

# ALICE IN ATLANTIC COUNTY

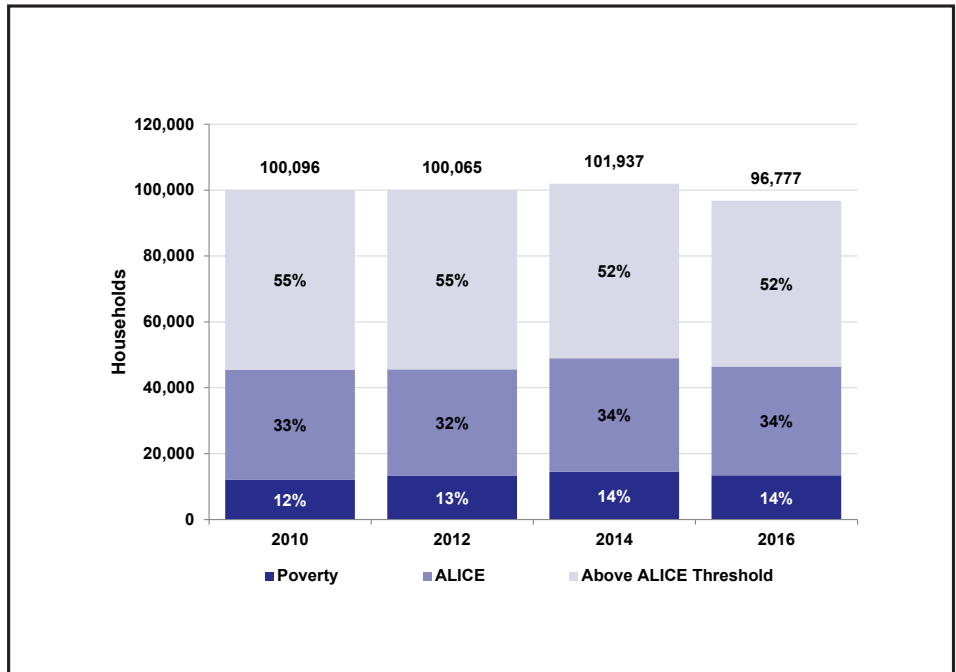
## 2016 Point-in-Time Data

**Population:** 270,991 • **Number of Households:** 96,777  
**Median Household Income:** \$56,778 (state average: \$76,126)  
**Unemployment Rate:** 10.6% (state average: 6%)  
**ALICE Households:** 34% (state average: 28%) • **Households in Poverty:** 14% (state average: 10.5%)

## How has the number of ALICE households changed over time?

**ALICE** is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

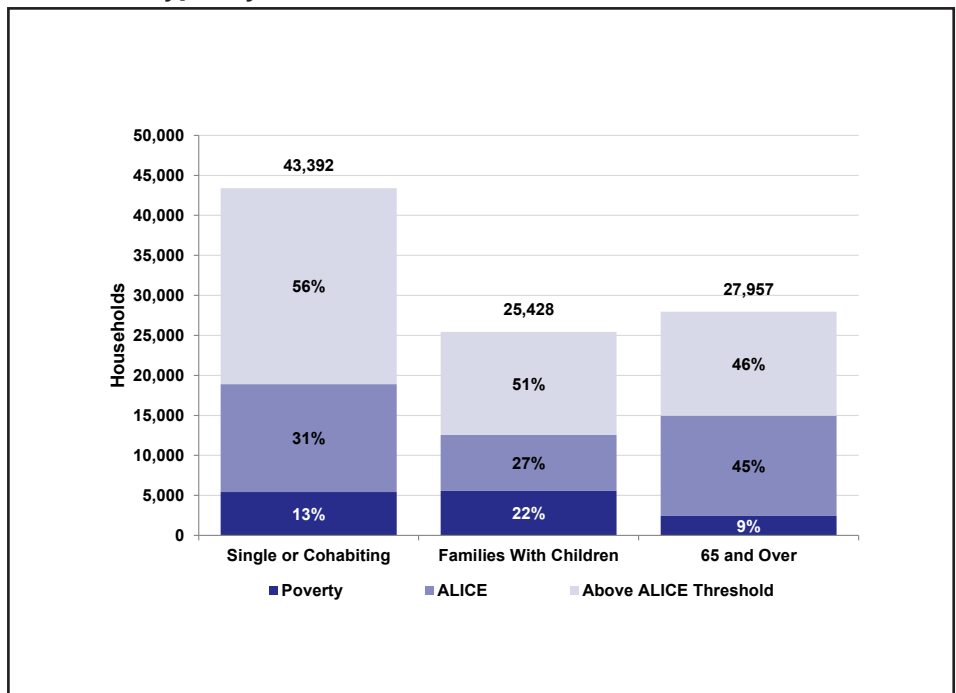
### Households by Income, 2010 to 2016



## What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

### Household Types by Income, 2016



## Why do so many households struggle?

### The cost of living continues to increase...

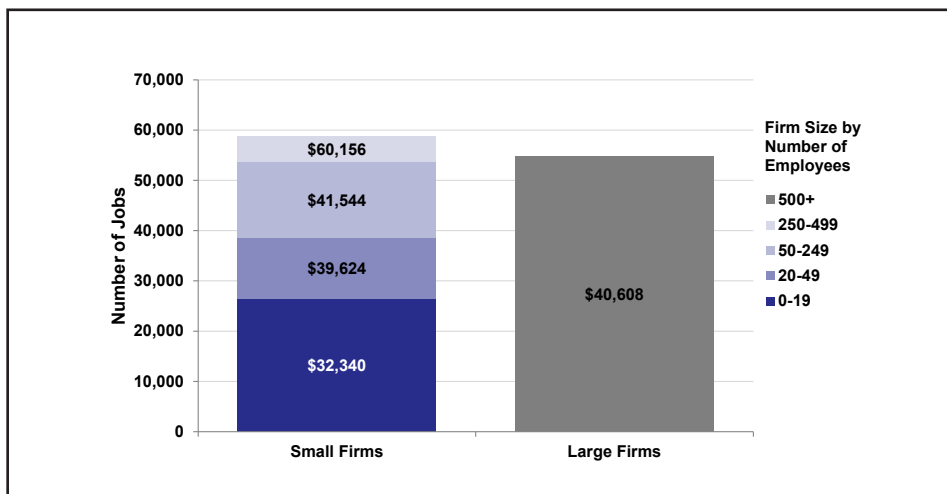
The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2016, costs were well above the Federal Poverty Level of \$11,880 for a single adult and \$24,300 for a family of four. Family costs increased by 28 percent statewide from 2010 to 2016, compared to 9 percent inflation nationally.

Household Survival Budget, Atlantic County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$797	\$1,152
Child Care	\$-	\$1,254
Food	\$182	\$603
Transportation	\$397	\$794
Health Care	\$235	\$884
Technology	\$55	\$75
Miscellaneous	\$204	\$554
Taxes	\$374	\$781
Monthly Total	\$2,244	\$6,097
<b>ANNUAL TOTAL</b>	\$26,928	\$73,164
Hourly Wage	\$13.46	\$36.58

### ...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

## Private-Sector Employment by Firm Size With Average Annual Wages, 2016



Sources: 2016 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development; U.S. Department of Agriculture; Bureau of Labor Statistics; Internal Revenue Service; Tax Foundation; and Child Care Aware NJ, 2016.

Atlantic County, 2016		
Town	Total HH	% ALICE & Poverty
Absecon	3,184	45%
Atlantic City	15,407	77%
Brigantine	4,372	44%
Buena	1,828	59%
Buena Vista	2,715	52%
Corbin City	172	39%
Egg Harbor	14,409	39%
Egg Harbor City	1,415	60%
Estell Manor	589	30%
Folsom	644	38%
Galloway	12,552	43%
Hamilton	9,830	44%
Hammonton	5,321	44%
Linwood	2,593	30%
Longport	513	31%
Margate City	3,238	41%
Mullica	2,254	34%
Northfield	3,017	36%
Pleasantville	6,723	64%
Port Republic	365	28%
Somers Point	4,384	54%
Ventnor City	4,351	53%
Weymouth	1,207	48%

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# ALICE IN BERGEN COUNTY

## 2016 Point-in-Time Data

**Population:** 939,151 • **Number of Households:** 337,227

**Median Household Income:** \$93,683 (state average: \$76,126)

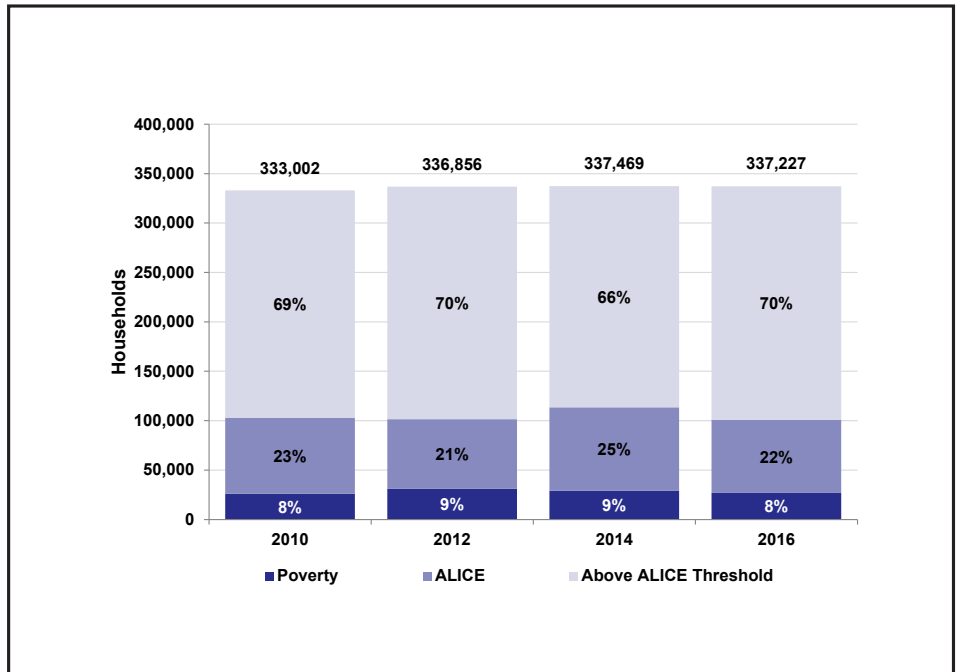
**Unemployment Rate:** 4.6% (state average: 6%)

**ALICE Households:** 22% (state average: 28%) • **Households in Poverty:** 8% (state average: 10.5%)

## How has the number of ALICE households changed over time?

**ALICE** is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

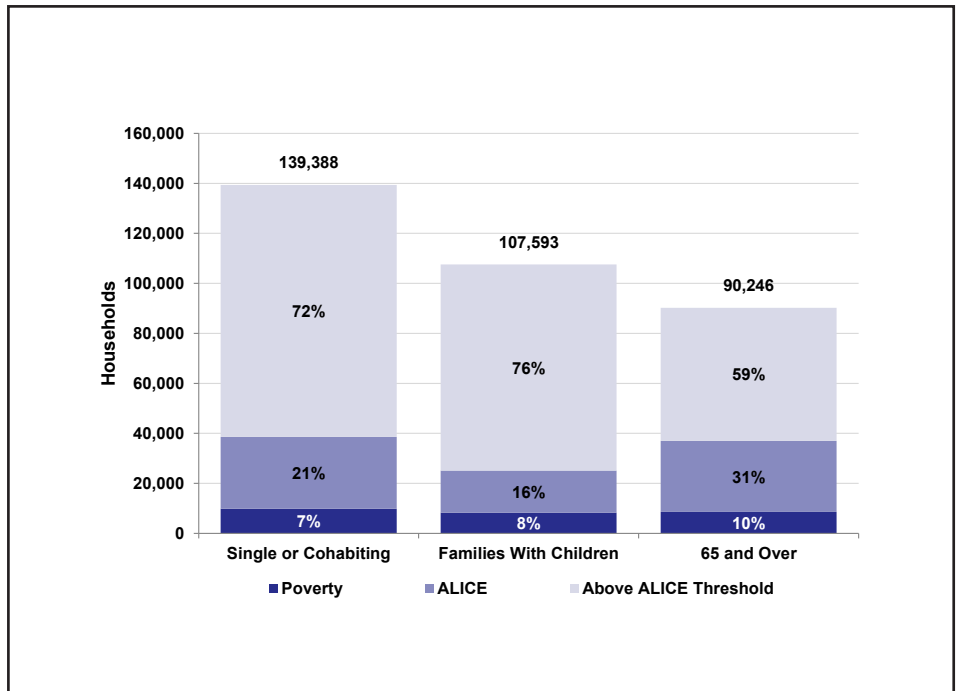
### Households by Income, 2010 to 2016



## What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

### Household Types by Income, 2016



## Why do so many households struggle?

### The cost of living continues to increase...

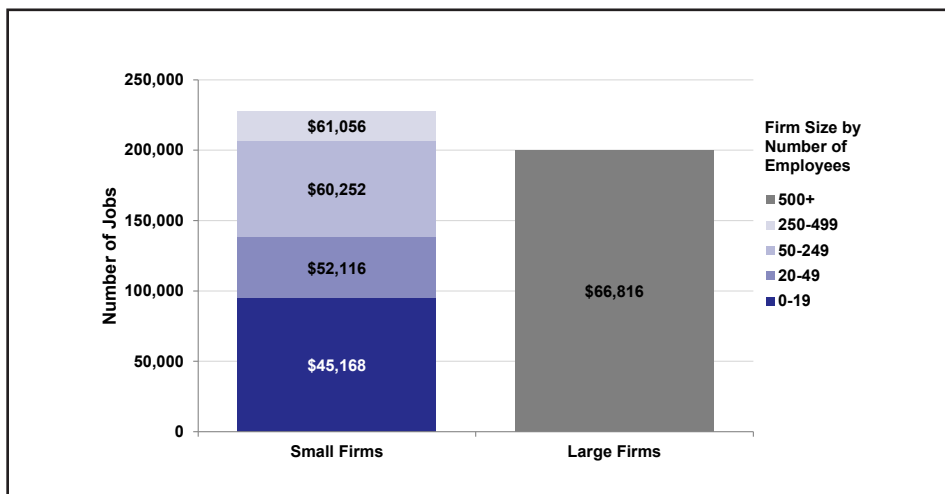
The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2016, costs were well above the Federal Poverty Level of \$11,880 for a single adult and \$24,300 for a family of four. Family costs increased by 28 percent statewide from 2010 to 2016, compared to 9 percent inflation nationally.

Household Survival Budget, Bergen County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$1,088	\$1,440
Child Care	\$-	\$1,875
Food	\$182	\$603
Transportation	\$116	\$186
Health Care	\$196	\$727
Technology	\$55	\$75
Miscellaneous	\$200	\$574
Taxes	\$364	\$832
<b>Monthly Total</b>	<b>\$2,201</b>	<b>\$6,312</b>
<b>ANNUAL TOTAL</b>	<b>\$26,412</b>	<b>\$75,744</b>
<b>Hourly Wage</b>	<b>\$13.21</b>	<b>\$37.87</b>

### ...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

## Private-Sector Employment by Firm Size With Average Annual Wages, 2016



Sources: 2016 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development; U.S. Department of Agriculture; Bureau of Labor Statistics; Internal Revenue Service; Tax Foundation; and Child Care Aware NJ, 2016.

Bergen County, 2016		
Town	Total HH	% ALICE & Poverty
Allendale	2,252	17%
Alpine	560	22%
Bergenfield	9,002	33%
Bogota	2,856	36%
Carlstadt	2,340	33%
Cliffside Park	10,652	47%
Closter	2,684	20%
Cresskill	2,995	23%
Demarest	1,669	15%
Dumont	6,253	29%
East Rutherford	3,709	37%
Edgewater	5,493	28%
Elmwood Park	6,823	39%
Emerson	2,455	23%
Englewood	10,673	32%
Englewood Cliffs	1,783	15%
Fair Lawn	11,853	25%
Fairview	5,349	52%
Fort Lee	16,599	39%
Franklin Lakes	3,700	13%
Garfield	10,987	58%
Glen Rock	3,914	15%
Hackensack	18,524	50%
Harrington Park	1,584	20%
Hasbrouck Heights	4,412	33%
Haworth	1,119	9%
Hillsdale	3,497	22%
Ho-Ho-Kus	1,438	16%
Leonia	3,351	34%
Little Ferry	4,207	47%
Lodi	9,095	54%
Lyndhurst	8,455	41%
Mahwah	9,350	24%
Maywood	3,587	30%
Midland Park	2,798	24%
Montvale	2,856	24%
Moonachie	986	46%
New Milford	5,771	31%
North Arlington	6,083	37%
Northvale	1,671	31%
Norwood	2,168	25%
Oakland	4,354	20%
Old Tappan	2,016	26%
Oradell	2,626	18%
Palisades Park	7,519	45%
Paramus	8,451	26%
Park Ridge	3,234	24%
Ramsey	5,498	17%
Ridgefield	3,799	40%
Ridgefield Park	4,723	44%
Ridgewood	8,335	15%
River Edge	3,918	22%
River Vale	3,449	20%
Rochelle Park	1,841	33%
Rutherford	7,053	32%
Saddle Brook	5,206	26%
Saddle River	1,229	23%
South Hackensack	890	47%
Teaneck	13,569	25%
Tenafly	4,675	19%
Upper Saddle River	2,481	13%
Waldwick	3,568	22%
Wallington	4,515	51%
Washington	3,245	16%
Westwood	4,231	31%
Woodcliff Lake	2,114	13%
Wood-Ridge	3,000	25%
Wyckoff	5,859	19%

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# ALICE IN BURLINGTON COUNTY

## 2016 Point-in-Time Data

**Population:** 449,284 • **Number of Households:** 165,862

**Median Household Income:** \$80,254 (state average: \$76,126)

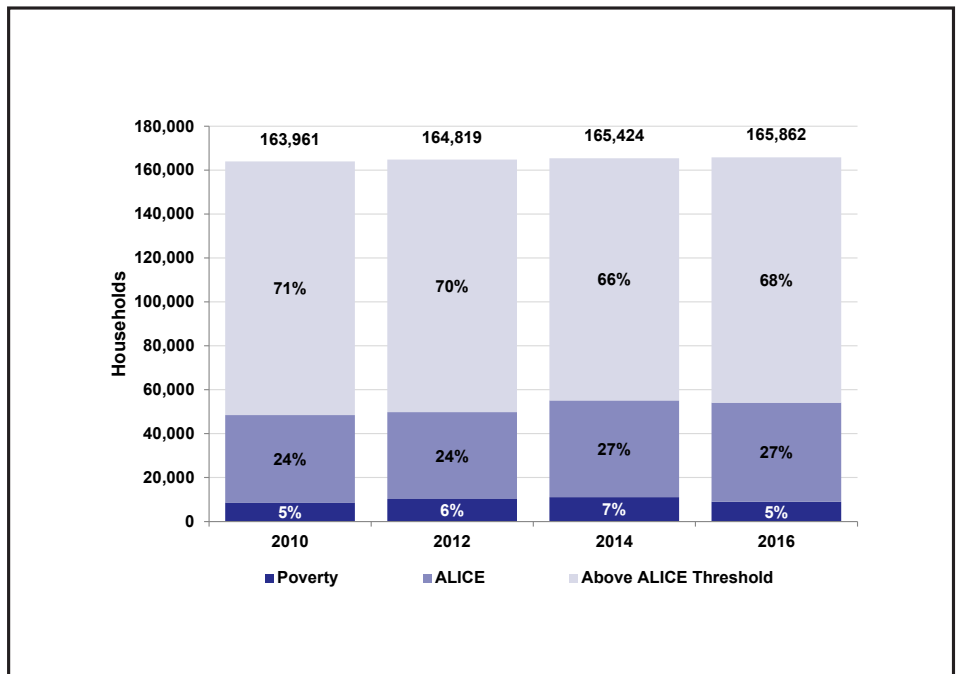
**Unemployment Rate:** 6.2% (state average: 6%)

