; and housing for a family is based on the American Community Survey's median monthly owner costs for those with a mortgage, instead of rent for a two-bedroom apartment at the 40th percentile. Real estate taxes are included in the tax category below for households with a mortgage.

2. **Child Care:** The child care budget is based on the cost of a fully licensed and accredited child care center. These costs are typically more than 30 percent higher than the cost of registered home-based child care used in the Household Survival Budget. Data is compiled by local child care resource and referral agencies and reported to the national organization, Child Care Aware.

3. **Food:** The food budget is based on the USDA's Moderate Level Food Plan for cost of food at home (second of four levels), adjusted for regional variation, plus the average cost of food away from home as reported by the CES.

4. **Transportation:** Where there is public transportation, family transportation expenses include public transportation for one adult and gas and maintenance for one car; costs for a single adult include public transportation for one, and half the cost of gas and maintenance for one car. Where there is no public transportation, family expenses include costs for leasing one car and for gas and maintenance for two cars, and single-adult costs are for leasing, gas and maintenance for one car as reported by the CES.

5. **Health Care:** The health care costs are based on employer-sponsored health insurance at a low-wage firm as reported by the U.S. Department of Health and Human Services in the Medical Expenditure Panel Survey (MEPS). Also included is out-of-pocket health care spending as reported in the CES.
Data Source: U.S. Department of Health and Human Services in the Medical Expenditure Panel Survey (MEPS) for relevant years (note: 2007 data not available, 2008 was used instead). For example:

Table II.C.2 Average total employee contribution
http://meps.ahrq.gov/mepsweb/data_stats/summ_tables/insr/state/series_2/2014/tiic2.htm
Table VII.C.2. Average total employee contribution (in dollars) per enrolled employee for single coverage at establishments that offer health insurance
http://meps.ahrq.gov/mepsweb/data_stats/summ_tables/insr/state/series_7/2014/tviic2.htm
Table VII.D.2. Average total employee contribution (in dollars) per enrolled employee for family coverage at establishments that offer health insurance where percent of low-wage employee contribution is 50 percent or more
http://meps.ahrq.gov/mepsweb/data_stats/summ_tables/insr/state/series_7/2014/tviid2.htm

6. **Technology:** Most jobs now require access to the internet and a smartphone. These are necessary to receive work schedules, changes in start time or location, access to work support services, and customer follow-up. The Stability Budget includes the cost of a smartphone for each adult in the family. *Data Source: Consumer Reports, Cell Phone Plan Comparison, 2014 http://www.consumerreports.org/cro/news/2014/01/best-phone-plans-for-your-family-save-money/index.htm*

7. **Miscellaneous and Savings:** As in the Household Survival Budget, there is a miscellaneous category to cover cost overruns. In addition, there is a savings category. They are each 10 percent of the budget total (not including taxes).

8. **Taxes:** Taxes are calculated in the same manner as the Household Survival Budget, but the amounts are much larger as the size of credits and exemptions does not increase with income.

METHODOLOGY: THE ALICE THRESHOLD

In addition to understanding the basic cost of living, it is important to know the number and proportion of households not able to afford it and, where possible, their demographic features and geographic distribution. To do so, we calculate ALICE Thresholds for each county based on the Household Survival Budget to match the American Community Survey income categories allowing analysis of American Community Survey demographics. Data are from the American Community Survey: http://www.census.gov/acs/www/.

1. **Two Thresholds:** Because there are significant differences between households by age, there are two separate ALICE Thresholds: one for households headed by someone under 65 years old, and another for households headed by someone 65 years and older. They are calculated separately for each county in a state.

   - *Threshold for under 65*: The Threshold for households headed by someone under 65 years old is based on the average of the least expensive Household Survival Budget (Single Adult) and the most expensive Household Survival Budget (Family of Four), reflecting the wide range of types of households in this age group. The average budget is then adjusted to the average household size of the location.
     *(HHSB Single Adult + HHSB Family of 4)/5 * Ave HH size under65*

   - *Threshold for 65 and over*: Households headed by someone 65 years and older are less likely to include children. Therefore, the Threshold is based on the Household Survival Budget for a Single Adult.
     *HHSB Single Adult * Ave HH size 65over*

2. **Household Income:** The average budgets are rounded to the tabulated American Community Survey estimates for household income in the following categories: $30,000, $35,000, $40,000, $45,000, $50,000, $60,000, or $75,000.

