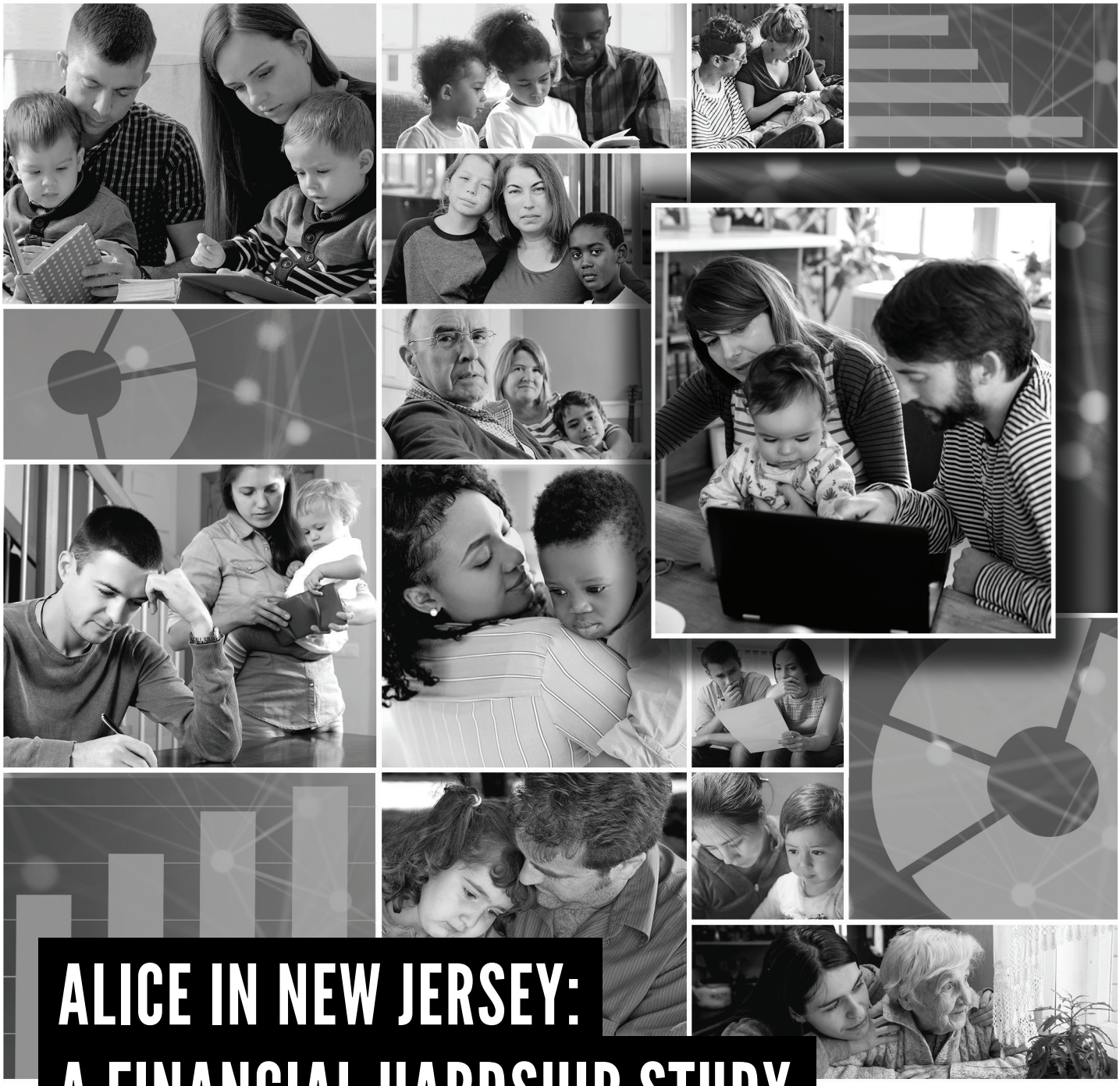

ALICE IN NEW JERSEY: A FINANCIAL HARDSHIP STUDY

LIVE UNITED®

2020 NEW JERSEY REPORT

UNITED FOR ALICE®

United Way®

United Ways of New Jersey

ALICE IN THE TIME OF COVID-19

The release of this ALICE Report for New Jersey comes during an unprecedented crisis — the COVID-19 pandemic. While our world changed significantly in March 2020 with the impact of this global, dual health and economic crisis, ALICE remains central to the story in every U.S. county and state. The pandemic has exposed exactly the issues of economic fragility, widespread hardship, and growing disparities — particularly by race and ethnicity — that United For ALICE and the ALICE data work to reveal.

That exposure makes the ALICE data and analysis more important than ever. The ALICE Report for New Jersey presents the latest ALICE data available — a point-in-time snapshot of economic conditions across the state in 2018. By showing how many New Jersey households were struggling then, the ALICE Research provides the backstory for why the COVID-19 crisis is having such a devastating economic impact. The ALICE data is especially important now to help stakeholders identify the most vulnerable in their communities, and direct programming and resources to assist them throughout the pandemic and the recovery that follows. And as New Jersey moves forward, this data can be used to estimate the impact of the crisis over time, providing an important baseline for changes to come.

This crisis is fast-moving and quickly evolving. To stay abreast of the impact of COVID-19 on ALICE households and their communities, visit our website at UnitedForALICE.org/COVID19 for updates.

LETTER TO THE COMMUNITY

Dear Fellow New Jerseyans,

For more than a decade, our United Way has been sounding the alarm about the growing number of working households that were being priced out of survival, vulnerable to financial devastation with just one emergency. Today, the crisis is here, and the COVID-19 pandemic has laid bare the inequities that have been festering since the Great Recession.

I invite you to join United Way in taking bold action. It's time that every member of our community — from government, business, and nonprofits to individuals — rise to the challenge.

We need a coalition that joins us in reimagining an ALICE-friendly workplace — one that values all workers and their contributions, and ensures families have access to reliable, quality, and affordable child care. We cannot do this alone.

ALICE workers are our grocery store clerks, child care workers, home health aides, and many of the essential workers we've counted on during this dark time. We need these workers to be financially stable in order to get our economy back on track.

You'll learn from this Report that low-income families systematically lost buying power and financial stability over the last decade as the high cost of essentials outpaced wages, driving the number of ALICE households in New Jersey to rise by 41 percent.

While this reality cuts across all ages and races, the data also reveals how long-standing inequities have contributed to Black, Hispanic, and single-female-headed households being disproportionately affected.

While this report serves as a history lesson, it also presents an opportunity.

Going back to normal will not be good enough. We must do better. United Way is putting the ALICE data into action as a catalyst for positive, sustainable, long-term change. We are working toward a future where ALICE workers can afford to save for an emergency, access health care, and give their children the right start in life.

To that end, we are leading a pilot project called United In Care, to rebuild how child care is delivered in our state to support today's workforce and invest in the next generation of workers. We are joined in this effort by formidable philanthropic organizations including the New Jersey Pandemic Relief Fund, Overdeck Family Foundation, David Tepper Charitable Foundation Inc., and New Jersey Health Initiatives, to develop a sustainable model that can be replicated across the state and country.

And we are challenging business leaders through our ALICE Action Network to invest in policies and practices that support ALICE workers — a strategy that can boost productivity and a company's bottom line over the long term.

United Way is committed to this work because we believe that by securing racial and economic equity for ALICE, we can improve life for all in New Jersey. Visit our website at UnitedWayNNJ.org to learn how you can get involved to help ALICE.

My challenge to everyone: How will you take action for ALICE?

Kiran Handa Gaudioso
Chief Executive Officer
United Way of Northern New Jersey

UNITED WAYS OF NEW JERSEY

Bergen County's United Way

United Way of Bloomfield

United Way of Central Jersey

United Way of Gloucester County

United Way of Greater Mercer County

United Way of Greater Newark

United Way of Greater Philadelphia and Southern New Jersey

United Way of Greater Union County

United Way of Hudson County

United Way of Hunterdon County

United Way of Monmouth and Ocean Counties

United Way of Northern New Jersey

United Way of Passaic County

United Way of Salem County

Learn more about ALICE in New Jersey: UnitedWayNNJ.org

Acknowledgments

United Ways of New Jersey thank our sponsors, partners, and community stakeholders throughout the state for their support and commitment to this 2020 ALICE Report for New Jersey. It is our hope that this Report will help raise awareness of the 37% of households in the state who live in poverty or who are **ALICE** — **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed. Our goal is to inform and inspire policy and action to improve the lives of ALICE families.

To learn more about how you can get involved in advocating and creating change for ALICE in New Jersey, contact: **Molly Rennie,** Molly.Rennie@UnitedWayNNJ.org

To access the ALICE data and resources for New Jersey, go to UnitedForALICE.org/New-Jersey

ALICE RESEARCH

ALICE Reports provide high-quality, research-based information to foster a better understanding of who is struggling in our communities. To produce the ALICE Report for New Jersey, our team of researchers collaborated with a Research Advisory Committee composed of experts from across the state. Research Advisory Committee members from our partner states also periodically review the ALICE Methodology. This collaborative model ensures that the ALICE Reports present unbiased data that is replicable, easily updated on a regular basis, and sensitive to local context.

Learn more about the ALICE Research Team on our website at UnitedForALICE.org/ALICE-Team

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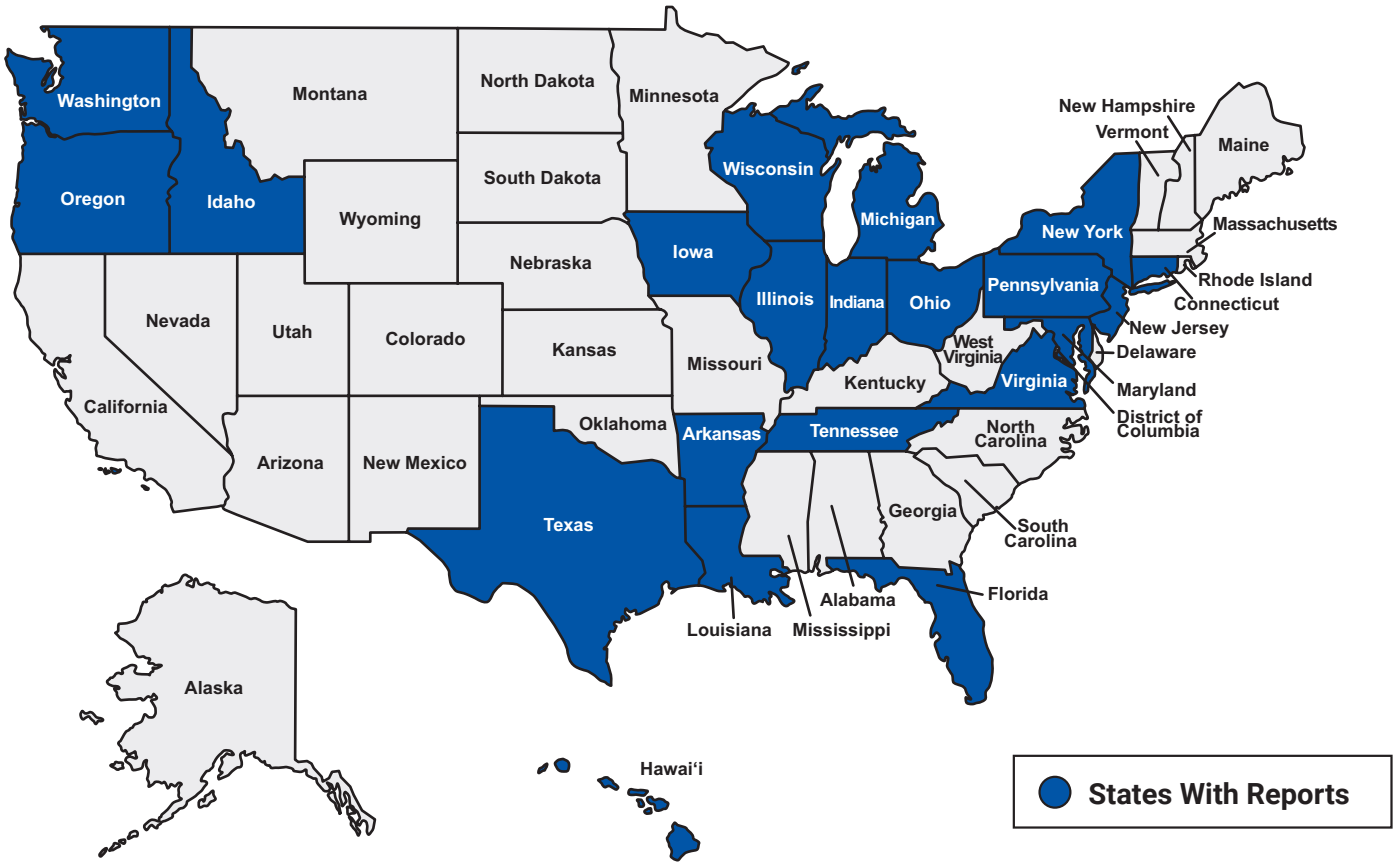
ALICE: A GRASSROOTS MOVEMENT

This body of research provides a framework, language, and tools to measure and understand the struggles of a population called **ALICE** — an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed. ALICE represents the growing number of households in our communities that do not earn enough to afford basic necessities. Partnering with United Ways, nonprofits, academic institutions, corporations, and other state organizations, this research initiative provides data to stimulate meaningful discussion, attract new partners, and ultimately inform strategies for positive change.

Based on the overwhelming success of this research in identifying and articulating the needs of this vulnerable population, this work has grown from a pilot in Morris County, New Jersey to 21 states and more than 648 United Ways. Together, United For ALICE partners can evaluate current initiatives and discover innovative approaches to improve life for ALICE and the wider community. To access Reports from all states, visit UnitedForALICE.org



NATIONAL ALICE ADVISORY COUNCIL

The following companies are major funders and supporters of this work:

Aetna Foundation ■ Allergan ■ Alliant Energy ■ AT&T ■ Atlantic Health System ■ Atlantic Union Bank
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RWJBarnabas Health ■ Robert Wood Johnson Foundation ■ Thrivent Financial Foundation ■ UPS ■ U.S. Venture

WHAT'S NEW IN ALICE RESEARCH

Every two years, United For ALICE undertakes a full review of the ALICE Methodology to ensure that the ALICE measures are transparent, replicable, and current in order to accurately reflect how much income families need to live and work in the modern economy. In 2019, more than 40 external experts — drawn from the Research Advisory Committees across our United For ALICE partner states — participated in the review process. A full description of the Methodology and sources is available at UnitedForALICE.org/Methodology

This Report includes the following improvements:

More local variation: The ALICE budgets for housing, food, transportation, health care, and taxes incorporate more local data. For housing, we differentiate counties within Metropolitan Statistical Areas using American Community Survey gross rent estimates. For food, the U.S. Department of Agriculture's Thrifty Food Plan is adjusted at the county level using Feeding America's cost-of-meal data. For transportation, auto insurance is added to new miles-traveled data (discussed in the next paragraph) to reflect different driving costs by state. For health care, out-of-pocket costs are provided by census region. And taxes now systematically include local income tax, using data from the Tax Foundation.

Better reflection of household composition: Transportation and health care budgets now better reflect costs for different household members. The transportation budget for driving a car uses the Federal Highway Administration's miles-traveled data, sorted by age and gender, and AAA's cost-per-mile for a small or medium-sized car. The health care budget reflects employer-sponsored health insurance (the most common form in 2018, when it covered 49% of Americans[1]), using the employee's contribution, plus out-of-pocket expenditures by age and income, from the Agency for Healthcare Research and Quality Medical Expenditure Panel Survey.