**ALICE Households:** 27% (state average: 28%) • **Households in Poverty:** 5% (state average: 10.5%)

## How has the number of ALICE households changed over time?

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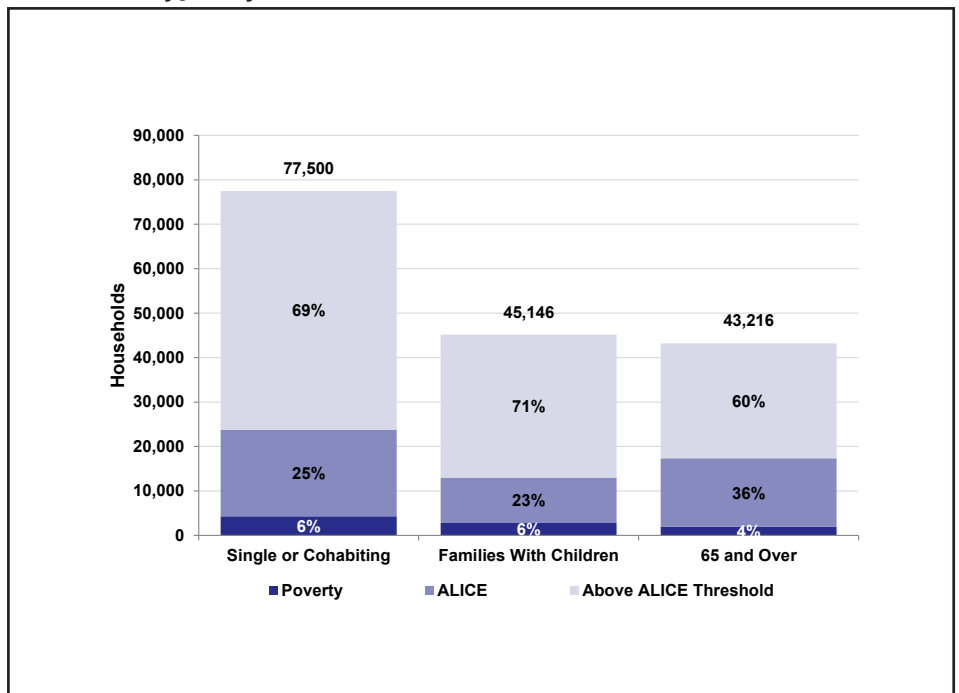
### Households by Income, 2010 to 2016



## What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

### Household Types by Income, 2016



## Why do so many households struggle?

### The cost of living continues to increase...

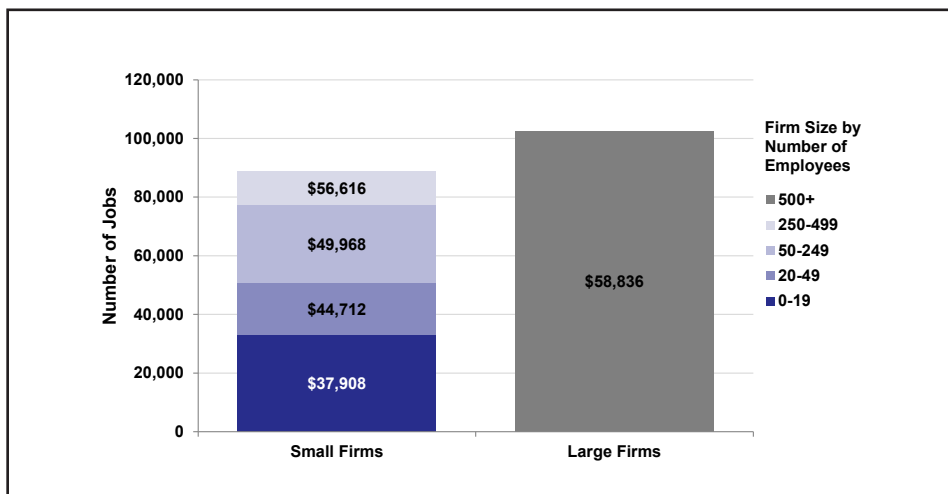
The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2016, costs were well above the Federal Poverty Level of \$11,880 for a single adult and \$24,300 for a family of four. Family costs increased by 28 percent statewide from 2010 to 2016, compared to 9 percent inflation nationally.

Household Survival Budget, Burlington County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$830	\$1,210
Child Care	\$-	\$1,417
Food	\$182	\$603
Transportation	\$397	\$794
Health Care	\$235	\$884
Technology	\$55	\$75
Miscellaneous	\$209	\$584
Taxes	\$386	\$859
Monthly Total	\$2,294	\$6,426
<b>ANNUAL TOTAL</b>	<b>\$27,528</b>	<b>\$77,112</b>
Hourly Wage	\$13.76	\$38.56

### ...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

## Private-Sector Employment by Firm Size With Average Annual Wages, 2016



Sources: 2016 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development; U.S. Department of Agriculture; Bureau of Labor Statistics; Internal Revenue Service; Tax Foundation; and Child Care Aware NJ, 2016.

Burlington County, 2016		
Town	Total HH	% ALICE & Poverty
Bass River	591	45%
Beverly	961	57%
Bordentown	4,306	34%
Bordentown	1,776	41%
Burlington	7,668	33%
Burlington	3,849	52%
Chesterfield	1,839	14%
Cinnaminson	5,729	24%
Delanco	1,844	37%
Delran	5,839	29%
Eastampton	2,191	31%
Edgewater Park	3,492	43%
Evesham	17,437	28%
Fieldsboro	241	42%
Florence	5,051	36%
Hainesport	2,282	26%
Lumberton	4,530	30%
Mansfield	3,501	28%
Maple Shade	8,184	48%
Medford	8,314	22%
Medford Lakes	1,529	18%
Moorestown	7,120	21%
Mount Holly	3,456	45%
Mount Laurel	17,267	31%
New Hanover	767	31%
North Hanover	2,485	51%
Palmyra	3,073	41%
Pemberton	9,842	46%
Pemberton	601	43%
Riverside	2,937	49%
Riverton	1,043	25%
Shamong	2,305	27%
Southampton	4,590	48%
Springfield	1,099	20%
Tabernacle	2,367	19%
Washington	307	35%
Westampton	3,046	23%
Willingboro	10,349	39%
Woodland	497	29%
Wrightstown	318	61%

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# ALICE IN CAMDEN COUNTY

## 2016 Point-in-Time Data

**Population:** 510,150 • **Number of Households:** 185,512

**Median Household Income:** \$66,362 (state average: \$76,126)

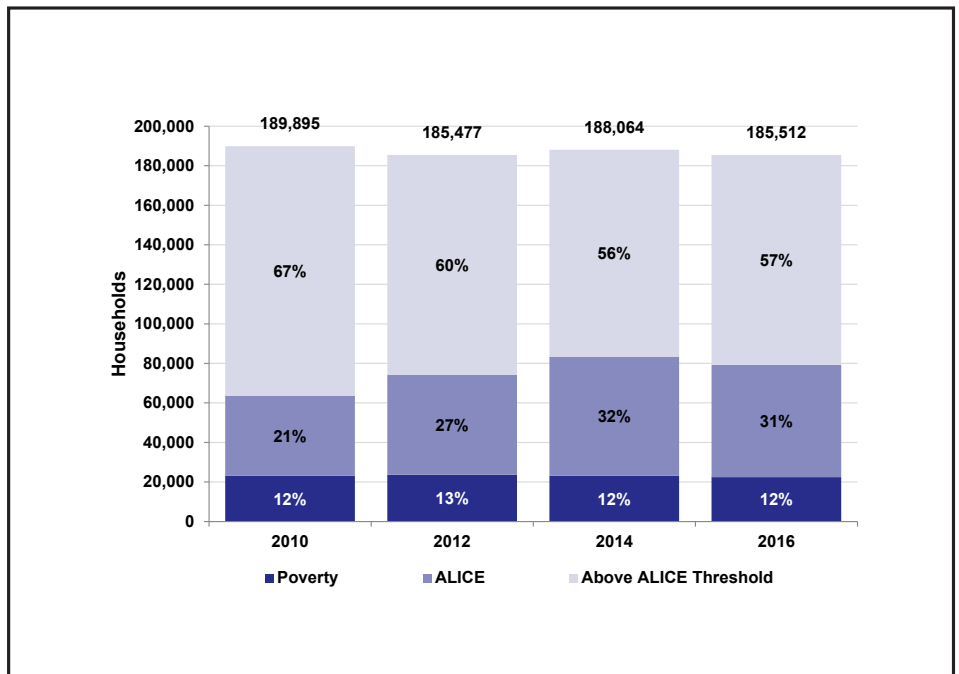
**Unemployment Rate:** 6.7% (state average: 6%)

**ALICE Households:** 31% (state average: 28%) • **Households in Poverty:** 12% (state average: 10.5%)

## How has the number of ALICE households changed over time?

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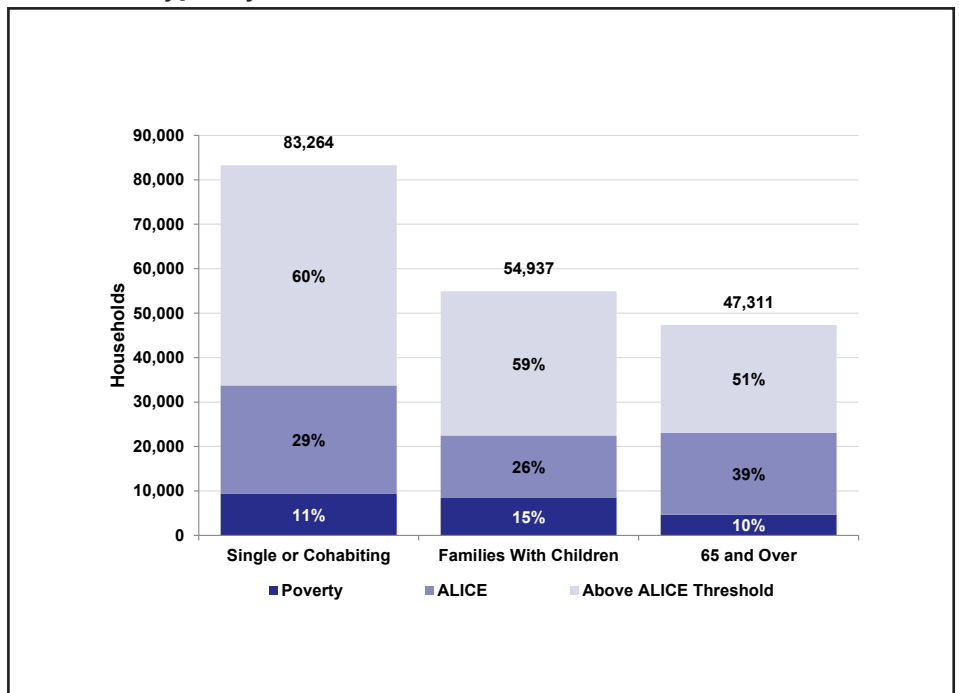
### Households by Income, 2010 to 2016



## What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

### Household Types by Income, 2016



## Why do so many households struggle?

### The cost of living continues to increase...

The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2016, costs were well above the Federal Poverty Level of \$11,880 for a single adult and \$24,300 for a family of four. Family costs increased by 28 percent statewide from 2010 to 2016, compared to 9 percent inflation nationally.

Household Survival Budget, Camden County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$830	\$1,210
Child Care	\$-	\$1,354
Food	\$182	\$603
Transportation	\$397	\$794
Health Care	\$235	\$884
Technology	\$55	\$75
Miscellaneous	\$209	\$576
Taxes	\$386	\$837
<b>Monthly Total</b>	<b>\$2,294</b>	<b>\$6,333</b>
<b>ANNUAL TOTAL</b>	<b>\$27,528</b>	<b>\$75,996</b>
<b>Hourly Wage</b>	<b>\$13.76</b>	<b>\$38.00</b>

### ...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

## Private-Sector Employment by Firm Size With Average Annual Wages, 2016



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Camden County, 2016		
Town	Total HH	% ALICE & Poverty
Audubon	3,555	35%
Audubon Park	503	61%
Barrington	2,734	45%
Bellmawr	4,339	57%
Berlin	1,993	53%
Berlin	2,631	31%
Brooklawn	704	44%
Camden	24,774	78%
Cherry Hill	26,239	28%
Chesilhurst	569	52%
Clementon	1,869	56%
Collingswood	6,083	45%
Gibbsboro	780	31%
Gloucester	23,367	40%
Gloucester City	3,906	52%
Haddon	5,863	32%
Haddon Heights	2,851	29%
Haddonfield	4,184	19%
Hi-Nella	391	67%
Laurel Springs	703	35%
Lawnside	1,095	42%
Lindenwold	7,107	69%
Magnolia	1,631	50%
Merchantville	1,381	36%
Mount Ephraim	1,805	49%
Oaklyn	1,690	39%
Pennsauken	12,299	44%
Pine Hill	4,038	58%
Runnemede	3,108	44%
Somerdale	2,174	47%
Stratford	2,631	41%
Voorhees	10,877	34%
Waterford	3,444	32%
Winslow	13,617	38%
Woodlynne	782	63%

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# ALICE IN CAPE MAY COUNTY

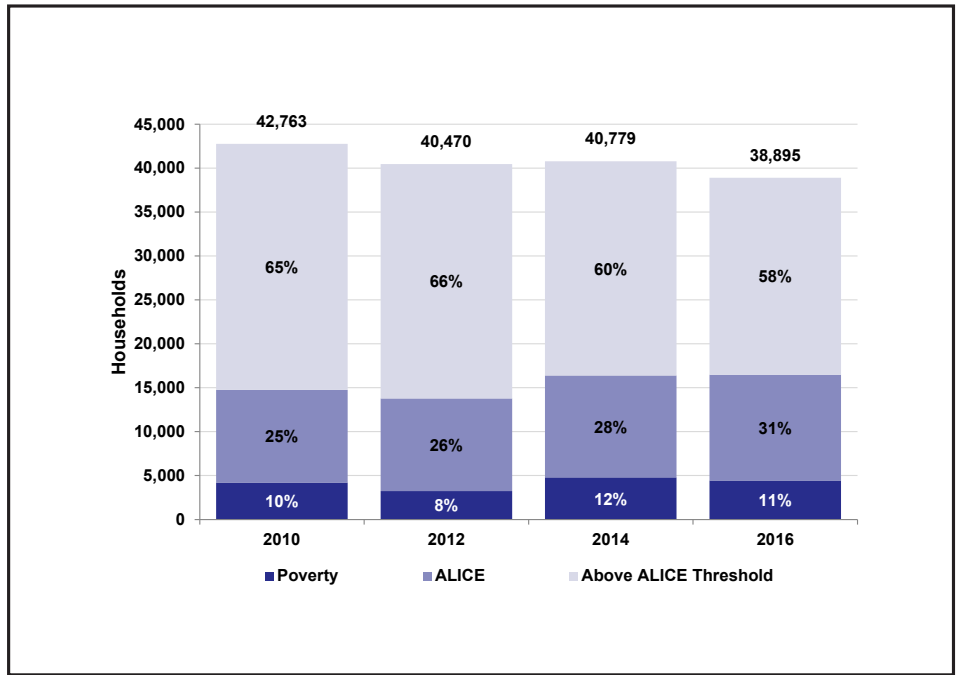
## 2016 Point-in-Time Data

**Population:** 94,430 • **Number of Households:** 38,895  
**Median Household Income:** \$62,548 (state average: \$76,126)  
**Unemployment Rate:** 8.5% (state average: 6%)  
**ALICE Households:** 31% (state average: 28%) • **Households in Poverty:** 11% (state average: 10.5%)

## How has the number of ALICE households changed over time?

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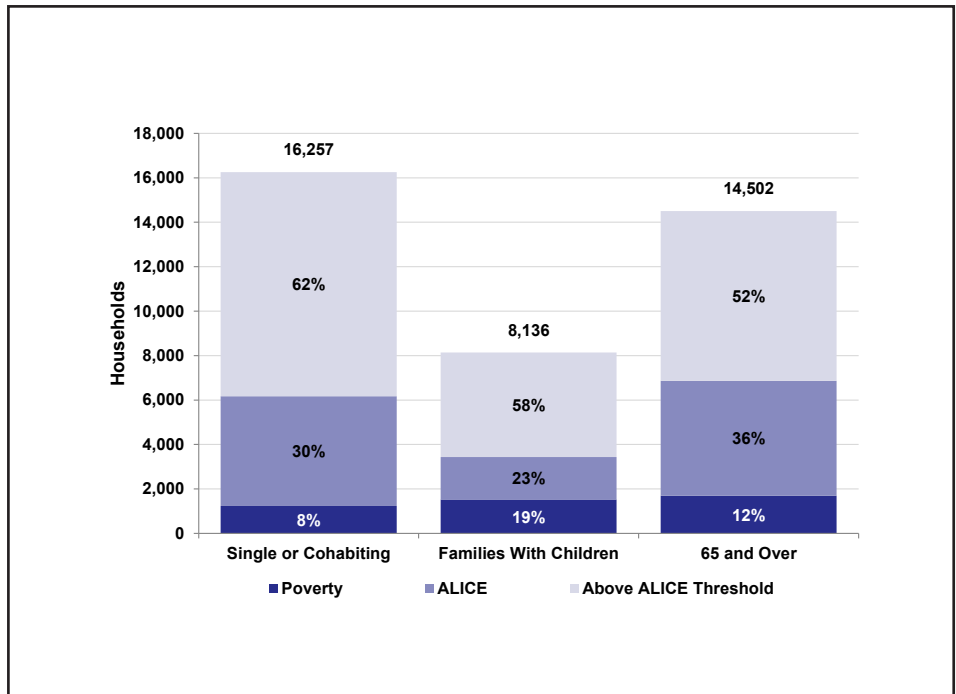
### Households by Income, 2010 to 2016



## What types of households are struggling?

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### Household Types by Income, 2016



## Why do so many households struggle?

### The cost of living continues to increase...

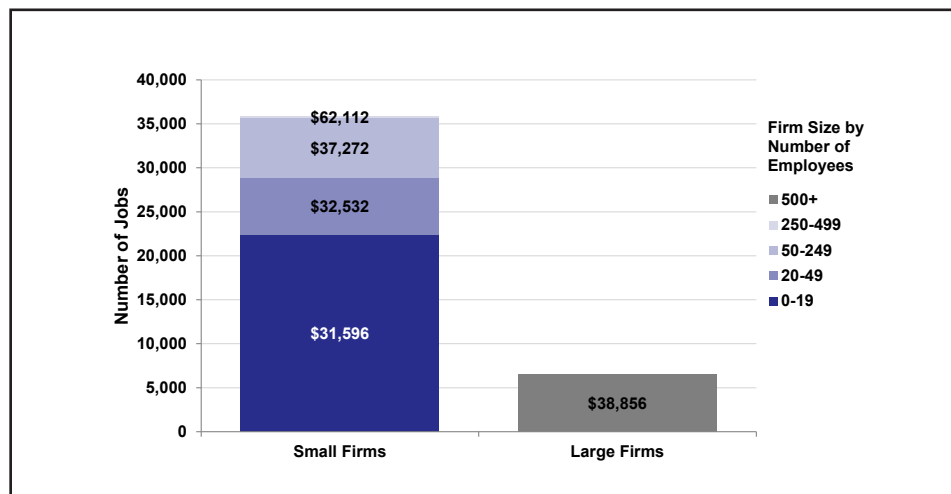
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Household Survival Budget, Cape May County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$648	\$1,051
Child Care	\$-	\$1,521
Food	\$182	\$603
Transportation	\$397	\$794
Health Care	\$235	\$884
Technology	\$55	\$75
Miscellaneous	\$184	\$577
Taxes	\$321	\$840
<b>Monthly Total</b>	<b>\$2,022</b>	<b>\$6,345</b>
<b>ANNUAL TOTAL</b>	<b>\$24,264</b>	<b>\$76,140</b>
<b>Hourly Wage</b>	<b>\$12.13</b>	<b>\$38.07</b>

### ...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

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Cape May County, 2016		
Town	Total HH	% ALICE & Poverty
Avalon	735	31%
Cape May	1,404	42%
Cape May Point	117	43%
Dennis	2,362	42%
Lower	9,439	46%
Middle	7,110	43%
North Wildwood	2,010	57%
Ocean City	5,466	42%
Sea Isle City	1,024	33%
Stone Harbor	447	26%
Upper	4,662	31%
West Cape May	415	44%
West Wildwood	263	48%
Wildwood	2,408	71%
Wildwood Crest	1,420	39%
Woodbine	791	66%

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# ALICE IN CUMBERLAND COUNTY

## 2016 Point-in-Time Data

**Population:** 153,797 • **Number of Households:** 50,787

**Median Household Income:** \$49,110 (state average: \$76,126)

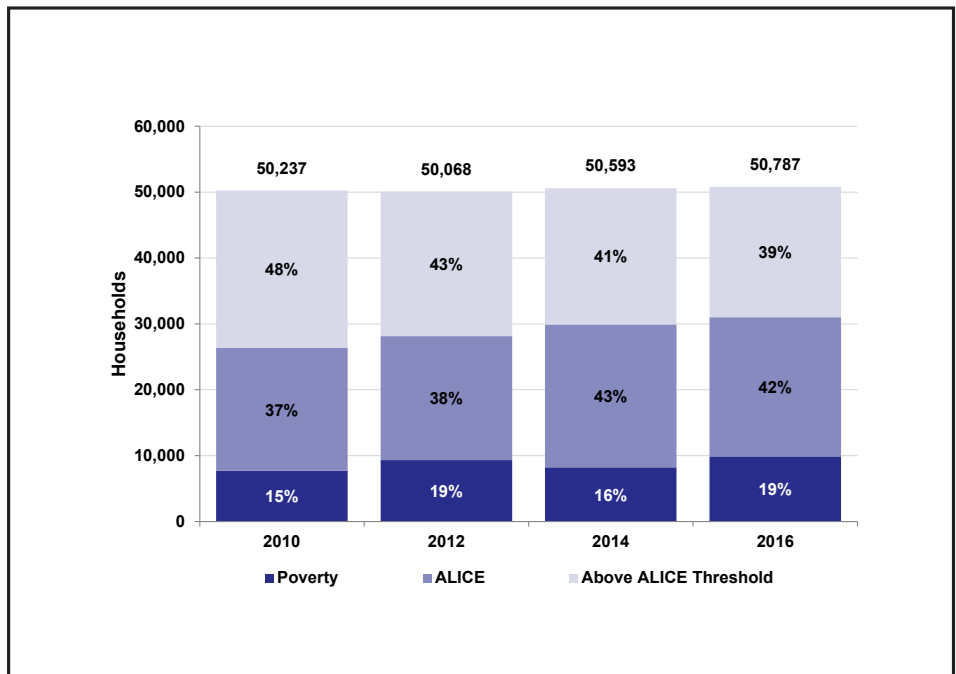
**Unemployment Rate:** 6% (state average: 6%)