3. **Average Household Size:** The average household size for households headed by someone under 65 is calculated as: the number of households headed by someone under 65 divided by the total

population under 65. The average household size for households headed by someone 65 and older is calculated as: the number of households headed by someone 65 and older divided by the population 65 and older. To ensure that results reflect local conditions as closely as possible, averages are calculated at the county level.

Note: To correct from rounding, Above ALICE Threshold is adjusted so total of the three income categories equals 100 percent.

METHODOLOGY: ALICE INCOME ASSESSMENT

The ALICE Income Assessment looks at the impact of public and nonprofit resources on the needs of ALICE households. The tool measures the "Unfilled Gap" between the total amount that households receive in income, cash government assistance, and in-kind public assistance and the total needed to reach the ALICE Threshold. Household income includes wages, dividends, and Social Security.

There are many resources available to low-income families. Public assistance used in this analysis includes only programs directed specifically at low-income households that directly help them meet the basic Household Survival Budget, such as TANF and Medicaid. It does not include programs that assist low-income households in broader ways, such as to attend college, or that assist communities, like community policing. The analysis is only of funds spent, not an evaluation of the efficacy of the programs or efficacy of meeting household needs.

1. **Federal Spending:** This figure includes a wide array of programs:

   - *Social Services* – Temporary Assistance for Needy Families (TANF), Supplemental Security Income (SSI), and Social Services Block Grant (SSBG).

   - *Child Care and Education* – Only programs that help children meet their basic needs or are necessary to enable their parents to work are included. They are Head Start, Neglected and Delinquent Children and Youth Education, Rural and Low-Income Schools Program, and Homeless Children and Youth Education. Though post-secondary education is vital to future economic success, it is not a component of the basic Household Survival Budget, so programs such as Pell grants are not included.

   - *Food* – Supplemental Nutrition Assistance Program (SNAP), School Lunch Program, School Breakfast Program, Child and Adult Care Food Program (CACFP), and Special Supplemental Nutrition Program for Women, Infants, and Children (WIC).

   - *Housing* – Section 8 Housing Choice Vouchers (including Fair Share Vouchers and Welfare-to-Work Vouchers, the Section 8 Rental Voucher program (14.855), or the former Section 8 Certificate program (14.857)), Low-Income Home Energy Assistance Program (LIHEAP), and Community Development Block Grants (CDBG).

   - *EITC* – Earned Income Tax Credit

2. **Health Care:** This figure includes:

   - *Medicaid* – Provides money to states, which they must match, to offer health insurance for low-income residents. Also known as the Medical Assistance Program.

   - *Children's Health Insurance Program (CHIP)* – Provides funds to states to enable them to maintain and expand child health assistance to uninsured, low-income children and, at a state's discretion, to low-income pregnant women and authorized immigrants.

- *Community Health Benefits* – Spending by hospitals on low-income patients that includes charity care and means-tested expenses, including Unreimbursed Medicaid minus direct offsetting revenue as reported on the 990 c3 Report.

3. **State and Local Government Spending:** This figure includes funds from state and local government, not pass-throughs from the federal government, in the areas of health, social services, transportation, and workforce development. Spending on ALICE was estimated from the National Association of State Budget Officers (NASBO), "State Expenditure Report: Examining Fiscal 2012-2014 State Spending," 2014.

4. **Nonprofit Assistance:** This figure includes spending by nonprofit organizations identified as Human Services organizations. Human Services nonprofit programs are those reported on Form 990EZc3 and 990c3 minus program service revenue, dues, and government grants as reported to the Internal Revenue Service.

Data Sources:

Community Health Benefits – NCCS Data Web Report Builder, Statistics of Income 990 c3 Report for 2012, Urban Institute.