More variations by household size: The median household size in the U.S. is three people for households headed by a person under age 65 and two people for households headed by seniors (65+).[2] Reflecting this reality, the Household Survival Budgets are presented in new variations, including a Senior Survival Budget. The website provides data to create budgets for households with any combination of adults and children. The ALICE Threshold has also been adjusted to incorporate the most common modern household compositions. These new budget variations are included in the County Profile and Household Budget pages on UnitedForALICE.org/New-Jersey

New ALICE measures:

- The **Senior Survival Budget** more accurately represents household costs for people age 65 and over. Housing and technology remain constant; however, some costs are lower — transportation, food, and health insurance premiums (due to Medicare) — while others are higher, especially out-of-pocket health costs. Because over 90% of seniors have at least one chronic condition, the Senior Survival Budget includes the additional cost of treating the average of the five most common chronic diseases.
- The **ALICE Essentials Index** is a standardized measure of the change over time in the costs of essential household goods and services, calculated for both urban and rural areas. It can be used as a companion to the Bureau of Labor Statistics' (BLS) Consumer Price Index, which covers all goods and services that families at all income levels buy regularly.

Data Notes: The data are estimates; some are geographic averages, others are one- or five-year averages depending on population size. Change-over-time ranges start with 2007, before the Great Recession, then measure change every two years from 2010 to 2018. County-level data remains the primary focus, as state averages mask significant differences between counties. For example, the share of households below the ALICE Threshold in New Jersey ranges from 23% in Hunterdon County to 51% in Cumberland County. Many percentages are rounded to whole numbers, sometimes resulting in percentages totaling 99% or 101%. The methodological improvements included in this Report have been applied to previous years to allow for accurate year-over-year comparisons. This means that some numbers and percentages at the state and county level will not match those reported in previous ALICE Reports for New Jersey.

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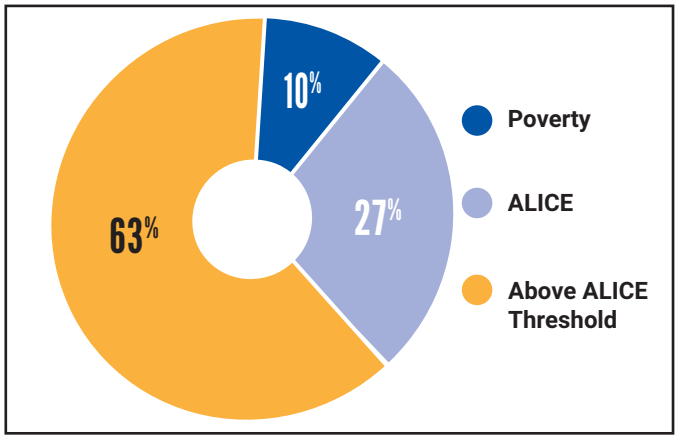
ASSET LIMITED, INCOME CONSTRAINED, EMPLOYED

From 2010 to 2018, New Jersey showed steady economic improvement according to traditional measures. Unemployment in the state and across the U.S. fell to historic lows, GDP grew, and wages rose slightly. Yet in 2018, eight years after the end of the Great Recession, 37% of New Jersey's 3,248,970 households still struggled to make ends meet. While 10% of these households were living below the Federal Poverty Level (FPL), another 27% — nearly three times as many — were **ALICE** households: **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed. These households earned above the FPL, but not enough to afford basic household necessities. This Report provides new data and tools that explain the persistent level of hardship faced by ALICE households, revealing aspects of the New Jersey economy not tracked by traditional economic measures. The Report highlights three critical trends:



- **The cost of living is increasing for ALICE households.** From 2007 to 2018, the cost of household essentials (housing, child care, food, transportation, health care, and technology) increased faster than the cost of other goods and services. The ALICE Essentials Index, a new tool that measures change over time in the cost of household necessities, increased at an average rate of 3.4% annually nationwide over the past decade, while the official rate of inflation was 1.8%.
- **Worker vulnerability is increasing while wages stagnate in ALICE jobs.** By 2018, a near-record-low number of people were reported to be unemployed. However, that low unemployment concealed three trends that expose ALICE workers to greater risk: growth in the number of low-wage jobs, minimal increases in wages, and more fluctuations in job hours, schedules, and benefits that make it harder to budget and plan. These trends were clear in 2018: A record number of New Jersey workers — 43% — were paid by the hour, and 49% of the state's jobs paid less than $20 per hour.
- **The number of ALICE households has increased in New Jersey** over the last decade as a result of rising costs and stagnant wages. There are more ALICE households than households in poverty, and the number of ALICE households increased at a faster rate. The FPL, with its minimal and uniform national estimate of the cost of living, far underestimates the number of households that cannot afford to live and work in the modern economy. In New Jersey, the percentage of households that were ALICE rose from 19% in 2007 to 27% in 2018. By contrast, those in poverty fluctuated between 9% and 11%, landing at 10% in 2018.

This Report provides critical ALICE measures and research that provide an understanding of New Jersey's economic standing and unfolding trends from four perspectives: financial hardship over time and across demographic groups; the basic cost of living in New Jersey; jobs, wages, and employment dynamics; and gaps in assistance and community resources. The ALICE measures also debunk assumptions and stereotypes about low-income workers and families. ALICE households are as diverse as the general population, composed of people of all ages, genders, races, and ethnicities, living in rural, urban, and suburban areas.

The Report concludes with an analysis of the benefits to the New Jersey economy if all households had income above the ALICE Threshold. Not only would there be a significant positive impact on families and their communities, but the state economy would also benefit. In fact, the added value to the New Jersey GDP would be $97.9 billion.

This Report and its measures are tools to help stakeholders ask the right questions, reduce vulnerabilities, remove obstacles to advancement, identify gaps in community resources, build a stronger workforce, and implement programs and policies that help put financial stability within reach for ALICE households. With the magnitude of financial hardship revealed, these actions can help move all households toward a more equitable economy, and ensure that no one is left behind in harder times.

GLOSSARY

ALICE is an acronym that stands for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed — households with income above the Federal Poverty Level but below the basic cost of living. A household consists of all the people who occupy a housing unit. In this Report, households do not include those living in group quarters such as a dorm, nursing home, or prison.

The **Household Survival Budget** estimates the actual bare-minimum costs of basic necessities (housing, child care, food, transportation, health care, and a basic smartphone plan) in New Jersey, adjusted for different counties and household types.

The **Senior Survival Budget** incorporates specific cost estimates for seniors for food, transportation, and health care, reflecting key differences in household expenses by age.

The **Household Stability Budget** calculates the costs of supporting and sustaining an economically viable household over time, including a contingency for savings.

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. Households **Below the ALICE Threshold** include both ALICE and poverty-level households.

The **ALICE Essentials Index** is a measure of the average change over time in the costs of the essential goods and services that households need to live and work in the modern economy — housing, child care, food, transportation, health care, and a smartphone plan.

ALICE ONLINE

Visit UnitedForALICE.org for more details about ALICE, including:

Interactive Maps
Data at the state, county, municipal, ZIP code, and congressional district levels

Research Advisory Committee
Learn about the members and role of this critical group

Additional Reports
Explore The ALICE Essentials Index and The Consequences of Insufficient Household Income

Demographic Data
Information about ALICE households by age, race/ethnicity, and household type

Data Spreadsheet
Download the ALICE data

Jobs Graphs
Details about where ALICE works

County Profiles
Detailed data about ALICE households in each county

Methodology
Overview of the sources and calculations used in the ALICE research

More About United For ALICE
See our partners, press coverage, learning communities, etc.

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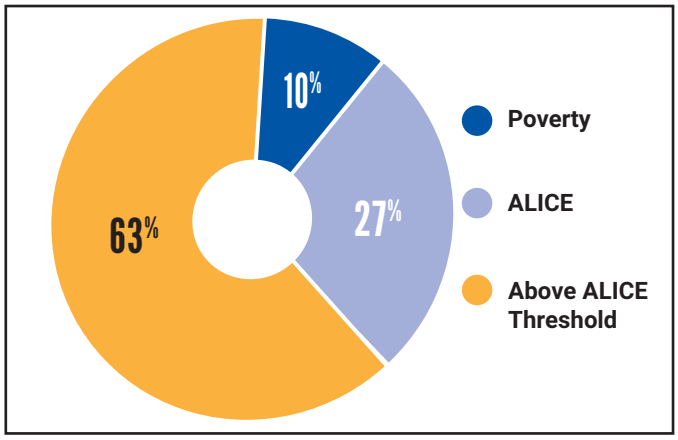
AT-A-GLANCE: NEW JERSEY

2018 Point-in-Time Data

Population: 8,908,520 **Number of Counties:** 21 **Number of Households:** 3,248,970

How many households are struggling?

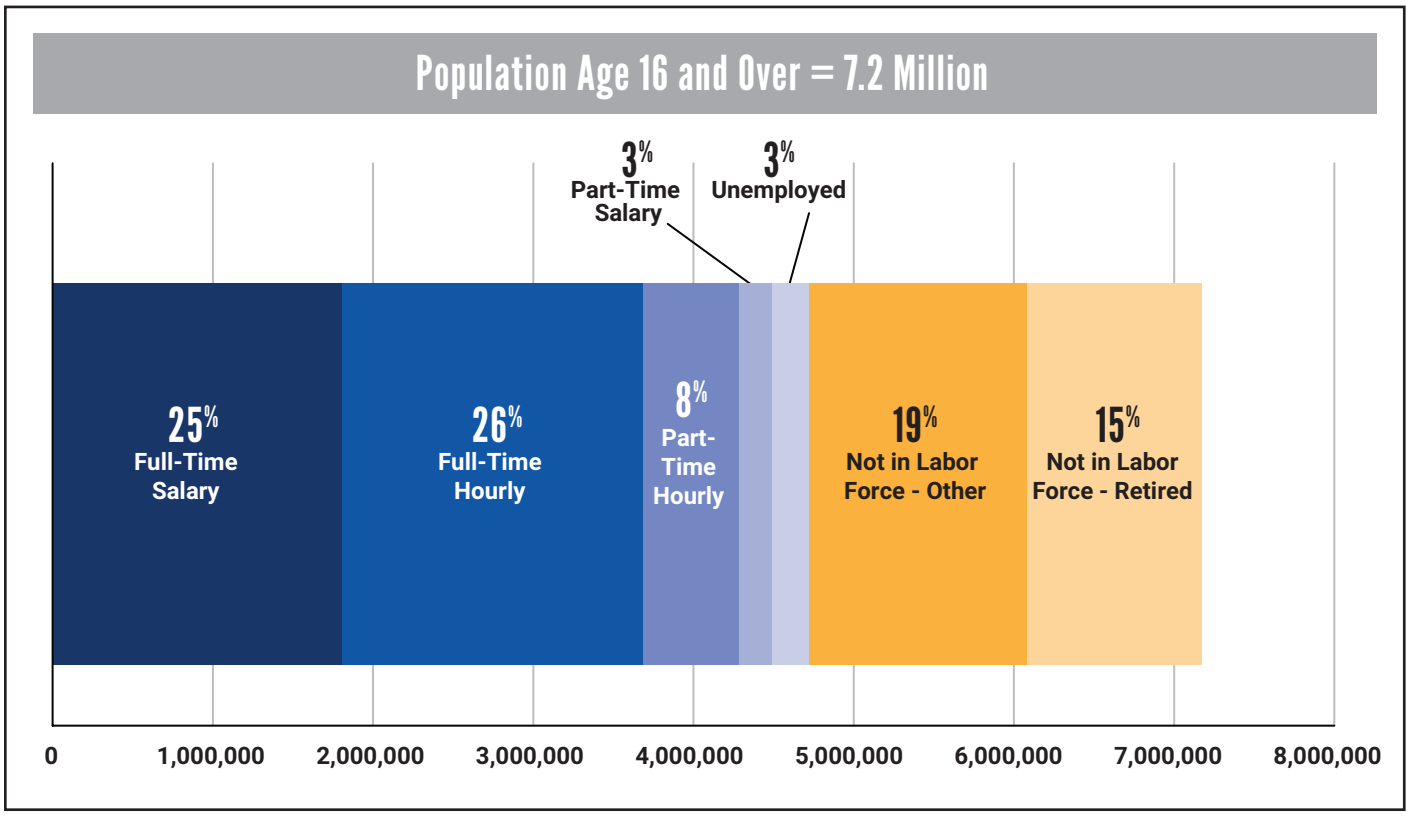
ALICE, an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mployed, comprises households that earn more than the Federal Poverty Level but less than the basic cost of living for the state (the ALICE Threshold). Of New Jersey's 3,248,970 households, 313,232 earned below the Federal Poverty Level (10%) in 2018, and another 865,196 (27%) were ALICE.



What does the New Jersey labor force look like?

A 2018 overview of the labor status of New Jersey's 7,172,566 working-age adults (people age 16 and over) shows that 65% of adults were in the labor force (blue bars), yet more than half were workers who were paid hourly. Hourly paid jobs tend to have lower wages, fewer benefits, and less stability. In addition, 34% of adults were outside the labor force (gold bars), either because they were retired or because they had stopped looking for work.

Labor Status, Population Age 16 and Over, New Jersey, 2018



Note: Data for full- and part-time jobs is only available at the national level; these national rates (51% of full-time workers and 75% of part-time, hourly workers) have been applied to the total New Jersey workforce to calculate the breakdown shown in this figure. Full-time represents a minimum of 35 hours per week at one or more jobs for 48 weeks per year. Many percentages are rounded to whole numbers, sometimes resulting in percentages totaling 99% or 101%.

What does it cost to afford the basic necessities?

The average ALICE Household Survival Budget in New Jersey was $30,240 for a single adult, $33,552 for a single senior, and $88,224 for a family of four in 2018 — significantly more than the Federal Poverty Level of $12,140 for a single adult and $25,100 for a family of four.