**ALICE Households:** 42% (state average: 28%) • **Households in Poverty:** 19% (state average: 10.5%)

## How has the number of ALICE households changed over time?

**ALICE** is an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mloyed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

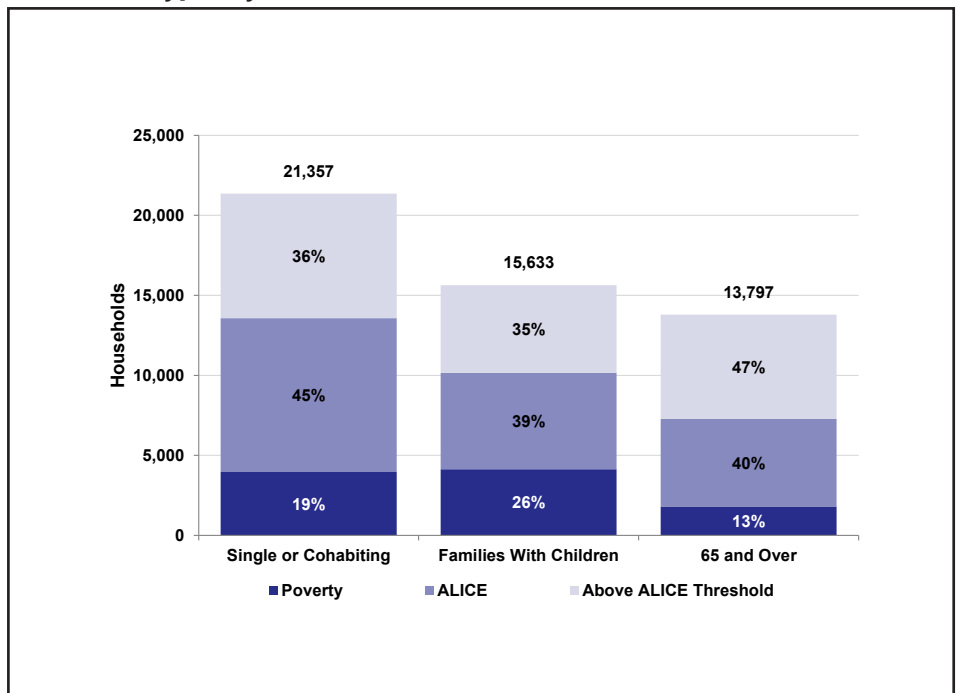
### Households by Income, 2010 to 2016



## What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

### Household Types by Income, 2016



## Why do so many households struggle?

### The cost of living continues to increase...

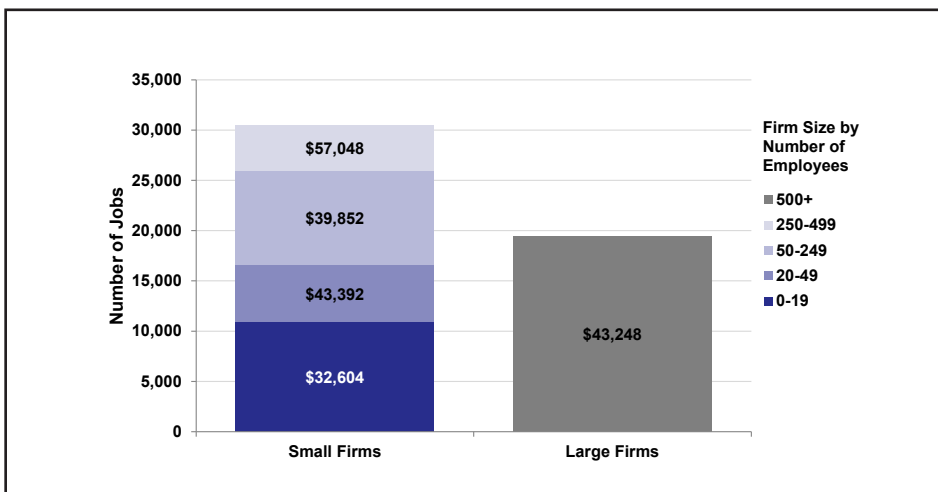
The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2016, costs were well above the Federal Poverty Level of \$11,880 for a single adult and \$24,300 for a family of four. Family costs increased by 28 percent statewide from 2010 to 2016, compared to 9 percent inflation nationally.

Household Survival Budget, Cumberland County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$712	\$1,129
Child Care	\$-	\$1,413
Food	\$182	\$603
Transportation	\$397	\$794
Health Care	\$235	\$884
Technology	\$55	\$75
Miscellaneous	\$193	\$573
Taxes	\$344	\$829
<b>Monthly Total</b>	<b>\$2,118</b>	<b>\$6,300</b>
<b>ANNUAL TOTAL</b>	<b>\$25,416</b>	<b>\$75,600</b>
<b>Hourly Wage</b>	<b>\$12.71</b>	<b>\$37.80</b>

### ...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

## Private-Sector Employment by Firm Size With Average Annual Wages, 2016



Sources: 2016 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development; U.S. Department of Agriculture; Bureau of Labor Statistics; Internal Revenue Service; Tax Foundation; and Child Care Aware NJ, 2016.

Cumberland County, 2016		
Town	Total HH	% ALICE & Poverty
Bridgeton	6,074	75%
Commercial	1,902	69%
Deerfield	1,037	54%
Downe	503	63%
Fairfield	1,798	64%
Greenwich	269	48%
Hopewell	1,639	44%
Lawrence	1,082	50%
Maurice River	1,053	47%
Millville	10,770	62%
Shiloh	139	51%
Stow Creek	420	48%
Upper Deerfield	2,944	55%
Vineland	21,088	62%

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# ALICE IN ESSEX COUNTY

## 2016 Point-in-Time Data

**Population:** 796,914 • **Number of Households:** 280,734

**Median Household Income:** \$54,277 (state average: \$76,126)

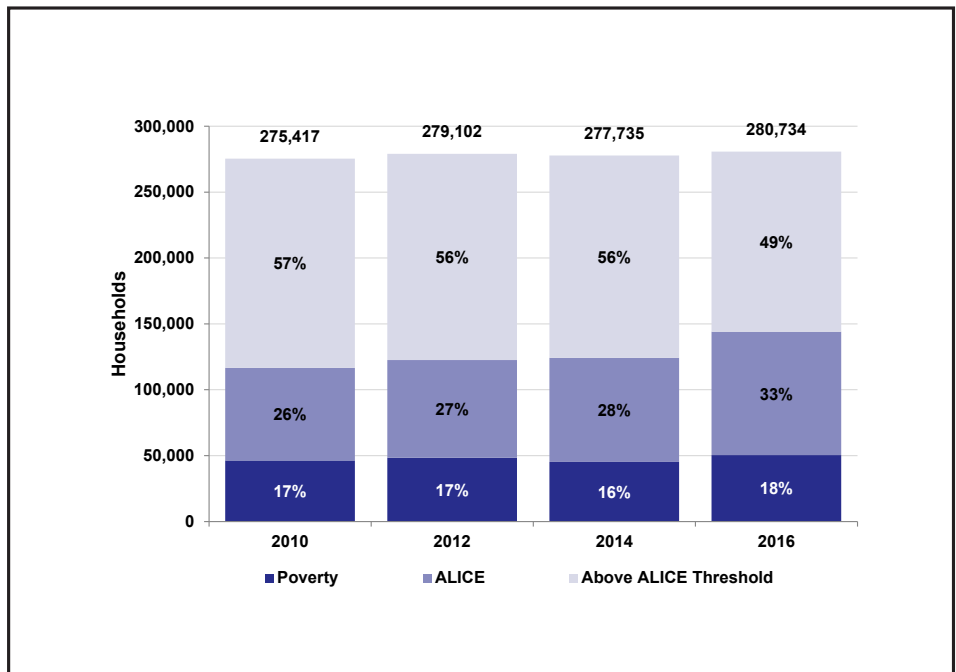
**Unemployment Rate:** 8.4% (state average: 6%)

**ALICE Households:** 33% (state average: 28%) • **Households in Poverty:** 18% (state average: 10.5%)

## How has the number of ALICE households changed over time?

**ALICE** is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

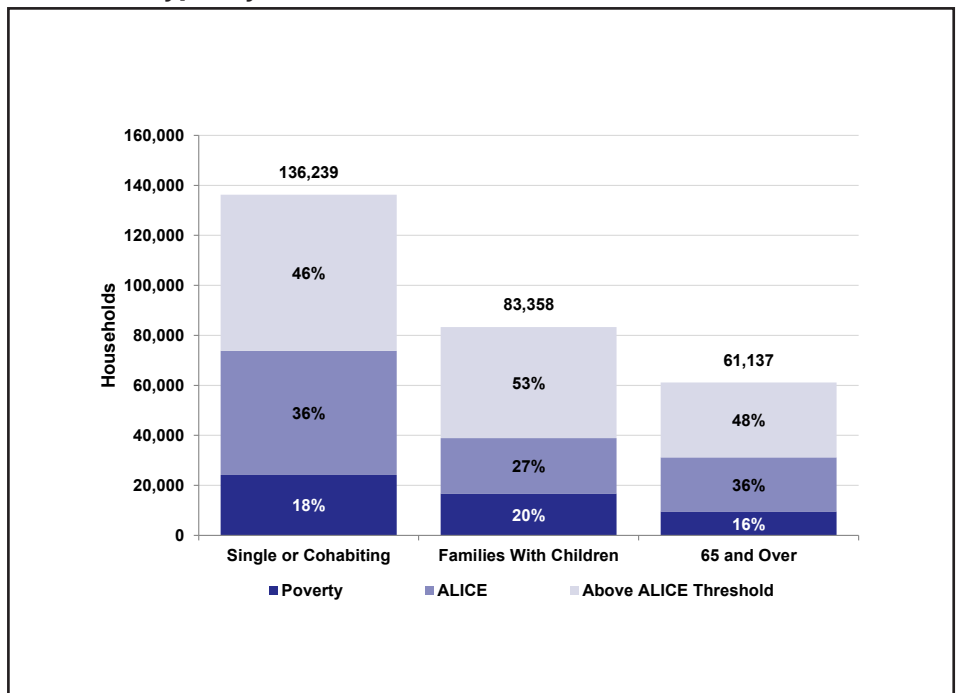
### Households by Income, 2010 to 2016



## What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

### Household Types by Income, 2016



## Why do so many households struggle?

### The cost of living continues to increase...

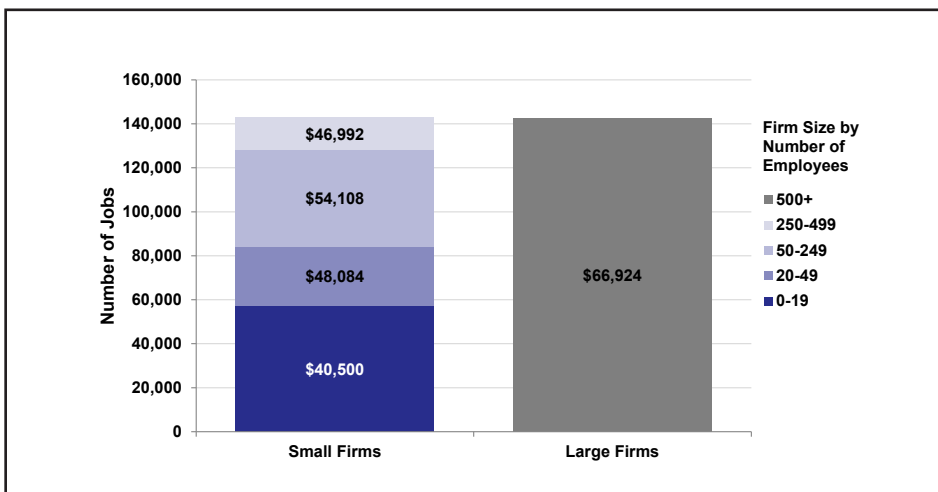
The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2016, costs were well above the Federal Poverty Level of \$11,880 for a single adult and \$24,300 for a family of four. Family costs increased by 28 percent statewide from 2010 to 2016, compared to 9 percent inflation nationally.

Household Survival Budget, Essex County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$1,044	\$1,324
Child Care	\$-	\$1,292
Food	\$182	\$603
Transportation	\$116	\$186
Health Care	\$196	\$727
Technology	\$55	\$75
Miscellaneous	\$194	\$479
Taxes	\$348	\$585
<b>Monthly Total</b>	<b>\$2,135</b>	<b>\$5,271</b>
<b>ANNUAL TOTAL</b>	<b>\$25,620</b>	<b>\$63,252</b>
<b>Hourly Wage</b>	<b>\$12.81</b>	<b>\$31.63</b>

### ...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

## Private-Sector Employment by Firm Size With Average Annual Wages, 2016



Sources: 2016 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development; U.S. Department of Agriculture; Bureau of Labor Statistics; Internal Revenue Service; Tax Foundation; and Child Care Aware NJ, 2016.

Essex County, 2016		
Town	Total HH	% ALICE & Poverty
Belleville	12,872	43%
Bloomfield	17,609	37%
Caldwell	3,355	39%
Cedar Grove	4,395	25%
City of Orange	11,471	72%
East Orange	24,858	66%
Essex Fells	753	9%
Fairfield	2,481	22%
Glen Ridge	2,467	14%
Irvington	20,220	69%
Livingston	9,755	16%
Maplewood	8,165	24%
Millburn	6,539	15%
Montclair	14,513	29%
Newark	94,158	72%
North Caldwell	2,103	12%
Nutley	10,903	30%
Roseland	2,380	27%
South Orange	5,240	24%
Verona	5,058	26%
West Caldwell	3,810	27%
West Orange	16,375	31%

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# ALICE IN GLOUCESTER COUNTY

## 2016 Point-in-Time Data

**Population:** 292,330 • **Number of Households:** 105,436

**Median Household Income:** \$79,879 (state average: \$76,126)

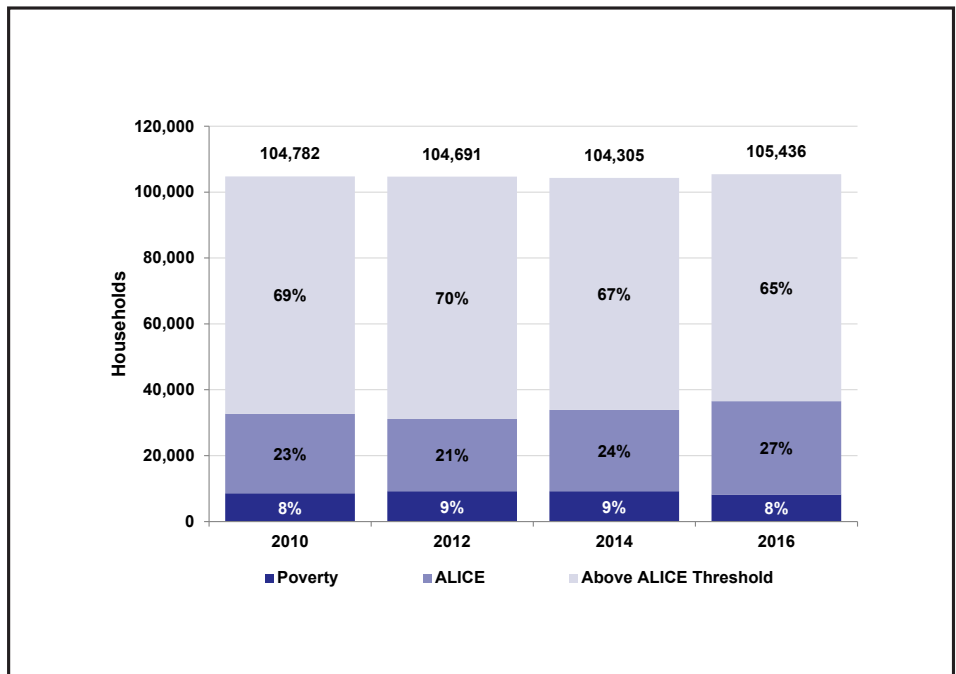
**Unemployment Rate:** 5.9% (state average: 6%)

**ALICE Households:** 27% (state average: 28%) • **Households in Poverty:** 8% (state average: 10.5%)

## How has the number of ALICE households changed over time?

ALICE is an acronym for Asset Limited, Income Constrained, Employed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

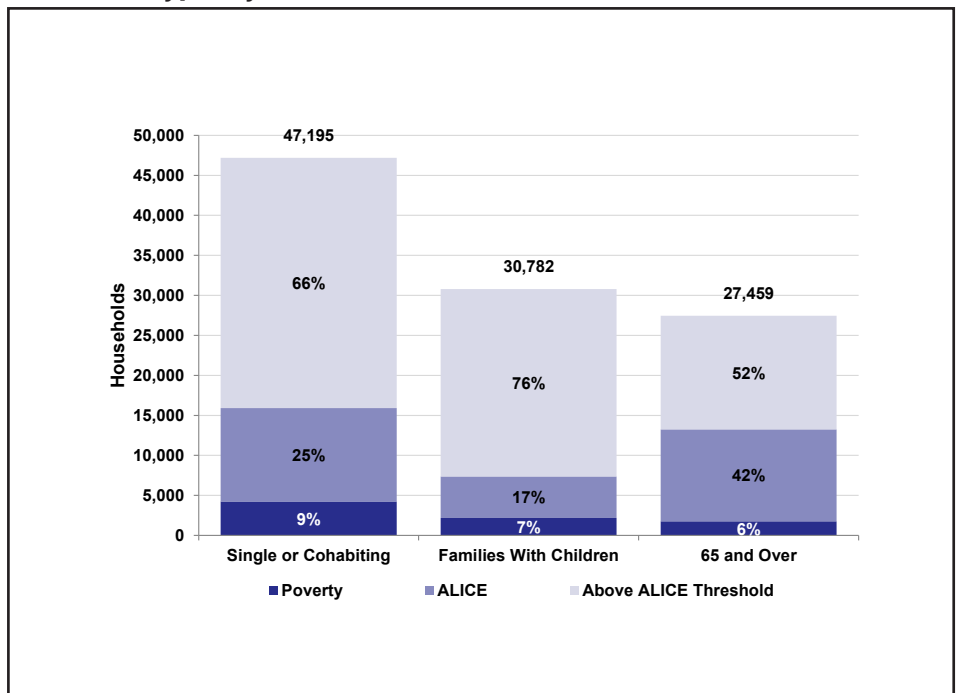
### Households by Income, 2010 to 2016



## What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

### Household Types by Income, 2016



## Why do so many households struggle?

### The cost of living continues to increase...

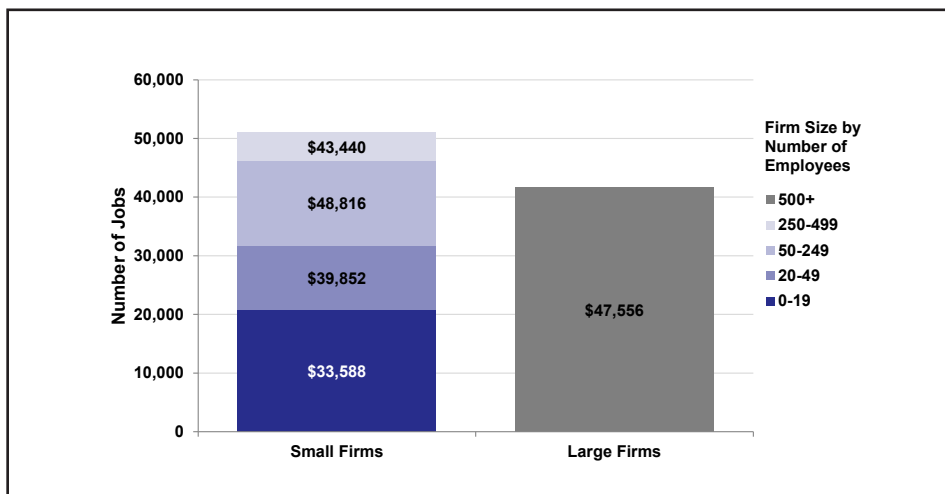
The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2016, costs were well above the Federal Poverty Level of \$11,880 for a single adult and \$24,300 for a family of four. Family costs increased by 28 percent statewide from 2010 to 2016, compared to 9 percent inflation nationally.