Department of Treasury, "USAspending.gov Data Download," Bureau of the Fiscal Service, accessed 9/1/15. https://www.usaspending.gov/DownloadCenter/Pages/DataDownload.aspx

Earned income Tax Credit – Federal spending retrieved from https://www.eitc.irs.gov/EITC-Central/eitcstats

Federal spending data was gathered from Office of Management and Budget, "Fiscal Year 2016 Analytical Perspectives Budget of the U.S. Government," U.S. Government Printing Office, Washington, DC. 2016. https://www.gpo.gov/fdsys/browse/collectionGPO.action?collectionCode=BUDGET

Non-Profit Revenue for Human Services, registered charity – NCCS Data Web Report Builder, Statistics of Income 990EZc3 Report and 990 c3 Report, Urban Institute, 2012

State spending data was gathered from: National Association of State Budget Officers (NASBO), "State Expenditure Report: Examining Fiscal 2012-2014 State Spending," 2014. https://www.nasbo.org/sites/default/files/State%20Expenditure%20Report%20%28Fiscal%202012-2014%29S.pdf

Supplemental Nutrition Assistance Program (SNAP) data from U.S. Department of Agriculture (USDA), Data and Statistics website. http://www.fns.usda.gov/pd/supplemental-nutrition-assistance-program-snap

Supplemental Social Insurance, B19066 – Aggregate Supplemental Security Income (SSI) in the Past 12 Months For Households, American Community Survey, 2014.

METHODOLOGY: ECONOMIC VIABILITY DASHBOARD

While there are many measures of general economic conditions, there is a gap in the understanding of the conditions that most affect ALICE households. The Economic Viability Dashboard presents the conditions that underlie the economic hardship faced by ALICE households at the local level: Housing Affordability, Job Opportunities, and Community Resources. Each of these sets of conditions is reflected in an Index that allows comparison across different kinds of measures.

1. **Index:** Each Index in the Dashboard creates a common scale across rates, percentages, and other scores by measuring from the average. Raw indicator scores are converted to "z-scores", which measure how far any value falls from the mean of the set, measured in standard deviations. The general formula for normalizing indicator scores is:

$$z = (x - \mu)/ \sigma$$

where x is the indicator's value, μ is the unweighted average, σ the standard deviation for that indicator and z is the resulting z-score. All scores must move in a positive direction, so for variables with an inverse relationship, i.e., the unemployment rate, the scores are multiplied by -1. In order to make the resulting scores more accessible, they are translated from a scale of -3 to 3 to 1 to 100, with higher scores reflecting better conditions. Data from 2010 is used as the baseline for comparison over time. Each county's score is relative to other counties in the state and compared to prior years. A score of 100 does not necessarily mean that conditions are very good; it means that they are better than in other counties in the state. These indices are used only for comparison within the state, not for comparison to other states.

2. **Dashboard:** The conditions are displayed as a dashboard reflecting the economic reality of an area. This format ensures that poor conditions are not concealed by better results in another category, thus enabling the identification of gaps.

3. **Local Conditions:** The Index variables reflect the locality, rather than resources or conditions that are the same in all communities across the country. Index scores range from 1 to 100, Economic conditions are reported for each county in a state for 2007, 2010, 2012, and the most current year available.

4. **Data Definitions and Sources:**
The variables noted below for each index are the best proxies for the indicators that are available in all counties and updated on a regular basis:

Housing Affordability Index:

- Affordable Housing Gap – The number of available units ALICE and poverty households can afford while spending no more than one-third of their income on housing (ALICE Housing Stock assessment) compared to the number of renter and owner households below the ALICE Threshold.
Source: American Community Survey and ALICE Threshold calculations

- Housing Burden – Households spending more than 30 percent of income on housing.
Source: American Community Survey, Table PD04

- Real Estate Taxes – Median real estate taxes.
Source: American Community Survey

Job Opportunities Index:

- Income Distribution – Share of Income in the Lowest Two Quintiles
Source: American Community Survey, Table B19082

- Unemployment Rate – Employment Status
Source: American Community Survey, Table S2301

- New Hire Wages (4th quarter) – Quarterly Workforce Indicators (QWI), U.S. Census
  Source: LED Extraction Tool: http://ledextract.ces.census.gov/