Household Survival Budget, New Jersey, Average, 2018

	SINGLE ADULT	SENIOR (1 ADULT)	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs			
Housing	$1,029	$1,029	$1,479
Child Care	-	-	$1,691
Food	$309	$263	$935
Transportation	$280	$252	$623
Health Care	$214	$531	$840
Technology	$55	$55	$75
Miscellaneous	$229	$254	$668
Taxes	$404	$412	$1,041
Monthly Total	$2,520	$2,796	$7,352
ANNUAL TOTAL	$30,240	$33,552	$88,224
Hourly Wage*	*$15.12*	*$16.78*	*$44.11*

**Full-time wage required to support this budget*

New Jersey Counties, 2018

COUNTY	TOTAL HOUSEHOLDS	% ALICE & POVERTY
Atlantic	96,981	46%
Bergen	339,953	38%
Burlington	166,698	31%
Camden	188,840	38%
Cape May	39,208	35%
Cumberland	50,034	51%
Essex	289,921	46%
Gloucester	101,414	35%
Hudson	263,924	36%
Hunterdon	47,180	23%
Mercer	132,980	31%
Middlesex	285,480	32%
Monmouth	236,327	29%
Morris	181,738	30%
Ocean	228,622	40%
Passaic	169,521	48%

New Jersey Counties, 2018

COUNTY	TOTAL HOUSEHOLDS	% ALICE & POVERTY
Salem	23,908	44%
Somerset	118,729	29%
Sussex	53,749	28%
Union	192,021	35%
Warren	41,742	37%

Sources: Point-in-Time Data: *American Community Survey, 2018.* ***ALICE Demographics:*** *ALICE Threshold, 2018; American Community Survey, 2018.* ***Labor Status:*** *American Community Survey, 2018; Federal Reserve Bank of St. Louis, 2018.* ***Budget:*** *AAA, 2018; Agency for Healthcare Research and Quality, 2018; American Community Survey, 2018; Bureau of Labor Statistics, 2018—Consumer Expenditure Surveys; Bureau of Labor Statistics, 2019—Consumer Expenditure Survey; Bureau of Labor Statistics, 2018—Occupational Employment Statistics; Centers for Medicare & Medicaid Services, 2016—Medicare Current Beneficiary Survey; Centers for Medicare & Medicaid Services, 2019; Centers for Medicare & Medicaid Services, 2019—Medicare - Chronic Conditions; Child Care Aware of America, 2019; Federal Highway Administration, 2017; Feeding America, 2019; Fowler, 2019; Internal Revenue Service, 2020; Internal Revenue Service—FICA, 2020; New Jersey Department of Human Services, Division of Family Development, 2018; Medicare.gov; Scarboro, 2018; The Zebra, 2018; U.S. Department of Agriculture, 2018—Official USDA Food Plans; U.S. Department of Housing and Urban Development, 2018—Fair Market Rents; Walczak, 2019. For more details, see the Methodology Overview at* UnitedForALICE.org/Methodology

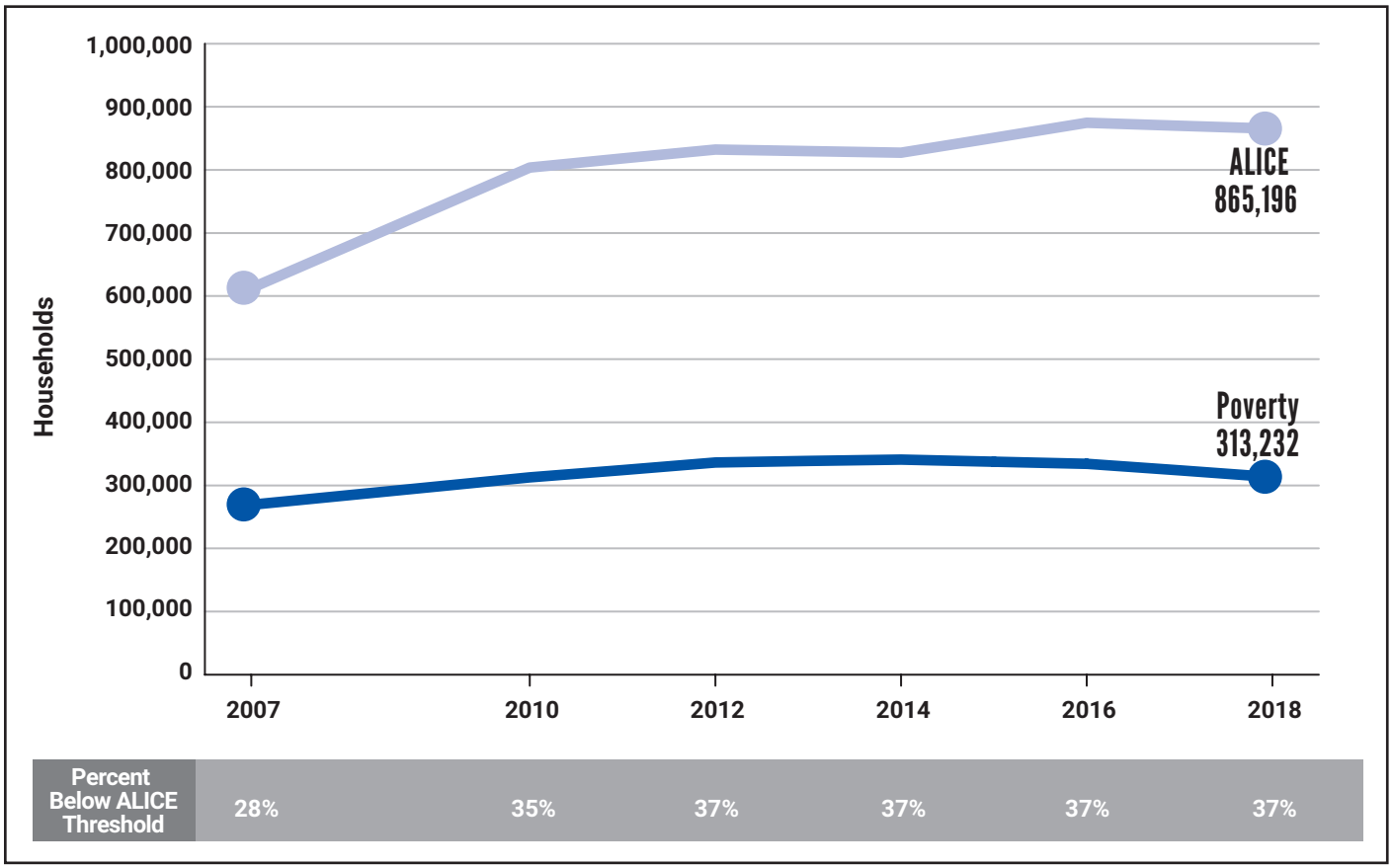
WHO IS ALICE?

With income above the Federal Poverty Level (FPL) but below a basic survival threshold — defined as the ALICE Threshold — ALICE households earn too much to qualify as "poor" but are still unable to make ends meet. They often work as cashiers, nursing assistants, office clerks, servers, laborers, and security guards. These types of jobs are vital to keeping New Jersey's economy running smoothly, but they do not provide adequate wages to cover the basics of housing, child care, food, transportation, health care, and technology for these workers and their families.

The total number of New Jersey households grew slowly, increasing 3%, from 3.1 million households in 2007 to 3.2 million households in 2018. The number of households struggling financially increased at a much faster rate. Between 2007 and 2018, the number of households in poverty increased by 16%, while the number of ALICE households increased by 41%. Both groups increased the most during the Great Recession. The number of households in poverty rose from 269,318 in 2007 to 312,575 in 2010, then remained relatively flat through 2018, when they numbered 313,232 and comprised 10% of the state's households. ALICE households rose in number from 612,790 in 2007 to 865,196 in 2018, with their share of New Jersey households increasing from 19% in 2007 to 25% in 2010 to 27% in 2018 (Figure 1).

Overall, the percentage of households living below the ALICE Threshold (ALICE and poverty-level households combined) grew from 28% in 2007 to 35% in 2010, and then reached a high of 37% in 2012. And while the economy showed signs of recovery between 2012 and 2018, the share of households below the ALICE Threshold remained at 37% throughout, suggesting that households moving out of poverty were added to the ranks of ALICE, but few, if any, households moved above the ALICE Threshold to financial stability.

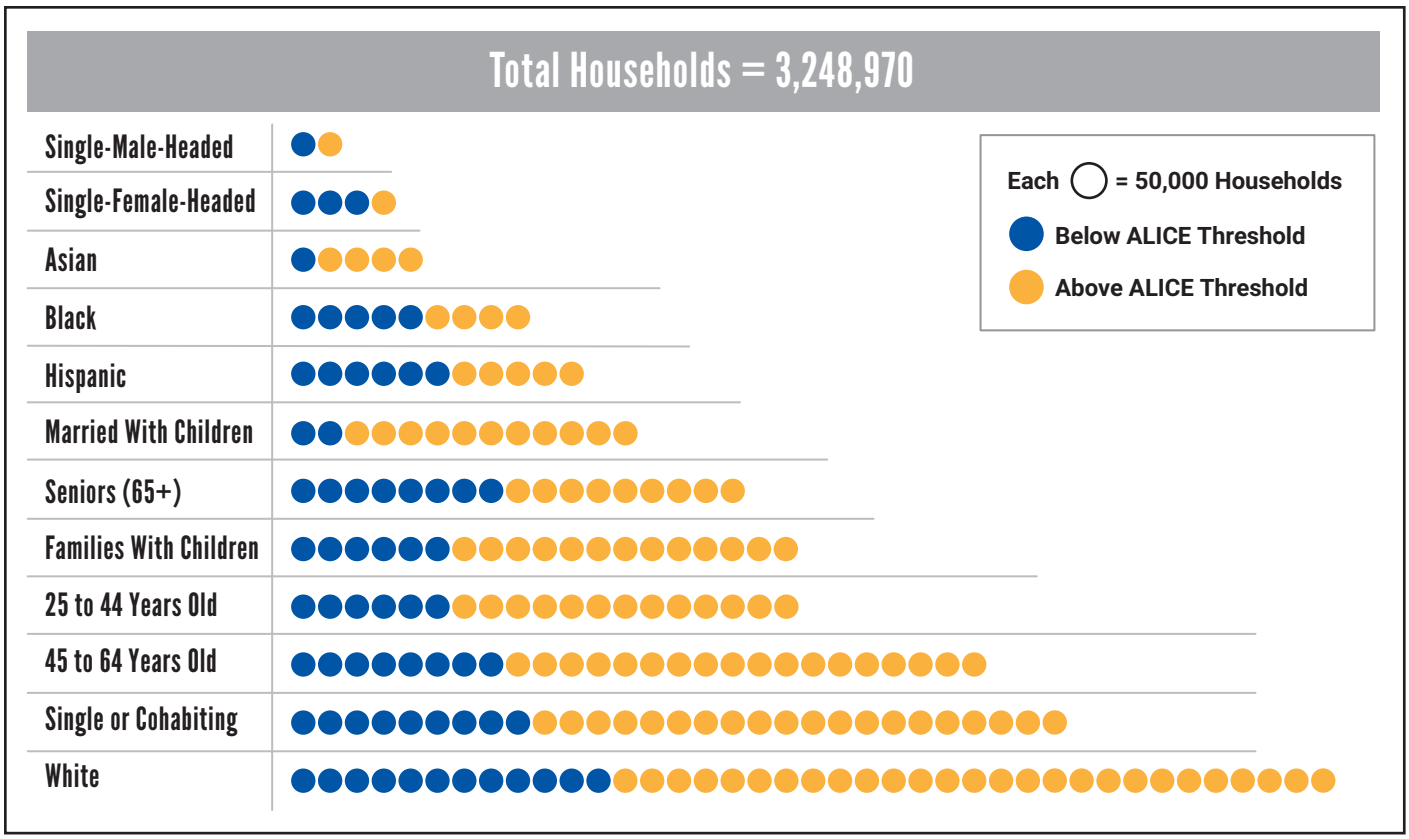
Figure 1.
Households by Income, New Jersey, 2007–2018



Sources: ALICE Threshold, 2007–2018; American Community Survey, 2007–2018

ALICE households live in every county in New Jersey and include people of all genders, ages, and races/ethnicities, across all household types. Figure 2 shows that in 2018, the largest numbers of households below the ALICE Threshold were in the largest demographic groups in New Jersey — namely, White households, single or cohabiting households (without children or seniors), and households headed by someone in their prime working years (ages 45–64). Among families with children — another of the state's biggest groups — married-parent families were the largest subgroup, but single-female-headed households accounted for the largest group of families with children living below the ALICE Threshold (48%).

Figure 2.
Household Types by Income, Largest Groups, New Jersey, 2018

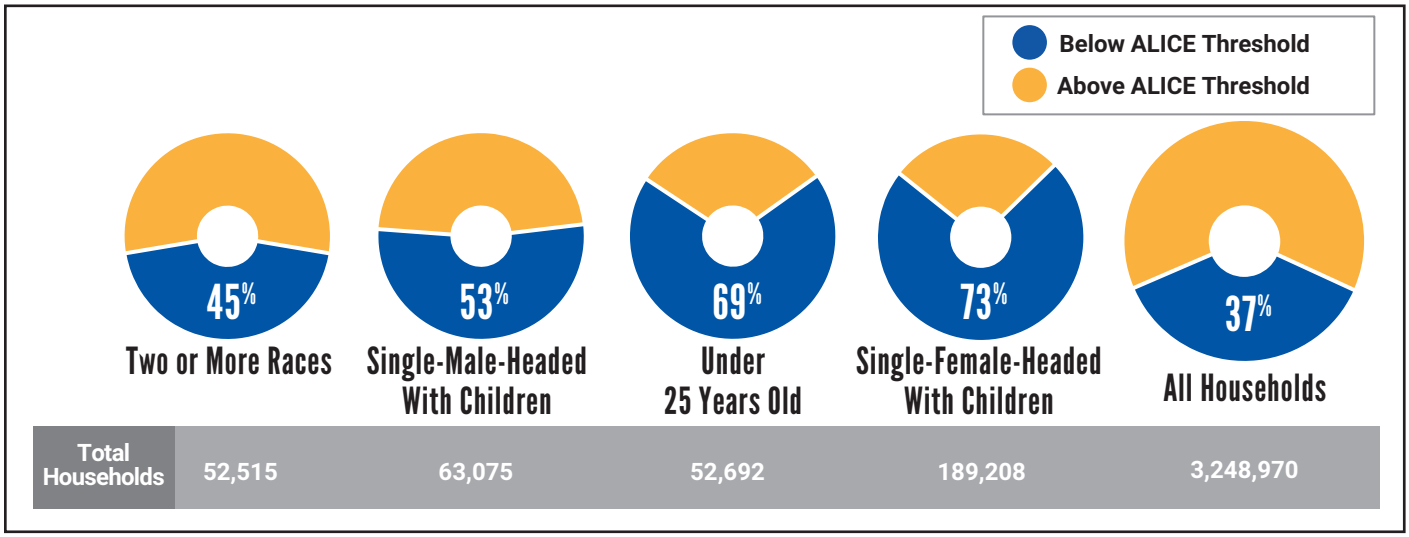


Note: The groups shown in this figure overlap across categories (age, household type, race/ethnicity). Within the race/ethnicity category, all racial categories except Two or More Races are for one race alone. Race and ethnicity are overlapping categories; in this Report, the Asian, Black, Hawaiian (includes other Pacific Islanders), and Two or More Races groups may include Hispanic households. The White group includes only White, non-Hispanic households. The Hispanic group may include households of any race. 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.

Sources: ALICE Threshold, 2018; American Community Survey, 2018

Another way to examine the data is to look at the proportion of each group that is below the ALICE Threshold. Overall, 37% of households in New Jersey had income below the ALICE Threshold in 2018, but they comprised approximately half of senior households (48%), Black households (52%) and Hispanic households (52%). Other smaller groups that had a disproportionately high percentage of families below the ALICE Threshold included young households (headed by someone under age 25), single-parent households, and households headed by someone of two or more races (Figure 3).

Figure 3.
Select Household Groups by Income, New Jersey, 2018



Sources: ALICE Threshold, 2018; American Community Survey, 2018

In addition to these demographic disparities by age, race/ethnicity, and family type, other factors can also make households more likely to face financial hardship. Lower incomes are associated with households headed by a recent immigrant, especially one who is undocumented or unskilled; by someone with low proficiency in English; by a lesbian, gay, bisexual, transgender, or queer (LGBTQ+) person; by someone with a low level of education; by someone who was previously incarcerated; or by someone living with a disability. Groups with more than one of these factors — recent immigrants with special needs, for example, who may have both limited English proficiency and a disability; or LGBTQ+ people of color, who face systemic racism and discrimination — are even more likely to experience financial hardship.[3]

TRENDS: HOUSEHOLD DEMOGRAPHICS

A growing number of households live on the edge of the ALICE Threshold. For these households, even a small increase in the cost of housing or a decrease in work hours can mean the difference between being financially stable and being ALICE. **In New Jersey, 14% of households (more than 450,000) were on the cusp of the ALICE Threshold in 2018;** of those, 279,335 households (61%) earned just above the ALICE Threshold and 178,591 households (39%) earned just below it.[4] This matters for families, but it can also impact the New Jersey economy as a whole: Even a small drop in wages or hours worked, or an unexpected emergency — such as a factory closing or a natural disaster — could destabilize a large number of households. Conversely, a small increase in wages or a decrease in rent or a car payment could help push families above the ALICE Threshold.