Household Survival Budget, Gloucester County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$830	\$1,210
Child Care	\$-	\$1,417
Food	\$182	\$603
Transportation	\$397	\$794
Health Care	\$235	\$884
Technology	\$55	\$75
Miscellaneous	\$209	\$584
Taxes	\$386	\$859
<b>Monthly Total</b>	<b>\$2,294</b>	<b>\$6,426</b>
<b>ANNUAL TOTAL</b>	<b>\$27,528</b>	<b>\$77,112</b>
<b>Hourly Wage</b>	<b>\$13.76</b>	<b>\$38.56</b>

### ...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

## Private-Sector Employment by Firm Size With Average Annual Wages, 2016



Sources: 2016 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development; U.S. Department of Agriculture; Bureau of Labor Statistics; Internal Revenue Service; Tax Foundation; and Child Care Aware NJ, 2016.

Gloucester County, 2016		
Town	Total HH	% ALICE & Poverty
Clayton	2,979	40%
Deptford	11,615	41%
East Greenwich	3,256	20%
Elk	1,519	40%
Franklin	5,679	34%
Glassboro	6,134	44%
Greenwich	1,985	42%
Harrison	4,181	16%
Logan	2,122	22%
Mantua	5,667	27%
Monroe	13,450	36%
National Park	1,008	46%
Newfield	610	41%
Pausboro	2,331	64%
Pitman	3,433	38%
South Harrison	1,022	18%
Swedesboro	867	32%
Washington	17,001	28%
Wenonah	769	19%
West Deptford	8,652	40%
Westville	1,651	50%
Woodbury	4,006	53%
Woodbury Heights	1,046	30%
Woolwich	3,779	13%

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# ALICE IN HUDSON COUNTY

## 2016 Point-in-Time Data

**Population:** 677,983 • **Number of Households:** 253,321

**Median Household Income:** \$63,808 (state average: \$76,126)

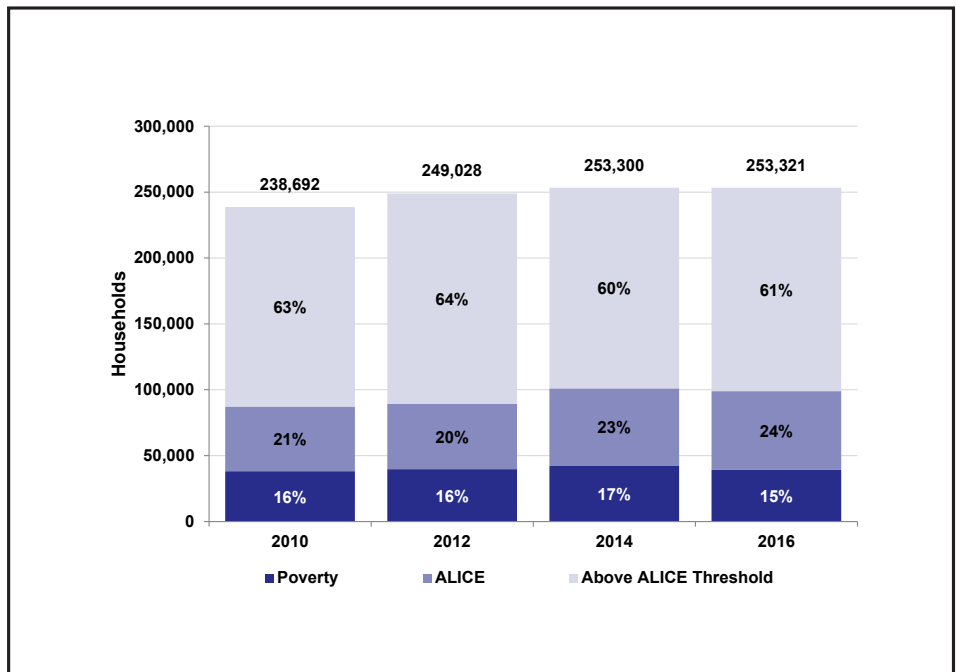
**Unemployment Rate:** 6.3% (state average: 6%)

**ALICE Households:** 24% (state average: 28%) • **Households in Poverty:** 15% (state average: 10.5%)

## How has the number of ALICE households changed over time?

**ALICE** is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

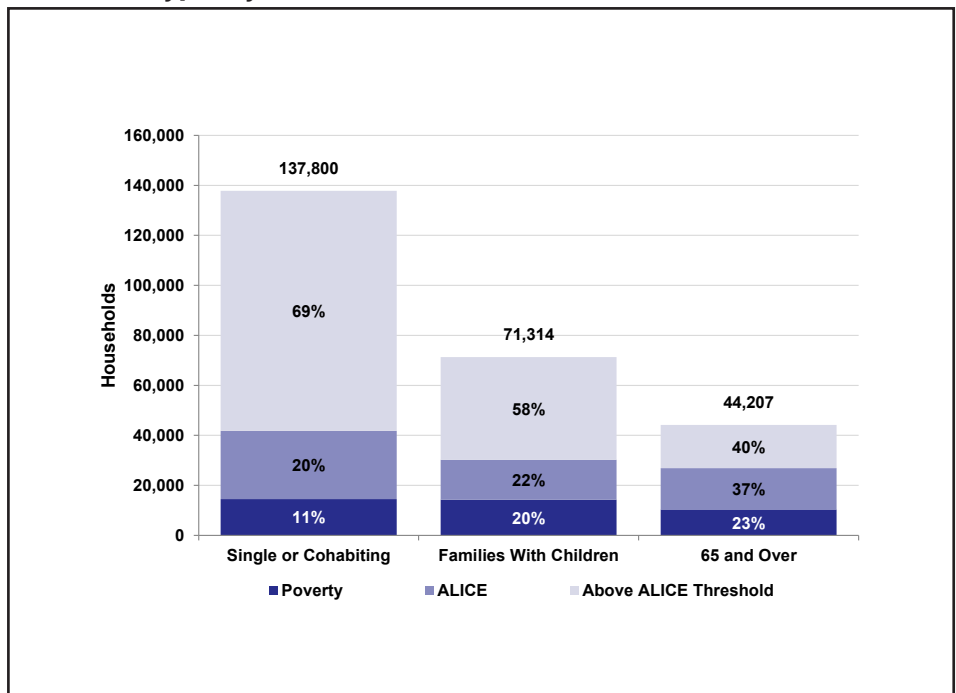
### Households by Income, 2010 to 2016



## What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

### Household Types by Income, 2016



## Why do so many households struggle?

### The cost of living continues to increase...

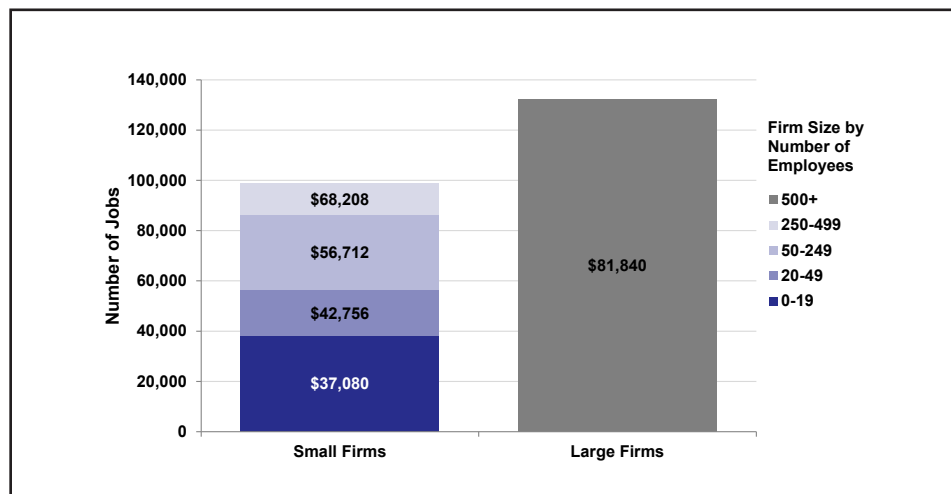
The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2016, costs were well above the Federal Poverty Level of \$11,880 for a single adult and \$24,300 for a family of four. Family costs increased by 28 percent statewide from 2010 to 2016, compared to 9 percent inflation nationally.

Household Survival Budget, Hudson County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$1,076	\$1,460
Child Care	\$-	\$1,250
Food	\$182	\$603
Transportation	\$116	\$186
Health Care	\$196	\$727
Technology	\$55	\$75
Miscellaneous	\$198	\$492
Taxes	\$360	\$618
Monthly Total	\$2,183	\$5,411
<b>ANNUAL TOTAL</b>	\$26,196	\$64,932
Hourly Wage	\$13.10	\$32.47

### ...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

## Private-Sector Employment by Firm Size With Average Annual Wages, 2016



Sources: 2016 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development; U.S. Department of Agriculture; Bureau of Labor Statistics; Internal Revenue Service; Tax Foundation; and Child Care Aware NJ, 2016.

Hudson County, 2016		
Town	Total HH	% ALICE & Poverty
Bayonne	25,377	44%
East Newark	830	41%
Guttenberg	4,551	44%
Harrison	5,413	41%
Hoboken	25,063	20%
Jersey City	99,612	42%
Kearny	13,617	39%
North Bergen	21,644	45%
Secaucus	6,905	22%
Union City	23,675	55%
Weehawken	5,958	32%
West New York	19,048	49%

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# ALICE IN HUNTERDON COUNTY

## 2016 Point-in-Time Data

**Population:** 124,676 • **Number of Households:** 47,195

**Median Household Income:** \$113,684 (state average: \$76,126)

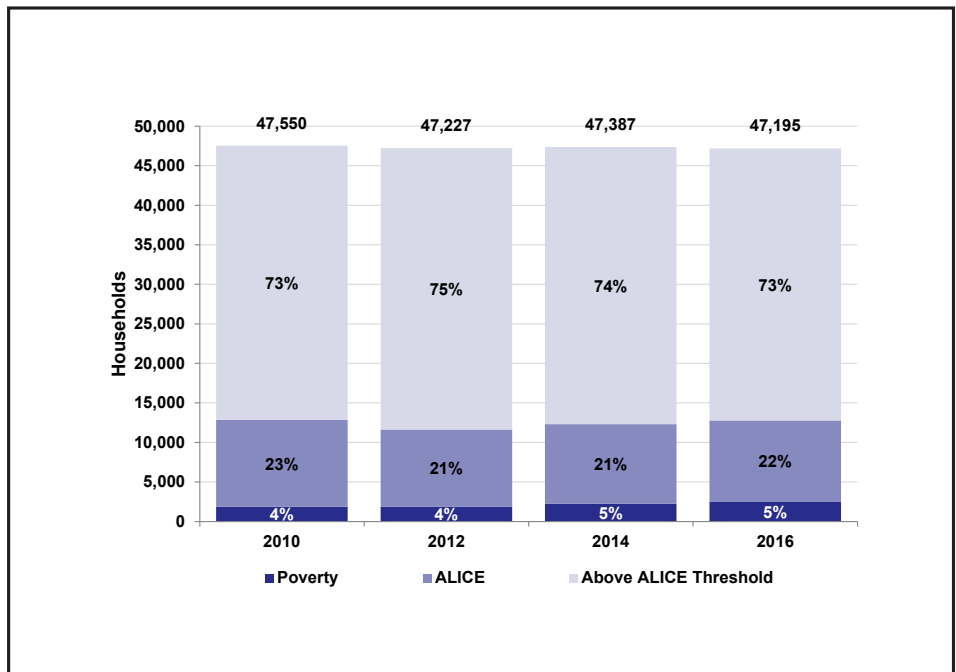
**Unemployment Rate:** 3.6% (state average: 6%)

**ALICE Households:** 22% (state average: 28%) • **Households in Poverty:** 5% (state average: 10.5%)

## How has the number of ALICE households changed over time?

**ALICE** is an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mloyed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

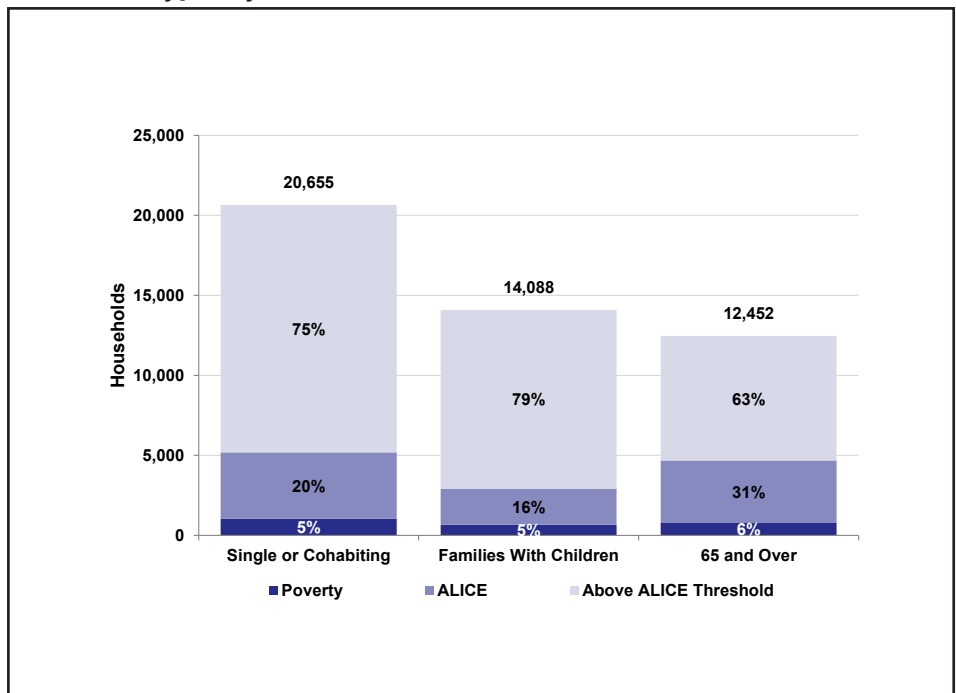
### Households by Income, 2010 to 2016



## What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

### Household Types by Income, 2016



## Why do so many households struggle?

### The cost of living continues to increase...

The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2016, costs were well above the Federal Poverty Level of \$11,880 for a single adult and \$24,300 for a family of four. Family costs increased by 28 percent statewide from 2010 to 2016, compared to 9 percent inflation nationally.

Household Survival Budget, Hunterdon County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$992	\$1,578
Child Care	\$-	\$2,083
Food	\$182	\$603
Transportation	\$314	\$627
Health Care	\$196	\$727
Technology	\$55	\$75
Miscellaneous	\$214	\$680
Taxes	\$400	\$1,110
<b>Monthly Total</b>	<b>\$2,353</b>	<b>\$7,483</b>
<b>ANNUAL TOTAL</b>	<b>\$28,236</b>	<b>\$89,796</b>
<b>Hourly Wage</b>	<b>\$14.12</b>	<b>\$44.90</b>

### ...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

## Private-Sector Employment by Firm Size With Average Annual Wages, 2016



Sources: 2016 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development; U.S. Department of Agriculture; Bureau of Labor Statistics; Internal Revenue Service; Tax Foundation; and Child Care Aware NJ, 2016.

Hunterdon County, 2016		
Town	Total HH	% ALICE & Poverty
Alexandria	1,611	14%
Bethlehem	1,394	17%
Bloomsbury	302	48%
Califon	475	34%
Clinton	1,015	35%
Clinton	3,886	23%
Delaware	1,855	24%
East Amwell	1,528	23%
Flemington	1,805	58%
Franklin	1,197	27%
Frenchtown	641	48%
Glen Gardner	807	51%
Hampton	520	48%
High Bridge	1,514	38%
Holland	1,945	34%
Kingwood	1,304	21%
Lambertville	2,051	40%
Lebanon	2,340	27%
Lebanon	772	38%
Milford	520	33%
Raritan	8,140	30%
Readington	6,086	24%
Stockton	230	36%
Tewksbury	2,111	14%
Union	1,837	28%
West Amwell	1,049	32%

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# ALICE IN MERCER COUNTY

## 2016 Point-in-Time Data

**Population:** 371,023 • **Number of Households:** 128,332

**Median Household Income:** \$77,650 (state average: \$76,126)

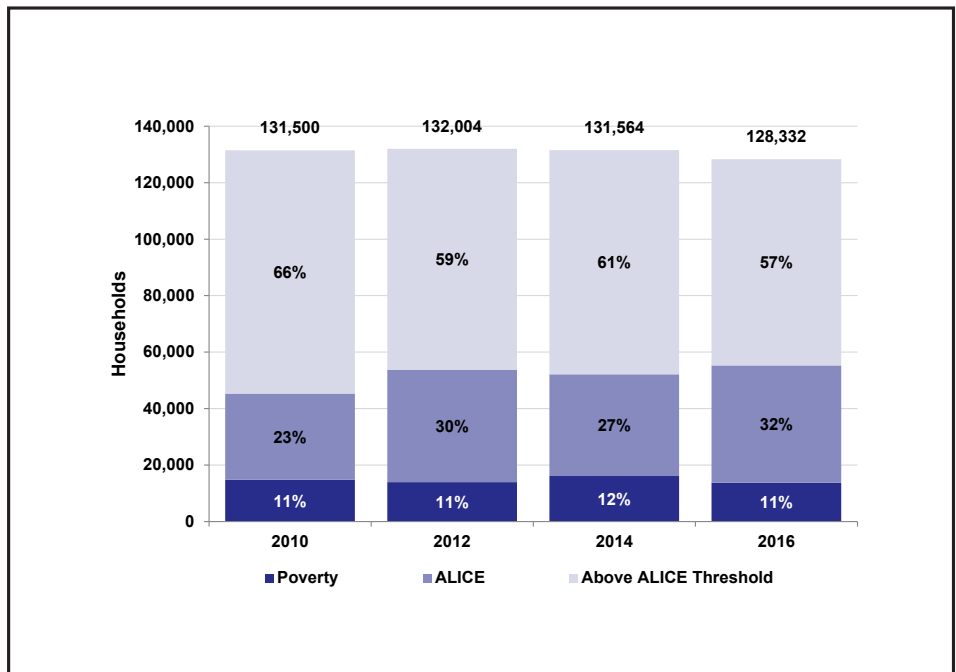
**Unemployment Rate:** 6.7% (state average: 6%)

**ALICE Households:** 32% (state average: 28%) • **Households in Poverty:** 11% (state average: 10.5%)

## How has the number of ALICE households changed over time?

**ALICE** is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

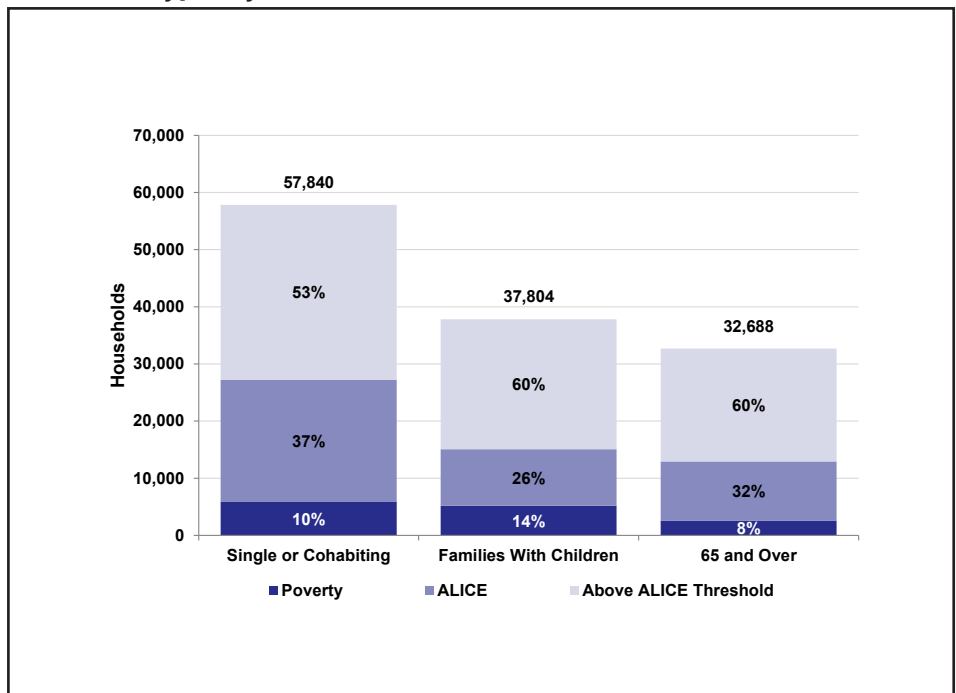
### Households by Income, 2010 to 2016



## What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

### Household Types by Income, 2016



## Why do so many households struggle?

### The cost of living continues to increase...

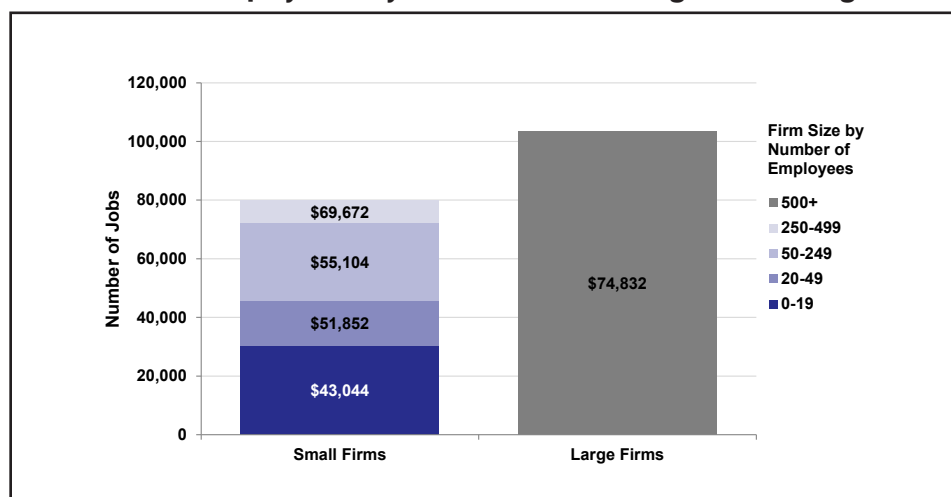
The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2016, costs were well above the Federal Poverty Level of \$11,880 for a single adult and \$24,300 for a family of four. Family costs increased by 28 percent statewide from 2010 to 2016, compared to 9 percent inflation nationally.