Community Resources Index:

- Education Resources – 3- and 4-year-olds enrolled in preschool
  Source: American Community Survey, Table S2301

- Health Resources – Percent of population under 65 years old with health insurance. For consistency with data sets, for 2007 we used 2008 data. Prior to 2008, data was only available through the SAHIE Estimates using the Current Population Survey (CPS) which does not match the American Community Survey, where data from 2008 to date has been collected.
  Source: American Community Survey, Table S2701 for 2010 and 2013; and B27001 for 2008

- Social Capital – Percent of population 18 and older who voted in the most recent election. To match the election cycle, for 2013 we used 2014 data, for 2010 we used 2010 data, and for 2007 we used 2006 data.
  Sources:
  Election Administration and Voting Survey and Data Sets, Section F, 2014 and 2010
  http://www.eac.gov/research/election_administration_and_voting_survey.aspx
  Election Administration and Voting Survey and Data Sets, Appendix C: 2006 Election Administration and Voting Survey. http://www.eac.gov/research/uocava_survey.aspx#2006eavsdata

ADDITIONAL ANALYSIS: ALICE HOUSING STOCK ASSESSMENT

One of the most difficult conditions that most ALICE households face is the high cost of housing. Ultimately, housing cost is determined by what someone is willing to pay. However, the housing stock in an area can become out of sync when it is slow to adjust to demographic and economic changes. A mismatch occurs when the types of housing units residents want at certain price levels do not match the types of housing that exist, and a limited supply pushes up prices for all units.

An analysis of the number of units that are affordable for ALICE families reveals that there is indeed a mismatch between the number of households with income below the ALICE Threshold and the number of housing units in a given county that they can afford. Because there has been no accurate assessment of the number of rental and owner-occupied units that includes both government-subsidized and market-rate housing that ALICE families can afford, we developed the ALICE Housing Stock assessment.

The demographic and economic changes discussed above are causing significant shifts in housing demand. At the same time, there are many constraints on the housing market that prevent it from adjusting quickly. They include limited land availability for new housing, zoning regulations on the type of housing that can be built, and the cost of construction.

The ALICE Housing Stock assessment relies on the actual cost of housing and a county-level, cost-based threshold, whereas other mismatch approaches use either the Area Median Income (which takes into account county variation but does not necessarily have a relation to the actual cost in the area) or the bottom quintile or a flat rate (such as $500) across all areas (Apgar, 1990; Goodman, 2001; Quigley & Raphael, 2001; U.S. Department of Housing and Urban Development, 2015). Also, these other approaches do not take into account the distribution of income below their thresholds, while the ALICE Housing Stock assessment does so along the Census breaks.

1. **Housing Affordability:** Defined as spending no more than one-third of income on housing.

    - *Rental Affordability:* Based on the cost of rent.

    - *Ownership Affordability:* Based on the cost of mortgage payments plus real estate taxes.

2. **Number of Affordable Units:** The number of affordable units is calculated by totaling the number of units where the housing cost is below one-third of the ALICE Threshold.

    - *Renter-occupied*: Based on the gross rent as reported in the tabulated American Community Survey estimates in the following categories: Less than $200, $200 to $299, $300 to $499, $500-$749, $750 to $999, $1,000 to $1,499, and $1,500 or more.

    - *Owner-occupied*: Based on the real estate taxes and mortgage of housing value as reported in the tabulated American Community Survey estimates in the following categories: Less than $50,000, $50,000 to $99,999, $100,000 to $149,999, $150,000 to $199,999, $200,000 to $299,999, $300,000 to $499,999, $500,000 to $999,999, and $1,000,000 and over.

3. **Comparison:** Comparison between the number of affordable units and the number of ALICE households provides some insight into the additional number of units needed to house all ALICE households affordably. Such a comparison is bound to underestimate the need, as it assumes that all ALICE and poverty households are currently living in units that they can afford. The number of households that are housing burdened reveals that existing units are not perfectly allocated by income.

ADDITIONAL INFORMATION

For questions, contact Stephanie Hoopes, national director, United Way *ALICE Project*.
Stephanie.Hoopes@UnitedWayNNJ.org

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