New Jersey has become increasingly diverse across all counties.[5] The largest percentage of households by race/ethnicity in 2018 were White (60%), with smaller shares of Hispanic (17%), Black (13%), and Asian (8%) households. Between 2010 and 2018, the number of White households in New Jersey decreased by 5% while households of color increased; Asian and Hispanic households both increased by 24% and Black households increased by 3%. The number of households of color earning below the ALICE Threshold increased even faster — Asian households by 37%, Hispanic households by 30%, and Black households by 10%. In contrast, the number of White households earning below the ALICE Threshold fell by 5%.

Overall, growth in the total number of households in 2018 was driven by Hispanic and Asian populations, and was concentrated in urban areas, especially Hudson, Essex, and Middlesex counties, where access to public transit, walkability, and proximity to New York City continued to draw residents. By contrast, more rural areas — which are

predominantly White — were on the decline, particularly Sussex, Hunterdon, and Warren counties. Both Monmouth County and Ocean County — where 80% or more of the households were White — also experienced declines in response to the cumulative impact of the housing crisis, Hurricane Sandy, and the opioid epidemic.[6]

New Jersey's household structure continues to change. Changing household compositions reflect the natural aging of millennials and baby boomers, along with shifting cultural norms. The waning of the millennial bubble reduced the college-aged population, and unlike previous generations, millennials are delaying marriage and having fewer children.[7] In New Jersey, the number of families with children, including both married and single parents, declined — falling 8% between 2010 and 2018 — while the number of seniors increased. New Jersey's largest population group — single or cohabiting adults under age 65 with no children under age 18 — accounted for 45% of the state's households, as well as the largest share of households below the ALICE Threshold (40%). Nationally, the number of cohabiting adults more than doubled between 1996 and 2017, and these individuals tend to have higher levels of education and be more racially diverse today than cohabiting adults 20 years ago.[8]

> *"In New Jersey, the median net worth (defined as assets minus liabilities) of the top 20% is $620,583, while the median of the bottom 20% is only $2,700."*

Baby boomers are getting older. The natural aging of this population is increasing the number of seniors as more boomers pass age 65. The number of households headed by someone 65 years or older in New Jersey increased by 21% from 2010 to 2018. Among seniors, there are three trends. First, the White population in New Jersey is older than other racial/ethnic groups and will continue to account for an increasing share of the senior population. Second, having lived through a decade of financial challenges since the Great Recession, more New Jersey seniors will become ALICE. (Though without the many policies and programs in place to help seniors financially — Social Security, property tax deductions or exemptions based on age, and senior discounts for both private and public purchases — many more seniors would fall below the ALICE Threshold.) And, third, seniors make up a larger portion of households in rural areas, where they will continue to face additional challenges in access to transportation, health care, and caregiving. A 2020 report on the best and worst places for seniors to live ranked New Jersey 13th out of 50 states, with the highest scores for quality-of-life factors — including access to grocery stores, parks, and cultural institutions — and low scores for high housing costs and traffic congestion.[9]

Inequality in income and wealth will continue to rise as wage growth and job stability in high-wage jobs greatly outpace growth and stability at the lower end. Nationwide, from the late 1940s to the early 1970s, wages across the income distribution grew at nearly the same pace. Then, beginning in the 1970s, income disparities began to widen: The average income for the top 1% increased over five times more than that of the middle 60% and over three times more than that of the bottom fifth, from 1979 to 2016.[10] Based on the most recent data from the Economic Policy Institute, in 2015, the top 1% of New Jersey earners took home nearly 20% of all income in the state, with an average salary that was 24.3 times the bottom 1%. The state's metropolitan area with the highest income disparity was New York-Newark-Jersey City, with a 39.4% gap between the top and bottom 1%. Of New Jersey's counties, Essex had the largest income gap, at 41.8%.[11]

The gap in wealth (savings and assets) is even greater. Unable to save, ALICE families do not have the means to build assets, let alone catch up to those who already have assets (especially those who have been building assets for generations). In New Jersey, the median net worth (defined as assets minus liabilities) of the top 20% is $620,583, while the median of the bottom 20% is only $2,700. When ALICE families face additional barriers, the wealth gap is compounded. These barriers include lower pay for women, racial/ethnic discrimination in homeownership, and student loan debt.[12] New Jersey, in particular, has one of the largest racial wealth gaps in the U.S.: In 2016, the median net worth for a White family was $352,000, compared to $6,100 for a Black family and $7,300 for a Hispanic family.[13]

THE COST OF LIVING IN NEW JERSEY

Traditional economic measures systematically underestimate the actual cost of basic needs and their rate of increase over time, concealing important aspects of the local and national economy. To better capture the reality of how much income households need to live and work in the modern economy in each county in New Jersey, this Report includes the **ALICE Household Budgets.** In addition, the Report presents the **ALICE Essentials Index,** a standardized national measure that captures change over time in the cost of household essentials that ALICE households purchase. Together, these tools provide a more accurate estimate of the cost of living and a clearer way to track change over time.

THE ALICE HOUSEHOLD BUDGETS

United For ALICE provides three basic budgets for all counties in New Jersey. Each budget can be calculated for various household types.

- The **ALICE Household Survival Budget** is an estimate of the minimal total cost of household essentials — housing, child care, food, transportation, health care, and technology, plus taxes and a miscellaneous contingency fund equal to 10% of the budget. It does not include savings, auto repairs, cable service, travel, laundry costs, or amenities such as holiday gifts or dinner at a restaurant that many families take for granted.
- The **Senior Survival Budget,** new to this Report, adjusts the Household Survival Budget to reflect the fact that seniors have lower food costs than younger adults, travel fewer miles for work and family responsibilities, and have increasing health needs and out-of-pocket health care expenses.
- For comparison to a more sustainable budget, the **ALICE Household Stability Budget** estimates the higher costs of maintaining a viable household over time, and it is the only ALICE budget to include a savings category, equal to 10% of the budget.

The actual cost of household basics in every county in New Jersey is well above the Federal Poverty Level (FPL) for all household sizes and types (Figure 4). For a single adult, the FPL was $12,140 per year in 2018, but the average Household Survival Budget in New Jersey was $30,240 per year.[14] The average Senior Survival Budget totaled $33,552 per year, primarily due to increased health costs. (Despite having Medicare, seniors have greater out-of-pocket health care costs, largely due to increased spending on chronic health issues like heart disease and diabetes.) And all budgets were significantly lower than the Household Stability Budget, which reached $54,048 per year for a single adult.

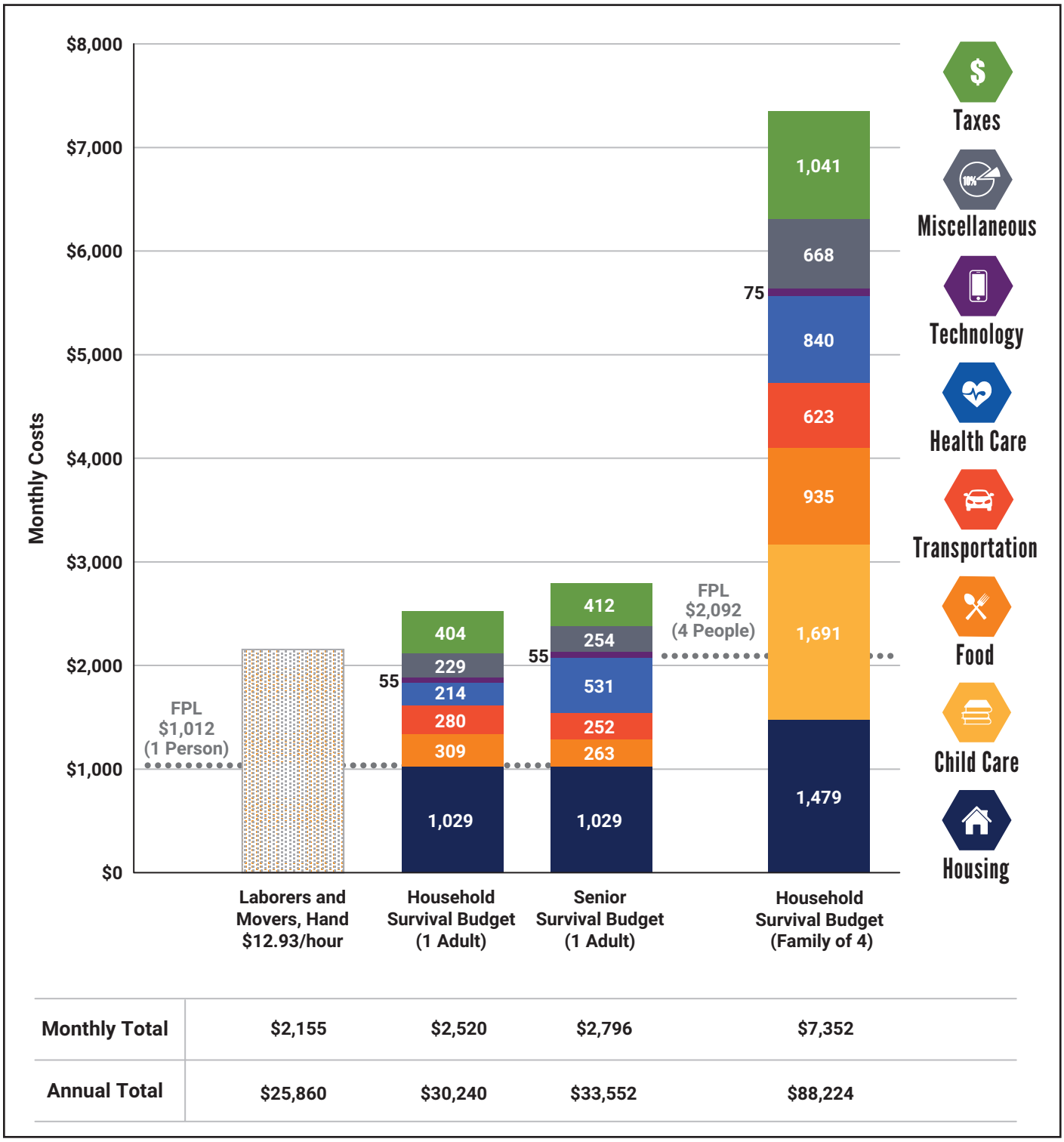
The gaps are even larger for families. The FPL for a four-person family was $25,100 in 2018, while the Household Survival Budget for a family with two adults, an infant, and a four-year-old was $88,224.[15] The cost of living is highest in northern New Jersey — just over $100,000 per year for a family in Morris, Hunterdon, and Somerset counties, and lowest in southern New Jersey — just under $80,000 in Cumberland and Camden counties.

The hourly wages needed to support these budgets were $15.12 for the single-adult Survival Budget; $16.78 for the Senior Survival Budget; and $44.11 for one worker or $22.05 each for two workers for the Survival Budget for a family of four. To put these budgets in perspective, the median hourly wage for laborers who work with freight and stock, the most common occupation in New Jersey, was $12.93 in 2018, or $25,860 if full time, year-round — not enough to support any of the ALICE budgets.

Public assistance programs are based on the FPL, but the FPL is not enough for a household to cover even its most minimal costs, as shown by the comparison to the Household Survival Budget in Figure 4. This means that assistance programs serve far fewer households than actually need assistance, even in a strong economy.

To see the details of each ALICE budget for different household types, visit UnitedForALICE.org/New-Jersey

Figure 4.
Budget Comparison, New Jersey, 2018



Monthly Total	$2,155	$2,520	$2,796	$7,352
Annual Total	$25,860	$30,240	$33,552	$88,224

Note: The FPL is a total; there is no breakdown of how that amount is allocated by budget category.

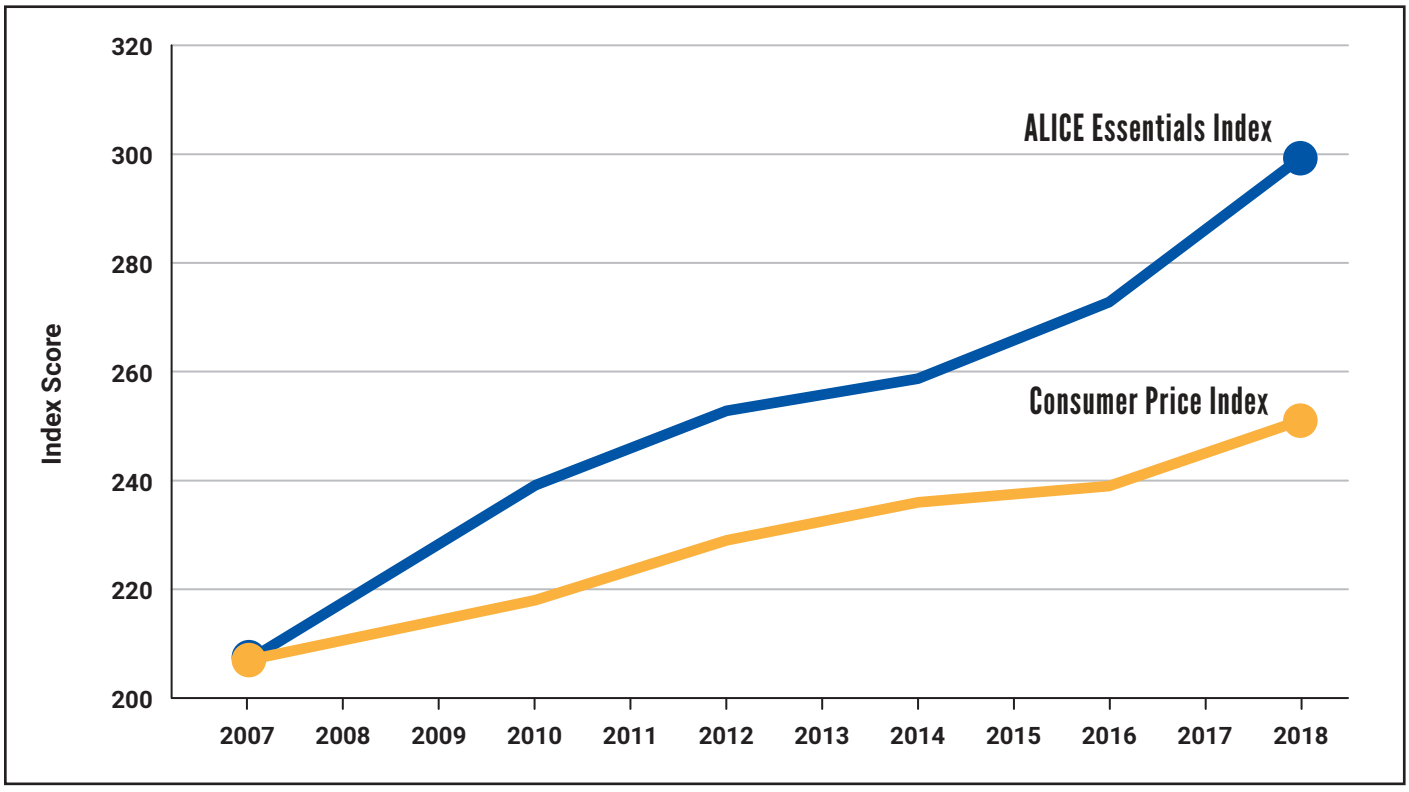
Sources: AAA, 2018; Agency for Healthcare Research and Quality, 2018; American Community Survey, 2018; Bureau of Labor Statistics, 2018—Consumer Expenditure Surveys; Bureau of Labor Statistics, 2019—Consumer Expenditure Survey; Bureau of Labor Statistics, 2018—Occupational Employment Statistics; Centers for Medicare & Medicaid Services, 2016—Medicare Current Beneficiary Survey; Centers for Medicare & Medicaid Services, 2019; Centers for Medicare & Medicaid Services, 2019—Medicare - Chronic Conditions; Child Care Aware of America, 2019; Federal Highway Administration, 2017; Feeding America, 2019; Fowler, 2019; Internal Revenue Service, 2020; Internal Revenue Service—FICA, 2020; New Jersey Department of Human Services, Division of Family Development, 2018; Medicare.gov; Scarboro, 2018; The Zebra, 2018; U.S. Department of Agriculture, 2018—Official USDA Food Plans; U.S. Department of Housing and Urban Development, 2018—Fair Market Rents; Walczak, 2019. For more details, see the Methodology Overview at UnitedForALICE.org/Methodology[16]