Household Survival Budget, Mercer County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$863	\$1,328
Child Care	\$-	\$1,417
Food	\$182	\$603
Transportation	\$397	\$794
Health Care	\$235	\$884
Technology	\$55	\$75
Miscellaneous	\$213	\$600
Taxes	\$397	\$901
Monthly Total	\$2,342	\$6,602
<b>ANNUAL TOTAL</b>	\$28,104	\$79,224
Hourly Wage	\$14.05	\$39.61

### ...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

## Private-Sector Employment by Firm Size With Average Annual Wages, 2016



Sources: 2016 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development; U.S. Department of Agriculture; Bureau of Labor Statistics; Internal Revenue Service; Tax Foundation; and Child Care Aware NJ, 2016.

Mercer County, 2016		
Town	Total HH	% ALICE & Poverty
East Windsor	9,518	41%
Ewing	13,022	43%
Hamilton	33,221	46%
Hightstown	1,817	49%
Hopewell	6,436	23%
Hopewell	773	29%
Lawrence	12,228	33%
Pennington	983	23%
Princeton	9,973	33%
Robbinsville	4,994	25%
Trenton	27,549	77%
West Windsor	9,615	21%

Note: Municipal-level data on this page is for County Subdivisions. Municipal-level data relies on 5-year averages and is not available for the smallest towns. Since there are missing geographies, totals will not match county-level numbers.

# ALICE IN MIDDLESEX COUNTY

## 2016 Point-in-Time Data

**Population:** 837,073 • **Number of Households:** 283,661

**Median Household Income:** \$82,375 (state average: \$76,126)

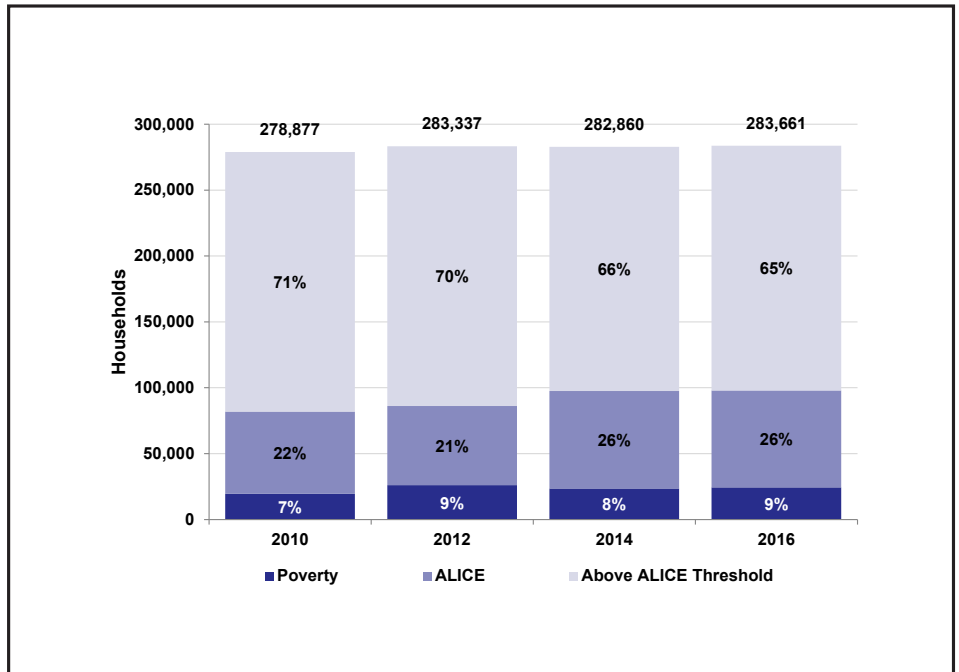
**Unemployment Rate:** 6.4% (state average: 6%)

**ALICE Households:** 26% (state average: 28%) • **Households in Poverty:** 9% (state average: 10.5%)

## How has the number of ALICE households changed over time?

ALICE is an acronym for Asset Limited, Income Constrained, Employed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

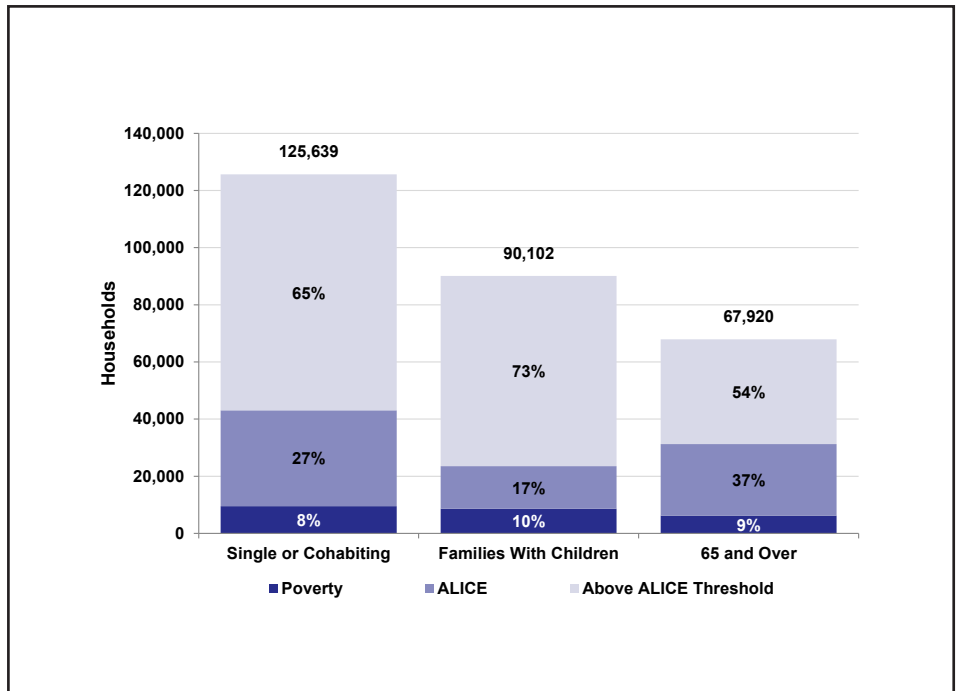
### Households by Income, 2010 to 2016



## What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

### Household Types by Income, 2016



## Why do so many households struggle?

### The cost of living continues to increase...

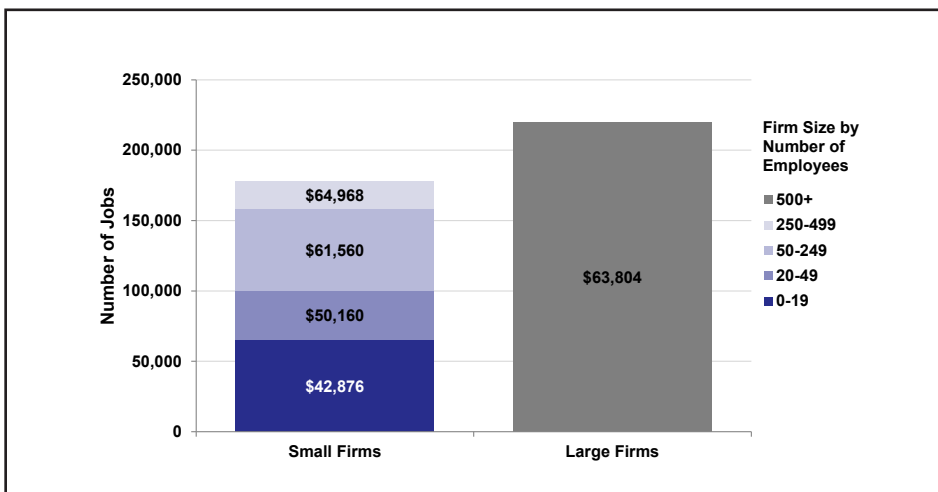
The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2016, costs were well above the Federal Poverty Level of \$11,880 for a single adult and \$24,300 for a family of four. Family costs increased by 28 percent statewide from 2010 to 2016, compared to 9 percent inflation nationally.

Household Survival Budget, Middlesex County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$992	\$1,578
Child Care	\$-	\$1,471
Food	\$182	\$603
Transportation	\$116	\$186
Health Care	\$196	\$727
Technology	\$55	\$75
Miscellaneous	\$187	\$538
Taxes	\$330	\$738
Monthly Total	\$2,058	\$5,916
<b>ANNUAL TOTAL</b>	\$24,696	\$70,992
Hourly Wage	\$12.35	\$35.50

### ...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

## Private-Sector Employment by Firm Size With Average Annual Wages, 2016



Sources: 2016 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development; U.S. Department of Agriculture; Bureau of Labor Statistics; Internal Revenue Service; Tax Foundation; and Child Care Aware NJ, 2016.

Middlesex County, 2016		
Town	Total HH	% ALICE & Poverty
Carteret	8,048	43%
Cranbury	1,312	19%
Dunellen	2,418	36%
East Brunswick	16,752	28%
Edison	35,540	30%
Helmetta	842	34%
Highland Park	5,778	40%
Jamesburg	2,176	40%
Metuchen	5,174	22%
Middlesex	4,610	33%
Milltown	2,528	23%
Monroe	18,196	36%
New Brunswick	14,309	66%
North Brunswick	14,441	34%
Old Bridge	24,080	31%
Perth Amboy	15,784	58%
Piscataway	16,253	31%
Plainsboro	9,260	26%
Sayreville	16,076	36%
South Amboy	3,545	44%
South Brunswick	15,505	23%
South Plainfield	7,885	29%
South River	5,566	42%
Spotswood	3,356	38%
Woodbridge	33,845	32%

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# ALICE IN MONMOUTH COUNTY

## 2016 Point-in-Time Data

**Population:** 625,846 • **Number of Households:** 230,769

**Median Household Income:** \$90,226 (state average: \$76,126)

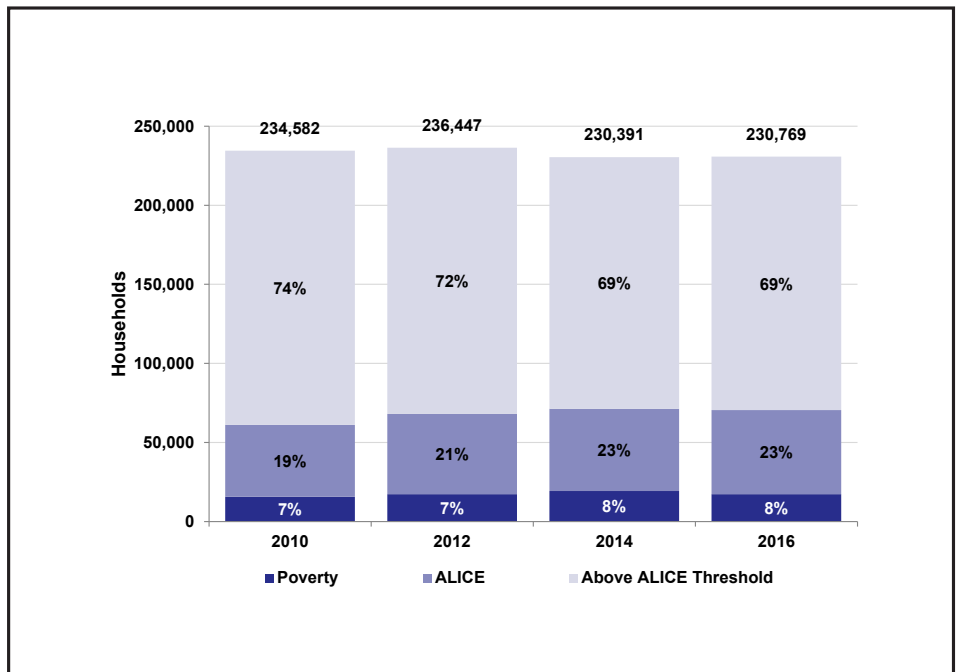
**Unemployment Rate:** 4.9% (state average: 6%)

**ALICE Households:** 23% (state average: 28%) • **Households in Poverty:** 8% (state average: 10.5%)

## How has the number of ALICE households changed over time?

ALICE is an acronym for Asset Limited, Income Constrained, Employed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

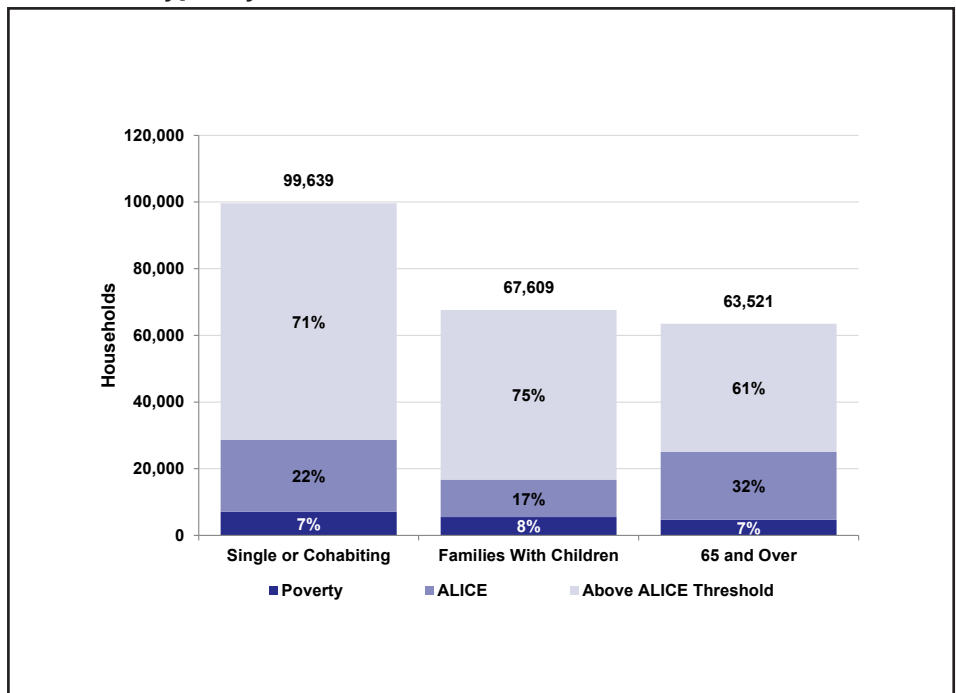
### Households by Income, 2010 to 2016



## What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

### Household Types by Income, 2016



## Why do so many households struggle?

### The cost of living continues to increase...

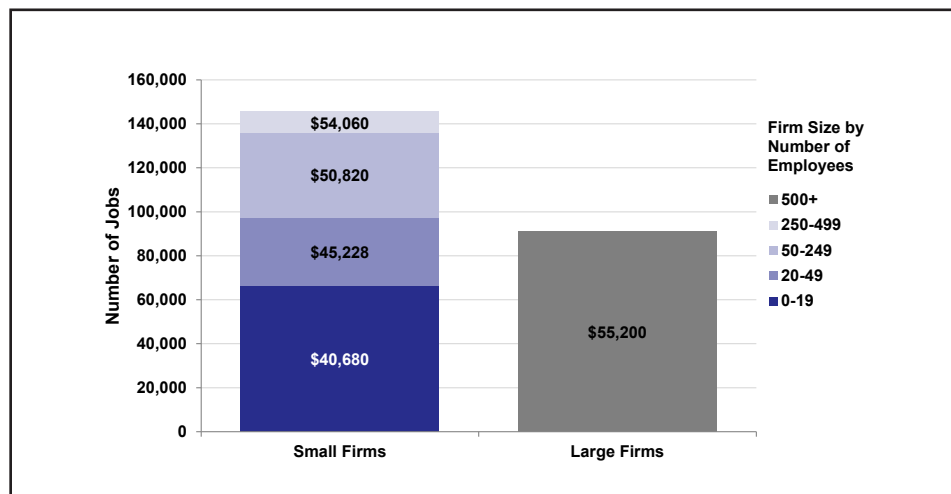
The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2016, costs were well above the Federal Poverty Level of \$11,880 for a single adult and \$24,300 for a family of four. Family costs increased by 28 percent statewide from 2010 to 2016, compared to 9 percent inflation nationally.

Household Survival Budget, Monmouth County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$904	\$1,417
Child Care	\$-	\$1,575
Food	\$182	\$603
Transportation	\$116	\$186
Health Care	\$196	\$727
Technology	\$55	\$75
Miscellaneous	\$175	\$530
Taxes	\$299	\$718
<b>Monthly Total</b>	<b>\$1,927</b>	<b>\$5,831</b>
<b>ANNUAL TOTAL</b>	<b>\$23,124</b>	<b>\$69,972</b>
<b>Hourly Wage</b>	<b>\$11.56</b>	<b>\$34.99</b>

### ...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

## Private-Sector Employment by Firm Size With Average Annual Wages, 2016



Sources: 2016 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development; U.S. Department of Agriculture; Bureau of Labor Statistics; Internal Revenue Service; Tax Foundation; and Child Care Aware NJ, 2016.

Monmouth County, 2016		
Town	Total HH	% ALICE & Poverty
Aberdeen	6,831	31%
Allenhurst	211	28%
Allentown	713	24%
Asbury Park	6,756	66%
Atlantic Highlands	1,786	31%
Avon-by-the-Sea	943	27%
Belmar	2,716	41%
Bradley Beach	2,200	47%
Brielle	1,821	19%
Colts Neck	3,278	19%
Deal	317	35%
Eatontown	5,356	47%
Englishtown	740	37%
Fair Haven	1,919	9%
Farmingdale	577	46%
Freehold	12,838	27%
Freehold	3,900	50%
Hazlet	7,068	29%
Highlands	2,479	43%
Holmdel	5,585	16%
Howell	17,526	27%
Interlaken	354	15%
Keansburg	3,988	59%
Keyport	2,973	50%
Lake Como	685	36%
Little Silver	2,090	12%
Long Branch	11,918	53%
Manalapan	13,884	22%
Manasquan	2,241	20%
Marlboro	12,765	15%
Matawan	3,398	27%
Middletown	23,728	25%
Millstone	3,437	15%
Monmouth Beach	1,411	24%
Neptune	10,924	41%
Neptune City	2,069	52%
Ocean	10,426	35%
Oceanport	2,103	30%
Red Bank	5,110	46%
Roosevelt	279	24%
Rumson	2,305	20%
Sea Bright	724	33%
Sea Girt	774	18%
Shrewsbury	480	58%
Shrewsbury	1,420	18%
Spring Lake	1,201	26%
Spring Lake Heights	2,202	37%
Tinton Falls	7,950	36%
Union Beach	1,931	37%
Upper Freehold	2,396	13%
Wall	9,643	26%
West Long Branch	2,421	30%

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# ALICE IN MORRIS COUNTY

## 2016 Point-in-Time Data

**Population:** 498,423 • **Number of Households:** 181,059

**Median Household Income:** \$106,985 (state average: \$76,126)

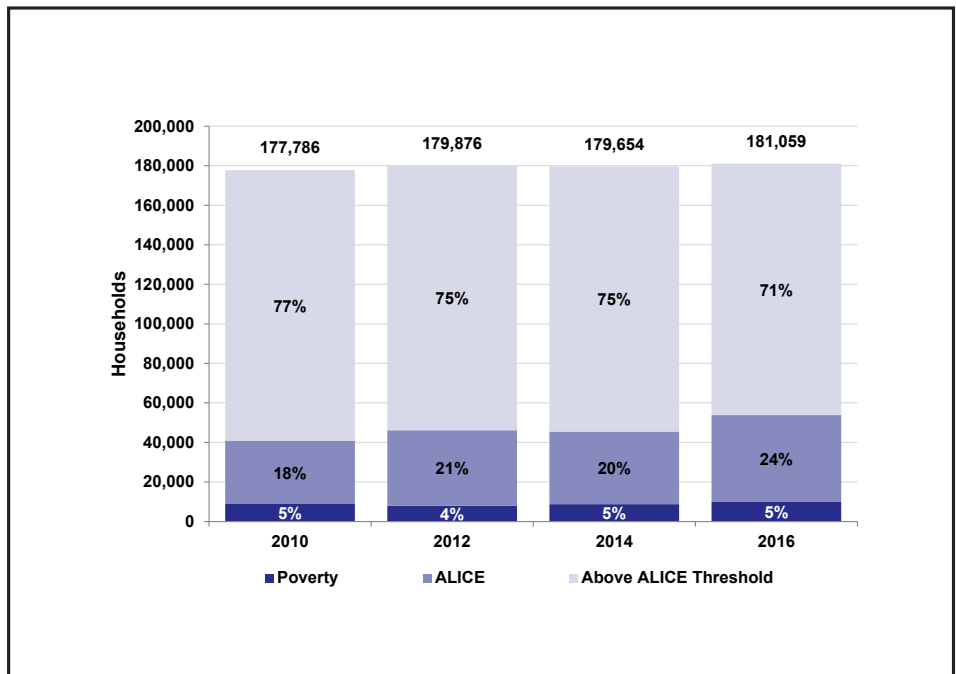
**Unemployment Rate:** 4.8% (state average: 6%)

**ALICE Households:** 24% (state average: 28%) • **Households in Poverty:** 5% (state average: 10.5%)

## How has the number of ALICE households changed over time?

ALICE is an acronym for Asset Limited, Income Constrained, Employed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

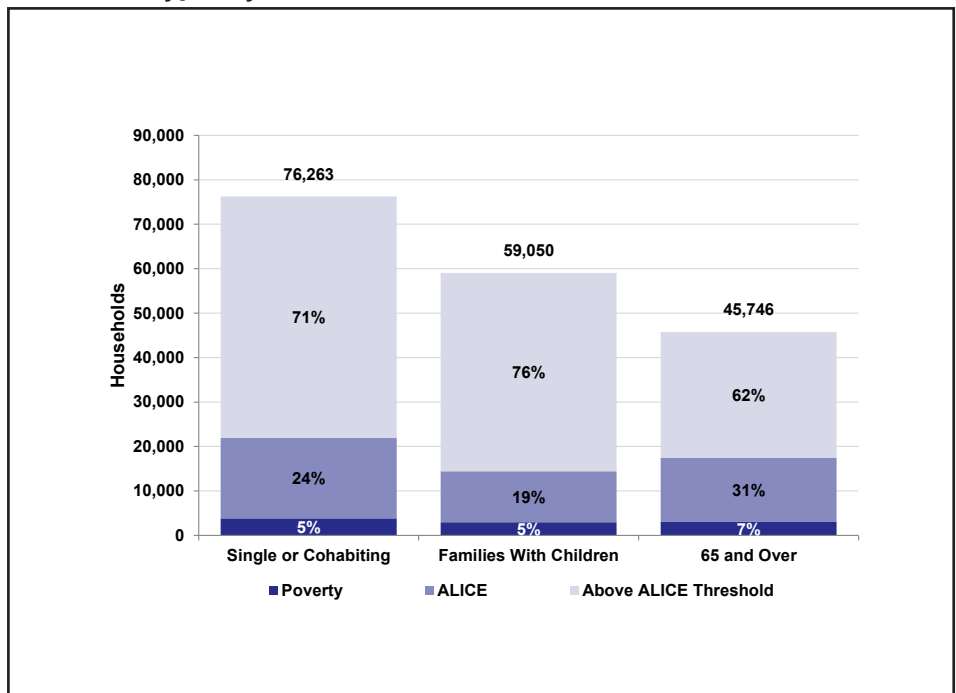
### Households by Income, 2010 to 2016



## What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

### Household Types by Income, 2016



## Why do so many households struggle?

### The cost of living continues to increase...

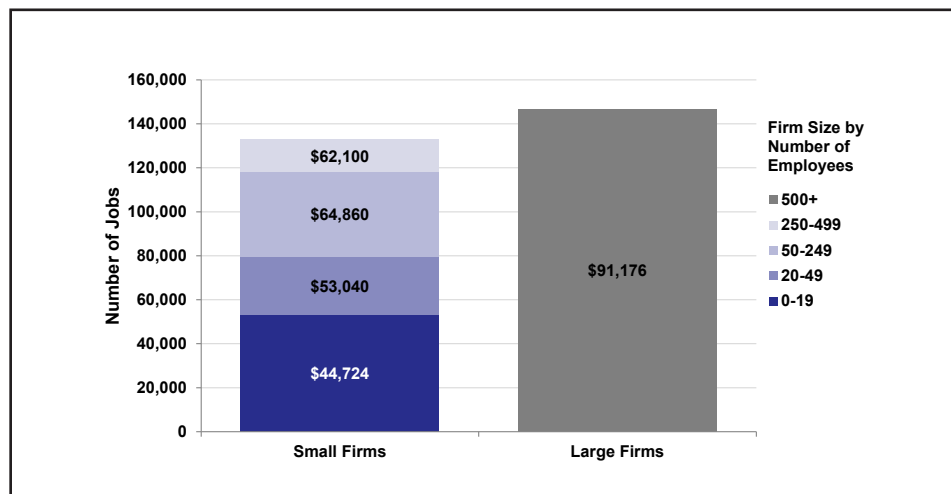
The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2016, costs were well above the Federal Poverty Level of \$11,880 for a single adult and \$24,300 for a family of four. Family costs increased by 28 percent statewide from 2010 to 2016, compared to 9 percent inflation nationally.

Household Survival Budget, Morris County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$1,044	\$1,324
Child Care	\$-	\$1,875
Food	\$182	\$603
Transportation	\$314	\$627
Health Care	\$196	\$727
Technology	\$55	\$75
Miscellaneous	\$221	\$618
Taxes	\$418	\$947
<b>Monthly Total</b>	<b>\$2,430</b>	<b>\$6,796</b>
<b>ANNUAL TOTAL</b>	<b>\$29,160</b>	<b>\$81,552</b>
<b>Hourly Wage</b>	<b>\$14.58</b>	<b>\$40.78</b>

### ...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

## Private-Sector Employment by Firm Size With Average Annual Wages, 2016



Sources: 2016 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development; U.S. Department of Agriculture; Bureau of Labor Statistics; Internal Revenue Service; Tax Foundation; and Child Care Aware NJ, 2016.

Morris County, 2016		
Town	Total HH	% ALICE & Poverty
Boonton	1,580	30%
Boonton	3,153	39%
Butler	2,719	34%
Chatham	3,717	18%
Chatham	2,872	20%
Chester	2,633	12%
Chester	571	41%
Denville	6,327	29%
Dover	5,366	56%
East Hanover	3,942	31%
Florham Park	4,019	26%
Hanover	5,422	29%
Harding	1,565	21%
Jefferson	8,067	33%
Kinnelon	3,540	21%
Lincoln Park	3,804	40%
Long Hill	3,091	24%
Madison	5,424	28%
Mendham	1,980	14%
Mendham	1,726	24%
Mine Hill	1,192	42%
Montville	7,589	21%
Morris	8,269	23%
Morris Plains	2,122	24%
Morristown	7,810	42%
Mount Arlington	2,413	34%
Mount Olive	10,549	38%
Mountain Lakes	1,354	13%
Netcong	1,436	57%
Parsippany-Troy Hills	19,539	36%
Pequannock	6,319	37%
Randolph	9,029	25%
Riverdale	1,924	32%
Rockaway	9,110	29%
Rockaway	2,507	40%
Roxbury	8,020	27%
Victory Gardens	574	80%
Washington	6,208	21%
Wharton	2,252	55%

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# ALICE IN OCEAN COUNTY

## 2016 Point-in-Time Data

**Population:** 592,497 • **Number of Households:** 224,308

**Median Household Income:** \$62,222 (state average: \$76,126)

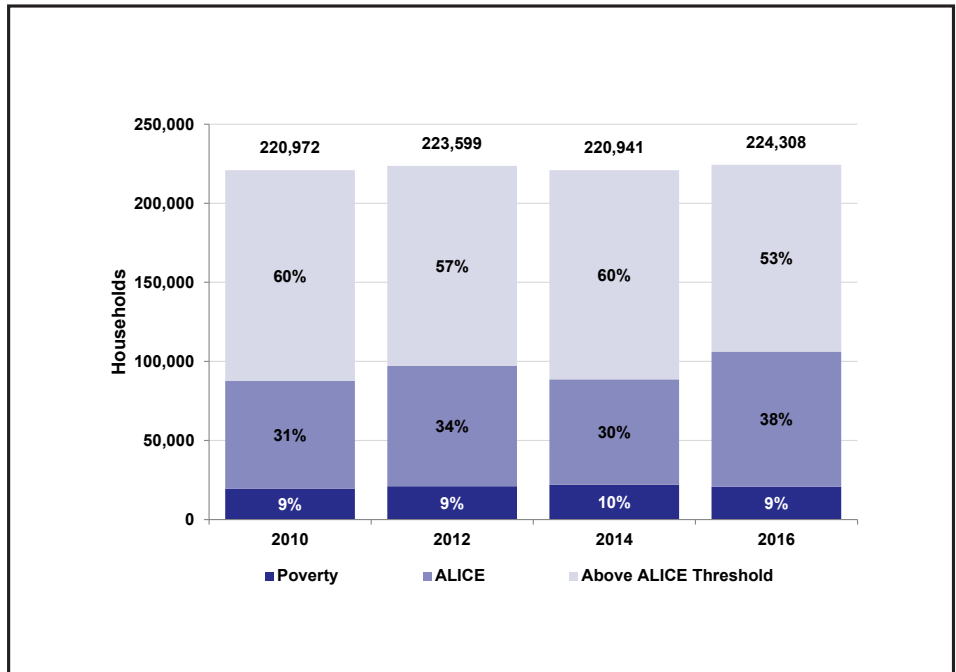
**Unemployment Rate:** 5.9% (state average: 6%)

**ALICE Households:** 38% (state average: 28%) • **Households in Poverty:** 9% (state average: 10.5%)

## How has the number of ALICE households changed over time?

**ALICE** is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

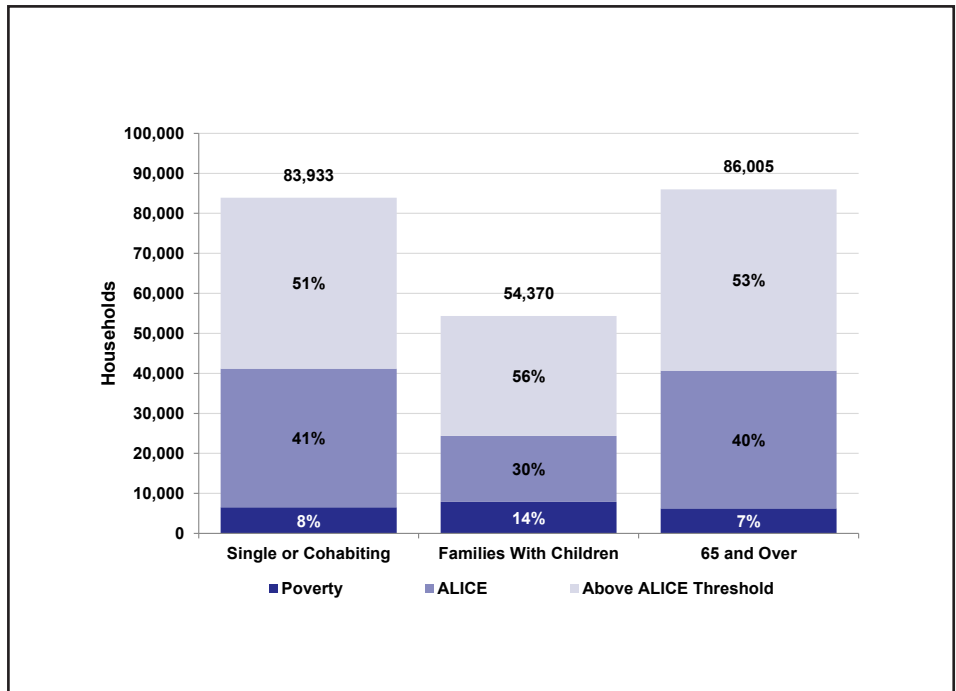
### Households by Income, 2010 to 2016



## What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

### Household Types by Income, 2016



## Why do so many households struggle?

### The cost of living continues to increase...

The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2016, costs were well above the Federal Poverty Level of \$11,880 for a single adult and \$24,300 for a family of four. Family costs increased by 28 percent statewide from 2010 to 2016, compared to 9 percent inflation nationally.

Household Survival Budget, Ocean County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$904	\$1,417
Child Care	\$-	\$1,625
Food	\$182	\$603
Transportation	\$314	\$627
Health Care	\$196	\$727
Technology	\$55	\$75
Miscellaneous	\$202	\$597
Taxes	\$369	\$891
<b>Monthly Total</b>	<b>\$2,222</b>	<b>\$6,562</b>
<b>ANNUAL TOTAL</b>	<b>\$26,664</b>	<b>\$78,744</b>
<b>Hourly Wage</b>	<b>\$13.33</b>	<b>\$39.37</b>

### ...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

## Private-Sector Employment by Firm Size With Average Annual Wages, 2016



Sources: 2016 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development; U.S. Department of Agriculture; Bureau of Labor Statistics; Internal Revenue Service; Tax Foundation; and Child Care Aware NJ, 2016.

Ocean County, 2016		
Town	Total HH	% ALICE & Poverty
Barnegat	8,411	46%
Barnegat Light	264	34%
Bay Head	457	25%
Beach Haven	530	34%
Beachwood	3,726	45%
Berkeley	19,978	54%
Brick	29,986	44%
Eagleswood	560	45%
Harvey Cedars	216	34%
Island Heights	683	36%
Jackson	20,356	33%
Lacey	10,872	41%
Lakehurst	860	54%
Lakewood	23,738	66%
Lavallette	996	38%
Little Egg Harbor	8,385	49%
Long Beach	1,517	28%
Manchester	23,008	58%
Mantoloking	135	15%
Ocean	3,835	45%
Ocean Gate	818	51%
Pine Beach	825	30%
Plumsted	2,982	36%
Point Pleasant	7,274	35%
Point Pleasant Beach	1,986	36%
Seaside Heights	1,124	66%
Seaside Park	903	42%
Ship Bottom	418	35%
South Toms River	1,045	53%
Stafford	10,138	42%
Surf City	571	31%
Toms River	34,609	43%
Tuckerton	1,403	57%

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# ALICE IN PASSAIC COUNTY

## 2016 Point-in-Time Data

**Population:** 507,945 • **Number of Households:** 163,868

**Median Household Income:** \$62,016 (state average: \$76,126)

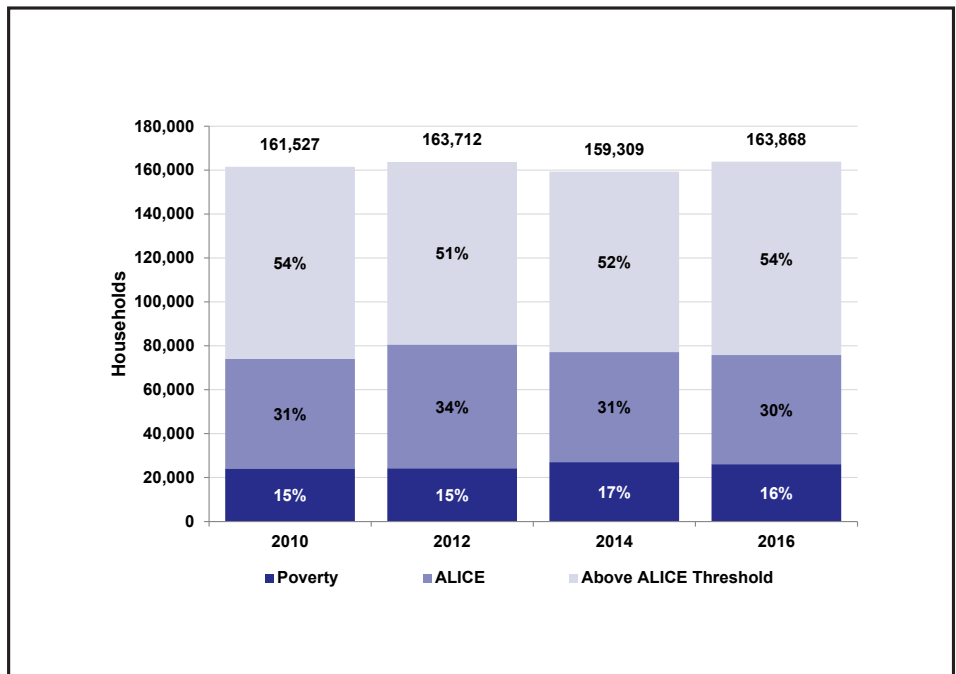
**Unemployment Rate:** 5% (state average: 6%)

**ALICE Households:** 30% (state average: 28%) • **Households in Poverty:** 16% (state average: 10.5%)

## How has the number of ALICE households changed over time?

**ALICE** is an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mloyed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

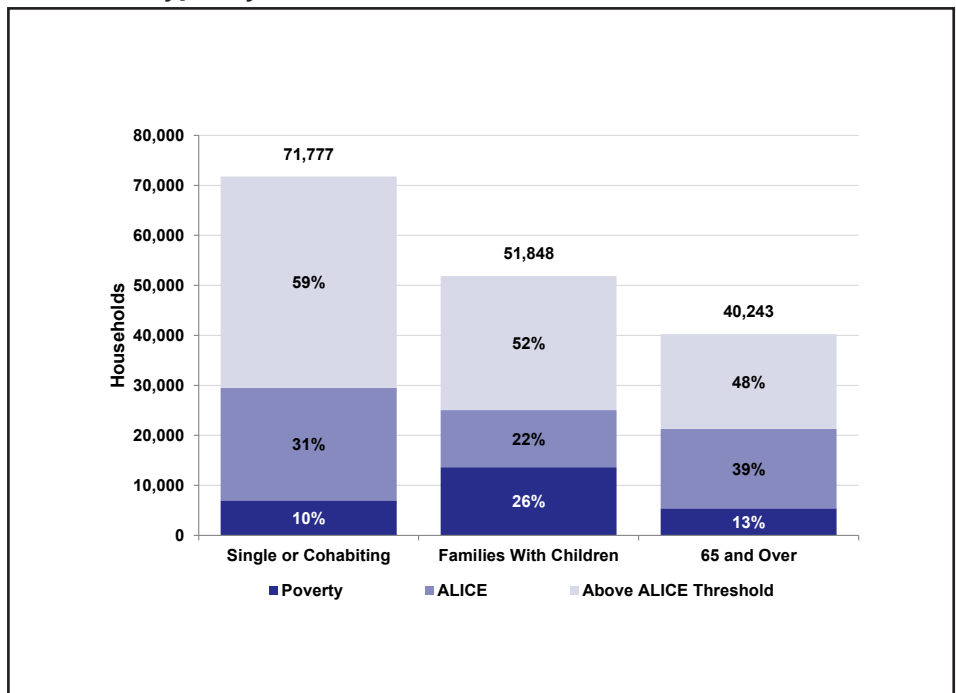
### Households by Income, 2010 to 2016



## What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

### Household Types by Income, 2016



## Why do so many households struggle?

### The cost of living continues to increase...

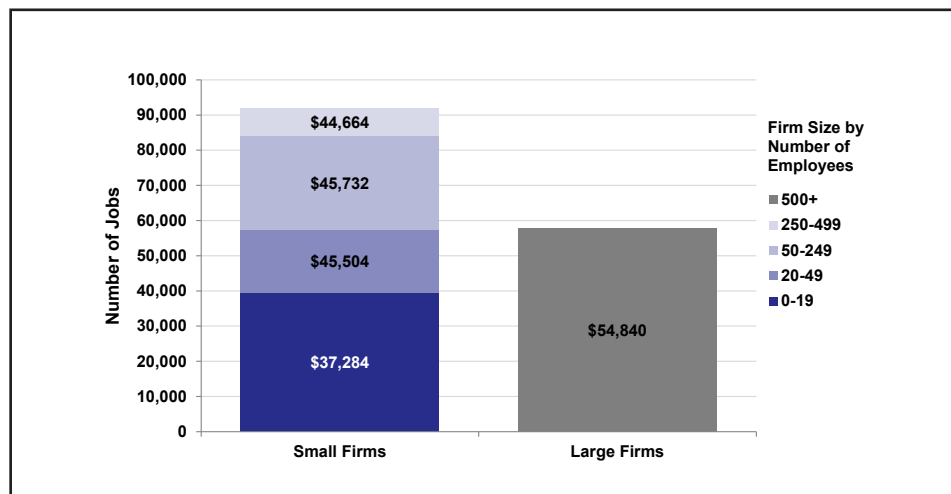
The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2016, costs were well above the Federal Poverty Level of \$11,880 for a single adult and \$24,300 for a family of four. Family costs increased by 28 percent statewide from 2010 to 2016, compared to 9 percent inflation nationally.