THE ALICE ESSENTIALS INDEX

Based on items in the Household Survival Budget, the ALICE Essentials Index measures the change over time in the costs of household essentials — a much narrower definition than the more common rate of inflation based on the BLS Consumer Price Index (CPI). While the CPI covers a large group of goods and services that urban consumers buy regularly (housing, food and beverages, transportation, medical care, apparel, recreation, education, and communication services), the ALICE Essentials Index includes only essential household items (housing, child care, food, transportation, health care, and a smartphone plan). The ALICE Essentials Index is also calculated for both urban and rural areas, while the CPI only tracks inflation based on a select number of metropolitan (urban) counties.[17] For more detailed information, see the 2020 ALICE Essentials Index Report available at UnitedForALICE.org/Essentials-Index

Across the country, the ALICE Essentials Index has increased faster than the CPI over the last decade (Figure 5). From 2007 to 2018, the average annual rate of increase was 3.3% in urban areas and 3.4% in rural areas, while the CPI increased by 1.8%.[18] This difference is primarily due to the fact that the costs of basics, especially housing and health care, have increased, while the costs of other items — notably manufactured goods, from apparel to cars — have remained relatively flat. And while basic household goods were 18% to 22% more expensive in urban areas than in rural areas, those costs increased at nearly the same rate in both areas during this period.

Figure 5.
Consumer Price Index and ALICE Essentials Index, United States, 2007–2018



Sources: ALICE Essentials Index, 2007–2018; Bureau of Labor Statistics—Consumer Price Index, 2007–2018. For more information, visit UnitedForALICE.org/Essentials-Index

The difference between these two cost-of-living measures is more than an academic question. The CPI is used to measure inflation and monitor monetary policy. It also determines the rate at which a wide range of government program eligibility levels and benefits are increased, including Social Security, veterans' and Federal Civil Service retirees' benefits, government assistance programs, the FPL, income tax brackets, and tax credits like the Earned Income Tax Credit (EITC).[19] But the ALICE Essentials Index shows that from 2007 to 2018, the CPI considerably underestimated the increase in the cost of living for ALICE households across the country.

TRENDS: COST OF LIVING

The cost of living for ALICE is growing significantly in both urban and rural areas, often driven by the cost of housing. New Jersey, home to some of the wealthiest counties in the country, is an expensive place to live. Rising costs in urban areas — notably the metropolitan areas of Hoboken and Jersey City — are due to rapid population growth, which is increasing the demand for rental units. This trend will continue as affordable housing becomes harder to find. Renters in New Jersey spend a median of nearly 32% of their income on rent, the seventh-highest rate in the nation.[20] Households spending more than 30% of their income on rent are considered rent burdened, meaning there is little income left after paying rent to cover other household expenses and necessities. Nationwide, households that are severely rent burdened (with rent accounting for more than 50% of their income) are projected to grow by at least 11%, to 13.1 million households, by 2025.[21]

Commuting times will continue to increase, as will demand for alternative transportation options. Many New Jersey residents rely on public transportation, particularly in the cities of Hoboken, Jersey City, and Newark, which have some of the highest rates of public transportation usage in the country. For those who do not use public transportation, the costs of maintaining, operating, and insuring a car can be costly. In 2019, gas prices in New Jersey were nearly $3 per gallon, and annual auto insurance premiums averaged approximately $1,500.[22] High housing costs and urban sprawl push workers farther from their jobs and increase commute times, which has a negative impact on health, job retention, and productivity. These pressures — along with the costs of owning a car, taking public transportation or both — increase demand for both traditional and new public transportation options (e.g., trains and buses, light rail, rideshares, and self-driving vehicles).[23]

The child care industry will face new challenges, and so will parents. As the number of families with children starts to decrease (it fell 8% in New Jersey from 2010 to 2018), it will be more difficult for child care centers to stay in business, making child care harder to find and more expensive, especially in less populated areas. In 2017, New Jersey was one of eight states in the U.S. where the cost of center-based infant care was more than 35% of the average income that millennials — who make up a significant portion of parents in the state — earned that year, and nearly half (49%) of the average income of a single parent.[24] Considering that 29% of children in the state lived in single-parent households in 2018, it's of consequence that single-parent families are also more likely to earn wages below the ALICE Threshold: 73% of single-female-headed households and 53% of single-male-headed households were below the ALICE Threshold in 2018.[25] Compounding this issue is the fact that low-paid child care workers are ALICE as well (with a median hourly wage of $11.77 in New Jersey).[26] As a result, the state's child care workers also struggle financially, making it harder to develop and retain qualified child care staff.

> *"Renters in New Jersey spend a median of nearly 32% of their income on rent, the seventh-highest rate in the nation."*

Food insecurity, a longstanding problem for families with children, is also increasing among young adults and seniors. A survey of more than 8,000 Rutgers University-New Brunswick undergraduate and graduate students found that more than one-third reported food insecurity in the preceding 30 days. Students most likely to be food insecure were those from lower-income households, students of color, undocumented immigrants, those whose parents had lower education levels, financially independent students, and financial aid recipients.[27] According to Hunger Free New Jersey, the nontraditional student population — who work and support families while attending college to increase their earning potential — is also more likely to experience food insecurity.[28]

Food insecurity is also growing at the other end of the age spectrum, with a projected 8 million food-insecure seniors nationwide by 2050. In New Jersey in 2018, 14% of adults age 60 and older had experienced food insecurity in the prior

12 months.[29] Compared to other seniors, food-insecure seniors are more than twice as likely to have depression, 91% more likely to have asthma, 66% more likely to have had a heart attack, and 57% more likely to have congestive heart failure. Public benefits help, but do not eliminate the need for emergency assistance measures such as food pantries.[30]

> *"A survey of more than 8,000 Rutgers University-New Brunswick undergraduate and graduate students found that more than one-third reported food insecurity in the preceding 30 days."*

College students across the country are facing greater challenges in meeting living expenses, despite the fact that increasing numbers of students are working full or part time. Students often rely on multiple sources of financial support to cover their living expenses, including financial aid, student loans, and assistance from parents or other family members. Yet even with these types of financial help, many students need to work while in school; in particular, more than two-thirds of students enrolled in community colleges work full or part time.[31] In a recent financial wellness survey, 56% of students report paying for college using money from their current employment, and 31% of students pay for college with credit cards, leading to accumulation of increased debt.[32] Working long hours to increase income comes at a price — ultimately, it can interfere with academic performance and reduce the likelihood of obtaining a degree.[33] Students report that two of the major obstacles to academic success are difficulty meeting expenses and juggling work with school and other responsibilities.[34] For more information, see the 2019 United For ALICE Report, *The Consequences of Insufficient Household Income*.

Gaps in health based on demographic, environmental, and socioeconomic factors will continue to grow. In America's Health Rankings, an assessment of population health in all states in the U.S., New Jersey ranked 11th out of 50 in 2018.[35] Despite the overall strong ranking, however, significant disparities exist within the state. Opportunities for health and well-being vary considerably based on an individual or family's race/ethnicity, income level, and ZIP code. For example, New Jersey has a lower infant mortality rate when compared to the national average, yet experiences vary considerably among racial/ethnic groups within the state, with Black infants more than twice as likely as White infants to die in the first year of life.[36] Income level impacts a New Jersey family's ability to access preventive health care, healthy foods, and safe and healthy housing. Volatility in health insurance availability and coverage, increasing out-of-pocket costs — even for those with employer-sponsored programs — and shortages of health care providers (especially in rural areas) make it harder for many families to get the health care they need.[37] New Jersey ranked 25th in the Commonwealth Fund's 2018 survey of state health systems, receiving high scores for access, affordability and healthy living, but low ratings for the disparity in care between higher- and lower-income patients, avoidable hospital use and cost, and prevention and treatment.[38] These disparities will grow with new but expensive advances in medicine, compounded exposure to environmental hazards, public health crises for many low-income households, and a persistent context of discrimination and institutionalized racism in New Jersey and across the country.[39]

Financial instability will mean additional costs for ALICE households. The costs of financial instability are cumulative and intensify over time. Skimping on essentials, from food to health care, leads to greater long-term problems (see United For ALICE's 2019 Report, *The Consequences of Insufficient Household Income*). Failure to pay bills on time leads to fees, penalties, and low credit scores, which in turn increase interest rates, insurance rates, and costs for other financial transactions (from check-cashing fees to payday cards).[40] Unexpected expenses can intensify these impacts. In 2017, only 54% of New Jersey households had set aside any money in the prior 12 months that could be used for unexpected expenses or emergencies such as illness or the loss of a job. Though this was above the national rate of 42%, it still left nearly half of New Jerseyans without any financial cushion. And without enough income to cover current and unexpected expenses, ALICE households cannot save for future expenses like education, retirement, or a down payment on a house.[41]

THE CHANGING LANDSCAPE OF WORK IN NEW JERSEY

ALICE workers play an essential role in New Jersey's economy but have not benefited from many of the state's recent economic gains — a reality that is not captured by traditional economic measures. This section breaks down labor force data in new ways, and in so doing highlights the challenges ALICE workers face: the declining power of wages to keep up with the cost of living, greater dependence on hourly wages, more than one-third of adults out of the labor force, and increased economic risk for workers.

New Jersey appeared to have a stable economy in 2018, with a GDP of $625 billion and the lowest unemployment since 2001. The state's biopharmaceutical and life sciences, financial services, and technology sectors continued to be robust, and manufacturing rebounded slightly from its slump in 2013.[42] After the Great Recession, New Jersey added approximately 45,000 jobs a year, reaching pre-Recession levels in 2017.[43] But employment gains didn't bring economic gains for all families. Job growth was concentrated in health care (which accounted for almost half of all new hires), warehousing, and non-store retailers — relatively lower-paying sectors.[44] Strikingly, almost all job growth was concentrated in low-wage jobs — those that don't pay enough to afford a family Household Survival Budget, even with two working adults (Figure 6). Compared to neighboring and competing states with growing workforces, New Jersey's workforce shrank from 2015 to 2018, and many workers dropped out altogether, reducing the state's labor participation rate to a near all-time low.[45]

Figure 6 illustrates the following trends in wages compared to the cost of living in New Jersey from 2007 to 2018:

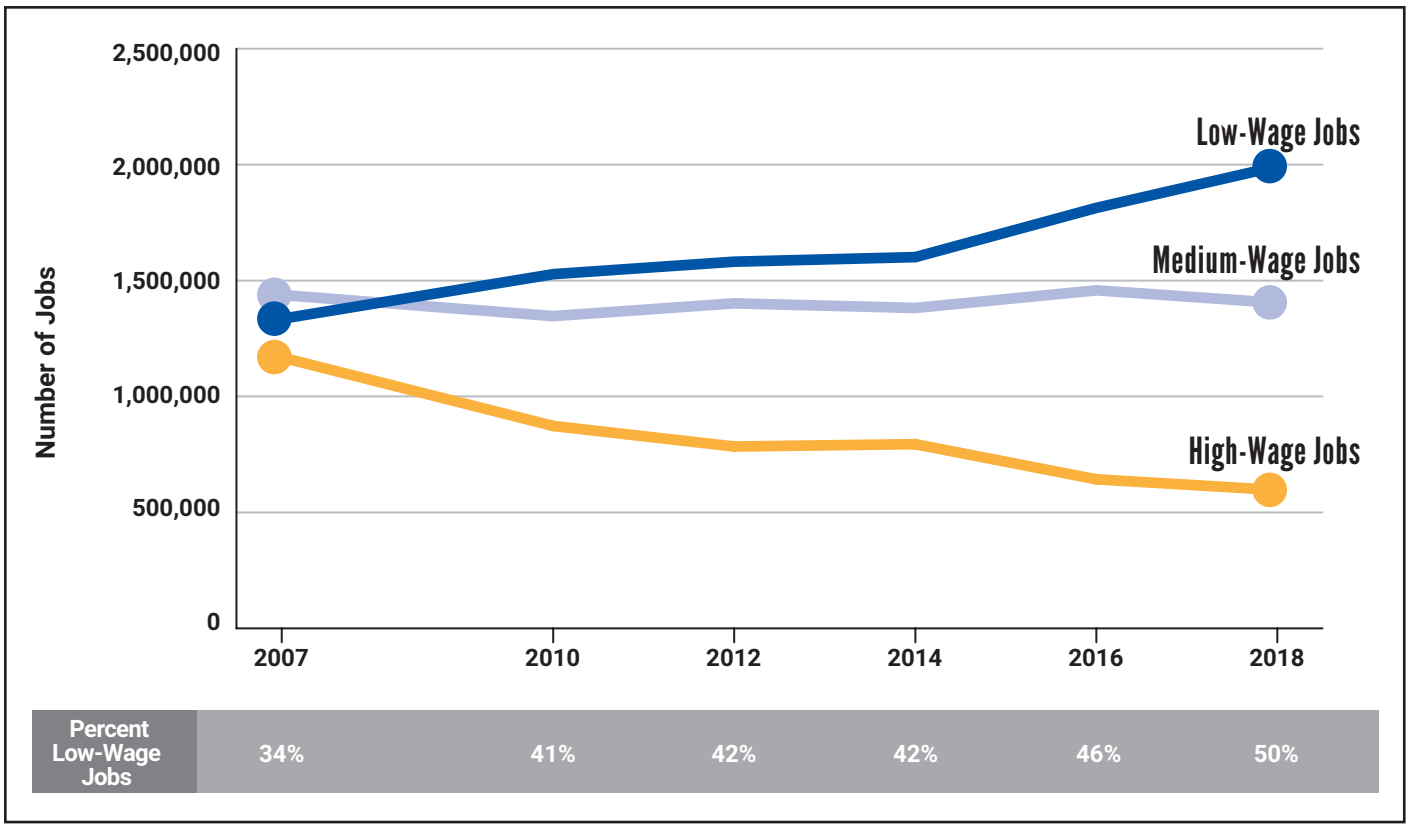
- Low-wage jobs (dark-blue line) are defined as those paying less than the wage needed for two workers to afford the family Household Survival Budget (which includes costs for two adults, an infant, and a four-year-old). In 2007, this was less than $14.34 per hour; by 2018, it was less than $22.05 per hour. The number of low-wage jobs increased by 49% during that period, accounting for half of all jobs in New Jersey in 2018. This shows that, even with two earners working full time, it is not only possible but common for households to fall below the ALICE Threshold.

> *"As had been the case during the Recession, almost all job growth was concentrated in low-wage jobs – those that don't pay enough to afford a family Household Survival Budget, even with two working adults."*

- Medium-wage jobs (light-blue line) allow two workers to afford a family Household Survival Budget. In 2007, these were jobs that paid between $14.34 and $28.69 per hour, per worker; by 2018, wages for these jobs were between $22.05 and $44.11 per hour, per worker. The number of medium-wage jobs stayed fairly flat, decreasing by 2% during that period.

- High-wage jobs (gold line) allow one worker to afford a family Household Survival Budget. In 2007, the wage required was $28.69 per hour or more; by 2018, the wage required had increased to $44.11 per hour or more. The smallest number of jobs to begin with, high-wage jobs were reduced by half (49%) during the period.[46]

Figure 6.
Number of Jobs by Wage Level, New Jersey, 2007–2018



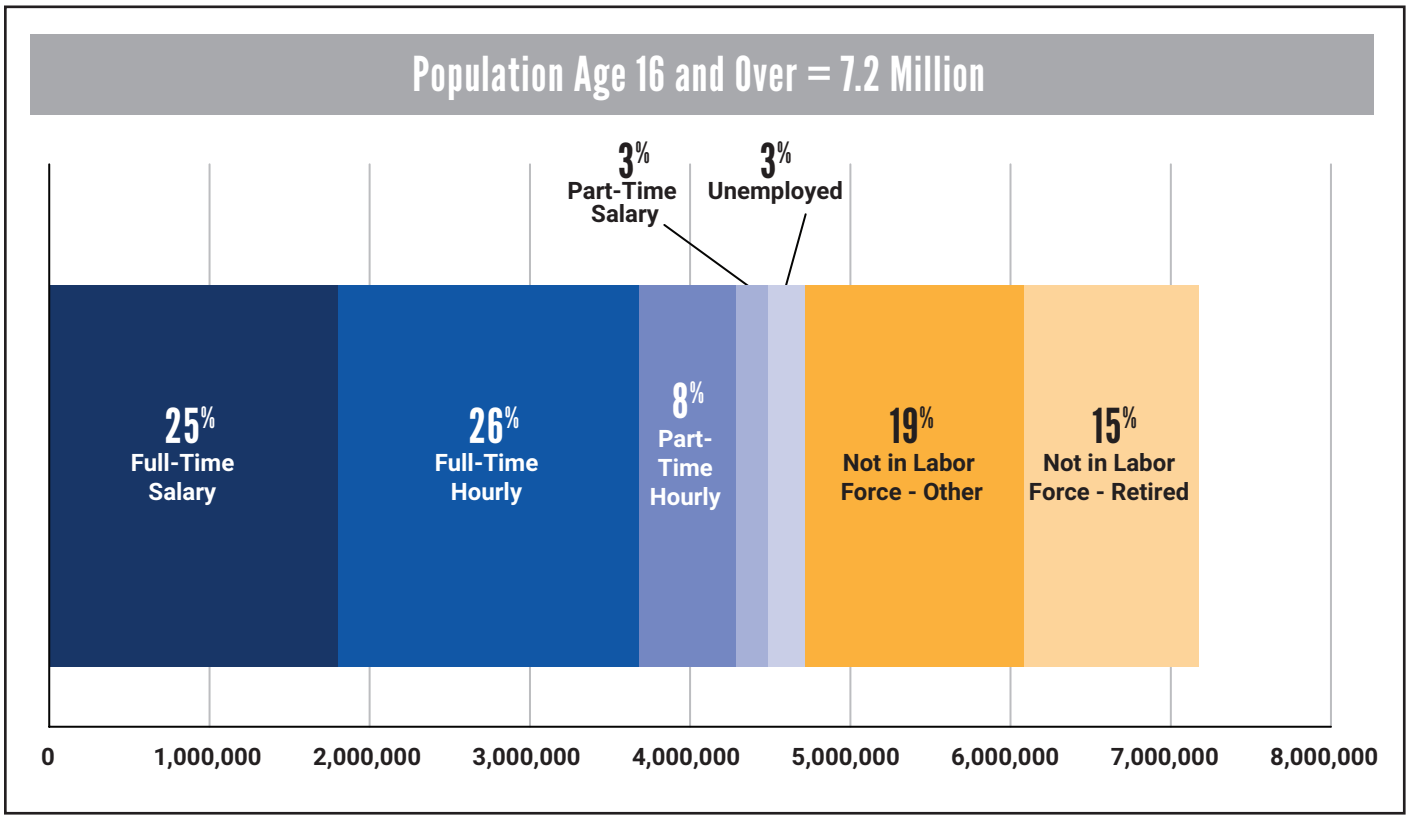
Note: Wage levels are defined by their relation to the Household Survival Budget. Dark blue = Job cannot support family Household Survival Budget with two earners. Light blue = Job supports family Household Survival Budget with two earners. Gold = Job supports family Household Survival Budget with one earner.

Sources: ALICE Household Survival Budget, 2007–2018; Bureau of Labor Statistics, Labor Force Statistics, 2007–2018—Occupational Employment Statistics

THE NEW LABOR FORCE

A 2018 overview of the labor status of New Jersey's 7,172,566 working-age adults (people age 16 and over) shows that 65% of adults were in the labor force (blue bars in Figure 7), yet more than half of them were workers who were paid hourly. In addition, 34% of adults were outside the labor force (gold bars) the largest percentage of non-working adults since 1977 (Figure 7).[47]

Figure 7.
Labor Status, Population Age 16 and Over, New Jersey, 2018



Note: Data for full- and part-time jobs is only available at the national level; these national rates (51% of full-time workers and 75% of part-time workers paid hourly) have been applied to the total New Jersey workforce to calculate the breakdown shown in this figure. Full-time represents a minimum of 35 hours per week at one or more jobs for 48 weeks per year. Many percentages are rounded to whole numbers, sometimes resulting in percentages totaling 99% or 101%.

Sources: American Community Survey, 2018; Federal Reserve Bank of St. Louis, 2018

Though the majority of adults in New Jersey were working in 2018 and most households had at least one worker, only 25% of working-age adults had the security of a full-time job with a salary. The rest were paid hourly and/or worked part time.[48]

Hourly Work and the Gig Economy

Employers' increasing reliance on hourly workers is typically associated with freelance "gig economy" jobs (like rideshare driving or on-demand delivery), but even traditional jobs like retail and construction are now more likely to be paid by the hour. In New Jersey, this is increasingly the case in two sectors that are key contributors to overall employment and GDP: leisure and hospitality (11% of the workforce) and health care (12% of the workforce).[49] Hourly workers are more likely to have fluctuations in income, with frequent schedule changes and variation in the number of hours available for work each week and/or month. They are also less likely to receive benefits, such as health insurance, paid time off, family leave, or retirement benefits, especially if they work fewer than 30 hours per week at a single job.[50]

Hourly workers are more likely to have multiple sources of income. Traditional measures of employment have focused on the number of jobs held by a worker; for example, BLS estimates that only 5% of workers held two or more jobs in 2018.[51] However, in the modern economy, where many workers have their own small business, are consultants, or are contingent, temporary, freelance, or contract workers, a worker may have many sources of income that are not necessarily considered a "job." In 2019, nearly half (45%) of working adults reported having a side gig outside of their primary job.[52]

In comparison with hourly workers, salaried workers are paid an annual amount at regular pay periods, and usually receive benefits. Nationally, employers spent an average of 31% of compensation on benefits in 2018; not providing these represents significant savings to the employer. As a result, even traditional jobs are morphing as employers shift the financial risk of changes in supply and demand to employees.[53] While this is true throughout the economy, it is especially concentrated in lower-wage positions — the jobs ALICE workers are most likely to hold.

Who is Out of the Labor Force?

Of adults 16 years and older in New Jersey, 15% were out of the labor force in 2018 because they were retired and another 19% were out of the labor force for other reasons (gold bars in Figure 7). This totals 34% of adults outside the labor force.[54]

Retirees (age 65 and over and not working) are traditionally one of the largest groups of adults out of the labor force. In New Jersey in 2018, they accounted for an unusually high percentage, in part due to the baby boomer generation aging into retirement. However, this number did not include the increasing number of seniors who were still working; in 2018, 24% of seniors in New Jersey were still in the labor force, a rate higher than the national average of 19%.[55] Some of the factors contributing to the higher percentage of New Jersey seniors in the labor force include the high cost of living in the state, insufficient retirement funds or savings, and improved health and longevity.[56]

Those under 65 and not working were out of the labor force for a variety of reasons, the two most common being:

- **School:** Nationally, 77% of high school students and 52% of college students did not work in 2018. At these rates, non-working students in New Jersey would account for more than one-third (39%) of the state's working-age adults out of the workforce.[57]

- **Health:** Adults with one or more health issues — an illness or disability that makes it difficult to get to work, perform some job functions, or work long hours — accounted for almost one fifth (17%) of those out of the labor force in New Jersey in 2018.[58]

The remainder of adults were out of the labor force for other reasons, including scheduling conflicts, family caregiving responsibilities, or limited access to transportation or child care.[59] For women 25 to 54 years old, the most common reason for not working in 2018 was in-home responsibilities — caring for children, but also, as the population of New Jersey ages, caring for an aging parent or a family member with a disability or chronic health issue.[60]

These adults who were out of the workforce were not included in the state's low unemployment rate, which only counts adults actively looking for work. In previous periods of low unemployment, employers have had to offer much higher wages to attract workers back into the labor force or away from other businesses. However, in the 2018 economy, those out of the labor force proved to be a large reserve of potential workers able to be drawn back into the labor force with only slightly higher wages — in effect, keeping wages low.[61]

ALICE JOBS: MAINTAINING THE ECONOMY

While national conversations about work often focus on the economic importance of the "innovation" sector and its high-paying jobs, the reality is that the smooth functioning of the national and New Jersey economies relies on a much larger number of occupations that build and repair the infrastructure and educate and care for the past, current, and future workforce. The workers in these jobs are described as "Maintainers" by technology scholars Lee Vinsel and Andrew Russell, and they are primarily ALICE.[62] To better understand where ALICE works, we elaborate on Vinsel and Russell's concept by breaking down all occupations in New Jersey into two occupational categories, each with two job types: the lower-paying Maintainer occupations, composed of Infrastructor and Nurturer jobs; and the higher-paying Innovator occupations, composed of Adaptor and Inventor jobs.

DEFINITIONS

Maintainer Occupations:

Infrastructors is a term we developed to describe those who build and maintain the physical economy (construction, maintenance, management, administration, manufacturing, agriculture, mining, transportation, retail).

Nurturers care for and educate the workforce (health and education, food service, arts, tourism, hospitality).

Innovator Occupations:

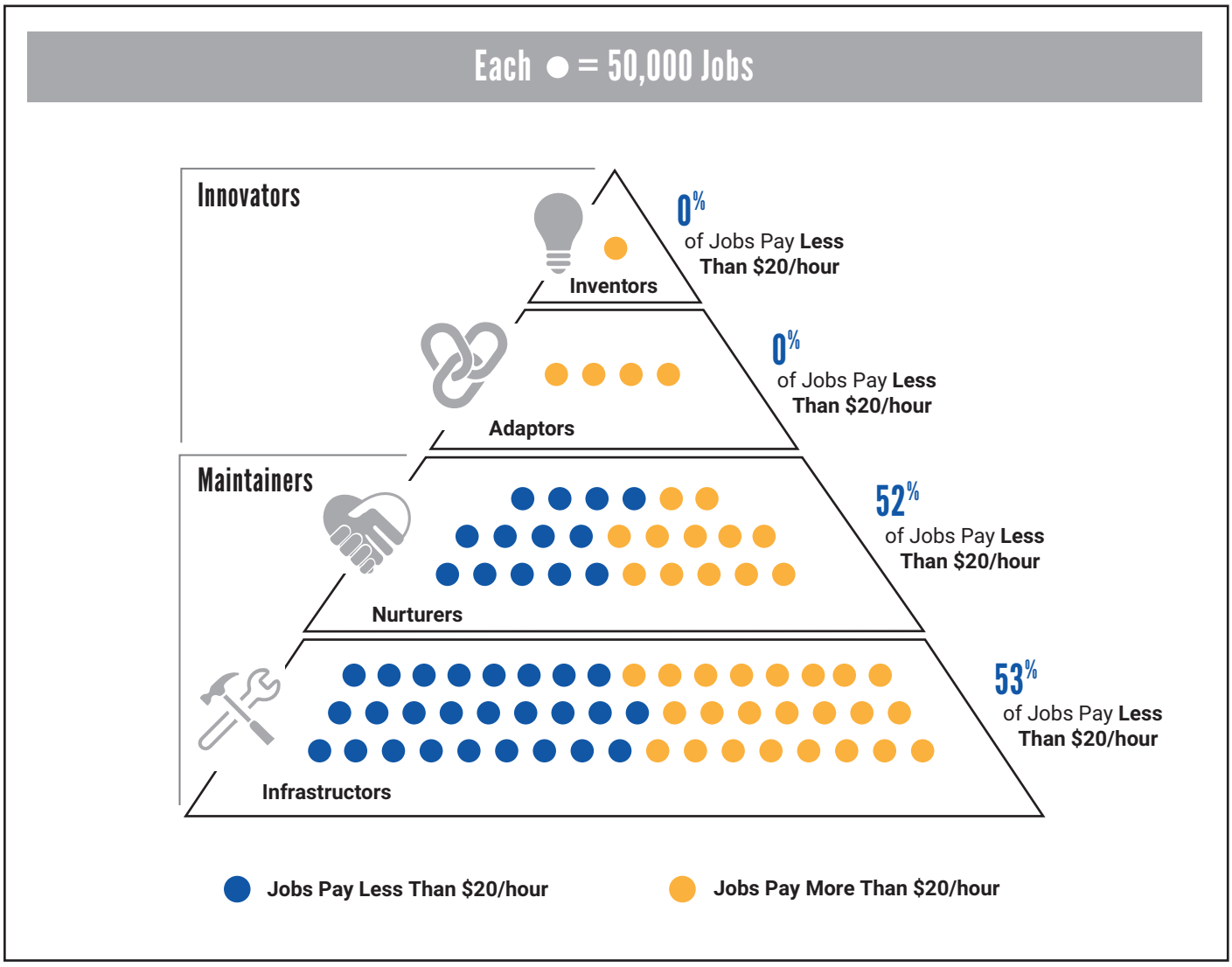
Adaptors implement existing tools or processes in new ways, responding to opportunities and changing circumstances (managers, industrial and organizational psychologists, analysts, designers, technicians, and even policymakers).

Inventors devise new processes, appliances, machines, or ideas. Before World War II, most inventors were independent entrepreneurs. Today, they are most likely engineers and scientists working in research & development, and, in some cases, higher education.

The largest employment sectors in New Jersey are Maintainer occupations. The single largest industry in 2018, with 883,200 employees, was trade, transportation, and utilities, which is comprised of Infrastructor jobs. The second largest, with 705,700 employees, was education and health services, which is comprised of Nurturer jobs. Both industries have large shares of ALICE workers.[63] There are far fewer jobs in Innovator occupations (Adaptors and Inventors), and almost none of these are ALICE jobs.

When stacked together, New Jersey's occupations form a pyramid that reveals the critical role of Maintainer jobs — the jobs ALICE workers are most likely to hold — in the state economy (Figure 8). The majority of Maintainer jobs (53% of Infrastructor jobs and 52% of Nurturer jobs) pay less than $20 per hour — a wage that, if full time, year-round, provides a maximum annual salary of $40,000, or $48,224 less than the family Household Survival Budget of $88,224. By comparison, almost all Adaptor and Inventor occupations pay more than $20 per hour.