Household Survival Budget, Passaic County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$1,088	\$1,440
Child Care	\$-	\$1,292
Food	\$182	\$603
Transportation	\$116	\$186
Health Care	\$196	\$727
Technology	\$55	\$75
Miscellaneous	\$200	\$495
Taxes	\$364	\$626
<b>Monthly Total</b>	<b>\$2,201</b>	<b>\$5,444</b>
<b>ANNUAL TOTAL</b>	<b>\$26,412</b>	<b>\$65,328</b>
<b>Hourly Wage</b>	<b>\$13.21</b>	<b>\$32.66</b>

### ...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

## Private-Sector Employment by Firm Size With Average Annual Wages, 2016



Sources: 2016 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development; U.S. Department of Agriculture; Bureau of Labor Statistics; Internal Revenue Service; Tax Foundation; and Child Care Aware NJ, 2016.

Passaic County, 2016		
Town	Total HH	% ALICE & Poverty
Bloomingtondale	2,775	30%
Clifton	29,114	40%
Haledon	2,569	41%
Hawthorne	6,748	33%
Little Falls	5,270	35%
North Haledon	3,145	20%
Passaic	19,350	69%
Paterson	43,769	70%
Pompton Lakes	3,941	29%
Prospect Park	1,675	53%
Ringwood	3,914	19%
Totowa	3,413	26%
Wanaque	4,001	28%
Wayne	18,226	23%
West Milford	9,296	23%
Woodland Park	4,328	41%

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# ALICE IN SALEM COUNTY

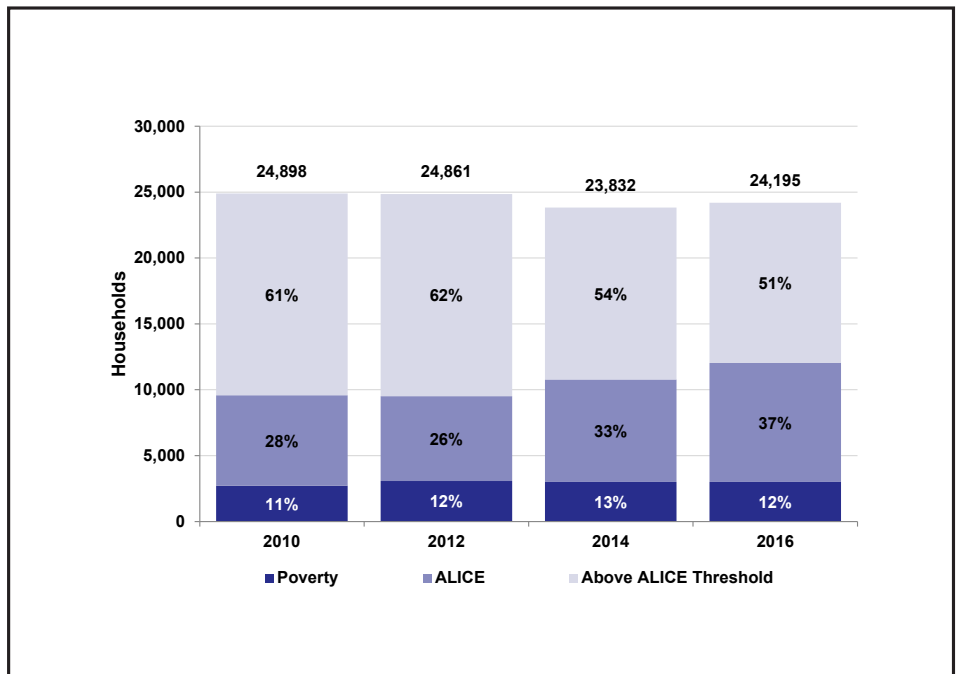
## 2016 Point-in-Time Data

**Population:** 63,436 • **Number of Households:** 24,195  
**Median Household Income:** \$53,662 (state average: \$76,126)  
**Unemployment Rate:** 5.4% (state average: 6%)  
**ALICE Households:** 37% (state average: 28%) • **Households in Poverty:** 12% (state average: 10.5%)

## How has the number of ALICE households changed over time?

**ALICE** is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

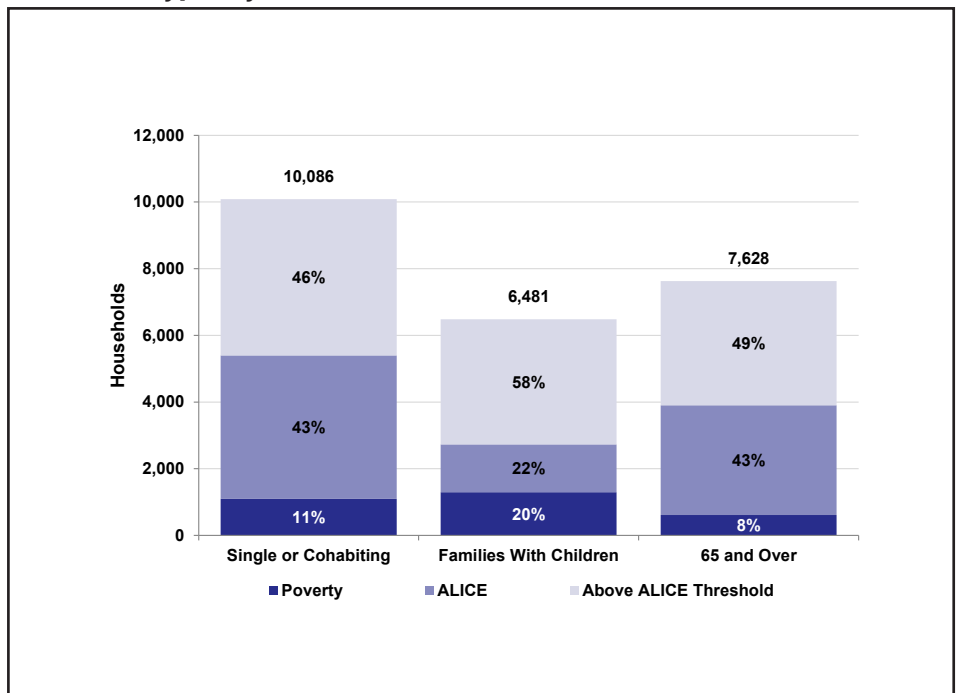
### Households by Income, 2010 to 2016



## What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

### Household Types by Income, 2016



## Why do so many households struggle?

### The cost of living continues to increase...

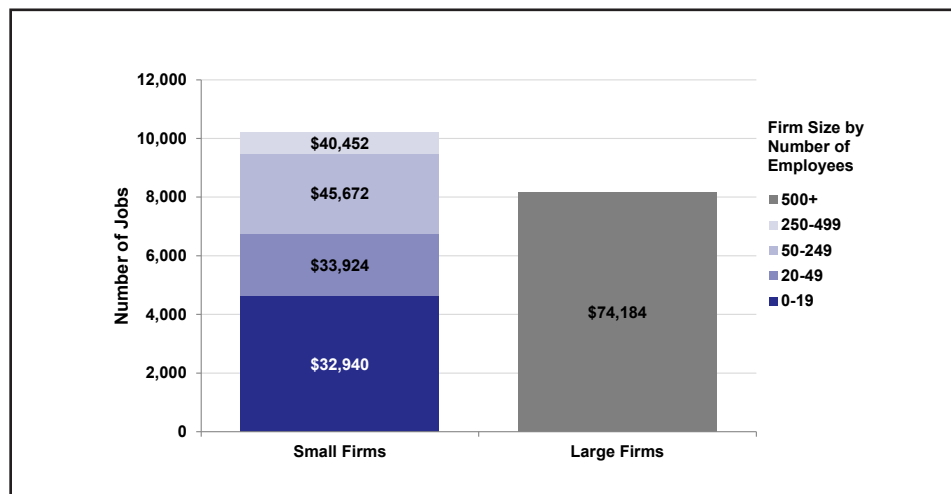
The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2016, costs were well above the Federal Poverty Level of \$11,880 for a single adult and \$24,300 for a family of four. Family costs increased by 28 percent statewide from 2010 to 2016, compared to 9 percent inflation nationally.

Household Survival Budget, Salem County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$830	\$1,210
Child Care	\$-	\$1,500
Food	\$182	\$603
Transportation	\$397	\$794
Health Care	\$235	\$884
Technology	\$55	\$75
Miscellaneous	\$209	\$595
Taxes	\$386	\$889
Monthly Total	\$2,294	\$6,550
<b>ANNUAL TOTAL</b>	\$27,528	\$78,600
Hourly Wage	\$13.76	\$39.30

### ...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

## Private-Sector Employment by Firm Size With Average Annual Wages, 2016



Sources: 2016 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development; U.S. Department of Agriculture; Bureau of Labor Statistics; Internal Revenue Service; Tax Foundation; and Child Care Aware NJ, 2016.

Salem County, 2016		
Town	Total HH	% ALICE & Poverty
Alloway	1,241	34%
Carneys Point	2,892	50%
Elmer	504	33%
Elsinboro	482	37%
Lower Alloways Creek	679	34%
Mannington	460	31%
Oldmans	662	33%
Penns Grove	1,711	66%
Pennsville	5,292	44%
Pilesgrove	1,595	29%
Pittsgrove	3,348	31%
Quinton	887	38%
Salem	2,033	73%
Upper Pittsgrove	1,165	26%
Woodstown	1,304	39%

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# ALICE IN SOMERSET COUNTY

## 2016 Point-in-Time Data

**Population:** 333,751 • **Number of Households:** 116,169

**Median Household Income:** \$104,478 (state average: \$76,126)

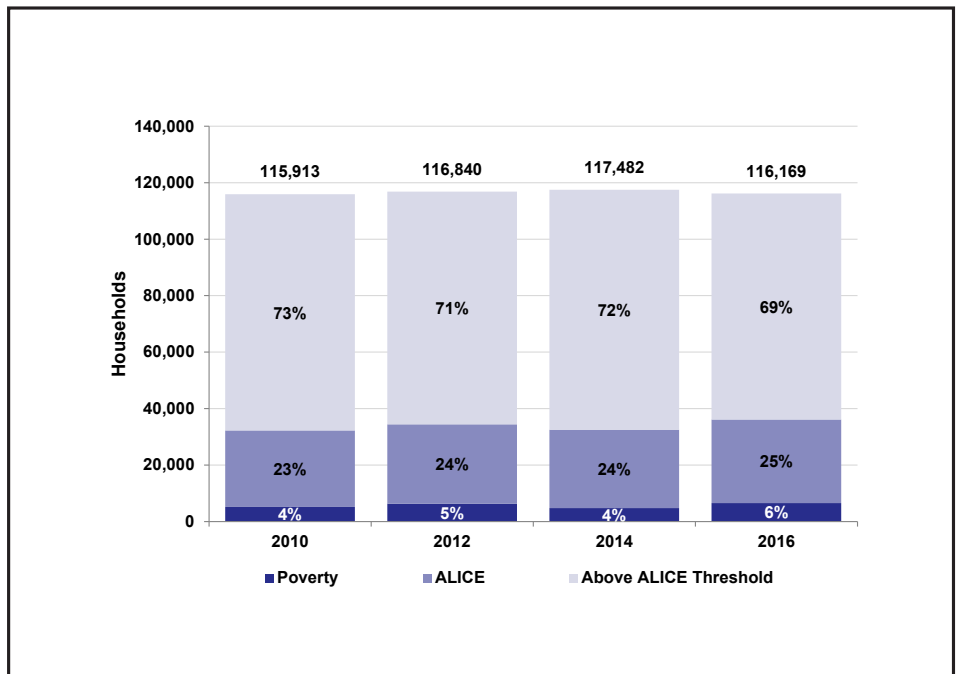
**Unemployment Rate:** 4.1% (state average: 6%)

**ALICE Households:** 25% (state average: 28%) • **Households in Poverty:** 6% (state average: 10.5%)

## How has the number of ALICE households changed over time?

ALICE is an acronym for Asset Limited, Income Constrained, Employed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

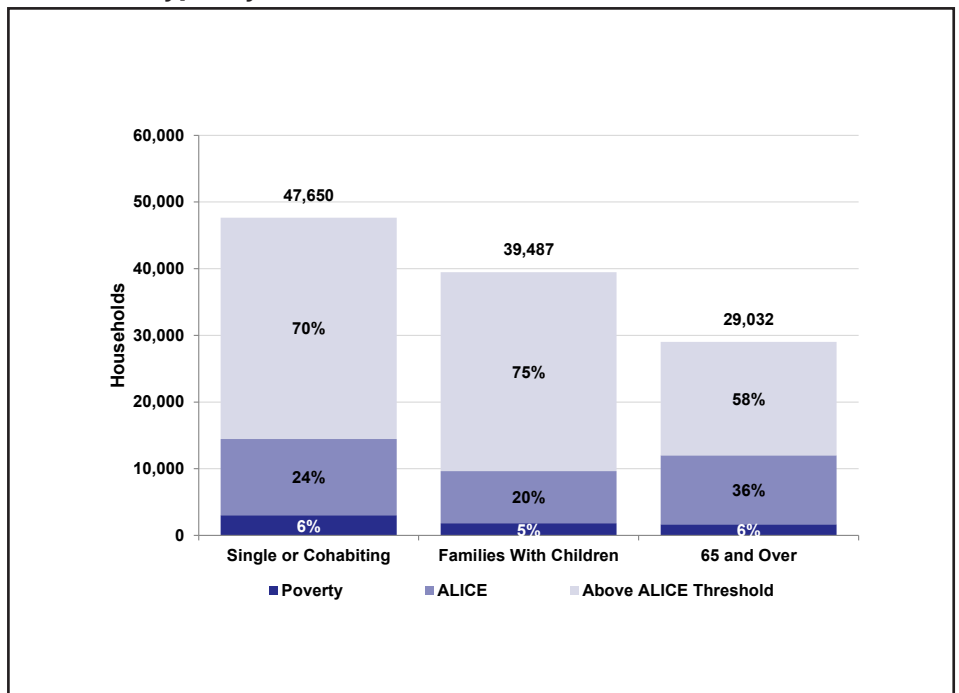
### Households by Income, 2010 to 2016



## What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

### Household Types by Income, 2016



## Why do so many households struggle?

### The cost of living continues to increase...

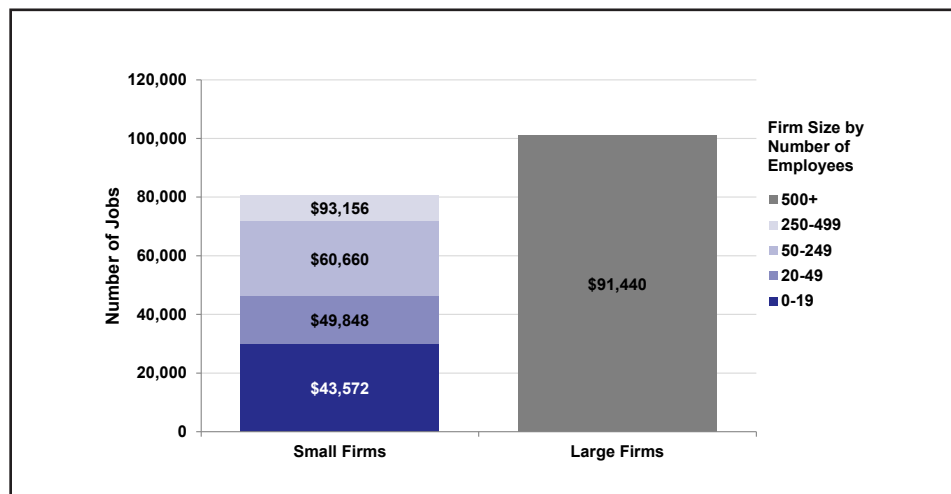
The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2016, costs were well above the Federal Poverty Level of \$11,880 for a single adult and \$24,300 for a family of four. Family costs increased by 28 percent statewide from 2010 to 2016, compared to 9 percent inflation nationally.

Household Survival Budget, Somerset County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$992	\$1,578
Child Care	\$-	\$1,667
Food	\$182	\$603
Transportation	\$314	\$627
Health Care	\$196	\$727
Technology	\$55	\$75
Miscellaneous	\$214	\$624
Taxes	\$400	\$963
Monthly Total	\$2,353	\$6,864
<b>ANNUAL TOTAL</b>	\$28,236	\$82,368
Hourly Wage	\$14.12	\$41.18

### ...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

## Private-Sector Employment by Firm Size With Average Annual Wages, 2016



Sources: 2016 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development; U.S. Department of Agriculture; Bureau of Labor Statistics; Internal Revenue Service; Tax Foundation; and Child Care Aware NJ, 2016.

Somerset County, 2016		
Town	Total HH	% ALICE & Poverty
Bedminster	4,117	36%
Bernards	9,527	22%
Bernardsville	2,764	22%
Bound Brook	3,517	54%
Branchburg	5,135	25%
Bridgewater	15,290	27%
Far Hills	360	32%
Franklin	24,189	36%
Green Brook	2,211	24%
Hillsborough	13,501	26%
Manville	3,738	54%
Millstone	162	28%
Montgomery	7,620	18%
North Plainfield	7,345	49%
Peapack and Gladstone	912	33%
Raritan	2,818	48%
Rocky Hill	232	26%
Somerville	4,508	51%
South Bound Brook	1,518	42%
Warren	5,124	23%
Watchung	1,868	27%

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# ALICE IN SUSSEX COUNTY

## 2016 Point-in-Time Data

**Population:** 142,522 • **Number of Households:** 51,978

**Median Household Income:** \$87,829 (state average: \$76,126)

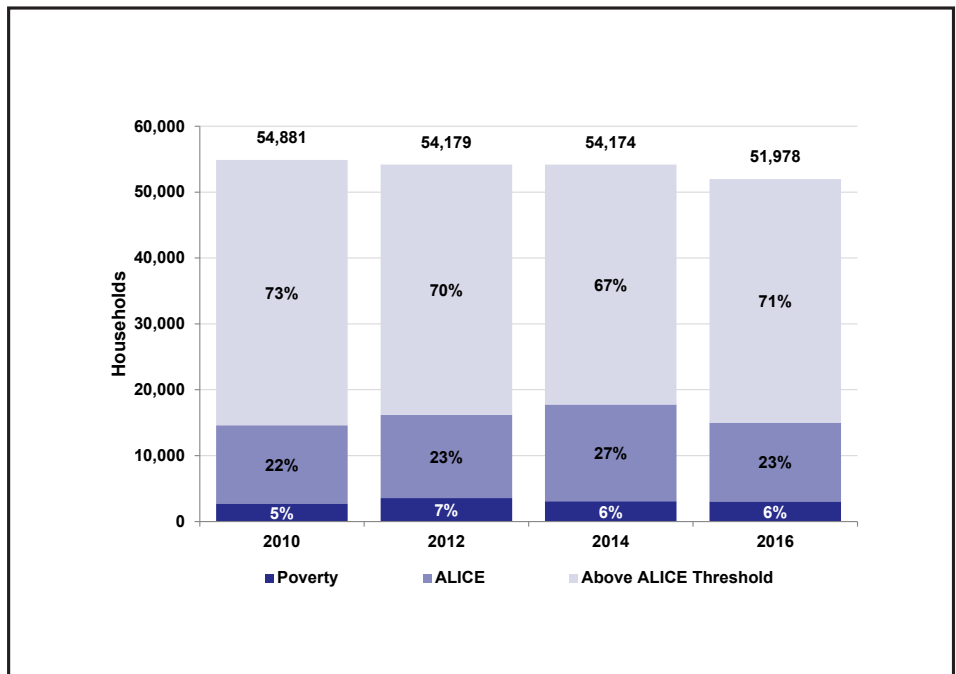
**Unemployment Rate:** 5.6% (state average: 6%)

**ALICE Households:** 23% (state average: 28%) • **Households in Poverty:** 6% (state average: 10.5%)

## How has the number of ALICE households changed over time?

ALICE is an acronym for Asset Limited, Income Constrained, Employed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