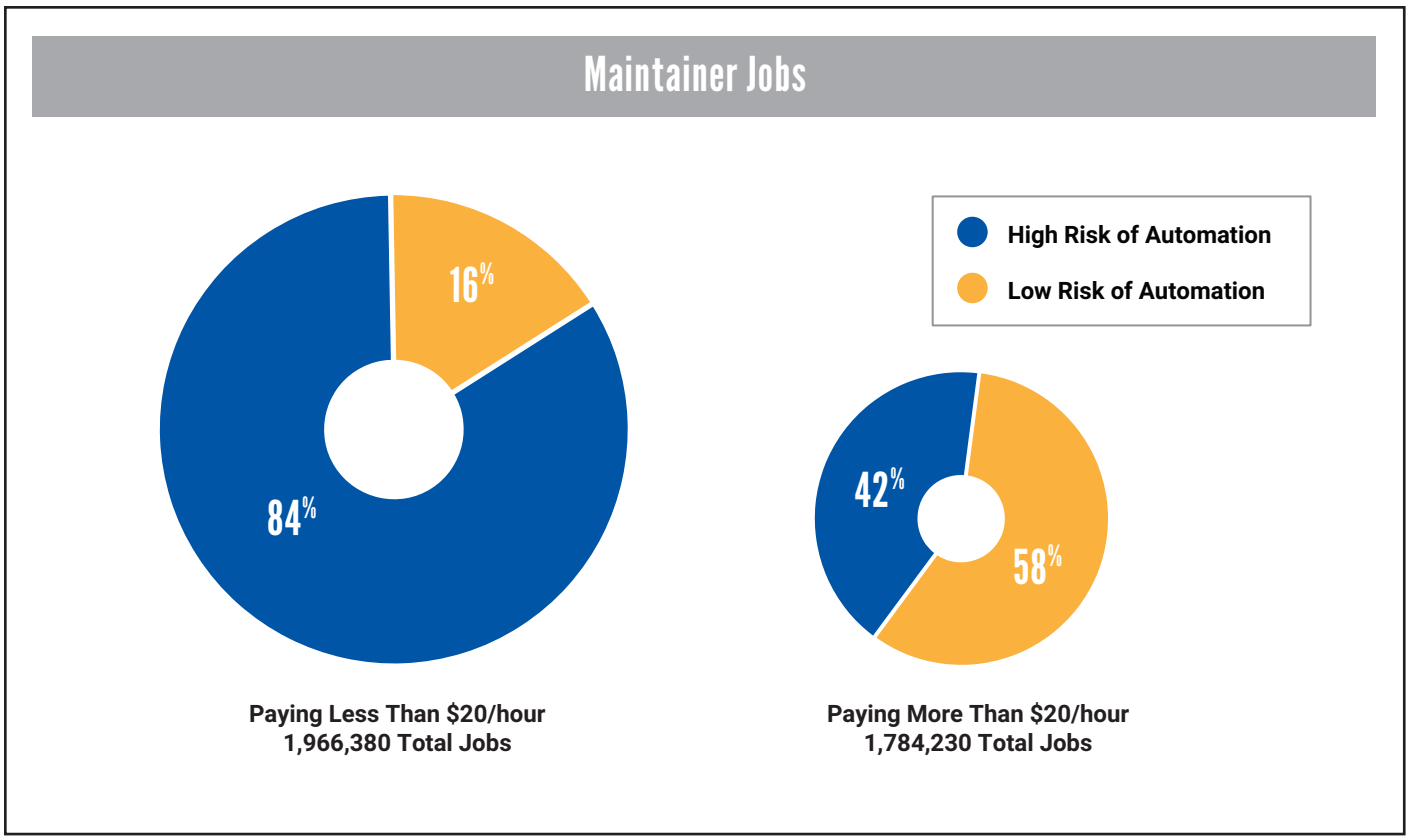
Figure 8.
Occupations by Wage and Type, New Jersey, 2018



Source: Bureau of Labor Statistics, Labor Force Statistics, 2018—Occupational Employment Statistics

The precarious nature of ALICE workers' jobs is reinforced by the powerful relationship between low wages and the high risk of jobs becoming automated (defined as having a greater than 50% chance of being replaced by technology in the next decade). Jobs that pay less than $20 per hour are more likely to be replaced by technology compared to higher-paying jobs. This is especially true for Maintainer occupations, where most jobs pay less than $20 per hour and 84% of these low-paying jobs are at a high risk of automation. By comparison, only 42% of Maintainer jobs that pay more than $20 per hour are at that level of risk (Figure 9).

Figure 9.
Occupations by Type and Risk of Automation, New Jersey, 2018



Sources: Bureau of Labor Statistics, 2018—Occupational Employment Statistics; Frey & Osborne, 2013

There are also differences in salary and risk of automation based on the type of Maintainer job. Among Infrastructor jobs, 96% of jobs that pay less than $20 per hour are at risk of automation, compared to 59% of those that pay more than $20 per hour. Among Nurturer jobs, the discrepancy is even greater: 59% of jobs that pay less than $20 per hour are at risk of automation, compared with 9% of those that pay more than $20 per hour.[64] Education level also impacts risk of automation; nationally, the risk for jobs that require only a high school diploma (55%) is more than double the risk for jobs that require a bachelor's degree (24%).[65]

TRENDS: THE LANDSCAPE OF WORK

Economic growth will be led by the non-traditional work and small businesses of the gig economy. As much as 94% of U.S. net employment growth in the last decade has come from alternative or contingent labor, according to a National Bureau of Economic Research report.[66] With an increasing number of workers who are contractors, work in small businesses, or rely on a combination of side gigs, the number of people experiencing gaps in income and going without benefits will also rise. Millennials are leading the way in this trend, with 48% nationally saying they earn income on the side (i.e., in addition to what they consider their primary employment), compared to 28% of baby boomers.[67] While gig work can provide an opportunity for higher earnings and better work-life balance for some, these arrangements are more volatile than traditional jobs, and workers bear the brunt of changes in demand, the price of materials, and transportation costs, as well as impacts related to cyberattacks, natural and human-made disasters, and economic downturns.[68] A number of states, including New Jersey, are pursuing legislation to protect workers from being misclassified as contractors in situations where they should be classified as employees. Yet not all contract workers welcome the legislation, as it may have the unintended consequence of limiting hours and income.[69]

The rise of automation will require a workforce with more digital skills. Rather than being replaced outright, many jobs, across all job types, will require an increasing ability to incorporate new technologies, work with data, and make data-based decisions.[70] ALICE workers will need to gain new skills rapidly, and that will require more on-the-job training, more flexibility to change career paths, and different kinds of education providers.[71] The benefits of increased technology will include improved accuracy in areas like pharmaceutical pill dispensing, and reduced risk of injury for workers such as warehouse packers and long-distance drivers.[72]

The number of low-wage jobs will continue to increase, despite automation. Even though most jobs will change and evolve with demand as well as technology, it may not be economical or effective to automate certain jobs. For example, low-wage Maintainer jobs in areas like education and health care require employees to be on-site and often involve relational skills that are difficult or impossible to automate (although these workers will still have to learn to work with technology). From 2016 to 2026, the occupation projected to have the largest number of new jobs in New Jersey is retail salespeople; the median wage for these jobs in 2018 was $11.68 per hour, which was not enough to support the single-adult, senior, or family Survival Budgets. Of the state's top 20 growth occupations, 83% will pay less than $15 per hour, 50% will not require any formal educational credential at all, and 26% will require only a high school diploma.[73]

Students will continue to be a significant part of the labor force. As more families face financial hardship and the cost of college continues to rise, more students will have to work while in school. Nationally, 20% of high school students, 41% of full-time college students, and 82% of part-time college students had a job in 2017.[74] What's more, despite many students being employed, 45% of college students who completed the largest annual survey of basic college needs reported having experienced food insecurity in the previous month, and 56% had experienced housing insecurity in the prior year.[75] And even with more students working, student debt will continue to increase as more students from lower-income families attend college and costs continue to rise. In New Jersey in 2018, 64% of college students graduated with an average of $34,387 in loans to pay off — a 45% increase from 2010.[76] New Jersey has one of the largest outflows of college-age students in the U.S, due in part to the high cost of living and college tuition.

NEXT STEPS: DATA FOR ACTION

The ALICE data highlights significant problems in the New Jersey economy in 2018: stagnant wages, a rising cost of living, and 37% of the state's households unable to afford even the most basic budget. However, this data can also be used to generate solutions to these problems that help ALICE households and create equity across communities. The measures of cost of living, financial hardship, and changes in the labor force presented in this Report can help stakeholders ask the right questions and make data-driven decisions. This data can help policymakers and community organizations identify gaps in community resources, and it can guide businesses in finding additional ways to assist their workforce and increase productivity — both in times of economic growth and in periods of economic recovery.

This section of the Report maps the 2018 ALICE data, showing gaps in resources to help direct assistance and fill immediate needs. When analyzed in relation to broader data on health, education, and social factors, these maps help focus solutions on underlying causes of hardship, and they also highlight areas of success.

IDENTIFYING GAPS

ALICE households often live in areas with limited community resources, making it even more difficult to make ends meet. The lack of some resources has immediate and direct costs. For example, without public transportation or nearby publicly funded preschools, ALICE families pay more for transportation and child care. Other costs, such as those caused by having limited access to health care providers, open space, or libraries, accumulate over time.

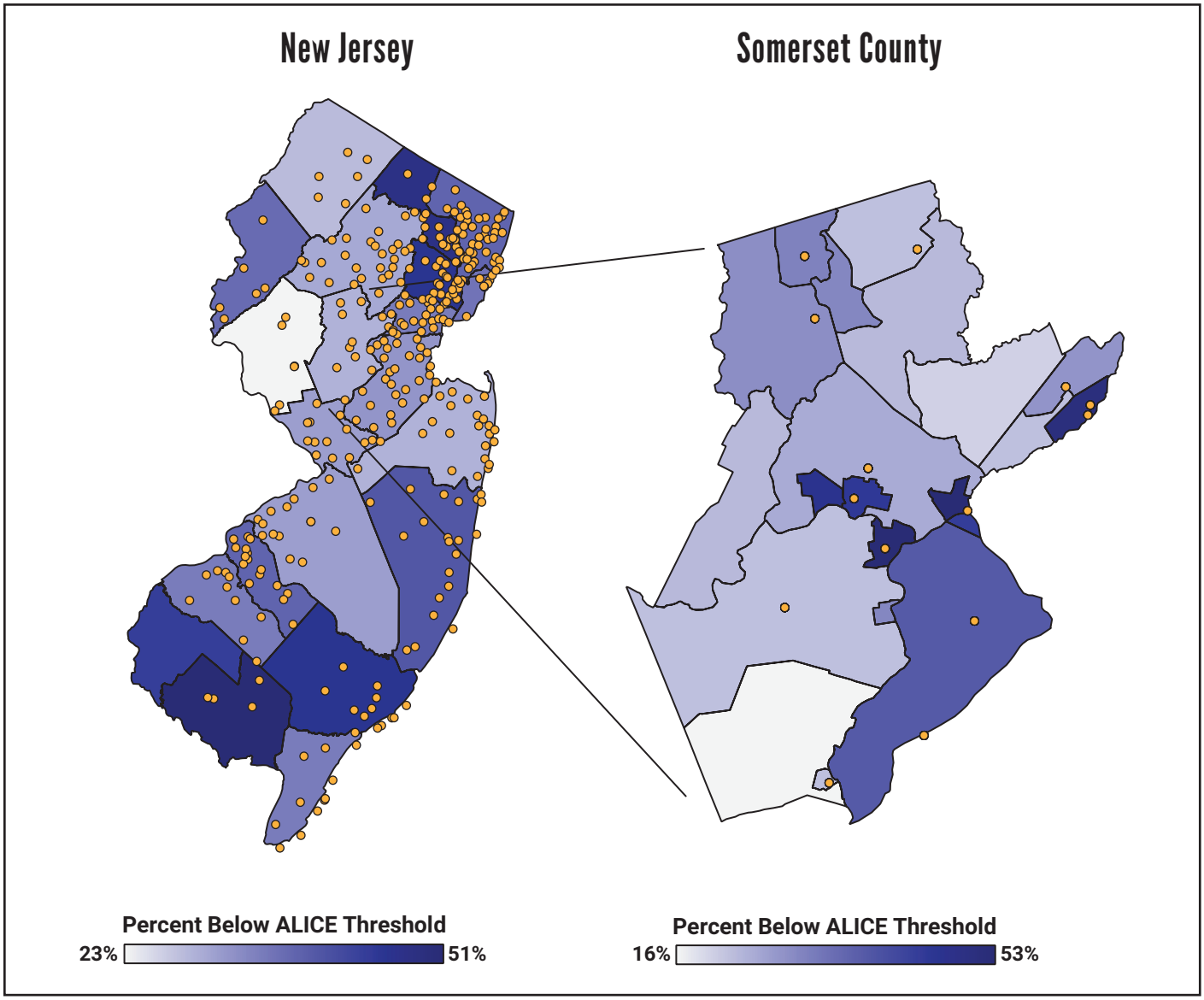
With the ALICE data tools, stakeholders can map where ALICE lives along with the location of community resources — such as public libraries or disaster-relief services — to identify gaps by town, ZIP code, or county (Figure 10). This data can help stakeholders answer targeted questions, including the following:

Do ALICE households have access to libraries?

Access to public libraries is especially important for ALICE families because libraries provide information on social services and job opportunities, free internet and computer access, and a range of free programs and community meetings. After a natural disaster, libraries often serve as second responders, providing access to information, resources, and support during the recovery period.[77] For example, in the wake of Hurricane Sandy, libraries offered displaced New Jersey residents heat and charging stations, as well as computers and internet to apply for government assistance and connect with family and friends.[78] In 2018, people made more than 40 million visits to New Jersey's public libraries, and signed on to nearly 1 million wireless computer sessions.[79] In lower-income communities, the library can provide a safe and inclusive place for individuals and families. A 2019 Gallup Poll found that lower-income households (earning less than $40,000 per year) visit the library more frequently than average- and higher-income households.[80]

There are 327 libraries across New Jersey's 21 counties, shown in gold dots in Figure 10 (the figure highlights Somerset County, but for an interactive map of all counties, go to UnitedForALICE.org/New-Jersey).[81] This data can help stakeholders identify where there are gaps in needed services (such as in areas with a high percentage of ALICE households but few or no libraries) and what type of intervention might be most helpful. For example, areas with a small population but a high percentage of ALICE households may benefit more from mobile library services than a new brick-and-mortar building, and library services (like free computers) could be offered in other public buildings.

Figure 10.
Library Locations and Households Below ALICE Threshold, New Jersey, 2018



Sources: ALICE Threshold, 2018; American Community Survey, 2018; The Institute of Museum and Library Services, 2019

Are the needs of ALICE households met after a natural disaster?

Mapping where ALICE households live in relation to the impact of natural disasters such as floods, hurricanes, and snowstorms can help first and second responders meet critical needs. Disasters directly threaten the homes of ALICE families since more affordable housing is often located in vulnerable areas. Coastal communities in New Jersey face growing risks as rising sea levels increase the frequency and duration of flooding. For example, Atlantic City and other lower-income communities built in low-lying areas face property and vehicle damage and blocked and damaged roads, in addition to the rising costs of flood insurance.[82] The jobs where ALICE works are also more at risk, since low-wage and hourly paid jobs are more likely to be interrupted or lost in a natural disaster. In addition, ALICE households have little or no savings for an emergency to begin with, and their communities often have fewer resources to assist households.[83] All of these factors contribute to the increased risk and hardship ALICE families face during and after a natural disaster.