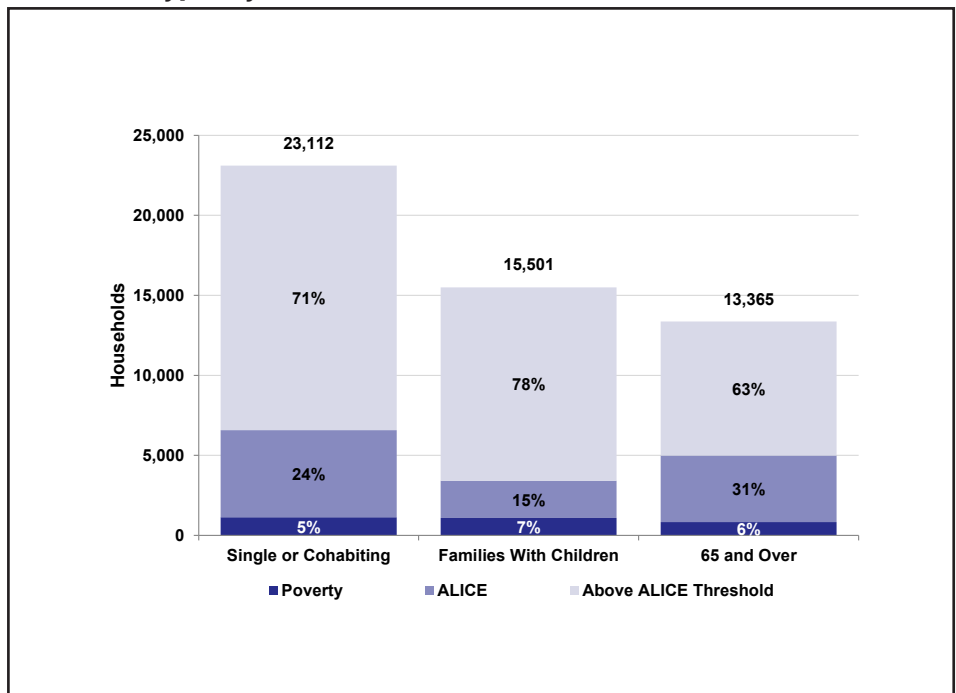
### Households by Income, 2010 to 2016



## What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

### Household Types by Income, 2016



## Why do so many households struggle?

### The cost of living continues to increase...

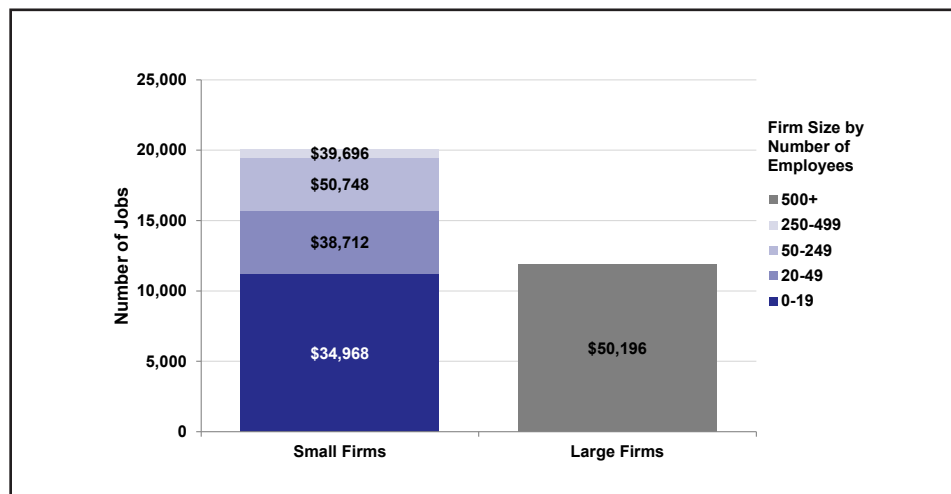
The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2016, costs were well above the Federal Poverty Level of \$11,880 for a single adult and \$24,300 for a family of four. Family costs increased by 28 percent statewide from 2010 to 2016, compared to 9 percent inflation nationally.

Household Survival Budget, Sussex County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$1,044	\$1,324
Child Care	\$-	\$1,750
Food	\$182	\$603
Transportation	\$314	\$627
Health Care	\$196	\$727
Technology	\$55	\$75
Miscellaneous	\$221	\$601
Taxes	\$418	\$903
<b>Monthly Total</b>	<b>\$2,430</b>	<b>\$6,610</b>
<b>ANNUAL TOTAL</b>	<b>\$29,160</b>	<b>\$79,320</b>
<b>Hourly Wage</b>	<b>\$14.58</b>	<b>\$39.66</b>

### ...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

## Private-Sector Employment by Firm Size With Average Annual Wages, 2016



Sources: 2016 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development; U.S. Department of Agriculture; Bureau of Labor Statistics; Internal Revenue Service; Tax Foundation; and Child Care Aware NJ, 2016.

Sussex County, 2016		
Town	Total HH	% ALICE & Poverty
Andover	1,968	30%
Andover	241	43%
Branchville	307	46%
Byram	2,946	22%
Frankford	2,005	26%
Franklin	1,920	53%
Fredon	1,165	22%
Green	1,150	15%
Hamburg	1,409	36%
Hampton	2,083	34%
Hardyston	3,178	25%
Hopatcong	5,610	32%
Lafayette	798	28%
Montague	1,543	46%
Newton	3,253	53%
Ogdensburg	840	26%
Sandyston	741	36%
Sparta	6,535	16%
Stanhope	1,380	32%
Stillwater	1,507	38%
Sussex	849	69%
Vernon	8,229	29%
Wantage	3,985	28%

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# ALICE IN UNION COUNTY

## 2016 Point-in-Time Data

**Population:** 555,630 • **Number of Households:** 187,922

**Median Household Income:** \$72,028 (state average: \$76,126)

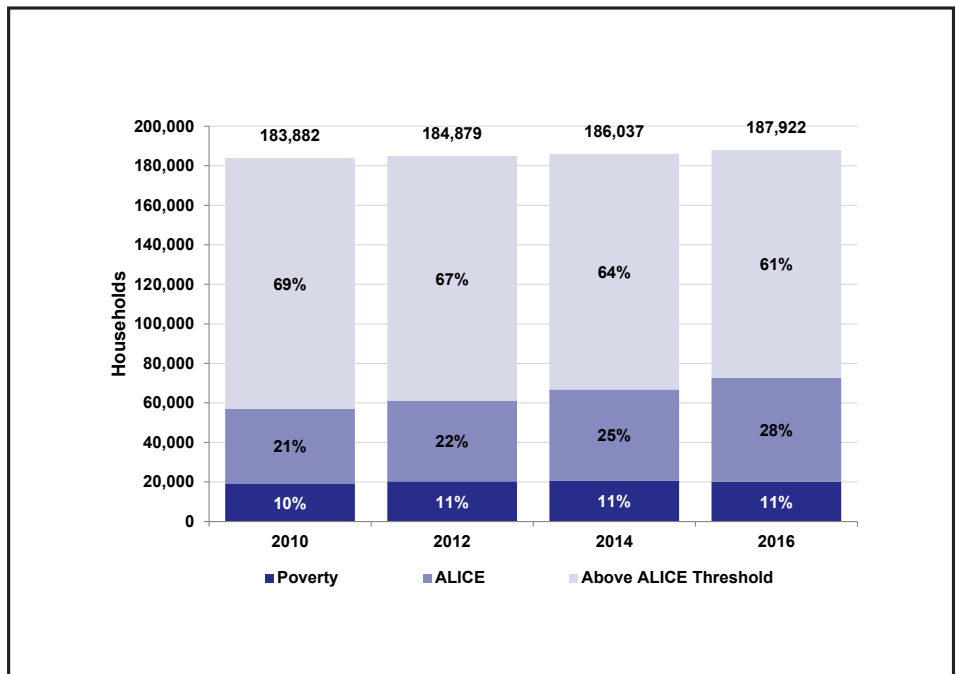
**Unemployment Rate:** 6% (state average: 6%)

**ALICE Households:** 28% (state average: 28%) • **Households in Poverty:** 11% (state average: 10.5%)

## How has the number of ALICE households changed over time?

**ALICE** is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

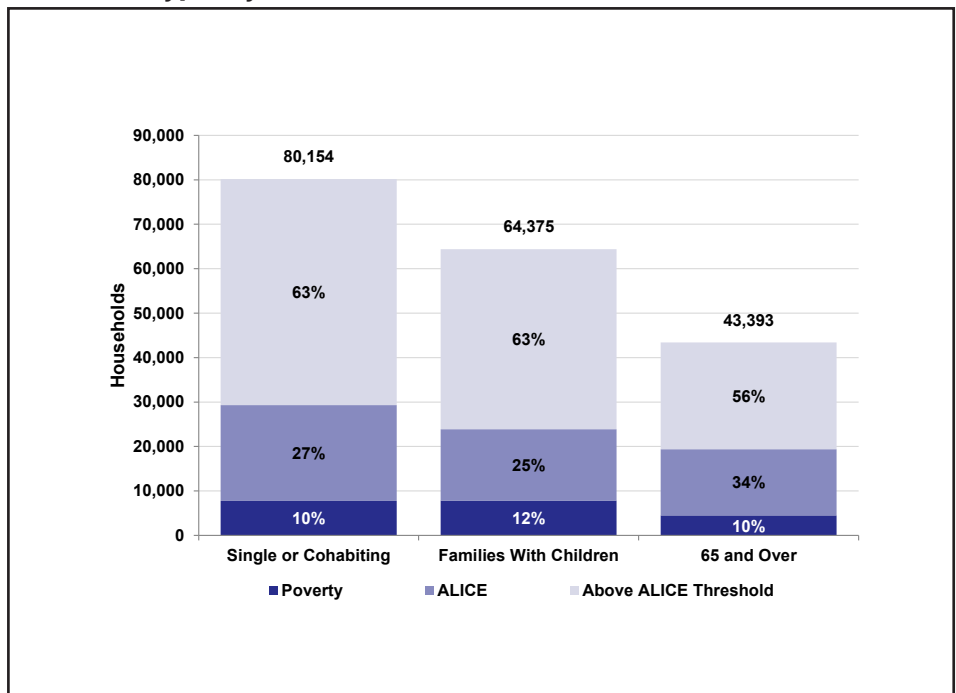
### Households by Income, 2010 to 2016



## What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

### Household Types by Income, 2016



## Why do so many households struggle?

### The cost of living continues to increase...

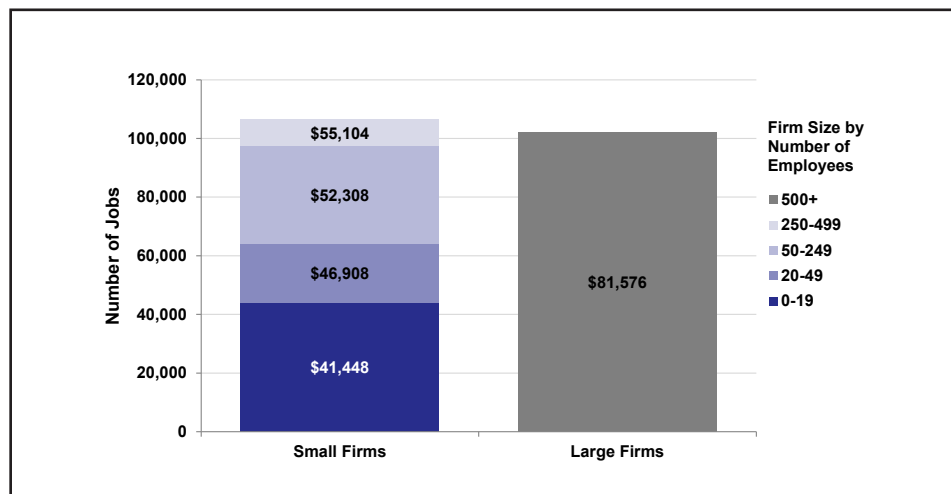
The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2016, costs were well above the Federal Poverty Level of \$11,880 for a single adult and \$24,300 for a family of four. Family costs increased by 28 percent statewide from 2010 to 2016, compared to 9 percent inflation nationally.

Household Survival Budget, Union County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$1,044	\$1,324
Child Care	\$-	\$1,342
Food	\$182	\$603
Transportation	\$116	\$186
Health Care	\$196	\$727
Technology	\$55	\$75
Miscellaneous	\$194	\$486
Taxes	\$348	\$603
<b>Monthly Total</b>	<b>\$2,135</b>	<b>\$5,346</b>
<b>ANNUAL TOTAL</b>	<b>\$25,620</b>	<b>\$64,152</b>
<b>Hourly Wage</b>	<b>\$12.81</b>	<b>\$32.08</b>

### ...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

## Private-Sector Employment by Firm Size With Average Annual Wages, 2016



Sources: 2016 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development; U.S. Department of Agriculture; Bureau of Labor Statistics; Internal Revenue Service; Tax Foundation; and Child Care Aware NJ, 2016.

Union County, 2016		
Town	Total HH	% ALICE & Poverty
Berkeley Heights	4,378	16%
Clark	5,645	31%
Cranford	8,480	22%
Elizabeth	40,006	64%
Fanwood	2,519	15%
Garwood	1,750	33%
Hillside	7,252	46%
Kenilworth	2,675	26%
Linden	14,157	43%
Mountainside	2,360	21%
New Providence	4,345	20%
Plainfield	14,844	51%
Rahway	10,510	43%
Roselle	8,028	56%
Roselle Park	4,946	40%
Scotch Plains	8,409	22%
Springfield	7,148	27%
Summit	7,718	21%
Union	20,473	37%
Westfield	10,536	18%
Winfield	711	47%

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# ALICE IN WARREN COUNTY

## 2016 Point-in-Time Data

**Population:** 106,617 • **Number of Households:** 40,512

**Median Household Income:** \$74,867 (state average: \$76,126)

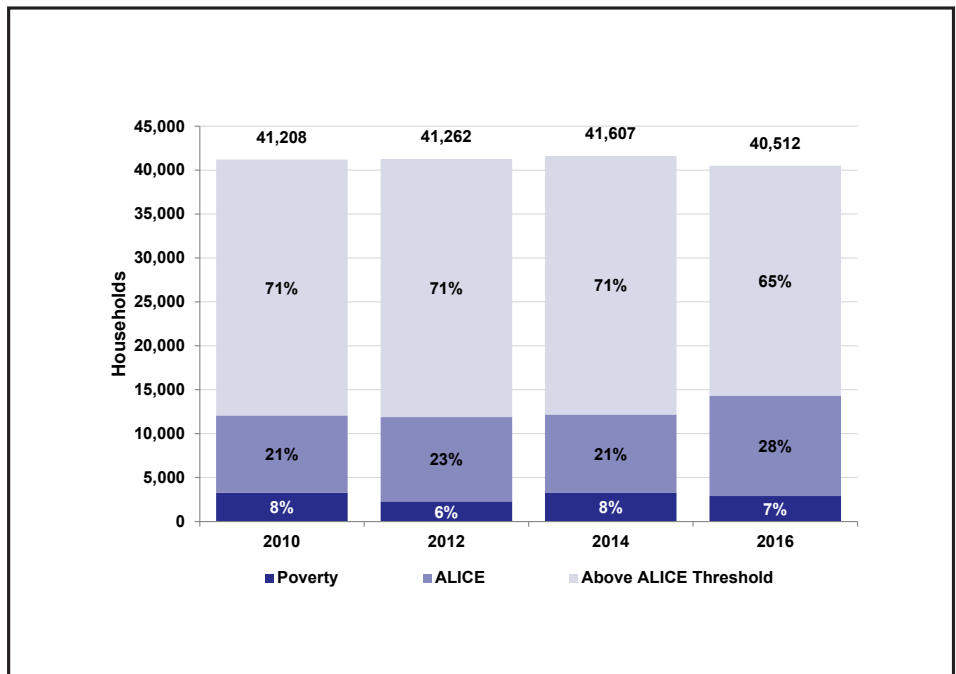
**Unemployment Rate:** 6.1% (state average: 6%)

**ALICE Households:** 28% (state average: 28%) • **Households in Poverty:** 7% (state average: 10.5%)

## How has the number of ALICE households changed over time?

**ALICE** is an acronym for **A**sset Limited, **I**ncome **C**onstrained, **E**mloyed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Combined, the number of ALICE and poverty-level households equals the total population struggling to afford basic needs. The number of households below the ALICE Threshold changes over time; households move in and out of poverty and ALICE status as their circumstances improve or worsen. The recovery, which started in 2010, has been uneven across the state. Conditions have improved for some families, but with rising costs, many still find themselves struggling.

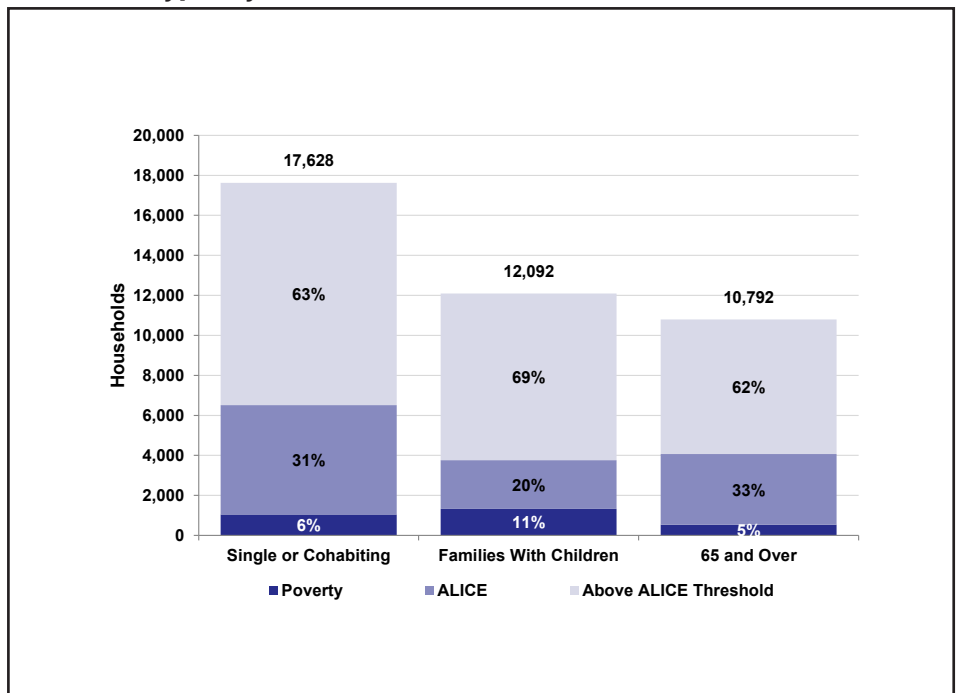
### Households by Income, 2010 to 2016



## What types of households are struggling?

The way Americans live is changing. There are more different family and living combinations than ever before, including more adults living alone, with roommates, or with their parents. Families with children are changing: There are more non-married cohabiting parents, same-sex parents, and blended families with remarried parents. The number of senior households is also increasing. Yet all types of households continue to struggle: ALICE and poverty-level households exist across all of these living arrangements.

### Household Types by Income, 2016



## Why do so many households struggle?

### The cost of living continues to increase...

The Household Survival Budget reflects the bare minimum that a household needs to live and work today. It does not include savings for emergencies or future goals like college. In 2016, costs were well above the Federal Poverty Level of \$11,880 for a single adult and \$24,300 for a family of four. Family costs increased by 28 percent statewide from 2010 to 2016, compared to 9 percent inflation nationally.

Household Survival Budget, Warren County		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
<b>Monthly Costs</b>		
Housing	\$812	\$1,223
Child Care	\$-	\$1,354
Food	\$182	\$603
Transportation	\$314	\$627
Health Care	\$196	\$727
Technology	\$55	\$75
Miscellaneous	\$189	\$534
Taxes	\$336	\$727
Monthly Total	\$2,084	\$5,870
<b>ANNUAL TOTAL</b>	\$25,008	\$70,440
Hourly Wage	\$12.50	\$35.22

### ...and wages lag behind

Employment and wages vary by location; firms generally pay higher wages in areas with a higher cost of living, although those wages still do not always cover basic needs. Employment and wages also vary by firm size: Large firms tend to offer higher wages and more job stability; smaller businesses can account for more jobs overall, especially in rural areas, but may pay less and offer less stability. Medium-size firms pay more but typically employ the fewest workers.

## Private-Sector Employment by Firm Size With Average Annual Wages, 2016



Sources: 2016 Point-in-Time Data: American Community Survey. ALICE Demographics: American Community Survey; the ALICE Threshold. Budget: U.S. Department of Housing and Urban Development; U.S. Department of Agriculture; Bureau of Labor Statistics; Internal Revenue Service; Tax Foundation; and Child Care Aware NJ, 2016.

Warren County, 2016		
Town	Total HH	% ALICE & Poverty
Allamuchy	2,061	22%
Alpha	935	43%
Belvidere	1,025	50%
Blairstown	2,121	29%
Franklin	1,115	22%
Frelinghuysen	784	23%
Greenwich	1,810	22%
Hackettstown	3,429	42%
Hardwick	567	23%
Harmony	941	28%
Hope	706	21%
Independence	2,322	25%
Knowlton	1,075	30%
Liberty	1,069	33%
Lopatcong	3,103	34%
Mansfield	3,102	45%
Oxford	1,004	33%
Phillipsburg	6,007	59%
Pohatcong	1,189	29%
Washington	2,378	26%
Washington	2,571	39%
White	2,140	41%

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