Knowing where ALICE households live can help federal, state, and local governments target preparation, response, and assistance for natural disasters, and help companies plan where to deploy their workforce and support. Because ALICE households and communities do not have the same resources as their wealthier counterparts, namely insurance or savings, they will need more assistance over a longer period of time to recover. Strategies will vary by rural or urban context, the quality of the housing stock, and the age composition of the community (with the young and the elderly more dependent on care).[84]

UNDERSTANDING ALICE: HEALTH, EDUCATION, AND SOCIAL FACTORS

In most contexts, having a low income is associated with lower levels of education, higher rates of unemployment, and poorer health.[85] Communities that have been able to disrupt that association can provide important insights on how to change environments or policy to support ALICE households. By tracking where ALICE lives with other indicators, it is possible to identify counties that have overcome a challenge or bucked a trend. Stakeholders can then learn from these examples and adapt those solutions to their own areas.

Tracking relationships between ALICE households and other variables at the county level — in areas such as technology or health — can also help stakeholders ask important questions and target resources where they can have the greatest impact. To see interactive maps of socioeconomic indicators in New Jersey, visit our website: UnitedForALICE.org/New-Jersey

Here are two possible questions:

Is internet access related to income?

Access to digital technology has exploded over the last three decades: By 2018, 92% of U.S. adults owned a computing device and 85% had a broadband internet subscription. In New Jersey, the rates were similar: 93% owned a computing device and 88% had a broadband internet subscription in 2018.[86] Technology has also become more important for work, education, community participation, and, crucially, disaster response and recovery.

But access to technology still varies by income and geography; there are households in New Jersey without access to a high-speed connection, a choice of internet providers, or any wired connection at all.[87] For many families, that lack of access translates directly to reduced job opportunities, educational opportunities, health care access, and financial tools. For example, low-income adults are more likely to use their phones to search and apply for jobs; nationally, 32% of smartphone users with income below $30,000 have applied for a job on their phone, compared with 7% of smartphone users with income above $75,000. Although smartphone technology is constantly improving, many tasks are still more difficult to complete on the small screen of a smartphone as opposed to a computer (e.g., word processing, filling out applications, editing spreadsheets), and many websites still do not have a mobile version, making navigation time-consuming and difficult, or sometimes impossible. Households without internet access are also at greater risk of being undercounted in the 2020 Census, when they may need government programs and services the most.[88]

This high usage of smartphones for a critical task indicates that many low-income households have limited access to the internet at home. In New Jersey, 28% of households with income below the ALICE Threshold do not have an internet subscription, compared with only 5% for households above the ALICE Threshold.[89] Rates also vary widely by location: The counties with the lowest access rates and lowest income are generally in rural areas, where even households with access tend to experience more problems with internet connectivity and speed. Identifying these gaps can help businesses and government provide more resources to libraries, establish training centers, or target low-cost internet plans.[90]

Are drug overdoses driven by income?

New Jersey, like many states across the country, experienced an increase in drug overdose deaths during the last decade, largely due to an increase in deaths from opioid use. The total number of drug overdose deaths in New Jersey more than doubled between 2012 and 2018, rising from 1,223 to 3,006, and nearly 90% of overdose deaths in 2018 involved opioids.[91] The devastating epidemic has touched communities from one end of the state to the other — from urban city centers to rural towns to the suburbs. In 2018, New Jersey's highest overdose death rates were in Cumberland and Atlantic counties (more than 70 per 100,000), followed by Camden (65 per 100,000) and Essex (46 per 100,000).[92]

Several national studies have suggested that counties with the worst economic prospects have the highest rates of substance use disorders and drug overdose hospitalizations and deaths. Yet that relationship varies across states, as people of all incomes, geographies, ages, and races/ethnicities suffer from substance use disorders.[93] Although the causes of drug addiction are numerous and complex, one of the most common consequences is financial hardship. A family's income may be reduced if the family member struggling with addiction is unable to work, or if a family caregiver has to reduce their work hours. This is often compounded by the addition of substantial health care costs. For example, addiction treatment ranges from $1,176 to $6,552 per month nationally. And lower-income families may not have access to such treatment programs, which only prolongs and intensifies the financial impact of addiction, has consequences for the physical and mental health of family members, and can destabilize families and marriages.[94]

For all of these reasons, there is huge value in stakeholders identifying communities that have the greatest need but the fewest resources to address addiction-related problems, which can be accomplished by mapping where ALICE lives with drug overdose deaths.[95]

THE BENEFITS OF MOVING TOWARD EQUITY IN NEW JERSEY

The strength of the New Jersey economy is inextricably tied to the financial stability of its residents. The more people who participate in a state's economy, the stronger it will be. In 2018, when the national economy was often described as "strong," the reality was that 1,178,428 New Jersey households — more than one-third of all households in the state — struggled to support themselves. If all households earned enough to meet their basic needs, not only would each family's hardship be eased, but the New Jersey economy would also benefit substantially. This is true in times of economic growth, and it becomes even more important during a period of crisis and recovery.

To better understand the extent to which financial hardship is a drain on a state's economy, this section provides an estimate of the benefits of raising the income of all households to the ALICE Threshold. While lifting family income would be an enormous undertaking, the statewide benefits of doing so make a compelling case for pointing both policy and investment toward that goal.

> *"If all households earned enough to meet their basic needs, not only would each family's hardship be eased, but the New Jersey economy would also benefit substantially."*

Based on 2018 data, the economic benefit to New Jersey of bringing all households to the ALICE Threshold would be approximately $97.9 billion, meaning that the state GDP would grow by 15% (Figure 11). This is based on three categories of economic enhancement:

Earnings: New Jersey's 2018 GDP reflected earnings of $32.8 billion by the state's households below the ALICE Threshold. Bringing all households to the ALICE Threshold would have a two-fold impact:

- **Additional earnings:** $35.4 billion statewide.
- **Multiplier effect:** Studies show that almost all additional wages earned by low-wage workers are put back into the economy through increased consumer spending, which in turn spurs business growth.[96] Building on economic calculations used by Moody's Analytics, this estimate assumes an economic multiplier of 1.2, meaning that a $1 increase in compensation to low-wage workers leads to a $1.20 increase in economic activity. In New Jersey, this increased economic activity would be valued at $42.5 billion.[97]

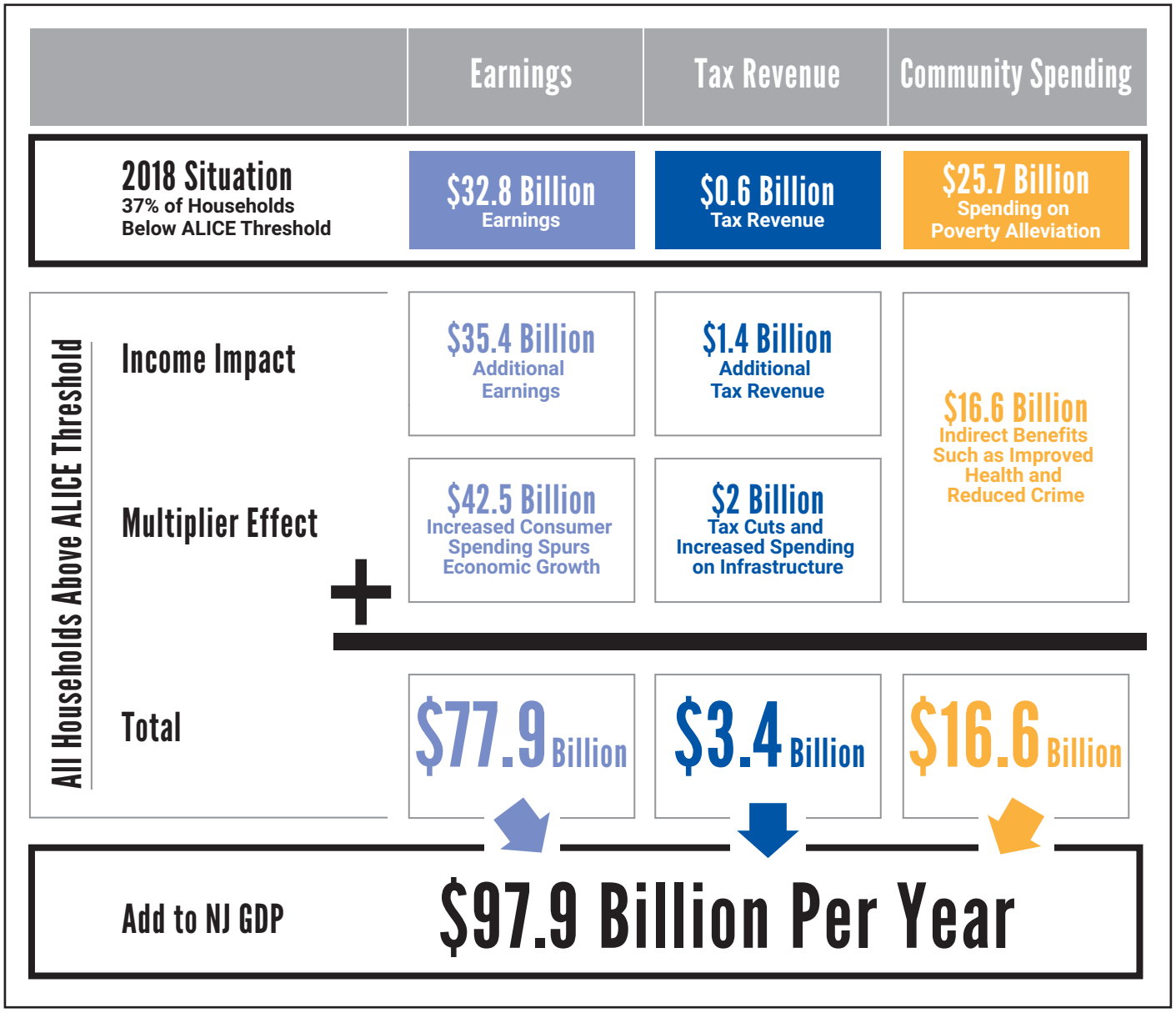
Tax revenue: New Jersey's 2018 GDP reflected tax revenue of $0.6 billion from the state's households below the ALICE Threshold. Bringing all households to the ALICE Threshold would have a two-fold impact:

- **Additional tax revenue:** With additional earnings, there would also be additional taxes paid and reduced usage of tax credits such as EITC for low-income earners, totaling an additional $1.4 billion in tax revenue for New Jersey.
- **Multiplier effect:** Additional state tax revenue gives state and local governments the opportunity to make investments that matter most to the well-being of residents and businesses — from tax cuts for small businesses to improvements in infrastructure, including health care and education — that can yield a high return on investment. Based on work by the Congressional Budget Office and Moody's Analytics, the estimated multiplier is 1.44, which would mean an added $2 billion in economic activity in New Jersey.[98]

Community spending: New Jersey's 2018 GDP reflected community spending of $25.7 billion on assistance to the state's households below the ALICE Threshold.[99] When all households can meet their basic needs, this spending can be reallocated to projects and programs that help families and communities *thrive*, not just survive.

- **Indirect benefits:** Added value to the state GDP would come in the form of indirect benefits associated with increased financial stability. These benefits include improved health (and reduced health care expenditures), reduced crime and homelessness, and greater community engagement. Figure 11 uses the very conservative estimate of an added $16.6 billion (or 2.5% of the state GDP, which is the estimated cost of childhood poverty alone).[100] This is still far short of the total indirect benefits of bringing all households to the ALICE Threshold, as it does not include benefits for adults or factor in the direct impact of redeploying private and nonprofit spending currently used to alleviate poverty.[101]

Figure 11.
Economic Benefits of Raising All Households to the ALICE Threshold, New Jersey, 2018



Sources: ALICE Threshold, 2018; American Community Survey, 2018; Internal Revenue Service—1040, 2018; Internal Revenue Service—EITC, 2018: Internal Revenue Service—FICA, 2019; McKeever, 2018; National Association of State Budget Officers, 2019; Office of Management and Budget, 2019; Scarboro, 2018; U.S. Department of Agriculture—SNAP, 2019; Urban Institute, 2012; Walczak, 2019[102]

Benefits for Households and Local Communities

In addition to the economic benefits to the state if all households had income above the ALICE Threshold, there would be a significant number of positive changes for families and their communities. Our 2019 companion Report, The Consequences of Insufficient Household Income, outlines the tough choices ALICE and poverty-level families make when they do not have enough income to afford basic necessities, and how those decisions affect their broader communities. By contrast, Figure 12 outlines the improvements that all New Jersey families and their communities would experience if policies were implemented that moved all households above the ALICE Threshold.[103]

Figure 12.
The Benefits of Sufficient Income

If households have sufficient income for...	Impact on ALICE Households	Impact on the Community
Safe, Affordable Housing	Improved health through safer environments and decreased stress, improved educational performance and outcomes for children, greater stability for household members, a means to build wealth for homeowners	Less traffic, lower health care costs, better maintained housing stock, lower crime rates, less spending on homelessness/social services
Quality Child Care and Education	Improved academic performance, higher lifetime earnings, higher graduation rates, improved job stability/access for parents, better health	Decreased racial/ethnic and socioeconomic performance gaps, decreased income disparities, high return on investment (especially for early childhood education)
Adequate Food	Decreased food insecurity, improved health (especially for children and seniors), decreased likelihood of developmental delays and behavioral problems in school	Lower health care costs, improved workplace productivity, less spending on emergency food services
Reliable Transportation	Improved access to job opportunities, school and child care, health care, retail markets, social services, and support systems (friends, family, faith communities)	Fewer high-emissions vehicles on the road, more diverse labor market, decreased income disparities
Quality Health Care	Better mental and physical health (including increased life expectancy), improved access to preventative care, fewer missed days of work/school, decreased need for emergency services	Decreased health care spending and need for emergency services, fewer communicable diseases, improved workplace productivity, decreased wealth-health gap
Reliable Technology	Improved access to job opportunities, expanded access to health information and telemedicine services, increased job and academic performance	Decreased "digital divide" in access to technology by income, increased opportunities for civic participation
Savings	Ability to withstand emergencies without impacting long-term financial stability and greater asset accumulation over time (e.g., interest on savings; ability to invest in education, property, or finance a secure retirement)	Greater charitable contributions, less spending on emergency health, food, and senior services

Note: For sources, see Figure 12: Sources, following the Endnotes for this Report

In addition to the benefits listed above, greater financial stability and having basic needs met can reduce the anxiety that comes from struggling to survive, or not having a cushion for emergencies. It also leaves more time to spend with loved ones and to give back to the community — all of which contribute to happiness and improved life satisfaction.[104]

Having money saves money: Having enough income means that households can build their credit scores and avoid late fees, predatory lending, and higher interest rates.[105] That, in turn, means that ALICE families have more resources to use to reduce risks (e.g., by purchasing insurance), stay healthy (e.g., by getting preventative health care), or save and invest in education or assets that could grow over time (e.g., buying a home or opening a small business). Instead of a downward cycle of accumulating fees, debt, and stress, families can have an upward cycle of savings and health that makes them even better able to be engaged in their communities and, in turn, enjoy a reasonable quality of life.

For communities, this leads to greater economic activity, greater tax revenue, lower levels of crime, and fewer demands on the social safety net, allowing more investment in vital infrastructure, schools, and health care.[106] Strengthening communities by strengthening ALICE families means a higher quality of life for all.

ENDNOTES

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